IT technicians · Zoho One optimization

Zoho Billing

User and Administrator Manual

→ **Go to the index**

Prepared by Nuagix · September 2026
nuagix.ca · support@nuagix.ca
Zoom meeting: https://nuagix.zohobookings.com/#/andre-martin

Index — English version

Click any title to jump directly to that section. Each chapter ends with a “Back to index” link.

Part 1 — User Guide

↑ Back to index

1. Introduction and access

1.1 About this manual

This manual describes the Zoho Billing features available to users and the functions reserved for administrators, as available in September 2026.

Available features vary by edition (Standard, Premium, Enterprise) and by your organization's configuration.

1.2 What is Zoho Billing?

Zoho Billing (formerly Zoho Subscriptions) is Zoho's recurring billing and subscription management software. It manages your catalogue (products, plans, addons, coupons), creates subscriptions, issues invoices automatically, collects payments by card or direct debit, retries failed payments and measures your recurring revenue (MRR, ARR, churn).

It suits software (SaaS) companies as well as service, maintenance, membership and subscription box businesses.

1.3 Signing in

1. Go to https://billing.zoho.com (or https://billing.zohocloud.ca if your organization is hosted in the Canadian data center).
2. Sign in with your Zoho account or your organization's single sign-on.
3. If you use Zoho One, open the app launcher and select Billing.
4. Complete multi-factor authentication with Zoho OneAuth if required.
5. If you have access to several organizations, choose the right one from the organization menu (top right).

> **Nuagix tip —** If your organization already uses Zoho Books, Billing can share the same customers, items and taxes: confirm this choice with your administrator before entering data.

↑ Back to index

2. Interface and navigation

2.1 Interface elements

Element	Purpose
Dashboard	Key metrics: MRR, active subscriptions, revenue, receivables, churn
Customers	Customer records, contacts, and related subscriptions, invoices and payments
Product Catalog	Products, plans, addons, coupons and price lists
Sales	Quotes, subscriptions, invoices, credit notes and payments received
Payments	Payments received, dunning and gateway transactions
Time Tracking	Billable projects and timesheets, depending on edition
Reports	Sales, revenue, subscription and tax reports, and SaaS metrics
Settings	Organization configuration, mostly reserved for administrators

2.2 Useful landmarks

- + (New) button to quickly create a customer, subscription or invoice
- Global search at the top of the screen
- Filterable list views (e.g., Subscriptions in Trial, Overdue Invoices)
- Notifications and recent activity on every record
- Zia assistant available from the header, depending on edition

↑ Back to index

3. Catalogue: products, plans and addons

3.1 Catalogue structure

Element	Description
Product	Groups the offers of one product line (e.g., Management Software, Maintenance Service)
Plan	Base offer billed at a regular interval (monthly, yearly), with price, trial period and setup fee
Addon	Item added to a plan: recurring (e.g., extra user) or one-time (e.g., installation)
Coupon	Discount as an amount or percentage, one-time, limited or forever
Price List	Special prices for a group of customers or a currency

3.2 Creating a plan

1. Product Catalog > Products > select the product > New Plan.
2. Enter the name, plan code and the description shown to customers.
3. Choose the pricing model: per unit, flat fee, tiered, volume or package, depending on edition.
4. Set the billing frequency (e.g., every month) and the number of billing cycles (unlimited or fixed).
5. Add a trial period and a setup fee if needed.
6. Link the applicable tax (GST and QST) and the income account, then save.

> **Nuagix tip —** Use clear, stable plan codes (e.g., MGMT-MONTHLY, MGMT-ANNUAL): they are used in payment pages, the API and integrations.

