Association for FINANCIAL PROFESSIONALS

2025 AFP®

DIGITAL PAYMENTS SURVEY REPORT: A TRIENNIAL PUBLICATION

Key Highlights

Underwritten by J.P.Morgan

2025 AFP®

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Key Highlights

This summary report includes highlights from the comprehensive *2025 AFP® Digital Payments Survey Report: A Triennial Publication*. The comprehensive report comprising all findings and detailed analysis is exclusively available to AFP members and is also available to purchase.

Learn more about AFP membership.

Purchase the comprehensive report.

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Welcome . . .

We are thrilled to present to you the *2025 AFP® Digital Payments Survey: A Triennial Publication*, an insightful guide for finance professionals and organizations. A collaboration between AFP® and J.P. Morgan, this report serves as a roadmap to help today's businesses both adopt and integrate digital technologies so they stay competitive, drive innovation and support informed decision-making in today's complex and fast-paced business environment.

And, after reviewing the pages that follow, we think you'll agree, the results are compelling.

For example, these findings include the methods respondents could be implementing to update their payments strategies in the coming years. Also covered in-depth is how these organizations are engaging in cross-border payments, and how the March 2025 Executive Order, "Modernizing Payments To and From America's Bank Account" is impacting B2B payments. And, that's just the beginning.

In the end, our goal is to provide you with the information you need to help enhance your efficiency, harness cutting-edge payment innovations and open up new avenues for growing your business.

Sincerely,

Michelle Conklin

Managing Director

Commercial & Investment Banking

Payments

J.P. Morgan

TOPICS COVERED IN THE COMPREHENSIVE 2025 AFP® DIGITAL PAYMENTS SURVEY REPORT: A TRIENNIAL PUBLICATION

BUSINESS-TO-BUSINESS (B2B) AND BUSINESS-TO-CONSUMER (B2C) DISBURSEMENTS AND COLLECTIONS

- Disbursements Made By Checks
- Business-To-Business (B2B) Payments
- Converting Majority Of B2B Check Payments To Digital Payments
- Plans For Payments Strategies

CROSS-BORDER PAYMENTS

- Cross-Border Payment Volume
- Payment Methods Used For Cross-Border Payments

DIGITAL PAYMENTS: TRENDS, BENEFITS AND BARRIERS

- Transacting Using Digital Payment Methods

FASTER PAYMENTS

- Faster Payments Today

TECHNOLOGY

- Technology Implementation

ISO 20022 STANDARDS

- ISO 20022
- Value Of ISO 20022

INTRODUCTION

There has been an increasing adoption of digital payments in the U.S. and Canada. Fewer organizations are utilizing checks for transactions compared to the check usage reported in the *2022 AFP® Digital Payments Survey*. Despite this finding, a significant reliance on checks continues, as 91% of organizations still rely on checks as a payment method, according to the *2025 AFP® Payments Fraud and Control Survey Report*. However, only 10% of these organizations use checks for over 50% of their payments. This indicates that most organizations prefer other payment methods for a substantial portion of their transactions.

Furthermore, the *2025 AFP® Payments Fraud Report* reveals that 25% of the organizations currently using checks plan to eliminate them as a payment method by 2026. This shift suggests that business leaders recognize the advantages of digital payment methods such as reduced vulnerability to payments fraud and faster transaction speeds. Additionally, President Trump's recent *Executive Order (EO)* mandates that the Federal Government cease issuing paper checks for all disbursements and that payments made to the Federal Government – such as fees, fines, loans and taxes – must also be processed electronically where permissible under existing law. It requires that all executive departments and agencies transition to modern, electronic funds transfer (EFT) platforms by September 30, 2025. This is a significant initiative aimed at phasing out the circulation of checks and encouraging organizations to adopt digital payment methods.

The U.S. is one of the last outliers when it comes to the use of paper checks. According to data from the Bank of International Settlements (BIS), *the U.S. has the highest per capita use of checks per year*. In 2021, BIS found that the average person in the U.S. used 30 checks per year. In comparison, only five other countries reported the use of more than two checks per capita. Finextra Research noted *that other nations are largely perplexed* at the inability of the U.S. to relinquish this inefficient and fraud-prone payment method for good.

To assess the extent to which organizations are adopting digital payment methods and to evaluate the benefits and challenges faced by financial professionals in the current complex business-to-business (B2B) payments environment, the Association for Financial Professionals® (AFP) conducted a survey of its corporate practitioner members and prospects in May 2025. *The 2025 AFP® Digital Payments Survey: A Triennial Publication,* identifies changes in business payment practices. The survey collected data on business-to-business payment trends, cross-border payments and their advantages, and the obstacles to achieving a more "digital payments" future. Also covered in this year's survey is the use of faster payments in payment transactions and the extent to which ISO 20022 standards are adopted and their impact. The survey results highlight trends, identify best practices, and reveal solutions for advancing the automation of B2B payments.

The Research Department of the Association for Financial Professionals® distributed the survey solely to corporate practitioner members and prospects within the U.S. and Canada. This differs from the 2022 survey, which included responses from practitioners both inside and outside the U.S. Any comparisons made with 2022 data include responses only from the U.S. and Canada segment. This year's survey generated a total of 223 responses, which form the basis of this report.

AFP® extends its appreciation to J.P. Morgan for underwriting the *2025 AFP® Digital Payments Survey: A Triennial Publication*. The Research Department of the Association for Financial Professionals®, which designed the survey questionnaire, analyzed the survey results, and authored the report, holds sole responsibility for its content.

KEY FINDINGS

Organizations recognize that their payments strategies will need to be upgraded – and soon.

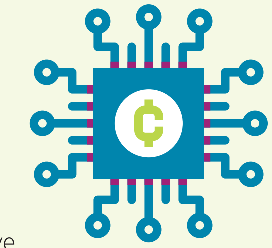
Over the next three years, 76% of all respondents expect to update their payments strategy. The top three updates anticipated by these organizations include exploring new payment formats/channels with expanded technology capabilities (72%), updating/migrating payment file formats (40%) and developing a comprehensive strategy for baseline payment type usage/need (38%).

