

# INNOVATION READINESS PLAYBOOK

## THE FI PAYMENTS INNOVATION AGENDA EDITION

The PYMNTS **Innovation Readiness** series, in partnership with payments and commerce solutions provider i2c Inc., gauges where banks are on the road to becoming innovators. We surveyed executives at 214 FIs in the U.S. (excluding the largest 25 banks) and scored the institutions from zero to 100 in terms of innovation readiness. The banks in our sample fell into four size groups: assets below \$500 million, \$500 million to \$1 billion, \$1 billion to \$25 billion and more than \$25 billion. We divided the banks into three groups: Top 15 Performers, Middle Performers and Bottom 15 Performers. We then analyzed the data to understand what, exactly, Top Performers are doing so well, and the lessons everyone else can learn from them.



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This Innovation Readiness Index: Innovation Playbook was done in collaboration with i2c, and PYMNTS is grateful for the company’s support and insight. [PYMNTS.com](#) retains full editorial control over the findings presented, as well as the methodology and data analysis.

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# WHAT IS YOUR INNOVATION AGENDA?

Our study confirms what payments industry leaders know, but either can't or won't act quickly enough to address: Innovation has become a competitive imperative. The challenge for many financial institutions (FIs) that continue to struggle with making innovation and agility part of their core competencies is how to operationalize them.

To be innovative, FIs must conceptualize and bring to market the products their customers will truly value — those that remove friction and complexity — and do so at scale and as a source of profit.

As with many things, the devil is in the details.

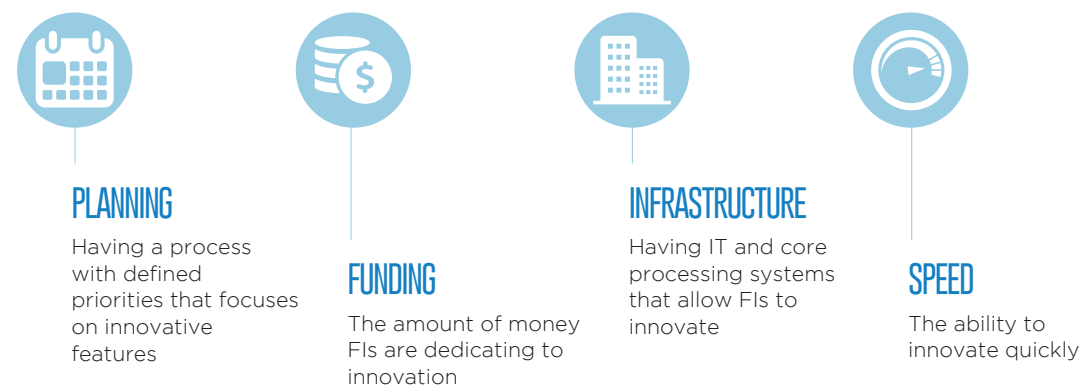
Our [Innovation Readiness Index™](#), rolled out last fall in collaboration with i2c, surveyed more than 200 banks, credit unions and other FIs. The sample earned anywhere from less than \$500 million up to more than \$100 billion in annual revenue, and the Index was intended to gauge where FIs are on the road to becoming payments innovators.

The subsequent [Innovation Playbook](#) series focused on specific dataset patterns, giving FIs a practical guide to boosting their own innovation readiness. Our first report, the [Top Payments Performer](#) edition, dug deep into what the most effective financial services innovators are doing to make an impact. The next examined [mid-sized FIs](#), and the following studied the innovative performance of [credit unions and commercial and community banks](#). In May, we assessed [sandbox environments'](#) role in helping banks test and bring new innovations to market. The most recent issue considered how FIs are innovating in terms of [customer experience and engagement](#).



Our sixth and final edition takes what we’ve learned in this series and applies it to answer one big question: How can FIs move from an aspiring-to-innovate status to making innovation a consistent thread that runs throughout their daily workstreams?

We looked to our sample’s top performing FIs, focusing on those paving a clear path to continued success when rolling out the products or features that both keep customers engaged and drive revenue.<sup>1</sup> Previous analysis found that four key attributes distinguished Top Performers from other FIs:



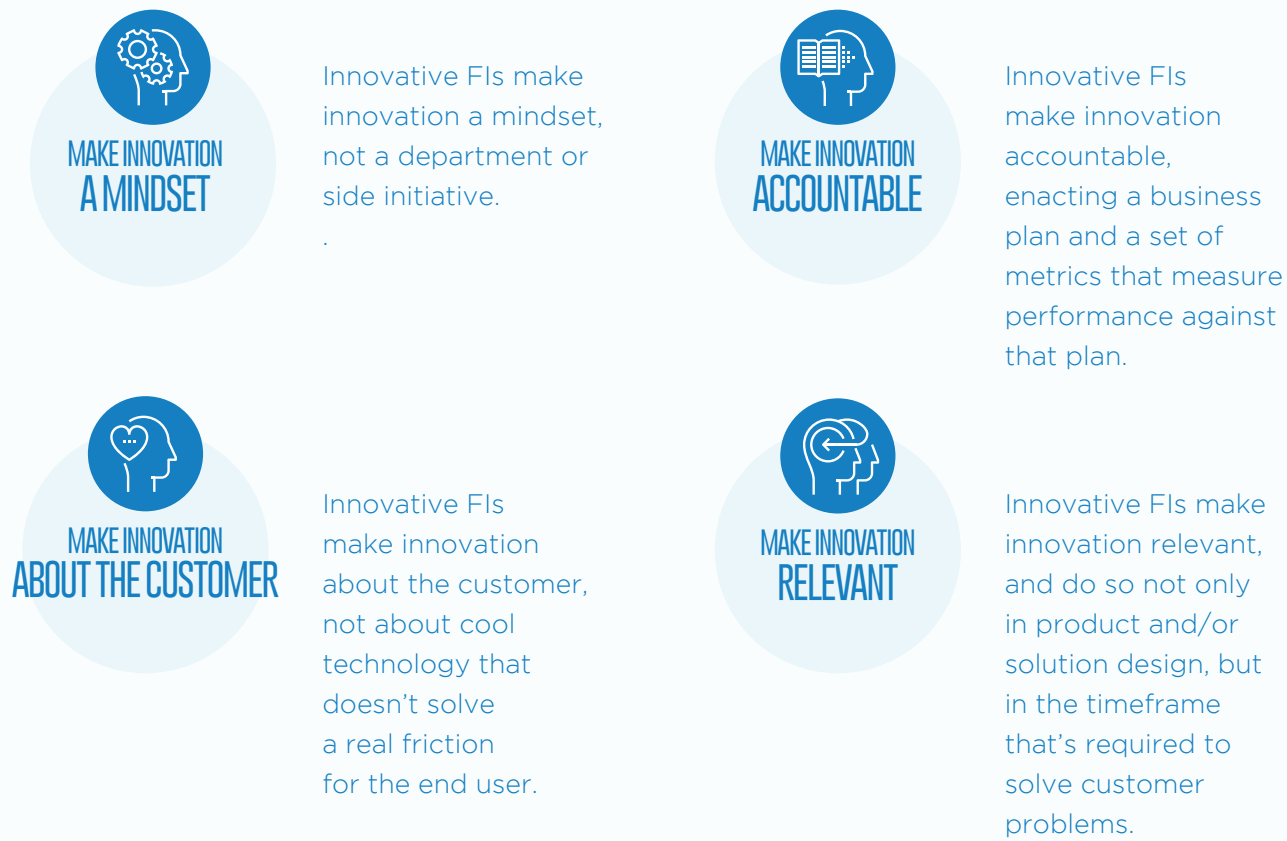
At least 70 percent of our Top Performers possessed these attributes and outperformed all others in the sample. We found that infrastructure, including technology, has a positive effect on FIs’ ability to roll out successful innovation projects, and that infrastructure coupled with proper funding allows them to quickly design and bring new products to market. We also learned that adequate

planning helps ensure these projects’ success. In addition to — or, perhaps because of — these attributes, Top Performers possess a company-wide, innovative mindset. Such a mindset must permeate an FI’s culture if customer-centric innovation is truly to be a sustainable core competency.

