Bottomline Technologies

PTX Service Descriptions

G-Cloud 15

Legal Statement

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1. PTX

1.0 One PTX Platform

The One PTX platform is the gateway to all PTX modules and provides centralised services including:

- General administration: Tenant, User and Module management
- User access: API client management, Single Sign On, Multi Factor Authentication and IP Allow Listing
- Role and permission management
- Company audit
- Multi-approval service for Platform Administration
- File sharing (upload/download)
- Email domain management
- Test environment

API Client Management

API clients are required to create API-based integrations with our ONE PTX system. They allow you to access the API endpoints with the use of a secret key as opposed to a username or password.

From the **API Clients** screen, you can:

- Create new API clients.
- View the Client ID and Secret for a client.
- Delete existing API clients.
- Enable/disable a client from accessing each PTX Module

Single Sign On

SSO allows a user to authenticate once with a trusted identity provider (IdP) and then access multiple cloud applications without needing to log in again. Instead of juggling separate usernames and passwords for each service, authentication is centralized and reused across apps.

Single Sign On for One PTX is designed to be a self-configured service, enabling administrators and users to:

- Automate the process of creating new users when they first use SSO

- Authenticate to a single identity provider/domain
- Sign on via the IdP (Identity Provider) solution

Integration is achieved via the OpenID protocol. Supported Identity Providers include:

- Azure (Microsoft Entra ID)
- Okta
- OpenAM
- OneLogin

Multi-Factor Authentication

This two-step verification of users helps to ensure only authorised personnel are accessing the system. To ensure the highest level of security for our customer base, Multi-Factor Authentication is mandated for all users.

PTX Multi-Factor Authentication utilises an Apple or Android app that works with PTX to generate a one-time password on the user's mobile device that can only be used with their login details.

The app is FREE to download from the Apple app store, or Google Play store for Android devices. Once enabled and set-up is complete, the user will be required to:

- Login with their usual username and password
- Open the free PTX app on their phone.
- Enter the one-time password generated by the app into the login page.

For customers who do not want to use the free-to-use Mobile application, hardware tokens can be purchased separately.

IP Allow List

The **IP allow list** screen allows you to configure a list of IP addresses that are permitted to access your PTX application. Anyone attempting access from an IP address that is not on the allow list will be prevented from doing so.

Multi-approval Service

Multi-admin ensures that a single administrator can't make changes by themselves and that multiple administrators are always required thus reducing the risk of error. It is set at tenant level and to enable, requires at least 2 administrators created with the Manage users privilege.

If multi admin functionality is enabled on your tenant, administrator approval is required on any actions when managing users and API clients before they come into effect.

SFTP Subscription Service (optional add-on)

With PTX configured to accept files from SFTP, organisations can securely upload payment files without the need to host and maintain locally deployed software (see 1.1.5 DRIVE) or write API requests.

The SFTP subscription service polls a secure directory for new payment files authenticates to the payments service and uploads the file without any human intervention required. Once a receipt is received from the Bacs or Faster Payments Service, a submission report will be then made available for you to retrieve from the SFTP directory, along with any exception (‘A’) reports that are also downloaded to PTX.

This service is ideal for customers who want a highly automated ‘lights out’ process and can be combined with automatic approval and submission to Bacs or the Faster Payments service. It is also ideally suited to organisations that are using cloud-based CRM, Payroll, or ERP applications.

- **Self-service onboarding**: Customers can configure SFTP access independently by uploading their public SSH key.
- **Secure authentication**: Supports SSH key-based authentication for enhanced security.
- **Automated directory provisioning**: Once SFTP is enabled in the payment profile, PTX automatically creates the required directories on the SFTP server.
- **Flexible Data Exchange:**
    - **Inbound:** Customers can send payment files to PTX by mapping their SFTP client to the correct repository ID.
    - **Outbound:** Customers with SUN/BUN operations can configure SUNs to export Bacs reports back to their environment via SFTP

Drive/ Bridge (optional add-on)

Before uploading a file to PTX, the data is often saved to a network drive or to somebody’s desktop.

