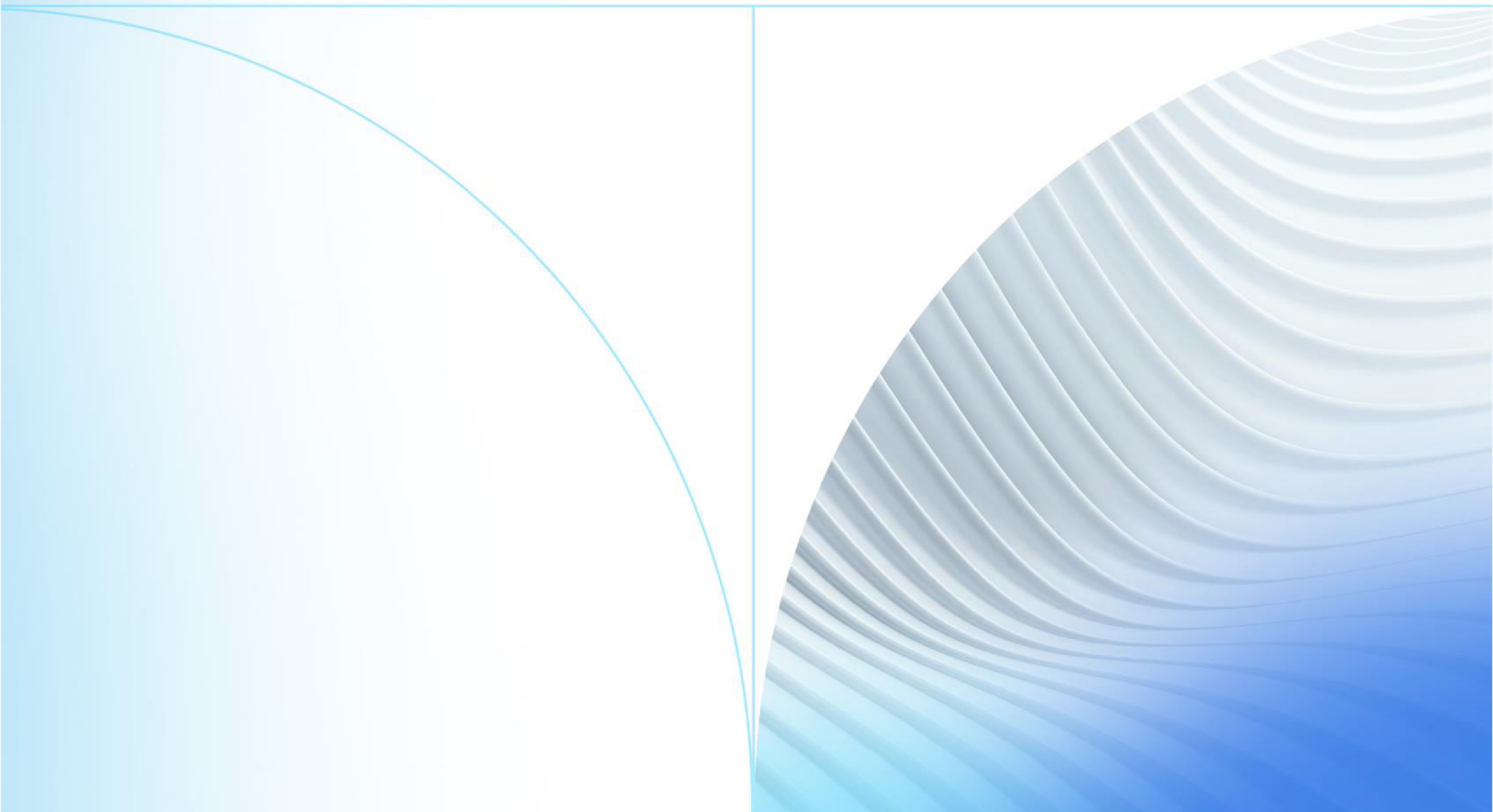




FactorSoft™

• Release v4.7

Insurance Policy Center User Guide



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Limitations on Maintenance Services

The FactorSoft™ application is intended for use in accordance with the standards and processes described within this documentation. Efforts to investigate and/or repair FactorSoft™ application or data integrity issues caused by activities or integrations outside of the intended use of the FactorSoft™ platform will be subject to the then-current Jack Henry Professional Services billable hourly rate.

Standard Maintenance Services (Technical Support) does not include the following:

Investigation and Remediation of errors and data integrity issues caused, contributed to, or by any of the following:

- a software program that was not originally provided by Jack Henry
 - third-party automation, BOT/Screen Scraping technology, custom importers, or any other integration with FactorSoft™ that was not created by or in conjunction with Jack Henry.
- any modification not provided by Jack Henry to the software or standard database schema
 - the addition of custom database elements including triggers, stored procedures, tables, and columns
 - the alteration of standard FactorSoft™ triggers, tables, columns, stored procedures and indexes
 - the execution of T-SQL scripts resulting in changes to the data stored within the FactorSoft™ database
- equipment, software, networks or any other infrastructure in the customer's environment that does not meet the minimum requirements described within the then-current FactorSoft™ product documentation

Please note that if you are exploring possibilities with third-party software providers or considering altering the FactorSoft database in any way, it is strongly recommended that you discuss your plans with the FactorSoft™ support team before making any commitments or changes. As your software partner, we may be able to help solve your business problem in a way that does not introduce risk, data corruption, or system instability.

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Insurance Policy Center

The Insurance Policy Center add-on module is used to create new insurance policy records by entering specific policy information. In addition, amounts allocated to individual debtors, claims against the policy, important contacts, deductions, and so on can also be entered using this module. Once a policy is added, this module can be used to modify policy details and review policy information.

SEPARATELY LICENSED ADD-ON MODULE

This feature is only available as a separately licensed upgrade.

For more information, contact your Jack Henry™ representative at lendinginfo@jackhenry.com

Setting Up Insurance Policy Center

Before you can use Insurance Policy Center, some setup needs to occur. Some of the setup may have been done when FactorSoft was implemented. If you have any questions, contact Technical Services.

The following outlines the setup steps that need to be done to set up Insurance Policy Center. More information about each step can be found in the sections indicated. Once the setup is complete, you can create insurance policies for clients and generate insurance related reports.

1. Turn on the Insurance Policy Center feature in the Control File
 - Insurance Policy Center is one of our add-on modules for FactorSoft. Please contact Technical Services to have Insurance Policy Center enabled for your business.
2. [Set up Engine Task](#)
3. Set up Tables
 - "Defining Reason Codes" on page 8
 - "Defining Red Flag Rules" on page 7
4. [Set up System Preferences](#)
5. [Set up Security Roles](#)
6. Create Client Terms. See the Administration Guide for more information.
7. Create Client.
 - When you create the client you must select the **Requires Insurance Policy** check box on the Insurance Policies panel of the Client Information screen.
8. Create Client/Debtor Relationship
 - You must enter a value in the **Max Credit Protection** field on the Extra Terms tab.
9. [Create Insurance Policy and work the policy as needed.](#)

Setting Up Engine Tasks

You can set up an Engine Task to have the system automatically process Insurance Policy ineligibility recalculations when changes occur in the data.

If you do not set up the engine task you will have to manually recalculate the data to see updates, see "How to Recalculate Redundant Data" on page 53 for more information.

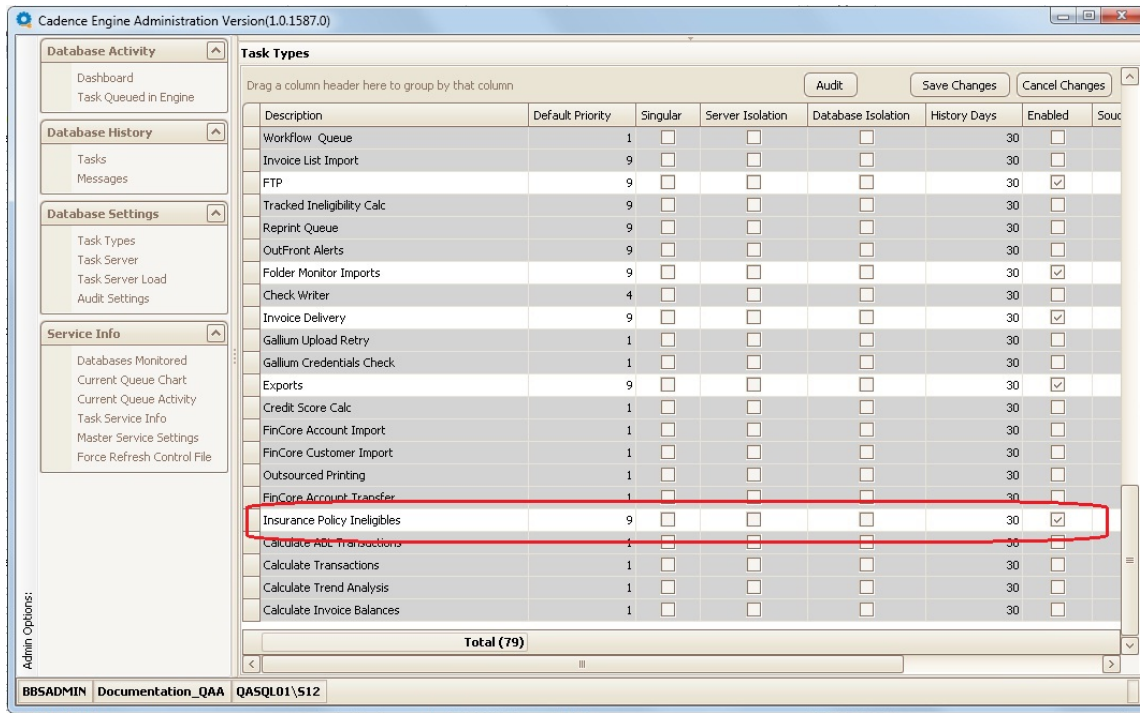
You must also set a System Preference if you want allow the engine to process the task automatically any time a transaction against a policy is processed. See "Setting System Preferences" on page 12 for more information.

Contact our Technical Services team if you have any questions about setting up Engine Tasks.

CAUTION

We strongly recommend that the Engine services be stopped and restarted any time Insurance Policy Center System Preferences are changed.

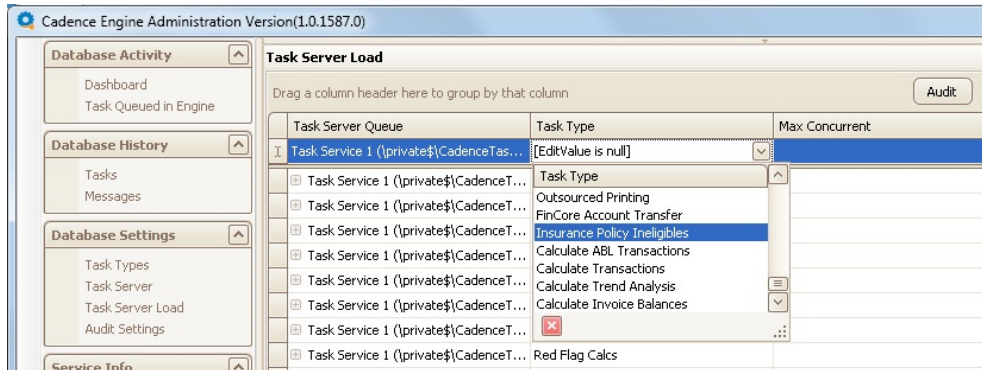
1. Open up the EngineAdmin module.
2. In the Database Settings area, click **Task Types**.
3. Locate the **Insurance Policy Ineligibles** task in the list. Set the **Default Priority** to **9** and select the **Enabled** check box.



4. In the Database Settings area on the left, click **Task Server Load**.

5. Add the Insurance Policy Center task to the Queue:

- a. Click in the blank row near the top to add a new task to the queue.
- b. From the **Task Server Queue** list, select the task service you want to process the task. This task should be set up to execute within an exclusive Task Service, as the Task Service may hang up if combined with Crystal Reports executions.
- c. From the **Task Type** list, select **Insurance Policy Ineligibles**.



- d. In **Max Concurrent** field, enter 1.

e. Click **Save Changes**.

Task Server Load

Drag a column header here to group by that column

Audit Save Changes Cancel Changes

| Task Server Queue | Task Type | Max Concurrent | Enabled |
|--|--|----------------|-------------------------------------|
| * Click here to add a new row | | | |
| Task Service 1 (\private\$\CadenceT... | Invoice Calculation Table | 5 | <input checked="" type="checkbox"/> |
| Task Service 1 (\private\$\CadenceT... | Transaction Activity Calculation Table | 5 | <input checked="" type="checkbox"/> |
| Task Service 1 (\private\$\CadenceT... | Check Activity Calculation Table | 5 | <input checked="" type="checkbox"/> |
| Task Service 1 (\private\$\CadenceT... | Emails | 1 | <input checked="" type="checkbox"/> |
| Task Service 1 (\private\$\CadenceT... | Roll Date Header | 1 | <input checked="" type="checkbox"/> |
| Task Service 1 (\private\$\CadenceT... | Roll Date Detail | 3 | <input checked="" type="checkbox"/> |
| Task Service 1 (\private\$\CadenceT... | Collection Queue Calcs | 5 | <input checked="" type="checkbox"/> |
| Task Service 1 (\private\$\CadenceT... | Red Flag Calcs | 5 | <input checked="" type="checkbox"/> |
| Task Service 2 (\private\$\CadenceT... | SQL Reports | 1 | <input checked="" type="checkbox"/> |
| Task Service 1 (\private\$\CadenceT... | Internal Messages | 1 | <input checked="" type="checkbox"/> |
| Task Service 3 (\private\$\CadenceT... | Invoice Delivery | 1 | <input checked="" type="checkbox"/> |
| Task Service 1 (\private\$\CadenceT... | Folder Monitor Imports | 1 | <input checked="" type="checkbox"/> |
| Task Service 1 (\private\$\CadenceT... | Insurance Policy Ineligibles | 1 | <input checked="" type="checkbox"/> |
| Task Service 1 (\private\$\CadenceT... | Outsourced Printing | 1 | <input checked="" type="checkbox"/> |
| Task Service 1 (\private\$\CadenceT... | OCR Invoice Conversion | 1 | <input checked="" type="checkbox"/> |
| Task Service 1 (\private\$\CadenceT... | OCR Invoice Interpretation | 1 | <input checked="" type="checkbox"/> |
| Task Service 1 (\private\$\CadenceT... | OCR Invoice Validation | 1 | <input checked="" type="checkbox"/> |
| Task Service 1 (\private\$\CadenceT... | OCR Invoice Export | 1 | <input checked="" type="checkbox"/> |
| Task Service 1 (\private\$\CadenceT... | Exports | 1 | <input checked="" type="checkbox"/> |

Admin Options: DAVID Documentation_Ins qasql01\s12

Defining Red Flag Rules

Red Flag Rules are used to define what appears in the Red Flag Queue and in the Red Flag Queue Report, which are used to quickly see issues or critical warnings regarding your clients and accounts. There are a few Red Flag Rules you can set up for insurance policies in Insurance Policy Center.

To define Red Flag Rules, within FactorSoft Desktop, on the **File** menu, select **Tables**. Then, on the **Client & Debtor** menu, select **Red Flag Rules**. Define the rules listed below as needed for Insurance Policy Center:

- **Insurance Policy Limit** – Used to flag policies that have used a specific percentage of the policy limit.
- **Insurance Policy Expiration** – Used to flag policies that are set to expire in a specific number of days defined in the rule.
- **Insurance Policy Premium Due** – Used to flag policies that are within a specific number of days of the premium due date.
- **Insurance Turnover Declaration** – Used to flag policies that are within a specific number of days before the turnover date.
- **Policy Expired Detail** –Used to flag clients when the Insurance Policy has expired.
- **Policy Limit Detail** – Used to flag Clients that have used a specific dollar amount of the policy limit.
- **Premium Payment Detail** – Used to flag policies when the Insurance Policy Premium Payment is due.
- **Turnover Date Detail** – Used to flag policies when the Insurance Turnover Declaration date is due.

For more detailed information about the Red Flag Rules table and screens, see the Red Flag Rules information in the FactorSoft Admin Guide.

Defining Reason Codes

Before transactions can be processed for the client for insurance, reason codes must be set on the Dispute/Ineligibility/No Buy Code Table screen in the Tables module and selected in System Preferences for Ineligible Invoice Titles. The following codes must be defined exactly as pictured in the following image.

Note

When defining these codes, the **In Dispute (Available for Recourse)** check box and the **To Flag Invoices** check box must be selected for each code.

Dispute/Ineligibility/No Buy Code Table

| Dispute Code | In Dispute |
|--|------------|
| Bad Invoice | Yes |
| Bankruptcy | Yes |
| Client Liability | Yes |
| credit memo | Yes |
| Exceed Finance Maturity Date | Yes |
| Exceed Max Credit Protection | Yes |
| Exceeds Client Credit Limit | Yes |
| Exceeds Country Credit Limit | Yes |
| Exceeds Coverage Availability | Yes |
| Exceeds Insurer Credit Limit | Yes |
| Gena test ineligible | Yes |
| Insurance Ineligibility | Yes |
| Invoice Due Date Exceeds Purchase Date | Yes |
| Invoice Due Date Is Before Purchase Date | Yes |
| Max Insurance Tenor Ineligibility | Yes |
| Max Invoice Age Exceeded | Yes |
| Max Invoice Ship Period Exceeded | Yes |
| Max Invoice Term Exceeded | Yes |
| Missing Paperwork | Yes |
| No Insurance Allocation | Yes |
| Not Delivered | Yes |
| Not Payable To Factor | No |
| NSF | Yes |
| Out of Business | Yes |
| Policy Cancellation | Yes |
| Policy Expired Ineligibility | Yes |

Bad Invoice

In dispute (available for recourse) New Delete

Can be used:

- To flag invoices
- To flag payments
- To flag adjustments
- For client terminations
- For client web dispute
- For credit requests
- For no buy
- For not payable to lender
- For payer web dispute
- For payer web dispute denial
- For returned address (do not mail)
- For returned address (ok to mail)
- For returned checks
- For sales authorization
- For wash hold account

Mark as excluded on Sales by Country/Client

Workflow:

Automatic C/B:

Auto C/B approval roll:

Max time for approval (DHM):

Exit Help

When defining codes on this screen, check boxes specific to the Insurance Policy Center module can be used to designate which codes should be used for claims and which codes should be used for premiums.

