Implementing BILL

What multi-family offices need to know

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Introduction

For family offices serving high-net-worth clients, delivering a white-glove client experience requires more than good advice. It requires precision, discretion, and the ability to easily manage complexity.

Modernizing bill pay is a natural step, but for many firms, implementation is where hesitation begins.

- Will it disrupt clients?
- Will it require significant internal resources?
- Will it be worth the effort?

The reality is far simpler.

With the right approach, implementing BILL is a structured, supported process that can be completed quickly, and delivers value right away.

How complex is implementation, really?

Short answer

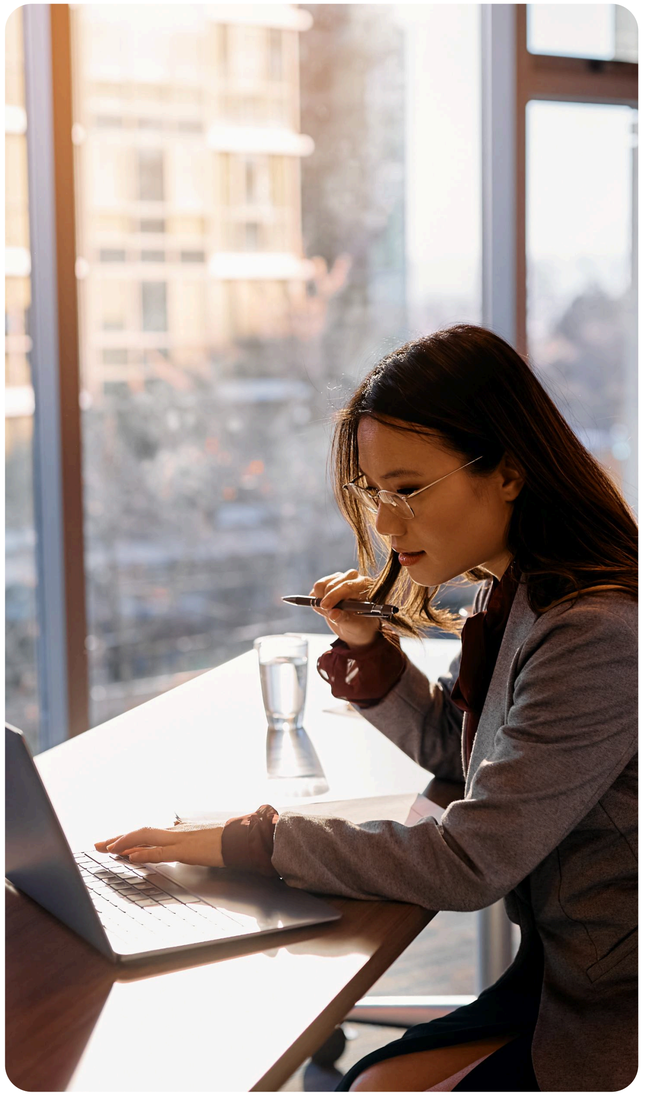
Less complex than expected and faster than most firms assume.

Many family offices expect implementation to be a lengthy, resource-heavy process. In practice, firms are often up and running in a matter of days, depending on client complexity.

What matters most isn't technical lift, it's preparation:

- Mapping client entities
- Identifying accounts
- Understanding relationships and user roles

Once that foundation is in place, implementation becomes straightforward.



Will this disrupt our clients?

Short answer

No. BILL implementation is designed to minimize disruption—and in most cases, significantly improves the client experience.

They expect a service model that is:

- Seamless and low friction
- Highly personalized
- Discreet and secure
- Responsive without requiring constant involvement

Solution

High-net-worth and ultra-high-net-worth clients don’t want more to manage, they want more taken care of.

At the same time, they want the ability to stay informed and in control, on their terms.

That’s why BILL is designed to support a wide range of client preferences:

- Full approval on every transaction
- Delegated authority up to defined thresholds
- Negative consent models
- View-only access for oversight

How do we manage multi-entity complexity and privacy?

