

Cashflow360 Payables Go-To Guide

Overview

Summary

This guide provides an overview of the Payables module on Cashflow360

Table of Contents

- I. [Add a Bill](#)
- II. [Add a Vendor](#)
- III. [Pay a Vendor](#)
- IV. [Add Approvers and Route a Bill](#)
- V. [Review and Approve/Deny a Bill](#)

Add a Bill

How to create bills on Cashflow360



Setting Up Your Inbox

1. Click **Inbox** in the left navigation panel
2. Set the **Company Email Address** using a minimum of eight characters in front of the @chase.bill.com domain
3. Click **Save** - you will now be able to receive invoices and other documents in the Cashflow360 inbox using this email address, or by using the drag and drop, or browse functions

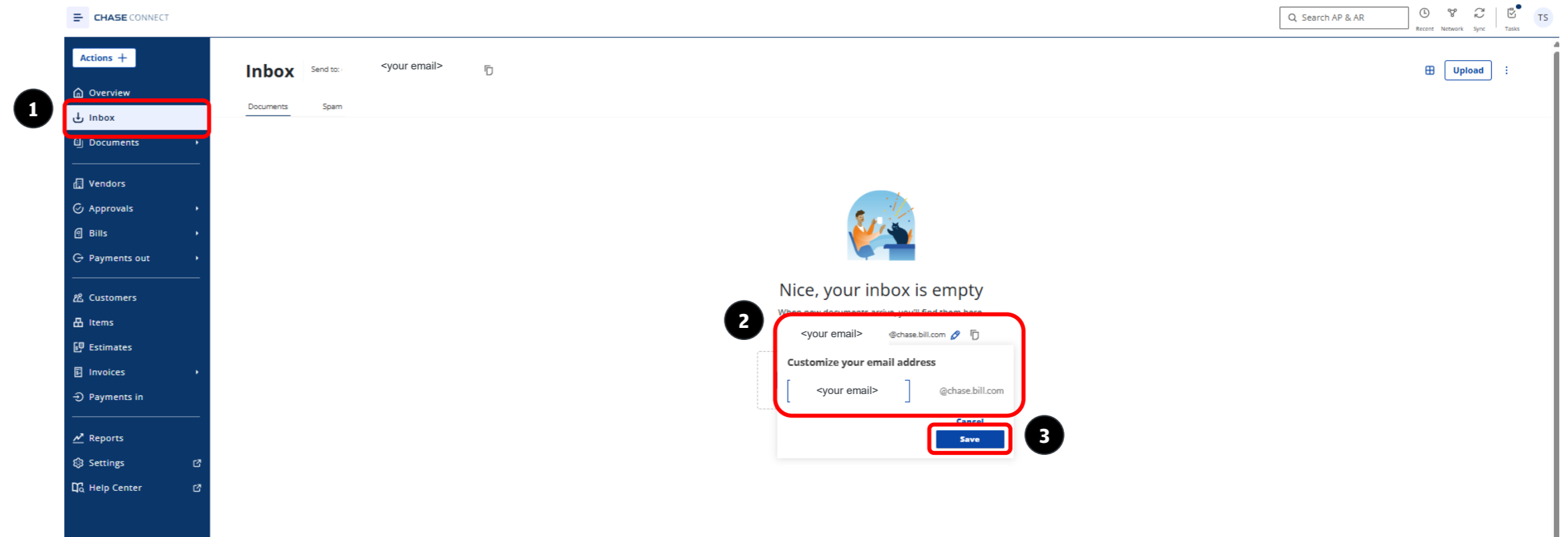
NOTE:

- Documents need to be less than 20MB in size
- For files with more than 250 pages, preview will only be available on the first 250 pages
- Documents/attachments can be stripped of data when they are auto forwarded to the inbox - we recommend emailing the document directly

TIP:

Email addresses with a single/simple word (i.e. Payables@chase.bill.com) tend to be easy for spammers to find and add to their blasts

To reduce the chance of spammers blasting messages to the Cashflow360 Inbox, please consider using a more complex email address that is unique to your company, but still familiar to your vendors and customers



Creating Bills From Your Inbox

1. Click **Inbox** in the left navigation pane, upload your bill either by:
 - Dragging and dropping the file from your computer into the Inbox window, store documents in any file format
 - Clicking Upload, then searching and selecting the bill from your computer
 - Emailing your document to your company's bill pay email, shown at the bottom of your inbox window
2. For successfully read documents, select **Enter Bill** in the top, right-hand corner

NOTE: You can share your company's bill pay email with all your vendors to have bills automatically entered into your Cashflow360 workflow

NOTE: If there are multiple pages, click the image of the bill in the Enter Bill window, so that you can see it enlarged

NOTE: The software can read PDF, PNG, JPG, JPEG formats but not Word documents

The screenshot displays the Chase Connect interface. On the left, a navigation pane is visible with the 'Inbox' option highlighted and circled in red, accompanied by a circled '1'. The main area shows an email from 'ACME CORP' with a subject 'ACME_Final_2026.pdf' and a value of 'USD 600.00'. The email content includes a PDF preview of an invoice. In the top right corner of the interface, the 'Enter Bill' button is circled in red, accompanied by a circled '2'. The invoice preview shows the following details:

ACME CORP
Address: 101 Main Street
City: Anytown
Country: USA
Postal: 07310

Bill to:
Yale Vision Inc
Address: 683 Winton Road
City: Chicago
Postal: 60605

Details:
Invoice No: 100
Date: 01/01/2026
Terms:
Due Date: 02/01/2026

Description	Quantity	Rate	Amount
Office Supplies – Staplers, Notebooks	1.00	180.00	180.00
Office Supplies – Printer Ink	1.00	120.00	120.00
Office Supplies - Desks	1.00	250.00	250.00
Services - Assembly	1.00	30.00	30.00
Shipping Fee – Expedited Shipping	1.00	20.00	20.00

Notes:
Sample invoice for services provided to Customer 1.

Sub-total	600.00
Tax rate	0%
Tax	0.00

Creating Bills From Your Inbox

3. When uploading documents, invoice recognition software will attempt to pre-fill the 5 fields required for bill creation (**vendor name, invoice number, invoice date, due date and amount**)
4. Successfully pre-filled fields will appear with a green outline (except for Vendor Name)
5. Additional fields can be added to the bill creation form by selecting field(s) on the invoice and clicking into the bill creation form to automatically copy over information
6. Review and edit all **Bill Details** as needed before finalizing the bill
 - Click **Create Bill** at the top of the screen - this bill is now available for scheduling a payment

Enter a bill

ACME_Final_2026.pdf

To get you started, we automatically entered some details from this document.

Copy and paste text from your document

- Click any highlighted text to copy it.
- Click inside any form field to paste the copied text.

