Commonwealth Bank

CommBank

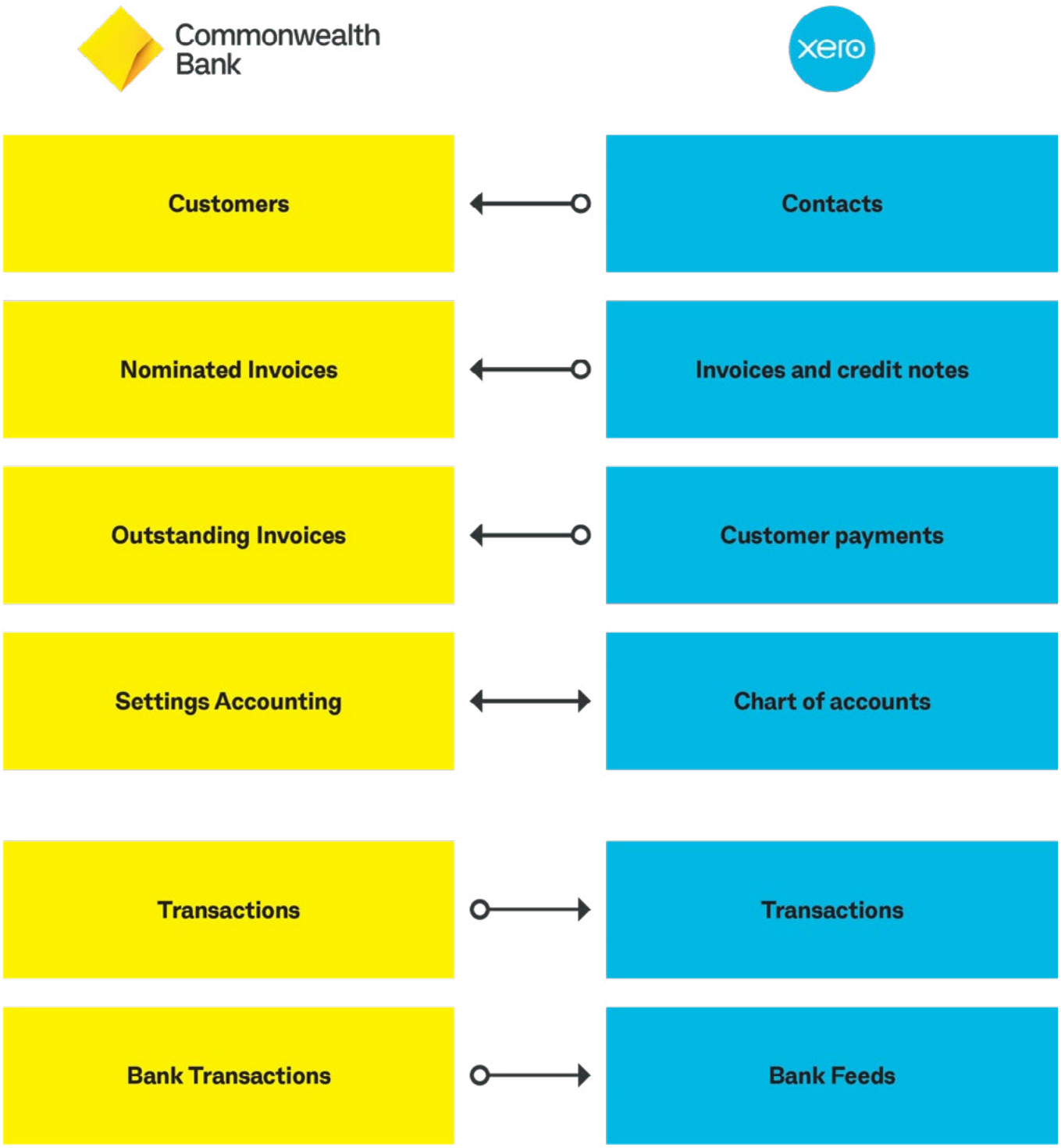
Stream Working Capital Xero Integration Guide

