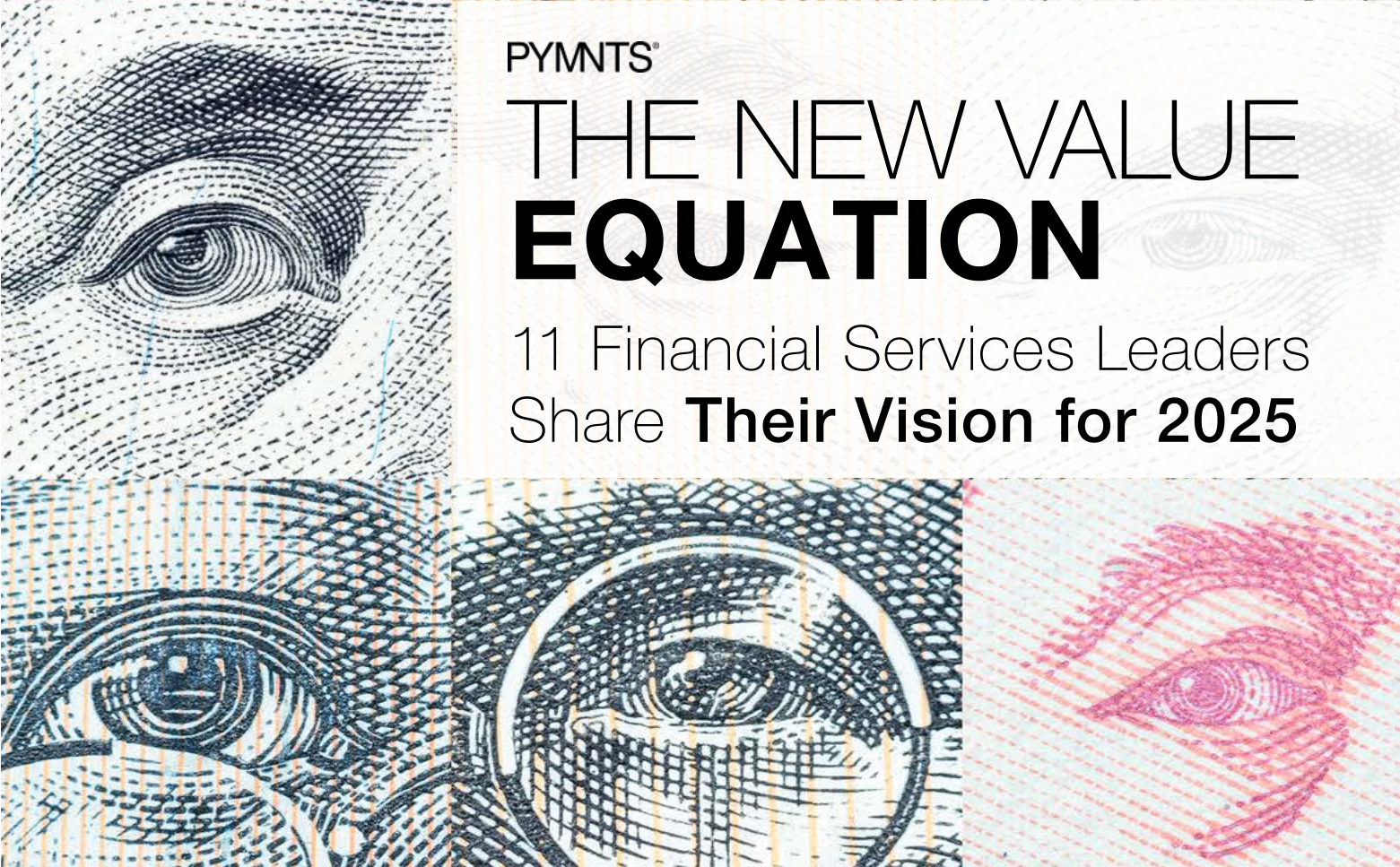




PYMNTS®

# THE NEW VALUE EQUATION

11 Financial Services Leaders Share **Their Vision for 2025**





# TABLE OF CONTENTS

08	<b>Amount</b> Empowering Financial Institutions: Amount's 2025 Strategy for Banks and Credit Unions Kevin Trilli, Chief Product and Technology Officer	32	<b>Finexio</b> How Finexio Will Drive B2B Payment Innovation and Growth in 2025 Chris Wyatt, Chief Strategy Officer
12	<b>Banyan</b> 2025: The Year of Payments Value-Added Services Mike Minelli, Chief Commercial Officer	36	<b>Fiserv</b> Investing in Innovation to Drive Success Casey Klyszeiko, Senior Vice President and General Manager, Global eCommerce and Carat Platform
16	<b>Boost Payment Solutions</b> Embedded Solutions, Partnerships Help Streamline B2B Payments Seth Goodman, Chief Revenue Officer	40	<b>Ingo Payments</b> Simplifying Payments Amplifies Value Joseph Akintolayo, Chief Innovation Officer
20	<b>Candescent</b> Personalization, Security and Technology Enhance Digital Banking Doug Brown, Chief Product Officer	44	<b>Sovos</b> Want to Grow Revenue? Make It Easier for Your Customers to Work With You Alice Katwan, President of Revenue
24	<b>CellPoint Digital</b> Optimization Is the New Customization and a Key Driver of Revenue in 2025 Tom Randklev, Global Head of Product at CellPoint Digital	48	<b>Velera</b> The Case for Enabling Instant Payments Jon Budd CEO, Juniper Payments, a Velera Company
28	<b>Featurespace</b> Recipe for Success: Customer Intimacy and Sticking to Principles Dave Excell, Founder		