Invoice

ACME CORP
 Address: 101 Main Street
 City: Anytown
 Country: USA
 Postal: 07310

Bill to:
 Yale Vision Inc
 Address: 683 Winton Road
 City: Chicago
 Postal: 60605

Details:
 Invoice No: 100
 Date: 01/01/2026
 Terms:
 Due Date: 02/01/2026

Description	Quantity	Rate	Amount
Office Supplies - Staplers, Notebooks	1.00	180.00	180.00
Office Supplies - Printer Ink	1.00	120.00	120.00
Office Supplies - Desks	1.00	250.00	250.00
Services - Assembly	1.00	30.00	30.00
Shipping Fee - Expedited Shipping	1.00	20.00	20.00

Notes:
 Sample invoice for services provided to Customer 1.

Sub-total: 600.00
Tax rate: 0%
Tax: 0.00
Total \$: 600.00

ACME CORP

Bill creation form:

Vendor name: [Pre-filled]

Invoice number: 100

Amount: USD 600.00

Invoice date: 01/01/2026

Due date: 02/01/2026

Bill frequency: One Time (selected)

Expenses (USD 600.00):

Account	Amount	Description
[Pre-filled]	600.00	[Pre-filled]

Add expense (+) (-) (+10)

Approvers: To add approvers, first invite colleagues to join your workflow. Once they accept and set up their profile, you can return here to assign them as approvers. [Get started >](#)

Notes on this bill: Use @ to tag and notify a team member

Buttons: Review & Pay, **Create Bill**

Creating Bills From Your Inbox

- When uploading documents, the invoice recognition software also compares the vendor's name and invoice number against bills already created to identify potential invoice copies - the system will display a banner if it detects any potential copies
- Select **Review Copies** to review and compare to the current document in the inbox to avoid creating a duplicate bill
- Once the copy has been identified, select it, and click **Delete** to remove it
- Select **Enter Bill** to start the bill creation process for the original invoice

The screenshot shows the 'Inbox' interface with a sidebar on the left containing navigation options like Overview, Documents, Vendors, Approvals, Bills, Payments out, Customers, Items, Estimates, Invoices, Payments in, Reports, Settings, and Help Center. The main area displays two identical invoice entries for 'ACME CORP' with a value of 'USD 600.00' and a due date of '02/01/2026'. A red banner at the top of the list states 'It looks like you have 2 copies of this document' with a 'Review Copies' button. A red box highlights this banner and the button, with a circled '7' next to it. Another circled '8' is placed near the 'Review Copies' button. The right pane shows the details of the selected invoice, including the vendor name 'ACME CORP', address, and bill details for 'Yale Vision Inc'.

This screenshot shows a 'Review copies (2)' dialog box. It lists the two duplicate invoice entries. The first entry is selected, and a red box highlights the 'Delete (1)' button. A circled '9' is next to the dialog box. The 'Mark as spam (1)' button is also visible.

This screenshot shows the 'Enter Bill' button highlighted in a red box. A circled '10' is next to it. The background shows the invoice details for 'ACME CORP' and 'Yale Vision Inc'.

Add a Vendor

How to add and invite vendors on Cashflow360 in order
to send payments to them



Select Payment Method

1. In the left navigation, click **Vendors**
2. In the Vendors screen, click **Add Vendor**

NOTE: Vendors can be imported automatically via your accounting software - schedule an onboarding appointment to set up sync

CHASE CONNECT

Search AP & AR

Recent Network Sync Tasks TS

1 Vendors

Vendors

All Search for a vendor name Filter Active

Merge Archive (0) Download

Vendor name	Address	Payment method	Network status	1099 vendor	Balance	Last payment	Alerts	Actions
		Check	Not Connected	No	USD 11.02	Never Paid	Invite to connect in BILL	
		Check	Pending	No	USD 0.00	Never Paid	Update address	
		Check	Not Connected	No	USD 0.00	Never Paid	Invite to connect in BILL	

Page 1 < >

2 Add Vendor

Select Payment Method

3. To **Add a new vendor**, complete the required fields under **Vendor Basics**, **Vendor Address**, and **Vendor Bank Location**

NOTE: Scroll down to continue filling out vendor details including Payment Method, Auto-pay, Payment Information, Contacts, and any Additional Information

× Add a new vendor

3

Add Vendor & Send Invite ?

Vendor Basics

Vendor name *

[Advanced Search](#)

Primary Contact Email *

Account number with vendor

Vendor Address

Country *

United States

Address line 1

Number and street, etc.

Address line 2

Unit, Apt. Ste, etc.

Address line 3

Address line 4

City

State / Province

Zip / Postal code

Vendor Bank Location

Select the country where your vendor's bank is located (usually the same as their business address)

Vendor bank location *

United States

Virtual card payment option

Select Payment Method

4. To **enable Virtual Card** payments for the vendor, **select the toggle** and **enter a remittance email**
5. Select here to make a virtual card the vendor's default payment method
6. **Select** an alternate **payment method** for payments where Virtual Card is not used
7. Once complete, click **Add Vendor & Send Invite** - the entry will now appear in your list of vendors

Add a new vendor

7 **Add Vendor & Send Invite**

Virtual card payment option

Cashflow360 Virtual Card is an easy and rewarding way to pay your vendor

How does it work? We will send a secure single-use payment token to your vendor. They have 30 days to accept in their merchant system before it expires.

Best of all it's free to you, and you earn rebates for every transaction! [Learn more](#)

4 Virtual Card enabled

Remittance Email ⓘ

You acknowledge all responsibility for email accuracy

5 Make this my vendor's default payment method

ALTERNATE PAYMENT METHOD

6 The payment method below will be used to pay your vendor in the event Virtual Card is not used.

ePayments - I want to invite my vendor to manage their own free account

ePayments are faster and more secure than paper checks. We send your vendor an invite to enter their account information and notify you when they're ready to get paid. - [View and edit email invitation](#)

