

**Wave Finanacial**

# Chapter 1. Introduction



*Wave Financial Logo*

**We're changing the way small businesses manage their finances**

**Accounting software that works as hard as you do**

This is an easy to use software and there are not many out there. Join us today and start using Wave Financial. Understand and manage your income and expenses. Track all the things you need and connect to other Wave products such as payroll, payments, and invoicing. Everything is all in one place for your convenience

**Create professional invoices for free**

Thats right! Creating invoices is free. There are companies out there that charge you everytime you make an invoice. Every invoice paid will be income revenue for your business. Wave enables you to easily create and send professional invoices, with advanced features like recurring billing and automatic payments.

**Simplify your payroll experience**

Managing payroll can take a lot of your time out of the day, but it doesn't have to be like that. Run your payroll in minutes with our innovative software, with 100% guaranteed accuracy, and no more unnecessary stress of payroll taxes. We are changin the way small buisness do thing one step at a time.

## Our Story

The origin story of Kirk Simpson who is the co-founder and CEO of Wave, hated everything to do with accounting, invoicing and payroll. It was annoying to deal with when running a business. He owned two successful tech companies. It was at a time when there wasn't a simple and free financial software in the market for small businesses.

He understood that there needed to be new changes. Kirk Simpson knew there had to be a better way to support small business owners. So in 2010, Kirk Simpson and James Lochrie worked on a project for many months figuring out what businesses needed. They both worked hard figuring out the problems and what solutions can be done to help small business. A lot of research was done before anything came out of it.

They officially launched Wave. It started out with only eight employees working out of a small office in Toronto. Wave has since grown to become an award-winning financial services software company, with more than 250 employees serving entrepreneurs and freelancers around the world.

## The Team



Kirk Simpson **Cofounder & CEO**

A CEO is the highest-ranking executive in a company, whose primary responsibilities include making major corporate decisions, managing the overall operations and resources of a company, acting as the main point of communication between the board of directors and corporate operations and being the public face of the company.



### **Michael DiBernardo VP, Engineering**

The Vice President of a company is second in command and supports the CEO by overseeing internal operations and stepping in when the CEO is unavailable. The Vice President has a top-level leadership role in a company and oversees department managers.



### **Ideshini Naidoo Chief Technology Officer**

An executive position in a company or other entity whose occupation is focused on scientific and technological issues within an organization.



### **Sara Durning Senior Director, Design**

A director is a senior management position responsible for the strategic and tactical management of a significant piece of the company. She manages subordinate managers.

# Values



*Picture of values*

## **Feel the burden of the brave entrepreneur**

Our main focus is our customers we wouldn't be anything without them. It's embedded in everything we do. We are obsessively devoted to figuring out the needs of business owners and entrepreneurs and we take risks so our customers can navigate their own risks a little easier.

## **Purposefully focus**

We always look for the root of the problem, then dig deeper to find a way to solve it. We seek to define the unknown and see crazy hard problems as an opportunity to solve things no one else dares going.

## **Move with urgency as one**

Every customer is unique with their own problems. We move with urgency as one unified team building one unified product to solve the needs of brave entrepreneurs.

## **Take Ownership**

We are always trying to learn more knowledge and the technical aspects of our system. We are constantly trying to improve at what we do. We support our colleagues and find competition outside of our walls, not within. We work together almost as closely as a family.

## **Act with uncompromising integrity**

We are Wavers wherever we are. Want to be as genuine to our customers as possible. Curiosity is the key to learning things by constantly asking question. Experimentation with answering question is the path to success.

## **Provoke greatness**

We see change as an opportunity, constantly changing ourselves to achieve new feats through the transformation of the status quo into something greater.

### **Deliver with Excellence**

We always try solving problems and overcoming challenges that other companies face.. We are vigilant and happy staying the same spot. We continually learn and share our knowledge. We may fail sometimes but we never give up until we get it right.

### **Achieve extraordinary results**

When we achieve something great, so will our customers because we like to share the greatness. Whatever we are working on, we go all in. We work hard and celebrate when we need to.

## **Mission**

At Wave, we believe in small business owners and their ability to change the world. We believe in them so much that we're obsessively focused on building the best financial platform that truly simplifies their lives, elevates their professionalism, and removes any barriers to success. Small business need attention when big companies can easily surpass them.

Wavers are a group of passionate individuals who embody the entrepreneurial spirit: we build resourcefully, lead with purpose, and solve with curiosity.



*Picture that represents challenge*

When there is a challenge, we thrive. Any challenge that is put in front of us we will work to make thing better. We believe there is a solution to every problem out there. Our team works together to make sure everything is good.



*Picture that represents provoke*

When there is room to grow, we provoke each other to greater heights. We do not try to bring someone down, we make them grow to be the best that they can be. We want the best outcomes for our employee inside and out.



*Picture that represents support*

When there is an obstacle, we support each other. A good support can make companies flourish. We provide each other with various types of help, it can be professional or non-professional. If there is anything going on in our team's life we want to help out anyway we can.

***Together, we're making world-class financial software that is changing the lives of millions of entrepreneurs around the world.***

## Our Beliefs



Beliefs	Details
<b>Removing barriers to success</b>	Cost should never be a factor for your business. We want help businesss that are failing because of poor financial management.
<b>Bringing software and banking services together</b>	A single system will move and track money faster which is great for small businesses. They are more sucessful with a single system. We are putting more banks into Wave to improve cash flow. With this, you can get paid by your clients, access your money faster, pay others, and fix problems along the way
<b>Reinvesting in our products</b>	We are always looking to change the way things are. We are unsatisfied with the status quo nowaday and obsessively work to raise the standard in todays industries
<b>Celebrating successes</b>	During your progress, you will reach massive success in different ways: maybe you've hired your first team, created a new product from scratch, or received the best review you have ever gotten. Whatever that is, we will proudly stand behind you and congratulate you.
<b>Building for small business owners</b>	Wave is built for beginners who follow their passion its for the caterers, consultants, cafe owners, writers, builders, tutors and trainers, who work their butt off and never give up.

# Why Partner with Wave Financial



## **Grow your business**

There are business created everyday. Tens of thousands of new businesses join every month to use our services. Wave can help your business grow bigger by our easy to use platform. We have referrals and key partner promotions to our small business customers.

## **Build loyalty with small businesses**

If you provide products and services to small businesses, then we need to do business. Small businesses have unique needs and requirements. Working together creates better solutions for everyone to build trust and loyalty. It also makes us and everyone successful.

## **Deliver for your customers**

Working together, we can help our small business customers be more successful. Whether you provide small time assistant, an accountant, or a bank, there are ways we can partner to make life easier and more prosperous for our customers.

## **Integration partner**

If you're an independent software vendor with an application that complements Wave, then register for access to the Wave API. Integrating your application into Wave gives you access to our customer base, and allows for automated integration between your application and Wave.

## **Financial services partner**

If you're a bank, credit union, or other financial services provider and would like to help your customers be more successful, consider working with Wave. By integrating financial services with accounting, invoicing, payroll, and more, you will build loyalty, improve retention, and increase product attach rates.

## **Accountants and bookkeepers**

Our customers want Wave-friendly accountants and bookkeepers who can help them manage their business finances. Find new customers and support the Wave community of small business owners. When Wave business owners grant you access through the 'Business Collaborators' option, you'll be invited into their Wave account.

# Chapter 2. Services

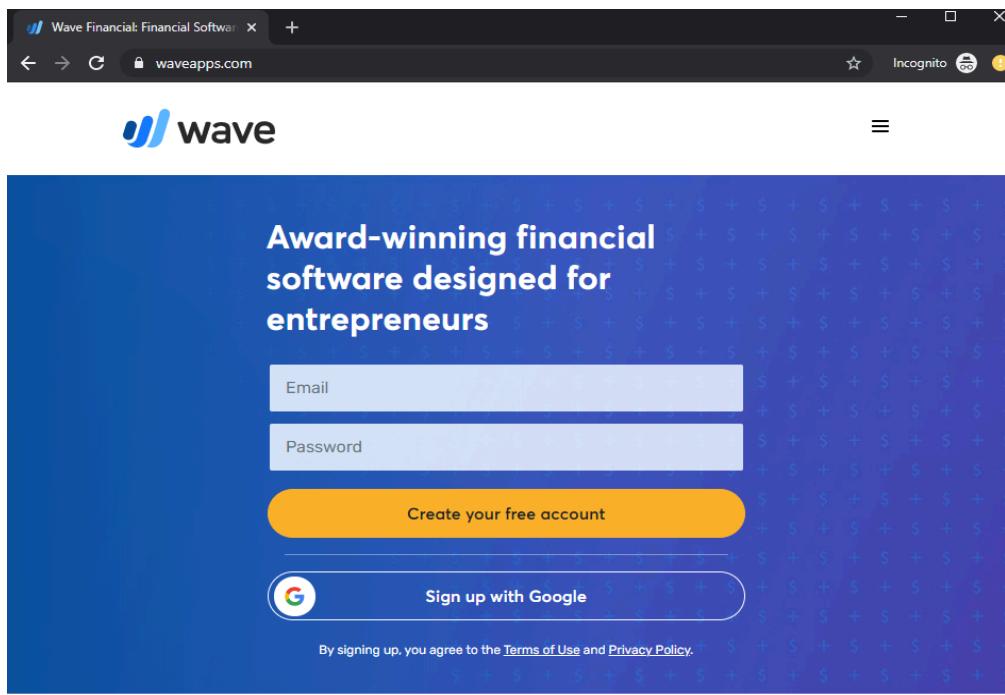
Wave Financial provides a variety of services to help you in finance.

