

THE ULTIMATE GUIDE TO INCREASING ADOPTION OF INSTANT PAYMENTS

Seamless Payments for the
Digital-First Economy



FORWORD

Ivy is a new kind of global transaction bank — built for speed, reliability, and interoperability across both fiat and crypto rails. Our instant payments product is one way we're redefining how businesses move money: enabling direct, real-time account-to-account payments that bypass cards, wallets, and legacy intermediaries.

Ivy's Instant Payments are seamless, cost-effective, and gaining adoption among crypto-native platforms and global businesses looking to streamline payments, reduce friction, and enhance the user experience across on- and off-ramps, payouts, and more.

This guide, developed by our product and design team, combines deep product expertise with best practices in UX design and optimization to help you craft a winning instant payments experience.

WHO THIS GUIDE IS FOR

Want to craft a winning instant payments user experience? This guide, developed by our product and design team, combines deep product expertise with best practices in UX design and optimization.

It draws from research and collaborations with merchants, including Kraken, Guardian, and Mollie, that already leverage the advantages of instant payments today. In this guide, we will further explore why merchants should incentivize users to choose this option at checkout and strategies they can employ to do so successfully.

No prior expertise required.

FORWORD



"Instant Payments are fast, secure, and built for today's digital customer; when done right, they drive higher conversions and lower costs. They're the perfect combination of sophisticated infrastructure and a great user experience. Brands like Kraken, Mollie, and other partners have seen the impact firsthand."

This guide shares the proven strategies and best-practices we've used to optimize every step of the user experience in close collaboration with our partners, so you can convert more users and unlock the full potential of this powerful payment method."

JOSHUA BECKER
Co-Founder and CPO, Ivy

CONTENTS

01 WHAT ARE INSTANT PAYMENTS

02 WHY SHOULD MERCHANTS BOOST INSTANT PAYMENT ADOPTION?

03 WHAT IS A PERFORMANCE MEASURE FOR ADOPTION?

04 HOW TO INCREASE INSTANT PAYMENTS ADOPTION AT CHECKOUT

Optimize Your UI and Checkout Flow

Incentivize Pay by Bank Usage

Offer the Right Payment Stack

05 BEFORE/AFTER SCREENS

06 INDUSTRY-SPECIFIC TIPS

Crypto

Trading

Global Marketplaces

07 ABOUT IVY

08 CONCLUSION: MAKE INSTANT PAYMENTS THE SMARTEST CHOICE

09 FAQ

WHAT ARE INSTANT PAYMENTS?

Instant Payments are a fast, secure payment method that lets customers pay directly from their bank account — no cards, no hassle.



WHAT ARE INSTANT PAYMENTS?

A BRIEF INTRODUCTION TO INSTANT PAYMENTS

Instant payments – also known as **account-to-account payments, real-time payments, open banking payments or Pay by Bank** – are a streamlined payment method that lets customers pay directly from their bank accounts,

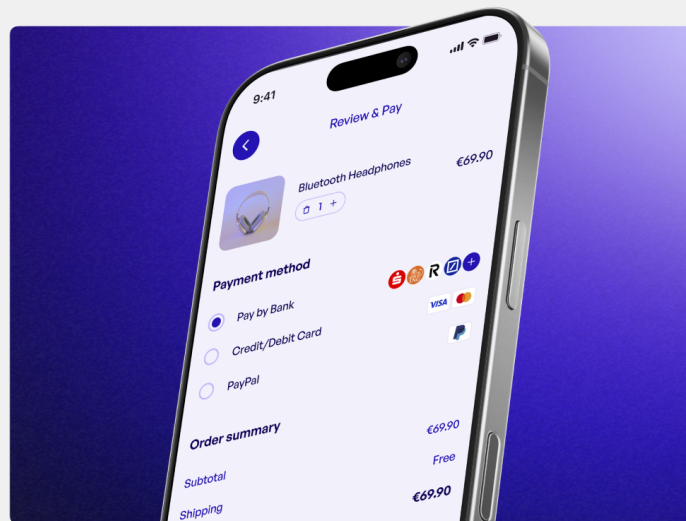
using secure infrastructure and open banking APIs.

Payments are authorized through the user's banking app, offering bank-grade security through fingerprint or FaceID.

Beyond a smooth user experience, businesses benefit from lower transaction fees and reduced chargebacks due to instant verification.

Instant Payments stand out from other payment methods by offering exceptional customization options for merchants. Unlike conventional payment methods, Instant Payments enable businesses to fully customize their Pay By Bank checkout experience, ensuring seamless brand alignment while meeting specific customer expectations.

This **high degree of customization** not only enhances the user experience but also **drives trust and confidence**, i.e., customer adoption and payment conversion, making instant payments a superior choice for businesses – especially in the digital assets space.



