



INFOGRAPHIC SERIES

5th Banking & Payments Report No. 7: Payments Modernization & Meeting Customer Expectations



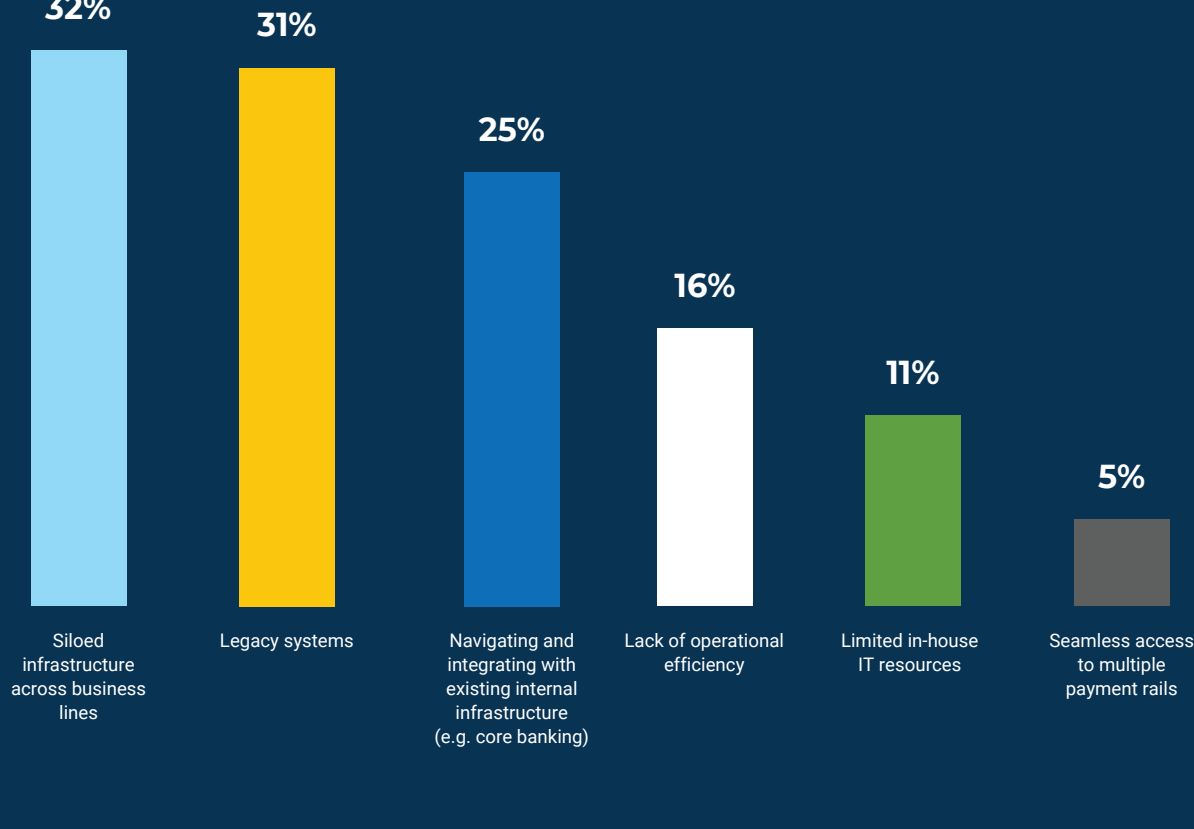
Benchmark Your Banking & Payments Programmes

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?

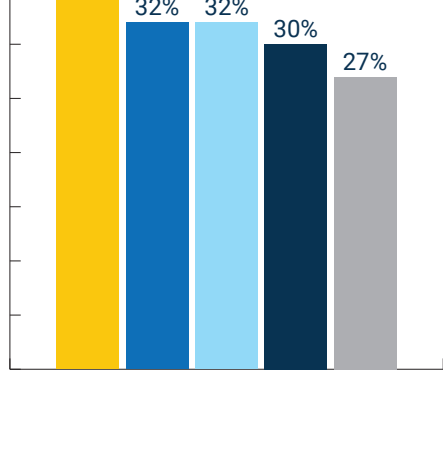
We have identified the characteristics of the top performing institutions – we call them Payment Pioneers.

Read below to see what sets the Payment Pioneers apart

Payments Modernization & Meeting Customer Expectations

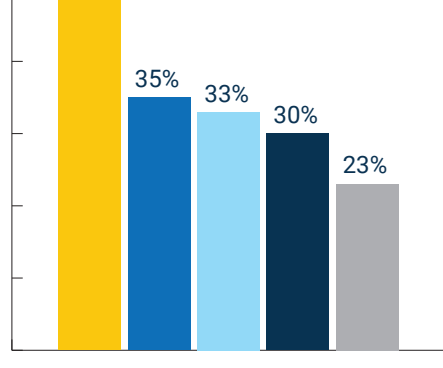
What are institutions prioritising to modernize payments and meet customer needs?

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 NBFIs 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

Bottomline powers modern payment journeys, helping institutions and corporates manage payments more efficiently.

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

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
Thames Valley, 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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