

ClientPay Pro — Training Manual

ClientPay Pro is a multi-tenant payment platform for landlords, lenders, daycare centers and any business that bills clients. Businesses invoice payers by account number and collect via Stripe or PayPal (plus Zelle and mailed checks); payers log in to pay the bills assigned to them; and businesses can manage and pay their own vendor bills, run loans, and send statements. This manual walks you through everything, step by step, on desktop or mobile. Tip: use the Contents on the left to jump to a topic, or download this manual as a PDF from the button at the top of the Help page.

Getting started

Create your account

Sign up as a Company (to collect payments) or an Individual (to pay bills). You can register with email and password or with Google. Every account instantly gets a unique account number.

Your account number

Your account number is your identity on ClientPay Pro. Businesses assign invoices to a payer's account number, and payers share their number with a business so they can be billed. You'll find it at the top of your dashboard.

Signing in and recovery

Log in from the login page. If you forget your password, use 'Forgot password' to receive a secure reset link. You can also recover your login email or account number from the same page.

One login, multiple businesses

You can run more than one business (entity) under a single login. After signing in you'll pick which entity to work in, and you can switch entities anytime from the menu. Each entity keeps its own customers, invoices and settings.

Works on any device

ClientPay Pro is fully responsive. On a phone the menu collapses into a tap-to-open menu, wide tables become easy-to-read cards, and every form is touch-friendly, so you can manage and pay on the go.

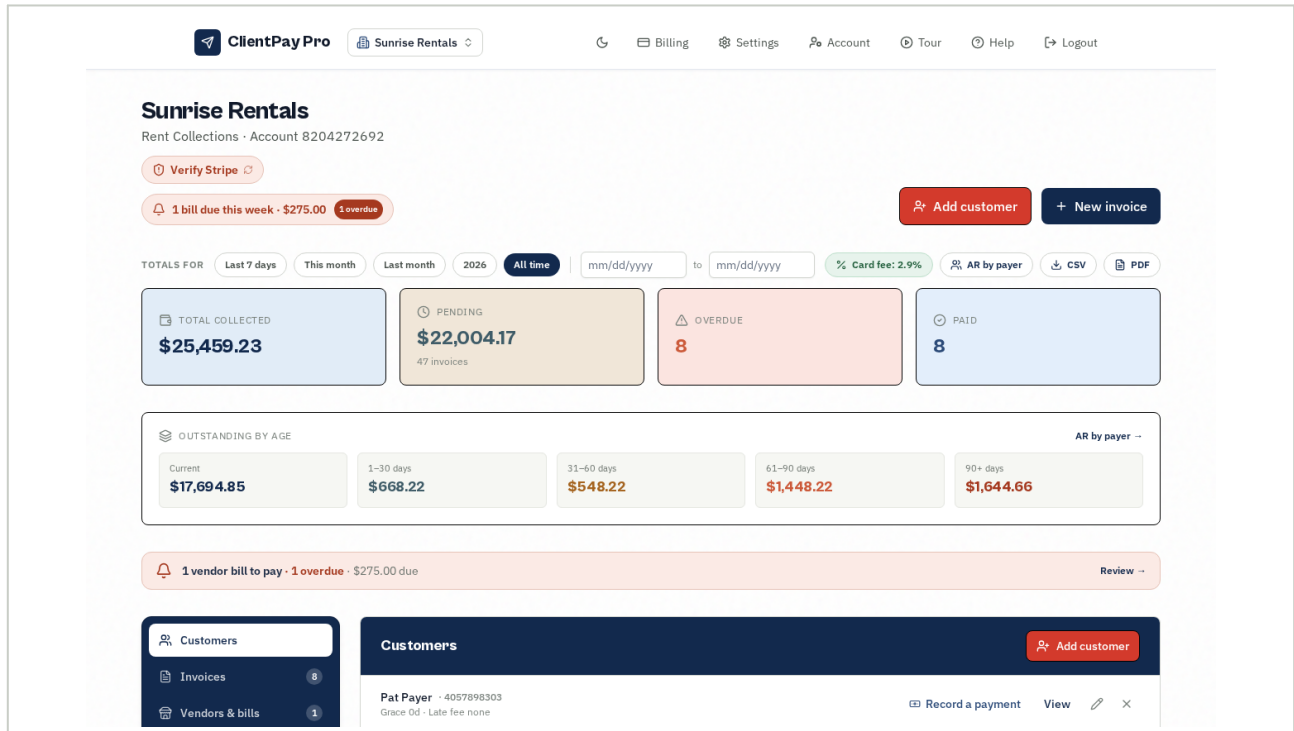


Figure 1. The business dashboard — your home base for customers, invoices, loans, vendors and reports.

