

PRODUCT GUIDE

# International Payments

Essential tips for saving time and money on international payments

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# Introduction

Businesses no longer confine growth to domestic markets. Sparked by advances in technology, expanding globally creates new partnerships, talent pools, and opportunities for revenue growth.

Unfortunately, paying global vendors hasn't always been a quick and painless process. Banks charge high fees for clunky and time-consuming wire transfer processes.

Bill.com is here to help. We support payments in a growing [list of countries and currencies](#) so that your business can save time and money while still ensuring the proper payment approval workflows. With International Payments, Bill.com customers can streamline, track, and sync cross-border payments.

Getting started is easy. Follow the directions in this guide, and you'll soon make international payments as quickly as you do domestic ones.

**"As the co-owner of a tech media startup, I pay vendors from around the world for their services. Using my bank was very complicated and time-consuming to set up. Bill.com, on the other hand, was a breeze to set up for international payments. I am now able to pay international vendors as easily as I pay vendors from the U.S., and I only use one app."**

**— The New Stack**

# Solving Common Global Payments Challenges with Bill.com

When you're growing globally, you don't need complications from cross-border payments to slow your business down. Bill.com solves these common problems so that your company can focus on what it does best.

Problem	The Bill.com Solution
<b>High bank fees and lifting fees from intermediary banks</b>	<p>To avoid high bank fees and lifting fees from intermediary banks, use Bill.com to deliver the payment in your vendor's local currency. For international wires in local currency, there are no intermediary bank charges, so your vendor receives the full payment amount.</p> <p>If your vendor prefers to receive the payment in USD, the Bill.com wire transfer fee is only \$9.99. However, like any other USD wire, intermediary banks may charge your vendor additional fees. Bill.com does not have control over intermediary bank fees when you send payments in USD.</p>
<b>Time-consuming international wire transfer forms</b>	<p>Bill.com offers one simple payment process for international and domestic payments. Easily pay international vendors with just a few clicks.</p>
<b>High transfer fee to pay in local currencies</b>	<p>Bill.com allows you to pay in many currencies worldwide with no wire transfer fee and competitive exchange rates.</p>
<b>No tracking available for global payments</b>	<p>Bill.com provides detailed payment information, delivery times, and remittance information for vendors. You can track international payments at no additional charge, whereas some banks charge a fee for payment tracing.</p>
<b>Lack of clarity around currency conversion rates</b>	<p>Bill.com provides transparent exchange rates with an in-app currency converter.</p>
<b>Inability to enforce proper workflow when paying via a bank</b>	<p>Bill.com offers automated approval workflows for both international and domestic payments. Each cross-border payment creates an automatic audit trail.</p>
<b>Double data entry in accounting software</b>	<p>Bill.com automatically syncs with QuickBooks Online, Xero, Sage Intacct, and Oracle NetSuite for a complete view of payments.</p> <p>QuickBooks Online users have multi-currency sync that allows you to enter bills in your vendor's currency and sync with your accounting software in USD.</p> <p>Bill.com also integrates with apps like Hubdoc, Tallie, and Expensify to ensure all data is shared and updated in accounting software.</p>

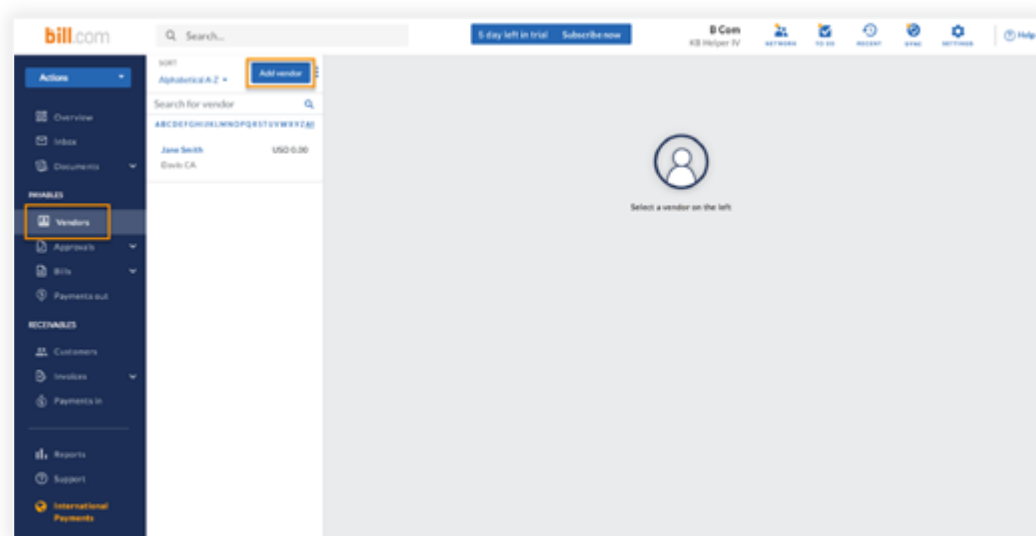
**TIP:** Try out the Bill.com Currency Converter, which converts your bill amount to a vendor's local currency on the spot and offers a clear breakdown of the latest exchange rates.

