Commonwealth Bank

CommBank

Stream Working Capital MYOB Integration Guide

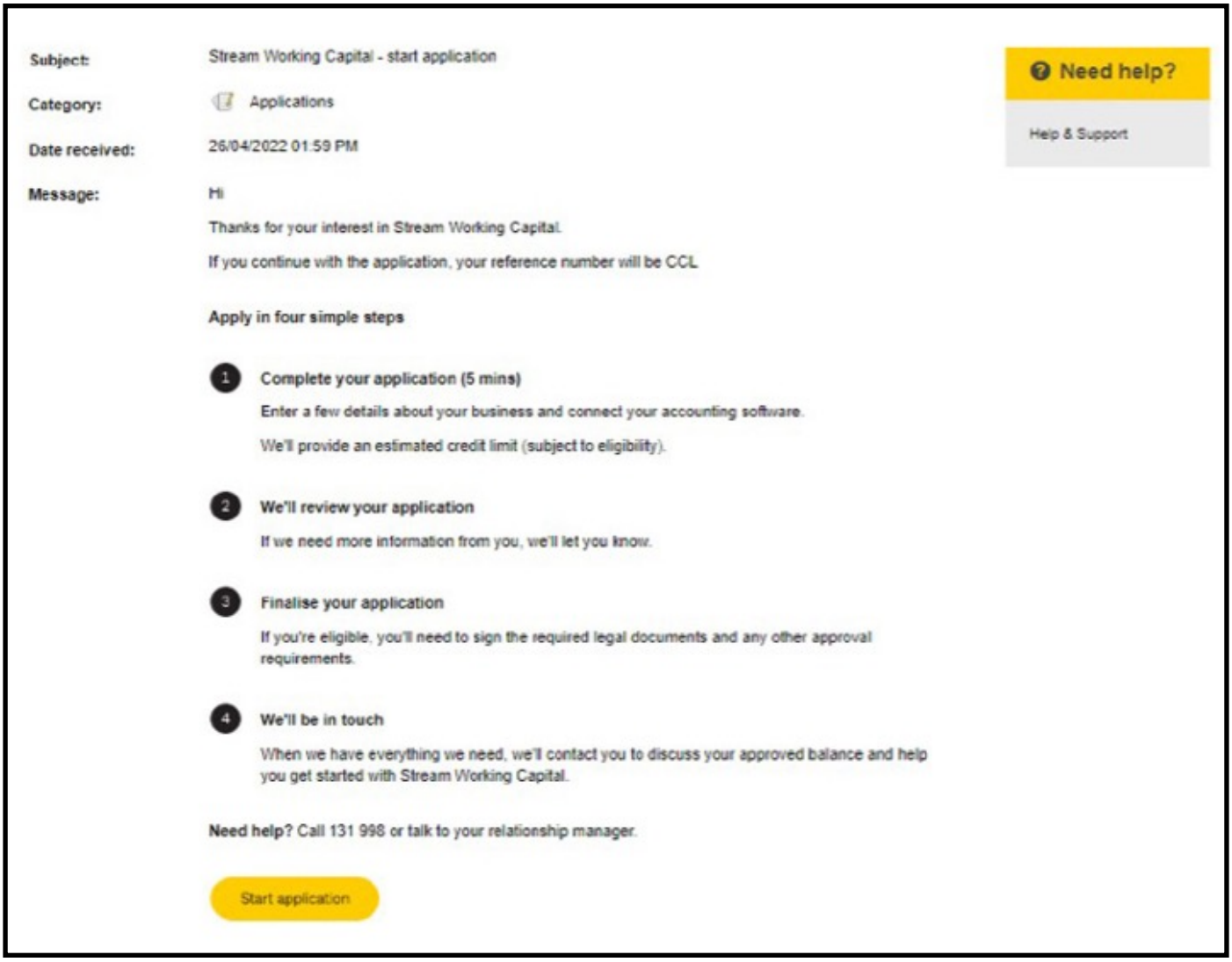
This guide is to help you understand how to set up, connect and manage your Stream Working Capital product with your MYOB account.

Getting started	**2**
FAQ	**11**
Can I disconnect my MYOB file?	**11**
Can I reconnect my MYOB file?	**11**
What transactions are imported from the MYOB file?	**11**

