

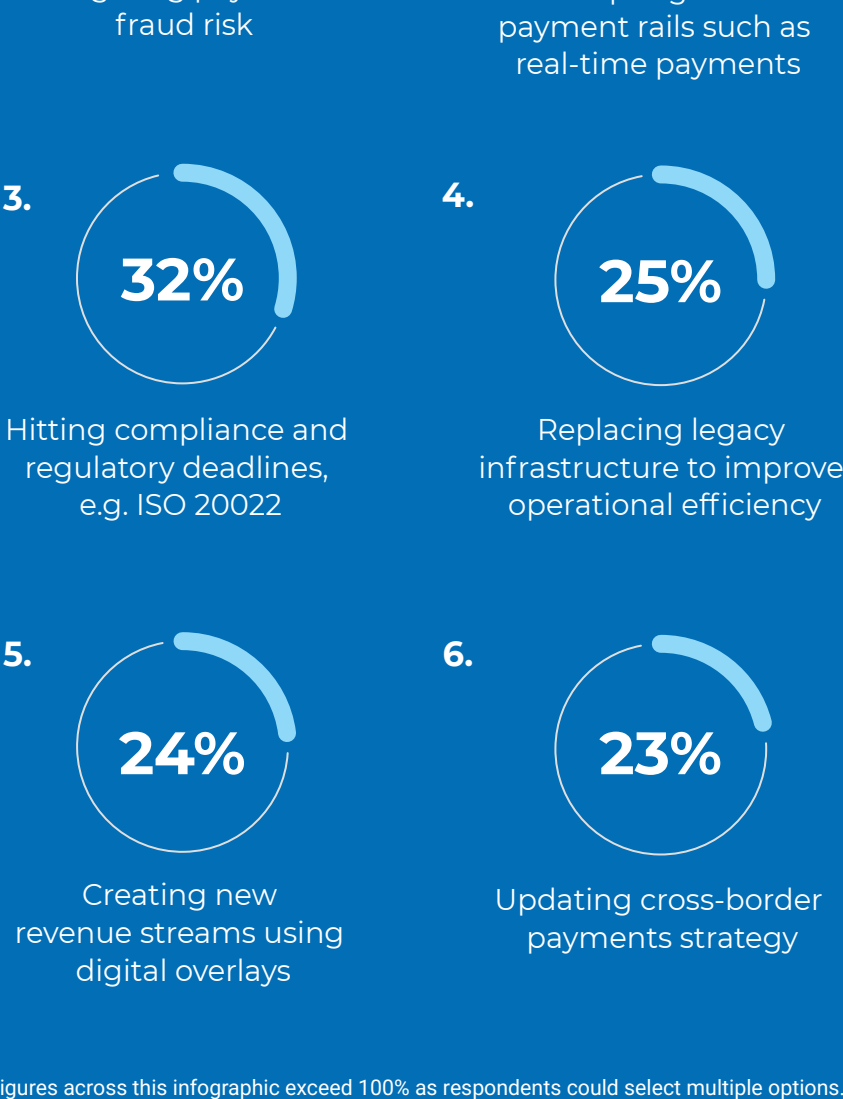
## Compliance and Regulation

**400+**

**financial leaders from 32 countries** participated in Bottomline’s global survey to share key insights into their digital payments transformation strategy.

Covering **real-time** and **cross-border payments**, **ISO 20022 messaging**, **SaaS migrations**, **compliance**, **fraud monitoring**, and **payments verification**, the report and infographic dive into how institutions are advancing to **meet customer expectations and industry benchmarks**.

### TOP 6 PRIORITIES FOR BANKING AND NON-BANKING FINANCIAL INSTITUTIONS OVER THE NEXT 12 MONTHS



\*Figures across this infographic exceed 100% as respondents could select multiple options.

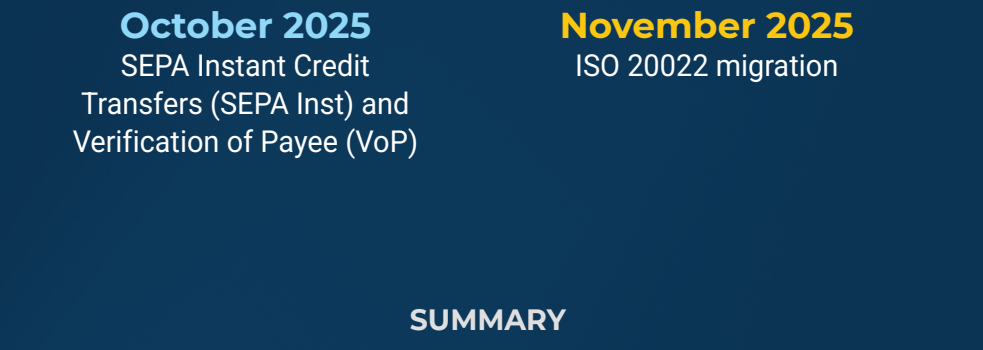


## Compliance and Regulation

**7%**

Only 7% of institutions think that remaining compliant with industry mandates won’t be a problem over the next 12 months

### DEADLINES FOR SEPA INST AND ISO 20022



### SUMMARY

Regulatory compliance is complex, with institutions struggling to keep up with evolving tight deadlines for mandates such as SEPA Inst and ISO 20022. To do so, institutions require modern infrastructure, enhanced data capabilities, and a phased approach to compliance implementation.

