

# CASHFLOW USER GUIDE





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## Pencatatan pembukuan usaha / *Business book keeping*

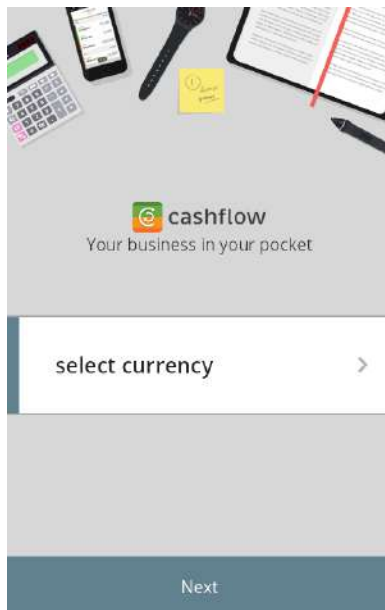
Fitur ini digunakan untuk mencatat arus kas keluar dan masuk dari kegiatan usaha Nasabah. Fitur ini dapat digunakan oleh pengguna Cashflow tanpa harus memiliki rekening di PT. Bank Commonwealth.

*This feature is used to record inflow and outflow of customer's business. This feature can be used by Cashflow customer without having account in PT. Bank Commonwealth.*

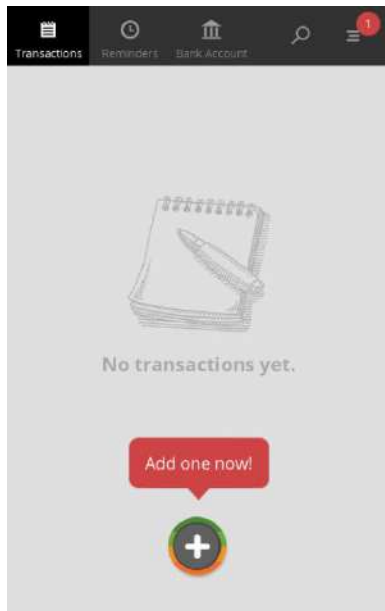
1. Nasabah unduh dan melakukan instalasi aplikasi di telepon genggam  
*Customer downloads and installs application into their mobile phone.*



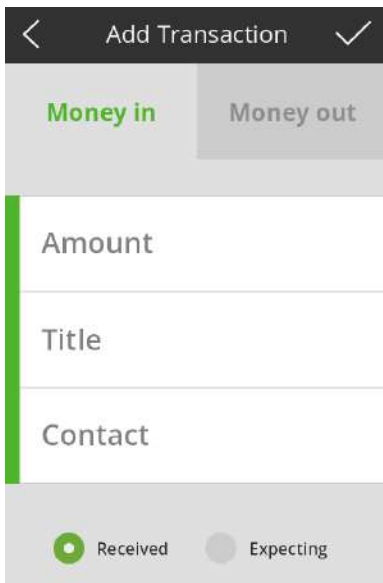
2. Nasabah memilih mata uang yang akan digunakan dan melewati panduan awal untuk memulai.  
*Customer chooses the currency code and follows the initial guidance to start.*




3. Nasabah memilih *Transactions*  
*Customer choose Transactions*



4. Nasabah menekan tombol + untuk mencatat uang masuk atau uang keluar.  
*Customer click button + to record money in or money out.*



**Today**  
21 Jan 2015 

---

Category *optional*

---

Notes *optional*

---

Copied to clipboard

Cancel Save

5. Nasabah memilih *money out* untuk mencatat uang keluar.  
*Customer chooses money out to record money out.*

< Add Transaction ✓

Money in **Money out**

---

Amount

---

Title

---

Contact

---

☒ Paid ☐ Due on



**Today**  
21 Jan 2015

Category *optional*

Notes *optional*

Cancel Save

6. Nasabah memilih contact untuk mengirimkan SMS Gratis dan menginformasikan bahwa transaksi telah dicatat oleh Nasabah kedalam aplikasi Cashflow.

*Customer chooses contact to send Free SMS and to inform that transaction has been recorded by customer into Cashflow application.*

Search contact

SISCA  
081123456789

FABIOLA  
08221234500

CHOLILA  
08331234110

JAMAD  
08412345001

ASTIKA  
083309876543

Done



7. Nasabah memilih “Diterima/ Dibayar” jika uang telah diterima/ telah dikeluarkan dan memilih “Akan diterima/ Akan dibayar” jika uang akan diterima/ akan dibayarkan nanti.  
*Customer chooses “Received/Paid” if money has been received/ has been paid and chooses “Expecting / Due on” if money will be received / will due later.*

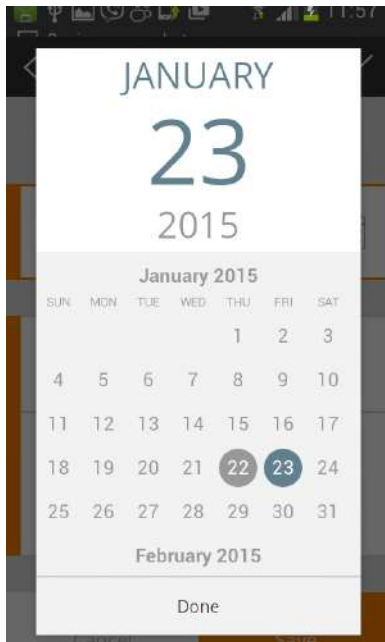
The screenshot shows the 'Add Transaction' screen with the 'Money in' tab selected. The form includes fields for 'Amount', 'Title', and 'Contact'. At the bottom, the 'Received' radio button is selected, and the 'Expecting' radio button is unselected.

