

CommBank

Stream Working Capital MYOB Integration Guide

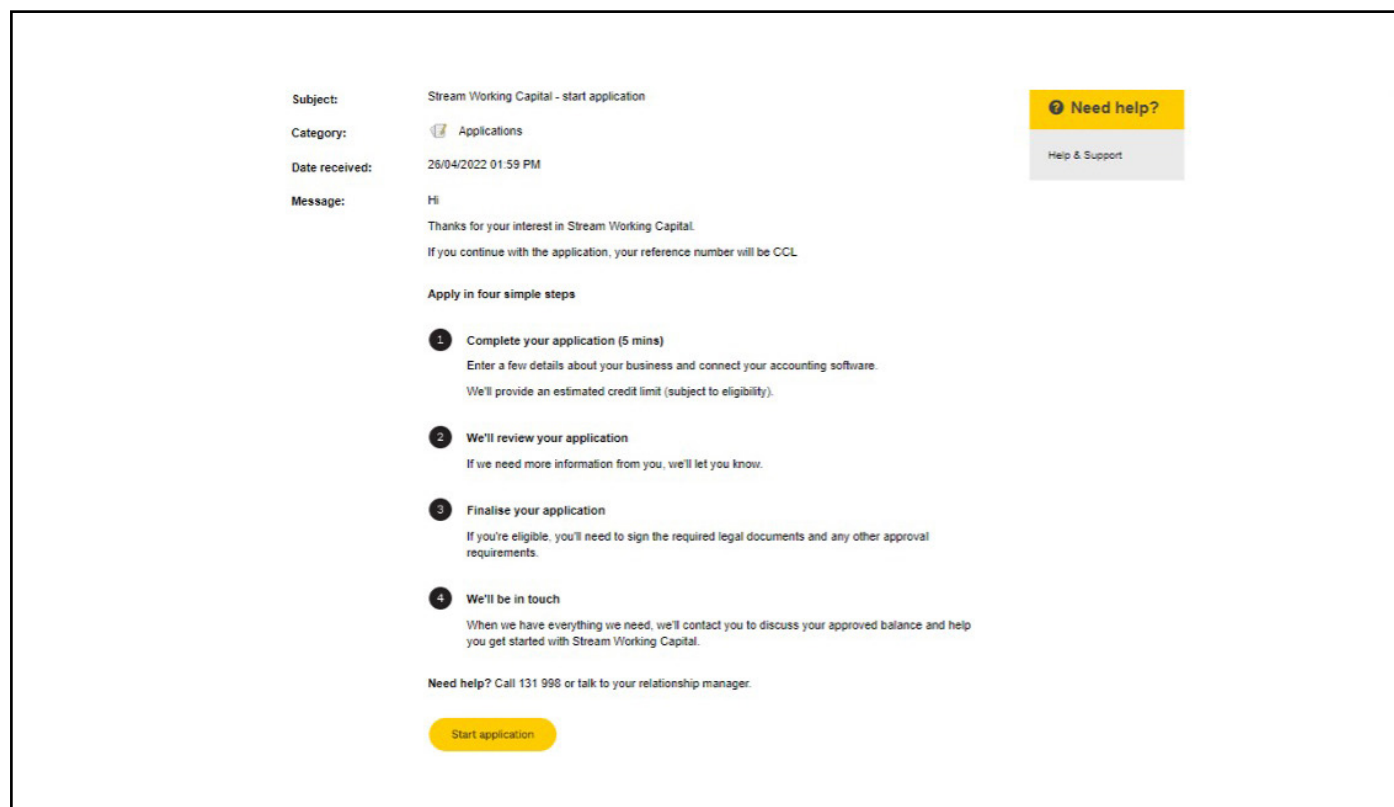
This guide is to help you understand how to set up, connect and manage your Stream Working Capital product with your MYOB account.

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Getting started

1. From your NetBank inbox, you will receive access to the registration page, click on the message titled "Apply for Stream Working Capital" to connect your MYOB accounting package and commence the application process.

