AccessPay

Finance Trends Report 2025

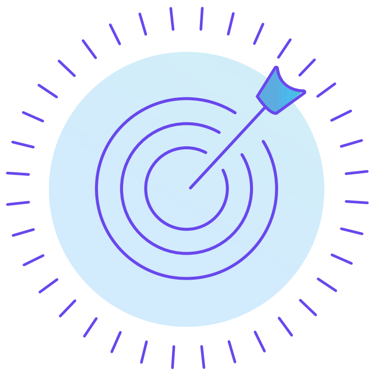
Contents.

Executive Summary

Optimising business costs and driving business growth are the top business priorities of finance teams as we move into 2025, according to the findings of AccessPay's latest Finance Trends Survey.

> **In our third annual survey of finance professionals, we wanted to understand the state of finance transformation in corporates and financial institutions and determine how and where they are focusing their digitisation efforts as we move into 2025.**

Anish Kapoor
CEO, AccessPay



The business environment remains difficult, and finance teams play a vital role in helping their companies navigate the challenges presented, from managing rising staff costs to working with senior management on investment plans.

Regulatory risk and compliance also remained high on the agenda, while in contrast to the 2023 findings, hiring and retaining good people dropped down the priority list as recruitment pressures eased for companies in general.

Introduction

2024 has been marked by flatlining economic growth, weak demand and rising costs, all of which make for a challenging environment for corporates.

Finance teams play a crucial role in these tough times, helping businesses optimise their costs, kickstart productivity through investment, and gain better insight into business performance with relevant, timely financial metrics.

To perform at their optimum, finance teams need to invest in their people, processes and technology.

However, while a digital-first approach permeates our personal lives, it's a different story in the corporate world. Some sectors are more advanced than others, but accounting and corporate banking are typically replete with manual processes.

Not only is this inefficient, but it also hinders finance teams in their role as strategic advisers to the business and heightens the risk of fraud. Embracing finance transformation can overcome many of these challenges and put corporates on a more secure footing in managing business risks.

In this report, bank integration provider AccessPay examines how finance departments approach digital transformation and fraud management.

Based on an online survey of finance managers at 72 organisations, the report looks at the drivers for digital transformation, as well as finance teams' technology priorities and adoption status.

It also looks in detail at ISO 20022 preparations and fraud prevention approaches. Sector overviews of the three most represented sectors in the survey, financial services, legal, and retail, are also included.

As we move into 2025, the collated findings provide a unique insight into the state of play of finance transformation in the corporate world.

Business challenges and objectives

The extreme inflationary pressures of 2022 and 2023 may have dissipated in 2024, but the trading environment remains challenging. Stagnant economic growth and weak demand mean businesses must operate as efficiently as possible to survive in a difficult environment.

It's, therefore, no surprise that finance professionals were **most likely to select optimising business costs or driving business growth as their top business challenges and objectives.**

From a cost perspective, rising staff expenses are front of mind after October 2024's landmark budget, which is increasing employer National Insurance Contributions (NICs) from April 2025. The recently announced Employment Rights Bill, which introduces new employee protections from 2026, will also have cost implications for firms.

Alongside this, there are concerns about a resurgence in inflation following the release of **higher-than-expected inflation data for October 2024**[1], which was attributed to rising energy costs and trade frictions. As such, finance teams will be keeping a keen eye on input costs.

From a business growth perspective, finance teams play a vital role in helping management determine where and how to invest in the business. This includes investments in technology, people and facilities, both for the business as a whole and the finance function itself.

As this report explores, many finance teams are investing in digital transformation to improve operating efficiencies and financial data quality.

What are your top three business challenges or objectives?

1. Office for National Statistics, Consumer price inflation, UK: October 2024

Regulatory risk and compliance

In the course of their work, finance professionals must ensure they comply with key legislation, regulations and professional standards.

42%

of respondents cited regulatory risk and compliance as key business challenges or objectives.

They also need to keep up with new legislative and regulatory developments such as the Economic Crime and Corporate Transparency Act 2023 (ECCTA), which introduced the new failure to prevent fraud offence.

More broadly, they also have to work with the business to manage the cost of compliance and understand the financial impact of new regulations.

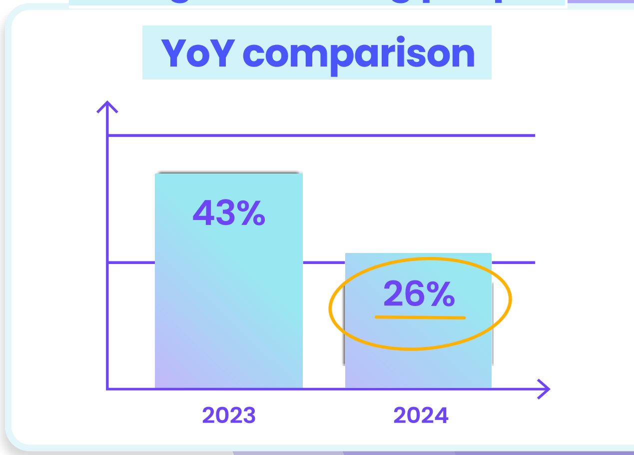
For instance, the Digital Markets, Competition and Consumers Act 2024 (DMCC Act) will have far-reaching implications for the affected businesses, including their pricing models.

Staffing

In contrast to previous surveys, hiring and retaining people was less of a concern in 2024. 26% of respondents cited it as a challenge or objective, compared to 43% in 2023.

This likely indicates tightness in the wider employment market easing, though there will naturally be sectoral differences.

Hiring & retaining people

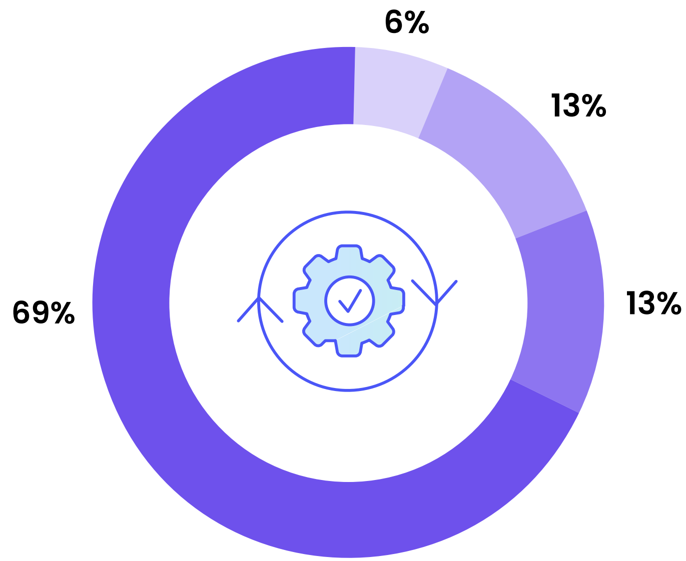


Finance Transformation

In contrast to our personal lives, where financial management can be entirely digital, it's a different story in finance and corporate banking, where manual processes often prevail.

For most companies, finance transformation is a work in progress, with **69% stating they are in the midst of digital transformation** with a combination of manual and digital processes. **Just 13% had fully digitised**, while 13% plan to embark on finance transformation over the coming 12 months.

Which of the following statements most accurately represents your organisations' current financial transformation status?



- We're in the midst of a financial transformation (combination of manual & digitised processes)
- We're planning to start our financial transformation journey within 12 months
- Our finance processes are fully digitised
- Financial transformation is not on the agenda

Cash management is one example of how manual processes predominate in finance.

When asked how their businesses manage their cash, **71% stated they manually retrieved statement data** from banking portals, while just **18% reported using a multi-banking portal with real-time reporting.**

71%

of respondents manually retrieve their statement data from bank portals

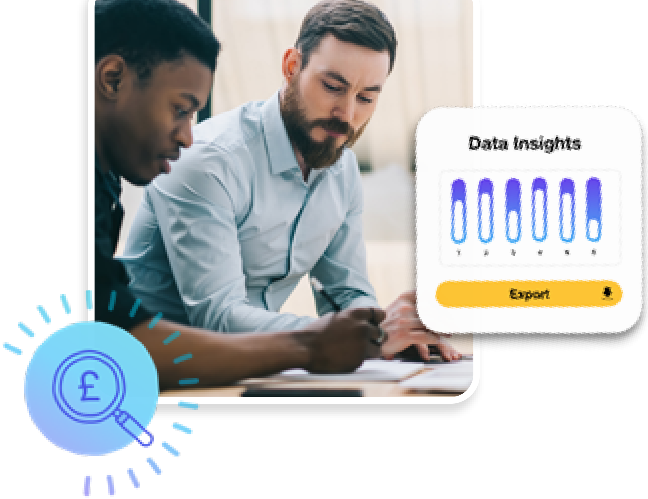
There are multiple drawbacks to the prevailing manual approach...

