



Unlocking Value for Banks in a 24/7 Real-Time World

Leveraging instant payments, pay-to-card, and pay-to-wallet solutions

The payments landscape is evolving rapidly against a backdrop of growing consumer and corporate expectations. Today's customers expect fast, convenient pay-out options, while retail and corporate clients demand greater integration and transparency.



Srijeet Dash

Global Commercialization
Lead of Cross-Border
Payments for Financial
Institutions, Citi Services



Thomas Swenson

Global Domestic Payments
Commercialization Lead,
Citi Services

To meet these needs, banks are increasingly adopting real-time payment capabilities that can improve efficiency, deliver better experiences and support innovative use cases – all while helping retain and grow market share.

Opportunities to leverage an always-on, near-24/7 environment are expanding, with instant payment clearing schemes now well established in many countries. Alternative payment methods, such as digital wallets and card-based payments, further broaden the options available. In some markets, digital wallets have become the default choice for consumers – making it critical for banks to offer these solutions to remain competitive.

By providing a range of payment methods, banks can deliver payment ubiquity for customers, improving speed, cost-efficiency, and reach on a global scale.



Key Benefits of Real-Time Payment Solutions

- Digitization of paper-based flows through convenient digital options
- Full-value delivery of funds
- Round-the-clock payment availability
- Near-instant receipt of funds

Delivering an Improved Client Experience

In today's competitive environment, a streamlined user experience is essential. Leveraging instant payments and transfers to wallets and cards not only accelerates payment delivery but also increases convenience through multiple endpoints. Expanding the choice of near-instant payment options enables banks to help strengthen their offering and counter growing competition from fintechs and other emerging payment providers.

Most bank clients aim to deliver always-on operations (24/7) and near-instant processing to address the challenges of cross-border payments¹. Adopting real-time payment solutions with flexible connectivity options can help banks digitally transform their payment ecosystems. The combination of speed and greater visibility has the potential to significantly improve both domestic and international transactions.

Working with the Right Provider

Fast, convenient payment options, such as near-instant payments and alternative methods, are now essential tools in the digital economy. Banks that integrate these capabilities into their ecosystems will be better-positioned to meet client expectations and grow their business.

The fast-changing payments environment can seem daunting, but banks do not have to innovate alone. Collaborating with providers that unify multiple payment types allows banks to offer the right payment instrument for each client use case. While many providers have entered the market, few possess the global reach and capabilities necessary to drive true digital transformation, lower payment costs, and enhance client relationships.

As a global financial institution, Citi can help banks expand their payment ecosystems, delivering payments in over 135 currencies and accessing an extensive range of payment options worldwide. Citi draws on its extensive global network to deliver innovative solutions that help enhance customer experiences, drive tangible value, and unlock new payment use cases:

- **Extensive Cross-Border Payments Reach** – Access instant payments, wallet transfers, and card payments through WorldLink®, reaching over 100 countries.
- **Integrated Experiences** – Flexible connectivity and a growing suite of application programming interfaces (APIs) for automation and service integration.
- **Indirect Clearing Solution for Single Euro Payments Area (SEPA) Instant** – Powered by Citi® Payments Express, our 24/7, highly scalable, resilient, and cloud-enabled digital commerce solution.

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¹ Citi TTS 2024 Survey for Financial Institution Clients

These capabilities form part of Citi's broader real-time and 24/7 payments, liquidity and connectivity offering with services including:



24/7 USD Clearing

Now used by 250+ banks in over 40 markets², enabling Citi's clients to make USD payments across Citi's 1,500 financial institution customers, and opening up opportunities for banks to offer cross-border USD payments to their corporate and retail clients essentially 24/7/365.



Citi® Token Services

Leverages blockchain and distributed ledger technology, facilitates cross-border payments in as little as 90 seconds. These services are designed to deliver the benefits of digital innovation – continuous availability, rapid execution, and reliability – reducing the need for clients to manage the underlying complexities associated with blockchain.



Real-time Multi-bank Network – Citi Token Services with 24/7 USD Clearing:

Citi has integrated Citi Token Services and 24/7 USD Clearing which grants our clients access to a true multi-bank network for real-time payments. Operational across the UK and US, this solution enables corporations with USD accounts in Citi London/New York to make real-time payments to beneficiaries around the world that are within our network of banks enabled on our 24/7 USD clearing platform.



Real-Time Liquidity Sharing

Allows a group of accounts to pool balances, enabling payments to be executed without pre-funding or credit facilities. This solution operates 24/7 and supports Citi's real-time USD clearing service – a vital advantage for institutions with international networks.



API FX compatibility with both Swift MX and API initiated payments

Citi has invested in its API services by enabling its clients to access live and competitive FX rates via API, regardless of the payment initiation channel, Swift MX or API. This demonstrates Citi's commitment to helping meet the need for Financial Institutions to access competitive FX rates- to help retain and regain market share, especially in the increasingly competitive remittances space.



Real-Time Payment Tracking with Global Beneficiary Services

For cross-border wires and WorldLink® Cross-Border ACH payments, Citi's Global Beneficiary Services offers greater transparency and self-service by enabling beneficiaries to receive real-time updates on their payments, track through an online portal and receive email and SMS updates.

² As of September 2025