# Get Started with Bill.com International Payments

As a Bill.com customer, you can start with International Payments immediately. This section breaks down the steps to get you up and running with worldwide payments.

## Access the Latest Updates

Begin by reading up on the latest updates for Bill.com International Payments. This section lists all the countries and currencies that Bill.com currently supports. It also provides you with the Bill.com Currency Converter, where you can find competitive conversion rates for any currency.



**Step 1:** Login and locate the left-hand navigation bar.

**Step 2:** Scroll down and click “International Payments.” All supported [currencies and countries](#), as well as the Currency Converter, are located on this page.

## Save more when you pay in local currencies

Currency converter	
YOU SEND	YOUR CURRENCY
1000.00	USD - United States Dollar
VENDOR RECEIVES	VENDOR'S CURRENCY
876.90	EUR - Euro Member Countries
1 USD = 0.877 EUR   1 EUR = 1.140 USD	

No wire transfer fees when you pay in your vendor's local currency.

USD wire transfers are \$9.99 per transaction.

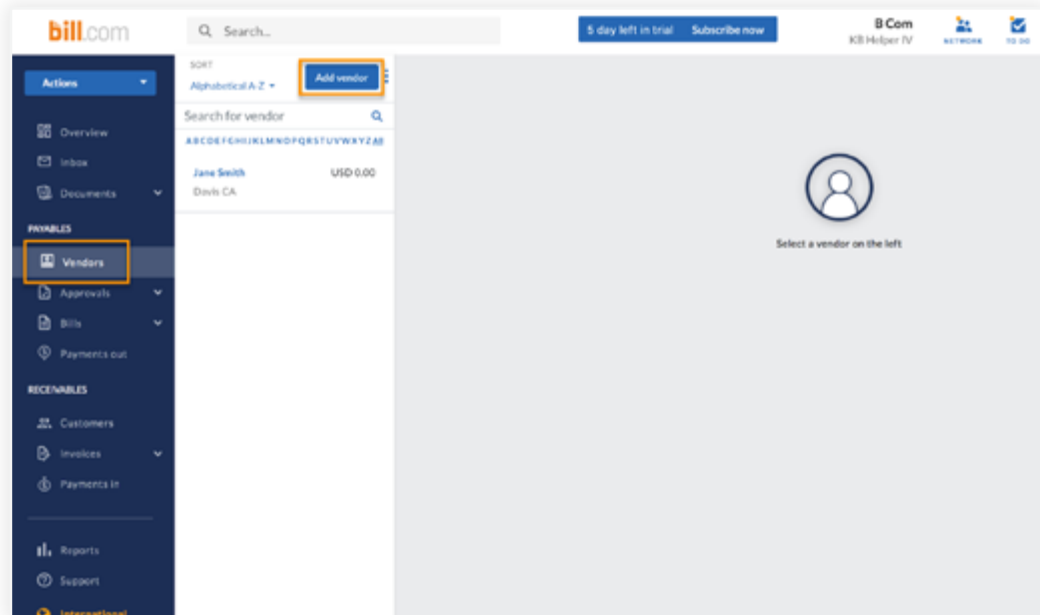
Want to enter bills in your vendor's local currency?

