



How to Get Paid with CashFlow Complete.

Many small businesses struggle with invoicing and collecting payments from their customers. It can be a manual and time-consuming process. And as the saying goes, time is money. CashFlow Complete will help you to streamline and automate the invoicing process, 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. No additional log in credentials are required to access the solution.

The CashFlow Complete homepage is an all-in-one dashboard, giving you a quick reference to view all of your bills and invoices in motion (1). By managing all of your invoices in one place, you can see what invoices are still outstanding and what payments have been received, leading to better transparency of your cash flow (2 and 3).

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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

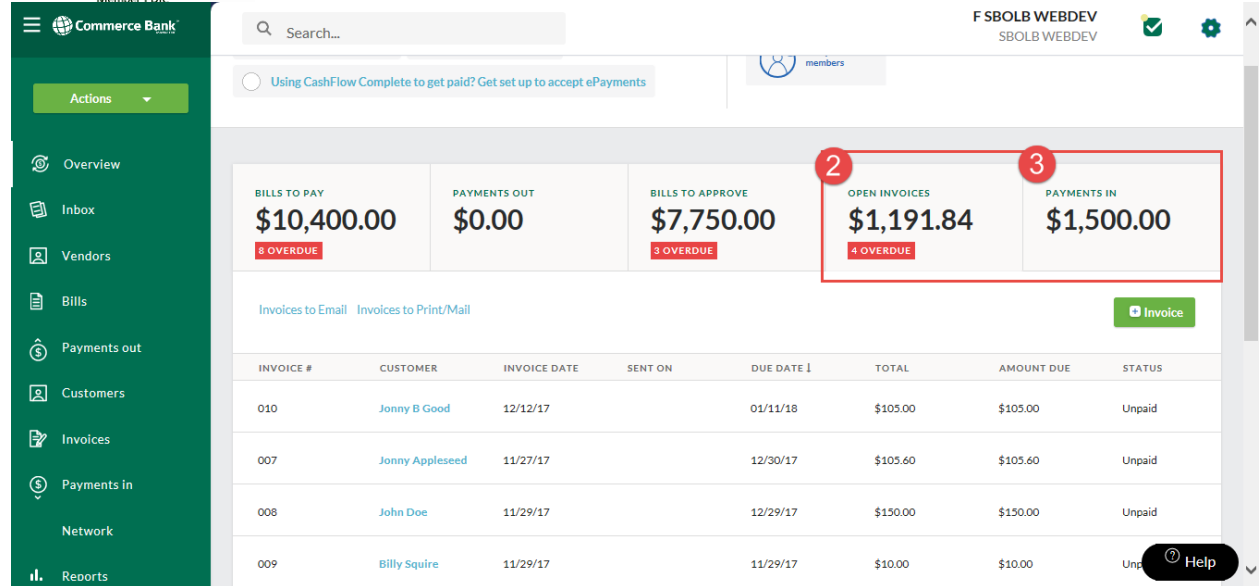
1

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

DUE: All | APPROVAL STATUS: All

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



CashFlow Complete gives you the ability to create professional invoices which can be emailed directly to your customers. The templates include all of the standard details, but you also have the option to personalize by customer. When the invoice is sent electronically, your customer receives an email notification of the invoice and is then directed to your dedicated payment portal. Through this portal, customers can set up their free account, manage their bank information, and set up an ACH payment directly from their bank account. With the Deluxe or Premium package, you also have the option of accepting credit card payments from your customers, in addition to setting up recurring invoices which can sent automatically. Think about how much time you'll save by receiving electronic payments. No need to make a special trip to the bank just to deposit checks, an no worrying that the checks will clear.

Creating an invoice



Create an invoice

Save & newPreview & send

SBOLB WEBDEV

8000 FORSYTH BLVD, SAINT LOUIS, MO, 631051707

913.271.7801

INVOICE

AMOUNT DUE

\$0.00

CUSTOMER NAME *

Start typing here....

Q

INVOICE NUMBER *

011

PO NUMBER

PAYMENT TERMS

▼

INVOICE DATE*

12/15/17

📅

DUE DATE*

📅

ITEM NAME	DESCRIPTION	QUANTITY*	PRICE	TAX	AMOUNT
Start typing item name...	Q			<input type="checkbox"/>	✖

MESSAGE TO CUSTOMER

Start typing here....

SUBTOTAL

\$0.00

TAX

\$0.00

Enter a percent

Include screen shot of email notification and payment portal?

With the unlimited cloud-based document storage, you can store not only your bills and invoices but other project documents, such as estimates and contacts. These documents can be associated with corresponding customers and attached to the emailed invoice for the customer's reference. For example, if you are sending the final bill to the customer for services completed, you could also attach the original estimate, which allows the customer to review and approve that much quicker.

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Search...

