

Everywhere You Want to Be



North America insights on real-time payments

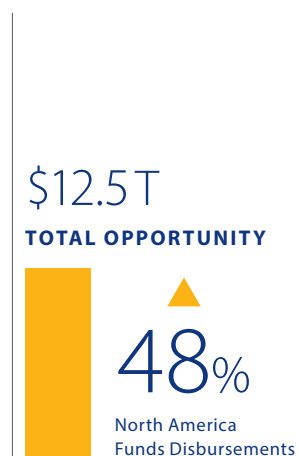
In 2018, Visa commissioned research with Aite Group to understand the disbursement payment preferences of consumer and business recipients in North America.



Moving to real-time payments is changing the way consumers, merchants, corporations, financial institutions, and governments send and receive payments.

01

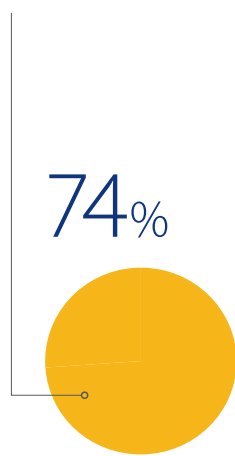
The disbursements market is growing and changing rapidly



In just three years between 2014 and 2017, the total dollar volume of disbursements rose 48%,¹ and now amounts to an estimated \$12.5 trillion annually in North America.²

02

Real-time payments will drive the next wave of digital payments growth



With the growth of on-demand services an estimated 74% of households with consumers between the ages of 18 and 65 received some type of funds disbursement in 2017.³

03

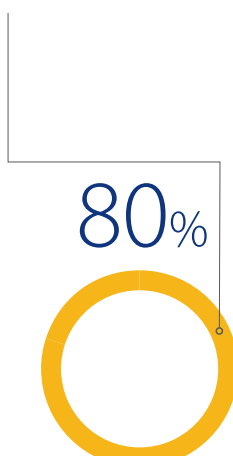
Companies can transform their customer experience with real-time payments



27 out of 30 industry payments executives interviewed cited improving customer experience as the most important reason to offer real-time payments.⁴

04

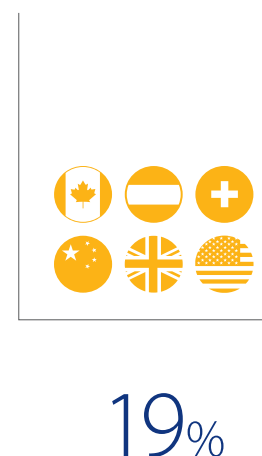
New real-time payments product solutions can attract and retain business customers



80% of surveyed small businesses indicated improving cash-flow as the top reason to adopt real-time payments for business disbursements.³

05

Cross-border markets are opening up, creating opportunity for payers



North American merchants surveyed generated 19% of their sales cross-border and in North America consumers surveyed received 5% of funds disbursements from a corporate payer across domestic borders.⁵

To learn more, contact your Visa account executive
or go to ► visa.com/realtimepaymentsinsights
to download the report



Methodology

Aite research for 'North America insights on real-time payments' commissioned by Visa

Corporate Payers:

Qualitative survey of 30 executives at major companies in the U.S. and Canada making B2C disbursements. Verticals included insurance, healthcare, contract staffing, marketplaces, on demand services and alternative lending.

Consumer recipients:

Quantitative online study of 2,379 U.S. and Canadian consumers aged 18-65 who received funds disbursements in the last 12 months.

Business recipients:

Quantitative online survey of 154 SMB merchants in the U.S. and Canada with annual revenues between US \$100K and US \$10M.

Sources

[1] Aite Group 'North America insights on real-time payments' commissioned by Visa June 2018. Based on Aite Group survey of 1,663 U.S. consumers in Q2 2015, and a survey of 2,379 North American consumers in Q4 2017.

[2] Visa and Accenture analysis of existing/syndicated research and public data, Sept. 2017.

[3] Aite Group 'North America insights on real-time payments' commissioned by Visa June 2018. Based on Aite Group survey of 2,379 North American consumers in Q4 2017.

[4] Aite Group 'North America insights on real-time payments' commissioned by Visa June 2018. Based on Aite Group Funds Disbursements Research archives, Industry Executive Interviews, Q4 2017 (n=30).

[5] Aite Group 'North America insights on real-time payments' commissioned by Visa June 2018. Based on Aite Group interviews with 30 North American executives in Q4 2017, Aite Group and Visa Inc. survey of 2,379 North American consumers in Q4 2017, and Aite Group and Visa Inc. survey of 154 North American merchants in Q4 2017.

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