Cash Flow Insight® Overview

Table of Contents

Summary

Dashboard
Dashboard provides a snapshot view of your account and your cash flow tools on one page. View your account transaction activity and balances, monitor your spending habits, view upcoming shortfalls, and measure progress against plan.

Account Activity
The Account Activity page from Online Banking is also present in Cash Flow Insight to help you keep track of your past and pending transactions, reconcile your account, view check images and more.

Timeline
Timeline helps you see past transactions and plan for future ones that will apply to a selected account. A graphical view of your balance shows your incoming and outgoing cash over time. You can add and update transactions via the interactive table to modify the graph.

Spend Analysis
Spend Analysis tracks Spending activities for all of your PNC business checking accounts and PNC business credit cards. View Spending by Business Category, month over month. Monitor employee spending through their business checking and business credit card expenditures. Track and export your business checking and business credit card transactions for business purposes and financial planning.

Trend
Trend helps you plan the future of your business by comparing it to past performance. You can plan for the remainder of the current year and next year, and track your progress on a month-to-month basis.

Cash In
Cash In allows you to keep track of the money you expect to receive. You can add new transactions as placeholders and later confirm the transaction date. Any incoming transfers that have been scheduled between your PNC accounts in PNC Online Banking will be included here.

Cash Out
Cash Out allows you to keep track of payments you make. You can add new transactions as placeholders and later schedule or commit to those payments. Any outgoing transfers between your PNC accounts or scheduled online bill payments in PNC Online Banking will be included here.

Invoices | Bills | Sync
Invoices | Bills | Sync unlocks the full potential of Cash Flow Insight. Manage and automate your invoicing and bill payments and even sync your receivables and payables data with your accounting software.

Settings
Settings allows you to delegate Cash Flow Insight access to those who operate and advise your business, adjust your Invoices | Bills | Sync enrollment, show credit card payments, change your landing page, or edit which accounts you have in Cash Flow Insight.

Dashboard

View a summary of your enrolled accounts.

Every account that you have enrolled in Cash Flow Insight will appear here... **1**

Have questions? Help provides quick reference guides, videos, and contact information

Trend shows your monthly and yearly actual activity vs planned cash flow trends... **2**

Need a tour? Turn Tips On ⓘ

Click to turn on/off Tips to guide you through Cash Flow Insight

Track your spending habits and the top categories with Spend Analysis

Track your week to week cash flow with Timeline. Compare projected balance, planned cash threshold and cash in and cash out transactions... **3**

Business Basic Checking $60,779.03

Account Activity

Date	Description	Withdrawals	Deposits	Balance
07/31/2020	CHECK	$342.25		$61,444.43
07/31/2020	POS PURCHASE KEYSTONE HARDW RIDGWAY PA	$10.15		$60,779.03
07/18/2020	CHECK	$26.00		$60,792.18
07/18/2020	CHECK	$90.77		$60,818.18
07/18/2020	CHECK	$417.44		$60,908.95
07/13/2020	PAYMENT,E-CHECK VERIZON FINANCIA PAYMENTS	$92.24		$61,326.39
07/11/2020	CHECK	$25.80		$61,418.63
07/03/2020	SERVICE CHARGE PERIOD ENDING 07/31/2018	$3.00		$60,789.18
07/02/2020	CHECK	$3,000.00		$61,786.68
07/02/2020	DEPOSIT		$1,064.32	$64,786.68
06/29/2020	POS PURCHASE USPS PO 411572 COLUMBUS PA	$20.00		$63,722.36
06/08/2020	DEPOSIT XXXXX7616		$6,383.82	$63,742.36
06/07/2020	CHECK	$243.00		$57,358.54
06/06/2020	CHECK	$25.80		$57,601.54
06/06/2020	SERVICE CHARGE PERIOD ENDING 05/31/2018	$3.00		$57,627.34

View Detail >>

Payables
Enroll in 'Payables' to safely upload & store documents to your document inbox. Organize by creating custom folders. Edit Preferences

Need Help?

