Waiting for customers or clients to pay your invoices can be stressful. Some businesses delay or miss payments to manage cash. Others simply forget. Yet missed payments generate unexpected shortfalls to your incoming cash flow. But you can influence customers to pay by being persistent in your communications and making it easy for them to pay.

The Bill.com Receivables module automates invoice creation and delivery, reminds customers of account balances, and allows you to communicate with customers and accept a variety of payment methods on your branded portal.

What distinguishes Bill.com from all other receivables solutions is that one platform allows you to not only send invoices and receive payments but also:

- Invoice and receive payments from Bill.com and non-Bill.com customers
- Reconcile receivables: You can match incoming payments against invoices and customer balances and then sync or integrate with your accounting system
- Maintain predictable cash flows: You can auto-invoice customers, and customers can auto-pay your invoices — “set it and forget it”
- Review customer payment history easily: Bill.com helps you identify and weed out problematic customers from future transactions

As an added benefit, if both you and your customers subscribe to Bill.com, you can optimize your shared business processes. With the Bill.com eInvoicing/eBilling solution, a business can electronically invoice its customer. The customer can subsequently review and approve the invoice and pay it electronically via ePayment (ACH). When the business receives the ePayment, the eInvoice is automatically closed. Thus, one platform supports both parties to the transaction and their back-end processes.

If you and your clients are on Bill.com, there’s no need for paper or a PDF invoice. The electronic invoice goes straight to [clients’] inbox and enables them to pay. The entire process occurs within Bill.com so we know when the invoice is generated and when the bill is paid. — Chris Fenster, CEO, Propeller Industries

### Receivables Capabilities

**Unique to Bill.com**

With one solution, you can:

- Create and send branded invoices to customers; communicate with them and receive payments on your branded portal
- Invoice and receive payments from customers — including those who do not use Bill.com
- Auto-invoice customers; customers can elect to auto-pay invoices; “set it and forget it”
- Give customers flexible payment options (ACH, credit card, and PayPal)
- Reconcile customer payments to customer balances and invoices; sync or integrate with your accounting system
- Enjoy low transaction costs with ACH and level 3 payment processing for credit card payments
- Give customers business-class payment capabilities that impose no payment limits and require no personal guarantees
Everything You Need To Encourage and Accelerate Customer Payments

Bill.com provides a comprehensive solution to help you invoice, communicate with, and receive payments from customers -- while keeping your accounting system the financial record of truth. Moreover, Bill.com will help you to drive efficiencies in your customers’ backend processes, which can lead to stronger relationships.

1. Full-Service Invoicing
   With Bill.com, you can send branded invoices to customers. You can email the invoices or use the full-service capabilities of Bill.com to mail the invoices and return envelopes to customers. And if you and a customer are linked on the Bill.com Business Payments Network, you and that customer can together streamline invoice creation, bill approval, and bill payment processes.

2. Auto-Invoicing/Auto-Payments
   Bill.com provides the capability to stabilize your cash inflows. You can set up automated invoices to send to customers on a pre-determined schedule. Customers, in turn, may elect to automatically pay any of your invoices.

3. Branded Customer Payment Portal
   With Bill.com, you get a branded customer portal through which you can communicate with and dun customers. You can establish the timing of notifications to customers about upcoming and overdue payments. The portal also allows you to accept electronic payments (ACH), credit cards, and PayPal. The ability to accept multiple forms of payment improves the ability for a customer to pay your invoices.

4. Customer Payment History
   Bill.com features a dashboard that shows outstanding invoices and amount by date. It also provides pre-built reports that show account balances and payments by customer and aging receivables. With this data, you can identify customers with poor payment history, decide on whether to continue those working relationships, and devise tactics to compel payments.

5. Low Transaction Costs
   With Bill.com Receivables, you enjoy low transactional costs. ACH payments are less expensive than checks or credit cards. But if customers must pay with credit cards, you enjoy the lowest commercial card rates with our Level 3 payment process capabilities.

6. Support Business Transactions
   Business-to-business (B2B) transactions are typically larger in amount than business-to-consumer (B2C) transactions. When your customers pay via ACH through your Bill.com portal, they are not constrained by payment limits or personal guarantees, which are often imposed by other receivables vendors.

7. Syncs with Leading Accounting and Business Applications
   Syncs between Bill.com and leading business applications eliminate double data entry, file manipulation, and the associated errors. Customer and payment information sync from QuickBooks® Windows, QuickBooks® Online, Xero®, and Intacct® to Bill.com. Salesforce® opportunities sync to Bill.com, where they can be turned into invoices that can be sent to customers.