

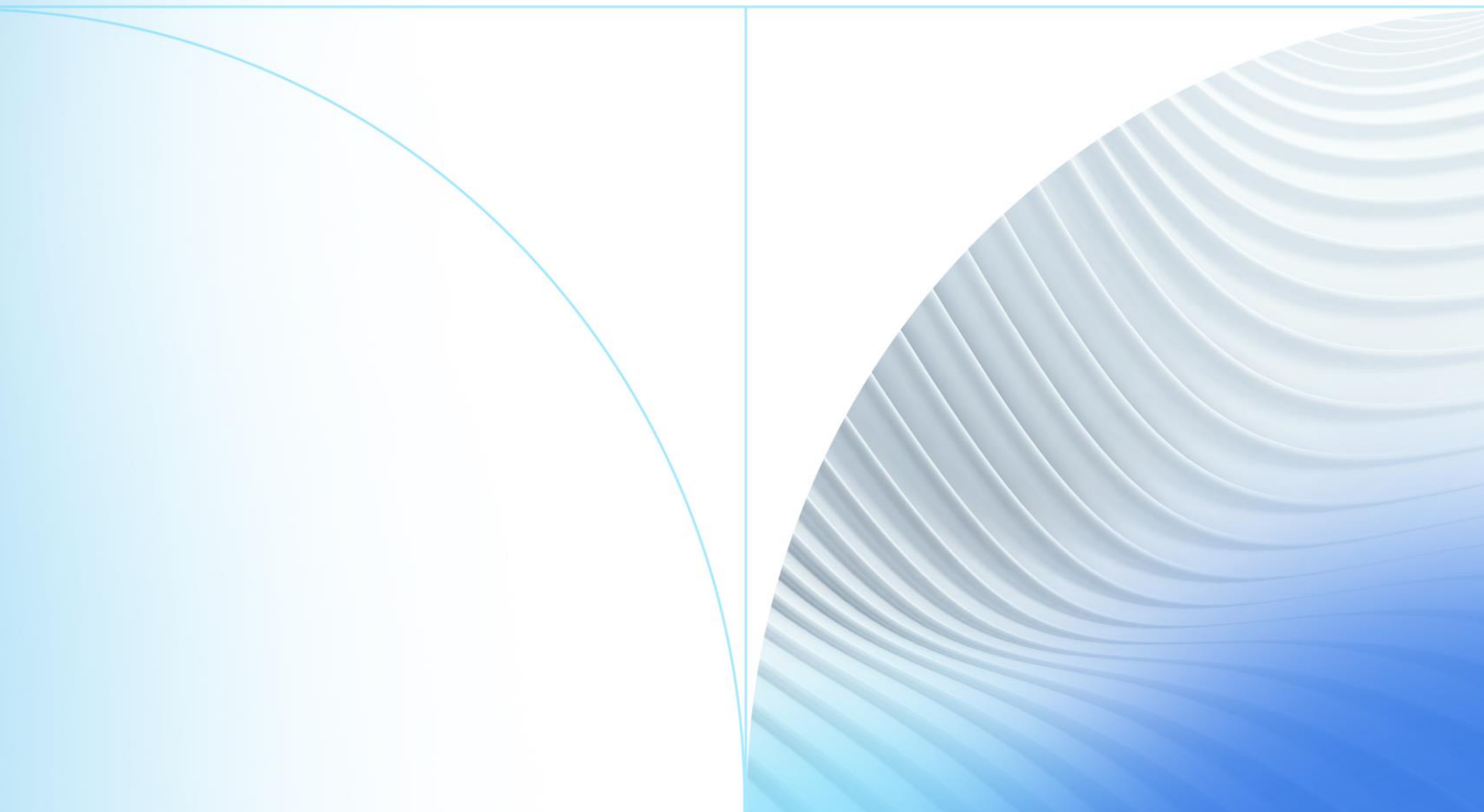


Complementary Solution
FactorSoft®

Release 2023

Web Portal User Guide

Momentum Capital Funding, LLC



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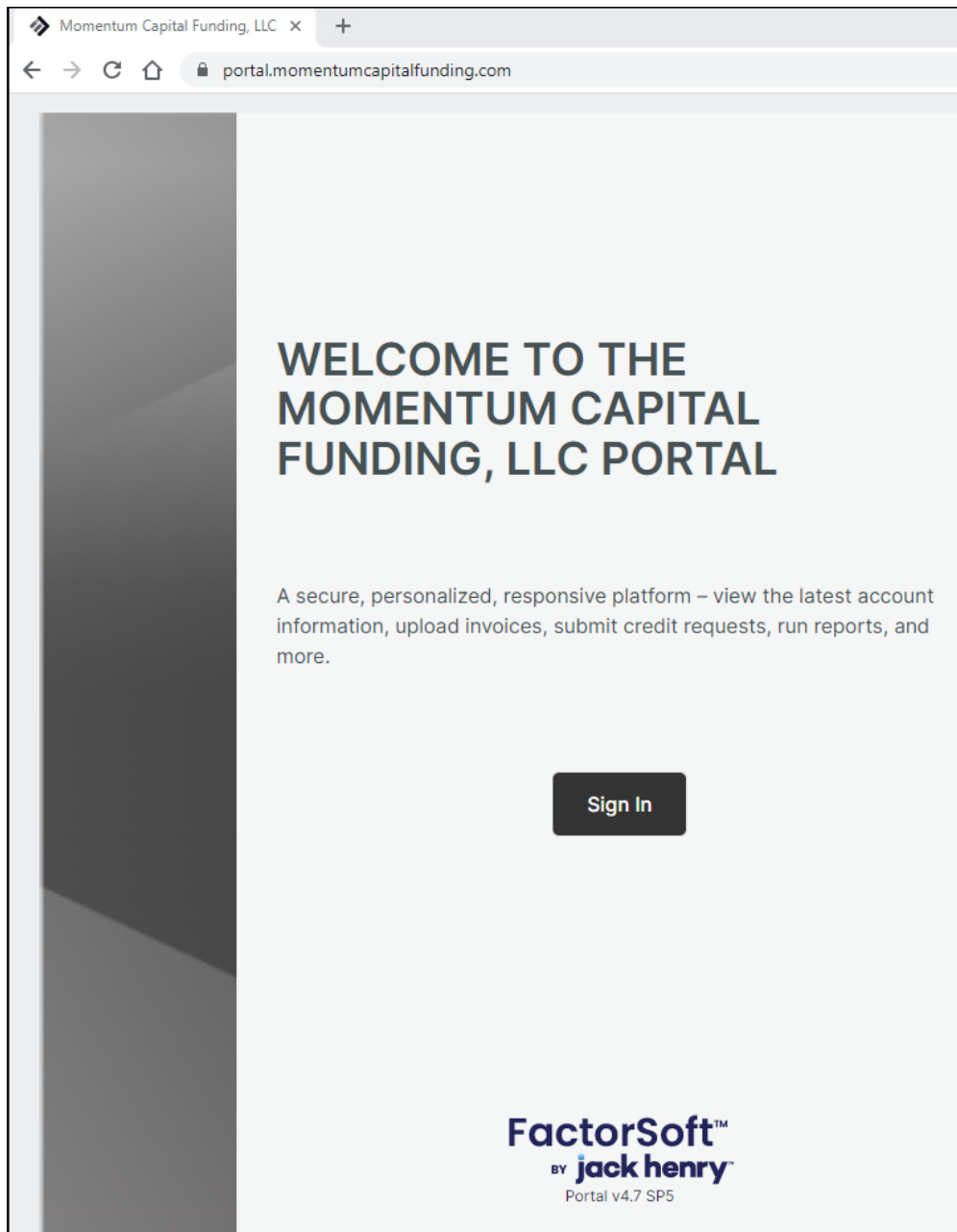
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Accessing the Web Portal

To access the FactorSoft Web Portal, type in <https://portal.momentumcapitalfunding.com/> in the web address bar.

