

# CommBank

## Stream Working Capital MYOB Integration Guide

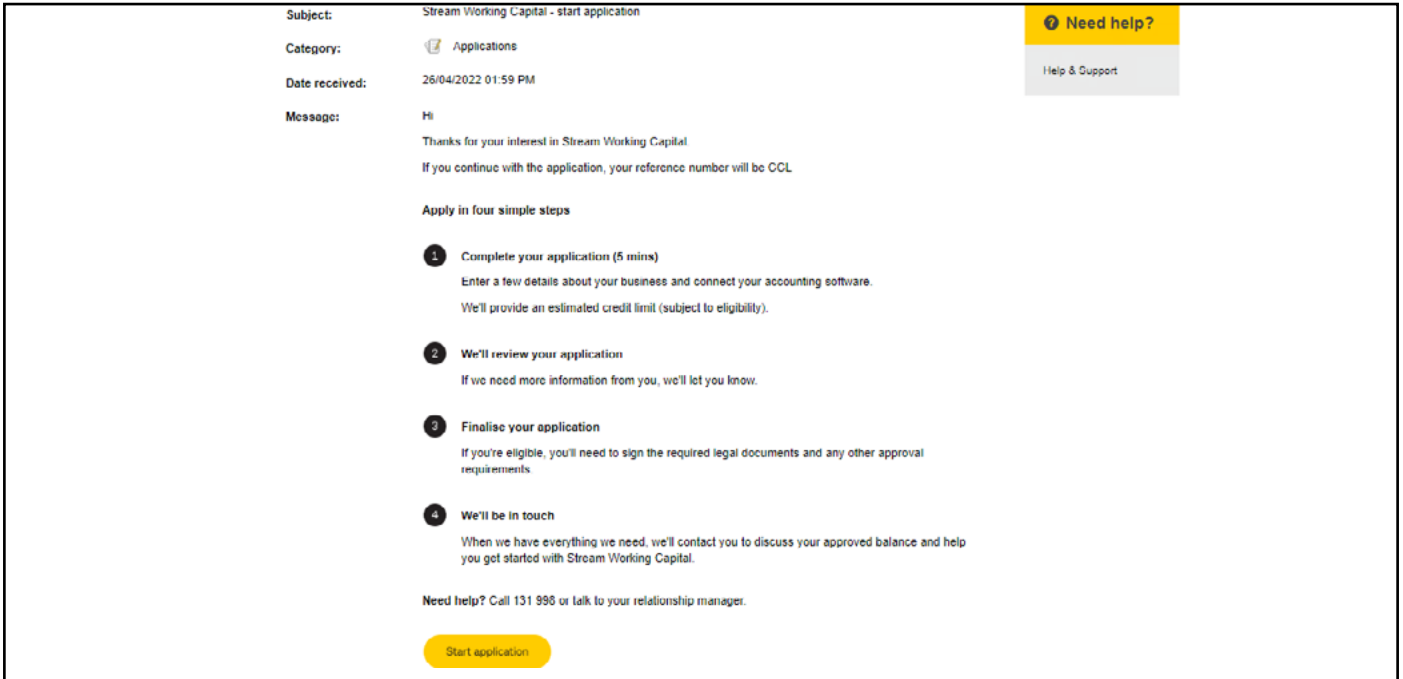
This guide is to help you understand how to set up, connect and manage your Stream Working Capital product with your MYOB account.

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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.



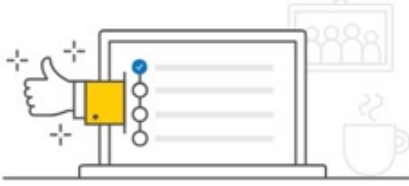
The screenshot shows an email interface with the following details:

- Subject:** Stream Working Capital - start application
- Category:** Applications
- Date received:** 26/04/2022 01:59 PM
- Message:**
  - Hi
  - Thanks for your interest in Stream Working Capital.
  - If you continue with the application, your reference number will be CCL.
  - Apply in four simple steps**
    - 1 Complete your application (5 mins)**  
Enter a few details about your business and connect your accounting software.  
We'll provide an estimated credit limit (subject to eligibility).
    - 2 We'll review your application**  
If we need more information from you, we'll let you know.
    - 3 Finalise your application**  
If you're eligible, you'll need to sign the required legal documents and any other approval requirements.
    - 4 We'll be in touch**  
When we have everything we need, we'll contact you to discuss your approved balance and help you get started with Stream Working Capital.
  - Need help? Call 131 998 or talk to your relationship manager.
  - [Start application](#)

On the right side of the email, there is a yellow button labeled "Need help?" and a grey button labeled "Help & Support".

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.

## Stream Working Capital, 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.

### 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.

### 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.

|  |   |  |  |
|--|---|--|--|
|  <p>You repay the Stream Working Capital account every time you put money into this account</p> | <b>80%</b><br>Get a credit limit of up to 80% of the value of your nominated invoices |  <p>Get real-time adjustments and balance reports</p> |  <p>Interest rate calculated based on your unique circumstances</p> |
|--|---|--|--|

### 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.

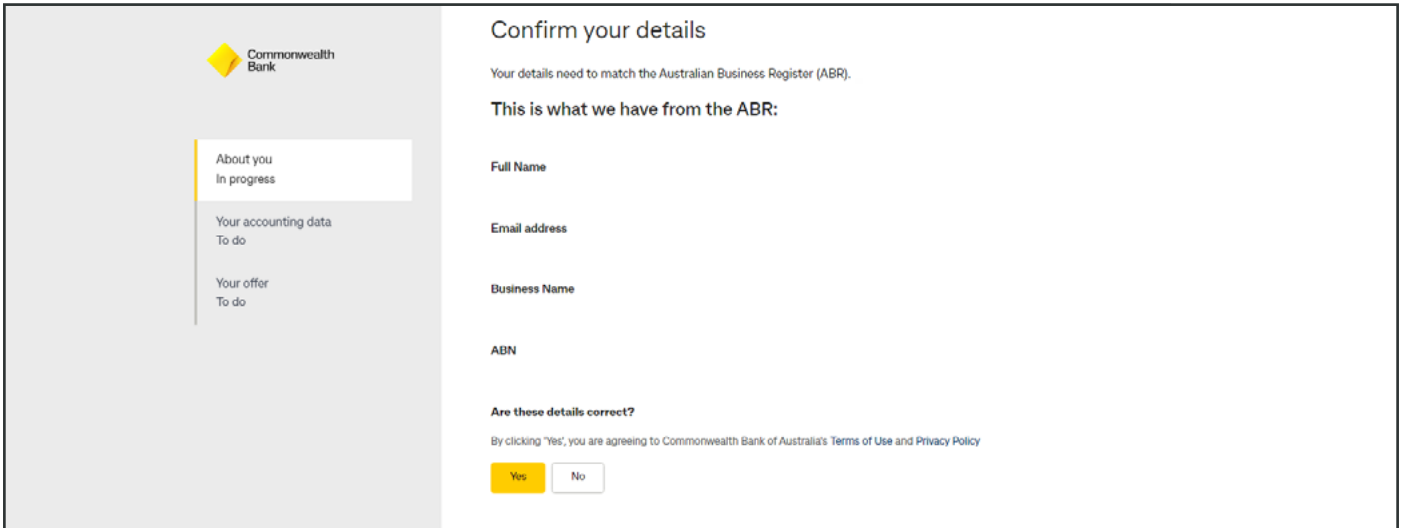
\* This product is only available to approved business customers and for business purposes only. Applications for finance are subject to the Bank's eligibility and suitability criteria and normal credit approval processes. A minimum facility limit applies to Stream Working Capital: \$50,000 or more for customers using an eligible accounting software; \$1million or more for customers using other accounting software. 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.