PTX Drive/ Bridge adds an additional layer of security to your process by protecting the sensitive data at this stage from the possibility of it being viewed, accidentally overwritten, or tampered with. This small application is installed on your system and waits for the data you want to send to PTX to be written to a specific network drive. As soon as the file is ready, PTX uses proven secure web services to transfer the data without the need for manual intervention.

- Periodically poll data for payment and collections, you have placed in specified locations (‘watch folders’) on your network and push them to the PTX Payments sub-system.

- Periodically pull Bacs reports to a local location that PTX Payments have already been collected from Bacs and have been stored on the PTX server.

Encrypt (optional add-on)

Encryption protects your payment data in the background, so it's secure both inside and outside of the PTX Payments solution. Encryption renders the personal data within payment files unintelligible, so it's not at risk of unauthorised access. This reduces the risk that the data is exposed to breaches and/or potential fraud.

When Encryption is used with Drive, which enables you to automatically upload data files from your accounting software to the solution, a file is encrypted and then uploaded into the solution automatically. This ensures the payment file is fully protected at every link in the chain through your systems and networks before upload.

Test Environment

The CAT (Customer Acceptance Testing) environment is used for both set up and ongoing testing. It is mandatory for certain modules. New releases are deployed to CAT approximately 2 weeks before Production for customers to preview and test your integrations.

Custom Domains

The email service allows PTX users to register and manage their own domains to enhance email deliverability. The email authentication methods implemented by PTX are BOUNCE, SPF, DKIM and DMARC.

All products and services within Bottomline PTX require the ability to safely and securely submit/send emails using customer's domains. Some customers, due to the nature of the services they consume, will require the ability to send a high number of emails. As a payments provider with multiple customers, the sheer volume of emails being sent can result in several challenges which can lead to:

- The email sender/submitter being blocked.
- Emails being marked as spam/junk.
- Damage to the reputation of the business by sending these emails.

The new email service allows the delivery of emails securely on a customer's behalf (using their domains) where customers will be able to register their sending domains and prove ownership of those domains within PTX.

Some services are optional and may carry additional charges.

1.1 Payment Processing

UK Payments Hub offers organisations the ability to process payments and collections from any location using secure, cloud-based technology. This gives you increased mobility and flexibility when processing payroll and supplier payments or Direct Debit (DD) collections, using direct or indirect submission to the UK Bacs and Faster Payments Direct Corporate Access service.

Bottomline offers several packages for UK Payments Hub. More information about these packages can be found here:

Packages

Payment types

Customers using PTX can submit payment files using the following schemes:

Bacs

Bacs is the UK's long-running electronic payment system used to move money directly between bank accounts. It handles two main types of transactions: Direct Debit, where organisations collect payments from customers, and Direct Credit, where money is paid into accounts such as salaries or benefits. It's one of the most widely used payment services in the UK, processing billions of transactions every year.

Bacs payments are processed within 3 working days of files being submitted and confirmed by Bacs. Bacs files can be submitted 07:00 Monday to 22:30 Friday, with the exception of Bank Holidays.

Faster Payments (DCA)

Direct Corporate Access (DCA) is a feature of the UK Faster Payments Service (FPS) that allows businesses to submit bulk payment files directly into the Faster Payments infrastructure, rather than sending individual payments through online banking. It's essentially the file-based, high-volume submission route for Faster Payments.

Faster Payments are processed within 1 working day of a file being submitted. Faster Payments files can be submitted 24 hours a day, 7 days a week.

Service User Management

A Service User Number (SUN) sometimes called an Originator ID or Originator Identifying Number (OIN) is a unique 6 digit number allocated to a business by their sponsoring bank to enable identification with and use of Bacs and Faster Payment schemes. A SUN is mandatory for organisations that wish to submit directly to Bacs, indirectly via a Bacs bureau or via Faster Payments (DCA).

Administrators can add, edit and delete SUN records in PTX. PTX supports payment processing for Customer, Government and Bank Grade Service User Numbers. Limits are assigned to packages.

Payment Processing

Import Payment Files

Files can be imported into PTX through the User Interface. There are several methods for automating file import such as PTX Drive, SFTP or API.

For customers who cannot produce payment files in the required format (std18), PTX can produce fully compliant Bacs and DCA files using a file mapping service and by supplementing the file using data stored in PTX.

