

Corporate-to-Bank Connectivity

Tackling Challenges & Unlocking Innovation

Customer Satisfaction: A Concern

Fewer than **50%** of corporate customers are satisfied with Corporate-to-bank (C2B) connectivity.

What's the Holdup?

52%

File Formatting Issues

47%

Complex System Integration

- APIs: Underutilized Potential
- Fewer than **40%** of corporate customers leverage APIs.



The Takeaway:

There's a pressing need for better standardization and modernization in C2B connectivity.

Source: (CGI Transaction Banking Survey 2022)

Challenges in Payments & Integration

Processing Costs:

\$8/ supplier payment;

62% attributed to labor.

Customer Satisfaction:

50% satisfied with current payment methods.

Integration Needs:

59% seek better integration of banking services.

52% cite file formatting as the top challenge.

47% struggle with environment and process integration.



The API Revolution

Market Growth: **28% CAGR**

\$5.76B

2023

\$49.95B

2032

Adoption:

- **80%** of companies using public/private APIs
- **<40%** of corporate customers use APIs for data exchange

Success Gap:

- **80%** of institutions recognize API importance
- Only **10%** achieve notable success

Leaders in Innovation:

- Digital neo-banks like Qonto & Monzo
- Traditional leaders: J.P. Morgan in the U.S.; Europe lags with limited options

Digital Transformation Momentum

Industry Shifts:

80% of B2B companies digitizing payments

40% prioritize automation in remittance and receivables tracking

Only **28%** of banks prioritize connectivity infrastructure

40% deploying open finance strategies, mainly for compliance

Benefits of Enhanced Connectivity

For Corporate Customers:

Streamlined operations & enhanced liquidity visibility. Addresses 50% dissatisfaction with current methods.

For Corporate Banks:

Reduced onboarding costs & faster integration. Data-driven insights for improved customer satisfaction.

For the Ecosystem:

Collaborative solutions for liquidity and AI ethics.



The Bottom Line:

Enhancing C2B connectivity is vital to meeting corporate demands. By tackling file formatting, integration challenges, and modernizing infrastructure, the treasury ecosystem can achieve seamless, efficient operations

Ready to turn cloud cost chaos into clarity? Let's transform your challenges into opportunities with tailored FinOps solutions.

Contact us today!

Sources:

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