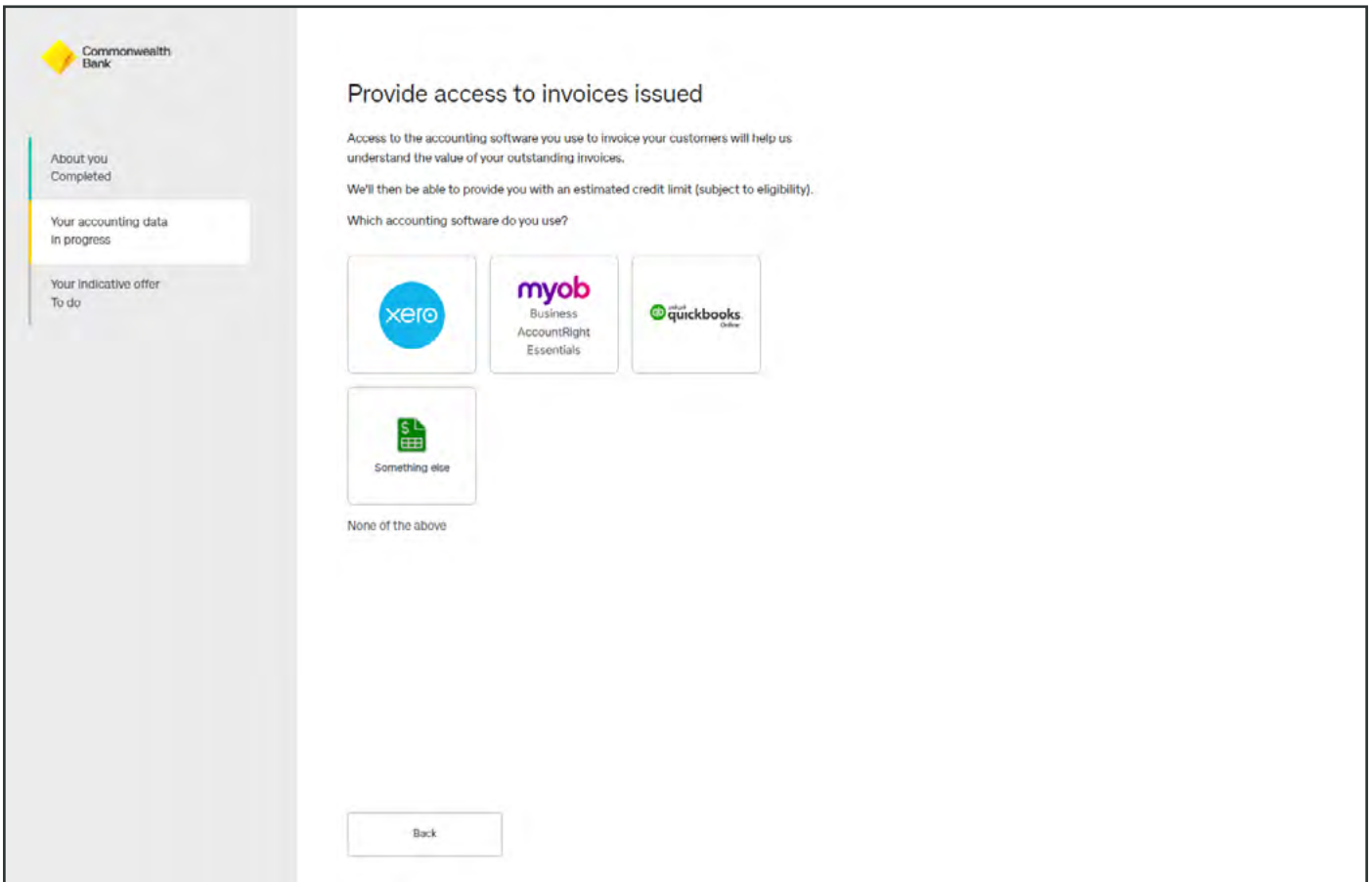
For the Stream Working Capital Transaction Account fees and charges for this account are in addition to those associated with any existing business transaction product. View our [Business Savings and Transaction Accounts Terms and Conditions](#), [Financial Services Guide \(PDF\)](#), the [Electronic 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',



