



INFOGRAPHIC SERIES

5th Banking & Payments Report

No. 3: Cash Management



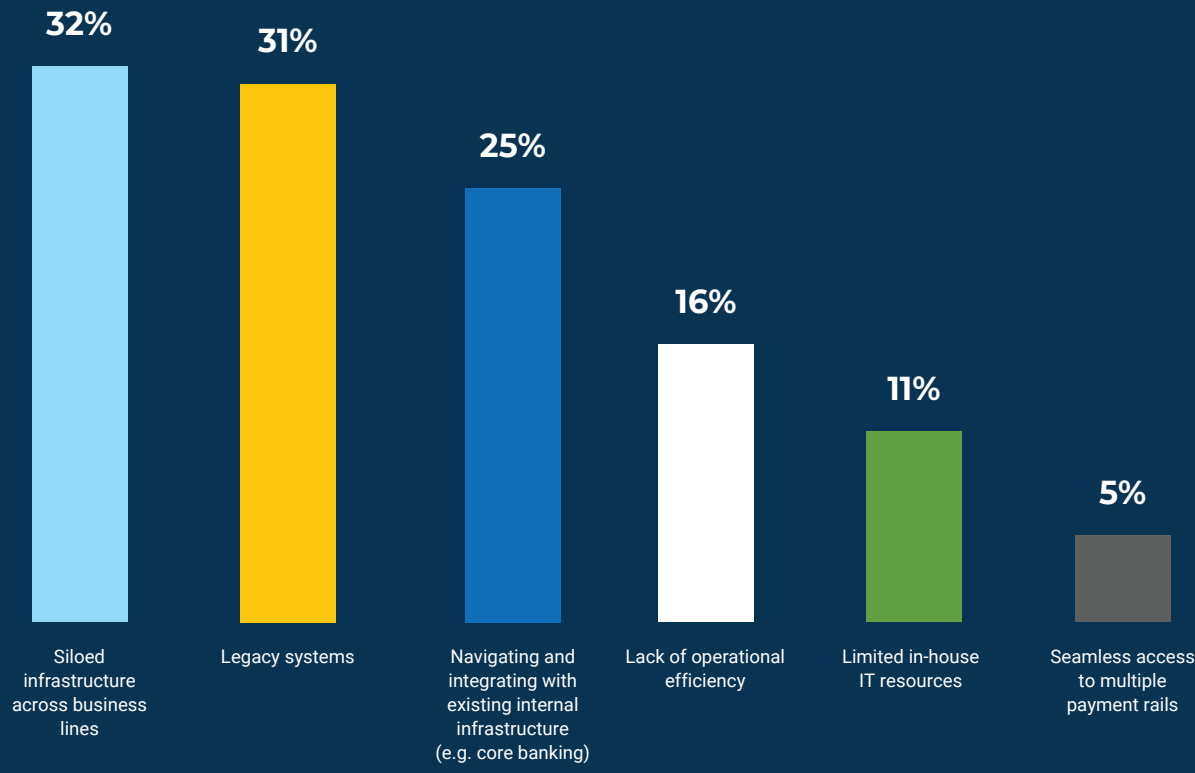
Benchmark Your Banking & Payments Programmes

Cash Management

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?

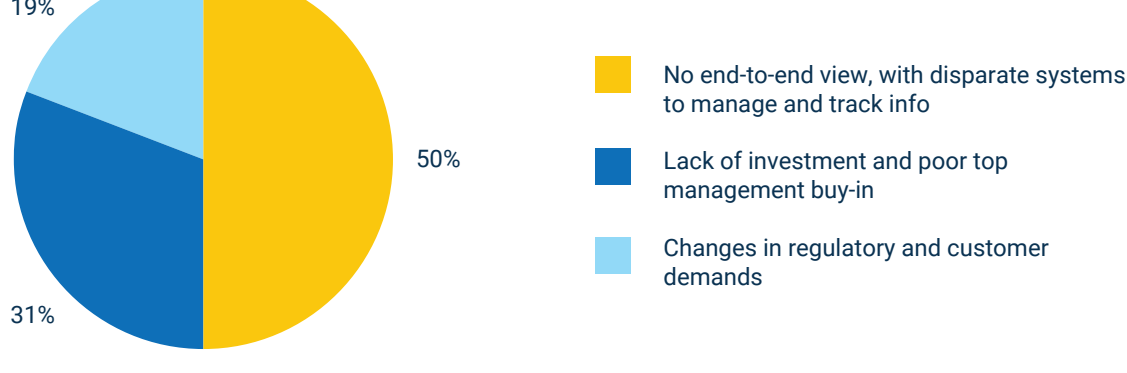
We have identified the characteristics of the top performing institutions – we call them **Payment Pioneers**.

Read below to see what sets the Payment Pioneers apart

Cash Management

What do institutions see as the greatest barrier to achieving cash visibility?

The report shows:



Institutions have different levels of cash visibility maturity. While many are making strides toward automation and integration, significant challenges remain.

50% of Payment Pioneers indicate they have 'a single view of cash'.

Mapping Where Banks and NBFIs Are at with Cash Management

There is strong demand for modern tools to improve cash management. However, the presence of multiple solutions and processes, along with insufficient buy-in for resolutions, hinders progress.

Industry Benchmark

50%

of institutions say the main barrier to cash visibility is a lack of end-to-end view due to fragmented systems.

21%

of financial institutions continue to use manual methods like spreadsheets for cash management.

Become a Payment Pioneer with These Strategies



Efficient monitoring of cash positions

Utilise real-time cash positions to track balances and identify trends and anomalies



Forecast cash flow and optimise receivables and payables

Achieve clarity in forecasting alongside efficient invoicing and payment processes



Leverage technology

Automate time-consuming, error-prone processes and integrate systems with banking platforms

Bottomline removes manual complexity so institutions can move faster. Optimising cash visibility, forecasting, and reconciliation.

Has your institution modernised its cash management to drive greater accuracy with fewer errors?

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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