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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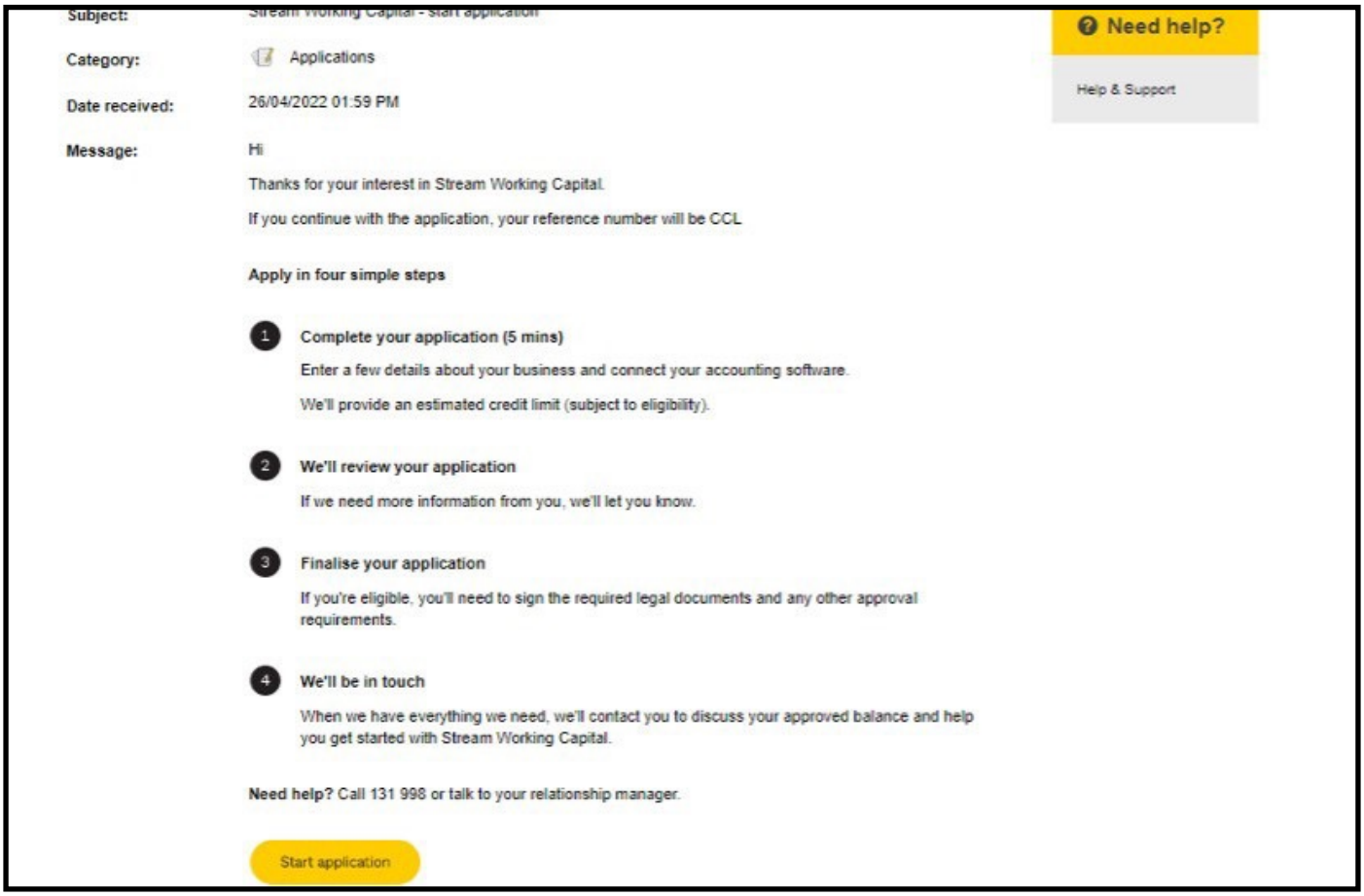
1. Data flow

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.

