2025 Payment Trends

SOLVING FOR SPEED AND SECURITY IN PAYMENTS

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AGENDA| 2025 PAYMENT TRENDS

- Introductions
- Citizens 2025 Payment Trends – Key Findings
  - The Shift to Instant Payments
  - Fraud Concerns for Businesses
  - Transition to an All-Digital Payment Future
  - Strong Interest in Embedded APIs
  - Deploying AI in Payments
- Resources
- Q&A

MEET OUR PANEL | 2025 PAYMENT TRENDS

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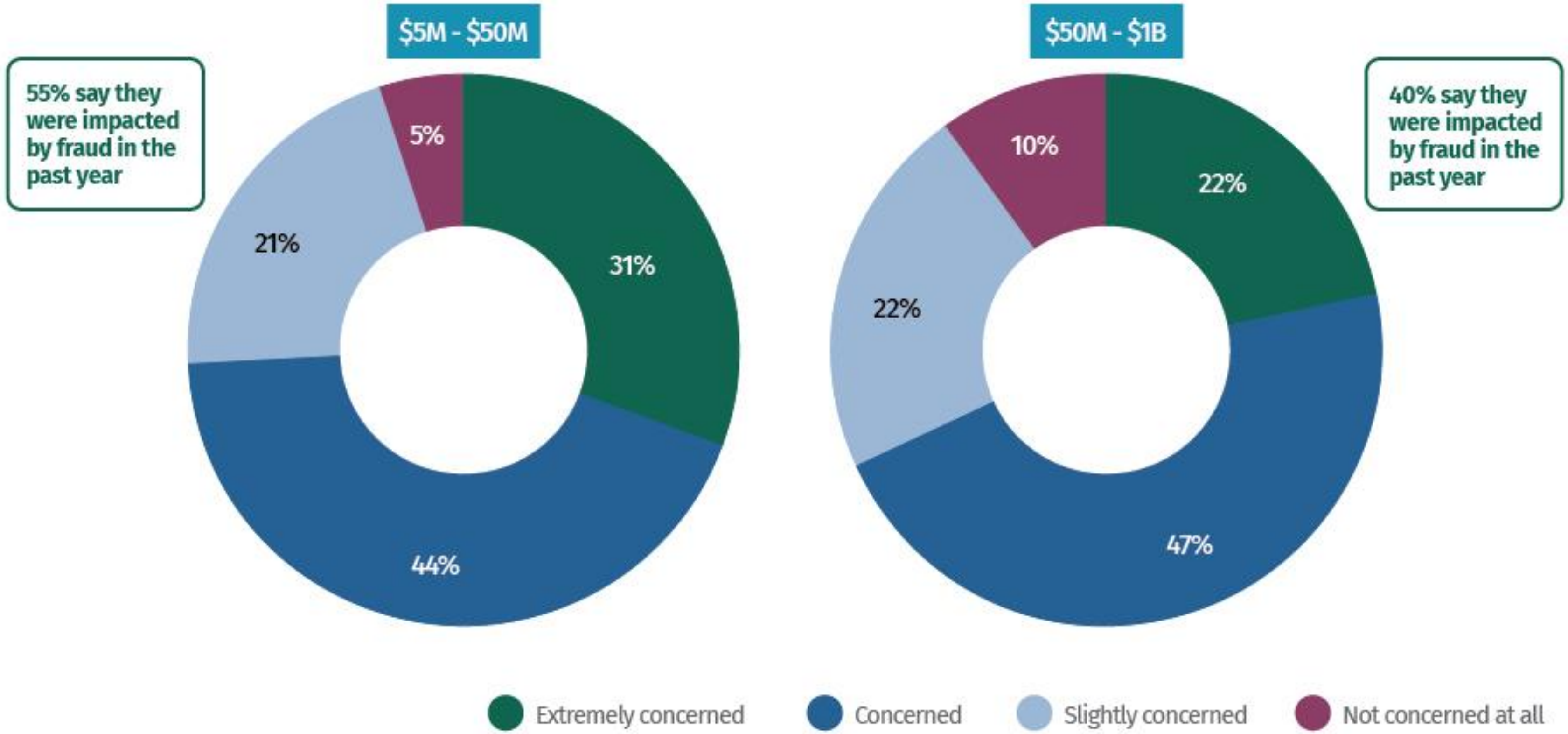
INSTANT PAYMENTS AND B2C ALTERNATIVES ARE MOST POPULAR

