



## CashFlow Central

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*User Guide v.1*

*May 2025*

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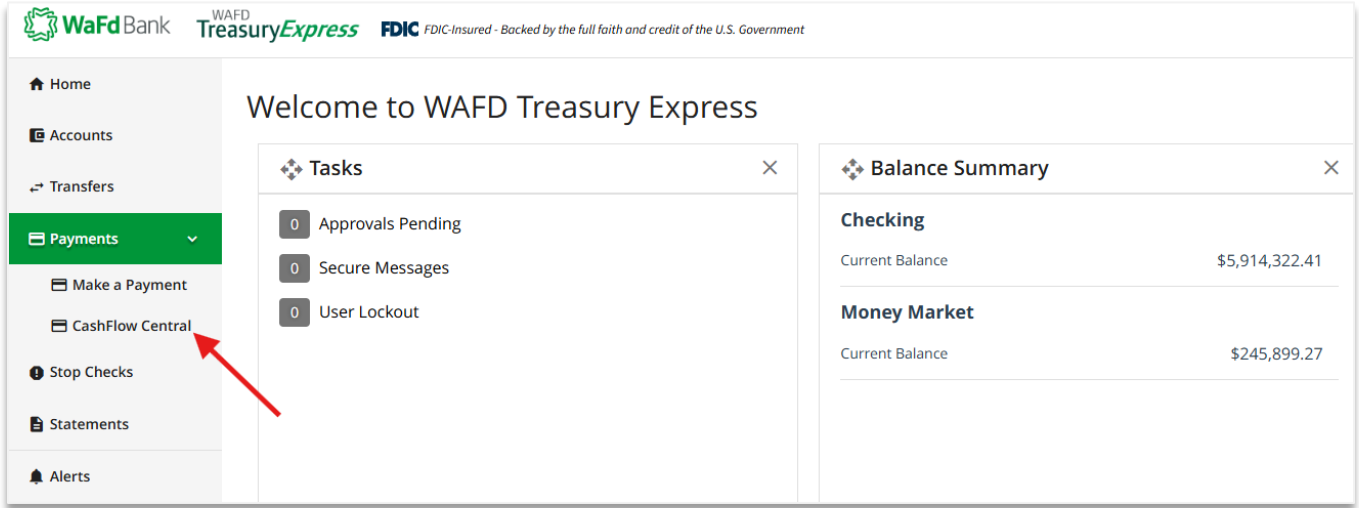
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# 1 CashFlow Central Access and Plan Subscriptions

## 1.1 How to Access

CashFlow Central can be accessed through the web browser or the Treasury Mobile App.



## 1.2 Plan Subscriptions

CashFlow Central currently offers two plan options so businesses can choose the plan that best meets their needs. Plans define number of users, transactions, and software integrations, allowing clients to customize the solution to optimize their business processes.

See the [Plans and billing](#) section for additional details including how to access fee schedule.

	Base Plan	Pro Plan
# of User Seats	One Level 1 admin user + One sub user	One Level 1 admin user + Two sub users
# of Standard Transactions Included	5 standard transactions	10 standard transactions
Sync to QuickBooks	No	Yes
Additional User Seats	No	Yes

## 2 Payment Channels

### 2.1 Types of Funding Methods

CashFlow Central allows clients to select their funding method. The following payment funding methods are available.

Method	Description
Bank	Direct debit to your WaFd bank account. Only accounts enabled with CashFlow Central access will be available.
Card	Pay by Visa or Mastercard. <b>Note:</b> Only available for payments to businesses. Not applicable for payments remitted to individuals. See the <a href="#">Funding Method</a> section for steps to add a credit card as an available method.

### 2.2 Types of Delivery Methods

In CashFlow Central, WaFd clients will select how their payment is delivered. This defines how the biller will receive the payment.

The following payment delivery methods are available in CashFlow Central.

Delivery Method	Description	Funds Withdrawn *
Bank Transfer	The payment will be sent as an ACH transaction. Requires sender to have the billers account number & routing number.	1 business day before selected delivery date.
Check	A check is mailed to the biller. The check will include business name & address. Check does not include business account number or WaFd bank routing number.	5 business days before selected delivery date.

\* All accounts must be in Active status and have available funds to cover the payment at the time of debit.

### 3 Pay Bills

The Pay Bills tab is the default landing screen each time a user logs in to CashFlow Central. The Pay Bills tab is where all users will manage payments, bills, and vendors.

#### 3.1 Vendors

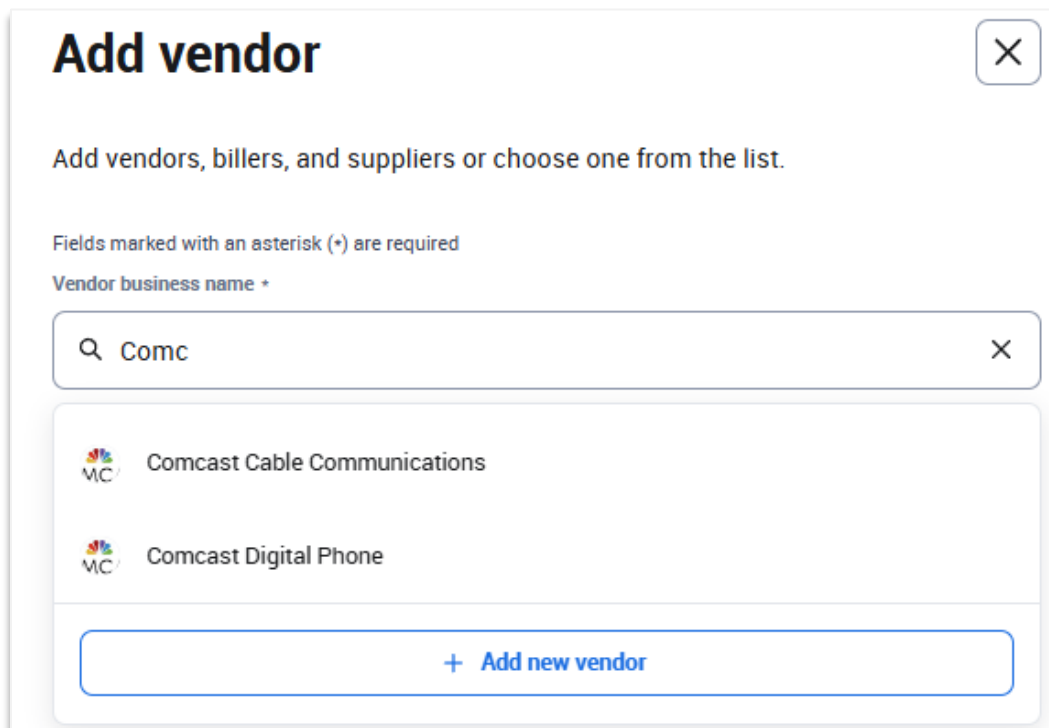
Manage (add or update) payees on the Vendors tab.

There are two types of vendors in CashFlow Central:

- **Managed Vendor:** vendor has an agreement with CashFlow Central service provider to manage how and where their payments are delivered. If a vendor is managed, their name will be available in the Business Name Search field when completing the 'add new' vendor workflow.
- **Unmanaged Vendor:** net new vendor that does not have an agreement with service provider. Additional details like vendor name, address, and contact details will be required to create the new vendor before sending first payment.

##### 3.1.1 Add a Vendor

1. To add a new vendor, click the **+ Add Vendor** button on the Vendors tab
2. Begin typing the vendors name in the Search Vendor field. Select the applicable vendor from the search results or click **+ Add New Vendor**.



**Add vendor** [X]

Add vendors, billers, and suppliers or choose one from the list.

Fields marked with an asterisk (\*) are required

Vendor business name \*

Q Comc [X]

- Comcast Cable Communications
- Comcast Digital Phone

[+ Add new vendor]

- Complete the required fields to add vendor. Click **Save and Close** or **Save and Pay** to complete new vendor setup.

**Note:** The required fields may vary based on vendor type and if it is a managed or unmanaged vendor.


**Add vendors, billers, and suppliers or choose one from the list.**

Fields marked with an asterisk (\*) are required

**Business details**

Vendor business name \*

Vendor nickname

Account number \* 

Confirm account number \*

Found on the bill, statement, or invoice

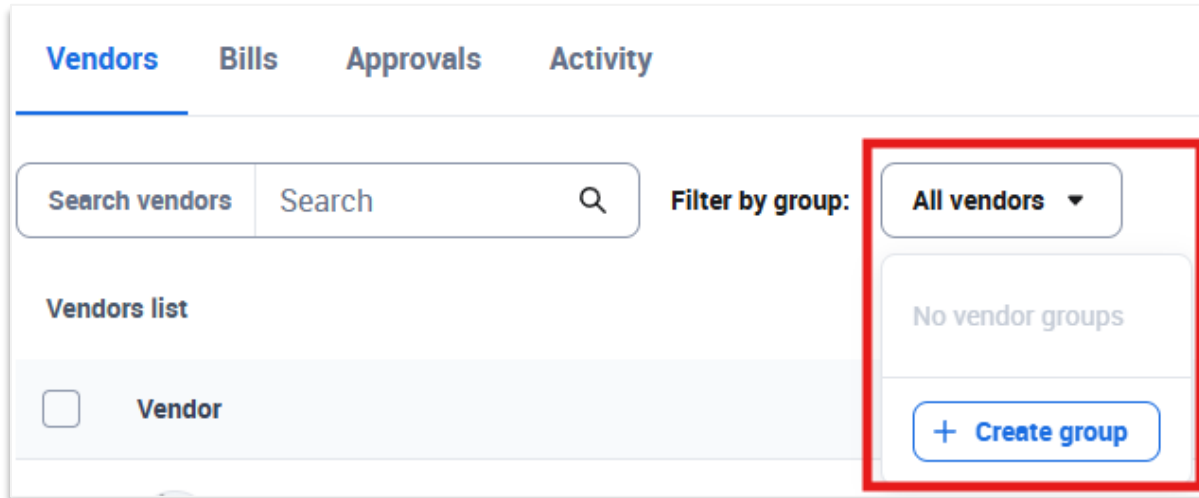
Field	Required/Optional	Action
Vendor Business Name	Required	Receiver name
Vendor Nickname	Optional	Optional nickname. Will display on the Vendors tab and within the vendor details screen.
Account Number	Required	Enter your company's account number with the vendor.  <b>If you do not have an account number with this vendor enter in NA.</b>
Phone Number	Required	Vendor's phone number
Email Address	Optional	Email address for vendor
Bank transfer (ACH) details	Optional	Vendor's account number and routing number for payment delivery.
Address	Required	Mailing address for vendor. Begin typing the address for suggested results to populate.