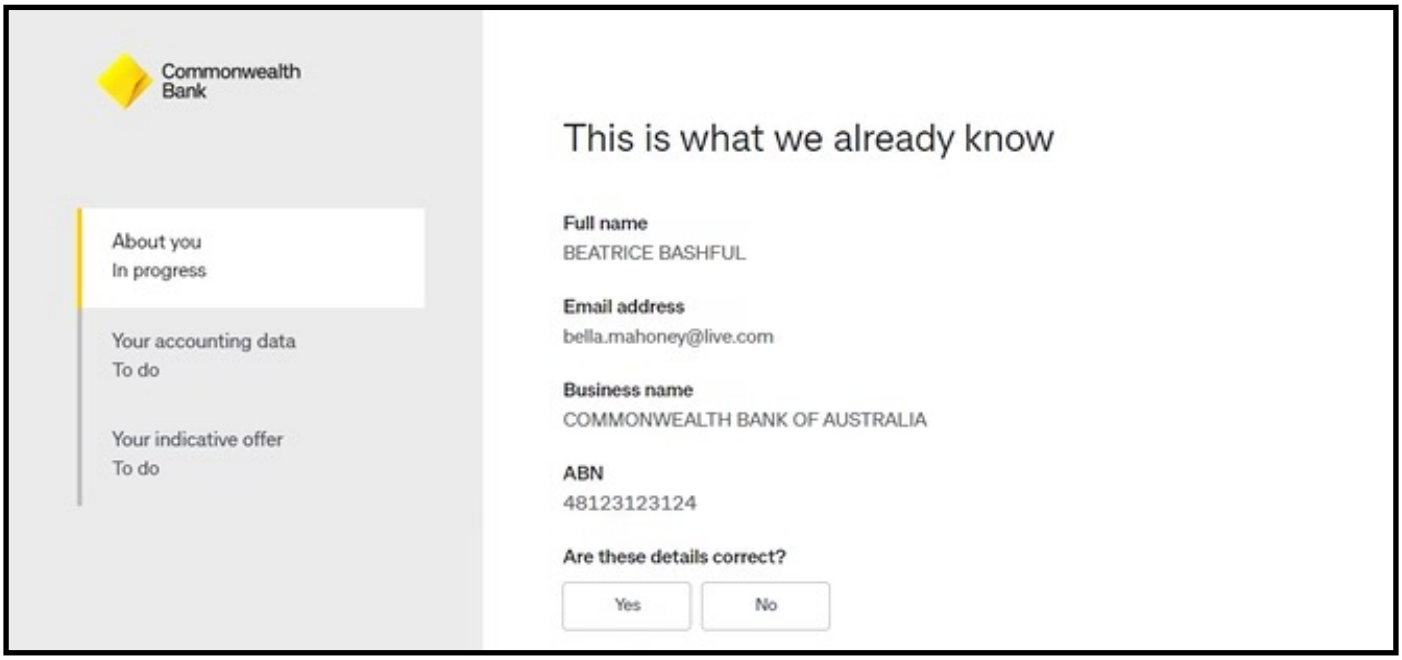


2. Getting started

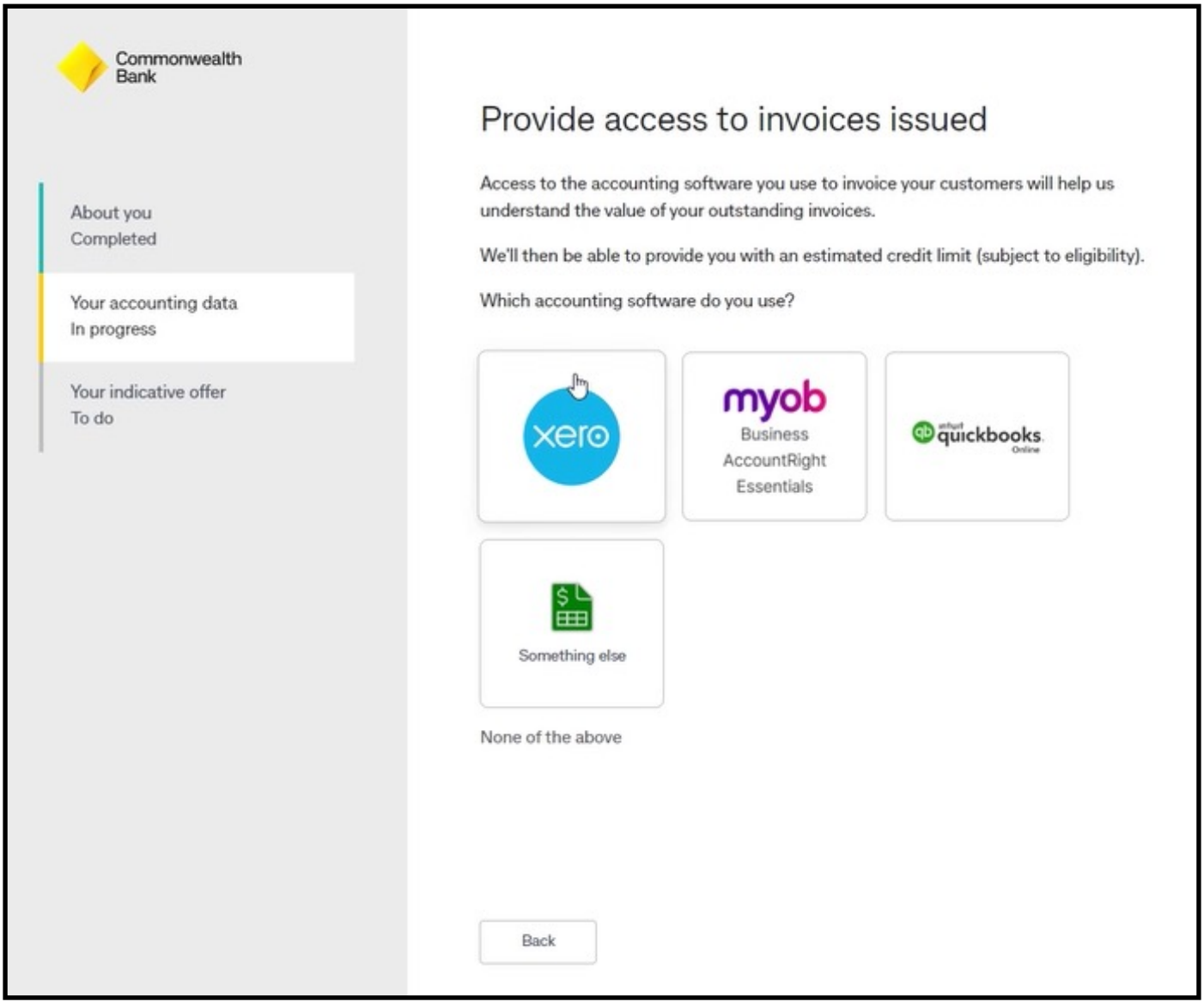
From your NetBank inbox, you will receive access to the registration page, to connect your Xero accounting package for an indicative offer.