<sup>1</sup> We surveyed executives at 214 FIs in the U.S. (excluding the largest 25 banks) and scored the institutions from zero to 100 in terms of innovation readiness. We divided the banks into three groups: Top 15 Performers, Middle Performers and Bottom 15 Performers. We then analyzed the data to understand what, exactly, Top Performers are doing so well, and the lessons everyone else can learn from them.

# A MODERN INNOVATION BLUEPRINT FOR FINANCIAL SERVICES

There are four key principles that define this innovation mindset:



This is FIs’ innovation blueprint. It’s what Top Performers do, and why the product roadmaps they execute against today do not consist of solutions that just allow them to “catch up” with their FI and non-FI peers. Instead, these plans put them on level playing field, enabling them to differentiate those solutions based on their core strengths.



MAKE INNOVATION  
**A MINDSET**





## EXECUTIVE INSIGHT

### MAKING INNOVATION AN OPERATIONAL SUCCESS

— Amir Wain, founder and CEO of i2c, inc.

“An FI’s payments innovation agenda should always start with the customer and never lose that focus. Innovation must be meaningful, solve problems, remove complexity and add value. While product or feature adoption is the cornerstone of success, payments innovations must also be operational successes if they’re going to meet revenue goals and other key metrics. They must be enabled, reliably delivered, serviced and scaled across segments and geographies.

Innovation agendas must clearly embrace a strong commitment to serving customers, robust planning and continuous monitoring and measurement. But, it also must include the right technology infrastructure. There is no path to successful payments innovation without the technology that lets a company test, iterate based on customer feedback and deploy solutions at scale. Investing in flexible payments and IT infrastructure makes FIs more agile, and helps turn new goals, strategies and product ideas into realities.”

Innovation must be more than a goal if FIs want it to be truly effective: It must be a mindset rooted in their cultures. Having clear-cut, obtainable goals is essential to any innovation project, but delegating that focus to a single team or department makes innovation less an element of a pervasive culture and more an isolated project. That often means innovative efforts cannot scale across company-wide projects.

The innovation mindset manifests itself in proper funding and planning, having the right people involved and keeping a relentless focus on customer needs, as well as being mindful of market trends, customer expectations and funding and infrastructural needs. It also means maintaining a firm grip on the distinction between innovating for innovation’s sake and doing so to improve a company’s value in its customers’ eyes. One will lead to success, but the other will not.

Unbundling, the strategy of offering financial services on a wide variety of platforms, may sound catchy, but years of market research suggests consumers can get overwhelmed by too many choices. A plethora of offerings can complicate their experiences and decrease their overall satisfaction levels, so who does extensive unbundling really serve?<sup>2</sup>

Not the customer.

A more recent example of a successful financial industry product rollout — one which generated positive market feedback in addition to grabbing headlines — was an all-in-one banking and personal finance solution: Finn.

<sup>2</sup> Schwartz, Barry. More isn’t always better. Harvard Business Review. 2006. <https://hbr.org/2006/06/more-isnt-always-better>. Accessed July 2018.

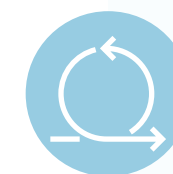
JPMorgan Chase launched mobile digital banking app Finn in June 2018. The move was heralded as an innovation that helped bring Chase into millennial customers’ minds by meeting their demand for a comprehensive, mobile banking solution.<sup>3</sup> It took time, coordination and true mindfulness of consumer needs to design and implement Finn.

Not all FIs have JPMorgan Chase’s legacy and resources to direct toward innovative projects, however. So, what can they do, regardless of their size, to support their own innovations? How can FIs keep an innovative mindset, and optimize both new and existing products and features?

The answer is simple: They must take this mindset and bring it into every aspect of their innovation processes, operationalizing it to align with a tangible business agenda and inform the other three innovation tenets: making innovation about the customer, making it accountable and making it relevant. The mindset ties all these factors together into a well-functioning financial innovation model, one that will help FIs of all shapes and sizes avoid the pitfalls associated with investing in innovation for innovation’s sake.

<sup>3</sup> Chaparro, Frank. JPMorgan built an online bank for millennials, and it should have apps like Acorns and Stash worried. Business Insider. 2018. <https://www.businessinsider.com/jpmorgan-built-an-online-bank-for-millennials-and-it-should-have-apps-like-acorns-and-stash-worried-2018-7>. Accessed July 2018.

## KEY TAKEAWAYS AND LESSONS LEARNED:



### Make innovation a core competency.

Flexible payments and IT infrastructure coupled with strategic planning create agile FIs and make innovation a repeatable, everyday practice — a necessity in today’s payments business. They enable iteration of ideas, creation and testing of innovations and rapid scale to market.



### Make payments innovation a strategic priority.

Culture is one of the chief obstacles to innovation, on par with technology and funding.

- Set goals and build business plans focused on customer and competitive needs.
- Turn pessimists into optimists by showcasing success. Demonstrate what can happen with disciplined planning, proper funding and the right technology.



MAKE INNOVATION  
ABOUT THE  
CUSTOMER



If an FI implements an innovative project that customers do not like, is it really an innovation? Our study shows that FIs must weave a focus on customer needs and expectations into the very fabric of their businesses if they want to maximize innovation capacity.

Customer engagement is crucial to successful innovation. Our analysis shows that a focus on it results in better

performance and market success, so it's no wonder that more FIs are investing in customer engagement. Those that do tune into customer needs roll out innovations they say are more successful and see results in line with those of Top Performers. Eighty percent of Top Performers plan to make consumer engagement a priority over the next three years, as seen in Figure 1, including

investments in user interface (UI), digital and other data-driven elements.