### 3.1.2 Vendor Grouping

Users can group their vendors together by category from the Vendors tab.

#### 3.1.2.1 Add new Group

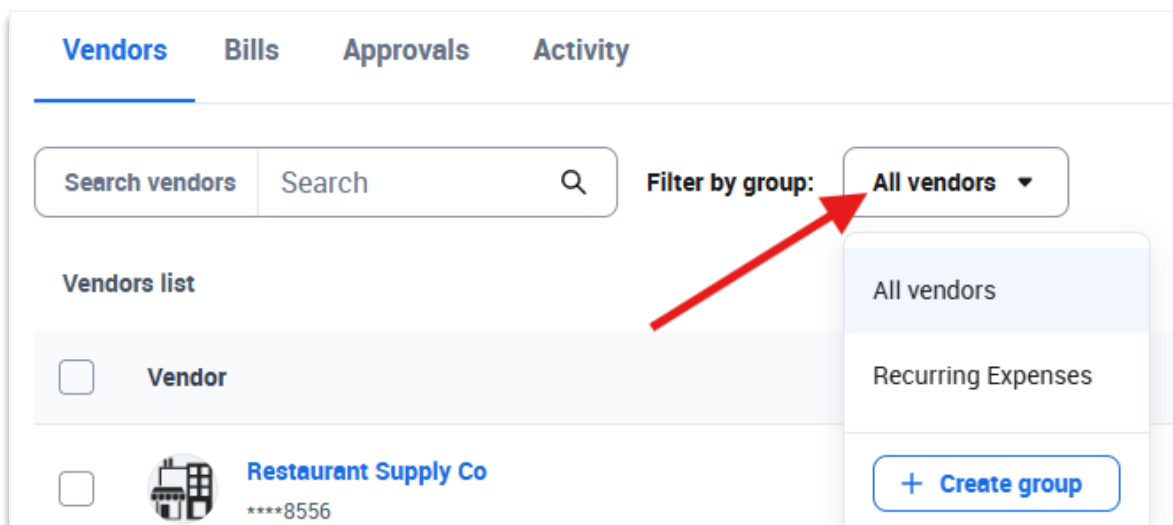
1. From the Vendors tab, select the **All Vendors** dropdown and click **+ Create Group**.



2. Enter the new Group name and then select the vendors that should be categorized under the new grouping. Click **Save** to complete.

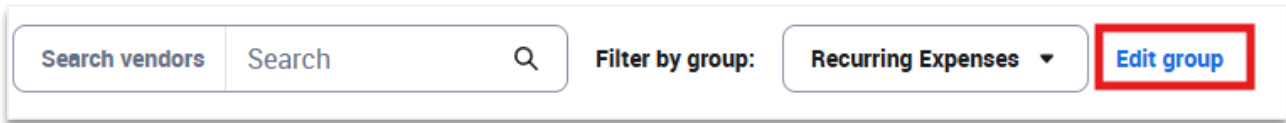
#### 3.1.2.2 View Vendors by Group

To view the vendor list by group, select the Filter by Group dropdown and then click the name of the vendor group to view.



### 3.1.2.3 Editing Existing Group

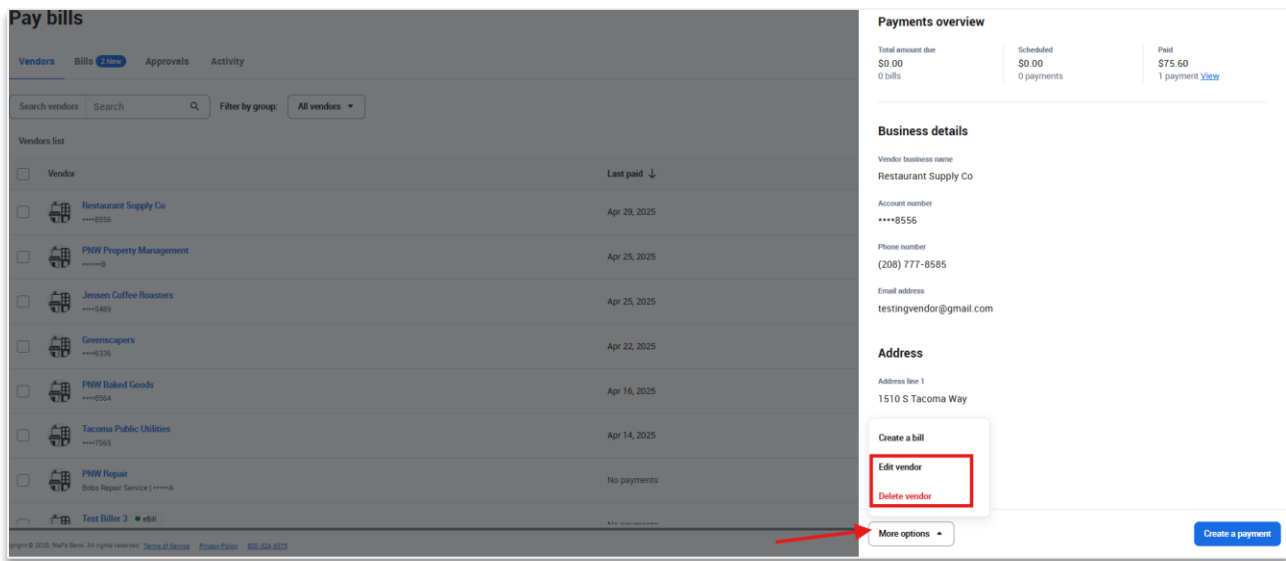
To edit an existing group (ex. add a new vendor to the group), select the vendor group name from the filter list and then click **Edit group**.



### 3.1.3 Edit or Delete a Vendor

To edit an existing vendor (ex. update account number, mailing address) or to delete a vendor profile go to the Vendors tab.

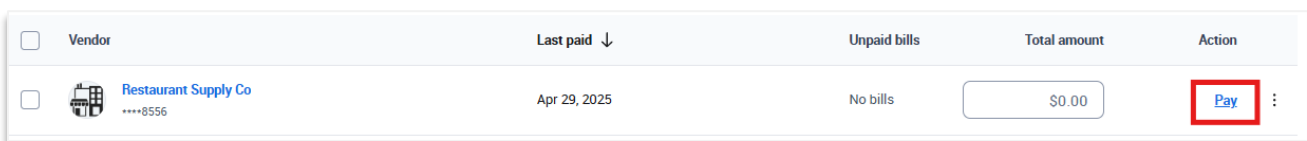
1. Click on the vendor that requires updating or deletion from the Vendor List, the user will then be presented with the vendor profile.
2. Select **More Options**, then click **Edit Vendor** or **Delete Vendor** to complete the next action.





### 3.1.4 Pay a Vendor

A vendor can be paid within CashFlow Central one at a time or multiple vendors can be selected to submit payments all at once.

1. From the Vendors tab, select the **+ Pay** icon in the upper right corner or click **Pay** next to the vendor from the Vendors List.




2. Complete the payment details screen and then click **Confirm and Pay** to submit.



Field	Action
Vendor business name	Name of vendor you are paying
Payment amount	Total amount of payment
Add bill details	Used to add details from vendor bill (ex. invoice). Users can manually add or upload an image of the bill.
Funding method	Select how you would like to fund the payment: <ul style="list-style-type: none"> <li>• Bank – will debit the selected WaFd account</li> <li>• Card – only available if a credit card has been added as an available funding method</li> </ul>
Delivery details	Select how the payment should be delivered to the vendor: <ul style="list-style-type: none"> <li>• Bank Transfer (ACH) – payment will be sent as an ACH. Requires the vendor account number and routing number</li> <li>• Paper check</li> </ul> Once delivery method has been selected for the vendor, it will default to selection when making future payments. To change the default method, select the  icon and switch to the desired method. <div data-bbox="836 1186 1445 1375" style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p><b>Delivery details</b></p> <p>Delivery method *</p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">  <b>Mail a paper check</b>  <small>To: PNW Baked Goods   3244 1/2 40th St, San Diego, CA 92105</small> </div> <p>Payment frequency *</p> <p><input checked="" type="radio"/> One-time <input type="radio"/> Recurring</p> <div style="float: right; border: 1px solid #ccc; padding: 2px; margin-top: 5px;">             Edit delivery              Switch to bank account           </div> </div>
Payment Frequency	Select one-time or recurring  <b>Recurring payment is only available for payments scheduled to deliver by check.</b>
Estimated Delivery date	Select the date the vendor should receive the payment
Memo to Vendor	Only applicable for check payments. Memo will be printed on the check.

