



INFOGRAPHIC SERIES

5th Banking & Payments Report No. 2: ISO 20022 and Message Transformation



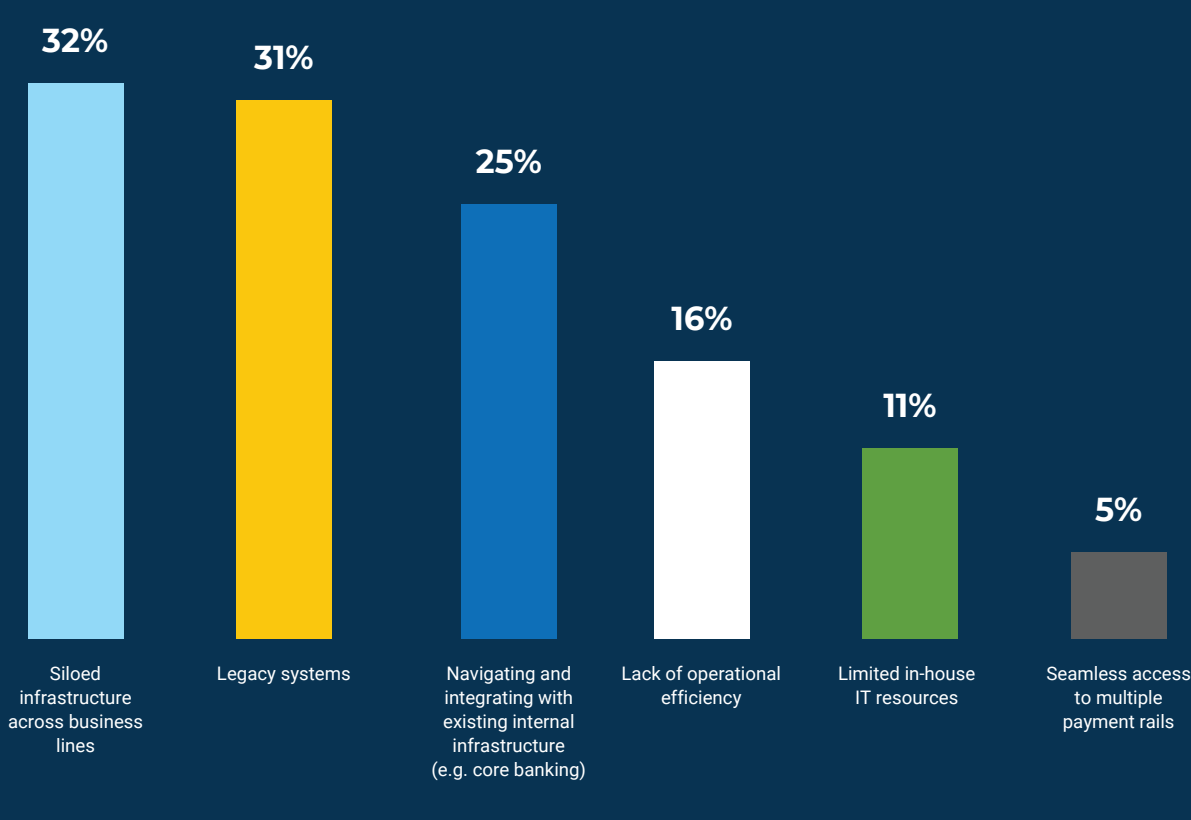
Benchmark Your Banking & Payments Programmes

ISO 20022 and Message Transformation

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 insitutions 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?

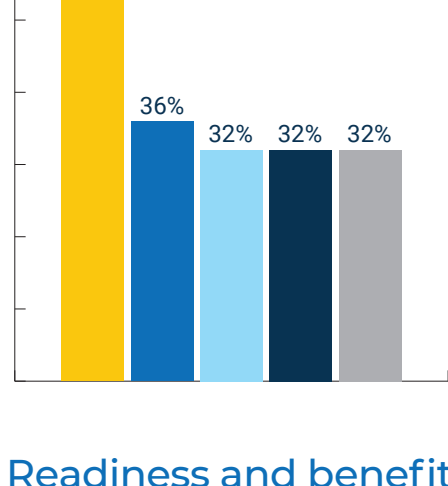
We have identified the characteristics of the top performing institutions – we call them **Payment Pioneers**.

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

ISO 20022 and Message Transformation

The report shows:

What do institutions see as the top benefits of ISO 20022?



Readiness levels range from enthusiastic adoption to cautious delay in embracing ISO 20022.

- Improved transparency
- Improved fraud monitoring and management
- Reduced manual intervention
- Reduced friction and false positives
- Reduced transaction cost

Readiness and benefits recognition have evolved, with more institutions identifying strategic use cases and embracing ISO 20022's transformative potential.

1 in 5 institutions delayed action on ISO 20022, waiting until after the November 2025 co-existence period before considering how to maximize its potential.

67% of Payment Pioneers have multiple use cases for leveraging ISO 20022.

Mapping Where Banks and NBFIs Are at with ISO 20022 and Message Transformation

The end of the co-existence period represented just the start of the journey. Now the onus is on instituitions to fully maximise on the ISO opportunity by exploring use cases and overlays that promote both operational efficiency and customer choice.

ISO 20022 is foundational to the G20's 2027/2030 goals for cross-border payments.

Speed	Access	Transparency	Cost
All future real-time rails will run off ISO 20022	Interoperability comes through ISO 20022 standardisation	Richer data provides an end-to-end view of the whole transaction lifecycle	Less investigations and false positives as customers self-serve

Back Office Focuses

Core banking infrastructure

Operational efficiency

Integration with stakeholders

Front Office Focuses

Customer interaction and experience

Frontline services

The next step is integrating front-office digital-banking solutions with back-office financial-messaging connectivity

Become a Payment Pioneer with These Strategies



Have a robust migration roadmap



Invest in data quality and enrichment



Make the most of the future of standardisation

Effortlessly manage message transformation and meet ISO 20022 deadlines with Bottomline.

Is your organisation primed to unlock the full potential of ISO 20022?

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.

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