



Why does the Corporate care?
A three course feast of New Payments Architecture,
open banking and real-time wonders

F i n t e c h C o n n e c t - L o n d o n

December 2019

**** Newsflash ****

HAPPY BIRTHDAY!

30
YB



HP Garage



BT Furniture Shop

Lots of noise!



Where's the value?

How to find it?

Which one first?

The Treasurer - Then

*Manual Data Reports
Multiple sources
Enormous amounts of time
Spreadsheet extravaganza
Retrospective*

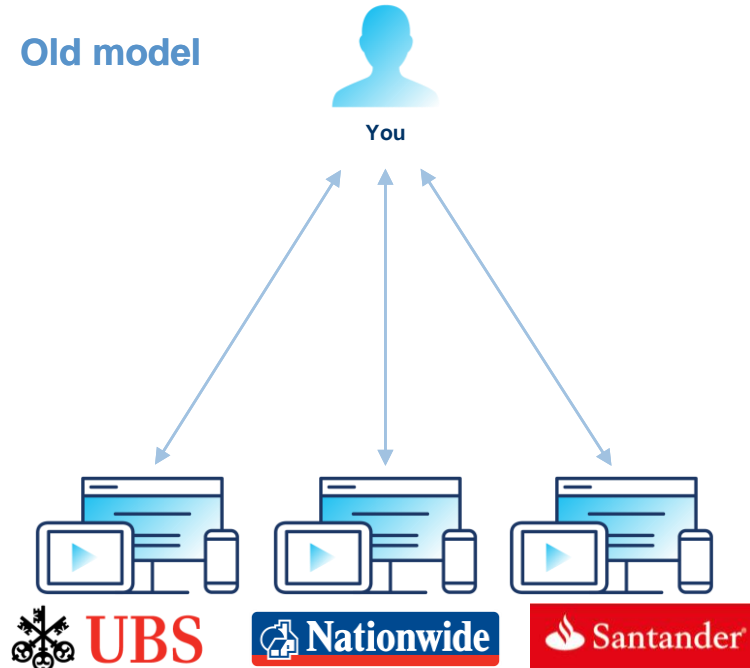
The Treasurer – Now

A key leader in the business giving strategic direction enabled by:

- real time visibility*
- consolidated insight*
- data automation*
- artificial intelligence*

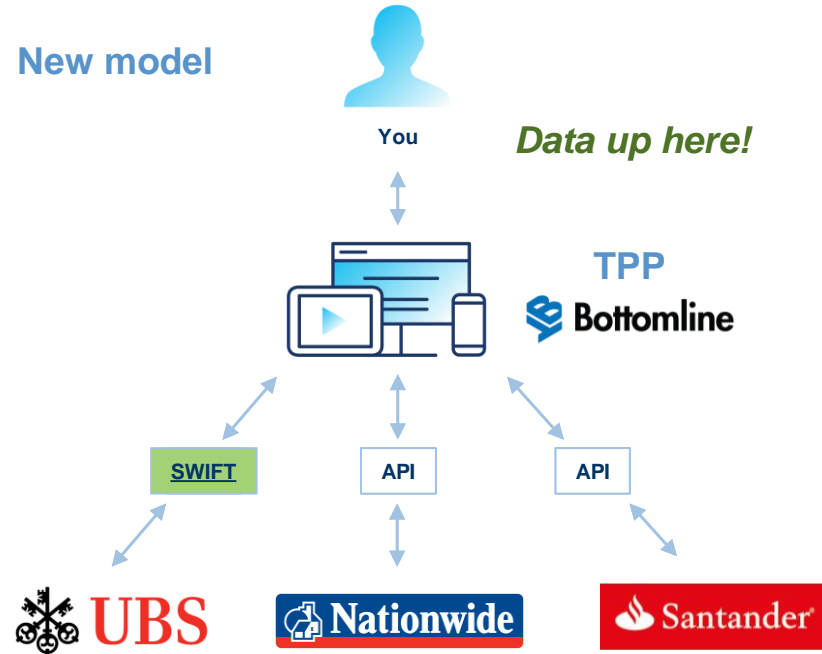
Open Banking & PSD2 fundamentals

Old model



Data down here!

