BEST B2B PAYMENTS PROGRAMME



Bottomline PTX

"Despite many fantastic entries, for us Bottomline was a clear winner. 1) It solved a complex problem in payments. 2) It's done it at scale which is a rare thing."

PTX is a modular SaaS-based payments and collections solution which was first brought to market by Bottomline in January 2015. During this time, moving to the cloud was unconventional for a large percentage of mid-sized companies, but Bottomline wanted to develop and showcase the benefits using cloud-based payment technology and make it the norm. Take up was rapid.

With a focus on innovation, PTX quickly expanded its capabilities to offer smart, process-led functionality for accounts payable and receivable departments, including Direct Debit lifecycle management, document automation, payment fraud detection and response capabilities, and automated compliance for all relevant payments and security regulations. Customers quickly saw the long-term value and the platform now holds 10,000 unique clients.



Fast Facts

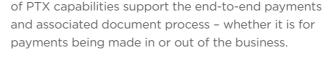
- Just over 10,000 unique customers: direct and bureau submitters
- Across 16 verticals, the largest being Services and Manufacturing
- 14 value-add modules available

What Made This Initiative Unique

Complexity, functionality, ease of use and cost drive many technology decisions today, and for many in the mid-tier marketplace, cloud solutions make an attractive alternative to on-premise solutions; and PTX is no exception.

PTX has grown considerably over the last five years, expanding into a multifunction modular cloud payment solution with added functionality being easily consumed by customers when required. The breadth

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PTX aims to help companies not only pay but get paid. This is why the platform includes PTX Connect, an add-on module allowing organisations to track invoices being sent, opened and read. This unique module within PTX enables organisations to improve business agility by empowering users to efficiently create, distribute and trace document engagement. It also supports the agile enterprise in responding effectively to business change.

PTX not only powers payments, but also protects them. Given the high rate of payment fraud and compelled by a sense of responsibility for customers, PTX Secure Payments is now a built-in module that resides within the PTX platform. It allows customers to choose if and when to activate it, depending on their risk appetite and alternative in-house solutions for monitoring payment transactions and user behaviour. The return on investment is easy to track and measure. This year, PTX Secure Payments has already stopped over £95 million worth of fraudulent or wrongly processed payments being submitted.

Innovation: Powering and Protecting Business Payments

Bottomline continues to evolve PTX, aligned to how

businesses want to pay and get paid and the changing environments. Innovation is driven from the needs of customers through the PTX Steering Committee, which assess requirements around 4 key principals; Simplicity, Security, Scalability and Speed before being applied to the product roadmap.

What's Expected for the Future

Stocard believes that many different services will be consumed through the mobile wallet, as it becomes digital and way smarter - from everything shoppingrelated to financial services (payments, consumer credit, wealth, etc.) to areas we do not think about yet such as market research. Due to its large user base, Stocard is in a unique position to become one of the most relevant players and reshape various industries addressing multiple billion-dollar markets.

More about the company:

Official website: bottomline.com/uk/solutions/ptx



linkedin.com/company/bottomline-technologies



twitter.com/bottomlinetech



WEX Virtual Payments (Silver Winner)



















To win an accolade amongst our peer group... the whole team was delighted.

Ed Adshead-Grant, General Manager of Bottomline Technologies

