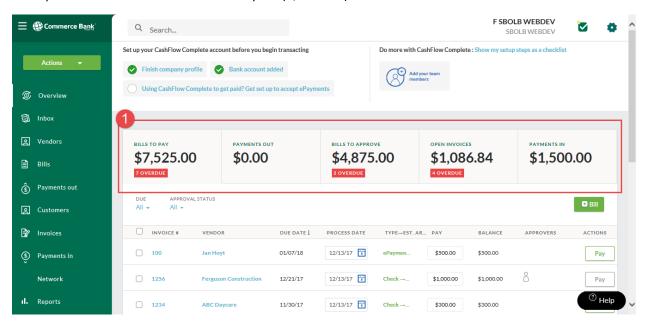Commerce Bank™
Member FDIC

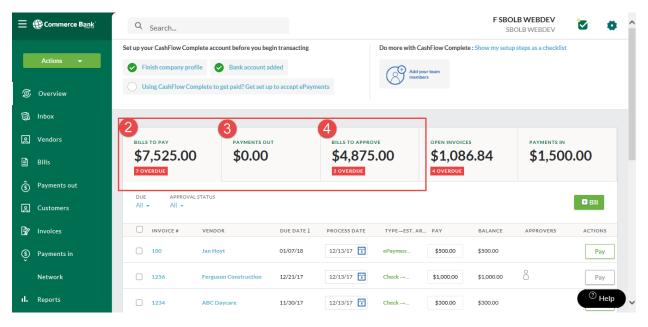## Paying Customers with CashFlow Complete.

Most small businesses struggle with the paper-intensive, manual and time-consuming processes for paying bills. CashFlow Complete will help you to streamline and automate these processes, saving you valuable time that can be reinvested in your business to help you **Pay. Get Paid. Grow.**

Intro Home Page

We make it easy for you to access CashFlow Complete, which can be done directly through your Small Business Online Banking account. The CashFlow Complete homepage is an all-in-one dashboard (1), giving you a quick reference to view all of your bills and invoices in motion. By managing all of your payables in one place (2,3 and 4), your cash flow will be transparent. With one click you can see what's been paid and what bills still need to be paid (2, 3 and 4).
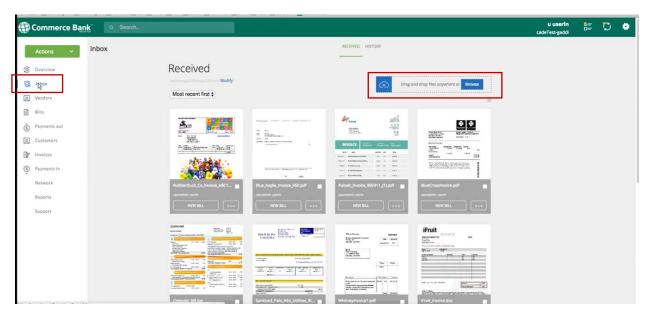
Inbox

CashFlow Complete can help you get organized and clear your desk of all that paper by converting your documents to electronic images that are accessible online 24/7. The dedicated Inbox and email address makes it easy for you to manage your incoming bills. Your bills can be emailed directly to your CashFlow Complete inbox, uploaded from files, or you can drag and drop directly from your desktop. As well, with unlimited cloud-based storage, you can store not only your bills but other project documents, like contracts and estimates, which can then be attached to your bills making the approvals process much more efficient.
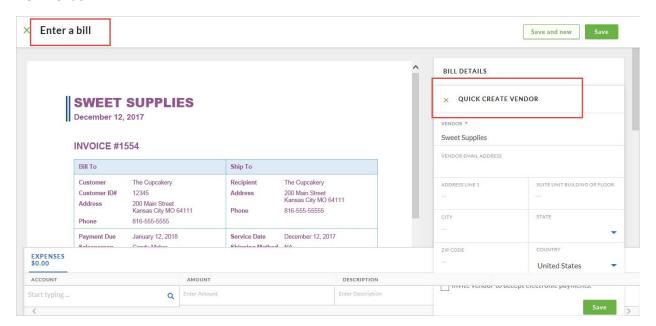
Creating a Bill

Once you have the image of your bill uploaded to CashFlow Complete, you can quickly create the entry for your bill to be paid. If it's a new vendor, you can add that vendor on the same screen. If it's an existing vendor, just start typing and the system will search the vendor list for you. With Smart Entry, (1 & 2) the system remembers the most recent transactions with the vendor, so all you have to do is check the dates then complete the invoice number, amounts, and any line item breakdowns.

