

WebSeries® Global Cash Management Solution

Experience and Innovation in Corporate Banking



Bottomline
Technologies.



Imagine a vision so compelling it led to the creation of a new way to bring corporate banking services to market faster and with less risk. This vision belongs to one company...Bottomline, a leading provider of global payments and cash management solutions.

At Bottomline, we remain staunchly committed to one goal: to provide leading banks and financial institutions with superior software and services for global cash management that drive revenue and reduce risk. While other vendors come and go with disparate features and functions for treasury management, Bottomline has applied its resources to the task of providing scalable, market-driven business solutions derived from advanced R&D, backed by unparalleled domain expertise in corporate payments and reporting, and supported by the industry's most responsive global services team.

First.

WebSeries® Global Cash Management is the industry's first integrated software platform to address a range of payments, check management and reporting services that can be configured to meet the needs of corporate banking clients of all sizes. Unlike legacy solutions, WebSeries provides a single Web-based interface for client access to a variety of services, including straight-through processing of payments into more than 100 countries through continuous support for current and emerging payment and messaging standards, and double-byte character support for clearing into Asia.

By integrating a rich set of capabilities onto one open platform, banks realize the ability to deliver new products and services to market more quickly, masking the common complexity and disparity of back-office operations. And through its modular J2EE architecture, WebSeries provides an extensible platform for cash management that impacts a bank's ability to retain and compete for corporate clients with new products and services that they want and need. These capabilities include customizable screens and reports, the ability to map workflow to existing client processes, self-service administration, straight-through processing with BIC/IBAN validation, and consolidated global reporting.

Best.

Year after year, Bottomline has won more industry awards, achieved new technical breakthroughs, and delivered more capabilities than any other vendor in corporate payments. Each day, leading corporations trust WebSeries Global Cash Management to transact and report on millions of payments across the globe. As such, Bottomline has been recognized by American Banker and Financial Insights as one of the top 100 technology providers to the financial services industry, and has been awarded several technology patents by the U.S. Patent and Trademark Office for technology embodied within the WebSeries platform.

Only.

Bottomline is the only cash management solution provider with a solid track record of supporting the requirements of corporate treasury and finance departments. The company has applied its unparalleled domain expertise to help 15 of the top 25 global banks and thousands of corporate customers worldwide address the complex business processes surrounding global payments and cash management. This experience translates into Bottomline's unique ability to identify, understand and deliver global cash management products and services that meet the needs of corporate treasury departments.

Bottomline also applies its payments experience to help banks and corporations stay one step ahead of regulatory concerns. WebSeries Global Cash Management provides a framework for compliance that includes the segregation of duties, configurable entitlements, workflow management, dollar limits and built-in Positive Pay capabilities. This helps prevent fraud and provides a full audit trail at both the bank and client level.



Bottomline is ranked among the top 100 technology providers to the financial services industry by American Banker and Financial Insights.

Spanning the Globe

As competition for corporate and institutional customers increases, so does the need for new, integrated global banking services. Once considered "high end," services such as multi-party wires or foreign-currency payments with live exchange rates are now standard. Innovative banks are turning to WebSeries Global Cash Management to advance their capabilities and provide corporate banking customers with new global services.

By embracing international payment standards, together with multi-language and multi-currency support, WebSeries Global Cash Management enables users to originate and process payments worldwide without the need for multiple, localized systems. Other capabilities include integrated BIC and IBAN lookup, panel authorization, Web-based FX trading with real-time rates, and user defined codes and fields. WebSeries invokes validation before the payment leaves the system to safeguard against costly repair fees and reduce the risk of the payment not settling in time to meet the obligation.

Focused on the Bottom Line

In a business climate of mergers and acquisitions that has added to the complexity and support costs of back-office systems, WebSeries Global Cash Management offers a single client interface to satisfy the changing payments and cash management needs of corporate clients. This helps banks to improve cost-to-income ratios by progressing revenue-generating products and services, while addressing infrastructure complexity and sunsetting redundant or aging legacy systems without impact to the client.

