



# K2's Collaboration – Portals, Payments, And Signatures



# Major Topics



- Portals as collaboration enablement
- Learn about payment options you can integrate into your portal
- Leave with a checklist of features to consider for collaboration



# Learning Objectives



- Identify portal products that fit your needs
- Differentiate between vendor options for payment processes
- List examples of eSignature needs and features



# Think About End-to-End Experience



- How do you collaborate?
- What role do portals play?
- How does the ease of gathering documents (PBC) help?
- What about integration into your applications?
- How about delivery of work products or invoices?
- Is it easy for you to get paid?
- How do you get sign off effectively?
- All of these are topics for you to consider and for this session



# Set Your Goals



- Ease of use – Best
- Collaboration - Helpful
- Security – Must
- eSignature – Convenient
- Transparency – Open
- Client Relationships – Honest
- Utilization – Reasonable
- Realization – Fair
- = Team member productivity and experience



# What Does Collaboration Mean?



## People View

- Real-time co-editing?
- Working with clients on projects?
- Coordinating and managing your team?
- Group meetings?
- Workflow including scheduling and monitoring projects?
- Customer and client support?

## System View

- Multiple users in a system of record?
- Overall security concerns (DLP and the use of document classifications)
- Shared productivity software (Microsoft 365, Zoho One, Google Workplace, Adobe Creative Cloud/DC/Spark)?



# Top Collaborative Tools



- **Microsoft Teams/Microsoft 365:** A communication and collaboration platform that offers chat, video meetings, file storage, and app integration
- **Zoho One:** A collection of cloud-based productivity and collaboration tools, including email, Zoho Drive, productivity software, CRM, and Zoho Books, all part of a suite of 60+ applications
- **Google Workspace (previously G Suite):** A collection of cloud-based productivity and collaboration tools, including Gmail, Google Drive, Google Docs, Google Sheets, Google Slides, and Google Meet
- **Zoom:** A video conferencing solution that enables remote meetings, webinars, and real-time collaboration with screen sharing and breakout rooms
- **Slack:** A popular instant messaging platform that allows team communication and collaboration with file sharing and third-party app integrations
- **Trello:** A project management tool that utilizes boards, lists, and cards to organize tasks and collaborate with team members
- **Asana:** A work management platform for teams to plan, organize, and track work progress, providing visibility into projects and tasks
- **Basecamp:** A project management and team collaboration tool that offers to-do lists, file storage, messaging, and scheduling features
- **Monday.com:** A work operating system (Work OS) that enables teams to manage projects, workflows, and collaboration through customizable templates and integrations
- **ClickUp:** A productivity platform that combines project management, time tracking, and goal setting, allowing teams to collaborate and stay organized
- **Confluence:** A content collaboration tool designed by Atlassian that allows teams to create, organize, and share knowledge



# Top Portal Tools



- **Microsoft SharePoint:** A document management and collaboration platform that can be configured as an intranet or extranet portal, providing access to shared resources and collaborative tools
- **Zoho Creator:** A low-code application development platform that allows businesses to build custom portal applications for internal and external users
- **Salesforce Customer Portal:** A customizable portal solution that integrates with the Salesforce CRM platform, allowing businesses to provide a personalized experience for their customers
- **Zendesk Guide:** A knowledge base and self-service portal that integrates with Zendesk's suite of customer support tools, enabling customers to access information and request support
- **Client Portal:** A WordPress plugin that enables businesses to create a secure, branded client portal for file sharing, invoicing, and communication
- **Onehub:** A cloud-based file sharing and collaboration platform that offers secure client portals for businesses to share files, manage permissions, and collaborate with external users
- **Igloo:** A digital workplace solution that includes intranet, extranet, and client portal capabilities, enabling businesses to share information, collaborate, and manage workflows
- **Linked:** A cloud-based client portal and collaboration tool that offers file sharing, project management, and social collaboration features for businesses and their clients
- **SuiteDash:** An integrated software platform that combines client portal, project management, CRM, and invoicing tools, enabling businesses to manage client relationships and collaborate effectively
- **Huddle:** A secure collaboration platform that provides file sharing, project management, and client portal features for teams and organizations



# Top Portal Tools For CPA Firms



- **Liscio:** A platform that combines an easy-to-use client portal with eSignature, plus gathering and delivery of documents
- **SmartVault:** A secure document management and client portal solution that integrates with accounting software, such as QuickBooks and Xero, offering file sharing, e-signature capabilities, and workflow automation for CPA firms
- **Suralink:** A platform that combines a secure client portal with workflow management tools, specifically designed for accounting firms to streamline the process of document exchange, collaboration, and tracking the status of client engagements
- **SafeSend Returns:** A tax return assembly, delivery, and e-signature solution designed for accounting firms, offering a client portal for secure document sharing and electronic signing of tax documents
- **ShareFile (by Citrix):** A secure file sharing and collaboration platform with features tailored for accounting professionals, including client portals
- **Thomson Reuters NetClient CS:** A customizable client portal solution designed for accounting firms that integrates with other Thomson Reuters tax and accounting software, enabling secure document sharing, e-signatures, and online invoicing
- **CCH Axcess Client Collaboration (by Wolters Kluwer):** A cloud-based, secure, unified collaboration hub for firms and their clients to manage all tax workflows
- **CCH Axcess Workflow (by Wolters Kluwer):** A cloud-based workflow management solution designed for accounting firms, with features that include a client portal for secure document exchange, collaboration, task, and deadline management



# Efficient Client & Team Experience



- What makes client interactions with your firm easy?
- What minimizes the effort for your team?
- How do you help your team get things done effectively year-round?
- Outside your busy season is a great time to focus on the relationship between “making things easy” and “getting things done”
- To get through busy season and not go crazy, you need the following things to be true...



# What Do You Want The Experience To Be?



## Client Experience

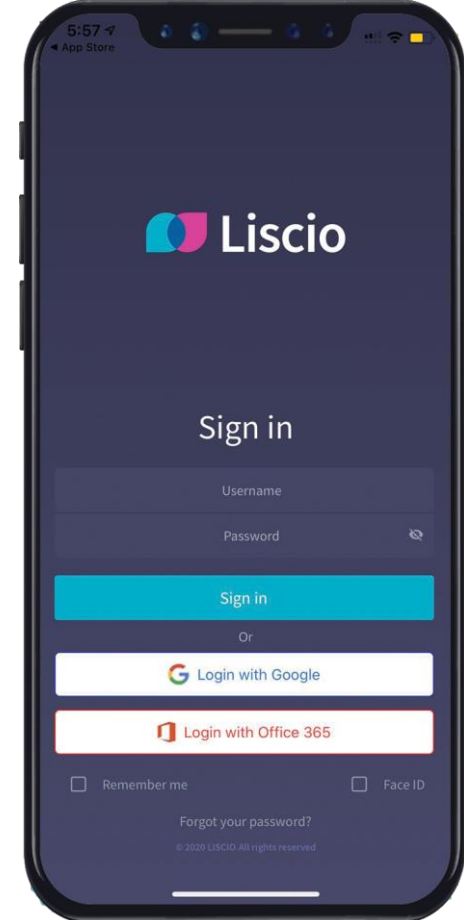
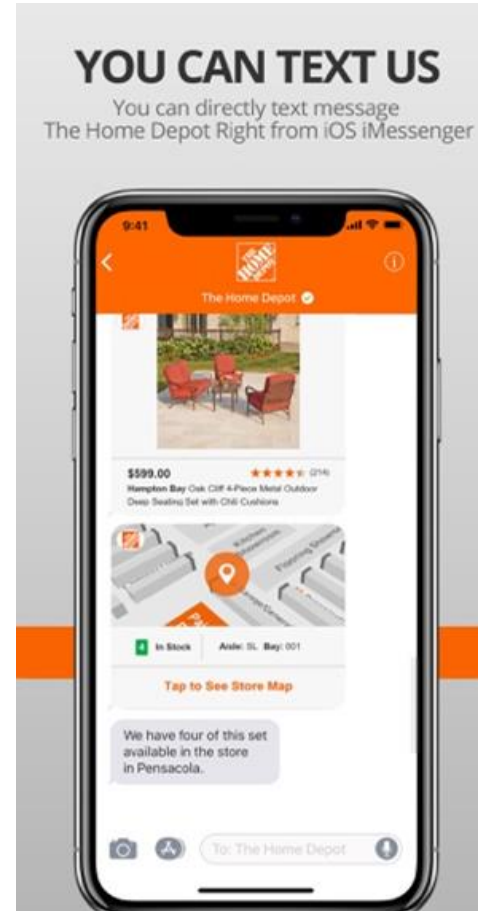
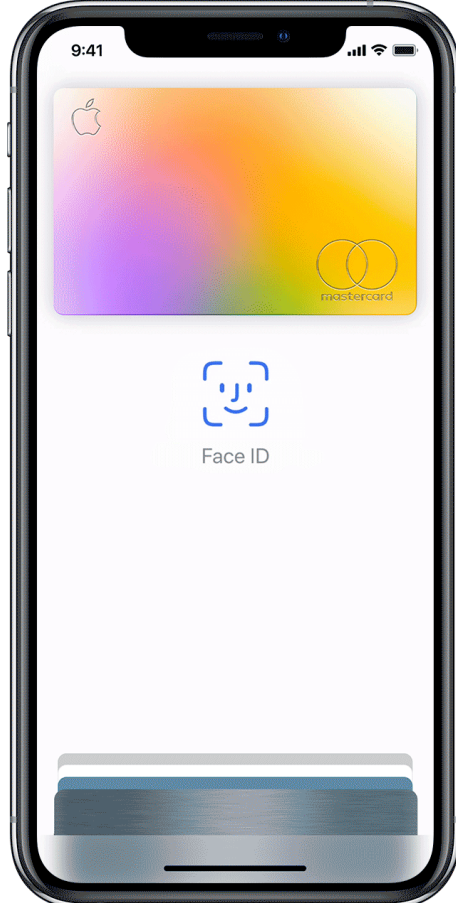
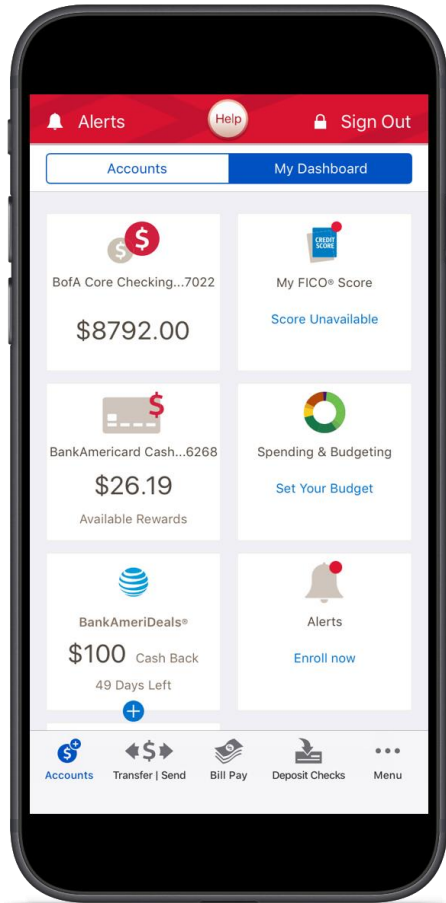
- Interact with your firm like Burger King – “Have it your way”
- Anytime, anywhere, anyway
  - Email
  - SMS text
  - Phone
  - Computer
- Respond to requests
  - Quickly
  - Completely
- Easy? = not frustrated

## Team Member Experience

- Have all the need to do a project
- Collaboration
  - Clients
  - Others in the firm
- Where and When?
  - Work in the office on a schedule
  - Do occasional projects at home
  - Mostly remote work
  - Formal home office
  - Stop by the office occasionally
- Efficiently? = not frustrated



# Is It Mobile?





# Effective Client & Team Experience



- Outside your busy time is a great time to focus on the relationship between “making things easy” and “getting things done”
- To get through busy time and not go crazy, you need the following things to be true:
  - Clients sending you documents on time
  - Staff has complete visibility across clients
    - Who owes us what?
    - When did we request it?
    - Did they send that document?
- These things need to be true in busy times and throughout the year





What Are The Key Features Needed?

# **PORTALS**



# Top Portal Features



- **User authentication and authorization:** Secure login capabilities with multi-factor authentication (MFA) options and role-based access controls to ensure that users can only access the appropriate resources
- **Intuitive user interface (UI):** An easy-to-use, responsive, and visually appealing interface that works across various devices, including desktops, laptops, and mobile devices
- **Customization and branding:** The ability to tailor the portal's appearance and layout to match your organization's branding, as well as the option to add or remove features based on your specific requirements
- **File sharing and storage:** Secure document sharing and storage, with version control, permission management, and the ability to organize files in a structured manner
- **Communication and collaboration tools:** Integrated chat, messaging, forums, or other communication channels that enable users to communicate with one another or the organization effectively
- **Real-time collaboration:** Tools that allow multiple users to work together on documents or projects simultaneously, such as document co-editing or shared whiteboards
- **Search and navigation:** An efficient search function and intuitive navigation that helps users quickly find the information or resources they need
- **Integration with third-party applications:** The ability to integrate the portal with other software tools and systems, such as CRM, project management, or accounting software, to streamline workflows and data sharing
- **Analytics and reporting:** Tools that provide insights into user behavior, portal usage, and other relevant metrics to help organizations make informed decisions and optimize the portal experience
- **Security and compliance:** Robust security features, such as encryption, secure data storage, and compliance with industry-specific regulations (e.g., GDPR, HIPAA), to protect sensitive information and maintain user trust



# Top Portal Features Desired By CPAs



- Single Portal
- Client reminders (Auto Nag)
- eSignature with KBA (Knowledge Based Authentication)
- Payments
- Integration to Practice Management, Document Management, Workflow, Tax, and Audit software

Client Portal	PBC Integration	Receipt Notification	Accept/Reject Docs	Tickler or timers for stale	Chat Integration	Client Retrieval of Historical Info	Ease of Use Client	Ease of Use Firm	Extract to Internal system (CaseWare, Engagement, Tax)	Mobile Use	Email Integration	Template other clients	Minimum Management	Self-Serve Passwords	Client Role restriction	Role Depth	Worksheet integration	Rollover/Lockout	Price	eSignature (KBA)	Payment Integration	Engagement Letters
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Let's Frame The Discussion Understanding Collaboration First  
Comparing And Contrasting Where It Makes Sense

# **NOTE THAT COLLABORATION IS A TOP PORTAL FEATURE**



# What's It Take To Collaborate?



## Software

- Web Meetings
- Productivity
- Collaboration
- Portals
- Project Management
- LOB/CRM/DMS/Workflow

## Hardware

- Connectivity
- Computer/Smartphone/VOIP
- Sound
- Camera
- Lights/Background
- Scanner/Monitor



# Technology Has Made It Easier



## Convenience

- Internet access has become more ubiquitous and faster
- Reliability is improving
- Speed is improving
- Mobile functionality is better
- Centralized Administration

## Tools

- Collaborative suites like Microsoft 365, Google Workplace, and Zoho One have become more powerful AND browser enabled
- Apps have become silos of information, and digital plumbing tools are connecting many of these effectively



# Operational Concerns



## Management

- Relationships
- Coordination
- Wellbeing
- Strategic improvements
- Motivation

## Administration

- Security
- Accounting/Billing
- Maintenance
- Onboarding
- Retention





# COLLABORATION WITH CLIENTS VIA YOUR FIRM PORTAL



# Think End To End – Portal/PBC



## Core – Must Have

- Security
- Ease of use
- Client experience
- eSignature including KBA

## Secondary – Better to Have

- Gather all engagement documents automatically
- Integration to PM/DMS/Tax
- Suite OR
  - Liscio
  - Suralink
  - TaxCaddy



# Rethinking CPA To Client Data Flows



- Significant products should be reviewed for your tax workflow
  - Liscio
  - Suralink
  - cPaperless SafeSend Returns
  - SurePrep TaxCaddy
  - ShareFile PBC list tools
  - CCH My1040Data for Axxess
  - Pascal Workflow "Payment Protection"
  - Karbon Practice Management/CRM/Workflow
  - Canopy Tax

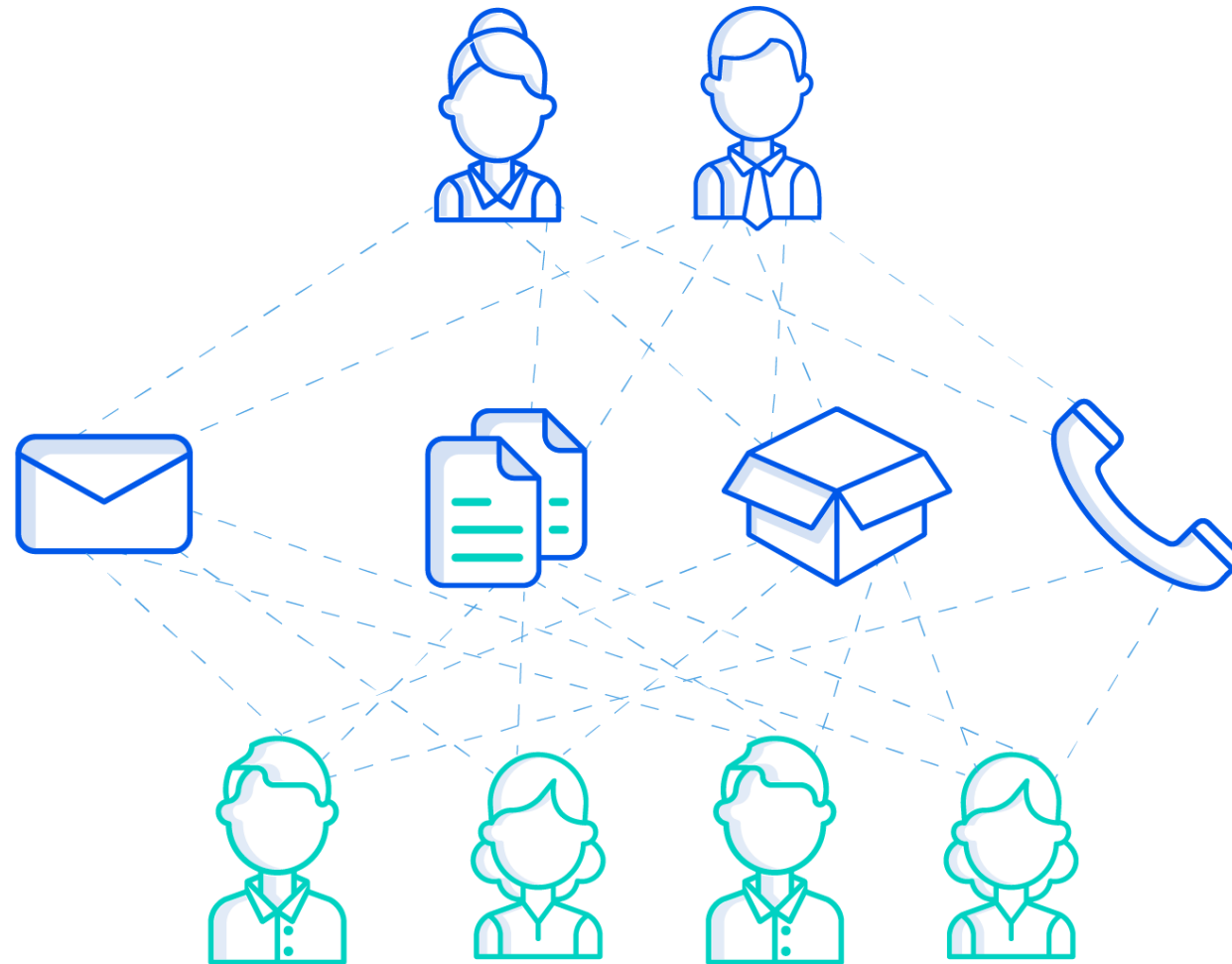
[Skip Collaboration Tools](#)



# The Common Tax Process



Overwhelming  
Communications  
And Document  
Exchange Issues





# Problems And Frustrations



## Inefficiency

### For Clients

- Email documents individually or in small batches
- No way to track provided documents
- Can't easily delegate or track requests

### For Firms

- Spreadsheets have to be manually updated
- Team & client status updates take forever
- Too much time spent organizing & chasing documents



## Lack Of Visibility

### For Clients

- Unsure if they provided the right document
- No visibility into overall engagement progress
- No visibility into individual request timelines

### For Firms

- Request lists are constantly out of date
- Partners, managers, & CFOs have limited visibility into the process
- Unclear timeliness



## Miscommunication

### For Clients

- Provide the same document multiple times
- No easy way to communicate about individual requests
- No way to organize documents