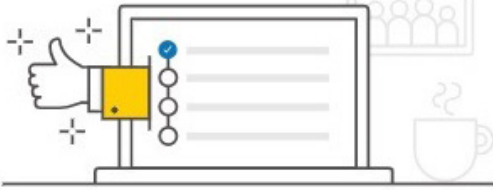
Review the message and click the 'Start Application' button to proceed.



2. An overview of the Stream Working Capital solution will be displayed. Review the information provided and click on the 'Get Started' button to proceed.

you're eligible to apply for Stream Working Capital

Based on the information we have about your business, you're eligible to apply for Stream Working Capital*.



What you'll need to get started

You'll need to connect your Xero, MYOB or QuickBooks accounting software or upload your own invoices. You'll also need a Stream Working Capital Transaction Account to get your invoices paid into.

What's Stream Working Capital?

A fully digital cash flow solution that allows you to unlock the value of your unpaid invoices issued to customers.

Once approved, you can access your available limit in NetBank, without having to wait for outstanding invoices to be paid.


Why apply?

Stream Working Capital can help you manage your cash flow quickly and effectively, using your invoices as loan security.

No complex fee structure, just an establishment fee, a line fee and you'll only pay interest on the funds you draw down.

[Learn more about Stream Working Capital](#)


Disclaimer: You'll need to open or switch to a Stream Working Capital Transaction Account if your application is approved. Fees and charges for this account are in addition to those associated with your existing business transaction product.




You repay the Stream Working Capital account every time you put money into this account

80%

Get a credit limit of up to 80% of the value of your nominated invoices



Get real-time adjustments and balance reports



Interest rate calculated based on your unique circumstances

Things you should know

This information is prepared without taking into account your individual and/or business needs and objectives.

Credit provided by the Commonwealth Bank of Australia.

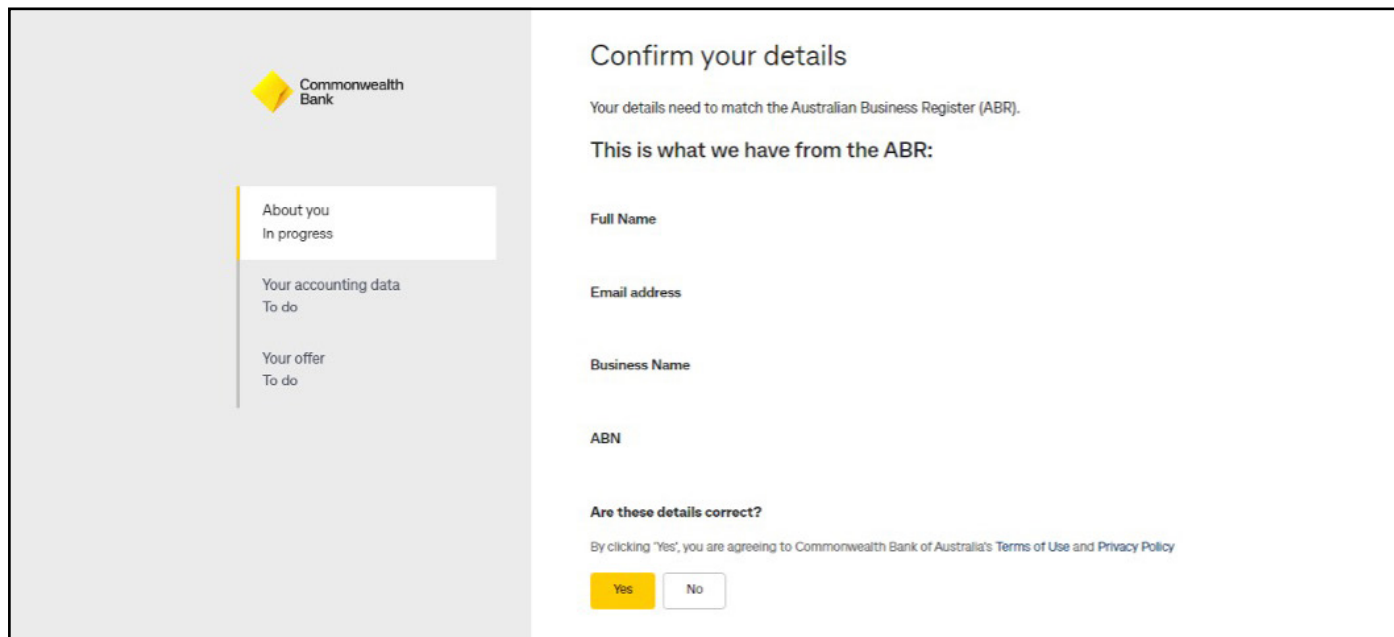
* This product is only available to approved business customers and for business purposes only. Applications for finance are subject to the Bank's eligibility and suitability criteria and normal credit approval processes. We will require your consent to access your accounting software or information to assess your application and manage your account going forward.