Committed to Success

The configurable WebSeries platform gives banks the power to choose the solution that's exactly right for them today with the flexibility to grow as business strategy dictates. Interfacing seamlessly with legacy systems and other third-party technologies, WebSeries can be rolled out in a phased approach to accelerate time to market with less risk. Bottomline's experienced on-staff consultants and professional services personnel are available to assist with the detailed decisions accompanying deployment. This level of collaboration, together with a proven implementation methodology, offers a disciplined, defined and phased approach to delivering new cash management services – on time and on budget.



“The limitations of back-office systems can jeopardize an institution's ability to grow and retain customers. In Bottomline Technologies we found a strategic partner with a proven track record and the functionality necessary to help us bring innovative Web-based treasury management services to market more quickly and with less risk.”

Terry D'Amore
Executive Vice President,
Treasury Management
UMB Financial Corporation



“In a marketplace as competitive as banking, differentiation is often tied to the ability to execute core business processes swiftly and accurately. The flexibility and functionality that WebSeries provides gives us new tools and capabilities to ensure that we are in a position to stay a step ahead.”

Sheila Spradlin
Director of International Banking
Fifth Third Bancorp

WebSeries Global Cash Management Platform

Modular, Web-Based Solution Delivers Maximum Flexibility and Configurability

WebSeries Global Cash Management supports a range of configurable software modules for the origination and processing of all types of inbound and outbound domestic and international payments, check management and consolidated balance and transaction reporting. These modules enable banks to market best-of-breed cash management products to commercial clients and compete more effectively for new customers.

ACH

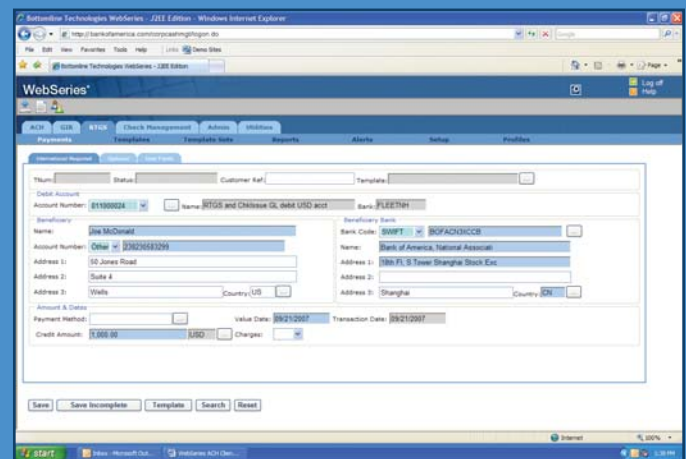
Designed to address the needs of multiple users making thousands of critical, low-value payments daily, WebSeries® ACH sets the standard for industry functionality. WebSeries ACH allows users to initiate transactions with simple, common business terms. All payment types, including tax and garnishments, are supported through a single interface for NACHA validation, batch upload validation and repair, addenda support, and business rule and workflow configuration. In addition to integrated Business Objects® Crystal reports, other features offer transaction import maps, user-definable filters, customizable toolbars and self-service configuration. WebSeries ACH supports U.S. ACH payments, cross-border ACH payments and EU domestic payments.

Real-Time Gross Settlement (Wires)

WebSeries® RTGS/Wires is a flexible, full-featured application for making, managing and monitoring urgent, high-value payments. WebSeries RTGS/Wires provides commercial clients with payment visibility and hierarchical approval workflow functions to meet internal and external compliance standards. This comprehensive module offers banks complete wire services for commercial clients including Fedwire, draw downs, book transfers, international wires in U.S. dollars and federal tax payments.

International Payments

WebSeries® International Payments is designed to facilitate complex global payment types. Designed to optimize the management of cross-border payments, WebSeries International Payments provides real-time rate quotes that consolidate multiple payments into one trade based on cross rates. Functionality includes ACH, Wires, multi-currency and multi-bank payments and drafts. Bottomline's industry expertise helps keep its customers one step ahead of industry changes through continuous support for the latest electronic payment and messaging standards, including SWIFT, NACHA, PEACH, BACSTEL-IP, Fedwire, EDI, EDIFact and others.



Bottomline's WebSeries platform reduces the complexity associated with back-office systems to provide a single Web-based interface to clients for global payments and cash management.

