

Modernizing Swift Financial Messaging: 5 Common Bank Use Cases

Simplify Operations Today. Unlock Customer Value Tomorrow.

Scan the statements below and identify which ones align with your bank's experience or your customers' needs.

USE CASE	WHAT WE HEAR FROM BANKS	TODAY'S REALITY	BOTTOMLINE'S ROLE
Operating and Modernizing Swift Infrastructure	<i>"Our Swift solution is expensive, complex, and operationally burdensome."</i>	Operational complexity and ongoing compliance demand slow progress long before customer value is realized.	Provides a secure, compliant SaaS platform to operate and scale financial messaging without on-prem burden.
Replacing a Swift Provider	<i>"Responsibility, integration and accountability are shared, and often unclear with our current provider."</i>	Multiple handoffs, limited automation, unclear compliance ownership, and hidden costs—especially when change or disruption hits.	Operates financial messaging on a fully managed SaaS platform as a Swift partner—not a reseller—ensuring clear accountability and control.
Multi-Bank Reporting	I hear my customers say, <i>"I want to see all my accounts across all banks in one place."</i>	Customers juggle portals and files to piece together cash positions—and want one consolidated view from their primary bank.	Aggregates multi-bank reporting into Bottomline's Commercial Digital Banking using Swift as the secure conduit.
Multi-Bank Payments	I hear my customers say, <i>"We want to send and receive payments at other banks, without logging into another system."</i>	Customers operate accounts across multiple banks but don't want fragmented payment workflows.	Orchestrates multi-bank payments through Bottomline's Commercial Digital Banking with Swift as the secure rail.
Support Customers Over Swift	I hear my customers say, <i>"We already use Swift—why can't we use it directly with you?"</i>	These customers expect your bank to support direct Swift communication for reporting, payments, and transfers—without special projects or one-off exceptions.	Enables Swift-native communication with customers through Bottomline's Commercial Digital Banking.

If Any of These Sound Familiar

You're not alone. Many banks like yours are facing the growing complexity across the financial messaging landscape. A modern operating model can reduce that burden—and unlock more value to your customers.



Contact Bottomline to continue the conversation.

Let's Talk