[Learn how](#)

## Add New Vendors for International Payments

Add global vendors into Bill.com just like you do for domestic vendors. You can also invite international vendors to enter their own bank information to save time and ensure the payment is headed to the right place.

**Step 1:** Navigate to the left-hand side of the screen and scroll down to “Vendors.” Then, click “Add new vendor.”



**Step 2:** A form will appear on screen. Fill out the form, including the vendor’s name, address, country, and bank information.

A screenshot of the 'Add a new vendor' form in Bill.com. The form is titled 'Add a new vendor' and has a 'Save' button in the top right. The form is divided into sections: 'VENDOR BASICS', 'Advanced Search', and 'VENDOR BANK LOCATION'. The 'VENDOR BASICS' section includes fields for 'VENDOR NAME \*', 'PRIMARY CONTACT EMAIL', 'COUNTRY \*', 'ADDRESS LINE 1', 'ADDRESS LINE 2', 'ADDRESS LINE 3', 'ADDRESS LINE 4', 'STATE / PROVINCE', 'CITY', and 'ZIP / POSTAL CODE'. The 'Advanced Search' section includes a field for 'ACCOUNT NUMBER WITH VENDOR'. The 'VENDOR BANK LOCATION' section includes a dropdown menu for 'VENDOR BANK LOCATION \*' with options for 'United Arab Emirates', 'United Kingdom', and 'United States'. The 'United Kingdom' option is highlighted with an orange box. Below the dropdown, there's a note: 'When you enter a bill in this currency:'.

## Inviting a vendor to enter their own bank and payment information

**Step 1:** Enter all vendor details, including vendor bank location.

**Step 2:** Select **Invite my vendor to enter their payment information**.

If you want to edit the invitation, click **View and edit email invitation**.

**Step 3:** Click **Save and send invite**.

After you send the invite, a tracker shows on the vendor's page. You can resend the invite from the tracker, and if your vendor doesn't accept the invite and enter bank info within 7 days, the tracker will show the invite has expired.

The screenshot displays two versions of a vendor's page in a light gray container. The top version shows a progress bar with 'Payment info Requested' (green checkmark) and 'Information provided' (white circle). Below the progress bar, the vendor's name 'Canada Vendor' is shown with an 'OTHER' tag, a 'Pay vendor' button, and a 'More actions' dropdown. The vendor's address is '1822 Main Street B.C Canada'. A table below shows financial data: BALANCE (\$ 20,550 .33), VENDOR CREDITS (\$ 1,200 .64), and LAST 30 DAYS OUT (\$ 2,052 .33). The bottom version shows a progress bar with 'One-time set up sent' (green checkmark) and 'invite expired' (orange circle). It has the same vendor information and financial data table. A 'Resend link' button is visible next to the 'invite expired' status.

BALANCE	VENDOR CREDITS	LAST 30 DAYS OUT
\$ 20,550 .33	\$ 1,200 .64	\$ 2,052 .33

**NOTE:** The option to send a vendor invite will not show until you select a country for the vendor's bank location.



**To continue manually entering vendor information, here are the all the form fields to include:**

- Vendor basics, including name, email, account number, and address.
- The location of the vendor's bank.
- The currency for the vendor's bill.
- Bank information, including the name on the vendor's bank account and IBAN (as needed depending on the country). You can search for banks by name, SWIFT code, and address. Be sure to designate the currency you'd like for the vendor's payment. Remember: Paying a vendor in its local currency means you avoid a wire transfer fee.
- Purpose of payment, which allows you to select from multiple options such as purchase of goods, purchase of services, bill payment, and charitable donation. This is necessary to satisfy financial regulations.
- The ability to set up auto-pay if you would like to pay for recurring or common bills automatically. Bill.com allows you to set a maximum auto-pay amount and designate when to process payment (for example, "10 days before due date").