Short answer

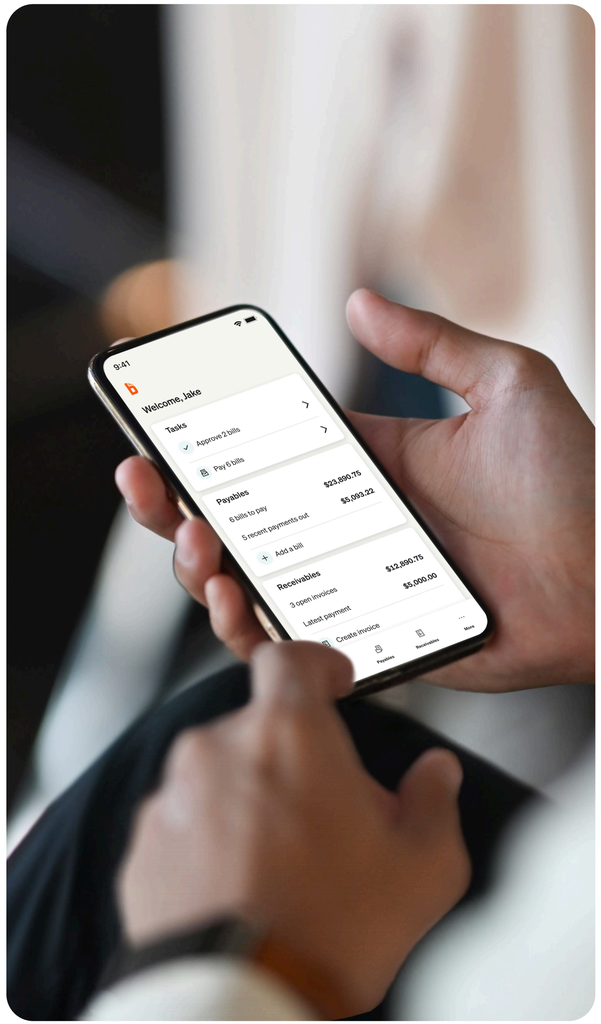
This is a core strength of BILL.

Family offices manage interconnected, but distinct, financial structures:

- Trusts and estates
- LLCs and operating businesses
- Foundations
- Individual accounts

BILL allows each entity to operate independently, with separate accounts and permissions, while maintaining a centralized view.

This is critical not just for organization, but for privacy and control, which ultra-high-net-worth clients expect.



What does implementation actually involve?

At a high level, the process is simple and repeatable:

Map entities and relationships

Define the individuals, trusts, and businesses you manage.

Connect accounts

Securely link funding sources, this can often be completed within 24 hours.

Establish workflows

Define how invoices are entered into the system and who will approve them.

Activate and begin processing

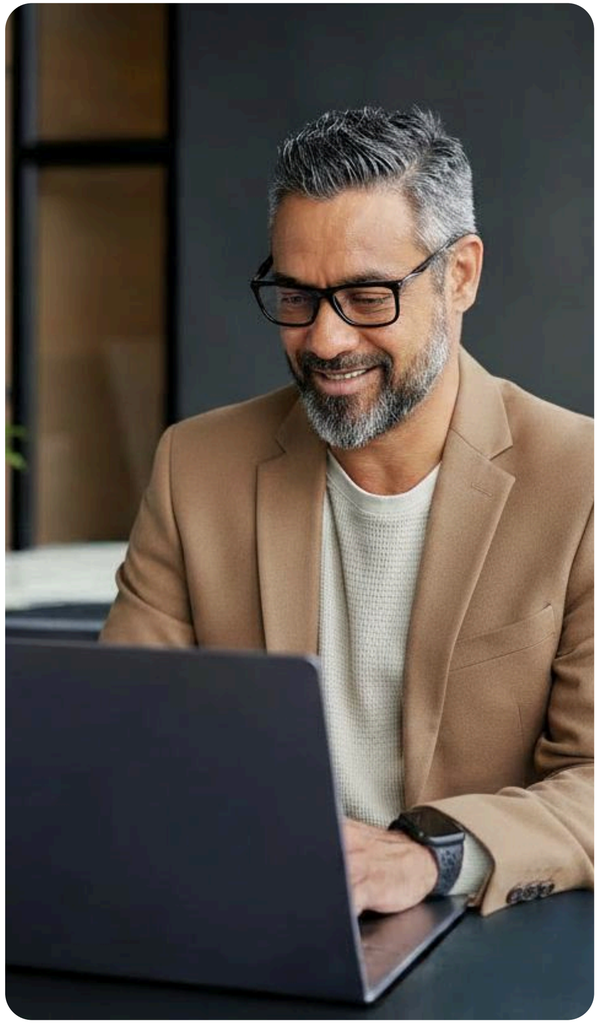
Add payees, route invoices, and let BILL's workflows take over.

How much internal lift is required?

Short answer

Focused upfront and significantly reduced over time.