Manual Data Entry

The manual data entry function is used to create individual debit or credit instructions. Each instruction is added to a payment batch which when complete can be submitted for approval and submission to Bacs or the Direct Corporate Access Service.

Payment Templates

Payment templates are used to avoid manually re-entering the same payment information. Instructions can be saved to pre-configured templates that can be subsequently selected to speed up the process whilst allowing for amounts and dates to be adjusted as necessary.

File approval

When you import or upload a payment file, part of that process involves you approving the file that’s going to be sent.

There are a few different options to approve payments. You can have one person approving a single file, you can set up permissions so that up to three people have to approve the file (if multiple approval is enabled at a company level), or the payment profile can be enabled so that approval is automatic. Your administrator is required to set the approval permissions.

Effectively segregating permissions ensures that no individual has the system access to execute transactions across an entire business process such as creating, approving, and sending a payment, without proper checks and balances.

Data Processing

Data Processing is an add on module for PTX to provide additional payment processing capabilities including.

- **Pre-processing** – moving, splitting and reformatting payment files.
- **Connectivity** – connectivity to both PTX and internal systems.

- **Management Information** – customised payment reports, internal report distribution and formatted PDF reports.

This module includes software which must be installed locally.

File Submission

PTX provides various options to submit files to Bacs or the Direct Corporate Access service.

Smart Cards

A smart card is a physical card that has an embedded integrated chip that acts as a security token.

It is your sponsoring bank's responsibility to provide you with a smart card and a Card Reader which includes a PIN Pad that is configured to use the Gemalto Websigner for accessing the Payment Services Website.

With PTX, it is possible to both manually submit payment files and Collect Bacs Reports from the Payment Services website using Bank issued smart cards.

Bank Issued HSM Certificates

PTX provides an alternative to smart cards for Direct Submitters looking to automate the process of authentication and/or submission. Bottomline hosts a HSM (Hardware Security Module) device that can be used with a Bank Issued certificate to sign and submit your Bacs and Faster Payments files. Files can be submitted in attended (manual) or unattended (automated) modes.

Indirect Submission

An indirect submitter is an organisation that uses a third-party software provider, like Bottomline, to package and submit payment files to Bacs. Instead of connecting directly to Bacs, you submit via a Bureau Service.

PTX supports indirect submitters by linking your Service User Number (SUN) to Bottomline's Bureau. This means:

- We submit payments on your behalf.
- We collect Bacs reports for you.
- You don't need to access Bacstel-IP or manage smart cards/HSMs.

Files are submitted to Bacs every hour with our standard service.

A premium service for Indirect Submission is also available and includes

- Instant submission and confirmation
- Self-service for Indirect Payment profiles
- An in-app service to request SUNs are linked to our Bureau.

Please note that Multi Factor Authentication is required for all users manually submitting files using our Bureau.

Bacs Bureau

A Bacs approved bureau is an organisation that can submit Bacs and FPS data on behalf of third party organisations (Service Users). The Bureau service is classed as the Direct Submitter, where the Service User sending data to the Bureau is classed and an Indirect Submitter.

PTX provides a range of features to support both Internal and Commercial Bacs Bureaux.

Bacs Bureau File Import

A **Bacs Bureau file** is the payment file that a Bacs-approved bureau submits to Bacs on behalf of its clients. In addition to the Bacs Credit and Debit instructions, it contains the necessary information required by Bacs to process the end user file including their Service User Number and Originating Bank account details. PTX can be configured to import Bureau files created by the Bureau.

Bureau File Generation

For organisations who cannot generate bureau files or do not store end user information such as Service Users or Originating Bank Account details, PTX can be used to generate a Bureau File for submission to Bacs. Bureau files can be generated for one or more end user files either on an hourly basis or to a customised schedule.

Bureau User Management

Administrators in PTX can view, add and delete Bureau User Number records which contain details of transactions that are enabled for the BUN.

Bureau administrators can also manage the end Service Users and Payment Profiles which are linked to each Bureau Number for Payment Processing.