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# THE NEW VALUE EQUATION:

11 Financial Services  
Leaders Share  
**Their Vision  
for 2025**







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# ADDING VALUE, DRIVING GROWTH:

## Industry Leaders **Map the Future** of Financial Services

The financial services industry stands at a crossroads where technology, customer expectations and market pressures converge to create both challenges and opportunities. As we look toward 2025, industry leaders are unified in their vision: success will come not just from processing transactions or providing basic services, but from delivering meaningful value that transforms everyday interactions into deeper, more profitable relationships.

In this collection of insights from 11 leading executives across the financial services spectrum, a clear message emerges — the future belongs to those who can embed intelligence, personalization and simplicity into every aspect of their offerings.

“The businesses that thrive will be those that simplify payments, offer real-time solutions, and build value-driven, account-based relationships to attract, retain and grow their customer base,” says Joseph Akintolayo, chief innovation officer at Ingo Payments. This sentiment echoes throughout the perspectives shared by these industry leaders, who collectively manage billions in transactions and serve thousands of financial institutions, merchants and consumers.

The push toward value-added services isn’t just about staying competitive — it’s about survival and growth in a complex marketplace. As Mike Minelli, chief commercial officer at Banyan, puts it, “2025 will be the year when payment industry players will stand out due to the ability to deliver value to their partners for marketing, fraud, risk and operations. The key word is collaboration.”



## Several crucial themes emerge from these executive insights:

First, artificial intelligence (AI) and machine learning are no longer optional extras but essential tools for everything from fraud prevention to customer service. Leaders across the board are investing heavily in AI capabilities to enhance decision-making, streamline operations and deliver more personalized experiences.

Second, the emphasis on embedded solutions and seamless integration has become paramount. Whether it's payment orchestration, account opening or lending services, the ability to integrate smoothly with existing systems while maintaining security and compliance is critical for adoption and scale.

Third, there's a growing recognition that data isn't just about transactions — it's about relationships. Companies are leveraging advanced analytics and real-time insights to better understand customer behavior, predict needs and deliver personalized experiences that drive loyalty and revenue growth.

Fourth, security and trust remain foundational elements, but they must be balanced with user experience. As fraud threats evolve, companies are developing more sophisticated protection mechanisms that work behind the scenes without creating friction for legitimate users.

Finally, there's a clear focus on democratizing access to advanced financial technology. Whether it's helping smaller banks compete with larger institutions or enabling businesses to offer sophisticated financial services to their customers, the industry is working to level the playing field through technology and partnerships.

These executives represent companies at the forefront of payment processing, fraud prevention, banking technology and financial software. Their insights offer a unique window into how the industry is evolving and what organizations need to do to stay competitive in a digital-first financial world. The pages that follow provide perspectives on how these industry leaders are approaching the challenges and opportunities ahead. From expanding payment

options and enhancing security to leveraging artificial intelligence and improving customer experiences, their strategies offer a roadmap for success in financial services.

Whether you're a financial institution looking to modernize your offerings, a FinTech company seeking to understand market trends, or a business leader planning your technology strategy, these insights provide valuable perspective on where the industry is heading and how to position your organization for success in 2025 and beyond.



# EMPOWERING FINANCIAL INSTITUTIONS: **AMOUNT'S 2025 STRATEGY FOR BANKS AND CREDIT UNIONS**



**A**t Amount, our mission is to empower banks and credit unions to streamline operations, lower costs and elevate the overall customer and member experience. As the financial landscape evolves, banks and credit unions face pressure to meet rising consumer expectations for fast, personalized and seamless digital experiences. In response, Amount has developed a suite of cloud-based origination and decisioning tools that provide a competitive advantage to institutions of all sizes. By leveraging our innovative technology and data-driven insights, we equip financial institutions to thrive in an increasingly digital world.

KEVIN  
**TRILLI**

Chief Product and  
Technology Officer



Our strategy for 2025 is anchored by our Unified Account Opening and Loan Origination Platform, which consolidates deposit account opening and lending capabilities into a single, streamlined solution. Amount's [A3] Platform is a modern fully cloud-based platform based on composable microservices, a common data architecture and a robust integration layer. These capabilities enable institutions to quickly launch new products, cross-sell services, and improve overall customer engagement. With its curated prebuilt API integrations and customizable design, the platform significantly reduces time to market for new financial offerings, giving banks and credit unions the speed they need to remain competitive.