If you would like to immediately go sign up.

## How to Sign Up

1. Open your preferred web browser (firefox, Google Chrome, etc.)
2. Enter "waveapps.com" into your address bar. This will bring you to the Wave Financlia website homepage.

The first thing you will see is the option to signup.



3. Enter your email and a usable password. Then Click Create to create your free Waves Financial account.
4. Now that you have created your free account, it will ask for your name, business name, and what type of business you own. Fill out this information.

## Welcome to Wave!

Tell us about you and your business

What's your name?



What's your business name?



What does your business do?



Looks like your business is in **the United States** and you do business in **U.S. dollars**.  
[Change this.](#)

**Next**

STEP 1 OF 3

5. After you click Next, different starting points will be offered for you to choose from. You will have four options, the option that works the best for you personally.

6. After selecting the options, answer if you are already in business or just starting and then click

**Let's get McDonald's ready for Wave**

Are you currently in business?

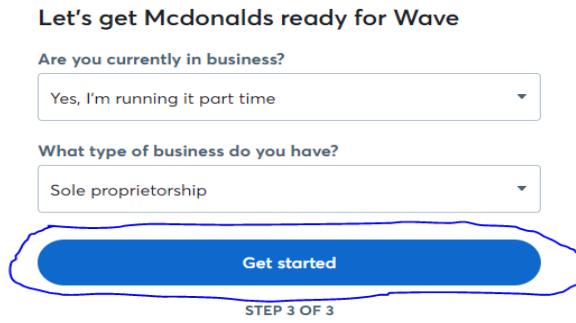
Yes, I'm running it part time

What type of business do you have?

Sole proprietorship

**Get started**

STEP 3 OF 3



next.

Select 'get started', your account will now be operational and you will have access to all of Wave Financials features.

# Accounting



*Picture of accounting*

## Get Started in Seconds

Creating your account is fast and easy, everything's is done as soon as you create an account so you can get started right away. Access it anywhere, when you want. Your data is always available, and it's backed up just in case something goes wrong.

## Unlimited bank and credit card connections

Connect your bank accounts in seconds. It is a quick and easy process for users. The transactions will appear in your bookkeeping automatically, and you do not have to worry about manually typing all your information. We know how tedious it can be.

## Keep Track of your business health

Do you want to see the bigger picture of things. Then look no further. Our reports are easy to use and show month-to-month or year-to-year comparisons so you can easily identify cash flow trends.

## Make tax time a breeze

When everything is neatly where it belongs, tax time is simple. Wave's smart dashboard organizes your income, expenses, payments, and invoices.

## We're serious about security

Bank data connections are read-only and use 256-bit encryption. This is considered one of the best out there. Servers are housed under physical and electronic protection. Wave is PCI Level-1 certified for handling credit card and bank account information.

## Invoicing



### What is an invoice?

An invoice is a commercial document issued by a seller to a buyer, it relates to a sale transaction and indicating the products, quantities, and agreed prices for products or services the seller had provided the buyer. Payment are usually made through invoices because it is sent through customers.

### Create invoices quickly

Every invoice paid means more revenue coming into your business. You can create and send professional invoices to your customers in seconds. It is so fast, its faster than the flash.

### Recurring billing for repeat customers

Get paid on time with Wave Financial. It is guaranteed pay every time. We are confident in our system. Set up recurring invoices and automatic credit card payments for your repeat customers and

stop trying to chase the customers down asking when it will come. Switch between automatic and manual billing whenever you want.

### **Your bookkeeping is already done**

All your invoicing and payment information automatically syncs with the free accounting software in your Wave account.

### **Invoice on the go**

You can do it through your phone. Send invoices whenever and wherever you want with Wave's app for iOS and Android.

### **Instant notification**

Know when an invoice is viewed, becomes due, or gets paid, so you can take the right actions to manage your cash flow by checking the progress on your account. Set up invoice reminders to automatically email your customers when payment is due.

### **Accept payments online**

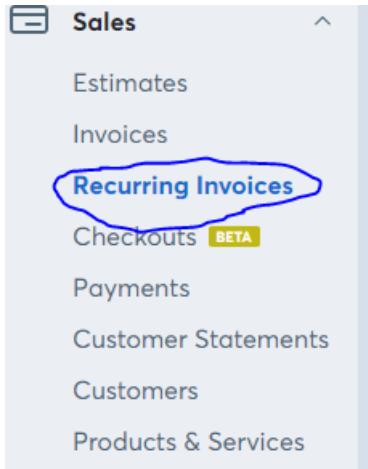
Get paid in as fast as 2 business days, enhance your brand, and look more professional when you enable Payments by Wave. Accept credit cards and bank payments for as little as 1% per transaction.

If you would like to learn how to make a recurring invoices and invoices.

## **How to create a Recurring Invoice**

Recurring invoices are where users can bill invoices to buyers at every billing cycle. Wave Financial makes charging your customer's saved credit card information so you can be paid instantly. Your invoices can now be customized to your preference.

1. Under the sales tab, select estimate. This displays all the estimates you currently have. The option to create an estimate is also available.



2. Begin by selecting Create a Recurring Invoice.
3. Once on the next screen, fillout the invoice title and the summary of what the invoice is. The name of the invoice should be something recognizable. You want to be as descriptive as possible for the summary.

MCD  
 United States  
[Edit your business address and contact details](#)

4. Select which customer to send the bill to.
5. Type in the S.O/P.O .
6. Select a payment due date. the customer will pay off the invoice on this date. Payment due dates can be within 7 days to 90 days.
7. Add the cost by selecting the product.
8. Type in a description for the product in the description box. Be as detailed as possible.
9. Add the products quantity.
10. Add the products price and tax.
11. Choose which type of currency the estimate uses. Wave Financial has multiple choices of currency to choose from spanning from economies across the world.
12. If needed, fill out the foot and notes section.
13. Select save to add the invoice.

The screenshot shows the Wave Financial invoice creation interface. At the top, there's a section for customer details with a "Add a customer" button and a placeholder for a profile picture. To the right, there are fields for "Invoice number" (Auto-generated), "P.O./S.O. number" (empty input field), "Invoice date" (Auto-generated), and "Payment due" set to "On Receipt". Below this is a "Edit columns" button and a table for entering items. The table has columns for "Items", "Quantity", "Price", and "Amount". A row is shown with "Enter item name" and "Enter item description" fields, quantity "1", price "0", and amount "\$0.00". There's also a "Select a tax" dropdown and a note about tax being zero. Below the table is a "Notes" section with a placeholder "Enter notes that are visible to your customer". At the bottom, there's a "Footer" section and a "Save and continue" button.

Items	Quantity	Price	Amount
Enter item name Edit income account	1	0	\$0.00
Subtotal \$0.00 <b>Total</b> USD (\$) - U.S. dollar \$0.00			

14. The schedule must be set on the next screen. Select a date and time zone for the customer to receive their invoice. After the information is filled, Click Next.

The screenshot shows the "Set schedule" step. It includes a step indicator "2 Set schedule" and a "Next" button. The configuration options are as follows:

- Repeat this invoice: Monthly, on the First day of every month.
- Create first invoice on: 2019-12-01, and end: Never.
- Create in: America/New York time zone.

A note at the bottom states: "Set a time zone to ensure invoice delivery in the morning based on the recipient's time zone."

15. Once finished, select Save upon arriving at the next screen. Automatic payments will now be made to the customer.

**3 Get paid**

**Automatic payments**  
Wave will send a credit card pre-authorization request to the customer

Credit card pre-authorization request from Nautilus Hosting Co.

The customer:

- Sees amount to be charged per invoice, frequency and duration
- Has the option to pay for individual invoices manually

Don't want to automate your customer's payments? [Switch to manual payments.](#)

16. On the next screen, you will have the option to send invoices through email. enter the email of the invoices recipient. If needed, type an optional custom message for the recipient to inform them they are receiving an invoice. In addition, you can also choose to check "Attach PDF of the invoice to the email sent to the customer" or "Email a copy of each invoice to myself". Afterwards, click Next.

**4 Send**

**Automatic sending**  
The invoice will be emailed to your customer automatically. A receipt will be automatically emailed whenever their credit card is charged.

**Send** **Invoice and receipt**  
Invoice will be automatically sent until your customer pre-authorizes credit card charges. The Receipt will be automatically sent once their credit card is charged.