Bureau Linked Service User Report

Bacs publishes the MCA1145 report every 30 days, which provides a summary of all Service User Numbers (SUNs) associated with a specific Bureau Number, along with their linked permissions.

PTX enables Bureaus to directly download the MCA1145 report, giving quicker and convenient access to up-to-date information about any SUNs connected to a Bureau Number.

Bacs Reports

Both the Bacs and Direct Corporate Access schemes offer a variety of reports that are designed to help you both confirm successful submissions and manage any exceptions that may occur after the submission.

Report types

It is possible to download the following report types from the Payment Services Website.

- Bacs Input and Withdrawal Reports
- Bacs Direct Credit Reports (AWACS and ARUCS)
- Bacs Direct Debit Reports (AUDDIS, ADDACS, ARRUD & DDIC)

Report collection

There are several options for downloading Bacs reports:

1. **Smart cards**. Bacs Reports can be manually retrieved using a smart card to authenticate to the Payment Services Website.
2. **HSM**. Customers who have been issued an HSM certificate by their Sponsoring Bank can use this to download Bacs Reports. The PTX Bacs Report Scheduler makes it possible for this process to be automated.
3. **Bottomline Bureau**. The Bottomline Bureau can check for and retrieve Bacs reports on an hourly basis for customers who have linked their Service User Number to one of Bottomline's Bureau Numbers.

Report Processing

PTX Report Processing is a module designed for organisations that need to share Bacs reports or reconcile their host systems using the information contained in each report.

Bacs Reports can be reformatted as text files from the original XML format Bacs messages, to help with host reconciliation or general viewing. Format options are:

- PDF
- txt
- CSV
- x400
- Custom format

Rules can be set up to merge selected Bacs messages/reports for Specific SUNs/Groups of SUNs, Report Groups/Report Types. The merged report files created consist of the original report data concatenated.

Additionally, Bacs Reports internally across your organisation or externally. Distribution options are:

- Email to interested parties, internally or externally, who may not have access to the PTX solution.
- Save to your chosen network location locally or via SFTP.

This module includes software which must be installed locally.

Secure Payments

Secure your payments inside of PTX, and the data itself before uploading into the solution. UK Payments Hub protects payment processes using state-of-the-art technology. Analyse 100% of transactions for the most common aspects of fraud & error and lock down payment files and upload them to PTX automatically.

By focusing on proactive detection and prevention, payments can be analysed for indicators of potential fraud or errors. Alerting the items most at risk allows payments to be investigated and held back for further validation BEFORE submission to the Bacs or Faster Payments networks.

- Validating all first-time payments to an account
- Detecting duplicate amounts or beneficiaries in a payment file
- Screening payments against a denylist

1.2 Reporting

The Reporting service allows access to data and insights within PTX. The service is currently available for Bacs Reports. Key features are described below.

Reporting is currently available in two packages.

View Bacs Reports

Human Readable versions of the reports which have been retrieved from the Bacs Services Website are available for viewing via the Standard Reports menu. This includes reports such as the Direct Debit Indemnity Challenge and Response reports which are only made available from Bacs in xml format (non-readable).

Export Bacs Reports

Each report can be exported from PTX from the User Interface and as an API request,

Mark As Read

Reports can be marked as read/unread to help with reconciliation.

Report Detail

A unique feature of our reporting service for PTX is that we extract the Bacs Advices from reports and save them into a database. When viewing reports, Users can toggle between the human readable version of the report or a grid that displays each advice relating to the report. By clicking into each Advice Users can see a detailed view of the Advice and all relevant information. When the user has finished dealing with the advice, they can mark it as done.

Custom Reports

The Custom tab on the Reports screen provides the option to create custom queries within PTX Reporting, allowing you to drill down into the data you want to see with a personalized view by creating reports and searching against defined parameters.

Users can report against advices across multiple Bacs reports using a range of parameters to filter the data. This will save time and effort ensuring each advice is actioned within the required time. Data can be exported to perform analysis on unpaid direct debits, cancellations and indemnity claims.

1.3 Receivables

PTX DDM (Direct Debit Management)

PTX DDM offers you a secure and innovative cloud-based service that gives your business complete control of its Direct Debits in one place. Based on over 35 years of experience and full Bacs compliance, PTX DDM automates all the processes required to operate and manage Direct Debit collections, from sign-up to collection and handling failed payments.