Moreover, improving the customer and member experience through artificial intelligence (AI) and machine learning is a core technology focus for Amount. These technologies will play a

critical role in making it easier to operate our system, refining decisioning processes, optimizing loan origination and speeding up approval times. Banks and credit unions are able to make more accurate lending decisions and streamline operations, resulting in reduced fraud, improved risk management and enhanced profitability and member satisfaction. With over 100 data sources pre-integrated into our platform, banks and credit unions can optimize risk and performance in real time, ultimately driving customer and member retention and growth.

As part of our continued expansion, we are focusing on supporting credit unions and mid-market banks with specialized solutions that enhance their digital capabilities. With a \$30 million investment secured and key partnerships like our collaboration with Velera and Curql, Amount is positioned to help these institutions

modernize their lending processes and better serve their customers and members. Our goal is to provide credit unions and mid-market banks with the same advanced technology that large commercial banks use, allowing them to offer seamless digital services and remain competitive.

Looking ahead to 2025, personalization and customer retention will be at the core of our strategy. Our Adaptive Customer Journey technology allows institutions to tailor their services based on individual customer profiles, delivering personalized, omnichannel experiences that improve customer satisfaction and loyalty. By providing dynamic, context-specific offers, we ensure that customers and members — regardless of risk profile — receive the most relevant services, fostering long-term engagement.

Amount's 2025 strategy revolves around speed, ease of use, intelligence, and personalization. By offering a unified platform that combines AI-driven decisioning with rapid product launches and personalized customer journeys, we help financial institutions grow, serve and retain more customers and members, and increase revenue and member satisfaction. As we continue to expand into the credit union and mid-market bank sectors, we remain committed to providing world-class technology that enables financial institutions to not only meet but exceed their customers' and members' expectations.





# 2025: THE YEAR OF PAYMENTS VALUE-ADDED SERVICES

Uncertainty surrounds us, but the payments industry is poised to thrive. By building on past investments and leveraging the current business climate, payments companies can become a force-multiplier for retailers, issuers and technology platforms.

2025 will be the year when payment industry players will stand out due to the ability to deliver value to their partners for marketing, fraud, risk and operations. The key word is collaboration. Retailers, manufacturers, banks, FinTechs and technology platforms must work together to drive growth — a rising tide lifts all boats!

MIKE  
**MINELLI**  
Chief Commercial Officer



We certainly know that building services with payments isn't new. However, the acceleration of artificial intelligence (AI) and overall technical readiness is sure to supercharge the race for the firm in the payments ecosystem that can best serve both their core and services for clients.

At Banyan, we're focused on applying our data collaboration platform that drives growth for our partners. A few examples of trends we are riding into 2025 are:

**Quick Wins: The Power of Simple**

Leaders know that simple proof points can help people see the vision. For example, excluding unprofitable products from campaigns can stretch marketing dollars further. This may be straightforward for merchants to do in their own channels, but not so easy for them to execute in third-party channels such as bank card issuers and shopping offers and rewards platforms.

**ROAS: The Real Return on Ad Spend Is Understanding Incrementality**

Many retailers say that they struggle to measure the impact of their marketing investments beyond their owned channels, including banks and related marketing platforms. They are excited to get additional eyeballs and new customers, but need flexible marketing offer constructs and better reporting to clearly understand incrementality and maximize return on ad spend (ROAS) to grow their customer base.

**Breaking Down Walls: The Unifying Power of Manufacturers and Payments**

Manufacturers are a tremendous partnership opportunity, but one that requires breaking down silos. Issuers and platforms are already building their media businesses. Payments firms must adapt and include manufacturers in their sales and delivery strategies. We are

doubling down on opportunities in 2025 that enable manufacturers to use merchants and the payments ecosystem as a channel. This can only be enabled through SKU-powered item-level data intelligence.

**Flexibility: Unlocking Growth and Efficiency Agility**

In a world where data is often siloed and hard to use, Banyan allows businesses to securely collaborate easily with their payments data on a wide range of always-permissioned use cases and partners. Through a single connection with Banyan, merchants and financial institutions can activate numerous use cases without additional tech resources. Banyan's platform cleans, organizes, enhances and integrates item-level receipt data from merchants and transaction data from financial institutions, enabling use case speed to market and easy scaling up.

**Looking Ahead**

In 2025, Banyan's focus on speed, clarity, and flexibility will empower our platform partners to accelerate growth and adapt to changing conditions. By delivering data infrastructure that unlocks growth and efficiency opportunities, our success is fueled by our partners' success.







