



Thank you to our sponsors!

























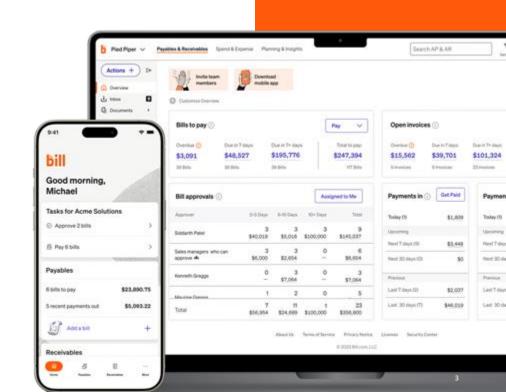




BILL Accounts Payable

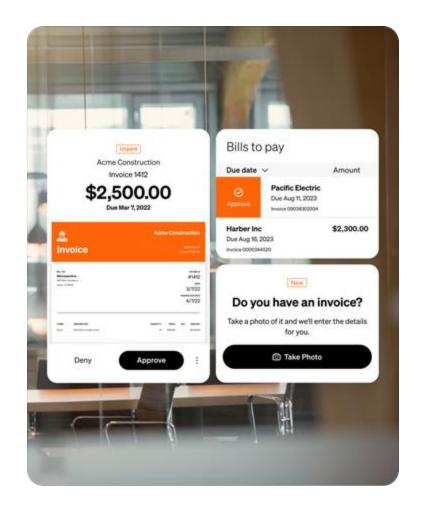
The smarter way to pay

See the latest BILL product updates here.



Streamlined AP that lets you focus on business

- Spend 50% less time on your accounts payable process with AP automation software*.
- Tailor your approval workflows to fit your business rules—and BILL handles the routing for you.
- See a complete picture of cash outflows with a personalized todo list.
- View digital audit trails for every invoice and complete payment history for all your vendors.



^{*}Based on a 2021 survey of over 2000 BILL customers.

Pay smarter

Gain more flexibility and control with a range of funding and disbursement options including:

ACH

Credit Card

Checks

International wire transfer

Virtual card payments



5 Steps to implementation



01 Welcome Call

Learn how everything is going to go.

02 Analysis workshop

We'll analyze your workflows, accounting system processes, and integrations.

03 Deployment

We'll get BILL going and set up your account system syncs.

04 Assurance

To make sure everything works correctly, we'll stay in touch.

05 Transition

Complete transition to Support Services for future assistance.

How easy is it to use BILL?

93%

of BILL customers surveyed say it is **easy to use**

2 weeks

On average, customers see **benefits within 2 weeks** of implementing BILL



^{*}Based on a 2023 survey of 4,060 BILL customers.

BILL differentiators



Al-enabled automation

Save time with BILL's AI, which captures invoice data such as date, invoice number, amount due, and more in seconds.



Get up and running quickly

A straightforward, intuitive product design lets teams get up and running in days, not weeks or months. Send your first payment in minutes.



Pay how you want

Pay how you want: ACH epayments, international wires, credit cards, virtual cards, and checks.



Get timely, reliable support

Get quick answers from our world-class customer support team to promptly resolve issues. Live chat and phone support are available to all BILL subscribers.



7.1 M network members*

Make fast, secure digital payments to anyone in the BILL network. No struggling with signing checks, or trying to input or update sensitive bank information.

What you get with BILL















Capture

- Centralized inbox for invoices
- Automatic splitting of multipage documents
- Duplicate invoice detection
- Al-enabled invoice coding
- Click and capture

Approve

- Smart data capture, which remembers your approver preferences
- Custom approval policies
- Ability to designate individual approvers or approver groups
- Approval notifications and reminders

Pay

- ACH/ePayment, check, international wire, virtual card, BILL Balance, or Pay By Card
- Payment status, tracking and vendor notifications
- Audit trail
- Recurring payments

Reconcile

- Automatic 2-way sync with leading accounting software
- Automatic bill payments
- Automatic closure of bills paid in full





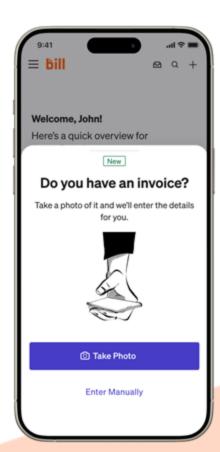


Capture

Powered by artificial intelligence (AI), BILL automates data entry to reduce human error.