Setting up payments (businesses) — For businesses

Connect Stripe or PayPal

In Settings, choose Stripe or PayPal and enter your keys. Payments go directly into your own account. Until you connect a provider, payers can't check out.

Processing fee

Optionally add a processing fee percentage that is added on top of each payment so card fees are covered by the payer. When a payer would absorb it, the fee is shown clearly on the invoice before checkout.

Accept bank (ACH) payments

With Stripe you can enable bank account (ACH) payments. First enable ACH Direct Debit in your Stripe dashboard, then turn on the toggle in Settings. Bank transfers cost less than cards but take a few business days to clear, so the invoice shows 'Processing' until it settles.

Separate bank (ACH) fee

Set a lower fee (or 0 to absorb it) for bank payments to nudge payers toward the cheaper method. When enabled, payers choose Card or Bank before checkout and see each option's total.

Offline payments (Zelle & mailed checks)

You can also accept offline payments. Save a mailing address to accept mailed checks or money orders, and/or add a Zelle handle. Payers pick these at checkout and enter a reference number; the payment shows as 'Awaiting' until you confirm you've received it from the 'Manual payments' section of your dashboard.

Business logo & branding

Upload your logo in Settings to brand every PDF receipt, invoice, statement and loan document your clients download or receive by email.

Time zone & send time

In Settings set your time zone and preferred send time. All scheduled emails (reminders, statements, digests) go out on your schedule, in your local time.

Customers & invoices (businesses) — For businesses

Add customers

Add customers by account number (if they already have a ClientPay Pro account) or by email (to invite them). Set per-customer grace periods and late-fee rules.

Customer mailing address

Each customer record has an optional mailing address (street, apt/suite, city, a US-state dropdown, and ZIP), shown directly under the contact phone. The address appears on that customer's statements, invoices and receipts.

Invite payers

Click Invite to generate a secure signup link you can copy, or email the invite directly. A customer is only marked 'Invite pending — awaiting signup' once you actually email the invite. When they finish signup, the invite clears automatically.

Cancel a pending invite

Changed your mind or invited the wrong address? Click 'Cancel invite' on that customer to clear the pending status instantly.

Create invoices

Create one-off or recurring (weekly/monthly) invoices. Invoices appear on the payer's dashboard grouped by client, so you can track who owes what at a glance.

Late fees

Configure automatic recurring late fees per customer. Overdue invoices accrue the late fee automatically and are flagged on your dashboard.

Plan limits

The Solo plan includes 1 team member, 50 invoices per month and 10 customers; the Team plan includes 3 team members, 100 invoices per month and 25 customers; the Unlimited plan has no limits. You'll be prompted to upgrade if you reach a cap.

