

Transform your cash flow and your business

WITH QUICKBOOKS MONEY
SOLUTIONS



“QuickBooks takes the uncertainty out of getting paid. Less guessing, less chasing, more clarity—and that kind of control makes you believe in your business’s long-term success.”

That’s from one of over a thousand customers we surveyed to understand how businesses are using QuickBooks money solutions—Bill Pay, Payments, Term Loan, and Line of Credit—to gain visibility and control over their cash flow.

Running a business is as rewarding and thrilling as it is unpredictable and demanding. Every decision matters, every dollar counts, and priorities shift daily—often without the luxury of a safety net. That’s the part people don’t always talk about. Behind the grit, sleepless nights, and passion lies a less glamorous reality: a constant scramble to balance customer demands, team needs, and above all else, cash flow.

Those are the challenges QuickBooks money tools were built to solve. With money solutions from QuickBooks, businesses can take control of their finances and manage money-in, money-out with the speed and accuracy their bottom line demands.

In fact, our survey found that respondents credited **QuickBooks with an increase of 4% in revenue** on average.

This report explores that transformation and unpacks how money solutions from QuickBooks help business owners, CEOs, and finance teams reduce financial bottlenecks, streamline their financial workflow, and feel more confident in their business's future.

Methodology

We partnered with UserEvidence to survey 1,060 professionals using QuickBooks money tools.

Business and professional services made up the largest segment (27%), followed by construction and property-related fields (20%) and retail and e-commerce (8%). The remaining respondents represented a variety of sectors, such as financial services, technology, and private healthcare, among others.

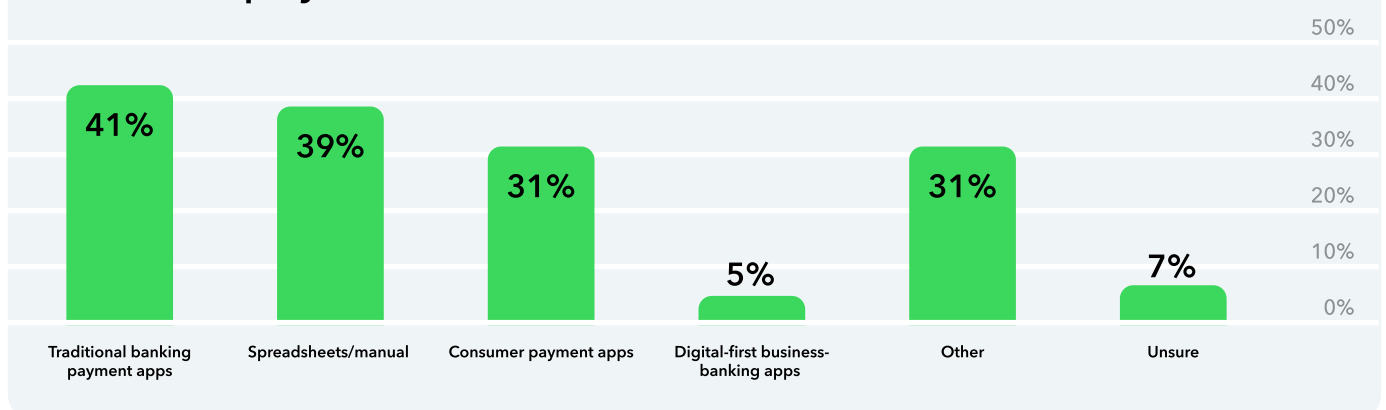
How QuickBooks helps boost businesses' bottom lines

The Limits of Legacy Solutions

Businesses have been operating on shifting sands for years. Between rising interest rates, economic uncertainty, changing consumer behavior, and the mounting cost of doing business, what was already a challenging job has only become more difficult. Case in point: Over the 12 months ending October 2024, **small businesses saw average real revenue decline by nearly \$12,000.**