Most of the effort happens during the initial setup, workflow definition and with team alignment.



Once BILL has been implemented, it reduces ongoing workload by eliminating:

- Manual data entry
- Email-based approvals
- Payment tracking across systems

This process is less about technical implementation and more about organizing how firms already operate: mapping entities, defining roles, and establishing approval processes.

Importantly, this doesn't require a large IT lift or dedicated technical resources. BILL is designed for operational teams, not developers.

What improves once BILL services are set up?

This is where firms see the biggest shift.

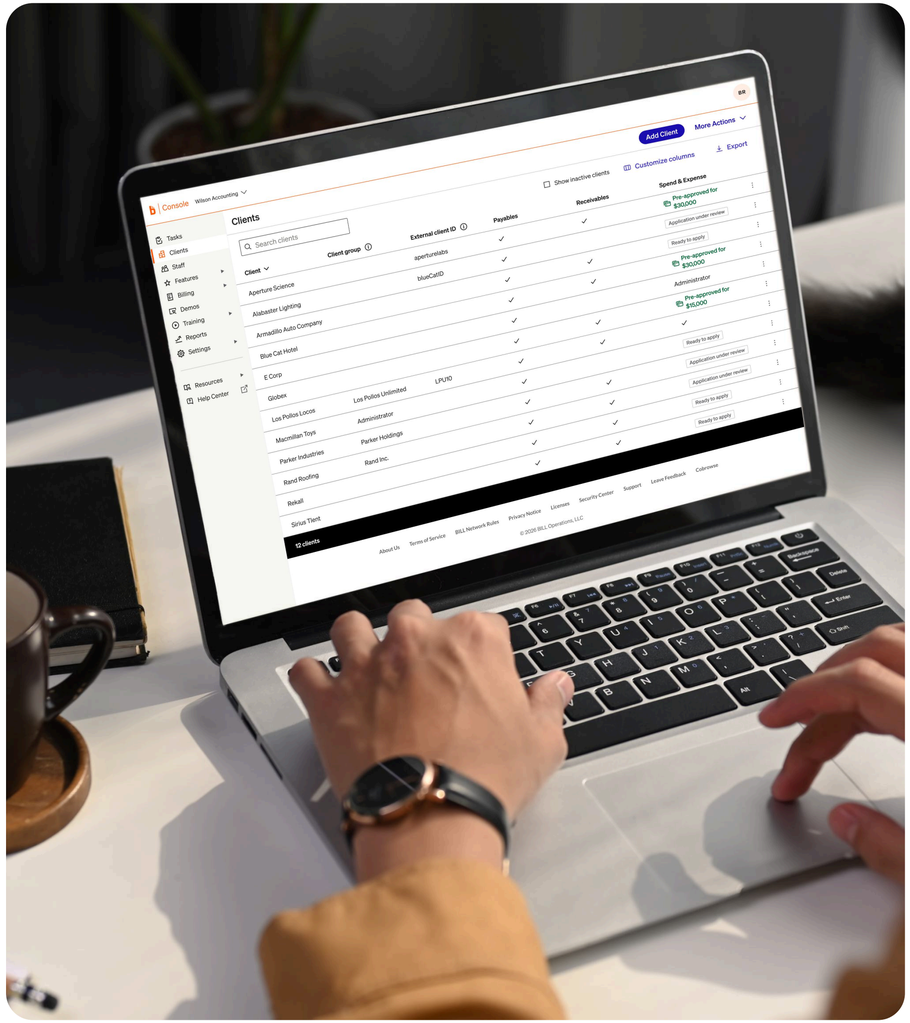
With BILL, bill pay can become a repeatable, scalable service. Firms can extend it to additional clients, onboard new households more easily, and support complex, multi-entity structures without adding operational strain.

Instead of chasing approvals, managing spreadsheets, and coordinating across fragmented systems, RIAs can move to:

- Structured workflows
- Real-time visibility
- Secure, centralized control

At the same time, teams spend less time on administrative work and more time on higher-value client engagement.

The result is a more efficient operation, a more scalable service model, and a stronger, more embedded client relationship.



What this means for the firm

Implementation is not just a technical step—it's a strategic upgrade.

With the right structure and support, firms can transition quickly and begin realizing value almost immediately.

Once in place, BILL becomes more than a tool, it becomes part of how firms can deliver a seamless, high-touch client experience every day.

