



AP Automation

AUTOMATE ACCOUNTS PAYABLE
FROM INVOICE TO PAYMENT



Many businesses still lean on heavily manual invoice and payment processes, which come with real efficiency, monetary, and security costs. Those are a drag on productivity and growth, holding businesses back from achieving greater success. Automation is needed to overcome those challenges.

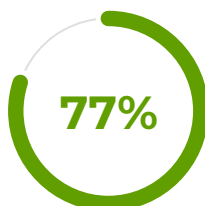
Accounts Payable Challenges



of business payments
are still made via check¹



of Chief Financial
Officers say they want
to transform payments²



of CFOs are looking for
interconnected solutions
to their AP challenges²

Complete Invoice-to-Pay Automation

Bottomline solves for traditional challenges and helps AP departments maximize efficiency, visibility, and security by automating the entire invoice-to-pay process. Streamline invoice receipt, automate workflows, accelerate approvals, and make all payment types (virtual card, Premium ACH, check, and B2C) using a single solution that integrates seamlessly with your ERP of choice.

Featuring both invoice automation and payments automation capabilities, Bottomline offers your organization the opportunity to automate your entire AP process from end-to-end, or initially focus on streamlining payment processes. Many organizations rely on Bottomline AP Automation to digitize workflows and accelerate the conversion to secure, streamlined payments.



AP Gains, Not AP Pains

- **Accelerate Invoice Processing**
Digitize and automate invoice processing from receipt through capture, matching, coding, and approvals
- **Automate & Streamline Payments**
Drive efficiencies and earn money back on AP spend by converting to virtual card and ACH payments in a single platform
- **Secure AP Processes**
Reduce risk and enhance visibility by transforming manual tasks into auditable, fraud-resistant workflows

End-to-End AP Automation



Invoice Automation

Invoice Automation with Bottomline enables your AP department to overcome the cost, time, risk, and errors associated with paper invoices and manual processes. Easily digitize and automate the invoice lifecycle starting at the time of receipt through capture, matching, coding, and approvals.

Captures and Stores Invoices: Receive and efficiently process paper and electronic invoices from any source. Advanced data extraction, OCR, machine learning, and real-time validation automatically captures invoice information to minimize manual data entry. PO-flip lets your vendors seamlessly convert presented POs into invoices via the Paymode vendor portal. Optional managed services for invoice receipt and pre-processing. Invoices and supporting documents are accessible within and external to your ERP.

Automates Workflows and Approvals: Accelerate processing with automated 2-and-3 way PO header and line-item matching with exception handling and approval routing. In addition, automate GL code entry and approval routing for non-PO invoices. Flexible rules for approval workflows with notification, reminders, and escalation are easily maintained by business users. PO-flip further drives match automation. Mobile access makes it easy for users to review and approve assigned tasks while traveling or in the field.

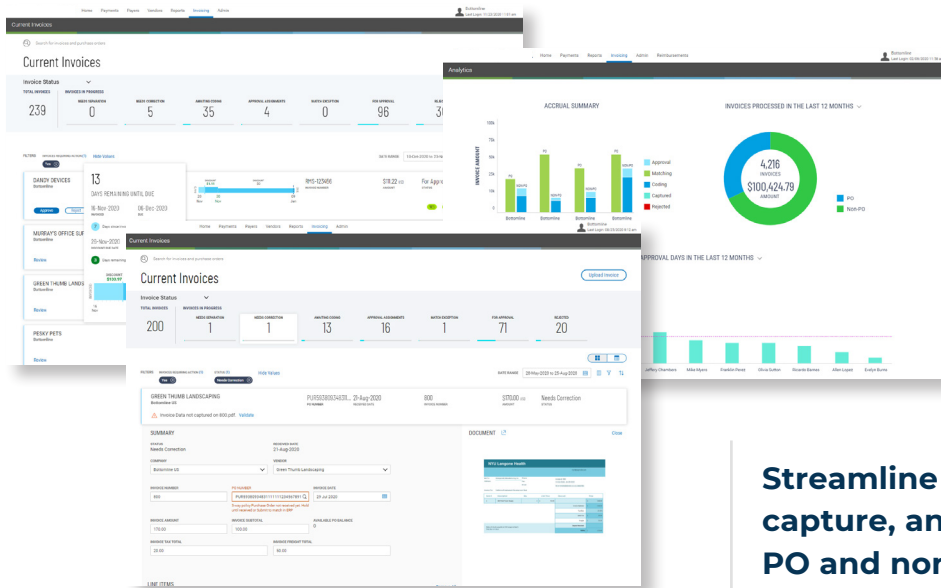
With Invoice Automation from Bottomline, your AP department will streamline workflows, enhance governance, take advantage of early payment discounts, and get operational visibility around PO and non-PO invoice processing status. Invoice risk scoring uses custom business rules plus supervised machine learning to help identify unusual and potentially fraudulent invoices. Gain valuable insights with interactive dashboards, real-time reporting, and a complete audit trail for all activities, status updates, user comments, and rule changes.