Pay this vendor with checks sent in the mail

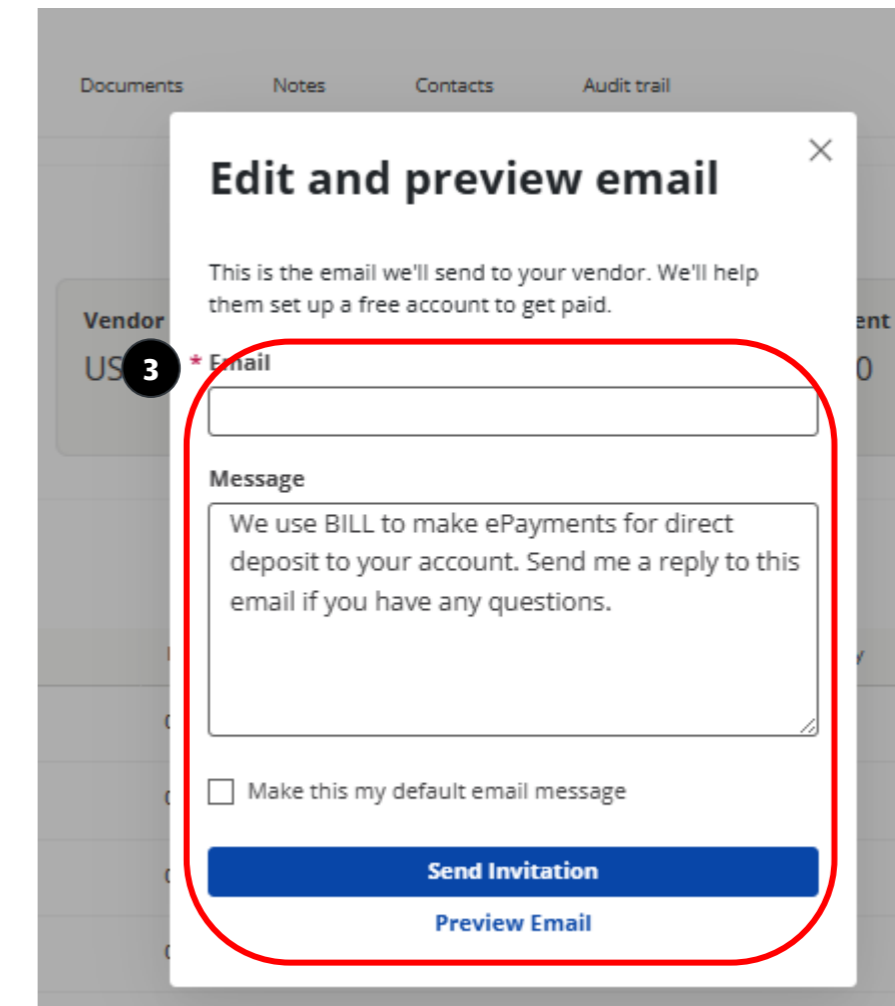
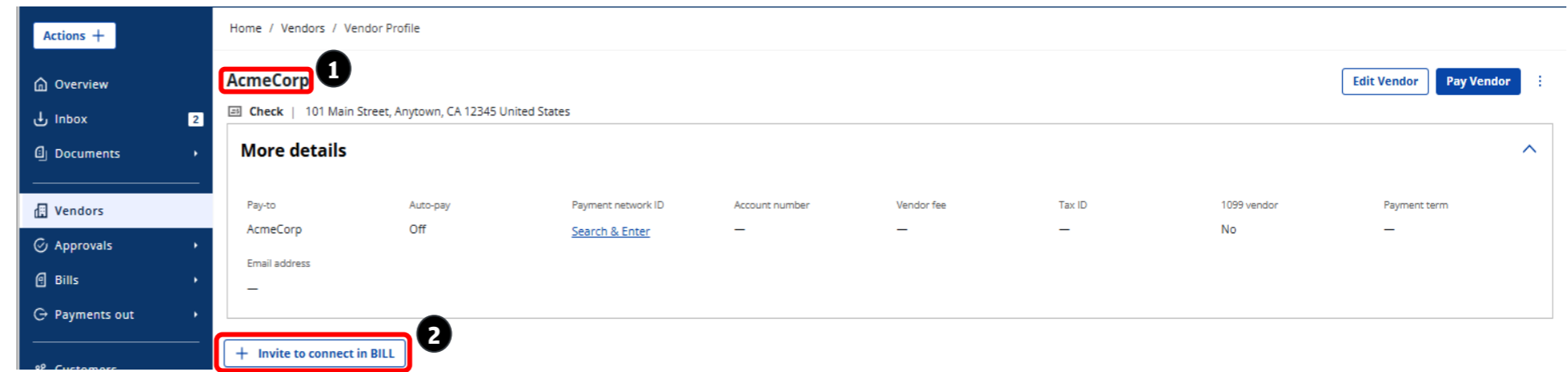
We'll mail your vendor paper checks and you can track status.

ePayments - I have my vendor's bank account info and I'll manage it myself for now

Enter your vendor's bank info to pay them with ePayments.

Find and Invite Vendors

1. From the **Vendors** window, select the vendor you want to pay
2. If the vendor has not been connected to bill.com you will see "Invite to connect in BILL"
3. A preview of the email to send the Vendor will pop-up
 - Press **Send Invitation** once the message and email recipient is finalized to invite the vendor to Bill.com
 - The vendor will be sent an email inviting them to be paid electronically for free
 - Review the email carefully as you are responsible for the emails being sent to a representative of the vendor who is authorized to provide the banking information
 - The authorized representative can enter the vendor's account information via a secure portal, so no sharing of sensitive information is necessary
 - You can track the status of the invitation from the vendor's profile



NOTE: Since this is a new vendor, we want to ensure a secure and valid connection

- In 1-2 banking days, the vendor will see both a credit and a debit for the same amount in their bank account
- If the test deposit is successful, the epayment will process on the selected process date
- If the test deposit fails, the user will be notified via email and the payment will be sent via check on the process date
- Vendors will receive an email advising them of the test transaction

Connect with Major Billers

1. In the left navigation, click **Vendors**
2. In the Vendors screen, click **Add Vendor**

NOTE: You will need to have the following information ready:

- Vendor name: the exact company or person to be paid
- Vendor contact information: mailing address and email address
- The vendor's bank account information, if applicable, provided by a known authorized representative of the vendor

CHASE CONNECT

Search AP & AR

Recent Network Sync Tasks TS

Actions +

Overview

Inbox 2

Documents

1 Vendors

Approvals

Bills

Vendors

All Search for a vendor name Filter Active

Merge Archive (0)

Vendor name	Address	Payment method	Network status	1099 vendor	Balance	Last payment	Alerts	Actions
-------------	---------	----------------	----------------	-------------	---------	--------------	--------	---------

Connect with Major Billers

3. In the **Add a new vendor** window, start typing your vendor's name in the **Vendor Name** field, exactly as it appears on the statement
4. Once matching vendors populate in the drop-down menu, select the correct one
 - Review carefully as you are responsible for selecting the proper vendor

The screenshot shows the 'Add a new vendor' form with the following sections and elements:

- VENDOR BASICS**: Includes a 'VENDOR NAME *' field with 'AT&T' entered. A red box highlights this field, and a callout '3' points to it. Below it is a 'CASHFLOW360 NETWORK:' dropdown menu with 'AT&T' selected. A red box highlights this dropdown, and a callout '4' points to it. Other options include 'Regency at Yardley', 'Tosara at Otay Ranch', 'Independence At Mather Owners', and 'Regency At Providence Community'. A 'Connect instantly' button is visible next to the dropdown.
- CONTACT EMAIL ***: A text input field.
- #360 account**: A section with a 'RECOMMENDED' badge and a note: 'For an invite to enter their bank info, then notify you when...'
- PAYMENT METHOD**: Two radio button options:
 - Pay this vendor with checks sent in the mail. We'll mail your vendor paper checks and you can track status.
 - ePayments - I have my vendor's bank account info and I'll manage it myself for now. Enter your vendors bank info to pay them with ePayments.
- AUTO-PAY SETUP**: A section with a toggle switch and text: 'Setup once and pay bills automatically based on the settings below. The bill will be scheduled for payment once it is ready to be paid. It can be canceled at any time before the process date.'
- PAYMENT INFORMATION**: A section with text: 'If no other payment method is used, we'll send a check to the following address.'