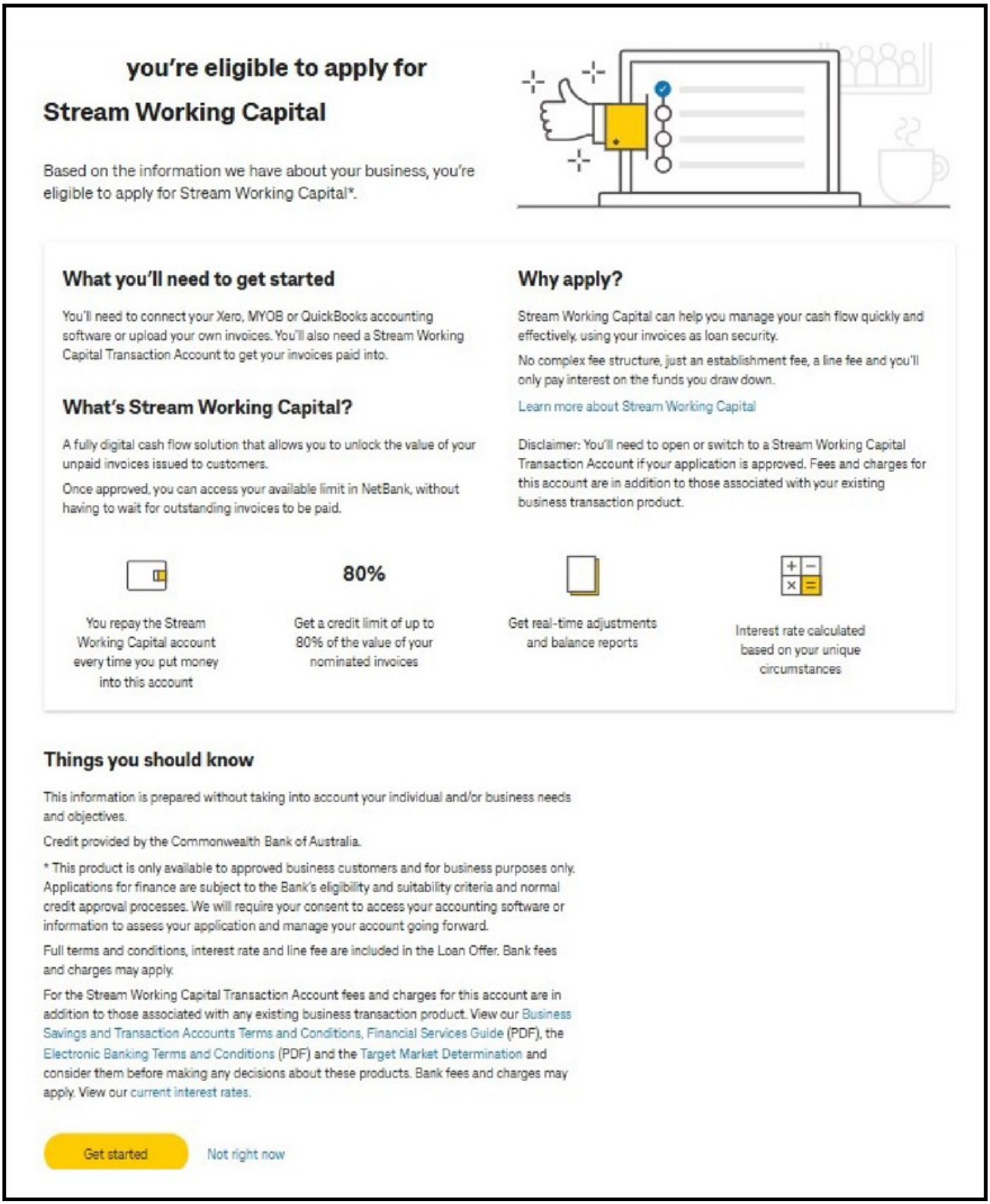
1. Getting started

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.

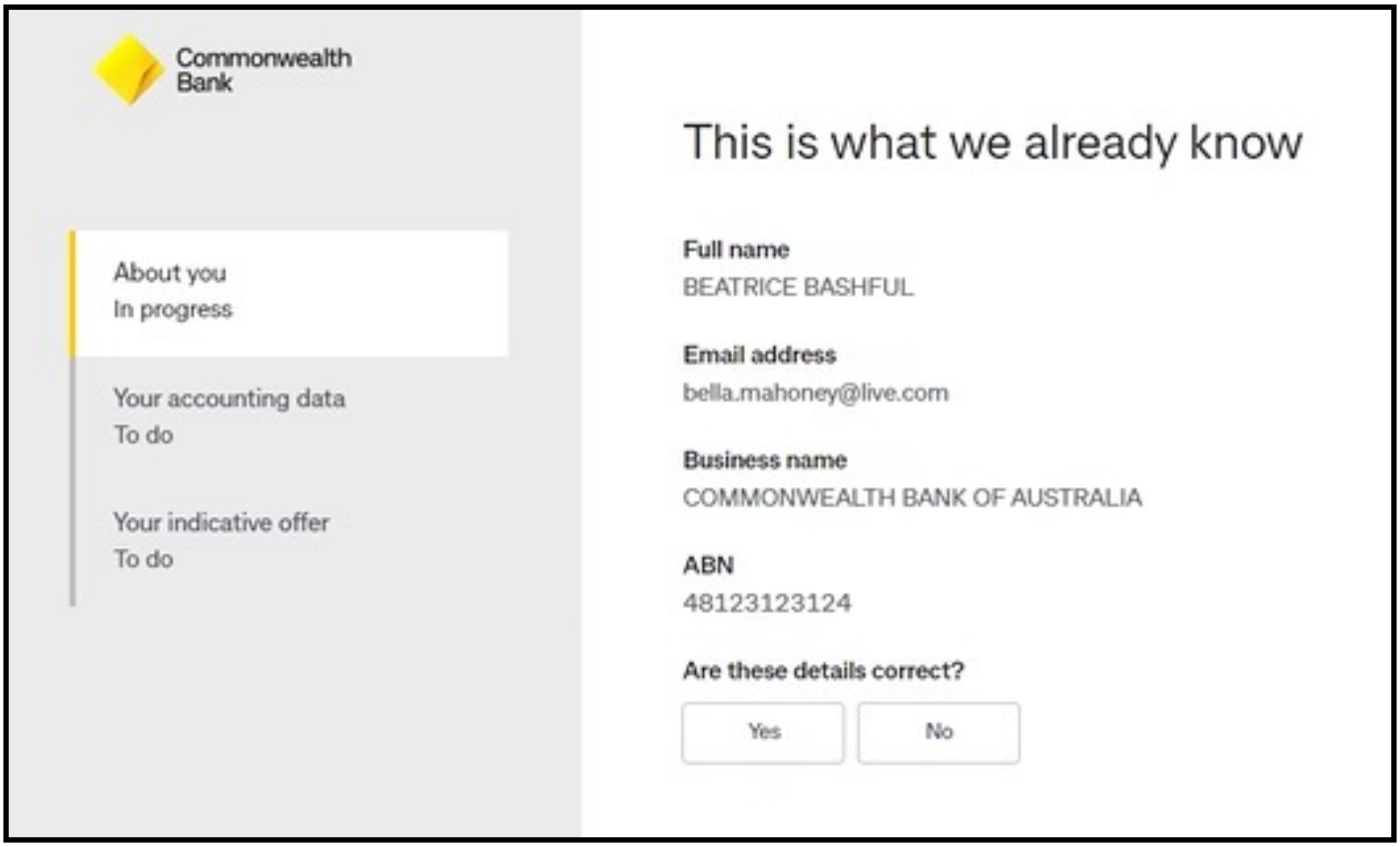
Review the message and click the ‘Start Application’ button to proceed.