Payment methods used	Total	
Instant payments	73%	
B2C payment alternatives	70%	Significantly down from 84% in 2024
Automated Clearing House (ACH)	56%	
Wire transfers	55%	
Virtual cards	52%	
Physical credit cards	52%	
Checks	47%	

SURVEY QUESTION: Which of the following payment methods does your company currently use? Base: Total (2025 N=315)

SMALLER COMPANIES REPORT MORE FRAUD & HAVE HIGHER CONCERNS



SURVEY QUESTION: Had your company been impacted by fraud in the last year? Base: Total (2025 N=315)

COMPANIES REPORTING FRAUD USE MORE CHECKS & FEWER B2C PAYMENTS

Usage of B2C payment alternatives

- **66%** Among companies who did experience fraud, 66% say they use B2C payment alternatives
- **73%** Used by 73% of companies who were fraud-free

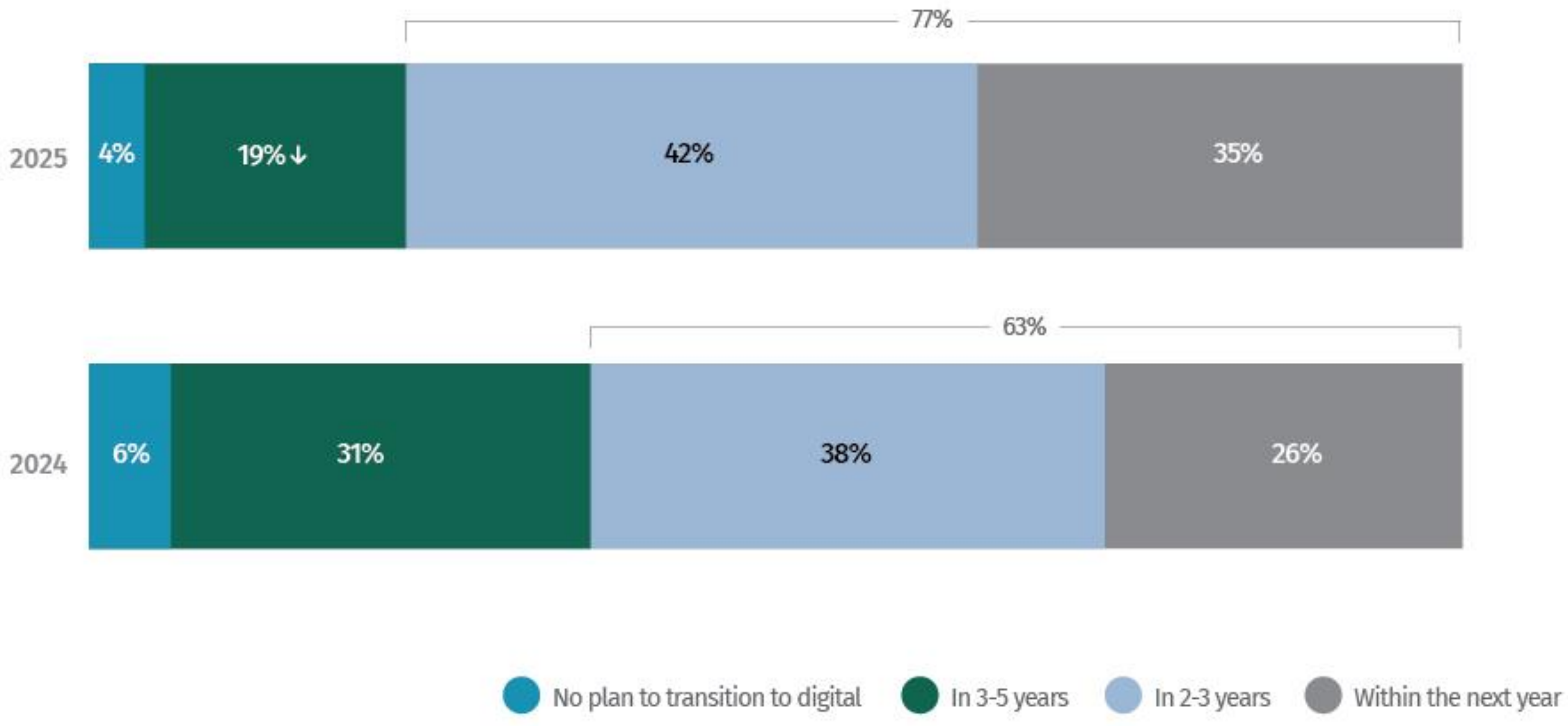
Usage of checks

- **53%** Among companies who did experience fraud, 53% say they use checks
- **42%** Used by 42% of companies who were fraud-free

