Account-to-Account (A2A) Instant Payments Market Size & Share Analysis - Growth Trends and Forecast (2026 - 2031)

> **Industry:** Payments, Remittance & Cards (Financial Services & Investment Intelligence)
> **Source:** https://www.mordorintelligence.com/industry-reports/account-to-account-instant-payments-market
> **Scraped Date:** 2026-09-17

Executive Market Summary

Market Metric	Details
Base Market Size	USD 125.30 trillion
Projected Forecast (2031)	USD 125.30 trillion
Growth Rate (CAGR)	8.50 %
Largest Market Region	N/A
Fastest-Growing Region	N/A

Market Visualizations & Infographics

```
![Major players in Account-to-Account (A2A) Instant Payments industry](images/chart_2.png)

![Account-to-Account (A2A) Instant Payments Market Size](images/chart_3.png)

![Account-to-Account (A2A) Instant Payments Market Share by Payment Flow, 2025](images/chart_4.png)

![Account-to-Account (A2A) Instant Payments Market Share by Ticket Band, 2025](images/chart_5.png)

![Account-to-Account (A2A) Instant Payments Market Growth Rate by Region](images/chart_6.png)

![Account-to-Account (A2A) Instant Payments Market Concentration](images/chart_7.png)

![Icon](images/chart_8.png)

![footer background image](images/chart_10.png)

![Mordor Intelligence on Facebook](images/chart_12.svg)

![Mordor Intelligence on Pinterest](images/chart_14.svg)

![Mordor Intelligence on Instagram](images/chart_15.svg)

![ESOMAR](images/chart_17.png)

![GPTW](images/chart_19.png)
```

Comprehensive Research Analysis

Overview Points List Flex 49 Share Feature End

Market Overview

Study Period | 2020 - 2031 |
Market Size (2026) | USD 125.30 Trillion |

Market Size (2031)	USD 188.60 Trillion
Growth Rate (2026 - 2031)	8.50 %
Fastest Growing Market	Middle East and Africa
Largest Market	Asia-Pacific
Market Concentration	Low

Major Players*Disclaimer: Major Players sorted in no particular order

|

Market Overview

Account-to-Account (A2A) Instant Payments Market Analysis by Mordor Intelligence
The Account-to-Account Instant Payments Market size is expected to grow from USD 116.20 trillion in 2025 to USD 125.30 trillion in 2026 and is forecast to reach USD 188.60 trillion by 2031 at 8.5% CAGR over 2026-2031.

The account-to-account instant payments market is moving away from batch settlement and payment paths that rely on several intermediaries. Domestic real-time payment systems now provide an infrastructure base that is maturing within national markets and beginning to connect across borders. Regulation is accelerating this transition by making instant transfers and verification capabilities standard service requirements in major payment jurisdictions. Lower transaction costs can create room for merchants to support consumer incentives and alter checkout choices. The account-to-account instant payments market also faces a clear need to strengthen fraud prevention, dispute handling, and consumer protection if it is to compete more directly with established card payment methods.

Key Report Takeaways

* By payment flow, domestic instant payments captured 98.2% of the account-to-account instant payments market share in 2025, while cross-border instant payments are projected to grow at 15.2% CAGR through 2031.
* By transaction type, B2B payments captured 49.7% of the account-to-account instant payments market share in 2025, while P2B payments are projected to grow at 12.3% CAGR through 2031.
* By ticket band, SME and mid-value transactions captured 48.4% of the account-to-account instant payments market share in 2025, while micro and retail transactions are projected to grow at 13.6% CAGR through 2031.
* By geography, Asia-Pacific captured 67.5% of the account-to-account instant payments market share in 2025, while the Middle East and Africa are projected to grow at 14.7% CAGR through 2031.

Key Market Trends

Global Account-to-Account (A2A) Instant Payments Market Trends and InsightsDrivers Impact Analysis*

Driver	(~) % Impact on CAGR Forecast	Geographic Relevance	Impact Timeline
Regulatory Mandates and Public-Sector Support	+2.3%	Global, European Union, India, the United Kingdom, Brazil, the Middle East, and Africa	Short term (≤ 2 years)
Consumer and Merchant Demand for Faster, Lower-Cost Payments	+1.7%	Global, with emphasis on Europe, Asia-Pacific, and North America	Medium term (2-4 years)
Open Banking and API-Based Payment Initiation	+1.5%	European Union, United Kingdom, Brazil, Australia, and emerging North American activity	Medium term (2-4 years)
Expansion of Consumer, Merchant, and Business Use Cases	+1.1%	Global	Medium term (2-4 years)