Key Benefits

- Reduces operational overheads with integrated workflows throughout the Direct Debit lifecycle.
- Minimises manual processes and errors associated with data transfer between systems.
- Reduces risk of rejected collections and indemnity claims with up-front payer verification and synchronised notifications and collections.
- Improves visibility of cash flow with advanced reporting and collection forecasting.
- Automated re-tries reduces time spent chasing failed collections.
- Flexible implementation options to suit you and your customer; hosted pages and rich user interfaces for fast deployment, or APIs for direct integration with your systems.

Features

- Bank detail validation using Confirmation of Payee and specialist checks to meet Bacs requirements and reduce fraud risk.
- Customisable payment plans that automatically accounting for weekends and holidays.
- Fully automated customer correspondence.
- Bacs report integration brings all your information together for up-to-date reporting via our rich user interface or API.
- Integration-ready APIs enable seamless data exchange with ERP, CRM, and finance systems, keeping you in control of workflows.
- Brandable, hosted web interface for a professional, frictionless customer experience.
- Cloud scalability and UK-based support, backed by decades of expertise.

PTX DDM is the ideal solution for organisations seeking to streamline their recurring payment operations. We can help you modernise parts of your process, move away from manual paper processes, or entirely out-source freeing you up to focus resources on growing your business.

Some services are optional and may carry additional charges.

PTX Cards

PTX Cards is a multi-channel card payment service that enables you to take payments from anyone, anywhere, anytime. Supporting Visa, Mastercard, American Express, Apple Pay, Google Pay, PayPal and over 100 alternative payment types worldwide, PTX Cards gives you flexibility and reach. Whether you need one-off card collections, card-on-file for fast future checkout, or continuous card authority for repeat payments, PTX Cards delivers a secure, compliant solution.

Key Benefits

- Accept payments anytime, anywhere across multiple channels and payment types.
- Increase conversion rates with convenient payment links and fast checkout options.
- Offer flexibility for customers with one-off payments, stored cards, or recurring collections.
- Reduce PCI burden with hosted, secure payment pages and compliant workflows.
- Enhance customer experience with support for global card brands and popular wallets like Apple Pay and Google Pay.

Features

- Fully hosted, brandable PCI Level 1 compliant payment page for quick deployment.
- Hosted fields and full API available for building custom payment pages.
- Supports 30 acquirers, or we can refer you if you need one.
- Virtual terminal for take phone (MOTO) payments, with options for PCI-compliant call centre solutions.
- Generate payment links to add an easy way to pay to your payment requests
- Comprehensive Merchant Management System to configure your acceptance parameters and run your day-to-day operations and reporting.

Cards payments are ubiquitous and cross-border and enable you to offer your customers a choice alongside other payment methods. PTX Cards can also be integrated into PTX Direct Debit Management to automate alternative payment for a failed collection.

Some services are optional and may carry additional charges.

PTX Connect

PTX Connect is a collaborative, cloud-based service that securely manages the delivery, storage and presentation of your financial documents. Intelligent analytics give visibility into undelivered and un-actioned invoices that can negatively affect your cash flow; and provides insights, data and trends that can help drive real time decision making. PTX Connect can be configured within minutes and will instantly transform your customer communications and unlock the value in your financial documents, helping you create innovative solutions, win and retain customers and grow your business.

- A secure document collaboration service for you and your customers
- Complies with HMRC guidelines for the distribution and storage of electronic invoices
- Intelligent analytics provide real-time insight of all documents
- Provides an audit trail of every action and interaction made with each document

- Highlights cash at risk and encourages a proactive approach to cash collection
- Reduces your Day Sales Outstanding (DSO) by getting paid quicker
- Saves time, reduces costs and optimises working capital
- Provides an easy, electronic way to keep track of your invoices and other documents
- Works with other Bottomline products easily, with no upgrades required
- Modular and scalable - pay only for the functionality you use and the transactions you need

Part of Bottomline's cloud-based Payments and Business Suite, PTX Connect seamlessly integrates with both Bottomline's and 3rd party document management solutions to extend their value and create a more robust document output experience. With just a few clicks you can deliver your existing documents through PTX Connect and benefit from the additional visibility and collaboration our cloud-based service provides.

