



The evolving landscape of corporate payments

Unlocking resilience, control and visibility
in a changing environment



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Corporate payments are no longer a back-office function. Once viewed as a routine operational process, payments now sit at the heart of financial governance, risk management and organizational resilience.

As businesses face rising regulatory pressure, accelerating fraud threats and increasingly fragmented infrastructures, the ability to manage payments effectively has become a strategic differentiator.

Across industries, organizations are recognizing that payments underpin trust, transparency and growth. In a global environment defined by speed and complexity, payments provide critical insight into liquidity, risk exposure and operational health. Yet many corporates remain constrained by legacy systems and manual processes that limit visibility and control.





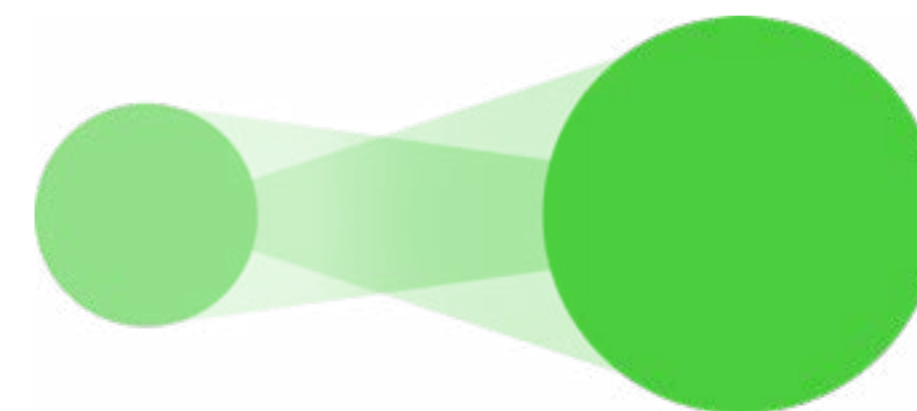
A payments environment under pressure

Globalization, real-time payment rails and expanding regulatory demands have reshaped the payments landscape.

Organizations now operate across multiple currencies, banking partners and jurisdictions, each with its own compliance and reporting requirements. At the same time, expectations for speed and transparency continue to rise.

For many treasury and finance teams, the reality is a fragmented ecosystem of disconnected systems and workflows. Manual intervention slows decision-making, increases exposure to error and fraud, and makes it difficult to respond to risks in real time.

As a result, payments are increasingly viewed as an indicator of corporate strength – reflecting how effectively an organization enforces control, manages risk and demonstrates compliance.

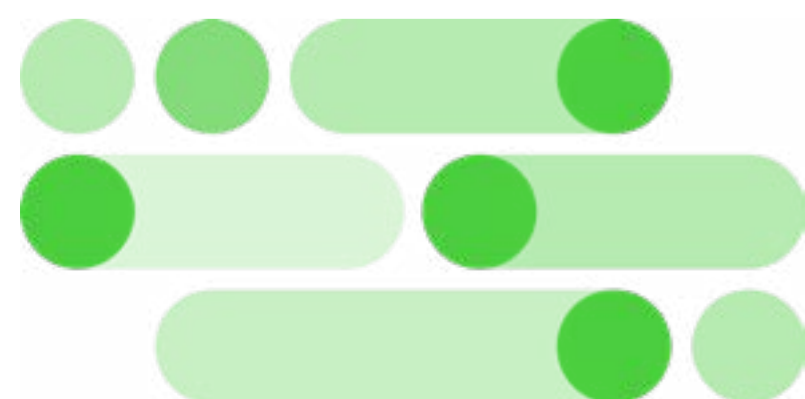


Why legacy systems are no longer enough

Traditional payment platforms were not designed for today's volumes, velocity or regulatory complexity. Disconnected ERPs, bank portals and treasury systems introduce operational risk and inefficiency. Reconciliation is slow, visibility is delayed, and scaling into new markets or payment methods becomes costly and complex.

Modern payment platforms address these challenges by consolidating fragmented systems into unified environments. This delivers real-time visibility into payment status and cash positions, automates manual workflows and provides the scalability required to support growth.

In a connected ecosystem, payments become more than transactions. They become a continuous source of insight that supports compliance, liquidity management and strategic planning.



Fraud risk in a real-time world

As payment speeds increase, fraud risk does too. Real-time payments compress the window for detection and intervention, while threat actors increasingly target human behavior through social engineering, impersonation and business email compromise.

Protecting payments now requires a proactive, layered approach. Intelligent systems must continuously monitor transactions, identify anomalies and trigger alerts before funds move.