To define a code as available on the Premium tab of the Insurance Policy Information screen, select the **For Insurance Policy Premium No Buy** check box. To define a code as available on the Claims tab of the Insurance Policy Information screen, select the **For Insurance Policy Claim** check box. For more

information on the Premium tab, refer to "Premium Panel" on page 46. For more information on the Claims tab, refer to "Claims Panel" on page 33.

The following table describes the reason each ineligibility rule is enforced. The rules are listed in order of the priority in which an invoice can be affected.

| Code | Settings |
|--------------------------------|--|
| No Insurance Allocation | This rule is enforced if allocation for the client/debtor relationship has not been defined in the Insurance Policy Center module. |
| Policy Expired Ineligibility | This rule is enforced if a purchase batch is entered for a policy that has expired based on the entry at the policy level in the Expiration Date field on the Invoice Policy Information screen or based on the entry at the allocation level in the Limit Expiry Date field on the Allocation tab. |
| Policy Premium Payment Overdue | This rule is enforced if a purchase batch is entered for a policy for which the premium payment is past due based on the entry in the Next Payment Due Date field on the Premium panel of the Insurance Policy Information screen. |
| Exceeds Client Credit Limit | This rule is enforced if a purchase causes the client to exceed the credit limit defined in the Total Client Credit Limit field on the Credit/no buy panel of the Client Information screen. |
| Exceed Finance Maturity Date | <p>This rule is enforced if any invoice associated with an insurance policy exceeds the cutoff date of the policy. If enforced, the policy becomes invalid and all future invoices purchased for the policy are marked as "Exceeds Finance Maturity Date".</p> <p>The overdue date is the Finance Maturity date plus the overdue days.</p> <p>The Finance Maturity date is calculated using the following formula:</p> $(\text{Tenor} - \text{Inv Age} + \text{Grace}) + \text{Purchase Date}$ |
| Exceeds Insurer | This rule is enforced if a purchase causes the client to |

| Code | Settings |
|--|--|
| Credit Limit | exceed the credit limit for the insurer. |
| Max Invoice Ship Period Exceeded | This rule is enforced if the number of days between the invoice date and the transport date is greater than the entry defined in the Max Inv Period field on the Extra Terms tab on the Detail Aging screen. |
| Max Insurance Tenor Ineligibility | This rule is enforced if the number of days between the invoice purchase date and the invoice due date is greater than the tenor setting defined in the Tenor (Days) field on the Settings tab of the Insurance Policy information screen. |
| Max Invoice Age Exceeded | This rule is enforced if the number of days between the invoice due date and the invoice begin date are greater than the number of days defined in the Maximum Invoice Age field on the Invoice Rules panel of the Client Information screen or the term defined at the client/debtor relationship level. |
| Max Invoice Term Exceeded | This rule is enforced if the invoice has exceeded the invoice term as defined in the Max Invoice Term field on the Invoice Rules Panel of the Client Information screen or on the Detail Aging screen on the Extra Terms tab. |
| Invoice Due Date is Before Purchase Date | This rule is enforced if the due date entered for the invoice is before the purchase date entered for the invoice. |
| Exceeds Coverage Availability | This rule is enforced if coverage for the client is not available at the policy level or the allocation level. |

Note

If a purchase batch violates any of the insurance ineligible rules listed in the previous table, details about the associated issue display in the **Comment** field on the Approve Purchase for Batch screen. If an invoice fails due to violating more than one rule, the rule with the highest priority displays in the **Comment** field.

In addition, each invoice that has violated an ineligible rule and the rule that was violated can be viewed on the Ineligibility report, accessed by clicking the **Print** button on the Collateral tab of the Client Summary screen.

To resolve the issue, the batch can be reworked or deleted, errors should be fixed, and the batch can be repurchased.

Setting System Preferences

System Preferences control various options and aspects of the Insurance Policy Center features and must be set up before Insurance Policy Center can be used.

To access System Preferences, in the Admin module, on the System menu select System Preferences. Then, set the options for the System Preferences listed in the table below depending on how you want the Insurance Policy Center features to work.

| Preference | Description |
|---|--|
| Identification/System Constants > CLMS Engine | |
| Allow service to maintain insurance policy ineligibility tables | <p>Set this system preference to True to have the system recalculate and balance all amounts for the insurance client each time a transaction is processed. If this is set to True you must also set up the Engine Task for the recalculations to occur. See "Setting Up Engine Tasks" on page 2 for more information.</p> <p>If this preference is set to False, use the instructions in "How to Recalculate Redundant Data" on page 53 to manually update the insurance policy table data.</p> |
| Data Entry Behavior > Purchase Entry > Field Edits/Actions | |
| Show Transport Doc Date | Set this system preference to True or select the Show transport doc date check box to enable the Transport Doc field for data entry on the Schedule Batch screen. |
| Client Terms Rules/Defaults > Defaults > Daily Rate & A/R Finance Terms | |
| Administration fees taken from | Set this system preference to |

| Preference | Description |
|---|---|
| | <p>Purchase to define when administration fees are taken.</p> <p>The administration fee is calculated using the following formula:</p> $(Invoice\ Amount \times Adv\ Rate) \times Rate / Per \times Finance\ Days$ <p>In this calculation, Finance Days = Tenor (Detail Aging > Extra Terms tab) - Invoice Age + Cushion (on Detail Aging)</p> |
| Administration fees base calculation on | Set this system preference to Cash Advance to define the basis for calculating administration fees. |
| Fields/Screen Behavior > Miscellaneous | |
| Use dispute codes instead of explanation | Set this system preference to True to use dispute codes (reason codes) instead of manually entering explanations of failed invoices. |
| Client Rules/Defaults > Ineligibility/Summary Calculation > Ineligible Invoice Titles | |
| <p>Exceeds Client Credit Limit</p> <p>Exceeds Country Credit Limit</p> <p>Exceeds Coverage Availability</p> <p>Exceeds Finance Maturity Date</p> <p>Exceeds Insurer Credit Limit</p> <p>Invoice Due Date is Before Purchase Date</p> <p>Max Credit Protection Ineligibility</p> | <p>The preferences in this folder will have a drop-down showing all dispute codes that are marked as "in dispute" aka ineligible. Choosing one in the drop-down will link that dispute code to the corresponding ineligible rule regardless of the naming convention.</p> <p>If the System Preferences for a particular Ineligible Invoice Title is left blank, the system will not enforce</p> |

| Preference | Description |
|---|---|
| Max Insurance Tenor Ineligibility | that rule. |
| Max Invoice Age Exceeded | |
| Max Invoice Ship Period Exceeded | |
| Max Invoice Term Exceeded | |
| No Insurance Allocation | |
| Policy Expired Ineligibility | |
| Policy Premium Payment Overdue | |
| System Preferences > Fields/Screen Behavior > Screens > Insurance Policy Center | |
| Allow Partially Covered Invoices | Select the check box to allow invoices to be partially covered. Note: Only works for "Portfolio A/R Finance Terms." |
| Allow Max Liability to be greater than Insurers Credit Limit | Select what you want to occur when the max liability is greater than the credit limit. |
| Use Max Credit Percentage in Summary Calculations | Set to TRUE to use Max Credit Protection in Summary calculations (Amount Used = Invoice Amount x Max Credit Protection for all invoices associated with the policy). Note: If the "Max Credit Protection" set on the Detail Aging > NOA/Rules tab is not zero, it will take priority over the "Max Credit Protection" set on the Client Information > Invoice Rules panel. |
| System Preferences > Client Terms Rules/Defaults > Defaults > Due Date Fees | |
| Due date fees are calculated on the Advance Amount | Set to True to calculate fees on the Advance Amount. If set to True, the |

| Preference | Description |
|------------|--|
| | <p>system uses the "Tenor" set on the Extra Terms tab for the Client/Debtor Relationship (the tab only appears if enabled in System Preferences).</p> <p>Set to False to calculate the Due Date on the Invoice Amount. If set to False, the system uses the "Days Due" set on the NOA/Rules tab on the Client Again screen when calculating due date fees.</p> <p>Calculation:</p> <ul style="list-style-type: none"> • $\text{Inv Amount} \times \text{Advance Rate} \times (\text{Rate} + \text{Plus}) / \text{Finance Days}$ • $\text{Finance Days} = \text{Tenor} - \text{Inv Age} + \text{Cushion}$ <ul style="list-style-type: none"> • The system uses the "Tenor" that is set on the Extra Terms tab on the Detail Aging screen in this calculation. The "Tenor" set on the Settings panel on the Insurance Policy Detail screen is used when applying ineligibility rules. |

Setting Up Security Roles

Security Roles are used to provide access to the Insurance Policy Center screens and features and must be set up before Insurance Policy Center can be used.

To access Security Roles, in the Admin module, on the **Security** menu, select **Manage Roles**. Then, use the information in the table below to help you determine how to set roles for your employees depending on which tasks they will perform in Insurance Policy Center.



| Preference | Description |
|--|--|
| The following security items are defined in the Reports, Insurance folder. | |
| Print insurance policy report | Set this security item to Yes to allow employees to print the Insurance Policy report. |
| Print insurance turnover report | Set this security item to Yes to allow employees to print the Insurance Turnover report. |
| Print Insurance Excess report | Set this security item to Yes to allow employees to print the Insurance Excess report. |
| Print max credit protection report | Set this security item to Yes to allow employees to print the Max Credit Protection report. |
| The following security items are defined in the Insurance module, Access folder. | |
| Allows access to create a new policy | Set this security item to Yes to allow employees to create a new policy. |
| Allows access to edit an existing policy | Set this security item to Yes to allow employees to edit existing policies. |
| Allows access to view a policy | Set this security item to Yes to allow employees to view policy details for an existing policy. |
| Allows access to delete a policy | Set this security item to Yes to allow employees to delete a policy. |
| Allows access to add a new claim. | Set this security item to Yes to allow employees to add a new claim to a policy. |
| The following security items are defined in the Insurance module, Insurance Panel - Allocation folder. | |
| View Allocation | Set this security item to Yes to allow employees to view allocation details on the Allocation tab. |
| Update Allocation | Set this security item to Yes to allow employees to update allocation details on the Allocation tab. |
| Create Allocation | Set this security item to Yes to allow employees to allocate new amounts to the policy on the Allocation tab. |
| Delete Allocation | Set this security item to Yes to allow employees to delete allocation amounts from the policy on the Alloc- |

| Preference | Description |
|--|--|
| | ation tab. |
| The following security items are defined in the Insurance module, Insurance Panel - Claims folder. | |
| View claims | Set this security item to Yes to allow employees to view claim information for the policy on the Claims tab. |
| Update Claims | Set this security item to Yes to allow employees to modify existing claim information for the policy on the Claims tab. |
| Create Claims | Set this security item to Yes to allow employees to add new claims to the policy on the Claims tab. |
| Delete Claims | Set this security item to Yes to allow employees to delete claims from the policy on the Claims tab. |
| The following security items are defined in the Insurance module, Insurance Panel - Contacts folder. | |
| View Contacts | Set this security item to Yes to allow employees to view contact information for the claim on the Contacts tab. |
| Update Contacts | Set this security item to Yes to allow employees to modify contact information for the claim on the Contacts tab. |
| Create Contacts | Set this security item to Yes to allow employees to add contact information for the claim on the Contacts tab. |
| Delete Contacts | Set this security item to Yes to allow employees to delete contact information from the claim on the Contacts tab. |
| The following security items are defined in the Insurance module, Insurance Panel - Country folder. | |
| View Country | Set this security item to Yes to allow employees to view country limits for the policy on the Country tab. |
| Update Country | Set this security item to Yes to allow employees to modify existing country limits for the policy on the Country tab. |

| Preference | Description |
|--|---|
| Create Country | Set this security item to Yes to allow employees to add new country limits for the policy on the Country tab. |
| Delete Country | Set this security item to Yes to allow employees to delete country limits from the policy on the Country tab. |
| The following security items are defined in the Insurance module, Insurance Panel - Deductions folder. | |
| View Deductions | Set this security item to Yes to allow employees to view deductible information for the policy on the Deductibles tab. |
| Update Deductions | Set this security item to Yes to allow employees to modify deductible information for the policy on the Deductibles tab. |
| The following security items are defined in the Insurance module, Insurance Panel - Documents folder. | |
| View Documents | Set this security item to Yes to allow employees to view documents associated with the policy on the Documents tab. |
| Update Documents | Set this security item to Yes to allow employees to modify documents associated with the policy on the Documents tab. |
| Create Documents | Set this security item to Yes to allow employees to associate documents with the policy on the Documents tab. |
| Delete Documents | Set this security item to Yes to allow employees to delete documents associated with the policy on the Documents tab. |
| The following security items are defined in the Insurance module, Insurance Panel - Notes folder. | |
| View Notes | Set this security item to Yes to allow employees to view notes about the policy on the Notes tab. |
| Create Notes | Set this security item to Yes to allow employees to add notes about the policy on the Notes tab. |

| Preference | Description |
|---|--|
| The following security items are defined in the Insurance module, Insurance Panel - Premium Payment folder. | |
| View Premium Payment | Set this security item to Yes to allow employees to view premium details associated with the policy on the Premium Payment tab. |
| Update Premium Payment | Set this security item to Yes to allow employees to modify premium details associated with the policy on the Premium Payment tab. |
| The following security items are defined in the Insurance module, Insurance Panel - Settings folder. | |
| View Settings | Set this security item to Yes to allow employees to view policy settings on the Settings tab. |
| Update Settings | Set this security item to Yes to allow employees to modify policy settings on the Settings tab. |
| The following security items are defined in the Insurance module, Insurance Panel - Summary folder. | |
| View Summary | Set this security item to Yes to allow employees to view the policy summary on the Summary tab. |
| The following security items are defined in the Client/Debtor Information, Extra Terms folder. | |
| View Extra Terms Information | Set this security item to Yes to allow employees to view the Extra Terms tab on the Debtor Aging screen. |
| Update Extra Terms | Set this security item to Yes to allow employees to modify/update the fields on the Extra Terms tab on the Debtor Aging screen. |

Using Insurance Policy Center Overview

The Insurance Policy Center module is used to create new insurance policy records by entering specific policy information. In addition, amounts allocated to individual debtors, claims against the policy, important contacts, deductions, and so on can also be entered using this module. Once a policy is added, this module can be used to modify policy details and review policy information.

TIP

To access Insurance Policy Center, on the FactorSoft Desktop, select **Office > Insurance Policy Center**.

The *Insurance Policy Center* screen is the entry point into the details of insurance policies for the Insurance module. This screen displays each existing insurance policy as a line-item in the grid and provides links to open the Insurance Information for the selected policy, add a new policy, create the Insurance Policy Report and add a claim to the selected policy.

| Policy Name | Insurer | Max Liability Amt | Begin Date | Expiration Date | InActive |
|---------------------|----------------|-------------------|------------|-----------------|-------------------------------------|
| Insurance Policy... | Coface Company | 1,000,000.00 | 8/17/2017 | 1/17/2018 | <input checked="" type="checkbox"/> |
| Insurance Policy... | Coface Company | 1,000,000.00 | 12/31/2017 | 1/17/2018 | <input checked="" type="checkbox"/> |
| Portfolio Policy | Coface Company | 50,000,000.00 | 9/20/2017 | 9/20/2018 | <input checked="" type="checkbox"/> |
| INv Based w/ins... | Coface Company | 1,000,000.00 | 1/1/2019 | 8/30/2020 | <input type="checkbox"/> |
| New Policy Test ... | Coface Company | 10,000.00 | 3/1/2018 | 3/1/2019 | <input checked="" type="checkbox"/> |
| New Policy Test ... | Coface Company | 10,000.00 | 1/1/2019 | 8/30/2020 | <input checked="" type="checkbox"/> |
| 555 | Coface Company | 500,000.00 | 4/1/2018 | 5/31/2019 | <input checked="" type="checkbox"/> |
| test policy 1 | Coface Company | 1,000.00 | 3/7/2018 | 3/7/2020 | <input checked="" type="checkbox"/> |
| gena test policy | Coface Company | 1,000.00 | 3/7/2019 | 3/7/2020 | <input checked="" type="checkbox"/> |
| new policy | Coface Company | 1,000.00 | 3/13/2019 | 3/13/2020 | <input checked="" type="checkbox"/> |
| Test Policy 2 | Coface Company | 10,000.00 | 3/13/2019 | 3/13/2020 | <input checked="" type="checkbox"/> |
| new policy 2 | Coface Company | 50,000.00 | 3/14/2019 | 3/14/2020 | <input checked="" type="checkbox"/> |
| test123 | Coface Company | 10,000.00 | 3/18/2019 | 3/18/2020 | <input checked="" type="checkbox"/> |
| policy test5 | Coface Company | 10,000.00 | 3/18/2019 | 3/18/2020 | <input checked="" type="checkbox"/> |
| Azure Inv Base... | Coface Company | 100,000.00 | 4/30/2019 | 6/4/2020 | <input type="checkbox"/> |
| 4 Decimal insura... | Coface Company | 100,000.00 | 6/30/2019 | 8/22/2020 | <input type="checkbox"/> |
| Test4.0 | Coface Company | 1,000,000.00 | 9/24/2019 | 12/31/2020 | <input type="checkbox"/> |

Auditing Changes

You can view a report of any changes, additions, deletions, and so on that have been made within the Insurance Policy Center at any time by clicking the **Audit** button that appears on the bottom of the Insurance Policy Center screens. For more information about viewing an audit report, see "Viewing and Printing a Policy Audit Report" on page 56.

The Policy Grid

The main area of the *Insurance Policy Center* screen shows a list of the policies that have been created. To refresh the list of policies, click the **Refresh** button. The policy grid shows the following for existing policies.

| Field | Description |
|-------------------|--|
| Policy Name | This column displays the name of the insurance policy. |
| Insurer | This column displays the insurer assigned to the insurance policy. Insurers are defined on the Insurer table in the Tables module. |
| Max Liability Amt | This column displays the maximum liability amount for the insurance policy. |
| Begin Date | This column displays the effective start date for the insurance policy. |
| Expiration Date | This column displays the expiration date for the insurance policy. |
| InActive | This column displays a check mark if the policy is inactive. This column only appears if the "Show Inactive Policies" check box is selected on the Filters tab. |

Links Tab

The Links tab is used to create a new policy, add a claim for a policy, review information for an existing policy, and request the Insurance Policy report. The following links are available on this tab:

- **Add a Claim.** Select an existing policy and click the **Add a Claim** link to add a claim to the corresponding policy. The Claim Details window displays, where claim information can be entered. For more information on the Claim Details window, refer to "Claim Details window" on page 34.
- **Create New Policy.** Click the **Create New Policy** link to access the Insurance Policy Information - New Policy window, where details for a new policy can be entered.
- **Policy Information.** Select an existing policy and click the **Policy Information** link to review information for the corresponding policy. The Insurance Policy Information window for the associated policy displays, where policy information can be reviewed and modified.
- **Report.** Select an existing policy and click the **Report** link to request the Insurance Policy report for the corresponding policy. For more information on this report, refer to .