The screenshot shows the 'Add Transaction' screen with the 'Money out' tab selected. The form includes fields for 'Amount', 'Title', and 'Contact'. At the bottom, the 'Paid' radio button is selected, and the 'Due on' radio button is unselected.

8. Jika Nasabah memilih “Akan diterima/ Akan dibayar”, maka tentukan tanggal uang akan diterima / akan dibayar.  
*If customer chooses “Expecting / Due on”, then chooses the date of money will be received / will due.*

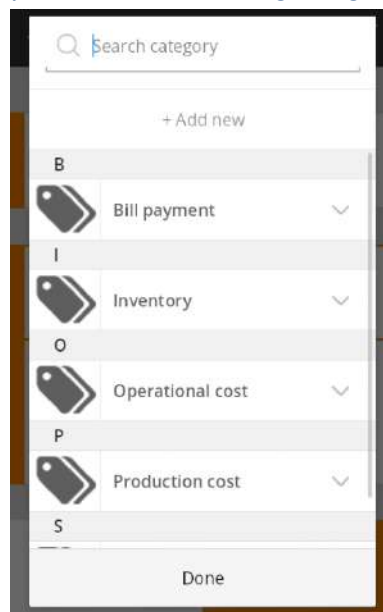
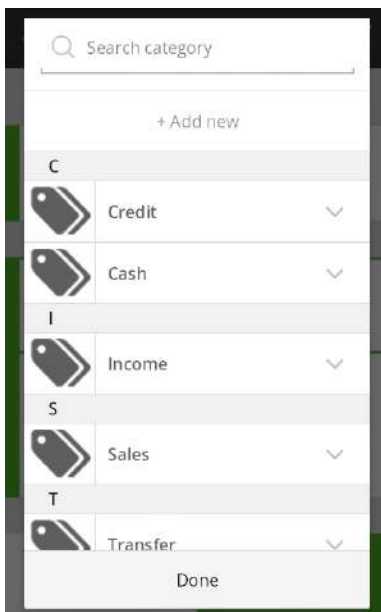
The screenshot shows the 'Add Reminder' screen with the 'Due on' radio button selected. The date 'Tomorrow 23 Jan 2015' is displayed, and a calendar icon is visible on the right.

The screenshot shows the 'Add Reminder' screen with the 'Expecting' radio button selected. The date 'Tomorrow 23 Jan 2015' is displayed, and a calendar icon is visible on the right.



9. Nasabah dapat membuat pengelompokan catatan baru atau memilih jenis pengelompokan yang sudah ada.

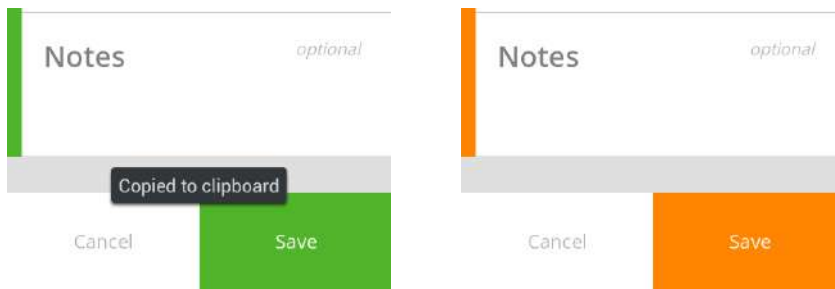
*Customer can choose the new category or choose the existing category.*



10. Nasabah dapat menambah catatan khusus untuk transaksi pencatatan.

*Customer can add special notes for the recording transaction.*



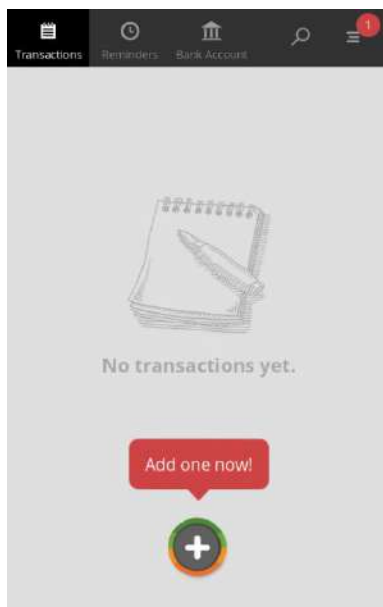


## Mencatat pengingat piutang dan utang / *Record reminder of receivables and payables*

Fitur ini digunakan untuk membuat pengingat piutang dan utang dari kegiatan usaha Nasabah.

*This feature is used to create reminder of receivables and payables from customer's business.*

1. Nasabah menekan tombol + untuk mencatat uang masuk.  
*Customer click button + to record money in*





<

Add Transaction

✓

Money in

Money out

Amount

Title

Contact

☒ Received

☐ Expecting

<

Add Transaction

✓

Money in

Money out

Amount

Title

Contact

☐ Paid

☐ Due on

- Nasabah memilih “Diterima/ Dibayar” jika uang telah diterima/ telah dikeluarkan dan memilih “Akan diterima/ Akan dibayar” jika uang akan diterima/ akan dibayarkan nanti.  
*Customer chooses “Received/Paid” if money has been received/ has been paid and chooses “Expecting / Due on” if money will be received / will due later.*

<

Add Transaction

✓

Money in

Money out

Amount

Title

Contact

☒ Received

☐ Expecting

<

Add Transaction

✓

Money in

Money out

Amount

Title

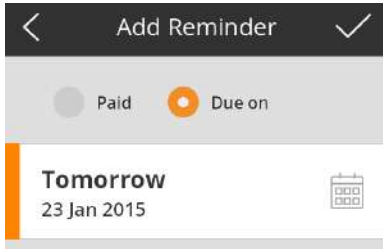
Contact

☐ Paid

☐ Due on

- Jika Nasabah memilih “Akan diterima/ Akan dibayar”, maka tentukan tanggal uang akan diterima / akan dibayar.