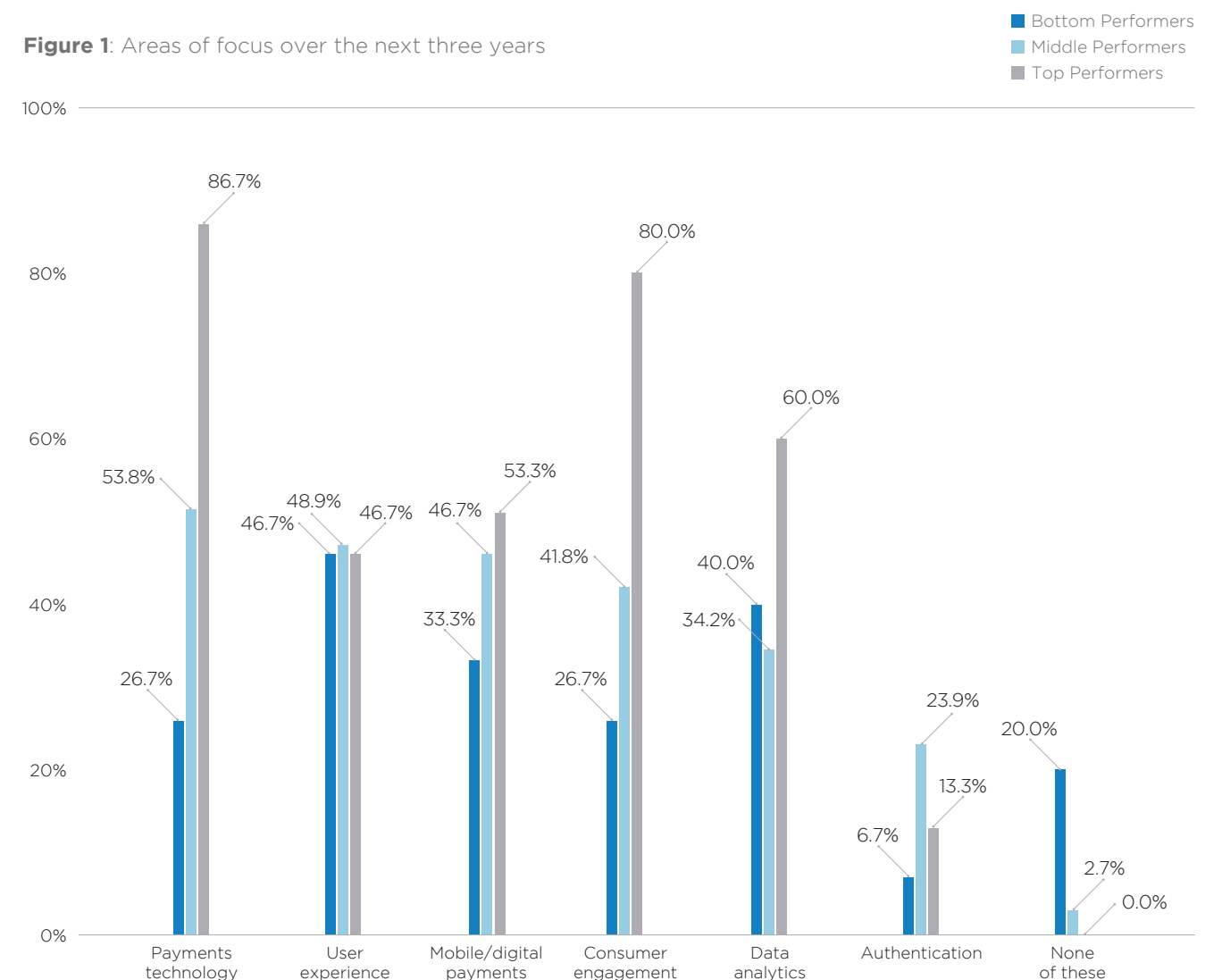
An even larger percentage of FIs are planning to invest in another consumer-centric area: payments technology like mobile remote deposit and contactless. In fact, 87 percent of Top and 54 percent of Middle Performers cite payments technology as the most-prioritized investment area for the next three years.

Customer-centric innovation may sound like common sense. After all, what company doesn't have its customers in mind when tackling innovation projects? Then again, who, exactly, are FIs envisioning when they talk about their customers? Returning customers, new ones or both?

Some innovation projects will appeal to certain consumer bases, and others

“**47%**  
of Top Performers  
plan to focus on  
**USER EXPERIENCE**  
in the next three years.”

**Figure 1:** Areas of focus over the next three years



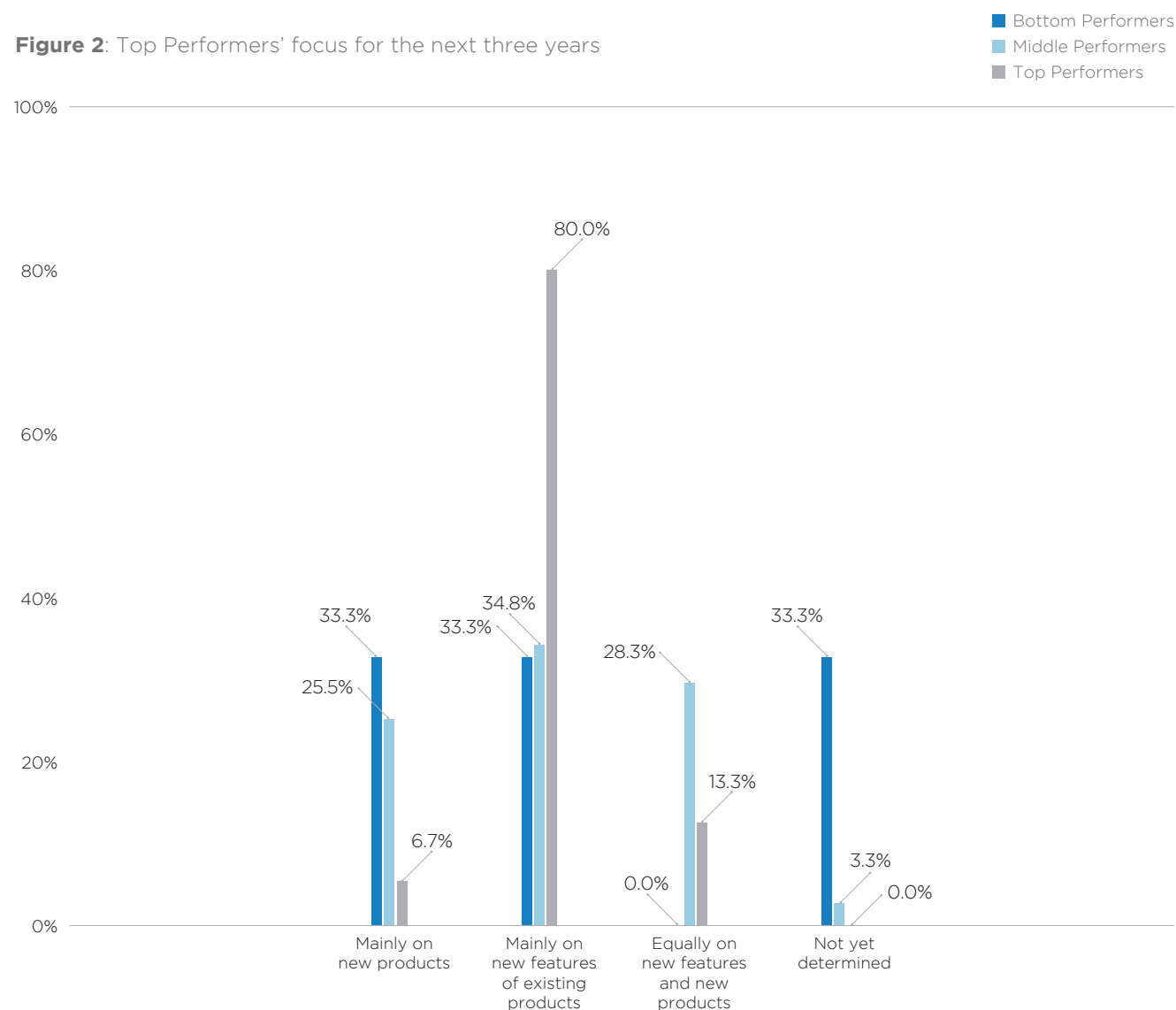


will not. FIs must plan to roll out new innovations with a specific customer in mind or run the risk of creating innovations that cater to no one.

Top financial industry innovators know their customers well, so they gear their innovative efforts toward creating products they know will appeal to them. Top Performers test new features and products with their customers and employees for feedback. They report

plans to focus efforts on new features of existing products in the next three years, and 80 percent of them plan to improve products with which their consumers are already familiar. Top Performers use multiple methodologies to test innovation and gauge feedback and success, too. Ninety-three percent do so using ROI and cash calculations, and many use sandbox testing environments prior to commercially releasing new features or products.

**Figure 2:** Top Performers' focus for the next three years



## KEY TAKEAWAYS AND LESSONS LEARNED



### Leaders tune in to customer and market needs.

Top Performers are motivated by serving both existing and potential customer needs and by adjusting to changing customer behavior. They:

- Test new features and products with customers and employees.
- Use multiple testing methodologies to gain insights into which innovations to pursue and their potential success.
- Employ technology that supports sandbox testing, enabling FIs to test and iterate new products and features with customers.



### Build engagement with customer-focused experiences.

The most successful FIs fund payments innovations that promote engagement. They tune into customer needs, roll out innovations they say are more successful and see better performance and market success by:

- Building a strategy around the winning combination of customer experience and consumer engagement. This includes UI, digital and data-driven elements.
- Focusing efforts on delivering a compelling, easy-to-use and differentiated customer experience that encourages deeper customer relationships, reinforces brand promises and boosts value propositions.
- If they're credit unions, reinforcing their service-oriented brand promises and value propositions by funding payments innovations.



