

LaserSafe Cheques

Delivering security with innovation and intelligence

The Association of Payment Clearing Services (APACS) statistics show that since the inception of chip and pin, payment fraud has now moved back to Cheques. Fraudsters faced with greater levels of security do not abandon their efforts, they simply exploit areas where it is easier to commit fraud. APACS highlighted in their last survey that during the first 6 months of 2008 attempted cheque fraud rose 35% compared to 2007. Counterfeit fraud of cheques is on the increase leaving many organisations at risk.

To guard against this your cheque security levels must be sufficiently high to deter fraudsters from even attempting to alter, duplicate or counterfeit cheques. Since their launch over 18 months ago there have been no incidences of fraud with LaserSafe Cheques.

Faced with more stringent levels of cheque security fraudsters simply target less secure cheques instead. Don't let your cheques be the target!

Why LaserSafe Cheques?

LaserSafe Cheques from Bottomline meet all six minimum APACS recommendations (see table opposite) for cheque security and include eleven further security features, ensuring the ultimate in anti-fraud protection. A Treasury or Accounts Payable Manager can rely on the following benefits:

- Reduction in losses associated with fraud including payment duplication
- Reduction in indirect costs of fraud such as adverse publicity, staff admin time and spoilage
- Protect against cheque duplication, alteration and counterfeiting
- Provide a deterrent to all fraudsters and reduce the chance of undetected fraud
- Protect corporate brand and reputation

Summary

Bottomline Technologies LaserSafe Cheques provide the highest levels of cheque security which go above and beyond the requirements stipulated by APACS. Our cheque solutions incorporate the latest industry-leading technologies and techniques to safeguard your cheques against fraudsters attempting to duplicate, alter or counterfeit cheques.

See the table overleaf for the industry leading security features which deter even the most dedicated and sophisticated fraudsters.

Benefits

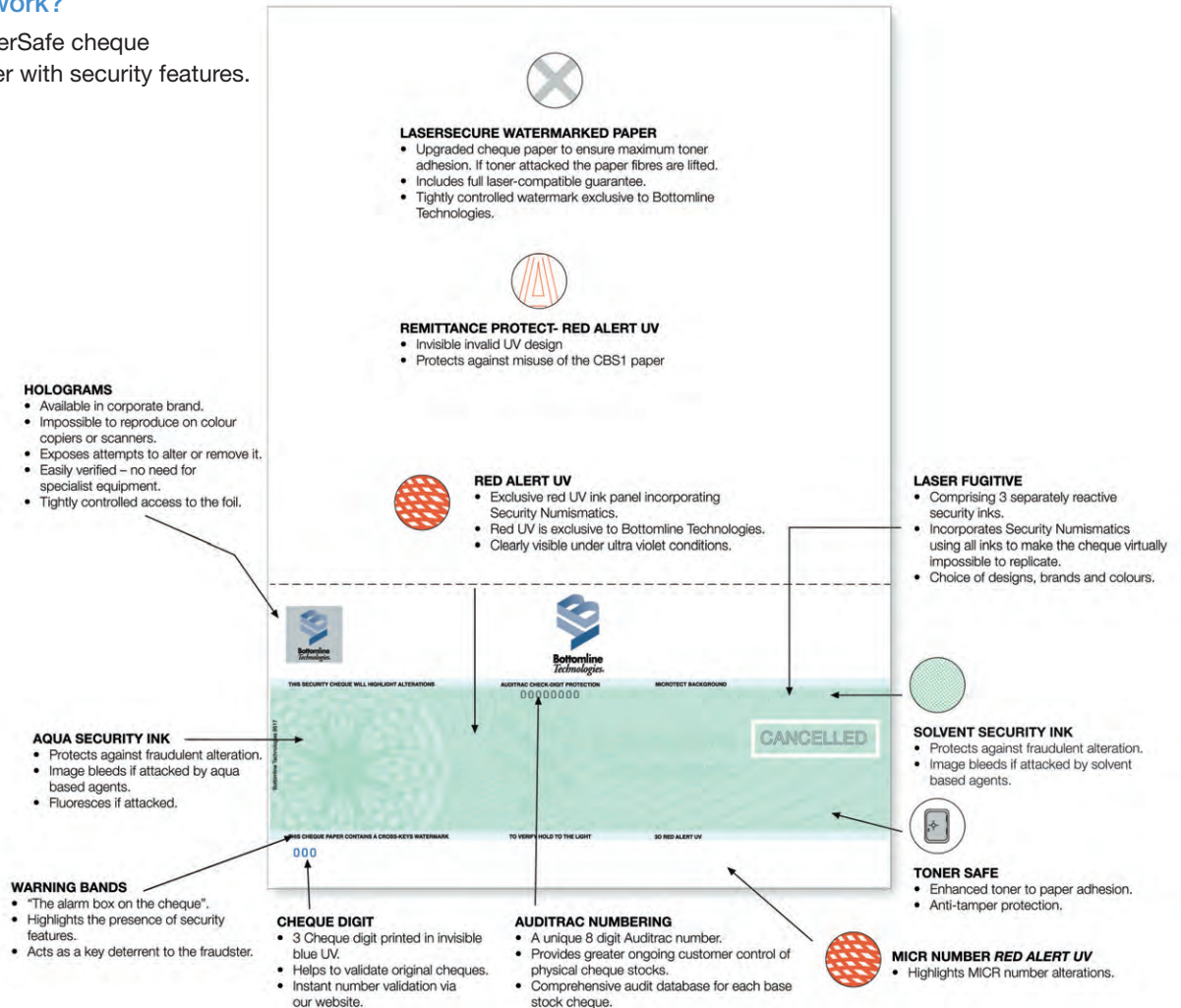
By using LaserSafe Cheques from Bottomline, Treasury and Account Payable Departments will gain the following:

- Reduced fraud costs and losses
- Ultimate cheque security
- Deter fraudsters
- Protect corporate reputation

APACS Minimum Recommendations	APACS	Bottomline Technologies Standard Features
Aqua sensitive ink	✓	✓
Solvent sensitive ink	✓	✓
Invisible UV ink	✓	✓
Fine line intricate UV design	✓	✓
Auditrac Numbering	✓	✓
Personalised Cheque	✓	4
Numismatics UV	X	✓
Red Alert UV	X	✓
Intricate Microprotect	X	✓
Micr Number UV protect	X	✓
TonerSafe – Secures Toner	X	✓
Warning Bands	X	✓
Watermarked paper	X	✓
Hologram	X	✓
Overprinted Hologram	X	✓
PayBase Numbering	X	✓
Personalised Background	X	✓

How does it work?

Example of LaserSafe cheque remittance paper with security features.



About Bottomline Technologies

Bottomline Technologies (NASDAQ: EPAY) provides collaborative payment, invoice and document automation solutions to corporations, financial institutions and banks around the world. The company's solutions are used to streamline, automate and manage processes and transactions involving global payments, invoice approval, purchase-to-pay, collections, cash management and document process automation. Organisations trust these solutions to meet their needs for cost reduction, competitive differentiation and optimisation of working capital. Headquartered in the United States, Bottomline also maintains offices in Europe and Asia-Pacific.

For more information, visit www.bottomline.co.uk



Corporate Headquarters
 325 Corporate Drive
 Portsmouth, NH 03801 USA
 tel +1 800 472 1321, +1 603 436 0700
 fax +1 603 436 0300
 email info@bottomline.com

Europe, Middle East, Africa
 115 Chatham Street
 Reading, Berkshire RG1 7JX UK
 tel +44 118 925 8250
 fax +44 118 956 9990
 email emea-info@bottomline.com

Asia-Pacific
 12-14 Cato Street, Suite 214
 Hawthorn East, VIC, 3123 Australia
 tel +61 3 9824 6888
 fax +61 3 9824 6866
 email ap_info@bottomline.com.au