Send from: jmcdonald0101@mail.com

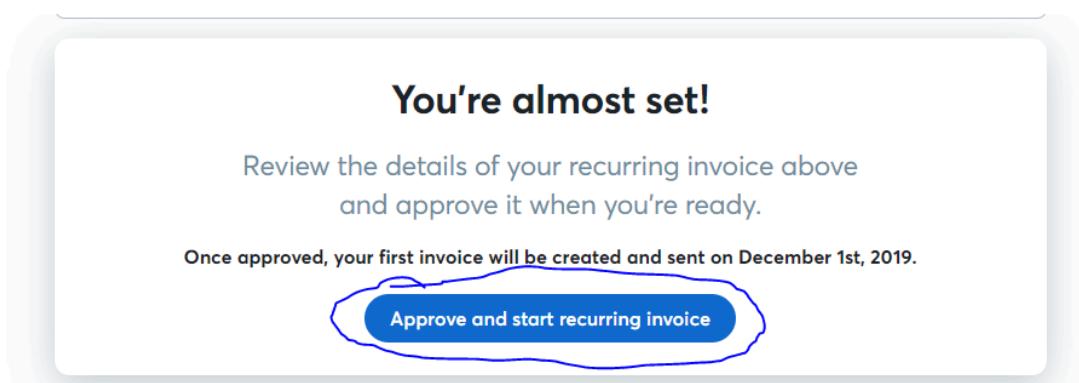
Send to: jsfjdfsdfs@yahoo.com

Custom message: This is your invoice.

**Preview email**

Attach PDF of the invoice to the email sent to the customer  
 Email a copy of each invoice to myself

17. Select Approve and start recurring payments. Recurring payments will now begin.



## How to create an Invoice

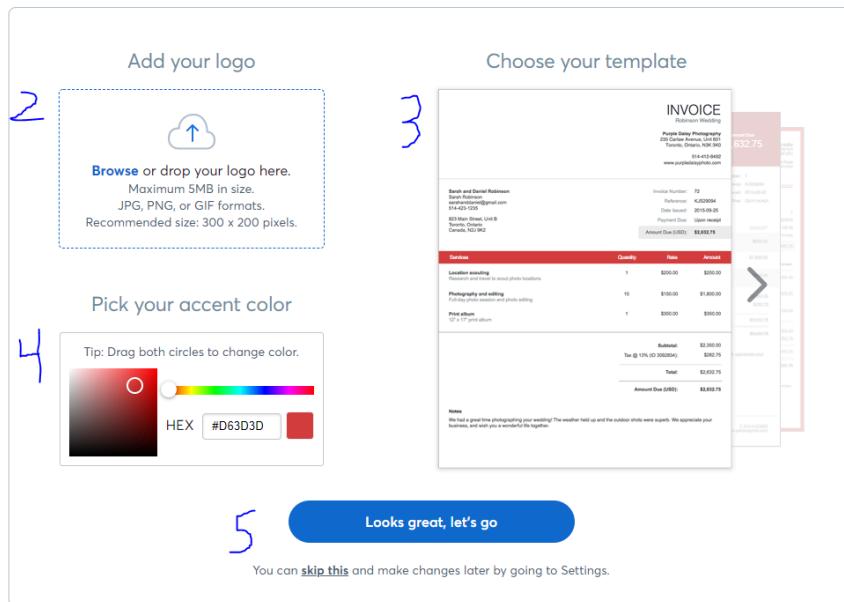
Invoices are documents used to record transactions between sellers and their customers. Any goods or services purchased on credit will usually have the terms of the deal specified in the invoice as well as provide information on the available methods of payment. Receipts, bill of sales, debit notes, and sales invoices are all possible different invoice types..

1. Click on Invoices, located Under the sales tab. The screen that allows you to create an invoice will now appear.

2. The first step if possible is to add your logo to the invoice. Branding your document will make your invoices recognizable to your customers..
3. Select a template for the invoice. It is based on your personal preference as there are many to choose from. This will be the layout of your invoice.
4. select which accent color to display on the document. Choosing a color that best matches your branding is recommended.

5. Select "Looks great, let's go". To skip customizing your invoice, click skips

**Create the perfect invoice to match your brand.**



this.

6. On the next screen, type in the invoice title and a summary of the invoice. The invoice title should be recognizable. the summary should be as descriptive as possible.

Invoice Title
Summary (e.g. project name, description of invoice)
<b>MCD</b> United States <a href="#">Edit your business address and contact details</a>

7. select which customer to send the bill to.
8. Type in the S.O/P.O and Invoice number.
9. Select which date the esitmate starts and ends.
10. Add the cost by selecting the product.
11. Type in a description for the product in the description box. Be as detailed as possible.
12. Add the products quantity.
13. Add the products price and tax.
14. Select which type of currency the estimate uses. Wave Financial has multiple choices of currency to choose from spanning from economies across the world.
15. If needed, fill out the foot and notes section.

Invoice number

P.O./S.O. number

Invoice date

Payment due

On Receipt

Items		Quantity	Price	Amount
<input type="text" value="Enter item name"/>	<input type="text" value="Enter item description"/>	<input type="text" value="1"/>	<input type="text" value="0.00"/>	\$0.00 <input type="button" value="Edit"/>
<input type="button" value="Edit income account"/>		Tax <input type="button" value="Select a tax"/>	—	
<input type="button" value="⊕ Add an item"/>				
			Subtotal	\$0.00
<input type="button" value="Total"/> <input type="button" value="USD (\$) - U.S. dollar"/>			\$0.00	
<b>Notes</b> <i>Enter notes that are visible to your customer</i>				
<b>Footer</b> <input type="button" value="▼"/>				

16. Select save to add the invoice.
17. The next screen will require approval of the draft. Select approve and the invoice will be sent to the customer.
18. The draft is now created and sent to your customer. You will have to wait for the customers to pay their invoice.



Create

Created: just a moment ago

Approve draft

Edit draft



Send

Last sent: Never



Get paid

Amount due: \$0.00

HH

MCD

United States

Bill to  
McDonaldsInvoice Number: 1  
Invoice Date: November 24, 2019  
Payment Due: November 24, 2019

Amount Due (USD): \$0.00

# Payments



## What are payments?

Payment is the transfer of one form of goods, services, or financial assets in exchange for another form of goods, services, or financial assets in acceptable proportions that have been previously agreed upon by all parties involved.

## Faster payments, better cash flow

You can get paid in as fast as 2 business days, improve your brand, and look more professional when you enable Payments by Wave. This will let you accept credit cards and bank payments for as little as 1% per transaction.

## Give your customers what they want

Customers want an easy way to pay online without any hassle. You can email your customers an invoice and they can use the simple and secure “Pay Now” button to send over your payment. Fees are always low rate and there are no hidden fees.

## Never lose track of payments

With Wave, your invoices and payments automatically flow into your accounting records. You will never lose track of payments again because of the cloud and you'll be all set when tax season starts.

## Send your invoices

Email invoices with a secure “Pay Now” button after you’ve turned on the online payments option. These are important to have for your business.

## Get paid online

Customers can pay instantly by using credit card or secure bank payment when they view the invoice online. This is an easy way for customers because it removes any hassle. Automate bookkeeping: payments connect seamlessly with your Wave account.

## Money is deposited

You will get money in your account in 2 business days for credit card payments and 2-7 business days for bank payments . All major cards accepted: Visa, Visa Debit, Mastercard, Mastercard Debit, American Express and Discover.

### Making Payments with your credit card and bank

#### Credit Card and Business Payments



#### Credit Card Payments

- Faster payments means more fluidity with cash flow. Accepts all major credit cards.

- Get paid in 2 days, enhance your brand, and look more presentable when you enable Payments by Wave. Accepts credit card payments for a fee of 2.9% + 30¢ per transaction.
- Get paid every month with little to no effort. Create invoice schedules for frequent customers and charge your clients' cards automatically.
- Feel secure knowing your business and customer data are guarded by the highest level of certified bank-grade security practices.

## Bank Payments

- Wave's bank payments (ACH) option is like paying with a check, but without confusion. You'll get paid faster which saves time for both you and your customers.
- Faster payments means more growth in your business. When your customers use bank payments (ACH), you'll get your money within 2-7 business days.
- Online payments at an shocking low rate. No hidden fees. Customers can pay directly from their bank account. Perfect for when card payments are not convenient.

## Payroll



## **What is a payroll?**

Payroll refers to the employees you pay, along with employee information. Payroll is also the amount you pay employees during each pay period.

## **Pay employees and contractors**

Pay independent contractors and employees whenever you need, and generate W2 and 1099 forms when tax season starts. Workers' compensation coverage through AP Intego. Priority customer support, direct from Wave headquarters

## **Direct deposit**

Deposit payments directly into your employees' bank accounts, quickly and reliably. Less work for you, and your team will thank you for it. It is really easy to understand tax liabilities.

## **Automatic filings and payments**

Wave's complete payroll tax service can automatically pay and file your state and federal payroll taxes for businesses in CA, FL, IL, NY, NC, TN, TX, VA, and WA. It integrates easily with Wave's software, invoicing and receipt scanning software

## **Automatic payroll journal entries**

Payroll software by Wave is seamlessly connected with the rest of your Wave account to reduce the time you spend on manual bookkeeping.

## **Self-service pay stubs and tax forms**

Employees can log into Wave securely to access their pay stubs and W2s, and manage their contact and banking information.

## **Protect your team with workers' comp**

Pay for only what you use and simplify your annual audits with workers' compensation built for small business owners. Great for seasonal businesses; put employees on hold any time at no charge.

When tax seaon comes

## **Make tax time a breeze**

When everything is in correct format, tax time is simple. Wave's smart dashboard organizes your income, expenses, payments, and invoices.

## Credit Card and Business Payments



### Credit Card Payments

Credit Cards is better than paying with cash because it is faster and more efficient. There are less mishaps with credit cards and if anything goes wrong you can always call your bank.

The faster the payment the better the cash flows in your business. Wave financial accepts all major credit card companies so your customers can pay your invoices online as fast as possible.