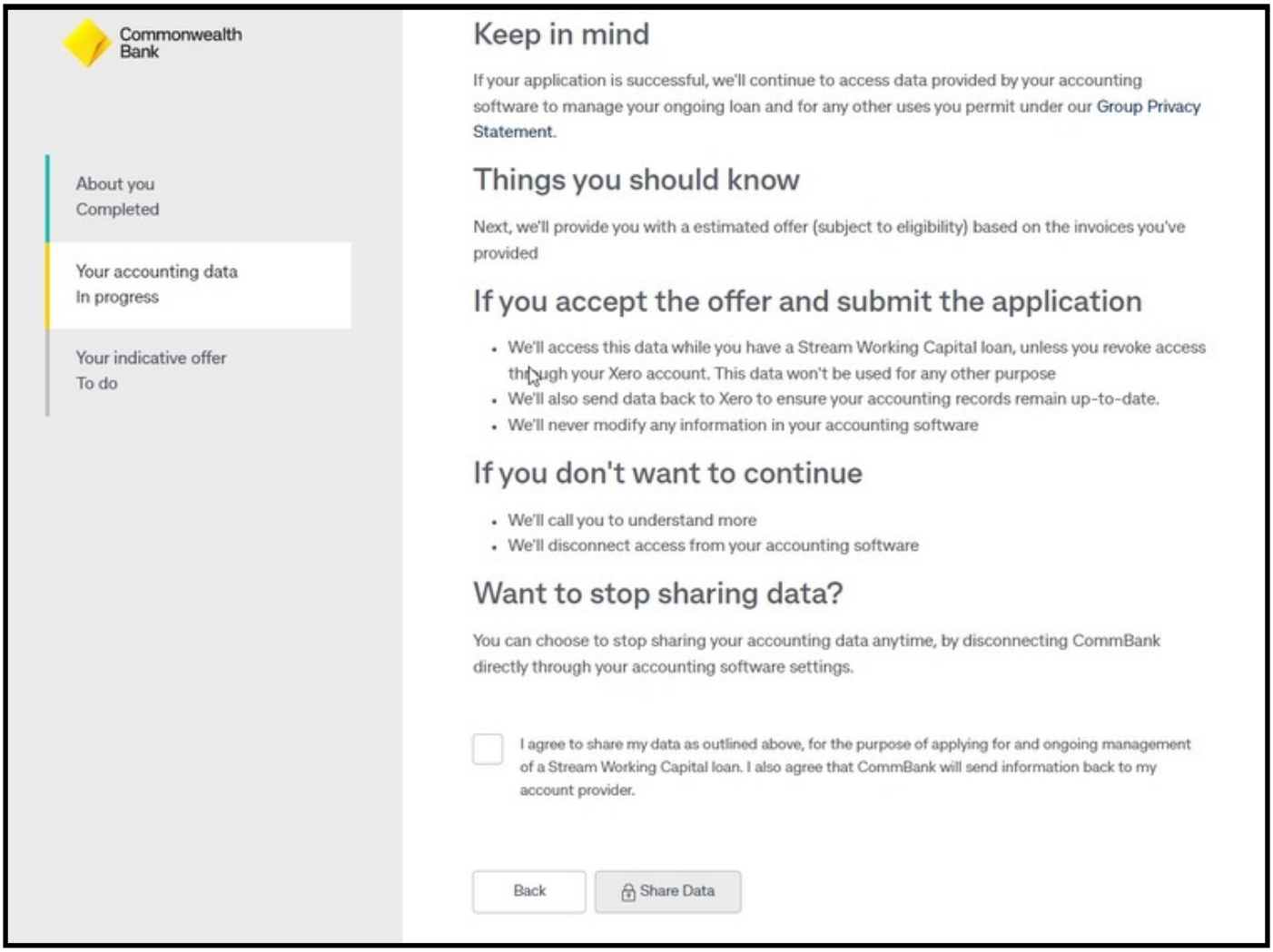


Check your details are correct and progress by selecting 'Yes'.