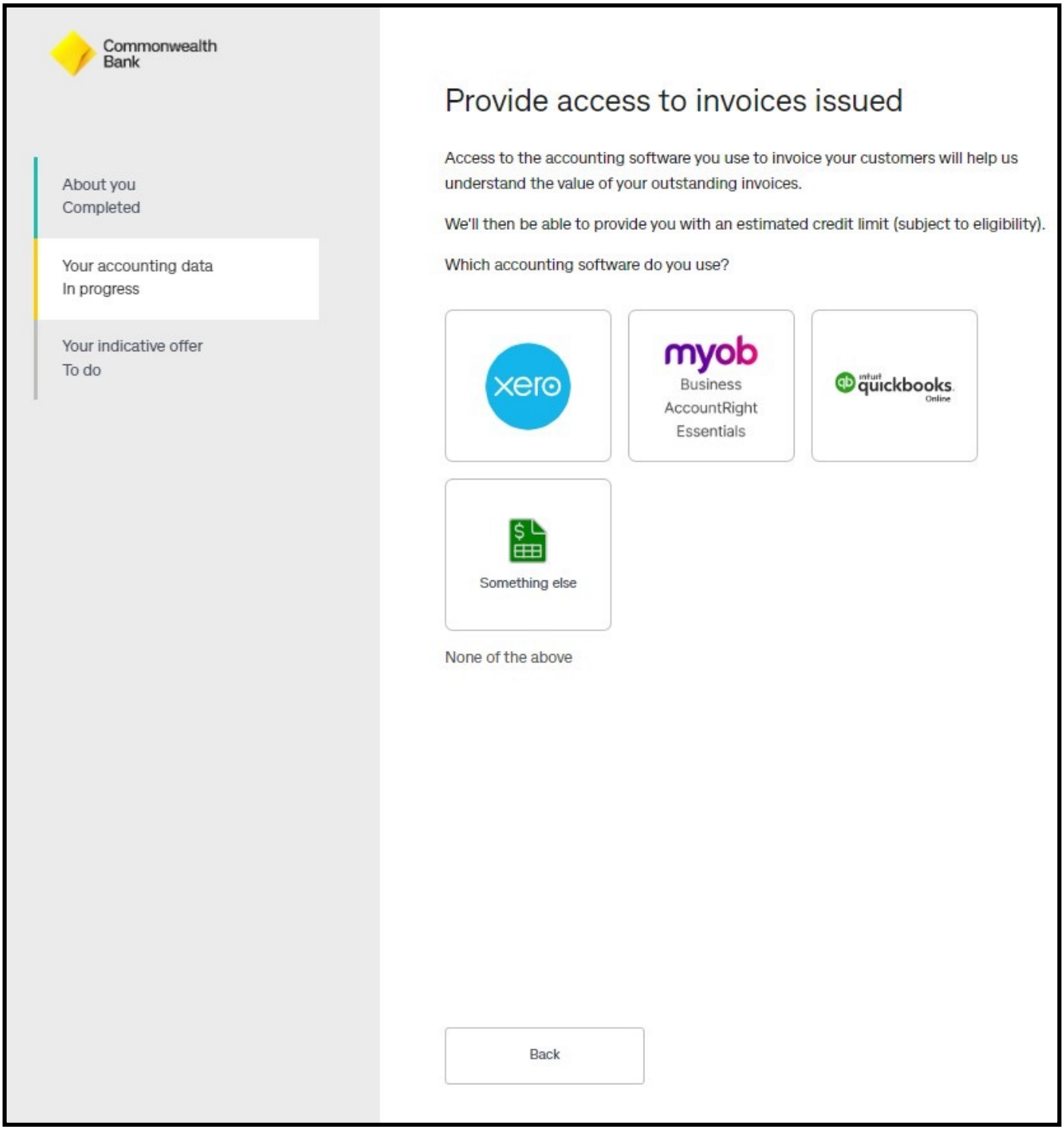
2. An overview of the Stream Working Capital solution will be displayed. Review the information provided and click on the 'Get Started' button to proceed.



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



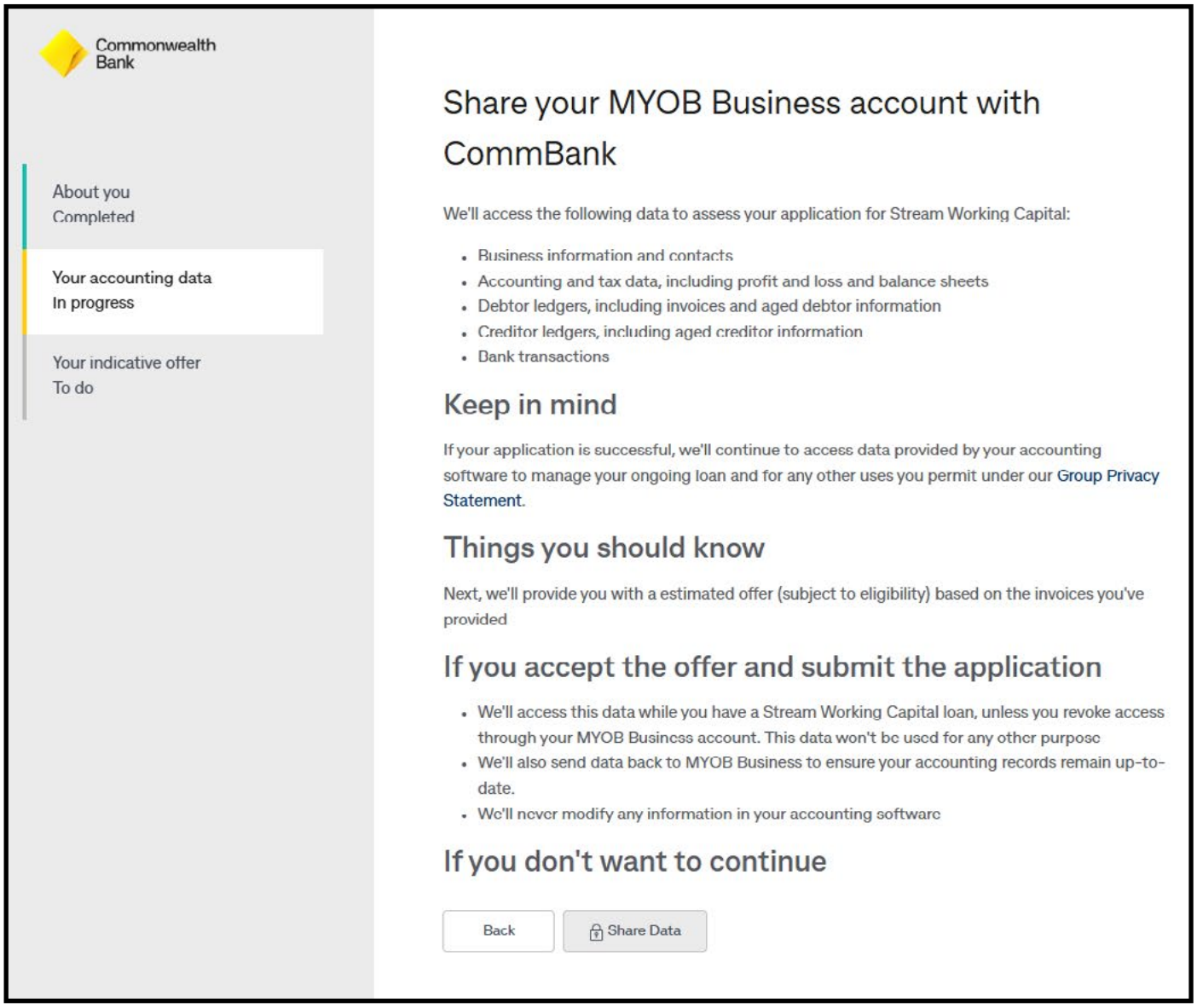
4. Select MYOB as your accounting package.

