



Paymode Integration with Commercial Digital Banking

Monetize Low-Value Payments and Offer Enhanced Value to Your Business Customers



Integrated Premium ACH Payments

Finding new revenue pools for your bank is as important as ever. You need innovative ways to grow non-interest fee income and, at the same time, win the battle for primary customer ownership.

Through Paymode, Bottomline's industry-leading payments network integrated with Commercial Digital Banking, you can earn an interchange fee, similar to credit cards, and your business customers receive rebates, similar to credit card rewards. Through this integration your business customers simply enroll in Paymode through your commercial digital banking platform and make fast and secure Premium ACH payments to their vendors. This makes it easier and more appealing for them to consolidate their banking and payments services through your bank.

Benefits to Your Business Customers



Earn Rebates

Business expenses can be offset by collecting rebates from every Premium ACH payment your customers make to vendors pre-enrolled in the Paymode network, allowing accounts payable to become a revenue source for the business.



Reduce Onboarding Time

Because the Paymode network already has more than 550,000 vendors, it's likely that at least 50% of your business customers' vendors are getting paid through Paymode already. That means it will take no time for them to be up and running.



Secure Payments

Every Premium ACH payment, processed through the Paymode network, is protected behind multiple layers of multi-factor authentication. This helps keep both payers and vendors safe against external fraud threats using more than 300 data points and advanced monitoring.



Make Suppliers Happy

Vendors choose Paymode because it grants them access to better remittance information, provides live payment tracking, and makes paying faster not just possible but inevitable. Plus, many of these vendors are already enrolled and expecting to receive Premium ACH payments.

Faster Payments and Increased Visibility

✓ Speed Payment Processing

Paymode issues Premium ACH payments to vendors automatically when a business makes a payment within Commercial Digital Banking. That means no checks to cut and no aggravating mail slowdown.

✓ Track Every Payment Easily

Your business customers can view every Premium ACH payment made through Paymode within their Commercial Digital Banking account. Their vendors can find all reconciliation details directly within Paymode, allowing for easier processing.

✓ View Rebates Online

Your business customers can track all their cash back rebates within Commercial Digital Banking and see how much revenue Premium ACH payments are generating. They can use the funds when they need them, as they're deposited into any account the business chooses.

✓ Easy Enrollment

Businesses can quickly enroll in Paymode directly through your Digital Banking platform and can start making Premium ACH payments within a few days.

Grow Revenue Potential with Paymode for Digital Banking

Improve your primary banking relationships while generating new revenue for you and your business customers, all with secure, efficient Premium ACH payments.

We can help you get started

Not an existing Bottomline Commercial Digital Banking customer? No problem. View a **demo** here or contact us today!

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 30 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 \$130 billion in assets under management.

For more information, visit www.bottomline.com

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REV US062524LM

Corporate Headquarters
100 International Drive, Suite 200
Portsmouth, NH 03801
United States of America

Phone: +1-603-436-0700
Toll-free: +1-800-243-2528
info@bottomline.com

Europe, Middle East, Africa Headquarters
1600 Arlington Business Park
Theale, Reading, Berkshire RG7 4SA
United Kingdom

Tel (Local): 0870-081-8250
Tel (Int): +44-118-925-8250
emea-info@bottomline.com