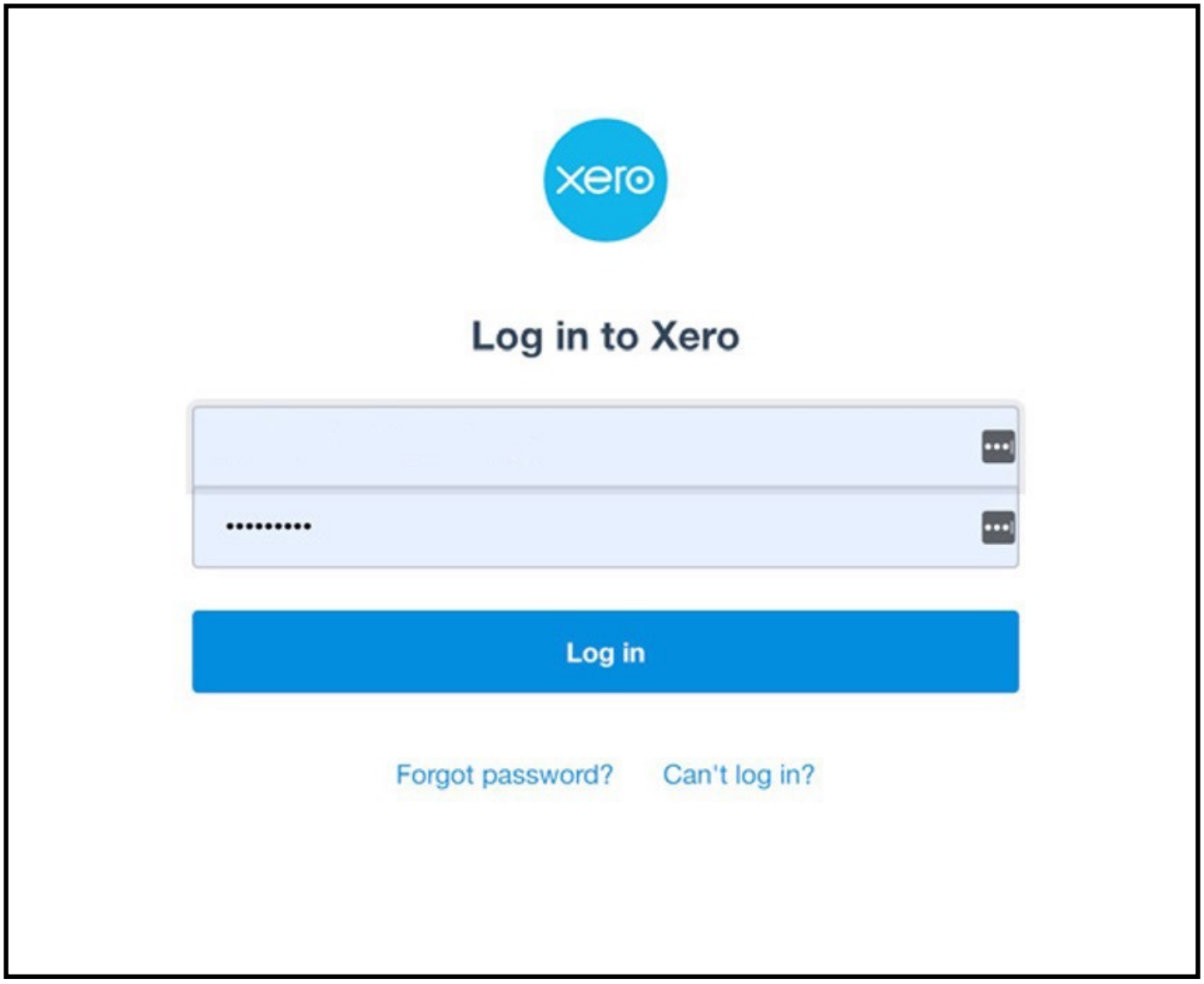


Select Xero as your accounting package. Once you have agreed to the below, tick the consent and click ‘Share Data’.

