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Info Snapshot
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Payments in Motion: Building the Foundations of Tomorrow in Global Banks

Transforming for today's transactions and tomorrow's possibilities



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The global payments industry is amid its most significant transformation in decades. Real-time settlement, open-border corridors, programmable money, and AI-driven automation are converging to reshape the foundations of how money moves across the globe. For banks and financial institutions, keeping pace is no longer enough. To remain competitive, they must transform their platforms to meet the demands of today while positioning for the innovations of tomorrow.

250B

UPI Real-time transactions in 2025–largest real-time payments system in the world

Matched Visa's total global network volume

$10.4B

Real-time payments tech spend by 2029–14.9% annual growth

Up from $5.2B in 2024-14.9% CAGR

Agentic payments emerge as a distinct transaction category in 2026, as AI agents begin moving money autonomously

30+ central banks move from CBDC pilots to live deployment by 2029

To prepare for the new future of real-time, orchestrated, multi-channel, multi-asset payments, banks need a platform built for what comes next:

The future-ready payments platform

Cloud-native architecture
Elastic scalability for unpredictable peak loads

Open API connectivity
New payment rails onboarded in weeks, not months

ISO 20022-native data
Richer payloads for compliance and analytics

Intelligent routing & hubs
Cost, speed and compliance orchestrated in real time

Embedded compliance
Sanctions and fraud checks at sub-second latency

Source: IDC 2026

The real-time payments imperative

Real-time payments (RTP) are now baseline expectation, not differentiator. India's UPI hit 250 billion transactions in 2025, matching Visa's global volume. IDC projects worldwide RTP spend will grow from $5.2B (2024) to $10.4B (2029), a 14.9% CAGR (Source: IDC Worldwide Banking IT Spending Guide 2025). Cloud-native platforms already show measurable gains over legacy batch systems.

Cross-border payments: From friction to flow

Cross-border payments are shifting from friction to flow as real-time linkages and ISO 20022 gain adoption. IDC forecasts cross-border real-time flows will reach 15% of volume by 2026, rising to 30% by 2030 (Source: IDC FutureScape: Worldwide Payment Strategies 2024 Predictions). Fast, transparent transfers let banks capture SME share from fintech challengers.

Tokens, CBDCs, and programmable money

Payments modernization extends beyond speed into the programmability of money. CBDCs and tokenized deposits mark a structural shift in value transfer and settlement. IDC projects more than 30 central banks will move from pilots to live deployment by 2029, with tokenized settlement on permissioned ledgers exceeding $5 trillion annually

(Source: IDC FutureScape: Worldwide Financial Services Industry 2025 Predictions).

For commercial banks, the CBDC and tokenization landscape presents both challenge and opportunity — from deposit-disintermediation risk to a role as trusted intermediary for tokenized value.

Engaging CBDC rails needs payments infrastructure with ledger interoperability and multi-asset wallet support — open, API-first platforms can add this without a multi-year core replacement.

Agentic payments: When AI moves money autonomously

AI agents are increasingly executing treasury and correspondent-banking payments — not a human decision in real time, but executed within defined limits, moving quickly from pilot to production.

IDC anticipates agentic payments will form a new transaction category by 2026, concentrated in treasury and procurement (Source: IDC FutureScape: Worldwide Financial Services Industry 2025 Predictions). Swift's tokenized-deposit pilot and BIS's work on AI-managed RTGS liquidity show interbank governance frameworks are already forming.

What a future-ready payments platform looks like

A future-ready payments platform combines several architectural traits that distinguish banks managing this complexity well:

Cloud-native architecture and elasticscalability

Microservices-based architecture scales dynamically with payment volumes, eliminating over-provisioning while keeping sub-second response times.

Open API and ecosystem connectivity

Open, standards-based APIs let banks onboard new rails in weeks, without changing core processing logic.

ISO 20022-native data architecture

Native ISO 20022 processing preserves the standard's rich data for analytics, screening, and cross-border and agentic use cases.

Intelligent routing and payment hub orchestration

A single payment hub evaluates cost, speed, and compliance in real time to route every transaction.

Embedded compliance and real-time fraud controls

Sanctions screening, AML monitoring, and fraud detection run inline at sub-second latency, without slowing the customer experience.

Message from the sponsor

TCS BaNCS™

TCS BaNCS is designed to help financial services institutions enhance end customer experience, enabling them to embrace open and innovative technologies that embody true digital customer engagement. Its payments solution, TCS BaNCS for Payments is a SWIFT-certified solution with a proven track record of processing international payments across 25+ countries and supporting more than 80 clearing systems globally. The solution is natively built to support both MT and MX (ISO 20022) standards, providing financial institutions with a future-ready platform for payments modernization, interoperability, and regulatory compliance.

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