MAKE INNOVATION  
ACCOUNTABLE



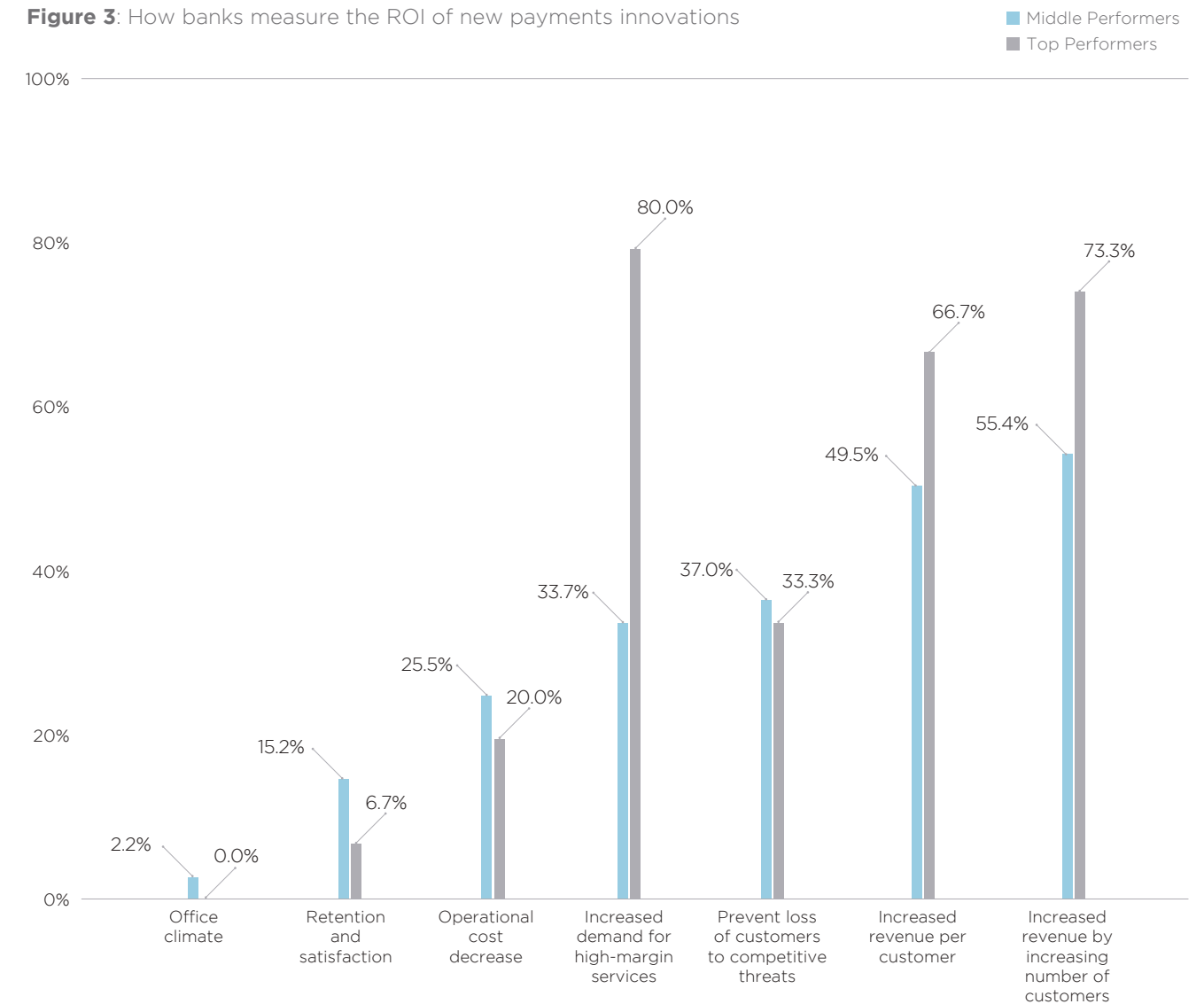


An innovation must be accountable to both customers' needs and expectations as well as an FI's business agenda. Not all innovations are good or deliver the intended business impact, making it necessary for FIs to tie their initiatives to larger business agendas to ensure success.

FIs must continuously assess innovations' business impacts to ensure they remain positive. Is this project commercially feasible? Is it scalable? These questions may seem obvious, but FIs need to ask them if they're going to be effective innovators.

This innovative process step should see FIs considering the operational implications of their plans to meet their customers' demands and expectations. It might even entail new product ROI calculations, as the best in the business often see ROI in terms of how innovations impact their customers.

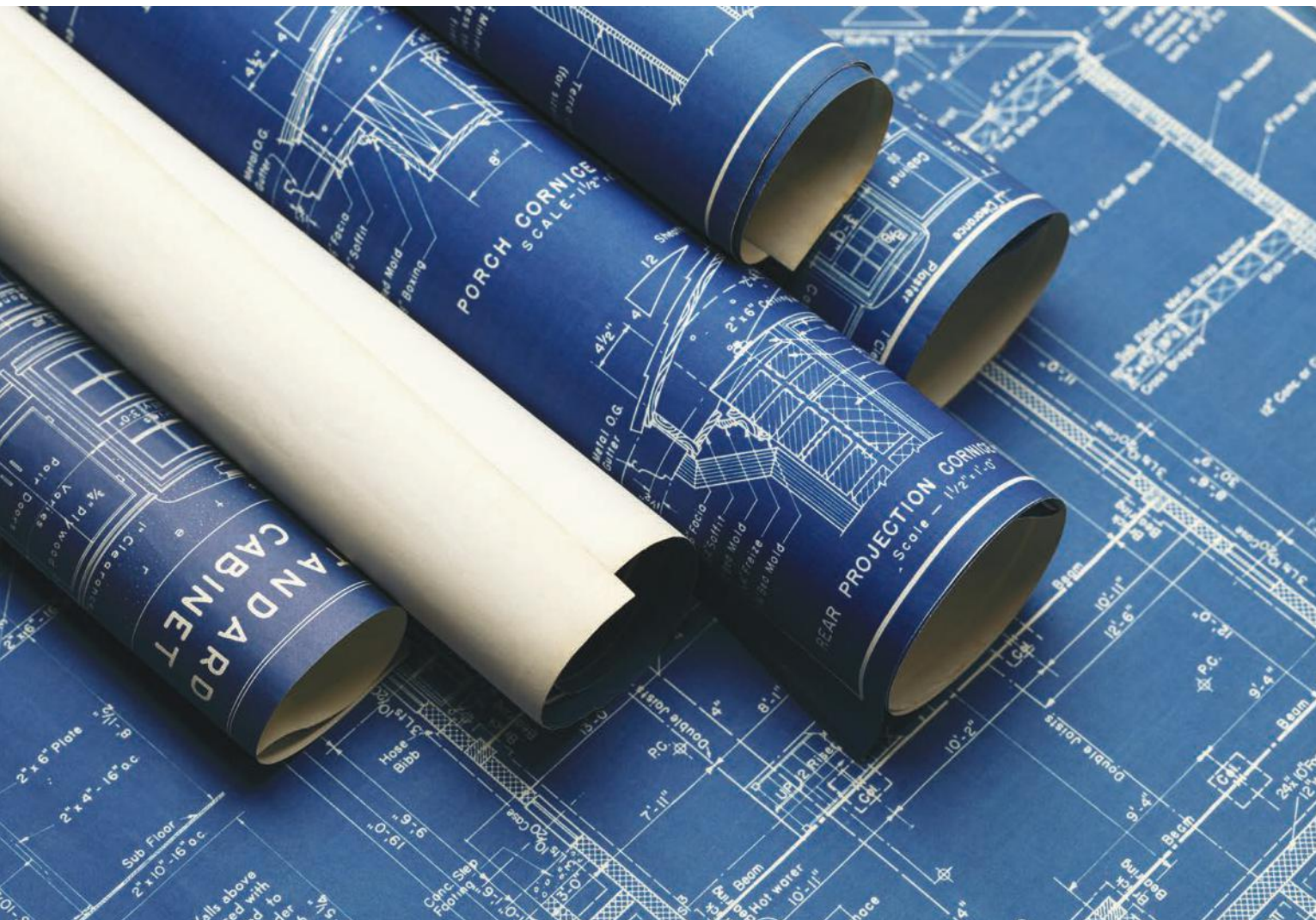
**Figure 3:** How banks measure the ROI of new payments innovations



“80%  
of Top Performers  
use an increase in  
**CONSUMER DEMAND**  
for high-margin services  
to determine ROI.”