INSTANT PAYMENTS AND OPEN BANKING - IN NUMBERS

The rise of Instant Payments and Open Banking has been remarkable, and the numbers prove it:

2,800%
growth since 2021

Explosive Growth: Global payment transactions facilitated by Open Banking will hit \$116 billion by next year, having increased by 2,800% since 2021.

70
regions rolling out

Global Expansion: 70 regions across the world are rolling out open banking infrastructure, with countries like Poland, Finland, and the Netherlands leading adoption.

85%
business adoption

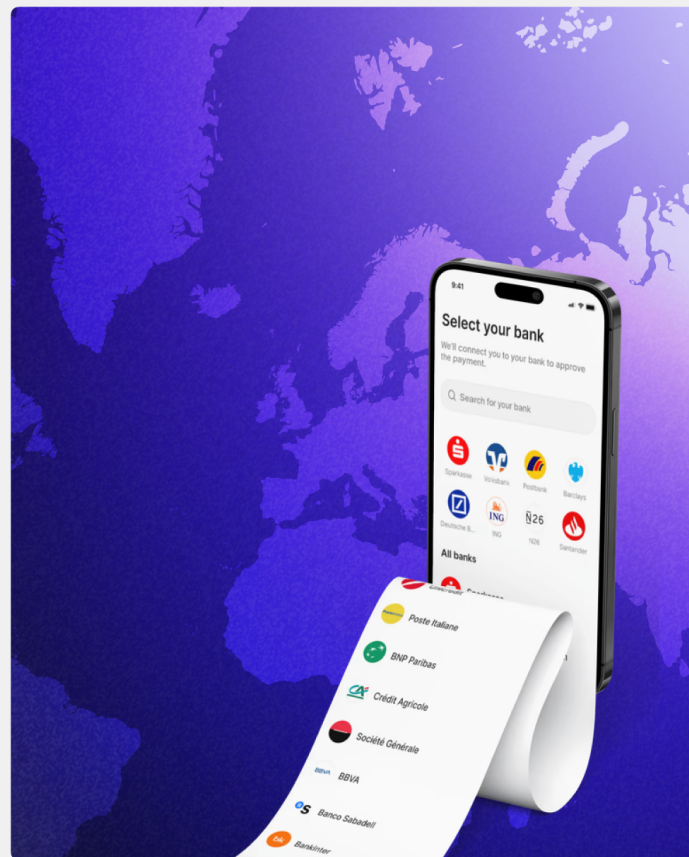
Increasing Adoption: 85% of businesses currently use open banking services, while 76% of consumers connect their financial accounts to third-party tools.

These figures show that instant payments are more than just a passing trend — they're shaping the future of payments.



Sources:

1. [Thomson Reuters Legal](#)
2. [Forrester](#)
3. [The Financial Brand](#)



WHY SHOULD MERCHANTS ADOPT INSTANT PAYMENTS?

2

WHY SHOULD MERCHANTS ADOPT INSTANT PAYMENTS?

THE BENEFITS OF INSTANT PAYMENTS

As digital commerce continues to evolve, businesses are seeking payment solutions that offer greater efficiency, lower costs, and improved security.

Instant Payments are quickly emerging as a smart alternative to traditional payment methods, offering merchants a streamlined way to accept payments directly from customers' bank accounts without the need for costly intermediaries like credit card networks.

Lower Fees

Traditional payment methods, especially credit cards, come with high processing fees that eat into profits. Instant payments eliminate card networks, meaning significantly lower transaction costs for merchants.

Increased Reach

Bank accounts are ubiquitous. By offering an instant payments option, businesses can cater to the needs of customers without credit cards or alternative payment methods.

More Security, Fewer Chargebacks

Since transactions are authenticated directly through the customer's bank, fraud risks drop dramatically. This means fewer disputes, fewer chargebacks, and less revenue lost to fraudsters.

Faster Settlement

Unlike credit card payments, which can take days to process, instant payment transactions settle instantly. Beyond security benefits, merchants significantly improve their cash flow management.

WHAT IS A PERFORMANCE MEASURE FOR INSTANT PAYMENTS?



WHAT IS A PERFORMANCE MEASURE FOR INSTANT PAYMENTS?

To make it short:

Conversion is the key metric for most merchants and our primary KPI for a well-designed open banking flow.

CONVERSION

A payment method is only truly successful when its adoption results in a successful conversion.

For instance, while 40% of customers choosing to pay by credit card at checkout indicates high adoption,

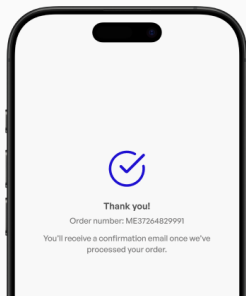
it doesn't benefit the merchant if they abandon the session as they don't remember their credit card details.

