



FactorSoft™

• Release v4.7

RiskFactor Credit Analysis 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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RiskFactor Credit Analysis Overview

The RiskFactor Export application extracts information from a FactorSoft database and creates an export to RiskFactor for risk analysis.

RiskFactor Export is created specifically for RiskFactor Solutions' **RiskFactor** analysis application. For more information about this product, please refer to the product documentation included with the application, or visit their website at www.riskfactor-solutions.com.

Before the RiskFactor application can analyze your data, you must define export values and specify the following FactorSoft settings:

- **Groups and Values:** used to identify various group elements such as, clients, debtors, managers, etc. to the RiskFactor application. After these values are defined, they must then be specified in corresponding System Preferences.
- **Data Elements:** these include Currency, Client/Debtor information, and Recourse/Non-recourse settings.
- **System Preferences:** including both general FactorSoft preferences and RiskFactor specific preferences.

See the following topics for details about configuring the RiskFactor Interface:

- RiskFactor Group Settings
- RiskFactor Settings and Export Values
- RiskFactor Directory Structure

Risk Factor Credit Analysis Interface

The Risk Factor Credit Analysis Interface is used to generate several documents in the Risk Factor format for analyzing credit. The files are zipped and written to a file location of your choice, as specified in the System Preferences. The Risk Factor Credit Analysis Export can be found in the **Admin Module > Administration > Export List** and can be scheduled via the Engine as well as added to the Date Roll Process as an Overnight Task.

CAUTION

If the RiskFactor Credit Analysis fails during the Date Roll process, users will need to re-run the export using the method described in the Re-run RiskFactor section of this Guide.

The screenshot shows the 'Export Detail' window with the following fields and options:

- Description:** RF Sample Export
- Export Name:** RiskFactor Export (dropdown menu)
- Output Path:** \\c:\ms-file-01\CADENCEShare\CADENCE_MC2018_316\RFEx (with a browse button)
- File Extension:** csv
- File Name:** RFonDemand
- DateTime Append:** Not Appended (dropdown menu)
- Notify Email:** mcharleston@profitstars.com
- Client:** (dropdown menu)
- Destination Tab:** Active, Scheduling Tab: Inactive
- Destination Type:** Folder only (dropdown menu)
- Purge Rule:** None (dropdown menu)
- Security File:** (text field with a browse button)
- Passphrase:** (text field)
- Allow Multiple Pending:** ☐
- Buttons:** Save, Cancel

Click here for the [Risk Factor File Specifications](#).

System Preferences

The Risk Factor Interface is enabled and configured in System Preferences, **Identification/system constants, Interface parameters, Risk Factor Export Interface** folder, as described following:

Preference	Description
Account manager group	The client group that will be used to identify the account manager for a client.

Preference	Description
Client factor identifier	The value that will be passed to Risk Factors as the client factor identifier.
Client manager group	The client group that will be used to identify the client manager for a client.
Client type rule	Defines how the client type is determined 0 "A/R finance clients are 'F', all others are 'I'" 1 All clients will be 'F' 2 All clients will be 'I'
Create dated folders	If true the extracted data will be placed in a dated folder under the export folder and copied to the extract folder; if false the data will be placed directly in the in the export folder.
Credit controller group	The client group that will be used to identify the collection controller for a client.
Debtor factor identifier	The value that will be passed to Risk Factors as the debtor factor identifier.
Output Path	Specify the folder in which the file will be saved when it is created by the interface.
Run with date change	The risk factor extract will be run as a function of the desktop service.
Sales person group	The client group that will be used to identify the sales person for a client.
Status group	The client group that will be used to identify Risk Factor status. If blank the active/inactive from the client information screen is used. If not blank only the first letter of the value is used.
Target debt turn	The desired average time in days for the clients customers to pay invoices.
Treat hold account adjustments as cash	Hold account adjustments will be treated as cash.
Use client/debtor number instead of key	If True the user maintained client and debtor numbers will be used instead of the internal client and debtor keys .

Scheduling the Risk Factor Interface as an Overnight Task with the Date Poll Process is configured in System Preferences, **Identification/system constants, CLMS|Engine, Overnight Tasks** folder, as described following:

Preference	Description
Select RiskFactor template to use when run With Overnight interval is scheduled	Select the template to enable the Overnight Task during the Date Roll process.

RiskFactor Group Settings

The RiskFactor application analyzes several “groups” as they relate to your accounts. Examples of these include Account Manager, Client Manager, Credit Controller, and Salesperson. These group elements are required for RiskFactor, must be created in the Group Table located at **Tables > Client & Debtor > Client Group Codes**, and the corresponding values assigned on each client record.

The following group assignments are required. These groups are then identified as the corresponding RiskFactor groups in System Preferences.

NOTE

A failure to specify and assign these elements will not cause the export operation to fail, but may generate invalid export files and cause the RiskFactor analysis to be invalid.

Client Group Table

Code	Description
FACTYPE	Facility Type
GRADE	Risk Rating Grade
PROD	Product Code
SAMPLE	Sample Group
SAMPUSERS	Sample User Group
STATUS	Loan Status

Code: RFACCTMGR

Description: RiskFactor Account Manager

Group Type: ☒ Users ☐ Values

☐ No-Buy if not specified

Values | Used By

Add Remove

Create Cancel

Exit Help New Delete

Group	Description
Account manager group	This client group is used to identify the user to be passed to RiskFactor as the account manager for a client. Set the Group Type to Users.

Group	Description
Client manager group	This client group is used to identify the user to be passed to RiskFactor as the client manager for a client . Set the Group Type to Users.
Credit controller group	This client group is used to identify the user to be passed to RiskFactor as the collection controller for a client . Set the Group Type to Users.
Sales person group	This client group is used to identify the user to be passed to RiskFactor as the sales person for a client . Set the Group Type to Users.

Assigning Group Values

The Client Group Table values are assigned to the appropriate client personnel in the Groups panel of the Client Information screen, as shown in the following illustration:

The screenshot shows the 'Client Information For 401Test Client (401TEST)' window. The 'Groups' panel is active, displaying a table with the following data:

Group	Description	Value
FACTYPE	Facility Type	---
GRADE	Risk Rating Grade	---
PROD	Product Code	---
RFACCTMGR	RiskFactor Account Manager	---
SAMPLE	Sample Group	---
SAMPUSERS	Sample User Group	---
STATUS	Loan Status	---
TESTUSER	testuser	---

The 'Groups' panel is highlighted in the left sidebar. The main window includes fields for Client code (401TEST), Client name (401Test Client), and various checkboxes and buttons for configuration.

RiskFactor Settings and Export Values

There are several variables to define in order to create a usable export file for RiskFactor.

- First, there are several system settings, such as Currency, Client/Debtor information, and Check Source that must be set.
- Second, there are System Preferences which are used to identify groups, clients, debtors, managers, etc.

System Settings

There are three system settings that need to be specified:

Currency

Before a valid RiskFactor export can be run, you must declare the primary currency type in FactorSoft. This must be a recognized ISO standard currency code (e.g. USD).

The currency setting can be set to one of two ways, at the Client Level or the System Level.

- **Client Level:** Using this method allows individual clients to have different currency types.
- **System Level:** Using this method applies a default currency type to all clients. Set System Preference **Identification/system constants, System constants, Native currency** to the desired native currency.

Note that if any clients utilize a currency different than the system default, then a currency must be specified for every client, even if the client's currency is the default currency.

Client/Debtor Identification

Every client, debtor, and relationship/account is identified in each export by a unique identification number. The RiskFactor Export allows this identifier to be system generated (recommended) or to pass a user defined identifier. Although an option exists to use the Client/debtor identifier Jack Henry™ strongly recommends that you use the **ClientKey**, which is the default method. This method uses an internal key to identify the client\debtor. This method ensures that a unique identifier is passed with each client, each debtor, and each account record.

The method is determined by System Preference **Identification/system constants, Interface parameters, Risk Factor interface, Use client/debtor number instead of key**. Set this preference to **False** to use the ClientKey method.

Check Source

All Transactions must have a Check Source assigned.

TIP

Check sources are defined on the Check Source Table Maintenance screen in the Tables module.

