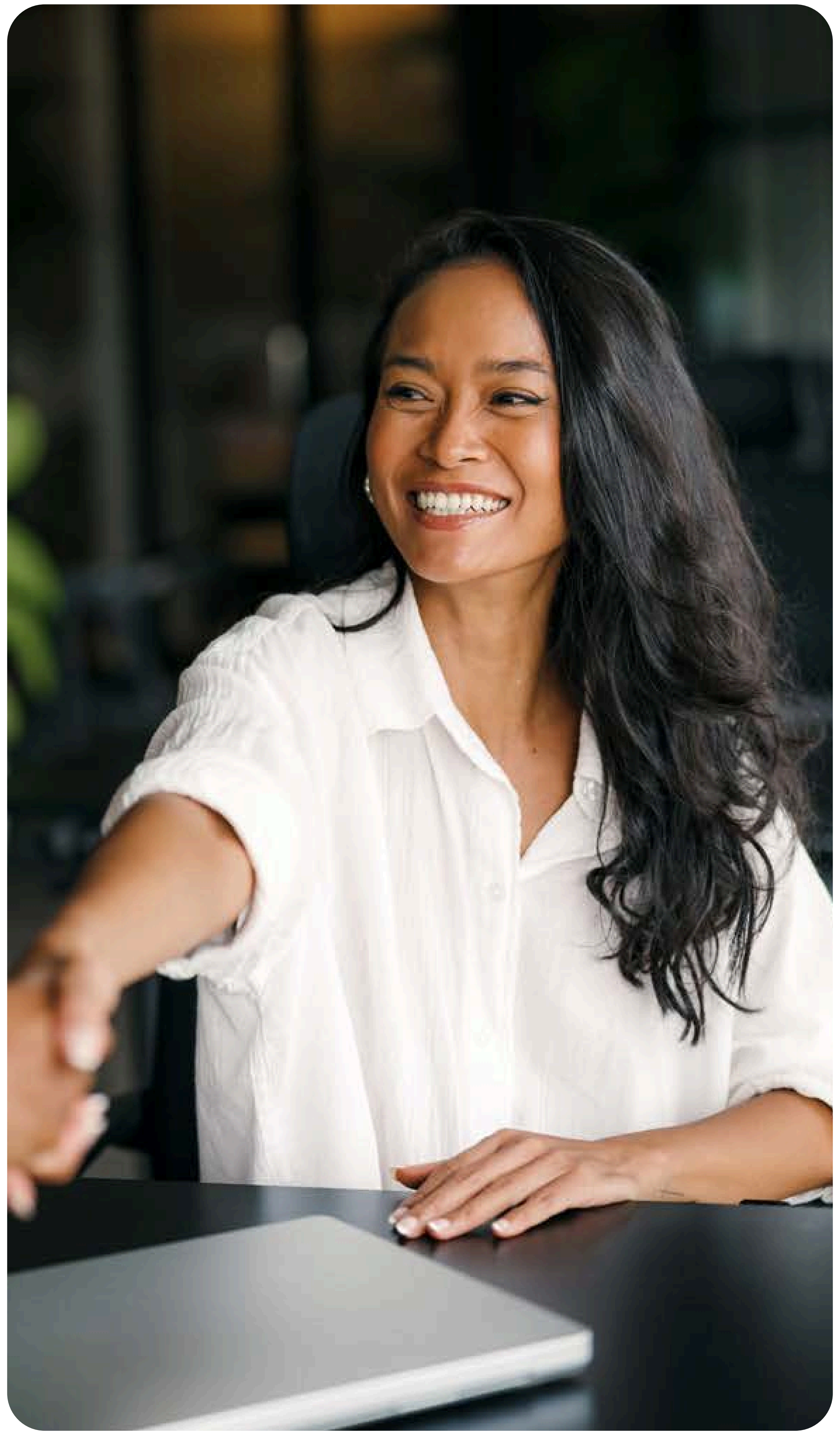
AI ambition, applied

a 6-part framework to support client experience wins

Contents



Introduction

There's a moment every firm leader knows well: a client emails, anxious about something like a vendor payment, a strange charge, a number that doesn't look right. How quickly you respond says more about your firm than any pitch deck ever could.

That moment is happening more, and clients are paying closer attention. AI has reset what clients expect from the professionals advising on their finances, and the shift isn't slowing down.

The BILL accounting firm AI ambition survey, vol. 3[1] surveyed 200+ leaders on where they are feeling client pressure most.

Where accounting leaders are feeling client pressure most[1]

1. Speed of service
2. Advisory
3. Data privacy
4. Cybersecurity
5. Compliance
6. Transparency

Introduction

Every pressure point on that list is also a chance for firms to lean into their full potential. By meeting and exceeding these new expectations, it's possible to become the firm clients can't imagine leaving.

