



Enabling Banking Lite Capability with Bottomline Agency Services

"Bottomline was always the preferred provider. They have all the rails [interfaces] associated with payments. Bottomline is very collaborative and supportive too."

- Kevin McAdam
Director Prepaid



Challenges

- Lacked the right technology to support the complex bank interfacing required to provide the prepaid market with Banking Lite features
- Complex process for local authorities to load prepaid cardholder accounts with benefits payments
- Users' banking facilities had not yet included the ability to make electronic payments, or set up Direct Debits and standing orders

Solution

- Agency Services to deliver a card account with Banking Lite functionality through innovative banking interface technology, and a powerful account management platform for users
 - Included compliant Faster Payment processing, an API for bank account validation and verification, Bacs Direct Credits and Direct Debit collection management

Results

- Robust payment solution provides greater cost-efficiencies
- Benefit payments is simple and made directly into the cardholder's account by local authorities
- Increases competitive edge in prepaid marketplace
- Enables future business expansion into new markets

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