The screenshot shows the 'Add a new vendor' form in Bill.com. The form is divided into several sections: 'BILL CURRENCY', 'BANK INFO', and 'PURPOSE OF PAYMENT'. In the 'BILL CURRENCY' section, 'EUR - Euro Member Countries' is selected. In the 'BANK INFO' section, the 'ACCOUNT / BENEFICIARY NAME' field is highlighted with an orange box, showing the following information: Barclays Bank PLC, LEICESTER 2, P.O. Box 54 LEICESTER England LE1 5AA United Kingdom, Swift BIC: BARCGB33H, IBAN: 304545. Below this, it states 'Payments to this vendor will be sent in EUR'. The 'PURPOSE OF PAYMENT' section is partially visible at the bottom.



**TIP:** To reduce payment errors, ensure that the vendor name and payment currency match the wire instructions given by the vendor. You can edit the payment notification email, phone and fax if desired.

ACCOUNT / BENEFICIARY NAME \*  
John Doe

**Barclays Bank PLC**  
LEICESTER 2  
P O Box 54 LEICESTER England LE1 5AA United Kingdom  
Swift BIC: BARCGB33XXX  
IBAN: 204545

Payments to this vendor will be sent in EUR

**PURPOSE OF PAYMENT**  
Financial Institutions require us to ask for the purpose of payment when transferring funds to United Kingdom

**PURPOSE OF PAYMENT \***  
Please select...

**AUTO-PAY SETUP**  
Auto-pay is only available for vendors transacting in USD.

**BENEFICIARY CONTACT INFORMATION**

<b>PAY TO NAME *</b> John Doe	<b>PAYMENT NOTIFICATION EMAIL *</b> john@email.com
<b>PHONE</b>	<b>FAX</b>

Once the vendor is saved with valid bank information, they will now show as paid by International Wire, and balances reflect in the vendor currency selected. You are now ready to create a bill!

bill.com

9 day left in trial | Subscribe now

B Com  
KB-Helper TV

Universal Exports, Inc. **WIRE**

123 B street London England W1T 1JY United Kingdom  
john@email.com

**Balance**  
EUR 0.00

**Vendor Credits**  
EUR 0.00

**Last Payment**  
EUR 0.00

**BILLS** PAYMENTS VENDOR CREDITS CONTACTS DETAILS DOCUMENTS NOTES

**Bills** Active

No bills to pay!  
Enter a bill

## Create International Bills

Any user with manage bills permissions can create bills for International vendors.

Now you can enter and pay bills in your vendor's currency, and Bill.com will automatically convert the invoice amount into U.S. dollars for you. To learn more, [view this article on setting up an international vendor for foreign currency bills](#).

**Step 1:** Start by clicking Bills in the left navigation pane, and clicking Create Bill, or select a document in your inbox and click Enter Bill.

**Step 2:** Select your International vendor from the drop down, which will then populate the currency and current estimated exchange rate.

Note: the exchange rate may be different when you make a payment on the bill. You can edit the exchange rate field on the bill if you wish, but the exchange rate at the time of payment will be determined by the current exchange rate and cannot be edited

**Step 3:** Enter the bill details; invoice number, amount, description, approvers, any line items as desired, etc. and then click save, or save and new if you have another bill to enter.

The screenshot shows the 'Create Bill' interface for Bill #1201. The main area displays 'No Document Associated' with a document icon. The right sidebar contains the following sections:

- NOTES:** Includes an 'Add Notes' button.
- BILL SUMMARY:** Includes an 'Edit' button and the following details:
  - Vendor: Universal Experts, Inc. (Vendor Balance: EUR 100.00)
  - Address: 1234 Street, London, England, W1T 1JY
  - Email: ucx@univexperts.com
- BILL BALANCE:** Shows 'OUR 06/03/19' and 'EUR 100.00' (USD 134.01).
- INVOICE #:** 1201
- INVOICE DATE:** 06/02/19
- PAYMENT TERMS:** Due upon receipt
- BILL AMOUNT:** EUR 100.00
- PAST PAYMENTS:** EUR 0.00
- BILL DESCRIPTION:** No description provided.

If you have any questions about entering a new bill, please be sure to check out the support center. You are ready to send an International Wire payment!

## Enable International Payments for Existing Vendors

Follow these steps if you have an existing vendor in Bill.com that you would like to pay in local currency.