3.3 Addons and coupons

- Link an addon to specific plans only, or to all plans
- Recurring addon: billed every cycle; one-time addon: billed once
- Coupon: duration (once, a number of cycles, forever) and expiry date
- Limit a coupon to certain plans or to a maximum number of redemptions
- Deactivate a plan you no longer sell rather than deleting it, to keep history

↑ Back to index

4. Customers and contacts

4.1 Creating a customer

1. Customers > New.
2. Enter the company or person name, email and phone.
3. Enter the billing and shipping address (it often determines the applicable tax).
4. Choose the currency (CAD by default), payment terms (e.g., Net 30) and communication language.
5. Add the contact persons who will receive invoices.
6. Save; you can then invite the customer to the portal.

4.2 Customer record

- Overview: balance due, unused credits, customer MRR
- Subscriptions, invoices, payments, credit notes and quotes
- Saved cards and bank accounts (data stored by the gateway)
- Email history and internal comments
- Statement to send to the customer

> **Note —** If Zoho CRM is integrated, customers can be synced from CRM accounts and contacts.

↑ Back to index

5. Subscriptions

5.1 Creating a subscription

1. Sales > Subscriptions > New.
2. Select the customer, then the product and plan.
3. Add addons, quantity and, if needed, a coupon.
4. Choose the start date and billing option (at start, calendar billing, specific date).
5. Set the payment mode: automatic charge by card or direct debit, or offline payment.
6. Review the summary and click Create.

5.2 Subscription statuses

Status	Meaning
Trial	Trial period in progress, no billing
Future	Subscription that will start at a later date
Live	Subscription billed normally
Unpaid	Invoice overdue; dunning in progress
Paused	Billing temporarily suspended
Non Renewing / Cancelled	Will end at term end, or already ended
Expired	Planned number of billing cycles reached

5.3 Changing a subscription

- Change plan (upgrade or downgrade) with proration
- Add or remove addons, change quantity
- Apply the change immediately or at term end (scheduled change)
- Pause and resume a subscription
- Cancel immediately or at term end, with a cancellation reason
- Reactivate a cancelled subscription

> **Nuagix tip —** Require a cancellation reason: it is the most useful data for understanding and reducing churn.

↑ Back to index

6. Recurring billing and documents

6.1 How recurring billing works

On each renewal date, Zoho Billing generates the subscription invoice, emails it and, if a payment method is on file, charges the customer automatically. Invoices can be created as drafts for review, depending on organization preferences.

Available billing modes include anniversary billing, calendar billing (e.g., on the 1st of each month), consolidated billing of several subscriptions and advance billing, depending on edition.

6.2 One-time invoices, quotes and credit notes

1. Sales > Invoices > New for a one-time invoice (e.g., extra hours).
2. Sales > Quotes > New to propose a subscription; once accepted, convert it into a subscription or invoice.
3. Sales > Credit Notes to refund or credit a customer; apply the credit to a future invoice.
4. Customize the look of documents with branded templates.

6.3 Quebec taxes

- GST (5%) and QST (9.975%) set up as separate or grouped taxes
- GST and QST registration numbers shown on invoices
- Other provinces' taxes (HST) based on the customer's address
- Tax-exempt customers flagged as such, with a reason

> **Caution —** Tax rates and rules must be validated by your accountant, especially for digital sales outside Quebec.

↑ Back to index

7. Usage-based billing

7.1 Principle

Usage-based billing (Metered Billing) charges customers for their actual consumption: hours, transactions, gigabytes, API calls, visits, etc. Usage is recorded during the cycle, then billed at the end of the period.

7.2 Recording usage

1. Create a metered plan or addon with its unit price or tiers.
2. Open the subscription and click Add Usage, or import a CSV file.
3. For automatic entry, send usage through the API or set up automated usage billing (events), depending on edition.
4. At the end of the cycle, the invoice includes the quantities consumed.

> **Nuagix tip —** For high volumes, automate usage submission through the API rather than manual entry: it is more reliable and auditable.