BILL saves time by:

- Uploading and extracting data in seconds
- Separating multi-page documents
- Detecting duplicates
- Learning from your processes and preferences, and optimizing accordingly







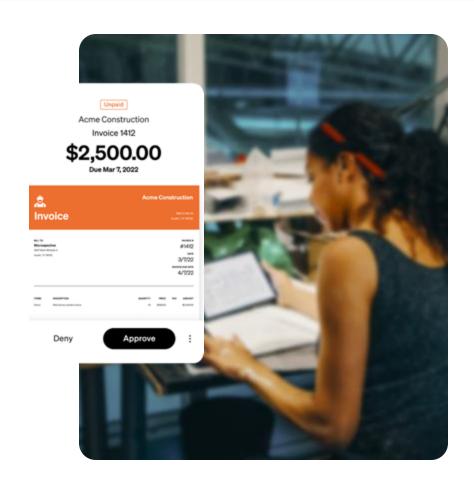




Approve

With customizable approval policies, you can streamline approvals and reduce back and forth.

- Ensure separation of duties with role-based access that lets you control who can enter, approve, and pay bills.
- Review and approve invoices with a swipe.
- Create advanced approval workflows by spending limit, vendor, department, group.
- Prevent bottlenecks, and stay up-to-date with automatic notifications.













Pay

We make it easy to pay how you (and your vendors) want.

- Pay vendors any way. Pay by ACH/ePayment, check, international wire, virtual card, BILL Balance or credit
 or debit card.
- Pay vendors anytime. Send digital payment with a click or tap, all from one place.
- Track payments. Access payment status and details, and view audit trail for each payment.

Sender/funding methods

- ACH
- Credit & debit card
- BILL Balance
- Wire transfer
- BILL AP corporate card

Receiver/disbursement methods

- ACH
- Check
- International wire transfer
- Virtual card
- Instant Transfer (RTP, similar to RPPS)
- Invoice financing

Total payment volume processed in FY'23

\$266B



Licensed money transmitter across the

United States





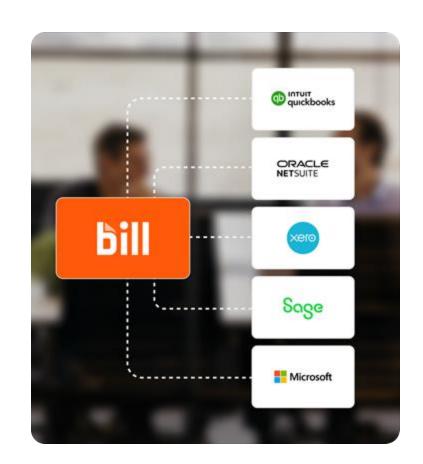




Reconcile

Reduce manual errors and reconcile accounts faster.

- Enter information once, and you're done. Two-way sync between BILL and your accounting software automatically updates any changes.
- Missing a decimal point or adding an extra zero can cause big problems. With BILL, there's less need for manual entry, which means more accurate books.
- BILL pairs your payments with their matching invoices, so your accounts reconcile faster and you have transparent remittance information for every transaction.
- Connect with hundreds of tools using BILL's file-based data integration.



BILL is designed with your privacy and security in mind



Payment protection

- Reduce check theft risks with digital payments or checks sent by BILL on your behalf.
- Reduce check fraud risks with Positive Pay.
- Mitigate the risk of business email compromise by paying any of the 5.8M members in the BILL network.



Data/network security

- Protect sensitive customer data with an additional level of encryption and Transport Layer Security (TLS) during transmission.
- Detect and prevent unauthorized access to our network with intrusion detection and prevention capabilities, and network monitoring technology.



Internal controls

- Mitigate employee fraud risks with dual control, which requires a second approver for actions like changing bank account info.
- Enforce separation of duties with role-based access.
- Keep track of all AP activity with a time-stamped audit trail that cannot be altered.



Regulatory compliance

Be confident knowing that you are working with a highly regulated and compliant company:

- Annual SOC 1 and SOC 2 audits
- Bank partner and state regulator audits
- Federal anti-money laundering programs
- Money transmitter license in 50 states
- NACHA certification



"BILL took us from a manual paper-based AP process to a quick, efficient workflow-based process that eliminated duplicate payments and streamlined the approval process."

Elaine JonesCFO - Stillwater Hospice

"BILL has reduced our payment processes by 80%.
BILL is very easy to use and provides appropriate reports for us to use for accounting. Being a small organization, the time to process payments, obtain appropriate approval processes, and sending out timely payments has helped our organization streamline our accounts payable process."

