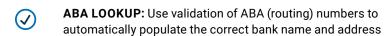
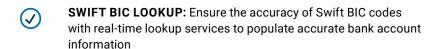


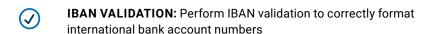
When you centralize and automate business payments in the cloud-based Payments Hub, you can also proactively reduce errors and identify and stop payments to suspect businesses with Payee (Beneficiary) Management.

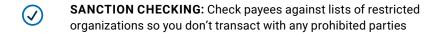
Set up your own workflows and approval processes for both payees and payments. Once in place, have confidence that your payments are only going to approved parties, and only after they've gone through your pre-configured SOPs.

Choose Which Advanced Validation Options to Activate to Prevent Errors and Maximize Security









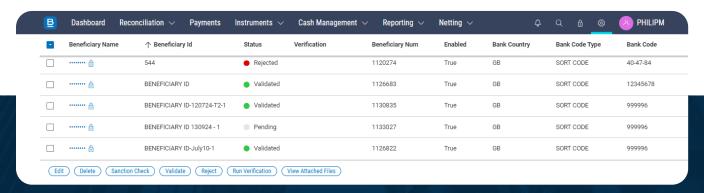


Returned payments negatively impact the customer experience across the globe. 71% of payment failures are caused by factors such as incorrect account information and beneficiary account details.

- True Impact of Failed Payments, 2023 global research study by Lexis-Nexis Risk Solutions

Configure Workflows and Rules to Boost Fraud Protection

- MULTI-APPROVAL WORKFLOWS: Set up approval workflows, approval controls, and email notifications for new payee requests/approvals
- REFERENCE AND VALIDATION FILE UPLOAD: Attach reference or verification documents (tax, proof of ownership, etc.) directly to the payee record for review by approvers
- USER-DEFINED FIELDS: Add up to 25 custom fields (text, number, date) to payee records and set them as mandatory or optional
- INTERNAL/EXTERNAL BENEFICIARIES: Manage both internal and external payees with the same ease and flexibility, ensuring comprehensive control across your business



See the Status of Any Payee At-a-Glance

Add Payees Quickly and Easily to Benefit from These Built-in Protections

- BROWSER BASED MANAGEMENT: Add, edit, and delete payees through an intuitive, permission-based user interface
- FILE BASED MANAGEMENT: Upload payee batches from your own files
- API BASED MANAGEMENT: Use Bottomline APIs to integrate with your existing systems and automatically add, edit, and delete payees, retrieving masked information about specific payees