7.3 Prepaid and drawdown

- Prepaid with drawdown plans: the customer buys credits consumed as usage occurs
- Alerts when the credit balance is low
- Usage reports by customer and period

↑ Back to index

8. Payments, dunning and refunds

8.1 Collecting a payment

- Automatic payment: the saved card or account is charged when the invoice is issued
- Payment link sent with the invoice for online payment
- Offline payment (cheque, Interac e-Transfer, deposit) recorded manually: Invoice > Record Payment
- Partial payments, and overpayments kept as credit

8.2 Dunning

When a payment fails or an invoice remains unpaid, Zoho Billing automatically runs the dunning process defined by the administrator: charge retries, reminder emails and, as a last resort, an action on the subscription (leave it unpaid or cancel it). You can pause, resume or stop dunning for a specific customer from their record.

> **Nuagix tip —** Ask customers to update their card in the portal before it expires: Billing can send them an automatic reminder.

8.3 Refunds

1. Open the relevant payment or credit note.
2. Click Refund.
3. Enter the amount and method: through the gateway (back to the card) or offline.
4. Check that the credit note and customer balance are up to date.

↑ Back to index

9. Customer portal and payment pages

9.1 Customer Portal

- View and pay invoices, download receipts
- See subscriptions, change plans or add addons, depending on the permissions granted
- Update credit card and billing address
- Cancel a subscription, if the organization allows it
- Accept quotes and view the account statement

9.2 Hosted Payment Pages

1. Each plan has a payment link (subscription URL) you can copy from its record.
2. Add this link to your website, an email or a “Subscribe” button.
3. The customer chooses options, enters details and pays: the subscription and invoice are created automatically.
4. Customize the page look (logo, colours, template) and, depending on edition, embed it in your site (iFrame).

> **Note —** Card data is processed by the payment gateway; Zoho Billing does not store full card numbers.

↑ Back to index

10. Zia, the AI assistant

10.1 Zia features

- Chat assistant: plain-language questions (“What is my MRR this month?”)
- Help drafting emails and notes
- Anomaly detection in revenue and payments
- Revenue and cash flow forecasting
- Text extraction from images (receipts, documents)

> **Note —** Zia features vary by edition and hosting region. Always review answers before acting.

↑ Back to index

11. Reports and metrics

11.1 Subscription metrics

Metric	Meaning
MRR (monthly recurring revenue)	Recurring revenue normalized to one month
ARR (annual recurring revenue)	MRR × 12, for the annual view
Churn	Percentage of customers or revenue lost over a period
ARPU	Average revenue per user/customer
LTV (lifetime value)	Estimated total revenue from a customer over the relationship
MRR movements	New, expansion, contraction, churn and reactivation

11.2 Using reports

1. Reports > choose a category (Sales, Receivables, Revenue, Subscriptions, Taxes).
2. Set the period and filters (product, plan, customer).
3. Customize columns, then save the custom report.
4. Export to PDF or Excel, or schedule email delivery.
5. For cross-analysis with CRM data, use Zoho Analytics.

> **Nuagix tip —** The tax report (GST and QST) makes filing easier: export it at the end of each filing period for your accountant.

↑ Back to index

12. Mobile app

12.1 Features

- View the dashboard and key metrics
- Create customers, invoices and subscriptions
- Record a payment received
- Receive payment and failed-payment notifications
- View essential reports on the go

↑ Back to index

13. Best practices

13.1 Nuagix recommendations

- Design your catalogue before creating your first subscriptions: clear plans, addons and codes
- Favour automatic payment by card or direct debit to reduce late payments
- Review unpaid subscriptions and ongoing dunning every week
- Use scheduled changes (term end) to avoid unnecessary prorated credits
- Track MRR, churn and cancellation reasons every month
- For Quebec customers, send communications in French and respect each customer's preferred language
- Reconcile gateway payments with your accounting every month

↑ Back to index

Part 2 — Administrator Guide

↑ Back to index

14. Users and roles

14.1 Roles

Role	Access
Admin	Full access, including settings, users and the subscription
Staff	Access to sales modules and customers, without settings
Staff - Assigned Customers Only	Access limited to the customers assigned to them
Timesheet Staff	Timesheet entry only
Custom role	Granular per-module permissions (view, create, edit, delete, reports), depending on edition

14.2 Adding a user

1. Settings > Users & Roles > Invite User.
2. Enter the name and email address.
3. Assign the appropriate role.
4. The user receives an invitation and uses a license once accepted.

