

PLOOTO WELCOME GUIDE

ploto

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Getting started

The Client Dashboard

In order to access the client dashboard, click on the **Switch Company** tab on the menu bar.

On the **Client Dashboard**, you will see all of the client’s companies that you have added or have been added to. This is where you will add clients, and going forward you will have visibility into outstanding and pending actions in each of the clients companies.

Outstanding: outstanding verification steps, outstanding bills and invoices, etc.

Pending: payments that still require approval

By simply selecting any of the companies, you will be taken to that company’s specific dashboard.

The screenshot shows the 'Client Dashboard' interface. At the top right, there is a blue button labeled 'ADD COMPANY'. Below it is a table with the following data:

Company Name	Outstanding	Pending Actions	Company Members
Century House <i>QuickBooks Online - Accounting Firm</i>		287 Payment Approvals	2
Eagle Food Centers <i>No Accounting Software</i>	Verification Required		1
Hockey School <i>QuickBooks Online</i>	Verification Required	2 Payment Approvals	2
Intelli Wealth Group <i>No Accounting Software</i>	Verification Required	4 Payment Approvals	2
Signa Air <i>No Accounting Software</i>	Verification Required		2

Onboarding a client

Adding a company

On the **Client Dashboard**, simply select the **Add Company** button on the top right to add a new client. From there, you will be taken through a simple company set up process. Adding a client is always free, only requires basic information, and should typically take no more than 10 minutes.

You will need the clients first and last name, email address, business name and phone number. An email invitation is automatically sent to the client, and once in the dashboard you and/or the client can continue to follow the remaining steps to complete registration.

What is **Grant admin access to your client?**

Selecting this option automatically gives the client administrative permissions to their company. While you will still have all permissions to set up and manage their company, they will be considered the administrator with full access.

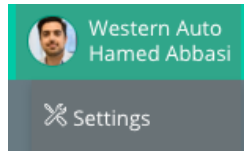
In other instances, the client may simply want to approve payments and not be involved with managing Ploto.

Adding the rest of your team

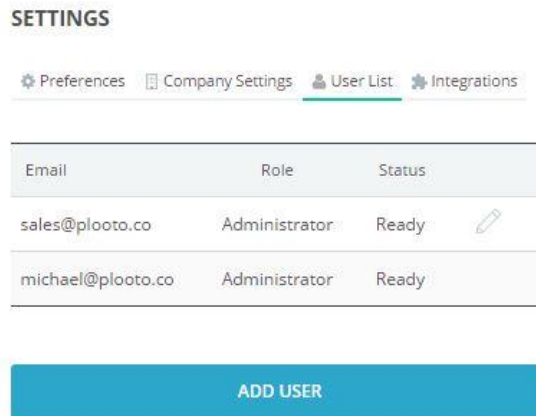
If you've already added users in your accounting firm, they will appear here to make it easier to add team members to new companies!

Adding Users to a Company

For each company (including your own accounting practice), users are managed through the **Settings** area.



Under the User List tab, you're able to see the members of a company (e.g., Western Auto) and each of the users and their permission level. Others can be added to the company simply by selecting the **Add User** button.



Enter the full (first and last) name, email and user role of the team member that you're adding. Each role will come with pre-set levels of permissions. By selecting Advanced, you're able to customize the specific user permissions.

For new users, they will receive an e-mail inviting them to create a password to sign into the company.

Customizing user permissions

Plooto allows you to set up as many users per company as you would like, and each user can be set up with their own customized level of permissions. Each of the pre-set roles listed below have pre-set levels of permissions, however you can also customize these per user as well.

Edit Payees: Ability to import / add / edit contacts

Edit Bank Accounts: Ability to add / remove bank account to company, modify signing authorities

Edit Users: Ability to add users, edit permissions of other users (with the exception of Administrators)

Edit Payments: Set up and edit payments and payment requests

Approve Payments: Ability/Requirement to approve of payments

Modify Company Profile: Ability to edit company settings, billing account, company information

Pre-set user roles

Administrator: This user has the highest level of permissions in the account. This user is typically a signing authority, director, or is the user who is managing the account. This user’s permissions cannot be edited/downgraded by other users in the company.

User Role*

Administrator
 ▼

Advanced

<input checked="" type="checkbox"/> Edit Payees	<input checked="" type="checkbox"/> Edit Payments
<input checked="" type="checkbox"/> Edit Bank Accounts	<input checked="" type="checkbox"/> Approve Payments
<input checked="" type="checkbox"/> Edit Users	<input checked="" type="checkbox"/> Modify Company Profile

CFO: This user is considered a signing authority, however cannot edit the permissions of other users or edit the company profile/settings.

Accountant: The bookkeeper or accountant is often set up with this role. This user can set up bank account, payees, and payments – however is not required to approve of payments, and cannot modify users or company settings.

User Role*

Accountant
 ▼

Advanced

<input checked="" type="checkbox"/> Edit Payees	<input checked="" type="checkbox"/> Edit Payments
<input checked="" type="checkbox"/> Edit Bank Accounts	<input type="checkbox"/> Approve Payments
<input type="checkbox"/> Edit Users	<input type="checkbox"/> Modify Company Profile

Viewer: This user can sign into the company account, but has no permissions within the company. The user can view transaction history and reports.

Custom: You can customize the permissions for a user by selecting the permissions you want them to have. Example: a user only has the permission to import payees.

Adding a Bank Account

In order to add a bank account to a company on Plooto, click on the Bank tab and click Add Bank. This step can be completed by the accountant, or the client themselves.

[+ Add Bank Account](#)

1. Select the currency of the bank account using the drop down menu and select the bank you use. If the bank is not listed, you can simply enter the direct deposit information for your bank.

1. Select Your Bank Account Currency *

CAD - Canadian Dollar

2. Select Your Bank *



2. Enter your bank log in credentials to instantly verify and activate the bank account.

3. Connect your bank account with Plooto *

Use your BMO (Canada) login to connect your bank account. It's secure, and we don't save this information.

