

Real-time Payments Use by Transaction

	Currently	By 2025	By 2028	Unsure	N/A
Paying vendors	26%	30%	13%	21%	10%
Paying suppliers	23%	30%	11%	23%	13%
Paying full-time employees	15%	15%	7%	43%	20%
Paying contract/gig workers	13%	22%	5%	36%	23%
Reimbursement of employees' expenses	13%	23%	10%	40%	14%
Final paycheck for employees	13%	23%	8%	40%	17%
Paying customer refunds	12%	27%	12%	30%	19%
Making claims for payments	10%	13%	6%	39%	31%

Source: Association for Financial Professionals