Recourse/Non-recourse

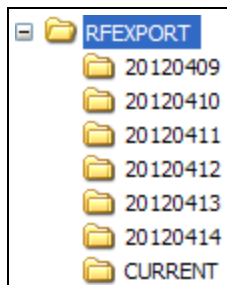
If a client is classified as Recourse, the recourse days must be set on either the Resource panel of the Client Terms screen or the Purchase Terms panel of the Client Information screen.

If a client is Non-Recourse, the Non-Recourse option on the Purchase Terms panel of the Client Information screen must be selected.

For each client, access the Purchase Terms panel to ensure the presence and accuracy of this information.

RiskFactor Directory Structure

When RiskFactor Export is generated, the export files are created in a new subdirectory (named in YYYYMMDD format) in the specified path, then copied to the CURRENT directory for processing by RiskFactor. Each of the dated folders archive the data extracts, in case you need to re-analyze the export for a certain date. Following is an example of a RiskFactor Extract directory:



TIP

You can also elect to produce the export files directly in the path specified in System Preference **Identification/system constants, Interface parameters, Risk Factor Interface, Folders for extract output** and overwrite the files in the directory with each export and not create the dated archive folders. Set System Preference **Identification/system constants, Interface parameters, Risk Factor Interface, Create dated folders** to **False** to overwrite extract files.

Date Logic

Extracts will run from the last run date plus one day through the current FactorSoft processing date. This ensures that extracts contain all data from the point of the previous extract, up to the current date.

Risk Factor File Specifications

NOTE

Not every Commercial Finance Company will have Groups defined within their system. Where this is the case, this file will be created but will contain no records. Also, Source System codes are present to assist in reconciliation and testing and are not displayed in the RiskFactor system.

The files generated are .lst files that are zipped with each file being presented in the following format:

Table File – rftbl.lst

Name	Format	Len	Description	Required
Effective Date	Alphanumeric	8	Processing date on the source system for this data. This is the source system's current business day. [YYYYMMDD]	Required
Client Factor Identifier	Alphanumeric	30	The identifying code of the Commercial Finance Company to which this record relates. This is reserved for future use so that categories can be derived from multiple Source systems or multiple Commercial Finance Companies within a single Source system.	Optional
Category Type	Alphanumeric	10	Describes the type of code in the Table file. Examples:– 'GNMGR' – General Manager 'CLMGR' – Client Manager 'CRCTL' – Credit Controller 'CURCR' – Currency 'FACTY' – Facility Type 'BRCHC' – Branch 'BUSIN' – Business Indicator 'ADJCD' – Adjustment Code 'DISPC' – Dispute Code 'DSAPC' – Disapproval Code 'DEDCD' – Deduction Code 'REASC' – Reassign Code	Required

Name	Format	Len	Description	Required
Code	Alphanumeric	10	The Table Entry Code is the code used in riskFactor that is supplied and is to be looked up in this file. (Left justified) Example – 'JSMITH'	Required
Description	Alphanumeric	225	Description / lookup result (This field is free format, left justified) Example – 'John Smith'	Required
Delimiter	X	1	Always 'X' to indicate the end of the record.	Required

Group File – rfcltgrp.lst

Name	Format	Len	Description	Required
Effective Date	Alphanumeric	8	Processing date on the source system for this data. This is the source system's current business day. [YYYYMMDD]	Required
Client Factor Identifier	Alphanumeric	30	The identifying code of the Commercial Finance Company to which this record relates. This allows riskFactor to process data extracts from Source systems that have multiple Commercial Finance Companies defined or to process data from more than one Source system.	Required
Client Identifier Group	Alphanumeric	30	Uniquely identifies the Client Group.	Required
Client Group Name	Alphanumeric	50	The name displayed for the Client Group.	Required
Open Date	Alphanumeric	8	The date the Client Group was defined on the operational system. [YYYYMMDD]	Required
Client Group Rating	Alphanumeric	10	A rating code for the Group. (Used for information only)	Optional
Group Facility Limit	Numeric	18	The maximum limit of finance allocated to the Group. Note that this may be more,	Optional

Name	Format	Len	Description	Required
			or less, than the sum total of Client Facility limits.	
Delimiter	X	1	Always 'X' to indicate the end of the record.	Required

Client File – rfclt.lst

Name	Format	Len	Description	Required
Effective Date	Alphanumeric	8	Processing date on the source system for this data. This is the source system's current business day. [YYYYMMDD]	Required
Client Factor Identifier	Alphanumeric	30	The identifying code of the Commercial Finance Company to which this record relates.	Required
Client Identifier	Alphanumeric	30	This is the code by which the Client is uniquely identified within the Source system.	Required
Client Name	Alphanumeric	50	The display name for the Client.	Required
Open Date	Alphanumeric	8	The date the Client was defined on the Source system. [YYYYMMDD]	Required
Client Rating	Alphanumeric	10	A rating code for the Client. (Used for information only)	Optional
Client Limit	Numeric	18	The maximum limit of finance allocated to the client. Note that this may be more, or less, than the sum total of Client Facility limits.	Optional
Client Group Identifier	Alphanumeric	30	Links the Client to a Group. Blank if not part of a Group. Client Group Identifiers are defined on the Client Group file.	Optional
Client Branch Identifier	Alphanumeric	10	Organizational unit of the Commercial Finance Company responsible for Client. Blank if not part of a Branch.	Optional

Name	Format	Len	Description	Required
Client Address Line 1	Alphanumeric	50	The first line of the Client's address	Optional
Client Address Line 2	Alphanumeric	50	The second line of the Client's address.	Optional
Client Address Line 3	Alphanumeric	50	The third line of the Client's address.	Optional
Client Address Line 4	Alphanumeric	50	The fourth line of the Client's address.	Optional
Client Address - City	Alphanumeric	50	Client address city.	Optional
Client Address - County	Alphanumeric	50	Client address county.	Optional
Client Address - Country	Alphanumeric	50	Client address country.	Optional
Client Address - Post Code	Alphanumeric	10	Client address postcode.	Optional
Client Contact Name	Alphanumeric	50	The Contact Name for the Client.	Optional
Client Telephone Number	Alphanumeric	20	The telephone number of the Client Contact.	Optional
Client Registered Company	Alphanumeric	10	This is the registered number of the Client (as kept at Companies House).	Optional

Name	Format	Len	Description	Required
Number				
Client's Industry Code	Alphanumeric	10	This is the Standard Industry Code (SIC) to identify the industry within which the Client trades.	Optional
Delimiter	X	1	Always 'X' to indicate the end of the record.	Required

Client Facility File – rfclfac.lst

Name	Format	Len	Description	Required
Effective Date	Alphanumeric	8	Processing date on the source system for this data. This is the source system's current business day. [YYYYMMDD]	Required
Client Factor Identifier	Alphanumeric	30	The identifying code of the Commercial Finance Company to which this record relates.	Required
Client Identifier	Alphanumeric	30	As defined on the Client file.	Required
Client Facility Identifier	Alphanumeric	30	This is the code by which the Client Facility is uniquely identified within the Source system. If the Client on the Source system has more than one currency then there will be one Client Facility record for each currency.	Required
Facility Type Code	Alphanumeric	1	Facility / Business categories identified within the source system. The code will be used to look up the description from the Table file (FACTY). Codes :- 'F' – Full Factoring Only 'I' – Invoice Discounting (Any facility with ID in total or a part of the Account). These are examples of those that could be used. Further codes can be used as an expansion of the system.	Required