Hence, looking at the user flow more broadly gives great insights and reveals user interface (UI) adjustment levers that have a direct impact on the conversion of Instant Payments.

WHY CONVERSION MATTERS

Conversion is the ultimate measure of payment success, directly impacting your business. Poor conversion rates don't just mean lost transactions – they signal friction in the user experience that can erode customer trust and confidence in your platform. Conversely, smooth, high-converting payment flows signal reliability and professionalism, which can have cascading positive effects beyond the immediate transaction. When customers experience seamless payments, they develop greater trust in your platform, often leading to increased engagement behaviors such as larger deposit sizes, higher transaction frequencies, and improved customer lifetime value.

This trust factor is particularly crucial in sectors like digital assets, gaming, and financial services, where user confidence directly correlates with platform adoption and revenue growth.



HOW WE MEASURE CONVERSION

At Ivy, we evaluate the entire user flow and measure conversion based on the user's progression through the Merchant Environment and Flow that is controlled by Ivy or the Bank, offering a detailed perspective that extends beyond binary payment initiation measures.

We understand conversion as the total number of successfully completed payments divided by the total number of unique user sessions.

Successful Payment Journey

All users that have completed a flow successfully (e.g., Account Verification, Payment Initiation, etc.)



Unique Payment Sessions

Number of unique user session initiated

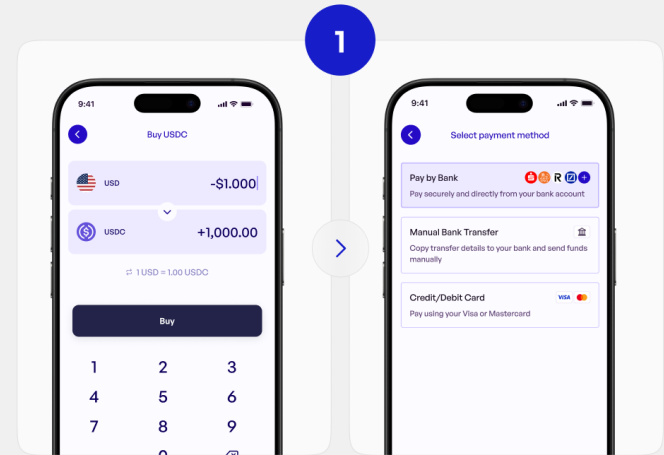
x 100



Conversion Rate in %

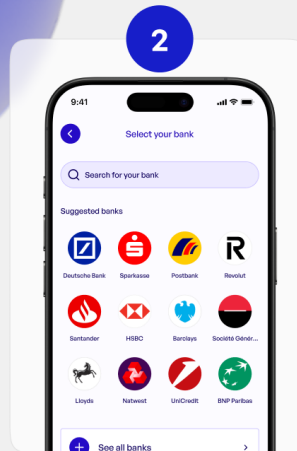
This is a typical Pay by Bank flow, of which Ivy can measure different events. Based on these events, drop-off rates and UI failures can be identified.

Ivy tracks the drop-off rates of every step and using these learnings, we optimize our payment flow for the highest conversion.



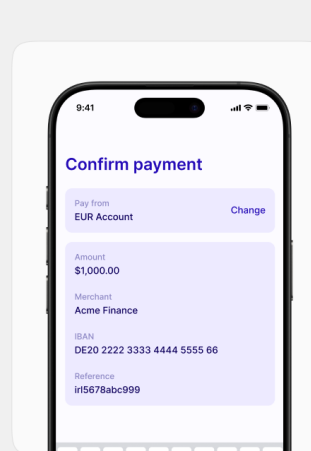
1 | Select "Pay by Bank"

Choose Ivy's whitelabel "Pay by Bank". Trusted local banks create confidence and drive conversion.



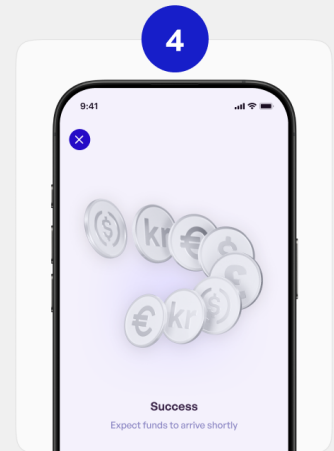
2 | Choose your bank

Select from 5,000+ available banks in Europe, tapping into Ivy's best-in-class bank coverage.



3 | Authorise Instant Payments

Quickly and securely approve the transaction with your chosen bank.



4 | Success

You are seamlessly redirected while funds settle instantly.