1.4 Payout Automation

Bottomline offers G-Cloud customers 3 solutions for making one off payments where bank details are not known.

- Digital Payouts
- Cheques
- Printing Services

Digital Payouts

Payouts Automation is a cloud-based solution for organisations that need to make single, one off, or emergency payments. It is designed for scenarios where the beneficiary's bank details are not known in advance, replacing manual processes such as cheques or ad-hoc bank transfers with a secure, efficient digital workflow.

Payments can be sent quickly using Bacs or Faster Payments, removing the need for handling cash or processing cheques. However, if a recipient is unable to provide their sort code and account number then they can request a cheque instead.

- Reduce call centre workload through secure self-service web forms for bank details capture.
- Removes the need to storage Personally Identifiable Information (PII) such as sort code and account number.
- Minimise payment errors and fraud using bank account validation and Confirmation of Payee checks.
- Lower processing costs by reducing reliance on cheques.

Features included in our Payouts Solution are described below. For more information about the packages we offer, please follow this link.

Packages

Link Management

The Link Management service empowers organizations to programmatically generate, manage, and distribute payment links. This is especially valuable for teams aiming to automate payout workflows.

As a PTX user, Link Management allows you to manage links (URLs) generated within PTX for your tenant, enabling you to see all stages of the link on the User Interface or using the API. This will make it easier for you to find, access, and organize all the links that you use and share.

Emailing

Bottomline provides a full end to end service to help when communicating with Payees. Our emailing service includes:

- Creation of fully branded emails with embedded links.
- Distribution of emails using your own domain

- Confirmation and reminder emails.

Web Forms

Secure hosted pages for capturing payment details, managed via a client portal.

PTX Web Forms offer a fully branded, paperless, and intuitive online experience for initiating payments. These forms support workflows for making single one off payments. They enable businesses to securely capture bank details and other critical data, streamlining operations and reducing reliance on manual processes. The forms are designed to be flexible and customisable, allowing organisations to tailor the experience to match their branding and specific business needs.

To ensure accuracy and reduce failed payments, Web Forms include robust validation features such as address look-up, email verification, and bank account checks. This includes Confirmation of Payee, which verifies account ownership before transactions are initiated - adding an extra layer of security and trust. This combination of security, flexibility, and user-friendly design makes Web Forms a powerful tool for modern payment workflows.

Bank Account Verification

Bank account verification is a way to confirm bank information for an account holder.

It checks account details to give customers and businesses greater assurance that they are sending payments to the intended recipient, helping avoid misdirected payments being sent to the wrong account as well as offering another important tool to help in the fight against fraud.

Pay By Cheque

With the Cheque Request Option, Recipients can now request payment via cheque instead of bank transfer

- Removes delays caused by missing bank details
- Improves flexibility and customer satisfaction
- Automated workflow ensures audit ready records

PTX Cheques

PTX Cheques provides a secure, cloud-based solution for cheque production and fulfilment. It enables organisations to manage cheque payments with the same degree of security and control as electronic transactions, while reducing fraud risk and improving operational efficiency.

By streamlining cheque disbursements, PTX Cheques saves time for accounts and management teams, can help reduce costs, and enhances customer relationships by ensuring faster payments quicker issue resolution. Bottomline provides a complete solution, including secure stationery, approved printers, and fulfilment services.

Benefits:

- Bank-grade security to protect against fraud and errors
- Eliminate manual processes such as handwriting, signing, and sorting cheques
- Centralised visibility of all cheque payments across the organisation

- Scalable pricing to manage costs effectively
- Future-proof technology with easy migration to cloud and support for image capture

PTX Printing Services

PTX Printing Services is a fully managed solution that automates the printing and delivery of cheques, remittances, direct debit documents, and other sensitive communications. It removes the need for on-site MICR printers, mailroom equipment, and stationery, reducing costs, manual effort, and environmental impact.

The service is flexible, fast, secure, and highly scalable, offering continuity while cutting transactional spend by up to 50%.

