jack henry™

Complementary Solution

FactorSoft®

Release 2023

Web Portal User Guide

Momentum Capital Funding, LLC

© 1999-2022 Jack Henry & Associates, Inc.

All rights reserved. Information in this document is subject to change without notice. Dates contained in this document are provided as estimates only and can be changed at any time at the sole discretion of Jack Henry & Associates, Inc.

Printed in the United States of America.

No part of this document may be copied, reproduced, stored in a retrieval system, displayed, distributed or transmitted in any form or any means whatsoever (electronic, mechanical or otherwise), including by photocopying or recording for any purpose, without the prior written permission of Jack Henry & Associates, Inc. Making unauthorized copies of this document for any purpose other than your own personal use is a violation of United States copyright laws.

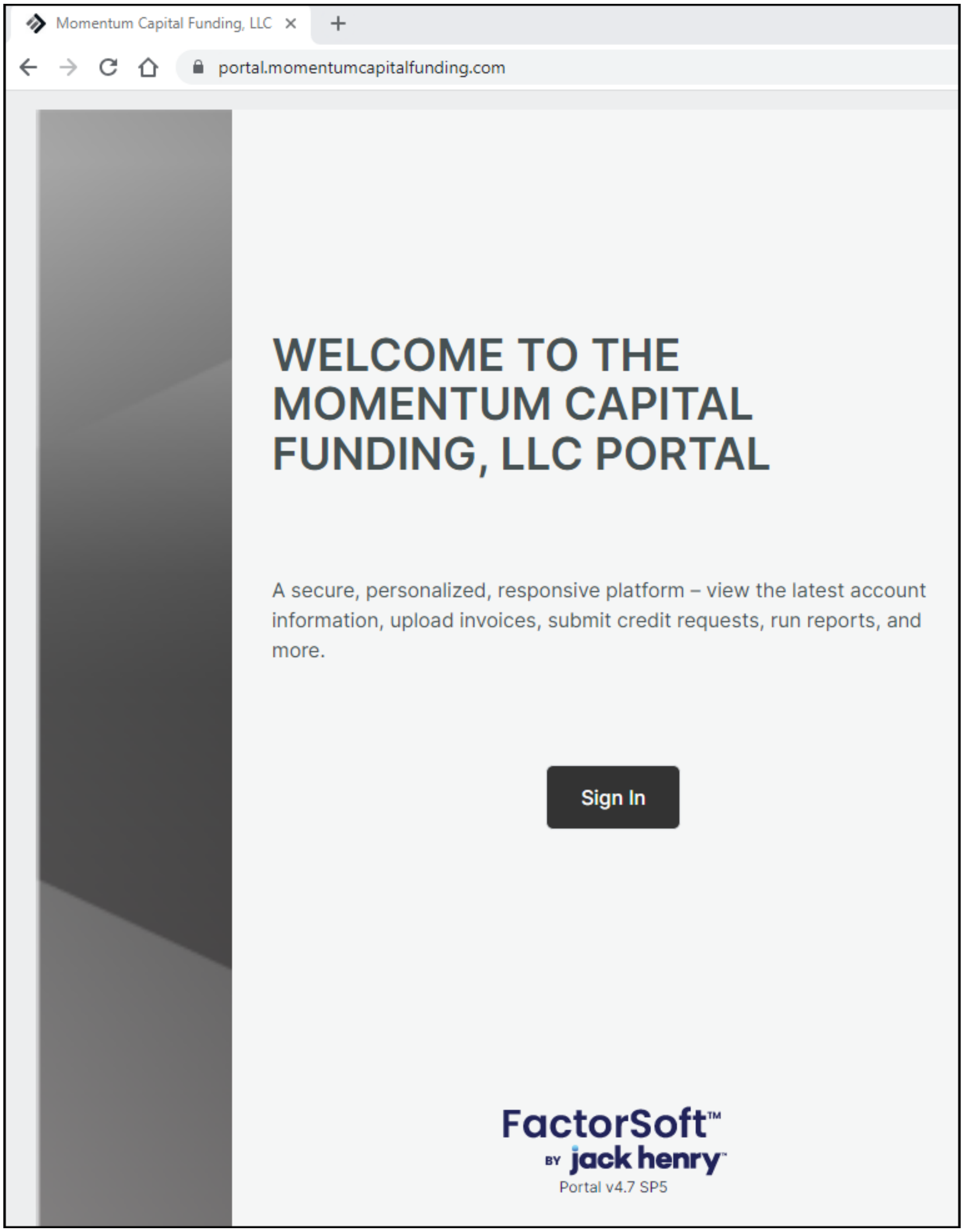
Any unauthorized use of Jack Henry & Associates, Inc.'s, trademarks and service marks is strictly prohibited. A list of registered and unregistered marks owned or licensed by Jack Henry & Associates, Inc. is located at: https://www.jackhenry.com/more-from-jha/pages/trademark-notice.aspx.

Various other trademarks and service marks used or referenced in this document are the property of their respective owners.

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**.

