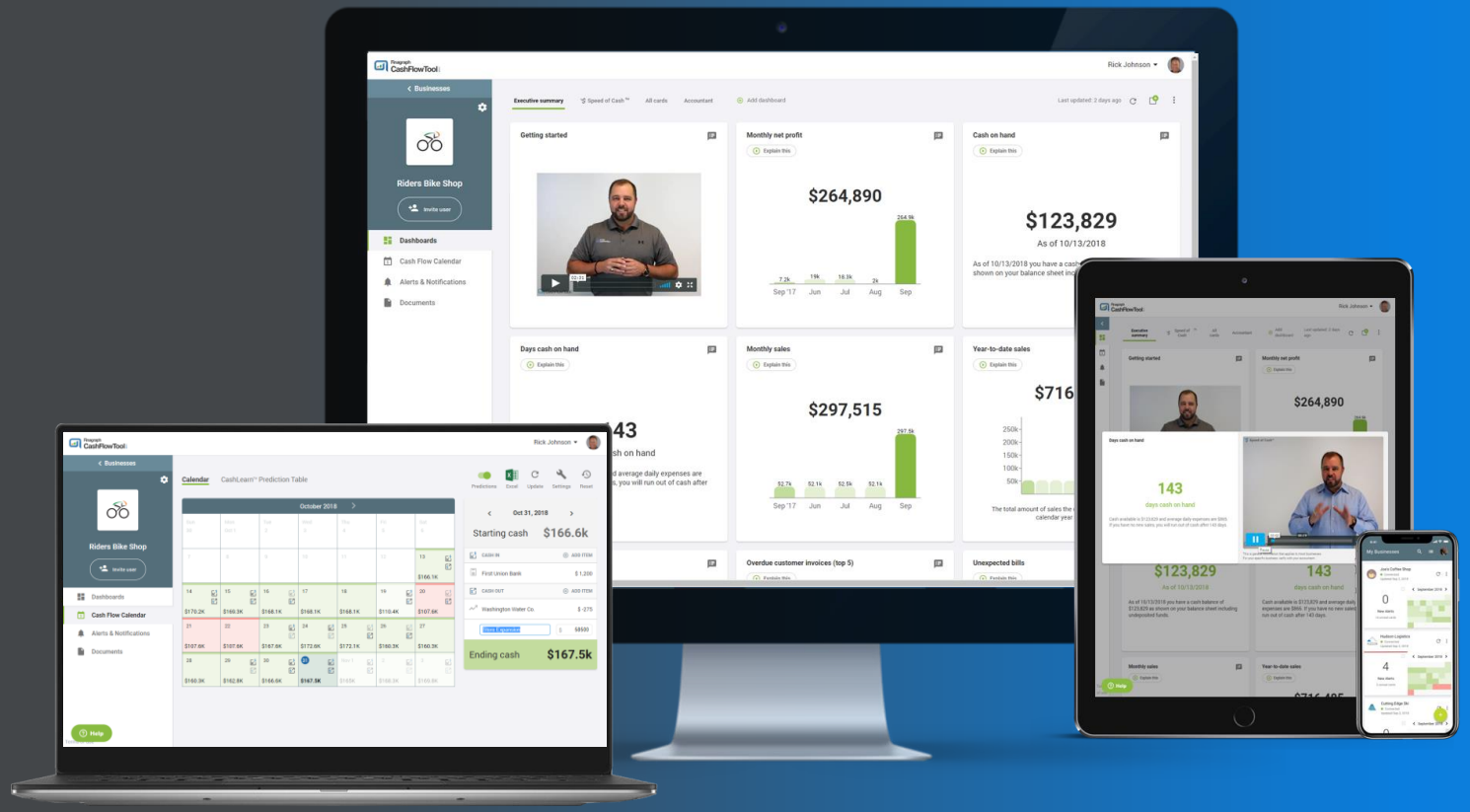
Finagraph CashFlowTool.com™



Product Overview

February 2018

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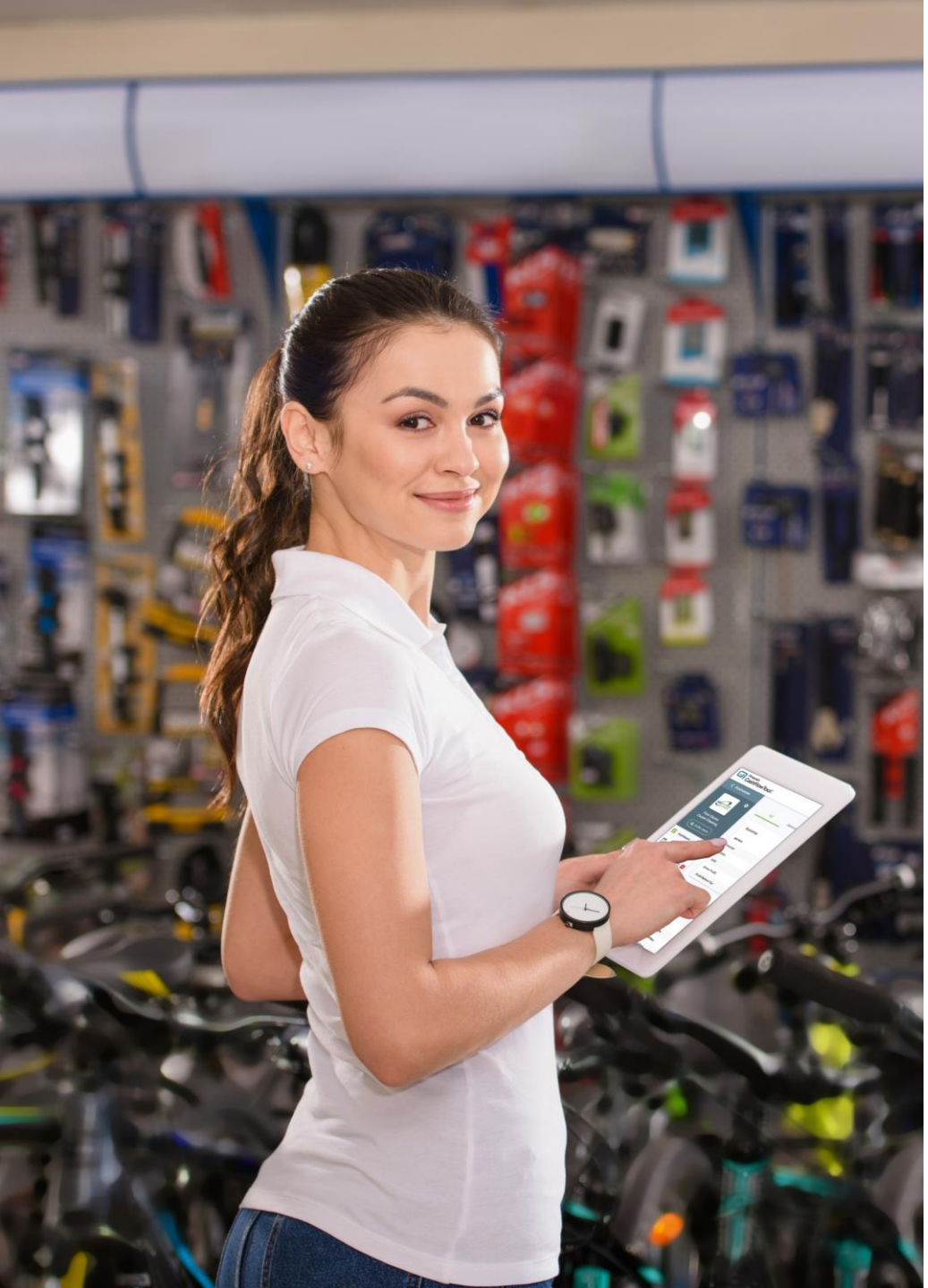


Welcome to CashFlowTool

Small businesses are the backbone of the US economy, yet most struggle to truly know on a day-to-day basis, how their business is actually doing, what cash they have on hand, or whether they can pay their bills on time.