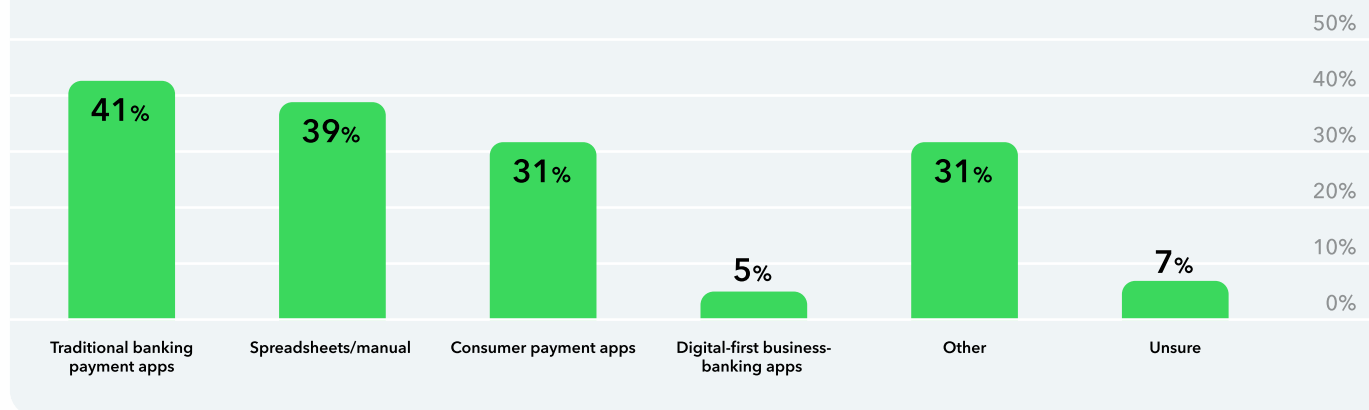
While some businesses are rebounding, many are still weighed down by outdated, patchwork, or manual financial systems—and our survey reflects that reality.

Which solution did you most recently use to manage, track, or pay bills?



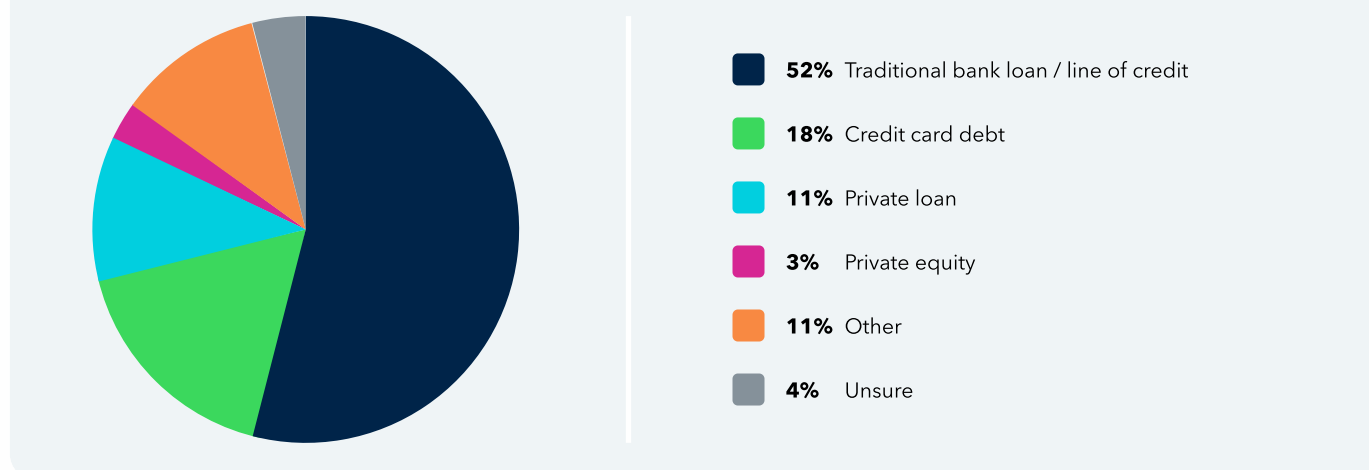
When asked how they most recently managed, tracked, or paid bills, the three top solutions were banking payment apps (41%), spreadsheets and manual processes (39%), and consumer payment apps that weren't built for the unique, complex workflows of businesses (31%).

