



**GLENBROOK**

## Immediate Funds Transfer Survey Findings

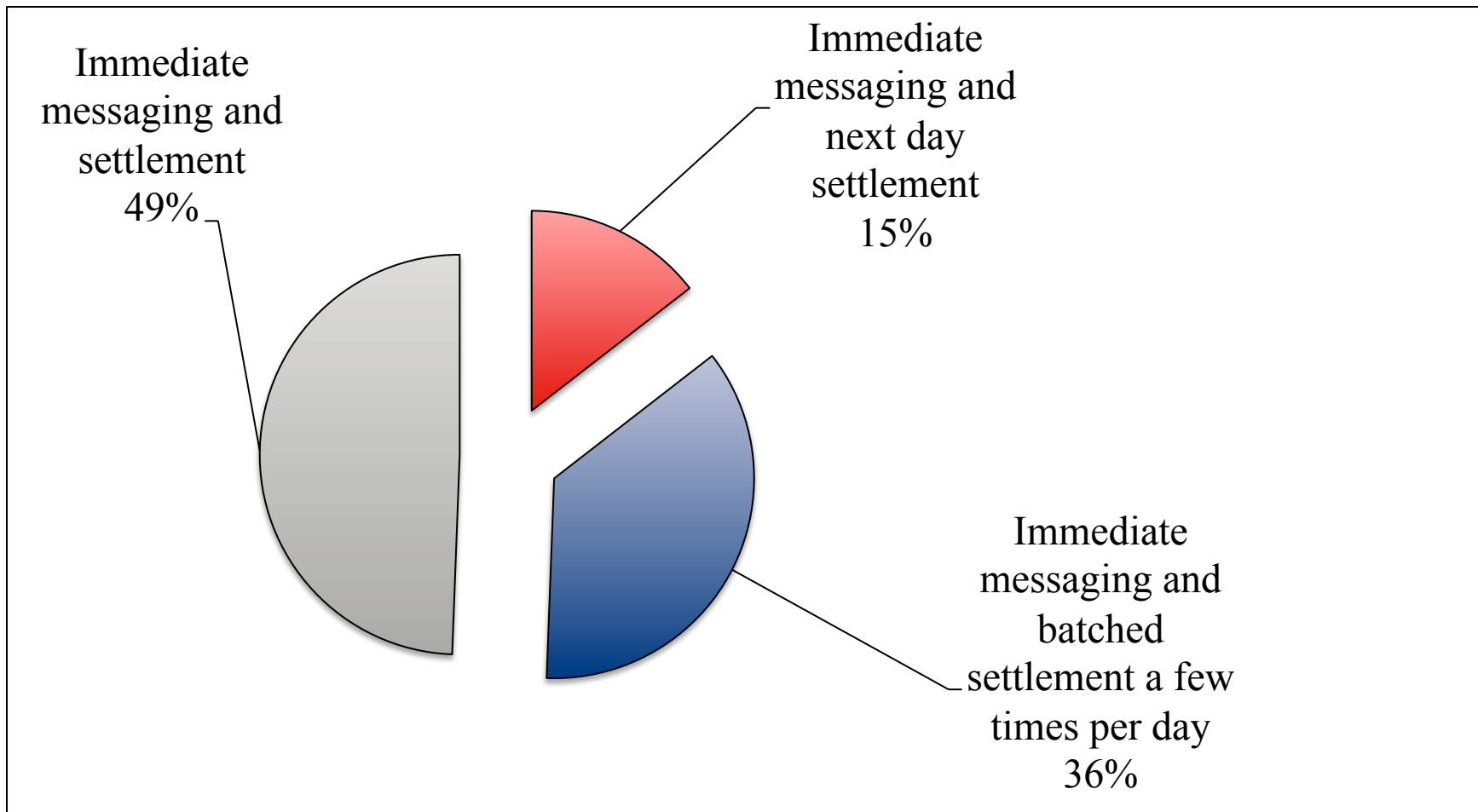
Elizabeth McQuerry, Ph.D.