### For Firms

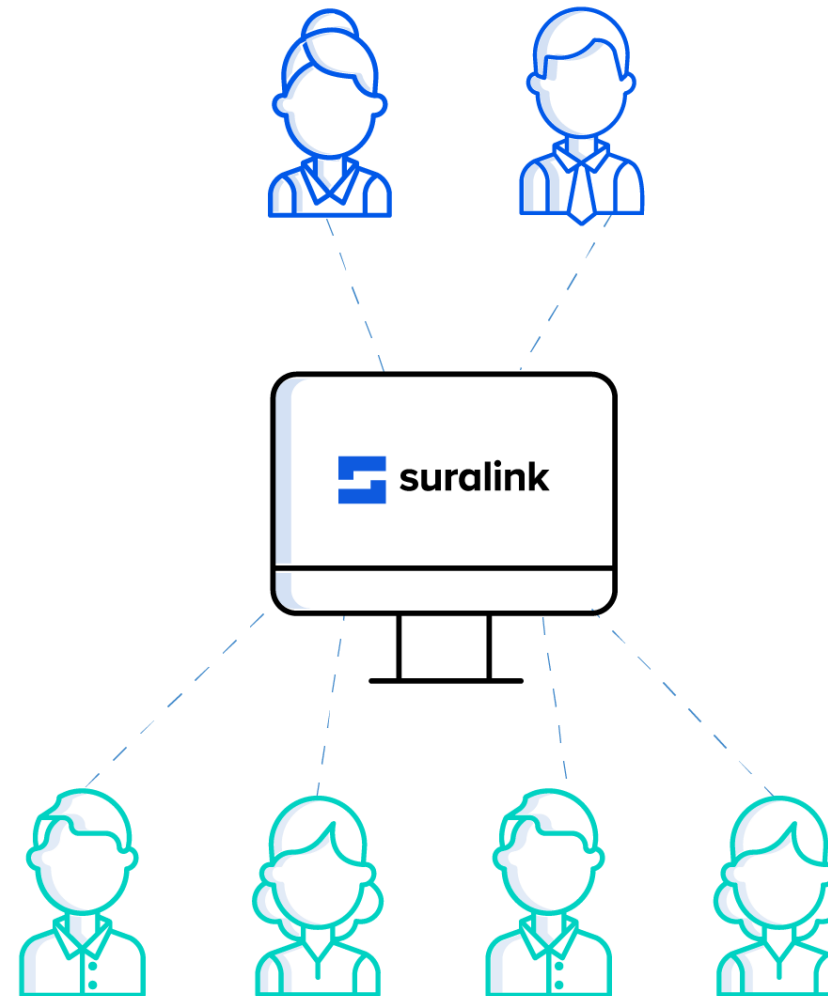
- Clients say everything is in the portal
- Clients say they gave it to someone else
- Firm makes duplicate document requests



# The New Way



Request and Receive  
Files with





# Solutions And Benefits



## Improved Efficiency

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- Increased efficiency and realization
- Streamlined experience for clients
- Each request has a due date and audit trail



## Increased Visibility

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- Firm members and clients are looking at the same list, in real time
- Partners & managers have full visibility into the process



## Improved Communication

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- No confusion on what documents have been requested, provided, or are still outstanding
- Ability to communicate on per request basis



# Security And Compliance



## Security



Multi-factor authentication



SSL AES 256-bit encryption



Inactivity time-out



SSAE16 Type II SOC1, SOC2 compliant data centers



Encrypted third-party access



Recovery, backup, audit logs



Access restriction by role or engagement

## Compliance



SOC2



GDPR



CCPA





# Premium Plan Pricing



Bulk-user discounts available



Standard	Premium	Secure File Sharing Plan
<b>\$29</b> /mo Per Firm User	<b>\$39</b> /mo Per Firm User	<b>\$17</b> /mo Per Firm User
All Suralink features & functionality	All Suralink features & functionality	Bundle options available with Request List Management
<a href="#">Request a Quote</a>	<a href="#">Request a Quote</a>	<a href="#">Request a Quote</a>
<ul style="list-style-type: none"><li>✔ Unlimited storage and file size</li><li>✔ Unlimited engagement and requests</li><li>✔ Unlimited client users</li><li>✔ Firm training and live support</li><li>✔ No setup fees</li><li>✔ Custom branding</li></ul> <p>API &amp; SSO</p> <p>Advanced automation</p> <p>IP restriction</p> <p>Domain restriction</p> <p>Export client page</p>	<ul style="list-style-type: none"><li>✔ Unlimited storage and file size</li><li>✔ Unlimited engagement and requests</li><li>✔ Unlimited client users</li><li>✔ Firm training and live support</li><li>✔ No setup fees</li><li>✔ Custom branding</li><li>✔ API &amp; SSO</li><li>✔ Advanced automation</li><li>✔ IP restriction</li><li>✔ Domain restriction</li><li>✔ Export client page</li></ul>	<ul style="list-style-type: none"><li>✔ Send files of any size via email or by generating a secure link</li><li>✔ Request files by sharing a custom link</li><li>✔ Clients can upload documents without creating an account</li></ul>



# Client Experience



## What Has It Been?

- Disconnected
- Multiple channels
  - Email
  - Text
  - Portal
- Scan and email files

## What Should It Be?

- Collaborative
- Single method to handle
  - Email
  - Text
  - Client Interactions
- Attach files in mobile app or browser



# Client Collaboration Is Chaotic



Email



Paper Mail



E-Sign



The State of Client Collaboration



Portals



In Person



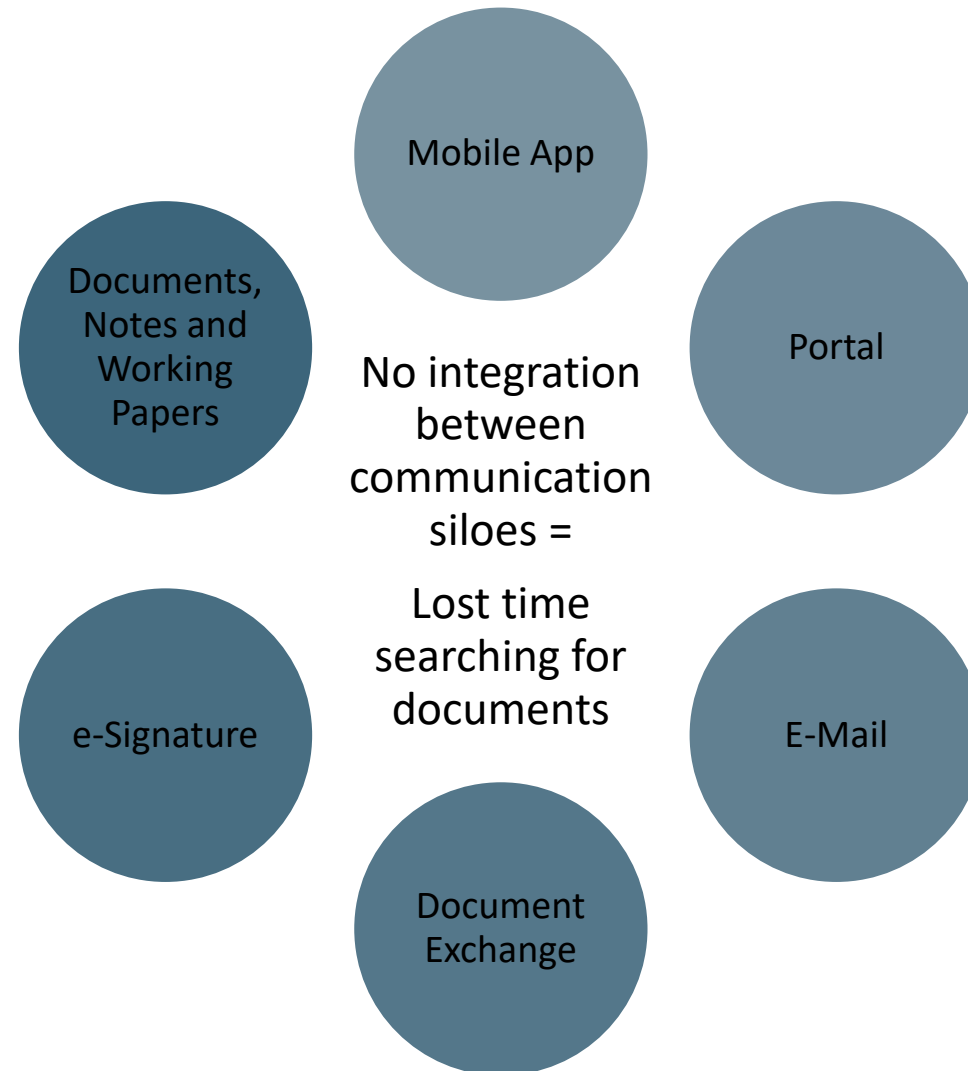
Secure File Transfer



# The Communication Octopus



Multiple Siloed  
Client-Facing  
Communication  
Channels





# Client Experience



## Old Way

- Scan and email files
- Documents scattered
- Structured by folder
- Located by search
- Names somewhat random
- Disjoint
- Difficult

## New Way

- Take picture and convert to PDF
- Documents gathered
- Structured by client
- Located by classification or name
- Tags used to classify documents
- Integrated
- Easy



# Tame The Communications Octopus



While Breaking  
Down Barriers For  
Each Silo With  
**Liscio**

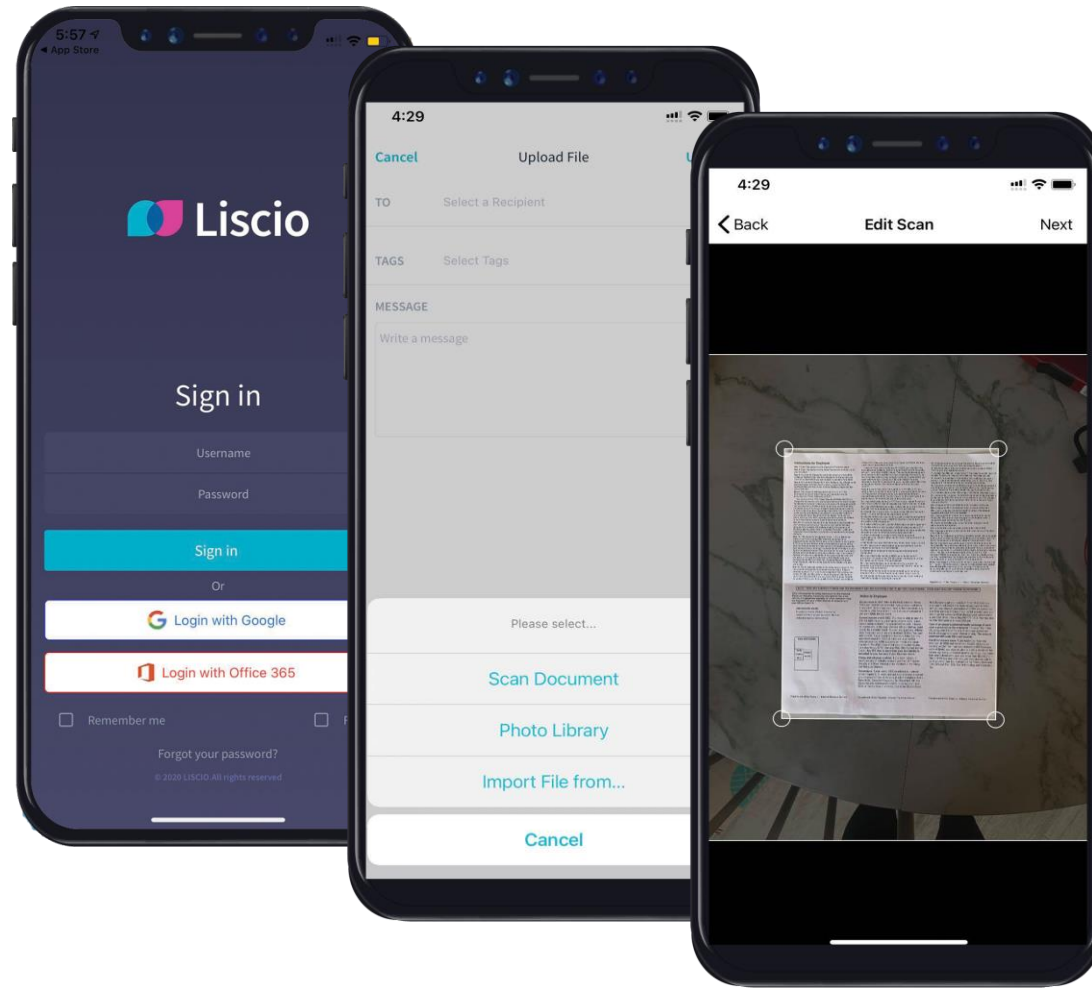




# Liscio Scanning Capability



- Converts pictures from cell phones to PDF
- One Step for clients
- Ready to use PDF for team members

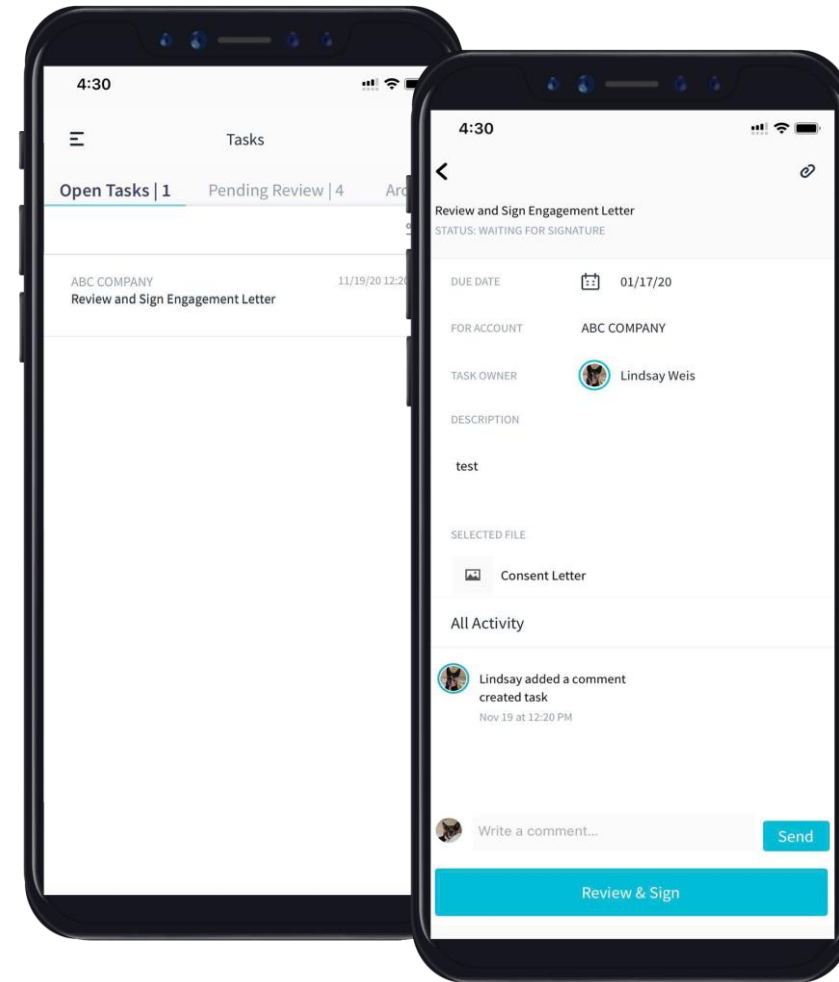




# Liscio To Do List



- Shows open items to client
- Visibility by all team members
- Notifications to client and team

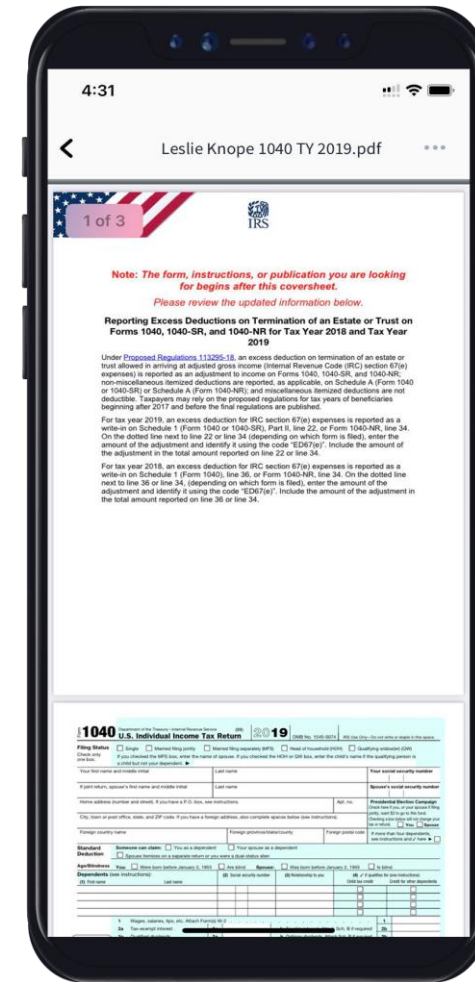
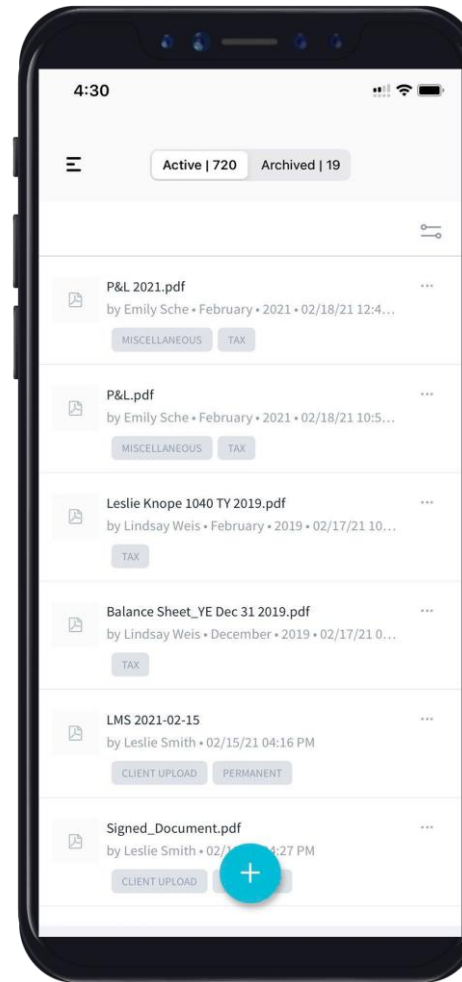




# Liscio Files



- Completed engagements
- No charge for storage
- No charge by client





# Liscio Dispatch



- Integrated
- If you can print, you can use Dispatch

Print a file from **ANY** software directly to Liscio



The screenshot shows the Liscio Dispatch web interface. The form is titled 'Upload File' and includes the following fields and options:

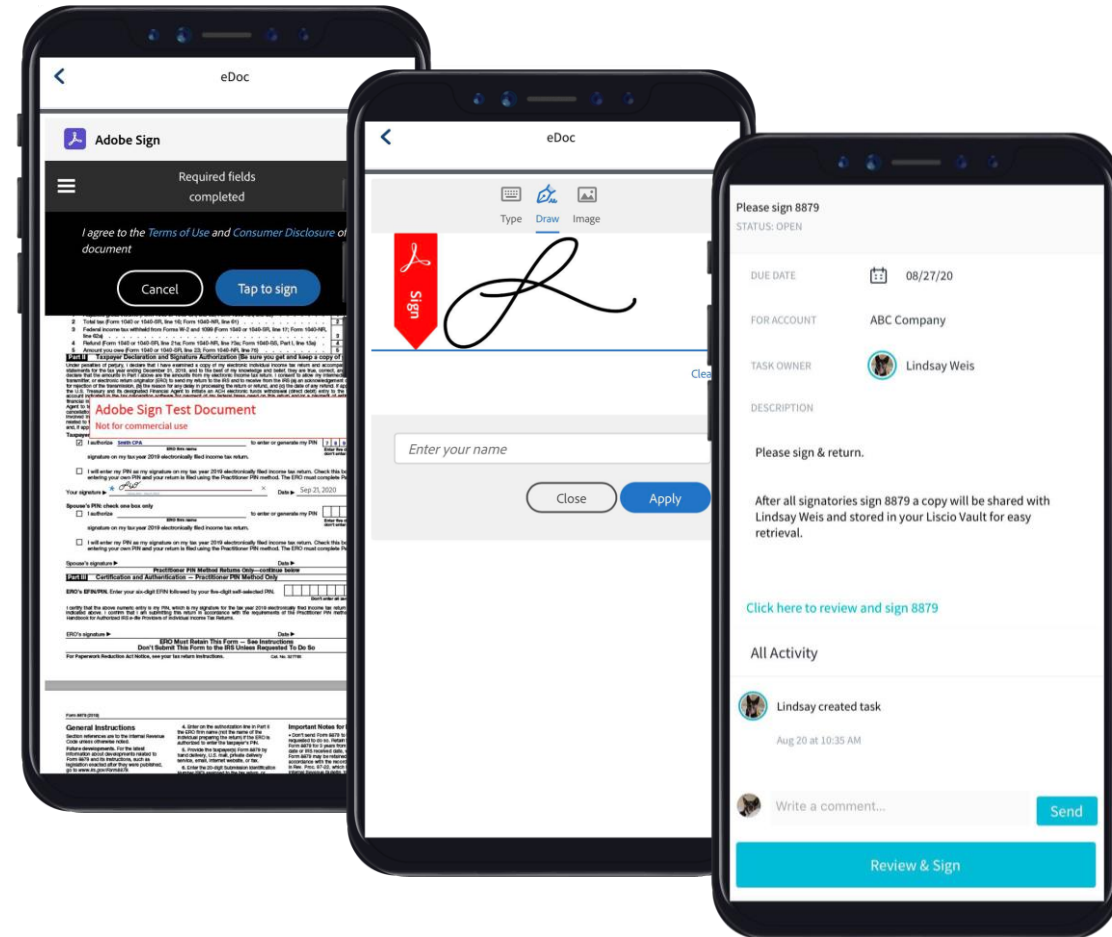
- TO:** A dropdown menu showing 'LESLIE SMITH • CRAIG'S DESIGN AND LANDSCAPING SERVICES' with a close button (x).
- YEAR:** A dropdown menu showing '2019' with a close button (x) and a refresh button (↻).
- MONTH:** A dropdown menu showing 'February' with a close button (x) and a refresh button (↻).
- TAGS:** A text input field with 'TAX' entered and a close button (x).
- MESSAGE:** A text area with a 'Do not Send Message' checkbox.
- File:** A file upload section showing 'Leslie Knope 1040 TY 2019.pdf' with a file size of '584.94 KB' and a close button (x).
- Buttons:** 'Cancel' and 'Upload' buttons at the bottom right.