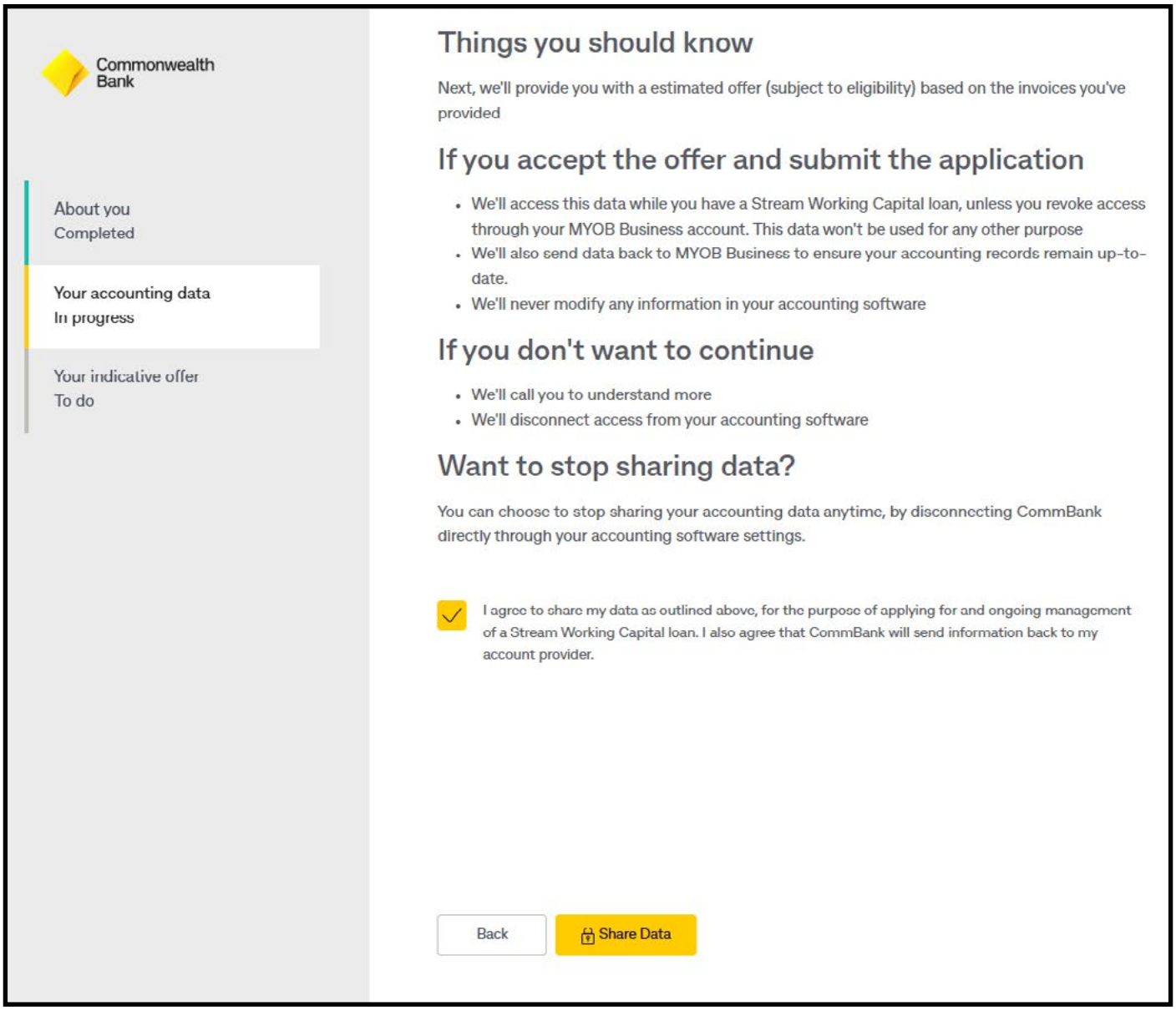


5. The data that will be shared with CommBank to assess your application will be presented for your review. This data includes:

- 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

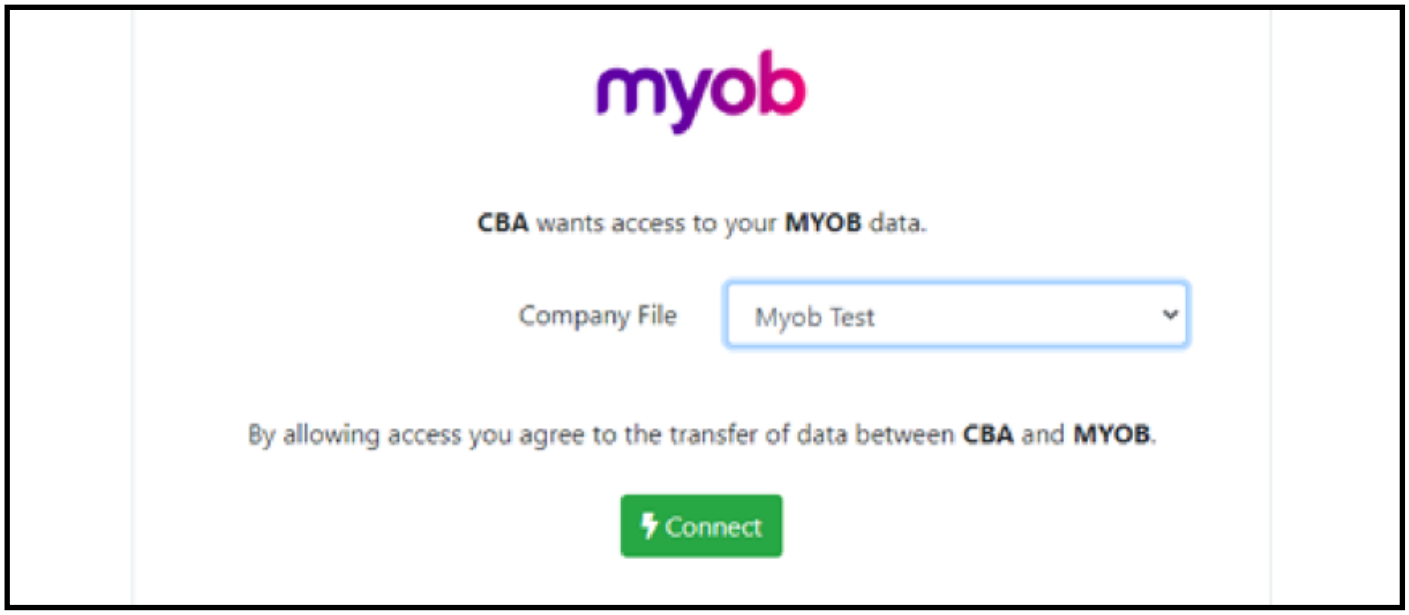
To agree and proceed, tick the consent box and then click the ‘Share Data’ button when displayed.