Key Benefits

-  Eliminate Paper Invoices and Manual Processes
-  Reduce Costs, Errors, and Risk
-  Integrate Seamlessly with Your ERP
-  Enhance Visibility and Control
-  Maximize Straight-Through Processing
-  Approve Invoices On-the-Go with Mobile Support
-  Capitalize on Available Early Payment Discounts

“Approval turnaround time has dropped from an average of 18 days to sometimes just a few hours... And we’ve increased early payment discounts by six percent.”

— Stillwater Mining



Streamline invoice receipt, data capture, and processing for both PO and non-PO invoices with complete visibility.

Make Payments Through the Paymode Network

Bottomline can provide quick-to-implement payment automation, enabling your AP department to maximize efficiency, reduce fraud risk, and drive AP revenue. Easily make any type of payment using a single solution that integrates seamlessly with your ERP. Network payment scoring provides an at-a-glance risk assessment to enhance visibility and evaluate the security of each payment before you make it. It is easier than ever to maximize rebates, thanks to money earned that is available on both virtual card and Premium ACH transactions.



\$33.6 billion in fraud losses caused by stolen or intercepted check payments in the Americas in 2025.³

You'll make these payments through Paymode, the 635,000 plus member network of businesses already accepting electronic payments. This established network, combined with comprehensive vendor onboarding services, gives your business a quick path to rebates and efficiency. Paymode vendor teams will manage and execute dedicated campaigns to your vendor community, which includes gathering and authenticating vendor details and banking information.

Vendors can easily sign up online to accept virtual card and ACH payments. Your vendors will benefit from detailed electronic remittance information in their preferred format and other valuable accounts receivable tools.

“Our Bottomline solution has reduced costs and speeds up processing so we can pay vendors on time.”

–Lillian Collins, Accounts Payable Associate, Mayer Electric Supply Company

Key Benefits



Enhance Efficiency By Converting to Digital Payments



Reduce Payment Processing Costs



Earn Rebates on AP Spend



Mitigate Fraud and Risk



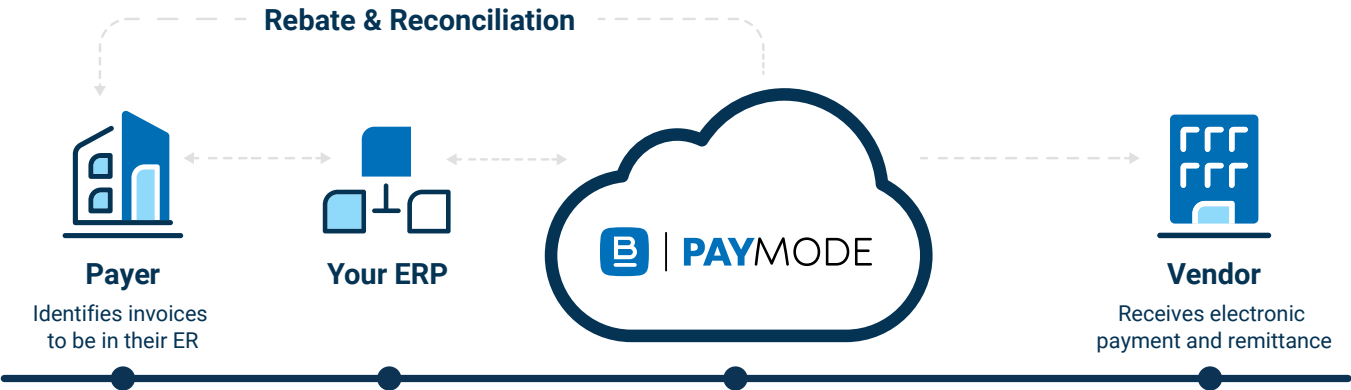
Streamline Processing of All Payments to Vendors and Consumers in One Solution



Improve Vendor Relationships

1. PYMNTS
2. Censuswide/Bottomline Survey
3. NASDAQ/Verafin Global Financial Crime Report

How Bottomline Payments Automation Works



Paymode Payment Types

Payment Method	Virtual Card	Premium ACH	Business-to-Consumer	Outsourced Checks	Managed Checks
Benefit to Your Business	Maximize Rebates & Payment Automation	Maximize Rebates & Payment Automation	Payment Automation for Individual Payees	Outsource Check Printing and Mailing	Outsource End-to-End Check Process

Why Choose Bottomline?

Bottomline integrates seamlessly with your ERP, resulting in unprecedented efficiencies, cost-savings, and ease of use. By automating the entire invoice-to-pay process, you can transform AP and free employees to focus on valuable activities.

Flexible Integration Options with Your ERP

Bottomline offers several options to make your AP automation solution implementation simple and secure. You choose the implementation approach that makes the most sense for your business, for example:

- ✓ **ERP Connector:** Schedule or on-demand synchronization of invoice and payment data to and from your ERP using a pre-built connector.
- ✓ **APIs:** Automate invoice and payment data synchronization leveraging published unified APIs to connect your ERP with Bottomline using the developer portal.

Find out how Bottomline can help you improve your AP performance.

[Contact Us](#)

[Learn More](#)

6/10

customers said they lowered AP processing costs by **at least 50%** with Paymode

8/10

customers said they earned over **50% more** cash-back rebates with Paymode

6/10

customers saw **50+% fewer** invoice exceptions



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