Name	Format	Len	Description	Required
Product Code	Alphanumeric	10	The Product Code for the Facility. Used to identify products offered by the Commercial Finance Company (e.g. CHOCS, Small Business factoring).	Optional
Facility Branch Identifier	Alphanumeric	10	Organisational unit of the Commercial Finance Company to which the Client Facility is allocated. Blank if not part of a Branch.	Optional
Client Facility Currency Code	Alphanumeric	3	Currency code for the Client Facility. The code will be used to look up the description from the Table file. Example – ‘GBP’, ‘EUR’, etc This must be an ISO standard currency code.	Required
Active Indicator	Alphanumeric	1	Active Indicator. Codes – ‘A’ – Active ‘I’ – Inactive ‘C’ – Ceased	Required
Open Date	Alphanumeric	8	The date the Client Group was defined on the operational system. [YYYYMMDD]	Required
Client Manager Code	Alphanumeric	10	The code for the Client Manager allocated to the Client Facility. This is will be used to lookup the Client Manager Name from the Table file using ‘CLMGR’ type code.	Optional Note: At least one of the Manager codes must be used.
Client Executive Code	Alphanumeric	10	The code for the Client Executive allocated to the Client Facility. This will be used to lookup the Client Executive Name from the Table file using ‘CLEXC’ type code.	Optional Note: At least one of the Manager codes must be used.
Account Manager Code	Alphanumeric	10	The code for the Account Manager allocated to the Client Facility. This will be used to lookup the Account Manager Name from the Table file using ‘CLACC’ type code.	Optional Note: At least one of the Manager codes must be used.
Credit Controller Code	Alphanumeric	10	The code for the Credit Controller allocated to the Client Facility. This is the code	Optional Note: At least

Name	Format	Len	Description	Required
			that will be used to lookup the Credit Controller Name from the Table file, using 'CLCCM' type code.	one of the Manager codes must be used.
Sales Person Code	Alphanumeric	10	The code for the Sales Person allocated to the Client Facility. This is the code that will be used to lookup the Sales Person Name from the Table file, using 'CLSAL' type code.	Optional Note: At least one of the Manager codes must be used.
Payment Method	Alphanumeric	10	Payment method indicator Codes – 'P' – Pay-as-paid (non maturity) 'M' – Maturity	Optional
Recourse Indicator	Alphanumeric	1	The code for the Client's type of agreement. Codes – 'N' – Non Recourse 'R' – Recourse	Required
Prepayment Rate	Numeric	14	Prepayment rate. The percentage at which the Client receives advance payment on the approved balance of the Sales Ledger.	Required
Facility Limit Amount	Numeric	18	The maximum limit of finance allocated to the Client Facility.	Required
Payment Day Count	Numeric	3	The standard credit terms allowed by a Client to its Customers. e.g. 30 days = 30 45 days = 45 60 days = 60 90 days = 90 End of current month = 15 End of next month = 45	Required
Target Debt Turn Count	Numeric	3	The average time taken for the Client's customers to pay invoices. This is expressed in a number of days.	Required
A/R Gross Balance Amount	Numeric	18	The outstanding Accounts Receivable Balance including all Funding Approved and Funding Disapproved Items.	Required
A/R Net Balance Amount	Numeric	18	The outstanding Accounts Receivable Balance excluding Funding Disapproved	Required

Name	Format	Len	Description	Required
			Items.	
Current Account Balance Amount	Numeric	18	The balance of the account that records the level of finance (this may include charges) provided to the Client Facility.	Required
Gross Availability Amount	Numeric	18	The amount available to a Client Facility having taken into account any Funding Disapproved Items but not restricted by the Client Facility Limit.	Required
Net Availability Amount	Numeric	18	The amount available to a Client Facility having taken into account any Funding Disapproved Items and restricted by the Client Facility Limit.	Required
Disapproved Balance Amount	Numeric	18	The net sum of Funding Disapproved Items. This will take into account any double counting where items may be disapproved for more than one reason. For example, if an invoice is over age and is also disputed it will only be counted once.	Required
Dispute Balance Amount	Numeric	18	The sum total for Disputed Items. Note that this includes all Disputed Items regardless of whether they are also Disapproved for Funding or not.	Required
Delimiter	X	1	Always 'X' to indicate the end of the record.	Required

Client Facility Transaction File - rfcftrn.lst

Name	Format	Len	Description	Required
Effective Date	Alphanumeric	8	Processing date on the source system for this data. This is the source system's current business day. [YYYYMMDD]	Required
Client Factor Identifier	Alphanumeric	30	The identifying code of the Commercial Finance Company to which this record	Required

Name	Format	Len	Description	Required
			relates.	
Client Identifier	Alphanumeric	30	As defined on the Client file.	Required
Client Facility Identifier	Alphanumeric	30	As defined on the Client Facility file	Required
RiskFactor Transaction Code	Numeric	2	Transaction Code Codes – ‘01’ – Payments	Required
Source System Transaction code	Alphanumeric	10	Transaction code used in source system. Payment Types may be distinguished on the source system. For example, BACS and CHAPS payments.	Required
Post Date	Alphanumeric	8	The Posting Date of the Transaction. [YYYYMMDD]	Required
Client Facility Currency Code	Alphanumeric	3	Currency code for the Client Facility. The code will be used to look up the description from the Table file. Example – ‘GBP’, ‘EUR’, etc This must be an ISO standard currency code.	Required
Transaction Amount	Numeric	18	Transaction Amount (the Item Amount) in Client Facility Currency.	Required
Delimiter	X	1	Always ‘X’ to indicate the end of the record.	Required

Open Invoice File – rfinvopn.lst

Name	Format	Len	Description	Required
Effective Date	Alphanumeric	8	Processing date on the source system for this data. This is the source system’s current business day. [YYYYMMDD]	Required
Client Factor Identifier	Alphanumeric	30	The identifying code of the Commercial Finance Company to which this record relates.	Required

Name	Format	Len	Description	Required
Client Identifier	Alphanumeric	30	As defined on the Client file.	Required
Client Facility Identifier	Alphanumeric	30	As defined on the Client Facility file	Required
Debtor Factor Identifier	Alphanumeric	30	The Commercial Finance Company responsible for collecting the debt. If a third party is responsible for collecting the debt then this field identifies that company. Otherwise, it identifies the Client's Commercial Finance Company.	Optional
Debtor Identifier	Alphanumeric	30	Debtor Identifier. If blank it will be treated as a Bulk Total.	Optional
Debtor Account Identifier	Alphanumeric	30	Debtor Account Identifier. If blank it will be treated as a Bulk Total. For Factoring records this will contain the Debtor Account Number, which uniquely identifies the Debtor Ledger.	Optional
Invoice Number	Alphanumeric	30	Invoice number.	Required
RiskFactor Transaction Code	Numeric	2	RiskFactor Transaction Code Codes – '01' – Invoice type 1 '02' – Invoice type 2 '03' – Invoice type 3	Required
Source System Transaction code	Alphanumeric	10	Source System Transaction Code	Required
Post Date	Alphanumeric	8	The Posting Date of the Transaction. [YYYYMMDD]	Required
Item Currency Code	Alphanumeric	3	Item Currency code. This must be an ISO standard currency code.	Required

Name	Format	Len	Description	Required
Item Date	Alphanumeric	8	Date of the Invoice. [YYYYMMDD]	Required
Final Due Date	Alphanumeric	8	Final Due date of the Invoice. [YYYYMMDD]	Required
Item Gross Amount	Numeric	18	Invoice Gross Item Amount (the original value of the Invoice when it was first posted to the Source System).	Required
Item Net Amount	Numeric	18	Invoice Net Item Amount (Original Item Amount). Value of the Invoice before Tax.	Optional
Item Tax Amount	Numeric	18	Invoice Tax Amount (Original Item Amount)	Optional
Item Balance Amount	Numeric	18	Balance remaining on the Item, (Balance Outstanding). This amount may be different to the Invoice Gross Amount where there has been a partial allocation of Credit Items (Cash, Credit Notes, or Credit Adjustments) to an invoice. The Item Balance Amount shows the value of the Invoice remaining after the partial allocation.	Required
Delimiter	X	1	Always 'X' to indicate the end of the record.	Required

Disapproved/Dispute File - rfopndsp.lst

Name	Format	Len	Description	Required
Effective Date	Alphanumeric	8	Processing date on the source system for this data. This is the source system's current business day. [YYYYMMDD]	Required
Client Factor Identifier	Alphanumeric	30	The identifying code of the Commercial Finance Company to which this record relates.	Required
Client Identifier	Alphanumeric	30	As defined on the Client file.	Required

