



# Account Tokenisation with Payments Hub

Reduce Fraud and Risk by Replacing Bank  
Account Data with Anonymised Tokens



We store your customer bank account data,  
so you don't have to

Businesses are facing a perfect storm of data security and data protection regulations, internal and vendor fraud threats, as well as challenges with data breaches and errors. This creates complexity and risk for organisations to manage bank account data. Bottomline can help reduce this.

Account Tokenisation securely manages bank account details. Your payers' and beneficiaries' bank details are securely stored and managed within our SaaS platform and linked to a unique token identifier.

**Payments Hub enables you to make payments using the unique tokenised identifier without the need to provide the original bank details**

Account Tokenisation with Payments Hub Enables you to:

- ✓ **Replace** account numbers with unique, irreversible tokens
- ✓ **Verify** bank details at point of capture if purchased with CoP for Business\* or PTX Verify
- ✓ **Store** bank account data in secure, encrypted data vaults
- ✓ **Initiate** payments using tokens in place of account details
- ✓ **Limit** access to unencrypted account details
- ✓ **Audit** any viewing of unencrypted account details



**50%**

Businesses



**32%**

Charities

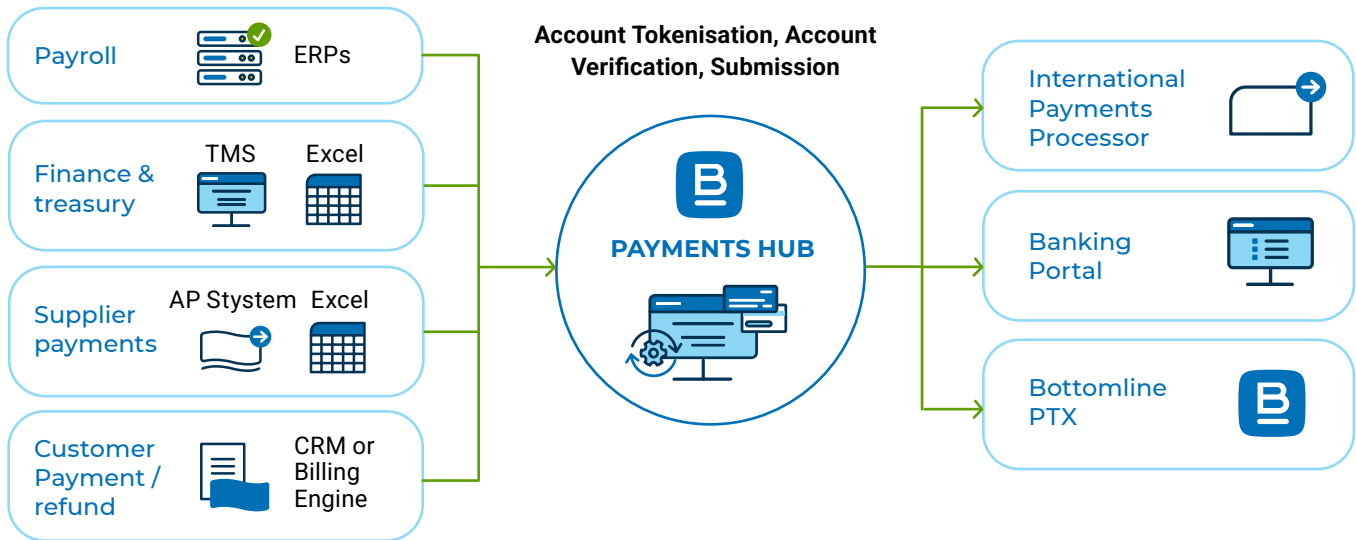
50% of businesses and 32% of charities **reported experiencing cyber security breaches or attacks.** This increased to 70% for medium businesses, 74% for large businesses and 66% for high-income charities.

– UK Government - Cyber  
security breaches survey 2024



We manage and store your customers' bank account details, giving you the ability to **significantly reduce exposure with your business systems.**

## How it Works: Simple and Secure



- 1 Enables you to remove sensitive bank details from your business systems and replace with tokens. New tokens are created via the Payment Hub API or UI, with built-in workflow, verification, and auditing.
- 2 Files are submitted to payments hub with tokens in place of bank account details – no re-keying, errors, or manual fixes needed.
- 3 Files are enriched with verified\* account data and securely sent to downstream providers.

## Fraud and Risk Reduction Summary

- ✓ Removes the need to hold account data in your ERP
- ✓ Safeguards account information while maintaining operational efficiency
- ✓ Reduce the risk of compromised employees gaining access to account details
- ✓ Reduces the complexity associated with protecting customer account data across multiple business systems
- ✓ Helps reduce the risk of internal fraud
- ✓ Improves data quality through embedded validation and verification capability if used with CoP for Business\* or PTX Verify
- ✓ Minimises the risk of accidental data breaches exposing bank account data

*To find out more about how we can help reduce the worry of storing customer bank account data with tokenisation, speak to one of our advisors today.*

**Get Started**

**The combined solution helps reduce the risk of employee fraud, vendor fraud and operational errors**

\*CoP for Business is provided by Bottomline Payment Services Ltd, who are authorized by the Financial Conduct Authority under the Payment Services Regulations for the provision of payment services with FCA registration number 616279.