Card Number

Password

[Connect to Bank](#)

[Connect using a void cheque instead](#)

3. By clicking on “Connect using a Void Cheque Instead” you also have the option of entering the institution, transit and account number as found on the void cheque for this account. In this case a 1 cent deposit is sent to the bank account along with a 6 character PIN code which can be entered into Plooto in order to activate the account.

Signing authorities

The Signing Authorities are set for each individual bank account. When adding a bank account, you are asked to select the signing authorities for the account. This will include the option to select:

Users who have already been added to Plooto, where you will have the option of selecting or unselecting them. They will be listed as signing authorities by default if they have the Approve Payments permission

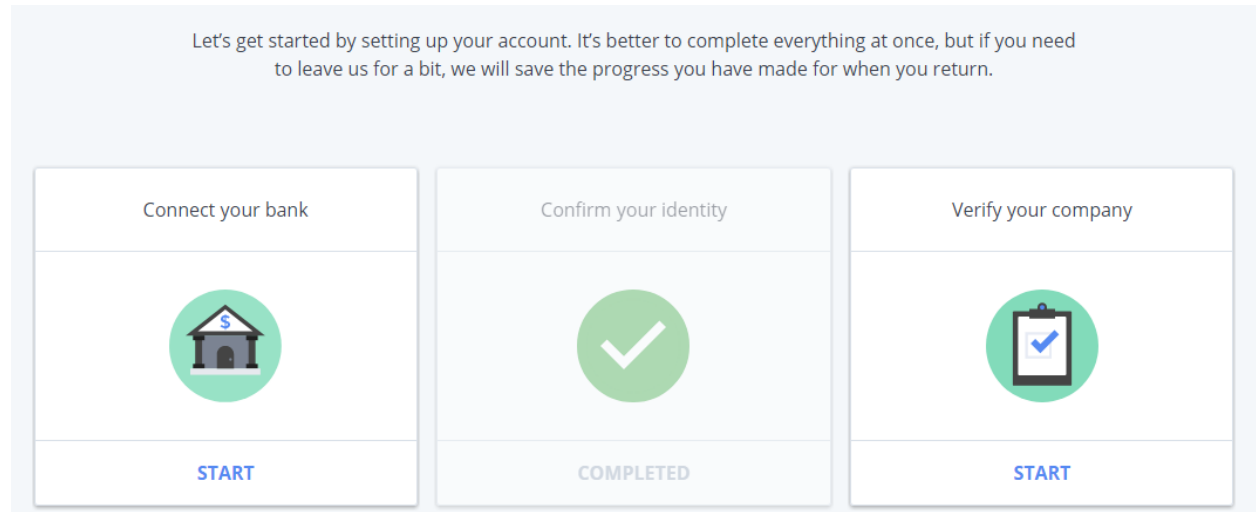
- To invite new Approvers, you will need to provide their contact information. They will automatically receive an e-mail invitation to join your company as a Signing Authority for that bank account

In addition, you will need to specify the number of Signing Authorities required for each bank account. This option appears when you have multiple signing authorities listed, and is by default set to “All Approvers Required”

You have the option of setting up an optional number, so that for example only 1 out of 2, or any 2 out of 4 approvals are required for payments to be processed.

Completing the verification process

When a company is first created there are 3 main verification steps which are required to be completed.



For further support, please contact us at compliance@plooto.co

Email

When a user is added to Plooto, they will receive an email invitation as well as a link to verify their email address.

Connect your bank

Here you are requested to provide an image of a void cheque. This is to confirm the company bank account information. If a void cheque is not available, please include a screenshot of an electronic void cheque (which can usually be obtained through your online banking portal) or copy of the latest bank statement. Please make sure that the business name, address and account numbers are clear and legible.


The document must clearly list the following:

- Business Name
- Business Address
- Full Account Number

VERIFY BANKING INFORMATION (****030)

Upload an Image of a Void Cheque

We require an image of a void cheque to confirm that this is a valid bank account.



Drag your files here

No file chosen

VERIFY BANKING INFORMATION

Confirm your Identity

To confirm the identity of individuals, Plooto utilizes standard tools within the financial services industry to verify your identity. As Plooto is a cloud-based service, this is a required step since we never meet you in person.

After completing the form, the system will generate a few security questions. These questions are randomly generated based on your credit profile and answers are never stored. **Rest assured, this does not result in a credit inquiry nor will it affect your credit whatsoever**

VERIFY YOUR IDENTITY

Contact Information

This information helps us verify your account and is required by CPA Rules.

First Name*	Last Name*	
<input type="text" value="Will"/>	<input type="text"/>	
Phone Number*		
<input type="text"/>		
Date of Birth*		
Day <input type="text" value=""/>	Month <input type="text" value=""/>	Year <input type="text" value=""/>
Address*		
<input type="text"/>		
City*	Province*	Postal Code*
<input type="text"/>	<input type="text" value="Select"/>	<input type="text"/>
Have you been at this address for at least 2 years?		
<input type="button" value="Yes"/>	<input type="button" value="No"/>	

VERIFY IDENTITY

In some cases, a secondary step may be required to confirm your identity. If this occurs, our Compliance team will review cases within 24 hours. If any additional action is required, you will be notified by the Compliance team directly. Typically, this will simply involve uploading an image of your ID.

Acceptable forms of ID include:

- Photo driver's license
- Provincial ID Card
- Passport

The document should display the following:

- Full name
- Photograph
- Date of birth
- Signature
- Expiry date
- Document number

Note: For members of your accounting firm that do not have the ability to approve payments, the process can be waived by our compliance team.