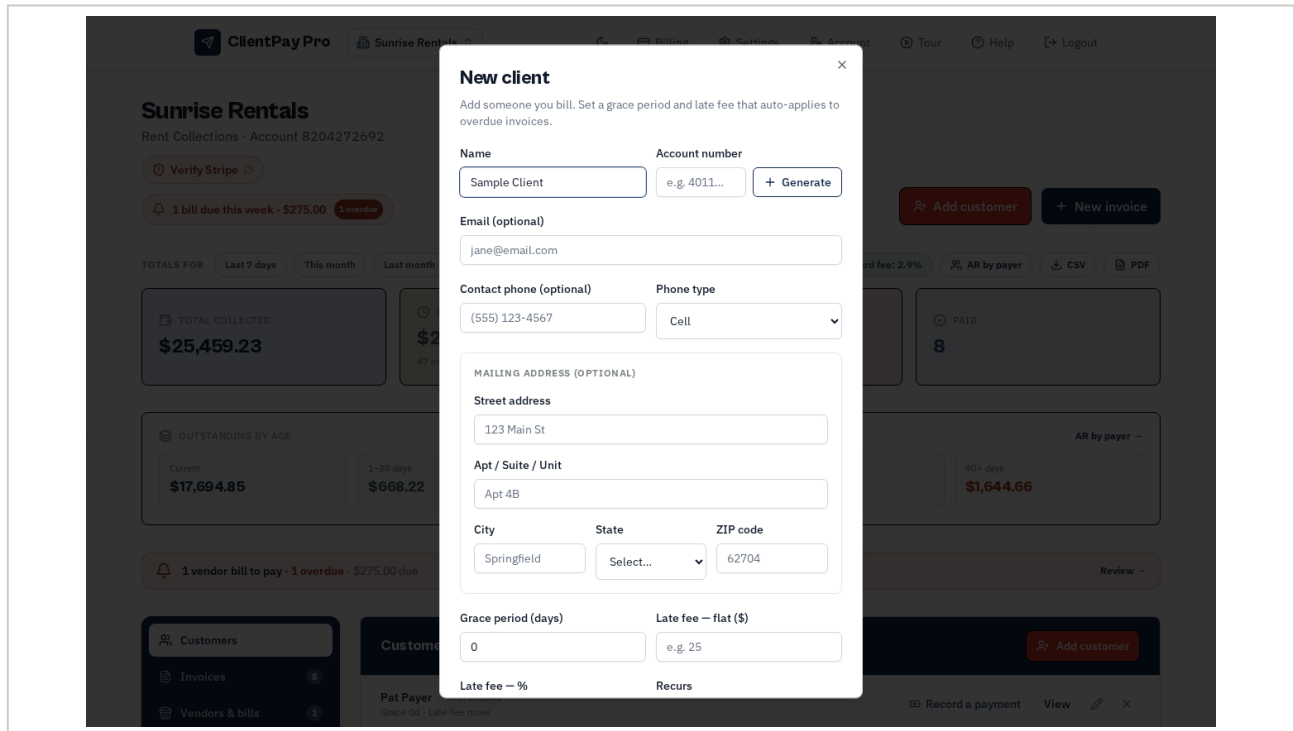


Figure 2. Adding a customer, including the optional mailing-address block with a US-state dropdown.

Loans (businesses) — For businesses

Create a loan

For lenders, create a loan with a principal, interest rate, term and payment frequency (weekly, bi-weekly or monthly), as either an amortizing or interest-only loan. ClientPay Pro generates the full repayment schedule automatically.

Track repayments

Each installment is an invoice. As payers pay, the loan progress bar advances, the next payment becomes due, and the schedule shows what's paid, due and upcoming.

Extra principal payments

Record an extra payment toward principal from a loan (a dedicated 'Extra principal' button, or an option when recording an installment). Choose to shorten the term (keep the payment, finish sooner) or lower the payment (keep the term). The remaining schedule re-amortizes instantly and the unpaid installments are rebuilt.

Payoff quote & letter

One tap shows the exact 'payoff amount as of today' — remaining principal plus interest accrued per day since the last payment — with a good-through date. Download a branded payoff letter PDF or email it straight to the borrower. Borrowers can also pull their own payoff quote from their portal.

Loan statements

Download or email a borrower their full loan statement with the amortization schedule at any time. Turn on automatic monthly loan statements (Settings → Notifications) to email every active borrower their

statement each month; paid-off loans are skipped.

Payment reminders

Enable upcoming-payment reminders so borrowers get an email a few days before each installment is due.

Extra-principal receipts

Whenever you apply an extra principal payment, the borrower is emailed a branded confirmation (and you're copied) showing the amount, the new balance, the new payoff/maturity date, and the interest they saved.

