



Payment Transformation for Finance Leaders:

Secure, Resilient and Ready for Tomorrow



Bottomline

Modernizing global business payments
with connected solutions for financial
institutions and businesses



Bottomline Has 35 Years of Proven Global Business Payments Expertise

Nearly
1 Million
Businesses Trust Bottomline

\$16 Trillion
Payments Moved Annually

Top 3
Swift Service Provider



Providing Solutions in
92 Countries



90 of Fortune 100
Companies Use Bottomline Solutions

Bottomline Processes
50%+ of the UK's
Combined Direct Debit
and Direct Credit transactions



600,000+
Businesses Use
Bottomline's Business
Payment Network



**17 of Top 20
US Banks**
Are Bottomline Customers

Powering Corporates Globally, Including UK Household Names

12,000+

UK Business Customers

3.7 Billion

Bacs Transactions in 2024

£2+ Trillion

Bacs Transactions Processed Annually



Helping businesses with
payments for over
35 Years



Over Half of FTSE 100
Companies Are Bottomline Customers

TESCO

AVIVA

PUREGYM

Meta

schuh

BANK OF AMERICA

SHARP

**DXC
TECHNOLOGY**

LLOYDS BANK

Warburtons

Stagecoach

Virgin media

Motability
The leading car scheme for disabled people

ROYAL LONDON

**Domestic
& General**

NatWest

KPMG

HENDY

sky

AG Barr
BUILDING GREAT BRANDS

Mensa
The High IQ Society

BDA
British Dental Association

Award-Winning Solutions & Service



Fintech
Finance

WINNER

CoP for Invisible
Security
2023



WINNER

CoP for Transaction
Security Innovation
2023



WINNER

**Bottomline Customer Service
Department of the Year**
(Financial Services)

Our commitment to
delivering real value and
innovative solutions for
our customers is what
drives us every day.



PURPOSE STATEMENT

**Transforming the
way businesses
pay and get paid**



Mission Statement

Cashflow is the lifeblood of any business.

The heart of that flow is the ability to pay and get paid securely and easily. Our mission is to accelerate the digitalization of **business payments and the cash lifecycle (BPCL) needs of mid-sized to large companies.**

Through this mission, we're transforming business payments by creating more efficient, intuitive, and automated payment transactions.

Our investment and innovation in technology solutions deliver payables and receivables capabilities with a secure business payments network.

We continuously extend the power of Bottomline's business payments network in partnership with banks and fintech's to further accelerate the degree to which our customers derive value from our solutions.

What's Keeping You Up at Night?

Rising Cost of Doing Business



71% of UK businesses have been adversely affected by rising operational costs*

Focus on automation, digitization, efficiency and cost savings

Accelerate Growth and Protect Cashflow



Over 40% of businesses have seen an increase in late or failed payments[^]

Economic climate results in more late payers, increasing costs and cashflow challenges
Effective cash flow management is a critical factor in driving business growth**

Managing Security, Risk and Compliance



'Knowing who you pay' is becoming increasingly harder with faster payments and fraudster sophistication

Over 59% of companies are concerned about the threat of insider fraud and collusion[^]

Keeping up with evolving internal and industry regulatory compliance needs²

Future-Proofing Payment and Cash Needs



Adapting to and adopting new payment regulatory changes and industry innovations
Open Banking, NPA, ISO20022, Real-Time-Payments, Request-to-Pay, Confirmation of Payee

Over 80% of new businesses have needed to adapt to new payment types[^]

*Close Brothers Survey 2024

[^]Source: Bottomline's 2023 Business Payments Barometer

**Source: PwC Annual CEO Surveys 26 and 27

A Comprehensive Payments Suite to Choose How We Can Help



Payments Automation – Money Out

- Pay suppliers, Customers and employees by Bacs, Faster Payments, CHAPS, or other ACH and RTGS
- Digital alternative to cheques where you don't have the payee's account details
- Outsource cheque processing and printing
- Tokenise sensitive payment data in your payments process increasing security and reducing risk



Payments Automation – Money In

- Collect recurring customer payments using Direct Debits
- Digitise and automate Direct Debit Management end-to-end process
- Cost-effective alternative to one-off card or inbound manual bank transfers with Open Banking



Payments Connectivity & Compliance

- Outsource and simplify your connection to Swift
- Account ownership verification
- Bank account verification with Confirmation of Payee and payer
- Payment fraud and error detection



Cash Management

- Global banks statement visibility and cash liquidity
- Cash forecasting with AI/ML capability
- Bank reconciliation
- Inter-company netting
- Bank fee analysis, bank account management and trade management
- Outsource your bank connectivity



Bottomline

Transforming The Way Businesses Pay And Get Paid

“Let’s begin the conversation today.”