Options include:

- Print and post for those requiring physical documents.
- Secure digital presentation for items such as payslips, P60s, invoices, and statements.

Files can be received up to 17:00 for next-day mailing, with a same-day despatch option available. PTX Printing Services handles approvals, data validation, batch creation, reconciliation, reporting, and intelligent routing for print or electronic delivery within the UK. It’s ideal for organisations with regulatory requirements or customer demographics needing hard copy documents, while enabling a smooth transition to digital when appropriate.

1.5 Accounts Payable Automation

Invoice Automation for Dynamics 365

Invoice processing is often labour-intensive and inefficient, leading to missed early payment discounts, reduced AP productivity, and strained supplier relationships. Simply adding staff as invoice volumes grow is not sustainable.

Our Invoice Automation solution modernises these processes with a single, integrated approach. Built on Bottomline Technologies' document process automation platform and combined with Dynamics 365, it offers:

- Hosted capture portal for invoice ingestion and automation
- Immersive process integration with Dynamics 365
- End-to-end payables management through Bottomline integrated payables

This solution streamlines critical AP tasks, reduces cycle times, and improves overall efficiency.

1.6 Payment Verification

PTX Verify

Each year millions of pounds are wasted by organisations through failures in their business processes that result in payments and collections being processed with bank account details that prove to be fraudulent, are out of date or have been incorrectly entered. To minimise this risk many organisations implement costly exception management processes but these can also impair your relationships with service users, customers, and suppliers.

Part of the PTX Payments and Business Solutions Suite, PTX Verify delivers powerful bank account validation and verification capabilities for consumers and businesses, enabling you to confirm the validity and ownership of the recipient's bank details, mitigating the potential for accidental mistakes and minimising the risk of fraud.

PTX Verify allows you to confirm that the details you have for your customer are accurate and correct and will help you to significantly improve your straight through processing and reduce the costs associated with exception management and remediation of errors.

- Identifies mis-keyed account details at point of capture.
- Reduces risk and fraud when acquiring new customers by verifying the account owner's identity.
- Minimises the potential for downstream costs for repairing failed payments and collections due to error.
- Ensures compliance with mandated Bacs Direct Debit Scheme Rules
- Reduces the risk of indemnity claims under the Direct Debit guarantee by verifying the account owner.
- Delivers improved customer service with real-time efficiency by maximising the number of accounts that can be verified at point of capture.
- Improves cash flow visibility and control by enabling accurate and timely payments and collections.
- Easily integrates with existing systems and eliminates data recapture.
- Integrating PTX Verify into your systems allows you to streamline customer interactions, supporting compliance and a best practice payments and collections process.
- Supports the need for compliance with SEPA and other areas of payments that need to conform to a legislated process.

Account Validation

PTX Verify provides structural confirmation of bank or building society account details against extended industry standard data (EISCD), ensuring compliance with bank rules for data validation at the point of capture. PTX Verify validates that the bank branch exists, and then confirms the validity of the account number for that sort code.

Account details are automatically transposed where appropriate. Information about the bank branch is also available, including branch location and its ability to accept Direct Debit, Direct Credit, Faster Payments and CHAPS.

Account Holder Verification

PTX Confirmation of Payee for Business (CoP for Business) allows you to minimise the risk of fraud and error by verifying both consumer and business bank account details that service users, customers and suppliers have provided to you directly with the account holding bank.

CoP for Business enables you to confirm the both the existence and the ownership of the bank account, identifying accidental mistakes and potential fraud where the account name provided don’t match those held by the account holding bank.

By confirming that the details you have for your customer are accurate and correct CoP for Business will help you to significantly improve your straight through processing, reduce the costs associated with exception management and remediation of errors and minimise fraud losses.

