The Opportunity of Person-to-Person Payments

Description: Cash and checks are two of the last remaining categories of payments left to be digitized. They are often the payment types of choice to settle transactions between individuals. The proliferation of Internet-connected devices and simple applications makes it possible for an individual to transfer funds to another individual or microbusiness using only the recipient's email address or cell phone number via person-to-person (P2P) payment. Unlike other new payment types or payment form factors, P2P can achieve scale rapidly because all the necessary market components are in place, including motivated consumers, existing infrastructure, and low to no-cost price points to encourage adoption.

This latest research report, The Opportunity of Person to Person Payments, explores the existing products and product providers in the P2P marketplace, describes how they operate, and estimates the current and addressable market size.

“Third-party fintech companies are receiving most of the industry attention right now when it comes to P2P solutions. Financial institutions, however, have customers who trust them with accounts that have already been authenticated, which provides financial institutions a significant product and security advantage. This is a market that is theirs to lose,” comments Sarah Grotta, author of the report.

Highlights of this research report include:

- Step-by-step descriptions of the process of account set-up and initial transaction for the sender, the recipient, and the provider of the P2P service
- Review of how transactions are initiated and settled
- An overview of the categories of market providers with examples
- Profiles of example P2P providers in each category
- Estimates of the current market volumes and the addressable market
- Discussion of the financial institution vs. fintech battle for the P2P consumer

Contents:

1. Executive Summary
2. Introduction
3. The Premise of P2P
4. P2P Account Set-Up and Transaction Initiation Process
   - Process for Sender
   - Process for Provider
   - Process for Recipient
   - Process for Provider
5. Transaction Flows
6. Security and Fraud and Risk
7. P2P and ACH
8. The Addressable Market
9. CURRENT P2P MARKET PARTICIPANTS
   - ClearXchange
10. Financial Institution-Based Solutions
    - ClearXchange
11. Third-Party, Fintech Providers
    - Dwolla
- Google
- PayPal
- Square
- Venmo
- Other Fintech Providers

12. Processor Providers
- Fiserv
- FIS

13. Banks vs. Fintech

14. Conclusions
- Endnotes

List of Figures

Figure 1: P2P Provider Categories with Example Services
Figure 2: Sender's Profile Set-up and Transaction Initiation
Figure 3: Provider's Activities in Sender's P2P Profile Set-up and Transaction Initiation
Figure 4: Recipient's Profile Set-up and Payment Transfer
Figure 5: Provider's Activities in Recipient's Profile Set-up and Payment Transfer
Figure 6: P2P Transaction Flow: Sender's Transaction Account to Recipient's Account
Figure 7: P2P Transaction Flow: Sender's Card Account to Recipient's Transaction or Card Account
Figure 8: P2P Transaction Flow: Sender and Recipient Using a Closed-Loop Network
Figure 9: Quarterly Growth in the Use of ACH WEB Credit Transactions
Figure 10: Shares of Consumer Transactions and Payment Volume by Payment Instrument
Figure 11: Google Wallet P2P Transaction Flow and User Experience
Figure 12: 3 in 5 Consumers Who Use P2P Prefer Primary FI to Transfer Funds, Especially the Affluent and FrequentATM Users

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