It's inefficient

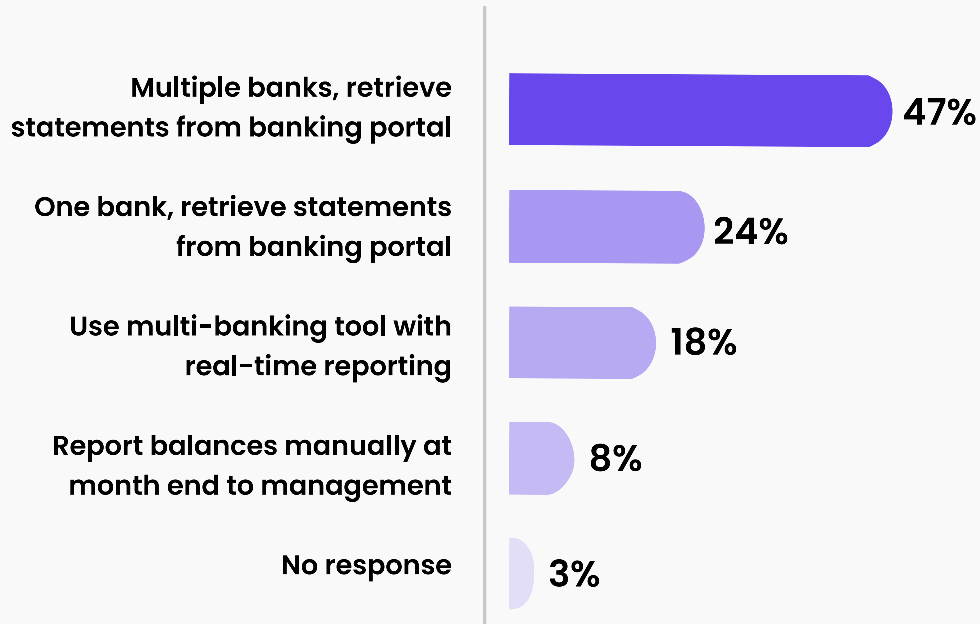
- In 47% of cases, respondents worked with multiple banks and had to download statement data from each to input into their accounting systems.

It heightens the risk of fraud

- There is an increased risk of internal fraud, as more individuals have access to banking portals to make payments, and there is potential for statement data to be manually manipulated to match the ledger.



How is your business managing its cash?



Drivers for finance transformation

Given the abundance of manual processes, it makes sense that improving operational efficiency tops the drivers for financial transformation, selected by 56% of respondents.

Aside from cash management, there are many examples of manual processes and data manipulation across finance, from payment approvals to account reconciliation and financial reporting. Moving to a digital approach can enable finance teams to focus more on higher-value tasks.

56%

of respondents cited operational efficiency as their driver for finance transformation

The second most important finance transformation driver was **improving finance reporting metrics**, selected by 44% of respondents.

This also ties in with the drive for operational efficiency; reporting can be labour-intensive, with finance professionals sourcing information from multiple systems, such as their banks and accounting software, and then compiling it in spreadsheets.

This approach is hugely inefficient; not only does it take a lot of time to download data, but data is often provided in multiple formats and needs to be cleaned for consistency and checked for accuracy.

This is where bank integration technology can come into play. Once implemented, it provides a single source of clean financial information, saving time on data gathering, cleaning and checking. This, in turn, frees up resources for data analysis and strategic decision-making.

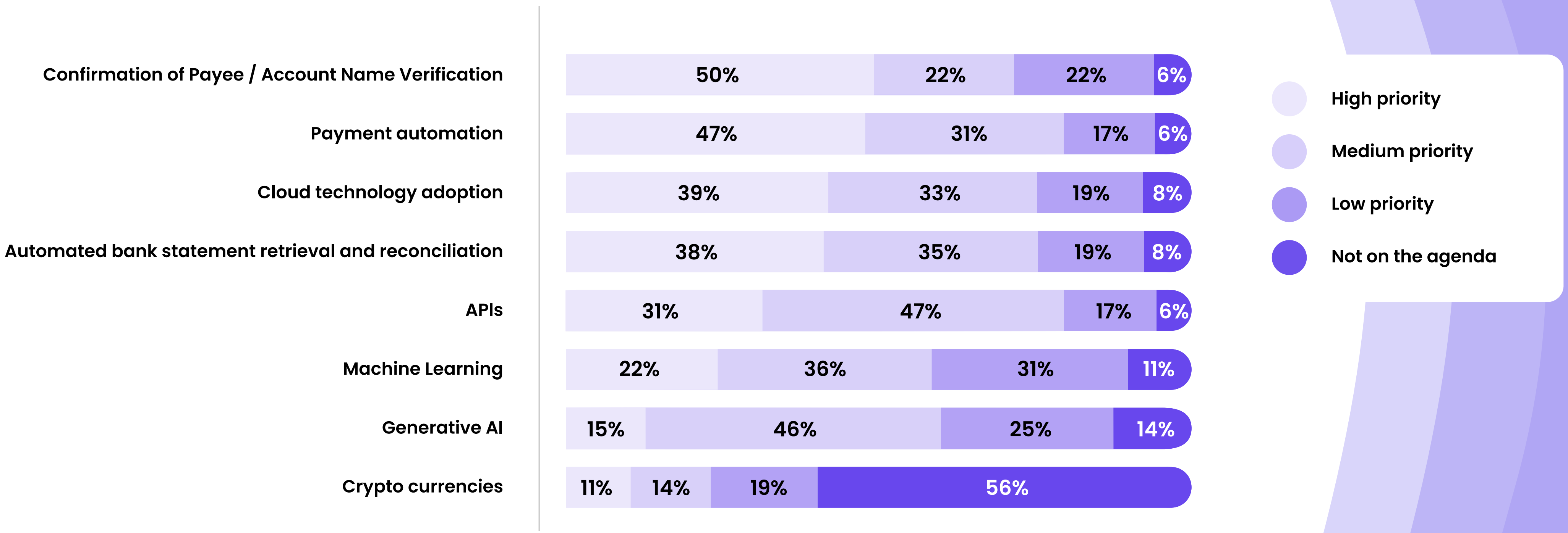
Top three drivers for your financial transformation journey

Technology Priorities

In terms of organisations' technology priorities, generative artificial intelligence (GenAI) may capture the headlines, but the immediate focus areas for organisations are Confirmation of Payee (CoP) or Account Name Verification (ANV) technology, payment automation and cloud technology adoption.

The emergence of CoP/ANV technology at the top of the list sees it leapfrog cloud technology adoption, which was the highest priority for respondents in 2023.

To what extent are each of the following technological advancements a priority for your organisation?



Account Name Verification

Confirmation of Payee (CoP) technology verifies that, when making a payment, inputted account details match the account name and is a valuable tool for fraud and error prevention.

CoP technology refers explicitly to the scheme managed by the Payment Systems Regulator (PSR) in the financial services sector.

Since 2020, the PSR has overseen a phased rollout of the technology for Faster Payments and CHAPS transactions, finishing in October 2024.

Outside of the financial services sector, finance teams can access CoP checks through their banking portals. However, this approach has its limitations. For instance, it must be carried out manually, and it's not possible to check bulk payment files.

Accordingly, non-payment companies are turning to commercial ANV services, which can perform these checks at scale and integrate with their accounting or payment software.

Payment Automation

Beyond the immediate priority of ANV technology, companies are seeking to improve payment automation to reduce the number of manual interventions in compiling, authorising and submitting payment instructions.

Similarly, they are also seeking operational efficiencies by deploying automated bank statement retrieval and reconciliation software to reduce the time spent on performing reconciliations and speed up the process of closing accounts.

Cloud Technology

Cloud technology adoption also features high on the finance transformation agenda. The shift to the cloud improves accessibility to accounting systems, providing greater flexibility for home and hybrid working structures while encouraging collaboration.

Finance teams also benefit from live data rather than waiting on overnight updates, improving operational processes. Cloud-based systems are typically cheaper to run, reducing overheads and contributing to the cost optimisation goals of finance teams.