2013 NACHA Payments Conference – San Diego

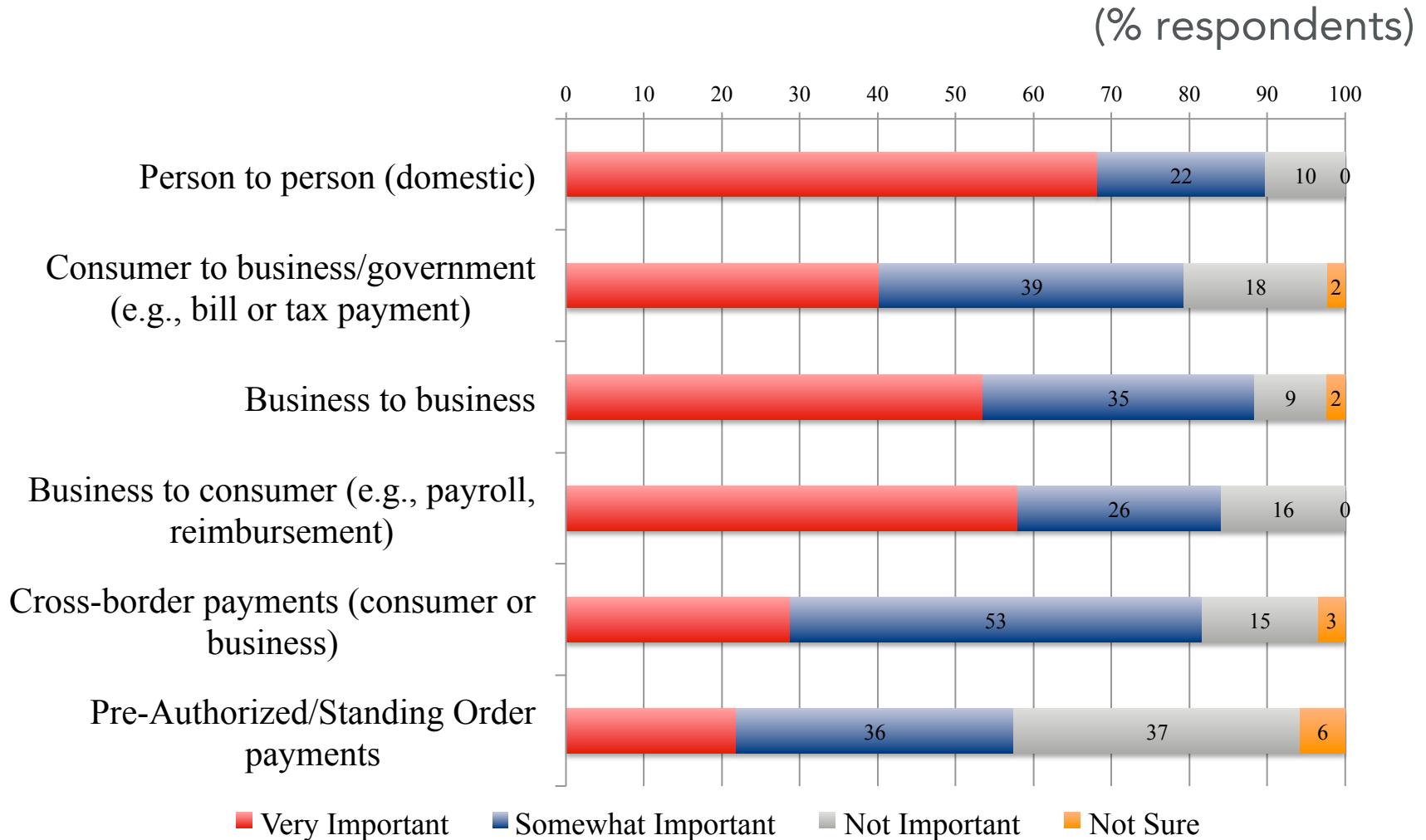
# Notes

- Available on-line from April 3-17
- Informal survey among payments industry
  - Financial institution - 25%
  - Payments processor - 41%
  - Central bank or public policy institution - 7%
  - Consultant or analyst - 28%
- 89 respondents
  - Africa - 1%
  - Asia - 10%
  - Canada or United States - 61%
  - Europe or the United Kingdom - 24%
  - Latin America - 5%