SETH  
**GOODMAN**  
Chief Revenue Officer



# EMBEDDED SOLUTIONS, **PARTNERSHIPS HELP STREAMLINE B2B PAYMENTS**

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**H**eading into 2025, companies are asking how they can better prepare for the future of payments, and the answers lie in flexible, integrated solutions that remove uncertainty and minimize risk. As the B2B payments landscape continues to evolve, Boost remains committed to helping businesses not only adapt but thrive in this dynamic environment.



As businesses navigate an increasingly complex payment landscape, many are feeling the pressure to simplify their B2B payment processes. Today's companies are seeking integrated solutions that allow them to process payments within the systems they already use, especially those who depend on vertical-specific software. Efficiency, speed and security are top priorities, but payment friction — whether from delays, difficulties with manual processing or growing concerns about fraud — remains a significant pain point. This friction is magnified as digital transformation accelerates, forcing businesses to adapt to the new realities of managing their financial operations in real time.

In response to these needs, businesses are looking to streamline payments by embedding them directly into their existing platforms. At Boost, we're making

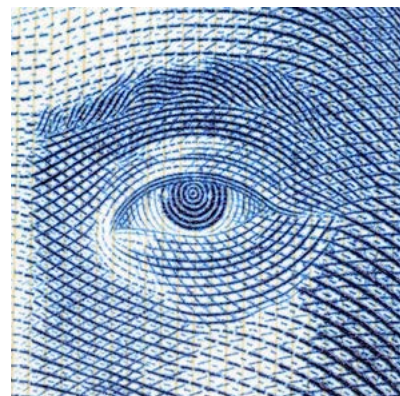
it a priority to help third parties integrate payments seamlessly into their systems. Our payments-as-a-service (PaaS) model allows them to simplify and optimize payment processes through solutions like Boost Intercept and Dynamic Boost. By offering our PaaS solution as a B2B straight-through processing (STP) gateway, we're enabling businesses to tackle these challenges head-on, improving efficiency and reducing friction in complex transactions.

Additionally, as businesses grapple with the "Buy, build or partner?" dilemma, many are recognizing that partnership is the best path forward to stay competitive. They are increasingly looking to trusted partners who can provide scalable technology to support their needs. Boost has responded to this trend by expanding our partnerships, including a recent collaboration with American Express, to extend access to our STP technology. By

simplifying virtual card transactions, we are helping suppliers and buyers alike to streamline their payment workflows and unlock new revenue opportunities.

Global expansion has also added another layer of complexity to B2B payments. As companies scale, managing cross-border transactions becomes a critical issue. The demand for more affordable, efficient and seamless global payment solutions is greater than ever. To address this, Boost recently introduced Boost 100XB, allowing businesses to pay international suppliers with their existing commercial cards. This not only makes it easier for companies to navigate the global payment landscape, but it also enables financial institutions to easily upgrade their existing domestic commercial card programs with the ability to affordably make payments around the world.

At Boost Payment Solutions, our focus has always been on continuous innovation. As technology evolves, so do these challenges, requiring us to constantly adapt and innovate. Our goal is to ensure that our platform is nimble enough to quickly address any uncertainties as they arise. Part of that strategy is embracing technical advancements like artificial intelligence (AI) to further protect and empower our clients, ensuring that their transactions are not only secure but also efficient and future-proof. Boost is committed to being a trusted partner in driving growth and success in an ever-evolving business landscape.







**DOUG  
BROWN**  
Chief Product Officer  


# PERSONALIZATION, SECURITY AND **TECHNOLOGY ENHANCE DIGITAL BANKING**

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**A**s we launch a new brand, 2025 will be particularly interesting, challenging and exciting for the Candescent team. However, despite all the changes, our mission remains: to provide industry-leading digital-first banking solutions to banks and credit unions. The customer experience will be the driving force behind our efforts as we continue to enable financial institutions to offer seamless and engaging banking experiences.



For banks and credit unions, the focus remains on these four things:

**1. Making banking effortless**

Providing seamless, frictionless digital-first banking experiences remains a top priority. Consumers don't want to struggle with complicated interfaces or confusing processes. They want to log in, get things done and move on with their day. Whether checking an account balance, paying a bill or setting up a savings goal, the focus will be on making these tasks quick and easy.

Banks and credit unions must continue focusing on eliminating roadblocks that can frustrate users — like multiple steps to complete a transfer or delays in loading accounts. A core focus of ours will continue to be streamlining every aspect of banking, ensuring that end users have a smooth, intuitive experience no matter what device they're using.

**2. Personalizing the experience**

Consumers expect more than just a place to hold money and receive blanket marketing emails. They want financial advice and products tailored to their individual needs.

By analyzing a user's financial habits and behaviors, banks and credit unions can offer more relevant suggestions, such as helping someone save for a new car, offering budgeting tools for those trying to manage spending or recommending loan products that align with their goals. Banks and credit unions need technology partners that will empower them with the products and features necessary to meet their customers' or members' unique needs.