Get paid in 2 days or less, improve your brand to be bigger, and look more professional when you enable Payments by Wave. Accept credit card payments for 2.9% + 30¢ per transaction.

Get paid every month without having to really do anything. It comes to you automatically. Customize invoice schedules for recurring customers and charge your clients' cards automatically.

Feel confident knowing your business and customer data are protected by the highest level of certified bank-grade security practices.

### Bank Payments

Payments directly from the bank can make your life easier. It goes directly to the source which stops all the annoying parts of a payment process.

Wave's bank payments option is like paying by check, but without the hassle. You will be able to do things digitally. There are no wait times with the check/ You'll get paid faster which saves time for both you and your customers.

We are confident that you will never be exposed to data breach. You should know that your financial data is protected by the highest level of certified bank-grade security practices.

Faster payments mean better cash flow. When your customers use bank payments (ACH), you'll get your money within 2-7 business days.

Online payments at an amazing low rate. No hidden fees ever, we know how annoying it can be. Your customers pay directly from their bank account. Perfect for when card payments aren't the right option.

### Making regular payments

Payments



### Faster payments, better cash flow

Money will come within 2 business days, improve your brand, and look more professional when you enable "payments" by Wave. This will let you accept credit cards and bank payments for as low as 1% per transaction.

### Give your customers what they want

Customers want an easy fast way to pay online without any hassle. You can email your customers an invoice and they can use the simple and secure "Pay Now" button to send over your payment. Fees are low and there are no hidden fees.

## Never lose track of payments

With Wave, your invoices and payments will automatically flow into your historical records. You'll never lose track of your payments, and you'll be all set at tax time.

## Send your invoices

Email invoices with a secure "Pay Now" button after you've turned on the online payments option. These are important to have for your business.

## Get paid online

Customers can pay by using credit card or secure bank payment when they view the invoice online. Automated bookkeeping will help your payments connect flawlessly with your Wave account.

## Money is deposited

You'll receive the money in your account within 2 business days for credit card payments and 2-7 business days for bank payments .

## Receipts



## **Scan receipts anywhere**

You can take a picture of your receipt using Wave's mobile receipt scanning app. It can be in your car, home, office. Wave Financial is very flexible in the way we do things. You can also view them online and offline. It is essential to have when running a business. We know that users are not always online so we have taken the liberty to add these functions.

## **Review the information**

Review the receipt information before approving it. You will be able to see each receipt in detail so there is not mistake. Mistake can be easily made so Wave Fianancial will solve those problems for you.

## **Sync and track your receipts**

Receipts sync seamlessly with your Wave account, so you'll always have an accurate picture of your business expenses. These expenses are important for your business. There is no place like Wave Fianancial to help with tracking and syncing.

## **Scan receipts offline**

Receipts by Wave works even when it's not connected to the Internet so you can scan receipts anytime, anywhere. The app syncs automatically the next time your device is online.

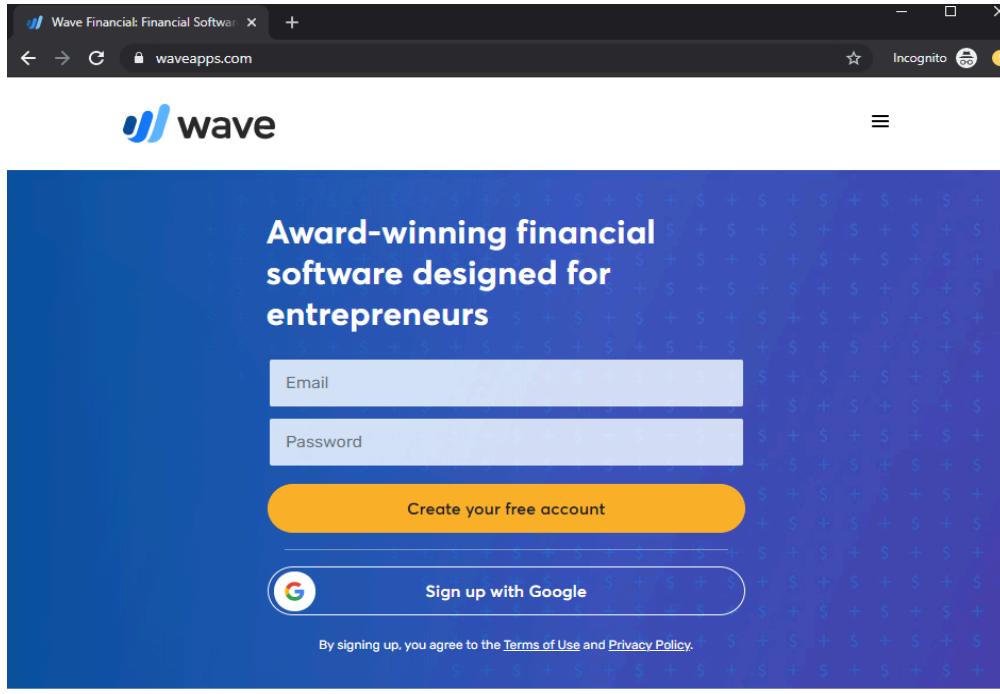
## **Have receipts in your inbox?**

If you have a receipt sitting in your inbox, you can email it to [receipts@waveapps.com](mailto:receipts@waveapps.com). The information will flow automatically into your Wave account.

# Chapter 3. How to Sign Up

1. Go onto your preferred web browser whether it be safari or google chrome. This allows you to access the website.
2. Type in the address bar "waveapps.com". It will bring you to the main page of the website.

Once you are on the homepage the first thing you will see is a way to sign up



3. Fill out the information required, your email and a password. Click 'Create your free account'. You will want to write this down somewhere so you can remember it.
4. Once you create your free account, it will ask for your name, business name, and what your business does. Fill all of it out.

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## Welcome to Wave!

Tell us about you and your business

What's your name?

John Mcdonald

What's your business name?

Mcdonalds

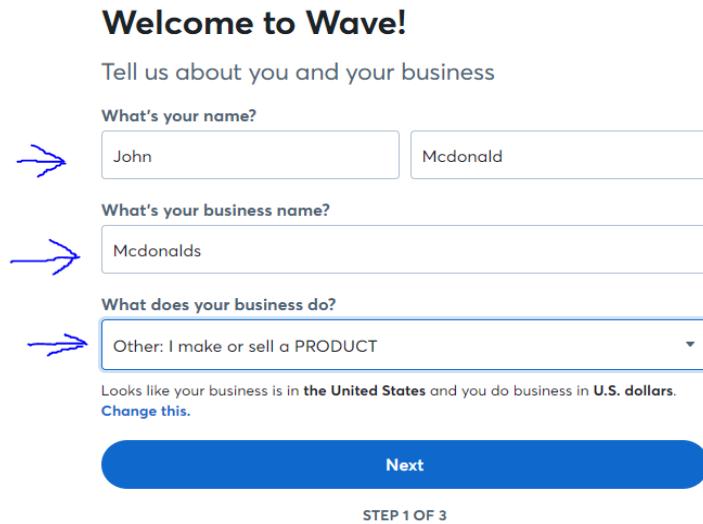
What does your business do?

Other: I make or sell a PRODUCT

Looks like your business is in **the United States** and you do business in **U.S. dollars**.  
[Change this.](#)

**Next**

STEP 1 OF 3



5. After you click Next, you will be able to choose a starting point. You will have four options to pick from. Pick the option that works the best for you personally.
6. After the option was selected, answer the final question if you are currently in business and click Get started

Let's get McDonald's ready for Wave

Are you currently in business?

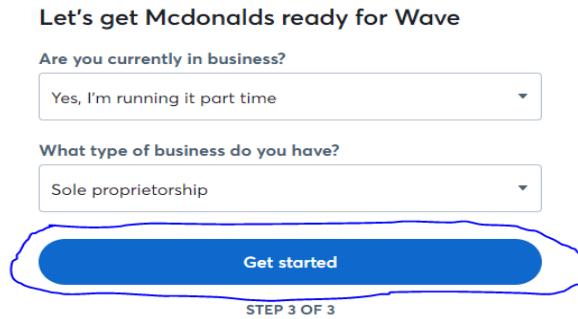
Yes, I'm running it part time

What type of business do you have?

Sole proprietorship

**Get started**

STEP 3 OF 3



Once you click get started, your account will get created and you will be able to fully utilize all the features of Wave Financial.

If you have already made an account, you can go straight to the launchpad for your needs.

## Launchpad

The Launch pad is the main hub for your Wave Financial experience. The essential financial utility basics are found here. For new users,

going through the starting points on this page is a great jumping point.

## What do you want to achieve today?

Choose a starting point and we'll guide you through the best steps to take.



### Professional invoicing

Create customizable documents that get you paid faster



### Better bookkeeping

Automatically sync transactions for deeper insights



### Reliable payroll

Pay employees and payroll taxes without complications

On this page, you can create invoices, add customers, accept payments, as well as create estimates. Taking these actions allow users to create presentable invoices that increase brand association and reputability. Detailed invoices show professionalism and recognizability to your clients.

**This page offers 3 quick actions for users:**

**Professional Invoicing-** Get paid faster with premade documents. You can create invoices, add customers, accept payments, create estimates.