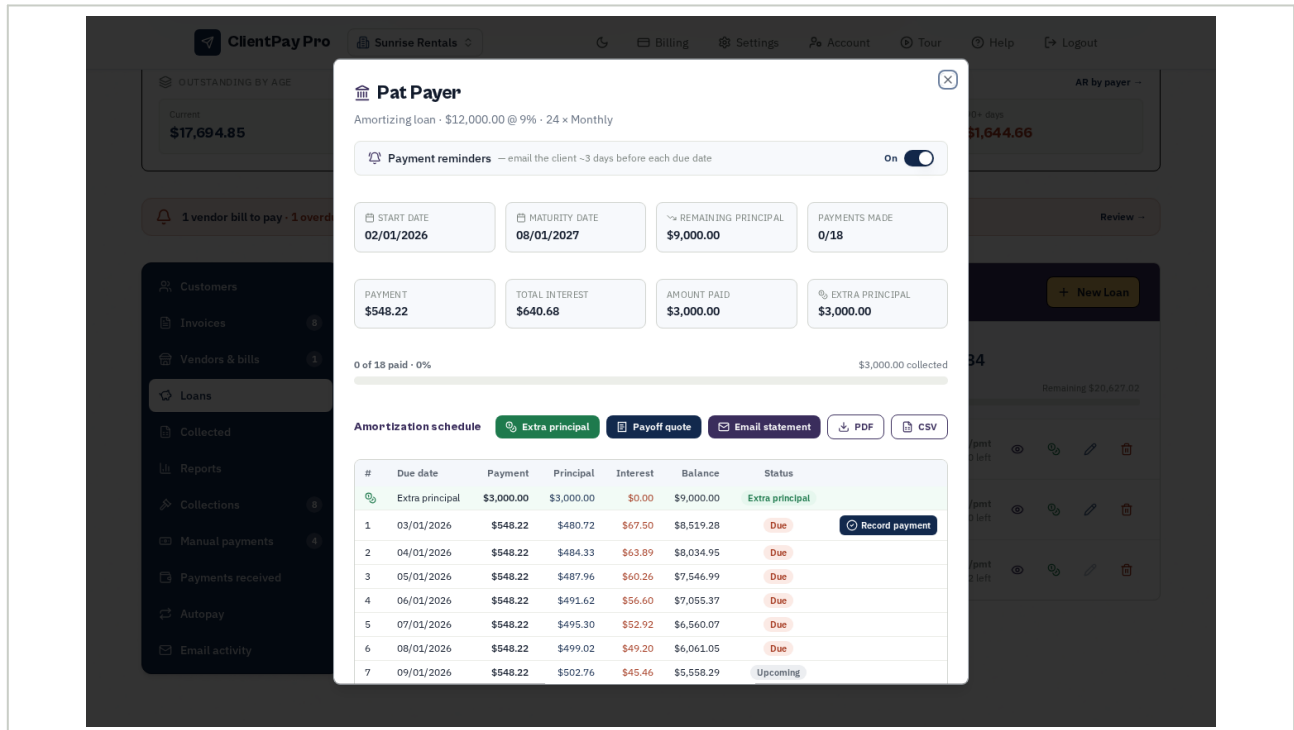


Figure 3. A loan's amortization schedule, with the Extra principal, Payoff quote and statement controls.

Autopay (businesses) — For businesses

Recurring auto-payments

Payers can enroll in Autopay to have recurring invoices charged automatically to a saved card on each due date, so you don't have to chase every cycle.

Reminders before charge

Enrolled payers receive an advance reminder before each automatic charge, so there are no surprises.

Automatic retries

If an automatic charge fails, ClientPay Pro retries and notifies the payer to update their card, reducing missed payments.

Guaranteed monthly revenue

Your dashboard estimates the recurring revenue secured by active Autopay enrollments, normalized to a monthly figure.

Getting paid faster (businesses) — For businesses

QR code & pay link

Share your QR code or pay link so anyone can pay you by entering an amount — great for in-person or ad-hoc payments.

Confirmation numbers

Every completed payment gets a unique confirmation number (e.g. CPP-A1B2C3D4). It's shown to the payer on the success screen, printed on the PDF receipt, and included in the receipt email — a shared reference for you and your payer.

Look up a payment

Use the search box in the 'Payments received' section to instantly find any payment across your full history — search by confirmation number, payer name, note, reference number or amount.

Resend a receipt

On any payment row, click the mail icon to re-send that payment's PDF receipt to the payer's email — useful if they lost the original or paid as a guest.

Notifications

In Settings → Notifications, toggle automatic emails for payment receipts, overdue reminders, upcoming loan reminders, collections warnings, monthly account statements and monthly loan statements. Set your send day and time so scheduled emails land when you want.

Monthly account statements

Turn on automatic monthly statements to email every payer with an outstanding balance their account statement (with aging) and a PDF copy, on the day of the month you choose (1st, 15th or last day). You can also email or download any payer's statement on demand.

Receivables & Payables reports

The Reports tab breaks down what you're owed (receivables, by payer or category) and what you owe vendors (payables, by vendor) for any date range — each with an aging view (current / 1–30 / 31–60 / 60+ days) and CSV or PDF export. On a phone these tables display as tidy cards.