And while the US economy is growing and businesses are thriving, not every business succeeds. According to the US Small Business Administration Office of Advocacy, every three months for the last 10 years, on average:

200K
businesses failed

8 out of 10
of the failed businesses had a cash flow problem

1 out of 3
thought they were making money

This is exactly why CashFlowTool exists: It's powerful software that helps eliminate cash flow as a reason businesses fail.

In just 5 minutes get over 30 of the most critical metrics and a cash flow forecast for your business.

It detects anomalies and sends you key alerts about unexpected bills, late payments or if you're going to run low on cash. Businesses will instantly know their cash position today and tomorrow.

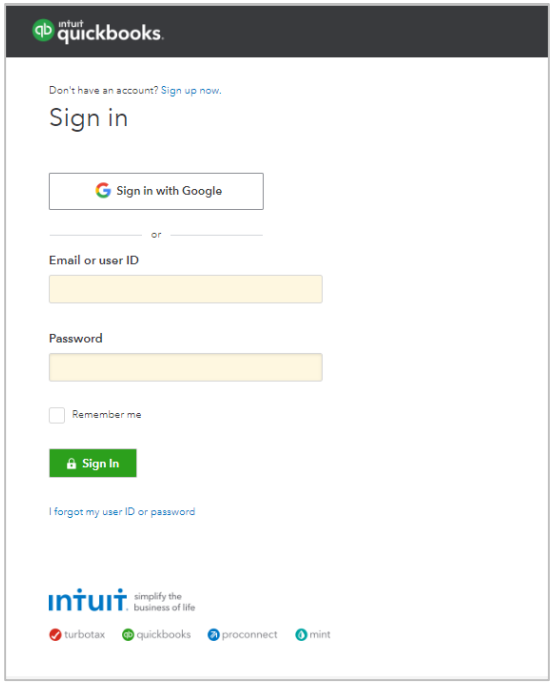
intuit quickbooks

Connecting to QuickBooks

CashFlowTool enables seamless and easy connection to QuickBooks where once connected generates over 30 critical metrics for the business and generates a 60-day future view of their cash flow based on the AI technology built into CashFlowTool.

quickbooks ONLINE

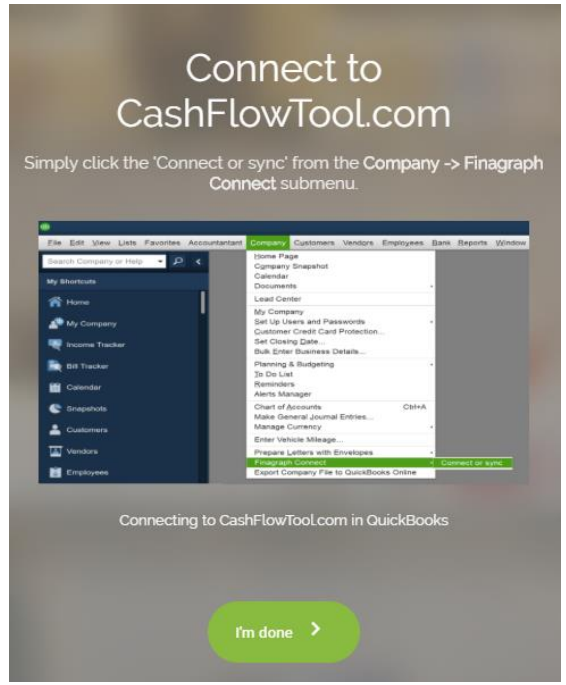
CashFlowTool automatically syncs with QuickBooks Online and once connected unlocks powerful predictions & analytics.



quickbooks DESKTOP

CashFlowTool installs into QuickBooks Desktop for seamless integration and syncing to unlock powerful predictions & analytics.

CashFlowTool is the **only** software that directly & automatically imports from QuickBooks Desktop.



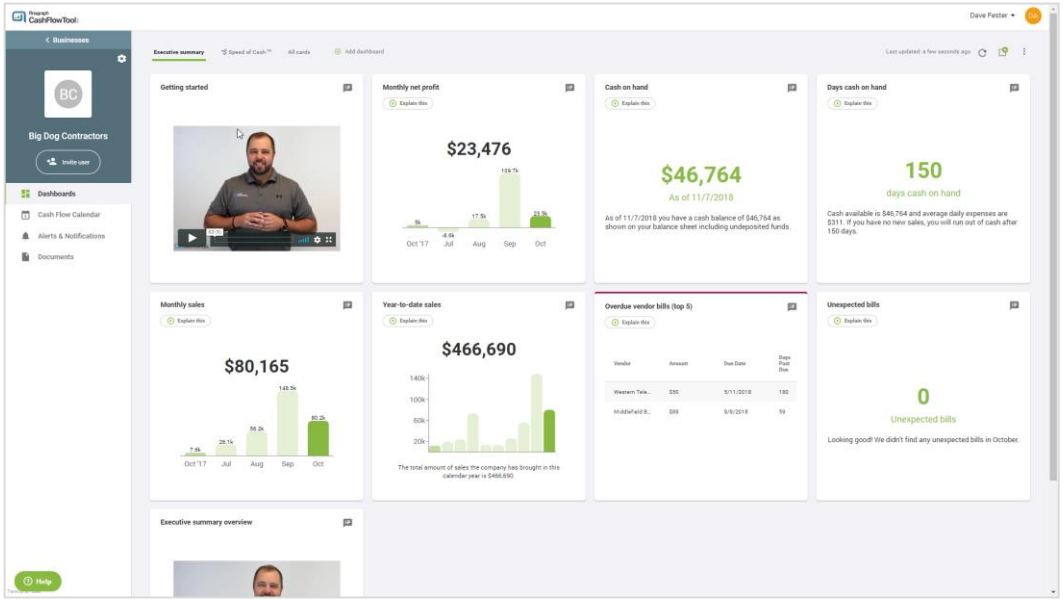
The fastest linking to QB on the market

Finagraph CashFlowTool.com™ In just a few minutes, CashFlowTool builds the dashboards, historical data, cash-in/cash-out, generates CashLearn™ predictions and the Cash Flow Calendar and the customer can begin using CashFlowTool immediately.

Dashboards

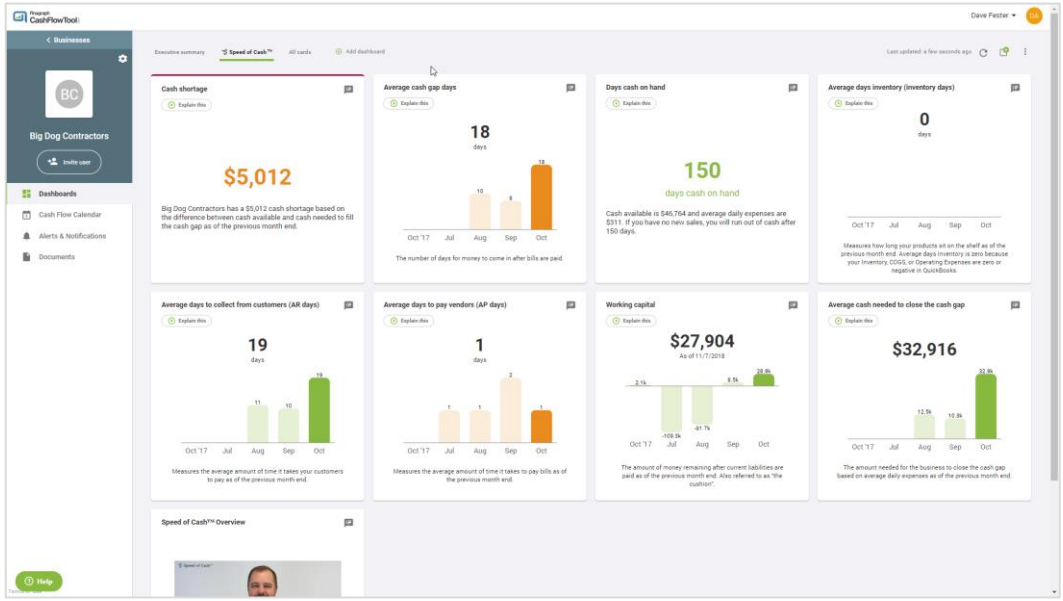
CashFlowTool supports unlimited customizable dashboards and shows over 30 critical metrics. Each dashboard can be customized and the user can create their own dashboards to suit their needs.