**Better Bookkeeping-** Transactions can be automatically synced to provide a view of your financial standing. You can import data, manage transactions, scan receipts, add sales tax, customize accounts, and hire an expert

**Reliable Pay-** Hassle free pay role. You will have guaranteed tax accuracy, pay the whole team and free direct deposit for your employees.

# Chapter 4. Launchpad

The Launch pad is an all-around starting point for your Wave Financial experience. All the financial utility basics are located on this page. Going through these processes would be a great starting point for new users.

## What do you want to achieve today?

Choose a starting point and we'll guide you through the best steps to take.



**Professional invoicing**  
Create customizable documents that get you paid faster



**Better bookkeeping**  
Automatically sync transactions for deeper insights



**Reliable payroll**  
Pay employees and payroll taxes without complications

From here, you can create invoices, add customers, accept payments, as well as create estimates. These actions will allow you to create presentable invoices that will increase brand reputability and association. A detailed invoice can show a certain level of professionalism to your clients.

**There are 3 quick action you can choose from:**

**Professional Invoicing-** Create documents that get you paid faster. You can create invoices, add customers, accept payments, create estimates.

**Better Bookkeeping-** Automatically sync transactions for a better understanding. You can import data, manage transactions, scan receipts, add sales tax, customize accounts, and hire an expert

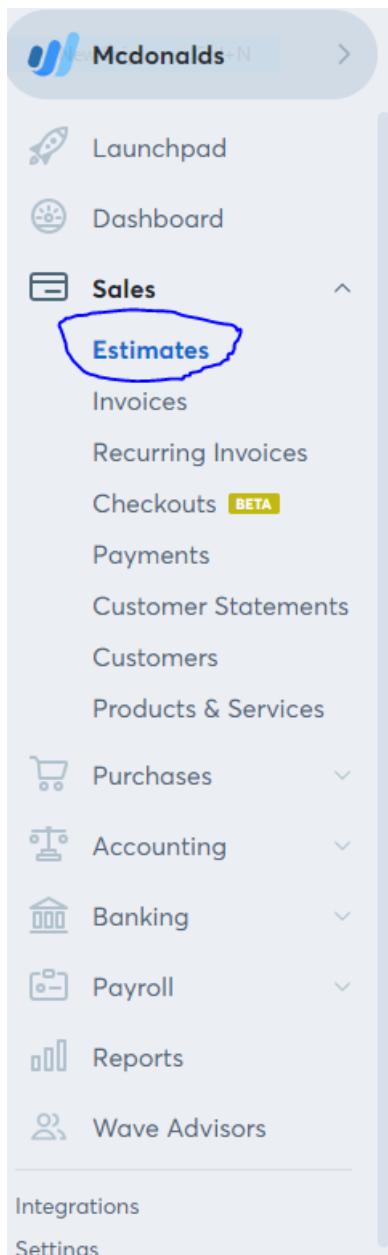
**Reliable Pay-** Pay employees without the hassle. You will have guaranteed tax accuracy, pay the whole team and free direct deposit.

If you want to immediately learn how to create an estimate.

## How to create an Estimate

Estimate means the way chosen to pay the tax on income when it is not subject to withholding. Self-employment, interest, dividends, rents, and alimony are included in this income. For Taxpayers who refuse choosing to have taxes withheld from other taxable income, make estimated tax.

1. Under the sales tab, select estimate. This displays all the estimates you currently have. The option to create an estimate is also available.



2. Upon arriving at the estimate screen, select the Create estimates button on the upper right of the screen.

The screenshot shows the 'Estimates' section of the Wave Financial platform. At the top right is a blue button labeled 'Create an estimate'. Below it is a table header with columns: Status, Date ▾, Number, Customer, and Amount. A message box at the top says 'You don't have any estimates. Why not [create an estimate?](#)' Below the table are pagination controls: 'Show: 25 per page', 'Page 1 of 1' with navigation arrows, and 'Jump to page 1'.

3. Select an estimate number and name to help organize each estimate.
4. Select the customer that owns the estimate.
5. Select which type of currency the estimate uses. Wave Financial has multiple choices of currency to choose from spanning from economies across the world.
6. Select a date for when the estimate starts and ends.
7. Type in the S.O/P.O
8. Write out the subheading, footer, and the memo.

### Add an Estimate

The form consists of several input fields:

- Estimate name** and **Estimate number** (both empty)
- Customer**: Choose (dropdown menu)
- Currency**: USD - U.S. dollar (dropdown menu)
- Date**: 2019-11-24 (calendar icon)
- Expires on**: 2019-11-24 (calendar icon)
- Subheading**: (empty text area)
- P.O./S.O.**: (empty text area)
- Footer**: (empty text area)
- Memo**: (empty text area)

9. Add the cost by selecting the product.
10. Type in a description for the product in the description box. Be as detailed as possible.
11. Add the products quantity.
12. Add the products price and tax.
13. When finished, click save and the estimate will be added.

Items	Description	Quantity	Price	Tax	Amount
<input type="button" value="Choose"/>	<input type="text"/>	<input type="text" value="1"/>	<input type="text" value="0"/>	<input type="text"/>	\$0.00 <input type="button" value="Delete"/>
<a href="#">+ Add a line</a>					Subtotal: \$0.00
					Total (USD): \$0.00

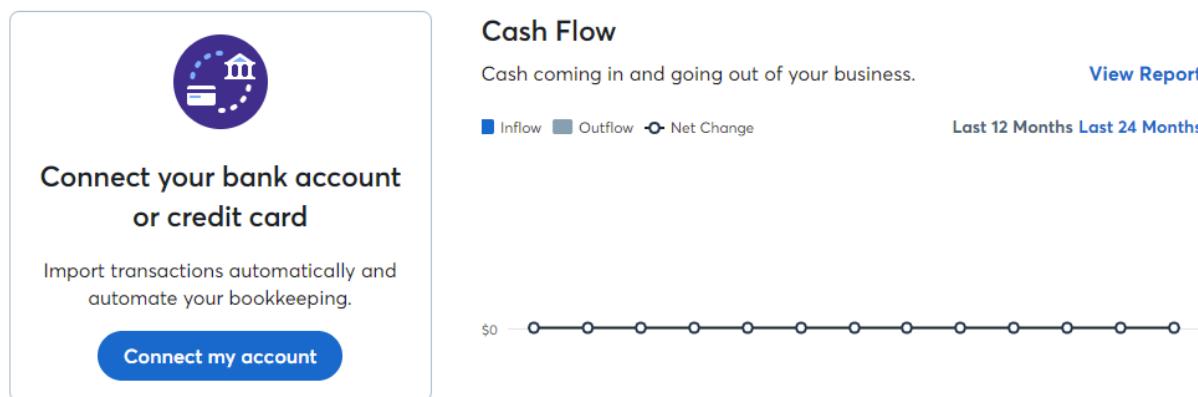
[Save](#)

## Dashboard

Create an estimate, choose a customer (required), input a customer and currency. Select dates of the estimate, add foot notes/memo and P.O. if needed then input item (required), Item description, quantity, price, tax then click “Save” to save the estimate.

## Dashboard

[Create a new ▾](#)



### Things You Can Do

[Add a customer](#)

[Add a vendor](#)

[Customize your invoices](#)

### Profit & Loss

Nov 18	Dec 18	Jan 19	Feb 19	Mar 19	Apr 19	May 19	Jun 19	Jul 19	Aug 19	Sep 19	Oct 19	Nov 19

You can also view the cash flowing coming in and going out of your business through a graph. It allows you to view the last 12 months and 24 months of your companies over all cash flow. You can also view a detailed report of Cash Flow by clicking View Report.

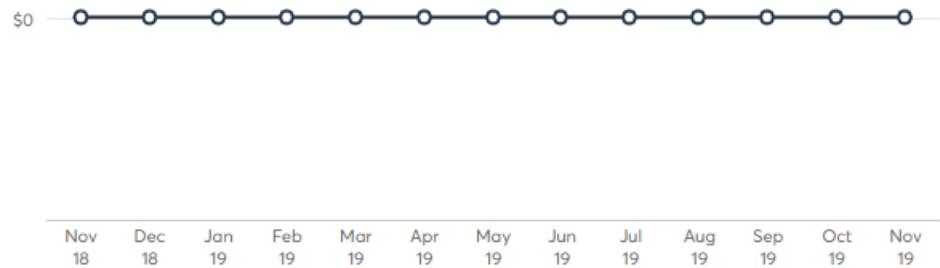
## Cash Flow

Cash coming in and going out of your business.

[View Report](#)

■ Inflow ■ Outflow ○ Net Change

[Last 12 Months](#) [Last 24 Months](#)



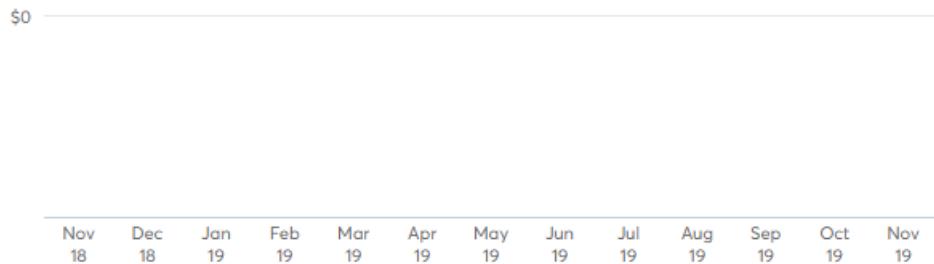
The Profit & Loss chart displays the info on a similar graph. It provides a side by side charted view of your Profit analytics along with your loss analytics. This allows you to view your companies overall success.

