



Outgo Product Walkthrough

Last updated on August 19 2022

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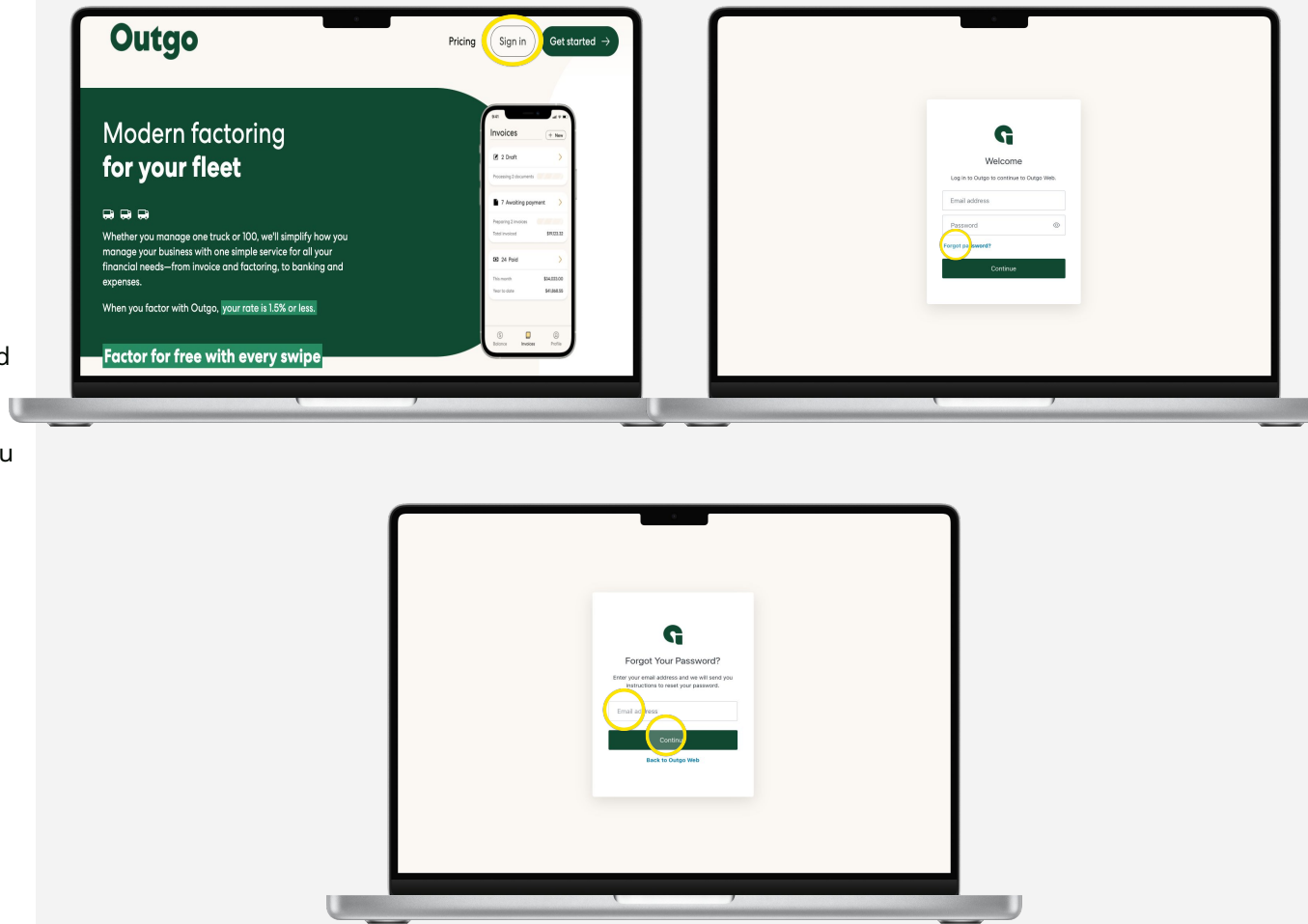
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Login & Reset password

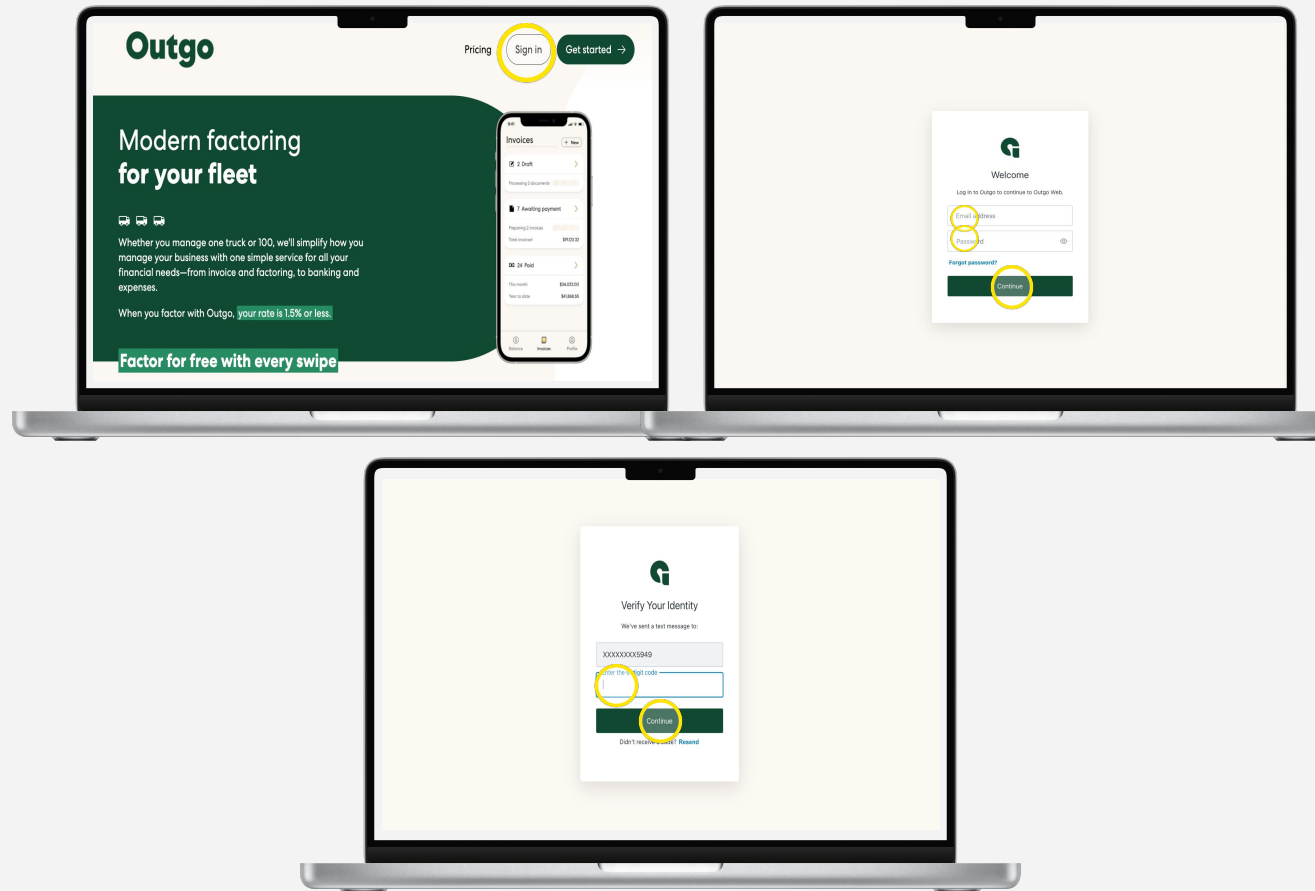
Reset password

1. Head to **Outgo.co**
2. Click **Sign in**
3. Click **Forgot password**
4. Input the email address associated with your Outgo account
5. Open the reset password email you receive
6. Click **Change password**
7. Enter the new password you'd like to use for your Outgo account
8. Click **Reset password**



Login

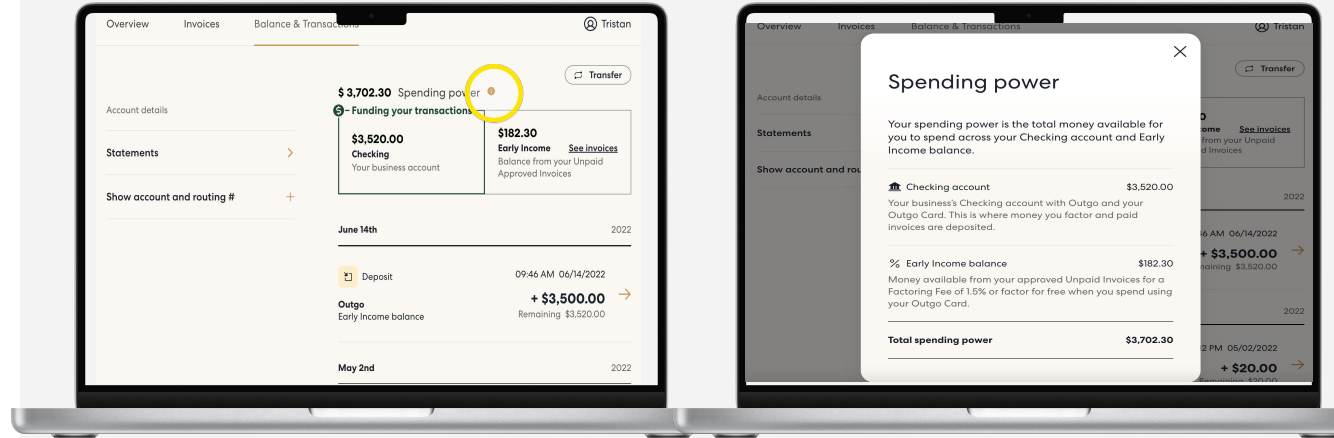
1. Head to **Outgo.co**
2. Click **Sign in**
3. Input the email address and password associated with your Outgo account
4. Click **Continue**
5. An SMS code will be sent to you to verify your account
6. Copy the code into the input
7. Click **Continue**