**3. Security and trust**

Trust remains the backbone of any banking relationship. As bad actors continue to find new ways to attack financial institutions and

gain access to data and personal information, it's critical that consumers feel secure in where they keep their money and what data they're sharing. Balancing security without creating frustrating friction points will remain a challenge for banks and credit unions.

Features like biometric authentication, multi-factor verification and real-time alerts are becoming standard. However, financial institutions also need to be transparent about their security measures and policies to help build that trust and help consumers feel secure.

**4. Enhancing the experience with AI**

Artificial intelligence will continue to make waves in customer service, and live use cases will continue to grow. For financial institutions, it's critical to establish an AI strategy and invest. Whether it's features like

chatbots and virtual assistants or backend automation and machine learning tools, establishing a strategic plan will be critical to success. With AI, the wait-and-see model may be too late.

Ultimately, financial institutions need to continue doubling down on customer experience. With the right technology in place, they'll be able to offer consumers more convenience, personalization and peace of mind — making banking easier and more rewarding for everyone.







**TOM  
RANDKLEV**  
Global Head of Product at  
CellPoint Digital



# OPTIMIZATION IS THE NEW CUSTOMIZATION AND A KEY DRIVER OF REVENUE IN 2025

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In September, Karen Webster published the nine trends she thinks are driving payment strategies, and at CellPoint Digital, many of these trends resonated with our plans and vision for 2025 and beyond. A focus on optimization, embedding alternative payment methods, simplifying experiences, personalizing offers and ensuring flexibility and speed to market is crucial for our travel industry partners as they seek to improve the customer journey and drive revenue growth in 2025 and beyond.



For airlines, online travel agencies (OTAs) and hotels, payment strategies must address the unique challenges and opportunities in the travel industry. In this sector, enhancing the customer experience, simplifying complex transactions and offering flexible payment solutions are crucial to driving customer retention, conversion and revenue growth.

In 2025, CellPoint Digital aims to enhance customer acquisition, retention and growth by leveraging our advanced Payment Orchestration Platform. This platform optimizes payment transactions across various methods, including cards and alternative payments, ensuring a seamless and flexible experience for merchants and their customers. The key strategies we plan to deploy include:

**1. Expanding Payment Options:**

CellPoint Digital will continue to support a growing ecosystem of alternative payment methods (APMs), allowing businesses to meet the evolving preferences of global consumers, particularly in regions like Southeast Asia and Latin America, where new payment methods such as buy now, pay later (BNPL) are becoming essential.

**2. Intelligent Routing and Multi-Acquirer Payments:**

By enabling intelligent transaction routing and multi-acquirer models, CellPoint Digital helps merchants increase payment success rates, reduce operational costs and improve authorization and conversion rates. This approach helps businesses optimize their payment infrastructure, especially for cross-border transactions.

**3. Frictionless Customer Experience:**

To keep customers engaged, CellPoint Digital focuses on delivering frictionless payment experiences across all digital touchpoints, from websites to mobile apps. By minimizing the complexity of payment processes, businesses can reduce cart abandonment and enhance customer satisfaction

**4. Expanding Global Reach:**

With continued investment and strategic partnerships, CellPoint Digital is positioned to enter new market verticals and geographic regions. This expansion will enable us to grow our customer base and revenue by offering tailored payment solutions that address specific regional needs and challenges.

**5. Optimization:**

With a feature-rich payment orchestration platform, CellPoint Digital is uniquely positioned to help merchants reduce costs and increase revenue across over 20 vectors. Leveraging our technology and deep experience in the travel industry, we have already delivered tens of millions of dollars' worth of value to our merchants actively employing our optimization services.

These strategies are designed to not only increase revenue but also to provide businesses with the tools needed to scale effectively in a fast-evolving digital payment landscape.







DAVE  
**EXCELL**  
Founder



## RECIPE FOR SUCCESS: CUSTOMER INTIMACY AND STICKING TO PRINCIPLES

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**A**t Featurespace, our unwavering mission to make the world a safer place to transact has been the cornerstone of our high growth and customer satisfaction. By reducing the prevalence of fraud and financial crime, we are not only improving the society we live in but also providing a clear “call to action” for our teams and customers to do more. We continually challenge ourselves with the question: “How do we simplify and continually improve our world-class artificial intelligence (AI) fraud prevention models to outsmart the criminals?” Our long-term vision for fraud prevention ensures a secure future for all of our stakeholders, led by a reduction in fraud and a reduction in false positives — making the experience of our customers and their customers better and better.



Our strategy for 2025 remains the same as for the last 14 years and is centered around two critical considerations.

### **Developing Customer Intimacy**

Our customers are not just clients, they are partners in our journey. In fact, most of our new leads come from existing customers, a testament to the trust they have in us. We actively listen to their needs and challenges, using their feedback to guide our product development and service enhancements. This approach ensures we always meet their evolving expectations and understand emerging fraud threats. Our decisions are always made with our customers in mind, not just for profit, which has earned us a reputation as a company “beloved” by our customers. Our commitment to customer intimacy makes them feel valued and integral to our success.

