Bottomline

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

Payment Pioneers: The Elite 10%

Research from The Future of Competitive Advantage in Banking and Payments report identifies a distinctive group of **Payment Pioneers**.

- Just under 10% of surveyed institutions who epitomise the future of innovation and success in banking and payments.
- These organisations demonstrate remarkable foresight and agility, positioning themselves ahead of regulatory deadlines and customer expectations.

Payment Pioneers aren't simply keeping pace—they're setting the standard.

1. ISO 20022 Readiness

67% of Payment Pioneers have **'multiple use cases for leveraging ISO 20022'.**

Positioning to fully maximise on its advantages across payment and messaging processing.

Enhancing capabilities in:

- Instant Payments
- Payment Tracking
- Digital Transformation

2. Payments Verification Planning Complete

1 in 3 of the leader group said their planning was **'complete'.**

Being ready for initiatives such as **VoP** & **CoP** to combat authorised push payment fraud and reduce manual processes.

Resulting in:

- Superior fraud mitigation
- Smoother user experiences
- Less pressure around regulatory deadlines.

3. A Single View of Cash

50% indicate they have **'a single view of cash'.**

Institutions reduce manual tasks and the associated risks from multiple processes for viewing cash.

Pioneers gain:

- Improved financial planning
- Educated decision-making
- Better operating efficiencies

4. Real-time Payments Adopters

83% identified **'Adopting new payment rails, such as real-time payments'** and **'Updating cross-border payments strategy'** as their top roadmap priorities over the next 12 months.

The sharp rise in instant payment networks globally means organisations are driven to stay competitive.

Delivering on instant schemes means meeting customer expectations for faster, safer, and more convenient payment options.

Juggling your payments roadmap is challenging.

Organisations who are transforming and updating their legacy infrastructures and working closely with trusted 3rd party suppliers to keep pace with payments modernisation, are experiencing multiple benefits.

Access the full report here:

Download the Report

Take the 'live' benchmarking survey to compare your organisation.

Take the Live Survey

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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 $179 billion in assets under management.

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