



## Paymode vs. The Competition

### A Head-to-Head Comparison

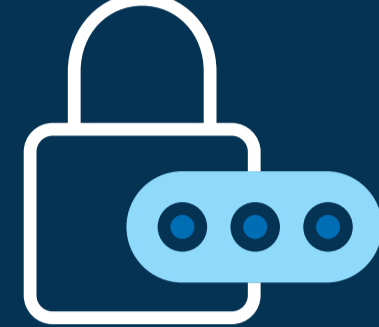
When you are surveying the market and looking for the right business payments solution, you're searching for a better way to pay your vendors. You're hoping to streamline and secure payments, making life easier for your organization and your suppliers at the same time. You're hoping for a winning formula.

**Does Paymode have a playbook for better B2B payments? You bet we do. Here's a head-to-head look at Paymode—Bottomline's B2B payments network—versus the field.**

#### FRAUD PREVENTION

##### PAYMODE

###### Locks Out Fraud



Payments made through the Paymode network are protected by end-to-end encryption and best-in-class authentication and validation using 300+ different data points for every one of the 600,000+ businesses we're fortunate to have as customers.

The result is zero fraud on over \$425 billion processed annually.

- Authentication up front and ongoing for every business
- Active monitoring and secure processing of every payment
- Notifications for vendors who may have been compromised

##### COMPETITORS

###### Weak Security

If you've seen the headlines, you know that lax fraud prevention measures have proven costly for our competitors and their customers. Many talk the talk, but walking the walk is a different matter entirely.

- Limited up front and ongoing authentication
- Network and payments are rarely monitored
- Vendor impersonation is often not caught

#### SUPPLIER ENROLLMENT

##### PAYMODE

###### Makes It Simple



On average, over 50% of your vendor population will already be enrolled to receive payments via Paymode. For the rest, we do benefits-focused outreach designed to get vendors excited about signing up so you don't have to.

- Improved payment speed
- Better remittance and AR tools
- Reduced Days Sales Outstanding
- Lower cost of payment acceptance

##### COMPETITORS

###### Strain Relationships

The competition too often slows down payments on purpose, bullies vendors into signing up for new payment methods, and runs roughshod over your existing relationships.

- Slow/withheld payments
- Lack of AR solutions
- Strongarm tactics

#### REBATE POTENTIAL

##### PAYMODE

###### More Money in Your Pockets



Paymode customers often see 50% more rebates than they did with competing solutions. We know that those rebates can help with expenses and with AP's reputation as a cost center for the larger business.

- Premium ACH and virtual card payments offer rebates
- Uncapped rebate potential
- Vendor enrollment focuses on rebatable payment types

##### COMPETITORS

###### More Money in Their Pockets

Yes, Bottomline receives a portion of every rebate. Many competitors take most of the rebate potential for themselves.

- Card-only rebates in most instances
- Capped rebate potential and uneven revenue splits
- Vendor enrollment pushes for card at all costs

#### SUPPORT

##### PAYMODE

###### Always-On Customer Care



Bottomline is here to help you succeed. We're always at the ready provide support and help you focus on growth.

- Dedicated support and business growth teams for payers and vendors
- Live chat, always available hotline, and dedicated account reps
- Vast knowledge base for simple account and solution questions

##### COMPETITORS

###### Phone Off the Hook

Many Paymode users report they had challenges when relying on other payments companies.

- Broad support and no dedicated vendor success teams
- Unmanned chat and inconsistent call center availability
- Limited documentation and knowledge bases

## What Customers Say

Boasting about your capabilities is one thing. Backing them up is another, which is why we like to let our customers help tell the tale.

**"I have found Paymode to be extremely helpful and lets us pay as many vendors as we can through ACH."**

— Accounts Payable Manager, Enterprise Healthcare Company

**"Paymode customer support are quick responders when our AP team needs help and have always been able to answer any questions we have."**

—Accounts Payable Clerk, Enterprise Industrial Manufacturing Company

**"Paymode is very easy to use."**

—Accounts Payable Manager, Global Fortune 500 insurance company



**6/10 customers said they lowered AP processing costs by at least 50% with Paymode**



**8/10 customers said they earned over 50% more cash-back rebates with Paymode**



**6/10 customers said they reduced check payments by 50% or more**



**98% score for payments from the business review giant G2**

## See The Difference for Yourself

If you find yourself nodding along to the competitor sections in this document, or you're simply shopping for a new and better way to pay your suppliers, we're ready to help.

**Start a Conversation**