



CONNECTIVITY SERVICES

Seamless Access to UK Faster Payments

Banks and financial institutions need reliable connectivity to instant payment schemes such as the UK Faster Payments Service (FPS) to stay competitive, meet regulations and support real-time customer expectations.

UK FPS enables **real-time transfers** between financial institutions **24 hours a day, 7 days a week**.



Connect to UK FPS, and other networks, with speed and confidence

Bottomline's SaaS-based payments platform delivers fast, secure connectivity to UK Faster Payments.

Designed to accelerate your time-to-market, reduce integration effort, and cut costs, the multi-tenant solution supports ISO 8583 (the FPS format), ISO 20022, Swift MT and other formats.

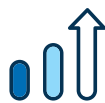
Gain complete visibility and control across the entire payment lifecycle through a single, intuitive platform.

Built for Your Needs



Connect your way

Direct and indirect options to suit you



Scale with confidence

Flexible deployment and usage



Always-on reliability

24/7 availability



Seamless integration

Works with your systems



Maintain visibility

Secure access to payment data

Faster Payments Highlights:

- ✓ Facilitates **real-time payments of up to £1m**.
- ✓ In 2024, the UK FPS processed **over 5 billion transactions** with a **value of £4.2 trillion**.
- ✓ Four types of payments: **Single Immediate Payments, Forward-Dated Payments, Standing Orders, and Direct Corporate Access**.
- ✓ The Payment Systems Regulator, and National Payments Vision are **driving strategic instant payments** alignment.

UK Faster Payments Pioneer Bottomline was the first technology provider to offer direct connectivity to the UK Faster Payments Service.

Select the connectivity option that works for your institution. Bottomline will ensure your compliance with Pay. UK’s eligibility criteria for each option.

Directly Connected Settling Participant (DCSP)	Directly Connected Non-Settling Participant (DCNSP)	Indirect Participant
DIRECT MEMBERSHIP	DIRECT AGENCY	INDIRECT AGENCY
Direct connectivity into the Faster Payment Central Infrastructure to send and receive Faster Payments, with settlement at the Bank of England. Bottomline provides the connected gateway for the processing of inbound & outbound transactions. Settlement Account at the Bank of England required. *	Direct technical access to the Faster Payment Central Infrastructure, with settlement via a sponsor. The sponsoring member that offers Direct Agency services will perform Bank of England settlement on behalf of the Direct Agency. Bottomline provides the connected gateway for the processing of inbound & outbound transactions. Sponsor Bank required for settlement and authorisation of transactions. *	Access the Faster Payment Central Infrastructure through Bottomline, acting on your behalf. Bottomline provides direct bank integration via Swift or Host-to-Host for file-based processing of inbound and outbound transactions. Scheme and BoE managed as Direct Participant’s business as usual.

*Directly connected FPS participants must have a banking licence or regonised EEA MSB licence and scheme certification.

Additionally, institutions can provide your end customers with **Direct Corporate Access to FPS.**

Why Bottomline?



TRUSTED DOMESTIC PAYMENTS LEADER:
Top 3 Swift certified service bureau globally



EXPERIENCED CONNECTIVITY PARTNER:
Trusted by **800+** financial institutions across **90+** countries



PAYMENTS EXPERT:
\$16 trillion payments moved annually



AWARD-WINNING SOLUTIONS:
Consistently **recognized for excellence** from industry experts like Aite and Fintech Finance

A single gateway to unlock the full power of UK Faster Payments and other payment networks.

Enable access to the Faster Payment protocol and market infrastructure, and adherence to the scheme format and rule-book requirements.

Connectivity can be enhanced with integrated sanctions screening, fraud prevention and ISO 20022 transformation.

Ready to learn about Connectivity Services for UK Faster Payments?

Contact our team to optimise your real-time payment infrastructure.

Get Started



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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