For company members, this stage needs to be completed by all Individuals through each of their separate logins. For companies with multiple directors, Plooto currently requires that at least two directors complete this process (recognizing that not all directors will be active with daily financial activities)

Verify your Company

After entering your company information, our system will search public records for a corporate registration.

If found, Plooto will display the current directors/partners found as well as the current company members on Plooto. Where a company has more than two directors, at least two must be verified on Plooto.

If Plooto is unable to find sufficient information about your company within the corporate registry, the company director information will not appear and you may be contacted by the Compliance team to provide supporting documents

Depending on the nature of your business, the following documents may be required:

- **Corporation:** Notice of Articles
- **Partnership:** Partnership Agreement listing each partner
- **Sole Proprietorship*:** Provincial Business Registration, Master Business License
- **Society / Non-Profit:** Constitution, Annual Report or most recent AGM minutes (must list current directors)

*If operating in a name other than your own, the document must include both your legal name and company operating name.

VERIFY COMPANY

Business Information

Business Legal Name*

Business Number*

Address* Unit / Suite

City* Postal Code*



Province*

Corporation Type*

VERIFY COMPANY

Team Members

During the verification process, any other team members that are required to complete their Personal ID verification are listed here. Plooto sends e-mail reminders for those outstanding steps. This gives you visibility into any outstanding steps required for other users, and disappears once the company is activated.

IDENTITY VERIFICATION - BOB SMITH	Awaiting Completion 
IDENTITY VERIFICATION - JOHN SMITH	Completed 

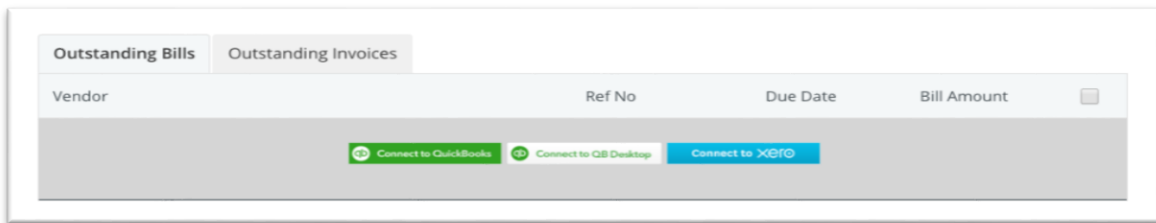
QBO integration

Syncing with QBO

Setting up the QuickBooks Online integration is simple. Once you have signed into your client's Ploto dashboard, you will see the QB icon to set up the integration.

To connect QuickBooks Online with Ploto:

1. Log in to your Ploto account
2. In the Dashboard click on the QuickBooks Online button

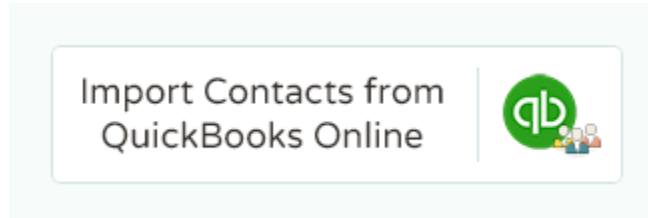


3. In the popup window, enter your QuickBooks credentials, and select the company file to sync with accordingly
4. Click **Authorize**

Ploto will now automatically import any outstanding bills and invoices

Import contacts from QBO

Ploto allows you to easily import your vendors and customers directly from QuickBooks. In order to import your vendors and customers from QuickBooks:



1. Click on Contacts > Add Contacts > Import Contacts from Accounting Software
2. Ploto will fetch any vendors and customers added in QuickBooks
3. Add the payment information for each contact

Let's import your contacts

Check off contacts to import and specify banking details if available

View: Vendors Only (33) ▾

Contact Name*	Display name as	Email Address*	Bank Details (Mass Action)	<input checked="" type="checkbox"/>
Acme Co	Acme Co	kevin@ploto.co	Select ▾	<input checked="" type="checkbox"/>
Acme Parts Inc.	Acme Parts Inc.	john@acmeparts.com	Select ▾	<input checked="" type="checkbox"/>
Allied City Stores	Allied City Group Inc	contact@alliedcitygroup	Select ▾	<input checked="" type="checkbox"/>

Syncing and importing bills

Plooto will automatically sync and import any bills marked unpaid in QBO. Plooto will import the vendor information along with any other information related to the specific bill in from QBO such as memo, reference number or an attachment.

1. In Plooto navigate to Dashboard
2. Scroll down to Outstanding Bills
3. The sync button can be used to ensure the imported bills are completely up to date in real time - think of it as a “refresh” button to sync and import any updates in real time

Outstanding Bills (4)		Outstanding Invoices (16)		Sync with QuickBooks	
Vendor	Ref No	Due Date	Bill Amount	<input type="checkbox"/>	
Acme Co		23 Feb 2017	\$ 65.00 CAD	<input type="checkbox"/>	
Andre's Mechani		26 Feb 2017	\$ 67.98 CAD	<input type="checkbox"/>	
Big Burger Restaurants		26 Feb 2017	\$ 100.00 CAD	<input type="checkbox"/>	
Blitz Marketing		01 Mar 2017	\$ 81.68 CAD	<input type="checkbox"/>	

4. You can “Select All” bills using the top checkbox, or select individual bills to pay

Outstanding Bills (4)		Outstanding Invoices (16)		Sync with QuickBooks	
Vendor	Ref No	Due Date	Bill Amount	<input checked="" type="checkbox"/>	
Acme Co		23 Feb 2017	\$ 65.00 CAD	<input checked="" type="checkbox"/>	
Andre's Mechani		26 Feb 2017	\$ 67.98 CAD	<input checked="" type="checkbox"/>	
Big Burger Restaurants		26 Feb 2017	\$ 100.00 CAD	<input type="checkbox"/>	
Blitz Marketing		01 Mar 2017	\$ 81.68 CAD	<input type="checkbox"/>	
				<input type="checkbox"/>	
				Pay	

5. Click Pay. This will bring you to the next page, which allows you to select the bank account you would like to make the payment from, postdate the debit date, or enter additional information in the memo field.
6. Click Next to bring you to the final confirmation page. Once you have reviewed the information clicking process will submit these bills for payment. If you have users that are required to approve, they will immediately be notified through email. Once the payments are approved by the necessary number of users, the payments will automatically be submitted for processing.