## Profit & Loss

Income and expenses only (includes unpaid invoices and bills). [View Report](#)

■ Income ■ Expense

[Last 12 Months](#) [Last 24 Months](#)



The dashboard also shows invoices payable to you, bills you owe, net income, and an expense breakdown of money spent.

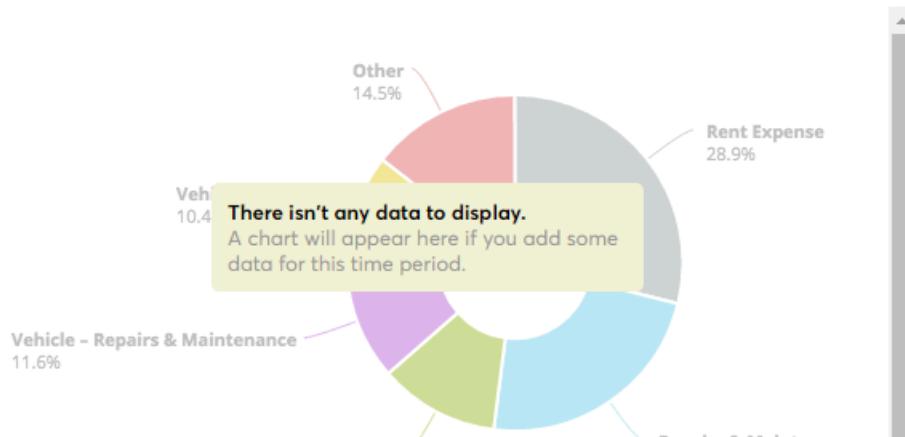
## Payable & Owing

Invoices payable to you	Bills you owe
Coming Due	Coming Due
1-30 days overdue	\$0.00
31-60 days overdue	\$0.00
61-90 days overdue	\$0.00
> 90 days overdue	\$0.00

## Net Income

Fiscal Year ⓘ	2018	2019
Income	0.00	0.00
Expense	0.00	0.00
Net Income	0.00	0.00

## Expenses Breakdown



# Chapter 5. Sales

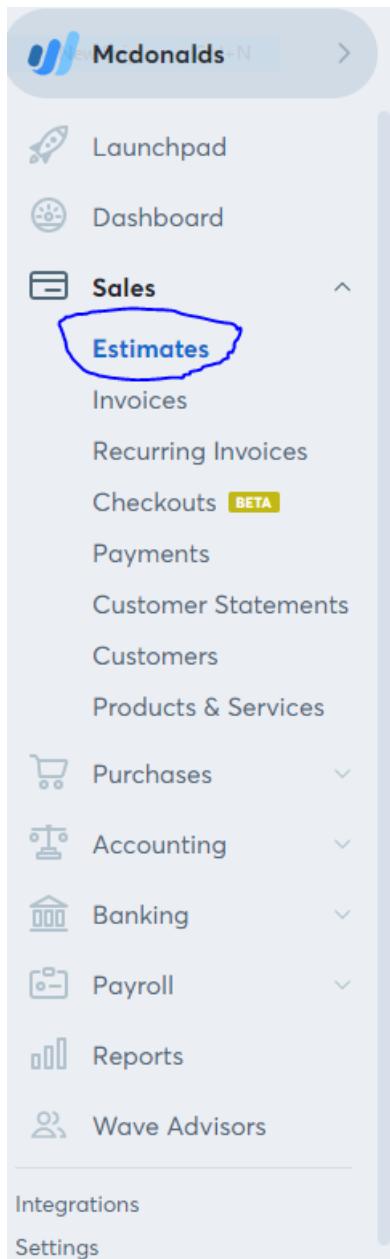
A sale is an exchange of money for goods, services, or other property. In accounting, sales refer to the revenues earned by a company by selling their products or services.

The following instructions are related to sales and will help you use Wave Financial efficiently.

## How to create an Estimate

Estimate is the method used to pay tax on income that is not subject to withholding. This income includes earnings from self-employment, interest, dividends, rents, and alimony. Taxpayers who do not choose to have taxes withheld from other taxable income should also make estimated tax.

1. Under the sales tab, click on estimate. This will bring you to all the estimates you have. It will also let you create an estimate.



2. Once you see the estimate screen, click on the Create estimates button on the upper right of the screen.

## Estimates

[Create an estimate](#)

[Filter](#)

Status	Date ▾	Number	Customer	Amount
<i>(i) You don't have any estimates. Why not <a href="#">create an estimate?</a></i>				

Show:  per page

Page 1 of 1   Jump to page

3. Pick an estimate number and name so you can easily organize each estimate.
4. Select the customer that the estimate belongs to. It connects the information to that customer.
5. Select the type of currency the estimate has. Wave Financial has a vast selection of currency to choose from.
6. Choose the date when the estimate started and ended.
7. Type in the S.O/P.O
8. Fill out the subheading, footer, and the memo.

### Add an Estimate

<i>Estimate name</i>	<i>Estimate number</i>	
Customer • <input type="button" value="Choose"/>	Date <input type="text" value="2019-11-24"/> <input type="button" value="Calendar"/>	Subheading <input type="text"/>
Currency <input type="button" value="USD - U.S. dollar"/>	Expires on <input type="text" value="2019-11-24"/> <input type="button" value="Calendar"/>	Footer <input type="text"/>
P.O./S.O. <input type="text"/>	<input type="text"/>	Memo <input type="text"/>

9. Then add the cost by choosing the product.
10. Describe the product in the description. Its best to be descriptive as possible.
11. Add the quantity of the product. If how many of the product do you have in stock,
12. Add the price and tax of the product. Every state differs in price and tax so make sure what the taxes are.
13. Finally, click save and the estimate will be added

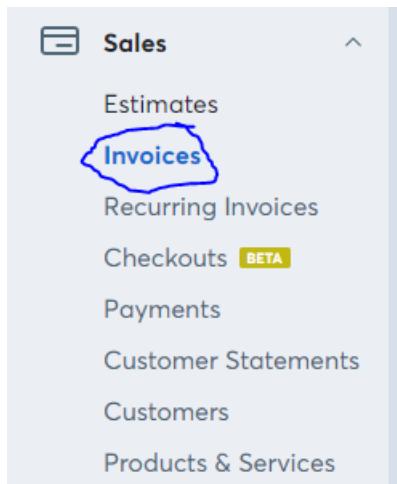
Items	Description	Quantity	Price	Tax	Amount
<input type="button" value="Choose"/>	<input type="text"/>	<input type="text" value="1"/>	<input type="text" value="0"/>	<input type="text"/>	\$0.00 <input type="button" value="Delete"/>
<a href="#">+ Add a line</a>					Subtotal: \$0.00
					Total (USD): \$0.00

[Save](#)

## How to create an Invoice

An invoice is a document that records a transaction between a buyer and a seller. If goods or services were purchased on credit, the invoice usually specifies the terms of the deal and provides information on the available methods of payment. There are different types of invoices which may include a receipt, a bill of sale, debit note, or sales invoice.

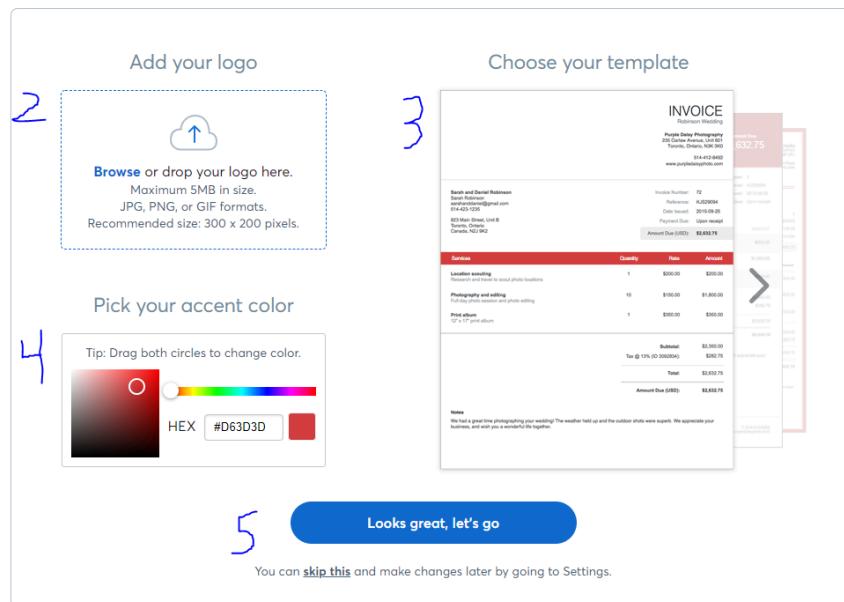
1. Under the sales tab, click on invoices. This will bring you to a screen that will allow you to start an invoice.



2. Start by adding your logo to the invoice. This will allow documents to have your brand on it so customers can see who its from.
3. Select a template for the invoice. It is based on your personal preference as there are many to choose from. This will be the layout of your invoice.
4. Choose the accent color for your document. It is best to choose a similar color to your brand to match.

5. Click "Looks great, let's go". If you do not want to customize your invoice. You can skip it by clicking skips

Create the perfect invoice to match your brand.



this.