1. On the Web Portal landing page, click **Sign In**.

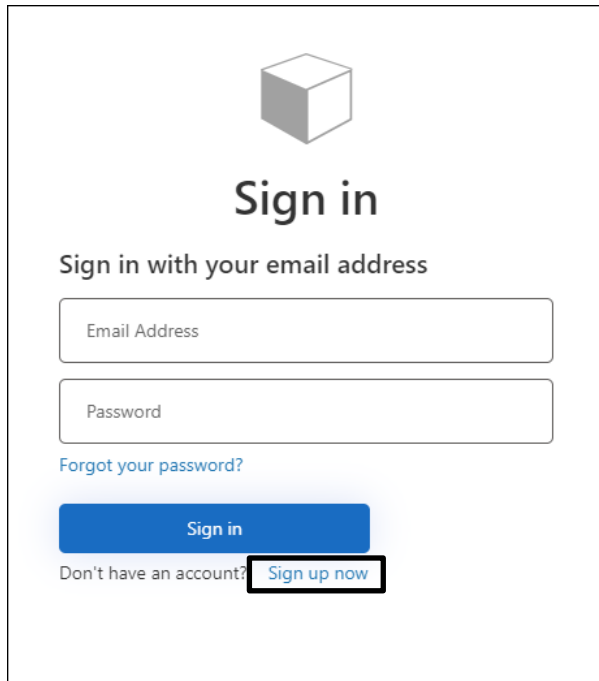



Sign up for Web Portal access

One of the great features of the Web Portal is the user-friendly sign-up process.

Sign Up Now

1. On the Web Portal sign-in screen, click the Sign up now link.





Sign in


Sign in with your email address

[Forgot your password?](#)

Don't have an account? [Sign up now](#)

2. Enter your email address. This must be the email address that Momentum Capital Funding has listed in their system of record.

< Cancel



User Details

Email Address

Send verification code

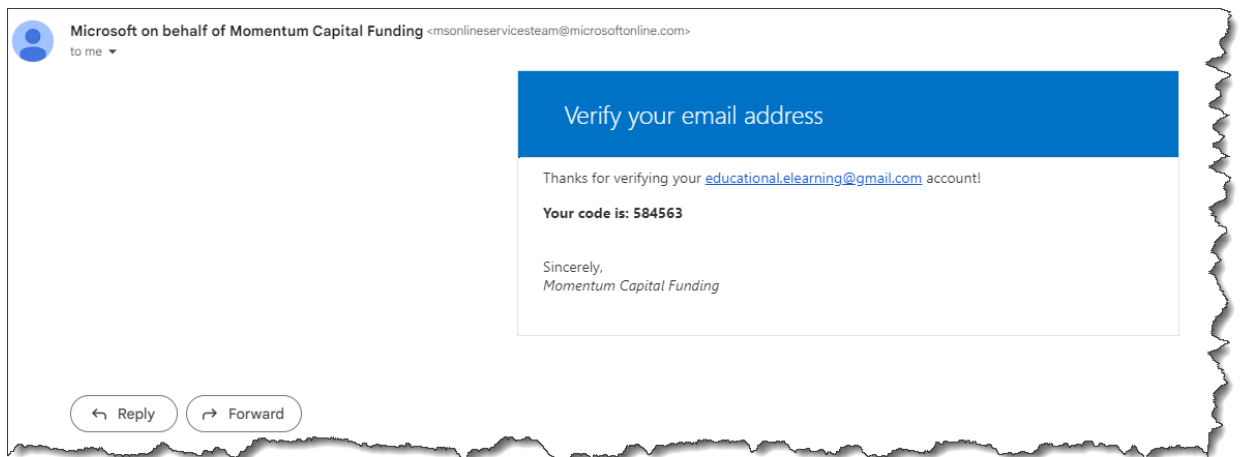
New Password

Confirm New Password

Display Name

Create

3. Click Send Verification Code.
4. Open your email to find the verification code and enter it in the form.



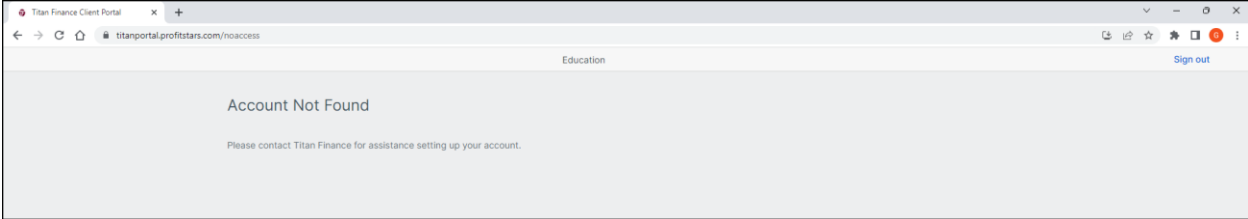
5. Enter a password and reenter it to confirm.
6. Enter a display name to display at the top of your Web Portal user interface.
7. Click Create.

NOTE

If you did not get the email, please check your junk/spam folder.

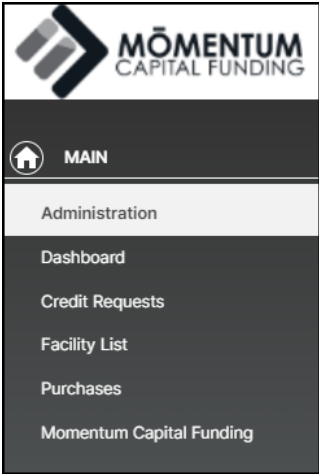
What to do when unable to log into the Web Portal

If an error occurs logging into the Web Portal, please reach out to your Account Executive to update your contact information. <insert pic>



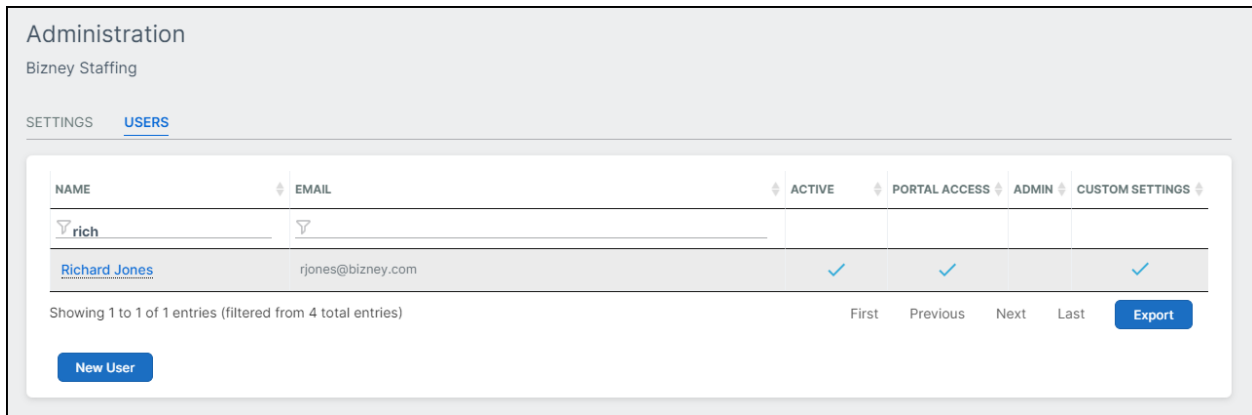
How to sign in as a Web Portal Administrator

Momentum Capital Funding will create one Administrator for each client. This will allow the Administrator to create user login for each authorized staff member.



How to create a Web Portal user

The Web Portal Administration link allows the administrator to create and manage each authorized staff member sign-in capabilities.



To add a new user:

1. Click the Administration link.
2. Click Users.
3. Click New User button at the bottom of the screen.

New User ×

First Name *

Last Name *

Email *

Portal Admin

Active

Notes

_____ /

[Save](#) [Cancel](#)

4. Complete the user information fields.
5. Select the appropriate access rights for the user.
6. Enter notes if applicable.

7. Click Save.

How to customize what a Web Portal user can see and do

Web Portal Users can be set up with specific access rights to view information and perform certain tasks.