Impacted by fraud · Not impacted by fraud

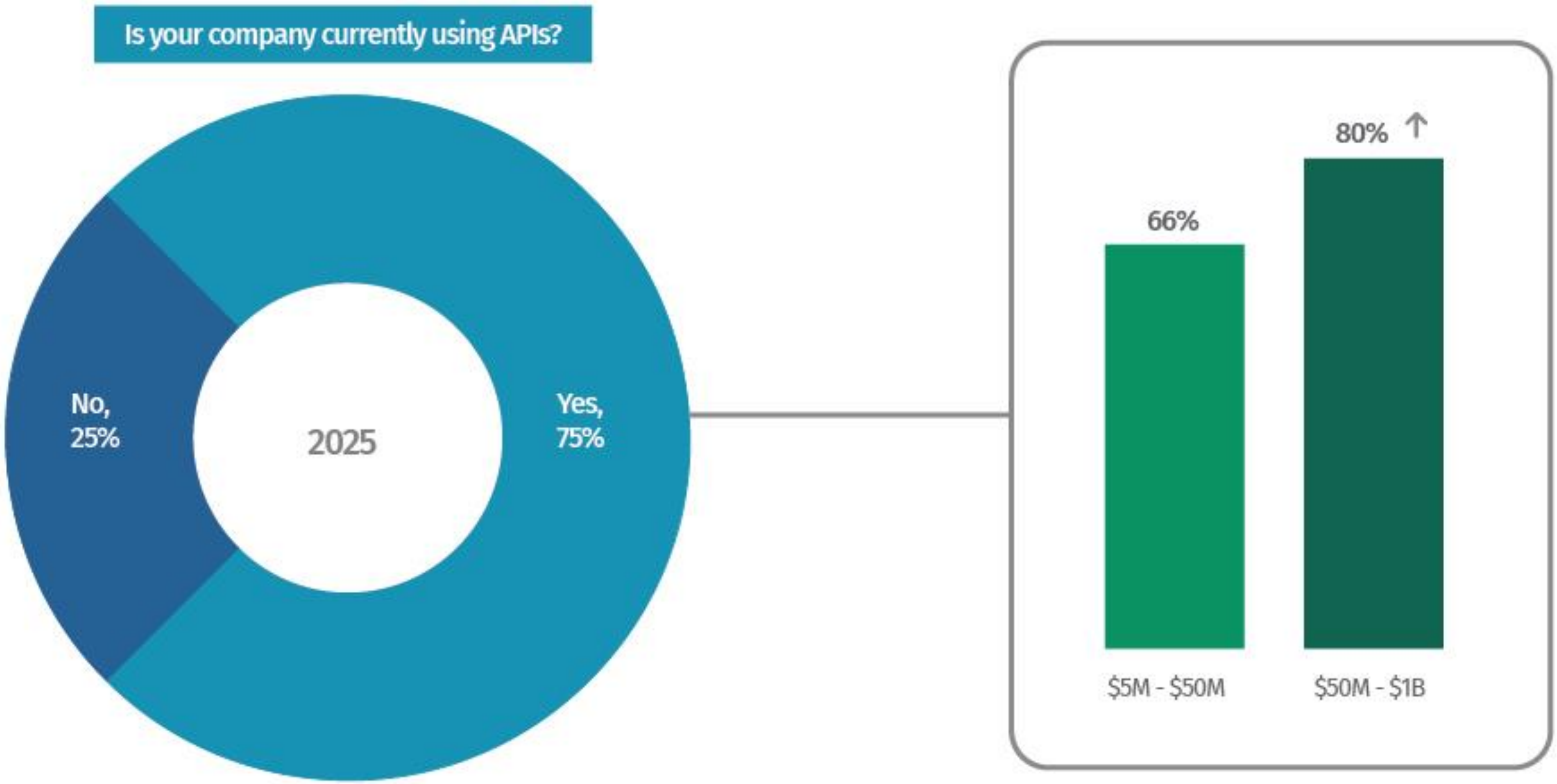
COMPANIES SHOW MORE URGENT TIMELINES FOR TRANSITION TO DIGITAL

When does your company plan to transition to exclusively digital payments?



