Peru, Chile and Argentina Enter a New Phase of Growth Driven by Real-Time Payments, ACI Worldwide Report Finds

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Brazil and Colombia have set regional benchmarks for real-time payments modernization, offering a proven roadmap for Chile, Peru and Argentina

ACI Worldwide joins industry, fintech and policy leaders at Chile Fintech Forum in May to advance the real-time payments conversation

OMAHA, Neb.--(BUSINESS WIRE)--May 5, 2026-- Peru, Chile and Argentina are entering a decisive stage of their real-time payments modernization journeys, with adoption expected to drive economic growth and financial inclusion across the region, according to the Real-Time Payments: Economic Impact and Financial Inclusion report. The study was commissioned by ACI Worldwide, and conducted by the Cebr (Centre for Economics and Business Research), a leading economic think tank.*

By 2028, real-time payments are forecast to support billions of dollars in formal gross domestic product (GDP) across these three markets and expand access to financial services for millions of people historically excluded from the financial system, the study finds.

- **Argentina:** Real-time payments are projected to facilitate $19.3 billion in additional GDP by 2028. The continued expansion of real-time rails is also expected to enable 1.1 million people to enter the formal financial system.
- **Peru:** Real-time payments are forecast to generate $376 million in additional GDP and bring 1.4 million people into the banking system.
- **Chile:** Real-time payments are expected to facilitate $740 million in additional formal GDP and expand financial access for more than 83,000 people.

Brazil and Colombia: Proven Regional Benchmarks

The projected gains across Peru, Chile and Argentina build on a clear regional precedent set by Brazil and Colombia, where real-time payments have already become core economic infrastructure.

By 2028, Brazil's Pix ecosystem is forecast to facilitate $49.9 billion in additional formal GDP, demonstrating the economic power of scale and everyday usage.

Colombia has emerged as a regional benchmark for real-time payments following the implementation of Bre-B and its rapid adoption across the financial ecosystem. By 2028, real-time payments are forecast to facilitate $282 million in additional GDP in the country, but their most significant impact will be on inclusion.

Colombia is projected to bring 5.1 million people previously excluded from the financial system into banking, the largest expansion of financial inclusion in Latin America. The speed and scale of Bre-B's rollout demonstrate how interoperable, real-time payment infrastructure can accelerate access to financial services, positioning Colombia as a reference point for markets across the region seeking inclusive payments modernization.

"Each market is entering this next phase from a different starting point," said Mauricio Fernández, real-time payments lead, Latin America, ACI Worldwide. "In Peru, the central bank's push for real-time payments and interoperability could transform the payments ecosystem and significantly expand financial inclusion. In Chile, the focus is on widening adoption, moving beyond person-to-person payments to merchant payments and everyday transactions. In Argentina, regulatory reforms and the rapid growth of fintechs are driving innovation and competition, helping to broaden access to financial services and support economic growth."

Advancing the Regional Payments Conversation in Chile

ACI Worldwide will participate as a sponsor at the **Chile Fintech Forum**, taking place May 6-7, 2026. One of Latin America's most influential fintech gatherings, the event brings together banks, fintechs, regulators and technology providers to advance real-time payments across Chile and the region.

ACI's Paola Sanchez will participate as a panelist in the session Multi-Acquiring in Chile: The End of Monopoly and the New Payments Ecosystem on May 7 at 11:45 a.m.

Note to Editors:
*The study was conducted in 2024. Forecasts reflect modeled outcomes based on data and assumptions available at the time and should be interpreted as indicative of direction and scale rather than precise point estimates.

Methodology:
The findings are based on an independent economic analysis conducted by the Centre for Economics and Business Research (Cebr) on behalf of ACI Worldwide. The study examined the economic and financial inclusion impacts of real-time payments across 40 countries using a combination of bottom-up and macroeconomic modeling.

Cebr estimated efficiency gains for consumers and businesses from faster payment settlement, reduced transaction costs and fewer failed payments. These savings were translated into broader economic impacts using country-specific data on productivity, employment and gross domestic product.

Forecasts through 2028 are based on projected adoption of real-time payment systems in each market. Financial inclusion outcomes were derived from an empirical analysis of historical data from 2011 to 2021, identifying the relationship between increased real-time payment usage and growth in formal bank account ownership. All monetary values are presented in constant U.S. dollars unless otherwise stated.

About ACI Worldwide

ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With nearly 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

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