Name	Format	Len	Description	Required
Client Facility Identifier	Alphanumeric	30	As defined on the Client Facility file	Required
Debtor Factor Identifier	Alphanumeric	30	The Commercial Finance Company responsible for collecting the debt. If a third party is responsible for collecting the debt then this field identifies that company. Otherwise, it identifies the Client's Commercial Finance Company.	Optional
Debtor Identifier	Alphanumeric	30	Debtor Identifier. If blank it will be treated as a Bulk Total.	Optional
Debtor Account Identifier	Alphanumeric	30	Debtor Account Identifier. If blank it will be treated as a Bulk Total. For Factoring records this will contain the Debtor Account Number, which uniquely identifies the Debtor Ledger.	Optional
Item Identifier	Alphanumeric	30	Invoice/Item number.	Required
Post Date	Alphanumeric	8	The Posting Date of the Transaction. [YYYYMMDD]	Required
Item Currency Code	Alphanumeric	3	Item Currency code. This must be an ISO standard currency code.	Required
RiskFactor Disapproved Funding Code	Numeric	2	Item Funding Disapproval Code. Codes: '01' – Funding Limit Exceeded '02' – Legal Ineligible '03' – Dispute ineligible '04' – Expired ineligible (aged) '05' – Contra '06' – Prime Debtor (concentration) '07' – Reconciliation '08' – Other	Optional. Note: Mandatory in case of funding disapproval
Source System Dis-	Alphanumeric	10	Item funding disapproval code that is relevant to the source system. Must exist in	Optional. Note: Mandatory

Name	Format	Len	Description	Required
approved Funding Code			the system table (DISAPP).	in case of funding disapproval
Disapproved Funding Amount	Numeric	18	The amount of the item that is disapproved for funding reasons. Format: +12345678901234.12	Optional. Note: Mandatory in case of funding disapproval
RiskFactor Unapproved Credit Code	Numeric	2	RiskFactor Credit Item Unapproved Code. Codes: '01' – Funding Limit Exceeded '02' – Legal Ineligible '03' – Dispute ineligible '04' – Expired ineligible (aged) '05' – Contra '06' – Prime Debtor (concentration) '07' – Reconciliation '08' – Other	Optional. Note: Mandatory in case of credit not approved
Source System Unapproved Credit Code	Alphanumeric	10	Credit Item Unapproved Code from the Source System. Must exist in the system table (UNAPP).	Optional. Note: Mandatory in case of credit not approved
Unapproved Credit Amount	Numeric	18	The amount of the item that is unapproved (recourse) for credit reasons. Format: +123456789012.1234	Optional. Note: Mandatory in case of credit not approved
Item Tax Amount	Numeric	18	Invoice Tax Amount (Original Item Amount)	Optional
RiskFactor Dispute Code	Numeric	2	RiskFactor Dispute Code. Codes – '01' – High '02' – Medium '03' – Low	Optional. Note: Mandatory in case of dispute

Name	Format	Len	Description	Required
Source System Dispute Code	Alphanumeric	10	Source System Dispute Code. Must exist in the system table (DISPUTE).	Optional. Note: Mandatory in case of dispute
Dispute Amount	Numeric	18	The amount of the Item that is in dispute.	Optional. Note: Mandatory in case of dispute
Delimiter	X	1	Always 'X' to indicate the end of the record.	Required

Closed Invoice File - rfclinv.lst

Name	Format	Len	Description	Required
Effective Date	Alphanumeric	8	Processing date on the source system for this data. This is the source system's current business day. [YYYYMMDD]	Required
Client Factor Identifier	Alphanumeric	30	The identifying code of the Commercial Finance Company to which this record relates.	Required
Client Identifier	Alphanumeric	30	As defined on the Client file.	Required
Client Facility Identifier	Alphanumeric	30	As defined on the Client Facility file	Required
Debtor Factor Identifier	Alphanumeric	30	The Commercial Finance Company responsible for collecting the debt. If a third party is responsible for collecting the debt then this field identifies that company. Otherwise, it identifies the Client's Commercial Finance Company. As defined in the Client-Debtor Analysis Extract File Formats document.	Optional
Debtor Identifier	Alphanumeric	30	Debtor Identifier. If blank it will be treated	Optional

Name	Format	Len	Description	Required
tifier			as a Bulk Total. As defined in the Client-Debtor Analysis Extract File Formats document.	
Debtor Account Identifier	Alphanumeric	30	Debtor Account Identifier. If blank it will be treated as a Bulk Total As defined in the Client-Debtor Analysis Extract File Formats document.	Optional
Invoice Number	Alphanumeric	30	Invoice number.	Required
RiskFactor Transaction Code	Numeric	2	RiskFactor Transaction Code Codes – '01' – Invoice type 1 '02' – Invoice type 2 '03' – Invoice type 3	Required
Source System Transaction code	Alphanumeric	10	Source System Transaction Code	Required
Post Date	Alphanumeric	8	The Posting Date of the Transaction. [YYYYMMDD]	Required
Item Currency Code	Alphanumeric	3	Item Currency code. This must be an ISO standard currency code.	Required
Item Date	Alphanumeric	8	Date of the Invoice. [YYYYMMDD]	Required
Close Date	Alphanumeric	8	Close Date. This should always be the same and the Extract Date. [YYYYMMDD]	Required
Final Due Date	Alphanumeric	8	Final Due date of the Invoice. [YYYYMMDD]	Optional
Item Gross Amount	Numeric	18	Invoice Gross Item Amount (the original value of the Invoice when it was first posted to the Source System).	Required
Item Balance Amount	Numeric	18	Balance remaining on the Item, (Balance	Required

Name	Format	Len	Description	Required
			Outstanding). This amount may be different to the Invoice Gross Amount where there has been a partial allocation of Credit Items (Cash, Credit Notes, or Credit Adjustments) to an invoice. The Item Balance Amount shows the value of the Invoice remaining after the partial allocation.	
Delimiter	X	1	Always 'X' to indicate the end of the record.	Required

Cash Open File – rfcshop.lst

Name	Format	Len	Description	Required
Effective Date	Alphanumeric	8	Processing date on the source system for this data. This is the source system's current business day. [YYYYMMDD]	Required
Client Factor Identifier	Alphanumeric	30	The identifying code of the Commercial Finance Company to which this record relates.	Required
Client Identifier	Alphanumeric	30	As defined on the Client file.	Required
Client Facility Identifier	Alphanumeric	30	As defined on the Client Facility file	Required
Debtor Factor Identifier	Alphanumeric	30	The Commercial Finance Company responsible for collecting the debt. If a third party is responsible for collecting the debt then this field identifies that company. Otherwise, it identifies the Client's Commercial Finance Company. As defined in the Client-Debtor Analysis Extract File Formats document.	Optional
Debtor Identifier	Alphanumeric	30	Debtor Identifier. If blank it will be treated as a Bulk Total. As defined in the Client-	Optional

Name	Format	Len	Description	Required
			Debtor Analysis Extract File Formats document.	
Debtor Account Identifier	Alphanumeric	30	Debtor Account Identifier. If blank it will be treated as a Bulk Total. For Factoring records this will contain the Debtor Account Number, which uniquely identifies the Debtor Ledger. As defined in the Client-Debtor Analysis Extract File Formats document.	Optional
Item Identifier	Alphanumeric	30	Item Number.	Required
RiskFactor Transaction Code	Numeric	2	RiskFactor Transaction Code Codes – '01' – Cash '02' – Other Cash '03' – Unpaid Cheques	Required
Source System Transaction code	Alphanumeric	10	Source System Transaction Code	Required
Post Date	Alphanumeric	8	The Posting Date of the Transaction. Set to internal machine date on the day the entry is made. [YYYYMMDD]	Required
Item Currency Code	Alphanumeric	3	Item Currency code. This must be an ISO standard currency code.	Required
Item Date	Alphanumeric	8	Date of the Invoice. [YYYYMMDD]	Required
Item Gross Amount	Numeric	18	Cash Gross Item Amount (the original value of the Cash Item when it was first posted to the Source System). Format: +12345678901234.12	Required
Item Balance Amount	Numeric	18	Cash Balance Amount (Balance Outstanding). This amount may be different to the Cash Gross Amount where there has been a partial allocation of a Cash	Required

