

the loop

News from the experts



Issue No 9

DOCUMENT PROCESS AUTOMATION CAPTURE. DELIVER. RETRIEVE.

Through the acquisition of FormScape and Create!form Bottomline Technologies has now grown into a global leader in Document Process Automation (DPA) solutions. But what is DPA?

DPA is the automation of a business process that is built around a document, typically a paper document. These business processes are everywhere from **invoice approval** through to **warehouse pick lists**. The foundation of each is a sheet of paper, moving from one person to the next. During the process the business becomes dependant upon the physical paper. But what is the cost to the business?

Along with being costly, the process is fragile and prone to delay, especially when the paper is 'lost'. As paper is a physical entity it is also location based. Copies can be made, but copies create audit and other duplication issues within the process.

The traditional solution to the problem has been the scanner. However, the scanner is a point solution that creates as many problems as it solves; now documents going out of a business must get scanned; users have no visibility of document history and the process is built around the technology and not the users.

The obvious solution to the paper problem is to take what you have within your business today; the internet, databases, printers, multi-function devices, email servers and link these together to recreate your new process. This is DPA.

For sometime, Bottomline Technologies has been providing solutions such as Create!form and FormScape that **output** and **store** your documents. We understand that these documents have become processes within your business; the sales invoice, delivery note, purchase order, or supplier invoice. Our solution is to link these documents, your users and your process together, and put them online, making DPA a reality – today.

The benefits of DPA are both visual and financial. Processes become global, flexible and run in real time – keeping up with today's fast moving marketplace. Process history is visible, ensuring compliance is not overlooked. Finally, users interact within the process, at any time and from anywhere. The cost saving can be high, very high, but the real saving is strategic. With online processes businesses can grow through acquisition or new market penetration without new resource investment.

DPA solutions can transform your business by giving you process agility, new levels of worker efficiency and lower ownership costs. Our new generation of document centric solutions, includes Create!form, Create!archive, FormScape, Proof of Delivery, and TransForm AP for JD Edwards EnterpriseOne users.

Document Process Automation will not only take your paper away, it will transform your business.

Steve Carter, Global Product Marketing Manager (DPA)

Welcome

Welcome to the loop, the newsletter from Bottomline Technologies.

In this issue:

- Document Process Automation (DPA)
- C1 Programme Launch
- Faster Payments
- Proof of Delivery (PoD)
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- User Group Annual Conference

For more information on any of these articles please email us at: info@bottomline.co.uk



C1 Programme launch

David Jewell, Client Services Director

Customer satisfaction is at the forefront of our objectives.

C1 is a programme of initiatives that underpin the need for customer satisfaction, not only to be part of the core objectives, but also to be ingrained in the culture of our business.

"We must work harder at satisfying our customers," says David Jewell, Bottomline's newly appointed Client Services Director and driving force behind the programme. "It's no longer acceptable to strive for just satisfied customers. Maintaining a loyal base requires highly satisfied customers. This is the primary reason behind the launch of our Key Customer Care Team."

C1 Programme launch cont.

The formation of our Key Customer Care Team is the first of many initiatives underpinning our C1 Programme. The demands of our customers continue to evolve and supporting them using this team will help us achieve a highly satisfied client base.

Our C1 Programme will ensure that customer satisfaction remains at the top of the agenda for Bottomline. Our commitment to the programme has been supported by membership of the Institute of Customer Services (ICS), the only recognised organisation promoting service excellence and satisfaction. With the help of the Institute's extensive network of research, along with its professional qualification programme, our aim is to become synonymous with excellence in customer service.

"This focus is not just about our customer-facing staff. We continually strive for excellence in this area. It's equally about everyone who doesn't think they have direct contact – the people who send invoices out, the people who write code, the people who test code, the people who clean the premises – the programme is aimed at ensuring all these people understand how they can influence the customer experience.



"At the same time, we really need to understand what our customers want. Customers regularly tell us it's not just about our behaviours in how we serve them. In fact, the two words that come up more often than most are 'value' and 'understanding'. Being nice to the client is not enough; we have to feel and understand the customer experience. Only then we will be able to make informed decisions about what needs to change or how we adapt to the differing client demands," concludes Jewell.

Faster Payments is nearly here – it's about time!

Most organisations in the UK make electronic payments via Bacs whether for salary, supplier or bill payments. Many organisations also make urgent payments via CHAPS. Coming soon is a third alternative – the Faster Payments Service.

It will enable payments up to £10,000 to be sent in near real-time for a fraction of the cost of CHAPS, with many of the efficiencies provided by Bacstel-IP

The end of May go-live of Faster Payments will enable the banks who are founding members of the Faster Payments Scheme to transfer funds in near-real time. This marks the most significant change in electronic banking in the UK since the introduction of Bacstel in 1983. Customers of these member banks, which account for 95% of all payments made in the UK, will be able to make immediate inter-bank transfers using internet or phone banking, and Standing Orders will be processed immediately removing the float from such payments.

