# Bill payment methods and timelines

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**Help Center URL:** Bill payment methods and timelines

## Overview

As the fastest bill payment product on the market, Bill Pay offers a variety of payment methods that ensure your vendors are paid fully and on time. You can also pay your bills with the assurance that we'll notify you if it looks like you're paying a duplicate bill.

Please note: All Ramp bill payments—whether by check, ACH, or card—are free to use. There are no processing fees.

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# Paying by card

Ramp Bill Pay lets you pay your bills using both your existing cards and Single-use Ramp cards. If your vendor accepts Visa cards, this is a great way to earn cashback.

Learn more about paying your bills via Ramp card here.

# Paying by ACH

With Bill Pay, ACH payments to your vendors have never been easier or faster. Here's more information to help you make ACH payments.

### Regular Delivery:

**Payment timeline:**

Regular ACH payments take 2 or 5 business days, depending on Bill Pay usage to date and information about your limit and connected bank accounts. However, Ramp has made ACH payments even faster with same-day delivery on eligible bills. Jump to Same-Day ACH to learn more.

**Maximum payment:** When paying by ACH, no maximum amount is required.

**Bill Pay dates explained:**

- **Due date:** the date that the vendor expects the payment to arrive
- **Payment date:** the date the payment leaves your account
- **Estimated arrival:** the date the payment will be delivered to the vendor

**When bills are marked as paid:**

Bill payments via ACH will be marked as paid in your connected accounting provider once Ramp withdraws (debits) funds from your connected account (debits). The bill payment will be marked as paid in Ramp once the bill payment funds have been credited and received by your vendor. See more information about Bill Pay Accounting: Bill Pay Accounting

**What do ACH payments look like in my bank statement:**

As a Ramp customer, your bank statement will show "{{ Vendor Name }} {{Invoice Number }} BILL PAY". Your vendor's bank statement will show "{{ Business Name }} {{ Invoice Number }} BILL PAY".

For example, if your company is Cafe Kramer and you are paying invoice 018 to Jerry Donuts, your payment to the vendor will show as "JERRY DONUTS 018 BILL PAY". Jerry Donuts will see this on their bank statement for the same payment: "CAFE KRAMER 018 BILL PAY".

## Payment Details

**Payment Type**
ACH (Direct Deposit)

| ACH Send Date | ACH Delivery Time | Vendor Receive Date |
|---|---|---|
| 02/10/22 | 5 Business Days | 02/17/22 |

**Pay from account**
Manual Account (•••• 1873)

**Send payment to**

## Same-day delivery

Ramp allows customers to process payments more efficiently and quickly by offering same-day delivery for eligible ACH bill payments. To enjoy unlimited, free same-day ACH payments with the confidence that your vendors receive funds the day you send them, select "Business Account" under "Pay from account". If you don't have a Ramp Business Account yet, you can sign up here.

On eligible bills, you will see a drop-down on the ACH Delivery time that will allow you to select Same-Day delivery for a $10.00 flat fee. Bills with same-delivery that are fully approved by 4:00 PM EST on the scheduled date will remit funds to vendors within the same business day.

## Same-Day Delivery Eligibility

Please note that if a bill is recurring, same-day delivery will not be available within the drop-down. Additionally, if your business or bill falls into one of these categories, your bill may not be eligible for same-day delivery.

- **New to Ramp:** Same-day delivery will become available to your business after a few successful bill payments are made on Ramp.

- **Outstanding Balances:** If you have any outstanding balances owed to Ramp for statement payments in the last 60 days, same-day delivery will not be available for your bill payments.

- **Vendor Bank:** Certain receiving banks are considered higher risk; thus, Ramp cannot offer same-day delivery to these banks to reduce risk and potential fraud. Also, even if a bank is eligible, we cannot guarantee that the bank will make the funds available on the date of payment transmission.
- **High Bill Amount:** To ensure secure payment delivery, Ramp does not offer same-day delivery for higher bill amounts.

# Paying by domestic wire

Ramp enables you to pay vendors using domestic wire transfers through FedWire, offering a secure and efficient way to quickly transfer large transaction amounts to vendors within the United States. The maximum amount allowed for domestic wire transfers is $10 million per transaction.

