



# Payments Hub

A Modern Foundation for Global  
Treasury and Payments Operations



**Treasury organizations are being asked to do more with less** — execute payments faster, reduce risk, maintain compliance, and manage growing complexity across banks, currencies, and geographies. Bottomline's Payments Hub provides one centralized platform for treasury teams to orchestrate domestic and global payments without relying on multiple bank portals or manual workarounds.

Payments Hub provides the control, visibility, and scalability needed to support today's ever-increasing payment volumes and tomorrow's ever-evolving payments landscape.

## What Payments Hub Delivers



### Centralized Execution

- Issue payments to any bank, in any currency, anywhere in the world
- Eliminate logins to multiple online banking portals
- Support wires, international payments, payroll, bank-to-bank, and intra-company transfers
- Access compatibility with 20+ bank payment formats



### Automated Controls

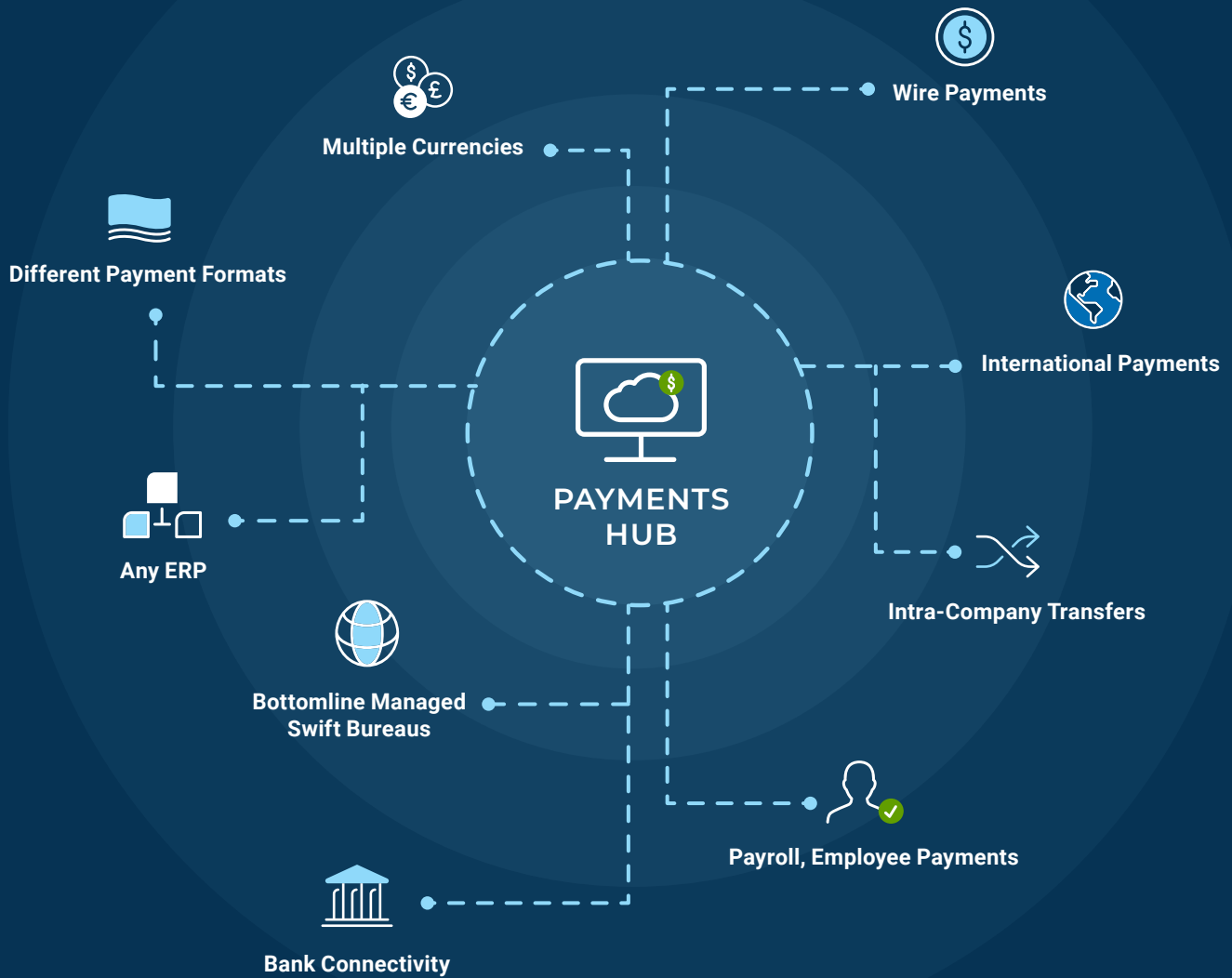
- Apply consistent approval workflows across all banks and payment types
- Enforce segregation of duties and policy-driven controls
- Maintain full audit trails across your entire enterprise
- Access stablecoins for enhanced stability



### Scalable Connectivity

- Connect to 60+ payment initiating countries through a single hub
- Leverage pre-built ERP and major global bank integrations
- Access four Swift-certified service bureaus
- Support ISO 20022, Open Banking, and New Payments Architecture (NPA) initiatives

