



INFOGRAPHIC SERIES

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



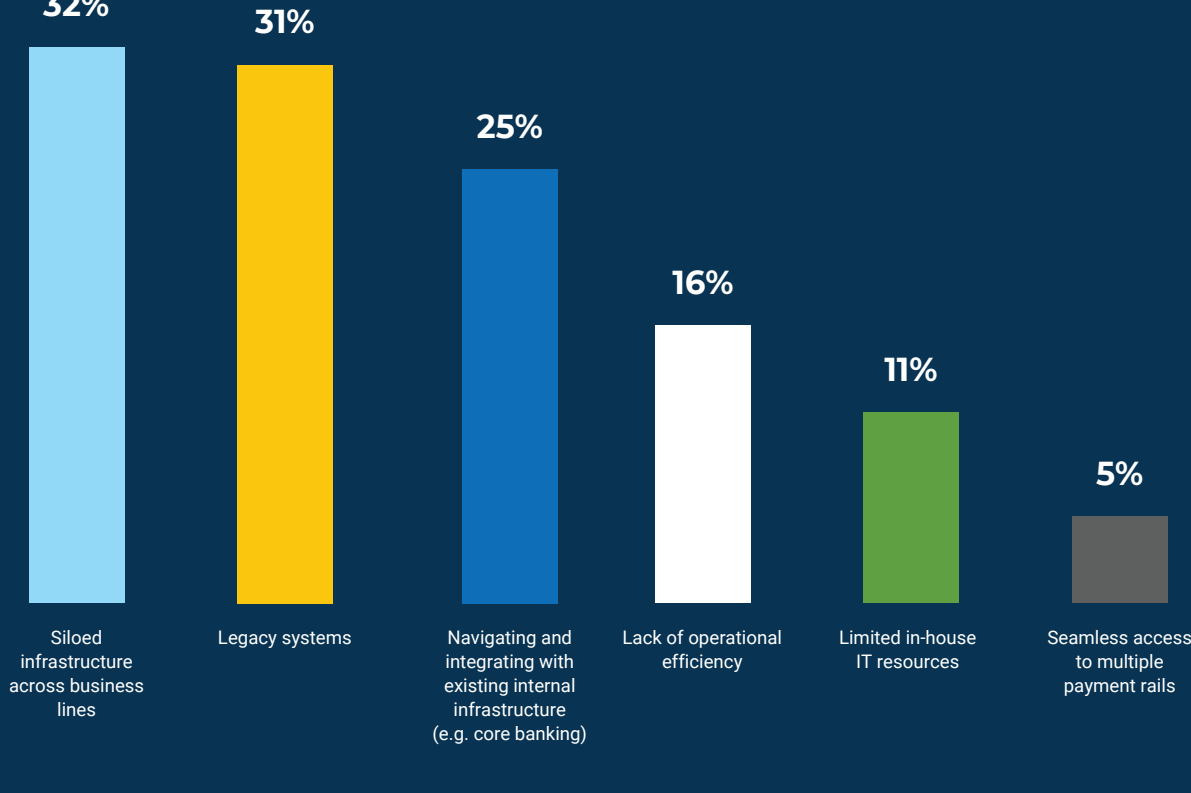
Benchmark Your Banking & Payments Programmes

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?

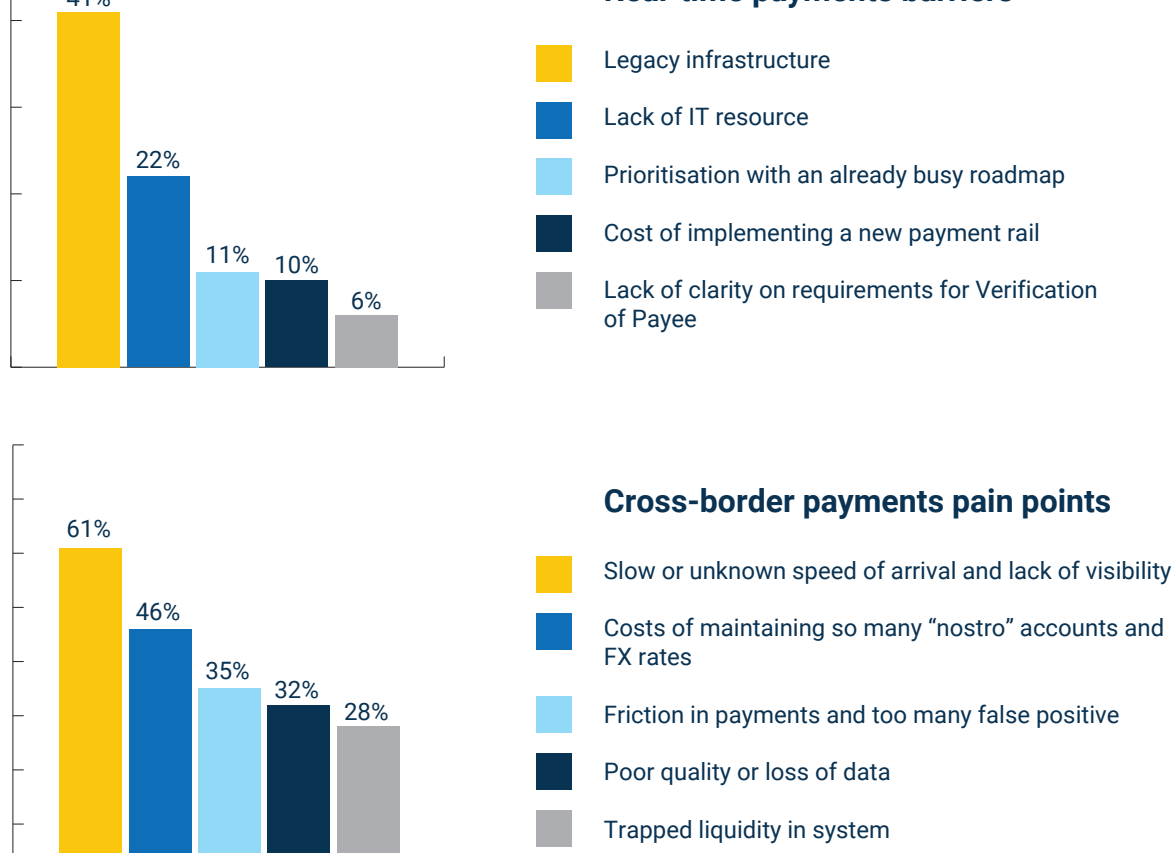
We have identified the characteristics of the top performing institutions – we call them **Payment Pioneers**.

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:



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 NBFIs 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



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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