Filters Tab

The Filters tab is used to filter the list of policies that displays on the Insurance Policy Center screen. Using this tab, you can display only inactive policies, policies for all policy periods, and policies for a specific insurer.

Use the following fields and check boxes to filter the list of policies on the Insurance Policy Center screen.

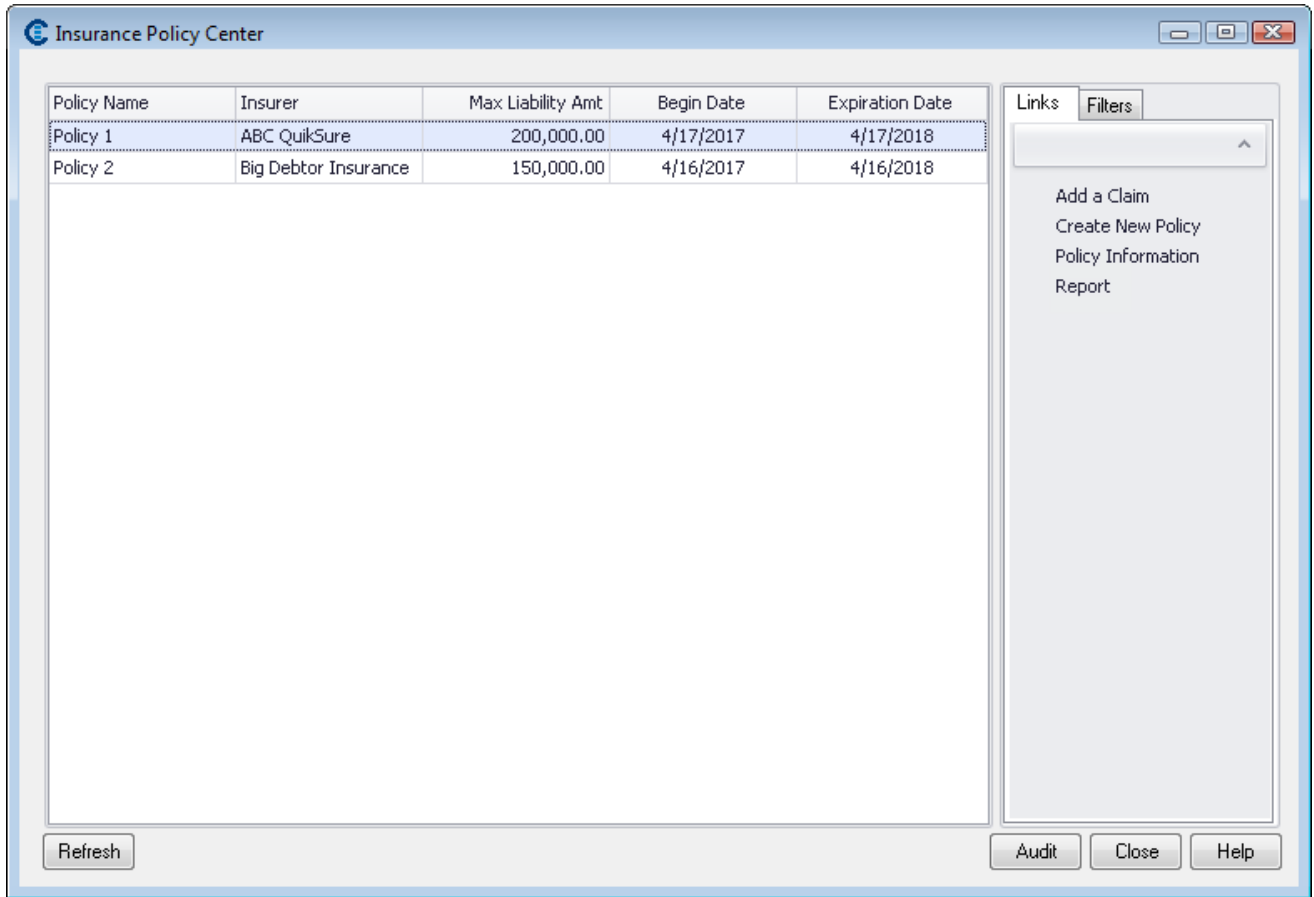
- **Show Inactive Policies.** Click the **Show Inactive Policies** check box to include inactive policies for which the expiration date has passed. The "InActive" column will appear indicating which policies are inactive.
- **Show All Policy Periods.** Click the **Show All Policy Periods** check box to display all policies, regardless of the expiration date.
- **Selected Insurer.** Select an insurer from the **Selected Insurer** list to display only policies for the corresponding insurer.

Once all filters have been entered, click the **Apply Filters** button to apply the filters and refresh the list of policies. Simply clear the check boxes and click the **Clear Insurer** button to reset the filters and display the default list of policies.

Creating a New Policy

The *Insurance Policy Center* screen is used to add a new insurance policy. Once a policy is added on this screen, specific amounts can be allocated to individual debtors, claims and deductions can be assigned to the policy, and so on.

1. Open the Insurance Policy Center: In FactorSoft Desktop, on the **Office** menu, select **Insurance Policy Center**. The *Insurance Policy Center* screen appears.



2. Click the **Create New Policy** link on the Links tab. The *Insurance Policy Information - New Policy* window appears.

The screenshot shows a software window titled "Insurance Policy Information - New Policy". It features a form with the following fields and values:

- Policy Desc:** Pharmaceuticals Inc
- Policy #:** 020117-1
- Max Liability:** 2,000,000.00
- Inactive:**
- Begin Date:** 2/1/2016
- Expiration Date:** 8/1/2017
- Insurer:** Coface

At the bottom of the window, there are five buttons: "Save", "Cancel", "Audit", "Print", and "Help".

3. In the **Policy Desc** field, enter the name of the insurance policy.
4. In the **Policy #** field, enter the insurance policy number.
5. In the **Max Liability** field, enter the maximum liability amount for the insurance policy.
6. In the **Begin Date** field, enter the effective start date for the insurance policy. The current date is automatically entered in this field, but can be changed. Click the down arrow in the field to select a date from a calendar.
7. In the **Expiration Date** field, enter the expiration date for the insurance policy. The current date is automatically entered in this field, but can be changed. Click the down arrow in the field to select a date from a calendar.
8. From the **Insurer** list, select the insurer for the policy. These are the same insurers that are set up on the Insurers table.
9. Select the **Inactive** check box if you want to set the policy as inactive.

10. Click the **Save** button to save the policy.
11. The policy is created and the *Insurance Policy Information* screen refreshes to show a list of links on the left where you can view and manage details for the policy.

Insurance Policy Information - Trading Post Express

Policy Desc: Trading Post Express

Policy #: 31317-1

Max Liability: 1,000,000.00 Inactive

Begin Date: 3/13/2017

Expiration Date: 3/13/2018

Insurer: Coface

Summary

| | | | |
|-------------------|--------------|--------------------|----------|
| Policy Amount: | 1,000,000.00 | | |
| - Amount Used: | 22,132.98 | Percent Used: | 2.2100% |
| Amount Remaining: | 977,867.02 | Percent Remaining: | 97.7900% |

Allocation
Claims
Contacts
Country
Deductibles
Documents
Notes
Premium
Settings
Summary

Save Cancel Audit Print Help

12. You can now add claims, deductions, contacts, documents, and so on to the policy using the panels listed on the left. See one of the sections listed below for more about what you can do on that panel.

- [Allocation](#)
- [Claims](#)
- [Contacts](#)
- [Country](#)
- [Deductions](#)
- [Documents](#)
- [Notes](#)
- [Premium](#)
- [Settings](#)
- [Summary](#)

Allocation Panel

The Allocation panel is used to allocate specific amounts associated with the insurance policy to individual debtors. When this panel is accessed, various allocation details previously associated with the policy, such as the client name, debtor, allocation limit, and available limit, display.

TIP

To access the Allocation panel, click the **Allocation** link in the Navigation panel on the Insurance Policy Information screen.

Insurance Policy Information - Pharmaceuticals Inc

Policy Desc: Pharmaceuticals Inc
Policy #: 020117-1
Max Liability: 2,000,000.00 Inactive
Begin Date: 2/1/2016
Expiration Date: 8/1/2017
Insurer: ABC QuikSure

| Client | Debtor | Coverage Limit | Coverage Available | Priority | L |
|----------------------|------------------|----------------|--------------------|----------|---|
| Pharmaceuticals Inc. | Dennis Dentistry | 10,000.00 | 10,000.00 | 1 | |
| Pharmaceuticals Inc. | Sharemart Corp | 10,000.00 | 10,000.00 | 2 | |

Allocation
 Claims
 Contacts
 Country
 Deductibles
 Documents
 Notes
 Premium
 Settings
 Summary

New View Delete
 Save Cancel Audit Print Help

To add allocation information for a debtor, click the **New** button. The Allocation Detail window displays. For more information on this window, refer to "Allocation Detail window" on the next page .

Using this panel, allocation information for a debtor can also be reviewed, modified, and deleted. To review or modify allocation information, highlight a line in the Allocation section and click the **View** button. The Allocation Detail window displays, where information corresponding to the highlighted line can be reviewed or modified. To delete allocation information, highlight the line to delete in the Allocation section and click the **Delete** button. The corresponding line is deleted.

Note

Allocations can only be deleted if no purchase activity exists. For example, if an invoice has been purchased and is associated with an allocation, the allocation cannot be deleted.

As information is added and modified on the Insurance Policy Center module, a time stamp of the change and the user that modified the information is saved and can be viewed on the Audit report. Click the **Audit** button to access the Audit window, where a list of changes can be reviewed on the Audit report. For more information on this window, refer to "Viewing and Printing a Policy Audit Report" on page 56.

Allocation Panel Field Descriptions

The following fields are available on the Allocation panel.

Allocation panel Field Descriptions

| Field | Description |
|--------------------|--|
| Client Name | This field displays the name of the client for which the associated coverage limit is allocated. |
| Debtor | This field displays the debtor for which the associated coverage limit is allocated. |
| Coverage Limit | This field displays the allocated coverage limit. |
| Coverage Available | This field displays the allocated coverage limit available. |
| Priority | This field displays the priority for the allocated coverage. |
| Limit Expiry Date | This field displays the date the allocated coverage limit expires. |

Allocation Detail window

The Allocation Detail window is used to enter new allocation amounts or modify existing allocation amounts for individual debtors. On this screen, allocation amounts can be entered or modified for a single client-debtor relationship, or for multiple client-debtor relationships simultaneously.

Note

To enter new allocation amounts on the Allocation Detail window, a relationship between the client and the debtor must be defined on the Debtor List window.

Allocation Detail for Policy Pharmaceuticals Inc

Client Filter: Pharmaceuticals Inc. (ARFIN1) Debtor Filter: No Filter Selected

Show Inactive Clients Hide Existing Allocations Show All Debtors for All Clients

| Client Name | Debtor | Coverage Limit | Country | Limit Expiry ... | Priority |
|---|--------------------|----------------|---------------|------------------|----------|
| <input checked="" type="checkbox"/> Pharmaceuticals ... | Dennis Dentistry | 10,000.00 | United States | 8/1/2017 | 1 |
| <input type="checkbox"/> Pharmaceuticals ... | JC Washington G... | 0.00 | | | 0 |
| <input checked="" type="checkbox"/> Pharmaceuticals ... | Sharemart Corp | 10,000.00 | United States | 8/1/2017 | 2 |

Apply to Selected

Coverage Limit: Country: Expiry Date: Priority:

Select All Rows in List

The information displayed on this window is based on the method in which the window was accessed. If this window is accessed by clicking the **New** button on the Allocation panel, click the **Refresh Grid** button to view all new relationships awaiting allocations. If this window is accessed by highlighting an allocation on the Allocations panel and clicking the **View** button, allocation information for the corresponding client-debtor relationship displays.

TIP

To view all allocations, regardless of client or debtor, clear the **Client Filter** field, the **Debtor Filter** field, and the **Hide Existing Allocations** check box, and then click the **Refresh Grid** button. All allocated amounts display, regardless of client and debtor.

To define allocation amounts for a single client-debtor relationship, select only the check box associated with the appropriate client-debtor relationship and enter allocation information, such as the coverage limit, priority, country, and expiration date in the **Apply to Selected** section. Then select the **Apply to Selected** check box and click the **Save** button to apply the allocation amounts.

To define allocation amounts for multiple client-debtor relationships at the same time, select all check boxes associated with the client-debtor relationships for which to allocation amounts and enter allocation information in the **Apply to Selected** section.

TIP

Select the **Hide Existing Allocations** check box to hide all allocations previously defined, allowing you to quickly identify and select only those allocations remaining to be defined.

After entering all necessary information, click the **Apply to Selected** check box and click the **Save** button. The entered information is applied to all relationships selected.

In addition, allocation information can be modified by simply selecting a field to modify, such as the **Coverage Limit** field, and entering a new amount. Once changes are made, click the **Save** button to save the entries.

NOTE

All individual fields can be modified except for the **Client Name** field and the **Debtor** field.

Allocation Detail Window Field Descriptions

The following fields are available on the Allocation Detail window.

NOTE

The fields in the unlabeled Allocation section are the same as the fields in the Allocation section on the Allocation panel. For more information on these fields, refer to "Allocation Panel Field Descriptions" on page 28.

Allocation Detail window Field Descriptions

| Field | Description |
|----------------------------------|--|
| Client Filter | Enter the client for which to define allocation amounts. Click the Down Arrow to display a list of valid entries. |
| Debtor Filter | Enter the debtor for which to define allocation amounts. Click the Down Arrow to display a list of valid entries. |
| Show Inactive Clients | Select this check box to display allocation amounts for all active and inactive clients. |
| Show All debtors for All Clients | Select this check box to display allocations amounts for all debtors, regardless of the client entered. |
| Hide Existing Allocations | Select this check box to hide all allocation amounts previously defined. |
| Apply to Selected | Select this check box to apply all allocation information in the Apply to Selected section to all client-debtor rela- |



Allocation Detail window Field Descriptions (continued)

| Field | Description |
|-------------------------|---|
| | tionships selected in the Allocation section. |
| Coverage Limit | Enter the allocated coverage limit. |
| Country | Enter the country for the amount allocated to the debtor. Click the Down Arrow to display a list of valid entries. |
| Expiry Date | Enter the date the allocated coverage limit expires. Click the Down Arrow to display the Calendar window, where a date can be selected. |
| Priority | Enter the priority for the allocated coverage. Click the Down Arrow to display a list of valid entries. |
| Select All Rows in List | Select this check box to automatically select all rows in the Allocation section. Clear this check box to clear all rows in the Allocation section. |

How to Allocate Amounts to Debtors

The Allocation panel on the Insurance Policy Information screen is used to allocate specific amounts associated with the insurance policy to individual debtors.

Note

To allocate amounts to individual debtors, a relationship between the client and the debtor must be defined on the Debtor List window

1. Access the Allocation panel.

TIP

To access the Allocation panel, click the **Allocation** link in the Navigation panel on the Insurance Policy Information screen.

2. Click the **New** button.

The Allocation Detail window displays.

3. In the **Client Filter** field, enter the client associated with the debtor to which amounts should be allocated.

Click the **Down Arrow** to display a list of valid entries.

4. Click the **Refresh Grid** button to display all debtors for the corresponding client for which amounts have not been allocated.

5. *(Optional)* Clear the **Hide Existing Allocations** check box and click the **Refresh Grid** button to display all debtors, regardless of whether amounts have been allocated.

6. In the Allocations section, select the check box corresponding to the row amounts should be allocated.

TIP

If multiple check boxes are selected, allocation amounts are applied to all corresponding debtors simultaneously.

7. In the **Coverage Limit** field, enter the coverage amount to allocated to the corresponding debtor.

8. In the **Country** field, enter the country for the allocated amount.

Click the **Down Arrow** to display a list of valid entries.

9. In the **Expiry Date** field, enter the date the allocated coverage expires.

Click the **Down Arrow** to display the Calendar window, where a date can be selected.

10. In the **Priority** field, enter the priority of the allocated coverage.

Click the **Down Arrow** to display a list of valid entries.

11. To set other details for the allocation (such as Tenor, Cushion (Grace Period), Finance Maturity Days, and Overdue Days) see the Extra Terms tab of the Detail Aging screen.

12. Select the **Apply to Selected** check box to apply the entered allocation amounts to all debtors selected in the Allocation section.
13. Click the **Save** button to apply the allocation amounts.

The allocation amounts are applied to all debtors selected in the Allocation section.

Claims Panel

The Claims panel is used to assign new claims to a policy and modify claims previously assigned to a policy.

TIP

To access the Claims panel, click the **Claims** link in the Navigation panel on the Insurance Policy Information screen.

The screenshot shows a software window titled "Insurance Policy Information - Insurance Policy 1". At the top, there are several input fields: "Policy Desc:" with the value "Technical Services Inc", "Policy #:" with "4617-1", "Max Liability:" with "200,000.00" and an "Inactive" checkbox, "Begin Date:" with a dropdown set to "4/17/2017", "Expiration Date:" with a dropdown set to "4/17/2018", and "Insurer:" with a dropdown set to "ABC QuikSure".

Below these fields is a "Claims" panel. On the left of this panel is a vertical navigation menu with items: Allocation, Claims, Contacts, Country, Deductibles, Documents, Notes, Premium, Settings, and Summary. The "Claims" item is selected. The main area of the Claims panel contains a table with the following data:

| Claim No | Claim Date | Amount | Status |
|----------|------------|-----------|--------|
| 042617-1 | 4/26/2017 | 15,000.00 | Open |

At the bottom of the Claims panel are three buttons: "New", "View", and "Delete". Below the entire Claims panel area are two buttons: "Save" and "Cancel". At the very bottom of the window are three buttons: "Audit", "Print", and "Help".

When this panel is accessed, all claims assigned to the policy appear in a list/grid showing the following for each claim:

- **Claim No** – The claim number.
- **Claim Date** – This field displays the date the claim was assigned to the insurance policy.
- **Amount** – This field displays the claim amount.
- **Status** – This field displays the status of the claim.

To assign a new claim to the insurance policy, click the **New** button. The Claim Details window displays, where a new claim can be assigned and invoices can be added to the claim. For more information on this window, refer to "Claim Details window" below.

To modify details for an existing claim, highlight a claim in the Claims section and click the **View** button. The Claim details window displays where claim details can be modified. To delete a claim, highlight a claim in the Claims section and click the **Delete** button. Then click the **Yes** button to confirm the deletion and delete the claim from the policy.

