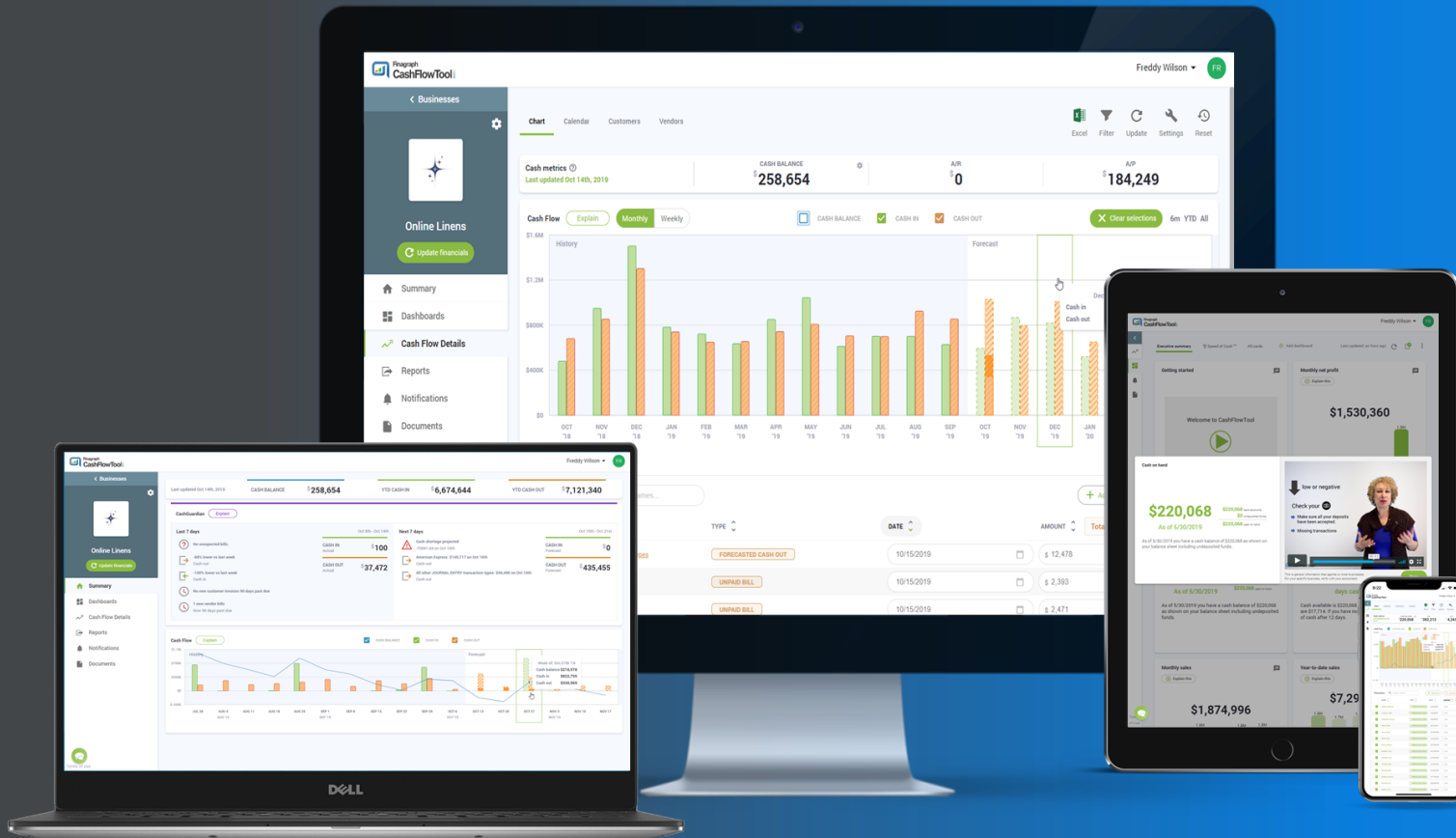


Product Overview Guide

Summer 2020



Finagraph

TM

CashFlowTool

MOO

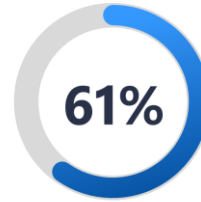


3	Welcome to CashFlowTool
4	The Editions of CashFlowTool
5	Connecting to QuickBooks
6	Cash Flow Future Forecast
7	Interactive Visual Chart
8	Cash Flow Calendar
12	Exporting to Excel & Reporting
14	Dashboards
16	On-demand Video Coaching
17	CashGuardian: Anomaly Detector
18	Secure Document Storage
19	Team Collaboration
20	Managing Multiple Businesses
21	Mobile Access
22	More Resources

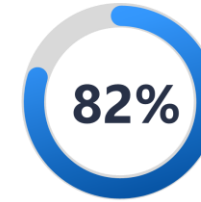


Welcome to CashFlowTool

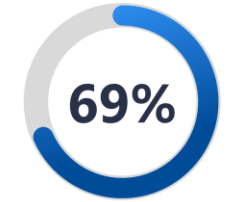
Small businesses are the backbone of the US economy, yet most struggle to truly know on a day-to-day basis, how their business is doing, what cash they have on hand, or whether they can pay their bills on time.



of small businesses regularly struggle with cash flow ¹



of business failures are due to poor cash flow management skills / poor understanding of cash flow ²



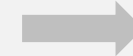
of small business owners have been kept up at night by concerns about cash flow ¹

1 – Wakefield Research survey – Jan 2019

2 – Preferred CFO Study – March 2017

See your future cash flow forecast in seconds

CashFlowTool connects to QuickBooks (online or desktop) and in a matter of seconds, generates a 6-month future cash flow forecast and displays the critical business KPIs that help a business owner know their cash flow today and tomorrow.



CashFlowTool: The right edition for your needs

 **Finagraph**
CashFlowTool Lite
For Businesses

All the basics for businesses that want to manage and forecast their cash flow for one month in the future.



 **Finagraph**
CashFlowTool Pro
For Businesses

Advanced features for businesses who want to completely manage and forecast their cash flow for 6 months in the future.



 **Finagraph**
CashFlowTool Pro
For Accountants, Advisors, or Bookkeepers

Our most powerful version of CashFlowTool enabling Accountants to provide full-featured cash flow management and forecasting for their clients.



Connecting to QuickBooks



For more information, visit
www.cashflowtool.com/getting-started

CashFlowTool connects seamlessly to QuickBooks and immediately generates a 6-month future cash flow forecast and over 30 critical metrics for the business based on the AI technology built into CashFlowTool.

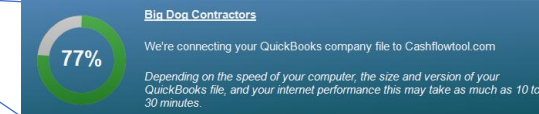
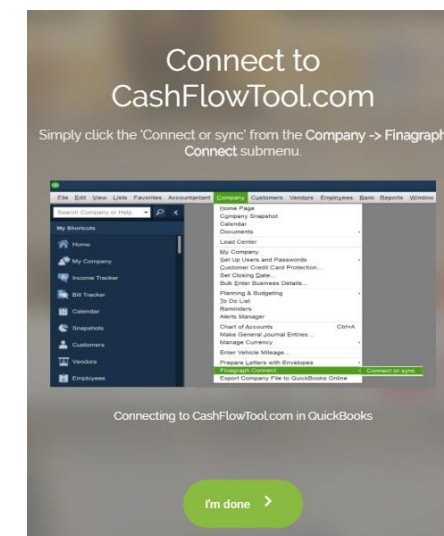
intuit quickbooks ONLINE

CashFlowTool automatically syncs with QuickBooks Online and once connected unlocks a powerful forecast, KPIs & analytics.

intuit quickbooks DESKTOP

CashFlowTool installs into QuickBooks Desktop for seamless integration and syncing to unlock a powerful forecast, KPIs & analytics.

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



The fastest linking to QB on the market



In a few minutes, CashFlowTool generates the future cash flow forecast, CashLearn™ predictions, generates the heat-mapped Cash Flow Calendar, builds the KPI dashboards and the customer can begin using CashFlowTool immediately.

Cash Flow Future Forecast

CashFlowTool instantly generates a future cash flow forecast based on our patent-pending CashLearn™ AI technology.



