

# SMB Module for Commercial Digital Banking

Bridge the Digital Banking Gap for Small to Mid-Size Businesses

Small businesses don't have many banking options tailored for their needs. Most often they have a choice between a retail banking platform, which usually falls short of providing specific banking and payment solutions for small business, or a commercial banking platform, that tends to be more complex than they need. The SMB Module, available through Bottomline's Commercial Digital Banking platform, effectively bridges the solution gap and allows you to meet the needs of today's small business and commercial customers through one digital banking platform.

Most businesses in the U.S. are classed as small businesses, which provides significant lifetime revenue opportunities. Therefore, it is crucial for your bank to provide the right digital banking solutions they need so you can win the primary banking relationship. Provide those solutions with the SMB Module from Bottomline.

# **Beyond The Essentials**

The SMB banking solution provides access to the everyday essential information your small business customers value like balance and transaction details, online statements, and transfers. But it also introduces payment, fraud and account control solutions not often made available to small businesses like:

### ACH and Wires

Business payment options that offer better control and visibility over retail bill payment capabilities.

# Reverse Positive Pay

A check fraud prevention tool with easy-to-understand workflows which enhances user adoption.

## 👽 Small Business Admin Workflow

A workflow designed specifically for small businesses for less complicated ways to manage entitlements with greater user control.

Are you offering the mobile banking app? About 60% of small businesses bank via a mobile device. Learn more about all the small business solutions available from Bottomline by contacting us today.

Enhancing the SMB Payment Experience – Datos Insights June 2024

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