



How Bottomline Protects Your Vendor Data

Bad actors love to get their hands on payment data, and one of their favorite targets is your vendor community. Armed with sensitive financial information and business intelligence they can use for account takeovers and vendor impersonation, fraudsters can wreak havoc on your vendors and your business, straining the relationships you rely on.

Staying Safe

Protecting that data—and protecting yourself and your valued vendors—starts with knowing how to safely get, store, and update critical information. Here's how Bottomline makes that (and your payments) simple, straightforward, and above all secure.

Step 1: Acquire Vendor Data Safely

There are two ways we can obtain vendor data.



Directly From Your System of Record

By ingesting a vendor history file from your ERP or accounting system—and we can integrate with any ERP—or using a secure file sharing system, we import vendor data directly into our secure portal. We work with your IT team and do all the heavy lifting, and vendors will enter bank account information themselves via our portal.



Vendor Self-Enrollment

When you let a vendor know you'd like to pay them through our secure Paymode network, vendors are encouraged to enroll through our secure portal themselves. The process takes less than 15 minutes.

Step 2: Validate Your Supplier Data

Once we have the data securely in our system, we use in-house expertise and automation to validate your vendor(s) against more than 300 data points. The goal? To ensure the vendor is who they say they are, and that it is not either a fraudulent enrollment or an imposter in your system.

Step 3: Hold Vendor Data Securely

The vendor is legitimate and the data's all there, so now Bottomline holds the data. It's protected behind layers of security, including live tracking of anyone attempting to access a vendor record, multi-factor authentication for every account, and compliance with key standards like SOC2 and NACHA.

Step 4: Protect Payments, Too

Keeping your vendor data safe is necessary, but we also apply that rigorous level of protection for every payment you issue to vendors. We do so with the same advanced authentication, validation, and monitoring technology and in-house ability we use for your vendor data.



Why does Bottomline hold this data?

We hold the data because our closed Paymode network is so secure, and to remove risk for your business. If you're not responsible for holding and protecting that data after sharing it with Bottomline, your exposure to fraud risk and audit headaches is reduced.

The Results? Secure Vendor Data, Secure Payments

Staying ahead of fraud is a complex, every day job, and it's one Bottomline takes extremely seriously. Our results speak for themselves.

- **635,000 businesses on our Paymode network**
- **\$570 billion in B2B payments exchanged annually**
- **Zero successful fraud attempts**



There's more to know

Want to learn more about how we protect vendor data for businesses like yours, or just looking to streamline and secure your B2B payments?

Schedule a Demo



About Bottomline

Bottomline helps businesses transform the way they pay and get paid. A global leader in business payments and cash management, Bottomline's secure, comprehensive solutions modernize payments for businesses and financial institutions globally. With over 35 years of experience, moving more than \$16 trillion in payments annually, Bottomline is committed to driving impactful results for customers by reimagining business payments and delivering solutions that add to the bottom line. Bottomline is a portfolio company of Thoma Bravo, one of the largest software private equity firms in the world, with more than \$184 billion in assets under management.

For more information, visit www.bottomline.com

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