



Pilot Recommended Financial Stack

At Pilot, we do the bookkeeping for hundreds of startups, so we've learned a lot about what systems work well, and what systems don't. Whether you DIY or have us take the bookkeeping off your plate, this is the "recommended financial stack" we'd encourage you to use—battle-tested by us and our customers.

Bank

We recommend: Silicon Valley Bank

- Startup-friendly, good reporting options, reasonable online interface, reasonable fees
- (Chase and First Republic are also popular options)

Corporate Card

We recommend: Brex

- Designed for startups
- No personal guarantee required

- Super simple to get started
- [Sign up here](#) and immediately get a working card number
- Our runners-up are Chase Ink and Amex, although Amex is less widely accepted.

Expense Reporting

We recommend: Expensify

- Inexpensive and flexible
- Good integration with QuickBooks Online
- Definitely much better than using a spreadsheet!

Payroll

We recommend: Gusto

- The software is modern and delightful
- Very popular with startups
- Handles payroll taxes automatically (and helps with benefits and HR)
- Does a good job of integrating with Quickbooks Online
- If you're a Pilot customer (or potential customer), please [sign up using this link](#) and we will automatically be granted bookkeeper access

Credit Card Processing

We recommend: Stripe

- Extremely easy to integrate, reasonable and transparent fees, robust integrations, good subscription support, PCI compliant

Accounting Software

We recommend: Quickbooks Online

- Industry standard for accountants
- Good integrations with other providers

AP/AR automation

You likely don't need this unless you have significant numbers of invoices that you're generating, or bills that you're paying, so we generally recommend

you hold off on this one for a bit. But when you need it:

We recommend: [Bill.com](https://www.bill.com)

- Automatically collects recurring invoices
- Securely stores customer banking information
- Will initiate and move money for you
- Significantly improves the accounts payable process.

Bookkeeping

Bookkeeping isn't your core business—why not offload it to someone who is an expert?

We recommend: Pilot

- Dedicated account manager that does your books every month, so you can focus on your business
- Available via phone and email whenever you have questions
- Built on QuickBooks Online, so there's no lock-in
- Accrual basis
- Humans and software working together, each doing what they do best

Disclosure

We have business relationships with many of the service providers above. Our top priority is helping companies set up great systems that serve them well, and we

wouldn't have pursued these business relationships or be recommending these providers if we didn't think that they were great.

In particular: the founders of Gusto and Stripe are investors in Pilot. We participate in partner programs offered by Expensify and [Bill.com](#) that allow us to provide discounts on these products to our customers. We participate in partner programs offered by Gusto and Brex that (1) allow us to provide better support to our customers who use these providers and (2) provide incentives to us for referring companies to these providers. We pay for Quickbooks Online for all of our customers via an Intuit partner program.