



Navigating the Future: Industry Trends in Treasury

2025 is the year banks need to stop playing defense

The winners in 2025 and beyond will be banks that address both the technology and customer challenges.

Banks investing heavily in real-time capabilities

96%

of banks are investing heavily in payment modernization to stay competitive.

61%

of businesses increased real-time payment usage last year, and continued growth is predicted across the market.

1

Revenue opportunities around ISO 20022 increase

90%

of businesses have either adopted ISO 20022 formats, plan to use them in the future, or want to learn more about them.

2

ERP banking puts an end to “swivel-chair” finance

88%

of midsize and large corporate enterprises globally say that running banking operations from their enterprise system is important/very important (90% in 2023).

3

Complex regulatory outlook prompts focus on risk management

74%

of U.S. midsize and large orgs report that ESG is a strong or moderate focus for their business.

4

Automated finance evolves with intelligent decisioning

50%

of businesses are interested or very interested in automated AR/AP solutions.

76%

of those businesses are planning to implement AR/AP solutions within the next two years.

5

Overall, banks are at risk of losing both revenue and their most critical customers. Over 25% of corporate treasurers at midsize and large companies state they definitely or probably will switch financial institutions over the next two years.

Source: Datos, 2025

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