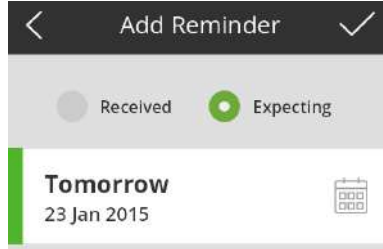
*If customer chooses “Expecting / Due on”, then chooses the date of money will be received / will due.*



**Add Reminder** ✓

☐ Paid ☒ Due on

**Tomorrow**  
23 Jan 2015



**Add Reminder** ✓

☐ Received ☒ Expecting

**Tomorrow**  
23 Jan 2015



JANUARY  
23  
2015

January 2015

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

February 2015

Done

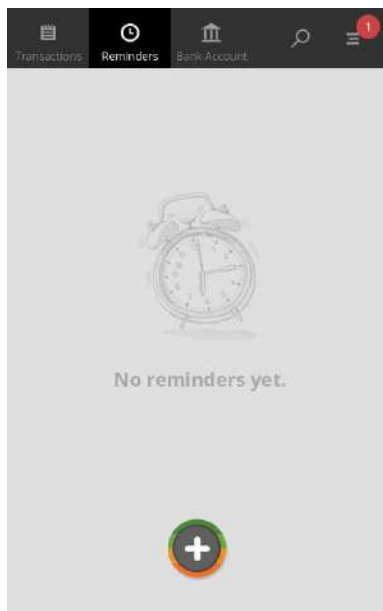


## Melihat detil pengingat / *View reminder details*

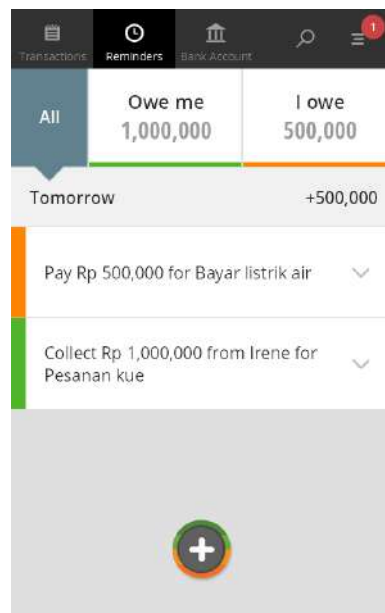
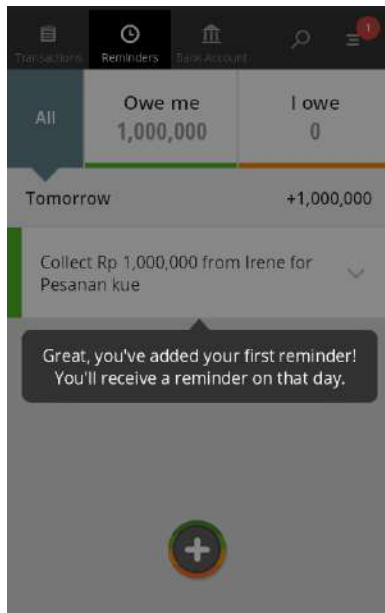
Fitur ini digunakan untuk melihat detil dari pengingat.

*This feature is used to see the reminder's detail.*

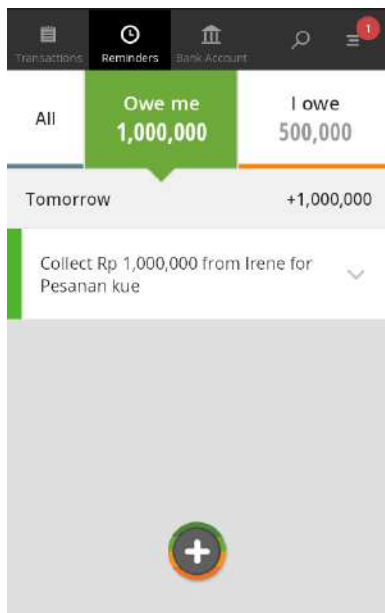
1. Nasabah memilih Pengingat  
*Customer choose Reminder*



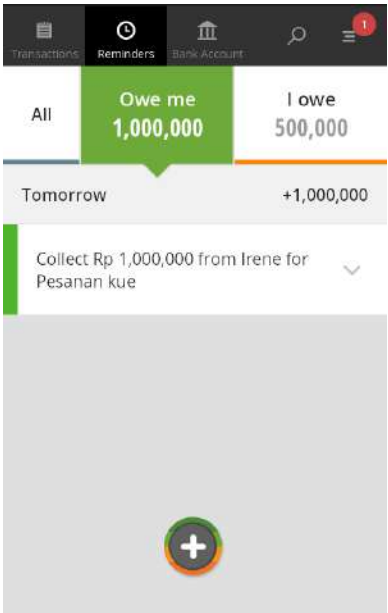
2. Nasabah melihat seluruh data yang ada di Pengingat  
*Customer see all data in Reminder*



3. Nasabah melihat Piutang  
*Customer see Receivables*



4. Nasabah melihat Utang  
*Customer see Payables*





## Registrasi rekening / *Account Registration*

Fitur ini digunakan untuk mendaftarkan rekening agar pengguna Cashflow dapat melakukan transaksi keuangan melalui Cashflow. Fitur ini dapat digunakan oleh nasabah individual yang memiliki rekening tabungan atau giro perseorangan di PT. Bank Commonwealth.