- Step 1:** Go to “Vendors” on the left-hand side of the dashboard and then enter the vendor’s name in the search bar or use the sort function to list the vendors in alphabetical order. Find and select the vendor.
- Step 2:** On the vendor information screen, click the three dots in the right-hand corner and select “Edit vendor.”
- Step 3:** Scroll down to payment options and designate the appropriate currency. If you already have bills for this existing vendor, you will not be able to change the billing currency. Instead, you will need to add the vendor as a new one.

**Edit vendor** Save

**VENDOR BASICS** [Add account number](#)

VENDOR NAME \*  
Universal Experts

COUNTRY \*  
United Kingdom

EMAIL ADDRESS  
international@email.com

**RECOMMENDED**

☒ Pay this vendor faster with international wire transfer  
Simply add their bank information below and the currency you would like to pay them in. We'll securely pay them and convert into the correct currency.

☐ Pay this vendor with checks sent in the mail  
We'll mail your vendor paper checks and you can track status.

**BANK INFO** Fill out the following information to pay this vendor with wire.

BANK \*

PAYMENT CURRENCY  
EUR - Euro Member Countries  
USD - United States Dollar

## Pay a Vendor with Bill.com International Payments

Now that you have the vendor set up correctly, you're ready to move forward with International Payments.

**Step 1:** Locate the bill in the "Bills to be paid" section, in the same location as your domestic bills.

**Step 2:** Select the bill that you want to pay. Remember: You can make individual or bulk payments.

**Step 3:** Choose a full or partial amount to pay; we will always debit in US dollars, so the payment amount is shown in US dollars as well, based on the current exchange rate.

For USD bills, you can schedule the payment in advance by choosing a future process date. For foreign currency bills, the process date will always default to the next business day and cannot be changed; this represents the date your bank account is debited. If you need a specific process date, please schedule the payment the business day before the desired process date.

**Step 4:** Select a payment method from any currently verified bank account, and customize the payment memo for your vendor's reference if desired, which defaults to the invoice number and vendor account number, unless changed.

**PAYMENT DETAILS**  
Select when you would like to send the payment, the bank account to send from and add a memo.

PAYMENT AMOUNT \*  
GBP 100.00      USD 130.51

PAYMENT PROCESS DATE \*  
06/06/19

PAYMENT METHOD \*  
Greater Nevada Credit Union checking account

MEMO \*  
Inv #1201

**BILL SUMMARY**  
VENDOR: Universal Experts, Inc.  
INVOICE #: 1201  
OPEN BALANCE: GBP 100.00  
CREDITS APPLIED: GBP 0.00  
DUE DATE: 06/03/2019

**PAYMENT SUMMARY**  
EST. ARRIVAL: 06/06/2019  
LATE:   
PAYMENT METHOD: Wire  
CREDITS APPLIED: GBP 0.00  
BILL PAYMENT AMOUNT: GBP 100.00  
TOTAL PAYMENT AMOUNT: GBP 100.00

**PURPOSE OF PAYMENT**  
Financial regulations require us to ask for the purpose of payment when transferring funds to United Kingdom.

PURPOSE OF PAYMENT \*  
Purchase of Goods

Bill.com will display the exchange rate as well as the final amount that it debits from your account.

**Step 5:** When ready to pay the bill, hit submit. The bill will then appear in "Scheduled payments," which displays both domestic and international payments.

**bill.com** Search...

**Payments Out**  
Payments out: 14    Total amount: USD 390.51

Filter +

Pay bills    Pay a vendor    More actions

CONFIRMATION #	VENDOR	INVOICE #	PAYMENT AMOUNT	PROCESS DATE	PAYMENT TYPE	PAYMENT STATUS	ACTION
P1000001_2510451	Universal Experts, Inc.	1201	GBP 100.00	06/06/19	Wire	Scheduled	Cancel payment
P1000001_2421101	Bill Com	0001	USD 90.00	04/06/19	Other	Processed	Void
P1000001_2510901	Bill Com	2019-09-13	USD 0.00	04/06/19	Other	Voided	

## Check the Status of an International Payment

Bill.com lets you track the status of cross-border payments, ensuring you and your vendors stay up to date on the progress of a payment.

**Step 1:** Locate the bill in “Scheduled Payments” and select it. It will then display the status of the International Payment.