> **Note —** In Zoho One, first add the user in the Zoho One console and assign them the Billing app.

14.3 When an employee leaves

1. Reassign their customers (if you use assigned customers) to another user.
2. Update workflows, approvals and scheduled reports that name them.
3. Make sure they are not the only administrator or the owner of integrations (gateways, CRM).
4. Deactivate or remove the user to free the license.

> **Caution —** If the employee set up a payment gateway or integration with their own account, reconnect it with an organization account before they leave.

↑ Back to index

15. Organization settings

15.1 Profile and preferences

1. Settings > Organization Profile: legal name, address, logo, industry.
2. Set the base currency (CAD), time zone, date format and fiscal year.
3. Settings > Taxes: create GST and QST, a GST + QST tax group, and enter your registration numbers.
4. Settings > Preferences: invoice numbering, payment terms, default notes and terms.
5. Enable multi-currency if you bill in USD or EUR.

15.2 Subscription preferences

- Proration on plan changes
- Invoices created as drafts or sent automatically
- Behaviour at the end of a trial (require a card or not)
- Renewal rules and cancellation reasons
- Automatic reminders before renewal and before card expiry

> **Nuagix tip —** For your first months, create invoices as drafts: you can validate amounts and taxes before switching to automatic sending.

↑ Back to index

16. Payment gateways and dunning

16.1 Connecting a gateway

1. Settings > Online Payments > Payment Gateways.
2. Choose the gateway (e.g., Stripe, PayPal, Braintree, Authorize.Net, depending on country and currency).
3. Sign in to the organization's merchant account and authorize access.
4. Enable accepted payment methods (cards, bank debit, depending on the gateway).
5. Run a test payment before going live.

Caution — Check that the chosen gateway supports CAD and Canadian businesses before launching your payment pages.

16.2 Configuring dunning

1. Settings > Dunning Management.
2. Set the online payment retry schedule (e.g., day 1, 3, 7 and 14).
3. Write the reminder emails for each step, in French and English.
4. Choose the final action: leave the subscription unpaid or cancel it.
5. Configure reminders for invoices paid offline.

↑ Back to index

17. Customization

17.1 Customization options

- Custom fields on customers, subscriptions, plans and invoices
- Branded invoice, quote and credit note templates
- Email and notification templates, in French and English
- Customer portal and payment page branding (logo, colours, domain)
- Custom buttons and links, depending on edition
- Custom modules, depending on edition

17.2 Bilingual templates

Create one invoice template and one set of emails per language, then select the communication language on each customer record. Quebec customers will then receive their documents in French.

↑ Back to index

18. Automation

18.1 Automation tools

Tool	Use
Workflow rules	Trigger actions on an event (create, edit, date)
Email alerts	Notify a customer or a team member
Field updates	Change a value automatically
Webhooks	Send data to an external application
Custom functions (Deluge)	Custom logic and API calls
Approvals	Approve invoices or quotes before sending, depending on edition

18.2 Creating a workflow rule

1. Settings > Automation > Workflow Rules > New Rule.
2. Choose the module (e.g., Subscriptions) and the triggering event (e.g., Cancelled).
3. Define the criteria (e.g., Plan = Premium).
4. Add actions: email to the account manager, webhook, function.
5. Save and test with a dummy subscription.

> **Nuagix tip —** An internal alert whenever a key customer cancels lets you attempt retention before the term ends.