#1 Rated Cash Flow App
★★★★★ in the QuickBooks Marketplace



6-month intelligent cash flow forecasting



Interactive visual cash flow chart



See anomalies with CashGuardian™



What-if scenarios to see cash flow impact



KPI Dashboards



Interactive Visual Chart

CashFlowTool presents the future cash flow in a fully interactive visual chart enabling business owners to gain insights into their cash flow with just a few simple clicks.

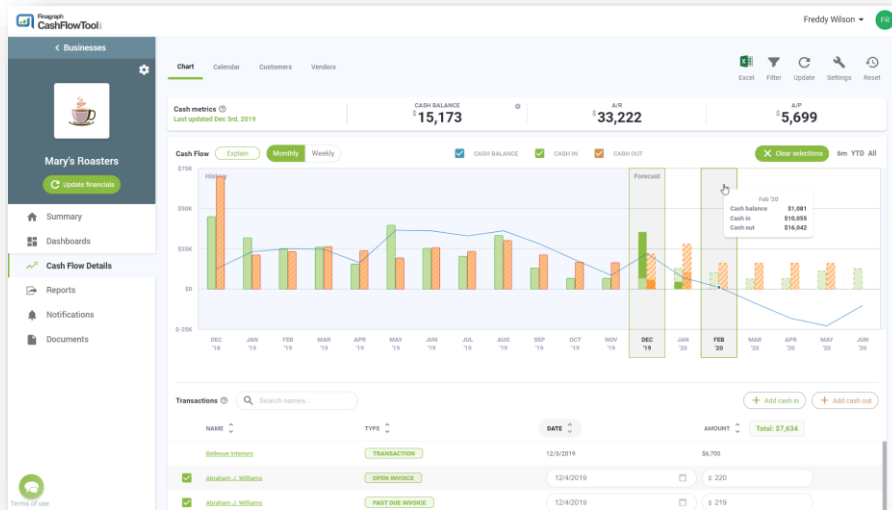


For more information, visit

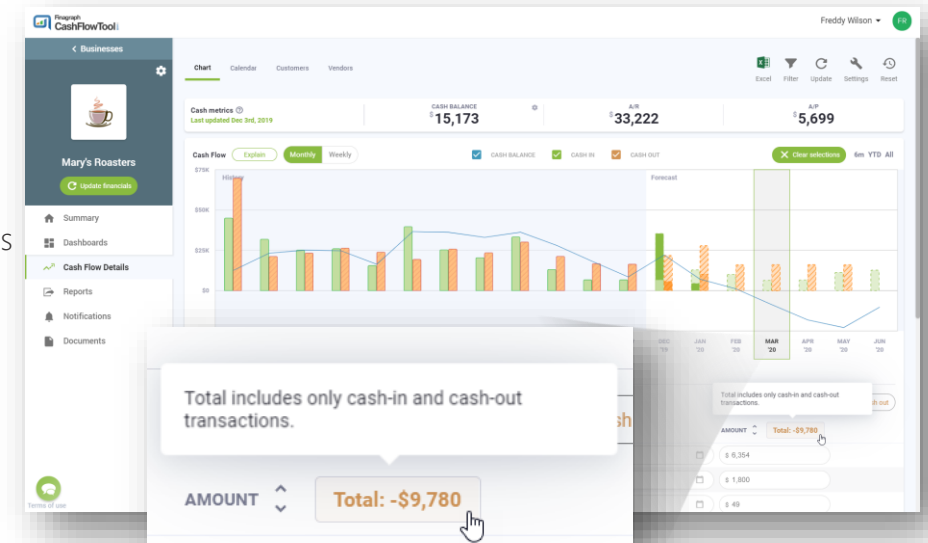
www.cashflowtool.com/blog/visual-interactive-chart

Interactive Visual Chart

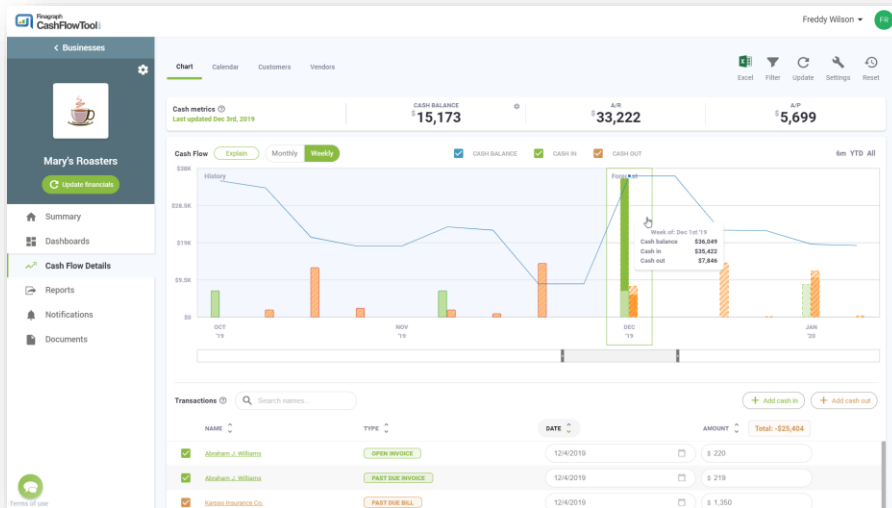
Select a particular month or multiple months and instantly know the month's cash in, cash out, and cash balance. You can see how the current month compared to the same month last year and more.



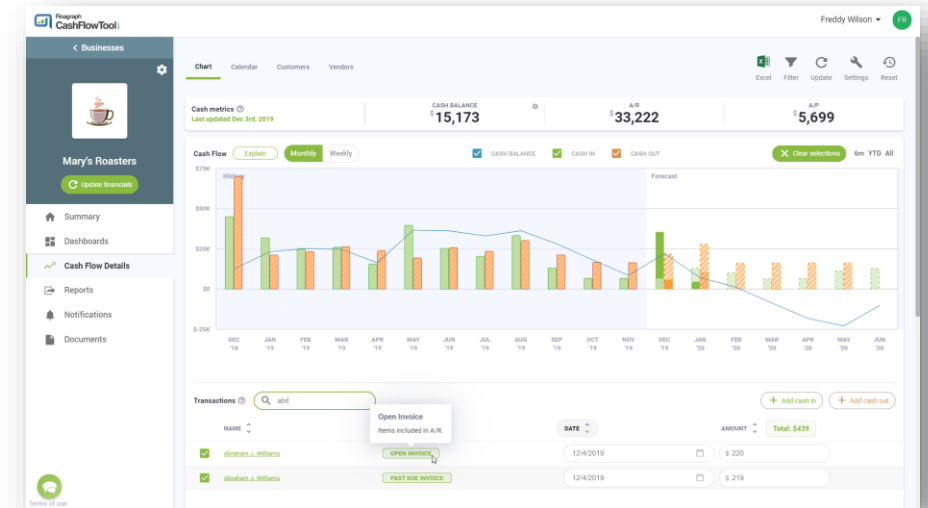
See the total cash forecast for any given week or month. Businesses will always know their cash flow future.



Weekly View: Zoom in and see the cash flow balances for any week in the future.



See all your transactions with a single click. Find your largest customers, largest bills, late bills and more.



What-if Scenarios

CashFlowTool supports an unlimited number of what-if scenarios giving business owners flexibility to see immediate impact to their cash flow.

