



ACH Payments

The Cost-Effective Payment Processing Solution



Your customers are demanding new or improved payments products they can access easily. You need a flexible, cost-effective payment system - with no compromises on features, performance, or stability that fits your existing infrastructure and meets your financial goals.

Exceed customer expectations, accelerate time to market and reduce costs with Bottomline's ACH payments solution without the extensive capital and resource investments needed to operate the technology in-house. Easily integrate into your existing digital banking platform and provide the delivery of ACH transactions regardless of company size or transaction volumes.

Leverage proven technology that is relied upon by some of the largest banks in the U.S. and see what over two decades of experience can do for you and your customers.

- ✓ Implement new or expanded payment formats
- ✓ Adhere to regulatory and compliance obligations
- ✓ Process any size transaction volume
- ✓ Manage interactions across various platforms
- ✓ Flexible payments types for small to large corporates

25+

years expertise
in U.S. payments

31M

ACH Transactions
in FY23

\$300B+

\$300B+ Sent Through
ACH in FY23

ACH Payments

Create Payments Any Way

- Templates or free-form available with the ability to make them recurring
- Configurable validation rule formats specific to customers or the bank

Supported by Latest Tech

- Integrate Bottomline APIs within your bank's mobile app
- White-label version available for Bottomline's native app for iPhone or Android

Integrated Fraud Protection

- Turnkey fraud scoring with real-time interdiction
- Leverage third-party tools

Managed Complexities

- New authorities can be added "on the fly"
- Supported authorities expanded monthly
- Over 3,000 federal, state and local municipal tax authorities covered



Benefits to You

- ✓ Backed by a modern tech stack
- ✓ State & Local tax requirements managed
- ✓ Complexities of Nacha rules and regulations handled



Benefits for Your Commercial Customers

- ✓ Main source to originate ACH Payments
- ✓ Robust reporting and analytics
- ✓ Control of AP functions



Benefits for Your Small Business Customers

- ✓ SMB specific workflows
- ✓ Greater control of settlements
- ✓ Robust reporting and analytics

Need More Ways to Pay?

Ask about our domestic and international wires capabilities or contact us to learn more about ACH payments today.

[Get in Touch](#)



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