Information Reporting

WebSeries® Information Reporting enables financial institutions to provide unprecedented levels of visibility and reporting to corporate treasurers. Offering real-time global access to transactional information and account balances, point-and-click functionality makes running reports faster and easier, with multi-level drill-down capabilities for navigating large quantities of information. WebSeries Information Reporting supports complex organizational information ownership and account access entitlements for more extensive reporting by clients and host administrators.

Check Management

WebSeries® Check Management is designed to provide clients with the highest level of visibility and control over their daily check transactions. WebSeries Check Management reduces the risk of fraud through automation of manual processes and advanced matching capabilities for checks and electronic issuance files. Customer service is improved through faster, more efficient account inquiries and reconciliation. Real-time suspect item notifications and synchronized visibility of transactions allow users to make informed decisions on accounts more quickly. In addition to bank- and client-matched Positive Pay capabilities, WebSeries Check Management provides real-time access to the online status of presented and paid checks, stops, voids and nulls.

Client Access Gateway

WebSeries® Client Access Gateway creates the highest standard of transactional communication for secure, unattended transmission of payments, check issuance files, securities confirmations and information reporting files. This service enables straight-through processing and the ability to print daily statement reports without manual intervention. WebSeries Client Access Gateway includes SWIFT adaptors to ensure seamless integration with external networks for critical RTGS payments.



**WebSeries Global Cash Management Recognized
Best-in-Class in 2007 by Aite Group for International
Payments and User Dashboard Flexibility**

Aite

“*Bottomline's success in the large bank market has enabled the company to prove scalability beyond that of its competitors.... The company's first-hand knowledge of end-user needs serves as a big differentiator, but its vast international capabilities are what make it truly stand out.*”

*Evaluating the Leading Providers of Cash Management Technologies:
New Strategies and a Changing Competitive Landscape*
Aite Group, April 2007

Superior Technology and Support for Standards

When it Comes to Innovation, Reliability and Scalability, WebSeries Leads the Way

Choosing the right technology partner can accelerate the goal of achieving a more flexible and responsive business environment. Bottomline's patented WebSeries platform delivers product innovation, and provides a logical upgrade path for future expansion.

Modular, Web-Based Architecture

WebSeries Global Cash Management is the first and only modular, Web-based solution to integrate multiple payments and reporting functions into an extensible platform, featuring a secure, browser-based client interface. Leveraging the flexibility of J2EE platform technology, WebSeries' unique design enables banks to deploy modules independently, leveraging a phased approach to meeting the bank's goals before moving on to the next phase.

Back-Office Integration

Bottomline understands that banks invest significant resources in developing customized systems that are compatible with their strategic objectives and technology roadmap. WebSeries integrates easily with existing infrastructure and third-party solutions to ensure that next-generation cash management products and services map to the current and future requirements of the business. This provides banks with the ability to upgrade or deploy products and services faster and with less risk.

Configurable Self-Service Administration

WebSeries' self-service administration features help banks to cater to the needs of customers of all sizes. As required, banks can perform administration tasks for high-priority clients, while simultaneously allowing smaller clients to handle payments administration themselves on the services to which they subscribe. This flexible model allows banks to determine which administrative privileges to add or withhold from clients, ensuring the management of risk.

Intuitive Client Interface

Bottomline's open platform architecture, business rules and client processes facilitate the transition from existing payments systems with fewer technical resources. Commercial clients are able to convert easily to WebSeries' enhanced cash management functionality through an intuitive menu of standard and customizable interfaces, screens and reports. These features can be optimized for individual clients without the need for expensive and time-consuming customization.

Sophisticated Workflow

WebSeries incorporates some of the most sophisticated transaction processing and workflow management features available today. All transactions, regardless of the type, go through the same basic workflow. Built-in flexibility supports transaction workflow with statuses such as incomplete, needs repair, incomplete approval, approver rejected, released, bank received, bank confirmed or rejected.



CELENT

Ranked #1 Corporate Cash Management Solution by Celent for Advanced Technology, including Overall Security, Scalability and Performance.

“The degree of service-oriented architecture is important in terms of a vendor's long-run capabilities. In the SOA arena, Bottomline stands out as a leader.”

