



24/7 Cross-Border Payments Readiness Checklist

1

Align to the New Reality: Always-On Expectations

Customers now expect payments to work continuously, reflecting the always-on nature of digital experiences. Cross-border transactions are no longer treated as exceptions but are judged by the same standards as domestic payments, where consistency matters as much as speed. Delivering a predictable outcome regardless of timing, corridor, or counterparty is essential to maintaining trust and competitiveness in this environment.

Ask yourself:

- Do we deliver consistent outcomes regardless of time, corridor, or counterparty?
- Are we still operating on “business hours” assumptions?

2

Modernize the Operating Model (Not Just Technology)

True readiness depends on reshaping the operating model, not just introducing new systems. Moving from batch processing to continuous execution requires changes to workflows, governance, and how teams manage payments and exceptions. Organizations must ensure their operations can support uninterrupted processing throughout nights and weekends without relying on legacy practices that assume downtime.

Ask yourself:

- Can payments continue seamlessly nights and weekends?
- Are operations designed for real-time, not next-day repair?

3

Reduce Manual Intervention and Boost Automation (STP)

Manual intervention slows payments and limits scalability in an always-on environment. Increasing straight-through processing requires identifying where human touchpoints exist and replacing them with automation wherever possible. Advanced technologies can help resolve repetitive issues and streamline exception handling, allowing operations to scale without increasing effort or risk.

Ask yourself:

- What percentage of payments require manual intervention?
- Can repetitive fixes be automated?

4

Get Data Right at the Source (ISO 20022 Readiness)

High-quality data has become a requirement rather than an advantage. Structured and complete information must be captured at initiation to meet evolving standards and prevent downstream errors. ISO 20022 should be approached as a data framework that improves accuracy and usability across the payment lifecycle, not just as a messaging requirement.

Ask yourself:

- Are we receiving fully structured data from corporates?
- Are we proactively guiding clients on data requirements?

5

Shift from Reactive to Predictive Controls

Payment operations must move away from fixing issues after they occur and instead prevent them upfront. Predictive controls can identify potential risks such as sanctions issues, liquidity gaps, or incorrect data before the transaction progresses. Embedding these checks early improves efficiency and reduces the number of exceptions that require intervention later.

Ask yourself:

- Do we detect issues before they impact the payment?
- Are controls embedded at initiation?

6

Standardize Exception and Case Management

Handling exceptions in an inconsistent or informal manner is no longer sustainable in a continuous processing environment. Standardized case management processes enable faster resolution and clearer communication across all parties involved. Structured workflows reduce reliance on fragmented tools and help ensure that issues are addressed consistently, regardless of when they occur.

Ask yourself:

- Are exception processes standardized across partners?
- Do we rely on email or manual investigations?

7

Build Resilience into Infrastructure

An always-on payments model depends on systems that can operate without interruption. Infrastructure must be designed for high availability with redundancy and failover capabilities built in. Supporting systems such as fraud detection, sanctions screening, and liquidity management need to function seamlessly so they do not introduce delays or points of failure in the payment flow.

Ask yourself:

- Can payments continue if a core system is down?
- Do we have fallback or continuity strategies?

8

Coordinate Across the Ecosystem

Cross-border payments involve multiple participants, which makes coordination essential. Success depends on aligning processes, expectations, and service levels across banks, networks, and providers. Understanding the full payment journey across different rails and jurisdictions helps reduce friction and ensures a consistent experience from initiation through completion.

Ask yourself:

- Are we aligned with correspondents and partners on expectations and processes?
- Do we understand all parts of the payment journey?

9

Plan for Scale, New Rails, and Innovation

The payments landscape is shifting toward a multi-rail model that includes instant, traditional, and emerging options. Institutions need flexible platforms that can integrate with different rails and scale efficiently as volumes grow. Supporting interoperability and intelligent routing will help organizations adapt to new opportunities without increasing complexity.

Ask yourself:

- Can we route payments intelligently across rails?
- Are we ready for new payment integrations?

10

Act Now: Key Deadlines Are Non-Negotiable

Regulatory changes and industry mandates are advancing on fixed timelines, leaving little room for delay. As legacy approaches are phased out, organizations must prepare in advance to meet compliance requirements and avoid disruption. Establishing a clear roadmap now will position institutions to stay competitive and adapt as the market continues to evolve.

Ask yourself:

- Are we prepared for upcoming compliance milestones?
- Do we have a defined readiness roadmap?

Key Takeaway

Achieving 24/7 cross-border payments readiness is not about a single upgrade or initiative. It requires coordinated changes across operations, data, technology, and ecosystem partnerships. Institutions that focus on predictability, automation, and upfront accuracy will be better positioned to deliver consistent outcomes and compete in an always-on payments environment.

If you are evaluating your readiness for 24/7 cross-border payments, now is the time to take a structured approach. Assess your current state against these areas, identify gaps, and prioritize the changes that will have the greatest impact on consistency and scalability. Engage the right internal stakeholders and partners to define a clear roadmap, and begin building the capabilities needed to support continuous, reliable payment processing.

About Bottomline

Bottomline helps businesses transform the way they pay and get paid. A global leader in business payments and cash management, Bottomline's secure, comprehensive solutions modernize payments for businesses and financial institutions globally. With over 35 years of experience, moving more than \$16 trillion in payments annually, Bottomline is committed to driving impactful results for customers by reimagining business payments and delivering solutions that add to the bottom line. Bottomline is a portfolio company of Thoma Bravo, one of the largest software private equity firms in the world, with more than \$184 billion in assets under management.

For more information, visit www.bottomline.com



© Copyright 2015 - 2026 Bottomline Technologies, Inc. All rights reserved.

Bottomline, Paymode, and the Bottomline logo are trademarks or registered trademarks of Bottomline Technologies, Inc. All other trademarks, brand names or logos are the property of their respective owners.

REV US052026LD

Corporate Headquarters
100 International Drive, Suite 200
Portsmouth, NH 03801
United States of America

Phone: +1-603-436-0700
Toll-free: +1-800-243-2528
info@bottomline.com

Europe, Middle East, Africa Headquarters
1600 Arlington Business Park
Theale, Reading, Berkshire RG7 4SA
United Kingdom

Tel (Local): 0870-081-8250
Tel (Int): +44-118-925-8250
emea-info@bottomline.com