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Other people's money

Your clients trust your CAS practice today.
Can they trust your technology with their money?



A transfer of trust

Every client advisory services (CAS) engagement begins the same way. A client gives the CAS team access to their financial information – vendor payments and relationships, spend and expense data, accounts payable/receivable, salary data, sales figures, you name it.

For CAS professionals, this is such a familiar routine that it can be easy to forget that this isn't just a transfer of data. It's a transfer of trust. This is some of their most sensitive, valuable information – the keys to running their business. They're handing over information and responsibilities that they've handled on their own for years, and they're entrusting the CAS team to do an even better job with them than they did themselves.

If something goes wrong, the client's trust is compromised, which could mark the unraveling of the relationship. One payment error, a missed fraud signal, or a botched onboarding could undo years' worth of trust- and relationship-building.

For CAS practices, trust is an asset cultivated through operational discipline. Inside, we'll show how to sharpen that discipline through a practical, business-minded approach rooted in five pillars.



The hidden perils of the patchwork stack

Most CAS practices didn't build their technology stack all at once. They accumulated it over time. One tool for accounts payable, purchased when the practice hit 10 clients. Another for receivables, because a new hire was familiar with it. A reporting layer bolted on later when clients started asking for dashboards. These systems don't communicate well or easily with one another because they weren't designed to do so.

Over time, the cost of inefficiency is real and measurable. When CAS leaders realize their team is re-keying invoice data from the AP platform into the reporting tool, spending three hours per client per month, for 40 clients – 120 hours of avoidable manual work – she knows that's a problem. Especially when this type of work is prone to transcription errors, which can lead to bigger trust issues.

There's a simple tool for determining whether this is a problem for your CAS practice: The 60-second Cash Flow Visibility Test. Here's the test:

For any client in your portfolio, can you answer these three questions in under 60 seconds?

- 1 What is their net cash position right now?
- 2 Which payables are due this week?
- 3 Which receivables are overdue?

When AP lives in one system and AR lives in another, no single view shows you the complete cash position, leaving the CAS team with blind spots to resolve. This usually involves a manual workaround, which takes time. It also requires CAS staff to be knowledgeable about multiple systems, which in turn adds complexity to the onboarding process. And in the event of an audit, the audit trail is more difficult to reconstruct and prone to gaps.

Blind spots and delayed reactions are a recipe for compromised trust. A CAS practice that can't see the full financial picture for a client is offering them incomplete counsel. And clients know it.

The 60-second cash flow visibility test

for any client in your portfolio, can you answer these three questions in under 60 seconds?

- ✓ What is their net cash position right now?
- ✓ Which payables are due this week?
- ✓ Which receivables are overdue?

The trust maturity model

CAS practices move up the trust maturity scale with the help of smart technology decisions, deployed by professionals who understand the stakes and know how to apply these technologies effectively.

Level 1 – Reactive: Manual processes, fragmented tools, errors discovered after the fact. Trust is fragile.

Level 2 – Structured: Basic workflows in place, but visibility is limited to individual systems. Trust depends on individual effort.

Level 3 – Integrated: Unified platform with full cash flow visibility, automated controls, and centralized reporting. Trust is built into the operating model.

Level 4 – Scalable: Infrastructure supports growth without proportional headcount increases. Trust scales with the practice.

The five pillars of trust-enabling CAS technology

CAS is based on technology. The technology a CAS practice chooses, and how it uses it, is a dominant factor in its ability to create trust with clients. Think of trust like an operating system – one that requires different tools and processes working together with the guidance and structure of an architecture.

These five pillars are the foundation of that architecture. When choosing any technology to be deployed in CAS engagements, use these pillars as the criteria for evaluation – less a checklist of features but a lens for understanding how they fit with your business and technology strategy.

