

Financial
Resource
Management



Bottomline

Enabling global organizations to better manage their financial resources



Bottomline Technologies helps organizations to better manage their cash assets, returning cash to the organization faster, allowing them to hold onto it longer and maximizing the value while they have it.

The result? Our customers have increased productivity - doing more with less people, improved liquidity and increased working capital. All of this while leveraging the technology infrastructure already in place. Bottomline's solutions allow organizations to more effectively manage critical financial transactions, cash decisions and trading partner relationships.

This is Financial Resource Management.

A group of five business professionals, three men and two women, are shown in silhouette against a light background. They are standing and appear to be in a meeting or discussion, with some looking at each other and others looking towards the camera.

EXPERIENCE

To achieve world-class performance, an organization requires a complete picture of their cash position in near real-time, in order to better manage their financial resources. However, the reality today is that most organizations manage their business with a variety of disparate systems making it impossible to provide a consolidated picture in a time-efficient manner. Bottomline's Financial Resource Management (FRM) applications enable organizations to stop chasing paper or spreadsheets and optimize their cash cycles. Our solutions include:

VALUE

Collections - Order Settlement to Cash

- Automated Collections
- Electronic Invoice Presentment and Payment
- Receivables Matching

Banking Solutions

- Cash Management
- FX Trading
- Electronic Transaction System (ETS)

Disbursements - Purchase-to-Pay

- Payables Management
- Payments Management
- Treasury Management
- Legal Bill Management



Our Customers Report That They

The Results

- Increased productivity in Payables by 30%
- Improved liquidity by \$5 million per year
- Reduced financing costs by \$650,000 per year
- Generated \$12 million in working capital
- Cut transaction/reporting costs by 50%
- Increased prompt payment terms to 3%
- Reduced days sales outstanding by 35%
- Eliminate \$200,000 in invoice costs every month
- Reduced the number of invoices requiring adjustments by 20%
- Reduced the cost of client support from \$10k/year to \$1k/year
- Delivered new customer services to keep up with customer demands
- Reduced invoice processing costs by 50%

The savings are real. And some of our customers have realized the benefits from deploying our FRM applications in as little as 30 days from purchase. With tens of thousands of integrations, Bottomline has the experience to extend and link ERP, legacy or proprietary financial packages and to connect banking systems that are already in place today. Whether your business drivers include adding topline services to increase revenue or reducing expenses to improve the bottom line, we would like the opportunity to demonstrate how our FRM applications can help you optimize the performance of your financial resources.

Benefits of Financial Resource Management

- Improve working capital
- Reduce operating costs
- Maximize cash value
- Increase control and enhance security
- Provide visibility across the enterprise
- Improve finance business processes
- Accelerate collections
- Extend and link current infrastructure

OPTIMIZE



Bottomline's FRM products

enable organizations to better manage their cash assets, returning cash to the organization faster, allowing them to hold onto it longer and maximizing the value while they have it.

Financial Resource Management (FRM) Solutions

<i>Collections</i> Order Settlement to Cash	<i>Banking Solutions</i> Corporate/Fl's	<i>Disbursements</i> Purchase-To-Pay
Automated Collections	Cash Management	Payables Management
Invoice Presentment and Payment	FX Trading	Payments Management
Receivables Matching	Electronic Transaction System (ETS)	Treasury Management
		Legal Bill Management

➔ **Optimize Cash Asset Management**

Converting operational processes from cost centers to revenue centers releases cash available inside the organization, eliminating the need to borrow and improving your return on assets.

➔ **Provide Visibility Across Your Entire Enterprise Into Critical Financial Transaction Information**

Rapid dissemination of information enables faster, better-informed decisions.

➔ **Improve Control and Streamline Business Processes**

Electronic workflow and real-time access to information saves time and money.

➔ **Extend and Link Your Current Infrastructure**

Linking disparate databases and file types to provide a digital dashboard of financial information protects current investments while putting real-time cash management at your fingertips.

Collections - Order Settlement-to-Cash

Bottomline Helps Organizations Better Manage Invoicing and Receiving Payments

- Collect cash more efficiently
- Reduce Days Sales Outstanding
- Generate working capital
- Accelerate and automate cash application

Automated Collections

Automating the collection of recurring payments, such as insurance premiums, tuition or subscription fees, improves your customer's experience, your cash forecasting and application. It also reduces the risk of non-sufficient funds associated with paper payments. Bottomline's Automated Collections software enables:

- remote accounting centers to initiate customer authorized ACH debit transactions
- organizations to plan on when and how much they will be paid
- automatic cash application
- reduction in the cost of collections through the elimination of issuing and mailing invoices
- improved customer relationships by eliminating the costs associated with receiving and processing invoices
- electronic notification 24 hours in advance of debit to further enhance customer's experience.

