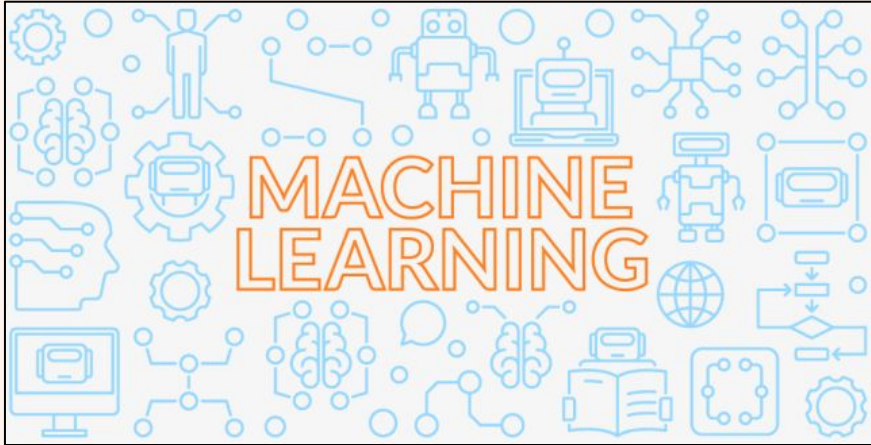


Bill

Ricardo Fernandez
Machine Learning Manager

January 27, 2023



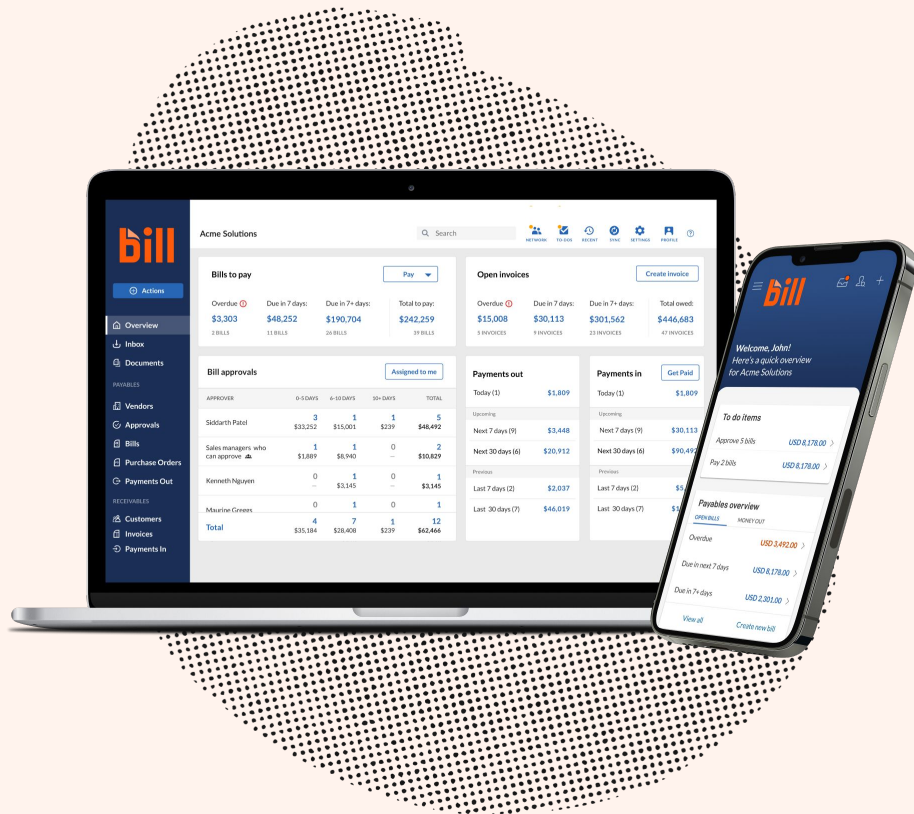


Mission

To make it simple to connect
and do business

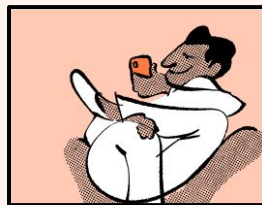
How

- ❑ Automated and efficient
- ❑ Unified and integrated
- ❑ Digital and cloud-based
- ❑ Visible and transparent



Bill at glance

- ❑ Established in 2006
- ❑ Locations
 - ❑ San Jose, CA
 - ❑ Houston, TX
 - ❑ Draper, UT
 - ❑ Sydney, AU
- ❑ Engineering 800+ employees



4.7 Million

Network members pay or get paid with Bill



400,000

Business use Bill to help automate their financial operations

Company values

- ❑ Humble
- ❑ Fun
- ❑ Authentic
- ❑ Passionate
- ❑ Dedicated



\$225B+

In total payment volume



80%+

Of the top 100 US accounting firms trust Bill

Machine Learning at Bill

Product-ML

- ❑ Decision Trees
- ❑ Object Detection
- ❑ Transformers

AI Infra: Credit and Risk

- ❑ Micro-services
- ❑ Near real time response for ML
- ❑ Batch ML predictions

AI Infra: Document and Networks

- ❑ Asynchronous document processing for all uploaded documents
- ❑ Near real time response from ML
- ❑ High traffic

Network and Payments

- ❑ Metric Learning
- ❑ Image/Text transformers
- ❑ Graph Networks



Vinay Pai

Chief Technology Officer



Natalie Berestovsky

Director, Data Science



Han Shi

Machine Learning Engineer, Sr



Amol Thatte

Director of Product Management: AI



Stefano Romano

Machine Learning Engineer 2



Michael Price

Machine Learning Engineer














Bill Challenge

Employee expensing

- ❑ divvy card
- ❑ Receipt matching
 - ❑ Time consuming
 - ❑ Error prone

Data

- ❑ Transactions: amount, date, and vendor name
- ❑ Image of receipt
- ❑ Extracted text from the receipt

MERCHANT	AMOUNT	RECEIPT
 US Postal Service	\$37.00	
 Target	\$14.92	
 Starbucks	\$11.98	
 Red Robin via DoorDash	\$67.13	
 Walmart	\$74.64	
 Chick-fil-A	\$28.96	