

# IBM Payments Ecosystem Vision

## Open payment ecosystem on the cloud

Existing payments systems don't provide the strategic value banks need today, which is a modern payments platform that connects all ecosystem players, such as traditional banks, payments operators, clearing and settlement mechanisms (CSMs), including blockchain and fintechs.

A cognitive platform that empowers them to pull services from another bank or a trusted third-party into their own payment's platform—that's what the [IBM Payments Center](#) delivers.