Top Performers focus on three specific areas when measuring market success, all of which relate to how new products and features impact the customers who use them: boosting market demand for high-margin services, improved revenue due to an increase in the number of customers and a rise in revenue per customer.

Eighty percent of Top Performers considered an increase in demand for high-margin services a factor in their innovation ROI calculations, and 73 percent sought an increase in revenue due to growth in their number of customers. Sixty-seven percent said they looked for an increase in revenue per customer when calculating an innovation's ROI.



## KEY TAKEAWAYS AND LESSONS LEARNED



### Focus on proper planning, a key attribute of top innovators.

Top Performing FIs carefully plan future innovation efforts, focusing on customer needs and measuring success in various ways. Achieve the same success by:

- Listening closely to your customers' needs and using multiple methods to plan and execute your payments roadmaps.
- Looking to where Top Performers are investing in their future innovation efforts and aligning your company's priorities and strategy accordingly.
- Planning for investments in payments technology, consumer engagement and data analytics.



### Use multiple methodologies to plan, measure and test new features.

Successful payments innovators leverage three or more methodologies to gain insight into which innovations to pursue and their potential market successes. Top Performers measure success by increased demand for high-margin services, revenue per customer and number of customers. They:

- Use cash and ROI calculators to gauge success as well as understand new innovations' impact on topline revenue and bottom-line costs.
- Test innovations with customers and employees.



### Monetize your innovation initiatives.

Successful innovations are directly tied to a business agenda and have the budgets to back them up. Seventy-five percent of Top Performers allocate at least 50 percent of their budgets toward payments innovation. Your FI should:

- Analyze current investments and ROI for existing projects, then reallocate funding based on performance.
- Support its payments innovation strategy with a healthy budget to keep pace with the competition.



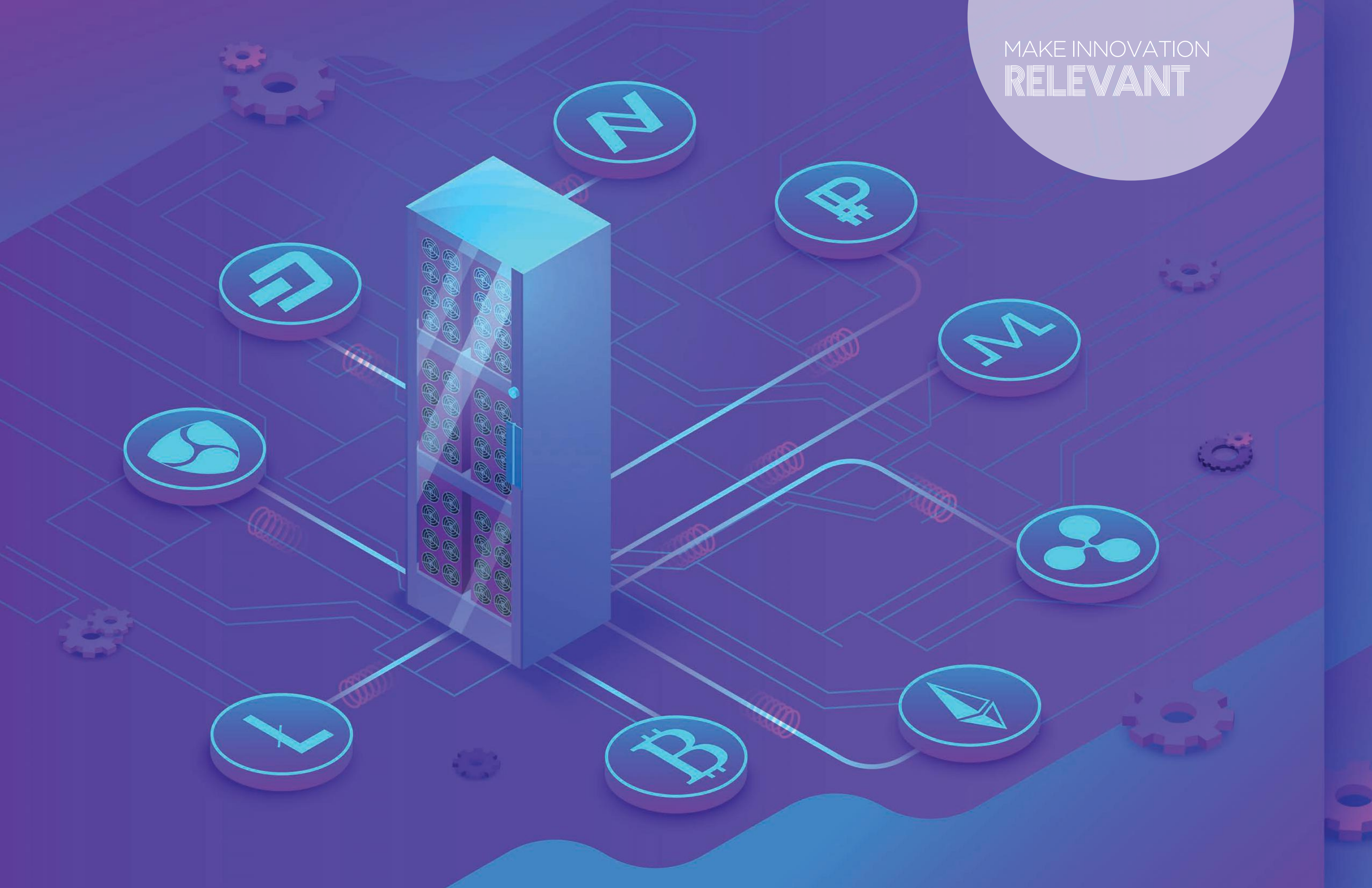
### Test in a sandbox, then scale the right solutions to market.

Testing and sandbox-to-scale methodology are directly correlated to market success. Top Performers:

- Test and iterate new features and products based on customer input before scaling the right solutions to market.

