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Transaction Banking

Euromoney Financial Institutions Survey 2025

Survey Questionnaire



This is the working version of Euromoney's 2025 Financial Institutions survey questionnaire. The survey covers financial institutions and non-banking financial institutions, with paths for payments, liquidity management, and trade finance. The paths will allow customization of the respondent experience, depending on their role within the organization.

The survey is expected to go live on February 17 and run for 6 weeks, with a potential extension of additional 2 weeks. If you have any questions, please contact [Olga Kontodimou](#) at Euromoney.

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Privacy Disclosure

Please tick this box to agree to the below terms and conditions and proceed with the survey

This survey is conducted by Euromoney. Your participation is voluntary and refusal to participate will involve no penalty or loss of benefits to which you are otherwise entitled, and you may discontinue participation at any time. Your personal data and the information you provide will be confidential, and collected, transferred and/or stored in compliance with Euromoney's [survey privacy statement](#) and [survey disclaimer](#). Respondents who participate in the survey may be contacted by Euromoney for validation purposes, with survey results, reports, notifications, rankings and invitations to participate in the next edition of the survey or related surveys.

Our surveys are always anonymous. However, we understand that some respondents may wish to share their completed survey with providers to help improve the service they receive. To share this information please tick the box(es) below.

Share with your providers Share with other providers Share my response anonymously

Section 1: Personal Details

Q1. Full Name: [text]

Q2. Work email address: [text]

Q3. What is your role? [open text]

Q4. What activities are you covering? [multiple choice]

- Payments
- Liquidity management (deposits, investments, cash concentration / pooling)
- Trade finance

Note: response to this question will determine Path A, B, and C. For Awards purposes, Payments and Liquidity management will be consolidated into "Cash management".

Section 2: Company Details

Q1. Institution Name: [text]

Q2. Type of institution: [single choice]

- Bank (financial institution with a banking or electronic money license)
- Non-Banking financial institution

Note: response to this question will determine Path D and E. Awards will be split based on the type of institutions.

Q3. (for NBFi respondents only) Which describes the best your institution's industry? [single choice]

- Insurance
- Asset manager
- Wealth manager
- Broker dealer
- Pension fund
- Payment service provider
- Other – please specify

Note: response to this question can be used for any industry-specific questions which might be of interest to you.

Q4. In what countries does your institution operate in? [multi-select from pre-determined list]

Q5. Where is the HQ of your institution?

Q6. (for NBFi respondents only) Approximately, what is your company's total assets (AUM)? [Currency converter included]

Less than \$10bn

\$10bn - \$50bn

\$50bn - \$100bn

\$100bn - \$250bn

\$250bn - \$500bn

\$500bn - \$1tn

\$1tn+

Q6A. (for NBFi only) What is the scope of your role: [single choice: global, regional or domestic]

Q6B. (for NBFi only) Your office location: [pre-defined drop down]

Note: national awards will be available only for NBFi providers and will use the response to this question for the determination of the country / territory

Section 3: Your Priorities

Q1. How important are the following products and services to your business? [rate each from 1 (low) to 10 (high)].

Option for each sub-category: currently not using this set of products

Path A (payments)	Path B (liquidity)	Path C (trade finance) Path D (banks only)
Domestic ACH	Deposits	Letters of credit
Domestic real-time / instant / immediate payments	Green deposits	Guarantees
Domestic wire transfers	Cash concentration structures (sweeping, zero balancing accounts)	Trade loans
Direct debits	Notional pooling	Supply chain finance (solution white-label)
Clearing services	Money market funds	Export credit
Real-time cross-border payments	Fiduciary services	Asset distribution
FX services	Virtual accounts	Facilities / deals syndication
Cheque clearing		Receivables financing
Digital wallets		Factoring
Mobile Payments		
Peer-to-peer (P2P) platforms		
Merchant services		
Card issuance		
Virtual cards		
CLS access		
Blockchain based payments (tokenisation)		
Cryptocurrency transfers		

Q2. Which of the following products and services are you planning to start / increase using in the next 12-18 months?

Path A (payments)	Path B (liquidity)	Path C (trade finance) Path D (banks only)
Domestic ACH	Deposits	Letters of credit

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Domestic real-time / instant / immediate payments	Green deposits	Guarantees
Domestic wire transfers	Cash concentration structures (sweeping, zero balancing accounts)	Trade loans
Direct debits	Notional pooling	Supply chain finance (solution white-label)
Clearing services	Money market funds	Export credit
Real-time cross-border payments	Fiduciary services	Asset distribution
FX services	Virtual accounts	Facilities / deals syndication
Cheque clearing		Receivables financing
Digital wallets		Factoring
Mobile Payments		
Peer-to-peer (P2P) platforms		
Merchant services		
Card issuance		
Virtual cards		
CLS access		
Blockchain based payments (tokenisation)		
Cryptocurrency transfers		

Q3 – only for **Path A (payments) & Path D (banks)**. What currencies are you currently using and planning to start using / increase volume in the next 12-18 months?