*This feature is used to register account for Cashflow uses to transfer money via Cashflow. This feature can be used by individual customer who owns current account or saving account in PT. Bank Commonwealth.*

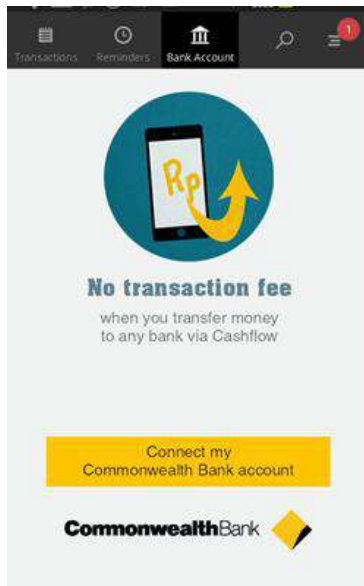
1. Nasabah memilih Rekening Bank  
*Customer chooses Bank Account*



2. Nasabah *Log in* menggunakan identitas media sosial (Facebook/ Twitter/ LinkedIn/ Google).  
*Customer log in using their social media identity (Facebook / Twitter/ LinkedIn / Google).*



3. Nasabah memilih menghubungkan rekening Commonwealth Bank ke Cashflow  
*Customer choose Connect my Commonwealth Bank account to Cashflow*



4. Nasabah memasukkan nomor rekening tabungan atau giro dan tanggal lahir ke dalam aplikasi.  
*Customer inputs current account or savings account number and date of birth into the application.*

5. Nasabah membuat Cashflow PIN yang merupakan kombinasi 6 angka.  
*Customer creates Cashflow PIN with the combination of 6 digits numbers.*
6. Nasabah memasukkan kembali Cashflow PIN  
*Customer re-input Cashflow PIN*





< Link account to Cashflow

2

Create a NEW PIN for Cashflow transactions

Re-enter your PIN

Cancel Next

7. Sistem akan mengirimkan SMS yang berisikan kode registrasi ke nomor seluler yang terdaftar pada sistem perbankan.

*System sends registration code via SMS to the registered mobile phone number in the Banking system.*

8. Nasabah memasukkan kode registrasi ke dalam aplikasi.

*Customer input registration code into the application.*

< Link account to Cashflow

3

A six digit password has been sent via sms to your mobile phone 08190505xxxx

6 digit password

Not received your password?  
[Resend password](#)

Note: This SMS is free of charge

Cancel Next

9. Apabila proses registrasi berhasil, Cashflow akan menampilkan pesan sukses. Anda dapat menghubungi Call Commbank untuk mengaktifkan rekening Anda.



*If registration process is successful, Cashflow will display a success notification. You can contact Call Commbank to activate your account.*



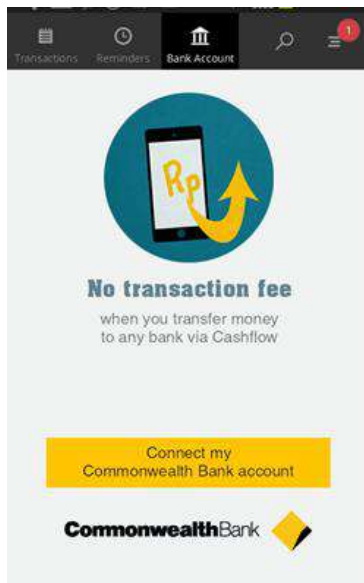


## Registrasi pada *device* yang baru / *Registration to new devices*

Fitur ini digunakan untuk mendaftarkan *device* baru sehingga pengguna Cashflow dapat melakukan transaksi finansial. Fitur ini dapat digunakan oleh pengguna Cashflow yang sudah pernah melakukan proses registrasi sebelumnya.

*This feature is used to register into a new device for Cashflow users do financial transaction. This feature can be used by the already-registered Cashflow users.*

1. Nasabah memilih menghubungkan rekening ke Cashflow  
*Customer choose Link Account to Cashflow*



2. Nasabah *Log in* menggunakan identitas media sosial (Facebook/ Twitter/ LinkedIn/ Google).  
*Customer log in using their social media identity (Facebook / Twitter/ LinkedIn / Google).*



3. Nasabah memasukkan nomor rekening tabungan atau giro dan tanggal lahir ke dalam aplikasi.  
*Customer inputs current account or savings account number and date of birth into the application.*

4. Nasabah membuat Cashflow PIN yang merupakan kombinasi 6 angka.  
*Customer creates Cashflow PIN with the combination of 6 digits numbers.*
5. Nasabah memasukkan kembali Cashflow PIN  
*Customer re-input Cashflow PIN*



< Link account to Cashflow

2

Create a NEW PIN for Cashflow transactions

Re-enter your PIN

Cancel Next

6. Sistem akan mengirimkan SMS yang berisikan kode registrasi ke nomor seluler yang terdaftar pada sistem perbankan.

*System sends registration code via SMS to the registered mobile phone number in the Banking system.*

7. Nasabah memasukkan kode registrasi ke dalam aplikasi.

*Customer input registration code into the application.*

< Link account to Cashflow

3

A six digit password has been sent via sms to your mobile phone 08190505xxxx

6 digit password

Not received your password?  
[Resend password](#)

Note: This SMS is free of charge

Cancel Next



10. Apabila proses registrasi berhasil, Cashflow akan menampilkan pesan sukses. Anda dapat menghubungi Call Commbank untuk mengaktifkan rekening Anda.