To customize settings for a user:

1. Click the Administration link.
2. Click Users.
3. In the Users list, click a name.

The screenshot shows the user settings page for Richard Jones. At the top, there is a back arrow, the name "Richard Jones", and the email address "Email Address: rjones@bizney.com". An "Edit User" button is in the top right corner. Below this, there are two sections: "Widgets" and "Screens". Each section contains a list of items with green toggle switches. In the "Screens" section, "Credit Requests *" is highlighted in blue text, and "Reports", "Invoices", and "Purchases" are also in blue text. A "Save" button is located at the bottom left of the settings area.

Section	Item	Toggle Status
Widgets	Availability Trends	On
	Current Availability	On
	Factoring Activity	On
	Top Debtors and Total Aging	On
Widgets	A/R Turn	On
	Reports	On
	Pending Disbursements	On
Widgets	Aging Summary	On
	Facilities	On
	Pending Purchases	On
Screens	Carriers	On
	Debtors	On
	Facility List	On
	Payments	On
	Transactions	On
Screens	Credit Requests *	On
	Reports	On
	Invoices	On
	Purchases	On

4. Toggle the Dashboard Widgets on or off for the user.
5. Toggle the Screens on or off for the user. If the screen name is in blue text, you can click it to toggle certain fields in that screen on or off.
6. Click on the blue hyper link to toggle on or off additional features.


User screen

The Users screen allows the Administrator to easily monitor user access and who has custom settings.

	ACTIVE	PORTAL ACCESS	ADMIN	CUSTOM SETTINGS
	✓	✓	✓	✓
	✓	✓		
	✓	✓		
	✓	✓	✓	✓
	✓	✓	✓	

How to reset your password

If a user forgets their password, they can simply click the Forgot Password link on the sign-in screen and repeat the verification process.



Sign in

Sign in with your email address

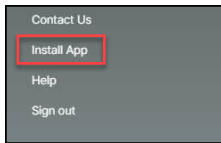
[Forgot your password?](#)

Don't have an account? [Sign up now](#)

Optimize Your Device

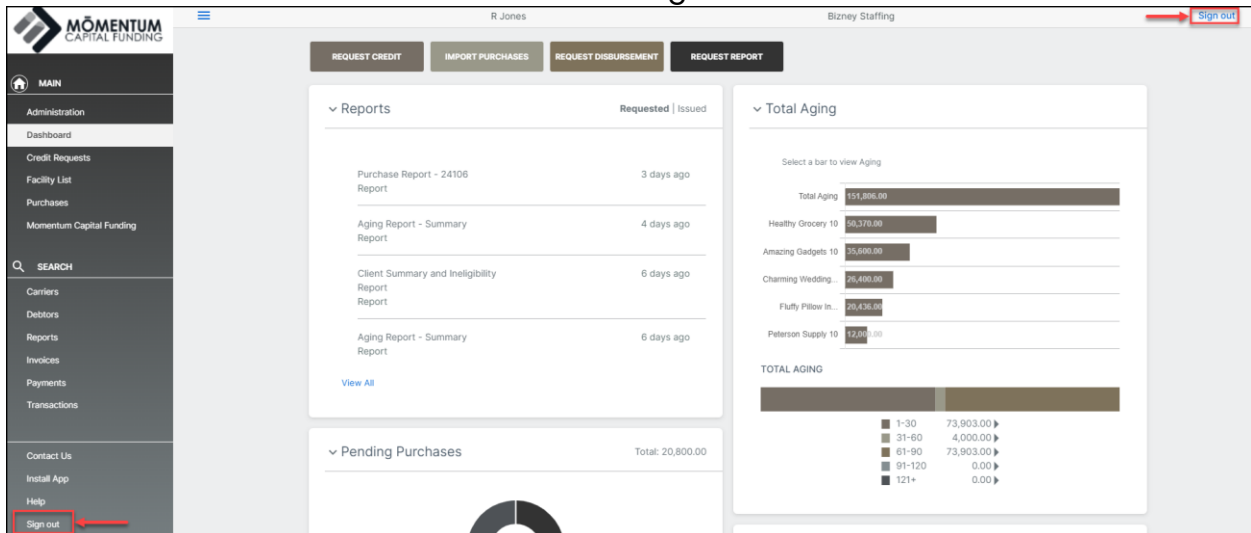
For the best experience:

- View the Web Portal from the latest version of Google Chrome.
- For mobile devices, go to the Web Portal > Install App and follow the instructions to download the application. This allows you to quickly access the Web Portal on your mobile device.



How to sign off

To sign out of the Web Portal, click on the 'Sign out' link located in the top right corner of the screen or on the bottom of the left navigation menu.



Navigating the Web Portal

Dashboard View

The Web Portal features a dashboard view that allows you to easily review information, recent activity, and perform tasks.

NOTE

All values are converted to the client currency.

Quick Task Buttons


Use the Quick Task buttons to easily perform certain tasks. These buttons are based on the signed-in user's access rights and can vary across your association's users.



Widgets

The interactive widgets displayed on the Dashboard provide easy access to critical information, such as, alerts from your financial institution, documentation, and recent activity.

Need help understanding a widget?

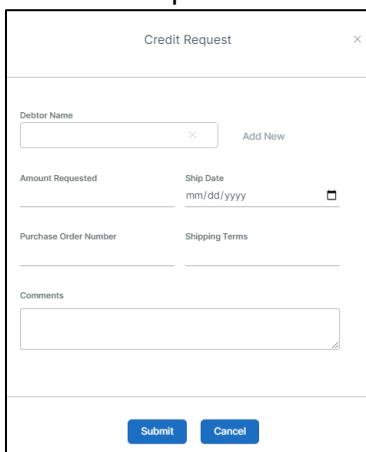
Use the help icon  to access online help for more details.

Credit Requests

If you have a new debtor that you would like the Ocean Bank to approve prior to purchasing the invoices, you can submit a credit request via the Web Portal.

How to submit a credit request

1. Click the **Request Credit** quick task button on the Dashboard to enter one manually.
 - a. Complete the Credit Request form and click **Submit**.

A screenshot of a web form titled 'Credit Request' with a close button (X) in the top right corner. The form contains several input fields: 'Debtor Name' with a search icon and an 'Add New' link; 'Amount Requested' and 'Ship Date' (with a calendar icon and 'mm/dd/yyyy' placeholder); 'Purchase Order Number' and 'Shipping Terms'; and a large 'Comments' text area. At the bottom, there are two buttons: 'Submit' and 'Cancel'.

Facility List

Facility List information includes portfolio client/member relationships:

The screenshot shows a 'Facility List' interface. At the top left, it says 'Facility List'. The main content area is titled 'Factoring' and shows a total value of '151,806.00 USD'. Below this is a table with the following data:

A/R Balance	Cash Reserves	Recourse / Ineligible	Funds Employed	Available for Release
151,806.00	36,200.00	0.00	100,425.40	36,200.00

Below the table is a section titled 'Factoring Collateral' with a 'Gross Available' value of '60,000.00 USD'. At the bottom, there is a 'Submit' button with a dropdown arrow, and a 'Disbursement' button is visible below it.

Factoring

- **A/R Balance** – balance as of the current processing date.
- **Cash Reserves** – the client's cash reserve amount.
- **Recourse/Ineligible** – the dollar amount of invoices available for recourse and invoices in dispute.
- **Funds Employed** – amount calculated by subtracting cash reserves, settlement amounts, simple interest loans, amortized loans, P.O. financed amounts, and held funds from the Advance Balance. *
- **Available for Release** – the total remainder of Adjusted Reserves minus required reserves and float.
- **Detailed Availability** – click on the blue hyperlink to see the calculation of the Gross Available amount.
- **Disbursement** – Submit a request for disbursement from the Cash Reserves account.

*Calculations are based on the lender's specific preferences. Contact the lender for more information about how balances are calculated.

Purchases

How to view purchases status?