With BILL, family offices can:

Deliver true white-glove service:

tailor workflows and approvals to each client's preferences

Reduce operational friction:

eliminate manual processes and inefficiencies

Improve security and oversight

with audit trails, encryption, and fraud monitoring

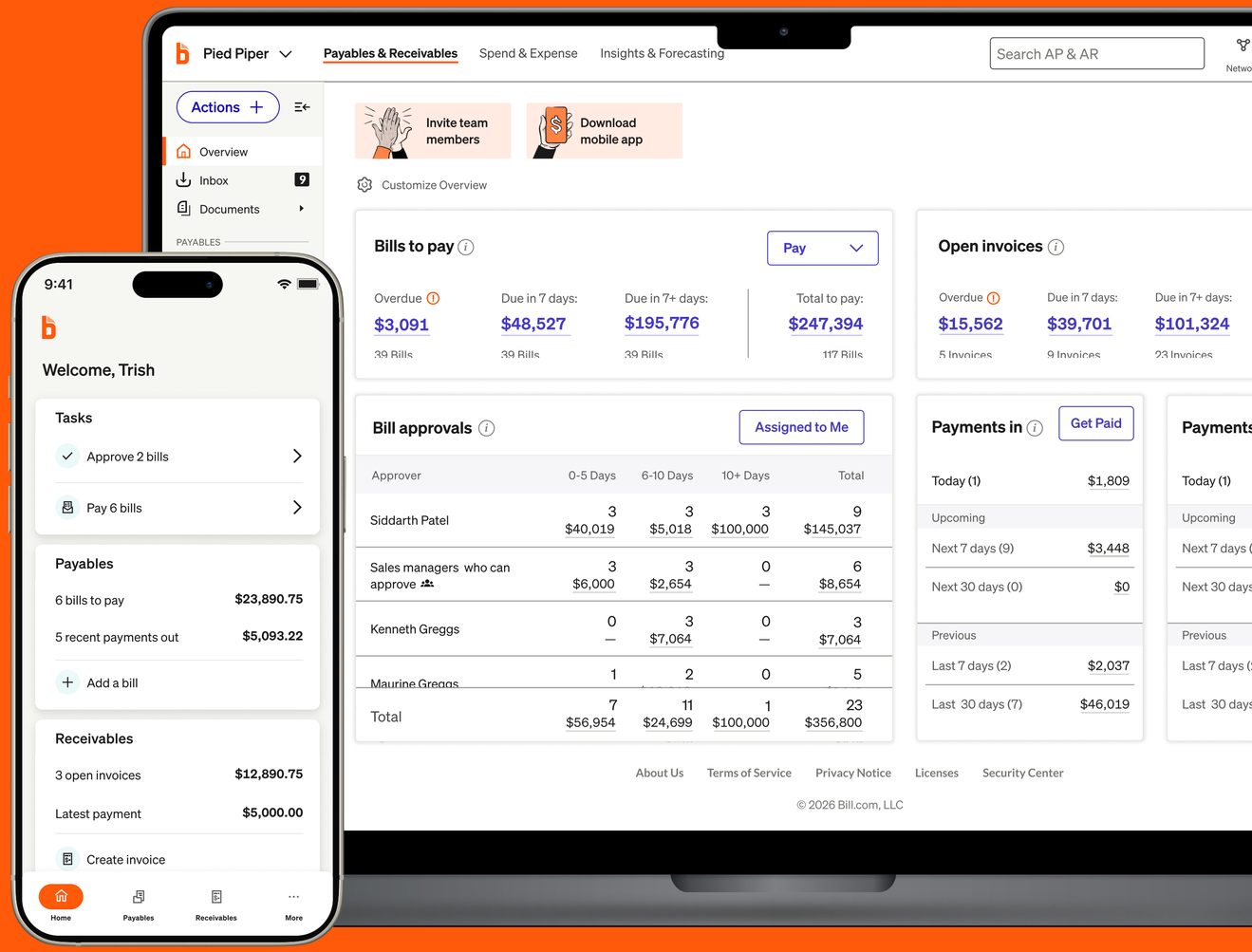
Scale with confidence:

support more clients and entities without adding complexity

Turn bill pay into a scalable white-glove service

Trusted by top RIAs, family offices, and leading US financial institutions serving UHNW clients, BILL processed $330B in total payment volume (~1% of US GDP) for the fiscal year 2025.*

Request a demo



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Results from using the BILL platform may vary according to each company's goals, size and other conditions specific to them.

*As of June 30, 2025.