**TIP:** Once an estimated delivery has been selected, the user will be presented with the payment timeline, which includes when the account or card will be debited for the transaction.

**Estimated delivery**

May 9, 2025 





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Debit on **May 2, 2025**  5 business days  Est. delivery **May 9, 2025**

### 3.1.4.1 Vendor Multipay

1. To pay multiple vendors within the same workflow, enter the payment amounts in the **Total amount** field next to the applicable vendors from the Vendor List on the Vendors tab.
2. As the user begins to enter the dollar amount(s), the selection box next to the vendor’s name will automatically check and populate in the Review & Pay banner at the bottom of the screen.
3. Once ready, click **Review & Pay**.





Vendors list

Vendor	Last paid ↓	Unpaid bills	Total amount	Action
<input checked="" type="checkbox"/>  Restaurant Supply Co ****8556	Apr 29, 2025	No bills	<input type="text" value="\$115.00"/>	Pay ⋮
<input type="checkbox"/>  PNW Property Management *****B	Apr 25, 2025	No bills	<input type="text" value="\$0.00"/>	Pay ⋮
<input checked="" type="checkbox"/>  Jensen Coffee Roasters ****5489	Apr 25, 2025	No bills	<input type="text" value="\$452.75"/>	Pay ⋮
<input checked="" type="checkbox"/>  Greenscapers ****6336	Apr 22, 2025	No bills	<input type="text" value="\$85.90"/>	Pay ⋮

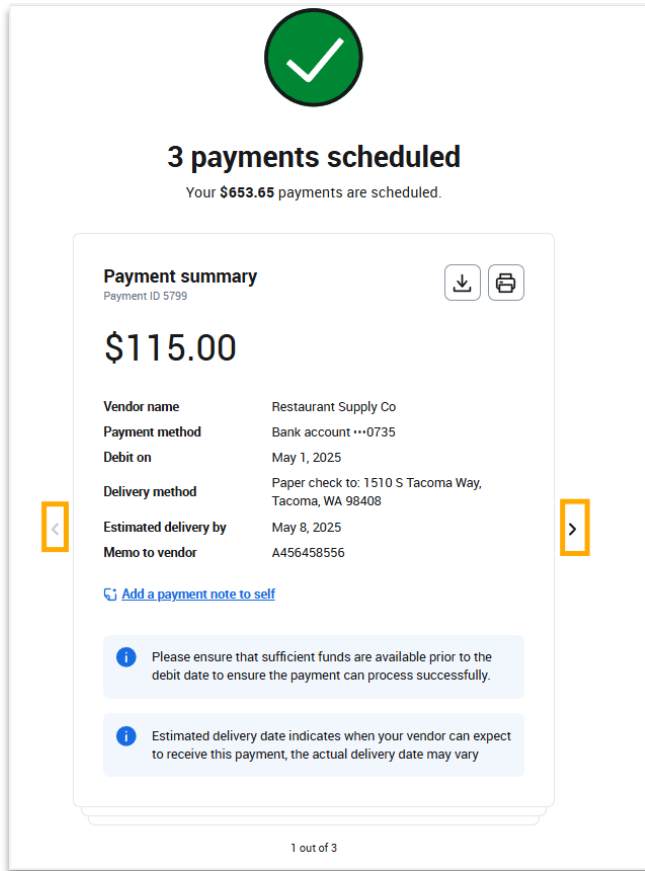
All vendors 10 | Selected vendors 3 | Total selected amount **\$653.65** Cancel **Review & pay**

4. Next, the Scheduling Payments screen will be displayed. Users can update the Funding Method, Delivery Method, and Deliver By date, for each payment. Once ready, click **Confirm and Pay** to complete.

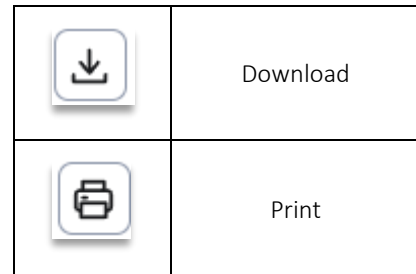
**Scheduling 3 payments** **\$653.65**

Vendor	Funding method	Delivery method	Debit on	Deliver by	Amount
Combine payments <input type="radio"/> 	Bank account ***0735			Earliest possible	
Restaurant Supply Co ****8556   No invoice #	Bank account ***0735 AP	 Paper check	May 1, 2025	May 8, 2025	\$115.00 ⋮
Jensen Coffee Roasters ****5489   No invoice #	Bank account ***0735 AP	 Bank transfer (ACH)	May 1, 2025	May 2, 2025	\$452.75 ⋮
Greenscapers ****6336   No invoice #	Bank account ***0735 AP	 Bank transfer (ACH)	May 1, 2025	May 2, 2025	\$85.90 ⋮

- Users will be presented with the payment confirmation screen. Use the arrow icons to navigate between payment confirmations.



Use the following icons to manage your payment confirmations:

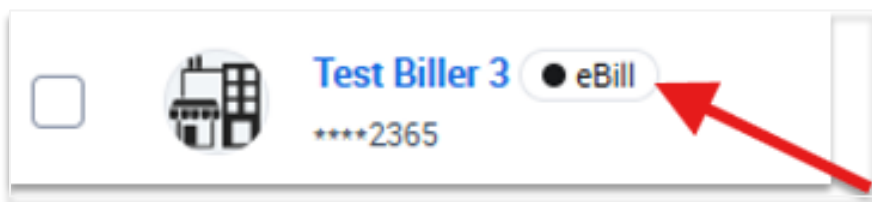


### 3.1.5 eBills

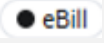
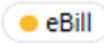
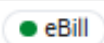
eBills enable users to review, view, and pay electronic bills or statements for the enrolled vendor.

**Note:** Only vendors that have elected to allow eBills will be available.

When a new vendor is added that supports eBill functionality, the eBill icon will show next to the payee on the Vendors tab.

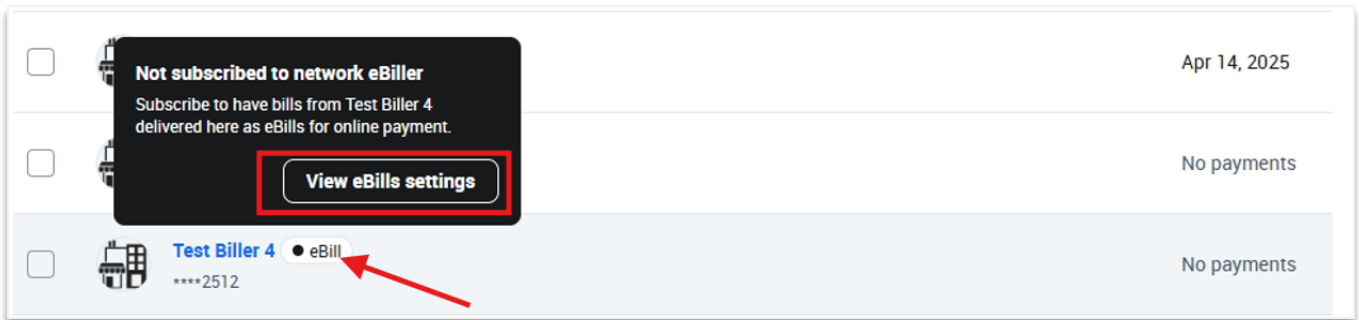


### 3.1.5.1 eBill Statuses

Status Icon	Description
	eBill enrollment is available for vendor
	eBill enrollment is pending. This can take up to two billing cycles.
	eBill enrollment is now active. Users can now set up automatic payments if desired.

### 3.1.5.2 Enrolling in eBill

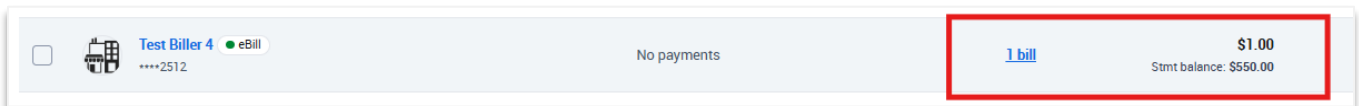
To enroll in eBill with that vendor, select the eBill icon next to the vendor and then click **View eBills Settings**.



The screenshot shows a vendor list with three entries. The first entry is for 'Test Biller 4' with a black eBill icon and a tooltip that reads: 'Not subscribed to network eBiller. Subscribe to have bills from Test Biller 4 delivered here as eBills for online payment.' A red box highlights the 'View eBills settings' button within the tooltip. The second entry is for 'Test Biller 4' with a yellow eBill icon and 'No payments' status. The third entry is for 'Test Biller 4' with a green eBill icon and 'No payments' status. A red arrow points to the green eBill icon.