Full terms and conditions, interest rate and line fee are included in the Loan Offer. Bank fees and charges may apply.

For the Stream Working Capital Transaction Account fees and charges for this account are in addition to those associated with any existing business transaction product. View our [Business Savings and Transaction Accounts Terms and Conditions](#), [Financial Services Guide \(PDF\)](#), the [Electronic Banking Terms and Conditions \(PDF\)](#) and the [Target Market Determination](#) and consider them before making any decisions about these products. Bank fees and charges may apply. View our [current interest rates](#).

[Get started](#) [Not right now](#)

3. On the next screen presented, check your details are correct and progress by selecting 'Yes',



Commonwealth Bank

About you
In progress

Your accounting data
To do

Your offer
To do

Confirm your details

Your details need to match the Australian Business Register (ABR).

This is what we have from the ABR:

Full Name

Email address

Business Name

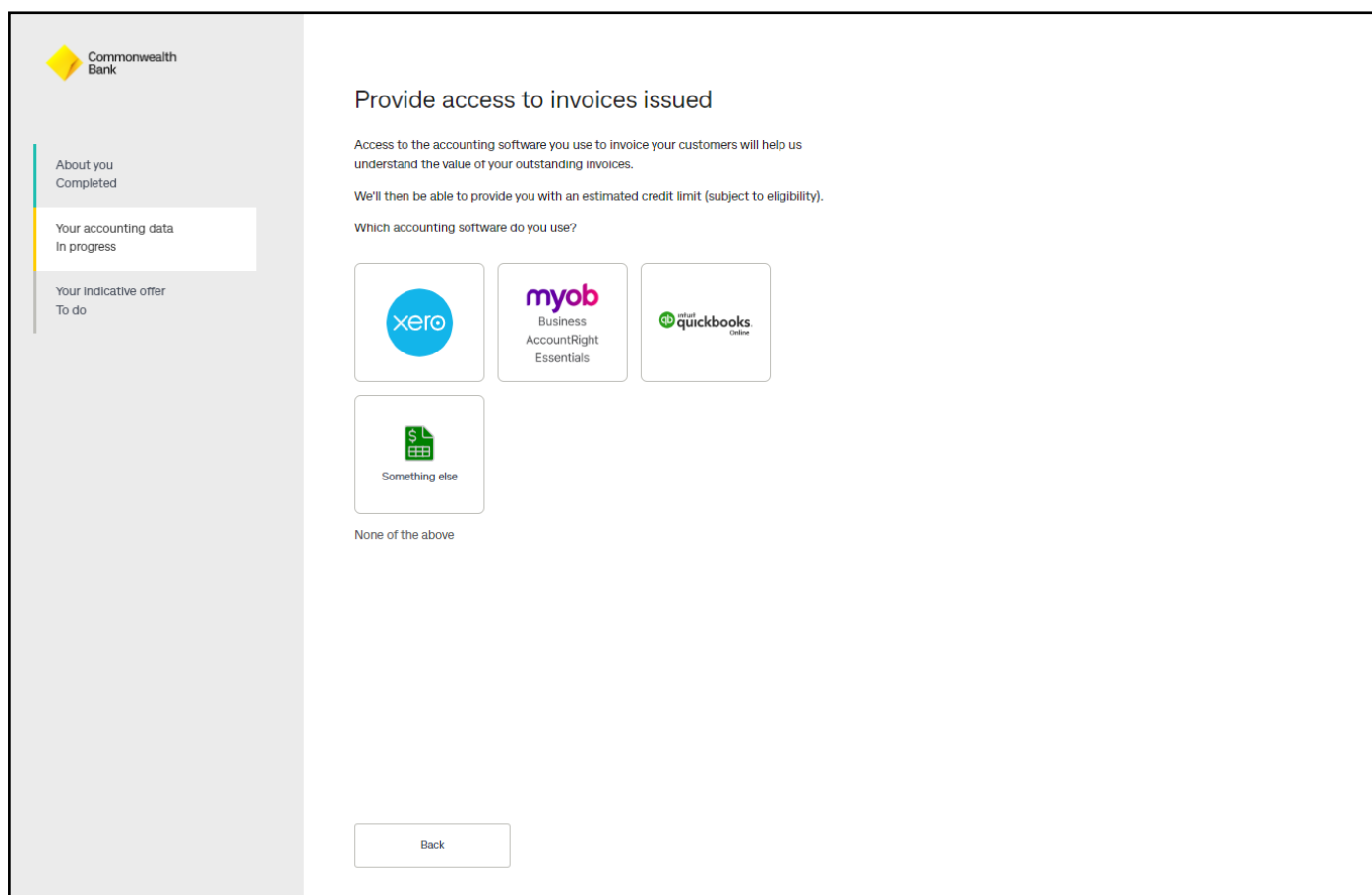
ABN

Are these details correct?

By clicking "Yes", you are agreeing to Commonwealth Bank of Australia's [Terms of Use and Privacy Policy](#)

Yes No

4. Select MYOB as your accounting package.



Commonwealth Bank

About you
Completed

Your accounting data
In progress

Your indicative offer
To do

Provide access to invoices issued

Access to the accounting software you use to invoice your customers will help us understand the value of your outstanding invoices.

We'll then be able to provide you with an estimated credit limit (subject to eligibility).

Which accounting software do you use?

xero

myob
Business
AccountRight
Essentials

quickbooks
Online

Something else

None of the above

Back

5. The data that will be shared with CommBank to assess your application will be presented for your review. This data includes:
- Business information and contacts
 - Accounting and tax data, including profit and loss and balance sheets
 - Debtors ledgers, including invoices and aged debtor information
 - Creditors ledgers, including aged creditor information
 - Bank transactions