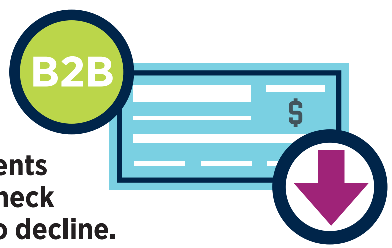
Cross-border payments are on the rise.

Eighty-seven percent of organizations are engaging in cross-border payments. This is an increase of 9 percentage points from 2022, suggesting a broader participation in international transactions has occurred over the past three years. Larger shares of publicly owned organizations and organizations with annual revenue of at least $1 billion report cross-border payments compared to privately held and smaller firms. As more organizations migrate to the ISO 20022 standard in the coming years, cross-border transactions may increase further.

Corporate treasurers' familiarity with emerging digital payments is limited.

About one-third of respondents are familiar with tokenized purchases within emerging digital payments, while less than 30% report being familiar with cryptocurrencies, blockchain technology or central bank digital currencies' role within emerging digital payments. Respondents believe that the most significant opportunity for utilization of emerging digital payments is for domestic payments.



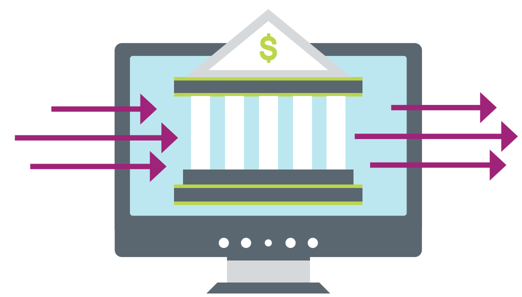


B2B payments made by check continue to decline.

In 2025, organizations report that 26% of their B2B payments are currently made by check – a 7-percentage-point decline from 2022. Nevertheless, the trend toward moving all eligible payments to digital methods has shown only modest growth. In 2022, 24% of respondents from organizations in the U.S. and Canada indicated that most eligible B2B payments were already digital. For 2025, that figure dropped to 22%, a similar share as in 2019.

The Executive Order to reduce check usage will likely have little impact on corporate payments.

Only 5% of organizations acknowledge that the March 2025 Executive Order, *Modernizing Payments To and From America's Bank Account*, has prompted them to convert the majority of their B2B payments to digital payment methods, while 19% indicate that their organizations' shift to digital payments is partly influenced by the Executive Order.



Financial professionals are optimistic about faster payments.

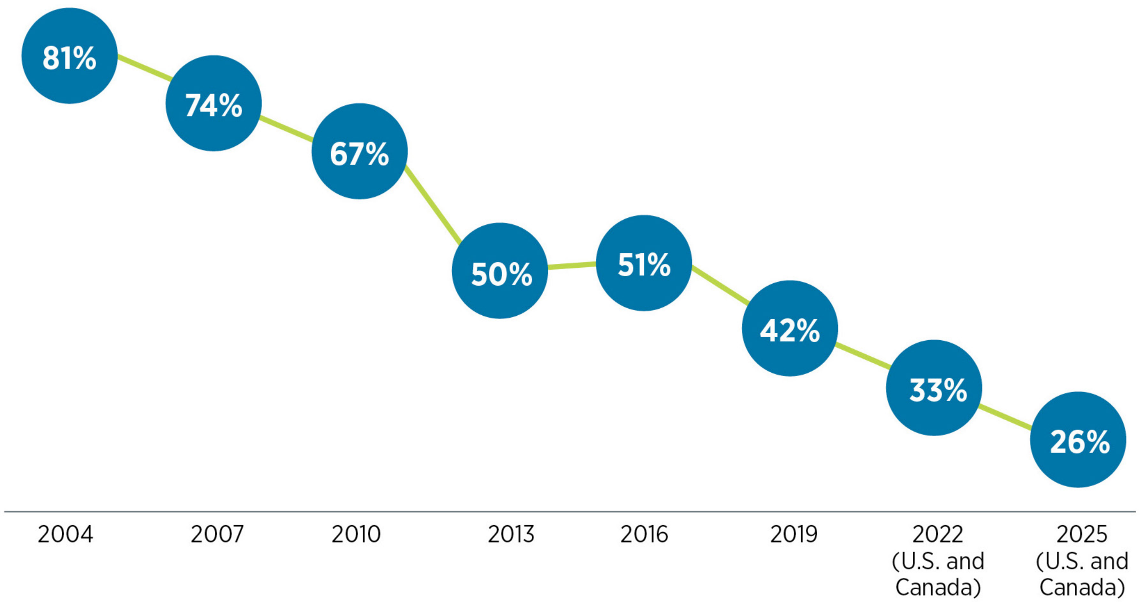
Over 30% of financial professionals report that faster payments are having a positive impact on their organizations, with 11% reporting the experience has been very positive and 20% stating the experience has been positive. Twenty-eight percent of organizations are using faster payments for B2B transactions.

