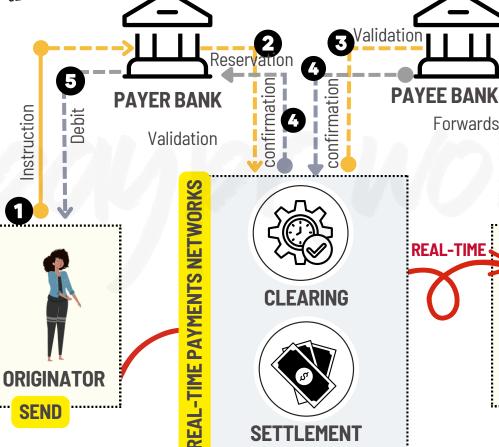
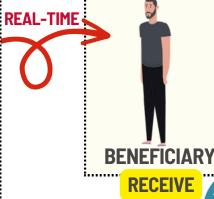
Funds Reception





Forwards

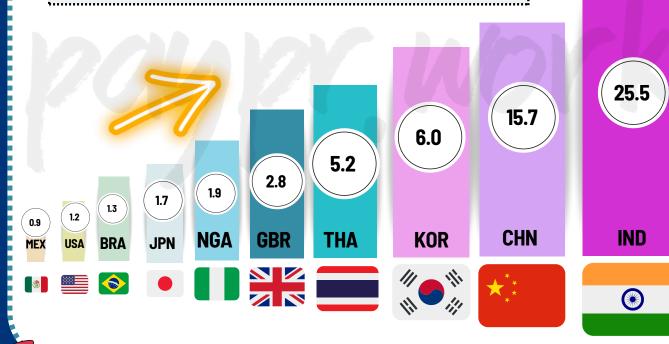
January 2023 Paypr.work Proprietary Research and Design.

2

REAL-TIME PAYMENTS

Who moves money faster?

Transaction value of real-time payments in 2020, by country (in billion US dollars)





REAL-TIME PAYMENTS NETWORKS

Faster Payments

EUROPE Sepa ICT

RTP, FEDnow USA

BRAZIL PIX

SPAIN Bizum

DENMARK Nets



POLAND elixir

HONG KONG FPS

CHINA IBPS

INDIA UPI

UAE IPI

AUSTRALIA NPP

Non Exhaustive Selection



January 2023 Paypr.work Proprietary Research and Design.