# Liscio eSignature

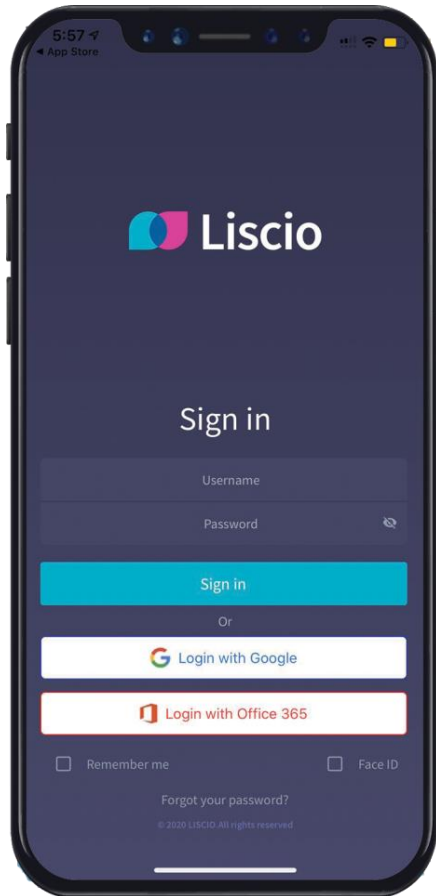



- Works on any device
- Knowledge-based authentication














# Liscio Client Experience 2.0







-  ADD NEW
-  HOME
-  INBOX
-  TASKS
-  ACCOUNTS
-  FILES
-  NOTIFICATIONS
-  HELP
-  RANDY CLIE...

Inbox | 1

+ Message

SENDERS	MESSAGE DETAILS	LAST ACTIVITY AT
  Lindsay Firm, me	Welcome to Liscio! Message from Randy	01/26/21 12:11 pm

SEE ALL INBOX MESSAGES →

My Tasks | 1

TASK NAME	ASSIGNED TO	ACCOUNT	OWNER	DUE DATE	LAST ACTIVITY AT ↓
<div><div>Get a Signature</div><div>Review and Sign Engagement Letter</div><div>1 NEW COMMENT</div></div>	Randy Client	Randy Client, LLC	Chris Farrell	02/02/21	01/26/21 09:17 pm

SEE ALL OPEN TASKS →



# SmartVault



- Online document storage
- Branded client portals
- Secure file sharing
- Integrations







So Many Options

# **WHAT ABOUT PAYMENTS?**



# Payment Automation Advantages



- **Time savings:** Automation reduces the time spent on manual payment processing tasks, such as creating invoices, tracking payments, and reconciling accounts, allowing businesses to focus on more strategic activities
- **Improved cash flow management:** Automated payment systems enable better forecasting and management of cash flow by streamlining payment processes and providing real-time insights into receivables and payables
- **Reduced errors:** Automation minimizes the risk of human error in payment processing, such as data entry mistakes, miscalculations, or missed payments, leading to more accurate financial records
- **Enhanced security:** Reputable automated payment systems employ advanced security measures, such as encryption, tokenization, and fraud detection tools, to protect sensitive payment data and minimize the risk of unauthorized transactions



# Payment Automation Advantages



- **Cost savings:** By streamlining payment processes and reducing manual tasks, businesses can save on labor costs, postage, and other expenses associated with traditional payment methods
- **Better compliance:** Automated payment systems can help businesses adhere to industry regulations and standards, such as PCI DSS (Payment Card Industry Data Security Standard), by ensuring that payment data is stored and transmitted securely
- **Improved customer experience:** Automated payment systems offer customers greater convenience, allowing them to make payments online, set up recurring payments, and access payment records more easily. This can lead to increased customer satisfaction and loyalty
- **Faster payment processing:** Automation can speed up the payment process, reducing the time it takes for funds to be transferred between accounts and enabling businesses to access their funds more quickly



# Payment Automation Advantages



- **Enhanced reporting and analytics:** Automated payment systems often include reporting and analytics tools that provide valuable insights into payment trends, customer behavior, and overall financial performance
- **Scalability:** Automated payment systems can easily scale to accommodate business growth, whether it's an increase in the number of customers, transactions, or expansion into new markets
- **Buy Now, Pay Later (BNPL) options:** An option to receive goods and services and defer payment to a later time
- **Interest free payment options:** A sales promotion approach to allow payment later with no interest for a period
- FedNow (same day ACH) could disrupt payment options as it rolls out in 2023 and beyond



# Top Payment Services



- **PayPal:** A widely used digital wallet & payment processing solution for online and in-person transactions, offering services for individuals, businesses, and e-commerce
- **Stripe:** A popular payment processing platform for businesses of all sizes, providing online and in-person payment solutions, as well as subscription billing, fraud prevention, and international payment support
- **Square:** A comprehensive payment processing solution, offering a range of tools for businesses, including point-of-sale (POS) hardware, invoicing, virtual terminals, and e-commerce integration
- **Authorize.Net:** A well-established payment gateway and processing service, offering solutions for online, mobile, and in-person transactions, as well as fraud prevention and recurring billing capabilities
- **Braintree (a PayPal service):** A payment processing platform designed for online and mobile businesses, providing global payment support, fraud protection, and integration with popular e-commerce platforms
- **Adyen:** A global payment processing platform that serves businesses of all sizes, offering online, in-app, and in-store payment solutions, as well as risk management and data analytics tools
- **Worldpay (from FIS):** A leading payment processing provider that offers solutions for businesses across various industries, including online and in-person payments, fraud prevention, and subscription billing
- **Chase Merchant Services (formerly Chase Paymentech):** The payment processing arm of JPMorgan Chase, offering a wide range of solutions for businesses, including online and in-person payment processing, mobile wallets, and fraud protection
- **First Data (now Fiserv):** A global payment processing company that provides a variety of solutions for businesses, including point-of-sale systems, online payment gateways, and integrated payment solutions
- **Global Payments:** A worldwide payment processing provider that offers services for businesses of all sizes, including online and in-person payment processing, fraud prevention, and analytics tools



# Top CPA Firm Payment Options



- [CPACharge](#)
- [Corpay One](#) (mostly free ACH, QBO, AP/Expense Automation)
- [QuickFee](#) (which has the pay later feature)
- [GoCardless](#) (ACH for recurring billing)
- [Kotapay](#)
- [Veem](#) (good international, QBO)
- [VeriCheck](#)
- [PaySimple](#) (QBO integration)
- [BizPayO](#) (interfaces to QBO/QBD)
- [Heartland Payment Systems](#)
- [Global Payments](#)
- [Melio](#)
- [Tipalti](#) (strong at international SWIFT as well as ACH, many integrations)
- [TelPay](#) (Canada)



# What Do You Want The Experience To Be?



## Client Experience

- Retain credit card info to make future transactions easier?
- Seamless
- Single click payment
- Payment option on invoices
- Easy? = not frustrated

## Team Member Experience

- Payments flow into and out of appropriate systems
- Card info kept at merchant
- Ability to originate charges
- Integrate in billing
- Efficient? = not frustrated



# What Controls And Admin Are Needed?



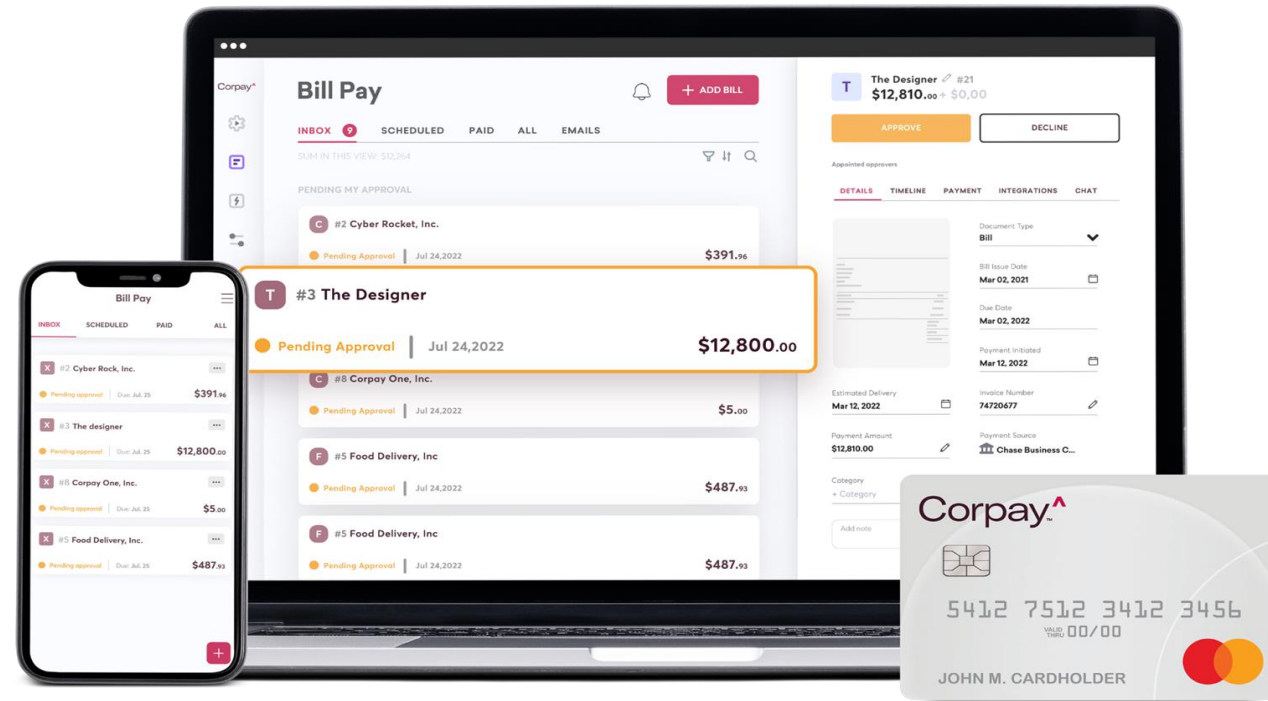
## Client Experience

- Notification
- Approval
- Credit limit management

## Team Member Experience

- Ability to choose timing
- Automatic reconciliation
- Update expired cards easily





So Many Options

# EXAMPLES OF SPEND MANAGEMENT



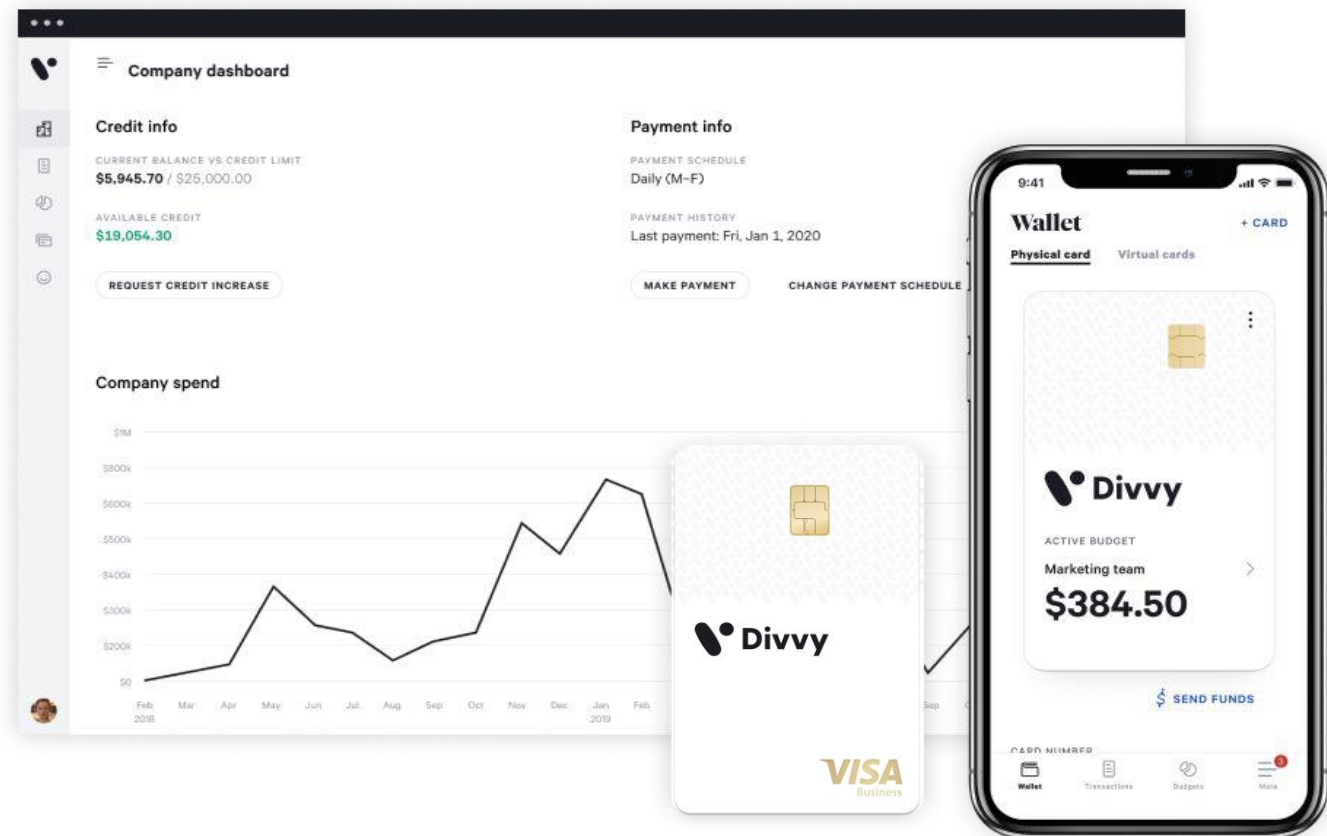
# What Is Spend Management?



Spend management is the ability to proactively set controls and manage a business's cash outflow in real-time and in one centralized location, providing actionable insights to key financial decision makers.

## Includes:

- Employee Spend
- Recurring Spend
- Payables
- Working Capital





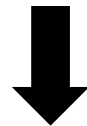
# After-the-fact Expense Management Vs. Real-time Spend Management



## After-the-fact

### Reactive

Ad hoc reconciliation;  
not knowing what was  
spent until it's been  
spent



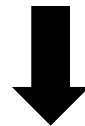
## Real-time

### Proactive

Future planning based  
on real-time insights  
and reporting; planning  
spending before it  
happens

### Non-compliant Spend

Limited control on  
spend in the moment



### More Control of Spend

Detailed spend controls  
with pre-defined  
budgets

### Time Wasted

Hours wasted on  
receipts, double  
reconciliation, and  
expense reports



### Significant Time Savings

No More Expense  
Reports

### Complex Process

Manual steps, delayed  
visibility into spend

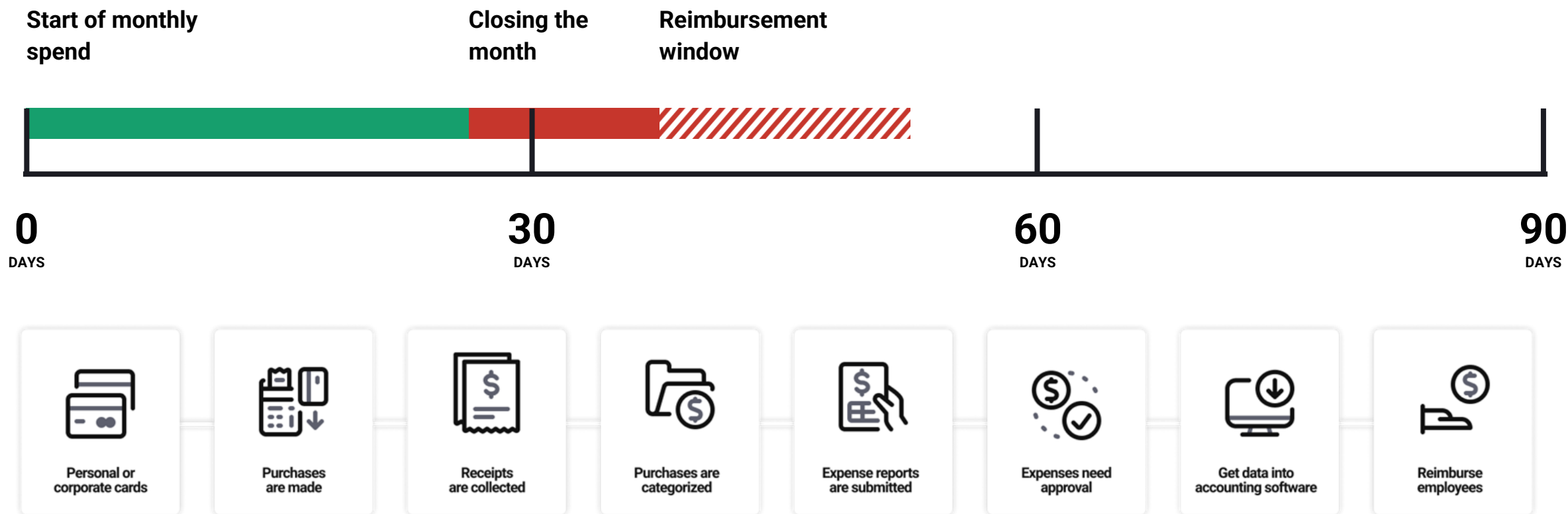


### Streamlined, User Friendly

Mobile reminders, real-time  
visibility and daily  
transaction sync



# Today's Opaque And Slow Process Begs For A Better Solution





# Top Spend Management Services



- Lola.com
- ProcurementExpress.com
- GEP SMART
- Visa Spend Clarity
- Procurify
- Tradeshift Go
- Airbase
- Workday Strategic Sourcing
- Divvy
- Corpay One





# Virtual cards on the rise

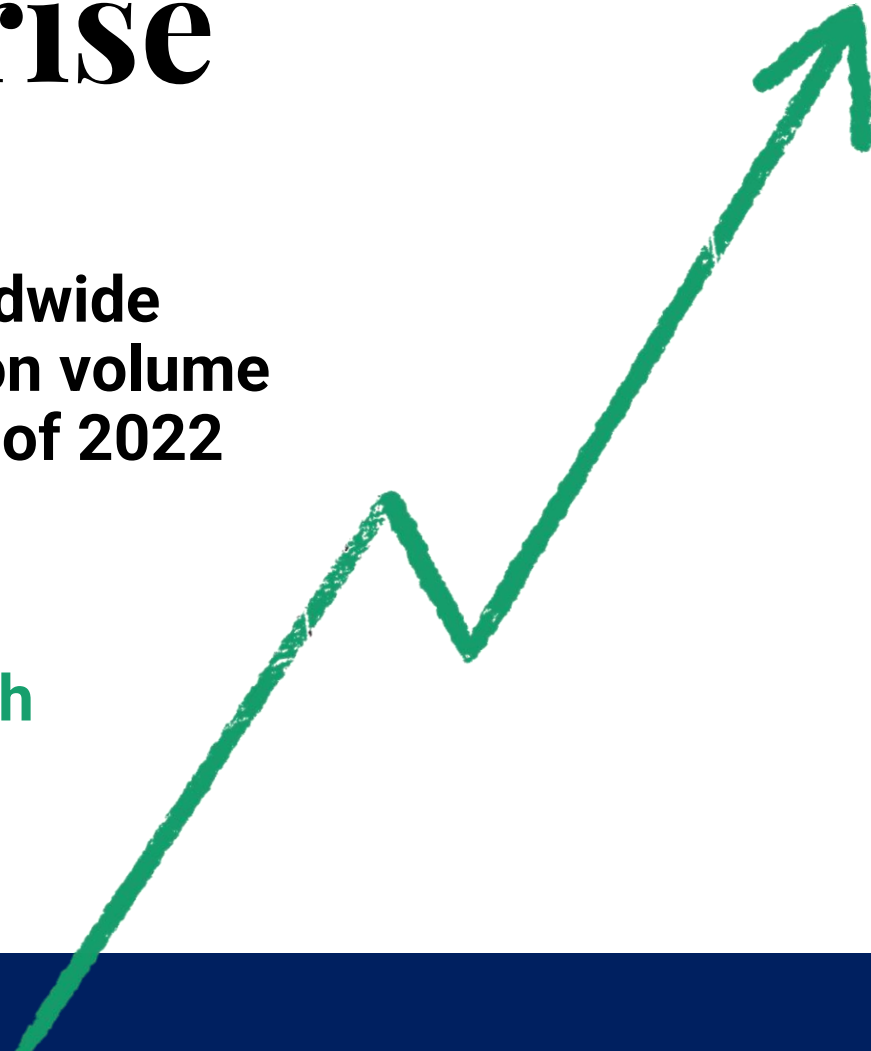
**\$1 trillion** in worldwide  
annual transaction volume  
projected by end of 2022

- Accenture

**19% yearly growth**  
in last 3 years

- Juniper Research

**79%** of Divvy  
customers are  
using virtual cards  
and comprise  
**93%** of the cards  
issued last year.





# Top Virtual Card Features



- **Real-time dashboards**  
See all spend activity as it happens in one place with dashboards and notifications
- **Spend limits**  
Set budget constraints for each virtual card
- **Recurring limits**  
Choose specific amounts to automatically load onto cards each month
- **Single or limited-use**  
Limit cards to a single payment or set to expire at a certain date