Payment Transformation for Finance Leaders:

Secure, Resilient and Ready for Tomorrow

The Presenters



Topics

- Welcome and Bottomline update
- Embedded Intelligence
- UK Payments Landscape

Chris Toon
Sales Director, Corporate
Solutions, Bottomline

Kevin Grant
CRO Corporate
Solutions, Bottomline

Richard Ransom
Head of Solution
Consulting, Bottomline



Kush Shah
Director of Product
Management, Bottomline



James Richardson
Global Head of Solution
Consulting, Bottomline



Kate Eyres
Head of Customer
Marketing, Bottomline



Payment Transformation for Finance Leaders:

Secure, Resilient and Ready for Tomorrow



Value Protection to Creation

Delivering efficiency and profitable growth
through process automation, seamless
experiences and real-time visibility

Kush Shah, Product Director - Corporate Solutions

Aligning with the needs of today's businesses



Frictionless Experiences

Embedding and connecting services to existing core services and solutions



Data, Productivity and Intelligence

Extending investment in automation, transparent reporting and intelligent solutions



Security and Compliance

Strengthening the platform with improved robustness, resiliency and security

Modernizing our platform beyond core payment processing

1

**Intelligent insights
across your payment
operation**

Flexible and in-depth reporting
across your entire business

2

**Automating your
exceptions in
collecting cash**

Smart automation of direct
debit retries and alternative
payments

3

**Effective planning
of your cash and
working capital**

Cash forecasting & visibility
across all your accounts

Intelligent Insights Across Your Payment Operation

Flexible and in-depth reporting across your entire business

Reporting & Analytics

TRACK PERFORMANCE

Clear insights through standardised reports and payment analytics

- Unified reporting
- Custom dashboards
- Cashflow forecasting

Rule-based Decisions

REDUCE RISK

Automated controls to prevent errors and fraud before they happen

- Intelligent routing
- Automated reconciliation
- Fraud detection

Machine Learning and AI

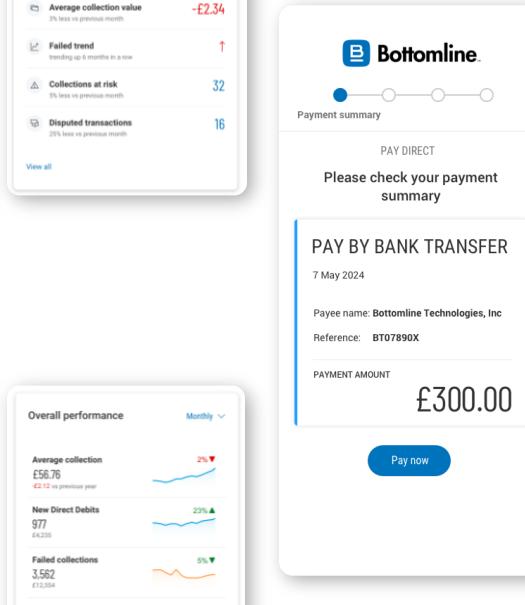
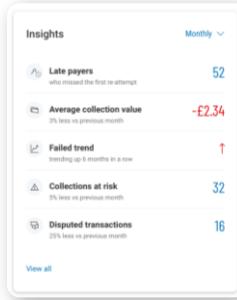
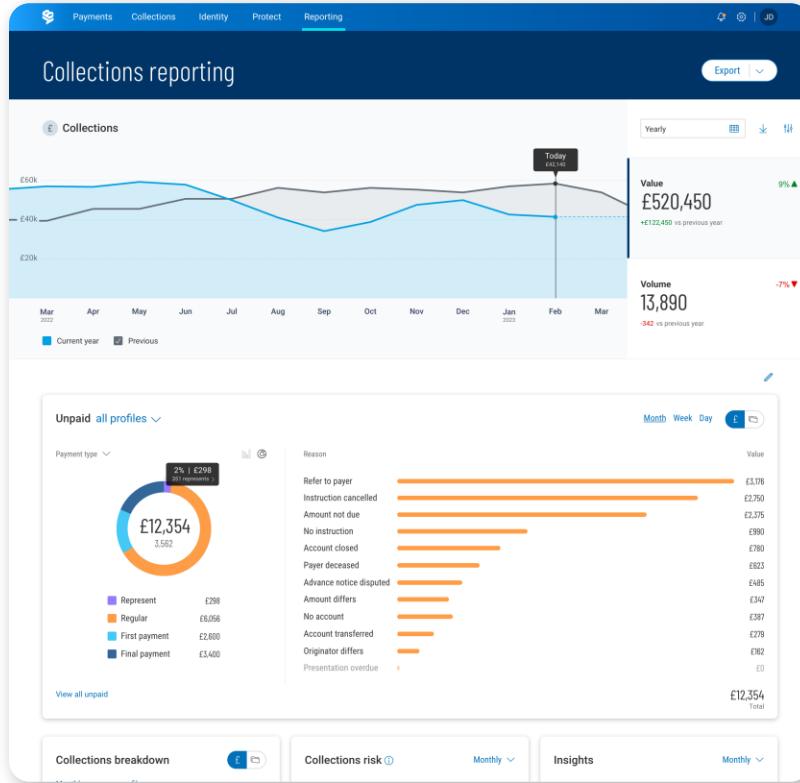
IMPROVE EFFICIENCY