### STRATEGIES



**Adopt a Phased Approach**  
Implement compliance updates in stages to meet critical deadlines while minimising operational disruptions.



**Optimise Enriched Data**  
Utilise enriched data formats to streamline regulatory reporting and strengthen anti-money laundering (AML) efforts (Sanctions).



**Automate Compliance Workflows**  
Deploy tools to streamline fraud monitoring and reporting and for real-time compliance with regulatory requirements.

### KEY TAKEAWAY



Institutions that integrate robust fraud monitoring into their compliance strategies will **reduce risk and ensure readiness** for upcoming mandates, while improving operational efficiency.

### INDUSTRY BENCHMARK

**85%**

of institutions find compliance somewhat or very challenging.

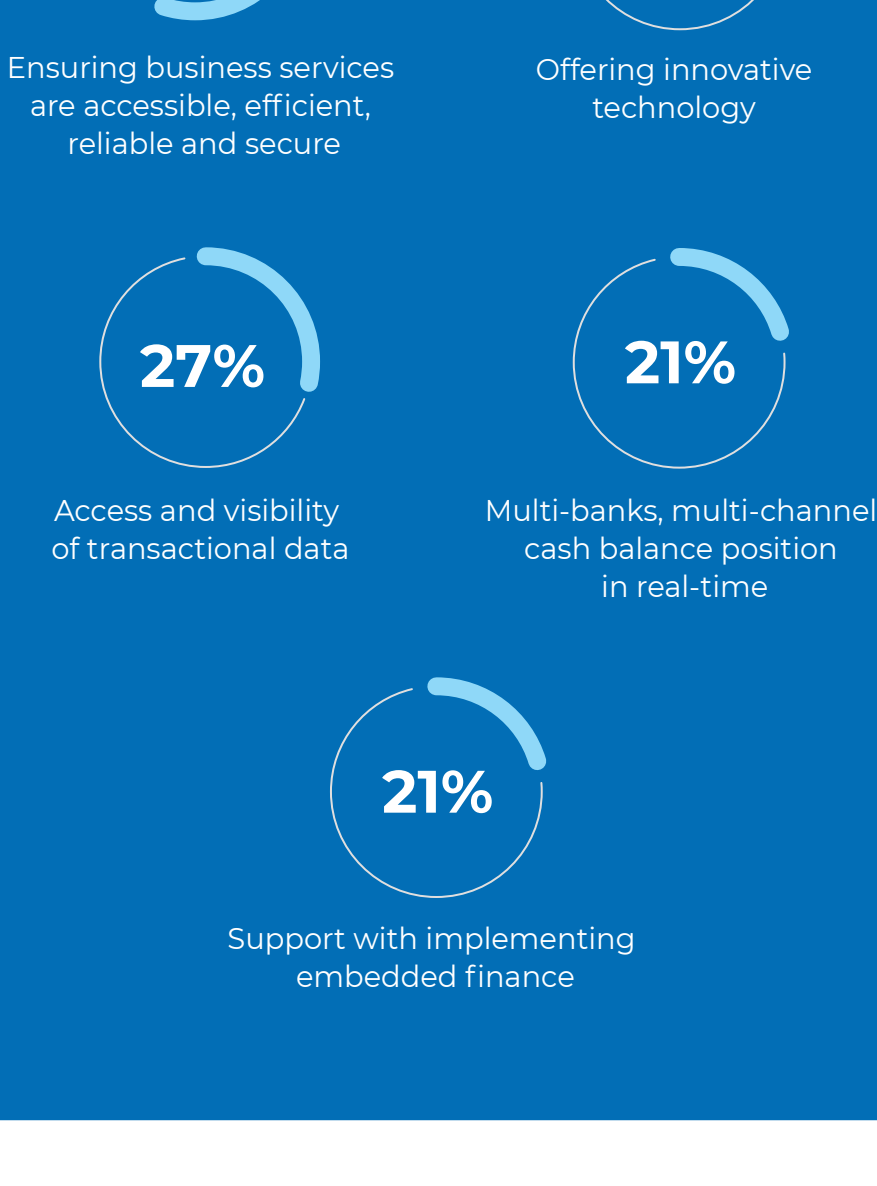


How are you positioning your institution to meet compliance deadlines without compromising operational efficiency?



## Aligning Banking Services with Customer Expectations

### PRIORITIES FOR MEETING AND EXCEEDING CUSTOMER EXPECTATIONS OVER THE NEXT 12 MONTHS



The payments landscape is evolving rapidly, driven by innovations in **real-time payments**, **cross-border capabilities**, and **ISO 20022 messaging**.

To meet evolving customer demands, institutions must **transform their infrastructure**, **leverage SaaS solutions for agility**, and **integrate robust fraud prevention measures** to ensure security and trust.

Bottomline is a global leader in business payments and financial technology solutions, empowering banks and financial institutions to stay ahead of industry changes.

Benchmark your institution

**Take the Live Survey**

Gain deeper insights into the findings by reading the the ‘The Future of Competitive Advantage in Banking and Payments Report 2024’.

**Download the Report**