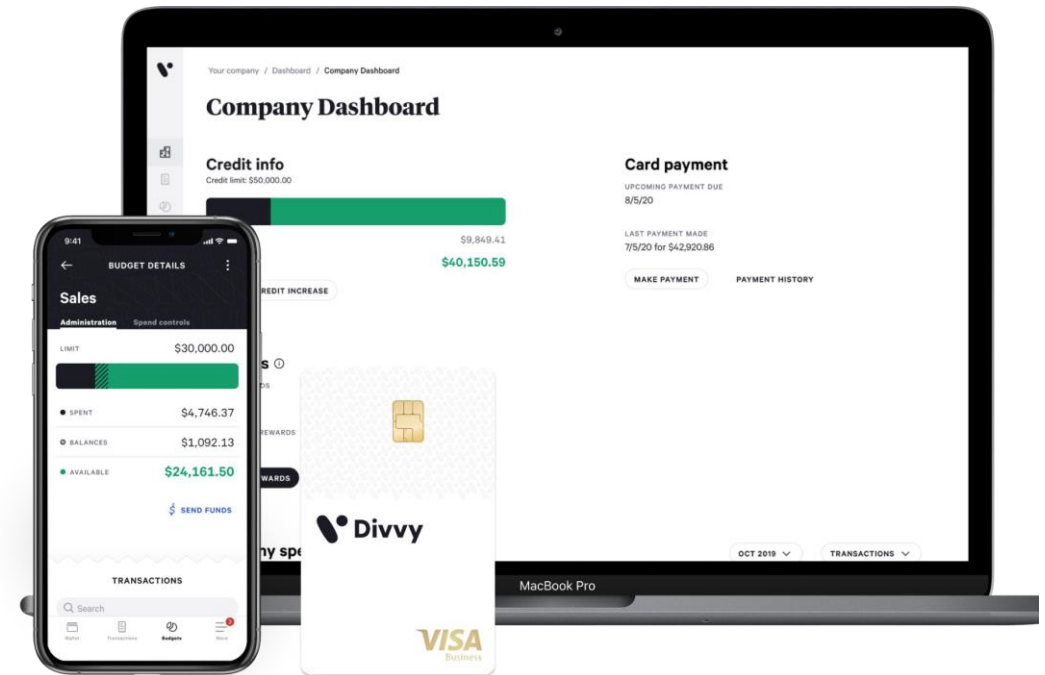




# What Is Divvy?

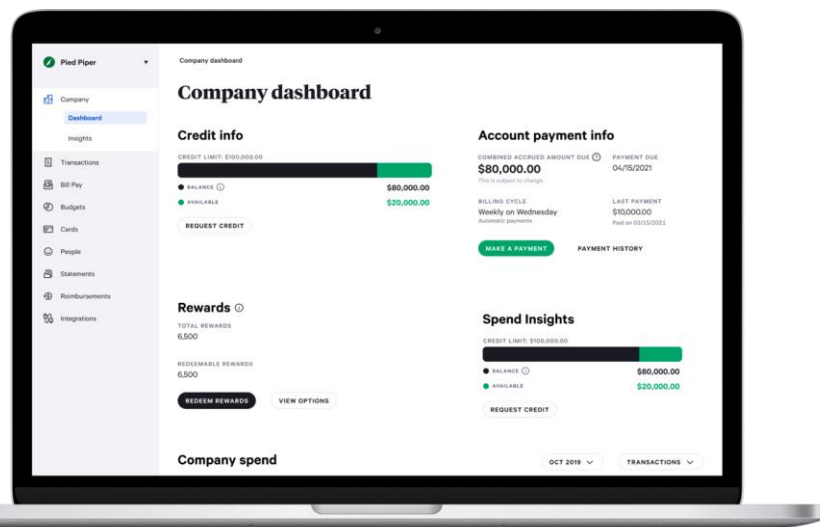


- Divvy combines seamless expense and spend management software with the world's smartest business card, bringing all spending data and expense management into one place
- With Divvy, control spend, save time — and get back to your business

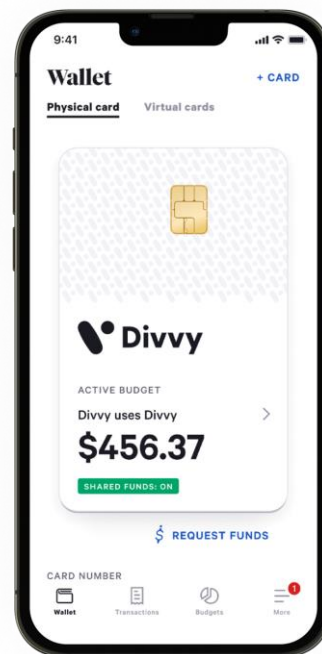




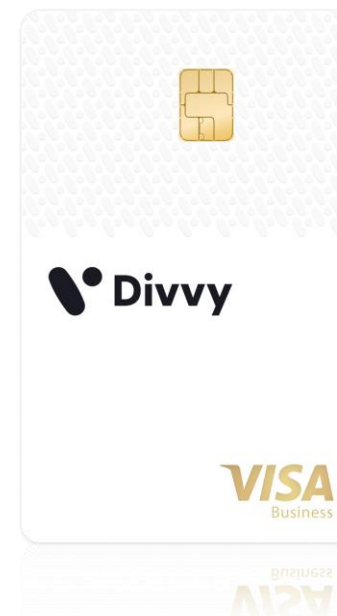
# The All-in-one, Real-time, And Free Spend Management Solution



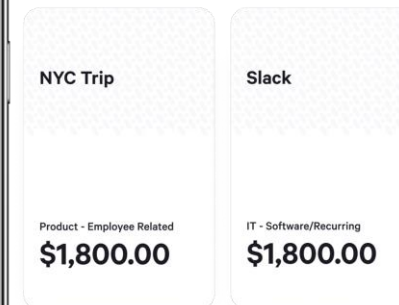
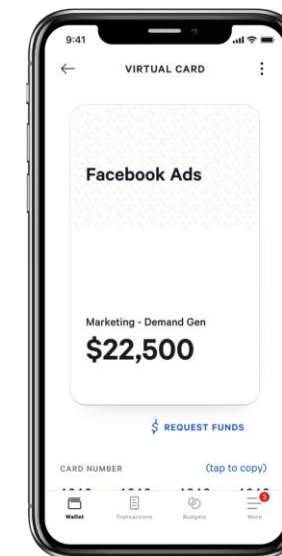
Mobile App



Web App



The Divvy Visa Business Card



Virtual Cards



# Divvy Vs. Traditional Expense Tools



## Divvy advantages

### Proactive Control

Planned spending and approval before it happens

### Real-Time Visibility

Real-time spend visibility and tracking enables additional control and quick action

### Efficient

Real-time coding and categorization eliminates expense reports

### Accurate

Auto-categorization and daily transaction sync to accounting softwares



## Traditional tools

### Reactive

Difficulty in setting enforceable budgets as part of financial planning

### Delayed Action

No real-time control of spend

### Time Consuming

Hours spent chasing receipts, double reconciliation, and expense reports

### Human Error

Manual steps increases change of inaccuracies



# Virtual Cards

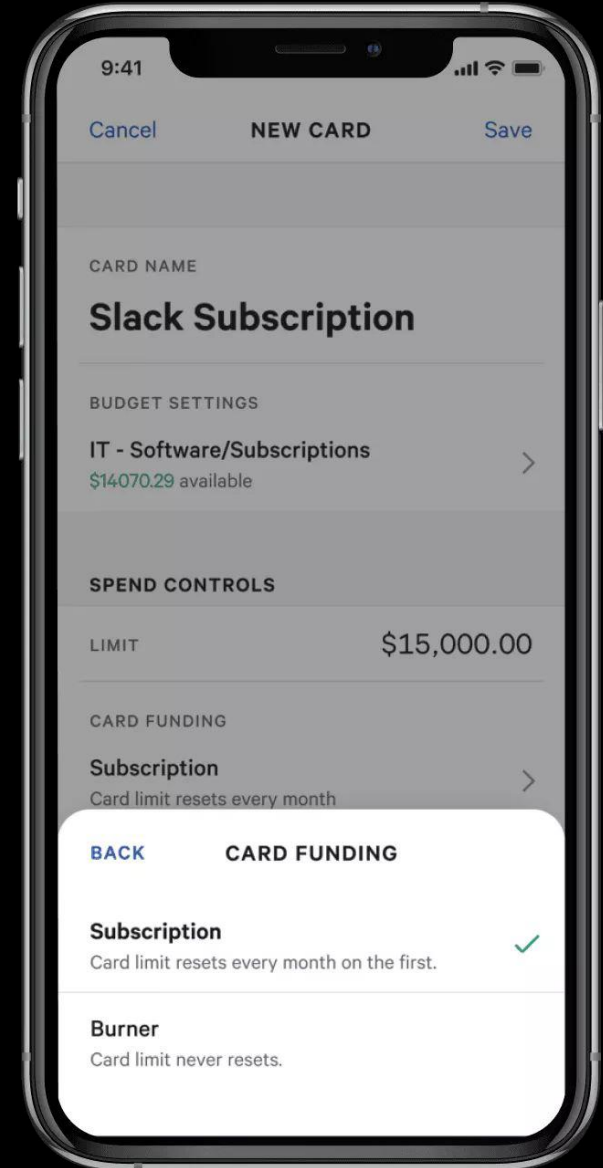
Two card types for any business need.

## One-time use burner cards

These temporary cards are for one-time use, budgets with an expiration date, or projects with limited spend.

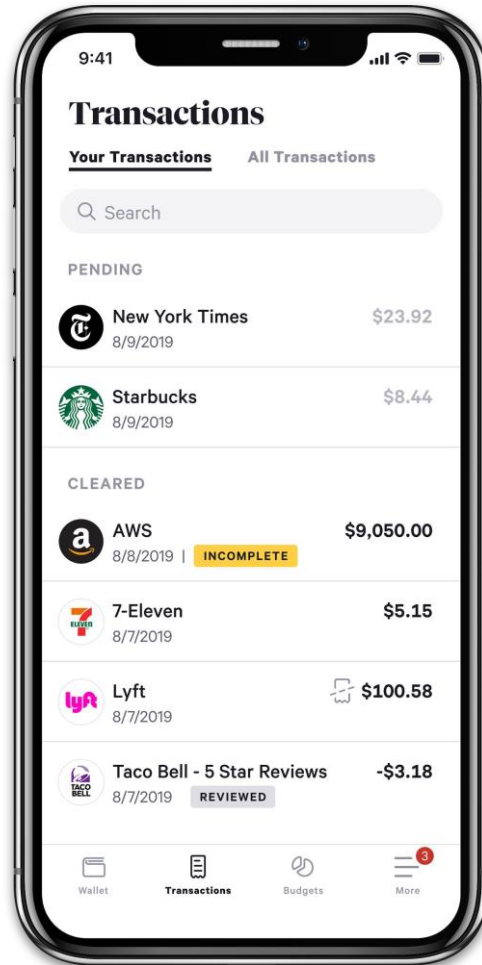
## Recurring subscription cards

Set up monthly funds for recurring payments with custom limits.

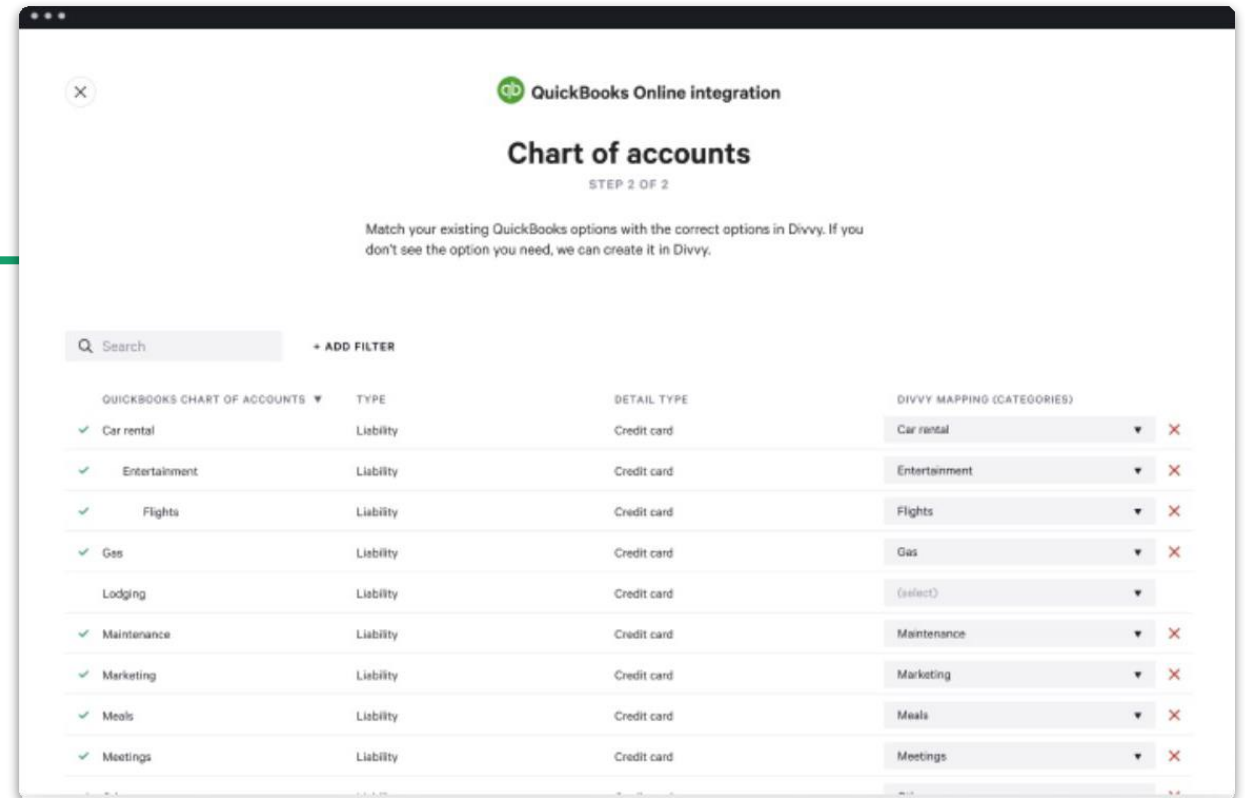




# Expense & Reconcile In Real-time



Swipe to books





# Absolute Adherence To Budget Numbers



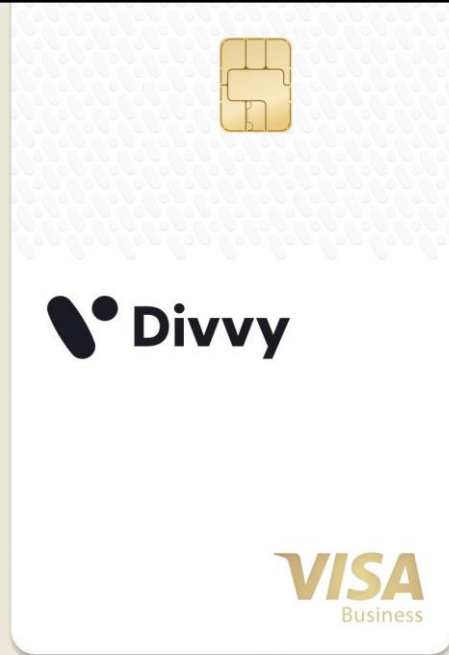
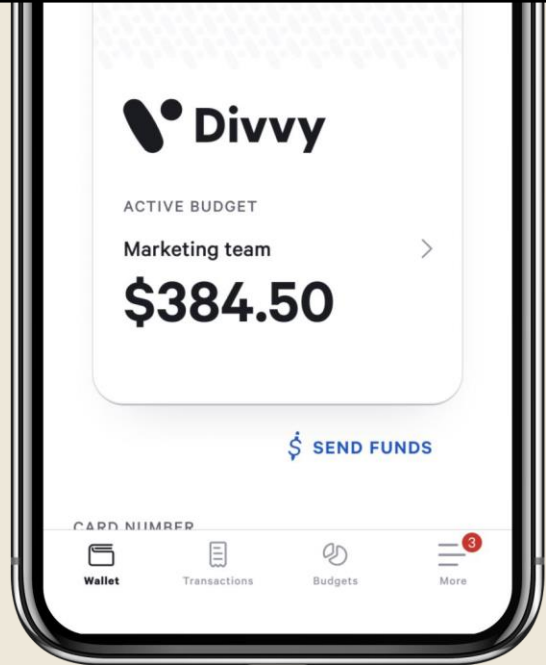
- Imagine if your firm could guarantee a client would never exceed their budget limits. Divvy's enforceable budgets enable you to offer next-level financial services



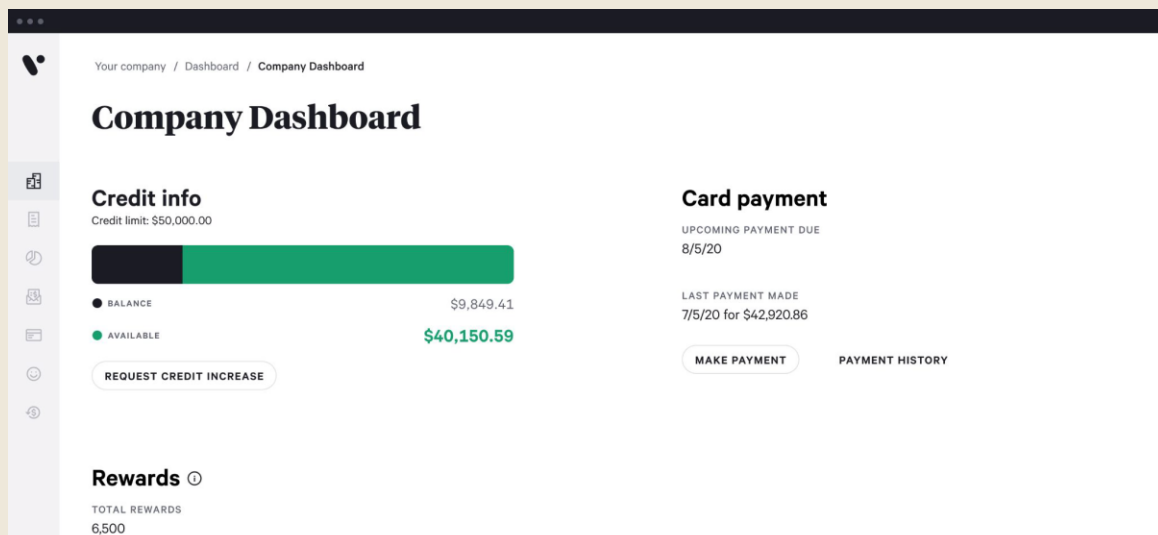
 Search







Divvy is free.



# Here's what you get with Divvy:



Cards for all



Business credit you'll love



Secure virtual cards



Enforceable budgets



Instant categorization



Seamless integrations



Dispute resolution



Spend notifications



Easy card management



Simple reimbursements



Live transaction dashboard

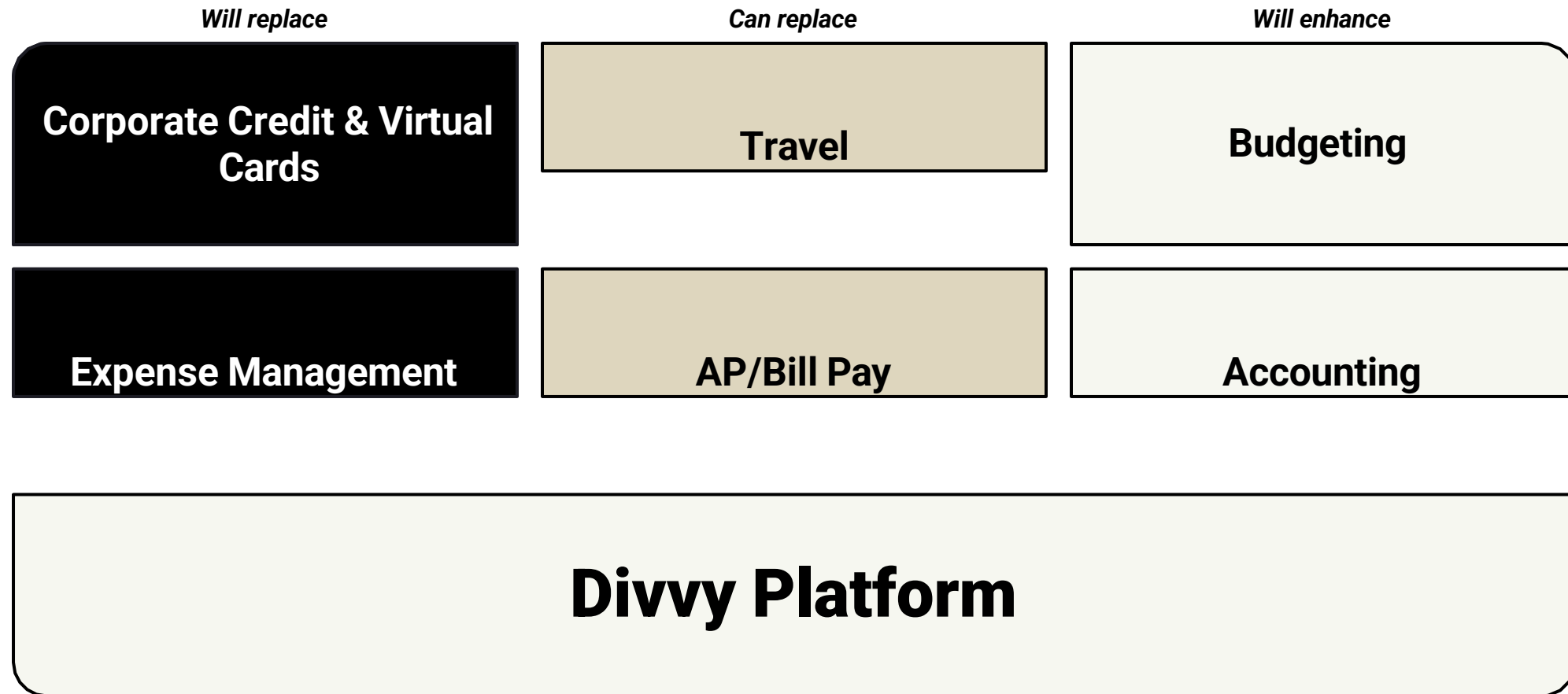


Transaction Review



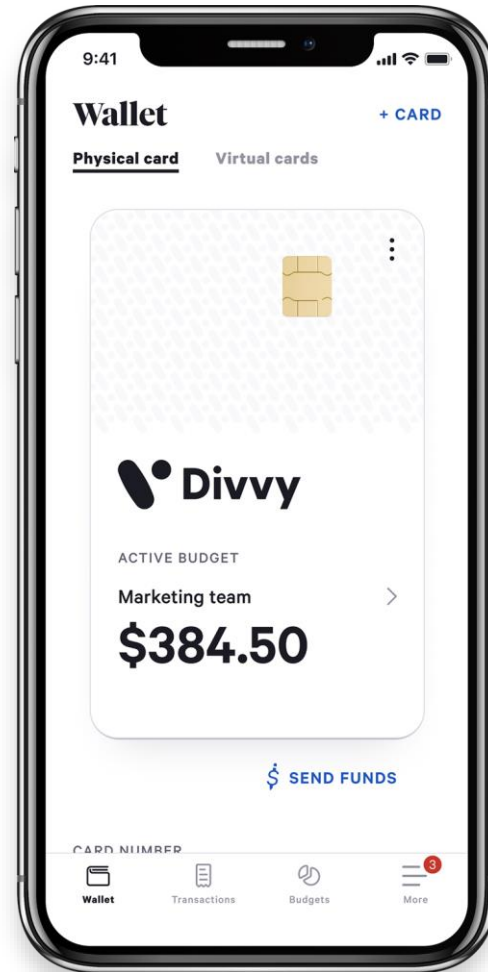
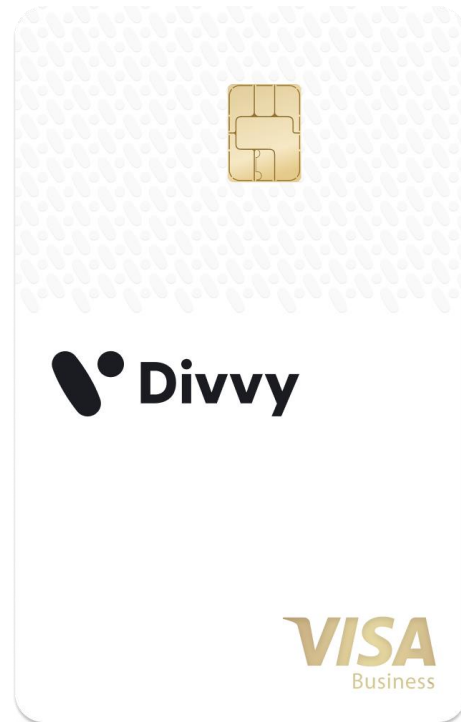