Contact Us
A dedicated team of Cashflow Insight Consultants are ready to help guide you.
Phone: 855-762-2361
Hours: Monday through Friday from 8am to 9pm ET

Reference Guides
Learn about these tools.
Videos ☑
Cash Flow Insight ☑
Invoices | Bills | Sync ☑
Payables ☑
Receivables ☑

Task List
Your monthly statement is ready. ✕
Your Cash Rewards Business x1234 payment is due on April 6 | Pay ✕

Cash Flow Overview
Net Cash Flow this month: ▼ $(3.75)
Cash In: $0.00
Cash Out: $3.75

Spend Analysis for August, 2018
0% 35% 70%
Miscellaneous 37%
Professional Services and Fees 30%
Income 19%
Other Categories 14%

View Detail >>

Timeline
$60,779.03 Available
$60,779.03 Ledger
578
$ 15000
today
-52
Nov 9 Dec 20

View Detail >>

Trend
NaN — 101.79% Above Plan (year-to-date)

1 To enroll or unenroll your accounts, access the Settings page via the gear on the right side of the menu bar.

2 Click anywhere in this area or select Trend in the menu bar to navigate to the Trend page. There you can adjust your plan and view more details on how your cash flow is trending month to month.

3 Click anywhere in this area or select Timeline in the menu bar to navigate to the Timeline page. There you can plan for transactions in the future that will affect your cash flow.

4

Account Activity

View details of pending and posted transactions.

Business Checking	$59,526.90

Online Statement | Show Account & Routing Number   🖨 Printer Friendly Page

These transactions have been submitted, but have not been posted to your account yet.

Review and download your statements.

Pending Transactions

Show [5] entries   Search 🔍

Date	Description	Withdrawals	Deposits
	You have no pending transactions		

Showing 0 to 0 of 0 entries

Account Summary

Available Balance:	$59,526.90
Ledger Balance:	$59,526.90
Pending Withdrawals:	$0.00
Pending Deposits:	$0.00
Interest Paid to Date:	$0.00
Interest Paid Last Year:	$0.00
Last Deposit Amount:	$263.85 02/05/18 01/31/20
Last Statement Balance:	$62,124.86 01/31/18

Search for transactions by description, date range, check number range, or amount range.

Search up to 24 months of transaction activity for each account.

Posted Transactions

List By Date	List By Type	Search		Filter: All ▼	Export ▼

Show [25] entries

Advanced Search

Date	Description	Withdrawals	Deposits	Balance
06/01/2020	CHECK 7753 0964141199 🖼	$143.81		$59,526.90
06/01/2020	DEPOSIT X00000X3449 🖼 ⓘ		$263.85	$59,670.71
05/31/2020	SERVICE CHARGE PERIOD ENDING 01/31/2018	$3.00		$59,406.86
05/31/2020	CORPORATE ACH 7625470000044454K PAYCHEX TPS TAXES	$2,715.00		$59,409.86
05/11/2020	SERVICE CHARGE PERIOD ENDING 04/30/2018	$3.00		$62,124.86
05/11/2020	CORPORATE ACH X75455500001-3035 PAYCHEX EIB INVOICE	$111.74		$62,127.86
05/01/2020	CHECK 7748 0900720166 🖼	$672.62		$62,239.60
05/01/2020	CHECK 7746 0901189551 🖼	$2,507.99		$62,912.22
04/27/2020	CHECK 7741 0901716861 🖼	$672.62		$65,420.21
04/03/2020	DEPOSIT X00000X3470 🖼 ⓘ		$10,935.02	$66,092.83
04/03/2020	CHECK 7740 0904256686 🖼	$3,226.08		$55,157.81
04/03/2020	CHECK 7739 0956681272 🖼	$64.77		$58,383.89
04/02/2020	SERVICE CHARGE PERIOD ENDING 12/29/2017	$29.00		$58,448.66
04/01/2020	CHECK 7757 0891727611 🖼	$762.16		$58,477.66
04/01/2020	CHECK 7735 0893061866 🖼	$57.60		$59,239.82
04/01/2020	DEPOSIT X00000X4427 🖼 ⓘ		$8,490.94	$59,297.42
03/30/2020	CHECK 7736 0967271977 🖼	$2,585.56		$50,806.48
03/21/2020	CORPORATE ACH 74-7500000056227K PAYCHEX TPS TAXES	$1,971.00		$53,392.04

Click to view an image of a check or deposit slip.