## Payment timeline

You will have the option to pay with domestic wire for a $15.00 flat fee. Ramp will withdraw funds via an ACH debit from your connected bank account on the scheduled date.

- Payments can take between 0-5 business days.
- Bills that are fully approved before 1:00 PM EST on the scheduled date will be sent to vendors within the same business day.

## Same-day domestic wire eligibility

Same-day domestic wire may not be available due to the following categories:

- **High Bill Amount:** To ensure secure payment delivery, Ramp does not offer same-day domestic wire delivery for higher bill amounts.

- **Outstanding Balances:** If you have any outstanding balances owed to Ramp, same-day domestic wire may not be available for your bill payment.

## When are bills marked as paid:

Bill payments via wire will be marked as paid in your connected accounting provider once Ramp withdraws (debits) funds from your connected account which may take 1 business day. The bill payment will be marked as paid in Ramp once the bill payment funds have been credited and received by your vendor.

# Paying by check

Bill Pay lets you pay your US-based vendors with a check.  Here's helpful information to know when making check payments

## Payment timeline:

Ramp will withdraw funds via an ACH debit from your connected bank account on the scheduled date which can take 2-5 business days to process. Once Ramp receives these funds, we will issue and deliver a paper check to your vendor within 4-7 business days. If a check is not cashed within 180 days of issuance, Ramp will automatically void it.

## What's printed on the checks:

Ramp checks will be printed with the bill amount, the name of the business paying, and a check memo pulled from the Vendor Memo field in the Ramp bill. The following will be printed under the signature: "*Ramp Business Corp., as agent.*"

Check envelopes will include the vendor's name and address, and display your business address as the return address.

## Delivering Ramp checks:

Our checks take about 4-7 business days to reach your vendor, and if you schedule a payment for a date beyond six business days, we will ensure it reaches the vendor on time. If you schedule a check payment on a non-business day (holiday or weekend), we will send it on the following business day.

**Note:** Ramp relies on USPS for physical check delivery. While most checks arrive as expected, delivery cannot be guaranteed 100% of the time.

If a check's payment status shows as 'Delivered' but the vendor hasn't received it, you can cancel and resend the payment by following these steps:

1. Go to the **Bill Pay** section in Ramp.
2. Locate the check payment you want to cancel.
3. Click the **three vertical dots** or open the **Bill Actions** tab.
4. Select **Cancel Payment**.
5. Confirm the cancellation.

Once canceled, you can reinitiate the payment:

- Using the **same method** (check), or

- Choosing an **alternate method** (e.g., ACH, wire transfer).

## Confirming a check payment was successful:

We do our best to ensure every check payment reaches its intended destination. Once checks are deposited, they are moved from the "Payments" tab to the "Paid" tab within Ramp Bill Pay.

## Cancelling a check:

You can cancel issued check payments directly in Ramp if your vendor has not deposited the check. Log in to Ramp, go to the Bill Pay tab, locate the bill payment, click the three-dot icon to the far right, and select Cancel payment.

## Marking check bills as paid:

Ramp will mark a bill as paid within your accounting provider once the funds have been withdrawn from your bank account. Check payments will be marked as paid on Ramp when your vendor cashes the check.

## Payment Details

Payment Type
**Check by Mail** ⌄

| Check Send Date | Check Delivery Time | Vendor Receive Date |
|---|---|---|
| 02/11/22 | 6 Business Days → | 02/22/22 |

Pay from account
**Manual Account (•••• 1873)** ⌄

Send check to:

511 1/2 SAN JUAN AVE
VENICE, CA 90291 ✎

# Paying by international wire (USD)

You can now pay your international vendors in USD on Ramp.

When setting up a new vendor on Ramp, simply enter the country to which you are paying your vendor. Afterward, you'll be able to either enter your vendor's SWIFT and IBAN (or IBAN equivalent) codes or request that information from your vendor on Ramp.

## Payment timelines:

Ramp will first ACH debit your connected account for the required funds in USD, which may take 1-4 business days. Then, Ramp will wire the payment to your vendor, which can take up to an additional 1-5 business days.

