



FactorSoft™

• Release v4.7

## Bulk Collaterals User Guide

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

Printed in the United States of America.

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

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

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

### **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.

# Table of Contents

---

Welcome to FactorSoft .....	1
Login .....	2
FactorSoft and the Lending Solutions Service Portal .....	6
Client & Debtor Activities .....	8
Client List .....	9
Display Grid .....	9
<i>Client Grid</i> .....	10
<i>Facility Grid</i> .....	10
<i>Collateral Grid</i> .....	11
Control Tabs .....	13
<i>Functions Tab</i> .....	13
<i>Columns Tab</i> .....	13
<i>Filters Tab</i> .....	17
<i>Options Tab</i> .....	19
Screen Controls .....	20
Preview .....	22
Entering Client Information .....	25
Upper Fields .....	25
Control Buttons .....	29
Panel List .....	30
System Preferences .....	32
Client Information – Address Panel .....	35
Client Information – Analysis Panel .....	37
Client Information – Bank Relationships Panel .....	38

Client/Bank Relationship .....	39
Bank Relationship Tab .....	39
Inter Bank Tab .....	41
System Preferences .....	42
Client Information – Broker Relationships Panel .....	43
Add/Update/Delete Broker Relationship .....	44
System Preferences .....	46
Client Information – Contacts Panel .....	47
Client Information – Control Panel .....	48
Client Information – Credit/No Buy Panel .....	50
System Preferences .....	51
Client Information – Documents Panel .....	53
Client Information – Events Panel .....	54
Add New Client Event .....	55
Security Roles .....	56
Client Information – Financial Statements Panel .....	57
Client Financial Statement .....	58
Client Information – Funding Instructions Panel .....	60
Client Information – Groups Panel .....	61
Change Client Group Value .....	62
Client Information – Identity Panel .....	63
System Preferences .....	64
Client Information – Liens/Monitoring Panel .....	65
Client Information – Misc Data Panel .....	66



Client Miscellaneous Data Elements for Letters .....	67
Client Information – Misc Information Panel .....	70
Client Information – Policy Exceptions Panel .....	71
Client Information – Termination Panel .....	72
Client Information – Web Screens Panel .....	73
Client Information – Web Users Panel .....	74
Add New Contact/Contact Information .....	75
Security Roles .....	78
Brokers .....	79
Broker List (F2) .....	80
Add New Broker/Broker Information .....	82
Clients Tab .....	85
Instructions Tab .....	85
Standard Commission Rate Tab .....	86
Contacts Tab .....	89
Web Access Tab .....	89
System Preferences .....	90
Contact List (F4) .....	92
Add New Contact/Contact Information .....	94
Security Roles .....	97
Bulk Collaterals Overview .....	98
Using the Facility Information Screen .....	99
Entering Facility Basics .....	100
Facility Summary .....	101
Facility Information Panels .....	102

Facility Information – Additional Terms Panel .....	103
Facility Information – Additional Terms Information Dialog .....	105
Facility Information – Address Panel .....	107
Facility Information – Auto Expense Panel .....	108
Facility Information – Facility Auto Expense .....	110
Facility Information – Auto Transfers Panel .....	112
Facility Auto Transfer .....	114
Example #1 – Reduce Over Formula .....	117
Example #2 – Reduce Secondary Loan Balance .....	119
Example #3 – NFE .....	120
Example #4 – NFE Net Change .....	121
Example #5 – TFE .....	122
Example #6 – TFE Net Change .....	124
Facility Information – Collaterals Panel .....	126
Facility Information – Contacts Panel .....	127
Contact Information Dialog .....	129
Facility Information – Custom Data Elements Panel .....	131
Facility Information – Deferred Revenue Panel .....	132
Facility Information – Dependency Rules Panel .....	133
Dependency Rule Dialog .....	134
Example .....	135
Facility Information – Documents Panel .....	137
Attach Document to Facility .....	138
Facility Information – Fee Reserve Panel .....	140
Facility Information – Funding Instructions Panel .....	142

Facility Information – Facility Groups Panel .....	143
Change Facility Groups Dialog .....	144
Facility Information – Ledger Panel .....	145
Ledger Transactions – Accrual Posting .....	147
Ledger Transactions – Facility Adjustment .....	149
Deferred Revenue .....	149
Ledger Transactions – Claimed Cash Posting .....	152
Ledger Transactions – Disbursement Dialog .....	154
Deferred Revenue .....	154
Disbursement Expenses Dialog .....	158
Ledger Transactions – Payment Screen .....	160
Facility Purchase Dialog .....	163
Facility Purchase Adjustment Dialog .....	167
Ledger Transactions – Facility Transfer .....	171
Ledger Transactions – Statement Payment .....	174
Facility Information – Letter of Credit .....	178
System Preferences .....	179
<i>Adding a Letter of Credit</i> .....	179
<i>Modifying a Letter of Credit</i> .....	181
<i>Terminate a Letter of Credit</i> .....	181
<i>Letter Of Credit Tabs – Activity</i> .....	182
<i>Letter Of Credit Tabs – Notes</i> .....	184
<i>Letter Of Credit Tabs – Documents</i> .....	185
<i>Letter of Credit Search</i> .....	186
<i>Importing Letters of Credit</i> .....	187
Facility Information – Limits Panel .....	188

Facility Information – Lock Box Panel .....	190
Facility LockBox .....	191
Facility Information – Payment Rules Panel .....	192
Facility Information – Payment Stream .....	195
Term Payment Group Information Dialog .....	197
Facility Information – Purchases Panel .....	199
Facility Purchase Dialog .....	201
Facility Information – Purchase Rules Panel .....	205
Facility Information – Reserves Panel .....	206
Facility Information – Statement Panel .....	207
Facility Information – Statement Terms Panel .....	209
Statement Terms Information .....	210
Statement Terms – Interest .....	213
Interest Rate Detail .....	215
Statement Terms – Maintenance/Monitoring Fee .....	217
Statement Terms – Transaction .....	220
Statement Terms – One-Time .....	222
Statement Terms – Minimum .....	223
Statement Terms – Reimbursement .....	224
Statement Terms – Exception .....	225
Statement Terms – Unused Line .....	226
Statement Terms – Over/Under .....	228
Statement Terms – Tiered .....	229

Statement Terms – Incremental .....	230
Facility Summary .....	231
Borrowing Base Tab .....	232
Loan Summary Tab .....	232
Loan Payments .....	234
Collateral Information .....	235
Upper Fields .....	235
<i>Collateral Profile Fields</i> .....	235
<i>Collateral Balances</i> .....	237
Panel Lists .....	238
<i>Collateral Above-the-Line Panels</i> .....	238
<i>Below-the-Line Panels</i> .....	238
<i>Collateral Above-the-Line Panels</i> .....	238
<i>Below-the-Line Panels</i> .....	238
<i>Tracked A/R and Loan Backed Collateral Panels</i> .....	239
Common Collateral Panels .....	240
Collateral Information – Amortizing Adv Rate Panel .....	241
Amortize Rate Dialog .....	242
Collateral Information – Dependency Rules Panel .....	243
Collateral Dependency Rules Dialog .....	244
Collateral Information – Documents Panel .....	246
Attach Document to Collateral Dialog .....	247
Collateral Information – Seasonal Availability Panel .....	249
Seasonal Variations Dialog .....	251
Collateral Types .....	253
A/R Collaterals .....	253

Inventory Collaterals .....	253
Supplemental Collaterals .....	253
AR Aging Collateral .....	255
Panel List .....	255
Collateral Information – Summary Panel .....	256
Collateral Information – Advanced Settings Panel (Aging Collaterals) .....	258
Collateral Information – A/R Aging Category Rates Panel .....	259
A/R Aging Category Info Dialog .....	261
Collateral Information – A/R Aging Declaration Panel .....	263
A/R Aging Declaration Dialog .....	264
Collateral Information – Ineligible Posting Panel .....	266
A/R Aging Ineligible Posting Screen .....	267
Collateral Information – Set Aside Panel .....	270
Collateral Ineligibility Dialog .....	271
Bulk AR Collaterals .....	272
Panel List .....	272
Collateral Information – Summary Panel .....	273
Collateral Information – Certificate Posting Panel .....	275
Certificate Dialog .....	277
Collateral Information – Ineligible Posting Panel .....	279
Bulk Ineligible Posting .....	280
Collateral Information – Set Aside Panel .....	282
Collateral Ineligibility Dialog .....	283
Collateral Information – Reserve Release Panel .....	284

Reserve Release Dialog .....	285
Summary A/R Collateral .....	286
Panel List .....	286
Collateral Information – Summary Panel .....	287
Collateral Information – Advanced Settings Panel (Aging Collaterals) .....	289
Collateral Information – Summary A/R Category Rates Panel .....	290
Summary AR Category Info Dialog .....	291
Collateral Information – Summary A/R Declaration Panel .....	292
Summary A/R Declaration Dialog .....	293
Collateral Information – Summary A/R Ineligible Panel .....	295
Summary A/R Ineligible Posting Dialog .....	296
Collateral Information – Set Aside Panel .....	298
Collateral Ineligibility Dialog .....	299
Equipment Collateral .....	300
Panel List .....	300
Collateral Information – Equipment List Panel .....	301
Equipment Declaration Dialog .....	302
Inventory Collateral .....	304
Panel List .....	304
Collateral Information – Summary Panel .....	305
Collateral Information – Category Rates Panel .....	307
Inventory Rates Dialog .....	309
Collateral Information – Advanced Setting Panel (Inventory) .....	311
Collateral Information – Inventory Declaration Panel .....	313

Inventory Declaration Dialog .....	314
Purchase Order Collateral .....	317
Panel List .....	317
Collateral Information – Purchase Order Panel .....	318
Purchase Order Dialog .....	319
Real Estate Collateral .....	321
Panel List .....	321
Collateral Information – Real Estate List Panel .....	322
Real Estate Declaration Dialog .....	323
Securities Collateral .....	325
Panel List .....	325
Collateral Information – Securities List Panel .....	326
Stock and Securities Declaration .....	327
Other Collateral .....	329
Panel List .....	329
Collateral Information – Item Postings Panel .....	330
Other Amount Dialog .....	331
Bulk Inventory Collaterals .....	332
Panel List .....	332
Collateral Information – Summary Panel .....	333
Collateral Information – Certificate Posting Panel .....	335
Certificate Dialog .....	337
Collateral Information – Ineligible Posting Panel .....	340
Bulk Ineligible Posting .....	341



Collateral Information – Set Aside Panel .....	343
Collateral Ineligibility Dialog .....	344
Activity Center .....	345
Manage Pending Postings .....	346
Manage Pending Transfers .....	348
Manage Pending Transactions .....	350
System Preferences .....	352
Manage Unclaimed Cash Deposit .....	357
Transaction Register .....	359
Unclaimed Cash Deposit .....	362
Bulk Collateral Reports .....	364
Facility Reports .....	365
ABL Payment Import Report .....	366
Report Parameters .....	366
Report Sample .....	367
Report Details .....	367
Security Roles .....	368
Account Table Report .....	369
Report Sample .....	369
Report Details .....	370
Security Roles .....	370
Daily Transaction Journals Report .....	371
Report Parameters .....	372
Report Sample .....	375
Security Roles .....	375

<b>Facility Analysis Report</b>	<b>376</b>
Report Parameters	376
Report Sample	379
Report Details	379
Security Roles	379
<b>Facility Ledger Report</b>	<b>380</b>
Report Parameters	380
Report Sample	383
Security Roles	383
<b>Facility List Report</b>	<b>384</b>
Report Parameters	384
Sample Report	386
Report Details	386
<b>Facility Loan Status Report</b>	<b>388</b>
Report Parameters	388
Report Sample	391
Report Details	392
Security Roles	394
<b>Facility Position Report</b>	<b>395</b>
Report Parameters	395
Security Role	397
Report Details	397
Report Sample	400
<b>Facility Position Summary Report</b>	<b>401</b>
Report Parameters	401
Report Sample	403
Report Details	403
Security Roles	404

Facility Trial Balance Report .....	405
Report Parameters .....	405
Report Sample .....	408
Security Roles .....	410
Monthly Client Trend Report .....	411
Report Parameters .....	412
Report Sample .....	413
Report Calculations .....	413
Report Details .....	414
System Preferences .....	416
Security Roles .....	416
Monthly Position Trend Report .....	417
Report Parameters .....	417
Report Samples .....	419
Security Roles .....	420
Over Advance Report .....	421
Report Parameters .....	421
Report Sample .....	423
Security Roles .....	423
Posted Loan Statement Report .....	424
Report Parameters .....	424
Report Sample .....	427
Report Details .....	427
Security Roles .....	429
System Preferences .....	429
<i>Customize the Statement</i> .....	431
Unclaimed Cash Ledger Report .....	432
Report Parameters .....	432

Report Sample .....	434
Report Details .....	434
Security Roles .....	435
<b>Unposted Accrued Fees Report .....</b>	<b>436</b>
Report Parameters .....	436
Report Sample .....	438
Report Details .....	438
Security Roles .....	438
<b>Collateral Reports .....</b>	<b>439</b>
<b>A/R Aging Declaration Report .....</b>	<b>440</b>
Report Parameters .....	440
Report Sample .....	443
Report Details .....	444
Security Roles .....	445
<b>A/R Aging Trend Report .....</b>	<b>446</b>
Report Parameters .....	446
Report Sample .....	449
Report Details .....	449
Security Roles .....	449
<b>A/R Monthly Analysis Report .....</b>	<b>450</b>
Report Parameters .....	450
Report Sample .....	453
Report Details .....	454
Security Roles .....	455
<b>A/R Trend Report .....</b>	<b>456</b>
Report Parameters .....	456
Report Sample .....	459
Report Details .....	459

Security Roles .....	460
<b>Availability Certificate Report .....</b>	<b>461</b>
Report Parameters .....	461
Report Sample .....	463
Report Details .....	463
Security Roles .....	464
System Preferences .....	464
<b>Bulk Inventory Trend Report .....</b>	<b>465</b>
Report Parameters .....	465
Report Sample .....	468
Report Details .....	468
Security Roles .....	469
<b>Bulk Inventory Monthly Analysis Report .....</b>	<b>470</b>
Report Parameters .....	470
Report Sample .....	473
Report Details .....	474
Security Roles .....	474
<b>Tracked Collateral Summary Report .....</b>	<b>475</b>
Report Parameters .....	475
Report Sample .....	478
<b>Healthcare Receivable Monthly Analysis Report .....</b>	<b>479</b>
Report Parameters .....	479
Report Sample .....	482
Report Details .....	483
Security Roles .....	483
<b>Inventory Declaration Report .....</b>	<b>484</b>
Report Parameters .....	484
Report Sample .....	487

Inventory Trends Report .....	488
Report Parameters .....	488
Report Sample .....	490
Summary A/R Declaration Report .....	491
Report Parameters .....	491
Report Sample .....	494
Summary A/R Trends Report .....	495
Report Parameters .....	495
Report Sample .....	497
Tracked Ineligibility Listing Report .....	498
Report Parameters .....	498
Sample Report .....	500
Tracked Ineligibility Report .....	501
Report Parameters .....	501
Report Sample .....	503
Facility Reports .....	504
Loan Statement .....	504
Report Parameters .....	505
Report Samples .....	508
Report Details .....	509
Security Roles .....	511
System Preferences .....	512
<i>Customize the Statement</i> .....	513
Position Summary Report .....	515
Report Parameters .....	516
Report Samples .....	518
<i>Client Detail Format</i> .....	518

<i>Client Summary Format</i> .....	518
<i>Facility Summary Format</i> .....	519
<i>Loan Status Format</i> .....	519
Facility Trend Card Report .....	520
Report Parameters .....	521
Report Sample .....	523
Trial Balance Report .....	524
Report Parameters .....	525
Report Samples .....	527
Parameters Tab .....	528
Scheduling Tab .....	529
Using the Templates Tab .....	531
Scheduling Services .....	533
How to Schedule Services .....	533
Setting Printing Preferences .....	537
System Preferences .....	537
User Preferences .....	538
Setting Up Faxing .....	539
Using the Client Summary Worksheet .....	540
Client Summary Worksheet Basics .....	541
Excel Spreadsheets .....	541
FactorSoft Field Codes .....	541
FactorSoft Client Summary Worksheet Screen .....	542
Getting Started .....	543
Creating a New Client Summary Worksheet Template .....	545
Save the Worksheet Template .....	550

Generate the Client Summary Worksheet ..... 551

    Example 1 ..... 551

    Example 2 ..... 552

    Example 3 ..... 554

Generate the 2020 Tax Guard Spreadsheet ..... 555

Client Summary Worksheet Field Codes ..... 556

Client Summary Worksheet Field Codes ..... 557

Clients Table Field Codes ..... 571

Collateral Field Codes ..... 579

Calculations ..... 583





# Welcome to FactorSoft

FactorSoft is designed to reduce the time you spend entering data so that you can devote your time to generating new business and steady, lucrative investments.

This training guide emphasizes the tools FactorSoft provides for monitoring your receivables, managing portfolio activity, and controlling related paperwork and record keeping.

By the end of the training, you will be able to:

- Navigate FactorSoft
- Define user preferences
- Create new client accounts
- Verify, approve and purchase invoices
- Collect and post payments
- Disburse funds or rebates
- Write checks
- Generate reports
- Fax or email client and debtor statements

## Login

To log into FactorSoft, a user name must be set up for each user, and that user name must be assigned one or more Security Roles. These functions are typically the responsibility of a System Administrator, whose user account has Security Roles that allow them to perform these functions. Once properly defined, these security controls allow users to gain secure access to FactorSoft and perform the tasks associated with their role in the organization.

When the FactorSoft user name is created, it does not have a password assigned, and the user must specify the password on their first entry into the application. The first-time login process is described below:

1. Start the FactorSoft Application Manager from the desktop icon, or from the Factors.exe file in the common FactorSoft folder (typically C:\FactorSoft).

#### TIP

If an older version of FactorSoft is being used, the path may be displayed as C:\FactorSoft or C:\CADENCE.

The FactorSoft Application Manager screen appears.

2. Enter your user name in the **User** field.
3. Select the **Database** you wish to log in to.
4. Click the Login button, which looks like a locked padlock.

The Application Manager returns a message indicating that you need to set a password.

#### NOTE

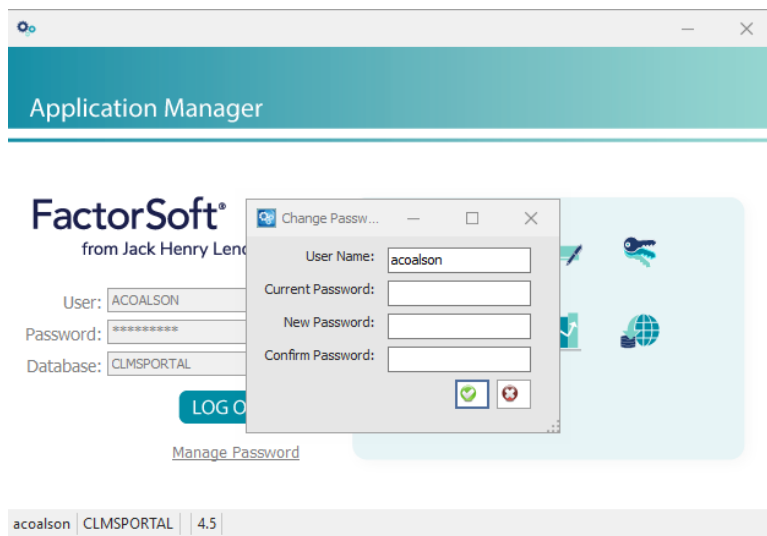
Use of passwords for entry to the system is controlled by System Preference. If your organization elects to forgo the password requirement, only the User name and Database is required to access the applications via the Application Manager.

5. Click **OK**.

The Change Password icon appears on the Application Manager, as shown in the following illustration.

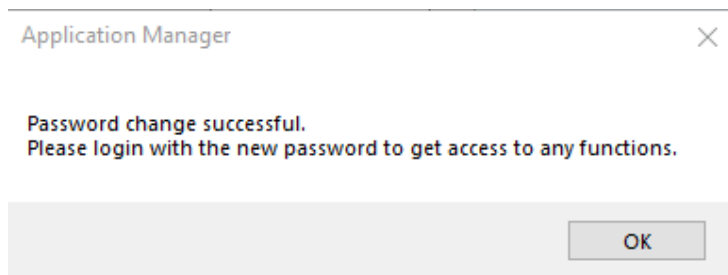
6. Click the Manage Password link.

The Change Password screen appears.



7. Complete the **New Password** and **Confirm Password** fields.
8. Click the **Accept** button.

Provided that the New and Confirm entries match and pass all password rules, the following message appears.



9. Click **OK** to clear the message.

You are returned to the Application Manager.

10. Enter your new password in the **Password** field and click the Login button to display the application icons for the database in the Application Manager, as shown below.

The screenshot shows a web browser window titled "Application Manager". Inside, the "FactorSoft®" logo is displayed above the text "from Jack Henry Lending™". Below this, there are three input fields: "User:" with the value "ACOALSON", "Password:" which is empty, and "Database:" with a dropdown menu showing "CLMSPORTAL". A blue "LOGIN" button is positioned below the input fields. To the right of the login form is a large, empty light blue rectangular box. At the bottom left of the browser window, a version number "4.5" is visible.

After the initial login described above, the FactorSoft user only has to enter their User name, Password, and Database on the Application Manager and then click the Login button to gain access to the application icons on the Application Manager.

The user can click the Manage Password link prior to logging in any time they wish to change their password. If password rules include password expiration, the user will be presented a message on attempting to log in, and the password update routine is similar to the new log in routine described above.

# FactorSoft and the Lending Solutions Service Portal

FactorSoft and the Lending Solutions Service Portal provides access to technical support, product documentation, eLearning, as well as historical support ticket information. It is through this portal that service tickets may be entered for all Lending Solutions products. [The Lending Solutions Service Portal](#) offers three levels of security:

- **Level 1 Service Portal Users** may open and view tickets they themselves have entered, but they cannot view tickets opened by other users.
- **Level 2 Service Portal Users** may open cases and view any case opened under their Financial Institution, regardless of who opened the case.
- **Level 3 Service Portal Users** are considered administrative users. These users may open cases, view all company cases, and maintain other Service Portal user's credentials. Level 3 admin users also receive all client-facing communications, including service level updates and product updates.

Authorized portal contacts may also open a technical support case by emailing the Lending Solutions Service Desk at [LS-Help@Profitstars.com](mailto:LS-Help@Profitstars.com).

## NOTE

Service tickets must be opened through the Lending Solutions Service Portal. Tickets opened for support through the JHA For Clients portal will not be answered in a timely manner and will result in significant delays in response time.

## ■ LENDING SOLUTIONS

[ProfitStars](#) > [Lending Solutions](#) > [Commercial Lending Center Suite](#) > [Support](#)

## Commercial Lending Center Suite

### Products

[Loan Origination](#)

[Decision Automation](#)

[Portfolio Management](#)

[Mobile](#)

[BusinessManager](#)

[FactorSoft](#)

[LendingNetwork](#)

### Lending Solutions Support

The Service Desk is monitored from 7:00 a.m. - 7:00 p.m. U.S. Central Time on weekdays. After-hours emergency support requests must be submitted by phone at +1 800-365-4091.

### News & Updates

**Holiday Reminder** - ProfitStars will be closed Monday, January 20, in observance of the Martin Luther King Holiday (MLK Day). After-hours Emergency Support remains available. Non-emergency issues will be reviewed the following business day.

### Service Portal

Email

Password

[Login](#)

## Client & Debtor Activities

This section describes the functions provided in FactorSoft for adding, updating, and viewing client and customer/debtor records.



## Client List

The *Client List* screen presents an integrated view of your portfolio, and provides access to the various views of financial data and to all major transactions that can be performed.

The Client List is a completely integrated interface, displaying (in its **Client View** mode) each client as a line-item. Unfolding the client by clicking on the plus sign to the left of the client name reveals all *facilities* (FactorSoft's terminology for "types of lending deals") for the client, and beneath each facility, each collateral supporting the deal is displayed as a line-item.

### NOTE

The categories are color-coded - Client is black, Facility is blue, and Collateral is green. This color-coding allows you to quickly differentiate these components.

The screenshot displays the 'Client List' interface. At the top, there is a search bar labeled 'Srch:' and a 'Display Grid' button. The main table lists clients, facilities, and collaterals. The table is color-coded: black for clients, blue for facilities, and green for collaterals. The table has columns for Client Name, Client No, Current, 1-30, 31-60, 61-90, 91-Up, and Loan Balance. The table is expanded to show facilities and collaterals for the selected client. The 'Control Tabs' panel on the right contains various functions like Client Dashboard, Client Aging, Client Analysis, Client Information, Client Summary, Client Transactions, Fund Non-Funded Invoices, Hold Accounts, Loans, Open Batches, New Adjustment Batch, New Schedule, Transfer Reserves, Write Invoices, and New Facility. The bottom of the screen has a 'Refresh' button, a 'View type' dropdown set to 'Client view', a 'Print' button, and a 'Help' button.

## Display Grid

The Display Grid lists clients, facilities and collaterals as line-items in a color-coded, expanding table view.

### NOTE

The line-item view can be varied by the setting of View Type. See Screen Controls for details.

## Client Grid

By default, the Client Grid displays the following columns. Note that additional columns can be included using the Columns control tab.

Column	Description
Client Name	<p>Displays the client name, as defined for the client on the New Client/Client Information screen.</p> <p>You can filter client names in the list by entering a character string in the field below the Client Name heading, but above the first actual client name. Type "%abcd", where "abcd" is the actual search string, to hide any client names that do not contain the search string.</p>
(Aging Categories)	<p>Each aging category is displayed as a separate column, and the outstanding balance in each of the categories is displayed.</p> <p>Note: Non-standard aging buckets are determined by the setting of the System Preferences in the <b>Fields/screen behavior, Non-standard aging</b> folder.</p>

## Facility Grid

A facility line-item exists for each facility for a client. By default, the columns on the facility grid are:

Column	Description
<b>BOLD Columns are calculated in real-time and may populate with a delay.</b>	
Facility Description	Displays the facility identifier as created in the Facility Information screen. For bulk collateral deals, the facility description is established on the New Facility screen when the facility is created. For detail collateral deals, the description is always "Factoring".
Currency Type	Displays the default currency type for the facility. Currency types are created in the Currency Denominations Table in the Table module and assigned on the New Facility screen when the facility is created
Gross Collateral	<p>Displays the sum total of the current collateral values used to support the loan balance.</p> <p>The sum of Gross Collateral for all facilities is the figure displayed in the optional Gross Collateral column at the Client level.</p>
<b>Eligible Collateral</b>	Displays the sum of the calculated Eligible Collateral amounts used to support the loan balance. (Current Collateral value - Ineligible values)

Column	Description
<b>Net Collateral</b>	Displays the sum of the calculated Net Collateral amounts used to support the loan balance. (Eligible Collateral * Advance Rate)  The sum of Net Collateral for all facilities is the figure displayed in the optional Net Collateral column at the Client level.
Loan Limit	Displays the loan limit for the facility.
Available	Displays the sum of the calculated Available Collateral amounts used to support the loan balance. (Lower of Loan Limit and Net Collateral amount)
Loan Balance	Outstanding facility loan balance amount. Current loan principle amount.  The sum of the Balances for all facilities is the figure displayed in the optional Loan Balance column at the Client level.  For Factoring facilities, the sum of the Balances at the facility level is the figure displayed in the optional <a href="#">Net Funds Employed</a> column
Excess/Deficit	Displays the current amount that is available to lend to the client.

### *Collateral Grid*

A collateral line-item exists for each collateral for a facility. By default, the columns on the collateral grid are:

Column	Description
<b>BOLD</b> Columns are calculated in real-time and may populate with a delay.	
Collateral Description	Displays the collateral description. For bulk collateral deals, the collateral description is established on the New Collateral screen when the collateral is created. For detail collateral deals, the description is always "Factoring".
Type	The collateral type. For Bulk Collaterals, the type is selected on the New Collateral screen when the collateral is created. The available collateral types are:

Column	Description
	<ul style="list-style-type: none"> <li>• A/R Aging</li> <li>• Bulk A/R</li> <li>• Bulk H/R</li> <li>• Bulk Inventory</li> <li>• Equipment</li> <li>• Inventory</li> <li>• LB Detail</li> <li>• Summary AR</li> <li>• Other</li> <li>• Purchase Orders</li> <li>• Real Estate</li> <li>• Securities</li> </ul>
Currency Type	Displays the default currency type for the collateral. Currency types are created in the Currency Denominations Table in the Table module and assigned on the New Collateral screen when the collateral is created.
Gross Collateral	Displays the current collateral value used to support the loan balance.
Inelig Collateral	Displays the current total Ineligible amounts.
<b>Eligible Collateral</b>	Displays the current Eligible Collateral amounts used to support the loan balance. (Current Collateral value - Ineligible values)
<b>Net Collateral</b>	Displays the calculated Net Collateral amount used to support the loan balance. (Eligible Collateral value * Advance Rate)
Available Limit	Displays the maximum collateral available amount.
<b>Available</b>	Displays the calculated Available Collateral amount used to support the loan balance. (Lower of Available Limit and Net Collateral Amount)

## Control Tabs

The tabs to the right of the grid provide access to the views and transactions associated with the clients, facilities, and collaterals.

### NOTE

When the System Preference at **Client rules/defaults > Rules > Require manager approval before using** is set to True, unapproved clients will only have access to the Client Information screen.

### Functions Tab

The Functions tab provides links to the screens used to update client, facility, and collateral values. Note that the lists vary depending on the type of facility selected and the system-level processing options established in the Administration module. Only options relevant to the selected deal are presented:

- When a Client line-item is selected, a Client sub-menu list is displayed.
- When a Facility line-item is selected, Client and Facility sub-menu lists are displayed.
- When a Collateral line-item is selected, Client, Facility, and Collateral sub-menu lists are displayed.

### Columns Tab

The Columns tab is a list of available columns that can be added to the Client line-item grid. To add any of the listed columns to the grid, click on the desired column name and then drag and drop it at the desired location on the client header line at the top of the grid. Should you wish to remove a column from the grid, open the Columns tab, grab the column header in the grid display, and drag and drop it on the Columns tab. The optional columns available are detailed in the following table:

### CAUTION

The Client List provides the capability to view the list by client, facility, and collateral, and that specific columns may or may not be available based on their applicability to the selected view type from the bottom of the screen. Further, while columns can be selected and moved within the Facility and Collateral Views, these views were designed to be used as static views.

CADENCE Client List							Functions	Columns	Filter	Options
Scroll:										
Name	1-30	31-60	61-90	91-120	121-150	151-Up	A/E			
ABL Client	0.00	0.00	0.00	0.00	0.00	0.00	Accrued Fees			
Aceline Client	0.00	0.00	0.00	0.00	0.00	70,200.00	Allow New Purchases			
AutoCash API	0.00	0.00	0.00	0.00	0.00	0.00	Allow PO Finance			
Auto Credit	0.00	0.00	0.00	0.00	1,000.00	0.00	Allow Reserve Release			
Broker Client	0.00	0.00	0.00	0.00	1,000.00	0.00	Alternate Name			
Carrier Payments	4,000.00	0.00	0.00	0.00	0.00	12,488.18	Available			
Check Writer Client	0.00	0.00	0.00	0.00	0.00	10,000.00	Cash Reserves			
Contracts2 Client	0.00	0.00	0.00	0.00	0.00	20,000.00	Client No			
Contracts Client	0.00	0.00	0.00	0.00	0.00	31,900.00	Client Terms			
Dilution Client	0.00	0.00	0.00	0.00	10,000.00	3,000.00	Credit Rating			
HubTran	2,000.00	0.00	0.00	0.00	752.22	30,491.78	CreditAvailable			
Images	0.00	0.00	0.00	0.00	15,502.94	2,235.63	Currency Type			
Invoice Confirmation	0.00	0.00	0.00	0.00	0.00	5,000.00	Dot#			
Invoice Delivery	11,592.23	0.00	0.00	0.00	8,810.20	1,019,568.26	Eligible Collateral			
Invoice IDC	0.00	0.00	0.00	0.00	0.00	0.00	Escrow Balance			
Lien Monitoring	0.00	0.00	0.00	0.00	0.00	3,000.00	Excess/Deficit			
Load Hauler	0.00	0.00	0.00	0.00	0.00	2,000.00	Factoring NFE			
Load Processor	0.00	0.00	0.00	0.00	3,000.00	1,852.66	Fed Tax No			
No Currency No Dilution	0.00	0.00	0.00	0.00	0.00	0.00	Funded A/R Balance			
No Currency with Dilution	0.00	0.00	0.00	0.00	1,200.00	0.00	Gross Collateral			
No Escrow Client	0.00	0.00	0.00	0.00	0.00	2,000.00	Held Funds			
Override Client	12,000.00	0.00	0.00	0.00	0.00	0.00	Indiv Credit Limit			
PayerWeb	0.00	0.00	0.00	0.00	3,228.93	12,121.97	Ineligible			
PO Finance 2	0.00	0.00	0.00	0.00	0.00	0.00	Limit			
PO Finance Client	0.00	0.00	0.00	0.00	0.00	5,937.65	Loan Balance			
PO Finance RSVHELD	0.00	0.00	0.00	0.00	0.00	2,600.00	Motor Carr No			
PO Negative Advance	0.00	0.00	0.00	0.00	0.00	0.00	Net Collateral			
PO With PO Collection Fee	0.00	0.00	0.00	0.00	0.00	0.00	Non-Funded A/R Balance			
Sales Authorization	0.00	0.00	0.00	0.00	32,750.00	21,000.00	Office			
Wire Writer	0.00	0.00	0.00	0.00	0.00	1,000.00	PO/Load Advances			
Write Invoice Auto	0.00	0.00	0.00	0.00	0.00	0.00	Total Advance Amt			
Write Invoice Manual	0.00	0.00	0.00	0.00	0.00	1,206.55	Total Balance Due			
	29,592.23	0.00	0.00	0.00	77,244.29	1,257,602.68	Total Balance Due %			
							Total Funds Employed			
							Total Outstanding			
							Warning/Notes			

Column	Description
<b>BOLD</b> Columns are calculated in real-time and may populate with a delay.	
A/E	Displays the Account Executive as listed on the Control panel of the Client Information screen.
<b>Accrued Fees</b>	Displays Total Amount of Accrued Client Fees (Additional Fee Accrued + Additional Fee Tax + Earned Fee Accrued + Earned Fee Tax + NFE Fee Accrued)
Allow New Purchases	Displays "YES" or "NO" for Allow New Purchases from Client Information screen.
Allow PO Finance	Displays "YES" or "NO" for Allow PO Finance from Client Information screen, Load/Order Processing panel.
Allow Reserve Release	Displays "YES" or "NO" for Allow Reserve Release from Client Information screen, Credit/no buy panel.
Alternate Name	Displays the Alternate Name as listed on the Client Information screen, Identity panel.
<b>Available</b>	Displays the sum of Collateral Available, (Gross Collateral - Ineligibles) * Advance Rate, unless the system preference is set to ignore the client limit and

Column	Description
	the net collateral surpasses the total credit limit, then it is just the total credit limit.
<b>Client Cap Space</b>	Total client credit limit less sum of Loan Balances and NFE (FAC Excess Deficit).
Cash Reserves	Displays the dollar amount of cash reserves for the client as seen on the Fund Employed tab of the Client Summary screen.
Client No	Displays the Client Code as defined on the Client Information screen.
Client Terms	Displays the Client Terms as viewed within the Client Information screen.
Credit Rating	Displays the Client Credit Rating from the Credit/No buy panel of the Client Information screen.
<b>Credit Available</b>	Displays the Total Available Credit (Total Credit Limit - Current Balance)
Currency Type	Displays the Currency Type as indicated on the Control panel of the Client Information screen.
DOT #	Displays the Department of Transportation Number (DOT#) as defined on the Identity panel of the Client Information screen.
Eligible Collateral	Displays the total amount of Client's Eligible Collateral amounts.
<b>Escrow Balance</b>	Displays Total Escrow (Fee Escrow + Reserve Escrow)
Excess/Deficit	Sum of facility amounts available to be disbursed. See system preferences for display options at <b>System Preferences &gt; Facility/Collateral Rules (Formerly Asset Based Lending) &gt; Rules &gt; General &gt; Client excess availability.</b>
<b>Factoring NFE</b>	Displays Factoring NFE Amount (Current A/R Balance - Fee Escrow - Reserve Escrow - Cash Reserve Amount)
Fed Tax No	Displays the Federal Tax Number from Client Information screen, Identity panel.
Funded A/R Balance	Current Total A/R Balance funded.
G/L Group	Displays the G/L Group as identified on the Control panel of the Client Information screen.
Gross Collateral	Displays the total amount of Client's current ineligible collateral amounts.
Held Funds	Displays the dollar amount in the Hold Account for the client ( <i>if allowed in System Preferences</i> ).

Column	Description
Indiv Credit Limit	Displays the maximum credit limit for any one of the client's debtors as displays on the credit/no buy panel of the Client Information screen.
Inelig Collateral	Displays the total amount of client's current ineligible collateral amounts.
<b>Ineligible</b>	Displays Ineligible Amount (Dispute Recourse Amount + Recourse Short + Recourse Over + Recourse Days + Basis Dilution + Invoice Ineligible + Tier Ineligible Amount + Gross Ineligible Amount + Dilution Ineligible Amount + Over Credit Amount + Concentration Amount + Master Concentration Amount + Master Over Credit Amount)
Limit	Displays the client's overall credit limit as defined on the Credit/no buy panel of the Client Information screen.
<b>Loan Balance</b>	Displays sum of Current Loan Balance (Balance - (Current Balance Amount - Current Reserve Amount - Fee Escrow - Reserve Escrow))
Motor Carr No	Displays the Motor Carrier Number as defined on the Identity panel of the Client Information Screen.
<b>Net Collateral</b>	Displays the sum of all calculated net collateral amounts (Eligible Collateral * Advance Rate)
Non-Funded A/R Balance	Displays the Total Balance of invoices marked Non-funded which means no advance is made at time of purchase update, but on which the lender is collecting money.
Office	Displays the Office as indicated on the Control panel of the Client Information screen.
PO/Load Advances	Displays the dollar amount of advances made against purchase orders (using P.O. Financing) or loads (using the Load/Order Processing module).
<b>Total Advance Amt</b>	Total Advance amount as shown on the Client Summary Screen (A/R Balance - Fee Escrow - Reserve Escrow)
Total Balance Due	Current Balance Amount or Total A/R also located on the Client Summary screen.
<b>Total Balance Due %</b>	Displays the percentage of Balance Due against Balance Due for All Clients (Client Current Balance / Sum of All Client Balances)
<b>Total Funds Employed</b>	This amount is calculated by subtracting cash reserves, settlement amounts, simple interest loans, amortized loans, P.O. financed amounts, and held funds



Column	Description
	<p>(if allowed in System Preferences) from the Advance Balance as seen on the Fund Employed tab of the Client Summary.</p> <p><b>Note</b> - Settlement amounts (advances made on pending invoices, i.e. invoices that have not been purchased yet), interest loans, amortized loans, and purchase order finance amounts are available only if using FactorSoft Loan and Purchase Order modules.</p>
<b>Total Outstanding</b>	Displays the client's total calculated outstanding balance (Funded Balance + Non-funded Balance - Fee Escrow - Reserve Escrow) + Loan Balance (for ABL)
Warning/Notes	Displays Warning message as entered on the Credit/No buy panel of the Client Information screen.

**BOLD** Columns are calculated in real-time and may populate with a delay.

### Filters Tab

The Filters tab provides filtering options by which to limit the display of clients in the Clients tab grid.

Option	Description
Broker	<p>Select the broker to which to limit the display in the grid, or leave this field blank to include all brokers. This list display brokers as follows:</p> <ul style="list-style-type: none"> <li>• Broker Code is displayed if available.</li> <li>• If there is no Broker Code, then first and last name is displayed.</li> <li>• If there is no Broker Code or first name, then last name is displayed.</li> <li>• If there is no Broker Code, first or last name, then company name is displayed.</li> <li>• If there is no Broker Code, first, last or company name, then city, phone, or status are displayed as available.</li> </ul>
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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> field to list only those users that have been marked as an A/E, use the following System Preference:</p>

Option	Description
	<ul style="list-style-type: none"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
Group	Select the client group to which to limit the display in the grid. Client Groups are defined in the Group Code Table.
Value	Select the specific client group value to which to limit the display in the grid. Client Groups are defined in the Group Code Table.
Office	Select the office to which to limit the display in the grid. Offices are defined in the Office Table.
Currency	Select the currency to which to limit the display in the grid. Only clients that have this Currency selected in the Control panel of the Client Information screen are listed.
(Active/Inactive Clients)	<p>Select the filter by which to limit clients to be displayed in the client grid:</p> <ul style="list-style-type: none"> <li>Active clients only: only Active Approved Clients will display on the Client Information screen</li> <li>Inactive clients only: display only clients that have the Inactive option selected on the Client Information screen</li> <li><b>Unapproved Only:</b> display only unapproved clients on the Client Information screen</li> <li>All clients: display Approved, Unapproved, and/or Inactive clients on the Client Information screen</li> </ul>
(Master Clients)	<p>Select the filter by which to limit the clients to be displayed in the client list:</p> <ul style="list-style-type: none"> <li>Master Clients: display only master clients that have the Master client option selected on the Client Information screen</li> <li>Member Clients: display only member clients that have a master client selected in the Part of master field on the Client information screen</li> <li>Not Master Clients: exclude Master Clients from the list, but not member clients (this differs from Flagged as member only in that both members of master clients and clients not associated with a master are included, but master clients are excluded)</li> <li>All clients: display master, member, and not master or member clients</li> </ul>

Option	Description
With AR Balance	Display only clients with a current A/R balance greater than zero
With Reserve Balance	Display only clients with a reserve balance greater than zero
With A/R or Reserve Balance	Select this option to include clients with either A/R or reserve balances when the With balances option is selected in the Display field.
Negative Reserves	Display clients that have a negative reserve balance in the list, whether or not they have an A/R balance
No Buy	Display clients with a no-buy Warning entered on the Credit/no-by panel of the Client Information screen.
No Reserve Release	Display only clients with Do not allow reserve release selected on the Credit/no-by panel of the Client Information screen.
Over Limit	Display clients that have exceeded their established credit limits.
Restore defaults	Click this button to clear all user-entered filtering options and restore the original settings on the Filter tab of the Client List screen
Apply	Click this button to apply any changes to Client List display filters.

### *Options Tab*

The Options tab provides miscellaneous display and functional options for the Client List.

Column	Description
Include client number in client name	Select this option to display of the client number in the Client Name column.
Convert all amounts to system currency	Select this option to convert amounts from the native currency (the currency selected for the client in the Control panel of the Client Information screen) to the base currency. The conversion occurs on a client-by-client basis. If the client has a currency type set and the currency type is different from the default currency, FactorSoft looks up the conversion rate using the As of Date in the currency table for the base currency.
Do not automatically refresh on refocus	Select this option to turn off automatic refresh of the grid. This may be desirable for very large portfolios to prevent undesirable wait times while the list loads. If this option is selected, the list is refreshed manually by clicking the Refresh button.

Column	Description
Aging style	<p>Select the option to control the basis of the aging figures in the grid:</p> <ul style="list-style-type: none"> <li>• <b>Invoice amount</b></li> <li>• <b>Advance amount</b></li> </ul>
Client Double Click Action	<p>Select the screen to be displayed when the user double-clicks a line-item in the grid:</p> <ul style="list-style-type: none"> <li>• <b>View Client Aging</b></li> <li>• <b>Open Existing Batch</b></li> <li>• <b>View Client Information</b></li> <li>• <b>View Client Transactions</b></li> </ul>
Apply to Detail AR Clients only	<p>Select this option to apply the Client Double Click Action to detail collateral clients only (i.e., not bulk collateral clients).</p>

## Screen Controls

Control	Description
Scroll	<p>Enter a character (number or letter) or combination of characters to advance the list to the client, facility, or collateral name beginning with that character or combination of characters. Double-clicking the search text in the scroll field deletes the text, allowing the user to enter text for a new search.</p> <p>The scroll field scrolls to the appropriate client by client name or client number, regardless of whether the “chevron” that indicates the current scroll column is in the <b>Name</b> or <b>Client No</b> column heading.</p>
Refresh	Click this button to update the information in the grid of the Client List screen.
View Type	Select the grid view for the Client List screen:













Control	Description
	<ul style="list-style-type: none"> <li>• <b>Client View:</b> default view that displays each client with expanding tree for each facility, and each facility having an expanding tree for each collateral</li> <li>• <b>Facility View:</b> displays each facility as a line-item with an expanding tree for each collateral, with client data displayed as columns in the line-item</li> <li>• <b>Collateral View:</b> displays each collateral as a line-item, with client and facility data displayed as columns in the line-item</li> <li>• <b>v2.x Client View:</b> displays each client as a line-item with no expanding tree. This view is provided as an analog to the pre-v3.0 Client List, for those installations that do not desire to utilize facility/collateral views of their portfolio.</li> </ul>
(Print Select)	<p>Select the Client List print option:</p> <ul style="list-style-type: none"> <li>• <b>Print All:</b> Prints the current view of the grid to the Preview screen, from which the grid can be printed to a local or network printer, or exported or emailed in a variety of formats.</li> <li>• <b>Print Without Details:</b> Prints a summary client report (if the <b>View Type</b> is set to <b>Client View</b>) or summary facility report (if the <b>View Type</b> is set to <b>Facility View</b>) to the Preview screen, from which they can be printed to a local or network printer, or exported or emailed in a variety of formats. This selection only applies if the <b>View Type</b> is set to <b>Client View</b> or <b>Facility View</b>).</li> </ul>
Print	<p>Prints the selected Client List report to the <a href="#">Preview</a> screen, from which the grid can be printed to a local or network printer, or exported or emailed in a variety of formats.</p> <p>Security Role located at <b>Administration Module &gt; Security &gt; Security Roles &gt; Reports &gt; General &gt; Print Client List (Yes/No)</b>.</p>
Age by Note Field	<p>Displays the On Screen Aging Preference.</p> <p>Set at <b>System Preferences &gt; Field/screen behavior &gt; Miscellaneous &gt; On screen aging is calculated by</b>.</p> <p>The Age By Note can be turned on using the following system preference: <b>System Preference &gt; Fields/Screen behavior &gt; Miscellaneous &gt; Show aging "calculate by" option on the Client List (Y/N)</b>. The default is No.</p>






## Preview

The Preview screen displays a preview of the Client List report output generated from the Print/Export of Print without detail buttons, and allows you to select a printer or output/email format for the report.

Client Name	Client No	1-30	31-45	46-60
HANDHELD TECHNOLOGY CO	1000	6,130.75	25,978.65	19,313.00
THREE RIGHTS SERVICES, LL	1005	0.00	0.00	0.00
NOSTOP TRANSPORT, INC	1007	42,646.62	81,422.98	106,356.51
DEQ COMPANIES INC.	1008	0.00	0.00	0.00
JUQ TECHNOLOGY, LLC	1009	0.00	10,215.27	0.00
UPLAND FACTORS SUSPENSE	101	0.00	0.00	0.00
STEEL VALLEY TRANSPORT, L	1011	20,017.50	19,285.75	15,328.65
M&A GLOBAL CARTRIDGES, LL	1013	0.00	8,066.60	1,048.76
TRACKER COMMUNICATION	1014	0.00	0.00	0.00
CHEEZBALL EXPRESS	1015	0.00	3,200.00	0.00
COMMERCIAL LAWN CARE	102	0.00	0.00	0.00
		148,169.25	142,046.92	56,323.20

Control	Description
	Search. Click this button to open the Find screen, which allows you to search for text strings within the report, allowing case-sensitive searches and whole or partial word searches.
	Customize. Click this button to open the Print Options screen, which allows you to select or eliminate a variety of format and report screen behavior options.
	Open. Opens the Open screen, which allows you to browse to, select, and open previously saved .PRNX files in the Preview screen.
	Save. Opens the Save As screen, which allows you to browse to and select a folder, and then name and save the current report as a .PRNX file.
	Print. Opens the Print screen, from which you can select a local or network print device on which to print the report.  This option can also be selected from the File menu.
	Quick Print. Click this button to print the report on the default printer for the

Control	Description
	<p>user's machine.</p> <p>This option can also be selected from the File menu.</p>
	<p>Page Setup. Click this button to open the Page Setup screen, which allows you to select paper size, printer tray, orientation, and margins.</p> <p>This option can also be selected from the File menu.</p>
	<p>Header and Footer. Click this button to open the Header and Footer screen, which allows you to define and format header and/or footer text for the report.</p>
	<p>Scale. Click this button to open the Scaling screen which allows you to select the view scale in percentage, and the fit and number of pages display.</p> <p>These options are also available from the list between the Zoom Out and Zoom In buttons. You can also scale the view using the slider at the bottom right of the screen.</p>
	<p>Hand Tool. Click this button to enable the Hand tool, which is used to drags the report image within the Preview screen if the image is larger than the pane. Use this tool when you zoom in on the image to be able to view sections not currently visible.</p>
	<p>Magnifier. Click this button to enable the Magnifier tool, which toggles between zoom in and zoom out functions with each mouse-click.</p>
	<p>Zoom Out. Click this button to reduce the viewing scale by five percent with each click.</p>
	<p>Zoom In. Click this button to increase the viewing scale by five percent with each click.</p>
	<p>First Page. Click this button (if active) to jump to the first page of the report.</p>
	<p>Previous Page. Click this button (if active) to jump to the previous page of the report.</p>
	<p>Next Page. Click this button (if active) to jump to the next page of the report.</p>
	<p>Last Page. Click this button (if active) to jump to the last page of the report.</p>
	<p>Multiple Pages. Click this button to select the number of pages to display in the preview screen.</p>

Control	Description
	Background Color. Click this button to select a color for the report background.  This option can also be selected from the Background menu.
	Watermark. Click this button to open the Watermark screen, from which you can select a graphic or define text to be used as a watermark for the report.  This option can also be selected from the Background menu.
	Export Document. Click the list selector and select from the available output formats, then click the button to open the Export Options screen to select available export options for the selected format. When you click OK, the Save As screen opens to browse to and select a folder, and then name and save the current report in the selected format.
	Send via Email. Click the list selector and select from the available output formats, then click the button to open the Export Options screen to select available export options for the selected format. When you click OK, the Save As screen opens to browse to and select a folder, and then name and save the current report in the selected format. When you have saved the document, an email message screen from your email client is opened with the document attached.
	Exit. Click this button to close the Preview screen.



## Entering Client Information

The *Client Information/Add New Client* screen is used to create new clients and enter demographic and financial details about that client, and for viewing or modifying information about existing clients.



The data contained on this screen serves as the basis for every client transaction. The screen contains upper fields and a panel list, which provides access to the individual data panels that contain the bulk of the data associated with the client.

To add a new client, on the **File** menu, click **Add New Client** or click the *Add Client* icon in the toolbar. To view or modify an existing client, select the client in the Client List and then click the **Client Information** link.

## Upper Fields

The fields on the top of the *Client Information* screen are used to enter basic client information, such as the client's name and code, UCC Date, Client Terms, and so on.

Field	Description
Client Code	If you interface with an accounting application that refers to a client by code or number, enter the numeric or alphanumeric code here.

Field	Description
	<p>You can also use client codes to differentiate clients using identical names within the Client List.</p> <p>To view the client code column within the Client List, open User Preferences (from the FactorSoft System menu) and click on the Client List Screen tab. Select the Client Code option button, then click OK to save the setting.</p>
Inactive	<p>Select this option to mark a client as inactive, thereby removing the client from current and backdated reporting activities. Inactive clients do not appear in drop-down lists, nor are they included during report computations. To reactivate an inactive client, deselect the Inactive option.</p> <p>To list all current inactive clients, select Client Master List from the Reports menu, and check Inactive Only in the Select box.</p>
Master Client	<p>Select this option to set the client as a Master Client.</p> <p>FactorSoft gives you the ability to set up a client as a Master Client with various member clients. For example, you can separate one client dealing with multiple currencies or international debtors by countries. When generating a combined aging report for the master client, FactorSoft automatically gathers information on member clients, and converts currencies to show all transactions for the master client in US Dollars.</p> <p>Clients with this option set appear in the Part of master list</p>
Client Name	Enter the name used to identify the client throughout the system.
Client Terms	<p>drop-down to select the client term to apply to the client. Click the <b>View</b> button to open the Client Terms screen.</p> <p>For Client Terms Search Window, available when <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Terms Search instead of dropdowns</b> is set to <b>True</b>.</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 field.</p>

Field	Description
	<p>The Client Terms selected here are the base level terms affecting fee calculation for invoice purchases. Alternate terms can be selected for individual purchase batches. Select the alternate terms in the Terms field on the Calculation / Reserves tab of the Purchase/Schedule Batch screen. These batch-level alternate terms apply only to the batch in which they are selected – any other purchases for the client will still be purchased under the Client Terms selected in this field.</p> <p>Terms can be overridden at the client/debtor relationship level. The override terms are defined on the Overrides tab of the Debtor Aging screen for the relationship. When override terms are defined for a relationship, they override both the terms selected for the client on the Client Information screen, and batch level alternate terms selected on the Calculation / Reserves tab of the Purchase/Schedule Batch screen. See the information about the Debtor Aging Overrides Tab for more information.</p>
Part of Master	Select the Master Client to which to assign this client as a Member Client.
Active client terms only	Select this option to exclude inactive client term programs from the <b>Client terms</b> list.
Copy relationships	Click this button to copy customer relationships from one client to another, provided both belong to the same Master Client.
Allow web access	Select this option to grant the client access right to ClientWeb and/or Web Portal.
Non-detail only	Select this option to indicate that the client is using FactorSoft to manage bulk collateral facilities only and to limit the client to Client Information screen panels that pertain to bulk collaterals.
Copy	<p>Click this button to create a new client with the same attributes as the currently displayed client.</p> <p>The upper fields are cleared and information in the following panels is retained. All other client information from the source client is cleared:</p> <ul style="list-style-type: none"> <li>• <b>Address</b></li> <li>• Bank Relationships</li> <li>• Collections</li> <li>• Control Contacts</li> </ul>

Field	Description
	<p>The UCC Date and Signed Date, and the data from the Ineligibility and Verification panels can be optionally included or excluded, based on the setting of following System Preferences in the <b>Client rules/defaults</b>, Rules, Copy client folder:</p> <ul style="list-style-type: none"> <li>• Copy ineligibility</li> <li>• Copy signed date</li> <li>• Copy UCC date</li> <li>• Copy verification data</li> </ul> <p>All other client information from the source client is cleared.</p> <p>This function can be turned off by setting Security Role Client information, Access, Client copy to <b>No</b>.</p>
UCC date	<p>Enter the date on which the client's Uniform Commercial Code (UCC) or Personal Property Security Act (PPSA) was filed or became effective.</p> <p>This field can be PPSA if the UCC/PPSA is option in the System Preferences Terminology folder is set to PPSA, indicating that the client is Canadian or deals with Canadian customer/debtors.</p>
Signed date	Displays the date on which the client signed the Notice of Assignment (NOA).
1st fund	<p>Displays the date on which the first funding disbursement was made to the client.</p> <p>This field does not appear on the Add New Client screen, but is present after the client is created.</p>
Preference	<p>Select the default output option for report and statement printing, as well as for use with reports that use the Preference destination (see Defining a Preference Destination for more information).</p> <ul style="list-style-type: none"> <li>• Select <b>Print</b> to print the report or statement and mail it to the client.</li> <li>• Select <b>Fax</b> to fax the report or statement to the client.</li> <li>• Select <b>Email</b> to email the report or statement to the client.</li> <li>• Select <b>Folder</b> to save the report or statement in PDF format to a user-specified disk folder.</li> </ul>

Field	Description
No preference print when grouped	<p>Select this option to indicate that the client will not be included in group preference distribution of reports.</p> <p>This option allows preference printing for all clients or client groups, while allowing individual clients to be excluded from printing.</p>
1st buy	<p>Displays the date on which the first purchase transaction was completed for the client.</p> <p>This field does not appear on the Add New Client screen, but is present after the client is created.</p>

## Control Buttons

The buttons at the bottom of the screen are for basic screen control.

Button	Description
Modify	Click this button to create a new client or to update any changes made to an existing client.
Audit	<p>Click this button to open the Client Audit History screen, which provides a record of changes made to a client record.</p> <p>You can generate an Audit Report to view changes made to all clients over a specific time period. From the Reports module, select Client Audit Report from the Audit Reports menu.</p>
Letter	Click this button to display the Create Client Word Document screen, from which you can generate letters and facsimiles by merging client or debtor data into existing Microsoft Word templates.
Labels	Click this button to generate the Print Client Labels report, which is a full page of standard mailing labels for the selected client.
Notes	Click this button to open the Client Notes screen, which is used to create new and view existing notes for the client.
Delete	Click this button to delete the selected entry.
Exit	Click this button to close the screen.

## Panel List

The list of links in the lower left-hand area of the screen displays the data panels list, whose topics cover the bulk of the data associated with the client, such as demographic information in address and contacts and financial data in balances, credit information contact address and Master Debtor, as well as more complex financial data, such as the debtor's balances, collections, and credit ratings. Note that, depending on configuration options and purchased modules, not all panels may be present in your implementation of FactorSoft.

- [Address](#)
- [Analysis](#)
- [Auto Cash Rules](#)
- [Automatic Expense](#)
- [Bank Relationships](#)
- [Broker Relationships](#)
- [Collections](#)
- [Contacts](#)
- [Contracts](#)
- [Control](#)
- [CPT Codes](#)
- [Credit & No Buy](#)
- [Debtor Charges](#)
- [Deferred accruals](#)
- [Documents](#)
- [Events](#)
- [Financial Statements](#)
- [Funding Instructions](#)
- [Groups](#)
- [Import Rules](#)
- [Identity](#)
- [Ineligibility](#)
- [Insurance](#)
- [Invoice Confirmation](#)
- [Invoice Delivery](#)

- [Invoice Rules](#)
- [Liens/monitoring](#)
- [Load & Order Processing](#)
- [Minimum cash reserves](#)
- [Minimum Commissions](#)
- [Miscellaneous Data](#)
- [Miscellaneous Info](#)
- [Participation](#)
- [Payment Terms](#)
- [Policy Exceptions](#)
- [Posted Statements](#)
- [Purchase Approvals](#)
- [Purchase Info](#)
- [Purchase Terms](#)
- [Red Flag Rules](#)
- [Sales Volume](#)
- [Statement Terms](#)
- [Termination](#)
- [Verification](#)
- [Web Users](#)
- [Write Invoices](#)

## System Preferences

The following system preferences for this function are found in the Administration module, System Preferences, Client Rules & Defaults, **Rules** folder.



Preference	Description
Allow Duplicate Client Names	Set to <b>True</b> to allow duplicate client names. You may wish to use the functionality to use the same name for both master and member-clients, for instance.
Allow Master Client Logic	Set to <b>True</b> activate the Master Client functionality in FactorSoft.
Audit Level	<p>Select the option for the records to be included in the audit history for the Client Information screen:</p> <ul style="list-style-type: none"> <li>• None: Client Information audit history recording is unavailable.</li> <li>• Critical: Records entries made to key client data fields, such as the client name UCC filing date, client terms, and total credit limit. This setting requires the least amount of storage space.)</li> <li>• Major: Records entries made to the critical fields mentioned above as well as other significant data fields, such as the date the client was signed, the account executive in charge of the client, and the currency in use.</li> <li>• Most: records entries made to the critical and major fields mentioned above as well as common data fields, such as the client's address, city, state, and zip code, its phone and fax numbers, and its e-mail address. This setting requires the most amount of storage space.</li> </ul>
Do not lightup name fields	Set to <b>True</b> to not highlight the Client name field when the user clicks in this field.

The following system preferences for this function are found in the Administration module, System Preferences, **Fields/screen behavior**, **Screens**, Codes folder.

Preference	Description
<b>Client Code</b>	<p>Select the option to determine the use of the Client Code for the client:</p> <ul style="list-style-type: none"> <li>• Optional</li> <li>• Required</li> <li>• Never allowed</li> <li>• Optional - warn on blank</li> </ul>

The following system preferences for this function are found in the Administration module, System Preferences, **Identification/system constants**, Interface Parameters, Preference Folder Printing folder.

Preference	Description
<b>Folder for saved reports</b>	<p>To activate the Folder printing option for the Preference option, enter the drive and folder location in which you want to save the client's PDF reports.</p> <p>Additionally, clients must be assigned client codes to be able to use the folder preference feature. Once saved, the PDF file uses the following name format: Client#_ReportID_YYMMDD_SSS.PDF, where Client# is the user-assigned client code, Report ID is a system-defined report name, and SSS is a system-assigned sequence.</p>

The following system preference for a client's preference set to email must be set in the Administration module, System Preferences, **Identification/system constants, Performance, Messaging** folder.

Preference	Description
Messaging folder	Enter the fully qualified path to the folder in which the attachment files are written. Note that the Engine requires full rights to this folder.

## Client Information – Address Panel

Use this panel to enter the client's mailing address, phone and fax numbers, and email address.

Field	Description
Address	Enter the street address (two lines available) for the client.
City	Enter the city and state components of the client address in their respective fields.
Postal code	Enter the ZIP Code or postal code for the client address.
Account Monitoring	Only appears if the Lien Monitoring is enabled. See the Lien Monitoring User Guide, which can be accessed from the <a href="#">Client Portal</a> .
Country	Select the country for the client address from the list. The country name is displayed in the adjacent field.
Phone	<p>Enter the primary and secondary contact phone numbers for the client.</p> <p>If you have Auto Dialer enabled, you can call the client contact by clicking on the phone icons next to the client's primary or secondary phone numbers. See the AutoDialer User Guide, which can be accessed from the <a href="#">Client Portal</a>.</p>
Log	Click this button to open the Phone Log for this debtor, which displays a record of calls made to the client through the TAPI dialer.
Fax	Enter the primary and secondary contact phone numbers for the client.
Email	<p>Enter the email address for the client. The Email address field is 200 characters in length.</p> <p>When email requests are processed in FactorSoft, the logic for Top-level Domains (or TLD's, the portion of the email address after the domain name, e.g., .com, .org, .us, etc.) first edits the TLD against the "standard" names. If the TLD is not found, then, based on System Preference, the system edits against a domain name text file (provided by ICANN - Internet Corporation for Assigned Names and Numbers) in the production data folder, which will be updated and</p>

Field	Description
	<p>patched as new names come on line.</p> <p>Set System Preference <b>Identification/system constants, System constants, Email domain edit rule</b> to determine how TLDs are edited to the desired value:</p> <ul style="list-style-type: none"> <li>• <b>Validate against original top-level domains &amp; table of ICANN-era domains</b> (this value is the default)</li> <li>• <b>Validate against original top-level domains only</b></li> <li>• <b>Do not edit top-level domains</b></li> </ul>
Time Zone	<p>Select the time zone for the client address.</p> <p>Note that the capability to have the time zone set automatically exists in Fact-orSoft. Time zones are automatically set based on the ZIP Code of the client address. This functionality is enabled by System Preference. To automatically set time zones for clients, set System Preference Client rules/defaults, Rules, Update time zone based on zip code to <b>True</b>. Setting the time zone System Preferences affects client records created going forward, and does not of itself update existing clients retroactively. Use the Calculate Time Zone utility in the Administration module to update existing clients' time zones.</p>

## Client Information – Analysis Panel

Use this panel to enter or display the client's trade details, such as its business type, and Standard Industrial Classification code (SIC). The SIC codes are used to analyze concentration levels by industries, while the referral source, business type and region fields are used to generate trend analysis reports.

The information contained on this window is used throughout the system for computation and reporting functions.

Analysis

Business type: FOOD PRODUCTS

Referral source:

Region:

SIC code:

NAICS code:

Field	Description
Business type	Select the business type to be associated with the client. Business types are defined in the Business Type table.
Referral source	Select the type of referral or contact method through which the client was signed. Referral sources are defined in the Referral Source table.
Region	Select the region in which the client is located. Regions are defined in the Region table.
SIC code	Enter the Standard Industrial Classification code for the client (up to 10 digits).
NAICS code	Enter the North American Industry Classification System (NAICS) code for the client. The NAICS codes are a minimum of two and a maximum of six digits, numeric characters only.

## Client Information – Bank Relationships Panel

This panel is used to enter or display the client's banking information. The bank information is defined on the [Client/Bank Relationship](#) screen for each of the client's bank accounts and displayed as line-items in the grid on this panel. Each of your client's bank names is listed in the grid on this panel.

Bank relationships

☐ Also show inactive relationships

Account name	Account #	Pay by	Default status
--------------	-----------	--------	----------------

Field	Description
Also show inactive relationships	Select this option to display inactive bank relationships in the grid.
Grid	Displays any bank relationships that have been defined for the client.
View	Click this button to open the Client/Bank Relationship screen to view or edit an existing bank relationship.
New	Click this button to open the Client/Bank Relationship screen to add a new bank relationship.
Delete	Click this button to open the Client/Bank Relationship screen to delete an existing bank relationship for the client.

## Client/Bank Relationship

The *Client/Bank Relationship* screen allows you to define a new banking relationship for a particular client, or to view an existing one. Use this function to override the client's existing payment procedure when a client requests a direct payout to its creditors.

Client/Bank Relationship

Client: Anna Mada LLC (ANNAM)

Bank relationship | Inter Bank

Account Name:

Payable to:   
(Blank for client)

Bank Name:

Address:

City, State, Zip:

ISO Country Code:

Contact:

Special Instructions:

Phone:

Fax:

Bank Account#:

Bank ABA #:

Bank Code:

Swift Code:

Pay By: CHECK

WF Currency Type:

☐ Default Bank Account

☐ Reserve Account

Create Cancel Help

## Bank Relationship Tab

The Bank Relationship tab is used to enter client bank account information for account held by an outside financial institution. For new Bank Relationship entries, enter the information in the fields. For View and Delete functions, the fields display the data previously entered for the entry.

Field	Description
Account Name	The bank account name.
Payable to (Blank for client)	<p>The name of the individual or business entity to whom the payment is made for the bank account. If the payee is the client, leave this field blank. If the payee is not the client, enter the new payee's name here.</p> <p>Depending on the information contained in this field, FactorSoft displays the client or payee name when printing a disbursement check.</p>
Bank Name	The name of the financial institution on which the account is drawn.
Address	The first two lines of the Payable to's street address, if different from Client's

Field	Description
	Address on Address Panel.
City, State, Zip	The city, state, and ZIP Code/postal code components of the Payable to's street address, if different from Client's Address on Address Panel.
ISO Country Code	<p>The country component of the financial institution's street address.</p> <p>Jack Henry™ strongly recommends setting the ISO Country Code for all bank records. When using the Bank of America wire interface, an ISO Country Code is <u>absolutely required</u> for any non-US bank. . If no code is set, FactorSoft assumes the bank is a US bank, when the file is received at BofA, an ABA# is expected and the transactions will error when none is found. Therefore, the best policy is to always provide the ISO Country Code for all bank accounts.</p>
Contact	The name of the contact at the financial institution who is responsible for account administration.
Special Instructions	Free-form text field intended for funding and payout instructions and procedures. This text appears on the instruction field of wire transfer forms.
Phone	The financial institution contact's phone number.
Fax	The financial institution's fax phone number.
Bank Account#	The account number of the client's account.
Bank ABA #	The ABA Routing and Transit number of the financial institution on which the account is drawn. The ABA # is nine digits in length.
Bank Code	The bank code of the financial institution on which the account is drawn.
Swift Code	The Swift code of the financial institution on which the account is drawn. These codes are typically 8 or 11 characters in length and are used when transferring money between banks, particularly for international wire transfers. The codes can sometimes be found on account statements.
Pay by	Select the default payment method for the financial institution. The list reflects the default Check type and any account set up in the Account Type table with a <b>Wire pay-by code</b> .
WF Currency Type	Enter the Wire File currency type to be used.
Default Bank Account	Select this option to indicate that this account is the regular deposit account for the client.



Field	Description
Reserve Account	Select this option to indicate that the account is being used as a reserve account.
Modify	Click this button to save updates made to the bank account information.
Inactivate	<p>Click this button to mark the account as inactive and prevent the bank relationship from being displayed in the <b>Accounts</b> list on transactions that allow account selection.</p> <p>Note that the date and user of the inactivation are displayed on the screen, and that the button label is changed to Re-activate. If this account becomes active for the client again, you can click this button and then click Modify to reactivate the account.</p> <p>Also, note that if an account is marked as the Default Bank Account, it cannot be inactivated. Conversely, if an account is inactivated, it cannot be marked as the Default Bank Account.</p>

## Inter Bank Tab

The Inter Bank tab is used to enter client bank account information when the lender is also the client's financial institution and is the holder of the bank account. In other words, an internal account.

Field	Description
Inter Bank Name	The account name.
Bank Account #	The account number of the client's account.
Bank ABA #	Your institution's ABA Routing and Transit number. The ABA # is nine digits in length.
Swift Code	Your institution's Swift code. These codes are typically 8 or 11 characters in length and are used when transferring money between banks, particularly for international wire transfers. The codes can sometimes be found on account statements.
ISO Country Code	Your institution's country code.
Special Instructions	Free-form text field intended for funding and payout instructions and procedures. This text appears on the instruction field of wire transfer forms.

## System Preferences

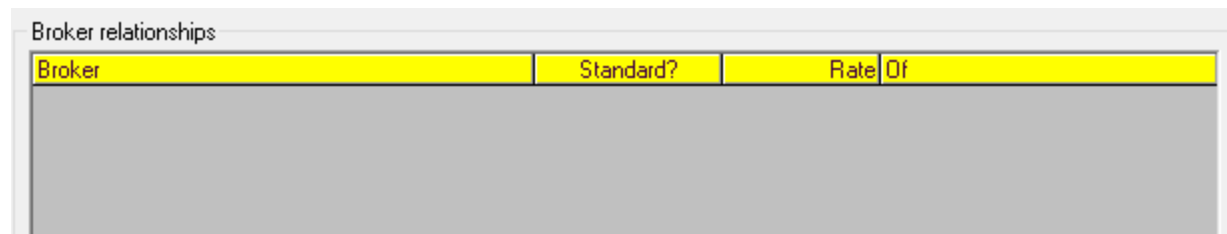
The following system preferences for this function are found in the Administration module, System Preferences, **Client rules/defaults, Rules** folder.

Preference	Description
Disable bank code on bank information screen	Set to True to hide the Bank Code field on the Bank Information tab.

## Client Information – Broker Relationships Panel

Use the Broker Relationships panel to enter or display the client's brokers, and to establish new relationships between the client and existing brokers. Brokers are defined in FactorSoft in the Add New Broker screen.

The panel displays brokers that have a relationship with the client, and their respective commission rates. It also indicates whether or not the broker is using its standard commission rate as stipulated on the Broker Information screen.



Broker relationships

Broker	Standard?	Rate	Of
--------	-----------	------	----

Field	Description
Grid	Displays any client/broker relationships that have been defined for the client.
View	Click this button to open the <a href="#">View /Update Existing Client/Broker Relationship</a> screen to view or edit an existing client/broker relationship.
New	Click this button to open the <a href="#">Add New Client/Broker Relationship</a> screen to add a new client/broker relationship.
Delete	Click this button to open the Confirm Delete of Client/Broker Relationship screen to delete an existing client/broker relationship for the client.

## Add/Update/Delete Broker Relationship

The Broker Relationship screen is accessed from the Broker Relationship panel of the Client Information screen, and is used to define a new broker relationship for a particular client, or to view an existing one.

View/Update Existing Client/Broker Relationship

Client: Amanda Test Client (AGC)

Broker: ANNA BROKER

Effective-From: October 2, 2021 Thru:

☐ Use standard commission rate

Non-Standard Commission Rates | ABL

Payment on 1st buy: 50.00

Update

Exit

Help

New	Thru Month	Rate
	12	3.00
Cng	24	2.75
Del		

Commissions based on: Earnings

☐ Exclude earnings from client fee statement

☐ Exclude earnings from due day increases

☐ Exclude earnings from extra debtor fees

☐ Purchase fees are taken when paid

Field	Description
Client	Displays the client name and number of the selected client.
Broker	Select the broker for the client/broker relationship. This list displays all <b>Active</b> status brokers.
Effective From/Thru	Enter beginning and ending dates to establish the duration of the client/broker relationship.
Use standard com- mission rate	Select this option to use the standard rate structure established for the broker on the Broker Information screen. If this option is selected, the rate fields on this screen are unavailable.
Non-Standard Commission Rate Tab	
Payment on 1st buy	Enter the payment due the broker on first purchase, as applicable.
(Commission rate table)	This table is used to create to create the non-standard commission rate struc- ture for a broker:

Field	Description
	<ul style="list-style-type: none"> <li>• <b>New:</b> Click to display the Create New Rate screen that is used to add a month/rate category to the commission rate for the broker or client/broker relationship. Note that zero rate</li> <li>• <b>Cng:</b> Click to display the Update Existing Rate screen that is used to edit an existing month/rate category for the broker or client/broker relationship.</li> <li>• <b>Del:</b> Click this button to delete an existing month/rate category for the broker or client/broker relationship.</li> <li>• <b>Grid:</b> Displays the commission rates that have been set up for specified time periods.</li> <li>• <b>Thru Month:</b> Displays the number of months through which the rate applies the broker commission.</li> <li>• <b>Rate:</b> Displays the rate used to calculate the commission for each time period entry.</li> </ul>
Commission based on	<p>Select the option that defines the basis for the commission calculation for the client/broker relationship:</p> <ul style="list-style-type: none"> <li>• <b>Earnings:</b> base commission on fees earned</li> <li>• <b>Earnings less cost of funds:</b> base the commission on fees earned minus a percentage of the average daily balance.</li> <li>• <b>Earnings excluding chargebacks:</b> base the commission on fees earned that do not include chargeback fees.</li> <li>• <b>Earnings and fee escrow:</b> base the commission on fees earned including escrowed fees.</li> <li>• <b>Earnings excluding purchase fees:</b> base the commission on fees earned excluding purchase fees.</li> <li>• <b>Payments applied:</b> base the commission on collections received from the client's debtors.</li> <li>• <b>Invoices purchased:</b> base the commission on invoices purchased per statement period.</li> </ul>
Exclude earnings from	Select this option to exclude earnings incurred on <a href="#">Net Funds Employed</a> when

Field	Description
client fee statement	calculating a broker's commission. As a result, earnings posted on the New Client Fee Statement are excluded from the broker commission statement.
Exclude earnings from due day increases	Select this option to exclude earnings incurred from due day increases when calculating a broker's commission.
Exclude earnings from extra debtor fees	Select this option to exclude earnings incurred from extra debtor fees when calculating a broker's commission.
Purchase fees are taken when paid	Select this option for earnings to be calculated when invoices are paid.
ABL Tab	
Include the following from ABL statements/postings	Select the fees, unused line, and/or excess/deficit totals from Bulk Collateral statement postings to be used as the basis for broker commission calculations.
Amount on 1st funding	Enter a flat payment due the broker on first funding for the client.
Create/Update/Verify	<p>This button is used to complete add, update, and delete actions on the Broker Relationship screen.</p> <ul style="list-style-type: none"> <li>• <b>Create:</b> Complete the addition of a new entry.</li> <li>• <b>Modify:</b> Complete an update to an existing entry.</li> <li>• <b>Verify:</b> Confirm and complete the deletion of an existing entry.</li> </ul>
Exit	Click this button to close the screen.

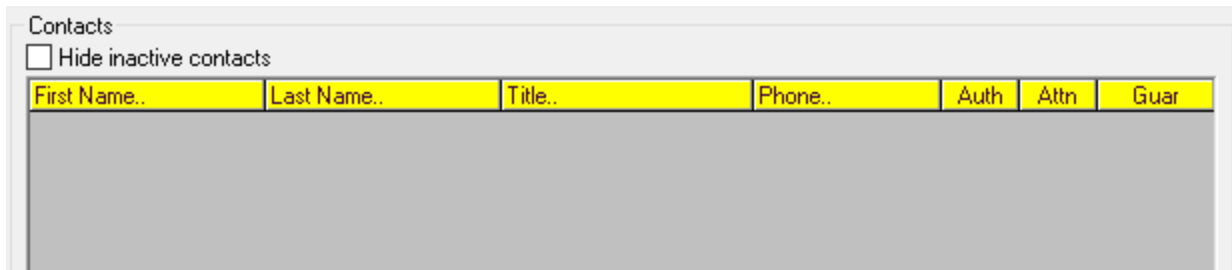
## System Preferences

The following system preferences for this function are found in the Administration module, System Preferences, Reports, Broker commission reports folder.

Preference	Description
Earnings do not include additional fees	Set to <b>True</b> to exclude any additional fee earnings from the client's total earnings when calculating a broker's commission.

## Client Information – Contacts Panel

Use this panel to view any of your client's existing contact persons, or to create new ones. The contact information is defined on the [Add New Client Contact](#) screen and displayed as line-items in the grid on this panel.



Field	Description
Hide inactive contacts	Select this option to hide inactive contact line-items in the grid.
Grid	<p>Displays any client contacts that have been defined for the client.</p> <p>The Auth column indicates whether the contact has authority --for example to sign off or verify invoices.</p> <p>The Attn column indicates whether the contact is included in the distribution of outgoing reports.</p>
View	Click this button to open the View/Update Existing Client Contacts screen to view or edit an existing client contacts.
New	Click this button to open the Add New Client Contact screen to add a new client contact.
Delete	Click this button to open the Confirm Delete of Client Contact screen to delete an existing contact for the client.

## Client Information – Control Panel

Use this panel to enter or display additional client details, such as assigning the client to a particular office location, its tax code and currency, and more.

Control

Office:  Currency:

Tax code:  Web Access P/W:

G/L group:  Next Buy #:

A/E:   Next collection batch #:

☐ Do not allow reserve transfers

Field	Description
Office	Select the office to which the client account is assigned. Offices are defined in the Office Maintenance table.
Tax code	Select the tax code definition for the client. Tax codes are defined in the Sales Tax Rate table.
G/L group	Select the G/L Account group definition for the client. G/L account groups are defined in the G/L Account Groups table.  This option does not appear on ABL Clients if non-detail only is checked, the G/L Group is set on the <i>Facility Information</i> screen. Note that access to this function may be limited by Security Role.
AE	Select the account executive to which the client account is assigned. Click the Clear button to remove the A/E selection for the client.  Set System Preference Terminology, Select account executive based on check box to True to display only users marked as AEs in the list.
OK to perform IDC	Select this option to indicate that the client's invoices can be input via Intelligent Data Capture. This is a separately licensed feature of FactorSoft  This option only appears if IDC is enabled.
Currency	Select the default currency for the client. Currencies are defined in the Currency Denominations table.  Note that access to this function may be limited by Security Role.



Field	Description
Web access P/W	<p>Enter the ClientWeb password for the company to allow ClientWeb access for the client.</p> <p>This option only appears if Allow web access is selected in the upper fields of the Client Information screen for the client.</p>
Next Buy #	<p>Displays the next purchase batch number for the client.</p> <p>This option does not appear on ABL Clients if non-detail only is checked.</p>
Next collection batch #	Displays the next collection batch number for the client.
Do not allow reserve transfers	Select this option to turn off the Transfer tab of the Client Summary/Reserve Release screen for the client, thereby preventing reserve release.

## Client Information – Credit/No Buy Panel

The **Credit/No Buy** panel is used to define information about the client's financial status.

Credit/no buy

Client credit rating:  Approved by:

Total client credit limit:  Limit set by:

Max indiv customer:  % Bal:

Warning:

Statement text:

Auto approval rules:

☐ Do not allow new purchases  
☐ Do not allow reserve release  
☐ Do not allow AutoCredit

Field	Description
Client credit rating	Enter the client's credit rating. This is a free-form text field and you can define the rating in any terms meaningful to your organization.
Approved by:	<p>When Client Approval is required, a user with appropriate Security Role can approve the client in the system using the Approve button. Once approved, the fields will display the user who approved the client and date of approval. Client Approval data elements are available for Audit upon successful approval.</p> <p><b>Note:</b> After upgrade to v4.3+, if the System Preference at <b>Client rules/defaults &gt; Rules &gt; Require manager approval before using (T/F)</b>, is set to True and a newly added Client Record is not approved, the Client record will not populate in any Client Lists throughout FactorSoft.</p>
Total client credit limit	Enter the maximum overall credit limit for the client.
Limit set by:	When a Total client credit limit is set, this field will display the user who set the limit.
Max indiv customer/debtor	Enter the maximum credit limit for any single customer/debtor.
% Bal	Enter the maximum percentage of the client's total A/R balance to use as a credit limit for any single customer/debtor.
Warning	<p>Enter a warning message for the client. You can enter a warning up to 100 characters in length.</p> <p>A system preference produce a warning message when attempting to purchase invoices for the client, based on system preference settings.</p> <p>This warning can be made to appear next to the client name on the <i>Client</i></p>

Field	Description
	<i>Information</i> screen. On the <b>System</b> menu, click <b>User Preferences</b> . Then, on the <b>Client List Screen</b> tab, select the <b>Warning/Notes</b> option in the <b>Fields</b> group.
Statement text	Select the statement text to be included in the debtor statements for this client. Statement texts are defined in the Statement Text table.
Auto approval rule	<p>Select the Auto Approval Rule set to use for automatic credit request approval. Automatic credit request approval rules are defined in the <a href="#">Auto Credit Approval Rules table</a>. This list only shows rules that are set as active in the table.</p> <p>This option is not available if the "Auto Approval Rule Basis" System Preference (Client Rules/Defaults &gt; Auto Approval) is set to use debtor rules instead of client rules.</p>
Do not allow new purchases	<p>Select this option to prohibit invoice purchases regardless of the client's credit limit.</p> <p>If this option is selected, a verification message appears when you attempt to access the <i>New Purchase/Schedule Batch</i> screen, indicating that you can enter purchase data, but will not be able to process the purchase until the no-buy condition is resolved and removed.</p>
Do not allow reserve release	<p>Select this option to prohibit reserve release for this client.</p> <p>If this option is selected, a warning message "Reserve Release Not Allowed" is displayed on the <b>Release</b> tab of the <i>Client Summary/Reserve Release</i> screen.</p>
Do not allow AutoCredit	Select this check box if you do not want to use auto approval from AutoCredit with the client.

## System Preferences

The following system preferences for this function are found in the Administration module, System Preferences, **Client rules/defaults, Defaults, Credit limits** folder.

Preference	Description
Maximum individual debtor limit	Set the system-wide maximum credit limit for any single customer/debtor.
Total client credit limit	Set the system-wide maximum overall credit limit.

The following system preferences for Client Approval are found in the Administration module, System Preferences, **Client rules/defaults, Rules** folder.

Preference	Description
Require manager approval before using	<p>Set to True to require that a Manager approve Client records on the Credit/No Buy panel of the Client Information screen. In order for a User to be considered a manager, they must be assigned to a Security Role where <b>Client information &gt; Access &gt; Manager for approval purposes</b> is set to Yes.</p> <p><b>Note:</b> After upgrade to v4.3+, if set to True and a newly added Client Record is not approved, the Client record will <i>not</i> populate in any Client Lists throughout FactorSoft.</p>
Allow new purchase batch on unapproved Client	<p>Set to True, to allow a Purchase batch to be created for <i>manually created</i> unapproved clients.</p> <p><b>Note:</b> The Client must be approved before the Invoice can be approved/purchased in the Manage Pending Purchases(F8) screen.</p>

## Client Information – Documents Panel

The Documents panel is used to attach and view client-related documents to the client. Note that the grid displays each stored document by Description, Date, and File Name within document category.

The screenshot shows a software interface titled 'Documents'. On the left is a vertical list of categories: 'GENERAL' (highlighted in green), 'MISC' (purple), 'NOTIFICATION LETTER' (purple), and 'SIGNATURE CARD' (purple). To the right of this list is a large grid area. The grid has a header row with three columns: 'Description.. »', 'Date', and 'File Name..'. The grid body is currently empty.

Field	Description
Category	Lists the categories defined in the Document Category Maintenance table for debtor use. Selecting a category displays the documents that have been added under that category for the client.
Grid	<p>Displays the debtor-related documents attached to the client record.</p> <ul style="list-style-type: none"> <li>• <b>Description:</b> the document description from the Attach Document to Client screen.</li> <li>• <b>Date:</b> the computer processing date on which the document was attached to the customer/debtor record.</li> <li>• <b>File name:</b> the file name of the attached document.</li> </ul>
New	Click this button to open the Attach Document to Client screen, which is used to attach documents to the client record.
View	Select a document line-item from the grid and click this button to display the contents of the file in its native application (for instance, a .doc file in Microsoft Word, or an .xls file in Microsoft Excel).
Delete	Select a document line-item from the grid and click this button to remove the attached document from the customer/debtor record. This does <u>not</u> delete the document from its source directory.

## Client Information – Events Panel

The Events panel is used to create, update, view, and delete client events for the client. These events display a tickler note upon login to remind the user of the scheduled task. Use this panel to view any current client events and their expiration dates, or to create new ones. Client events are defined in the Client Event Table for selection in the new client event screen.

Events		
Event code	Description	Expires
CNTRCT EXP	Contract Expiration	11/26/2020
UCC EXP	UCC 5YR EXPIRATION	12/3/2024

Field	Description
Grid	<p>Displays the debtor-related documents attached to the client record.</p> <ul style="list-style-type: none"> <li>Event code: the event code selected for the event on the Add New Client Event screen.</li> <li><b>Description:</b> the description entered for the event on the Add New Client Event screen.</li> <li>Expires: the expiration date entered for the event on the Add New Client Event screen.</li> </ul>
New	Click this button to open the <a href="#">Add New Client Event</a> screen, which is used to add a new event for the client.
View	<p>Select an event line-item from the grid and click this button to display the View/Update Existing Client Event screen, which is used to view or update a client event.</p> <p>A Security Role, Client information, Events, View events allows users to click the <b>View</b> button to open the View/Update Client Event screen as view-only. The screen fields will be for display only and cannot be updated if the Update events role is set to <b>No</b>.</p>
Delete	Select an event line-item from the grid and click this button to delete the client event. The Delete Existing Client Event screen is displayed. Click the <b>Verify</b> button to complete the delete.

## Add New Client Event

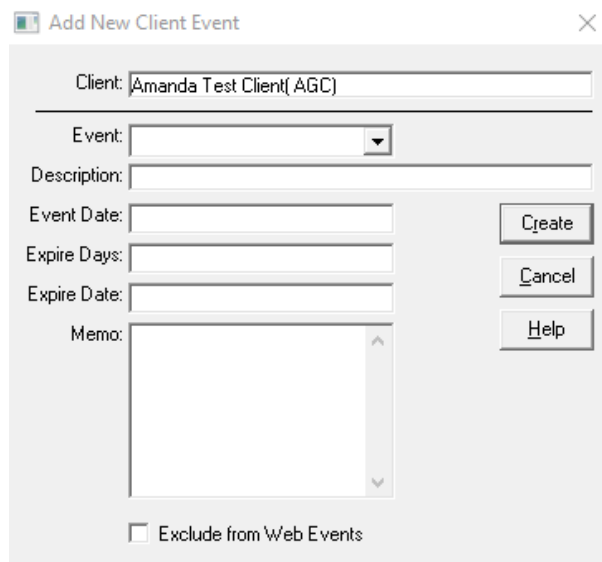
The Client Event screen is used to schedule a client task that needs to be performed on a regular basis. Using this screen you can create new client events, or to view or update details or verify delete of an existing event.