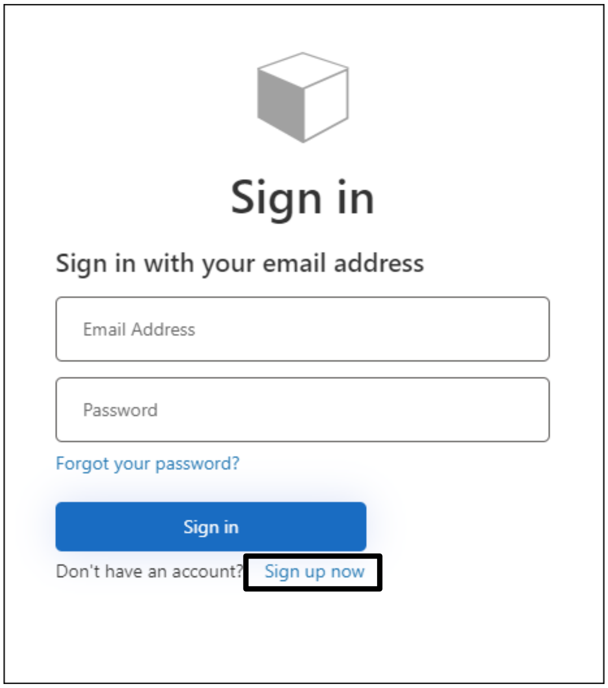


Sign up for Web Portal access

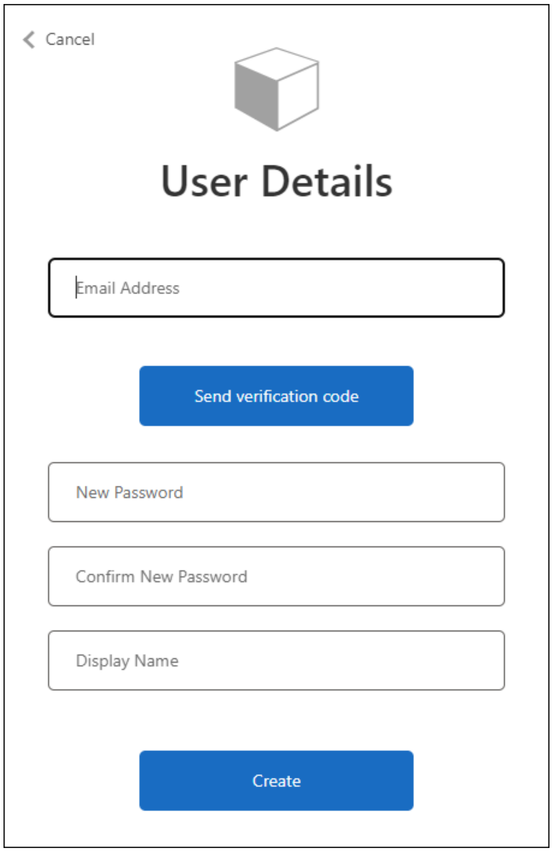
One of the great features of the Web Portal is the user-friendly sign-up process.

Sign Up Now

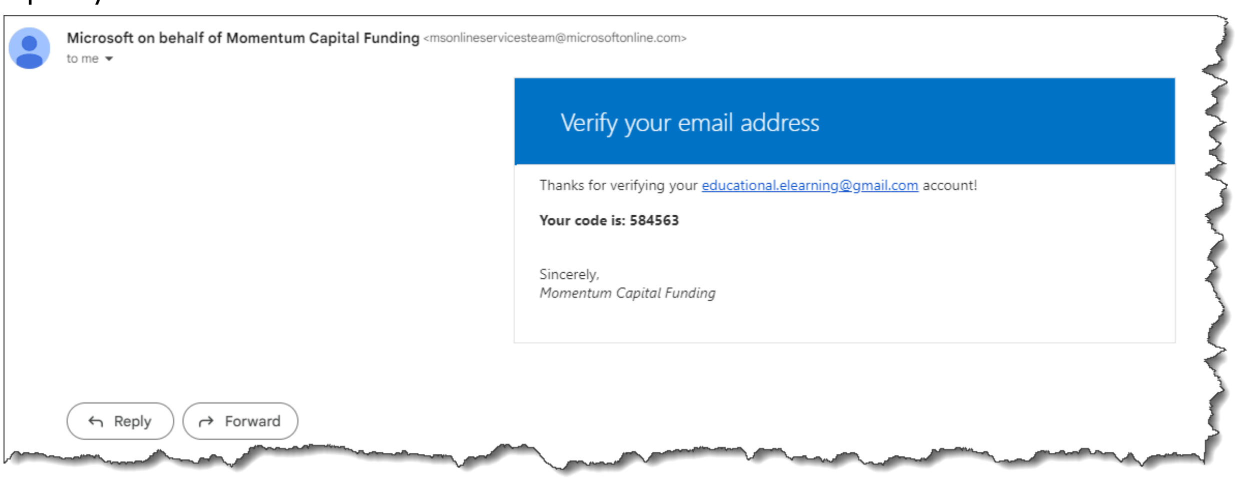
1. On the Web Portal sign-in screen, click the Sign up now link.



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



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

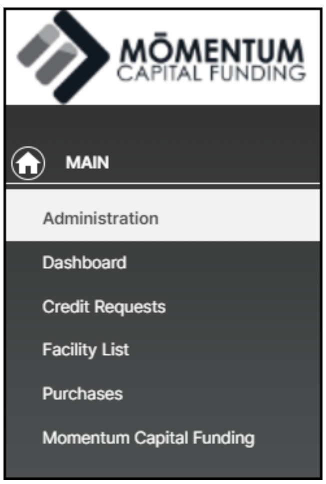
If you did not get the email, please check your junk/spam folder.

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>

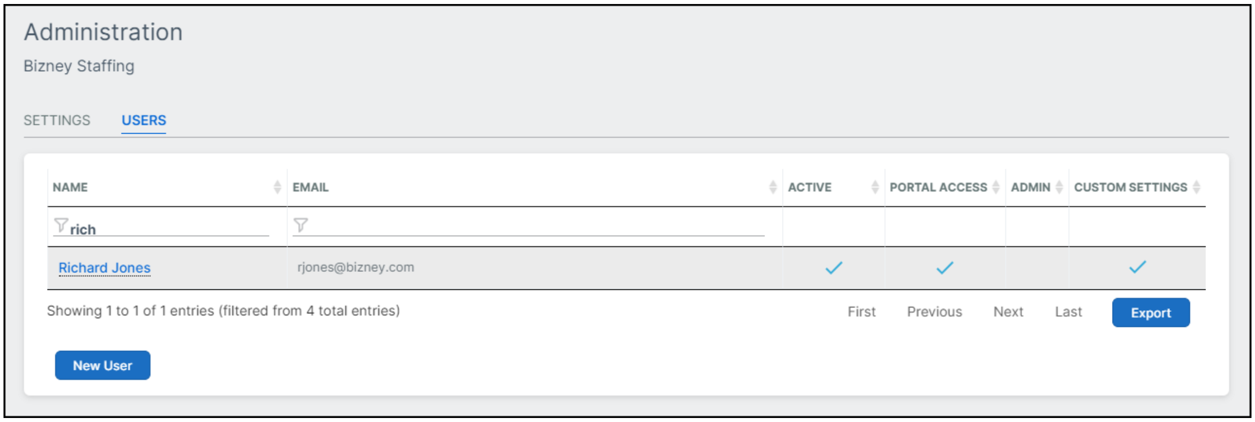
How to sign in as a Web Portal Administrator