CCY	Q3A.Currently using (tick)	Q3B. Future volume increase (tick)
G10 Currencies		
Note: only for G10 currencies providers and assessment of providers will be collected		
AUD		
CAD		
CHF		
EUR		
GBP		
JPY		
NOK		

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NZD		
SEK		
USD		
EU / EEA Currencies (optional)		
BGN		
CHF		
CZK		
DKK		
HRK		
HUF		
ISK		
NOK		
PLN		
RON		
SEK		
Asian Currencies (optional)		
CNY		
HKD		
IDR		
INR		
KRW		
MYR		
PHP		
SGD		
THB		
TWD		
Middle East Currencies (optional)		
ILS		
AED		
SAR		
Central and Eastern European Currencies (optional)		

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TRY		
RUB		
South American Currencies <i>(optional)</i>		
MXN		
BRL		
CLP		
COP		
PEN		
African Currencies <i>(optional)</i>		
ZAR		
Exotic Currencies – please specify <i>(optional)</i>		

Q4. How important are the following criteria when selecting your provider? [rate each from 1 (low) to 10 (high)]

Domestic capabilities

International (Cross Border) capabilities

Price

Provider reputation

Risk appetite

Overall relationship

Product offering

Finance and credit availability

Software and technology

Advisory capabilities

Section 4: Your Providers

Q1. How many providers do you use? [single choice: 1, 2, 3, 4, 5, 6 or more]

Q2. Please list them in order of priority:

- Principal (main) bank: [pre-defined drop down]
- Secondary bank: [pre-defined drop down]
- Third bank: [pre-defined drop down]
- Fourth bank: [pre-defined drop down]
- Fifth bank: [pre-defined drop down]

Q3. What is the difference between how you use your principal (main) bank and the other providers? (for example, different products, domestic vs international, risk appetite, etc.) (optional) [text]

Q4. Are you planning to make any changes to the number of providers in the next 12-18 months? (optional) [drop-down: increase number of providers; remain the same; rationalise providers]

Section 5: Rate Your Providers

Q1. Rate each of your providers by competence in the following sectors [rate each from 1 (low) to 10 (high)]:

Overall product offering:

Note: respondents will be displayed only the products they assigned a priority to in Section 3 – Q1 and currencies they are currently using, as per response in Section 3 – Q3.

- Path A (payments only):
 - Domestic payments offering
 - Path D (banks only) Clearing services (note: only G10 currencies the respondent mentioned they are currently using will be displayed for assessment)
 - AUD
 - CAD
 - CHF
 - EUR
 - GBP
 - JPY
 - NOK
 - NZD
 - SEK
 - USD
 - Path E (NBFIs only) Cross-border payments offering
 - Direct debits
 - Alternative payments (digital wallets, mobile payments)
 - Merchant services
 - Card issuance
 - Virtual cards
- Path B (liquidity management only):

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- Deposits
- Cash concentration and pooling
- Fiduciary services
- Virtual accounts
- Path C (trade finance only) & Path D (banks only):
 - Documentary services (letters of credit, guarantees)
 - Trade loans
 - Supply chain finance (solution white-label)
 - Export credit
 - Asset distribution
 - Facilities / deals syndication
 - Receivables financing
 - Factoring

Service:

- Price
- Overall relationship
- Reputation
- Advice on market practices and risk
- Compliance and due diligence
- International capabilities

People:

- Customer on-boarding
- KYC process
- Issue resolution
- Performance of client service manager
- Advisory services
- Proactive servicing

Technology

Path D (banks only)	Path E (NBFI only)
Connectivity (SWIFT, host-to-host, APIs)	Digital banking functionality
Security	Digital banking user experience
Financial crime prevention	Software tools
Sanctions screening (speed / accuracy)	Connectivity (SWIFT, host-to-host, APIs)
	Security
	Financial crime prevention
	Sanctions screening (speed / accuracy)

Section 6: Market View

Path A (Payments)
Q1. How did your volume of payments change in the past 12 months? <i>(optional)</i> [drop-down: increased by more than 10%; increased by 0%-10%; remained the same; decreased by 0%-10%; decreased by more than 10%]
Q2. How do you expect your payments volume to evolve in the next 12-18 months? <i>(optional)</i> [drop-down: increase by more than 10%; increase by 0%-10%; remain the same; decrease by 0%-10%; decrease by more than 10%]
Q3. Which payments product are going to be impacted? <i>(optional)</i> [multiselect: list of payments products]
Path B (Liquidity)
Q1. How do you expect your needs to evolve in the next 12-18 months? <i>(optional)</i> [text]
Path C (Trade Finance) & Path D (banks only)
Q1. How did your volume of trade finance change in the past 12 months? <i>(optional)</i> [drop-down: increased by more than 10%; increased by 0%-10%; remained the same; decreased by 0%-10%; decreased by more than 10%]
Q2. How do you expect your trade finance volume to evolve in the next 12-18 months? <i>(optional)</i> [drop-down: increase by more than 10%; increase by 0%-10%; remain the same; decrease by 0%-10%; decrease by more than 10%]
Q3. Which trade finance product are going to be impacted? <i>(optional)</i> [multiselect: list of payments products]

Section 7: Your Main Provider

Please think about all the products and services you receive from [insert your bank name].

Q1. What does your main provider do particularly well? Where does it stand-out? (optional) [text]

Q2. How could [insert your bank name] improve the products and services they offer to your business? (optional) [text]

Section 8: Sign-off

As a thank you for participating in this survey, you will receive a set of reports derived from this research and other relevant materials.

Yes, please send me relevant materials once available.

Thank you for the participation!

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