Name	Format	Len	Description	Required
			Item to an invoice(s). The Item Balance Amount shows the value of the Cash Item remaining after the partial allocation. Format: +12345678901234.12	
Delimiter	X	1	Always 'X' to indicate the end of the record.	Required

Cash Applied File – rfcshap.lst

Name	Format	Len	Description	Required
Effective Date	Alphanumeric	8	Processing date on the source system for this data. This is the source system's current business day. [YYYYMMDD]	Required
Client Factor Identifier	Alphanumeric	30	The identifying code of the Commercial Finance Company to which this record relates.	Required
Client Identifier	Alphanumeric	30	As defined on the Client file.	Required
Client Facility Identifier	Alphanumeric	30	As defined on the Client Facility file	Required
Debtor Factor Identifier	Alphanumeric	30	The Commercial Finance Company responsible for collecting the debt. If a third party is responsible for collecting the debt then this field identifies that company. Otherwise, it identifies the Client's Commercial Finance Company. As defined in the Client-Debtor Analysis Extract File Formats document.	Optional
Debtor Identifier	Alphanumeric	30	Debtor Identifier. If blank it will be treated as a Bulk Total. As defined in the Client-Debtor Analysis Extract File Formats document.	Optional
Debtor Account Identifier	Alphanumeric	30	Debtor Account Identifier. If blank it will be treated as a Bulk Total. For Factoring	Optional

Name	Format	Len	Description	Required
tifier			records this will contain the Debtor Account Number, which uniquely identifies the Debtor Ledger. As defined in the Client-Debtor Analysis Extract File Formats document.	
Cash Item Identifier	Alphanumeric	30	Item Number of the Cash Item.	Required
Invoice Item Identifier	Alphanumeric	30	Item Number of the Invoice to which the Cash Item has been applied.	Required
RiskFactor Transaction Code	Numeric	2	RiskFactor Transaction Code Codes – '01' – Cash '02' – Other Cash	Required
Source System Transaction code	Alphanumeric	10	Source System Transaction Code	Required
Post Date	Alphanumeric	8	The Posting Date of the Transaction. Set to internal machine date on the day the entry is made. [YYYYMMDD]	Required
Item Currency Code	Alphanumeric	3	Item Currency code. This must be an ISO standard currency code.	Required
Item Date	Alphanumeric	8	Date of the Invoice. [YYYYMMDD]	Required
Close Date	Alphanumeric	8	Close Date. This should always be the same as the Extract Date. [YYYYMMDD]	Required
Item Amount	Numeric	18	Amount applied to an invoice.	Required
Delimiter	X	1	Always 'X' to indicate the end of the record.	Required

Item Adjustment File – rfitadj.lst

Name	Format	Len	Description	Required
Effective Date	Alphanumeric	8	Processing date on the source system for this data. This is the source system's current business day. [YYYYMMDD]	Required
Client Factor Identifier	Alphanumeric	30	The identifying code of the Commercial Finance Company to which this record relates.	Required
Client Identifier	Alphanumeric	30	As defined on the Client file.	Required
Client Facility Identifier	Alphanumeric	30	As defined on the Client Facility file	Required
Debtor Factor Identifier	Alphanumeric	30	The Commercial Finance Company responsible for collecting the debt. If a third party is responsible for collecting the debt then this field identifies that company. Otherwise, it identifies the Client's Commercial Finance Company. As defined in the Client-Debtor Analysis Extract File Formats document.	Optional
Debtor Identifier	Alphanumeric	30	Debtor Identifier. If blank it will be treated as a Bulk Total. As defined in the Client-Debtor Analysis Extract File Formats document.	Optional
Debtor Account Identifier	Alphanumeric	30	Debtor Account Identifier. If blank it will be treated as a Bulk Total. For Factoring records this will contain the Debtor Account Number, which uniquely identifies the Debtor Ledger. As defined in the Client-Debtor Analysis Extract File Formats document.	Optional
Item Identifier	Alphanumeric	30	Item Number	Required
RiskFactor Transaction Code	Numeric	2	RiskFactor Transaction Code	Required

Name	Format	Len	Description	Required
			<p>Codes –</p> <p>'01' – Credit Note</p> <p>'02' – Other Credit Note</p> <p>'03' – Debit Adjustment</p> <p>'04' – Credit Adjustment (this will include things such as Bad Debt Write-offs, Reassignments, Discount Adjustments for Short Payments)</p> <p>'05' – Balancing adjustment. This is used to accommodate the scenario where invoices are short-paid. Rather than showing the short-paid amount as an Item Balance Amount on the original invoice, the invoice is fully closed and an adjustment is created for the amount of the short-payment. This transaction is processed in riskFactor as follows: it is used in calculating the open items balance but is NOT used as part of the new transactions created calculations that affect the movement of the client facility (and customer) balance.</p>	
Source System Transaction code	Alphanumeric	10	Source System Transaction Code	Required
Post Date	Alphanumeric	8	The Posting Date of the Transaction. Set to internal machine date on the day the entry is made. [YYYYMMDD]	Required
Item Currency Code	Alphanumeric	3	Item Currency code. This must be an ISO standard currency code.	Required
Item Date	Alphanumeric	8	Date of the Invoice. [YYYYMMDD]	Required
Close Date	Alphanumeric	8	Closed Date. If the Closed Date is blank then this indicates that the Item was open and outstanding on the day of the	Required

Name	Format	Len	Description	Required
			extract. If the item has a Closed Date then this will always be the same as the Extract date and indicates it was closed on the day of the extract. Items that were closed prior to the date of the extract are not to be included. [YYYYMMDD]	
Item Gross Amount	Numeric	18	Gross Item Amount . This is the amount of the Item that was initially posted to the Source system.	Required
Item Balance Amount	Numeric	18	Item Balance Amount.	Required
Delimiter	X	1	Always 'X' to indicate the end of the record.	Required

Currency Table File - rfrate.lst

Name	Format	Len	Description	Required
Effective Date	Alphanumeric	8	Processing date on the source system for this data. This is the source system's current business day. [YYYYMMDD]	Required
Client Factor Identifier	Alphanumeric	30	The identifying code of the Commercial Finance Company to which this record relates.	Optional
Base Currency Code	Alphanumeric	3	Base Currency of the System This must be an ISO standard currency code.	Required
Currency Code	Alphanumeric	3	Currency Code. The code will be used to look up the description from the Table file. This must be an ISO standard currency code.	Required
Exchange Rate	Numeric	14	Exchange rate. The figure by which the amount will be multiplied by to convert the amount to the base currency.	Required

Name	Format	Len	Description	Required
Euro Indicator	Alphanumeric	1	Indicates if the currency is part of the European Monetary Market. Codes: 'Y' – Yes 'N' – No	Optional
Euro Rate	Numeric	14	Euro Rate. The figure by which the amount will be multiplied by to convert the amount to the Euro currency.	Optional
Delimiter	X	1	Always 'X' to indicate the end of the record.	Required

Client/Item Control Files

rfcltgrpc.lst = Group file - rfcltc.lst = Client file - rfclfac.lst = Client Facility file - rfcltrnc.lst = Client Facility Transaction file - rfinvopn.lst = c Open Invoice file - rfopndspc.lst = Disapproved / Dispute file - rfclinvc.lst = Closed Invoice file - rfcshopc.lst = Cash Open file - rfcshapc.lst = Cash Applied file - Rfitadjc.lst = Item Adjustment file - Rftblc.lst = Table file - Rfratec.lst = Currency table

Name	Format	Len	Description	Required
Effective Date	Alphanumeric	8	Processing date on the source system for this data. This is the source system's current business day. [YYYYMMDD]	Required
Extract File Name	Alphanumeric	10	File name of the extract file to which the control file relates: <ul style="list-style-type: none"> - rfcltgrpc.lst = Group file - rfcltc.lst = Client file - rfclfac.lst = Client Facility file - rfcltrnc.lst = Client Facility Transaction file - rfinvopn.lst = c Open Invoice file - rfopndspc.lst = Disapproved / Dispute file - rfclinvc.lst = Closed Invoice file - rfcshopc.lst = Cash Open file - rfcshapc.lst = Cash Applied file - Rfitadjc.lst = Item Adjustment file - Rftblc.lst = Table file - Rfratec.lst = Currency table 	Required