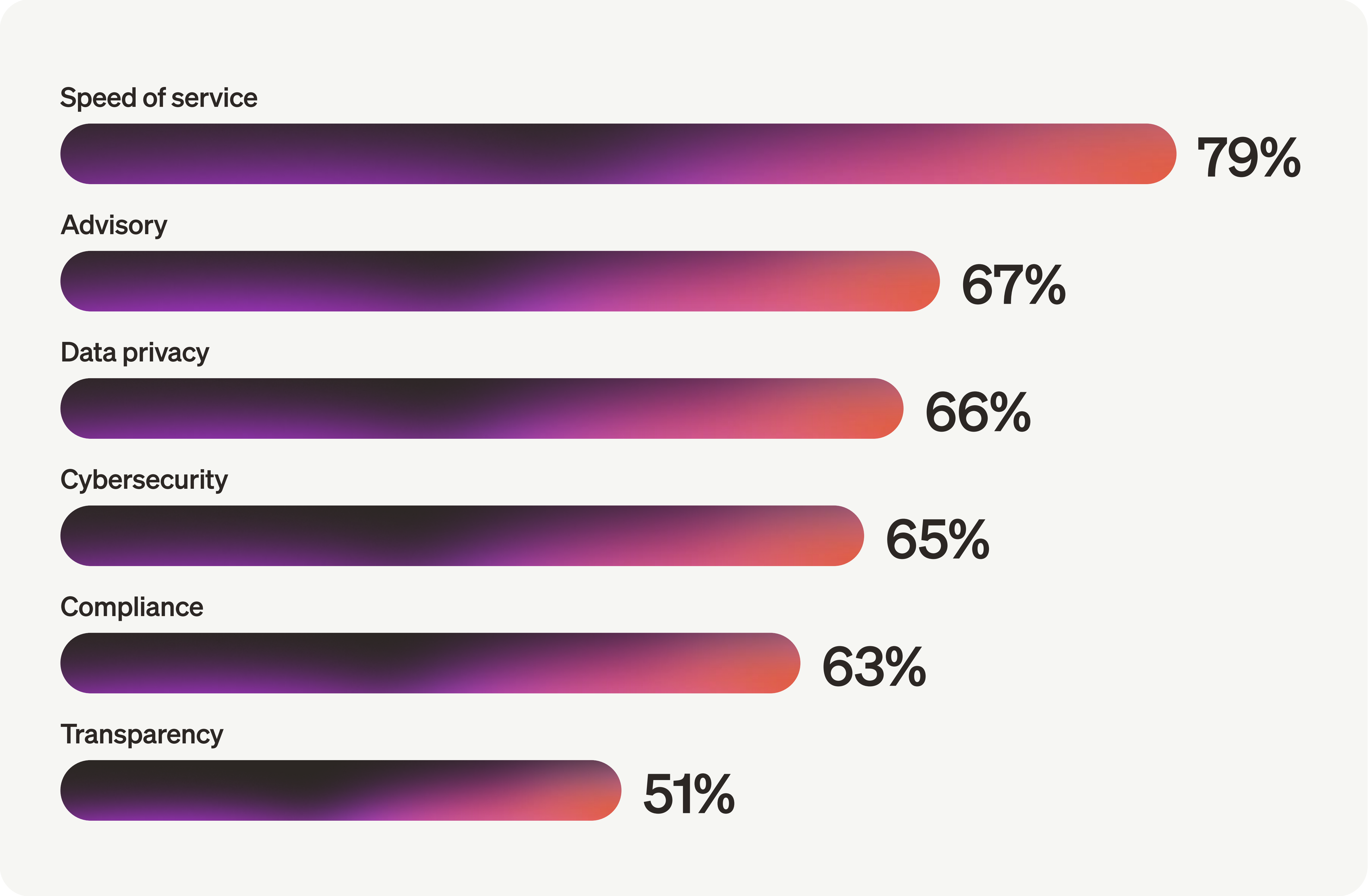
This guide turns each of the six pressure points into a 90-day plan for closing that gap with practical, AI-propelled moves that build trust fast and compound over time.

This is a framework for firms ready to lead with AI.

Figure 1

When it comes to accounting services, to what extent has AI changed client expectations?

Percent of participants who said AI is increasing client expectations.



WIN 1

Speed of service

WIN 1

Speed of service

Overview

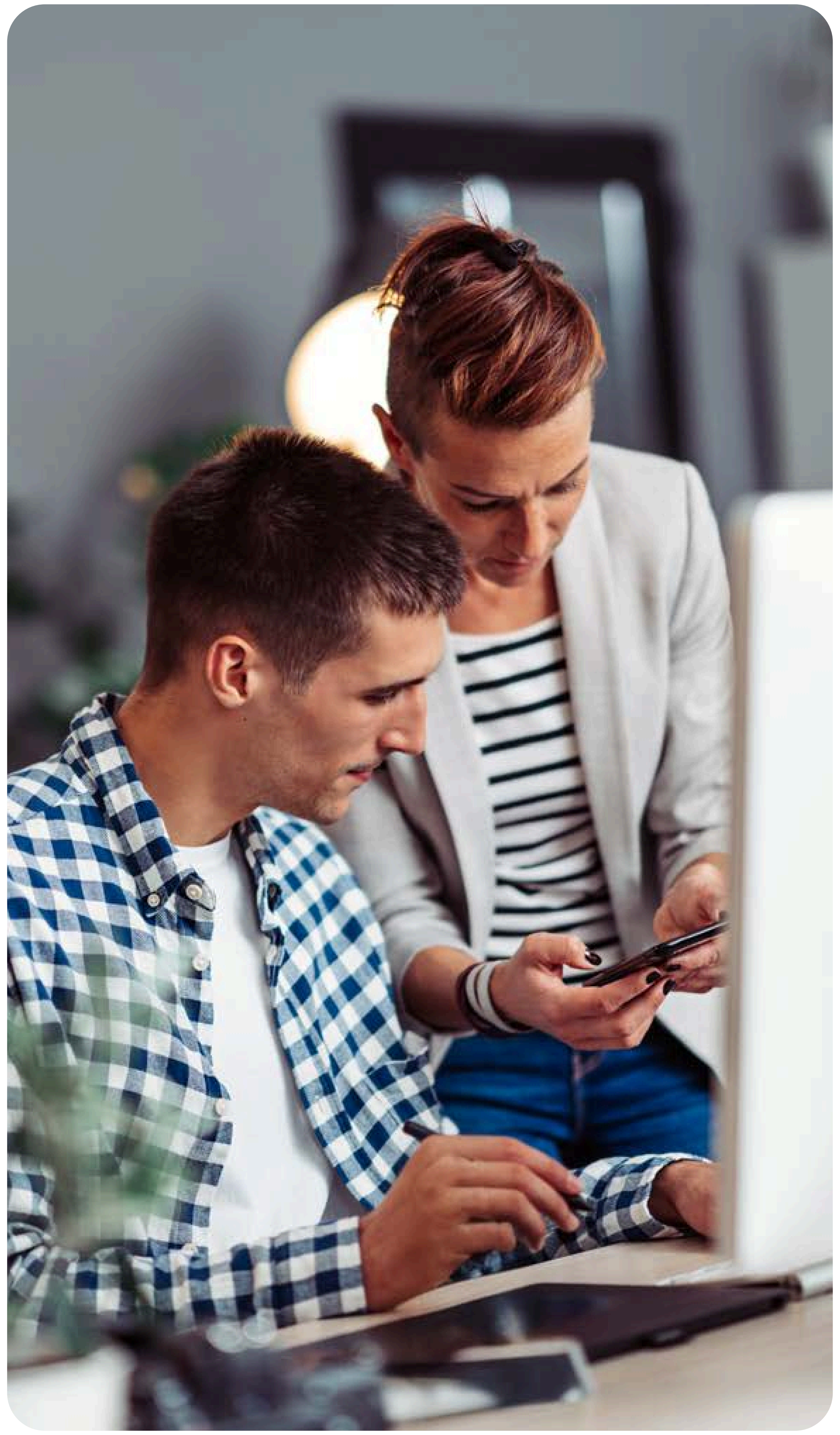
Nearly 8-in-10 firm leaders say AI has raised client expectations around speed of service.[1] Clients are no longer satisfied with end-of-month updates or next-week email responses. They want speed, timely visibility into their finances, and quick answers when something changes.