Which solution did you most recently use to send, track invoices and get paid?



For payments and invoicing processes, the three most common prior solutions (excluding 'other') were spreadsheets and manual methods (34%), consumer payment apps (20%), and digital-first business banking apps (5%).

Which solution did you use to access a form of funding for your business?



And when it came time to access capital, the top three options were traditional banks and lines of credit (52%), credit card debt (18%), and loans from friends, family, and investors (11%).

So why do so many businesses cling to outdated processes and systems?

According to a product expert at Intuit, it often comes down to habit.

“Businesses have been doing it this way for so long,” she shared. “They don’t realize there’s a more efficient and effective alternative until someone points out the gaps.”

Money solutions from QuickBooks: the better way

When every dollar and minute count, businesses can’t afford disconnected and outdated tools that slow them down. QuickBooks money solutions eliminate much of that friction with a suite of integrated tools that help businesses streamline bill payment, get paid faster, and access lending all in one simple platform.

Bill Pay: Manage bills, vendor records, 1099s, and financial reports all in one place.

Payments: Accelerate how quickly you get paid and streamline operations with centralized payment tracking and reconciliation.

Term Loan: Access between \$1,500 and \$250,000 in flexible funding through a fixed, upfront loan

Line of Credit: Program credit limit ranges from \$1,500 - \$100,000, and only pay interest on what you use

QuickBooks payments

The vast majority of respondents (83%) use QuickBooks Payments, which allows users to simplify invoicing and payment tracking, get paid faster, reduce manual tasks such as reconciliation, and improve real-time cash flow visibility.

QuickBooks bill pay

Meanwhile, 61% of respondents use QuickBooks Bill Pay to better manage cash flow, bills, and keep everything—from vendor records, 1099s, and financial reports—organized and accurate.

“QuickBooks has simplified how I get paid and pay bills, which keeps my cash flow steady and organized, knowing my finances are always up to date gives me confidence—not only in running day-to-day operations but also in being prepared for future growth or securing a loan if needed.”

QuickBooks term loan & QuickBooks line of credit

Finally, 11% of respondents leveraged QuickBooks Term Loan for a fixed, upfront loan, while 12% use a Line of Credit for revolving access to quick, flexible funds.

“Capital loans and line of credit have been game changers for business operations, finance, and restructuring previous debt,”

Respondents who used these products commended the easy application process, fast access to funds, flexible loan sizes, competitive rates, and confidence that came with QuickBooks’ brand.

“Streamlining cash flow makes analyzing operating capital more manageable,” shared one respondent. “We’re more confident in our cash flow outlook and have the peace of mind that access to credit is available when we need it.”

The bottom line

Businesses using money solutions from QuickBooks not only simplify their day-to-day financial operations but also unlock real, tangible results that move their business forward. The top three benefits of using QuickBooks money tools include time savings, better visibility into their finances, and fewer errors.

Together, these benefits help eliminate many of the common pitfalls of inefficient financial operations—missed payments, manual errors, and limited insight into cash flow—all of which lead to less strategic decision-making, missed opportunities, and wasted resources that businesses can’t afford to lose.

Save hours every month with QuickBooks money tools

When it comes to running a business's finances, the little things add up, like chasing down payments, waiting on invoice approvals, and reconciling mismatched records. These moments may not feel significant on their own, but they pile up quickly.

As one QuickBooks product expert explained, "When it comes to accounts payable, you don't just pay someone and move on. You have to classify the expense, submit a receipt, get approval, and ensure everything is recorded correctly."

Managing cash flow poses a similar challenge—businesses must often prioritize certain payments over others based on timing and available funds. That kind of decision-making is already time-consuming, but when it's layered on top of manual processes and disconnected systems, it also opens the door to costly errors.