6. Once on the next screen, fillout the invoice title and the summary of what the invoice is. The name of the invoice should be something recognizable. You want to be as descriptive as possible for the summary.

<i>Invoice Title</i>
<i>Summary (e.g. project name, description of invoice)</i>
<b>MCD</b> United States <b>Edit your business address and contact details</b>

7. Add the customer you would like to send the bill to.
8. Type in the S.O/P.O and Invoice number.
9. Choose the date when the esitmate started and ended.
10. Add the cost by choosing the product.
11. Describe the product in the description. Its best to be descriptive as possible.
12. Add the quantity of the product.
13. Add the price and tax of the product.
14. Select the type of currency the estimate has. Wave Financial has a vast selection of currency to choose from.

15. Fill out the notes and footer if needed.

The screenshot shows the Wave Financial software interface for creating an invoice. At the top right, there are fields for 'Invoice number' (set to 2), 'P.O./S.O. number' (empty), 'Invoice date' (set to 2019-11-24), and 'Payment due' (set to 2019-11-24, with a note 'On Receipt'). Below these are sections for 'Items', 'Tax', and 'Total'. The 'Items' section has columns for 'Items', 'Quantity', 'Price', and 'Amount', with one item listed: 'Enter item name' (Quantity 1, Price 0.00, Amount \$0.00). The 'Tax' section shows 'Select a tax' and a dropdown menu. The 'Total' section shows 'Subtotal' and 'Total' (USD (\$)-U.S. dollar) both set to '\$0.00'. At the bottom left is a 'Notes' section with placeholder text 'Enter notes that are visible to your customer'. A 'Footer' section is at the very bottom.

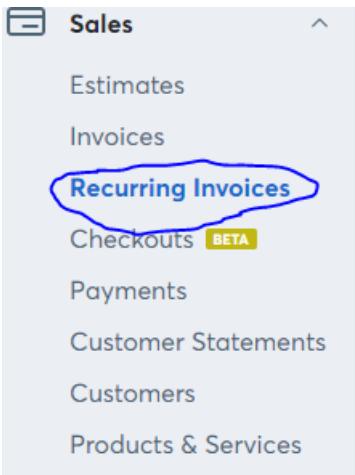
16. Click save and the invoice will be added.
17. The next screen will ask to approve the draft. Click approve and it will send the invoice to the customer.
18. The draft will be created and it will send it to your customer. You will need to wait until the customer pays for the invoice.

The screenshot shows a software interface for managing invoices. At the top, there are three main action buttons: 'Create' (with a document icon), 'Approve draft' (highlighted with a blue oval), and 'Edit draft' (with a pencil icon). Below these are three sections: 'Send' (with an envelope icon) and 'Get paid' (with a banknote icon). Under 'Get paid', it says 'Amount due: \$0.00'. In the center, there is a customer profile for 'MCD' (McDonald's) with the logo 'HH', 'MCD', and 'United States'. On the left, under 'Bill to', it lists 'Mcdonalds'. To the right, detailed invoice information is shown: 'Invoice Number: 1', 'Invoice Date: November 24, 2019', 'Payment Due: November 24, 2019', and 'Amount Due (USD): \$0.00'.

## How to create a Recurring Invoice

A recurring invoice is where you can bill an invoice to a customer every billing cycle. Wave Financial makes it fast by charging your customer's saved credit card information so you can automatically get paid instantly. It allows you to fully customize the invoice any way you want it.

- Under the sales tab, click on recurring invoices. This will bring you to a screen that will allow



you to start a recurring invoice.

- Start by clicking Create a Recurring Invoice.
- Once on the next screen, fillout the invoice title and the summary of what the invoice is. The name of the invoice should be something recognizable. You want to be as descriptive as possible for the summary.

The screenshot shows a form for creating a recurring invoice. At the top is a field labeled 'Invoice Title'. Below it is a larger field labeled 'Summary (e.g. project name, description of invoice)'. At the bottom right, there is a section labeled 'MCD' with 'United States' underneath, and a link 'Edit your business address and contact details'.

- Add the customer you would like to send the bill to.
- Type in the S.O/P.O .
- Choose the payment due date. This is when the customer has to pay for the invoice. You can select within 7 days to 90 days.
- Add the cost by choosing the product.
- Describe the product in the description. Its best to be descriptive as possible.
- Add the quantity of the product.
- Add the price and tax of the product.
- Select the type of currency the estimate has. Wave Financial has a vast selection of currency to choose from.
- Fill out the notes and footer if needed.
- Click save and the invoice will be added.

The screenshot shows the Wave Financial software interface for creating a new invoice. At the top, there's a button to "Add a customer". To the right, there are fields for "Invoice number" (auto-generated), "P.O./S.O. number" (empty), "Invoice date" (auto-generated), and "Payment due" set to "On Receipt". Below this is a "Edit columns" button and a table for entering items. The table has columns for "Items", "Quantity", "Price", and "Amount". A row is shown with "Enter item name", "Enter item description", "1", "0", and "\$0.00". There's also a section for "Edit income account" and "Tax" (set to "Select a tax"). A "Subtotal" of \$0.00 is shown, along with a "Total" of \$0.00 in USD (\$ - U.S. dollar). A "Notes" section allows entering notes visible to the customer. At the bottom, there's a "Footer" section and a "Save and continue" button.

Items	Quantity	Price	Amount
Enter item name	1	0	\$0.00
Edit income account		Tax	Select a tax
<a href="#">+ Add an item</a>			
		Subtotal	\$0.00
Total		USD (\$) - U.S. dollar	\$0.00

14. The next screen will ask to set the schedule. Choose the date for the invoice as well as the time zone you would be using for the customers. After filling out the information correctly, Click

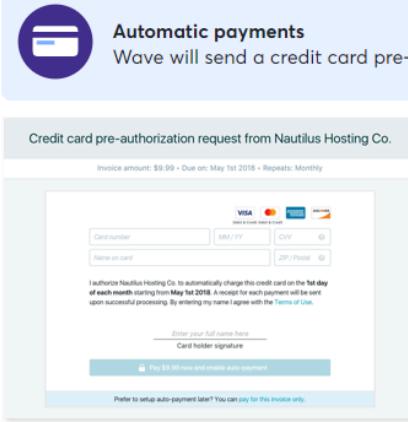
The screenshot shows the "Set schedule" step of the invoice creation process. It includes fields for "Repeat this invoice" (set to "Monthly" on the "First" day of every month), "Create first invoice on" (set to 2019-12-01), "Create in" (set to "America/New York" time zone), and a note about setting a time zone for invoice delivery. A "Next" button is visible at the top right.

Next. .

15. Click Save on the next screen. This option will make automatic payments to the customer.

**3 Get paid**

**Automatic payments**  
Wave will send a credit card pre-authorization request to the customer



The customer:

- Sees amount to be charged per invoice, frequency and duration
- Has the option to pay for individual invoices manually

Don't want to automate your customer's payments? [Switch to manual payments.](#)

16. The next screen will allow you to send the invoice through email. Type in the email you would like to send the invoice to. Its optional to type of a custom message for your customer to inform them what it is. You are also given the option to check "Attach PDF of the invoice to the email sent to the customer" or "Email a copy of each invoice to myself". Then Click Next.

**4 Send**

**Automatic sending**  
The invoice will be emailed to your customer automatically. A receipt will be automatically emailed whenever their credit card is charged.

**Send** **Invoice and receipt**  
Invoice will be automatically sent until your customer pre-authorizes credit card charges. The Receipt will be automatically sent once their credit card is charged.

**Send from**: jmcdonald0101@mail.com

**Send to**: jsfjdfsd@ yahoo.com

**Custom message**: This is your invoice.

**Preview email**

Attach PDF of the invoice to the email sent to the customer  
 Email a copy of each invoice to myself

17. Click Approve and start recurring payments. This will start the recurring payments.

## You're almost set!

Review the details of your recurring invoice above  
and approve it when you're ready.

Once approved, your first invoice will be created and sent on December 1st, 2019.

Approve and start recurring invoice

# Chapter 6. Accounting

Accounting is the process of recording financial transactions pertaining to a business. The accounting process includes summarizing, analyzing, and reporting these transactions to agencies, regulators, and tax collection people. The financial statements used in accounting are basically a summary of financial transactions over an accounting period, it also summarizes all of a company's operations, financial position, and cash flows.

The following topics are related to accounting and will help you use Wave Financial efficiently.

## Transactions

### Track and organize all your transactions in one place.

Choose an option to get started:

The screenshot shows a mobile-style interface for managing transactions. At the top, a blue header bar contains the Wave logo and the text "Transactions". Below the header, there is a large, bold title "Track and organize all your transactions in one place." followed by a sub-instruction "Choose an option to get started:". Three rounded rectangular cards are displayed horizontally, each representing a different way to add transactions:

- Connect your bank**: This card features a purple icon of a bank building. Below the icon, the text reads "Sync transactions from your online banking records." A small blue button at the bottom left says "Recommended".
- Upload a bank statement**: This card features a purple icon of a cloud with an upward arrow. Below the icon, the text reads "Import transactions from a CSV statement."
- Add manual transactions**: This card features a purple icon of a document with a plus sign. Below the icon, the text reads "Enter transaction amounts as income or expense."