# Unifying The Fintech Landscape





# How Companies Use Divvy



## Rip and replace

Use the whole platform and we help your whole company spend smarter

## Department specific

Use Divvy in one or more departments that need spend and expense management tools

## Specific tools

Use one or more Divvy tools like virtual cards or Bill Pay in tandem with your existing processes and software



# Divvy Reference Account



## With Divvy

- One solution that does the work of three
- 7-10 hours a month saved on expense reporting
- Utilizing Divvy reimbursements and budgets to manage spending in real-time
- Divvy physical and virtual cards and budgets for every employee
- Employees feel empowered and responsible for their spending

**“We were using American Express before, but that brought the typical ‘big bank’ issues.”**

– Jonathan Rue, Senior Finance/Accounting Analyst



# Divvy Accountant Advisor Program



- Free to use - \$0 subscription fee
- Continuous close and reduce time spent on month-end reconciliations
- Gain spending insights that inform advisory services
- Receive educational content and programs from CPA.com on spend management and next generation CAS practices
- Get dedicated support by account managers to assist you and your clients
- Have co-marketing opportunities for your firm

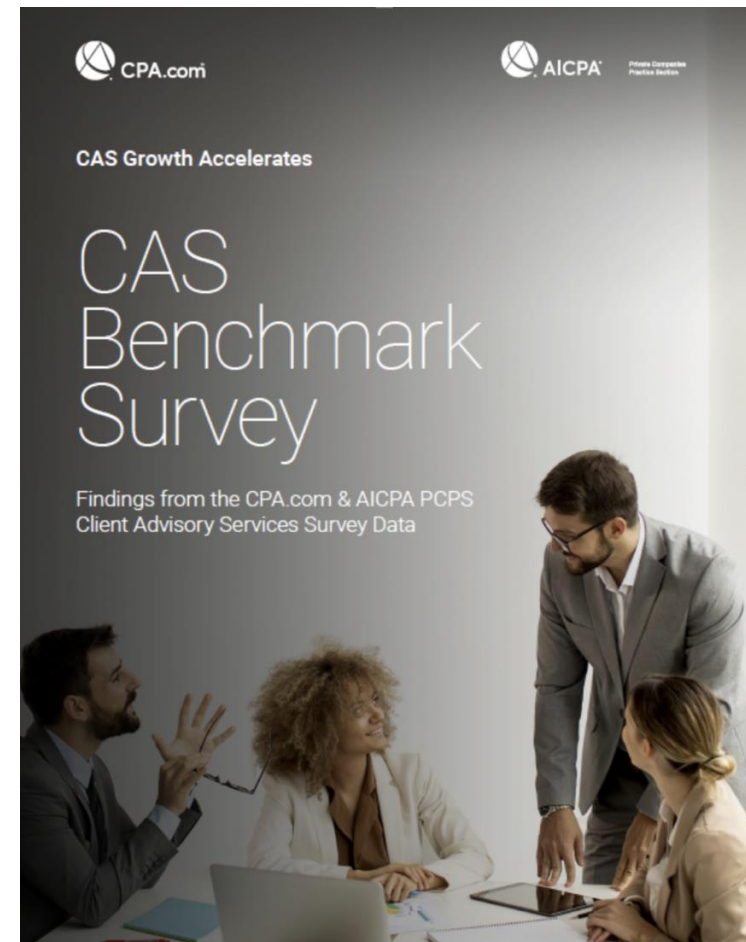


# Growth Trajectory For CAS Practices



- Client Advisory Services (CAS) range from basic outsourced accounting services to Virtual CFO. The CAS Benchmark Survey reported strong demand and growth for CAS practices:
  - 20% median net client fee growth rate
  - 47% profit margins for Top firms; 34% for all others
  - 55% of firms saw a revenue increase as a result of the work that came out of the pandemic

*CPA.com and AICPA PCPS Client Advisory Services Benchmark Survey*

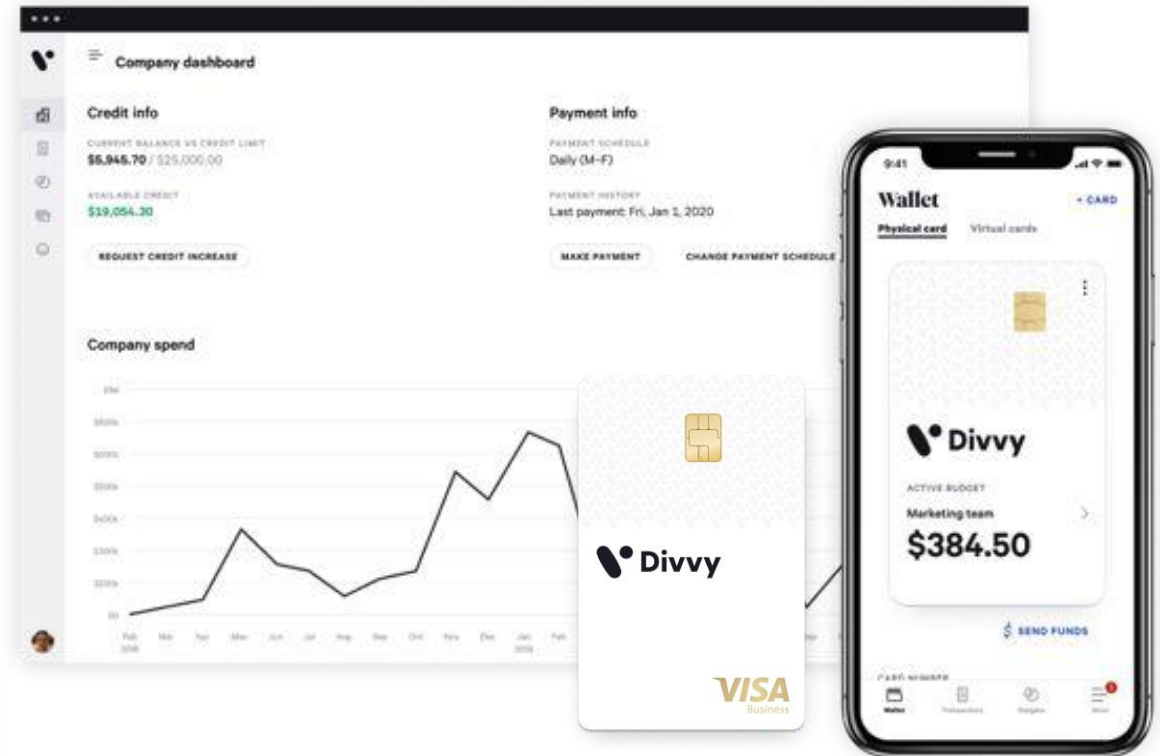




# Good for your firm. Great for your clients.

- Grow your offerings as a firm to earn more business from existing clients.
- Increase fin-tech expertise to attract new customers.
- Streamline your internal processes for much greater efficiency.
- Reduce costs for your firm and your clients.
- Earn revenue sharing on a FREE product.

Learn more at: [getdivvy.com/partners](https://getdivvy.com/partners)







PREFERRED PARTNER OF CPA.COM FOR SPEND MANAGEMENT

**13,500+ customers** use Divvy to spend smarter

Bill.com + Divvy: **Over 10,000 SMB customers** served





# A PART OF FLEETCOR

**FLEETCOR is a global leader in B2B payments, \$2.9B in revenue, 8,900+ employees and a member of the S&P 500.**

**FLEETCOR provides B2B payment products to over 800,000 small businesses.**

**Build:** 8-12% organic revenue growth through sales investment and product innovation

**Buy / Invest:** Deploy >\$1.0B p.a. ... 45 / 94 deals since IPO / inception

**Partner:** Variety of flavors of outsourcing and reseller deals

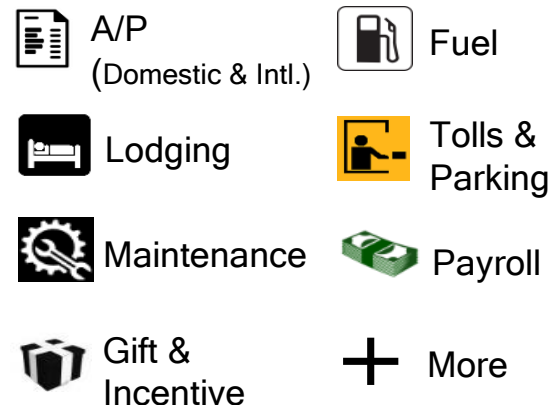


## Fleetcor Overview

2021 Financials <sup>(1)</sup> :	\$2.9B revenue / \$1.1B net income
Market Cap / EV:	~\$23B / ~\$27B
Worldwide Footprint:	>100 Countries, 35 Offices
Employees:	>8,900
Publicly Held:	NYSE: FLT

## Commercial (B2B) Payment Products

### Spend Categories



### Payment Modalities











# CORPAY ONE IN NUMBERS

Our intuitive platform enables businesses to work smarter - not harder. We're powered by a global team of smart, friendly customer-first people.

-  6,000+ customers
-  20,000+ Workflows created
-  3.2M+ documents scanned
-  1.2M+ bills paid



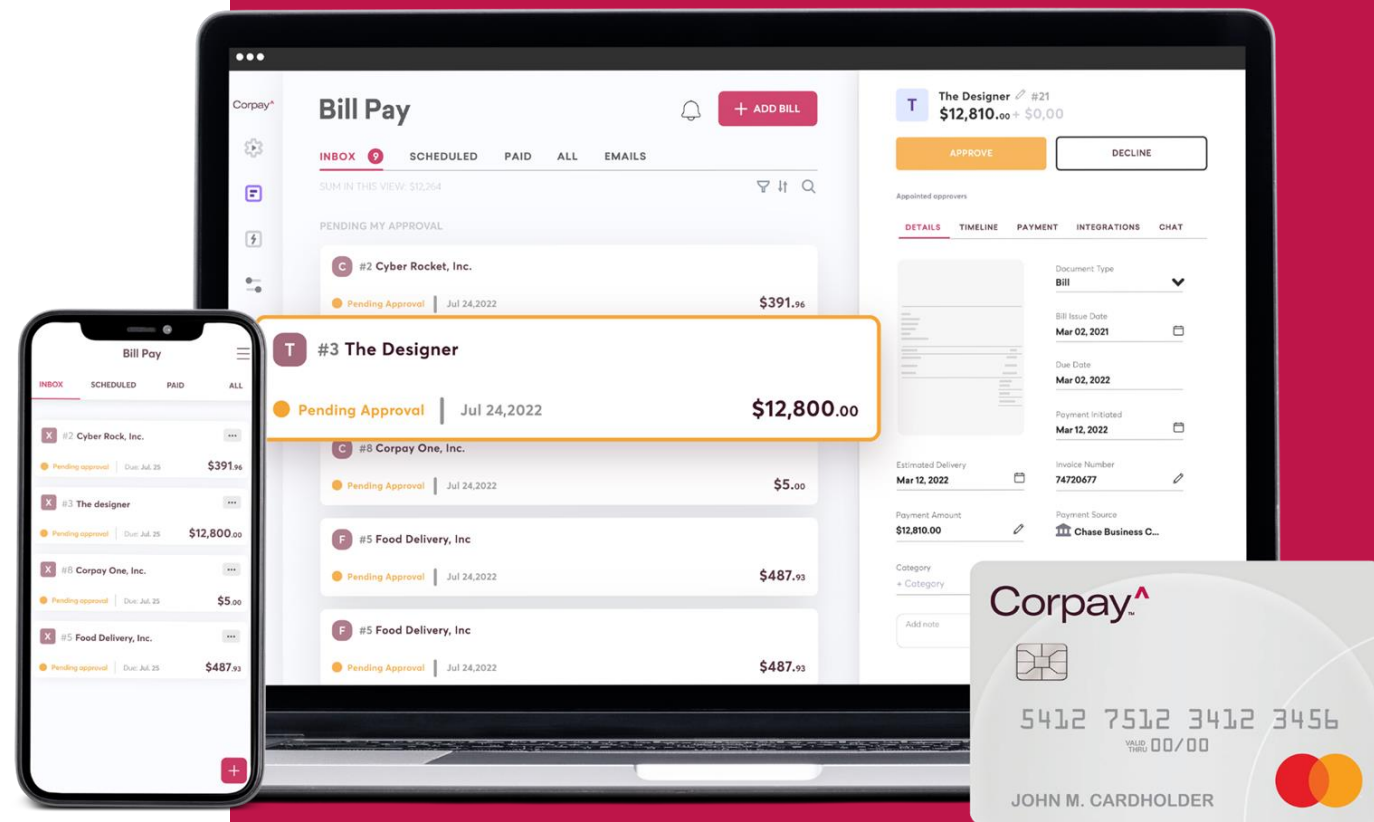


# CORPAY ONE FOR ADVISORS

With Corpay One, CAS Practices can offer a fully integrated Spend Management Platform for their SMB clients.

Leverage a powerful tool that brings together all of the following solutions in one, seamless platform:

- Corpay Mastercard®
- Accounts Payable
- Bill Pay
- Expense Reimbursement
- Invoice/Receipt Capture
- Fuel Cards
- Accounting System Integrations
- Communication/Collaboration
- And more...







Corpay One is an all-in-one spend management platform for firms seeking to make their bill pay services more complete, efficient and profitable.

Our platform automates document and data capture, has smarter approvals, custom transaction workflows, automates vendor payments, simplifies expense reimbursements and, with our smart card, captures all client spending.

With our modern business model, we offer these services with **no software fees** and **free bank-funded ACH and Check payments**.

Our dedicated accountant team is here to help every step of the way.



# Corpay One Services



- **Full Spend Management (Card + Bill Pay + Reimbursements)** provides the ability to capture all client spend in one platform.
- **Smarter workflows** to enable the simplest to the most sophisticated client approval processes. This is where the game really changes.
- **Modern price model** enables Corpay One to provide services for little to no cost with no monthly software or user fees, Free checks, ACH and Direct Pay VCC payments.
- **Part of Fleetcor**, a billion-dollar B2B payments leader, so we have the know how and resources to support your firm today and tomorrow.





# WHY ACCOUNTING FIRMS CHOOSE CORPAY ONE?



Our mission is to replace flawed finance processes with seamless, scalable automation technology. We help organizations fuel growth and foster productivity.



Simple, modern UX.

Clean, straightforward design, built for anyone to adopt and use.



Fewer fees and more savings.

No subscription fees, user fees, scanning fees. Free bank-funded Check and ACH payments.



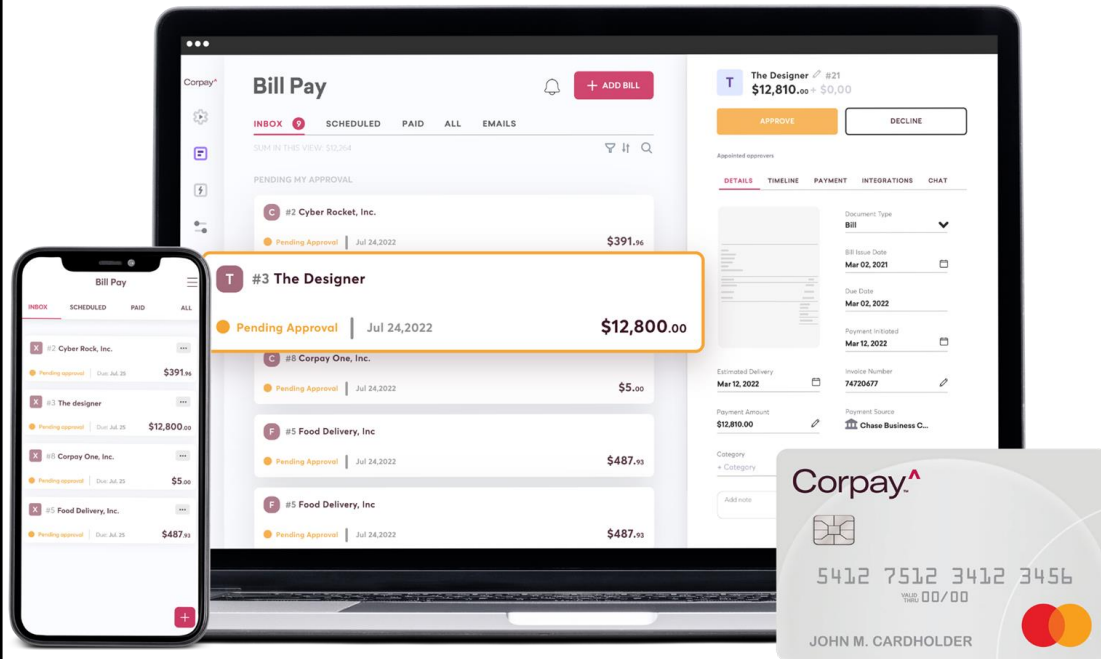
Advanced automation features.

Accurate OCR scanning, multi-step Workflows, machine learning and more.



Visibility and control.

See all of your clients' spending in one place, track outgoing payments and view reporting by coworker, vendor and category.







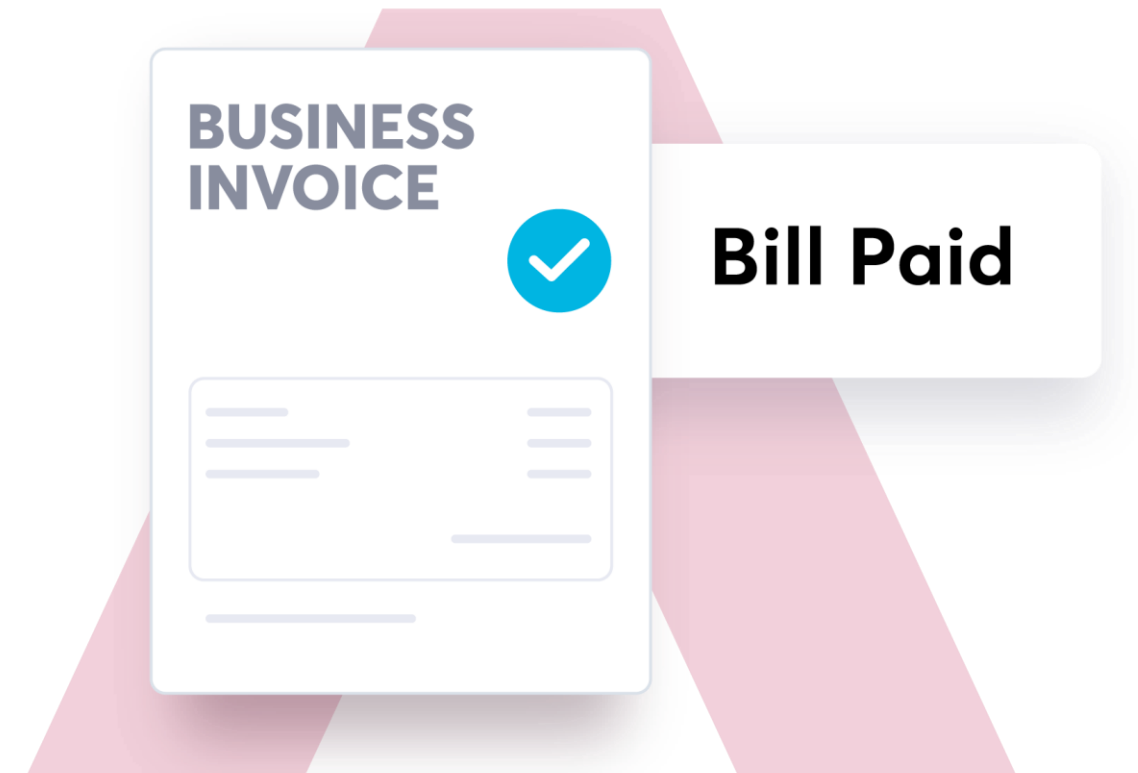
## LEARNING OBJECTIVE

# BETTER BILL PAY

Help clients stay ahead of spend and get a complete view of all of their upcoming, pending and booked expenses - with built-in spend control and reporting.