Balances & transactions

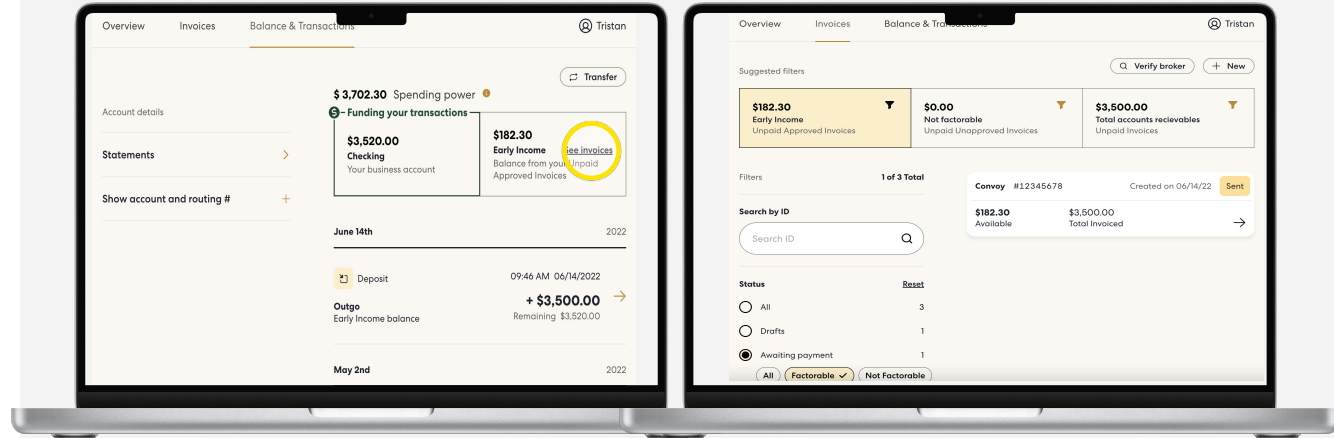
Balances

1. Open the **Balance & Transactions** tab. There are three balances displayed - your Spending power, Checking and Early Income
2. To learn more click the **information icon** next to Spending power



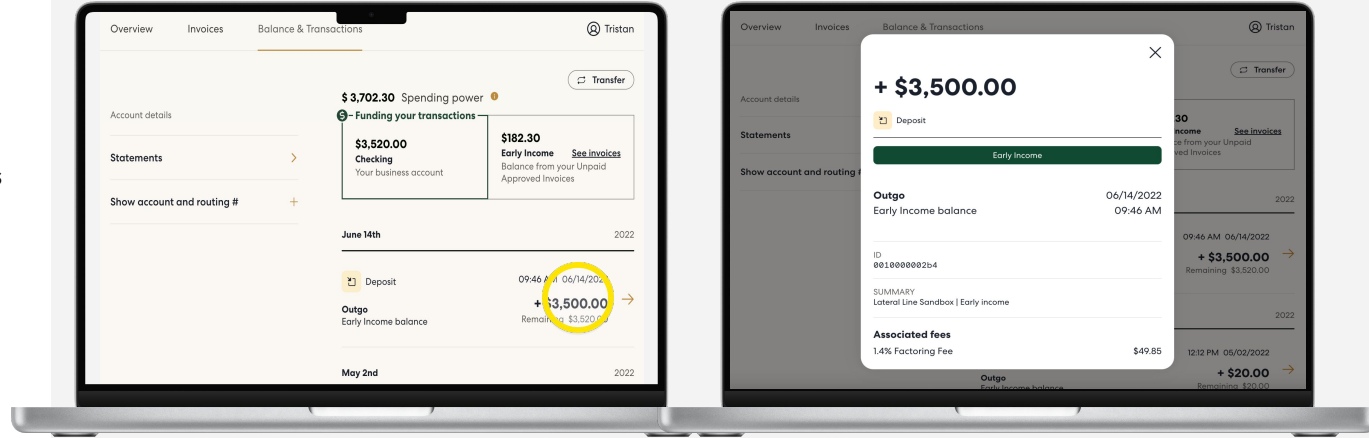
View Early Income Invoices

1. Open the **Balance & Transactions** tab
2. Click **See Invoices**



View Transactions

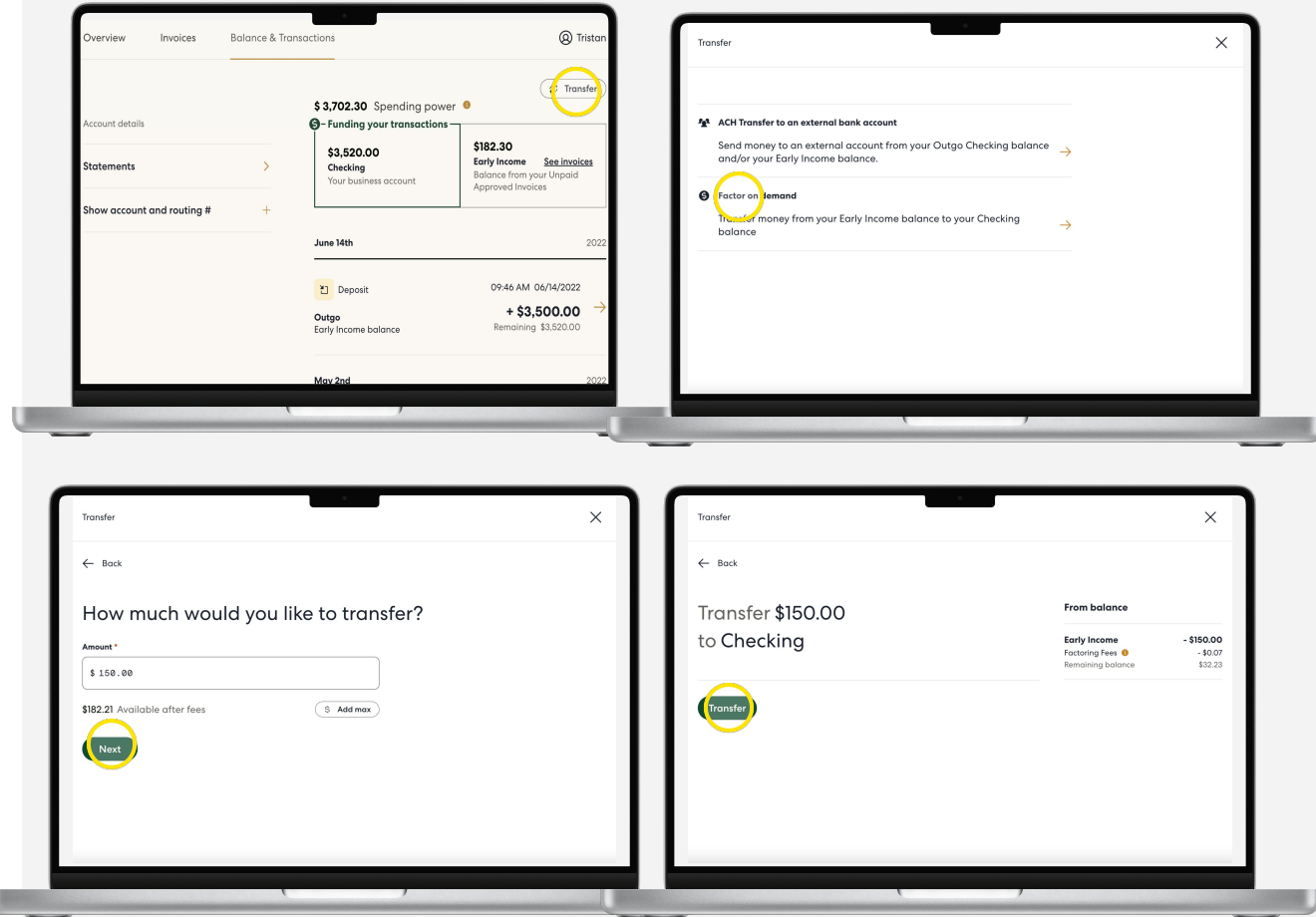
1. Open the **Balance & Transactions** tab
2. Click a Transaction to see its details