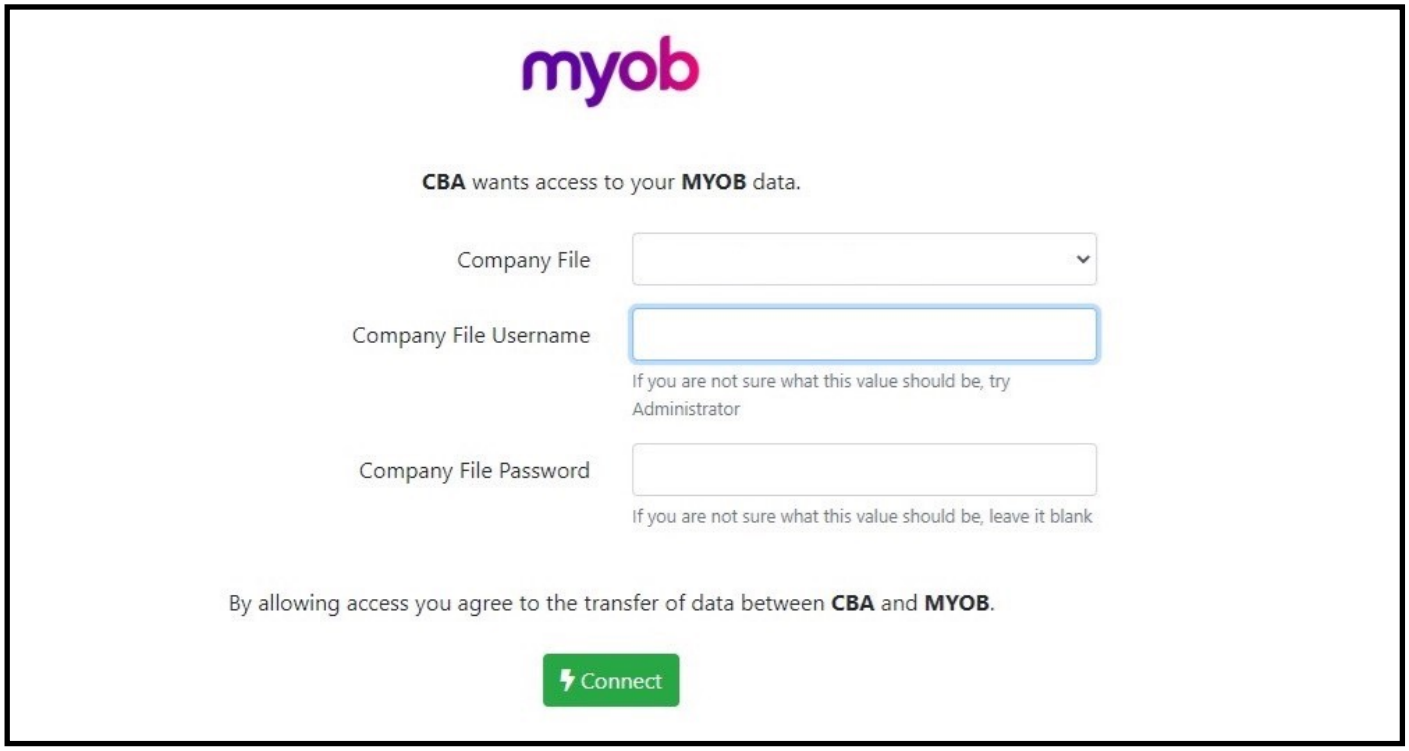

Commonwealth Bank
About you
Completed
Your accounting data
In progress
Your indicative offer
To do
Things you should know
Next, we'll provide you with a estimated offer (subject to eligibility) based on the invoices you've provided
If you accept the offer and submit the application
We'll access this 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 Stream Working Capital loan. I also agree that CommBank will send information back to my account provider.
Back
Share Data

6. 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:

