



## How Elm Street Accounting reduced a custom home builder's monthly AP costs by switching to QuickBooks Bill Pay

Managing subcontractors demands on-time payments, accurate records, and a system that keeps everything in one place – for both the business owner and their accountant. When Carrie Christino of Elm Street Accounting moved her California-based construction client's accounts payable (AP) into QuickBooks Bill Pay, the impact was immediate: a 75% drop in monthly AP costs and a simpler workflow for everyone involved.

### COMPANY



#### Elm Street Accounting

Orlando, FL

Founded by Carrie Christino in 2019, Elm Street Accounting supports over 80 businesses with cloud-based accounting, bookkeeping, and payroll services. The firm specializes in helping clients manage accounts payable and stream-line financial operations within the QuickBooks ecosystem.

#### QuickBooks products used

QuickBooks Online  
QuickBooks Bill Pay  
QuickBooks Payments  
QuickBooks Payroll

#### Client profile

Custom home builder,  
construction industry,  
California

### THE CHALLENGE

Carrie's construction client manages ~30 bills per month across roughly 20 subcontractors and vendors - with payments tied directly to active job sites and project timelines. Before QuickBooks Bill Pay, the client ran accounts payable through a separate bill payment platform alongside QuickBooks Online. Both the client and Carrie were paying fees to use it.

- **Compounding cost structure.** The fee layers added up fast: a base subscription fee, per-user fees, per-transaction fees, and separate accountant console access fee. Carrie reports, all in, the combined monthly cost regularly landed between \$175-\$200.
- **Two platforms, constant friction.** Payment information lived in the third-part platform but the client's financials lived in QuickBooks. Getting a complete picture meant toggling between systems – and the data didn't always match. Sync errors were frequent, resulting in duplicate bill records, mismatches, and hours of trouble shooting each month that Carrie couldn't bill for. *"I have PTSD from my time working on that. Just so many different sync errors."*
- **Delayed payments, strained vendor relationships.** In construction, late payments damage relationships. When checks were delayed or went missing, Carrie's team had to investigate, void, and reissue - a time-consuming process that strained subcontractor trust.

### RESULTS AT A GLANCE

75%<sup>1</sup>

Monthly AP cost reduction

2-3 hours/month

Time saved on troubleshooting

## THE SOLUTION: QUICKBOOKS BILL PAY

The client made the call: He wanted to consolidate. Carrie noted, ***"Most vendors were already inside QuickBooks. The migration took less time than I expected."***

The client now uses QuickBooks Bill Pay alongside JobTread, a construction management tool. All payments flow directly from within QuickBooks - no third party AP platform in the middle.

- **One system, full visibility.** Bills, approvals, and payments are managed entirely within QuickBooks. Carrie's team enters bills, schedules ACH payments and confirms owner approval in a single workflow. The client's first instinct for any financial question is now QuickBooks - that's where the full picture lives.
- **Vendor transparency, built in.** Most vendors and subcontractors already use QuickBooks, so they can track their own payment status in real time - cutting down on "where's my payment?" calls significantly.
- **Cost-plus billing, simplified.** Bills entered in QuickBooks are tied to the relevant job, making it easy to build accurate cost-plus invoices for customers.

## RESULTS & IMPACT

According to Carrie, after switching to QuickBooks Bill Pay her client saw immediate improvements in cost, efficiency, and overall operations.

- **75% monthly cost reduction<sup>1</sup>** Carrie reports the combined monthly AP costs dropped from ~\$175-\$200 to ~\$50 per month or less with QuickBooks Bill Pay.
- **2-3 hours saved monthly** Troubleshooting time that couldn't be billed has been largely eliminated. When issues arise, the bill payments screen in QuickBooks gives Carrie immediate, actionable visibility.
- **Stronger vendor relationships** More reliable payments and increased transparency have reduced friction with subcontractors - fewer missed payments, fewer urgent calls.
- **A firm-wide shift** Carrie has moved almost all AP clients to QuickBooks Bill Pay. Every new client is set up on it from day one. ***"Any new clients we do accounts payable for, we get it set up in onboarding. They're ready to go."***



**“** You don't need to look outside of QuickBooks for a product to handle bill payment. Keeping everything inside QuickBooks - where the financials already live - eliminates confusion, and gives you full visibility. I've tested it, and I'm really satisfied. **QuickBooks Bill Pay delivers everything we need at a fraction of what we were previously paying.** **”**

- Carrie Christino, Founder, Elm Street Accounting



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#### **\*\*Products**

QuickBooks Bill Pay: Subject to eligibility criteria, credit, and approval prior to first payment. Subscription to QuickBooks Online required. Bill Pay Basic is included with QuickBooks Online when purchased directly from [QuickBooks.com](https://www.quickbooks.com) or QuickBooks Sales. Not available in U.S. territories or outside the U.S.

175% cost savings calculated based on customer reported reduction of AP costs from ~\$175-\$200 per month when using a third party bill payment solution to ~\$50 per month after switching to QuickBooks Bill Pay. AP costs comprise of monthly subscription fee for both business and accountant, and transaction fees. No material change in features used and number of transactions before and after QuickBooks Bill Pay adoption. QuickBooks Online monthly subscription costs are separate to AP costs. Customer was compensated for their time. All images used with permission from Carrie Christino, Elm Street Accounting.

#### **\*\*Features**

Automatic Matching: QuickBooks Online will only match bank withdrawals with transactions processed through QuickBooks Bill Pay. Not all transactions are eligible.

Estimated Delivery Date: Bank payments are usually delivered to the vendor's account within 3-5 business days, and paper checks are usually delivered within 8-10 business days. Delivery times may vary due to third-party delays.

User Roles and Approval Workflows: Only available in QuickBooks Bill Pay Elite or QuickBooks Online Advanced. Not available for QuickBooks Online Simple Start customers.

QuickBooks Business Network: Use of the QuickBooks Business Network for spam, marketing, or other activities which violate applicable Intuit Terms of Service is strictly prohibited. You may only view and connect with other QuickBooks Business Network members located in your geography. All Business Information is provided by QuickBooks customers and is not independently verified or endorsed by Intuit. Intuit reserves the right to limit your use of the QuickBooks Business Network, including your ability to connect with other members and be listed in the Network per our Intuit Terms of Service.

Faster ACH: Subject to eligibility criteria. Additional processing fee applies. Does not count toward monthly allotted ACH payments. Faster ACH payments are usually delivered within 1 business day. Delivery times may vary due to third party delays or risk reviews.

Unlimited 1099 e-file: 1099 forms are e-filed with the IRS only for the current filing year and for payments recorded in QuickBooks. Includes state filings for eligible states participating in IRS Combined Federal/State Filing program. If you have the Bill Pay Basic plan, 1099 e-filing services will be charged at the standard 1099 E-file Service pricing.

Instant or Next Day Payment: Subject to eligibility criteria, including delayed eligibility for new users and availability for only some transactions and financial institutions. Additional processing fee applies. Does not count toward monthly allotted ACH payments. Payments sent before 5pm PT on business days are typically delivered in minutes. Payments sent after 5pm PT will be delivered the next business day. Delivery times may vary due to third party delays or risk reviews.

Additional Users: No need to pay per user. The number of additional users who can use QuickBooks Bill Pay is based on your QuickBooks Online plan. Essentials: 3; Plus: 5; Advanced: 25. Simple Start doesn't include additional users.