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



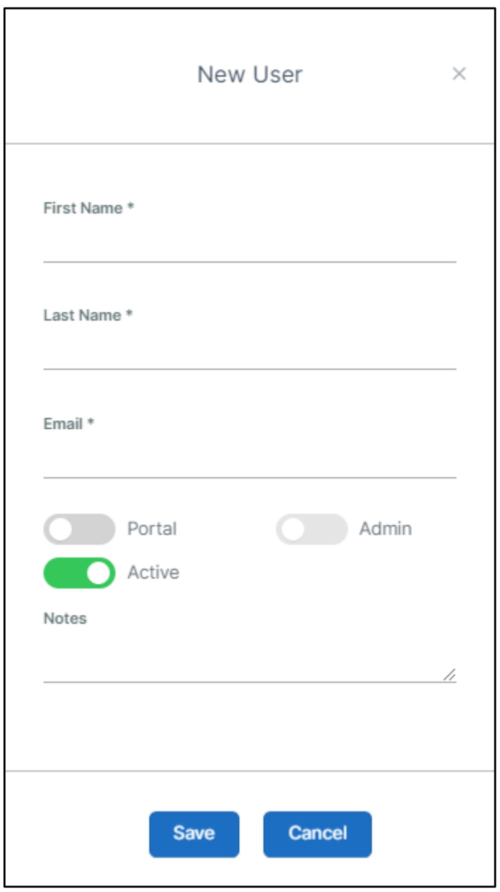
How to create a Web Portal user

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.



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

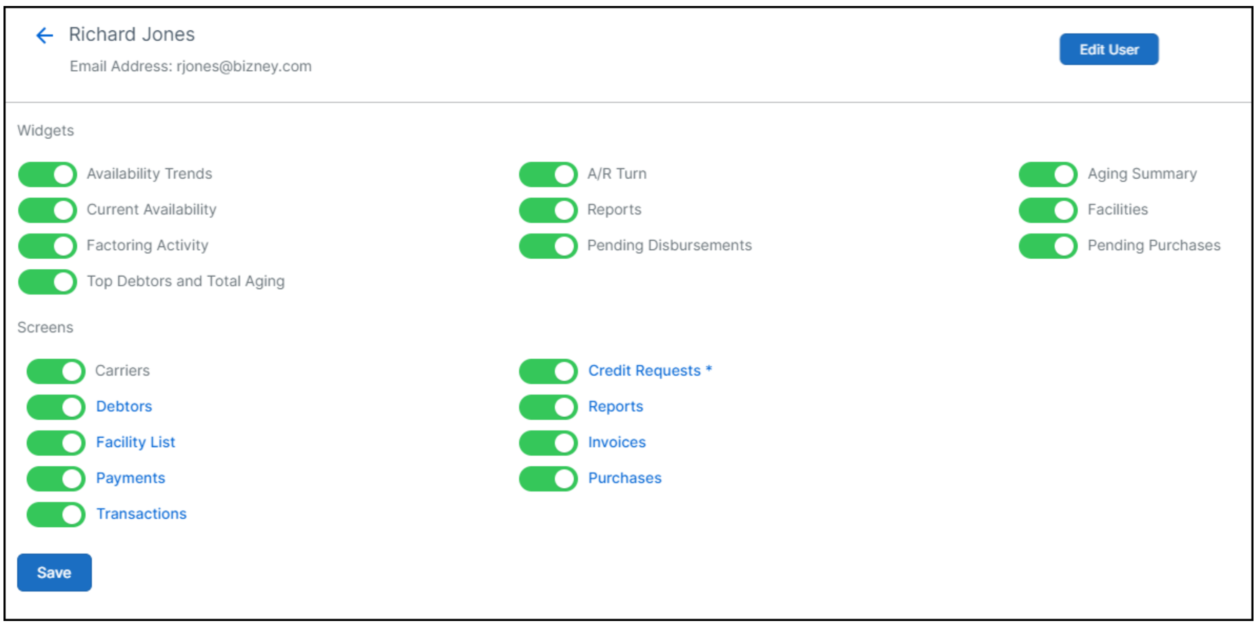
7. Click Save.

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.



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.

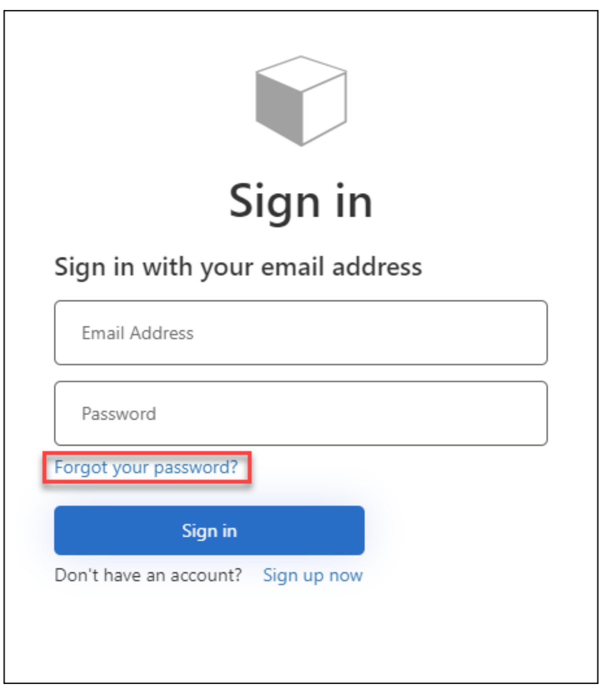
User screen

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

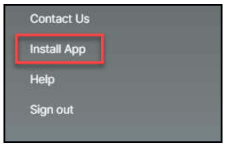
If a user forgets their password, they can simply click the Forgot Password link on the sign-in screen and repeat the verification process.



Optimize Your Device

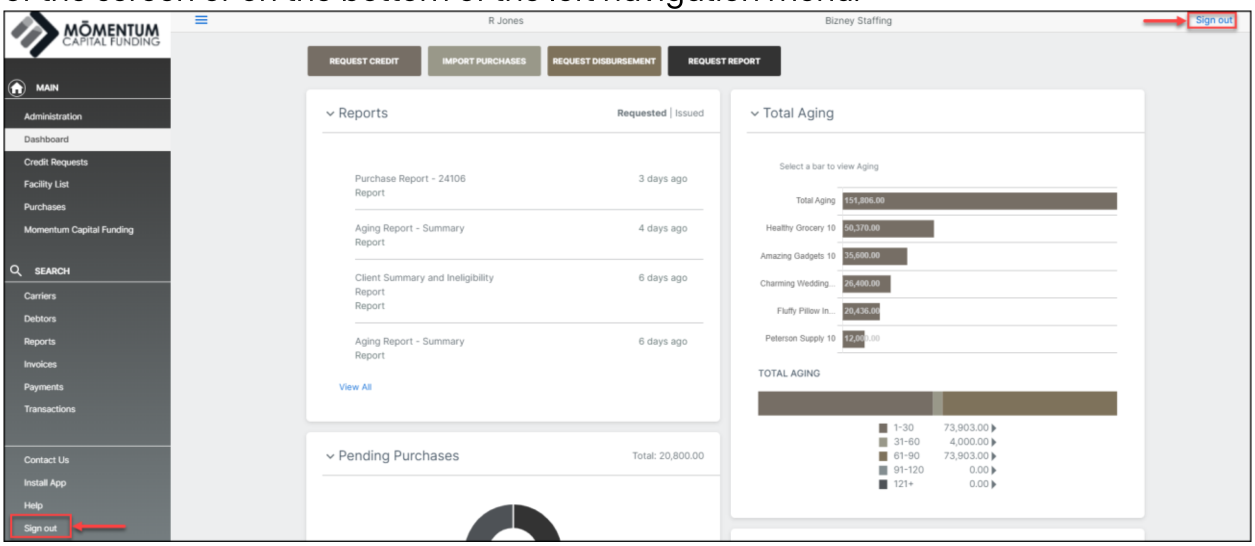
For the best experience:

- 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?

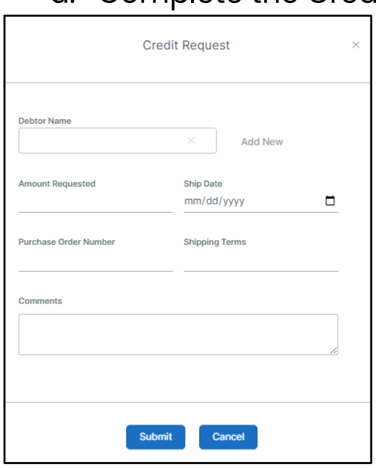
Use the help icon  to access online help for more details.

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.

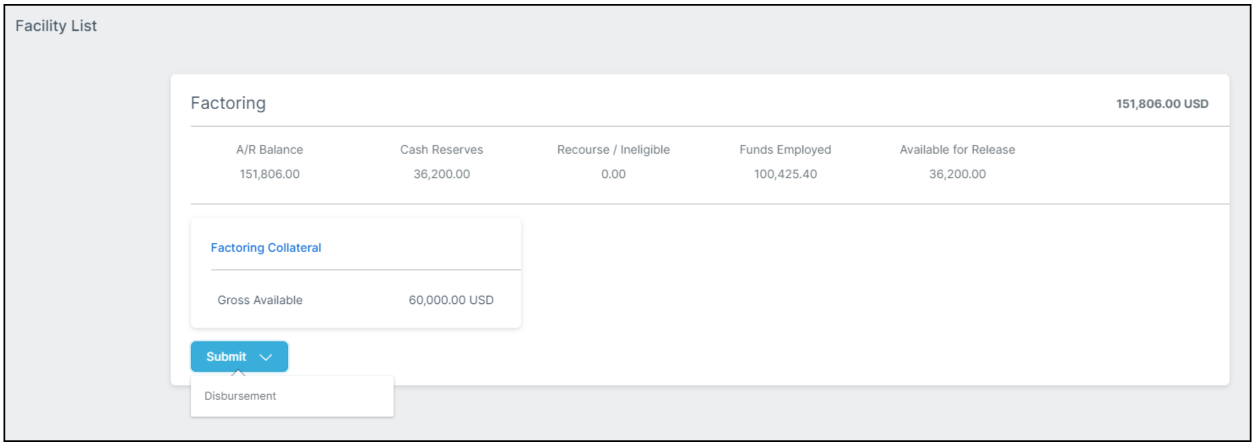
How to submit a credit request

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



Facility List

Facility List information includes portfolio client/member relationships:



Factoring

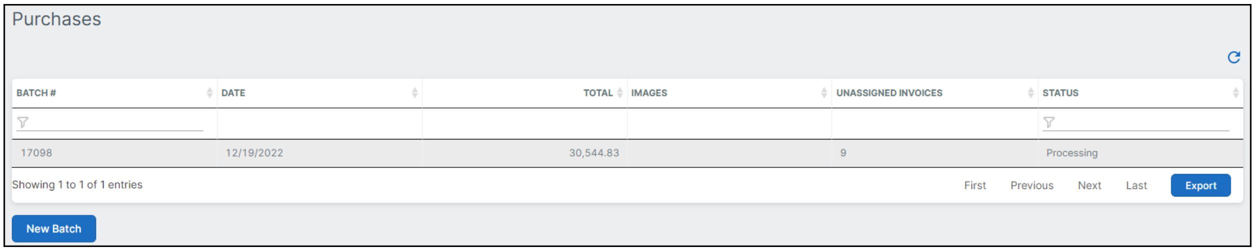
- **A/R Balance** – balance as of the current processing date.
- **Cash Reserves** – the client's cash reserve amount.
- **Recourse/Ineligible** – the dollar amount of invoices available for recourse and invoices in dispute.
- **Funds Employed** – amount calculated by subtracting cash reserves, settlement 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