Occasional conversion errors might arise from minor "under-the-hood redirection issues", stemming from e.g., Payment Initiation Service Providers or bank-related challenges.

However, to fully understand conversion rates and the leverage the merchant has, it's crucial to look beyond infrastructure and focus on

the UI, which can be directly influenced by the merchant.

Here, UI adjustments serve as a powerful lever for boosting conversion rates, enhancing the user journey and reducing friction (*this will be discussed in more depth in the next section*).

WHY IVY DELIVERS SUPERIOR CONVERSION RATES

Ivy consistently achieves industry-leading conversion rates through our comprehensive optimization across both payment environments.



End-to-End Flow Measurement

Unlike competitors who only track payment initiation, **we monitor every step across both the Merchant Environment** (checkout, payment selection) **and the Ivy/Banking Environment** (redirections, authentication, confirmations). This granular visibility identifies and eliminates friction points others miss.



Optimized Ivy/Banking Environment

Within our controlled environment, we continuously refine every interface element based on real performance data. From bank selection screens to authentication flows, **every component is optimized for maximum conversion** — delivering our key competitive advantage in the areas merchants cannot directly influence.



Proactive Infrastructure Management

We proactively address technical issues through robust monitoring and strategic Payment Initiation Service Provider partnerships, ensuring **seamless transitions between environments** and **minimizing abandonment** due to technical failures.



Merchant Environment Guidance

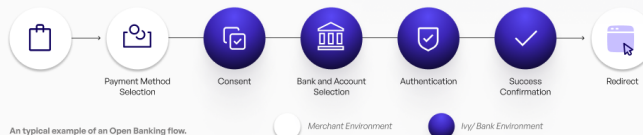
We empower merchants with **data-driven insights and proven strategies to optimize their checkout experience**, providing clear guidance that complements our optimized Ivy/Banking Environment.



Superior Bank Partnerships

Deep banking integrations ensure **smoother redirections and more reliable processing** within the Ivy/Banking Environment, minimizing friction points after users leave the merchant's checkout.

💡 This dual-environment approach means that while industry averages for Pay by Bank conversion typically range between 50-60%, Ivy consistently exceeds these benchmarks.



Merchants benefit from our optimized backend performance while maintaining full control over their customer touchpoints, directly translating to increased revenue and customer satisfaction. In the next section, our product and design teams share actionable strategies — proven best practices our partners have used to optimize every step of the user experience within the merchant environment — so you can boost instant payment conversion rates and unlock the full potential of this powerful payment method for your business.

4

HOW TO INCREASE INSTANT PAYMENTS ADOPTION AT CHECKOUT

The way Instant Payments are presented in the merchant environment can dramatically impact both adoption and conversion rates. You can maximize conversion by setting your customers up for success from the start, while Ivy optimizes the payment flow once customers enter the actual payment flow.



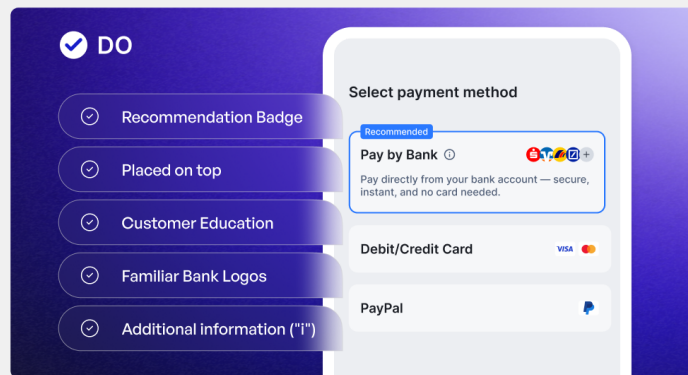
Disclaimer

The following recommendations should be evaluated based on your specific user demographics, business model, and target markets. Not all strategies will be applicable or effective for every organization, industry, and use case. Speak to us for a tailored solution.

Optimize your UI and Checkout Flow

These design best practices focus on the payment method selection stage - the critical elements you control that your customers see before being redirected to Ivy's interface. By clearly positioning Instant Payments and following these guidelines, you'll ensure your customers are motivated and informed, driving higher adoption and smoother transitions into the payment journey.

Choosing the right placement and flow is crucial when you're trying to maximize Instant Payments adoption. Here are our top tips and best-practices for maximum adoption and conversion.





Optimize Checkout Placement and Messaging

The way you position Instant Bank Payments at checkout can significantly impact its adoption. A well-placed Pay by Bank option creates a seamless transition from browsing to buying, ensuring customers remain engaged throughout the checkout process.



Make it the Default or Suggested Option

When customers are faced with multiple payment options, they often choose the path of least resistance. By making Pay by Bank the first, most visible option — or labeling it as ‘Recommended’ — you subtly guide customers toward selecting it.



