B Bottomline

Seamless Access to UK Faster Payments

Banks and financial institutions need efficient connectivity to instant payment schemes like the UK Faster Payment System (FPS) to meet regulations, stay competitive, and satisfy consumer demand.

UK FPS enables **real-time transfers** between financial institutions **24 hours a day, 7 days a week.**

Unified access to UK Faster Payments and, by extension, multiple global payment networks.

Bottomline delivers a powerful SaaS platform for instant payment connectivity, including UK Faster Payments.

Designed to accelerate your time-to-market, streamline integration, and cut costs, the multi-tenant solution ensures ISO 8583 compatibility (the FPS format), ISO 20022 readiness, and support for Swift MT and other formats.

Gain complete control and visibility with end-to-end management of every message in the payment lifecycle - all from a single, intuitive platform.

Built for Your Needs

- ✅ Multiple cost-efficient connectivity options to FPS covering direct and indirect methods

- ✅ Fully scalable with a flexible deployment and usage mode

- ✅ 24x7 availability with minimal downtime (99.95% Availability Rate Objective)

- ✅ Interoperable with existing back-office systems, with options for custom integration

- ✅ Storage of messages after processing

- ✅ Supports high volumes and complex message flows from multiple counterparties

Faster Payments Highlights:

Facilitates **real-time payments of up to £1m.**

In 2024, the Faster Payment System processed **over 5 billion transactions** with a **value of £4.2 trillion.**

Four types of payments: Single Immediate Payments, Forward-Dated Payments, Standing Orders, and Direct Corporate Access.

The Payment Systems Regulator, and National Payments Vision are driving **strategic instant payments** alignment.

Enrich your Connectivity Services with additional tools, such as **Sanctions Screening, Message Transformation, Payments Verification**, and more.

Select the connectivity option that works for your institution. Bottomline will ensure your compliance with Pay. UK's eligibility criteria for each option.

Directly Connected Settling Participant (DCSP)	Directly Connected Non-Settling Participant (DCNSP)	Indirect Participant
DIRECT MEMBERSHIP	DIRECT AGENCY	INDIRECT AGENCY
Direct connectivity into the Faster Payment Central Infrastructure to send and receive Faster Payments, with settlement at the Bank of England. Bottomline provides the connected gateway for the processing of inbound & outbound transactions. **Settlement Account at the Bank of England required. ***	**Direct technical access to the Faster Payment Central Infrastructure, with settlement via a sponsor.** **The sponsoring member that offers Direct Agency services will perform Bank of England settlement on behalf of the Direct Agency.** Bottomline provides the connected gateway for the processing of inbound & outbound transactions. **Sponsor Bank required for settlement and authorisation of transactions. ***	**Access the Faster Payment Central Infrastructure through Bottomline, acting on your behalf.** Bottomline provides direct bank integration via Swift or Host-to-Host for file-based processing of inbound and outbound transactions. Scheme and BoE managed as Direct Participant's business as usual.

*Directly connected FPS participants must have a banking licence or regonised EEA MSB licence and scheme certification.

In addition, provide your end customers with **Direct Corporate Access to FPS.**

Why Bottomline?

TRUSTED DOMESTIC PAYMENTS LEADER:
Top 3 **Swift certified** service bureau globally

EXPERIENCED CONNECTIVITY PARTNER:
Trusted by **800+** financial institutions across **90+** countries

PAYMENTS EXPERT:
$16 trillion payments moved annually

AWARD-WINNING SOLUTIONS:
Consistently **recognized for excellence** from industry experts like Aite and Fintech Finance

A single gateway to access, explore, and unlock the full power of UK Faster Payments and leading payment networks.

Enable access to the Faster Payment protocol and market infrastructure, and adherence to the scheme format and rule-book requirements.

Harness the benefits of a cost effective, scalable, and future-proofed environment, utilizing high performance and 24x7x365 availability.

Ready to learn about Bottomline Connectivity Services for UK Faster Payments?

Contact our team to optimise your real-time payment infrastructure.

Get Started

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