

The Business Financial Solutions Platform provides growing financial institutions with a single platform to serve all business customers.

## Business Financial Solutions

### Benefits

#### Financial Institution

- Deepen customer relationships by saving them time and money
- Increase fee revenues
- Grow share of wallet
- Generate low-cost deposits
- Serve simple to sophisticated businesses on a single platform

#### Business Customer

- Save time, save money
- Entitlement controls to save time and keep information safe
- Freedom to focus on operations and strategy
- Customized one-click access to most important information, reports and tasks
- Familiar bill payment usability for complex payments

With Business Financial Solutions, your institution can deliver banking functionality integrated with business processes relevant for simple to sophisticated businesses on a single platform.

Business Financial Solutions features an intelligent dashboard for customized, one-click access to the most important activities and common reports. It also simplifies payments for small businesses and reduces the complexity of commercial cash management for your larger customers.

### Features

Fully integrated, transparent access to applications enable you to offer a broad array of products and services that are backed by the system security and reliability of Bottomline's hosting facility, which consistently delivers market-leading uptime performance:

**Automated Clearing House (ACH)** – Facilitates the creation and transmission of NACHA formatted files to your financial institution.

**Alerts** – Gives optional proactive notification of key banking, balance, and transactional events through several channels including email, fax, voice and mobile text.

**Balance Reporting** – Offers up-to-the-minute access to various online reports and data export functions.

**Small Business Payments** – Wire and ACH payment capabilities designed specifically for small businesses.

**Cash Concentration** – Allows the transfer of balances from different financial institution accounts to one header account, without reducing the balance of any given account below a certain minimum.

**Challenge Manager** – Further secures any Business Financial Solutions' service with additional verification.

**Controlled Disbursement** – Provides check clearing information early in the business day to assist in cash forecasting, daily investment and payment decisions.

**Dashboard Landing Page** – Provides a personalized home page to your business customers that “learns” from their behavior... thereby providing simplified navigation to both large and small businesses for their most relevant capabilities: wires, ACH, bill payment, reporting, etc.

**Dual Verification** – Protects against online fraud with a multi-factor authentication product that requires additional end user authentication beyond the username and password.

**Electronic Report Delivery** – Delivers paper reports to customers’ desktops by formatting statements into text-based files.

**Foreign Exchange Trade** – Supports real-time spot, forward, window and swap contract execution.

**Loans** – Supports loan-only reporting and transaction initiation separate from other accounts.

**Lockbox** – Provides online access to lockbox information and online images of checks and documents.

**Money Market** – Allows customers to initiate and monitor investment activity for money market, as well as other investment opportunities.

**Money Transfer** – Enables business customers to initiate and monitor incoming and outgoing domestic and international wire payment activity.

**Online Statements** – Provides an integrated online statements solution that is more convenient and timely than paper statements received through the mail. Business administrators can also request to disable their paper statements through this service.

**Positive Pay** – Displays exception items to the business customer the day they are received, to assist in making a timely pay or return decision on each item in question.

**Remote Deposit** – Enables customers to scan and deposit checks remotely.

**Stop Payment** – Automates stop payment request delivery and response.

## Additional Features:

**Custom Branded Online Demo** – Drive interest in your online business solutions and direct your business customers to your designated sales channel by illustrating how your online business offering can save them time and money.

**Deep Defense Security Environment** – Experience peace of mind with a layered security environment that helps prevent, detect, correct and report online channel security threats.

**Mobile Business Transactions** – Drive deeper customer engagement with anytime, anywhere access to critical business transactions.

**On-demand Customer Support** – Improve the customer service experience by sharing a browser session with your business customer to see exactly what he or she sees for optimum support, training and troubleshooting.

**Proprietary Marketing and Educational Programs** – Retain, grow and attract new profitable business customers of all sizes with training webcasts, marketing campaign creative materials, training demos and sales training tools.

## About Bottomline Technologies

Bottomline Technologies (NASDAQ: EPAY) provides cloud-based payment, invoice and banking solutions to corporations, financial institutions and banks around the world. The company’s solutions are used to streamline, automate and manage processes involving payments, invoicing, global cash management, supply chain finance and transactional documents. Organizations trust Bottomline to meet their needs for cost reduction, competitive differentiation and optimization of working capital. Headquartered in the United States, Bottomline also maintains offices in Europe and Asia-Pacific. For more information, visit [www.bottomline.com](http://www.bottomline.com).

[www.BottomlineCommercialBanking.com](http://www.BottomlineCommercialBanking.com)

Corporate Headquarters • Portsmouth, New Hampshire • 03801 • USA • 800.505.34721 • [commercialbanking@bottomline.com](mailto:commercialbanking@bottomline.com)

© Copyright 2012. Bottomline Technologies, Inc. All rights reserved. Bottomline Technologies and the BT logo is a trademark of Bottomline Technologies, Inc. and may be registered in certain jurisdictions. All other brand/product names are the property of their respective holders. REV 092612