To agree and proceed, tick the consent box and then click the 'Share Data' button when displayed.

Commonwealth Bank

About you
Completed

Your accounting data
In progress

Your indicative offer
To do

Share your MYOB Business account with CommBank

We'll access the following data to assess your application for Stream Working Capital:

- Business information and contacts
- Accounting and tax data, including profit and loss and balance sheets
- Debtor ledgers, including invoices and aged debtor information
- Creditor ledgers, including aged creditor information
- Bank transactions

Keep in mind

If your application is successful, we'll continue to access data provided by your accounting software to manage your ongoing loan and for any other uses you permit under our [Group Privacy Statement](#).

Things you should know

Next, we'll provide you with a estimated offer (subject to eligibility) based on the invoices you've provided

If you accept the offer and submit the application

- We'll access this data while you have a Stream Working Capital loan, unless you revoke access through your MYOB Business account. This data won't be used for any other purpose
- We'll also send data back to MYOB Business to ensure your accounting records remain up-to-date.
- We'll never modify any information in your accounting software

If you don't want to continue

- We'll call you to understand more
- We'll disconnect access from your accounting software

Want to stop sharing data?

You can choose to stop sharing your accounting data anytime, by disconnecting CommBank directly through your accounting software settings.

☒ I agree to share my data as outlined above, for the purpose of applying for and ongoing management of a Working Stream Capital loan. I also agree that CommBank will send information back to my account provider.

[Back](#) [Share Data](#)

- You will be prompted to input your MYOB login credentials and to select 'Allow Access' to provide authorisation to access your MYOB account.

MYOB Authorisation Password test@gmail.com Sign out

Your authorised applications

Allow access to your MYOB Account?

Stream Portal - Dev is requesting permission to access your MYOB Account.

