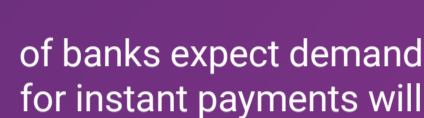
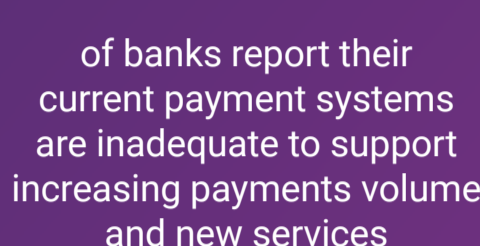
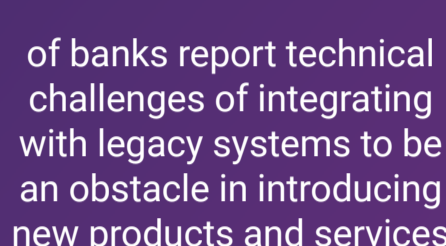


preferences evolve rapidly, these lightning-fast transactions define how we exchange value. Real-time payments are quickly becoming a strategic imperative for banking and financial institutions enabling businesses to seize opportunities, fueling e-commerce, promoting open banking and collaboration, and enhancing customer experience.

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A new report by Dacis Insights (formerly Aite Novena), shows that financial institutions are struggling on several fronts

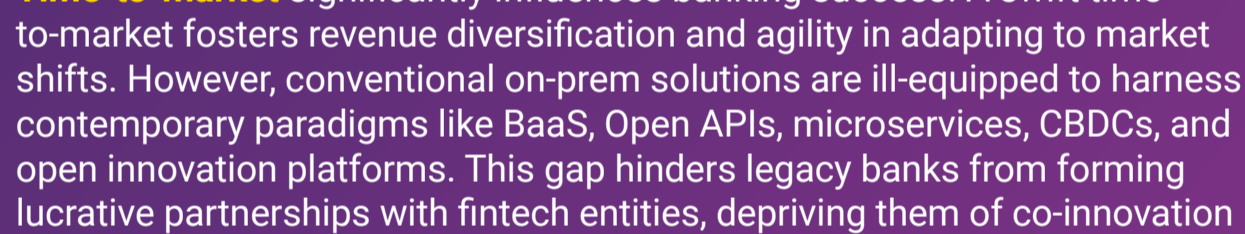
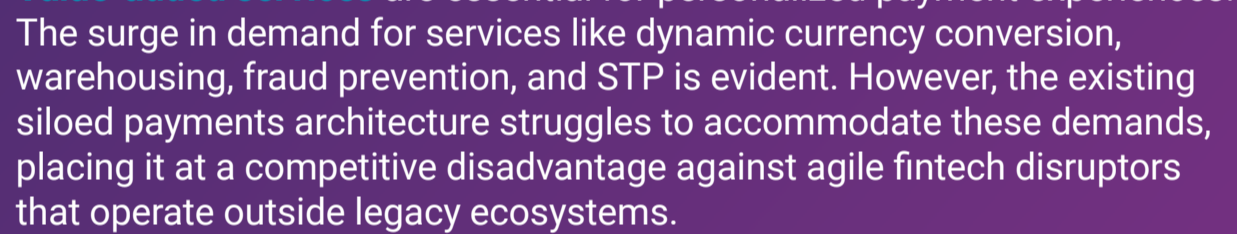
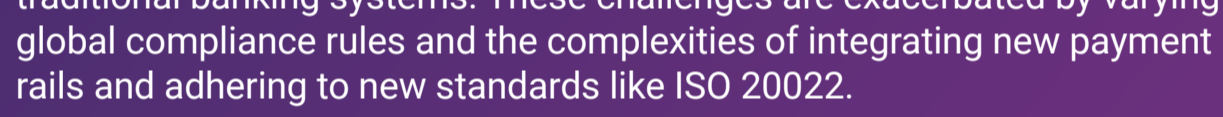


can prove detrimental for the banks to grow their business with

moved to a nineteen-provider



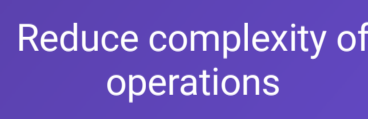
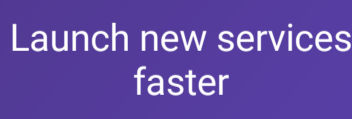
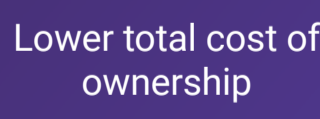
Compliance and regulatory demands are putting increased pressure on traditional business systems. These challenges are exacerbated by the need to



With the demand for better payment capabilities continuing to increase, many FIs

and the need for scalable and highly available services have shifted FIs in favor of cloud implementations, and Payments-as-a-Service (PaaS) solutions in particular, as it levels the playing field of accessibility to new payment technologies.

of transitioning to Payments as a Service solutions



Reserve Bank's FedNow and The Clearing House's RTP. The solution's cloud-native architecture and modular design translate into shorter implementation times and reduced maintenance expenses compared to traditional on-premises setups, allowing banks to reduce the total cost of ownership. Additionally, our close working relationship with the Federal Reserve Bank and other independent stakeholders enables us to rapidly implement real-time payment schemes to support growing business volumes and demands for time-sensitive transactions.

To ensure smooth real-time payment operations, flexibility and scalability are paramount. Payments To Go, fueled by Microsoft Azure cloud technology, equips financial institutions with systems capable of swift scaling and boosting interoperability with existing payments infrastructure. This adaptability significantly accelerates time-to-market, enabling banks to deliver innovative services crucial for staying competitive in the dynamic payments landscape. Also, adopting the cloud-based approach to real-time payments can help banks meet evolving regulatory and compliance standards like ISO 20022 for global unified messaging.

To Go offers access to a marketplace brimming with rich fintech solutions, from fraud management to AML, corporate to ERP integration, and vital alternate payment methods like Visa Direct, essential for rapid progress in an interconnected economy.

With Payments To Go:

technology survey report