ToolGPA

NOVEMBER 2026

# Billtrust

## The Insider's Guide

Accounts receivable platform for B2B invoicing and collections




**Every plan, grade, refund rule and rival among spend and bill pay tools, read from Billtrust's own pages.**

Made by Billtrust · checked Nov 13, 2026 · toolgpa.com

1.6
GPA




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ToolGPA put this guide together from Billtrust's own pages, its app-store listings and our grades. Every fact in it is on Billtrust's page too, where it is kept up to date. Checked Nov 13, 2026.

# Welcome

What it is, who it suits, its grades and the ten things to know first

**1.6**

GPA, above 3 of the 76 other spend and bill pay tools we grade

Billtrust is an accounts receivable platform for B2B suppliers. It covers invoicing, payments, credit, collections and cash application on one platform, which the vendor splits into Cash Engine and Cash Accelerator. It handles the money coming in from customers, unlike most tools in this category that handle money going out.

To get you started, here are **7 things to know about Billtrust**, taken from its own pages and our grades.

> **It's sold through a call and a demo, and the pages we read didn't name ERP integrations.**
>
> From our grade for ease of use

**1** **Best for getting paid by customers, not paying vendors**

It handles money coming in, not employee expenses or paying vendors, and it publishes no prices.

**2** **It runs on Web**

Web.

### 3 Invoice delivery

Sends invoices by email, print, mail and to 260+ accounts payable portals, with e-invoicing compliance for B2B and government mandates.

### 4 Payments

Accepts customer payments across channels and payment methods; the vendor says it is PCI compliant.

### 5 Credit management

Credit risk management is one of the five connected modules on the platform.

### 6 A 1.6 GPA, above 3 of 76

That is against the other spend and bill pay tools we grade, on value, the free plan, features, ease of use and platforms.

### 7 Keep it

To replace Billtrust you would be making connections to other products, each kept working as those products change. That is not a weekend's work, with an AI app builder or without one.

### Billtrust at a glance

| | |
|---|---|
| PRICING<br>Paid | FREE PLAN<br>No |
| FREE TRIAL<br>None stated | RUNS ON<br>Web |
| MADE BY<br>Billtrust | CATEGORY<br>Spend & Bill Pay |
| OUR GRADE<br>1.6 GPA, weak | |

## The report card

### Best for getting paid by customers, not paying vendors

Billtrust is an accounts receivable platform for B2B suppliers, covering invoicing, payments, credit, collections and cash application. It handles money coming in, not employee expenses or paying vendors, and it publishes no prices.

TOOLGPA REPORT CARD **Billtrust** Graded Nov 13, 2026

| SUBJECT | GRADE | COMMENT |
|---|---|---|
| **Value for money** | C | No prices published: the site points buyers to talk to an expert, which puts it in the ordinary range by default. |
| **Free plan and trial** | F | No free plan or trial. The site offers an interactive demo and a call. |
| **Features** | C | Invoice delivery, payments, credit management, collections and cash application. It does the receivables job in full, but that's a different job from expenses, cards or vendor payments. |
| **Ease of use** | C | No store rating on record. It's sold through a call and a demo, and the pages we read didn't name ERP integrations. |
| **Platforms and integrations** | C | Web only. The site lists English, Dutch and German versions and names no ERP integrations. |

**Grade point average** Weak, out of 4.0 **1.6**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

### Who Billtrust is for

- ✓ Fits if you're a B2B supplier chasing customer invoices and payments
- ✓ Works for finance teams that want credit, collections and cash application in one place

### Who it is not for

- ✗ Skip it if you need to pay vendors or track employee expenses, as it only covers receivables
- ✗ Skip it if you want a price before talking to someone: none is published
- ✗ Watch out: the pricing page returns not found, and buyers are sent to talk to an expert
- ✗ Watch out: the pages we read didn't name ERP integrations

## Good to know

### Good for

- ✓ B2B suppliers that invoice many customers and chase late payments
- ✓ Finance teams that want invoicing, credit, collections and cash application in one system
- ✓ Companies in industries Billtrust targets, such as distribution, equipment and manufacturing

### Worth knowing

- ⓘ No prices are published on the site; the pricing page returns not found and the site directs buyers to talk to an expert.
- ⓘ It covers accounts receivable, so it does not handle employee expenses, cards or paying vendors.
- ⓘ The site lists English, Dutch and German versions, and the pages we read did not name ERP integrations.