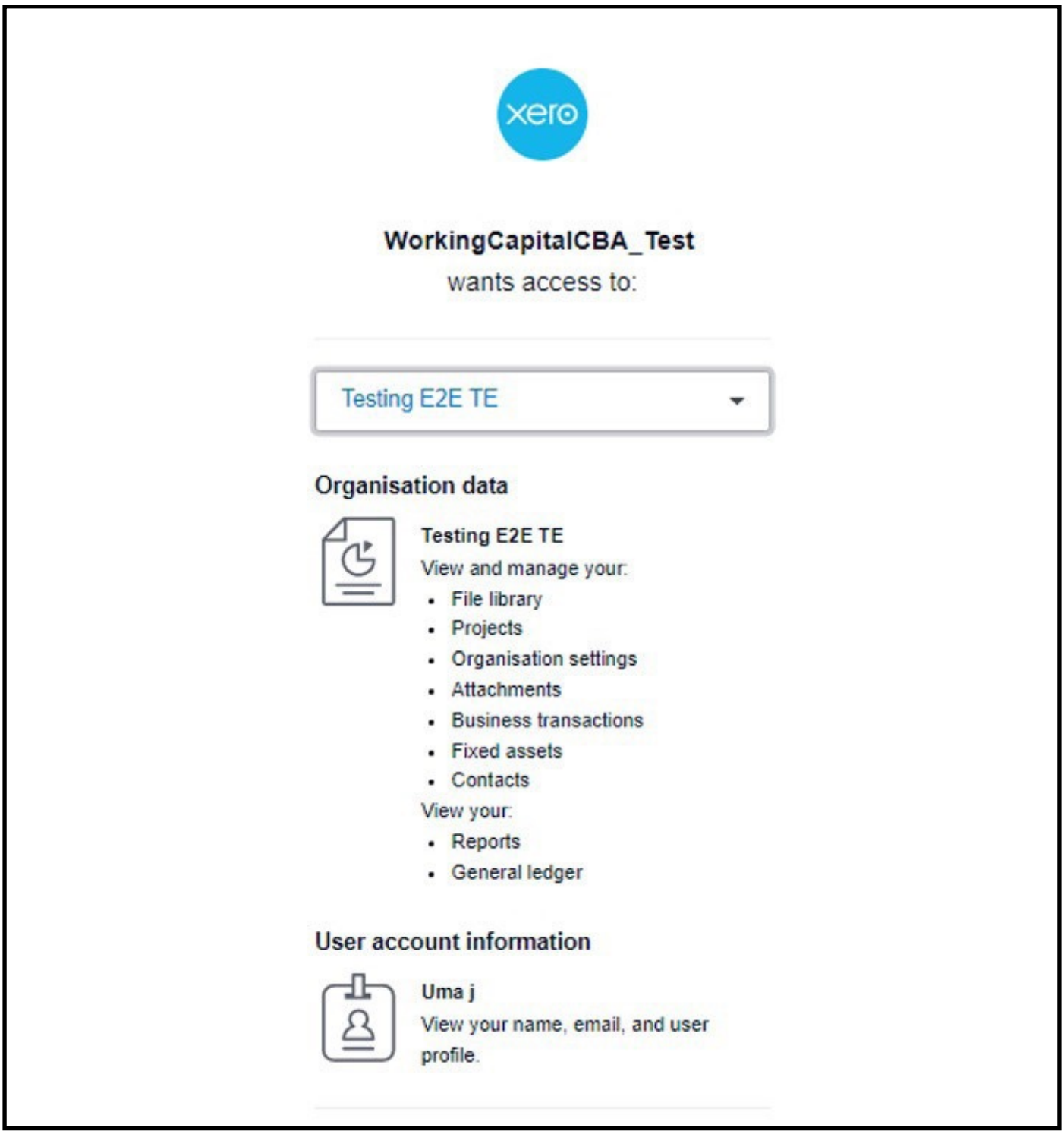



Commonwealth Bank
About you
Completed
Your accounting data
In progress
Your indicative offer
To do
Keep in mind
If your application is successful, we'll continue to access data provided by your accounting software to manage your ongoing loan and for any other uses you permit under our Group Privacy Statement.
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 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 Stream Working Capital loan. I also agree that CommBank will send information back to my account provider.
Back
Share Data

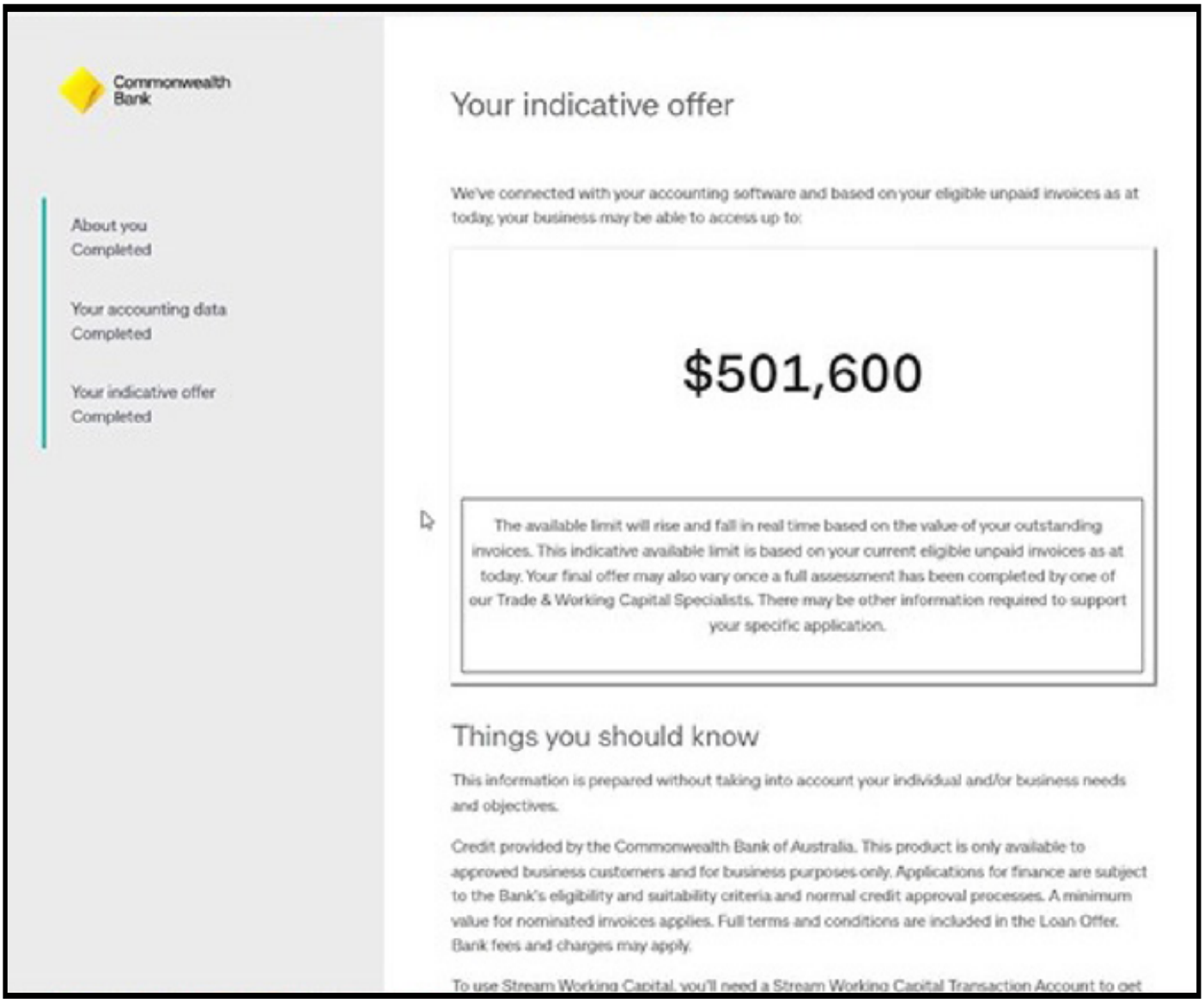
You will be prompted to enter your Xero login information.