Our platform is:

- Complete
- Easy-to-use
- Fully integrated with your accounting system





# Bill Pay



Corpay<sup>A</sup>

BB Company name

Account setup

Home

Bill Pay

Cards

Reporting

Advanced

Settings

Book a demo

T Tony Smith

Bill Pay

INBOX SCHEDULED PAID ALL EMAILS

Search

#1 XoXo Supplies

Pending approval Due: Jul. 25 \$12,325.18

#1 G Films Productions

Pending approval Due: Jul. 25 \$12,325.18

#1 XoXo Supplies

Pending approval Due: Jul. 25 \$12,325.18

Let Us Show You The Magic Of Corpay One

Schedule a personalized demo with our representative.

BOOK A DEMO

+ ADD BILL

#1 G Films Production \$2,325.18

Appointed approvers: [User avatars]

SCHEDULE PAYMENT

DETAILS TIMELINE INTEGRATIONS CHAT

INVOICE

Payment Method\* ACH 3-5 Business days \$0

Payment Source\* Corpay Mastercard \*\*\*1234

Bill Issue Date May 30, 2021

Bill Due Date May 30, 2021

Target Delivery Date May 30, 2021

Payment Initiation date is May 25, 2021

Payment Amount \$111.58

Invoice Number 345677

Note to vendor

Document type Bill


Category + Category




# Document Capture




Corpay<sup>^</sup>



+ ADD BILL


 Home


 Bill Pay


Inbox


Vendors


Payment Sources

 Cards

 Reporting

 Advanced


 Settings



Add bill

I'll do it

Do it for me




2-8 minutes to process

Upload A File

You can add a document and we'll automatically scan it and add it to your inbox.

BROWSE




Instant

Enter Manually

Enter your bill details manually in a few simple steps.

ENTER NOW




2-8 minutes to process


Email A Bill

You can submit any document(s) to this email address. We'll analyze them and add them to your inbox automatically.

ROGER.AI.INC@BILLS.CORPAYO...


[Copy\\_email](#)



 CORPAY

Hilary Smith

Corpay One, Inc.

 K2 Enterprises

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# Vendor Overview



Corpay<sup>^</sup>

+

ADD BILL

Account Setup

Home

Bill Pay

Inbox

Vendors

Payment Sources

Cards

Reporting

Advanced

Settings

A

Anderson Incorporated

REVISION NO. 2

Amount owed

\$1,801.02

\$0.00

Total documents

3

Next payment

-

DETAILS

DOCUMENTS

SETTINGS

LOG

City

San Francisco

State

California

▼

Postal Code

94107

Email address\*

UStest@corpayone.com

Website

www.google.com

Check

\$0

Delivery time

7-10 business days\*

\* Delivery time dependent on USPS

ACH

\$0

Delivery time

4-5 business days

Virtual Card

\$0

Delivery time

Same day\*

\* Vendor must be able to process credit card payments

ACTIVE

?

No Preference

Corpay One will extract the payment information found on bills from this vendor

Dmitriy Boychenko

CPMC[cpmc:Approved]





**K2 Enterprises**





## LEARNING OBJECTIVE

# SMARTER SPEND MANAGEMENT

Help clients stay ahead of spend and get a complete view of all of their upcoming, pending and booked expenses - with built-in spend control and reporting.

Our platform is:

- Complete
- Easy-to-use
- Fully integrated with your accounting system



✓ \$5,000 limit

✓ Fuel & Maintenance

✗ Travel



# Smart Card



Corpay<sup>^</sup>

BB BB & Company, Inc.

Home

Bill Pay

Cards

Manage Cards

Transactions

Order Cards

Reporting

Advanced

Settings

Order a Physical Card

Cardholder Name

First Name

Last Name

Spend Limits

Set the available spend amount for this card and how often it resets:

Spend Limit

\$5,000.00

Reset Frequency

Resets Monthly

Spend Categories

Set this card to only allow transactions based on merchant categories.

Open To All

Use This Card At All Authorized Merchants.

Travel & Expenses

This Card May Only Be Used At Travel, Lodging, Food, And Fuel Merchants.

Fuel + Maintenance

This Card May Only Be Used At Fuel And Maintenance Merchants.

Fuel Only

This Card May Only Be Used At Fuel Merchants.

Physical Card Preview

Corpay Mastercard

CARD HOLDER NAME

\*\*\*\* \* 2345

Status: In Progress

Physical Card Templates

Weekday Fuel Card

Keep Employees Gassed Up On The Road With This Physical Card For Gas Stations Only

✓ \$100 Daily Credit Limit

✓ Only For Use At Gas Stations

Business Owner Card

Open To All Categories With No Spend Limit

✓ Use At All Authorized Merchants

Travel Card

Set Up Employees To Purchase Airfare, Lodging, And Rental Car


✓ \$2,500 Spend Limit Weekly

✓ Use For Travel & Expenses

Home Office Card

Set Up Employees With All They Need To Purchase Essential And Ergonomic Home Office Gear

✓ \$500 Credit Limit

 K2 Enterprises

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# Card Reporting

Corpay^

Home

Bill Pay

Cards

Reporting

Spend by Vendor

Spend by Coworker

Spend by Category

Card Transactions

Advanced

Settings

Spend By Vendor Report

NOVEMBER 21 - FEBRUARY 22

Date Range 3 Months

Noko, LLC	\$893.53	HERTZ	\$1,220,050.00
Zebra Consult	\$853.14	AMERICAN AIRLINES	\$200,000.00
Cyber Rocket, Inc.	\$826.06	(Other)	\$50,305.74
Food Delivery, Inc.	\$470.72	FRANKLIN COMPUTER STOR	\$4,500.00
BLOC, Inc.	\$297.05	STATIONERY OFFICE SUPP	\$397.50
		UNITED AIRLINES	\$355.00
		STOP AND SHOP	\$352.00
		SERVICE STATIONS (WITH	\$127.74
		PAULS AMOCO	\$100.00
		SERVICE STATION	\$60.54

12

Bill Pay Spend\$3,340.50Corpay Mastercard® Spend\$1,476,584.14

Corpay^

Home

Bill Pay

Cards

Reporting

Spend by Vendor

Spend by Coworker

Spend by Category

Card Transactions

Advanced

Settings

Spend By Coworker Report

NOVEMBER 21 - FEBRUARY 22

Date Range 3 Months

Dmitriy Boychenko	\$3,340.50	TEST CARD	\$1,362,837.26
		SPARE DRIVER II	\$103,000.00
		MOBILE FUEL	\$4,443.32
		1502 VEHICLE	\$1,782.51
		BENJI OLSON	\$1,517.36
		BUSINESS EXPENSE	\$925.97
		DAVID STEWART	\$477.73
		DIVYA SALADI	\$397.50
		FUEL TESTS	\$352.00
		QASUPER ADMIN	\$177.50

12

Corpay Mastercard® Spend\$1,476,584.14

Corpay^

Home

Bill Pay

Cards

Reporting

Spend by Vendor

Spend by Coworker

Spend by Category

Card Transactions

Advanced

Settings

Spend By Category Report

NOVEMBER 21 - FEBRUARY 22

Date Range 3 Months

ORATION	\$1,220,050.00
IRLINES	\$200,000.00
	\$50,305.74
COMPUTER PERIPHERAL EQUIPMENT	\$4,500.00
CE STATIONS	\$540.28
OFFICE SUPPLIES PRINTING	\$397.50
INES	\$355.00
USER AUTOMATED	\$211.31
OUS FOOD STORES	\$126.96
OTHER PAY TELEVISION SERVICES	\$49.99

12

Corpay Mastercard® Spend\$1,476,584.14



# Integrated With QuickBooks Online



Corpay<sup>^</sup>

Home

Bill Pay

Cards

Manage Cards

Transactions

Order Cards

Reporting

Advanced

Settings

Transaction History

Search

Alliance US UAT T/S  
Bakersfield CA  
Jun. 25, 2021 - 6:12 pm

-\$12,325.18

Card No. \*\*\*\* 1234

Manuel Hose Garcia

Alliance US UAT T/S  
Bakersfield CA  
Jun. 25, 2021 - 6:12 pm

-\$12,325.18

Card No. \*\*\*\* 1234

Manuel Hose Garcia

Alliance US UAT T/S  
Bakersfield CA  
Jun. 25, 2021 - 6:12 pm

-\$12,325.18

Card No. \*\*\*\* 1234

Manuel Hose Garcia

Additional Information

Transaction date:Jun. 25, 2021 - 6:12 pm

Description:Alliance US UAT T/S, Bakersfield CA

MCC12345

Card number\*\*\*\* \* 1234

Card holderJohn Phelps

Posted DateJun. 25, 2021 - 6:12 pm

Amount:-\$12,325.18

Status:Posted

Transaction Number:123456789

Lists


Category01010101 - Accounting - Expenses - Lodging

DepartmentMarketing

Payments Accounts{Option 1}

Purchase Orders{Option 1}

Classes{Option 1}

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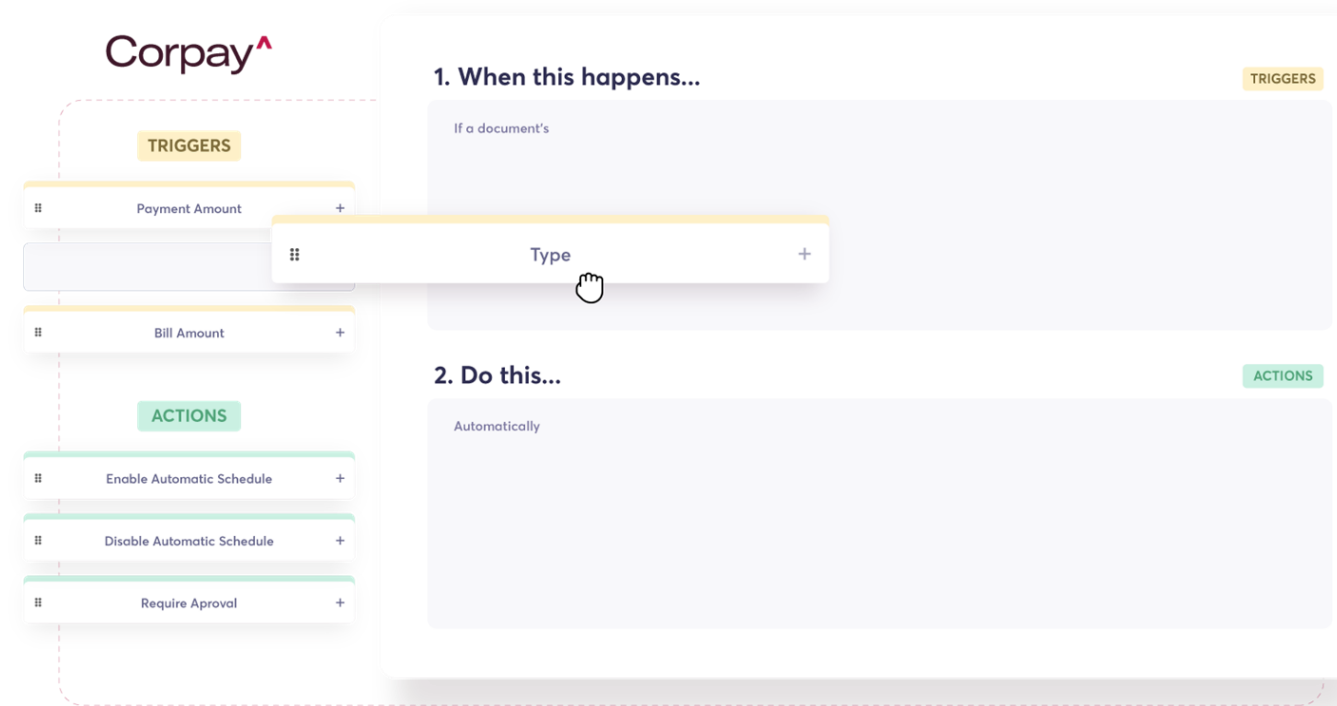
## LEARNING OBJECTIVE

# AI = ACCOUNTANT INTELLIGENCE

Corpay One's sophisticated, yet simple-to-use, automation empowers our accountant partners to focus on what matters - your client!

You get:

- More focus, with better approval processes
- Efficiency gains, with more automation
- Completeness, with automated processes and document scanning





# Workflows



Corpay<sup>^</sup>

New Workflow

Search

TRIGGERS

DOCUMENT DETAILS

Payment Amount

Amount on the document

+

Bill amount

The document invoice amount.

+

Vendor name

The vendor's name.

+

Vendor VAT

The vendors TIN

+

Currency

Currency stated on the document

+

Payment Method

The requested payment method

+

Type

Bill, receipt or credit note

+

Email subject

Subject of email containing the document

+

Keyword

Specific keyword(s) present on the document

+

COWORKER ACTIVITY

SYSTEM VARIABLES

CUSTOM LISTS

ACTIONS

1. When this happens...

TRIGGERS

If a document's

Type

Select...

and the document's

Bill amount

Select...

Click or drag triggers from the catalog and drop them anywhere

2. Do this...

ACTIONS


Click or drag actions from the catalog and drop them anywhere

SAVE AND ACTIVATE

Details

Validation 2

Settings

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# Approvals



## Workflows ⓘ

> CREATE NEW WORKFLOW

WORKFLOWS 5 APPROVAL FLOWS 1 TEMPLATES

LIVE WORKFLOWS ACTIVATED # ? ! Q

### Simple Approval ACTIVE



Created 8/24/2021 · Active on 9 document(s) · Click to review

If a document's **BILL AMOUNT** is greater than **100** require approval **ANY** of the following **COWORKERS** **LINDSEY VONN**

ADD TAGS

### Sophisticated Workflow ACTIVE



Created 8/23/2021

If a document's **BILL AMOUNT** is greater than **5,000** then automatically add **REQUIRE ATTENTION** **High Dollar Item: REQUIRES BOARD APPROVAL** and **NOTE** **BOARD APPROVAL REQUIRED over \$5,000** require approval **ANY** of the following **COWORKERS** **BETH DUTTON** **RIP WHEELER** **KAYCE DUTTON** require approval **ALL** of the following **COWORKERS** **JOHN DUTTON** **TED LIGETY** require approval **AT LEAST 2** of the following **COWORKERS** **LINDSEY VONN** **PHIL MAHRE** **BILL JOHNSON** then automatically **LOCK DOCUMENT**

ADD TAGS



# Custom Payments Workflows



## Auto Approve - Unpaid Recurring Bills

ACTIVE

REQUIRE NO APPROVAL



Created 5/21/2021

If a document's **VENDOR NAME** is one of the following **XFINITY** or **ABC PROPERTY MANAGEMENT** and **PRICE CHANGE** is less than **10%** require approval **NOBODY**

ADD TAGS

## Auto Approve - Paid Subscriptions

ACTIVE

REQUIRE NO APPROVAL



Created 5/17/2021

If a document's **VENDOR NAME** is one of the following **24 HOUR FITNESS** or **QUICKBOOKS ONLINE** and **PRICE CHANGE** is less than **10%** require approval **NOBODY** then automatically **MARK AS PAID**

ADD TAGS

## New Vendor

ACTIVE



Created 7/27/2021 · Active on 6 document(s) - Click to review

If a document's **TYPE** is one of the following **BILL** **RECEIPT** and **CATEGORY** is empty then automatically **NOTE** **Add Category and request W-9. DO NOT PAY UNTIL W-9 RECEIVED.** require approval **ALL** of the following **COWORKERS** **TED LIGETY**

ADD TAGS





## INTEGRATION PARTNERS

Corpay One is a leading spend management solution for growing businesses.

Corpay One syncs with:

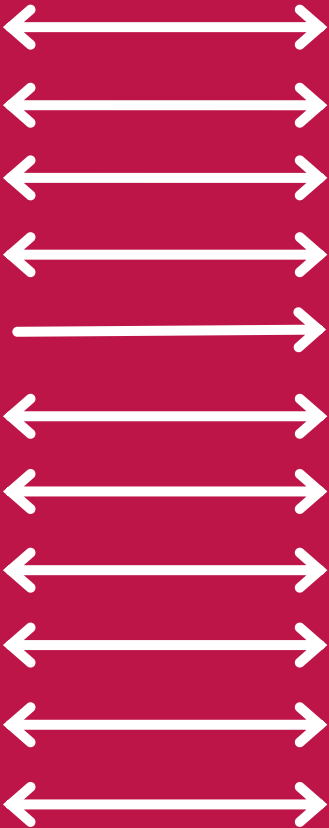
- QuickBooks Online
- QuickBooks Desktop (2021 version and newer)
- Xero



# Corpay One QuickBooks Integration



Categories  
Payment Accounts  
Departments  
Classes  
Vendors (import at start)  
Bills  
Bill Payments  
Receipts  
Credit Note  
Attachments  
Notes



Categories  
Payment Accounts  
Departments/Locations /Etc (QBO Only)  
Classes  
Vendors  
Bills  
Bill Payments  
Expenses  
Vendor Credit  
Attachments  
Description





# FEES



Corpay One reduces the amount you spend on bill pay by eliminating excess fees!

## Features

Monthly Fee	\$0
Unlimited Users	\$0
Fully Automated Scanning	\$0
Unlimited Receipt Uploads	\$0
Unlimited Approvals & Workflows	\$0
Mobile App	\$0
Accounting System Sync	\$0
Live Chat Support	\$0

## Payments

Send an ACH Payment	\$0
Send a Check	\$0
International Wire Transfer	\$9.50
Employee Reimbursement	\$0
Void Check /Check Replacement	\$25
Pay bills funded by credit card	2.9%
Corpay Card Annual Fee	\$0*



*\*Other fees may apply*





# HOW DOES CORPAY ONE MAKE MONEY?

## Revenue-Driving Features, like:



Virtual credit cards for vendor payments

Corpay One earns a percentage on all virtual card payments.



Coming soon: Corpay One FX.

FX payments are coming soon to Corpay One in early Q3!



Pay with credit card option

Fund Check and ACH payments with a credit card for a 2.9% fee.



Pay with corporate card

As the card issuer, Corpay One earns a percentage on all card spend

## PART OF CORPAY:

Corpay<sup>^</sup>

 **COMDATA**  
Payment Innovation

 **Cambridge**  
Global Payments

 **nvoicepay**





So Many Options

# **WHAT ABOUT E-SIGNATURES?**



# Top Advantages Of Using eSignature



- **Time savings:** eSignatures streamline the document signing process, eliminating the need to print, sign, scan, and mail physical documents, resulting in faster turnaround times for agreements, contracts, and approvals
- **Cost savings:** By reducing the reliance on paper, printing, and postage, eSignature solutions can help organizations save money on document-related expenses
- **Enhanced security:** Reputable eSignature platforms employ advanced security measures, such as encryption, audit trails, and secure storage, to protect sensitive information and ensure the integrity of signed documents
- **Reduced errors:** eSignature solutions minimize errors associated with document handling, such as missing signatures, misplaced pages, or incorrect information
- **Legally binding:** In many countries, including the United States, eSignatures are legally recognized and carry the same weight as traditional, handwritten signatures, if they meet specific requirements outlined in laws such as the ESIGN Act and UETA
- **Improved efficiency:** eSignature solutions often include features such as document tracking, templates, and workflow automation, which can help streamline document management and collaboration processes
- **Remote accessibility:** eSignature platforms enable users to sign documents from anywhere, at any time, using various devices, including smartphones, tablets, and computers. This is particularly beneficial for remote or distributed teams and organizations operating across multiple locations
- **Environmental benefits:** By reducing the need for paper resources, eSignature solutions contribute to more sustainable and environmentally friendly business practices
- **Better organization:** eSignature platforms typically offer digital storage and organization features, making it easier to manage and retrieve signed documents as needed
- **Integration with other tools:** Many eSignature platforms can be integrated with other business applications, such as CRM, project management, and document management systems, improving efficiency and streamline workflows



# Top eSignature Tools



- **DocuSign:** A widely used eSignature solution that offers secure and legally binding electronic signatures, document tracking, and integrations with various platforms, such as Microsoft, Google, and Salesforce
- **Adobe Sign:** A comprehensive eSignature solution from Adobe, offering document signing, tracking, and management, as well as integrations with popular business applications, like Microsoft Office, Salesforce, and Workday
- **Dropbox Sign:** A user-friendly eSignature platform that provides secure electronic signatures, audit trails, and integrations with popular applications, such as Google Workspace, Dropbox, and Salesforce
- **SignNow:** An eSignature solution that offers document signing, tracking, and management features, with a focus on ease of use and integration with various platforms, including Microsoft, Google, and Oracle
- **PandaDoc:** A document automation platform that includes eSignature capabilities, along with proposal creation, contract management, and workflow automation features
- **OneSpan Sign (formerly eSignLive):** A secure eSignature solution that offers electronic signatures, document tracking, and audit trails, with integrations to various business applications, such as Salesforce, Microsoft Dynamics, and IBM
- **SignEasy:** A user-friendly eSignature platform that provides electronic signatures, document tracking, and management, along with integrations to popular applications like Google Workspace, Microsoft Office, and Dropbox
- **Zoho Sign:** A part of the Zoho suite of business applications, Zoho Sign provides eSignature capabilities, document tracking, and integrations with other Zoho applications, as well as popular platforms like Microsoft Office and Google Workspace
- **SignRequest:** An eSignature solution that offers secure electronic signatures, document tracking, and storage, with integrations to popular business applications, such as Google Workspace, Salesforce, and Dropbox
- **Docsketch:** An eSignature and document tracking platform that offers legally binding electronic signatures, document workflows, and integrations with various business applications, like Google Drive and Dropbox