Collections warnings (30+ days)

Turn on 'Collections warning for 30+ day overdue accounts'. Each week ClientPay Pro automatically emails an AI-written notice to any account more than 30 days past due — clearly stating it may be sent to collections — and sends you a snapshot of who was contacted.

Chase your oldest balances

In the Reports/Collections view, one click sends a reminder blast to just your most overdue payers, and you can send an individual warning to any overdue account.

Bulk statements (ZIP)

Download every payer's statement for a period as a single ZIP file — perfect for month-end record keeping.

Team & subscription

Manage your ClientPay Pro subscription and add team members (by plan) from the Billing page.

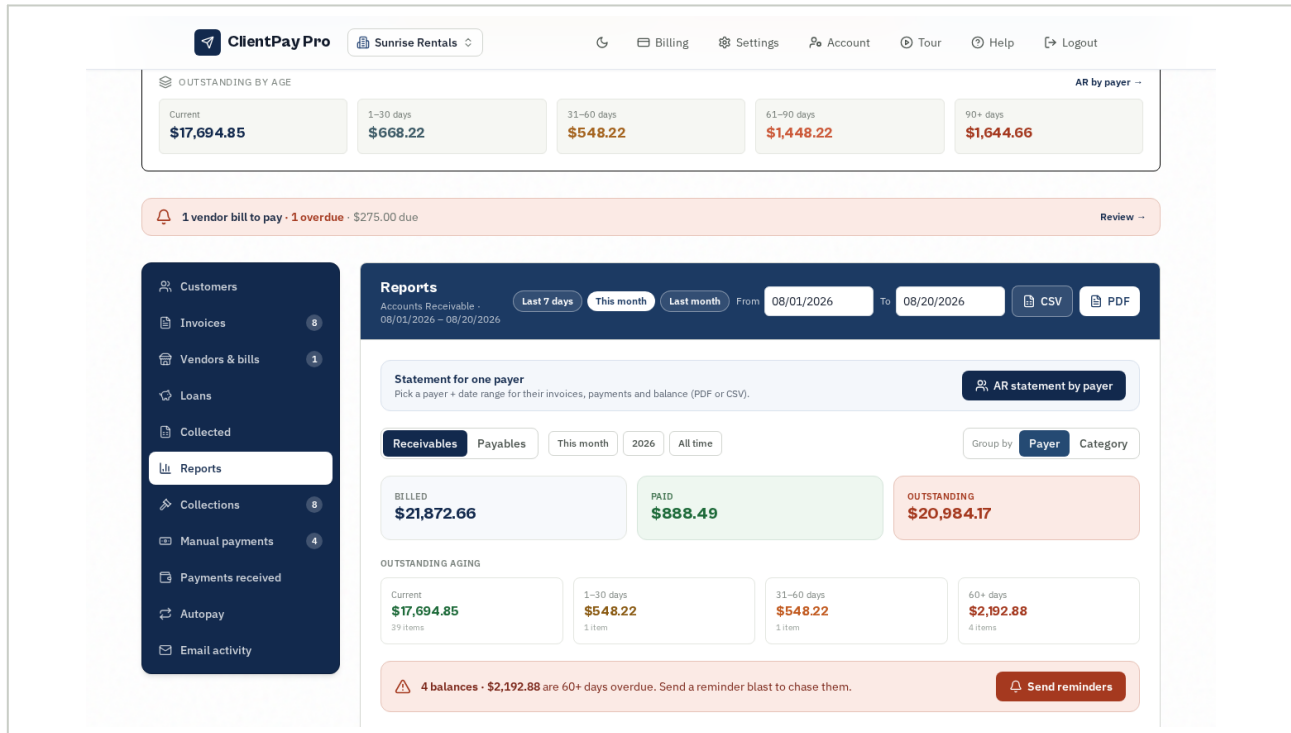


Figure 4. The Reports tab: receivables/payables with aging, date ranges and CSV/PDF export.

Vendors & bills to pay (businesses) — For businesses

Add a vendor

In the 'Vendors & bills to pay' section, add the companies you pay. Save their contact details and preferred payout info — including Zelle handle and CashApp tag — so you always have them on hand.

Add a bill (with AI parsing)

Create a bill manually, or upload the invoice (PDF or image). ClientPay Pro reads the amount, due date and description automatically so you don't have to type them in.