To create a new event, this screen is accessed by clicking the **New** button on the Events panel of the Client Information screen. To view or update an existing event, you can click **View** to access the screen from the Event panel of the Client Information screen or select the event and click **Modify** from the Client Events Expiration screen.

Once the selected event is linked to the client, FactorSoft brings up a tickler note upon login to remind the user of the scheduled task.

### TIP

To view tickler notes upon login, each user must select **Bring Up Tickler If There Are Notes To Be Read** on the Bring Up On Login tab of the User Preferences, System menu.



Field	Description
Client	Displays the client selected for the Client Information screen.
Event	Select the event type for the client event. Client event types are defined in the Client Events table.
Description	Displays the event type description.
Event Date	Enter the event date for the client event. This could be either the beginning or

Field	Description
	ending date of the event, based on how the event type is set up in the Client Events table.
Expire Days/Months	The time period in which the event expires. Could be days or months based on event type definition. If event type is defined with event type as an ending date, this field cannot be edited.
Expire date	Displays the events expiration date based on the number of days/months entered.
Memo	Enter any event related memo data required.
Exclude from Web Events	Select this option to exclude certain events by client from displaying on the <b>Web Portal &gt; Client Dashboard &gt; Events</b> widget.
Create/Modify/Verify	<p>This button is used to complete add, update, and delete actions on the Add New/Modify Existing/Delete Existing Client Event screen.</p> <ul style="list-style-type: none"> <li>• <b>Create:</b> Complete the addition of a new entry.</li> <li>• <b>Modify:</b> Complete an update to an entry.</li> <li>• <b>Verify:</b> Confirm and complete the deletion of an entry.</li> </ul>
Cancel	Click this button to close the screen.

## Security Roles

To control access in this area, the following Security Roles apply:

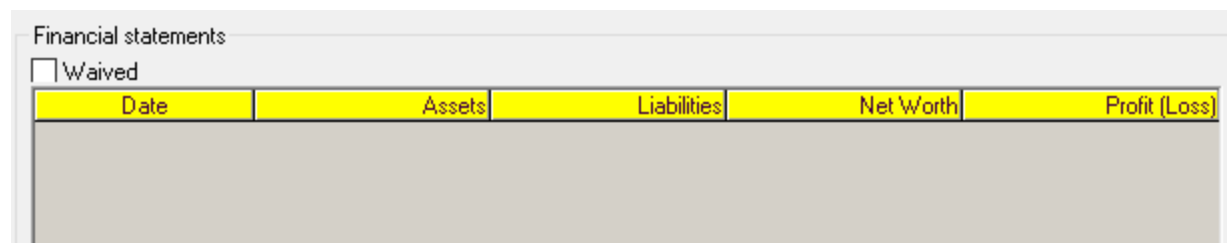
- **Security Roles > Client Information > Events > Update events**
- **Security Roles > Client Information > Events > View events**
- **Security Roles > Client Information > Events > Exclude from Web Events (update)**



## Client Information – Financial Statements Panel

The Financial Statements panel provides a snapshot of the client's financial information including last statement date, Assets, Liabilities, Net Worth, and Profit and Loss.

Clicking on an entry in the Financial Statements list opens the corresponding Client Financial Statement screen, showing Current Credit Limit and Financial Statement Date, Balance Sheet items, and Income Statement items.



The screenshot shows a software interface for 'Financial statements'. At the top, there is a checkbox labeled 'Waived'. Below this is a table with five columns: 'Date', 'Assets', 'Liabilities', 'Net Worth', and 'Profit (Loss)'. The table body is currently empty, showing only a light gray background.

Field	Description
Waived	Select to indicate that the financial statement requirement is waived for this client.
Grid	Displays any financial statement that have been recorded for the client.
View	Click this button to open the Client Financial Statement screen to view or edit a financial statement.
New	Click this button to open the Client Financial Statement screen to add a new financial statement.
Delete	Click this button to open the Client Financial Statement screen to delete a financial statement entry for the client.

## Client Financial Statement

The Client Financial Statement is used to add new financial statement detail for a client, and to view and/or update existing financial statements for the client. This screen is accessed from the Financial Statement panel of the Client Information screen.

Field	Description
Current Credit Limit	Displays the total client credit limit established for the client on the Credit/no buy tab of the Client Information screen.
Financial statement date	Enter the date of the financial statement.
Record created	Displays the date on which the financial statement was first entered in FactorSoft.
Record last updated	Displays the date on which the financial statement was last updated and saved in FactorSoft.
Current assets	Enter the dollar amount of current assets from the financial statement for the client.
Other assets	Displays the remainder of Total assets minus Current assets.
Total assets	Enter the dollar amount of total assets for the client in this field. The total assets include current assets and any other assets attributable to the client.
Current Ratio	The ratio of Current Assets to Current Liability.

Field	Description
Assets/Liability	The ratio of Total Assets to Total Liability.
Working capital	The dollar amount of working capital, calculated as the remainder of Current Assets minus Current Liability.
Net worth/Dlr	Enter the dollar amount of net worth for the client.
Current liability	Enter the dollar amount of current liability for the client.
Total liability	Enter the dollar amount of total liability for the client in this field.  The total liability include current liability and any other liability attributable to the client.
Long term/other liability	The dollar amount of long terms or other liability, calculated as the remainder of Total Liability minus Current Liability.
Notes	Enter free-form text notes concerning the client's financial statement.
Net Sales	Enter the dollar amount of net sales for the client financial statement.
Net profit or loss	Enter the dollar amount of net profit or loss for the client financial statement. If loss, enter with a minus sign before the dollar amount. The field to the right displays the ration of net profit or loss to Net Sales.
Create/Modify	This button is used to complete add, update, and delete actions on the Client Financial Statement screen.  <ul style="list-style-type: none"> <li>• <b>Create:</b> Complete the addition of a new client financial statement.</li> <li>• <b>Modify:</b> Complete an update to an existing client financial statement.</li> </ul>
Cancel	Click this button to close the screen without saving.

## Client Information – Funding Instructions Panel

The Funding Instructions panel is used to enter or view instructions relevant to the purchase process for this client. The funding instructions entered on this panel appear on the Payout Tab of the Purchase/Schedule batch screen when disbursing funds.

A screenshot of the 'Funding instructions' panel. At the top, it says 'Funding instructions'. Below that is a label 'Funding limit:' followed by a text input field. The main area of the panel is a large, empty text box with a vertical scrollbar on the right side.

Field	Description
Funding limit	<p>Enter the dollar amount to which to limit funding for the client. This is separate from the purchase limit, and is used to prevent funding on the non-funded invoices function and in the approval functions when funding the invoice would exceed this limit. If no amount is entered in this field, no funding limit is enforced.</p> <p>Security roles can be configured to allow authorized users the ability to fund over the funding limit.</p>
Funding instructions	Enter free-form text instructions. You can create texts of any size, and create line breaks using the Enter key.
Modify	Click this button to save the instruction texts.
Cancel	Click this button to cancel unsaved texts.

## Client Information – Groups Panel

The Groups panel lists the Client Groups created in the Client Group Table. Use this panel to set values in the Client Group Code(s) for the client to allow you to generate reports based on group codes and group values.

This setting is also used to alert the user assigned to the client when Client Events are configured with the **Remind** option set to **Member of group**, or for notification when money is put into a hold account set up in the Accounts Tables section.

For example, suppose there is a Client Group set up with a group type of **Users**, and it is called **Group1**. In the Groups panel, you can select **Group1** and click **Edit** to display the Change Client Group Value screen and then select the user to be alerted for **Group1** for this client from the Value list.

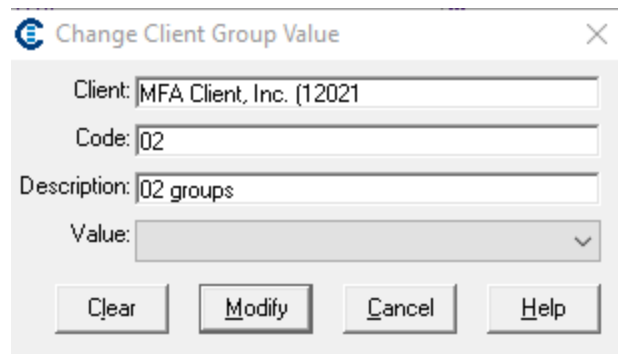
Note that access to view and/or update this panel are controlled by Security Role.

Groups		
Group	Description	Value
02	02 groups	---
A/E	Account Executive	---
ABL	ABL Flag	---
Adjustor	Adjustor	---
BBC	BBC Group Value	---
Bulk	Bulk Flag	---
Cap1	Cap1 Flag	---
CashAsColl	Cash as Collected	---

Field	Description
Edit	Click this button to open the <a href="#">Change Client Group Value</a> screen, which you can use to set the <b>Value</b> for the selected Client Group code for the client.

## Change Client Group Value

The Change Client Group Value screen is used to assign values to a group code for the client selected in the Client Information screen. You can also change or remove the group value using this screen.



Change Client Group Value

Client: MFA Client, Inc. (12021)

Code: 02

Description: 02 groups

Value: [dropdown arrow]

Clear Modify Cancel Help

Field	Description
Client	Displays the client name of the client selected in the Client Information screen.
Code	Displays the client group code name of the group code selected in the Group panel of the Client Information screen.
Description	Displays the description of the client group code, defined in the Client Group Code table.
Value	Select the value to be associated with the client group code for this client. The group code values are defined on the Client Group Code table.
Clear	Click this button to clear the contents of the Value field.
Modify	Click this button to complete the update to client group code.
Cancel	Click this button to close the screen without saving.

## Client Information – Identity Panel

Use this panel to enter or display additional client details, including alternate name and federal tax number. The information contained on this screen is used throughout the system for computation and reporting functions:

Identity

Alternate name:

EDI identity:

Incoming fax:

Fed tax #:

D&B D-U-N-S:

Motor carrier #:

Language:

DOT #:

LOC Facility:

LOC Acct #:

Field	Description
Alternate name	Enter the alternate name for the client, if applicable.
EDI identity	Enter the 21-digit client EDI identity code. This code is used in transmitting and receiving EDI transactions for the client.
Incoming fax	Enter the client's fax number on which you would receive faxes from the client. This field is used with SmartFax interfaces.
Fed tax #	Enter the client's nine digit Federal Tax identification.
D&B D-U-N-S	Enter the clients D&B D-U-N-S (Data Universal Numbering System) identifier.
Fed Bus #	This is an optional field that only appears if the System Preference Terminology, Federal business number title is completed. You can enter up to 12 characters in the preference, and the data entered in the preference is the label that appears on the screen.
Fed Co #	This is an optional field that only appears if the System Preference Terminology, Federal company number title is completed. You can enter up to 12 characters in the preference, and the data entered in the preference is the label that appears on the screen.
Motor carrier #	Enter the carrier number that uniquely identifies a carrier client in FactorSoft.
DOT #	Enter the client's US Department of Transportation number (DOT#) or comparable data.

Field	Description
Language	Select the client's native language. Language selections are defined in the Language Code table.
Translation	Select the language file to use to translate the FactorSoft Reporting Services data entry reports when reprinted from the Reprint Data Entry Reports screen. This field only contains selections if FactorSoft Multi-Ligual ClientWeb is enabled for the database.

## System Preferences

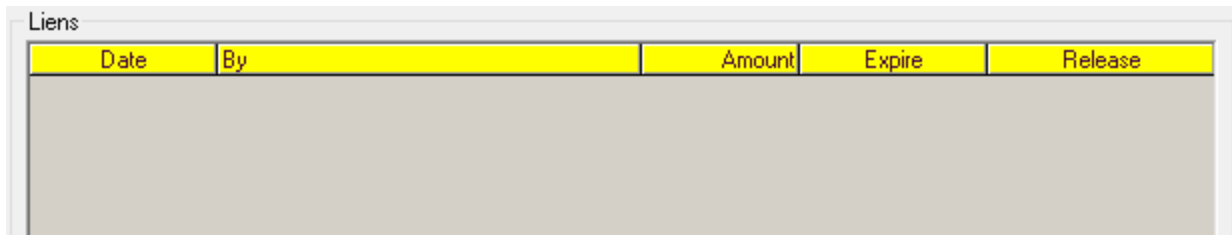
The following system preferences for this function are found in the Administration module, System Preferences, **Client rules/defaults, Edits** folder.

Preference	Description
Client DOT edit rule	<p>Set to this preference to the desired edit preference for uniqueness of DOT numbers:</p> <ul style="list-style-type: none"> <li>• Not required to be unique</li> <li>• Must be unique across clients</li> <li>• Must be unique across clients and debtors</li> </ul>



## Client Information – Liens/Monitoring Panel

The Liens/monitoring panel is used to enter and display liens for which the client is liable. Click the **New** button to display the [Client Liens](#) screen, on which you can record lien information for the client.



The screenshot shows a web application window titled "Liens". Inside, there is a table with five columns: "Date", "By", "Amount", "Expire", and "Release". The table is currently empty, and the background is a light gray.

Field	Description
Grid	<p>Displays any liens that have been defined for the client. Data displayed in the grid for each entry is:</p> <ul style="list-style-type: none"><li>• <b>Date:</b> date on which the lien was issued or became effective.</li><li>• <b>By:</b> lien-holder's name(the lender or lending institution).</li><li>• <b>Amount:</b> the lien amount.</li><li>• <b>Expire:</b> date on which the lien subordination to the lender expires.</li><li>• <b>Release:</b> the release date of the lien.</li></ul>
Account Monitoring	<p>This button opens the Monitor Requests screen and only appears if Lien Monitoring is enabled. See the Lien Monitoring User Guide.</p>

## Client Information – Misc Data Panel

Use this panel to add miscellaneous data elements to the client record for use on letters. The data elements are created in the Miscellaneous Data Elements table. Click the link for more information about using [Miscellaneous Data Elements](#).

Misc. data	
Element	Value
Element 2	---
test element	---

Field	Description
Grid	The grid lists the data elements defined in the Miscellaneous Data Element table for the Client Information screen, and the Value assigned to the data element, if applicable.
Modify	Click this button to display the Set Element for a Client screen, on which you can add, change, or clear the value for the data element.

## Client Miscellaneous Data Elements for Letters

Client Miscellaneous Data Elements values have been added for use with letters. Use the Miscellaneous Data Elements Table to create user-defined data elements for selection on the Client Information Screen:

To create Client Miscellaneous Data Elements and use them in a letter:

1. Create the Data Element name in the Miscellaneous Data Element Table (in Client & Debtor menu of the Tables module):

- Click the **New** button.
- In the **Show elements used on the list**, select **Client information screen**.
- In the **Element** field, enter a unique name for the miscellaneous data element.

This is the exact name that will be used in the Word Document letter template.

Miscellaneous Data Element Table

Show elements used on the: Client information screen

Element..	Edit	Size
-----------	------	------

Element: Client Misc Data

Edit: Any data

Size: 50

☐ Show on client analysis report

☐ Show on client change report

New, Delete, Help, Create, Cancel

- Complete the remaining fields as required.
- Click **Create**.

2. Create a value for the Miscellaneous Data Element in the Misc Data panel of the Client Information:

- Select the Element from the list.
- Click **Modify**.

The Set Element for a Client screen appears.

- In the **Value** field, enter the value to print in the letter for the miscellaneous data element.

The screenshot shows the 'Client Information For ABL Client (ABL)' window. The 'Misc. data' section is active, displaying a table with 'Element' and 'Value' columns. The 'Client Misc Data' element is selected. A 'Set element for a client' dialog box is open, prompting the user to set or modify the value for 'Client Misc Data' on client 'ABL Client'. The 'Value' field in the dialog contains 'Test Value'.

- Click **OK** to save the value for the data element.
3. In the Word template for the letter, enter the miscellaneous data element name in “angle brackets” (i.e., less and greater than symbol) in the position where you want the value for the element to print.

For example, you would enter **<Client Misc Data>** for the above example in the Word template to print the value “Client Test Value” for client BBS Trucking.

## Client Information – Misc Information Panel

Use this panel to enter or view additional information about the client.

A screenshot of a software interface titled "Misc. information". It features a large, empty rectangular text input area with a vertical scroll bar on the right side, indicating it can hold multiple lines of text.

Field	Description
Misc Information	Enter free-form text for any additional information you wish to record about this client. This field can contain as many characters as you wish. Press the Enter key to start a new line within the message box.
Modify	Click this button to save changes to the Miscellaneous Information panel.
Cancel	Click this button to cancel unsaved changes.

## Client Information – Policy Exceptions Panel

The Policy Exceptions panel allows you to specify any exceptions to policy that this client may be granted.

A screenshot of a software interface titled "Policy exceptions". It features a large, empty rectangular text area with a vertical scroll bar on the right side, indicating it can hold multiple lines of text.

Field	Description
Policy exceptions	Enter free-form text for any policy exception information you wish to record about this client. This field can contain as many characters as you wish. Press the Enter key to start a new line within the message box.
Modify	Click this button to save changes to the Policy Exceptions panel.
Cancel	Click this button to cancel unsaved changes.

## Client Information – Termination Panel

The Termination panel is used to record termination details for a client, should your relationship with the client cease.

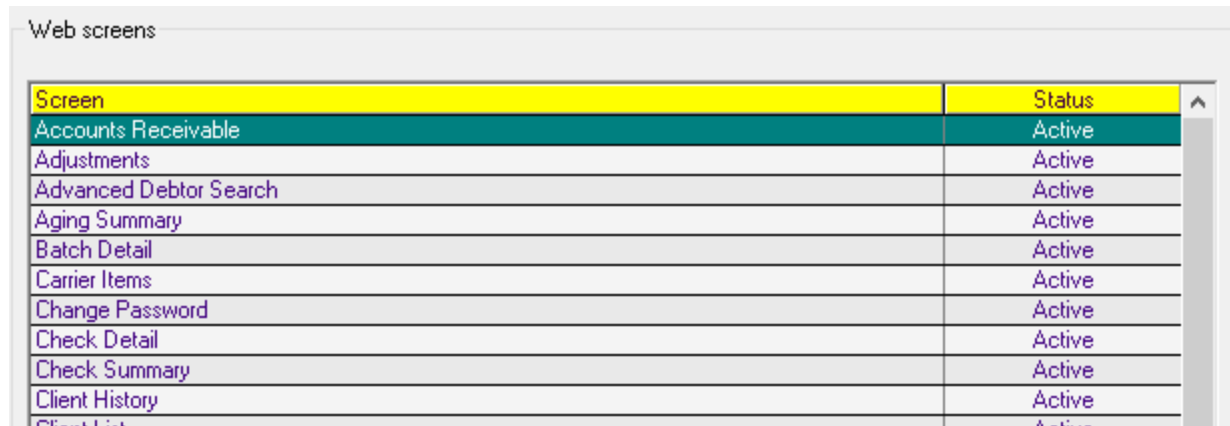
Field	Description
Term date	Enter the termination date for the client.
Non-accrual date	Set the non-accrual date through which to calculate fees for payments and overnight accruals that are processed, if this date is later than the payment date.
Code	Select the applicable dispute code for the client termination. Dispute codes are defined in the Dispute Codes Table.
Description	Enter free-form text for additional information relating to the termination of the client.



## Client Information – Web Screens Panel

Allowing a client to access and use the ClientWeb is actually a matter of two distinct steps: granting access and setting screen permissions. Access is granted by via a checkbox on the Client Information screen and by setting a password for the client on the Control profile. Permissions are set via the Client Information Web Screens panel.

Think of ClientWeb permissions as granting access to—or restricting access from—each screen that you have made available in your ClientWeb interface.



Screen	Status
Accounts Receivable	Active
Adjustments	Active
Advanced Debtor Search	Active
Aging Summary	Active
Batch Detail	Active
Carrier Items	Active
Change Password	Active
Check Detail	Active
Check Summary	Active
Client History	Active

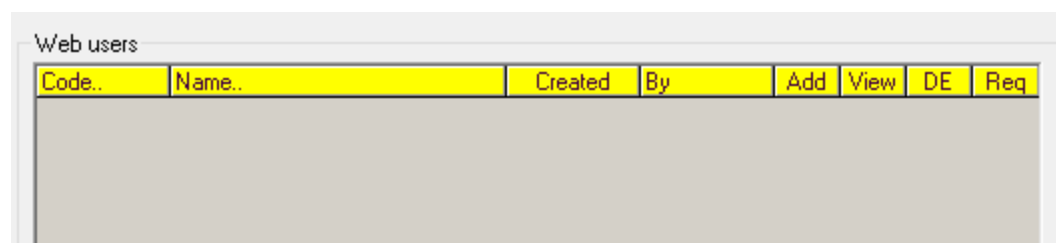
Field	Description
Allow web chat	Not used.
Show credit limit on invoice authorization web screen	Select this option to enable the credit limit to be displayed on the
Screen	Lists the available Client Web pages.
Status	<div>Displays the status of each available screen for the client. Double-click a line item to change its status.</div> <ul style="list-style-type: none"><li>• Active: indicates that the page is enabled in ClientWeb for this client.</li><li>• Inactive: indicates that the page is not available in ClientWeb for this client.</li></ul>

## Client Information – Web Users Panel

This panel lists all client users set up to access ClientWeb and to upload invoice and debtor data via the Internet.

Clients are given permission to access ClientWeb from the Allow web access option in Client Information upper fields. The user name is the Client Code, and the password is defined in the Web access P/W field of the Control panel of the Client Information screen. This user name will then have authority to create new users for ClientWeb access to the client's information.

All of the client's users (the company user and any users created by the company user) are displayed in a view-only list that displays the following information:



Code..	Name..	Created	By	Add	View	DE	Req

Field	Description
Code	The user name for the user.
Name	The name defined for the user in ClientWeb.
Created	The computer processing date on which the user name was created.
By	The user that created the web user name.
Add	Indicates whether the user name has rights to add users in ClientWeb.
View	Indicates whether the user name has rights to view the User List page in ClientWeb.
DE	Indicates whether the user name has data entry rights in ClientWeb.
Req	Indicates whether the user name has rights to request distributions in ClientWeb.

## Add New Contact/Contact Information

The Contact Information screen is used to create a new business contact for the client or customer/debtor, or to view or modify an existing one. This screen can be accessed from the New or View buttons on the Contacts Panel of the Client Information or Debtor Information screen.

**Add New Client Contact**

Company: Amanda Test Client

First, Last Name:

Title:

Address:

City, State, Zip:

Country:

Email:

Ownership %:

Comments:

Phone:

Extension:

Fax:

Cell:

☐ Authority ☐ Cng Rept

☐ Attention ☐ Guarantor

☐ Notices ☐ Inactivate

☐ Web Access ☐ Web Admin

Create Audit Cancel Apply Help

Field	Description
First, Last Name	The contacts first and last names (separate fields).
Title	The business title of the contact.
Address	The first two lines of the street address for the contact.
City, State, Zip	The city, state, and Zip Code/Postal Code components for the contact address (separate fields).
Country	The country component for the contact address.
Email	The email address for the contact.  When email requests are processed in FactorSoft, the logic for Top-level

Field	Description
	<p>Domains (or TLD's, the portion of the email address after the domain name, e.g., .com, .org, .us, etc.) first edits the TLD against the "standard" names. If the TLD is not found, then, based on System Preference, the system edits against a domain name text file (provided by ICANN – Internet Corporation for Assigned Names and Numbers) in the production data folder, which will be updated and patched as new names come on line.</p> <p>Set System Preference <b>Identification/system constants, System constants, Email domain edit rule to determine how TLDs are edited</b> to the desired value:</p> <ul style="list-style-type: none"> <li>• <b>Validate against original top-level domains &amp; table of ICANN-era domains</b> (this value is the default)</li> <li>• <b>Validate against original top-level domains only</b></li> <li>• <b>Do not edit top-level domains</b></li> </ul>
Ownership %	The percentage of ownership in the client business that the contact has, if applicable.
Phone	<p>The contact's primary phone number.</p> <p>If you have FactorSoft Auto Dialer enabled, you can call the contact by clicking on the phone icons next to the debtor's primary or secondary phone numbers.</p>
Extension	The contact's primary phone number extension.
Fax	The contact's fax phone number.
Cell	The contact's mobile phone number.
Authority	Select this option to indicate that the contact has authority within the client organization; for example to sign off or verify invoices.
Attention	<p>Select this option to include the contact's fax or email address when sending notices, reports, or statements.</p> <p>To address several contacts within the organization, check each contact's Attention box. Depending on the main contact's report preferences, FactorSoft automatically includes the contacts' email addresses or fax numbers when generating outgoing reports.</p>
Notices	Select this option to indicate that the contact is the recipient of notices of

Field	Description
	assignment for the organization.
Cng Rept	<p>Select this option to send the Client Change Report to selected client contacts when the report is generated.</p> <p>When the report is generated, it is transmitted to the client contact. If there is not data for a client, a message indicating that no data was generated is transmitted to the client. Transmittal occurs as follows: send via email if there is an email address on the contact record. If there is no email, send via fax if there is a fax number.</p>
Guarantor	Select this option to indicate that the contact is the guarantor of the customer/debtor organization.
Inactivate	Select this option to indicate that the contact is no longer active for the customer/debtor.
Web Access	Select this option to indicate that the contact should have access to the Web Portal.
Web Admin	Select this option to indicate that the contact should have Admin access to the Web Portal.
Inv Delivery	<p>Select this option to email Invoice Delivery packages for the debtor to the contact.</p> <p>Note that this option only appears for debtor contacts.</p>
Comments	Enter additional contact related information as required.
Create/Update/Verify	<p>This button is used to complete add, update, and delete actions on the Customer/Debtor Contact screen.</p> <ul style="list-style-type: none"> <li>• <b>Create:</b> Complete the addition of a new entry.</li> <li>• <b>Modify:</b> Complete an update to an existing entry.</li> <li>• <b>Verify:</b> Confirm and complete the deletion of an existing entry.</li> </ul>
Audit	<p>Click this button to open the Contact Audit History screen, which provides a record of changes made to a contact record.</p> <p>Note that the audit is specific to the contact and can be accessed only from the Add New or View/Edit Existing Contact screens. The Audit function from the Client Information and Debtor Information screens does not contain the contact</p>

Field	Description
	audit items.
Cancel	Click this button to close this screen.
Apply	Click this button to save the screen without closing.
Phone Log	Click this button to access the call log. This option only applies if the FactorSoft Auto Dialer is enabled.

## Security Roles

To view and update the Contacts form, the following Security Role needs to be set to **YES**, **Security Roles > Contacts > Access**:

- Add new contacts
- Delete contacts
- Contacts information (update)
- Contacts information (view)
- Allow Users to Update Web Access
- Allow Users to Update Web Admin
- Contact List

## Brokers

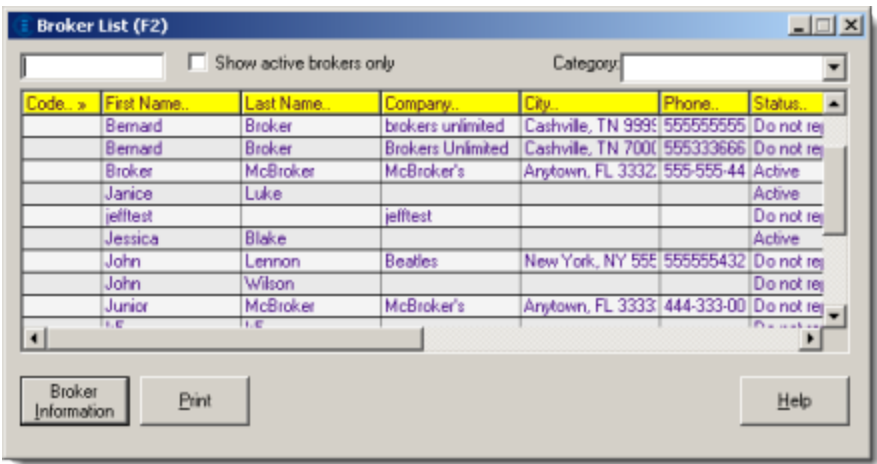
In FactorSoft, brokers are defined as persons acting as the lender's agent to assist in the development of new business (as in negotiating contracts, purchases, or sales) in return for a fee or commission. Generally, commissions are paid to brokers based on the performance of clients associated with the broker.

# Broker List (F2)

The Broker List screen displays all brokers and associated details for each broker, such as the broker’s name, address, phone number, status and so on.

TIP

The Broker List (F2) screen is accessed by selecting Office → Broker List or by pressing the F2 key on the FactorSoft Desktop.



To modify information for a broker, double click the corresponding line. Information for the broker displays on the Broker Information screen and can be modified as needed.

To add a new broker to the list displayed on the Broker List (F2) screen, select File → Add New Broker on the FactorSoft Desktop.

For more information on the Broker Information screen and the Add New Broker screen, refer to " Add New Broker/Broker Information" on page 82.

Field	Description
(Scroll)	Enter a character (number or letter) or combination of characters to advance the list to the broker name beginning with that character or combination of characters.
Show active brokers only	Select this option to exclude brokers with a <b>Status</b> other than Active set in the Broker Information screen from the Broker List.
Category	Select the broker category to which to limit the display of brokers in the grid. Broker categories are defined in the Broker Category Table.
(Grid)	Displays the brokers with the following data. Click a header title to sort the list by



Field	Description
	<p>that column. Double-click a line-item to open the Broker Information screen for that broker.</p> <ul style="list-style-type: none"> <li>• <b>Code:</b> the broker code</li> <li>• <b>First Name:</b> the broker first name</li> <li>• <b>Last Name:</b> the broker last name</li> <li>• <b>Company:</b> the company name for the broker</li> <li>• <b>City:</b> city, state, and ZIP/Postal Code for the broker address</li> <li>• <b>Phone:</b> the primary phone number for the broker</li> <li>• <b>Status:</b> Status code selected for broker on Broker Information</li> </ul>
Broker Information	Select a broker from the list and click this button to display the Broker Information screen for the broker.
Print	Click this button to generate the Broker List Report, which contains the information listed in the Broker List grid. The report is generated in a FactorSoft Report Viewer preview screen, which can be printed to a local or network printer or exported in a variety of formats.

## Add New Broker/Broker Information

The Broker Information/Add New Broker screen is used to add new brokers and related details to the system, and to view or modify information about existing brokers.


### NOTE


The name of this screen varies based on how the screen was accessed. If this screen was accessed by double clicking a broker on the Broker List (F2) screen, this screen displays as the Broker Information screen. If this screen was accessed by selecting the Add New Broker option in the File menu on the FactorSoft Desktop, this screen displays as the Add New Broker screen.

**Add New Broker**

Code:  Status:

Name, First/Last:

Company:  Phone:  

Address:   

City:    Fax:

Country:  SS #:

Email:  Tax #:

Currency:  Expires:  Category:

**Clients** | Instructions | Standard Commission Rate | Contacts | Web Access

Name	Phone
------	-------

To add a new broker, enter information in the related fields, such as the broker name, company name, address, phone number, and so on, and click the **Create** button. After clicking this button, the screen closes and the broker is added.

To modify information for an existing broker, update the entries as necessary and click the **Update** button. The window closes and the broker details are saved.

Use the fields on this screen to enter or modify basic information, such as the broker's name, optional code, physical and email address, phone, fax, social security number (SSN), and tax number.

Field	Description
Code	<p>Enter the optional code that uniquely identifies the broker.</p> <p>The rules for entry of this field are controlled through System Preference Fields/Screen Behavior, Codes, Broker Code. Options are Required, Optional, and Never allowed.</p> <p>Additionally, you can define whether or not the code must be unique. Set System Preference Fields/screen behavior, Screens, Broker information, Allow duplicate broker codes to the appropriate option, as defined below:</p> <ul style="list-style-type: none"> <li>• Do not allow duplicates</li> <li>• Allow duplicates, requires user confirmation</li> <li>• Allow duplicates, no warning will be issued</li> </ul>
Status	<p>Select the broker's status:</p> <ul style="list-style-type: none"> <li>• Active</li> <li>• Do Not Assign</li> <li>• Do Not Report</li> </ul>
Name, First/Last	The first and last name of the broker.
Company	The company or agency name associated with this broker.
Address	The first and second lines of the broker's mailing address.
City	The city, state and ZIP Code components of the broker's mailing address.
Country	The country component of the broker's mailing address.
Email	<p>The broker's email address.</p> <p>When email requests are processed in FactorSoft, the logic for Top-level</p>

Field	Description
	<p>Domains (or TLD's, the portion of the email address after the domain name, e.g., .com, .org, .us, etc.) first edits the TLD against the "standard" names. If the TLD is not found, then, based on System Preference, the system edits against a domain name text file (provided by ICANN - Internet Corporation for Assigned Names and Numbers) in the production data folder, which will be updated and patched as new names come on line.</p> <p>Set System Preference <b>Identification/system constants, System constants, Email domain edit rule</b> to determine how TLDs are edited to the desired value:</p> <ul style="list-style-type: none"> <li>• <b>Validate against original top-level domains &amp; table of ICANN-era domains</b> (this value is the default)</li> <li>• <b>Validate against original top-level domains only</b></li> <li>• <b>Do not edit top-level domains</b></li> </ul>
Currency	The default currency to use for the broker.
Category	Select the broker category to which the broker is assigned. Broker categories are defined in the Broker Category Table.
Phone	The primary and secondary telephone numbers for the broker.
Fax	The FAX phone number for the broker.
SS#	The broker's Social Security Number.
Tax #	The Federal Tax ID for the broker, company, or agency.
Expires	Enter the broker's Tax ID expiration date.
Create or Update	Click to complete the task and exit.
Cancel	Click to exit without saving changes to the Add Broker/Broker Information screen.
Apply	Click to update your entries without exiting.
Audit	Click this button to open the Audit History screen, which provides a record of changes made to a broker record.
Create or Update	Click to complete the task and close the screen.
Delete	Click to delete the displayed broker and close the screen.

Field	Description
	This button is only available on the Broker Information screen.

## Clients Tab

The Clients tab includes information for each client for which a relationship between the broker and a client exists. Information such as the name and phone number of the client display.

Name	Phone
Baggett Override Transportation (BAGGETT)	
Bobby's Transportation Company (BOBBY)	(205)555-5555

Information Aging Transactions

To review client information on the Client Information screen, highlight the client in the grid and click the **Information** button. In addition, highlight a client and click the Aging button or the Transactions button to display the Summary Aging window or the Transactions window respectively, where aging information and transaction information for the client can be reviewed.

Field	Description
Name	Displays the name of the client associated with the broker.
Phone	Displays the phone number of the client associated with the broker.
Information button	Click to view the selected client's Client Information window.
Aging button	Click to view the selected client's Aging window.
Transactions button	Click to view the selected client's Transactions window.

## Instructions Tab

The Instructions tab is used to add any notes or instructions related to the broker.

Clients | Instructions | **Standard Commission Rate** | Contacts | Web Access

Mike doesn't work Monday's

## Standard Commission Rate Tab

The Standard Commission Rate tab is used to define or modify the commission rates for the broker. When defining commission rates on this tab, you can specify the number of months through which the rate applies and the calculation method for the commissions.

Clients | Instructions | **Standard Commission Rate** | Contacts | Web Access

Payment on 1st Buy:

New Cng Del

Thru Month	Rate
12	10.00

Commissions based on: Earnings

- ☐ Exclude earnings from client fee statement
- ☐ Exclude earnings from due day increases
- ☐ Exclude earnings from extra debtor fees
- ☐ Purchase fees are taken when paid

Field	Description
Payment on 1st Buy	Enter the dollar amount of the payment the broker is to receive upon a first purchase.
(Commission rate table)	This table is used to create the standard commission rate structure for a broker:

Field	Description
	<ul style="list-style-type: none"> <li>• <b>New:</b> Click to display the Create New Rate window that is used to add a month/rate category to the commission rate for the broker or client/broker relationship.</li> <li>• <b>Cng:</b> Click to display the Update Existing Rate window that is used to edit an existing month/rate category for the broker or client/broker relationship.</li> <li>• <b>Del:</b> Click this button to delete an existing month/rate category for the broker or client/broker relationship.</li> <li>• <b>Grid:</b> Displays the commission rates that have been set up for specified time periods.</li> <li>• <b>Thru Month:</b> Displays the number of months through which the rate applies the broker commission.</li> <li>• <b>Rate:</b> Displays the rate used to calculate the commission for each time period entry.</li> </ul>
Commission based on	This option defines the broker's commission calculation method:

Field	Description
	<ul style="list-style-type: none"> <li>• Select Earnings to base commission on fees earned.</li> <li>• Select Earnings less cost of funds to base the commission on fees earned minus a percentage of the average daily balance. For more information on cost of funds, see the Broker Commission Report.</li> <li>• Select Earnings excluding chargebacks to base the commission on earnings that do not include chargeback fees.</li> <li>• Select Earnings and fee escrow to base the commission on initial earnings and collection fees.</li> <li>• Select Earnings excluding purchase fees to base commission on fees earned minus any purchase fees applied.</li> <li>• Select Earnings from collections only to base commission on percentage of collections.</li> <li>• Select Earnings from collections, first tier only to base commission on percentage of collections that occur within the first rate tier.</li> <li>• Select Earnings from purchases only to base commission on percentage of purchases</li> <li>• Select Payments applied to base the commission on collections received from the client's debtors.</li> <li>• Select Invoices purchased to base the commission on invoices purchased per statement period.</li> </ul>
Exclude Earnings from Client Fee Statement	Select this option to exclude earnings incurred on <a href="#">Net Funds Employed</a> when calculating a broker's commission. As a result, earnings posted on the New Client Fee Statement will be excluded from the broker commission statement.
Exclude earnings from due day increases	Select this option to exclude earnings incurred from due day increases when calculating a broker's commission.
Exclude earnings from extra debtor fees	Select this option to exclude earnings incurred from extra debtor fees when calculating a broker's commission.
Purchase fees are taken when paid	Select this option to include earnings based on paid invoices only. The commission is not calculated until the invoice is paid in full.



Field	Description
	Non-funded invoices and invoices that are either written off (W/O) or charged back (C/B) are not included in the calculation. The calculation includes only the purchase fees and the fees earned from the Collection Fee Table in Client Terms.

## Contacts Tab

The Contacts tab is used to create new broker contacts, and to view or delete existing contacts.

First Name.. »	Last Name..	Phone	Extension
Mike	Wilson	(713)555-0141	2242

New Delete View

Click the **New** button to access the Add New Broker Contact window, where information for a new contact can be entered. To modify the information for an existing contact, highlight a contact in the grid and click the **View** button. The View/Update Existing Broker Contact window displays, where information can be modified as needed.

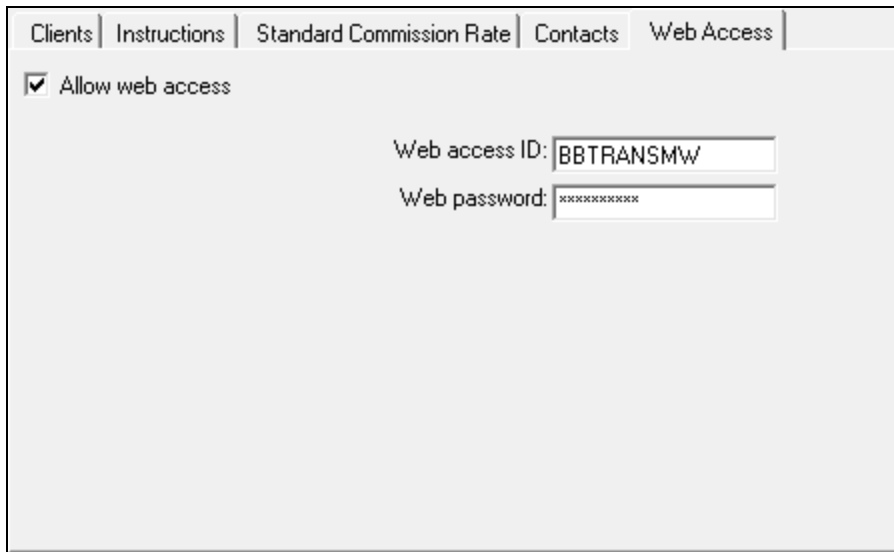
Fields	Description
First Name	Displays the first name of the broker contact.
Last Name	Displays the last name of the broker contact.
Phone	Displays the phone number for the broker contact.
Extension	Displays the phone extension for the broker contact.

## Web Access Tab

The Web Access tab is used to allow the broker to view client accounts online using ClientWeb.

## CAUTION

When this access is activated, the broker can view all processes viewable by the client. Information is not specific to broker commission only.



The screenshot shows a software interface with a tabbed menu at the top: 'Clients', 'Instructions', 'Standard Commission Rate', 'Contacts', and 'Web Access'. The 'Web Access' tab is selected. Below the tabs, there is a checkbox labeled 'Allow web access' which is checked. Below this checkbox are two input fields: 'Web access ID:' with the text 'BBTRANSMW' and 'Web password:' with the text 'XXXXXXXX'.

To allow web access for the broker, select the **Allow web access** check box and enter a web access ID and password in the associated fields.

Fields	Description
Allow web access	Select to provide the broker access to ClientWeb.
Web Access ID	Enter the user name used to access ClientWeb for this broker.
Web Password	Enter the password used to access ClientWeb for this broker.

## System Preferences

The following system preferences for this function are found in the Administration module, System Preferences, **Reports, Broker commission reports** folder.

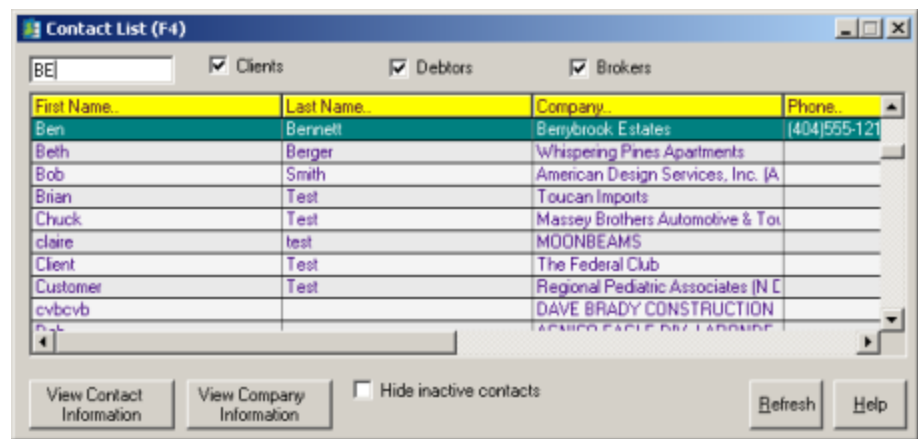
Preference	Description
Earnings do not include additional fees	<p>FactorSoft can exclude any additional fee earnings from the client's total earnings when calculating a broker's commission based on any of the earning types mentioned above.</p> <p>Setting this preference to <b>True</b> will cause any earnings posted to the client's Additional Fee Account to be excluded from the total earnings</p>

Preference	Description
	<p>amount. Note that the client's Additional Fee Account and Earned Fee Account cannot be identical for this condition to apply.</p> <p>For more information on setting up a client's Additional Fee and Earned Fee accounts using FactorSoft's G/L Account Groups Table, <a href="#">click here</a>. For information on defining a client's additional fees using the Client Term window's Additional Fee Panel, <a href="#">click here</a>.</p>

## Contact List (F4)

The Contact List displays all contacts currently available in your database.

Note that the Contacts Internal Keys must be recalculated once for each upgrade to a new version of FactorSoft to prevent inaccurate sorting of the Contact List. In the Administrative module, select System, Database maintenance, Recalculate redundant data, and select **Internal Keys** from the Recalculate Redundant Data screen. On the Recalculate internal keys screen, select **Contacts** only and click **Ok**.



Field	Description
(Scroll)	Enter a character (number or letter) or combination of characters to advance the list to the contact name beginning with that character or combination of characters.
Clients	Select this option to display client contacts created from the Contacts panel of the Client Information screen.
Debtors	Select this option to display customer/debtor contacts created from the Contacts panel of the Customer/Debtor Information screen.
Brokers	Select this option to display broker contacts created from the Contacts tab of the Broker Information screen.
(Grid)	List the client, debtor, and/or broker contacts with the following data. Double-click an entry to see the Client, Debtor, or Broker Information screen for the selected contact.

Field	Description
	<ul style="list-style-type: none"> <li>• <b>First Name</b></li> <li>• <b>Last Name</b></li> <li>• <b>Company</b></li> <li>• <b>Phone</b></li> </ul>
View Contact Information	Select a contact and click this button to display the View/Update Existing Contact screen.
View Company Information	Select a contact and click this button to display the Client, Debtor, or Broker Information screen for the selected contact.
Hide inactive contacts	Select this options to remove contacts on which the <b>Inactivate</b> option has been selected from the list.

## Add New Contact/Contact Information

The Contact Information screen is used to create a new business contact for the client or customer/debtor, or to view or modify an existing one. This screen can be accessed from the New or View buttons on the Contacts Panel of the Client Information or Debtor Information screen.

**Add New Client Contact**

Company: Amanda Test Client

First, Last Name:

Title:

Address:

City, State, Zip:

Country:

Email:

Ownership %:

Comments:

Phone:

Extension:

Fax:

Cell:

☐ Authority ☐ Cng Rept

☐ Attention ☐ Guarantor

☐ Notices ☐ Inactivate

☐ Web Access ☐ Web Admin

Create Audit Cancel Apply Help

Field	Description
First, Last Name	The contacts first and last names (separate fields).
Title	The business title of the contact.
Address	The first two lines of the street address for the contact.
City, State, Zip	The city, state, and Zip Code/Postal Code components for the contact address (separate fields).
Country	The country component for the contact address.
Email	The email address for the contact.  When email requests are processed in FactorSoft, the logic for Top-level

Field	Description
	<p>Domains (or TLD's, the portion of the email address after the domain name, e.g., .com, .org, .us, etc.) first edits the TLD against the "standard" names. If the TLD is not found, then, based on System Preference, the system edits against a domain name text file (provided by ICANN – Internet Corporation for Assigned Names and Numbers) in the production data folder, which will be updated and patched as new names come on line.</p> <p>Set System Preference <b>Identification/system constants, System constants, Email domain edit rule to determine how TLDs are edited</b> to the desired value:</p> <ul style="list-style-type: none"> <li>• <b>Validate against original top-level domains &amp; table of ICANN-era domains</b> (this value is the default)</li> <li>• <b>Validate against original top-level domains only</b></li> <li>• <b>Do not edit top-level domains</b></li> </ul>
Ownership %	The percentage of ownership in the client business that the contact has, if applicable.
Phone	<p>The contact's primary phone number.</p> <p>If you have FactorSoft Auto Dialer enabled, you can call the contact by clicking on the phone icons next to the debtor's primary or secondary phone numbers.</p>
Extension	The contact's primary phone number extension.
Fax	The contact's fax phone number.
Cell	The contact's mobile phone number.
Authority	Select this option to indicate that the contact has authority within the client organization; for example to sign off or verify invoices.
Attention	<p>Select this option to include the contact's fax or email address when sending notices, reports, or statements.</p> <p>To address several contacts within the organization, check each contact's Attention box. Depending on the main contact's report preferences, FactorSoft automatically includes the contacts' email addresses or fax numbers when generating outgoing reports.</p>
Notices	Select this option to indicate that the contact is the recipient of notices of

Field	Description
	assignment for the organization.
Cng Rept	<p>Select this option to send the Client Change Report to selected client contacts when the report is generated.</p> <p>When the report is generated, it is transmitted to the client contact. If there is not data for a client, a message indicating that no data was generated is transmitted to the client. Transmittal occurs as follows: send via email if there is an email address on the contact record. If there is no email, send via fax if there is a fax number.</p>
Guarantor	Select this option to indicate that the contact is the guarantor of the customer/debtor organization.
Inactivate	Select this option to indicate that the contact is no longer active for the customer/debtor.
Web Access	Select this option to indicate that the contact should have access to the Web Portal.
Web Admin	Select this option to indicate that the contact should have Admin access to the Web Portal.
Inv Delivery	<p>Select this option to email Invoice Delivery packages for the debtor to the contact.</p> <p>Note that this option only appears for debtor contacts.</p>
Comments	Enter additional contact related information as required.
Create/Update/Verify	<p>This button is used to complete add, update, and delete actions on the Customer/Debtor Contact screen.</p> <ul style="list-style-type: none"> <li>• <b>Create:</b> Complete the addition of a new entry.</li> <li>• <b>Modify:</b> Complete an update to an existing entry.</li> <li>• <b>Verify:</b> Confirm and complete the deletion of an existing entry.</li> </ul>
Audit	<p>Click this button to open the Contact Audit History screen, which provides a record of changes made to a contact record.</p> <p>Note that the audit is specific to the contact and can be accessed only from the Add New or View/Edit Existing Contact screens. The Audit function from the Client Information and Debtor Information screens does not contain the contact</p>



Field	Description
	audit items.
Cancel	Click this button to close this screen.
Apply	Click this button to save the screen without closing.
Phone Log	Click this button to access the call log. This option only applies if the FactorSoft Auto Dialer is enabled.

## Security Roles

To view and update the Contacts form, the following Security Role needs to be set to **YES**, **Security Roles > Contacts > Access**:

- Add new contacts
- Delete contacts
- Contacts information (update)
- Contacts information (view)
- Allow Users to Update Web Access
- Allow Users to Update Web Admin
- Contact List

## Bulk Collaterals Overview

FactorSoft enables lenders to integrate bulk collateral lending, asset based lending, invoice discounting, inventory lending, and other forms of commercial finance, into one platform.

The Bulk Collaterals feature is grounded on the concepts of valuing and revaluing of assets, tracking, monitoring, and analyzing trends. The collateral is the primary source of repayment, and the loan is tied to fluctuating asset values.

### Bulk Collateral Lending:

- Relies on its legal position in the assets of a business.
- Is a business loan supported by a security interest in the borrower's assets.
- Is designed to help undercapitalized, highly leveraged businesses.
- Loan thresholds are based on the client's collateral value.
- Provides a continuous source of funding.

## Using the Facility Information Screen

The *Facility Information* screen is used to define bulk collateral facilities for clients. This screen appears when you click either the **New Facility** or **Facility Information** links from the [Client List](#).

To add new facilities to a detail collateral, set the following system preference to **True**:

- **System Preferences > Facility/Collateral Rules > General > Allow detail A/R collateral clients to be assigned new facilities and collaterals**

There are two main areas to this screen:

1. **Facility Basics and Summary** – The upper half of the screen is used to define basic facility information such as name and loan number and view a summary of the facility information and borrowing limits.
2. **Panels** – The lower half of the screen is used to access the “panels” where you can enter specific facility details and transactions. Click one of the panel links on the left to show that panel on the right. In the panel list, the panels listed “above the line” vary by the of facility, the “below the line” panels are the same regardless of the facility type.

Facility Information - ABL Facility Test\Amanda Test Client

Client Name: Amanda Test Client

Name:

Currency:  ☐ Term Loan

Acct Group:  ☒ Bulk Purchase

Preference:  ☐ Inactive

Loan Number:

Category:

**Facility Summary**

Gross Collateral: 12,281.65

Eligible Collateral: 11,763.04

Net Collateral: 11,219.84

Current Limit: 1,000,000.00

**Lower of Net or Limit:** 11,219.84

**Client CAP Space:** 761,580.74

**Pending**

Fee Reserve: 0.00

Facility Reserve: ---

Letter of Credit: ---

**Available:** 2,386.51

Balance: 0.00

**Excess/Deficit:** 2,386.51

Additional Terms

Address

Auto Expense

Auto Transfers

Collaterals

Contacts

Deferred Revenue

Fee Reserve

Funding Instructions

Groups

Ledger

Letter of Credit

Limits

Lock Box

Payment Rules

Purchases

Purchase Rules

Reserves

Statements

**Collaterals**

Description	Type	Gross Collateral	Available	Adv Rate	Avail Limit
INV	Inventory	799.99	0.00	***	300.00
Bulk INV	Bulk Inventory	9,585.00	0.00	100.00	0.00
BULK AR	Bulk A/R	2,419.01	2,386.51	100.00	600,000.00

Save

Cancel

Refresh

Audit

Print

Help

## Entering Facility Basics

The fields at the top of the screen are used to enter basic information about the facility. Make sure you click the **Save** button on the bottom when you are done.

Field	Description
Name	Enter the facility name used to identify the facility in FactorSoft and reports.
Currency	<p>Select the currency type to use to conduct transactions and produce reports for the facility. Currencies are defined in the <a href="#">Currency Denomination Table</a>.</p> <p>The default currency for new facilities created in FactorSoft is based on the default currency type set for clients. Set System Preference Client rules/defaults, <b>Defaults</b>, Miscellaneous, Currency type to the desired default currency type for clients and facilities.</p>
Acct group	Select the default general ledger Account Group for the facility.

Field	Description
Preference	Select the output preference for facility statements.
Loan Number	Enter a loan identification number for a facility. The Loan Number field can accept up to 30 alphanumeric characters.
Category	Custom field
Inactive	<p>Select this option to mark the facility as inactive. Marking facilities as inactive allows them to be filtered out of the Client List.</p> <p>A message has been added to alert the user that the facility is set inactive and that calculations and updates are not enabled for the facility. The message "Setting the Collateral to inactive will stop calculations and updates" appears when the user opens the <i>Facility Information</i> screen for a collateral previously set inactive, or when the Inactive option on the Facility Information screen is selected and the edit is saved. Although the position of the facility will be frozen, updates to the facility can still be performed, and on the event that the inactive status is removed, the facility position will be caught up on the first nightly processing run of FactorSoft.</p>
Term Loan	Select this option to create a Term Loan facility, which offer terms that require defined payments over a specified period of time.

## Facility Summary

When pending posting transactions exist for a facility in the **Pending Transactions** panel of the *Activity Center* screen, a red Pending indicator is present in the Facility Summary.

Field	Description
Gross Collateral	<p>The current gross reported collateral value for the facility.</p> <p>When there are pending postings for the facility, the gross collateral is presented in red to indicate that the figures are subject to change upon approval of the pending transactions.</p>
Eligible Collateral	The gross reported collateral value less ineligibles, reserves, and set-asides.
Net Collateral	The eligible collateral value multiplied by the Advance Rate (%) for the facility.
Current Limit	The system-generated amount representing the current loan limit as determined by the established amortization settings.

Field	Description
Available	The lower of the Net Collateral or the Available Limit, minus reserves.
Reserve	The balance of cash reserve against the reported collateral value for the facility.
Balance	Displays the outstanding loan balance of the facility.  When there are pending postings for the facility, the outstanding balance is presented in red to indicate that the figures are subject to change upon approval of the pending transactions.
Excess/Deficit	Displays the excess (cash that can be distributed) or deficit (amount to be made up) for the facility.
Client CAP Space	Displays the available capital for the facility, calculated as Client Limit less the sum of facility balances.

## Facility Information Panels

There are many different panels that can appear on the *Facility Information* screen, depending on the specific set up for your company and client. See one of the sections below for more about using a specific panel.

## Facility Information – Additional Terms Panel

The Additional Terms panel displays a list of additional Non-Statement Fee Types that are used to calculate charges directly applied to the loan balance as the events occur.

### NOTE

Currently there is only one additional fee type—the A/R Management Fee, which charges a flat amount or percentage rate from Collection or Sales (or both), calculated from a specified G/L account.

The screenshot shows a window titled "Additional Terms". Inside is a table with three columns: "Description", "Fee Type", and "Fee Details". The first row contains the text "Discount Percent", "Collateral Mgmt", and "0.00% of Collections, 1.60% of Sales". Below the table are three buttons: "New", "View", and "Delete".




Field	Description
(Grid)	Displays each additional term definition as a line-item with the following data: <ul style="list-style-type: none"><li>• <b>Description:</b> The description of the additional terms.</li><li>• Fee type: The fee type selected for the additional terms.</li><li>• Fee details: The rate or amount of collections or sales that make up the fee.</li></ul>
New	Click this button to add a new additional term to the facility. The Additional Terms Information screen opens to allow entry of a new term.
View	Select an existing line-item from the grid and click this button to view and/or edit the additional term on the Additional Terms Information screen.
Delete	Select an existing line-item from the grid and click this button to remove the




Field	Description
	term from the facility record.



## Facility Information – Additional Terms Information Dialog

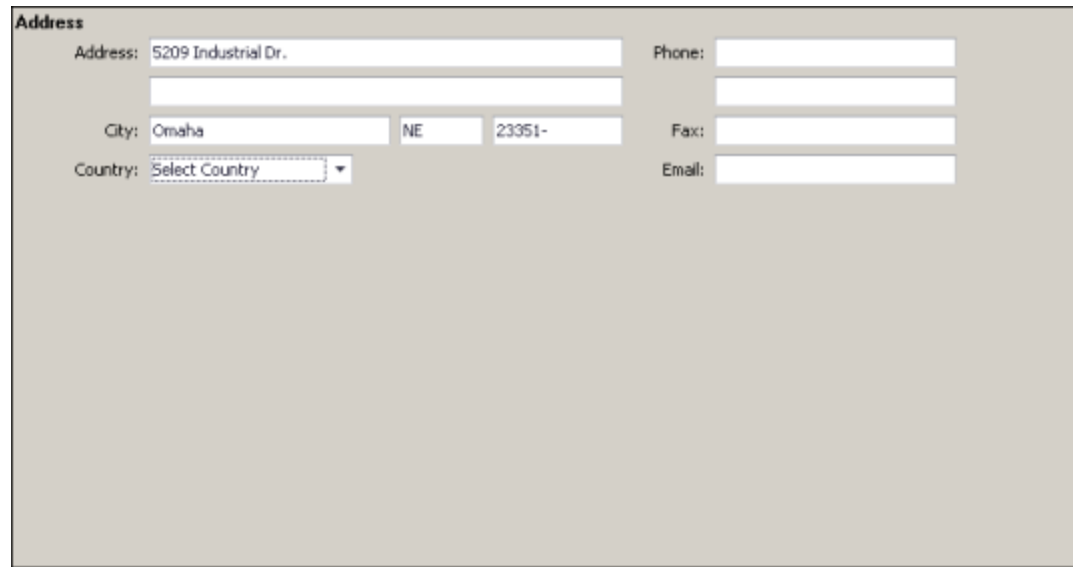
The Additional Terms Information Dialog is opened from the Additional Terms panel of the Facility Information screen, and is used to view, add, modify, and delete Additional Terms definitions for the facility. These Additional Terms creates an automated Adjustment Transaction when a certificate is posted with sales or collections as defined on the panel.

Field	Description
Description	A user-defined description for the terms.
Inactive	Select this option to suspend the use of this additional term. The term will not be calculated and will not appear on the billing statement.
Fee Type	Select A/R Management Fee.
G/L Account	Select the G/L Account to which this fee will be credited.
	Click this button to edit an existing term.
	Click this button to save a term.
	Click this button to undo unsaved changes to the term.
Flat Amount	If the Additional Terms fee is to be a flat charge, enter the dollar amount of the charge in either or both of the fields:

Field	Description
	<ul style="list-style-type: none"> <li>• Collections: Fee is a flat amount from collections</li> <li>• Sales: Fee is a flat amount from sales</li> </ul>
Percentage Rate	<p>If the Additional Terms fee is based on a percentage of collections or sales, enter the percentage rate in either or both of the fields:</p> <ul style="list-style-type: none"> <li>• Collections: Fee is a percentage of collections</li> <li>• Sales: Fee is a percentage of sales</li> </ul>
	Click this button to open the Audit screen to view audit history for the additional terms.
	Click this button to generate a preview of the Additional Terms screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Facility Information – Address Panel

The Facility Address profile contains the facility's mail and email addresses, plus phone and fax numbers. The Address profile can provide auto-dialing capabilities, provided you have the required hardware.



The screenshot shows a web form titled "Address" with the following fields:

- Address:** A two-line text input field. The first line contains "5209 Industrial Dr." and the second line is empty.
- City:** A text input field containing "Omaha".
- (State):** A dropdown menu showing "NE".
- (ZIP Code):** A text input field containing "23351-".
- Country:** A dropdown menu showing "Select Country".
- Phone:** A two-line text input field, both lines are empty.
- Fax:** A two-line text input field, both lines are empty.
- Email:** A single-line text input field, which is empty.

Field	Description
Address	Enter the street address (two lines available) for the client.
City	Enter the city component of the client address in its respective fields.
(State)	Enter the state component of the client address in its respective fields.
(ZIP Code)	Enter the ZIP Code or postal code for the facility address in its respective field.
Country	Select the country for the facility address from the list
Phone	Enter the primary and secondary contact phone numbers for the facility.
Fax	Enter the fax phone number for the facility.
Email	Enter the email address for the facility.

## Facility Information – Auto Expense Panel

The Auto Transfer feature allows you to create a recurring expenses not associated with a facility disbursement transaction. The Auto Expense transaction is accessed from the Panel List of the Facility Information screen for all facility types. When this option is selected, the Auto Expense panel is displayed. Each automatic expense transaction for the facility is displayed as a line-item with the following details:

Charged At	Account #	Expense Description	Amount Is	Amount
Auto Charge	4005	Other Fee	Flat Charge	17.00

Field	Description
Show Charged 1-Time Expenses	Select this option to list expense that were charged only one time (Times to Charge on Facility Auto Expense screen set to 1 and has been completed).
(Grid)	<p>Displays each auto-Expense definition as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>Charged At: always Auto Charge</li> <li>Account #: the cash account against which to charge the account</li> <li>Expense Description: the Description entered for the expense on the Facility Auto Expense screen</li> <li>Amount Is: always Flat Charge</li> <li><b>Amount:</b> the Amount of the recurring expense entered on the Facility Auto Expense screen</li> </ul>
New	Click this button to add a new auto-expense definition to the facility. The Facility Auto Expense screen opens to allow entry of a new definition.
View	Select an existing line-item from the grid and click this button to view and/or

Field	Description
	edit the auto-expense definition on the Facility Auto Expense screen.
Delete	Select an existing line-item from the grid and click this button to remove the definition from the facility record.

## Facility Information – Facility Auto Expense

The Facility Auto Expense screen is used to configure the details of an Auto Expense transaction, which creates a recurring expense not associated with a facility disbursement transaction.

REVOLVER - Facility Auto Expense

Client Name: CLIENT - ABL ONLY #2  
Facility Name: REVOLVER

Charged At:  
☐ Auto Charge  
☐ Disbursement

Amount Is:  
☐ Flat Charge

Schedule:  
 Freq: Select Frequency  
 Day:   
 DOW: Select Day of Week

Account: Select Account  
 Description:   
 Amount:   
 Times to Charge:  Times Done:   
 Use On/Before :   
 Use On/After :

Audit Save Cancel Help

Entered:  
Status:

Field	Description
Charged At	Select when to charge: <ul style="list-style-type: none"> <li>Auto Charge</li> <li><b>Disbursement</b></li> </ul>
Amount Is	Always Flat Charge.
Schedule	Complete the options that determine the frequency with which the recurring expense transaction is charged. <ul style="list-style-type: none"> <li>Freq: select Same Day Every Month, Every X Days, or Day of the Week.</li> <li>Day: enter the numeric day of the month on which to charge the expense for Freq of Same Day Every Month or the number of days interval at which to charge the expense for Freq of Every X Days.</li> <li>DOW: select the day of the week on which to charge the expense for a Freq of Day of the Week.</li> </ul>
Account	Select the Cash Account against which to charge the expense
Description	Enter a descriptive name for the expense to display in the Auto Expense panel

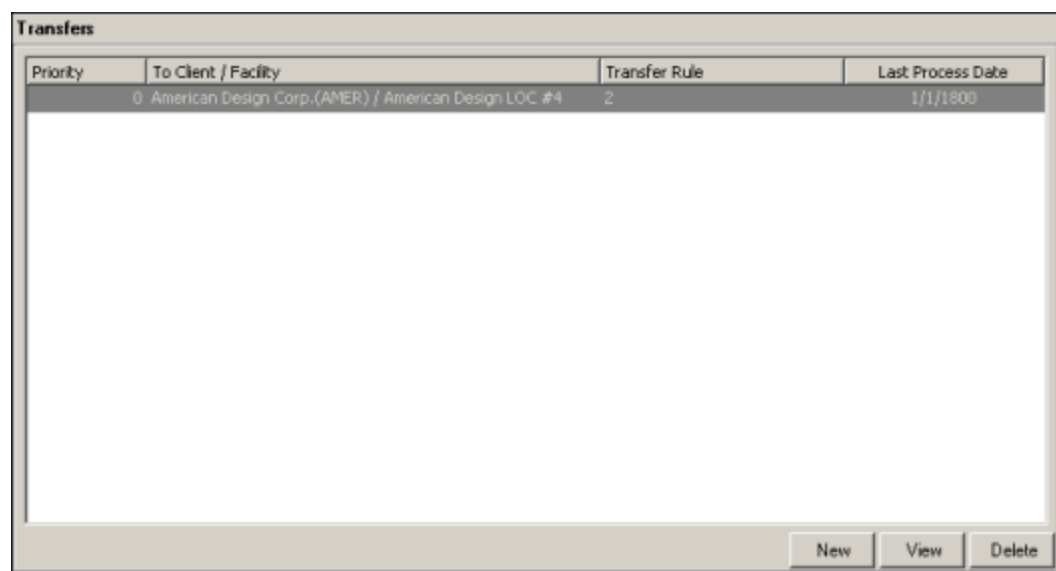
Field	Description
	grid.
Amount	Enter the dollar amount of the expense. This amount is charged against the account for each instance of the Auto Expense.
Times to Charge	Enter the number of recurring charges for the expense. When the Facility Auto Expense screen is opened to view or edit an existing expense, the Times Done field displays the number of times the expense has already been charged.
Use On/Before	Select the ending date of a date range in which the Facility Auto Expense is active. The expense expires on the date entered and will not be charged on that date or thereafter. If the expense is configured with this field cleared, the expense has no expiration date and is charged indefinitely.
Use On/After	Select the beginning date of a date range in which the Facility Auto Expense is active. The expense becomes active on the date entered and will not be charged for earlier dates. If the expense is configured with this field cleared, the expense is charged on the next periodic date as determined by the Schedule.
Save	Click this button to save the Facility Auto Expense definition.
Cancel	Click this button to close the screen and abandon unsaved changes.

## Facility Information – Auto Transfers Panel

The Auto Transfer feature allows you to set up facility transfers that will be automatically queued for approval based on pre-defined rules. This feature is an automation of the ledger Facility Transfer transaction (which is described in [Facility Transfer](#)), and its account effects are the same in that it increases the loan balance of the sending facility (From Facility), reduces the loan balance of the receiving facility (To Facility), and is a non-cash transaction sending "non-cash funds" from one facility to another.

Additional fee options not available in Client Terms can be configured for FactorSoft for Auto Transfers. To utilize these options:

Set System Preference **Facility/Collateral Rules (formerly Asset based lending)** > **Rules** > General > Allow Detail A/R facilities to use auto transfers to **True**.



Field	Description
(Grid)	Displays each auto-transfer definition as a line-item with the following data: <ul style="list-style-type: none"><li>• <b>Priority:</b> the priority sequence number</li><li>• <b>To Client / Facility:</b> the client and facility to which to transfer funds for the automated transfer</li><li>• <b>Transfer Rule:</b> the transfer rule for the transfer definition</li><li>• <b>Last Process Date:</b> the last date on which a transfer was automatically processed</li></ul>
New	Click this button to add a new auto-transfer definition to the facility. The Facility Auto Transfer screen opens to allow entry of a new definition.



Field	Description
View	Select an existing line-item from the grid and click this button to view and/or edit the auto-transfer definition on the Facility Auto Transfer screen.
Delete	Select an existing line-item from the grid and click this button to remove the definition from the facility record.

## Facility Auto Transfer

The Facility Auto Transfer screen is opened from the Transfers panel of the Facility Information screen, and is used to create facility transfers that will be automatically queued for approval.

The screenshot shows the 'Facility Auto Transfer from ABL2 Client (ABL2) - ABL2 Facility' window. It includes the following fields and options:








- From facility:** ABL2 Facility
- To facility:** 40 test Company (40TEST) / Factoring
- Priority:** 0
- Rule:** (Dropdown menu)
- ☐ Ignore Max Transfer Amount
- Loan Balance Transfer Option:** Any
- Last Evaluated:** (Empty text box)
- Last Processed:** (Empty text box)
- Days To Hold Transfer:** 0
- From Debit:** 2000 - Loan Balance
- To Debit:** 2010 - Transfer
- From Credit:** 2010 - Transfer
- To Credit:** 1020 - Cash Reserve
- From Currency Type:** USD
- To Currency Type:** USD
- Conversion Rate:** 1
- Schedule Interval:** None
- Periodic Interval:** 0 Days
- Evaluation Start Date:** (Empty text box)
- Day of the Week:** Select A Day
- Day of the Month:** 0

When Auto Transfer rules have been configured and there are transfer requests generated based-on those rules, use the Manage Pending Transfers screen to settle the pending transfers. See Manage Pending Transfers in the Office Menu section of this guide for details.

Field	Description
From facility	Displays the facility name of the facility selected from the Client List. This is the facility from which funds are being transferred.
To facility	Select the facility to which to transfer funds for the automated transfer.
Priority	Enter the priority sequence number, if required.  If more than one automated transfer is configured for the facility, this priority code determines the order in which the automated transfer rules are applied.
Rule	Select the auto transfer rule to be applied:

Field	Description
	<ul style="list-style-type: none"> <li>• <b>Reduce Over-Formula:</b> Reduce the To Facility's Loan Balance for any negative excess from the From Facility's funds.</li> <li>• <b>Reduce Secondary Loan Balance:</b> Transfer excess in From Facility to reduce the To Facility's loan balance.</li> <li>• <b>NFE:</b> Transfer amount will be the Client's Total A/R Balance minus Fee Escrow minus Reserve Escrow minus Cash Reserves.</li> <li>• <b>NFE Net Change:</b> Transfer Amount will be the difference between the beginning NFE Balance from day after last Transfer and the NFE Balance when the Auto Generate button is clicked by the User.</li> <li>• <b>TFE:</b> Transfer Amount will be the Client's Total A/R Balance minus Fee Escrow minus Reserve Escrow minus Cash Reserves minus P.O/Load Advances minus Simple Interest Loans minus Amortized Loans minus Held Funds.</li> <li>• <b>TFE Net Change:</b> Transfer Amount will be the difference between the beginning TFE balance and the ending TFE balance between the last Transfer that was generated and the current Auto Transfer that is being created.</li> </ul> <p>The funds transferred cannot exceed the balance of the To Facility.</p>
Loan Balance Transfer Option	<p>drop-down to select options for NFE/TFE Rules:</p> <ul style="list-style-type: none"> <li>• <b>Positive:</b> If the Client's NFE/TFE is Positive and the other settings for the Transfer are True, the Transfer should be generated. If the Client's NFE/TFE is Negative, the Transfer should not be generated.</li> <li>• <b>Negative:</b> If the Client's NFE/TFE is Negative and the other settings for the Transfer are True, the Transfer should be generated. If the Client's NFE/TFE is Positive, the Transfer should not be generated.</li> <li>• <b>Any:</b> If the Client's NFE/TFE is either Negative or Positive and the other settings for the Transfer are True, the Transfer should be generated.</li> </ul>
Days to Hold Transfer	<p>Enter number of days to delay the auto transfer post date. This means that the system will capture the Transfer Amount based on the Rule but the actual Transfer transaction will not be available to be approved in the Activity Center until the number of days specified. Scheduling Option is unavailable when using the Days to Hold Transfer option.</p>

Field	Description
	Set how to handle days (calendar or business) at <b>System Preferences &gt; Facility/Collateral Rules (formerly Asset Based Lending) &gt; Rules &gt; Auto Transfer &gt; Days To Hold Transfer</b> use <b>business days only</b> .
Last Evaluated	Represents the date that the system looked at this specific rule to determine if the criteria was met to generate a new Auto Transfer. The date will update every time a User clicks the "Auto Generate" button in the <b>Activity Center &gt; Pending Transfers</b> queue.
Last Processed	For an existing rule, this field displays the last date on which a transfer was automatically processed for the facility as a result of the rule.
From Debit	This field displays the debit account for the From Facility, as defined in the Account Group assigned to the facility.
To Debit	This field displays the debit account for the To Facility, as defined in the Account Group assigned to the facility.
From Credit	This field displays the credit account for the From Facility, as defined in the Account Group assigned to the facility.
To Credit	This field displays the credit account for the To Facility, as defined in the Account Group assigned to the facility.
From Currency Type	Displays the Currency Value set up in <b>Client Information &gt; Control</b> panel for the Client where the transfer will come "from"
To Currency Type	Displays the Currency Value set up in <b>Client Information &gt; Control</b> panel for the Client where the transfer will go "to"
Conversion Rate	Displays the conversion rate based on the Currency Denomination Table .
Schedule Interval	drop-down to select the schedule interval: <ul style="list-style-type: none"> <li>• <b>None:</b> Disables scheduling interval options.</li> <li>• <b>Periodic:</b> Enables the Periodic Interval Number of Days field and evaluation start date fields to set schedule.</li> <li>• <b>Day of the Week:</b> Enables the Day of the Week Field to set the schedule.</li> <li>• <b>Day of the Month:</b> Enables the Day of the Month field to set the schedule.</li> </ul>
Periodic Interval	Enter the number of days to wait between transfers. Transfer Amount will be calculated from the day after the last Transfer was generated and when the Auto

Field	Description
	<p>Generate button is clicked by the User.</p> <p>Set how to handle days (calendar or business) at <b>System Preferences &gt; Facility/Collateral Rules (formerly Asset Based Lending) &gt; Rules &gt; Auto Transfer &gt; Periodic Interval use business days only</b></p>
Evaluation Start Date	The Evaluation Start Date is used by the system to know the starting point for the number of days specified.
Day of the Week	<p>Select the Day of the Week to schedule transfer.</p> <p>For Example: If Monday is selected - Transfer Amount will be the difference between the beginning NFE/TFE Balance from the prior Tuesday and the NFE/TFE Balance when the Auto Generate button is clicked by the User</p>
Day of the Month	<p>Select the Day of the Month to schedule transfer.</p> <p>For example: If the Day of the Month = 25 - the Transfer Amount will be calculated as the difference between the beginning NFE/TFE Balance on prior month and the Day 26 NFE/TFE Balance when Auto Generate button is clicked by the User</p>
	Click this button to edit an existing auto-transfer definition.
	Click this button to save an auto-transfer definition.
	Click this button to undo unsaved changes to the auto-transfer definition.
	Click this button to open the Audit screen to view audit history for the auto-transfer definition.
	Click this button to generate a preview of the Facility Auto Transfer screen, which can be printed or exported in a variety of formats.
	Click this button to open help.
	Click this button to close the screen.

## Example #1 – Reduce Over Formula

This example illustrates the effect of an Auto Transfer using the **Reduce Over-Formula** rule. In this example, client Advance System Designs has two lending products, a bulk A/R asset-based loan, and an

inventory-based loan, as shown in the following illustration.

Description	Gross collateral	Eligible collateral	Net collateral	Limit	Available	Balance	Excess/Deficit
Advance Systems Design	2,874,436.89	2,746,304.35	2,000,234.37	1,750,000.00	1,345,000.00	1,340,096.65	4,903.35
Advanced System Design	1,205,877.79	1,135,877.79	965,496.12	750,000.00	745,000.00	727,500.02	17,499.98
Advanced Systems Design (INV)	1,668,559.10	1,610,426.56	1,034,738.25	600,000.00	600,000.00	612,596.63	(12,596.63)

#### NOTE

The first facility has an Excess of \$17,499.98, while the Inventory facility has a deficit of \$12,596.63.

The Facility Auto Transfer screen is set up to transfer excess from Advance System Designs to pay down any Deficit in Advance System Designs (INV):

Facility Auto Transfer from ABL2 Client (ABL2) - ABL2 Facility

From facility: Advanced System Design

To facility: Advanced Systems Design (AR2) / Advanced Systems Design (INV)

Priority: 1 Rule: Reduce Over-Formula

☐ Ignore Max Transfer Amount

Loan Balance Transfer Option: Any

Last Evaluated:  Days To Hold Transfer: 0

Last Processed:

From Debit: 2000 - Loan Balance To Debit: 2010 - Transfer

From Credit: 2010 - Transfer To Credit: 2000 - Loan Balance

From Currency Type: USD Schedule Interval: Periodic

To Currency Type: USD Periodic Interval: 2 Days

Conversion Rate: 1 Evaluation Start Date: 4/24/2020

Day of the Week: Select A Day

Day of the Month: 0

The effect of the transfer will be to pay \$12,596.63 from the Advanced System Design facility's Excess to reduce the Advanced System Design (INV) facility's Deficit to zero. This raises the balance of Advanced System Design to \$740,396.65, reduces Advance Systems Design (INV) Deficit to zero and reduces the balance the same amount, as shown next:

#### NOTE

The amount paid is the lesser of the From facility's excess or the absolute value of the deficit of the To facility.

Description	Gross collateral	Eligible collateral	Net collateral	Limit	Available	Balance	Excess/Deficit
Advance Systems Design	2,874,436.89	2,746,304.35	2,000,234.37	1,750,000.00	1,345,000.00	1,340,096.65	4,903.35
Advanced System Design	1,205,877.79	1,135,877.79	965,496.12	750,000.00	745,000.00	740,396.65	4,903.35
Advanced Systems Design (INV)	1,668,559.10	1,610,426.56	1,034,738.25	600,000.00	600,000.00	600,000.00	0.00

## Example #2 – Reduce Secondary Loan Balance

This example illustrates the effect of an Auto Transfer using the **Reduce Secondary Loan Balance** rule. This transfers funds from the Excess of the From facility to pay down the loan balance of the To facility. In this example, client Dockers, Inc. has two lending products, a bulk A/R asset-based loan, and an inventory-based loan, as shown in the following illustration.

Description	Gross collateral	Eligible collateral	Net collateral	Limit	Available	Balance	Excess/Deficit
Dockers, Inc.	3,383,447.48	3,234,547.47	1,897,979.36	3,000,000.00	969,305.19	936,831.16	32,474.03
Dockers, Inc.	1,530,630.98	1,496,730.97	823,365.48	600,000.00	576,366.39	544,017.24	32,349.15
Dockers, Inc. (INV)	1,852,816.50	1,737,816.50	1,074,613.88	400,000.00	392,938.80	392,813.92	124.88

### NOTE

The From facility has an Excess of \$32,349.15. In this example, the excess is used to pay down the balance of the To facility. Below is an illustration of the Facility Auto Transfer screen set up for this transfer:

Facility Auto Transfer from ABL2 Client (ABL2) - ABL2 Facility

From facility: Dockers, Inc.

To facility: Dockers, Inc. (ARS) / Dockers, Inc. (INV)

Priority: 1 Rule: Reduce Secondary Loan Balance

☐ Ignore Max Transfer Amount

Loan Balance Transfer Option: Any

Last Evaluated:

Last Processed:

Days To Hold Transfer: 0

From Debit: 2000 - Loan Balance

From Credit: 2010 - Transfer

To Debit: 2010 - Transfer

To Credit: 2000 - Loan Balance

From Currency Type: USD

To Currency Type: USD

Conversion Rate: 1

Schedule Interval: Periodic

Periodic Interval: 2 Days

Evaluation Start Date: 4/24/2020

Day of the Week: Select A Day

Day of the Month: 0

The effect of the transfer will be to decrease the balance of the To Facility by the \$32,349.15 available from the From Facility's Excess, and increase the balance of the From Facility by the same amount, as shown in the following illustration:

### NOTE

The amount paid is the lesser of the From facility's excess or the absolute value of the balance of the To facility.

Description	Gross collateral	Eligible collateral	Net collateral	Limit	Available	Balance	Excess/Deficit
Dockers, Inc.	3,383,447.48	3,234,547.47	1,897,979.36	3,000,000.00	969,305.19	936,831.16	32,474.03
Dockers, Inc.	1,530,630.98	1,496,730.97	823,365.48	600,000.00	576,366.39	576,366.39	0.00
Dockers, Inc. (INV)	1,852,816.50	1,737,816.50	1,074,613.88	400,000.00	392,938.80	360,464.77	32,474.03

## Example #3 – NFE

This example illustrates the effect of an Auto Transfer using the **NFE** rule. This transfers funds from the NFE of the From facility to pay down the NFE balance of the To facility. In this example, client NFE Transfer Test Client, Inc. (TO) has an NFE balance of \$5,000.

Facility Description	Currency T...	Gross Collateral	Inelig Collateral	Eligible Collateral	Net Collateral	Limit	Available	Balance	Excess/Deficit	Client CAP Space
Purchase Facility	USD	20,000.00	0.00	20,000.00	16,000.00	0.00	(233.33)	5,000.00	(5,233.33)	(5,000.00)

### NOTE

The From facility will pay down the NFE balance of the To facility. Below is an illustration of the Facility Auto Transfer screen set up for this transfer.

Facility Auto Transfer from test client from (T1) - Purchase Facility

From facility: Purchase Facility

To facility: NFE Transfer Test Client, Inc. (To) (AHTEST) / Purchase Facility

Priority: 0 Rule: NFE

☐ Ignore Max Transfer Amount

Loan Balance Transfer Option: Any

Last Evaluated: Days To Hold Transfer: 0

Last Processed:

From Debit: 1000 - Loan Balance

From Credit: 2001 - Alt UCC

From Currency Type: USD

To Currency Type: USD

Conversion Rate: 1

To Debit: 2001 - Alt UCC

To Credit: 1000 - Loan Balance

Schedule Interval: None

Periodic Interval: 0 Days

Evaluation Start Date:

Day of the Week: Select A Day

Day of the Month: 0

The effect of the transfer will be to decrease the NFE balance of the To facility by the \$5,000 from the From Facility's NFE and increase the From Facility's NFE balance by the same amount as shown in the following illustration.

Client No	Client Name	Factoring NFE	Held Funds	Total Funds Employed	Total Balance Due	Current	1-30	31-60	61-90
AHTEST2	NFE Transfer - AH TEST	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



Client No	Client Name	Factoring NFE	Held Funds	Total Funds Employed	Total Balance Due	Current	1-30	31-60	61-90
RKTEST	NFE Transfer Test Client, Inc. (From)	9,000.00	0.00	9,000.00	0.00	0.00	0.00	0.00	0.00

## Example #4 – NFE Net Change

This example illustrates the effect of an Auto Transfer using the **NFE Net Change** rule. This transfers funds from the NFE of the From facility to pay down the NFE balance of the To facility. In this example, client My NFE net change 1 has an NFE Net Change of \$5,000.

Facility Information - Purchase Facility\My NFE net change1

Client Name: My NFE net change1  
 Name: Purchase Facility  
 Currency: USD ☐ Term Loan  
 Acct Group: INV ☐ Inactive  
 Preference: Print  
 Loan Number:  
 Category:

**Facility Summary**  
 Gross Collateral: 5,000.00 Fee Reserve: 0.00  
 Eligible Collateral: 0.00 Facility Reserve: ---  
 Net Collateral: 0.00 Letter of Credit: ---  
 Current Limit: 0.00  
**Lower of Net or Limit:** 0.00  
**Available:** -430.36  
**Balance:** 18,000.00  
**Excess/Deficit:** -18,430.36  
**Client CAP Space:** -18,000.00

**Ledger**  
 From: 6/2/2020 To: 7/7/2020 Refresh

Post Date	Stmt Date	Type	Status	Amount	Balance	Description
7/2/2020		Factoring Res...	Processed	5,000.00	18,000.00	Reserve Release
7/2/2020		Transfer Recvd	Pending	-5,000.00	13,000.00	Auto Transfer

Trans Audit Void Select New Action New View  
 Save Cancel Refresh Audit Print Help

### NOTE

The From facility will pay down the NFE Net Change of the To facility. Below is an illustration of the Facility Auto Transfer screen set up for this transfer.

Facility Auto Transfer from My NFE Net change2 (MNCG2) - Purchase Facility

From facility: Purchase Facility

To facility: My NFE net change1 (MNCG1) / Purchase Facility

Priority: 0 Rule: NFE Net Change

☐ Ignore Max Transfer Amount

Loan Balance Transfer Option: Any

Last Evaluated: 7/2/2020 Days To Hold Transfer: 0

Last Processed: 7/2/2020

From Debit: 1000 - Loan Balance To Debit: 2001 - Alt UCC

From Credit: 2001 - Alt UCC To Credit: 1000 - Loan Balance

From Currency Type: USD To Currency Type: USD

Conversion Rate: 1

Schedule Interval: None

Periodic Interval: 0 Days

Evaluation Start Date:

Day of the Week: Select A Day

Day of the Month: 0

The effect of the transfer will be to decrease the NFE balance of the To facility by the \$5,000 from the From Facility's NFE and increase the From Facility's NFE balance by the same amount as shown in the following illustration.

Client No	Client Name	Factoring NFE	Held Funds	Total Funds Employed	Total Balance Due	Current	1-30	31-60	61-90
MNCG1	My NFE net change1	13,000.00	0.00	13,000.00	5,000.00	0.00	0.00	0.00	5,000.00
MNCG2	My NFE Net change2	5,000.00	0.00	5,000.00	0.00	0.00	0.00	0.00	0.00

## Example #5 – TFE

This example illustrates the effect of an Auto Transfer using the TFE rule. This transfers funds from the TFE of the From facility to pay down the TFE balance of the To facility. In this example, client M.A. Associates has a TFE balance of \$1,000.

CADENCE Client List

Scroll: ma Client List is filtered

Client Name	Client No	A/E	Office	Factoring NFE	Held Funds	Total Funds Employed	Total Balance Due	Current	1-30
M.A. ASSOCIATES	11915	JERHARD	STAR FUNDING	1,676.57	676.57	1,000.00	117,824.18	0.00	0.00

### NOTE

The From facility will pay down the TFE balance of the To facility. Below is an illustration of the Facility Auto Transfer screen set up for this transfer.

Facility Auto Transfer from MALOR & COMPANY INC. (12023/02) - Factoring

From facility: Factoring

To facility: M.A. ASSOCIATES (11915) / Factoring

Priority: 0 Rule: TFE

☐ Ignore Max Transfer Amount

Loan Balance Transfer Option: Any

Last Evaluated: 6/12/2020 Days To Hold Transfer: 0

Last Processed: 6/12/2020

From Debit: 261000 - Due To Factoring Clients To Debit: 99999 - Transfer Clearing Account

From Credit: 99999 - Transfer Clearing Account To Credit: 261000 - Due To Factoring Clients

From Currency Type: USD Schedule Interval: None

To Currency Type: USD Periodic Interval: 0 Days

Conversion Rate: 1 Evaluation Start Date:

Day of the Week: Select A Day

Day of the Month: 0

The effect of the transfer will be to decrease the TFE balance of the To facility by the \$1,000 from the From Facility's TFE and increase the From Facility's TFE balance by the same amount as shown in the following illustration.