I give permission for the 3rd party application to access those parts of the business ledgers that are required to enable the 3rd party application to function.

I am aware that by giving such permission, the 3rd party application may have access to data that includes, but is not limited to, Contacts, Sales, Purchases, Payroll, Banking and General Ledger.

Your MYOB Account refers to the user that you use to log into your business ledgers. By giving permission to the 3rd party to use this account, you are giving them access to any and all business ledger(s) this account is associated with.

Allow access No thanks

What is an MYOB Account? Your MYOB Account is the username and password you use to log into Stream Portal - Dev. It's also used to access my.MYOB, which is a portal that provides an easy, secure way for you to interact with MYOB for information about your software, customer support and service. You can use my.MYOB to update your account and business details, and make payments.

- Select your MYOB accounting file. If there is more than one file, you will be asked to select which one from the drop down box. If your file is MYOB Business (Account Right), you will be asked for a second level of authentication. AccountRight requires file access in addition to the cloud authentication as outlined below.

If using MYOB Business:

myob

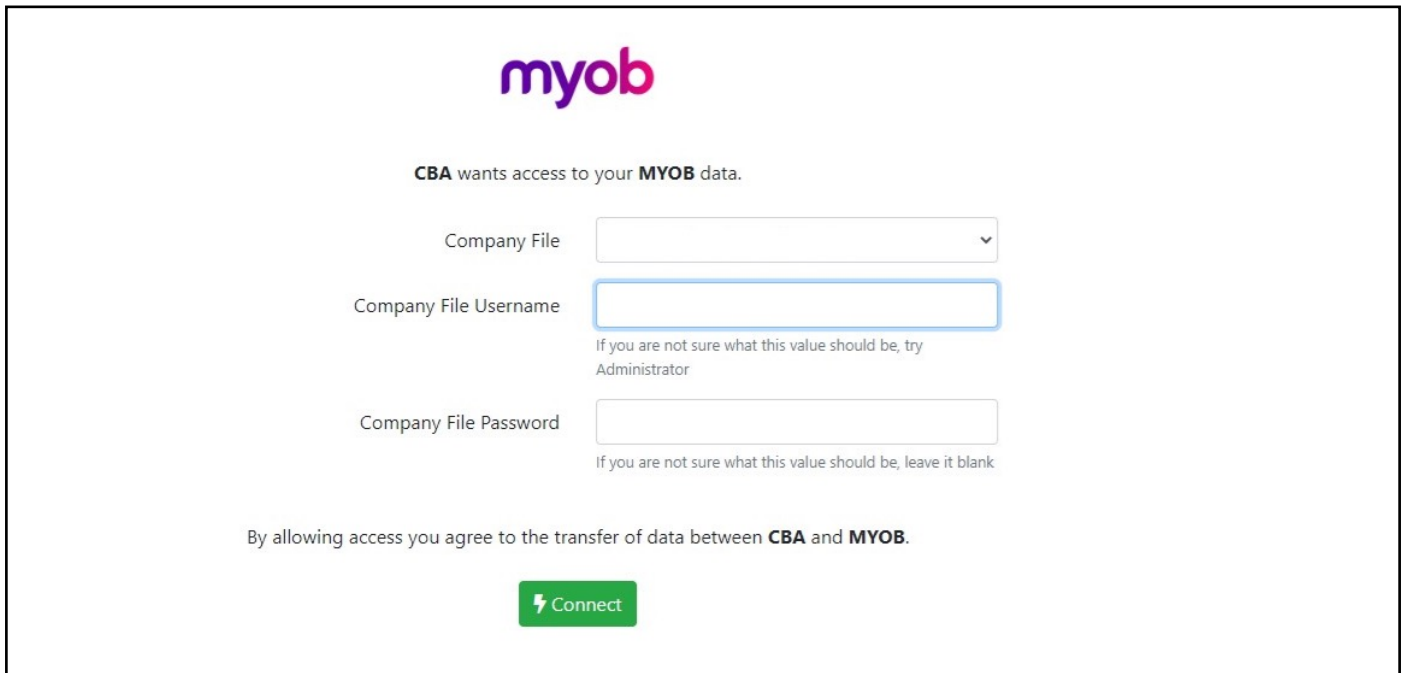
CBA wants access to your MYOB data.

