

# CommBank

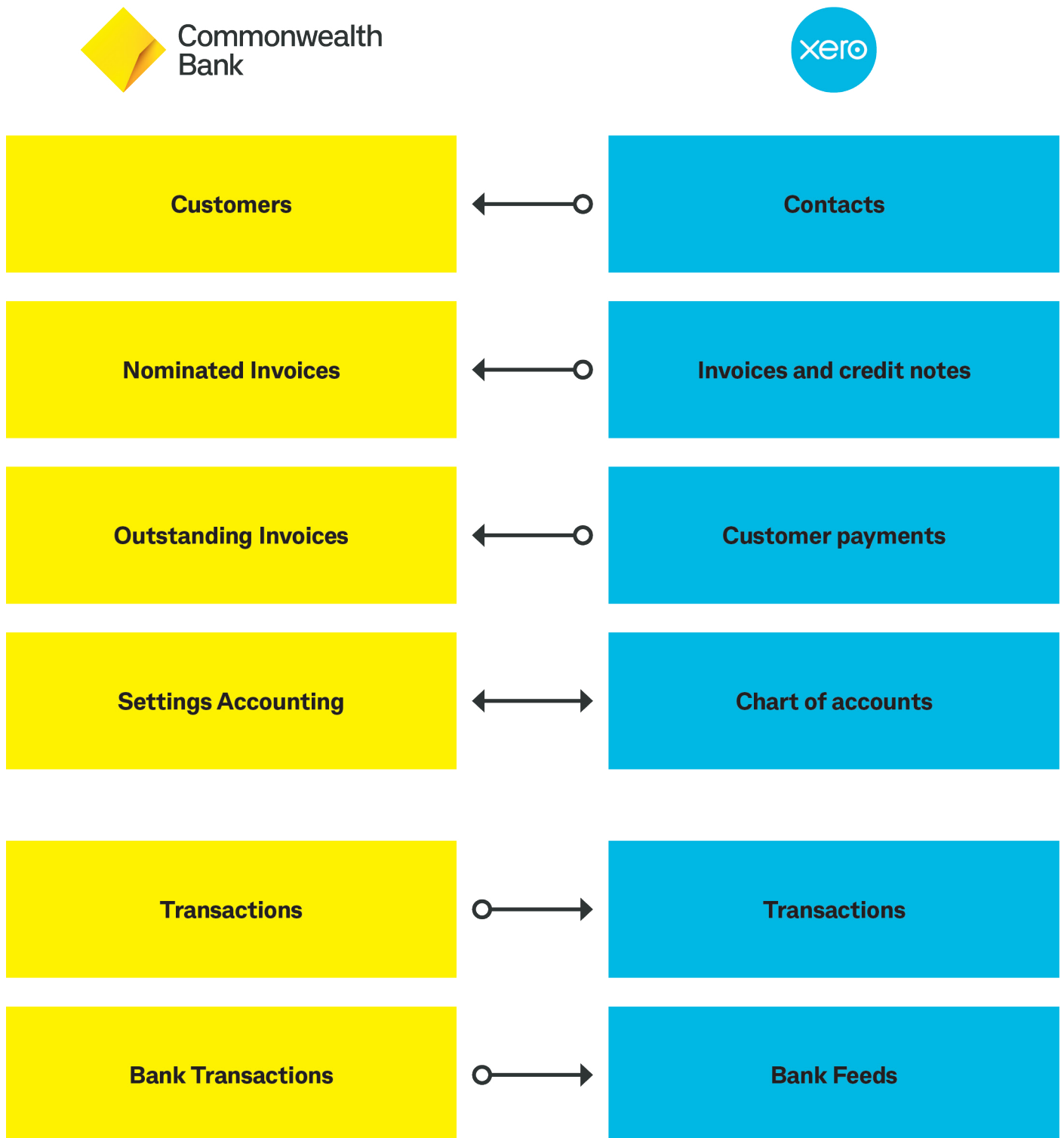
## Stream Working Capital Xero Integration Guide

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

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# 1. Data flow

This is how we'll pass data between CommBank and your Xero account when you opt in to connecting it to Stream Working Capital. To use Stream Working Capital, you will need a Stream Working Capital Transaction Account to get your invoices paid into.



## 2. Getting started


From your NetBank inbox, you will receive access to the registration page, to connect your Xero accounting package for an indicative offer.