Purchases Screen

BATCH #	DATE	TOTAL	IMAGES	UNASSIGNED INVOICES	STATUS
17098	12/19/2022	30,544.83		9	Processing

1. In the Purchases screen, you can see the status of each batch.

Data Submission

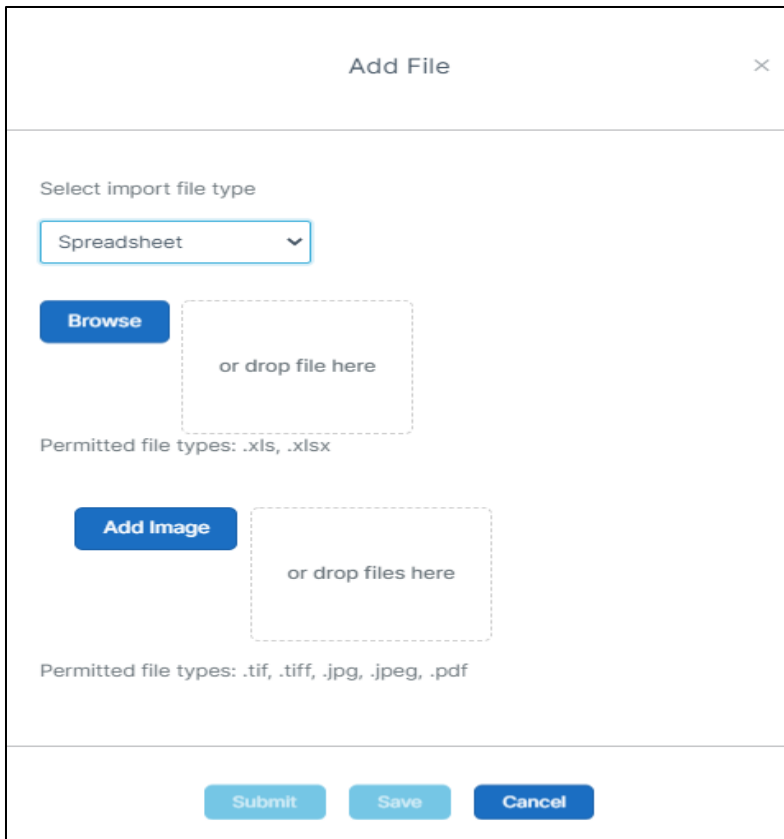
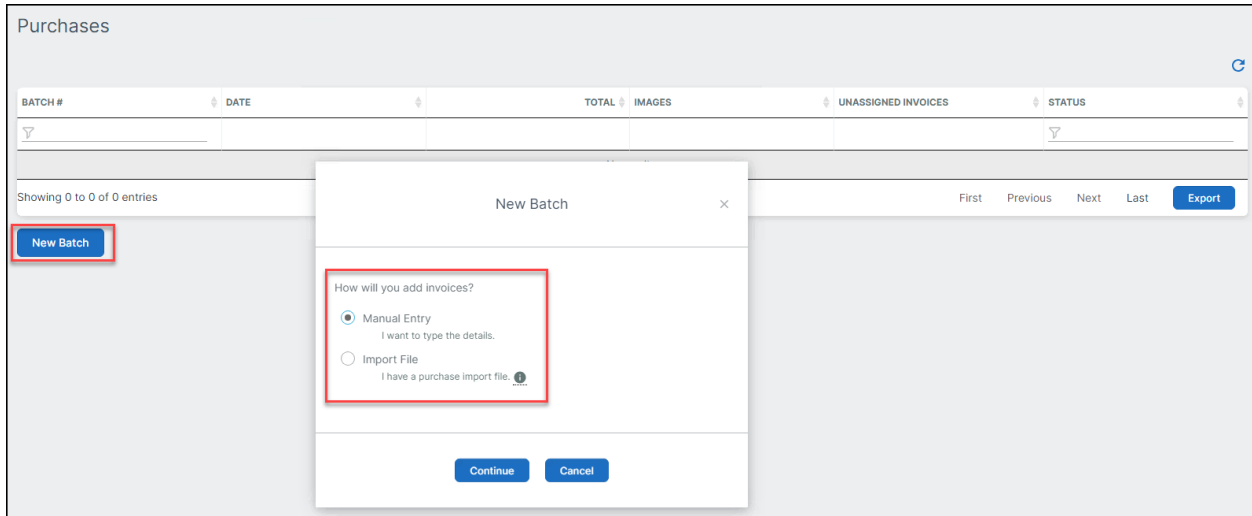
The Web Portal allows you to upload the Purchase Import excel file and copy of the invoices. The images need to be in either tiff, jpg or pdf format.

How to submit invoices

1. There are two ways to access the Add File window:
 - a. Click the **Import Purchases** quick task button on the Dashboard.



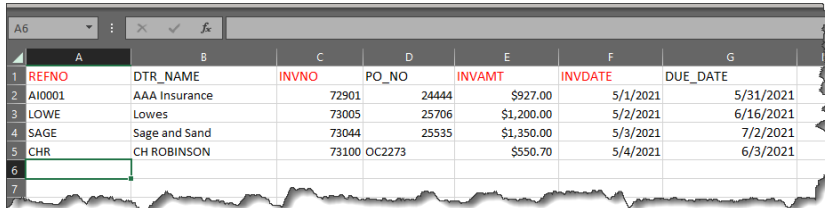
- b. Click **Purchases** on the left side navigation menu and then click **New Batch** button at the bottom of the Purchases screen to select Import File.



2. Select the file type to import.
3. Browse for the file or use the drag-and-drop functionality.
4. Click **Add Image** to add the image file or use the drag-and-drop functionality.
5. Click **Submit**.

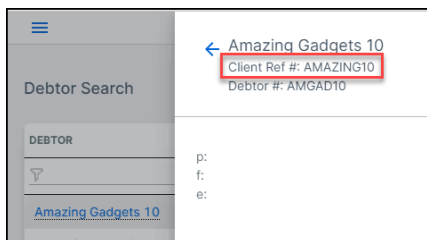
How to use the Purchase Import spreadsheet

The purchase import file has four fields that are required which are identified in red. The other fields are optional but are strongly recommended to facilitate matching and updating of records during the import process.



REFNO	DTR_NAME	INVNO	PO_NO	INVAMT	INVDTE	DUE_DATE
A10001	AAA Insurance	72901	24444	\$927.00	5/1/2021	5/31/2021
LOWE	Lowe's	73005	25706	\$1,200.00	5/2/2021	6/16/2021
SAGE	Sage and Sand	73044	25535	\$1,350.00	5/3/2021	7/2/2021
CHR	CH ROBINSON	73100	OC2273	\$550.70	5/4/2021	6/3/2021

REFNO = This is the client reference number which is in the Debtor Detail Drawer.



DTR_NAME = Debtor's name.

INVNO = Invoice Number

PO_NO = Purchase Order number

INVAMT = Invoice Amount

INVDTE = Invoice Date

Due_Date = Invoice Due Date

How to request a disbursement

1. There are two ways to access the Disbursement Request window:
 - a. Click the **Request Disbursement** Quick Task button on the Dashboard.
 - b. Click **Facility List** on the left side navigation menu and then click the **Submit** button at the bottom of the Facility List screen to select Disbursement.

Disbursement Request

Facility
Factoring

Amount

Account
Bizney ACH Account

Payee
Bizney Staffing 10 / Factoring

Funding Description

Submit Cancel

Search

How to search for a debtor

If you need to know if a debtor exists or need additional information on them, you can go to the Debtor Search screen to view the debtor's name, debtor number, address, motor carrier number and credit rating.

1. On the left side navigation menu, click **Debtors** in the Search section.
2. In the Debtor Search Criteria window, define your search.

NOTE – If you want to go straight to the Debtor Search screen, leave the fields blank and click Search. However, it will only display the top 1,000 debtors.