4. Select MYOB as your accounting package.



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

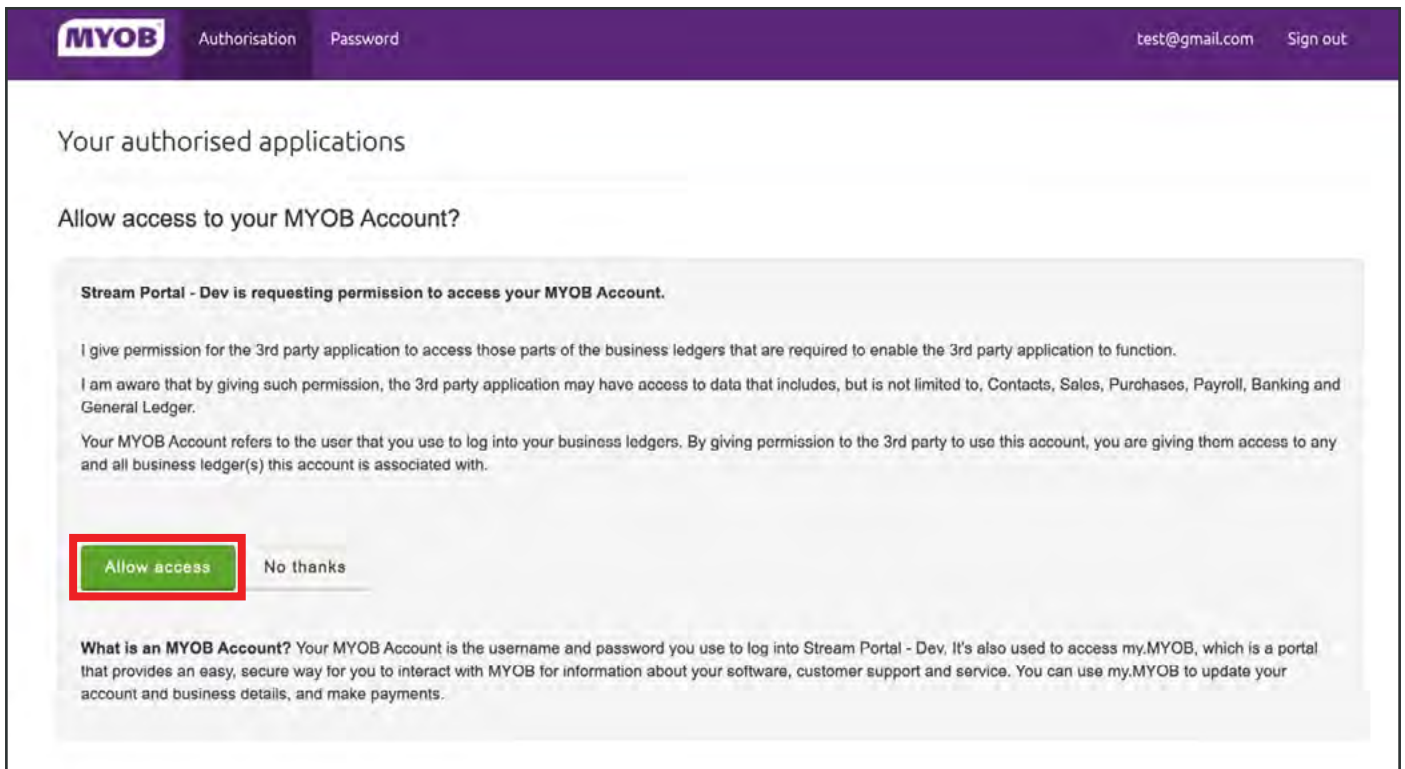
### Want to stop sharing data?

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.