Subject:	Stream Working Capital - start application	<a href="#">Need help?</a>
Category:	Applications	<a href="#">Help &amp; Support</a>
Date received:	26/04/2022 01:59 PM	
Message:	<p>Hi</p> <p>Thanks for your interest in Stream Working Capital.</p> <p>If you continue with the application, your reference number will be CCL</p> <p><b>Apply in four simple steps</b></p> <ol style="list-style-type: none"><li><b>1 Complete your application (5 mins)</b> Enter a few details about your business and connect your accounting software. We'll provide an estimated credit limit (subject to eligibility).</li><li><b>2 We'll review your application</b> If we need more information from you, we'll let you know.</li><li><b>3 Finalise your application</b> If you're eligible, you'll need to sign the required legal documents and any other approval requirements.</li><li><b>4 We'll be in touch</b> When we have everything we need, we'll contact you to discuss your approved balance and help you get started with Stream Working Capital.</li></ol> <p>Need help? Call 131 998 or talk to your relationship manager.</p> <p><a href="#">Start application</a></p>	

Check your details are correct and progress by selecting 'Yes'.

	<h3>Confirm your details</h3> <p>Your details need to match the Australian Business Register (ABR).</p> <p><b>This is what we have from the ABR:</b></p> <p><b>Full Name</b></p> <p><b>Email address</b></p> <p><b>Business Name</b></p> <p><b>ABN</b></p> <p><b>Are these details correct?</b></p> <p>By clicking "Yes", you are agreeing to Commonwealth Bank of Australia's <a href="#">Terms of Use and Privacy Policy</a></p> <p><a href="#">Yes</a> <a href="#">No</a></p>
<p>About you In progress</p> <p>Your accounting data To do</p> <p>Your offer To do</p>	

Select Xero as your accounting package. Once you have agreed to the below, tick the consent and click 'Share Data'.



Commonwealth Bank

About you  
Completed

Your accounting data  
In progress


Your 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?







Something else

None of the above

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### Things you should know

Next, we'll provide you with an 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 Xero account. This data won't be used for any other purpose
- We'll also send data back to Xero 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?

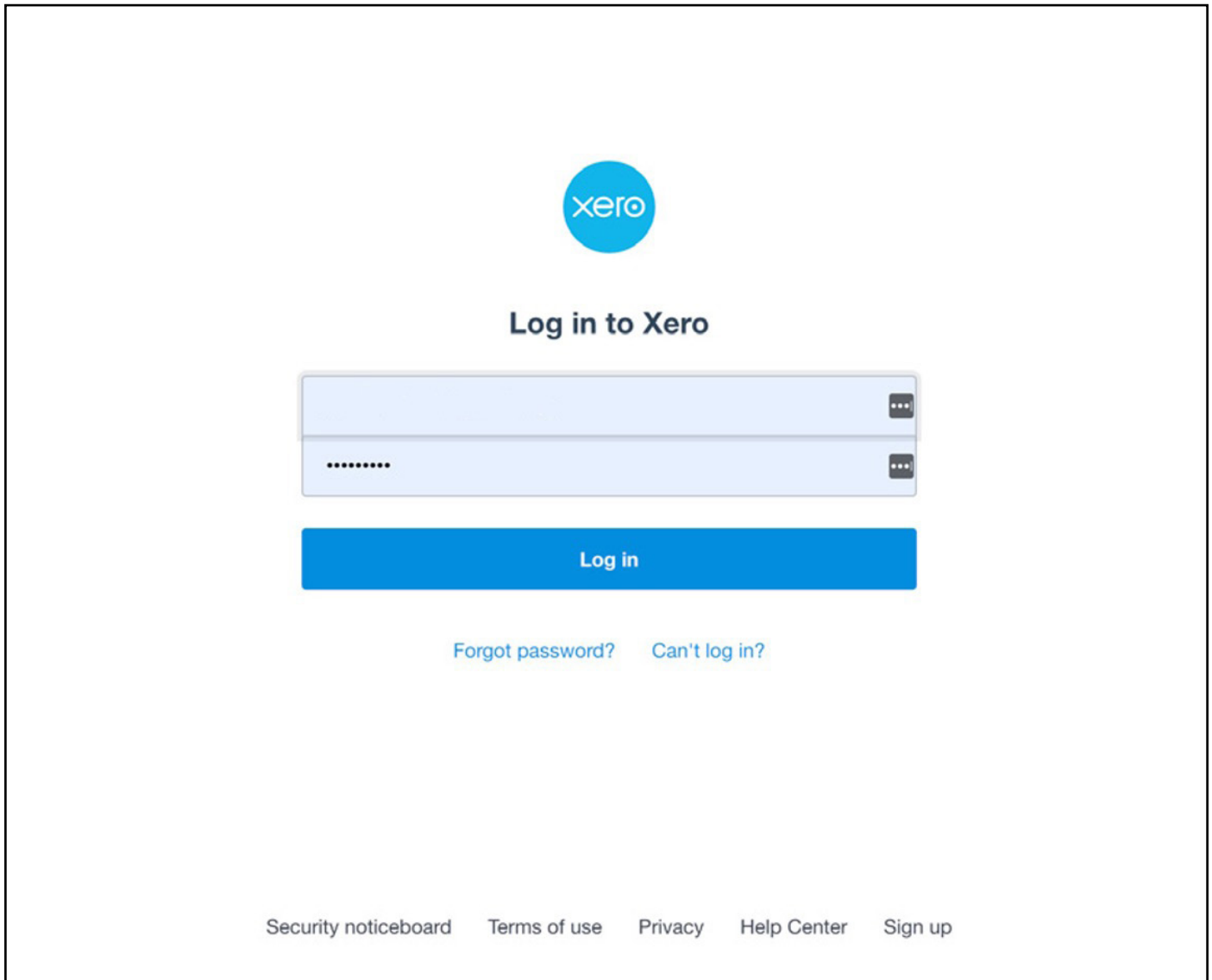
You can choose to stop sharing your accounting data anytime, by disconnecting CommBank directly through your accounting software settings.