▶ Additional Information
▶ Account Services
▶ Account Alerts

Matt W. test of Auto SSO/Pre
Enroll in 'Payables' to safely upload & store documents to your document inbox. Organize by creating custom folders. Edit Preferences

Export to Quicken, Quickbooks, Microsoft Money, or Microsoft Excel.

Timeline

Forecast and manage your week-to-week cash flow.

A cash shortfall occurs when your cash flow falls below your cash reserve.... ①

The graph represents your past and future cash flow... ②

Change the selected date range... ③

Click on the arrows to shift the graph forward or backward in time.

Click to add new future transactions... ④

Past transactions appear in dark grey with a transaction date

Invoices | Bills | Sync transactions are included in your cash flow forecast. Edit Invoices | Bills | Sync transactions in the menu
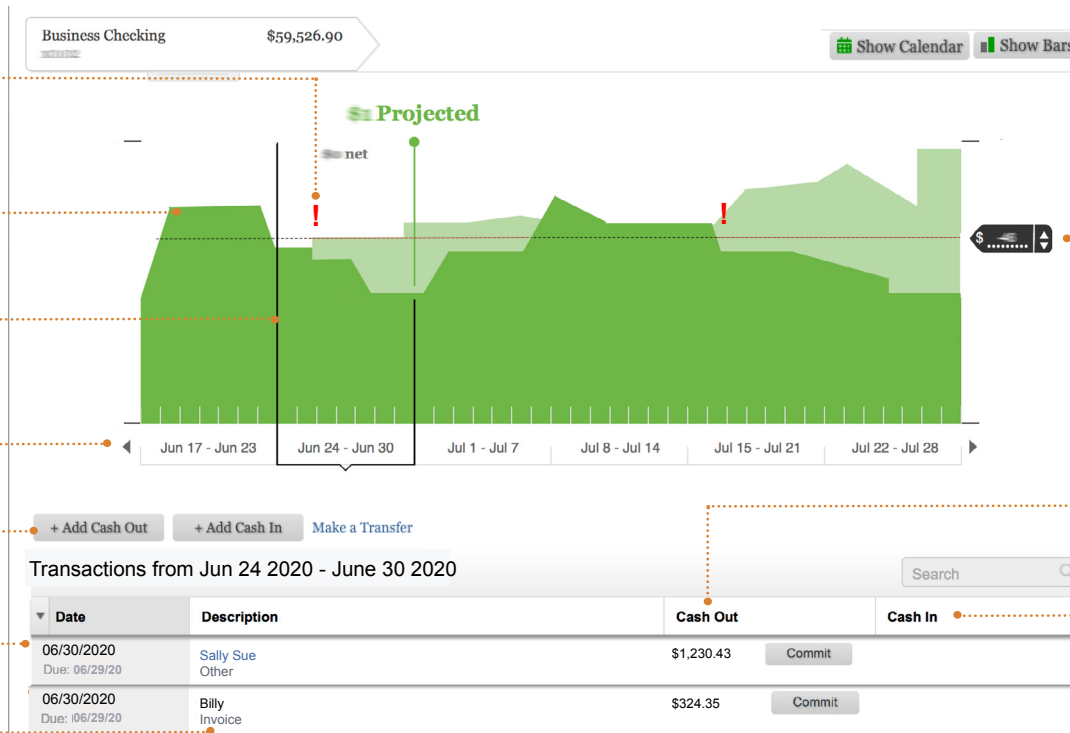
See your weekly Cash In versus Cash Out in the form of a bar graph or calendar.

Adjust your cash reserve by double-clicking and typing in your cash reserve or click and drag the handle

Cash Out signifies money leaving your account... ⑤

Cash In signifies money coming into your account... ⑥

Business Checking　　　$59,526.90

📅 Show Calendar　📊 Show Bars

💵 **Projected**

net

Jun 17 - Jun 23　Jun 24 - Jun 30　Jul 1 - Jul 7　Jul 8 - Jul 14　Jul 15 - Jul 21　Jul 22 - Jul 28

+ Add Cash Out　　+ Add Cash In　　Make a Transfer

Transactions from Jun 24 2020 - June 30 2020　　　Search 🔍

▼ Date	Description	Cash Out	Cash In
06/30/2020 Due: 06/29/20	Sally Sue Other	$1,230.43	Commit
06/30/2020 Due: i06/29/20	Billy Invoice	$324.35	Commit

① Click on the red exclamation point for more details and to take action on a cash shortfall.