79%

of firm leaders say AI has raised client expectations around speed of service[1]

Consider some of clients' leading expectations, as pulled from the survey:

1. Same-day or near real-time responses to routine questions.
2. Up-to-date visibility into cash, payables, and spend without waiting for a formal close.
3. A firm that proactively reaches out when something meaningful happens.



WIN 1

Speed of service

Common challenges

If any of the following sound like you, it's likely why you feel stuck:

- Treating proactive outreach as "extra" instead of standard.
- Keeping AI pilots tucked inside one team instead of building a shared practice around them.
- Expecting staff to invent their own thresholds and patterns without firm-level guidance.

Applying AI ambition

Shift from reactive to proactive communication using AI to monitor client activity and draft responses. For example, use AI to:

- Scan AP and spend activity for changes in payment timing, unusual spend, or upcoming tight cash moments.
- Trigger alerts to your team when a threshold is hit, so someone can review and decide whether to reach out.
- Draft responses to common client questions so staff spend less time digging for data and more time confirming and adding context.

WIN 1

Speed of service

Putting BILL to work

BILL's Smart Response Agent reads inquiry emails you forward, pulls the right AP data, and drafts replies for questions like "Has this vendor been paid?" or "What is the status of this invoice?" That means less time toggling between inbox and AP and more time validating and tailoring the answer. Over time, your standard becomes "answer in hours, not days" for routine questions.

Starter action plan

- Pick one client segment (for example, top 20 CAS clients) and define 3–5 events that should trigger proactive outreach.
- Turn on and standardize use of tools like Smart Response Agent for AP questions, complete with a short team training.
- Create one simple SLA for speed (for example, "same-day response on AP status questions for these clients") and communicate it to that segment.

IN PRACTICE, THAT COULD SOUND LIKE:

"My firm always seems to know what's going on with my business—and they tell me before I have to chase them."

WIN 2

Advisory

WIN 2

Advisory

Overview

Two-thirds of firm leaders say AI has raised client expectations around advisory services.[1] With more financial data at their fingertips via apps and dashboards, clients no longer see raw reports as the value; they want interpretation and guidance.

The fact is that clients have access to more financial information than ever through their own tools. What they want from their advisor is interpretation and guidance, not data delivery.

2/3

of firm leaders say AI has raised client expectations around advisory services[1]

Leading client expectations include:

1. A firm that explains what the numbers mean and what to do next.
2. Regular conversations about strategy.
3. An advisor who brings forward scenarios and recommendations to every conversation.

CLIENTS MAY DESCRIBE THE IDEAL EXPERIENCE AS:

“My accountant is a trusted advisor who helps me decide what to do next.”

WIN 2

Advisory

Common challenges

Here are common speedbumps firms may encounter:

- Treating advisory as a separate, premium product instead of embedding advisory moments into existing services.
- Waiting until data is “perfect” instead of using AI-assisted drafts as starting points.
- Overloading staff with new templates instead of building advisory into a few key recurring touchpoints.

Applying AI ambition

Use AI to handle the first layer of analysis so advisors can focus on context and conversation. This can include:

- Automated synthesis of spend and cash trends before each touchpoint.
- Draft commentary on key changes, variances, or risk indicators—which the advisor reviews and refines.
- Scenario sketches for decisions like hiring, investing, or cutting costs.

WIN 2

Advisory

Putting BILL to work

Advisory is the culmination of many services, and BILL AI works on multiple fronts to feed into the bigger picture. Spend intelligence and cash flow analysis give advisors a pre-built view of a client's financial health before touchpoints, so conversations start with insights.

The move away from paper checks adds another layer of visibility into that picture, since electronic payments are trackable in real time instead of sitting in transit. Underneath it, the BILL Invoice Coding Agent automates coding on complex, multi-line invoices, cutting the manual reconciliation work that used to eat into advisory time.

The BILL Transaction Agent does the same for spend and expense, auto-capturing receipts and categorizing transactions so spend data stays accurate without someone chasing it down. Analysis of spend patterns and automatic enforcement of expense guidelines keep costs in check on their own, so advisors can spend their attention on the anomalies that actually need a decision, not the routine spend that doesn't. And BILL Assistant handles instant, in-app answers to common questions, freeing up time for the conversations that need a human.

Starter action plan

- Choose one recurring client meeting (e.g., monthly or quarterly review) and standardize an AI-supported pre-meeting packet.
- Train a pilot group of advisors on how to review AI-generated insights and turn them into recommendations.
- Identify one advisory metric (e.g., “percent of top clients receiving proactive monthly insight summaries”) and track it visibly.

