



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).

Commerce Bank Search... F SBOLB WEBDEV SBOLB WEBDEV

Set up your CashFlow Complete account before you begin transacting

- ✓ Finish company profile
- ✓ Bank account added
- Using CashFlow Complete to get paid? Get set up to accept ePayments

Do more with CashFlow Complete: [Show my setup steps as a checklist](#)

Add your team members

BILLS TO PAY
\$7,525.00
7 OVERDUE

PAYMENTS OUT
\$0.00

BILLS TO APPROVE
\$4,875.00
2 OVERDUE

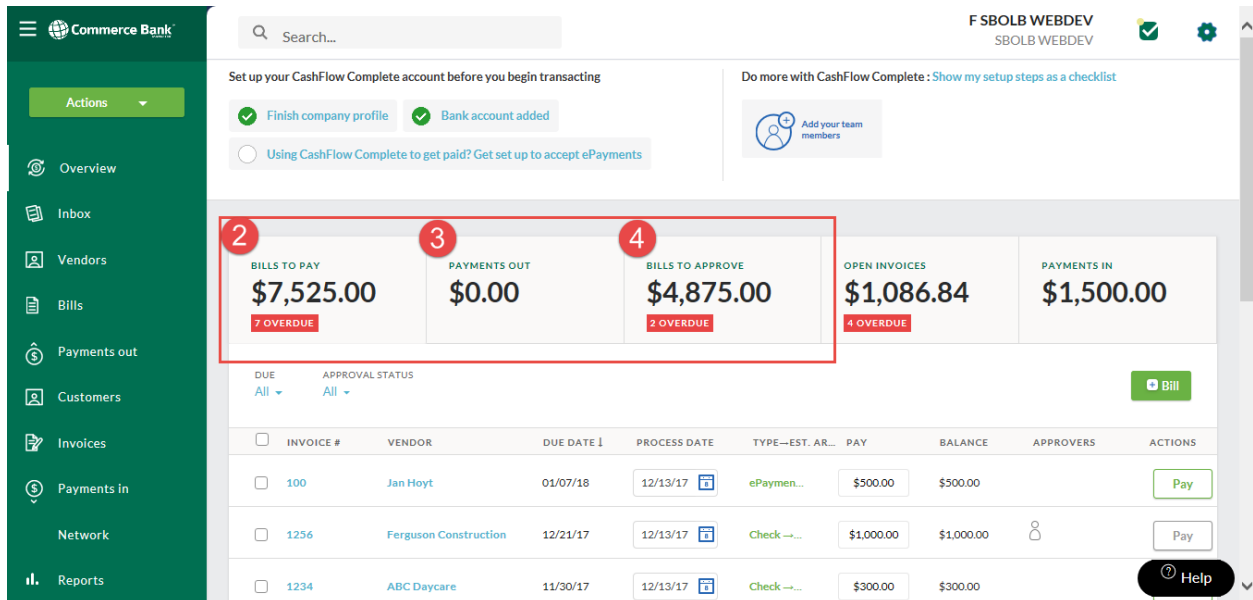
OPEN INVOICES
\$1,086.84
4 OVERDUE

PAYMENTS IN
\$1,500.00

DUE: All APPROVAL STATUS: All Bill

INVOICE #	VENDOR	DUE DATE ↓	PROCESS DATE	TYPE—EST. AR...	PAY	BALANCE	APPROVERS	ACTIONS
<input type="checkbox"/> 100	Jan Hoyt	01/07/18	12/13/17	ePaymen...	\$500.00	\$500.00		<input type="button" value="Pay"/>
<input type="checkbox"/> 1256	Ferguson Construction	12/21/17	12/13/17	Check -->...	\$1,000.00	\$1,000.00		<input type="button" value="Pay"/>
<input type="checkbox"/> 1234	ABC Daycare	11/30/17	12/13/17	Check -->...	\$300.00	\$300.00		

Help



The dashboard shows a sidebar with navigation options: Overview, Inbox, Vendors, Bills, Payments out, Customers, Invoices, Payments in, Network, and Reports. The main content area includes a search bar, user information (F SBOLB WEBDEV), and a status section with buttons for 'Finish company profile', 'Bank account added', and 'Using CashFlow Complete to get paid?'. Below this is a summary of financial metrics:

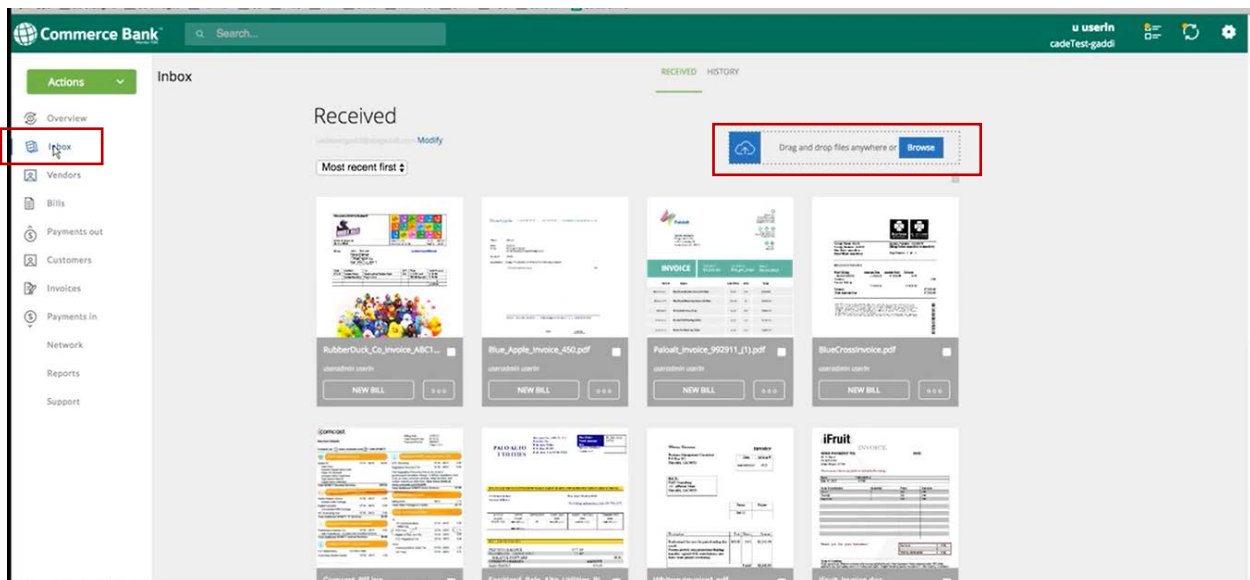
2	3	4		
BILLS TO PAY \$7,525.00 7 OVERDUE	PAYMENTS OUT \$0.00	BILLS TO APPROVE \$4,875.00 2 OVERDUE	OPEN INVOICES \$1,086.84 4 OVERDUE	PAYMENTS IN \$1,500.00

Below the summary is a table of bills to pay:

DUE	APPROVAL STATUS								
All	All								
INVOICE #	VENDOR	DUE DATE	PROCESS DATE	TYPE--EST. AR...	PAY	BALANCE	APPROVERS	ACTIONS	
100	Jan Hoyt	01/07/18	12/13/17	ePayment...	\$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			

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.



The Inbox view shows a sidebar with navigation options: Overview, Inbox, Vendors, Bills, Payments out, Customers, Invoices, Payments in, Network, Reports, and Support. The main content area is titled 'Received' and shows a grid of bill thumbnails. A red box highlights the 'Inbox' button in the sidebar. Another red box highlights a 'Drag and drop files anywhere or' instruction with a 'Browse' button. The grid contains various bill thumbnails, including 'RubberDuck_Invoice_ABC1...', 'Blue_Apple_Invoice_450.pdf', 'Falcon_Invoice_362911_111.pdf', 'BlueCrossInvoice.pdf', 'iFruit', and others.



