

Fourth Annual Global Report: The Future of Competitive Advantage in Banking & Payments

Compliance and Regulation

countries participated in Bottomline's global survey to share key insights into their digital payments transformation strategy.

financial leaders from 32

advancing to meet customer expectations and industry benchmarks. TOP 6 PRIORITIES FOR BANKING AND NON-BANKING

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

FINANCIAL INSTITUTIONS OVER THE NEXT 12 MONTHS

2.

4.

Mitigating payment fraud risk

1.

3.

Adopting new payment rails such as real-time payments

Hitting compliance and regulatory deadlines, e.g. ISO 20022

revenue streams using digital overlays *Figures across this infographic exceed 100% as respondents could select multiple options.

Creating new

Replacing legacy infrastructure to improve operational efficiency

Updating cross-border

payments strategy

Compliance and Regulation



DEADLINES FOR SEPA INST AND ISO 20022

problem over the next 12 months

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,

critical deadlines while

minimising operational

disruptions.

implementation.

October 2025

SEPA Instant Credit

Transfers (SEPA Inst) and Verification of Payee (VoP)

enhanced data capabilities, and a phased approach to compliance

Optimise Enriched Data

to streamline regulatory

reporting and strengthen anti-money laundering (AML)

efforts (Sanctions).

Utilise enriched data formats

November 2025

ISO 20022 migration



Automate Compliance Workflows Deploy tools to streamline fraud

monitoring and reporting and for real-time compliance with regulatory requirements.

STRATEGIES





while improving operational efficiency.

INDUSTRY BENCHMARK

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

Institutions that integrate robust fraud monitoring into their compliance strategies will reduce risk and ensure readiness for upcoming mandates,

of institutions find compliance somewhat or very

operational efficiency?

with Customer Expectations

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

Aligning Banking Services

challenging.

Access and visibility of transactional data

Ensuring business services

are accessible, efficient,

reliable and secure

Multi-banks, multi-channel cash balance position in real-time

Support with implementing embedded finance

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

Bottomline is a global leader in business payments and financial technology solutions, empowering banks and financial institutions

Benchmark your institution

Gain deeper insights into

the findings by reading the the 'The

Download the Report

to stay ahead of industry changes.

Offering innovative

technology

must transform their infrastructure, leverage SaaS solutions for agility, and integrate robust fraud prevention measures to ensure security and trust.

Take the Live Survey

Future of Competitive Advantage in Banking and Payments Report 2024'.



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