CADENCE Client List

Scroll: Client List is filtered

Client Name	Client No	A/E	Office	Factoring NFE	Held Funds	Total Funds Employed	Total Balance Due	Current	1-30
M.A. ASSOCIATES	11915	JERHARD	STAR FUNDING	676.57	676.57	0.00	117,824.18	0.00	0.00

CADENCE Client List

Scroll: Client List is filtered

Client Name	Client No	A/E	Office	Factoring NFE	Held Funds	Total Funds Employed	Total Balance Due	Current	1-30
MALOR & COMPANY INC.	12023/02	JERHARD	STAR FUNDING	82,790.59	0.00	82,790.59	11,460.00	0.00	0.00

## Example #6 – TFE Net Change

This example illustrates the effect of an Auto Transfer using the **TFE Net Change** rule. This transfers funds from the TFE of the From facility to pay down the TFE balance of the To facility. In this example, client Bob Conley OP has a TFE Net Change of \$1,000.

Facility Information - Factoring\BOB CONLEY OP LLC

Client Name: BOB CONLEY OP LLC

Name: Factoring

Currency: USD

Acct Group: STAR

Preference: Email

Loan Number:

Category:

☐ Term Loan

☐ Bulk Purchase

☐ Inactive

Facility Summary

Gross Collateral: 5,000.00

Eligible Collateral: 5,000.00

Net Collateral: 4,000.00

Current Limit: 2,000,000.00

Lower of Net or Limit: 4,000.00

Client CAP Space: 1,998,440.15

Fee Reserve: 0.00

Facility Reserve: ---

Letter of Credit: ---

Available: 4,000.00

Balance: 1,559.85

Excess/Deficit: 2,440.15

Ledger

From: 5/13/2020

To: 6/17/2020

Refresh

Post Date	Stmt Date	Type	Status	Amount	Balance	Description
5/31/2020		Factoring St...	Processed	0.48	93.02	NFE Fee
6/1/2020		Check	Processed	416.67	509.69	11955 MINIMUM COMMISSI...
6/1/2020		Check	Processed	0.16	509.85	11955 OA FEE MAY
6/12/2020		Factoring Re...	Processed	1,500.00	2,009.85	Reserve Release
6/12/2020		Transfer Re...	Processed	-1,500.00	509.85	Auto Transfer
6/12/2020		Bill Of Sale	Processed	200.00	709.85	
6/12/2020		Factoring Re...	Processed	120.00	829.85	Reserve Release
6/12/2020		Transfer Re...	Processed	-270.00	559.85	Auto Transfer
6/12/2020		Factoring Re...	Processed	1,000.00	1,559.85	Reserve Release

Trans Audit

Void

Select New Action

New

View

Save

Cancel

Refresh

Audit

Print

Help

### NOTE

The From facility will pay down the TFE Net Change of the To facility. Below is an illustration of the Facility Auto Transfer screen set up for this transfer.

Bulk Collaterals User Guide  
Facility Auto Transfer

124

© 2022 Jack Henry & Associates, Inc. ®  
FactorSoft™  
v4.7

jh

Facility Auto Transfer from BLUE HEAVEN HOSIERY CO. (5029) - Factoring

From facility: Factoring

To facility: BOB CONLEY OP LLC (11955) / Factoring

Priority: 0 Rule: TFE Net Change

☐ Ignore Max Transfer Amount

Loan Balance Transfer Option: Any

Last Evaluated: 6/12/2020 Days To Hold Transfer: 0

Last Processed: 6/12/2020

From Debit: 261000 - Due To Factoring Clients To Debit: 99999 - Transfer Clearing Account

From Credit: 99999 - Transfer Clearing Account To Credit: 261000 - Due To Factoring Clients

From Currency Type: USD

To Currency Type: USD

Conversion Rate: 1

Schedule Interval: None

Periodic Interval: 0 Days

Evaluation Start Date:

Day of the Week: Select A Day

Day of the Month: 0

The effect of the transfer will be to decrease the TFE balance of the To facility by the \$1,000 from the From Facility's TFE and increase the From Facility's TFE balance by the same amount as shown in the following illustration.

CADENCE Client List

Scroll: [bob] Client List is filtered

Client Name	Client No	A/E	Office	Factoring NFE	Held Funds	Total Funds Employed	Total Balance Due	Current	1-30
BOB CONLEY OP LLC	11955	JERHARD	STAR FUNDING	559.85	50.00	509.85	5,000.00	5,000.00	0.00

CADENCE Client List

Scroll: [ ] Client List is filtered

Client Name	Client No	A/E	Office	Factoring NFE	Held Funds	Total Funds Employed	Total Balance Due	Current	1-30
BLUE HEAVEN HOSIERY CO.	5029	JERHARD	STAR FUNDING	8,428.85	0.00	8,428.85	14,667.40	0.00	0.00

## Facility Information – Collaterals Panel

The Collaterals panel displays a list of all collateral entities associated with the facility.

Description	Type	Gross Collateral	Available	Adv Rate	Avail Limit
Accounts Receivable	Bulk A/R	209,197.84	167,066.27	80.00	250,000.00
Inventory	Inventory	365,896.00	149,571.04	***	150,000.00

New
View

Field	Description
(Grid)	<p>Displays each additional term definition as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Description:</b> The description of the additional terms.</li> <li>• <b>Type:</b> The collateral type. For Bulk Collaterals, the type is selected on the New Collateral screen when the collateral is created.</li> <li>• <b>Gross collateral:</b> Displays the total book value of the asset as reported by the client.</li> <li>• <b>Available:</b> Displays the sum total of the available collateral supporting the facility.</li> <li>• <b>Adv rate:</b> Displays the advance rate for the collateral.</li> <li>• <b>Avail limit:</b> Displays the loan limit for the facility.</li> </ul>
New	Click this button to add a new additional term to the facility. The collateral Information screen opens to allow entry of a new collateral.
View	Select an existing line-item from the grid and click this button to view and/or edit the collateral on the Collateral Information screen.

## Facility Information – Contacts Panel

The Contacts panel of the Facility Information screen displays a list of the facility's individual contacts, such as an executive or controller who can make financial decisions, or an office manager who can handle inquiries. Each entry includes action options that indicate the level of authority that the contact possesses.

The screenshot shows a web application window titled "Contacts". Inside, there is a table with the following columns: Name, Phone, Extension, Auth, Attn, and Guar. The first row contains the data: Lenina Crowne, (205) 555-9897, and three checkboxes under the Auth, Attn, and Guar columns, all of which are checked. Below the table, there are three buttons: New, View, and Delete.

Field	Description
(Grid)	<p>Displays each attached document as a line-item with the following data:</p> <ul style="list-style-type: none"><li>• Name: The contact's first and last names.</li><li>• Phone: The contact's primary phone number.</li><li>• Extension: The contact's primary phone number extension.</li><li>• Auth: Indicates whether the contact has authority within the client organization; for example to sign off or verify invoices.</li><li>• Attn: Indicates whether the contact's fax or email address is included when sending notices, reports, or statements.</li><li>• Guar: Indicates that the contact is the guarantor of the customer/debtor organization.</li></ul>
New	Click this button to create a new contact for the facility. The Contact Information screen opens to allow entry of a new contact.
View	Select an existing contact from the grid and click this button to view and/or edit







Field	Description
	the contact on the Contact Information screen.
Delete	Select an existing contact from the grid and click this button to remove the contact from the facility record.



## Contact Information Dialog

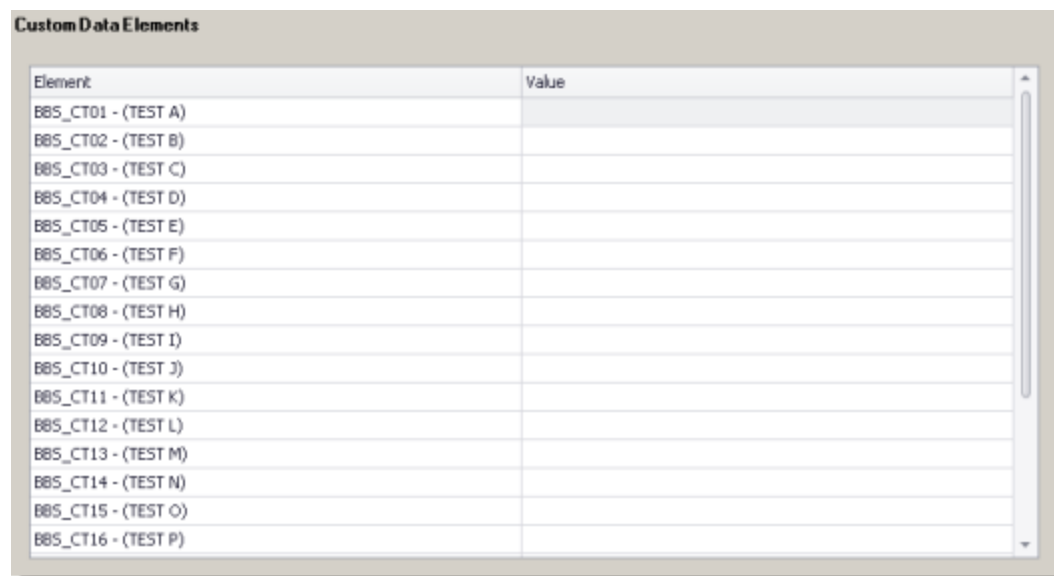
The Contact Information screen is accessed from the Contacts panel of the Facility Information screen and is used to add, edit or deactivate contacts for the facility. This screen is intended to be used to record contact information for the facility if that contact has not been previously recorded in FactorSoft. Once the contact's information has been saved, the contact is displayed on the Contact panel for the Facility Information screen.

Field	Description
Company	Displays the client name of the client for the facility.
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.
Authority	Select this option to indicate that the contact has authority to make decisions about the facility.

Field	Description
Attention	Select this option to include the contact's fax or email address when sending notices, reports, or statements.
Guarantor	Select this option to indicate that the contact is the guarantor for the facility.
Ownership (%)	Enter the percentage of ownership in the client business that the contact has, if applicable.
Email	Enter the email address for the facility contact.
Comments	Enter additional contact related information as required.
Inactivate	Select this option to indicate that the contact is no longer active for the facility.
	Click this button to edit an existing contact.
	Click this button to save changes to a contact.
	Click this button to undo unsaved changes to the contact.
	Click this button to open the Audit screen to view audit history for the contact.
	Click this button to generate a preview of the Contact Information screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Facility Information – Custom Data Elements Panel

The Custom Data Element Panel displays a grid of all the data elements set up in the Miscellaneous Data Elements table for the Facility Information Screen, and allows you to create a value for any of these elements for the facility.



The screenshot shows a window titled "Custom Data Elements". Inside is a table with two columns: "Element" and "Value". The "Element" column lists 16 items, each labeled as "BBS\_CT" followed by a number in parentheses (e.g., "BBS\_CT01 - (TEST A)"). The "Value" column is empty for all rows. The table has a scrollbar on the right side.

Column	Description
Element	Displays the element name as defined on the Miscellaneous Data Elements table.
Value	<p>Set a value for the data element in this column. To set a value:</p> <ul style="list-style-type: none"><li>• Click the Edit (pencil) button on the Facility Information screen</li><li>• Click in the Value column for the desired Element</li><li>• Enter the desired value</li><li>• Click the Save (disk) button</li></ul>

## Facility Information – Deferred Revenue Panel

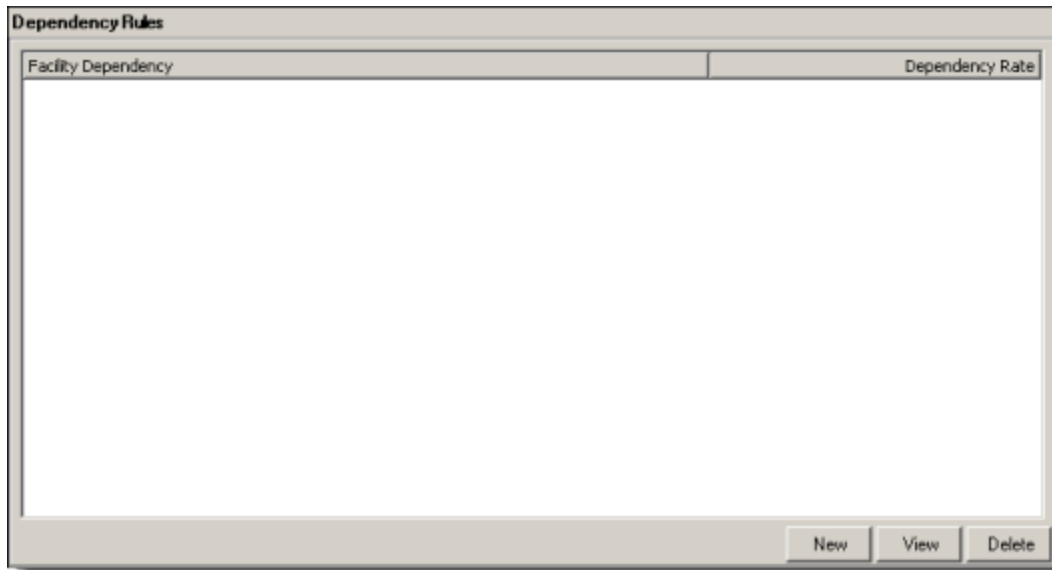
This panel displays deferred revenue items recorded for the facility, and allows payout of the deferred revenue balance. Deferred revenue items can be set up for the facility from the New Adjustment Transaction or New Disbursement Transaction.

The screenshot shows a software window titled "Deferred Revenue". Inside the window is a table with the following columns: "Post Date", "Journal #", "Earning Account", "Amount", "Balance", "Frequency", and "Accrual". The table is currently empty. Below the table, there is a button labeled "Payout Remaining Balance".

Field	Description
(Grid)	<p>Displays each deferred earnings for a release for the client .as a line item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Post Date:</b> displays the post date of the release transaction on which the deferred revenue items were created</li> <li>• <b>Journal#:</b> displays the journal number of a paid deferred revenue item</li> <li>• <b>Earning:</b> displays the account number of the Move to Account for the deferred revenue item</li> <li>• <b>Amount:</b> displays the original amount of the deferred revenue item</li> <li>• <b>Balance:</b> displays the remaining balance of the deferred revenue item</li> <li>• <b>Frequency:</b> displays the Frequency selected for the deferred revenue item</li> <li>• <b>Next Accrual:</b> displays the next accrual date for the deferred earnings based on the Deferral Information entered for the deferred revenue item</li> </ul>
Payout Remaining Balance	Click this button to manually payout the remaining deferred revenue for the selected item to the revenue account.

## Facility Information – Dependency Rules Panel

The Facility Dependency feature is used to calculate the loan limit for one facility (the “dependent” facility) based on a percentage of the current loan balance of another facility (the “dependency” facility) within the same client relationship.

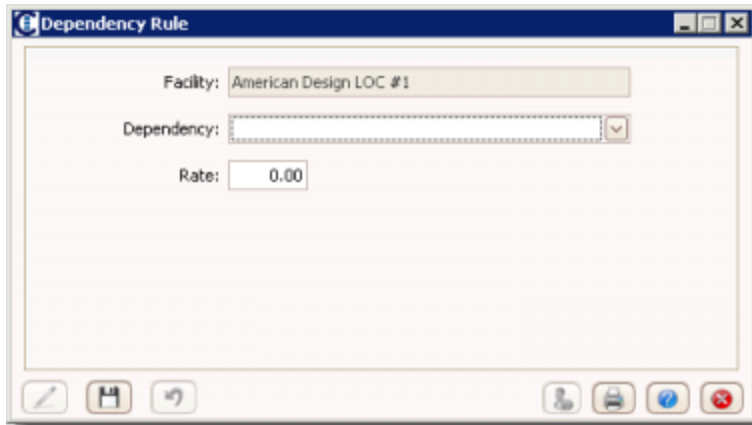








The screenshot shows a software window titled "Dependency Rules". Inside the window, there is a large empty table with two columns: "Facility Dependency" and "Dependency Rate". Below the table, there are three buttons: "New", "View", and "Delete".

Element	Description
Facility dependency	Displays the dependency name as defined on the Dependency Rule screen.
Dependency rate	Displays the dependency rate defined for the dependency rule on the Dependency Rule screen.
New	Click this button to add a new dependency rule. A blank Dependency Rule screen opens to allow entry of a new rule.
View	Select an existing dependency rule from the grid and click this button to view and/or edit the rule on the Dependency Rule screen.
Delete	Select an existing dependency rule from the grid and click this button to permanently delete the rule.

## Dependency Rule Dialog

This screen is used to select the dependency facility for a dependent facility, and establish the dependency rate.



Field	Description
Facility	Displays the facility name of the selected facility. This is the dependent facility to which the dependency rule applies.
Dependency	Select the dependency facility whose current balance is used to calculate the loan limit for the dependent facility.
Rate	Enter the percentage of the dependency facility's current balance used to calculate the loan limit for the dependent facility. Note that the Rate can be greater than 100%.
	Click this button to edit an existing dependency rule.
	Click this button to save a dependency rule.
	Click this button to undo unsaved changes to the dependency rule.
	Click this button to open the Audit screen to view audit history for the dependency rule.
	Click this button to generate a preview of the Dependency Rule screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Example

In this example, a dependency for the facility American Design LOC #2 is created based on a percentage of the Current Loan Balance of American Design LOC #1. Notice that the loan Limit established is \$1,500,000.00 for the dependent facility American Design LOC #2, and that the current loan Balance of the dependency facility American Design LOC #2 is \$1,942,640.26.

Description	Gross collateral	Eligible collateral	Net collateral	Balance	Available	Excess/Deficit	Limit
American Design Corp.	9,911,794.13	9,467,429.13	5,374,314.76	4,231,824.22	4,872,534.46	640,710.24	5,000,000.00
American Design LOC #4	1,800,000.00	1,800,000.00	900,000.00	773,791.95	750,000.00	(23,791.95)	750,000.00
American Design LOC #3	736,464.36	727,099.36	622,534.46	625,392.19	622,534.46	(2,857.73)	1,000,000.00
American Design LOC #2	4,600,000.00	4,250,000.00	1,565,000.00	890,000.00	1,500,000.00	610,000.00	1,500,000.00
American Design LOC #1	2,775,329.77	2,690,329.77	2,206,700.30	1,942,640.00	2,000,000.00	57,359.92	2,000,000.00

When the dependency rule is created and applied, the Dependency Rules profile in the Facility Information screen will show a line item for the new rule, and the Current limit field displays the new limit, based on the percentage of the loan balance of the dependency facility.

Facility Information For American Design Corp. (AMER)

Facility Name: American Design LOC #2  
Currency: United States Do...  
Reserve: 0.00  
Inactive: ☐ Terms Loan: ☐  
Acct group: Standard ABL Test  
Preference: Print  
Available: 971,320.04  
Balance: 890,000.00

Limits  
Loan limit: 1,500,000.00  
Current limit: 971,320.04  
Established: May 07, 2008  
Decrease by:   
Interval:   
Amortize from: May 07, 2008

Additional terms  
Address  
Collaterals  
Contacts  
Fee Reserve  
Ledger  
Statements  
Statement terms  
Custom Data Elements  
Dependency rules  
Documents  
Events

Dependency rules  
Facility dependency  
American Design LOC #1  
Dependency rate: 50.0000

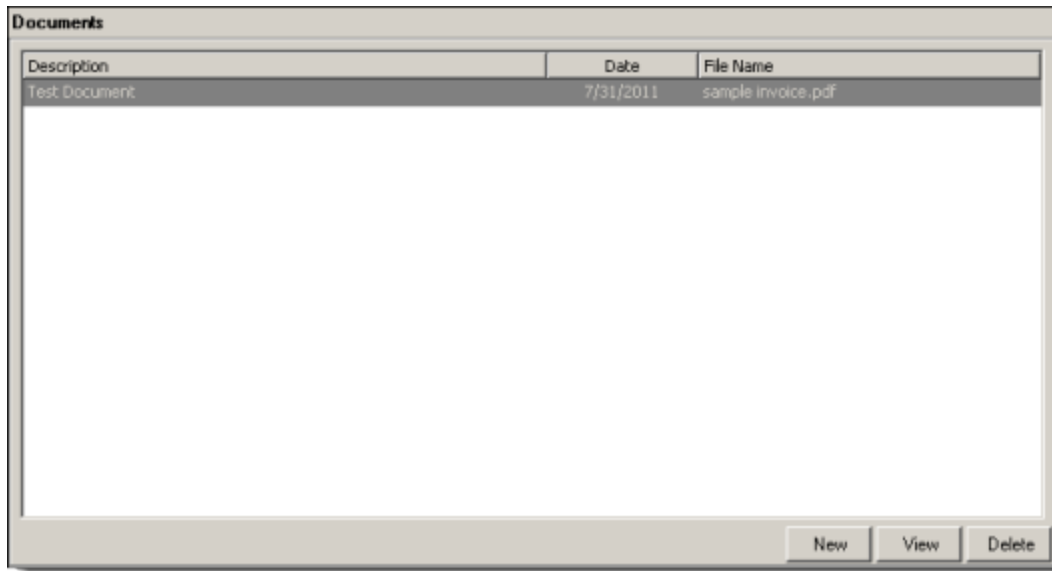
The adjusted Limit is also displayed on the Client List, as shown below. The new limit for the example is  $\$1,942,640.08 \times 0.50 = \$971,320.04$ .

Client List (F3)									Facility Information
Description	Gross collateral	Eligible collateral	Net collateral	Balance	Available	Excess/Deficit	Limit		
American Design Corp.	9,911,794.13	9,467,429.13	5,374,314.76	4,231,824.22	4,343,854.50	112,030.28	5,000,000.00		New Accrual Posting
American Design LOC #4	1,800,000.00	1,800,000.00	900,000.00	773,791.95	750,000.00	(23,791.95)	750,000.00		New Adjustment
American Design LOC #2	4,600,000.00	4,250,000.00	1,565,000.00	890,000.00	971,320.04	81,320.04	971,320.04		New Claimed Cash Posting
American Design LOC #3	736,464.36	727,099.36	622,534.46	625,392.19	622,534.46	(2,857.73)	1,000,000.00		New Collateral
American Design LOC #1	2,775,329.77	2,690,329.77	2,286,780.30	1,942,640.08	2,000,000.00	57,359.92	2,000,000.00		New Disbursement
									New Payment
									New Transfer



## Facility Information – Documents Panel

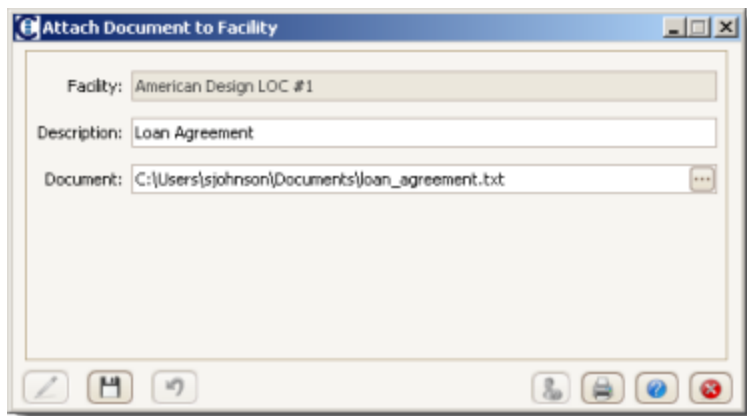
The **Document** panel is used to attach and view facility-related documents to the facility.










Field	Description
(Grid)	<p>Displays each attached document as a line-item with the following data:</p> <ul style="list-style-type: none"><li>• <b>Description:</b> The document description entered for the document on the Attach Document to Facility screen.</li><li>• <b>Date:</b> The FactorSoft processing date on which the document was attached to the facility.</li><li>• <b>File name:</b> The actual file name of the attached document.</li></ul>
New	Click this button to attach a document to the facility. The Attach Document to Facility screen opens to allow searching and attaching a new document.
View	Select an existing document from the grid and click this button to view and/or edit the document attachment on the Attach Document to Facility screen.
Delete	Select an existing document from the grid and click this button to remove the attached document from the facility record. This does <u>not</u> delete the document from its source directory.

## Attach Document to Facility

Use the Attach Document screen to attach documents (such as word documents, spreadsheets, images, etc.) to a facility record. This screen is accessed from the Document panel of the Facility Information screen.

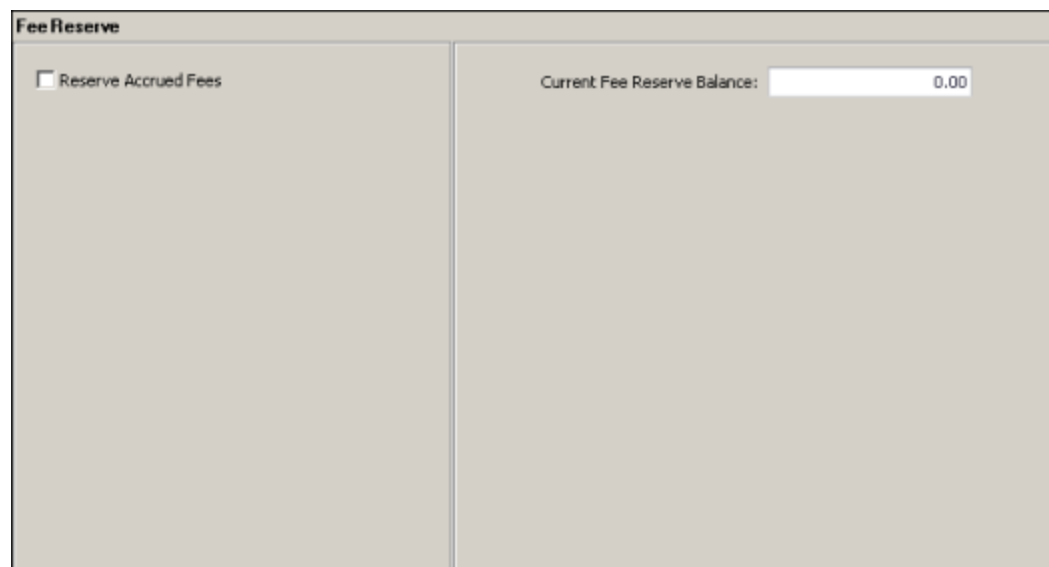


Field	Description
Facility	Displays the facility to which the document will be attached.
Description	Enter a description of the document to assist in identifying it in the Document panel grid.
Document	Displays the path and document to which you have browsed to attach to the facility.
	Displays a browser screen that you can use to navigate to the document to attach to the facility.
	Click this button to edit an existing attachment.
	Click this button to save an attachment.
	Click this button to undo unsaved changes to the attachment.
	Click this button to open the Audit screen to view audit history for the attachment.
	Click this button to generate a preview of the Attach Document to Facility screen, which can be printed or exported in a variety of formats.

Field	Description
	Click this button to close the screen.

## Facility Information – Fee Reserve Panel

The Fee Reserve panel provides the option to reserve the daily statement fees accrued from facility availability. Each day the fees accrued for the period are calculated to determine the reserve amount.



Field	Description
Reserve accrued fees	<p>Select this option to reserve accrued fees for the facility. Beginning with the next date change, reserve is re-calculated daily for fees accrued in the current billing period to date. The net effect of this feature is that:</p> <ul style="list-style-type: none"><li>• the daily reserve value decreases availability</li><li>• reserve resets to zero on each statement generation</li></ul> <p>To calculate reserves, all fee types associated with the periodic billing statements are converted to a daily amount and multiplied by the number of days into the current billing cycle.</p>
Current fee reserve balance	When <b>Reserve Accrued Fees</b> is enabled for the facility, this field displays the current fee reserve for the facility.

### NOTE

Interest is calculated daily on statement generation. Interest is calculated for the date range, which is the beginning of the billing cycle to the last end-of-day.

Fees are calculated as total of all other fees divided by the number of days in the billing period and multiplied by the number of completed days in the current billing cycle.

The fee reserve reduces the **Available** balance amount at the facility level.

## Facility Information – Funding Instructions Panel

The Funding Instructions panel is used to override the lender-level instructions on the ClientWeb Advance Request panel.



Field	Description
Funding instructions	Enter free-form text instructions. You can create texts of any length, and create line breaks using the Enter key.

## Facility Information – Facility Groups Panel

The facility Groups panel lists the Client Groups created in the Client Group Table. Use this panel to set values in the Group Code(s) for the facility to allow you to generate reports based on group codes and group values.

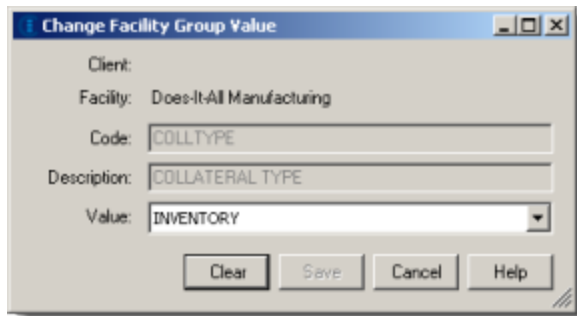
Group	Description	Value
GRADE	Risk Rating Grade	---
PROD	Product Code	---
COLLTYPE	COLLATERAL TYPE	INVENTORY

Edit

Field	Description
Edit	Click this button to open the <a href="#">Change Facility Group Value</a> screen, which you can use to set the Value for the selected Client Group code for the facility.

## Change Facility Groups Dialog

The Change Facility Group Value screen is used to assign values to a group code for the facility selected in the Facility Information screen. You can also change or remove the group value using this screen.



Field	Description
Client	Displays the client name under which the facility is defined.
Facility	Displays the facility name.
Code	Displays the facility group code name of the group code selected in the Group panel of the Facility Information screen.
Description	Displays the facility group code description.
Value	Select the value to be associated with the facility group code for this facility. The group code values are defined on the Client Group Code table.
Clear	Click this button to clear the contents of the Value field.
Save	Click this button to complete the update to a facility group code
Cancel	Click this button to close the screen without saving.



## Facility Information – Ledger Panel


The Ledger panel of the Facility Information screen lists the facility's postings processed during the specified date range (current fiscal month by default).

**Ledger**

From: 12/16/2015 To: 1/20/2016 Refresh

Post Date	Stmt Date	Type	Status	Amount	Balance	Description
12/23/2015		Disbursement	Pending	150,000.00	924,648.98	Sample Funding
12/31/2015		Statement	Processed	0.00	924,648.98	
12/31/2015	12/31/2015	Accrual Pos...	Processed	44,902.75	969,551.73	
1/12/2016		Adjustment	Processed	150.01	969,701.74	COF
1/13/2016		Adjustment	Processed	150.00	969,851.74	COF
1/14/2016		Adjustment	Processed	150.00	970,001.74	COF
1/15/2016		Adjustment	Processed	150.00	970,151.74	COF

Trans Audit Void Select New Action New View

Field	Description
From	Select the starting posting date for postings to be displayed in the grid
To	Select the ending posting date for postings to be displayed in the grid.
	Click this button to display postings for the specified date range in the grid.
(Grid)	<p>Displays each posting as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Post Date:</b> the posting date of the transaction</li> <li>• <b>Stmt Date:</b> the statement date in which the posting occurred</li> <li>• <b>Type:</b> the transaction type</li> <li>• <b>Status:</b> the transaction status</li> <li>• <b>Amount:</b> the transaction amount</li> <li>• <b>Balance:</b> the facility balance after the transaction amount is applied</li> <li>• <b>Description:</b> the transaction description</li> </ul>
Trans Audit	Click this button to access the facility Audit screen directly for the selected

Field	Description
	transaction type. As there are not transaction posting screens for automatically-generated entries, this provides the capability to access audit entries for the loan transactions in FactorSoft that generate automatic transaction entries.
Void	<p>Select a line-item and click this button to void a ledger transaction.</p> <p>A confirmation message is displayed. Click <b>Yes</b> to void the transaction. The transaction is removed from the grid. In the case of a Claimed Cash Posting, both the Posting and associated Deposit are removed (although the deposit will still be visible in the Unclaimed Cash Deposit transaction screen). The voided transaction can be viewed in the Transaction Register.</p>
New	<p>Choose the transaction from the adjacent list and click this button to create a posting for the facility.</p> <ul style="list-style-type: none"> <li>• <a href="#">Accrual posting</a></li> <li>• <a href="#">Adjustment</a></li> <li>• <a href="#">Claimed cash posting</a></li> <li>• <a href="#">Disbursement</a></li> <li>• <a href="#">Purchase</a> (Bulk Purchase facility only)</li> <li>• <a href="#">Purchase Adjustment</a> (Bulk Purchase facility only)</li> <li>• <a href="#">Payment</a></li> <li>• <a href="#">Transfer</a></li> <li>• <a href="#">Statement Payment</a></li> </ul>
View	<p>Select an existing posting from the grid and click this button to view and/or edit the posting on the associated transaction screen.</p> <p>there is no transaction screen available for an Accrual Posting.</p>
Delete	Select an existing posting from the grid and click this button to delete the posting.

## Ledger Transactions – Accrual Posting

The Facility Posting screen displays fees and/or interest that have been accrued, but not yet processed, by a previously generated loan statement. The entry may be a single line item or multiple items depending on your fee structure.

This screen can be used to post full or partial fees to the loan balance. Posting the fee(s) lowers the fee balance by the posting amount and increases the outstanding loan balance.

Description	Stmt date	Post date	Balance	Projected b...	Post amount
Interest	6/30/2011	12/31/9998	8,829.72	0.00	8,829.72
Service Fees	6/30/2011	12/31/9998	10,091.11	0.00	10,091.11




Refresh Clear Post fees

Current balance: 2,018,222.78

Fee posting amount: 18,920.83

Projected balance: 2,018,222.78

Column	Description
Post date	Click the calendar button and select the posting date for the accrual posting from the calendar. The current FactorSoft processing date is used by default.
(Grid)	<p>Displays each posting as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Description:</b> the accrual type description</li> <li>• <b>Stmt date:</b> the statement date in which the interest or fee was accrued</li> <li>• <b>Post Date:</b> the posting date of the transaction</li> <li>• <b>Balance:</b> the balance available to post to the loan</li> <li>• <b>Projected balance:</b> the loan balance after the accrual is posted</li> <li>• <b>Post Amount:</b> enter the actual amount to post to the loan balance and clear from the accrued fee balance</li> </ul>

Column	Description
Refresh	Click this button to display updated data in the grid.
Clear	Clears the Post Amount column and moves the amount to the Projected Balance column. This allows the user to post selected fees and/or fee amounts.
Post fees	Click this button to post the Post Amount of the accrual items.
Current balance	Current balance of the loan prior to posting the accrual.
Fee posting amount	The sum total amount of the fees to be posted from the accrual line items.
Projected balance	The balance of the loan after the sum total of accrual items is posted.
	Click this button to open the Audit screen to view audit history for the posting.
	Click this button to generate a preview of the Facility Posting screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

#### NOTE

The accrual posting screen tracks the unpaid accrued fees that are not immediately posted to the loan at month end. For lines of credit, a lender may elect to calculate an interest statement at the end of the month and either post it directly to the loan or accrue it. Delaying the posting gives the client time after receiving the charges in a billing statement to plan on availability to absorb the charges. If this method is used, the lender sets a day in the month (usually the 10th) and the system posts the charges to the loan at the end of the designated day. This feature holds those charges until 1) the pre-determined day comes, or 2) a manual entry is generated clearing the item from accrued fees and posting it to the loan balance.

The Daily Transaction Journal (Transaction Summary) and the Trial Balance Report displays the fee postings processed during the course of the day. Refer to the FactorSoft Reports Guide for more information.

You can use the statement period ending date as the default posting date for Accrual Postings for a facility. To enable this function, set System Preference **Facility/Collateral Rules (Formerly Asset Based Lending)**, **Periodic statement generation**, **Use thru date to determine accrual post date** to **True**. If set to **False**, the actual statement generation date is used as the default posting date.

## Ledger Transactions – Facility Adjustment

Adjustments are journal entries that change, modify, or correct the current balance of the loan, but are not payments or disbursements. The transaction increases the loan balance by the amount posted with a positive entry and reduces the loan balance with a negative entry. For instance, the Facility Adjustment could be used to process a rebate on a fee that the client requests some time after the loan was issued and the original fee incurred.

### Deferred Revenue

The Facility Adjustment can be used to take a set adjustment amount against the loan balance up front as unrealized revenue, defer the revenue over a defined schedule, and realize the revenue over that schedule. For example, the lender may take a \$12,000 adjustment up front and defer the revenue by realizing \$1,000 per month for a year. The balance of the amount is held in a G/L account designated for deferred revenue.

On the first day, the adjustment transaction takes the amount from the loan balance and puts it into the accrual account (the account selected in the above-the-line Account field on the Facility Adjustment screen). This transactions debits the loan and credits the accrual account. At the frequency defined on the Deferral Information section of the Facility Adjustment screen, the periodic payment amount is deducted from the accrual account and credited to the Move to Account account specified in the Deferral Information section of the Facility Adjustment screen.

Facility Adjustment for Advanced System Design

Facility: Advanced System Design

Description: Deferred Revenue Account

Post date: July 31, 2011 Current balance: 742,097.89

G/L account: (114) - Deferred Revenue... Projected balance: 742,097.89

Amount:

Deferral Information:

Move to Account:







Frequency: No. of Payments: 0

Day of Week: Amount:

Day of Month: 0

Field	Description
Facility	Displays the name of the facility selected from the Facility Information screen.

Field	Description
Description	Enter a free-form text description of the adjustment transaction.
Post date	Select the posting date for the adjustment transaction.
Current balance	Displays the current loan balance of the facility prior to the adjustment.
G/L account	Select the G/L account to which to post the adjustment.
Projected balance	Displays a calculated projection of the facility balance after the transaction is completed.
Amount	Enter the adjustment amount.
Deferral Information - these fields are only available if the G/L Account is defined as a Deferred earnings account on the Standard tab of the Account Table in the Tables module.	
Move to Account	Select the account to which the deferred revenue is moved from the deferred revenue account.
Frequency	<p>Select the frequency with which the deferred revenue is moved to the Move to Account.</p> <ul style="list-style-type: none"> <li>• Manual: deferral repayment posting is posted manually by the user.</li> <li>• Weekly: deferral repayment posting is performed by the Engine weekly on the day selected in Day of the Week for the number of weeks selected in Number of Payments.</li> <li>• Monthly: deferral repayment posting is performed by the Engine monthly on the day entered in Day of the Month for the number of weeks selected in Number of Payments.</li> </ul>
No. of Payments	Enter the number of weekly or monthly payments by which to divide the Amount of the deduction to determine the amount of each repayment of the deferral.
Day of the Week	If the Frequency is Weekly, select the day of the week on which the Engine is to perform the deferral repayment.
Day of the Month	If the Frequency is Monthly, enter the day of the month on which the Engine is to perform the deferral repayment.
Amount	Displays the repayment amount, which is the Amount divided by the Number of Payments.

Field	Description
	Click this button to edit an existing adjustment.
	Click this button to save changes to a adjustment.
	Click this button to undo unsaved changes to the adjustment.
	Click this button to open the Audit screen to view audit history for the adjustment.
	Click this button to generate a preview of the Facility Adjustment screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.







## Ledger Transactions – Claimed Cash Posting

The Claimed Cash Posting transaction is used to transfer payments from an unclaimed cash holding account to the loan balance. The cash, which was previously received and posted to unclaimed cash instead of directly to the loan balance is claimed with the Claimed Cash Posting transaction as a reduction, or payment, to the loan balance.

Post Date	Ref #	Type	Amount	Balance
2/3/2011	test	Deposit	400.00	400.00
2/3/2011	testorder	Post to Loan	50.00	350.00
7/12/2011	test1	Post to Loan	50.00	300.00

Field	Description
Ref #	Enter a transaction identification number for the claimed cash posting.
Current balance	Displays the current unclaimed cash balance for the facility.
Post Date	Select the posting date for the claimed cash posting transaction.
Projected balance	Displays a calculated projection of the unclaimed cash balance after the transaction is completed.
Amount	Enter the claimed cash amount to be posted to the loan or net collections.
Collateral	Select the collateral to which to post the claimed cash posting. This field is only required when Post to net collections is selected in Effect on A/R.
Effect on A/R	Select the option that determines how the claimed cash posting is posted:



Field	Description
	<ul style="list-style-type: none"> <li>• None: apply the cash to the loan balance</li> <li>• Post to net collections: reduce the selected Collateral by the payment amount. The posting updates collateral value and availability in the same manner as when you create a Certificate and post the payment amount to Net Collections. The effect is that a system-created certificate will report the Net Collections as established by the claimed cash posting entry.</li> </ul>
(Grid)	<p>Displays each cash unclaimed cash deposit and posting transaction as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Date:</b> the posting date of the transaction</li> <li>• <b>Ref#:</b> the transaction identification number</li> <li>• <b>Type:</b> Deposit = cash posted to unclaimed cash via Unclaimed Cash Deposit transaction, Post to Loan = cash claimed from unclaimed cash and posted to loan</li> <li>• <b>Amount:</b> the transaction amount</li> <li>• <b>Balance:</b> the unclaimed cash balance after the transaction posted</li> </ul>
	Not available for claimed cash transactions.
	Click this button to save a claimed cash posting.
	Not available for claimed cash transactions.
	Click this button to open the Audit screen to view audit history for the claimed cash posting.
	Click this button to generate a preview of the Claimed Cash Posting screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Ledger Transactions – Disbursement Dialog

The Disbursement screen is accessed from the functions list of the Client List (with a facility selected) or from the Ledger panel of the Facility Information screen. The Disbursement screen is used to record the funding of the client loan, whether by check, wire, or other method, to a facility.

A System Preference allows disbursements with zero check amounts to be sent to the Manage Pending Transactions (F8) screen for approval, rather than automatically approving the disbursement. To enable this function, set System Preference **Facility/Collateral Rules (Formerly Asset Based Lending), Transactions, Send zero check amount disbursements to the Manage Pending Transactions (F8) to True**. Additionally, set System Preference **Facility/Collateral Rules (Formerly Asset Based Lending), Transactions, Always assign check number to ABL Disbursement when check amount equals zero to True** to allow the transaction to bypass the check writer process.







## Deferred Revenue

The Facility Disbursement Transaction can be used to take a set expense amount against the loan balance up front as unrealized revenue, defer the revenue over a defined schedule, and realize the revenue over that schedule. Alternately, offsetting expenses can be created to take the expense amount against a cash account. For example, the lender may take a \$12,000 adjustment up front and defer the revenue by realizing \$1,000 per month for a year. The balance of the amount is held in a G/L account designated for deferred revenue.

On the first day, the adjustment transaction takes the amount from the loan balance (or cash) and puts it into the accrual account (the account selected in the above-the-line Account field on the Facility Adjustment screen). This transaction debits the loan and credits the accrual account. At the frequency defined on the Deferral Information section of the Facility Adjustment screen, the periodic payment amount is deducted from the accrual account and credited to the Move to Account account specified in the Deferral Information section of the Facility Adjustment screen.

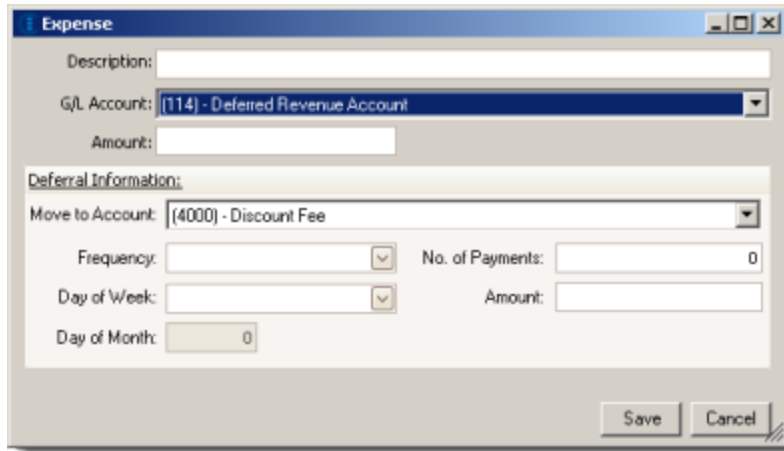
Field	Description
Facility Group	
Facility	Displays the name of the facility selected from the Facility Information screen.
Available collateral	The amount of the total collateral availability (less reserve) as calculated in the borrowing bases.
Loan balance	The amount of the current outstanding loan balance.
Pending	The amount of pending transactions against the facility.
Available to disburse	The total amount for the facility that is available to disburse to the client. This amount is the Available collateral, less any Pending transactions, and less the <b>Loan balance</b> .
Disbursement Group	
Bank acct	Select the bank account into which the disbursement is to be paid.
Payee	Enter the name to which the check is paid. Click the adjacent "Fill" button to populate the payee and address fields automatically. If the check is for a third party, enter the payee's name and address in the <b>Address</b> and <b>City</b> fields provided.

Field	Description
Address	Enter the payee street address. Two lines are available.
City	Enter the city, state, and ZIP/Postal Code components of the payee address in the provided fields.
Description	Enter any applicable transaction details. This information will be particularly useful when following an audit trail.
Post date	Select the transaction posting date.
Disburse	Enter the disbursement amount.
Paid on	Enter the date on which the disbursement occurred. This is the date on which the check was (or is to be) printed, or the wire was sent.
Expenses	The total amount of expenses entered in the Expenses grid is displayed here.
Check amount	The total check amount for the disbursement, which is the Disburse amount minus any expenses recorded in the Expense grid.
Collateral	Displays each available collateral for the facility as a line-item.
Expenses Group	
Expenses	<p>Displays any expenses, such as a transaction fee, as line-items in this grid with the following data.</p> <p>Note that expenses recorded against the disbursement are debited from the loan balance if a single expense entry is entered. The user can, however, enter two offsetting expense entries (one debit, one credit) to write an expense entry against a cash account. The entries will wash and remove the amount in the Expense field in the Disbursement group.</p> <ul style="list-style-type: none"> <li>• <b>Account:</b> the account to which the expense is to be posted</li> <li>• <b>Description:</b> the description for the associated account - the description can be over-typed if required to enter an expense description</li> <li>• <b>Amount:</b> the amount to be charged for the expense.</li> </ul>
New	Click this button to open the Expense screen, on which expense entries for the transaction are defined.
Edit	Select an existing expense line-item and click this button to open the item on the Expense screen, on which expense entries for the transaction can be edited.

Field	Description
Delete	Select an existing expense line-item and click this button to delete the item.
	Not available for Disbursement transactions.
	Click this button to save the disbursement. The transaction is placed in a 'Pending' status, and the disbursement is completed in the Managing Pending Transactions screen.
	Not available for Disbursement transactions.
Unprocess	<p>Click this button to unprocess approved or processed disbursements. This feature is available for current and prior day disbursement transactions, and is restricted to users with rights to Update Disbursements.</p> <p>To enable unprocessing, set the system preference Facility/Collateral Rules (Formerly Asset Based Lending), Transactions, Allow Unprocessing of disbursement transactions from prior dates to <b>True</b>. Also, the Security Role Facility/Collateral Rules (Formerly Asset Based Lending), Transactions, Allow unprocessing of disbursements must be set to <b>True</b> in the Security Role assigned to the user.</p>
	Click this button to open the Audit screen to view audit history for the disbursement.
	Click this button to generate a preview of the Disbursement screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Disbursement Expenses Dialog

The Expenses screen opens from the Disbursement screen, and is used to create expenses against a facility disbursement.



The screenshot shows the 'Expense' dialog box. It has a title bar with standard window controls. The fields include: 'Description:' (text input), 'G/L Account:' (dropdown menu showing '[114] - Deferred Revenue Account'), 'Amount:' (text input), and a 'Deferral Information:' section. This section contains: 'Move to Account:' (dropdown menu showing '[4000] - Discount Fee'), 'Frequency:' (dropdown menu), 'No. of Payments:' (text input showing '0'), 'Day of Week:' (dropdown menu), 'Amount:' (text input), and 'Day of Month:' (text input showing '0'). At the bottom right are 'Save' and 'Cancel' buttons.

Field	Description
Description	Enter any applicable distribution details. You can use this information for audit trail purposes.
G/L Account	Select the applicable distribution account from the list. The accounts are defined in the FactorSoft Accounts table.
Amount	Enter the distribution amount. Note that the check, wire or transfer amount entered on the Check Register screen must equal the sum of all distributions entered for the check.
Deferral Information - these fields are only available if the G/L Account is defined as a Deferred earnings account on the Standard tab of the Account Table in the Tables module.	
Move to Account	Select the account to which the deferred revenue is moved from the deferred earnings account.
Frequency	Select the frequency with which the deferred revenue is moved to the Move to Account.

Field	Description
	<ul style="list-style-type: none"> <li>Manual: deferral repayment is posted manually by the user.</li> <li>Weekly: deferral repayment is performed by the Engine weekly on the day selected in Day of the Week for the number of weeks selected in Number of Payments.</li> <li>Monthly: deferral repayment is performed by the Engine monthly on the day entered in Day of the Month for the number of weeks selected in Number of Payments.</li> </ul>
No. of Payments	Enter the number of weekly or monthly payments by which to divide the Amount of the deduction to determine the amount of each repayment of the deferral.
Day of Week	If the Frequency is Weekly, select the day of the week on which the Engine is to perform the deferral repayment.
Day of Month	If the Frequency is Monthly, enter the day of the month on which the Engine is to perform the deferral repayment.
Amount	Displays the repayment amount, which is the <b>Amount</b> divided by the Number of Payments.
Save	Click this button to save the expense definition and close the Expense screen.
Cancel	Click this button to close the screen without saving.


## Ledger Transactions – Payment Screen






The Payment screen is accessed from the Ledger panel of the Facility Information screen and is used to reduce the loan balance with funds received from various payment sources. The entry may be either a single payment or a batch of payments received in a lockbox. The payment is entered as a batch total and can be itemized.

Additionally, the **Post to net collection** option under **Effect on A/R** provides the opportunity to automatically reduce the collateral by the payment amount when the payment is posted.

Field	Description
Facility	Displays the name of the facility selected from the Facility Information screen.
Post date	Select the transaction posting date.
Ref #	Enter a transaction identification number. Typically the reference is a certificate number or a posting number.
Source	Select the payment source. The options in this list are set up in Check Source table.
Amount	Enter the total payment amount.  If this field is red-outlined, this indicates that detail entries in the Payment detail grid do not equal the total payment amount entered in this field.
Collateral	Select the accounts receivable borrowing base to which to post the payment. This field is only available if Post to net collection is selected under Effect on A/R.



Field	Description
Effect on A/R	<p>Select the option that determines the effect of the payment on the A/R balance:</p> <ul style="list-style-type: none"> <li>• None: pays down the loan balance</li> <li>• Reserve from availability: payment places a reserve against the collateral</li> <li>• Post to Net Collections: reduce the selected Collateral by the payment amount. The posting updates collateral value and availability in the same manner as when you create a certificate and post the payment amount to net collections. The effect is that a system created certificate will report the net collections as established by the payment posting entry.</li> </ul> <p>You can set a default Effect on A/R on payment transactions for loans containing A/R collateral types. Set System Preference Facility/Collateral Rules (Formerly Asset Based Lending), Transactions, Default "Effect on A/R" for Payment Postings to the desired value.</p> <p>The Effect on A/R functionality can allow a back-dated loan payment for a facility to affect the reserves or net collateral amount for the underlying collaterals. To utilize this option, set System Preference Facility/Collateral Rules (Formerly Asset Based Lending), Transactions, Allow post date on payment when effect on A/R is used to <b>True</b>. Note that the posting date for the collateral posting will always be the current FactorSoft processing date, and not the date of the facility loan payment.</p>
Payment details	<p>Record additional payment detail as line-items in this grid. For example, if you receive multiple checks from a lockbox, you can record each check separately in the Payment Details pane. These details are saved with the payment and are available for viewing.</p> <ul style="list-style-type: none"> <li>• <b>Date:</b> select the check/payment date</li> <li>• <b>Amount:</b> the detail payment amount</li> <li>• <b>Reference #:</b> the detail transaction identification number.</li> </ul> <p>When details are entered into the Payment details grid, the outline of the <b>Amount</b> field turns red until the sum of detail entries equals the total amount of the payment transaction entered in the <b>Amount</b> field. When the total of details equals the Amount, the outline changes to green.</p>
	Click this button to edit an existing payment.

Field	Description
	Click this button to save changes to a payment.
	Click this button to undo unsaved changes to the payment.
Void	<p>Click this button to void the payment transaction in the current day (on the Fact- orSoft current processing date that the payment was formatted). Voiding a payment takes the following actions:</p> <ul style="list-style-type: none"> <li>• Clears the transaction's financial posting from the loan balance</li> <li>• Erases the G/L entry for the transaction</li> <li>• Removes the transaction from the Facility Ledger</li> <li>• Creates an entry in the Transaction Register for the void.</li> </ul> <p>To enable transaction voiding, System Preference Facility/Collateral Rules (Formerly Asset Based Lending), Transactions, Allow voiding of facility transactions for current day only must be set to <b>True</b>. The capability to void transactions can also be limited by Security Role.</p>
	Click this button to open the Audit screen to view audit history for the payment.
	Click this button to generate a preview of the Payment screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

#### NOTE

The Daily Transaction Journal (Daily Payments Journal) and the Cash Receipts Ledger report displays the payments processed during the course of the day.

## Facility Purchase Dialog

Purchase transactions can be created from several locations within FactorSoft:

- from the Client List by selecting the facility and then selecting the New Purchase option in the Bulk Purchase facility menu
- from the Facility Information Screen for the facility by selecting **Purchases** from the panel menu
- from the Ledger panel for a Bulk Purchase facility

The Purchase Certificate panel is used to create a new purchase transaction for the facility. Note that the top half of the screen provides the fields for creating the purchase transaction, while the bottom half provides the fields to create the corresponding disbursement transaction to fund the client. Only the purchase transaction detail is required complete a purchase transaction.

**Purchase Certificate**

Facility: ZIPTTEST Corp. - Purchase Facility      Status: **Processed**      Estimated Uncollectible %: 3.00

Date: July 31, 2011      Adv Rate: 85.00

Certificate No: 1      Post to Collateral: [v] Clear      Credit Reserve %: 2.00

Limit Available:      Discount Fee %: 1.50

	Gross Receivables	Uncoll RSV	After GLR	Credit Reserve	Discount Fee	Client Reserve
Purchase:	150,000.00	- 4,500.00	- 21,825.00	- 3,000.00	- 2,250.00	= 118,425.00

**Disbursement Information**

Bank acct: State Bank of Franklin      Description: 1

Payee: ZIPTTEST Corporation      Post date: July 31, 2011      Client Reserve: 118,425.00

Address: 950 South Test Street      Paid on: July 31, 2011      Expenses:

City: HOOVER AL 35226 AL      Status: Pending      Check amount: 118,425.00

**Collateral**

Name	Available
Purchased Receivable	2,144,656.25







**Expenses**

Account	Description	Amount
---------	-------------	--------

Buttons: [New] [Print] [Undo] [VOID]

Field	Description
Purchase Certificate	
Facility	Displays the name of the facility selected from the Facility Information screen.
Date	Select the posting date of the purchase transaction. This field displays the FactorSoft current processing date by default.
Certificate No	Enter an identification number for the purchase certificate.
Status	Displays the current status of the purchase transaction. For a new purchase, this field displays <b>New</b> .
Limit Available	Displays the current available collateral amount.
Post to Collateral	Select the offset collateral to which to post the purchase offset entry. This field will only be available if there is an A/R Aging collateral in the borrowing base with the Aging Category set to Sales Posted.
(Purchase Rules)	<p>Displays the purchase rule percentages defined for the facility on the Purchase Rules panel:</p> <ul style="list-style-type: none"> <li>• Estimated Uncollectible %</li> <li>• GLR %</li> <li>• Credit Reserve %</li> <li>• Discount Fee %</li> </ul>
Purchase	<p>This row allows entry of the gross purchase amount, and provides a breakdown, as described below:</p> <ul style="list-style-type: none"> <li>• Gross Receivables</li> <li>• Adjust LEC/Billing</li> <li>• After GLR</li> <li>• Credit Reserve</li> <li>• Discount Fee</li> <li>• Net Value</li> </ul> <p>The labels for these headings can be customized in System Preferences.</p>

Field	Description
Disbursement Information	
Bank acct	Select the bank account into which the disbursement is to be paid.
Payee	Enter the name to which the check is paid. Click the adjacent "Fill" button to populate the payee and address fields automatically. If the check is for a third party, enter the payee's name and address in the <b>Address</b> and <b>City</b> fields provided.
Address	Enter the payee street address. Two lines are available.
City	Enter the city, state, and ZIP/Postal Code components of the payee address in the provided fields.
Description	Enter any applicable transaction details. This information will be particularly useful when following an audit trail.
Post date	Select the transaction posting date.
Client Reserve	Displays the remainder of the purchase amount after the Purchase Rules are applied. This is the total amount available to fund.
Paid on	Enter the date on which the disbursement occurred. This is the date on which the check was (or is to be) printed, or the wire was sent.
Expenses	The total amount of expenses entered in the Expenses grid is displayed here.
Check amount	The total check amount for the disbursement, which is the Client Reserve amount minus any expenses recorded in the Expense grid.
Status	Displays the current status of the purchase transaction. For a new purchase, this field displays <b>New</b> .
Collateral	Displays each available collateral for the facility as a line-item.
Expenses	<p>Enter any expenses, such as a transaction fee, as line-items in this grid.</p> <ul style="list-style-type: none"> <li>• <b>Account:</b> selecting the Account to which the expense is to be posted</li> <li>• <b>Description:</b> automatically completed with the description for the associated Account - the description can be over-typed if required to enter an expense description</li> <li>• <b>Amount:</b> enter the amount to be charged for the expense.</li> </ul>

Field	Description
	Not available for Purchase transactions.
	Click this button to save the purchase. The transaction is placed in a 'Pending' status, and the purchase is completed in the Managing Pending Transactions screen.
	Not available for Purchase transactions.
Void	<p>Click this button to void the purchase transaction in the current day (on the FactorSoft current processing date that the purchase was formatted). Voiding a facility purchase takes the following actions:</p> <ul style="list-style-type: none"> <li>• Clears the transaction's financial posting from the loan balance</li> <li>• Erases the G/L entry for the transaction</li> <li>• Removes the transaction from the Facility Ledger</li> <li>• Creates an entry in the Transaction Register for the void.</li> </ul> <p>To enable transaction voiding, System Preference Facility/Collateral Rules (Formerly Asset Based Lending), Transactions, Allow voiding of facility transactions for current day only must be set to <b>True</b>. The capability to void transactions can also be limited by Security Role.</p>
	Click this button to open the Audit screen to view audit history for the purchase.
	Click this button to generate a preview of the Purchase screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.




## Facility Purchase Adjustment Dialog




The Purchase Adjustment transaction, accessed exclusively from the Ledger panel of the Facility Information screen for a Bulk Purchase facility, enables the lender to reconcile the value of the borrowing base based on the collateral declarations entered for the bulk purchase. The screen displays the two views of the borrowing base: the **Collateral Totals** row shows the sum of the collateral declarations, and the **Account Balance** row shows the current value of the account at the Facility level. The Adjustment row shows the difference between the two, which is also the adjustment that will be applied to the account when the transaction is processed. When the Purchase Adjustment is saved, the Account Balance value will be adjusted to the collateral value, with any difference applied to the Client Reserve.

Field	Description
Purchase Adjustment Certificate	
Facility	Displays the name of the facility selected from the Facility Information screen.
Date	Select the posting date of the purchase adjustment transaction. This field dis-

Field	Description
	plays the FactorSoft current processing date by default.
Certificate No	Enter an identification number for the purchase adjustment.
Status	Displays the current status of the purchase adjustment transaction. For a new purchase adjustment, this field displays <b>New</b> .
Limit Available	Displays the current available collateral amount.
(Purchase Rules)	<p>Displays the purchase rule percentages defined for the facility on the Purchase Rules panel:</p> <ul style="list-style-type: none"> <li>• Estimated Uncollectible %</li> <li>• GLR %</li> <li>• Credit Reserve %</li> <li>• Discount Fee %</li> </ul>
Excess Availability	Displays the difference between net availability and the current loan balance.
Gross Receivables	<p>This row allows entry of the gross purchase amount, and provides a breakdown, as described below:</p> <ul style="list-style-type: none"> <li>• Collateral Totals – displays the sum total of collateral for the facility</li> <li>• Account Balance – displays the current value of the account at the facility level</li> <li>• Adjustment – displays the difference between the collateral and account balances</li> </ul>
As Of	Select the date through which to display Gross Receivable data.
Rework	Click this button to update the Gross Receivables information based on the As-Of date.
Disbursement Information	
Bank acct	Select the bank account into which the disbursement is to be paid.
Payee	Enter the name to which the check is paid. Click the adjacent "Fill" button to populate the payee and address fields automatically. If the check is for a third party, enter the payee's name and address in the <b>Address</b> and <b>City</b> fields provided.



Field	Description
Address	Enter the payee street address. Two lines are available.
City	Enter the city, state, and ZIP/Postal Code components of the payee address in the provided fields.
Description	Enter any applicable transaction details. This information will be particularly useful when following an audit trail.
Post date	Select the transaction posting date.
Client Reserve	Displays the Excess Availability amount. This is the total amount available to disburse.
Paid on	Enter the date on which the disbursement occurred. This is the date on which the check was (or is to be) printed, or the wire was sent.
Expenses	The total amount of expenses entered in the Expenses grid is displayed here.
Check amount	The total check amount for the disbursement, which is the Client Reserve amount minus any expenses recorded in the Expense grid.
Status	Displays the current status of the purchase transaction. For a new purchase, this field displays <b>New</b> .
Collateral	Displays each available collateral for the facility as a line-item.
Expenses	<p>Enter any expenses, such as a transaction fee, as line-items in this grid.</p> <ul style="list-style-type: none"> <li>• <b>Account:</b> selecting the Account to which the expense is to be posted</li> <li>• <b>Description:</b> automatically completed with the description for the associated Account – the description can be over-typed if required to enter an expense description</li> <li>• <b>Amount:</b> enter the amount to be charged for the expense.</li> </ul>
	Not available for Purchase Adjustment transactions.
	Click this button to save the purchase adjustment. The transaction is placed in a 'Pending' status, and the purchase adjustment is completed in the Managing Pending Transactions screen.
	Not available for Purchase Adjustment transactions.

Field	Description
	Click this button to open the Audit screen to view audit history for the purchase.
	Click this button to generate a preview of the Purchase screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Ledger Transactions – Facility Transfer

The Facility Transfer screen is accessed from the Ledger panel of the Facility Information screen and is used to transfer funds from one facility to another. Transfers are similar to adjustments except that transfers reduce one loan balance while increasing another. This transaction increases the loan balance of the sending facility (**From facility**) and reduces the loan balance of the receiving facility (**To facility**). This is a non-cash transaction sending "non-cash funds" from one facility to another.







### NOTE

The From Facility disburses the transfer funds, and its balance consequently increases. The funds are being applied to the To Facility, which results in a decrease in the loan balance.

The screenshot shows a software window titled "Facility Transfer from Apple Meat & Produce (AMP) - Mix Collateral Loan". The window contains several input fields and labels:

- From facility:** Mix Collateral Loan
- To facility:** (empty dropdown menu)
- From Debit:** 1000 - Loan Balance
- To Debit:** (empty field)
- From Credit:** 2000 - Transfer (clearing)
- To Credit:** (empty field)
- Post date:** January 26, 2015
- Current balance:** 500,000.00
- Amount:** 0.00
- Projected balance:** 500,000.00
- From Currency Type:** USD
- To Currency Type:** (empty field)
- Conversion Rate:** (empty field)
- Converted Amount:** (empty field)
- Explanation:** (empty text area)

Field	Description
From facility	Displays the name of the facility selected from the Facility Information screen, which will be the facility from which the funds are transferred.
To facility	Select the facility to which to transfer funds.
From Debit	Displays the account set up as the Loan balance account in the Account Group for the From Facility.
To Debit	Displays the account set up as the Loan balance account in the Account Group for the To Facility.
From Credit	Displays the account set up as the Accrued transaction fee account in the Account Group for the From Facility.

Field	Description
To Credit	Displays the account set up as the Accrued transaction fee account in the Account Group for the To Facility.
Post date	Select the transaction posting date.
Current balance	Displays the current loan balance of the facility from which the transfer is being made.
Amount	Enter the amount of the transfer
Projected balance	Displays a calculated projection of the From Facility balance after the transaction is completed.
From Currency Type	Displays the currency type of the From facility.
To Currency Type	Displays the currency type of the To facility.
Conversion Rate	Displays the calculated conversion rate for the From/To currency types. Calculated as (From Facility Currency Value / To Facility Currency Value). The Currency Values are held in the Currency Denomination table.
Converted Amount	the converted transaction amount, calculated by multiplying the transaction amount by the Conversion Rate.
Explanation	Enter descriptive text for the transfer.
	Click this button to edit an existing transfer.
	Click this button to save changes to a transfer.
	Click this button to undo unsaved changes to the transfer.
	Click this button to open the Audit screen to view audit history for the transfer.
	Click this button to generate a preview of the Facility Transfer screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

#### NOTE

The Daily Transaction Journal (Transaction Summary and Adjustment Journal formats) and the Trial

Balance Reports display the transfers processed during the course of the day.

## Ledger Transactions – Statement Payment

The Statement Payment screen is used to record loan statement payments. Outstanding fees and/or interest that have been accrued by a previously generated loan statement are displayed in the grid. This transaction is accessed by selecting **Statement Payment** from the actions list on the Ledger panel of the Facility Information screen, or from the **New Statement Payment** option in the Facility Functions list on the Client List (F3) screen.

This screen behaves differently depending on whether the Auto Distribute Payment is set on the Payment Rules tab of the Facility Information screen.

- If the Auto Distribute Payment option is set to **Do Not Use**, the outstanding **Fee Posting Amount** is populated in the **Variance** field, and the Post Amount for each fee line-item is the full outstanding balance of the fees. If the statement payment **Amount** is less than the variance, the user must account for the variance by reducing the **Posting Amount** of fees in the grid to remove the Variance before the transaction can be saved. This is done by entering the new amount directly in the **Post amount** column for the line-item.
- If the Auto Distribute payment feature is being employed in the facility (**Auto Distribute Payment** option is set to any value other than **Do Not Use** for the facility), the actual allocation of the payment distribution, based on the Payment Terms hierarchy and Payment Rule, is previewed for the affected fee line-items when the user enters the payment total in the **Amount** field and then tabs out of the field (note that the payment rule is displayed on the Facility Positioning screen). The Post Amount column displays the allocation of the amount to each terms type/transaction date, and the **Principal Reduction** field at the bottom of the screen displays the amount applied to the principal of the loan, if the payment amount exceeds the amount of all outstanding fees. There is only a Variance when the payment amount exceeds the amount of all outstanding fees.

**Facility Posting for Blue Corporation**

Payment

Facility: Blue Corporation Date: 2/6/2015

Ref #: Source: Client Amount: 40,000.00

Variance: 0.00

Description	Stmnt date	Post date	Balance	Projected b...	Post amount
Aval Coll	10/13/2014	12/31/9998	17,963.70	0.00	17,963.70
Aval Coll	11/3/2014	12/31/9998	17,963.70	17,963.70	0.00
Aval Coll	12/31/2014	9/25/2017	18,350.16	18,350.16	0.00
Aval Coll	1/31/2015	10/26/2017	18,689.20	18,689.20	0.00
Eligible Coll	10/13/2014	12/31/9998	17,136.40	10,953.72	6,182.68
Eligible Coll	11/3/2014	12/31/9998	19,959.67	19,959.67	0.00
Eligible Coll	12/31/2014	9/25/2017	20,389.07	20,389.07	0.00
Eligible Coll	1/31/2015	10/26/2017	20,765.78	20,765.78	0.00
Gross Collateral	10/13/2014	12/31/9998	3,477.67	3,477.67	0.00
Gross Collateral	11/3/2014	12/31/9998	3,477.67	3,477.67	0.00
Gross Collateral	12/31/2014	9/25/2017	3,536.53	3,536.53	0.00
Gross Collateral	1/31/2015	10/26/2017	3,599.31	3,599.31	0.00
Interest	10/13/2014	12/31/9998	12,260.88	0.00	12,260.88
Interest	11/3/2014	12/31/9998	2,946.10	2,946.10	0.00

Current balance: 2,882,979.44

Fee posting amount: 40,000.00

Principal reduction: 0.00




Projected balance: 2,882,979.44

Payment Distribution - Oldest to Newest, PaymentLevel

Column	Description
Facility	Displays the facility name.
Ref #	Enter a transaction identification number.
Source	Select the payment source. The options in this list are set up in Check Source table.
Date	The transaction posting date for the statement payment. This field contains the current FactorSoft processing date by default. You can enter a different date directly in the field, or select the date from a calendar by clicking the calendar icon in the field.
Amount	<p>Enter the total payment amount.</p> <p>When Auto Distribute is not used, if this field is red-outlined, this indicates that detail fee line-items in the grid do not equal the total payment amount entered in this field.</p>

Column	Description
Variance	<p>If the Auto Distribute feature is not used, this field displays the full outstanding balance of the Fee Posting Amount, or the difference between the Fee Posting Amount and the payment Amount.</p> <p>If the Auto Distribute feature is used, this field displays the portion entered in the Amount field that is above the Fee Posting Amount, and will be applied to principal.</p>
Post date	Click the calendar button and select the posting date for the accrual posting from the calendar. The current FactorSoft processing date is used by default.
(Grid)	<p>Displays each posting as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Description:</b> the Statement Terms type description</li> <li>• Stmt date: the statement date in which the interest or fee was accrued</li> <li>• <b>Post Date:</b> the posting date of the transaction</li> <li>• <b>Balance:</b> the line-item balance available to post to the loan</li> <li>• Projected balance: the line-item balance after the accrual is posted</li> <li>• Post Amount: if Auto Distribute is not used, enter the actual amount to post to the loan balance and clear from the accrued fee balance. If Auto Distribute is used, displays the amount of the statement payment applied to the fee.</li> </ul>
Refresh	Click this button to display updated data in the grid.
Clear	Clears the Post Amount column and moves the amount to the Projected Balance column. This allows the user to post selected fees and/or fee amounts.
Current balance	Current balance of the loan prior to posting the payment.
Fee posting amount	The sum total amount of the fees to be posted from the Statement Terms line-items.
Principal reduction	The amount applied to the principal of the loan, if the payment amount exceeds the amount of all outstanding fees.
Projected balance	The balance of the loan after the sum total of payment items is posted, which is Current balance less Principal reduction.



Column	Description
	Click this button to open the Audit screen to view audit history for the posting.
	Click this button to generate a preview of the Facility Posting screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Facility Information – Letter of Credit

The Letter of Credit(LOC) panel shows all letters of credit defined for the facility. Letter of Credit is represented in FactorSoft as a facility reserve that covers the Lender’s exposure as it relates to agreements (Letters of Credit) made on behalf of the borrower. The Letter of Credit function serves to reserve an amount sufficient to cover the Lender’s guarantees made to a supplier in the event the borrower fails to make payments on purchases.

Facility Information - Factoring\CLIENT - HYBRID

Client Name: CLIENT - HYBRID  
Name: Factoring  
Currency: USD  
Acct Group: STAR  
Preference: Email  
Loan Number:  
Category:

**Facility Summary**  
Gross Collateral: 9,520,028.42  
Eligible Collateral: 9,424,195.65  
Net Collateral: 2,635,566.30  
Current Limit: 3,000,000.00  
Lower of Net or Limit: 2,635,566.30  
Client CAP Space: 800,841.12  
Fee Reserve: 0.00  
Facility Reserve: ---  
Letter of Credit: 25.00  
Available: 2,635,541.30  
Balance: 2,199,158.88  
Excess/Deficit: 436,382.42

**Letter of Credit**

Title	LOC Number	Amount	Balance	Issue Date	Expire Date
Test	11005396	25.00	69,300.00		5/8/2019
Test	15674	25.00	25.00		

Address  
Auto Expense  
Auto Transfers  
Collaterals  
Contacts  
Funding Instructions  
Groups  
Ledger  
Letter of Credit  
Limits  
Reserves  
Accounts Payable/Rece...  
Custom Data Elements

New View Terminate  
Save Cancel Refresh Audit Print Help

Field	Description
(Grid)	<p>Displays each facility reserve item as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Title:</b> The reserve title for the reserve item.</li> <li>• <b>LOC Number:</b> The Letter of Credit Number.</li> <li>• <b>Amount:</b> The reserve amount to be held against availability for the reserve item.</li> <li>• <b>Balance:</b> Basis for the reserve calculation.</li> <li>• <b>Issue Date:</b> The date that the LOC takes effect.</li> <li>• <b>Expire Date:</b> The date that the LOC expired.</li> </ul>

Field	Description
New	Click this button to create a LOC for the facility.
View	Select an existing reserve item from the grid and click this button to view and/or edit the LOC.
Terminate	Used to reset reserve amount to zero permanently and enters final date in Expired Date column.

## System Preferences

To configure the Letter of Credit functionality, set the following System Preferences in the **Facility/Collateral Rules (formerly Asset Based Lending) > Rules > Letters of Credit** folder:

Preference	Description
Use Facility Letter of Credit	Set to <b>TRUE</b> to activate Letter of Credit functions.
General Ledger Entry Prefix	Future use.
Name of LC Type 1-12	Enter the abbreviated descriptor for the type of Letter of Credit. User can name up to 12 different classifications for LC Type.
Percentage for LC Type 1-12	Enter the default reserve rate for each associated LC Type  <i>Note: any value entered in the Letter of Credit form for "LC Type" that is not saved as one of the named preferences will have a default reserve rate of 100% assigned.</i>

### Adding a Letter of Credit

Add a Letter of Credit on the **Facility Information** screen > **Letter of Credit** panel > **New**. Fill out the fields as described in the table below.

Letter of Credit - CLIENT - HYBRID - Factoring

**Client:** CLIENT - HYBRID **Facility:** Factoring

Title:  ☐ Inactive ☒ Letter of Credit

Qualifier:  LOC Number:

Effective:  LOC Type:

LOC Expire:  Reserve Rate:  Override:

Amount:  Balance:

Activity Notes Documents

Activity Date	Indicator	Type	Tran Status	Activity Amount	Last Modified By
1/28/2019	Trans	ISS - 13871 - Converte...		66,000.00	

Edit Close Audit Help

Field	Description
Required	
Title	Enter the LOC reference name/label.
LOC Number	Enter the LOC reference number or abbreviation.
LOC Type	Enter LOC Type exactly as named in system preference. The associated default Reserve Rate will be used.
Balance	Represents the current LOC exposure which is the value used in calculating the LOC Reserve.
Optional	
Inactive Checkbox	Resets the Reserve Amount to zero when the override rate is zero.
Qualifier	User-defined purpose.
Effective Date	User-defined purpose.
Override	Enter the Override Rate. The rate entered in this field will be used to calculate reserve amount instead of the default reserve rate.
Informational	
Client	Direct link to the Client Information screen.
Facility	Direct link to the Facility Information screen.
Letter of Credit Check-	Indicates reserve type is Letter of Credit.

Field	Description
box	
LOC Expired	General Information Captured in the File Upload from Imported LOC.
Reserve Rate	Displays the default reserve rate as assigned by system preference or 100% if no system preference is set for the associated LC Type.
Amount	Displays the calculated Reserve Amount.  Reserve Amount = Balance * Reserve Rate or Override

### *Modifying a Letter of Credit*

To modify a Letter of Credit on the **Facility Information** screen > **Letter of Credit** panel > click **Edit**. Fill out the fields as described in the table below.

1. Update the Required Fields from the table above.

#### **NOTE**

Updating the balance will recalculate the reserve amount based on the new "Balance" amount entered. Also, a line will be added to the Activity grid that indicates the changes made to the LOC record.

2. Update the Optional Fields from the table above.

#### **NOTE**

Entries saved in Override will reevaluate the reserve amount based on the rate entered over the original default reserve rate.

### *Terminate a Letter of Credit*

To Terminate a Letter of Credit on the **Facility Information** screen > **Letter of Credit** panel > click **Terminate**.

**Letter of Credit**

Title	LOC Number	Amount	Balance	Issue Date	Expire Date
Test	11005396	25.00	69,300.00		5/8/2019
Test	15674	25.00	25.00		

Upon Terminating a Letter of Credit the following items are updated:

1. Reset reserve amount to zero permanently.
2. Enters final date in Expired Date column.

**NOTE**

To temporarily remove reserve, set LOC to inactive or set balance or override rate to zero.

### Letter Of Credit Tabs - Activity

Letter of Credit - CLIENT - HYBRID - Factoring

**Client:** CLIENT - HYBRID
**Facility:** Factoring

Title: 
☐ Inactive
 ☒ Letter of Credit

Qualifier: 
 LOC Number:

Effective: 
 LOC Type:

LOC Expire: 
 Reserve Rate: 
 Override:

Amount: 
 Balance:

Activity Date	Indicator	Type	Tran Status	Activity Amount	Last Modified By
1/28/2019	Trans	ISS - 13871 - Converte...		66,000.00	

Column	Description
Activity Date	Event Date
Indicator	<p>Originator of the event.</p> <ul style="list-style-type: none"> <li>• Balance indicates file upload or an automated import process.</li> <li>• Manual indicates a user has entered updated balance</li> </ul>
Type	<p>Effect of the event</p> <ul style="list-style-type: none"> <li>• <b>Bal:</b> The LOC balance has been updated</li> <li>• <b>ADJ:</b> An administration fee has been charges against the loan for this LOC.</li> </ul> <p><i>ADJ – LOC Adjustment -Indicates a transaction against the Letter of Credit Loan Balance/Cash Reserve. The Facility transaction form has a drop-down field (lower right) that allows the user to indicate the trans-action against the Loan Balance/ Cash Reserve associated with a Letter of Credit. When the Letter of Credit is selected the activity will be added to the LOC Activity Grid history.</i></p>
Tran Status	Processes indicates the manual processing is completed.
Activity Amount	New “balance” as entered on edit. Reserve amount has been recal-culated and updated in Facility Summary position.
Last Modified By	Indicates the user or which process generated the event.

## Letter Of Credit Tabs - Notes

**Letter of Credit - CLIENT - HYBRID - Factoring**

<b>Client:</b> <u>CLIENT - HYBRID</u>		<b>Facility:</b> <u>Factoring</u>	
Title: Test	<input type="checkbox"/> Inactive	<input checked="" type="checkbox"/> Letter of Credit	
Qualifier:	LOC Number: 11005396		
Effective: 10/8/2020	LOC Type: DLC		
LOC Expire: 5/8/2019 12:00:00 AM	Reserve Rate: 100.00	Override: 100.00	
Amount: 25.00	Balance: 69,300.00		

Activity | Notes | Documents

Current Note:

Add New Note

Created Date	User	Notes








Edit Close Audit Help

Field	Description
Edit	Click Edit button to add a new note.
Current Note	Type Notes in the freeform text box and select <b>Add New Note</b> to save.
Grid	<ul style="list-style-type: none"> <li>• <b>Created Date:</b> Date the Note was entered.</li> <li>• <b>User:</b> User that entered note.</li> <li>• <b>Notes:</b> Abbreviated note line</li> </ul>



## Letter Of Credit Tabs – Documents

The screenshot displays a software interface for managing Letters of Credit. The main window is titled 'Letter of Credit - CLIENT - HYBRID - Factoring'. It contains several input fields for client and facility information, as well as specific details about the Letter of Credit (LOC), such as its number, type, effective date, expiration date, amount, reserve rate, and balance. A 'Documents' tab is active, and an 'Attach Document to Name' dialog box is open, allowing users to add new documents or manage existing ones. The dialog box includes fields for the document's name, description, and the document itself, along with buttons for 'New', 'View', 'Delete', 'Audit', and 'Help'.

Column	Description
Edit	Click Edit button to attach a new document.
Description	Enter the document description or identifier.
Browse	Select Browse to locate the document for upload.
	Click this button to edit an existing document.
	Click this button to save.
	Click this button to undo unsaved changes.
	Click this button to display the Audit screen.
	Click this button to print.
	Click this button to open the help screen.
	Click this button to close the screen.

Column	Description
Grid	<p>Double-click line items in the grid to view saved document.</p> <ul style="list-style-type: none"> <li>• <b>Description:</b> The Document description.</li> <li>• <b>Date:</b> Date the document was uploaded.</li> <li>• <b>File Name:</b> File name of the uploaded document.</li> </ul>

### Letter of Credit Search

You can search Letters of Credit at **fsMain > Search > Letters of Credit**. The user must have proper permissions set to access Search Capabilities.

Field	Description
LOC Number	Enter the LOC reference number or abbreviation.
Type	Enter LOC Type by which to limit the search.
Client	Select the client by which to limit the search.
Facility	Select the facility by which to limit the search.
Client CIF	LOC Account number

Field	Description
Use Partial Lookup	Select this checkbox to search fields that contain your entries.
Clear	Removes all search settings.
Search	Execute the search based on search criteria input.
Grid	<p>Double-click results to open LOC form.</p> <ul style="list-style-type: none"> <li>• <b>Client:</b> Client name associated with LOC.</li> <li>• <b>Client CIF:</b> LOC Account number.</li> <li>• <b>Facility:</b> The facility for the LOC.</li> <li>• <b>LOC Number:</b> The Letter of Credit Number.</li> <li>• <b>Type:</b> The LOC Type as named in system preferences.</li> <li>• <b>Issue Date:</b> The date that the LOC takes effect.</li> <li>• <b>Expire Date:</b> The date that the LOC expired.</li> </ul>

### *Importing Letters of Credit*

For information on Importing Letters of Credit, see the Import Guide.

## Facility Information – Limits Panel

The Limits panel of the Facility Information screen is used to set, update, and view the loan limits for the facility.

The screenshot shows the 'Limits' panel with the following fields and values:

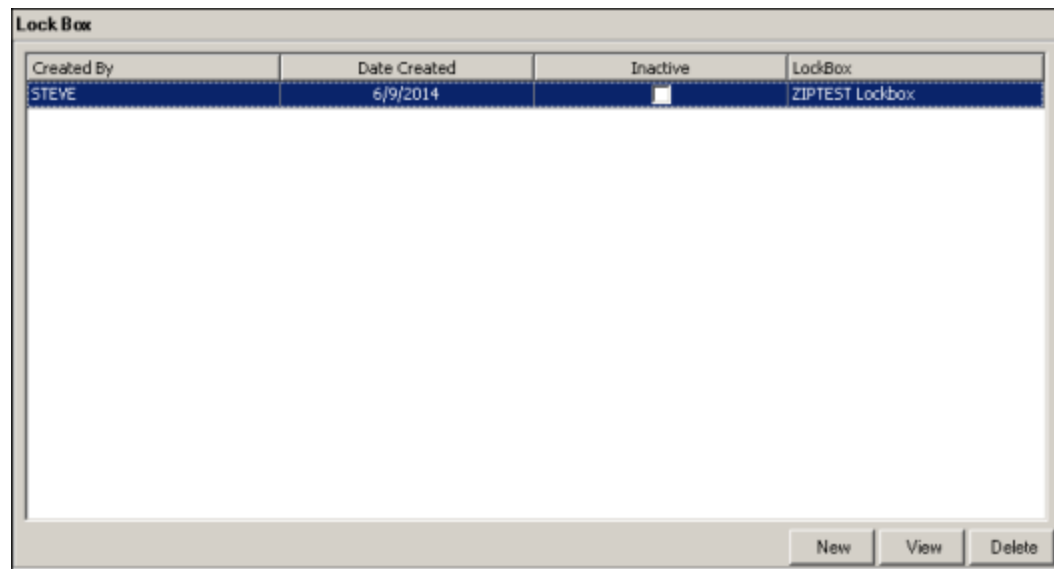
- Loan Limit: 2,400,000.00
- Current Limit: 2,400,000.00
- Established: 5/23/2010
- Decreased By: 0
- Interval: (dropdown menu)
- Amortize From: (dropdown menu)
- Maturity Date: (dropdown menu)

Field	Description
Loan limit	The maximum exposure for this loan agreement
Decrease by	The amount that will be used to reduce the Loan Limit over the interval selected.
Current limit	The system-generated amount representing the current loan limit as determined by the established amortization settings.
Interval	Select the frequency of the loan limit reductions (daily, weekly, monthly, quarterly, or annually).
Established	The date on which the lending facility was established. The system defaults to the current FactorSoft processing date when the facility is created.
Amortized from	The date on which the amortization of the lending facility began. The system defaults to the current FactorSoft processing date.
Maturity Date	<p>The maturity date of the loan.</p> <p>A System Preference allows advances to be limited if the Maturity Date is exceeded. Set System Preference Facility/Collateral Rules (Formerly Asset Based Lending), Transactions, Do not allow disbursement transactions when facility maturity date is expired or not set to <b>True</b> to prevent advances against</p>

Field	Description
	the facility if the Maturity Date is exceeded.

## Facility Information – Lock Box Panel

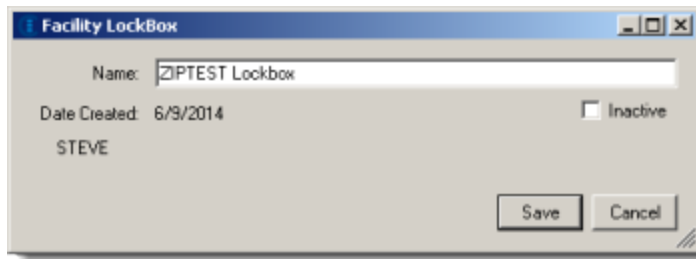
The Lock Box panel is used to create lock box name that is used to uniquely identify the facility for lock box posting.



Field	Description
(Grid)	Displays each lock box definition as a line-item with the following data: <ul style="list-style-type: none"><li>• Created by: The user id of the user that created the definition.</li><li>• Date Created: The FactorSoft processing date on which the lock box definition was created.</li><li>• Inactive: Indicates whether the lock box definition is inactive.</li><li>• LockBox: The lock box name.</li></ul>
New	Click this button to add a new lock box definition to the facility. The Facility Lock-Box screen opens to allow entry of a new lock box definition.
View	Select an existing line-item from the grid and click this button to view and/or edit the lock box definition on the Facility LockBox screen.
Delete	Select an existing line-item from the grid and click this button to remove the lock box definition from the facility record.

## Facility LockBox

The Lock Box screen is accessed from the Lock Box panel of the Facility Information screen, and is used to create lock box names that are used to uniquely identify facilities for lock box posting.



Field	Description
Name	Enter a unique lock box name for the facility by which the facility is identified for lock box posting.
Date Created	Displays the date on which the lock box name was created for the facility. For new lock box names, the current FactorSoft processing date is displayed.
(User Name)	Displays the user-id under which the lock box name was (or will be) created.
Inactive	Select this option to flag the lock box name as inactive to indicate that it is not available for use.
Save	Click this button to save the lock box name to the facility.
Cancel	Click this button to closed the screen without saving.

# Facility Information – Payment Rules Panel

The Facility Information –Payment Rules is used to set the Auto Distribute rule for the facility, and displays the Statement Terms set up for the facility. The Auto Distribute functionality is used to set up a hierarchy of payments for fees and financial terms (set up in the Statement Terms) at the Facility level, based on the Payment Rule applied here.