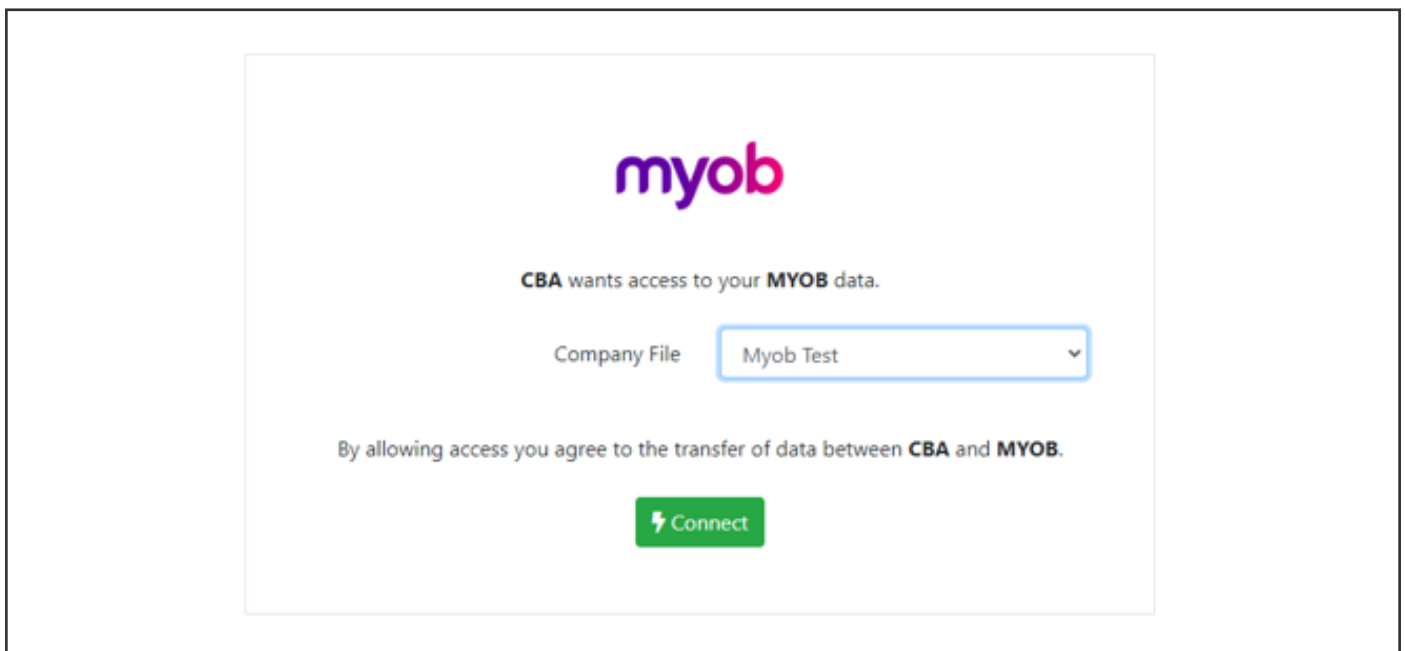
[Back](#) [Share Data](#)

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



7. 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:

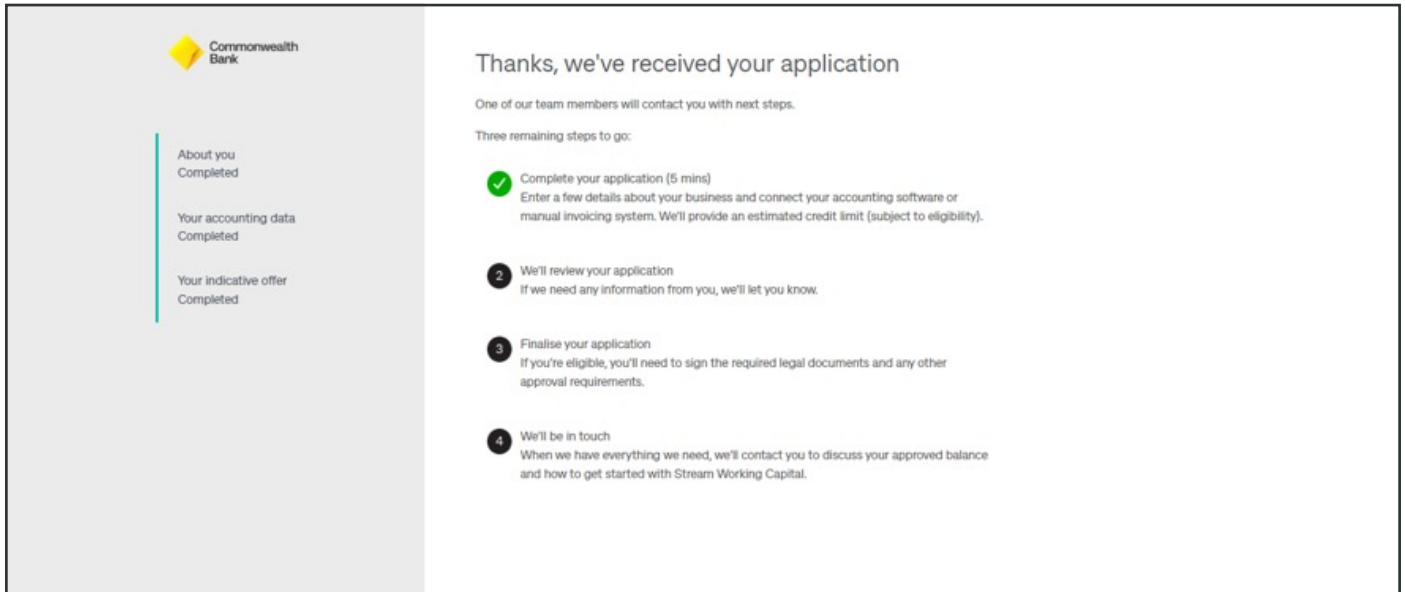


If using MYOB Business (AccountRight):

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.

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



The screenshot shows a Commonwealth Bank application progress page. On the left, a sidebar lists three completed steps: 'About you', 'Your accounting data', and 'Your indicative offer'. The main content area is titled 'Thanks, we've received your application' and states that a team member will contact the user. It lists three remaining steps: 1. Complete your application (5 mins), 2. We'll review your application, 3. Finalise your application, and 4. We'll be in touch.

**Commonwealth Bank**

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:

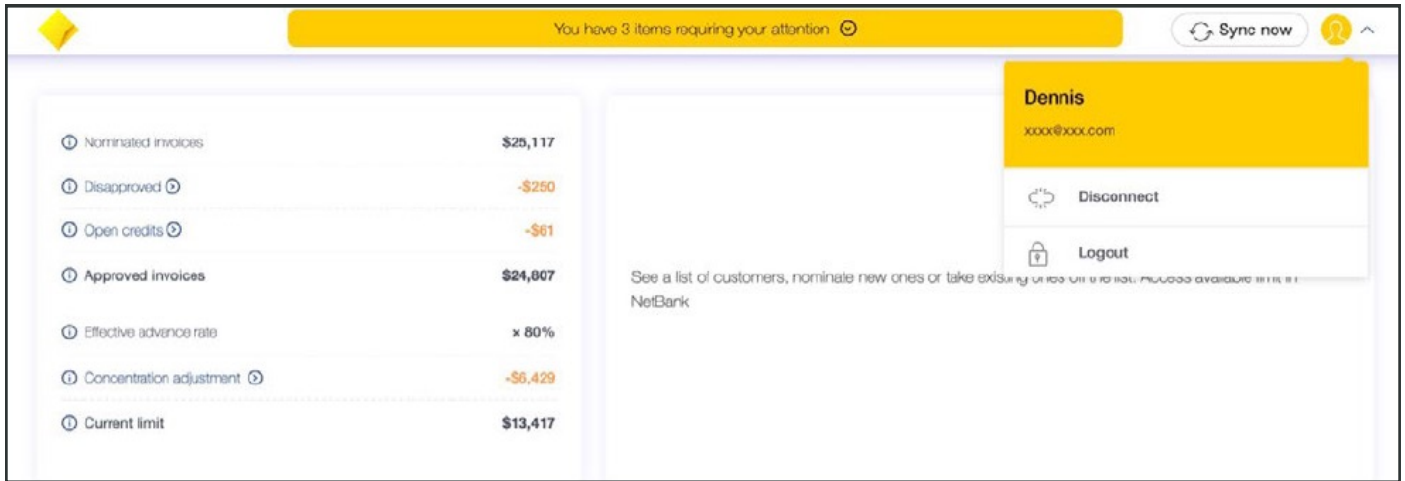
- 1** Complete your application (5 mins)  
Enter a few details about your business and connect your accounting software or manual invoicing system. We'll provide an estimated credit limit (subject to eligibility).
- 2** We'll review your application  
If we need any information from you, we'll let you know.
- 3** Finalise your application  
If you're eligible, you'll need to sign the required legal documents and any other approval requirements.
- 4** 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

