

Real-Time Payments: Did You Know?

80%

of U.S. banks plan to offer B2B real-time payments. However over half do not have an implementation plan*.





If that describes your institution, here are some aspects to consider.

Criteria



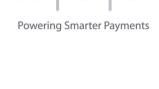
on 24x7x365







If you need real-time or just "faster" payments, you have a number of options.

















Same Day ACH

RTP® Network Credit only \$25K; \$100K in 2020

Credit or Debit \$25K; \$100K as of March 2020

Wires	Credit only \$9.99B
Zelle® Disbursements	Credit only has ACH limits, or Debit card \$50K
FedNow® Service	Credit only \$25k, expected launch 2023 or 2024

Network ACH Disbursements Service

When are funds available to the receiver?

Depends on the network being used.



RTP®

End of day

Same Day

Immediate

Wires



Within minutes or 1-3 days

Zelle®





FedNow®



Third-party

connection

connection to RTP

Direct

credit union

2%

Via corporate

Undecided/

don't know

Need more insights to help plan and prepare?

DOWNLOAD OUR REAL-TIME PAYMENTS PRIMER



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