**NOTE**

On the Statement Posting screen (accessed from the **New Statement Payment** option in the Facility Functions panel or the **Statement Payment** action in the Ledger panel), the actual effect of the payment distribution can be previewed. Enter the payment total in the **Amount** field and then tab out of the field to show the allocation based on the Payment Terms hierarchy and Payment Rule (note that the payment rule is displayed on the Facility Positing screen). The Post Amount column display the allocation of the amount to each terms type/transaction date, and the **Principal Reduction** field at the bottom of the screen displays the amount applied to the principal of the loan.

Payment Rules

Auto Distribute Payment: 

Do Not Use

Payment Level	Description	Fee Type
0	Service Fee	Maintenance
0	Interest	Interest

View

Field	Description
Auto Distribute Payment	Set the payment rule to be used for this facility:





Field	Description
	<ul style="list-style-type: none"> <li>• Do Not Use: Apply payments to principal only.</li> <li>• Oldest to Newest, Payment Level: Apply loan payments to payment terms types by Payment Level within transaction date, oldest to newest.</li> </ul> <p>For example, if there were 6 transactions, 3 on transaction date 1 and 3 on transaction date 2, and each date with terms types 1-3, the payments are applied:</p> <ul style="list-style-type: none"> <li>• Date 1, priority 1</li> <li>• Date 1, priority 2</li> <li>• Date 1, priority 3</li> <li>• Date 2, priority 1</li> <li>• Date 2, priority 2</li> <li>• Date 2, priority 3</li> <li>• Principal</li> </ul> <li>• Newest to Oldest, Payment Level: Apply loan payments to payment terms types by Payment Level within transaction date, newest to oldest.</li> <p>For example, if there were 6 transactions, 3 on transaction date 1 and 3 on transaction date 2, and each date with terms types 1-3, the payments are applied:</p> <ul style="list-style-type: none"> <li>• Date 2, priority 1</li> <li>• Date 2, priority 2</li> <li>• Date 2, priority 3</li> <li>• Date 1, priority 1</li> <li>• Date 1, priority 2</li> <li>• Date 1, priority 3</li> <li>• Principal</li> </ul> <li>• Payment Level, Oldest to Newest: Apply loan payments to payment terms types by transaction date, oldest to newest, within Payment Level.</li> <p>For example, if there were 6 transactions, 3 on transaction date 1 and 3 on transaction date 2, and each date with terms types 1-3, the payments are applied:</p>
Bulk Collaterals User Guide Facility Information - Payment Rules Panel	<p>193</p> <p>© 2022 Jack Henry &amp; Associates, Inc. ®          FactorSoft™          v4.7</p> <ul style="list-style-type: none"> <li>• Priority 1, date 1</li> <li>• Priority 1, date 2</li> </ul>

Field	Description
(Grid)	<p>Each Statement Terms set up for the facility is displayed as a line-item, with the following information:</p> <ul style="list-style-type: none"> <li>• Payment Level: the hierarchical level of the statement term, as set on the Statement Terms screen</li> <li>• <b>Description:</b> the Statement Terms description</li> <li>• Fee Type: the Fee Type set for the Statement Terms</li> </ul>
View	Select an existing statement terms from the grid and click this button to view and/or edit the terms on the Statement Terms Information screen.

## Facility Information – Payment Stream

The Payment Stream defines the payment conditions for a Term Loan Facility. This definition determines the frequency with which statements are produced for the term loan, as well as the payment amount. The grid displays payment streams as line-items with the statement date, number of statements, payment amount.

Beginning Statement	Number of Statements	Payment Amount
9/30/2010	1	\$0.00
10/30/2010	1	\$30,000.00
12/30/2010	1	\$35,000.00







Field	Description
Payment Method	<p>Select the payment method that determines how the statement payment amount is calculated:</p> <ul style="list-style-type: none"> <li>• Total Payment: the payment amount is a flat amount consisting of calculated interest and fees with the remainder applied to principle</li> <li>• Principal Payment: the full payment amount is applied to the principal amount, with calculated interest and fees added to the payment.</li> </ul>
Days until payment is considered late	Enter the number of grace days from the payment due date until late fees are assessed.
Payment Recurrence: Due	Select the statement due interval to be used with the Every setting to determine statement payment stream frequency.

Field	Description
	<ul style="list-style-type: none"> <li>• Days</li> <li>• Weeks</li> <li>• Months</li> <li>• Years</li> </ul>
Payment Recurrence: Every	Enter the Payment Recurrence Due qualifier to determine statement payment stream frequency
Grid	<p>Each payment stream for the facility is displayed as a line-item with the following information:</p> <ul style="list-style-type: none"> <li>• Beginning statement: the first payment date defined for the payment stream</li> <li>• Number of statements: the number of statements in the payment stream</li> <li>• Payment amount: the payment amount for the payment stream</li> </ul>
New	Click this button to add a new payment stream to the facility. The Term Payment Group Information screen opens to allow entry of a new term.
View	Select an existing line-item from the grid and click this button to view and/or edit the additional term on the Additional Terms Information screen.
Delete	Select an existing line-item from the grid and click this button to delete the term.

## Term Payment Group Information Dialog

The Term Payment Information Group Dialog accessed from the Payment Stream Panel of the Facility Information screen for a term loan facility. This screen is used to define the repayment schedule for the term loan facility.

Field	Description
Client/Facility	Displays the client and facility name of the selected facility.
Beginning statement	Select the date of the first loan repayment statement.
Payment amount	Enter the payment or principal amount for each statement, depending on the setting of the Payment Method on the Payment Stream panel of the Facility Information screen.
Number of statements	Enter the number of loan repayment statements to be issued for the facility.
Payment setup	Displays the Payment Method set for the payment stream on the Payment Stream panel of the Facility information screen.
Days before payment is late	Displays the Days before payment is late set for the payment stream on the Payment Stream panel of the Facility information screen.
Recurrence Setup: Due	Displays the statement due interval selected for the payment stream repayment schedule.
Recurrence Setup: Every	Displays the payment recurrence qualifier for the payment stream repayment schedule.

Field	Description
	Click this button to edit a Term Payment Group definition.
	Click this button to save a Term Payment Group definition.
	Click this button to undo unsaved changes to the Term Payment Group definition.
	Click this button to open the Audit screen to view audit history for the Term Payment Group definition.
	Click this button to generate a preview of the Term Payment Group screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Facility Information – Purchases Panel


The Purchase Certificate panel is used to create a new purchase transaction for the Bulk Purchase facility. You can also create a purchase transaction for the bulk purchase facility by selecting **New Purchase** in the Functions panel.

**Purchases**

From: 7/1/2011 To: 8/5/2011 ☐ Include Void

Post Date	Certificate...	Type	Status	Gross Receiva...	Adjustment LEC/Billing	After ...	Credit Reserve	Discou...	Net Value
7/1/2011	t1	1	0	-298,954.00	0.00	0.00	0.00	0.00	-298,954.00
7/2/2011	test	1	0	150,000.00	0.00	0.00	0.00	0.00	150,000.00
7/3/2011	test	1	0	150,000.00	0.00	0.00	0.00	0.00	150,000.00
7/3/2011	1	1	0	0.00	0.00	0.00	0.00	0.00	0.00
7/4/2011	NegCk	1	0	0.00	0.00	0.00	0.00	0.00	0.00

Void New View Delete

Field	Description
From	Select the starting posting date for purchases to be displayed in the grid
To	Select the ending posting date for purchases to be displayed in the grid.
	Click this button to display purchases for the date range dates in the grid.
Include Void	Select this option to included voided purchase transactions within the date range in the grid.
Grid	Displays each purchase as a line-item with the following data:

Field	Description
	<ul style="list-style-type: none"> <li>• <b>Post Date:</b> the posting date of the transaction</li> <li>• <b>Certificate No:</b> the certificate number associated with the purchase transaction</li> <li>• <b>Type:</b> The transaction type – BulkPurchase or TrueUp</li> <li>• <b>Status:</b> the status of the purchase transaction – Pending, Processed, Void</li> <li>• <b>Gross Receivables:</b> the collateral total for the facility</li> <li>• <b>Adjustment LEC/Billing:</b> the amount of receivables applied to estimated uncollectible reserve (Estimated Uncollectible rate applied)</li> <li>• <b>After GLR:</b> the amount of receivables after the GLR (gross lending rate) percentage is applied</li> <li>• <b>Credit Reserve:</b> the amount of receivables applied to credit reserve (Credit Reserve rate applied)</li> <li>• <b>Discount Fee:</b> the amount of receivables deducted for fees (Discount Fee rate applied)</li> <li>• <b>Net Value:</b> the receivable amount available to the client</li> </ul>
Void	<p>Select a line-item and click this button to void a purchase transaction.</p> <p>A confirmation message is displayed. Click <b>Yes</b> to void the transaction. The transaction is removed from the grid. The voided transaction can be viewed in the Transaction Register.</p>
New	Click this button to add a new purchase certificate to the facility. The Purchase screen opens to allow entry of a new term.
View	Select an existing line-item from the grid and click this button to view and/or edit the purchase line item
Delete	Select an existing line-item from the grid and click this button to delete a purchase line-item.



## Facility Purchase Dialog

Purchase transactions can be created from several locations within FactorSoft:

- from the Client List by selecting the facility and then selecting the New Purchase option in the Bulk Purchase facility menu
- from the Facility Information Screen for the facility by selecting **Purchases** from the panel menu
- from the Ledger panel for a Bulk Purchase facility

The Purchase Certificate panel is used to create a new purchase transaction for the facility. Note that the top half of the screen provides the fields for creating the purchase transaction, while the bottom half provides the fields to create the corresponding disbursement transaction to fund the client. Only the purchase transaction detail is required complete a purchase transaction.

**Purchase Certificate**

Facility: ZIPTTEST Corp. - Purchase Facility      Status: **Processed**      Estimated Uncollectible %: 3.00

Date: July 31, 2011      Adv Rate: 85.00

Certificate No: 1      Post to Collateral: [v] Clear      Credit Reserve %: 2.00

Limit Available:      Discount Fee %: 1.50

	Gross Receivables	Ucoll RSV	After GLR	Credit Reserve	Discount Fee	Client Reserve
Purchase:	150,000.00	- 4,500.00	- 21,825.00	- 3,000.00	- 2,250.00	= 118,425.00

**Disbursement Information**

Bank acct: State Bank of Franklin      Description: 1

Payee: ZIPTTEST Corporation      Post date: July 31, 2011      Client Reserve: 118,425.00

Address: 950 South Test Street      Paid on: July 31, 2011      Expenses:

City: HOOVER AL 35226 AL      Status: Pending      Check amount: 118,425.00

**Collateral**

Name	Available
Purchased Receivable	2,144,656.25







**Expenses**

Account	Description	Amount
---------	-------------	--------

Buttons: [New] [Print] [Undo] [VOID]

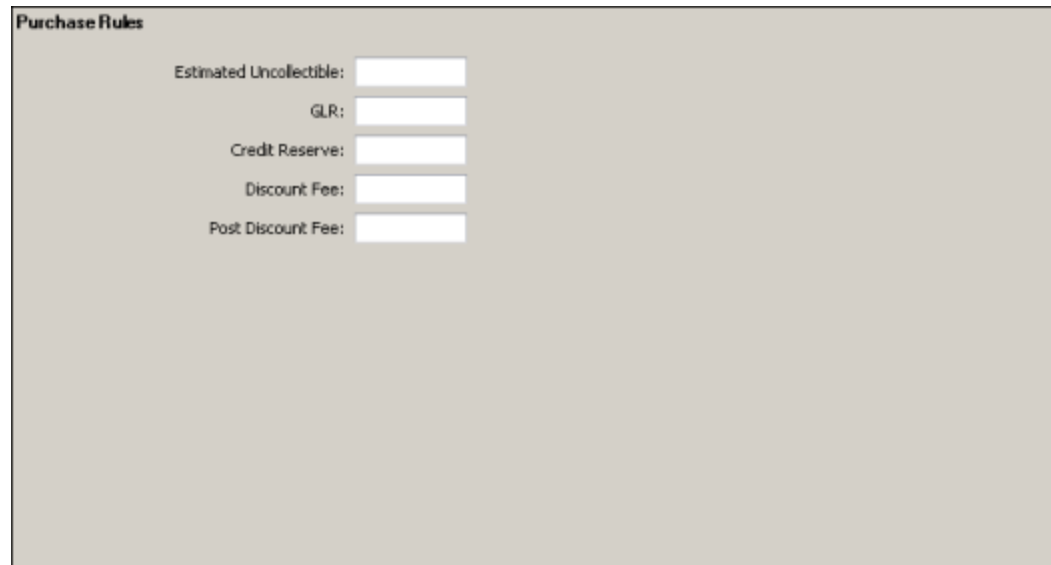
Field	Description
Purchase Certificate	
Facility	Displays the name of the facility selected from the Facility Information screen.
Date	Select the posting date of the purchase transaction. This field displays the FactorSoft current processing date by default.
Certificate No	Enter an identification number for the purchase certificate.
Status	Displays the current status of the purchase transaction. For a new purchase, this field displays <b>New</b> .
Limit Available	Displays the current available collateral amount.
Post to Collateral	Select the offset collateral to which to post the purchase offset entry. This field will only be available if there is an A/R Aging collateral in the borrowing base with the Aging Category set to Sales Posted.
(Purchase Rules)	<p>Displays the purchase rule percentages defined for the facility on the Purchase Rules panel:</p> <ul style="list-style-type: none"> <li>• Estimated Uncollectible %</li> <li>• GLR %</li> <li>• Credit Reserve %</li> <li>• Discount Fee %</li> </ul>
Purchase	<p>This row allows entry of the gross purchase amount, and provides a breakdown, as described below:</p> <ul style="list-style-type: none"> <li>• Gross Receivables</li> <li>• Adjust LEC/Billing</li> <li>• After GLR</li> <li>• Credit Reserve</li> <li>• Discount Fee</li> <li>• Net Value</li> </ul> <p>The labels for these headings can be customized in System Preferences.</p>

Field	Description
Disbursement Information	
Bank acct	Select the bank account into which the disbursement is to be paid.
Payee	Enter the name to which the check is paid. Click the adjacent "Fill" button to populate the payee and address fields automatically. If the check is for a third party, enter the payee's name and address in the <b>Address</b> and <b>City</b> fields provided.
Address	Enter the payee street address. Two lines are available.
City	Enter the city, state, and ZIP/Postal Code components of the payee address in the provided fields.
Description	Enter any applicable transaction details. This information will be particularly useful when following an audit trail.
Post date	Select the transaction posting date.
Client Reserve	Displays the remainder of the purchase amount after the Purchase Rules are applied. This is the total amount available to fund.
Paid on	Enter the date on which the disbursement occurred. This is the date on which the check was (or is to be) printed, or the wire was sent.
Expenses	The total amount of expenses entered in the Expenses grid is displayed here.
Check amount	The total check amount for the disbursement, which is the Client Reserve amount minus any expenses recorded in the Expense grid.
Status	Displays the current status of the purchase transaction. For a new purchase, this field displays <b>New</b> .
Collateral	Displays each available collateral for the facility as a line-item.
Expenses	<p>Enter any expenses, such as a transaction fee, as line-items in this grid.</p> <ul style="list-style-type: none"> <li>• <b>Account:</b> selecting the Account to which the expense is to be posted</li> <li>• <b>Description:</b> automatically completed with the description for the associated Account - the description can be over-typed if required to enter an expense description</li> <li>• <b>Amount:</b> enter the amount to be charged for the expense.</li> </ul>

Field	Description
	Not available for Purchase transactions.
	Click this button to save the purchase. The transaction is placed in a 'Pending' status, and the purchase is completed in the Managing Pending Transactions screen.
	Not available for Purchase transactions.
Void	<p>Click this button to void the purchase transaction in the current day (on the FactorSoft current processing date that the purchase was formatted). Voiding a facility purchase takes the following actions:</p> <ul style="list-style-type: none"> <li>• Clears the transaction's financial posting from the loan balance</li> <li>• Erases the G/L entry for the transaction</li> <li>• Removes the transaction from the Facility Ledger</li> <li>• Creates an entry in the Transaction Register for the void.</li> </ul> <p>To enable transaction voiding, System Preference Facility/Collateral Rules (Formerly Asset Based Lending), Transactions, Allow voiding of facility transactions for current day only must be set to <b>True</b>. The capability to void transactions can also be limited by Security Role.</p>
	Click this button to open the Audit screen to view audit history for the purchase.
	Click this button to generate a preview of the Purchase screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Facility Information – Purchase Rules Panel

The Purchase Rules panel of the Facility Information screen is only available to Bulk Purchase facilities, and defines the deductions taken from the facility balance to determine the funding to the client.



**Purchase Rules**

Estimated Uncollectible:

GLR:

Credit Reserve:

Discount Fee:

Post Discount Fee:

Field	Description
Estimated Uncol-lectible	Enter the percentage to be deducted from the balance as uncollectible funds.
GLR	Enter the percentage to be advanced on the purchase. Calculated as a percentage of the gross purchase amount minus Uncollectible Rate.
Credit Reserve	Enter the percentage of the balance to be withheld as credit reserve. Calculated as a percentage of the gross purchase amount.
Discount Fee	Enter the discount fee percentage applicable to the bulk purchase. Calculated as a percentage of the gross purchase amount.
Post Discount Fee	Enter the post discount fee percentage applicable to the bulk purchase. Calculated as a percentage of the gross purchase amount.

## Facility Information – Reserves Panel

The Reserves panel displays a list of all facility reserves created for the facility. This panel is only present if **System Preference > Facility/Collateral Rules (Formerly Asset Based Lending) > Rules > General > Use multiple facility reserves** is set to True, and is used to declare reserve amounts for multiple Reservation Titles.

The screenshot shows a window titled "Reserves". Inside, there is a table with the following data:

Title	Qualifier	Date	Amount
Unspecified Reserve	Reserves	7/31/2011	5,000.00

Below the table, there are three buttons: "New", "View", and "Delete".

Field	Description
(Grid)	Displays each facility reserve item as a line-item with the following data: <ul style="list-style-type: none"><li>• <b>Title:</b> The reserve title for the reserve item.</li><li>• <b>Qualifier:</b> The unique description, if entered.</li><li>• <b>Date:</b> The date that the reserve takes effect.</li><li>• <b>Amount:</b> The reserve amount to be held against availability for the reserve item.</li></ul>
New	Click this button to create a reserve item for the facility. See Adding or Modifying Facility Reserve for more information.
View	Select an existing reserve item from the grid and click this button to view and/or edit the reserve item on the Facility Reserve screen.
Delete	Select an existing reserve item from the grid and click this button to remove the contact from the facility record.

## Facility Information – Statement Panel

The Statements panel is used to define statements that detail the financial position of the client on a periodic basis. These parameters determine the following:

1. how are statements delivered
2. when are fees posted

Statement generation is a process in which periodic interest and fees are calculated and posted. The process uses the facility statement settings, both in this panel and Statement Terms, to establish daily loan balance information with summary billing fee information. Depending on the rules established, statements are generated either at the end of each month or a selected day(s) of the month other than the end of the month. Fees are posted either directly to the loan balance or accrued and automatically posted at a later date.

### TIP

You must click the edit (pencil) button between the Upper Fields and panels to open the Statement panel for editing.

The screenshot shows the 'Statements' panel with the following fields and options:

- Run statement at:** A group box containing five radio buttons: ☐ EOM, ☐ After EOM, ☐ Specified interval, ☒ Manually, and ☐ 15th & EOM.
- Days After EOM:** A text input field with the value '0'.
- Days to wait for posting:** A text input field with the value '0'.
- Output:** A dropdown menu with 'Print' selected.
- Next statement dated thru:** A date picker field showing '//'.
- Next statement run date:** A date picker field showing '//'.
- Next fee posting:** A date picker field showing '//'.
- First statement from:** A date picker field showing '//'.
- Last statement thru:** A date picker field showing '//'.
- From facility:** A dropdown menu.

Field	Description
Run statement at	Currently, the only available option is <b>Manually</b> to calculate statement fees and run the statement when the Loan Statement report is generated with the Preliminary option deselected from the <b>Reports Module &gt; Facility &gt; Loan Statement (crystal)</b>
Days after EOM	Currently not used.
Days to wait for posting	Enter the number of days after the day indicated in <b>Run statement at</b> to actually post fees to the loan balance. Leaving this field blank indicates that fees are posted as the statement is being generated.

Field	Description
Output	<p>Select the statement output option to be used from the <b>Reports Module &gt; Facility &gt; Loan Statement (crystal)</b>:</p> <ul style="list-style-type: none"> <li>• <b>Print</b>: to print the statement to a local or network printer</li> <li>• <b>Fax</b>: to fax the statement directly to the client</li> <li>• <b>Email</b>: to email the statement directly to the client</li> </ul>
Next statement date thru	Currently not used.
Next statement run date	Currently not used.
Next fee posting	Currently not used.
First statement from	Displays the from date of the last run statement.
Last statement thru	Displays the thru date of the last run statement.
From facility	Select the facility which will satisfy the statement balance. If a facility is selected here, a non-cash transfer transaction is created to satisfy the statement from the From facility's funds.



## Facility Information – Statement Terms Panel

The Facility Information – Statement Terms panel lists the basic fee types and financial terms that are applied to the facility when statements are run.

Description	Fee Type	Fee Details	Inactive
Interest	Interest	Fee Details To Do	Inactive
Service Fee	Maintenance	Fee Details To Do	Inactive



New View Delete





Field	Description
(Grid)	<p>Each fee type set up for the facility is displayed as a line-item, with the following information:</p> <ul style="list-style-type: none"><li>• <b>Description:</b> the fee description created on the Statement Terms screen for the fee,</li><li>• Fee type: the fee type selected on the Statement Terms screen for the fee.</li><li>• Fee details: a synopsis of the fee settings created for the fee</li><li>• Inactive: indicates whether the fee is active or inactive.</li></ul>
New	Click this button to create a new fee type for the facility. The Statement Terms Information screen opens to allow entry of a new fee.
View	Select an existing fee type from the grid and click this button to view and/or edit the fee type on the Statement Terms Information screen.
Delete	Select an existing fee type from the grid and click this button to remove the fee type from the facility record.

## Statement Terms Information

The Statement Terms Definition screen is opened from the Statement Terms panel of the Facility Information screen. This screen is used to configure the various fee types and financial terms that are applied when a statement is run for a facility.

Field	Description
Description	Enter a description for the fee to be displayed in the grid of the Statement Terms panel of the Facility Information screen.
Fee type	Select the fee type to be configured for the statement terms. See the detailed descriptions of each fee type in the following subsections.

Field	Description
	<ul style="list-style-type: none"> <li>• <a href="#">Interest</a></li> <li>• <a href="#">Maintenance</a></li> <li>• <a href="#">Transaction</a></li> <li>• <a href="#">One-Time</a></li> <li>• <a href="#">Minimum</a></li> <li>• <a href="#">Reimbursement</a></li> <li>• <a href="#">Exception</a></li> <li>• <a href="#">Unused Line</a></li> <li>• <a href="#">Over/Under</a></li> <li>• <a href="#">Tiered</a></li> <li>• <a href="#">Incremental</a></li> </ul>
Payment Level	<p>This field is used to set the Payment Level for each Payment Terms for the facility on the Statement Terms screen (accessed from the Statement Terms panel of the Facility Information screen) for the Auto Distribute feature. The Auto Distribute feature allows you to configure a hierarchy for fees and financial terms set up in the Statement Terms, and then apply a Payment Rule to determine how the hierarchy is applied.</p> <p>Payment Level is a numeric field, 0–9 with 0 being highest priority and 9 lowest. Zero is the default.</p>
Include in minimum	Select this option to indicate whether the fee is included in the minimum fee calculation.
Inactive	Select this option to suspend the use of this statement term. The term will not be calculated and will not appear on the billing statement.
	Click this button to edit an statement term.
	Click this button to save a statement term.

Field	Description
	Click this button to undo unsaved changes to the statement term.
	Click this button to open the Audit screen to view audit history for the statement term.
	Click this button to generate a preview of the Statement Terms Information screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Statement Terms – Interest

Used to set up facility statement terms based on a standard interest rate plus basis (LIBOR, Prime, etc.), usually within a minimum and maximum rate boundary, and optional float days.

The screenshot shows a software interface for setting interest terms. It has three columns: 'Interest rate', 'Rate boundaries', and 'Float rules'. In the 'Interest rate' column, there's a 'Rate' field with '0.0000', a 'View' button, a 'Basis' dropdown, a 'Year' dropdown with '360', a 'Type' section with 'Standard' and 'Compound' radio buttons, and an 'Accrued daily' checkbox. The 'Rate boundaries' column has 'Min rate' and 'Max rate' fields, both with '0.0000'. The 'Float rules' column has 'Float days' with '0' and a 'Float type' dropdown.

Field	Description
Interest rate	<p>Enter the standard interest rate and select the basis and year options.</p> <ul style="list-style-type: none"> <li>• <b>Rate:</b> the base interest rate</li> <li>• <b>View:</b> click this button to open the <a href="#">Interest Rate Detail</a> screen to create an interest rate table and apply rates by effective date</li> <li>• <b>Basis:</b> the fluctuating interest rate on which to base the interest. The choices are defined in the Daily Rate Basis table</li> <li>• <b>Year:</b> the time unit on which the interest rate is calculated: <b>360</b>, <b>365</b>, or <b>Actual</b></li> <li>• <b>Type:</b> the interest type: <b>Standard</b> or <b>Compound</b></li> </ul>
Rate boundaries	<p>Enter the minimum and maximum interest rates to charge for the facility.</p> <ul style="list-style-type: none"> <li>• <b>Min rate:</b> the lowest rate to charge for the facility</li> <li>• <b>Max rate:</b> the highest interest rate to charge for the facility</li> </ul>
Float rules	<p>Enter the float days detail for the facility interest:</p>

Field	Description
	<ul style="list-style-type: none"> <li>• <b>Float days:</b> the number of float days for the facility</li> <li>• <b>Float type:</b> the days on which to base float days – Calendar days, Monday–Friday, or <b>Business days</b></li> </ul> <p>When calculating interest on collections for bulk collaterals via a statement posting, FactorSoft uses the Float increment from the Check Source specified in the payment posting when required. The logic follows the hierarchy below:</p> <ul style="list-style-type: none"> <li>• If no <b>Float type</b> is defined in the Statement Terms, no float is charged</li> <li>• If a <b>Float type</b> and <b>Float days</b> are defined in the Statement Terms, these are the float parameters charged, and the Float increment in the Check Source is not considered</li> <li>• If a <b>Float type</b> is defined in the Statement Terms, but no <b>Float days</b> are defined, the Float increment from the Check Source table for the check source specified in the payment posting is used to determine the float charged</li> </ul>

## Interest Rate Detail

The Interest Rate Detail screen is accessed from the Interest panel of the Facility Statement Terms screen, and is used to create an interest rate table and apply rates by effective date for loan statements. The Effective Date, Basis Name, and Margin Rate are entered on the Interest Rate Detail screen, and when the statement is generated, the Effective Date and Margin Rate for the effective date on which the statement is generated are used to calculate interest.

Effective Date	Basis Name	Margin Rate
1/28/2016	Prime	3.0000
1/15/2016	Prime	2.7500
1/6/2016	Prime	2.5000
12/2/2015	Prime	2.0000

Interest Rate Setup

As Of Date: 1/28/2016 Basis Name: Prime Margin Rate: 3.0000

New Save Delete Audit Cancel

Field	Description
Grid	Displays previously defined interest rate detail entries.
As Of Date	Select the date on which the Margin Rate for this interest rate detail table entry is effective. The rate is effective up to the date of an entry in the table with a newer <b>Effective Date</b> defined.
Basis Name	Select the rate basis table used for interest calculation. The entries (and associated rate tables) in this list are defined in the Daily Rate Basis Table in the Tables module.
Margin Rate	Enter the rate to be used to calculate interest for the effective date entry.
New	Click this button to enter a new effective date entry to the table.
Edit	Select an existing effective date entry in the grid and click this button to edit the entry.
Save	Click this button to save a new effective date entry or edits to an existing entry.
Delete	Select an existing effective date entry in the grid and click this button to delete the entry.

Field	Description
Audit	Click this button to open the Audit screen, which displays the update and change history for the Interest Rate Detail screen.



## Statement Terms – Maintenance/Monitoring Fee

Used to set up a loan maintenance or monitoring fee based on either a percentage rate applied for the statement period or a flat fee. Fees can be based on several calculation bases, as described below. either the as the basis, loan limit, or the average daily net collateral value as the basis.

Maintenance/Monitoring Fee

Rate: 0.0000 / 0 = 0.0000 -- OR -- Flat amount:

Calculate based on:

☐ Average daily balance  
☐ Available Collateral  
☐ Eligible Collateral  
☐ Gross Collateral  
☐ Loan Limit Amount  
☐ Net Collateral  
☐ Supporting Collateral  
☐ Other  
☐ Out of Formula

Collateral:

Other amount:

Calculate fee:

☒ Fixed Period  
☐ Standard Per Diem  
☐ Actual Per Diem

Amount boundaries

Min amount:

Max amount:

Field	Description
Rate	The first field is the maintenance or monitoring fee rate to charge, which is the rate applied to the statement period, based on the average daily loan balance or total of net collateral balances at the end of the period. If you wish to see the rate for a smaller period (daily, for instance), you can enter the divisor in the second field, and the calculated rate is displayed in the field following the equal sign.
Flat amount	Enter a flat fee to be charged for the statement period.
Calculate based on	Select the rate basis:

Field	Description
	<ul style="list-style-type: none"> <li>• Average Daily balance: Base the fee on the average daily loan balance</li> <li>• Available Collateral: Base the fee on the available collateral, which is the lower of the Loan Limit or Net Collateral (applicable only for A/R Aging, A/R Summary, Bulk A/R, and Inventory collateral types)</li> <li>• Eligible Collateral: Base the fee on eligible collateral, which is calculated as the Gross Collateral minus ineligible (applicable only for A/R Aging, A/R Summary, Bulk A/R, and Inventory collateral types)</li> <li>• Gross Collateral: Base the fee on the reported value of the collateral (applicable only for A/R Aging, A/R Summary, Bulk A/R, and Inventory collateral types)</li> <li>• Loan Limit Amount: Base the fee on the loan limit</li> <li>• Net Collateral: Base the fee on the net collateral, which is calculated as the Available Collateral multiplied by the Advance Rate (applicable only for A/R Aging, A/R Summary, Bulk A/R, and Inventory collateral types)</li> <li>• Supporting Collateral: Base the fee on the collateral amount required to support the loan balance on a daily basis. Supporting collateral is calculated as the collateral balance divided by the advance rate (applicable only for A/R Aging, A/R Summary, Bulk A/R, and Inventory collateral types)</li> <li>• Other: Base the fee on the amount entered in <b>Other amount</b>.</li> <li>• Out of Formula:</li> </ul>
Collateral	Select the collateral to which the fee type will apply. This selection is required if Calculate based on is set to Available Collateral, Eligible Collateral, Gross Collateral, Net Collateral, and Supporting Collateral.
Other amount	If Other is selected in the Calculate based on option, set the amount on which to base the fee in this field. The Rate is applied to this amount to determine the maintenance fee charged.
Calculate fee	Select the period on which to base the fee:

Field	Description
	<ul style="list-style-type: none"> <li>Fixed period – based on actual days – average balance * rate</li> <li>Standard Per Diem – based on a 30 day month – <math>((\text{average balance} * \text{rate}) / 30) * 30</math></li> <li>Actual Per Diem – based on actual month – <math>((\text{average balance} * \text{rate}) / 30) * \text{actual number of days in month}</math></li> </ul>
Rate boundaries	<p>Enter the minimum and maximum interest amount to charge for the facility.</p> <ul style="list-style-type: none"> <li>Min amount: the lowest amount to charge for the facility</li> <li>Max amount: the highest amount to charge for the facility</li> </ul>

## Statement Terms – Transaction

Used to set up a transaction-based fee based on either a percentage of the transaction amount or a flat fee based upon either the total funding amount for the period as the basis, or the total payments posted to A/R as the basis.

Transaction Fee

Rate: 0.0000 / 0 = 0.000000 -- OR -- Flat amount:

Collateral:

Other amount:

Calculate based on: ☒ Each funding amount ☐ Each collection amount

Amount boundaries

Min amount:

Max amount:

Field	Description
Rate	The first field is the transaction fee rate to charge, which is the rate applied to the funding or payment amount. If you wish to see the rate for a smaller period (daily, for instance), you can enter the divisor in the second field, and the calculated rate is displayed in the field following the equal sign.
Flat amount	Enter a flat fee to be charged for each transaction.
Other amount	Set the amount on which to base the fee in this field. The Rate is applied to this amount to determine the transaction fee charged.
Calculate based on	Select the rate basis: <ul style="list-style-type: none"> <li>Each funding amount: total funding for the period</li> <li>Each collection amount: total payments posted to the loan balance for the period</li> </ul>
Rate boundaries	Enter the minimum and maximum interest amount to charge for the facility.

Field	Description
	<ul style="list-style-type: none"> <li>• Min amount: the lowest transaction fee amount to charge for the facility.</li> <li>• Max amount: the highest transaction fee amount to charge for the facility.</li> </ul>

## Statement Terms – One-Time

Used to set up a One-Time fee based on a percentage of either the facility limit or the client limit as the basis. Alternately, a flat amount One-Time fee can be defined.

One-Time

Rate Setup

Rate: 0.0000

Based on:

- ☒ Facility limit
- ☐ Client limit
- ☐ Other limit

Other limit:

-- OR --

Flat Setup

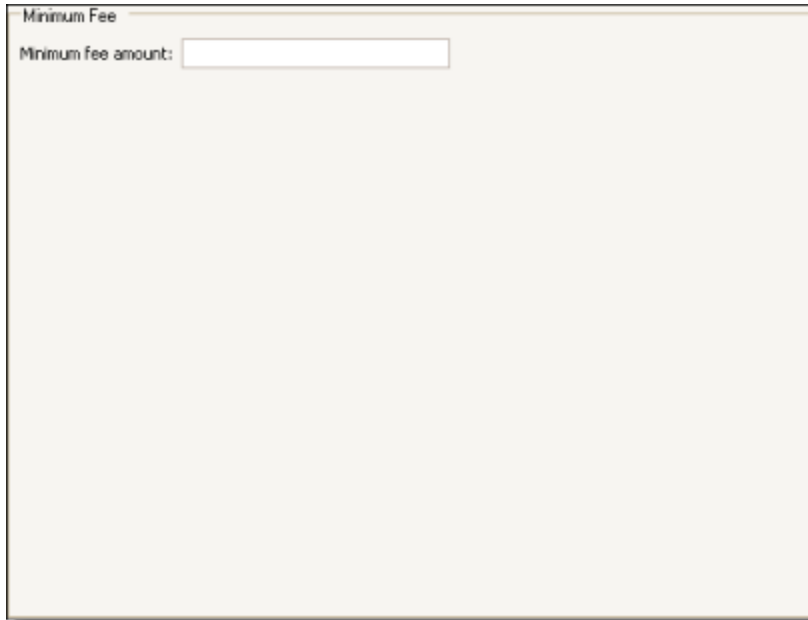
Flat amount:

Post date:

Field	Description
Rate	Enter the rate to charge for the annual fee. The fee uses the predetermined facility or client limit, or another user-specified limit, as the basis, as determined in the <b>Based on</b> option.
Based on	Select the fee basis: <ul style="list-style-type: none"><li>• Facility limit</li><li>• Client limit</li><li>• Other limit</li></ul>
Other limit	Enter the user-defined limit amount to use as the fee basis.
Flat amount	Enter a flat fee to be charged for the annual fee.
Post date	Select the date on which the annual fee is to be posted.

## Statement Terms – Minimum

Used to set up a minimum fee to be charged to the facility. If the total fees calculated (Interest, Maintenance, etc.) do not exceed the minimum fee, a fee is charged to make up the shortage.



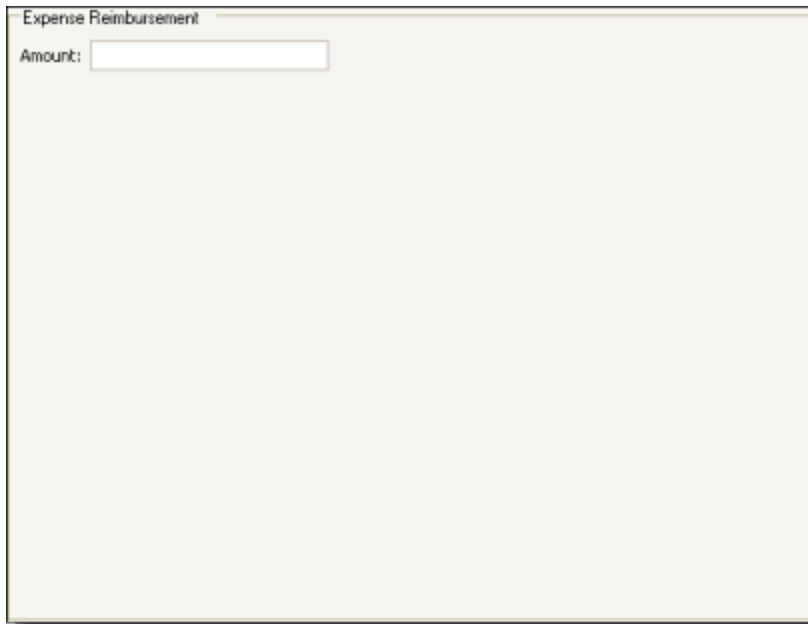
Minimum Fee

Minimum fee amount:

Field	Description
Minimum fee amount	Enter the minimum amount to be charged for all fees for the facility. If the sum of all fees does not meet or exceed this figure, an additional fee is charged in the amount of the shortage.

## Statement Terms – Reimbursement

Used to set up a flat fee (such as a monthly expenses) that is charged at statement generation.

A screenshot of a software form titled "Expense Reimbursement". The form has a light beige background and a thin border. At the top left, the title "Expense Reimbursement" is displayed. Below the title, there is a label "Amount:" followed by a rectangular input field. The rest of the form area is empty.

Field	Description
Amount	The amount to be charged at statement generation.



## Statement Terms - Exception

Used to set up an exception fee that is a flat amount charged at statement generation.

Exception Fee

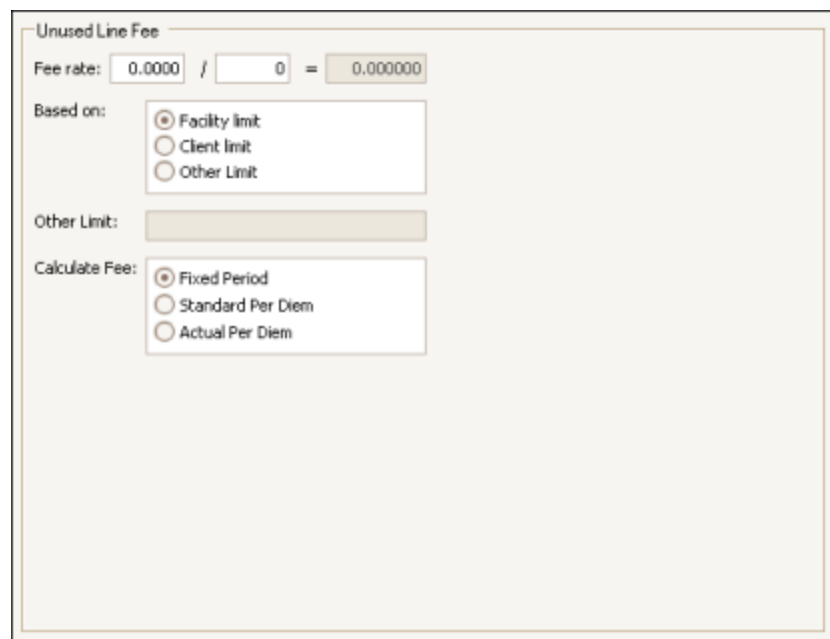
Amount:

Field	Description
Amount	The amount to be charged at statement generation.

## Statement Terms – Unused Line

Used to set up a fee based on the difference between the average daily loan balance and the basis limit (either facility or client).

An option to prevent periodic statements from calculating the Unused Line Fee on loans that have a negative average daily loan balance is available. To utilize this option, set System Preference **Facility/Collateral Rules (Formerly Asset Based Lending)**, **Periodic statement generation, Do not calculate unused line fee if loan balance is not positive** to **True**.



The screenshot shows a window titled "Unused Line Fee". It contains the following fields and options:

- Fee rate:** A text input field with "0.0000", followed by a division symbol, a text input field with "0", an equals sign, and a text input field with "0.000000".
- Based on:** A group box containing three radio buttons: "Facility limit" (selected), "Client limit", and "Other Limit".
- Other Limit:** A text input field.
- Calculate Fee:** A group box containing three radio buttons: "Fixed Period" (selected), "Standard Per Diem", and "Actual Per Diem".

Field	Description
Fee rate	The first field is the unused line fee rate to charge, which is calculated by multiplying the percentage rate by the basis (facility limit or client limit) minus the average daily loan balance. If you wish to see the rate for a smaller period (daily, for instance), you can enter the divisor in the second field, and the calculated rate is displayed in the field following the equal sign.
Based on	Select the rate basis: <ul style="list-style-type: none"><li>• Facility limit</li><li>• Client limit</li><li>• Other limit</li></ul>
Other limit	If Other limit is selected in the Based on option, set the amount on which to base

Field	Description
	the fee in this field. The Rate is applied to this amount to determine the fee charged.
Calculate fee	<p>Select the period on which to base the fee:</p> <ul style="list-style-type: none"> <li>• Fixed period – based on actual days – average balance * rate</li> <li>• Standard Per Diem – based on a 30 day month – ((average balance * rate) / 30) * 30</li> <li>• Actual Per Diem – based on actual month – ((average balance * rate) / 30) * actual number of days in month</li> </ul>

## Statement Terms – Over/Under

Used to set up a fee calculated off the average daily loan balance. If the average daily balance is over the specified threshold, the "above" rate or flat amount is charged. If the average daily balance is below the threshold, the "below" rate or flat amount is charged.

The screenshot shows a software window titled "Over/Under". It contains three main input sections. On the left, there is a "Threshold:" label followed by an empty text box. In the center, under the heading "Rate", there are two rows: "Above:" with a text box containing "0.0000", and "Below:" with a text box containing "0.0000". To the right of the "Rate" section is a separator "-- OR --". Further right, under the heading "Flat amount", there are two rows: "Above:" with an empty text box, and "Below:" with an empty text box. The window has a light beige background and a thin border.

Field	Description
Threshold	The threshold amount to which average daily balance is compared to determine whether the above or below rate is applied.
Rate	Specify the percentage rates for the fee: <ul style="list-style-type: none"><li>• Above: the percentage to be applied if average daily balance is above the threshold.</li><li>• Below: the percentage to be applied if average daily balance is below the threshold.</li></ul>
Flat amount	Specify the exact dollar amounts for the fee: <ul style="list-style-type: none"><li>• Above: the amount to be charged if average daily balance is above the threshold.</li><li>• Below: the amount to be charged if average daily balance is below the threshold.</li></ul>

## Statement Terms – Tiered

Used to set up a tiered fee structure calculated from the average daily loan balance. When the average daily balance falls within a specified tier, the corresponding rate or flat amount is charged.

The screenshot shows a software interface for setting up a tiered fee structure. It is titled 'Tiered' and contains the following elements:

- Tiers Section:** A table with two columns, 'From' and 'To'. The 'To' column contains the following values: 10,000.00, 50,000.00, 100,000.00, 9,999,999.00, and 10,000,000.00. The 'From' column is empty.
- Selection:** Two radio buttons are present. The 'Rates' radio button is selected, and the 'Amounts' radio button is unselected.
- Rates Section:** A list of percentage values: 7.0000, 5.0000, 3.0000, 1.0000, and 0.5000.
- Flat amounts Section:** A list of five empty input fields for dollar amounts.

Field	Description
Tiers	Enter the To dollar amounts to be used to compare to average daily balance to determine the fee tier to be applied. As each To amount is entered, the From amount on the following tier is automatically set to the appropriate amount (one dollar more than the previous To amount).
(Fee Selection)	Select the option that determines how the fee is calculated. <ul style="list-style-type: none"> <li>• Rates: Percentage rates of the average daily balance are used to calculate the fee.</li> <li>• Amounts: Fees are flat dollar amounts specified for each tier.</li> </ul>
Rates	Enter the percentage of average daily balance to charge for each tier.
Flat amounts	Enter the dollar amount to charge for each tier.

## Statement Terms – Incremental

Used to set up an incremental fee structure calculated off the average daily loan balance. This is similar to tiered, except that each level adds an incremental factor to the previous amount or percentage, so that the fee assessed is the sum of all the Levels up to the average daily balance. Fees are increased by the percentage factor or amount for the specified levels of average daily balance, until the fee reaches a capped percentage or amount.

The screenshot shows a software interface for setting up an incremental fee structure. It is titled 'Incremental' and contains four main input areas:

- Levels:** A list of dollar amounts to compare against the average daily balance. The values are: First: 250,000.00, Next: 200,000.00, Next: 100,000.00, Next: 25,000.00, and Over: 575,000.00.
- Fee Selection:** Two radio buttons are present. The 'Rates' radio button is selected, indicating that fees will be calculated as a percentage of the average daily balance. The 'Amounts' radio button is unselected.
- Rates:** A list of percentage values corresponding to each level. The values are: 1.0000, 0.7500, 0.5000, 0.2500, and 0.0100.
- Amounts:** This section is currently empty, as the 'Rates' option is selected.

Field	Description
Levels	Enter the dollar amounts to compare to average daily balance to determine the fee level to be applied.
(Fee Selection)	Select the option that determines how the fee is calculated. <ul style="list-style-type: none"> <li>• Rates: Percentage rates of the average daily balance are used to calculate the fee.</li> <li>• Amounts: Fees are flat dollar amounts specified for each level.</li> </ul>
Rates	Enter the percentage of average daily balance to charge for each tier.
Flat amounts	Enter the dollar amount to charge for each tier.

## Facility Summary

The Facility Summary screen provides, at the facility level, an analysis of the current position, as well as efficient access to the most critical posting transactions, thus consolidating the most used facility management tools on one simple to use form.

To access this form, select a bulk collateral facility from the Client List, and select Facility Summary from the Functions list for the facility. The Facility Summary screen consists of two tabs. The Borrowing Base tab displays the current position of each collateral for the facility, and the Loan Summary tab displays the loan activity on the facility for the current FactorSoft processing day. The Letters of Credit Tab may not display depending on system preferences. See the Letters of Credit section for more details. The Borrowing Base tab is illustrated and described in detail below:

Facility Summary - REVOLVER\CLIENT - ABL ONLY #2

Client Name: [CLIENT - ABL ONLY #2 \(33333\)](#) Facility Name: [REVOLVER](#)

Gross Collateral: 1,000,000.00 Fee Reserve: 0.00 **Pending Summary**

Eligible Collateral: 1,000,000.00 Facility Reserve: --- Begin Pend Balance: ---

Net Collateral: 50,000.00 Letter of Credit: --- **Pending Funding:** ---

Current Limit: 6,000,000.00

**Lower of Net or Limit:** 50,000.00 **Available:** 50,000.00 End Pend Balance: ---

Balance: 6,000.00

**Client CAP Space:** -6,000.00 **Excess/Deficit:** -6,000.00 **Pend Excess/Deficit:** ---

Borrowing Base | **Loan Summary** | Letters of Credit

	Collateral Description	Available Amt
New	Inventory	50,000.00

New Borrowing Base Certificate

Help Cancel

Field	Description
Client Name	Displays the client name and code for the client to which the facility belongs. Click the link to open the Client Information detail screen for the client.
Facility Name	Displays the facility name and code of the selected facility. Click the link to open the Facility Information detail screen.

## Borrowing Base Tab

Field	Description
(Collateral Grid)	Each collateral for the facility is listed as a separate line item with the following information: <ul style="list-style-type: none"><li>• <b>New:</b> Click this button to open the appropriate new posting screen for the collateral to create a new posting. This button only appears for collaterals that support a posting transaction.</li><li>• Collateral Description: The collateral name.</li><li>• Available Amt: displays the sum total of the available collateral supporting the facility.</li></ul>
Available	Displays the sum total of the net collateral supporting the facility.
Loan Limit	Displays the loan limit for the facility.
Balance	Displays the outstanding loan balance of the facility.
Excess/Deficit	Displays the excess (cash that can be distributed) or deficit (amount to be made up) for the facility.
Client CAP Space	Displays the client CAP space (Client Limit less the sum of facility balances).

## Loan Summary Tab

The Loan Summary tab displays the loan activity for the current FactorSoft processing date that has occurred on the facility. This tab allows you to view the transaction activity and access posting transactions directly from the screen.

The activity is displayed in grids for each posting type that has had activity. Double-clicking a line-item in the activity grid opens the corresponding posting detail screen for the transaction.



Facility Summary - REVOLVER.CLIENT - ABL ONLY #2

Client Name: **CLIENT - ABL ONLY #2 (33333)** Facility Name: **REVOLVER**

Gross Collateral: 1,000,000.00 Fee Reserve: 0.00  
 Eligible Collateral: 1,000,000.00 Facility Reserve: --- Begin Pend Balance: ---  
 Net Collateral: 50,000.00 Letter of Credit: --- Pending Funding: ---  
 Current Limit: 6,000,000.00  
 Lower of Net or Limit: 50,000.00 Available: 50,000.00 End Pend Balance: ---  
 Balance: 6,000.00  
 Client CAP Space: -6,000.00 Excess/Deficit: -6,000.00 Pend Excess/Deficit: ---

Borrowing Base Loan Summary Letters of Credit

New Beginning Balance: 0.00  
 Loan Payments  
 Date User Type Amount

New Claimed Cash Postings  
 Date User Type Amount

New Adjustments  
 Date User Type Amount

New New Disbursements 6,000.00  
 Other Activity:  
 Ending Balance: 6,000.00

Help Cancel

Field	Description
Beginning Balance	Displays the outstanding loan balance prior to any activity for the day.
Loan Payments	<p>Displays the total amount of loan payments for the day, and each transaction as a line-item in the grid. Double-clicking a line-item opens the transaction detail on the Payment screen.</p> <p>Click <b>New</b> to open the Payment screen to create a new loan payments posting.</p> <p><b>TIP</b></p> <p>From Facility Loan Payments screen, line-items in the grid can be quickly deleted in edit mode using Ctrl + Delete keys.</p>
Claimed Cash Postings	<p>Displays the total amount of claimed cash transfer postings for the day, and each transaction as a line-item in the grid. Double-clicking a line-item opens the transaction detail on the Claimed Cash Posting screen.</p> <p>Click <b>New</b> to open the Claimed Cash Posting screen to create a new posting.</p>
Adjustments	<p>Displays the total amount of adjustment postings for the day, and each transaction as a line-item in the grid. Double-clicking a line-item opens the transaction detail on the Facility Adjustment screen.</p> <p>Click <b>New</b> to open the Facility Adjustment screen to create a new posting.</p>

Field	Description
New Disbursements	Displays the total amount of disbursement postings for the day, and each transaction as a line-item in the grid. Double-clicking a line-item opens the transaction detail on the Disbursement screen.  Click <b>New</b> to open the Disbursement screen to create a new posting.
Other Activity	Displays the sum total amount of other postings for the day.
Ending Balance	Displays the outstanding loan balance after activity for the day.
Excess / Deficit	Displays the excess (cash that can be distributed) or deficit (amount to be made up) for the facility.

## Loan Payments

Selecting New on the **Facility Summary** > **Loan Summary** tab will open this screen to allow you to create a new loan payment.

Loan Payment - Payment For CLIENT - ABL ONLY #2 (33333) / REVOLVER

Client Name: CLIENT - ABL ONLY #2  
Facility Name: REVOLVER  
Ref #:  Source:   
Post Date: 2/28/2020  
Amount: 0.00  
Collateral:   
Effect on A/R: ☐ None ☐ Reserve from Availability ☐ Post to Net Collections

Details Images

Date	Amount	Reference #
Click here to add a new row		

Save Cancel Audit Print Help

### TIP

Line-items in the grid can be quickly deleted in edit mode using Ctrl + Delete keys.

## Collateral Information

Borrowings under a bulk collateral facility are limited by a borrowing base, which is comprised of to the net realizable value of accounts receivable, inventory, and fixed assets with advance rates applied. These assets serve as collateral for the facility.

In FactorSoft, collateral is established as part of Facility Information. Part of each facility's profile in FactorSoft is the set up of collateral as security for the facility. The purpose of the FactorSoft Collateral Information profile is to set up and assign collateral to support a facility. The Collateral Information screen is used to both create new collateral and to manage existing collateral.

**Collateral Information - Does-It-All Manufacturing (DOES) \ Does-It-All Manufacturing \ A/R Aging Collateral**

Client: Does-It-All Manufacturing (DOES)  
 Facility: Does-It-All Manufacturing  
 Description: A/R Aging Collateral  
 Type: A/R Aging ☐ Inactive  
 Currency: CAN  
 Availability Limit: 500,000.00

**Upper Fields**

	Declaration	Tracked	Variance
Current Collateral:	53,500.00	---	---
Less Ineligible:	30,000.00	---	---
Less Reserves:		---	---
Less Set Asides:		---	---
Eligible Collateral:	14,550.00	---	---
Advance Rate:	***	---	---
Net Collateral:	2,614.00	---	---
Collateral Limit:	500,000.00	---	---
Available Collateral:	2,614.00	---	---

Ineligibility Was Accurate As Of July 14, 2011 at 12:00:00 AM.

**Panel List**

- Summary
- Advance Settings
- Category Rates
- A/R Declaration
- Ineligible Posting
- Set Asides
- Dependency Rules
- Documents
- Seasonal Availability
- Ineligibility Settings
- View Current Submission
- Submission Templates
- Submission Schedules
- Submission History
- Exception Queue

**Detail Panel**

A/R Category	A/R Age	NCV Rate	Adv Rate	Limit	Ineligible Age
Account Debtor A	Unbilled	90.00	80.00	200,000.00	90
Account Debtor A	1-30	85.00	78.00	250,000.00	90
Account Debtor A	31-60	80.00	76.00	100,000.00	90
Account Debtor A	61-90	80.00	74.00	200,000.00	90
Account Debtor A	91-120	80.00	72.00	100,000.00	90
Account Debtor A	121-150	75.00	70.00	50,000.00	90
Account Debtor A	151+	75.00	68.00	25,000.00	90
Sales Posted	Unbilled	100.00	100.00	0.00	90
Sales Posted	1-30	100.00	100.00	0.00	90
Sales Posted	31-60	100.00	100.00	0.00	90
Sales Posted	61-90	100.00	100.00	0.00	90
Sales Posted	91-120	100.00	100.00	0.00	90
Sales Posted	121-150	100.00	100.00	0.00	90
Sales Posted	151+	100.00	100.00	0.00	90

Buttons: Save, Cancel, New, View, Delete, Audit, Print, Help

## Upper Fields

### Collateral Profile Fields

Field	Description
Client	Displays the client name associated with the collateral.

Field	Description
Facility	Displays the facility name associated with the collateral.
Description	The name of the collateral as it appears on screens and reports.
Inactive	<p>Select this option to make the collateral unavailable within FactorSoft. Selecting Inactive excludes the collateral from valuation calculations and reports and allows the collateral to be filtered out of the Client List.</p> <p>A message has been added on the Collateral Information screen to alert the user that the collateral is set inactive and that calculations and updates are not enabled for the collateral. The message "Setting the Collateral to inactive will stop calculations and updates" appears when the user opens the Collateral Information screen for a collateral previously set inactive, or when the Inactive option on the Collateral Information screen is selected and the edit is saved. Although the position of the collateral will be frozen, updates to the collateral can still be performed, and on the event that the inactive status is removed, the collateral position will be caught up on the first nightly processing run of FactorSoft.</p>
Type	<p>Select the collateral type associated with the collateral to be managed:</p> <ul style="list-style-type: none"> <li>• Bulk A/R</li> <li>• Equipment</li> <li>• Inventory</li> <li>• Purchase Orders</li> <li>• Real Estate</li> <li>• Securities</li> <li>• Medical Receivable</li> <li>• Factoring</li> <li>• A/R Aging</li> <li>• Other</li> </ul> <p>These types are system-defined, and each has a unique set of dialogs, rules, and valuation methods. See the Detail Panels section for the corresponding type for help with configuring each type. Depending on the collateral types pur-</p>

Field	Description
	<p>chased, you may not be able to save new collaterals for all types.</p> <p>Note that once the Type is set and saved for the collateral, it cannot be changed.</p>
Currency	<p>Select the currency type with which to value the collateral.</p> <p>Note that once the Currency is set and saved for the collateral, it cannot be changed.</p>
Advance rate (%)	Enter the percentage of the collateral value to offer as available credit.
Availability Limit	Enter the dollar amount at which to cap available credit for this collateral.
Save	Click this button to save changes to the Collateral Information profile.
Cancel	Click this button to undo unsaved changes to the Collateral Information profile.

### *Collateral Balances*

On the right-hand side of the upper fields, the collateral balances are displayed. The Declaration balances display the collateral balance fields as updated by collateral declarations in FactorSoft. The Tracked column displays balances most recently imported from the Tracked A/R module. This column only appears if the Tracked A/R module is enabled in your implementation of FactorSoft. The Variance figures display the difference between the Declaration and Tracked figures, and is also only displayed if Tracked A/R is enabled.

Field	Description
Current Collateral	<p>The gross reported collateral value.</p> <p>Note that if there are pending postings for the collateral, this figure is displayed in red, and a the note "Pending" appears</p>
Less Ineligibles	The current total ineligible amount for the collateral.
Less Reserves	The balance of cash reserve against the reported collateral value.
Less Set Asides	The balance of ineligibility set asides defined for the collateral.
Eligible Collateral	The gross reported collateral value less ineligibles, reserves, and set-asides.
Advance Rate	The Advance rate(%) defined for the collateral.
Net Collateral	The eligible collateral value multiplied by the Advance Rate (%).

Field	Description
Collateral Limit	The Availability Limit defined for the collateral.
Available Collateral	The lower of the Net Collateral or the Available Limit. This amount will always be either the Availability limit or the Net collateral.

## Panel Lists

The panels in the panel list are used to record collateral details, display postings and declarations, and access detail screens to create new posting and declarations. There are common detail panels as well as panels that are unique to specific collateral types.

### *Collateral Above-the-Line Panels*

The topics for each [Collateral Type](#) list the detail panels that are used with that collateral.

### *Below-the-Line Panels*

Select the link in the list below for help with each panel:

- [Amortizing adv rate](#)
- [Custom Data Elements](#)
- [Dependency rules](#)
- [Documents](#)
- [Seasonal availability](#)

### *Collateral Above-the-Line Panels*

Each Collateral Type lists the detail panels that are used with that collateral. Refer to the specific collateral description in the following section for the panels that apply to that collateral.

### *Below-the-Line Panels*

Below-the-line panels are common to all collateral types. These are presented in alphabetical order immediately following.

## *Tracked A/R and Loan Backed Collateral Panels*

The last set of panels listed for A/R collateral types are used with the Tracked A/R and/or Loan Backed Collateral modules. Refer to Tracked A/R or Loan Backed Collateral Guides for descriptions of these panels. These panels will only appear in the list if the Tracked A/R or Loan Backed Collateral modules is enabled.

### **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](mailto:lendinginfo@jackhenry.com)

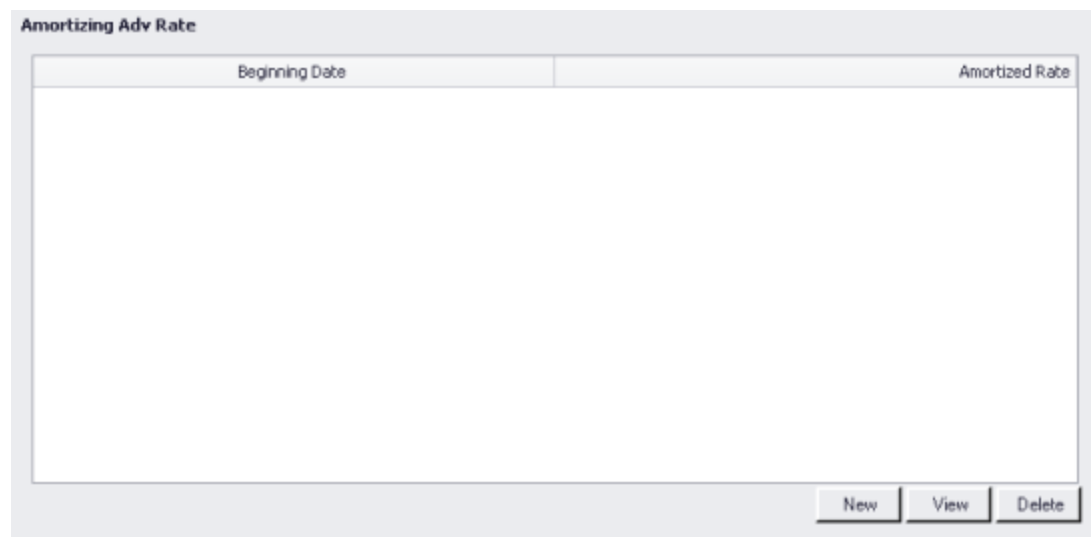
## Common Collateral Panels

The panels and dialogs in the following section are common to all collateral type. These panels are referred to as "below-the-line" panels.



## Collateral Information – Amortizing Adv Rate Panel

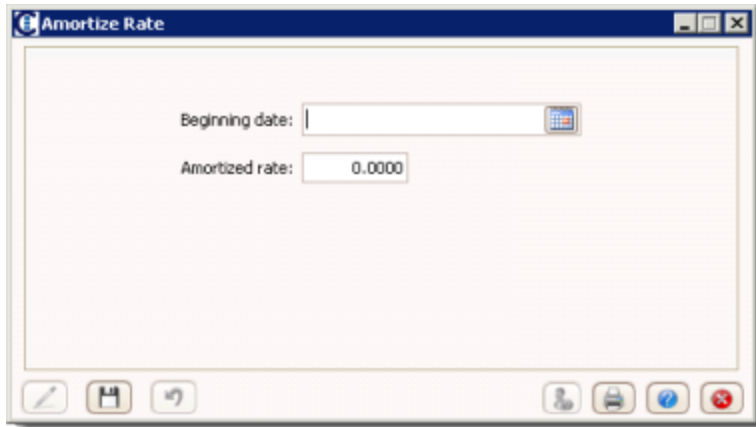
The Amortizing Available Rate feature allows you to add limitations on collateral limits by amortizing (reducing) the available rate by a flat amount at predetermined intervals. This feature is most commonly used with inventory collaterals.









Field	Description
(Grid)	Displays each amortizing rate as a line-item with the following data: <ul style="list-style-type: none"><li>Beginning date: The beginning date for the amortization period.</li><li>Amortized rate: The percentage rate to apply for the amortization period.</li></ul>
New	Click this button to add a new amortized rate to the collateral. The Amortize Rate screen opens to allow entry of a new rate.
View	Select an existing line-item from the grid and click this button to view and/or edit the amortized rate on the Amortize Rate screen.
Remove	Select an existing line-item from the grid and click this button to remove the rate from the collateral record.

## Amortize Rate Dialog

Use the Amortize Rate screen to define a new amortization period and rate for the collateral. This screen is accessed from the Amortizing Adv Rate panel of the Collateral Information screen.



Field	Description
Beginning Date	Select the beginning date at which the amortization rate takes effect.
Amortized rate	Enter the percentage by which the collateral limit is reduced.
	Click this button to edit an existing rate.
	Click this button to save the rate.
	Click this button to undo unsaved changes to the rate.
	Click this button to open the Audit screen to view audit history for the rate.
	Click this button to generate a preview of the Amortize Rate screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Collateral Information – Dependency Rules Panel

The Collateral Dependency feature is used to calculate the collateral availability limit for one collateral (the “dependent” collateral) based on a percentage of the availability limit of another facility (the “dependency” collateral) within the same facility. This is typically used to limit the availability of a client's inventory collateral by making the availability of inventory collateral dependent on a percentage of the availability of the client's accounts receivable collateral. When calculating a dependency involving a factoring collateral, the program uses the Available Amount from FactorSoft for Detail Collaterals.






Dependency Group	Post Date	Collateral Dependency	Dependency Rate
Group 3	2/2/2011	Mortgage Harper Woods Mfg Plant	50.0000
Group 3	2/2/2011	PO Borrowing Base	50.0000
Group 1	2/2/2011	AR Aging Collateral 2	10.0000


New View Delete

Element	Description
(Grid)	<p>Displays each dependency rule as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Dependency Group:</b> the dependency group name entered for the dependency rule</li> <li>• <b>Post Date:</b> the effective date of the dependency rule</li> <li>• <b>Collateral Dependency:</b> the dependency collateral name</li> <li>• <b>Dependency Rate:</b> the dependency rate</li> </ul>
New	Click this button to add a new dependency rule. A blank Dependency Rule screen opens to allow entry of a new rule.
View	Select an existing dependency rule from the grid and click this button to view and/or edit the rule on the Dependency Rule screen.
Remove	Select an existing dependency rule from the grid and click this button to permanently delete the rule.

## Collateral Dependency Rules Dialog

This screen is used to select the dependency facility for a dependent collateral and establish the dependency rate.

Field	Description
Post Date	Select the effective date of the dependency rule.
Current Collateral	Displays the collateral name of the selected collateral. This is the dependent collateral to which the dependency rule applies.
Dependency Group	Select the dependency group for the dependency rule.
Dependency	Select the dependency collateral whose current balance is used to calculate the limit for the dependent collateral.
Dependency Rate (%)	Enter the percentage of the dependency available balance used to calculate the availability limit for the dependent collateral. Note that the percentage can be greater than 100%.
	Click this button to edit an existing dependency rule.
	Click this button to save a dependency rule.
	Click this button to undo unsaved changes to the dependency rule.
	Click this button to open the Audit screen to view audit history for the dependency rule.
	Click this button to generate a preview of the Dependency Rule screen, which

Field	Description
	can be printed or exported in a variety of formats.
	Click this button to close the screen.

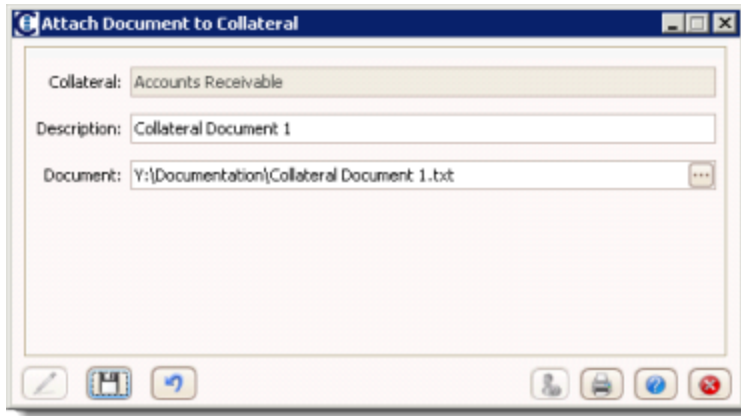
## Collateral Information – Documents Panel







The Document panel is used to attach and view collateral-related documents to the collateral. Note that the grid displays each stored document by Description, Date, and File Name within document category.


Field	Description
(Grid)	<p>Displays each attached document as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Description:</b> The document description entered for the document on the Attach Document to Collateral screen.</li> <li>• <b>Date:</b> The FactorSoft processing date on which the document was attached to the collateral.</li> <li>• <b>File name:</b> The actual file name of the attached document.</li> </ul>
New	Click this button to attach a document to the facility. The Attach Document to Collateral screen opens to allow selection of a document.
View	Select an existing document from the grid and click this button to view and/or edit the document attachment on the Attach Document to Collateral screen.
Remove	Select an existing document from the grid and click this button to remove the attached document from the collateral record. This does <u>not</u> delete the document from its source directory.

## Attach Document to Collateral Dialog

Use the Attach Document screen to attach documents (such as word documents, spreadsheets, images, etc.) to a collateral record. This screen is accessed from the Document panel of the Collateral Information screen.



Field	Description
Collateral	Displays the collateral to which the document will be attached.
Description	Enter a description for the document to assist in identifying it in the Document panel grid.
Document	Displays the directory, folder , and name information for the document to attach to the collateral.
	Displays a browser screen that you can use to navigate to the document to attach to the collateral.
	Click this button to edit an existing attachment.
	Click this button to save an attachment.
	Click this button to undo unsaved changes to the attachment.
	Click this button to open the Audit screen to view audit history for the attachment.
	Click this button to generate a preview of the Attach Document to Collateral screen, which can be printed or exported in a variety of formats.

Field	Description
	Click this button to close the screen.



## Collateral Information – Seasonal Availability Panel

The Seasonal Availability feature allows you to add seasonal limitations that are placed on collateral limits over a specified period of time. Seasonal limits are pre-set to anticipate business changes that typically occur at given times throughout the calendar year.



The screenshot shows a software interface titled "Seasonal Availability". It contains a table with the following headers: "Description", "Amount", "Type", and "Date Range". The table body is currently empty. Below the table, there are three buttons labeled "New", "View", and "Delete".





Field	Description
(Grid)	<p>Displays each seasonal availability definition as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Descr:</b> the seasonal variation description</li> <li>• <b>Amount:</b> the dollar amount or percentage of the seasonal adjustment</li> <li>• <b>Type:</b> determines whether the amount is an amount or percentage</li> <li>• <b>Date range:</b> displays the months and days of the time period for the seasonal variation</li> </ul>
New	Click this button to create a seasonal availability definition. The Seasonal Variation screen opens to allow entry of a new variation.
View	Select an existing seasonal availability definition from the grid and click this button to view and/or edit the variation on the Seasonal Variations screen.
Remove	Select an existing seasonal availability definition from the grid and click

Field	Description
	this button to remove the event from the collateral record.

## Seasonal Variations Dialog

Use the Seasonal Availability screen to add seasonal limitation definitions that are placed on collateral limits over a specified period of time. This screen is accessed from the Seasonal Variations panel of the Collateral Information screen.

Field	Description
Description	Enter a description of the seasonal limitation.
Amount	Enter the dollar amount or percentage of the seasonal adjustment. If the adjustment is an increase, enter the figure unsigned. If the adjustment is a decrease, enter the figure preceded by a minus sign.
Type	Select the amount type for the adjustment: <ul style="list-style-type: none"> <li>• <b>Amount:</b> adjustment is a flat dollar amount</li> <li>• <b>Percent:</b> adjustment is a percentage adjustment to availability</li> </ul>
Start month	Select the month in which the seasonal adjustment takes effect.
Day	Select the day of the month on which the seasonal adjustment takes effect.
End month	Select the month in which the seasonal adjustment expires.
Day	Select the day of the month on which the seasonal adjustment expires.
	Click this button to edit an existing seasonal variation definition.
	Click this button to save a seasonal variation definition.

Field	Description
	Click this button to undo unsaved changes to the seasonal variation definition.
	Click this button to open the Audit screen to view audit history for the seasonal variation definition.
	Click this button to generate a preview of the Seasonal Variation screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Collateral Types

This section provides a general description of each collateral type, and details the panels and dialogs used to create and update the collaterals. There are three categories of collaterals, which may or may not be available depending on the options configured in your implementation of FactorSoft.

### A/R Collaterals

The following collateral types are available to implementations of FactorSoft with A/R Collaterals enabled:

- [A/R Aging Collaterals](#)
- [Bulk A/R Collaterals](#)
- [Summary A/R Collaterals](#)
- A/R Aging Collaterals
- Bulk A/R Collaterals
- Summary A/R Collaterals

### Inventory Collaterals

The following collateral types are available to implementations of FactorSoft with A/R Collaterals enabled:

- [Inventory Collaterals](#)
- [Bulk Inventory Collaterals](#)
- Inventory Collaterals
- Bulk Inventory Collaterals

### Supplemental Collaterals

The following collateral types are available to implementations of FactorSoft with Supplemental Collaterals enabled.

- [Equipment Collaterals](#)
- [Purchase Order Collaterals](#)
- [Real Estate Collaterals](#)
- [Securities Collaterals](#)
- [Other Collaterals](#)

## AR Aging Collateral

A/R Aging collaterals allow you to manage an accounts receivable collaterals borrowing base. A/R Aging is a summary aging method with the availability percentages applied to aging day periods. The collateral is valued by declaration.

- A/R Aging value is configured by Category Rates
- A/R Aging categories are valued by Declaration
- The gross collateral value can be reduced by Ineligible Postings

### Panel List

Click the link for help with the panels associated with this collateral type

- [Summary](#)
- [Advanced Settings](#)
- [A/R Aging Category Rates](#)
- [A/R Aging Declaration](#)
- [Ineligible Posting](#)
- [Set Aside](#)

## Collateral Information – Summary Panel

The Summary panel displays collateral balances. The Declaration balances display the collateral balance fields as updated by collateral declarations in FactorSoft.

The Tracked column displays balances most recently imported from the Tracked AR or Loan Backed Collateral modules. This column only appears if the Tracked AR or Loan Backed Collateral module is enabled in your implementation of FactorSoft. Both previously posted and pending, to be posted figures are provided.

Summary				
	Declaration		Tracked Aging	
	Posted	Pending	Posted	Pending
<b>Current Collateral:</b>	209,197.84	---		7-31-2011 7,476,219.77
Less Ineligible:	365.00	---		7,238,026.38
Less Reserves:	0.00	---	---	0.00
Less Set Asides:	0.00	---	0.00	0.00
<b>Eligible Collateral:</b>	208,832.84	---		238,193.39
Advance Rate:	80.00	---	80.00	80.00
<b>Net Collateral:</b>	167,066.27	---		190,554.71
<b>Collateral Limit:</b>	250,000.00	---	250,000.00	250,000.00
<b>Available Collateral:</b>	167,066.27	---	250,000.00	190,554.71

Action
Post Ineligibles
Aging Detail
Recent Report
Refresh
Print

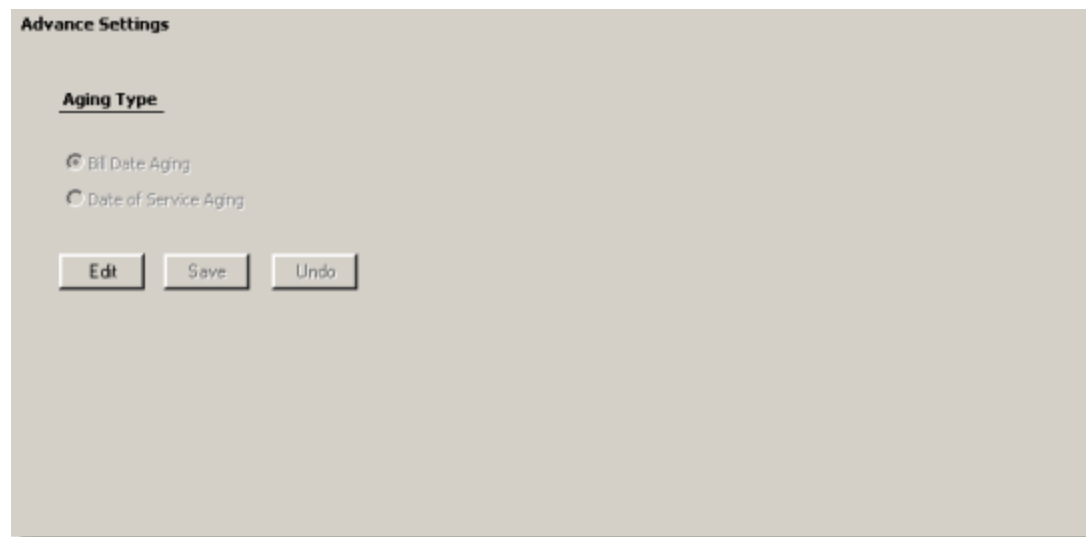
Field	Description
Current Collateral	The gross reported collateral value.
Less Ineligibles	The current total ineligible amount for the collateral.
Less Reserves	The balance of cash reserve against the reported collateral value.
Less Set Asides	The balance of ineligibility set asides defined for the collateral.
Eligible Collateral	The gross reported collateral value less ineligible, reserves, and set-asides.
Advance Rate	The Advance rate(%) defined for the collateral.  If multiple advance rates are in use for the collateral, this field displays "***".
Net Collateral	The eligible collateral value multiplied by the Advance Rate (%).
Collateral Limit	The Availability Limit defined for the collateral.



Field	Description
Available Collateral	The lower of the Net Collateral or the Available Limit. This amount will always be either the Availability limit or the Net collateral.
Action	<p>Select the action to perform and click this button to execute the selected function.</p> <ul style="list-style-type: none"> <li>• Post Ineligibles open the appropriate ineligible posting transaction screen for the A/R collateral type. The ineligible items are automatically added to the ineligible posting screen</li> <li>• Recalc Ineligibles update the displayed Tracked Aging data for the most recent borrower submission.</li> </ul> <p>This button is only active if either the Tracked AR or Loan Backed Collateral Add On modules is implemented.</p>
Aging Detail	<p>Click this button to open the Tracked Aging Detail screen, which displays the detailed aging for the most recently submitted report.</p> <p>This button is only active if the Tracked AR or Loan Backed Collateral Add On module is implemented.</p>
Recent Report	<p>Opens the Report History Details screen.</p> <p>This button is only active if the Tracked AR or Loan Backed Collateral Add On module is implemented.</p>
Refresh	Click this button to update the data displayed in the panel.
Print	Click this button to generate a preview of the Summary panel that can be printed to a local or network printer.

## Collateral Information – Advanced Settings Panel (Aging Collaterals)

Select the aging type for Summary A/R or A/R Aging collaterals.



**Advance Settings**

**Aging Type**

☒ Bill Date Aging

☐ Date of Service Aging

Field	Description
Aging type	Select the aging type for the collateral. <ul style="list-style-type: none"><li>• Bill date aging: age by invoice date</li><li>• Date of service aging: age by due date</li></ul>
Edit	Click this button to edit the Aging Type setting.
Save	Click this button to save the Aging Type setting.
Undo	Click this button to undo unsaved changes to the Aging Type setting.

## Collateral Information – A/R Aging Category Rates Panel

The Category Rates panel lists the categories created to manage A/R Aging collateral borrowing bases. This panel is accessed from the panel list for an A/R Aging collateral from the Collateral Information screen. The Category Rates panel allows you to establish unique valuation rates and limits for each aging category.

The screenshot shows a software window titled "Category Rates". Inside, there is a table with the following data:

A/R Category	NCV Rate	Adv Rate	Limit	Ineligible Age
Accounts Receivable	90.00	90.00	500,000.00	45

Below the table, there are three buttons: "New", "View", and "Delete".







Field	Description
(Grid)	<p>Displays each category as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• A/R Category: the category description</li> <li>• A/R Age: the aging bucket for which the rates and limits are established</li> <li>• NCV rate: the net collectible value rate</li> <li>• Adv rate: the advance rate used for the collateral line-item</li> <li>• Limit: the category limit</li> <li>• Ineligible age: the age at which A/R collateral within this category becomes ineligible</li> </ul>
New	Click this button to add a new line item to the collateral. The A/R Aging Category Info screen opens to allow entry of a category.
View	Select an existing line-item from the grid and click this button to view and/or edit the line-item on the A/R Aging Category Info screen.
Remove	Select an existing line-item from the grid and click this button to remove the cat-

Field	Description
	egory from the collateral record.

## A/R Aging Category Info Dialog

The A/R Aging Category Info screen is used to establish category rates and limits for the aging buckets that determine the valuation of the collateral. This screen is accessed from the A/R Aging Category panel of the Collateral Information screen for an A/R Aging Collateral.

Field	Description
Category	Select the category for the A/R Aging collateral. Categories are established on the A/R Aging Category Table.
Category Age	<p>Select the aging bucket for which the rates and limits are to be established.</p> <ul style="list-style-type: none"> <li>• Bucket 0 (Unbilled): select to define an unbilled A/R bucket.</li> <li>• Bucket 1 (1-30): select to define a bucket for A/R aged 1-30 days.</li> <li>• Bucket 2 (31-60): select to define a bucket for A/R aged 31-60 days.</li> <li>• Bucket 3 (61-90): select to define a bucket for A/R aged 61-90 days.</li> <li>• Bucket 4 (91-120): select to define a bucket for A/R aged 91-120 days.</li> <li>• Bucket 5 (121-150): select to define a bucket for A/R aged 121-150 days.</li> <li>• Bucket 6 (over 150): select to define a bucket for A/R aged 151+ days.</li> </ul>
Category limit	Enter the maximum dollar amount for the aging bucket. This amount is used as an upper limit of availability for A/R collateral in the aging category. Availability for the category is the lesser of this amount or the calculated amount.
NCV rate	Enter the percentage rate to be discounted from the total for the A/R category to determine the Net Collectible Value. The NCV rate limits the collateral availability to a percentage of the category's overall total availability.

Field	Description
Advance rate	Enter the percentage rate to be applied to the Net Collectible Value to determine the advance for the A/R category.
Ineligible age (days)	Enter the number of days at which collateral of this type becomes ineligible.
Automatically add the remaining Category Rates using these values	Select this option to automatically create all of the aging categories from the first category defined. Any parameters (limits or rates) created for the first aging category are duplicated in the remaining categories. You can use this option to create all of the aging buckets, and then edit each bucket to the desired parameters.
	Click this button to edit a A/R Aging category definition.
	Click this button to save a A/R category definition.
	Click this button to undo unsaved changes to the A/R Aging category definition.
	Click this button to open the Audit screen to view audit history for the A/R Aging category definition.
	Click this button to generate a preview of the A/R Aging category screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Collateral Information – A/R Aging Declaration Panel

The A/R Declaration panel lists the A/R Aging collateral declarations, which are used to update the collateral value of A/R Aging borrowing bases. This panel is accessed from the panel list for an A/R Aging collateral from the Collateral Information screen. The Category Rates panel allows you to establish unique valuation rates for each aging category.

The screenshot shows a software window titled "A/R Declaration". Inside, there is a table with the following data:

Decl Date	Aging Date	Decl Type	Total Amount	Ref No
9/30/2010	9/30/2010	Manual	923,000.00	

Below the table, there are three buttons: "New", "View", and "Delete".






Field	Description
(Grid)	<p>Displays each A/R Aging declaration as a line-item with the following data:</p> <ul style="list-style-type: none"><li>• Decl Date: the declaration date, set on the A/R Aging Declaration screen</li><li>• Aging Date: the declaration aging date, set on the A/R Aging Declaration screen</li><li>• Decl Type: the declaration type, Manual or Automatic</li><li>• Total Amount: the total A/R Aging value as of the declaration</li><li>• Ref No: the user-entered transaction identification number</li></ul>
New	Click this button to add a declaration to the collateral. The A/R Aging Declaration screen opens to allow entry of a declaration.
View	Select an existing line-item from the grid and click this button to view and/or edit the line-item on the A/R Aging Declaration screen.
Remove	Select a declaration line-item and click this button to delete the declaration.

## A/R Aging Declaration Dialog

The A/R Declaration screen is used to set the dollar values for the aging buckets for an A/R Aging category. This screen shows each defined Aging Category for the collateral. Each aging cell in the grid is a data entry field, and you simply enter the dollar values for the aging category and then click the **Save** button. The A/R Declaration screen is accessed from the A/R Declaration panel of the Collateral Information screen.

Field	Description
Date	The valuation date for the A/R declaration. This field contains the current FactorSoft processing date by default. You can enter a different date directly in the field, or select the date from a calendar by clicking the calendar icon in the field.
Aging Date	The aging date for the A/R declaration. This field contains the current FactorSoft processing date by default. You can enter a different date directly in the field, or select the date from a calendar by clicking the calendar icon in the field.
Ref #	Enter a transaction identification number.
(Grid)	The grid displays the Category name and all of the defined aging buckets. Each aging bucket column is a data entry field in which you enter the dollar amount of the A/R collateral for that aging category.
Aged ineligible	Once the declaration is saved, this field displays the dollar amount of A/R balances entered in the declaration that exceed limits of dollar or date, and are



Field	Description
	therefore ineligible.
Total declared value	Once the declaration is saved, this field displays the total declared value of the A/R, including ineligible amounts.
	Click this button to edit a A/R Aging declaration.
	Click this button to save a A/R Aging declaration.
	Click this button to open the Audit screen to view audit history for the A/R Aging declaration.
	Click this button to generate a preview of the A/R Aging Declaration screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.
Documents	Click this button to open the Document List screen to attach supporting documents for the A/R Aging declaration.



## A/R Aging Ineligible Posting Screen

The Ineligible Posting screen is used to record ineligible postings that reduce the available value of the collateral. This screen is accessed from the Ineligible Postings panel of the Collateral Information screen for A/R Aging collateral.

Ineligible Posting for ZIPTEST Corporation (456789) / Purchase Facility 22 / Purchased R...







Date: July 31, 2011      Ref #: 2323456



Category	Reason	Amount
Account Debtor A	Aged credits (over90)	7,500.00

Subtotal: 7,500.00  
Set Asides:   
Total Ineligible: 7,500.00

Reason: Aged credits (over90)  
Category: Account Debtor A - 91-120  
Amount: 7,500.00

Field	Description
Date	Select the effective date of the ineligible posting. This field is set to the current FactorSoft working date by default.
Ref#	Enter a transaction identification number.
(Grid)	<p>Displays the Ineligible Titles (i.e, categories) set up in Ineligible/Reservation Title Table and the ineligible <b>Amount</b> for each category.</p> <ul style="list-style-type: none"> <li>• <b>Category:</b> the A/R Aging category for which the ineligibility posting is saved</li> <li>• <b>Reason:</b> displays the ineligibility reason</li> <li>• <b>Amount:</b> the ineligible amount for the category</li> </ul>

Field	Description
Subtotal	Displays the total amount of ineligible for the collateral.
Set Asides	Displays the total amount of any set-aside ineligibility for the collateral.
Total Ineligibles	Displays the total collateral ineligibility amount, which is the Subtotal plus Set Asides.
	Click this button to add a new ineligible posting to the collateral. The Reason, Category, and <b>Amount</b> fields are cleared for data entry.
	Click this button to edit an ineligible posting.  Based on Security Role settings, this may be unavailable, available within processing day, or available within month.
	Select an ineligible entry from the grid and click this button to delete the ineligible posting for the collateral.
	Click this button to save an ineligible posting.
	Click this button to undo unsaved changes to the ineligible posting.
Reason	Select the ineligible reason for the posting. Ineligible reasons are set up in the Ineligible/Reservation Title table.
Category	Select the ineligibility category for the posting. Ineligibility categories are set up in the A/R Aging Category Info screen, which is accessed from the Category Rates panel of the Collateral Information screen of the Collateral Information screen.
Amount	Enter the ineligible amount for the posting.  To accommodate add-backs to gross ineligible on AR Aging and AR Summary collaterals, negative may be entered in the <b>Amount</b> field for these two collateral types.
Documents	Click this button to open the Document List screen to attach supporting documents for the ineligible posting.
	Click this button to open the Audit screen to view audit history for the ineligible posting.

Field	Description
	Click this button to generate a preview of the Ineligible Posting screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Collateral Information – Set Aside Panel

The Set Aside panel lists ineligibility set asides defined for the collateral, and is accessed from the Collateral Information panel list for a A/R Aging, Bulk A/R, Bulk Inventory, or Summary A/R collaterals.