Pillar 1

Complete visibility across the full cash flow cycle

A CAS practice that manages payables in one system and receivables in another is giving clients a half-picture dressed up as a whole one. The advisory value of a CAS engagement comes from seeing the complete cash flow cycle—money coming in, money going out, timing gaps, seasonal patterns—all in one view. Without that, the CAS practice is relegated to being a transactional order-taker rather than a strategic partner.

For example, if a CAS practice responsible for managing a client's vendor payments sends a duplicate vendor payment on a Friday afternoon, the client could discover it on Monday morning – before the CAS team detects the mistake. Nobody wants to take that difficult call with the client, because the discussion is less about a duplicate payment, which can be fixed. It's really about the betrayal of trust. Both the client and the CAS practice are undoubtedly wondering what other errors may be underway at that moment.

Pillar 2

Airtight controls that protect the client (and the firm)

Every payment processed by a CAS practice is a fiduciary responsibility. Multi-level approval workflows, dual controls on sensitive changes, and complete audit trails are not bureaucratic overhead. They're critical features of a trust infrastructure. The difference between a firm that catches a fraud attempt and one that processes it can be a single control that was or wasn't in place.



Vendor payments are one of the most frequent targets of fraud. If a bad actor submits fraudulent bank routing information for a legitimate vendor and the CAS practice doesn't have dual-control verification safeguards in place, the payment is on its way to the wrong account. Not only is the CAS practice liable for the loss, but it's also lost the trust of the client. It can take weeks or months to demonstrate that it won't happen again to regain the client's trust.

Pillar 3

AI and automation you can trust on Day 300

AI and automation capabilities are already beginning to transform CAS operations. And they make for a flashy, convincing product demo. But how will they work in real-world conditions? Can the automation tool accurately process a complex multi-entity client's invoices? Will it be just as effective on Day 300 as on Day 1? The AI- and automation-enabled solutions your CAS practice chooses need to prove their ability to work reliably, at scale, using real-world data, over time – and to constantly evolve their features as AI capabilities continue to advance and market conditions change. Effective automation takes years of iteration using large volumes of data, supported by production-grade infrastructure that many newer market entrants simply have not had the time or experience to develop.

In this context, the Day 1 vs Day 300 comparison can be revealing. Demos are designed to work on Day 1 – easy onboarding, no anomalies, well-organized data. On Day 300, your CAS practice could be running its entire client roster at full volume through a system that hasn't encountered the variations, anomalies, unique client attributes, and volume demands that the CAS practice deals with every day. Make sure you have full confidence that the solution provider has the depth, maturity and experience to capably address these types of challenges with your practice, no matter what twists and turns may present themselves in the future.

Pillar 4

Seamless integration with the systems your clients already use

Any time your technology doesn't speak fluently with your clients' accounting systems, manual work is the result. In addition to being time- and resource-intensive, manual work creates errors. And errors lead to the erosion of client trust over time.

Imagine a CAS practice onboarding a new client on QuickBooks Desktop. A shallow integration leads to manual journal entries, delayed syncs, and reconciliation gaps that require hours to close. The client, accustomed to managing their own books before the integration, begins wondering why things seem to be moving *slower* than before.

How quickly can a new CAS client get onboarded and fully operational? This is more important (and telling) than it may first appear: Speed of onboarding is the very first impression of competence in the CAS client relationship. A practice that can get a new client up and running in days rather than weeks is signaling that its infrastructure is built for scale. If the process is unwieldy and time-consuming, that tells an entirely different story for the client.

But onboarding is only the beginning. A well-integrated technology stack opens the door to other services for clients. Spend and expense oversight, W9 collection and management, procurement workflows: these are services clients genuinely need, and pain points they feel acutely when they're managing them on their own. A CAS practice with the right infrastructure can step into those gaps naturally, deepening the relationship and increasing retention in the process. The practices that grow their client relationships over time are typically those whose systems make it easy to do more — not just more efficiently, but more broadly.