Examples:

1. See the immediate impact on your cash flow when you model purchasing new equipment example (cash outflow) – see figure 1
2. See the impact when you add a new recurring contract (cash inflow) – see figure 2

It's simple to add scenarios, hide a scenario or remove 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. See figure 3



See a demo on how to use the What-If Scenario feature

www.cashflowtool.com/getting-started#whatif

www.cashflowtool.com/blog/what-if-scenarios

Figure 1: Cash **Inflow** What-if Example

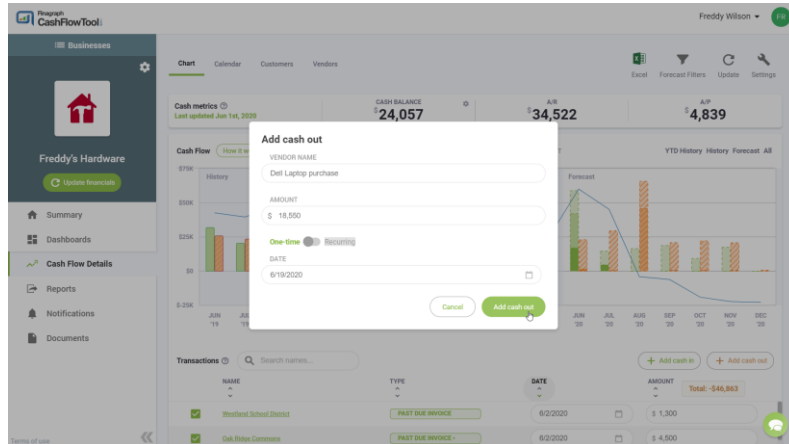


Figure 2: Cash **Outflow** What-if Example

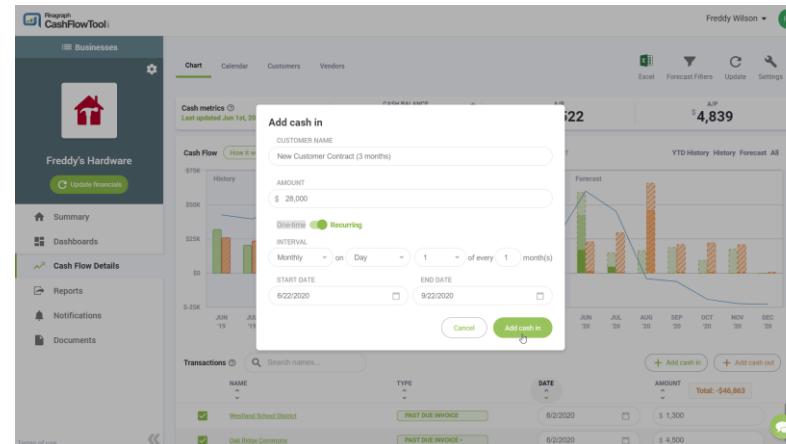
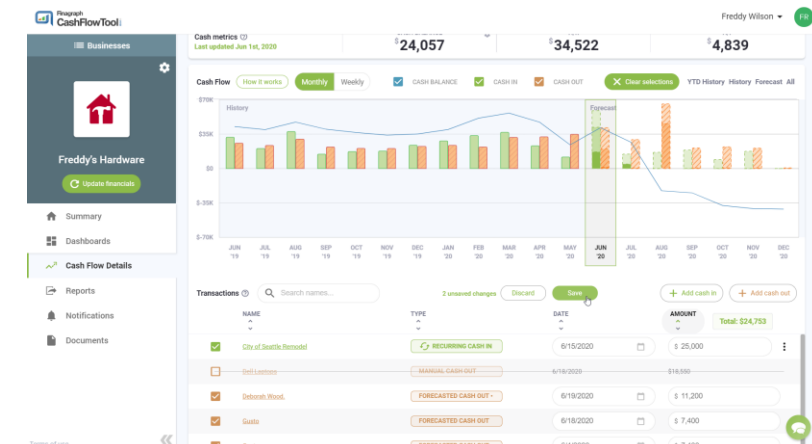


Figure 3: View transactions and temporarily hide



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

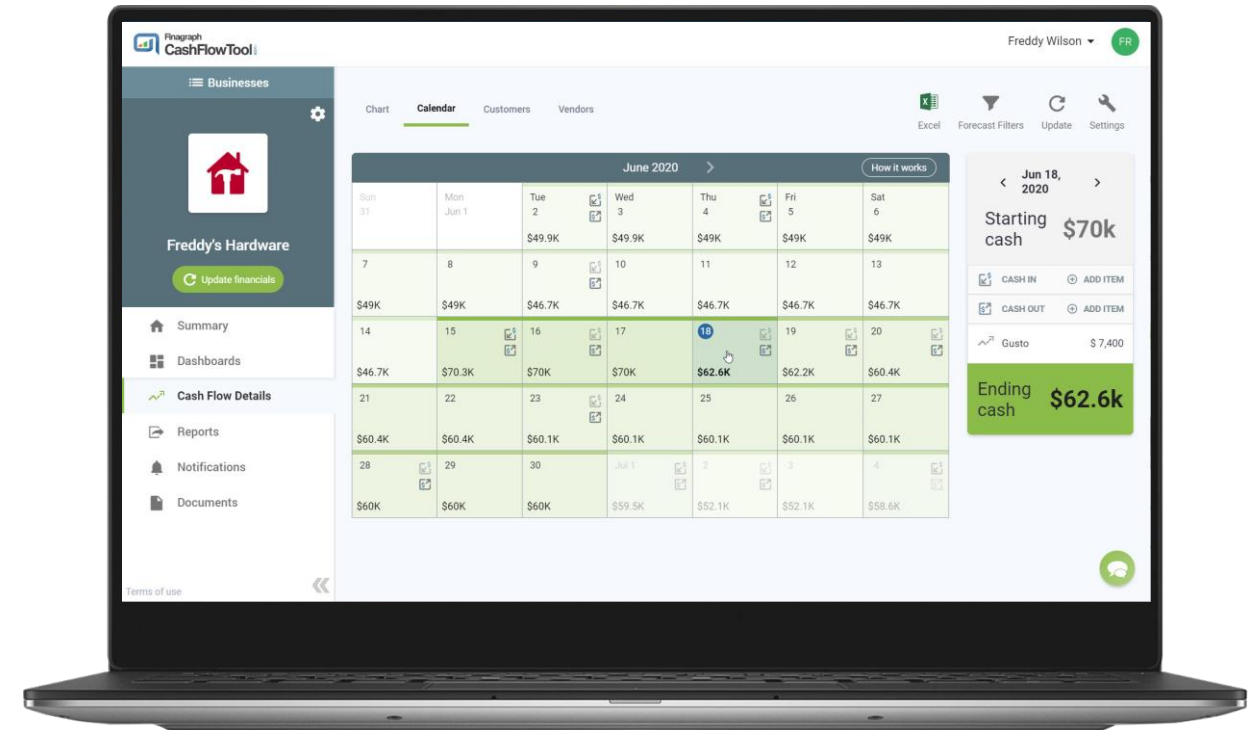
Identifies payment patterns for each customer & vendor.
24 months of historical, transaction-level accounting data.

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
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.

Cashflow settings

Starting Cash

Heatmap

Show when cash is less than \$ 0

HEATMAP

#F9A099 R 249 G 160 B 153

Cash Flow Calendar's customizable colors are determined by two things:

1. The highest predicted ending cash balance for the period; for example, \$8,000.

2. The customizable lower cash threshold; for example, \$500.

The range between these values is split into three equal buckets to color the calendar.

Example

\$500 \$3,000 \$5,500 \$8,000

Less than \$500 \$3,000 - \$5,500

\$500 - \$3,000 \$5,500 - \$8,000

Reset to defaults

Cashflow settings

Starting Cash

Heatmap

STARTING CASH

\$ 86554.15

How it works

Fri 31 \$45.2K	Sat Aug 1 \$44.7K
7 \$51.4K	8 \$51.4K
14 \$-2.1K	15 \$-2.3K
21 \$-4.6K	22 \$2K
28 \$-4.1K	29 \$-4.1K

< Aug 13, 2020 >

Starting cash

\$50.3k

CASH IN

ADD ITEM

CASH OUT

ADD ITEM

Gusto

\$ 7,400

Int'l HW Supply

\$ 45,000

Ending cash

\$-2.1k

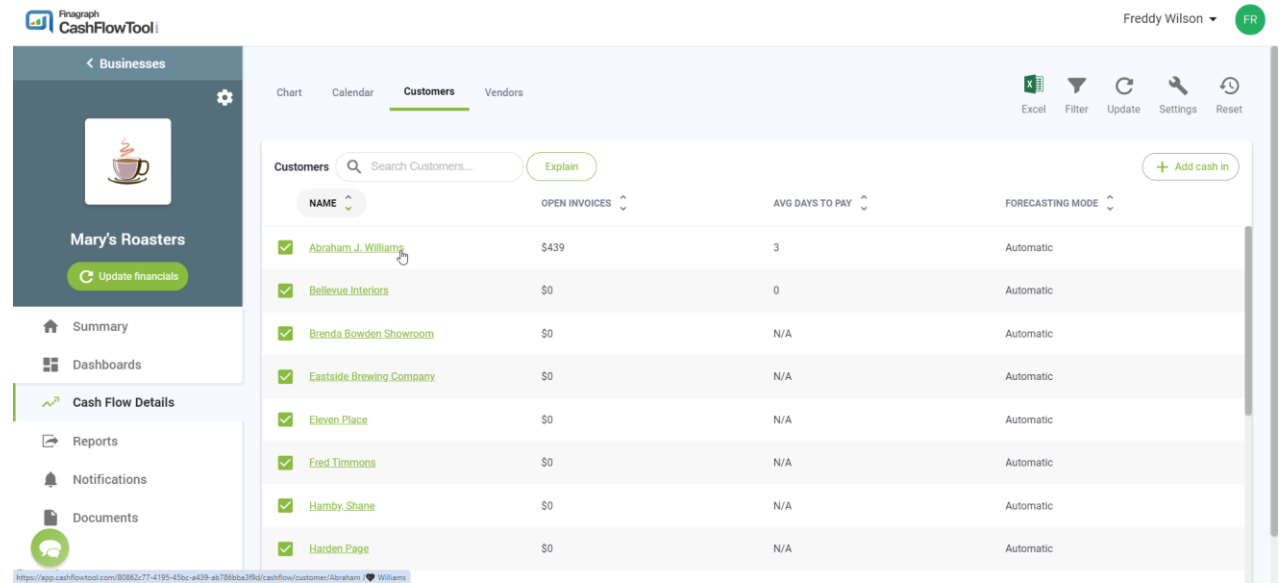
CashFlowTool.com – Product Overview & Feature Set 10

