

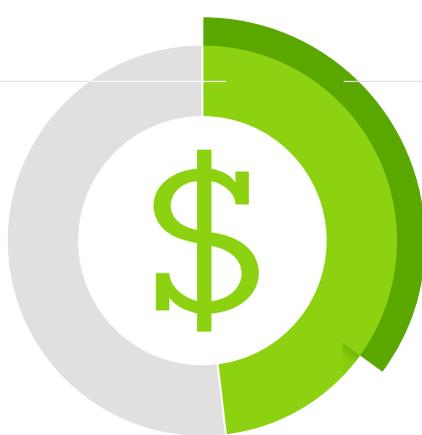
# Your customers are ready for real time. Are you?

Banking executives know they must offer faster payments to their customers or be left behind. But financial institutions around the world struggle with complex systems that are spread across multiple platforms.

Although customers are demanding real-time payment solutions, in many areas, adoption is slow. But doing nothing has consequences too. Consider these insights from the **2016 IBM Corporate Payment Solutions study**.

Only **48%**

of respondents have **moved** their commercial payment to a real-time or near real-time payment processing engine.



**73%**

of respondents who moved at least one payment type to a real-time or near real-time payment processing engine **realized financial benefits**.

The move toward real-time payments touches multiple functions within the bank. Although it raises complexity, it also results in a streamlined, efficient organization.

Of those who have moved to real-time payments...



**54%**

think **financial processes** should be revamped.



**53%**

think **IT operations** should be revamped.



**59%**

consider **fraud detection** to be the biggest process and operational challenge.

Banks need a foundation to manage all their payment operations to reduce costs, increase transparency and simplify payment procedures. **IBM Financial Transaction Manager** delivers consistent processing across multiple payment types,

so you can converge your payment operations onto a single platform. This modern, real-time payments engine gives you insight into payments through enhanced analytics and helps banks and financial institutions:

- **Minimize** operational risks with a modular approach to a unified payments platform.
- **Deliver** the type of new products and services that customers demand.
- **Improve** risk, compliance and fact checking with payment status pattern recognition.

## Learn more about faster payments

To learn more about faster payments, please see our Commerce Payment blogs at [ibm.com/blogs/commerce/category/payments](http://ibm.com/blogs/commerce/category/payments)



Source: VansonBourne. "IBM Corporate Payment Solutions Data Report." December 2, 2015.

© Copyright IBM Corporation 2016. IBM and the IBM logo are trademarks of IBM Corp., registered in many jurisdictions worldwide. Other product and service names might be trademarks of IBM or other companies. A current list of IBM trademarks is available on the Web at "Copyright and trademark information" at [www.ibm.com/legal/copytrade.shtml](http://www.ibm.com/legal/copytrade.shtml).

ZZ912349USEN-00