Automation that helps you work smarter

Even seemingly simple transactions can quickly become convoluted.

"Say you earn \$3 in revenue, but there's a \$0.25 processing fee with another system. When the payment hits your account, it only shows \$2.75. But in your books, you still need to record that full \$3.00 and correctly categorize the transaction fee. That requires creating journal entries, matching transactions, and updating records," said another QuickBooks product expert.

QuickBooks automates these processes, as well as a range of other time-consuming tasks, like importing transactions from banks and credit cards and categorizing them based on your history. Businesses can also schedule recurring invoices and bill payments in advance, and even set up recurring charges to automatically bill customers' credit cards for subscription-like services.

“Getting paid through QuickBooks is simple and reliable, and paying bills is organized and stress-free. Having everything in one place gives me a clear picture of my cash flow, so I can plan ahead and feel secure about the future.”

The result is hours of time savings. Respondents reported that, compared to their previous processes, adopting QuickBooks led to:

A **33% decrease** in time spent on **accounts payable**

A **30% decrease** in time spent on **accounts receivable**

A **17% decrease** in time spent on **reporting and forecasting**

By saving time on manual processes, QuickBooks users have more time for high-value activities, such as talking to customers or planning their next marketing campaign.

“I have more to offer my clients now that I am using these tools. I’m closer to building my business.”

Send & receive accurate, on-time payments with QuickBooks

Businesses can close deals and send invoices all day, but if they don't send or receive payments on time, bills pile up, vendor relationships suffer, forecasts get thrown off course, and growth plans stall.

Despite the high stakes, many businesses still rely on manual methods to manage invoicing, receivables, reconciliation, and dispute resolution—often leading to late or inaccurate payments that strain relationships and make cash flow unpredictable.

1 in 4 companies go bankrupt due to late invoice payments.

One QuickBooks product expert recalled hearing from a tutoring business that sent invoices through QuickBooks, but only accepted payments through a consumer payment app, which lacked automatic reminders and the ability to accept credit cards that clients preferred. As a result, the business saw an increase in late payments, which required manual follow-ups and drove frustration on both sides.

With QuickBooks Payments, however, businesses can set up automatic invoice reminders and recurring invoices to help customers pay on time, which makes a material difference.

Before using QuickBooks Payments, nearly half (48%) of respondents said that at least 6% of the payments they received were late. After adopting QuickBooks Payments, though, that figure declined to 35%, representing a 27% decrease. And perhaps even more critically, the number of respondents experiencing a high volume of late payments (11%+) dropped by 52%.

“Using QuickBooks gives me confidence by keeping my finances organized, helping me get paid faster, manage bills on time, and clearly see my cash flow so I can plan for growth.”

Just as important as timeliness, of course, is accuracy. Fortunately, “when you’re automating tasks with QuickBooks, there’s less room for errors,” shared a QuickBooks product expert.

QuickBooks Bill Pay’s built-in vendor payment workflows help teams stay consistent and ensure every bill is captured and coded correctly. And with tools like Cash Flow Planner, teams can forecast the money needed for upcoming bills.

The impact speaks for itself. After adopting QuickBooks Payments, the number of businesses sending **some** incorrect invoices (6 to 10%) **dropped** by 55%, while those reporting no incorrect invoices **increased** by 12%.

“There’s so much that businesses have to juggle between accounting and sending invoices, but QuickBooks empowers them to do a lot on their own,” said the QuickBooks product expert.

More access to funding, faster through QuickBooks

Businesses need capital for a variety of reasons throughout their lifecycle, whether to stabilize cash flow, fund product development, launch a marketing campaign, or simply cover bills while waiting on customer payments.

Historically, though, accessing that capital has been a slow, frustrating, and often unsuccessful process.

Why traditional lenders fall short

Traditional lenders typically require extensive paperwork—tax returns, business plans, and financial statements—all of which take time to pull together.

Then there’s the issue of perceived risk. Lenders often see non-enterprise businesses as less stable, and in tight macroeconomic climates, even fewer lenders are willing to take the chance.