② **Dark green** represents Account Activity and projected transactions in which you are confident.

Light green represents projected transactions that you are still unsure of.

Hashed green is when the light green, projected cash flow is less than the dark green approved projected cash flow.

③ The selected portion of the graph determines what data is displayed in the table beneath. Transactions in the table are fitered based on the date range selected in the graph.

④ Schedule a bill or transfer, or add a placeholder for an outstanding invoice. Added transactions will appear in the table below.

⑤ Transactions labeled Committed or Scheduled can be edited, but transactions labeled Processing cannot.

⑥ Click either *Confirm* or *Confirmed* to edit the receivable placeholder.

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Spend Analysis

View and track how your spending varies month to month by category and total dollars.

Business Checking	$59,526.90		

Categories: **All Categories**   Reset All ×

Spending Totals   **$3,203.30**

Professional Services and Fees	$1,473.52	46%	
Donation and Gifts	$736.70	23%	
Compensation	$672.70	21%	
Income	$224.23	7%	
Cost of Goods Sold	$64.06	2%	
Donation and Gifts	$32.03	1%	
Insurance	$--	--%	
Loan Repayments	$--	--%	
Miscellaneous	$--	--%	
Office/Business Expenses	$--	--%	
Pension Plans	$--	--%	
Property	$--	--%	
Tax	$--	--%	
Transfers	$--	--%	
Travel and Entertainment	$--	--%	
Uncategorized	$--	--%	
Utilities	$--	--%	

Spending History

Click on a category to view sub-category details

Spending totals and percentages for each category and subcategory for the selected month

Spending totals for each month in the past year

Activity

Transactions from June 2020   ↗ Export   Description, Date, or Amount   Search

| Date	Description	Amount	Category
06/06/2020	DEPOST		Income > Deposit
	SERVICE CHARGE PERIOD ENDING		Professional Services and Fees > Bank Fees/Service Charges
06/06/2020	CHECK		Withdrawals and Checks > Checks

Each transaction is assigned to a business category to help you plan and budget for future needs

Edit the category by clicking on the pencil icon. The selection will apply to future transactions with the same merchant/type automatically.

The higher-level categories match IRS categories to help organize transactions and show business impact

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Trend

Visualize and manage your long-term cash flow.
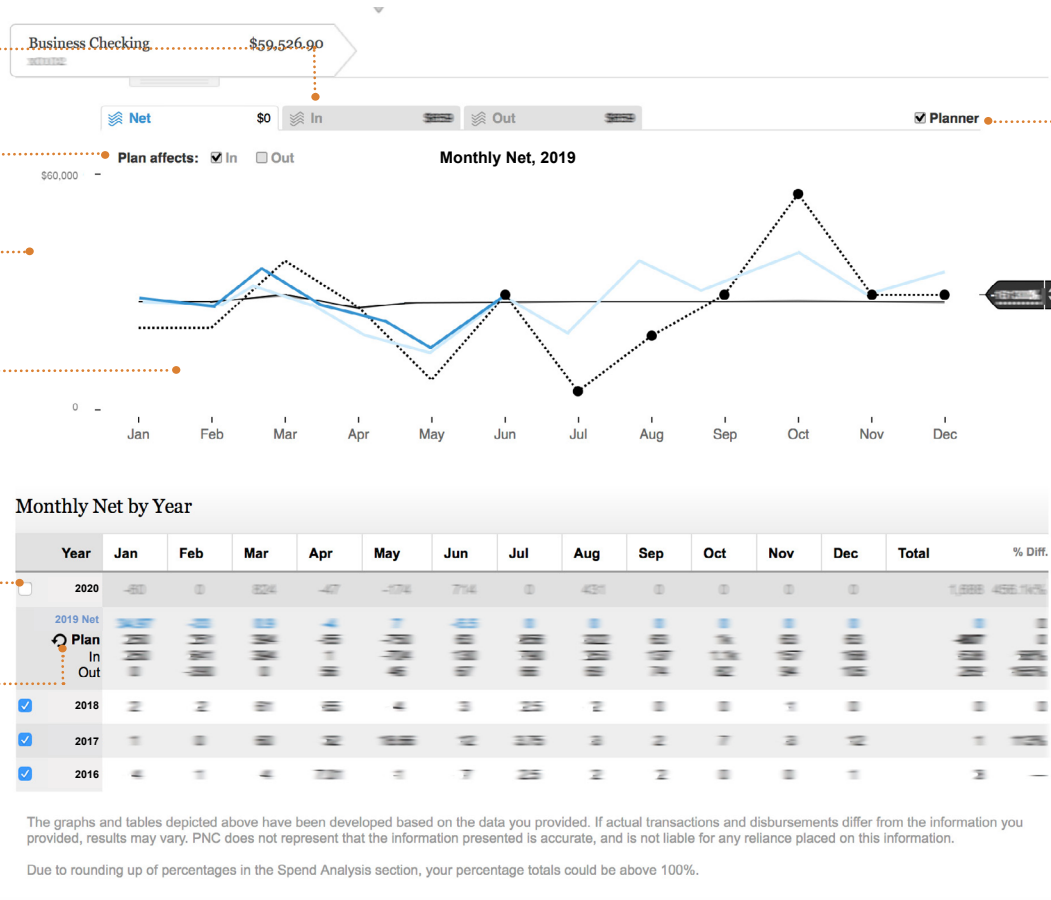
Switch between Net, In and Out tabs to see different views of the Trend graph.

