



INFOGRAPHIC SERIES

5th Banking & Payments Report No. 6: Real-Time & Cross-Border Payments



Bottomline

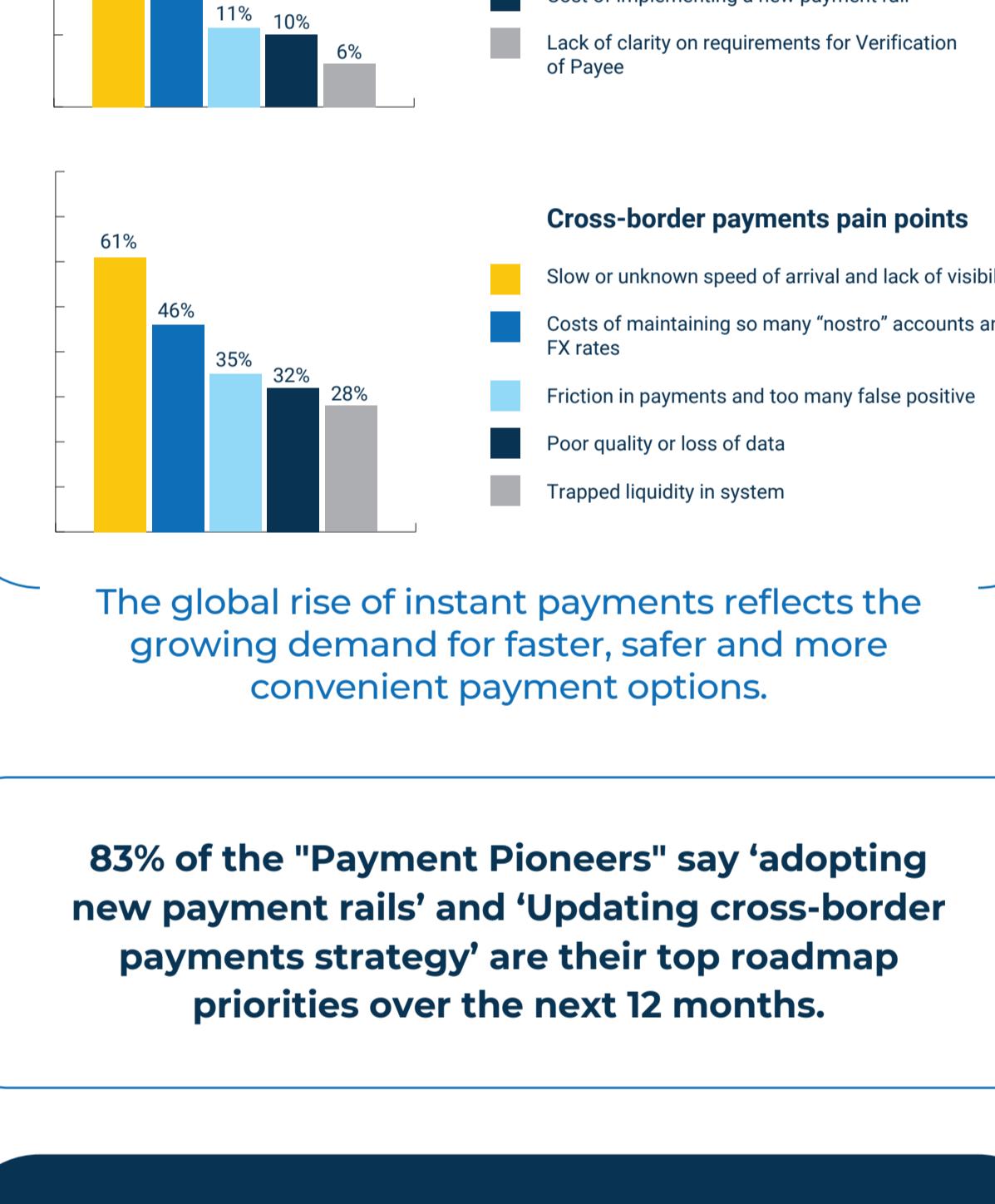
Benchmark Your Banking & Payments Programmes

Real-Time & Cross-Border Payments

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?