# Most Common eSignature In Firms



- Adobe Sign
- DocuSign
- CCH (OEM-Assure Sign)
- Doc.It (OEM DocuSign)
- cPaperless SafeSend Suite>Returns/Exchange/Signatures (their product)
- Liscio (OEM Adobe Sign)
- Right Signature (Citrix ShareFile)
- Thompson (OEM Adobe Sign)
- Verdocs (cannot use with 8879, no KBA)
- Zoho Sign (cannot use with 8879, no KBA)
- Dropbox Sign (cannot use with 8879, no KBA)



# Top Features Of eSignature Tools



- **Electronic signatures:** The core functionality of eSignature software is the ability to create, send, and capture legally binding electronic signatures on digital documents
- **Document templates:** Many eSignature platforms provide customizable templates that can be used to streamline the creation of frequently used documents, such as contracts, agreements, or forms
- **Document tracking and notifications:** eSignature software often includes tracking features that allow users to monitor the progress of documents throughout the signing process, as well as receive notifications when signatures are added or required actions are taken
- **Audit trails:** To ensure compliance and security, eSignature platforms often provide detailed audit trails that record the history of document actions, such as when and by whom a document was viewed, signed, or modified
- **Workflow automation:** Workflow automation features enable users to define and automate document signing processes, routing, and approvals
- **Integration with other tools:** eSignature software often integrates with popular business applications, such as CRM, project management, and document management systems, to streamline workflows and improve efficiency
- **Mobile accessibility:** Most eSignature platforms offer mobile apps or mobile-optimized web interfaces, enabling users to sign and manage documents from their smartphones or tablets, regardless of their location
- **Secure storage and organization:** eSignature solutions typically provide secure, cloud-based storage for signed documents, making it easy to organize, access, and manage documents from anywhere
- **Custom branding:** Some eSignature platforms offer custom branding options, allowing organizations to personalize the signing experience with their logo, colors, and messaging
- **Authentication and security:** eSignature software employs advanced security measures, such as encryption, MFA, and secure document storage, to protect sensitive information and ensure the integrity of signed documents



# Top eSignature Uses For CPA Firms



- **Engagement letters:** eSignature software can be used to prepare, send, and collect signed engagement letters from clients, outlining the scope of services, fees, and terms of the agreement
- **Tax returns:** CPA firms can use eSignature solutions to obtain electronic signatures on tax returns and related documents, ensuring timely filing and compliance with tax regulations
- **Financial statements:** eSignature platforms can be used to securely send and collect signatures on financial statements, such as balance sheets, income statements, and cash flow statements
- **Audit confirmations:** Auditors can use eSignature software to send and receive signed audit confirmations from clients, banks, and other third parties, streamlining the audit process
- **Client onboarding forms:** eSignature solutions can be utilized to simplify the client onboarding process, enabling new clients to complete and sign necessary forms and agreements digitally
- **Power of attorney (POA) forms:** CPA firms can use eSignature platforms to obtain signatures on POA forms, granting them the authority to act on their clients' behalf for specific financial or tax-related matters



# Top eSignature Uses For CPA Firms



- **Payroll and HR documents:** eSignature software can be employed for signing payroll forms, employee contracts, and other HR-related documents, ensuring accurate record-keeping and compliance with employment laws
- **Non-disclosure agreements (NDAs):** CPA firms can use eSignature solutions to secure signed NDAs from employees, contractors, and clients, protecting sensitive information and intellectual property
- **Internal approvals and policies:** eSignature platforms can be used to manage and track approvals for internal documents, such as expense reports, policy updates, or procedural changes
- **Business contracts and agreements:** CPA firms can leverage eSignature software for managing and signing various business contracts and agreements, such as partnership agreements, service contracts, or vendor agreements
- **Management Representation Letters:** addressed to a federal entity's external auditor, signed by senior management, the letter attests to the accuracy of the financial information that the federal entity has submitted to the auditors for their analysis



# Typical eSignature Pricing



- **Free plans:** Some eSignature platforms offer a free plan with limited features and usage, often including a restricted number of documents per month, access to basic features, and a limited number of users. Free plans are generally suitable for individuals or small businesses with low-volume signing needs
- **Monthly or annual subscription plans:** Many eSignature providers offer tiered subscription plans, with pricing based on the number of users, features, and the allowed number of documents per month. These plans can range from as low as \$10 per user per month for basic plans to \$50 or more per user per month for advanced plans with additional features, such as custom branding, integrations, and workflow automation. Annual subscriptions often come with discounts compared to monthly plans
- **Pay-as-you-go or per-document plans:** Some eSignature solutions offer pay-as-you-go or per-document pricing, where you pay a fee for each document or signature processed. This can be a cost-effective option for businesses with variable or low-volume signing needs
- **Enterprise plans:** For larger organizations or those with specific requirements, many eSignature providers offer custom enterprise plans that include volume discounts, dedicated support, advanced security features, and custom integrations. Pricing for enterprise plans is typically negotiated on a case-by-case basis
- All said, a range \$0.75 to 5.00 is common



# Summary



- Portals have different capabilities, but solutions like Liscio, Suralink, and SmartVault have features that lead the market
- A variety of accounts payable and spend management vendors have different options for payment processes, many of which are low-cost or free
- Tax professionals need KBA for 8879's and everyone benefits from the ability to place multiple eSignatures at once





Meetings, Productivity

# **SUPPLEMENTAL MATERIALS**

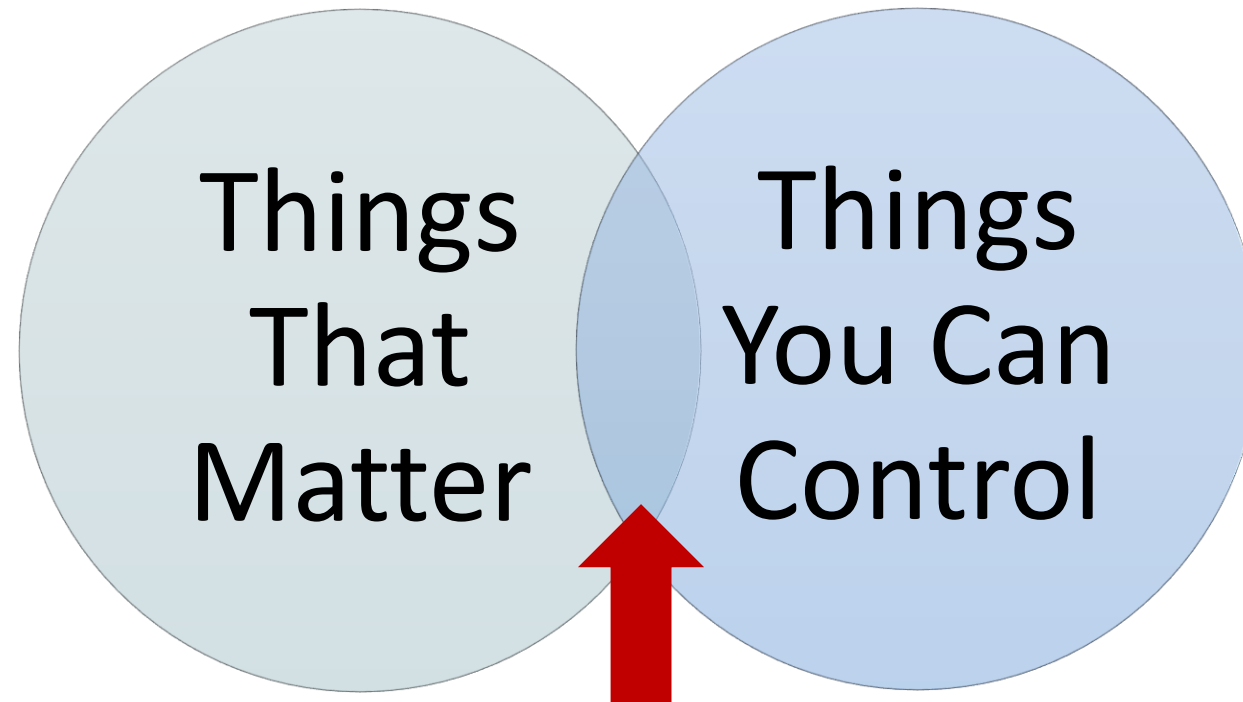


# Don't Be Busy. Be Productive!





# Focus Delivers Productivity



What You Should Focus on!



# Be Productive Working From Home!



- Establish a routine
  - Set alarm clock
  - Shower, shave or put on makeup
  - Dress for work
- Create structure
  - Dedicated work area
    - Used exclusively for work
    - "Mini" home office
  - Clear the clutter
  - Maintain a To Do List with 1 to 3 action items
- Move around
  - Plan in physical activity
  - Walk around during conference calls
  - Standing up to make a pitch raises enthusiasm
- Reduce stress
  - Identify your best stress reliever and use it
    - Listen to music
    - Controlled breathing

*Forbes*



# Pomodoro Technique – Focus Between Breaks



1. Choose a task
2. Work on it for 25 minutes
3. After 25 minutes, put a check mark on a sheet of paper to mark the completion of a Pomodoro sprint
4. Take a five-minute break
5. Repeat the process
6. After every four Pomodoro sprints, take a 30-minute break
7. Continue this throughout the day until your workday is over

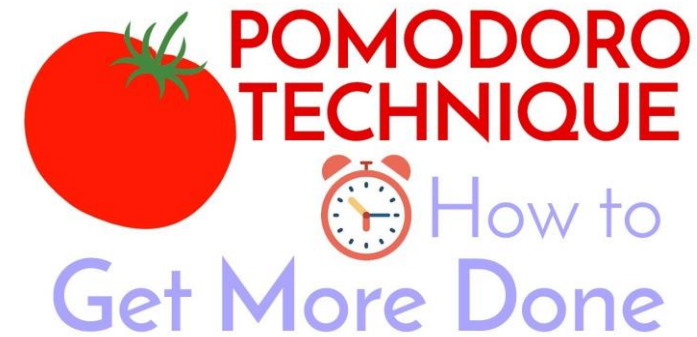




# Pomodoro Incremental Objectives



- Find Out How Much Effort an Activity Requires
- Cut Down on Interruptions
- Estimate the Effort for Activities
- Get the most out of each single Pomodoro
- Set a Timetable
- Apply the technique to improve other processes



Personal Business  
Process Reengineering



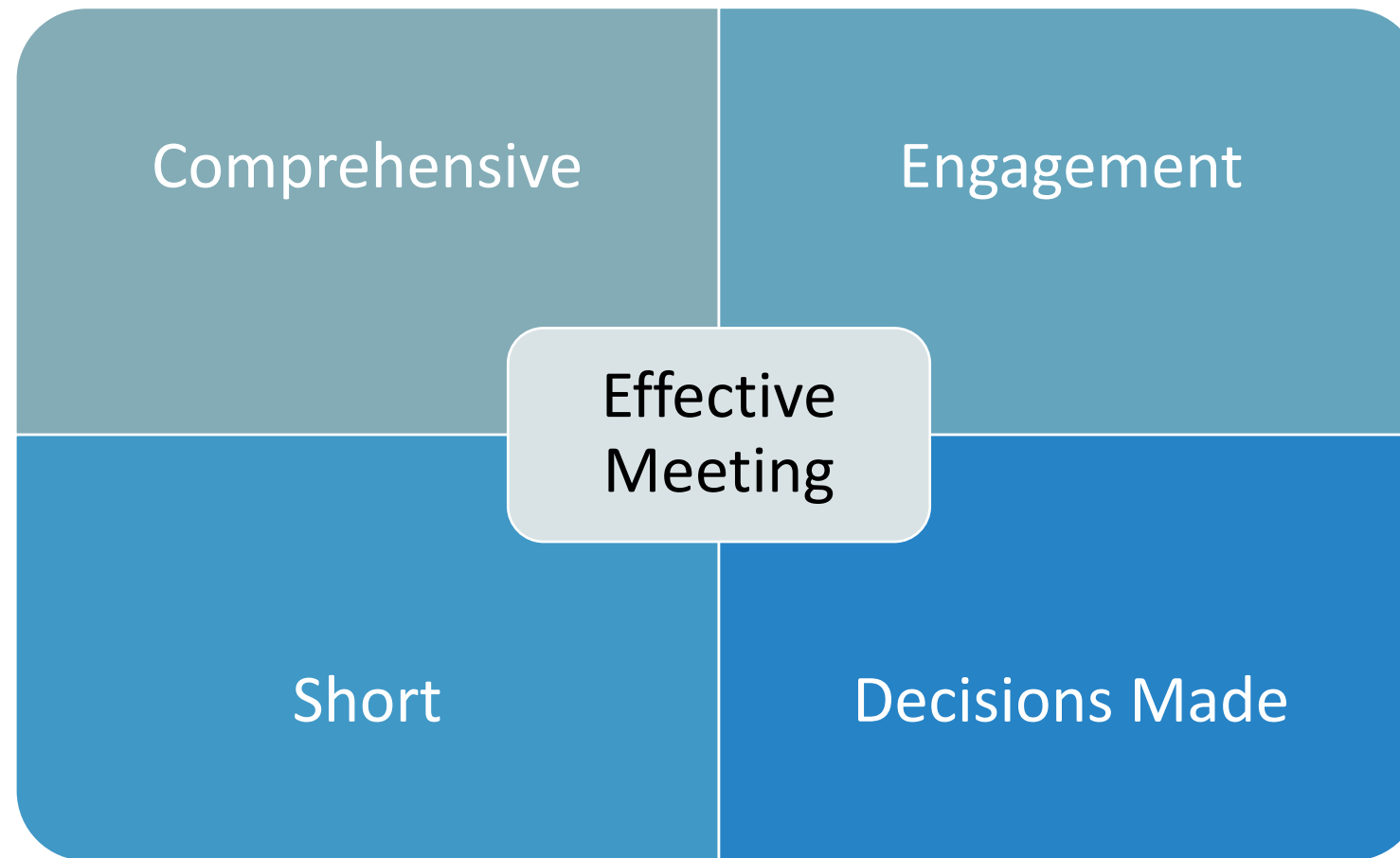


What Is Required For Effective Meetings And Collaboration?

# **NOW TO THE HEART OF THE MATTER**



# What Makes An Effective Online Meeting?





# What Makes Virtual Meetings Effective?



## Great

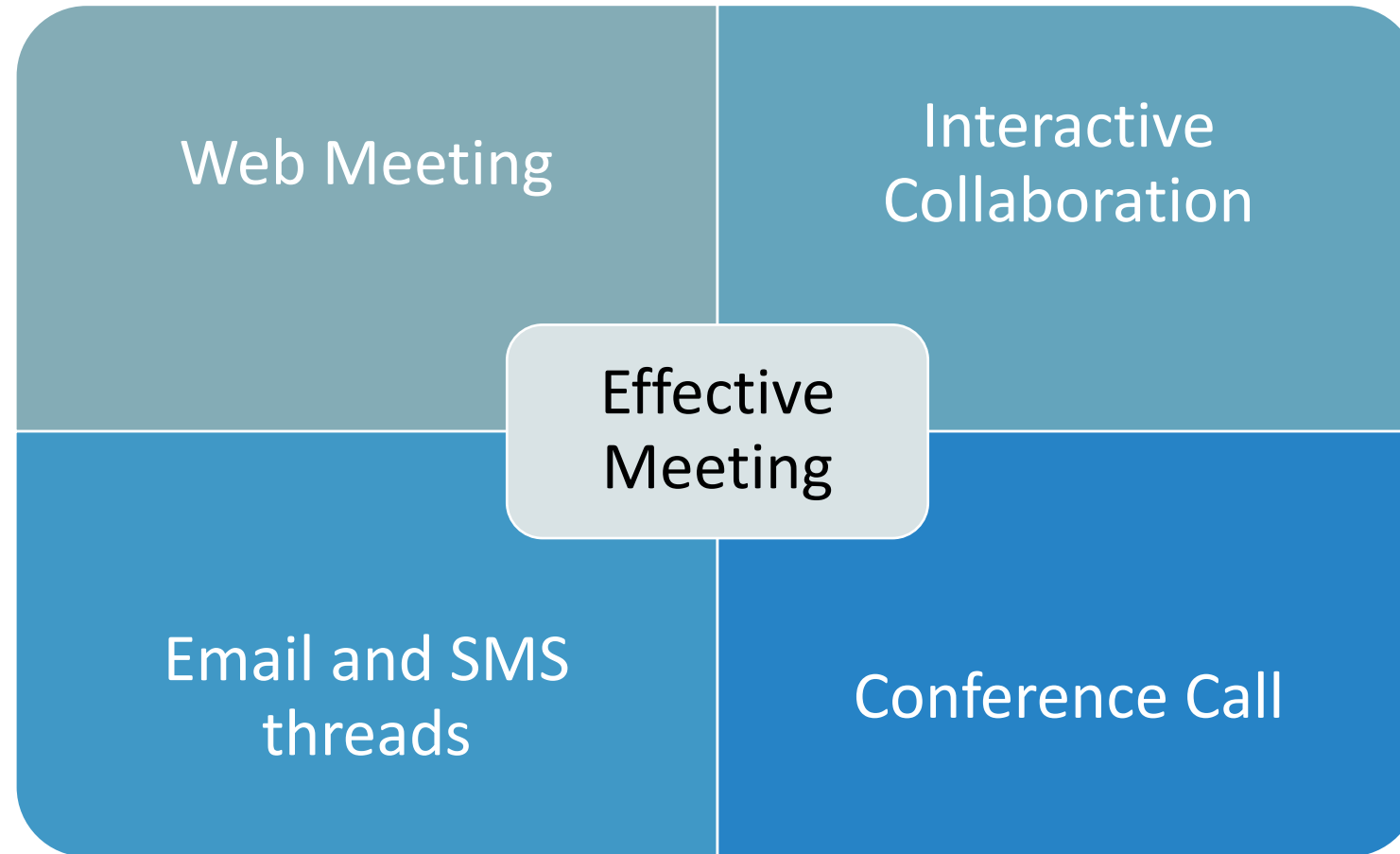
- Items accomplished
- Minimal time wasted
- Relationships improved
- Productive discussion
- Prepared, Organized
- Effective follow-up
- Information available
- Minimum distractions

## Awful

- Nothing decided
- Waste of time
- Conflict, interpersonal damage
- Rambling
- Random
- Same as last meeting
- Info wrong or unavailable
- All sorts of issues (tech, noise)



# Are You Choosing The Right Approach?





# Eight Steps To Conduct An Effective Virtual Meeting



## Preparation

1. Nail down the details
2. Send virtual meeting invitations
3. Send virtual meeting reminders
4. Conduct pre-meeting checks

## The Meeting Itself

5. Kick off your virtual meeting in style
6. Be the best virtual meeting host ever
7. Don't just end your virtual meeting—close it
8. Follow up immediately



# Costs



## Organization

- Service subscriptions
- Hardware infrastructure
- Setup and maintenance
- Security and compliance
- Training

## Individual

- Internet service
- Technology setup
- Workspace
- Stipend or self-funded?
- Frustration or expertise



# Benefits



## Organization

- Recruit from anywhere
- Scalable infrastructure
- Distributed backup
- Performance measurement
- Workflow standardization

## Individual

- Work from anywhere
- Ease of connection
- Files needed readily available
- Tools accessible
- Easier to focus on key tasks



# Risks



## Organization

- Competition from everywhere
- IP leaks
- Productivity
- Culture
- Starting new initiatives
- Mobilizing teams

## Individual

- Easier to replace
- Can work on other items
- Impact
- Isolation
- Exhaustion
- Distraction





# COMMUNICATION AND COLLABORATION TOOLS



# Remember Our Earlier Discussion on What It Takes To Meet & Collaborate Online?



## Software

- Web Meetings
- Productivity
- Collaboration
- Portals?
- Project Management
- LOB/CRM/DMS/Workflow

## Hardware

- Connectivity
- Computer/Smartphone/VOIP
- Sound
- Camera
- Lights and background
- Scanner



# Web Conferencing And Meetings



- [Google Hangouts](#)
- [Google Meet](#)
- [GoToMeeting](#)
- [Microsoft Teams](#)
- [WebEx](#)
- [Zoho Meeting](#)
- [Zoom](#)

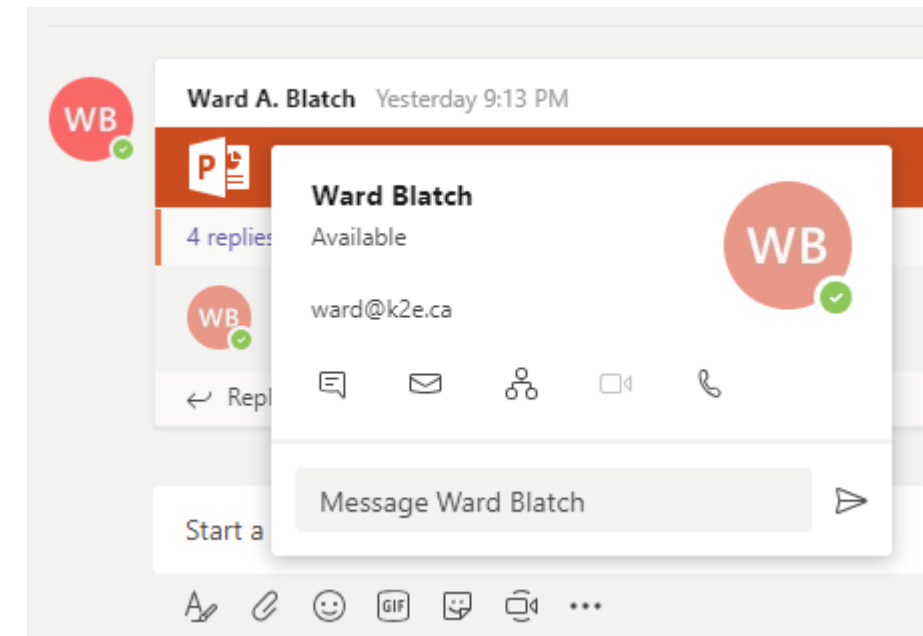
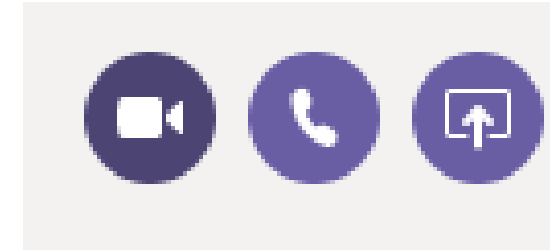






# Team Meetings Via Web Conferencing

- Audio
- Video
- Whiteboard
- Desktop/App sharing
- Meet with Team or individuals
- Schedule meetings/Calendar
- Chat/Activity





# Productivity – Email, Document Creation And Editing, Spreadsheets, Presentations



- [Microsoft 365 E3 or E5 \(formerly Office 365 E5\)](#)
  - \$32 or \$57/user/month
- [Zoho One](#)
  - \$30 or \$75/user/month
- [Google Workspace](#)
  - \$6, \$18 or \$30/user/month



Google Workspace





# Cloud-Based Suites Provide Great Options



- Cloud-based suites, such as those offered by Google, Microsoft, and Zoho, provide great options and alternatives to the traditional remote access options discussed later
- Users can create, modify, and store documents in the cloud and then access or share them as needed
- Suite apps facilitate collaboration among remote workers by allowing multiple users to edit the same document concurrently



# Who Are The Leading Providers?



## Microsoft

- Dominant player
- Many different plans to address diverse needs of businesses
- Familiar look and feel of Excel, Word, and other applications

## Google

- Cloud-based from the start
- Strong set of apps, including email, word processing, spreadsheets, storage
- Competitively priced

## Zoho

- Offers over 50 apps and services in its portfolio
- Email, spreadsheets, word processing, data storage are available
- So are accounting, CRM, marketing tools, remote assist, etc.