Electronic Invoice Presentment and Payment (EIPP)

EIPP is a secure, interactive system for business-to-business transactions that allows organizations to present invoicing information, provide online collaborative dispute resolution and accept payments over the Internet. The system:

- uses a browser-accessed site to connect billers and payers
- enables billers to present invoices, view them in process and receive payments online
- enables payers to route, review, modify, approve and pay invoices online
- provides online, collaborative dispute resolution

Receivables Matching

Our intelligent, web-based receivables matching product:

- enables organizations to automate the matching of payments to open invoices
- uses sophisticated algorithms to apply user-defined business rules
- accelerates cash application
- reduces the labor-intensive activities and errors associated with manual matching
- provides quicker and more accurate access to customer credit information

Do More With Less...

Immediate savings in AR

Moving invoices from paper to electronic you can save:

- \$3.35 per invoice
-and -
- \$10.00 per dispute (assume 10% disputed)

For 250,000 invoices/year your savings are:

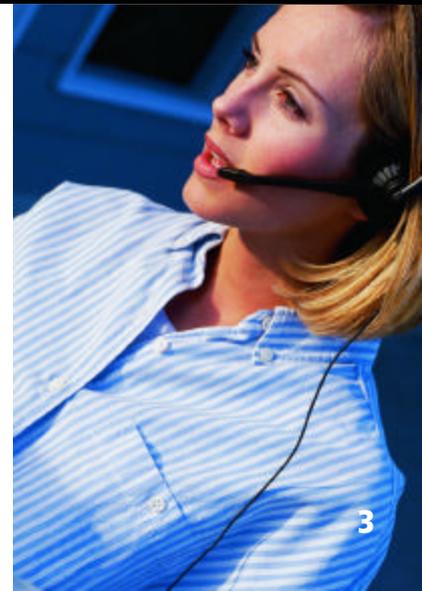
- \$837,500 invoice costs
- \$250,000 dispute costs

Total annual savings:

\$1,087,500

Source: Gartner Research Note - B2B Internet Invoicing and Payments: Cash is King

ACCELERATE



Financial Institutions benefit from more than a web interface

- Consolidated platform for multi-lingual, multi-currency payments
- Single-point client access to all financial and settlement services
- Leverage Bottomline's extensive domain expertise
- Lower IT costs
- Deliver solutions in a short time-frame that produce results



Banking Solutions

Bottomline Helps to Facilitate Banking Relationships

- New and enhanced online services
- Accelerated customer acquisition and retention
- Streamline back-office operations
- Faster go-to-market strategy



Financial institutions face the same critical business challenges as corporate enterprises. Products and services developed over the years were systematically independent of one another. Mergers and bank consolidations have resulted in multiple user interfaces, unique communications devices and networks as well as different file requirements. The cost to support fat-client software is prohibitive. Access to key financial information throughout the corporate enterprise is bottlenecked at the one PC where the bank client software resides. Operating with fragmented information puts organizations at a significant disadvantage. Intense competition is forcing financial institutions to offer a single, consolidated picture of all their clients' financial and settlement services. Internet technology makes increased access across the enterprise to critical financial information a must have. However, connecting disparate back-office processes with client services can be cumbersome and resource intensive.

Electronic Banking

Bottomline's electronic banking solution provides single-point access to all financial and settlement services. The system:

- supports a host of cash management functions, balance and transaction reporting (BTR), check services including controlled disbursements, multi-lingual, multi-currency payments, positive pay, check imaging, stop payments, and virtually any kind of electronic funds transfer instruction
- enables financial institutions to provide their clients with up-to-the-minute access to critical data
- interfaces directly to a multitude of in-house systems
- provides seamless application integration across one or multiple bank applications
- enables banks to provide greater functionality at a lower cost
- extends traditional banking services
- offers sophisticated applications such as: Lockbox Receivables Matching, Fedwire and SWIFT messaging, ACH or paper payments, Trade Finance, Securities and Custody, and Foreign Exchange
- provides browser access for reduced support costs and improved customer experience