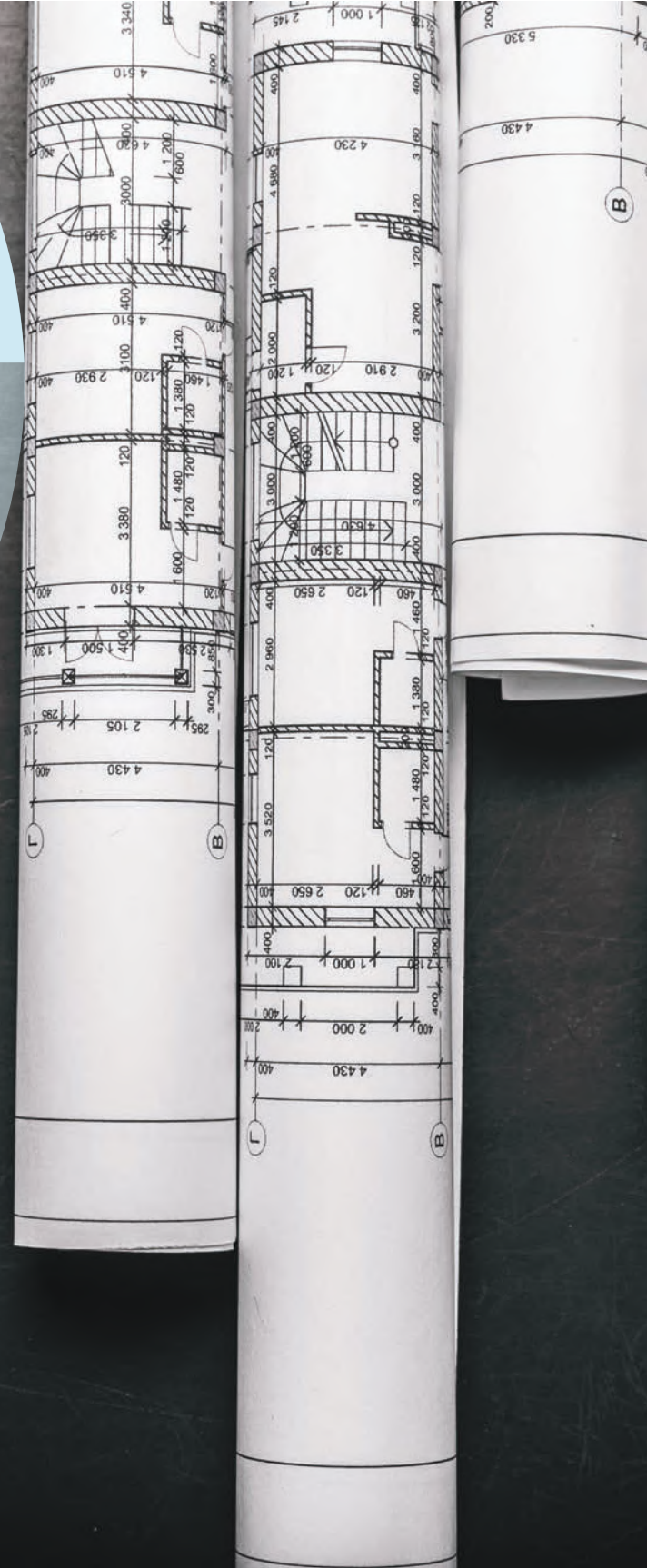


MAKE INNOVATION  
RELEVANT





“ 60%  
of Top Performers  
have configurable  
core payments  
processing systems. ”



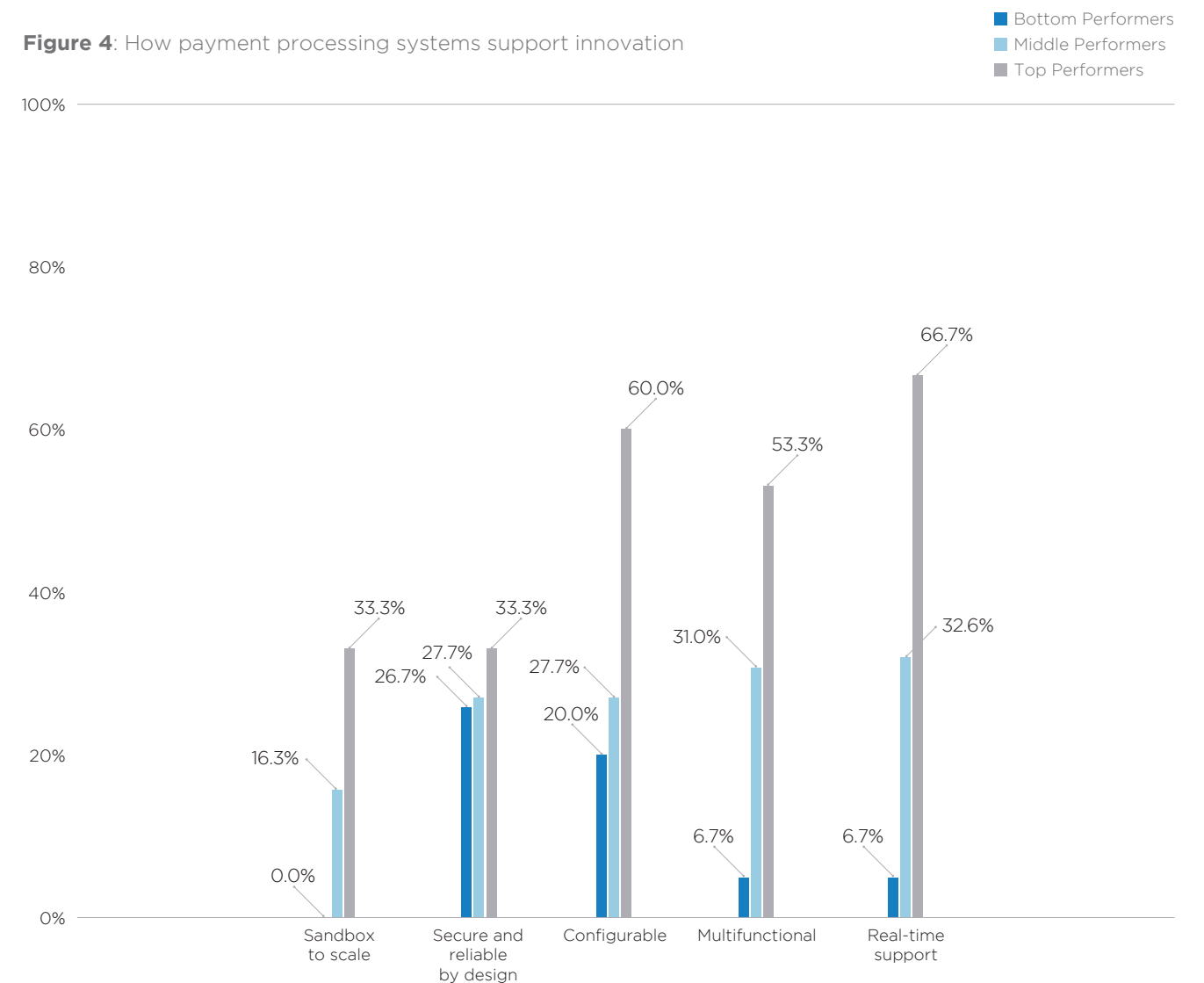
Customers expect instant satisfaction. They do not like waiting for their providers to catch up to what others are already doing, so FIs that want to be successful innovators must act fast.

Flexible and multifunctional core payments processing technology helps FIs adapt to the ever-changing financial market. Multifunctional platforms allow them to innovate any payment scheme — credit,

debit and prepaid — using the same platform, providing both unified user experience and customer experience and lower overall total cost of ownership and operations.

Our data has demonstrated that flexible and configurable technological architecture is key to innovative success. Seventy percent of FIs with flexible IT infrastructures said their most recent innovations were extremely successful,

**Figure 4:** How payment processing systems support innovation





more than twice the average. It is crucial, then, to have the technology to quickly roll out new innovations. The FinTech environment is in constant flux, and all the planning and investment in the world will not help an FI's new product succeed if it cannot keep up with customers' rapidly evolving expectations.

FIs therefore need to ensure they are equipped with the proper technology if they want to design and carry out customer-centric innovation projects. That technology must be flexible and multifunctional, and they must have

sandbox capabilities to test innovations before rolling them out to their customers. The best industry innovators know this, and they make certain the technology they use has these functionalities. Sixty-seven percent of Top Performers ensure their core payment systems offer real-time support functionality, as we found in our sandbox edition, and 60 percent have one that is configurable.<sup>4</sup>

The right technology allows FIs to test the products and features they design before releasing them to their consumers. Many already have a process in place for testing

<sup>4</sup> Author unknown. I2c: Why innovative FIs think inside the sandbox. PYMNTS. 2018. <https://www.pymnts.com/innovation/2018/fi-innovation-sandbox-i2c/>. Accessed July 2018.