*If registration process is successful, Cashflow will display a success notification. You can contact Call Commbank to activate your account.*





## Informasi saldo rekening / *Account balance information*

Fitur ini digunakan untuk melihat posisi saldo dari rekening tabungan/ giro yang sudah didaftarkan ke dalam aplikasi Cashflow, untuk pengguna Cashflow untuk yang sudah melakukan proses registrasi sebelumnya.

*This feature is used to view the Cashflow registered current accounts or saving accounts balance information for the already-registered Cashflow users.*

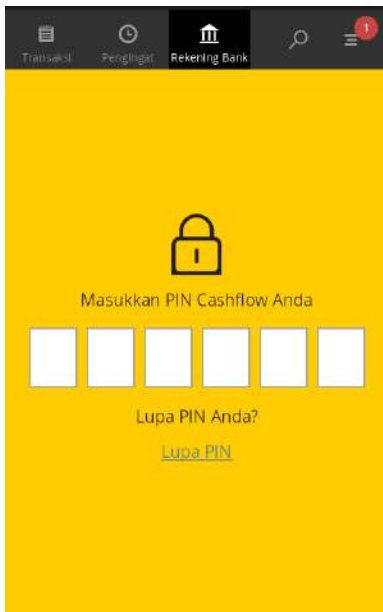
1. Nasabah memilih Rekening Bank

*Customer chooses Bank Account*



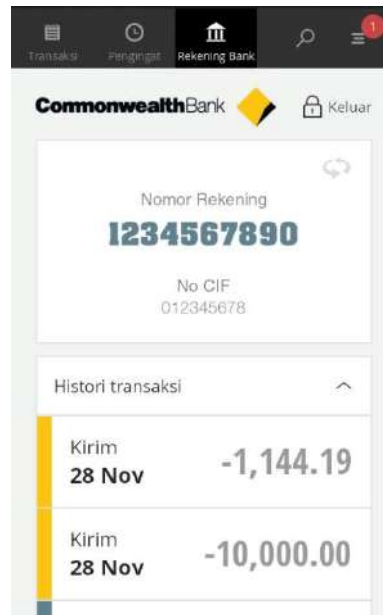
2. Nasabah memasukkan Cashflow PIN ke dalam aplikasi.

*Customer inputs Cashflow PIN into application*



3. Cashflow akan menampilkan informasi saldo.

*Cashflow shows the account balance information*







## Informasi 5 transaksi terakhir / *Last 5 transaction information*

Fitur ini digunakan untuk melihat 5 transaksi keuangan terakhir (debit maupun kredit) terhadap rekening tabungan/ giro perseorangan yang sudah didaftarkan, untuk pengguna Cashflow yang sudah pernah melakukan proses registrasi sebelumnya.

*This feature is used to view the last 5 financial transactions (debit or credit) from the registered current accounts or saving accounts for the Cashflow already-registered users.*

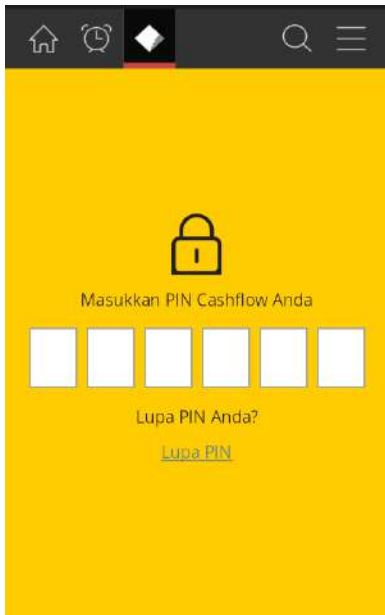
1. Nasabah memilih logo Commbank

*Customer choose Commbank logo*



2. Nasabah memasukkan Cashflow PIN ke dalam aplikasi.

*Customer inputs Cashflow PIN into the application.*



3. Cashflow akan menampilkan 5 transaksi terakhir rekening.

*Cashflow shows the last 5 transaction information.*





## Transfer Rekening / *Transfer to Accounts*

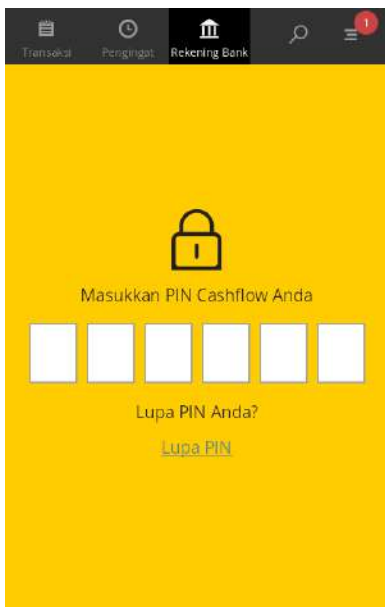
Fitur ini digunakan untuk melakukan transfer dana ke rekening Bank Commonwealth untuk pengguna Cashflow yang sudah melakukan proses registrasi sebelumnya.