Customer and Vendor views

CashFlowTool allows you to manually add recurring transactions to the Cash Flow Calendar for either Customers or Vendors on a schedule you define. This saves you time from having to add transactions and provides you greater control of your cash flow forecast. The result is a more accurate cash flow forecast allowing you to make better decisions.

Here are some common scenarios for adding a recurring transaction.

- Want to see the impact of adding a new on-going expense, for example hiring a new employee?
- Want to see the impact of adding new recurring revenue, for example signing a new sales contract?
- Want to quickly compare the impact of buying vs. leasing new equipment?
- What to override predictions with your own recurrence pattern and amount. For example you plan to switch cell phone carriers to reduce costs?



NAME	OPEN INVOICES	AVG DAYS TO PAY	FORECASTING MODE
✓ Abraham J. Williams	\$439	3	Automatic
✓ Bellevue Interiors	\$0	0	Automatic
✓ Brenda Bowden Showroom	\$0	N/A	Automatic
✓ Eastside Brewing Company	\$0	N/A	Automatic
✓ Eleven Place	\$0	N/A	Automatic
✓ Fred Timmons	\$0	N/A	Automatic
✓ Hamby, Shane	\$0	N/A	Automatic
✓ Harden Page	\$0	N/A	Automatic

Add cash in

CUSTOMER NAME

Dell - 4 new laptops

AMOUNT

\$ 1,000

One-time

Recurring

DATE

12/20/2019

Cancel

Add cash in

CashFlowTool will automatically generate individual transactions based on your recurrence pattern and add them to the detailed view and calendar. This allows you to instantly see the impact on the calendar. You can edit the override and edit individual transactions if needed. You can also edit or delete the recurrence pattern.

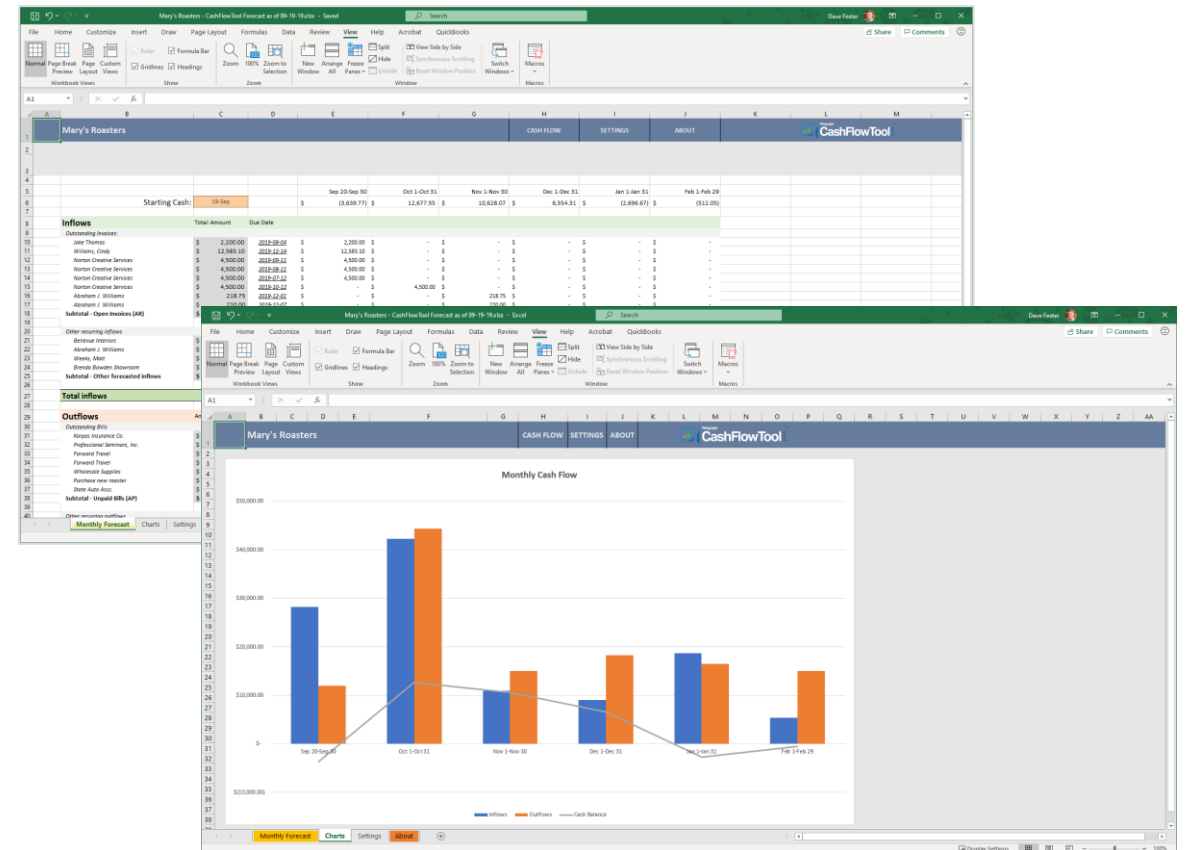
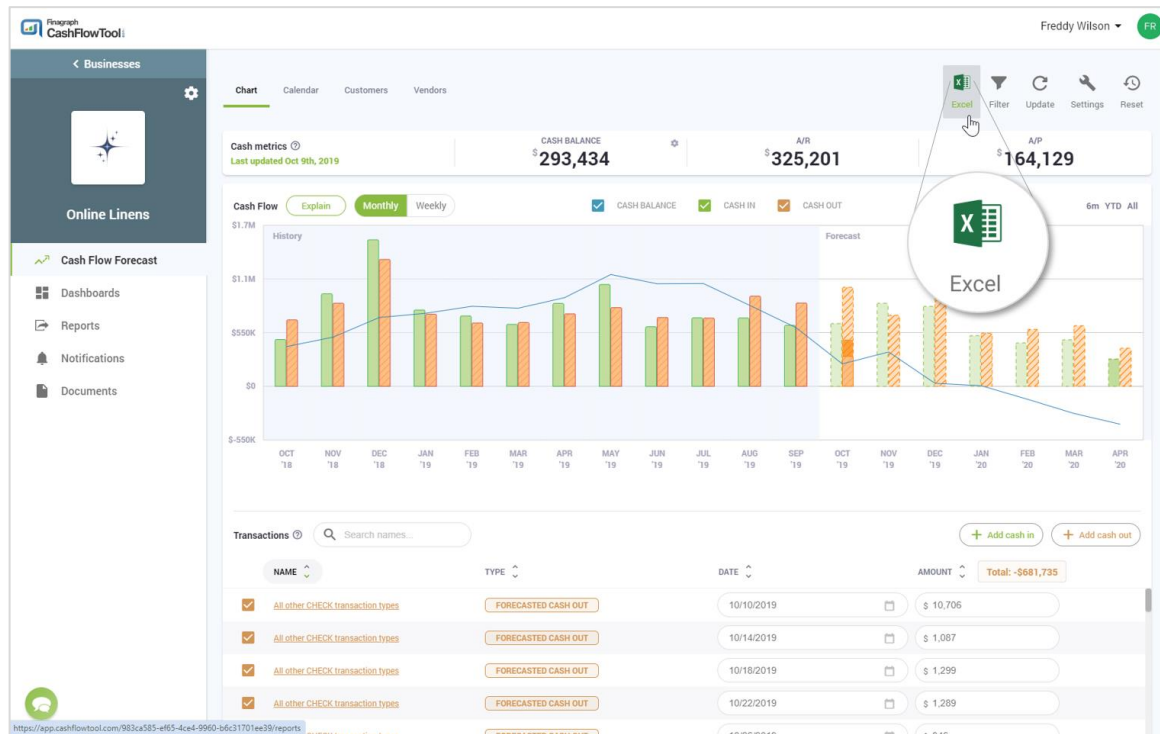


See a demo on how to make the most of this feature
www.cashflowtool.com/getting-started#recurring

Exporting to Excel

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

The 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. You can export a Monthly, Weekly, or Weekly actuals and forecast report.



