

CashFlow Central[®]



Washington Federal Bank elevates small business banking with CashFlow Central

Washington Federal Bank (WaFd) took its small business banking to the next level by deploying CashFlow Central from Fiserv. The application replaced disparate solutions with a single, integrated platform that automated accounts payable and receivable, and combined invoicing, payments and cash-flow tools.

Fragmented tools for invoicing, payments and accounting cost small business owners valuable time. Washington Federal Bank (WaFd) saw those effects firsthand and chose to do something about it.

The challenge was figuring out how to undo a disconnected system. Small business clients regularly faced manual work, multiple logins and scattered accounts payable and receivable workflows.

The bank's leaders knew if they modernized cash-flow management, they could return that stolen time to small businesses and give bankers a unified view of activity, so they could provide the insight those clients expect.



Fiserv can be a game changer for us. We don't have the tech resources or budgets that the big banks do. And Fiserv really allows us by having a tech stack that is customizable for each bank to define their strategy in that solution to deliver how they want to deliver to clients. We couldn't do it on our own."

Jill Boyle

WaFd Senior Vice President,
Head of the Commercial Product and
Treasury Solutions Group

A streamlined digital experience

WaFd began its search for a single, integrated hub knowing that if it found the right solution, the bank would strengthen relationships and boost engagement.

Fiserv provided a clear path forward with [CashFlow Central](#). The solution gave the bank the opportunity to replace the patchwork of invoicing tools, payment apps, and manual accounts payable and receivable workflows with an integrated experience.

"We are primarily a Fiserv bank," said Jill Boyle, the bank's senior vice president and head of the Commercial Product and Treasury Solutions Group. "Most of our solutions are from Fiserv. So we were really looking at how to plug in to our current solutions. The other thing that really drove it for us is we love that we could have feedback."

Fiserv conducted a phased solution rollout with concierge support to ensure smooth adoption and personalized guidance. It then ran a structured pilot to gather feedback and make targeted improvements before the broader rollout, which included instructional videos to help business clients quickly understand the key capabilities.

CashFlow Central embedded directly into WaFd's Commercial Center, giving small business clients accounts payable and receivable automation as well as invoicing, payments and cash-flow tools in their existing digital banking experience. By digitizing bills and invoices, syncing with accounting software and delivering real-time cash-flow insights, the solution gave small business clients the clarity and efficiency they needed to turn their attention to customers rather than administrative work.

"We're really focused on making sure that the small business can clearly see, at a glance, how much money they have coming in and going out, and then also see a projection of what their cash flow looks like for the next 30 days," Boyle said. "And it's really important because a leading cause of small business failures is the inability to predict when they're going to go cash-flow negative."



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Client profile



Founded in 1917, WaFd Bank is based in Seattle and has more than 200 offices across nine Western states. The community-focused bank holds \$28 billion in total assets and offers a full suite of financial products and services, including personal, business and commercial banking.

Challenge

WaFd’s small business clients were using disconnected tools for invoicing, payments and accounting, which slowed them down and created daily friction. The fragmentation meant they spent valuable time toggling between systems instead of growing their businesses. Bankers also lacked a unified view of client activity, making it harder to support small businesses with the insight they expected.

Solution

CashFlow Central replaced the fragmented tools by unifying all small business cash-flow tasks into one bank-embedded hub. It consolidated invoicing, payments and accounting sync into a single platform. Automation and real-time visibility helped business owners save time, while the unified data helped bankers spot small business needs sooner and shift toward more strategic conversations.


Proof points


The integrated experience translated into measurable results.

- CashFlow Central led to 8.9% higher growth in average payments per user
- New user growth rose 6.3%
- The average amount per payment increased by 9.1%
- WaFd reduced time to activation by 41.9%

Connect with us

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 [fiserv.com](https://www.fiserv.com)

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Discover how at [fiserv.com](https://www.fiserv.com).