DISBURSEMENTS MADE BY CHECKS

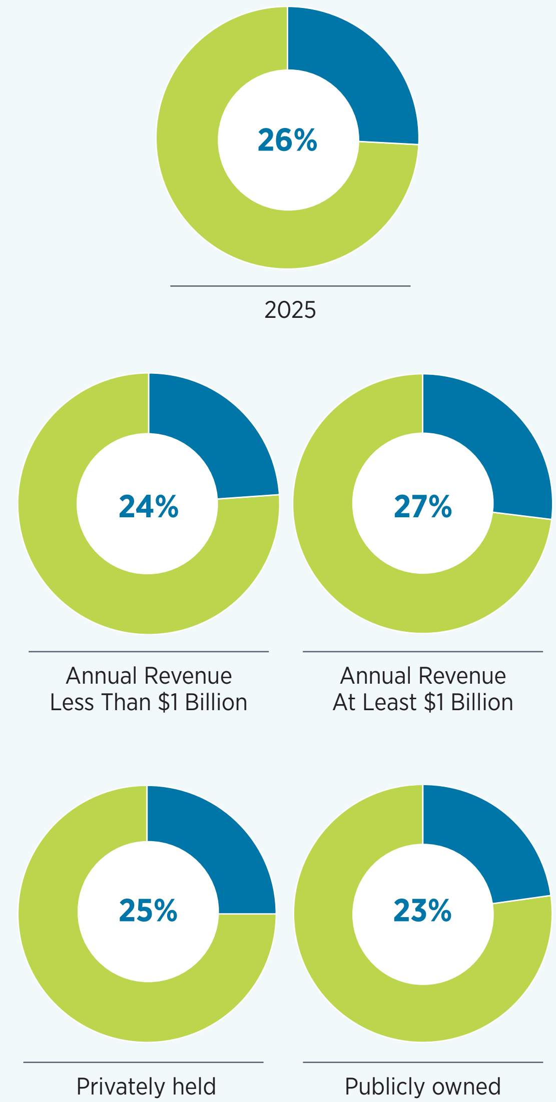
B2B Payments Made by Check

Business-to-business (B2B) payments made by check continue to decline. In 2025, organizations report that just 26% of their B2B payments are made by check; that is a 7 percentage-point decline from the 33% in 2022. This year's survey results indicate that companies in the U.S. and Canada are continuing their intentional shift from checks to digital payment alternatives. This continued decline can be attributed to the increase in digital payments innovations and concerns about payment transaction security. The convenience, safety and lower costs of digital payments are the main reasons driving the shift away from checks. According to the *2025 AFP® Payments Fraud and Control Survey Report*, manual processing and vulnerability to fraud are the top two reasons for considering the elimination of checks, cited by 75% and 66% of organizations, respectively, who plan to eliminate check use.

Percentage of Organizations' B2B Payments Made by Checks, 2004-2025



Percentage of Organizations' B2B Payments Made by Checks

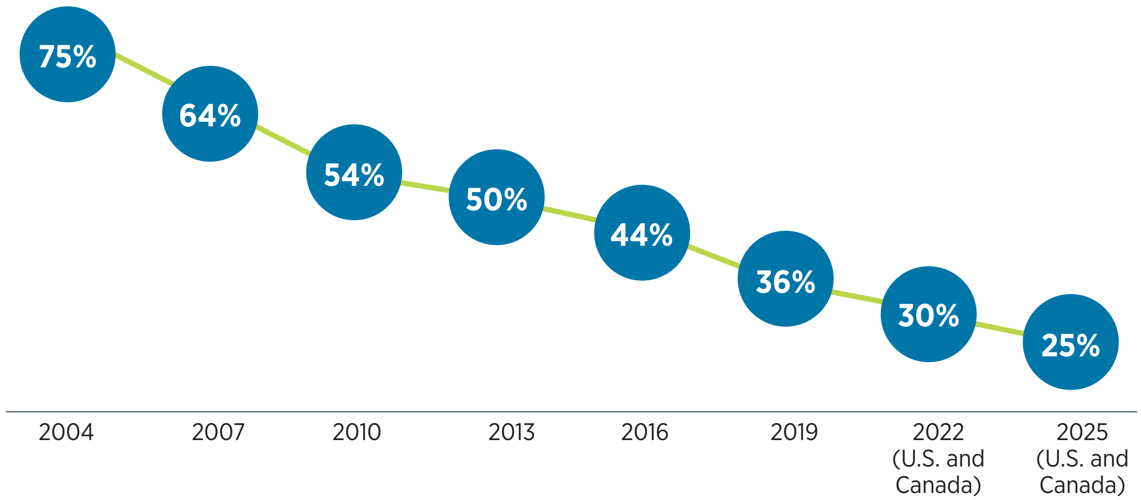


DISBURSEMENTS MADE BY CHECKS

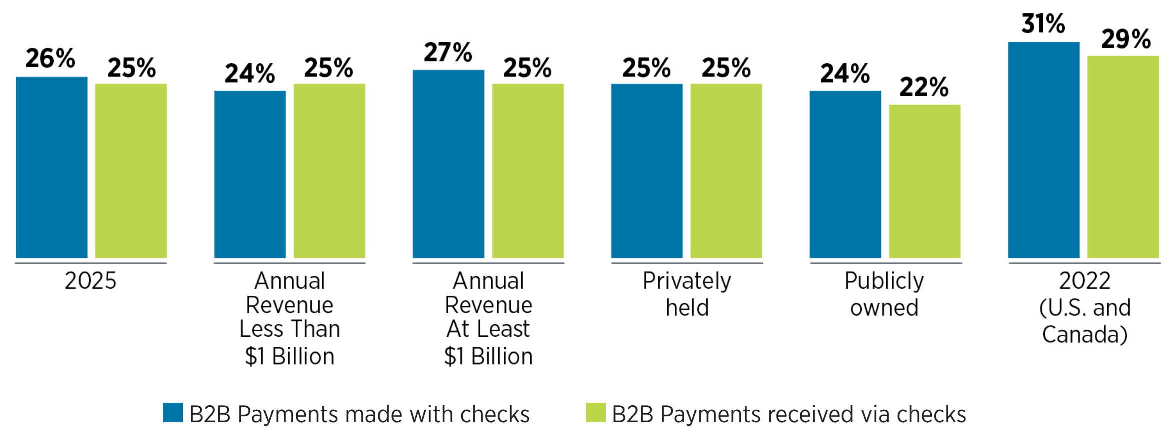
B2B Payments Received by Check

The use of checks by organizations' customers continues to decline as well. In 2022, 30% of organizations in the U.S. and Canada received payments via checks. This figure is down 5 percentage points in 2025 to 25%. As organizations move toward digital solutions for Accounts Payable, it is no surprise that Accounts Receivable is undergoing similar changes.