CAUTION

Claims can only be deleted if no purchase activity exists. For example, if an invoice has been purchased and is associated with a claim or if a payment is associated with the claim, the claim cannot be deleted.

In addition, if a claim exists against a payment batch, the payment batch or associated purchases cannot be unprocessed.

As information is added and modified on the Insurance Policy Center module, a time stamp of the change and the user that modified the information is saved and can be viewed on the Audit report. Click the **Audit** button to access the Audit window, where a list of changes can be reviewed on the Audit report. For more information on this window, refer to "Viewing and Printing a Policy Audit Report" on page 56.

Claim Details window

The Claim Details window is used to assign new claims to the insurance policy, modify details on existing claims, and add invoices and payments to the claims.

Claim Details for Policy Number 4617-1

Policy Number: 4617

Claim Number: 41617-1

Reason Code: No Filter Selected Use Claim Number as Description Code

Claim Amount: 15,000.00

Claim Date: 4/16/2017

Claim Status: Open

Claim Summary

Claim Amount: 15,000.00

Total Invoices: 0.00

Total Payments: 0.00

Unpaid Balance: 0.00

Invoices | Payments | Notes

Client Filter: No Filter Selected Debtor Filter: No Filter Selected

Show Inactive Clients Show All Debtors for All Clients

Select Invoices to Add to the Claim Show All Invoices for this Policy

| | Client Name | Debtor | Invoice No | Invoice Date | Invoice Amount | Invoice Balance | Coverage A... |
|--------------------------|------------------------|------------------|----------------|--------------|----------------|-----------------|---------------|
| <input type="checkbox"/> | Technical Services Inc | ABC Trucking | 41617-1 | 4/12/2017 | 50.00 | 50.00 | 50.00 |
| <input type="checkbox"/> | Technical Services Inc | ABC Trucking | 41617-CLICR... | 4/12/2017 | 5,000.00 | 5,000.00 | 5,000.00 |
| <input type="checkbox"/> | Technical Services Inc | Dennis Dentistry | 41617-14 | 4/11/2017 | 50.00 | 50.00 | 50.00 |

As information is added and modified on this window, a time stamp of the change and the User that modified the information is saved. Simply click the **Audit** button to access the Audit window, where a list of changes can be reviewed. For more information on this window, refer to "Viewing and Printing a Policy Audit Report" on page 56.

The following tabs are available on this window:

Invoices

The Invoices tab is used to associate invoices to the claim. When the Claim Details window is accessed, this tab automatically displays and includes all invoices associated with the policy.

To associate invoices with a claim, simply select the check boxes for the corresponding invoices and click the **Save** button. The invoices are associated with the claim and the amounts in the **Total Invoices** field and the **Unpaid Balance** field are automatically updated.

Payments

The Payments tab is used to review all payments made for the claim. When the Payments tab is accessed, payments made for invoices associated with the claim automatically display. Information such as the posting date, payor, check number, and payment amount can be reviewed.

NOTE

This tab is only available after a new claim has been saved or when modifying an existing

claim.

Notes

The Notes tab is used to enter notes about the claim. When this tab is accessed, notes previously added to the claim, the date the note was added, and the user who added the note, can be reviewed.

To add a new note to the claim, click the **Add New Note** button. The Notes field is enabled, where a new note can be added. After entering the note, click the **Save Note** button to save the note to the claim.

NOTE

This tab is only available after a new claim has been saved or when modifying an existing claim.

Claim Details window Field Descriptions

The following fields are available on the Claim Details window.

Claim Details window Field Descriptions

| Field | Description |
|---------------|--|
| Policy Number | This field displays the insurance policy number. |
| Claim Number | Enter the claim number. |
| Reason Code | Enter the reason code for the claim. Select the Use Claim Number as Description Code check box to use the claim number as the description code instead of entering a reason code. Reason codes are defined on the Dispute/Ineligibility/No Buy Code table in the Tables module. For more information on defining reason codes, refer to "Defining Reason Codes" on page 8. |
| Claim Amount | Enter the amount for the claim. |
| Claim Date | Enter the date the claim was assigned. Click the Down Arrow to display the Calendar window, where a date can be selected. |
| Claim Status | Enter the status of the claim. Click the Down Arrow to display a list of valid entries. |
| Claim Summary | This section displays a summary of the claim, including |

Claim Details window Field Descriptions (continued)

| Field | Description |
|---|--|
| | <p>the following:</p> <ul style="list-style-type: none"> • Claim Amount. This field displays the total claim amount. • Total Invoices. This field displays the total amount of all invoices associated with the claim. • Total Payments. This field displays the total amount of all payments received towards the claim. • Unpaid Balance. This field displays the balance remaining for the claim. |
| The following fields display on the Invoices tab. | |
| Client Filter | Enter the client for which to view invoices for the claim. |
| Debtor Filter | Enter the debtor for which to view invoices for the claim. |
| Show Inactive Clients | Select this check box to view invoices for active and inactive clients. |
| Show All Debtors for All Clients | Select this check box to view invoices for all debtors. |
| Show All Invoices for this Policy | Select this check box to view all invoices associated with the insurance policy. |
| Client Name | This field displays the client for the corresponding invoice. |
| Debtor | This field displays the debtor for the corresponding invoice. |
| Invoice No | This field displays the invoice number. |
| Invoice Date | This field displays the date for the corresponding invoice. |
| Invoice Amount | This field displays the invoice amount. |
| Invoice Balance | This field displays the balance for the corresponding invoice. |
| Coverage Amount | This field displays the coverage amount remaining for |

Claim Details window Field Descriptions (continued)

| Field | Description |
|--|---|
| | the corresponding invoice. |
| The following fields display on the Notes tab. | |
| Created Date | This field displays the date and time the note was entered. |
| Note | This field displays the note. |
| Note Entered By | This field displays the user who entered the note. |
| Notes | Click the Add New Note button and enter a note in this field. Once the note is entered, click the Save Note button to save the note to the claim. |

Adding a Claim

The Claims panel is used to add a new claim to a policy. When adding a claim, invoices and payments can also be associated with the claim.

Note

If multiple policies exist, only invoices covered by the policy associated with the claim can be added to the claim. Invoices covered by other policies only display when a claim is added for those policies.

1. Access the Claims panel: click the **Claims** link in the Navigation panel on the Insurance Policy Information screen.
2. Click the **New** button. The Claim Details window displays and all invoices not yet associated with a claim display in the Select Invoices to Add to the Claim section.
3. In the **Claim Number** field, enter the claim number.
4. In the **Reason Code** field, enter the reason code for the claim or select the **Use Claim Number as Description Code** check box to use the claim number as the description code instead of entering a reason code.
5. In the **Claim Amount** field, enter the amount for the claim.
6. In the **Claim Date** field, enter the date the claim was assigned.
7. In the **Claim Status** field, select the status of the claim.
8. In the *Select Invoices to Add to the Claim* area, select the check box corresponding to all invoices that should be associated with the claim.
9. Click the **Save** button to add the claim. The claim is added and claim information automatically displays in the Claim Summary section. Once the claim is added, invoices and payments can be added to the claim on the Invoice tab and the Payments tab, respectively.

Contacts Panel

The Contacts panel is used to assign new contacts to the insurance policy and review all contacts previously assigned to the policy. Using this panel, you can review various information for all contacts assigned, such as the name, phone number, and whether the contact is the guarantor for the associated policy.

TIP

To access the Contacts panel, click the **Contacts** link in the Navigation panel on the Insurance Policy Information screen.

When you view the Contacts panel, all contacts assigned to the policy appear in a grid list. To exclude inactive contacts from the grid, click the **Hide Inactive Contacts** check box.

Insurance Policy Information - Insurance Policy 1

Policy Desc: Insurance Policy 1
Policy #: 1234
Max Liability: 200,000.00 Inactive

Begin Date: 4/17/2017
Expiration Date: 4/17/2018
Insurer: ABC QuikSure

Contacts
 Hide Inactive Contacts

| Name | Phone | Extension | Auth | Attn | Guar |
|------------|----------------|-----------|-------------------------------------|-------------------------------------|--------------------------|
| John Smith | (205) 555-0143 | 237 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Mike Jones | (205) 555-0181 | 240 | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Allocation
 Claims
 Contacts
 Country
 Deductibles
 Documents
 Notes
 Premium
 Settings
 Summary

Save Cancel New View Delete Audit Print Help

As information is added and modified on the Insurance Policy Center module, a time stamp of the change and the user that modified the information is saved and can be viewed on the Audit report. Click the **Audit** button to access the Audit window, where a list of changes can be reviewed on the Audit report. For more information on this window, refer to "Viewing and Printing a Policy Audit Report" on page 56.

Adding a New Contact

The Contact Information window is used to add a new contact to the insurance policy.

To add a new contact:

1. On the Contacts panel, click the **New** button. The *Contact Information* screen appears.

The screenshot shows a window titled "Contact Information" with the following fields and values:


- First Name: John
- Last Name: Smith
- Title: Senior Manager
- Phone: (205) 555-0143
- Fax: (empty)
- Extension: 237
- Ownership (%): (empty)
- Email: John.Smith@isp.net
- Comments: (empty text area)
- Inactivate:

At the bottom of the window, there are icons for edit, save, refresh, user profile, printer, help, and close.



2. Enter the basic information for the contact in the following fields:

- **First Name** – Enter the contact’s first name.
- **Last Name** – Enter the contact’s last name.
- **Title** – Enter the business title of the contact.
- **Phone** – Enter the contact’s primary phone number.
- **Fax** – Enter the contact’s fax phone number.
- **Extension** – Enter the contact’s primary phone number extension.
- **Email** – Enter the contact’s email address.

3. In the **Ownership (%)** field, enter the percentage of ownership in the client business that the contact has, if applicable.

4. Select the **Authority** check box to indicate that the contact has authority within the client organization to make decisions about the policy such as the authority to sign off or verify invoices.
5. Select the **Attention** check box to include the contact's fax or email address when sending notices, reports, or statements.
6. Select the **Guarantor** check box to indicate that the contact is the guarantor for the facility.
7. In the **Comments** field, enter any additional information you want to save about the contact if needed.
8. Use the **Inactive** check box to mark the contact as no longer an active contact for the client.
9. Click the  (Save) button.

Modifying a Contact

- To modify details for an existing contact, select the contact in the grid list and click the **View** button. The *Contact Information* window appears. Then, click the  (Edit) button to enable the fields on the Contact Information window and make changes. When you are done, click the  (Save) button.
- To make the contact inactive for the client, select the **Inactive** check box.

Deleting a Contact

- To delete a contact, select the contact you want to delete from the list/grid and click the **Delete** button. Then click the **Yes** button to confirm the deletion and delete the contact from the list.

Country Panel

The Country panel is used to assign limits for one or more countries. If the combined credit limit of all debtors associated with the insurance policy and the country is greater than the country limit for the policy, all invoices added to the policy for the debtor or country are automatically flagged as ineligible at the time of purchase.

TIP

To access the Country panel, click the **Country** link in the Navigation panel on the Insurance Policy Information screen.

Insurance Policy Information - Insurance Policy 1

Policy Desc: Insurance Policy 1
Policy #: 1234
Max Liability: 200,000.00 Inactive
Begin Date: 4/17/2017
Expiration Date: 4/17/2018
Insurer: ABC QuikSure

Country

Select a Country: United States Country Limit: 50,000.00

| Country | Limit |
|---------------|-----------|
| United States | 50,000.00 |
| Canada | 30,000.00 |
| Mexico | 20,000.00 |

As information is added and modified on the Insurance Policy Center module, a time stamp of the change and the user that modified the information is saved and can be viewed on the Audit report. Click the **Audit** button to access the Audit window, where a list of changes can be reviewed on the Audit report. For more information on this window, refer to "Viewing and Printing a Policy Audit Report" on page 56.

Adding a Country Limit

1. From the **Select a Country** list, select the country for which you want to define a limit.
2. In the **Country Limit** field, enter the dollar limit to enforce for the country. When a purchase is executed in FactorSoft, the credit limit for the debtors associated to this policy and country are summed and compared to the country limit. If the debtor limit is in excess of the country limit, all of the invoices for that debtor/country are ineligible at purchase.
3. Click the **Add/Save Limit** button. The country limit is saved and appears in the grid on the screen.

Modifying or Deleting Country Limits

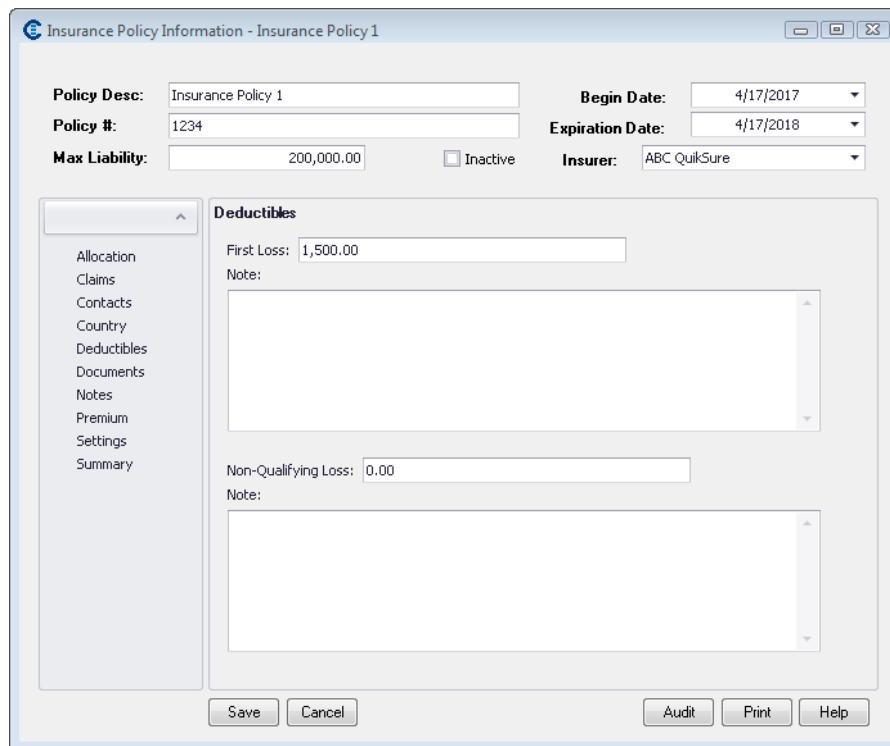
- To modify a country limit, select the limit in the Country grid, then change the entries in the **Select a Country** field and the **Country Limit** field, and click the **Add/Save Limit** button. The country limit is updated and the new information displays in the Country section.
- To delete a country limit, select the limit you want to delete in the Country grid and click the **Delete Limit** button. Click the **Yes** button to confirm the deletion.

Deductibles Panel

The Deductibles panel is where you can add a loss amount and a non-qualifying loss amount for the policy. These deductions are used for information only, they are not used in any calculations for the policy.

TIP

To access the Deductibles panel, click the **Deductibles** link in the Navigation panel on the Insurance Policy Information screen.



The screenshot shows a software window titled "Insurance Policy Information - Insurance Policy 1". The window contains several input fields and a navigation menu. The main area is titled "Deductibles" and contains two sections: "First Loss" with a value of 1,500.00 and "Non-Qualifying Loss" with a value of 0.00. Each section has a "Note:" label and a text area. The navigation menu on the left includes: Allocation, Claims, Contacts, Country, Deductibles, Documents, Notes, Premium, Settings, and Summary. At the bottom of the window are buttons for "Save", "Cancel", "Audit", "Print", and "Help".

As information is added and modified on the Insurance Policy Center module, a time stamp of the change and the user that modified the information is saved and can be viewed on the Audit report. Click the **Audit** button to access the Audit window, where a list of changes can be reviewed on the Audit report. For more information on this window, refer to "Viewing and Printing a Policy Audit Report" on page 56.

Adding or Changing Loss Amounts

- To add a loss amount or a non-qualifying loss amount, enter the amount in the **First Loss** field or the **Non-Qualifying Loss** field, respectively. Then enter any additional information related to the loss amount in the corresponding **Note** field (notes can be up to 500 alpha-numeric characters) and click the **Save** button. The loss amounts are saved to the policy.
- To make changes to the loss amounts, change the amounts and notes as necessary and click the **Save** button to save the changes.

Notes Panel

The Notes panel is used to view and enter notes about the insurance policy.

TIP

To access the Notes panel, click the **Notes** link in the Navigation panel on the Insurance Policy Information screen.

The screenshot shows a software window titled "Insurance Policy Information - Insurance Policy 1". The window contains several input fields and a table. The fields include "Policy Desc:" (Insurance Policy 1), "Policy #:" (1234), "Max Liability:" (200,000.00), "Begin Date:" (4/17/2017), "Expiration Date:" (4/17/2018), and "Insurer:" (ABC QuikSure). There is also an "Inactive" checkbox. A navigation panel on the left lists various sections: Allocation, Claims, Contacts, Country, Deductibles, Documents, Notes, Premium, Settings, and Summary. The "Notes" section is currently selected. The "Notes" panel displays a table with the following data:

| Post Date | Note | Note Entered By |
|-----------|---|-----------------|
| 4/20/2017 | Jim - Please review the latest claims associated with this insur... | JOESMITH |

Below the table is a text area for entering a new note, with an "Add New Note" button. At the bottom of the window are buttons for "Save", "Cancel", "Audit", "Print", and "Help".

As information is added and modified on the Insurance Policy Center module, a time stamp of the change and the user that modified the information is saved and can be viewed on the Audit report. Click the **Audit**

button to access the Audit window, where a list of changes can be reviewed on the Audit report. For more information on this window, refer to "Viewing and Printing a Policy Audit Report" on page 56.

Notes Panel Field Descriptions

| Field | Description |
|-----------------|--|
| Post Date | The date the note was added to the policy. |
| Note | The text of the note. |
| Note Entered By | The user who entered the note. |

Adding a New Note

To add a new note, click the **Add New Note** button and enter up to 499 characters in the **Note** field. Click the **Save Note** button to save the note. The note is saved and displays in the Notes section.

Premium Panel

The Premium panel is used to enter information related to policy such as the premium rate, minimum amount due, next payment amount and due date, and so on can.

The amounts entered in the fields on the Premium panel are for memo purposes only and are not used in any calculations.

TIP

To access the Premium panel, click the **Premium** link in the Navigation panel on the Insurance Policy Information screen.

As information is added and modified on the Insurance Policy Center module, a time stamp of the change and the user that modified the information is saved and can be viewed on the Audit report. Click the **Audit** button to access the Audit window, where a list of changes can be reviewed on the Audit report. For more information on this window, refer to "Viewing and Printing a Policy Audit Report" on page 56.