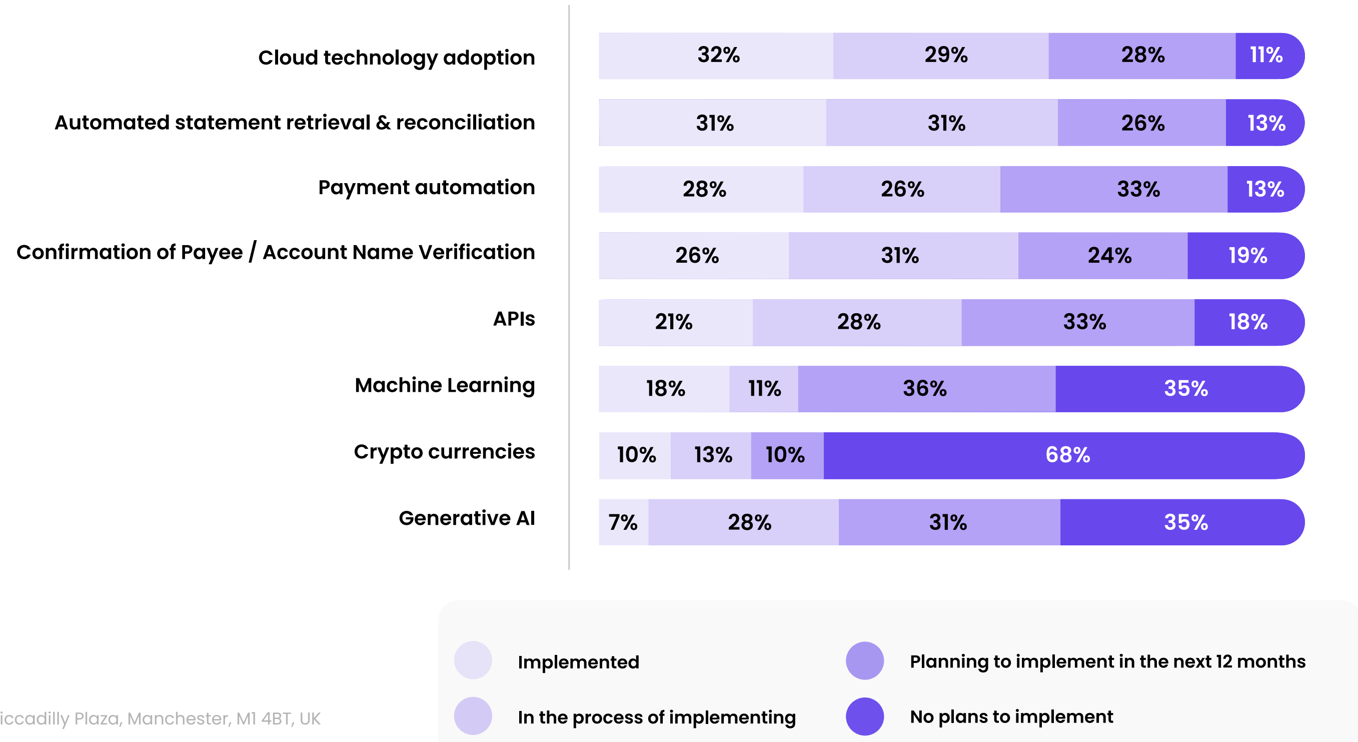
Technology Implementation

From an implementation perspective, finance teams have made the most progress with cloud technology adoption and automated statement retrieval. Payment automation and ANV do not lag far behind with implementations that are planned or underway.

API Technology

The picture for API technology is more mixed. APIs have been used to great effect with open banking and providing open access to customer data, particularly in the personal and small business banking space. However, commercial APIs for bank connections are not designed for scaled connectivity in the same way. While they once were positioned as the panacea for bank connections, the reality is more complex, and implementation is challenging. They are undoubtedly valuable for certain use cases but are unlikely to replace host-to-host connections for some years.

Which financial technologies / initiatives has your organisation implemented into its finance operations?



Generative AI

Just 7% of respondents have implemented GenAI technology, but 28% plan to do so.

Many of the large enterprise resource planning (ERP) platform providers are developing AI agents or co-pilots to support account teams with specific tasks, such as accounts payable, accounts receivable, and financial reporting.

7%
of respondents have implemented GenAI technology, but 28% plan to do so.

There will be an impact on existing workflows

- These will increasingly form part of the landscape over the coming years, impacting workflows as companies work out how to integrate the new tools and capabilities with existing processes.

Staff training must be prioritised

- They will also need to train staff to use them effectively and consider their impact on the organisation's staffing structure. Good workforce planning will pay dividends in helping companies determine the most appropriate staffing structure and how best to support employees through training and upskilling.

ISO 20022

The transition to the ISO 20022 standard for financial messaging represents a significant opportunity for financial transformation.

However, the switch to the new standard has largely flown under the radar outside the financial services and legal sectors, and limited progress has been made.

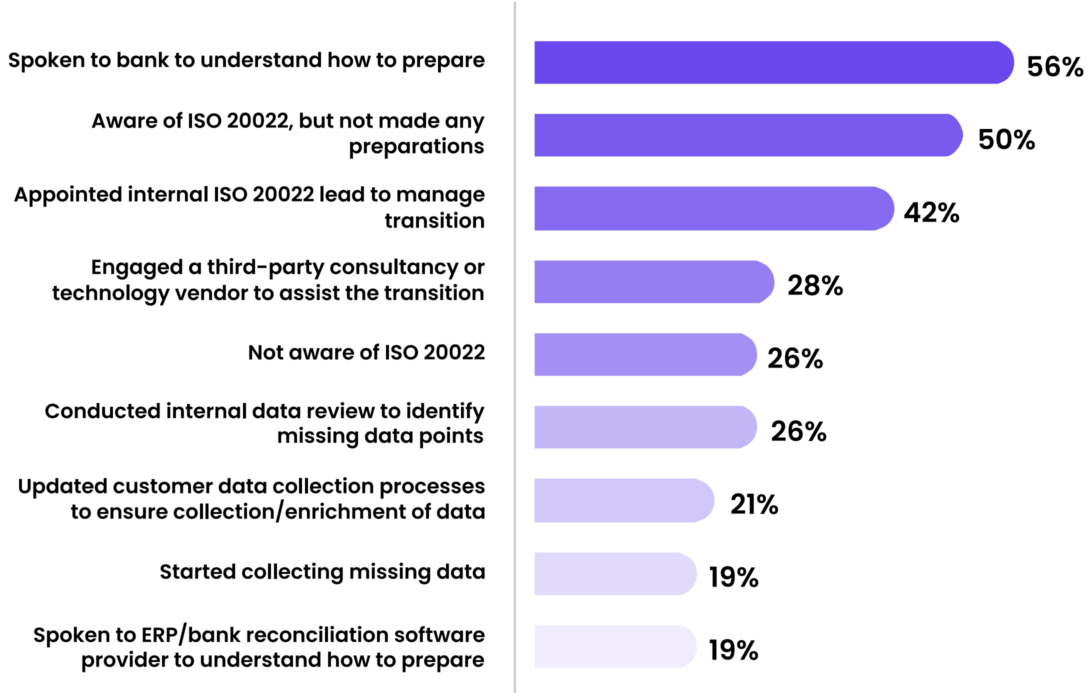
Mandatory data requirements

ISO 20022 has been designed to replace the legacy MT financial messaging format. In contrast to the MT messages, the ISO 20022 standard allows for much more detailed data to be added to financial messages.

Payment schemes worldwide are transitioning to the format and as they do, are introducing mandatory data requirements for payment messages.

In the UK, the Bank of England will require financial institutions to include Purpose of Payment (PoP) codes and Legal Entity Identifiers (LEIs) in all CHAPS transactions from May 2025. PoP codes will also be required for all property transactions.

What preparations have you made for the upcoming mandatory ISO 20022 compliance?



While the initial requirements fall on financial institutions and companies operating in the property sector, the mandatory data requirements will eventually affect all corporates.

By way of example, hybrid addresses with at least the town name and country in structured form will be required from November 2025, and any payments with fully unstructured addresses will be rejected from November 2026.

Any payments with fully unstructured addresses will be rejected from **November 2026.**

As a result, companies will need to review the payment systems they use, determine how they collect the relevant data and understand how their banks need to receive payment messages in the new format.

Limited corporate preparation

Concerningly, the indications from the Finance Trends Survey are that limited preparation work has taken place in readiness for ISO 20022.