Company File Myob Test

By allowing access you agree to the transfer of data between **CBA** and **MYOB**.

Connect

If using MYOB Business (AccountRight):



myob

CBA wants access to your **MYOB** data.

Company File


Company File Username

If you are not sure what this value should be, try Administrator

Company File Password

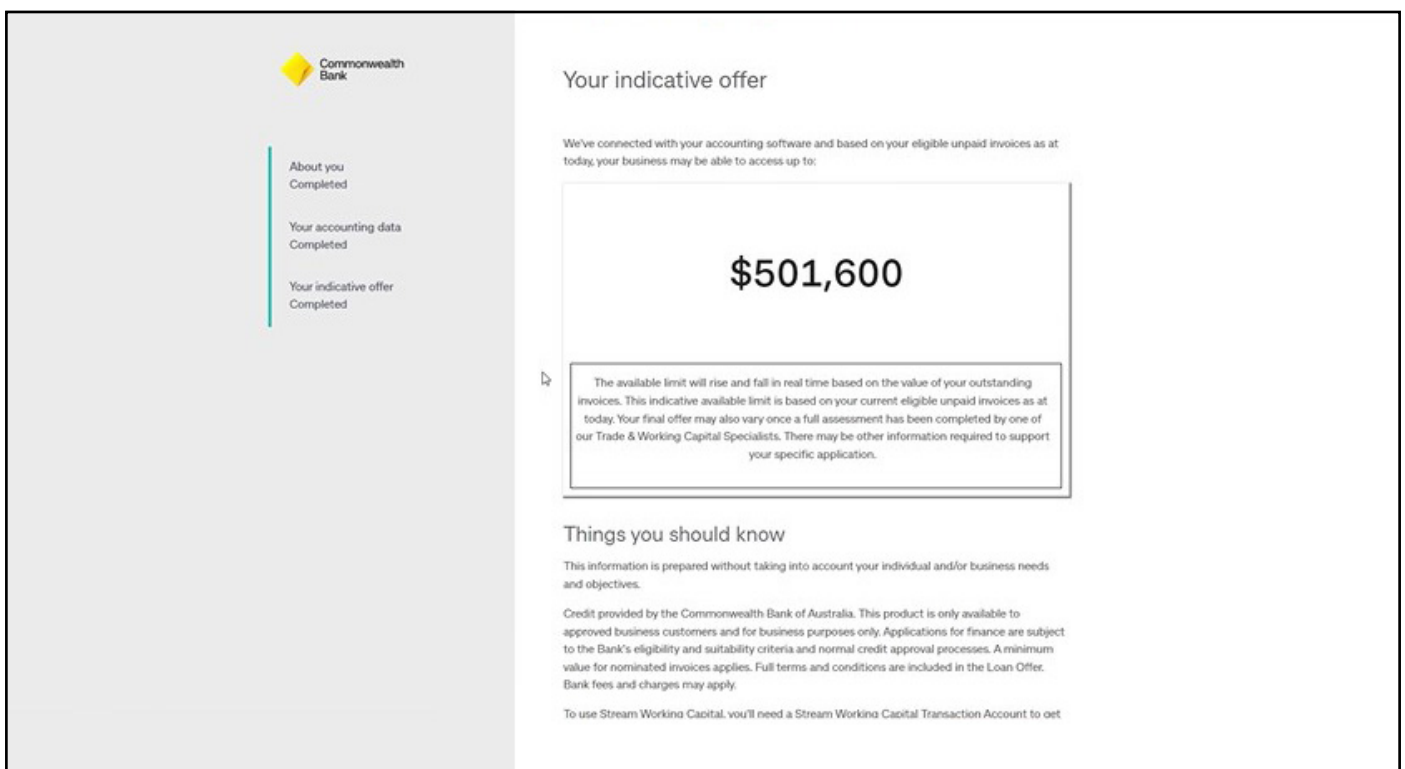
If you are not sure what this value should be, leave it blank


By allowing access you agree to the transfer of data between **CBA** and **MYOB**.