Executive dashboard



The Executive dashboard shows 7 key cards and 2 video explanation cards. This main dashboard has a curated set of cards that show the most popular metrics that most business owners need to see their business at a glance.

Speed of Cash™ dashboard

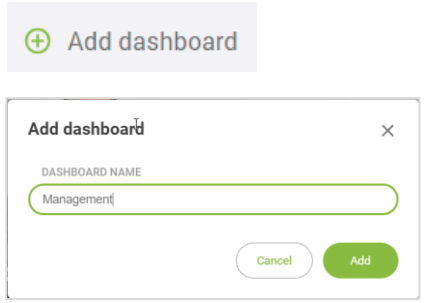


The Speed of Cash™ dashboard shows 9 key cards and 1 video explanation card. This comprehensive dashboard gives businesses insights about the speed at which cash comes in or out of their business so they can quickly adjust the levers to accurately control their cash flow.

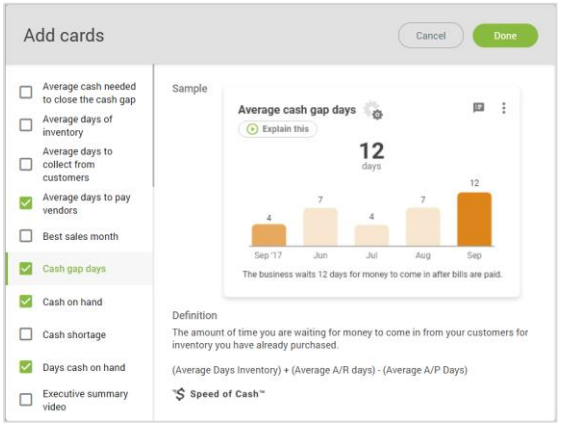
Dashboards & Cards: Adding, modifying and deleting

Create your own dashboard

Click the "Add dashboard button" and give the dashboard a useful name.

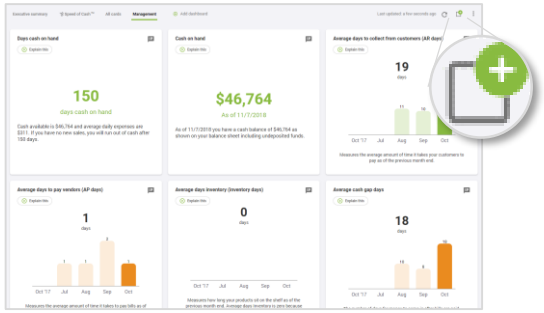


Add the desired cards needed on the new dashboard. Select a card to see a preview of the card and when finished, select done and the new dashboard will show all the selected cards.

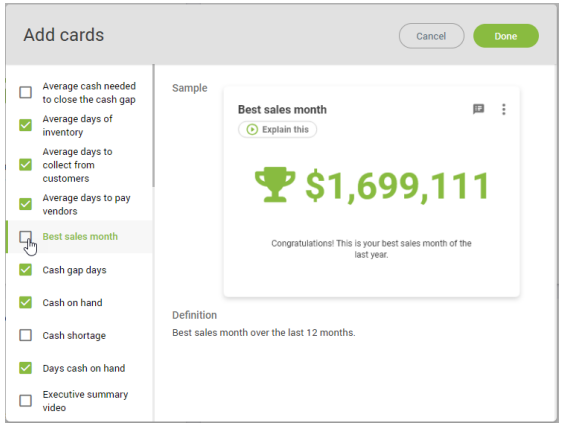


Modifying a dashboard

Select the dashboard to modify and select the add cards button.

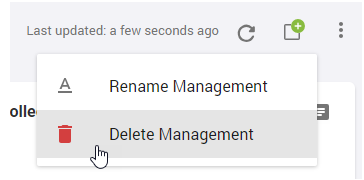


Select the card(s) that need to be added or de-select the cards that should be removed from the dashboard.



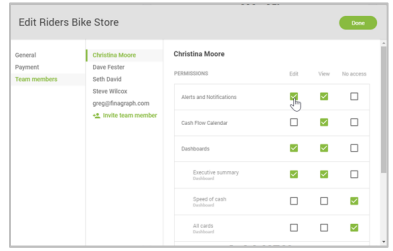
Renaming or deleting a dashboard

Select the dashboard to rename or remove and select the 3 vertical dots on the right side of the screen and the change control appears.



Setting Permissions on each dashboard you create

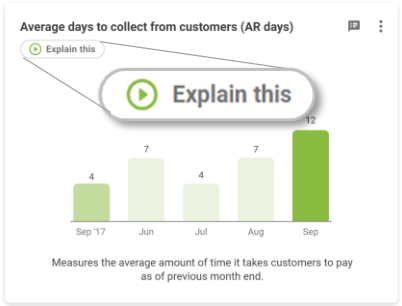
You can also set permission for all of your team members so some have full access while others have only read access. See more in the Permission section.

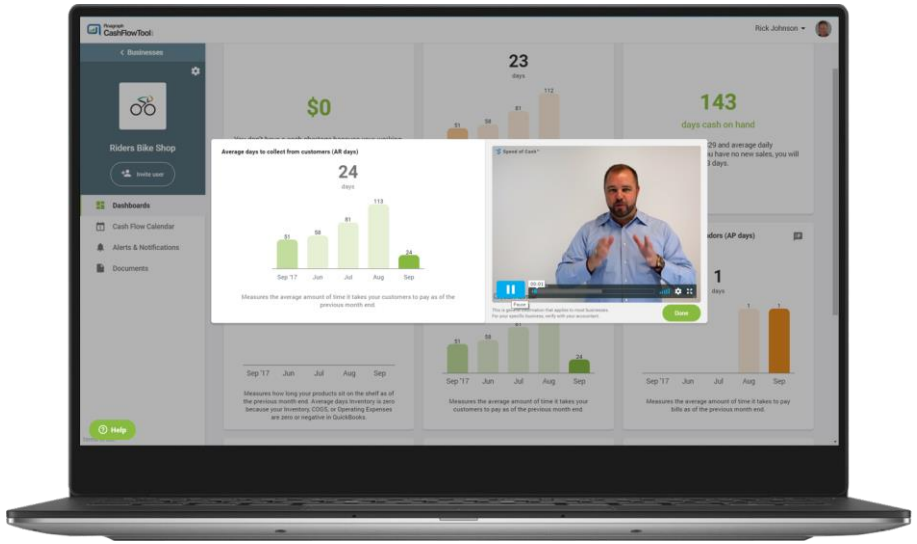


On-demand video coaching and card comments

On-demand video coaching

Each card has an “Explain this” button where Finagraph experts are available to quickly explain critical concepts in business-owner friendly terms and give recommendations on what to do in key situations.

