



How recurring payments helped a digital marketing agency save \$9K annually on accounts receivable and get paid on time, 100% of the time

COMPANY



Clear Start Digital is a full-service digital marketing agency specializing in web design, SEO, paid advertising, and social media management for small businesses. Founded by Zach Gunderson and his wife Arianna, the company's mission is to help small businesses and entrepreneurs strengthen their online presence and compete in the digital world. Their pricing model offers clients monthly ongoing packages that range from a single, a-la-carte service to a full digital marketing bundle.¹

Industry

Digital Marketing

QuickBooks Products Used

QuickBooks Online Plus
QuickBooks Payments

Feature:

Recurring payments

BUSINESS CHALLENGES

Clear Start Digital was using Stripe to collect monthly payments, but as their client base grew, they wanted a streamlined solution that encompassed both accounting and automated payment collection.

They needed a recurring payment solution for automatic monthly ACH and credit card processing with a simple, one-time setup, so they could get paid faster and improve their cash flow.

According to Zach, Clear Start Digital was experiencing:

- **Cash flow inconsistencies.** Waiting for payments to clear—sometimes up to three business days with Stripe—made it difficult to pay subcontractors promptly, impacting project timelines.
- **Lack of bookkeeping integration.** Using Stripe for payments required additional reconciliation work, as they did not currently have a bookkeeping system.
- **Complications during tax season.** Clients would request copies of invoices and receipts that were not being provided with Stripe, incurring more administrative work that took time away from business development.

RESULTS



Receives
**100% on-time
payments²**



Funded **2
business days
faster than
Stripe²**



Saves **\$9K
annually on
accounts
receivable (AR)²**



Saves **96
hours per year
on AR²**



Drianna and Zach
Gunderson

“Switching to QuickBooks recurring payments has been a game-changer. Now, I don’t have to chase payments or manually send invoices. All our clients get charged automatically each month and receive a receipt. My books are always up to date. Plus, I get paid 100% on-time and the funds are deposited two business days faster, which means I have less cash flow issues and can focus on growing my business rather than dealing with billing headaches.”

- Zach Gunderson, Co-Founder, Clear Start Digital

THE QUICKBOOKS RECURRING PAYMENTS SOLUTION ———

To streamline billing and improve financial tracking, Zach switched from Stripe to QuickBooks and QuickBooks Payments and began using the recurring payments feature, which offered key advantages:

- **Automatic on-time payments with a better client experience.** Zach sets up the recurring payment and his clients then authorize their payment information once, and payments are processed automatically, via credit card or ACH, creating a seamless and efficient experience without further action.
- Transactions update automatically in QuickBooks Online, **making reconciliation easier and reducing bookkeeping workload by automatically sending sales receipts.**
- Faster access to funds due to on-time payments and consistent funding speed (next business day vs. 2-3 days with Stripe), **reducing gaps in cash flow** and allowing Zach to pay subcontractors on time.
- Lower transaction fees. By encouraging clients to pay via ACH (1% fee) instead of credit cards (2.99%+), Zach has **significantly reduced his payment processing costs.**

RESULTS & IMPACT ———

Since implementing recurring payments, Clear Start Digital has seen significant benefits:

- After switching to QuickBooks from Stripe and utilizing the recurring payments feature, Zach estimates they are **saving 8 hours per month or 96 hours annually²** on his accounts receivable process (sending invoices, tracking expenses, and collecting payments).
- He values the time savings at approximately **\$9K in billable hours² - a significant amount for their growing business.**
- Zach reports **improved cash flow** with **100% on-time monthly payment processing²** and **funds are deposited two business days faster²** than with Stripe.



“Ultimately, Stripe didn’t offer the sort of bookkeeping and all-in-one solution QuickBooks does. I’m saving so much time during tax season on administrative tasks – time I can spend building our business.”

- Zach Gunderson, Co-Founder, Clear Start Digital