Pillar 5

Client-ready flexibility

Don't expect clients to standardize. In fact, that's one important reason why so many clients need the support of a CAS practice — their inability to standardize has wrapped them in a web of complexity. From different payment processes, industry-specific requirements, urgency levels, and communication preferences, clients bring all that complexity to the CAS practice, expecting the CAS team to make sense of it all. For the practice, this is largely a technology challenge. Its technology infrastructure needs to be flexible enough to support this wide diversity in tools, processes and requirements.

If the practice has to tell the client "we can't do that," it's doing something wrong. The result: Losing a prospective client because the practice can't process international payments or offer virtual card options. Plus, the practice needs to accommodate mobile capabilities and after-hours requests. A client who submits an urgent payment request at 9:00 PM and receives confirmation from the CAS team within an hour will remember it. They'll also remember whether it took them a day to hear back.

Now that you have the blueprint for what your technology should do, the next question is equally important: how do you evaluate the vendors who claim to deliver it?



The vendor trust test: Separating track records from pitch decks

CAS practices are not short on vendor options. The market is getting more crowded every day, and every solution tells a compelling story in a demo. Newer entrants move fast, price aggressively, and promise integrations that may or may not hold up in a real-world CAS environment.

CAS leaders know that client trust is earned, not declared. The same should be true with the vendors the CAS practice chooses to work with. That's more difficult in the technology selection phase, compared to years into a relationship. At that beginning phase, it's all promises, proof points, demos, and testimonials. So who can you trust, and why?

Start with cybersecurity. CAS practices are custodians of sensitive financial data: account numbers, vendor banking information, client payroll details, payment histories. A vendor's security strength (or lack of it) is a prerequisite, not something to discover after the fact. No CAS practice can afford to adopt a newer platform that works well enough for several months, then experiences a critical failure during your busiest time, because the resulting impact on the client trust relationship is immeasurable. Make sure the vendor holds independent certifications, conducts regular third-party audits, and has governance capabilities in place to match the needs and expectations of both the CAS practice and its clients.

Cybersecurity is only one key aspect of choosing technologies the CAS practice can trust. Below is a more detailed list of the types of questions CAS leaders should be asking vendors from the very start.



Seven questions to ask every technology vendor

Ask these questions – before you even reach the demo phase

- 1 How many years has your platform been in production with accounting firms—not in beta, not in pilot, but in full production?
- 2 Can you provide references from firms managing 50 or more clients on your platform today?
- 3 Does your platform handle both AP and AR natively, or do you require integrations with third-party tools to deliver the full picture?
- 4 What is the volume of real transaction data your AI models have been trained on?
How does your accuracy benchmark on Day 300 versus Day 1?
- 5 Describe your bi-directional integration with [client's ERP]. Is it real-time?
Does it require manual reconciliation?
- 6 What are your dual-control protocols for sensitive actions like vendor bank account changes?
- 7 What independent security certifications does your platform hold, and when was your last third-party audit?

A vendor that can answer every one of these questions confidently, with specifics, is one that has earned the right to a deeper conversation.

Scaling trust from 15 clients to 150 – with no drop-off

Ultimately, growth is the number one goal for CAS practices – and technology plays a central role in accelerating and supporting growth. But when technology-enabled growth isn't accompanied by a smart, forward-looking operational infrastructure, CAS practices open the door to a host of risks, starting with a loss of client trust.

How can a practice effectively scale from a handful of clients to a broad client portfolio without sacrificing service quality, losing the personalized attention that won the trust of clients in the first place, or hiring at a proportional scale? It can be easy to add clients to the CAS roster. The hard part is maintaining the same visibility, responsibility, and accuracy that earned the trust of 15 clients once the roster hits 50. And again at 150.

Consider the scenario of a sole proprietor who's grown her CAS client roster from 15 to 40 clients in 18 months. Without a centralized management console, she spends

Friday afternoons logging into each client's system individually to check for exceptions and flag anything that needs attention before the week closes. At 15 clients, maybe it takes a couple of hours. At 40, it takes all day. At 100, it's impossible. The math doesn't work. She either needs to hire more people or adopt better systems.

