Payables

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Payables is the part of the CDA that says who gets paid what — one line per party, written in the names your closing agent should make the checks out to.

Introduction

Most trouble with a disbursement isn't arithmetic. The math comes out right and a name doesn't: the check is made out to the team instead of the agent, or to the franchise instead of the company that banks the money.

Payables sits at the bottom of the CDA, and it's the part your closing agent acts on. You don't type it in. Every line is calculated from the commission entry on that transaction, and every name comes from a setting held somewhere in your account rather than from the deal in front of you. That's deliberate. Checks have to be written to entities the closing agent can legally pay, so those names live at the account level and apply the same way to every CDA you generate.

So a payable that reads wrong is almost never a mistake in what you entered. It's a setting pointing somewhere you didn't expect, and settings are fixable. Correct the one that's off, enter commissions again on the transaction, and the CDA comes back with the right names and the right amounts. The sections below trace each line to whatever produced it, so you can read any CDA and account for every part of it.

How It Works

One list, one line per party being paid, each with a name and a net amount.

What's on the Section

The section is headed *Payables (including commissions and agent fees)* and lists everyone the CDA tells the closing agent to pay out of this transaction. Beside it the CDA carries the sale price, the total commission, and your custom instructions, which print above and below the payables — the place for wiring details and one-off notes. You set those instructions per location, with a per-transaction override. That's the whole document: an instruction to escrow, not a fee breakdown for an agent. Its own wording, including the *Payables* header, is fixed.

Who Gets a Line, and Under What Name

Every name comes from a setting held in your account rather than from the deal in front of you, because checks have to be written to entities the closing agent can legally pay.

Line	Where its name comes from
The brokerage	Your **Company Name** from Admin Settings, unless **Broker Name for Commission Disbursement** in your company's financial settings holds a value. Whatever sits in that field becomes the brokerage payable name on every CDA the account generates.
Each in-house agent earning on the deal	Their own name, unless their user profile carries a **Payable LLC or Corp**, which prints instead. That field changes the CDA only; internal financial reports still show the agent's own first and last name.
An external referrer paid directly	Their name or company name, with their address beneath it so the closing agent knows where to send the check. In-house referrals get no line of their own; they're paid as agents.
An off-the-top deduction	The third party the deduction pays.
A co-op brokerage amount you entered	The co-op brokerage.

What Each Amount Is Net Of, and Where It's Sent

Every line is net: what's left for that party after splits, fees, and deductions. An earnest money deposit your office is holding comes off the broker's total, not any individual agent's. A co-op brokerage amount adds a line without reducing the gross the rest of the math runs on, so anything that must come off the gross belongs in the entry as a referral commission or a deduction. A brokerage line and an agent line carrying the same name stay two lines, because Pipeline tracks brokerage and agent financials separately; those same net figures are the brokerage and agent columns on your commission reports. Routing is two independent checkboxes in the location's **CDA Payability Settings**: one sends *agent* commission to the brokerage to disburse, the other does the same for *referral* commission. Leave a box unchecked and the closing agent pays that party directly. Check the referral box and an external referrer's commission rolls into the brokerage's payable with no line of its own, the most common reason two locations in one account produce CDAs that look different.

Fix the Company Name on the Brokerage Line

With nothing in the Broker Name for Commission Disbursement field, the brokerage payable falls back to your account's company name. That's a single account-wide setting rather than something each office holds separately, so changing it changes every location's CDA.

Set the company name and brokerage license number that identify your account throughout Pipeline.

See [Company Name & License]

Payables FAQ

Every payable line on a CDA takes its name and its routing from a setting somewhere in your account. Answers to the common questions about payable names, referral lines, and what the numbers include.

See Payables FAQ