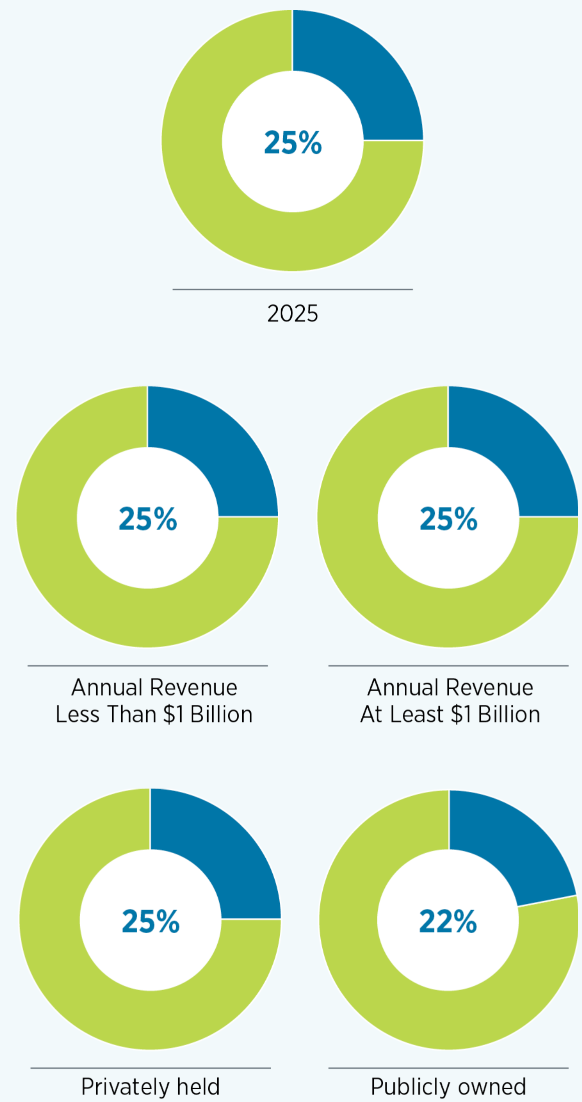
Percentage of Organizations' B2B Payments Received by Checks, 2004-2025



Percentage of Organizations' B2B Payments Made or Received by Checks



Percentage of Organizations' B2B Payments Received by Checks



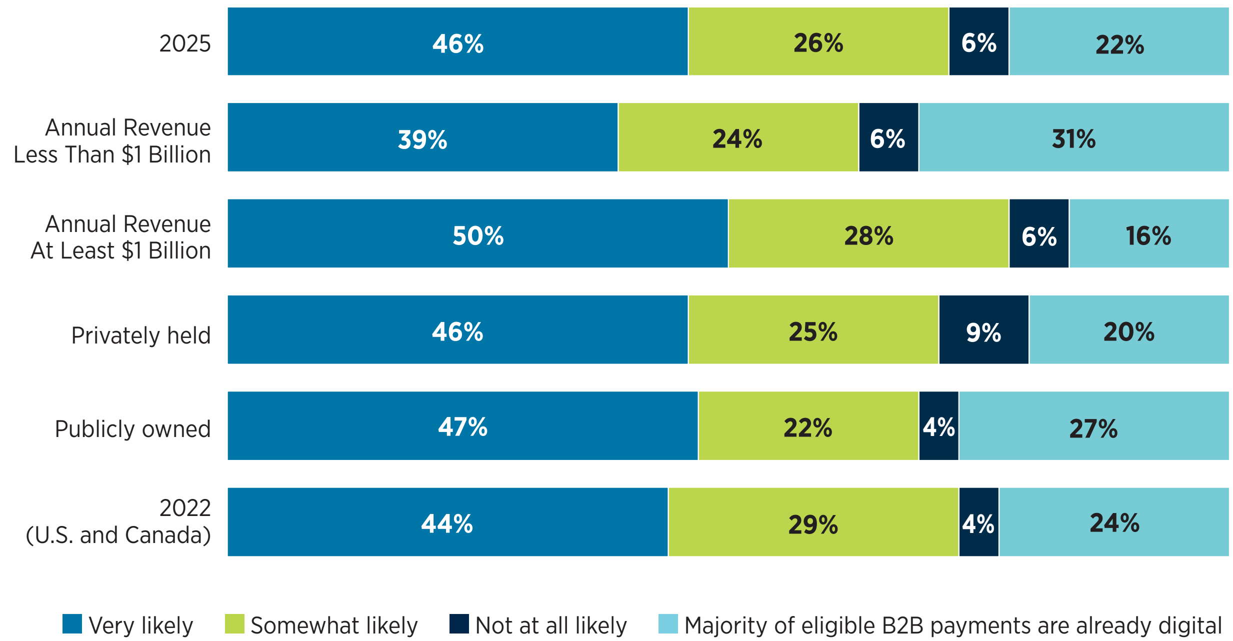
CONVERTING MAJORITY OF B2B CHECK PAYMENTS TO DIGITAL PAYMENTS

Trends in Transition to Digital Payments

The trend toward moving all eligible payments to digital payments has shown only modest growth in recent years. In 2019, 22% of survey respondents reported that the majority of their organizations' payments to suppliers were already digital. In 2022, 24% of respondents from organizations in the U.S. and Canada indicated the same. In 2025, the percentage of respondents indicating that most eligible B2B payments are already digital returned to 22%.

As the survey data show, the number of digital payment modalities is increasing. However, the pace of adoption seems to be leveling off. In 2022, 73% of respondents from U.S. and Canada indicated that they were very or somewhat likely to covert eligible B2B payments to digital payments over the next three years. In 2025, 72% of organizations indicate the same, suggesting a plateau in anticipated adoption despite broader technological advancements in the digital payments' realm. This stagnancy is likely due to corporate treasury departments' general reluctance to make new investments unless necessary, as well as a lack of trust in or experience with some of the newer technologies available.

Likelihood of Converting Eligible B2B Check Payments to Digital Payments
(Percentage Distribution of Organizations)



> "While we recognize the long-term benefits of digital payments – such as cost savings, speed, and transparency – the short-term disruption and upfront cost create a barrier to rapid adoption."