WIN 3

Data privacy

WIN 3

Data privacy

Overview

It's time to make data privacy a selling point. Especially when you consider survey results: 66% of firm leaders say AI has raised client expectations around data privacy, and larger firms report particularly strong pressure.[1]

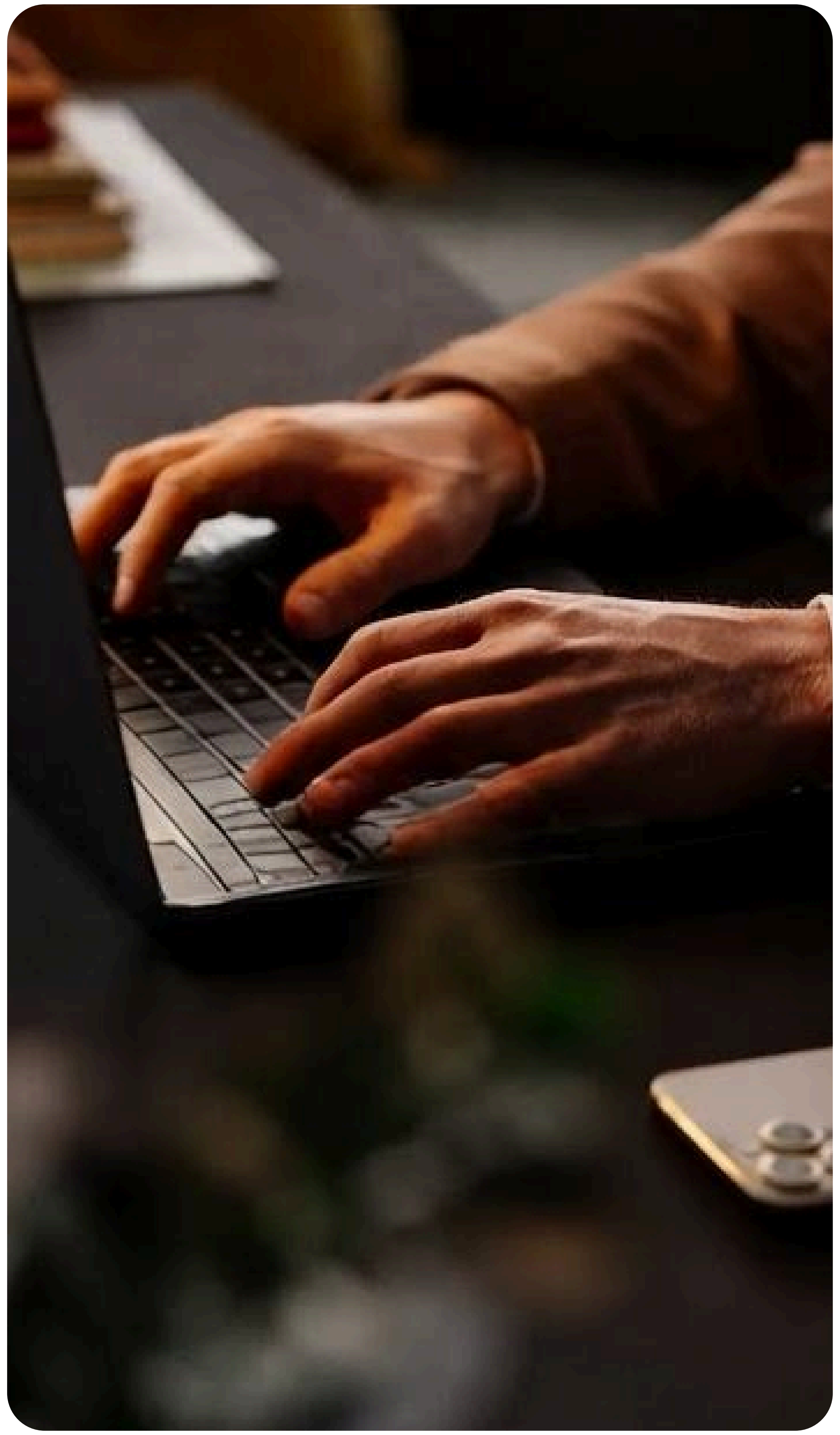
The issue is that many firms are using AI but not talking about it, which is a missed chance to build confidence among clients. Clients want specific assurance that AI and digital tools are protecting their data, not putting it at risk.

66%

of firm leaders say AI has raised client expectations around data privacy[1]

Common client expectations can include:

1. A clear explanation of how their financial data is handled and protected.
2. Confidence that AI tools are used responsibly and in line with regulations.
3. Evidence that the firm takes privacy as seriously as other financial institutions.



WIN 3

Data privacy

Common challenges

Common challenges include:

- Treating security and privacy as back-office topics instead of client-facing differentiators.
- Letting each partner or manager improvise their own privacy story.

Applying AI ambition

Proactively communicate data protection practices as part of onboarding and at regular intervals.

- A short, plain-language explanation of where data is stored, who can access it, and how AI tools interact with it.
- Clear boundaries around what AI is allowed to do (e.g., draft responses, not send them automatically).
- Simple documentation that clients can share internally when they're asked about vendor security.

WIN 3

Data privacy

Putting BILL to work

BILL is designed with privacy and security in mind, helping protect sensitive financial data with layered security controls built into the platform. Customer data is encrypted at rest and in transit, access is protected with measures like multi-factor authentication and role-based permissions, and digital payment workflows help keep bank account information private. BILL AI operates within this same security-minded environment, helping customers work more efficiently while relying on the platform's existing protections for sensitive financial information.

Starter action plan

- Draft a one-page, client-friendly summary of your data privacy practices, including how BILL fits into your stack.
- Add a brief data privacy segment to new-client onboarding and at least one annual touchpoint.
- Equip client-facing staff with three simple talking points about data privacy that they can use consistently.

THE IDEAL EXPERIENCE WILL SOUND LIKE:

"My firm told me exactly how my data is protected; I didn't have to ask."

WIN 4

Cybersecurity

WIN 4

Cybersecurity

Overview

Well over half of firm leaders say AI has raised client expectations around cybersecurity.[1] Clients aren't only concerned about misuse of their data; they are worried about fraud, theft, and broader cyber risk.

65% say AI has raised expectations around cybersecurity, 43% of high-ambition firms say it has raised expectations substantially.[1]

Cybersecurity is closely tied to data privacy, yet still distinct because clients aren't just worried about their data being misused: they're worried about it being stolen.