Use Persuasive Copy

Words matter. A simple message like “Pay instantly and securely - no card needed” reassures users. Avoid jargon, and focus on the benefits. Often, this is enough to encourage a first-time user to try it.



Use Comparison Labels

When presenting multiple payment methods, use clear comparison labels to highlight Pay by Bank’s advantages: “Instant” vs “3-5 Business days” for speed, “Free” vs “3% Fee” for cost, and “No limit” vs “€10K weekly limit” for transaction limits.



Optimize for Mobile & One-Tap Payments

Capitalize on the dominance of mobile usage by delivering a seamless, mobile-first checkout experience. Design with large, easy-to-tap buttons and reduce steps to ensure a frictionless flow. Incorporate real-time progress indicators to reassure users their payment is processing, eliminating uncertainty and boosting confidence. A smooth, intuitive mobile journey increases adoption and improves overall user satisfaction.



Display Popular Bank Logos

Leverage regional bank recognition by showing logos of well-known banks within the respective market to build immediate user confidence, trust, and familiarity (e.g., Deutsche Bank and Sparkasse in Germany; HSBC and Barclays in UK). Users are more likely to choose a payment method when they see their trusted bank’s logo prominently displayed.



Educational Tooltips

Sometimes, users are unsure about what Pay by Bank is or have questions about security and how it works. Tooltips are great for answering questions like that while instilling trust.



Reduce Clicks

A cluttered checkout experience can deter customers. Ensure Pay by Bank is as easy to select as possible, with minimal additional steps.



Inspire Trust

Display trust badges (e.g., “Verified by [Bank Name]”) and customer testimonials. Shoppers are more likely to try something new if they see others trust it.



Optimize the Flow for Returning Customers

Pre-populate bank details for returning customers to reduce friction and encourage them to choose Pay by Bank as their preferred payment method. With Ivy’s Remember Me feature, the flow for returning customers is streamlined, thus maximizing conversion rates.



Implement Dynamic CTAs

Set clear expectations about the next step with dynamic call-to-action buttons. When Pay by Bank is selected, change your CTA to “Continue to select your bank” instead of generic “Continue” or “Pay Now” to prepare users for the bank selection step.

📌 **Pro Tip:** Run A/B tests with different placements, button sizes, and labels to find what drives the most adoption in your target customer group.

“The ideal checkout flow has no dead ends, no confusion. Pay by Bank should be right where customers expect it - clearly visible, easy to use.”



EMMA LEON
Head of Design, Ivy

Incentivize Instant Payments Usage

Everyone loves a reward. A small incentive can encourage customers to switch to Instant Payments:

Emphasize Direct User Benefits

When a user sees direct benefits in the service, they are more likely to adopt Instant Payments. For instance, if you are operating a Crypto Exchange, emphasizing instant fund access or security will drive willingness to adopt massively.

Offer Perks and Discounts

A one-time discount for using Instant Payments can be enough to create a habit. Once customers experience how easy it is, they'll be more likely to use it again. Also, things like bonus loyalty points, or early access to certain features are great ways to incentivize usage.

Gamify the Experience

Create a rewards program where using Instant Payments multiple times unlocks bigger perks.

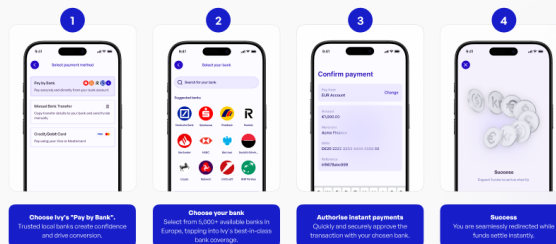
📌 **Pro Tip:** Use Manual Bank Transfer as a fallback for Instant Payments or other payment methods in checkout. This ensures no transaction is left behind, boosting overall conversion rates.

Offer the Right Payment Stack

Instant Payments have a lot of potential, but equally, different users appreciate a different product experience. Covering all Instant Payments integration possibilities in checkout will further drive adoption.

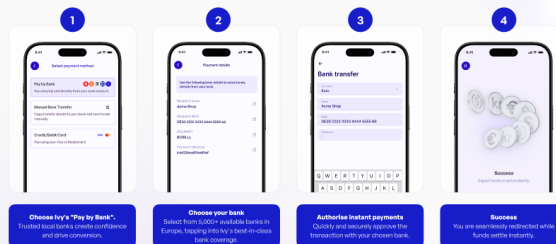
“Pay by Bank” Option

Ivy's conventional “Pay by Bank” flow enables users to select their well-known housebank and pay through their banking app. Seamless flow, few clicks, high conversion rates.