At the top right of the form, there is a blue button labeled 'Add vendor & send invite' and a 'Help' icon.

Connect with Major Billers

5. A pop-up window will appear to make sure you are matched with the correct biller and to confirm address details
 - Enter the **Vendor Zip Code** as it appears on the statement mailing address, omitting the +4 digits
 - Sometimes there will be multiple addresses for a major biller - in such case, options will be provided to select the correct address for the bill or invoice

× Vendor Setup

Vendor ZIP code

Find the ZIP code for AT&T on a recent bill. This helps us connect you to the right vendor.

5

Confirm the Address

AT&T Payment Center
Sacramento, CA 95887-0001

Don't see a match? [Enter a different address.](#)

[Back](#) [Continue](#)

Confirm the address for Inc

Select the address that matches your bill.

PO Box 6599 Saint Louis, MO

7901 Michigan Ave Saint Louis, L...

[Back](#) [Continue](#)

Connect with Major Billers

6. Enter your **Account Number** for the **Vendor**, omitting any dashes or spaces
7. Click **Continue** - you will be able to verify status of your connection in their vendor profile

✕ Vendor Setup

Enter your account number for AT&T

6 Account number *

Back Continue 7

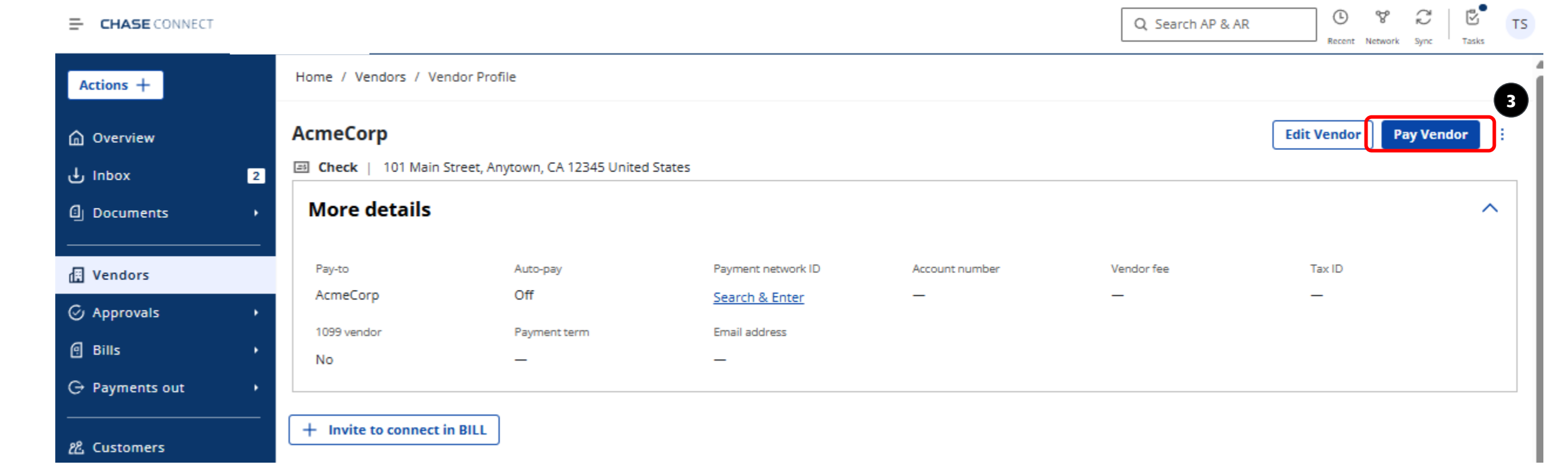
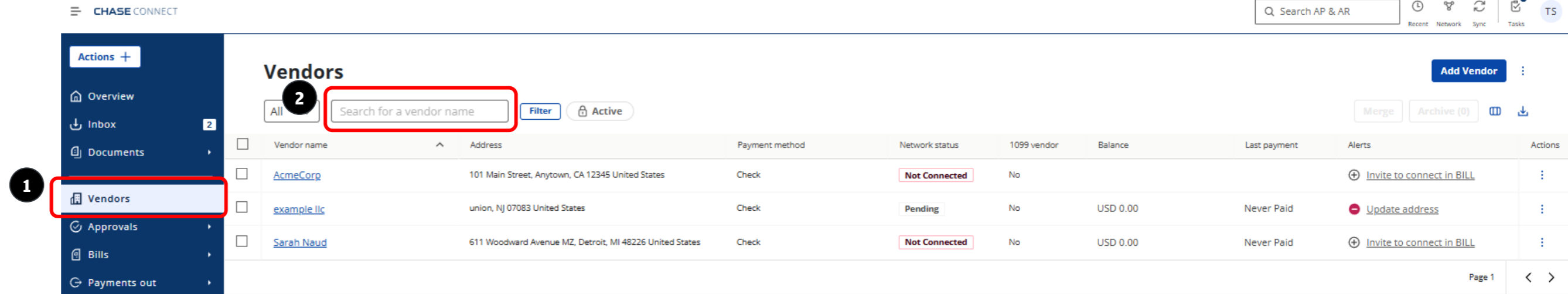
Pay a Vendor

Easily pay your vendors with or without a bill via ACH, check
or virtual card



Pay Vendor: Without a Bill

1. In the left navigation, click **Vendors**
2. Start typing the vendor name in the **Search** field, or scroll until you locate the appropriate vendor you want to pay and then select their name
3. Once you are in the vendor page, select **Pay Vendor**



NOTE: Ready to pay? You will need to have the following information ready:

- Vendor name: the company or person to be paid
- Vendor contact information: email address and/or mailing address and account number with the vendor company, if applicable
- Vendor bank transit routing number/bank account numbers verified by you, with a known contact at that vendor
- Vendor's bank account number and bank routing number are required for electronic payments

NOTE: If you do not yet have the vendor added to Cashflow360, read the Add a Vendor section - if you have vendor information already entered, continue to step 3

Pay Vendor: Without a Bill

4. In the **Pay a vendor** window, enter the **Payment amount**, and complete the applicable fields
5. You may either pay your vendor electronically via ACH, with a check mailed via USPS (not pictured), or Virtual Card
6. At the top right of the screen, click **Review & pay**


× Pay a vendor

Review & pay 

Payment details
Simply select a vendor to pay and enter the amount.