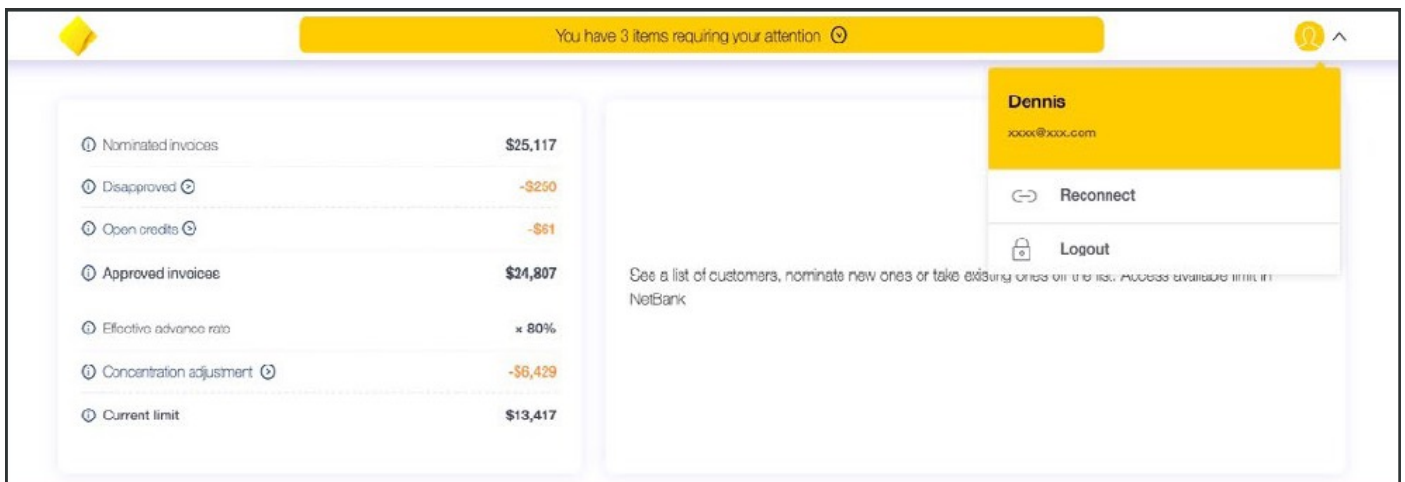
## Can I disconnect my MYOB file?

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.



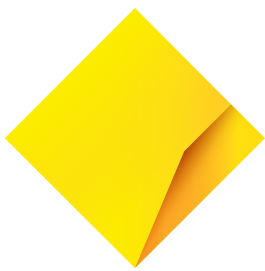
## Can I reconnect my MYOB file?

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.



**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. The minimum value of nominated invoices is \$15,000 per month. A minimum facility limit of \$50,000 or more applies to Stream Working Capital. We will require your consent to access your accounting software 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 [commbank.com.au/btsa](https://commbank.com.au/btsa), Financial Services Guide (PDF) at [commbank.com.au/fsguide](https://commbank.com.au/fsguide), the Electronic Banking Terms and Conditions (PDF) at [commbank.com.au/electronicbanking](https://commbank.com.au/electronicbanking) and the Target Market Determination at [commbank.com.au/tmd](https://commbank.com.au/tmd), you should consider these before making any decisions about these products. Bank fees and charges may apply. View our current interest rates at [commbank.com.au/business/rates-fees](https://commbank.com.au/business/rates-fees).

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