

Spend Net PayablesSM

Your working capital works harder when you have the access to payment data to improve visibility.

Consolidating payment types into a single transmission file reduces risk and enables automated and secure payment processing. BBVA Spend Net lifts your bottom line by reducing processing costs, improving cash flow, enabling you to take advantage of supplier discounts, and enhancing revenue potential.

When you can see the entire transaction lifecycle, you have more control and reduced risk.

With one platform for all payments, you can simplify your processes.

The web-based tool is compatible with your existing accounting system and eliminates the need for additional software installation, creating an easy implementation for you and your suppliers.



Submit a single file with multiple payment types — whether virtual card, ACH, or check. BBVA will process each payment according to the instructions stored in our supplier database.



Ensure that suppliers are paid for the specified amount with the Exact Pay feature of Spend Net Payables, helping improve accuracy and streamline reconciliation.



Spend Net Payables allows you to maintain control over when and how payments are made to suppliers.



Additional layers of security ensure protection of sensitive account data, and the Supplier Payment Portal enables your suppliers to securely access any pending remittance data.

How it benefits your business

- Seamlessly integrated digital technology
- Reduced risk with automated and secure payment processing
- Maximized electronic adoption and automation

How it works.



1 Invoices received and approved to pay.



2 Accounts Payable system generates approved payment instruction file.



3 File processed according to intelligent payment settings stored in the supplier database.



4 Virtual card numbers securely sent to suppliers, pending ACH deposit or check mailed date.



5 Streamlined reconciliation back into accounting system.

Let's get started

For commercial payment solutions tailored to your business, reach out to a BBVA team member to learn how Spend Net fits the way you spend and elevates your Accounts Payable. Visit us at bbvausa.com/spendnet or call 1-888-558-7568.