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

Enter a bill

Save and new

Save

SWEET SUPPLIES
December 12, 2017

INVOICE #1554

Bill To		Ship To	
Customer	The Cupcakery	Recipient	The Cupcakery
Customer ID#	12345	Address	200 Main Street Kansas City MO 64111
Address	200 Main Street Kansas City MO 64111	Phone	816-555-5555
Phone	816-555-5555		
Payment Due	January 12, 2018	Service Date	December 12, 2017
Salesperson	Candy Maker	Shipping Method	MA

EXPENSES
\$0.00

ACCOUNT	AMOUNT	DESCRIPTION
Start typing ...	Enter Amount	Enter Description

BILL DETAILS

QUICK CREATE VENDOR

VENDOR *

Sweet Supplies

VENDOR EMAIL ADDRESS

ADDRESS LINE 1

SUITE UNIT BUILDING OR FLOOR

CITY

STATE

ZIP CODE

COUNTRY

United States

☐ Invite vendor to accept electronic payments

Save




Existing Vendor

✕ Enter a bill

Save and new

Save

**BodeTree**
400 S Colorado Blvd
Suite 550
Denver, CO 80246

GL 76860
CC 3008
farmer - 10/5

INVOICE TO:
Commerce Bank
attn: Melissa Stiles
922 Walnut TB-10
Kansas City, MO 64106

DATE
October 1, 2017

INVOICE
1033

STATUS
Unpaid

BILL DETAILS

VENDOR *
bode|
[Add new vendor](#)

VENDOR LIST

BodeTree

melissa.stiles@commercebank.com

INVOICE NUMBER *

PAYMENT TERMS
Net 30


EXPENSES
\$0.00

ACCOUNT	AMOUNT	DESCRIPTION
Start typing ...	Enter Amount	Enter Description



Smart Entry

✕ Enter a billSave and newSave



400 S Colorado Blvd
Suite 550
Denver, CO 80246

GL 78860
CC 3008
farmer - 10/5

INVOICE TO:
Commerce Bank
attn: Melissa Stiles
922 Walnut TB-10
Kansas City, MO 64106

DATE
October 1, 2017

INVOICE
1033

STATUS
Unpaid

1

INVOICE DATE	INVOICE NUMBER	INVOICE AMOUNT
10/27/17	10007	\$2875

[Last 5 Bills ^](#)

2

BILL DETAILS

VENDOR *
BodeTree [Q](#)

INVOICE NUMBER *
1003

PAYMENT TERMS
Due upon receipt [v](#)

EXPENSES
\$0.00

ACCOUNT	AMOUNT	DESCRIPTION
Start typing ... Q	Enter Amount	Enter Description

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.



Commerce Bank

Member FDIC

Actions

Overview

Inbox

Vendors

Bills

Payments out

Customers

Invoices

Payments in

Network

Reports

Search...

Vendor

Sort: Alphabetical A-Z

Search for vendor

ABC Daycare \$300.00
Kansas City MO

ABC Lettering \$0.00
Overland Park KS

ABC Plumbing \$600.00
Kansas City MO

BodeTree \$2.88K

Ferguson Construction \$2K

Jan Hoyt \$500.00
McMurray PA

FSBOLB WEBDEV

SBOLB WEBDEV

Checkmark

Settings

Up Arrow

Jan Hoyt

ELECTRONIC PAYMENTS

Edit

101 Warlington Circle McMurray PA

jhoyt@hq.bill.com

Balance \$500.00

Last Payments Out \$0.00

Last Payment \$0.00

BILLS PAYMENTS NOTES CONTACTS DETAILS

Bills

Bill

INVOICE #	DUE DATE	AMOUNT	STATUS ↓
100	01/07/18	\$500.00	UNPAID

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.

Commerce Bank

Overview

Inbox

Vendors

Bills

Payments out

Customers

Invoices

Payments in

Network

Reports

Search...

F SBOLB WEBDEV
SBOLB WEBDEV

Bill

Help

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

DUE
All

APPROVAL STATUS
All

INVOICE #	VENDOR	DUE DATE	PROCESS DATE	TYPE—EST. AR...	PAY	BALANCE	APPROVERS	ACTIONS
100	Jan Hoyt	01/07/18	12/13/17	ePayment...	\$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		

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	



Closing

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