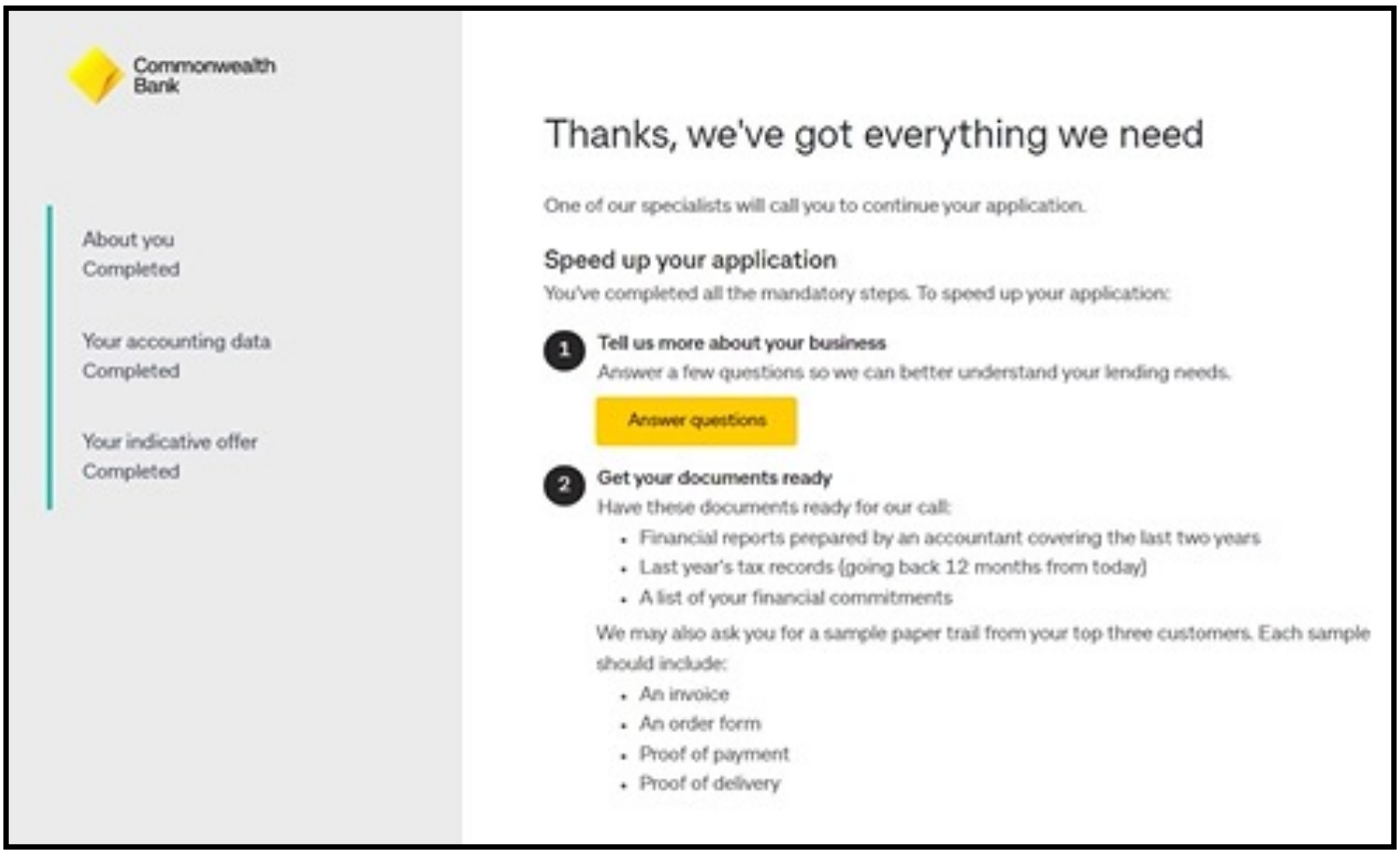
Select your Xero accounting file. Note, if you only have one, this will be pre-filled for you.