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

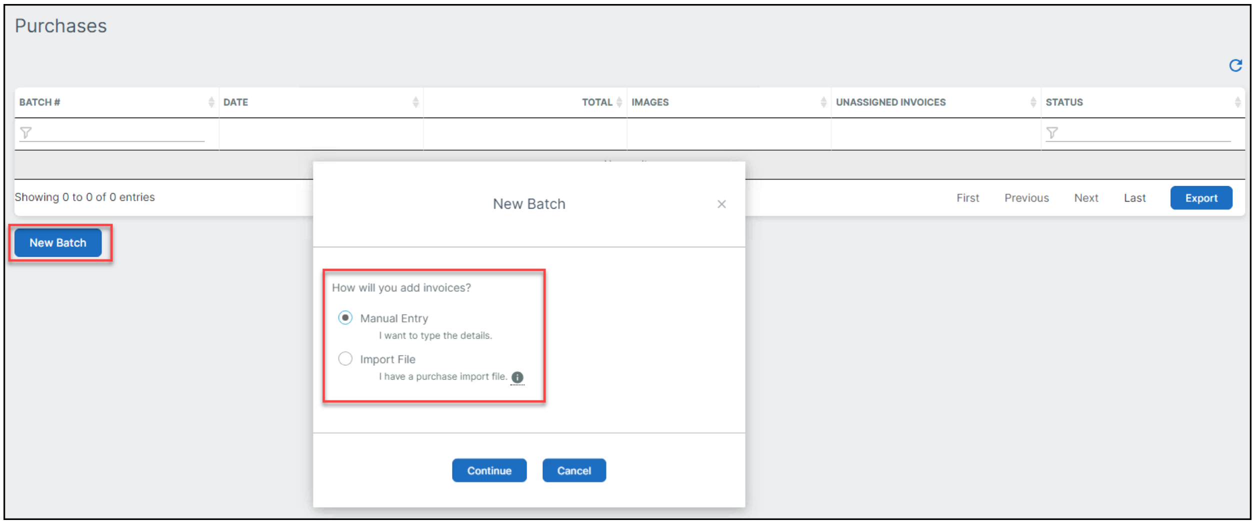
Data Submission

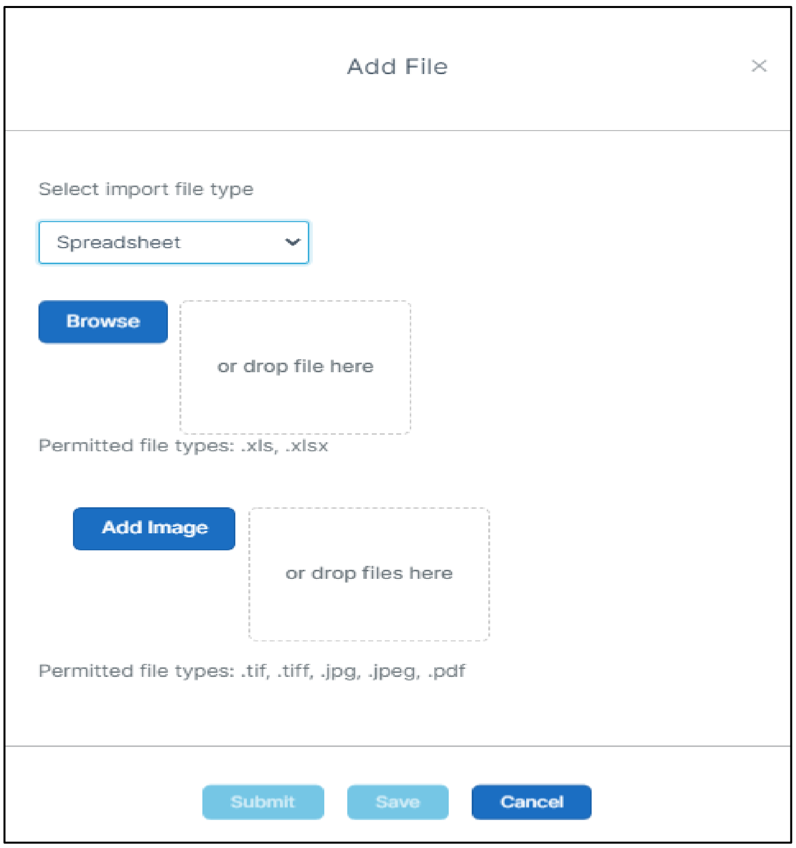
The Web Portal allows you to upload the Purchase Import excel file and copy of the invoices. The images need to be in either tiff, jpg or pdf format.

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.





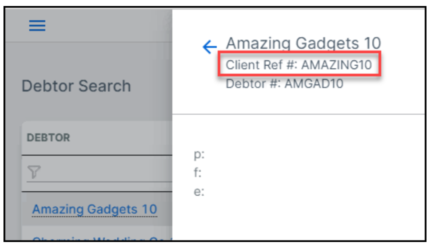
2. Select the file type to import.
3. Browse for the file or use the drag-and-drop functionality.
4. Click **Add Image** to add the image file or use the drag-and-drop functionality.
5. Click **Submit**.

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 strong recommended to facilitate matching and updating of records during the import process.

	A	B	C	D	E	F	G
1	REFNO	DTR_NAME	INVNO	PO_NO	INVAMT	INVDATE	DUE_DATE
2	AI0001	AAA Insurance	72901	24444	$927.00	5/1/2021	5/31/2021
3	LOWE	Lowes	73005	25706	$1,200.00	5/2/2021	6/16/2021
4	SAGE	Sage and Sand	73044	25535	$1,350.00	5/3/2021	7/2/2021
5	CHR	CH ROBINSON	73100	OC2273	$550.70	5/4/2021	6/3/2021
6							
7							

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

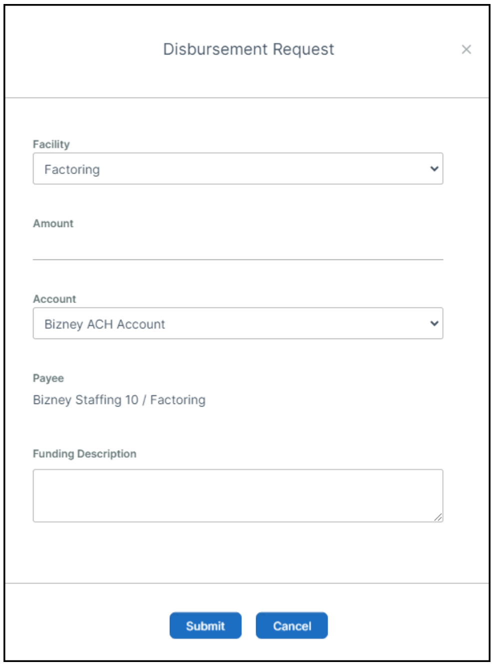
INVAMT = Invoice Amount

INVDATE = 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.