# How fast is fast enough?

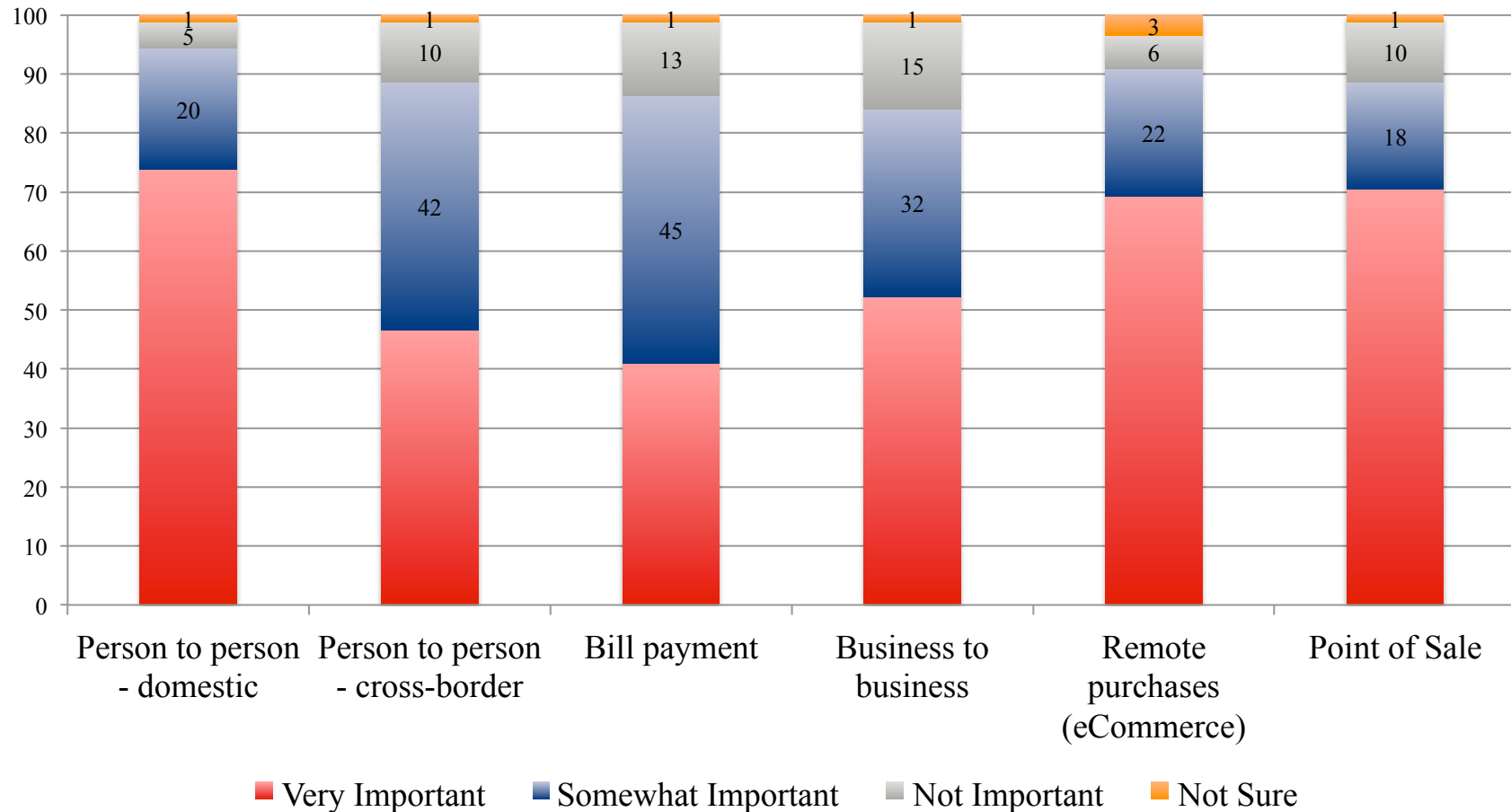


# How important is same day settlement