

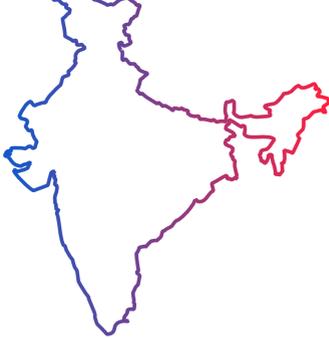
Faster payments get more fuel:

HOW FIVE REGIONS ARE PERFORMING IN 2021

Digital payments adoption and faster payments use accelerated greatly in 2020. As the global pandemic continues to underscore the need for limited contact – and instant, secure and transparent payments for consumers, businesses and financial institutions – the momentum on real-time rails continues.

Read on to see how faster payments schemes performed in India, the United Kingdom, the United States, Brazil and Europe over the past year.

INDIA



Faster payments infrastructure

- Immediate Payment Service (IMPS) launched in 2010
- Unified Payments Interface (UPI) launched in 2016

Average daily volume growth



Average daily value transacted



Recent Highlights

- Daily limit increased to 100,000 INR (~USD\$1,378) per day
- 'UPI-Help' allows users to check status of pending transactions and raise complaints for transactions not processed as directed
- National Payments Corporation of India (NPCI) launched a global hackathon to find new solutions for authorizing UPI transactions

UNITED KINGDOM

- Faster Payment Scheme Limited, part of Pay.UK (scheme processed by VocaLink, a Mastercard company)

Average daily volume growth



Average daily value transacted²

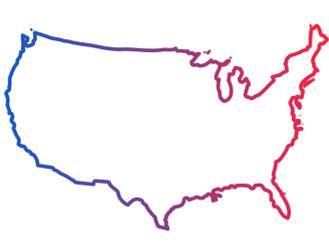


Recent highlights

- Pay.UK plans New Payments Architecture (NPA) to replace Faster Payments and Bacs retail interbank payment system. Recommends ISO 20022 for clearing and settlement capability.
- Pay.UK is working to procure a strategic partner to deliver and operate the UK's NPA core clearing and settlement infrastructure. Layer will take over processing of £7.4 trillion of Bacs Payments and Faster Payments.

UNITED STATES

UNITED STATES



Faster payments infrastructure

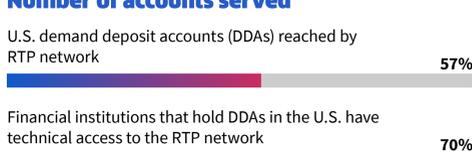
- The Clearing House RTP[®] Network launched in 2017
- Early Warning Services' Zelle, launched in 2017

RTP Network

Average daily growth



Number of accounts served



Recent highlights

- 110+ financial institutions have joined the U.S. Federal pilot program for its planned real-time payments and settlement service FedNow, scheduled to launch in 2023
- \$100,000 — RTP credit transfer limit, increased from \$25,000
- Zelle can now clear transactions on RTP

Zelle[®]

Sent Payment Value/Volume Growth

- 1.2B transactions/58% YoY increase
- \$307B sent/62% YoY increase



Number of accounts served

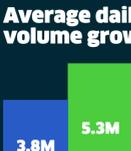
- Nearly 7,000 financial institutions are represented in the Zelle Network[®]
- 105 million+ U.S. mobile banking customers can use Zelle
- 457 new financial institutions joined the Zelle Network in 2020

BRAZIL

- Camara Interbancaria de Pagamentos (CIP) through SITRAF launched in 2002
- PIX through Banco Central do Brasil (BCB) launched in 2020

SITRAF

Average daily volume growth



Average daily value transacted



- SITRAF will soon move from XML-based messaging system to ISO 2002²

PIX

- 12.69M transactions (as of March 2021)⁴
- Average Daily Value Transacted
- R\$8.98B (~USD\$1.61B)⁴
- 134M+ user accounts opened since launch⁴
- 750+ companies accept PIX instant payments, including Uber

EUROPE



Faster payments infrastructure

- The European Payments Council (EPC) created regional Instant SEPA Credit Transfer scheme SCT Inst, launched in 2017

SCT Inst

SEPA credit transfer volumes



- 2,310 Banks/PSPs participate⁶
- 8 native ACHs now live (TIPS, RT1, Iberpay, STET, SIA, EBS, SIBS, Worldline)
- 150,000 € Increased transfer limit for B2B market

Recent highlights

- June 2021: Extended Request to Pay use case for B2B, C2B, e-com and m-com goes live
- Nov 2021: ACH will become interoperable per ECB regulations⁷

To learn more about how FIS can support your enterprise payments evolution, [click here](#) or contact us at getinfo@fisglobal.com.

Sources

- ¹ FIS' 2020 Flavors of Fast Report
- ² <https://www.fasterpayments.org.uk/statistics>
- ³ Mercator Advisory Group Faster Payments Forecast
- ⁴ <https://www.bcb.gov.br/en/financialstability/pixstatistics>
- ⁵ <https://www.europeanpaymentscouncil.eu/news-insights/insight/empowering-european-payments-sct-inst>
- ⁶ <https://www.pymnts.com/news/payment-methods/2021/eu-banking-trade-group-european-payments-council-instant-payments>
- ⁷ https://www.ecb.europa.eu/paym/target/tips/profuse/shared/pdf/faq_tips_and_pan-european_reachability_of_instant_payments.pdf

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