



 **Bottomline** | **PAY**MODE.

6 Ways Electronic Payments Can Supercharge Your Real Estate Business

Many accounts payable (AP) and payments pros in real estate are in a tough spot. They're tasked with handling large payment volumes and vast supplier networks across expansive portfolios, but are often stuck with manual and outdated payments processes.

Thankfully, the tides are turning and more and more real estate companies are prioritizing automated vendor payments.

Here's a breakdown of how digitizing payments is helping these businesses get — and stay — ahead.

6 Ways Electronic Payments Can Supercharge Your Real Estate Business



1. Unlocking Efficiency



2. Minimizing Risk of Fraud



3. Generating Financial Opportunity



4. Providing Better Insights



5. Strengthening Vendor Relationships



6. Enabling Growth

Unlocking Efficiency

Cutting a check to a vendor can involve 12 or more steps. When you reduce the entire payment process down to about three steps, as you can do with automated payments, you free up a ton of time for AP and payments staff.

By doing away with paper and its associated human error, you'll also increase accuracy across AP, which only boosts efficiency even more.

This is the beauty of automation: it simplifies, consolidates, and improves existing processes. All the man hours spent on monotonous tasks are gone and employees can then re-allocate their time and attention to projects that grow the business. They can work on things like tracking KPIs, renegotiating vendor contracts, and/or boosting cash flow. When employees can work on these types of initiatives, they tend to be happier and more engaged, which can even help you retain them longer.

3/4

Paymode customers reduce payments processing time by at least 25%



Minimizing Risk of Fraud

There's no denying the persistent threat of fraud and the sophistication of today's bad actors. And because the AP department controls payments and vendor relationships — and relies on outdated systems and complicated workflows on top of that - they're frequently the top target for these fraudsters. Seventy-nine percent of organizations reported being the target of attempted or actual fraud in 2024.*

Eliminating manual AP processes drastically reduces your risk. Automated payments solutions allows you to implement strict access controls, monitor and track transactions in real-time, and get a clear audit trail for every payment. Electronic payment methods like virtual card and ACH are also inherently safer than paper checks, too.

When you issue payments through Paymode, Bottomline's business payments network, you can also breathe easier knowing we validate and authenticate every vendor before you issue a single payment. In addition, Paymode protects banking and account information behind multiple layers of multi-factor authentication. This keeps bad actors from intercepting payments or taking over accounts.

In the end, payments automation not only protects you against catastrophic loss of capital, but also makes you a more secure and trustworthy partner for vendors, clients, and investors, which can boost your business and reputation.



**Paymode processes
\$570B in payments each
year with zero fraud**

**2025 AFP Payments Fraud and Control Survey*

Generating Financial Opportunity

Not only do automated payments lower operating costs by helping AP teams work more efficiently, but they also create several revenue-generating opportunities.

When you pay vendors with virtual card and certain forms of ACH (like Bottomline's Premium ACH), you can generate cash back rebates for your business. Bottomline even works to onboard your vendors to these payment types, so you can start seeing cash back on day one.

In addition, when you can issue payments with the click of a button, you have far more control over payment timing. This means you can make all payments on time to avoid late payment fees or even pay before your due date to take advantage of early payment discounts.

One Paymode customer was able to capture \$130,000 annually in early payment discounts. In fact, more than half of our customers have captured 50% more early payment discounts since using Paymode, with half of customers also seeing a 50% decrease in late payments. You can estimate what your own savings would be when using Paymode with our [ROI calculator](#).



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Providing Better Insights

With paper-based AP, there's lots of uncertainty. There's too much paperwork, disparate data, and back-and-forth to focus on what you could be doing to help the business grow. It's hardly surprising then that almost 50% of financial controllers say that improving visibility is their top priority.

Finance pros who know where things stand 24/7 are able to make smarter, data-driven decisions. With full visibility into AP and payments, you can do things like:

- Identify potential issues like duplicate payments or discrepancies early on
- Prioritize payments to preferred suppliers
- Make better purchasing and payments decisions

Ultimately, improved visibility lets AP provide the business with better information so the executive team can make smarter strategic decisions. In this way, AP can drive and influence business growth more directly.

50% of financial controllers say that improving visibility is their top priority



Strengthening Vendor Relationships

In real estate, keeping properties well maintained is intrinsically tied to income, asset value, business growth, and customer satisfaction. Because of this, maintaining good relationships with your vendors is of critical importance.

Paying vendors via check can get in the way of this, since checks can take a long time to arrive and carry so much fraud risk. Virtual card and ACH payments, on the other hand, are very vendor-friendly. These payment types arrive quickly, are trackable online, and are far harder to intercept and redirect for nefarious purposes. Virtual payment types often also come with a host of online tools that can simplify AR processes for suppliers, too.

Even with all these benefits, you may worry about who'll do the heavy lifting to get suppliers on board with your electronic payments offering. Leading providers, like Bottomline, handle all the vendor education and enrollment on your behalf. In Bottomline's case, we've onboarded over 635,000 businesses onto our Paymode network and have learned how to achieve easy, painless, and quick vendor adoption — without strongarming or annoying vendors. We simply ensure vendors know they can get paid faster, reduce their fraud risk, and save time on AR.

Once vendors are receiving reliable and secure electronic payments, your relationships will only grow from there. In fact, 58% of customers say they've improved vendor relationships directly as a result of using Bottomline and Paymode.

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Enabling Growth

In real estate, growth can happen brick-by-brick or in leaps and bounds, and payments need to facilitate — and be ready for — both.

When you've transformed your AP processes with electronic payments, you'll be ready for anything. Acquired new properties and tons of new vendors as a result? No problem. Changing ERPs? Your payments won't miss a beat. Need to swap bank accounts for your outgoing payments? Setting everything up can be done in a snap.

Having automation in place in the AP department makes you far more prepared for change. You'll also be able to scale without hiring additional headcount, since issuing 5,000 payments can be done just as easily as issuing 500.





Ready to supercharge
AP and your business?

Level Up My Payments



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