Custom Summary PDF Report

CashFlowTool makes it simple to generate a PDF summary report for the forecast and selected KPIs.

The screenshot displays the CashFlowTool web application interface. On the left is a sidebar with navigation options: Businesses, Summary, Dashboards, Cash Flow Details, Reports (selected), Notifications, and Documents. The main area is titled 'Reports' and shows options for 'Excel Reports' and 'Custom PDF Report'. Under 'Custom PDF Report', users can select items to include in their report, such as 'Cash Flow Forecast', 'Chart', 'Dashboards', 'Executive summary', 'Speed of cash', 'All cards', 'Top Customers', 'Sales', and 'Demo'. A 'Generate' button is visible at the bottom of the selection list.

Overlaid on the interface is a preview of a custom PDF report for 'Mary's Roasters'. The report title is 'Mary's Roasters Cash Flow Forecast Report' dated 'December 4th, 2019'. The report content includes:

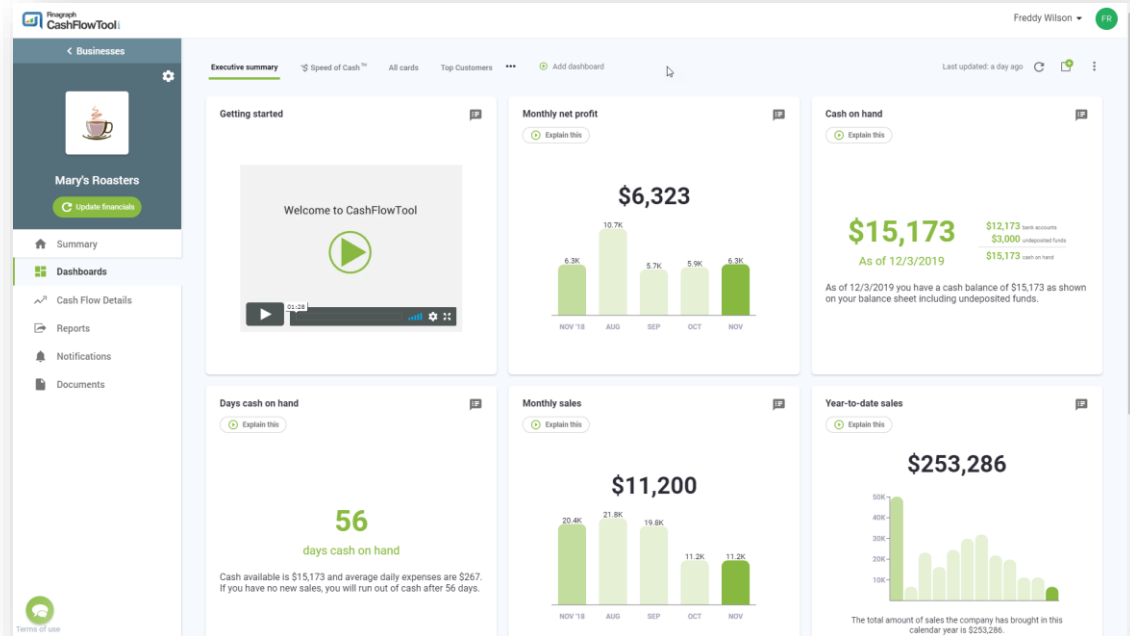
- Cash Metrics:** A bar chart showing cash flow from Dec 2nd, 2019, to Dec 1st, 2020. Key values are: Dec 2nd, 2019: \$15,173; Dec 1st, 2020: \$15,222; Dec 1st, 2021: \$15,699.
- Executive summary:** A section with various KPIs and charts, including 'Cash on hand' (\$15,173), 'Monthly sales' (\$11,200), 'Monthly operating expenses' (\$4,877), and 'Gross profit margin' (100%).

The report is presented as a multi-page document, with 'Page 1 of 6' and 'Page 5 of 6' visible.

Dashboards

CashFlowTool supports **unlimited** customizable dashboards and shows over 35 critical metrics. Each dashboard can be customized, and the user can create their own dashboards to suit their needs.

Executive dashboard



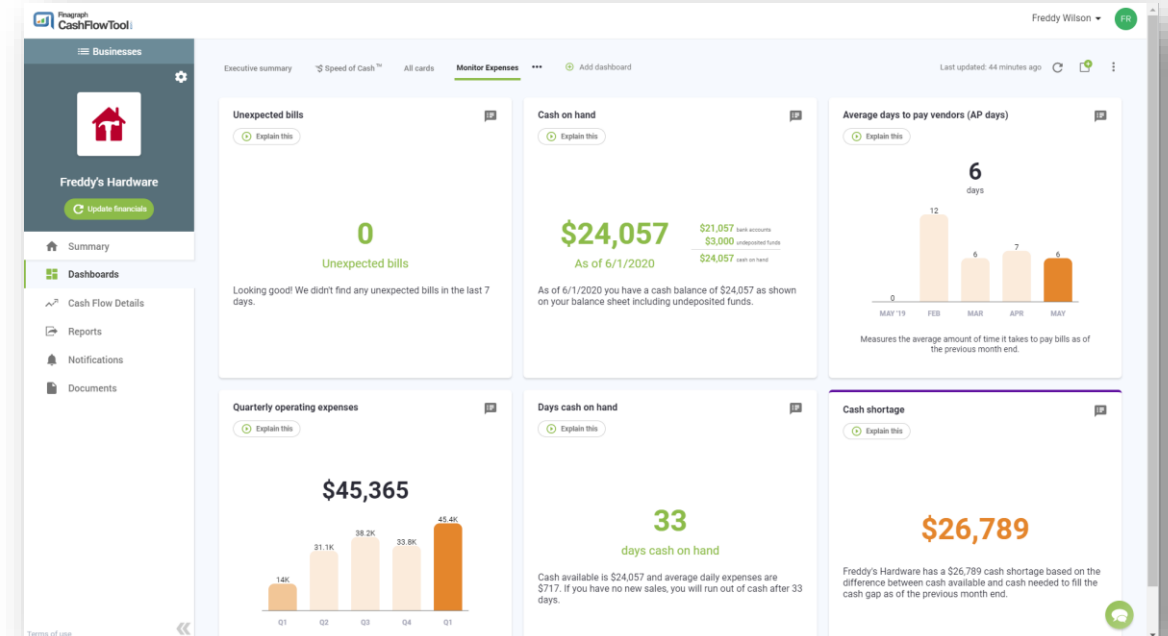
The Executive dashboard shows 7 key cards and 2 video explanation cards. This main dashboard has a curated set of cards that show the most popular metrics that most business owners need to see their business at-a-glance.



Learn how to use the dashboards

www.cashflowtool.com/getting-started/#dashboards

User-created dashboard (example)

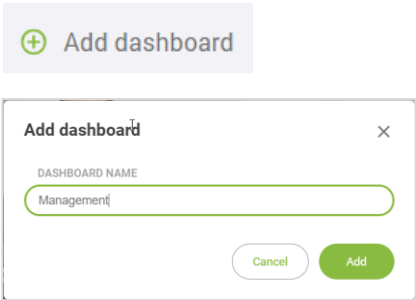


You can create unlimited dashboards to suit your needs. Here you see a custom dashboard called "Monitor Expenses" which has the most important KPIs to see & monitor expenses (cash outflows).

Dashboards & Cards: Adding, modifying and deleting

Create your own dashboard

Click the “Add dashboard button” and give the dashboard a useful name.

