

# CashFlow Complete

## Pay. Get Paid. Grow.

Save valuable time by automating the end-to-end process of paying bills, invoicing customers and collecting payments with a simple solution designed specifically for small businesses.

	Basic	Deluxe Bill Pay	Deluxe Invoicing	Premium Bill Pay & Invoicing
	\$1.25 <sup>1</sup>	\$25.00 <sup>1</sup> monthly per user <sup>2</sup>	\$25.00 <sup>1</sup> monthly per user <sup>2</sup>	\$37.50 <sup>1</sup> monthly per user <sup>2</sup>
<b>Manage customers &amp; vendors</b> Set up and maintain your customer and vendor information including contact details and payment terms to speed up bill pay and invoicing	✓	✓	✓	✓
<b>Document storage</b> Store and share documents electronically to ease and accelerate payment research and approvals	✓	✓	✓	✓
<b>Pay bills</b> Pay bills by check (printed and mailed by CashFlow Complete) or electronically through ACH (direct deposit)	✓	✓	✓	✓
<b>Email invoices</b> Create and send invoices via email with your logo and company branding	✓	✓	✓	✓
<b>Receive ACH payments</b> Accept electronic ACH payments from your customers	✓	✓	✓	✓
<b>Import and export data</b> Import customer and vendor data, and export bill payments and invoicing transactions to other applications	✓	✓	✓	✓
<b>Remittance info for check/e-payments</b> Include and receive complete remittance information with the check and electronic payments you make and receive to help with reconciliation	✓	✓	✓	✓
<b>Built-in fraud prevention</b> All checks paid via CashFlow Complete are verified before clearing to make sure payee and payment amounts are accurate and unaltered	✓	✓	✓	✓
<b>Real-time payment tracking</b> Vendors are alerted by email when you make a payment to them, and you can track the delivery of those payments	✓	✓	✓	✓
<b>Paid bill confirmation/image</b> Payment confirmation (including check image if check payment) will be tied to paid bills	✓	✓	✓	✓
<b>Accounting Software Sync</b> Keep accounting software up-to-date without manual data entry or file uploads. CashFlow Complete will perform time-saving 2-way data sync with QuickBooks™, Xero™, NetSuite® <sup>3</sup> , and Intacct® <sup>3</sup>		✓	✓	✓

# CashFlow Complete

	Basic	Deluxe Bill Pay	Deluxe Invoicing	Premium Bill Pay & Invoicing
	\$1.25 <sup>1</sup>	\$25.00 <sup>1</sup> monthly per user <sup>2</sup>	\$25.00 <sup>1</sup> monthly per user <sup>2</sup>	\$37.50 <sup>1</sup> monthly per user <sup>2</sup>
<b>Reports</b> Quickly run reports related to bills and invoices within CashFlow Complete		✓	✓	✓
<b>Multi-User access</b> Authorize multiple users to view bills, invoices, customers, vendors and/or payments		✓	✓	✓
<b>User Roles and Permissions</b> Control access to information and functionality for multiple users, including office managers, external bookkeepers and accountants		✓	✓	✓
<b>Approval workflows</b> Define business rules and approval policies that route approval requests and notify appropriate users when action is needed		✓		✓
<b>Recurring bills/auto pay</b> Schedule recurring bills for payment and/or automatically pay your bills to improve ease of cash flow management		✓		✓
<b>Receive credit card payments</b> Option to accept credit card payments from your invoiced customers			✓	✓
<b>Recurring invoices/auto pay</b> Schedule recurring invoices with option to invite your customers to set up automatic payments			✓	✓
<b>Mail paper invoice</b> Send invoices by US mail with complete remittance information and a return envelope automated through CashFlow Complete			✓	✓

## Try CashFlow Complete free for 30 days.

After 30 days, the fee for the CashFlow Complete plan you select, plus the applicable transaction fees<sup>1</sup>, will be withdrawn automatically monthly from the deposit account you choose during enrollment. Enroll today by logging in to your Small Business Online Banking account and signing up for CashFlow Complete.

### Disclosures:

- Plus applicable Transaction Fees:  
 Send or receive ACH payments: **\$0.35 per item**  
 Mailed checks or invoices: **\$1.40 per item**  
 Checks mailed internationally (USD denominated): **\$2.00**  
 Receive credit card payments: **Merchant Fees: Level 3 processing rates available**  
 Approver Users: **\$10/month** (excludes Basic)
- Per user fee applies to Online Banking Administrator, Clerk, Accountant and Auditor User Roles.
- Subscribers using NetSuite or Intacct Accounting Software should email [SBB-BDC-Ops@CommerceBank.com](mailto:SBB-BDC-Ops@CommerceBank.com) for information on fees related to the implementation and synchronization of this software with CashFlow Complete