

# INSTANT PAYMENTS UNLEASHED – PIONEERING INNOVATION IN FINANCIAL TRANSACTIONS

## THE RISE OF INSTANT PAYMENTS IN THE U.S.: A PARADIGM SHIFT

- FedNow opens doors for banks and credit unions to redefine payments.
- Affordability, speed, and security redefine consumer expectations.



## LEARNING FROM BRAZIL'S PIX: A BEACON OF INSTANT PAYMENT SUCCESS

- Brazil's Pix system sets global standards in instant payments.
- 80% adoption rate among Brazilian adults



## PIX CREDIT: REDEFINING CONSUMER CREDIT THROUGH INSTANT PAYMENTS

- Innovative Pix Credit eliminates traditional credit card structures.
- Instant payment rails redefine consumer credit experiences.



## QR CODES: REVOLUTIONIZING CONSUMER-TO-BUSINESS TRANSACTIONS

- QR codes drive over 30% of monthly Pix transactions in Brazil.
- Cost-effective P2B transactions, 1/10th the cost of credit cards.



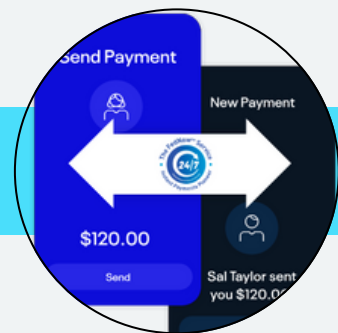
## LOYALTY POINT REDEMPTION: A CREATIVE TWIST TO INSTANT PAYMENTS

- Pix rail supports diverse currencies, including loyalty points.
- Rewards programs leverage Pix for creative points redemption.



## THE FUTURE OF INSTANT PAYMENTS IN THE U.S.: EMBRACING INNOVATION

- Collaboration with fintechs is crucial for maximizing FedNow's potential.
- Chief Payments Executive emphasizes the need for creative solutions.



THERE ARE **OVER 3 BILLION** PIX TRANSACTIONS CONDUCTED MONTHLY IN **BRAZIL**, A NOTABLE CONTRAST TO THE **APPROXIMATELY 30 MILLION** TRANSACTIONS IN THE **U.S.**