Debtor Search Criteria ×

Debtor Name Debtor #

 Exact Match

Country

City **State** **Zip**

Exclude debtors with zero balances

Motor Carrier Number
 Exact Match

Search
 Go Back
 Reset

3. The Debtor Search screen opens.

Debtor Search Edit Criteria					
DEBTOR	DEBTOR #	BALANCE	NO BUY	CLIENT REF #	CREDIT STATUS
Amazing Gadgets 10	AMGAD10	17,300.00		AMAZING10	Approved
Charming Wedding Co 10	BSPRINC10	14,200.00		CHARM10	Approved
Fluffy Pillow Inc 10	FLUFFY10	18,718.00		FLUFFY10	Approved
Healthy Grocery 10	HEALTHY10	38,185.00		HEALTH10	Approved
Peterson Supply 10	BSPETER10	21,000.00		PETER10	Approved
Snow Light Cleaning 10	BSSNOWW10	5,300.00		SNOWW10	Approved

Showing 1 to 6 of 6 entries First Previous Next Last Export

4. Use the column headings to sort the columns or use the filters fields to narrow down the search.

5. Click a debtor name to open the Debtor Detail drawer for additional details.

Debtor Search

- Amazing Gadgets 10
- Charming Wedding Co
- Fluffy Pillow Inc 10
- Healthy Grocery 10
- Peterson Supply 10
- Snow Light Cleaning 10

Showing 1 to 6 of 6 entries

← Amazing Gadgets 10

Client Ref #: AMAZING10
Debtor #: AMGAD10

Total Credit Limit: 0.00
Individual Credit Limit: 50,000.00
Available Credit: 32,700.00

DEBTOR	p:	Credit Rating:	
	f:	Credit Score:	0
	e:	Credit Expires:	
		Credit Expires Months:	6
		Factor Rate Code:	
Last Purchase Date:		4/19/2023	Average Days to Pay (ADTP):
Last Payment Date:		3/31/2023	Last 60 Days ADTP:
			296
			296
TOTAL AGING - \$17,300.00			
<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="width: 100px; height: 10px; background: linear-gradient(to right, #ccc, #888);"></div> <div style="font-size: x-small;"> 1-30 15,800.00 ▶ 31-60 1,500.00 ▶ 61-90 0.00 ▶ 91-120 0.00 ▶ 121+ 0.00 ▶ </div> </div>			

18 | Page

How to check credit availability on a debtor?

1. Find the debtor using the Debtor search functionality.
2. In the Debtor Search screen, click the debtor's name to open the Debtor drawer.
3. The credit availability information appears at the top of the screen for the selected debtor.



Reports

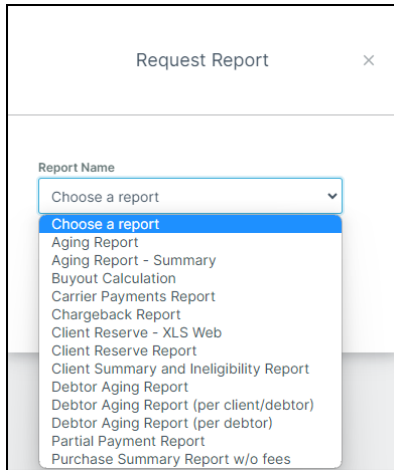
How to request reports?

If you need to view any reports that have been made available in the Web Portal, you can go to the Dashboard and request the reports.

1. On the Dashboard, use the Request Report quick task button to request a report.



2. Select a report from the list and click **Request**.



3. When available, the report appears in the Reports widget on the Dashboard and in the Reports screen.
4. Click on the **Available** blue hyperlink to select the report to view.

Reports

from 05/20/2023 to 06/19/2023 Request

SELECT	DOCUMENT	STATUS	TYPE	DETAILS	REQUESTED BY	CREATED ON
<input type="checkbox"/>	Purchase Report - 24106	Available	Report		User	6/16/2023 9:18 AM
<input type="checkbox"/>	Aging Report - Summary	Available	Report		User	6/15/2023 12:15 PM
<input type="checkbox"/>	Client Summary and Inelig...	Available	Report		User	6/13/2023 11:18 AM
<input type="checkbox"/>	Partial Payment Report	No Data	Report	5/31/2023 - 5/31/2023	User	6/13/2023 11:18 AM
<input type="checkbox"/>	Aging Report - Summary	Available	Report		User	6/13/2023 11:17 AM
<input type="checkbox"/>	Carrier Payments Report	No Data	Report	5/31/2023 - 5/31/2023	User	6/13/2023 11:17 AM

Showing 1 to 6 of 6 entries First Previous Next Last

Delete

Aging Report

This report displays open invoice details by debtors.

Bizney Staffing 10(BIZNEY10) Detail Aging By Days
As Of April 19, 2023

Client..	Debtor..	Invoice#	Invoice Date	Sch#	Invoice Amount	Paid Date	Balances	Age	1-30 Days	31-60 Days	61-90 Days	91-120 Days	121+ Days
Amazing Gadgets 10(AMGAD10)	6603	3/15/2023	1360		1,500.00		1,500.00	36		1,500.00			
	90122	4/19/2023	1386		15,800.00		15,800.00	1	15,800.00				
	*						17,300.00		15,800.00	1,500.00	0.00	0.00	0.00
Charming Wedding Co 10(BSPRINC10)	6604	3/15/2023	1360		1,000.00		1,000.00	36		1,000.00			
	90123	4/19/2023	1386		13,200.00		13,200.00	1	13,200.00				
	*						14,200.00		13,200.00	1,000.00	0.00	0.00	0.00
Fluffy Pillow Inc 10(FLUFFY10)	6605	3/15/2023	1360		5,000.00		5,000.00	36		5,000.00			
	806	4/17/2023	1337	N								3,500.00	

Aging Report – Summary

This report displays summary aging by debtors.

Bizney Staffing 10(BIZNEY10)		Summary Aging By Days As Of April 19, 2023				
Debtor	Balances	Current	31-60 Days	61-90 Days	91-120 Days	121+ Days
Amazing Gadgets 10(AMGAD10)	17,300.00	15,800.00	1,500.00	0.00	0.00	0.00
Charming Wedding Co 10(BSPRINC10)	14,200.00	13,200.00	1,000.00	0.00	0.00	0.00
Fluffy Pillow Inc 10(FLUFFY10)	18,718.00	10,218.00	5,000.00	0.00	3,500.00	0.00
Healthy Grocery 10(HEALTHY10)	38,185.00	25,185.00	3,500.00	0.00	9,500.00	0.00
Peterson Supply 10(BSPETER10)	21,000.00	6,000.00	9,000.00	0.00	6,000.00	0.00
Snow Light Cleaning 10(BSSNOWW10)	5,300.00	3,500.00	1,800.00	0.00	0.00	0.00
Client Total	114,703.00	73,903.00	21,800.00	0.00	19,000.00	0.00
Total	114,703.00	73,903.00	21,800.00	0.00	19,000.00	0.00

Buyout Calculation

This report provides a buyout summary of open invoices. The summary includes invoice dates, aging amount, balances, escrow (rebate), fees, and a total buyout amount.

Bizney Staffing 10 (BIZNEY10)		Buyout Calculation Report April 19, 2023									
Debtor..	Invoice #..	Invoice Date	Sch#	Funded Date	Invoice Amount	Age	Balance	Reserve Escrow	Earned Fee	Additional Fee	Buyout Amount
Amazing Gadgets 10(AMGAD10)	6603	3/15/2023	1360	3/24/2023	1,500.00	27	1,500.00	150.00			1,350.00
	90122	4/19/2023	1386	4/19/2023	15,800.00	1	15,800.00	1,580.00			14,220.00
				*			17,300.00	1,730.00			15,570.00
Charming Wedding Co 10(BSPRINC10)	6604	3/15/2023	1360	3/24/2023	1,000.00	27	1,000.00	100.00			900.00
	90123	4/19/2023	1386	4/19/2023	13,200.00	1	13,200.00	1,320.00			11,880.00
				*			14,200.00	1,420.00			12,780.00
Fluffy Pillow Inc 10(FLUFFY10)											

Carrier Payments Report

This report displays carrier payment created for a carrier by a date range.