Alternative: Manual Bank Transfer

For users who prefer a more traditional payment alternative, Manual Bank Transfer offers a simple yet effective bank-based payment option. Users can conveniently copy payment details from checkout into their banking environment to complete a standard transfer in a familiar setting. Reconciliation works just as easy as with our conventional Pay by Bank product.



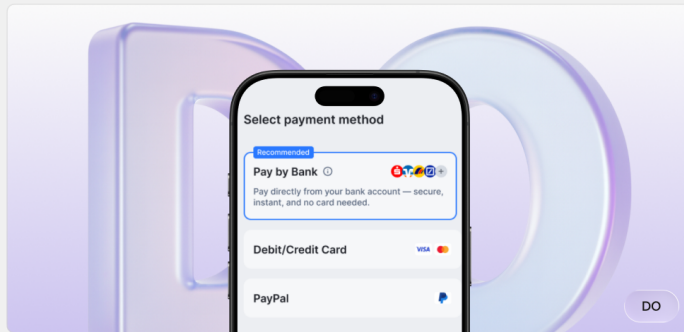
"We've learned that payment preferences aren't one-size-fits-all. Some users want the fastest possible flow with instant bank authentication, while others prefer the control of manually entering transfer details in their familiar banking environment. By offering both options, we're not just accommodating different user preferences, we're maximizing conversion by ensuring every user finds a payment method that feels right to them."



WILL GINZO
Head of Product

BEFORE/AFTER SCREENS

In this section, we've designed side-by-side examples of poorly designed vs. optimized Instant Payments checkout experiences.



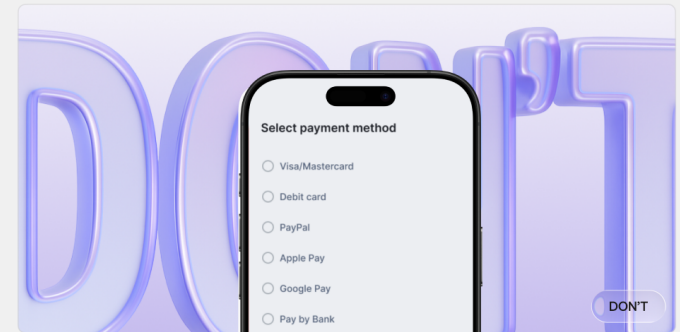
✓ Prominently display “Pay by Bank” as the recommended option

✓ Display top bank logos of your region

✓ Explain benefits of Instant Payments

✓ Pre-select “Pay by Bank” to nudge users to select it

✓ Use a clean interface that is easy for users to understand



✗ Bury “Pay by Bank” under a long list of payment methods

✗ Forget to inform users what Instant Payments are

✗ No explanation of benefits

✗ Cluttered interface makes it difficult for customers to make a decision

INDUSTRY- SPECIFIC TIPS

INDUSTRY- SPECIFIC TIPS

Different sectors require tailored strategies to drive Instant Payment adoption. Our approach addresses unique user priorities across crypto, trading, and global marketplaces to maximize conversions in each specific use case.



Disclaimer: The following industry recommendations are in addition to the general tips covered in the previous section and should be altered to the respective brand and customer group.

Speak to us to find a setup that meets your needs.

CRYPTO

Crypto users value speed, privacy, trust, rewards, and liquidity — our Instant Bank Payments enhancements align perfectly with these core drivers.

Appeal to crypto user psychology:

Use privacy-focused copy like "No card data stored or shared - bank-level privacy for your crypto purchases".

Highlight seamless cash-out experience:

Emphasize "Instant withdrawals to the same bank account" to show users the complete payment cycle advantage.

Gamify with crypto-native rewards:

Show "Unlock 0.1% bonus crypto with bank payments" in case incentives are relevant for your respective business model.

Build trust through regulatory messaging:

Frame bank payments as "Verified instant funds" and use badges like "Bank-verified transaction" to increase user confidence in the legitimacy of their transaction.

Create urgency with market-aware messaging:

Display incentivizing messaging like "Beat the market - instant deposits while Bitcoin moves" and show countdown timers emphasizing "Card payments take 3-5 days. The Market waits for no one" to create urgency.

TRADING

Traders demand speed, control, and efficiency — and Instant Payments deliver on all three. These UI/UX enhancements make that advantage clear for traders.

Emphasize professional trader identity:

Use social proof like "Join X% of pro traders who use Instant Deposits" and label the option as "Professional Choice" to appeal to user aspirations.

Highlight sophistication:

Use terminology like "Advanced payment method" to make tech-savvy users feel confident in the payment method.

Position as competitive advantage:

Frame bank payments as "Get the edge with instant settlements" and use copy like "While others wait, you trade" to make users feel like they're gaining an advantage.

