

CashFlow Complete

The solution to meet your business' bill pay and invoicing needs

Not sure which is the right package for you? Use the chart below to help you make the best decision. No matter which package you choose, your first 30 days are free!¹

Premium	Deluxe Packages		Basic
<p>Premium Bill Pay & Invoicing Best suits your business if your needs include:</p> <p>Paying Bills</p> <ul style="list-style-type: none"> <input type="checkbox"/> Electronic or check payment <input type="checkbox"/> Recurring bill payment <input type="checkbox"/> Multi-user access <input type="checkbox"/> Bill approval workflows <p>Getting Paid</p> <ul style="list-style-type: none"> <input type="checkbox"/> Electronic invoicing <input type="checkbox"/> Recurring invoices <input type="checkbox"/> Accept payments electronically by ACH <input type="checkbox"/> Accept credit card payments <input type="checkbox"/> Auto charge customer's bank account/credit card <input type="checkbox"/> Multi-user access <p>Accounting</p> <ul style="list-style-type: none"> <input type="checkbox"/> Accounting software sync (QuickBooks®, Xero™, NetSuite®² or Intacct®²) <p>Monthly Fees: \$37.50 per user³ Approver User: \$10.00 per user</p> <p>Transaction Fees: ACH payment sent/received: \$0.35 Mailed check/invoice: \$1.40 Checks mailed internationally (USD denominated): \$2.00 Receive credit card payments: Merchant Fees apply – Level 3 processing rates available</p>	<p>Deluxe Bill Pay Best suits your business if your needs include:</p> <p>Paying Bills</p> <ul style="list-style-type: none"> <input type="checkbox"/> Electronic or check payment <input type="checkbox"/> Recurring bill payment <input type="checkbox"/> Multi-user access <input type="checkbox"/> Bill approval workflows <p>Getting Paid</p> <ul style="list-style-type: none"> <input type="checkbox"/> Electronic invoicing <input type="checkbox"/> Accept payments electronically by ACH <p>Accounting</p> <ul style="list-style-type: none"> <input type="checkbox"/> Accounting software sync (QuickBooks®, Xero™, NetSuite®² or Intacct®²) <p>Monthly Fees: \$25.00 per user³ Approver User: \$10.00 per user</p> <p>Transaction Fees: ACH payment sent/received: \$0.35 Mailed check/invoice: \$1.40 Checks mailed internationally (USD denominated): \$2.00</p>	<p>Deluxe Invoicing Best suits your business if your needs include:</p> <p>Paying Bills</p> <ul style="list-style-type: none"> <input type="checkbox"/> Electronic or check payment <input type="checkbox"/> Recurring bill payment <p>Getting Paid</p> <ul style="list-style-type: none"> <input type="checkbox"/> Electronic invoicing <input type="checkbox"/> Recurring invoices <input type="checkbox"/> Accept payments electronically by ACH <input type="checkbox"/> Accept credit card payments <input type="checkbox"/> Auto charge customer's bank account/credit card <input type="checkbox"/> Multi-user access <p>Accounting</p> <ul style="list-style-type: none"> <input type="checkbox"/> Accounting software sync (QuickBooks®, Xero™, NetSuite®² or Intacct®²) <p>Monthly Fees: \$25.00 per user³</p> <p>Transaction Fees: ACH payment sent/received: \$0.35 Mailed check/invoice: \$1.40 Checks mailed internationally (USD denominated): \$2.00 Receive credit card payments: Merchant Fees apply – Level 3 processing rates available</p>	<p>Basic Best suits your business if your needs include:</p> <p>Paying Bills</p> <ul style="list-style-type: none"> <input type="checkbox"/> Electronic or check payment <input type="checkbox"/> Recurring bill payment <p>Getting Paid</p> <ul style="list-style-type: none"> <input type="checkbox"/> Electronic invoicing <input type="checkbox"/> Accept payments electronically by ACH <p>Monthly Fees: \$1.25 (One user only)</p> <p>Transaction Fees: ACH payment sent/received: \$0.35 Mailed check/invoice: \$1.40 Checks mailed internationally (USD denominated): \$2.00</p>

CashFlow Complete

Feature	Premium Bill Pay & Invoicing	Deluxe Bill Pay	Deluxe Invoicing	Basic
Pay Bills				
Pay bills by ACH/check	✓	✓	✓	✓
Recurring payments	✓	✓	✓	✓
Track and manage payments	✓	✓	✓	✓
Multi-user access and profiles	✓	✓	✓	
Bill approval workflows	✓	✓		
Get Paid				
Create, send, manage, and track invoices	✓	✓	✓	✓
Track and manage incoming payments	✓	✓	✓	✓
Receive ACH payments	✓	✓	✓	✓
Receive credit card payments	✓		✓	
Create customized invoices	✓		✓	
Send recurring invoices	✓		✓	
Automatically charge/debit customer accounts	✓		✓	
Additional Features				
Fraud prevention ⁴	✓	✓	✓	✓
Document storage	✓	✓	✓	✓
Accounting software sync ²	✓	✓	✓	
Reporting	✓	✓	✓	

Try CashFlow Complete free for 30 days.¹ Enroll today by logging in to your [Small Business Online Banking account](#), navigate to "Bills and Invoices" and then select "Enroll in CashFlow Complete".

Disclosures:

¹ After the 30-day trial expires, the fee for the package you choose as well as the applicable transaction fees will be withdrawn from the account selected at the time of enrollment.

² Subscribers using NetSuite or Intacct Accounting Software should email SBB-BDC-Ops@CommerceBank.com for information on fees related to the implementation and synchronization of this software with CashFlow Complete.

³ Per user fee applies to Online Banking Administrator, Clerk, Accountant and Auditor User roles.

⁴ Checks issued through CashFlow Complete do not include your bank account information. When checks are presented for payment, payee and payment information are confirmed before check is cashed.