### **Sticking to Our Principles**

Our core principles are not just words, they are the foundation of our company. Innovation, integrity and purpose guide every decision we make. At Featurespace, we’ve continued to build the best models and platform for the financial services industry. If we had built only for the present-day need, instead of thinking about the future, we wouldn’t have invented adaptive behavioral analytics or TallierLTM, the world’s first large transaction model. Our commitment to providing exceptional value and solutions will remain unwavering in 2025 and beyond. We will continue investing in research and development to offer industry-leading products and services rather than simply providing tools for our customers. And we’ll treat our customer’s customers — the consumers, who are so often the victims of fraud, with real-life consequences — with compassion and understanding, with our true

purpose always front of mind. Our commitment to our core principles reassures our customers of our direction and dedication.

Featurespace’s commitment to a world free from the financial and emotional turmoil caused by fraud and financial crime remains steadfast. Our customer-centric approach and dedication to innovation have been instrumental in our growth and success, especially as we enter this next stage of our journey. By continually evolving our AI fraud prevention solutions, we are able to stay ahead of emerging threats and protect our customers and their consumers. As we look toward 2025, our focus on customer intimacy and adherence to our core principles will continue to drive our mission of making the world a safer place to transact.



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# HOW FINEXIO WILL DRIVE B2B PAYMENT **INNOVATION AND GROWTH IN 2025**

The B2B payments landscape is experiencing unprecedented transformation, and Finexio stands at the forefront of this revolution. As we look toward 2025, our strategy builds upon our current success of managing billions in AP spend while maintaining 100% partner retention and pushing the boundaries of what is possible in business payments.

## **Embedded Payments: The Foundation of Modern B2B Transactions**

The future of B2B payments lies in seamless integration, and Finexio is leading this charge through our embedded payment solutions. Our growing network of channel partners and end-user businesses demonstrates the scalability and effectiveness of our approach. By embedding AP payment solutions directly within financial software and procure-to-pay platforms, we're eliminating the traditional friction points that have long plagued B2B payments.

CHRIS  
**WYATT**  
Chief Strategy Officer

Finexio



What sets Finexio apart is our ability to provide truly turnkey solutions. Partners can begin generating revenue immediately while offering their customers comprehensive AP automation. This isn't just about processing payments — it's about transforming the entire payment ecosystem.

**The AI Revolution in Supplier Enablement**

Perhaps the most exciting developments are happening in our artificial intelligence (AI) and predictive analytics capabilities. With our AI-driven models achieving over 90% accuracy in predicting supplier payment preferences, we're setting new industry standards.

Our virtual card adoption rates are consistently two to three times higher than industry averages, demonstrating the power of intelligent supplier enablement.

Looking ahead to 2025, we're doubling down on these capabilities. Enhanced supplier segmentation algorithms and automated campaign management will further streamline the supplier onboarding process, making electronic payment adoption easier than ever.

**Security: The Non-Negotiable Foundation**

In an era when payment fraud continues to rise, security is paramount. Our comprehensive security framework, including SOC-2 certification and 24/7 transaction monitoring, provides the foundation for safe, secure transactions. Our fraud prevention suite — incorporating account validation services, know your customer (KYC) protocols, OFAC sanctions screening, and anti-money laundering (AML) compliance monitoring — sets the industry standard for payment security.

The Finexio Shield program will continue to evolve, incorporating enhanced AI-powered fraud detection and real-time payment risk scoring to stay ahead of emerging threats.

**Market Opportunity and Growth**

The numbers tell a compelling story about the growth potential in our market. Virtual card payments are projected to see a 21.3% CAGR from 2023-2028, with an impressive 487% volume growth expected during this period. With 50% of this growth coming from B2B payments and 35% from North America, Finexio is perfectly positioned to capture significant market share.

**Our Path Forward**

Success in 2025 and beyond requires a focused approach. By engaging with financial leaders and their teams, we're helping transform financial operations through automation, security, and revenue generation. The future of B2B payments is not just about moving money — it's about creating value through intelligence, security and seamless integration.

As we move toward 2025, Finexio will continue to innovate and lead the B2B payments revolution. By combining cutting-edge technology with industry expertise and a commitment to customer success, we're not just participating in the future of B2B payments — we're defining it.







CASEY  
**KLYSZEIKO**  
Senior Vice President  
and General Manager,  
Global eCommerce and  
Carat Platform

**fiserv.**

## INVESTING IN INNOVATION TO DRIVE SUCCESS

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**P**lanning for success in today's digital landscape requires a clear understanding of client needs, along with the right amount of creative thinking to understand where to invest in innovation.