Promote faster profit realization:

Use messaging like "Instant payouts to maximize your trading velocity" and "Same-day withdrawals - keep your capital moving" to appeal to active traders who look for quick access to their gains.

Create FOMO around speed:

Display real-time messaging such as "Don't miss the next move while funds clear" and show live examples of missed opportunities due to payment delays.

GLOBAL MARKETPLACES

Global shoppers seek trust, ease, and speed — Pay by Bank provides bank-backed security, simple mobile payments, and exclusive perks.

Reduce first-time buyer hesitation:

Display “Your bank protects this payment” messaging and show familiar bank logos with “Verified by [Bank Name]” to increase comfort with new merchants.

Emphasize convenience over complexity:

Use copy like “Skip the forms – pay from your bank app” and “No card details to remember or type” to position Pay by Bank as the easier choice.

Create mobile-first appeal:

Highlight “One-touch mobile payments” and show progress indicators like “2 taps to complete purchase” to emphasize simplicity.

Build loyalty through exclusivity:

Frame bank payments as unlocking benefits and perks to drive adoption (e.g., offer cashback or sustainability incentives).



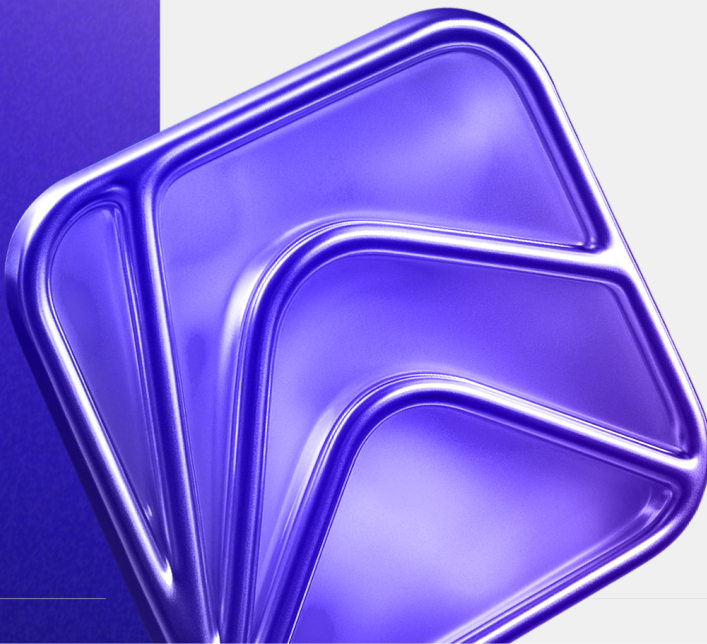
Remember, the key to success is understanding your specific audience and tailoring your Pay by Bank strategy accordingly. Continuously test and refine your approach to maximize adoption rates across different industries.

Specific questions regarding best practices for your industry or use case?

REACH OUT >

ABOUT IVY

Ivy is a leading financial infrastructure provider for payments and banking designed to maximize Instant Payment adoption for the digital-first economy.



ABOUT IVY

IVY IS A LEADING FINANCIAL INFRASTRUCTURE PROVIDER FOR PAYMENTS AND BANKING

We partner with businesses like Kraken, Guardian, Circle, and Mollie to provide a holistic payment and banking solution tailored to their respective needs, driving higher conversions and lower costs through superior Instant Payment flows.

Our platform combines sophisticated payment technology with deep UX expertise, enabling businesses to create frictionless Instant Payment experiences that users actually prefer. From real-time settlement and regulatory compliance to mobile-optimized checkout flows and conversion analytics, Ivy helps businesses unlock the full potential of Instant Payments.

By making Instant Payment schemes globally interoperable and providing industry-specific solutions, including crypto-native features and MiCAR compliance, Ivy empowers businesses to offer seamless, secure, and cost-effective payment experiences that drive adoption and build customer loyalty.

With offices in Berlin, Munich, London, and Helsinki, Ivy supports global businesses in transforming their payment strategies.

Backed by \$30 million from renowned fintech investors like Peter Thiel's Valar Ventures and Creandum, we're building the future of digital payments – one optimized user experience at a time.

The Trusted Payments & Banking Partner for



"Partnering with Ivy for our 'Pay by Bank' solution was a strategic decision to provide our merchants with faster, more secure payments. Ivy stood out globally with its seamless integration, international coverage, and high conversion rates. Their white-label technology allows us to replace legacy systems with a future-proof solution that cuts costs and scales with our merchants' evolving needs."



JOHANNES CLAUDIO
Principal Product Manager at Mollie

mollie

"Ivy has a deep understanding of the crypto space and what's important to their clients. Their product is not only built with user experience in mind, but it is also straightforward, fast, and highly scalable."