Premium Panel Field Descriptions

| Field | Description |
|------------------------|---|
| Rate | Enter the premium rate as a percentage. |
| Min Policy Premium Amt | Enter the minimum amount due for the policy premium. |
| Next Payment Amount | Enter the payment amount due at the next due date. |
| Next Payment Due Date | Select the date when the next payment amount is due. |
| No Buy Reason | Select the no buy reason code for the insurance policy. No Buy Reason codes are defined on the Dispute/Ineligibility/No Buy Code table in the Tables module. |

| Field | Description |
|--------------|---|
| Premium Paid | When set to Yes the EDW export will include information about whether the premium is paid by the client. By default, any existing policies are set to False . |

Settings Panel

The Settings panel is used to define various settings for the insurance policy, such as the tenor, currency used, and the turnover declaration and date.

TIP

To access the Settings panel, click the **Settings** link in the Navigation panel on the Insurance Policy Information screen.

The screenshot displays the 'Insurance Policy Information - Technical Services Inc' window. At the top, there are fields for 'Policy Desc' (Technical Services Inc), 'Policy #' (4617-1), 'Max Liability' (1,000,000.00), 'Begin Date' (4/6/2017), 'Expiration Date' (4/6/2018), and 'Insurer' (Coface). Below these is a 'Settings' section with a left-hand navigation menu containing: Allocation, Claims, Contacts, Country, Deductibles, Documents, Notes, Premium, Settings, and Summary. The 'Settings' panel includes: 'Tenor (Days)' (90), 'Currency' (USD), 'Turnover Declaration' (Annually), and 'Turnover Date' (12/29/2017). At the bottom of the window are buttons for 'Save', 'Cancel', 'Audit', 'Print', and 'Help'.

As information is added and modified on the Insurance Policy Center module, a time stamp of the change and the user that modified the information is saved and can be viewed on the Audit report. Click the **Audit**

button to access the Audit window, where a list of changes can be reviewed on the Audit report. For more information on this window, refer to "Viewing and Printing a Policy Audit Report" on page 56.

Settings Panel Field Descriptions

| Field | Description |
|----------------------|--|
| Tenor (Days) | Set the number of days until the policy expires. This field is four digits in length, numeric only. This is the Tenor that will be used to determine the ineligible rule. |
| Currency | Select the type of currency used for the insurance policy. Currency codes are configured in the Currency Denominations table of the Tables module. |
| Turnover Declaration | Select the turnover differential frequency for the insurance policy, such as monthly or annually. |
| Turnover Date | Select the date on which next turnover declaration is anticipated. |

Summary Panel

The Summary panel shows information such as the policy such as the total policy amount, the amount used, and the amount remaining.

TIP
To access the Summary panel, click the **Summary** link in the Navigation panel on the Insurance Policy Information screen.



Insurance Policy Information - Trading Post Express

Policy Desc: Trading Post Express
Policy #: 31317-1
Max Liability: 1,000,000.00 Inactive
Begin Date: 3/13/2017
Expiration Date: 3/13/2018
Insurer: Coface

Summary

| | | | |
|-------------------|--------------|--------------------|----------|
| Policy Amount: | 1,000,000.00 | Percent Used: | 2.2100% |
| - Amount Used: | 22,132.98 | Percent Remaining: | 97.7900% |
| Amount Remaining: | 977,867.02 | | |

Allocation
 Claims
 Contacts
 Country
 Deductibles
 Documents
 Notes
 Premium
 Settings
 Summary

Save Cancel Audit Print Help

As information is added and modified on the Insurance Policy Center module, a time stamp of the change and the user that modified the information is saved and can be viewed on the Audit report. Click the **Audit** button to access the Audit window, where a list of changes can be reviewed on the Audit report. For more information on this window, refer to "Viewing and Printing a Policy Audit Report" on page 56.

Summary Panel Field Descriptions

| Field | Description |
|------------------|---|
| Policy Amount | The total amount for the policy. |
| Amount Used | The total amount of claims against the policy (the policy amount currently used). |
| Amount Remaining | The policy amount currently available. Calculation: Policy Amount - Amount Used |
| Percent Used | The percentage of the policy amount currently used. |

| Field | Description |
|-------------------|---|
| | <p>Calculation: Amount Used / Policy Amount</p> <p>Displays the percentage of the amount of claims from the Amount Used divided by the total Policy Amount</p> |
| Percent Remaining | <p>The percentage of the policy amount available.</p> <p>Calculation: Policy Amount - Percent Used</p> |

How to Define Ineligibles and Pricing for a Client

Prior to using the Insurance Policy Center module, various information must be defined for a client to allow insurance policy ineligibles and pricing to function properly.

1. Create a new policy for the client-debtor relationship. For more information on creating a new policy, refer to "Creating a New Policy" on page 22.
2. Allocate amounts to debtors on the Allocation tab. For more information about allocating amounts to debtors, refer to "How to Allocate Amounts to Debtors" on page 31.
3. Access the Client Info screen and on the Insurance Policies panel select the check box to enable insurance policies for the client.
4. Add a new A/R finance portfolio based term or highlight an existing A/R finance portfolio based term or invoice based term.
5. Make entries in the **Administrative fee (%)** field, the **Basis plus** field, and the **Take at** field to define how fees are generated for insurance policies. This is for A/R finance portfolio terms.

Note

If fees are defined to be taken at purchase, the System Preference **Client terms rules/defaults, Defaults, Daily rate & A/R finance terms, Administrative fees taken from** must be set to **Purchase** and the System Preference **Client terms rules/defaults, Defaults, Daily rate & A/R finance terms, Administration fees base calculation on** must be set to **Cash Advance**.

Advanced Topics

Overriding Advanced Rate at Client-Debtor Relationship

The Debtor Aging screen can be used to override the advanced rate for specific debtors associated with the client. To define a new advance rate for a debtor, the reserve escrow rate must be adjusted on the Debtor Aging screen.

For example, to calculate an advance rate of 85%, enter **15** in the **Reserve Escrow Rate (%)** field. The reserve escrow rate of 15% is subtracted from 100% to calculate an advance rate of 85%.



How to Recalculate Redundant Data

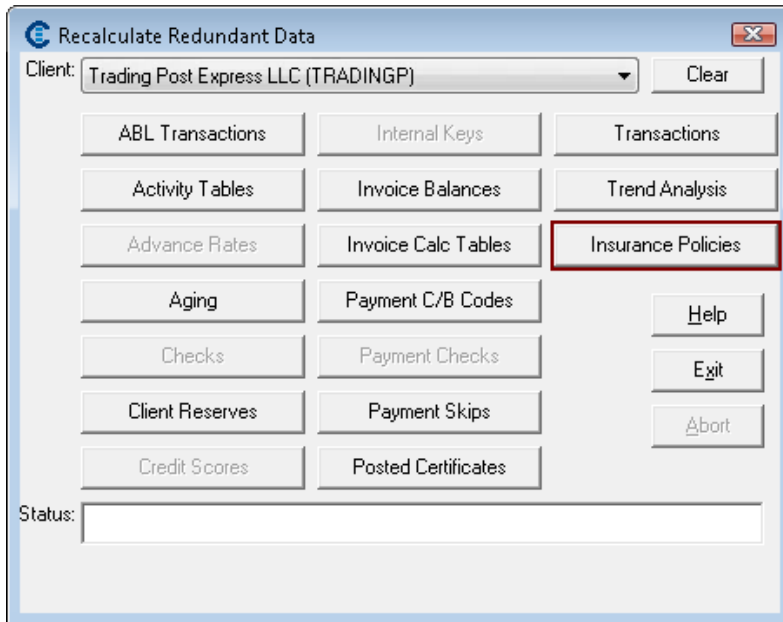
The Recalculate Redundant Data screen can be used to recalculate redundant data for the Insurance Policy Center module.

You only need to perform these steps if you have not set up the system to automatically recalculate data. See "Setting System Preferences" on page 12 for more about how to have the system automatically maintain the insurance policy data.

1. Access the Recalculate Redundant Data screen.

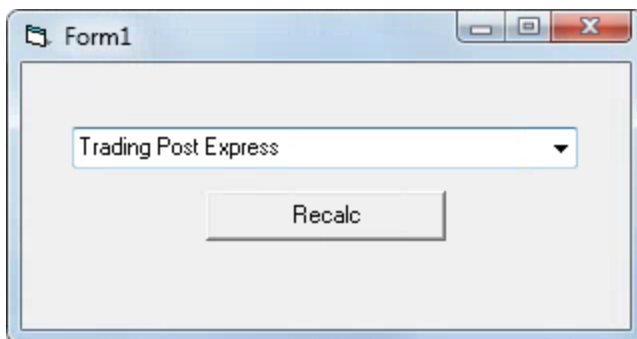
TIP

To access the Recalculate Redundant Data screen, select System → Database Maintenance → Recalculate Redundant Data in the Administration module.



2. In the **Client** field, enter the client for which to recalculate redundant data for the insurance policy.
3. Click the **Insurance Policies** button.

The Form window displays.

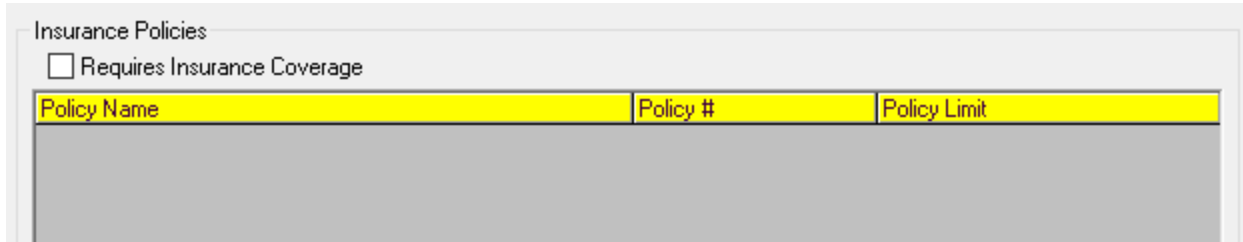


4. In the unlabeled **Insurance Policy** field, enter the insurance policy.
5. Click the **Recalc** button to recalculate redundant data for the policy.

The data is recalculated and the window closes.

Client Information – Insurance Policy Panel

The “Insurance Policies” panel on the *Client Information* screen gives the User the ability to enforce insurance policy rules for a client and see which insurance policies are associated with the client. Use the Requires Insurance Coverage check box to enable insurance rules for the client. Once enabled, the Policy Name, Policy Number, and Limit for any policy associated with the client will appear on the panel.

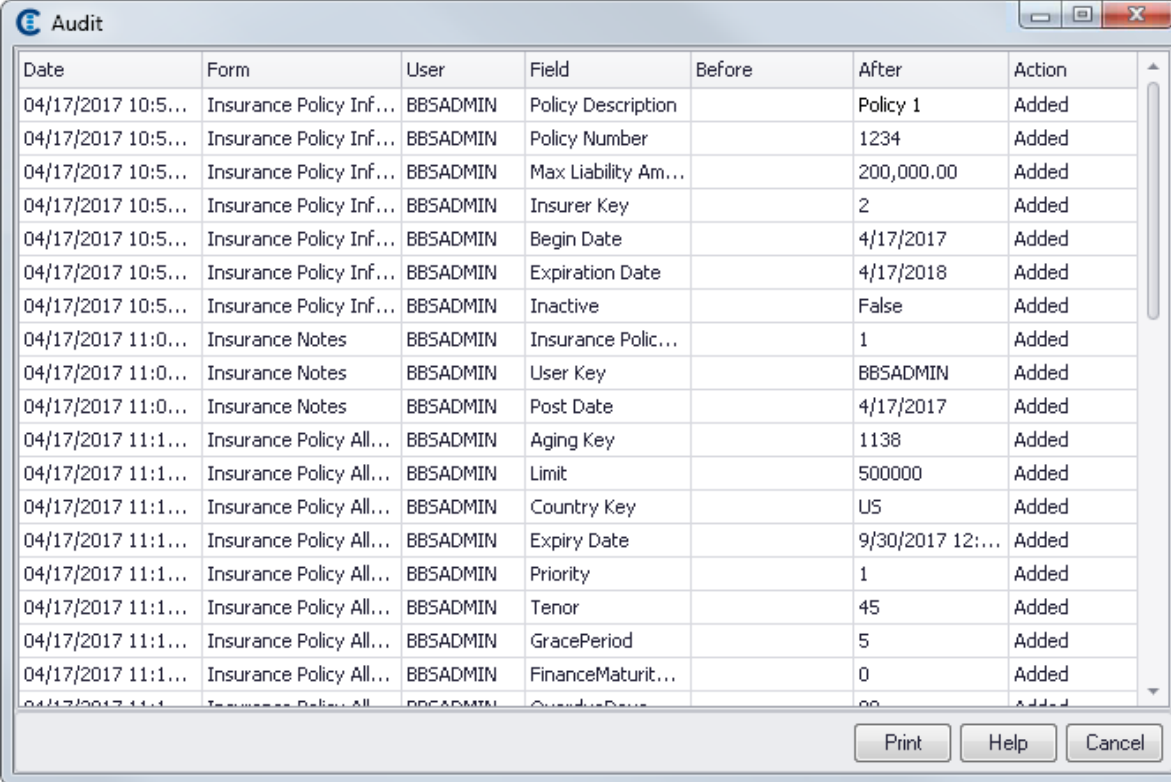


The screenshot shows a panel titled "Insurance Policies". At the top, there is a checkbox labeled "Requires Insurance Coverage". Below this is a table with three columns: "Policy Name", "Policy #", and "Policy Limit". The table is currently empty.

| Field | Description |
|-----------------------------|--|
| Requires Insurance Coverage | Select to enable insurance rules for the client. |
| Grid | |
| Policy Name | Displays the Policy Names associated with the client. |
| Policy # | Displays the Policy Number associated with the client. |
| Policy Limit | Displays the Policy Limit associated with the client. |

Viewing and Printing a Policy Audit Report

The Audit Window is used to review the Audit report, which lists the specific data added when a new policy was created, the changes made to existing policies, and the user who added or modified the information. Using the information on this screen, you can easily hold appropriate personnel accountable for any incorrect or unauthorized policy updates.



| Date | Form | User | Field | Before | After | Action |
|--------------------|-------------------------|----------|---------------------|--------|------------------|--------|
| 04/17/2017 10:5... | Insurance Policy Inf... | BBSADMIN | Policy Description | | Policy 1 | Added |
| 04/17/2017 10:5... | Insurance Policy Inf... | BBSADMIN | Policy Number | | 1234 | Added |
| 04/17/2017 10:5... | Insurance Policy Inf... | BBSADMIN | Max Liability Am... | | 200,000.00 | Added |
| 04/17/2017 10:5... | Insurance Policy Inf... | BBSADMIN | Insurer Key | | 2 | Added |
| 04/17/2017 10:5... | Insurance Policy Inf... | BBSADMIN | Begin Date | | 4/17/2017 | Added |
| 04/17/2017 10:5... | Insurance Policy Inf... | BBSADMIN | Expiration Date | | 4/17/2018 | Added |
| 04/17/2017 10:5... | Insurance Policy Inf... | BBSADMIN | Inactive | | False | Added |
| 04/17/2017 11:0... | Insurance Notes | BBSADMIN | Insurance Polic... | | 1 | Added |
| 04/17/2017 11:0... | Insurance Notes | BBSADMIN | User Key | | BBSADMIN | Added |
| 04/17/2017 11:0... | Insurance Notes | BBSADMIN | Post Date | | 4/17/2017 | Added |
| 04/17/2017 11:1... | Insurance Policy All... | BBSADMIN | Aging Key | | 1138 | Added |
| 04/17/2017 11:1... | Insurance Policy All... | BBSADMIN | Limit | | 500000 | Added |
| 04/17/2017 11:1... | Insurance Policy All... | BBSADMIN | Country Key | | US | Added |
| 04/17/2017 11:1... | Insurance Policy All... | BBSADMIN | Expiry Date | | 9/30/2017 12:... | Added |
| 04/17/2017 11:1... | Insurance Policy All... | BBSADMIN | Priority | | 1 | Added |
| 04/17/2017 11:1... | Insurance Policy All... | BBSADMIN | Tenor | | 45 | Added |
| 04/17/2017 11:1... | Insurance Policy All... | BBSADMIN | GracePeriod | | 5 | Added |
| 04/17/2017 11:1... | Insurance Policy All... | BBSADMIN | FinanceMaturit... | | 0 | Added |
| 04/17/2017 11:1... | Insurance Policy All... | BBSADMIN | OverdueDays | | 90 | Added |

As policies are added and modified, a time stamp of the change and the user that modified the information is saved. Using this window, you can view the date the change was made, the window or tab where the change was made, the user who made the change, the field that was changed, the entry before and after the change was made, and so on.

To help you locate changes for a specific window, field, user, and so on, various sort and filter options are available by right-clicking the column heading. Using these options can help you determine whether entries made on a specific window or by a specific employee are valid.

To print the displayed audit information, simply click the **Print** button. The Preview window displays, where the Audit report can be formatted, printed, exported, saved, and so on.

Audit Window Field Descriptions

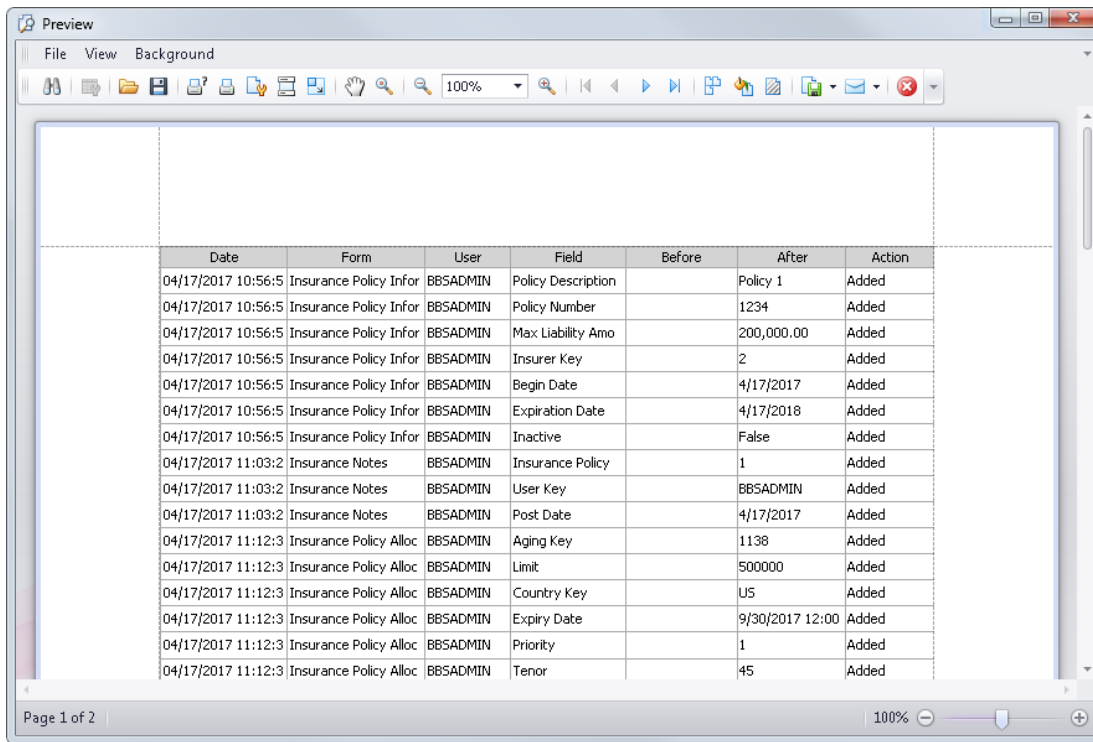
The following fields are available on the Audit window.