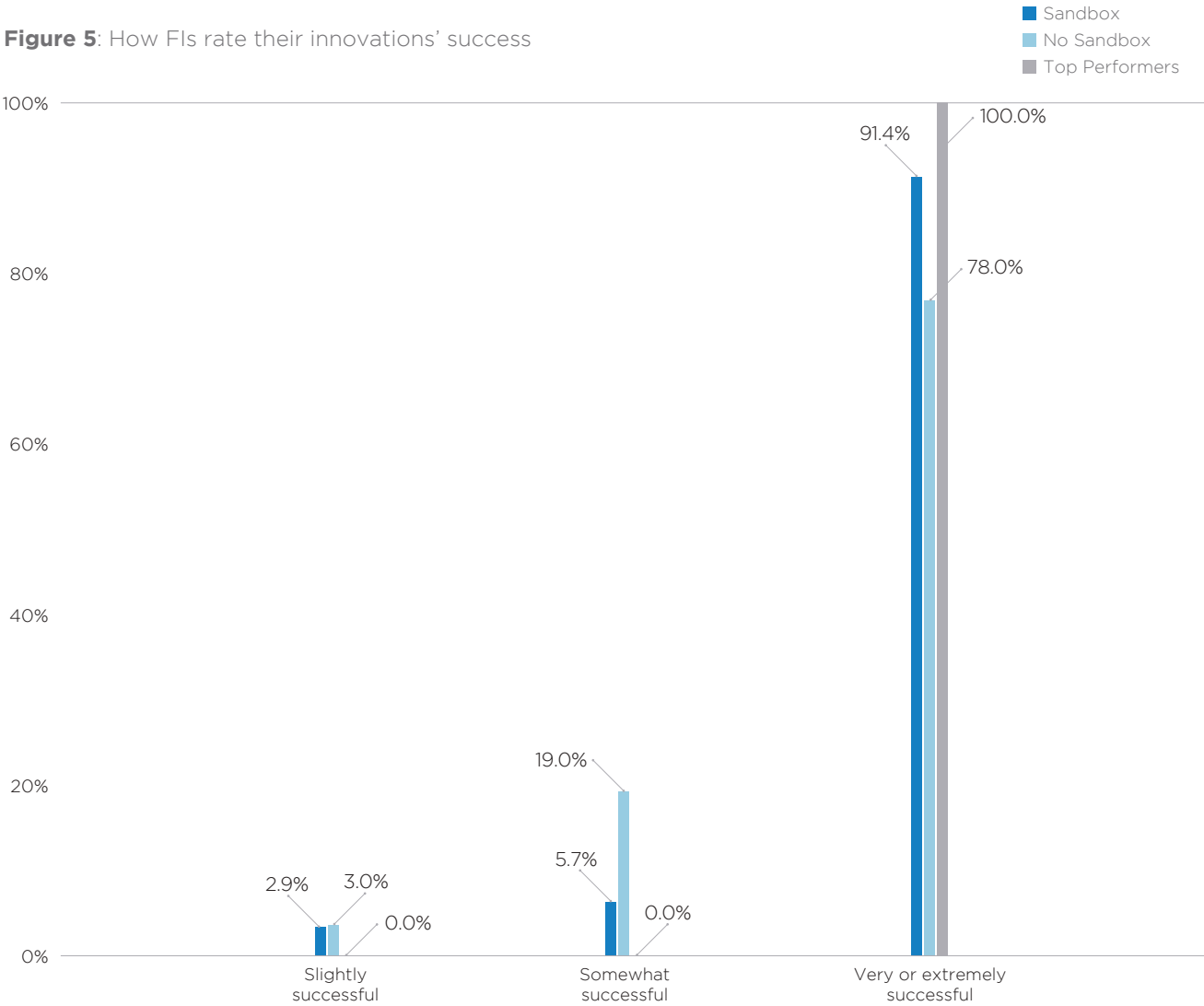


new features and products. Seventy-three percent of Top Performers test their innovations with customers, 80 percent with employees and 93 percent use cash and ROI calculators.

The ability to test new features and products before release enables FIs to execute like, and even exceed, the best innovators in the field. One testing method has been shown to be strongly correlated

with high ROI, though, and that is sandbox testing.

As the name suggests, a sandbox allows an FI to test innovations either in a closed environment — to isolate and test new products, features or programs — or in live production with real-time feedback from a limited set of customers before releasing to the wider market. This allows them to experiment and build new payments



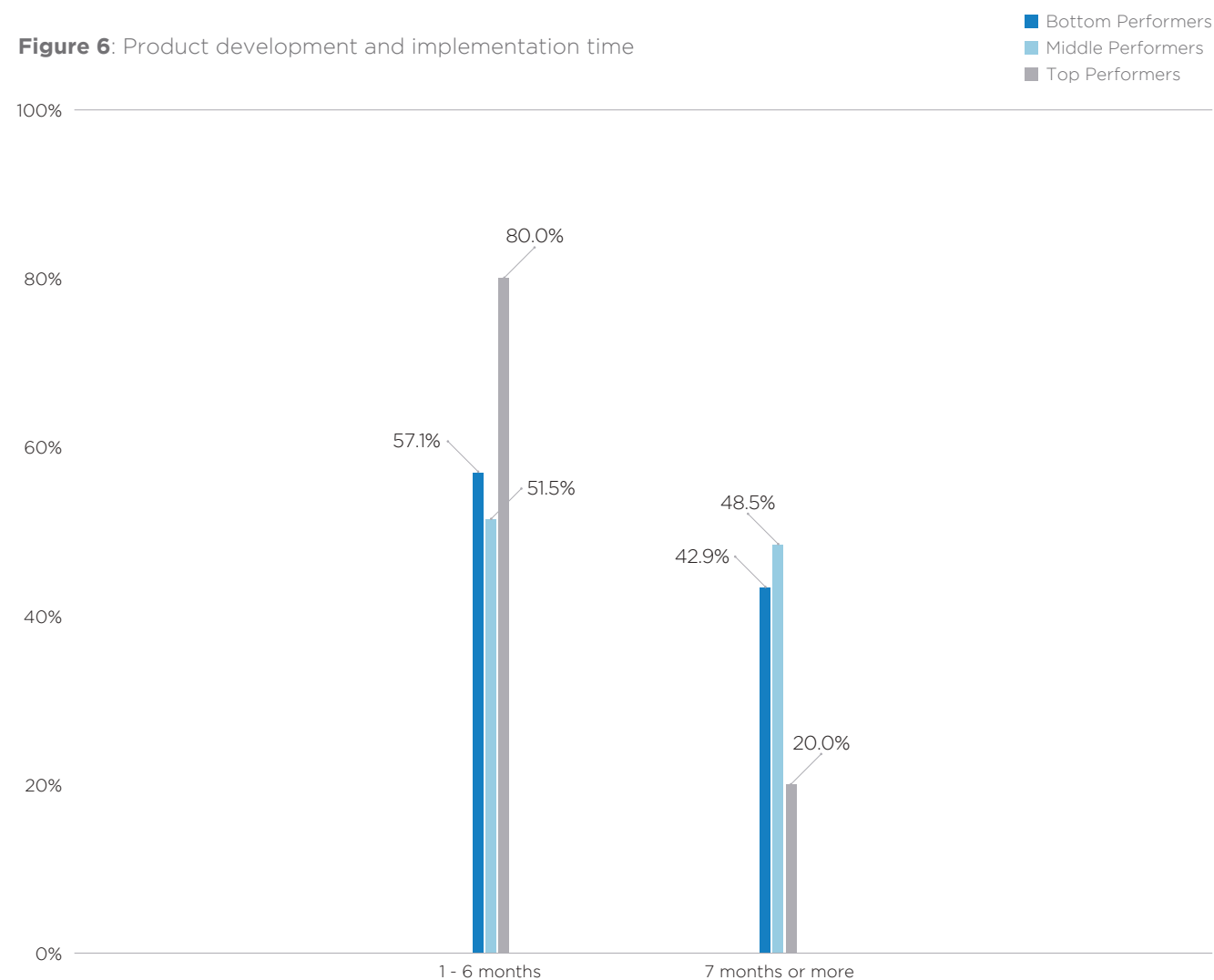
features and products, test them with a small sample of customers, make needed adjustments, then roll them out to the market at scale.

