

# **BILL flipped affiliate roadblocks into deals up to \$1m**



# Situation

## Scaling a dual-product affiliate program during a major fintech integration

When fintech company BILL acquired Divvy in 2021, Channel Marketing Manager Matt Robinson faced some unique challenges:

- Rebranding an existing affiliate program
- Drastically scaling the new affiliate program
- Integrating the affiliate program with BILL'S AP/AR products

The merger created a puzzle. Suddenly, the team was managing **two distinct products** that needed completely different partnership strategies. On one hand, the **Spend & Expense corporate card** naturally attracted traditional affiliate sites.

But the **AP automation product** was a completely different beast. It was niche, focusing on complex tasks like automating invoice approvals.

### The niche challenge: Finding partners who could connect with distinct audiences

BILL helps small businesses automate financial operations, freeing finance teams from tedious back-office work like processing invoices. This required them to target specialized finance professionals — accountants, controllers, and VPs of finance — by carefully selecting affiliate partners.

The Spend & Expense corporate cardside was already on track with a broad range of partners, including YouTubers and big-ticket publishers like Forbes and NerdWallet.

### The challenge: finding affiliates who could speak intelligently about invoice automation.

## Situation (*cont.*)

### Scaling a dual-product affiliate program during a major fintech integration

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#### Manual processes consumed valuable time and risked compliance

Before implementing impact.com, BILL used a different partnership platform that required extensive manual labor for essential tasks. These manual payments became a significant productivity drain for the partnerships team. Matt had a recurring calendar reminder to track down the necessary documentation:

- **Executing payouts:** Matt had to chase down partners for their PayPal information.
- **Tax compliance:** Collecting W-9s and issuing 1099s required extensive coordination.
- **Variable commissions:** Managing different partner types and various commission structures manually increased complexity.

# About

## BILL

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When modern businesses grappled with the grind of manually processing invoices, payments, and back-office paperwork, BILL built a platform to solve it.

Today, the company is a leading financial operations platform that helps businesses automate their Accounts Payable, Accounts Receivable, and Spend & Expense.

[BILL](#) handles everything from invoice approvals to fast vendor payments, freeing finance teams to focus on business growth. Thanks to its acquisition of Divvy, BILL now offers a complete financial package: AI-powered AP automation seamlessly integrated with the Spend & Expense corporate card.



## Solution

Comprehensive automation and marketplace visibility created high-level efficiency

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The team realized their old system was simply untenable for an affiliate program operating two highly complex product lines. [BILL](#) chose [impact.com](#) to deliver the infrastructure, automate operations, tap into an established partner network, and access expertise to succeed in unfamiliar markets.

### The business case: Justifying a 10x software investment

The manual labor was so intensive that Robinson successfully convinced BILL's VP of Marketing to approve a 10x increase in software costs — a testament to the clear ROI impact.com would deliver.

The decision came down to simple math: the hours spent chasing PayPal information, processing individual payments, coordinating W-9 collection, and managing year-end 1099 distributions weren't only inefficient but also prevented the program from scaling.

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*Getting more visibility within the affiliate space was super helpful, and just having a much better process for how partners are onboarded onto the program, how contracts are maintained, how links are created, and how all the performance is tracked.*

**Matt Robinson**  
Channel Marketing  
Manager at BILL





## Solution (cont.)

### Comprehensive automation and marketplace visibility created high-level efficiency

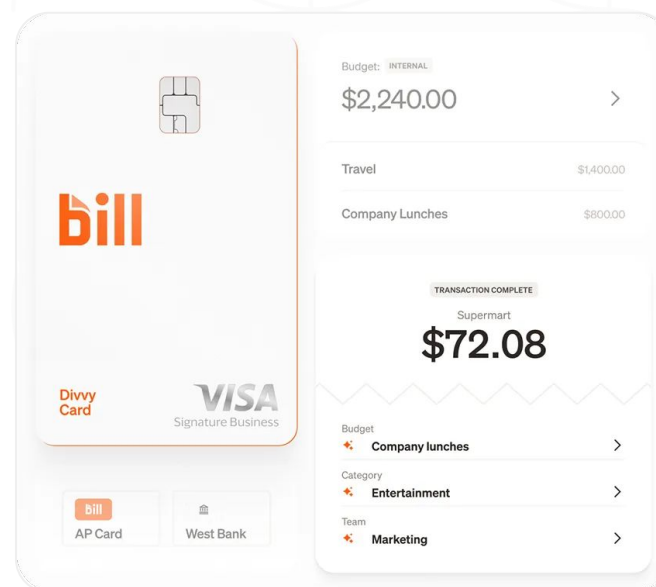
The increased investment would pay for itself in operational efficiency alone, before accounting for the revenue potential from better partner recruitment and program visibility.