The screenshot shows a window titled "Set Asides". Inside is a table with the following data:

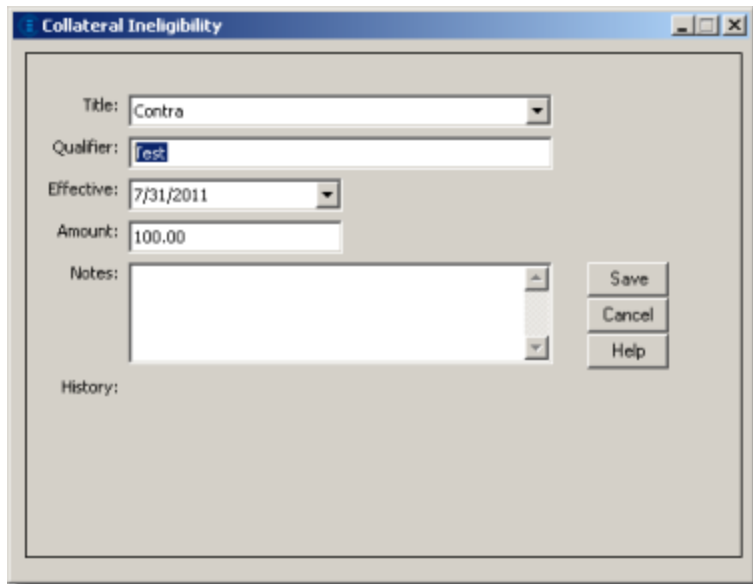
Title	Qualifier	Date	Amount
Contra	Test	7/31/2011	100.00

Below the table are three buttons: "New", "View", and "Delete".

Field	Description
(Grid)	Displays each set aside as a line-item with the following data: <ul style="list-style-type: none"><li>Title: the set aside title</li><li>Qualifier: qualifying text pertaining to the set aside</li><li><b>Date:</b> the set aside date</li><li><b>Amount:</b> the set aside amount</li></ul>
New	Click this button to add a new set aside to the collateral. The <a href="#">Collateral Ineligibility</a> screen opens to allow entry of a new ineligibility set aside.
View	Select an existing line-item from the grid and click this button to view and/or edit the ineligibility set aside on the Collateral Ineligibility screen.
Delete	Select an existing line-item from the grid and click this button to remove the set aside from the collateral record.

## Collateral Ineligibility Dialog

The Collateral Ineligibility screen, accessed from the Set Aside panel, is used to add a new set aside ineligibility amounts to A/R Aging, Bulk A/R, Bulk Inventory, or Summary A/R collaterals.



Field	Description
Title	Select the Ineligible Title that defines the ineligibility reason for the set aside. Ineligible Titles are defined in the Ineligible/Reservation Titles table.
Qualifier	Enter qualifying text pertaining to the set aside.
Effective	Select the date on which the set aside ineligibility amount is deducted from availability.
Amount	Enter the ineligibility amount.
Notes	Enter notes specific to the set aside in this field.
History	This grid lists any previously saved set aside ineligibility for the collateral.
Save	Click this button to save changes to the Collateral Ineligibility and close the screen.
Cancel	Click this button to close the screen without saving.

## Bulk AR Collaterals

Bulk A/R collaterals allow you to manage an accounts receivable collaterals borrowing base. When creating a new Bulk A/R collateral, you will typically work from a loan document and a facility set-up document.

The Bulk A/R collateral type is a balance-forward method that rolls the collateral values forward based on periodic certificate postings.

- Bulk A/R collaterals are established and updated in FactorSoft by Certificate Postings.
- The gross collateral value can be reduced by Ineligible Postings
- Bulk A/R availability can be increased by Reserve Release to release cash reserves

## Panel List

Click the link for help with the panels associated with this collateral type

- [Summary](#)
- [Certificate Posting](#)
- [Ineligible Posting](#)
- [Set Aside](#)
- [Reserve Release](#)



## Collateral Information – Summary Panel

The Summary panel displays collateral balances. The Declaration balances display the collateral balance fields as updated by collateral declarations in FactorSoft.

The Tracked column displays balances most recently imported from the Tracked AR or Loan Backed Collateral modules. This column only appears if the Tracked AR or Loan Backed Collateral module is enabled in your implementation of FactorSoft. Both previously posted and pending, to be posted figures are provided.

Summary				
	Declaration		Tracked Aging	
	Posted	Pending	Posted	Pending
<b>Current Collateral:</b>	209,197.84	---		7-31-2011 7,476,219.77
Less Ineligible:	365.00	---		7,238,026.38
Less Reserves:	0.00	---	---	0.00
Less Set Asides:	0.00	---	0.00	0.00
<b>Eligible Collateral:</b>	208,832.84	---		238,193.39
Advance Rate:	80.00	---	80.00	80.00
<b>Net Collateral:</b>	167,066.27	---		190,554.71
<b>Collateral Limit:</b>	250,000.00	---	250,000.00	250,000.00
<b>Available Collateral:</b>	167,066.27	---	250,000.00	190,554.71

Action
Post Ineligibles
Aging Detail
Recent Report
Refresh
Print

Field	Description
Current Collateral	The gross reported collateral value.
Less Ineligibles	The current total ineligible amount for the collateral.
Less Reserves	The balance of cash reserve against the reported collateral value.
Less Set Asides	The balance of ineligibility set asides defined for the collateral.
Eligible Collateral	The gross reported collateral value less ineligible, reserves, and set-asides.
Advance Rate	The Advance rate(%) defined for the collateral.  If multiple advance rates are in use for the collateral, this field displays "***".
Net Collateral	The eligible collateral value multiplied by the Advance Rate (%).
Collateral Limit	The Availability Limit defined for the collateral.

Field	Description
Available Collateral	The lower of the Net Collateral or the Available Limit. This amount will always be either the Availability limit or the Net collateral.
Action	<p>Select the action to perform and click this button to execute the selected function.</p> <ul style="list-style-type: none"> <li>• Post Ineligibles open the appropriate ineligible posting transaction screen for the A/R collateral type. The ineligible items are automatically added to the ineligible posting screen</li> <li>• Recalc Ineligibles update the displayed Tracked Aging data for the most recent borrower submission.</li> </ul> <p>This button is only active if either the Tracked AR or Loan Backed Collateral Add On modules is implemented.</p>
Aging Detail	<p>Click this button to open the Tracked Aging Detail screen, which displays the detailed aging for the most recently submitted report.</p> <p>This button is only active if the Tracked AR or Loan Backed Collateral Add On module is implemented.</p>
Recent Report	<p>Opens the Report History Details screen.</p> <p>This button is only active if the Tracked AR or Loan Backed Collateral Add On module is implemented.</p>
Refresh	Click this button to update the data displayed in the panel.
Print	Click this button to generate a preview of the Summary panel that can be printed to a local or network printer.

## Collateral Information – Certificate Posting Panel

The Certificate Posting panel lists Borrowing Certificates, which are the information used to update Bulk A/R or Bulk Inventory collateral values. This panel is accessed from the panel list for a Bulk A/R or Bulk Inventory collateral from the Collateral Information screen.

Post Date	Beginning Collat...	Current Collateral	Eligible Collateral	Source	User	Ref No
7/31/2011	1,001,885,778.56	1,001,885,778.56	1,001,538,049.10		STEVE	
7/31/2011	1,001,885,778.56	1,001,885,778.56	1,001,538,049.10		STEVE	
7/14/2011	1,001,885,777.56	1,001,885,778.56	1,001,538,150.10		MIKE	
7/14/2011	1,001,885,776.56	1,001,885,777.56	1,001,538,149.10		MIKE	
7/14/2011	1,885,776.56	1,001,885,776.56	1,001,538,148.10		MIKE	
7/4/2011	1,885,526.56	1,885,776.56	1,538,148.10		MIKE	
7/4/2011	1,885,676.56	1,885,526.56	1,537,898.10		MIKE	
5/13/2011	1,835,675.56	1,885,676.56	1,538,048.10		MIKE	
5/6/2011	1,840,175.56	1,835,675.56	1,488,047.10		ED	
5/6/2011	1,850,174.56	1,840,175.56	1,492,547.10		ED	
2/3/2011	1,840,174.56	1,850,174.56	1,502,546.10		MIKE	
2/3/2011	1,840,249.56	1,840,174.56	1,492,546.10		MIKE	
2/3/2011	1,835,249.56	1,840,249.56	1,492,621.10		CERRA1	
2/3/2011	1,830,249.56	1,835,249.56	1,487,621.10		CERRA1	

Field	Description
(Grid)	<p>Displays each certificate posting as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Post Date:</b> the posting date of the certificate</li> <li>• <b>Beginning collateral:</b> the gross receivable balance prior to the certificate posting</li> <li>• <b>Current collateral:</b> the gross receivable balance after the certificate posting</li> <li>• <b>Eligible collateral:</b> the current collateral less ineligible and reserves – i.e., available collateral</li> <li>• <b>Source:</b> indicates the source of the certificate posting – Manual, Web, ~~Shadow (Tracked AR)</li> <li>• <b>User:</b> the FactorSoft user who created the posting</li> <li>• <b>Ref No:</b> the transaction identification number</li> </ul>
New	Click this button to create a certificate posting for the collateral. The Certificate screen opens to allow entry of a new certificate posting.

Field	Description
View	Select an existing certificate posting from the grid and click this button to view and/or edit the posting on the Certificate screen.
Remove	Select an existing certificate posting from the grid and click this button to remove the posting from the collateral record. This option is only available within the posting day, and can be limited by Security Role.







## Certificate Dialog

The Certificate screen is used to record a new borrowing certificate for the collateral. This screen is accessed from the Certificate Posting panel of the Collateral Information screen.

The screenshot shows a software window titled "Certificate for Does-It-All Manufacturing (DOES) / Does-It-All Manufactu...". The window contains the following fields and values:

- Date Posted: 7/14/2011
- Ref #:
- Beginning collateral: 1,001,685,778.56
- Sales: (+)
- Credit: (-)
- Adjustments: (+)
- Adjustments: (-)
- Discount: (-)
- Net collections: (-)
- Over payment: (+)
- Current collateral: 1,001,685,778.56
- Ineligible: 347,629.46 (-)
- Reserve: 0.00 (-)
- Eligible collateral: 1,001,538,149.10
- Comment:

Field	Description
Date Posted	Select the effective date of the certificate posting. This field is set to the current FactorSoft working date by default.
Beginning collateral	Displays the current gross receivable balance prior to the certificate posting.
Sales	Enter the current reported sales amount (increases collateral value).
Credit	Enter the current reported credits (reduces collateral value).
Adjustments (+)	Enter the amount of adjustments that increase the collateral value.
Adjustments (-)	Enter the amount of adjustments that decrease the collateral value.

Field	Description
Discount	Enter the amount of discounts (reduces collateral value).
Net Collections	Enter the amount of A/R collections (reduces collateral value).
Over payment	Enter the over payment amount received. (increases collateral value). <b>Note</b> –when entered as a negative amount it will decrease collateral value.
Current collateral	Displays the total receivable balance adjusted by the recorded certificate values.
Ineligible	Displays the calculated ineligible balance for the collateral.
Reserve	Displays the cash reserves balance for the collateral.
Eligible collateral	Displays the calculated eligible collateral after the certificate posting, which is the Current Collateral less ineligible and reserves.
Comment	Enter certificate-related notes. This is a free-form field.
	Click this button to edit a certificate posting.  Based on Security Role settings, this may be unavailable, available within processing day, or available within month.
	Click this button to save a certificate
	Click this button to undo unsaved changes to the certificate.
	Click this button to open the Audit screen to view audit history for the certificate.
	Click this button to generate a preview of the Certificate screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Collateral Information - Ineligible Posting Panel

The Ineligibles Posting panel lists ineligible postings for the collateral. Ineligibles are deducted from availability before the advance rate is applied. This panel is accessed from the panel list for an A/R Aging, Bulk A/R, or Bulk Inventory collateral from the Collateral Information screen.

Ineligible Posting			
Post Date	Ineligible Amount	Ref No	User Key
5/23/2010	481,096.52		MIKE
7/2/2010	347,628.46		MIKE
7/14/2011	347,629.46		MIKE
<div> <input type="button" value="New"/> <input type="button" value="View"/> <input type="button" value="Delete"/> </div>			

Field	Description
(Grid)	<p>Displays each facility event as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Post Date:</b> the posting date of the ineligible posting</li> <li>• Ineligible amount: the dollar amount of the ineligible posting</li> <li>• Ref No: the transaction identification number</li> <li>• User Key: the FactorSoft user who created the posting</li> </ul>
New	Click this button to create an ineligible posting for the collateral. The <a href="#">Bulk Ineligible Posting</a> screen opens to allow entry of a new ineligible posting.
View	Select an existing ineligible posting from the grid and click this button to view and/or edit the posting on the Bulk Ineligible Posting screen.
Remove	Select an existing ineligible posting from the grid and click this button to remove the posting from the collateral record. This option is only available within the posting day, and can be limited by Security Role.

## Bulk Ineligible Posting

The Bulk Ineligible screen is used to record ineligible postings that reduce the available value of the collateral. This screen is accessed from the Ineligible Postings panel of the Collateral Information screen.

Ineligible title	Amount
Contra	0.00
Credit Card	0.00
Cross Aged (35%)	0.00
Cross Aged (25%)	5,200.00
Over 90 Days	0.00
Stan's Brokerage	0.00
Trk Concentration Amt	0.00
Trk Credit Offset	0.00
Aged credits (over90)	350,000.00
COD - Counter Sales	0.00







Subtotal: 461,096.52

Set Asides:

Total Ineligible: 461,096.52

Field	Description
Date Posted	Select the effective date of the ineligible posting. This field is set to the current FactorSoft working date by default.
Ref#	Enter a transaction identification number.
Comment	Enter ineligibles-related notes. This is a free-form field.
(Grid)	<p>Displays the Ineligible Titles (i.e, categories) set up in Ineligible/Reservation Title Table and the ineligible <b>Amount</b> for each category.</p> <p>To add ineligible reductions, enter the new ineligible amount for the category in the <b>Amount</b> column.</p>



Field	Description
	Click this button to edit an ineligible posting.  Based on Security Role settings, this may be unavailable, available within processing day, or available within month.
	Click this button to save a ineligible posting.
Subtotal	Displays the total amount of ineligible for the collateral.
Set Asides	Displays the total amount of any set-aside ineligibility for the collateral.
Total Ineligibles	Displays the total collateral ineligibility amount, which is the Subtotal plus Set Asides.
Documents	Click this button to open the Document List screen, which is used to attach document and image files for the posting.
	Click this button to undo unsaved changes to the ineligible posting.
	Click this button to open the Audit screen to view audit history for the ineligible posting.
	Click this button to generate a preview of the Bulk Ineligible Posting screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Collateral Information – Set Aside Panel

The Set Aside panel lists ineligibility set asides defined for the collateral, and is accessed from the Collateral Information panel list for a A/R Aging, Bulk A/R, Bulk Inventory, or Summary A/R collaterals.

The screenshot shows a window titled "Set Asides". Inside, there is a table with the following data:

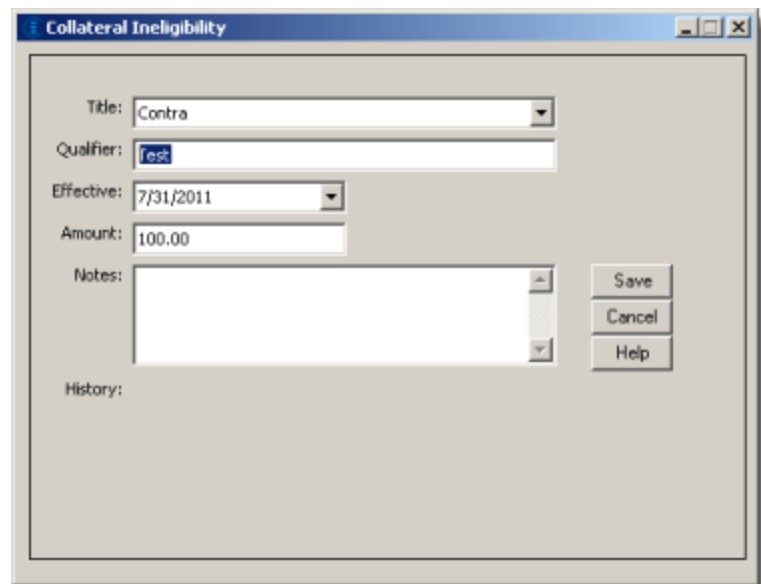
Title	Qualifier	Date	Amount
Contra	Test	7/31/2011	100.00

Below the table, there are three buttons: "New", "View", and "Delete".

Field	Description
(Grid)	Displays each set aside as a line-item with the following data: <ul style="list-style-type: none"><li>Title: the set aside title</li><li>Qualifier: qualifying text pertaining to the set aside</li><li><b>Date:</b> the set aside date</li><li><b>Amount:</b> the set aside amount</li></ul>
New	Click this button to add a new set aside to the collateral. The <a href="#">Collateral Ineligibility</a> screen opens to allow entry of a new ineligibility set aside.
View	Select an existing line-item from the grid and click this button to view and/or edit the ineligibility set aside on the Collateral Ineligibility screen.
Delete	Select an existing line-item from the grid and click this button to remove the set aside from the collateral record.

## Collateral Ineligibility Dialog

The Collateral Ineligibility screen, accessed from the Set Aside panel, is used to add a new set aside ineligibility amounts to A/R Aging, Bulk A/R, Bulk Inventory, or Summary A/R collaterals.



Field	Description
Title	Select the Ineligible Title that defines the ineligibility reason for the set aside. Ineligible Titles are defined in the Ineligible/Reservation Titles table.
Qualifier	Enter qualifying text pertaining to the set aside.
Effective	Select the date on which the set aside ineligibility amount is deducted from availability.
Amount	Enter the ineligibility amount.
Notes	Enter notes specific to the set aside in this field.
History	This grid lists any previously saved set aside ineligibility for the collateral.
Save	Click this button to save changes to the Collateral Ineligibility and close the screen.
Cancel	Click this button to close the screen without saving.

## Collateral Information – Reserve Release Panel

The Reserve Release panel lists releases of set-aside reserve to the collateral. This panel is accessed from the panel list for Bulk A/R collaterals from the Collateral Information screen. Reserves are deducted from availability after the advance rate has been applied. Release of reserves reduces the cash reserve balance and increases the available collateral amount.







Post Date	Effective Date	Ref #	Type	Amount	Balance
9/3/2010		t1	Release	25,000.00	25,000.00
9/3/2010		test rsv	Deposit	50,000.00	50,000.00
9/5/2010		t1	Release	25,000.00	0.00
6/30/2011		Test Rel	Release	99.99	400.01
6/30/2011		t1	Deposit	500.00	500.00
7/31/2011		t2	Release	100.00	300.01
7/31/2011	7/31/2011	0649	Deposit	100.00	400.01

New
View

Field	Description
(Grid)	<p>Displays each facility event as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Post Date:</b> the transaction date of the reserve release</li> <li>• <b>Effective Date:</b> The collateral posting date from Facility Payments that were applied against reserves on the Payment transaction screen (<b>Effect on A/R</b> is set to <b>Reserve from availability</b>).</li> <li>• <b>Ref#:</b> the user-entered transaction identification number</li> <li>• <b>Type:</b> Deposit = reserves deducted from certificate posting, Release = reserves released to the collateral.</li> <li>• <b>Amount:</b> the posted transaction amount</li> <li>• <b>Balance:</b> the reserve balance</li> </ul>
New	Click this button to create a reserve release to the collateral. The Payment Reserve Release screen opens to allow entry of a new reserve release.
View	Select an existing reserve release line-item from the grid and click this button to view the release on the Payment Reserve Release screen.

## Reserve Release Dialog

The Payment Reserve Release screen is used to record reserve releases that increase the available value of the collateral. This screen is accessed from the Reserve Release panel of the Collateral Information screen.

Field	Description
Ref#	Enter a transaction identification number.
Date	Select the effective date of the reserve release. This field is set to the current FactorSoft working date by default.
Amount	Enter the dollar amount of the reserve release transaction.
Current balance	Displays the system-calculated reserve balance.
Projected balance	Displays the reserve balance with the transaction amount applied.
	Not available for this transaction.
	Click this button to save a reserve release.
	Not available for this transaction.
	Click this button to open the Audit screen to view audit history for the reserve release.
	Click this button to generate a preview of the Payment Reserve Release screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Summary A/R Collateral

Summary A/R collateral manages a collateral borrowing base of your own description. A System Preference allows the screens and fields formerly labeled “Medical Receivables” to be labeled with words of your choice. Set System Preference **Facility/Collateral Rules (Formerly Asset Based Lending)**, **Terminology**, **Summary AR Collateral Type Name** to the desired name for the collateral. The default name for these screens and fields is “Summary A/R”.

- Summary A/R pricing structure is configured by Category Rates
- Summary A/R categories are valued by Declaration
- The gross collateral value can be reduced by Ineligible Postings

## Panel List

Click the link for help with the panels associated with this collateral type

- [Summary](#)
- [Advanced Settings](#)
- [Summary A/R Category Rates](#)
- [Summary A/R Declaration](#)
- [Summary A/R Ineligible Posting](#)
- [Set Aside](#)

## Collateral Information – Summary Panel

The Summary panel displays collateral balances. The Declaration balances display the collateral balance fields as updated by collateral declarations in FactorSoft.

The Tracked column displays balances most recently imported from the Tracked AR or Loan Backed Collateral modules. This column only appears if the Tracked AR or Loan Backed Collateral module is enabled in your implementation of FactorSoft. Both previously posted and pending, to be posted figures are provided.

Summary				
	Declaration		Tracked Aging	
	Posted	Pending	Posted	Pending
<b>Current Collateral:</b>	209,197.84	---		7-31-2011 7,476,219.77
Less Ineligible:	365.00	---		7,238,026.38
Less Reserves:	0.00	---	---	0.00
Less Set Asides:	0.00	---	0.00	0.00
<b>Eligible Collateral:</b>	208,832.84	---		238,193.39
Advance Rate:	80.00	---	80.00	80.00
<b>Net Collateral:</b>	167,066.27	---		190,554.71
<b>Collateral Limit:</b>	250,000.00	---	250,000.00	250,000.00
<b>Available Collateral:</b>	167,066.27	---	250,000.00	190,554.71

Action
Post Ineligibles
Aging Detail
Recent Report
Refresh
Print

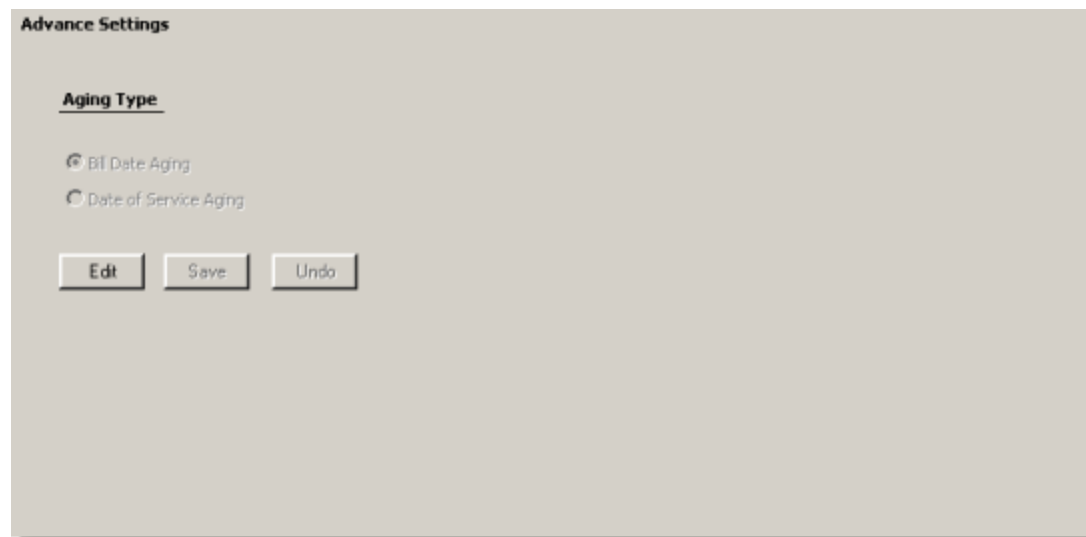
Field	Description
Current Collateral	The gross reported collateral value.
Less Ineligibles	The current total ineligible amount for the collateral.
Less Reserves	The balance of cash reserve against the reported collateral value.
Less Set Asides	The balance of ineligibility set asides defined for the collateral.
Eligible Collateral	The gross reported collateral value less ineligible, reserves, and set-asides.
Advance Rate	The Advance rate(%) defined for the collateral.  If multiple advance rates are in use for the collateral, this field displays "***".
Net Collateral	The eligible collateral value multiplied by the Advance Rate (%).
Collateral Limit	The Availability Limit defined for the collateral.

Field	Description
Available Collateral	The lower of the Net Collateral or the Available Limit. This amount will always be either the Availability limit or the Net collateral.
Action	<p>Select the action to perform and click this button to execute the selected function.</p> <ul style="list-style-type: none"> <li>• Post Ineligibles open the appropriate ineligible posting transaction screen for the A/R collateral type. The ineligible items are automatically added to the ineligible posting screen</li> <li>• Recalc Ineligibles update the displayed Tracked Aging data for the most recent borrower submission.</li> </ul> <p>This button is only active if either the Tracked AR or Loan Backed Collateral Add On modules is implemented.</p>
Aging Detail	<p>Click this button to open the Tracked Aging Detail screen, which displays the detailed aging for the most recently submitted report.</p> <p>This button is only active if the Tracked AR or Loan Backed Collateral Add On module is implemented.</p>
Recent Report	<p>Opens the Report History Details screen.</p> <p>This button is only active if the Tracked AR or Loan Backed Collateral Add On module is implemented.</p>
Refresh	Click this button to update the data displayed in the panel.
Print	Click this button to generate a preview of the Summary panel that can be printed to a local or network printer.



## Collateral Information – Advanced Settings Panel (Aging Collaterals)

Select the aging type for Summary A/R or A/R Aging collaterals.



**Advance Settings**

**Aging Type**

☒ Bill Date Aging

☐ Date of Service Aging

Field	Description
Aging type	Select the aging type for the collateral. <ul style="list-style-type: none"><li>• Bill date aging: age by invoice date</li><li>• Date of service aging: age by due date</li></ul>
Edit	Click this button to edit the Aging Type setting.
Save	Click this button to save the Aging Type setting.
Undo	Click this button to undo unsaved changes to the Aging Type setting.

## Collateral Information – Summary A/R Category Rates Panel

The Category Rates panel lists the categories created to manage Summary A/R collateral borrowing bases. This panel is accessed from the panel list for an Summary A/R collateral from the Collateral Information screen. The Category Rates panel allows you to establish unique valuation rates for specific classes, such as third-party payers accepted by the client.







A/R Category	NCV Rate	Adv Rate	Limit	Ineligible Age
Accounts Receivable	90.00	90.00	500,000.00	45

New View Delete

Field	Description
(Grid)	<div>Displays each category as a line-item with the following data:</div> <ul style="list-style-type: none"><li>• A/R Category: the category description</li><li>• NCV rate: the net collectible value rate</li><li>• Adv rate: the advance rate used for the collateral line-item</li><li>• Limit: the category limit</li><li>• Ineligible age: the age at which A/R collateral within this category becomes ineligible</li></ul>
New	Click this button to add a new line item to the collateral. The Summary A/R Category Info screen opens to allow entry of a category.
View	Select an existing line-item from the grid and click this button to view and/or edit the line-item on the Summary A/R Category Info screen.
Remove	Select an existing line-item from the grid and click this button to remove the category from the collateral record.

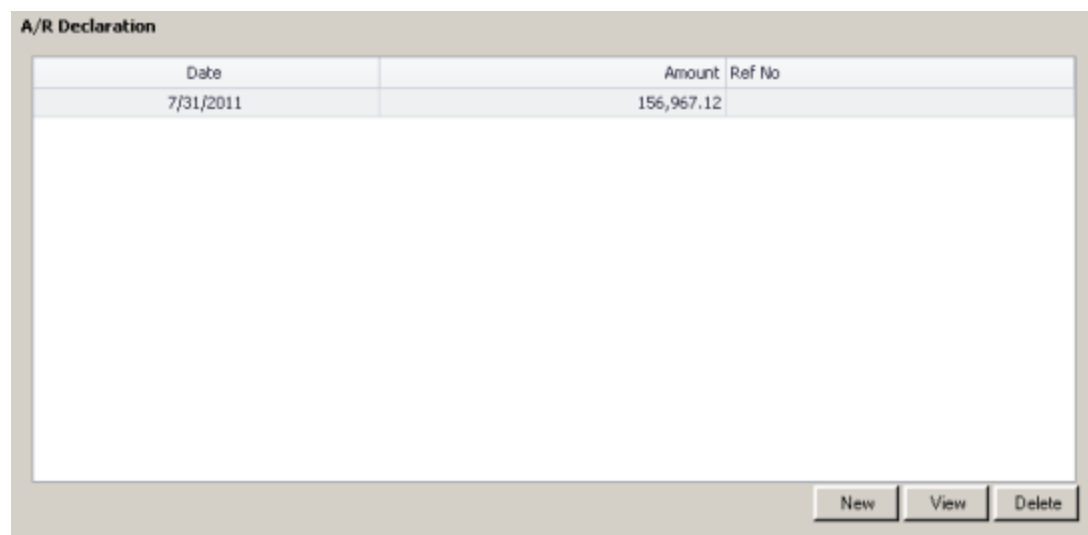
## Summary AR Category Info Dialog

The Summary A/R Category Rates screen is used to select Summary A/R categories for the collateral and establish category rates and limits for the collateral. This screen is accessed from the Category Rates panel of the Collateral Information screen for a Summary A/R collateral.

Field	Description
Category	Select the category for the Summary A/R collateral. Categories are established on the Summary A/R Category Table.
Category Limit	Enter the dollar amount of the availability limit for the category.
NCV rate	Enter the Net Collectable Value rate, which limits the collateral availability to a percentage of the category's overall total availability.
Advance rate	Enter the basic availability advance rate applied to the net collateral value.
Ineligible age (days)	Enter the number of days at which collateral of this type becomes ineligible.
	Click this button to edit a Summary A/R category definition.
	Click this button to save a Summary A/R category definition.
	Click this button to undo unsaved changes to the Summary A/R category definition.
	Click this button to open the Audit screen to view audit history for the Summary A/R category definition.
	Click this button to generate a preview of the Summary A/R Category screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Collateral Information – Summary A/R Declaration Panel

The Summary A/R Declaration panel lists the Summary A/R collateral declarations, which are used to update the collateral value of Summary A/R borrowing bases. This panel is accessed from the panel list for an Summary A/R collateral from the Collateral Information screen. The Category Rates panel allows you to establish unique valuation rates for specific classes, such as third-party payers accepted by the client.



The screenshot shows a software window titled "A/R Declaration". Inside, there is a table with three columns: "Date", "Amount", and "Ref No". The first row of data shows "7/31/2011" under Date, "156,967.12" under Amount, and an empty cell under Ref No. Below the table, there are three buttons labeled "New", "View", and "Delete".

Date	Amount	Ref No
7/31/2011	156,967.12	

New View Delete

Field	Description
(Grid)	Displays each Summary A/R declaration as a line-item with the following data: <ul style="list-style-type: none"><li>• <b>Date:</b> the declaration date</li><li>• <b>Amount:</b> the total Summary A/R value as of the declaration</li><li>• <b>Ref No:</b> the user-entered transaction identification number</li></ul>
New	Click this button to add a declaration to the collateral. The Summary A/R Declaration screen opens to allow entry of a declaration.
View	Select an existing line-item from the grid and click this button to view and/or edit the line-item on the Summary A/R Declaration screen.
Remove	Not available for Summary A/R declaration.







## Summary A/R Declaration Dialog

The Summary A/R Declaration screen is used to record Summary A/R declarations that create and update the available value of the collateral. This screen is accessed from the Summary A/R Declaration panel of the Collateral Information screen for a Summary A/R collateral.

Category	Unbilled	1-30	31-60	61-90	91-120	121-150	151+	Total
Financial Class 1	0.00	50,000.00	35,000.00	5,000.00	2,500.00	0.00	0.00	92,500.00
Financial Class 2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Financial Class 3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Financial Class 4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Financial Class 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

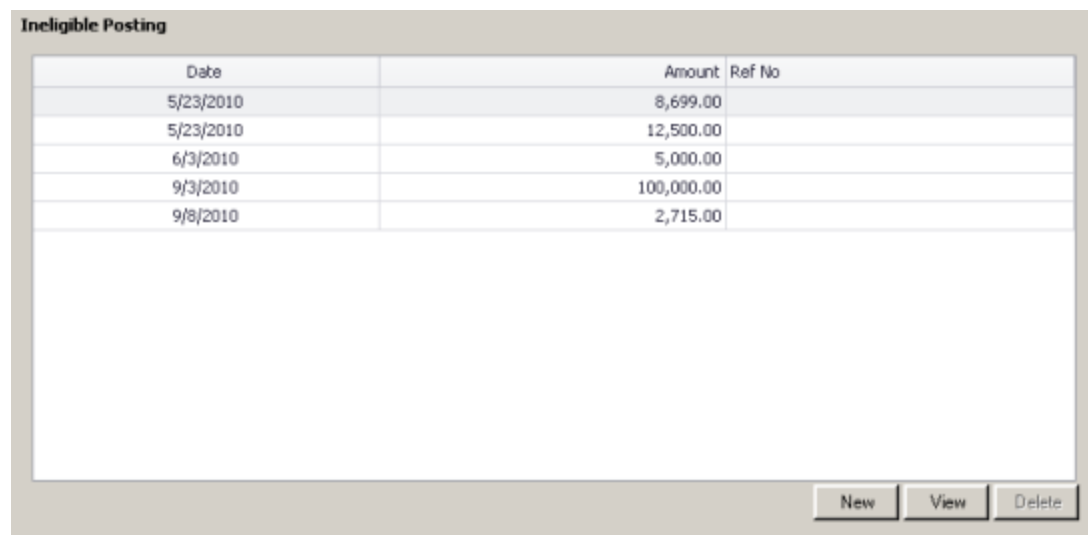
Aged ineligible: 2,500.00  
Total declared value: 92,500.00

Field	Description
Declaration Date	Select the effective date of the Summary A/R Aging declaration. This field is set to the current FactorSoft working date by default.
Ref#	Enter a transaction identification number.
(Category Grid)	<p>Displays the Inventory Categories set up in Inventory Category Table and the following data for each category.</p> <ul style="list-style-type: none"> <li>• Unbilled: enter the total amount of unbilled receivables for declaration</li> <li>• (Aging Days Categories): enter the total amount of billed receivables within each aging days category</li> <li>• Total: calculated total amount of receivables entered in the category</li> </ul> <p>To add a Summary A/R declaration, enter the new declaration amounts for each category in the Unbilled and aging days columns.</p>
Aged Ineligibles	Displays the total amount of billed receivables that are older than the Ineligible age defined on the Summary A/R Category Info screen for the categories.

Field	Description
Total declared value	The total declared value of the Summary A/R collateral.
	Click this button to edit an inventory declaration.  Based on Security Role settings, this may be unavailable, available within processing day, or available within month.
	Click this button to save a Summary A/R declaration.
	Click this button to undo unsaved changes to the Summary A/R declaration.
	Click this button to open the Audit screen to view audit history for the Summary A/R declaration.
	Click this button to generate a preview of the Summary A/R Declaration screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.
Documents	Click this button to open the Document List screen to attach supporting documents for the Summary A/R declaration.

## Collateral Information – Summary A/R Ineligible Panel

The Ineligibles Posting panel lists ineligible postings for the collateral. Ineligibles are deducted from availability before the advance rate is applied. This panel is accessed from the panel list for a Summary A/R collateral from the Collateral Information screen.



Date	Amount	Ref No
5/23/2010	8,699.00	
5/23/2010	12,500.00	
6/3/2010	5,000.00	
9/3/2010	100,000.00	
9/8/2010	2,715.00	

New View Delete

Field	Description
(Grid)	<p>Displays each ineligible posting as a line-item with the following data:</p> <ul style="list-style-type: none"><li>• <b>Date:</b> the posting date of the ineligible posting</li><li>• <b>Amount:</b> the dollar amount of the ineligible posting</li><li>• <b>Ref No:</b> the user-entered transaction identification number</li></ul>
New	Click this button to create an ineligible posting for the collateral. The Ineligible Posting screen opens to allow entry of a new ineligible posting.
View	Select an existing ineligible posting from the grid and click this button to view and/or edit the posting on the Ineligible Posting screen.
Remove	Select an existing ineligible posting from the grid and click this button to remove the posting from the collateral record. This option is only available within the posting day, and can be limited by Security Role.









## Summary A/R Ineligible Posting Dialog

The Ineligible Posting screen is used to record ineligible postings that reduce the available value of the collateral. This screen is accessed from the Ineligible Postings panel of the Collateral Information screen for Summary A/R collateral.

The screenshot shows a software window titled "Ineligible Posting for Western Products Corporation (WEST) / Western Products Corp. / M...". Inside, there's a "Date:" field set to "May 23, 2010" and a "Ref #:" field. Below these is a table with three columns: "Category", "Reason", and "Amount". The table contains one row: "Financial Class 2", "Over 90 Days", and "8,699.00". To the right of the table, there are three summary fields: "Subtotal:" with the value "8,699.00", "Set Asides:" (empty), and "Total Ineligible:" with the value "8,699.00". At the bottom, there are five icons (add, edit, delete, save, print) and three input fields: "Reason:" with a dropdown menu showing "Over 90 Days", "Category:" with a dropdown menu showing "Financial Class 2", and "Amount:" with a text field containing "8,699.00". A "Documents" tab is visible at the very bottom.

Field	Description
Date	Select the effective date of the ineligible posting. This field is set to the current FactorSoft working date by default.
Ref#	Enter a transaction identification number.
(Grid)	<p>Displays the Ineligible Titles (i.e, categories) set up in Ineligible/Reservation Title Table and the ineligible <b>Amount</b> for each category.</p> <ul style="list-style-type: none"> <li>• <b>Category:</b> the Summary A/R category for which the ineligibility posting is saved</li> <li>• <b>Reason:</b> displays the ineligibility reason for the posting</li> <li>• <b>Amount:</b> the ineligible amount for the category</li> </ul>



Field	Description
Subtotal	Displays the total amount of ineligible for the collateral.
Set Asides	Displays the total amount of any set-aside ineligibility for the collateral.
Total Ineligibles	Displays the total collateral ineligibility amount, which is the Subtotal plus Set Asides.
	Click this button to add a new ineligible posting to the collateral. The Reason, Category, and <b>Amount</b> fields are cleared for data entry.
	Click this button to edit an ineligible posting.  Based on Security Role settings, this may be unavailable, available within processing day, or available within month.
	Select an ineligible entry from the grid and click this button to delete the ineligible posting for the collateral.
	Click this button to save an ineligible posting.
	Click this button to undo unsaved changes to the ineligible posting.
Reason	Select the ineligible reason for the posting. Ineligible reasons are set up in the Ineligible/Reservation Title table.
Category	Select the ineligibility category for the posting. Ineligibility categories are set up in the Summary A/R Category Info screen, which is accessed from the Category Rates panel of the Collateral Information screen of the Collateral Information screen.
Amount	Enter the ineligible amount for the posting.
Documents	Click this button to open the Document List screen to attach supporting documents for the ineligible posting.
	Click this button to open the Audit screen to view audit history for the ineligible posting.
	Click this button to generate a preview of the Ineligible Posting screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Collateral Information – Set Aside Panel

The Set Aside panel lists ineligibility set asides defined for the collateral, and is accessed from the Collateral Information panel list for a A/R Aging, Bulk A/R, Bulk Inventory, or Summary A/R collaterals.

The screenshot shows a window titled "Set Asides". Inside, there is a table with the following data:

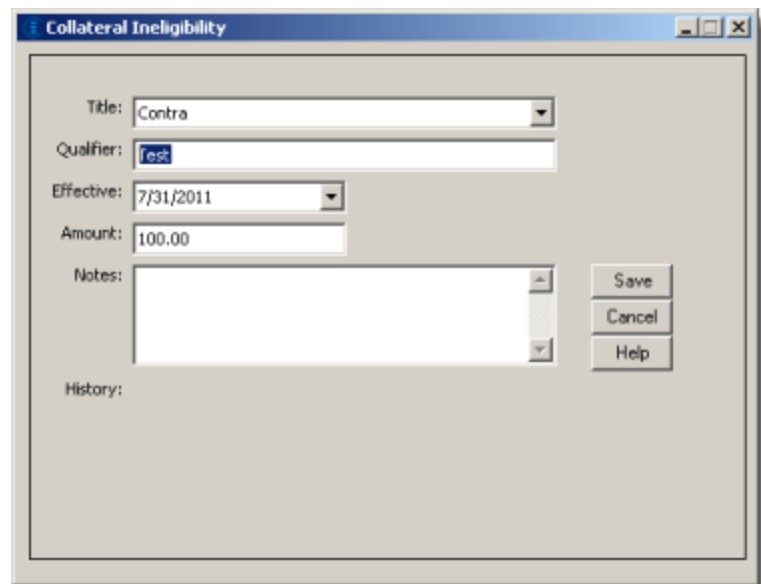
Title	Qualifier	Date	Amount
Contra	Test	7/31/2011	100.00

Below the table, there are three buttons: "New", "View", and "Delete".

Field	Description
(Grid)	Displays each set aside as a line-item with the following data: <ul style="list-style-type: none"><li>Title: the set aside title</li><li>Qualifier: qualifying text pertaining to the set aside</li><li><b>Date:</b> the set aside date</li><li><b>Amount:</b> the set aside amount</li></ul>
New	Click this button to add a new set aside to the collateral. The <a href="#">Collateral Ineligibility</a> screen opens to allow entry of a new ineligibility set aside.
View	Select an existing line-item from the grid and click this button to view and/or edit the ineligibility set aside on the Collateral Ineligibility screen.
Delete	Select an existing line-item from the grid and click this button to remove the set aside from the collateral record.

## Collateral Ineligibility Dialog

The Collateral Ineligibility screen, accessed from the Set Aside panel, is used to add a new set aside ineligibility amounts to A/R Aging, Bulk A/R, Bulk Inventory, or Summary A/R collaterals.



Field	Description
Title	Select the Ineligible Title that defines the ineligibility reason for the set aside. Ineligible Titles are defined in the Ineligible/Reservation Titles table.
Qualifier	Enter qualifying text pertaining to the set aside.
Effective	Select the date on which the set aside ineligibility amount is deducted from availability.
Amount	Enter the ineligibility amount.
Notes	Enter notes specific to the set aside in this field.
History	This grid lists any previously saved set aside ineligibility for the collateral.
Save	Click this button to save changes to the Collateral Ineligibility and close the screen.
Cancel	Click this button to close the screen without saving.

## Equipment Collateral

Equipment collaterals are used to manage equipment borrowing bases. Each equipment type is individually valued by declaration and configured with its own depreciation calculation.

### Panel List

Click the link for help with the panels associated with this collateral type

- [Equipment list](#)

## Collateral Information – Equipment List Panel

The Equipment List panel lists equipment being managed as collateral for the borrowing base. This panel is accessed from the panel list for an Equipment collateral from the Collateral Information screen.







Equipment List				
Description	Acquired	Basis Value	Depr Amt	Current Value
Atom Smasher	5/23/2009	100,000.00	1,500.00	59,500.00
Large Hadron Collider	10/1/2009	230,000.00	5,000.00	55,000.00
Test Depreciation	9/30/2010	40,000.00	0.00	40,000.00
<div> <input type="button" value="New"/> <input type="button" value="View"/> <input type="button" value="Delete"/> </div>				

Field	Description
(Grid)	<p>Displays each equipment collateral as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Description:</b> the description of the equipment</li> <li>• <b>Acquired:</b> the date the equipment was acquired</li> <li>• <b>Basis value:</b> the original value of the equipment</li> <li>• <b>Depr amt:</b> the depreciation value, which is either an amount or percentage applied for a specified period</li> <li>• <b>Current value:</b> the depreciated current value of the equipment</li> </ul>
New	Click this button to add a new equipment item to the collateral. The Equipment Declaration screen opens to allow entry of a new equipment collateral.
View	Select an existing line-item from the grid and click this button to view and/or edit the equipment collateral on the Equipment Declaration screen.
Remove	Select an existing line-item from the grid and click this button to remove the equipment from the collateral record.

## Equipment Declaration Dialog

The Equipment Declaration screen is used to record equipment items being managed as collateral for the borrowing base. This screen is accessed from the Equipment List panel of the Collateral Information screen.

Field	Description
Post Date	Select the effective date of the equipment declaration posting.
Description	Enter a description of the equipment item.
Manufacturer	Enter the brand name of the manufacturer of the equipment.
Availability contribution	Calculated current book value of the item (cost basis less all depreciation taken to date).
Basis	Enter the basis value details for the equipment: <ul style="list-style-type: none"> <li>• <b>Date:</b> the date for the current borrowing base</li> <li>• Value: the value for the current borrowing base</li> </ul>
Acquisition	Enter the acquisition details for the equipment: <ul style="list-style-type: none"> <li>• <b>Date:</b> the date on which the equipment was acquired</li> <li>• Cost: the original cost of the equipment</li> </ul>
Depreciation	Enter the depreciation details for the equipment:

Field	Description
	<ul style="list-style-type: none"> <li>• <b>Type:</b> Flat/Interval = reduce value by a fixed dollar amount at the given interval, Percentage of Basis = reduce value by the given percentage</li> <li>• <b>Rate/Amount:</b> the dollar amount or percentage by which to reduce the value of the equipment</li> <li>• <b>Interval:</b> Monthly = apply depreciation monthly, Annual = apply depreciation yearly.</li> </ul>
Comment	Enter equipment-related notes. This is a free-form field.
	Click this button to edit an equipment declaration.
	Click this button to save an equipment declaration.
	Click this button to undo unsaved changes to the equipment declaration.
	Click this button to open the Audit screen to view audit history for the equipment declaration.
	Click this button to generate a preview of the Equipment Declaration screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

# Inventory Collateral

Inventory collaterals are used to manage inventory borrowing bases. Each inventory type is individually valued by declaration and configured with its own limits and advance rate, including primary and secondary valuation methods, reserve for liquidation costs, fluctuating seasonal date ranges and limits.

- Inventory pricing is configured by Category Rates
- Inventory categories are valued by Declaration

## Panel List

Click the link for help with the panels associated with this collateral type

- [Summary](#)
- [Advanced Settings](#)
- [Category Rates](#)
- [Inventory Declaration](#)



## Collateral Information – Summary Panel

The Summary panel displays collateral balances. The Declaration balances display the collateral balance fields as updated by collateral declarations in FactorSoft.

The Tracked column displays balances most recently imported from the Tracked AR or Loan Backed Collateral modules. This column only appears if the Tracked AR or Loan Backed Collateral module is enabled in your implementation of FactorSoft. Both previously posted and pending, to be posted figures are provided.

Summary				
	Declaration		Tracked Aging	
	Posted	Pending	Posted	Pending
<b>Current Collateral:</b>	209,197.84	---		7-31-2011 7,476,219.77
Less Ineligible:	365.00	---		7,238,026.38
Less Reserves:	0.00	---	---	0.00
Less Set Asides:	0.00	---	0.00	0.00
<b>Eligible Collateral:</b>	208,832.84	---		238,193.39
Advance Rate:	80.00	---	80.00	80.00
<b>Net Collateral:</b>	167,066.27	---		190,554.71
<b>Collateral Limit:</b>	250,000.00	---	250,000.00	250,000.00
<b>Available Collateral:</b>	167,066.27	---	250,000.00	190,554.71

Action
Post Ineligibles
Aging Detail
Recent Report
Refresh
Print

Field	Description
Current Collateral	The gross reported collateral value.
Less Ineligibles	The current total ineligible amount for the collateral.
Less Reserves	The balance of cash reserve against the reported collateral value.
Less Set Asides	The balance of ineligibility set asides defined for the collateral.
Eligible Collateral	The gross reported collateral value less ineligible, reserves, and set-asides.
Advance Rate	The Advance rate(%) defined for the collateral.  If multiple advance rates are in use for the collateral, this field displays "***".
Net Collateral	The eligible collateral value multiplied by the Advance Rate (%).
Collateral Limit	The Availability Limit defined for the collateral.

Field	Description
Available Collateral	The lower of the Net Collateral or the Available Limit. This amount will always be either the Availability limit or the Net collateral.
Action	<p>Select the action to perform and click this button to execute the selected function.</p> <ul style="list-style-type: none"> <li>• Post Ineligibles open the appropriate ineligible posting transaction screen for the A/R collateral type. The ineligible items are automatically added to the ineligible posting screen</li> <li>• Recalc Ineligibles update the displayed Tracked Aging data for the most recent borrower submission.</li> </ul> <p>This button is only active if either the Tracked AR or Loan Backed Collateral Add On modules is implemented.</p>
Aging Detail	<p>Click this button to open the Tracked Aging Detail screen, which displays the detailed aging for the most recently submitted report.</p> <p>This button is only active if the Tracked AR or Loan Backed Collateral Add On module is implemented.</p>
Recent Report	<p>Opens the Report History Details screen.</p> <p>This button is only active if the Tracked AR or Loan Backed Collateral Add On module is implemented.</p>
Refresh	Click this button to update the data displayed in the panel.
Print	Click this button to generate a preview of the Summary panel that can be printed to a local or network printer.



Field	Description
View	Select an existing line-item from the grid and click this button to view and/or edit the line-item on the Inventory Rates screen.
Remove	Select an existing line-item from the grid and click this button to remove the category from the collateral record.

## Inventory Rates Dialog







The Inventory Rates screen is used to select inventory categories for the collateral and establish the limits and valuation rates for each category. This screen is accessed from the Category Rates panel of the Collateral Information screen for an Inventory collateral.

The screenshot shows a software dialog box titled "Inventory Rates for Inventory / Does-It-All Manufacturing". It contains several input fields and sections:

- Category:** A dropdown menu.
- Subcategory:** A text input field.
- Max advance amount:** A text input field.
- Liquidation expense rate:** A text input field with the value "7.2500".
- Cost Valuation Method:** A section containing an **Advance rate:** text input field with the value "30.0000".
- Alternate Valuation Method (AVM):** A section containing a **Market multiplier:** text input field with the value "0.0000" and a **Market advance rate:** text input field with the value "0.0000".
- Date Range:** A section containing **Start month:** and **End month:** dropdown menus, and **Day:** spinners with values "1" and "1".

At the bottom, there are icons for editing, saving, and other functions.

Field	Description
Category	Select the category for the inventory collateral. Categories are established on the Inventory Category Table.
Subcategory	Enter an additional category description for the inventory collateral to distinguish this inventory from others of the same category.
Max advance amount	Enter the availability limit for the category.
Liquidation expense rate	Enter the rate at which the reported value will be further discounted to account for anticipated dilution as a result of expenses incurred during the liquidation of the asset. The field displays the setting in the Default Inventory Rate section on the Collateral Information screen by default.
Cost valuation method	<p>In the Advance rate field, enter the rate used for traditional cost method of valuation. The advance rate is the rate at which the reported cost valued is to be discounted. The field displays the setting in the Default Inventory Rate section of the Collateral Information screen by default.</p> <p>If the user changes an existing Advance rate, an informational message is displayed when the user clicks the Save button. The message informs the user that they must post an Inventory Declaration transaction in order for the new rate to be effective.</p>

Field	Description
Alternate Valuation Method (AVM)	<p>Enter the alternate valuation factor and rate to be revised to market conditions.</p> <ul style="list-style-type: none"> <li>• Market multiplier: set the discount for gross inventory. Collateral Balance times Market Multipliers = Gross AVM</li> <li>• Market advance rate: the rate at which the reported cost value adjusted for market is to be discounted</li> </ul>
Date Range	<p>Enter the date range limitations that are placed on the inventory rates over a specified period of time:</p> <ul style="list-style-type: none"> <li>• Start month: select the month in which the inventory rates takes effect.</li> <li>• Day: select the day of the month on which the rates takes effect.</li> <li>• End month: select the month in which the inventory rates expire.</li> <li>• Day: select the day of the month on which the rates expire.</li> </ul>
	Click this button to edit an inventory rates definition.
	Click this button to save an inventory rates definition.
	Click this button to undo unsaved changes to the inventory rates definition.
	Click this button to open the Audit screen to view audit history for the inventory rates definitions.
	Click this button to generate a preview of the Inventory Rates for Inventory screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Collateral Information – Advanced Setting Panel (Inventory)

The Valuation Methods are used to specify the method for valuing inventory collaterals. The Default Category Rates are used to set the default rates for inventory declarations.

**Advance Settings**

**Validation Methods**

Apply liquidation to: Cost (reported value)

Apply ineligibles to: Cost (reported value)

Value availability as: Cost (reported value)

**Default category rates**

Advance rate (%): 30.00

Liquidation rate (%): 7.25

Edit Save Undo

Field	Description
Apply liquidation to	Select the calculation to use for liquidation valuation. <ul style="list-style-type: none"><li>• Cost (reported value)</li><li>• Market (alternate value)</li><li>• Both cost and market value</li></ul>
Apply ineligibles to	Select which of the valuation methods to apply to ineligibles. <ul style="list-style-type: none"><li>• Cost (reported value)</li><li>• Market (alternate value)</li><li>• Both cost and market value</li></ul>
Value availability as	Select method will be used to determine inventory availability. <ul style="list-style-type: none"><li>• Cost (reported value)</li><li>• Market (alternate value)</li><li>• Lesser of cost or market</li></ul>
Advance rate (%)	Enter the default inventory category rate at which the reported value is to be dis-

Field	Description
	counted.
Liquidation rate (%)	Enter the default inventory category rate at which the reported value will be further discounted to account for anticipated dilution as a result of expenses occurred during the liquidation of the asset.
Edit	Click this button to edit the Advanced settings.
Save	Click this button to save the Advanced settings.
Undo	Click this button to undo unsaved changes to the Advanced settings.



## Collateral Information – Inventory Declaration Panel

The Inventory Declaration panel lists inventory by category and includes columns that summarize the formula calculation.

Date	Amount	Available	Ref No	User Key	Source
5/23/2010	813,250.00	199,005.88		MIKE	
6/3/2010	840,134.00	199,163.94		MIKE	
7/2/2010	789,769.24	188,977.05		MIKE	
8/3/2010	865,000.00	242,275.00		MIKE	
9/5/2010	910,000.00	232,906.25		MIKE	
7/4/2011	925,963.25	232,906.25		MIKE	
7/12/2011	926,464.25	232,906.25		MIKE	
7/12/2011	930,501.00	232,906.25		MIKE	
7/14/2011	930,501.00	232,906.25		STEVE	

New View Delete

Field	Description
(Grid)	<p>Displays each inventory declaration as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Date:</b> the declaration date</li> <li>• <b>Amount:</b> the total inventory value as of the declaration</li> <li>• <b>Available:</b> the available amount of the inventory as of the declaration</li> <li>• <b>Ref No:</b> the user-entered transaction identification number</li> <li>• <b>User Key:</b> the FactorSoft user who created the posting</li> <li>• <b>Source:</b> indicates the source of the inventory declaration – Manual, Web</li> </ul>
New	Click this button to add a new inventory declaration to the collateral. The Inventory Declaration screen opens to allow entry of a category.
View	Select an existing line-item from the grid and click this button to view the line-item on the Inventory Declaration screen.
Remove	Select an existing line-item from the grid and click this button to remove the declaration from the collateral record.

## Inventory Declaration Dialog






The Inventory Declaration screen is used to record inventory declarations that create and update the available value of the collateral. This screen is accessed from the Inventory Declaration panel of the Collateral Information screen for an inventory collateral.


Category	Inventory	Liq Cost	Inv Avail	Gross AVM	Available
Item #3234-567890	220,000.00	15,950.00	204,050.00	0.00	50,000.00
Raw Materials	150,000.00	18,375.00	32,906.25	0.00	32,906.25
Special	0.00	0.00	0.00	0.00	0.00
Work in Process	65,000.00	4,712.50	18,086.25	0.00	0.00

Ineligible Category	Reason	Ineligible amount
Click here to add a new row		
Finished Goods	Insurance	15,000.00

Field	Description
Declaration Date	Select the effective date of the inventory declaration. This field is set to the current FactorSoft working date by default.
Ref#	Enter a transaction identification number.
Comment	Enter ineligibles-related notes. This is a free-form field.
(Category Grid)	Displays the Inventory Categories set up in Inventory Category Table with the following data for each category.

Field	Description
	<ul style="list-style-type: none"> <li>• Category: the inventory category name</li> <li>• Inventory: the total value of the inventory category for this collateral</li> <li>• Liq Cost: the liquidation cost of the category for this collateral</li> <li>• Inv Avail: the total value minus liquidation cost</li> <li>• Gross AVM: collateral balance adjusted by Alternate Valuation Method calculation set on the Inventory Category Rates screen for the category</li> <li>• Available: the category available amount for the collateral</li> </ul> <p>To add an inventory declaration, enter the new inventory amount for the category in the Inventory column.</p>
(Ineligible Grid)	<p>Displays existing ineligibility amounts declared for inventory categories and allows entry of new ineligibility amounts within the inventory declaration for the collateral. Clicking in an empty row activates the row for data entry.</p> <ul style="list-style-type: none"> <li>• Ineligibility Category: select the inventory category to which the ineligibility applies.</li> <li>• Reason: enter an ineligibility reason</li> <li>• Ineligible amount: enter the ineligible amount</li> </ul>
	<p>Click this button to edit an inventory declaration.</p> <p>Based on Security Role settings, this may be unavailable, available within processing day, or available within month.</p>
	<p>Click this button to save an inventory declaration.</p>
	<p>Click this button to undo unsaved changes to the inventory declaration.</p>
	<p>Click this button to open the Audit screen to view audit history for the inventory declaration.</p>
	<p>Click this button to generate a preview of the Inventory Declaration screen, which can be printed or exported in a variety of formats.</p>

Field	Description
	Click this button to close the screen.
Documents	Click this button to open the Document List screen to attach supporting documents for the inventory declaration.

## Purchase Order Collateral

Purchase order collaterals are used to manage purchase order borrowing bases. Each purchase order is individually valued by declaration.

### Panel List

Click the link for help with the panels associated with this collateral type

- [Purchase orders](#)

## Collateral Information – Purchase Order Panel

The Purchase Order panel lists current, active purchase orders being managed as collateral for the borrowing base. This panel is accessed from the panel list for a Purchase Order collateral from the Collateral Information screen.

### Purchase Orders

Post Date	Order No.	Order Date	Expires	Ship Date	Amount
7/4/2011	A456-0897695	5/23/2010	7/2/2010	7/2/2010	600,000.00
7/14/2011	A564-9086535	7/4/2011	8/31/2011	8/31/2011	50,000.00

NewViewDelete

Field	Description
(Grid)	<p>Displays each Purchase order collateral as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Post Date:</b> the date that the purchase order was posted as collateral to the borrowing base</li> <li>• Order No: the purchase order number</li> <li>• Order date: the purchase order date</li> <li>• Expires: the purchase order expiration date</li> <li>• Ship date: the purchase order ship date</li> <li>• <b>Amount:</b> the purchase order amount</li> </ul>
New	Click this button to add a new purchase order to the collateral. The Purchase Order screen opens to allow entry of a new purchase order collateral.
View	Select an existing line-item from the grid and click this button to view and/or edit the purchase order collateral on the Purchase Order screen.
Remove	Select an existing line-item from the grid and click this button to remove the purchase order from the collateral record.

## Purchase Order Dialog







The Purchase Order screen is used to record open purchase orders being managed as collateral for the borrowing base. This screen is accessed from the Purchase Orders panel of the Collateral Information screen.

The screenshot shows a software window titled "Purchase Order For Does-It-All Manufacturing (DOES) / Does-It-All Manufacturing / PO Borr...". The window contains several input fields and sections:

- Post date:** July 14, 2011 (with a calendar icon)
- Order Information:**
  - Order #: A564-9086535
  - Amount: 50,000.00
  - Date: July 04, 2011 (with a calendar icon)
- Order Dates:**
  - Expires: August 31, 2011 (with a calendar icon)
  - Ship date: August 31, 2011 (with a calendar icon)
- Debtor:** (empty text field)
- Supplier:** (empty text field)
- Terms:** (empty text field)
- Comment:** (empty text area)

At the bottom of the window, there are icons for editing, saving, and other functions.

Field	Description
Post Date	Select the effective date of the purchase order posting.
Order Information	Enter the purchase order identification details: <ul style="list-style-type: none"><li>• <b>Order #:</b> the purchase order number</li><li>• <b>Amount:</b> the purchase order amount</li><li>• <b>Date:</b> the purchase order date</li></ul>
Order Dates	Enter the purchase order date details: <ul style="list-style-type: none"><li>• <b>Expires:</b> the purchase order expiration date</li><li>• <b>Ship date:</b> the purchase order ship date</li></ul>
Debtor	Enter the debtor name of the debtor that issued the purchase order.
Supplier	Enter the product supplier name, if required.
Terms	Enter the purchase order terms (e.g., Net 30).
Comment	Enter purchase order-related notes. This is a free-form field.

Field	Description
	Click this button to edit a purchase order collateral.
	Click this button to save a purchase order collateral.
	Click this button to undo unsaved changes to a purchase order collateral.
	Click this button to open the Audit screen to view audit history for the purchase order collateral.
	Click this button to generate a preview of the Purchase Order screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.



## Real Estate Collateral

Real Estate collaterals are used to manage real estate borrowing bases. Each property is individually valued by declaration and configured with original acquisition cost and appraised value.

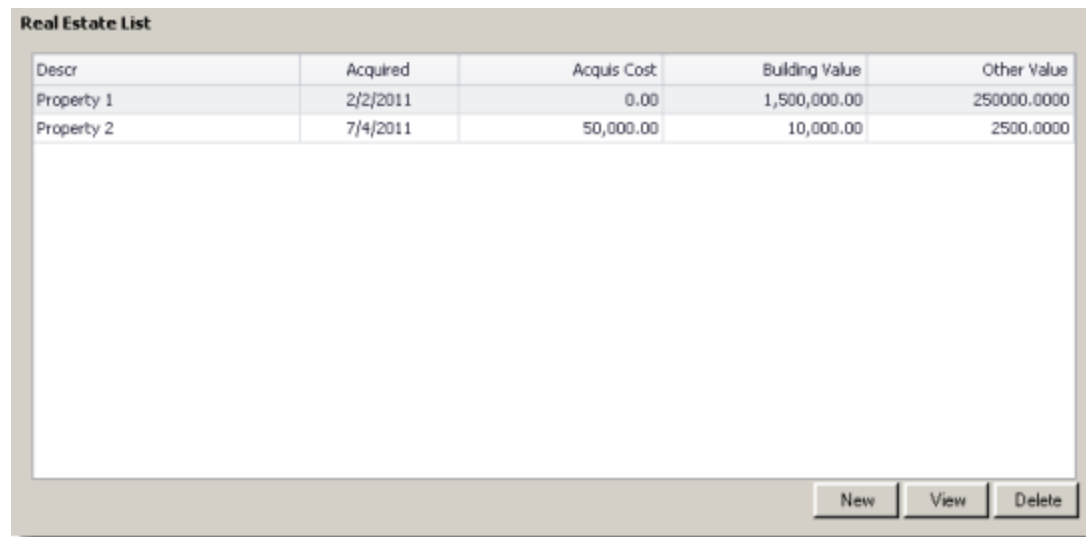
### Panel List

Click the link for help with the panels associated with this collateral type

- [Real estate list](#)

## Collateral Information – Real Estate List Panel

The Real Estate List panel lists real estate being managed as collateral for the borrowing base. This panel is accessed from the panel list for a real estate collateral from the Collateral Information screen.



Descr	Acquired	Acquis Cost	Building Value	Other Value
Property 1	2/2/2011	0.00	1,500,000.00	250000.0000
Property 2	7/4/2011	50,000.00	10,000.00	2500.0000







New View Delete

Field	Description
(Grid)	Displays each real estate collateral as a line-item with the following data: <ul style="list-style-type: none"><li>• Descr: the description of the real estate collateral</li><li>• Acquired: the date the real estate was acquired</li><li>• Acquis cost: the original cost to acquire the real estate</li><li>• Building value: the most recent valuation for the property</li><li>• Other value: the additional borrowing base value for the collateral</li></ul>
New	Click this button to add a new real estate item to the collateral. The Real Estate Declaration screen opens to allow entry of a new real estate collateral.
View	Select an existing line-item from the grid and click this button to view and/or edit the real estate collateral on the Real Estate Declaration screen.
Remove	Select an existing line-item from the grid and click this button to remove the real estate from the collateral record.

## Real Estate Declaration Dialog

The Real Estate Declaration screen is used to record real estate being managed as collateral for the borrowing base. This screen is accessed from the Real Estate List panel of the Collateral Information screen.

Field	Description
Post Date	Select the effective date of the real estate declaration posting.
Description	Enter a description of the real estate item.
Location	Enter the real estate location.
Availability contribution	Calculated current book value of the item (cost basis less all depreciation taken to date).
Acquisition	Enter the acquisition details: <ul style="list-style-type: none"> <li>• <b>Date:</b> the date of acquisition</li> <li>• <b>Cost:</b> the original acquisition price</li> </ul>
Appraisal	Enter the appraisal details for the real estate:

Field	Description
	<ul style="list-style-type: none"> <li>• <b>Date:</b> the appraisal date</li> <li>• Building value: the appraised value of the property</li> <li>• Other value: additional value not covered by appraisal</li> </ul>
Exclude from discount	Select this option to exclude the property value from discount calculations.
Comment	Enter real estate-related notes. This is a free-form field.
	Click this button to edit a real estate declaration.
	Click this button to save a real estate declaration.
	Click this button to undo unsaved changes to the real estate declaration.
	Click this button to open the Audit screen to view audit history for the real estate declaration.
	Click this button to generate a preview of the Real Estate Declaration screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Securities Collateral

Securities collaterals are used to manage securities borrowing bases. Each security holding is individually valued by declaration and configured with quantity and per unit value.

### Panel List

Click the link for help with the panels associated with this collateral type

- [Securities list](#)

## Collateral Information – Securities List Panel

The Securities List panel lists securities being managed as collateral for the borrowing base. This panel is accessed from the panel list for a securities collateral from the Collateral Information screen.

Securities List

Descr	Symbol	Qty	Unit Value	Current Value
App Inc.	ap	400	451.20	180,480.00
Micro Corp	mft	1,500	33.42	50,130.00
South Company	so	50	47.32	2,366.00
Electric General	eg	100	22.82	2,281.80







NewViewDelete

Field	Description
(Grid)	<p>Displays each securities collateral as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• Descr: the description of the securities collateral</li> <li>• Symbol: the market ticker symbol for the security</li> <li>• Qty: the number of shares/units held</li> <li>• Unit value: the value of a single stock/unit</li> <li>• Current value: the calculated value of the securities holding</li> </ul>
New	Click this button to add a new securities item to the collateral. The Stocks and Securities Declaration screen opens to allow entry of a new securities collateral.
View	Select an existing line-item from the grid and click this button to view and/or edit the securities collateral on the Stocks and Securities Declaration screen.
Remove	Select an existing line-item from the grid and click this button to remove the security from the collateral record.

## Stock and Securities Declaration

The Stock and Securities Declaration screen is used to record securities being managed as collateral for the borrowing base. This screen is accessed from the Securities List panel of the Collateral Information screen.

Field	Description
Post Date	Select the effective date of the securities declaration posting.
Symbol	Enter the market ticker symbol for the stock or security.
Description	Enter the stock or security name.
Valuation	Enter the valuation details: <ul style="list-style-type: none"> <li>Quantity: the number of shares of securities</li> <li>Value per unit: the stock/unit price</li> <li>\$. Click this button to retrieve the share value as it is being traded (real time) FactorSoft calculates and automatically fills the Value per Unit field</li> <li>Availability contribution: calculated number of shares and value per unit. This field is updated based on changes in price</li> <li>Evaluation date: system-generated date based on the most recent update of the stock value</li> </ul>
Comment	Enter stock or security declaration-related notes. This is a free-form field.

Field	Description
	Click this button to edit a securities declaration.
	Click this button to save securities declaration.
	Click this button to undo unsaved changes to the securities declaration.
	Click this button to open the Audit screen to view audit history for the securities declaration.
	Click this button to generate a preview of the Stocks and Securities Declaration screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.



## Other Collateral

The Other collateral type is used to manage borrowing bases for assets that are not well defined by any of the defined collateral types. This is an item-based collateral type.

### Panel List

Click the link for help with the panels associated with this collateral type

- [Item Postings](#)

## Collateral Information – Item Postings Panel

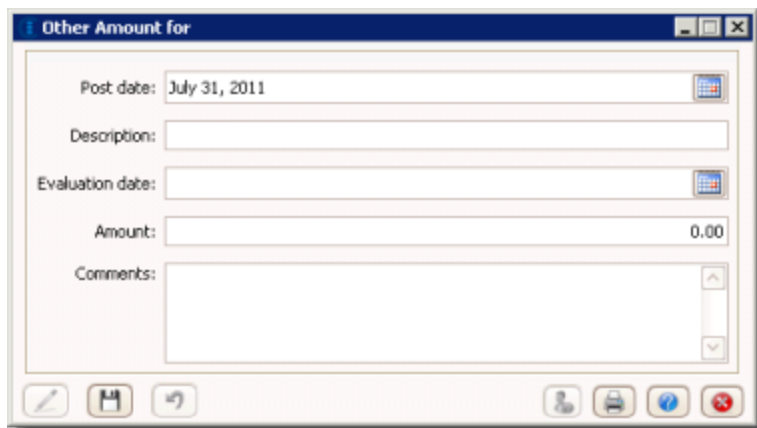
The Item Postings panel lists "other assets" (i.e., assets not well defined by any of the defined collateral types) being managed as collateral for the borrowing base. This panel is accessed from the panel list for an Other collateral from the Collateral Information screen.







Item Postings				
Post Date	Description	Amount	Comment	Evaluation Date
7/4/2011	test	500,000.00		7/7/2011
2/2/2011	test eval date	230,000.00		6/8/2011
1/1/2011	test 2	200,000.00	test 2 coment	6/21/2011
1/1/2011	test	400,000.00	test comments	1/1/1800
<div> <div>New</div> <div>View</div> <div>Delete</div> </div>				

Field	Description
(Grid)	<p>Displays each "other" collateral as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Post Date:</b> the date that the items were posted as collateral to the borrowing base</li> <li>• <b>Description:</b> the description of the collateral</li> <li>• <b>Amount:</b> the dollar value of the collateral</li> <li>• <b>Comment:</b> item related notes</li> <li>• <b>Evaluation Date:</b> the date of collateral evaluation</li> </ul>
New	Click this button to add a new item posting to the collateral. The Other Amount screen opens to allow entry of a new item posting collateral.
View	Select an existing line-item from the grid and click this button to view and/or edit the item posting collateral on the Other Amount screen.
Remove	Select an existing line-item from the grid and click this button to remove the item from the collateral record.

## Other Amount Dialog

The Other Amount screen is used to record "other assets" (i.e., assets not well defined by any of the defined collateral types) being managed as collateral for the borrowing base. This screen is accessed from the Item Postings panel of the Collateral Information screen.



Field	Description
Post Date	Select the effective date of the item posting.
Description	Enter a description of the item.
Evaluation date	Select the date of last evaluation for the collateral.
Amount	Enter the dollar value of the collateral.
Comment	Enter collateral-related notes. This is a free-form field.
	Click this button to edit an item posting.
	Click this button to save the item posting.
	Click this button to undo unsaved changes to the item posting.
	Click this button to open the Audit screen to view audit history for the item posting.
	Click this button to generate a preview of the Other Amounts screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

# Bulk Inventory Collaterals

Bulk Inventory collaterals allow you to manage an inventory collateral borrowing base.

Bulk Inventory collaterals increase inventory through sales and decrease inventory through inventory removal. The Bulk A/R collateral type is a balance-forward method that rolls the inventory values forward based on periodic certificate postings.

- Bulk inventory collaterals are established and updated in FactorSoft by Certificate Postings.
- The gross collateral value can be reduced by Ineligible Postings

## Panel List

Click the link for help with the panels associated with this collateral type

- [Summary](#)
- [Certificate Posting](#)
- [Ineligible Posting](#)
- [Set Aside](#)

## Collateral Information – Summary Panel

The Summary panel displays collateral balances. The Declaration balances display the collateral balance fields as updated by collateral declarations in FactorSoft.

The Tracked column displays balances most recently imported from the Tracked AR or Loan Backed Collateral modules. This column only appears if the Tracked AR or Loan Backed Collateral module is enabled in your implementation of FactorSoft. Both previously posted and pending, to be posted figures are provided.

Summary				
	Declaration		Tracked Aging	
	Posted	Pending	Posted	Pending
<b>Current Collateral:</b>	209,197.84	---		7-31-2011 7,476,219.77
Less Ineligible:	365.00	---		7,238,026.38
Less Reserves:	0.00	---	---	0.00
Less Set Asides:	0.00	---	0.00	0.00
<b>Eligible Collateral:</b>	208,832.84	---		238,193.39
Advance Rate:	80.00	---	80.00	80.00
<b>Net Collateral:</b>	167,066.27	---		190,554.71
<b>Collateral Limit:</b>	250,000.00	---	250,000.00	250,000.00
<b>Available Collateral:</b>	167,066.27	---	250,000.00	190,554.71

Field	Description
Current Collateral	The gross reported collateral value.
Less Ineligibles	The current total ineligible amount for the collateral.
Less Reserves	The balance of cash reserve against the reported collateral value.
Less Set Asides	The balance of ineligibility set asides defined for the collateral.
Eligible Collateral	The gross reported collateral value less ineligibles, reserves, and set-asides.
Advance Rate	The Advance rate(%) defined for the collateral.  If multiple advance rates are in use for the collateral, this field displays "***".
Net Collateral	The eligible collateral value multiplied by the Advance Rate (%).
Collateral Limit	The Availability Limit defined for the collateral.

Field	Description
Available Collateral	The lower of the Net Collateral or the Available Limit. This amount will always be either the Availability limit or the Net collateral.
Action	<p>Select the action to perform and click this button to execute the selected function.</p> <ul style="list-style-type: none"> <li>• Post Ineligibles open the appropriate ineligible posting transaction screen for the A/R collateral type. The ineligible items are automatically added to the ineligible posting screen</li> <li>• Recalc Ineligibles update the displayed Tracked Aging data for the most recent borrower submission.</li> </ul> <p>This button is only active if either the Tracked AR or Loan Backed Collateral Add On modules is implemented.</p>
Aging Detail	<p>Click this button to open the Tracked Aging Detail screen, which displays the detailed aging for the most recently submitted report.</p> <p>This button is only active if the Tracked AR or Loan Backed Collateral Add On module is implemented.</p>
Recent Report	<p>Opens the Report History Details screen.</p> <p>This button is only active if the Tracked AR or Loan Backed Collateral Add On module is implemented.</p>
Refresh	Click this button to update the data displayed in the panel.
Print	Click this button to generate a preview of the Summary panel that can be printed to a local or network printer.

## Collateral Information – Certificate Posting Panel

The Certificate Posting panel lists Borrowing Certificates, which are the information used to update Bulk A/R or Bulk Inventory collateral values. This panel is accessed from the panel list for a Bulk A/R or Bulk Inventory collateral from the Collateral Information screen.

Post Date	Beginning Collat...	Current Collateral	Eligible Collateral	Source	User	Ref No
7/31/2011	1,001,885,778.56	1,001,885,778.56	1,001,538,049.10		STEVE	
7/31/2011	1,001,885,778.56	1,001,885,778.56	1,001,538,049.10		STEVE	
7/14/2011	1,001,885,777.56	1,001,885,778.56	1,001,538,150.10		MIKE	
7/14/2011	1,001,885,776.56	1,001,885,777.56	1,001,538,149.10		MIKE	
7/14/2011	1,885,776.56	1,001,885,776.56	1,001,538,148.10		MIKE	
7/4/2011	1,885,526.56	1,885,776.56	1,538,148.10		MIKE	
7/4/2011	1,885,676.56	1,885,526.56	1,537,898.10		MIKE	
5/13/2011	1,835,675.56	1,885,676.56	1,538,048.10		MIKE	
5/6/2011	1,840,175.56	1,835,675.56	1,488,047.10		ED	
5/6/2011	1,850,174.56	1,840,175.56	1,492,547.10		ED	
2/3/2011	1,840,174.56	1,850,174.56	1,502,546.10		MIKE	
2/3/2011	1,840,249.56	1,840,174.56	1,492,546.10		MIKE	
2/3/2011	1,835,249.56	1,840,249.56	1,492,621.10		CERRA1	
2/3/2011	1,830,249.56	1,835,249.56	1,487,621.10		CERRA1	

New View Delete

Field	Description
(Grid)	<p>Displays each certificate posting as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Post Date:</b> the posting date of the certificate</li> <li>• <b>Beginning collateral:</b> the gross receivable balance prior to the certificate posting</li> <li>• <b>Current collateral:</b> the gross receivable balance after the certificate posting</li> <li>• <b>Eligible collateral:</b> the current collateral less ineligible and reserves – i.e., available collateral</li> <li>• <b>Source:</b> indicates the source of the certificate posting – Manual, Web, ~~Shadow (Tracked AR)</li> <li>• <b>User:</b> the FactorSoft user who created the posting</li> <li>• <b>Ref No:</b> the transaction identification number</li> </ul>
New	Click this button to create a certificate posting for the collateral. The Certificate screen opens to allow entry of a new certificate posting.

Field	Description
View	Select an existing certificate posting from the grid and click this button to view and/or edit the posting on the Certificate screen.
Remove	Select an existing certificate posting from the grid and click this button to remove the posting from the collateral record. This option is only available within the posting day, and can be limited by Security Role.



## Certificate Dialog

The Certificate screen is used to record a new borrowing certificate for the bulk inventory collateral. This screen is accessed from the Certificate Posting panel of the Collateral Information screen.







### NOTE

The labels for the bulk inventory collateral update fields can be customized by System preference. See the field descriptions for the specific system Preference names.

The screenshot shows a software window titled "Certificate for ATEST Inventory Company (ATEST) / ATEST Inventory Loa...". It contains several input fields and labels. At the top, "Date Posted" is set to "July 31, 2013" and "Ref #" is empty. Below, "Beginning collateral" is 1,020,000.00. There are fields for "Additional Inventory", "Removed Inventory", "Adjustments+", "Adjustments-", "Discount", "Reduction", and "Returns", each with a (+) or (-) button. "Current collateral" is 1,020,000.00. "Ineligible" is 55,000.00 and "Reserve" is 0.00. "Eligible collateral" is 965,000.00. At the bottom is a "Comment" text area. The window has standard OS buttons at the bottom.

Field	Description
Date Posted	Select the effective date of the certificate posting. This field is set to the current FactorSoft working date by default.
Beginning collateral	Displays the current gross receivable balance prior to the certificate posting.
Additional Inventory	Enter the current reported inventory additions amount (increases inventory value).  You can customize this label by setting System Preference Facility/Collateral Rules (Formerly Asset Based Lending), Terminology, Bulk Inventory, Override default label caption (Additional Inventory) to the desired label text.

Field	Description
Removed Inventory	<p>Enter the current reported inventory removals (reduces inventory value).</p> <p>You can customize this label by setting System Preference Facility/Collateral Rules (Formerly Asset Based Lending), Terminology, Bulk Inventory, Override default label caption (Removed Inventory) to the desired label text.</p>
Adjustments (+)	<p>Enter the amount of adjustments that increase the inventory value.</p> <p>You can customize this label by setting System Preference Facility/Collateral Rules (Formerly Asset Based Lending), Terminology, Bulk Inventory, Override default label caption (Adjustments +) to the desired label text.</p>
Adjustments (-)	<p>Enter the amount of adjustments that decrease the inventory value.</p> <p>You can customize this label by setting System Preference Facility/Collateral Rules (Formerly Asset Based Lending), Terminology, Bulk Inventory, Override default label caption (Adjustments -) to the desired label text.</p>
Discount	<p>Enter the amount of discounts (reduces inventory value).</p> <p>You can customize this label by setting System Preference Facility/Collateral Rules (Formerly Asset Based Lending), Terminology, Bulk Inventory, Override default label caption (discounts) to the desired label text.</p>
Net Collections	<p>Enter the amount of inventory reduction (reduces inventory value).</p> <p>You can customize this label by setting System Preference Facility/Collateral Rules (Formerly Asset Based Lending), Terminology, Bulk Inventory, Override default label caption (Reduction to the desired label text.</p>
Over payment	<p>Enter the amount of returns (increases inventory value).</p> <p>You can customize this label by setting System Preference Facility/Collateral Rules (Formerly Asset Based Lending), Terminology, Bulk Inventory, Override default label caption (Returns) to the desired label text.</p>
Current collateral	Displays the total receivable balance adjusted by the recorded certificate values.
Ineligible	Displays the calculated ineligible balance for the collateral.
Reserve	Displays the cash reserves balance for the collateral.
Eligible collateral	Displays the calculated eligible collateral after the certificate posting, which is the Current Collateral less ineligible and reserves.

Field	Description
Comment	Enter certificate-related notes. This is a free-form field.
	Click this button to edit a certificate posting.
	Click this button to save a certificate
	Click this button to undo unsaved changes to the certificate.
	Click this button to open the Audit screen to view audit history for the certificate.
	Click this button to generate a preview of the Certificate screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Collateral Information - Ineligible Posting Panel

The Ineligibles Posting panel lists ineligible postings for the collateral. Ineligibles are deducted from availability before the advance rate is applied. This panel is accessed from the panel list for an A/R Aging, Bulk A/R, or Bulk Inventory collateral from the Collateral Information screen.

Post Date	Ineligible Amount	Ref No	User Key
5/23/2010	481,096.52		MIKE
7/2/2010	347,628.46		MIKE
7/14/2011	347,629.46		MIKE

Field	Description
(Grid)	<p>Displays each facility event as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Post Date:</b> the posting date of the ineligible posting</li> <li>• Ineligible amount: the dollar amount of the ineligible posting</li> <li>• Ref No: the transaction identification number</li> <li>• User Key: the FactorSoft user who created the posting</li> </ul>
New	Click this button to create an ineligible posting for the collateral. The <a href="#">Bulk Ineligible Posting</a> screen opens to allow entry of a new ineligible posting.
View	Select an existing ineligible posting from the grid and click this button to view and/or edit the posting on the Bulk Ineligible Posting screen.
Remove	Select an existing ineligible posting from the grid and click this button to remove the posting from the collateral record. This option is only available within the posting day, and can be limited by Security Role.







## Bulk Ineligible Posting

The Bulk Ineligible screen is used to record ineligible postings that reduce the available value of the collateral. This screen is accessed from the Ineligible Postings panel of the Collateral Information screen.

Ineligible title	Amount
Contra	0.00
Credit Card	0.00
Cross Aged (35%)	0.00
Cross Aged (25%)	5,200.00
Over 90 Days	0.00
Stan's Brokerage	0.00
Trk Concentration Amt	0.00
Trk Credit Offset	0.00
Aged credits (over90)	350,000.00
COD - Counter Sales	0.00

Subtotal: 461,096.52  
Set Asides:  
Total Ineligible: 461,096.52

Field	Description
Date Posted	Select the effective date of the ineligible posting. This field is set to the current FactorSoft working date by default.
Ref#	Enter a transaction identification number.
Comment	Enter ineligibles-related notes. This is a free-form field.
(Grid)	<p>Displays the Ineligible Titles (i.e, categories) set up in Ineligible/Reservation Title Table and the ineligible <b>Amount</b> for each category.</p> <p>To add ineligible reductions, enter the new ineligible amount for the category in the <b>Amount</b> column.</p>

Field	Description
	Click this button to edit an ineligible posting.  Based on Security Role settings, this may be unavailable, available within processing day, or available within month.
	Click this button to save a ineligible posting.
Subtotal	Displays the total amount of ineligible for the collateral.
Set Asides	Displays the total amount of any set-aside ineligibility for the collateral.
Total Ineligibles	Displays the total collateral ineligibility amount, which is the Subtotal plus Set Asides.
Documents	Click this button to open the Document List screen, which is used to attach document and image files for the posting.
	Click this button to undo unsaved changes to the ineligible posting.
	Click this button to open the Audit screen to view audit history for the ineligible posting.
	Click this button to generate a preview of the Bulk Ineligible Posting screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Collateral Information – Set Aside Panel

The Set Aside panel lists ineligibility set asides defined for the collateral, and is accessed from the Collateral Information panel list for a A/R Aging, Bulk A/R, Bulk Inventory, or Summary A/R collaterals.

The screenshot shows a window titled "Set Asides". Inside, there is a table with the following data:

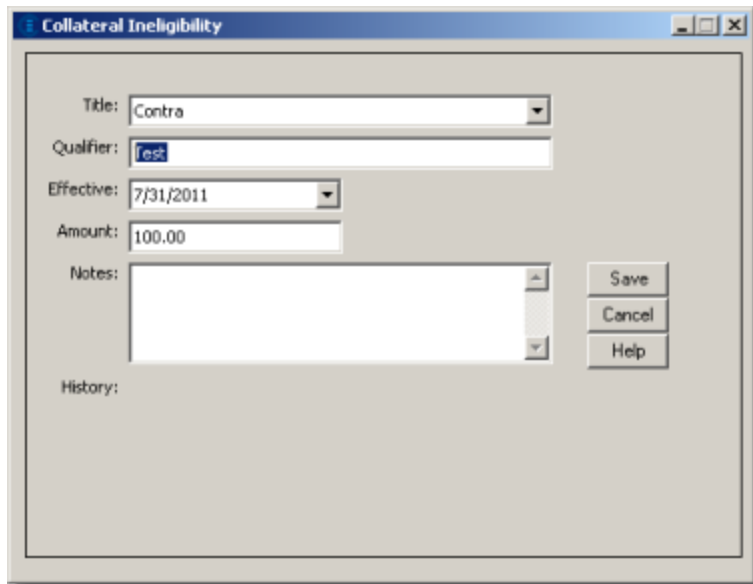
Title	Qualifier	Date	Amount
Contra	Test	7/31/2011	100.00

Below the table, there are three buttons: "New", "View", and "Delete".

Field	Description
(Grid)	Displays each set aside as a line-item with the following data: <ul style="list-style-type: none"><li>Title: the set aside title</li><li>Qualifier: qualifying text pertaining to the set aside</li><li><b>Date:</b> the set aside date</li><li><b>Amount:</b> the set aside amount</li></ul>
New	Click this button to add a new set aside to the collateral. The <a href="#">Collateral Ineligibility</a> screen opens to allow entry of a new ineligibility set aside.
View	Select an existing line-item from the grid and click this button to view and/or edit the ineligibility set aside on the Collateral Ineligibility screen.
Delete	Select an existing line-item from the grid and click this button to remove the set aside from the collateral record.

## Collateral Ineligibility Dialog

The Collateral Ineligibility screen, accessed from the Set Aside panel, is used to add a new set aside ineligibility amounts to A/R Aging, Bulk A/R, Bulk Inventory, or Summary A/R collaterals.