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



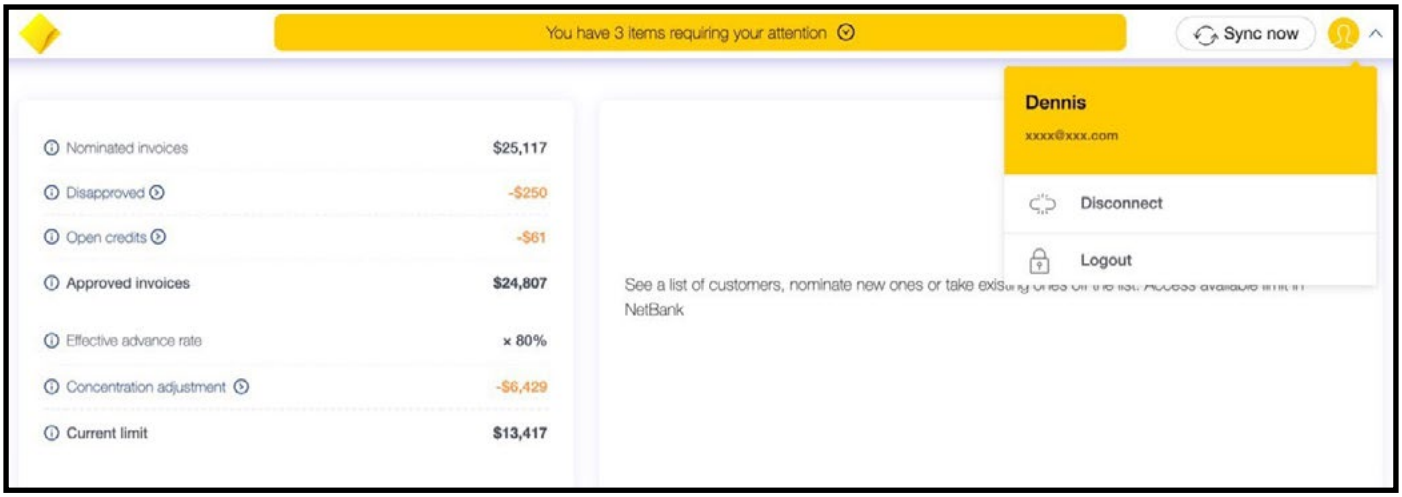
Select ‘Agree’ and wait until we contact you to progress your application.



3. FAQS

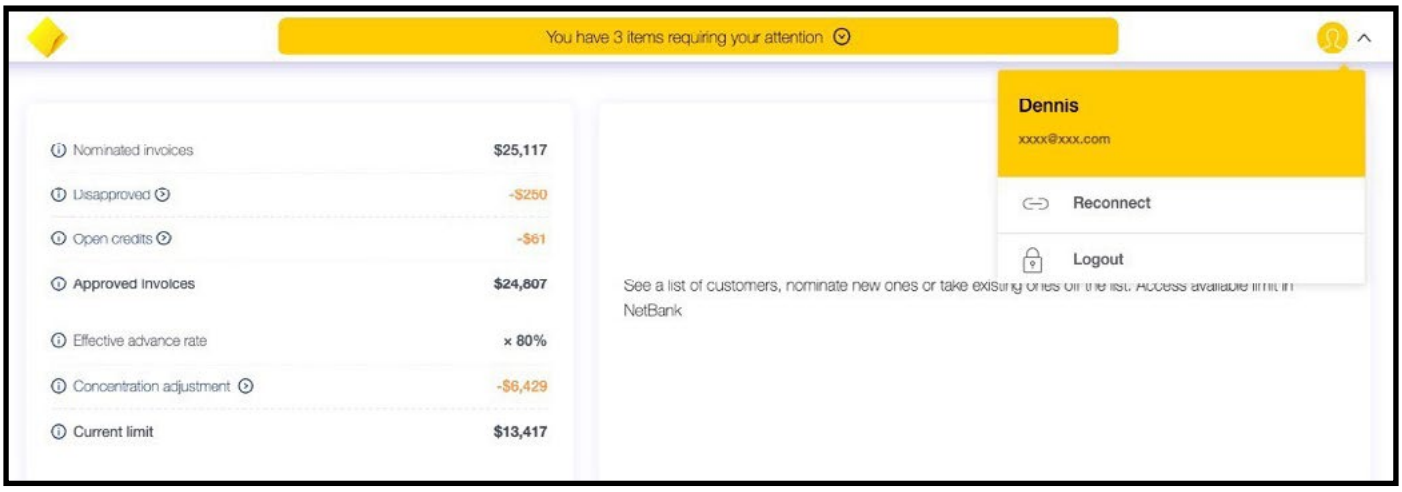
Can I disconnect my Xero file?

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), 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.