The screenshot shows the Bill.com interface for tracking a payment. At the top, it says "Payment out # P19070801" with "WIRE" and "SENT" buttons. A progress bar shows the status: "Processed" (07/09/19), "Sent" (07/09/19), and "Received" (07/11/19). Below the progress bar, it displays "USD 4,697.00 wire transfer to". The payment details are as follows:

PROCESS DATE	ARRIVES BY	TOTAL PAYMENT AMOUNT
07/09/19	07/11/19	USD 4,697.00
BANK ACCOUNT	TO BANK ACCOUNT	TOTAL VENDOR CREDITS APPLIED
Pacific Western Bank	MUFG BANK, LTD.	USD 0.00
ACCOUNT	VENDOR EMAIL	MEMO
Bill.com Money Out Clearing		
SWIFT TRANSACTION NUMBER		
374455433		

At the bottom, there is a link to "Payment trace details".

**TIP:** You can copy and share SWIFT information from a payment status. It acts as a receipt for vendors, who can use the number to follow through with banks.

The screenshot shows the "Need to trace this payment?" section. It provides a summary of the payment and a list of SWIFT trace details.

**Need to trace this payment?**  
If Baidu Japan Inc hasn't received this payment by estimated arrival date: 07/11/19, here are some things you can try.

**Confirm payment information**  
Here's what you've entered. Check this against your own records or with your vendor, to make sure it's accurate.

Account name / beneficiary: MUFG BANK, LTD.  
Bank name: MUFG BANK, LTD.  
Swift BIC: BOTKJP33XXX  
Bank and Branch Code: 000001  
(Zengin):  
Bank account number: JPY - Japan Yen  
Currency: JPY - Japan Yen

**Trace the payment**  
Give your vendor the full payment trace details below so they can provide it to their financial institution. In the majority of cases, financial institutions are able to locate and deposit the payment with this information.

Select to clipboard

(1) 190509XG82A0000374455433  
(2) 190509XG82A0000374455433  
(3) 1215c98896-5e8f-4620-abe3-6b23579b553  
(4):  
20:9049618-262-09JU  
23:CREID  
33A:190709USD4697.00  
33B:USD4697.00  
50K:756445  
52D:BILL.COM, INC 1830 EMBARCADERO ROAD PALO ALTO CA 94307 UNITED STATES

If the payment information above isn't correct, or your vendor's financial institution can't locate the payment using the full trace details, contact Customer Support.

Done

# The Bill.com International Payments Experience

Each day, customers share how Bill.com International Payments have helped their businesses.

“Bill.com enables us to pay our overseas vendors in local currencies or U.S. dollars. We used to go to our bank to send international wires. Each transfer cost \$15 and would take at least 15 minutes. That really adds up when you have hundreds of bills to pay each month! With Bill.com, it’s a 1-click operation.” – Spikeball™

“We are redefining luxury at Tamara Mellon, sourcing materials from the finest artisans in Europe. Bill.com International Payments enables us to pay our factories in local currencies with all documentation stored on one platform. With dozens of payments a month, the process is simple and efficient. There are no wire transfer fees and the exchange rates are competitive, so we also save time and money.” – Tamara Mellon

“Bill.com makes it possible for us to work with the smartest software engineers around the world to deliver new features and updates to our property managers. By streamlining our international payments and intelligently keeping track of our AP from Germany to Greece and beyond, Bill.com has us covered.” – Lodgix

“We prefer to make payments to our international vendors in their local currency. Bill.com offers a competitive exchange rate and no wire transfer fee, making it much cheaper for us to pay on the platform, rather than from our bank. Our vendors are happy and we are happy. It’s a win-win situation.” – CUJO AI

Save money, streamline payments, and increase transparency using Bill.com International Payments

# Frequently Asked Questions

You have questions and we have answers! Here, you'll find answers to the most frequently asked questions about Bill.com International Payments, foreign exchange rates, and paying in local currencies.

## International Payments – General Questions

**Q.** What is Bill.com International Payments?

**A.** Bill.com is the intelligent business payments platform that saves you time and gives you full control over an automated, end-to-end process. With our International Payments solution, we enable you to make electronic payments to your vendors outside the U.S. for business purposes.