Field	Description
Title	Select the Ineligible Title that defines the ineligibility reason for the set aside. Ineligible Titles are defined in the Ineligible/Reservation Titles table.
Qualifier	Enter qualifying text pertaining to the set aside.
Effective	Select the date on which the set aside ineligibility amount is deducted from availability.
Amount	Enter the ineligibility amount.
Notes	Enter notes specific to the set aside in this field.
History	This grid lists any previously saved set aside ineligibility for the collateral.
Save	Click this button to save changes to the Collateral Ineligibility and close the screen.
Cancel	Click this button to close the screen without saving.



## Activity Center

The Activity Center screen consists of multiple tabs that display pending activity and transaction entries for loans:

- **Pending Postings:** displays pending postings submitted from ClientWeb or Web Portal for summary A/R declarations, ineligible postings, and inventory declarations for loans processing
- **Manage Pending Transfers:** displays pending auto-transfer requests generated based on Auto Transfer rules for loans processing
- **Manage Pending Transactions:** displays pending disbursement transactions for loans processing
- **New Unclaimed Cash Deposit:** displays transactions posted to the loan balance via a Claimed Cash Posting transaction for the Facility
- **Transactions:** displays any transaction entry recorded to date

## Manage Pending Postings

The Pending Postings tab of the Activity Center used to view, approve, rework, or deny pending postings, submitted from ClientWeb/Web Portal, for summary A/R declarations, ineligible postings, and inventory declarations. These collaterals are used in bulk collaterals processing.

The Pending Postings screen is accessed from the Office menu of the FactorSoft desktop application.

Client	Facility	Collateral	Date	Type	Status
RM Client	ABL Loan	Medical	12/17/2021	Medical Receivable	Pending
RM Client	Revolver	Inventory	12/17/2021	Inventory	Pending
Amanda Test Client	ABL Facility Test	INV	1/24/2022	Inventory	Pending
CLIENT - HYBRID	ABL for Client-Hybrid	Bulk AR Test	11/22/2021	Bulk A/R	Pending
CLIENT - HYBRID	ABL for Client-Hybrid	Bulk Inv Test	11/29/2021	Bulk Inventory	Pending
RM Client	Rachel Loan	Bulk A/R	12/15/2021	Bulk A/R	Pending
CLIENT - ABL ONLY #2	REVOLVER - How long can the Fis...	Bulk A/R	2/4/2022	Bulk A/R	Pending
CLIENT - ABL ONLY #1	REVOLVER name that is really rea...	Bulk Inventory	2/4/2022	Bulk Inventory	Pending
Amanda Test Client	ABL Facility Test	BULK AR	2/4/2022	Bulk A/R	Client Reworking

Field	Description
(Grid)	<p>Displays each pending posting as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• <b>Client:</b> the client name</li> <li>• <b>Facility:</b> the facility name</li> <li>• <b>Collateral:</b> the collateral to which the posting is being applied</li> <li>• <b>Date:</b> the effective date of the posting</li> <li>• <b>Type:</b> the posting type</li> <li>• <b>Status:</b> the status of the posting</li> </ul>
Approve	<p>Select a line-item and click this button to approve and release a single posting.</p> <p><b>Note:</b> For all dates prior to current date, the user is prompted to accept sub-mission date or change to current date on approval.</p>
Deny	<p>Select a line-item and click this button to reject a pending posting.</p>

Field	Description
Approve All	Click this button to approve and release all pending postings. <b>Note:</b> For all dates prior to current date, the user is prompted to accept submission date or change to current date on approval.
Client Rework	Click this button to return the posting to the client for rework in the ClientWeb or Web Portal.
Refresh	Click this button to update the information in the grid.
View	Click this button to view the posting certificate screen for the selected posting.
Print	Click this button to generate a preview of the Manage Pending Postings screen, which can be printed or exported in a variety of formats.
Close	Click this button to close the screen.

## Manage Pending Transfers

The Manage Pending Transfers tab of the Pending Transactions screen displays pending auto-transfer requests generated based on Auto Transfer rules for bulk collateral processing. Using this screen, you can approve these requests to execute the transfer, or deny the request to send it back for rework.

The Pending Transactions screen is accessed from the Office menu of the FactorSoft desktop application.

Activity Center							
Pending Postings   Pending Transfers   Pending Transactions   Unclaimed Cash   Transactions							
From Client	From Facility	To Client	To Facility	Transfer Amt	Status	Created By	Create Date
Does It All Manufacturing	LOC Facility w/AR&Inv	Delana's Test Company2 (...)	Purchase Facility	11,251.74	Pending	~auto	4/24/2020
Does It All Manufacturing	LOC Facility w/AR&Inv	Eastern Industries, Inc.	Eastern Industries, Inc.	231,348.46	Pending	~auto	4/24/2020
Does It All Manufacturing	LOC Facility w/AR&Inv	Delana's Test Company2 (...)	Purchase Facility	10,735.76	Pending	~auto	4/24/2020
TOGO Corporation	test	TestW Company	Purchase Facility	40,000.00	Pending	~auto	11/30/2020
Delana's Test Company1(...)	Delanas Test LOC	Delana's Test Company3 (...)	TC3_ ABL LOC	1,958,729.12	Pending	~auto	4/24/2020
Delana's Test Company2 (...)	Purchase Facility	Delana's Test Company3 (...)	Purchase Facility	500.00	Pending	~auto	11/30/2020
NFE Transfer Test Client, I...	Purchase Facility	NFE Transfer Test Client, I...	Purchase Facility	5,000.00	Pending	~auto	4/24/2020
Loan Balance Transfer Opt...	Purchase Facility	Loan Balance Transfer Opt...	Purchase Facility	80,000.00	Pending	~auto	11/30/2020
Loan Balance Transfer Opt...	Purchase Facility	Loan Balance Transfer Cle...	Purchase Facility	200,000.00	Pending	~auto	11/30/2020
Days to Hold Transfer Cle...	Purchase Facility	Days to Hold Transfer Cle...	Purchase Facility	20,000.00	Pending	~auto	11/30/2020
Days to Hold Transfer Cle...	Purchase Facility	Days to Hold Transfer Cle...	Purchase Facility	8,250.00	Pending	~auto	4/24/2020
Days to Hold Transfer Cle...	Purchase Facility	Days to Hold Transfer Cle...	Purchase Facility	20,000.00	Pending	~auto	4/24/2020
Day of Week (From)	Purchase Facility	Day of Week (Monday) (To)	Purchase Facility	500.00	Pending	~auto	11/30/2020
My client day of the month...	Purchase Facility	My client 2	Purchase Facility	55,000.00	Pending	~auto	12/1/2020
My Client WED	Purchase Facility	My Client Wed TO	Purchase Facility	40,000.00	Pending	~auto	12/2/2020
My Client Wed TO	Purchase Facility	my client from any	Purchase Facility	80,000.00	Pending	~auto	11/30/2020
My NFE net change1	Purchase Facility	My NFE Net change2	Purchase Facility	2,000.00	Pending	~auto	11/30/2020
My client 5days hold from	Purchase Facility	my client 5 day's hold to	Purchase Facility	25,000.00	Pending	~auto	4/24/2020
ABC INC	Purchase Facility	XYZ INC	Purchase Facility	68,000.00	Pending	~auto	11/30/2020
R client test	Purchase Facility	Test Client 1	Purchase Facility	6,000.00	Pending	~auto	4/24/2020
client negative From	Purchase Facility	Client positive TO	Purchase Facility	20,000.00	Pending	~auto	4/24/2020
My client NFE net change ...	Purchase Facility	My client NFE net change TO	Purchase Facility	5,000.00	Pending	~auto	11/30/2020
My client days to hold holi...	Purchase Facility	My client hold holiday TO	Purchase Facility	12,000.00	Pending	~auto	4/24/2020
Hold for july 4th from	Purchase Facility	Hold for july 4th To	Purchase Facility	10,000.00	Pending	~auto	4/24/2020
Hold 1 day from	Purchase Facility	Hold 1 day TO	Purchase Facility	5,000.00	Pending	~auto	4/24/2020
test client from	Purchase Facility	test client to	Purchase Facility	2,000.00	Pending	~auto	11/30/2020
hold nfe net change from	Purchase Facility	hold 1 day nfe net change...	Purchase Facility	7,000.00	Pending	~auto	12/2/2020
Auto Generate   Approve   Approve All   Deny   Deny All   Refresh   Print   Help   Close							

Field	Description
(Grid)	<p>Displays each pending transfer as a line-item with the following data:</p> <ul style="list-style-type: none"> <li>• From Client: the client from which the transfer transaction was taken</li> <li>• From Facility: the facility name from which funds are being transferred</li> <li>• To Client: the client to which funds are to be transferred</li> <li>• To Facility: the facility name to which funds are to be transferred</li> <li>• Transfer Amt: the amount of the pending transfer</li> <li>• <b>Status:</b> the status of the transfer – always “Pending”.</li> <li>• Created By: always “~auto”.</li> </ul>

Field	Description
Auto Generate	Click this button to execute the auto-transfer rules and generate the pending transfers queue.
Approve	<p>Select a line-item and click this button to approve a single Auto-Transfer request.</p> <p>Approved requests are posted immediately and can be viewed in the Ledger for the Facility.</p>
Approve All	<p>Click this button to approve all pending auto-transfer requests.</p> <p>Approved requests are posted immediately and can be viewed in the Ledger for the Facility.</p>
Deny	Select a line-item and click this button to deny a single auto-transfer request and remove it from the queue. Note that if no modification is made to the facility, the denied request will re-queue when the auto transfer rule logic is executed.
Deny All	Click this button to deny all pending auto-transfer requests. Note that if no modifications are made to the facilities, the denied requests will re-queue when the auto transfer rule logic is executed.
Refresh	Click this button to update the information in the grid
Print	Click this button to generate a preview of the Manage Pending Transfers screen, which can be printed or exported in a variety of formats.
Close	Click this button to close the screen.

# Manage Pending Transactions

The Manage Pending Transactions screen is used to view, approve, rework, deny, or void pending disbursement transactions for facilities both Factoring and Asset-Based.

## NOTE

Access to void pending disbursements may be limited by security role.

The Manage Pending Transactions screen is accessed from the Office menu of the FactorSoft desktop application.

Field	Description
Filter by AE	<p>Select the account executive to which to limit the display of pending transactions</p> <ul style="list-style-type: none"> <li>• Clear: click this button to clear an AE filter and display transactions for all AE's</li> <li>• Refresh: click this button to update the grid for an AE filter</li> </ul>
(Grid)	Displays each pending posting as a line-item with the following data:

Field	Description
	<ul style="list-style-type: none"> <li>• <b>Client:</b> the client name</li> <li>• <b>Facility:</b> the facility name</li> <li>• <b>Post:</b> the posting date of the transaction</li> <li>• <b>Amount:</b> the transaction amount</li> <li>• <b>Status:</b> the status of the transaction</li> </ul>
Approve	<p>Select a line-item and click this button to approve and release a single transaction.</p> <p>User limits specified in the Manage Users screen of the Administration module may affect the user's ability to approve items in the Pending Transactions tab.</p>
Approve All	<p>Click this button to approve and release all pending transactions.</p> <p>User limits specified in the Manage Users screen of the Administration module may affect the user's ability to approve items in the Pending Transactions tab.</p>
Rework	Select a line-item and click this button to revise or correct a pending transaction. The transaction screen is opened in edit mode to allow rework.
Deny	Select a line-item and click this button to reject a pending transaction.
Void	Select a line-item and click this button to void the transaction. Transactions can only be voided in the current FactorSoft processing day (i.e., on the processing day that the transaction was formatted).
Position Summary	Click this button to generate a preview of the Position Summary Report for the client.
Avail Cert	Click this button to generate a preview of the Availability Certificate/Advance Request for the facility.
Print	Click this button to generate a preview of the Manage Pending Transaction screen, which can be printed or exported in a variety of formats.
Close	Click this button to close the screen.

#### NOTE

During Approval or Rework, if the Post Date does not match the current date, the user is asked to verify the correct Post Date.

## System Preferences

The following system preferences related to Reserve Releases are located in the Administration module, System Preferences, **Client rules & Defaults, Ineligibility/summary calculation, Release tab** folder.

Preference	Description
Allow negative checks	When set to <b>True</b> , accepting negative checks takes money from the operating account. Do not use unless the system has the ability to get funds from the DDA Account.
Bank account must be selected to release reserves	Set to <b>True</b> to require the Bank Acct field to be completed on the Release tab of the Client Summary / Reserve Release screen to process a reserve release transaction.
Disable the ability to write reserve release checks	Set to <b>True</b> to turn off the Write checks ability on Reserve Releases.
Do not allow reserve release on inactive clients	When set to <b>True</b> , users will not be able to release reserves if the client is inactive.
Do not allow reserve release if there is an expired lien	Set to <b>True</b> to deny reserve release to a client with an expired lien. If a reserve release is attempted for a client with an expired lien subordination or a lien release date in the future (as recorded in the Client Liens screen from the Liens/-monitoring tab of the Client Information screen), an error indicating that "a lien is not subordinated or released, a reserve release may not be performed" is displayed.
Do not allow reserve release if there is an open alert	Set this option to <b>True</b> to prevent reserve release on any client that has an open alert returned from the monitoring vendor.
Do not allow reserve release over the client credit limit	Set to <b>True</b> to restrict users from releasing reserves that put the client over its credit limit.
Over available for release rule	Determines how a disbursement "over the available for release" will be handled.



Preference	Description
	<ul style="list-style-type: none"> <li>• No Edit</li> <li>• Do not allow</li> <li>• Allow for authorized user only with a warning</li> <li>• Allow for authorized user only without a warning</li> </ul>
Paid on date	<p>Determines how to edit the transfer paid on date.</p> <ul style="list-style-type: none"> <li>• Warn if not current date, allow any date</li> <li>• Date must be in current fiscal month</li> <li>• Date must be current date (not changeable)</li> <li>• Date can not be entered</li> </ul>
Pending rule	<p>Select the option that determines how reserves are released and/or pended.</p> <ul style="list-style-type: none"> <li>• Releases can only be written immediately: reserve release transactions are immediately release to the Write Checks screen by clicking the Write button on the Release tab of the Client Summary screen; there is no option to make reserve release transactions pending.</li> <li>• Releases can only be pended (release later): reserve release transactions are created from the Release tab of the Client Summary by pressing the Pend button; the pending reserve transaction is released from the Manage Pending Purchases screen.</li> <li>• Releases may be pending or written immediately: reserve release transactions can be pended by clicking the Pend button on the Release tab of the Client Summary screen, or created immediately by clicking the Write button on the Release tab of the Client Summary screen.</li> </ul> <p><i>Note: Pending Rule must be set to Releases can only be pended (release later) if using System Preference: Reserve Release requires Manager Authorization as Second Approval to prevent Releases from being written immediately.</i></p>
Post date rule	Select the value for the Post Date to be displayed on the Release tab:

Preference	Description
	<ul style="list-style-type: none"> <li>• <b>Must Be Current Date (not changeable):</b> Select this option to display the current date without the ability to change it. As a result, FactorSoft will always display the current date, whether the transaction is new or reprocessed.</li> <li>• <b>Current Fiscal Period but not in the Future:</b> Select this option to display the current date, with the ability to overwrite it only with a date falling within the fiscal period.</li> <li>• <b>Current Fiscal Period, Future Date Allowed:</b> Select this option to display the current date, with the ability to overwrite it only with a date falling within current and future fiscal periods.</li> <li>• <b>Any Date but not in the Future:</b> Select this option to display the current date, with the ability to overwrite it with a date falling within past and current fiscal periods.</li> <li>• <b>Any Date Past or Future:</b> Select this option to display the current date, with the ability to overwrite it with any date, regardless of the fiscal period.</li> </ul>
Preference print reserve release report	<p>Determines how the Reserve Release report can be printed.</p> <ul style="list-style-type: none"> <li>• <b>Never</b></li> <li>• <b>All Clients (extra copy if preference is print)</b></li> <li>• <b>Clients with non-print preferences only</b></li> </ul>
Reserve Release amount should come up as zero	Set to <b>True</b> to display a zero amount in the Release Amount field. This setting was designed to help prevent erroneous or accidental disbursements.
Reserve Release requires Manager Authorization as Second Approval	<p>When set to <b>True</b>, manager approval is required for Reserve Releases through the Activity Center.</p> <p><i>Note: Pending Rule must be set to Releases can only be pending (release later) if using System Preference: Reserve Release requires Manager Authorization as Second Approval to prevent Releases from being written immediately.</i></p>
Reserve release is a transaction	Set to <b>True</b> for Reserve Releases to be treated as their own Transaction Type.
Respect user reserve release limit when	Set to <b>True</b> to indicate that FactorSoft enforces Reserve Release limit set for the user for pending reserve releases.

Preference	Description
pending	
Respect user reserve release limit when releasing	Set to <b>True</b> to indicate that FactorSoft enforces Reserve Release limit set for the user for immediate reserve releases.
Show all accounts for reserve release expenses	Set to <b>True</b> to allow all accounts as opposed to only allowing specifically flagged accounts that are of the same currency.
Use address from bank info if available	Set to <b>True</b> to have the address from the Bank info tab used if the "Payable to" field is filled in.
Warn if not all cash reserves released	Set to <b>True</b> to display a verification message if the full amount of available cash reserves is not released.

The following system preferences related to Reserve Releases are located in the Administration module, System Preferences, **Client rules & Defaults, Ineligibility/summary calculation, Reserves tab** folder.

Preference	Description
Accept Escrowed Reserves as correct	Set to <b>True</b> to always consider Escrowed Reserves as correct.
Do not deduct accrued invoice fees	If <b>True</b> , accrued invoice fees are not shown or deducted from available reserves on the summary screen.
Do not deduct accrued interest	If <b>True</b> , accrued interest is not shown or deducted from available reserves on the summary screen.
Do not deduct special expense shortages	If <b>True</b> , special expense shortages are not deducted from available reserves on the summary screen.
Float Ineligibility affects available for release	Set to <b>True</b> to subtract ineligible float days from client reserves when dealing with check payments that have not cleared the bank.
Float ineligibility is based on client reserve escrow less fees earned	Set this preference to determine the calculation of the Float Ineligibility Variance total displayed on the Reserves tab of the Client Summary/Reserves Release screen, and thus the Available for Release calculation on the Release tab.

Preference	Description
	<ul style="list-style-type: none"> <li>• <b>False</b> = Use the standard calculation. If float is held on payments based on Client Terms, Client Information, or Check Source, the entire payment amount applied to invoices is held in float (as can be seen in the Paid in Float field on the Collateral tab of the Client Summary/Reserve Release screen) and any overage is displayed in the Float Ineligibility Variance field on the Reserves tab, affecting the Available for Release total.</li> <li>• <b>True</b> = Use the alternate calculation. If float is held on payments based on Client Terms, Client Information, or Check Source, only the reserve escrow, minus fees earned, is held in float. Nothing is held in float against the invoice payment (thus Paid in Float field on the Collateral tab of the Client Summary/Reserve Release screen is blank) and the reserve escrow less fees earned is reflected in the Float Ineligibility Variance field on the Reserves tab.</li> </ul>
Minimum Cash Reserves excludes Ineligibles	Set to <b>True</b> and the minimum cash reserves calculation will exclude ineligibles and accrued fees from the calculation.

## Manage Unclaimed Cash Deposit

The Manage Unclaimed Cash Deposit screen displays transactions posted to the loan balance via a Claimed Cash Posting transaction for the Facility. This screen allows you to void the transaction or open the Unclaimed Cash Deposit screen to post the funds to an unclaimed cash holding account while you wait to receive instructions from the client as to how to post the funds.

Post Date	Ref #	Type	Amount	Balance
6/3/2011	1	Unclaimed Cash Deposit	500.00	9500.0000
4/30/2011	trans to x	Unclaimed Cash Deposit	1,000.00	9000.0000
4/30/2011	123	Claimed Cash Posting	500.00	8000.0000
4/30/2011	123	Claimed Cash Posting	2,500.00	6500.0000
9/30/2010	t2	Claimed Cash Posting	-1,000.00	11000.0000
9/30/2010	t2	Unclaimed Cash Deposit	10,000.00	10000.0000

Field	Description
Facility	<p>Select the facility for which to record a deposit.</p> <ul style="list-style-type: none"> <li>• Clear: click this button to clear an <b>Facility</b> filter and display transactions for all facilities</li> <li>• Refresh: click this button to update the grid for an <b>Facility</b> filter</li> </ul>
(Grid)	Displays each unclaimed cash deposit as a line-item with the following data:

Field	Description
	<ul style="list-style-type: none"> <li>• <b>Date:</b> the deposit date</li> <li>• <b>Ref #:</b> the transaction reference number</li> <li>• <b>Type:</b> the deposit type</li> <li>• <b>Amount:</b> the deposit amount</li> <li>• <b>Balance:</b> the unclaimed cash balance</li> </ul>
Void	<p>Select a line-item and click this button to void a ledger transaction.</p> <p>A confirmation message is displayed. Click <b>Yes</b> to void the transaction. The transaction is removed from the grid. Both the Posting and associated Deposit are removed, although the deposit will still be visible in the Unclaimed Cash Deposit transaction screen. The voided transaction can be viewed in the Transaction Register.</p>
Post	Select a line-item and click this button to open the posting transaction screen for the Claimed Cash posting transaction screen for the selected transaction.
Audit	Click this button to open the Audit screen to view audit history for unclaimed cash deposits.
Print	Click this button to generate a preview of the Unclaimed Cash Deposit screen, which can be printed or exported in a variety of formats.
Close	Click this button to close the screen.

## Transaction Register

The Transaction Register screen allows you to view any transaction entry recorded to date, such as disbursements, payments, accrual postings, statement postings, and the like. The transaction details can be filtered by selected transaction type, and you can also limit the display by client, facility, office, and date range, and select whether or not to include voided transactions.

The Transaction Register screen is accessed from the Office menu of the FactorSoft desktop application.



Note that this screen is only accessible from the Office menu of the FactorSoft Desktop application if System Preference **Fields/screen behavior, Screens, Activity center, Use older Transaction Register version** is set to **True**.

Date	User	Client	Facility	Type	Status	Check #	Amount
5/7/2008		Northern Industries	Northern Industries	Disbursement	Approved	28	2,159,852.63
5/7/2008	MIKE	Northern Industries	Northern Industries	Disbursement	Approved	9	1,965,111.85
5/7/2008	MIKE	Northern Industries	Northern Industries	Disbursement	Approved	15	1,963,072.77
8/6/2007		Northern Industries	Northern Industries	Disbursement	Approved	0	1,897,529.25
5/7/2008		Northern Industries	Northern Industries	Disbursement	Approved	33	1,895,654.78
9/4/2008	MIKE	Northern Industries	Northern Industries	Disbursement	Approved	87	1,745,000.00
5/7/2008	MIKE	Northern Industries	Northern Industries	Disbursement	Approved	63	1,599,637.55

Field	Description
Transaction Type Filter	
Transaction type filter	From this group, select the Transaction Types for the transaction items you want to view.
Include void trans- actions	Select this option to include voided transactions in the register display.
Display Filters	

Field	Description
Client/Facility filters	<p>Select the attributes to which to limit the display. If no criteria is selected here, all transactions for the selected Transaction Types is displayed.</p> <ul style="list-style-type: none"> <li>• <b>Client:</b> select the Client for which you want to display transaction records. If no Facility or Office criteria are selected, all transactions for the selected transaction types within the Client are displayed.</li> <li>• <b>Facility:</b> select the Facility for which you want to display transaction records. This list is only available if a Client is selected. If a Client is selected and no Facility is selected, transactions for all facilities for the selected Client are displayed.</li> <li>• <b>Office:</b> select the Office to limit the display to from this drop-down list. This criterion is independent of the Client and Facility. If an Office is selected, and no Client/Facility is selected, the transactions displayed are limited only to Clients and Facilities assigned to the selected office.</li> </ul>
Date filter	<p>Use these fields to define the date range to which to limit the display of transaction records. You can click on the calendar icon and select a date, or manually enter the date in most standard formats ("01/01/10", "Jan 1, 10", and "January 1, 2010" are all valid formats). If no dates are provided, all transactions matching the transaction type and client/facility criteria are displayed.</p>
Load Transactions	<p>Click this button to display the transactions for the selected criteria.</p>
Transaction Grid	<p>For each transaction line item, some or all of the following data is displayed. Double-click any transaction line item to display the details of the transaction on the Transaction Detail screen.</p> <ul style="list-style-type: none"> <li>• <b>Date:</b> the date of the transaction</li> <li>• <b>User:</b> the FactorSoft user-id that created the transaction</li> <li>• <b>Client:</b> the Client for which the transaction was created</li> <li>• <b>Facility:</b> the Facility for which the transaction was created</li> <li>• <b>Type:</b> the Transaction Type of the original transaction</li> <li>• <b>Status:</b> the current status of the transaction</li> <li>• <b>Check#:</b> the check number associated with the transaction, if applicable</li> <li>• <b>Amount:</b> the dollar amount of the transaction</li> </ul>



Field	Description
	Click this button to generate a preview of the Transaction Register screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.



## Unclaimed Cash Deposit






The *Unclaimed Cash Deposit* screen is used to post cash transactions to an unclaimed cash holding account while you wait to receive instructions from the client as to how to post the funds. Unclaimed cash deposits are posted to the loan balance via a Claimed Cash Posting transaction for the Facility.

The *Unclaimed Cash Deposit* screen is accessed from the Office menu of the FactorSoft desktop application.

Date	Ref #	Type	Amount	Balance
9/2/2008	test	Deposit	50.00	50.00
9/2/2008	test2	Deposit	60.00	110.00

Date: September 02, 2008    Source: DEBTOR  
 Ref #: test    Amount: 50.00

Field	Description
Facility	Select the facility for which to record a deposit.
(Grid)	Displays each unclaimed cash deposit as a line-item with the following data: <ul style="list-style-type: none"> <li>• <b>Date:</b> the deposit date</li> <li>• <b>Ref #:</b> the transaction reference number</li> <li>• <b>Type:</b> the deposit type</li> <li>• <b>Amount:</b> the deposit amount</li> <li>• <b>Balance:</b> the unclaimed cash balance</li> </ul>
	Click this button to add a new unclaimed cash deposit for the facility.
	Click this button to edit an existing for unclaimed cash deposit.

Field	Description
	Click this button to save an unclaimed cash deposit.
	Click this button to undo unsaved changes an unclaimed cash deposit.
Date	Select the deposit date.
Ref #	Enter a transaction reference number.
Source	Select the payment source for the deposit.
Amount	Enter the deposit amount.
	Click this button to open the Audit screen to view audit history for the unclaimed cash deposit.
	Click this button to generate a preview of the Unclaimed Cash Deposit screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

## Bulk Collateral Reports

The standard reports included with FactorSoft for Bulk Collaterals provide detailed summaries of the activity involving your clients, facilities, and collateral in a variety of formats

Reports can be saved as Templates, which save the settings of commonly used reports. The reports can then be scheduled to run at a specified interval via the Engine. [Click here](#) for more information about creating Report Templates.

Reports can be generated in a variety of output formats: printer, email, Fax or output file. When emailing reports, a screen pops up on which you can provide an address, subject, and summary. The reports can be scheduled to be generated automatically and sent to Fax or email recipients.

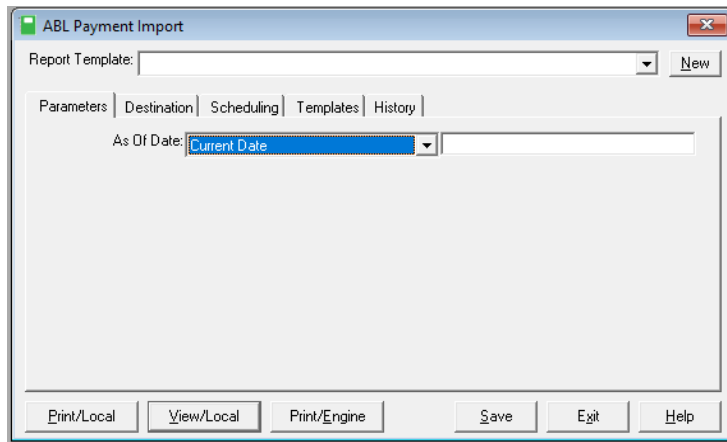
## Facility Reports

The Facility report group contains reports that provide details on facilities in bulk collateral lending environments.

## ABL Payment Import Report

The ABL Payment Import report summarizes successful imports and lists each unsuccessful payment import record uploaded from the ABL Lockbox Payment Importer. The report is accessed from the Facility menu in the Reports module.

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



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 <b>Report template</b> name and click <b>Save</b> 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
As Of Date	<p>Select the ending date of the date range for the report.</p> <ul style="list-style-type: none"><li>• <b>Current date</b></li><li>• <b>Previous month-end date</b></li><li>• <b>Specific date</b></li><li>• <b>Set At Run Time (Web Template Only)</b></li></ul> <p>If <b>Specific date</b> is selected, specify the as-of date in the field to the right.</p>

Field	Description
	If <b>Set At Run Time (Web Template Only)</b> is selected, when the report is clicked in the ClientWeb Report Queue, a screen appears to choose the date range ( <b>Current Date</b> , <b>Previous Month-End Date</b> , or <b>Specific Date</b> ).

## Report Sample

ABL Payment Importer		June 8, 2015	
Date	Location	File Name	Status
6/4/2015 8:34:55 AM	W:\Support\Alpha\Cadence Share\Docs\LB Drop	DepositTracking_0602.xls	Processed w/ Exceptions
Result: 6 payments were posted successfully. 8 payments failed. Line #9 has a blank/invalid value for Loan Number, Post Date, or Amount. Line #10 has a blank/invalid value for Loan Number, Post Date, or Amount. Line #11 has a blank/invalid value for Loan Number, Post Date, or Amount. Line #12 has a blank/invalid value for Loan Number, Post Date, or Amount. Line #13 has a blank/invalid value for Loan Number, Post Date, or Amount. Line #14 has a blank/invalid value for Loan Number, Post Date, or Amount. Line #15 has a blank/invalid value for Loan Number, Post Date, or Amount. Line #16 has a blank/invalid value for Loan Number, Post Date, or Amount.			
6/4/2015 6:16:31 PM	W:\Support\Alpha\Cadence Share\Docs\LB Drop	DepositTracking_0604d.xls	Complete
Result: 7 payments were posted successfully. 0 payments failed.			
6/5/2015 8:40:56 AM	W:\Support\Alpha\Cadence Share\Docs\LB Drop	DepositTracking_WF.xls	Complete
Result: 8 payments were posted successfully. 0 payments failed.			

## Report Details

Column	Description
Date	Displays the date and time stamp the upload launched.
Location	Displays the location of the folder where import files are placed.
File Name	Displays the file name of the import.
Status	Displays the status of the transaction that was imported: <ul style="list-style-type: none"> <li>Processed - successfully completed</li> <li>Process w/ Exceptions - successfully completed with exceptions, see results</li> <li>Failed - unsuccessful, no transaction records created</li> </ul>

Column	Description
Results	Displays details based on the Status.

## Security Roles

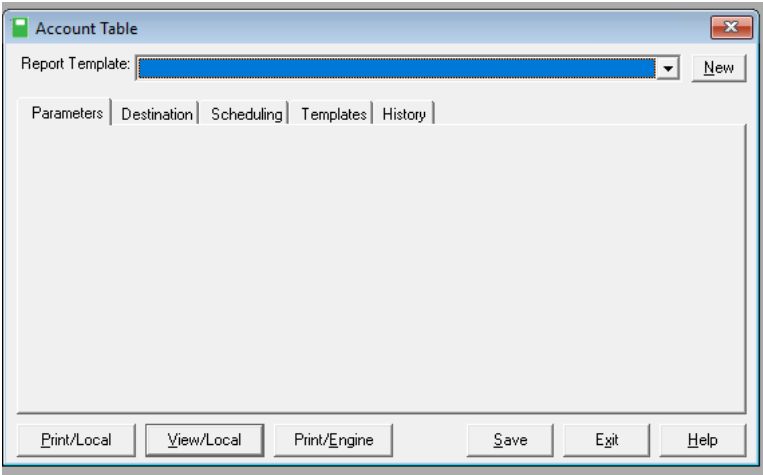
To generate the ABL Payment Import Report, the following Security Role needs to be set to **YES**:

- **Security Roles > Reports > Facility > Print ABL Payment Importer Report**



# Account Table Report

This report generates the Chart of Accounts Report, which lists the accounts configured in the FactorSoft Accounts Table.



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 <b>Report template</b> name and click <b>Save</b> 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 Sample

World of Lending Chart of Accounts		
Account #.	Description.	Notes
1000	Loan Balance	Report:Balance Sheet; Asset; Detail
110	Cash Collection	Report:Balance Sheet; Asset; Detail
114	Deferred Revenue Account	Report:Balance Sheet; Asset; Detail Allow on purchases
115	Cash Fundings	Cash Account Report:Balance Sheet; Asset; Detail
117	Unclaimed Cash	Hold Account Report:Balance Sheet; Asset; Detail



## Report Details

Column	Description
Account #	Displays the assigned General Ledger account number
Description	Displays the name of the General Ledger Account
Notes	Displays an additional description given to the account type

## Security Roles

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

- **Security Roles > Reports > Facility > Account Table**

# Daily Transaction Journals Report

The Daily Transaction Journals report is used to assist in your end-of-day processes, helping you close out your daily transactions and balance your portfolio to FactorSoft. This report is accessed from the **Facility** menu of the Reports module.

The Daily Transaction Journals report has several formats that provide detail different daily Loan Transaction activities. See the **Format** field for descriptions.

## NOTE

The disclaimer “Post dated transactions are not included” appears at the top of these reports to indicate that only transactions from the As Of date to the current FactorSoft processing date are included on the report

The default report definitions for this report are:

- Transaction Summary – DailyTransSummary
- Adjustment Journal – DailyTransAdj
- Advance Journal – DailyTransAdv
- Payment Journal – DailyTransCash
- Cash Receipt Journal – DailyTransCash
- Unclaimed Cash Deposit – DailyTransCash

The screenshot shows the 'Daily Transaction Journals' configuration window. It has a title bar with a green icon and a close button. Below the title bar is a 'Report Template:' dropdown menu and a 'New' button. The main area is divided into tabs: 'Parameters', 'Destination', 'Scheduling', 'Templates', and 'History'. The 'Parameters' tab is active, showing fields for 'As Of Date' (set to 'Current Date'), 'Client', 'A/E', 'Office', 'Client Group', 'Value', 'Facility', and 'Format' (set to 'Transaction summary'). There is also an 'Exclude Participations' checkbox. At the bottom, there are buttons for 'Print/Local', 'View/Local', 'Print/Engine', 'Save', 'Exit', and 'Help'.

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 <b>Report template</b> name and click <b>Save</b> 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
As Of Date	<p>Select the ending date of the date range for the report.</p> <ul style="list-style-type: none"> <li>• <b>Current date</b></li> <li>• <b>Previous month-end date</b></li> <li>• <b>Specific date</b></li> <li>• <b>Set At Run Time (Web Template Only)</b></li> </ul> <p>If <b>Specific date</b> is selected, specify the as-of date in the field to the right.</p> <p>If <b>Set At Run Time (Web Template Only)</b> is selected, when the report is clicked in the ClientWeb Report Queue, a screen appears to choose the date range (<b>Current Date, Previous Month-End Date, or Specific Date</b>).</p>
Client	<p>Select the client for which you want to generate the report. Leave client blank to generate a portfolio level report for the date requested.</p> <p>Note that inactive clients are filtered out of this report.</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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>• Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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</p>

Field	Description
	<p>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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p>
Format	<p>Select the report format to be generated:</p>

Field	Description
	<ul style="list-style-type: none"> <li>• Transaction Summary – Rolls forward each facility loan balance from the beginning of the day, adding all transactions posted against that loan, summed by transaction type, and arriving at the end of day loan balance</li> <li>• Adjustment Journal – Displays each facility loan adjusting type transaction which includes the following: Addl Fees, Accrual Posting, Fee Distribution, Adjustments, Transfers and Expenses, summed by transaction type.</li> <li>• Advance Journal – Displays each facility total loan advances made in the day</li> <li>• Payment Journal – Displays each facility total loan payments applied in the day</li> <li>• Cash Receipt Journal – Displays each facility total cash received in the day</li> <li>• Unclaimed Cash Journal – Displays each facility cash receipts posted to unclaimed cash in the day</li> </ul>
Exclude Participations	Select this check box to exclude lending partners' participation transaction types from the report. This option only applies if you are using the Participation add-on.

# Report Sample

World of Lending Trial Balance with Detail							July 31, 2011 Only ZIPTTEST Corporation			
Account#	Check #	Date	Payer	Client #	Source	Reference	Balance Fwd	Debits	Credits	End Balance
F10000	Accounts Receivable						17,317,552.45			
	2004394	7/31/2011	ZIPTTEST Corporation	456789	PAY	4487			10,000.00	
	2004395	7/31/2011	ZIPTTEST Corporation	456789	PAY	4488			20,000.00	
	2004396	7/31/2011	ZIPTTEST Corp. - Purchase Facility	456789	BUY	4489		150,000.00	0.00	
					<b>Account Total</b>		<b>17,317,552.45</b>	<b>150,000.00</b>	<b>30,000.00</b>	<b>17,437,552.45</b>
F10001	Collections/Fundings						(9,185,262.61)			
	2004394	7/31/2011	ZIPTTEST Corporation	456789	PAY	4487		10,000.00	0.00	
	2004395	7/31/2011	ZIPTTEST Corporation	456789	PAY	4488		20,000.00	0.00	
					<b>Account Total</b>		<b>(9,185,262.61)</b>	<b>30,000.00</b>	<b>0.00</b>	<b>(9,155,262.61)</b>
F15000	Escrow						(4,671,151.64)			
	2004396	7/31/2011	ZIPTTEST Corp. - Purchase Facility	456789	BUY	4489			147,750.00	
					<b>Account Total</b>		<b>(4,671,151.64)</b>		<b>147,750.00</b>	<b>(4,818,901.64)</b>
F40000	Invoice Fees						(295,679.55)			
	2004396	7/31/2011	ZIPTTEST Corp. - Purchase Facility	456789	BUY	4489			2,250.00	
					<b>Account Total</b>		<b>(295,679.55)</b>		<b>2,250.00</b>	<b>(297,929.55)</b>
					<b>Grand Total</b>		<b>3,185,458.65</b>	<b>180,000.00</b>	<b>180,000.00</b>	<b>3,185,458.65</b>

## Security Roles

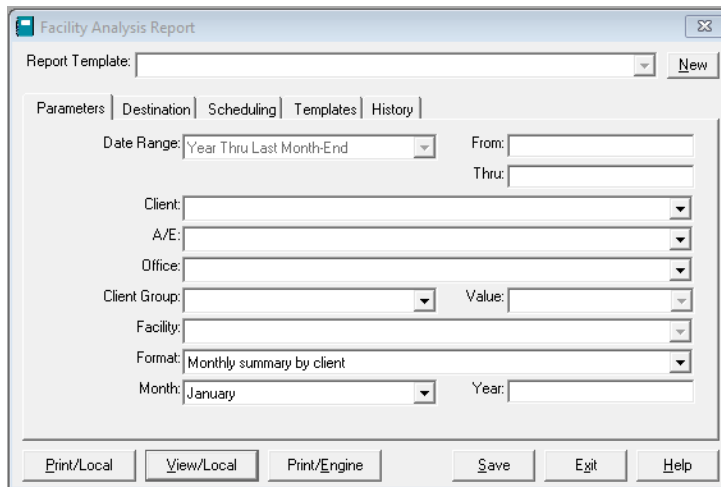
To generate the Daily Transactions Journal Report, the following Security Role needs to be set to **YES**:

- **Security Roles > Reports > Facility > Print Daily Transaction Journal Reports**

## Facility Analysis Report

The Facility Analysis Report summarizes monthly facility activity during a selected date range. The analysis rolls forward each facility loan balance from the beginning of a month, adding all transactions posted against that loan, summed by transaction type, and arriving at the end of the month loan balance. This report is accessed from the Facility menu of the Reports module.

The default report definitions for this report are **FacilityAnalysis** and **FacilityAnalysis2**.





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 <b>Report template</b> name and click <b>Save</b> 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	Select the date to use for the report from the list:



Field	Description
	<ul style="list-style-type: none"> <li>• Today</li> <li>• Yesterday</li> <li>• Last Month</li> <li>• Current month-to-date</li> <li>• Year through last month-end</li> <li>• Current year-to-date</li> <li>• Specific date</li> <li>• Set At Run Time (Web Template Only)</li> </ul> <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 <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Use last business day instead of yesterday in date range to True</b>. The <b>Yesterday</b> option in the <b>Date Range</b> field is replaced with <b>Last Business Day</b>, and reports printed on Monday will print Friday's data (assuming Friday was the last business day) instead of Sunday's. Set System Preference <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Saturday is a business day to True</b> 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 <b>True</b>.</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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b></p> <p>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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p>
Format	<p>Select the report format to be generated:</p> <ul style="list-style-type: none"> <li>Monthly detail by facility – for a selected facility the analysis reports on monthly activity, summed to transaction type, for each month end included in the report call date range.</li> <li>Monthly summary by client – generates a portfolio level analysis for a selected month's transaction activity listed by facility.</li> </ul>

Field	Description
Month	Select the month to be reported for the Monthly summary by client format.
Year	Enter the year to be reported for the Monthly summary by client format

## Report Sample

Client: Blue Corporation (All) Facility: Blue Corporation								Facility Monthly Trend Analysis December 31, 2019 Thru May 31, 2020			
Date	Begin Balance	Disbursements	Expenses	Adjustments	Collections	Fees	Tranfers	Facility Posting	End Balance	Loan Turn	Yield
May-2020	1,666,881.66	0.00	0.00	400.00	(73,550.00)	10,000.00	0.00	0.00	1,603,731.66	703.30	7.24
Apr-2020	1,694,940.05	0.00	0.00	0.00	(100,000.00)	71,941.61	0.00	0.00	1,666,881.66	555.60	51.79
Mar-2020	1,702,850.04	51,525.00	0.00	0.00	(60,000.00)	565.01	0.00	0.00	1,694,940.05	911.20	0.39
Feb-2020	701,850.04	1,000.00	0.00	0.00	0.00	1,000,000.00	0.00	0.00	1,702,850.04	0.00	755.04
Jan-2020	681,734.03	300.00	0.00	0.00	0.00	19,816.01	0.00	0.00	701,850.04	0.00	32.79
Dec-2019	652,881.05	0.00	0.00	0.00	0.00	18,852.98	0.00	0.00	681,734.03	0.00	32.11
Totals:		52,825.00	0.00	400.00	(233,550.00)	1,121,175.61	0.00	0.00			
Averages:	1,183,522.81	8,804.17	0.00	66.67	(38,925.00)	186,862.60	0.00	0.00	1,341,997.91	361.68	146.56

## Report Details

Column/Label	Description
Loan Turn	End of Month Loan Balance / Total Collections * Actual Number of Days in the Month.  <b>Note:</b> Results in number of days the loan turns (not a percentage).
Yield	Total Fees + Total Facility Posting Amount / End of Month Loan Balance *360 / Actual Number of Days in the Month.  <b>Note:</b> Result is the annualized percentage return on investment.

## Security Roles

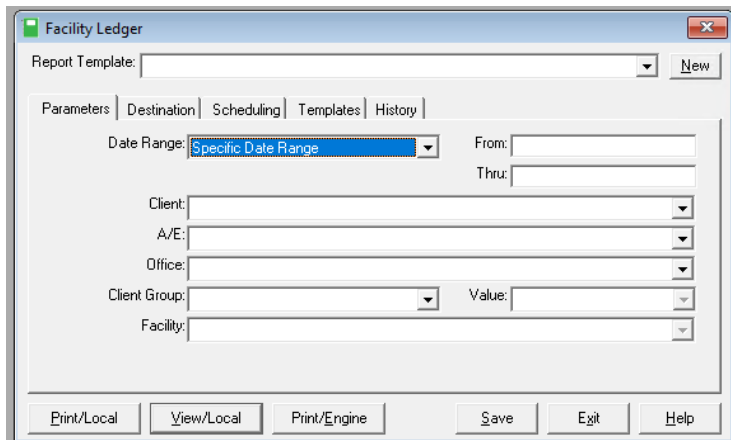
To generate the Facility Analysis Report, the following Security Role needs to be set to **YES**:

- **Security Roles > Reports > Facility > Print Facility Analysis Report**

## Facility Ledger Report

The Facility Ledger Report is an accounting ledger which provides a listing of all transactions posted to the selected facility during a specified date range. This report is accessed from the Facility menu of the Reports module.



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



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 <b>Report template</b> name and click <b>Save</b> 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	Select the date to use for the report from the list:

Field	Description
	<ul style="list-style-type: none"> <li>• Today</li> <li>• Yesterday</li> <li>• Last Month</li> <li>• Current month-to-date</li> <li>• Year through last month-end</li> <li>• Current year-to-date</li> <li>• Specific date</li> </ul> <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 adjacent fields.</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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b> 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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>• Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
Office	Select the office to which to limit the report results. If the user has an Office restriction defined

Field	Description
	<p>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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Value	<p>Select the specific client group value to which to limit the report results from the list. Client Groups are defined in the Group Code Table.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p>

# Report Sample

Client: Blue Corporation (AI)  
Facility: Blue Corporation

Facility Ledger Report  
March 1, 2020 Thru June 30, 2020

Date	Statement Date	Batch#	Check #	Description	Transaction Type	Beginning Balance	Amount	Ending Balance
3/2/2020		0		test	AddFee Posting	1,702,850.04	50.00	1,702,900.04
3/2/2020		6976		test	Disbursement	1,702,900.04	1,525.00	1,704,425.04
3/3/2020		7037	Clk#3434	Client	Payment	1,704,425.04	(5,000.00)	1,699,425.04
3/3/2020		0		test	AddFee Posting	1,699,425.04	10.00	1,699,435.04
3/16/2020		0		test	AddFee Posting	1,699,435.04	0.01	1,699,435.05
3/17/2020		7111	T 1	Client	Payment	1,699,435.05	(5,000.00)	1,694,435.05
3/25/2020		0		test	AddFee Posting	1,694,435.05	500.00	1,694,935.05
3/25/2020		0		test	AddFee Posting	1,694,935.05	5.00	1,694,940.05
3/30/2020		6977		testadv	Disbursement	1,694,940.05	50,000.00	1,744,940.05
3/31/2020		7126	Test040220	Client	Payment	1,744,940.05	(50,000.00)	1,694,940.05
4/8/2020	3/31/2020	0		Accrual Posting	Accrual Posting	1,694,940.05	36,721.69	1,731,661.74
4/27/2020	4/23/2020	0		Accrual Posting	Accrual Posting	1,731,661.74	35,219.92	1,766,881.66
4/28/2020		7182	t1	Client	Payment	1,766,881.66	(100,000.00)	1,666,881.66
5/19/2020		7196	TestAudit	Client	Payment	1,666,881.66	(1,000.00)	1,665,881.66
5/19/2020		7197	TestAudit	Client	Payment	1,665,881.66	(5,000.00)	1,660,881.66
5/19/2020		7198	TestAudit3	Client	Payment	1,660,881.66	(500.00)	1,660,381.66
5/19/2020		7199	TestAudit4	Client	Payment	1,660,381.66	(250.00)	1,660,131.66
5/19/2020		7200	TestAgain	Client	Payment	1,660,131.66	(6,000.00)	1,654,131.66
5/19/2020		7201	TestAgain1	Client	Payment	1,654,131.66	(600.00)	1,653,531.66
5/19/2020		7202	TestAgain3	Client	Payment	1,653,531.66	(9,000.00)	1,644,531.66
5/19/2020		7203	TestAgain4	Client	Payment	1,644,531.66	(1,200.00)	1,643,331.66
5/19/2020		7204	BC13245	Lockbox	Payment	1,643,331.66	(50,000.00)	1,593,331.66
5/19/2020		0		test	AddFee Posting	1,593,331.66	10,000.00	1,603,331.66
5/19/2020		0		needed for testing sql reports	Adjustment	1,603,331.66	400.00	1,603,731.66

Printed: July 28, 2020, 2:37 PM ("FacilityLedger")

Page 1 of 1

## Security Roles

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

- **Security Roles > Reports > Facility > Print Facility Ledger Report**

# Facility List Report

The Facility List Report prints a list of all the facilities associated with a client. This report is accessed from the Facility menu of the Reports module.

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

Facility List

Report Template: 

New

Parameters

Destination

Scheduling

Templates

History

Client:

A/E:

Office:

Client Group:

Value:

Facility:

Show Facility Address

Show Facility Phone Number

Show Facility Fax

Show Facility Email

Print/Local

View/Local

Print/Engine


Save

Exit


Help

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 <b>Report template</b> name and click <b>Save</b> 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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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>



Field	Description
	<p>Click the  red [x] icon to clear the Client field.</p> <p><b>TIP</b> 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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p>
Show Facility Address	<p>Select this option to include the facility address in the Facility Description column of the report.</p>

Field	Description
Show Facility Phone Number	Select this option to include the facility primary phone number in the Facility Description column of the report.
Show Facility Fax	Select this option to include the facility FAX phone number in the Facility Description column of the report.
Show Facility Email	Select this option to include the facility email address in the Facility Description column of the report.

## Sample Report

World of Lending						Facility List February 17, 2016		
Client	Facility Description	Loan Limit	Status	Type	Credit Rating	A/E	G/L Group	Currency
Grand Woodworking Co (GRAND)	Grand Woodworking Services 100 Grand Woodway Birmingham, AL 35200 Fax: 2055551414 Email: contact@grandwood.us	500,000.00	Active	LOC			ABL Account Group	USD

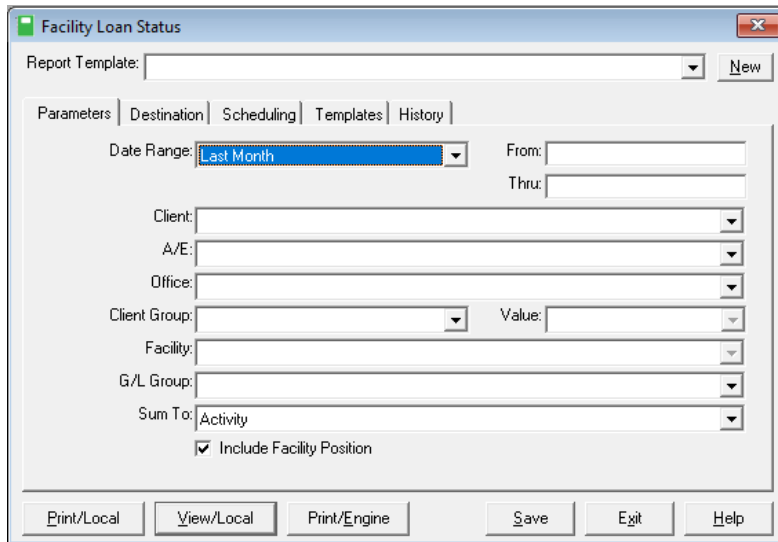
## Report Details

Column	Description
Client	Displays the Client to which the Facility is associated
Facility Description	Displays the Facility name and contact information based on parameters set.
Loan Limit	Displays the maximum exposure for this loan agreement
Status	The status of the facility: Active/Inactive
Type	Custom field for category defined in Facility Information

Column	Description
Credit Rating	Displays the Credit Rating of the Facility
A/E	Displays the account executive to which the client account is assigned.
G/L Group	Displays the default general ledger Account Group for the facility.
Currency	Displays the currency type to use to conduct transactions and produce reports for the facility.

## Facility Loan Status Report



The Facility Loan Status report lists two sets of historic activity. First, Bulk AR collateral and or Factoring Batch transaction, second is the Loan Balance and Funds Employed Balance activity. The report is based on facilities activity within a specified date range. The Facility Loan Status includes both factoring detail as a “collateral” and non-detail Bulk AR collateral concurrently for databases that have both types. This report is accessed from the Facility menu of the Reports module.



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 <b>Report template</b> name and click <b>Save</b> 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	Select the date to use for the report from the list:

Field	Description
	<ul style="list-style-type: none"> <li>• Today</li> <li>• Yesterday</li> <li>• Last Month</li> <li>• Current month-to-date</li> <li>• Year through last month-end</li> <li>• Current year-to-date</li> <li>• Specific date</li> <li>• Set At Run Time (Web Template Only)</li> </ul> <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 <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Use last business day instead of yesterday in date range to True</b>. The <b>Yesterday</b> option in the <b>Date Range</b> field is replaced with <b>Last Business Day</b>, and reports printed on Monday will print Friday's data (assuming Friday was the last business day) instead of Sunday's. Set System Preference <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Saturday is a business day to True</b> 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 <b>True</b>.</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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b></p> <p>Choosing Contains will allow users to search by Client Code.</p> <p>Note that inactive clients are filtered out of this report.</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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p>
GL Group	<p>Select the GL Group to which to limit the results in the report.</p>
Sum To	<p>drop-down to select statement format:</p>

Field	Description
	<ul style="list-style-type: none"> <li><b>Date:</b> activity by each day in the period</li> <li><b>Activity:</b> activity by individual batch</li> <li><b>Portfolio:</b> accumulated activity calculated by adding all postings and transactions</li> </ul>
Check Box	Include Facility Position: as secondary report attachment.

## Report Sample

### Date Format

\*\*TEST\*\* Cadence Finance Corp. Test \*\*TEST\*\*  
Facility Loan Status  
August 1, 2020 thru August 31, 2020

Client: Blue Corporation (All) Facility: Blue Corporation

Date	Type	Ref #	Accounts Receivable Postings					Loan Transactions					Balances	
			Net Sales	Net Collections	Discounts	Other	Adjustments	Funding	Cash Receipts	Charges & Fees	Expenses	Adjustments	Account Receivable	Funding
7/31/2020													2,758,080.00	1,589,766.66
8/1/2020									158,241.06				2,758,080.00	1,748,007.72
8/2/2020													2,758,080.00	1,748,007.72
8/3/2020				10,000.00					10,000.00				2,748,080.00	1,738,007.72
8/4/2020													2,748,080.00	1,738,007.72
8/5/2020													2,748,080.00	1,738,007.72
8/6/2020													2,748,080.00	1,738,007.72
8/7/2020													2,748,080.00	1,738,007.72
8/8/2020													2,748,080.00	1,738,007.72
8/9/2020			(4,500.71)	14,500.71					10,000.00		(10.00)	490.00	2,729,078.58	1,728,497.72
8/10/2020								139,975.00	155,714.52		25.00	40.00	2,729,078.58	1,712,823.20
8/11/2020													2,729,078.58	1,712,823.20
8/12/2020													2,729,078.58	1,712,823.20
8/13/2020													2,729,078.58	1,712,823.20
8/14/2020													2,729,078.58	1,712,823.20
8/15/2020													2,729,078.58	1,712,823.20
8/16/2020													2,729,078.58	1,712,823.20
8/17/2020			1,000.00	750.00					750.00	12.50			2,729,328.58	1,712,085.70
8/18/2020													2,729,328.58	1,712,085.70
8/19/2020													2,729,328.58	1,712,085.70
8/20/2020													2,729,328.58	1,712,085.70
8/21/2020													2,729,328.58	1,712,085.70
8/22/2020													2,729,328.58	1,712,085.70
8/23/2020													2,729,328.58	1,712,085.70
8/24/2020				1,000,000.00									1,729,328.58	1,712,085.70
8/25/2020									135,789.04				1,729,328.58	1,847,874.74
8/26/2020													1,729,328.58	1,847,874.74
8/27/2020				50.00					50.00				1,729,278.58	1,847,824.74
8/28/2020													1,729,278.58	1,847,824.74
8/29/2020													1,729,278.58	1,847,824.74
8/30/2020													1,729,278.58	1,847,824.74
8/31/2020													1,729,278.58	1,847,824.74
			(3,500.71)	1,025,300.71				139,975.00	176,514.52	294,042.60	15.00	530.00		

Printed: September 18, 2020, 11:59 AM (\*FacStatus)

Page 1 of 2

### Activity Format

Client: Blue Corporation (A1)

Facility: Blue Corporation

			Accounts Receivable Postings					Loan Transactions					Balances	
Date	Type	Ref #	Net Sales	Net Collections	Discounts	Other	Adjust-ments	Funding	Cash Receipts	Charges & Fees	Expenses	Adjust-ments	Account Receivable	Funding
7/31/2020	BAL												2,758,080.00	1,589,766.66
8/1/2020	FEE								158,241.06				2,758,080.00	1,748,007.72
8/2/2020	CHK												2,758,080.00	1,748,007.72
8/3/2020	COL	test08							10,000.00				2,758,080.00	1,738,007.72
8/3/2020	CHK	test08											2,758,080.00	1,738,007.72
8/3/2020	BULK	test08		10,000.00									2,748,080.00	1,738,007.72
8/4/2020	CHK	test08											2,748,080.00	1,738,007.72
8/5/2020	CHK	test08											2,748,080.00	1,738,007.72
8/6/2020	CHK	test08											2,748,080.00	1,738,007.72
8/7/2020	CHK	test08											2,748,080.00	1,738,007.72
8/8/2020	CHK	test08											2,748,080.00	1,738,007.72
8/9/2020	COL	User12							10,000.00				2,748,080.00	1,728,007.72
8/9/2020	ADJ										(10.00)	(10.00)	2,748,080.00	1,727,997.72
8/9/2020	TRF											500.00	2,748,080.00	1,728,497.72
8/9/2020	CHK												2,748,080.00	1,728,497.72
8/9/2020	BULK	TRK Re	(4,500.71)	4,500.71									2,739,078.58	1,728,497.72
8/9/2020	BULK	User12		10,000.00									2,729,078.58	1,728,497.72
8/10/2020	REL							5,000.00					2,729,078.58	1,733,497.72
8/10/2020	COL	TEST 1							800.00				2,729,078.58	1,732,697.72
8/10/2020	COL	01							21.00				2,729,078.58	1,732,676.72
8/10/2020	TRF											40.00	2,729,078.58	1,732,716.72
8/10/2020	COL	LB- 15							154,893.52				2,729,078.58	1,577,823.20
8/10/2020	REL							134,975.00			25.00		2,729,078.58	1,712,823.20
8/10/2020	CHK												2,729,078.58	1,712,823.20
8/11/2020	CHK												2,729,078.58	1,712,823.20
8/12/2020	CHK												2,729,078.58	1,712,823.20
8/13/2020	CHK												2,729,078.58	1,712,823.20
8/14/2020	CHK												2,729,078.58	1,712,823.20
8/15/2020	CHK												2,729,078.58	1,712,823.20
8/16/2020	CHK												2,729,078.58	1,712,823.20
8/17/2020	FEE									12.50			2,729,078.58	1,712,835.70
8/17/2020	COL	Test							750.00				2,729,078.58	1,712,085.70
8/17/2020	CHK	Test											2,729,078.58	1,712,085.70
8/17/2020	BULK	TestFe	1,000.00										2,730,078.58	1,712,085.70

Printed: September 18, 2020, 12:01 PM (\*FacStatus)

Page 1 of 2

## Portfolio Format

""TEST"" CadenceFinanceCorp\_Test""TEST""  
Facility Loan Status  
September 18, 2020 thru September 18, 2020

		Accounts Receivable Postings				Loan Transactions			Balances		
Client/Facility	Loan Limit	Net Sales	Collections	Adjustments	Ineligibles	Advances	Collections	Other	Account Receivable	Loan Balance	Accrued Revenue
Blue Corporation (A1)Blue Corporation	1,999,999				1,184,723				1,834,247	1,901,917	150,389
					1,184,723				1,834,247	1,901,917	150,389

## Report Details

Column	Description/Calculation
<b>Date and Activity Format</b>	
Date	Displays the posting date.
Type	Displays the Collateral Post or Transactions Type abbreviated descriptor.



Column	Description/Calculation
Ref#	Displays the transaction identification.
Accounts Receivable Postings	
Net Sale	Displays reported Net Sales less Credit amounts for the period.
Net Collections	Net collections included on Collateral posting.
Discounts	Displays reported Payment Discount amount for the period.
Other	Displays posting against invoices for the period.
Adjustments	Displays Adjustments to collaterals and Invoices for the period.
Loan Transactions	
Funding	Displays the distributions made to the borrower for the period.
Cash Receipts	Displays the payments received against the loan amount for the period.
Charges & Fees	Displays the Fees & Charges added to the Loan Balance for the period.
Expenses	Displays the Expenses added to the Loan Balance for the period.
Adjustments	Displays Adjustments made to the Loan Balance for the period.
Balances	
Accounts Receivable	Displays the balance of Collateral Bulk AR plus Open Factored Invoices.
Funding	Displays the balances of Loan Amount plus Factored Funds Employed.
<b>Portfolio Format</b>	
Loan Limit	Limit set at the facility level.
Accounts Receivable Postings	

Column	Description/Calculation
Net Sales	Displays reported net sales less credit amounts for the period.
Collections	Displays reported net collections less over payment amount for the period.
Adjustments	Displays the sum of Discounts, Other and Adjustments to collaterals and Invoices for the period.
Ineligibles	Displays the ending Ineligible amount for the period.
Loan Transactions	
Advances	Displays the funding distributions made to the borrower for the period.
Collections	Displays the cash receipt payments received against the loan amount for the period.
Other	Displays the sum of Fees & Changes Expenses and Adjustments added to the Loan Balance for the period.
Balances	
Accounts Receivable	Displays the balance of Collateral Bulk AR plus Open Factored Invoices.
Loan Balance	Displays the balances of Loan Amount plus Factored Funds Employed.
Accrued Revenue	Displays the Current Period to Date accruing revenue.

## Security Roles

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

- **Security Roles > Reports > Facility > Print Facility Loan Status Report**



## Facility Position Report

The Facility Position report provides an overview of each client's facility information, broken down by client, facility, and collateral.

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 <b>Report template</b> name and click <b>Save</b> 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
As Of Date	<p>Select the ending date of the date range for the report.</p> <ul style="list-style-type: none"> <li>• <b>Current date</b></li> <li>• <b>Previous month-end date</b></li> <li>• <b>Specific date</b></li> <li>• <b>Set At Run Time (Web Template Only)</b></li> </ul> <p>If <b>Specific date</b> is selected, specify the as-of date in the field to the right.</p> <p>If <b>Set At Run Time (Web Template Only)</b> is selected, when the report is clicked in the Cli-</p>

Field	Description
	entWeb Report Queue, a screen appears to choose the date range ( <b>Current Date</b> , <b>Previous Month-End Date</b> , or <b>Specific Date</b> ).
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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b> Choosing Contains will allow users to search by Client Code.</p> <p>Note that inactive clients are filtered out of this report.</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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group</b></p>

Field	Description
	<b>Codes.</b>
Value	Select the specific client group value to which to limit the results in the report.  Client Groups are defined in the <a href="#">Client Group Code table in the Tables feature</a> . To access this table, on the <b>File</b> menu, click <b>Tables</b> . Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b> .
Facility	Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.
Format	drop-down to select the specific report format: Client Detail or Client Summary

## Security Role

Security Roles for this report are located at **Security > Manage Roles > Reports > Facility > Print Facility Position Report (Yes/No)**.

## Report Details

Column	Description/Calculation
<b>General Report Details</b>	
Facility (name)/ Collateral (name)	Displays the Facility or Collateral name
Currency	Displays the default currency type for the facility. Currency types are created in the Currency Denominations Table in the Table module and assigned on the New Facility screen when the facility is created.
Type	Displays the Collateral type as defined on the Collateral Information screen
Limits (omit cents)	Displays the client's overall credit limit as defined on the Credit/no buy panel of the Client Information screen.
Advance Rate (%)	Displays the Collateral Advance Rate % as defined on the Collateral Information screen in the Availability Rate (%) field
Gross Collateral	Displays the sum total of the current collateral values used to support the loan balance.

Column	Description/Calculation
	The sum of Gross Collateral for all facilities is the figure displayed in the optional Gross Collateral column at the Client level.
Total Ineligibles	Displays the Total Ineligibles for each Collateral as shown on the Collateral Information screen under Collateral Summary.
Eligible Collateral	Displays the current Eligible Collateral amounts used to support the loan balance. (Current Collateral value - Ineligible values)
Net Collateral	Displays the calculated Net Collateral amount used to support the loan balance. (Eligible Collateral value * Advance Rate)
Availability	Displays the calculated Available Collateral amount used to support the loan balance. (Lower of Available Limit and Net Collateral Amount)
Balance	Displays the Facility Balance as shown on the Facility Summary screen under Facility Summary.
Excess/Deficit	Sum of facility amounts available to be disbursed.
<b>Client Detail Format - Current days activity in Blue</b>	
Activity Section (left) - Loan transaction ledger for current days activity	
Activity	Date
Description	Displays the appropriate Description for the type of transaction posted.  <i>For example, a Loan Payment transaction will show the Source value and an Accrual Posting transaction will show Accrual Posting.</i>
Transaction Type	Displays the Transaction Type such as Accrual Posting, Statement and Disbursement.
Begin Balance	Balance at the beginning of current day.
Amount	Activity Amount.
End Balance	Balance at the end of current day.

Column	Description/Calculation
Extra Summary Section (right) – Current Balances of:	
Fee Balance	Unposted/paid accrued fees.
Fee Reserve	Calculated facility reserve based on MTD accrued fees.
Other Reserves	Facility Reserves
LOC Rsv	Letter of Credit Reserve
Payment RSV	Balance of Reserved established from Cash Posting.
U/C Balance	Balance of unapplied unclaimed cash.
Activity Section (middle left) – Collateral updates posted in the current day. (Same columns for Bulk AR Collateral and Bulk Inventory Collateral)	
Activity	Date
Begin Balance	Balance at the beginning of current day.
Sales	Sales included on Collateral posting
Credits	Credits included on Collateral posting
Adjustments (minus)	Adjustments (minus) included on Collateral posting
Adjustments (plus)	Adjustments (plus) included on Collateral posting
Discounts	Discounts included on Collateral posting
Collections	Net collections included on Collateral posting
Over Payments	Over Payments included on Collateral posting
End Balance	Balance at the end of current day
Supplemental Collaterals	
Activity	Date
Begin Value	Balance at the beginning of current day
Change	Displays Collateral value change entered by the User
End Value	Balance at the end of current day

# Report Sample

\*\*TEST\*\* ABC Test

\*\*

\*\* Post dated transactions are not included. \*\*

Position Summary - Client Detail

Client: AC CAPITAL

As Of June 30, 2020

Facility: LHC Resources

Established: 1/1/2016

Last Statement: 5/31/2020

Activity	Description	Transaction Type	Begin Balance	Amount	End Balance	Extra Summary Information					
6/30/2020	LOCKBOX	Payment	(552,854.26)	(145,477.17)	(698,331.43)	Fee Balance		0.00			
						Fee Rsv		0.00			
						OtherRsv		1,487,937.00			
						LOC Rsv		750,000.00			
						Payment Rsv		0.00			
						U/C Balance		0.00			
Collateral Name	Currency	Type	Limits	Adv Rate	Gross Collateral	Total Ineligible	Eligible Collateral	Net Collateral	Availability	Balance	Excess/ Deficit
5325-A/R-BILLED	USD	Bulk A/R	12,000,000.00	95.00	2,239,801.89	208,936.52	2,030,865.37	1,929,322.10	1,441,212.75		
Activity	Begin Balance	Sales	Credits	Adjust(Minus)	Adjust(Plus)	Discounts	Collections	Over Payments	End Balance		
6/30/2020	2,385,279.06	0.00	0.00	0.00	0.00	0.00	145,477.17	0.00	2,239,801.89		
5326-A/R-UNBILLED	USD	Bulk A/R	12,000,000.00	95.00	868,375.56		868,375.56	824,956.78	824,956.78		
Facility Totals:		USD	12,000,000.00		3,108,177.45			778,232.53	(698,331.43)	1,476,563.96	

Facility: TERM LOAN 1

Established: 1/1/2016

Last Statement: 7/31/2017

									Extra Summary Information			
									Fee Balance	0.00		
									Fee Rsv	0.00		
									OtherRsv	0.00		
									LOC Rsv	0.00		
									Payment Rsv	0.00		
									U/C Balance	0.00		
Collateral Name	Currency	Type		Limits	Adv Rate	Gross Collateral	Total Ineligible	Eligible Collateral	Net Collateral	Availability	Balance	Excess/ Deficit
TERM LOAN 1	USD	Bulk A/R			0.00	0.00						
Facility Totals:	USD				0.00	0.00				0.00	0.00	0.00

Facility: TERM LOAN 2

Established: 6/30/2016

Last Statement: 11/30/2016

Printed: July 17, 2020, 12:41 PM (\*FacPosReptDtl)

A/E :  
Client Group:

Office:  
Facility Group:

Page 1 of 3

\*\*TEST\*\* Southeastern Commercial Finance \*\*

\*\* Post dated transactions are not included. \*\*

Position Summary - Client Summary

Client: GOOD MORNING HEALTHCARE

As Of May 5, 2020

Collateral Name	Currency	Type	Limits	Adv Rate	Gross Collateral	Total Ineligible	Eligible Collateral	Net Collateral	Availability	Balance	Excess/ Deficit
Facility: AUSTIN											
A/R	USD	Bulk A/R	3,000,000.00	85.00	2,959,536.30	1,335,900.00	1,623,636.30	1,380,090.86	1,380,090.86		
Facility Totals:			3,000,000.00		2,959,536.30			457,590.86	(131,195.17)	588,786.03	
Client Totals:		USD	3,000,000.00		2,959,536.30			457,590.86	(131,195.17)	588,786.03	





# Facility Position Summary Report

The Facility Position Summary report provides an overview of each client's facility position summarized to "Excess/Deficit" availability portfolio wide.

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 <b>Report template</b> name and click <b>Save</b> 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
As Of Date	<p>Select the ending date of the date range for the report.</p> <ul style="list-style-type: none"><li>• <b>Current date</b></li><li>• <b>Previous month-end date</b></li><li>• <b>Specific date</b></li><li>• <b>Set At Run Time (Web Template Only)</b></li></ul> <p>If <b>Specific date</b> is selected, specify the as-of date in the field to the right.</p> <p>If <b>Set At Run Time (Web Template Only)</b> is selected, when the report is clicked in the ClientWeb Report Queue, a screen appears to choose the date range (<b>Current Date</b>, <b>Previous Month-End Date</b>, or <b>Specific Date</b>).</p>

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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b> Choosing Contains will allow users to search by Client Code.</p> <p>Note that inactive clients are filtered out of this report.</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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Value	Select the specific client group value to which to limit the results in the report.

Field	Description
	Client Groups are defined in the <a href="#">Client Group Code table in the Tables feature</a> . To access this table, on the <b>File</b> menu, click <b>Tables</b> . Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b> .
Facility	Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.

## Report Sample

\*\*TEST\*\* CadenceFinanceCorp\_Test \*\*TEST\*

\*\* Post dated transactions are not included. \*\*

Position Summary - Facility Summary

July 26, 2020

Client/Facility Description	Currency	Limits	Gross Collateral	Availability	Balance	Excess/Deficit
316Test ABL Client/316 Test Facility	US Dollar	0.00	0.00	0.00	0.00	0.00
316Test ABL Client/316 Test ABL Facility LOC	US Dollar	0.00	3,564,895.52	0.00	0.00	0.00
316Test ABL Client/316 Test Term Facility	US Dollar	0.00	0.00	0.00	500,000.00	0.00
316Test ABL Client/Test V4.0 Facility fix	US Dollar	0.00	1,050,000.00	0.00	(50.00)	50.00
Avest Corporation/Avest Facility "A"	US Dollar	1,500,000.00	4,084,949.56	1,435,000.00	34,674.01	1,139,315.35
Avest Corporation/Avest_TestRel311	US Dollar	100,000.00	100,000.00	100,000.00	76,010.64	23,989.36
Blue Corporation (AI)/Blue Corporation	US Dollar	2,000,000.00	11,315,546.82	1,999,895.00	1,589,766.66	410,128.34
Does It All Manufacturing/LOC Facility w/AR&Inv	US Dollar	4,000,000.00	6,817,608.21	3,497,148.35	2,266,019.29	1,231,129.06
GAP Auto Parts Inc/GAPAUTOTESTet	US Dollar	0.00	0.00	0.00	8.35	(8.35)
GAP Auto Parts Inc/TestFac	US Dollar	0.00	0.00	0.00	0.00	0.00
<b>GRAND TOTALS:</b>				<b>7,032,043.35</b>	<b>4,466,428.95</b>	<b>2,804,603.76</b>

## Report Details

Column	Description/Calculation
Gross Col-lateral	Displays the sum total of the current collateral values used to support the loan balance
Currency	Displays the Currency type assigned to the facility
Availability	Displays the calculated Available Collateral amount used to support the loan balance. (Lower of Available Limit and Net Collateral Amount)
Balance	Displays the Facility Balance as shown on the Facility Summary screen under Facility Summary
Excess/Deficit	Sum of facility amounts available to be disbursed

## Security Roles

To generate the Facility Position Summary Report, the following Security Role needs to be set to **YES**:

- **Security Roles > Reports > Facility > Print facility position summary report**



## Facility Trial Balance Report

The Facility Trial Balance Report is an accounting of the daily transactions. This report can display results in a variety of formats. This report is accessed from the Facility menu of the Reports module.

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 <b>Report template</b> name and click <b>Save</b> 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	Select the date to use for the report from the list:

Field	Description
	<ul style="list-style-type: none"> <li>• Today</li> <li>• Yesterday</li> <li>• Last Month</li> <li>• Current month-to-date</li> <li>• Year through last month-end</li> <li>• Current year-to-date</li> <li>• Specific date</li> <li>• Set At Run Time (Web Template Only)</li> </ul> <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 <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Use last business day instead of yesterday in date range to True</b>. The <b>Yesterday</b> option in the <b>Date Range</b> field is replaced with <b>Last Business Day</b>, and reports printed on Monday will print Friday's data (assuming Friday was the last business day) instead of Sunday's. Set System Preference <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Saturday is a business day to True</b> 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 <b>True</b>.</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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b></p> <p>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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p>
Participation	<p>Select a participant entity to which to limit the report. This list is only populated if you are using the Participation module.</p>
Member	<p>Select a member of the participant entity to which to limit the report. This list is only populated if you are using the Participation module.</p>

Field	Description
Account #	Select the G/L Account to which to limit the report.
Format	<p>Select the report format to be generated:</p> <ul style="list-style-type: none"> <li>• Detail as Account/Check #/Date</li> <li>• Detail as Account/Date/Check #</li> <li>• Summarize to Account</li> <li>• Summarize to Account/Client</li> <li>• Summarize to Account/Date/Source</li> <li>• Summarize to Date/Account/Source</li> </ul>
G/L Group	Select a G/L Group to which to limit the report, or leave this field blank to include all G/L Groups.
Convert to native currency	<p>Select this option to convert amounts from the base currency to the native currency (the currency of the transaction). The conversion occurs on a client-by-client basis. If the client has a currency type set and the currency type is different from the default currency, FactorSoft looks up the conversion rate using the As of date in the currency table for the client's currency.</p> <p>For example, if client ABC Company has a currency type of Canadian Dollars and the daily conversion rate for Canadian dollars is 1.5, the report increases all of the client's amounts by a factor of 1.5.</p>
Include Facility	Select this option to include the Facility.
Exclude Transactions with Pending Checks	Select this option to filter out transactions that do not have a check number assigned.

## Report Sample

### Detail Format



Account#..	Check#	Date	Payee	Client#	Source	Reference	Beginning Balance	Debit Amount	Credit Amount	Ending Balance
1000	Loan Balance									
		6/30/2020	Balance Forward		BAL		1,606,652.16			
	Z030096	7/26/2020	Blue Corporation (AI)	BLUE	LOAN	7209			15,000.00	
	Z030111	7/26/2020	Blue Corporation (AI)	BLUE	FEE			1,000.00		
	Z030112	7/26/2020	Blue Corporation (AI)	BLUE	FEE			35.00		
		*					1,606,652.16	1,035.00	15,000.00	1,592,687.16
110	Cash Collection									
		6/30/2020	Balance Forward		BAL		29,598,211.13			
	Z030096	7/26/2020	Blue Corporation (AI)	BLUE	LOAN	7209		15,000.00		
		*					29,598,211.13	15,000.00	0.00	29,613,211.13
115	Cash Fundings									
		6/30/2020	Balance Forward		BAL		(25,691,865.24)			
		*					(25,691,865.24)	0.00	0.00	(25,691,865.24)
117	Unclaimed Cash									
		6/30/2020	Balance Forward		BAL		(5,689.50)			
		*					(5,689.50)	0.00	0.00	(5,689.50)
2000	Transfer (clearing)									
		6/30/2020	Balance Forward		BAL		373,675.57			
		*					373,675.57	0.00	0.00	373,675.57
2001	Alt UCC									
		6/30/2020	Balance Forward		BAL		204,466.13			
		*					204,466.13	0.00	0.00	204,466.13
2002	Loan Reserve - IntFees									
		6/30/2020	Balance Forward		BAL		(2,096.32)			
		*					(2,096.32)	0.00	0.00	(2,096.32)
3000	Accrued Fee									
		6/30/2020	Balance Forward		BAL		1,060,819.12			
	Z029792	7/4/2020	Blue Corporation	BLUE	C-MISC			29,884.54		
	Z029805	7/4/2020	Blue Corporation	BLUE	C-MISC					
	Z029818	7/6/2020	Blue Corporation	BLUE	C-MISC			9,961.51		
	Z029833	7/6/2020	Blue Corporation	BLUE	C-MISC					
	Z029846	7/6/2020	Blue Corporation	BLUE	C-MISC					
	Z029860	7/9/2020	Blue Corporation	BLUE	C-MISC			14,942.27		

Printed: July 31, 2020, 12:17 PM (\*TrBalDet)

Page 1 of 4

## Summary Format

\*\*TEST\*\* Ovation Financial \*\*TEST\*\*  
Summary Trial Balance

August 17, 2021 Only  
Amanda Test Client (AGC) Only

Account#..		Beginning Balance	Debit Amount	Credit Amount	Ending Balance
105	Currency Exchange	(200.00)			(200.00)
105000	Factoring Cash	242,824.80			242,824.80
111000	Accounts Receivable	86,022.52			86,022.52
1131000	Write-Offs	1,080.00			1,080.00
281000	Due To Factoring Clients	(295,197.93)			(295,197.93)
301000	Commission-Factoring	(7,617.47)			(7,617.47)
305000	Other Fee	(3.00)			(3.00)
305020	Wire/ACH/Check Fee	(300.00)			(300.00)
HOLD	hold	(1,397.61)			(1,397.61)
RSV_ESCROW	Reserve Escrow	(46,947.81)			(46,947.81)
TEST	test	20,000.00			20,000.00
	<b>Grand Total</b>	<b>(1,736.50)</b>	<b>0.00</b>	<b>0.00</b>	<b>(1,736.50)</b>

## Security Roles

To generate the Facility Trial Balance Report, the following Security Role needs to be set to **YES**:

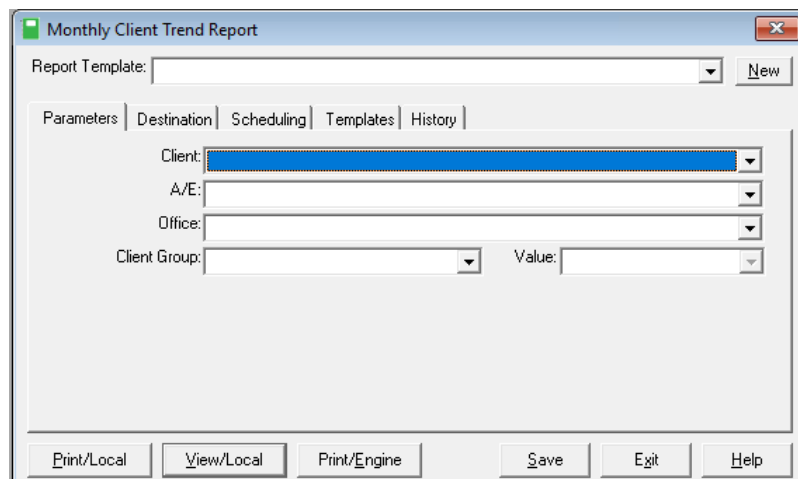
- **Security Roles > Reports > Facility > Print facility trial balance report**

## Monthly Client Trend Report

The Monthly Client Trend report is an analysis of the most recent 24 months of Client activity. The report compares period to period data over four critical areas which includes:



- **Financial information: Client Information > Financials:** Summarized balance sheet and income statement information is entered, saved and accumulated for the client and evaluated in the report.
- **Collateral activity > Collateral Information:** Collateral data captured in posting history is trended.
- **Loan activity:** Facility Information: Loan transactions and loan balance history is used to trend loan activity.
- **Receivables (AR) and Payables (AP): Facility Information > Accounts Payable/Receivable:** Additional input of Receivable and payable monthly summary account balances are used to establish trends. This information is entered in the Facility > Accounts Payable \ Receivable panel.

This report is available on by clicking **Monthly Client Trend** on the **Facility** menu in the Reports module.



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 <b>Report template</b> name and click <b>Save</b> 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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> 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><b>TIP</b> 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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Value	Select the specific client group value to which to limit the results in the report.

Field	Description
	Client Groups are defined in the <a href="#">Client Group Code table in the Tables feature</a> . To access this table, on the <b>File</b> menu, click <b>Tables</b> . Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b> .

## Report Sample

**TEST** CadenceFinanceCorp_Test **TEST** Monthly Client Trend Report																																				
Eastern Industries, Inc. 100 Central Ave. Oklahoma City,OK 45678          Client Limit: 1,000,000.00										Loan Line Eastern Industries, Inc. Test DailyAccrual_Starting 50,000.00										Collateral Limit AR Inventory Equipment Real Estate Security Others 400,000.00 250,000.00 500,000.00 0.00 0.00 100,000.00																
- Financial Statement -										(\$ in Thousands)										- Loan Activity -																
Date	CA	CL	WC	TD	NEW	Mix	REV	GP	BT	-Collateral Activity-					-Receivables-					-Payables-																
										BASE	Over & Adj	Grs Cash	AR Bal	AR Ret	AR Elg	Inv Bal	Inv Ret	Inv Elg	Tot Elg	Adv	Net Cash	Loan Bal	AR Turn	Inv Turn	Loan Turn	%DA	IncR	%RD	0-30	31-60	61-90	Over 90	0-30	31-60	61-90	Over 90
Sep2018					0								2049	474	2375	688		688	3063			458			0		4	21.88								
Oct2018					0					10			2059	479	2360	688		688	3068	6	2	466	441616	7097	0.02	4	19.95									
Nov2018					0								2059	479	2360	688		688	3068			472		105831		4	22.13									
Dec2018					0					88	(7)	53	2065	489	2426	690	25	625	3051			472	1884		0	1.41	4	20.02								
Jan2019					0								2065	489	2426	690	25	625	3051			476		0		4	19.27									
Feb2019					0								2065	489	2426	690	25	625	3051			480		100977		4	19.70									
Mar2019					0								2065	489	2426	690	25	625	3051			483		0		4	17.40									
Apr2019					0								2065	489	2426	690	25	625	3051			483		0		3	16.88									
May2019					0								2065	489	2426	690	25	625	3051			483		0		4	16.83									
Jun2019					0								2065	489	2426	690	25	625	3051			487		0		5	24.88									
Jul2019					0								2065	489	2426	690	25	625	3051			491		0		6	27.85									
Aug2019					0								2065	489	2426	1000	92	908	3334	1		494		16018		4	19.46									
Sep2019					0								2065	489	2426	1000	92	908	3334	1		497		24480		4	20.54									
Oct2019					0								2065	387	2808	1000	92	908	3416	1		502		25481		4	19.14									
Nov2019					0					100		25	2065	387	2808	1000	92	908	3416			504	3474		177		4	20.14								
Dec2019					0								2065	387	2808	1000	92	908	3516			423		0		4	18.32									
Jan2020					0								2065	387	2808	1000	92	908	3516			426		0		4	19.75									
Feb2020					0								2065	387	2808	1000	92	908	3516	5	250	201		62		3	19.03									
Mar2020					0								2065	387	2808	1000	92	908	3516			201		0		2	20.47									
Apr2020					0								2065	387	2808	1000	92	908	3516			203		0		2	20.36									
May2020					0								2065	387	2808	1000	92	908	3516			205		0		1	11.97									
Jun2020					0								2065	387	2808	1000	92	908	3516			205		0		3	26.86									
Jul2020					0								2065	387	2808	1000	92	908	3516			205		0		2	19.90									
Aug2020					0								2065	387	2808	1000	92	908	3516			205		0			3.15									

Printed: August 7, 2020, 7:51 AM \*TrendCard

Page 1 of 1

## Report Calculations

The data in this report is calculated in the thousands. This report also calculates the following ratios:

- **A/R Turn** – Beginning Collateral Balance / Gross Cash \* 30 days
- **Inv Turn** – Beginning Collateral Balance / Inventory Removal \* 30 days
- **Loan Turn** – Beginning Loan Balance / Net Cash \* Number of Days in the Month
- **% Dil – Dilution:** EOM total credits+ EOM total discounts \* 100 / EOM total sales
- **% Yld – Yield:** [(EOM total interest + Float + Fees + Deferred Fees / Yield days) \* 365 \* 100] / Average Loan Balance

## Report Details

Column	Description
Date	Month/Year starting at the 24th month working down to the current period.
C/A	Current Asset – last record created in the period for each date listed
C/L	Current Liability – last record created in the period for each date listed
W/C	Working Capital – last record created in the period for each date listed
T/D	Total Liability – last record created in the period for each date listed
N/W	Net Worth – last record created in the period for each date listed
Mos	Number of months – last record created in the period for each date listed
REV	Net Sales – last record created in the period for each date listed
G/P	Gross Profit – last record created in the period for each date listed
B/T	Before Tax – last record created in the period for each date listed
Sales	Posted Sales – Sum of all sales reported on Certificate Postings for each period listed in the date column
Cred&Adj	Posted Credits and Adjustments – Sum of all Credits and Adjustments reported on Certificate Postings for each period listed in the date column.
Grs Cash	Posted Collections – Sum of all Cash Collections reported on Certificate Postings for each period listed in the date column.
A/R	Bulk AR Collateral Balance – last record created in the period for each date listed
AR Inel	Bulk AR Ineligible Balance – last record created in the period for each date listed
AR Elig	Bulk AR Eligible Collateral Balance – last record created in the period for each date

Column	Description
	listed
Inv Bal	Bulk Inventory Collateral Balance – last record created in the period for each date listed
Inv Inel	Bulk Inventory Ineligible Balance – last record created in the period for each date listed
Inv Elig	Bulk Inventory Eligible Collateral Balance – last record created in the period for each date listed
Total Elig	Total Eligible – Sum of each of the collateral lines last record created in the period for each date listed
Adv	Facility Transaction Disbursements – Sum of all Facility Disbursement transaction amounts reported for each period listed in the date column
Net Cash	Facility Transaction Type26 > Payments – Sum of all Facility Payment transaction amounts reported for each period listed in the date column
Loan Bal	Loan Balance – last record created in the period for each date listed
A/R Turn	Calculated Account Receivable Turn – as calculated for each period listed
Inv Turn	Calculated Inventory Turn – as calculated for each period listed
Loan Turn	Calculated Loan Turn – as calculated for each period listed
% Dil	Calculated Dilution – as calculated for each period listed
IncM	Total Income – Sum of all Facility Statement transaction amounts reported for each period listed in the date column
% Yld	Calculated Yield – as calculated for each period listed
0-30	Receivable age bucket 0-30 days – last record created in the period for each date listed
30-60	Receivable age bucket 31-60 days – last record created in the period for each date listed
60-90	Receivable age bucket 61-90 days – last record created in the period for each date listed
Over 90	Receivable age bucket 91+ days – last record created in the period for each date listed

Column	Description
0-30	Payables age bucket 0-30 days - last record created in the period for each date listed
30-60	Payables age bucket 31-60 days - last record created in the period for each date listed
60-90	Payables age bucket 61-90 days - last record created in the period for each date listed
Over 90	Payables age bucket 91+ days - last record created in the period for each date listed

## System Preferences

To use this report, a System Preference must be set to define how many months of data to update in the tables each night.