Decide which data will change when the plan is adjusted... ❶

The graph represents your cashflow for the years selected in the spreadsheet below.

The gray lines and spreadsheet. represent data from past years.

The blue line shows actual data for the current year.

The dotted line shows plan data... ❷

Click in the box next to the year to display next year's plan data... ❸

Click on the arrow icon to revert to the default plan... ❹

When Plan is turned on, plan data will be expanded for the current year... ❺

Display plan data for the current year and next year in the graph and spreadsheet... ❻

Adjust the current or future year's plan by sliding the handle... ❼

View the percent difference between this year's plan and actual cashflow.

Business Checking $59,526.90

≋ **Net** $0   ≋ In   ≋ Out   ☑ Planner

Plan affects: ☑ In   ☐ Out   **Monthly Net, 2019**

$60,000 —

0 —

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

Monthly Net by Year

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	% Diff.
2020	-80	0	824	-47	-174	714	0	431	0	0	0	0	1,888	458.14%
2019 Net / ↻ Plan In Out														
☑ 2018	2	2	8	6	4	3	25	2	8	8	1	8	8	8
☑ 2017	1	1	8	12	18	12	18	3	2	7	12		1	18
☑ 2016	4	1	4	8	1	7	25	2	2	8	8	1	3	—

The graphs and tables depicted above have been developed based on the data you provided. If actual transactions and disbursements differ from the information you provided, results may vary. PNC does not represent that the information presented is accurate, and is not liable for any reliance placed on this information.

Due to rounding up of percentages in the Spend Analysis section, your percentage totals could be above 100%.

❶ "Plan affects In" will only modify Cash In data when the plan is changed. "Plan affects Out" will only modify Cash Out data when the plan is changed.

❷ Drag points on the dotted line up or down to adjust the plan. Adjusting points on the graph will also change the corresponding spreadsheet data and shift the handle.

❸ Next Year's Plan information will display in the spreadsheet and graph where adjustments can be made.

❹ Selecting the Revert to Default arrow will set the Percent Handle on the graph back to 0%.

❺ Key-enter values into the spreadsheet for planned data for the remainder of the calendar year. Adjustments made in the spreadsheet will be reflected in the dotted line on the graph.

❻ Uncheck the Planner box to display only actual or historic data in the graph. The gray lines and spreadsheet.

❼ The handle shows the percent change from last year's cash flow to this year's plan.

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Cash In

Project your incoming cash flow.