## When are bills marked as paid:

Bill payments via wire will be marked as paid in your connected accounting provider once Ramp withdraws (debits) funds from your connected account. The bill payment will be marked as paid in Ramp once the bill payment funds have been credited and received by your vendor.

# Paying cross-border (FX)

You can now pay your international vendors in foreign currency on Ramp.

Similar to international payments in USD above, when setting up a new vendor on Ramp, simply enter the country to which you are paying your vendor. Afterward, you'll be able to enter your vendor's international banking details within Ramp.

## Payment timelines:

Ramp will first ACH debit your connected account for the required funds in USD, which may take 1-4 business days. Then, Ramp will convert the debited funds using competitive exchange rates and deliver the payment to your vendor in their local currency, which can take up to an additional 1-5 business days.

## When are bills marked as paid:

FX Bill payments will be marked as paid in your connected accounting provider once Ramp withdraws (debits) funds from your connected account. The bill

payment will be marked as paid in Ramp once the bill payment funds have been credited and received by your vendor.

## Paying outside of Ramp

If a bill needs to be paid with a payment method outside of Ramp, you may select your payment type as "I won't pay this with Ramp."

If this payment method is selected, your bill will still be routed through the approval chain. However, once payment is completed, you will need to come back to Ramp and manually mark the bill as paid. Additionally, while Ramp can sync the open bill to the accounting provider, since the bill is paid outside of Ramp, the bill payment cannot be auto-synced to the accounting provider.

## Payment notifications

Paying fast doesn't mean paying in the dark. Bill Pay notifies employees of the correct information through email and Slack. You can always see the status of your bills in any of the Bills pages.

**Email (only to AP Clerks and Admins if they created the bill)**

- The payment was failed, returned, or changed

**Slack (business alerts channel)**

- Payment was sent

- The payment was failed, returned, or changed

For more information about vendor notifications, read here: Bill Pay Vendors and Vendor Owners

# Receipts and Remittance Advice

Ramp makes it easy to track vendor payments by tracking receipts alongside your bills. Receipts are an easy way to help locate payments and provide vendors with confirmation that a payment has been completed.

## Downloading Receipts

You can download the receipt as a PDF to save for your own records or to send to vendors directly.

1. To get started, navigate to the **Bill Pay** tab on Ramp

2. Click on **History** to locate the desired bill

3. In **History,** you have the option to download the receipt under the **Actions** column

## Receipt Details

The receipt PDF contains the following:

- Business Name and Vendor Name

- Contact Details for Both Parties

- Invoice Date

- Invoice Number

- Related Purchase Order Number (if available)

- Payment Method and Currency

- Invoice Description

- Payment Amount and Date

Based on the payment type, we also provide details that help banks locate payments:

- **Check:** Check Number or Check Image (if available)

- **ACH:** Trace IDs (if available) and Vendor Account Details

- **International Wire:** Trace IDs (if available) and Vendor Account Details

## How to view check images (Pre- and post-deposit)

If you need proof that a check has been mailed or deposited—for record-keeping, vendor follow-up, or dispute resolution—you can access check images directly from the bill details view.

Here's how to find them:

1. Go to the **Bills** tab and click on the relevant bill
2. Scroll to the **"Keep an eye out for this payment"** section
3. Click the **down arrow** to expand the details
4. You'll see one or both of the following check images, depending on the bill's status, and you'll have the option to **Download check**