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Actions

Overview

Inbox

Vendors

Bills

Payments out

Customers

Invoices

Payments in

Network

Reports

Customer

Search for customer

ABCDEFGHIJKLMNOPQRSTUVWXYZ

Billy Squire

\$10.00

Kansas City MO

Jan Hoyt

\$0.00

McMurray PA

Jeremiah Bullfrog

\$250.00

Des Moines IA

John Doe

\$150.00

Olathe KS

Jonny Appleseed

\$105.60

Jonny B Good

\$105.00

Overland Park KS

Billy Squire

MAIL CHECK

10 Walnut St Kansas City MO

melissa.stiles@commercebank.com

Balance

\$10.00

Last Payments In

\$0.00

INVOICES

PAYMENTS

NOTES

DETAILS

Invoices

INVOICE #	DUE DATE	INVOICE DATE	LAST SENT	
005	10/25/17	10/25/17	10/25/17	\$1

Documents

View audit Trail

Delete customer

Merge

Contacts

Bank account

Credit cards

Sub-customers

Credit memos

By connecting with your customers through CashFlow Complete, you have the ability to collaborate with them electronically, with all communications documented within the system. You can also track the



status of the payment, so you know the status of the invoice at every step; whether it's been sent, accepted, approved or paid electronically (1). And if the payment is overdue, you can quickly send a reminder to your customer (2). All of this will help alleviate the burden of having to manually track your outstanding invoices and incoming payments, giving you more time in your day to spend on other parts of your business.

Invoice #002

UNPAID OVERDUE

Record payment

Send reminder
LAST SENT ON Invalid date

1

Sent
10/25/17

Accepted

Approved

Payment incoming

2

SBOLS WERDEY
8000 FORSYTH BLVD
SAINT LOUIS, MO 631051707
913-271-7801

Invoice # 002
Invoice Date 10/28/17
Amount Due: \$306.24

Ship To:
123456 Millbrook St
Kansas City, MO 64111
United States

Bill To:
Sam Smith Inc
123456 Millbrook St
Kansas City, MO 64111
United States

Due Date	Terms	P.O. Number
11/03/17	Net 10	124

Item	Description	Quantity	Price	Amount
12456	Widgets	6	\$15.00	\$90.00
12756	Wobblers	10	\$10.00	\$100.00
12879	Watchits	20	\$5.00	\$100.00

Subtotal: \$290.00

Sam Smith Inc \$306.24
123456 Millbrook St, Kansas City,
MO, 64111
816.222.8521

INVOICE DETAILS Edit

BALANCE
DUE 11/03/2017 \$306.24

INVOICE # 002
INVOICE DATE 10/28/2017

Your entire customer base can be quickly maintained and managed within CashFlow Complete. If you enroll in the Deluxe Invoicing or Premium package, you can sync directly with your accounting software, like Quickbooks, which will automatically pull in all of your customer details. Likewise, any data and information entered in CashFlow Complete will sync to your accounting software, eliminating the need for manual double-data entry.



Actions		Invoices						
Overview		Invoices						
Inbox		Invoices						
Vendors		Invoices						
Bills		Invoices						
Payments out		Invoices						
Customers		Invoices						
Invoices		Invoices						
Payments in		Invoices						
Network		Invoices						
Reports		Invoices						
Support		Invoices						

INVOICES		RECURRING INVOICES						
Invoices		NEW						
Invoices All Credit Memos								
INVOICE DATE		TO	DUE DATE		TO		PAYMENT STATUS	
							Unpaid	
							GO	
INVOICE #	INVOICE DATE	CUSTOMER	LAST SENT	DUE DATE	AMOUNT	AMOUNT DUE	PAYMENT STATUS	
1033	11/10/16	.Manuel Financier LLC	03/10/17	12/10/16	\$608.10	\$608.10	Unpaid	
1040	12/21/16	.Merchant Group	03/21/17	12/21/16	\$3,099.36	\$3,099.36	Unpaid	
1041	01/04/17	.Merchant Group	03/05/17	01/04/17	\$3,099.36	\$3,099.36	Unpaid	
844	01/18/17	.Merchant Group	03/19/17	01/18/17	\$3,099.36	\$3,099.36	Unpaid	
847	02/01/17	.Merchant Group	03/03/17	02/01/17	\$3,099.36	\$3,099.36	Unpaid	
850	02/15/17	.Merchant Group	03/17/17	02/15/17	\$3,099.36	\$3,099.36	Unpaid	
853	03/01/17	.Merchant Group	03/31/17	03/01/17	\$3,099.36	\$3,099.36	Unpaid	
856	03/15/17	.Merchant Group	02/13/17	03/15/17	\$3,099.36	\$3,099.36	Unpaid	
859	03/29/17	.Merchant Group	02/27/17	03/29/17	\$3,099.36	\$3,099.36	Unpaid	

Closing

Ultimately, an otherwise paper-heavy and time-consuming process is now digitalized for collaboration, 100% traceable for quick and easy reference and anytime, anywhere access allows you to see CashFlow Complete from wherever you are at any point in time.

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