CONVERTING MAJORITY OF B2B CHECK PAYMENTS TO DIGITAL PAYMENTS

For those organizations indicating that they are unlikely to convert eligible B2B payments to digital payments, the reasons fall into a few broad categories:

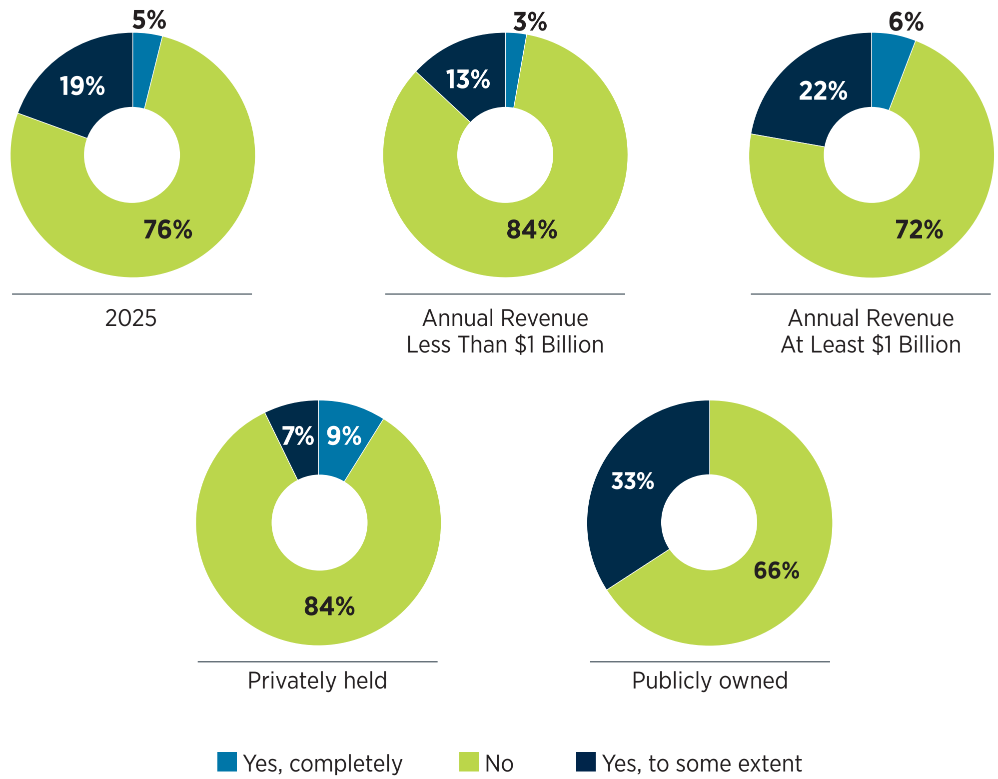
- Customers/businesses do not accept checks requiring continued use
- The cost of conversion is prohibitive (legacy technology)
- Smaller vendors are reluctant to move to digital payments
  - Lack of infrastructure
  - Reluctance to see funds leave their accounts instantly
  - Difficulty onboarding smaller customers
- Simplicity and familiarity of check payments over accepting new processes and technology

For those organizations that have moved the majority of eligible B2B payments to a digital payment method already, the initial challenges faced were similar:

- Reluctance by vendors/customers to convert
- Difficulties confirming banking details

Organizations that are very or somewhat likely to convert from checks to digital payments have been only slightly swayed to do so by the Executive Order issued on March 25, 2025, [Modernizing Payments To and From America's Bank Account](). This order effectively ends the use of paper-based payments by the Federal Government with the complete phase out of paper check disbursements and receipts by September 30, 2025. Only 5% of organizations acknowledge that this recent Executive Order has prompted them to convert the majority of their B2B payments to digital payment methods. However, 19% report that President Trump's mandate has had some impact on their decision to transition from checks to digital payment options.

Influence of the March 2025 Executive Order to End Paper Check Disbursement by the Federal Government
(Percentage Distribution of Organizations that are Very Likely to Convert the Majority of Eligible B2B payments from Checks to Digital Payments)



"Several of the business we transact with are smaller partnerships or sole proprietors that do not have the overhead to process several forms of electronic payment. Some resistance will also simply be due to the familiarity of check payments."

PLANS FOR PAYMENTS STRATEGIES

Updating Payments Strategies

Updating an organization's payments strategy is a strategic move organizations can make to align financial operations with evolving technologies, shifting customer expectations and broader business goals. As payment options change and the use of artificial intelligence and data analytics expands (see the "Technology" section), an updated payments strategy allows organizations to respond more effectively to digital innovations and customer expectations. Seventy-six percent of all respondents expect their organizations to update their payments strategy over the next three years. The top three updates anticipated by those planning to make a payments strategy update include:

— **Exploring new payment formats/channels with expanded technology capability** (cited by 72% of all organizations)

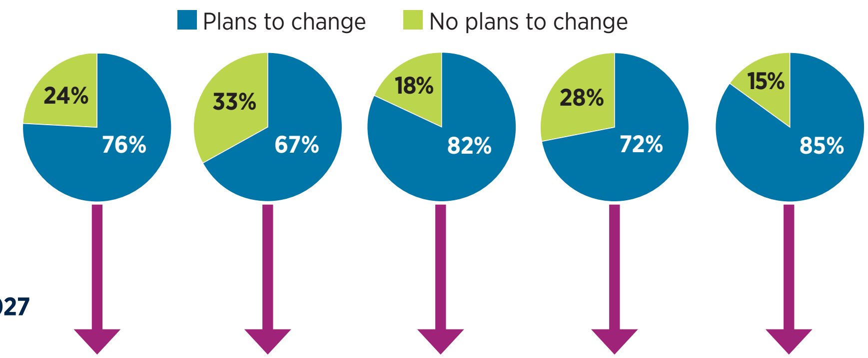
— **Update/migrate payment file formats** (40%)

— **Developing a comprehensive strategy for baseline payment type usage/need** (38%).