- **Identification/system constants > CLMS Engine > Overnight tasks to designate the number of months to recalculate**

### NOTE

The report compiles a large amount of information. The nightly engine tasks updates these tables each date roll. Processing this task could take several hours or more to complete. It is recommended that the setting be for 1-3 periods. It is generally unnecessary to calculate 24 prior periods every night.

## Security Roles

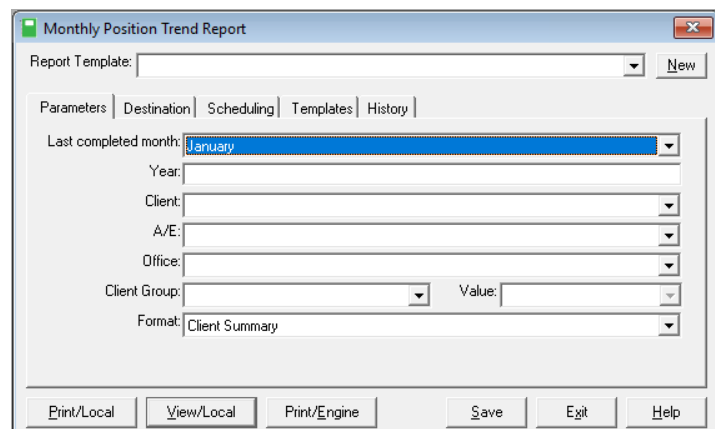
To generate the Monthly Client Trend Report, the following Security Role needs to be set to **YES**:

- **Security Roles > Reports > Facility > Print Monthly Client Trend report**



## Monthly Position Trend Report



The Monthly Position Trend Report analyzes month end collateral availability trends over time. A facility-level summary format and a collateral level detail format are included. Each displays the facility or collateral line information and balance at each month-end for the 12 month period preceding the month/year specified on the Monthly Position Trend Report request screen.



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 <b>Report template</b> name and click <b>Save</b> 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
Last completed month	Select the month of the last completed submission to be used as the as-of date month for the report.
Year	Enter the year of the last completed submission to be used as the as-of date year for the report.
Client	drop-down to select the client for which to run the report.  For Client Search Window, available on SQL Reports when <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b> .

Field	Description
	<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><b>TIP</b> 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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>

Field	Description
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
Format	<p>Select the report format to be generated:</p> <ul style="list-style-type: none"> <li>Client Summary : Portfolio-level report that list each facility “Excess/Deficit” value for each period listed.</li> <li>Facility Detail : Loan level report that details the EOM position of each collateral availability and sums to the EOM Facility totals and EOM Excess Availability.</li> </ul>

## Report Samples

### Client Summary Format

HJ Simpson Capital												
											Last Completed Month: 11/1/16	
Monthly Excess/Deficit Trend Report												
	12/31/15	1/31/16	2/29/16	3/31/16	4/30/16	5/31/16	6/30/16	7/31/16	8/31/16	9/30/16	10/31/16	11/1/16
Accurate Testing Company/ Accurate - House Acct.	200,579	187,152	187,152	224,461	211,031	220,031	220,031	1,220,031	0.00	1,220,031	1,220,595	0.00
Advance Systems Design/ TriState Design Service - Denver-test change	137,494	115,715	107,891	(88,762)	(46,479)	(60,182)	(70,555)	(91,299)	0.00	(99,078)	(108,802)	0.00
Algonac Paving Corporation/ Algonac Paving Corporation	(528,143)	(594,887)	(4,517,447)	(113,472)	(5,595)	(54,194)	(99,829)	(191,195)	0.00	(225,492)	(2,294,031)	0.00
Apple Meat & Produce/ Apple Meat & Produce (AMPO1)	137,814	131,482	131,632	70,994	19,820	19,220	18,620	18,310	0.00	17,960	13,764	0.00
Apple Meat & Produce/ Broker/str/Bkx Collateral Loan	137,814	131,482	131,632	70,994	19,820	19,220	18,620	18,310	0.00	17,960	13,764	0.00
AReal Accurate Test Company/ Test 305 Facility	134,363	134,363	134,353	134,350	134,350	144,350	144,350	279,100	0.00	279,100	229,100	0.00
Avest Corporation/ Avest Facility "A"	1,810,486	1,788,061	1,788,062	1,805,845	1,844,791	1,824,739	1,817,187	1,817,364	0.00	1,817,312	1,817,290	0.00

### Facility Detail Format

## Avest Facility "A"

Collateral:	Limit	Adv. Rate	5/31/19	6/30/19	7/31/19	8/31/19	9/30/19	10/31/19	11/30/19	12/31/19	1/31/20	2/29/20	3/31/20	4/30/20
Bulk AR - USD	2,000,000	80%	1,058,500	1,068,500	1,067,267	1,067,267	1,067,267	1,067,267	1,067,267	1,360,595	1,360,595	2,323,095	2,321,358	2,321,355
Inventory - CAD	2,000,000	100%	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	25	25	25	310,000	825,000	825,000
Other	25,000	100%	12,345	12,345	12,345	12,345	12,345	12,345	12,345	12,345	12,345	12,345	12,345	12,345
Summary AR - CAD	3,000,000	100%	176,010	176,010	176,010	1,750,050	1,750,050	1,750,050	1,750,050	1,750,050	1,750,050	1,250,000	926,250	926,250
<b>Gross Collateral</b>			6,246,855	6,256,855	6,255,622	7,829,662	7,829,662	7,829,662	2,829,687	3,123,015	3,123,015	3,895,440	4,084,953	4,084,950
Bulk AR - USD	2,000,000	80%	968,500	978,500	882,266	882,266	882,266	1,017,266	1,017,266	1,308,479	1,308,479	2,270,979	2,268,017	2,268,014
Inventory - CAD	2,000,000	100%	4,900,000	4,900,000	4,900,000	4,900,000	4,900,000	4,900,000	(49,975)	(49,975)	(49,975)	271,900	663,245	663,245
Other	25,000	100%	12,345	12,345	12,345	12,345	12,345	12,345	12,345	12,345	12,345	12,345	12,345	12,345
Summary AR - CAD	3,000,000	100%	170,009	170,009	170,009	1,750,049	1,750,049	1,750,049	1,750,049	1,750,049	1,750,049	1,249,999	924,999	924,999
<b>Eligible Collateral</b>			6,050,854	6,060,854	5,964,620	7,544,660	7,544,660	7,679,660	2,729,685	3,020,898	3,020,898	3,805,223	3,868,606	3,868,603
Bulk AR - USD	2,000,000	80%	764,800	772,800	695,813	695,813	695,813	803,813	803,813	1,036,783	1,036,783	1,806,783	1,804,413	1,804,411
Inventory - CAD	2,000,000	100%	1,102,500	1,102,500	1,102,500	1,102,500	1,102,500	1,102,500	0.00	0.00	0.00	61,178	149,230	149,230
Other	25,000	100%	12,345	12,345	12,345	12,345	12,345	12,345	12,345	12,345	12,345	12,345	12,345	12,345
Summary AR - CAD	3,000,000	100%	45,009	45,009	45,009	315,009	315,009	315,009	315,009	315,009	315,009	225,000	166,500	166,500
<b>Available Collateral</b>			1,924,654	1,932,654	1,855,667	2,125,667	2,125,667	2,233,667	1,131,167	1,364,137	1,364,137	2,105,306	2,132,488	2,132,486
Loan Limit			950,000	950,000	950,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000
Total (Gross) Availability			950,000	950,000	950,000	1,500,000	1,500,000	1,500,000	1,136,167	1,369,138	1,369,138	1,500,000	1,500,000	1,500,000
Reserve			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60,000	60,000
Total (Net) Availability			950,000	950,000	950,000	1,500,000	1,500,000	1,500,000	1,136,167	1,369,138	1,369,138	1,500,000	1,440,000	1,440,000
EOM Loan Balance			986,451	999,854	1,011,770	1,025,507	1,039,418	1,060,150	1,060,150	999,717	1,000	49,999	1,019,850	25,760
<b>EOM Excess Availability</b>			(36,451)	(49,854)	(61,770)	214,593	200,682	179,950	76,018	240,383	1,225,973	1,174,974	154,139	1,148,229

## Security Roles

To generate the Monthly Position Trend Report, the following Security Role needs to be set to YES:

- Security Roles > Reports > Facility > Print monthly position trend report


## Over Advance Report


The facility-level Over Advance Report lists facilities that have a negative facility excess/deficit balance. Information for each facility returned in the report includes: the Facility Limit, Loan Balance, Available Collateral, Over Advance amount, Days Over, and Low Amount and High Amount over advance.

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

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 <b>Report template</b> name and click <b>Save</b> 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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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>

Field	Description
	<p>Click the  red [x] icon to clear the Client field.</p> <p><b>TIP</b> 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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Value	<p>Select the specific client group value to which to limit the report results from the list. Client Groups are defined in the Group Code Table.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
Include Current Day in Calculation	<p>Select this option to include the current day in the calculation of number of days ending in an over advance position.</p>

# Report Sample

\*\*TEST\*\* CadenceFinanceCorp\_Test \*\*TEST\*\*

Over Advance Report  
August 19, 2020

Client..	Facility..	Facility Limit	Loan Balance	Available Collateral	Over Advance	Days Over	Low Amount	High Amount
310FS Test Company	TestFac4.1	15,000.00	5,000.00	0.00	(5,000.00)	317	(5,000.00)	(5,000.00)
	<b>Client Total:</b>		5,000.00		(5,000.00)			
312Test Company	312New for4.1	0.00	0.00	0.00	(120,084.14)	115	(44,303.32)	(120,084.14)
	312Test Facility LOC	5,000,000.00	3,113,755.38	4,032,430.00	(120,084.14)	115	(44,303.32)	(120,084.14)
	<b>Client Total:</b>		3,113,755.38		(240,168.28)			
315 ABL Client	315 ABL Facility	1,500,000.00	2,748,317.70	921,584.99	(2,000,533.95)	289	(237,335.45)	(2,605,115.35)
	Brians Test	0.00	(533.00)	0.00	(2,000,533.95)	115	(852,829.73)	(2,000,966.95)
	<b>Client Total:</b>		2,747,784.70		(4,001,067.90)			
400test Client	400test Facility	1,000,000.00	160,649.43	124,500.00	(36,149.43)	115	(27,411.44)	(36,149.43)
	<b>Client Total:</b>		160,649.43		(36,149.43)			
401FTest Company	Purchase Facility	500,000.00	120,500.00	(613,949.15)	(734,449.15)	329	(489,726.85)	(737,408.09)
	<b>Client Total:</b>		120,500.00		(734,449.15)			
Algonac Paving Corporation	Algonac Paving Corporation123	7,500,000.00	4,023,514.39	3,978,400.00	(45,114.39)	15	(45,114.39)	(45,114.39)
	<b>Client Total:</b>		4,023,514.39		(45,114.39)			
Apple Meat & Produce	Purchase Facility	2,000,000.00	1,205.49	(42.57)	(1,248.06)	115	(500.39)	(1,248.06)
	<b>Client Total:</b>		1,205.49		(1,248.06)			
AReal Accurate Test Company	Test 305 Facility	500,000.00	500,000.00	(1,250,000.00)	(1,750,000.00)	344	(34,924.31)	(1,750,000.00)
	<b>Client Total:</b>		500,000.00		(1,750,000.00)			
Delana's Test Company (FS-no bank)	Purchase Facility	1,000,000.00	430,055.20	(14,621.88)	(444,677.08)	1427	(7,310.94)	(455,237.32)
	<b>Client Total:</b>		430,055.20		(444,677.08)			

Printed: August 19, 2020, 8:27 AM (\*OverAdvance)

Page 1 of 3

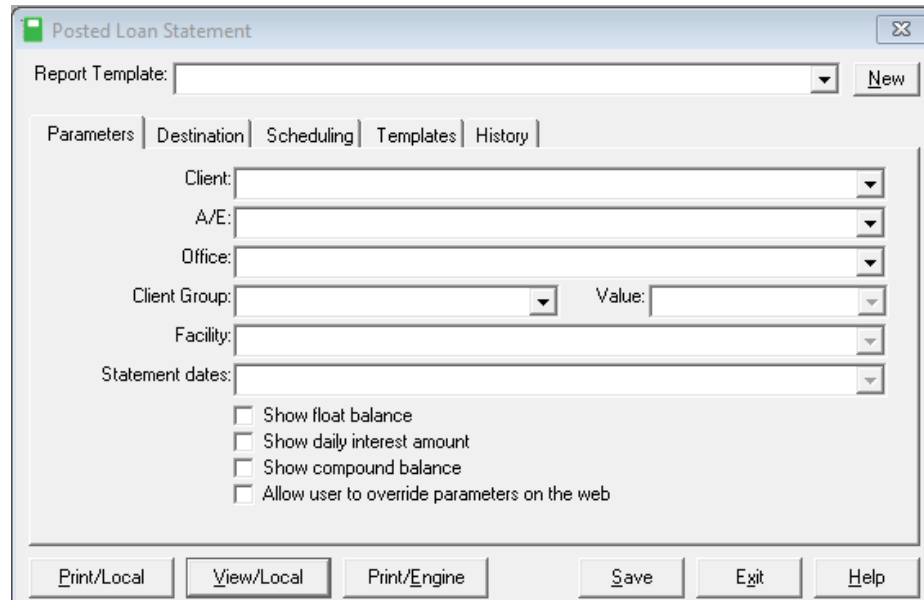
## Security Roles

To generate the Over Advance Report, the following Security Role needs to be set to YES:

- Security Roles > Reports > Facility > Print Over Advance report


## Posted Loan Statement Report

The Posted Loan Statement report allows the user to print or reprint previously posted loan statements – it does not apply charges and update the account balance. When the user selects a Client and Facility, the Statement dates for reprint displays the previously run statements available for reprint by the statement date ranges so that the user can select the statement to be reprinted.




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 <b>Report template</b> name and click <b>Save</b> 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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</p> <p>Select the  magnifying glass icon to open the Search window and begin typing</p>



Field	Description
	<p>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><b>TIP</b> 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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p>

Field	Description
Statement dates	Select a previously-posted statement to reprint.
Show float balance	Select this option to include the Float Balance column on the report.
Show daily interest amount	Select the option to include the Est. Interest column on the report.
Show compound balance	Select the option to include the Compound Balance column on the report.
Allow user to override parameters on the web	Select this option to allow the ClientWeb user the ability to select parameters when requesting the report from the Report Queue page in ClientWeb. This option applies to Posted Loan Statements templates set up as a Web destination and with the Scheduling tab set to Web request, which allows the selection of the previously run statement to reprint from the ClientWeb Report Queue at the time the report is requested.

## Report Sample

HJ Simpson Capital Eastern Industries, Inc. Eastern Industries, Inc. 100 Central Ave. Oklahoma City, OK 45678		Statement for: 02/01/16-02/29/16			
Date	Begin Balance	Disbursement	Payment	Other	End Balance
2/1/2016	\$05,195.16				\$05,195.16
2/2/2016	\$05,195.16				\$05,195.16
2/3/2016	\$05,195.16				\$05,195.16
2/4/2016	\$05,195.16				\$05,195.16
2/5/2016	\$05,195.16				\$05,195.16
2/6/2016	\$05,195.16				\$05,195.16
2/7/2016	\$05,195.16				\$05,195.16
2/8/2016	\$05,195.16				\$05,195.16
2/9/2016	\$05,195.16				\$05,195.16
2/10/2016	\$05,195.16				\$05,195.16
2/11/2016	\$05,195.16				\$05,195.16
2/12/2016	\$05,195.16				\$05,195.16
2/13/2016	\$05,195.16				\$05,195.16
2/14/2016	\$05,195.16				\$05,195.16
2/15/2016	\$05,195.16			11.00	\$05,206.16
2/16/2016	\$05,206.16				\$05,206.16
2/17/2016	\$05,206.16				\$05,206.16
2/18/2016	\$05,206.16				\$05,206.16
2/19/2016	\$05,206.16				\$05,206.16
2/20/2016	\$05,206.16				\$05,206.16
2/21/2016	\$05,206.16				\$05,206.16
2/22/2016	\$05,206.16				\$05,206.16
2/23/2016	\$05,206.16				\$05,206.16
2/24/2016	\$05,206.16				\$05,206.16
2/25/2016	\$05,206.16				\$05,206.16
2/26/2016	\$05,206.16				\$05,206.16
2/27/2016	\$05,206.16				\$05,206.16
2/28/2016	\$05,206.16				\$05,206.16
2/29/2016	\$05,206.16		5.00		\$05,200.16
29 days @ interest rate 0.7500000					\$05,200.16
70742.5:		0.00	25.00	40.00	\$05,200.16

Other Charges

Average daily balance:	7,517,969.61
Interest charge:	2,746.00
Other charges:	0.00
Total statement charges:	2,746.00
Paid for balance:	0.00
TOTAL DUE:	2,746.00

## Report Details

Column	Description
Statement Format	
Address	The Loan Statement Address will display the following: <ul style="list-style-type: none"> <li>• Lender Name (in bold print) Located in <b>System Preferences &gt; Identification/system constants &gt; Name &amp; address &gt; Lender name</b>)</li> <li>• Client Name</li> <li>• Facility Description</li> <li>• Client/Facility Address</li> </ul>

Column	Description
Date	Displays the day of the Month
Begin Balance	Displays the beginning Loan Balance on the specific day
Disbursement	Displays the amount of the Loan Disbursement on the specific day
Payment	Displays the amount of the Loan Payment on the specific day; if there are multiple Loan Payments posted on the same day, this column will display the total Loan Payments for the specific day
Other	Displays the amount of Other Loan Transactions. This is typically the Accrual Posting transactions on the Loan on the specific day
End Balance	Displays the ending Loan Balance on the specific day
Float Balance	Displays the Float Balance for the day that is calculated as:  $\text{Payment column} * \text{Float Days (as defined on the Statement Terms > Fee Type Interest record)} + \text{End Balance column}$
Compound Balance	Displays the Compound Balance for the day that is calculated as:  $\text{Payment Column} * \text{Float Days (as defined on the Statement Terms > Fee Type Interest record)} + \text{End Balance column Plus prior day Interest}$
Est. Interest	Displays the calculated daily interest that is calculated as:  $(\text{End Balance column or Float Balance (if applicable)}) * \text{Rate\%} / 360 \text{ or } 365$
Number of Days; Interest Rate	Displays number of days for the period; displays the interest rate as defined on the Statement Terms > Fee Type Interest record
Other Charges	Displays all Fee Types that are flagged as Active on Facility Statement Terms
Average Daily Balance	Displays the average of the End Balance for the period
Interest Charge	Displays the interest calculated as:  $(\text{End Balance or Float Balance total (if applicable)} * \text{Rate \%} / 360 \text{ or } 365)) * \text{Days in Period}$
Other Charges	Displays the total of the calculated Other Charges
Total State-	Displays the total of the Interest Charge and the Other Charges

Column	Description
ment Charges	
Past Due Balance	Displays any Interest that has not yet been applied to the Loan
Total Due	Displays the total of the Interest Charge, Other Charges and Past Due balance.
Column	Description
<b>Fee Type Calculation</b>	
Fee Description	Displays the Description of the Maintenance Fee type on Facility Information > Statement Terms
Post Date	Displays the date that the fee type was analyzed in the date range the statement was run
Loan Limit	Displays the value in the Facility Information > Limits > Loan Limit field
Available	Displays the Net Availability
Ending Balance	Displays the Loan Balance as of the end of the reported day
Excess Deficit	Displays the difference between the Availability and the Loan Balance
Fee Rate	Displays the rate set for that fee type on Facility Information > Statement Terms
Fee Amount	Displays the calculated value of the Fee Rate column * Excess Deficit column

## Security Roles

To generate the Posted Loan Statement Report, the following Security Role needs to be set to **YES**:

- **Security Roles > Reports > Facility > Print loan statement report (preliminary) and Print loan statement report (non-preliminary)**

## System Preferences

The following system preferences for this report are located in the Administration module, **System Preferences, Facility/Collateral Rules (Formerly Asset Based Lending, Periodic statement generation** folder.

Preference	Description
Max days in advance to allow posting	Maximum number of days prior to the statement through date to allow advance posting of statement fees

Preference	Description
	<p>For example, if the Max Days = 5 and the system date is 6/25/20 and the statement through date is 6/30/20, the system would allow the posting of the fees to occur.</p> <p>If the system date is 6/24/20 and the statement through date is 6/30/20, the system would not allow the posting of the fees to occur.</p>
Standard Maintenance Fee Days in Month	Standard number of days in month used to calculate daily maintenance fee amount
Use control date for certificate approve time (T/F)	If True, the Certificate Posting will be posted as of the current date. If False, the Certificate Posting will be posted as of the date entered.
Use ending date to determine fee month (T/F)	If True, the fiscal month the fees will apply to will be determined by the ending date of the statement. If False, the fees will apply to the date when the statement is run.
Use thru date to determine statement post date (T/F)	<p>Determines if the post date for the Loan Statement is the date indicated as the thru date when running the Loan Statement</p> <p>For example, if the Thru Date is 6/30/20, this will be the post date of the Statement transaction in the system.</p>
Use thru date to determine accrual post date (T/F)	<p>Determines if the accrual post date for the Loan Statement is determined by the thru date when running the Loan Statement.</p> <p>The system will look at the thru date on the Loan Statement and add the value in the Facility Information &gt; Statements &gt; Days to wait for posting to determine the date of the accrual posting.</p> <p>For example, if the Thru Date is 6/30/20 and the Days to wait for posting = 1, the accrual posting date will be 7/1/20.</p>
Interest Calculation Rounding Method	<p>Select the rounding method for periodic generation of loan statements in FactorSoft.</p> <ul style="list-style-type: none"> <li>• No rounding limitation</li> <li>• Limit rounding to 2 decimal places</li> <li>• Limit rounding to 3 decimal places</li> <li>• Limit rounding and truncate after 2 decimal places</li> </ul>

Preference	Description
Do not calculate interest float if loan balance is not positive (T/F)	Determines if interest on float is calculated on days where the Loan Balance is negative
Do not calculate unused line fee if loan balance is not positive (T/F)	Determines if the unused line fee (set up under Facility Information > Statement Terms > Fee Type = Unused Line) is calculated if the Loan Balance is negative
Use effective dates with the spread rate when calculating interest (T/F)	Determines if the effective dates on the spread rate is used when calculating interest
Use tiered basis method when calculating interest (T/F)	Determines if the Lender can set up multiple interest rates on the Facility Information > Statement Terms > Fee type = Interest. The multiple rates can be set up by clicking the "View" button next to the rate under the Interest Rate section.

### *Customize the Statement*

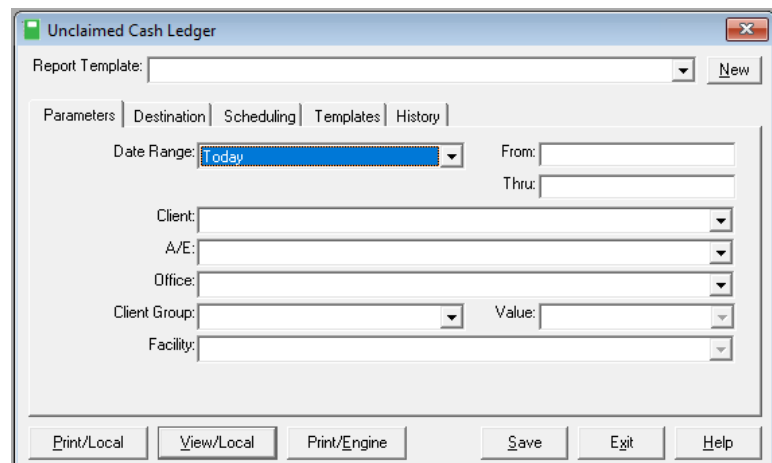
To add your logo and footer text to statements set the following in the Administration module, System Preferences, **Facility/Collateral Rules (Formerly Asset Based Lending)**, **Reports**, **Loan Statement Reports** folder.

Preference	Description
Logo Image File Name	The fully qualified path and file name which the image file is located.  Recommended Logo Size: 1.7" x .8"  Acceptable File Types: .jpg, .tiff, .png
Footer Text	drop-down to select the statement text to be used in the footer of the report.  Statement language options are defined on the Statement Text Table screen in the Tables module.

## Unclaimed Cash Ledger Report

The Unclaimed Cash Ledger provides a summary of cash transactions that have not been posted to Facility/Loan. The report will also display the transaction of posting the unclaimed cash to the loan. This report is specific to bulk collateral accounts in FactorSoft.

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





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 <b>Report template</b> name and click <b>Save</b> 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	Select the date to use for the report from the list:



Field	Description
	<ul style="list-style-type: none"> <li>• Today</li> <li>• Yesterday</li> <li>• Last Month</li> <li>• Current month-to-date</li> <li>• Year through last month-end</li> <li>• Current year-to-date</li> <li>• Specific date</li> </ul> <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 adjacent fields.</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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b> 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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>• Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
Office	Select the office to which to limit the report results. If the user has an Office restriction defined

Field	Description
	<p>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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Value	Select the specific client group value to which to limit the report results from the list. Client Groups are defined in the Group Code Table.
Facility	Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.

## Report Sample

Client: [REDACTED]		Unclaimed Cash Ledger			
Facility: REVOLVER		January 1, 2020 Thru June 30, 2020			
Date	Reference #	Transaction Type	Beginning Balance	Amount	Ending Balance
6/30/2020	123	Unclaimed Deposit	0.00	50,000.00	50,000.00
6/30/2020	123	Unclaimed Cash Posting	50,000.00	(50,000.00)	0.00

## Report Details

Column	Description
Date	Displays the post date of the Unclaimed Cash Deposit or the Unclaimed Cash Posting
Reference #	Displays the value entered by the User at the time of posting the Unclaimed Cash Deposit or the Unclaimed Cash Posting
Transaction Type	Displays the value of the transaction type; this will be either Unclaimed Deposit or Unclaimed Cash Posting
Beginning Balance	Displays the beginning amount in the Unclaimed Cash account at the time of

Column	Description
	posting
Amount	Displays the amount of either the Unclaimed Cash Deposit or the Unclaimed Cash Posting
Ending Balance	Displays the ending amount in the Unclaimed Cash account at the time of posting

## Security Roles

To generate the Unclaimed Cash Ledger, the following Security Role needs to be set to **YES**:

- **Security Roles > Reports > Facility > Print Unclaimed Cash Ledger Report**

# Unposted Accrued Fees Report

The Unposted Accrued Fees provides you with a listing of the fees and/or interest that have been accrued since previously generated loan statements.

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

Unposted Accrued Fees

Report Template: 

New

Parameters

Destination

Scheduling

Templates

History

Client:

A/E:

Office:

Client Group:

Value:

Facility:

Print/Local

View/Local

Print/Engine



Save

Exit

Help

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 <b>Report template</b> name and click <b>Save</b> 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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b></p> <p>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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p>

## Report Sample

Client: \*\*TEST\*\*

Unposted Accrued Fees  
8/11/2020

Client	Facility	Description	Posted Date	Stmt Date	Amount Posted	Balance
	REVOLVER	INTEREST	7/1/2020	6/30/2020	17,016.52	17,016.52
	REVOLVER	COLLATERAL MGMT FEE	7/1/2020	6/30/2020	2,500.00	2,500.00
		REVOLVER Total			19,516.52	19,516.52
		Total			19,516.52	19,516.52
		Grand Total			19,516.52	19,516.52

## Report Details

Column	Description
Client	Displays the Client name
Facility	Displays the Facility name
Description	Displays the Fee Type Description found on Facility Information > Statement Terms
Posted Date	Displays date the accrued fees will be posted to the Loan
Stmt Date	Displays the date the Loan Statement was posted to the transaction ledger
Amount Posted	Displays the calculated or flat fee amount for each fee type charged on the Loan Statement
Balance	Displays the balance of the calculated or flat fee amount for each fee type on the Loan Statement
Facility Total	Displays the total Amount Posted and Balance for the Facility
Client Total	Displays the total Amount Posted and Balance for the Client
Grand Total	Displays the grand total Amount Posted and Balance for the Client

## Security Roles

To generate the Unposted Accrued Fees, the following Security Role needs to be set to **YES**:

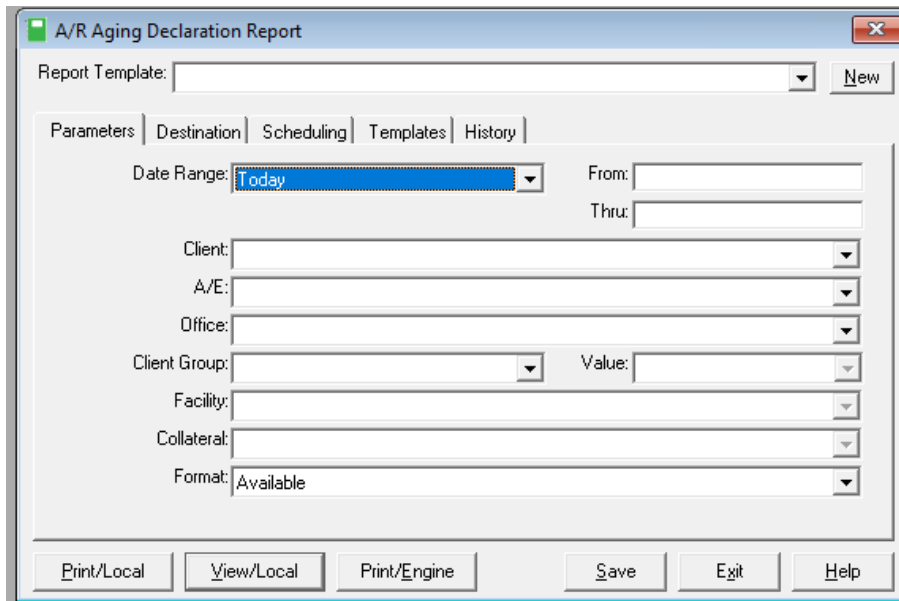
- **Security Roles > Reports > Facility > Print Unposted Accrued Fees Report**

## Collateral Reports

The Collateral report group contains reports that provide details on collaterals in bulk collateral lending environments.

## A/R Aging Declaration Report

The A/R Aging Declaration Report summarizes posting activity for the A/R Aging collateral type. This report is accessed from the Collateral menu of the Reports module.





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 <b>Report template</b> name and click <b>Save</b> 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	Select the date to use for the report from the list:



Field	Description
	<ul style="list-style-type: none"> <li>• Today</li> <li>• Yesterday</li> <li>• Last Month</li> <li>• Current month-to-date</li> <li>• Year through last month-end</li> <li>• Current year-to-date</li> <li>• Specific date</li> <li>• Set At Run Time (Web Template Only)</li> </ul> <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 <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Use last business day instead of yesterday in date range to True</b>. The <b>Yesterday</b> option in the <b>Date Range</b> field is replaced with <b>Last Business Day</b>, and reports printed on Monday will print Friday's data (assuming Friday was the last business day) instead of Sunday's. Set System Preference <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Saturday is a business day to True</b> 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 <b>True</b>.</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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b></p> <p>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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
Collateral	<p>Select an inventory collateral for the selected facility to which to limit the report, or leave blank to report on all collaterals for the selected facility.</p>
Format	<p>Select the report format to generate:</p>

Field	Description
	<ul style="list-style-type: none"> <li>Available: generate the AR Aging Declaration Report highlighting the borrowing base calculation to "Available at Posting".</li> <li>Aging: generate the AR Aging Report listing data entry by aging bucket.</li> </ul>

## Report Sample

### Available Format

\*\*TEST\*\* CadenceFinanceCorp\_Test \*\*TEST\*\*  
Ar Aging Declaration Report

January 1, 2000 Thru December 31, 2020  
Advance Systems Design  
Tri State Design Service - Denver-test change  
AR Aging

Category	Gross Collateral	Aged Ineligible	Other Ineligible	Eligible Collateral	Net Collateral	Available at Posting
Declaration Date: 12/2/2010						
Account Debtor A	700.00	450.00	0.00	250.00	192.50	
	700.00	450.00	0.00	250.00	192.50	0.00
Declaration Date: 2/1/2011						
Account Debtor A	250,000.00	0.00	0.00	250,000.00	212,500.00	
	250,000.00	0.00	0.00	250,000.00	212,500.00	212,500.00
Declaration Date: 5/25/2011						
Account Debtor A	853,000.00	23,000.00	0.00	830,000.00	664,750.00	
	853,000.00	23,000.00	0.00	830,000.00	664,750.00	505,000.00
Declaration Date: 6/3/2011						
Account Debtor A	853,000.00	23,000.00	16,000.00	830,000.00	664,750.00	
	853,000.00	23,000.00	16,000.00	830,000.00	664,750.00	505,000.00
Declaration Date: 6/3/2011						
Account Debtor A	853,000.00	23,000.00	16,000.00	830,000.00	664,750.00	
	853,000.00	23,000.00	16,000.00	830,000.00	664,750.00	505,000.00
Declaration Date: 6/3/2011						
Account Debtor A	853,000.00	23,000.00	16,000.00	830,000.00	664,750.00	
	853,000.00	23,000.00	16,000.00	830,000.00	664,750.00	505,000.00
Declaration Date: 6/3/2011						
Account Debtor A	853,000.00	23,000.00	16,000.00	830,000.00	664,750.00	
	853,000.00	23,000.00	16,000.00	830,000.00	664,750.00	505,000.00

Printed: August 19, 2020, 9:18 AM ("AblArAgeDeclaration")

Page 4 of 18

### Aging Format

Category	Gross Collateral	Unbilled	1-30	31-60	61-90	91-120	121-150	151+	Aged Ineligible	Net Collateral
Declaration Date: 12/2/2010										
Account Debtor A	700.00	25.00	50.00	75.00	100.00	125.00	150.00	175.00	450.00	192.50
	700.00	25.00	50.00	75.00	100.00	125.00	150.00	175.00	450.00	192.50
Declaration Date: 2/1/2011										
Account Debtor A	250,000.00	250,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212,500.00
	250,000.00	250,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212,500.00
Declaration Date: 5/25/2011										
Account Debtor A	853,000.00	325,000.00	195,000.00	185,000.00	125,000.00	12,500.00	10,000.00	500.00	23,000.00	664,750.00
	853,000.00	325,000.00	195,000.00	185,000.00	125,000.00	12,500.00	10,000.00	500.00	23,000.00	664,750.00
Declaration Date: 6/3/2011										
Account Debtor A	853,000.00	325,000.00	195,000.00	185,000.00	125,000.00	12,500.00	10,000.00	500.00	23,000.00	664,750.00
	853,000.00	325,000.00	195,000.00	185,000.00	125,000.00	12,500.00	10,000.00	500.00	23,000.00	664,750.00
Declaration Date: 6/3/2011										
Account Debtor A	853,000.00	325,000.00	195,000.00	185,000.00	125,000.00	12,500.00	10,000.00	500.00	23,000.00	664,750.00
	853,000.00	325,000.00	195,000.00	185,000.00	125,000.00	12,500.00	10,000.00	500.00	23,000.00	664,750.00
Declaration Date: 6/3/2011										
Account Debtor A	853,000.00	325,000.00	195,000.00	185,000.00	125,000.00	12,500.00	10,000.00	500.00	23,000.00	664,750.00
	853,000.00	325,000.00	195,000.00	185,000.00	125,000.00	12,500.00	10,000.00	500.00	23,000.00	664,750.00

## Report Details

Column	Description
<b>Available Format</b>	
Category	Description for the "Asset Class" set-up by the user to identify the source for the summary aging information ( usually Debtor Name).
Declaration Date	Posting date, defaults to the current date.
Gross Collateral	Displays the current collateral value used to support the loan balance.
Aged Ineligible	Sum of the data entered in aging bucket(s) that are flagged as ineligible in the Category set-up.
Other Ineligible	Sum of (other) ineligible amounts posted in the Ineligibles declaration.
Eligible Collateral	Displays the current Eligible Collateral amounts used to support the loan balance. (Current Collateral value - Ineligible values)

Column	Description
Net Collateral	Displays the calculated Net Collateral amount used to support the loan balance. (Eligible Collateral value * Advance Rate)
Available at Posting	Displays the calculated Available Collateral amount used to support the loan balance. (Lower of Available Limit and Net Collateral Amount)
<b>Aging Format</b>	
Gross Collateral	Displays the current collateral value used to support the loan balance.
Unbilled	Field label for generic aging bucket that user can use for miscellaneous amounts or for sales not yet booked.
Aging Columns	Each aging category is displayed as a separate column, and the outstanding balance in each of the categories is displayed.
Aged Ineligible	Sum of the data entered in aging bucket(s) that are flagged as ineligible in the Category set-up.
Net Collateral	Displays the calculated Net Collateral amount used to support the loan balance. (Eligible Collateral value * Advance Rate)

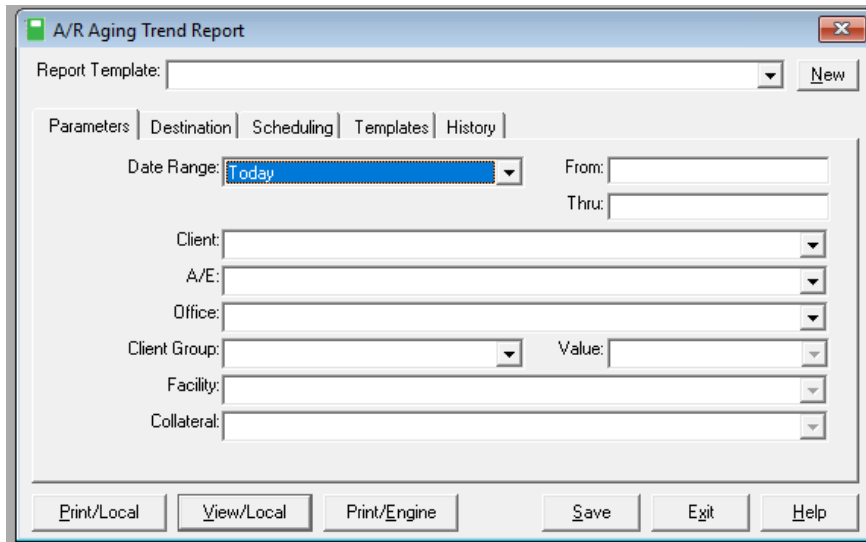
## Security Roles

To generate the A/R Aging Declaration Report, the following Security Role needs to be set to **YES**:

- **Security Roles > Reports > Collateral > Print AR Aging Declaration Report**

## A/R Aging Trend Report



The A/R Aging Trend Report screen is used to define the selection criteria for the A/R Aging Trend report. The A/R Aging Report lists all declarations posted for A/R Aging collateral types within the date range provided and highlights the borrowing base calculation to “Available at Posting”. The report provides details for each financial category for the date range requested. This report is accessed from the Collateral menu of the Reports module.



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 <b>Report template</b> name and click <b>Save</b> 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	Select the date to use for the report from the list:

Field	Description
	<ul style="list-style-type: none"> <li>• Today</li> <li>• Yesterday</li> <li>• Last Month</li> <li>• Current month-to-date</li> <li>• Year through last month-end</li> <li>• Current year-to-date</li> <li>• Specific date</li> <li>• Set At Run Time (Web Template Only)</li> </ul> <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 <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Use last business day instead of yesterday in date range to True</b>. The <b>Yesterday</b> option in the <b>Date Range</b> field is replaced with <b>Last Business Day</b>, and reports printed on Monday will print Friday's data (assuming Friday was the last business day) instead of Sunday's. Set System Preference <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Saturday is a business day to True</b> 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 <b>True</b>.</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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b></p> <p>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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
Collateral	<p>Select an Inventory collateral for the selected facility to which to limit the report, or leave blank to report on all collaterals for the selected facility.</p>



# Report Sample

\*\*TEST\*\* CadenceFinanceCorp\_Test \*\*TEST\*\*  
AR Aging Trends Report

January 1, 2000 Thru August 31, 2020  
CollGrid Samples Corporation  
CollGrid Samples

Date	Gross Collateral	Aged Ineligible	Other Ineligible	Eligible Collateral	Net Collateral	Available at Posting
AR Aging Grid Samples						
6/3/2011	2,402,500.00	222,500.00	0.00	1,822,420.00	1,443,911.00	2,391,252.00
2/5/2013	2,402,500.00	222,500.00	0.00	1,822,420.00	1,443,911.00	2,391,252.00
2/7/2013	2,402,500.00	222,500.00	0.00	1,822,420.00	1,443,911.00	2,391,252.00
10/19/2015	412,160.00	61,660.00	0.00	300,860.00	246,438.00	392,876.00
2/1/2016	412,160.00	61,660.00	100.00	300,775.00	246,370.00	392,876.00
5/31/2016	412,160.00	61,660.00	100.00	300,775.00	246,370.00	392,876.00
5/31/2016	412,160.00	61,660.00	100.00	300,775.00	246,370.00	392,876.00
4/24/2019	214,000.00	2,000.00	0.00	158,060.00	126,648.00	251,296.00

## Report Details

Column	Description
Date	Posting date
Gross Collateral	Displays the current collateral value used to support the loan balance.
Aged Ineligible	Sum of the data entered in aging bucket(s) that are flagged as ineligible in the Category set-up.
Other Ineligible	Sum of (other) ineligible amounts posted in the Ineligibles declaration.
Eligible Collateral	Displays the current Eligible Collateral amounts used to support the loan balance. (Current Collateral value - Ineligible values)
Net Collateral	Displays the calculated Net Collateral amount used to support the loan balance. (Eligible Collateral value * Advance Rate)
Available at Posting	Displays the calculated Available Collateral amount used to support the loan balance. (Lower of Available Limit and Net Collateral Amount)

## Security Roles

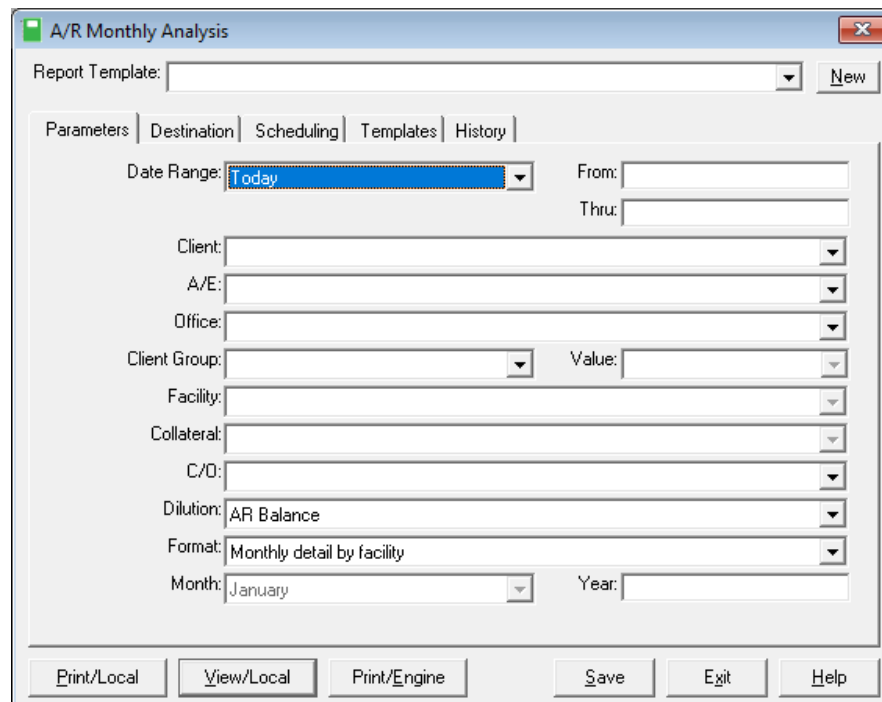
To generate the A/R Aging Trend Report, the following Security Role needs to be set to **YES**:

- **Security Roles > Reports > Collateral > Print AR Trend Report**

## A/R Monthly Analysis Report

The A/R Monthly Analysis Report summarizes Accounts Receivable posting activity summed by month for selected client's Bulk AR collateral. This report is accessed from the Collateral menu of the Reports module.



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



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 <b>Report template</b> name and click <b>Save</b> 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	Select the date to use for the report from the list:

Field	Description
	<ul style="list-style-type: none"> <li>• Today</li> <li>• Yesterday</li> <li>• Last Month</li> <li>• Current month-to-date</li> <li>• Year through last month-end</li> <li>• Current year-to-date</li> <li>• Specific date</li> <li>• Set At Run Time (Web Template Only)</li> </ul> <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 <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Use last business day instead of yesterday in date range to True</b>. The <b>Yesterday</b> option in the <b>Date Range</b> field is replaced with <b>Last Business Day</b>, and reports printed on Monday will print Friday's data (assuming Friday was the last business day) instead of Sunday's. Set System Preference <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Saturday is a business day to True</b> 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 <b>True</b>.</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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b></p> <p>Choosing Contains will allow users to search by Client Code.</p> <p>Note that inactive clients are filtered out of this report.</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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
Collateral	<p>Select an Inventory collateral for the selected facility to which to limit the report, or leave blank to report on all collaterals for the selected facility.</p>

Field	Description
C/O	Select a Credit Officer to which to limit the report, or leave blank to include all C/O's.
Dilution	<p>Select the desired dilution calculation to use for the Dilution column of the report. The label of the dilution column in the generated report will reflect the option selected.</p> <ul style="list-style-type: none"> <li>AR Balance: Dilution = Sum of Credits and Discounts / End of Month Accounts Receivable balance.</li> <li>Total Sales: Dilution = Credits + Adjustments / Total Sales</li> <li>Total Collections: Dilution = Credits + Adjustments / Total Collections</li> </ul>
Format	<p>Select the report format to generate:</p> <ul style="list-style-type: none"> <li>Monthly detail by facility: produces a report listing each Facility and its transactions by the specified Date Range.</li> <li>Current month portfolio summary: produces a report listing each Facility activity for the specified Month and Year.</li> </ul>
Month	If the Current month portfolio summary format is selected, select the month for which to produce the report.
Year	If the Current month portfolio summary format is selected, enter the year for which to produce the report. If no year is specified, the current year is assumed by default.

## Report Sample

### Monthly Detail by Facility

Facility: REVOLVER Collateral: A/R		January 1, 2019 Thru December 31, 2019										
Date	Begin Balance	Sales	Credits	Discounts	Adjustments	Collections	Over Pays	End Balance	Ineligible	Cash Turn	Sales Turn	Dilution
Dec-19	4,921,509.31	3,627,919.02			(2,282,750.00)	2,199,364.68		4,067,313.65	314,517.00	57.33	34.75	.00%
Nov-19	5,491,653.32	3,474,005.59			(1,408,232.44)	2,635,917.16		4,921,509.31	432,385.00	56.01	42.50	.00%
Oct-19	3,960,358.59	7,547,825.84			(2,798,042.68)	3,218,488.23		5,491,653.32	306,492.00	52.89	22.55	.00%
Sep-19	3,401,010.66	4,393,145.84			(1,444,675.22)	2,389,122.49		3,960,358.59	179,583.00	49.73	27.04	.00%
Aug-19	3,519,199.65	3,206,088.83			(969,004.08)	2,355,273.74		3,401,010.66	91,538.00	44.76	32.88	.00%
Jul-19	3,914,437.13	4,366,837.31			(2,116,634.92)	2,645,439.87		3,519,199.65	110,889.00	41.24	24.98	.00%
Jun-19	3,493,473.84	3,564,473.09			(1,399,597.58)	1,743,912.22		3,914,437.13	142,333.00	67.34	32.94	.00%
May-19	2,614,902.03	4,010,227.15			(1,296,891.48)	1,834,763.86		3,493,473.84	157,810.00	59.02	27.00	.00%
Apr-19	3,750,134.87	3,429,237.07			(1,794,527.59)	2,769,942.32		2,614,902.03	150,053.00	28.32	22.88	.00%
Mar-19	3,715,484.44	9,186,994.64			(4,782,550.30)	4,335,143.48		3,750,134.87	182,000.00	26.82	12.65	.00%
Feb-19	3,137,544.47	3,977,549.53			(1,847,258.01)	1,952,351.55		3,715,484.44	193,251.00	67.02	26.15	.00%
Jan-19	4,440,315.54	3,106,073.54			(1,409,702.12)	2,969,142.49		3,137,544.47	231,494.00	32.43	31.31	.00%
<b>Totals:</b>		<b>53,896,377.86</b>			<b>(23,548,866.42)</b>	<b>36,678,862.09</b>						
<b>Averages:</b>	<b>3,863,336.32</b>	<b>4,490,864.75</b>			<b>(1,962,488.87)</b>	<b>2,566,571.84</b>		<b>3,832,251.83</b>	<b>207,678.75</b>	<b>48.57</b>	<b>28.14</b>	<b>.00%</b>

### Current Month Portfolio Summary

\*\*TEST\*\* CadenceFinanceCorp\_Test \*\*TEST\*\*

A/E: ... Office: ...  
C/O: ... Group: ...

Accounts Receivable Monthly Analysis  
Month of October

Client Name / Facility	Begin Balance	Sales	Credits	Discounts	Adjustments	Collections	Over Pays	End Balance	Ineligible	Cash Turn	Sales Turn	Ratio
Aval Corporation												
Aval Facility "A"	122,254,774	26,926,000	26,873,381	5,850	(6,750)	135,000	9,800	128,162,793	295,513	27531.27	138.06	1629.00%
<b>Totals</b>	<b>122,254,774</b>	<b>26,926,000</b>	<b>26,873,381</b>	<b>5,850</b>	<b>(6,750)</b>	<b>135,000</b>	<b>9,800</b>	<b>128,162,793</b>	<b>295,513</b>			
<b>Averages</b>	<b>122,254,774</b>	<b>26,926,000</b>	<b>26,873,381</b>	<b>5,850</b>	<b>(6,750)</b>	<b>135,000</b>	<b>9,800</b>	<b>128,162,793</b>	<b>295,513</b>	<b>27531</b>	<b>138</b>	<b>1629%</b>

Printed: December 2, 2020, 3:52 PM ("ArMonthlyAnalysis2")

Printed By: BB SADMIN

Page 1 of 1

## Report Details

Column	Description
Begin Balance	Displays Gross AR amount at the beginning of the period being evaluated.
Sales	Displays sum of the sales reported in Bulk AR Certificate Postings in the period being evaluated.
Credits	Displays sum of the credits reported in Bulk AR Certificate Postings in the period being evaluated.
Discounts	Displays sum of the discounts input in Bulk AR Certificate Postings in the period being evaluated.
Adjustments	Displays sum of the adjustments input in Bulk AR Certificate Postings in the period being evaluated.
Collections	Displays Collections: sum of the collections input in Bulk AR Certificate Postings in the period being evaluated.

Column	Description
Over Pays	Displays sum of the Over Pays input in Bulk AR Certificate Postings in the period being evaluated.
End Balance	Displays Gross AR amount at the end of the period being evaluated
Ineligible	Displays Total Ineligible at the end of the period being evaluated.
Cash Turn	Total End of Period Accounts Receivable Balance divided by the Period Total Collections multiplied by the Actual number of Days in the Period.
Sales Turn	Total End of Period Accounts Receivable Balance divided by the Period Total Sales multiplied by the Actual number of Days in the Period.
Dilution	<ul style="list-style-type: none"> <li>AR Balance: Dilution = Sum of Credits and Discounts / End of Month Accounts Receivable balance.</li> <li>Total Sales: Dilution = Credits + Adjustments / Total Sales</li> <li>Total Collections: Dilution = Credits + Adjustments / Total Collections</li> </ul>

## Security Roles

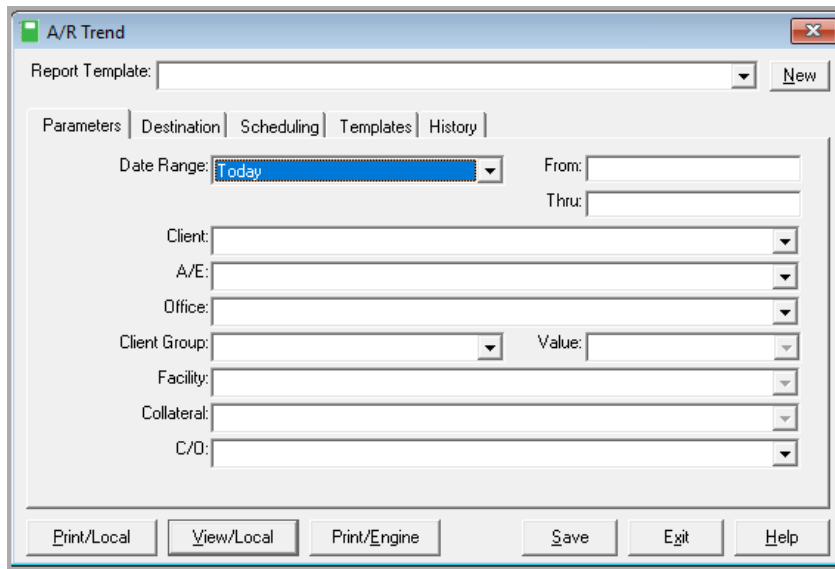
To generate the A/R Monthly Analysis Report, the following Security Role needs to be set to **YES**:

- **Security Roles > Reports > Collateral > Print A/R Monthly Analysis Report**

## A/R Trend Report

The A/R Trend report provides a summary of accounts receivable activity. The Report lists all certificate postings for the Bulk A/R collateral types within the date range provided and also highlights the borrowing base calculation to “Availability”. This report is accessed from the Collateral menu of the FactorSoft Report module.

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





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 <b>Report template</b> name and click <b>Save</b> 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	Select the date to use for the report from the list:



Field	Description
	<ul style="list-style-type: none"> <li>• Today</li> <li>• Yesterday</li> <li>• Last Month</li> <li>• Current month-to-date</li> <li>• Year through last month-end</li> <li>• Current year-to-date</li> <li>• Specific date</li> <li>• Set At Run Time (Web Template Only)</li> </ul> <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 <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Use last business day instead of yesterday in date range to True</b>. The <b>Yesterday</b> option in the <b>Date Range</b> field is replaced with <b>Last Business Day</b>, and reports printed on Monday will print Friday's data (assuming Friday was the last business day) instead of Sunday's. Set System Preference <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Saturday is a business day to True</b> 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 <b>True</b>.</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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b></p> <p>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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
Collateral	<p>Select an Inventory collateral for the selected facility to which to limit the report, or leave blank to report on all collaterals for the selected facility.</p>
C/O	<p>Select a Credit Officer to which to limit the report, or leave blank to include all C/O's.</p>

# Report Sample

Client: Blue Corporation (AI)  
Facility: Blue Corporation  
Collateral: Bulk AR - USD

March 1, 2020 Thru December 31, 2020  
Accounts Receivable Trends Report

Date	Gross Collateral	Ineligible	Eligible Collateral	Adv. Rate	Net Collateral	Limit	Availability
8/17/2020	3,730,078.58	1,170,222.54	2,545,356.04	70.00	1,781,049.23	1,000,000.00	1,000,000.00
8/17/2020	3,729,328.58	1,170,222.54	2,544,606.04	70.00	1,781,224.23	1,000,000.00	1,000,000.00
8/9/2020	3,739,078.58	1,170,222.54	2,554,356.04	70.00	2,497,112.21	1,000,000.00	1,000,000.00
8/9/2020	3,729,078.58	1,170,222.54	2,544,356.04	70.00	1,781,049.23	1,000,000.00	1,000,000.00
8/3/2020	3,748,080.00	166,276.85	3,567,303.15	70.00	2,497,112.21	1,000,000.00	1,000,000.00
7/26/2020	3,654,580.00	166,276.85	3,473,803.15	70.00	2,431,662.21	1,000,000.00	1,000,000.00
7/26/2020	3,754,580.00	166,276.85	3,573,803.15	70.00	2,501,662.21	1,000,000.00	1,000,000.00
7/26/2020	3,758,080.00	166,276.85	3,577,303.15	70.00	2,504,112.21	1,000,000.00	1,000,000.00
5/19/2020	2,725,580.00	166,276.85	2,555,303.15	70.00	1,788,712.21	1,000,000.00	1,000,000.00
5/19/2020	2,725,580.00	166,276.85	2,554,303.15	70.00	1,788,012.21	1,000,000.00	1,000,000.00
5/19/2020	2,725,580.00	166,276.85	2,553,803.15	70.00	1,787,662.21	1,000,000.00	1,000,000.00
5/19/2020	2,719,580.00	166,276.85	2,547,803.15	70.00	1,783,462.21	1,000,000.00	1,000,000.00
5/19/2020	2,719,580.00	166,276.85	2,538,803.15	70.00	1,777,162.21	1,000,000.00	1,000,000.00
5/19/2020	2,699,580.00	166,276.85	2,488,803.15	70.00	1,742,162.21	1,000,000.00	1,000,000.00
5/19/2020	3,699,580.00	166,276.85	3,488,803.15	70.00	1,742,162.21	1,000,000.00	1,000,000.00
4/28/2020	2,725,580.00	166,276.85	2,554,303.15	70.00	1,788,012.21	1,000,000.00	1,000,000.00
4/23/2020	2,725,680.00	166,276.85	2,554,403.15	70.00	1,788,082.21	1,000,000.00	1,000,000.00
4/20/2020	2,725,680.00	166,276.85	2,555,403.15	70.00	1,788,782.21	1,000,000.00	1,000,000.00
4/20/2020	2,731,680.00	166,276.85	2,560,403.15	70.00	1,792,282.21	1,000,000.00	1,000,000.00
3/31/2020	2,730,680.00	166,276.85	2,559,403.15	70.00	1,791,582.21	1,000,000.00	1,000,000.00
3/25/2020	2,785,680.00	166,276.85	2,614,403.15	70.00	1,795,082.21	1,000,000.00	1,000,000.00
3/25/2020	2,780,680.00	166,276.85	2,609,403.15	70.00	1,826,582.21	1,000,000.00	1,000,000.00
3/24/2020	2,735,680.00	166,276.85	2,564,403.15	70.00	1,795,082.21	1,000,000.00	1,000,000.00
3/16/2020	2,725,680.00	166,276.85	2,554,403.15	70.00	1,788,081.51	1,000,000.00	1,000,000.00
3/3/2020	2,575,679.00	166,276.85	2,404,402.15	70.00	1,682,381.51	1,000,000.00	1,000,000.00
3/3/2020	2,725,679.00	166,276.85	2,554,402.15	70.00	1,788,081.51	1,000,000.00	1,000,000.00
3/3/2020	2,574,679.00	166,276.85	2,403,402.15	70.00	1,682,381.51	1,000,000.00	1,000,000.00
3/2/2020	2,724,679.00	166,276.85	2,553,402.15	70.00	178,738,150.50	1,000,000.00	1,000,000.00
3/2/2020	2,574,679.00	166,276.85	2,403,402.15	70.00	1,682,381.51	1,000,000.00	1,000,000.00
3/2/2020	2,579,679.00	166,276.85	2,408,402.15	70.00	1,682,381.51	1,000,000.00	1,000,000.00
3/2/2020	2,729,679.00	166,276.85	2,558,402.15	70.00	1,790,881.51	1,000,000.00	1,000,000.00

(\*ARTrend)  
Printed: August 19, 2020, 11:42 AM

\*\*TEST\*\* CadenceFinanceCorp\_Test \*\*TEST\*\*  
Page 1 of 1

## Report Details

Column	Description
Date	Posting date.
Gross Collateral	Displays the current collateral value used to support the loan balance.
Ineligible	Displays the current total Ineligible amounts.
Eligible Collateral	Displays the current Eligible Collateral amounts used to support the loan balance. (Current Collateral value - Ineligible values)
Adv. Rate	Displays the Advance Rate set for the Collateral.
Net Collateral	Displays the calculated Net Collateral amount used to support the loan balance. (Eligible Collateral value * Advance Rate)

Column	Description
Limit	Displays the loan limit for the Collateral.
Availability	Displays the sum of the calculated Available Collateral amounts used to support the loan balance. (Lower of Loan Limit and Net Collateral amount)

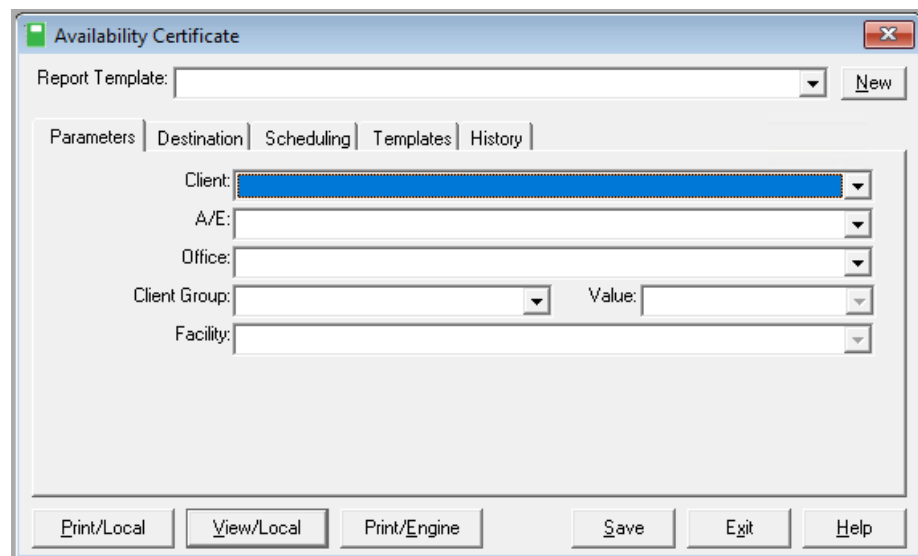
## Security Roles

To generate the A/R Trend Report, the following Security Role needs to be set to **YES**:

- **Security Roles > Reports > Collateral > Print A/R Trend Report**


## Availability Certificate Report


The Availability Certificate report is used to show the current loan position which and provide a method to make an advance request. The report includes a user defined (see system preference) header and footer instruction section and a form with availability certificate and advance request. This report is accessed from the Collateral menu of the Reports module.



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 <b>Report template</b> name and click <b>Save</b> 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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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</p>

Field	Description
	<p>matches.</p> <p>Click the  red [x] icon to clear the Client field.</p> <p><b>TIP</b> 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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>

## Report Sample

## Avest Corporation / Avest Facility "A"

### Borrowing Base Certificate

8/19/2020

[illegible]

Facility	Collateral	Limits	Adv. Rate	Gross Collateral	Total Ineligible	Eligible Collateral	Net Collateral	Available	Balance	Excess
<b>Avest Facility "A"</b>		<b>1,500,000</b>		<b>4,084,350</b>				<b>1,435,000</b>	<b>36,879</b>	<b>1,137,110</b>
	Bulk AR - USD	80.00		2,321,355	26,226	2,268,014	1,814,411	1,804,411		
	Inventory - CAD	***		825,000	153,505	663,245	149,230	149,230		
	Other	100.00		12,345	0	12,345	12,345	12,345		
	Summary AR - CAD	***		926,250	1,251	924,999	166,500	166,500		

Commitment amount:	1,500,000.00
Borrowing base availability:	1,435,000.00
Current loan balance:	38,879.31
Available to draw:	1,137,110.05

Advance request:

[illegible]

Signature of Approved Individual

Title

Date \_\_\_\_\_

## Report Details

Column	Description
Facility	Displays Facility Name
Collateral	Displays the Collateral Name
Limits	Displays the loan limit for the Collateral
Gross Collateral	Displays the current collateral value used to support the loan balance
Total Ineligible	Displays the Total Ineligibles for each Collateral as shown on the Collateral Information screen under Collateral Summary.
Eligible Collateral	Displays the current Eligible Collateral amounts used to support the loan balance. (Current Collateral value - Ineligible values)

Column	Description
Net Collateral	Displays the calculated Net Collateral amount used to support the loan balance. (Eligible Collateral value * Advance Rate)
Available	Displays the calculated Available Collateral amount used to support the loan balance. (Lower of Available Limit and Net Collateral Amount)
Balance	Displays the Facility Balance as shown on the Facility Summary screen under Facility Summary.
Excess	Displays the excess (cash that can be distributed)

## Security Roles

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

- **Security Roles > Reports > Collateral > Print Availability Certificate Report**

## System Preferences

The following system preferences for this report are located in the Administration module, **System Preferences, Reports, Availability Certificate** folder.

Preference	Description
Availability Certificate heading text	Select specific text that will appear in the Heading section of the Availability Certificate Report  This text is set at <b>Tables &gt; Statements &amp; Letters &gt; Statement Text Table</b>
Availability Certificate footer text	Select specific text that will appear in the Footer section of the Availability Certificate Report  This text is set at <b>Tables &gt; Statements &amp; Letters &gt; Statement Text Table</b>
SQL Reports module name	Used to assign the SQL reports module a name



## Bulk Inventory Trend Report



The Bulk Inventory Trend report provides a of inventory receivable activity. The Report lists all certificate postings for the Bulk Inventory collateral types within the date range provided and also high-lights the borrowing base calculation to “Availability”. This report is accessed from the Collateral menu of the FactorSoft Report module.

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

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 <b>Report template</b> name and click <b>Save</b> 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	Select the date to use for the report from the list:

Field	Description
	<ul style="list-style-type: none"> <li>• Today</li> <li>• Yesterday</li> <li>• Last Month</li> <li>• Current month-to-date</li> <li>• Year through last month-end</li> <li>• Current year-to-date</li> <li>• Specific date</li> <li>• Set At Run Time (Web Template Only)</li> </ul> <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 <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Use last business day instead of yesterday in date range to True</b>. The <b>Yesterday</b> option in the <b>Date Range</b> field is replaced with <b>Last Business Day</b>, and reports printed on Monday will print Friday's data (assuming Friday was the last business day) instead of Sunday's. Set System Preference <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Saturday is a business day to True</b> 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 <b>True</b>.</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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b></p> <p>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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
Collateral	<p>Select an Inventory collateral for the selected facility to which to limit the report, or leave blank to report on all collaterals for the selected facility.</p>

# Report Sample

Client: AReal Accurate Test Company  
Facility: Test 305 Facility  
Collateral: BlnV

Bulk Inventory Trend Report  
January 1, 2000 Thru December 31, 2020

Date	Gross Collateral	Ineligible	Eligible Collateral	Adv. Rate	Net Collateral	Limit	Availability
7/31/2014	150,000.00	0.00	150,000.00	45.00	67,500.00	50,000.00	50,000.00
7/31/2014	163,500.00	0.00	163,500.00	45.00	73,575.00	50,000.00	50,000.00
7/31/2014	163,500.00	15,000.00	148,500.00	45.00	66,825.00	50,000.00	50,000.00
3/20/2015	113,500.00	76,050.00	37,450.00	45.00	16,852.50	50,000.00	16,852.50
3/25/2015	163,500.00	15,000.00	148,500.00	45.00	66,825.00	50,000.00	50,000.00
3/25/2015	163,500.00	76,050.00	87,450.00	45.00	39,352.50	50,000.00	39,352.50
3/1/2016	113,494.00	76,050.00	37,444.00	45.00	16,849.80	50,000.00	16,849.80
4/24/2019	113,494.00	85,906.00	27,588.00	60.00	16,849.80	50,000.00	16,849.80
4/24/2019	293,494.00	85,906.00	207,588.00	60.00	16,849.80	50,000.00	16,849.80
4/23/2020	(2,642,146.00)	10,000.00	(2,652,146.00)	60.00	16,849.80	50,000.00	16,849.80
4/23/2020	0.00	10,000.00	(10,000.00)	60.00	16,849.80	50,000.00	16,849.80
4/23/2020	0.00	0.00	0.00	60.00	16,849.80	50,000.00	16,849.80

## Report Details

Column	Description
Client	Displays Client Name
Facility	Displays Facility Name
Collateral	Displays the Collateral Name
Date	Displays the date of the posting
Gross Collateral	Displays the current collateral value used to support the loan balance
Ineligible	Displays the Ineligibles as shown on the Collateral Information screen under Collateral Summary
Eligible Collateral	Displays the current Eligible Collateral amounts used to support the loan balance. (Current Collateral value - Ineligible values)
Adv. Rate	Displays the advance rate used for the collateral
Net Collateral	Displays the calculated Net Collateral amount used to support the loan balance. (Eligible Collateral value * Advance Rate)
Limits	Displays the loan limit for the Collateral
Availability	Displays the calculated Available Collateral amount used to support the loan balance. (Lower of Available Limit and Net Collateral Amount)

## Security Roles

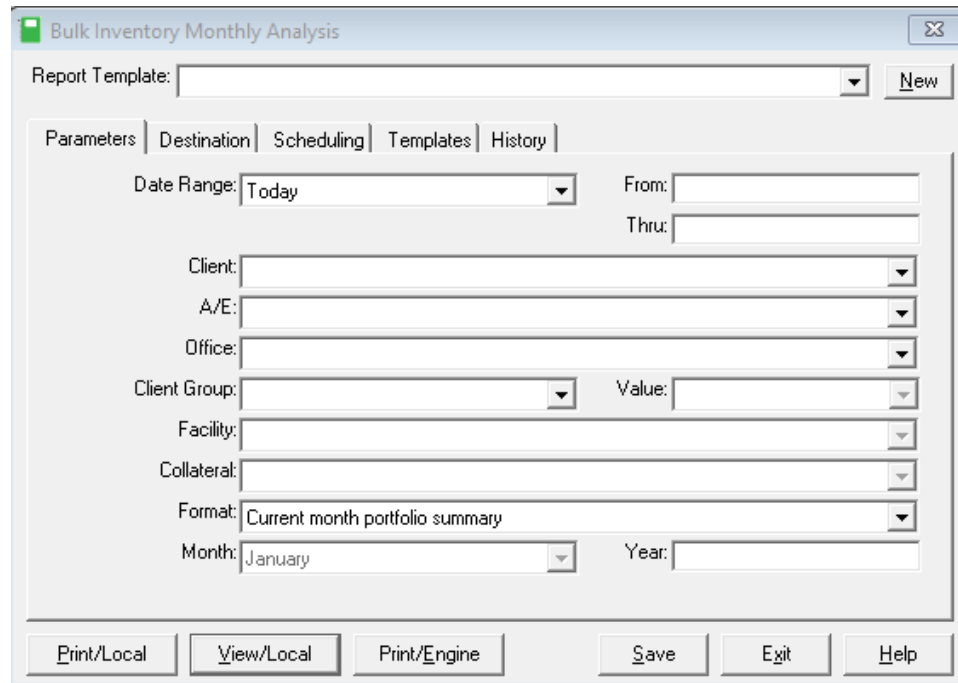
To generate the Bulk Inventory Trend Report, the following Security Role needs to be set to **YES**:

- **Security Roles > Reports > Collateral > Print Bulk Inventory Trend Report**

# Bulk Inventory Monthly Analysis Report

The Bulk Inventory Monthly Analysis Report summarizes Inventory Posting activity summed by month for selected Client's Bulk Inventory collateral. This report is accessed from the Collaterals menu of the Reports module.



The default report definition for this report is **InvMonthlyAnalysis** and **InvMonthlyAnalysis2**.



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 <b>Report template</b> name and click <b>Save</b> 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	Select the date to use for the report from the list:

Field	Description
	<ul style="list-style-type: none"> <li>• Today</li> <li>• Yesterday</li> <li>• Last Month</li> <li>• Current month-to-date</li> <li>• Year through last month-end</li> <li>• Current year-to-date</li> <li>• Specific date</li> <li>• Set At Run Time (Web Template Only)</li> </ul> <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 <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Use last business day instead of yesterday in date range to True</b>. The <b>Yesterday</b> option in the <b>Date Range</b> field is replaced with <b>Last Business Day</b>, and reports printed on Monday will print Friday's data (assuming Friday was the last business day) instead of Sunday's. Set System Preference <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Saturday is a business day to True</b> 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 <b>True</b>.</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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b></p> <p>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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
Collateral	<p>Select an Inventory collateral for the selected facility to which to limit the report, or leave blank to report on all collaterals for the selected facility.</p>
Format	<p>Select the report format to generate:</p>



Field	Description
	<ul style="list-style-type: none"> <li>Monthly detail by facility: produces a report listing each Facility and its transactions by the specified <b>Date Range</b>.</li> <li>Current month portfolio summary: produces a report listing each Facility activity by the specified Month and <b>Year</b>.</li> </ul>
Month	If the Current month portfolio summary format is selected, select the month for which to produce the report.
Year	If the Current month portfolio summary format is selected, enter the year for which to produce the report. If no year is specified, the current year is assumed by default.

## Report Sample

### Monthly Detail by Facility

Client: Blue Corporation (All)										Bulk Inventory Monthly Analysis		
Facility: Blue Corporation										January 1, 2020 Thru August 19, 2020		
Collateral: Bulk Inventory												
Date	Begin Balance	Additions	Removed	Discounts	Adjustments	Reductions	Returns	End Balance	Ineligible	Purchase Turn	Usage Turn	Dilution
May-2020	2,984,128.82	5,000.00						2,989,128.82	10,000.00		18,532.60	
Apr-2020	3,184,128.82		200,000.00					2,984,128.82	10,000.00			6.70
Mar-2020	3,023,628.82	160,500.00						3,184,128.82			615.00	
Feb-2020	2,354,881.82	819,477.00	25.00	85.00	(500.00)	150,125.00	5.00	3,023,628.82	130,998.99	584.08	107.00	
Jan-2020	2,257,881.82	100,000.00	3,000.00					2,354,881.82	130,998.99		730.01	0.12
<b>Totals:</b>		<b>1,084,977.00</b>	<b>203,025.00</b>	<b>85.00</b>	<b>(500.00)</b>	<b>150,125.00</b>	<b>5.00</b>					
<b>Averages:</b>	<b>2,760,930.02</b>	<b>216,995.40</b>	<b>40,605.00</b>	<b>17.00</b>	<b>(100.00)</b>	<b>30,025.00</b>	<b>1.00</b>	<b>2,907,179.42</b>	<b>56,399.60</b>	<b>116.82</b>	<b>3,996.92</b>	<b>1.36</b>

### Current Month Portfolio Summary

**TEST** CadenceFinanceCorp_Test **TEST**										Bulk Inventory Monthly Analysis		
										Month of January 2020		
Facility	Begin Balance	Additions	Removed	Discounts	Adjustments	Reductions	Returns	End Balance	Ineligible	Purchase Turn	Usage Turn	Dilution
312Test Facility LOC	12,500,000.00							12,500,000.00		0.00	0.00	
315 ABL Facility	2,480,000.00							2,480,000.00		0.00	0.00	
400Test Facility										0.00	0.00	
America's Lending Co.										0.00	0.00	
Blue Corporation	2,257,881.82	100,000.00	3,000.00					2,354,881.82		0.00	730.01	
Delmas Test LOC	3,982,929.58							3,982,929.58		0.00	0.00	
Eastern Industries, Inc.										0.00	0.00	
Elder Oil Company, Inc.	14,917,052.50	5,000.00						14,922,052.50		0.00	92,516.73	
LOC Facility w/AR&Inv	584,029.25							584,029.25		0.00	0.00	
Maplehurst SP	500,000.00							500,000.00		0.00	0.00	
Purchase Facility	958,499.01							958,499.01		0.00	0.00	
Test 305 Facility	(4,646,506.00)							(4,646,506.00)		0.00	0.00	
<b>Totals:</b>	<b>33,533,886.16</b>	<b>105,000.00</b>	<b>3,000.00</b>					<b>33,635,886.16</b>				
<b>Averages:</b>	<b>2,794,490.51</b>	<b>8,750.00</b>	<b>250.00</b>					<b>2,802,990.51</b>		<b>0.00</b>	<b>77.71</b>	<b>0.00</b>

## Report Details

Column	Description
Purchase Turn	# of Days, Total End of period Inventory Balance divided by the period total Purchases multiplied by the actual number of days in the period.
Usage Turn	# of Days, Total End of period Inventory Balance divided by the period total Usage multiplied by the actual number of days in the period.
Dilution - Inventory Balance	Percentage, Period Total Removed divided by the end of period Inventory
Dilution - Additions	Percentage, Period Total Removals divided by the end of period Total Additions
Dilution - Reductions	Percentage, Period Total Removals divided by the end of period Total Reductions

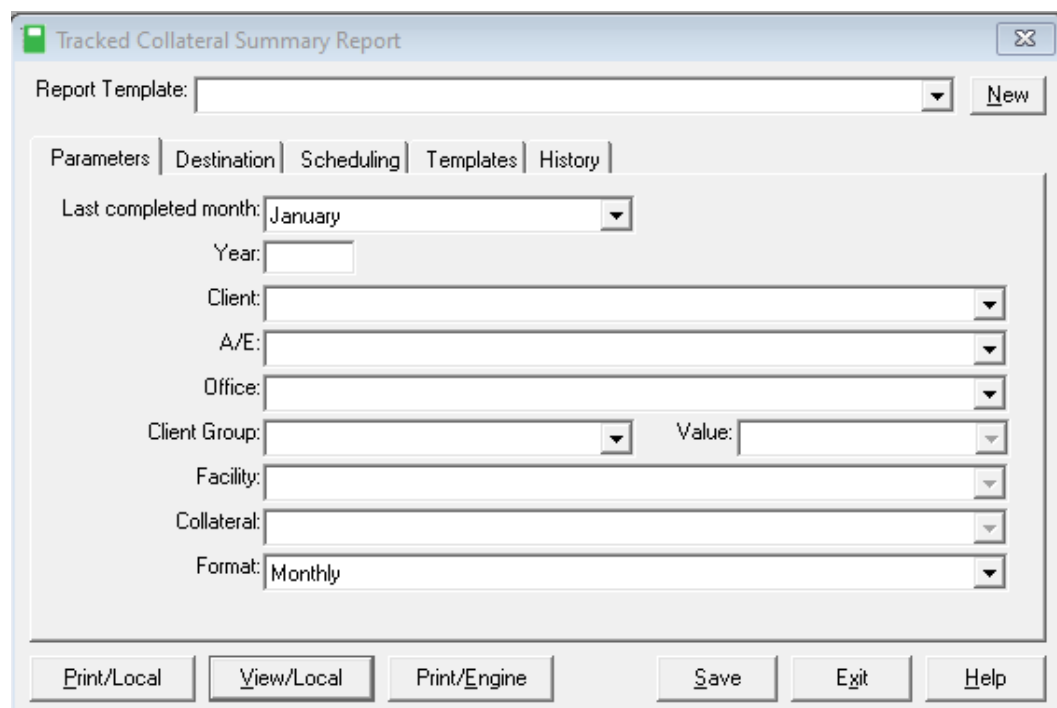
## Security Roles

To generate the Bulk Inventory Monthly Analysis Report, the following Security Role needs to be set to **YES**:

- **Security Roles > Reports > Collateral > Print Bulk Inventory Monthly Analysis Report**



## Tracked Collateral Summary Report

The Tracked Collateral Summary Report is presented by client in three sections: Accounts Receivable Aging, Ineligibles by Reason, and Concentration, and provides trending and analysis information for Tracked AR data. The report is produced from a selected Last completed month and Year as-of date, and displays up to six preceding submissions for analysis. A Format option allows the user to select whether to locate the last submission in the most recent completed month or quarter, and report the preceding month or quarter ends in prior months, quarters, or years. The report can be filtered by Client, A/E, Office, Client Group/Value, Facility and/or Collateral.



## Report Parameters

Field	Description
Last completed month	Select the month of the last completed submission to be used as the as-of date month for the report.
Year	Enter the year of the last completed submission to be used as the as-of date year for the report.
Client	drop-down to select the client for which to run the report.  For Client Search Window, available on SQL Reports when <b>System Preference &gt; Field-</b>

Field	Description
	<p><b>s/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b> 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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access</p>

Field	Description
	this table, on the <b>File</b> menu, click <b>Tables</b> . Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b> .
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
Collateral	Select an Inventory collateral for the selected facility to which to limit the report, or leave blank to report on all collaterals for the selected facility.
Format	<p>Select the report format to be generated:</p> <ul style="list-style-type: none"> <li>• Monthly</li> <li>• Quarterly</li> <li>• Annual</li> </ul>

# Report Sample

HJ Simpson Capital

Apple Meat & Produce/ Apple Meat & Produce (AMPO's) Test ColSetting - 1/31/2016

Collateral Summary Report - Monthly

Last Submission Date: 12/12/2015

Accounts Receivable Aging	January, 2016		December, 2015		Variance	November, 2015	October, 2015	January, 2015
	Current		EOM		EOM	EOM	EOM	EOM
1-30	10,042,464	99.2%	10,042,464	99.2%	0	0.0%	0	0
31-60	19,996	0.2%	19,996	0.2%	0	0.0%	0	0
61-90	22,221	0.2%	22,221	0.2%	0	0.0%	0	0
91-120	13,980	0.1%	13,980	0.1%	0	0.0%	0	0
120+	22,579	0.2%	22,579	0.2%	0	0.0%	0	0
Total Accounts Receivable	10,120,261	100.0%	10,120,261	100.0%	0	0.0%	0	0
Ineligible by Reason								
Concentration Limit	0	0.0%	0	0.0%	0	0	0	0
Credit Over Eligible Days	1,526	0.0%	1,526	0.0%	0	0.0%	0	0
Cross Age Amt	0	0.0%	0	0.0%	0	0	0	0
Invoice Ineligible Amt	0	0.0%	0	0.0%	0	0	0	0
Exception Amt	0	0.0%	0	0.0%	0	0	0	0
Ineligible Dollars	2,222	0.0%	2,222	0.0%	0	0.0%	0	0
Over Eligible Day Amt	40,995	0.4%	40,995	0.4%	0	0.0%	0	0
Over Limit Amt	0	0.0%	0	0.0%	0	0	0	0
Over Max Invoice Amt	10,000	0.1%	10,000	0.1%	0	0.0%	0	0
Partial Pay Amt	0	0.0%	0	0.0%	0	0	0	0
Tiered Amt	0	0.0%	0	0.0%	0	0	0	0
Future Inelig Amt	0	0.0%	0	0.0%	0	0	0	0
Tracked Ineligible Amt	0	0.0%	0	0.0%	0	0	0	0
Invoice Number Ineligible	0	0.0%	0	0.0%	0	0	0	0
Total Ineligibles	54,714	0.5%	54,714	0.5%	0	0.0%	0	0
Concentration								
Rank	Customer	Total		1-30	31-60	61-90	91-120	120+
1	99% All Star Command Services	10,000,000	10,000,000	99.7%	0	0.0%	0	0.0%
2	0% Ana Bedrosian	12,195	12,195	0.1%	0	0.0%	0	0.0%
3	0% All Alabama Electric, Inc.	9,479	0	0.0%	0	0.0%	5,000	100.0%
4	0% American Carpet Installers LLC	7,500	0	0.0%	0	0.0%	0	0.0%
5	0% Foundation Firm	7,500	7,500	0.1%	0	0.0%	0	0.0%
6	0% Acceptable Antiques LLC	6,561	0	0.0%	0	0.0%	0	0.0%
7	0% A.Lighting Fast LLC	6,500	0	0.0%	6,500	54.2%	0	0.0%
8	0% The Jeweler Inc.	5,858	5,858	0.1%	0	0.0%	0	0.0%
9	0% A & J Engine Spec, LLC	5,491	0	0.0%	5,491	45.5%	0	0.0%
10	0% Metal Test Ave	5,490	0	0.0%	0	0.0%	5,490	45.5%
99%	Total For Top Ten	10,065,573	10,025,563	99.6%	11,991	0.1%	12,060	0.1%

Printed: January 27, 2016, 3:40 PM ("CollateralSum")

Page 1 of 1

Printed: January 27, 2016, 3:40 PM ("CollateralSum")

Page 1 of 1

# Healthcare Receivable Monthly Analysis Report



The HR (Healthcare Receivables) Monthly Analysis Report summarizes HC Receivable posting activity summed by month for selected client's Bulk HR collateral . This report is accessed from the Collaterals menu of the Reports module.

The screenshot shows a software window titled "Healthcare Receivable Monthly Analysis". It features a "Report Template:" dropdown menu with a "New" button next to it. Below this is a tabbed interface with "Parameters", "Destination", "Scheduling", "Templates", and "History" tabs. The "Parameters" tab is active, displaying various input fields: "Date Range:" with a dropdown set to "Specific Date Range", "From:" with a date field "January 1, 2000", and "Thru:" with a date field "December 31, 2020". Other fields include "Client:", "A/E:", "Office:", "Client Group:" with a "Value:" field, "Facility:", "Collateral:", "C/O:", "Dilution:" set to "AR Balance", "Format:" set to "Current month portfolio summary", "Month:" set to "August", and "Year:" set to "2020". At the bottom are buttons for "Print/Local", "View/Local", "Print/Engine", "Save", "Exit", and "Help".

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 <b>Report template</b> name and click <b>Save</b> 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	Select the date to use for the report from the list:

Field	Description
	<ul style="list-style-type: none"> <li>• Today</li> <li>• Yesterday</li> <li>• Last Month</li> <li>• Current month-to-date</li> <li>• Year through last month-end</li> <li>• Current year-to-date</li> <li>• Specific date</li> <li>• Set At Run Time (Web Template Only)</li> </ul> <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 <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Use last business day instead of yesterday in date range to True</b>. The <b>Yesterday</b> option in the <b>Date Range</b> field is replaced with <b>Last Business Day</b>, and reports printed on Monday will print Friday's data (assuming Friday was the last business day) instead of Sunday's. Set System Preference <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Saturday is a business day to True</b> 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 <b>True</b>.</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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b></p> <p>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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
Collateral	<p>Select an Inventory collateral for the selected facility to which to limit the report, or leave blank to report on all collaterals for the selected facility.</p>
Dilution	<p>Select the desired dilution calculation to use for the Dilution column of the report. The label of the dilution column in the generated report will reflect the option selected.</p>

Field	Description
	<ul style="list-style-type: none"> <li>AR Balance: Dilution = Sum of Credits and Discounts / End of Month Accounts Receivable balance.</li> <li>Total Sales: Dilution = Credits + Adjustments / Total Sales</li> <li>Total Collections: Dilution = Credits + Adjustments / Total Collections</li> </ul>
Format	Select the report format to generate: <ul style="list-style-type: none"> <li>Monthly detail by facility: produces a report listing each Facility and its transactions by the specified <b>Date Range</b>.</li> <li>Current month portfolio summary: produces a report listing each Facility activity by the specified Month and <b>Year</b>.</li> </ul>
Month	If the Current month portfolio summary format is selected, select the month for which to produce the report.
Year	If the Current month portfolio summary format is selected, enter the year for which to produce the report. If no year is specified, the current year is assumed by default.

