



SPEND & EXPENSE

How to talk about BILL with your clients.

Some handy tips.



Introduction

Switching expense management systems can seem daunting for a client, but we know the benefits of BILL Spend & Expense, for both you and your clients, outweigh any potential short-term inconveniences.

Below we've listed some of the biggest concerns we've heard from clients when they're considering switching to BILL—and how to respond to them.

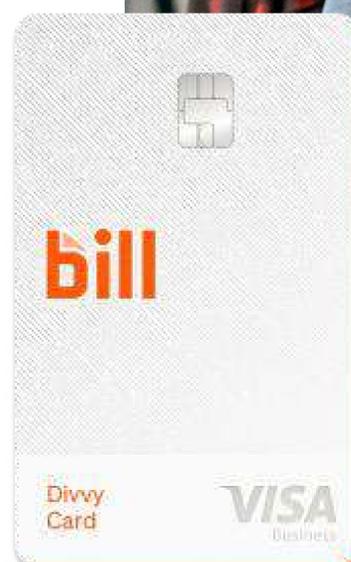
CONCERN 1

We don't have enough expenses to make BILL worth it.

BILL Spend & Expense is a free-to-use card and software spend management solution. This means that overhead and investment in it is primarily limited to employee hours needed to set it up. In fact, in a recent Total Economic Impact of BILL Spend & Expense Report, four surveyed customers reported a 437% return on investment after the first year.

Additionally, expenses can encompass more than what you'd traditionally think. Even if a company doesn't have lots of employees traveling, they still likely have expenses that could be captured on a BILL Divvy Corporate Card: ad spend, monthly software subscriptions, and more. And once you put that spend on your BILL Divvy Corporate Cards, you'll start earning rewards on expenses you traditionally haven't—maximizing your rewards and ROI (including time saved on any traditional expense reports) even further.

Then as companies continue to grow and scale expenses can quickly become unmanageable without having the right solutions and foundations in place. BILL Spend & Expense might have a lot of solutions that may not be applicable now but will be invaluable as the needs arise with a growing business.

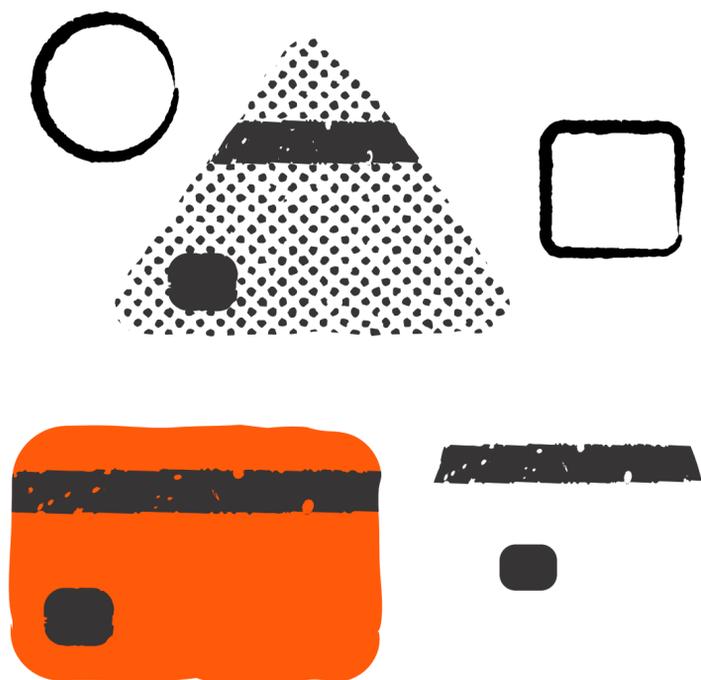


CONCERN 2

We have our own card and love the points.

It's good business to compare cash back rewards and other card perks, but these are only a small part of the potential benefits a company can get from the right expense management solution. When you factor in software costs, time savings, increasing the number of people using cards tied to rewards, and savings with rewards programs, many cards don't provide as much value as it initially seems.

As a free-to-use software with no additional cost for issuing as many cards as needed, company savings with Divvy starts before anyone even swipes a card. Your clients will also benefit from traditional credit card rewards options like statement credits, cash back, or travel points. Best of all, they'll be able to capture every cent of spend across the company on BILL Divvy Corporate Cards and maximize the number of eligible purchases contributing to rewards. Once you factor in employee time saved, the overall benefits the company can enjoy from BILL outpace rewards earned from other card solutions.



CONCERN 3

We use our bank for everything and so we use their cards to keep the relationship.

Implementing BILL Spend & Expense doesn't mean getting rid of your current banking relationship. You might find that using Divvy for spend and expense management instead of your bank cards can result in greater benefits for your company without impacting your relationship with your bank. We also have options we could explore if you find BILL is a fit that we might be able to take advantage of with your bank.

Additionally, using BILL Spend & Expense to replace an existing card is a great option, but not the only option. We have seen companies use BILL for specific departments or with specific BILL features, like virtual cards, as a great way to pilot the program before full adoption.

CONCERN 4

We just changed card programs and don't want to do that again.

Implementations of new softwares and systems can be clunky and resource heavy. At BILL, we truly want to make things easier. We will do most of the heavy lifting for you. A typical implementation will require about two 30-min calls to complete the initial set up. From there we will work with you to provide the training and materials you would need to provide a successful roll-out.

In the world today change is not only inevitable but expected. The temporary discomfort of collecting a card and replacing it with a new system will pass quickly but the efficiency gain will continue. How much is it costing you now not to switch?