THOR MAAS
CEO of Conramper

conramper

"Partnering with Ivy allows us to use its game-changing smart routing engine to improve the recurring purchase experience of our customers and boost conversion for Open Banking payments."



HAIM BRANNOY
CEO of Alphacomm

Alphacomm

8

CONCLUSION

Make Instant Payments the Smartest Choice

Adopting Instant Payments at checkout isn't just a trend - it's a competitive advantage.

By refining placement, educating users, offering incentives, and leveraging banking partnerships, businesses can drive higher adoption and reduce payment processing costs.

Treat Instant Payments as an integral part of the user journey to enhance engagement and satisfaction.

**Test & Iterate:**

A/B test messaging, incentives, and UI placements to find the best strategy.

**Make It Feel Effortless:**

Every step should guide the user toward an easy decision.

**Build Trust:**

Transparency and security messaging will eliminate doubts.

CONCLUSION

Instant Payments aren't just another payment option - they're the future of digital payments.

The sooner businesses embrace this, the more they'll benefit. Now's the time to optimize your checkout and help customers experience a faster, safer way to pay.

FAQS

To help you get the most out of Instant Payments, we've compiled answers to the most common questions here.

How can Instant Payments improve the experience for returning users?

Instant Payments can greatly enhance the experience for returning users by recognizing their preferences and streamlining the checkout process. Features that remember a user's favorite bank and allow them to skip repetitive steps can accelerate the checkout process through one-click options, reducing friction and increasing convenience. Ivy's Remember Me feature exemplifies this approach, providing a personalized and efficient payment journey that encourages user loyalty and repeat business by recognizing repeat users and tailoring an individual experience accordingly.

What best practices can help boost Instant Payment adoption at checkout?

To encourage adoption, merchants should highlight Instant Payments security, speed, and simplicity. Offering incentives, such as discounts or loyalty rewards, can increase adoption. Clear placement, intuitive user flows, and transparent messaging about benefits build confidence, ensuring customers see it as a trusted, convenient payment choice.

What are the key benefits of using Instant Payments?

Instant Payments offers faster settlement, lower processing costs, and reduced fraud risk compared to card payments. Customers enjoy a secure, frictionless checkout experience without needing card details. For merchants, it minimizes chargebacks, improves conversion, and increases trust.

What is "Pay by Bank" and how does it work?

"Pay by Bank" is a payment method that lets customers pay directly from their bank account at checkout. Using secure bank authentication, it bypasses cards and intermediaries, offering instant, low-cost, and trusted transactions. It enhances transparency, reduces fraud, and provides a seamless digital-first payment experience.

GET IN TOUCH TO LEARN MORE



Ferdinand Dabitz
Co-Founder & CEO, Ivy

ferdinand.dabitz@getivy.io



How can merchants effectively address market differences to drive Instant Payment adoption across regions?

Addressing market differences is crucial for driving Instant Payment adoption, as regional preferences significantly impact customer choices. One key driver is the prominence of popular banks within each region. For example, in Germany, well-known banks such as Deutsche Bank, Sparkasse, and Commerzbank are trusted by consumers, while in the UK, HSBC, Barclays, and Lloyds hold similar recognition. Additionally, checkout design tailored to local consumer habits and expectations can enhance user experience. Ivy leverages its broad network across Europe to identify these regional banking preferences and checkout design nuances, ensuring merchants can present familiar and trusted options, thereby fostering trust and increasing conversion rates in diverse markets.

How can crypto companies encourage wider use of Instant Payments?

Crypto users prioritize speed, privacy, trust, rewards, and liquidity. Position “Pay by Bank” as instant, private, and bank-verified. Use urgency-driven messaging (“Beat the market and deposit instantly”), highlight privacy (“No card data shared”), add regulatory trust signals, offer crypto-native rewards, and showcase instant withdrawals to encourage adoption.

FAQS

What strategies can trading companies use to drive Instant Payment adoption?

Pro traders value speed, control, and efficiency. Position Instant Payments as the best choice by using social proof and competitive edge messaging (“While others wait, you trade”). Create FOMO with real-time prompts, highlight sophistication with labels like “Advanced payment method,” and emphasize instant deposits and same-day withdrawals to maximize trading velocity.

How can global marketplaces promote Instant Payments more effectively?

Global shoppers want trust, ease, and speed. Marketplaces should reassure buyers with labels like “Bank-protected payments” and verified bank logos; reduce friction by emphasizing “Skip the forms and pay straight from your bank app,” and spotlight mobile-first simplicity. Exclusive perks like cashback or sustainability rewards further build loyalty, driving Instant Payment adoption worldwide.



getivy.io

GET IN TOUCH



Ferdinand Dabitz
Co-Founder & CEO, Ivy

ferdinand.dabitz@getivy.io