A larger share of publicly owned organizations than privately held ones is likely to have plans to update their payments strategy, with 85% of that cohort indicating that it plans to make changes. The most common change cited by this group is to explore new payment formats with expanded technology capability (64%). Organizations with annual revenue of at least $1 billion (72%) are more likely to consider changes to their payments strategy than are those with less than $1 billion in annual revenue (67%). Across all segments, updates involving the increased use of digital currencies are least considered.

Plans to Update Payments Strategy, 2025-2027

(Percentage Distribution of Organizations)



Payments Strategy Update, 2025-2027

(Percent of Organizations Planning to Update Payments Strategy)

	2025	ANNUAL REVENUE LESS THAN $1 BILLION	ANNUAL REVENUE AT LEAST $1 BILLION	PRIVATELY HELD	PUBLICLY OWNED
Explore new payment formats/ channels with expanded technology capability (new TMS, ERP, etc.)	72%	80%	69%	69%	64%
Update/migrate payment file formats	40%	30%	44%	32%	36%
Develop a comprehensive strategy for baseline payment type usage/need	38%	39%	37%	44%	20%
Invest in new payment technologies (e.g., blockchain, APIs, RTP®)	27%	26%	27%	28%	20%
Expand partnership with global payment providers	19%	19%	19%	15%	17%
Incorporate embedded finance solutions (Buy Now, Pay Later (BNPL), commercial card programs, digital wallets)	13%	13%	13%	15%	9%
Increase usage of digital currencies	6%	7%	5%	6%	7%

CROSS-BORDER PAYMENT VOLUME

Increasing volumes of cross-border payments are impacting corporate treasurers in a variety of ways including foreign exchange management, regulatory compliance and the adoption of emerging payment technologies. Eighty-seven percent of organizations are engaging in cross-border payments. This is an increase of 9 percentage points from 2022 and suggests a broader participation in international transactions has occurred over the past three years. Among all respondents, the largest share (36%) reports that cross-border payments account for less than 5% of their organizations' total payment volume.

There is a notable difference in the cross-border payment volume of privately owned organizations versus publicly held ones. Thirteen percent of privately held organizations have no cross-border payment volume, compared to just 5% of publicly owned organizations. Publicly owned organizations are more likely to report higher volumes of cross-border payments, particularly in the "21%–30%"and "31%–40%" ranges, outperforming both privately held firms and the overall average.

Annual revenue also influences cross-border payment volume. Among organizations with less than $1 billion in annual revenue, 19% report no cross-border payments. In comparison, just 10% of organizations with annual revenue of at least $1 billion report the same, indicating that larger firms are more likely to engage in international transactions.

Larger companies may have complex supply chains in many countries and therefore are likely to complete cross-border transactions more frequently than are smaller organizations. A larger company may also have a high number of subsidiaries and branches that require funding from the parent company to pay local vendors and employee salaries. That funding often comes in the form of cross-border transactions.

Cross-border Payment Volume
(Percentage Distribution of Organizations)

	2025	ANNUAL REVENUE LESS THAN $1 BILLION	ANNUAL REVENUE AT LEAST $1 BILLION	PRIVATELY HELD	PUBLICLY OWNED	2022 (U.S. AND CANADA)
None	13%	19%	10%	13%	5%	22%
Less than 5%	36%	30%	39%	36%	31%	43%
5%-10%	18%	19%	18%	22%	16%	15%
11%-20%	14%	14%	13%	15%	17%	9%
21%-30%	8%	8%	9%	3%	16%	6%
31%-40%	5%	3%	7%	4%	9%	2%
41%-50%	2%	5%	1%	3%	1%	2%
More than 50%	4%	4%	4%	4%	4%	2%

TRANSACTING USING DIGITAL PAYMENT METHODS

Emerging Digital Payments

Respondents' familiarity with topics/concepts within emerging digital payments (e.g., tokenized purchase, cryptocurrencies, blockchain technology, etc.) is limited. About one-third of respondents are familiar with tokenized purchases within emerging digital payments, while less than 30% report being familiar with cryptocurrencies, blockchain technology or central bank digital currencies' role within emerging digital payments. Just 13% are familiar with stablecoins and how they could operate within digital payments.

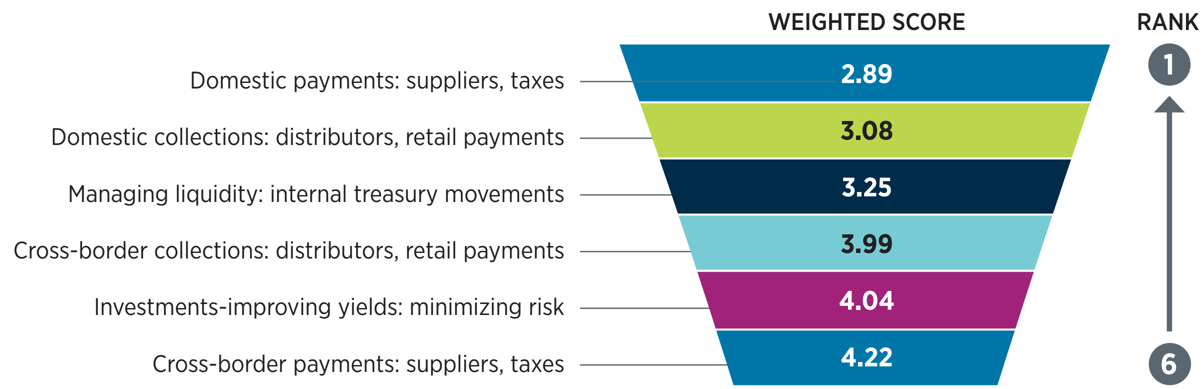
While familiarity with emerging digital payments has been slow-growing, financial professionals may become much more acquainted with these technologies in the near future. In the U.S., the current administration has appeared to advocate for cryptocurrencies. The Guiding and Establishing National Innovation for U.S. Stablecoins (GENIUS) Act, recently passed by the U.S. Senate, establishes a federal regulatory framework for stablecoins.

Respondents believe the most significant opportunity for utilization of emerging digital payments is for domestic payments, while domestic collections ranks second regarding utilization of emerging payments.