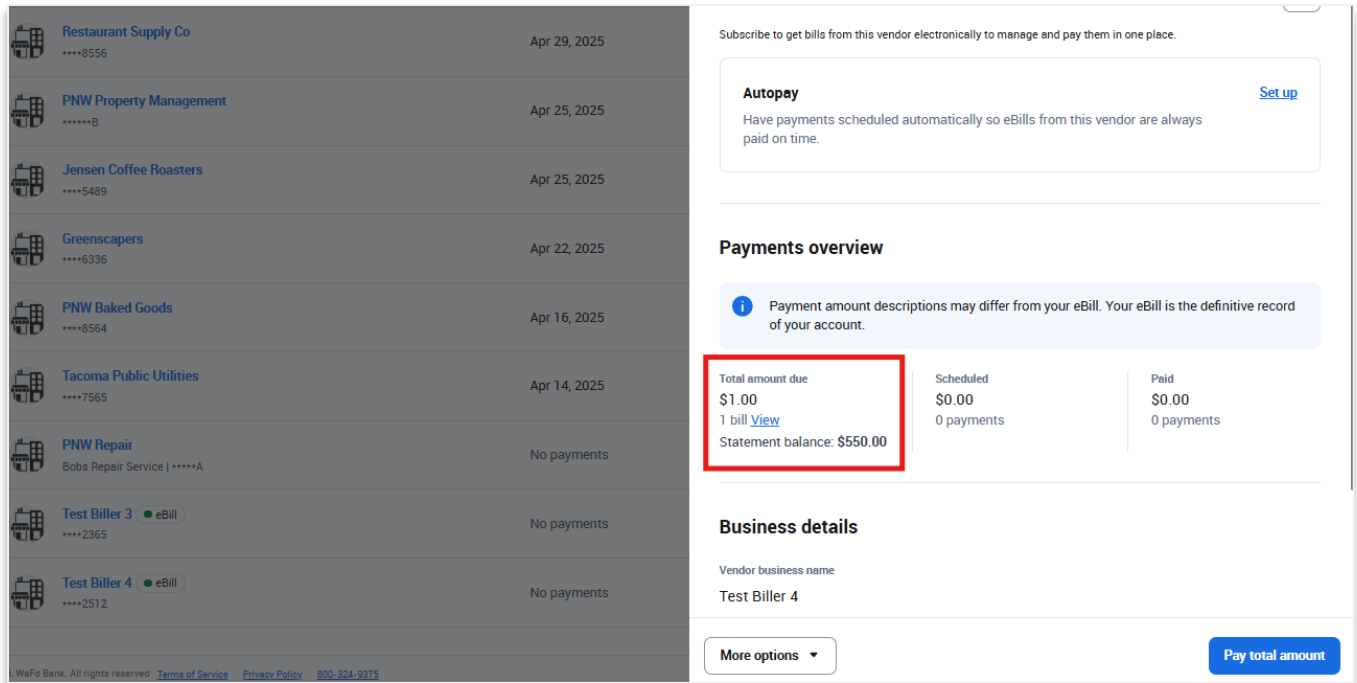
### 3.1.5.3 Paying eBills

When a bill is ready users will see 1 bill hyperlink in the Unpaid bills column on the Vendors tab or from the Bills tab. The total amount of the bill will be displayed in the Total Amount column.



The screenshot shows a vendor list with three entries. The first entry is for 'Test Biller 4' with a green eBill icon and 'No payments' status. The second entry is for 'Test Biller 4' with a green eBill icon and 'No payments' status. The third entry is for 'Test Biller 4' with a green eBill icon and 'No payments' status. A red box highlights the '1 bill' hyperlink and the amount '\$1.00' in the Total Amount column.

1. Select the vendor's name to view the available eBill provided by the vendor



Restaurant Supply Co  
\*\*\*8556  
Apr 29, 2025

PNW Property Management  
\*\*\*\*\*B  
Apr 25, 2025

Jensen Coffee Roasters  
\*\*\*5489  
Apr 25, 2025

Greenscapers  
\*\*\*6336  
Apr 22, 2025

PNW Baked Goods  
\*\*\*8564  
Apr 16, 2025

Tacoma Public Utilities  
\*\*\*7565  
Apr 14, 2025

PNW Repair  
Bobs Repair Service | \*\*\*\*\*A  
No payments

Test Biller 3 ● eBill  
\*\*\*2365  
No payments

Test Biller 4 ● eBill  
\*\*\*2512  
No payments

Subscribe to get bills from this vendor electronically to manage and pay them in one place.

**Autopay** [Set up](#)  
Have payments scheduled automatically so eBills from this vendor are always paid on time.

**Payments overview**

Payment amount descriptions may differ from your eBill. Your eBill is the definitive record of your account.

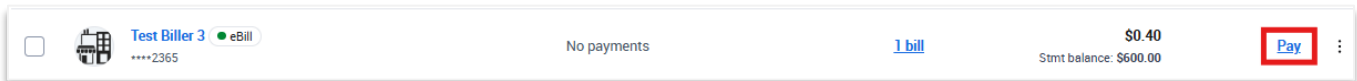
<b>Total amount due</b> \$1.00 1 bill <a href="#">View</a> Statement balance: \$550.00	<b>Scheduled</b> \$0.00 0 payments	<b>Paid</b> \$0.00 0 payments
---	--	-------------------------------------

**Business details**

Vendor business name  
Test Biller 4

[More options](#) [Pay total amount](#)

- Once the user is ready to pay the bill, click **Pay total amount** from the vendor profile or click **Pay** next to the vendor on the Vendor List screen.



Test Biller 3 ● eBill  
\*\*\*2365  
No payments  
[1 bill](#)  
\$0.40  
Stmnt balance: \$600.00  
[Pay](#)

### 3.2 Bills

The Bills tab allows users to manage, add, import, and pay bills. Bills can be added in CashFlow Central in multiple ways. This enables users to track bill details, including the amount, invoice number, due date, line items, and an image of the bill or invoice.

Feature	Description
<a href="#">Bills Inbox</a>	Invoices sent to your company's unique CashFlow Central email address.
<a href="#">Manually Add</a>	Manually add bill details for tracking and payment.
<a href="#">Import</a>	Take a photo or scan of your bill. Then, upload it to CashFlow Central for easy tracking and payment.

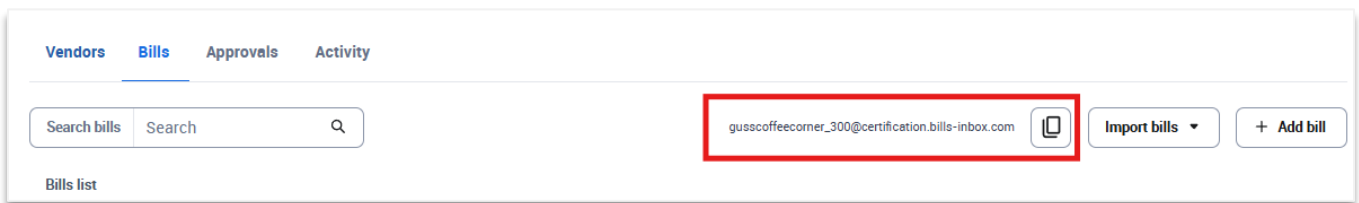
### 3.2.1 Bills Inbox

Each company is assigned a unique CashFlow Central email address. Share this email address and the following requirements with vendors so they can send invoices directly to your Bills Inbox.

**Important!** Requirements for invoices sent to the Bills inbox:

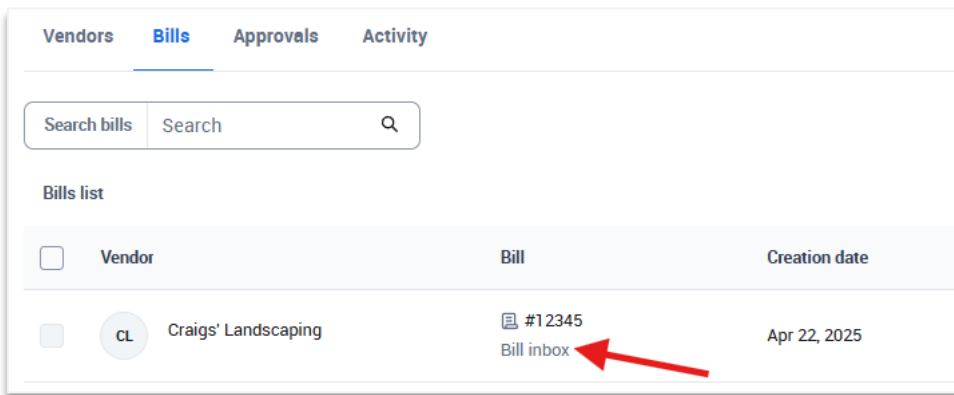
- Maximum upload size 10 megabytes
- One invoice per email
- Acceptable formats: JPEG, PNG, GIF, PDF

The bills email address can be found on the Bills tab.

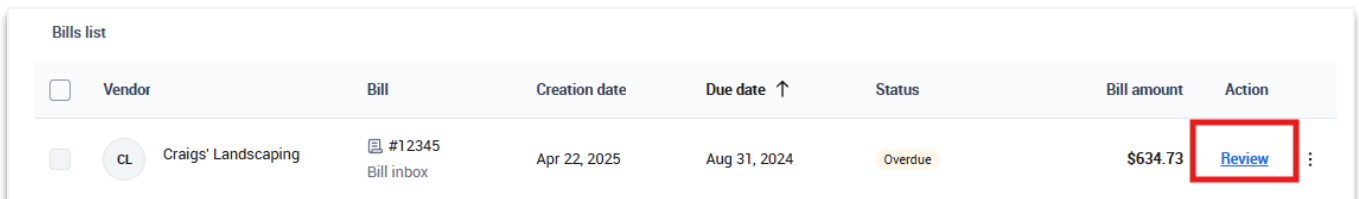


Once an invoice has been received, it will be available for review on the Bills tab.

The item will be noted by the words Bill inbox in the Bill column under the invoice number.



Users can click **Review** to view and manage the invoice.