STRAIGHT-THROUGH-PROCE

Disbursements - Purchase-to-Pay

Bottomline Helps Organizations Better Manage Incoming Invoices and Processing Payments

- Reduce the cost of processing invoices and payments
- Increase productivity
- Reduce risk and increase control
- Improve vendor management

Payables Management

Bottomline offers Payables Departments an alternative to processing paper-based invoices. Our Payables Management software is a comprehensive package for receiving and processing invoices and payment data within an enterprise and between trading partners. It helps organizations:

Manage invoice processing

- eliminate paper-based invoice processing and replace it with electronic workflow
- access invoice data across the organization via a browser
- eliminate the need to circulate and track paper
- automate invoice matching
- provide trading partners a view into invoice and payment status
- upload invoice data into an AP system, automatically
- create "electronic invoices" on demand with a browser-accessed payment request screen

Payments Management

Bottomline's Payments Management solutions allow customers to consolidate any type of payment file from a variety of disparate sources into one comprehensive gateway to streamline and simplify their payments processing.

Manage payments processing

- connect a single payment platform across an enterprise leveraging the Internet for any type of payment request from and delivery to point-of-need
- offer a wide range of payment types including laser check, check fraud protection, electronic payments, financial EDI, Fedwire, SWIFT and electronic remittance delivery
- control of all payments centrally to improve financial information management
 - allows only authorized users to create payments, view data or initiate reports
 - unite financial reporting, bank communications and payments across all lines of business into a single, web-enabled point of access



Do More With Less...

Immediate savings in AP

Moving invoices and payments from paper to electronic you can save:

- \$5.81 per invoice
- \$.75 per payment (1 payment/4 invoices)
-and -
- \$10.00 per dispute (assume 10% disputed)

For 250,000 invoices/year your savings are:

- \$1,452,500 invoice processing costs
- \$46,875 payment costs
- \$250,000 dispute costs

Total annual savings:

\$1,749,375

Source: Gartner - Beyond the Bubble Burst: The Future of eBilling

Treasury benefits from more than formatting the payment

- Increased control over all disbursements
- Reduced risk
- Reduced costs
- Access from across the entire enterprise
- Consolidated view of cash position



Global Treasury Management

Bottomline's Global Treasury Management system enables organizations to automate, streamline and improve controls for Treasury operations. This web-based platform can be configured to manage low value ACH payments (such as NACHA in the US and BACS in the UK) and high value urgent payments (such as Fedwire in the US and CHAPS in the UK), as well as handling all SWIFT payment instructions and messaging for cross-border payments. The system also provides a sophisticated Balance and Transaction Reporting tool. Bottomline's Global Treasury Management system integrates with other corporate systems already in place to provide timely access to information, controlled funds movement, and the ability to disseminate information across the entire enterprise. The system:

- automates Treasury Management, reducing the costs, time, and errors associated with manual processes
- provides a seamless payment solution that addresses all types of global electronic payments
- supports global Shared Services Centers to centralize liquidity and risk management
- leverages web technology for worldwide deployment with authorized user permissions for secure information access management
- consolidates bank and account information into one comprehensive balance and transaction report supporting regional, national and global roll up
- includes built-in approval workflow that supports payment requests from anywhere in the world with the ability to deliver payment anywhere it is required
- provides Treasury a view into liabilities and assets before releasing payments

Legal Bill Management

Bottomline's Legal Bill Management system leverages the Internet to connect corporate legal departments with their outside counsel to facilitate the legal billing process. The system:

- facilitates the transport, validation and review of legal invoices
- includes a rules-based engine to automate invoice review
- reduces the time required to review and approve legal bills
- improves information management
- reduces legal expenses
- provides corporate counsel with matter analytics
- provides a bi-directional, collaborative experience
- improves productivity



CONTROL

Financial Process Outsourcing

Bottomline Provides Organizations a Choice that Fits with their Strategic Business Goals

- Avoid capital expenditure
- Improve organizational efficiency
- Leverage leading web-based technology
- Save on manpower and training
- Reduce operating costs

Market forces, including changes in technology, electronic commerce, enterprise systems and the influence of the Internet are forcing organizations to focus their key IT personnel on strategic core functions. With a shortage of IT resource, organizations are often unable to keep pace with the technology changes required to streamline back-office processes. In addition, as organizations assess their business needs, capital expenditures to support their non-core functions may not fit with their strategic business goals. Bottomline recognizes that organizations need to have choices so they can attain their distinct goals. You can leverage Bottomline's experience in best practice payments operations as an Outsourced Service to take advantage of our feature-rich payments packages. Our solution include:

- print and mail capabilities
- a single multi-payment platform that handles both paper checks and electronic payments
- secure payments
- electronic reporting and communications

Customers who already license Bottomline's Payments solutions (PayBase and/or WebSeries) enjoy additional benefits such as local control of signature and application files and precise, on-demand control of reprints.