Familiarity with Topics/Concepts within Emerging Digital Payments
(Percentage Distribution of Respondents)

	VERY FAMILIAR	FAMILIAR	NEUTRAL	UNFAMILIAR	VERY UNFAMILIAR
Tokenized purchases (money markets, deposits, repo, etc.)	10%	24%	22%	20%	24%
Cryptocurrencies	5%	23%	25%	28%	19%
Blockchain technology	4%	21%	23%	29%	23%
Central bank digital currencies (CDCs)	2%	19%	18%	24%	37%
Stablecoins	3%	10%	17%	21%	47%

Greatest Opportunities for Utilization of Emerging Digital Payments
(Ranked on a scale from 1-6, with 1 being the Most Significant Opportunity and 6 being the Least Significant Opportunity)



FASTER PAYMENTS TODAY

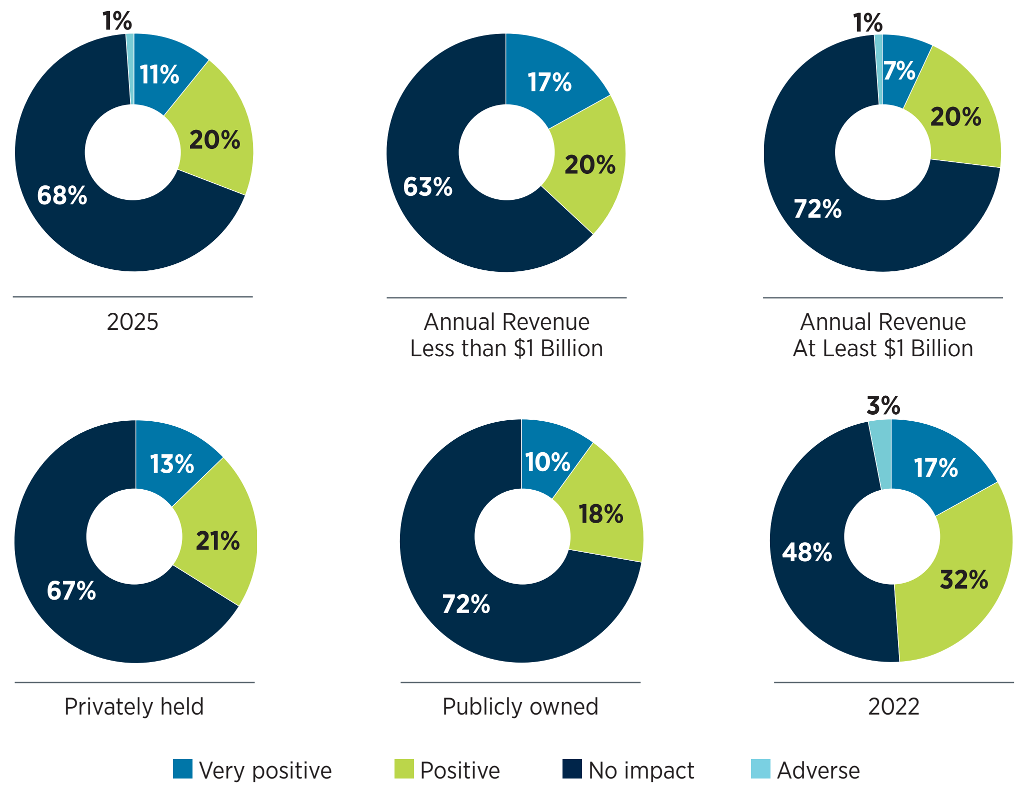
Impact of Faster Payments

Over 30% of financial professionals report faster payments are impacting their organizations' positively, with 11% reporting the experience has been very positive and 20% stating their experience has been positive. Over two-thirds of respondents report that faster payments have not had an impact, and a very small share (1%) reports that faster payments have had an adverse effect on their organizations' payments strategy. Those respondents reporting a positive impact of faster payments noted various areas in which faster payments have had a positive impact.

There is a notable difference in the 2025 survey results compared to those in 2022. This is likely because in 2022, few organizations were using faster payments, and respondents were asked how they thought faster payments would impact their organizations once implemented. Therefore, when comparing the two data sets it suggests a far greater percentage of organizations have experienced no impact with the adoption of faster payments compared to what they anticipated three years earlier. The positive impact of this type of payment has been experienced by fewer organizations than expected in 2022.

Respondents cite numerous positive impacts of faster payments including enhanced cash forecasting and more effective cash utilization. They report that their organizations benefit from improved cash flow and streamlined reconciliations, as well as faster settlement of transactions. This efficiency enables companies to fund field personnel quickly, promoting operational agility and improved working capital management. The expedited payment process also leads to a faster and more efficient way to receive payments, resulting in a notable improvement in days sales outstanding (DSO). Furthermore, quicker access to cash facilitates better planning and use of capital while also increasing overall efficiency and customer satisfaction.

Impact of Faster/Real-time Payments
(Percentage Distribution of Organizations)



CONCLUSION

The convenience, safety and reduced burden of manual processing of digital payments are key factors driving the shift away from using checks for payments. Companies are increasingly transitioning from checks to digital alternatives due to innovations, security concerns and cost efficiency. Although checks remain common in customer transactions, their use is declining for transactions with suppliers.

Organizations are diversifying their payment methods. The *2025 AFP® Digital Payments Survey* results reveal that ACH credits and checks are the predominant payment methods for B2B transactions, with a growing use of international wire transfers and physical cards. The adoption of a wider range of payment methods is leading to a more balanced distribution across options, suggesting a shift toward greater flexibility and diversification in organizational payments strategies.

The trend towards moving all eligible payments to digital methods has plateaued in recent years. In 2019, 22% of organizations reported having transitioned to digital payments, in 2022 this figure increased slightly to 24%. This year, however, the percentage of respondents indicating that most eligible B2B payments are digital is again 22%. Approximately three-quarters of organizations believe that their B2B check payments will be converted to digital payments. Over the next three years, three-quarters of all respondents expect their organizations will update their payments strategies, mainly by exploring new payment formats and channels with expanded technological capabilities.