Great Job!

It was that easy. Your transaction has been submitted.

Payment Reference ID: Z34EUVoW

[Make another payment](#)

[View payment history](#)

Adding a Contact

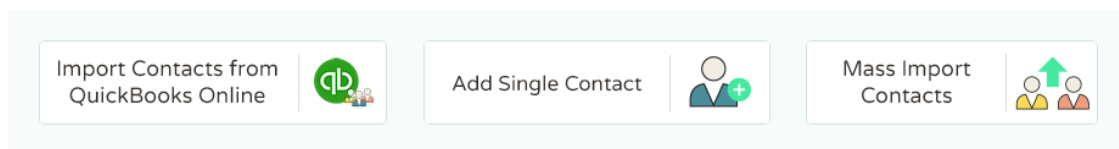
Your vendors and customers will be listed as contacts in Plooto. Whether importing contacts from accounting software, or adding contacts manually through Plooto, there are a few different options for adding banking information – depending on if you already have direct deposit information or not.

Keep in mind, when a bill is imported for a contact that hasn't been added yet, Plooto will import the contact info and simply prompt you to add the contact when you submit the payment.

Contacts and their information can be edited at any time going forward.

Let's add some contacts.

To get started, let us know how you'd like to add your contacts.



Requesting Banking Information

If you do not have a contact's direct deposit information, you can choose to request this up front. An email notification will automatically be sent to the contact, requesting that they enter their direct deposit information so that it is in the system ahead of time. When the first payment is sent to this contact, they will simply have to accept the first payment and will not have to input banking info again.

***Note:** If the contact does not enter information, if you send them a payment Plooto will default to the Plooto email payment option.

Email Payments

Plooto allows you to send a payment to a contact without having entered their direct deposit information. In this case, you will set up a security question and answer. When the payment is processed, an email notification will be sent to the contact allowing them to accept the payment and enter their direct deposit information.

They can choose to re-use this information for future payments so that going forward payments are automatically deposited into the account and will not require them to accept.

Specify Bank Information

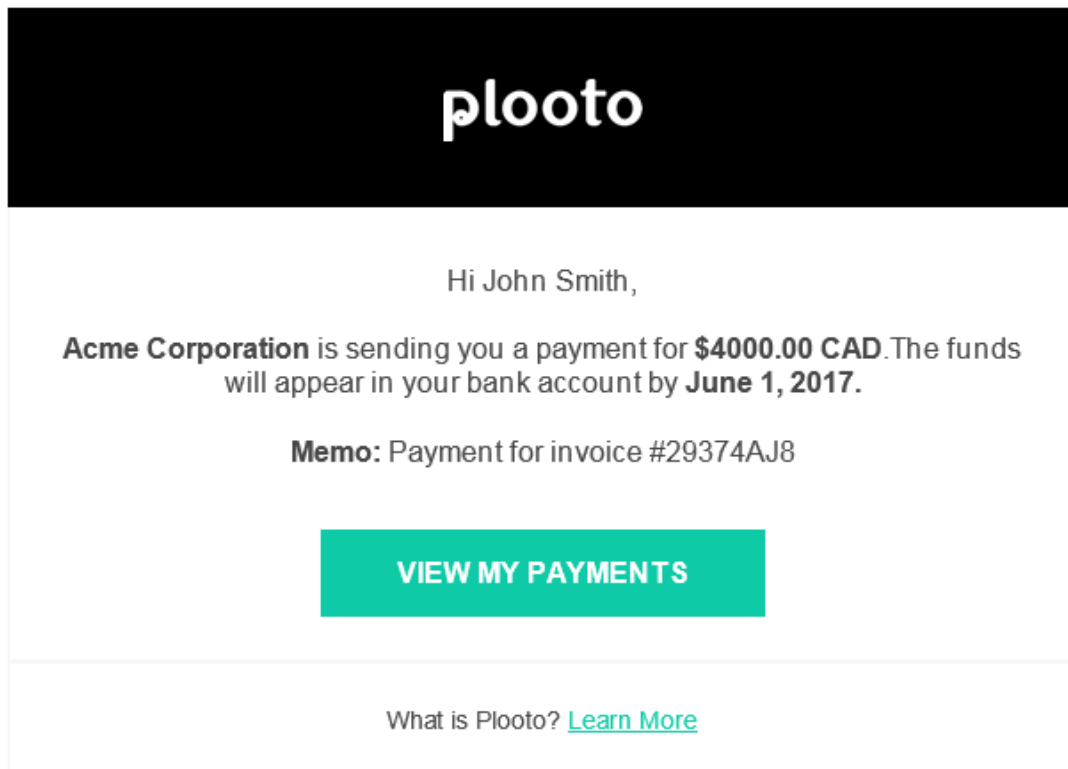
You also have the option of specifying the contact's banking information. Simply choose the country, currency, and enter the banking information accordingly. This means the contact will have no steps to take in order to get paid, as the payment will be automatically deposited into their account.

Transaction Experience for the Contact

Receiving a payment

Plooto allows you to send payments to a contact with, or without having entered direct deposit information in advance.

With Direct Deposit Info: Initial E-mail for Upcoming Direct Deposit payment



Plooto Inc, 5-325 Front Street West, Toronto, ON M5V 2Y1

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The contact has no steps to take in order to receive the payment. The View My Payments link allows the contact to see a full payment history including completed payments, and real time status of payments in progress. This gives the recipients of payments full visibility into their payments!