↑ Back to index

19. Integrations

19.1 Zoho integrations

Application	Typical use
Zoho CRM	Sync customers and deals; create a subscription from the CRM; see subscriptions on the account record
Zoho Books	Full accounting: invoices, payments and deferred revenue in the general ledger
Zoho Desk	See the customer's subscription status in their tickets
Zoho Analytics	Advanced dashboards on MRR, churn and retention
Zoho Sign	E-signature for quotes and contracts
Zoho SalesIQ	Customer context during chats

19.2 Other integrations

- Gateways: Stripe, PayPal, Braintree, Authorize.Net and more
- External accounting: QuickBooks or Xero, as needed
- E-commerce: Shopify, WooCommerce
- Collaboration: Slack; automation with Zoho Flow or Zapier
- REST API (OAuth 2.0) and webhooks for your applications

> **Note —** If you use Zoho Books and Zoho Billing in the same Zoho Finance organization, data is shared: plan the setup with your accountant.

↑ Back to index

20. Security and compliance

20.1 Security controls

- Multi-factor authentication and single sign-on (SAML) via Zoho Accounts / Zoho Directory
- Roles and permissions limited to what is strictly needed
- Activity Logs: history of actions on transactions
- Card processing by PCI DSS certified gateways
- Transaction Locking for closed periods
- Hosting in the Canadian data center (zohocloud.ca)

20.2 Privacy and Quebec Law 25

- Limit access to customer data to the roles that need it
- Record consent to communications and preferred language
- Handle access, correction and deletion requests
- Set a retention period for former customers' data, taking tax obligations into account
- Control the export of customer lists

> **Note —** This manual is not legal advice. Confirm your obligations with your legal advisor.

↑ Back to index

21. Editions and licenses

21.1 Editions

Edition	For whom
Free	Very small businesses, depending on availability in your region
Standard	Subscriptions, invoices, customer portal, payment pages and basic dunning
Premium	Usage-based billing, custom roles, advanced workflows, revenue recognition
Enterprise	Large organizations: higher limits, extensive customization, priority support
Zoho One / Zoho Finance Plus	Billing included with the suite's other apps

21.2 Tracking usage

Settings > Subscription shows the edition, number of users, customer or invoice limits and purchased addons. Exact limits vary by edition.

↑ Back to index

22. Deployment checklist

22.1 Before going live

- ☐ Organization profile, currency (CAD), time zone and fiscal year configured
- ☐ GST, QST and registration numbers configured and validated by your accountant
- ☐ Users and roles defined
- ☐ Catalogue created: products, plans, addons and coupons
- ☐ Payment gateway connected and tested
- ☐ Dunning process and reminder emails configured
- ☐ Bilingual invoice and email templates ready
- ☐ Customer portal and payment pages branded
- ☐ Existing customers and subscriptions imported and checked
- ☐ Integrations (CRM, Books) configured
- ☐ Privacy settings (Law 25) applied
- ☐ Users trained and documentation delivered

> **Nuagix tip —** Nuagix can support your team with Zoho Billing setup, integration and training. Book a Zoom meeting: https://nuagix.zohobookings.com/#/andre-martin

↑ Back to index

Appendix

A. English-French glossary

↑ Back to index

A. English-French glossary

A.1 Interface terms

English (interface)	French
Subscription	Abonnement
Plan	Forfait
Addon	Module complémentaire
Coupon	Coupon
Product Catalog	Catalogue de produits
Price List	Liste de prix
Trial Period	Période d'essai
Setup Fee	Frais d'activation
Invoice	Facture
Credit Note	Note de crédit
Quote	Devis
Payment Received	Paiement reçu
Dunning	Relance
Payment Gateway	Passerelle de paiement
Hosted Payment Page	Page de paiement hébergée
Customer Portal	Portail client
Metered Billing	Facturation à l'usage
Monthly Recurring Revenue (MRR)	Revenu mensuel récurrent
Churn	Attrition
Prorated	Au prorata

↑ Back to index