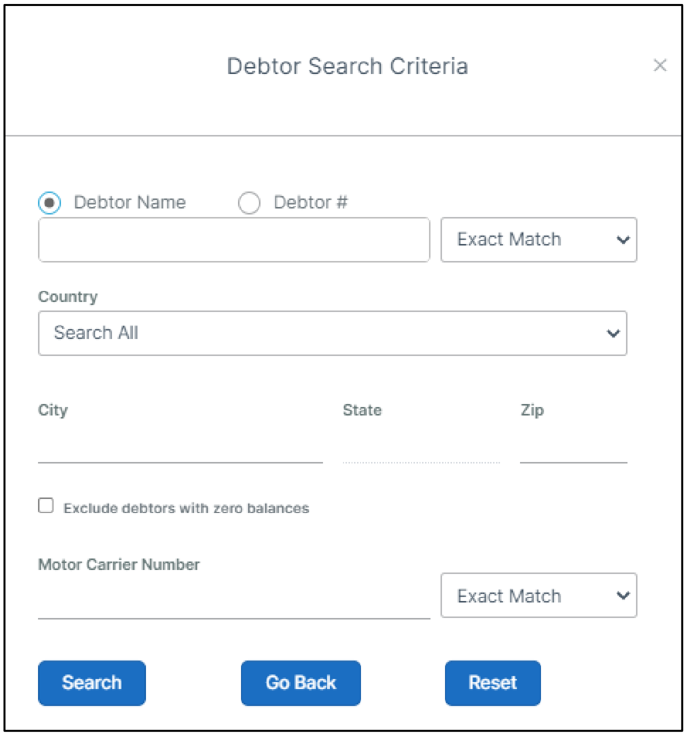
Search

How to search for a debtor

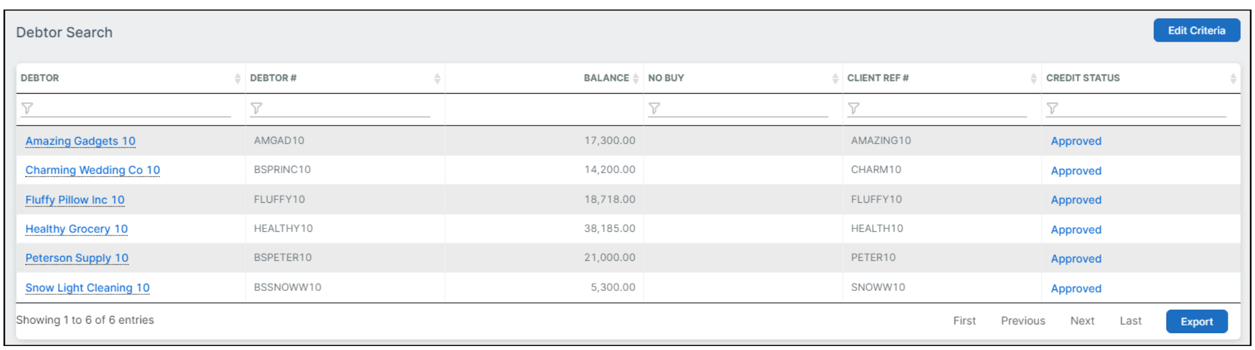
If you need to know if a debtor exists or need additional information on them, you can go to the Debtor Search screen to view the debtor's name, debtor number, address, motor carrier number and credit rating.

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.



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.

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.

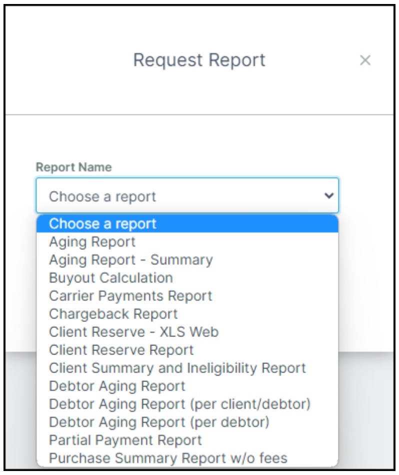
Reports

How to request reports?

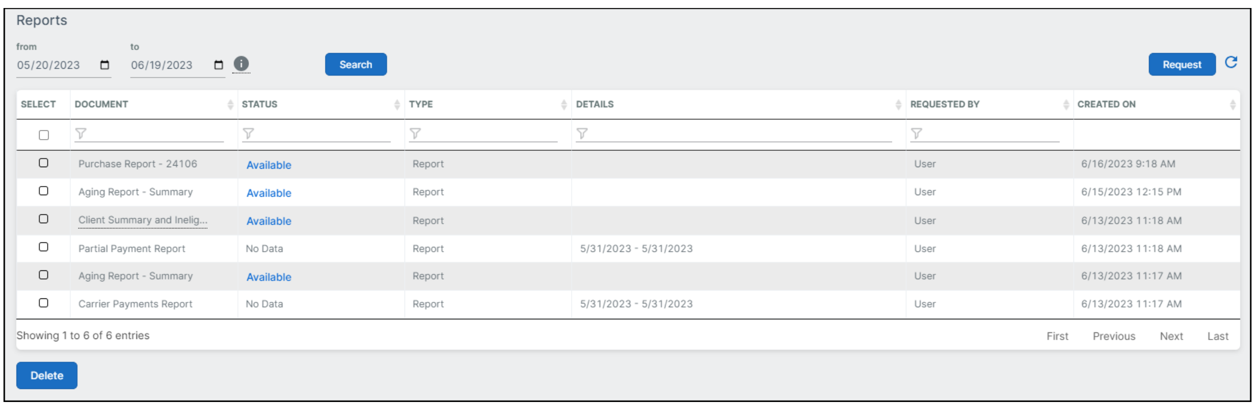
If you need to view any reports that have been made available in the Web Portal, you can go to the Dashboard and request the reports.

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**.



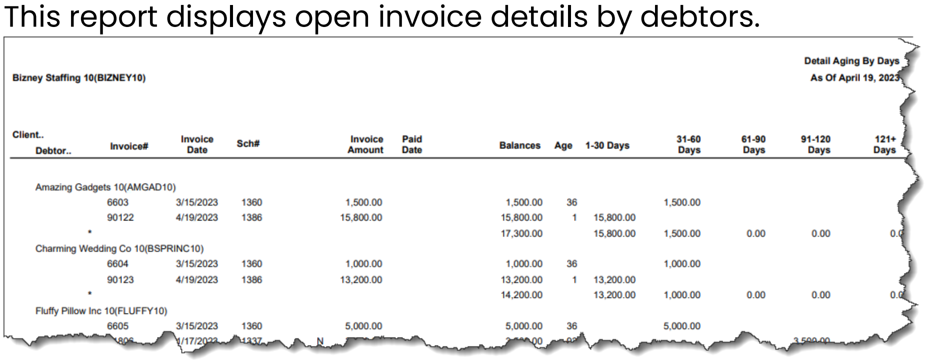
3. When available, the report appears in the Reports widget on the Dashboard and in the Reports screen.
4. Click on the **Available** blue hyperlink to select the report to view.



