



Bottomline
Technologies



International Payments: Enterprise Options for the Global Marketplace

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Introduction to Bottomline

Oracle and Bottomline Technologies

International Payments Primer

Best Practices for International Payments

About Bottomline



NASDAQ: EPAY

Formed in 1989

**550+
Employees
Worldwide**

Offices in
US, EMEA &
Asia-Pac

**\$120M
Annual
Revenues**

9,000+
Customers
Globally

What Do We Do?

- **Leading Provider of Payments & Invoice Automation Software and Services**
 - *Optimizing ERP financial processing through document and transaction solutions since 1989*
- **One Vendor, One Solution for Complete Global Payments Processing**
 - Checks, Cheques and Drafts (US and International)
 - ACH, BACSTel-IP, CPA005, SWIFT, FedWire
 - Global Bank / Correspondent Formats (Citibank, Bank of America, JPMorgan Chase, etc.)
 - Remittance – print, email, fax, Financial EDI, XML and Vendor Portal
 - Payment Lifecycle Management – Paper and EFT
 - Risk Management – Patriot Act, OFAC, FinCen, Employee, Duplicate Payment, Suspicious Activity Reporting
- **Modular, Flexible Solution Platform**
 - Configuration, not customization
 - Staged purchase and deployment model maps to your business and budget priorities

Proven, Award-Winning Technology

- Over 15 years in alliance with Oracle, JD Edwards & PeopleSoft
- Strong Oracle Relationships
 - ✓ Oracle and JD Edwards Certified
 - ✓ OAUG “5 Star” Partner
- *Global Finance* – Best Accounts Payable Solutions '05, '06 and '07
- *KM World* – Top 100 Companies in Knowledge Management
- *Start-IT* Technology & Business Award