**Q.** Who can use Bill.com International Payments?

**A.** Our International Payments solution is available to business entities such as corporations, LLCs and partnerships, and sole proprietors who use our service to make business or commercial payments. Our service is not designed for consumers and we may decline transactions if they are intended for personal, family, or household purposes.

**Q.** Can payments be made from foreign bank accounts?

**A.** No. At this time only U.S. bank accounts can be used to send payments to foreign vendors. Vendors can receive payments in foreign bank accounts.

## International Vendor Setup

**Q.** How do I set up an international vendor and its bank information?

**A.** Add global vendors into Bill.com just like you do for domestic vendors. Start by clicking on the "Vendors" tab in the Bill.com app and click "Add new vendor." For step by step instructions, [click here](#).

**Q.** Can I send invites to international vendors for setup?

**A.** Yes. You can send invitations to global vendors so that they can enter in their own bank information and preferred currency. This workflow does not create a Bill.com account for the vendor, it gathers the info and updates your vendor record so you can send them payments.

## Payment Timing

**Q.** When will the payment arrive?

**A.** Most payments arrive within 1-5 business days. The time varies depending on the recipient country, currency, and the time it takes to receive funds from your bank account. The estimated delivery date will be provided when you schedule the payment. Typical schedules are provided [here](#).

For tips on how to avoid payment delays, click [here](#).



## Foreign Exchange Rates and Fees

**Q.** What is the fee for sending international payments?

**A.** For international wires in local currencies, Bill.com offers competitive exchange rates and no wire transfer fees. For international wires in U.S. dollars, the fee is \$9.99 per transaction. Unlike some banks, Bill.com does not charge hidden fees from intermediary banks involved in facilitating the transaction.

**Q.** When is the Foreign Exchange (FX) rate locked in?

**A.** Bill.com updates exchange rates across currencies once a day at approximately 2am PT. The FX rate is locked in when you schedule a local currency payment. For a bill in U.S. dollars that is paid in a local currency, Bill.com uses the rate on the day of disbursement.

**Q.** When will I see the exchange rate during the vendor payment process?

**A.** We will provide an estimated exchange rate when entering bills in a local currency, but it may change based on when your payment is made. When scheduling the payment, you will see the U.S. dollars equivalent, which will be debited from your account.

**Q.** I made a transaction in Bill.com, and the FX rate does not match the rate I found on another site [for example Google or OANDA.] Why does this happen?

**A.** What you found is called the mid-market rate, or inter-bank rate. It's the rate that very large financial institutions, like banks, use when they trade currencies amongst themselves. This is never the rate that individuals or businesses get when they conduct these transactions.

## Paying in Local Currencies

**Q.** Can I enter bills in local currencies?

**A.** Yes. Bill.com offers multi-currency, the ability to enter and pay bills in your vendor's local currency. We will automatically convert the funding amount into U.S. dollars for you. If you have any questions, please contact [international@hq.bill.com](mailto:international@hq.bill.com) or customer support.

**Q.** How does Bill.com handle syncs with accounting software and exchange gains/losses?

**A.** If you have multi-currency in your accounting software, we will automatically sync your U.S. dollar and local currency bills. For bills in local currencies, we will automatically sync the exchange gain/loss between your bill and payment amount.

If the multi-currency feature within your accounting software has been set up, the difference between the bill's indicative exchange rate and the payments actual exchange rate will show in the unrealized Gains and Losses report.

If you do not have multi-currency in your accounting software, we will sync your U.S. dollar bills as usual, but you will need to add your bills in local currencies manually. However, QuickBooks Online and Desktop users have multi-currency sync that allows you to enter bills in your vendor's currency and sync with your accounting software in USD.

**Q.** What is your FX rate from U.S. dollars to local currencies?

**A.** Exchange rates fluctuate constantly so it is difficult to provide a specific number. The exchange rate that Bill.com offers is more competitive than typical bank rates.

To access our currency converter, login to your account and click on the vendors tab. The tool converts your bill amount to your vendor's local currency on the spot, and shows a clear breakdown of the latest exchange rates.

Ready to get started with Bill.com International Payments?  
[Login](#) to your account to begin.