 Connect

Helpful Hint: If you are unsure of the username and password, it is possible that the default username and password has not been updated. Default Username: Administrator; Default Password: Blank

8. After connection, you will receive an indicative offer.



 Commonwealth Bank

About you Completed

Your accounting data Completed

Your indicative offer Completed

Your indicative offer

We've connected with your accounting software and based on your eligible unpaid invoices as at today, your business may be able to access up to:

\$501,600

The available limit will rise and fall in real time based on the value of your outstanding invoices. This indicative available limit is based on your current eligible unpaid invoices as at today. Your final offer may also vary once a full assessment has been completed by one of our Trade & Working Capital Specialists. There may be other information required to support your specific application.


Things you should know

This information is prepared without taking into account your individual and/or business needs and objectives.

Credit provided by the Commonwealth Bank of Australia. This product is only available to approved business customers and for business purposes only. Applications for finance are subject to the Bank's eligibility and suitability criteria and normal credit approval processes. A minimum value for nominated invoices applies. Full terms and conditions are included in the Loan Offer. Bank fees and charges may apply.

To use Stream Working Capital, you'll need a Stream Working Capital Transaction Account to get

9. Select 'Agree' to enable us to contact you and progress the application.



About you
Completed





Your accounting data
Completed

Your indicative offer
Completed

Thanks, we've received your application

One of our team members will contact you with next steps.

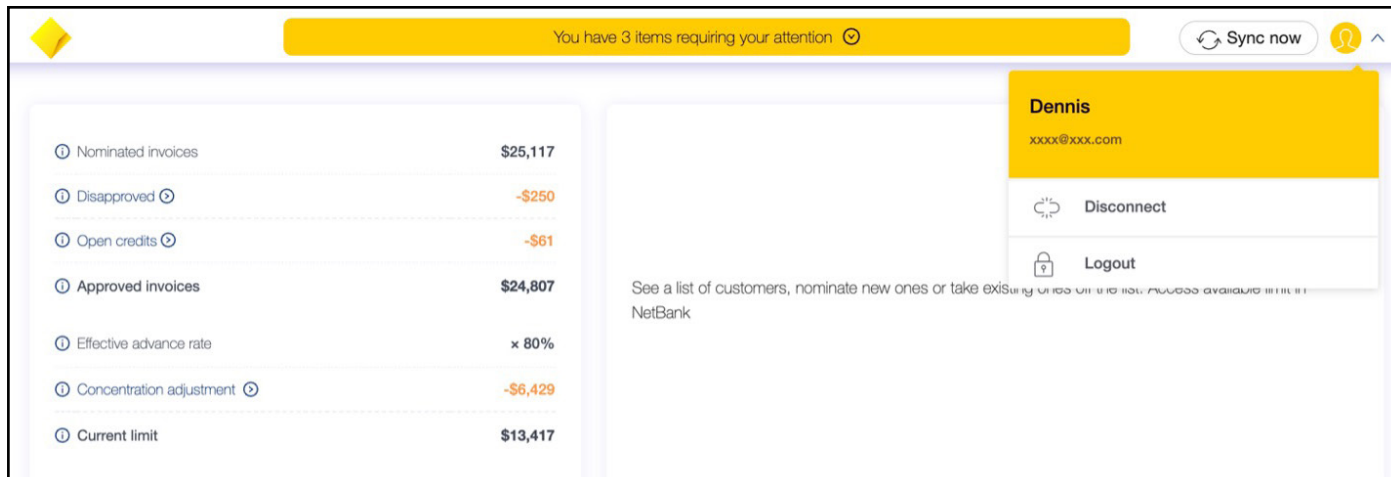
Three remaining steps to go:

-  Complete your application (5 mins)
Enter a few details about your business and connect your accounting software or manual invoicing system. We'll provide an estimated credit limit (subject to eligibility).
-  We'll review your application
If we need any information from you, we'll let you know.
-  Finalise your application
If you're eligible, you'll need to sign the required legal documents and any other approval requirements.
-  We'll be in touch
When we have everything we need, we'll contact you to discuss your approved balance and how to get started with Stream Working Capital.