26% of respondents were unaware of ISO 20022, while 50% said they were aware of the format but had not made any preparations.

26%

of respondents were unaware of ISO 20022

Where steps had been taken, corporates were most likely to have spoken to their banks to understand the changes or appointed an internal lead to manage the transition.

Just 21% had reviewed customer data collection processes, and 19% had started collecting missing data. However, on a slightly more positive note, this was an improvement on the even lower figures recorded in the 2023 survey, where just 14% had spoken to their bank about the upcoming changes.

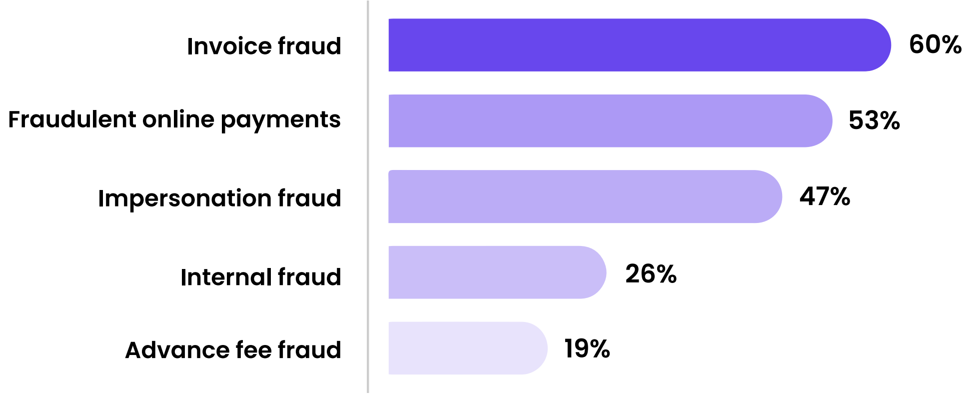
The findings around limited preparation are further supported by data from AccessPay's ISO 20022 Readiness Assessment, which asks participants 10 questions about their understanding of ISO 20022.

The aggregated results from submissions to date show that 61% had heard of ISO 20022 before completing the assessment but that just 47% had an understanding of how it will affect their payments, and **only 23% were aware of the deadlines for ISO 20022 compliance for their organisation.**

This limited preparation sounds an urgent call to action to finance leaders to address ISO 20022 for their organisations and for the banking industry to communicate the changes better to their customers to build momentum in preparing for the switch.

Fraud

Which types of fraud are of most concern to your company?



Fraud is an ever-present risk in the finance function.

By the very nature of its role in handling large sums of money, it is an attractive target to fraudsters. Of the various categories of fraud, respondents were most concerned about three types: invoice fraud, fraudulent online payments and impersonation fraud.

Authorised push payment fraud

Invoice fraud and impersonation fraud are both types of authorised push payment (APP) fraud, which has been a growing challenge since the pandemic years.

While efforts to combat scams appear to be driving down APP fraud levels in the personal space, the latest fraud statistics from UK Finance show **a record £47.2m in losses in non-personal authorised push payment (APP) fraud in the first half of 2024.[2]**

The data also shows that 78% of invoice or mandate fraud, equating to £20m, occurred on non-personal or business accounts. 97% of APP fraud occurs over Faster Payments' real-time rails, meaning once the payment is made, it has gone, highlighting the importance of robust fraud prevention measures to stop such payments from being made.

UK Finance's data also revealed a substantial 106% increase in APP fraud cases via intrabank 'on-us' transactions, where funds are moved between two accounts with the same institution. This is particularly concerning for businesses, where this channel could be used to facilitate internal fraud.

2. UK Finance, Half Year Fraud Report, October 2024

Unauthorised payment fraud

Fraudulent online payments are considered unauthorised fraud. Most online payments are made using payment cards.

UK Finance shows a 26% increase in remote purchase (or card not present) fraud in the first half of 2024 compared to the same period in 2023.

It also reports on industry feedback that fraudsters are using more sophisticated social engineering techniques to trick customers into sharing one-time passcodes (OTPs) used to authenticate transactions. For this type of fraud, transaction monitoring tools to screen for potentially fraudulent transactions are essential.

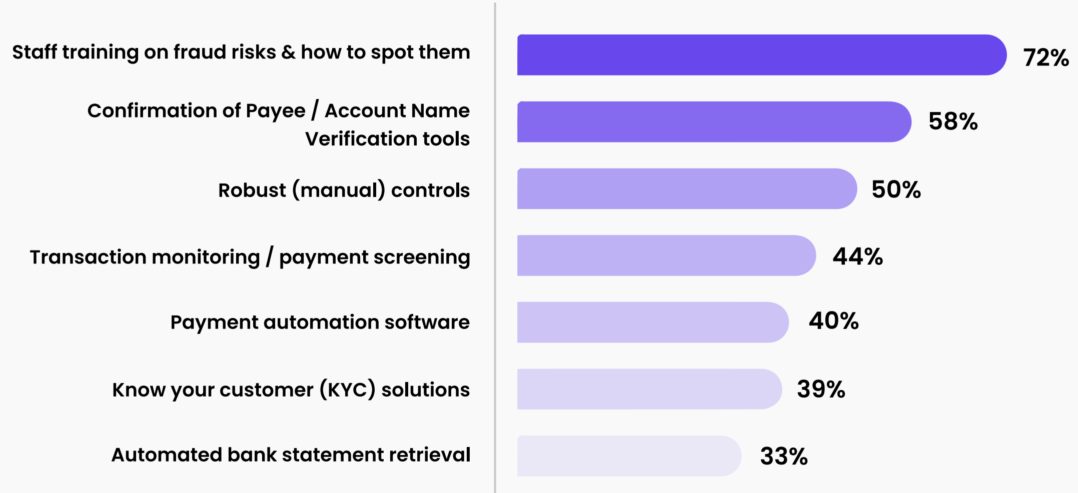
Fraud prevention measures

To combat fraud effectively, businesses need to have a multi-layered range of measures in place to deter fraud from happening in the first instance and detect it when it does occur.

When asked about the fraud prevention measures employed by their companies, respondents were most likely to state staff training on fraud risks. Training is, of course, a critical element of fraud prevention. However, fraud is constantly evolving as criminals seek to exploit new weaknesses; as such, it's essential that training is regularly refreshed to ensure its effectiveness.

After staff training, respondents were most likely to use CoP or ANV tools to prevent erroneous or fraudulent payments. **58% of respondents report having this technology in place**, and as the technology implementation section above shows, many companies are currently implementing the technology or planning to do so.

What financial fraud prevention measures does your company have in place?



Robust manual controls, such as segregating duties and establishing an authorisation process for payments, are also important. 50% of respondents reported having such controls in place, though concerningly, this also suggests half do not.

Beyond the top three fraud prevention measures, various approaches were reported, including payment screening tools, payment automation software and automated bank statement retrieval.