As we partner with leading enterprise brands to plot their path to a successful 2025, our Carat team at Fiserv is centered on delivering solutions that help our clients enhance the end-customer experience. Our approach is to apply intense focus on what the optimal experience should look like and then work backward from that point with our clients to ensure we're helping them succeed with innovative tools and solutions.



### Using Data to Drive Results

Using data strategically is an essential ingredient to making this work. As a data-driven organization, Fiserv works with clients to access and analyze their payments data in real time, giving businesses trying to retain customers and drive revenue a leg up. According to “The Platform Business Data Readiness Survey: How Real-Time Data Can Drive Growth,” a PYMNTS and Fiserv collaboration that surveyed U.S. retailers and consumer-facing platform businesses, 78% of firms with high data reliance saw an increase in revenue over the past year.

We continue to create and enhance solutions that use the unique data available to Fiserv, using machine learning and artificial intelligence to identify data patterns and enable our clients to make better payments decisions. The result is data-driven insights that can help businesses identify growth

opportunities, reduce costs or provide marketing teams real-time shopper insights that can be personalized to deliver a better experience to customers.

### Enhancing the Commerce Experience

Today, it’s more important than ever to make sure customer needs are met across the entire commerce landscape. We’re seeing investments among retailers in wallet experiences that boost customer retention while also delivering returns from the low-cost structure of alternative payment methods. By offering new omnichannel experiences through retail-branded wallets, retailers can get closer to their customers. These types of offerings not only reduce friction, but they contribute to overall customer satisfaction, which increases loyalty and drives more frequent shopping.

### Bridging the Gap Between Merchants and FIs

We’re also excited about the possibilities ahead for embedded finance. Businesses continue to explore ways to deepen their customer relationships by offering a range of financial services. We believe Fiserv is uniquely positioned at the intersection between a merchant and financial institution to create new and compelling solutions that meet our clients’ needs and create exceptional experiences for their customers.

Keeping up with an evolving business landscape and new customer needs is a reality for organizations today. However, it shouldn’t be viewed as an obstacle in the way of progress and growth. By maintaining preparedness — with the right strategies, tools and partners — success is achievable and sustainable, even in the most challenging times.



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JOSEPH  
**AKINTOLAYO**  
Chief Innovation Officer



# SIMPLIFYING PAYMENTS **AMPLIFIES VALUE**

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**A**s we move toward 2025, the businesses that thrive will be those that simplify payments, offer real-time solutions, and build value-driven, account-based relationships to attract, retain and grow their customer base. At Ingo Payments, we're not just envisioning this future — we're building it by helping our clients drive revenue through seamless financial experiences and agile payment solutions.

**Our Vision: Transforming Transactions Into Valuable Relationships**

As the payments landscape continues to evolve, more opportunities are emerging to turn simple transactions into meaningful customer interactions. At Ingo Payments, we use our embedded finance platform — the Modern Money Stack and its underlying Money Mobility solutions — to create feature-rich, account-based experiences that benefit account issuers and holders.

**The Modern Money Stack: Seamless Account Issuance and Flexible Money Mobility**

At the core of our strategy is the Modern Money Stack, which simplifies the movement of money into and out of issued accounts or cards. This platform provides a seamless way for businesses and customers to deposit funds (money in) and access funds (money out), enhancing flexibility and control over financial transactions.

By consolidating issuing and payment operations into a single platform, the Modern Money Stack reduces the need for multiple vendors and minimizes risks associated with managing various third-party providers. For example, businesses can offer solutions like digital wallets, instant payouts and card issuance more efficiently, leading to enhanced customer retention and increased transaction volume.

By supporting a variety of payment methods — such as ACH transfers, push to card, real-time payments, digital wallets and checks — Ingo provides customers with choices on how they move money into and out of their accounts or cards. This money mobility ensures that customers can transact in the way that best suits their needs without businesses having to manage the complexity of multiple endpoints.



**Agility Through a Unified Platform**

With Money Mobility integrated into the Modern Money Stack, businesses gain unmatched agility. A single API manages multiple payment options for both money in and money out, enabling businesses to quickly scale, enter new markets and launch new products without the challenges of integrating and managing disparate systems.

This agility is crucial in a changing market where customer needs and regulatory requirements evolve constantly. Our platform is designed to integrate with existing systems, minimizing disruptions and reducing implementation time. By simplifying the integration process, we help businesses overcome the hurdles of modernization, ensuring a smooth transition to a more agile payments infrastructure.

**Security and Compliance: Safeguarding Relationships and Revenue**

At the core of our Modern Money Stack lies a commitment to security and compliance. We integrate transactional risk management, including comprehensive fraud screening, account verification, risk underwriting and a zero-fraud liability guarantee to ensure transactions are safe.

Navigating the complexities of regulatory compliance can be challenging, but we help businesses stay ahead of evolving rules, minimizing the risk of penalties and reputational damage. By placing security and compliance at the forefront, we build lasting trust with customers and protect the relationships and revenue streams that drive long-term success.