# What it costs

Every plan, the free plan, ways to pay less and how prices have moved

Billtrust's current pricing could not be confirmed from its own site.

> **No prices published: the site points buyers to talk to an expert, which puts it in the ordinary range by default.**
>
> From our grade for value for money

We could not confirm Billtrust's current prices from its own site, so this guide lists no plans. billtrust.com has them.

# What it does

Its main features, where it runs, what it works with and who makes it

**1**

Place it runs: Web

Accounts receivable platform for B2B invoicing and collections. Here is what it does, as its own site describes it, and what it covers: AI features, workflow automation, invoicing, reports.

> **Invoice delivery, payments, credit management, collections and cash application.**

From our grade for features

### Invoice delivery

Sends invoices by email, print, mail and to 260+ accounts payable portals, with e-invoicing compliance for B2B and government mandates.

### Payments

Accepts customer payments across channels and payment methods; the vendor says it is PCI compliant.

### Credit management

Credit risk management is one of the five connected modules on the platform.

### Collections

Prioritizes collections work using data gathered from invoices and payments on the platform.

## Cash application

Matches incoming payments to open invoices, and the vendor says the data improves matching over time.

### Where it runs

Web

### What it works with

Its own pages name no integrations.

Billtrust is made by Billtrust.

PART 04 · STANDING

# Where it stands

Its grades against its category, and whether to keep it or make your own

**3/76**

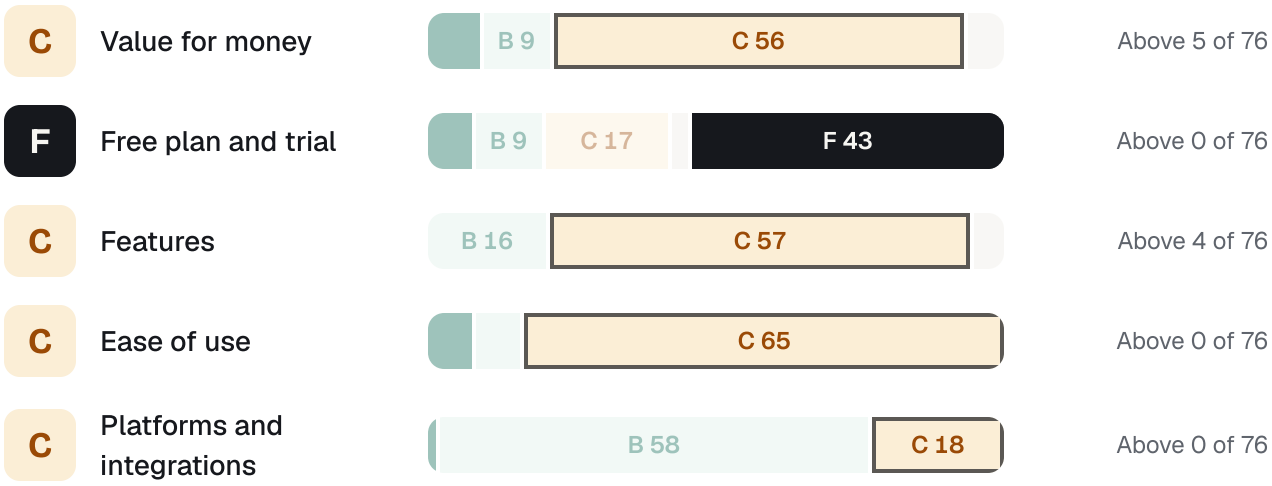
Other spend and bill pay tools it is graded above

Billtrust's GPA of 1.6 is higher than 3 of the 76 other spend and bill pay tools we grade, and level with 13.

It stands best on value for money (C, above 5 of 76) and worst on free plan and trial (F, above 0).

## Each grade against the category

Every bar is all 77 spend and bill pay tools we grade, cut by the letter each got. Billtrust's own letter is outlined.




## Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

## Keep it

To replace Billtrust you would be making connections to other products, each kept working as those products change. That is not a weekend's work, with an AI app builder or without one.

That makes this kind of software worth paying for, not this one in particular: 60 of the 76 other spend and bill pay tools grade higher.

### What you could make

- Invoicing and reports: an app builder makes these well.

### What you could not

- Connections to other products, each kept working as those products change.
- AI features, unless you pay a model provider for each request yourself.

