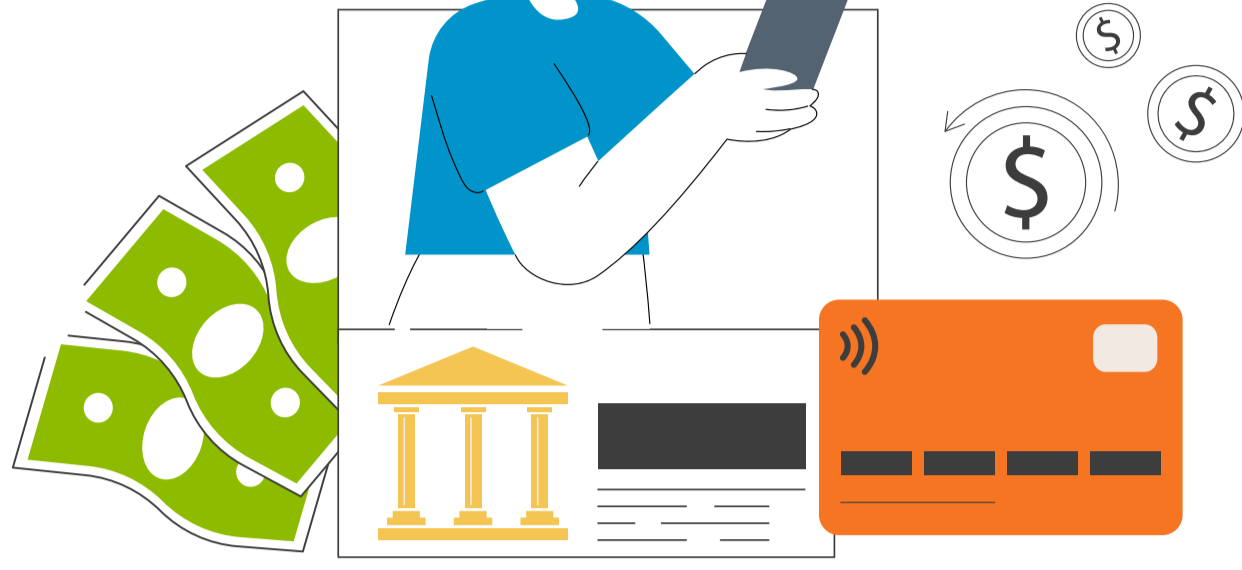


What's Next for Payments in 2025

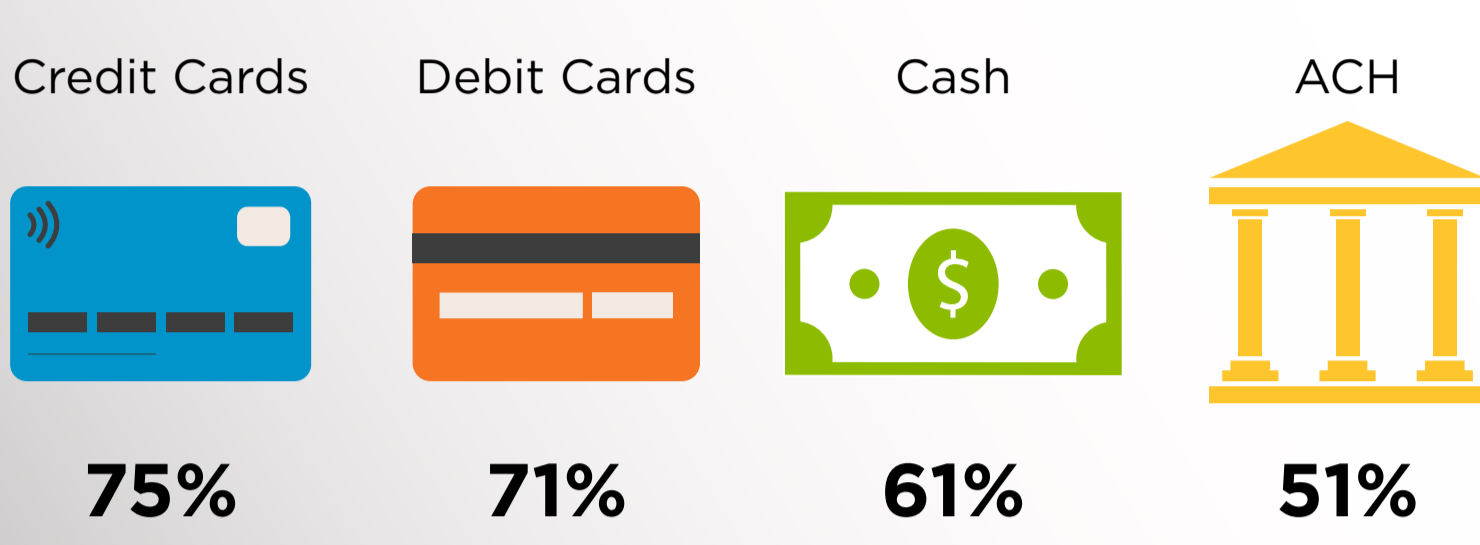


Flexible Payments, Boundless Choices

Consumers are embracing a variety of payment methods to suit their needs.