65%

say AI has raised expectations around cybersecurity[1]

Client expectations can look like:

1. A firm that treats cyber risk with the seriousness of a bank or financial institution.
2. Clear evidence that tools and workflows, including AI, do not introduce new vulnerabilities.
3. A proactive stance toward fraud detection and prevention.

CLIENTS WHO FEEL CONFIDENT CAN OFTEN DESCRIBE IT AS:

"My firm thinks about fraud risk the way a bank does. They understand the threats and the technology and practices needed to protect my business."

WIN 4

Cybersecurity

Common challenges

- Keeping security practices invisible instead of turning them into part of the value story.
- Overcomplicating explanations so clients feel overwhelmed rather than reassured.
- Failing to connect security to client outcomes like reduced fraud risk or fewer payment disruptions.

Applying AI ambition

Build a simple cybersecurity narrative into client relationships and highlight how AI supports risk management. This can include:

- Specific practices (e.g., multi-factor authentication, role-based access, vendor verification protocols).
- Specific tools (e.g., fraud detection systems that monitor for anomalies).
- Clear language tying AI to added protection, such as automated monitoring that can catch patterns humans may miss.

WIN 4

Cybersecurity

Putting BILL to work

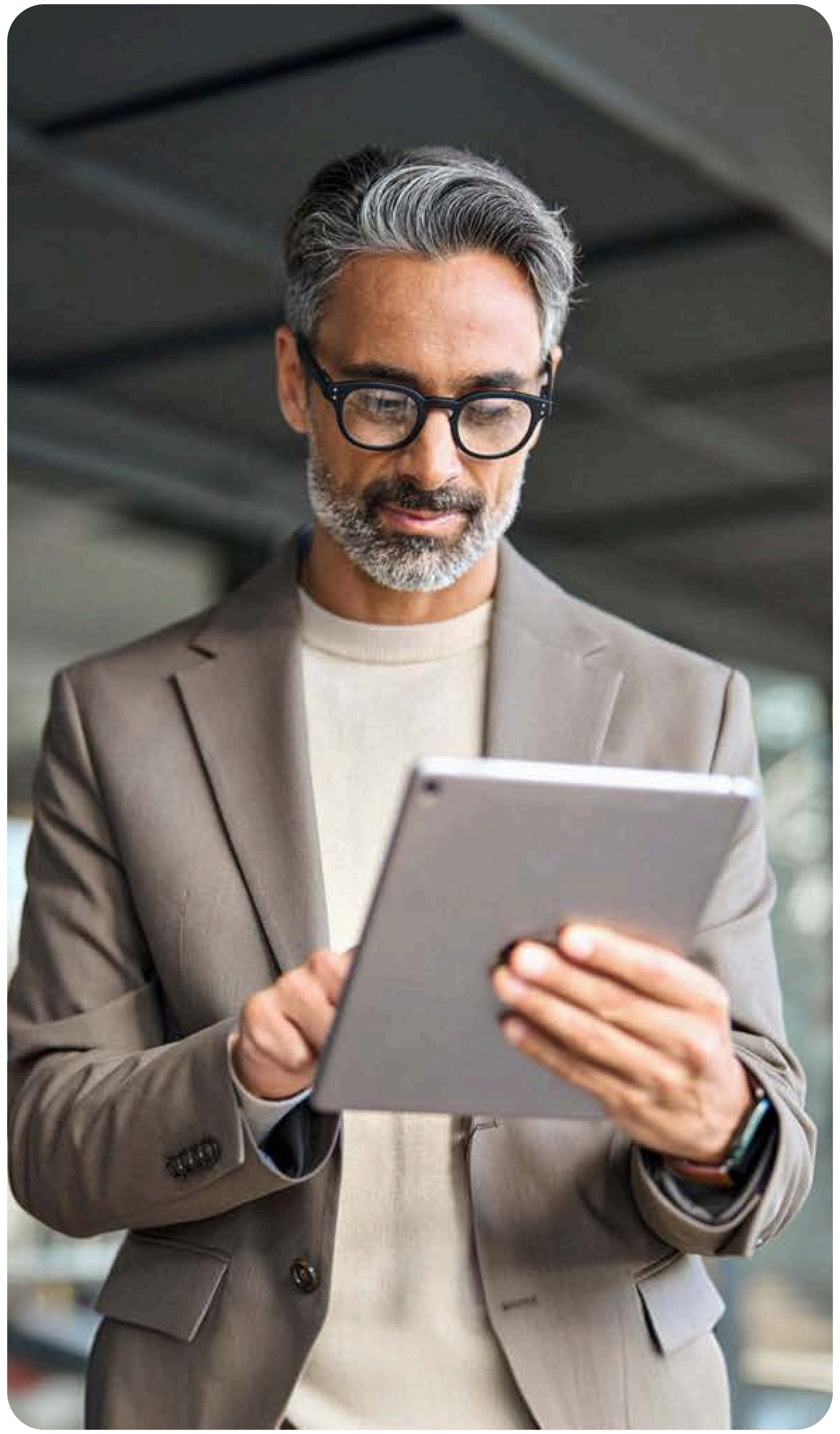
BILL's fraud detection capabilities and strong authentication controls provide concrete proof points for this story. In FY25, our predictive AI solutions helped us stop over 8 million fraudulent attempts.[2]

BILL's risk platform monitors transactions in real time, instantly identifying and blocking suspicious activity while allowing legitimate purchases. If a card is targeted, BILL systems move quickly to deter fraud and alert affected customers. Instead of saying “We're careful,” you can say “We use BILL's built-in fraud and security controls to reduce risk, and here's what that looks like in your engagement.”

For small and midsize business clients who feel vulnerable to fraud, this can be a powerful differentiator.

Starter action plan

- Define a standard cybersecurity talk track for key client segments, highlighting where BILL plays a role.
- Add one visible security practice to your client workflow (e.g., a short annual security briefing or checklist review).
- Capture at least one client-facing artifact (e.g., a brief email or slide) that showcases your security posture without exposing sensitive detail.



