

How Bottomline Secures Accounts Payable with the Paymode Network

PROTECT YOUR BUSINESS FROM PAYMENT FRAUD

In addition to realizing the cost savings and efficiency gains that come with payment automation, businesses using Bottomline's secure payment network, Paymode, protect themselves against increasingly savvy fraudsters. Paymode significantly reduces the risk of internal and external fraud to avoid reputational and financial damages that result from account takeover, Business Email Compromise (BEC), and other fraud schemes.

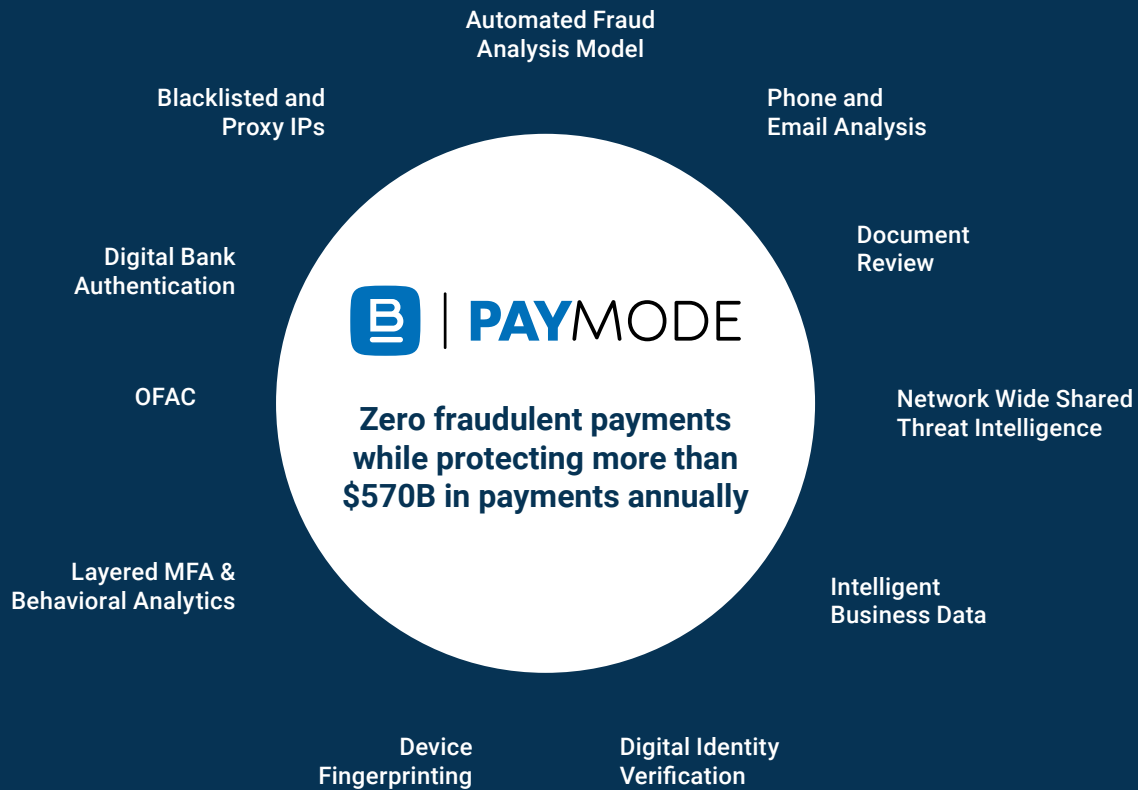
With Paymode, your business can:

- **Secure critical vendor account information, including bank details**
- **Reduce the risk of common fraud schemes by protecting transactions**
- **Eliminate the risk of social engineering attempts at your organization**

Bottomline can help to ensure that you avoid risk and enjoy AP success by shutting the door on fraud.

How Paymode Protects Your Organization

The closed nature of the Paymode network means payers and vendors alike are protected from fraud attempts. We use over 300 data points to verify the identity of every member business, as well as a host of security tools which include the ones you'll find below.



Secure payments against outside threats



Prevent account takeovers and unauthorized access



Reduce the risk of check fraud



Secure your critical bank data

92% of customers say Paymode's bank account and vendor authentication is better than any competitor

Survey of Paymode Customers

Stop Invoice Fraud in Its Tracks with Paymode

The risk of invoice fraud is growing, with some of the largest companies in the world accidentally allowing fraudulent orders to slip through. By the time those are caught, your organization can already be out millions of dollars.

Paymode does more than just secure your payments and stops invoice fraud via several methods.

PROTECT YOURSELF WITH FLEXIBLE APPROVALS

The second item on our list is the simple but powerful fact that any accounting solution with flexible approvals makes it simple to maintain dual controls and oversight. You can't multi-factor authenticate invoices that are submitted via email, but you can build out robust, flexible approval controls on purchase order invoices to ensure one final check is provided prior to posting for payment. All of this allows for routing of invoices and exceptions to the correct approvers or AP teams based on an ever-evolving range of criteria.

SET UP AN INVOICE SUBMISSION PORTAL

If you're being mailed or emailed invoices, your knowledge of your vendor is limited to the address listed on the envelope or the email address sending to you. It can be easy to miss red flags like changing address or domain names with the highly manual processing of those invoices. AP Automation solutions like Bottomline can often help reduce this concern by requiring a vendor to set up a profile in a digital portal to submit invoices that include additional company and contact information. This provides additional data points that can be used in assessing the legitimacy of a vendor or invoice.

ROBUST REPORTING MAKES FLAGGING SUSPECT VENDORS EASIER

While having a portal and better workflows makes a difference, there's still a place for your finance teams and their own expertise. The right solution not only provides robust invoice history information, but can also provide insights into whether an invoice exceeds what you consider a high invoice amount, or if an invoice was submitted in a manner that is out of character for the vendor. This aids your team in making informed decisions before submitting an invoice for payment.

Key Trends



75% of businesses experienced fraud attempts in 2025.

AFP, 2026



Businesses suffered \$3.05 billion in business email compromise losses in 2025.

FBI IC3 Report, 2026



58% of businesses experienced check fraud in 2025.

AFP, 2026



Looking to secure your payment processes against emerging fraud?

Contact Paymode for further insights into how your business could benefit from our secure electronic payment network.

Contact Us

Reduce Fraud Risk. Period.

The decision to move relationships or add services must be executed swiftly. From invoice receipt to payments being delivered to vendors, Paymode works to protect you from an ever-evolving world of fraud.

That's why customers trust our solution to keep them safe, and why your accounts payable team would benefit from rolling core AP processes into Paymode.

"We chose Bottomline because Paymode verifies and validates the banking information of our vendors. We no longer are responsible for maintaining vendor banking details."

—Accounting Supervisor, Large Enterprise Healthcare Company

1. AFP Payments Fraud and Control Survey Report
2. FBI Fraud Bulletin
3. FBI Fraud Bulletin



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

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