It is worth noting however that a small number of these banks will only be able to receive Faster Payments initially.

The success of Faster Payments will be driven by the use of not only the personal banking customers of these thirteen founding members, but by the customers of the smaller 'Agency' banks and corporate users. The functionality that will allow the non-founder member banks and corporates to make use of Faster Payments directly will not be available from May 08, and may not be available until 2009.



Whilst the delay to Faster Payments is the result of the industry recognising that the service must work perfectly from day one, this has inevitably led to elements of the service – Direct Agency and Direct Corporate Access being pushed back into later phases.

Faster Payments for Agency Banks

Agency Banks will be able to offer the advantages of Faster Payments to their internet and phone banking customers, but this will not be possible through the Direct Corporate Access channel. As it stands, an Agency bank will either need to become a Member, a Direct Agency of Faster Payments, or pass their internet and phone banking traffic through one of the main banks as an Indirect Agency.

Agency banks will not be able to use Direct Corporate Access to Faster Payments to offer services to their customers in the same way that they currently offer services using Bacs. It is worth noting that although the channel for DCA (at the moment provisionally named Secure-IP) to get payments into the system is analogous to Bacstel-IP – the mechanisms behind the payment processing are entirely different.

Bottomline launches new Proof-of-Delivery Solution

Duncan Harris, Product Marketing Manager (DPA)

Many companies in the UK and Europe still rely on paper Proof-of-Delivery notes or signed paper time sheets. As such they are probably more accustomed to late supplier payments and staff spending more time than necessary re-sending copies of delivery documents out to customers.

According to Duncan Harris, Bottomline's Product Marketing Manager for Document Process Automation in the UK, "In an average organisation, up to 19 copies of a single document can be made. Retrieving each document can cost up to £10 in staff time, which rises to almost £60 if the document has been misfiled. Also, 1 in 20 of these documents get lost, either on the way to the supplier, or once received by them, requiring copies to be recreated and re-sent."

Proof-of-Delivery from Bottomline addresses these issues by electronically capturing important information on the outgoing delivery note and then using Optical Character Recognition software to match it to the corresponding incoming signed document. "Once scanned and in the system, the document cannot be lost or mislaid, and is available at all times through a digital archive."

Proof-of-Delivery integrates seamlessly with Bottomline's existing document output solutions such as Createform™ and FormScape™, but it can also work independently in a standalone format. "POD combines the benefits of removing paper from your process along with digital storage, search and retrieval of these important delivery documents."

Faster Payments Corporate Access



Richard Ransom

Research by Bottomline has shown that corporates believe there are four key applications for Faster Payments.

1. One-off emergency payments such as expenses.
2. Contingency for Bacs services, especially where payroll runs are missed or late.
3. 'Just-in-time' trade payments – enabling corporates to take advantage of enhanced payment terms with their suppliers.
4. Weekly payrolls for temporary staff.

The current £10,000 limit on payments means that corporates will not be able to move the majority of their CHAPS payments across to Faster Payments yet, however this level is likely to change over time with demand. At the moment it is proposed that corporates will only be able to submit Faster Payments between 6.30 and 14.30 on normal bank working days.

The date for Corporates to be able to connect into Faster Payments directly through third party software, much as they do today into Bacs using Bacstel-IP has not yet been set – although it is believed to be early 2009. Currently corporates with more than one bank sponsor for Bacs payments are able to manage their payments through one bank independent system. Until Direct Corporate Access to Faster

Payments is available corporates who wish to enjoy the benefits of Faster Payments may have to manage multiple propriety electronic banking services which could be seen as a backward step in terms of technology and will make treasury management more complex.

What should corporates be doing now in preparation for Faster Payments?

1. Speak to your ERP / Accounts software / Payroll software providers and ask if they are planning to have a Faster Payments file option in their solution.
2. Assess your low value (sub £10,000) CHAPS volumes and costs – could you move all of this volume to Faster Payments?
3. Speak to your bank – will they be offering the ability to send and receive Faster Payments from day one – if so, will their online business banking service support it?
4. Speak to your Bacs software solution supplier – will they be ready for the launch of direct corporate access early next year?

Bottomline can enable you to benefit from Faster Payments without reinventing your existing processes and security controls. Faster Payments modules will soon be available across our payments product range to suit organisations of any size.

Bottomline NEWS

New Starters

Gary Iszatt,
Senior Marketing Manager

Nadine ter Meulen,
Head of Marketing (EMEA)

Richard Ransom,
Product Marketing Manager (Payments)

Dr Mark Williams,
Head of UK Development

Cheque fraud continues to concern

Payment fraud has risen by over 300% since 1997. Fraud remains a big issue and since the inception of chip-and-PIN, its focus has moved to cheques. Companies using cheap cheques are more likely to be targeted by fraudsters because the low costs stem from minimal security. Merely meeting the APACS standards doesn't protect a company against fraud – there are ways of meeting those standards that nevertheless undermine security.