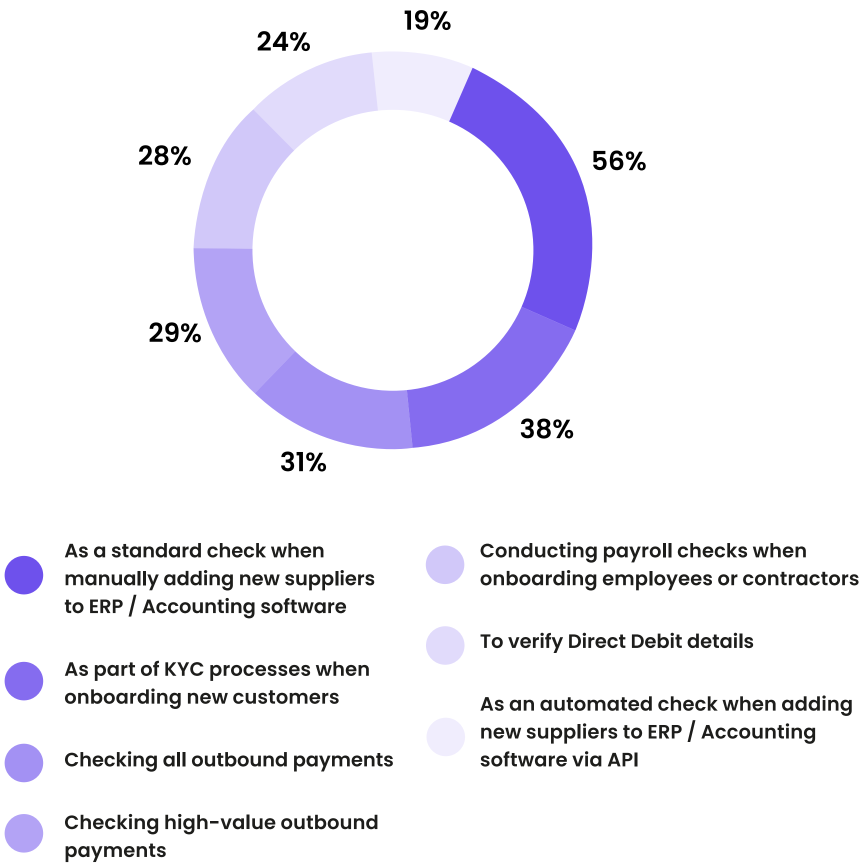
CoP/ANV technology and fraud prevention

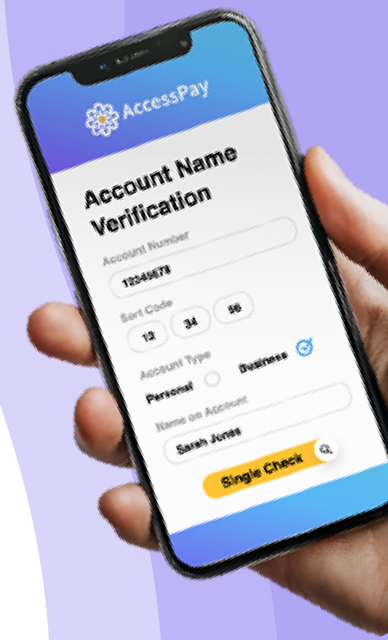
Respondents were also asked in more detail about how they use CoP/ANV technology.

By far, the most common use case, cited in 56% of responses, was as a standard check when manually adding new suppliers to accounting software.

Respondents also reported using the technology in various other scenarios, including onboarding new customers, checking outbound payments and conducting payroll checks. However, these checks were by no means widespread, suggesting corporates could make more use of CoP/ANV technology at their disposal.

How do you use Confirmation of Payee / Account Name Verification technology?





Sector Overviews

The three largest respondent groups represented in the Finance Trends survey were the financial services, legal and retail sectors. In the following sections, we review the key findings from these sectors in more detail.

Financial Services

The financial services sector is the most digitally advanced of the three sectors represented.

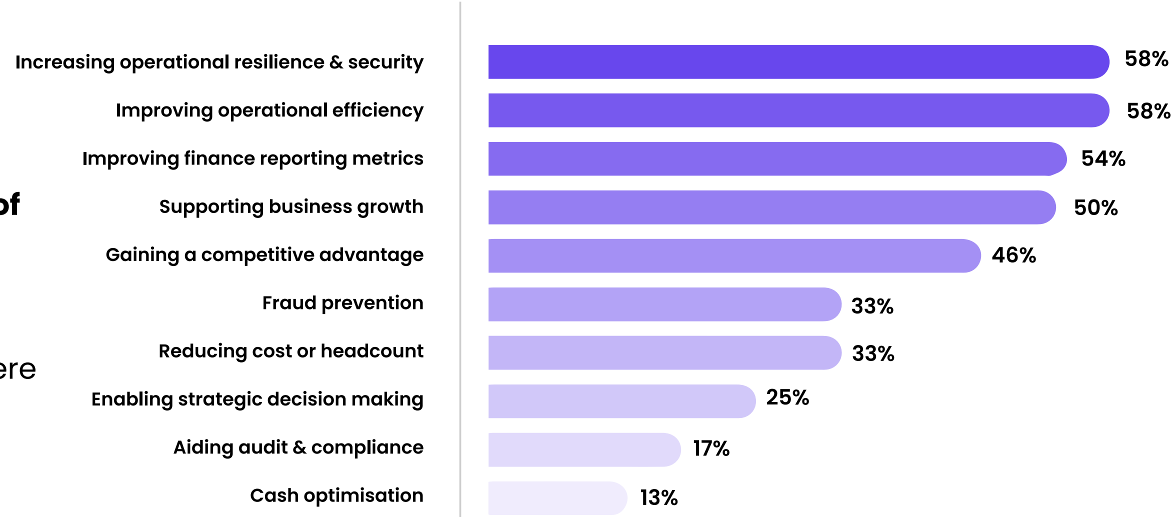
21% of respondents reported that finance processes were fully digitised (the average across all sectors was 13%), and 58% were in the midst of financial transformation.

The drivers for transformation were broadly in line with the cross-sector averages, with improving operational efficiency, improving reporting metrics and supporting business growth all scoring highly.

Increasing operational resilience and security was the joint top driver with improving operational efficiency. Operational resilience has been front of mind in the sector following the introduction of the new operational resilience regime in 2022, with firms expected to demonstrate compliance by 2025.

In contrast to the legal and retail sectors, fraud prevention was considered more of a priority. The sector is particularly attractive to fraudsters – due to the high volumes of payments processed – and it is often the first port of call for fraud refunds. As such, fraud prevention is a consistent priority.

Financial Services: What are the top three drivers for your financial transformation journey?



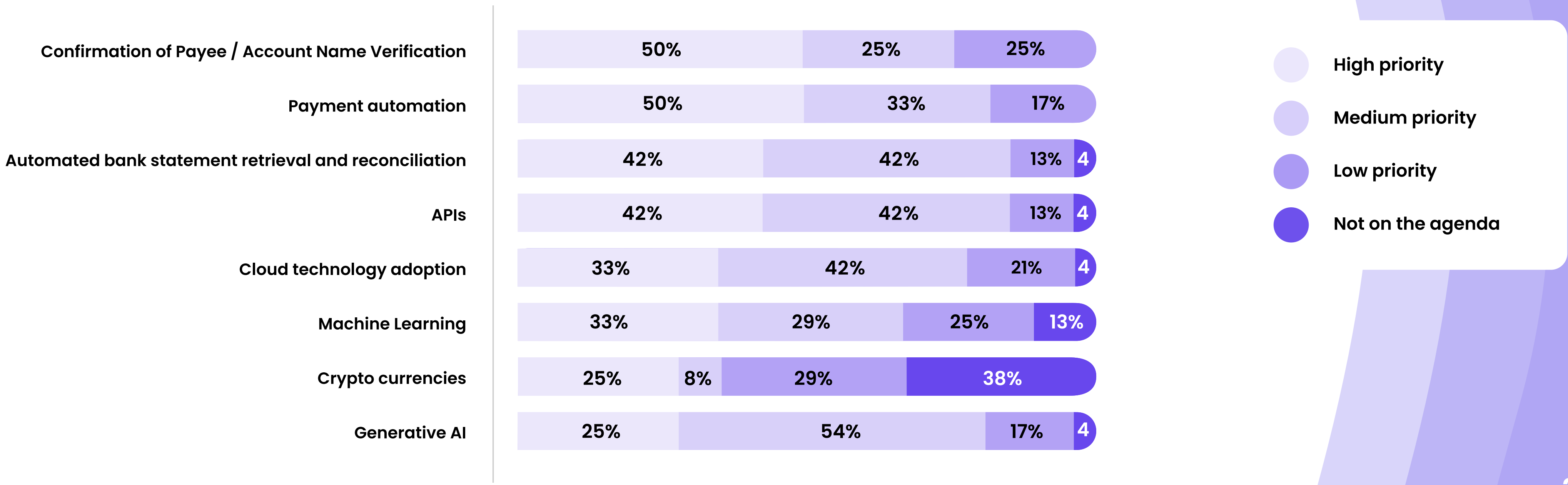
Technology priorities

In line with their advanced finance transformation status, financial services respondents were more likely to have implemented key technological advancements.

For example, 38% had implemented automated statement retrieval and reconciliation, while 33% had implemented cloud technology. In the legal sector, these respective percentages were 33% and 11%; in the retail sector, 15% and 31%.

In terms of technology priorities, financial services companies are mostly focused on CoP/ANV technology and payment automation. GenAI is a high priority for just 25% of companies but is most certainly on the radar, with 54% citing it as a medium-term priority.

Financial Services: To what extent are each of the following technological advancements a priority for your organisation?



Just

8%

of respondents stated that they have started to collect missing ISO 20022 data

ISO 20022

ISO 20022 readiness amongst financial services respondents was patchy.