for the following payment types?

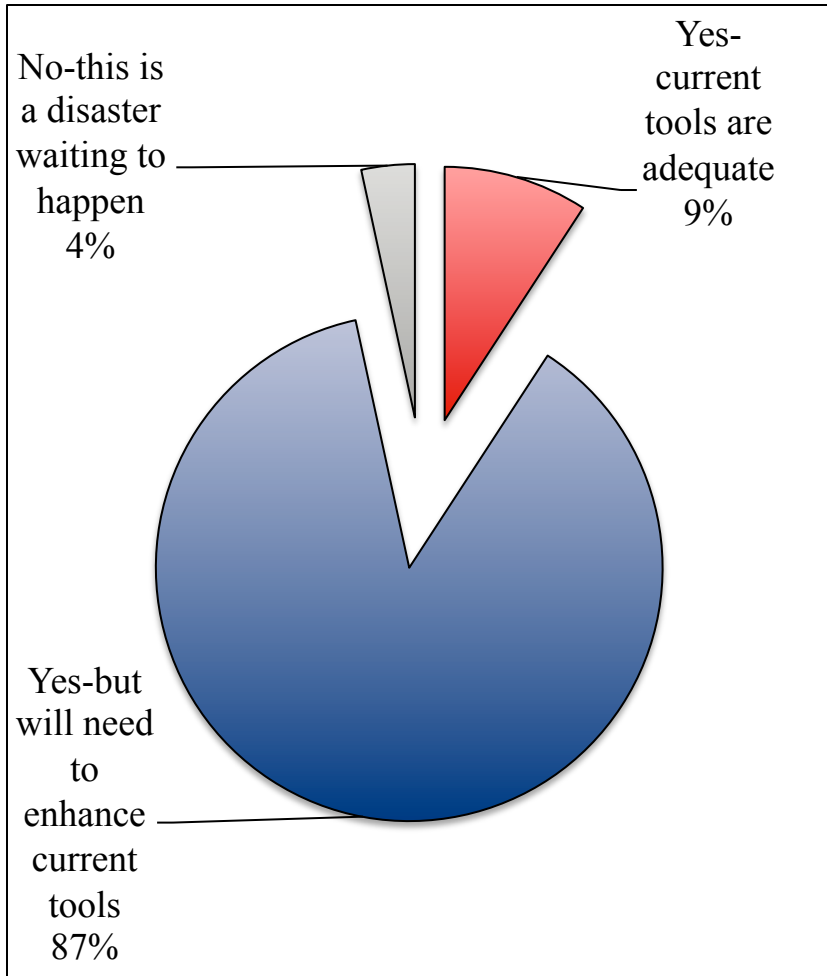


# How important is faster payments