Figure 5, on the previous page, showed that use sandbox technology are generally more satisfied with innovation rollouts than those that do not and are also able to bring those innovations to market more quickly than their peers. Our analysis shows that even FIs that are not among

the Top Performers can innovate with similar outcomes though sandboxing.

Technological capabilities like testing and sandboxing can help ensure a successful product launch, representing the “secret sauce” to a high-functioning innovation model. Banks that focus innovation efforts around consumer engagement and employ testing capabilities tend to execute successful innovative projects.

**Figure 6:** Product development and implementation time



## KEY TAKEAWAYS AND LESSONS LEARNED



### Leaders test for success.

Top Performers test and iterate innovations, then quickly scale them to market. To achieve similar results:

- Test new features and products with customers and employees.
- Ensure your company can test and iterate new products and features in a sandbox environment.



### Sandboxing can enable FIs of any size to achieve Top Performer outcomes.

The ability to test in a sandbox and rapidly scale to market gives FIs a clear advantage. Strong evidence links sandboxing to market success in terms of increased customers and revenue per customer.

- Ensure your company's processing platform supports sandbox testing and rapid scale to market.
- Test new features in a sandbox environment for more effective planning. It makes it easier to rapidly address both market needs and competition in key areas.



### Look to analytics, loyalty and payments technologies.

Digital engagement and best-in-class customer experience will increasingly rely on mobile/digital and payments technologies — like digital wallets and coupons, contactless and analytics — for the personalized and context-aware experiences today's consumers expect.

- Examine your company's loyalty and rewards roadmap. FIs committed to engagement are focusing on loyalty and rewards at twice the rate of other banks.



### Be responsive and quickly get innovations to market.

Consumer expectations are rapidly changing every day, and there is always new competition from FinTechs, neo-banks and others. Eighty percent of top performing banks need six months or fewer to get innovations to market, whereas mid-sized FIs need an average of 9.7 months.

- Examine whether your company has the flexible, configurable IT infrastructure to support rapid time to market.



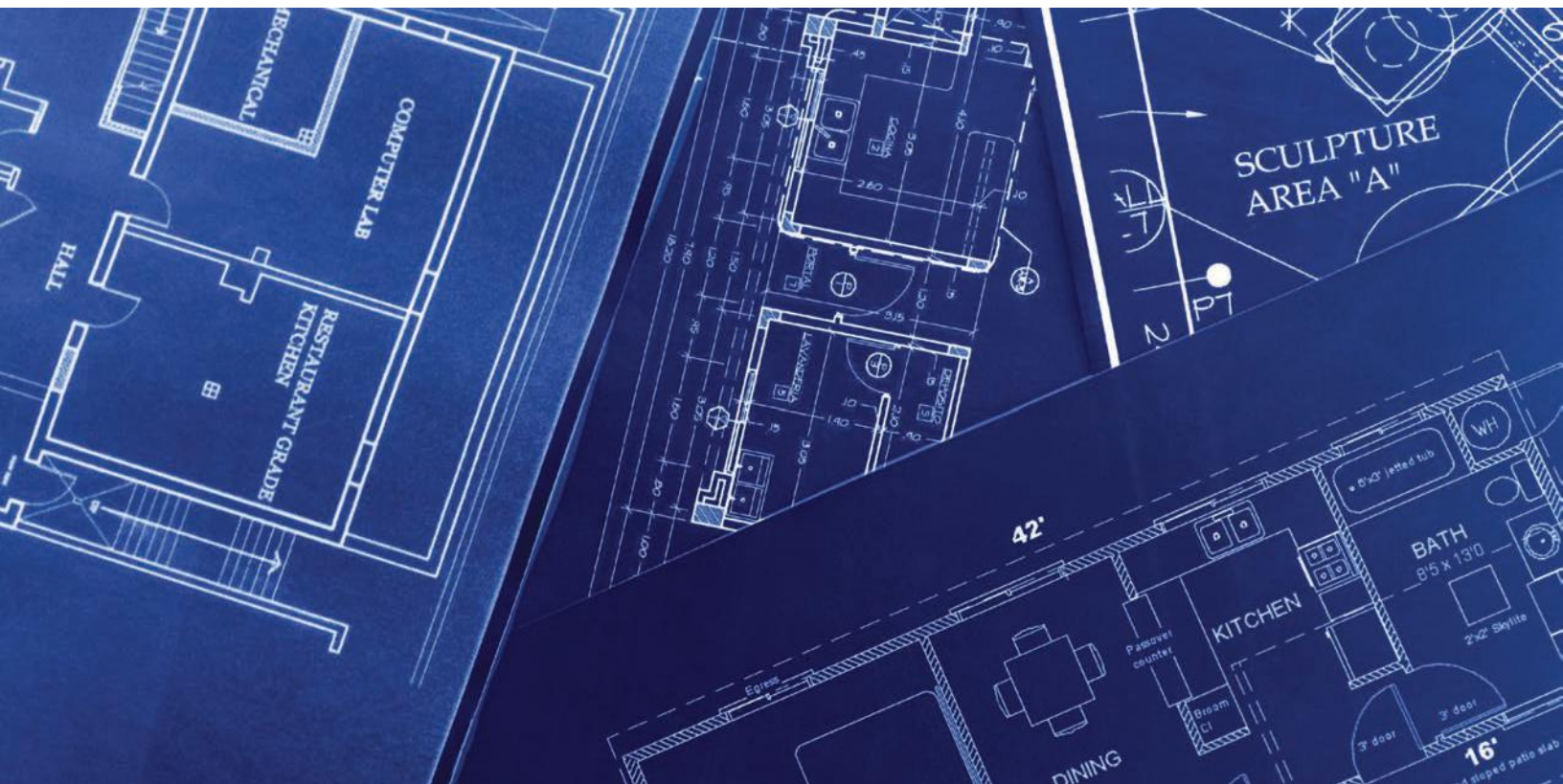
# CONCLUSION





Our playbook series has shown that innovation is not simply the domain of the largest FIs, but of those that follow a basic model. The best innovators have operationalized the innovative mindset, ensured customer-focused innovation, held themselves and their innovation efforts accountable by planning and measuring their progress and made certain that innovations are relevant by testing and launching them faster than anyone else.

In theory, this innovation blueprint is not difficult to follow. Adopting an innovative mindset, engaging customers, holding innovations accountable and making them relevant are all simple concepts — at least on paper. Following through on this prescription can be difficult, but the most successful innovators in our study demonstrate a clear path forward.



## KEY TAKEAWAYS FOR THE RIGHT TECHNOLOGY



### Leverage technology as an equalizer.

The right IT infrastructure and payments technology can prove a critical investment and a great equalizer for FIs of any size.

- Be sure your company's core payments processing technology is flexible and configurable enough to support its payments strategy.
- Future-proof your company's payments strategy with a flexible, configurable and multifunctional core processing system.



### Configurable, flexible payments platforms enable rapid innovation.

Top Performers have made long-term investments in flexible technology to become more agile. Seventy percent of FIs with flexible IT infrastructures said their most recent innovations were extremely successful — more than twice the average.

- Examine whether your company's core payments infrastructure supports rapid innovation of mobile and digital functionality, offers and rewards, advanced payments technologies and analytics.



### Make strategic IT investments for higher ROI and lower innovation costs.

Investing in the right technology is a decision that leads to faster innovation cycles and lower long-term costs, giving FIs the ability to compete and win in a rapidly changing market.



# ABOUT

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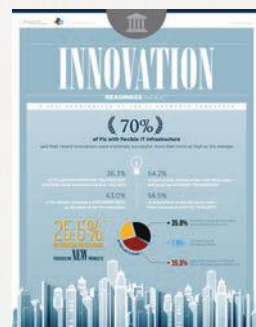
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