BILL PAY

Modernize how you pay your bills

Paper checks and an inbox full of invoices cost more than time. They are how bills get paid twice, paid late, or paid without anyone approving them.

The old way and the modern way

STEP	THE OLD WAY	A MODERN BILL PAY TOOL
Bills arrive	Paper mail, several inboxes, a pile on a desk	One place. Details are read from the invoice automatically.
Approval	A verbal okay, or none	Each bill goes to the right person, and the approval is recorded.
Payment	Handwritten checks and trips to the mailbox	ACH, card, check, or wire from one screen, on a schedule.
Bookkeeping	Typed into the books afterward, if at all	Payments sync to your accounting system.

Why it matters

- ✓ **Fewer errors.** In one client's books we found six large vendor payments recorded twice. Cash was understated and job costs overstated.
- ✓ **A real approval trail.** You can see who approved each payment and when.
- ✓ **Control over cash.** Bills are paid on the date you choose, not whenever someone gets to them.
- ✓ **A faster month-end.** When payments flow into the books on their own, the close has less to chase.

The tool we use: Ramp

Ramp is a finance platform that includes bill pay. According to Ramp, its Bill Pay product:

- ✓ Reads invoice details and line items automatically.
- ✓ Routes each bill to the right approver, with roles that limit who can view, approve, or pay.
- ✓ Pays vendors by card, ACH, wire, or check, including recurring bills and batch payments.
- ✓ Collects W-9s from vendors and maps payments for 1099 reporting.
- ✓ Syncs with accounting systems, including QuickBooks.

Source: ramp.com/accounts-payable, read November 10, 2026. Ramp is a separate company, and its features can change.

What it costs

Ramp says Bill Pay is available on its free plan with no monthly software fee. Some payment methods carry a per-payment fee: on November 10, 2026, Ramp listed $0.59 for a standard ACH payment and $1.99 for a standard mailed check. Ramp also says certain accounting integrations require its paid plan. Pricing changes, so check ramp.com before you decide.

How we set it up

1. **Connect.** We link the bill pay tool to your accounting system and map your accounts.
2. **Collect.** Vendors and staff send every bill to one address.
3. **Approve.** We set approval rules with you, by amount and by vendor.
4. **Pay.** Approved bills go out in a regular payment run.
5. **Close.** We review the coding and reconcile at month-end.

Is it a fit for you?

A bill pay tool usually earns its place when any of these is true:

- ✓ Checks are still written by hand.
- ✓ More than one person is involved in approving or paying bills.
- ✓ Bills have been paid late, or paid twice.
- ✓ Nobody can quickly say what is owed to vendors right now.

Want us to look at your numbers?

Our discovery review is free, and the written findings are yours to keep. Start at **regaliahillsconsulting.com** or email **john@regaliahillsconsulting.com**.

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