Organizations utilize several processes when making and receiving cross-border payments. A majority of international transactions is conducted through wire transfers. Transaction cost is ranked as the number one factor organizations evaluate when selecting a payment method.

As organizations increasingly use digital methods for their payment transactions, they are also experiencing the benefits. Respondents rank straight-through processing of AP/AR as the most beneficial aspect of sending and receiving digital payments. With the increasing shift towards digital payments, respondents also note various barriers faced by their organizations when transitioning to digital payments. These include acceptance by customers and suppliers, scarcity of IT resources and the cost of internal changes.

As organizations extensively employ faster payments, a majority of respondents reports no impact on their companies' payments and about one-third of financial professionals report the payments system has had a positive impact on their organizations. Financial professionals do have concerns about potential increases in payments fraud as a result of faster payments. However, as faster payment options become more prevalent, organizations are likely to utilize them more extensively and become more confident in their use.

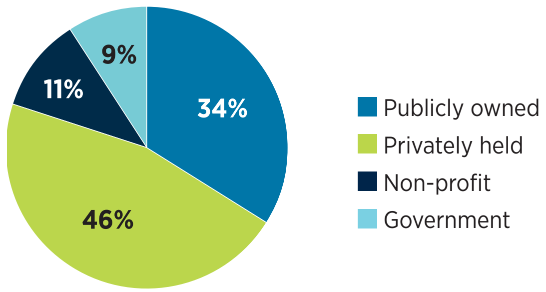
As artificial intelligence (AI) becomes more widely adopted within organizations, it is expected that there will be increased usage of AI and possibly other emerging technologies in digital payment transactions, thereby enhancing payment efficiencies. While many organizations seek to minimize or eliminate the use of traditional payment methods such as checks, they must manage the circumstances within which they operate to achieve this goal. Additionally, treasury professionals will need to address the barriers preventing the increased use of digital payments in order to achieve greater utilization of these methods. Practitioners should familiarize themselves with the ISO 20022 standard, in particular. While the standard is being used primarily for wire payments, it has applicability across multiple payment types and provides for extended payment information and security.

ABOUT THE SURVEY PARTICIPANTS

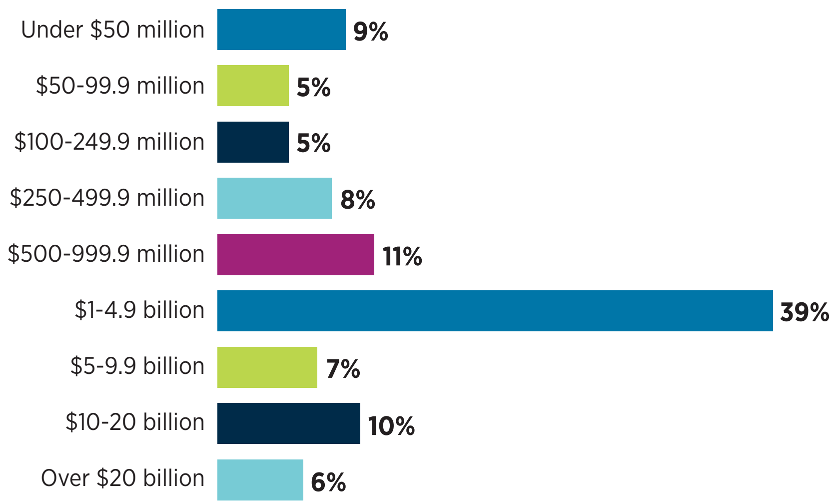
In May of 2025, the Research Department of the Association for Financial Professionals® (AFP) conducted its triennial survey on how treasury and finance professionals are taking advantage of payments innovations to accommodate the pace of change in the current complex business-to-business environment. The survey was sent to corporate practitioners in the U.S. and Canada with the following job titles: Vice President & Treasurer, Treasurer, Assistant Treasurer, Director Treasury, Manager Treasury, Cash Manager and Treasury Analyst. AFP® received a total of 223 responses from its corporate practitioner members and prospects working in U.S. and Canada.

AFP® thanks J.P. Morgan for once again underwriting the *2025 AFP® Digital Payments Survey: A Triennial Publication*. Both the questionnaire design and the final report, along with its content and conclusions, are the sole responsibilities of the AFP® Research Department. The demographic profile of the survey respondents mirrors that of AFP's membership. The following tables provide a demographic summary of the survey respondents.

Ownership Type
(Percentage Distribution of Organizations)



Annual Revenue
(Percentage Distribution of Organizations)



Industry Classification
(Percentage Distribution of Organizations)

Agricultural, Forestry, Fishing & Hunting	3%
Banking/Financial Services	9%
Administrative Support/Business Services/Consulting	6%
Construction	3%
E-Commerce	--
Education	4%
Energy	5%
Government	4%
Health Care and Social Assistance	7%
Hospitality/Travel/Food Services	2%
Insurance	7%
Manufacturing	15%
Nonprofit (including Education)	6%
Petroleum	2%
Professional/Scientific/Technical Services	4%
Real Estate/Rental/Leasing	4%
Retail Trade	6%
Wholesale Distribution	3%
Software/Technology	3%
Telecommunications/Media	1%
Transportation and Warehousing	3%
Utilities	3%

Association for
FINANCIAL PROFESSIONALS

AFP Research

AFP Research provides financial professionals with proprietary and timely research that drives business performance. AFP Research draws on the knowledge of the Association's members and its subject matter experts in areas that include bank relationship management, risk management, payments, and financial accounting and reporting. Click **HERE** to view study reports on a variety of topics, including AFP's annual Compensation and Benefits Survey Report.

About AFP®

As the certifying body in treasury and finance, the Association for Financial Professionals (AFP) established and administers the Certified Treasury Professional (CTP) and Certified Corporate Financial Planning and Analysis Professional (FPAC) credentials, setting the standard of excellence in the profession globally. AFP's mission is to drive the future of finance and treasury and develop the leaders of tomorrow through certification, training and the premier event for corporate treasury and finance.

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