Transfer funds

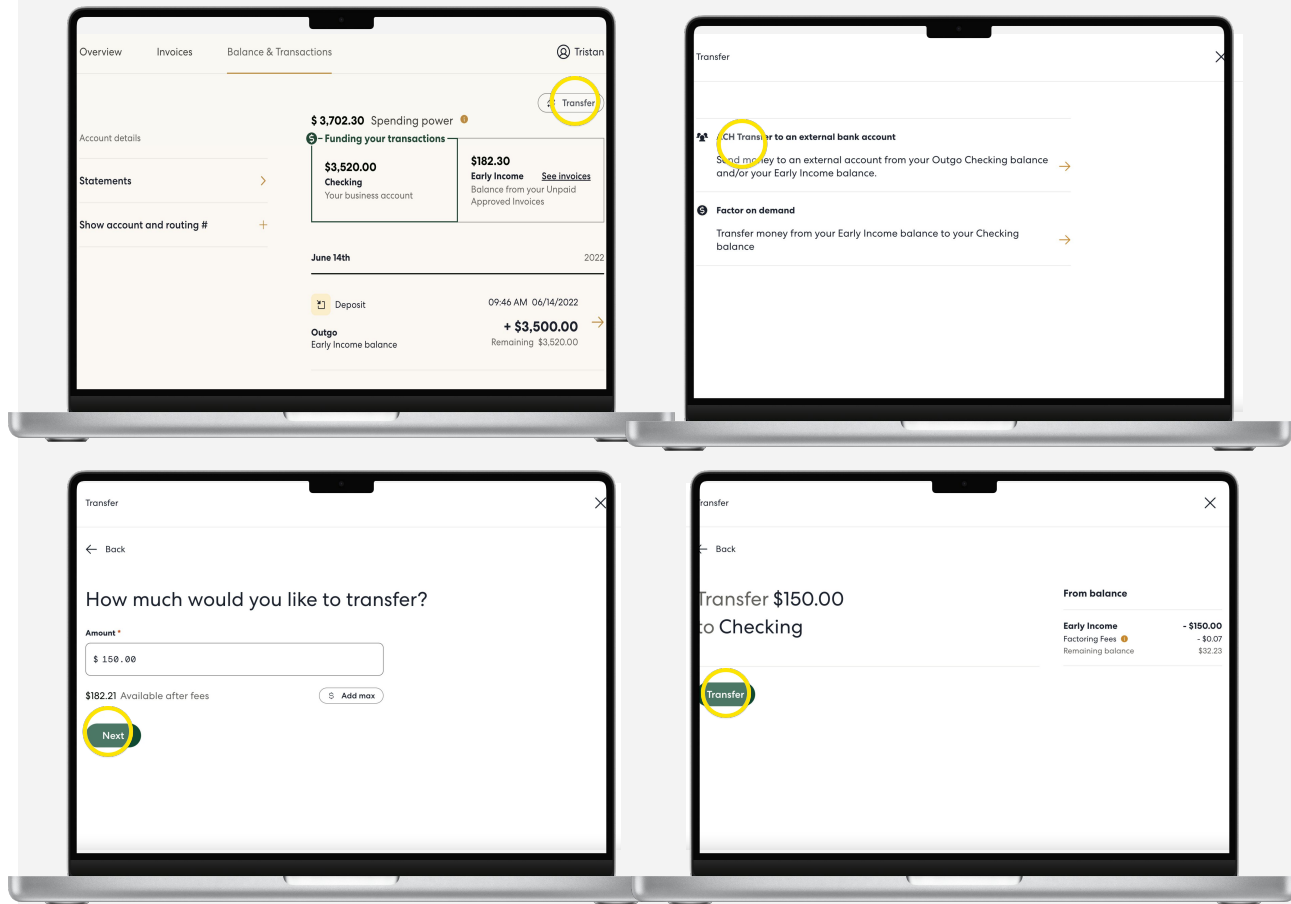
Factor

1. Open the **Balance & Transactions** tab
2. Click **Transfer**
3. Select **Factor on demand**
4. Input the amount you'd like to factor from your Early Income balance
5. Confirm the amount you'd like to Transfer and click **Transfer**
6. The money is now available in your Outgo Checking Balance



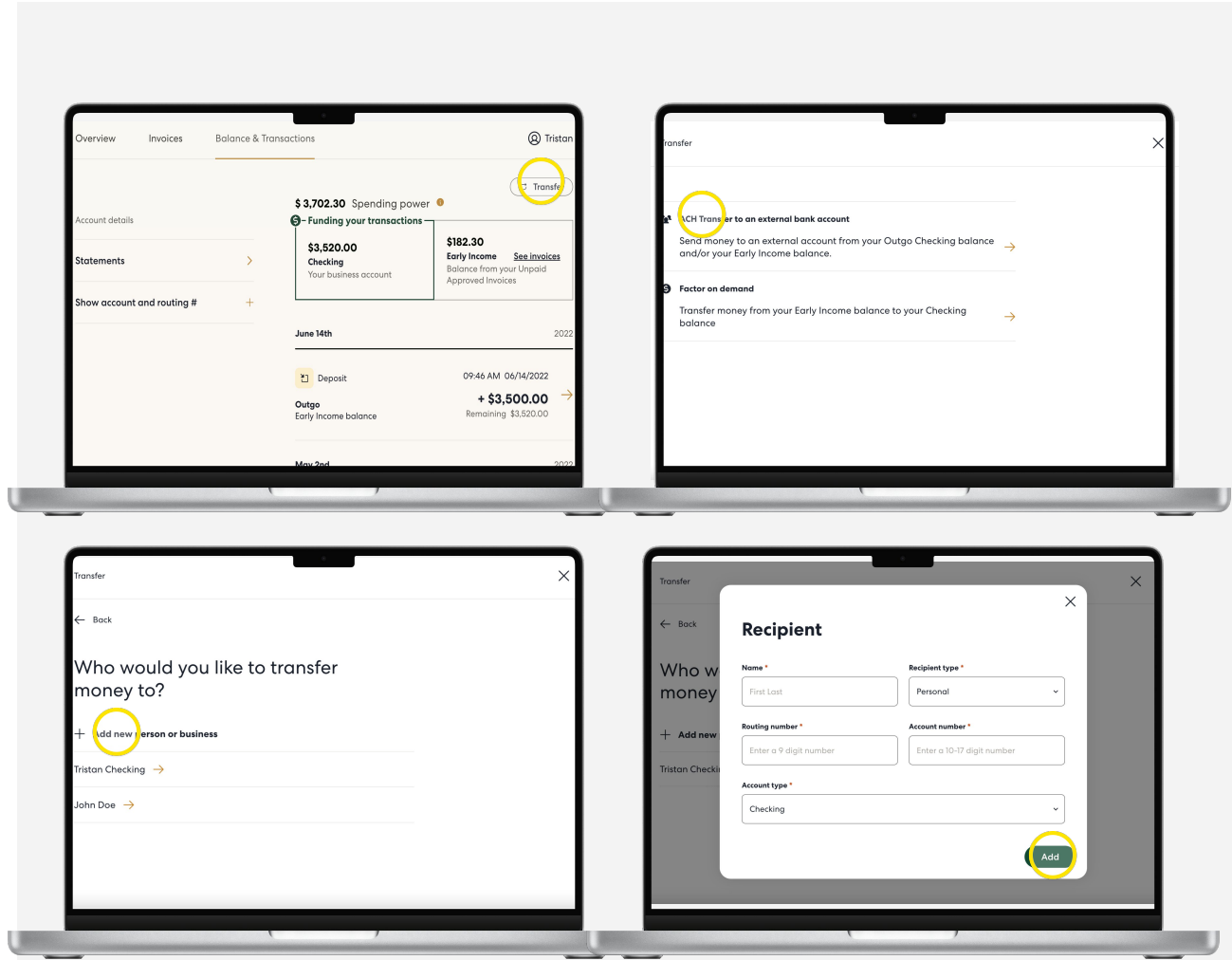
ACH Transfer

1. Open the **Balance & Transactions** tab
2. Click **Transfer**
3. Select **ACH Transfer to an external bank account**
4. Input the amount you'd like to factor from your Early Income balance
5. Confirm the amount you'd like to Transfer and click **Transfer**
6. Transfers made after 3:00 PM EST or on a weekend or holiday will be processed the next business day.



Add new ACH Transfer Counterparty

1. Open the **Balance & Transactions** tab
2. Click **Transfer**
3. Select **ACH Transfer to an external bank account**
4. Click **Add new person or business**
5. Enter in the required information for the new counterparty
6. Click **Add**
7. Verify your account with a 2FA code send to your phone number
8. The new counterparty is now available on the counterparty list.