Evaluating the Vendors in Online Corporate Cash Management
Celent, October 2006

Implementation Methodology for Quality and Success (IMQS)

The success of any global cash management project is directly related to good planning and design. While banks have managed complex systems for years, a new, more challenging business climate requires them to address IT complexity head on to ensure long-term success and ROI. Bottomline can help.

Quality First

Bottomline's Implementation Methodology for Quality and Success (IMQS) strategy capitalizes on nearly two decades of in-market experience deploying complex payments systems worldwide to offer banks an informed approach to project success that puts quality first. Bottomline's IMQS process is comprised of a tightly defined series of phases and tasks that use iterative development, quality assurance and deployment methods proven to maximize customer return and minimize project risk.

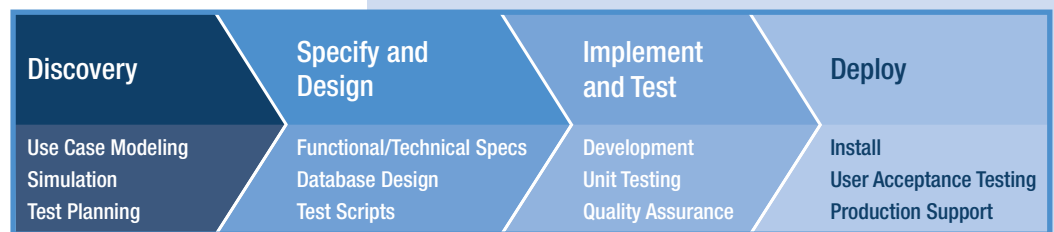
Each phase of the IMQS methodology is based on Bottomline's track record of on-time, on-budget deliveries to a large and diverse customer base. A guiding focus on quality and customer collaboration provides the safeguards required to eliminate errors in each phase of execution. Emphasizing prevention in this way speeds product time-to-market and reduces implementation costs.

Straight-Through Processing

In addition to continuous support for the latest electronic payment and messaging standards, including SWIFT, NACHA, PEACH, BACSTEL-IP, Fedwire, EDI, EDIFact and others, WebSeries offers the creation of international payments with full straight-through processing capability. Payments can be cross-border or intra-country, same currency or FX. The system is designed so that the underlying payment can be extracted to SWIFT or to a variety of other back-office networks and clearing systems. Additional transaction types, such as federal tax payments, MT101, etc., can be added to an implementation with minimal effort and cost. WebSeries handles the addition of new transaction types and business rules without affecting existing application functions. Having the ability to tailor transaction types and business rules individually by customer gives banks the opportunity to service customers with more sophisticated needs.

Multi-Language Support

Multi-language and double-byte character support at the user level makes it possible for employees within the same company to use WebSeries to conduct business and clear payments in different geographic regions. These capabilities, coupled with straight-through processing and support for international payment standards, enable users to maintain a single system for all global payments. Other advanced capabilities include SWIFT Cash Reporting, production payment capabilities in over 100 countries, and multi-byte clearing into China, Taiwan and Japan. The solution enables users to create rules-based tables by country to ensure that payments are validated for the appropriate clearing system for that country.



Four-Step Implementation Strategy

IMQS' interconnected four-step implementation strategy starts with a discovery phase designed to establish a comprehensive project baseline, followed by technical and functional specification, implementation and testing, and deployment. A keen understanding of quality control and failure points along the way enables Bottomline's expert project consultants to ensure that all milestones are achieved to plan. Ongoing reporting, change management and project reviews keep stakeholders in alignment and ensure clear decision-making channels as the project progresses toward completion and ultimately, success.

About Bottomline Banking Solutions

Bottomline addresses the changing landscape of corporate banking with proven solutions for international payments, global cash management and supply chain finance. Used by top banks and thousands of corporate clients worldwide, WebSeries® is a flexible, Web-based platform that can work with existing back-office systems to drive revenue and ensure customer loyalty through new or improved banking services. Each module integrates seamlessly within the configurable platform, making them faster and less costly to deploy. STP capabilities embrace international payments messaging/standards and deliver advanced cash reporting through multi-language, double-byte support. Bottomline also maintains strategic relationships with banks seeking to capitalize on supply chain finance opportunities through AP services.

ORACLE CERTIFIED
PARTNER

BACSTEL-IP
BACS Approved Software



GLOBAL CASH MANAGEMENT.
PROVEN.

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