Carrier Items Report		Dated April 19, 2023 Only										
Client/ Carrier..	Invoice #..	Invoice Date	Post Date	Carrier Batch#	Invoice#	Terms..	Gross Amount	Previous Amount	Net Fee	Due Date	Due Date	Payments/ Notes
Moving Freight Forward All Aboard Trucking(ALL ABOARD)	1207221	12/7/2022	4/19/2023	1394		QuickPay	2,750.00		82.50	2,667.50	4/19/2023	Will be paid by CHECK
									82.50	2,667.50		
Downtown Transport(DOWNTOWN15)	0419233	4/19/2023	4/19/2023	1394		Pay in 20 days	2,750.00	1,000.00	27.50	1,722.50	5/9/2023	Will be paid by CHECK
									27.50	1,722.50		
Radio Flyer Trucking(RADIO)	419234	4/19/2023	4/19/2023	1394		QuickPay	750.00		22.50	727.50	4/19/2023	Will be paid by ACH
									22.50	727.50		
Transport Carriers(TRANSPORT)	419236	4/19/2023	4/19/2023	1394		Pay when closed	3,000.00			3,000.00	4/19/2023	Will be paid by CHECK
										3,000.00		
Client Total									132.50	8,117.50		
Final Total									132.50	8,117.50		

Chargeback Report

This report provides a tool to review chargebacks currently open.

Chargeback Report April 1, 2023 Thru April 19, 2023										
Client..										
Debtor	Invoice#	Purchased	Buy#	Invoice Amount	Amount Paid	Paid On	Col#	Charge Back	Write Off	Outstanding
AKME Corporation 10 (AKME10)										
Paul's Novelties 10	NF 1515	4/6/2023	149		1,000.00	4/6/2023	149	(1,000.00)		
Client Total					1,000.00			(1,000.00)		

Client Reserve – XLS Web

This report displays transactions that impacted the cash reserve balances with a subtotal of reserve balance in an excel file.

Reserve Detail Report April 19, 2023 Only									
Date	Payee..	Transaction..	Paid	Check#..	Pay Type	Batch#	Description..	Amount	
Bizney Staffing 10 (BIZNEY10)									
4/18/2023		Balance Forward				0		89,880.00	
4/19/2023	Bizney Staffing 10	CashPosting	4/19/2023	212	Check	107	Payment Report#107	26,600.00	
Grand Total:								94,880.00	

Client Reserve Report

This report displays transactions that impacted the cash reserve balances with a subtotal of reserve balance.

Reserve Detail Report April 4, 2023 Thru April 6, 2023													
Client: AKME Corporation 10 (AKME10)													
Date	Type	Description..	Invoice#..	Ref#	Check#	Referenc..	Buy Date	Days Open	Activity Type	Applied To A/R	Applied To Advance	Applied To Fee	Reserve Amount
4/3/2023	Bal												90,805.95
4/4/2023 Cash Payment Report#147 Pending													
		1003	PAULNOV10 1850			Paul's Novelties 10	12/12/2019	999	Prnt	(12,000.00)	(10,560.00)	0.00	0.00
		1913	PAULNOV10 1850			Paul's Novelties 10	5/1/2022	308	Prnt	2,000.00	1,760.00	140.00	60.00
		5511	PAULNOV10 1850			Paul's Novelties 10	4/4/2023	1	Prnt	8,000.00	7,040.00	0.00	800.00
		6518	PAULNOV10 1850			Paul's Novelties 10	7/21/2022	258	Prnt	2,000.00	1,760.00	115.00	85.00
										0.00	0.00	256.00	945.00
4/5/2023 Cash Payment Report#149 Pending													
		NF 1515	PAULNOV10 1515			Paul's Novelties 10	4/5/2023	0	NF	1,000.00	0.00	0.00	0.00
4/5/2023 Adj Adjustment Batch#151 Z001815													
		NF 1515	PAULNOV10			Paul's Novelties 10	4/5/2023	0	CR	(1,000.00)	0.00	0.00	1,000.00
Client Total										0.00	0.00	256.00	92,805.95
Grand Total										0.00	0.00	256.00	92,805.95

Client Summary and Ineligibility Report

This report lists Funds employed, Collateral and Reserves for a the selected time period.

As Of April 19, 2023, Activity from April 1, 2023			
Bizney Staffing 10 (BIZNEY10)			
<u>Funds Employed</u>			
A/R Balance	114,703.00	Beginning A/R Balance	81,800.00
Fee Escrow	0.00	Debit purchases	73,903.00
Reserve Escrow	15,970.30	Credit purchases	0.00
Advance Balance	98,732.70	Purchases	73,903.00
Cash Reserve	116,480.00	Collections	41,000.00
Factoring NFE	-17,747.30	Recourse	0.00
P.O./Load Advances	0.00	Charge backs	0.00
Simple Interest Loans	0.00	Give backs	0.00
Amortized Loans	0.00	Write Offs and Suspense:	0.00
Held Funds	0.00	Ending A/R Balance	114,703.00
Total Funds Employed	-17,747.30	A/R Turn	0.21
		Alternate C/B Breakdown	
		Non-factored	0.00
		Recovery	0.00
		Charge backs	0.00
		Earnings	0.00
		Tax On Earnings	0.00
		1-30 Days:	73,903.00 64%
		31-60 Days:	21,800.00 19%
		61-90 Days:	0.00
		91-120 Days:	19,000.00 17%
		Over 120 Days:	0.00
<u>Collateral</u>			
A/R Balance	114,703.00		
+Paid In Float	0.00		
-Dilution	0.00		
-Invoices In Dispute	0.00		
-Invoices Available For Recourse	19,000.00		
-Ineligible Set Aside	0.00		
-Ineligible Invoices	0.00		
-Cross Ineligibility	0.00		
Available Collateral	95,703.00		
<u>Reserves</u>			
Available Collateral	95,703.00	Cash Reserves	116,480.00
x Maximum Advance Rate	90.00	+ Escrow Reserves	15,970.30
Gross Available	86,132.70	Total Reserves	132,450.30
-Funds Employed	-17,747.30	-Recourse/Ineligible	19,000.00
Available Reserves	103,880.00	- Accrued Invoice Fees:	0.00
- Accrued Invoice Fees:	0.00	-Accrued Interest	0.00
-Accrued Interest	0.00	Adjusted Reserves	113,450.30
-Addl Reserves Required	0.00	Required Reserves	9,570.30
-Ineligible Float	0.00	-Addl Reserves Required	0.00
Available For Release	103,880.00	-Ineligible Float Variance	0.00
		Available For Release	103,880.00

Debtor Aging Report

This report lists receivables by debtor.

April 19, 2023

Client Bizney Staffing 10 (BIZNEY10) Only

Debtor/Clien..	Inv#	Invoice Date	Due Date	Age	Amount	Total	1-30 Days	31-60 Days	61-90 Days	91-120 Days	Over 120 Days
Amazing Gadgets 10 (AMGAD10)											
Bizney Staffing 10 (BIZNEY10)											
Amazing Gadgets 10 (AMGAD10)											
	6603	3/15/2023	4/14/2023	36	1,500.00	1,500.00		1,500.00			
	90122	4/19/2023	5/19/2023	1	15,800.00	15,800.00	15,800.00				
		*				17,300.00	15,800.00		1,500.00		
		***				17,300.00	15,800.00		1,500.00		
Charming Wedding Co 10 (BSPRINC10)											
Bizney Staffing 10 (BIZNEY10)											
Charming Wedding Co 10 (BSPRINC10)											
	6604	3/15/2023	4/14/2023	36	1,000.00	1,000.00			1,000.00		
	90123	4/19/2023	5/19/2023	1	13,200.00	13,200.00	13,200.00				
		*				14,200.00	13,200.00		1,000.00		

Debtor Aging Report (per client/debtor)

This report lists receivables by debtor.

April 19, 2023

Client Bizney Staffing 10 (BIZNEY10) Only

Debtor/Clien..	Total	1-30 Days	31-60 Days	61-90 Days	91-120 Days	Over 120 Days
Amazing Gadgets 10 (AMGAD10)						
Bizney Staffing 10 (BIZNEY10)	17,300.00	15,800.00	1,500.00			
Charming Wedding Co 10 (BSPRINC10)						
Bizney Staffing 10 (BIZNEY10)	14,200.00	13,200.00	1,000.00			
Fluffy Pillow Inc 10 (FLUFFY10)						
Bizney Staffing 10 (BIZNEY10)	18,718.00	10,218.00	5,000.00		3,500.00	
Healthy Grocery 10 (HEALTHY10)						
Bizney Staffing 10 (BIZNEY10)	38,185.00	25,185.00	3,500.00		9,500.00	
Peterson Supply 10 (BSPETER10)						
Bizney Staffing 10 (BIZNEY10)	21,000.00	6,000.00	9,000.00		6,000.00	
SnowLight Cleaning 10 (BSSNOWW10)						
Bizney Staffing 10 (BIZNEY10)	5,300.00	3,500.00	1,800.00			
	114,703.00	73,903.00	21,800.00	0.00	19,000.00	0.00

Debtor Aging Report (per debtor)

This report lists receivables by debtor.