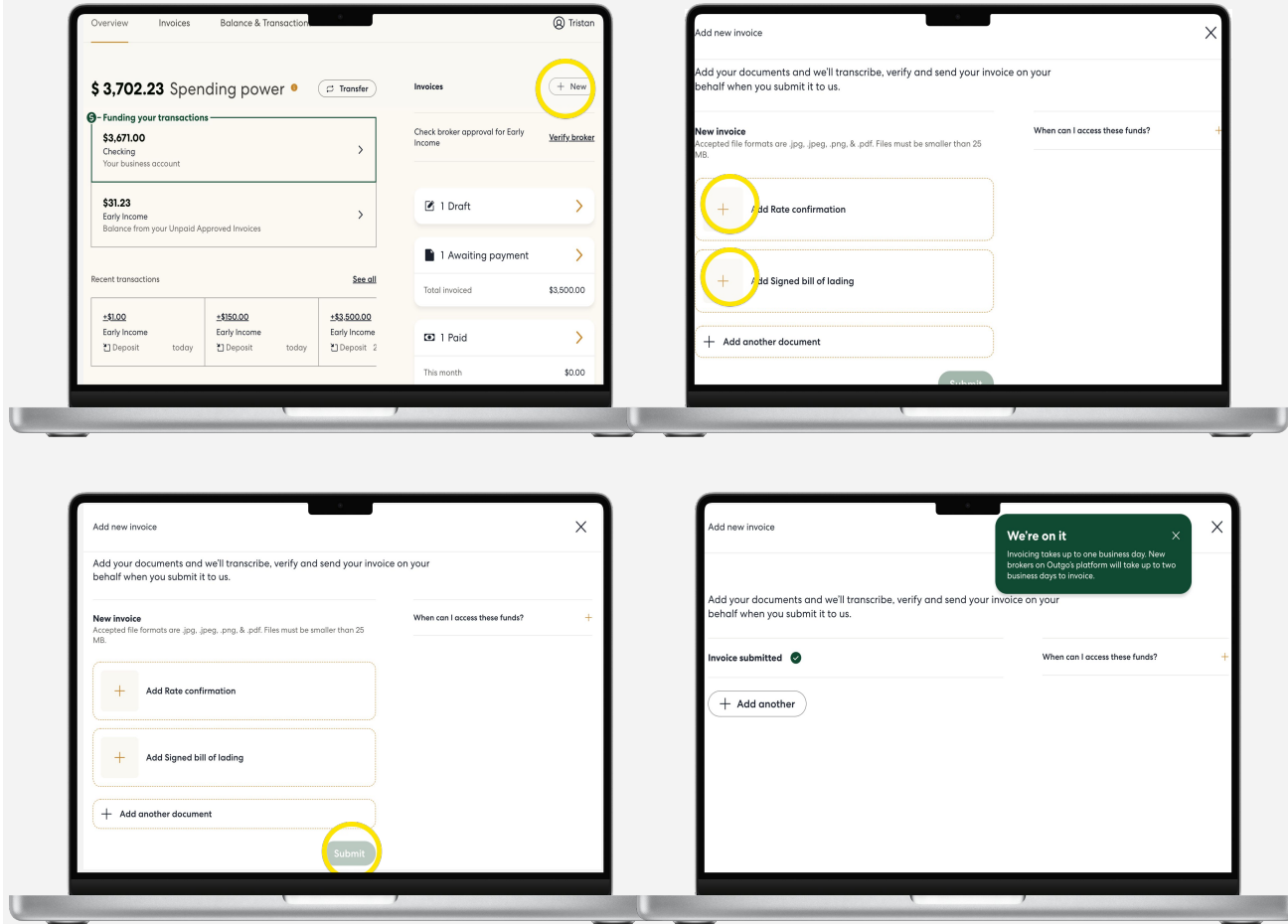
Wire transfers

1. To Wire Transfer contact
support@outgo.co

Invoice management

Upload load documents

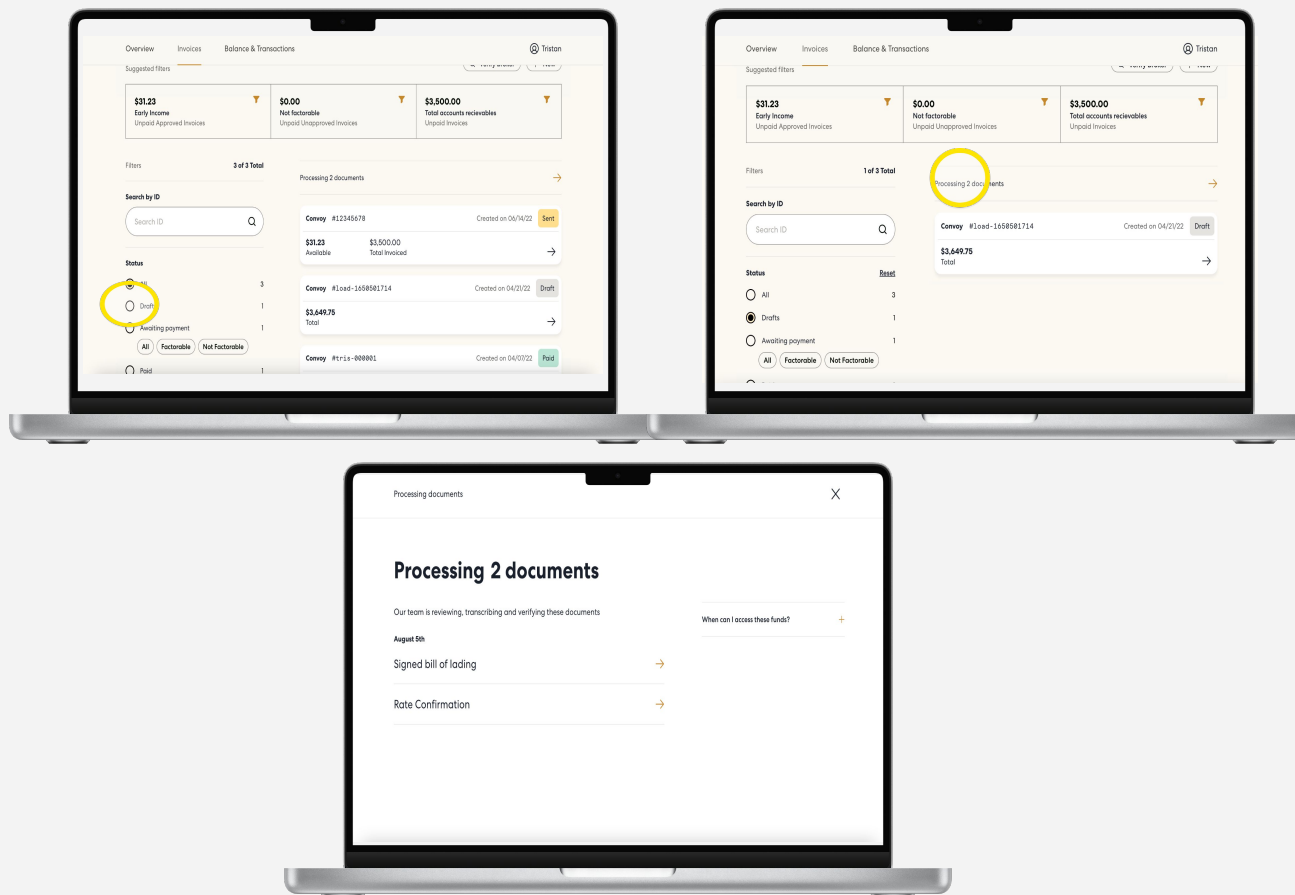
1. Open the **Overview**
2. Click **New**
3. Select **Rate confirmation** and select the image in your Image and or File picker.
4. Select **Signed bill of lading** and select the image in your Image and or File picker.
5. If you have any other documents, select **Add another document**.
6. Click **Add**



View recently uploaded documents

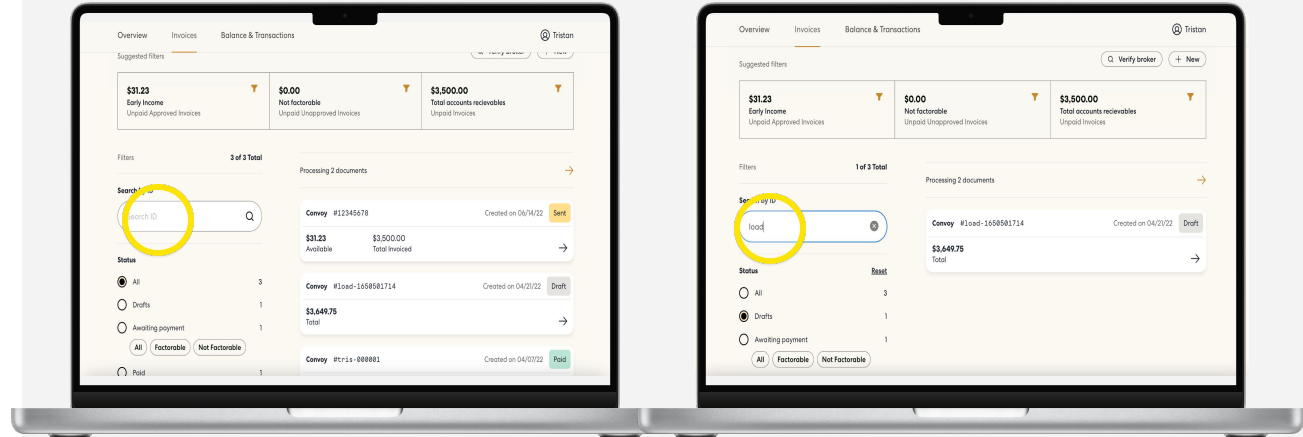
1. Open the **Invoice tab**
2. Click **Drafts**
3. Click **Processing**
4. View the list of documents that have been recently uploaded

*If there are no recently uploaded documents, they've been processed and are now an invoice. Search for the invoice you are looking for.