Bottomline's Advanced Offerings

Sophisticated corporations demand precisely tuned solutions for their payment needs. Bottomline's menu of optional advanced services includes:

- enhanced check fraud avoidance
- distributed payment requests with local printing
- multi-level approval workflow and routing
- advanced remittance and payee self-help portal

With the Bottomline Outsourced Payments solution, our powerful software has been coupled with outsourced printing to create a turnkey, hosted solution. This allows customers to gain these benefits at a low monthly cost with minimal up-front expenditure, and virtually no maintenance and infrastructure.

Organizations benefit from more than eliminating non-core functions

- Implement the latest technology without the cost and burden of owning and supporting the applications and infrastructure
- Eliminate the costs and headaches associated with owning and supporting expensive printing and mailing equipment
- Launch new web-based applications quickly
- Reduce your costs through a Shared Services Center

FRM Applications

Solutions and services
that enable organizations
to transition from paper
to electronic collaboration
at their own pace.



Bottomline's FRM products integrate with systems that are already in place - protecting the investment in current infrastructure. Views to important business information can be extended outside of the organization, enabling trading partners and employees to add to and extract value from an enterprise's knowledge center. Leveraging the Internet means efficiency improvements in transaction processing. Browser-based access eliminates the need to fax, phone or inter-office mail financial information between remote organizational sites, streamlining maintenance and client software upgrades. The system provides authorized users access from any computer, anywhere. Bottomline's FRM products provide a secure and effective means to:

- ***optimize your money management***
- ***provide visibility across the entire enterprise into critical financial transaction information***
- ***improve business processes***
- ***extend and link your current infrastructure***

Leveraging Our Most Valuable Assets

Bottomline's success over the last thirteen years is the result of the people involved - our employees, our customers and our partners. We're proud of the experience and expertise that our employees bring to every customer relationship. Our depth of expertise comes from hundreds of man-years of experience that spans cutting-edge software development, receivables and payables management, treasury and cash management and corporate/banking relationships. Bottomline delivers more than software solutions. We help businesses streamline processes, reduce operating costs and broaden their opportunity to increase business.

Our experts work closely with our customers everyday to understand their changing needs and to develop new or enhanced solutions to meet those needs. Whether it's coordinating system installation, recommending process improvements, or solving an integration challenge, our goal is to help our customers with their plan to transition from paper-based financial transactions to collaboration, at a pace that meets their needs. And when our customers' needs dictate, we work to provide enhancements through strategic partnerships, leveraging the expertise of other industry leaders. Our customers' success is our success.

Our customers tell us that they continue to do business with Bottomline because of the value they receive through the use of our products, the consistent level of service and the experience we bring to the relationship.

Bottomline has delivered Financial Resource Management solutions

- since 1989
- to over 5000 customers
- with 50 of the Fortune 100
- with 90 of the FTSE 100

and has representation on over 13 standards committees. Our customers' success is our success.

British Telecom • Beacon Hill Athletic Club • Waterford Wedgwood USA • Johnson & Johnson
Dell • Microsoft • MCI • Raymond James Financial • Oracle • Kaiser Permanente
Amazon.com • Nevada Bell • Indiana University • GlaxoSmithKline • Thomas Cook • E*Trade
Safeway Stores • Chevron • Royal Bank of Scotland • Toyota • Vodafone

SEI Investments • The Great Atlantic and Pacific Tea Company • W.H. Smith
Disney Pictures and Television • United Artists • Smith College • Bank of New York

GMAC • Wake County Finance • Franklin Templeton • Beth Israel Hospital
U.S. Federal Reserve • St. Francis Hospital • Barclays • Tufts Health Plans

Fidelity Investments • Argonaut Insurance • HSBC

John Hancock Mutual Life Insurance • Royal Bank of Canada

TIAA-CREF • Citibank • Sun Chemical Corporation

Detroit Diesel

FleetBoston Financial

Shaw Industries

Calvin Klein • Le Meridien • Thames Water Utilities • Ethan Allen • 1-800-Flowers • Ann Taylor



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