Client Bizney Staffing 10 (BIZNEY10) Only							April 19, 2023
Debtor..	Total	1-30 Days	31-60 Days	61-90 Days	91-120 Days	Over 120 Days	
Amazing Gadgets 10 (AMGAD10)	17,300.00	15,800.00	1,500.00				
Charming Wedding Co 10 (BSPRINC10)	14,200.00	13,200.00	1,000.00				
Fluffy Pillow Inc 10 (FLUFFY10)	18,718.00	10,218.00	5,000.00		3,500.00		
Healthy Grocery 10 (HEALTHY10)	38,185.00	25,185.00	3,500.00		9,500.00		
Peterson Supply 10 (BSPETER10)	21,000.00	6,000.00	9,000.00		6,000.00		
SnowLight Cleaning 10 (BSSNOWW10)	5,300.00	3,500.00	1,800.00				
	<u>114,703.00</u>	<u>73,903.00</u>	<u>21,800.00</u>	<u>0.00</u>	<u>19,000.00</u>	<u>0.00</u>	

Partial Payment Report

This report provides a tool to review any partial payment currently open.

Partial Payment Report										
April 1, 2023 Thru April 19, 2023										
Client..										
Debtor	Invoice#	Purchased	Buy#	Invoice Amount	Amount Paid	Paid On	Col#	Charge Back	Write Off	Outstanding
AKME Corporation 19 (AKME19)										
Black Cat Curios	0624221	6/24/2022	1272	1,235.65	1,200.00	4/3/2023	145	35.65		
Black Cat Curios	1024222	10/24/2022	1302	1,324.65	1,400.00	4/3/2023	145	(75.35)		
			Client Total		2,600.00			(39.70)		
			Grand Total		2,600.00			(39.70)		

Purchase Summary Report w/o fees

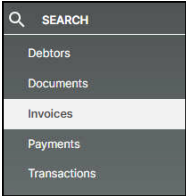
This report displays invoices that were purchased without the fees that are associated with them.

Bizney Staffing 10 (BIZNEY10)								Purchase Summary Without Fees	
								April 1, 2023 Thru April 19, 2023	
Sch#	Posted Date	Debtor	Invoice #	Invoice Date	Invoice Amount	Due Date	Advance Rate	Advance Amount	
1386	4/19/2023								
		Amazing Gadgets 10 (AMGAD10)	90122	4/19/2023	15,800.00	5/19/2023	90.00	14,220.00	
		Charming Wedding Co 10 (BSPRINC10)	90123	4/19/2023	13,200.00	5/19/2023	90.00	11,880.00	
		Healthy Grocery 10 (HEALTHY10)	90124	4/19/2023	25,185.00	5/19/2023	90.00	22,666.50	
		Peterson Supply 10 (BSPETER10)	90125	4/19/2023	6,000.00	5/19/2023	90.00	5,400.00	
		Snow Light Cleaning 10 (BSSNOWW10)	90126	4/19/2023	3,500.00	5/19/2023	90.00	3,150.00	
		Fluffy Pillow Inc 10 (FLUFFY10)	90127	4/19/2023	10,218.00	5/19/2023	90.00	9,196.20	
					<u>73,903.00</u>			<u>66,512.70</u>	
		Client Total:			<u>73,903.00</u>			<u>66,512.70</u>	

How to search for an invoice

If you need to know the status of an invoice, you can go to the Invoice Summary screen to view the transaction history and any images attached to it.

- 1. On the left side navigation menu, click **Invoices** in the Search section.



- 2. In the Invoice Search Criteria window, define your search.

NOTE

If you want to view all invoices, leave the fields blank and click Search. However, it will only display the top 1,000 records.

A screenshot of the 'Invoice Search Criteria' form. At the top, it says 'Invoice Search Criteria'. Below that are two radio buttons: 'Debtor Name' (selected) and 'Debtor #'. There is a text input field and a dropdown menu set to 'Exact Match'. Below that is an 'Invoice Status' dropdown menu set to 'Any Status'. There is a checkbox for 'Exclude Non-Factored'. Below that is an 'Invoice Number' text input field and a dropdown menu set to 'Exact Match'. Below that is a 'Purchase Order Number' text input field and a dropdown menu set to 'Exact Match'. Below that is a 'Date by' dropdown menu set to 'Invoice' with an information icon. Below that are 'from' and 'to' date fields with a calendar icon and an information icon. Below that are 'Amount by' radio buttons: 'Invoice Amount' (selected) and 'Balance Amount'. Below that are 'min' and 'max' text input fields with an information icon. At the bottom are three buttons: 'Search', 'Go Back', and 'Reset'.


- 3. The Invoice Search screen opens.

Invoice Search Edit Criteria

INVOICE # BEGINS WITH '115' X

INV #	AMOUNT	INV BALANCE	DEBTOR	PO#	AGE	INV DATE	PURCHASE DATE	DUE DATE	DEBTOR #	STATUS	IMAGES	NOTES
11505	8,000.00	8,000.00	Healthy Grocery 10		92	1/18/2023	1/18/2023	2/17/2023	HEALTHY10	Ineligible		1
11506	6,000.00	0.00	Fluffy Pillow Inc 10		92	1/18/2023	1/18/2023	2/17/2023	FLUFFY10	Paid		
11508	6,000.00	6,000.00	Peterson Supply 10		92	1/18/2023	1/18/2023	2/17/2023	BSPETER10	Ineligible		1

Showing 1 to 3 of 3 entries First Previous Next Last Export

- Use the column headings to sort the columns or use the filter fields to narrow down your search. 
- Use the circular arrow icon to expand a row to view additional information.



Click the Invoice # to open the Invoice Detail drawer for additional details.

Invoice Search Invoice: 11505 Status: Ineligible Notes: 1

Debtor: Healthy Grocery 10

Amount: 8,000.00 Purchase Date: 1/18/2023
 Balance: 8,000.00 Days Due: 30
 Description: Funded: Yes

Transactions

BATCH #	AMOUNT	DATE	FACILITY	STATUS	TYPE
1339	8,000.00	1/18/2023	Factoring	Processed	Purchase

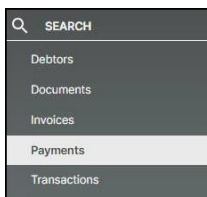
Showing 1 to 1 of 1 entries First Previous Next Last Export

How to view cash posting received today?

Payments

You can also view payment history in the Payments screen.

- Click **Payments** on the side navigation menu.



- If you want to search for all payments, leave the Payment Search Criteria fields blank and click Search.

Payment Search Criteria

Debtor Name Debtor #

 Exact Match ▾

Payment Reference
 Exact Match ▾

Date by Payment Posted Payment Date

from **to**
 mm/dd/yyyy mm/dd/yyyy

Payment Amount
 min max

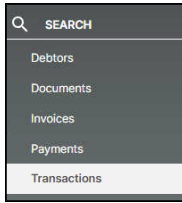
- In the Payments Search screen, you can click on the blue hyperlink to see the detail of the check.