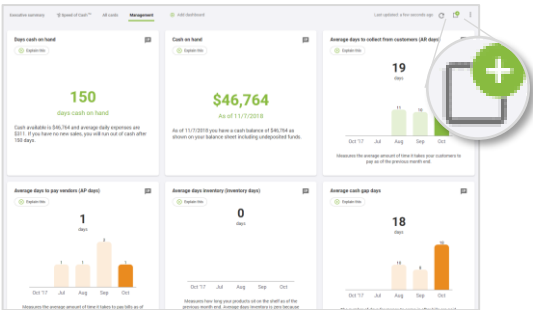


Add the desired cards needed on the new dashboard. Select a card to see a preview of the card and when finished, select done and the new dashboard will show all the selected cards.

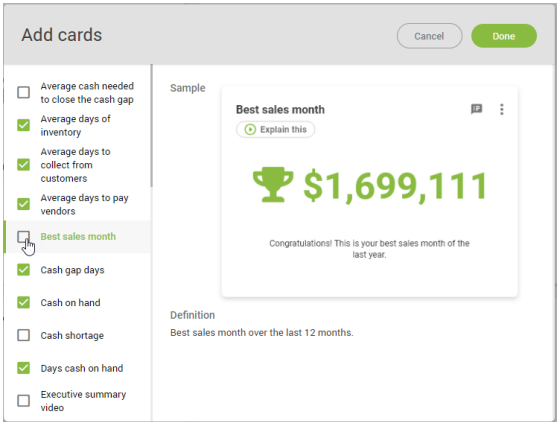


Modifying a dashboard

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

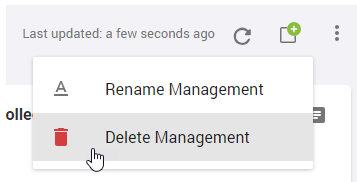



Select the card(s) that need to be added or de-select the cards that should be removed from the dashboard.



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.





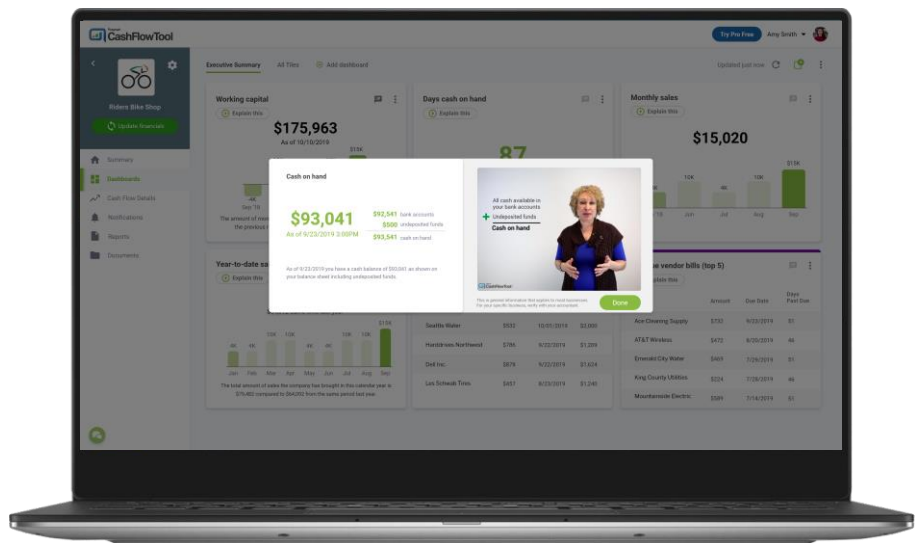
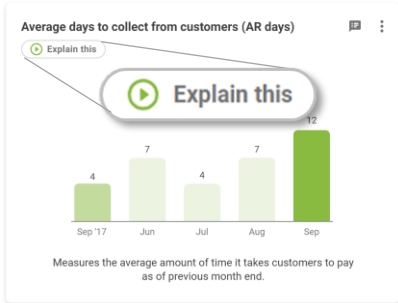
Need to control who has access to see the dashboards?

Easy! Check out the team collaboration section.

On-demand video coaching and card comments

On-demand video coaching

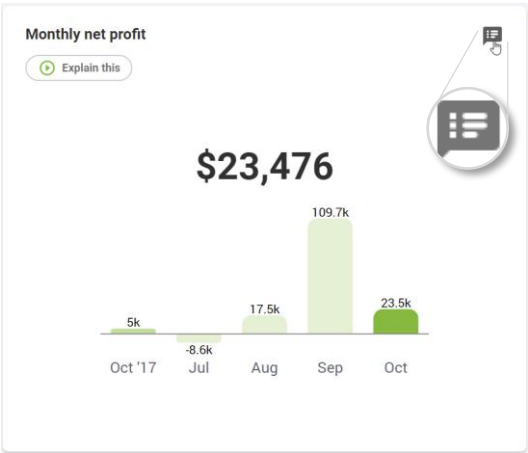
Each card has an “Explain this” button where Finagraph experts are available to quickly explain critical concepts in business-owner friendly terms and give recommendations on what to do in key situations.



Card comments

Each card has a comment button enabling comments to be 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.



CashGuardian™

Watches over your business, analyzes your cash details and alerts you to things that actually matter

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

CashGuardian

Explain



Last 7 days

Oct 4 - Oct 10



Seattle Water: \$2,000 due Oct 6

Unexpected bill



12% higher vs last week

Cash out



9% higher vs last week

Cash in



2 new customer invoices

Now 90 days past due



2 new vendor bills

Now 90 days past due

CASH IN

Actual

\$ 25,045

CASH OUT

Actual

\$ 20,768

Next 7 days

Oct 11 - Oct 17



Cash shortage projected

\$2,300 on October 13



Henry Schein Inc: \$7,200 due October 13

Cash in



Dalewood Mall: \$5,400 due October 16

Cash in



ADP: \$10,000 due October 12

Cash out



Medtronics Inc: \$6,400 due October 14

Cash out

CASH IN

Forecasted

\$ 15,023

CASH OUT

Forecasted

\$ 18,702

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.



[Learn more about CashGuardian](https://www.cashflowtool.com/getting-started#cashguardiandemo)

<https://www.cashflowtool.com/getting-started#cashguardiandemo>

<https://www.cashflowtool.com/blog/cashflowtool-summary-screen>

Secure, Encrypted Document Storage & Auto-generated Statements

Every business using CashFlowTool gets a secure place to store documents which 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.

CashFlowTool also automatically generates the last 12 months of Balance Sheets and Income Statements into one convenient Excel spreadsheet.

The image displays the CashFlowTool interface, which includes a sidebar with navigation options like Businesses, Cash Flow Forecast, Dashboards, Reports, Notifications, and Documents. The main area shows a list of documents for 'Riders Bike Shop', including tax reports, weekly P&L statements, and financial statements. A large arrow points from the 'Financial Statements' document to an Excel spreadsheet. The spreadsheet is a 12-month financial statement for Riders Bike Shop, showing assets, liabilities, and equity. The 'Assets' section includes Current Assets (Cash, Accounts Receivable, Inventory, etc.) and Fixed Assets (Accumulated Depreciation, etc.). The 'Liabilities and Equity' section includes Current Liabilities (Accounts Payable, etc.) and Equity (Total Assets, etc.). The spreadsheet is titled 'FinancialStatements (1) - Riders Bike Shop' and is dated 9/19/2019.

Riders Bike Shop's Documents

Title	Tags	Uploaded by	Date Uploaded
Q1-2019 Tax Report		Freddy Wilson	6/11/2019
Rider's Bike Shop - Weekly P&L...		Freddy Wilson	6/11/2019
Financial Statements	FinancialStatements, BalanceS...	CashFlowTool.com	9/19/2019
Q4-2018 Tax Report		Freddy Wilson	6/11/2019
Weekly P&L ending 8/16	P&L statment	Freddy Wilson	8/22/2019

Q1-2019 Tax Report

Rider's Bike Shop - Weekly P&L...

Financial Statements FinancialStatements, BalanceS...

