



Solving the Biggest Challenges for Banks & Financial Institutions

Leveraging Bottomline's core capabilities, we tailor solutions to address your unique challenges



Transforming the way Businesses Pay and Get Paid

Your bank or financial institution strives to be the primary banking partner for your business customers, but growing pressures to optimize operations, ensure compliance, and drive new revenue create significant challenges. Managing complex systems, mitigating fraud risks, and adapting to evolving industry standards require innovative solutions. At Bottomline, we're committed to understanding these challenges, while providing the solutions and support you'll need to transform and grow.

Solving The Key Challenges

Bottomline's unique combination of solutions are targeted at solving the top challenges banks **MUST** effectively address to compete and win.



Payment Inefficiencies & Compliance

Inefficiencies from fragmented systems and complex workflows, while limited global payment capabilities and compliance risks complicate cross-border transactions for banks.



Generating New Revenue Streams

Differentiating offerings and capturing new revenue streams while maintaining customer loyalty.



Complex Financial Management & Lack of Visibility

Your finance teams face challenges managing multiple systems, bank accounts, and currencies, leading to inefficiencies and risk.



Driving Growth & Strengthening Fraud Protection

Attracting deposits and operating efficiently is challenging due to disconnected systems and limited automation, while increasing fraud risks in real-time payments require advanced protection to prevent financial crime, cut costs, and reduce disruptions.



Managing the Complexity of Financial Messaging

Securely processing financial messaging transactions and adapting to evolving messaging standards like ISO 20022 while ensuring compliance with fraud and regulatory requirements. Disconnected systems and manual reconciliation create inefficiencies and risk.

The Front Door to Deepen Relationships and Drive New Revenue

Digital Banking is the front door to a range of integrated solutions from Bottomline that address many of the challenges you're facing, driving automation, security, and growth.

- + Win and strengthen high-value customer relationships with robust cash management solutions
- + Increase non-interest income through an extensive business payments network
- + Provide a comprehensive connection and transformation services for cross-border payments
- + Consolidate visibility for your bank or financial institutions cross-channel payments



Digital Banking

Scalable Market-Leading Platform

Serving Businesses Clients of All Sizes

Micro | SMB | Mid-market | Commercial | Large Corporates

Paymode

Provide access to Bottomline's electronic B2B payments network to earn revenue share from secure vendor payments made by your business clients

Financial Messaging

Securely connect to Swift and other payment networks. Maintain compliance with message standards (e.g., ISO 20022) using intelligent data translation services.

Partnering with Industry Leaders for Greater Impact

SMB Invoicing | Accounting | Remote Deposit Capture | Small Business Bill Pay

Deliver a Deeper Digital Experience

Digital Engagement | Payments & Cash Management | Fraud Mitigation | Compliance

End-to-End Fraud Mitigation

Ready to learn more about how Bottomline can help you navigate your challenges?

Get in Touch



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