



Account Transfers

Collect single payments simply and cost-effectively direct into your bank account

Open Banking means your customers can now pay you easily, and in real-time, by account-to-account (A2A) transfers directly from their account to yours.

Account transfers offer your customers a seamless payment experience from your payment page to their bank and back again. With transactions secured by their online banking credentials, no sensitive data is shared, and no manual data entry is required, ensuring speed, accuracy and convenience for all parties. And increasing timely payment and your customer feedback score. Altogether a smarter, safer and more efficient way to get paid.

UK A2A Payments*

IN 2024, THE VALUE OF A2A PAYMENTS IN THE UK WAS **\$102B**.



THIS IS FORECAST TO GROW TO **\$235B** BY 2027 AS A RESULT OF OPEN BANKING.

IN JAN 2025, UK OPEN BANKING SAW 9.6M USERS MAKE 25.3M PAYMENTS.

Why choose Account Transfer to collect payments?



Cost-effective Transaction Fees

Flat fees benefit higher value transactions



Receive Funds Faster

Fast, direct settlement via UK Faster Payments



Improve Customer Service

Account Transfers are now quick and easy, with minimal risk of error



Chargeback Mitigation

No automatic chargeback rights



Remove Barriers for Payment

Ease of payment boosts completion and feedback



Free Up Time

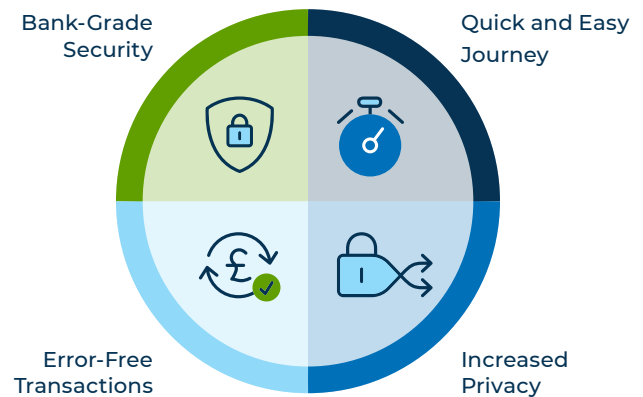
Reduce errors and effort of matching and reconciliation

Why choose Bottomline for your Account Transfers?

Key Features

- **Directly connected to 25 UK Banks for personal and business accounts**
- **Fully hosted, customisable payment page that is simple to implement, accelerating time-to-value**
- **Comprehensive API and developer portal for seamless integration into your payments workflow**
- **Bank-Account-On-File supports pre-populated bank details, for faster checkout and upholds source-of-funds obligations**
- **Reconciliation feature tracks transaction status to point of receipt of funds in your nominated bank account**
- **White label option for bank and corporate resellers**

Better Customer Experience ... Means Better Payment Outcomes



Choice of Business Process Integrations

- **Report downloads via on-screen filter, view and export**
- **Reporting API to retrieve data directly into your systems**
- **Payment API to integrate account transfers into your own journey**
- **Generate payment links for your customers via API or file upload**

Multi-Channel Customer Engagement



Website



Secure Link
for Email or
SMS



Mobile App



Paper Letter
with QR Code

Want to learn more about our APIs?
Visit our developer portal [here](#).

Ready for a conversation? Speak to one
of our experts today.

[Book A Meeting](#)



Open Banking Services are provided by Bottomline Payment Services Ltd (Registered in England no: 3986072), who are authorised by the Financial Conduct Authority under the Payment Services Regulations for the provision of payment services with FCA registration number 616279 and whose registered office is at 1600 Arlington Business Park, Theale, Reading, RG7 4SA

For more information, visit www.bottomline.com

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