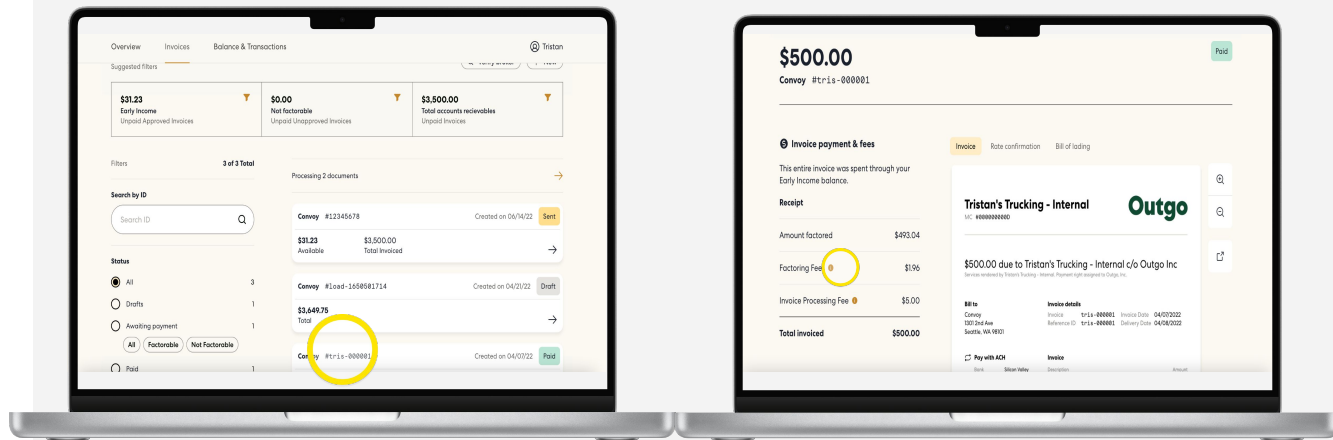
View and search invoices

1. Open the **Invoice tab**
2. Click the **Search tab**
3. View the list of invoices via the four tabs: All, Drafts, Awaiting payment, or Paid.
4. Type in the Reference ID to the search input to search within the selected tab.



View invoice

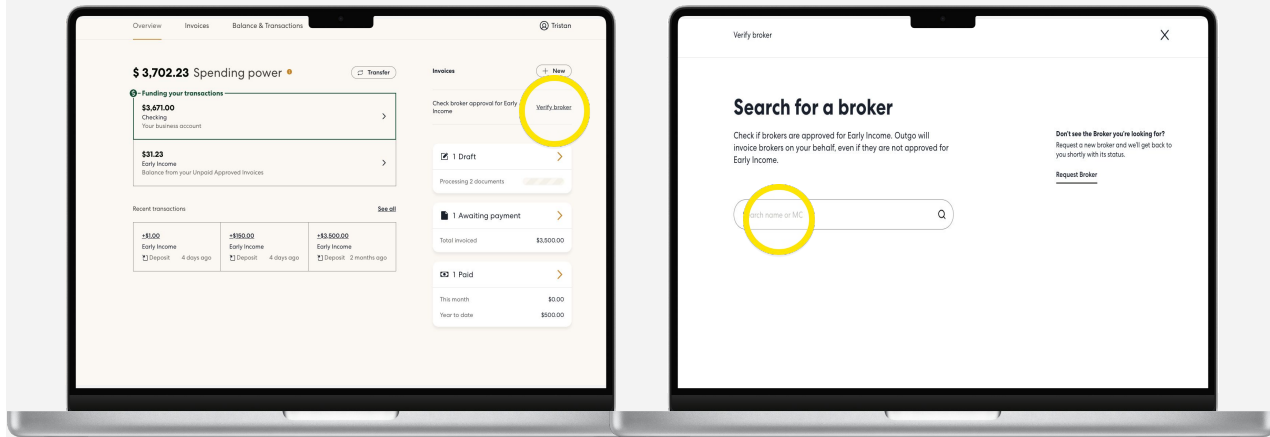
1. Open the **Invoice tab**
2. Open the desired status of the invoice you're looking for
3. Click on an invoice
4. View the details of the invoice like the associated fees
5. Scroll down to view associated documents and the invoice.



Verify broker

Verify broker

1. Open the **Overview or Invoices tab**
2. Click **Verify brokers**
3. Click the input and type in the broker name or MC you'd like to verify.
4. The status will either say Approved or Rejected.
 - a. If approved, the broker is approved for factoring and eligible for Early Income
 - b. If rejected, the broker isn't eligible for Early Income, but we will still invoice on your behalf.
5. If you can't find the broker, click **Request** and let us know which broker you'd like to verify.

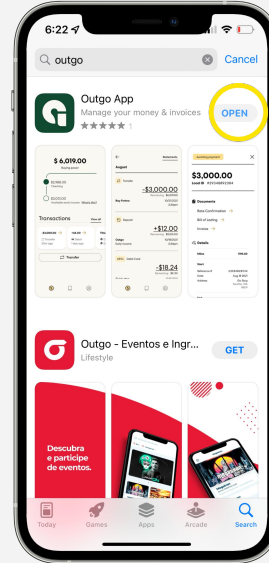
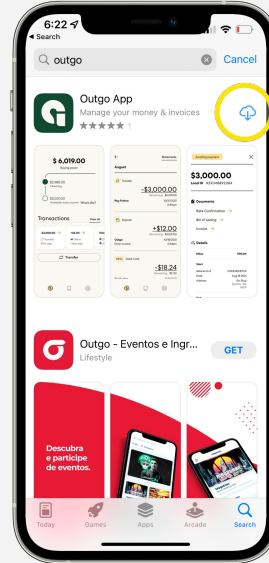
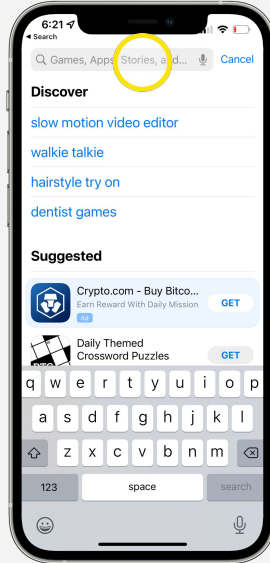


App setup

Download the app

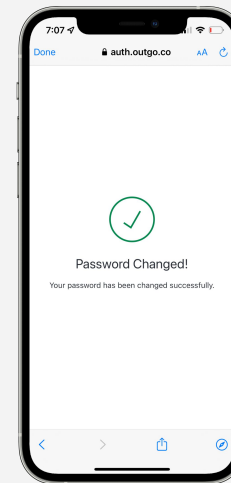
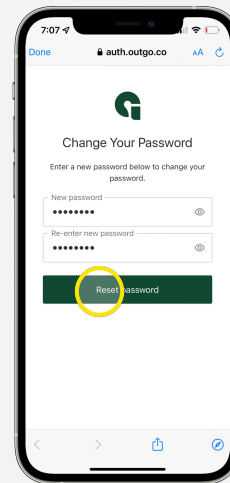
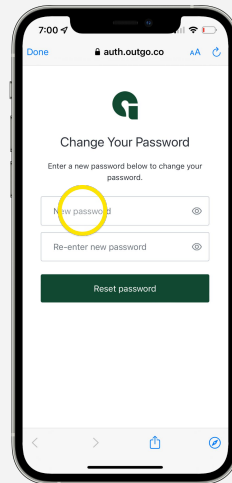
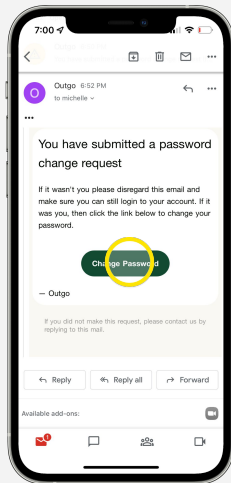
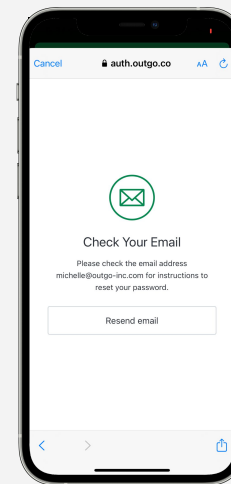
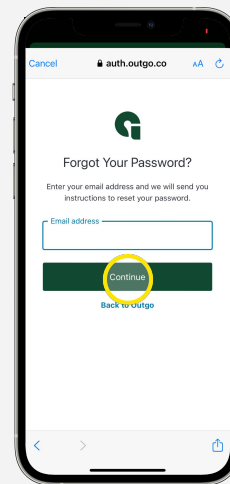
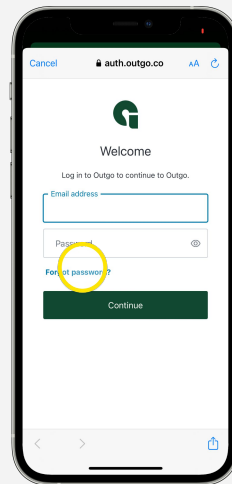
1. In your app store search “**Outgo**”
2. Click **Install** or **Get**
3. Select the Outgo in the listed results

There is another Outgo in the app store for a Canadian outdoor company. Do not install this app.