Without Direct Deposit Info: Initial E-mail for Upcoming Payment which requires payee to accept

plooto

Hi John Smith,

Acme Corporation sent you a payment for **\$4,000.00 CAD**.

Memo: Payment for invoice #1203A2

ACCEPT PAYMENT

Expires: July 26, 2017

What is Plooto? [Learn More](#)

Contact clicks on Accept Payment to answer security question and enters bank information. There is an option to re-use bank info for future payments so that going forward, future payments automatically deposited, and they will not need to accept.

plooto

Hi John Smith,

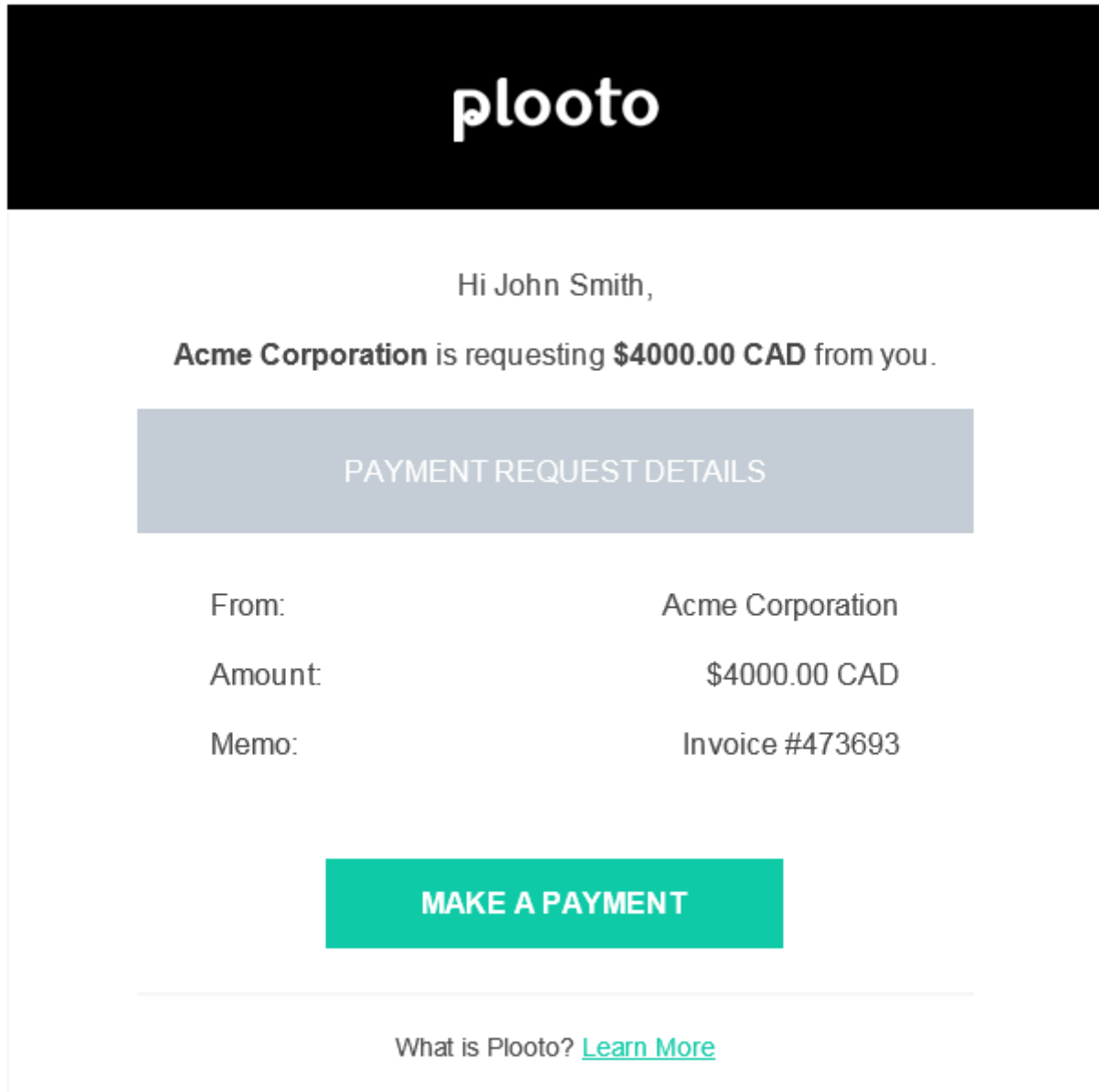
You have accepted a payment from **Acme Corporation** for **\$4000.00 CAD**. We will notify you by email when your payment is deposited.

VIEW MY PAYMENTS

What is Plooto? [Learn More](#)

Receiving a payment request

Subject: Acme Corporation sent you a request for payment with Plooto



The screenshot shows an email interface with a black header containing the Plooto logo. Below the header, the text reads: "Hi John Smith, Acme Corporation is requesting \$4000.00 CAD from you." A grey button labeled "PAYMENT REQUEST DETAILS" is centered below this text. Underneath, a table lists the payment details: From: Acme Corporation, Amount: \$4000.00 CAD, and Memo: Invoice #473693. A large teal button labeled "MAKE A PAYMENT" is centered below the table. At the bottom, there is a link: "What is Plooto? [Learn More](#)".

Hi John Smith,

Acme Corporation is requesting **\$4000.00 CAD** from you.

PAYMENT REQUEST DETAILS

From:	Acme Corporation
Amount:	\$4000.00 CAD
Memo:	Invoice #473693

MAKE A PAYMENT

What is Plooto? [Learn More](#)

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Once the customer has clicked on the Make Payment button, they are prompted to enter their banking information and can either instantly verify or use their void cheque info to verify by PIN. By doing so, they are also electronically authorizing the built in PAD agreement that allows the debit to be processed. This applies for both one-time payment requests and recurring payment plans.