Advanced models that learn and adapt to your payment patterns

- Anomaly detection
- Predict collections
- NLP for automation

Automating your exceptions in collecting cash

Smart automation of direct debit retries and alternative payments

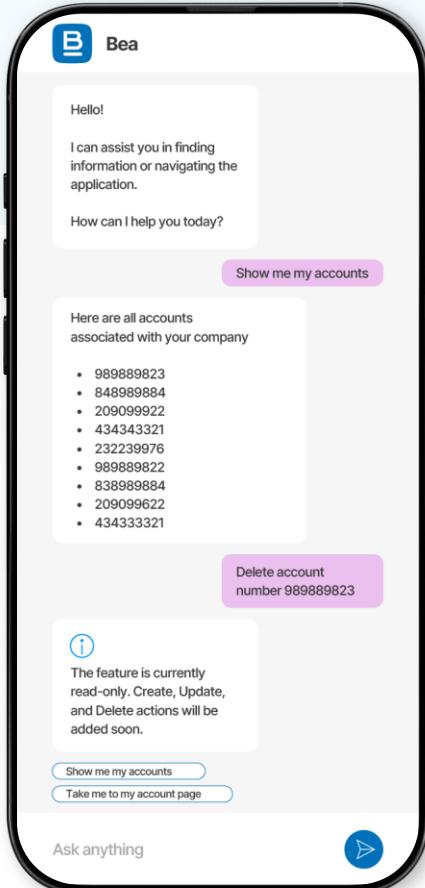


→ Bottomline **continues to invest** in our Receivables Automation solution and streamlining operations surrounding the Direct Debit lifecycle.

→ Evolving from descriptive insights to predictive outcomes, to **prescriptive recommendations** through smarter analytics

3

Effective planning of your cash and working capital



Meet Bea

Your AI-powered teammate for
finance workflows

Conversational AI that answers
questions and predicts next steps
for the Office of the CFO



The UK Payments Landscape

Regulatory updates, key trends and innovations shaping business payments today.

Richard Ransom, Head of Solution Consulting



Payment Transformation for Finance Leaders:

Secure, Resilient and Ready for Tomorrow

Customer Q&A

Questions

1. Can you talk a little bit about **your company and role**?
2. Tell us a little bit about your **payment journey / transformation projects**.
Did you have a driver / need for change? Internal projects?
3. What have you **implemented through Bottomline**?
How has it helped to achieve some of your goals?
4. Any additional **takeaways** for the audience about what you've learned along the way?

 Pearson

Stephen Porter
VP of Treasury

 allwyn

Steve Manders
Finance Systems Consultant

 ecotricity

Jodie Barker
Transactional Finance Manager

Avalon Evans
Accounts Receivable Project Lead



Payment Transformation for Finance Leaders:

Secure, Resilient and Ready for Tomorrow