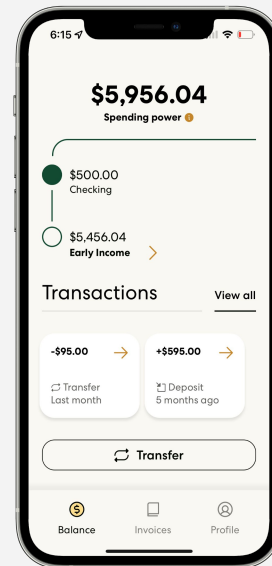
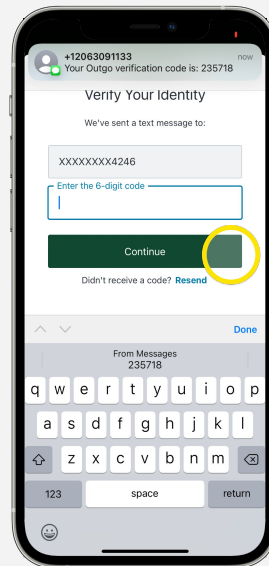
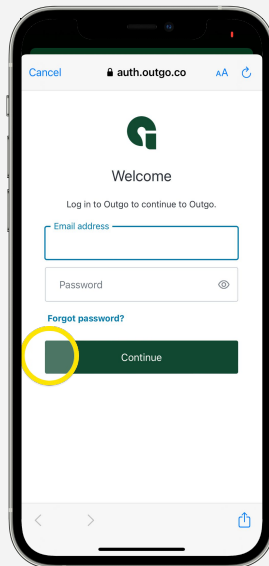
Reset password

1. Open the app
2. Tap **Login**
3. Input the email address associated with your Outgo account. Tap **Continue**.
4. Open the reset password email you receive
5. Tap **Change password**
6. Enter the new password you'd like to use for your Outgo account
7. Tap **Reset password**



Sign in

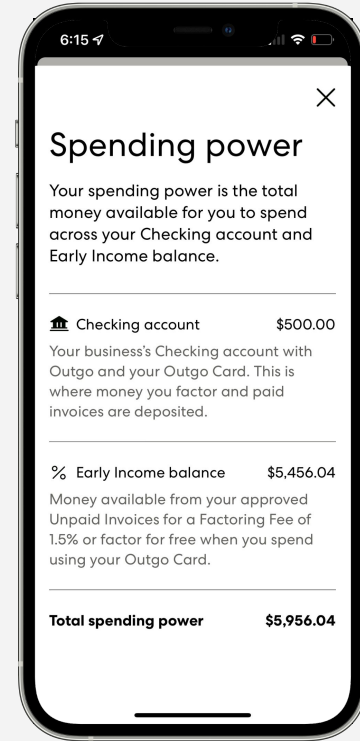
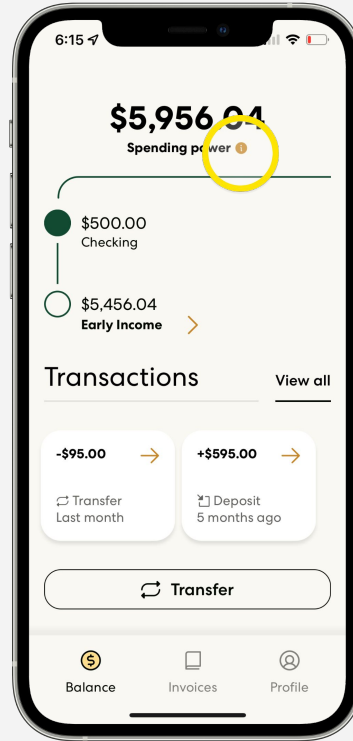
1. Open the app
2. Tap **Login**
3. Input the email address and password associated with your Outgo account
4. Tap **Continue**
5. An SMS code will be sent to you, to verify your account
6. Copy the code into the input
7. Tap **Continue**



Balances & transactions

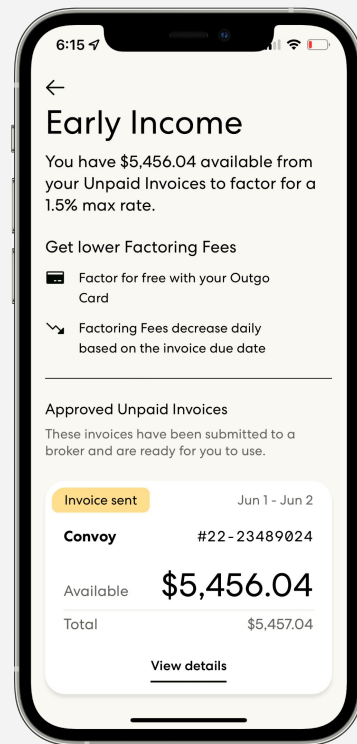
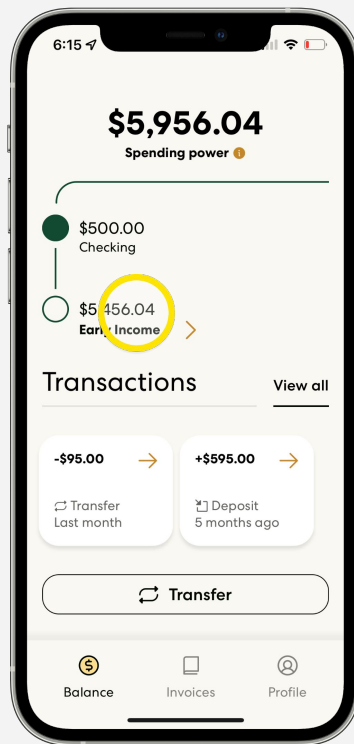
Balances

1. Open the **Balance tab**
There are three balances displayed
- your Spending power, Checking
and Early Income
2. To learn more tap the **information icon** next to Spending power



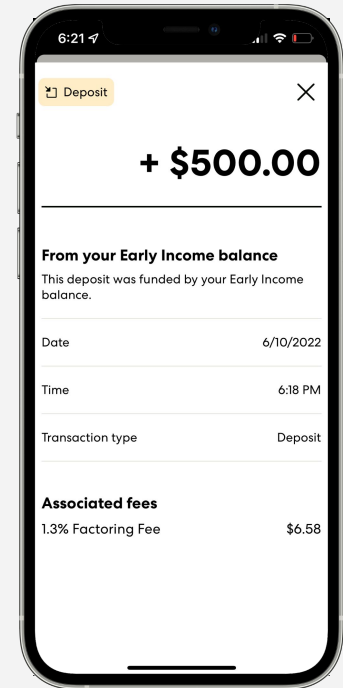
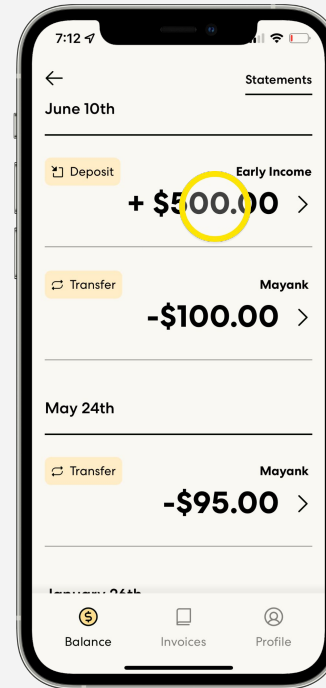
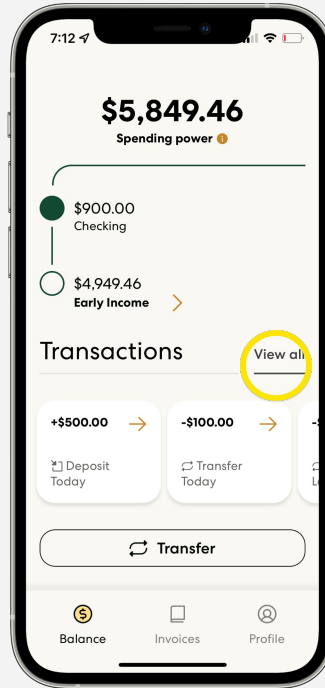
View Early Income Invoices

1. Open the **Balance tab**
2. Tap **Early Income**



View Transactions

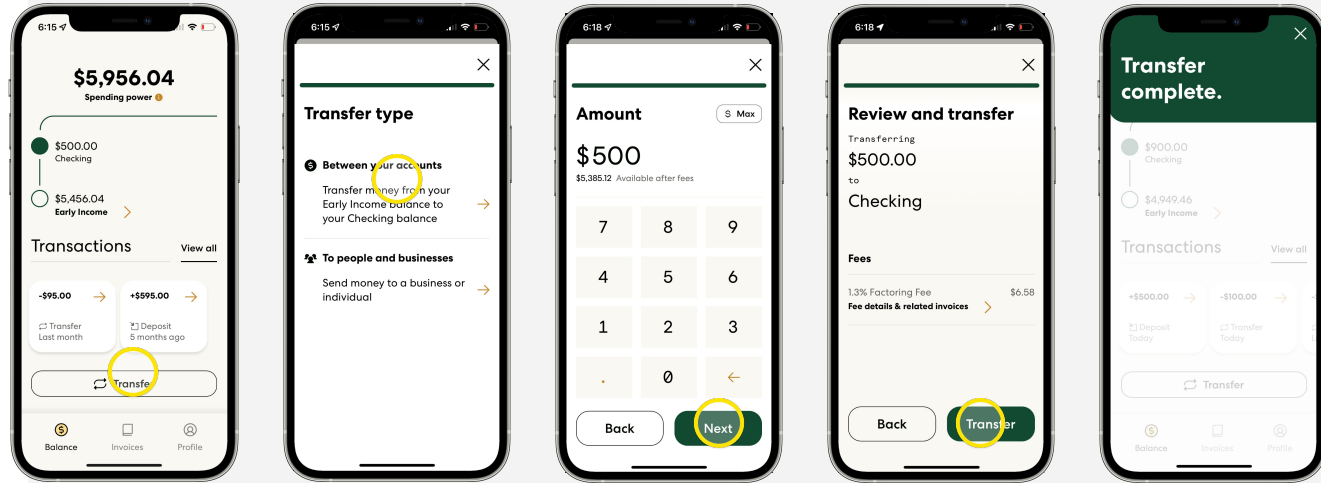
1. Open the **Balance tab**
2. Tap **View all**
3. Tap a Transaction to see its details



