



Bottomline Payments Automation

Achieve 100% Efficiency, Security and Rebates on AP Spend



The Need for Payments Transformation

As businesses embrace digital payments and navigate the need to optimize business payments and working capital grows. Outdated payment processes expose businesses to unnecessary costs, inefficiencies, and payment fraud risk. This results in employees spending too much time on manual tasks, a negative payment experience for vendors, missed opportunities to transform AP into a revenue generating department, and sometimes, significant financial and reputational loss.

For businesses looking to transform payments, Bottomline Payments Automation eliminates obstacles and accelerates results.

How Paymode Can Help

The Bottomline Payments Automation solution provides 100% B2B and B2C payment automation, helping AP departments maximize efficiency, reduce fraud risk, and optimize working capital. Unlike manual processes or fragmented virtual card, ACH, and check solutions, Paymode enables businesses to streamline payments to other businesses and consumers across all payment types using a single platform that works seamlessly with your accounting system. It is easier than ever to achieve AP efficiencies and maximize rebates, thanks to revenue share available on both virtual card and Premium ACH transactions.

Paymode draws on the power of a 550,000+ member network of businesses already accepting electronic payments. Over \$400 billion dollars are processed using Paymode annually. This established network, combined with comprehensive vendor onboarding services, helps ensure your business can accelerate payables optimization. Paymode teams will manage and execute dedicated campaigns to your vendor community, which includes gathering and authenticating vendor details and banking information. Your vendors will benefit from detailed electronic remittance information in their preferred format and other valuable Accounts Receivable tools.

The State of Business Payments



Automation can reduce processing costs by up to 60%–80% compared to manual and paper-based methods.¹



4 in 5 companies indicated that the threat level of fraud has increased this year.²



75% of CFOs want to transform the way they pay and get paid.³

Paymode delivers a consistent, secure experience across all payment types to businesses and consumers.

A Multi-Payment Model Addresses All Business Needs

PAYMENT METHOD	VIRTUAL CARD	PREMIUM ACH	EXTENDED NETWORK	BUSINESS-TO-CONSUMER	OUTSOURCED CHECKS	MANAGED CHECKS
BENEFIT TO YOUR BUSINESS	Maximize Rebates & Payment Automation	Maximize Rebates & Payment Automation	Payment Automation for Out-of-Network Payees	Payment Automation for Individual Payees	Outsource Check Printing and Mailing	Outsource End-to-End Check Process

Paymode Delivers Business Value

Automating AP payments comes with a host of benefits.



Maximize Efficiency, Productivity, and Cost-Savings

Reduce the time AP staff spends on manual tasks, creating departmental scalability and freeing team members to focus on activities that grow the business.



Optimize Working Capital and Drive AP Revenue

Improve control over payment timing, hold on to cash longer, and monetize a greater portion of virtual card and ACH spend. Transform AP from a cost center to a revenue driver.



Reduce Payment Fraud Risk

Prevent payment fraud resulting from account takeover, BEC, and other fraud-schemes with vendor bank authentication, multi-factor authentication, payment risk scoring, and more.



Improve Vendor Relationships

Provide a more positive payables experience for vendors through streamlined payments and value-add accounts receivable tools, including improved remittance



Eliminate Complexity with Easy ERP Integration

Integrate with any ERP using one of several implementation options, including automated data transmission, manual file upload, or syncing via a pre-built ERP connector.

Paymode enables businesses to achieve AP automation across the entire invoice-to-pay process. In addition to payables, many organization are streamlining invoice receipt, processing, and approvals using the Paymode Invoice Automation module.



Learn how Paymode can automate AP and maximize efficiency, visibility, and security.

Contact Us

Already Making Card or ACH Payments? Paymode Adds Value

BENEFIT	Complementing Your Virtual Card	Enhancing Your ACH Processes
AUTOMATION	Paymode drives incremental automation to card by targeting vendors that declined or were not a fit for card payments.	Paymode drives immediate automation, as many vendors are network matches. Our team onboards more on your behalf to accelerate the process.
REBATES	Paymode provides cash back benefits on AP spend that was not captured by your card program, with no minimum spend threshold to start earning.	Paymode offers an opportunity to earn rebates on ACH and virtual card spend, which traditional ACH does not provide.
SECURITY & CONTROL	Paymode gives you full control over ACH payment amounts and timing, with no action required by vendors to pull payments of that type.	Paymode eliminates the need for you to authenticate and store vendor bank account details.
VENDOR VALUE	Many of your vendors will already be enrolled in Paymode, or only need a bank account and tax ID to sign up.	Paymode provides vendors with detailed electronic remittance and other helpful receivables features within the member portal.

1. "The State of ePayables 2023: Paving the Way for a Smarter Future," Bottomline, <https://www.bottomline.com/us/resources/state-epayables>

2. "2023 Treasury Fraud and Controls Survey Report," Bottomline, <https://go.strategicreasurer.com/rs/725-EHQ-445/images/2023-Treasury-Fraud-and-Controls-Survey-Infographic.pdf>

3. Paul McMeekin, "Managing risk and future-proofing finance loom large in modernizing Office of the CFO," Bottomline, <https://www.bottomline.com/thought-leadership/corporate-payments-and-payables/managing-risk-and-future-proofing-finance-loom-large-in-modernizing-office-of-the-cfo>



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