



NCR and Bottomline Technologies Enable UK Financial Institutions to Connect to Faster Payments Service

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NCR brings intelligent transaction processing to Europe's largest 24/7 real-time payments system

DULUTH, Ga. & GREAT NECK, N.Y.--(BUSINESS WIRE)--Feb. 3, 2017-- [NCR Corporation](#) (NYSE: NCR), a global leader in omni-channel solutions, today announced that [Bottomline Technologies](#) (NASDAQ: EPAY) has integrated Authentic, NCR's intelligent transaction processing platform into its Direct Faster Payment Service (FPS) solution. The technology enables UK-based financial institutions to connect securely to the [Faster Payments](#) network.

Prior to June 2016, any UK-based financial institution requiring access to the Faster Payments network was unable to make the link directly and was dependent on larger sponsor banks to provide indirect access. In June, Bottomline Technologies' highly regarded Universal Aggregator™ service became one of only five fintechs awarded the 'trust mark' certificate, required to provide direct technical access to Faster Payments. This new service enhances choice and competitiveness for smaller financial institutions, who had been previously disadvantaged due to the fee structures and other barriers.

Bottomline Technologies decided to build its FPS using its own payment technology linked to Authentic to implement a real-time, future-proof solution that will be scalable as demand grows, complementing the company's growing range of services for SWIFT, Bacs, CHAPS, ebics, Paym, CASS, cheques, Bank of England settlement services and more.

"We wanted a global solution that could provide seamless connectivity to the Faster Payments network," said Ed Adshead-Grant, General Manager, Payments and Cash Management at Bottomline Technologies. "The team at NCR showed real partnership in supporting our new designs, and with two UK banks already in delivery we know we have a winning combination to service the growing market of Faster Payments."

Able to process 10,000 transactions per second from a full range of payment sources, such as mobile and internet banking or ATM and POS devices, Authentic enables customers to retain total control over their payments environment.

"It has been a pleasure working in concert with Bottomline to help build a system that quite simply delivers a better experience for smaller financial institutions," said Andy Brown, marketing director, payments at NCR. "Flexibility and responsiveness, two key attributes found in Authentic, are crucial to delivering solutions made for today's real-time payments world."

About Bottomline

Bottomline Technologies (NASDAQ: EPAY) helps businesses pay and get paid. We make complex business payments simple, secure and seamless. Businesses and banks rely on Bottomline for domestic and international payments, effective cash management tools, automated workflows for payment processing and bill review and state of the art fraud detection, behavioural analytics and regulatory compliance. Headquartered in Portsmouth, New Hampshire, we delight our customers through offices across the United States, Europe, and Asia-Pacific. Businesses around the world depend on Bottomline solutions to help them pay and get paid, including some of the world's largest systemic banks, private and publicly traded companies and Insurers.

Every day, we help our customers by making complex business payments simple, secure and seamless. For more information, visit www.bottomline.com.

Bottomline Technologies and the Bottomline Technologies logo are trademarks of Bottomline Technologies, Inc. which may be registered in certain jurisdictions. All other brand/product names may be trademarks of their respective owners.

About NCR Corporation

NCR Corporation (NYSE: NCR) is a leader in omni-channel solutions, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables more than 550 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR solutions run the everyday transactions that make your life easier.

NCR is headquartered in Duluth, Georgia with over 30,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.

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NCR Public Relations
Aaron Gould, 212-589-8556
aaron.gould@ncr.com

or

Bottomline Technologies
Henry Goodwin, 001-603-501-5311
henry.goodwin@bottomline.com