Name	Format	Len	Description	Required
Extract Date Start	Alphanumeric	8	Date on which the extract started. [YYYYMMDD]	Required
Extract Start Time	Numeric	6	Time at which the extract started. [HHMMSS]	Required
Extract End Date	Alphanumeric	8	Date on which the extract ended. [YYYYMMDD]	Required
Extract End Time	Numeric	6	Time at which the extract ended. [HHMMSS]	Required
Record Count	Numeric	9	Number of records extracted to the extract file.	Required
Hash Total	Numeric	20	Summed total of a chosen field within the extract file. Format – +1234567890123456.12 Group file – Number of records in the file. Client file – Number of records in the file. Client Facility File – Account Receivable Balance Amount. Client Facility Transaction file – Transaction Amount. Invoice Open file – Item Gross Amount. Invoice Disapproved / Dispute file – Disapproved Funding Amount. Invoice Closed file – Item Gross Amount. Cash Open File – Item Gross Amount. Cash Applied file – Item Amount. Item Adjustment file – Item Amount. Table file – Number of records in the file. Currency file – Exchange Rate.	Required
Delimiter	X	1	Always 'X' to indicate the end of the record.	Required

Debtor Group File – rfdgrp.lst

Name	Format	Len	Description	Required
Effective Date	Alphanumeric	8	Processing date on the source system for	Required

Name	Format	Len	Description	Required
			this data. This is the source system's current business day. [YYYYMMDD]	
Debtor Factor Identifier	Alphanumeric	30	The Commercial Finance Company responsible for collecting the debt. If a third party is responsible for collecting the debt then this field identifies that company. Otherwise, it identifies the Client's Commercial Finance Company.	Required
Debtor Group Identifier	Alphanumeric	30	The unique identifier for this Debtor Group.	Required
Debtor Group Name	Alphanumeric	30	The display name for this Debtor Group	Required
Open Date	Alphanumeric	8	The date the Debtor Group was first defined on the Source system. [YYYYMMDD]	Required
Debtor Group Rating	Alphanumeric	10	A rating code for the Debtor Group. (Used for information only)	Optional
Rating Type	Alphanumeric	10	A code to describe the type of Debtor Rating Type. e.g. 'Dun & Bradstreet', 'Expirion', Equifax, etc.	Optional
Litigation Indicator	Alphanumeric	1	Indicates that legal action is being taken against this Debtor Group. Values – 'Y' or 'N' (Information Only)	Optional
Debtor Group Status Code	Alphanumeric	10	Code for the current status of the Debtor Group. For example: Active/Inactive status, the Dunning status, etc. (Information Only)	Optional
Credit Limit	Numeric	18	Credit Limit. For non-recourse clients this is the amount on risk to the Commercial	Optional

Name	Format	Len	Description	Required
			Finance Company. For Recourse Clients this is an opinion for information only. For Export Customers, the Credit Limit may be set by the Import Commercial Finance Company. For Clients using a third party Trade Credit Insurance Company this may be the Limit set by the Insurance Company. Format: +12345678901234.12	
Credit Limit Start Date	Alphanumeric	8	The date that the Credit Limit was set. [YYYYMMDD]	Optional
Credit Limit Expiry Date	Alphanumeric	8	The date that the Credit Limit is due to expire. [YYYYMMDD]	Optional
Finance Limit Amount	Numeric	18	Finance Limit Amount. This is the limit to which the Commercial Finance Company wishes to provide finance against a Debtor Group. Format: +12345678901234.12	Optional
Finance Limit Start Date	Alphanumeric	8	The date that the Finance Limit was set. [YYYYMMDD]	Optional
Finance Limit Expiry Date	Alphanumeric	8	The date that the Finance Limit is due to expire. [YYYYMMDD]	Optional
RF Credit Limit Reason Code	Alphanumeric	2	RiskFactor Reason Code for the Credit Limit provided. Codes – '01' – Fully Approved '02' – Partially Approved '03' – Canceled	Optional
Constitution Indicator	Alphanumeric	10	Constitution Indicator. e.g. Limited, Non-Limited, Government Body, etc.	Optional
Delimiter	X	1	Always 'X' to indicate the end of the record.	Required

Debtor File – rfdbr.lst

Name	Format	Len	Description	Required
Effective Date	Alphanumeric	8	Processing date on the source system for this data. This is the source system's current business day. [YYYYMMDD]	Required
Debtor Factor Identifier	Alphanumeric	30	The Commercial Finance Company responsible for collecting the debt. If a third party is responsible for collecting the debt then this field identifies that company. Otherwise, it identifies the Client's Commercial Finance Company.	Required
Debtor Identifier	Alphanumeric	30	The unique identifier for this Debtor.	Required
Debtor Name	Alphanumeric	30	The display name for this Debtor.	Required
Open Date	Alphanumeric	8	The date the Debtor Group was first defined on the Source system. [YYYYMMDD]	Required
Debtor Rating	Alphanumeric	10	A rating code for the Debtor. (Used for information only)	Optional
Debtor Rating Type	Alphanumeric	10	A code to describe the type of Debtor Rating Field.	Optional
Debtor Group Identifier	Alphanumeric	30	Unique Identifier to Identify the Debtor Group.	Optional
External Bureau Number	Alphanumeric	10	External Bureau Number (e.g. Duns Number, Experion Number, Equifax Number, etc.)	Optional
Litigation Indicator	Alphanumeric	1	Indicates that legal action is being taken against this Debtor Group. Values – 'Y' or 'N' (Information Only)	Optional
Debtor Status Code	Alphanumeric	10	Code for the current status of the Debtor Group.	Optional

Name	Format	Len	Description	Required
			For example: Active/Inactive (Information Only)	
Credit Limit Amount	Numeric	18	Credit Limit. For non-recourse clients this is the amount on risk to the Commercial Finance Company. For Recourse Clients this is an opinion for information only. For Export Customers, the Credit Limit may be set by the Import Commercial Finance Company. For Clients using a third party Trade Credit Insurance Company this may be the Limit set by the Insurance Company. Format: +12345678901234.12	Optional
Credit Limit Start Date	Alphanumeric	8	The date that the Credit Limit was set. [YYYYMMDD]	Optional
Credit Limit Expiry Date	Alphanumeric	8	The date that the Credit Limit is due to expire. [YYYYMMDD]	Optional
Finance Limit Amount	Numeric	18	Finance Limit Amount. This is the limit to which the Commercial Finance Company wishes to provide finance against a Debtor Group. Format: +12345678901234.12	Optional
Finance Limit Start Date	Alphanumeric	8	The date that the Finance Limit was set. [YYYYMMDD]	Optional
Finance Limit Expiry Date	Alphanumeric	8	The date that the Finance Limit is due to expire. [YYYYMMDD]	Optional
RF Credit Limit Reason Code	Alphanumeric	2	RiskFactor Reason Code for the Credit Limit provided. Codes – '01' – Fully Approved '02' – Partially Approved '03' – Canceled	Optional
Debtor	Alphanumeric	50	The first line of the Debtor's address	Optional

Name	Format	Len	Description	Required
Address Line 1				
Debtor Address Line 2	Alphanumeric	50	The second line of the Debtor's address.	Optional
Debtor Address Line 3	Alphanumeric	50	The third line of the Debtor's address.	Optional
Debtor Address - Post Code	Alphanumeric	10	The Post Code of the Debtor's address.	Optional
Debtor Contact Name	Alphanumeric	50	This is the Contact Name for the Debtor.	Optional
Debtor Telephone Number	Alphanumeric	20	This is the telephone number of the Debtor's Contact.	Optional
Debtor Registered Company Number	Alphanumeric	10	This is the registered number of the Debtor (as kept at Companies House).	Optional
Delimiter	X	1	Always 'X' to indicate the end of the record.	Required