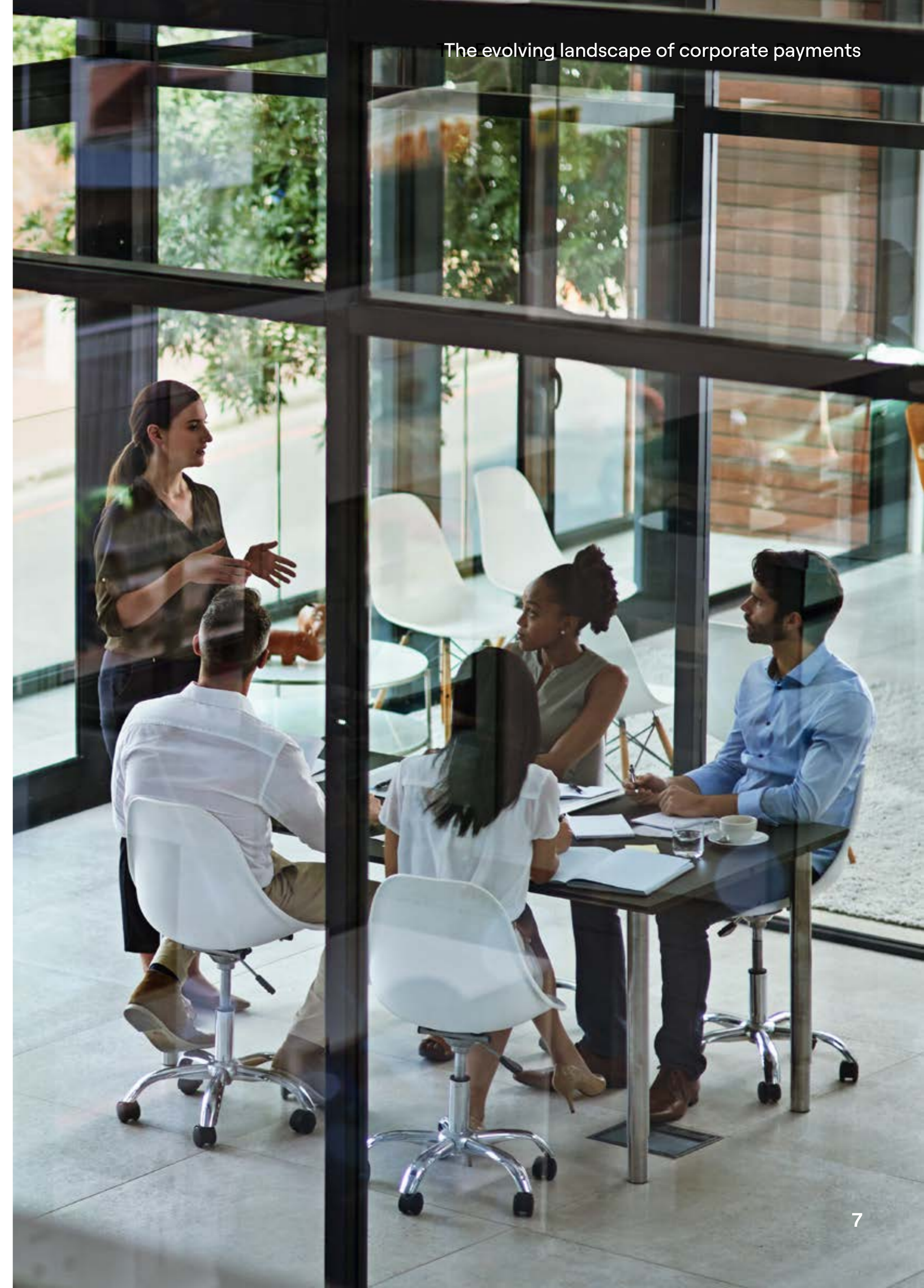
Strong governance remains essential, supported by segregation of duties, tiered approvals, restricted access and a well-informed workforce. Fraud prevention is no longer a discrete control. It must be embedded into every layer of the payment lifecycle.



From operational process to strategic capability

As organizations modernize their payment infrastructure, the role of payments is expanding. Unified, data-driven environments enable payments to contribute directly to better decision-making, improved liquidity utilization and stronger financial outcomes.

With real-time visibility and analytics, treasury teams can forecast cash more accurately, identify working capital opportunities and respond to market volatility with confidence. Payments are transformed from a cost center to a strategic function that supports business resilience, performance and long-term growth.