Bambie Hayes-BrownCEO - Georgia Advancing Communities Together



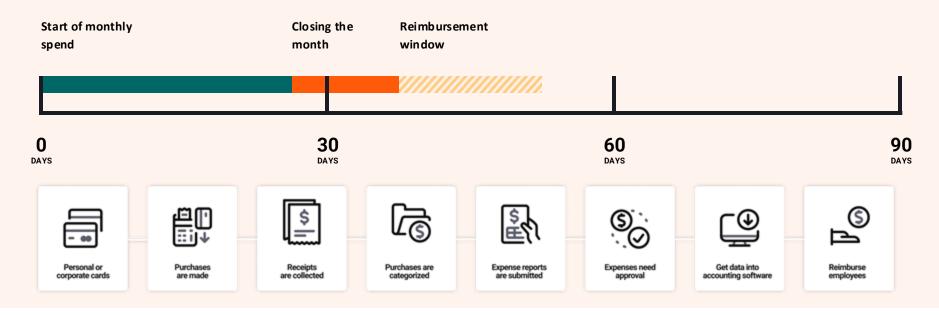


BILL Spend & Expense

The all-in-one expense management solution



Typical financial stacks cause headaches and delays





What is your financial stack costing you?







Little to no control

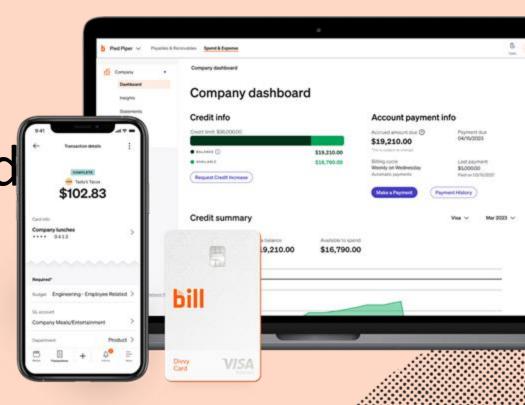


Money



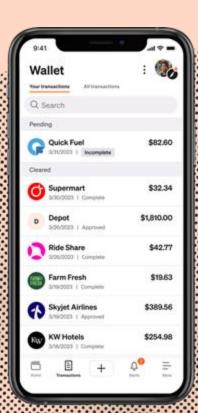


Meet BILL Spend & Expense









The BILL Divvy Corporate Card gives you the best of both worlds

Speed

See and categorize transactions in real-time.

Control

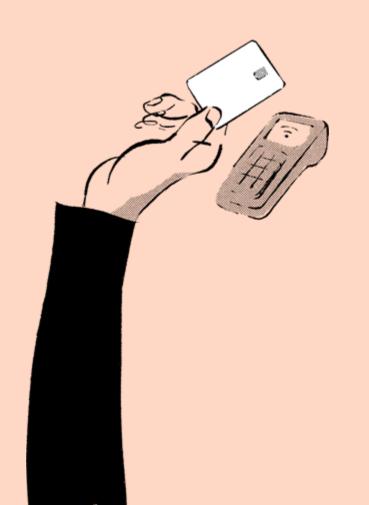
Control card budget limits in real-time.

Visibility

Have clear visibility on all of your company spend.



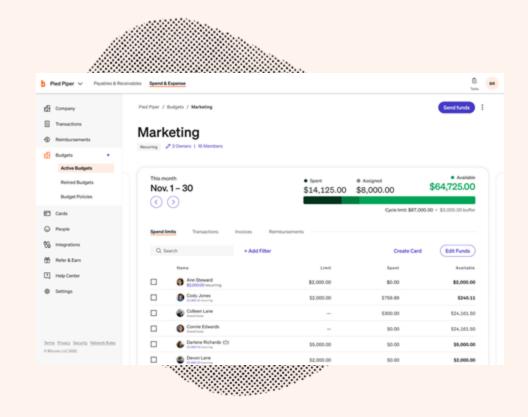
Budget Control



Build enforceable budgets

Your budgets are enforceable, not just guidelines:

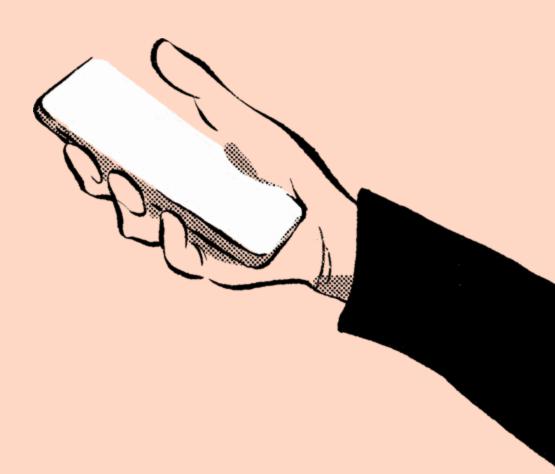
- You control how much money each budget member has at any time and auto-replenish funds.
- You can restrict categories of spend and cap transaction sizes
- Adaptable approval workflows that are enabled in minutes







Mobile Expense Management







What's a "smart card"?

Card and software, together at last. BILL Divvy Corporate Cards are tied directly to your budget controls and expense management solution—so you never have to export transactions again.

Request & Approve requests with two taps

It's easy to approve or deny a request for funds.

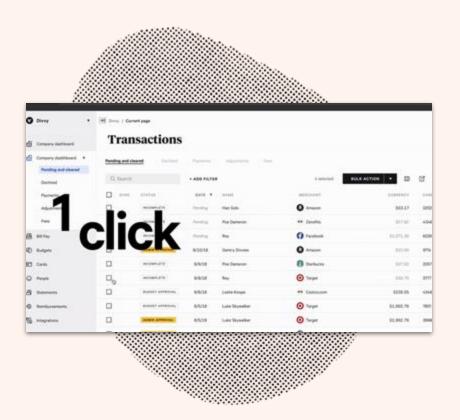
Communication is streamlined with a note attached to the request.





Quickly send reminder messages

Create custom mobile app reminder messages that can be sent to every person with missing transaction information and capture the information you need to close your books accurately and on time.





Empower your organization with BILL Spend & Expense

Spenders

Are empowered to make purchases and to quickly and easily manage their expenses.

Managers

Are empowered with real-time visibility into spending and tools that empower the entire company.

Finance leaders

Are empowered by the elimination of expense reports, reduced reconciliation time, and complete control of accounting.







Reimbursements





Reimbursements: painless to submit, easy to manage



Mobile submission

Spenders can submit for reimbursement from their mobile app

Push notifications

Approvals for reimbursements are easily tracked with an approval history and have push notifications to budget owners

ACH payouts

Employees are prompted to connect their bank account and your reimbursements go out within 2 business days

Two-step approval

Budget owners and admins can approve or reject an expense

Custom or Current IRS rate for Mileage

We think that things like the standard rate for mileage should automatically update...so we update it for you each year



Reporting and Insights



Get insight into your spending with real time visibility

Forecast future spending

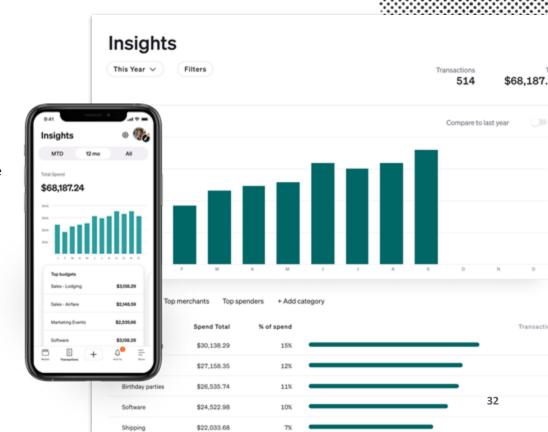
An interactive spend graph lets you review past spending and forecast the future with more complete information.

Keep teams accountable and catch abnormalities

Analyze spend by Merchant, budget, and spender summaries make it easy to catch spending that doesn't add up and fix it right away.

Stay up to date, wherever you are

Keep yourself informed, wherever you are, with real-time notifications every time your card is used. Dispute transactions in real time and freeze cards with two clicks







BILL Spend & Expense Integrations

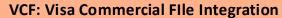


Integrations*

Ь

Accounting Integrations:

BILL Spend & Expense's integrations help streamline the reconciliation and month end close process. With customizable fields that match your chart of accounts, you eliminate hours of manual labor each month.



Should you want to use all of our card controls and leave your expense Management in place that's now a possibility. you can have Visa transactions feed directly into your expense software as long as you can take an SFTP import

Slack Integration:

Keep your teams funded and efficient with the ability to approve or deny fund requests right from Slack.