- Identifies inconsistent, incorrect and mis-keyed account details data at point of capture or change
- Reduces risk and fraud by verifying the account owner’s identity with the account holding bank
- Improves the cost effectiveness and efficiency of your processes by maximising the number of accounts that can be verified at point of capture or change.
- Driving operational savings by reducing the potential for misdirected and failed or misdirected payments.
- Minimises the potential for downstream costs for repairing failed payments and collections due to error.
- Ensures compliance with mandated Bacs Direct Debit Scheme Rules
- Helps to ensure compliance with Bacs Direct Debit Scheme rules and adherence to anti-fraud and KYC (Know Your Customer) best practices
- Reduces the risk of indemnity claims under the Direct Debit guarantee by verifying the account owner.
- Improves cash flow visibility and control by enabling accurate and timely payments and collections.
- Easily integrates with existing systems and eliminates data recapture.
- Allows you to streamline customer interactions, supporting compliance and a best practice payments and collections process.

International Bank Account Validation

PTX Verify allows you to confirm that the details you have for your customer are accurate and correct and will help you to significantly improve your straight through processing and reduce costly exception management. This also supports the need for compliance with SEPA and other areas of payments that need to conform to a legislated process.
PTX Verify delivers comprehensive validation and conversion between International Bank Account Numbers (IBAN) and Domestic Account details. Unlike the basic IBAN ISO check, which can still lead to payment failure, PTX Verify extracts the equivalent Domestic Account details and validates this against the industry standard data of the issuing country, ensuring compliance with bank rules for data validation as well as returning the Bank Identifier Code (BIC) at the point of capture. PTX Verify will help support a best practice process by:

- Validating the format of all data before uploading it into your system
- Confirming the payment coordinates are correct.
- Ensuring that all IBAN countries payment data is stored as IBANs.
- Checking the payment BIC for each IBAN
- Validating the payment data when sending a payment
- Ensuring that your payment data is only checked against the data from the official source for that country.

Assisting with your migration to SEPA, PTX Verify converts Domestic Accounts into the equivalent valid IBAN, minimising customer disruption and avoiding costly payment repair fees. International Validation in over 180 different regions including Argentina, Australia, Brazil, Canada, China, Hong Kong, India, Japan, Mexico, Pakistan, Russian Federation, Saudi Arabia, South Africa and the United States of America.

Some services are optional and may carry additional charges.

2. Cash Management

Cash Management

Enable businesses to automate and centralize all Cash Management operations, replacing spreadsheets with automations, real-time cash visibility and full cash lifecycle management, improving liquidity and optimizing working capital.

1.6.1.1 Global Cash Visibility

- Centralize cash positioning and liquidity management.
- Provides opening, projected closing and intra-day balances and updates.
- Centralizes view of intercompany loans and deposits.
- Automated bank feeds via API or file (SFTP)

1.6.1.2 Cash Forecasting

- Integrated AP/AR cash forecasts across any time-period (days, weeks, months, quarters, years)
- Actual and forecasts comparison analysis
- Automated ERP feeds via API or file (SFTP)

1.6.1.3 Integrated Reconciliation

- Provides complete bank account reconciliation.
- GL integrated Cash Accounting, creating postings back to ERPs.
- Intercompany invoice netting and settlement (multilateral and bilateral netting)

1.6.1.4 Compliance and Mandates

- Bank Account Management and automatic generation of FBAR reports.
- Centralize bank fees into Bank Fee Analysis module.
- Integrated reporting with out of the box reports and advanced customer reporting capabilities

1.6.1.5 Working Capital Optimization

- Credit facility management, usage, and availability.
- Manage long-term borrowing and investments.
- FX Management
- Trade Finance instrument management (Export Letters of Credit, Import Letters of Credit, Letters of Guarantees)

  - Embrace the New Payments Architecture (NPA), Open Banking, and ISO 20022 and benefit from access to a wide network of global banks.

3. Global Payments Hub

Enable customers to centralize and automate all payments operations in one user interface, eliminating the use of multiple banking portals, reformatting and normalizing data, providing complex payment authorization and workflow processes. Companies use the Global Payments Hub to:

- Automate bank connectivity and issue payments across all the business banks and accounts globally.
- Automate payment workflows for greater visibility and control.
- Standardize payments controls and issue payments efficiently with straight-through-processing.
- Support for all major global payment types as BACS, Faster Payments, NACHA, FedWire, EBICS, SEPA and more
- Centralize bank statements and search/receive alerts across multiple banks.
- Secure payments by leveraging sanctions screening, SSO and multi-factor authentication.