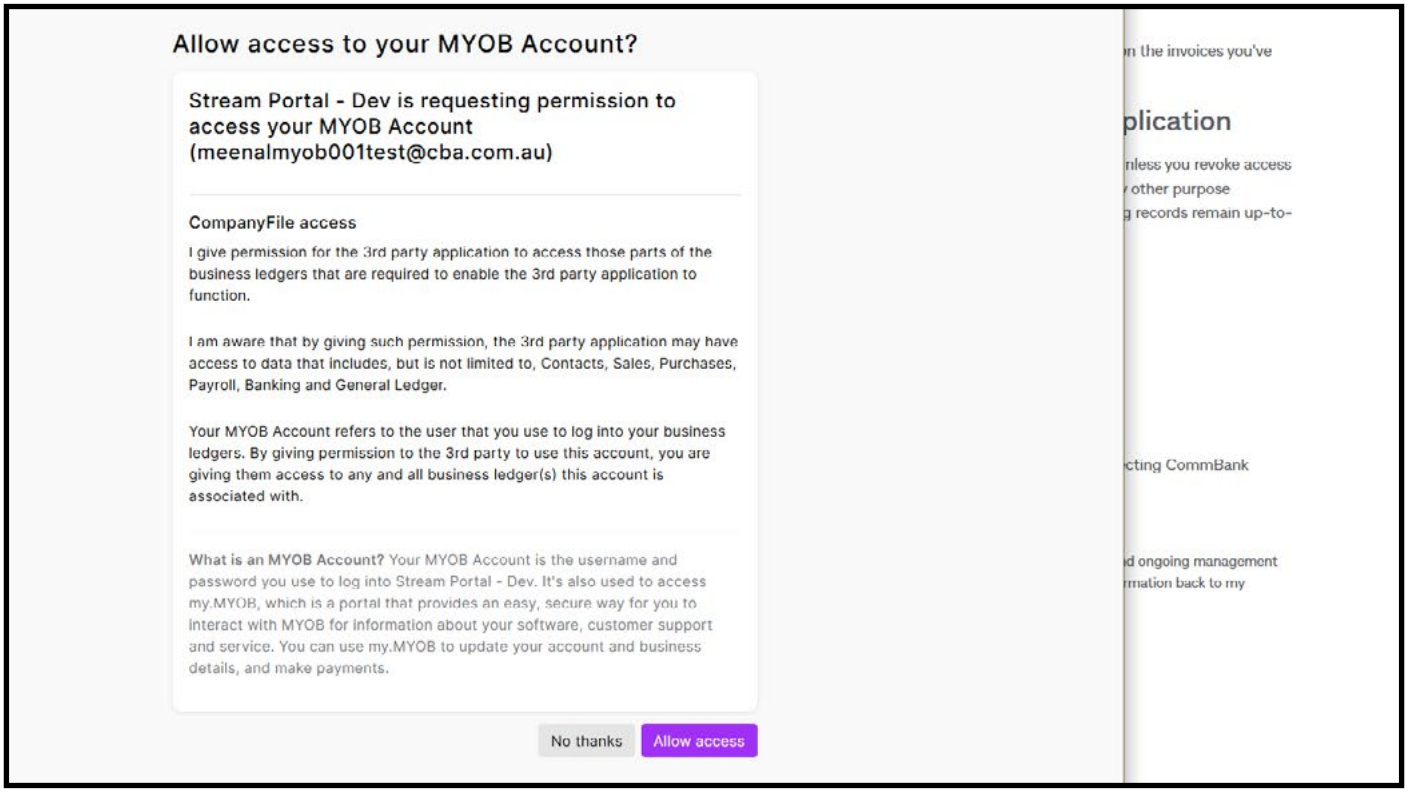


If using MYOB Business (AccountRight):