Transfer funds

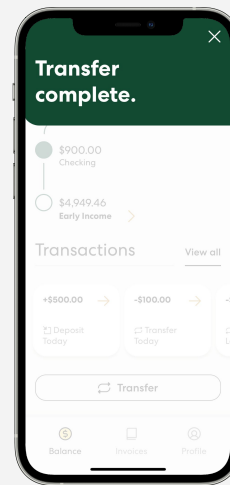
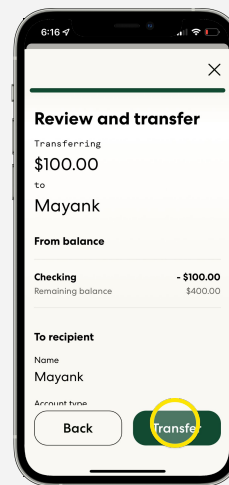
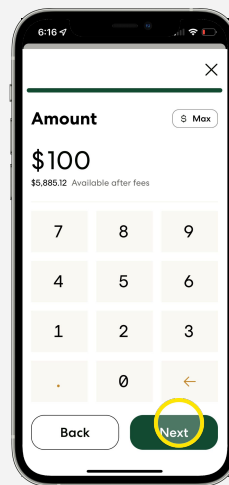
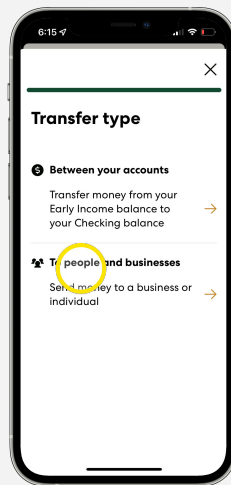
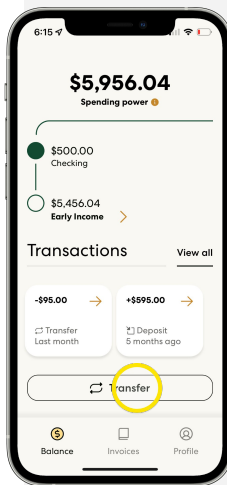
Factor

1. Open the **Balance tab**
2. Tap **Transfer**
3. Select **Between your accounts**
4. Input the amount you'd like to factor from your Early Income balance
5. Confirm the amount you'd like to Transfer and tap **Transfer**
6. The money is now available in your Outgo Checking Balance



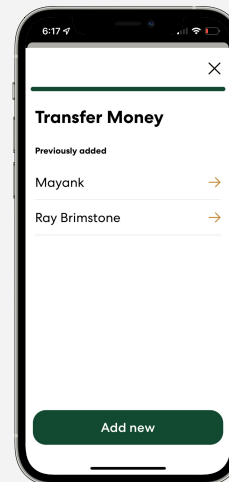
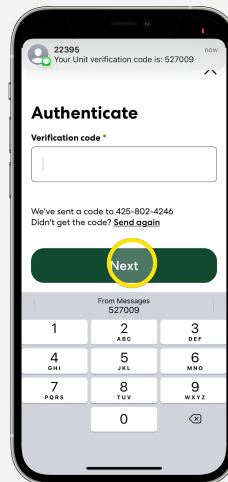
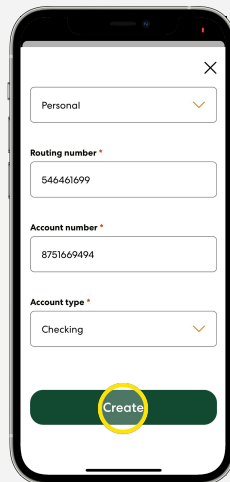
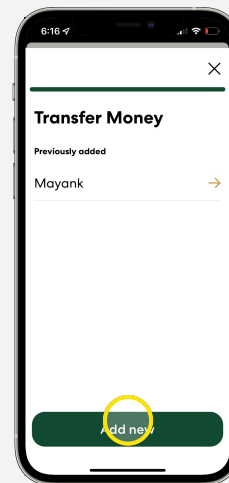
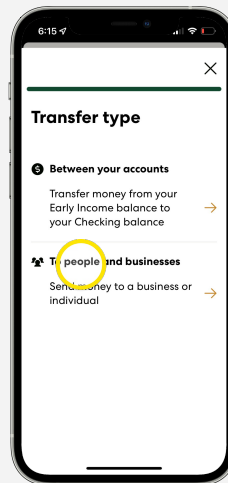
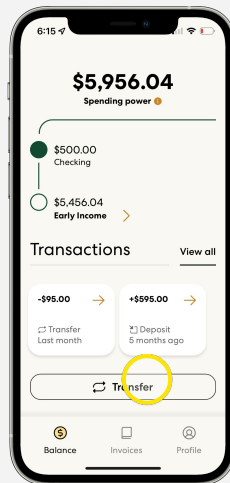
ACH Transfer

1. Open the **Balance tab**
2. Tap **Transfer**
3. Select **To people and businesses**
4. Input the amount you'd like to factor from your Early Income balance
5. Confirm the amount you'd like to Transfer and tap **Transfer**
6. Transfers made after 3:00 PM EST or on a weekend or holiday will be processed the next business day.



Add new ACH Transfer Counterparty

1. Open the **Balance tab**
2. Tap **Transfer**
3. Select **To people and businesses**
4. Tap **Add new**
5. Enter in the required information for the new counterparty
6. Tap **Create**
7. Verify your account with a 2FA code send to your phone number
8. The new counterparty is now available on the counterparty list.



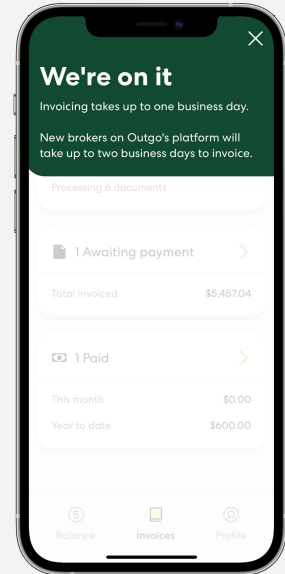
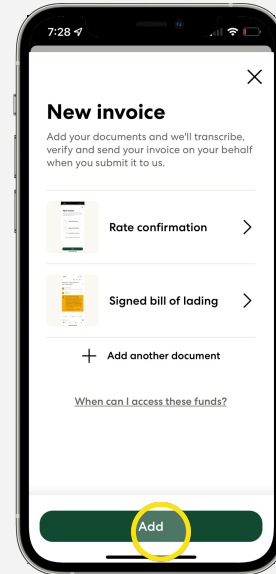
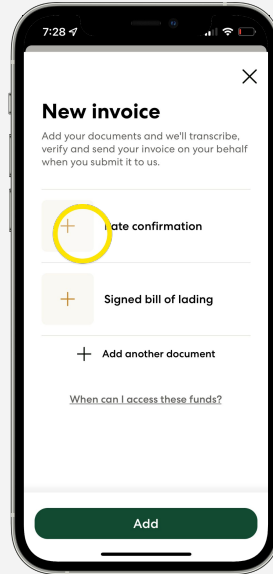
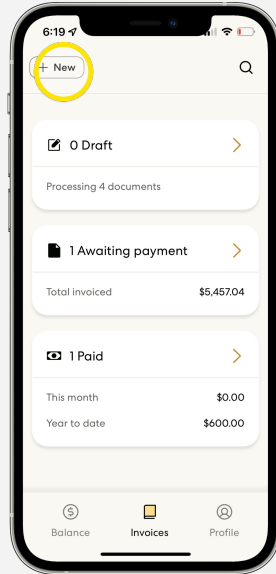
Wire transfers