13% had not heard of ISO 20022, while 25% had heard of it but had not undertaken any preparations. 33% stated they had spoken to their bank, while 25% had appointed an internal lead to manage the process, and just 8% had started to collect missing data.

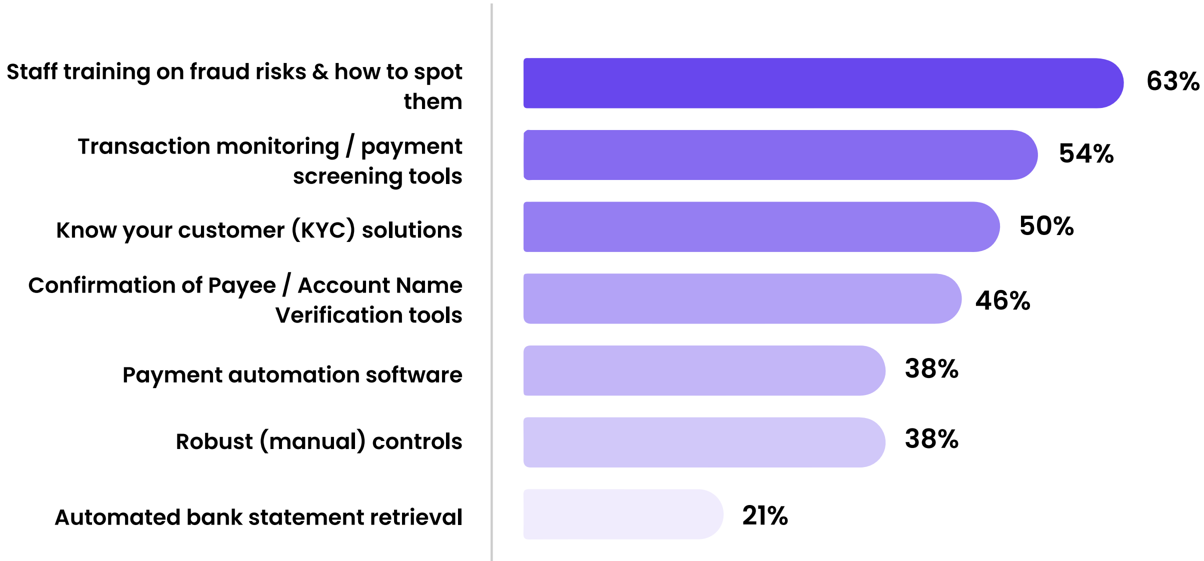
Fraud

Invoice (58%) and impersonation (54%) fraud were the two types of fraud that were of the greatest concern to financial services companies.

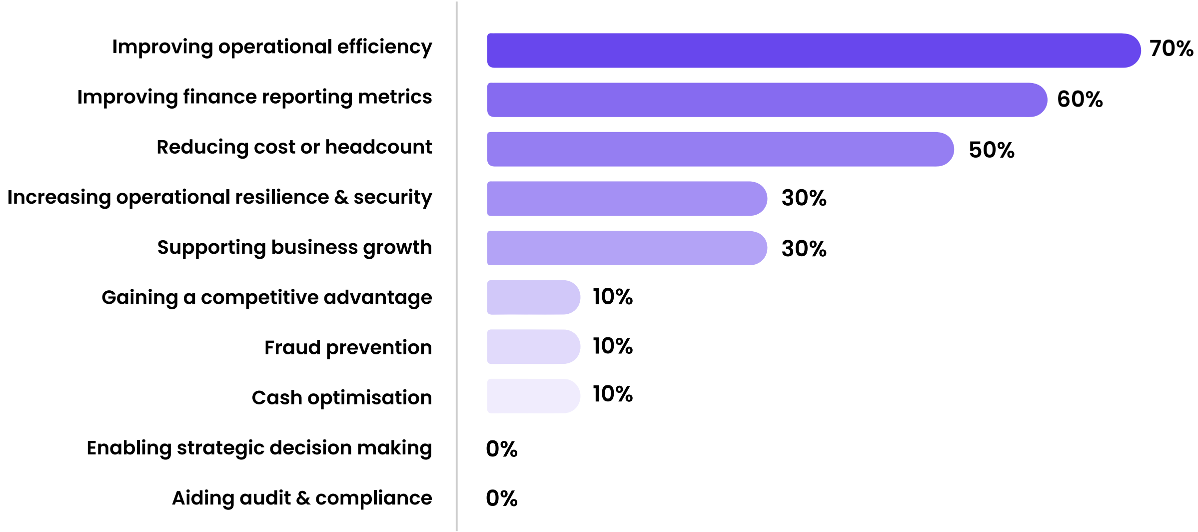
Companies in the sector were most likely to have a range of fraud prevention measures in place, starting with trained staff. 63% of financial services respondents stated they had trained staff on fraud risks and how to spot them, compared to 40% in legal and 31% in retail.

The other top fraud prevention methods were transaction monitoring/payment screening and know-your-customer (KYC) solutions.

Financial Services: What financial fraud prevention measures does your company have in place?



Legal: What are the top three drivers for your financial transformation journey?



Legal

The legal sector was the least digitally advanced of the three examined in depth.

None of the respondents reported fully digitised finance processes, while 50% were in the midst of financial transformation.

Operational efficiency and improving finance reporting metrics are the clear top two drivers for transformation, cited in 70% and 60% of cases. Business growth was less of a concern in the legal sector, but reducing cost and headcount featured much more prominently than in the other sectors examined in-depth with 50% of respondents choosing this option.

As digitisation appears to be comparatively limited in the legal sector, there is likely scope to reduce costs or headcount through technology.

ISO 20022

Legal respondents tended to be aware of ISO 20022.

Conveyancing solicitors, in particular, will be affected by the new mandatory data requirements, which require them to provide a PoP (purpose of payment) code for property transactions from May 2025.

40% stated they had engaged a third-party consultancy to assist with the transition, 30% had spoken to their bank and 30% had also appointed an internal lead to oversee the project.

Technology priorities

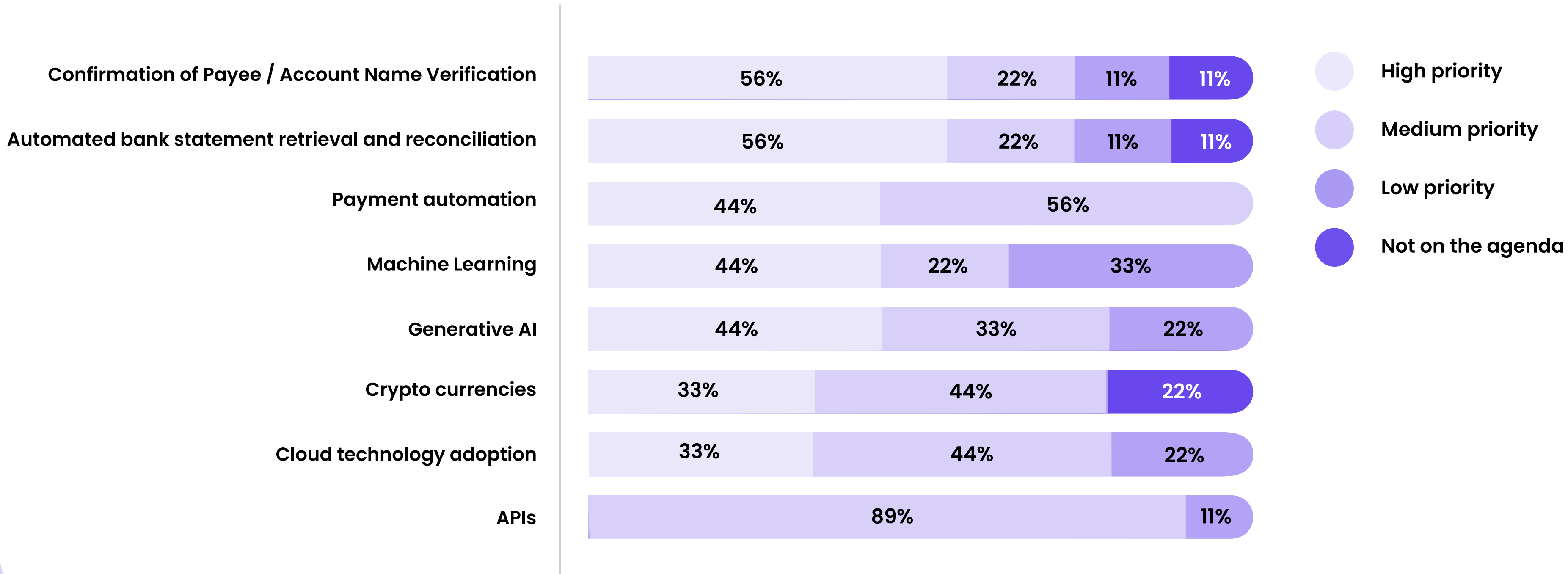
Technology implementation to date in the legal sector is comparatively limited.

