

# Priorities in Payments

Summary insights from the  
2019 B2B Payments Survey

 **310**

treasury professionals from corporations and banks around the world were surveyed to reveal these insights.

**ACCESS REPORT**

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## FINTECH/BANK PARTNERSHIPS DRIVE PAYMENTS FORWARD

### Fintech Integration Capability

Nearly 4 out of 5 banks believe the ability of fintech solutions to integrate with their other platforms and apps is one of the **most important attributes for partnership**.

79% require integration capability. 


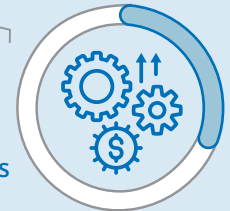
### White-Label Preference

76% of banks leverage fintechs to bring payments solutions to market for their corporate clients. Two-thirds of them **prefer white-labeled solutions**.

2/3rds want white-labeled solutions. 

### Growth in Fintech Adoption

32% of corporates plan to increase or significantly increase their use of fintech payment solutions by 2022.

 **1 in 3** CORPORATES plan to expand use of fintech payment solutions 



## PAYMENTS INNOVATION ON THE RISE

### B2C Payments Turn Heads

76% of banks indicate their corporate clients are asking for solutions that can **automate and streamline** B2C payment workflows.

 **3 in 4** BANKS 

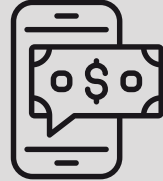
### Real-Time Payments on Top



55% of corporates that currently use or are interested in using **faster payment services** are focusing on Real-Time Payments (RTP).

### Mobile Payments Momentum Grows

38% of corporates indicate their level of comfort regarding mobile payment apps has improved over the past year.

**38%** - improved comfort level   
**3%** - decreased comfort level



## TREASURY, AP, & AR PAYMENT CHALLENGES

### Fraud: Treasury's Top Concern

64% of treasury groups listed protecting against **fraud as their top payments challenge** or concern.



While treasury is most concerned by fraud, AP experiences the majority of losses.



### AP's Vendor Mgmt. Struggles

55% of AP groups indicated that managing vendor bank account details is their **most time-consuming and challenging payment process**.



**55%** 

### AP vs. AR: Where do Firms Focus?

Small firms were 2x more likely to focus on AR while larger firms were 1.5x more likely to focus on AP.