Vendor name * 4
AcmeCorp Virtual card

Payment amount * 6

Process date *
03/31/2026 


Pay from *
JPMC checking account ****7201


Primary contact email

Memo *
This will be printed on the check. 
Maximum 70 characters

Payment Method
Choose how you would like your vendor to receive your payment.

5

Recommended
 Virtual card

 Check Default

Virtual card is a free, fast way to pay vendors and earn 0.75% on all posted virtual card payments.
We'll email a secure, single-use virtual card number to AcmeCorp on the date you've selected above.
AcmeCorp will have 30 days to accept the payment before it expires.

Send to:
[Learn more](#)

Current remittance email *

You acknowledge all responsibility for email accuracy

Save this as my vendor's default payment method

Pay Vendor: With a Bill

1. In the left navigation, click **Bills**
2. Click **Enter Bill** in the **Bills** window

NOTE: Ready to pay? You will need to have the following information ready:

- Vendor name: the company or person to be paid
- Vendor contact information: email address and/or mailing address and account number with the vendor company, if applicable
- A copy of the bill (invoice)—a digital document file is recommended
- Vendor's bank account number and routing number are required for electronic payments

CHASE CONNECT

Search AP & AR

Recent Network Sync Tasks TS

1 Bills

Bills

Unpaid bills (5) All bills Recurring bills Draft bills (1) Vendor credits

Add filters Created in last 12 months Active Clear filters 1 results USD 1.00

Invoice no.	Uploads	Notes	Vendor	Description	PO no.	Chart of account	Bill type	Created date
100			AcmeCorp				Manual	03/30/26

2 Enter Bill

Pay Vendor: With a Bill

- In the **Enter a bill** window, if you have a digital file available, you may drag and drop it or browse and upload directly from your computer - if you do not have a digital file, continue to step 4
- On the right side of your screen, enter **Bill Details** (i.e. Vendor Name and Invoice #, Invoice date, etc.)
- Once complete, click **Create Bill** at the top right of your screen


NOTE: If you have not added this specific vendor to Cashflow360 yet, you are able to **Create a Vendor**

- Within the Vendor Name field, enter the vendor name
- Click on the dropdown and select add new vendor

Review the **Add a Vendor** section of this guide for additional information on vendor set-up and management

× Enter a bill Review & Pay **Create Bill**

Upload an invoice



+ Click or drag file here

Files supported: .pdf, .jpg, .jpeg, .png, .gif, or .txt

4 Vendor name *

Invoice number * PO number Payment term Invoice date * Due date *

Amount * Bill description

Bill frequency *

Expenses (USD 0.00)

Account	Amount	Description
	0.00	

Add Row

Move table below document

Approvers

Select a vendor before assigning approvers.

Notes on this bill

Use @ to tag and notify a team member

Pay Vendor: With a Bill

6. Click **Bills** in the left navigation, you should see the bill you want to pay, listed in the **Bills To Pay** tab in the main window
7. You can select multiple bills at once
8. Click **Review & Pay** after selecting the bill(s) you want to pay

The screenshot shows the CHASE CONNECT interface for managing bills. The left navigation menu has 'Bills' highlighted with a red box and a circled '6'. The main content area is titled 'Bills' and shows a list of bills under the 'Unpaid bills (5)' tab. The first bill in the list is selected, indicated by a checked checkbox and a blue highlight, with a circled '7' next to it. The 'Review & Pay' button is highlighted with a red box and a circled '8'. The table below shows the details of the bills.

Invoice no.	Uploads	Notes	Description	Vendor	Chart of account	Bill type	Created date	PO no.	Invoice date	Due date	Ap
<input checked="" type="checkbox"/> 000000000100				AcmeCorp		Manual	02/26/25		02/26/25	02/28/25	Un
<input type="checkbox"/> 12345				AcmeCorp		Manual	03/12/25		03/12/25	03/13/25	Un
<input type="checkbox"/> 100				AcmeCorp		Manual	03/30/26		01/01/26	02/01/26	Un
<input type="checkbox"/> 12345678				AcmeCorp		Manual	02/27/25		02/27/25	02/28/25	As
<input type="checkbox"/> 123				AcmeCorp		Manual	02/26/25		02/26/25	02/28/25	Ap

Pay Vendor: With a Bill

9. Review the details to confirm the information is correct - review carefully, as you are responsible for selecting the proper vendor
10. Then click **Review & Pay** at the top of the screen
 - For check payments, you can edit the vendor's address and email address on this screen and the system will also update the vendor record
 - You can also invite a vendor to get paid electronically from this screen and the system will tie that invitation to the vendor's record
11. Confirm payment details, then click **Pay**

Your payment is now scheduled!

Bill 00000000100

AcmeCorp_BILL23015_RD_FakeInvoices_Edits_DeDora_GRC01-01.png

Overdue

Review & Pay

ACME CORP

101 Main Street, Anytown, CA 12345

Vendor Balance USD 111.02

Last 5 bills

Payment details

Balance due USD 100.00

Paid amount USD 0.00

Past payments No payments

Bill details

Bill amount USD 100.00

Invoice number 00000000100

PO number --

Payment term No terms

Invoice date 02/26/25

Due date 02/28/25

Bill description --

Approvers (0)

No approvers

Notes on this bill

No notes

Expenses (USD 100.00)

Account	Amount	Description
	100.00	

Move table below document

Pay bill #100

Pay

Payment details

Select when you would like to send the payment and add a memo.

Payment amount * USD 1.00

Process date * 03/31/2026

Memo * Inv 100

Pay from

Select an account to pay from.

- JPMC ****7201
- JPMC ****7276
- JPMC ****2072

Bill summary

Vendor AcmeCorp

Invoice # 100

Open balance USD 1.00

Due date 02/01/2026

Payment summary

Arrival date Late 04/03/2026

Payment delivery method Check

Payment amount USD 1.00

Total payment amount USD 1.00

Add Approvers and Route a Bill

Add the appropriate approvers to confirm bill creation and route for their review



Add Approvers

1. In the left navigation, click **Settings**
2. In the **Settings** window, click **Users** under **Permissions**

NOTE: You will need to have the following information ready:

- The approver's first and last name, work email address, time zone, and role

The screenshot shows the CHASE CONNECT interface. At the top left, there is a hamburger menu icon and the text 'CHASE CONNECT'. At the top right, there is a search bar labeled 'Search AP & AR' and icons for 'Recent', 'Network', 'Tasks', and a user profile 'TS'. The main content area is titled 'Settings'. A blue banner at the top of the settings area contains an information icon and the text: 'Need to modify your company profile or bank account info? Make those changes in your Chase online banking account. To add users who don't have access to your Chase online banking account, click Users below.' Below this banner are three columns of settings options. The first column includes 'You' (Profile, Email Preferences), 'Your Company' (Profile, Inbox, Logo, Bank Accounts, Network Auto-Connections), and 'Your Account with Us' (Features). The second column includes 'Payables' (Preferences, Approval Settings, Bill Approval Policies, Vendor Credit Policies, Approval Groups, Payment Approvals), 'Receivables' (Preferences, Branded Website Address, Invoice Templates, Credit Memo Templates, Email Templates, Online Payments, Auto Reminders), 'Permissions' (Users, Vendor Dual Control), and 'Accounting' (Preferences, Chart of Accounts, Items, Payment Terms, Classifications). The third column includes 'Import & Export' (Legacy Import/Export, Preferences, Import History, Export History). The 'Settings' icon in the left navigation bar is circled in red with a '1' next to it. The 'Users' link under the 'Permissions' section in the second column is circled in red with a '2' next to it.