Payment Search Edit Criteria										
CHECK # BEGINS WITH '11' X										
DEBTOR	POSTED DATE	CHECK DATE	CHECK #	PENDING	AMOUNT	APPLIED TO A/R	CHARGEBACK	GIVEBACK	IMAGES	
<input type="text"/>			<input type="text"/>							
Fluffy Pillow Inc 10	4/19/2023	4/19/2023	1104		9,500.00	9,500.00	0.00	0.00		1
Amazing Gadgets 10	3/31/2023	3/31/2023	11223	✓	1,500.00	0.00	0.00	0.00		
Fluffy Pillow Inc 10	11/29/2019	11/29/2019	1101		35,000.00	35,000.00	0.00	0.00		
Healthy Grocery 10	11/29/2019	11/29/2019	1102		21,000.00	21,000.00	0.00	0.00		
Snow Light Cleaning 10	11/29/2019	11/29/2019	1103		151,500.00	151,500.00	0.00	0.00		

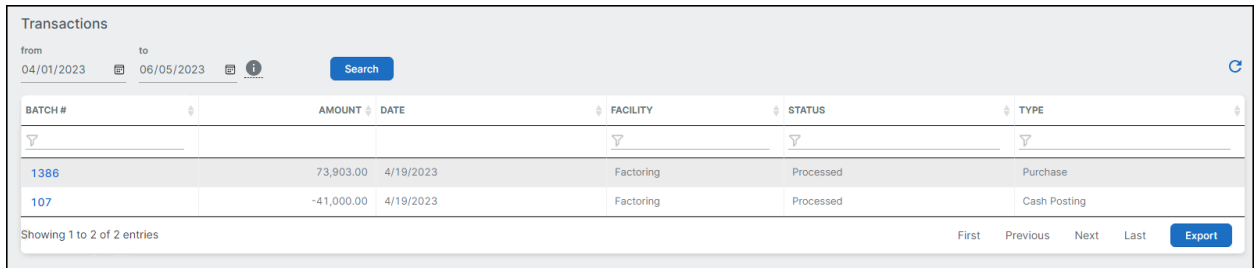
Showing 1 to 5 of 5 entries First Previous Next Last

How to view transactions processed today?

1. Click **Transactions** on the left navigation bar.



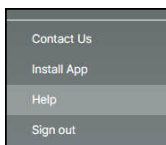
2. Enter the date range.
3. Click **Search**

A screenshot of a web application interface showing a table of transactions. The table has columns for BATCH #, AMOUNT, DATE, FACILITY, STATUS, and TYPE. Two entries are visible: one with batch # 1386, amount 73,903.00, date 4/19/2023, facility Factoring, status Processed, and type Purchase; and another with batch # 107, amount -41,000.00, date 4/19/2023, facility Factoring, status Processed, and type Cash Posting. The interface includes a search bar at the top with a date range from 04/01/2023 to 06/05/2023 and a search button. At the bottom, there are navigation buttons: First, Previous, Next, Last, and Export.

BATCH #	AMOUNT	DATE	FACILITY	STATUS	TYPE
1386	73,903.00	4/19/2023	Factoring	Processed	Purchase
107	-41,000.00	4/19/2023	Factoring	Processed	Cash Posting

Help

If you need additional information or assistance on the Web Portal, you have two options:



1. Click **Help** to drill into Online Help.
2. Click the **Contact Us** to contact your Account Executive.

How to read a Client Summary?

Funds Employed: This section details the Accounts Receivable, the gross purchases and collections of those receivables, the money you have 'out the door', or 'funds in use'. It is the sum of the cash you've been advanced less the cash that have received.

A/R Balance: The Accounts Receivable balance outstanding based on the invoices that has been purchased by the FI as of the ending date.

Fee Escrow: This represents fee deducted from the advance and placed into an escrow account until the invoice has been paid.

Reserve Escrow: This represents the rebate portion of the A/R Balance (unpaid invoices). For example, if you're advance 80% then the 20% goes into Reserve Escrow.

Advanced Balance: This represent the balance that has been advanced by the FI for the 'date(s) selected'

Cash Reserves: This represent the outstanding balance of the rebate portion of the A/R that has been paid in full by the customers.

Settlement: This represents the amount of funds awaiting settlement as of the ending date. For example, if funds were advanced prior to invoices purchased such as PO financing. Then when the invoices are purchased, the funds are settled out of the settlement account.

Total Funds Employed: This is the 'funds in use' balance as of the ending date.

Beginning A/R Balance: The Accounts Receivable balance outstanding based on the invoices that has been purchased by the FI as of the 'Starting Date' selected.

Purchases: This is the total amount of new invoices purchased by the FI for the 'date(s) selected'.

Collections: This is the amount of total payments and chargebacks (which reduces the A/R Balance) for the 'date(s) selected'.

Recourse: This is the total amount that were bought back by you via the purchases of new invoices for the 'date(s) selected'.

Charge backs: This is the total amount that were deducted from Cash Reserve to pay down the invoices for the 'date(s) selected'.

Give backs: This is the amount of payments received that were not for invoices purchased by the FI for the 'date(s) selected'.

Write Offs: This is the amount that has been charged back to invoices as a loss to the FI not to the client for the 'date(s) selected'.

Ending A/R Balance: The Accounts Receivable balance outstanding on the invoices that has been purchased by the FI as of the 'Ending Date' selected.

A/R Turn: The average number of days to pay (Beginning Balance/Collections * Days).

1 – 30 days: The aging balance of invoices purchased by FI as of the 'Ending' Date' selected and based on invoice/due/purchase date.

31 – 60 days: The aging balance of invoices purchased by FI as of the 'Ending' Date' selected and based on invoice/due/purchase date.

61 – 90 days: The aging balance of invoices purchased by FI as of the 'Ending' Date' selected and based on invoice/due/purchase date.

91 – 120 days: The aging balance of invoices purchased by FI as of the 'Ending' Date' selected and based on invoice/due/purchase date.

Over 120 days: The aging balance of invoices purchased by FI as of the 'Ending' Date' selected and based on invoice/due/purchase date.

Collateral: These are your open invoices purchased by First Business Bank.

A/R Balance: The Accounts Receivable balance outstanding based on the invoices that has been purchased by the FI as of the ending date.

Invoice in Dispute: The outstanding amount on invoices that have been flagged as disputed.

Invoices Available for Recourse: The outstanding amount for invoices in which the FI will return non-performing, unpaid or partial paid invoices to the client.

Ineligible Set Asides: The amount set aside as ineligible for Asset Based Lending collateral.

Ineligible Invoices: The outstanding amount on invoices that have been flagged as ineligible.

Cross Ineligibility: The outstanding amount on invoices that have been flagged as cross ineligibility. Cross ineligibility occurs when one ineligible invoice makes all invoice ineligible.

Available Collateral: The remainder of A/R Balance plus Paid in Float minus all dilution, dispute, recourse, and ineligibility.

Reserves: This report list the calculation to the Reserve account.

Available Collateral: The remainder of A/R Balance plus Paid in Float minus all dilution, dispute, recourse, and ineligibility.

X Maximum Advance Rate: The percentage of the invoice amount that is advanced to you.

Gross Available: This is the amount based on the available collateral times the advance rate.

- **Funds Employed:** This the ending balance of the money you have 'out the door', or 'funds in use'. It is the sum of all cash you've been disbursed less all the cash you've received plus all earned fees and reserve charges.

Available Reserves: This is the amount based on the Gross Available minus the Fund Employed balance.

- **Accrued Fees:** This is the amount of fees earned to date on your open invoices.

Available For Release: This the remainder amount of the Adjusted Reserves minus required reserves and float.

Cash Reserves: This represent the outstanding balance of the rebate portion of the A/R that has been paid in full by the customers.

+ **Escrowed Reserves:** This represents the rebate portion of the A/R (unpaid invoices). For example, if you advance 80%, 20% goes into the Escrowed Reserves.

Total Reserves: Total amount of Cash Reserves and the Escrowed Reserves.

- **Recourse/Ineligible:** The outstanding amount on invoices that have been flagged as recourse and ineligible.

- **Accrued Invoice Fees:** This is the amount of fees earned to date on your open invoices.

- **Accrued Interest:** This is the amount of fees earned on the net funds employed balance

Adjusted Reserves: This is the amount of total Reserves minus recourse, fees, and interest.

Additional Reserves Req'd: This is additional amount that the FI has set aside as required reserve.

Float Ineligibility Variance: This the amount of your reserve escrow less fees earned. It is held against reserves as ineligible for disbursement.

Available For Release: This the remainder amount of the Adjusted Reserves minus required reserves and float.