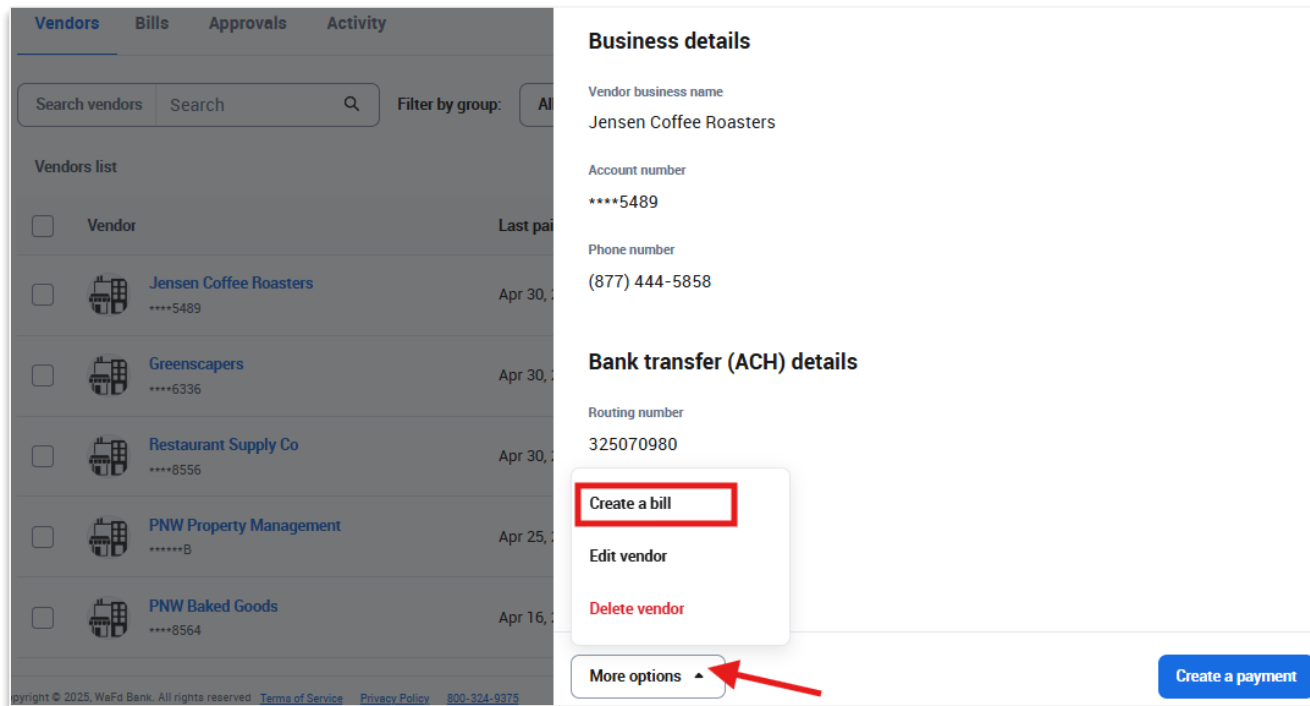


### 3.2.2 Add a Bill

Bills can be added by a user in two ways, manually or through a file import.

#### 3.2.2.1 Manually Add a Bill

1. Click the **+ Add Bill** button from the Bills tab or from the Vendors tab.
2. Select the applicable vendor then select More Options and click **Create a Bill**



3. Complete the Bill Details field. Required fields are noted with a (\*) symbol.

### Bill details ✕

Vendor business name \*

Q Jensen Coffee Roasters ✕

Bill amount \* Invoice #

\$75.00

Do not include personal or sensitive info

#### Additional details

Invoice date Due date \*

MM/DD/YYYY 📅

May 1, 2025 📅

Note to self

e.g office expenses 0/500

#### Line Items

[+ Add line items](#)

Cancel

Save and close

Continue to pay

4. Once complete click one of the following
  - a. **Save and Close** to add as a Bill to review and pay later
  - b. **Continue to Pay** to pay bill immediately.

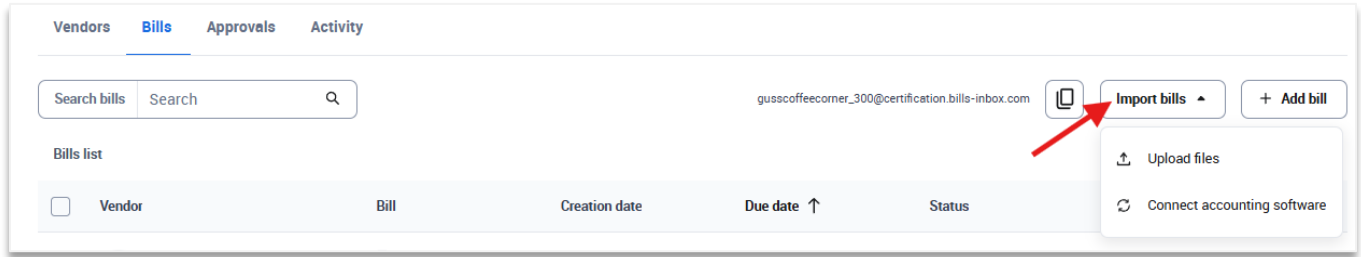
### 3.2.2.2 *Import a Bill*

Users can import a bill to CashFlow Central. Once imported, the system will scan the image and pull in the bill details for the user to review.

**Important!** Requirements for importing a bill:

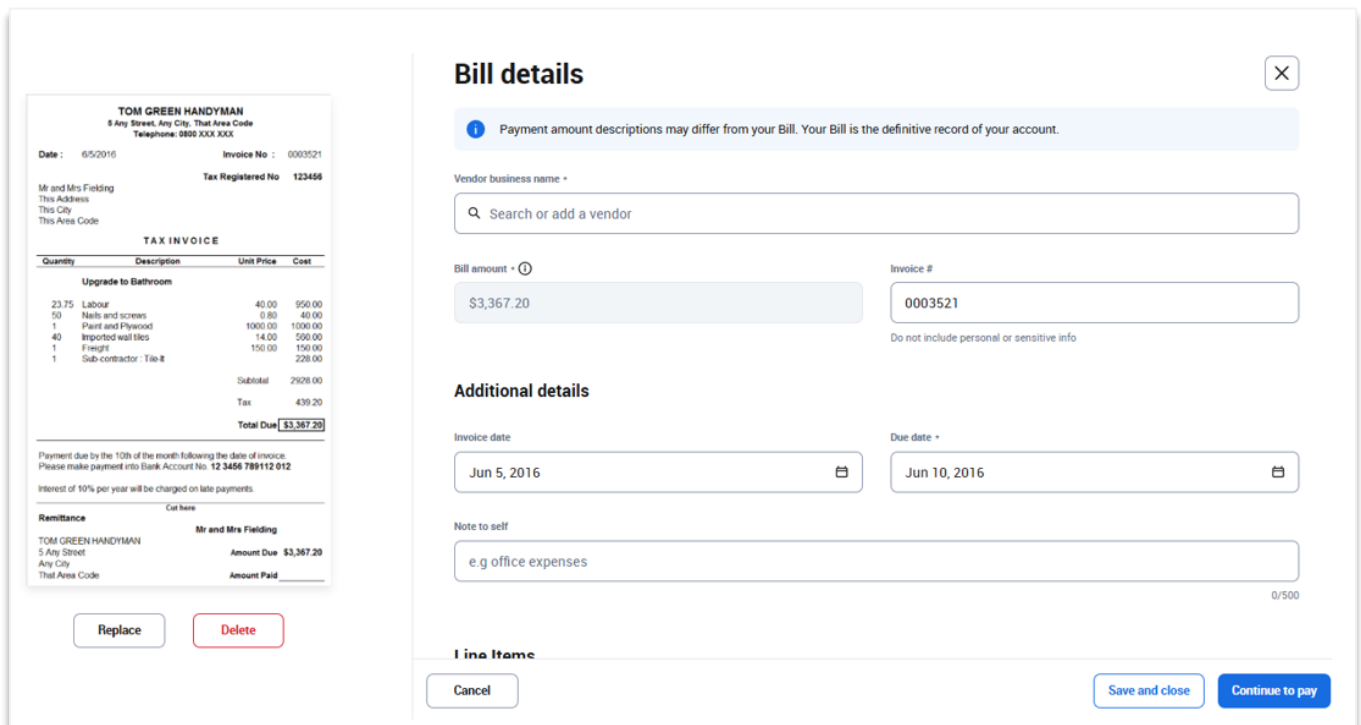
- Maximum upload size 10 megabytes
- One bill per import
- Acceptable formats: JPEG, PNG, GIF, PDF

1. To import a bill, select Import bills then click **Upload files** from the Bills tab



**TIP:** If using the Treasury Mobile app, users can take an image with their phone or tablet and upload into CashFlow Central.

2. Once a bill has been successfully imported the user will be presented with the Bill Details page for review.
3. Once complete click one of the following:
  - a. **Save and Close** to add as a Bill to review and pay later
  - b. **Continue to Pay** to pay bill immediately.



When importing a bill, if the system finds a discrepancy between the total amount of the bill and the individual line items included in the invoice (ex. discount amount), the user will be presented with the message below.

⚠ **Issue scanning line items**
✕

The invoice was scanned, but there's a -\$15.27 difference in the line items' total. We can auto-add the -\$15.27 as a new line item or remove all of them to continue.

Remove items
Auto-add item

Users can click one of the following buttons:



- **Remove Items** – the system will remove the individual line items from the bill details. User can then add the applicable line items if needed.
- **Auto-add item** – the system will automatically add an additional line item to offset the total amount of the discrepancy, so the total amount of the bill and the line item amounts match.

### 3.2.3 Pay a Bill

When a new bill is available for review, users will see a notification on the Bills tab and within the Alert Center.

## Pay bills

Vendors
Bills 1 New
Approvals
Activity



+ Pay

From the Bills tab, users will be presented with the bills that are available for review and payment within the Bills List.