Credit Cards for Accounts Receivable

Enabling Credit Cards

The first step to enabling credit cards is to set up two factor authentication. Then, in settings you can enable credit cards and complete any necessary steps required to activate.

Allow Credit Card?

Let clients pay your invoice instantly with a credit card.

When setting up payment request, simply choose whether or not you want to allow the customer to pay through credit card. If yes, the customer will receive an email notification and will be prompted to enter their credit card info in order to make the payment. They will also still have the choice of using their bank account instead. Standard merchant processing fees will apply for the credit card payments.

Here is an example of what the customer will see when making the payment:

Invoice

Payment To
Century House
325 Front St. West
Toronto, M5V 2Y1 CA

Scheduled Debit Date
20 Oct 2017

Payment Memo	Amount
Membership fee w/ CC	\$ 45.00 CAD
TOTAL AMOUNT	\$ 45.00 CAD

Choose a way to pay

▼ Pay with my Credit Card
Pay directly with your Credit Card

Full Name

Credit Card Number CW

VISA
 MasterCard
 American Express
 Discover

Expiration Month (MM) Expiration Year (YY)

Ways Plooto makes it easy

International payments and Foreign Exchange

Plooto allows businesses to easily send payments internationally through the exact same steps as a simple domestic payment. For any clients who currently process international wires – Plooto’s flat fee of \$9.99 will offer both convenience and savings.

Plooto also offers currency exchange, built right into the payment. Plooto exchange rates are posted in the dashboard, and updated every 20 seconds. Plooto’s rate is almost guaranteed to be better than any bank’s posted rate – which could result in considerable savings for any client who sends cross border transactions.

Confirm Payments

Review and confirm your payments

Pay To	Pay From	Scheduled Debit Date	Estimated Credit Date	Memo	Amount
Britling Cafeterias: TD B... ***197 - USD	Plooto Instant (Canada ... CAD	16 May 17	19 May 17	Invoice124	\$ 345.00 USD Exchange Rate: 1.3787* = \$ 475.65 CAD*

When setting up a contact, simply select the country the contact is in as well as currency (if there is a choice), and fill in the rest of the information accordingly. The rate will be shown in the confirmation page before the payment is processed.

Bank Account Information

How would you like to provide banking information for this contact?

Contact Wire Information

Bank Country

Account Currency

Account Number*

Routing Code*

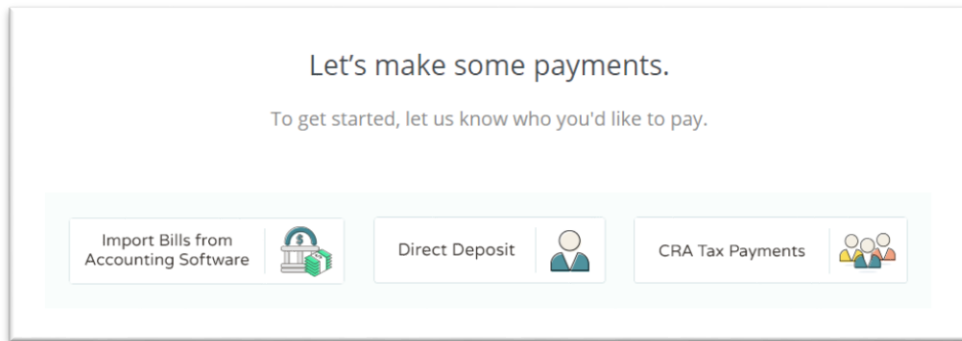
SWIFT/BIC Code*

CRA payments

It's never been simpler to make remittances to the CRA. You can now send CRA payments anywhere, any time and avoid that line at the bank

Keep in mind that remittances are deemed to have been made on the day on which it is received by the CRA, so be sure to schedule your payment appropriately to meet your due date

To submit payments to the Canadian Revenue Agency, select **Send Payments** followed by the **CRA Tax Payments** option:



After selecting CRA Tax Payments, you'll be asked to complete the payment details. At present, Ploto supports the following CRA payment types: Federal Payroll Deductions, Corporate Tax Payments (T2) and GST/HST.

TAX PAYMENT - CRA

Please enter your tax payment details below:

Fields marked with * are mandatory

Tax Type

Amount*

Scheduled Debit Date*

Pay From*

Tax Payment Details

Payment Tax Type

Advanced reporting

With Plooto, you can access your complete transaction history, and easily generate specific reports of payments.

Use the filters to select for the payments you would like to see. You can filter for bank account, payee, debit date, payment status, and much more. This allows you to create detailed reports on the payments made through Plooto. Once your report is generated, simply click on the Export button in order to export the file.

If you need a PDF report of a specific payment, you can click on the payment to open up the Payment Details page. Use the Export button to export a PDF report of the specific payment, details and status.

Sent Payment Details

Export
Edit
Delete

Contact : [Burger Chef](#)
Amount : \$ 700.00 CAD
Fee : \$ 1.00 CAD
Scheduled Debit Date : 15 May 2017
Estimated Credit Date : 19 May 2017