Add Approvers

3. Click Add Collaborator

CHASE CONNECT

Search AP & AR

Recent Network Sync Tasks TS

Actions +

- Overview
- Inbox 2
- Documents
- Vendors
- Approvals
- Bills
- Payments out
- Customers
- Items
- Estimates
- Invoices
- Payments in
- Reports
- Settings
- Help Center

Users

Need to add users who don't have access to your Chase online banking account? They can still assist you — click Add Collaborator to add clerks, approvers, and accountants.

NAME	ROLE	USER GROUP	AUTHORIZED FUNDING METHODS	CONNECTION MANAGER	EMAIL
	Administrator	Bank User	Bank	No	
	Approver	Collaborator	None	No	
	Administrator	Bank User	Bank	No	

Refresh list to include inactive Users

Add Approvers

- Designate settings for system administrators
- Scroll all the way down, click **Save** to continue

CHASE CONNECT

Search AP & AR

Recent Network Sync Tasks TS

Actions +

- Overview
- Inbox 2
- Documents
- Vendors
- Approvals
- Bills
- Payments out
- Customers
- Items
- Estimates
- Invoices
- Payments in
- Reports
- Settings
- Help Center

Users

FIRST NAME

LAST NAME

EMAIL

All notifications from BILL will be sent to this address

TIME ZONE Pacific Time (GMT-8)

ROLE Begin typing or select...

USER GROUP Collaborator

Overview of Roles and Permissions

PERMISSION	ACCOUNTANT	APPROVER	CLERK	AUDITOR (VIEW-ONLY)
Approve Bills/Vendor Credits	yes	yes	no	no
View Vendor	yes	no	yes	yes
Manage Vendor	yes	no	yes	no
View Bill	yes	no	yes	yes
Manage Bill	yes	no	yes	no
View Payments	yes	no	yes	yes
Record Payments made outside of Cashflow360	yes	no	yes	no
Pay approved bills via Cashflow360	no	no	no	no

Edit Unit Of Measure	yes	no	yes	no
Manage User	no	no	no	no
Sync with Accounting System	yes	no	no	no
View Card Transaction	no	no	no	no
Edit Card Transaction	no	no	no	no
Manage Only Created Purchase Requests	no	no	no	no
View Custom Dimension	yes	no	yes	yes
Manage Custom Dimension	no	no	no	no

5

SAVE CANCEL

Add Approvers

- In Email Preferences, check the box:
A bill or vendor credit needs approval from [your approver]:
or gets denied
- Then, select the cadence in which approvers will receive their **To Do list summary**
- Click **Save**, your approver will receive an email to activate their login to the account - refer to the **What approvers See** section of this guide

CHASE CONNECT

Search AP & AR

Recent Network Sync Tasks TS

Actions +

Overview

Inbox 2

Documents

Vendors

Approvals

Bills

Payments out

Customers

Items

Estimates

Invoices

Payments in

Reports

Settings

Help Center

Email preferences

Details

Instant Notification

We immediately email Test Test when:

- A bill or vendor credit needs approval from Test Test: or gets denied
- A payment needs approval from you
- A bill is ready to be paid: it has all the necessary approvals (but hasn't been scheduled to be paid yet)
- A bill is scheduled to be paid: nothing else needs to be done
- The inbox for [redacted] receives something new: an eBill, an ePayment, or a file that's been uploaded, emailed, or faxed
- You've been invited to connect, your invitations are accepted, and upon receiving other network updates
- Your customer creates a bill on your behalf
- A note from your customer or vendor is shared with you

Periodic Summary

We email Test Test a To Do list summary

- Daily (Monday - Friday)
- Weekly on:
Monday Tuesday Wednesday Thursday Friday
- Monthly on:
1, 15
- Never

SAVE CANCEL

What Approvers See

1. Subject to entitlements granted by the System Administrator
 - Approvers will review bills and vendor credits before authorizing them for payment in **Bill Approvals** under **Approvals** in the left navigation
 - Approvers can:
 - Review bills by selecting the invoice number
 - Approve bills and vendor credits
 - Deny bills and vendor credits
 - They cannot pay bills or edit vendor information

NOTE: The approver experience begins with receiving an email from Cashflow360 to activate their sign in to the approver account

This email also contains links to download the mobile application to view and approve, or deny bills on their mobile device

When there is a payment to be approved, payment approvers will see:

- An email notification
- An item on their To Do List
- A pending approval badge on the Payments Out tab

CHASE CONNECT

Search AP & AR

Recent Network Tasks TS

Approvals

Bill approvals Vendor credits

NEEDS YOUR APPROVAL 4 UPCOMING 0 APPROVED BY YOU DENIED BY YOU

Add filters Needs your approval

4 results USD 0.04 Approve

Invoice no.	Vendor	Bill amount	Bill type	Uploads	Notes	Due date	Created date	Invoice date	Chart of account	PO no.	Status
12345223	AcmeCorp	USD 0.01	Recurring			01/16/26 ▲ Past due	01/16/26	01/16/26			Approve
2026-02-16	AcmeCorp	USD 0.01	Recurring			02/16/26 ▲ Past due	02/16/26	02/16/26			Approve
02172026	AcmeCorp	USD 0.01	Manual			02/19/26 ▲ Past due	02/17/26	02/17/26	1234		Approve
2026-03-16	AcmeCorp	USD 0.01	Recurring			03/16/26 ▲ Past due	03/16/26	03/16/26			Approve

Route a Bill

1. Click the **Bills** tab on the left side of the navigation
2. Click **Enter Bill** to proceed to the enter a bill window of the invoice you would like to route for approvals

NOTE: You may need to reference these sections in this guide before continuing:

- Adding approvers to your payment flow
- Pay a vendor with a bill

The screenshot displays the CHASE CONNECT interface for managing bills. The top navigation bar includes a search bar for AP & AR, and icons for Recent, Network, Tasks, and a user profile (TS). The main content area is titled 'Bills' and features a filter section with 'Add filters', 'Created in last 12 months', 'Active', and 'Clear filters'. Below the filters is a table of bills with the following data:

Invoice no.	Uploads	Notes	Vendor	Description	PO no.	Chart of account	Bill type	Created date	Invoice date	Due date	Currency	Invoice amount
3210			AcmeCorp	test			Manual	04/11/25	04/11/25	04/21/25	USD	0.01
000000000100			AcmeCorp	Testing Collaborator user function			Manual	04/15/25	04/01/25	04/30/25	USD	0.01
12345			AcmeCorp	Testing Collaborator user function			Manual	04/15/25	04/01/25	04/25/25	USD	0.01
0123456			AcmeCorp				Manual	05/20/25	05/20/25	05/23/25	USD	0.01
123456789			AcmeCorp	Test			Manual	06/18/25	06/18/25	06/19/25	USD	2.00

The interface also shows 'Unpaid bills (40)', 'All bills', 'Recurring bills', 'Draft bills (4)', and 'Vendor credits' tabs. A summary of '13 results USD 3.10' is displayed on the right. The 'Enter Bill' button is highlighted with a red box and a '2' in a circle, and the 'Bills' tab in the left navigation is highlighted with a red box and a '1' in a circle.

Route a Bill

- At the bottom right of the Bill Details pane, you will see the **Approvers** section - click the **box**, and choose the approvers you would like to review and approve the bill
- You can order approvers based on when you will like them to receive the bill
- Click **Save & Close** at the top of the screen

× Edit Bill #1234

5

Save & Close

Upload an invoice



Click or drag file here
Files supported: .pdf, .jpg, .jpeg, .png, .gif, or .txt

3

4

Assigned Unpaid

Vendor name *
Acme Corporation

Acme Corporation
1810 Embarcadero Road, Palo Alto, CA 94301

Vendor Balance USD 100.00
Last 5 bills

Invoice number * 1234 PO number Payment term Invoice date * 04/01/2025 Due date * 04/04/2025

Amount * USD 100.00 Bill description
 Use this for expense description

Approvers (1)
All must approve before paying this bill

1 Elizabeth Bradley
Required by bill approval policy

2

Notes on this bill
No notes

Expenses (USD 100.00)

Account	Amount	Description
	100.00	

Add Row +1 +5 +10 Remove Row

Move table below document

Route a Bill

- Once you submit the bill, your approvers will receive notifications to review and approve or deny payment based on the order you designated
- Track progress and notes in the **Overview** window, from the **Bills to Pay** tab

CHASE CONNECT

Search AP & AR

Recent Network Tasks TS

Customize Overview

Bills to pay Pay

Overdue ¹	Due 7 Days:	Due 7+ Days:	Total to pay:
\$7	\$0	\$0	\$7
38 BILLS	1 BILL	0 BILLS	39 BILLS

Bill Approvals Assigned to me

APPROVER	0-5 DAYS	6-10 DAYS	10+ DAYS	TOTAL
Kelsey Sheldon	0	0	1 \$0	1 \$0
Sarah Dunaye	0	0	3 \$1	3 \$1
Test	0	0	3 \$0	3 \$0
Total	0	0	7 \$1	7 \$1

Open invoices Create Invoice

Overdue ¹	Due 7 Days:	Due 7+ Days:	Total owed:
\$2,503	\$0	\$0	\$2,503
9 INVOICES	0 INVOICES	1 INVOICE	10 INVOICES

Payments In Get Paid

Today (0)	\$0
UPCOMING PAYMENTS	
Next 7 days (0)	\$0
Next 30 days (0)	\$0
PAST PAYMENTS	
Last 7 days (0)	\$0
Last 30 days (0)	\$0

Payments Out

Today (0)	\$0
UPCOMING PAYMENTS	
Next 7 days (0)	\$0
Next 30 days (0)	\$0
PAST PAYMENTS	
Last 7 days (0)	\$0
Last 30 days (0)	\$0

Review and Approve/Deny a Bill

Give users access to bills and the information necessary to approve or deny the payment – directly from their computer or mobile device



Review and Approve

1. In the left navigation, click **Approvals**
2. Select the bills to approve by checking the appropriate box
3. Click the **Invoice #** to review
4. Click **Approve**

CHASE CONNECT

Search AP & AR

Approvals

Bill approvals | Vendor credits

NEEDS YOUR APPROVAL 4 | UPCOMING 0 | APPROVED BY YOU | DENIED BY YOU

Filters: Needs your approval

Invoice no.	Vendor	Bill amount	Bill type	Uploads	Notes	Due date	Created date	Invoice date	Chart of account	PO no.	Status
12345223	AcmeCorp	USD 0.01	Recurring			01/16/26 ▲ Past due	01/16/26	01/16/26			Approve
2026-02-16	AcmeCorp	USD 0.01	Recurring			02/16/26 ▲ Past due	02/16/26	02/16/26			Approve
02172026	AcmeCorp	USD 0.01	Manual			02/19/26 ▲ Past due	02/17/26	02/17/26	1234		Approve
2026-03-16	AcmeCorp	USD 0.01	Recurring			03/16/26 ▲ Past due	03/16/26	03/16/26			Approve

4 results
USD 0.01

Approve

Deny a Bill

1. In the left navigation, click **Approvals**
2. Click the **Invoice #** to review

CHASE CONNECT

Search AP & AR

Approvals

Bill approvals Vendor credits

NEEDS YOUR APPROVAL 4 UPCOMING 0 APPROVED BY YOU DENIED BY YOU

Add filters Needs your approval

4 results USD 0.04 **Approve**

Invoice no.	Vendor	Bill amount	Bill type	Uploads	Notes	Due date ^	Created date	Invoice date	Chart of account	PO no.	Status
<input type="checkbox"/> 12345223	AcmeCorp	USD 0.01	Recurring			01/16/26 ▲ Past due	01/16/26	01/16/26			Approve
<input type="checkbox"/> 2026-02-16	AcmeCorp	USD 0.01	Recurring			02/16/26 ▲ Past due	02/16/26	02/16/26			Approve
<input type="checkbox"/> 02172026	AcmeCorp	USD 0.01	Manual			02/19/26 ▲ Past due	02/17/26	02/17/26	1234		Approve
<input type="checkbox"/> 2026-03-16	AcmeCorp	USD 0.01	Recurring			03/16/26 ▲ Past due	03/16/26	03/16/26			Approve

Deny a Bill

3. Review **Bill Details**

4. Click **Go to** and select **Deny**

Upload an invoice
Including the vendor invoice helps with faster and hassle-free payments.