for growth of the following payment domains?

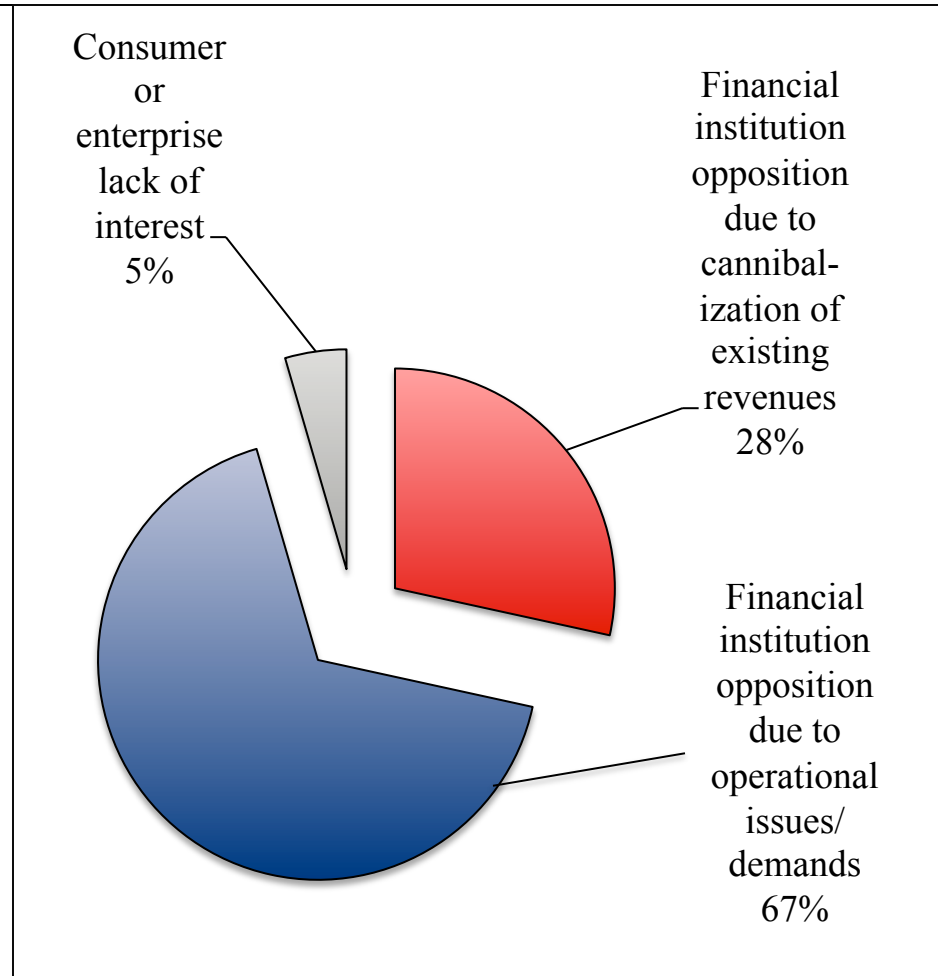
(% respondents)



