



# Payment Transformation for Finance Leaders:

Secure, Resilient and Ready for Tomorrow

---



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



# 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.



# 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.**

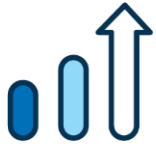
Through this mission, we're transforming business payments by creating more efficient, intuitive, and automated payment transactions.

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<sup>^</sup>**

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<sup>^</sup>**

Keeping up with evolving internal and industry regulatory compliance needs<sup>2</sup>

## 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<sup>^</sup>**

\*Close Brothers Survey 2024

<sup>^</sup>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



1

# 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 EFFICENCY

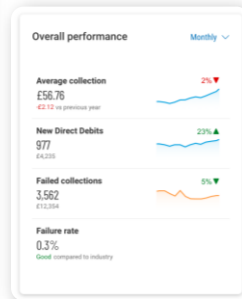
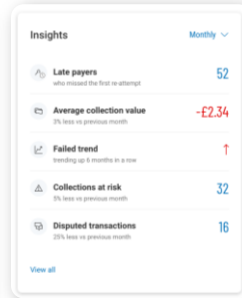
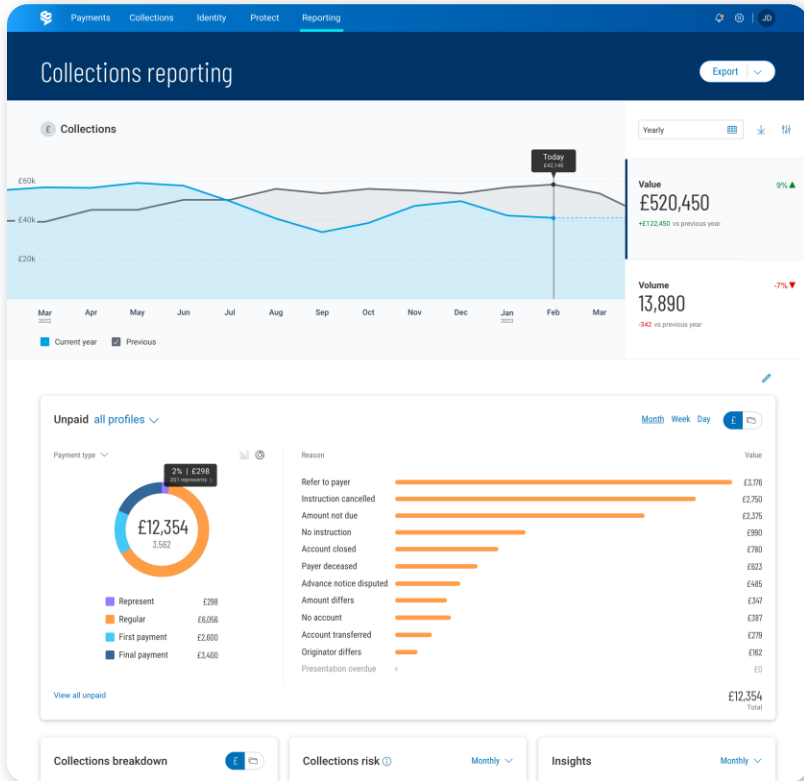
*Advanced models that learn and adapt to your payment patterns*

- Anomaly detection
- Predict collections
- NLP for automation

# 2

## Automating your exceptions in collecting cash

Smart automation of direct debit retries and alternative payments



**Bottomline.**

Payment summary

PAY DIRECT

Please check your payment summary

PAY BY BANK TRANSFER

7 May 2024

Payee name: Bottomline Technologies, Inc

Reference: BT07890X

PAYMENT AMOUNT

**£300.00**

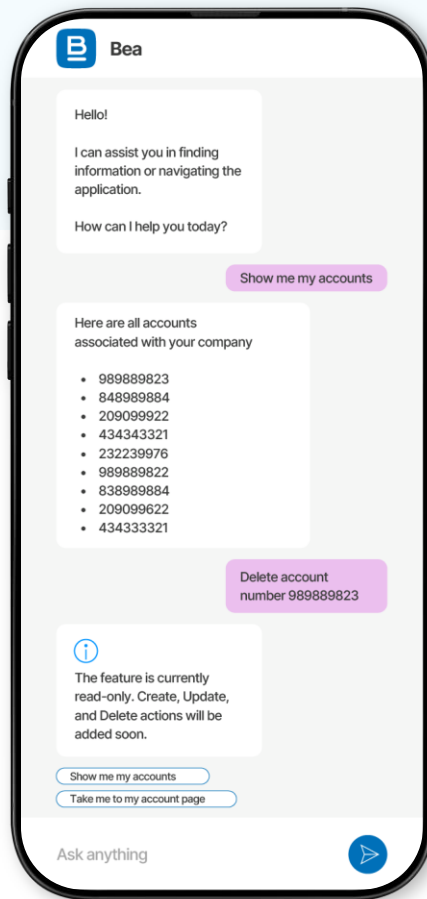
Pay now

→ 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?

The Pearson logo consists of a stylized 'P' symbol followed by the word 'Pearson' in a bold, sans-serif font.

**Stephen Porter**  
VP of Treasury

The allwyn logo features the word 'allwyn' in a lowercase, bold, sans-serif font.

**Steve Manders**  
Finance Systems Consultant

The ecotricity logo features the word 'ecotricity' in a lowercase, bold, sans-serif font.

**Jodie Barker**  
Transactional Finance Manager

**Avalon Evans**  
Accounts Receivable Project Lead



# Payment Transformation for Finance Leaders:

Secure, Resilient and Ready for Tomorrow

---