Create a placeholder for incoming cash

Add or edit customers in your list

This chart shows the projected receivables that you are still unsure of

Click on the date header to sort by due date or transaction date

View unconfirmed receivables that have passed their due date... **1**

Invoices created in Invoices | Bills | Sync will be Unconfirmed before your customer has scheduled payment.

| Business Enterprise Chec... x2279 | $18,266.39 |

Need a tour? Turn Tips On ⓘ

+ Add cash in   Make a Transfer | Customer List

Search

$3,232.75 Unconfirmed Cash In

Due Date	Customer	Amount
▼ Past Due Receivables (52)		
06/27/2014	Customer 1 *Invoice Number 015* Invoice	$1.00 Outstanding
02/19/2015	Customer 2 *Invoice Number 558* Invoice	$27.50 Outstanding
08/13/2020	John Cohen Invoice	$361.39 Outstanding
08/23/2020	ABC Corporation ⟳ Receivable	$1,780.87 Confirm
08/24/2020	ACME Corp Receivable	$706.89 Confirm
09/12/2020	Jane Doe Invoice	$383.60 Outstanding

$646.98 Confirmed Cash In

▼ Date	Customer	Amount	
08/25/2020 Due: 08/17/2020	ACME Corp Receivable	$568.98	Confirmed
08/31/2020 Due: 08/31/2020	ABC Corporation ⟳ Receivable	$78.00	Confirmed
08/22/2020 Due: 11/19/2018	Customer 1 Receivable	$500.00	Confirmed x

The due date for late confirmed receivables will turn red... **2**

Click Confirm once you are confident that the payment will be coming in... **3**

Confirmed cash in will be categorized as a receivable or a transfer beneath the customer name... **4**

Recurring receivables are marked with a recurring icon

The status of a receivable will show Confirmed. The status of a Transfer will show Scheduled or Processing... **5**

1 Past due receivables that are unconfirmed will not affect the Timeline graph until they are moved to Confirmed Cash In and given a future transaction date.

2 The colored bar beside the date will turn yellow if the receivable is 1-30 days late, orange if it is 31-60 days late, or red if it is 61+ days late.

3 Once you have clicked Confirm, you will be asked to provide a transaction date. This receivable will then be moved to the Confirmed Cash In chart.

4 Confirmed cash in will be categorized as a receivable if the entry was created in the Unconfirmed Cash In chart. It will be categorized as a transfer if the entry was created in the Transfer Funds tab.

5 Click on the customer name or Confirmed button to edit a confirmed receivable.

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Cash Out

Plan your outgoing cash flow.

Add or edit payees in your list

Create future outgoing transactions... ①

This chart shows the payables that you have saved for later which you have not yet scheduled or committed

The colored bar beside the date will turn yellow if the payable is 1-30 days late, orange if it is 31-60 days late, or red if it is 61+ days

View your bill pay history from the Pay Bills section of PNC Online Banking. Select the Invoices | Bills | Sync tab to view Payables history.

This chart shows transfers and scheduled payables, including uncashed checks.

Click on the date header to sort by due date or transaction date

View scheduled checks that have passed their transaction date... ③

The status of outgoing cash will show Committed, Scheduled... ④

Business Enterprise Chec... x2279	$18,266.39

Need a tour? Turn Tips On ⓘ

+ Add cash out | Make a Transfer | Payee List | Bill Pay History   Search 🔍

$941.77 Uncommitted Cash Out

▼ Date	Payee	Amount	
08/24/2020 Due: 08/24/2020	Hermans Supplies and Services	$536.34	Commit
08/27/2020 Due: 08/24/2020	Building Supply Co	$405.43	Commit
08/27/2020 Due: 08/24/2020	Metals and More Invoice	$536.34	Commit

$1,823.10 Committed Cash Out

▼ Date	Payee	Amount	
▼ Uncashed checks		$10.00	
06/14/2020	Joe's Home Goods & Gardening Check	$5.00	
07/02/2020	Timber, Lawn, and More Check	$5.00	
08/17/2020 Due: 08/17/2020	Metals and More Check	$549.24	Committed
08/31/2020 Due: 08/31/2020	Hermans Supplies and Services Other	$230.54	Committed
08/31/2020 Due: 08/31/2020	Mikes Hardware Other	$1,043.32	Committed

① Add cash out to make a transfer, access Online Bill Pay or record bill payments offline or by paper check. Commit if you are confident or leave uncommitted until you are sure.

② Labels include transfers, online bill payments, paying by check, or paying some other way.