FAQS

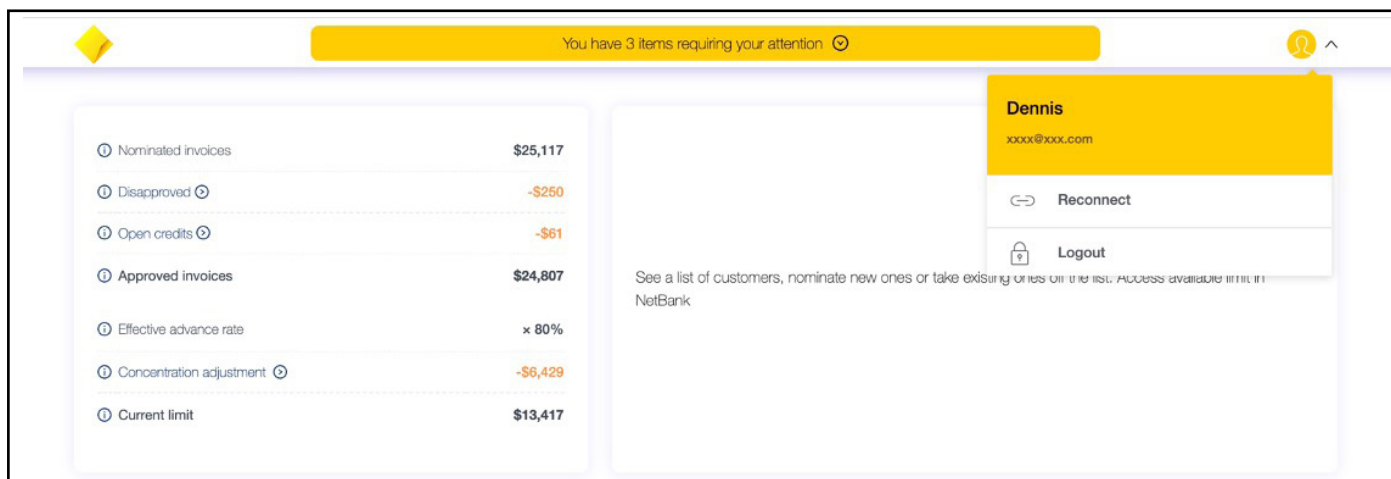
Can I disconnect my MYOB file?

You can disconnect your MYOB file at any time, however this will result in funding no longer being available. Select Disconnect from the user icon on your Stream Dashboard.



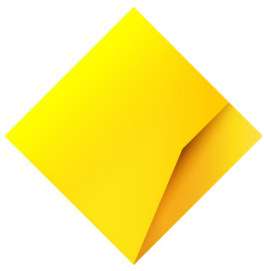
Can I reconnect my MYOB file?

To reconnect your MYOB file, select Reconnect from the user icon. You will be prompted to re-enter your MYOB login information.



What transactions are posted to my MYOB file?

All invoices and customer payments are retrieved from the MYOB file to calculate your nominated invoices in real time.



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To use Stream Working Capital you'll need to open or switch to a Stream Working Capital Transaction Account if your application is approved. Fees and charges for this account are in addition to those associated with any existing business transaction product. For the Stream Working Capital Transaction Account view our **CommBank Business Savings and Transaction Accounts Terms and Conditions** at (<https://www.commbank.com.au/business/pds/ADB2916.pdf>), **Financial Services Guide (PDF)** at (<https://www.commbank.com.au/business/pds/ADB2684.pdf>), the **Electronic Banking Terms and Conditions (PDF)** at (https://www.commbank.com.au/personal/apply-online/download-printed-forms/ElectronicBanking_ADB2426.pdf), and the **Target Market Determination** at (<https://www.commbank.com.au/important-info/target-market-determinations.html>), you should consider these before making any decisions about these products. Bank fees and charges may apply. View our **current interest rates** at (<https://www.commbank.com.au/business/rates-fees.html>).

Commonwealth Bank of Australia ABN 48 123 123 124 and Australian credit licence 234945.