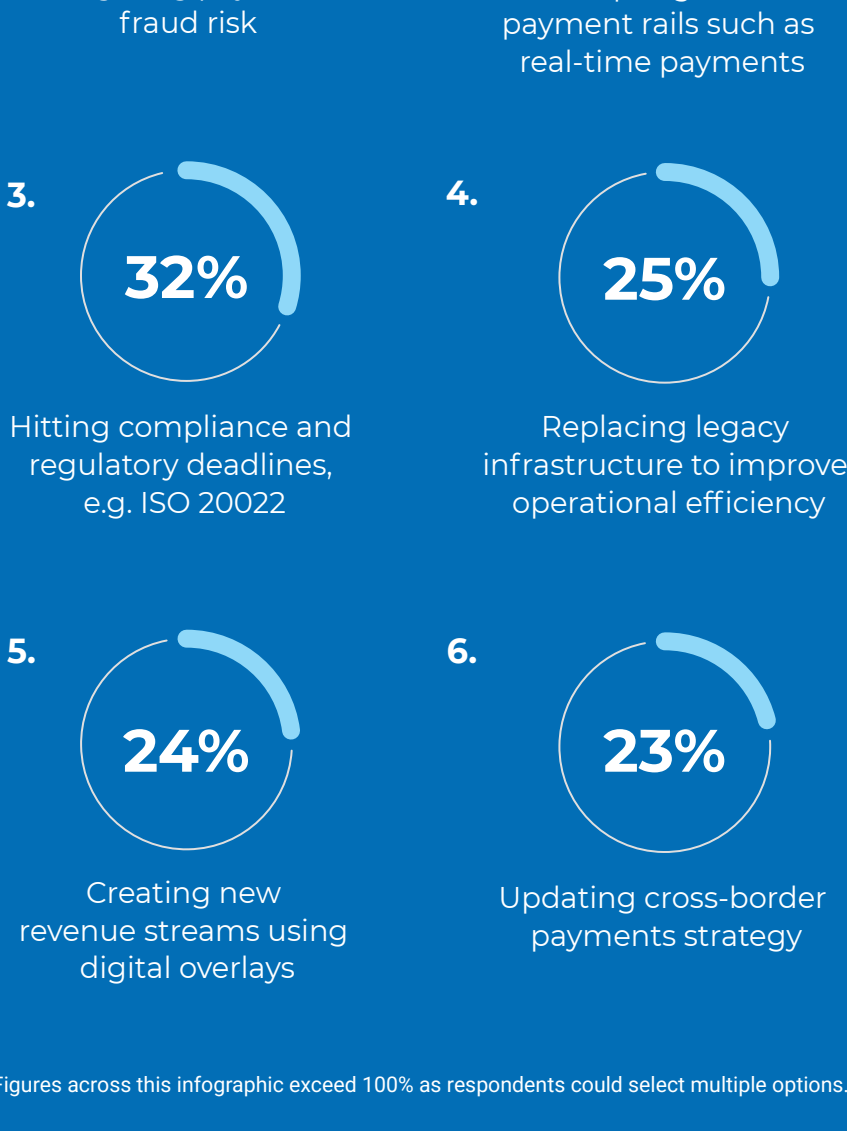


Cash Positioning and Fraud Monitoring

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



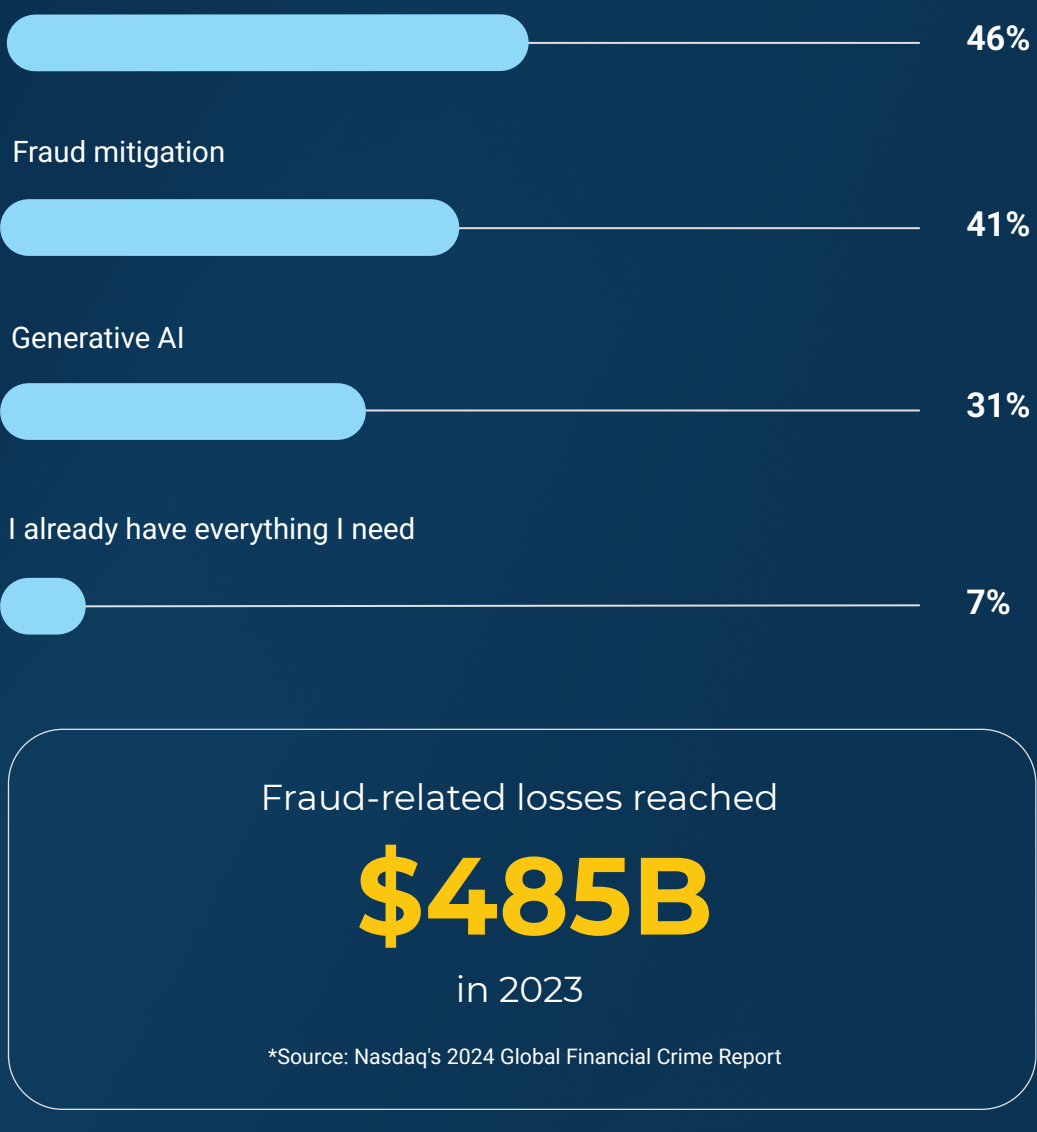
*Figures across this infographic exceed 100% as respondents could select multiple options.



Cash Positioning and Fraud Monitoring

41% of institutions rank fraud mitigation as a top priority, signalling its growing importance in the industry.

RANKING THE TOOLS MOST USEFUL FOR CASH POSITIONING AND FRAUD MONITORING



Fraud-related losses reached **\$485B** in 2023

*Source: Nasdaq's 2024 Global Financial Crime Report

SUMMARY

Cash positioning requires real-time visibility across all accounts, whilst increasing fraud risks demand robust monitoring systems. Institutions must balance liquidity management with enhanced security measures.

STRATEGIES

Invest in Real-Time Tools Consolidate global cash views into a single platform.

Enhance Treasury Collaboration Partner with clients for transparency and cost optimisation.

Strengthen Fraud Detection Systems Implement advanced fraud monitoring to identify anomalies and mitigate risks effectively.

KEY TAKEAWAY

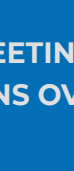
Operational success hinges on integrating **real-time cash visibility with proactive fraud monitoring** to optimise liquidity and mitigate financial risks.

