

United States Real Time Payments Market Growth Analysis - Forecast Trends and Outlook (2025-2034)

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Report description:

The United States real time payments market was valued at USD 12.21 Billion in 2024. The industry is expected to grow at a CAGR of 29.30% during the forecast period of 2025-2034 to attain a valuation of USD 159.48 Billion by 2034.

United States Real Time Payments Market Outlook

The real time payments market is witnessing prominent growth across the globe, including the United States. Governmental support has played a key role in propelling the United States real time payments market growth. For instance, the Federal Reserve launched 'FedNow Service' in July 2023, which allows individuals and businesses to make payments instantly.

Another key driver of this market is the booming e-commerce industry. As per industry reports, e-commerce sales in the US reached an estimated USD 1.119 trillion in the year 2023, witnessing a 7.6% increase from the previous year. Moreover, in the first quarter of 2024 alone, sales amounted to USD 289.2 billion. With the increasing popularity of online mediums of shopping, there is an increase in the usage of real time payments. Adding to this, customers also prefer real time payment methods as they are faster and significantly more convenient, which also boosts the demand of the United States real time payments market.

The Rising Popularity of Business-to-Business Payments is One of the Crucial United States Real Time Payments Market Trends

- Business-to-Business (B2B) payments are expected to experience the highest growth in the forecast period of 2025-2034, with a CAGR of 10.6%. The United States real time payments market revenue is being boosted by the increasing need for efficient and instant payment solutions in commercial transactions and the integration of advanced payment technologies in business processes.

- Person-to-Person (P2P) payments are projected to grow at a CAGR of 10.2% between 2025 and 2034. Their convenience and the

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rising popularity of mobile payment apps that facilitate instant money transfers are creating favourable United States real time payments market opportunities.

- Business-to-Person (B2P) payments, with a CAGR of 9.2%, reflect the growing trend of businesses using real-time payment solutions to pay employees, contractors, and customers.

- As per the United States real time payments market analysis, the 'Others' category, with a CAGR of 8.7%, includes various other real-time payment types that contribute to the overall market growth at a steady pace.

United States Real time payments Market Regional Analysis

- The Far West region is expected to lead with the highest CAGR of 11.2%. The United States real time payments market value is increasing due to the region's strong fintech ecosystem, high adoption of digital payment solutions, and the presence of major tech companies.

- The Rocky Mountain region follows with a CAGR of 10.4%, supported by an expanding tech industry and increasing consumer demand for instant payment solutions.

- The Southwest, with a CAGR of 9.9%, is expected to hold a significant portion of the United States real time payments market share. The region benefits from a growing population and rising adoption of mobile payment technologies.

- The Southeast, growing at a CAGR of 9.5%, shows significant growth due to the region's economic expansion and increasing investments in digital infrastructure.

- New England, with a CAGR of 8.9%, and the Mideast, with a CAGR of 8.3%, exhibit strong growth driven by the presence of financial institutions and a tech-savvy population.

- As per the United States real time payments industry statistics, the Plains region, with a CAGR of 7.7%, and the Great Lakes region, with a CAGR of 7.2%, experience steady growth due to ongoing digital transformation initiatives and the adoption of real-time payment systems.

Key Questions Answered in This Report:

- How has the United States real time payments market performed historically, and what are the growth expectations for the future?

- What are the primary factors influencing demand and growth in the United States real time payments market?

- What are the key segments within the United States real time payments market, and how are they expected to evolve over the forecast period?

- What are the major challenges and opportunities facing stakeholders in the United States real time payments market?

- Who are the key players in the United States real time payments market, and what strategies are they employing to maintain a competitive edge?

- What are the regulatory and policy factors influencing the United States real time payments market globally or regionally?

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- How competitive is the United States real time payments market according to Porter's five forces analysis, including factors like the bargaining power of buyers and suppliers?
- What are the current trends shaping the United States real time payments market landscape, and how are they expected to evolve in the future?
- How are technological advancements impacting the United States real time payments market, and what role do innovation and R&D play in driving growth?
- What are the consumer preferences and buying behaviour trends influencing the United States real time payments market?
- How sustainable are current growth rates in the United States real time payments market, and what factors could potentially disrupt these trends?
- What are the regional dynamics within the United States real time payments market, and how do they contribute to overall market growth?
- What are the economic factors influencing the United States real time payments market, such as GDP growth, inflation rates, and currency fluctuations?
- How are demographic shifts, such as ageing populations or urbanization trends, affecting demand in the United States real time payments market?
- What are the key strategic partnerships, mergers, and acquisitions shaping the competitive landscape of the United States real time payments market?
- What are the regulatory and legal frameworks impacting the United States real time payments market globally or in key regions?
- How are changing consumer lifestyles and preferences influencing product or service demand within the United States real time payments market?
- What are the emerging market trends and niche opportunities within the United States real time payments market that stakeholders should be aware of?
- How resilient is the United States real time payments market to external shocks or disruptions, such as geopolitical tensions or natural disasters?
- What are the potential barriers to market entry and growth for new players in the United States real time payments market?

Key Benefits for Stakeholders:

Expert Market Research's industry report provides a comprehensive quantitative analysis of various market segments, and historical and current market trends, and forecasts the dynamics of the United States real time payments market spanning from 2018 to 2034.

The research report delivers up-to-date insights into the market drivers, challenges, and opportunities shaping the United States

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real time payments market.

Stakeholders can leverage Porter's five forces analysis to assess the impact of new entrants, competitive rivalry, supplier power, buyer power, and the threat of substitution. This analysis aids in evaluating the competitiveness and attractiveness of the United States real time payments market.

The competitive landscape section enables stakeholders to gain a deep understanding of their competitive environment. It offers insights into the current market positions of key players, their strategies, and their market shares.

Additionally, the report highlights emerging trends, regulatory influences, and technological advancements that are pivotal for stakeholders navigating the United States real time payments market landscape.

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