Client Debtor Account File - rfdbrac.lst

Name	Format	Len	Description	Required
Effective Date	Alphanumeric	8	Processing date on the source system for this data. This is the source system's current business day. [YYYYMMDD]	Required
Client Factor Identifier	Alphanumeric	30	As defined on the Client Factor file.	Required
Client Identifier	Alphanumeric	30	As defined on the Client file.	Required

Name	Format	Len	Description	Required
tifier				
Client Facility Identifier	Alphanumeric	30	As defined on the Client Facility file	Required
Debtor Factor Identifier	Alphanumeric	30	The Commercial Finance Company responsible for collecting the debt. If a third party is responsible for collecting the debt then this field identifies that company. Otherwise, it identifies the Client's Commercial Finance Company.	Required
Debtor Identifier	Alphanumeric	30	As defined on the Debtor file or blank for a Bulk Total.	Required
Debtor Account Identifier	Alphanumeric	30	Uniquely identifies the Debtor Account.	Required
Debtor Account Currency Code	Alphanumeric	3	Currency for this Debtor Account. Example: 'GBP', EUR 'USD', etc.	Optional
Active Indicator	Alphanumeric	1	Indicates whether the client is currently active 'A' = Active 'I' = Inactive	Optional
Open Date	Alphanumeric	8	The date the Debtor Group was first defined on the Source system. [YYYYMMDD]	Required
Credit Controller Code	Alphanumeric	10	The code for the Credit Controller (Underwriter) of the Debtor. This is the code that will be used to lookup the Credit Controller Name from the Table file, using 'CRDTCTLR' type code.	Required
Litigation Indicator	Alphanumeric	1	Indicates that legal action is being taken against this Debtor Group. Values – 'Y' or 'N' (Information Only)	Optional
Debtor	Alphanumeric	10	Code for the current status of the Debtor	Optional

Name	Format	Len	Description	Required
Account Status Code			Group. For example: Dunning status (Information Only)	
Credit Limit Amount	Numeric	18	Credit Limit. For non-recourse clients this is the amount on risk to the Commercial Finance Company. For Recourse Clients this is an opinion for information only. For Export Customers, the Credit Limit may be set by the Import Commercial Finance Company. For Clients using a third party Trade Credit Insurance Company this may be the Limit set by the Insurance Company. Format: +12345678901234.12	Optional
Credit Limit Start Date	Alphanumeric	8	The date that the Credit Limit was set. [YYYYMMDD]	Optional
Credit Limit Expiry Date	Alphanumeric	8	The date that the Credit Limit is due to expire. [YYYYMMDD]	Optional
RF Credit Limit Reason Code	Alphanumeric	2	RiskFactor Reason Code for the Credit Limit provided. Codes – '01' – Fully Approved '02' – Partially Approved '03' – Canceled	Optional
Funding Limit Amount	Numeric	18	Funding Limit Amount Format: +12345678901234.12	Optional
Funding Limit Rate	Numeric	14	Funding Limit Rate (Concentration limit). Format: +12345.1234567 Normally defaulted to Client level.	Optional
Funding Limit Start Date	Alphanumeric	8	Funding Limit Date. [YYYYMMDD]	Optional
Funding Limit	Alphanumeric	8	Funding Limit Expiry Date. [YYYYMMDD]	Optional

Name	Format	Len	Description	Required
Expiry Date				
Debtor Terms Day Count	Numeric	3	The standard credit terms allowed for this Debtor Account.	Required
AR Net Balance	Numeric	18	Account Receivable Balance Amount. The total amount owed by the Debtor Account to the Client Facility. Format: +12345678901234.12	Required
Unallocated Credit Balance Amount	Numeric	18	Unallocated Credit Balance Amount. The total of all open and outstanding Credit Items (other than Cash items) on the date of the Extract. Format: +12345678901234.12	Required
Unapplied Cash Amount	Numeric	18	Unapplied Cash Amount. The total of all open and outstanding Cash Items on the date of the extract. Format: +12345678901234.12	Required
Recourse Balance Amount	Numeric	18	Recourse Balance Amount Format: +12345678901234.12 Balance outstanding for Recourse. In other words, the outstanding amount not covered by a Non-Recourse Credit Limit. For fully approved Non-Recourse Debtor Accounts the amount will be zero.	Required
Funding Disapproved Balance Amount	Numeric	18	Funding Disapproved Balance Amount. The total amount of Debt which is not eligible for Funding purposes at the date of the extract for the Debtor Account. Format: +12345678901234.12	Required
Credit Unapproved Balance Amount	Numeric	18	Credit Unapproved Balance Amount. The total amount of debt which is covered by a Non-Recourse Credit Limit. For fully approved Non-Recourse Debtor Accounts the amount will be the same as the Debtor Account AR Net Balance Amount.	Required

Name	Format	Len	Description	Required
			Format: +12345678901234.12	
Dispute Balance Amount	Numeric	18	Dispute Balance Amount. The total amount of Debt which is disputed at the date of the Extract for the Debtor Account. Format: +12345678901234.12	Required
Delimiter	X	1	Always 'X' to indicate the end of the record.	Required

Client/Debtor Analysis Control Files




































rfdgrpc.lst = Debtor Group file - rfdbrc.lst = Debtor file - rfdbracc.lst = Client Debtor Account file.

Name	Format	Len	Description	Required
Effective Date	Alphanumeric	8	Processing date on the source system for this data. This is the source system's current business day. [YYYYMMDD]	Required
Extract File Name	Alphanumeric	10	File name of the extract file to which the control file relates: 'rfdgrp' – Debtor Group file. 'rfdbr' – Debtor file. 'rfdbracc' – Client Debtor Account file.	Required
Extract Date Start	Alphanumeric	8	Date on which the extract started. [YYYYMMDD]	Required
Extract Start Time	Numeric	6	Time at which the extract started. [HHMMSS]	Required
Extract End Date	Alphanumeric	8	Date on which the extract ended. [YYYYMMDD]	Required
Extract End Time	Numeric	6	Time at which the extract ended. [HHMMSS]	Required
Record Count	Numeric	9	Number of records extracted to the extract file.	Required

Name	Format	Len	Description	Required
Hash Total	Numeric	20	Summed total of a chosen field within the extract file. Format – +1234567890123456.12 Debtor Group file – Count of records in the file. Debtor file – Credit Limit Amount. Client Debtor Account file – A/R Net Balance Amount.	Required
Delimiter	X	1	Always 'X' to indicate the end of the record.	Required

Sample File List

The below image is a sample of what to expect in each RiskFactor Zip File.

 rfablage.lst	11/6/2019 9:06 AM	LST File	0 KB
 rfablagec.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfablbal.lst	11/6/2019 9:07 AM	LST File	3 KB
 rfablbalc.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfclfac.lst	11/6/2019 9:07 AM	LST File	38 KB
 rfclfacc.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfclinv.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfclinvc.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfclt.lst	11/6/2019 9:07 AM	LST File	69 KB
 rfcltc.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfcltgrp.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfcltgrpc.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfclttrn.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfclttrnc.lst	11/6/2019 9:07 AM	LST File	1 KB
 rf-control.xls	11/6/2019 9:07 AM	Microsoft Excel W...	5 KB
 rfcshap.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfcshapc.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfcshop.lst	11/6/2019 9:07 AM	LST File	3 KB
 rfcshopc.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfdbr.lst	11/6/2019 9:07 AM	LST File	17 KB
 rfdbrac.lst	11/6/2019 9:07 AM	LST File	114 KB
 rfdbracc.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfdbrc.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfdgrp.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfdgrpc.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfinvopn.lst	11/6/2019 9:07 AM	LST File	218 KB
 rfinvopnc.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfitadj.lst	11/6/2019 9:07 AM	LST File	3 KB
 rfitadjc.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfopndsp.lst	11/6/2019 9:07 AM	LST File	216 KB
 rfopndspc.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfrate.lst	11/6/2019 9:07 AM	LST File	1 KB
 rfratec.lst	11/6/2019 9:07 AM	LST File	1 KB
 rftbl.lst	11/6/2019 9:07 AM	LST File	21 KB
 rftblc.lst	11/6/2019 9:07 AM	LST File	1 KB

Re-run Risk Factor Credit Analysis

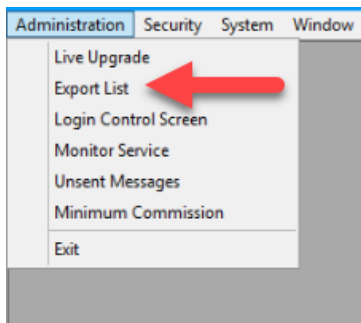
The Risk Factor Credit Analysis Interface and Date Roll process will need to be re-run in the event of a failure. Use the method described here to re-create the Risk Factor Credit Analysis Export and re-roll the System Date.