1. Click **Review** next to the applicable bill to begin review.


Bills list							
<input type="checkbox"/>	Vendor	Bill	Creation date	Due date ↑	Status	Bill amount	Action
<input type="checkbox"/>	CL Craigs' Landscaping	#12345 Bill inbox	Apr 22, 2025	Aug 31, 2024	Overdue	\$634.73	Review

2. User's will be taken to the Bill Details page to review the bill details. From this screen the user can make any updates if needed, then click **Save and Pay**.
3. Next complete the [payment details](#) and click **Confirm and pay** to schedule the payment.
4. The outstanding bill will be removed from the Bills tab. Users can view the scheduled payment details from the [Activity](#) tab.

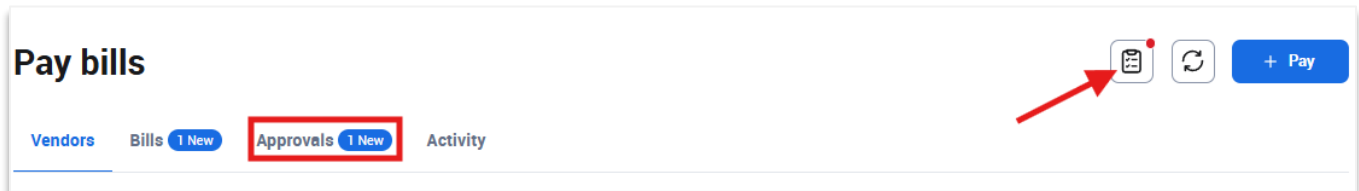
### 3.3 Approvals

Payments scheduled by Level 3 users, above their approval limit, will require approval by a Level 1 or Level 2 user before they can be processed.

Level 1 and Level 2 users will see these scheduled payments in the [Activity](#) tab with a status of Pending Approval.


Activity list							
Vendor	Bill	Delivery method	Debit on	Deliver by	Status	Payment amount	Action
 Greenscapers ****6336	#00000484	Bank transfer Account...0980	May 6, 2025	May 7, 2025	Pending approval	\$714.00	<a href="#">View payment</a>

When a scheduled payment is ready for approval users will see notification on the Approval tab and within the Alert Center.



#### 3.3.1 Approving Scheduled Payment

1. From the Approval tab click **View Payment** next to the scheduled payment the user would like to approve.



Payments list							
<input type="checkbox"/>	Vendor	Scheduled by	Bill	Debit on ↑	Status	Payment amount	Action
<input type="checkbox"/>	 Greenscapers ****6336	Accounting Team	#00000484	May 6, 2025	Pending approval	\$714.00	<a href="#">View payment</a>

2. You will then be presented with the Payment Details page. To approve the payment, click **Approve**.
3. If the payment should not be approved, select **More Options** and then one of the following:
  - a. **Edit payment** – allows the user to Edit the payment details and submit for payment.
  - b. **Cancel Payment** – will cancel the scheduled payment. Users can elect to save the bill to pay later.
  - c. **Decline Payment** – will update the status of payment to Decline in the payment activity tab.

### 3.4 Activity

Use the Activity tab to view scheduled and recurring payments.

#### 3.4.1 Activity List

Vendor	Bill	Delivery method	Debit on	Deliver by ↑	Status	Payment amount	Action
 Jensen Coffee Roasters ****5489	<input checked="" type="checkbox"/> No invoice #	Bank transfer Account...5858	Apr 17, 2025	Apr 18, 2025	Processed	\$875.49	<a href="#">View payment</a>
 PNW Baked Goods ****8564	<input checked="" type="checkbox"/> No invoice #	Bank transfer Account...5625	Apr 17, 2025	Apr 18, 2025	Processed	\$257.00	<a href="#">View payment</a>

Field	Description
Vendor	Payee receiving payment
Bill	Field will include invoice details if added to the payment
Delivery Method	How payment will be sent to vendor. See <a href="#">Types of Delivery Methods</a> for more information.
Debit on	Date when payment will debit your WaFd account
Delivery by	Expected delivery date for payment
Status	Status of payment <ul style="list-style-type: none"> <li>• <b>Scheduled</b> – payment has been created and waiting to process</li> <li>• <b>In-process</b> – payment has been sent and debited WaFd account.</li> <li>• <b>Processed</b> – payment has been delivered</li> <li>• <b>Failed</b> – payment failed and will require to be resent if still needed</li> <li>• <b>Declined</b> – payment that was pending approval has been declined by a Level 1 or 2 user</li> <li>• <b>Canceled</b> – scheduled payment has been canceled</li> </ul>
Payment amount	Payment amount sent to vendor
Action	View payment details <ul style="list-style-type: none"> <li>• Cancel the scheduled payment</li> <li>• Manage recurring payment</li> <li>• Cancel a recurring payment</li> </ul>

**TIP:** Use **Search Activity** or **Filter By Status** options to narrow down the search criteria within the Activity tab.

Search activity

Search

Q

Filter by status:


All

Scheduled

In-process

Processed

### 3.4.1.1 View Payment

Bill	Delivery method	Debit on	Deliver by	Status	Payment amount	Action
 No invoice #	Bank transfer Account: 5858	Apr 25, 2025	Apr 28, 2025	Processed	\$345.00	View payment

Click **View Payment** to see additional details of payment.

Field	Action
<b>Payment Activity</b>	Shows status of payment once it has been submitted and pending delivery. <b>Note:</b> This will only show once the payment is an <i>in-process</i> status.
<b>Paid to</b>	Name of vendor the payment is being sent to
<b>Scheduled by</b>	Name of user and date payment was submitted
<b>Funding method</b>	What funding method was selected to fund the payment. See <a href="#">Types of Funding Methods</a> for more info.
<b>Delivery method</b>	What delivery method was selected for payment. See <a href="#">Types of Delivery Methods</a> for more info.
<b>Deliver by</b>	Date payment was selected to be deliver to vendor by

### 3.4.1.2 Edit or Cancel Payment

One time and recurring payments are managed within the Activity tab. Select **View Payment** next to the applicable payment that needs to be managed.

**Important:** Only payments in a *Scheduled* status can be edited or canceled. Payments can be managed up to the Debit On date.

**Payment activity**

Payment scheduled

**Payment amount** **\$365.00**  
Payment ID 5590

**Paid to**  
Restaurant Supply Co  
\*\*\*\*8556  
No invoice number

**Scheduled by**  
Gus Coffee Level 1  
On Apr 29, 2025

**Delivery method**  
Paper check delivered to  
1510 S Tacoma Way, Tacoma, WA 98408

Estimated delivery  
May 8, 2025  
Based on estimated USPS delivery

Cancel payment
Edit payment

**Payment activity**

Payment scheduled

**Payment amount** **\$1,450.00**  
Payment ID XBNWG-09ST3 ↻ Monthly

**Paid to**  
PNW Property Management  
\*\*\*\*\*B  
No invoice number

**Scheduled by**  
Gus Coffee Level 1  
On Apr 25, 2025

**Edit all payments**

Cancel payment

Cancel all payments

More options ▾
Edit payment

Field	Action
Cancel Payment	Select to cancel payment
Edit Payment	Fields available for editing: <ul style="list-style-type: none"> <li>Payment amount</li> <li>Funding method</li> <li>Delivery date</li> <li>Memo to vendor</li> </ul>
<b>Recurring Payment Options</b>	
Edit all payments	Edit all payments in the recurring series <b>Note:</b> If selected, this option will cancel all currently scheduled recurring payments in the series and create new payments using the updated details.
Cancel Payment	Use to cancel the selected upcoming recurring payment. This will not impact other payment within the recurring series.
Cancel all payments	Use to cancel the entire recurring series.

### 3.4.2 Download Activity

Users can download payment activity from the Activity tab.

1. Select the download icon on the right side of the page.
2. In the presented Payments Report screen, select the date range and indicate if scheduled payments (i.e. future dated payments) should be included in the report.

## Payments report

✕

Select a date range for your report and whether to include future scheduled payments.

Include scheduled payments

Fields marked with an asterisk (\*) are required

Debit start date \*

Apr 22, 2025
📅

Debit end date \*

Apr 29, 2025
📅

Cancel

Download report

#### Report fields include:

- Payment ID
- Debit on
- Payment status
- Vendor name
- Deliver by
- Check status
- Invoice number
- Payment method
- Scheduled by
- Payment amount
- Memo to vendor

## 4 Settings

The Settings tab is where users can view and manage company settings and user access.

**Important:** Only the Level 1 Admin can update the selections within the Settings tab. For Level 2 and 3 users, the Settings tab is view only.