*This feature is used to transfer money to the other Bank Commonwealth accounts for the Cashflow already-registered users.*

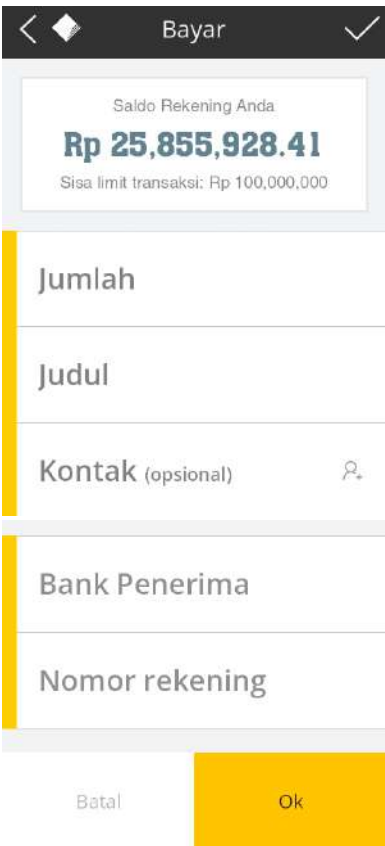
1. Nasabah memilih Rekening Bank  
*Customer choose Bank Account*



2. Nasabah memasukkan Cashflow PIN ke dalam aplikasi.  
*Customer inputs Cashflow PIN into the application.*



3. Pilih Bayar  
*Choose Pay*



- Bayar

Saldo Rekening Anda

**Rp 25,855,928.41**

Sisa limit transaksi: Rp 100,000,000

Jumlah

Judul

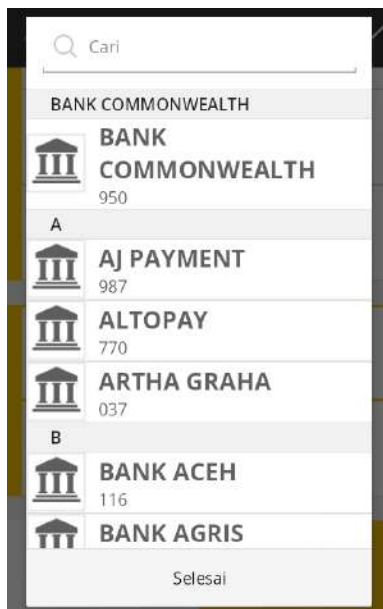
Kontak (opsional)

Bank Penerima

Nomor rekening

Batal

Ok



5. Nasabah melakukan konfirmasi transaksi

*Customer to confirm the transaction*



6. Sistem akan mengirimkan SMS Password (One Time Password) ke nomor seluler yang terdaftar pada sistem perbankan.

*System sends One Time Password via SMS to the registered mobile phone number in the Banking system.*



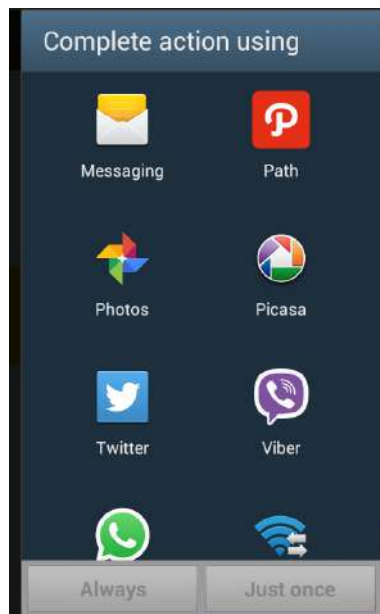
7. Nasabah memasukkan Password ke dalam aplikasi Cashflow

*Customer inputs Password into Cashflow application.*



8. Jika transaksi berhasil, Cashflow akan menampilkan pesan sukses. Anda dapat mengirimkan bukti transaksi ini melalui aplikasi lainnya.

*If transaction success, Cashflow will display a success notification. You can send this transaction receipt via other application.*



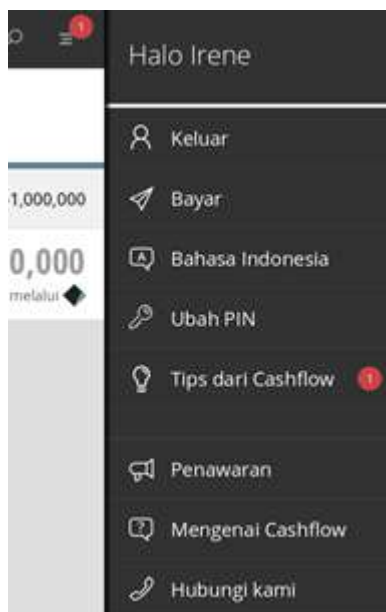


## Ubah PIN / *Change PIN*

Fitur ini digunakan untuk mengubah Cashflow PIN, untuk pengguna Cashflow yang sudah melakukan proses registrasi sebelumnya.

*This feature is used to change Cashflow PIN for the already-registered Cashflow users.*

1. Nasabah memilih menu ubah PIN  
*Customer choose change PIN menu*



2. Nasabah memasukkan PIN lama ke dalam aplikasi  
*Customer input the old PIN into the application.*



3. Nasabah membuat Cashflow PIN yang baru pada aplikasi  
*Customer creates the new Cashflow PIN into the application.*

4. Sistem akan mengirimkan SMS *Password (One Time Password)* ke nomor seluler yang terdaftar pada sistem perbankan  
*System sends One Time Password via SMS to the registered mobile phone number in the Banking system.*
5. Nasabah memasukkan Password ke dalam aplikasi Cashflow





*Customer inputs Password into Cashflow application.*



6. Jika proses perubahan password berhasil, Cashflow menampilkan pesan sukses.

*If the change PIN is successful, Cashflow displays success notification.*





## Lupa PIN / *Forgot PIN*

Fitur ini digunakan jika pengguna Cashflow tidak mengingat password yang sudah dibuat sebelumnya, untuk pengguna Cashflow yang sudah pernah melakukan proses registrasi sebelumnya.