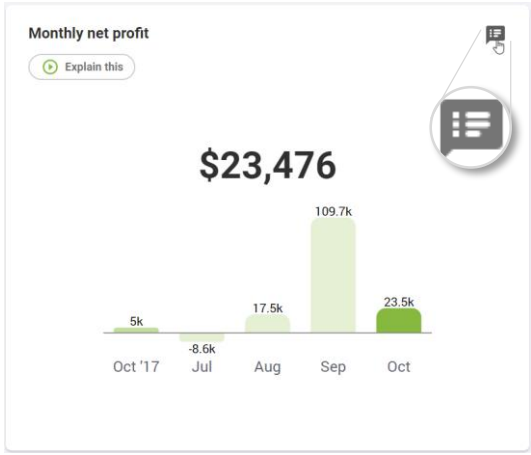




Card comments

Each card has a comment button enabling comments to made and seen to ensure everyone is up to date. This is useful to comment on bills overdue or congratulating the team when milestones are achieved.

If the “Notify all team members” is selected, then every person who has access to your specific business in CashFlowTool (see team collaboration section) will get notified of the comment.



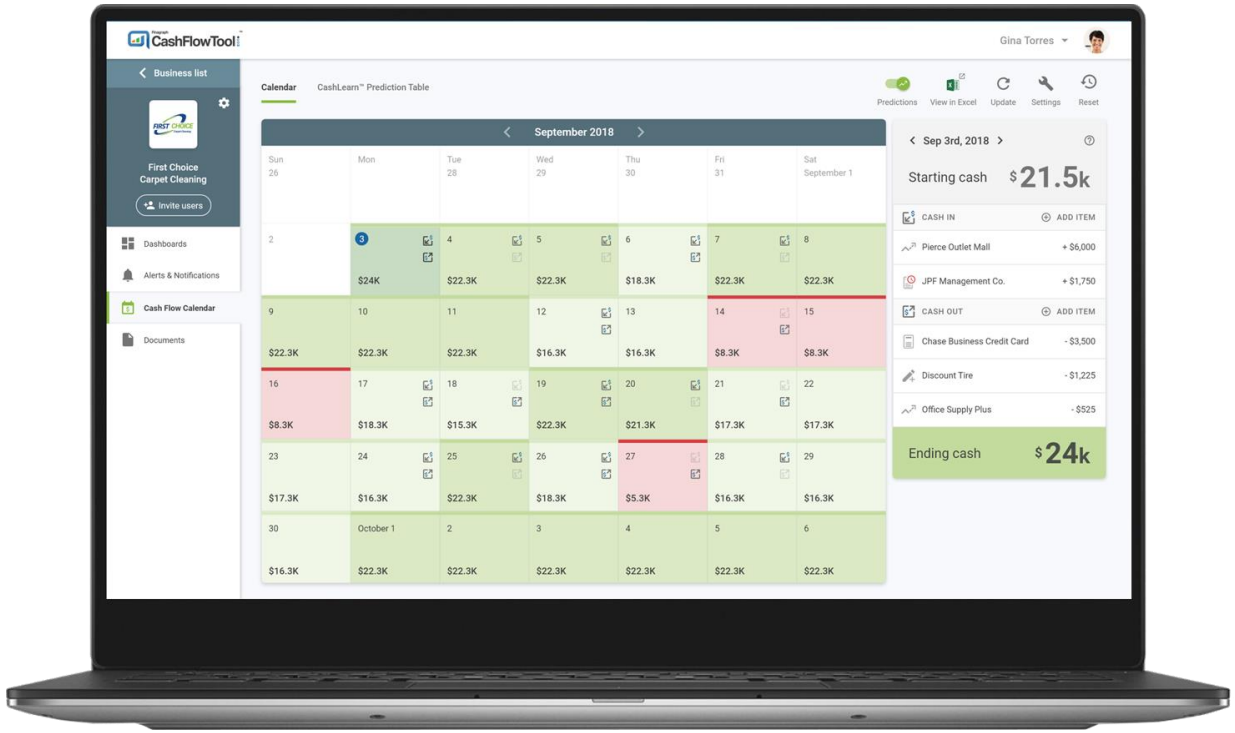
Cash Flow Calendar

The Cash Flow Calendar is one of the hallmark features of CashFlowTool. The minute the business is connected (linked) to QuickBooks, the calendar is automatically generated showing a simple yet powerful heatmap displaying shades of green for positive cash balance days and red for any forecasted cash flow shortfalls.

The Cash Flow Calendar presents predictions of future cash flows (cash coming in and going out) for a business in a daily calendar view, based on an analysis of past transactions. This feature can be used to help forecast future cash balances, putting you, or your clients if you are an accounting/bookkeeping firm, in a position to make better business decisions.

Unlike other cash flow apps which simply display accounts receivable and accounts payable due dates, CashFlowTool uses historical trends to forecast all money coming in and out of the business. This is performed using our patent-pending AI technology, called CashLearn.

Customers rarely pay on the actual due date, and payments can vary. Some customers pay early, while others always pay late. The Cash Flow Calendar predicts when a customer will pay and when you typically pay vendor based on past behavior. Over time, this forecasting model improves, providing even better forecasting.



Key features

CashLearn™ Patent-pending AI
Identifies payment patterns for each customer & vendor.
24 months of historical, transaction-level accounting data.

Daily cash balance forecast
Easily see 60 days of cash balance.

Automatic forecasting
Future cash inflow & outflows on a daily basis.
Includes open AR/AP and recurring inflows/outflows

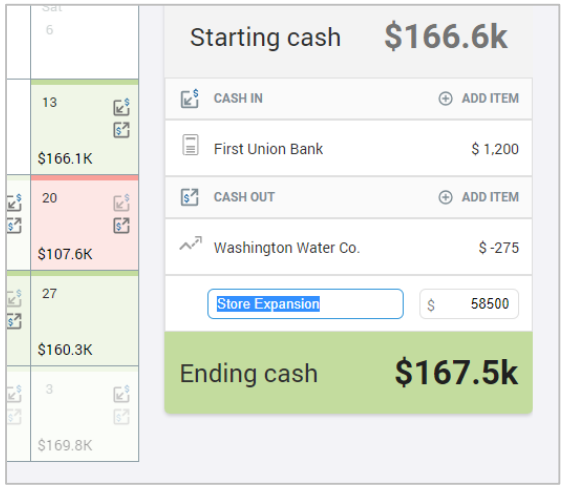
For more information, visit
https://www.cashflowtool.com/cashflow

Cash Flow Calendar

CashLearn™ Predictions

CashFlowTool pulls the outstanding customer invoices from QuickBooks and predicts the anticipated payment dates based on each customer's historical payment patterns. Each of these invoice payments are displayed as incoming cash flows on the Cash Flow Calendar.

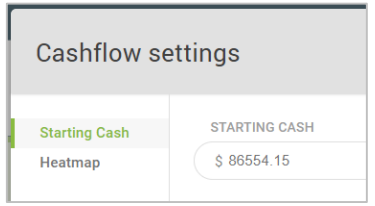
In addition to outstanding customer invoices and vendor bills, businesses likely have other cash inflows (recurring customers) or cash outflows (recurring bills, like rent or utilities) that occur each month. The CashLearn™ technology analyzes the history of all these transactions and predicts their occurrence and amount on the Cash Flow Calendar.



Customizing the calendar

Starting cash balance:

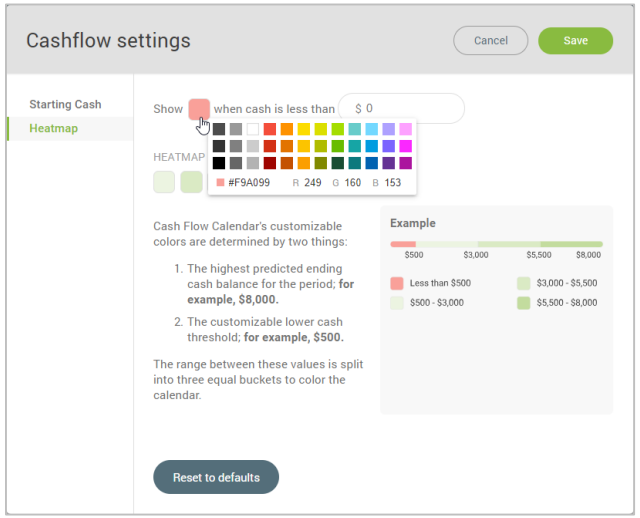
The starting cash balance is pulled from QuickBooks using the bank accounts. CashFlowTool includes all bank accounts, but users can manually override the starting cash balance by clicking "Settings" in the top right.



