



Payments? You've got options.

Payment methods at BILL go far beyond basic check and ACH. Discover how faster, easier, more secure payment options help you get the most out of your BILL account.

Payment method	Description	Payment timing	Fees	Benefits	Details
Ways to pay					
BILL Divvy Card	<p>Backed by a credit line in BILL Spend & Expense.</p> <p>Pay invoices with your BILL Divvy Card, then pay off your balance at the end of your billing cycle.</p>	As soon as next business day	<p>\$0 BILL transaction fees*</p> <p>\$0 annual fee*</p> <p><small>**Other fees may apply. See your Cardholder Agreement for details.</small></p>	<p>Earn rewards. Get cash back, travel benefits, or other reward options on every payment made with the BILL Divvy Card after the minimums are met. See rewards here.</p> <p>Centralize payables. Manage invoices and card payments in one place to simplify workflows and save your team time.</p> <p>Improve cash flow. Pay invoices with your card to free up cash flow. Extend your cash runway and get rewarded along the way.</p>	<p>With the BILL Divvy Card, you can make fast, secure payments, earn cash back or other rewards, and avoid costly transaction fees—all within your existing BILL account.**</p> <p><small>**The BILL Divvy Card may be issued by one of Divvy Pay, LLC's bank partners and is not a deposit product.</small></p>
International payments	Securely send payments to 130+ countries in 100+ currencies.	<p>Local Transfer: Same-day delivery in local currency to 30+ countries</p> <p>Wire transfer: Most in 1-3 business days</p>	<p>\$19.99/USD wire</p> <p>\$0/FX wire ***</p> <p><small>***Local currency payments only. Subject to restrictions. Other fees may apply.</small></p>	<p>Streamline your workflow. Enjoy a straightforward process for both domestic and international payments to over 130 countries.</p> <p>Keep everything in sync. BILL automatically syncs your USD and local currency bills with leading accounting systems.</p> <p>Save more money. Maximize your savings by paying your international vendors more cost-effectively.</p>	<p>Send payments to 130+ countries and in 100+ currencies securely with BILL. Unlike international online banking, BILL makes it easy for you and your international vendors to use—saving time and money.</p> <p>Plus, pay vendors as soon as the same day with Local Transfer</p>
BILL virtual card	Send a single-use, 16-digit virtual card that your vendor can process just like a physical card.	Same day or next business day	<p>Free—no transaction fees****</p> <p><small>****No interest charges apply for this charge card (balance due in full each cycle). Other fees may apply (e.g., late/returned payment, foreign currency, cross-border); see your Cardholder Agreement. There may also be fees for separate transactions, processing, or other fees that may be imposed by third-party merchants for credit card usage</small></p>	<p>Free. No transaction fees for the payor.</p> <p>Enjoy easy reconciliation. Rich remittance details such as invoice numbers and customer information make reconciliation easy for you and your vendors.</p> <p>Pay vendors quickly. Payments can be delivered faster than check or ACH, so your vendors can receive funds sooner.</p>	BILL virtual card is a free, fast and easy way to make payments with confidence. Rest easy knowing a dedicated team of BILL payment specialists oversees transactions to ensure your vendors are paid in a timely manner.

Payment method	Description	Payment timing	Fees	Benefits	Details
BILL Pay By Card	Make payments with your credit card—even if they don't accept cards.	Once an ACH is accepted, orders are typically processed by the next business day	2.9% transaction fee/payment Charged to AP	Earn rewards. Collect all your favorite perks—points, miles, rebates, and more. Defer payments. Give yourself more time to settle debts and free up cash flow by paying vendors with a credit card. Keep everything in sync. Reduce errors and manual data entry with automatic sync to leading accounting software.	If you're in a cash crunch, need to preserve your cash, or want to optimize your credit card rewards, BILL Pay By Card can help.
BILL Cash Account*	With the highest APY on operating accounts across leading AP software vendors**, up to \$200M in FDIC insurance***, and next-day ACH at no extra cost****—all with automatic reconciliation. Your clients get the ultimate business account.	As early as next-day ACH	No minimum balance or additional fees****.	Earn 3% APY*****. Enjoy the highest APY in the AP market, across leading software vendors**, with no idle funds so customers keep earning until the day they pay. Get faster payments with no delays. All funds are settled with BILL and can arrive as early as next-day ACH, at no extra cost.**** Industry-leading FDIC insurance. Up to \$200M in FDIC coverage, significantly higher than traditional bank limits.*** Integrates with accounting software. Supports all the same powerful sync capabilities of the BILL platform, without opening a new account.	BILL Cash Account is our new high-yield business account for AP customers, offering 3% APY*****—the highest among leading AP vendors.** Get next-business-day ACH payments at no extra cost, with no minimum balance, no monthly fees, and no payment limits.**** One account, fully integrated into BILL, at no extra cost with your current subscription.****
Instant Payments	Pay vendors immediately for a small fee. Only available for vendors with a realtime payments (RTP)-eligible bank account.	Minutes	1% fee***** *****\$9.99 minimum. Maximum \$100. Limits may apply. Requires vendors to have an RTP-eligible bank account.	Pay vendors fast. Payments are sent over a premium network and arrive in minutes. Maximize your cash flow. Payments made on the due date will still arrive on time. Maintain vendor relationships. Ensure vendors receive payments within minutes.	Pay vendors instantly. No worrying whether funds will arrive on time.
Get paid faster					
Accept card payments with BILL	Allows you to accept credit card payments from vendors.	As soon as the next business day	2.9% per transaction Fee is non-refundable	Get paid faster. Receive payments faster than ACH and in some cases, as soon as the next business day. Offer customers flexibility. Give them a convenient way to pay by card. Get vendors started with ease. Quickly sign up with no time-consuming paperwork or third-party forms. An easy way to pay. Customers can easily submit online payments, even without a BILL account.	Accepting card payments with BILL gets you paid sooner while giving customers easy, more flexible ways to pay.



Make every payment count



Want to boost cash flow?

Pay with the BILL Divvy Card or BILL Pay by Card to extend your cash runway by strategically planning when cash leaves your account.



Trying to cut fees?

Use the BILL Divvy Card or international payments in local currencies to lower costs.



Fast, reliable payments

Send money quickly with BILL Cash Account, Instant Payment delivery, virtual cards, or Local Transfer.



* BILL is a financial technology company, not a bank. BILL Cash Account and banking services provided by Column N.A., Member FDIC.

** Earnings comparison based on a review of publicly available information on operational accounts offered by major AP software vendors as of February 2026.

*** FDIC deposit insurance covers the failure of an insured depository institution. Certain conditions must be satisfied for FDIC insurance to apply. Deposits in BILL Cash Accounts are FDIC-insured through Column N.A., Member FDIC and Column's Sweep Program Network Banks.

**** No additional fees apply to opening or holding a BILL Cash Account. Other fees may be applicable to the service used or subscribed to with BILL, including but not limited to BILL account subscription fees, transaction fees, payment processing fees, and other special services fees. For more information on BILL service fees, please see the [BILL Terms of Service](#).

***** The Annual Percentage Yield (APY) as advertised is accurate as of February 25, 2026. Interest rate and APY are subject to change at any time before and after the BILL Cash Account is opened.