☒ 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


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Share Data

You will be prompted to enter your Xero login information.

A mockup of the Xero login page. At the top center is the Xero logo, a blue circle with the word 'xero' in white. Below the logo is the text 'Log in to Xero' in a bold, dark blue font. Underneath this is a light blue login form with two input fields. The first field is for the email address, and the second field is for the password, indicated by a series of dots. Both fields have a small icon on the right side. Below the form is a solid blue button with the text 'Log in' in white. Under the button are two links: 'Forgot password?' and 'Can't log in?'. At the bottom of the page, there is a row of links: 'Security noticeboard', 'Terms of use', 'Privacy', 'Help Center', and 'Sign up'.


Select your Xero accounting file. Note, if you only have one, this will be pre-filled for you.



**WorkingCapitalCBA\_Test**  
wants access to:

Testing E2E TE

**Organisation data**




**Testing E2E TE**  
View and manage your:

- File library
- Projects
- Organisation settings
- Attachments
- Business transactions
- Fixed assets
- Contacts

View your:


- Reports
- General ledger

**User account information**



**Uma j**  
View your name, email, and user profile.

After connection, you will offered a quote with indicative interest and fees.



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

## Check the breakdown

The screenshot shows a web interface for Commonwealth Bank. At the top, there's a yellow header with 'View your offer' and a 'Sync now' button. A central modal window displays 'Great News!' and 'Based on Testing E2E TE's financial information we can provide you up to: \$627,000'. Below this, two green checkmarks indicate: 'This is an obligation free offer' and 'We will be in touch shortly to discuss and finalise your rates'. A yellow button says 'Explore your dashboard, and we'll contact you shortly.' To the left of the modal is a sidebar with a list of items: 'Nominated invoices', 'Approved invoices', 'Effective advance rate', 'Concentration adjustment', and 'Current limit'. Below the modal, there's a 'Customers' section with a table. The table has columns: Name, Invoices, Approved, Availability, and Nominate. The first row shows 'test' with Invoices of \$3,300,000, Approved of \$3,300,000, Availability of \$627,000, and a 'Nominate' toggle switch that is turned on.

Name	Invoices	Approved	Availability	Nominate
test	\$3,300,000	\$3,300,000	\$627,000	<input checked="" type="checkbox"/>

Select 'Agree' and wait until we contact you to progress your application..

