



## CUSTOMER SUCCESS STORY

# West Brom Building Society: Simplifying Compliance, Strengthening Protection



By adopting Bottomline Payments Verification, West Brom Building Society stays compliant, blocks fraud and maintains trust at every payment.

### The Challenge: Compliance Pressure Meets Rising Fraud

Like many UK Payment Service Providers (PSPs), West Brom Building Society faced a tight deadline to implement Confirmation of Payee (CoP) or risk penalties. As with many institutions, using manual verification processes made it difficult to maintain complete protection against fraud, creating potential risks to both finances and customer confidence.

**“With Bottomline’s support, The West Brom successfully implemented CoP ahead of the deadline.”**

James Dockerill – Senior Financial Crime Manager, West Brom Building Society

### The Smart Move: Partnering with Bottomline

As part of its mission to help customers with many financial services, the West Brom already used Bottomline’s Payments Automation suite to deliver a reliable payment experience. They then expanded the partnership, adding Payments Verification to tackle compliance and fraud head-on. In doing so, meeting the regulatory deadline, protecting members with real-time payee checks and modernising processes without disrupting operations.

**“Bottomline helped us not only achieve compliance, but also deliver lasting value by making payments more secure and accurate.”** James Dockerill – West Brom Building Society

### What Did Payments Verification Change for the West Brom?

- Stress-Free Regulatory Compliance  
CoP went live ahead of schedule with no last-minute scrambles or penalties.
- Slashed Fraud Risk  
Mitigated risk of misdirected payments and Authorised Push Payment (APP) fraud, where victims are tricked into authorising a payment to a fraudster posing as a legitimate person or company.
- Increased Customer Confidence  
Members saw their payments protected, boosting confidence in the West Brom’s security.
- Business Ran Without Interruption  
Seamless integration meant teams stayed productive, with no downtime.

## West Brom Building Society

**“The West Brom values the trust built through our long-standing relationship with Bottomline, and the exceptional service we receive. We rely on their deep payments expertise and heritage every day.”**



## In the West Brom's Own Words

By leveraging the CoP network, we have confidence that we deliver accurate and reliable payments for our members. We value the balance between adding strong protection without wrongly blocking valid payments. The solution was straightforward to set up and has had zero downtime.”

– **Tim Slawson**  
Process Owner, West Brom Building Society

Bottomline's track record in payments and commitment to customer experience make them a partner we can trust.”

– **James Dockerill**  
Senior Financial Crime Manager, West Brom Building Society

### Why It Worked



**Expert Support**  
Subject matter experts guided the West Brom through every step, making compliance easy.



**Reliable Tech**  
Robust infrastructure kept payments secure and operations smooth, without disrupting real payments.



**Scalable Growth**  
With compliance sorted, the West Brom is ready for whatever comes next.

### The Takeaway: You Can Make Compliance Pay Off

The West Brom turned a regulatory headache into a strategic win – protecting its valuable members, blocking fraud and boosting trust.

James Dockerill confirmed their decision to partner with Bottomline paid off, saying “**We are now fully compliant and better protected, using reliable technology and have an expert partner to lean on in any event.**”

### Curious how Fraud & Compliance solutions could work for you?

Find out more about Confirmation of Payee (CoP), Verification of Payee (VoP) and other risk solutions.

[Get Started](#)

#### About West Brom Building Society

The West Brom is the UK's eighth largest building society and is a leading provider of financial services. Proudly independent, West Brom Building Society is owned by and run for the benefit of its customers. Since its foundation in 1849, the Society's fundamental principles have been, and remain, to offer people the opportunity to buy their own homes and save for the future.

#### About Bottomline

Bottomline helps businesses transform the way they pay and get paid. A global leader in business payments and cash management, Bottomline's secure, comprehensive solutions modernize payments for businesses and financial institutions globally. With over 35 years of experience, moving more than \$16 trillion in payments annually, Bottomline is committed to driving impactful results for customers by reimagining business payments and delivering solutions that add to the bottom line. Bottomline is a portfolio company of Thoma Bravo, one of the largest software private equity firms in the world, with more than \$184 billion in assets under management.

For more information, visit [www.bottomline.com](http://www.bottomline.com)



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