

# Instant Payments Accelerated in 2025

## Adoption and growth of instant payments networks

Instant payments networks are growing, with \$2.3 trillion in transaction volume during 2025. New use cases, consumer demand and growing adoption by financial institutions are driving the trend.

### FedNow® Service

Nearly **1,600** participants in all **50** states

More than **26k** transactions daily

**2.4** million payments volume in Q4 up **1.6%** from Q3\*

Average daily transaction value: More than **\$2.7 Billion**

\*Source: explore.fednow.org

Average transaction size for Q4: FedNow – \$101K, RTP \$3K

### RTP® Network

**1,135** participants **50%** growth YOY in Q4

**125.3** Million transactions in Q4 **1.36M** daily

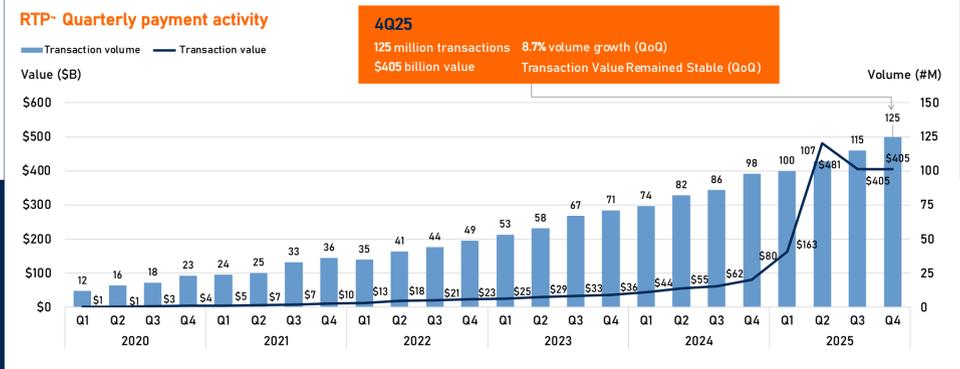
Set single-day record in Q4 with **1.8M** transactions

Daily average value up **405%** YOY to **\$4.4B\***

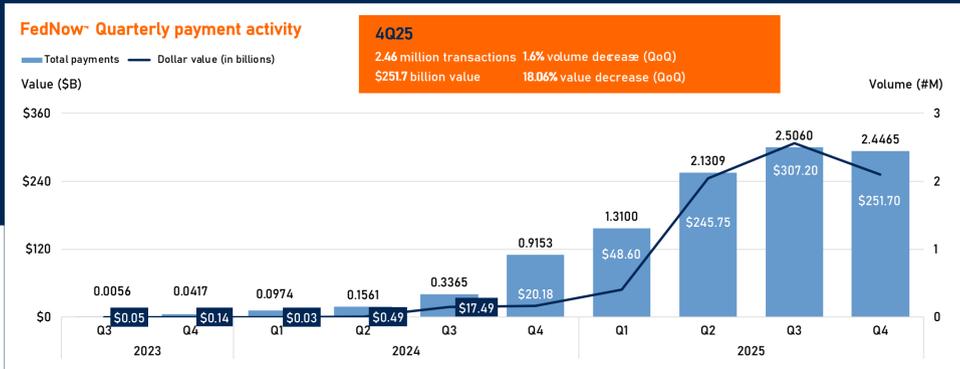
\*Source: www.theclearinghouse.org

The rate of adoption and transaction growth demonstrate that instant payments are here to stay. They offer financial institutions a powerful way to meet rising customer expectations for ready access to funds. Affiliating with instant payment networks also opens the door to new revenue opportunities and innovative use cases.

### Real-time payments continue to see tremendous growth

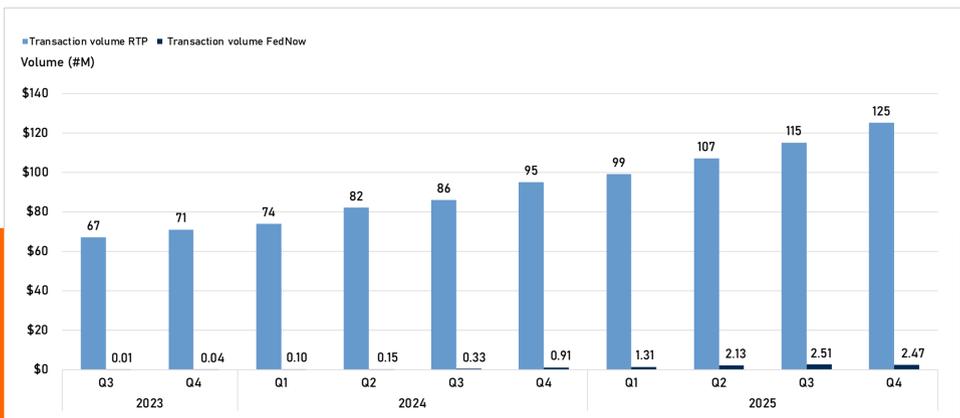


Sources: TCH, RTP Quarterly Payment Activity Report, July 2025; TCH, RTP Network Hits \$481 Billion in Q2 as Higher-Value Instant Payments Surge, July 2025; TCH, Skyrocketing RTP Network Growth Sets Stage for 2025, January 2025



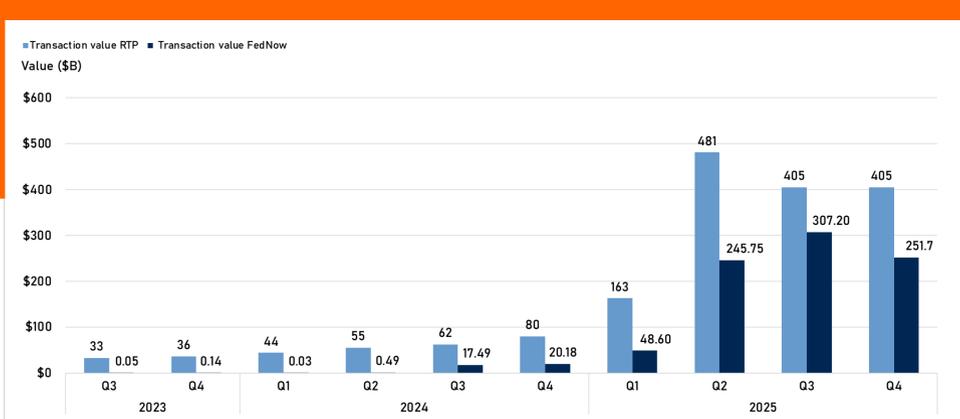
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### Transaction Volume – RTP vs. FedNow



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### Insights – Financial Institutions

	FedNow	RTP
Total FIs	1,592	1,094
Banks	1,109	700
Credit Unions	483	382
Exclusive FIs (not on other platform)	818	320
FIs on both Platforms	774 (527 Banks, 247 Credit Unions)	

### Connect with us

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