Travel: Powered by TravelPerk

Book travel, Restrict vendors, enforce travel policies and spend limits and have receipts import automatically to Spend & Expense!

HRIS Integrations: Powered by Merge

Automatically generate cards for new employees, turn off cards for old employees, and do bulk updates to cards with our 55+ HRIS integrations and growing























Virtual Cards



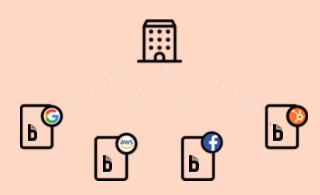
Vendor Management

One card to many vendors



Overcharges | No visibility | No Security

One card to one vendor



Control | Convenience | Security



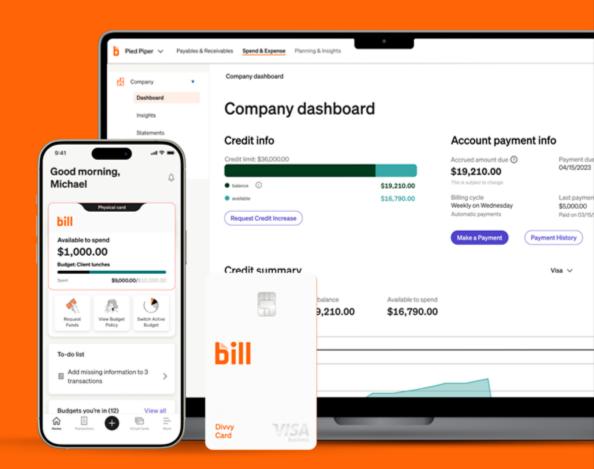
Contracts & Cost



BILL Spend & Expense Pricing

\$0/month

Corporate cards, expense management & Reimbursements are all included for **free**

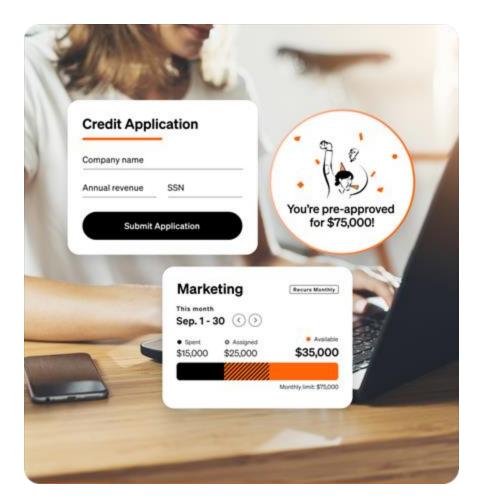


Credit to grow

BILL offers credit that grows with your business, with limits up to \$15M*.

Getting approved is simple

- Apply online
- Find a BILL program that's right for you
- Start spending smarter



^{*}Credit lines and the advertised range are not guaranteed and will be determined upon application approval.

Secure, innovative platform—with support



Human support

A world-class support team that you can reach 24/7/365 by phone or chat.



World-class uptime

Our infrastructure and technical teams allow us to provide incredible uptime.



Easy onboarding

Our dedicated team can help onboard your business, step-by-step.



Single integrations

We map to your chart of account and include employee-friendly naming.

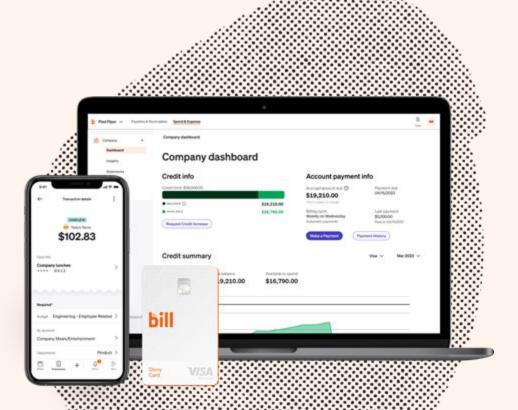


Secure

Our platform is SOC 2 and PCI compliant.







Core Value Propositions

Speed

Allocate funds and see / categorize transactions in realtime.

Control

Control card limits and team budgets in real-time with policies and/or delegated management oversight.

Visibility

Have clear visibility on all of your company spend with Advanced Reporting.

Free

No card, user, Implementation, account management or SaaS fees. Absolutely Free.

Competitive Rebate

1.5%-2.25%

bill

Thank you