Let vendors submit invoices to you

Share your account number or company name and point vendors to the public 'Submit an invoice' page — or give them your dedicated invoice inbox address (bills+youraccount@bills.clientpaypro.com). Either way, their bill lands in your list, already parsed and ready to review.

Auto-created vendors from email

When an invoice arrives at your inbox address, ClientPay Pro parses it, captures the vendor's name, email, phone and address, and creates the vendor for you automatically — reading the amount from the attachment, or from the email body if there's no attachment.

Review, bulk-approve & merge

New emailed invoices land in 'Needs review' with a parsed preview you can auto-fill and approve — one at a time or in bulk. If the same vendor was created twice, use the merge tool (manual picker or automatic

prompt for email matches) to combine them, with an undo option.

Vendor directory PDF

Export a PDF directory of your vendors with the columns you choose (and optional notes) for easy reference or sharing.

See what's due

Bills that are overdue or due this week are flagged with a badge at the top of your dashboard and a flashing indicator on each bill, so nothing slips through the cracks.

Weekly digest

Turn on the 'Weekly vendor bills digest' to get a Monday email summarizing the bills you have due that week.

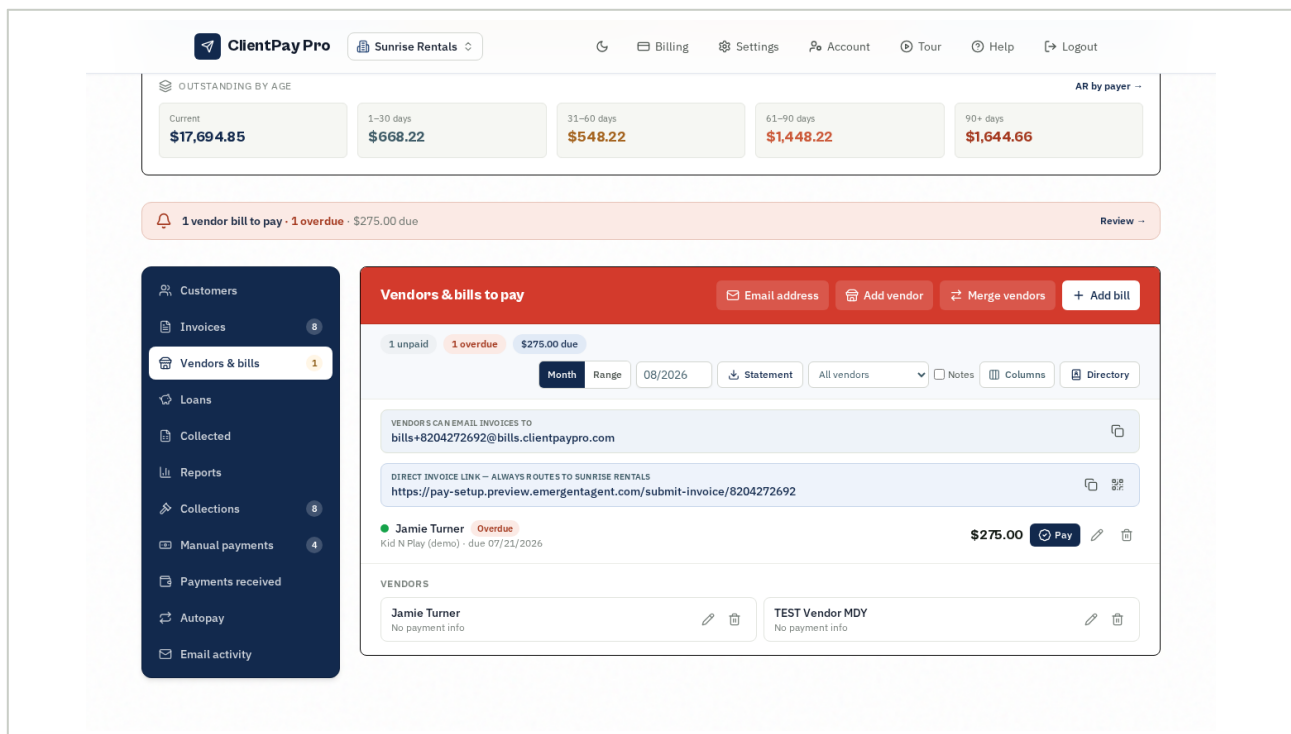


Figure 5. The Vendors & bills section for tracking and paying what you owe.

