



INFOGRAPHIC SERIES

5th Banking & Payments Report

No. 7: Payments Modernization & Meeting Customer Expectations



Benchmark Your Banking & Payments Programmes

Payments Modernization & Meeting Customer Expectations

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?

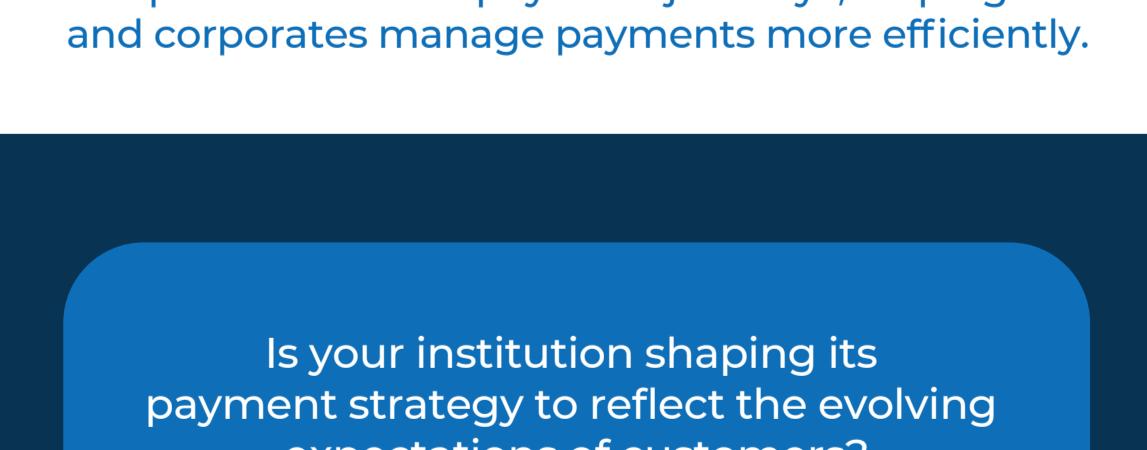
We have identified the characteristics of the top performing institutions – we call them Payment Pioneers.

Read below to see what sets the Payment Pioneers apart

Payments Modernization & Meeting Customer Expectations

What are institutions prioritising to modernize payments and meet customer needs?

The report shows:



Product Roadmap Priorities for the Next 12 Months

- Mitigating payment fraud risk
- Adopting new payment rails, such as real-time payment

- Updating cross-border payments strategy

- Hitting compliance & regulatory deadlines, e.g., ISO 20022

- Creating new revenue streams using digital overlays

Services Prioritised to Meet Corporate Customer Demands

- Ensuring business services (e.g., online banking, Host2Host) are accessible, efficient, reliable and secure

- Providing access and visibility of transactional data

- Multi-bank, multi-channel services (e.g., cash balance position calculated in real-time)

- Offering innovative technology (e.g., UX, connectivity and integration capabilities, digitization)

- Offering fair and transparent pricing

Over a third of respondents say tackling payment fraud is their number-one roadmap item, which isn't surprising as threats intensify.

Looking ahead, more than half are doubling down on delivering services to meet the rising expectations of their customers.

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

Mapping Where Banks and NBFI's Are at with Payment Modernization & Meeting Customer Expectations

Banks and corporates are placing greater emphasis on efficiency, visibility, and modern digital services. Institutions are strengthening their payment strategies, from fraud mitigation to real-time capabilities and compliance, while corporates focus on reliability, data access, and integrated technology.

Key Takeaway

Modernize payment capabilities to respond to expectations of stronger security, real-time options, and integrated digital services. This builds more resilient and competitive customer relationships.

Become a Payment Pioneer with These Strategies

Mitigate payment fraud risk

Maintain fraud prevention as a top priority as fraud threats continue to rise

Adopt new payment rails, such as real-time payments

Support corporate demand for fast, efficient payments and cash flow management

Offer innovative technology

Deliver modern, efficient and integrated services that corporates expect across their banking channels

Mapping Where Banks and NBFI's Are at with Payment Modernization & Meeting Customer Expectations

See How Your Banking & Payments Programmes Align

Take the Live Survey

Find Out What's Next in Banking & Payments

Download Our Latest Report

Is your institution shaping its payment strategy to reflect the evolving expectations of customers?

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