

Your corporate customers are continually measuring the encounters with your products, services and brand. As your customers embrace real-time payments in their personal lives, they will expect the same technology from you. Bottomline's Digital Banking platform offers Real-Time Payments via the RTP® network from The Clearing House.

Real-Time Payments are designed to streamline and enrich the B2B payments process with automation, immediacy and transparency.

Inside Real-Time Payments

- Send, receive and request real-time payments
- · View Immediate payment status'
- · See payment remittance information
- · Instantly request-for-payment



Real-time payments are always on 24x7x365



Payment receipt is confirmed instantly



They settle within seconds



Funds can be transacted against right away



"Banks that are not taking steps to offer real-time payments to their business clients are at risk of losing valuable revenue, specifically to competitor banks that are able to clearly articulate the value of real-time payments as part of an effective and efficient payments strategy."

- Erika Baumann, Senior Analyst, Aité Group

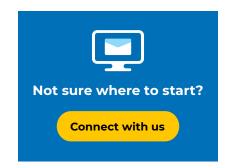
A true competitive advantage for your financial institution

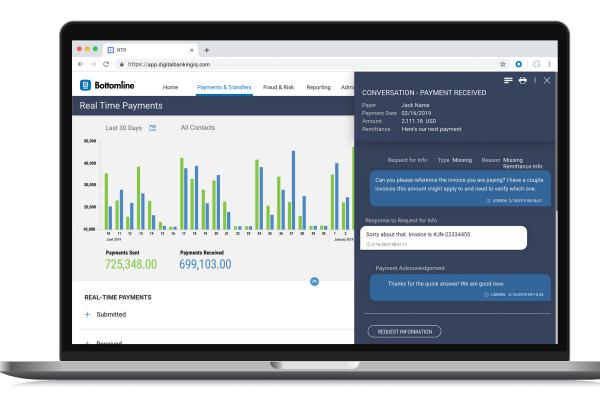
Real-Time Payments are a necessity in your B2B payments strategy. Ignoring the demand from your customers is no longer an option. Gain access to the real-time payments features and benefits that help your financial institution stay ahead of the competition with an approach that is streamlined and scalable to your needs. With the right Real-Time payments, you can see:

- · Lower payment processing costs
- Potential reduced overhead from automation
- · Expected increase in transaction volume
- Improved and forward-looking customer engagement
- Access to increased payment data and opportunity for monetization

80%

of U.S. banks plan to offer B2B real-time payments. However over half do not have an implementation plan.¹





1. Aite Group, Time for Action! Making the Business Case for Real-Time Payments, July 2019