WIN 5

Compliance

WIN 5

Compliance

Overview

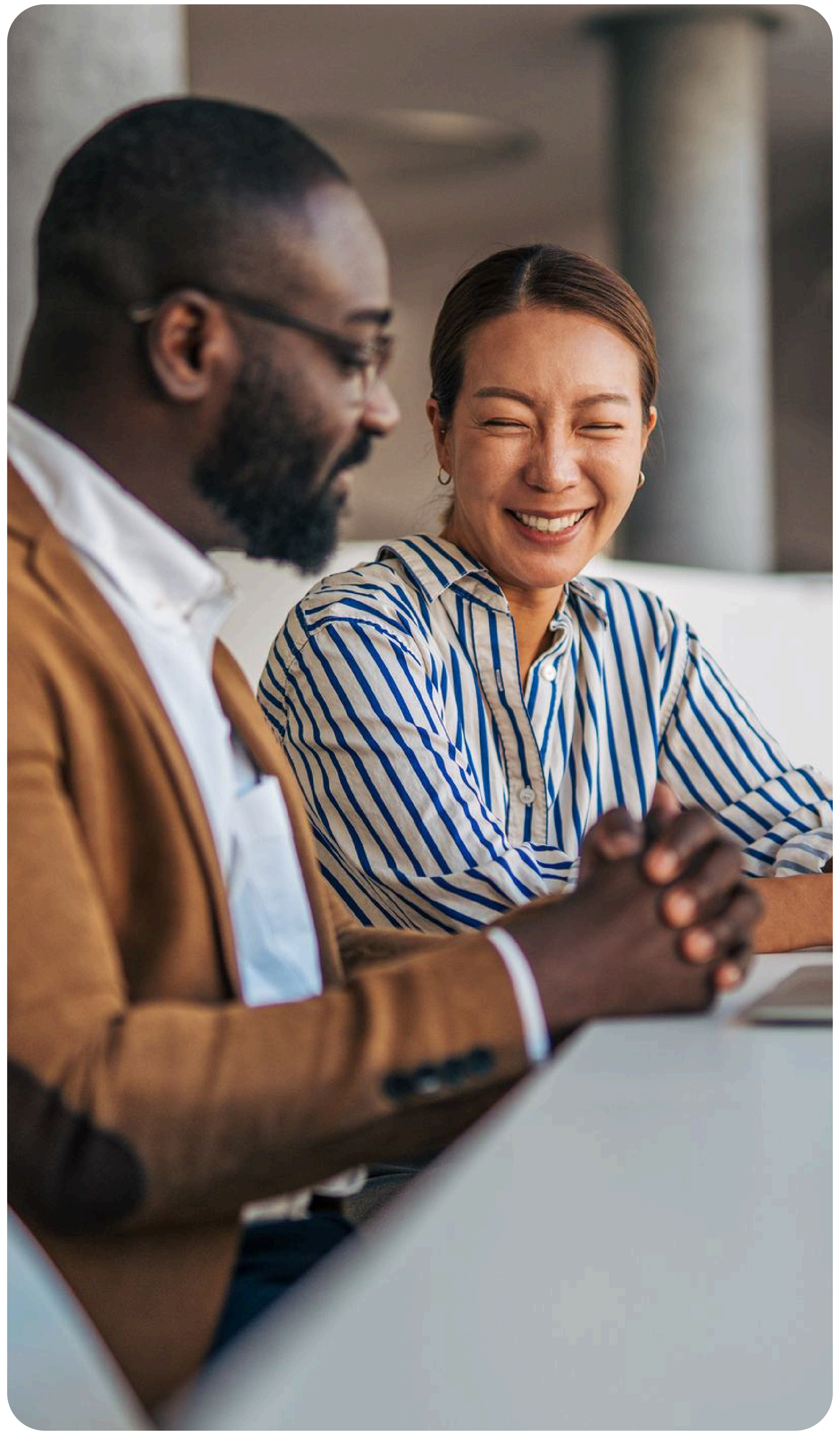
Historically, many SMB clients viewed compliance as the main reason to hire a firm, but they accepted that it was largely an annual event. AI is changing that baseline.

Today's clients expect far more than compliance on an annual level.

1. Fewer surprises at year-end, during audits, or around filings.
2. Proactive alerts when transactions, categorizations, or deadlines create risk.
3. Ongoing confidence that someone is watching, not just showing up at key dates.

63%

say AI has raised expectations around compliance.[1]



WIN 5

Compliance

Common challenges

- Treating continuous monitoring as add-on work instead of using AI to handle the heavy lifting.
- Failing to update engagement language or pricing to reflect this shift.
- Not telling clients what has changed so they don't perceive the upgraded experience.

Applying AI ambition

Use AI to turn compliance from an annual event to an ongoing practice. That means:

- Automated transaction monitoring to catch categorization issues early.
- Real-time alerts around deadlines, regulatory changes, or unusual activity.
- Dynamic checklists or dashboards that show compliance health between formal events.

WIN 5

Compliance

Putting BILL to work

BILL maintains a culture of compliance and focuses daily on best practices related to regulatory compliance for accounting firms and their clients. BILL meets SOC 1 and SOC 2 Type II standards, established by the American Institute of Certified Public Accountants (AICPA) and undergoes an annual audit by an independent Qualified Security Assessor (QSA). PCI Level-1 compliance is the highest level of certification under the Payment Card Industry Data Security Standard (PCI DSS), ensuring sensitive card data is safe and only accessible to authorized users.

For healthcare organizations that need to maintain compliance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), BILL Accounts Payable and Accounts Receivable provides safeguards for electronic protected health information (ePHI). BILL also maintains AML and OFAC controls to help prevent use of the platform for money laundering, terrorist financing, sanctions violations, or other illegal activity. BILL is a registered Money Services Business with FinCEN and is a licensed money transmitter across the United States.

Starter action plan

- Identify a small set of compliance risk indicators AI can monitor automatically. Your software partners should be able to assist you with this.
- Pilot continuous monitoring with a defined client group and track how many issues are caught early.
- Update client communications to explain this always-on approach to compliance in simple terms.

