

Reduce DSO without replacing your stack

A guide for CFOs, VPs of Finance, and Treasury Leaders.

THE BUSINESS PROBLEM

Your receivables infrastructure is costing you more than you think

Enterprise finance teams run sophisticated operations—but most are still absorbing the cost of a receivables process that wasn't designed for today's payment complexity. The symptoms are visible if you know where to look.

- **Up to 50% of incoming payments** require manual intervention—taking 24 to 72 hours to apply.
- **AR teams log into dozens of customer portals** to retrieve remittance data, with no consolidated view—and every missing file adds hours to the exception queue.
- **Check payments** delay cash posting and inflate Days Sales Outstanding (DSO).
- **Governance gaps across field locations** create policy inconsistency and meaningful fraud exposure.
- **Without centralized payment analytics**, you're often the last to know when a customer relationship is at risk.

These aren't AR problems. They're working capital problems—and they show up on the balance sheet.

THE SOLUTION

Faster cash. Consolidated view. Tighter controls.

BILL Supplier Payments Plus is a lightweight automation layer that works with your existing ERP and accounts receivable tools—no rip-and-replace, no IT project. It automates incoming payments end to end: from receipt and remittance matching through to cash application, with enterprise-grade controls built in from the start.

WHAT CHANGES FOR YOUR TEAM

- **Reduce DSO.** Get paid up to ~7 days faster by converting check payments to ACH or card automatically.¹
- **Eliminate manual cash application.** Customized remittance data arrives daily via email, SFTP, or CTX/EDI—formatted for your ERP, ready for straight-through posting.
- **Consolidate payment visibility.** Manage access, user roles, and bank accounts across every entity and field location from one portal.
- **Close the fraud control gap.** Centralize administrator access so treasury—not individual field offices—controls banking configuration.
- **No IT needed.** Go live in weeks. No changes to your existing AP relationships or ERP infrastructure.



"BILL has enhanced our receivables functions not only through its outstanding customer service but also by integrating a reporting system that elevated our payment posting and research."

Nicole Izquierdo-Hill

Credit Director | Cheney Brothers



RESULTS AT ENTERPRISE SCALE

Measurable impact across operations, risk, and working capital

\$3B+ annual sales

—enterprise complexity, fully managed

Little to zero

manual intervention in reconciliation post-onboarding

10 weeks

to go live—zero IT involvement

Cheney Brothers, a broadline food distributor owned by Performance Food Group and serving more than 16,000 clients across the Southeast, was managing a receivables process that didn't scale with the business. With payments arriving across multiple portals and accounts—often combined, partial, or missing remittance details—end-of-month close was taking days, sometimes weeks.² After onboarding to BILL Supplier Payments Plus, the team receives a single customized remittance file daily, formatted for their system. Reconciliation that once required significant manual intervention now takes a quick visual review.



“Starting from the implementation, the BILL Supplier Payments Plus solution was pretty much just set up and go.”

Nicole Izquierdo-Hill

Credit Director | Cheney Brothers

WHY IT MATTERS AT THE EXECUTIVE LEVEL

This is a strategic finance decision, not an IT project

CFOs and treasury leaders who have centralized receivables operations report three categories of strategic value beyond the operational lift.

- **Working capital optimization.** Faster cash posting and reduced DSO directly improve the cash conversion cycle. With centralized payment analytics, you can model early payment discount programs and working capital strategies that weren't possible with fragmented data.
- **Governance and fraud risk mitigation.** Centralizing administrator access eliminates the control environment gap created when individual field locations manage their own payment accounts.
- **Predictable cash flow.** With auto-post rates reaching 98–100% post-onboarding, remittance data lands in your ERP consistently—turning cash application from a lagging report into a reliable input for your weekly cash forecast.
- **Strategic reporting and analytics.** Full visibility into payment volume, method, timing, and remittance quality across the business—for the first time. That data informs staffing models, automation roadmaps, and customer relationship strategy.

BILL Supplier Payments Plus is complementary to your existing accounts receivable tools. It doesn't replace them. It makes them work better—by delivering clean, consistent remittance data and removing the manual exception volume that slows your team down.



See how it works

Request a consultation

BILL.COM/SUPPLIERS

¹Based on BILL internal analysis of select check-heavy suppliers. Compares average 'payment processed to payment received' time for customers 90 days pre-onboarding vs. 90 days post-onboarding to Supplier Payments Plus. Individual results may vary and are not guaranteed.

²Results reflect Cheney Brothers' experience. Results are not typical and will vary depending on how BILL is used.