1. To Wire Transfer contact
support@outgo.co

Invoice management

Upload load documents

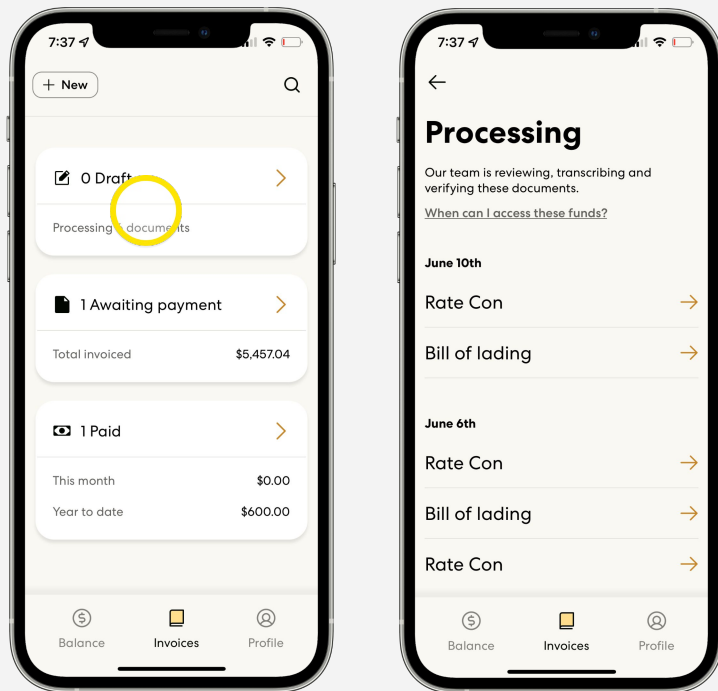
1. Open the **Invoices tab**
2. Tap **New**
3. Select **Rate confirmation** and select the image in your Image and or File picker.
4. Select **Signed bill of lading** and select the image in your Image and or File picker.
5. If you have any other documents, select **Add another document**.
6. Tap **Add**



View recently uploaded documents

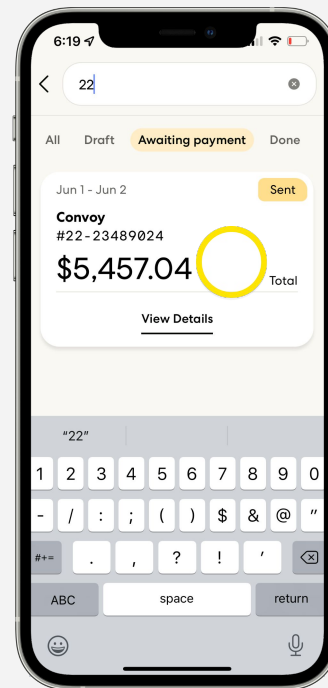
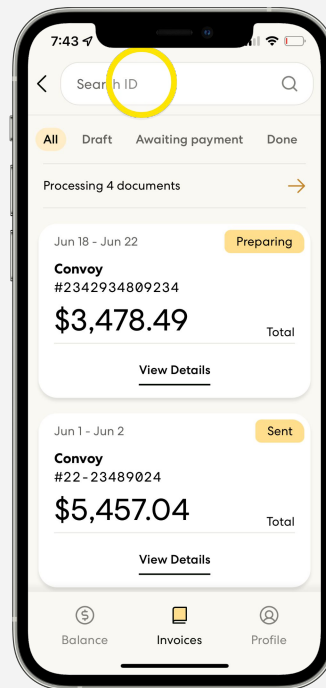
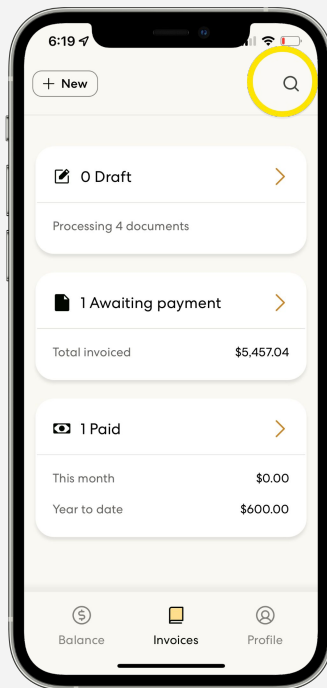
1. Open the **Invoice tab**
2. Tap **Drafts**
3. Tap **Processing**
4. View the list of documents that have been recently uploaded

*If there are no recently uploaded documents, they've been processed and are now an invoice. Search for the invoice you are looking for.



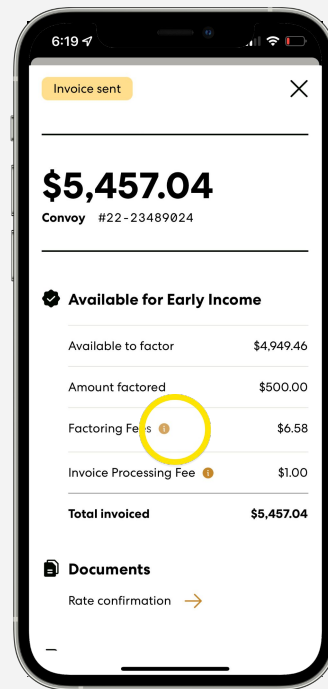
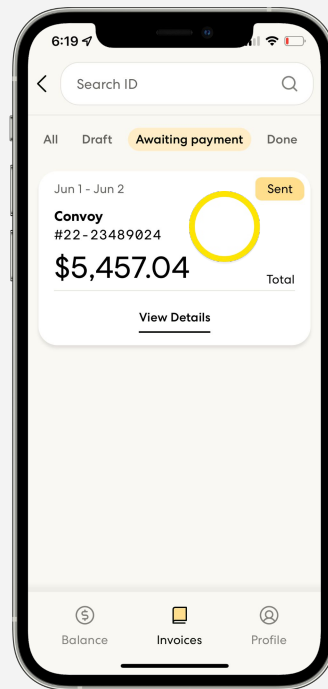
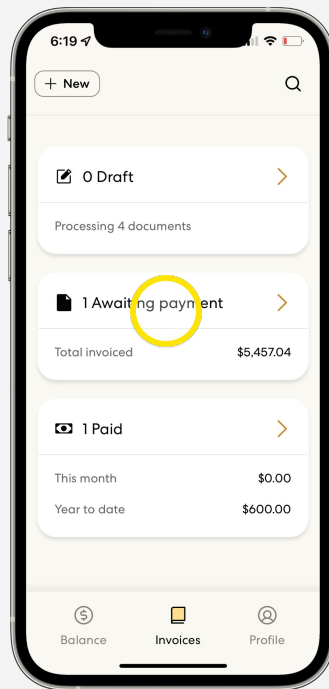
View and search invoices

1. Open the **Invoice tab**
2. Tap **Search**
3. View the list of invoices via the four tabs: All, Drafts, Awaiting payment, or Paid.
4. Type in the Reference ID to the search input to search within the selected tab.



View invoice

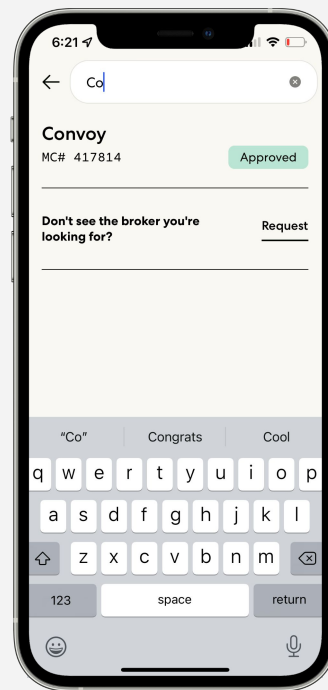
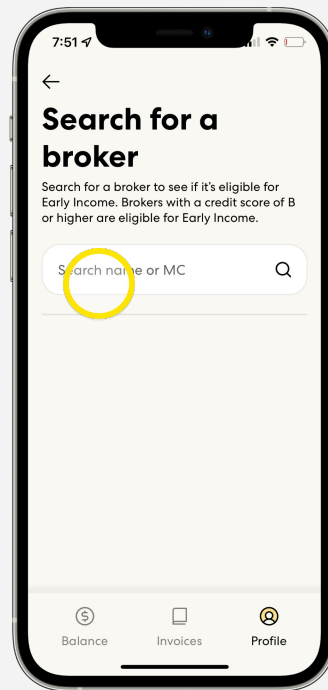
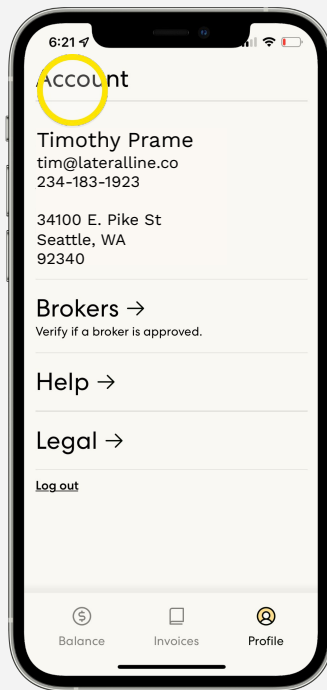
1. Open the **Invoice tab**
2. Open the desired status of the invoice you're looking for
3. Tap an invoice
4. View the details of the invoice like the associated fees
5. Scroll down to view associated documents and the invoice.



Verify broker

Verify broker

1. Open the **Profile** tab
2. Tap **Brokers**
3. Tap the input and type in the broker name you'd like to verify.
4. The status will either say Approved or Rejected.
 - a. If approved, the broker is approved for factoring and eligible for Early Income
 - b. If rejected, the broker isn't eligible for Early Income, but we will still invoice on your behalf.
5. If you can't find the broker, tap **Request** and let us know which broker you'd like to verify.



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