Audit window Field Descriptions

| Field | Description |
|--------|--|
| Date | This field displays the date and time the change was made. |
| Form | This field displays the screen, window, or tab on which the change was made. |
| User | This field displays the user who made the change. |
| Field | This field displays the field in which the change was made. |
| Before | This field displays the entry in the field before the change was made. |
| After | This field displays the entry in the field after the change was made. |
| Action | This field displays the type of change made, such as Added, Changed, or Deleted. |

Preview Window











The Preview window displays a preview of the Audit report or other information generated when clicking the **Print** button on various screens and tabs in the Insurance Policy Center module. Numerous tools are available on this window to allow you to customize the report based on personal preference before the report is printed.

























Preview Window Field Descriptions

The following buttons are available on the Preview window toolbar.















Preview window Button Descriptions

| Button | Description |
|---|---|
|  (Search) | Click the  (Search) button to access the Find window, where a search for full or partial words within the report can be performed. |
|  (Customize) | Click the  (Customize) button to access the Print Options window, where various options can be used to format the report. |
|  (Open) | Click the  (Open) button to access the Open window, where a different report can be selected and displayed on the Preview window. |
|  (Save) | Click the  (Save) button to access the Save As window, where the report can be saved to a specific location. |
|  (Print) | Click the  (Print) button to access the Print window, where print settings can be defined and the report can |

Preview window Button Descriptions (continued)

| Button | Description |
|---|--|
| | be printed. |
|  (Quick Print) | Click the  (Quick Print) button to print the report at the designated printer. |
|  (Page Setup) | Click the  (Page Setup) button to access the Page Setup window, where advanced print settings, such as paper size, printer tray, orientation, and margins can be defined. |
|  (Header and Footer) | Click the  (Header and Footer) button to access the Header and Footer window, where the format for the report header and footer can be defined. |
|  (Scale) | Click the  (Scale) button to access the Scaling window where the size of the report in a percentage or in a specific number of pages can be defined. |
|  (Hand Tool) | Click the  (Hand Tool) button to enable the Hand tool, allowing you to drag the report image within the Preview window if the report is larger than the window. |
|  (Magnifier) | Click the  (Magnifier) button to enable the Magnifier tool, allowing you to zoom in and zoom out with each click of the mouse. |
|  (Zoom Out) | Click the  (Zoom Out) button to reduce the viewing scale by five percent with each click. |
|  (Zoom In) | Click the  (Zoom In) button to increase the viewing scale by five percent with each click. |
|  (First Page) | Click the  (First Page) button to display the first page of the report. |
|  (Previous Page) | Click the  (Previous Page) button to display to the previous page of the report. |
|  (Next Page) | Click the  (Next Page) button to display the next page of the report. |

Preview window Button Descriptions (continued)

| Button | Description |
|--|--|
|  (Last Page) | Click the  (Last Page) button to display the last page of the report. |
|  (Multiple Pages) | Click the  (Multiple Pages) button to access the Multiple Pages window, where the the number of pages to display on the Preview window can be selected. |
|  (Background Color) | Click the  (Background Color) button to access the Color window, where a background color for the report can be selected. |
|  (Watermark) | Click the  (Watermark) button to access the Watermark window, where a graphic or text can be defined to use as a watermark for the report. |
|  (Export Document) | <p>Click the  (Export Document) button to access the PDF Export Options window, where export settings can be defined and the report can be exported. Click the Down Arrow button to specify the file type for which to send the report.</p> <p>Once settings are defined, click the OK button. The Save As window displays, where a location to save the report can be selected and the report can be saved.</p> |
|  (Send via Email) | <p>Click the  (Send via Email) button to access the PDF Export Options window, where export settings can be defined and the report can be attached to an Email message. Click the Down Arrow button to specify the file type for which to send the report.</p> <p>Once settings are defined, click the OK button. The Save As window displays, where a location to save the report can be selected and the report can be saved. After the report is saved, an Email message corresponding to the default Email application is created and the report is automatically attached.</p> |
|  (Exit) | Click the  (Exit) button to close the Preview window. |

Generating Reports Overview

There are several reports you can run to view information associated with the Insurance Policy Center module, such as coverage amounts remaining, memos applied during payment, dispute codes posted against payments, and so on.

See the following sections for more information about running one of these reports:

- "Credit Memo Report" on page 81
- "Dispute Report" on page 77
- "Excess/Dispute Report " below

Excess/Dispute Report

The Excess/Dispute Report lists all invoices that have been disputed and are not covered by the insurance policy.

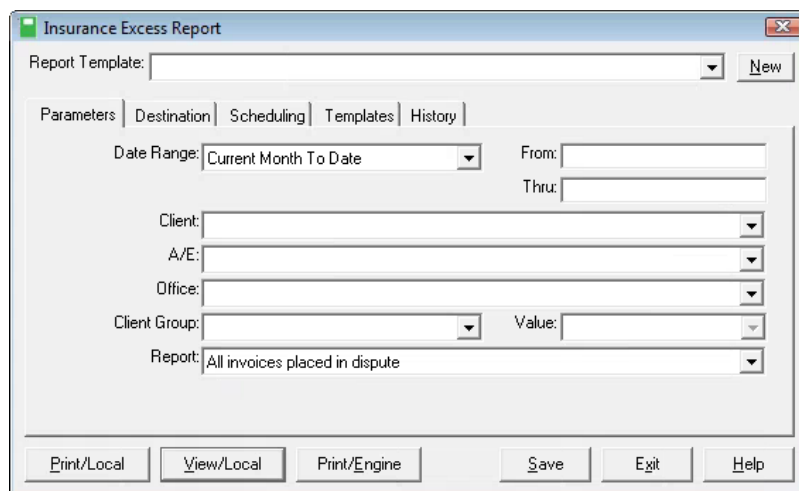
SEPARATELY LICENSED ADD-ON MODULE

This feature is only available as a separately licensed upgrade.

For more information, contact your Jack Henry™ representative at lendinginfo@jackhenry.com



This report is accessed from the Dispute/Ineligibility menu of the Reports module, provided the user has security rights enabled.

The default report definition for this report is **DisputeInvIns1**.



The screenshot shows a software dialog box titled "Insurance Excess Report". At the top, there is a "Report Template:" dropdown menu with a "New" button to its right. Below this is a tabbed interface with tabs for "Parameters", "Destination", "Scheduling", "Templates", and "History". The "Parameters" tab is active and contains several fields: "Date Range:" with a dropdown set to "Current Month To Date", "From:" and "Thru:" text boxes, "Client:" dropdown, "A/E:" dropdown, "Office:" dropdown, "Client Group:" dropdown, "Value:" dropdown, and "Report:" dropdown set to "All invoices placed in dispute". At the bottom of the dialog are buttons for "Print/Local", "View/Local", "Print/Engine", "Save", "Exit", and "Help".

Report Parameters

| Field | Description |
|------------|---|
| Client | <p>drop-down to select the client for which to run the report.</p> <p>For Client Search Window, available on SQL Reports when System Preference > Field-s/Screen Behavior > Miscellaneous > Use Client Search instead of drop downs is set to True.</p> <p>Select the  magnifying glass icon to open the Search window and begin typing the client name.</p> <p>Select Contains or Begins with to refine results. Search window will display up to 500 matches.</p> <p>Click the  red [x] icon to clear the Client field.</p> <p>TIP Choosing Contains will allow users to search by Client Code.</p> |
| Date Range | <p>Select the date to use for the report from the list:</p> <ul style="list-style-type: none"> • Today • Yesterday • Last Month • Current month-to-date • Year through last month-end • Current year-to-date • Specific date • Set At Run Time (Web Template Only) <p>If the Specific date range option is selected, enter the beginning and ending dates of the date range to which to limit the report in the From and Thru fields.</p> <p>Last Business Day can be substituted for Yesterday. To enable Last Business Day, set System Preference Identification/system constants > CLMS Reporting Services > Requests > Use last business day instead of yesterday in date range to True. The Yesterday option in the Date Range field is replaced with Last Business Day, and reports printed on Monday will</p> |

| Field | Description |
|------------------|--|
| | <p>print Friday's data (assuming Friday was the last business day) instead of Sunday's. Set System Preference Identification/system constants > CLMS Reporting Services > Requests > Saturday is a business day to True to consider Saturday a business day when the Date Range is set to Last Business Day. This function is only valid for Reporting Services reports when Use last business day instead of yesterday in date range is set to True.</p> |
| A/E | <p>Select the Account Executive (FactorSoft user) to which to limit the results in the report, or leave blank to include all users. When a user is selected, the report is limited to clients that have that user selected in the A/E field on the Control panel of the <i>Client Information</i> screen.</p> <p>To limit the A/E field to list only those users that have been marked as an A/E, use the following System Preference:</p> <ul style="list-style-type: none"> Terminology > Select account executive based on check box: TRUE |
| Office | <p>Select the office to which to limit the report results. If the user has an Office restriction defined on the <i>Manage Users</i> screen in the Admin module, the user will only be able to generate the report within that office restriction. When the user generates a report, the office to which they are restricted will be selected in the Office field by default and the user will not be able to change the Office field when generating the report.</p> <p>Offices are defined in the Office table in the Tables feature. To access this table, on the File menu, click Tables. Then, on the Client & Debtor menu, click Office.</p> |
| Client Group | <p>Select the client group to which to limit the results in the report.</p> <p>Client Groups are defined in the Client Group Code table in the Tables feature. To access this table, on the File menu, click Tables. Then, on the Client & Debtor menu, click Client Group Codes.</p> |
| Value | <p>Select the specific debtor group value to which to limit the report results from the list. Debtor Groups are defined in the Debtor Group Code Table.</p> |
| Insurance Policy | <p>Select the insurance policy to which to limit the report results from the list.</p> |
| Report | <p>Select the report type to request.</p> <ul style="list-style-type: none"> All Invoices Placed in Dispute.: This report displays all invoices that include a dispute code. Open Invoices Placed in Dispute.: This report displays all invoices that include a dispute code and the invoice balance is not zero. |

Report Sample



The date in the **Re-Purchase Date** field on this report corresponds to the date entered in the **Repurchase** field for data purposes only on the Invoice Information screen.

| **TEST** Invoice Delivery Factoring **TE | | | | | | | | | |
|--|-----------------|--------------|-----------|----------------|--------------------------------|--|------------------|-----------------------|---------------------|
| January 1, 2017 Thru April 12, 2017 | | | | | | | | | |
| Insurance Excess Report | | | | | | | | | |
| Client.. | | | | | | | | | |
| Debtor.. | Invoice# | Invoice Date | Due Date | Invoice Amount | Current Outstanding AR Balance | Dispute Reason.. | Re-Purchase Date | Expected Payment Date | Actual Payment Date |
| Technical Services Inc ABC Trucking | | | | | | | | | |
| | 41017-DUE DATE | 3/15/2017 | 3/25/2017 | 1,000.00 | | Invoice Due Date Is Before Purchase Date | | 3/20/2017 | 4/11/2017 |
| | 41017-INVOICE | 2/20/2017 | 3/22/2017 | 1,000.00 | | Max Invoice Age Exceeded | | 2/25/2017 | 4/11/2017 |
| | 41017-SHIP DATE | 4/10/2017 | 5/10/2017 | 1,000.00 | | Max Invoice Ship Period Exceeded | | 4/15/2017 | 4/11/2017 |
| | 41017-TENOR | 3/15/2017 | 7/13/2017 | 1,000.00 | | Max Insurance Tenor Ineligibility | | 3/20/2017 | 4/11/2017 |
| | 41017-TENOR | 3/15/2017 | 7/13/2017 | 1,000.00 | | Max Insurance Tenor Ineligibility | | 3/20/2017 | 4/11/2017 |

Insurance Policy Report

The Insurance Policy report lists policy details, such as the percentage of the policy used, the percentage of the policy remaining, the coverage amount used, the coverage amount remaining, the invoices for specific debtors, and so on, for the specified client.

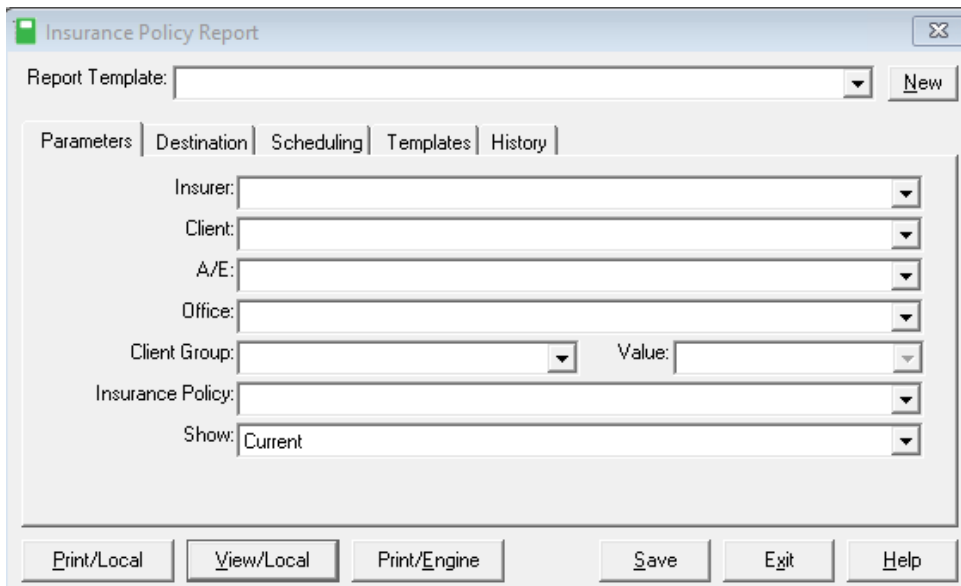
SEPARATELY LICENSED ADD-ON MODULE

This feature is only available as a separately licensed upgrade.

For more information, contact your Jack Henry™ representative at lendinginfo@jackhenry.com



This report is accessed from the Analysis menu of the Reports module, provided the user has security rights enabled.

The default report definition for this report is **InsPolicy**.



| Field | Description |
|-----------------|---|
| Report Template | Lists any report template created to date. Select a template from the list to generate a report based on its saved display parameters. Type a new Report template name and click Save to create a new template for this report, then Select the template from the Templates tab and make any applicable parameter and scheduling selections to complete the template. |

Report Parameters

| Field | Description |
|---------|---|
| Insurer | <p>Insurer's Name</p> <p>This drop-down is set up in Tables > Client & Debtor > Insurers</p> |
| Client | <p>drop-down to select the client for which to run the report.</p> <p>For Client Search Window, available on SQL Reports when System Preference > Fields/Screen Behavior > Miscellaneous > Use Client Search instead of drop downs is set to True.</p> <p>Select the  magnifying glass icon to open the Search window and begin typing the client name.</p> <p>Select Contains or Begins with to refine results. Search window will display up to 500 matches.</p> <p>Click the  red [x] icon to clear the Client field.</p> |

| Field | Description |
|------------------|--|
| | <p>TIP Choosing Contains will allow users to search by Client Code.</p> |
| A/E | <p>Select the Account Executive (FactorSoft user) to which to limit the results in the report, or leave blank to include all users. When a user is selected, the report is limited to clients that have that user selected in the A/E field on the Control panel of the <i>Client Information</i> screen.</p> <p>To limit the A/E field to list only those users that have been marked as an A/E, use the following System Preference:</p> <ul style="list-style-type: none"> Terminology > Select account executive based on check box: TRUE |
| Office | <p>Select the office to which to limit the report results. If the user has an Office restriction defined on the <i>Manage Users</i> screen in the Admin module, the user will only be able to generate the report within that office restriction. When the user generates a report, the office to which they are restricted will be selected in the Office field by default and the user will not be able to change the Office field when generating the report.</p> <p>Offices are defined in the Office table in the Tables feature. To access this table, on the File menu, click Tables. Then, on the Client & Debtor menu, click Office.</p> |
| Client Group | <p>Select the client group to which to limit the results in the report.</p> <p>Client Groups are defined in the Client Group Code table in the Tables feature. To access this table, on the File menu, click Tables. Then, on the Client & Debtor menu, click Client Group Codes.</p> |
| Value | <p>Select the specific debtor group value to which to limit the report results from the list. Debtor Groups are defined in the Debtor Group Code Table.</p> |
| Insurance Policy | <p>Select the insurance policy to which to limit the report results from the list.</p> |
| Show | <p>Select the status of the insurance policies you want the report to contain:</p> |

| Field | Description |
|-------|--|
| | <ul style="list-style-type: none"> • Current – Shows all active current policies. • Outstanding – Shows policies that have open invoices allocated to them (active and expired). • Expired – Shows all expired policies. • All – Shows all policies (current and expired). |

Report Sample

TEST GAP Financing Corp **TEST**

Insurance Policy Report

| Insurer | | | | | | | | | | |
|----------------------|----------|-------|---------|-------------|------------|-----------------|---------------|-----------------|--------------|--------------|
| Policy Desc | | | | | | | | | | |
| Client Name | Policy # | Tenor | % Used | % Remaining | Limit | Invoice Balance | Coverage Used | Expiration Date | Max Credit % | Availability |
| Coface Company | | | 100.00% | 0.00 % | 1,000.00 | | 100.00 | | | 900.00 |
| 4 Decimal insurance | 82219-1 | 90 | 1.00% | 99.00% | 100,000.00 | | 100.00 | 8/22/2020 | | 99,900.00 |
| Insurance 4 Decimals | | | | | | | | | | |
| Walmart IL | | 30 | | | 100,000.00 | | | | 10 | 99,000.00 |
| | 82219-1 | | | | | 1,000.00 | 1,000.00 | | | |

| Column | Description |
|-------------|--|
| Insurer | Insurer's Name |
| Policy Desc | Policy's Description |
| Client Name | Client Name |
| Policy # | Policy's Number |
| Tenor | <p>A. Policy Level - Policy Information > Settings Panel > Tenor</p> <p>B. Client/Debtor Relationship Level - Detail Aging > Extra Terms Tab > Tenor</p> |
| % Used | <p>A. Insurer's Level - Percentage of the Insurer's Credit Limit that is used.</p> <p>B. Policy Level - Percentage of the Policy Max Liability limit that is used.</p> |



| Column | Description |
|-----------------|--|
| % Remaining | A. Percentage still available under the Insurer's Credit Limit. B. Percentage still available under the Policy Max Liability limit. |
| Limit | A. Insurer Level – Insurer's Credit Limit. B. Policy Level – Policy Information > Policy Max Liability Limit. C. Client/Debtor Relationship – Policy Information > Allocation Panel > Coverage Limit for the relationship |
| Invoice Balance | Balance of the invoice that is covered by insurance policy. |
| Coverage Used | Amount for the invoice that used coverage under the policy. |
| Expiration Date | Date the Policy expires |
| Max Credit % | Max Credit Protection % for the Client/Debtor Relationship. Set at Detail Aging > NOA/Rules Tab > Max Credit Protection |
| Availability | Policy amount that is still available at the Insurer's Level, the Policy Level and the Client/Debtor Relationship level. |

Insurance Turnover Report

The Insurance Turnover report lists the number of invoices purchased against the insurance policy. This report can be requested for paid and unpaid invoices.