*Picture of Transaction screen*

This is where you can track and organize all your Transactions. There are 3 different options to receive your transactions. You can use these 3 different options to customize your accounting page to your liking. Each one is useful for your transactions as it fits your needs.

It is recommended to sync your bank account; this will automatically upload your online banking records. No automatic uploading is needed making this the most convenient option for our users. Waves uses state of the art encryption to make sure sensitive information is secure.

The other options are to upload a CSV statement transaction. This is done by uploading a bank statement from your computer. The user can also manually enter transaction amounts as either an income or expense.

## Recounciliation

This section allows you to reconcile past transactions and statements. This can be used to double check your previous statements from your bank account or credit cards to ensure Waves records are accurate.

### Account reconciliation

[Watch video](#)

Manually added accounts

Cash on Hand

Unreconciled

\$0.00 ^

Reconcile

Nov 14, 2019

Add period

1. By pressing “Add Period” you can input an ending bank statement date and ending balance amount to help sort through your transactions. This can be used during tax season to ensure all of your statements are accurate. Duplicate transactions can also be merged or deleted to decrease clutter on this page.
2. The “Watch Video” link located in the top right will take you to the Wave Apps YouTube channel where a short (1:40) video will play showing the details of the new reconcile feature. The video also shows in more detail how to navigate through the Reconciliation page for users looking to learn this feature.

## Chart of Account

This section allows the user to input then review the financial features of their accounts. From this page, assets, Liabilities & Credit Cards, Income, Expenses and equity. Once these are inputted the user will have a great overview of their NetWorth.

## Chart of Accounts

 What's new

[Add a New Account](#)

[Assets !\[\]\(75f5fa6c53ae03e669fc3d7e4af55ae1\_img.jpg\) 2](#) [Liabilities & Credit Cards !\[\]\(bca9ad7e3ce2e3719a6e0bb22c6519a2\_img.jpg\) 2](#) [Income !\[\]\(fde34a95ea8bc7f48866c4d6a339cf0c\_img.jpg\) 4](#) [Expenses !\[\]\(3560c6df695ec02d92d9db6df929d4b0\_img.jpg\) 35](#) [Equity !\[\]\(6f0276ff018c8a972509a60ea55b34d4\_img.jpg\) 2](#)

### Cash and Bank

Cash on Hand  
No transactions for this account

Cash you haven't deposited in the bank. Add your bank and credit card accounts to accurately categorize transactions that aren't cash.



[+ Add a new account](#)

### Money in Transit

You haven't added any Money in Transit accounts yet.

[+ Add a new account](#)

### Expected Payments from Customers

Accounts Receivable  
No transactions for this account

[+ Add a new account](#)

### Inventory

You haven't added any Inventory accounts yet.

[+ Add a new account](#)

### Property, Plant, Equipment

You haven't added any Property, Plant, Equipment accounts yet.

[+ Add a new account](#)

### Picture of the chart of account page

The Assets feature allows you to input your current assets such as your cash on hand or even your money in transit to your account. The Liabilities & Credit Cards section allows you to input loans, dues and credit card payments. Income allows you to measure your most current income amount.

The Expenses section allows you to input operating expenses, cost of goods sold, payment processing fees, payroll expense, uncategorized expenses, and loss on foreign exchanges. Finally, the Equity section allows you to view the business owners contribution and drawing. It also lets you view your retain earnings and profits.

## Hire a bookkeeper

This section allows you to hire a bookkeeper. This feature lets our users get one on one advisement from one of our Wave Financial professional financial advisors. In this section, you can choose from 3 different levels of advisors.

WAVE ADVISORS

## Get advice from our in-house accounting professionals

Three different services for your business needs



### Bookkeeping

We do the bookkeeping while you run your business.

- ✓ Categorize transactions
- ✓ Reconcile accounts
- ✓ Organize statements
- ✓ Collaborate with your accountant
- ✓ Provide insights

**\$129**

and up per month \*

### Tax Service

Relax, we'll take care of your taxes—year round.

- ✓ File Federal and State income tax returns
- ✓ Represent you with the IRS
- ✓ Review bookkeeping quarterly
- ✓ Guaranteed accuracy
- ✓ Tax planning

**\$129**

and up per month \*

### Accounting Coaching

A personal coach to put you on the right track.

- ✓ 2 hours of live coaching and 30 days of email support
- ✓ Set up or migrate to Wave
- ✓ Review and fix your existing account
- ✓ Help you stay on top of your books

**\$279**

one-time fee

The first is our accounting coach. For 79 dollars a month, this coach will give you 30 minute of live coaching as well as ongoing email support, help you set up a Wave Financial account, or help set up you review or change an existing account, and help you stay on top of your books

For 129 a month, you can hire a bookkeeper who will categorize transactions, reconcile accounts, organize statements, collaborate with your accountant, and provide insights. For 129 a month you can also hire a tax service that will file federal and state income tax returns, represent you with the IRS, and review bookkeeping quarterly and help with tax planning

# Chapter 7. Banking

Banking is an industry that handles money, credit, and other financial transactions. Banks provide a safe place to store extra cash and credit. They offer savings accounts, deposits, and checking accounts. Banks use these deposits to make loans. These loans include home mortgages, business loans, and car loans.

The following topics are related to banking and will help you use Wave Financial efficiently.

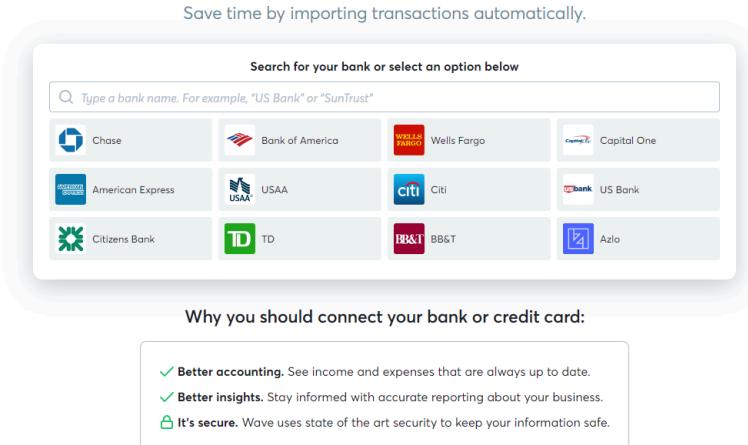
Wave Financial also has direct deposit.

## Direct deposit

Disburse payments directly into the employees' bank accounts, quickly and securely. Less work for you, and your team will love it.

## Connected Accounts

This section allows you to connect a bank account or credit card. This feature is an important tool for users looking for automatic flow processes for their finances. It provides an easy way to have transactions logged right into your account.



*Picture of connected accounts page*

You can search for your preferred bank automatically. A search box on this page will let you go through the multitude of compatible banks. Just select your bank then fill out the information. Your accounts will then become connected.

Connecting your bank account or credit card can give you a multitude of benefits including better accounting as your income can be updated in real time, better accounting with real time support if your account, and it's 100% secure for our users.

## Payouts

This is where you can input your payouts from your customers. Your customers can pay you online with visa, MasterCard, American Express, discover or a standard bank payment.

### Settings

User management

[Users](#)

Sales

[Invoice Customization](#)

[Payments](#)

Purchases

[Receipts](#)

Accounting

[Dates & Currency](#)

[Sales Taxes](#)

Banking

[Payouts](#)

Payroll

[Business Profile](#)

[Company Signatory](#)

### Payouts

This is the bank account that will receive your regular payouts

You can see how this payments affect your invoices, as faster payments increase cash flow, your recurring invoices, where you can get paid automatically from repeat customers, or checkouts where you can payments directly from your website without having to code a check out system in.

If you verify your identity, you can even receive deposits directly in your account from payouts the moment the transaction begins.

# Chapter 8. Support

Here is a step by step video, that will help you get the support you need if you have any questions or need help with something.

[https://youtu.be/QGb\\_Etm1YOw](https://youtu.be/QGb_Etm1YOw)

## Frequently Asked Questions



### **Is your software actually free?**

There are no tricks to our pricing. Our software is all free, no trials, no limitations, and no hidden fees. Use it as much as you want, for as long as you want, and there will not be any charges to your account. Our free software includes invoicing, accounting, and receipt scanning.

### **What's the catch? How does Wave make money?**

Wave makes money from premium financial services we offer that make running your business easier. We offer services in Canada and the U.S. at a cheap price. We also allow businesses to accept payments online so you can get invoices paid faster; we charge a competitive 2.9% + 30¢ fee to process credit cards, and 1% for bank payments.

### **Do you provide support?**

Yes. We have one of the best support teams ready for your questions. We're ready to answer all your questions with email support for all software. Live chat support is available for our paid financial services (Payments and Payroll). Its open to 10 am to 7 pm.

### **Is my data safe?**

Completely safe. Our servers are protected physically and electronically. We strive to have the best security because we want our customers safe. Any connection between you and Wave is protected by 256-bit SSL encryption. This is one of the best protections out there. Wave is a PCI-DSS Level 1 Service Provider.

### **Is Wave going to be around?**

Wave has grown massively over the years. Our business keeps growing more and more everyday. Wave has been used by hundreds of thousands of small business owners around the world, and made over \$330 billion in income & expenses since 2010.

# Chapter 9. Resources

All of the content created in this guide was based off these links.

## Related information

- <https://www.waveapps.com/>
- <https://pixabay.com/>
- <https://www.google.com/>