Greater Participation of Non-Bank Payment Service Providers | +0.8% | European Union, the United Kingdom, and the Asia-Pacific | Short term (≤ 2 years) |
Cross-Border Interoperability of Instant Payment Systems | +0.7% | Association of Southeast Asian Nations, Middle East and Africa, European Union, and South America | Long term (≥ 4 years) |
Source: Mordor Intelligence |

Competitive Landscape

Competitive Landscape

The account-to-account (A2A) instant payments market is fragmented. Trustly, TrueLayer, GoCardless, Token.io, Yapily, Volt, Brite Payments, Plaid, and Dwolla compete through API coverage, reliability, and fraud-management depth. Mollie acquired GoCardless in August 2026, forming a combined entity serving more than 350,000 businesses across more than 30 markets. TrueLayer completed the Zimpler acquisition in May 2026 after regulatory approval. It also acquired Dutch buy-now-pay-later fintech in3 during 2026. Consolidation can help providers add geographic coverage, recurring-payment capability, and complementary payment options.

Technology differentiation centers on real-time fraud intelligence and payee verification. Visa launched enhanced A2A Protect on September 1, 2026, combining Featurespace artificial intelligence with a unified fraud score. ACI Worldwide integrated Kinexys by J.P. Morgan's Confirm application into its fraud platform in April 2026. The integration embeds payee verification across payment workflow types. Feedzai's IQ Score provides real-time fraud-risk scoring using anonymized, aggregated intelligence derived from its USD 9 trillion global annual transaction network. The solution enables financial institutions to assess transactions against network-wide fraud signals and identify high-risk activity before funds leave the account, helping payment providers strengthen fraud prevention for real-time and account-to-account payments.

The account-to-account (A2A) instant payments market has open opportunities in cross-border interoperability for SME corridors. Providers can also offer real-time B2B reconciliation that connects payment data with enterprise resource planning systems. Digital identity and verified-payee credentials are relevant to higher-value transfers. Smaller institutions in the Middle East and Africa and Southeast Asia may need more accessible instant-payment connectivity. ISO 20022 and Verification of Payee requirements favor providers with established bank connections across several markets. Token.io's strategic investment from HSBC in June 2025 illustrates how bank relationships can help develop this infrastructure.

Account-to-Account (A2A) Instant Payments Industry Leaders* National Payments Corporation of India

* Banco Central do Brasil

* Visa

* The Clearing House Payments Company

* *Disclaimer: Major Players sorted in no particular order

Component Component 3 Scope Of The Report Bottom

Global Account-to-Account (A2A) Instant Payments Market Report ScopeBy Payment FlowDomestic Instant Payments |
Cross-Border Instant Payments |

Segmentation Accordion Item

By GeographyNorth America | United States |
 | Canada |
 | Mexico |
South America | Brazil |
 | Argentina |
 | Rest of South America |
Europe | United Kingdom |
 | Germany |
 | France |
 | Italy |
 | Spain |
 | Rest of Europe |
Asia-Pacific | China |
 | Japan |
 | India |
 | South Korea |
 | Australia |
 | Indonesia |
 | Thailand |
 | Malaysia |
 | Singapore |
 | Vietnam |
 | Rest of Asia-Pacific |
Middle East and Africa | Saudi Arabia |
 | United Arab Emirates |
 | Turkey |
 | South Africa |
 | Egypt |
 | Rest of Middle East and Africa |

Frequently Asked Questions

What is driving account-to-account instant payments adoption?

Regulation, open-banking payment initiation, merchant acceptance, and demand for immediate settlement support adoption. Direct access for eligible non-bank providers and common data standards can also broaden the range of firms that can offer account-based payment services.

How large are account-to-account instant payments in 2026?

The sector stands at USD 125.3 trillion in 2026 and is forecast to reach USD 188.6 trillion by 2031. This forecast reflects rising use of domestic real-time rails and the gradual expansion of interoperable cross-border payment arrangements.

Which payment flow is growing fastest through 2031?

Cross-border instant payments are forecast to grow at 15.2% CAGR from 2026 to 2031. Growth depends on payment-system interlinking, ISO 20022 implementation, and workable approaches to anti-money-laundering, settlement, and foreign-exchange requirements.

Which transaction type leads by value?

B2B payments held 49.7% of transaction value in 2025. Larger payment limits and payment data that supports invoice reconciliation can increase the relevance of instant payments for treasury, vendor, payroll, and other corporate payment processes.

Why do card payments remain a competing option?

Cards retain established credit, rewards, chargeback, and consumer-protection fe atures. Account-based providers need effective fraud monitoring, clear dispute paths, and credible customer protections to address the concerns created by irrevocable payment transfers.

Which region has the fastest forecast growth?

The Middle East and Africa is projected to grow at 14.7% CAGR from 2026 to 2031. Cross-border linkage efforts and broader access to instant payment infrastructure can support growth across domestic and regional payment corridors.