Heatmap settings:

The calendar heatmap settings can be customized in the following ways:

1. Change when the "red" appears on the calendar by adjusting the cash level
2. Change the colors of each element in heat map.



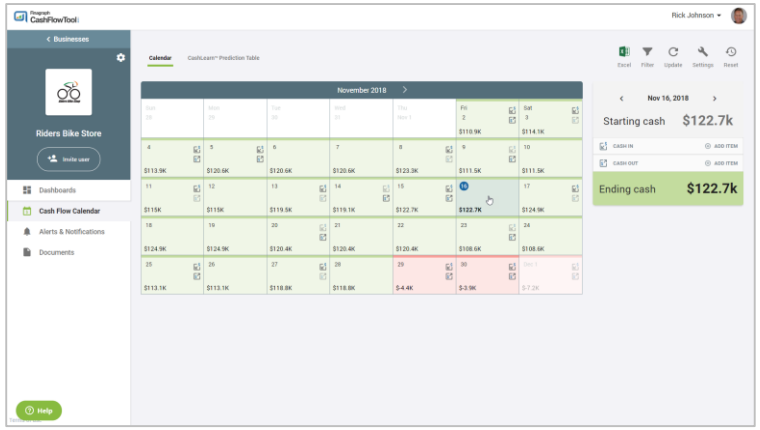
Cash Flow Calendar: What-if Scenarios

CashFlowTool supports an unlimited number of what-if scenarios giving business owners flexibility to see immediate impact to their cash flow. An example might be understanding the cash impact of opening a new branch or paying a large bill early.

It's simple to add scenarios, hide a scenario or reset all scenarios. If a scenario has been added, they will be preserved each time a re-link to QuickBooks occurs maintaining the work that has been done.

We will show an example to see how it works. If you look at figure 1, you will see that Nov 16th is showing a cash balance of $122.7k.

Figure 1: Cash balance on Nov 16th



What-if example: Opening a new branch and the impact on our current cash flow

Figure 2, we added a new cash out item to open a new branch of $250,000

Figure 3, the visible impact on the calendar and cash balance is seen.

Figure 4 & Figure 5: quick toggle on/off of the newly added item to see the impact on the cash balance.

Figure 2: Manually enter a new item

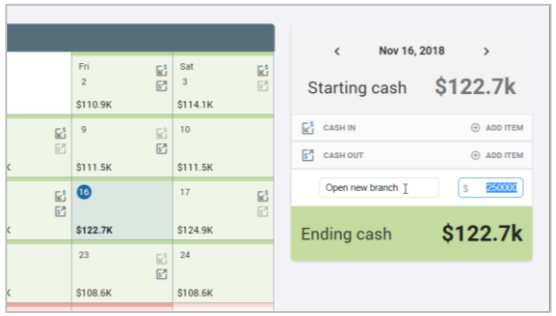


Figure 3: Visible impact on the calendar and cash balance

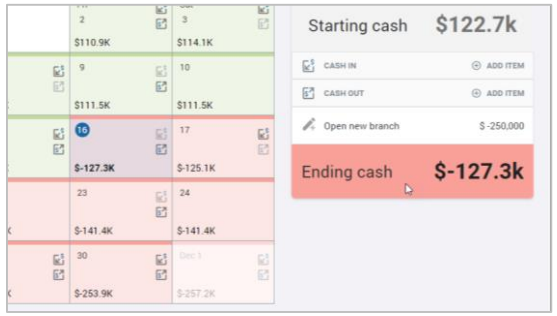


Figure 4: Select to hide

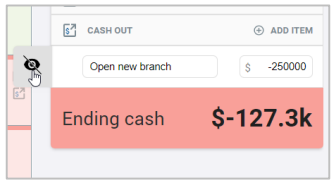


Figure 5: Item now hidden

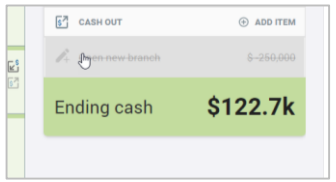
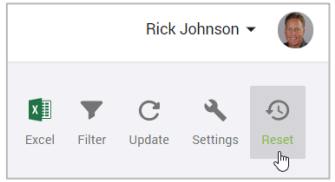
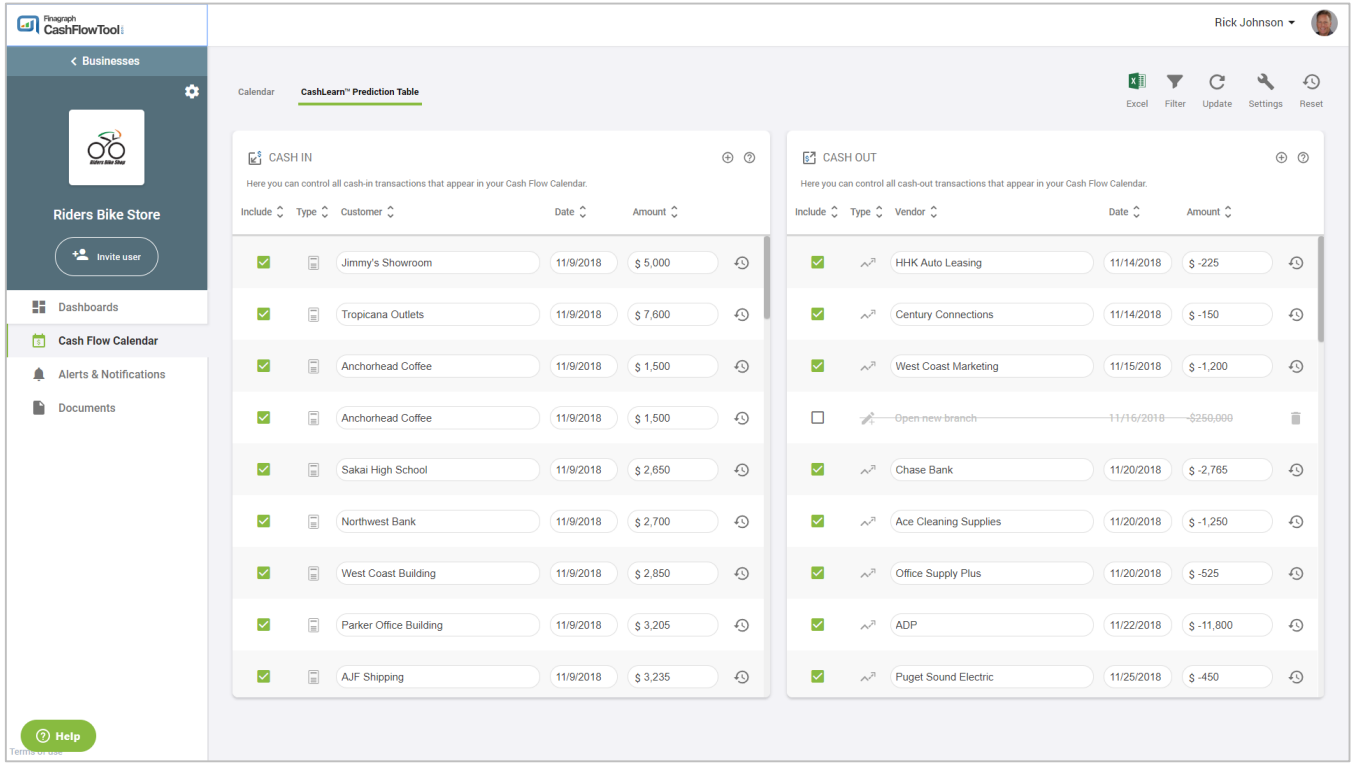


Figure 6: Reset all what-if scenarios



CashLearn™ Prediction Table

The CashLearn™ Predictable Table is another way to view the calendar, but in tabular form. Both of these are two sides to the same coin where if you change one, it directly impacts the other. The table is designed to make it simple to see all your cash in and cash out in an easy scannable table.



