

# Payments and Cash Management

A complete treasury aggregator solution on one centralised cloud-based platform

The payments industry is the most innovative it has ever been and the way corporate organisations can pay and get paid is evolving rapidly. The need for real time cash visibility demands centralised payments hubs, real time payment execution with tracking and new payment platforms. Real time working capital efficiency demands all of this plus more efficient multi-bank management. Treasurers are now expected to be key directors of the business with a say on strategic direction thanks to real time, consolidated insight and automation.

Bottomline provides a complete treasury aggregator solution on one centralised cloud-based platform to integrate statement data and process complex payments, simplifying all payment formats and connectivity. It incorporates a full range of cash lifecycle activities including global multi-bank connectivity, powerful cash and liquidity management tools and cyber fraud risk management solutions.

## BUSINESS ADVANTAGES

An end-to-end cash and liquidity management solution that delivers, accurate, real time visibility into global cash positions regardless of bank, currency or location. Recognising that treasurers have become strategic advisors to their business, Bottomline offers three core components to facilitate this: Statement Manager, Payment Manager and Cash Manager.

The Cash Manager aggregates the status of all payment flows from Payment Manager and up to date cash balances from Statement Manager.

The modular design and real time dashboard capability enables complete visibility and the flexibility to create bespoke intelligence reports. Detailed monitoring of payments and statements at a granular level enables an accurate real time view of visibility across organisations for more effective cash management and working capital optimisation.

Bottomline is able to offer a reliable, quick and cost effective implementation for Treasurers to achieve digital transformation. The approach is to divide projects into smaller and more manageable steps; utilising Bottomline's BIC as a Service as a first step enabling organisations to receive send and receive SWIFT messages on behalf of all customers without needing to go through the complexities of joining SWIFT. With this approach Bottomline solutions can be implemented and live within just a few weeks (Depending on bank capabilities).

## Stay competitive in an ever changing payments landscape



### Visibility

Track and control your payments and accounts



### Connectivity

Multi-network access and interoperability between standards including proprietary API



### Efficiency and Speed

View of balances and transactions at any time



### Security

One secure platform to minimise the risk of fraud

Transaction reconciliation delivers real time reconciliation and facilitates rapid escalation and resolution of discrepancies with extensive exception and investigation queries. It includes comprehensive automatic matching for both internal and external data sources in any format, addresses regulatory compliance and significantly reduces operational risks.

## PRODUCT CAPABILITIES

### MULTI-CONNECTIVITY NETWORK

Bottomline's ability to support multi-connectivity requirements, payment types and formats is vital for maintaining automation across the full payment lifecycle. The platform delivers an agnostic and seamless connection to a wide range of financial messaging networks, including SWIFT, SIC, EBICS, and other proprietary infrastructures such as Faster Payments, Bacs, CHAPS, Bank of England, and Host to Host, Banks API.

### FORMAT TRANSFORMATION

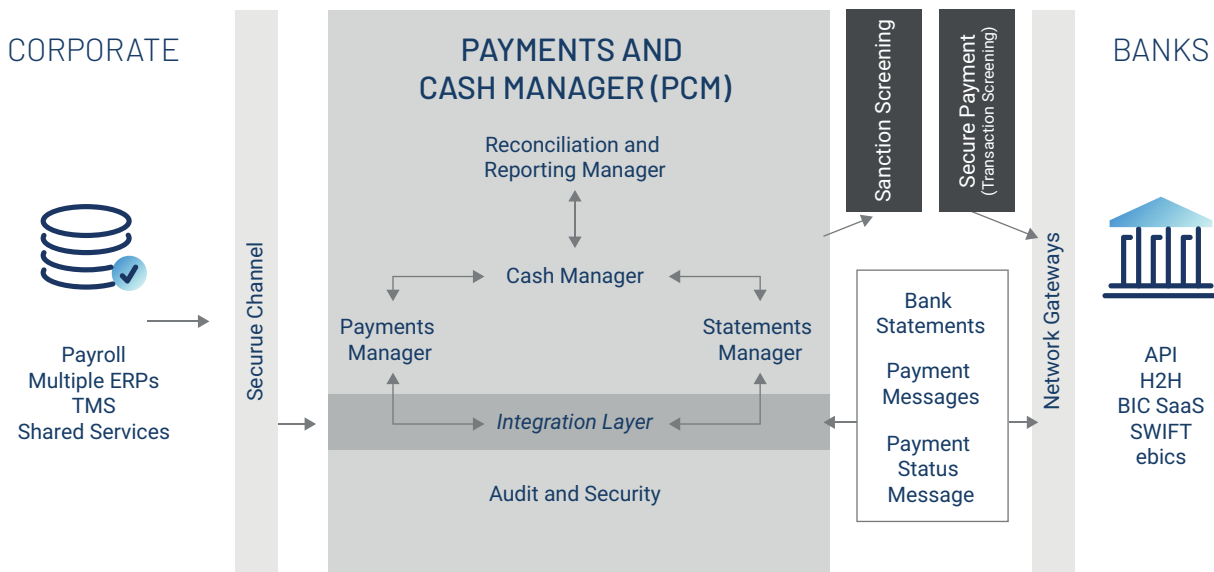
Managing the co-existence of different standard message formats, sophisticated content, and event driven workflows and business process automation, Bottomline's solution simplifies and standardizes all formats and protocols to deliver interoperability between legacy, national, SWIFT, SEPA, XML messaging standards and many other proprietary formats.

### BIC AS A SERVICE

Offers indirect access for corporates wanting to leverage the SWIFT network without the cost or overheads of SWIFT membership for statements reception (FIN MT940) and single MT01 payment.

### CYBER FRAUD AND RISK MANAGEMENT

Real time fraud detection and prevention capabilities provide comprehensive financial and reputational security for organizations. Bottomline provides protection against a wide range of fraudulent activity such as payment diversion, payroll and invoice fraud and deception and external cyber threats. Sanction filtering, against both public and client specific lists, incident management and compliance monitoring are also available.



Bottomline's heritage in innovating business payment automation for Banks, Financial Institutions and Corporates spans nearly 30 years. Our Payment and Cash Management solutions embrace new technologies for greater connectivity and security to support a growing complex and innovative financial ecosystem. We help treasury and finance departments digitally transform to meet the increased expectation of convenience, speed, flexibility, and intelligence.



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