

Payments and Cash Management

The intelligent commercial bank solution for accelerated digital transformation

The Digital Banking IQ payments and cash management solution empowers financial institutions to compete in commercial banking and win the battle for primary ownership of the customer relationship. Now you can engage intelligently with customers, deliver a unified experience, and acquire, deepen and grow profitable relationships with businesses of all sizes, from SMBs to large corporates.

Businesses evaluate their banks based on the digital experience. An inferior experience will erode customer loyalty over time and cause them to consider working with another provider. But a superior digital experience will help you win their loyalty and put you in the best position to win primary bank status.

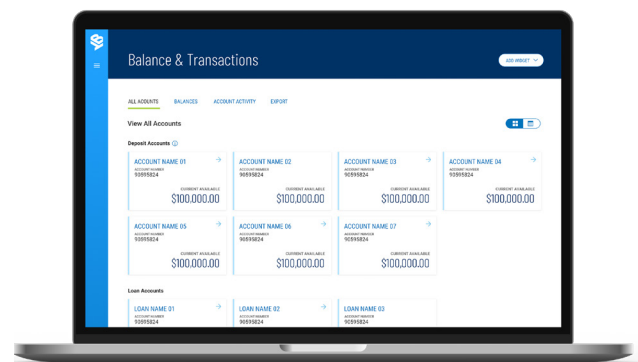
Deliver Comprehensive Payments and Cash Management Capabilities

Through Digital Banking IQ, commercial banking is made easy for small to midsize business customers as well as large corporations so they don't have to be banking experts. Featuring a powerful combination of world-class payments and cash management services, rich features and advanced technologies, you will position your bank as an intelligent business enabler.

- **Intelligent engagement capabilities** anchored in payments and cash management while leveraging AI and machine learning for actionable insights
- **Award-winning UI and UX** for a superior digital experience that impresses users
- **Architecturally flexible APIs** to support your open banking initiatives
- **One-stop shop** for your business customers, supporting all the services you deliver while laying the foundation for future innovation
- **Faster and safer payments** with real-time payment enablement and same day ACH, and including embedded payment fraud protection
- **Improve your competitiveness with corporate users.** Match their day-to-day workflow through personalized and configurable workflow dashboards. Scalable to handle account and transaction growth, with sophisticated entitlements and specialized reports for deeper insights
- **Proven and trusted core cash management capabilities** that allow you to serve businesses of any size

Aité Group – Leading Providers of U.S. Cash Management

- Best in Class
- Best Partner
- #1 PRODUCT FEATURES
- #1 CLIENT SERVICE
- #1 CLIENT STRENGTH
- Top Ranked VENDOR STABILITY



"Bottomline Technologies was the only vendor to fully fall within the best-in-class area of Aite Group's AIM." (Aite Impact Matrix)

A full feature set for a unified digital experience

Innovative Customer Experience and Rapid Activation

CUSTOMER EXPERIENCE

- Superior user interface and simple workflow navigation
- Personalized workspace
- Drag and drop features
- Mobile responsive design and mobile app

SPEED TO MARKET

- Flexible integration to your core banking system
- Branding and segmentation tools
- Configurable customer experience management
- Deep application integration
- Standards-based API gateway for banks and partners
- Payments automation so larger business back offices can efficiently deliver payments into the digital channel, including host-to-host and file-based offering

Trusted Hosting & Security to Protect You and Your Customers

BOTTOMLINE TRUSTED CLOUD HOSTING FACILITIES

- Top-rated 3rd party colocation facilities
- SAE16/ISO27001 & PCI DSS accreditations
- Full redundancy
- State of the art controls for data center access
- Near real-time replication of data
- Test servers
- Sandbox servers
- Custom designed connectivity

INTEGRATED WEB FRAUD & SECURITY

- Multi-factor authentication
- Pre-integrated fraud monitoring
- Real time behavioral analytics
- Alerts for unusual behavior
- Case management

Market-Leading Payments & Cash Management

CASH MANAGEMENT & REPORTING

- Real-time access to balance and transactions
- Data visualization and insights
- Cash concentration
- Account transfers
- Loan management and reporting
- Online statements
- Ad-hoc reporting capabilities
- Extended data retention
- Check and deposit imaging

CORPORATE PAYMENTS

- Designed to accommodate higher volumes, specialized users and advanced workflow
- Centralized approvals, research, and inquiry
- Tax payments
- Pre-funding
- ACH fraud managerial services
- Extended payment remittance information
- B2B integrated payables network designed for corporate payers
- Payment Types supported: Domestic and International Wires, ACH including Same Day, Loan Payments and Transfers

SMB PAYMENTS

- Mirrors business process not bank products
- Data visualization
- Designed for generalist business owners or users
- Optional approval workflows
- Vendor address book for bill payment
- Tax Payments
- Pre-funding
- ACH and Check fraud management services

 To learn more, visit our website or contact us at info@bottomline.com