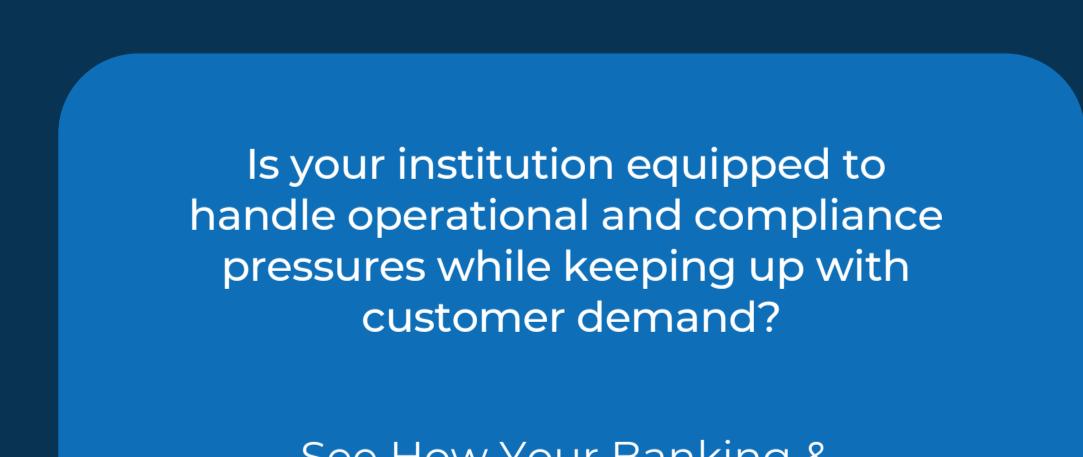
We have identified the characteristics of the top performing institutions – we call them Payment Pioneers.

Read below to see what sets the Payment Pioneers apart

Real-Time & Cross-Border Payments

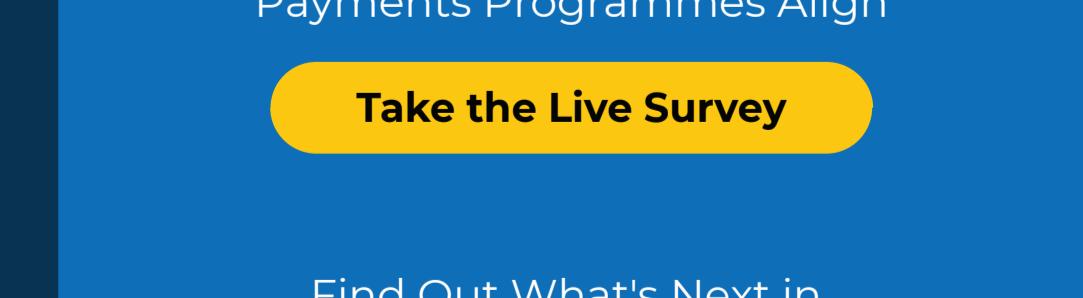
What barriers and pain points are institutions addressing to optimise real-time and cross-border payments?

The report shows:



Real-time payments barriers

- Legacy infrastructure
- Lack of IT resource
- Prioritisation with an already busy roadmap
- Cost of implementing a new payment rail
- Lack of clarity on requirements for Verification of Payee



Cross-border payments pain points

- Slow or unknown speed of arrival and lack of visibility
- Costs of maintaining so many "nostro" accounts and FX rates
- Friction in payments and too many false positive
- Poor quality or loss of data
- Trapped liquidity in system

The global rise of instant payments reflects the growing demand for faster, safer and more convenient payment options.

83% of the "Payment Pioneers" say 'adopting new payment rails' and 'Updating cross-border payments strategy' are their top roadmap priorities over the next 12 months.

Mapping Where Banks and NBIs Are at with Real-Time & Cross-Border Payments

Cross-border spending is accelerating, rising from \$194.6 trillion in 2024 and expected to reach \$320 trillion by 2032.

(J.P. Morgan, 2025: Navigating the Cross-Border Payments Evolution)

Industry Benchmark

1 in 3

surveyed institutions are prioritising new payment rails, such as real-time payments, in the next 12 months.

Become a Payment Pioneer with These Strategies

Adopt multiple payment rails

Integrate with multiple payment networks to boost flexibility and reduce dependency

Address cross-border liquidity issues

Implement solutions to free up trapped liquidity and reduce the reliance on multiple nostro accounts

Enhance speed and transparency

Use real-time tracking to eliminate delays, improve visibility and deliver timely updates to customers

Bottomline provides single and secure access to global and domestic payments networks, including instant payments.

Is your institution equipped to handle operational and compliance pressures while keeping up with customer demand?

See How Your Banking & Payments Programmes Align

Take the Live Survey

Find Out What's Next in Banking & Payments

Download Our Latest Report

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