Payment Preferences in 2024 Show Diversification



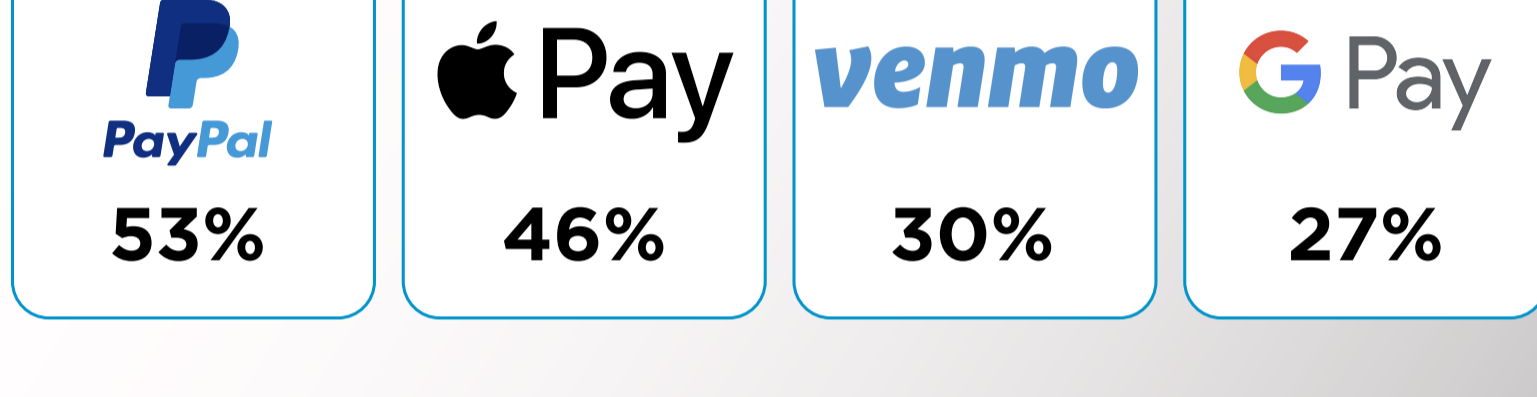
Demand for Digital Wallets Continues To Rise

34% use digital wallets for bill payments

42% would consider them if available



Satisfaction Rates



The Rise of Buy Now, Pay Later (BNPL) Is Notable



47% are interested in BNPL for bill payments

BNPL is most popular with Gen Z (**45%**) and Millennials (**48%**)

Projected CAGR: **9.5%**

Secure Payments, Safer Future

Rising payment fraud highlights the need for secure digital payment solutions and proactive consumer education.



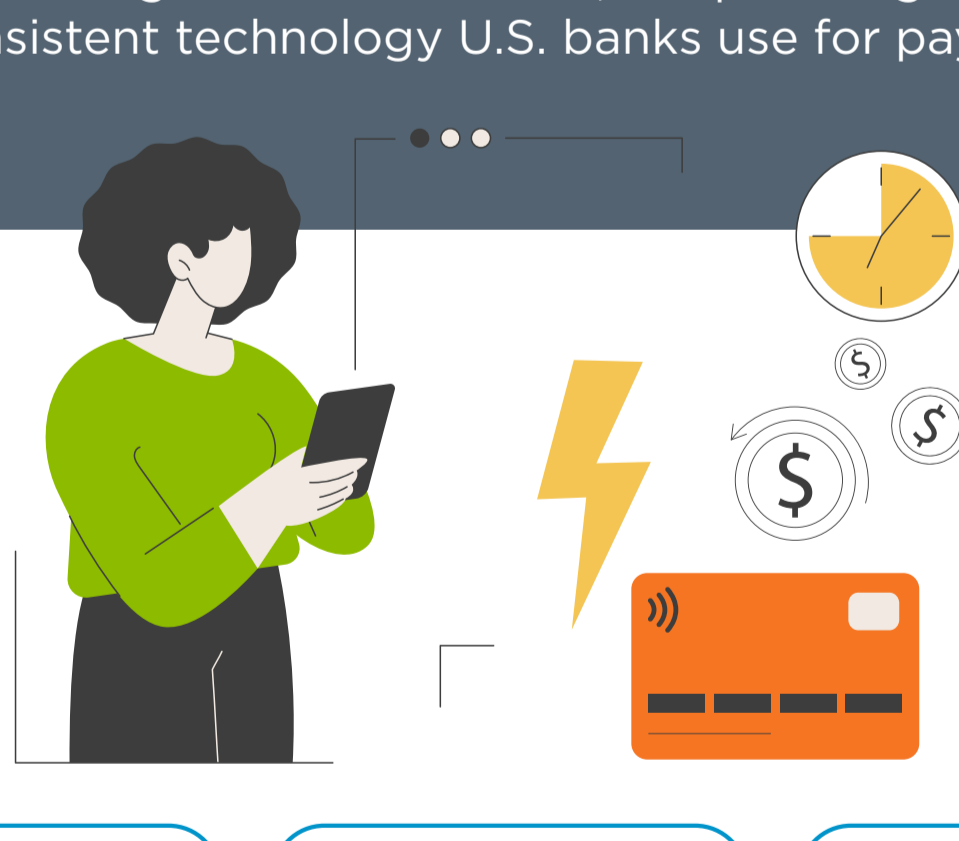
80% of organizations experienced payment fraud in 2023 (+15% from 2022)

\$362B projected in online payment fraud losses by 2028

Only **44%** feel secure with their payment methods

The Rush To Real-Time Payments (RTP)

Despite the high demand for RTP, adoption lags due to the inconsistent technology U.S. banks use for payments.



70% of customers expect same-day or instant payment processing

Only **30-40%** of U.S. banks capable of receiving RTP will also be able to send them by 2028

Just over **1,050** of 8,000 U.S. institutions use FedNow

Don't miss the opportunity to stay informed about the innovations and challenges transforming the world of payments with KUBRA's comprehensive white paper, **Payments in 2025: Insights on Trends, Fraud, Flexibility, and Consumer Behavior**

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