WHAT THIS CAN LOOK LIKE IN PRACTICE:

“Nothing surprises me at year-end. My firm catches issues before they become problems.”

WIN 6

Transparency

WIN 6

Transparency

Overview

More than half of firm leaders report higher expectations around transparency, particularly about how firms are using AI. Many firms are using AI quietly, but clients increasingly want to understand where technology fits and how humans stay involved.

The expectations around visibility is a truly underrated opportunity. Firms have to start talking about how they are applying AI in-house—offering a chance to further build trust and confidence among clients.

51%

say AI has raised client expectations around transparency[1]

Transparency can translate into this concepts for clients:

1. A clear, honest explanation of how their firm uses AI and automation.
2. Reassurance that human judgment is still applied where it matters most.
3. Enough detail to feel informed without needing to become technologists themselves.

A STRONG CLIENT EXPERIENCE CAN SOUND LIKE:

"I know exactly how my firm uses AI and what humans review, and that makes me trust them even more."

WIN 6

Transparency

Common challenges

- Avoiding the topic out of concern that clients will be skeptical.
- Overloading explanations with technical detail or jargon.
- Treating transparency as a one-off instead of a standard part of the client experience.

Applying AI ambition

Design one explicit AI transparency touchpoint into the client relationship. This could be:

- A short conversation during onboarding that explains what AI handles, what humans review, and how this benefits the client.
- A one-page overview that maps AI steps in the workflow with clear notes on human oversight.
- A brief annual update if AI usage expands or changes significantly.

This serves as a differentiator for your firm and showcases your ability to keep up with modern technology for the good of the client experience.

WIN 6

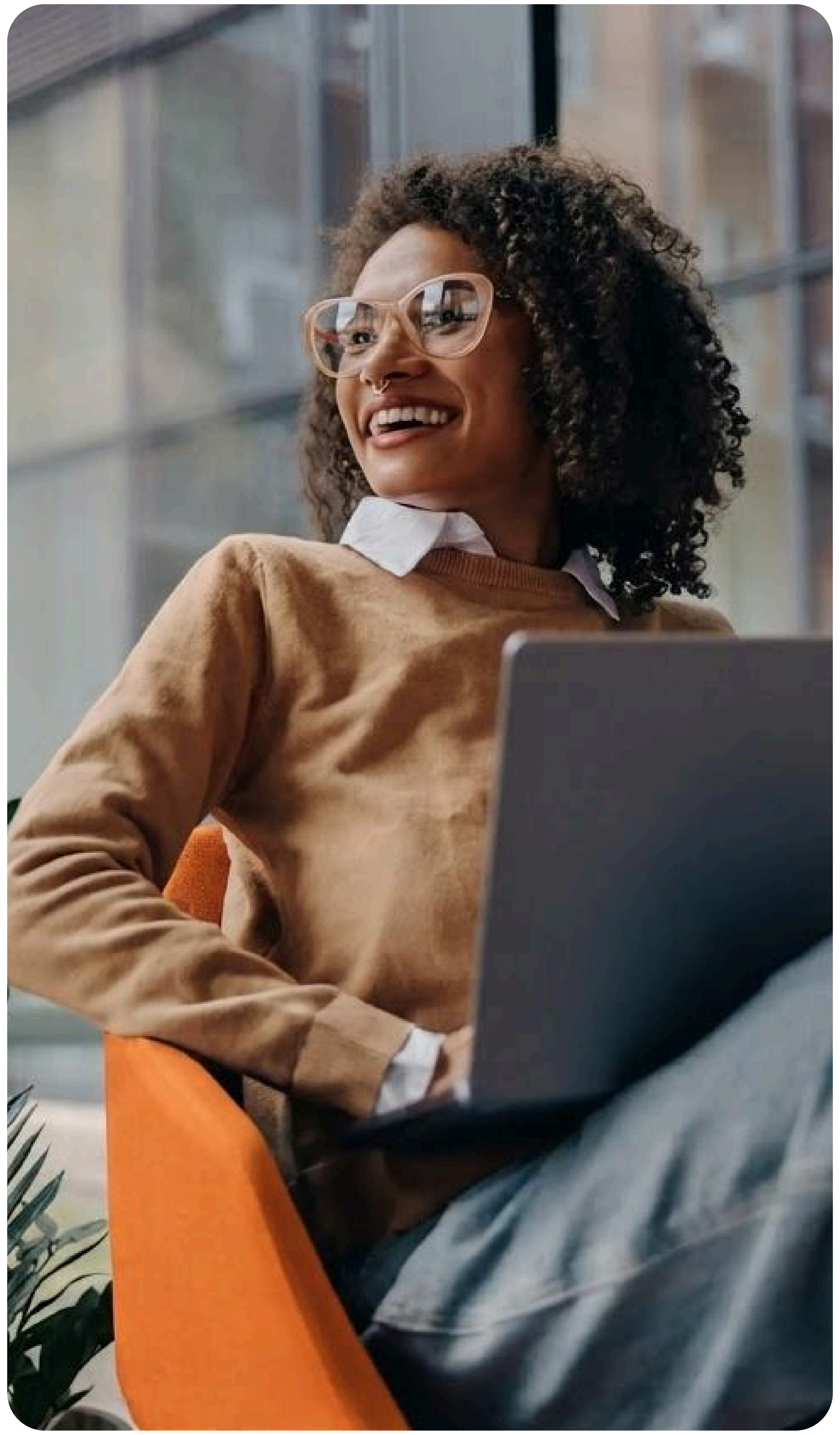
Transparency

Putting BILL to work

Firms can point to specific, concrete uses of BILL AI, such as automating invoice processing, flagging exceptions, and routing approvals—while explaining where staff review and intervene. This builds a credible, client-ready story about how your firm maximizes the impact of AI.

Starter action plan

- Create a simple AI use overview (conversation script or one-page visual) and use it with new clients.
- Train client-facing staff on how to talk about AI benefits and human oversight in plain language.
- Capture and share one client reaction or quote internally to show that transparency builds trust.



