

Mitigate Fraud Risk Across Every Payment Channel – Including Paymode for Digital Banking

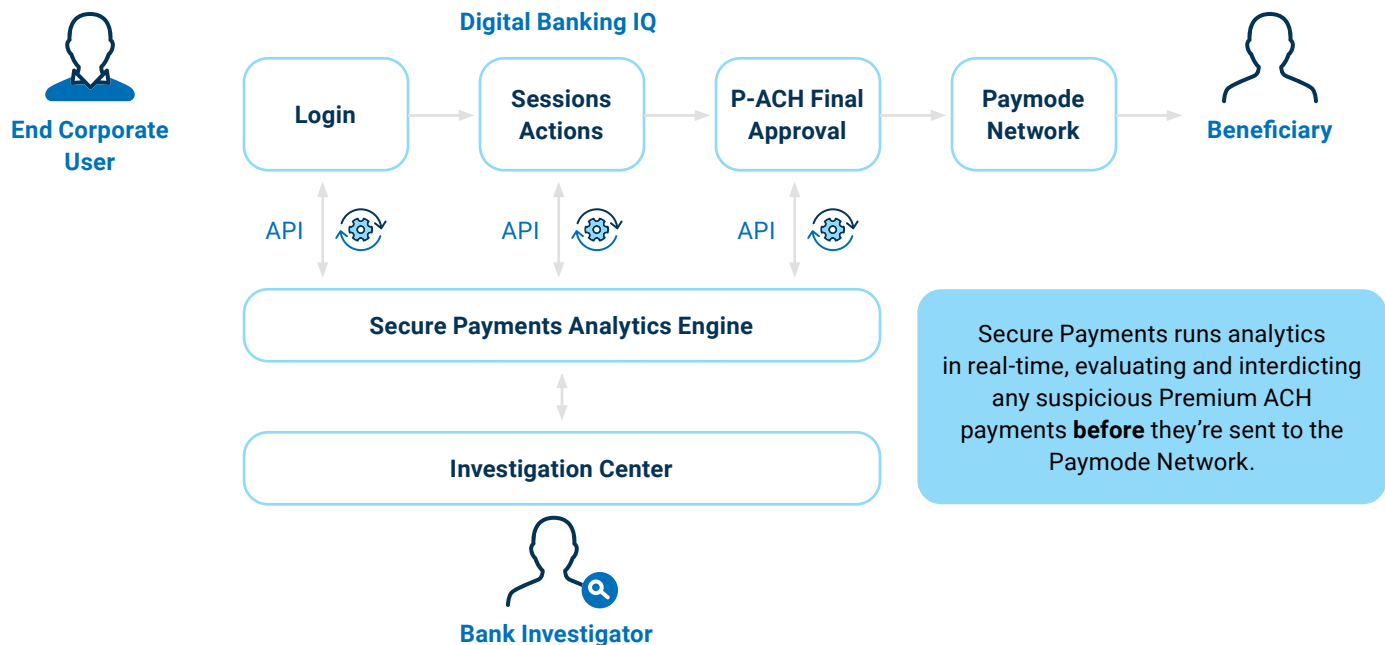
As fraud threats continue to evolve across payment types, **Paymode® for Digital Banking** delivers robust fraud prevention with a multi-layered security model that protects both the network and the channel. Our trusted network authenticates and verifies vendor bank account details via **Plaid**, one of the most secure and widely adopted verification platforms available today. Sensitive data remains protected behind multiple layers of encryption and access controls—ensuring peace of mind for your customers and their payers.

But fraud doesn't stop at the network level—and neither do we.

To provide **enterprise-grade protection across your entire payments ecosystem**, Bottomline offers **Secure Payments**: a comprehensive solution that holistically monitors fraud risk across all treasury payment channels including ACH, FedWire, RTP, checks – and of course, Premium ACH (Paymode).

Secure Payments delivers:

- **Real-time behavioral & statistical analytics and scoring**
- **Continuous monitoring across all treasury payment rails**
- **Advanced risk detection from user login through session and payment activity**
- **Interdiction of suspicious payments early in the payment lifecycle**
- **A future-proof architecture that can be extended to ingest intelligence from 3rd party sources so that it can grow as the fraud landscape changes and your needs evolve.**



Together, Paymode for Digital Banking and Secure Payments form a holistic fraud defense – helping your customers stay protected from fraudulent activity that could disrupt operations, while reducing your exposure to reputational and financial risk.

Enable Paymode for Digital Banking for your customers and secure your entire payments environment.

Contact Us Today



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 \$179 billion in assets under management.

For more information, visit www.bottomline.com

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