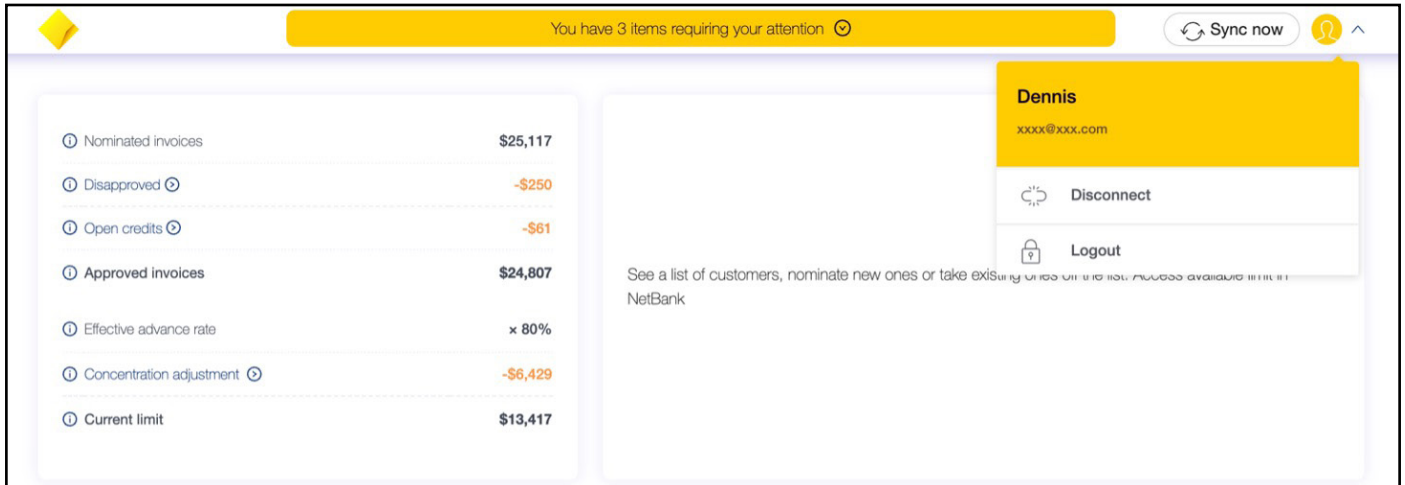
The screenshot shows a 'Thanks, we've received your application' page from Commonwealth Bank. On the left is a sidebar with the Commonwealth Bank logo and a progress list: 'About you Completed', 'Your accounting data Completed', and 'Your offer Completed'. The main content area says 'Thanks, we've received your application' and 'One of our team members will contact you with next steps.' It then lists 'Three remaining steps to go:'. Step 1, 'Complete your application (5 min)', is marked with a checkmark and includes the text: 'Enter a few details about your business and connect your accounting software. We'll provide an estimated credit limit (subject to eligibility).' Step 2 is 'We'll review your application' with the subtext 'If we need any information from you, we'll let you know.' Step 3 is 'Finalise your application' with the subtext 'If you're eligible, you'll need to sign the required legal documents and any other approval requirements.' Step 4 is 'We'll be in touch' with the subtext 'When we have everything we need, we'll contact you to discuss your approved balance and how to get started with Stream Working Capital.'



### 3. FAQs

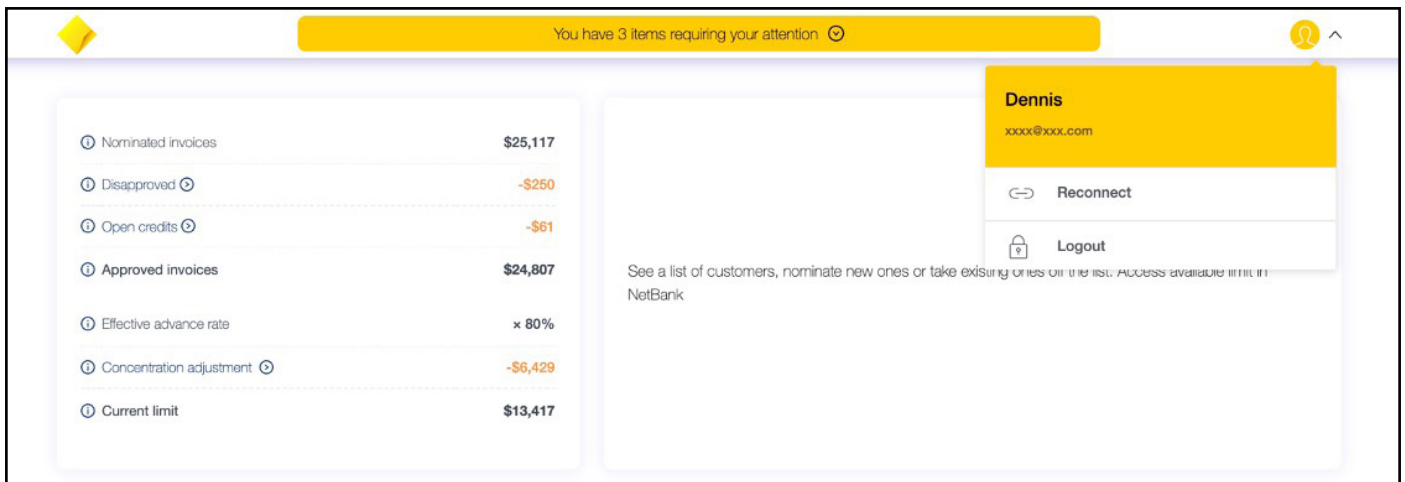
#### Can I disconnect my Xero file?

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



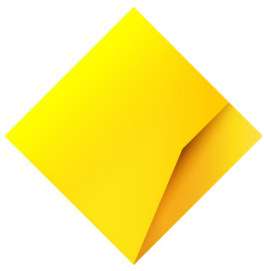
#### Can I reconnect my Xero file?

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



#### What transactions are posted to my Xero file?

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



### 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. Eligible accounting software include Xero, MYOB and QuickBooks. 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, establishment fee and line fee are included in the Loan Offer, you should consider these before making any decisions about these products. Bank fees and charges may apply.

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](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.