Features:

Sort by any header (Type, Customer, Date, etc)
This will group the items together in for quick viewing

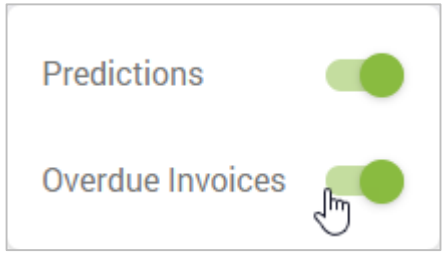
Include (turn on/off)
Selecting an item will make the item visible and deselecting will make the item hidden

Manual override of predictions
The description, date or amount can be adjusted as necessary. This may be important if you know that a bill is going to arrive late or if an invoice must be paid at a particular time.

Manually add an item
Selecting the + sign at the top of either Cash in or Cash out will enable a manual entry to the table.

Rollback/Reset an item
Select the reverse clock icon to the right of each item to roll back individual changes that may have been made.

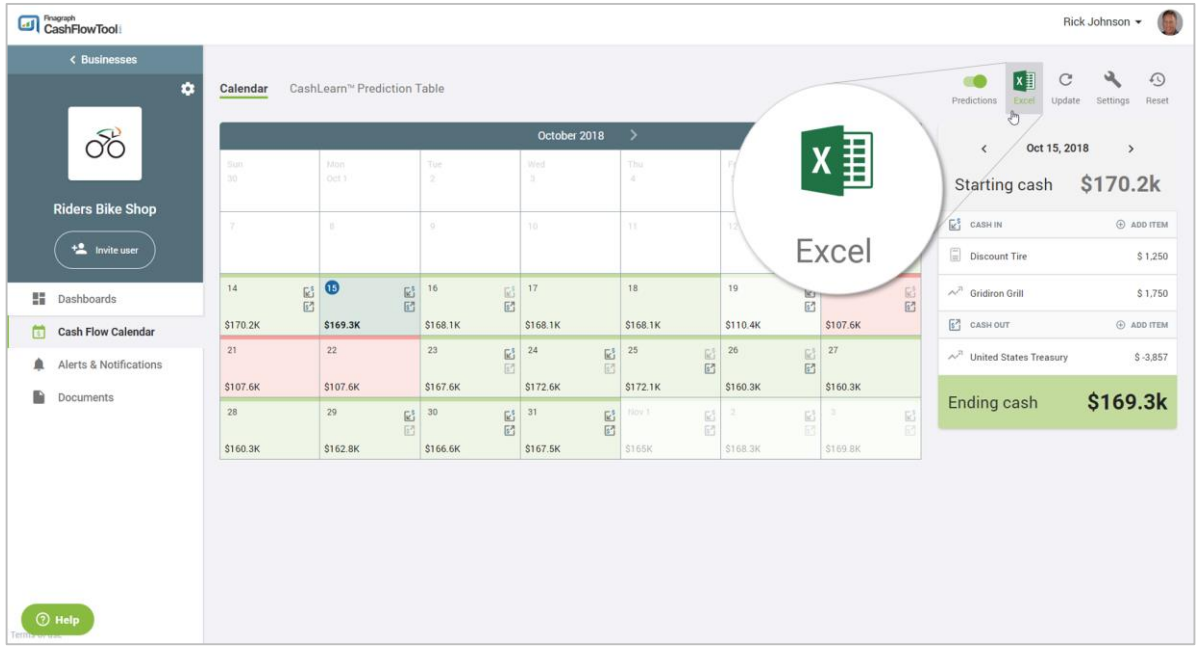
Filtering (top right button)
All predictions and overdue invoices can be manually turned off if a business owner needs.

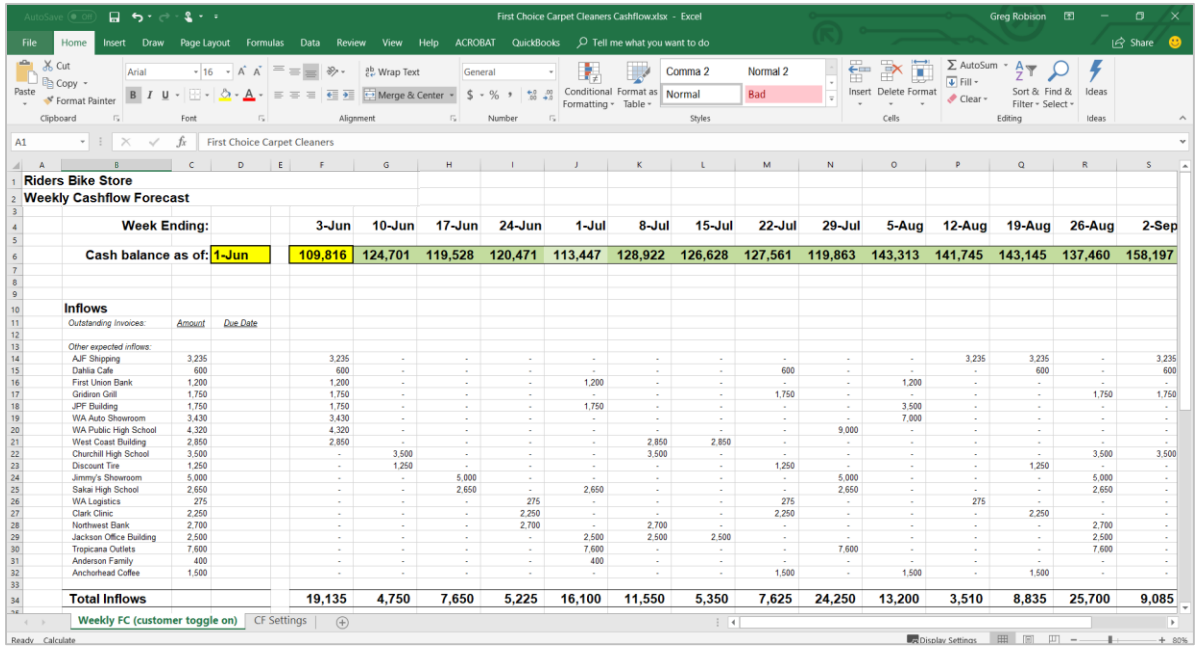


Exporting to Excel

Businesses who want to perform further analysis can export the data in CashFlowTool directly to prepopulated templates in Excel.