Still, these traditional vendors remain the default. As one QuickBooks product expert explained, “Everybody wants to go to their bank since that’s typically the first relationship they build when they start their business. But banks are pretty risk-averse.”

It's no surprise, then, that the process doesn't always work in their favor. According to our survey, it took businesses an average of 6 days to access the funding they needed. On top of that, 20% of respondents weren't even sure how long it took, whether due to unclear processes or poor visibility into the approval timelines.

The result, the QuickBooks product expert said, is missed opportunities—whether that's jumping on a discounted equipment deal, hiring extra staff for an upcoming event, or simply bridging a short-term cash crunch to make sure the late invoices don't pile up.

How QuickBooks term loan & line of credit make funding fast & flexible

QuickBooks changes that dynamic by giving businesses access to fast, flexible loans that can help them cover expenses or bridge a cash flow gap.² The terms are clear up front, there are no origination fees or prepayment penalties, and applying won't impact personal credit scores.

They're also cost-effective: "With some traditional lenders, especially those who offer the perceived benefit of a flat fee, you can take money out—say, \$3,000—and pay it all back in a month, but you're still charged interest as if you kept it all year," the QuickBooks product expert explained. "The result is an extremely high effective APR."

That's why, he says, flexibility is key. QuickBooks Term Loans have fixed rates, and there are no prepayment penalties, so businesses can pay them off early and save money—unlike flat-fee structures, where costs are fixed regardless.

QuickBooks Line of Credit, on the other hand, allows businesses to draw cash or take advances on eligible unpaid invoices up to their approved credit limit. Moreover, some QuickBooks users are pre-qualified for loans.

That speed is evident in the data. After adopting QuickBooks, the average time to access funds was just two days—67% faster than before. On top of that, 75% of respondents said that QuickBooks gives them more access to funding than they had previously.

"I know that if I need the cash flow, I have multiple options at my fingertips for funding invoices, a loan, or a line of credit. It helps ease anxiety about meeting payroll or getting the bills paid."

Grow your business confidently with QuickBooks money tools

Financial confidence brings the peace of mind businesses need to move forward, and QuickBooks is built to deliver that confidence and give teams complete operational control.

An AI-powered bill pay system, for example, lets businesses model payment scenarios, optimize timing, and ultimately preserve cash flow, allowing them to plan for the future without damaging vendor relationships or credit standing.

On the revenue side, flexible payment options—such as installment plans or multiple payment methods—can attract more customers by meeting their individual preferences and budgets.

And by consolidating everything in one system, QuickBooks can use AI to track revenue, expenses, and sales holistically, then generate smart capital insights and identify the best growth opportunities, such as expansion into a new market.

Respondents noted increased confidence across a variety of tasks critical to long-term financial health:

Task	Increase in confidence after QuickBooks
Understanding and managing my cash flow	+14%
Collecting cash on time	+14%
Securing funding when I need it	+13%
Obtaining loans with favorable interest rates	+10%
Investing in my business at the optimal time	+9%
Paying bills on time	+8%

All in all, **45% of respondents felt more confident** in their business's future after adopting QuickBooks money solutions.

"Automating and streamlining manual tasks is how you win back time to focus on growth. Less time spent on finances means you can spend more time on execution and business development," one QuickBooks product expert said. "When it's all automated for you, you can focus on growing your business versus making sure that you get paid."

Unlock the next stage of growth with QuickBooks money solutions

Businesses already have enough on their plates—the last thing they need is to waste time chasing invoices, reconciling payments, or building a strategy without a clear picture of their financial health.

With money solutions from QuickBooks, they don't have to.

"Once I discovered QuickBooks 12 years ago, my business doubled because I could charge what I wanted and get the money in myself."

With greater visibility and control over your finances, more reliable cash flow, and easier access to capital, QuickBooks money tools help set you up for long-term success.

Want to learn more about how money solutions from QuickBooks can help your business save time, access more funding, and grow with confidence?

[Try it today](#)