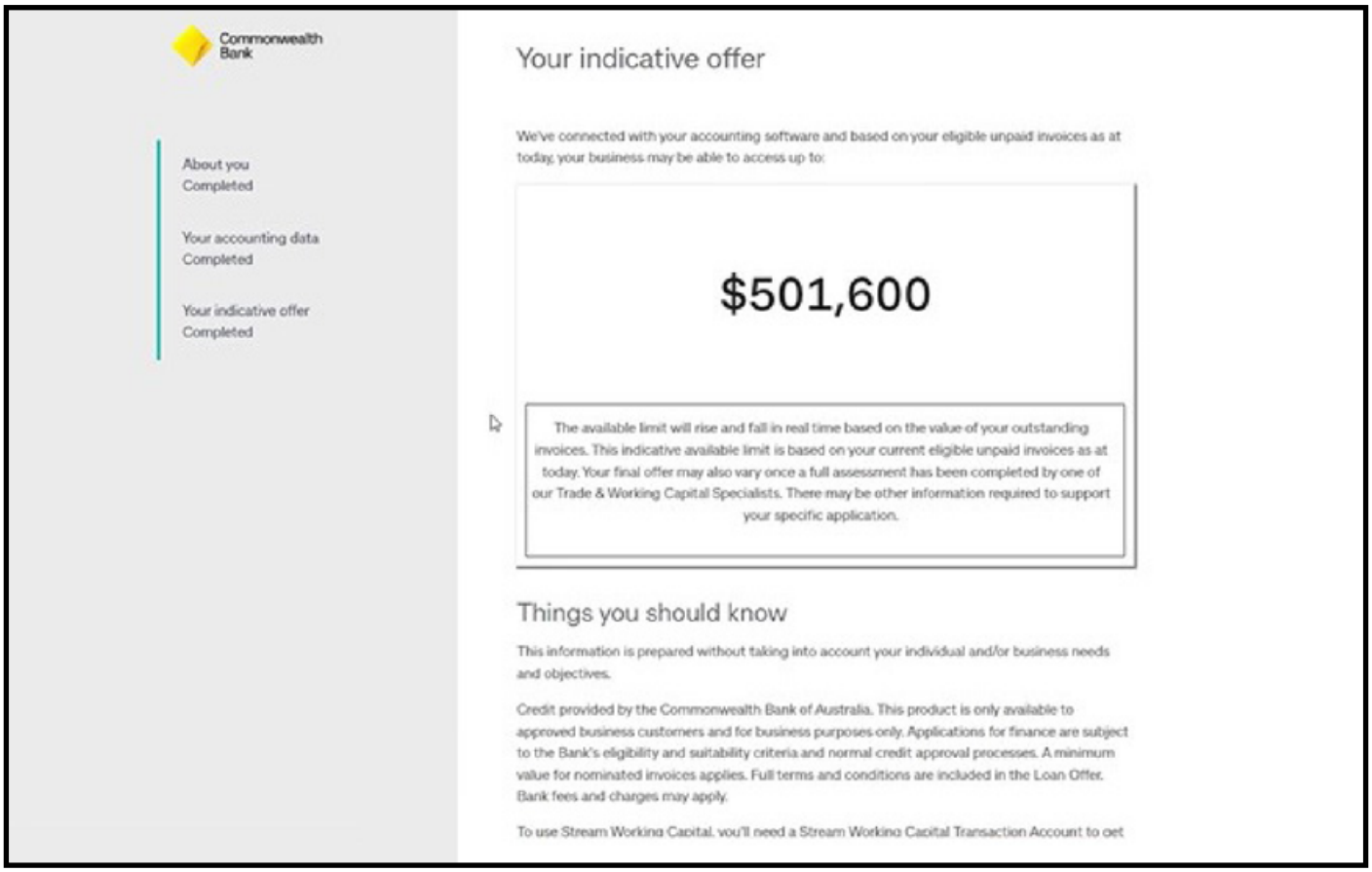


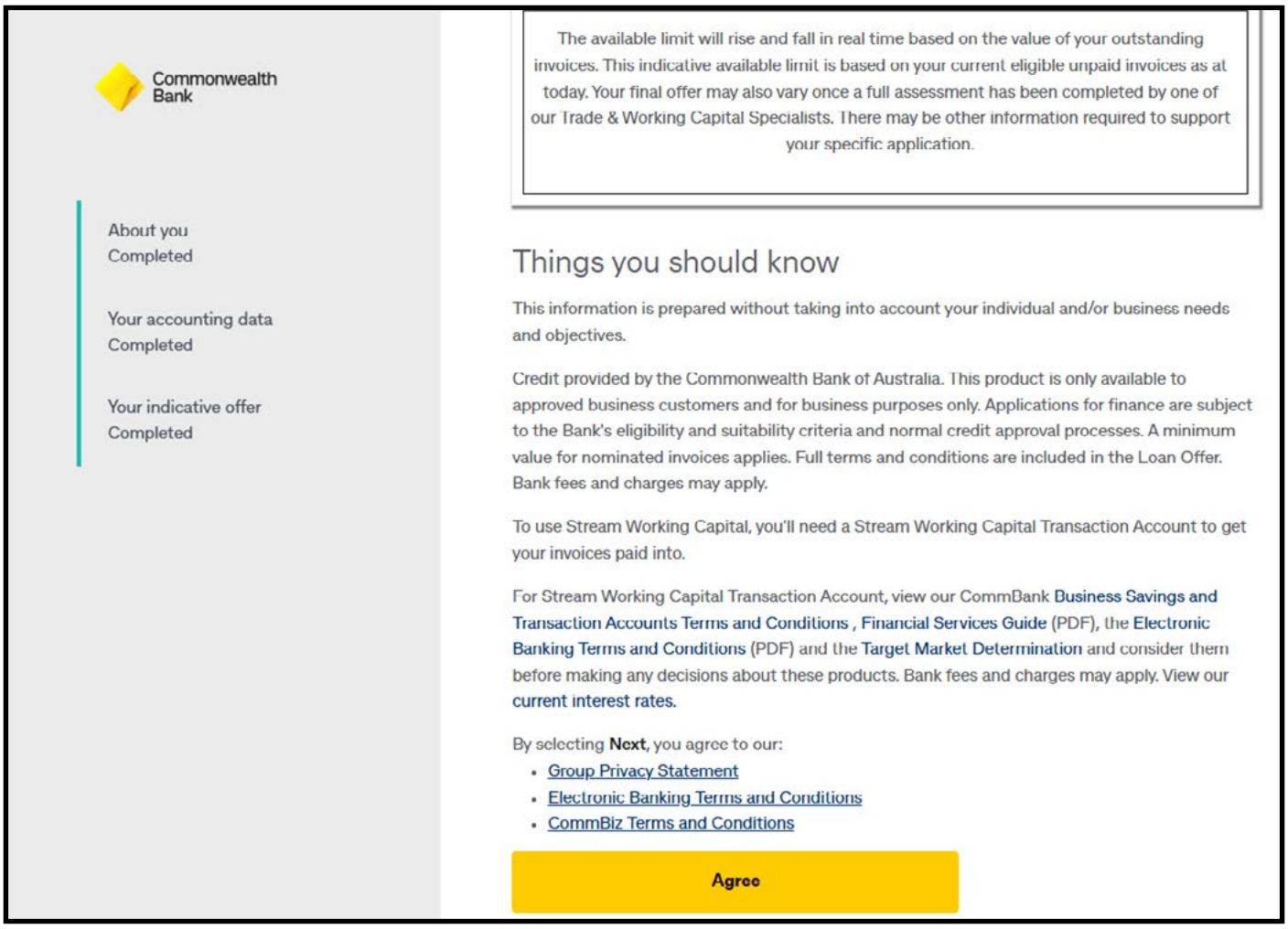
Helpful Hint: If you are unsure of the username and password, it is possible that the default username and password has not been updated. Default Username: Administrator; Default Password: Blank

7. You will be prompted to input your MYOB login credentials and to select ‘Allow Access’ to provide authorisation to access your MYOB account.