#### Zero downtime with maximum impact: An effortless platform switch

Migration from the old platform to impact.com was swift due to a solid plan, clear timelines, and unparalleled support from the impact.com team. The onboarding team provided detailed, simple instructions, including:

- Notifying all partners of the change at least 30 days in advance, with detailed timelines of the integration launch plan.
- Providing weekly updates on the integration launch plan.

- Allowing partners to create impact.com accounts ahead of launch to prepare links.
- After launching, affiliates were given a month to update links and completely migrate to [impact.com](https://impact.com).



## Solution (cont.)

Comprehensive automation and marketplace visibility created high-level efficiency

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### Greater program visibility via impact.com's Marketplace and networking events

Moving to impact.com provided crucial program visibility to partners, which the previous platform lacked. Getting more exposure within the affiliate space proved invaluable. The Marketplace opened doors to potential partners that manual search couldn't reach.

The impact.com annual Partnerships Experience (iPX) event also became instrumental for relationship building. The event's move to Austin made it even more accessible, allowing Matt to interact face-to-face with high-value potential partners.

**The result? BILL could successfully recruit suitable and qualified partners for both the credit and AP products.**



## Solution (cont.)

Comprehensive automation and marketplace visibility created high-level efficiency

### Streamlined partner onboarding led to quicker partner recruitment

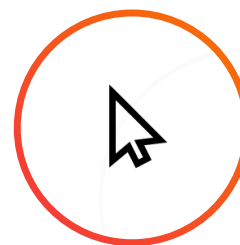
The streamlined contract system for partner onboarding was flexible. BILL could maintain a base template while easily customizing terms for different partnership scenarios.

Whether adjusting commission structures for various partner types or creating special terms for high-value relationships, Matt could configure everything within impact.com and send partners a branded signup link.

**What previously required legal coordination, document routing, and signature collection now happens in minutes.**

### Automated payments eliminated administrative barriers

Instead of spending several hours the first week of each month sorting out individual payouts, Matt simply pays a monthly invoice to impact.com. The platform distributes all funds to partners and handles all 1099 distributions.



This change eliminated significant end-of-year work.

Previously, the team had to work with the AP department and coordinate with third-party vendors to send all the 1099s, another substantial time investment.



## Outcome

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What was formerly a manual, resource-intensive operation has flourished into an efficient growth channel delivering measurable business impact across multiple customer segments.

### A surge in credit revenue

The program became an engine for **self-serve customer acquisition** — a crucial growth metric. These customers are typically smaller, earlier-stage businesses that onboard quickly via automated processes. While their individual credit lines are smaller, the affiliate program delivers substantial volume by acquiring these businesses at scale monthly.

Critically, the program also delivers **corporate-level referrals** — businesses spend hundreds of thousands to a million dollars monthly. A handful of these larger customers generate enough revenue to fund the entire affiliate program annually, essentially making every other acquisition profitable.

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1000s

Of new customers since program launch in 2021

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\$1M

Closing high-value corporate deals ranging from \$100k-1m

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260

New partners via impact.com

## Outcome (*cont.*)

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### **An influx of new customers and partners**

Since the launch of the affiliate program in 2021, BILL gained thousands of new customers via the affiliate channel. Additionally, BILL attracted a flurry of new and unexpected affiliates, such as cashback and loyalty sites.

Initially dismissed under the assumption that they only worked in B2C contexts, platforms like [Rakuten](#) and [Cartera](#) quickly became some of the strongest drivers for the AP product.

### **Automation freed up time for program optimization**

impact.com's automated processes freed up time for the BILL team to focus on strategic activities like partner recruitment, relationship building, and program scaling.

Administration tasks that previously consumed several hours each month — chasing PayPal information, processing individual payments, coordinating W-9 collection — now happen automatically through a single monthly invoice. Year-end tax documentation, which previously required coordination across multiple teams and third-party vendors, became entirely hands-off.

### **Key results:**

- Closing high-value corporate deals ranging from \$100k-1m
- 1000s new customers gained since program launch in 2021
- Acquisition of 30-50+ new customers each month
- Migrated 68 partners and added 260 new partners via impact.com
- Time savings of 4-10 hours per month