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

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	0.0
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	0.0
Fluffy Pillow Inc 10(FLUFFY10)												
	6605	3/15/2023	1360	5,000.00		5,000.00	36		5,000.00			

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	Batch#	Carrier Invoice#	Terms..	Gross Amount	Previous Amount	Fee	Net Due	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(DOWNTOWN19)											
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	NF1515	4/6/2023	149		1,000.00	4/6/2023	149	(1,000.00)		
			Client Total		1,000.00			(1,000.00)		
AKME Corporation 19 (AKME19)										

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#	Reference.. / Debtor..	Buy Date	Days Open	Activity Type	Applied To A/R	Applied To Advance	Applied To Fee	Reserve Amount
4/3/2023	Bal											90,860.95
4/4/2023	Cash	Payment Report#147			Pending							
		1003	PAULNOV10	1850	Paul's Novelties 10	12/12/2019	999	Pmt	(12,000.00)	(10,560.00)	0.00	0.00
		1913	PAULNOV10	1850	Paul's Novelties 10	6/1/2022	308	Pmt	2,000.00	1,760.00	140.00	60.00
		5511	PAULNOV10	1850	Paul's Novelties 10	4/4/2023	1	Pmt	8,000.00	7,040.00	0.00	800.00
		6518	PAULNOV10	1850	Paul's Novelties 10	7/21/2022	258	Pmt	2,000.00	1,760.00	115.00	85.00
									0.00	0.00	255.00	945.00
4/6/2023	Cash	Payment Report#149			Pending							
		NF1515	PAULNOV10	1515	Paul's Novelties 10	4/6/2023	0	N/F	1,000.00	0.00	0.00	0.00
4/6/2023	Adj	Adjustment Batch#151			Z001815							
		NF1515	PAULNOV10		Paul's Novelties 10	4/6/2023	0	C/B	(1,000.00)	0.00	0.00	1,000.00
						Client Total			0.00	0.00	255.00	92,805.95
						Grand Total			0.00	0.00	255.00	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)

Funds Employed

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	

Collateral

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

Reserves

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
-Add'l Reserves Required	0.00	Required Reserves	9,570.30
-Ineligible Float	0.00	-Add'l 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.

Client Bizney Staffing 10 (BIZNEY10) Only

April 19, 2023

Debtor/Client..	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.

Client Bizney Staffing 10 (BIZNEY10) Only

April 19, 2023

Debtor/Client..	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	
Snow Light 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	
Snow Light Cleaning 10 (BSSNOWW10)	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

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)

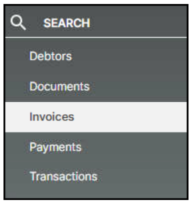
Purchase Summary Without Fees
April 1, 2023 Thru April 19, 2023

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
				73,903.00			66,512.70
		Client Total:		73,903.00			66,512.70

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.

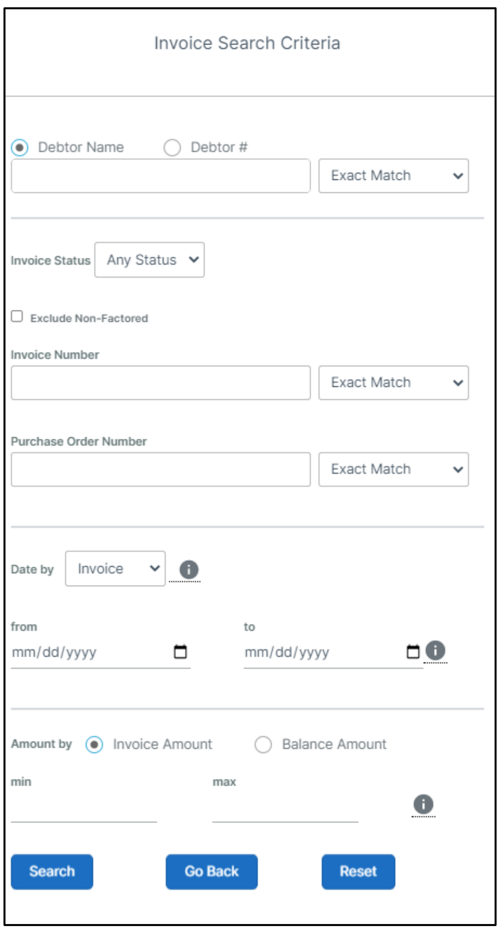
1. On the left side navigation menu, click **Invoices** in the Search section.



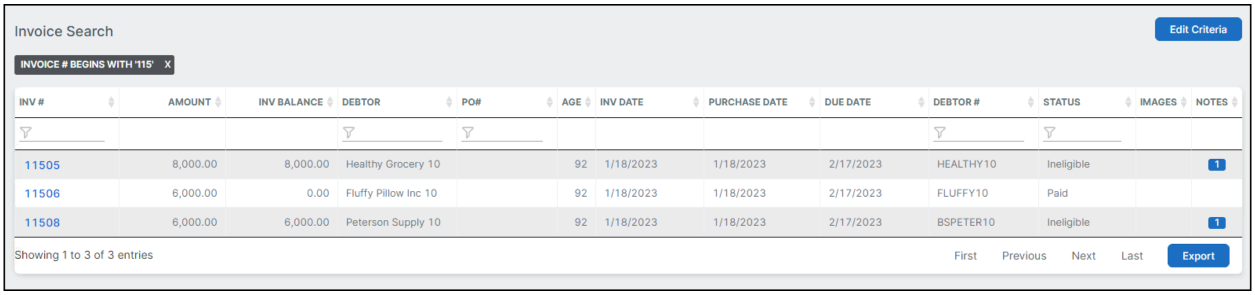
2. In the Invoice Search Criteria window, define your search.

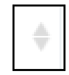
NOTE

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

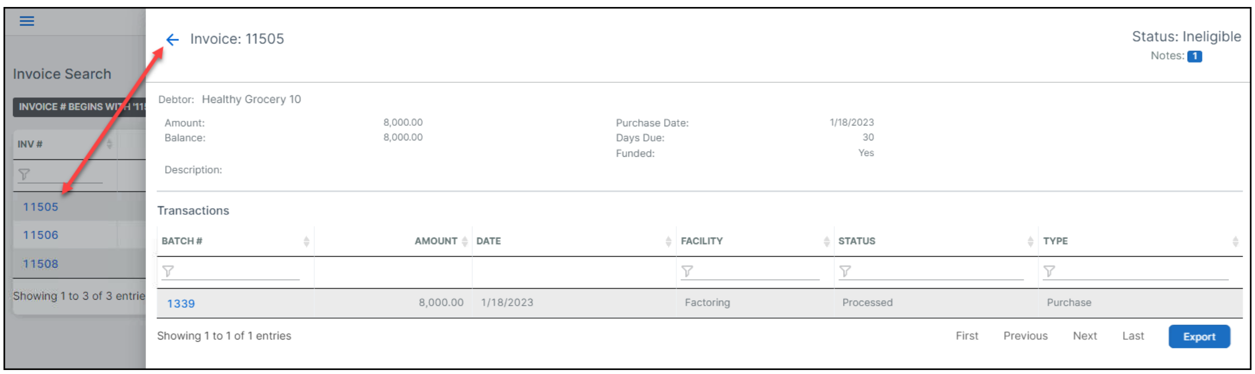


3. The Invoice Search screen opens.



4. Use the column headings to sort the columns or use the filter fields to narrow down your search. 
5. 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.