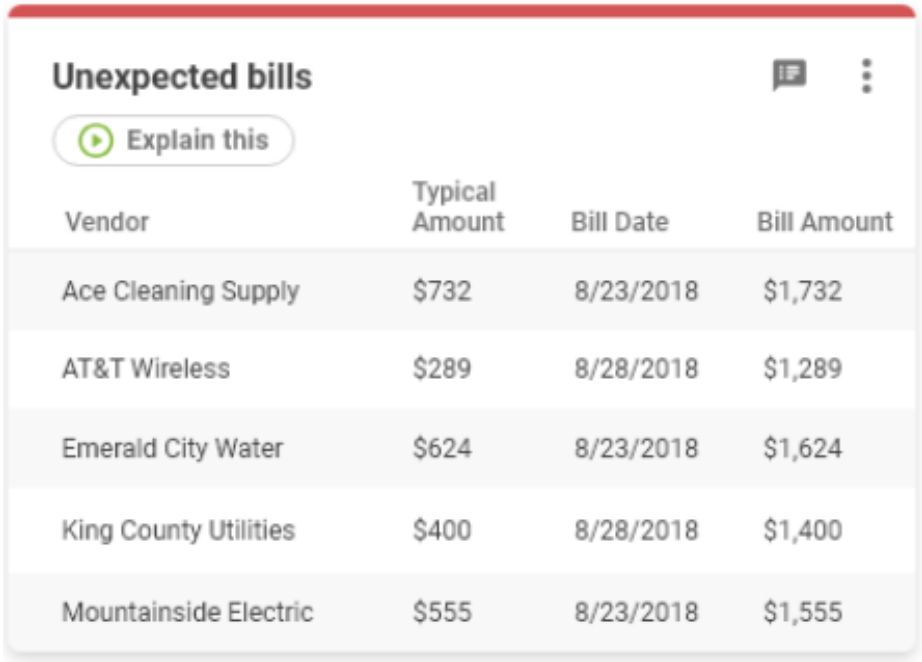
Cash Flow Forecast Excel template is fully populated with all cash-in and cash-out transactions from QuickBooks Online or QuickBooks Desktop. The Excel template includes built in formulas making it easy to add, remove and edit transactions and see the impact on your totals instantly.





Anomaly Detector, Alerts & Notifications

CashFlowTool automatically highlights unexpected bills, late payments that are due or out-of-cash predictions. This could save businesses from countless issues.



Unexpected bills

Explain this

Vendor	Typical Amount	Bill Date	Bill Amount
Ace Cleaning Supply	$732	8/23/2018	$1,732
AT&T Wireless	$289	8/28/2018	$1,289
Emerald City Water	$624	8/23/2018	$1,624
King County Utilities	$400	8/28/2018	$1,400
Mountainside Electric	$555	8/23/2018	$1,555

Example: If a business normally pays their $150 water bill every month, but one month had a water bill of $1,624 (above), CashFlowTool will automatically show this anomaly.

New vendors found (top 5)

Explain this

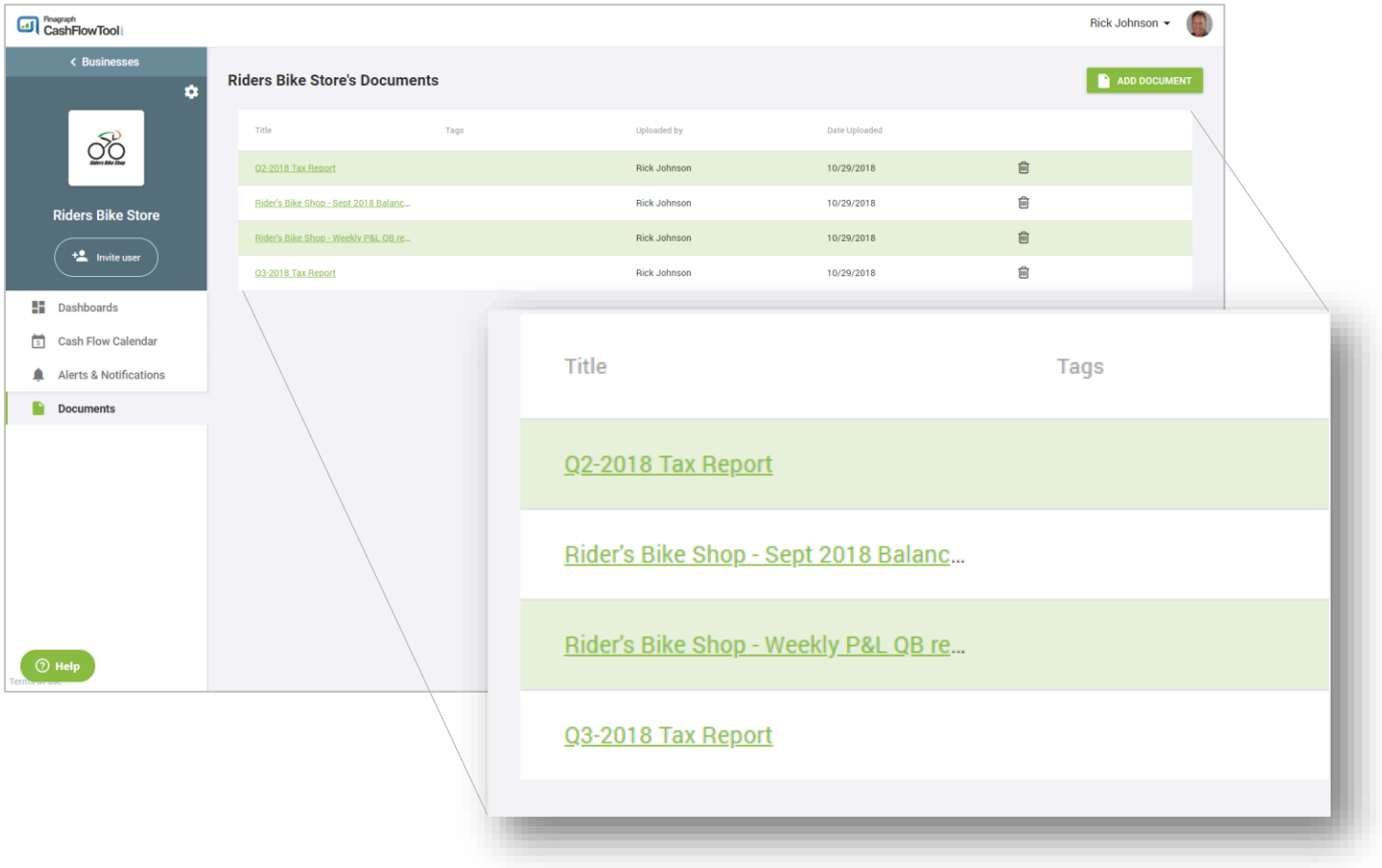
Vendor	Total owed
Ace Cleaning Supply	$1,891
AT&T Wireless	$7,934
Emerald City Water	$5,903
King County Utilities	$6,000
Mountainside Electric	$12,000

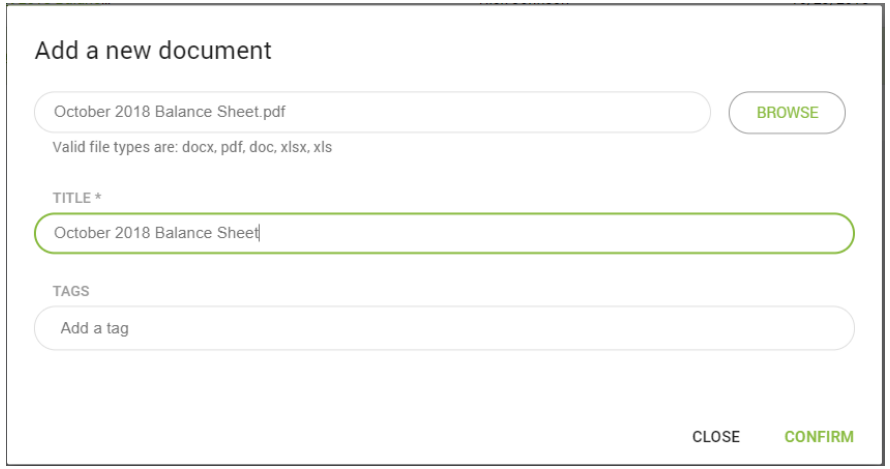
Example: CashFlowTool automatically shows all new vendors and if the business owner doesn't recognize a particular vendor, they will immediately know and be able to explore more about this vendor.

Secure, Encrypted Document Storage

Every business using CashFlowTool gets one terabyte of secure (and encrypted) document storage. The secure document storage makes it easy for business owners, team members and their accountant to store and share documents such as quarterly or annual tax documents, annual sales plans, and P&L documents to name a few.