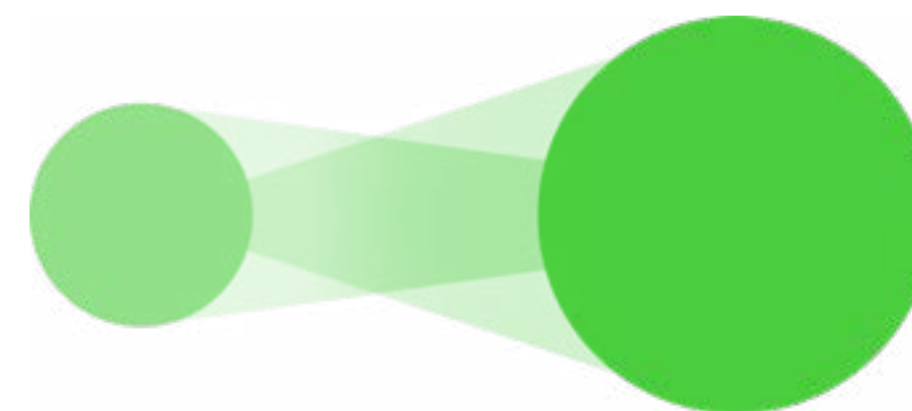


Embedding governance without slowing the business

Regulatory pressure continues to intensify. Sanctions screening, AML compliance and transaction reporting requirements are evolving rapidly. Treating compliance as a separate, manual process creates friction and increases risk.

Modern payment platforms embed governance directly into workflows. Automated checks, structured data capture and comprehensive audit trails help ensure every transaction is validated, traceable and aligned with policy – without slowing operations.

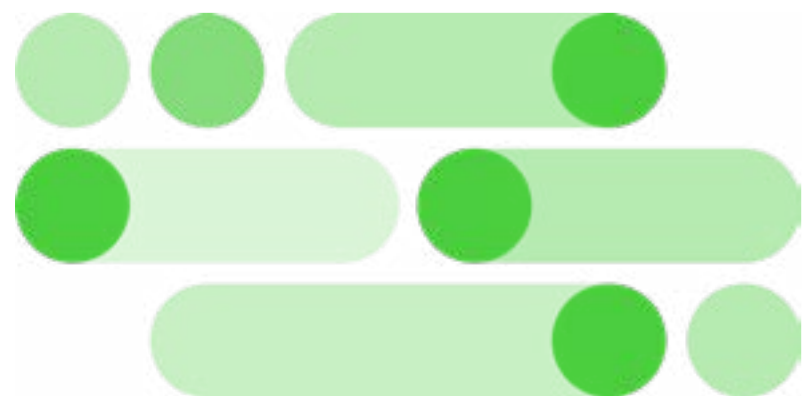
When treasury, compliance and IT teams operate within a shared environment, governance becomes proactive and continuous rather than reactive and episodic.



Technology as a catalyst for resilience

Automation, artificial intelligence and cloud infrastructure are transforming what's possible in payments. Real-time data enables better forecasting and decision-making. AI-driven monitoring strengthens fraud detection and risk management. Cloud platforms provide scalability, resilience and rapid innovation.

Together, these capabilities create a payments environment that is faster, smarter and more adaptable, supporting growth while maintaining control.





Looking ahead

The payments landscape will continue to evolve, shaped by technology, regulation and risk. For corporates, this represents both a challenge and an opportunity.

Organizations that modernize their payment environments will gain resilience, visibility and strategic advantage. Those that do not risk falling behind, constrained by cost, complexity and exposure.

Payments are no longer just about moving money. They are a strategic capability – and a powerful lever for building confidence, control and long-term success.



Money at rest. Money in motion. Money at work.™

Our technology powers the global economy across the money lifecycle.



Money
at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Money
in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money
at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

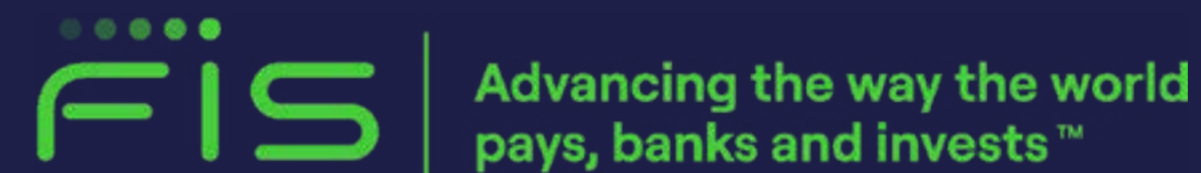
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