



INFOGRAPHIC SERIES

5th Banking & Payments Report No. 8: Operational Efficiency & Resilience



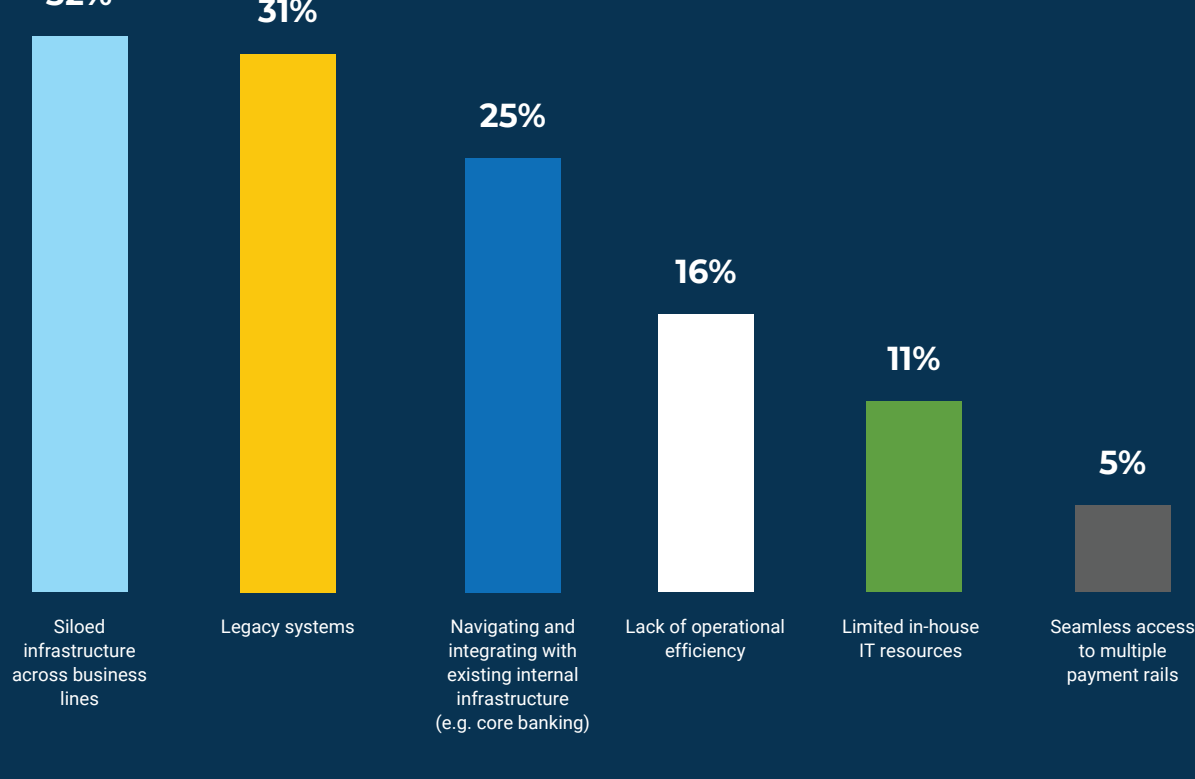
Benchmark Your Banking & Payments Programmes

Operational Efficiency & Resilience

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?

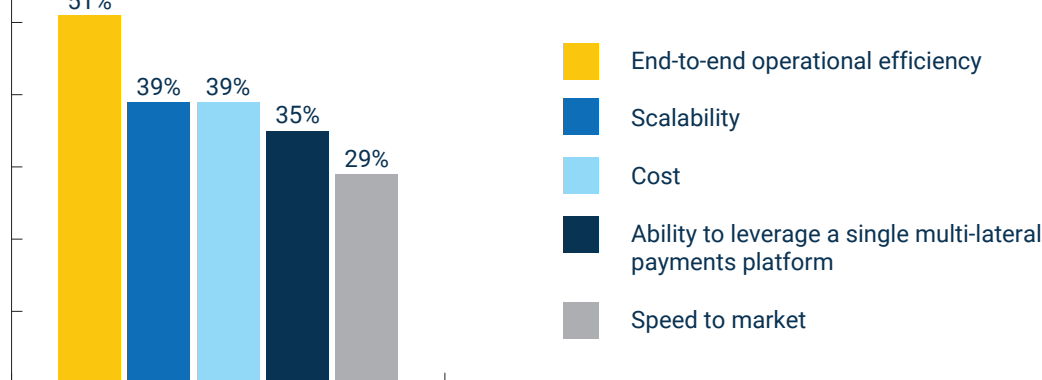
We have identified the characteristics of the top performing institutions – we call them **Payment Pioneers**.

Read below to see what sets the Payment Pioneers apart

Operational Efficiency & Resilience

Top Benefits of SaaS for Enhancing Operational Efficiency

The report shows:



Institutions continue to face challenges from legacy systems, integration gaps, and rising regulatory pressure. SaaS is emerging as the most effective way to improve efficiency, scalability and compliance.

Banks are recalibrating their product strategies to reflect what customers value most, including security, service reliability, and modern digital capabilities.

Mapping Where Banks and NBFIs Are at with Operational Efficiency & Resilience

Institutions that modernise with SaaS and enhance payment rail connectivity will improve operational performance, reduce fragmentation and ensure resilience in an increasingly complex payments landscape.

Industry Benchmark

Institutions leverage strong bank connectivity solutions to support true operational resilience.

Become a Payment Pioneer with These Strategies



Improve end-to-end operational efficiency

Address outdated systems and inefficiencies with SaaS-driven automation



Strengthen bank connectivity

Ensure alternative mechanisms are available when payment rails or correspondent banks fail



Enhance integration with existing internal infrastructure

Reduce silos and fragmentation to improve routing, data flow, and operational coherence

Bottomline solutions empower institutions to boost payment efficiency and strengthen operational resilience.

Is your institution equipped with the connectivity, scalability and SaaS strength to stay resilient and protect critical payment operations?

See How Your Banking & Payments Programmes Align

[Take the Live Survey](#)

Find Out What's Next in Banking & Payments

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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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