# One Hub with Massive Capabilities



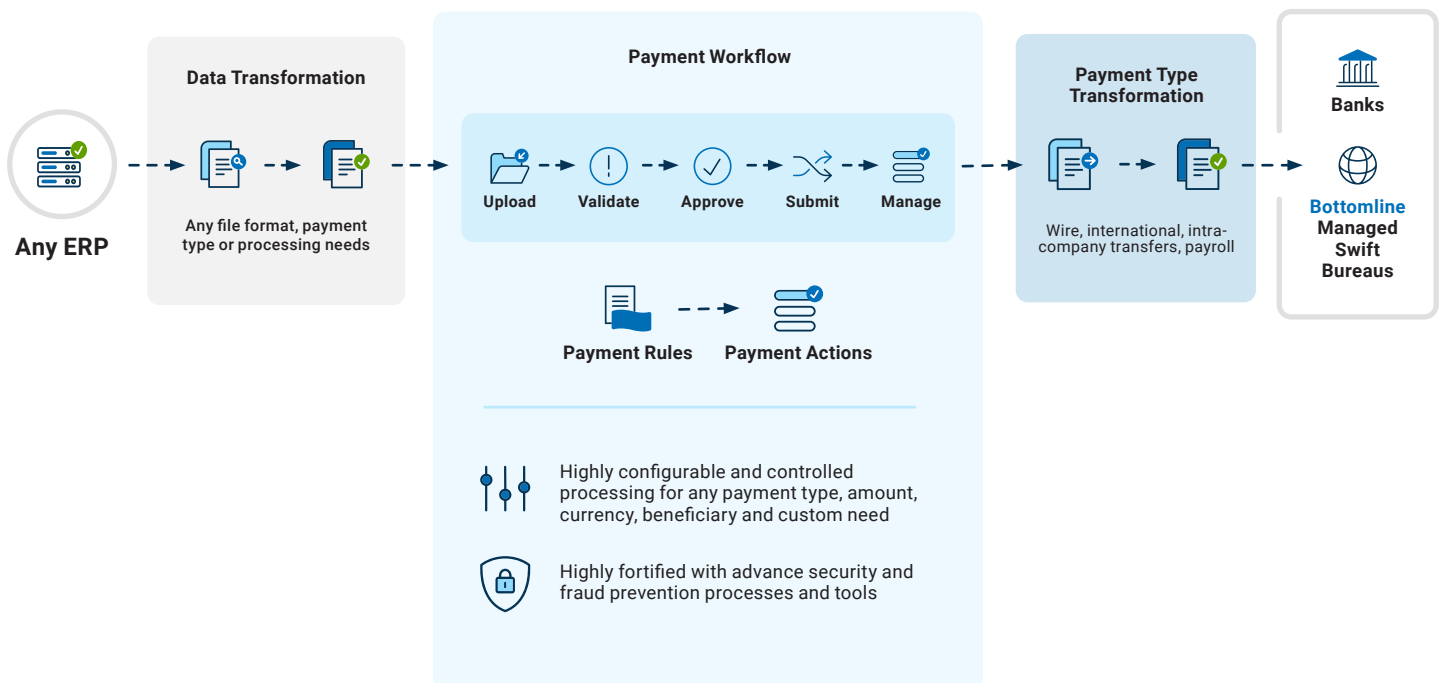


# Under the Hood: Designed for Speed and Scale

Payments Hub is delivered as a cloud-based SaaS platform engineered for rapid deployment and enterprise scale.

- Global Swift connectivity, supportive of 8- and 11-character Bank Identifier Codes (BICs) that uniquely identify financial institutions \*
- API-, SFTP-, and file-based integration with any ERP and internal system
- Configurable framework thoughtfully available at every step
- Modular, micro-services architecture

\* Businesses lacking a BIC code must apply and wait up to 6 months. Bottomline's Payments Hub removes this step and streamlines the routing, payment processing, reconciliation, and reporting across any global banking network.



## Built In Control, Security, and Automation

Payments Hub embeds security and risk management directly into the payment workflow, reducing reliance on manual checks and shared banking credentials.



### Embedded Security

- Sanctions screening and validation hooks
- Single sign-on (SSO) and multi-factor authentication
- AI-enabled anomaly detection and audit logging
- Account tokenization
- No need to share bank portal access across teams



### Workflow Automation

- Multi-level approvals based on amount, beneficiary, currency, or region
- Automated validation, routing, and exception handling
- Increased straight-through processing that reduces operational effort

## Business Impact for Treasury Leaders

Replacing fragmented bank portals and spreadsheets with Payments Hub delivers measurable value:

- + **Real-time visibility:** Consolidated, up-to-date insight into global payment activity
- + **Time savings:** Reduced manual processing and exception handling
- + **Improved accuracy and compliance:** Built-in validations and audit trails
- + **Lower total cost of ownership:** One annual subscription, no hidden fees, unlimited users
- + **Enterprise-wide rollout:** No custom re-engineering
- + **Fast implementation:** Minimal backend setup, add solution in as few as 12 weeks

Payments Hub delivers the right level of functionality without the complexity of a full TMS – making it ideal for treasury teams seeking control and scalability without excess cost or complication.



**An Extra Bonus:** Payments Hub can be used on its own or alongside Bottomline's Global Cash Management Hub. Together the platform can unify payments, cash visibility, and liquidity optimization without adding operational complexity.

See how Payments Hub can modernize your global payment operations and support a future-ready treasury architecture.

[Book a Meeting](#)



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