Since 1989, Bottomline Technologies has been at the forefront of developing security print solutions. We design and print security cheques and vouchers for over 3000 corporates and most of the banks in the UK. Bottomline's cheques exceed APACS standards, containing additional features that deter fraudsters. Bottomline produced over £350 million cheques last year, and none of these has been passed fraudulently.

Our in-house experts can assist you in creating a secure print solution that is customised to your organisation's individual needs.

E-Invoicing. Journey or destination?

Many organisations are travelling along the electronic invoicing (e-Invoicing) highway with the destination of "best in class" in mind. However, moving from a cumbersome, inefficient, paper-laden process to more integrated, hands free, spend management and working-capital optimisation can be a challenging process.

Today, many organisations are looking either to move more of their (P2P) processes from paper to electronic, or are investigating how to start this process. For a large number of businesses the main drivers behind moving in this direction are the well-documented cost savings and efficiencies. Upon closer inspection, however, there are many elements to consider in choosing the right path for your organisation.

Each organisation must consider its individual circumstances before making the move and must be able to satisfy itself both that its solution will be compliant from a tax

perspective and also that it has considered the key elements of supplier adoption. From a tax-compliance perspective, all EU member states are now obligated to accept e-Invoices. However, each EU country has its own standards for ascertaining the authenticity and integrity of an invoice. If these are not adhered to, companies may face the prospect of fines, or not being able to reclaim VAT.

Another key element to consider is supplier adoption – this is arguably the biggest reason for failures in moving to e-invoicing. E-invoicing providers too often in the past relied upon trying to bully suppliers into adopting their e-Invoicing system, with very little success. E-Invoicing must be able not only to demonstrate a strong business case to the suppliers, but also to involve little change to their current processes. A successful solution should provide an easy on-ramp to E-invoicing, give immediate benefits to suppliers and enhance the overall relationship between the trading partners.



Events Calendar:

January 16th

DPA Webinar – Tailor-made Documents Solutions

January 29th

DPA Webinar – Transform AP for EnterpriseOne.

February 12-13th

Agresso User Conference, Dublin

February 27th

DPA Webinar – Transform AP, Germany

March 6th

Agency Banks 'A' Reports and Faster Payments Workshop, London

March 12th

Easy Steps toward an efficient and cost effective AP function – Breakfast Briefing, Glasgow

March 18th

DPA Webinar – Turning your paper into profit. An introduction to DPA

April 23rd

DPA Webinar – Turning your paper into profit. An introduction to DPA

April 24th

DPA Breakfast Briefing – From Quote to Query, Hook

May 14-15th

Bottomline User Group Annual Conference, Northamptonshire

October 1-3rd

EuroFinance Conference, Barcelona

For more information, or to register for any of these events please email us at: events@bottomline.co.uk

A Community for all Bottomline Users

Bottomline user group

The Bottomline User Group brings together users to network, exchange ideas, assist with driving products forward and deliver feedback to Bottomline. The User Group is directed by an independent, elected committee.

Benefits of becoming a member

- Free access to Special Interest Groups (SIG)
- Subsidised rates at the Annual Conference
- Ability to vote on product enhancement prioritisation
- Opportunity to network with other users
- A say in the future of the products we use

Membership

The annual membership fee to join the User Group is £150 per person. Membership includes free attendance at each SIG and subsidised rates at the Annual Conference. To become a member email bottomlineusergroup@bottomline.co.uk

User group events & communications

Committee Meetings – The Committee hold quarterly meetings to plan future events, collate feedback on products and communicate with Bottomline

Special Interest Groups (SIG) – These events give users the chance to meet with product specialists, ask questions and discuss product functionality

Annual Conference – This conference is an excellent opportunity to network with your fellow users, attend presentations by industry experts and Bottomline users and find out about new product updates and functionality

Website – Keep up to date with news and events at www.bottomlineusergroup.org

Join us at the:

Bottomline User Group Annual Conference 14th–15th May 2008, Staverton Park, Daventry, Northamptonshire

For more information or to register go to www.bottomlineusergroup.org/events or call 01189 822466.

“ Since the User Group was established in 2005, we have worked hard to provide a platform for users to air their views on products, services and support. Through feedback to Bottomline we have seen the customer support portal come on line and a broadening of the Group's membership to all of Bottomline's customers.

At last year's conference we spoke about the need to create an online community for the Group's members and this is now being addressed with the launch of the User Group's website. We now want to build on these successes by encouraging you to share and contribute towards the growth of the User Group either in person, at Special Interest Group events, online, or at our Annual Conference.

I very much look forward to seeing you at this year's User Conference in May and to celebrating our third birthday with you. ”

Steve Walker, IT Director
Trinity Mirror Shared Services

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