This inflection point—the scaling wall—is predictable. Every CAS practice that grows fast enough hits it. What distinguishes practices that break through the scaling wall from those that just break is whether they built their infrastructure for the practice they're building toward.

Technology is a hiring multiplier, not a headcount replacement. The goal is to extend the reach of every person on your team rather than replace them with technology. A centralized reporting console that surfaces exceptions across the entire client portfolio means one experienced staff member can triage problems that would otherwise require individual logins, individual reviews, and individual judgment calls across dozens of accounts.

The principles to support this growth are clear and proven. There's a playbook for this. The real question is whether the solutions your CAS practice deploys are designed from the ground up with these principles in mind.





BILL: A platform built for the trust playbook

You've just read the principles that define a trust-centered CAS technology strategy. BILL was purpose-built to deliver on every single one of them, steadily building on foundational design decisions made over years of serving accounting firms at scale.

Trust pillar	BILL capability
Pillar 1 Complete cash flow visibility	Unified AP & AR on one platform
Pillar 2 Airtight internal controls	- Multi-level approval workflows - Dual-control verification on vendor bank account changes
Pillar 3 Automation that works on Day 300	- AI trained on years of real transaction data. - High-accuracy invoice capture
Pillar 4 Seamless integration with client systems	- Bi-directional sync with QuickBooks Online & Desktop, NetSuite, Sage Intacct, and Xero 8M+ vendor network for fast onboarding and integration*
Pillar 5 Flexibility and responsiveness	- ACH, checks, virtual cards, credit cards, and international payments - Highly rated mobile app for after-hours access and client responsiveness
Scaling Centralized portfolio management	- Accounting Console with single-portal access to all clients - Centralized reporting

* Internal BILL data as of June 30, 2025.

Your call: Trust is a decision

"The trust deficit" is a widely discussed concept across professional services industries, including the accounting profession. It suggests that client relationships begin at a deficit of trust, and that the firm has to earn trust over time. For CAS practices, the truth is that most client relationships start on a foundation of some trust. It may not be deep, and it is definitely precarious – but CAS clients wouldn't sign on with your practice if on some level, they did not trust that the CAS team will do what they say they will do.

The challenge is to nurture and grow that trust over time, which is where things can get tricky – especially for practices that are growing quickly. Along the way, pitfalls abound:

- ✔ A duplicate payment discovered by a client before the CAS team catches it.
- ✔ A vendor fraud that slips through because dual controls weren't in place.
- ✔ A promising new platform that fails during the busiest times.
- ✔ A practice that hits 40 clients and can't figure out how to get to 100.

These are real scenarios, playing out in real practices, with real consequences for client relationships that took years to build. The good news is that the playbook is clear, and the infrastructure exists to execute it.

CAS practices that have made the leap — from fragmented stacks to unified platforms, from manual bridges to real-time integrations, from pilots to production-grade automation — aren't doing it through effort alone. They built the right foundation. And because they did, they can scale without sacrificing the quality of attention that earned client trust in the first place.

That's the opportunity in front of every CAS leader. Not a technology upgrade, but a *trust* upgrade. One that shows up in every client interaction, every payment processed, every exception caught before it becomes a problem.

Your clients are trusting you with their most sensitive financial information, their vendor relationships, their cash. They chose your CAS practice because they believed you were the right steward for all of it.

Make sure your technology is delivering on the same promise you're making to clients.



Next steps

Learn how BILL is enabling CAS practices

Discover how BILL helps CAS practices gain complete visibility into client cash flow, automate AP and AR, and scale with confidence. Whether you're managing 15 clients today or building toward 150, the infrastructure is here.



The BILL Accountant Partner Program

Join a network of forward-thinking firms using BILL to deliver trust-centered CAS services. Partner benefits include dedicated support, exclusive resources, and access to a community of practices building at scale.



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