



INFOGRAPHIC SERIES

5th Banking & Payments Report No. 1: Payment Verification



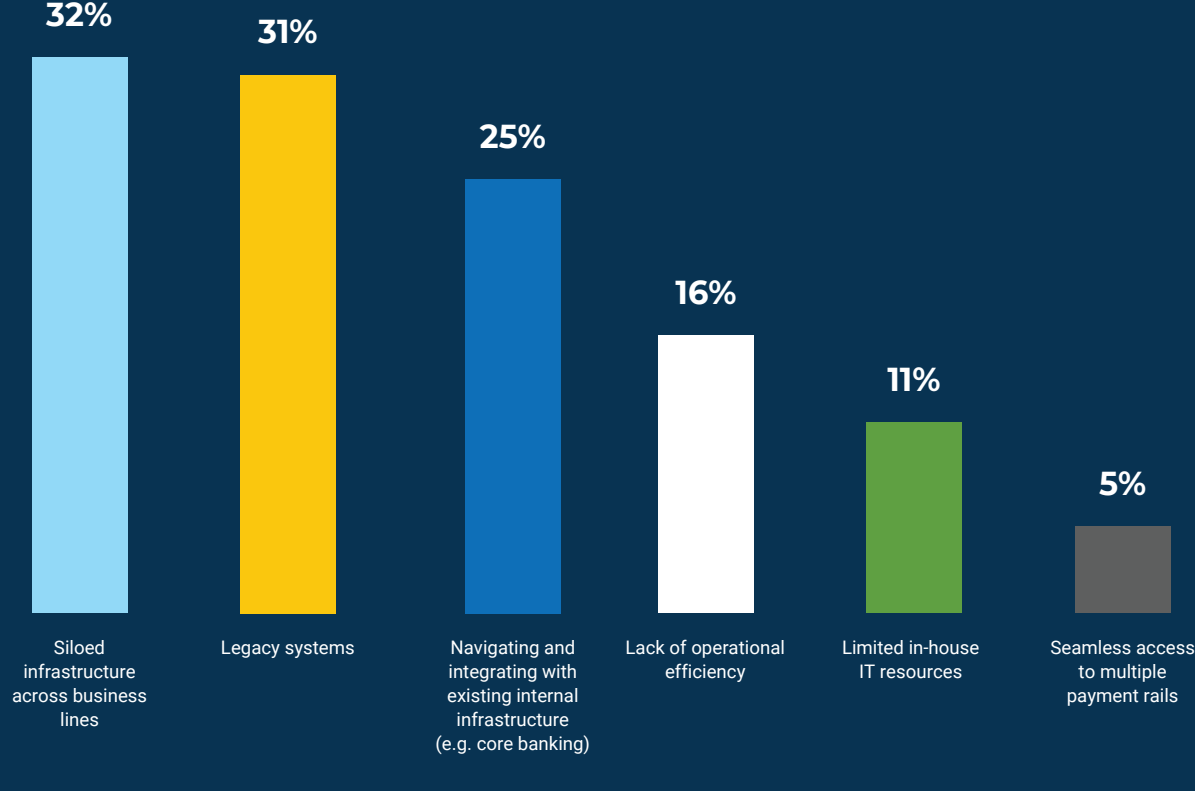
Benchmark Your Banking & Payments Programmes

Payment Verification

220+ Global Financial Leaders took part in Bottomline's survey to provide valuable insights into their strategic approach to digital payments transformation.

Find out how institutions are evolving to meet customer expectations and evolve industry standards.

The top payments infrastructure pain points for Banks and Non-Banking Financial Institutions



How are the leaders getting and staying ahead?

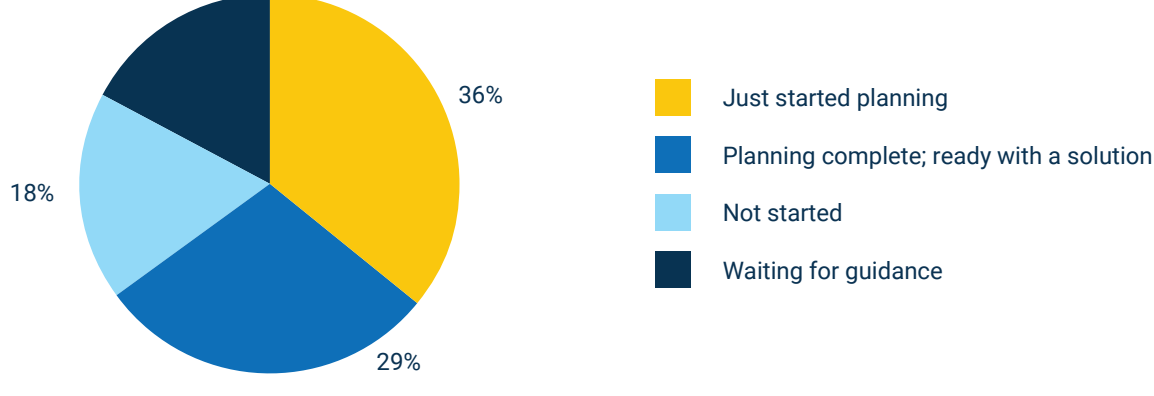
We have identified the characteristics of the top performing institutions – we call them **Payment Pioneers**.

Read below to see what sets the **Payment Pioneers** apart

Payment Verification

How much planning have institutions done for Payment Verification?

The report shows:



Payment verification is shifting from regional innovation to a global standard, but implementation schedules vary. The industry needs new strategies to close the planning-to-deployment gap.

The “Payment Pioneers” increasingly prioritise the adoption of innovative technologies like enhanced payment verification measures.

Mapping Where Banks and NBFIs Are at with Payment Verification

Regulatory maturity drives adoption. Europe's SEPA Inst mandates fuel high uptake, APAC's fragmented landscape prompts more guidance requests, and North America shows strong progress in planning execution.

Industry Benchmark

89%

North America

77%

Europe

86%

APAC

Become a Payment Pioneer with These Strategies



Embrace compliance deadlines

Use regulation and compliance deadlines to drive innovation and advancement



Ensure scalability and performance

Legacy platforms require enhancement to address the demands of modern operations



Continue building a robust fraud prevention framework

Plan for all fraud scenarios with a combination of people, process, and technology (e.g. Payment Verification)

Partner with Bottomline for real-time account and name verification to ensure compliance and reduce fraud.

Does your institution have the infrastructure and operational agility to meet the Payment Verification deadlines now, and in the future?

See How Your Banking & Payments Programmes Align

Take the Live Survey

Find Out What's Next in Banking & Payments

Download Our Latest Report



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

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

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