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Oracle Payments Strategy

Enterprise view of customer and operational payments information

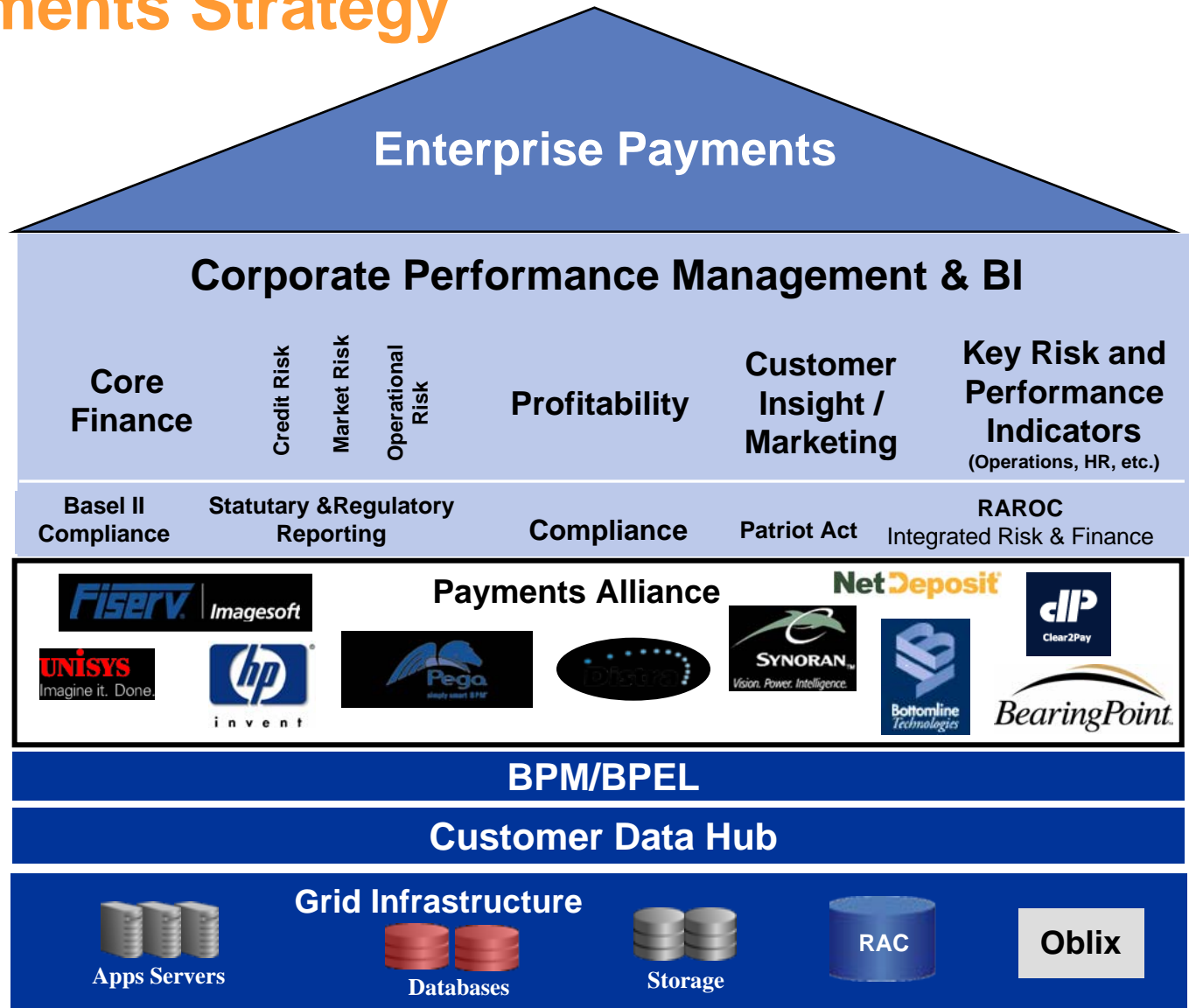
Value-added Solutions

Common business process infrastructure

Adopt an all payments data model

Applications

Technology



Why Oracle and Bottomline?

- **Oracle-Certified Partner**
- **Complete International Draft / Check Product**
 - Software, Project Management, Quality Assurance, Implementation, Integration, Services, Training, Support and Change Management
 - Certified and Supported Printers
 - MICR Toner, Check Stock, Supplies, Warehousing and Delivery
 - Check Designs (Payroll, Customer, T&E, AP)
 - US, Canada, UK / APACS, International Drafts (more than 35 countries)
 - Positive Pay: Bank Integrations – Issue, Stop, Void, Paid Items, Exception Paid
 - Print at Point-of-Need
 - Multiple Central Printers, Network Printers
 - Browser-based Printing

Why Oracle and Bottomline? (cont'd.)

- **Complete International EFT (Bulk / ACH, Same Day / Wire)**
 - Software, Project Management, Quality Assurance, Implementation, Integration, Services, Training, Support and Change Management
 - NACHA Partner, Bacstel-IP Certified, SWIFT, Integration with Top 50+ Global Banks
 - International EFT Payment Lifecycle Management
 - Patriot Act, OFAC, FinCen, AML, BSA, Suspicious Activity, Duplicate Payments
 - Origination
 - Acknowledgement
 - Bank and Central Bank Confirmation
 - Financial Return
 - Notice of Change
 - Integration to Oracle Financials / Legacy Systems

Integration Methods

- **File-based Transactions**
 - Simple
 - Batch controlled
 - Any ERP, any version
- **Print Image-Based**
 - Oracle Financials Build Payment Process
- **SQL to SQL**
- **CSV**
- **XML**



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International Payments – Key Trends

- **Consolidation – Accounting / Treasury / Finance**
 - City to State to Country to Region to One Global Presence
- **Consolidation – Banking**
 - City to State to Country to Region to One Global Cash Management Bank
- **Sales Offices**
 - Decentralized – In Markets – Near Customer
- **Operations**
 - In Market - Near Customer

International Payments – Payment Options

- **Check / Cheque / International Draft**
 - In-country print / mail
 - Outsource to a Global Bank (Citi, Bank of America, Standard Charter, etc.)
- **Bulk Payment EFT – US ACH or Similar**
 - Centralize – originate centrally to:
 - Outsource to a Global Bank
 - ACH Cross Border Payments (NACHA CBR)
 - In-country ACH – UK Bacstel-IP, CPA005, etc.
 - In-country / Bank Specific EFT / Financial EDI
 - SWIFT
 - Membership, CUG, Service Bureau

International Payments – Payment Options

- **Same Day Payment EFT – US FedWire**
 - Centralize – originate centrally to:
 - Outsource to a Global Bank
 - In-country Wire – UK CHAPS
 - In-country / Bank Specific EFT / Financial EDI
 - SWIFT
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Best Practice: Attend Conferences / Webinars

- **Why Apply the Process?**

- Knowledge is not expensive – ignorance is.
- What's new in banking, technology, vendors and applied in business

- **What Can You Expect to Gain?**

- Re-affirming best practices
- New ideas
- BT Webinars, NYCE, AFP, NACHA, TEXPO, Southern Financial Exchange, CTMA, San Francisco AFP, etc.