At Ingo Payments, our strategies are centered on helping businesses get, keep and grow customers while driving revenue in 2025 and beyond.





ALICE  
**KATWAN**  
President of Revenue  
**SOVOS**

# WANT TO GROW REVENUE?

MAKE IT EASIER FOR YOUR CUSTOMERS TO WORK WITH YOU



In today's challenging business environment, every company is striving to keep and expand relationships with current customers while also bringing new logos into their portfolio. However, economic uncertainty, increased competition and tighter budgets make this goal more difficult than ever.



Many businesses tend to first look at their sales teams for improvements, which is always a good practice. However, I also urge businesses to reflect on what kind of partner they are. Are you easy to do business with? Do you prioritize your customers, or do you make things unnecessarily complicated?

Throughout my career in the tech industry, I've often seen organizations overcomplicate processes and make interactions unnecessarily difficult. For example, if your sales team has successfully convinced a buyer that your solution is the right fit for their needs, why then subject them to endless legal reviews during the contract process? Worse yet, why make an existing customer jump through hoops when they want to expand their business with you?

It's not just the sales process that suffers. Many businesses have complex workflows for critical areas like customer support, finance and back-office operations, making customers question whether working with you is worth the hassle even if your product is top-notch.

#### **Customer-First Approach Matters**

My advice for companies aiming to grow revenue is to simplify how they operate and embrace a customer-first approach. At Sovos, one of our core values is to be customer-centric. This means prioritizing our customers in everything we do to ensure seamless, frictionless interactions.

When I speak with customers and prospects, I frequently hear stories like, "The product was fine, but we could never reach anyone when we had a problem, and no one ever responded to emails." In a world where customer acquisition is difficult, losing one over a lack of responsiveness is shortsighted.

Customers come to you to solve problems, not to replace one issue with another. Regardless of how great your product or service may be, customers have limits on what they'll tolerate before turning to a competitor. Don't let unnecessary complexity drive them away, and you'll see your revenue grow.



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# THE CASE FOR **ENABLING INSTANT PAYMENTS**

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JON  
**BUDD**  
CEO,  
Juniper Payments,  
a Velera Company

**velera**

**F**inancial services are evolving faster than ever due to technology advancements and the industry's willingness to 're-think' the payments infrastructure. At the same time — and an impetus for financial institutions' continued evolution — consumers are connected, tech-savvy and expect more when it comes to their digital user experience. As Karen Webster put it, we now live in an on-demand economy where the expectation (no matter the use case, ranging from food delivery services to shipping, among others) is immediate.



Velera is always seeking to help credit unions and industry partners evolve, and today, immediacy is not just a nice-to-have but an expectation. In 2025, we will continue to prioritize helping financial institutions modernize and accelerate their payments capabilities.

The introduction of the FedNow® Service in 2022 gave financial institutions the ability to send and receive final and irrevocable funds instantaneously, at any time, representing an advancement from the previous fastest payment (wire transfers). While most FIs today rely on a batch process to send and receive payments, instant payments (from FedNow and The Clearing House's RTP® network) operate 24/7/365 — a leap forward in the banking and payments infrastructure.

A few months ago, I tasked my 18-year-old son with “adulting” by finding and opening a new account. When it came time to fund his new FI account (A2A transfer) from his other FI account (lawn-mowing savings), he threw his hands up in the air and asked what micro-deposits are and why it would take five days for his money to move. While this was my opportunity to whiteboard my life's work, my son unfortunately did not have the patience. Now, if both FIs were instant payments participants, it would have taken seconds.

While the industry is at the infancy of instant payment innovation, we are seeing solid adoption from FIs of all sizes. At Juniper Payments, we have been focused on the seamless integration of fraud controls and real-time risk scoring within our payments hub. Effective guardrails and actionable data will help build confidence for FIs to promote this service to their members and clients.

Businesses of all sizes are excited to use instant payments when they learn about the benefits. The ability to collect revenue quicker, hold onto money longer and make payments later is attractive for any business. These businesses could be a customer of your financial institution, but they will also most assuredly drive consumer adoption. They will promote innovation and use cases we haven't even contemplated yet.

The adoption of instant payments will continue to accelerate, and we want to be the partner that helps community FIs understand the importance of entering the space, as well as how to do it safely and effectively. As instant payments become our new reality, now is the time to explore and understand how this new payment rail can help financial institutions grow, while also improving the payment experience for every party involved.



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# ABOUT

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## PYMNTS®

**PYMNTS** is where the best minds and the best content meet on the web to learn about “What’s Next” in payments and commerce. Our interactive platform is reinventing the way in which companies in payments share relevant information about the initiatives that shape the future of this dynamic sector and make news. Our data and analytics team includes economists, data scientists and industry analysts who work with companies to measure and quantify the innovation that is at the cutting edge of this new world.

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