Bill 2026-02-16

Approved Overdue Recurring

minsitt.aung@jpmchase.com

INVOICE DATE	INVOICE NUMBER	ACCOUNT
03/16/26	2026-03-16	
01/16/26	12345223	
01/07/26	1	

3 Payment details

Balance due	Paid amount USD 0.00	Past payments No payments
-------------	-------------------------	------------------------------

Bill details

Bill amount USD 0.01	Invoice number 2026-02-16	PO number —	Payment term No terms	Invoice date 02/16/26	Due date 02/16/26
--------------------------------	------------------------------	----------------	--------------------------	--------------------------	----------------------

Bill description
—

Edit Recurring Bill Series

1 You can update the amount, bill frequency, approvers, etc. for all future instances of this recurring bill

4 4 Approvers (1)

All must approve before paying this bill

1 TEST Pending Auto-populated from previous bills.	Notes on this bill No notes
---	--------------------------------

Expenses (USD 0.01)

Account	Amount	Description
	0.01	

Deny a Bill

5. Select the appropriate option:
Duplicate Bill, Data Entry Error, Incorrect Approver, Other
 6. Provide additional information on why the bill was not approved in the dialog box and click **Deny Bill**
- Users with the ability to manage bills will be notified that the bill needs review and will see details provided in the Add more info box

The screenshot shows a bill management interface for a bill dated 2026-02-16. A modal dialog box titled "Deny Bill" is open, overlaying the main content. The dialog box contains the following elements:

- Reason for denial:** A dropdown menu with the text "Select a deny type". A red circle labeled "5" is positioned to the left of this dropdown.
- Comment:** A text input area with a red circle labeled "6" to its left. Below the text area is a prompt: "User @ to tag other users." and buttons for "Cancel" and "Deny Bill".

The background interface shows bill details for "mintsitt.aung@jpmchase.com" with invoice number 2026-03-16 and amount USD 1.03. It also includes sections for "Payment details" and "Expenses (USD 0.01)".

Any third-party intellectual property referenced or used herein, including names and trademarks, are the property of their respective owners. JPMorgan Chase & Co. does not claim any ownership or rights to these marks, and their use does not imply any affiliation, endorsement, or sponsorship by JPMorgan Chase & Co. Chase, J.P. Morgan, JPMorgan, JPMorgan Chase, and Story by J.P. Morgan are marketing names for certain businesses of JPMorgan Chase & Co. and its affiliates and subsidiaries worldwide (collectively, "JPMC", "We", "Our" or "Us", as the context may require).

The information in this content (website, article, event invitation or other form) does not represent an offer or commitment to provide any product or service. The views, opinions, analyses, estimates and strategies, as the case may be ("views"), expressed in this content are those of the respective authors and speakers named in those pieces, and/or the JPMC departments that publish the content, and may differ from those of JPMorgan Chase Commercial Banking and/or other JPMC employees and affiliates. These views are as of a certain date and often based on current market conditions, and are subject to change without notice. Any examples used are generic, hypothetical and for illustration purposes only. Any prices/quotes/statistics included have been obtained from sources deemed to be reliable, but we do not guarantee their accuracy or completeness. To the extent indices have been used in this content, please note that it is not possible to invest directly in an index. This information in no way constitutes research and should not be treated as such. Any information related to cybersecurity provided is intended to help clients protect themselves from cyber fraud, not to provide a comprehensive list of all types of cyber fraud activities nor to identify all types of cybersecurity best practices.

Copying, re-publishing, or using this material or any of its contents for any other purpose is strictly prohibited without prior written consent from JPMorgan. In preparing this material, we have relied upon and assumed, without independent verification, the accuracy and completeness of all information that was acquired from public sources. Any mentions of third-party trademarks, brand names, products and services are for referential purposes only and any mention thereof is not meant to imply any sponsorship, endorsement, or affiliation unless otherwise noted. Notwithstanding anything to the contrary, the statements in this material are not intended to be legally binding. Any products, services, terms or other matters described herein (other than in respect of confidentiality) are subject to, and superseded by, the terms of separate legally binding documentation and/or are subject to change without notice.

The information in this content is not advice on legal, tax, investment, accounting, regulatory, technology or other matters. You should always consult your own financial, legal, tax, accounting or similar advisors before making any financial or investment decisions, or entering into any agreement for JPMC products or services. In no event shall JPMC or any of its directors, officers, employees or agents be liable for any use of, for any decision made or action taken in reliance upon, or for any inaccuracies or errors in or omissions from, the information in this content. We are not acting as your or any client's agent, fiduciary or advisor, including, without limitation, as a Municipal Advisor under the Securities and Exchange Act of 1934. JPMC assumes no responsibility or liability whatsoever to you or any client with respect to such matters, and nothing herein shall amend or override the terms and conditions in the agreement(s) between JPMC and any client or other person.

The information in this content does not include all applicable terms or issues, and is not intended as an offer or solicitation for the purchase or sale of any product or service. Our products and services are subject to applicable laws and regulations, as well as our service terms and policies. Not all products and services are available in all geographic areas or to all customers. In addition, eligibility for particular products and services will be determined by JPMC, including satisfaction of applicable legal, tax, risk, credit and other due diligence, and JPMC's "know your customer", anti-money laundering, anti-terrorism and other policies and procedures. Credit is subject to approval. Rates and programs are subject to change. Certain restrictions apply.

Products and services may be provided by banking affiliates, securities affiliates or other JPMC affiliates or entities. In particular, securities brokerage services other than those that can be provided by banking affiliates will be provided by appropriate registered broker/dealer affiliates, including J.P. Morgan Securities LLC and J.P. Morgan Institutional Investments Inc. Any securities provided or otherwise administered by such brokerage services are not deposits or other obligations of, and are not guaranteed by, any banking affiliate and are not insured by the Federal Deposit Insurance Corporation. Certain financial products and services are required by law to be provided only by licensed representatives and affiliates. Inquiries regarding such products and services will be referred to a licensed representative or a licensed affiliate. The information in this content is not an offer to sell, or solicit an offer to purchase, any securities by anyone in any jurisdiction in which such offer or solicitation is not authorized, or in which JPMC or the person making such an offer is not qualified to do so, or to anyone to whom it is unlawful to make such an offer or solicitation, or to anyone in any jurisdiction outside of the United States. Nothing in this content constitutes any commitment by JPMC to underwrite, subscribe for or place any securities, or to extend or arrange credit, or to provide any other product or service. JPMC contact persons may be employees or officers of any JPMC subsidiary or affiliate. Changes to Interbank Offered Rates (IBORs) and other benchmark rates: Certain interest rate benchmarks are, or may in the future become, subject to ongoing international, national and other regulatory guidance, reform and proposals for reform. For more information, please consult: <https://www.jpmorgan.com/IBOR>.

© 2026 JPMorgan Chase & Co. All rights reserved. JPMorgan Chase Bank, N.A. Member FDIC. JPMorgan Chase Bank, N.A., organized under the laws of the U.S.A. with limited liability. Deposits held in non-U.S. branches, are not FDIC insured. Non-deposit products are not FDIC insured.