Next steps

Choosing your starting point

This framework is helpful when it leads to action, not just understanding.

To choose where to start, consider three questions and your current state:

1. **Where are you already feeling client pressure?**

   Look for areas where clients are asking more questions, pushing back, or where you have lost or nearly lost a relationship. That's your highest priority.

2. **Where do you have the fastest path to a win?**

   Pair a higher-effort change (e.g., continuous compliance monitoring) with something that can move quickly (e.g., a transparency conversation or standard security talk track). Some moves require more build while others can start immediately.

3. **Where does your current technology already support you?**

   Start with moves that BILL and your existing stack can support today. Many of the quick wins described here are closer than they look once you turn on and standardize existing AI capabilities.

Don't get overwhelmed by trying to achieve all six wins right out of the gate. Pick one or two within reach and then give them 90 days of focused execution.

AI for the win

The BILL accounting firm AI ambition survey shows a clear pattern: Client expectations are rising faster than many firms' service models. Leaders willing to put AI to work with thought and intention are those who turn the client expectation gap into a positioning opportunity.

By applying AI into your daily processes, it can help you elevate service speed; offer deeper advisory; and enhance transparency, data privacy, cybersecurity, and compliance. Each AI-leverage win builds trust, differentiation, and operational habits that add up.

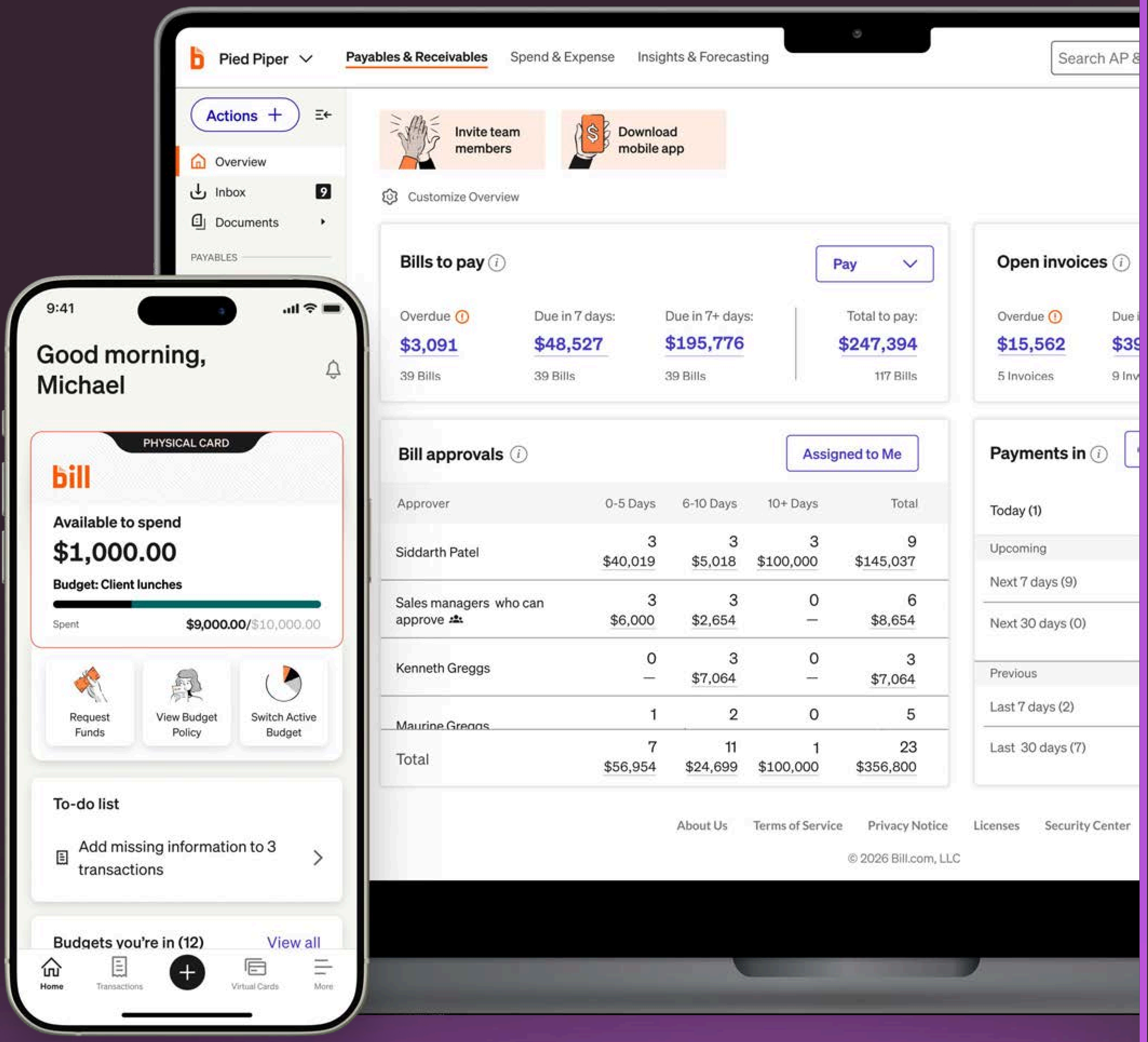
Done well, even a few initial AI wins can create visible change in how clients experience your firm.

BILL AI

Proven scale. Practical AI. Professional results.

Discover why over 9,500 accounting firms partner with BILL. Book a live demo or start your free trial to kick your firm's growth into high gear.

See It In Action



This document is for informational purposes only and does not constitute legal, tax, or investment advice.

The BILL product features described in this document represent a selection of AI implemented by BILL. This overview is not comprehensive.

The security measures described in this document represent a selection of the protective controls implemented by BILL. This overview is not comprehensive and may not include all features, safeguards, or procedures currently in use. BILL continuously reviews, updates, and strengthens its security programs, and additional measures beyond those described may be in place.

[1] The BILL accounting firm AI ambition survey vol 3 - Reinventing services and delivery, 2026 - 200+ firm leaders.

[2] BILL Holdings, Inc., FY25 earnings call (Nov 2025).