New model



Data up here!

ACCOUNT VISIBILITY (AISP)

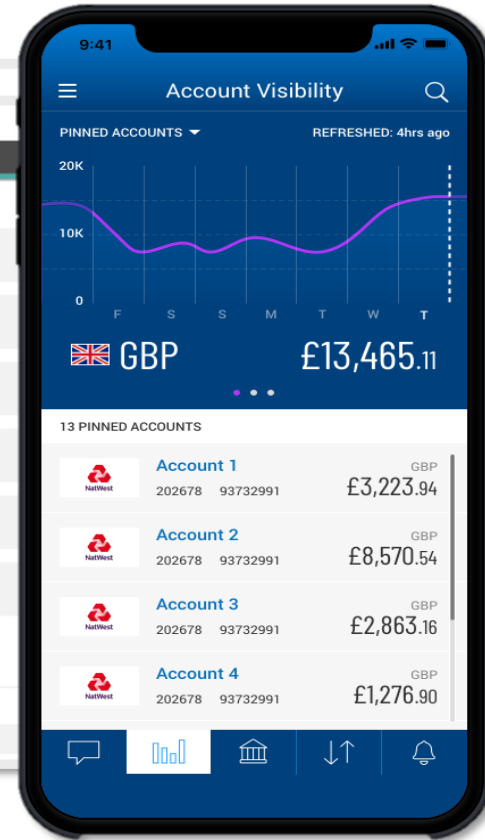
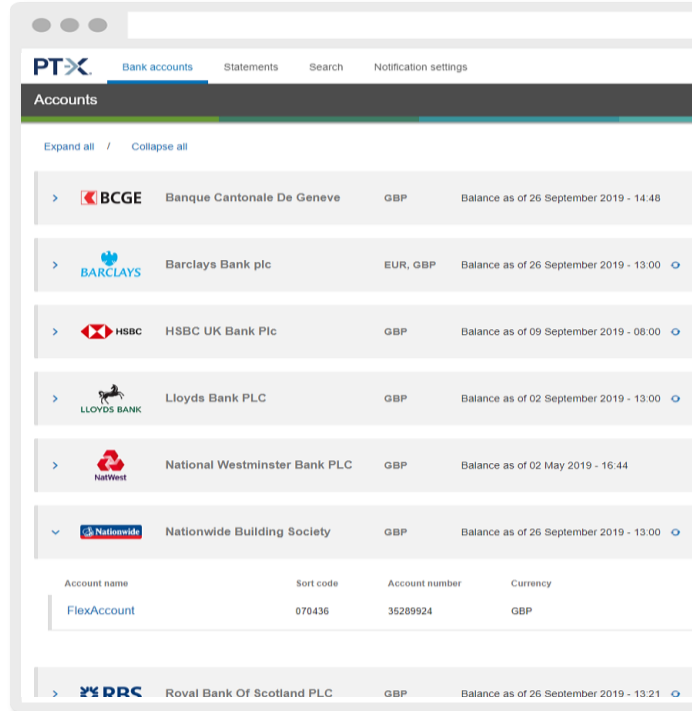
Customer instructs banks to share data with TPP

Real-time cash visibility


Consolidated view of all accounts

Improved decision making

Triggers and alerts



ALERTING EXAMPLES

 **Bottomline** | PTX

ACCOUNT VISIBILITY 30 APRIL 2019

Your balance has exceeded your higher limit of £15,000

Bank account: **Barclays** 20-11-98 XXXX5678
Account balance: **£15,780.79**


[View account](#)

Can't click the button? Please copy and paste the following URL into your browser's address bar
<http://pt-x.com/account-visibility/statements/5419>

Manage your notification preferences: <http://pt-x.com/notifications>

This email is confidential and intended for the addressee only. Please delete if that is not you. This is a service message designed to keep you informed of important information associated with your account. Please do not reply to this email as the address is not monitored. Contact Support at <https://help.pt-x.com> if you have any queries and we'll be happy to help.

