



SIMPLIFY CONNECTIVITY TO YOUR  
GLOBAL FINANCIAL SUPPLY CHAIN

## Bottomline Universal Aggregator IQ<sup>®</sup>

### Connect, Comply, Compete

Bottomline delivers a single SaaS platform for payments, securities and messaging that helps financial institutions and corporates to achieve lower costs, wider reach, speed-to-market, greater security and improved risk management.

- ✓ Payment & Cash Aggregator
- ✓ Financial Messaging & Connectivity Aggregator
- ✓ Securities Aggregator
- ✓ Fraud & Financial Crime Management
- ✓ Data, Insight & Analytics

Accessing multiple payments infrastructures carries heavy overhead, resulting in increased operating costs, technical complexity and duplication of processes. Controlling accurate transaction settlements in various formats from multiple counterparties can be difficult and time-consuming, with regulatory compliance obligations presenting further operational challenges. Such fragmented environments are also more difficult to secure and more vulnerable to the increasing threat of fraud.

Bottomline's Universal Aggregator IQ addresses challenges for corporates, banks, financial institutions, and governmental organizations by providing a seamless, single access point to multiple payment networks, systems, and infrastructures. The Universal Aggregator IQ is a first-of-its-kind, configurable solution offering unrivaled global reach, flexible and secure integration with back-office environments, and compliance with all technical and regulatory requirements.

[bottomline.com](http://bottomline.com)

### KEY BENEFITS



Simplify payments management by connecting from a single access point to multiple global payment networks and infrastructures



Transform to meet current and future business needs



Integrate easily and securely with existing systems and banks



Ensure compliance and mitigate fraud risk

**“Bottomline’s Universal Aggregator IQ system has provided an opportunity for us to improve operational resilience, overcome regulatory compliance challenges and scale up quickly to address evolving changes in the market.”**

- Yuwadee Tangdenchai, Senior Vice President,  
Investment Support System, Kiatnakin Phatra Bank

## ACHIEVE GLOBAL CONNECTIVITY

Universal Aggregator IQ provides connectivity to a comprehensive range of global networks with full interoperability between standards to future proof against format changes, new payment schemes, and technological developments.

## INCREASE EFFICIENCY

Straight-through processing increases with sophisticated back-end integration, file translation, and message management. With improved transparency, payments management is dramatically simplified.

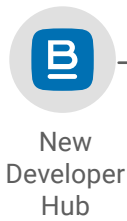
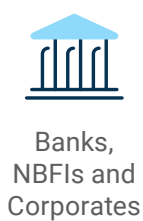
## Universal Aggregator IQ

The end goal, a global SaaS playform built around 5 themes.

More velocity  
More reach  
More agility  
More services  
More insights



### Bottomline FM Customers



### Integration Services



### Universal Aggregator IQ

Simple, Smart, Secure SaaS-native platform for Financial Messaging

Payment & Cash Aggregator

Securities Aggregator



Messages & Connectivity Aggregator



### Schemes Connectivity



### Partners & Ecosystems

### Third Party Platforms

**“We’ve lowered operational costs by reducing check payments and increasing the volume of secure, electronic payments. And we’ve reduced bank fees by standardizing connectivity via SWIFT, while attaining greater visibility into our global cash positions to improve cash management.”**

- Treasury Senior Director & Assistant Treasurer Fortune 500 Global Insurer

## Reduce Operating Costs

The Bottomline SaaS solution enables organizations to integrate and access their global financial supply chain with significantly lower TCO when compared to managing multiple in-house connections. Greater reach, more control, lower cost – a perfect combination.

## Stay Compliant and Reduce Fraud Risk

Integrated transaction monitoring and real-time reconciliation ensures anomalies are identified and investigated immediately. Powerful exception and case management controls enable payment flows to be analyzed and scanned in real-time.

Full payment lifecycle visibility further mitigates against risk and fraud, with user behavior and transaction flow monitoring available for the highest possible protection levels. With Bottomline's Universal Aggregator service, processes are simplified, compliance is assured, and risk-mitigation improved.

### Additional Value-Added Services Include:

- Reconciliation and Matching
- Format Transformation and Routing
- Sanction Screening
- Multi-Factor Authentication
- Fraud Detection Monitoring

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**Bottomline Universal Aggregator IQ provides a significant competitive advantage by lowering operational costs, ensuring compliance and delivering enhanced risk mitigation.**

**Organizations can realize increased payment automation, efficiency, accuracy, and centralization when the Universal Aggregator IQ capabilities are paired with Bottomline's global payment hub, WebSeries. WebSeries consolidates all payment preparation, approval, and lifecycle management.**

### CONNECT TO A RANGE OF GLOBAL PAYMENT AND NON-PAYMENT NETWORKS:

- SWIFT (Fin, FileAct, InterAct, Browse)
- SIC
- SECOM
- EBICS
- SEPA, SEPA Instant CT
- SARIE
- CHAPS
- Bacs
- PayM
- CASS-CISA
- Faster Payments
- NACHA
- The Clearing House
- Host to Host
- Euroclear
- e-mail, Fax
- Bank of England
- CREST
- Securities
- Funds
- Corporate Actions
- FIX

## Connect, Comply, Compete

Bottomline's Financial Messaging (FM) solutions are recognised and trusted by 600+ customers in 92 countries, across 6 continents for SaaS-enabled payments, securities, connectivity and messaging. FM connectivity solutions leverage multiple domestic and cross-border payment networks and schemes with a track record of success. This connectivity includes SWIFT, UK Faster Payments, RT1, TIPS, Bacs, Six, EBICS, Visa and others to enable our clients to deliver added value to their customers.

As one of the top SWIFT service bureaus globally, we manage 15% of all international cross-border traffic. Our global experience and expertise for financial messaging and ISO 20022 implementation include message translation, validation, transformation, intelligent routing, orchestration and integration.

In total 10M payments and transactions are processed daily by our secure Managed Services. Overall, our solutions enable financial institutions and corporations to achieve lower costs, speed to market, greater security and improved risk management, while avoiding the costly internal infrastructure and software updates for legacy on-premise solutions.

For more information, visit [www.bottomline.com/UAIQ](http://www.bottomline.com/UAIQ).

Learn how Bottomline can help you **overcome the cost, effort, and risk associated with managing complex banking relationships** by centralizing all payments and cash management globally across banks and currencies.

Contact Us



### 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 \$10 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 \$142 billion in assets under management.

For more information, visit [www.bottomline.com](http://www.bottomline.com)

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