Paying your bills (payers) — For payers

See your bills

Your dashboard lists every invoice assigned to your account number, sorted by due date, plus any loans you're repaying with their start and maturity dates.

Pay an invoice

Click Pay on any bill. If the business accepts bank payments, you'll choose Card or Bank (ACH) first and see each option's fee and total — bank usually costs less.

Set up Autopay

Enroll in Autopay to have recurring bills charged automatically to a saved card on their due dates. You'll get a reminder before each charge and can cancel anytime.

Bank payments take a few days

Card payments are instant. Bank (ACH) payments show as 'Processing' and are marked Paid once they clear (usually a few business days); you'll get your receipt by email then.

Your mailing address

Keep your mailing address up to date from the 'Mailing address' card on your dashboard. Add or update it, or tap 'Confirm it's correct' — it's shared with the businesses you pay and appears on your statements and receipts.

Loan payoff & statements

For any loan you're repaying, download a full statement, and pull a payoff quote (with a downloadable payoff letter) showing exactly what it takes to pay the loan off today.

Receipts & confirmation numbers

Download a PDF receipt for any payment. After a successful payment you'll see a confirmation number (e.g. CPP-A1B2C3D4) on the success screen and your emailed receipt — keep it as the quickest way for the business to find your payment.

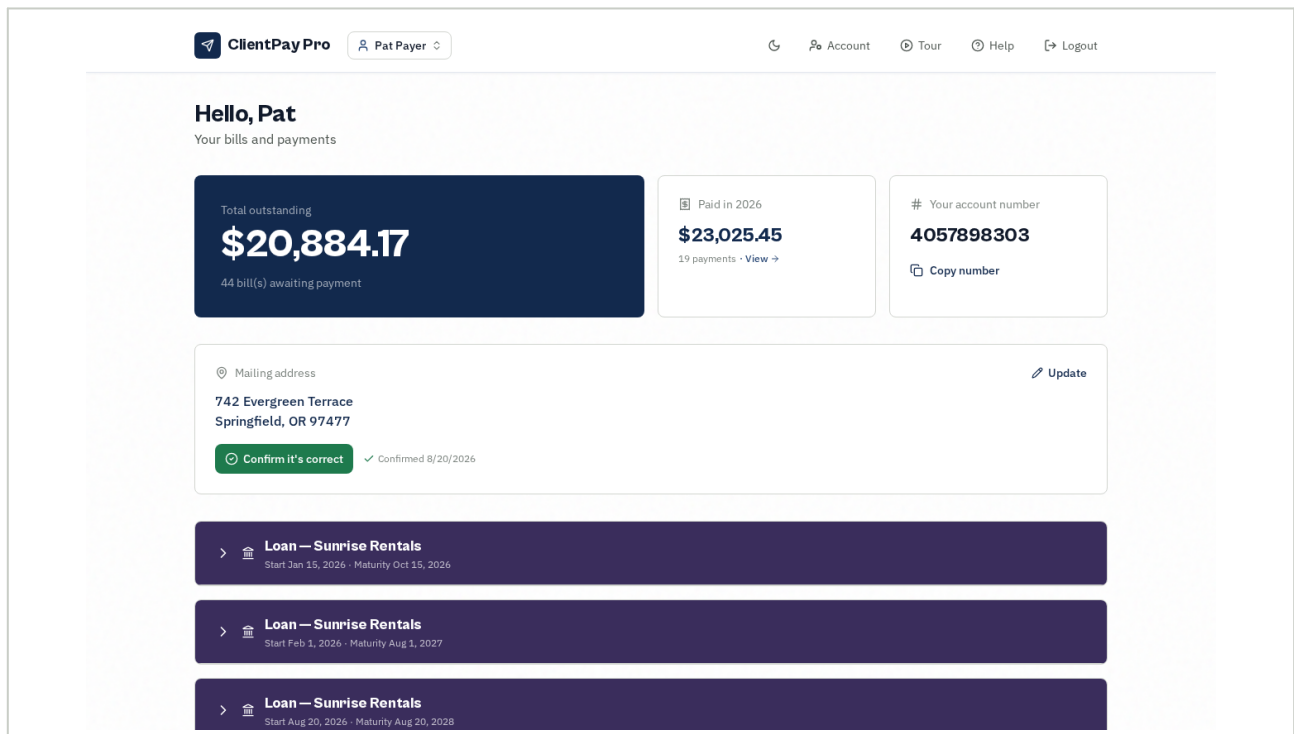


Figure 6. The payer dashboard: outstanding balance, the mailing-address card, and loans to repay.