SEPARATELY LICENSED ADD-ON MODULE

This feature is only available as a separately licensed upgrade.

For more information, contact your Jack Henry™ representative at lendinginfo@jackhenry.com



This report is accessed from the Analysis menu of the Reports module, provided the user has security rights enabled.

The default report definition for this report is **InsTurnover**.

| Field | Description |
|-----------------|---|
| Report Template | Lists any report template created to date. Select a template from the list to generate a report based on its saved display parameters. Type a new Report template name and click Save to create a new template for this report, then Select the template from the Templates tab and make any applicable parameter and scheduling selections to complete the template. |

Report Parameters

| Field | Description |
|------------|--|
| Date Range | <p>Select the date to use for the report from the list:</p> <ul style="list-style-type: none"> • Today • Yesterday • Last Month • Current month-to-date • Year through last month-end • Current year-to-date • Specific date • Set At Run Time (Web Template Only) |

| Field | Description |
|--------|--|
| | <p>If the Specific date range option is selected, enter the beginning and ending dates of the date range to which to limit the report in the From and Thru fields.</p> <p>Last Business Day can be substituted for Yesterday. To enable Last Business Day, set System Preference Identification/system constants > CLMS Reporting Services > Requests > Use last business day instead of yesterday in date range to True. The Yesterday option in the Date Range field is replaced with Last Business Day, and reports printed on Monday will print Friday's data (assuming Friday was the last business day) instead of Sunday's. Set System Preference Identification/system constants > CLMS Reporting Services > Requests > Saturday is a business day to True to consider Saturday a business day when the Date Range is set to Last Business Day. This function is only valid for Reporting Services reports when Use last business day instead of yesterday in date range is set to True.</p> |
| Client | <p>drop-down to select the client for which to run the report.</p> <p>For Client Search Window, available on SQL Reports when System Preference > Fields/Screen Behavior > Miscellaneous > Use Client Search instead of drop downs is set to True.</p> <p>Select the  magnifying glass icon to open the Search window and begin typing the client name.</p> <p>Select Contains or Begins with to refine results. Search window will display up to 500 matches.</p> <p>Click the  red [x] icon to clear the Client field.</p> <p>TIP Choosing Contains will allow users to search by Client Code.</p> |
| A/E | <p>Select the Account Executive (FactorSoft user) to which to limit the results in the report, or leave blank to include all users. When a user is selected, the report is limited to clients that have that user selected in the A/E field on the Control panel of the <i>Client Information</i> screen.</p> <p>To limit the A/E field to list only those users that have been marked as an A/E, use the following System Preference:</p> <ul style="list-style-type: none"> Terminology > Select account executive based on check box: TRUE |
| Office | <p>Select the office to which to limit the report results. If the user has an Office restriction defined on the <i>Manage Users</i> screen in the Admin module, the user will only be able to generate the report within that office restriction. When the user generates a report, the office to which they</p> |

| Field | Description |
|--------------|---|
| | <p>are restricted will be selected in the Office field by default and the user will not be able to change the Office field when generating the report.</p> <p>Offices are defined in the Office table in the Tables feature. To access this table, on the File menu, click Tables. Then, on the Client & Debtor menu, click Office.</p> |
| Client Group | <p>Select the client group to which to limit the results in the report.</p> <p>Client Groups are defined in the Client Group Code table in the Tables feature. To access this table, on the File menu, click Tables. Then, on the Client & Debtor menu, click Client Group Codes.</p> |
| Value | <p>Select the specific debtor group value to which to limit the report results from the list. Debtor Groups are defined in the Debtor Group Code Table.</p> |
| Invoice Type | <p>Select whether to request the report for paid or unpaid invoices.</p> |
| Policy Name | <p>Select the insurance policy for which to limit the report results from the list. Leave this field blank to request the report for all insurance policies for the client.</p> <p>Enter the insurance policy for which to limit the report results. Click the Down Arrow to display a list of valid entries.</p> <p>Leave this field blank to request the report for all insurance policies for the client.</p> |
| Format | <p>Select whether to review the report in a detail format, which displays a breakdown of invoices for each policy, or summary format, which displays only the total number of paid and unpaid invoices.</p> |

Report Sample

Detail Format:

| Policy Name | Invoice Number | Policy Number | Invoice Date | Invoice Amount | Number of Unpaid Invoices | Number of Paid Invoices |
|------------------------------------|----------------------|---------------|--------------|----------------|---------------------------|-------------------------|
| Max Credit Relationship | | 654-1 | | | 1 | 1 |
| Client: | | | | | | |
| Max Credit Protection Relationship | | | | | | |
| Debtor: | | | | | | |
| Walmart IL | | | | | | |
| | 4419-MAXRELATIONSHIP | | 4/4/2019 | 1,000.00 | | |
| | 6119-MAXREL | | 5/2/2019 | 1,000.00 | | |
| Debtor Totals: | | | | 2,000.00 | 1 | 1 |
| Client Totals: | | | | 2,000.00 | 1 | 1 |
| Azure Inv Based Insurance | | 6419-ins | | | 1 | 0 |
| Client: | | | | | | |
| Azure Inv Based Insurance Client | | | | | | |
| Debtor: | | | | | | |
| Walmart IL | | | | | | |
| | 71719-3 | | 6/30/2019 | 1,000.00 | | |
| Debtor Totals: | | | | 1,000.00 | 1 | 0 |
| Client Totals: | | | | 1,000.00 | 1 | 0 |
| 4 Decimal insurance | | 82219-1 | | | 1 | 0 |
| Client: | | | | | | |
| Insurance 4 Decimals | | | | | | |
| Debtor: | | | | | | |
| Walmart IL | | | | | | |
| | 82219-1 | | 6/30/2019 | 1,000.00 | | |
| Debtor Totals: | | | | 1,000.00 | 1 | 0 |
| Client Totals: | | | | 1,000.00 | 1 | 0 |
| Report Totals: | | | | 108,005.86 | 19 | 31 |

Summary Format:



| Policy Name | Policy Number | Number of Unpaid Invoices | Number of Paid Invoices |
|----------------------------|---------------|---------------------------|-------------------------|
| Inv Based Insurance Client | 32018-1 | 1 | 1 |
| Return Insurance | 3419-1 | 0 | 4 |
| Back Portfolio | 3419-2 | 4 | 5 |
| Max Credit Percentage | 372019-1 | 1 | 5 |
| Return #2 | 31519-1 | 1 | 2 |
| Country | 31519-2 | 1 | 11 |
| Policy Expired Test | 31819-1 | 0 | 2 |
| Policy Max | 32719-1 | 1 | 0 |
| Policy 1 Max | Max-1 | 1 | 0 |
| policy 2 Max | Max-2 | 2 | 0 |
| Policy Max Relationship | 85236-1 | 4 | 0 |
| Max Credit Relationship | 654-1 | 1 | 1 |
| Azure Inv Based Insurance | 6419-ins | 1 | 0 |
| 4 Decimal insurance | 82219-1 | 1 | 0 |
| Report Totals: | | 108,005.86 | 19 |

| Column | Description |
|---------------------------|--|
| Detail Format | |
| Policy Name | Policy Description |
| Invoice Number | Invoice Number |
| Policy Number | Policy # |
| Invoice Date | Invoice Date |
| Invoice Amount | Invoice Amount |
| Number of Unpaid Invoices | Number of Unpaid Invoices associated with the policy |
| Number of Paid Invoices | Number of Paid Invoices associated with the policy |
| Client | Client Name |
| Debtor | Debtor Name |
| Summary Format | |
| Policy Name | Policy Description |
| Policy Number | Policy # |
| Number of Unpaid Invoices | Number of Unpaid Invoices associated with the policy |



| Column | Description |
|-------------------------|--|
| Number of Paid Invoices | Number of Paid Invoices associated with the policy |

Security Roles

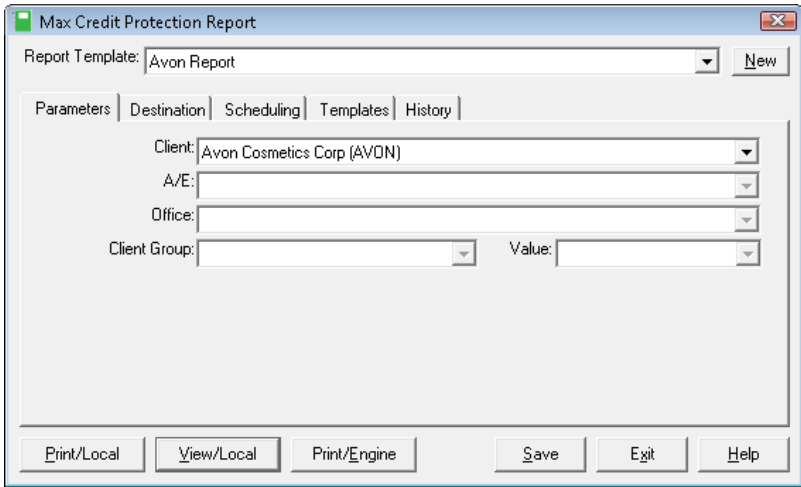
To generate the Insurance Turnover Report, the following Security Role needs to be set to **YES**:

- **Security Roles > Reports > Analysis Reports > Print Insurance Turnover Report**

Max Credit Protection Report

The Max Credit Protection report is used to review the total amount of an invoice that exceeds the maximum credit protection, as defined for the client on the Client Information screen. Using this report, you can review the over-funded amounts for a client after a specified grace period has expired.

The default report definition for this report is **MaxCredProtect**.





| Field | Description |
|-----------------|---|
| Report Template | Lists any report template created to date. Select a template from the list to generate a report based on its saved display parameters. Type a new Report template name and click Save to create a new template for this report, then Select the template from the Templates tab and make any applicable parameter and scheduling selections to complete the template. |

Report Parameters

| Field | Description |
|--------|---|
| Client | drop-down to select the client for which to run the report. |



| Field | Description |
|--------------|---|
| | <p>For Client Search Window, available on SQL Reports when System Preference > Fields/Screen Behavior > Miscellaneous > Use Client Search instead of drop downs is set to True.</p> <p>Select the  magnifying glass icon to open the Search window and begin typing the client name.</p> <p>Select Contains or Begins with to refine results. Search window will display up to 500 matches.</p> <p>Click the  red [x] icon to clear the Client field.</p> <p>TIP Choosing Contains will allow users to search by Client Code.</p> |
| A/E | <p>Select the Account Executive (FactorSoft user) to which to limit the results in the report, or leave blank to include all users. When a user is selected, the report is limited to clients that have that user selected in the A/E field on the Control panel of the <i>Client Information</i> screen.</p> <p>To limit the A/E field to list only those users that have been marked as an A/E, use the following System Preference:</p> <ul style="list-style-type: none"> Terminology > Select account executive based on check box: TRUE |
| Office | <p>Select the office to which to limit the report results. If the user has an Office restriction defined on the <i>Manage Users</i> screen in the Admin module, the user will only be able to generate the report within that office restriction. When the user generates a report, the office to which they are restricted will be selected in the Office field by default and the user will not be able to change the Office field when generating the report.</p> <p>Offices are defined in the Office table in the Tables feature. To access this table, on the File menu, click Tables. Then, on the Client & Debtor menu, click Office.</p> |
| Client Group | <p>Select the client group to which to limit the results in the report.</p> <p>Client Groups are defined in the Client Group Code table in the Tables feature. To access this table, on the File menu, click Tables. Then, on the Client & Debtor menu, click Client Group Codes.</p> |
| Value | <p>Select the specific debtor group value to which to limit the report results from the list. Debtor Groups are defined in the Debtor Group Code Table.</p> |

Report Sample

NOTE

Data only displays on this report if the funded amount for the invoice exceeded the maximum credit amount for the invoice and the invoice date plus the number of days until due (grace period + invoice due date) is greater than the system working date.

| **TEST** GAP Financing Corp **TEST** | | | | | | | | 7/20/2020 3:00:55 PM |
|--------------------------------------|------------------|----------------|-----------------|-----------------------|------------|-----------------------|--------------|------------------------------|
| | | | | | | | | Max Credit Protection Report |
| Client.. | Invoice # | Invoice Amount | Invoice Balance | Finance Maturity Date | Grace Days | Finance Maturity Days | Max Credit % | Overage Amount |
| Inv Based w/Insurance Client | | | | | | | | |
| K&J Cattle Ranch | 11718-SHIPDATE | 100.00 | 100.00 | 3/3/2018 | 0 | 489 | 80.0000 | 10.00 |
| K&J Cattle Ranch | 11718-DUEDATE | 125.00 | 125.00 | 2/15/2018 | 0 | 505 | 80.0000 | 12.50 |
| K&J Cattle Ranch | 11718-TENOR | 150.00 | 150.00 | 3/3/2018 | 0 | 489 | 80.0000 | 15.00 |
| K&J Cattle Ranch | 11718-INVAGE | 200.00 | 200.00 | 11/15/2017 | 0 | 597 | 80.0000 | 20.00 |
| Walmart IL | 1102018-2 | 456.33 | 456.33 | 3/6/2018 | 10 | 486 | 80.0000 | 45.63 |
| Walmart IL | 1102018-NOAVAIL | 10,000.00 | 10,000.00 | 3/7/2018 | 10 | 485 | 80.0000 | 1,000.00 |
| Walmart IL | 3719-FMDATE | 1,000.00 | 1,000.00 | 6/26/2019 | 10 | 9 | 80.0000 | 100.00 |
| Walmart IL | 61119-FINDATEINV | 1,000.00 | 1,000.00 | 6/26/2019 | 10 | 9 | 80.0000 | 100.00 |

Printed: July 20, 2020, 3:00 PM (*MaxCredProtect)

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Report Details

| Column | Description |
|--------|-----------------------------|
| Client | Displays the Client's name |
| Debtor | Displays the Debtor's name. |

| Column | Description |
|-----------------------|--|
| Invoice # | Displays the Invoice Number. |
| Invoice Amount | Displays the Invoice Amount. |
| Invoice Balance | Displays the Outstanding balance on the Invoice. |
| Finance Maturity Date | Displays the Finance Maturity Date on the Invoice. |
| Grace Days | Number of days for Grace (Cushion). This is set at Client Terms > Due Date Fee Panel > Cushion or if using overrides, this is set at Detail Aging > Extra Terms Tab > Overrides section > Cushion |
| Finance Maturity Days | Displays the Number of days past the Finance Maturity date to the date of the report. |
| Max Credit % | Max Credit Protection %. This is set at Client Information > Invoice Rules Panel > Max Credit Protection or if using overrides, this is set at Detail Aging > NOA/Rules Tab > Max Credit Protection |
| Overage Amount | Overage Amount = Funded Amount - Max Credit % Amount |

Dispute Report

The Dispute report lists dispute codes posted against invoices on the Purchase window, as well as dispute codes posted against payments and adjustments on the Post Payment window or the Adjustment screen.



