



treasuryXpress

# Solutions for Everyday Treasury Challenges

## INNOVATIVE TREASURY MANAGEMENT CAPABILITIES

Regardless of company size, Bottomline TreasuryXpresss give treasurers a scalable, comprehensive, real-time view of their cash – across geography, currency, asset class and more. Our digitally native UX allows users to easily organize, visualize and reconcile key financial data required to make real-time, informed liquidity and cash decisions that move the company forward.

With rapid and cost-effective implementation times, Bottomline TreasuryXpress is putting an end to “treasury blind-spots” by taking treasury teams beyond the boundaries of spreadsheets and legacy TMS solutions to help you:

### OPTIMIZED DAILY TREASURY OPERATIONS

- Automates transactional bank data gathering and consolidation
- Enables real-time cash positioning across all accounts, banks, businesses, countries and more
- Facilitates flexible custom reporting by consolidated cash position(s)
- Manages all types of operations including deposits, Money Market deals, loans, Forex, facilities, and trade finance

### CASH FLOW FORECASTING QUALITY ASSURANCE

- Leverages and analyzes multiple forecasting scenarios
- Integrates easily with 3rd party systems to ensures cash flow data quality
- Provides complete user audit trails and controls
- Customizes forecast views by day, week, month, quarter and more

### LIQUIDITY MANAGEMENT AND CASH UTILIZATION

- Provides comprehensive visibility into all areas of liquidity and cash
- Enables liquidity decision making
- Streamlines liquidity management with access to all instruments and balances in one central repository

### PAYMENTS MANAGEMENT AND SECURITY

- Simplifies and automates the payment workflow for both domestic and cross-border payments
- Ensures proper transaction execution according to specific business rules
- Mitigates payment risk exposures with electronic signature workflows, virtual tokens, full audit trails, and matching capabilities for every transaction

Built for speed, efficiency, and scalability, the Bottomline TreasuryXpress on-demand TMS model significantly eliminates manual processes and improves control throughout all stages of treasury management that most treasury teams face daily:



Manually compiling large volumes of bank statements



Inability to run and deliver timely financial reports to key stakeholders



Accurately creating cash positions and forecasts due to manual data processes



Difficulty making strategic financial decisions due to lack of visibility across cash, debt and all liquidity sources



Increased payment risk due to manual payment workflows and weak protocols



## THE DIFFERENCE FOR TREASURERS

Powered by sustainable, digital Cloud technology, the Bottomline TreasuryXpress on-demand treasury management software solution is characterized by a frequent and controlled Agile development methodology, immediate login access for clients, short implementation times, responsive performance, and digital integrations and connectivity.

Our innovation strategy is to continue to build treasury management solutions that digitize the full technology lifecycle for treasury teams from implementation, through daily operations and ongoing scalability and integration.

### FINANCIAL DEAL (INVESTMENT & DEBT) MANAGEMENT

- Tracks short-term and long-term investment and debt instruments including MMFs, time deposits, fixed and floating rate debt, and intercompany loans
- Calculates interest accruals and track liquidity to improve forecasting and reduce missed payments
- Tracks FX spots, forwards, and swaps to gain a full view of your foreign currency exposure.

### BANK CONNECTIVITY & BANK ACCOUNT MANAGEMENT

- Connects and centralizes information from more than 10,000 bank accounts to directly access account data (SFTP, API, SWIFT, PLAID and more)
- Transacts and communicates with any bank regardless of location and size with our digital, multi-format conversion engine
- Rationalizes bank communications through a multi-format conversion engine
- Supports all aspects of bank account management from account open/close to signatory and document management

### BANK FEE ANALYSIS

- Auto-loads and compares monthly bank fee statements against negotiated fee schedules.
- Compares and analyzes current month charges with the prior month and the same month for the prior year to ensure validity
- Accepts EDI822 and CAMT 086 file formats; statements may also be bulk uploaded for input and analysis

### IN-HOUSE BANKING

- Simplifies bank account structures and control liquidity, bank fees, and foreign exchange costs
- Updates cash pools and intercompany relationships in real-time
- Automatically calculates and applies interest based on user-defined rules

### CASH ACCOUNTING

- Automates the creation of cash entries for bank transactions
- Integrates with any ERP system to automatically send and book entries in any format
- Automatically determines entries on both the cash and offset sides of income and expenses through user-defined rules

Experience treasury technology on your terms.

To learn more please visit us at [www.treasuryxpress.com](http://www.treasuryxpress.com)  
or email us at [treasury-info@bottomline.com](mailto:treasury-info@bottomline.com).