Respondents were most likely to have implemented automated statement retrieval and reconciliation, with 33% stating this technology was in place.

However, implementation projects were underway for most technologies. In terms of priorities, CoP/ANV technology and automated statement retrieval and reconciliation are the number one focus areas.

APIs were at the bottom of the priority list, with 89% citing this as a medium-term priority. As highlighted, while APIs are valuable in some use cases, they are also complicated to implement. This will lessen the appeal when there are other areas to focus on.

Legal: To what extent are each of the technological advancements a priority for your organisation?



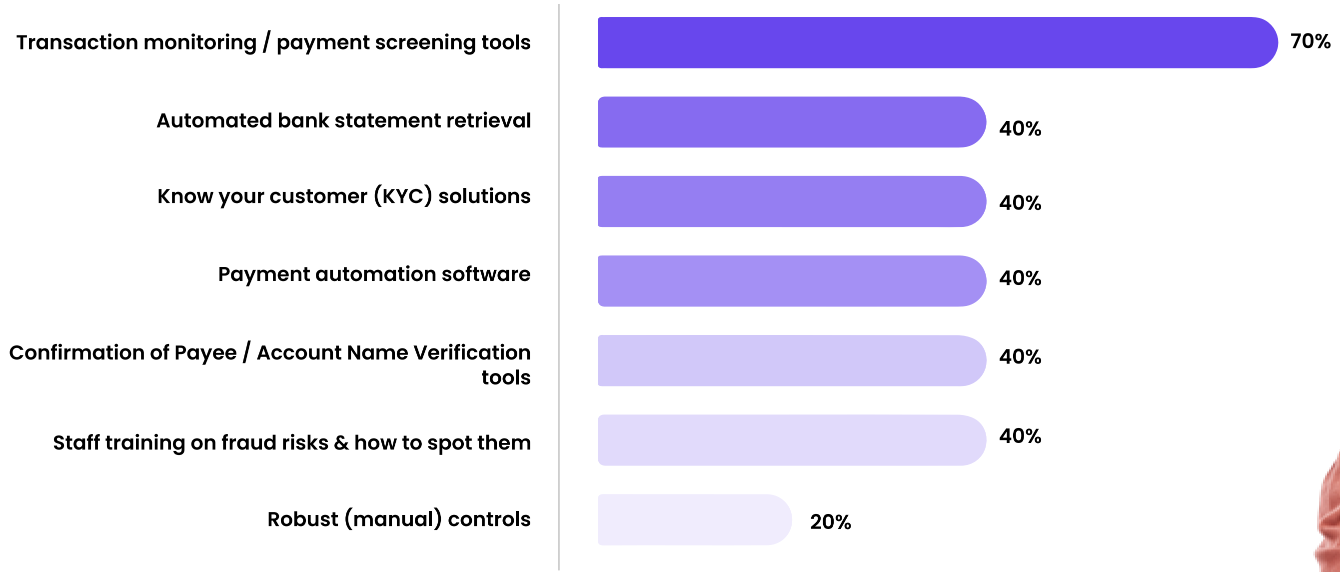
Fraud

Fraudulent online payments (60%) and impersonation (60%) fraud were the two categories of fraud that were of most concern to respondents.

Similar to the retail sector, legal respondents were most likely to use transaction monitoring or payment screening tools as a fraud prevention measure.

However, other methods were not embedded across the sector. Notably, staff training and robust manual controls were only implemented in 40% and 20% of cases, respectively.

Legal: What financial fraud prevention measures does your company have in place?

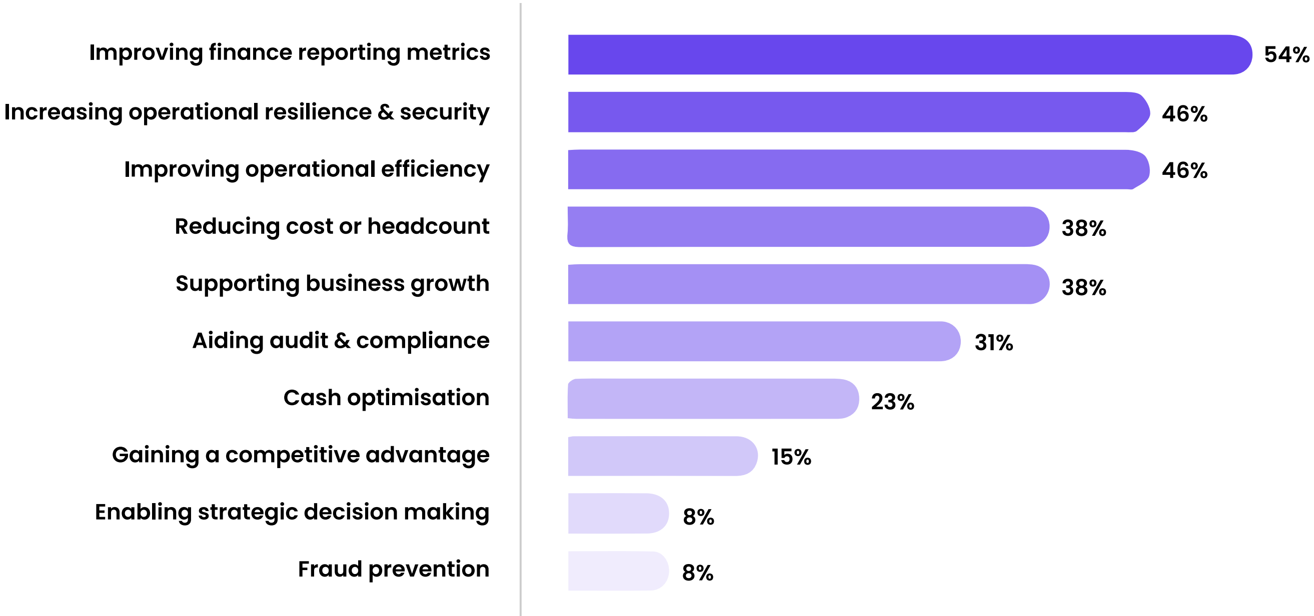


Retail

Respondents in the retail sector were most likely to be amid financial transformation, with a mix of manual and digital processes.

Topping the reasons for finance transformation was the drive to improve finance reporting metrics, followed by increasing operational resilience and security and improving operational efficiency. Fraud prevention was a limited driver in the retail sector, selected by just 8% of respondents.

Retail: What are the top three drivers for your financial transformation journey?



77% of retail respondents stated they were amid financial transformation, with both manual & digital processes.

ISO 20022

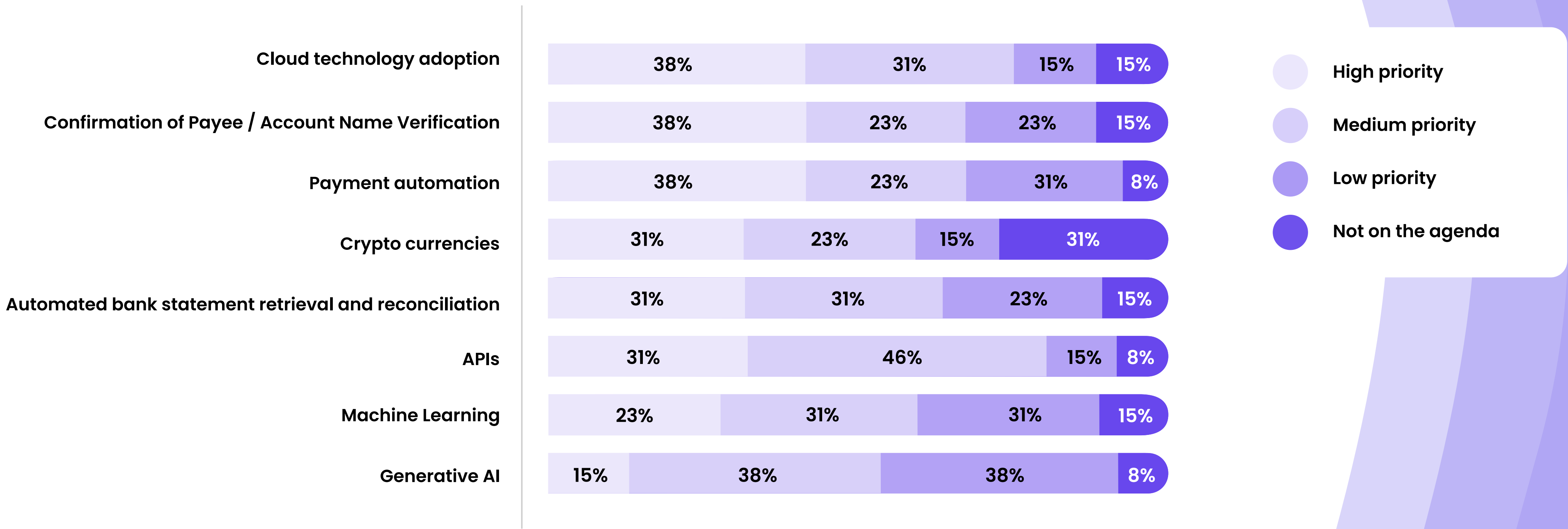
ISO 20022 awareness was once again patchy, with 31% stating they were aware of ISO 20022, but their organisation had not made any preparations. However, 46% had spoken to their bank, while 31% had updated customer data collection processes.