CONCERN 5

We have a lot of stuff going on right now and this just isn't a top priority.

When evaluating technology and different solutions to implement it's important to know the cost to the business, the time needed to implement, and the potential ROI for the change. At BILL, the solution is free-to-use, the heavy lifting for implementation is done within hours, and the ROI can be up to 437% in the first year using the system.

Unlike many other softwares, BILL will simplify processes and give time back to your finance teams. We've seen a lot of companies bring BILL higher in the priority lists to free up the time needed to execute on other conflicting projects.



CONCERN 6

If we give everyone a card then they'll naturally start spending more. I'd rather them spend on their personal cards and choose whether or not to reimburse it.

At BILL, we have a mantra that states, we would rather have you have a card and not need it, than need a card and not have it. Since purchases are approved before money is spent, each employee who has a BILL Divvy Corporate Card can only use it if they have been added to a budget and have been sent approved funds by a budget owner. That means while every employee can be given a card, only employees who have been sent funds for approved purchases can use them. Other features like budget and merchant controls can provide an added layer of oversight on when and where company funds are spent.

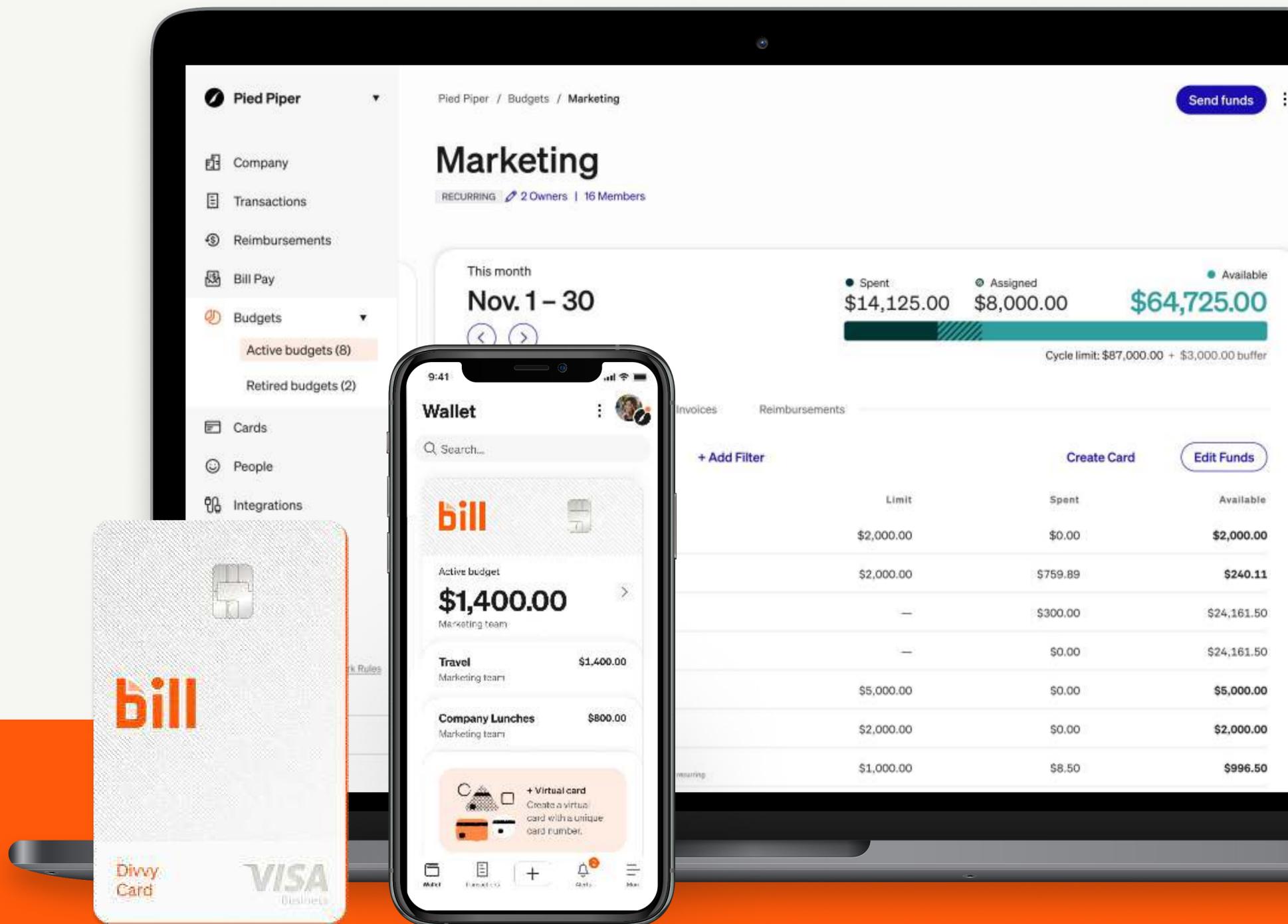
For example, if your client has employees who travel often, they can add employees to a purpose-built budget, give them a set amount of money to spend within that budget, and further control where purchases are made and what funds are used for by adding merchant controls to the budget.

In fact, a recent study Forrester Consulting found that using BILL Spend & Expense decreased non-compliant or unapproved company spend by 3%. And Ignite Spot Accounting was able to help one of their clients cut overall spending by 15% by using BILL.



Ready to help your clients spend smarter?

Reach out to your partner success manager today or visit bill.com/for-accountants



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