Q4-2018 Tax Report

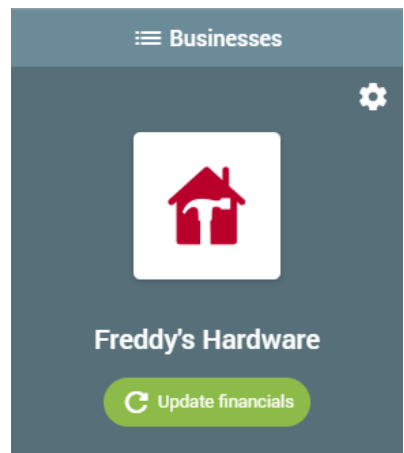
Weekly P&L ending 8/16 P&L statment

Excel Spreadsheet: FinancialStatements (1) - Riders Bike Shop

	Company:	12/31/2018	1/31/2019	2/28/2019	3/31/2019	4/30/2019	5/31/2019	6/30/2019	7/31/2019	8/31/2019	9/28/2019
1	Company:	Riders Bike Shop									
2	Title:	Comparative Balance Sheet									
3	Reporting Basis:	Accrual									
4	Created:	9/19/2019 6:38 PM UTC									
5											
6		4/30/2018	5/31/2018	6/30/2018	7/31/2018	8/31/2018	9/30/2018	10/31/2018	11/30/2018	12/31/2018	1/31/2019
7	ASSETS										
8	Current Assets										
9	Cash										
10	Accounts Receivable										
11	Inventory										
12	Prepaid Insurance										
13	Other Current Assets										
14	Total Current Assets										
15	Fixed Assets										
16	Accumulated Depreciation										
17	Other Fixed Assets										
18	Total Fixed Assets										
19	Total Assets										
20	Liabilities										
21	Current Liabilities										
22	Accounts Payable										
23	Other Current Liabilities										
24	Total Current Liabilities										
25	Long-Term Liabilities										
26	Total Liabilities										
27	Equity										
28	Retained Earnings										
29	Other Equity										
30	Total Equity										
31	Total Liabilities and Equity										

Team Collaboration

Key designated team members, such as your management staff, your CFO, or your external accounting firm, can participate, so everyone is always on the same page. Team members can comment on alerts, anomalies or cash status, and respond instantly.



Simply click on the gear to open the business properties and select Team members

Edit Freddy's Hardware

Done

General

Payment

Team members

Cash accounts

Forecast mode

Dave Fester

Jaden Pruitt

Rick Johnson

Steve Wilcox

Invite team member

Invite team member

FULL NAME

Mary Smith

EMAIL

Mary@gmail.com

COPY PERMISSIONS FROM

No one

PERMISSIONS

	Edit	View	No access
Notifications	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Cash Flow Forecast	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

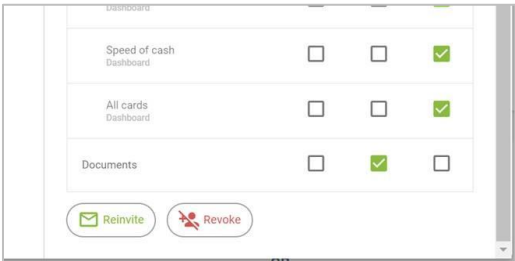
Adding users

Enter name and email and click the invite button. Recipient will receive an email invite to join the business in CashFlowTool. The invited user simply needs to create a new account and automatically the account will be added to the business for full viewing and collaboration.

You can also set permission by team members on all key features such as the Calendar, Dashboards and more.

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.



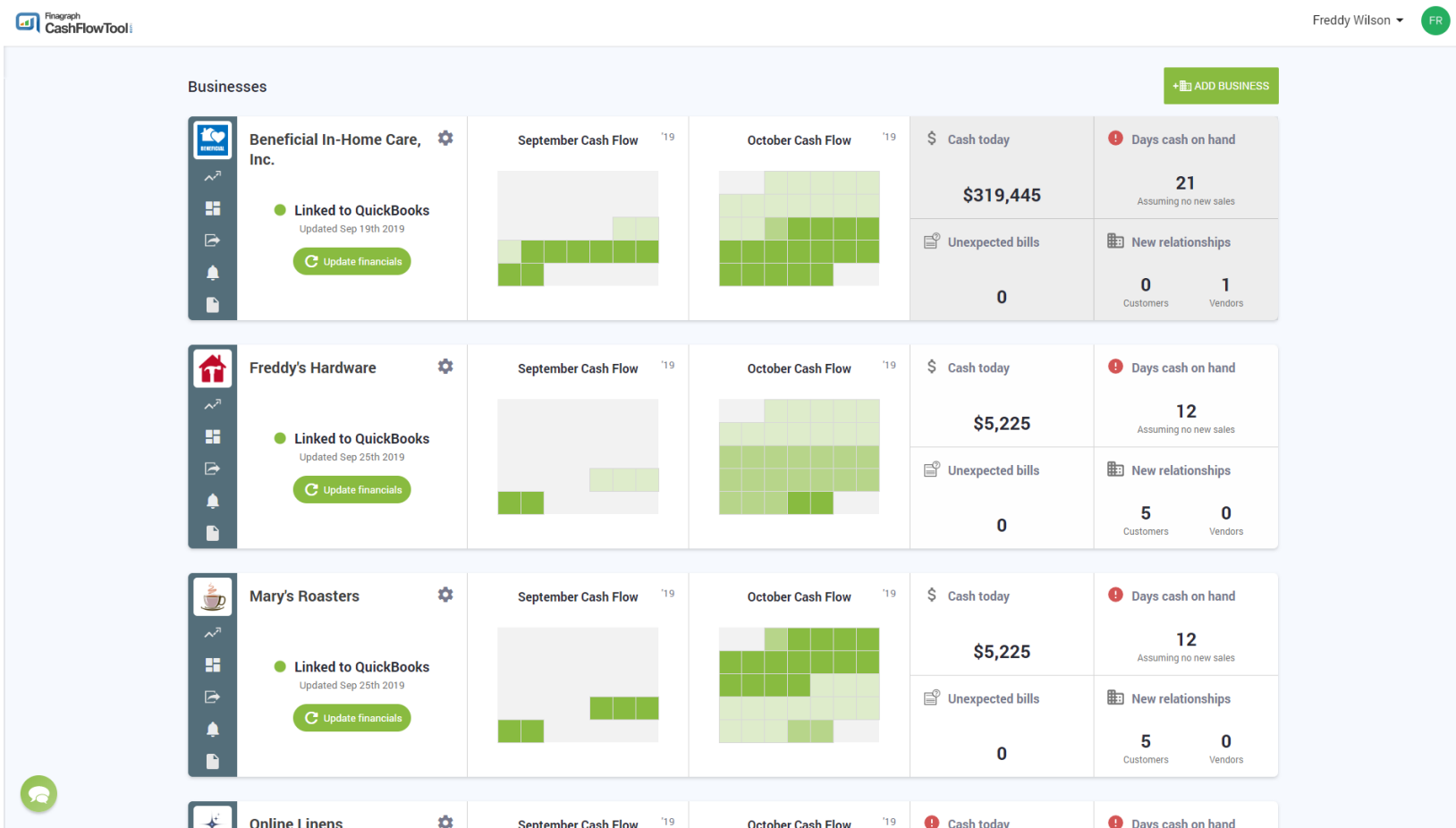
Learn how to use Team Collaboration and Permissions
www.cashflowtool.com/getting-started/#permissions

Managing Multiple Businesses (or clients) in the Business Activity Center

CashFlowTool makes it easy to manage all your businesses or clients in one convenient location.

Accountant Plans: You can add the numbers of businesses based on your plan at not extra cost.

Business Plans: Businesses must purchase a separate plan per business.