Technology priorities

From a technology implementation perspective, retail respondents were furthest advanced with cloud technology adoption, which 31% had implemented and 46% were in the process of doing so. Cloud migration also topped the list of future priorities.

In contrast to the other two sectors and the cross-sector average, cryptocurrencies featured more in the retail landscape. 23% had implemented some cryptocurrency technology, and 31% stated it was a high priority for their organisation. Offering customers a variety of means to pay is important in retail; cryptocurrencies, while far from a mainstream payment method, are accepted by a steadily increasing number of companies.

Retail: To what extent are each of the technological advancements a priority for your organisation?



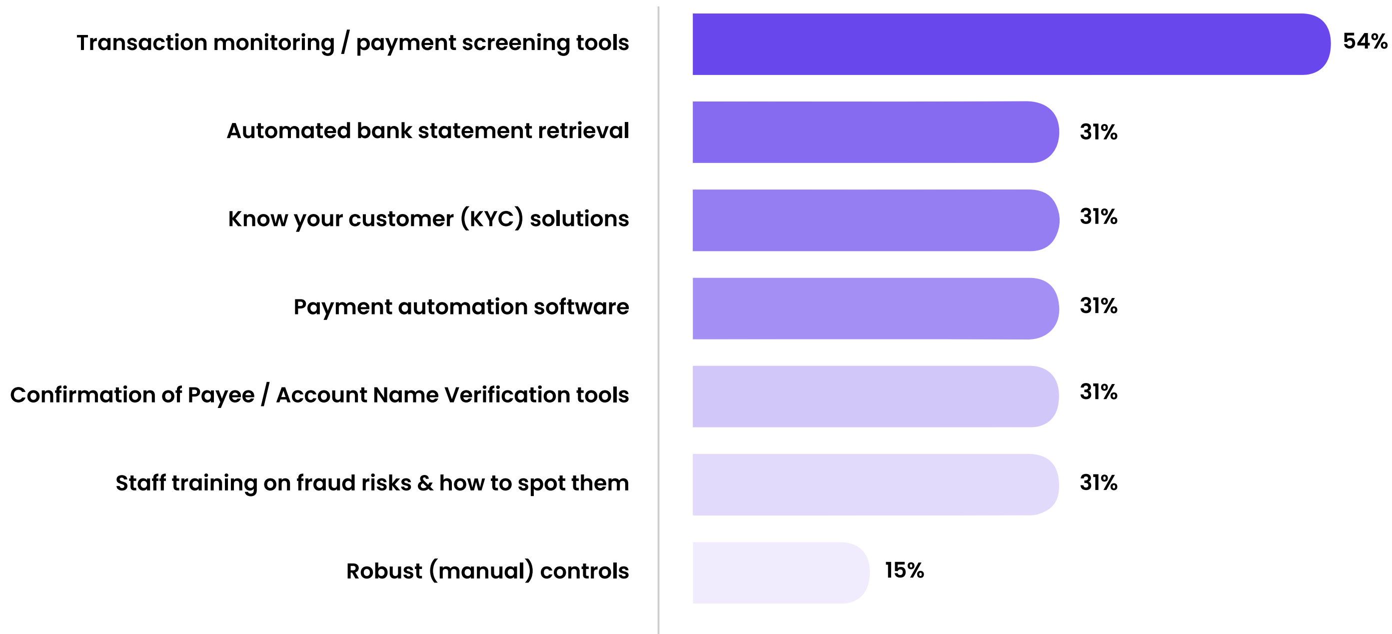
Fraud

Fraudulent online transactions and impersonation scams were a particular concern of retailers, with 62% of respondents flagging each fraud type. These were followed by invoice fraud, cited by 46% of respondents.

For the retail sector, a significant proportion of their payments will be online, often by card, which explains the focus on this type of fraud.

In terms of fraud prevention measures, retail has a profile similar to that of the legal sector. **The focus is on transaction monitoring/payment screening**, while a few other approaches are embedded across the sector. There is relatively limited staff training or the use of manual controls.

Retail: What financial fraud prevention measures do you have in place?



Conclusion

By Anish Kapoor
CEO, AccessPay

Corporates are actively focusing on finance transformation in a bid to fulfil their business objectives of cost optimisation and driving business growth. Some sectors are more advanced than others, but on the whole, businesses actively report being in the midst of digital transformation of their finance operations.

Key focus areas for finance teams include cloud adoption, CoP/ANV technology and automated bank statement retrieval and reconciliation. However, many businesses struggle to visualise how their finance processes could look in the long term.

One of the biggest challenges facing finance teams is a lack of support in thinking about the bigger picture when tackling finance transformation.

There's a lot to think about when embarking on these projects, from the technology landscape to how the world of banking and finance is changing and what is happening in your organisation and market. Organisations struggle with this and often make bite-size changes or get stuck with outdated processes.

Anish Kapoor
CEO, AccessPay

The disconnect between ERP systems and banking portals is one example of the manual processes that prevail in finance. Most finance teams report working with multiple banks and manually downloading data to upload to the ERP. This is not only inefficient in terms of the time taken but also increases the risk of fraud.

Bank integration technology, such as the AccessPay platform, provides an alternative approach. By creating a link between the ERP systems and banking portals, this technology improves finance efficiencies and reduces the risks associated with manual manipulation and data transfer.

It also significantly improves cash visibility thanks to the consolidation of data and, in doing so, enables finance teams to take a more proactive, strategic advisory role in the business. When overlaid by fraud and error prevention tools, which integrate key checks such as ANV into payment processes, it also provides excellent protection from key business risks.

With the shift to real-time payments that we are seeing worldwide, the banking industry has to be careful that it does not introduce new systemic risks.

Traditionally, that gap between submitting a payment instruction and settlement has provided a layer of protection to businesses, as there is scope to rectify errors and cancel payments. Without that delay, integrated fraud prevention measures, such as ANV, are vital.

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The migration to the ISO 20022 standard for financial messaging represents an ideal business case for moving to bank integration solutions. However, the indications are that businesses have made limited preparations. With the new mandatory data requirements for CHAPS payments being introduced from 2025, businesses need to take a more proactive approach and push ISO 20022 up the business agenda.

One trend that should be getting more attention is the introduction of new mandatory data requirements for certain payments following the implementation of ISO 20022.

The technical nature of ISO 20022 and a very protracted roll-out means the changes have bypassed many businesses, but they will eventually affect all corporates.

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Bank integration technology is ISO 20022-ready and removes the need for large-scale ERP transformation projects. The burden on IT teams to facilitate the transformation is then removed. At the same time, finance users are empowered to access the benefits that ISO 20022 brings, including increased automation of finance processes, helping to deliver those stated business aims of cost optimisation and driving business growth.

Methodology

AccessPay's Finance Trends 2025 Survey was conducted online in October and November 2024. The aggregated results are based on 72 respondents from various sectors, including financial services, legal, retail and manufacturing.

Typical job titles of respondents include (Deputy) Finance Director, Financial Systems Manager, Head of Treasury and Head of Managed Services.

AccessPay

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Find out how AccessPay can help you and your finance or treasury team achieve your goals.

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