**③** If a check has not been reconciled, you can manually delete it.

④ Click the payee name or the status button to edit a transaction. Transactions that show Processing as their status cannot be edited.

Committed cash out will be labeled beneath the payee name... ②

Click Commit to schedule a payment or move the payable directly to Committed Cash Out.

Select the payee name to edit transaction details.

Bills added in Invoices | Bills | Sync will appear as Uncommitted until a payment has been scheduled

10

Invoices | Bills | Sync
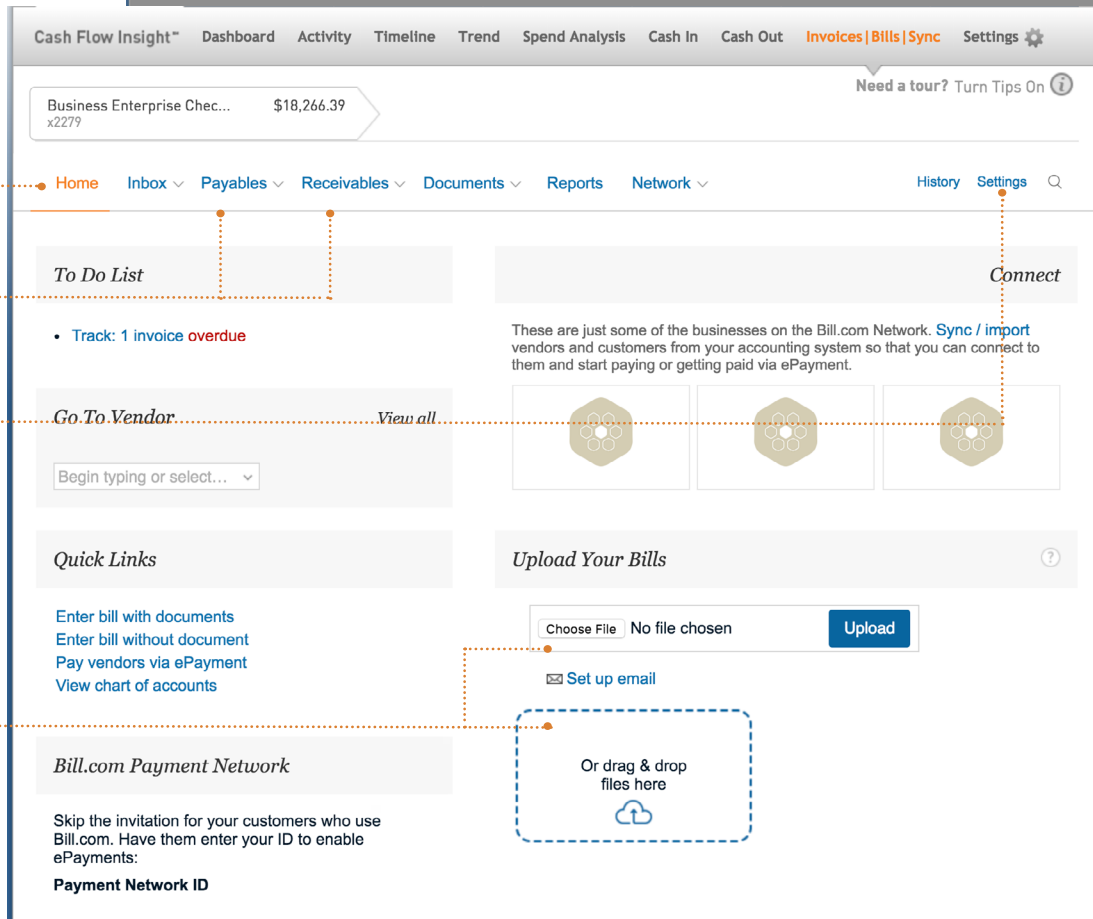
Unlock the full potential of Cash Flow Insight.
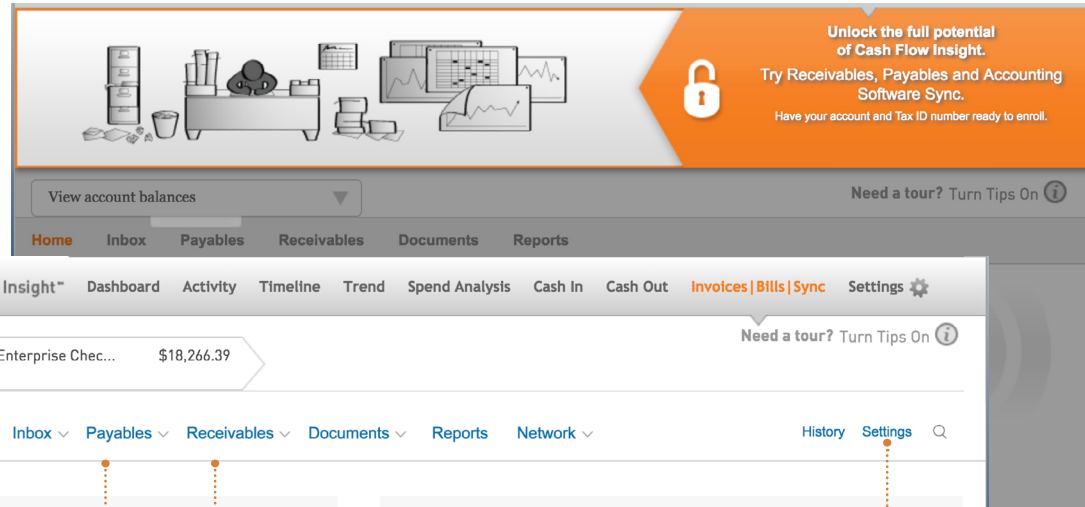
Click the banner at the top of the page to enroll... **3**

