



## 10 Ways Bottomline and the Paymode Network Help You Win

## Bottomline: The Right Choice for AP Automation Software

Accounts payable teams have a lot on their plates, whether it's processing invoices, cutting checks, validating vendor information, or trying to keep fraud at bay. Thanks to shrinking budgets and staffing challenges, they're doing it all while also being asked to keep costs down.

AP automation software can lighten the load, but there are often holdups or competing projects that prevent finance functions from moving forward with this critical tool. Here are ten reasons businesses like yours are pushing through the roadblocks and choosing Bottomline's AP automation platform. With it, they're not only upgrading invoice and payment processing, but offsetting costs and tackling some of their most persistent AP challenges.





**600,000+**

vendors accepting electronic  
payments and growing

1

## Converts more AP spend into digital payments

Paymode is the largest B2B electronic payment network, with **600,000+** vendors accepting virtual card and ACH payments. The average customer reports that about 50% of their vendors are already in the Paymode network when they go live with Bottomline's payables automation software. This translates to a significant number of your payments being automated on day one – and a near immediate reduction in that stack of checks that need to be signed, sealed, and sent.

We also add around 3,000 new vendors every month to our electronic payments network, thanks to our continuous vendor enrollment.



## 2 Improves security of invoices and payments

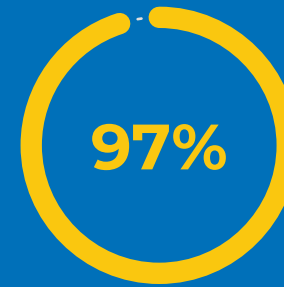
When you trust your vendor payments to Bottomline, you're protected by built-in security that is also used by some of the world's largest banks. This proprietary software validates vendors against 300+ data points and blocks suspicious activity. No other AP automation company has the same caliber of monitoring tools in place.

Plus, Bottomline helps mitigate the risk of invoice fraud. Its AP Automation solution automatically identifies potentially fraudulent invoices through risk scoring, custom business rules, and supervised machine learning. Every invoice also has a full online audit trail that shows every activity, status update, and user comment.



**\$500B+**

**in payments processed  
each year with zero  
instances of fraud**



Retention rate for  
vendors accepting  
electronic payments

### 3

#### Provides real value to vendors

We know vendors are critical in keeping your business humming, so we constantly innovate our vendor portal and offerings to keep vendors happy. In fact, the Paymode network has a **97% retention rate** because of all the vendor perks it offers, including multiple formats for remittance data and customizable reporting.

Vendors also appreciate receiving virtual card and ACH payments through Paymode, since they arrive faster than paper checks and can help improve cash flow. Multiple payment options to choose from don't hurt, either.

“Receiving  
payments using  
Paymode is  
much better than  
waiting for a paper  
check.”

— Lance Hullett, CEO, Northside  
Services of Faribault, LLC

# 4

## Doubles your rebate opportunity

You can often earn twice the cash-back rebates using Paymode for vendor payments for three reasons:

# 2x

the rebate opportunity thanks to virtual card and Premium ACH payment options



We offer multiple payment types to give both your business and your vendors choices. Two of these generate significant rebates back to you: virtual card and Premium ACH (which functions like ACH but offers cash back).



Bottomline offers a higher rebate percentage on virtual card and ACH payments than most other payment networks.



Paymode has 600,000+ businesses in-network, and is growing every day. This means ever-expanding opportunity for more rebates.



**visibility into  
all invoices  
and payments**

**5**

## **Enables collaboration - even with distributed teams**

Your whole team can see where invoices and payments stand simply by logging in to the secure Paymode portal. This means every stakeholder can be on the same page, regardless of whether you're centralized, de-centralized, remote, or hybrid. Vendors get a shared view of data in their own secure portal and can use one login to transact with multiple customers.

**Bottomline's AP Automation integrates  
with top ERPs/GLs across industries.**



# 6

## Speeds up check payments (if there's still a need for them)

It would be great if all B2B payments could be made electronically, but we know that's not always possible because some vendors still insist on checks. Instead of writing those checks in-house, let us do it on your behalf.

Just include check payments in your regular payment file exported from your ERP and send to Bottomline. We'll mail all check payments the next business day, which will help protect your vendor relationships. We never hold on to your funds, as some AP automation providers do.



**Next business  
day check mailing**

# 7

## Combines all payment types into a single workflow

With Bottomline, you can take care of payments to consumers in the same place as your vendor payments. No more disparate systems for different payment types – and all the inefficiencies and costs that come with them.

Group all payment types into one single file from your ERP, send it to Bottomline, and we'll take care of issuing the various payment types for you.



**One file for all payment types  
– including B2B and B2C**



## 8

### Works with existing card programs

We know you probably already have card programs in place with your bank that are working well, and that you want to keep your banking relationships intact.

You can retain any existing payment process and simply add on Bottomline's Paymode network and payment methods. By doing so, you'll automate more of your processes, strengthen vendor relationships, and improve your payments security.

# 9

## Eliminates late payment fees

Bottomline AP Automation software captures invoices electronically and codes them with help from AI and machine learning. Once you review invoices for accuracy in the Paymode portal, they're routed automatically for approval(s) through your pre-configured workflows. This enables you to process invoices quickly and pay them on or before their due date, making late payment penalties a thing of the past.

Paying on-time will also help you maintain good relationships with your vendors.

**“The stack of checks I have to review is so much smaller than before. I have more time to focus on strategic finance initiatives. Between high levels of payment automation, the early payment discounts we capture and the cash back we get, Accounts Payable at Daikin is no longer viewed as a cost center.”**

— Jerry Johnson, Sr. Director of Finance,  
Daikin Applied Americas Inc.



# 10

## Provides peace of mind

Paymode is a solution offered from Bottomline, a global company that enables businesses to pay and get paid.

As a result, the Paymode network and Bottomline have access to innovations, resources, and technology to make B2B payments faster, more secure, and visible throughout the entire invoice-to-pay process.

Finance and AP leaders are automating AP with Bottomline and finding it delivers more than just efficient invoice and payment processing. Their businesses are bringing in new revenue, up-leveling their fraud protection and scaling capacity.

**Ready to join them?**

**Get started**



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