Receipts, invoices & statements

Consistent, branded paperwork

Receipts, invoices, statements and loan documents are all branded with the business logo, and show the client's mailing address in the recipient/'Billed to' area, so your paperwork is consistent everywhere.

Always available

Businesses can download or email any document on demand; payers can download their own receipts, statements and payoff letters from their dashboard at any time.

Security & support

Security

Logins are protected against brute-force attempts. Payments are processed by Stripe or PayPal — ClientPay Pro never stores card or bank details.

Download this manual

Use the 'Download PDF' button at the top of the Help page to save or print this training manual for your team.

Replay the guided tour

New to the app? A guided tour runs on your first login. You can replay it anytime from the menu.

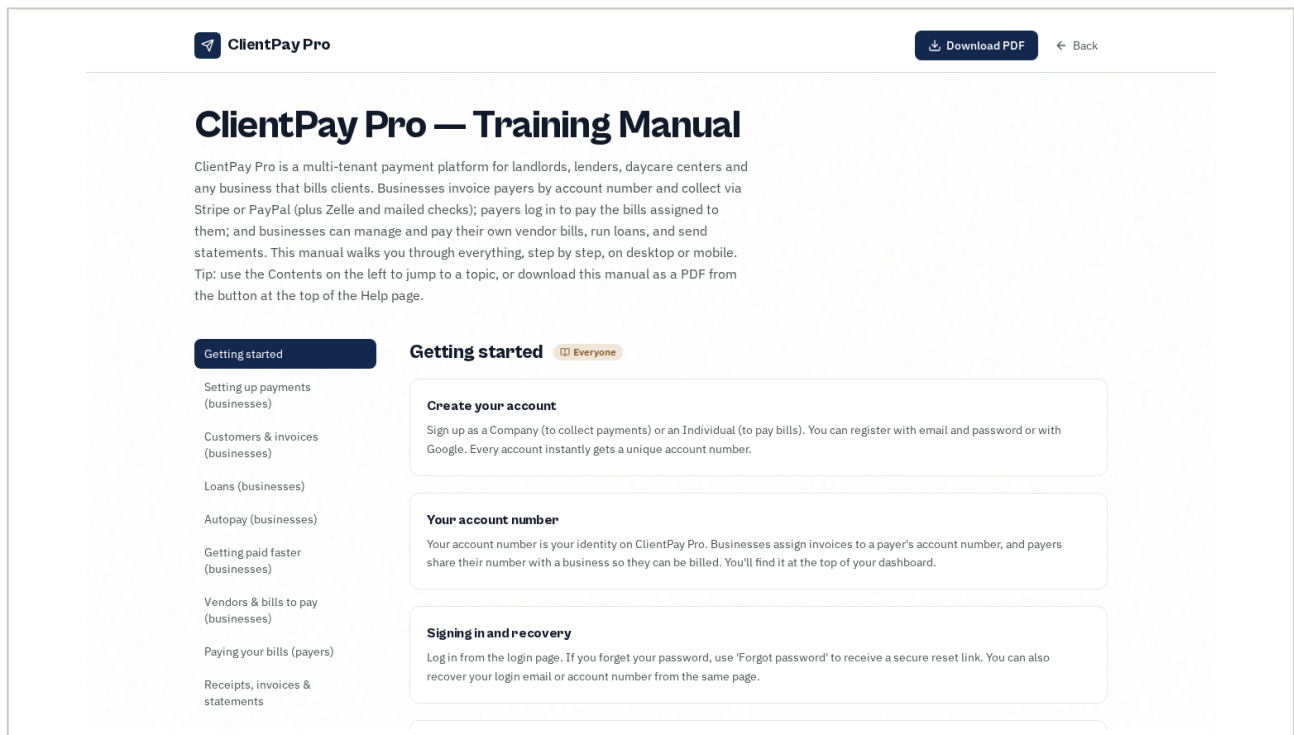


Figure 7. The in-app Help page, where this manual and the role-specific guides can be downloaded.