SURVEY QUESTION: If/when does your company plan to transition away from checks to exclusively digital payments? Base: Total (2025 N=315)

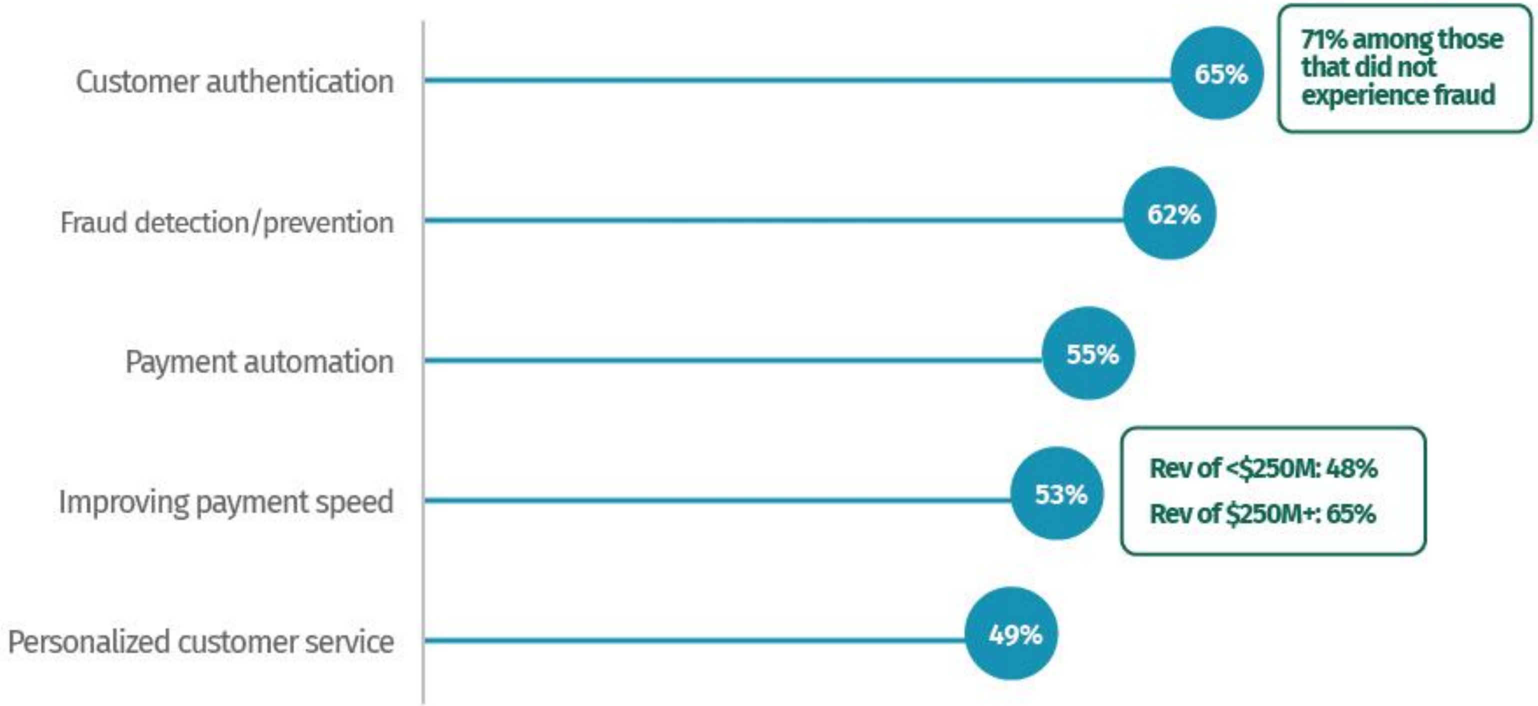
LARGER COMPANIES SHOWING INTEREST IN EMBEDDED APIS



SURVEY QUESTION: Is your company currently using APIs from your financial institution to embed payment processes into your Enterprise Resource Planning (ERP) or other systems? Base: Total (2025 N=315)

AI TOOLS DEPLOYED FOR FRAUD PREVENTION AND SPEED BOOST

How is your company utilizing AI?



SURVEY QUESTION: Which of the following ways is your company utilizing AI with respect to payment operations?
Base: Total (2025 N=315)

Read the full 2025 Payment Trends report:

CitizensBank.com/PaymentTrends

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2025 Payment Trends

Q&A

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