

FUTURE-PROOF PAYMENTS STRATEGY CHECKLIST:

Use this quick self-assessment to see if your payments platform is ready for what's next.

Flexibility & Modularity:

- ☐ My platform supports modular, API-driven architecture
- ☐ I can add new payment rails or features without a full system overhaul
- ☐ My solution can integrate with third-party and emerging payment providers easily

Embedded Experience:

- ☐ Payments are fully branded and embedded in our digital banking experience
- ☐ Members can send/receive to any bank, debit card, or wallet (Venmo, PayPal, etc.)
- ☐ My solution can integrate with third-party and emerging payment providers easily

Speed & Agility:

- ☐ We can go live with new features or payment rails in under 90 days
- ☐ Our platform can scale quickly to meet member demand and market changes
- ☐ Continuous improvement cycles are in place (quarterly or faster)



Fraud & Security:

- ☐ We have a dynamic fraud rules engine with real-time updates
- ☐ Fraud prevention adapts to new threats without slowing transactions
- ☐ Dedicated specialists support our fraud monitoring

Strategic Roadmapping

- ☐ We regularly review gaps in flexibility, speed, and security
- ☐ We have a 6–12 month plan for payment innovation
- ☐ Our vendor/partner provides proactive insights and future-ready capabilities

Tip: If you checked fewer than 12 boxes, your payment strategy may limit your institution's ability to grow and adapt.