*This feature is used if the already-registered Cashflow users unable to remember their previously created PIN.*

1. Nasabah memilih menu lupa PIN  
*Customer choose forgot PIN*



2. Nasabah memasukkan nomor rekening yang sudah didaftarkan dan tanggal lahir ke dalam aplikasi  
*Customer inputs the registered account number and date of birth into the application.*



3. Nasabah membuat Cashflow PIN yang merupakan kombinasi 6 angka.  
*Customer creates Cashflow PIN with the combination of 6 digits numbers.*
4. Nasabah memasukkan kembali Cashflow PIN  
*Customer re-input Cashflow PIN*

5. Sistem akan mengirimkan pesan yang berisikan kode registrasi ke nomor telepon seluler yang terdaftar pada sistem perbankan.



*System sends One Time Password via SMS to the registered mobile phone number in the Banking system.*

6. Nasabah memasukkan *Password* ke dalam aplikasi  
*Customer inputs Password into the application.*



7. Jika proses perubahan PIN berhasil, Cashflow menampilkan pesan sukses.  
*If the change PIN is successful, Cashflow displays success notification.*



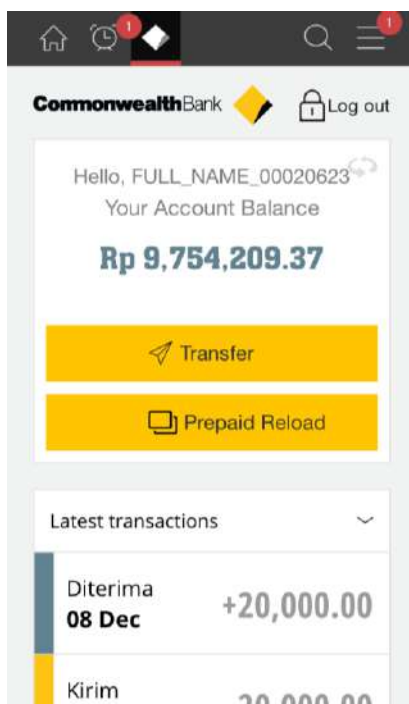


## Pembayaran Isi Ulang Prabayar / *Prepaid Reload Payment*

Fitur ini membantu pengguna Cashflow untuk melakukan pengisian ulang pulsa prabayar ataupun top-up kartu. Top-up akan langsung diterima secara realtime.

*This feature help Cashflow users to do prepaid reload payment or card top-up. Top-up will be received on realtime basis.*

1. Nasabah memilih menu Isi Ulang Prabayar  
*Customer choose Prepaid Reload menu*



2. Nasabah menentukan kategori pembayaran  
*Customer choose biller category*

Prepaid Reload

Your Account Balance

**Rp 9,754,209.37**

Payment limit remaining: Rp 100,000,000

Biller Category

Cancel

Pay now

Prepaid Reload

Your Account Balance

**Rp 9,754,209.37**

Payment limit remaining: Rp 100,000,000

Prepaid Mobile

Entertainment

Done

Cancel

Pay now

- Nasabah melengkapi informasi pembayaran isi ulang prabayar  
*Customer complete prepaid reload information*

Prepaid Reload

Your Account Balance

**Rp 9,754,209.37**

Payment limit remaining: Rp 100,000,000

Prepaid Mobile

Biller Name

Mobile Number

e.g. 081123456xxxx

Amount

Cancel

Pay now

Prepaid Reload

Prepaid Mobile

XL / AXIS

3 (Tri)

