

Igniting Growth – Accelerating Scale

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Introduction – Beyond Compliance, Towards Opportunity

ISO 2022 is often seen as just another regulatory standard – a new messaging format to be adopted, a deadline to be met. But forward-looking organisations are reframing ISO 2022 as a strategic enabler, unlocking better data, richer insights, and competitive positioning in global payments. At Catalyst Advisory, we believe ISO 2022 is not simply a compliance exercise. It is a foundation for growth, innovation, and market access.

Why ISO 2022 Matters for Growth

- Enterprise-grade data: ISO 2022 enables richer transaction data (remittance info, structured references) that improves reconciliation and cashflow visibility.
- Interoperability: As central banks, clearing houses, and payment networks converge on ISO 2022, businesses that adopt early will be ready for cross-border scale.
- Investor confidence: Compliance with global standards signals operational maturity, strengthening valuation.
- Customer experience: Faster, cleaner data means fewer errors, smoother onboarding, and reduced friction in client journeys.

From Mandate to Market Differentiator

When treated as a tick-box, ISO 2022 is a sunk cost. When treated strategically, it becomes a growth driver by:

1. Streamlining operations – richer structured data reduces manual intervention and errors.
2. Accelerating partnerships – enterprises, PSPs, and banks increasingly require ISO 2022 compliance for integration.
3. Unlocking analytics – richer payment data fuels AI-driven insights, predictive forecasting, and personalised services.
4. Positioning for scale – early adoption reduces friction when expanding into ISO-driven markets.

Common Pitfalls in ISO 2022 Adoption

- Treating migration as purely technical – ignoring business process redesign.
- Underestimating timelines – leaving compliance until deadlines loom, missing the chance to leverage competitive advantages.
- Not engaging commercial teams – focusing only on IT, without aligning sales, product, and partnerships.
- Failure to integrate with growth strategy – treating ISO 2022 as an IT upgrade, not a board-level enabler.

Case Snapshot – ISO 2022 as Growth Fuel

A UK fintech preparing for European expansion embedded ISO 20022 early, not just for compliance but to differentiate. The result:

- Faster onboarding with global banks (reduced from weeks to days).
- Improved enterprise RFP win rates by demonstrating data-rich reporting.
- Leveraged transaction analytics to create new value-add services for clients.

ISO 20022 became not just a regulatory requirement but a sales and growth accelerator.

Building ISO 20022 Into the Growth Plan

Boards and founders should approach ISO 20022 with a strategic lens:

1. Embed early – avoid rushed compliance; build capabilities proactively.
2. Align with sales and partnerships – identify customers and partners who demand ISO 20022 today.
3. Invest in analytics – treat richer transaction data as a growth resource.
4. Leverage fractional expertise – bring in senior leaders with payments, compliance, and go-to-market experience.

Conclusion – Standards as Strategy

ISO 20022 is not just another compliance deadline. It is a competitive differentiator for businesses that choose to embed it strategically. Those who treat ISO 20022 as a growth tool will gain market access, investor trust, and operational resilience. At Catalyst Advisory, we help ambitious companies turn compliance into competitive advantage – ensuring standards like ISO 20022 are not barriers but catalysts for scale.