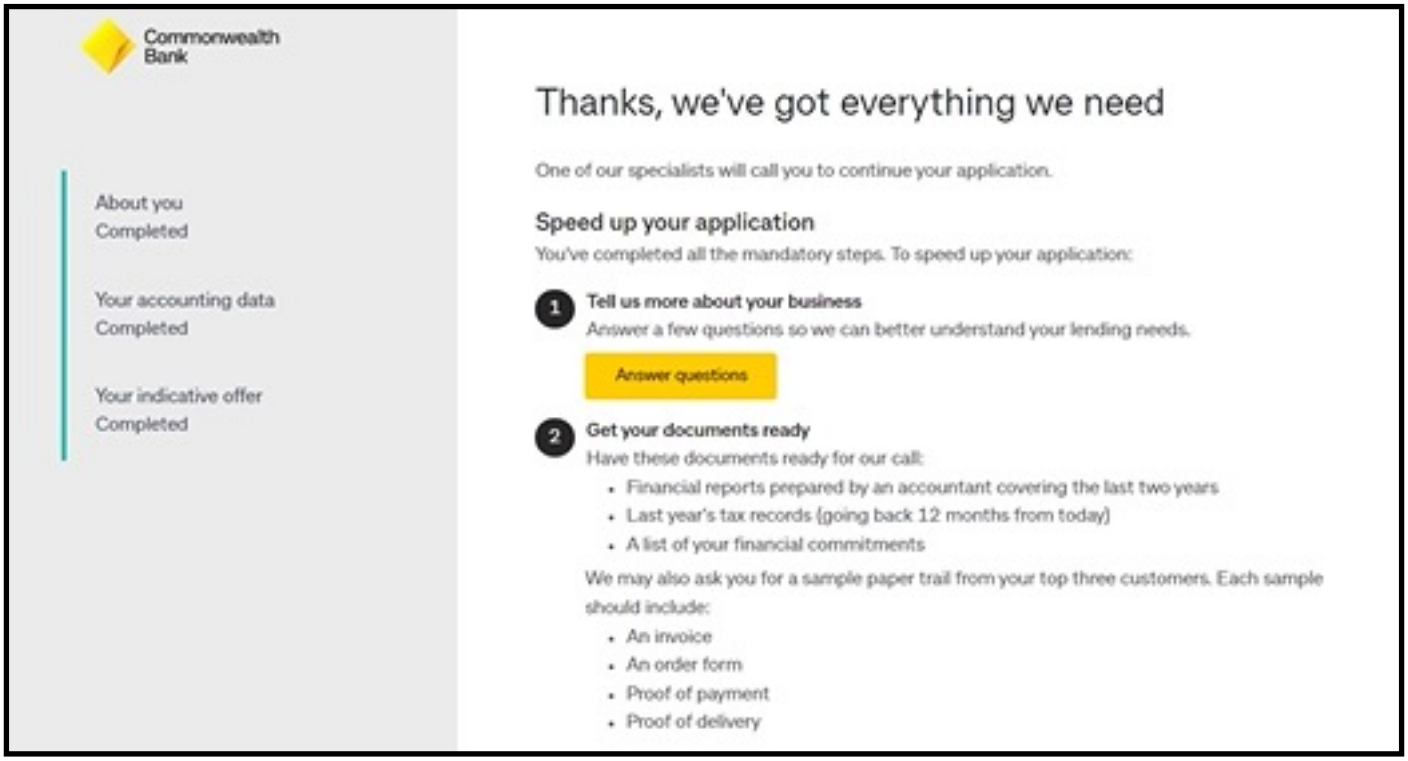


8. After connection, you will receive an indicative offer.





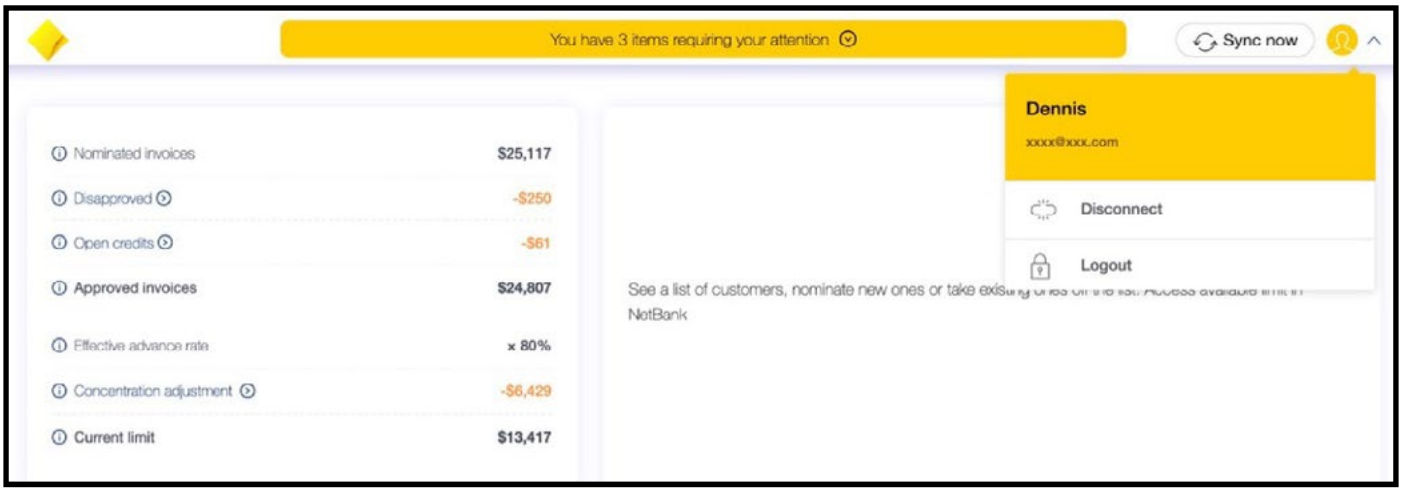
9. Select 'Agree' to enable us to contact you and progress the application.



3. FAQS

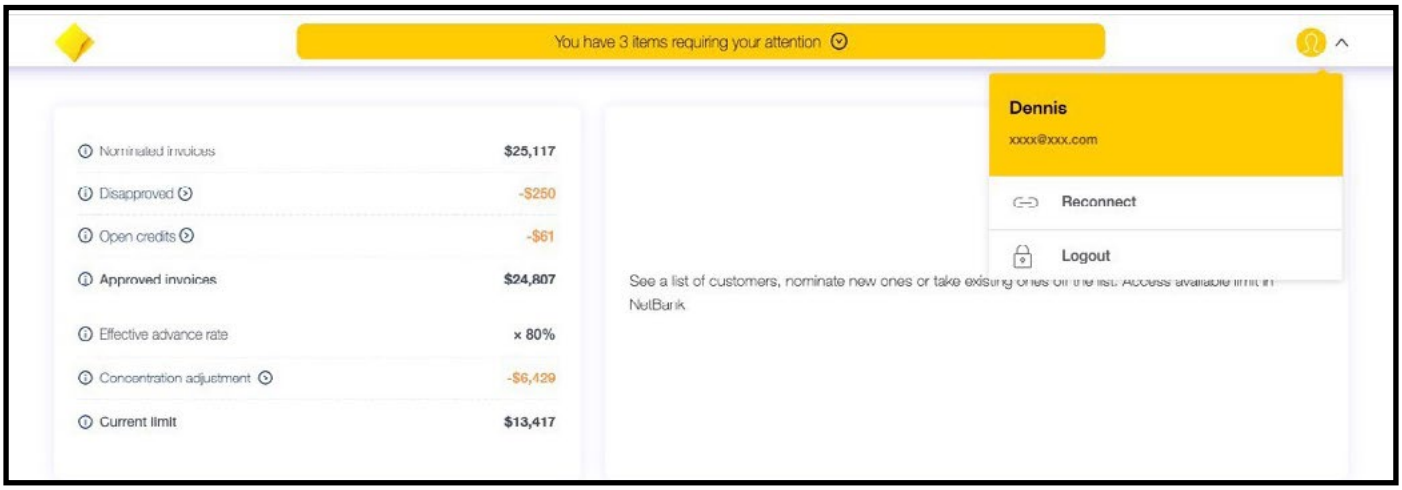
Can I disconnect my MYOB file?

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. 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), 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.