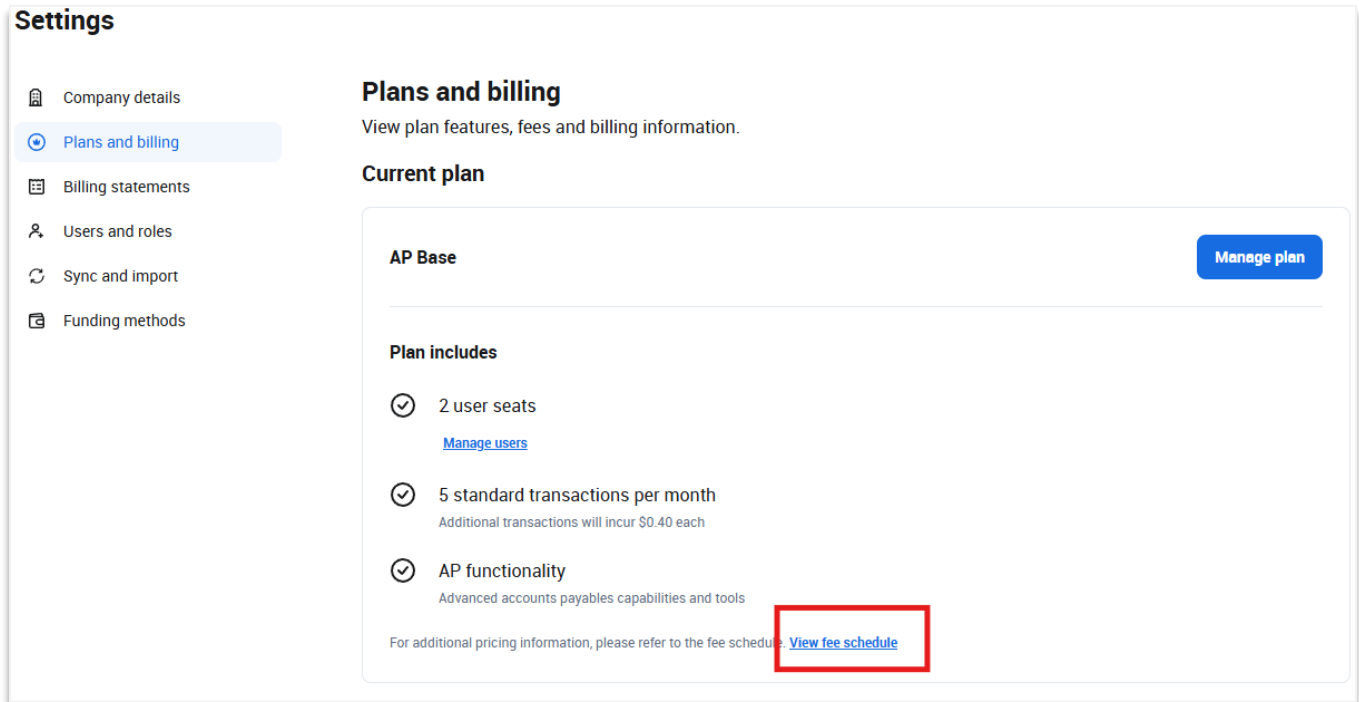
### 4.1 Company Details

The Company Details tab provides the business profile details. This tab is read only for all users, if something requires updating, contact the bank to make the necessary changes.

## 4.2 Plans and Billing

The Plans and Billing tab is where users can view and manage their current enrolled plan and billing account.

Users can view the Fee Schedule for the available plans by clicking the **View Fee Schedule** link.



**Settings**

- Company details
- Plans and billing**
- Billing statements
- Users and roles
- Sync and import
- Funding methods

### Plans and billing

View plan features, fees and billing information.

#### Current plan

**AP Base** [Manage plan](#)

#### Plan includes

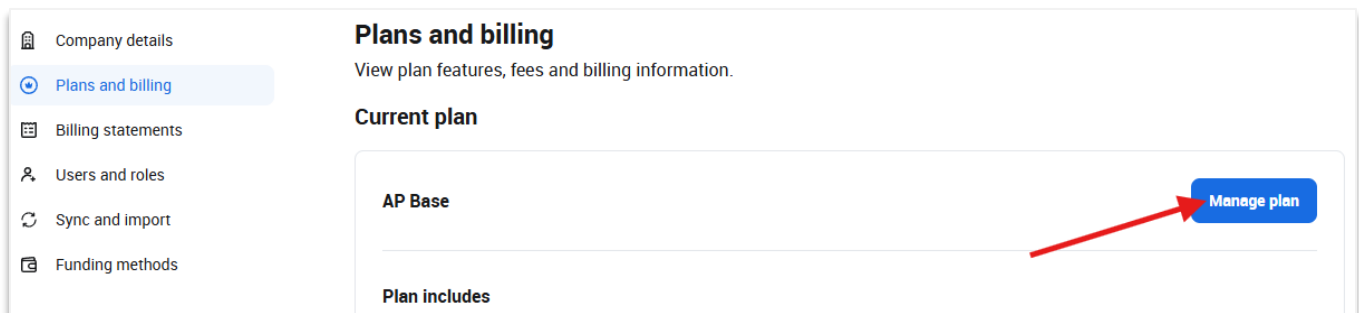
- ✓ 2 user seats  
[Manage users](#)
- ✓ 5 standard transactions per month  
Additional transactions will incur \$0.40 each
- ✓ AP functionality  
Advanced accounts payables capabilities and tools

For additional pricing information, please refer to the fee schedule - [View fee schedule](#)

### 4.2.1 Manage Plan

The Level 1 Admin user is the only user entitled to update the plan a business is enrolled in.

1. Click the **Manage Plan** button.



**Plans and billing**

View plan features, fees and billing information.

#### Current plan

**AP Base** [Manage plan](#)

#### Plan includes

2. Next, select the plan the business would like to switch to (Base or Pro).

### Manage plan ✕

AP Active plan

**Base**

Get the base **accounts payable** features to streamline your payments.

**\$0**

Current plan

**Plan includes:**

- ✓ Pay any biller or vendor
- ✓ Pay by bank transfer or card
- ✓ Deliver payments electronically or by check
- ✓ Batch scheduling
- ✓ 2 user seats
- ✓ 5 standard transactions per month - \$0.40/month for each additional transaction

AP

**Pro**

All the professional **accounts payable** features to grow your business.

**\$9 /mo**

Switch to AP Pro

**Plan includes:**

- ✓ All AP Base features
- ✓ Sync with accounting software
- ✓ 3 user seats - \$1.50/month for each additional seat
- ✓ 10 standard transactions per month - \$0.40/month for each additional transaction

For additional pricing information, please refer to the fee schedule. [View fee schedule](#)

**Note:** If the business has more active users in CashFlow Central than allowed by the selected plan, a message will prompt the user to deactivate excess users before switching plans.

3. Last, confirm the Plan change. If upgrading to Pro Plan, the user will be required to select the billing account for the monthly service fees.

### Upgrade plan ✕

<b>AP Pro</b>	<b>\$9</b>
<hr/>	
<b>Total</b>	<b>\$9</b>
<small>Added to your monthly billing</small>	

**Billing account**

Select
▼

Cancel

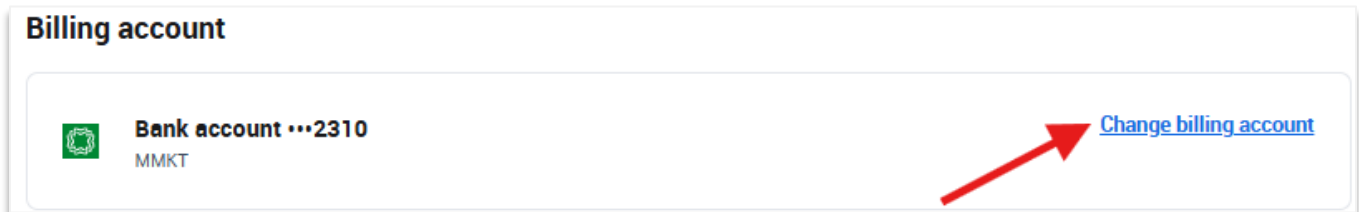
Confirm upgrade

4. Click **Confirm Upgrade** to complete.

#### 4.2.2 Manage Billing Account

Level 1 Admin users can update the billing account designated for their CashFlow Central service fees in the Plans and Billing tab.

1. Click **Change Billing Account**



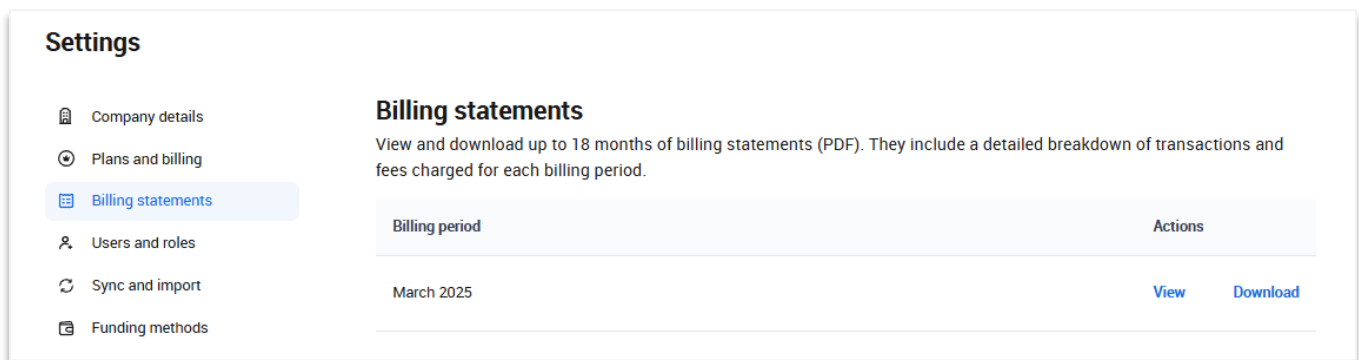
2. Next, select the new account that should be designated as the billing account and click **Save** to update.

#### 4.3 Billing Statements

CashFlow Central monthly service fees are debited on the 3<sup>rd</sup> business day of each month. Statements are also made available on the 3<sup>rd</sup> business day of each month.

To view the billing statement, go to the Settings tab and click **Billing statements**.

Businesses will have access to 18 months of billing statements within CashFlow Central.



#### 4.4 Users and roles

First time user access to CashFlow Central is setup in two places, Treasury Express and CashFlow Central.

- **(Step 1) Treasury Express** – users must first be entitled to CashFlow Central within Treasury Express.
- **(Step 2) CashFlow Central** – Once user access has been entitled in Treasury Express, the Level 1 Admin user must then Activate the new user within CashFlow Central.