# Microsoft 365 Innovations



- Desktop versions of Office applications
- File storage & sharing
- Web versions of Office applications
- Mobile versions of Office applications
- Email & calendaring
- Teamwork & communication
- Security & compliance
- Licensed for commercial use
- Automatic new feature updates
- Support & deployment
- Tools to build & manage your business



## Your hub for teamwork

Microsoft Teams brings all your groups and resources together in one place.

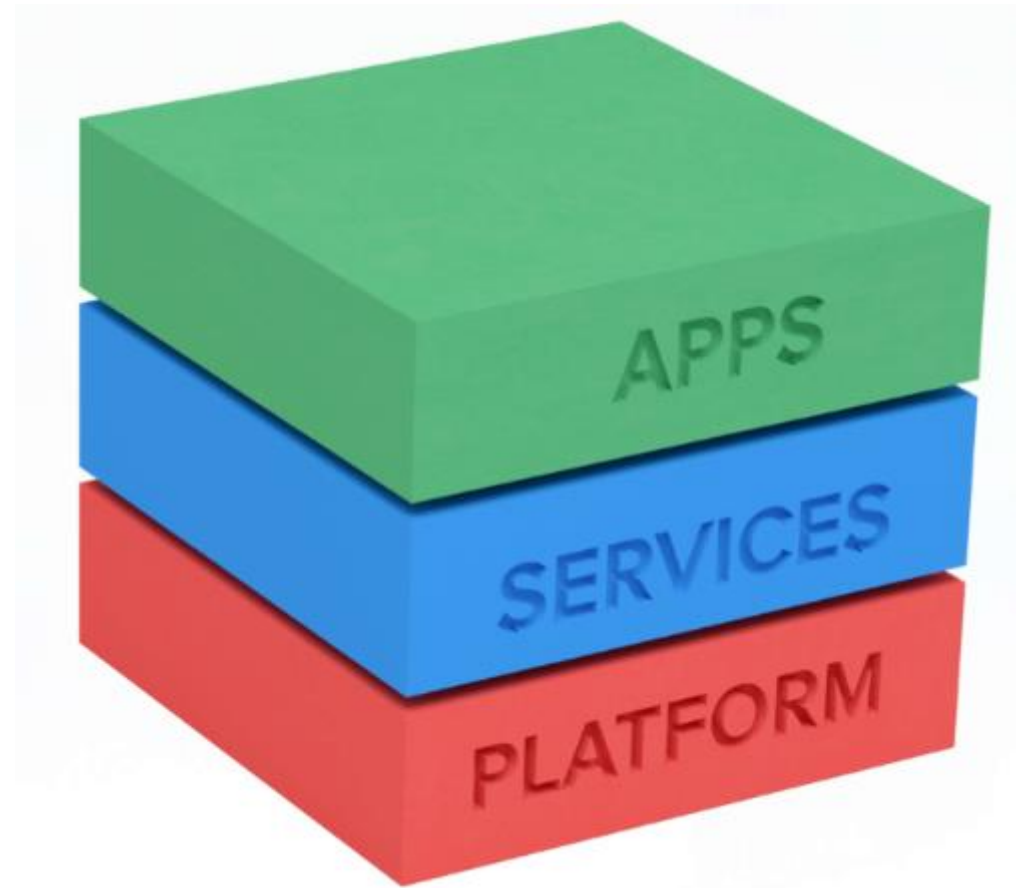
[Learn more >](#)



# Zoho One



- End to end integrated business management
- 60+ [applications](#)
  - Productivity/collaboration
  - Social and email marketing
  - Web site
  - Event management
  - Finance/HR/Analytics
  - Help desk/Customer service
  - Custom app tools

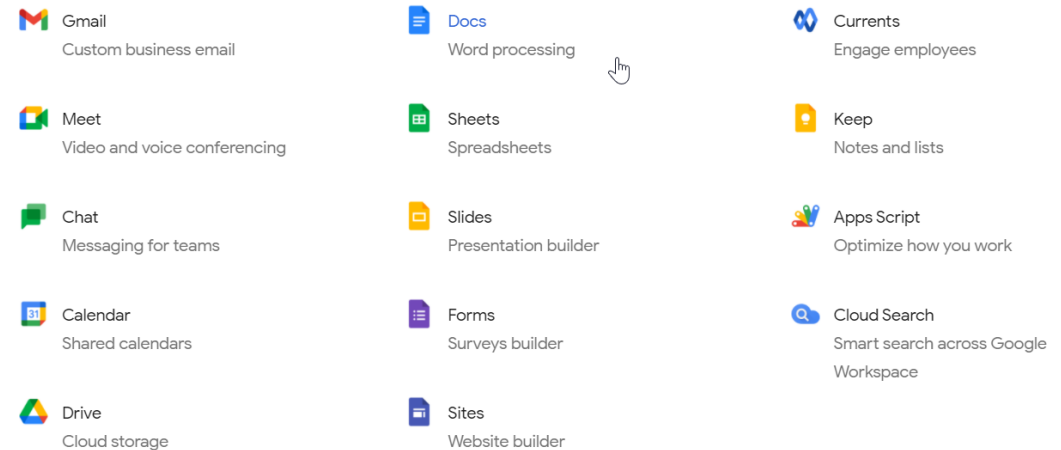




# Google Workspace

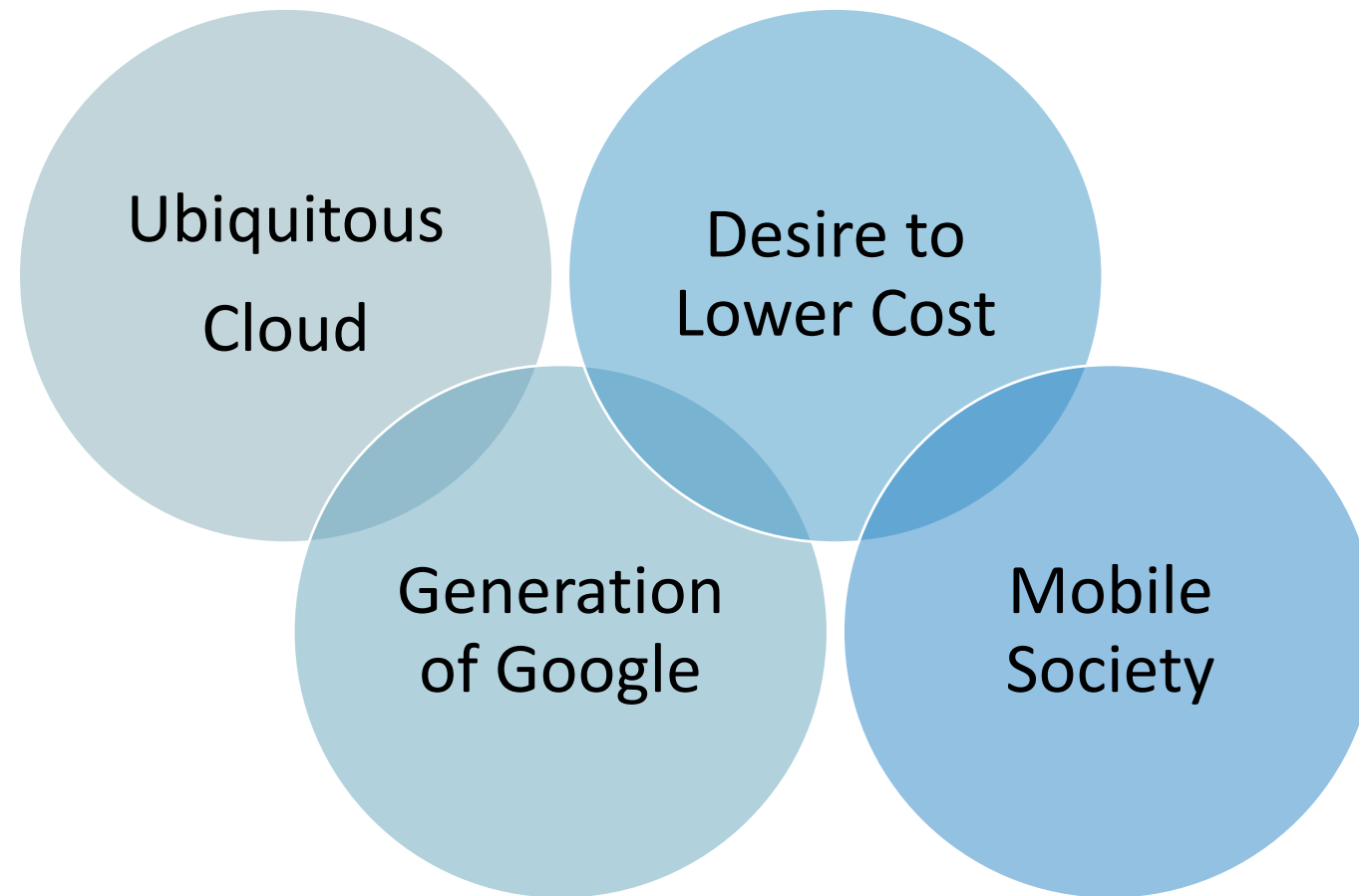


- Productivity – Gmail, Drive, Docs, Sheets, Slides, Calendar
- Meet, Chat
- Currents, Keep, Vault
- Endpoint
- [Project Management tips](#) for Google Workspace





# What Is Driving Adoption?





# Which Is Best? Microsoft, Google, Or Zoho?



- *"Beauty is in the eye of the beholder"*
- Place your primary focus on:
  - The collective needs of your organization and clients
  - Return on investment
- Don't price line the decision
- Don't focus on the totality of the feature set offered
  - Unless users need advanced functionality



# Suite Selection Decision Points



- User interface
- File storage
  - Device access
  - Cost for additional storage
- Compatibility with Microsoft Office
- Sharing and collaboration
- Mobile support



# How Do These Apps Help Remote Workers?



- The key is cloud-based data storage (Microsoft OneDrive for Business, Google Drive, and Zoho Docs)
- With data stored in the cloud, users can access it through a web browser without the need to install local apps
- An Excel workbook stored in OneDrive for Business can be opened in Excel on the desktop, Excel Online or Excel Mobile
- Word documents, PowerPoint presentations, and email are accessible through a browser or desktop application
- This reduces the need for remote access to office computers or servers



# How Do These Apps Help Remote Workers?



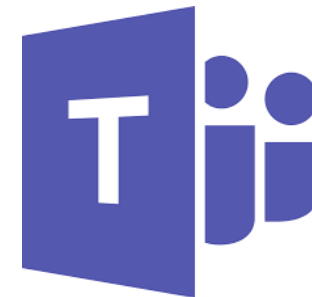
- Documents can be shared with other internal or external users
- This facilitates real-time document collaboration thereby promoting greater productivity
- Compare that to sharing a workbook, document, or presentation via email
- Don't overlook Adobe Acrobat DC when considering cloud-based solutions to remote access
  - DC allows you to store and access PDFs stored in the Adobe cloud



# Collaboration Tools



- [Chanty](#)
- [Flock](#)
- [Google Hangouts](#)
- [Microsoft Teams](#)
- [Slack](#)
- [Zoho Connect](#)
- [25 alternatives](#)





# Project Management



- [Asana](#)
- [Celoxis](#)
- [Liquid Planner](#)
- [Microsoft Project](#)
- [Monday.com](#)
- [Smartsheet](#)
- [TeamWork](#)
- [Trello](#)
- [Wrike](#)
- [Zoho Projects](#)
- [11 more](#)







# **OPERATIONAL TOOLS – LOB/DMS/WORKFLOW**





# Other Operational Tools

- LOB ([Accounting software](#), [Tax](#), etc.)
- [Document management](#)
- Scheduling
- Billing/Invoicing/[AP](#)/[Expenses](#)
- Workflow...





# Microsoft Power Automate

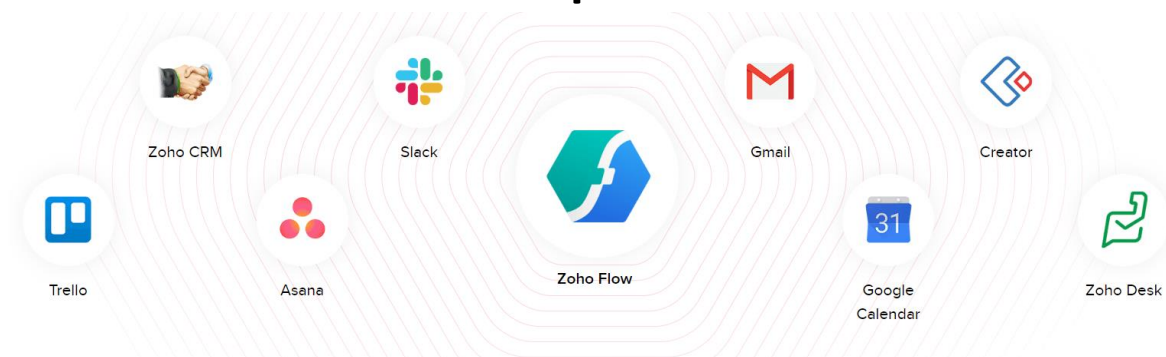
- Capabilities
  - [Design logic for your Power Apps](#)
  - [Guide your app users through processes](#)
  - Automate across more than 400 connected sources
  - Extend your business processes
- [Free templates](#)
- [Connector Library](#)





# Zoho Flow

- Connect your key applications
- Automate extensively with multi-step flows
- Connect information across departments and teammates
- Make it all happen on a dynamic builder
- Off-the-shelf solutions with pre-built flows







# CCH Axcess Workflow

My View Reports Scheduler

Search here...

XCM Solutions, LLC K2 E... ⚙ Johnston, Randy ▾

My Tasks (8) My Extensions (2) My Checklists (0) Views ▾ Help Video User Guide

TASKS ASSIGNED TO ME - 8 of 8 ⌚

↺ ⌵ ⌴ ⌶ ⌷ + ADD TASK

»	<input type="checkbox"/>	Client/Entity	Type	Desc	PED	Cat.	Status	Start Date	Due Date	ADD	Last Chg	Pts	Ckl	P	D	Who ... Ext	Who ... Tax Prepar...
1	<input type="checkbox"/>	ABC Bookkeepin...	SP	Compa	12/31/19	OT	Pre Prep Comp R...	05/08/06		09/14/06	02/21/19 02:52:36	0/0	0/0			RJ	0.00
2	<input type="checkbox"/>	A&A CO.	BOOK		12/31/18	BK	To Be Scanned	04/25/13			02/21/19 02:39:58	0/0	0/0			RJ	3.00
3	<input type="checkbox"/>	ABC Real Estate ...	BOOK		12/31/18	BK	Formatting	12/11/13			02/21/19 02:39:47	0/0	0/0			RJ	3.00
4	<input type="checkbox"/>	Snow Company	SLTAX	Retail	03/31/19	BK	Source Documen...	02/21/19	03/31/19		02/21/19 02:29:15	2/2	0/0			RJ	0.00
5	<input type="checkbox"/>	Fox Corp	1120		09/30/18	TX	Preparation	02/21/19	01/15/19	02/09/19	03/06/19 09:54:12	0/0	6/6	N	3	RJ	5.00
6	<input type="checkbox"/>	Crypto Corporati...	AUDIT		12/31/18	FS	To be scheduled	02/21/19	06/30/19	03/31/19	03/05/19 05:22:33	1/1	15/17			RJ	0.00
7	<input type="checkbox"/>	Jones and Asso...	1065		12/31/18	TX	Preparation	03/05/19	03/15/19	03/08/19	03/05/19 06:21:48	1/1	6/6	N	3	RJ	3.00
8	<input type="checkbox"/>	MacDonald,Eliza...	706		12/31/18	TX	Preparation	03/06/19		03/08/19	03/06/19 11:05:52	1/1	6/6	N	3	RJ	0.00

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# ProcessMaker – Low Code BPM & Workflow



- Industries
  - Higher Education
  - Banking
  - Insurance
  - Manufacturing
  - Tech & Telecom
  - Government
  - Healthcare
- \$1,495/month







# Remote Access Tools

- [GoTo](#) – approximately \$35/user/month
- [LogMeIn Pro](#) – \$70/five users/month
- [Team Viewer](#) – \$49/user/month
- [Windows Remote Desktop](#)
- [Zoho Assist](#) – \$8-21/user/month
- [Thirteen more](#)





Why Didn't I Think Of That?

# **DOCUMENT EXPERIENCE**



# Manage Documents Effectively



- Gathering, Exchange, Distribution

## How do you get what you need?

- Prepared by Client (PBC) list?
- Portal?
- Organizer?
- Monthly checklist for bookkeeping services?
- Email?
- Calls (sometimes as a desperate last resort)?

## How do you keep track of it all?

- Document Management System (DMS), document storage system (DSS), DIY
- Workflow
- Spreadsheets
- Task lists in practice management



# What Do You Want The Document Exchange Process To Be?



## Client Experience

- Provide the firm what they have
- In the format they have
- Firm requests are easy to do
- Legal eSignature easy to do
  - Sign off on new projects
  - Complete requirement paperwork
- One place to track everything

## Team Member Experience

- Have everything they need
- In the format they need
- Easy to make and track requests
- Quick handling of
  - Engagements
  - 8879s
- One place to gather/receive





- Effective Client And Team Use Of Documents

Right content, right format, right time

Complete, correct, concise

With these attributes

- Easy to read
- Easy to find
- Easy to collaborate
- Easy to distribute
- Retained by engagement or policy



# What Should The Document Experience Be?



## Client Experience

- Clear information
- Retrieval simple
- Any device and format
- Convenient
- Questions and answers
- Easy? = not frustrated

## Team Member Experience

- Complete information
- Location specific item simply
- All needed to project completion
- Fits firm workflow
- Resources to respond
- Effective? = not frustrated





# SECURITY CONSIDERATIONS



# How Do We Keep Digital Documents Secure In This New, Interactive, Collaborative World?



## Users will be



Browser-based



Mobile



Frequently not have sophisticated IT skills or support

## Tools must be

- Secure
- Have native Multi-factor Authentication (MFA)
- Single Sign On, OAuth, or passwordless
- Connected
- Encrypted



# To Manage Risk When Exchanging Sensitive Client Information



## *Select The Right Tools*





# How Do We Manage Risk?



- Select and use fewer tools
- Verify security of all tools used
- Enforce MFA
- Have control procedures on critical tasks and deadlines
- Encrypt in transit and at rest
- Tools should do multiple tasks
- Look for SOC reports
- Turn on MFA everywhere
- Control your practice with Practice Mgmt. / Workflow
- Never communicate insecurely



# What Are The Right Tools To Manage Risk?



- Security tools like MFA and Single Sign On
- Document gathering tools like Liscio, Hubdoc, Dext
- Reporting tools like Reach Reporting, Fathom, Spotlight, & Jirav
- Control tools like Karbon, Aero Workflow
- Cashflow tools like LivePlan
- Encrypted storage tools like SmartVault



# Creating Firm Experience 2.0



- First, carefully choose services
- Select the right tools
- Improve workflow management?
  - Define project types
  - Define workflow steps for each project type
  - Define other project information to track
  - Accumulate data on projects in progress
  - Assign staff to projects (delegate, delegate, delegate)
  - Plan capacity to meet client demand
  - Manage project results as a CEO

**The Key Is  
Better Workflow  
Management**



# Client-Centric = People Experience



## For Clients

- Services they want and need
- In addition to must-have
- Relationship, not transactions
- Value, not commodity
- Overused, but trusted advisor

## For You AND Your Firm

- Challenging and expansive
- Ability to charge more
- Team approach
- Higher rates and MRR
- Involved in a good way



# People Experience = Firm Experience 2.0



## For Your Team

- Getting to a single source of truth for client data
  - Manage documents
  - Client communication
  - Coordinate projects & engagements
- Improving team member productivity and experience
  - Mitigate employee burnout, resignations
  - Improve realization
- Right offerings to the right clients = services clients want & need

## For Your Clients

- Helping clients personally and with their business needs
  - Margin/space/comfort
  - Planning
  - Focus
- Improving client collaboration means many things
  - Improving PBC, delivery
  - Seamless workflow with eSignature
- Making money for all involved while using resources wisely