New Vendor

Existing Vendor

Smart Entry

Managing your vendors

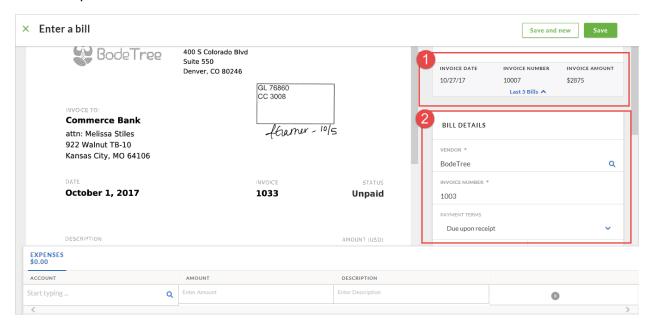Through CashFlow Complete, you can connect with your vendors electronically, giving you the ability to manage your bill pay more efficiently and your vendors will appreciate the ability to get paid faster. If your vendor is not one of the thousands of customers already in the payment network, you can generate a request to invite them to the platform. This gives them the ability to set up their own free account to manage their bank information and details, so you don't have to. If you use the Deluxe Bill Pay or Premium package, you can set up an automatic sync with your accounting software, which will make managing your vendors a snap. All of your vendor information and data can be pulled into CashFlow Complete and likewise, any data entered in CashFlow Complete will sync back to your accounting software, which will save you tons of time by eliminating the need for double data entry.

Pay Bills

Bills can be paid at the click of a button and unlike most bill pay systems, you choose how you want the payment made, whether it's by ACH or check. Once you've set the process date and hit "Pay" (1), you'll see the estimated arrival date and you'll have the ability to track its progress.

With the Deluxe Bill Pay or Premium package, you can also set up approval workflows (2). No more routing paper around the office and chasing down your approvers just to pay a bill. With all of the communication being captured within CashFlow Complete, tracking is easy and you'll have a clean audit trail.

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	INVOICE #	VENDOR	DUE DATE ↓	PROCESS DATE	TYPE→EST. AR...	PAY	BALANCE	APPROVERS	ACTIONS
	100	Jan Hoyt	01/07/18	12/13/17	ePaymen...	$500.00	$500.00		Pay
	1256	Ferguson Construction	12/21/17	12/13/17	Check → ...	$1,000.00	$1,000.00		Pay
	1234	ABC Daycare	11/30/17	12/13/17	Check → ...	$300.00	$300.00		Pay
	12	Susan Smith	11/29/17	12/13/17	Check → ...	$600.00	$600.00		Pay
	1234	The Cupcakery	11/27/17	12/13/17	Check → ...	$600.00	$600.00		Pay
	110	Ferguson Construction	11/26/17	12/13/17	Check → ...	$1,000.00	$1,000.00		

BILLS TO PAY $7,525.00 — 7 OVERDUE
PAYMENTS OUT $0.00
BILLS TO APPROVE $4,875.00 — 2 OVERDUE
OPEN INVOICES $1,086.84 — 4 OVERDUE
PAYMENTS IN $1,500.00

Actions

- Overview
- Inbox
- Vendors
- Bills
- Payments out
- Customers
- Invoices
- Payments in
- Network
- Reports

Search...

DUE: All
APPROVAL STATUS: All

+ Bill

Help

× **Bill #100** UNPAID APPROVING

Visible to vendor

Save

DESCRIPTION
Widgets

APPROVERS
All must approve before bills can be paid

APPROVERS FOR THIS BILL

1 Melissa Stiles

2 Randy Von Feldt

EXPENSES
$500.00

ACCOUNT	AMOUNT	DESCRIPTION
	500.00	

<u>Closing</u>

Ultimately, an otherwise paper-heavy and time-consuming process is now digitized for collaboration, 100% traceable for quick and easy reference, and accessible anytime and anywhere, using CashFlow Complete.

For more information on pricing or to sign-up, please visit: commercebank.com/cashflowcomplete