

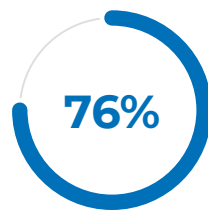
Introducing Bottomline's CFO Suite and BEA

Move from complexity and risk to controlled, outcome-driven agentic finance

Board mandates are creating top-down buying pressure and directing all functions, including finance, to adopt AI and demonstrate efficiency gains. A recent Bottomline survey found that 90% of Chief Financial Officers are feeling that pressure today, leaving finance leaders tasked with using AI to speed up cash and receivables, improve forecasting, and detect risk faster without the right solutions and data to transform key processes.

The promise of AI is clear, yet there is uncertainty with how and where to deploy the technology. Most early adoption has been through generic AI tools, not those built for finance, and those tools sit outside critical financial workflows. These point solutions can crunch numbers, but not act on them. Worse, some act on them and create new problems and risks because they lack governance, control, and auditability.

This leaves CFOs in a difficult position. They are expected to adopt AI, but doing so can compromise the very controls they are responsible for maintaining, negating any potential gains.



76% of CFOs are being pushed to use AI faster than they feel systems and data can support it.

The CFO Suite and BEA

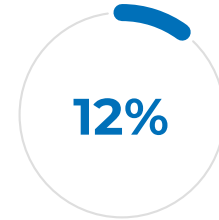
Bottomline's CFO Suite is a modular solution that connects accounts receivable, accounts payable, cash management, and cash protection into a single, connected environment. It provides the data access, system connectivity, and workflow foundation needed to move from fragmented, manual processes to standardized, real-time financial operations.

Built on this foundation, BEA is an agentic platform that enables CFOs and their teams to attain outcome driven finance. Rather than just assisting tasks or improving decisions, BEA enables governed, auditable execution within defined guardrails.

Together, the CFO Suite and BEA bring governed AI directly into core finance workflows, enabling teams to act on data within the processes that determine cash, risk, and working capital. Ultimately, they allow finance teams to move from manual task management to optimizing the KPIs CFOs measure and care about.

Rather than adding another layer of disconnected automation, BEA operates where decisions are made and executed. Every action is contextual, traceable to underlying data, and governed by finance-defined controls.

This approach allows CFOs to apply AI in a way that improves visibility, accelerates decision-making, and reduces operational risk, all without compromising auditability or oversight. The result is a more connected, predictive, and controlled finance operation, where teams move faster, execute with increased confidence, and see improved clarity around every transaction. Those results are critical for the 76% of CFOs who say they'll be accountable for proving the ROI of AI solutions in the next two years.



Just 12% of CFOs believe their finance function's ability to use AI effectively in core finance workflows is advanced or mature.

Bottomline CFO Survey

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Key Metrics and ROI

Here are the cash, cost, and risk outcomes you can expect from the CFO Suite and BEA:



Earlier and more predictable cash flow

AI identifies payment patterns, prioritizes collections, and automates outreach on outstanding, failed, and overdue payments

Result: Faster cash conversion and improved forecast accuracy



Lower costs

Automation virtually eliminates manual reconciliation, exception handling, and data movement

Result: Finance teams scale without increasing headcount or adding work



Better fraud protection

AI detects anomalies and enforces both guardrails and controls before payments are initiated

Result: Fewer errors, reduced fraud, and a stronger compliance posture



Improved decision-making

Connected data across AR, AP, Treasury, and Payments creates real-time visibility into the entire finance function

Result: Better capital allocation and fewer reactive funding decisions

AI constantly analyzes and interprets your cash movements, identifies opportunities, and escalates risks and exceptions for your review. It's not simply generating reports, but delivering actionable insights that speed up the office of the CFO.





How Finance Stays One Step Ahead

Instead of introducing new complexity and problems, the CFO Suite and BEA help you digitize, analyze, and optimize the full lifecycle of your cash. This allows CFOs to meet board mandates for greater efficiency, security, and AI adoption. Here's how:



Autonomous AI workflows

- Agentic operations within payments, collections, reconciliation, and forecasting processes
- Decisions and processes are executed in context and with appropriate data, not in isolation



Governed AI with full control

- Every action is tracked, auditable, and aligned to policy
- Finance teams define the rules and maintain oversight, correcting when necessary



End-to-end cash lifecycle coverage

- Connected Accounts Payable, Accounts Receivable, Treasury, and Payments
- Creates a single, operational view of cash across the organization



Deep connectivity to financial data

- Direct integration with banks, payment networks, ERPs, and relevant internal systems
- Provides a complete and trusted data foundation for AI-driven decisions



Modular and extensible platform

- Start with one use case and expand over time
- No need to replace existing systems or disrupt current operations

Elevate Forecasting, Payments Fraud Prevention, and Collections Immediately

Bottomline customers can start addressing problems that have persisted for years and see considerable progress from day one.

More accurate cash forecasting and lower liquidity risk

Today, a treasury team generates a forecast based on historical data that may be out of date or inaccurate.

With Bottomline's CFO Suite and BEA, the insights are real-time and the solution is optimized for business outcomes. Liquidity positions are adjusted. Recommendations provided on funding strategies are based on historical and real time data. Transactions can be automatically triggered within policy.

Your treasury team pivots to managing exceptions instead of building the forecast manually, cutting down on errors and enabling greater speed.

Payments and fraud prevention

A payment is flagged as high risk due to unusual behavior.

Without BEA, this may only be discovered after the payment has been executed, especially in organizations without comprehensive fraud prevention strategies. With BEA, the payment is paused before release, audited, and escalated for review.

Businesses then prevent financial loss instead of having to explain and endure the aftermath of a loss.

Collections and cash application



A customer misses a payment. Instead of requiring manual follow-up, an agentic workflow is triggered, the customer details are captured, professional communication is initiated until the case is resolved, and cash is received and applied. BEA does all of this.

The issue is resolved automatically within predefined guardrails, without the need for potentially tense human interaction with customers.

These scenarios reflect a fundamental shift.

BEA is not just informing decisions; it is helping finance professionals execute daily processes safely and operate more efficiently with carefully considered financial controls. The Office of the CFO designs the policy, establishes the guardrails, and will provide the details to explain every transaction. Finance teams can transition to more strategic initiatives, leaving trusted agents to handle mundane tasks.



Get Up and Running Quickly

You can deploy the CFO Suite and BEA without disruption to existing workflows. That speeds adoption for the 93% of CFOs who say they're somewhat to very confident in using AI-generated outputs to support finance decisions today, but may not know the best way to begin. Starting with a simple roadmap like this can help.

Step 1:

Identify where you need help the most

- Start with a focused area such as collections, payments, or cash visibility

Step 2:

Connect your systems and financial data

- Bottomline integrates with your existing ERPs, banks, and financial systems
- No need to move or duplicate sensitive data

Step 3:

Tap pre-built agentic AI workflows

- Introduce BEA within defined processes, rules, and approval structures
- Ensure all actions remain governed and auditable

Step 4:

Scale across the cash lifecycle

- Once satisfied with the single use case, expand to additional problem areas
- Build a connected operating model for cash

This phased approach allows finance teams to move forward without risk, while delivering value at each stage.

Make the Calls with More Certainty

Finance teams are grappling with how to adopt AI solutions without losing control.

Bottomline's CFO Suite, together with BEA, provides clear answers. These solutions offer a practical path to adopting AI, one where measurable positive business outcomes are delivered while organizations maintain governance, visibility, and trust.

- ✓ **Schedule a CFO Suite walkthrough**
- ✓ **Identify your highest-impact starting point**
- ✓ **See how governed AI can transform your financial processes**

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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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