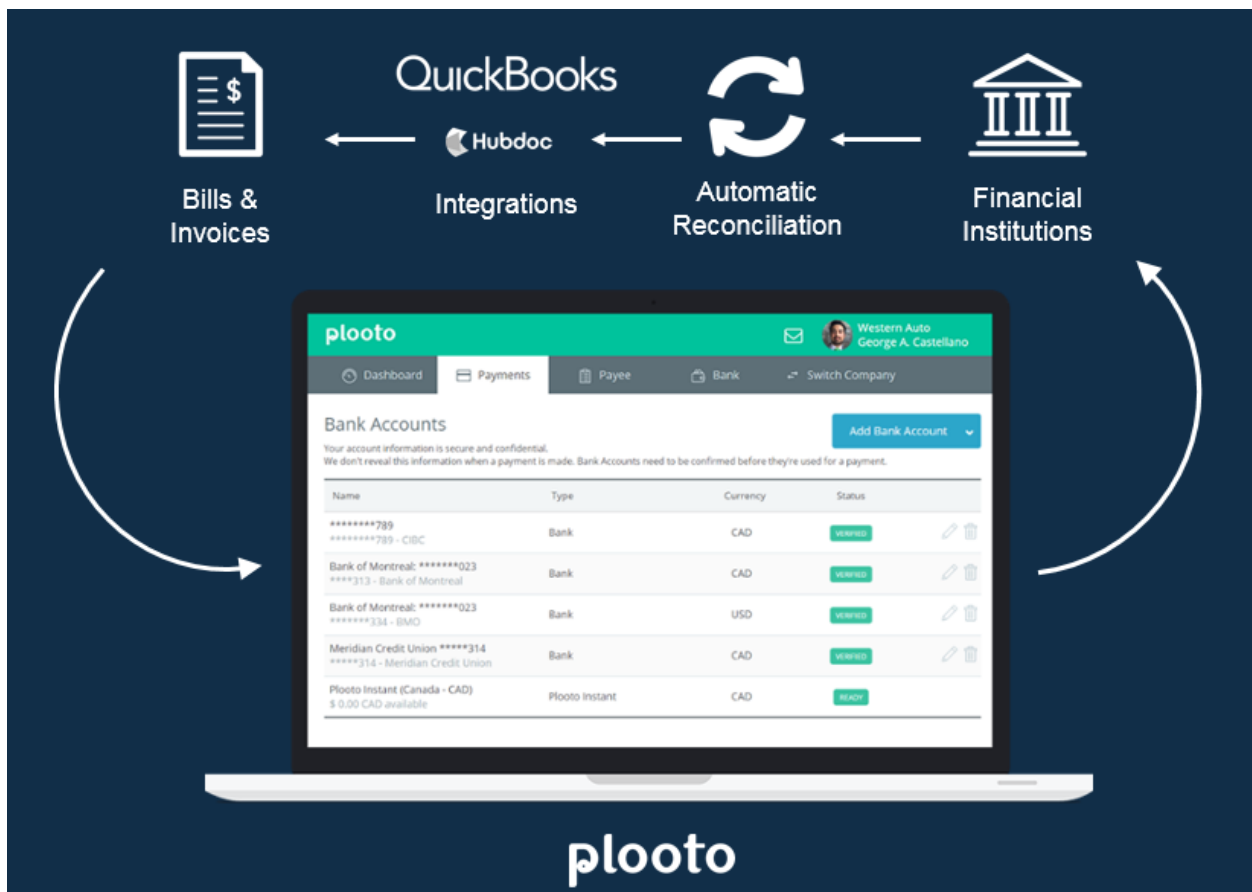
Status : Approval Required
Initiated By : Robert Coulter
Debited Date : Debit Pending
Credited Date : Credit Pending

Tying it all together

The Workflow

Plooto allows you to easily access the most frictionless, payments network for SMBs through its integrated, cloud based platform. Accountants can have access to a full workflow through using Plooto along with QuickBooks accounting software and other apps in the ecosystem.

Intuit app partner Hubdoc will automatically create entries for your invoices in QBO. The bills are automatically synced and imported into Plooto's platform to be paid. Once bills have been selected to be paid in Plooto, signing authorities are notified, your records are automatically reconciled, and vendors are notified. This workflow will drastically reduce the number of steps it takes for invoices to be paid and reconciled.



Appendix A: Case studies 1




INDUSTRY
Event Marketing


SIZE
30 Employees


PROBLEM
Sending Payments

blast!

Blast Marketing provides full service solutions for events, campaigns, and staffing for companies such as MLSE, Telus, Moosehead, Free the Children, Walmart and Mercedes-Benz.

THE CHALLENGE

Blast Marketing is in a hyper-growth phase. With over 30 full-time employees and over 1,000 contract brand ambassadors across North America, Michael Pham, Managing Director, found that he was spending more and more time on preparing and sending payments rather than growing his business. They simply didn't have the time to deal with admin tasks due to the sheer volume of projects coming through. Michael was looking for an easy way to pay all of his contractors, vendors and suppliers in one place, while allowing every project lead to handle payments associated with their own projects.

THE RESULTS

"Our accountant introduced us to Plooto and it's been a blessing. We were immediately drawn to the simplicity and features. It was easy to set up, pricing was great and the integration with Quickbooks is exactly what we needed. Instead of spending hours on payouts, I'm spending minutes because of Plooto".

Michael Pham
Managing Director



Ready to streamline your business payments?
Get started for free at www.plooto.co

Appendix A: Case studies 2



 **INDUSTRY**
Property Management

 **SIZE**
33 Companies

 **PROBLEM**
Collecting Payments



One Eleven is an accelerator for post-seed tech startup companies focused on helping Canada's most promising, high-growth startups, commercialize their technologies and scale their operations

THE PROBLEM

As one of the leading accelerators in Canada, OneEleven is expanding rapidly. With over 30 portfolio companies already, collecting rent and incidental fees each month became increasingly difficult. "Having a number of startups to collect membership fees from, tracking and collecting payments by cheque/wire was time consuming and caused many issues". Explains Melissa Heeney, Community Admin.

A better solution has to be simple, fast and easy to use for an evolving membership since companies are entering or graduating from the accelerator on a regular basis.

THE RESULTS

"Before Ploto, collecting payments or scheduling them was a drawn out process, stretched over a number of days. It easily saves me 2-3 hours a week The time to collect on our accounts receivables was reduced by up to 3x."