INDUSTRY BENCHMARK

66% of respondents say real-time cash visibility is essential for cash positioning and reporting.

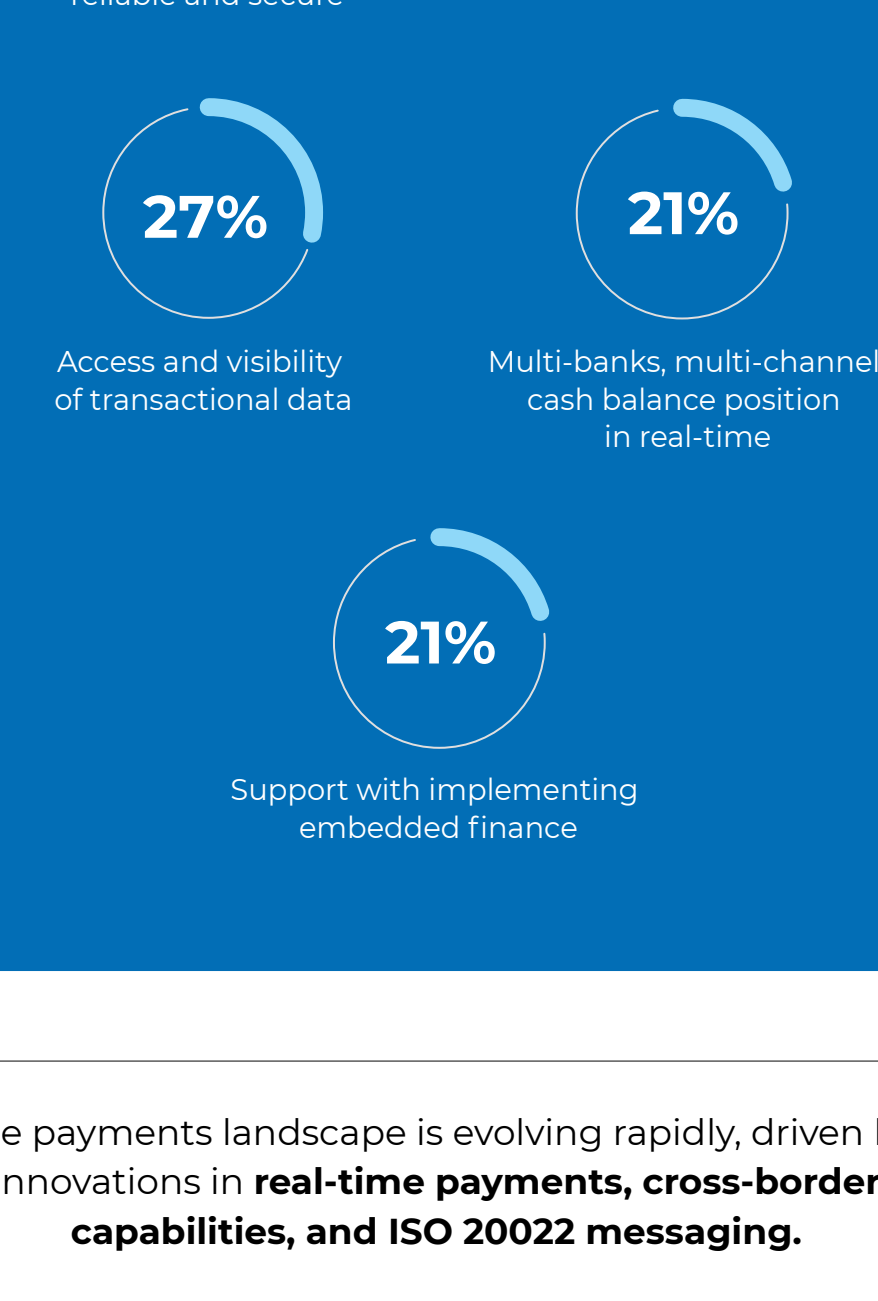


Does your cash management system offer the real-time insights and fraud prevention capabilities needed to meet industry expectations?



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