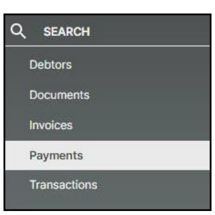


How to view cash posting received today?

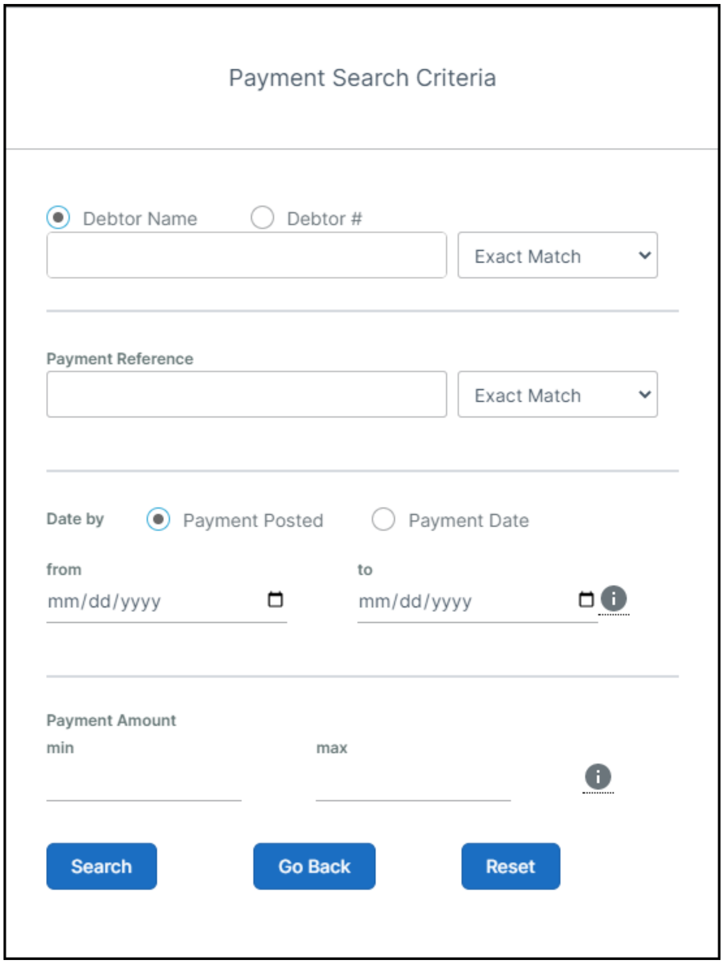
Payments

You can also view payment history in the Payments screen.

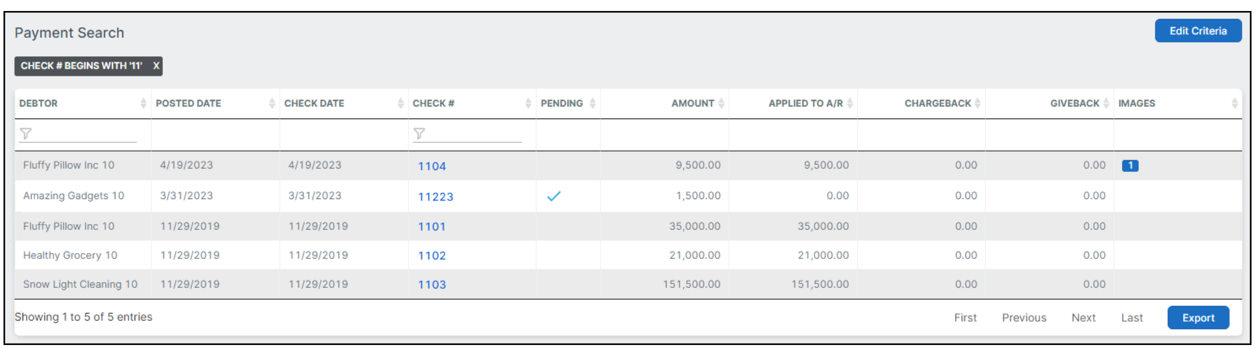
1. Click **Payments** on the side navigation menu.



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



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

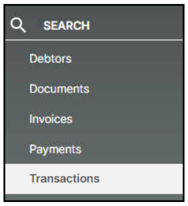


DEBTOR	POSTED DATE	CHECK DATE	CHECK #	PENDING	AMOUNT	APPLIED TO A/R	CHARGEBACK	GIVEBACK	IMAGES
Fluffy Pillow Inc 10	4/19/2023	4/19/2023	1104		9,500.00	9,500.00	0.00	0.00	1
Amazing Gadgets 10	3/31/2023	3/31/2023	11223	✓	1,500.00	0.00	0.00	0.00	
Fluffy Pillow Inc 10	11/29/2019	11/29/2019	1101		35,000.00	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	

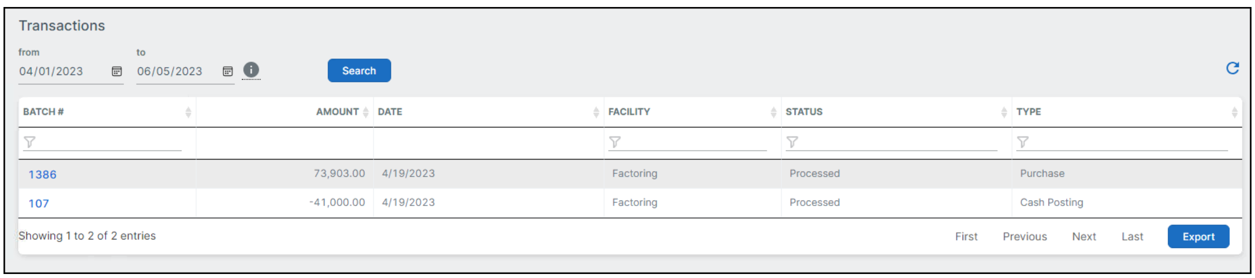
Showing 1 to 5 of 5 entries
First Previous Next Last Export

How to view transactions processed today?

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

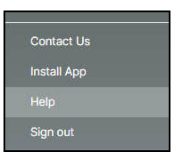


2. Enter the date range.
3. Click **Search**



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.