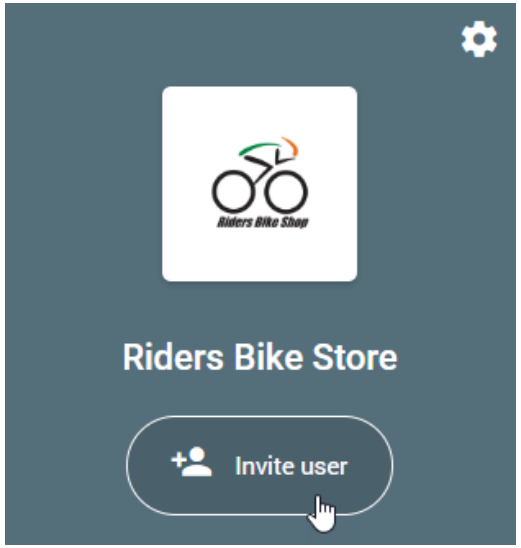
Always have your latest balance sheet and income statement at your fingertips.

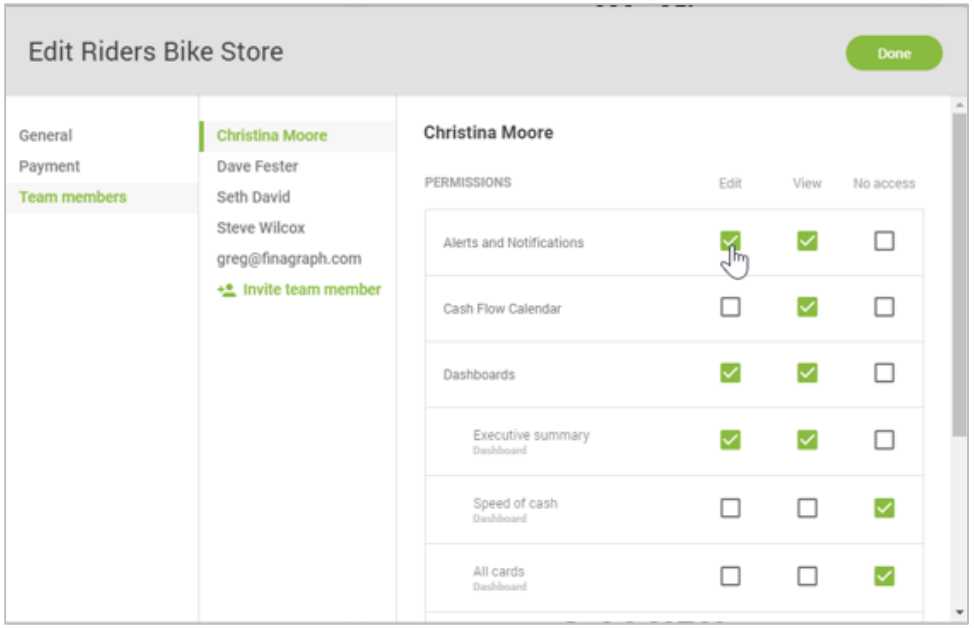




Team Collaboration & Permissions

Key designated team members, including an outside accountant, can participate, so everyone is always on the same page. Team members can comment on alerts, anomalies or cash status, and respond instantly. You can also set permission by team members on all key features such as the Calendar, Dashboards and more.



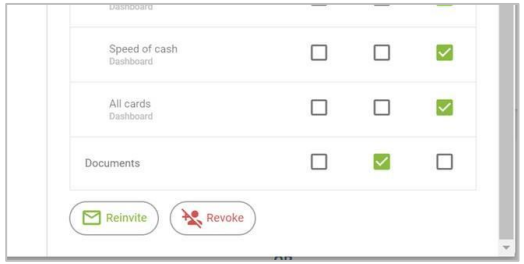


Adding users

Enter name and email and click the invite button. Recipient will receive an email invite to join the business in CashFlowTool. They simply need to create a new account and automatically the account will be added to the business.

Removing users

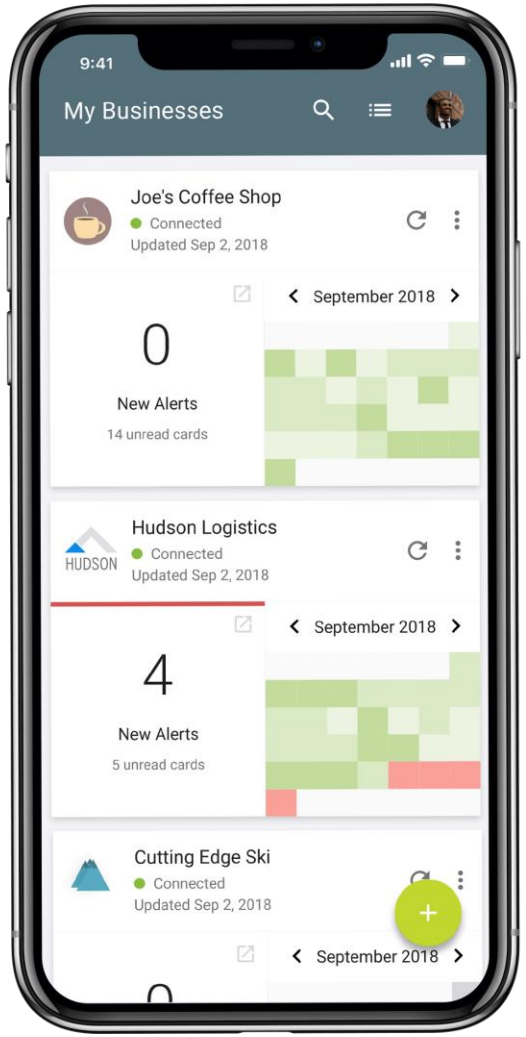
While in the Manage users console, select a team member (user) and click the Revoke button and the selected user will be removed from the system.

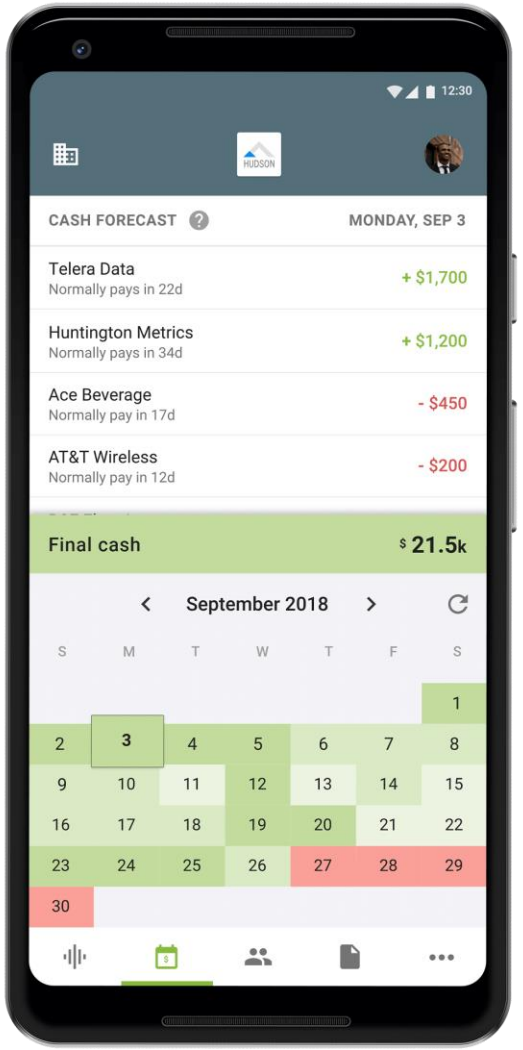


Mobile Companion App

CashFlowTool is the **only solution** on the market to have a dedicated **mobile app** for iOS and Android.

This is a companion app where users can view the calendar, alerts and notifications. In addition, users can respond to alerts or make comments on new areas so know matter where they are, the can be in control of their cash.





Available on the App Store

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