



Payment Timing and Limits

This document explains AP payment timing in Bill.com, the related limits, and how to request those limits be raised.

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Standard Payment Timing (SPT)

Standard payment timing refers to payments that are processed on the good funds model. Allow 4 banking days for the payment to be received by the vendor.¹ Banking days are Monday through Friday (excluding bank holidays).

Accelerated Payment Timing (APT)

Accelerated payment timing refers to payments that are processed faster than SPT. Once the account meets the requirements for APT (see below: 'First 5 Payments'), APT will be enabled on the account. With APT, ePayments will arrive in 2 banking days.

The first 5 payments

The first 5 payments² made in a client account will be processed on SPT. After the first 5 payments are completed³, APT will be enabled for payments up to \$5,000. This means ePayments under \$5,000 will arrive to your vendors in 2 banking days and check payments under \$5,000 should arrive to vendors within an estimated 4 banking days. Payments that are above \$5,000 will continue to be processed on SPT. Payments will be also processed on the SPT if they exceed any of the 3 payment limits described in the next section.

Acceleration Payment timing limits

Per payment limit

This limit refers to the individual payment limit for a single bill going to a particular vendor. The initial limit for acceleration is \$5,000. Payments above this amount will be processed via SPT (4 banking days).

Total outstanding exposure

This limit refers to the total dollar amount of payments processed within a one-week period. This limit may change on a monthly basis based on your client's payment history and payment utilization. Scheduled payments that exceed the total outstanding exposure amount will be processed via SPT (4 banking days).

Velocity limit

This limit refers to the total count of bills processed on a given day. This limit may change on a monthly basis based on your client's payment history and payment utilization. Scheduled payments that exceed the velocity limit will be processed via SPT (4 banking days).

¹ It will take an additional day for Check payments to be delivered due to USPS delivery times.

² Test transactions will not be considered as regular payments for meeting the requirement.

³ Completed payment refers to a payment that has been successfully disbursed to the vendor.

Requesting higher acceleration payment limits

After your client's acceleration requirement has been met, you can request for payment acceleration limits to be increased to better suit your client's needs.

To request acceleration limit increase, an administrator on the client account should contact our Customer Support team at support.bill.com and provide the following information:

- Client name
- Requested per-payment amount threshold
- Total anticipated dollar amount of payments processed within any given week
- Total number of payments expected to process per day

Once submitted, our Operations team will review your request and reply directly with any questions.⁴ Review may take up to two business days, however you may request an expedited review.

Pay faster

Sometimes a situation arises in which a payment needs to get to a vendor as quickly as possible. For those cases, Bill.com offers the following pay faster options to get checks and ePayments to your client's vendors quickly and reliably:

Checks

Expedited checks are delivered by UPS or USPS, with tracking including. The payment deadline for expedited checks is 12:00 pm PT:

- Overnight check delivery = \$19.99
- 2-day check delivery = \$14.99
- 3-day check delivery = \$9.99

ePayments

The payment deadline for expedited ePayments is 6:00 pm PT:

- Overnight ePayment delivery = \$9.99

Pay faster will be available on your client's account after the first 5 payments are successfully completed. There is an associated limit on the amount for payments that can be processed using the pay faster feature. This limit corresponds to your acceleration per payment limit. For example, If the acceleration per payment limit is \$5,000, the pay faster feature can only be used on payments up to \$5,000. If the acceleration per payment limit is increased, the new limit will also be applied for the pay faster limit.

⁴ Each request is reviewed individually; the review team may request additional information such as bank statements in order to complete the review.

An Accountant Console administrator can enable the pay faster feature for a client by taking the following steps:

1. Log in to the Accountant Console
2. Hover over the Features tab and click **Pay Faster**
3. Click **Use it** to the right of the client that will be using the pay faster option
4. Click **Confirm**

Once enabled, the client account's bank-authorized users will have access to pay faster options on the Pay page. You can learn more about the pay faster feature here:

<https://support.bill.com/hc/en-us/articles/203293699>

You can learn more about payment timing and find examples here:

<https://support.bill.com/hc/en-us/articles/203691839>

ePayments to Large Biller Vendors

Large Billers can include water, power, cable, phone, or electric companies. They can sign up to be part of a Large Billers Directory where their customers can connect immediately to pay them electronically.

The payment timing limits explained in the Standard Payment Timing and Accelerated Payment Timing sections above apply. However, there is a \$500,000 limit for ePayments to large billers. Individual payments over \$500,000 to a Large Viller Vendor will fail.