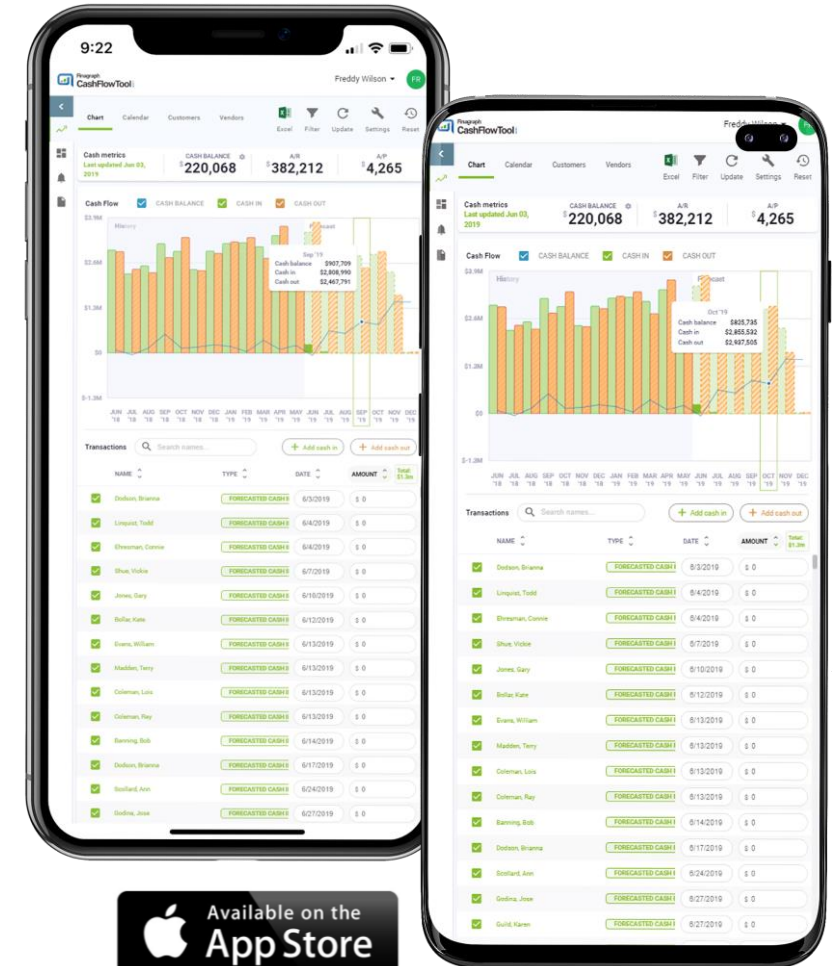
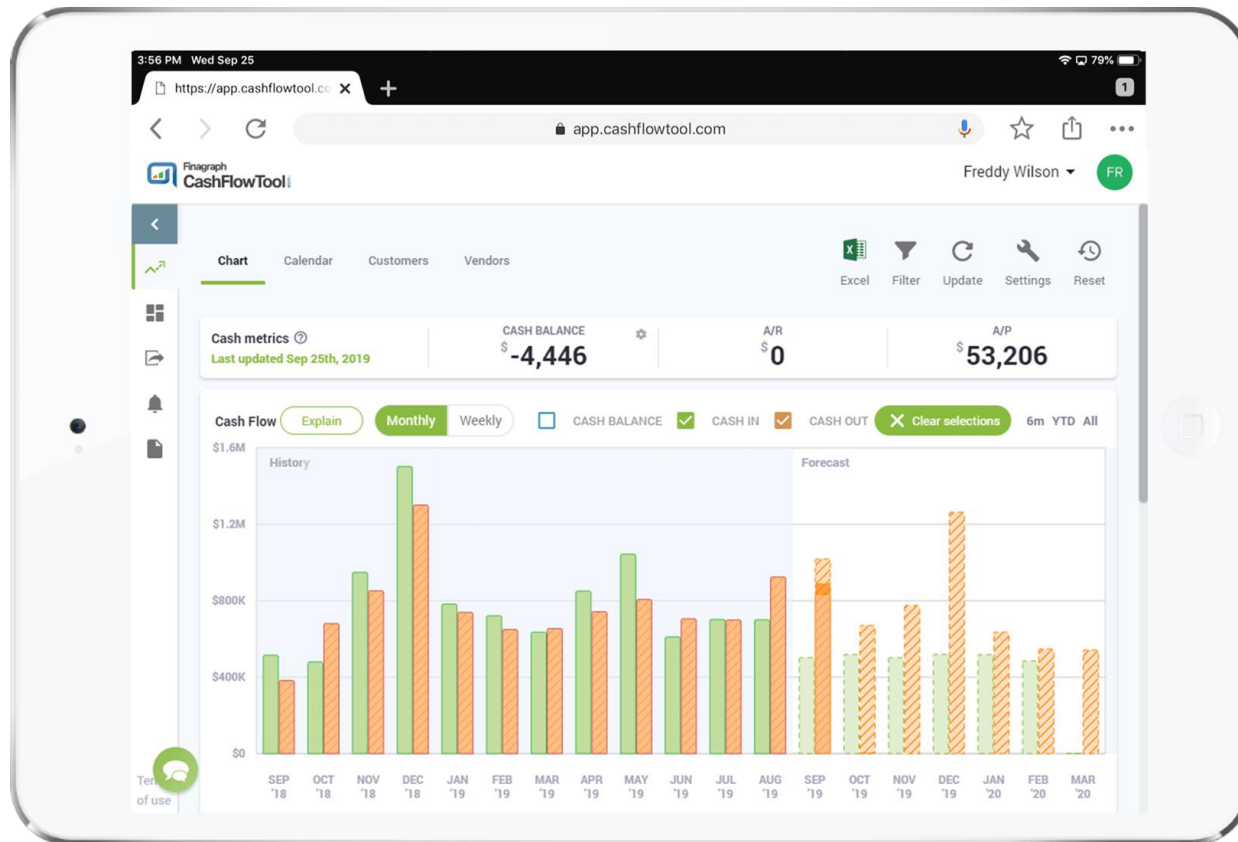


- ✓ See and manage all your businesses in the Business Activity Center.
- ✓ See the executive summary for each business (heat-map of their calendar, Cash today, Days cash on hand, Unexpected bills, and New relationship).
- ✓ Quickly know what business is doing well and which business might need a deeper analysis.
- ✓ See at-a-glance when the business linked to QuickBooks and the ability to quickly update if needed.
- ✓ Click on the business name to see the full cash flow details on the business.

Mobile Access to CashFlowTool

You can access CashFlowTool in 2 ways:

1. **Access on any device with a browser (best):** Since CashFlowTool is a cloud-based service, you can access your cash flow from virtually any device with a browser including PCs, Macs, iPads and phones.
2. **Download the CashFlowTool app for iOS and Android.** CashFlowTool is the only solution with a dedicated mobile app, however a limited set of features are available on the mobile app.



More Resources



Access the training here
www.cashflowtool.com/training

Business Cash Flow Essentials Course

The must-have cash flow impact course

Business Cash Flow Essentials gives Advisors and Business owners essential insights and tools to become experts in the art of cash flow management.

Managing cash is the lifeblood for every business, whether just starting out, growing or declining. It is as much an art form as it is a mathematical necessity in a business.

This course is designed to equip you with critical and essential cash flow concepts that every business needs to maximize their cash flow and profits. You will gain necessary skills and knowledge to help you fully master cash flow in a simple, yet powerful way.

Length: 2 hr 30 min

CashFlowTool Certification Course

This is a premium certification course which will enable you to become an authorized expert in CashFlowTool. This course will equip you to help your clients stay in business and thrive by eliminating cash flow problems as a reason they might fail. Using CashFlowTool with your clients will help them eliminate surprises and make quicker business decisions by going beyond the financial statements and predicting what will happen in the future.

Length: 2 hr 35 min



		Recommended Plan	
Lite		Pro	Pro+
USERS & BUSINESSES			
Users	1 user	Unlimited users	Unlimited users
Businesses	1 business	Multiple businesses	Multiple businesses
BASIC FORECASTING			
Intelligent cash flow forecast	1 month	6 months	6 months
Interactive visual cash flow chart	Weekly, limited	Weekly, Monthly, full	Weekly, Monthly, full
Predictive cash balance, cash-in/out	1 month	6 months	6 months
ADVANCED FORECASTING			
Manual forecast adjustments		✓	✓
Customer & Vendor details		✓	✓
Rules override/adjustments per customer/vendor		✓	✓
Cash Flow Calendar with Heatmap		✓	✓
What-if scenarios		✓	✓
ANOMALY MONITORING			
CashGuardian™ monitoring & alerts	✓	✓	✓
DASHBOARDS & BUSINESS KPIS			
Unlimited, customizable dashboards	✓	✓	✓
Built-in video coaching	✓	✓	✓
REPORTING & SHARING			
Excel export (fully formatted worksheets)		✓	✓
Customizable PDF cash flow reports		✓	✓
Invite users, set permissions		✓	✓
Auto-generated Balance Sheet & Income Statements		✓	✓
Weekly cash flow summary email	✓	✓	✓
1TB secure document storage for sharing financial docs		✓	✓
INTEGRATIONS			
QuickBooks Online	✓	✓	✓
QuickBooks Online auto-link scheduling	Weekly	Daily, weekly, monthly	Daily, weekly, monthly
QuickBooks Desktop	✓	✓	✓
CONSULTING, TRAINING, SUPPORT			
Finagraph Expert setup support			✓
Quarterly consultations w/Finagraph Experts			✓
CashFlowTool Online Training			✓
Cash Flow Pro+ videos			✓
Phone Support			✓

