



## Get paid faster, directly into your bank account

Use Pay Direct, a Pay by Bank solution, for fast, convenient and accurate payments



Pay Direct allows banks and financial institutions to offer secure, real-time account-to-account payments through the trusted digital banking experiences customers already use every day. Easily embedded into your payment pages, it combines speed, security and convenience without any friction.

### Transform Customer Journeys Across Your Institution

Thanks to Open Banking, customers authorise payments using their existing online banking credentials, so no sensitive card details are shared and no manual data entry is required. That means faster payments, greater accuracy and a more convenient experience for everyone.

### Don't get left behind.

Pay by Bank is the UK's fastest-growing payment method with volumes **rising 57% year-on-year totalling 350m+ payments**

*Open Banking Limited Impact Report 2026*

## How Pay Direct Gets You Paid at Lower Cost With Less Friction



#### Reduce Costs

Cost-effective flat fees help lower costs on higher value transactions



#### Receive Funds Faster

Fast, direct settlement via UK Faster Payments with seamless connectivity to your existing workflows (Find details on connecting via APIs [here](#))



#### Improve Customer Service

Give payees a quick, easy, error-free payments experience that matches your brand



#### Reduce Chargeback Risk

Pay by Bank payments have no automatic chargeback rights, so you can reduce payment disputes



#### Remove Barriers to Payment

Enable customers to make payments directly from their bank account (established connections with 25 UK banks)



#### Free Up Time

Reduce reconciliation effort with visibility from payment initiation through receipt of funds

## Integrate Seamlessly with Your Systems and Processes

- Report downloads via on-screen filter, view and export
- Reporting API to retrieve data directly into your systems
- Payment API to integrate account transfers into your own journey
- Generate payment links for your customers via API or file upload
- **Delivery a better customer experience with bank-grade security, increased privacy and error-free transactions**

## Unlock New Payment Opportunities Across Your Institution

- Recover failed Direct Debit collections
- Enable immediate funding of new accounts and savings
- Support ac-hoc loan, mortgage and credit repayments
- Streamline digital collections and arrears management (email/SMS/app)
- Instant savings top-ups and deposit acquisition from external accounts

## Prompt Customers to Pay via a Choice of Channels

As well as being able to embed Pay Direct into your payment pages, you can generate secure payment links for customer communications. This gives you the flexibility to engage customers through the channel that works best for them.



Website



Secure Link for  
Email or SMS



Mobile App



Paper Letter  
with QR Code

Pay Direct is just one of the receivables options Bottomline offers as part of a full automated payments suite. Speak to one of our experts today to find out more.

[Book A Meeting](#)



### 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](http://www.bottomline.com)

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