Bottomline Technologies, 115 Chatham Street, Reading, Berkshire, RG17JX, United Kingdom.

 **Bottomline** | PTX

ACCOUNT VISIBILITY 30 APRIL 2019

Your consent has expired


Bank: **Barclays** 20-11-98 XXXX5678
Date of consent expiry: **10th May 2019**

What is consent?
Consent allows PTX to continue to collect your account information from your bank. Your local administrator can renew consent.

Manage your notification preferences: <http://pt-x.com/notifications>

This email is confidential and intended for the addressee only. Please delete if that is not you. This is a service message designed to keep you informed of important information associated with your account. Please do not reply to this email as the address is not monitored. Contact Support at <https://help.pt-x.com> if you have any queries and we'll be happy to help.

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 **Bottomline** | PTX

ACCOUNT VISIBILITY 30 APRIL 2019

There has been new activity on your account

Bank account: **Barclays** 20-11-98 XXXX5678

[View account](#)

Can't click the button? Please copy and paste the following URL into your browser's address bar
<http://pt-x.com/account-visibility/statements/5419>

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PAY DIRECT (PISP)

Lower costs

Real time push payment

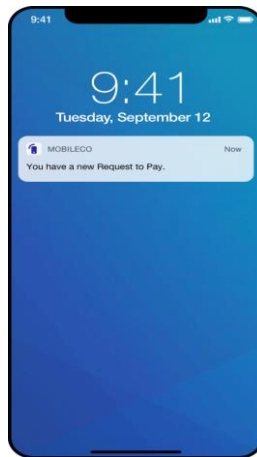
Easy reconciliation

No chargebacks

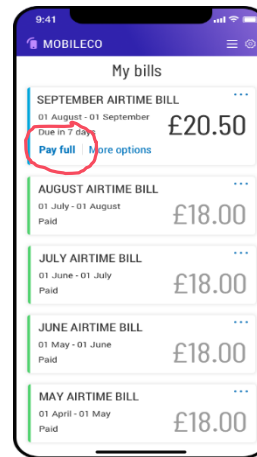
Request to Pay enabler



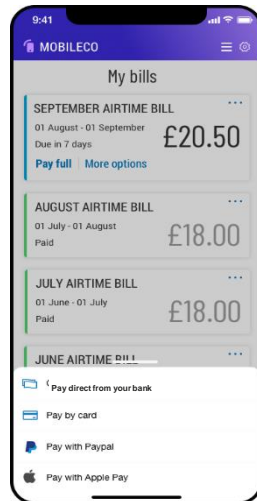
Request to Pay
a bill



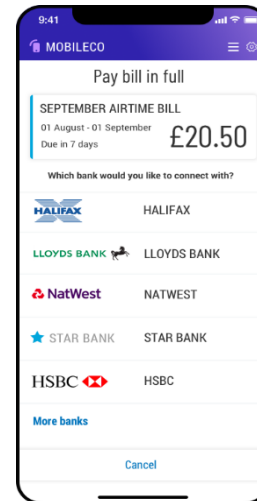
Bill's status
displayed
(5 x options)



Payment options
Slide up



Pay Direct
from bank



2019 B2B Projects

Utility Biller

Automotive

Bank

FX house

Building Society

Insurance

NPA + OB + RT...

Real time control on cashflow

Dumb to Smart documents (ISO20022)

Opens power of artificial intelligence

What's Next?

Explore the noise!

Challenge your bank to do more

Work with Industry partners to innovate



THANK YOU

Come and discuss ideas with us at STAND E10

Subscribe free to www.smartpayments.com