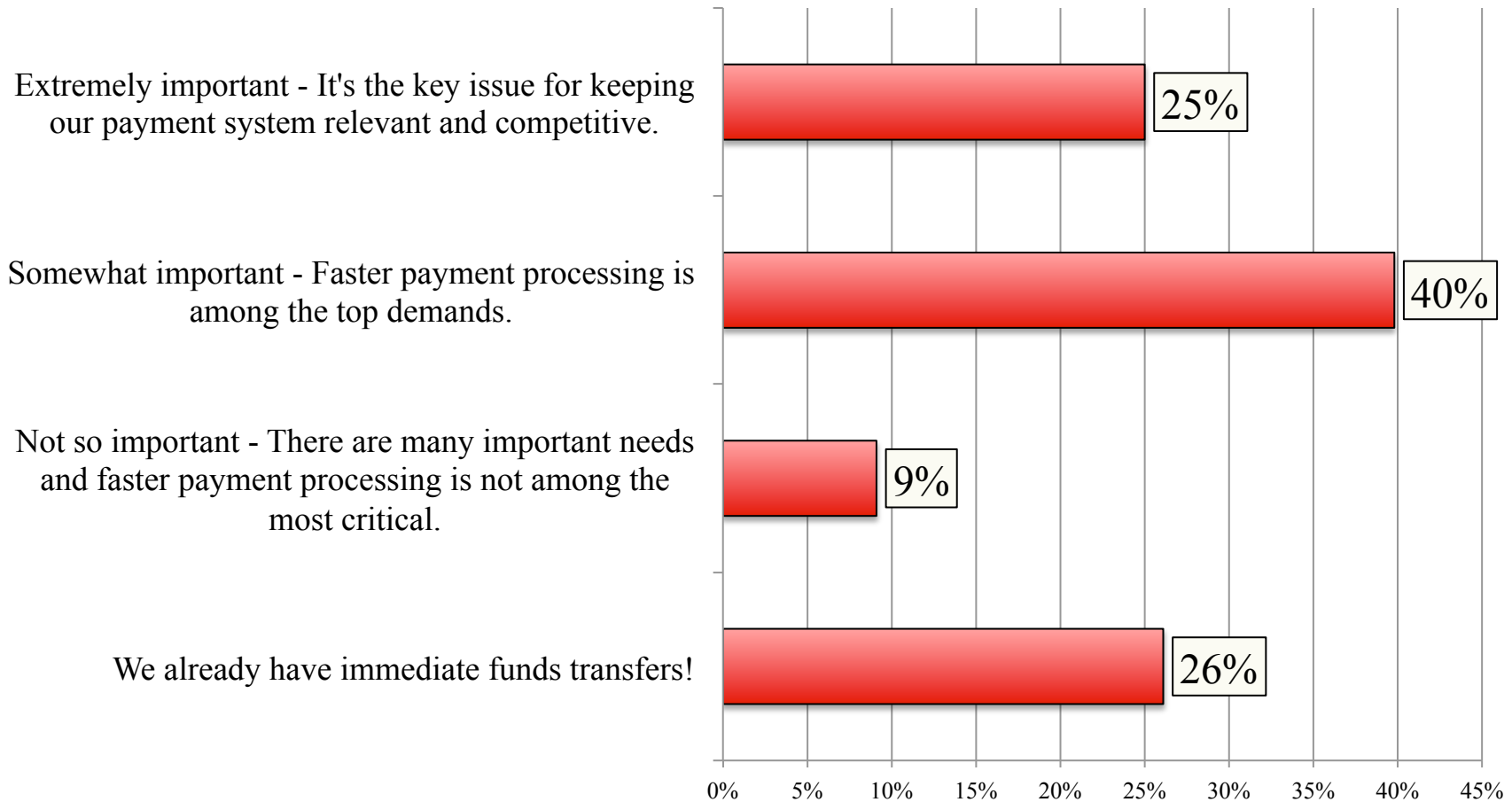
## Will financial institutions be able to manage risk with faster payments?



## What do you think is the most important obstacle to implementing faster payments?



# Considering the needs facing the payments systems where you live, how important is faster payment processing and settlement?



# More to Come on [www.paymentsviews.com](http://www.paymentsviews.com)

## Dreams of Glory: Business Payments and Network Fantasies

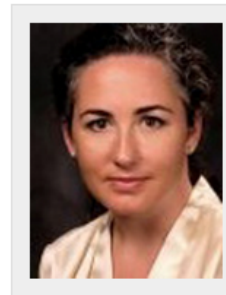
by ERIN MCCUNE on APRIL 9, 2013

in B2B PAYMENTS, COMMERCIAL PAYMENTS, ERIN MCCUNE, PAYABLES, START UPS

At Glenbrook we talk about “network fantasies” a lot. These are hopes that payments innovators, and incumbents, have about the so-called “network effect” in payments. Many a payments start-up has sat in our conference room and predicted the flood of transactions that will come their way due to the network effect.

The payments industry features a classic chicken and egg scenario: in a retail example, you need a lot of consumers to use your payment scheme in order to attract merchants, but you need a lot of merchants accepting the payment scheme in order to get consumers to adopt. That’s hard to do. But if you succeed in getting over the “hump” of initial adoption real momentum gets going. When it works, the network effect is very real and very powerful.

There is a strong tendency toward network fantasies in the business-to-business (B2B) payment world. Electronic payments in this domain are generally arranged by



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