Melissa Heeney
Community Admin



Ready to streamline your business payments?
Get started for free at www.ploto.co

Appendix A: Case studies 3

ploto
A Customer Story: Scalability
STREAMLINED WORKFLOWS

- INDUSTRY**
Accounting & Bookkeeping
- SIZE**
11 Employees
- PROBLEM**
Manual Workflows



Scalability is a one stop cloud based solution that takes care of the bookkeeping and office backlogs for small to medium sized business. They help businesses grow without having to hire accountants in-house.

THE CHALLENGE

With customers such as Real Ventures & The Working Group, Scalability was growing fast. According to Rustin Smith, CEO, “We’ve used cheques extensively and we knew that they were too antiquated to scale across our business. The workflow involved multiple steps of having to prepare bills, write cheques, get approvals, stuff envelopes and then manually reconcile these payments with the client’s books. Rustin knew that their team needed a way to manage payments from multiple clients in one place that syncs with their accounting system.

THE RESULTS

“At Scalability we use Plooto internally and for our clients because of the simple UI, the user controls and the affordability. Plooto improved the entire workflow with an approval process that clients can understand, as well as the automatic reconciliation with our accounting software”.

Rustin Smith
CEO



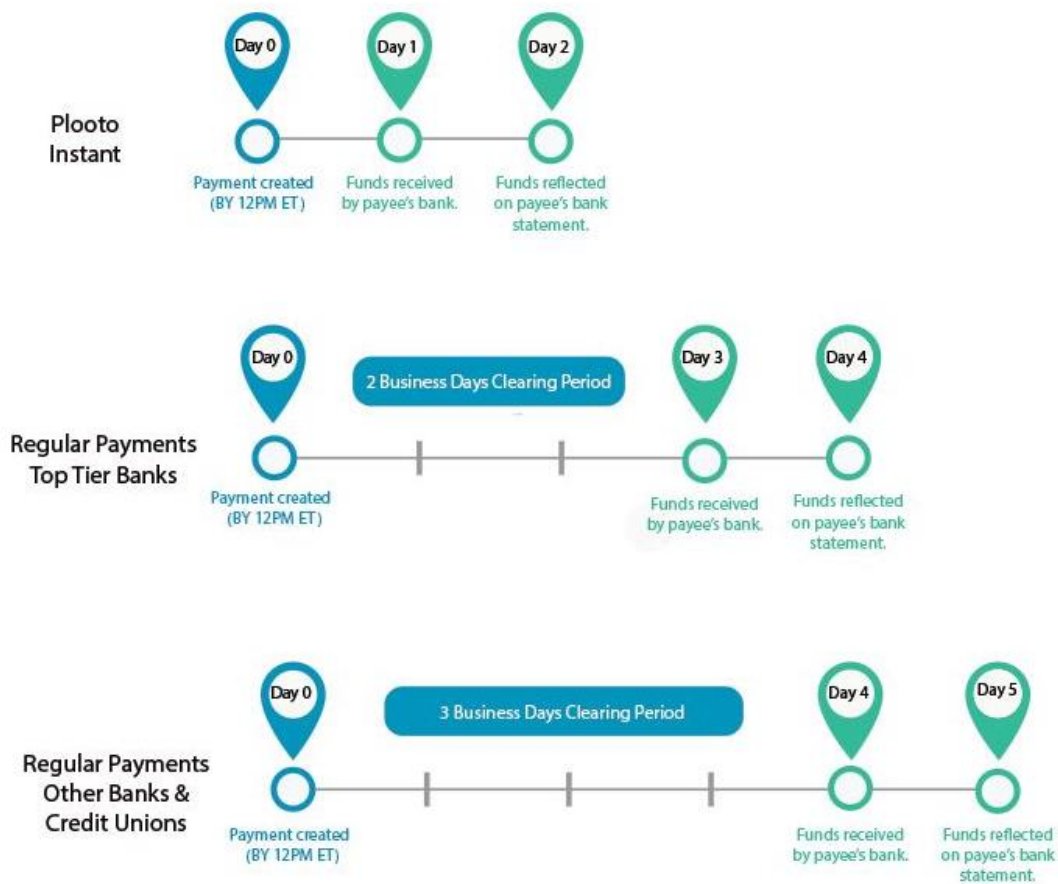
Ready to streamline your business payments?
Get started for free at www.plooto.co

Appendix B: Transaction processing times

Plooto payments in both Canada and the US are processed as bank to bank transfers. Payments can be made directly from your bank account, or you can pre-fund your Plooto Instant account ahead of time.

For domestic payments using your bank account the debit date will by default be set to same or next day. You may also post-date the debit date for any day in the future to set up a payment in advance.

Keep in mind there is a cut-off during the day for same day debit – as long as payments are submitted (created and approved) by 12:00pm NOON ET funds will be debited same day.



Dedicated live support and other resources

Plooto provides full, free support for customers at any time.

At any time if you want to connect with one of our success reps, there is a chat icon within the platform that will connect you directly to one of our friendly reps.



We also have a full support page which covers all features. You can find additional information and client materials in the accountant and bookkeeper specific page located on the bottom right!

<p>Getting Started Get started and configure Plooto for your company. Browse Articles</p>	<p>Sending Money Learn how to send money to anyone in Canada and U.S. with Plooto. Browse Articles</p>	<p>Receiving Money Want to get paid from your vendors? Learn how to collect CAD or USD funds. Browse Articles</p>	<p>FAQs Other Frequently Asked Questions about Plooto. Browse Articles</p>
<p>QuickBooks Online More information about Plooto's QuickBooks Online Integration. Browse Articles</p>	<p>QuickBooks Desktop More information about Plooto's QuickBooks Desktop Integration. Browse Articles</p>	<p>Xero More information about Plooto's Xero Integration. Browse Articles</p>	<p>Accountant / Bookkeeper More information about using Plooto for your clients. Browse Articles</p>

Dedicated Account Manager – Kevin Wallace – kevin@plooto.co

You can reach our support team at any time through Phone or Email!

General Support Email: support@plooto.co

Support Phone: 844 475 6686