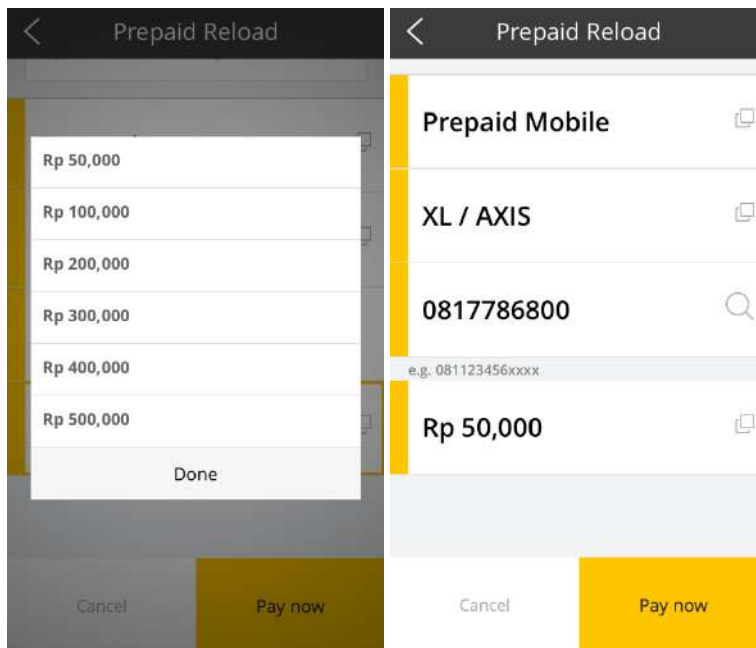
ESIA

Smartfren

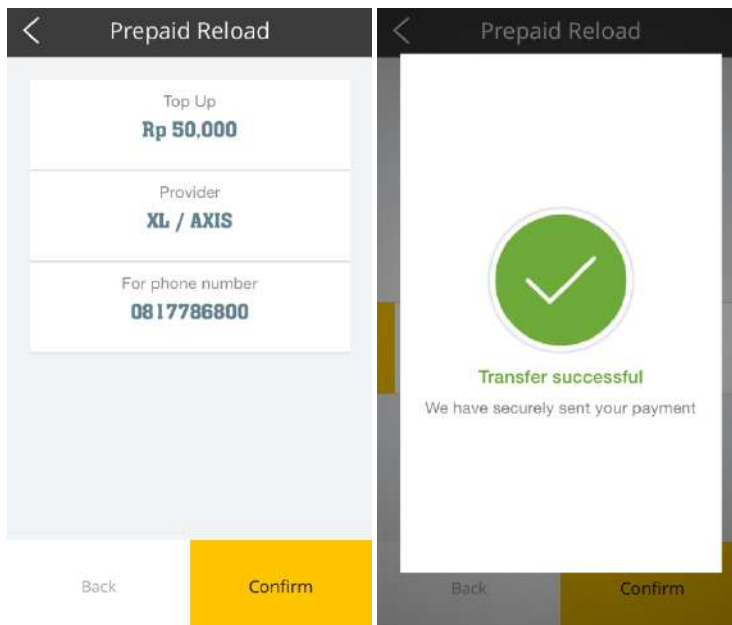
Done

Cancel

Pay now



4. Nasabah melakukan konfirmasi pembayaran dan memasukkan *Password* kedalam aplikasi  
*Customer confirm payment information and input Password into application*





5. Jika proses pembayaran isi ulang prabayar berhasil, Cashflow menampilkan pesan sukses.  
*If the prepaid reload payment success, Cashflow displays success notification.*

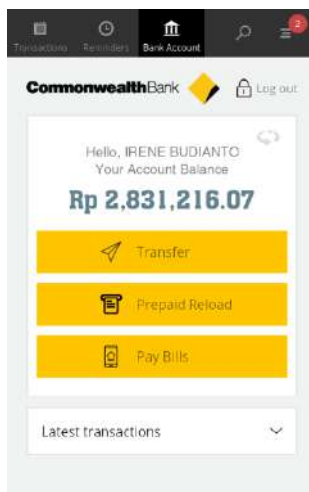


## Pembayaran Tagihan / *Bill Payment*

Fitur ini membantu pengguna Cashflow untuk melakukan pembayaran tagihan. Tagihan akan langsung dibayarkan secara realtime.

*This feature help Cashflow users to pay bills. Payment will be paid on realtime basis.*

1. Nasabah memilih menu Bayar Tagihan  
*Customer choose Pay Bills menu*







2. Nasabah menentukan kategori pembayaran tagihan  
*Customer choose biller category*

The first screenshot shows the 'Pay Bills' screen with the account balance 'Rp 2,831,216.07' and a payment limit of 'Rp 100,000,000'. A modal menu for 'Biller category' is open, showing options: 'Phone bill', 'Internet', and 'Done'. The second screenshot shows the same screen with the modal menu closed, and the 'Pay now' button is highlighted in yellow.

3. Nasabah melengkapi informasi pembayaran tagihan  
*Customer complete bill payment information*

The first screenshot shows the 'Pay Bills' screen with the account balance 'Rp 2,831,216.07' and a payment limit of 'Rp 100,000,000'. The 'Phone bill' category is selected. The second screenshot shows the 'Biller Name' selection screen with a modal menu open, showing options: 'XL / AXIS', '3 (Tri)', 'ESIA', 'Smartfren', and 'Telkom PSTN'. The third screenshot shows the 'Phone Number' entry screen with the number '08170934962' entered and a 'Save Payment' checkbox checked.



- Nasabah melakukan konfirmasi pembayaran dan memasukkan *Password* kedalam aplikasi  
*Customer confirm payment information and input Password into application*

Pay Bills

Bill Amount

**Rp 426,569**

Bank Transaction Fee : Rp 0

Provider

**XL / AXIS**

For phone number

**08170934962**

Customer Name:

**Irene Budianto**

Back

Confirm

Pay Bills

Irene Budianto

SMS

XXXX

XXXX

A six digit password has been sent via sms to your mobile phone 08190505xxxx

6 digit password

Not received your password?

Resend SMS password

Note: This SMS is free of charge

Back

Confirm

- Jika proses pembayaran tagihan berhasil, Cashflow menampilkan pesan sukses.  
*If the bill payment success, Cashflow displays success notification.*

Bill Payment

x close

Commonwealth Bank

Commonwealth Bank

Commonwealth Bank

Commonwealth Bank

Commonwealth Bank

**Bill Payment Receipt**

Bill Amount

**Rp 426,569**

Bank Transaction Fee : Rp 0

From

**FULL\_NAME\_00008845**

1057160560

BANK COMMONWEALTH

Provider

**XL / AXIS**

08170934962

IRENE BUDIANTO

Date/ Time 21/01/2016 10:14

Reference: 6358894280850388124034

This payment was made with Cashflow, a mobile app for entrepreneurs

Try it for free at <https://usecashflow.com>

Share receipt