



Modernising Healthcare Payments Without Disrupting Care



Finance leaders in the healthcare industry are facing an unenviable catch-22.

They understand how critical payments infrastructure is. It underpins supplier relationships, workforce continuity and regulatory compliance. The need to modernise is clear. Yet they are operating in an environment with virtually no tolerance for disruption, where failure has immediate operational and reputational consequences.

Across the UK healthcare sector - NHS organisations, private providers and critical suppliers - payment volumes are rising fast. One-off capital purchases are becoming recurring, subscription-based contracts. Agency staffing, specialist services and complex drug supply chains are generating more invoices, more exceptions and more pressure on finance teams already operating with limited headroom.

High-volume, low-value tasks are consuming disproportionate effort, while strategic work such as forecasting, risk management and supplier engagement is pushed to the margins.

At the same time, the stakes around payments are high. Healthcare suppliers are often not cash-rich. Delayed or inaccurate payments can destabilise care agencies, subcontractors and specialist providers that the system relies on.

In this context, the future of healthcare payments is not radical transformation, but in fact measured, low-risk modernisation.



“The system works well when everything matches perfectly. Where it breaks down is in the exceptions, and that’s where most of our time now goes.”

Finance Leader, NHS



“You can’t not pay certain invoices. If supply stops, patient safety is impacted and that changes the conversation completely.”

CFO, Healthcare

Why “big bang” transformation doesn’t work and what to do instead

Healthcare finance leaders are right to be wary of large-scale transformation programmes. Payments sit at the intersection of procurement, workforce, suppliers and frontline care. When something goes wrong, the impact is immediate and the margin for error is slim.

Attempts to replace core finance systems wholesale or force radical process redesigns often stall because they demand time, attention and risk capacity that most healthcare organisations simply don’t have.

But rejecting “big bang” change does not mean accepting the status quo.

In practice, progress comes from strengthening visibility, controls and exception handling first - reducing risk and manual effort in the areas under the greatest strain before attempting wider transformation.

This kind of improvement does not require ripping out what already works. It comes from working with existing systems and layering in capabilities that improve accuracy, transparency and confidence in what is being paid, when and why.

This approach reflects operational reality. Healthcare environments are rarely greenfield. Legacy platforms, shared services and mandated systems are facts of life - and any modernisation strategy that ignores that is unlikely to succeed.



“The worst thing you can do is lift bad data into a new system and spend years cleaning it up.”

Finance Director, Healthcare

Automation as relief, not replacement

Where this approach becomes tangible is in how automation is applied.

Across healthcare, payments teams are not short on expertise - they are overwhelmed by volume. Invoice intake, matching, reconciliation and exception management are absorbing time that could be better spent on oversight and decision-making.

Targeted automation delivers its greatest value when it removes work that adds the least value. High-volume invoice intake, basic matching, duplicate detection and routine reconciliation can be automated, freeing experienced professionals to focus on disputes, anomalies and judgement-based decisions.

Crucially, this does not remove the need for human oversight.

In healthcare, confidence in payments is built not just on speed, but on assurance - knowing that controls are working, suppliers are being treated fairly and risks are being actively managed rather than retrospectively discovered.

When automation is positioned as relief rather than replacement, adoption improves, morale rises and finance teams are freed from firefighting mode.



“Automation hasn’t replaced people - it’s allowed us to redeploy them to the work that actually needs experience.”

Finance Director, Healthcare



Payments as a trust mechanism

Payments are not just a transactional process; they are a trust mechanism.

Internally, reliable payments give finance leaders the confidence to move from reactive problem-solving to forward planning. Externally, they underpin supplier relationships that are critical to service continuity.

Late payments, disputes and poor visibility erode trust quickly. In a sector where reputation and reliability matter, payment performance increasingly reflects organisational competence.

A more sustainable path forward

In healthcare, payments rarely attract attention when they work and become all-consuming when they fail. The question for healthcare finance leaders is not whether payments processes need to change, but where risk is accumulating if they don't.

Manual workarounds, growing exception backlogs and limited visibility are not neutral conditions - they quietly increase operational exposure over time.

The organisations that will cope best with rising demand are not those pursuing headline transformation, but those building quiet resilience into their payment's infrastructure - automating what can be automated, retaining human judgement where it matters, and ensuring payments remain predictable, transparent and trusted, even as complexity grows.



“We still need human checks. Technology can surface risk, but final responsibility has to sit with people who understand the context.”

Finance Leader, NHS



“Payments only become a priority when something goes wrong. The goal is to proactively make sure they don't.”

CFO, Healthcare

Bottomline partners with healthcare organisations across the UK to modernise payments - reducing risk, increasing visibility and supporting

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Corporate Headquarters
100 International Drive, Suite 200
Portsmouth, NH 03801
United States of America

Phone: +1 603-436-0700
Toll-free: +1 800-243-2528
info@bottomline.com