Navigate Invoices | Bills | Sync using the sub-navigation

Payables and Receivables appear in Cash In and Cash Out **1**

Get started by setting up preferences in Settings **2**

Upload or drag and drop received bills

1 Visit Timeline, Cash In, and Cash Out to see how your payments and invoices fit in with your other future transactions.

2 Settings contains Accounting Software Sync preferences. Input data once and use Cash Flow Insight to update your accounting software.

3 To adjust your enrollment or change your service fee account, access the Preferences page via the gear on the right side of the menu bar.

11

Settings

Customize your experience.

Settings Need a tour? Turn Tips On ⓘ

Cash Flow Insight Subscriptions Unsubscribe
You are currently subscribed to Cash Flow Insight. This includes your Dashboard, Timeline, Trend, Spend Analysis, Cash In, and Cash Out.

Learn more about your subscription options >>

Service Fee Account Change
Your billing account for all Cash Flow Insight subscription fees.

[Business Checking x7648 ⬍]

Cash Flow Insight Fees ▣

Choose the account to be billed for all service fees

Initial Page Change
Your default landing page when accessing Cash Flow Insight.

[Dashboard ⬍]

Select which page you would like to see first when you sign in

Credit Card Accounts Change
Add uncommitted cash outs for the following credit cards:

Credit Card   **Pay From**
Visa Bus. Cont Acct - no Card x8440   [Do not show ▾]

Adjust your Invoices|Bills|Sync enrollment

Invoices|Bills|Sync Change Unsubscribe
Select the tools to be part of your Cash Flow Insight experience.

☑ **Payables**
☑ **Receivables**
☑ **Accounting Software Sync** : Microsoft Office Accounting
Service Agreement (Updated as of 4/7/2020)

Business Information Change
Your company name and address will display on your Invoices (Receivables), Checks (Payables), and for other companies that connect with ePayment (Bill.com Payment Network).

Company Name : TELLIHO TREE
                   SERVICE

Address : [******* - 21375 GERMAN RD MEADVILLE, PA 1633553... ⬍]

Edit your business name and address that displays on invoices, checks, and ePayments

Delegate access to those who help operate and advise your business... ❶

Delegation Change   Learn more about roles ▣

Sub User	Role	Cash Flow Insight Accounts/Entitlements
Jane Baker	**1. Manager** with Invoices|Bills|Sync**	x7648 [bill pay] [payments]
Tim Books	**3. Bookkeeper** with Invoices|Bills|Sync**	x7648 [bill pay] [payments]
John Chef	**3. Bookkeeper** with Invoices|Bills|Sync**	x7648 [bill pay] [payments]

❶ Grant varying levels of access by using different roles and entitlements. Check out the Learn More About Roles PDF to help you determine which roles to assign.