



Bottomline

WINNER'S SPOTLIGHT



Bottomline has a strong, commanding position in the payments space and, in our view, will continue to be a platform player, leveraging its vast network, anti-fraud tools and payment-management systems.

— Sid Dash, Chief Researcher, Chartis Research



Executive Summary

RiskTech100® highlights a clear evolution in the risk technology landscape: the emphasis is shifting from broad, stand-alone risk systems to domain-aligned platforms that deliver high-quality, near-real-time data and analytics to front-office and business-aligned risk functions. Market and credit risk remain central, but the ability to aggregate, cleanse, enrich and deliver calculated or derived measures on demand is becoming a differentiator. Front-office teams now expect rapid slicing, visualization and ad hoc query capability so they can act on intraday exposures, P&L drivers and limit breaches without lengthy reconciliation cycles.

Two concurrent forces are reshaping vendor selection. First, firms increasingly favor vertical, domain-specific solutions that map directly to business workflows – for example, treasury payments, trade capture or collateral operations – because these solutions reduce custom integration work and deliver faster time-to-value. Second, open-source components and modern compute architectures are redefining horizontal infrastructure: high-performance data pipelines, vectorized analytics and scalable compute stacks enable vendors to deliver low-latency services without proprietary lock-in. Together, these trends elevate the importance of policy management, policy analytics and risk intelligence; organizations must not only detect risks but enforce and explain decisions inside operational workflows.

Bottomline is positioned as a payments-first vendor whose product suite centers on payment automation, network connectivity and layered fraud/compliance controls. The company's recent innovations in compliance and payments operations – notably in message transformation, real-time behavioral monitoring and orchestration of cross-border flows – have enabled it to outpace many incumbent vendors and secure a place in RiskTech100® 2027. This recognition reflects Bottomline's pragmatic, domain-specific approach: rather than competing as a generic horizontal risk tool, it focuses on the payment lifecycle, where operational efficiency, connectivity and explainability materially reduce risk and cost.

Key Considerations

- **Payments as platform:** Bottomline's strengths revolve around a unified payment hub and message transformation services that act as the operational backbone for both corporate treasuries and bank back offices.
- **Anti-fraud and behavioral analytics in real time:** User-behavior monitoring and insider-threat detection are not add-ons but core elements of payments risk management. These capabilities reduce exposure to fraud and lower false positives, improving operational efficiency.
- **Cross border settlement modernization:** Reducing correspondent friction and modernizing rails for international flows are growing priorities; solutions that connect network management with payment orchestration add tangible value.
- **Connectivity and message standardization:** Robust adapters for SWIFT, domestic schemes and API endpoints, combined with flexible transformation logic, reduce settlement failures, reconciliation work and downstream exceptions.

Bottomline – RiskTech100® 2027

The RiskTech100® ranking recognizes Bottomline's focused role in modernizing payments infrastructure rather than positioning it as a broad horizontal risk platform. The company's inclusion in the RiskTech100® 2027 reflects its:

- **Strong domain relevance** – clear strengths in payment automation and connectivity.

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- **Pragmatic product direction** – layered fraud and compliance tooling coupled with ERP and treasury integration.
- **Market impact** – tangible reductions in reconciliation and settlement friction for customers.

Bottomline is recognized for delivering a suite of payments and compliance capabilities that addresses both operational efficiency and payments-related risk:

- **Payment automation and connectivity.** Bottomline provides message transformation, centralized payment hub services and connectivity to market infrastructures (including SWIFT and domestic networks). This reduces the reconciliation burden and standardizes payment flows across channels and geographies.
- **Fraud and compliance tooling.** The company emphasizes layered fraud defense and compliance controls to detect suspicious activity earlier and reduce false positives. According to Bottomline's public materials, recent enhancements include AI-driven fraud detection capabilities to improve detection accuracy and speed.
- **Cash and treasury visibility.** Integrated cash management tools and reporting help corporates and banks manage intraday liquidity, prioritize payments and reduce settlement risk.
- **Enterprise integration and scale.** Bottomline offers adapters and services that integrate with enterprise resource planning applications (ERPs), core banking and custody systems to ensure consistent data and reduce manual processing errors, improving auditability for both operations and regulators.

Methodology

The RiskTech100® rankings are based on Chartis' independent research program and a comprehensive request for information (RFI) process conducted with participating vendors. The companies in the RiskTech100® are drawn from a range of risk technology specialisms and meet the needs of financial and non-financial organizations. They share several qualities that rank them among the top 100 risk technology providers in the world. We focus on solutions, industry segments and success factors. Note that the RiskTech100® report only includes companies that sell their own risk management software products and solutions.