The default report definition for this report is **DisputeInvl**.

| Field | Description |
|-----------------|---|
| Report Template | Lists any report template created to date. Select a template from the list to generate a report based on its saved display parameters. Type a new Report template name and click Save to create a new template for this report, then Select the template from the Templates tab and make any applicable parameter and scheduling selections to complete the template. |

Report Parameters

| Field | Description |
|------------|---|
| Date Range | <p>Select the date to use for the report from the list:</p> <ul style="list-style-type: none"> • Today • Yesterday • Last Month • Current month-to-date • Year through last month-end • Current year-to-date • Specific date • Set At Run Time (Web Template Only) <p>If the Specific date range option is selected, enter the beginning and ending dates of the date range to which to limit the report in the From and Thru fields.</p> <p>Last Business Day can be substituted for Yesterday. To enable Last Business Day, set System Preference Identification/system constants > CLMS Reporting Services > Requests > Use last business day instead of yesterday in date range to True. The Yesterday option in the Date Range field is replaced with Last Business Day, and reports printed on Monday will print Friday's data (assuming Friday was the last business day) instead of Sunday's. Set System Preference Identification/system constants > CLMS Reporting Services > Requests > Saturday is a business day to True to consider Saturday a business day when the Date Range is set to Last Business Day. This function is only valid for Reporting Services reports when Use last business day instead of yesterday in date range is set to True.</p> |
| Client | <p>drop-down to select the client for which to run the report.</p> <p>For Client Search Window, available on SQL Reports when System Preference > Field-</p> |



| Field | Description |
|--------------|--|
| | <p>s/Screen Behavior > Miscellaneous > Use Client Search instead of drop downs is set to True.</p> <p>Select the  magnifying glass icon to open the Search window and begin typing the client name.</p> <p>Select Contains or Begins with to refine results. Search window will display up to 500 matches.</p> <p>Click the  red [x] icon to clear the Client field.</p> <p>TIP Choosing Contains will allow users to search by Client Code.</p> |
| A/E | <p>Select the Account Executive (FactorSoft user) to which to limit the results in the report, or leave blank to include all users. When a user is selected, the report is limited to clients that have that user selected in the A/E field on the Control panel of the <i>Client Information</i> screen.</p> <p>To limit the A/E field to list only those users that have been marked as an A/E, use the following System Preference:</p> <ul style="list-style-type: none"> Terminology > Select account executive based on check box: TRUE |
| Office | <p>Select the office to which to limit the report results. If the user has an Office restriction defined on the <i>Manage Users</i> screen in the Admin module, the user will only be able to generate the report within that office restriction. When the user generates a report, the office to which they are restricted will be selected in the Office field by default and the user will not be able to change the Office field when generating the report.</p> <p>Offices are defined in the Office table in the Tables feature. To access this table, on the File menu, click Tables. Then, on the Client & Debtor menu, click Office.</p> |
| Client Group | <p>Select the client group to which to limit the results in the report.</p> <p>Client Groups are defined in the Client Group Code table in the Tables feature. To access this table, on the File menu, click Tables. Then, on the Client & Debtor menu, click Client Group Codes.</p> |
| Value | <p>Select the specific client group value to which to limit the results in the report.</p> <p>Client Groups are defined in the Client Group Code table in the Tables feature. To access</p> |

| Field | Description |
|-----------------|--|
| | this table, on the File menu, click Tables . Then, on the Client & Debtor menu, click Client Group Codes . |
| Report | Select the report type to generate: <ul style="list-style-type: none"> All invoices placed in dispute: to generate a report of all dispute codes that were posted against all purchased invoices on the Purchase screen. Open invoices placed in dispute: to generate a report of all dispute codes that were posted against open invoices only on the Purchase screen. Codes posted against payments/adjustments: generates a report of all dispute codes that were posted against payments and adjustments on the Post Payment screen or Adjustment screen. |
| Include Summary | Select this check box to include the total number of dispute postings under each client listing when generating the report. |

Report Sample

TEST Anna's Awesome **TEST**

February 2, 2020 Thru March 11, 2021

All Invoices Placed In Dispute
Client..

| Customer.. | Invoice# | PO # | Purchase Date | Invoice Date | Due Date | Amount | Current Balance | Dispute Date | Date Cancelled | Dispute Reason.. |
|---|----------|------|---------------|--------------|-----------|--------------|-----------------|--------------|----------------|------------------|
| Amanda Test Client Amanda Test Debtor (AGCDEB) | AGCTest | | 2/28/2020 | 2/12/2020 | 2/12/2020 | 100,000.00 | 0.00 | 1/13/2021 | | DAMAGES |
| | | | | | | Totals: | 100,000.00 | | | |
| | | | | | | Grand Total: | 100,000.00 | | | |

Report Details

| Column | Description |
|-----------------|--|
| Client | Displays the name of the Client associated to the Disputed Invoice. |
| Debtor/Customer | Displays the name of the Debtor/Customer associated to the Disputed Invoice. |
| Invoice # | Displays the Invoice Number of the Disputed Invoice. |
| PO # | Displays the Purchase Order number associated to the Disputed Invoice. |
| Purchase Date | Displays the Purchase Date of the Invoice. |

| Column | Description |
|-----------------|---|
| Invoice Date | Displays the Date of the Invoice. |
| Due Date | Displays the Due Date of the Invoice as calculated by: Invoice Date + Days Due = Due Date |
| Current Balance | Displays the current balance of the Disputed Invoice. |
| Dispute Date | Displays the Date the Invoice was Disputed. |
| Date Canceled | Displays the Date the Dispute was canceled. |
| Dispute Reason | Displays the Dispute Reason Code selected at dispute. |
| Notes | Highlighted green, this row displays notes associated to the Disputed Invoice. |

Security Roles

To generate the Dispute Report, the following Security Role needs to be set to **YES**:

- **Security Roles > Reports > Dispute/Ineligibility Reports > Print Dispute Reports**

System Preferences

The following system preferences for this report are located in the Administration module, **System Preferences, Fields/Screen Behavior, Miscellaneous** folder.

| Preference | Description |
|---|---|
| Use dispute code instead of explanation | <ul style="list-style-type: none"> • If FALSE and Invoice Information > In Dispute is Checked, then the Invoice is "In Dispute" and should appear on the Report. • If TRUE and the Invoice Information > Explanation is populated with a Dispute Code with "In Dispute" Checked in Tables > Data Entry > Dispute/Ineligibility/No Buy Code Table, then Invoice is "In Dispute" and should appear on the Report. |

Credit Memo Report



The Credit Memo Report lists credit memos applied at the time of payment. This report includes negative payments for invoices on which a dispute code is set that is used To flag payments in the Dispute/Ineligibility/No Buy Code Table..

This report is accessed from the **Transactions** menu of the Reports module.

The default report definition for this report is **CreditMemo**.

Report Parameters

| Field | Description |
|------------|---|
| Date Range | <p>Select the date to use for the report from the list:</p> <ul style="list-style-type: none"> • Today • Yesterday • Last Month • Current month-to-date • Year through last month-end • Current year-to-date • Specific date • Set At Run Time (Web Template Only) <p>If the Specific date range option is selected, enter the beginning and ending dates of the date range to which to limit the report in the From and Thru fields.</p> <p>Last Business Day can be substituted for Yesterday. To enable Last Business Day, set System Preference Identification/system constants > CLMS Reporting Services > Requests > Use last</p> |

| Field | Description |
|--------|---|
| | <p>business day instead of yesterday in date range to True. The Yesterday option in the Date Range field is replaced with Last Business Day, and reports printed on Monday will print Friday's data (assuming Friday was the last business day) instead of Sunday's. Set System Preference Identification/system constants > CLMS Reporting Services > Requests > Saturday is a business day to True to consider Saturday a business day when the Date Range is set to Last Business Day. This function is only valid for Reporting Services reports when Use last business day instead of yesterday in date range is set to True.</p> |
| Client | <p>drop-down to select the client for which to run the report.</p> <p>For Client Search Window, available on SQL Reports when System Preference > Fields/Screen Behavior > Miscellaneous > Use Client Search instead of drop downs is set to True.</p> <p>Select the  magnifying glass icon to open the Search window and begin typing the client name.</p> <p>Select Contains or Begins with to refine results. Search window will display up to 500 matches.</p> <p>Click the  red [x] icon to clear the Client field.</p> <p>TIP Choosing Contains will allow users to search by Client Code.</p> |
| A/E | <p>Select the Account Executive (FactorSoft user) to which to limit the results in the report, or leave blank to include all users. When a user is selected, the report is limited to clients that have that user selected in the A/E field on the Control panel of the <i>Client Information</i> screen.</p> <p>To limit the A/E field to list only those users that have been marked as an A/E, use the following System Preference:</p> <ul style="list-style-type: none"> Terminology > Select account executive based on check box: TRUE |
| Office | <p>Select the office to which to limit the report results. If the user has an Office restriction defined on the <i>Manage Users</i> screen in the Admin module, the user will only be able to generate the report within that office restriction. When the user generates a report, the office to which they are restricted will be selected in the Office field by default and the user will not be able to change the Office field when generating the report.</p> <p>Offices are defined in the Office table in the Tables feature. To access this table, on the File menu, click Tables. Then, on the Client & Debtor menu, click Office.</p> |

| Field | Description |
|--------------|---|
| Client Group | Select the client group to which to limit the results in the report. Client Groups are defined in the Client Group Code table in the Tables feature . To access this table, on the File menu, click Tables . Then, on the Client & Debtor menu, click Client Group Codes . |
| Value | Enter the debtor group value for which to limit the report results. Debtor Groups are defined in the Group Code table in the Tables module. |
| Debtor | Enter the debtor for which to request the report. Click the Down Arrow to display a list of valid entries. Leave this field blank to include all debtors in the report results. To delete an entry in this field, click the Down Arrow twice to highlight the entry and press the Delete key. |
| Debtor Group | Enter the debtor group to which to limit the report results. Debtor Groups are defined in the Group Code table in the Tables module. |
| Value | Enter the debtor group value for which to limit the report results. Debtor Groups are defined in the Group Code table in the Tables module. |

Report Sample

| | | | | |
|---------------------|----------|--------------------|---------|------------|
| Upland Factors, LLC | | Credit Memo Report | | |
| | | May 30, 2017 Only | | |
| Client Name | | | | |
| Debtor Name | Type | Batch Date | Check # | Amount |
| BBS Trucking | | | | |
| AABSCO | Bad good | 5/30/2017 | 123333 | (1,000.00) |
| Report Total: | | | | (1,000.00) |

Red Flag Rule Report

The Red Flag Rule report lists clients flagged for red flag conditions as of the current FactorSoft processing date. Report: Rule Name Report, you can review various issues and critical warnings associated with any of the Red Flag Rules setup in the Red Flag Rules Table. Report: Rule Type Report provides information





associated with the Red Flag Rules associated the insurance policy for specific clients, such as policies close to expiration, policies with chargebacks that exceed a specified percentage of the accounts receivable (A/R) balance, and so on.

The default report definition for this report is **RedFlag**.

| Field | Description |
|-----------------|---|
| Report Template | Lists any report template created to date. Select a template from the list to generate a report based on its saved display parameters. Type a new Report template name and click Save to create a new template for this report, then Select the template from the Templates tab and make any applicable parameter and scheduling selections to complete the template. |

Report Parameters

| Field | Description |
|--------|--|
| Client | <p>drop-down to select the client for which to run the report.</p> <p>For Client Search Window, available on SQL Reports when System Preference > Fields/Screen Behavior > Miscellaneous > Use Client Search instead of drop downs is set to True.</p> <p>Select the  magnifying glass icon to open the Search window and begin typing the client name.</p> |

| Field | Description |
|--------------|--|
| | <p>Select Contains or Begins with to refine results. Search window will display up to 500 matches.</p> <p>Click the  red [x] icon to clear the Client field.</p> <p>TIP Choosing Contains will allow users to search by Client Code.</p> |
| A/E | <p>Select the Account Executive (FactorSoft user) to which to limit the results in the report, or leave blank to include all users. When a user is selected, the report is limited to clients that have that user selected in the A/E field on the Control panel of the <i>Client Information</i> screen.</p> <p>To limit the A/E field to list only those users that have been marked as an A/E, use the following System Preference:</p> <ul style="list-style-type: none"> Terminology > Select account executive based on check box: TRUE |
| Office | <p>Select the office to which to limit the report results. If the user has an Office restriction defined on the <i>Manage Users</i> screen in the Admin module, the user will only be able to generate the report within that office restriction. When the user generates a report, the office to which they are restricted will be selected in the Office field by default and the user will not be able to change the Office field when generating the report.</p> <p>Offices are defined in the Office table in the Tables feature. To access this table, on the File menu, click Tables. Then, on the Client & Debtor menu, click Office.</p> |
| Client Group | <p>Select the client group to which to limit the results in the report.</p> <p>Client Groups are defined in the Client Group Code table in the Tables feature. To access this table, on the File menu, click Tables. Then, on the Client & Debtor menu, click Client Group Codes.</p> |
| Value | <p>Select the specific client group value to which to limit the results in the report.</p> <p>Client Groups are defined in the Client Group Code table in the Tables feature. To access this table, on the File menu, click Tables. Then, on the Client & Debtor menu, click Client Group Codes.</p> |
| Rule Name | <p>Select the rule type to which to limit the report results.</p> <p>Red flag rules are defined on the Red Flag Rules table in the Tables module. For more information on the rules that can be defined in the Tables module, refer to the FactorSoft Administrator's Guide.</p> |

| Field | Description |
|-----------|---|
| Rule Type | Select the rule type to which to limit the report results. Red flag rules are defined on the Red Flag Rules table in the Tables module. For more information on the rules that can be defined in the Tables module, refer to the FactorSoft Administrator's Guide. |

Report Sample

Rule Type Report

| **TEST** GAP Financing Corp **TEST** | | | | July 20, 2020 3:52:33 PM | |
|---|------------------------------------|---------------|---------------------|--------------------------|-----------------|
| Red Flag - Policy Limit | | | | Gena policy limit | |
| | | | | Policy Limit Detail | |
| Client Name | Policy Name | Policy Number | Policy Limit | Coverage Amount | Percentage Used |
| Insurance 4 Decimals | 4 Decimal insurance | 82219-1 | 100,000.00 | 1,000.00 | 1.00% |
| Azure Inv Based Insurance Client | Azure Inv Based Insurance | 6419-ins | 100,000.00 | 950.00 | 0.95% |
| Back Portfolio Insurance Client | Back Portfolio | 3419-2 | 1,000,000.00 | 18,837.30 | 1.88% |
| Country Credit Limit Client | Country | 31519-2 | 200,000.00 | 900.00 | 0.45% |
| Insurance Policy Company 2 | Insurance Policy Company 2 | 113017-12 | 1,000,000.00 | 73,287.51 | 7.32% |
| Inv Based Insurance Client | Inv Based Insurance Client | 32018-1 | 1,000,000.00 | 4,000.00 | 0.40% |
| Inv Based w/Insurance Client | Inv Based W/Insurance | 192018-1 | 120,000.00 | 1,206.99 | 1.00% |
| Inv Based w/Insurance Relationship Client | Inv Based w/Insurance Relationship | 1162018-1 | 1,000,000.00 | 172,648.15 | 17.26% |
| Max Credit Percentage Client | Max Credit Percentage | 372019-1 | 1,500.00 | 1,000.00 | 66.66% |
| Max Credit Protection Relationship | Max Credit Relationship | 654-1 | 100,000.00 | 750.00 | 0.75% |
| Policy Max 1 | Policy 1 Max | Max-1 | 800.00 | 800.00 | 100.00% |
| Policy Max 1 | policy 2 Max | Max-2 | 1,000.00 | 900.00 | 89.99% |
| Policy Max Liability Client | Policy Max | 32719-1 | 1,800.00 | 950.00 | 52.77% |
| Policy Max Relationship | Policy Max Relationship | 85236-1 | 10,000.00 | 3,375.00 | 33.75% |
| Total | | | 4,635,100.00 | 280,604.95 | |

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Rule Name Report



| Client.. | Rule Name | Rule Type | A/R Balance | Level | Group | Posted |
|--|----------------------------|--------------------------------------|--------------|-------|-------|------------|
| 2nd Additional Fee - NFE Client (2NDADDL) | Total Debtor Concentration | Factoring total Debtor concentration | 3,337.70 | 0 | | 2/5/2018 |
| 3rd additional fee NFE client (3RDADDFEE) | Total Debtor Concentration | Factoring total Debtor concentration | 11,557.21 | 0 | | 1/31/2018 |
| Accu NFE Load Client- reserves (ACCU) | Total Debtor Concentration | Factoring total Debtor concentration | 2,500.00 | 0 | | 12/18/2017 |
| Additional Fee Statement 3 Client (ADDFEE3) | Total Debtor Concentration | Factoring total Debtor concentration | 1,000.00 | 0 | | 3/16/2018 |
| ADDL Fee Statement Client (ADDFEEST) | Total Debtor Concentration | Factoring total Debtor concentration | 19,981.68 | 0 | | 12/18/2017 |
| Anna Mada LLC (ANNAM) | Total Debtor Concentration | Factoring total Debtor concentration | 69,939.92 | 0 | | 12/18/2017 |
| Anna's Default no advance - escrow (DEFAULT) | Total Debtor Concentration | Factoring total Debtor concentration | 3,000.00 | 0 | | 12/18/2017 |
| Azure Inv Based Insurance Client (AZUREINV) | Total Debtor Concentration | Factoring total Debtor concentration | 2,975.00 | 0 | | 6/30/2019 |
| Back Portfolio Insurance Client (BACKPORT) | Total Debtor Concentration | Factoring total Debtor concentration | 1,123,653.91 | 0 | | 5/2/2019 |
| Back Portfolio No Insurance Client (BACKNO) | Total Debtor Concentration | Factoring total Debtor concentration | 103,001.00 | 0 | | 5/2/2019 |
| Carrier No Escrow (CARESC) | Total Debtor Concentration | Factoring total Debtor concentration | 2,500.00 | 0 | | 5/2/2019 |
| Carrier Payment Client (NEWCAR) | Total Debtor Concentration | Factoring total Debtor concentration | 70,975.83 | 0 | | 4/2/2019 |
| Carriers Brokerage Firm (CARRIER) | Total Debtor Concentration | Factoring total Debtor concentration | 6,311.06 | 0 | | 12/18/2017 |
| Collection Agency (COLLECTION) | Total Debtor Concentration | Factoring total Debtor concentration | 1,000.00 | 0 | | 1/12/2018 |
| Concentration Client (CONCENTRATIO) | Total Debtor Concentration | Factoring total Debtor concentration | 43,000.00 | 0 | | 3/8/2019 |
| Contracts Services LLC (CONTRACT) | Total Debtor Concentration | Factoring total Debtor concentration | 11,000.00 | 0 | | 12/15/2017 |
| Country Credit Limit Client (COUNTRY) | Total Debtor Concentration | Factoring total Debtor concentration | 2,001.00 | 0 | | 7/1/2019 |
| Credit Approval Client (CREDIT) | Total Debtor Concentration | Factoring total Debtor concentration | 10,100.00 | 0 | | 12/18/2017 |
| Crossway Rail Company (CROSSWAY) | Total Debtor Concentration | Factoring total Debtor concentration | 2,700.00 | 0 | | 12/18/2017 |
| Daily Rate Client (DAILYRATE) | Total Debtor Concentration | Factoring total Debtor concentration | 100,000.00 | 0 | | 5/2/2019 |
| DEMO CONTRACTS CLIENTS (CONTRACTS) | Total Debtor Concentration | Factoring total Debtor concentration | 6,000.00 | 0 | | 7/1/2019 |

Report Details

| Column | Description |
|-------------------------|--|
| Rule Name Report | |
| Client | Client Name |
| Rule Name | Rule Name as established in Red Flag Rules Table |
| Rule Type | Rule Type as established in Red Flag Rules Table |
| A/R Balance | Client's A/R Balance |
| Level | Level as established in the Red Flag Rules Table |



| Column | Description |
|-------------------------|---|
| Group | Filter Value as established in Red Flag Rules Table |
| Posted | Date the Red Flag was effective |
| Rule Type Report | |
| Client Name | Client Name |
| Policy Name | Policy Description |
| Policy Number | Policy Number |
| Policy Limit | Policy's Max Liability |
| Coverage Amount | Amount covered by the Policy |
| Percentage Used | Percentage of the Policy that has been used |

Security Roles

To generate the Red Flag Rule Report, the following Security Role needs to be set to **YES**:

- **Security Roles > Reports > Analysis Reports > Print Red Flag Rule Reports**

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