NOTE

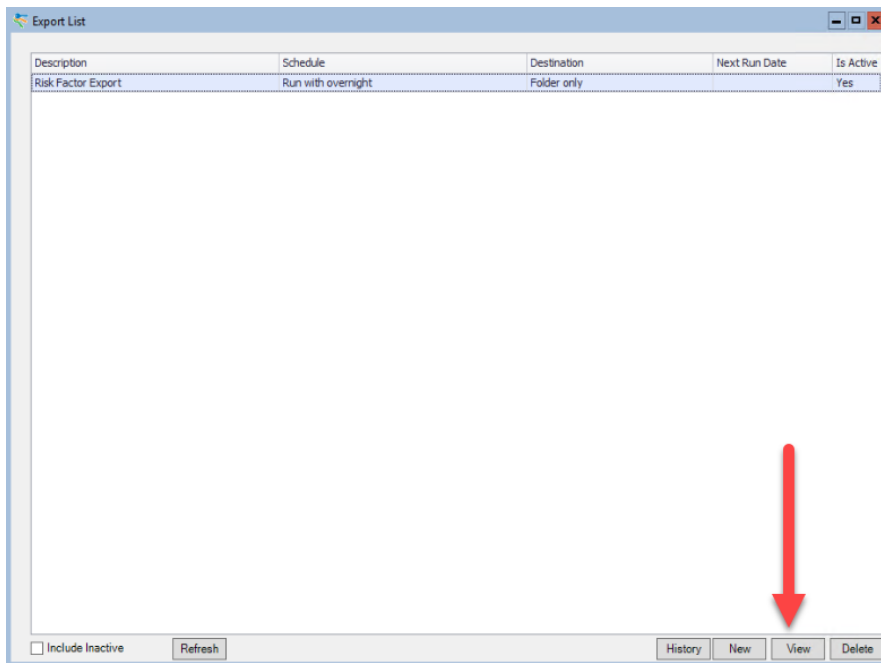
If Risk Factor fails to create, the date will not roll. You will want to make sure that everyone has noticed that the date has not changed, and no work is performed until the Export is recreated and the date rolled. Consider setting the following user preference on Date located at **FSMain > System > User Preferences > Bring Up on Login tab > Remind at Login If Not Current Date** checked.

1. Re-create the failed Risk Factor Export:

- a. From the **Admin Module > Administration > Export List**



- b. Select the **Risk Factor Export > Click View**



- c. Click on the **Scheduling** tab > Select **Run Once** > Choose a date and time to run (usually very soon) > **Save**

Export Detail

Description: Risk Factor Export

Export Name: RiskFactor Export ☐ Inactive

Output Path: File Extension:

File Name: DateTime Append: Not Appended

Notify Email:

Client:

Scheduling

Repeat Interval

- ☐ Run with Overnight
- ☒ Run Once
- ☐ Periodic
- ☐ Day of the Week
- ☐ Week of the Month
- ☐ Day of the Month

Next Run Date

July 2020

Sun	Mon	Tue	Wed	Thu	Fri	Sat
28	29	30	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1
2	3	4	5	6	7	8

Today: 7/8/2020

Time of Day: 8:00:00 AM

Allow Multiple Pending: ☐

Save **Cancel**

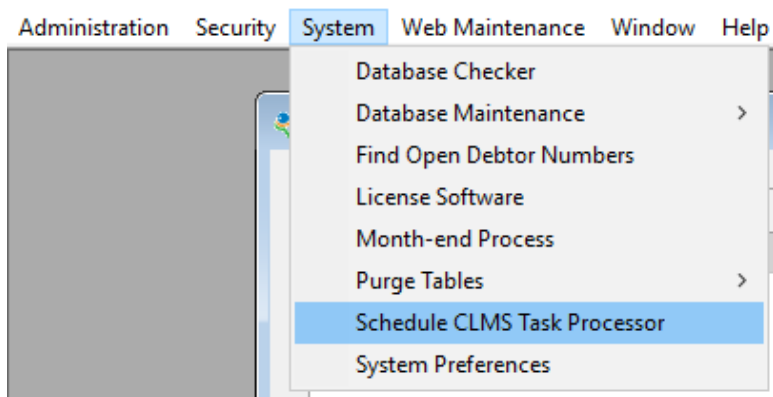
d. Let the export run, then change the template back to the original settings. (Original settings are generally: Repeat Interval: Run with Overnight and Overnight Task: Risk Factor Export)

2. Re-roll the date for the Date Roll process:

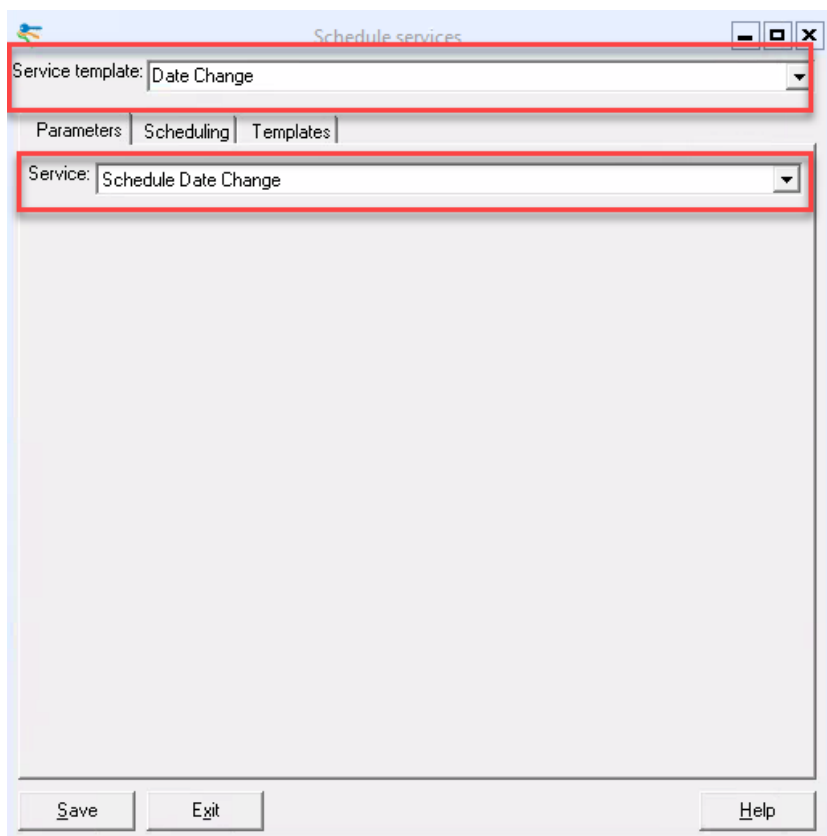
NOTE

Before making changes to the Date Roll Process, it may be helpful to take screen shots of the original settings for Step D.

- a. From the **Admin Module > System > Schedule FactorSoft Task Processor**



- b. Under the Parameters tab, change the Service to Schedule Date Change and then at the top choose the Service Template for the Date Change



- c. Click on the Scheduling tab and select Run once as soon as possible and click **Save**

Service template: Date Change

Parameters | Scheduling | Templates

Repeat interval:

- ☐ Template only
- ☐ Run once as soon as possible
- ☒ Run once per schedule
- ☐ Every: 1 Days
- ☐ Day of the week
- ☐ Week of the month
- ☐ Same day every month:
- ☐ Event: ---

Time: 12:01 am

Fax/Email subject: Date Roll

Email address: Fax #:

Email message:

Save Exit Help

- d. Once the Date Roll begins, change the template back to original settings.