## Pre-deposit image (Check in the mail)

- This is the check that was mailed out to the vendor
- Available once the bill status is **"Check in the mail"**
- Useful for confirming payment was issued
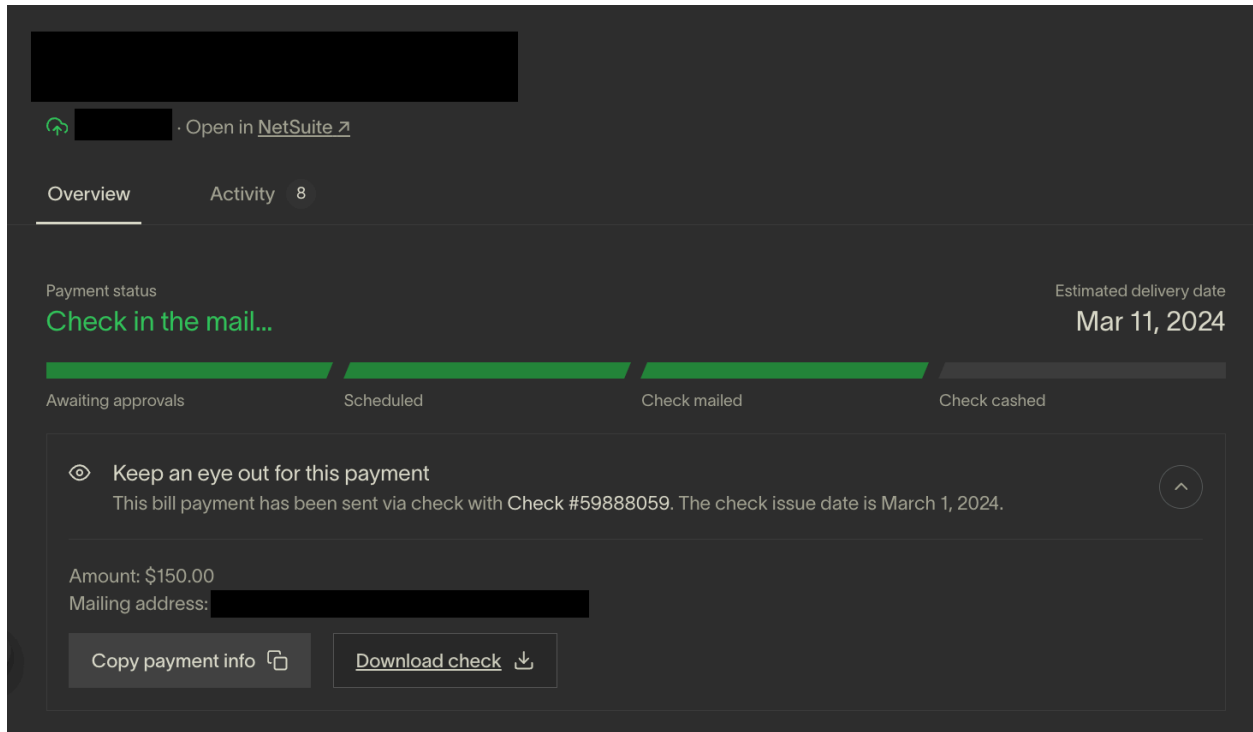
## Post-deposit image (Check deposited)

- This is the image from the **bank of first deposit**, confirming the vendor deposited the check

- Available once the bill status is **"Paid"**

- Useful for verifying the check cleared successfully

If you have trouble locating a check image or need assistance with a specific payment, please contact Ramp Support.

# Frequently Asked Questions

**Are there any fees for using Ramp Bill Pay?**

Standard ACH, card, and check payments are free to use. However, fees apply for certain expedited or specialized payment methods:

- **Same-day ACH payments:** $10 per transaction
- **Domestic wire transfers:** $15 per transaction
- **International wire (SWIFT USD) payments:** $20 per transaction

More information about these fees can be found here: Bill Pay fees.

**Why was my payment debited later than the scheduled date?**

Payments are initiated on the scheduled date, but ACH debits typically clear by the next business day due to NACHA settlement processes. For example, a payment initiated on Feb 2nd may clear by the next business day. Bill Pay syncs to the customer's ERP after the debit clears, ensuring accurate accounting.

**How can a Vendor check the status of a payment?**

Vendors have the option to create an account in the **Ramp Vendor Portal**. Once registered, they can log in at any time to view payment statuses, download remittance information, and manage their account details. Vendors can accept faster payments for a 1% fee; faster payment offers are not guaranteed and are completely optional.

If a Vendor reaches out asking for proof or status of payment, we recommend directing them to the Vendor Portal. You can share the following article with them to get started: Ramp Vendor Portal: How to create and use your account