**TIP:** User access to CashFlow Central can only be managed by the Level 1 Admin user.

#### 4.4.1 User Definitions

The following definitions apply when reviewing users and role access.

Role Name	Description
<b>Level 1 Admin User</b>	The Treasury Express or Treasury Prime designated administrator is required to be the Level 1 user.  Level 1 Admin Access: <ul style="list-style-type: none"> <li>• Can preform all actions and manage all settings</li> <li>• Can approve payments</li> <li>• Can manage user roles and permissions</li> <li>• Can upgrade or downgrade plan subscriptions</li> <li>• Can manage billing account</li> </ul>
<b>Level 2 User</b>	Level 2 user access: <ul style="list-style-type: none"> <li>• Can add and manage all bills and vendors</li> <li>• Can make and manage payments</li> <li>• Can approve payments</li> </ul>
<b>Level 3 User</b>	Level 3 user access: <ul style="list-style-type: none"> <li>• Can add and manage bills they create</li> <li>• Can make and manage payments they create</li> <li>• Requires payment approval from Level 1 or 2 user over set limit</li> </ul>

#### 4.4.2 Users and roles

From the Users and roles screen users can view the User list, including current role, approval level required, and account access.

**IMPORTANT:** Only the Level 1 Admin user can update additional user access. Level 2 and 3 users have view only access.

## Users and roles

Activate users, set payment limits, and control actions.

Active users 3 ⓘ | All users 4

User	Role	Approval required ⓘ	Actions
<b>Gus Coffee (You)</b> breana.gaches@wafd.com	Level 1	None	<a href="#">View</a>
<b>Barry Blue</b> bregaches@gmail.com	Level 2	None	<a href="#">Edit</a>
<b>Accounting Team</b> breana.gaches@wafd.com	Level 3	Above \$0.00	<a href="#">Edit</a>
<b>Rosy Rojas</b> rrojas@testgmail.com	Inactive		<a href="#">Edit</a>

### 4.4.3 Treasury Express User Setup

Follow the steps below to entitle a user to CashFlow Central in Treasury Express.

1. In Treasury Express go to the Admin Manager tab and click **Users**.
2. Select the applicable user from the Select A User dropdown.
3. Next select the Payments tab and check the box for **Enable CashFlow Central**. Ensure all of the required fields (■) are complete.

Accounts	Transfers	<b>Payments</b>	Fraud Control	Additional Access	Additional Services	Statements
----------	-----------	-----------------	---------------	-------------------	---------------------	------------

Enable CashFlow Central

For additional pricing information, please refer to the fee schedule. [View fee schedule](#)

Note: The level 1 admin must also activate the users from within CashFlow Central before the new users can access the system.

■ = Required Field

First Name

■ Barry  
5/32 Characters

Middle Name

\_\_\_\_\_

Last Name

■ Blue  
4/32 Characters

Business Phone Number

■ (208)338-5555  
Format: XXX-XXX-XXXX

Email

■ bblue@guscoffeecorner.com

4. Last, select the Additional Access tab and check the box for CashFlow Central. Click **Save** to update user access.

### Barry Blue (Cashflow3)

Accounts	Transfers	Payments	Fraud Control	<b>Additional Access</b>	Additional Services	Statements
----------	-----------	----------	---------------	--------------------------	---------------------	------------

CashFlow Central

Remote Deposit Capture

eZBusiness

Zelle ®

5. Continue to the [CashFlow Central User Setup](#) for the next steps.

#### 4.4.4 CashFlow Central User Setup

Before a user that has been entitled to CashFlow Central can login, the Level 1 Admin user must first activate the new user within CashFlow Central.

1. In CashFlow Central go to the Settings tab and click **User and Roles**
2. New users that have yet to be activated will show an Inactive status in the Role column.

### Users and roles

Activate users, set payment limits, and control actions.

Active users 3 ⓘ | All users 4

User	Role	Approval required ⓘ	Actions
Gus Coffee (You)	Level 1	None	<a href="#">View</a>
Rosy Rojas rrojas@testgmail.com	Inactive		<a href="#">Edit</a>

3. Select the user that requires activating and complete the User Detail selections. Click **Save** to update.

**TIP:** When activating a new user, if the business is over the allotted number of users allowed in the Base Plan, they will be presented with the upgrade screen.

**1 roles**

, set payment limits, and control

① All users 4

ou)

bwafd.com

ail.com

eam

bwafd.com

il.com

### User details ✕

Email address  
rrojas@testgmail.com

---

**Account activation** On

Allows other users access to make payments.

ⓘ Your current plan includes 3 seats. Currently, you have 3 active user accounts. Activating more than 3 user accounts will incur a charge of \$1.50 for each additional seat, billed with your plan subscription on the 3rd business day of the month.

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**Roles and permissions**

**Level 2**

- Can add and manage all bills.
- Can make and manage payments.
- Can approve payments that need approval.

**Level 3** Active

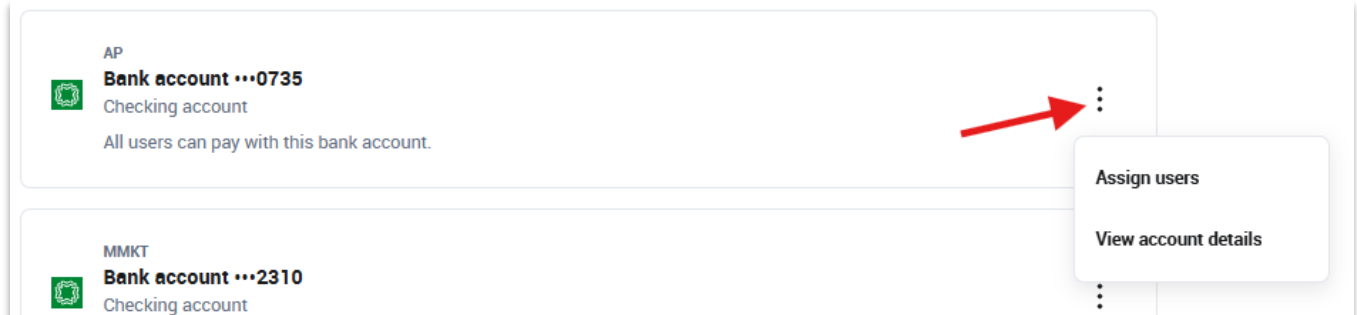
- Can add and manage bills they create.
- Can make and manage payments they create.
- May require approval from Level 1 or 2 over a set limit.

Cancel
Save

Field	Description
<b>Account Activation</b>	Enable to activate user
<b>Roles and Permissions</b>	Select the appropriate user level
<b>Funding Method</b>	<p>Select the level of account access</p> <ul style="list-style-type: none"> <li><b>Full access</b> – user will have access to <u>all accounts</u> and <u>credit cards</u>.</li> </ul> <p><b>Caution:</b> If a new account or card is added in CashFlow Central the user will automatically be assigned access.</p> <ul style="list-style-type: none"> <li><b>Select Accounts</b> – if user should not have Full access, turn the toggle off to select the funding accounts and cards the user should have access to.</li> </ul> <p>If a new account or card is added to CashFlow Central, Level 1 Admin will be required to entitle to user before it can be available as a funding method.</p>
<b>Payment approval limit</b> (only applicable for Level 3 users)	<p>Payments above the entered amount will require approval from a Level 1 or 2 user.</p> <p>If the field is left as \$0.00 default, all payments scheduled by Level 3 user will require approval.</p>

## 4.5 Funding methods

Use to view and manage funding methods available in CashFlow Central.



- **Assign Users** – only applicable for Level 1 Admin users. Allows users to designate which Level 2 &3 users should have access to the funding account.
- **View account details** – displays the account and routing number

### 4.5.1 Add Credit Card


Level 1 Admin users can add credit cards within the Funding Methods tab to be available for users as a funding method when scheduling payments.

1. Go to the Settings tab and click **Funding Methods**, then click **Add Card**.



2. Add Card details then click **Save and continue**.

### Add card details ×





Fields marked with an asterisk (\*) are required

**Card number \***

**Card expiration date \***

**Card security code \***


We keep all your details 100% secure so your sensitive information remains private. [Learn more](#)



3. Add cardholder details then click **Save & Close** or **Save & Assign to User** .

**Caution:** The address entered on the cardholder details screen should be the address for the card.

- a. **Save & Close** – card will be automatically entitled to users with Full access enabled on their Funding method access.
- b. **Save & Assign Users** – user will be presented with list of current users to assign card access to. If the user is entitled with Full access for their funding method the card will still be auto assigned.

### Add cardholder details ×

Fields marked with an asterisk (\*) are required

**First Name \***

**Last Name \***

**Address \***

**City \***

**State \***

**Zip Code \***

## 4.6 Sync and Import

Businesses can sync their CashFlow Central profile with QuickBooks Online or Desktop to streamline bill and payment management. Bills and vendor details flow from QuickBooks into CashFlow Central, and once a bill is paid in CashFlow Central, QuickBooks updates automatically for reconciliation.

### 4.6.1 Sync to QuickBooks

1. From the Setting tab click **Sync and import**
2. Click **Connect** next the version of QuickBooks your business uses (i.e. QuickBooks Desktop or Online).
  - a. *QuickBooks Online* – users will be presented with the Intuit Login screen and will require the user to enter their QuickBooks credentials to link and authorize the connection.
  - b. *QuickBooks Desktop* – follow the steps outlines within the connect to QuickBooks Desktop screen.

## 5 Contact us

For additional support contact the Treasury Servicing Group at 877-423-9742 or email us at [Treasury.Servicing@wafd.com](mailto:Treasury.Servicing@wafd.com).