**What this rests on.** Billtrust's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

# The alternatives

The tools it is most often weighed against, side by side



BILL, Paystand, Esker, Bottomline and Tipalti

The 5 tools Billtrust is most often weighed against, with where each one differs from it.

## BILL

2.6 GPA

Free plan · from $49/mo

Bill pay, invoicing and free company cards for small businesses.

- BILL has a free plan. Billtrust does not.
- Only BILL lists iOS and Android apps.
- Billtrust also covers workflow automation and reports.

Billtrust and BILL compared in full

## Paystand

1.8 GPA

Paid

B2B payments, receivables, expenses and payables on a flat fee.

- Billtrust also covers workflow automation and reports.
- Paystand also covers expense tracking, bill pay and company cards.

Billtrust and Paystand compared in full



1.6
GPA

## Esker

Paid

Source-to-pay and order-to-cash automation for finance teams.

- Esker also covers bill pay.

Billtrust and Esker compared in full



1.6
GPA

## Bottomline

Paid

Business payments, payouts and cash management software.

- Billtrust also covers workflow automation and invoicing.
- Bottomline also covers bill pay and partner payouts.

Billtrust and Bottomline compared in full



1.8
GPA

## Tipalti

From $99/mo

Accounts payable automation and global payouts.

- Billtrust also covers invoicing and reports.
- Tipalti also covers expense tracking, bill pay and partner payouts.

Billtrust and Tipalti compared in full

PART 06 · QUESTIONS

# Quick answers

The questions people ask about it, each answered in a line or two

9

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

### Is Billtrust free?

No. Billtrust is a paid product.

### What platforms does Billtrust work on?

Billtrust is available on Web.

### Does Billtrust have an Android app?

No Android app was listed when its pages were read on Nov 13, 2026. Billtrust is listed for Web.

### Does Billtrust have an iPhone app?

No iPhone app was listed when its pages were read on Nov 13, 2026. Billtrust is listed for Web.

### Is Billtrust open source?

Billtrust is not described as open source on its own site, as read on Nov 13, 2026.

### Who makes Billtrust?

Billtrust is made by a company of the same name.

### What are the alternatives to Billtrust?

The closest alternatives to Billtrust in our directory are BILL, Paystand, Esker, Bottomline and Tipalti.

### How does Billtrust compare with other spend and bill pay tools?

Billtrust's GPA of 1.6 is higher than 3 of the 76 other spend and bill pay tools we grade, and level with 13.

### Could I make my own version of Billtrust?

To replace Billtrust you would be making connections to other products, each kept working as those products change.

## Where this guide comes from

The prices, plans, platforms and features were read from Billtrust's own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Billtrust's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Billtrust. Prices change, so check billtrust.com before you buy.

billtrust.com

billtrust.com/accounts-receivable-platform

PART 07 · ABOUT

# About ToolGPA

Who made this guide, what else is on the site, and how to cite it

**7,721**

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at **toolgpa.com**.

| 7,721 | 95 | 739 | 579 |
|---|---|---|---|
| tools graded | categories | price changes on record | apps priced in 12 countries |

## What else is on toolgpa.com

### Billtrust, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/billtrust

### How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

### Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

### Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

### Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

### Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

### Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

### Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

**Scan for the live page**

Prices and grades as they are today

### Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

```
ToolGPA, "Billtrust: The Insider's Guide",
checked Nov 13, 2026.
https://toolgpa.com/tools/billtrust
```

### Know someone choosing between spend and bill pay tools?

Send them this guide: toolgpa.com/tools/billtrust/guide

ToolGPA elsewhere: youtube.com/@toolgpa

# See our other guides

The best-graded spend and bill pay tools after Billtrust, each with an Insider's Guide of its own.

### Spend & Bill Pay Insider's Guide

Every one of the 77 spend and bill pay tools we grade, compared

### Brex Insider's Guide

Corporate cards, expenses, bill pay and travel for growing companies

3.6 GPA

### Ramp Insider's Guide

Corporate cards, expenses, travel and bill pay, with a free plan

3.6 GPA

### Airwallex Insider's Guide

Multi-currency business accounts, cards, bill pay and expenses

3.2 GPA

ToolGPA

## Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Billtrust's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Billtrust is a trademark of its owner, and this guide is not made, paid for or approved by Billtrust. Prices and plans change: check billtrust.com before you buy.