Best Practice: Match Payment Method & Remit Delivery Method to Payee

- **Why Apply the Process?**

- Customer processes and technology drive your profitability
- Vendor processes and technology drive your profitability
- Employee processes and technology drive your profitability

- **What Can You Expect to Gain?**

- For the Global 500 – EFT with EDI
- For small- to med-sized firms – EFT with e-Remittance delivery (.pdf, fax, .csv, vendor portal)
- For individuals – EFT with e-Remittance delivery (email, .pdf, portal)
- Lowest TCO for payments and remittance

Best Practice: Point-of-Need Blank Stock MICR Laser Check Printing

- **Why Apply the Process?**
 - Centralize to a Global G/L
 - Requirement: checks – print and mail in local countries
 - Eliminate stand-alone systems, processes, check books
- **What Can You Expect to Gain?**
 - Lowest TCO for Oracle Financials – Global G/L
 - Meet requirements for in-country print / mail of cheques, drafts
 - 100% control and 100% visibility
 - Lowest TCO for disbursements

Best Practice: Consolidate Disbursement Systems into a Single Payment Platform

- **Why Apply the Process?**

- Multiple legacy systems lack current payment system capability: Remote Check, EFT Origination (ACH – all entry classes), FedWire, International Payments, Acknowledgement, Returns, Notice of Change
- Multiple legacy systems lack e-Remittance capabilities: X12 EDI, XML, email / PDF, Web presentment)

- **What Can You Expect to Gain?**

- Legacy systems integrated to payment platform has lowest total cost of ownership / versus updating each legacy system
- One view for all payments

Best Practice: Migrate International Paper Disbursements to EFT and e-Remittance

• Why Apply the Process?

- Cost of cheques / drafts and paper remittance is \$5.18 per payment
- EFT and e-Remittance is \$.18 per payment

• What Can You Expect to Gain?

- Reduce labor in cheque / draft production and reconciliation
- Lower banking fees
- Lower processing costs (postage, paper, envelopes, toner, etc.)
- Improved vendor relationships
- Lower risk

Best Practice: EFT Payment Cycle – Workflow Automation

• Why Apply the Process?

- EFT cycle: from origination, acknowledgement, settlement, return and notice of change
- Mixed bag of automation, manual and “dropped” steps and processes

• What Can You Expect to Gain?

- Control and audit of EFT payment cycle
- Reduce labor in EFT origination to settlement finality
- Lower banking fees
- Lower risk
- Reduce labor for return item and notice of change processing
- Integrate EFT payment cycle into legacy systems

Best Practice: Central Disbursement System with Browser-based Remote Print

- **Why Apply the Process?**

- Remote operations require ad hoc payment requests and ad hoc check printing (payroll / petty cash)
- Web-based check printing eliminates stand-alone systems and/or check books

- **What Can You Expect to Gain?**

- Reduced risk – centralized control, positive pay, central view
- Meet the need of remote “customers”
- Workflow / audit for remote users requesting payments – Check, ACH, Wire and International Payments
- Eliminate stand-alone check systems

Best Practice: Integrated, Automated EFT

- **Why Apply the Process?**

- Automated / Integrated EFT (ACH, Wire and International Payments) versus manual processing and re-keying into bank systems

- **What Can You Expect to Gain?**

- Reduced labor
- Improved quality of input
- Meet tight bank deadlines
- Integrate acknowledgements / confirmations

Best Practice: Automated International Returns and Notifications of Change (NOCs)

• Why Apply the Process?

- Integrate ACH Return and NOC transactions for EFT payroll, A/P and claims payments

• What Can You Expect to Gain?

- Reduce labor / staff in payroll, AP and claims processing
- Improve service to employees
- Improve service to vendors
- Improve service to customers
- Reduce risk

Best Practice: Automated Risk Management

• Why Apply the Process:

- Compliance for all payments in all countries – Patriot Act, OFAC, FinCen
- Ensure proper payments
- Automate suspicious activity management
- Eliminate duplicate payments

• What Can You Expect to Gain:

- 100% control and audit
- Reduce labor in treasury and accounting
- Reduce financial loss due to improper payments

Best Practice - Risk: Monitor Debit Returns

• Why Apply the Process?

- Monitor all debit returns
- Trend debit returns – items / dollars, time period
- Monitor by return code / items / dollars
- Key in on cash concentration, consumer collection, business collection

• What Can You Expect To Gain?

- Automate Fraud Detection
- Reduce Internal Fraud
- Monitor customer collections

Best Practice Partner : Collaborate Externally

- **Why Apply the Process?**

- Don't reinvent the wheel
- Increase your capability
- BT has provided collaborative solutions to thousands of companies – bring the best ideas to your enterprise today.

- **What Can You Expect To Gain?**

- Improve service levels today – customers, employees, vendors
- Achieve lowest TCO of cash management today
- Monitor customer collections

Questions?

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