## Report Sample

### Monthly Detail by Facility

Client: Blue Corporation (All) Facility: Blue Corporation Collateral: Test Bulk HR										Healthcare Receivable Monthly Analysis January 1, 2020 Thru December 31, 2020		
Date	Begin Balance	Sales	Credits	Discounts	Adjustments	Collections	Over Pays	End Balance	Ineligible	Cash Turn	Sales Turn	Dilution
May-20	1,474,502.00					1,450.00		1,473,052.00		31,482.83		
Mar-20	1,404,502.00	100,000.00				30,000.00		1,474,502.00		1,523.65	457.10	
Feb-20	1,191,002.00	1,213,500.00				1,000,000.00		1,404,502.00		49.73	33.56	
Nov-19	1,029,002.00	150,000.00			(12,000.00)			1,191,002.00			238.20	
Aug-19	261,002.00	768,000.00						1,029,002.00			41.53	
Jul-19	261,000.00	2.00						261,002.00			4,045,531.00	
Jun-19	200,000.00	61,000.00						261,000.00			128.36	
Apr-19	50,000.00	150,000.00						200,000.00			40.00	
Mar-19	50,000.00							50,000.00				
Jan-19		50,000.00						50,000.00			31.00	
Totals:		2,492,502.00			(12,000.00)	1,031,450.00						
Averages:	592,101.00	249,250.20			(1,200.00)	103,145.00		729,406.20		3,305.72	404,658.07	

### Current Month Portfolio Summary

Facility	Begin Balance	Sales	Credits	Discounts	Adjustments	Collections	Over Pays	End Balance	Ineligible	Cash Turn	Sales Turn	Dilution
America's Lending Co.		67,000.00	200.00			21,000.00		45,800.00	50.00	63.25	19.82	0.43
Blue Corporation	1,473,052.00							1,473,052.00		0.00	0.00	0.00
<b>Totals:</b>	<b>1,473,052.00</b>	<b>67,000.00</b>	<b>200.00</b>			<b>21,000.00</b>		<b>1,518,852.00</b>				
<b>Averages:</b>	<b>736,526.00</b>	<b>33,500.00</b>	<b>100.00</b>			<b>10,500.00</b>		<b>759,426.00</b>	<b>25.00</b>	<b>0.32</b>	<b>0.10</b>	<b>0.00</b>

## Report Details

Column	Description
Cash Turn	Total End of Period Accounts Receivable Balance divided by the Period Total Collections multiplied by the Actual number of Days in the Period.
Sales Turn	Total End of Period Accounts Receivable Balance divided by the Period Total Sales multiplied by the Actual number of Days in the Period.
Dilution	<ul style="list-style-type: none"> <li>AR Balance: Dilution = Sum of Credits and Discounts / End of Month Accounts Receivable balance.</li> <li>Total Sales: Dilution = Credits + Adjustments / Total Sales</li> <li>Total Collections: Dilution = Credits + Adjustments / Total Collections</li> </ul>

## Security Roles

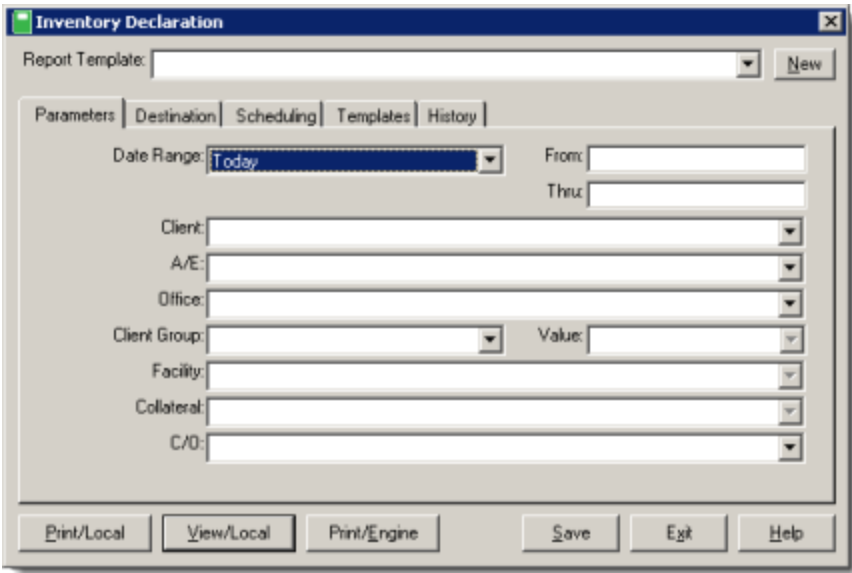
To generate the Bulk Inventory Monthly Analysis Report, the following Security Role needs to be set to **YES**:

- **Security Roles > Reports > Collateral > Print Healthcare Monthly Analysis Report**

# Inventory Declaration Report



The Inventory Declaration Report summarizes declarations on Inventory collaterals for selected clients during a selected date range. This report is accessed from the Collaterals menu of the Reports module.

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



## Report Parameters

Field	Description
Date Range	<div>Select the date to use for the report from the list:<ul style="list-style-type: none"><li>• Today</li><li>• Yesterday</li><li>• Last Month</li><li>• Current month-to-date</li><li>• Year through last month-end</li><li>• Current year-to-date</li><li>• Specific date</li><li>• Set At Run Time (Web Template Only)</li></ul><p>If the Specific date range option is selected, enter the beginning and ending dates of the</p></div>

Field	Description
	<p>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 <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Use last business day instead of yesterday</b> in date range to <b>True</b>. The <b>Yesterday</b> option in the <b>Date Range</b> field is replaced with <b>Last Business Day</b>, and reports printed on Monday will print Friday's data (assuming Friday was the last business day) instead of Sunday's. Set System Preference <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Saturday is a business day</b> to <b>True</b> 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 <b>True</b>.</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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b> 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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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</p>

Field	Description
	<p>which they are restricted will be selected in the Office field by default and the user will not be able to change the <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
Collateral	<p>Select an inventory collateral for the selected facility to which to limit the report, or leave blank to report on all collaterals for the selected facility.</p>
C/O	<p>Select a Credit Officer to which to limit the report, or leave blank to include all C/O's.</p>

# Report Sample

HJ Simpson Capital Inventory Trends Report				January 1, 2015 Thru February 23, 2016 Dockers, Inc. / Dockers, Inc. (INV) Inventory			
Date	Inventory at Cost	Gross AVM	Liquidation Cost	Net AVM	AVM Available	Inv Available	Availability
1/7/2015	750,000.00	450,000.00	25,000.00	450,000.00	337,500.00	347,500.00	310,000.00
1/7/2015	691,314.00	418,500.00	23,250.00	418,500.00	313,875.00	315,693.90	311,381.40
1/7/2015	695,998.52	428,115.00	23,784.20	428,115.00	321,086.70	320,456.30	310,781.45
1/7/2015	698,243.32	358,088.00	19,782.70	358,088.00	267,086.46	253,020.24	253,020.24
1/7/2015	692,024.72	440,669.38	24,482.74	440,669.38	330,517.04	313,708.18	310,271.14
1/7/2015	737,573.70	460,687.37	25,593.74	460,687.37	348,516.52	336,977.46	311,544.01
1/7/2015	1,000,000.00	900,000.00	50,000.00	900,000.00	675,000.00	712,500.00	300,000.00
1/7/2015	999,500.00	899,550.00	49,975.00	899,550.00	674,662.50	712,143.75	300,000.00
1/7/2015	1,049,500.00	899,550.00	49,975.00	899,550.00	674,662.50	737,140.75	310,000.00
1/7/2015	1,049,500.00	899,550.00	49,975.00	899,550.00	674,662.50	737,140.00	310,000.00
1/7/2015	1,049,500.00	899,550.00	49,975.00	899,550.00	674,662.50	737,140.00	310,000.00
1/7/2015	3,186,012.09	2,808,446.39	107,507.51	2,808,446.39	1,408,403.07	1,680,883.38	450,000.00
1/7/2015	2,874,218.10	2,351,006.64	95,652.97	2,351,006.64	1,201,675.67	1,385,541.05	398,139.94
1/7/2015	2,461,980.17	2,011,149.57	83,472.49	2,011,149.57	1,117,097.01	1,184,383.29	383,414.52
1/7/2015	2,254,308.52	1,853,012.33	77,542.35	1,853,012.33	1,038,028.39	1,070,716.38	383,414.52
1/7/2015	16,891,580.07	13,398,896.24	609,873.84	13,398,896.24	6,802,120.54	8,072,694.92	364,240.16
1/7/2015	1,285,958.77	1,040,723.34	39,670.03	1,040,723.34	529,263.40	530,201.20	150,000.00
1/7/2015	1,235,517.26	992,439.67	37,870.69	992,439.67	505,278.03	518,745.55	150,000.00
1/7/2015	1,052,223.57	846,468.38	32,504.81	846,468.38	433,786.52	437,377.21	150,000.00
1/7/2015	959,481.57	772,274.78	29,722.35	772,274.78	366,688.82	403,928.09	150,000.00
1/7/2015	1,062,586.32	865,069.06	34,877.59	865,069.06	466,284.53	477,390.23	200,431.34

# Inventory Trends Report

The Inventory Trends report summarizes the financial trends of an Inventory collateral over a specified period of time. This report is accessed from the Collateral menu of the FactorSoft Report module.

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

Inventory Trends

Report Template: 

New

Parameters

Destination

Scheduling

Templates

History

Date Range: 

Today

From:

Thru:

Client:

A/E:

Office:

Client Group:  Value:

Facility:

Collateral:

Print/Local

View/Local

Print/Engine

Save

Exit



Help

## Report Parameters

Field	Description
Date Range	<div>Select the date to use for the report from the list:<ul style="list-style-type: none"><li>• Today</li><li>• Yesterday</li><li>• Last Month</li><li>• Current month-to-date</li><li>• Year through last month-end</li><li>• Current year-to-date</li><li>• Specific date</li><li>• Set At Run Time (Web Template Only)</li></ul><div>If the Specific date range option is selected, enter the beginning and ending dates of the</div></div>





Field	Description
	<p>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 <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Use last business day instead of yesterday</b> in date range to <b>True</b>. The <b>Yesterday</b> option in the <b>Date Range</b> field is replaced with <b>Last Business Day</b>, and reports printed on Monday will print Friday's data (assuming Friday was the last business day) instead of Sunday's. Set System Preference <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Saturday is a business day</b> to <b>True</b> 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 <b>True</b>.</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 <b>System Preference &gt; Field-s/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b> 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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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</p>

Field	Description
	<p>which they are restricted will be selected in the Office field by default and the user will not be able to change the <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
Collateral	<p>Select an Inventory collateral for the selected facility to which to limit the report, or leave blank to report on all collaterals for the selected facility.</p>

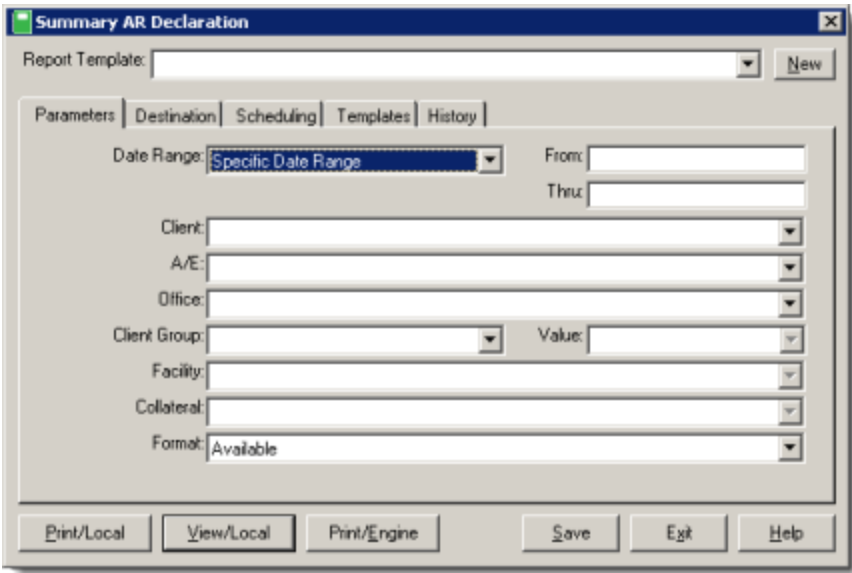
## Report Sample

HJ Simpson Capital Inventory Trends Report				February 1, 2015 Thru February 22, 2016 X306 Enterprises, Inc. / 306 Enterprises, Inc (LOC) Inventory Segments			
Date	Inventory at Cost	Gross AVM	Liquidation Cost	Net AVM	AVM Available	Inv Available	Availability
1/7/2016	600,000.00					209,600.00	209,600.00
1/7/2016	1,025,000.00					553,285.00	253,285.00
1/7/2016	5,000,000.00					407,539.50	157,539.50
1/7/2016	1,363,985.25					537,539.50	407,556.00

# Summary A/R Declaration Report

The Summary A/R Declaration report summarizes declarations on Summary A/R collaterals for selected clients during a selected date range. The results detail each category of the receivable. This report is accessed from the Collaterals menu of the Reports module. The results detail each category of the receivable.



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



## Report Parameters

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



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 <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Use last business day instead of yesterday in date range to True</b>. The <b>Yesterday</b> option in the <b>Date Range</b> field is replaced with <b>Last Business Day</b>, and reports printed on Monday will print Friday's data (assuming Friday was the last business day) instead of Sunday's. Set System Preference <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Saturday is a business day to True</b> 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 <b>True</b>.</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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b> 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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 gen-</p>

Field	Description
	<p>erate 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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
Collateral	<p>Select an Inventory collateral for the selected facility to which to limit the report, or leave blank to report on all collaterals for the selected facility.</p>
Format	<p>Select the report format to be generated:</p> <ul style="list-style-type: none"> <li>• Available: generate the availability format of the Summary AR Declaration Report</li> <li>• Aging: generate the aging format of the Summary AR Declaration Report</li> </ul>

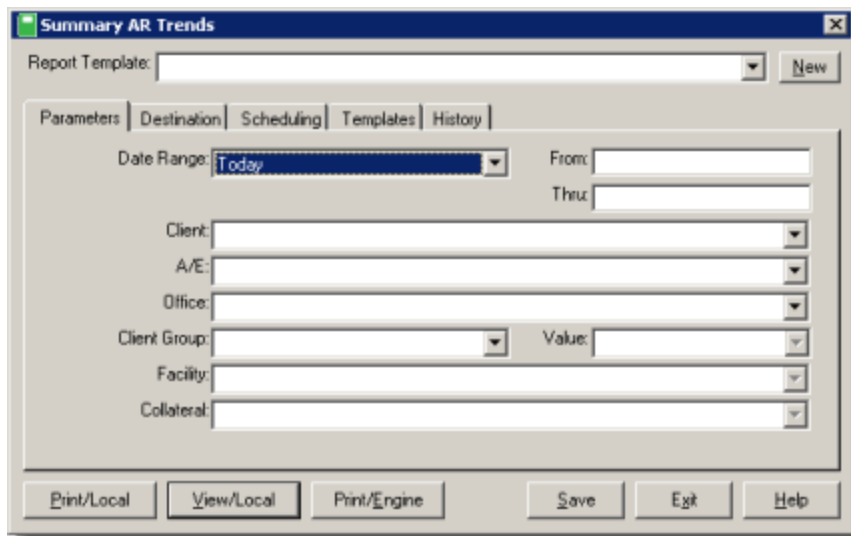
# Report Sample

World of Lending Summary AR Declaration Report					January 1, 2010 Thru July 31, 2011 Western Products Corporation / Western Products Corp. MR Borrowing Base					
Category	Gross Collateral	Aged Ineligible	Other Ineligible	Eligible Collateral	NCV Rate	Net NCV	Adv Rate	Net Collateral	Limit	Available
Declaration Date: 5/13/2010										
Financial Class 1	1,539,584.00	242,000.00		1,597,584.00	100.00	1,597,584.00	100.00	1,597,584.00	2,000,000.00	1,597,584.00
	1,539,584.00	242,000.00		1,597,584.00		1,597,584.00		1,597,584.00		1,597,584.00
Declaration Date: 5/23/2010										
Financial Class 1	149,471.00	19,121.00		130,350.00	100.00	130,350.00	100.00	130,350.00	2,000,000.00	130,350.00
Financial Class 2	402,500.00	122,500.00		280,000.00	100.00	280,000.00	100.00	280,000.00	100,000.00	180,000.00
Financial Class 3	224,400.00	150.00	12,500.00	211,750.00	100.00	211,750.00	100.00	211,750.00	150,000.00	150,000.00
Financial Class 4	197,050.00	17,150.00		180,000.00	100.00	180,000.00	100.00	180,000.00	205,000.00	180,000.00
Financial Class 5	614,035.00	34,035.00		580,000.00	100.00	580,000.00	100.00	580,000.00	250,000.00	250,000.00
	1,586,056.00	192,856.00	12,500.00	1,382,600.00		1,382,600.00		1,382,600.00		810,856.00

## Summary A/R Trends Report



The Summary A/R Trends report summarizes the financial trends of a Summary AR collateral over a specified period of time. This report is accessed from the Collaterals menu of the Reports module.

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

The screenshot shows a software window titled "Summary AR Trends". At the top, there is a "Report Template:" dropdown menu and a "New" button. Below this is a tabbed interface with tabs for "Parameters", "Destination", "Scheduling", "Templates", and "History". The "Parameters" tab is active. It contains several input fields: "Date Range:" with a dropdown menu showing "Today", "From:" and "Thru:" text boxes, "Client:" dropdown, "A/E:" dropdown, "Office:" dropdown, "Client Group:" dropdown, "Value:" dropdown, "Facility:" dropdown, and "Collateral:" dropdown. At the bottom of the window are buttons for "Print/Local", "View/Local", "Print/Engine", "Save", "Exit", and "Help".

## 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"><li>• Today</li><li>• Yesterday</li><li>• Last Month</li><li>• Current month-to-date</li><li>• Year through last month-end</li><li>• Current year-to-date</li><li>• Specific date</li><li>• Set At Run Time (Web Template Only)</li></ul> <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>

Field	Description
	<p>Last Business Day can be substituted for Yesterday. To enable Last Business Day, set System Preference <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Use last business day instead of yesterday in date range to True</b>. The <b>Yesterday</b> option in the <b>Date Range</b> field is replaced with <b>Last Business Day</b>, and reports printed on Monday will print Friday's data (assuming Friday was the last business day) instead of Sunday's. Set System Preference <b>Identification/system constants &gt; CLMS Reporting Services &gt; Requests &gt; Saturday is a business day to True</b> 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 <b>True</b>.</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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b> 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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p>



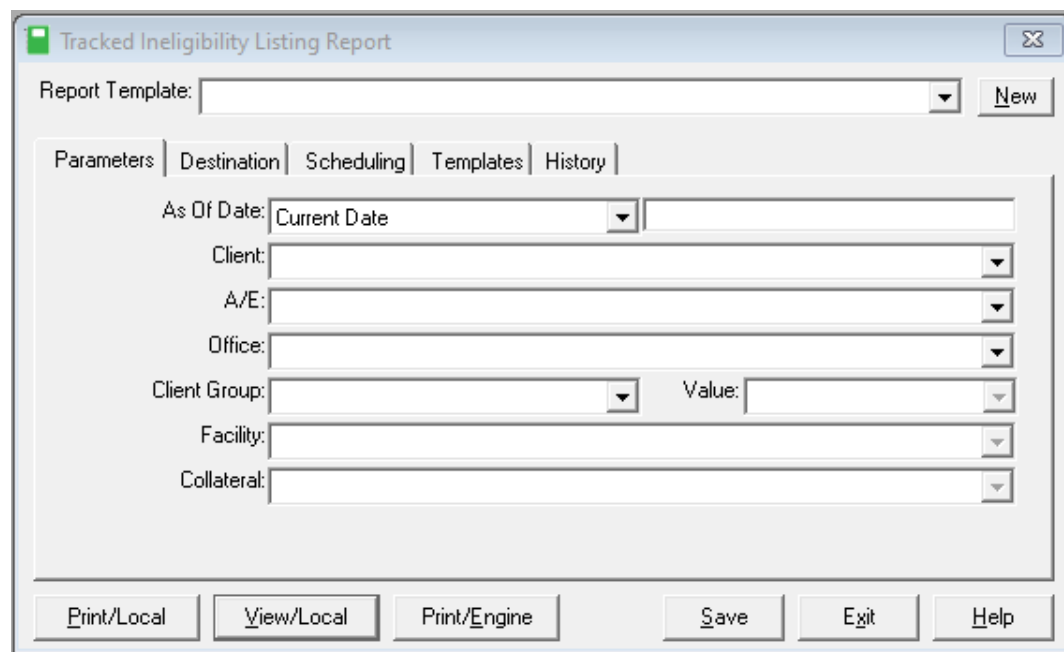
Field	Description
	Offices are defined in the <a href="#">Office table in the Tables feature</a> . To access this table, on the <b>File</b> menu, click <b>Tables</b> . Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b> .
Client Group	Select the client group to which to limit the results in the report.  Client Groups are defined in the <a href="#">Client Group Code table in the Tables feature</a> . To access this table, on the <b>File</b> menu, click <b>Tables</b> . Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b> .
Value	Select the specific client group value to which to limit the results in the report.  Client Groups are defined in the <a href="#">Client Group Code table in the Tables feature</a> . To access this table, on the <b>File</b> menu, click <b>Tables</b> . Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b> .
Facility	Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.  If you leave this field blank, you cannot make a selection in the Collateral field.
Collateral	Select an Inventory collateral for the selected facility to which to limit the report, or leave blank to report on all collaterals for the selected facility.

## Report Sample

World of Lending Summary AR Trends Report				January 1, 2010 Thru July 31, 2011			
Date	Gross Collateral	Aged Ineligible	Other Ineligible	Eligible Collateral	Net NVC	Net Collateral	Available
Western Products Corporation / Western Products Corp. / M/R Borrowing Base							
6/13/2010	1,839,594.00	242,000.00		1,597,594.00	1,597,594.00	1,597,594.00	1,597,594.00
8/23/2010	1,588,056.00	182,858.00	12,500.00	1,392,600.00	1,392,600.00	1,392,600.00	910,850.00
8/5/2010	1,956,200.00	283,000.00	5,000.00	1,740,200.00	1,740,200.00	1,740,200.00	947,233.00
12/2/2010	1,000,000.00		2,715.00	997,285.00	997,285.00	997,285.00	997,285.00
1/1/2011	2,000,000.00		2,715.00	1,997,285.00	1,997,285.00	1,997,285.00	1,997,285.00
1/2/2011	2,000,000.00		2,715.00	1,997,285.00	1,997,285.00	1,997,285.00	1,997,285.00
2/2/2011	2,235,000.00	285,000.00	2,715.00	1,947,285.00	1,947,285.00	1,947,285.00	1,947,285.00
2/5/2011	2,275,000.00	175,000.00	2,715.00	2,097,285.00	2,097,285.00	2,097,285.00	1,990,285.00



## Tracked Ineligibility Listing Report

The Tracked Ineligible Listing Report lists Tracked AR submission ineligible by debtor within ineligibility category. The report is produced from a selected As Of Date, and can be filtered by Client, A/E, Office, Client Group/Value, Facility and/or Collateral.



## Report Parameters

Field	Description
As Of Date	<p>Select the ending date of the date range for the report.</p> <ul style="list-style-type: none"><li>• <b>Current date</b></li><li>• <b>Previous month-end date</b></li><li>• <b>Specific date</b></li><li>• <b>Set At Run Time (Web Template Only)</b></li></ul> <p>If <b>Specific date</b> is selected, specify the as-of date in the field to the right.</p> <p>If <b>Set At Run Time (Web Template Only)</b> is selected, when the report is clicked in the ClientWeb Report Queue, a screen appears to choose the date range (<b>Current Date</b>, <b>Previous Month-End Date</b>, or <b>Specific Date</b>).</p>
Year	<p>Enter the year of the last completed submission to be used as the as-of date year for the</p>

Field	Description
	report.
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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b> 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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>

Field	Description
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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
Collateral	Select an Inventory collateral for the selected facility to which to limit the report, or leave blank to report on all collaterals for the selected facility.

## Sample Report

Client: 308Test Client Facility: 308Test Facility Collateral: Test Tracked				Track Ineligibility Listing Report As Of December 31, 2015				
Category	Ineligible	% Inel	Total AR	1-30	31-60	61-90	91-120	120+
Debtor..								
Over Eligible Day Amt								
A to Z Mowing and Diking, LLC	3930.30	6.52%	3930					3930
Aardvark Travel Agency Inc.	4406.47	7.31%	4406				4406	
Acceptable Antiques LLC	6561.62	10.88%	6561				6561	
Alii Dhama	3835.33	6.38%	3835					3835
All Alabama Electric, Inc.	9479.09	15.72%	9479					9479
All Custom Title & Pawn LLC	5050.00	8.37%	5050					5050
All Star Towelling Inc.	3790.92	6.28%	3790					3790
Alliance Electrical Showroom, LLC	4501.71	7.48%	4501					4501
American Carpet Installers LLC	7500.00	12.44%	7500					7500
Test Points Enterprises LP	2000.00	3.32%	3950			1950	2000	
Test Taxi LLC	3764.61	6.24%	3765				3765	
Test Metal Finishing Services Corp.	5490.52	9.10%	5490				5490	
<b>Total Ineligible:</b>	60306.57							
Ineligible Debtors								
Ar-Abic Fabrics Corp.	2222.22	100.00%	2222		2222			
<b>Total Ineligible:</b>	2222.22							
Tiered Amt								
A & J Engine Spec, LLC	5491.10	9.43%	5491			5491		
A Firmament Foundation	375.00	6.44%	7500		7500			
A Lighting Fast LLC	6500.00	11.17%	6500			6500		
Aim-Hot, LLC	212.19	3.65%	4244		4244			

# Tracked Ineligibility Report

The Tracked Ineligibility Report provides three report formats for viewing ineligible identified in the Tracked AR module.

The default report definitions for this report is **TrackIneligSumm**, **TrackIneligDet1**, and **TrackIneligDet2**.

Tracked Ineligibility Report

Report Template: 

New

Parameters

Destination

Scheduling

Templates

History

Client:

A/E:

Office:

Client Group:

Value:

Facility:

Collateral:

As Of Date:

Current Date

Format:

Summary by Category

☐ Show both posted and pending

Print/Local

View/Local



Print/Engine

Save

Exit

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 <b>System Preference &gt; Field-s/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b></p> <p>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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</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 <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
Collateral	<p>Select an Inventory collateral for the selected facility to which to limit the report, or leave blank to report on all collaterals for the selected facility.</p>
As Of Date	<p>Select the ending date of the date range for the report. Choose Current date, Previous month-end date, or specify a Specific date in the field to the right.</p>

Field	Description
Format	Select the report format to be generated: <ul style="list-style-type: none"> <li>• Summary by Category</li> <li>• Detail by Category</li> <li>• Detail by Invoice</li> </ul>
Show both pos- ted and pending	Select this option to include pending imports in the report results.

## Report Sample

Client: 308Test Client		Track Ineligibility Detail by Category Report		
Facility: 308Test Facility		As Of December 31, 2015		
Collateral: Test Tracked		Last Calculation Date: Jan 15, 2016		
Category				
Debtor..	Invoice #	Invoice Date	Amount	% Ineligible
Over Eligible Day/Amt				
Ato Z Moving and Dining, LLC		3,930.30	3,930.30	5.63%
3-31002-43340	9/1/2015	3,930.30		
Aardark Travel Agency Inc.		4,406.47	4,406.47	6.31%
60-31775-44325	9/2/2015	4,406.47		
Acceptable Antiques LLC		6,560.62	6,560.62	9.40%
60-32659-45497	9/4/2015	6,560.62		
Ali Dharma		3,835.33	3,835.33	5.50%
60-28922-40630	8/1/2015	3,835.33		
Ali Alabama Electric, Inc.		9,479.09	9,479.09	13.58%
105-22432-31484	8/2/2015	4,479.09		
105-22432-31485	8/3/2015	5,000.00		
Ali Custom Title & Pawn LLC		5,050.00	5,050.00	7.24%
13-28997-40726	8/4/2015	5,050.00		
Ali Star Touring Inc.		3,789.92	3,789.92	5.43%
3-12868-38906	7/11/2015	3,789.92		

# Facility Reports

The Facility report group contains reports that provide details on facilities in bulk collateral lending environments.

## Loan Statement

The Loan Statement provides a financial statement for a specific facility. When run with the Preliminary option cleared, this statement calculates the interest fee for the period selected. An additional page for each Available, Eligible, Gross, and/or Net Collateral fee type for the facility is included. Additional statement pages list each day in the period with daily average balance detail for Gross Collateral, Ineligible Collateral, Eligible Collateral, and Net Collateral, as well as Available balance and Limit Amount. An Average line displays the period average for each column. Note that the collateral column for which the Fee Type is calculated is displayed in bold type, and the period and rate on which the fee is calculated is also displayed.

This report is accessed from the Facility menu of the Reports module.

Loan Statement

Parameters

Scheduling

Templates

Selection

Client:

Facility:

Office:

A/E:

Client Group:

C/O:

Value:

Preferences

Facility Group:

Statement to reprint:

Output:

Value:

Date range:

From date:

Thru Date:

Preview

Print

Fax

Email

Preliminary

Show float balance

Show daily interest amount

Show Compound Balance

Template:

Field	Description
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 <b>Template</b>

Bulk Collaterals User Guide

Facility Reports

504




© 2022 Jack Henry & Associates, Inc. ®

FactorSoft™



v4.7

jh



Field	Description
	name and click the save button 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.
	Click this button to save a report template.
	Click this button to close the report screen.
	Click this button to generate the report to the selected Output format.

## 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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b> Choosing Contains will allow users to search by Client Code.</p> <p>If you leave this field blank, you cannot make selections in the <b>Facility</b> or Collateral fields.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
Office	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 gen-

Field	Description
	<p>erate 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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
C/O	Select a Credit Officer to which to limit the report, or leave blank to include all C/O's.
Client Group	<p>Select the client group to which to limit the results in the report.</p> <p>Client Groups are defined in the <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Value	Select the client group's value (as defined in the Group Code Table) for which this report is to be generated.
Facility Group	Select a facility group code (as defined in the Client Group Code Table) to which to limit the report, or leave this field blank to include all facility groups.
Statement to reprint	Select a previously-run statement to reprint. Using this option prints a copy of the report and does not apply additional charges against the account balance.
Output	<p>Select one of the following reprint output option from the drop-down list:</p> <ul style="list-style-type: none"> <li>Preview to preview the report on the window before printing it.</li> <li><b>Print</b> to print the report without previewing it.</li> <li><b>Fax</b> to fax the report directly to the selected client.</li> <li><b>Email</b> to email the report directly to the selected client.</li> </ul> <p><b>Note:</b> When the Preliminary check box is checked, the Statement output is Preview only.</p>

Field	Description
Date Range	<p>Select the date range for the report:</p> <ul style="list-style-type: none"> <li>• Month to Date: displays the first day of the current FactorSoft processing month in From date and the current FactorSoft processing date in the Thru date.</li> <li>• Last Month: displays the first day of the previous FactorSoft processing month in From date and the last day of the previous FactorSoft processing month in the Thru date.</li> <li>• Yesterday: displays the of the previous FactorSoft processing day date in the From date and Thru date fields.</li> <li>• Today: displays the of the current FactorSoft processing day date in the From date and Thru date fields.</li> </ul>
From date	Enter the beginning date of the date range for records to be selected for the report.
Thru date	Enter the ending date of the date range for records to be selected for the report.
Pre-liminary	If this box is flagged, the Loan Statement will run only as a report using the Preview Output option. If this box is not flagged, the Loan Statement will run and post the appropriate fees to the Loan using the output preference from <b>Facility Information &gt; Statement panel &gt; Output</b> .
Show float balance	If this box is flagged, the Loan Statement will include a column to show the <b>Float Balance</b> based on payments posted to the Loan.
Show daily interest amount	Select the option to include the Est. Interest column on the report.
Show Compound Balance	If this box is flagged, the Loan Statement will show the <b>Compound Balance</b> column.

# Report Samples

Statement for: 6/1/2020 - 6/30/2020

Preliminary Loan Statement Report

United States

Date	Begin Balance	Disbursement	Payment	Other	End Balance	Float Balance	Compound Balance	Est. Interest
06/01/2020	2,442,207.45		297,379.62	40,425.38	2,185,253.21	3,374,771.69	0.00	656.206
06/02/2020	2,185,253.21		181,073.66		2,004,179.55	2,728,474.19	0.00	530.537
06/03/2020	2,004,179.55		10,819.41		1,993,360.14	2,036,637.78	0.00	396.013
06/04/2020	1,993,360.14		409,355.19		1,584,004.95	3,221,425.71	0.00	626.388
06/05/2020	1,584,004.95		51,833.19		1,532,171.76	1,739,504.52	0.00	338.237
06/06/2020	1,532,171.76				1,532,171.76	1,532,171.76	0.00	297.922
06/07/2020	1,532,171.76				1,532,171.76	1,532,171.76	0.00	297.922
06/08/2020	1,532,171.76		212,210.87		1,319,960.89	2,168,804.37	0.00	421.712
06/09/2020	1,319,960.89		147,876.86		1,172,084.03	1,763,591.47	0.00	342.921
06/10/2020	1,172,084.03		25,758.79		1,146,325.24	1,249,360.40	0.00	242.931
06/11/2020	1,146,325.24		317,868.64		828,456.60	2,099,931.16	0.00	408.320
06/12/2020	828,456.60		25,148.46		803,308.14	903,901.98	0.00	175.759
06/13/2020	803,308.14				803,308.14	803,308.14	0.00	156.199
06/14/2020	803,308.14				803,308.14	803,308.14	0.00	156.199
06/15/2020	803,308.14		281,138.03		522,170.11	1,646,722.23	0.00	320.196
06/16/2020	522,170.11		153,990.39		368,179.72	984,141.28	0.00	191.361
06/17/2020	368,179.72		5,026.43		363,153.29	383,259.01	0.00	74.523
06/18/2020	363,153.29		19,359.15	692.02	344,486.16	421,922.76	0.00	82.041
06/19/2020	344,486.16		37,883.53		306,602.63	458,136.75	0.00	89.082
06/20/2020	306,602.63				306,602.63	306,602.63	0.00	59.617
06/21/2020	306,602.63				306,602.63	306,602.63	0.00	59.617
06/22/2020	306,602.63		199,546.03		107,056.60	905,240.72	0.00	176.019
06/23/2020	107,056.60		865,598.22	500.00	(758,041.62)	0.00	0.00	
06/24/2020	(758,041.62)		7,964.64		(766,006.26)	0.00	0.00	
06/25/2020	(766,006.26)		15,720.52		(781,726.78)	0.00	0.00	
06/26/2020	(781,726.78)	850,025.00	63,569.35		4,728.87	259,006.27	0.00	50.362
06/27/2020	4,728.87				4,728.87	4,728.87	0.00	0.920
06/28/2020	4,728.87				4,728.87	4,728.87	0.00	0.920
06/29/2020	4,728.87		557,583.13		(552,854.26)	0.00	0.00	
06/30/2020	(552,854.26)		145,477.17		(698,331.43)	0.00	0.00	
30 days @ Interest Rate 7.00000%					610,738.14	1,054,615.17	0.00	
<b>TOTALS:</b>		<b>850,025.00</b>	<b>4,032,181.28</b>	<b>41,617.40</b>	<b>610,738.14</b>	<b>1,054,615.17</b>	<b>0.00</b>	
<div> <div>Other charges:</div> <div> <div>OA RATE766.16</div> <div>MONITORING FEE5,000.00</div> <div>UNUSED LINE FEE2,372.76</div> </div> </div> <div> <div>Average daily balance:610,738.14</div> <div>Interest charge:6,151.92</div> <div>Other charges:8,138.92</div> <div><b>Total statement charges:14,290.84</b></div> <div>Past due balance:0.00</div> <div><b>TOTAL DUE:14,290.84</b></div> </div>								

Statement for: 6/1/2020 - 6/30/2020  
Preliminary Loan Statement Report

United States

Fee Description	Post Date	Loan Limit	Available	Ending Balance	Excess Deficit	Fee Rate	Fee Amount
OA RATE	06/01/2020	12,000,000.00	1,588,458.02	2,185,253.21	(586,795.19)	0.0333%	195.598
OA RATE	06/02/2020	12,000,000.00	1,426,438.05	2,004,179.55	(577,741.50)	0.0333%	192.581
OA RATE	06/03/2020	12,000,000.00	1,416,159.61	1,993,360.14	(577,200.53)	0.0333%	192.400
OA RATE	06/04/2020	12,000,000.00	1,027,272.18	1,584,004.95	(556,732.77)	0.0333%	185.578
OA RATE	06/05/2020	12,000,000.00	1,636,975.96	1,532,171.76	104,804.20	0.0333%	
OA RATE	06/06/2020	12,000,000.00	1,636,975.96	1,532,171.76	104,804.20	0.0333%	
OA RATE	06/07/2020	12,000,000.00	1,636,975.96	1,532,171.76	104,804.20	0.0333%	
OA RATE	06/08/2020	12,000,000.00	1,435,375.64	1,319,960.89	115,414.75	0.0333%	
OA RATE	06/09/2020	12,000,000.00	1,294,892.62	1,172,084.03	122,808.59	0.0333%	
OA RATE	06/10/2020	12,000,000.00	1,270,421.77	1,146,325.24	124,096.53	0.0333%	
OA RATE	06/11/2020	12,000,000.00	968,446.56	828,456.60	139,989.96	0.0333%	
OA RATE	06/12/2020	12,000,000.00	1,553,466.89	803,308.14	750,158.75	0.0333%	
OA RATE	06/13/2020	12,000,000.00	1,553,466.89	803,308.14	750,158.75	0.0333%	
OA RATE	06/14/2020	12,000,000.00	1,553,466.89	803,308.14	750,158.75	0.0333%	
OA RATE	06/15/2020	12,000,000.00	1,286,385.76	522,170.11	764,215.65	0.0333%	
OA RATE	06/16/2020	12,000,000.00	1,140,094.89	368,179.72	771,915.17	0.0333%	
OA RATE	06/17/2020	12,000,000.00	1,135,319.78	363,153.29	772,166.49	0.0333%	
OA RATE	06/18/2020	12,000,000.00	1,116,928.59	344,486.16	772,442.43	0.0333%	
OA RATE	06/19/2020	12,000,000.00	1,080,939.23	306,602.63	774,336.60	0.0333%	
OA RATE	06/20/2020	12,000,000.00	1,080,939.23	306,602.63	774,336.60	0.0333%	
OA RATE	06/21/2020	12,000,000.00	1,080,939.23	306,602.63	774,336.60	0.0333%	
OA RATE	06/22/2020	12,000,000.00	1,537,371.46	107,056.60	1,430,314.86	0.0333%	
OA RATE	06/23/2020	12,000,000.00	715,053.15	(758,041.62)	1,473,094.77	0.0333%	
OA RATE	06/24/2020	12,000,000.00	707,486.75	(766,006.26)	1,473,493.01	0.0333%	
OA RATE	06/25/2020	12,000,000.00	692,552.25	(781,726.78)	1,474,279.03	0.0333%	
OA RATE	06/26/2020	12,000,000.00	1,446,139.82	4,728.87	1,441,410.95	0.0333%	
OA RATE	06/27/2020	12,000,000.00	1,446,139.82	4,728.87	1,441,410.95	0.0333%	
OA RATE	06/28/2020	12,000,000.00	1,446,139.82	4,728.87	1,441,410.95	0.0333%	
OA RATE	06/29/2020	12,000,000.00	916,435.84	(552,854.26)	1,469,290.10	0.0333%	
Total Fee							766.16

## Report Details

Column	Description
Statement Format	
Address	The Loan Statement Address will display the following:

Column	Description
	<ul style="list-style-type: none"> <li>• Lender Name (in bold print) Located in <b>System Preferences &gt; Identification/system constants &gt; Name &amp; address &gt; Lender name</b>)</li> <li>• Client Name</li> <li>• Facility Description</li> <li>• Client/Facility Address</li> </ul>
Date	Displays the day of the Month
Begin Balance	Displays the beginning Loan Balance on the specific day
Disbursement	Displays the amount of the Loan Disbursement on the specific day
Payment	Displays the amount of the Loan Payment on the specific day; if there are multiple Loan Payments posted on the same day, this column will display the total Loan Payments for the specific day
Other	Displays the amount of Other Loan Transactions. This is typically the Accrual Posting transactions on the Loan on the specific day
End Balance	Displays the ending Loan Balance on the specific day
Float Balance	Displays the Float Balance for the day that is calculated as:  Payment column * Float Days (as defined on the Statement Terms > Fee Type Interest record) + End Balance column
Compound Balance	Displays the Compound Balance for the day that is calculated as:  Payment Column * Float Days (as defined on the Statement Terms > Fee Type Interest record) + End Balance column Plus prior day Interest
Est. Interest	Displays the calculated daily interest that is calculated as:  (End Balance column or Float Balance (if applicable)) *Rate% / 360 or 365
Number of Days; Interest Rate	Displays number of days for the period; displays the interest rate as defined on the Statement Terms > Fee Type Interest record
Other Charges	Displays all Fee Types that are flagged as Active on Facility Statement Terms
Average Daily Balance	Displays the average of the End Balance for the period
Interest Charge	Displays the interest calculated as:

Column	Description
	(End Balance or Float Balance total (if applicable) * Rate % / 360 or 365)) * Days in Period
Other Charges	Displays the total of the calculated Other Charges
Total Statement Charges	Displays the total of the Interest Charge and the Other Charges
Past Due Balance	Displays any Interest that has not yet been applied to the Loan
Total Due	Displays the total of the Interest Charge, Other Charges and Past Due balance.
<b>Fee Type Calculation Format</b>	
<b>Note:</b> This format is for the Fee Type "Maintenance" and Calculate Based on "Out of Formula"	
Fee Description	Displays the Description of the Maintenance Fee type on Facility Information > Statement Terms
Post Date	Displays the date that the fee type was analyzed in the date range the statement was run
Loan Limit	Displays the value in the Facility Information > Limits > Loan Limit field
Available	Displays the Net Availability
Ending Balance	Displays the Loan Balance as of the end of the reported day
Excess Deficit	Displays the difference between the Availability and the Loan Balance
Fee Rate	Displays the rate set for that fee type on Facility Information > Statement Terms
Fee Amount	Displays the calculated value of the Fee Rate column * Excess Deficit column

## Security Roles

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

- Security Roles > Reports > Facility > Print loan statement report (preliminary)
- Security Roles > Reports > Facility > Print loan statement report (non-preliminary)

## System Preferences

The following system preferences for this report are found in the Administration module, System Preferences, **Facility/Collateral Rules (Formerly Asset Based Lending)**, **Periodic statement generation** folder.

Preference	Description
Max days in advance to allow posting	<p>Maximum number of days prior to the statement through date to allow advance posting of statement fees.</p> <p><b>For example:</b></p> <ul style="list-style-type: none"> <li>• If the Max Days = 5 and the system date is 6/25/20 and the statement through date is 6/30/20, the system would allow the posting of the fees to occur.</li> <li>• If the system date is 6/24/20 and the statement through date is 6/30/20, the system would not allow the posting of the fees to occur.</li> </ul>
Standard Maintenance Fee Days in Month	Standard number of days in month used to calculate daily maintenance fee amount.
Use control date for certificate approve time (T/F)	If True, the Certificate Posting will be posted as of the current date. If False, the Certificate Posting will be posted as of the date entered.
Use ending date to determine fee month (T/F)	If True, the fiscal month the fees will apply to will be determined by the ending date of the statement. If False, the fees will apply to the date when the statement is run.
Use thru date to determine statement post date (T/F)	<p>Determines if the post date for the Loan Statement is the date indicated as the thru date when running the Loan Statement</p> <p>For example, if the Thru Date is 6/30/20, this will be the post date of the Statement transaction in the system.</p>
Use thru date to determine accrual post date (T/F)	<p>Determines if the accrual post date for the Loan Statement is determined by the thru date when running the Loan Statement. The system will look at the thru date on the Loan Statement and add the value in the <b>Facility Information &gt; Statements &gt; Days to wait for posting to determine the date of the accrual posting</b>.</p> <p>For example, if the Thru Date is 6/30/20 and the Days to wait for posting = 1, the accrual posting date will be 7/1/20.</p>



Preference	Description
Interest Calculation Rounding Method	<p>Select the rounding method for periodic generation of loan statements in Fact- orSoft.</p> <ul style="list-style-type: none"> <li>• No rounding limitation</li> <li>• Limit rounding to 2 decimal places</li> <li>• Limit rounding to 3 decimal places</li> <li>• Limit rounding and truncate after 2 decimal places</li> </ul>
Do not calculate interest float if loan balance is not positive (T/F)	Determines if interest on float is calculated on days where the Loan Balance is negative
Do not calculate unused line fee if loan balance is not positive (T/F)	Determines if the unused line fee (set up in <b>Facility Information &gt; Statement Terms &gt; Fee Type = Unused Line</b> ) is calculated if the Loan Balance is negative
Use effective dates with the spread rate when calculating interest (T/F)	Determines if the effective dates on the spread rate is used when calculating interest
Use tiered basis method when calculating interest (T/F)	Determines if the Lender can set up multiple interest rates on the <b>Facility Information &gt; Statement Terms &gt; Fee type = Interest</b> . The multiple rates can be set up by clicking the "View" button next to the rate under the Interest Rate section.

### *Customize the Statement*

To add your logo and footer text to statements set the following in the Administration module, System Preferences, **Facility/Collateral Rules (Formerly Asset Based Lending)**, **Reports, Loan Statement Reports** folder.

Preference	Description
Logo Image File Name	<p>The fully qualified path and file name which the image file is located.</p> <p>Recommended Logo Size: 1.7" x .8"</p> <p>Acceptable File Types: .jpg, .tiff, .png</p>

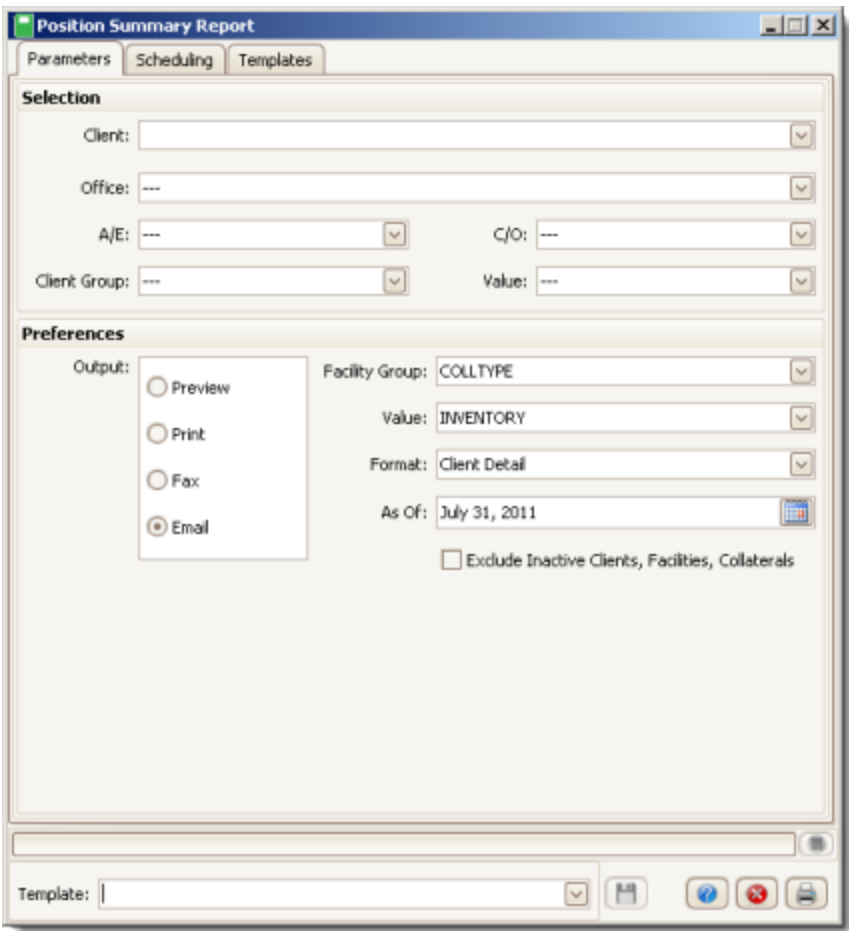
Preference	Description
Footer Text	<p>drop-down to select the statement text to be used in the footer of the report.</p> <p>Statement language options are defined on the Statement Text Table screen in the Tables module.</p>

# Position Summary Report

The Position Summary report provides an overview of each client’s facility information, broken down by client, facility, and collateral.




**NOTE**

The disclaimer “Post dated transactions are not included” appears at the top of these reports to indicate that only transactions from the As Of date to the current FactorSoft processing date are included on the report.





Field	Description
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 <b>Template</b> name and click the save button 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.



Field	Description
	Click this button to save a report template.
	Click this button to close the report screen.
	Click this button to generate the report to the selected Output format.

## 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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b> Choosing Contains will allow users to search by Client Code.</p> <p>If you leave this field blank, you cannot make selections in the <b>Facility</b> fields.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b></p>

Field	Description
	menu, click <b>Tables</b> . Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b> .
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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
C/O	Select a Credit Officer to which to limit the report, or leave blank to include all C/O's.
Client Group	Select the client group (as defined in the Client Group Code Table) for which this report is to be generated.
Value	Select the client group's value (as defined in the Client Group Code Table) for which this report is to be generated.
Output	<p>Select one of the following print output option from the drop-down list:</p> <ul style="list-style-type: none"> <li>Preview to preview the report on the window before printing it</li> <li><b>Print</b> to print the report without previewing it</li> <li><b>Fax</b> to fax the report directly to the selected client.</li> <li><b>Email</b> to email the report directly to the selected client.</li> </ul>
Facility Group	Select a facility group code (as defined in the Client Group Code Table) to which to limit the report, or leave this field blank to include all facility groups.
Value	Select the facility group's value (as defined in the Client Group Code Table) for which this report is to be generated.
Format	<p>Select the report format to be generated:</p> <ul style="list-style-type: none"> <li>Client Detail</li> <li>Client Summary</li> <li>Facility Summary</li> <li><b>Loan Status</b></li> </ul>

# Report Samples

## Client Detail Format

The Position Summary – Client Detail format includes each Facility's Collateral Description, Currency, Collateral Type, Limits, Adv Rate, Gross Collateral, Total Ineligible, Net Collateral, Eligible Collateral, Availability, Balance, and Excess/Deficit. A Grand Total line totals the Availability, Balance, and Excess/Deficit columns for all clients included in the report. The Detail report also includes transaction detail and collateral posting detail for the current day.

First Lenders Bank										Position Summary - Client Detail		
Client: Bakersfield Tool & Die										April 08, 2013		
Facility: National Welding			Established: 8/1/2007				Last Statement: 3/31/2009					
Activity	Description	Transaction Type	Begin Balance	Amount	End Balance	Extra Summary Information						
04/01/2009	Accrual Posting	Accrual Posting	231,303.83	4,485.43	235,789.26	Fee Balance	0.00					
						Fee RSV	0.00					
						Other RSV	0.00					
						Payment RSV	0.00					
						U/C Balance	4,995.00					
Collateral Name	Currency	Type	Limits	Adv Rate	Gross Collateral	Total Ineligible	Eligible Collateral	Net Collateral	Availability	Balance	Excess/Deficit	
Accounts Receivable	USD	Bulk AR	250,000.00	80.00	382,082.95	17,274.78	364,808.17	291,846.54	250,000.00			
Facility Totals:	USD		250,000.00		382,082.95				250,000.00	235,789.26	14,290.74	

## Client Summary Format

The Position Summary format includes each Facility's Collateral Description, Currency, Collateral Type, Limits, Adv Rate, Gross Collateral, Total Ineligible, Net Collateral, Eligible Collateral, Availability, Balance, and Excess/Deficit. A Grand Total line totals the Availability, Balance, and Excess/Deficit columns for all clients included in the report.

First Lenders Bank Client: Bakersfield Tool & Die						Position Summary - Client Summary April 08, 2013					
	Currency	Type	Limits	Adv Rate	Gross Collateral	Total Ineligible	Eligible Collateral	Net Collateral	Availability	Balance	Excess/Deficit
Facility: Bakersfield Tool & Die											
Inventory	USD	Inventory	500,000.00	100.00	2,161,221.33	16,314.97	2,062,889.32	485,421.58	485,421.58		
Facility Totals:	USD		1,000,000.00		2,161,221.33				485,421.58	485,117.65	\$0,303.83
Facility: BLT Forging											
Accounts Receivable	USD	Bulk AR	750,000.00	75.00	960,219.36	31,822.15	928,397.21	696,297.91	696,297.91		
Test Equip	USD	Equipment	25,000.00	100.00	25,000.00		25,000.00	25,000.00	25,000.00		
Facility Totals:	USD		750,000.00		985,219.36				721,297.91	736,421.49	(15,123.58)
Facility: National Welding											
Accounts Receivable	USD	Bulk AR	250,000.00	80.00	382,082.95	17,274.78	364,808.17	291,846.54	250,000.00		
Facility Totals:	USD		250,000.00		382,082.95				250,000.00	235,789.26	14,290.74
Client Totals:	USD		1,750,000.00		3,528,523.64				1,456,719.49	1,377,248.40	79,471.09
GRAND TOTALS:									1,456,719.49	1,377,248.40	79,471.09

## Facility Summary Format

The Facility Summary format returns a similar report, but instead of grouping the report by facility within client, all facilities are listed individually as <client name>/<facility name>.

First Lenders Bank				Position Summary - Facility Summary April 08, 2013		
Client / Facility Description	Currency	Limits	Gross Collateral	Availability	Balance	Gross/Deficit
Bakersfield Tool & Die/Bakersfield Tool & Die	US Dollar	1,000,000.00	2,161,221.33	405,421.58	405,117.65	90,300.93
Bakersfield Tool & Die/BLT Forging	US Dollar	750,000.00	985,219.36	721,287.91	736,421.48	(15,123.56)
Bakersfield Tool & Die/National Welding	US Dollar	250,000.00	302,862.95	250,000.00	225,769.26	14,290.74
GRAND TOTALS:				1,456,719.49	1,377,248.40	79,471.09

## Loan Status Format

The Loan Status format includes information about loans for each client.

Loan Status Report Monday, August 13, 2018									
Name	Adv Rate	Ineligible/ Reserve	Gross/Net Collateral	Loan Balance	Available	Sales MTD	Credits MTD	Coll Cash/ Loan Cash	AR/Loan Turn
ABL Loan Revolver									
Facility Limit: 1,750,000.00		70,155.00	865,216.75	730,793.29	663.52	0.00	0.00	0.00	0.00
Collateral Limit: 1,750,000.00	92.00	20,000.00	731,456.81					0.00	0.00
	Sales 0.00		Credits/Adjustments 0.00		Gross Collections 0.00		Net Collections 0.00		Advances 0.00
Client Totals: 1,750,000.00 (ABC Company)		70,155.00 20,000.00	865,216.75 731,456.81	730,793.29	(19,336.48)	0.00	0.00	0.00 0.00	

# Facility Trend Card Report

The Facility Trend Card Report provides a 13 month trend analysis and includes Loan Summary, Revenue Summary, Accounts Receivable Summary, and Inventory Summary reports. The 13 month period includes the month of the current working date and the 12 months preceding the current working date. This report is accessed from the Facility menu of the Reports module.

Trend Card Report

ParametersSchedulingTemplates

Selection

Client:

Facility:

Office: ---

CO: ---  C/O: ---

Client Group: ---  Value: ---

Preferences

Output: 

☒ Preview

☐ Print


☐ Fax

☐ Email



Template:

Field	Description
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 <b>Template</b> name and click the save button 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.
<div></div>	Click this button to save a report template.
<div></div>	Click this button to close the report screen.



Field	Description
	Click this button to generate the report to the selected Output format.

## 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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b> Choosing Contains will allow users to search by Client Code.</p> <p>If you leave this field blank, you cannot make selections in the <b>Facility</b> fields.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
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 <b>Office</b> field when generating the report.</p> <p>Offices are defined in the <a href="#">Office table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b>.</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 <b>Control</b> panel of the <i>Client Information</i> screen.</p>

Field	Description
	<p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
C/O	Select a Credit Officer to which to limit the report, or leave blank to include all C/O's.
Client Group	<p>Select the client group to which to limit the results in the report.</p> <p>Client Groups are defined in the <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Value	Select the client group's value (as defined in the Group Code Table) for which this report is to be generated.
Output	<p>Select one of the following print output option from the drop-down list:</p> <ul style="list-style-type: none"> <li>Preview to preview the report on the window before printing it</li> <li><b>Print</b> to print the report without previewing it</li> <li><b>Fax</b> to fax the report directly to the selected client.</li> <li><b>Email</b> to email the report directly to the selected client.</li> </ul>

# Report Sample

Client: Advance Systems Design  
Facility: Advanced Systems Design (BW)

Facility Trend Card

Address: Advanced Systems Design  
(BW)  
9432 Business Drive  
Austin, TX 78758

Acct Desc:  
Credit Office: NRIE

Current Availability:  
Current Balance: (4,000.00)

#### LOAN SUMMARY

Date	Reg'd Balance	Subsidiary	Expense	Adjustment	Collections	Fee	Transfer	Facility Fee	Int. Balance	Ytd
Jul-11	604,209.00	12,000.00					(12,000.00)		604,209.00	0.00
Aug-11	481,212.86				4,940.00	118,790.42			604,209.00	0.00
Sep-11	606,207.87				8,088.89	410,837.62			481,212.86	80.79
Oct-11	606,207.87				4,000.00				606,207.87	0.00
Nov-11	601,271.81				3,906.00				606,207.87	0.00
Dec-11	788,286.74				14,876.17				601,271.81	0.00
Jan-11	788,286.74								788,286.74	0.00
Feb-11	741,894.87	49,000.00			(82,282.21)	7,263.26	50,000.00		788,286.74	406.79
Mar-11	741,894.87								741,894.87	0.00
Apr-11	702,886.74					18,809.43			741,894.87	0.00
May-11	117,678.00	600,000.00			(12,669.02)	18,878.02			702,886.74	1775.74
Jun-11	116,748.01								117,678.00	0.00
Avg-10	608,148.11	59,000.00	0.00	0.00	(75,663.89)	7,823.59	52,286.82	0.00	602,984.02	309.29

#### EARNED REVENUE SUMMARY

Month	ALL	ESTIM	Average Balance	ALL	Ytd	ESTIM
Jul-11			604,209.00	0.00%	0.00%	
Aug-11	8,987.43	8,987.43	481,212.86	0.00%	0.00%	
Sep-11	4,040.41	4,040.41	606,207.87	0.00%	0.00%	
Oct-11	4,000.00	4,000.00	604,207.84	5.69%	5.69%	
Nov-11	11,881.88	11,881.88	788,286.74	18.73%	18.73%	
Dec-11	7,488.86	7,488.86	788,286.74	11.27%	11.27%	
Jan-11	7,263.26	6,263.26	788,286.74	11.86%	10.47%	
Feb-11	18,809.43	18,809.43	741,894.87	0.00%	0.00%	
Mar-11	18,878.02	18,878.02	741,117.46	25.69%	25.69%	
Apr-11			606,207.87	0.00%	0.00%	
May-11			601,271.81	0.00%	0.00%	
Average:	7,823.59	7,332.89	609,777.91	11.87%	11.37%	

#### ACCOUNTS RECEIVABLE SUMMARY

Date	Reg'd Balance	Subsidiary	Credit	Expense	Adjustment	Collections	Over Page	Int. Balance	Subsidiary	Over Page
Jul-11	1,044,707.80							1,044,707.80		0.00
Aug-11	1,644,707.80					600,000.00		1,044,707.80	45,000.00	62.86
Sep-11	794,707.80					(790,000.00)		1,644,707.80	45,000.00	0.00
Oct-11	794,707.80							794,707.80		0.00
Nov-11	794,707.80							794,707.80		0.00
Dec-11	794,707.80	162,346.69	1,233.33	960.00	(60.00)	112,800.00		794,707.80	45,000.00	106.43
Jan-11	794,707.80							794,707.80		0.00
Feb-11	794,707.80							794,707.80		0.00
Mar-11	794,707.80							794,707.80		0.00
Apr-11	794,707.80							794,707.80		0.00
May-11	794,707.80							794,707.80		0.00
Jun-11	794,707.80							794,707.80		0.00
Jul-11	794,707.80							794,707.80		0.00
Aug-11	794,707.80	130,000.00						794,707.80	90,000.00	206.83
Sep-11	794,707.80							794,707.80		0.00
Oct-11	794,707.80							794,707.80		0.00
Nov-11	794,707.80							794,707.80		0.00
Dec-11	794,707.80							794,707.80		0.00
Jan-11	794,707.80							794,707.80		0.00
Feb-11	794,707.80							794,707.80		0.00
Mar-11	794,707.80							794,707.80		0.00
Apr-11	794,707.80							794,707.80		0.00
May-11	794,707.80							794,707.80		0.00
Jun-11	794,707.80							794,707.80		0.00
Jul-11	794,707.80							794,707.80		0.00
Aug-11	794,707.80							794,707.80		0.00
Average:	819,799.36	23,651.42	112.32	86.36	(4.00)	(12,281.82)	0.00	807,517.54	30,638.36	23.47

#### INVENTORY SUMMARY

Month	Reg'd Bal.	Change	Ending Bal.
Jul-11		100,000.00	100,000.00
Aug-11			
Sep-11			
Oct-11			
Nov-11			
Dec-11			
Jan-11			
Feb-11			
Mar-11			
Apr-11			
May-11			
Jun-11			
Jul-11			
Aug-11	100,000.00	(100,000.00)	
Average:	5,000.00	(5,000.00)	0.00

# Trial Balance Report

The Trial Balance Report is a summary of daily transactions. This report can display results in a variety of formats. This report is accessed from the Facility menu of the Reports module.

Trial Balance

ParametersSchedulingTemplates

Selection

Client:

Facility:

Participation:

Member:

Office:

---

A/E:

---

C/O:

---

Client Group:

---

Value:

---

Preferences

G/L Group:

Date range:

Account #:

---

From date:

Format:

Detail as Account/Check #/Date

Thru Date:

Output:



☒ Preview


☐ Print

☐ Fax



☐ Email

Template:

Field	Description
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 <b>Template</b> name and click the save button 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.
	Click this button to save a report template.
	Click this button to close the report screen.

Field	Description
	Click this button to generate the report to the selected Output format.

## 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 <b>System Preference &gt; Fields/Screen Behavior &gt; Miscellaneous &gt; Use Client Search instead of drop downs</b> is set to <b>True</b>.</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><b>TIP</b> Choosing Contains will allow users to search by Client Code.</p> <p>If you leave this field blank, you cannot make selections in the <b>Facility</b> fields.</p>
Facility	<p>Select the facility for the selected client to include in the report or leave blank to include all facilities. This field only becomes active if you select a client from the <b>Client</b> list above.</p> <p>If you leave this field blank, you cannot make a selection in the Collateral field.</p>
Participation	Select a participant entity to which to limit the report. This list is only populated if you are using the Participation module.
Member	Select a member of the participant entity to which to limit the report. This list is only populated if you are using the Participation module.
Office	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 <b>Office</b> field when generating the report.

Field	Description
	Offices are defined in the <a href="#">Office table in the Tables feature</a> . To access this table, on the <b>File</b> menu, click <b>Tables</b> . Then, on the <b>Client &amp; Debtor</b> menu, click <b>Office</b> .
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 <b>Control</b> panel of the <i>Client Information</i> screen.</p> <p>To limit the <b>A/E</b> 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"> <li>Terminology &gt; Select account executive based on check box: TRUE</li> </ul>
C/O	Select a Credit Officer to which to limit the report, or leave blank to include all C/O's.
Client Group	<p>Select the client group to which to limit the results in the report.</p> <p>Client Groups are defined in the <a href="#">Client Group Code table in the Tables feature</a>. To access this table, on the <b>File</b> menu, click <b>Tables</b>. Then, on the <b>Client &amp; Debtor</b> menu, click <b>Client Group Codes</b>.</p>
Value	Select the client group's value (as defined in the Group Code Table) for which this report is to be generated.
G/L Group	Select the G/L Account Group to which to limit the report.
Account #	Select the G/L Account to which to limit the report.
Format	<p>Select the report format to be generated:</p> <ul style="list-style-type: none"> <li>Detail as Account/Check #/Date</li> <li>Detail as Account/Date/Check #</li> <li>Summarize to Account</li> <li>Summarize to Account/Client</li> <li>Summarize to Account/Date/Source</li> <li>Summarize to Date/Account/Source</li> </ul>
Date Range	Select the date range for the report:

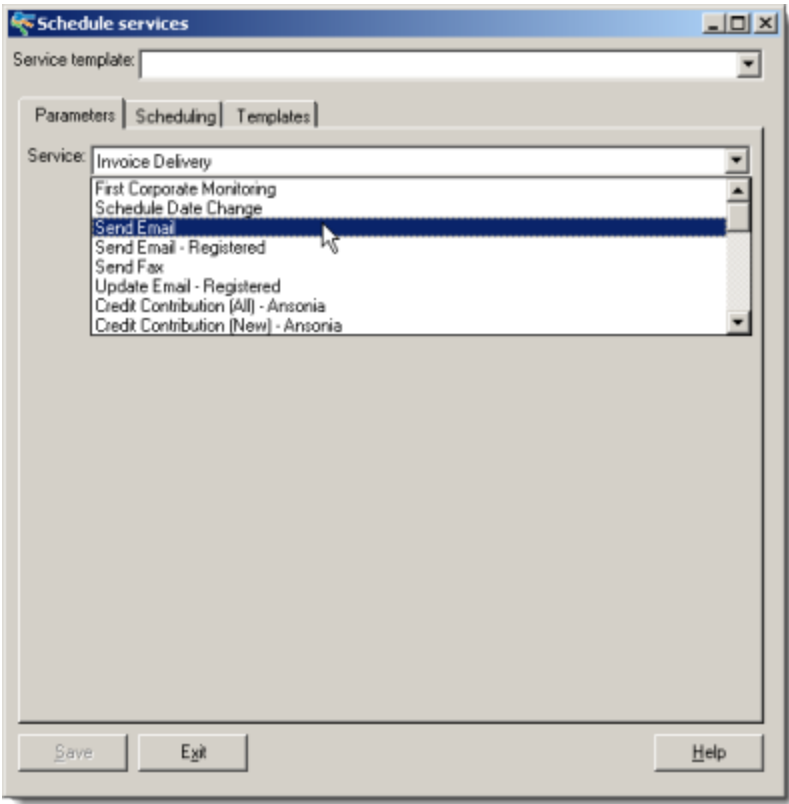
Field	Description
	<ul style="list-style-type: none"> <li>Month to Date: displays the first day of the current FactorSoft processing month in From date and the current FactorSoft processing date in the Thru date.</li> <li>Last Month: displays the first day of the previous FactorSoft processing month in From date and the last day of the previous FactorSoft processing month in the Thru date.</li> <li>Yesterday: displays the of the previous FactorSoft processing day date in the From date and Thru date fields.</li> <li>Today: displays the of the current FactorSoft processing day date in the From date and Thru date fields.</li> </ul>
From date	Enter the beginning date of the date range for records to be selected for the report.
Thru date	Enter the ending date of the date range for records to be selected for the report.
Output	<p>Select one of the following print output option from the drop-down list:</p> <ul style="list-style-type: none"> <li>Preview to preview the report on the window before printing it</li> <li><b>Print</b> to print the report without previewing it</li> <li><b>Fax</b> to fax the report directly to the selected client.</li> <li><b>Email</b> to email the report directly to the selected client.</li> </ul>

## Report Samples

HJ Simpson Capital Trial Balance with Detail										6/27/2010 thru 6/27/2010 Advance Systems Design
Account #	Check #	Date	Payee	Client #	Source	Reference	Balance Fwd	Debits	Credits	End Balance
1000	Loan Balance						428,708.46			
	83	6/27/2010	Advance Systems Design	AR2	FUND	3089		104.00		
	84	6/27/2010	Advance Systems Design	AR2	FUND	3090		105.00		
						Account Total:	428,708.46	209.00	0.00	428,517.46
115	Cash Findings						(3,972,495.00)			
	83	6/27/2010	Advance Systems Design	AR2	FUND	3089			104.00	
	84	6/27/2010	Advance Systems Design	AR2	FUND	3090			105.00	
						Account Total:	(3,972,495.00)	0.00	209.00	(3,972,704.00)
						Grand Total:	(3,543,786.54)	209.00	209.00	(3,543,786.54)

# Parameters Tab

The Schedule Services screen open to the Parameters tab, where you can select the service to use for the scheduled event.



**NOTE**

The Schedule Date Change service is used to schedule the date roll for use with the Engine only. If your installation uses the Engine, you must schedule the Schedule Date Change service to enable the date roll process. If the Desktop Service is being used instead of the Engine, the date roll is enabled through System Preference **Identification/system constants, Engine, Allow service to change date**.

Field	Description
Service Template	This field is used to define or select service templates to be created, updated, or deleted using the Schedule Services screen.
Service	From this list, select the service to be scheduled. The Schedule Date Change, Send Email and Send Fax services are available for all installations. Other services listed will be dependent upon the Add-on modules purchased for your installation of FactorSoft.





## Scheduling Tab

Use the Scheduling tab to set the interval at which the service is to be polled and executed by the Engine.

**Schedule services**

Service template: Invoice Delivery

Parameters | **Scheduling** | Templates

Repeat interval:

- ☐ Template only
- ☐ Run once as soon as possible
- ☐ Run once per schedule
- ☒ Every: 10 Minutes
- ☐ Day of the week
- ☐ Week of the month
- ☐ Same day every month:
- ☐ Event:

Calendar: August 2014 (13th selected)

Time: 9:35am

Fax/Email subject: Invoice Delivery

Email address: Fax #:

Email message:

Save Exit Help

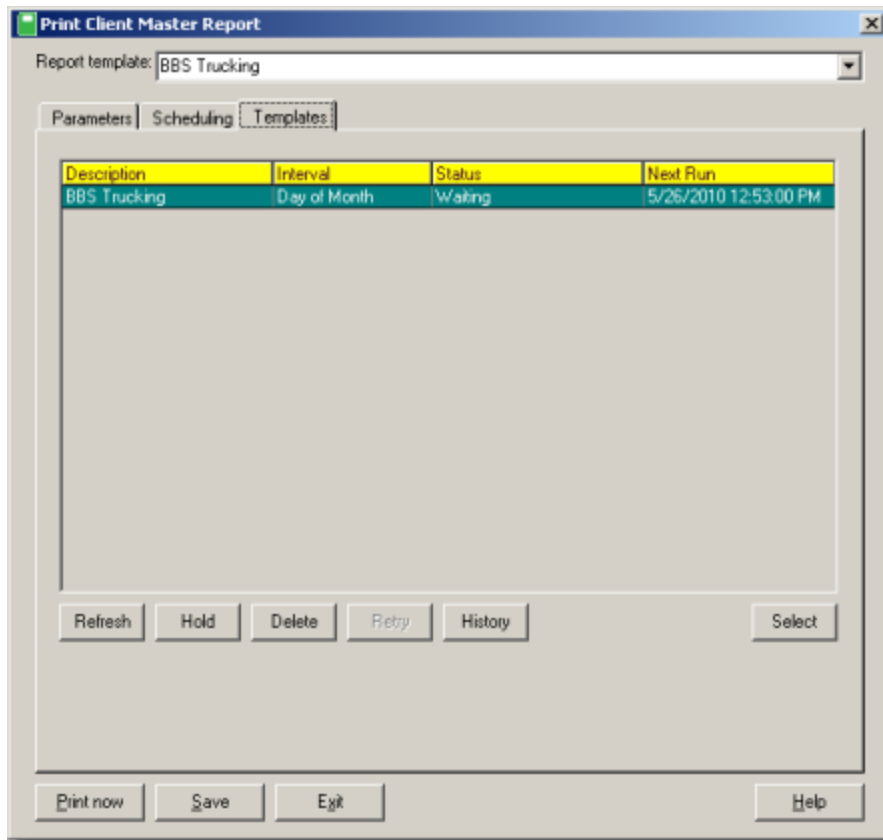
Field	Description
Template only	Defer selecting a scheduled polling time. The Engine will not execute tasks marked as Template Only
Run once per schedule	Execute the task once, at the next periodic polling of the database.
Run once per schedule	Set a schedule to poll the service. Select a date in the adjacent calendar and enter the time at which the service should start.
Every	Enter an interval number in the first field and select the interval from the drop-down list. The available options are: Day Week Month Year.
Day of the week	Select this option and the applicable weekday in the adjacent list to poll on a weekly basis. To poll at a specific time of day, enter the time in the adjacent Time field.
Week of the Month	Select the applicable week in the adjacent list, and select the applicable week-

Field	Description
	day from the Day drop-down list to poll during a specific week each month. To poll at a specific time of day, enter the time in the adjacent Time field.
Same Day Every Month	Select a date in the adjacent calendar and enter the time at which service or report is to be polled to poll on a specific day each month.
Event	Not used.
Fax/email subject	<p>If Email or Fax output methods are selected, enter a subject description in this field to appear in the subject line of the email or Fax.</p> <p>Processes that do not allow email/fax distribution will not display this field.</p>
Email address	<p>If the Email output method is selected, enter a body text to appear in the body of the email.</p> <p>Processes that do not allow email/fax distribution will not display this field.</p>
Email message	<p>If the Email output method is selected, enter the email address or addresses to which the email is to be sent.</p> <p>Processes that do not allow email/fax distribution will not display this field.</p>

## Using the Templates Tab

The **Templates** tab lists the saved templates (if any) for the report. These are the reports that have been scheduled to be run by the engine.

On this tab you can select a template to open it and then work with it, delete a template you no longer need, place a scheduled template on hold, retry a template job that has failed, or view the history for a template report.



The list shows the following information for each template.

- **Description** – Name given to the template when it was created (or last modified).
- **Interval** – The interval defined for the template (on the **Scheduling** tab).
- **Status** – Indicates the status of the scheduled template.
  - **Waiting** – Report is waiting to be run by the engine.
  - **Running Complete** – Report is running or completed.
  - **Held by user** – Report was put on hold. If a report is on hold, select it and click the **Retry** button to release the hold.
  - **Failed/Unknown** – The scheduled report has failed or the status is unknown. If the report has failed, select it and click the **Retry** button to reset the report and have the system try again (based on the interval).
- **Next Run** – Shows when the report will next run, if applicable.

Use the buttons defined in the table below to work with the templates in the list.

Button	Use To:
<b>Refresh</b>	Updates the list to show the most recent information.
<b>Hold</b>	Places the scheduled template on hold. Templates that are on hold are not run by the engine until the hold is released (use the Retry button).
<b>Delete</b>	Permanently deletes the template from the system.
<b>Retry</b>	Retries a template that has failed (Failed/Unknown status) or releases the hold on a template (Held status).
<b>History</b>	Shows the history for the template which details when the template Report Detail history for the selected report job.
<b>Select</b>	Click this button to modify the Parameters and/or Scheduling options for the template.

## Scheduling Services

You can schedule web service based events to be processed by the Engine. This is done on the *Schedule Services* screen.

To open the *Schedule Services* screen, in Administration module, on the **System** menu, click **Schedule FactorSoft Task Processor**. The Schedule Services screen has three tabs used to define, schedule, and manage services:

- [Parameters Tab](#)
- [Scheduling Tab](#)
- [Templates Tab](#)

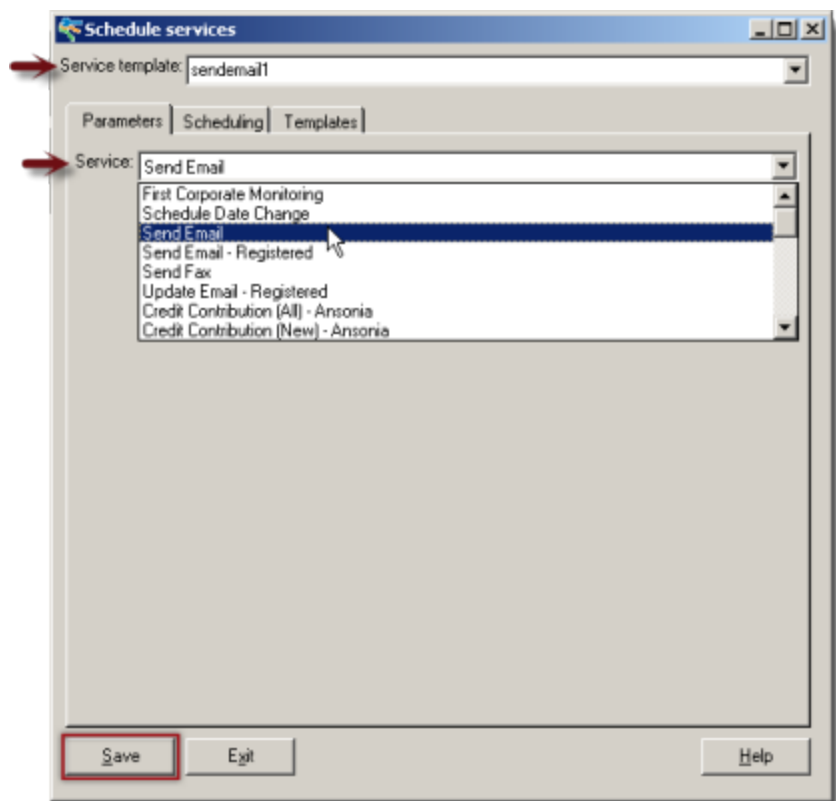
## How to Schedule Services

Following are instructions for using the Schedule Services screen to schedule an event to be processed automatically by the Engine.

To schedule a service from the Schedule Services screen:

1. In the System Menu of the Administration module, select Schedule FactorSoft Task Processor.

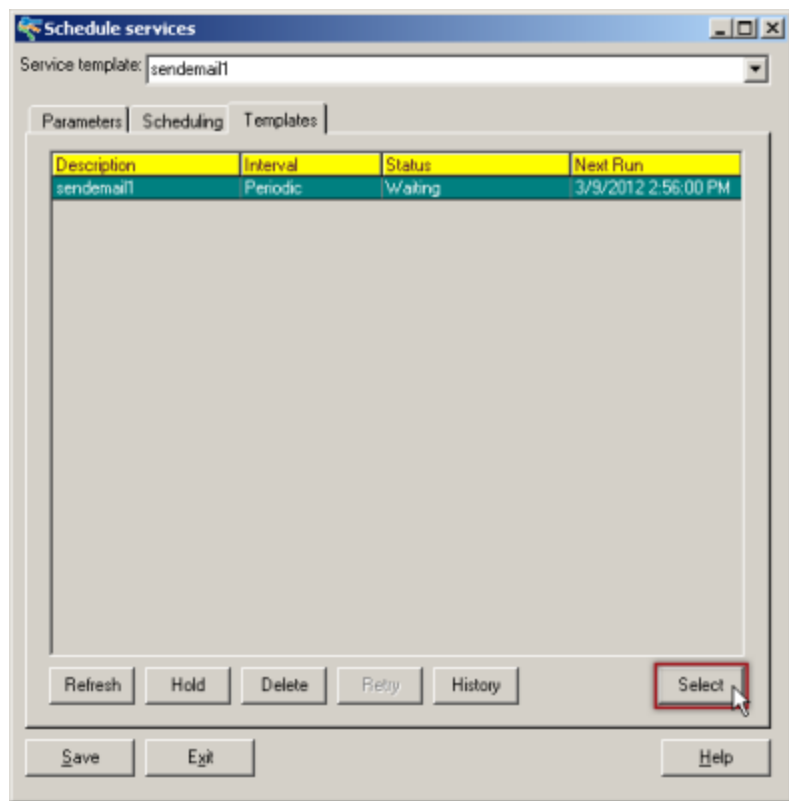
The Schedule Services screen opens.



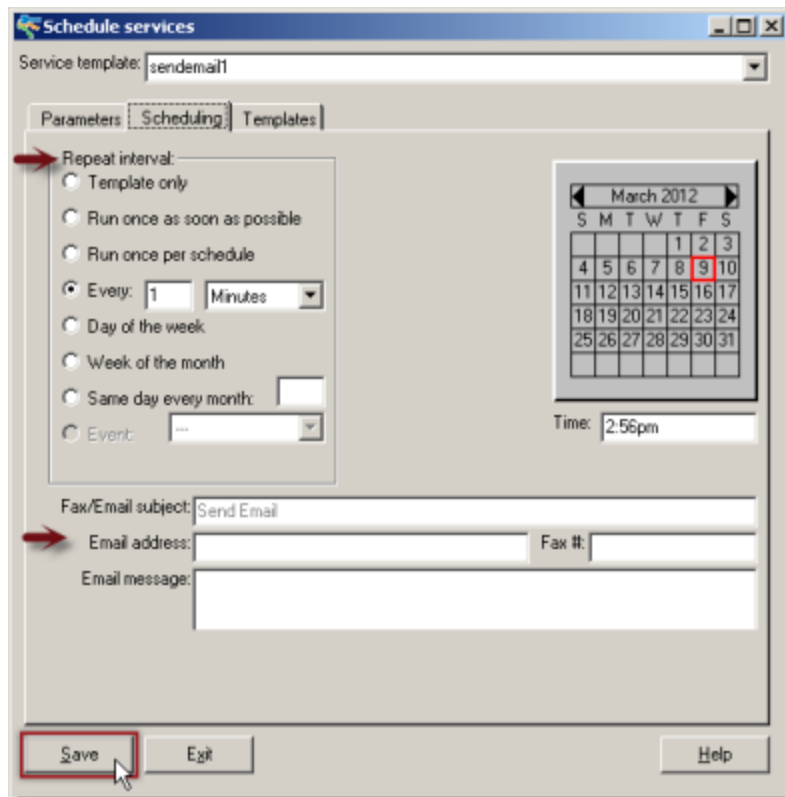
2. Select the **Service** to use for the scheduled task.
3. Enter the template name in the Service Template field.
4. Click the **Save** button to save the template name.

A confirmation message appears. Click **OK** to clear the message.

5. Select the Templates tab.
6. Select the template from the list and click the **Select** button.



7. Select the Scheduling tab.



8. In the **Repeat Interval** group, select the desired interval option and specify the frequency (where applicable) that the Engine polls for the event on behalf of this template.
9. Click **Save**.



## Setting Printing Preferences

FactorSoft's print preference option allows you to distribute reports and statements according to a client or debtor's individual needs.

Use the Client Information Screen (Upper Fields) and the Debtor Information Screen to define client and debtor preferences respectively, and choose from the following options:

- Select **Print** to print reports and statements and mail them to the client or debtor.
- Select **Fax** to fax reports and statements to the client or debtor directly from FactorSoft. For more information about faxing reports, see "Setting Up Faxing" on page 539.
- Select **Email** to email reports and statements to the client or debtor directly from FactorSoft.
- Select **Folder** to save the report or statement in PDF format to a user-specified disk folder.

In addition, clients must be assigned client codes to be able to use the folder preference feature. (Once saved, the PDF file uses the following name format: Client#\_ReportID\_YYMMDD\_SSS.PDF, where Client# is the user-assigned client code, Report ID is a system-defined report name, and SSS is a system-defined sequence).

### NOTE

FactorSoft gives you the option to include more than one fax number or email address when distributing reports and statements. To email or fax reports to several contacts within the client's company, open each contact's Add New Contact Screen, fill in any appropriate fields, and check the **Attention** box to include the contact in the client's report distribution list. Depending on the client's report preferences, FactorSoft automatically includes the contact's email address or fax numbers when generating outgoing reports.

When generating reports and statements, FactorSoft always gives you the option to preview the documents before printing, faxing, or emailing them.

## System Preferences

The following system preferences for this function are located in the Administration module, System Preferences, **Data entry behavior**, **Imaging** folder.

Preference	Description
Maximum images per email	Set the number of images to allow per email that is reasonable based on the average size of your images

The following system preferences for this function are located in the Administration module, System Preferences, **Identification/system constants, Interface parameters, Preference folder printing** folder.

Preference	Description
Folder for saved reports	Enter the name and location of the folder in which you want to save the client's PDF reports.

The following system preferences for this function are located in the Administration module, System Preferences, **Identification/system constants, System constants** folder.

Preference	Description
Emailed reports should be sent using	Select SMTP or MAPI as the preferred way to send email.
SMTP Hostname	Enter your SMTP host address, e.g. mail.your company.com.
SMTP default sender email address	Enter the address that will show as the "From" address on the email. This can be set here as a system default.
SMTP default sender display name	Specify the name that will show up as the sender. Some users may want the company name to show as the system default.
SMTP host requires authentication	Specify whether the host expects you to supply a username and password. If true, you must supply those in the user preferences.

## User Preferences

The following user preferences must be configured in the Email Parameters tab of the User Preferences screen.

Preference	Description
From email address	Set the email address to override the system default from address. An email address must be entered either at the user or system level for an email to send correctly.
From display name	Enter a name to override the system default from display name if supplied for the user. If one is not entered the from address is displayed.
Username and password	These are only enabled if the system preference says authentication is required. If it is required, you must supply both of these credentials to correctly send an email.

## Setting Up Faxing

To use fax output option for reports and notices, a third party fax software solution for sending faxes must be configured. Typically, these solutions require a fax server application be deployed, as well as a fax client that must be deployed on each FactorSoft user's computer.

Fax solutions currently supported in FactorSoft are:

- Equisys ZetaFax®
- GFI FaxMaker®
- Sagem-Interstar LightningFAX®

You can configure FactorSoft to automatically produce fax output when reports and/or statements are generated from Preference-enabled-reports.

To configure FactorSoft to automatically produce faxes:

1. In User Preferences, select the installed fax software solution in the **Report fax driver** and **Preference fax driver** fields on the Print/Faxing Parameters tab of the User Preferences screen in the FactorSoft Systems menu.
2. Select **Fax** in the **Preference** field in the upper fields of the Client Information and Debtor information screens for the clients and debtors to be included in automatic fax distribution of reports and/or statements.

### NOTE

FactorSoft gives you the option to include more than one fax number or email address when distributing reports and statements. To email or fax reports to several contacts within the client's company, open each contact's Add New Contact Screen, fill in any appropriate fields, and check the **Attention** box to include the contact in the client's report distribution list. FactorSoft automatically includes the contact's fax numbers when generating outgoing reports. See "Setting Printing Preferences" on page 537 for more information.

3. Ensure that each client and debtor to be included in automatic fax distribution have a valid fax number in the Address panel.

### NOTE

Contacts with Attention must also have a valid fax number recorded in the Contact Information screen.

## Using the Client Summary Worksheet

Business methods among lenders vary greatly; consequently, their requirements for personalized reports vary as well. The Client Summary Worksheet in FactorSoft was developed with customization in mind. With it, you can create ad hoc reports based on many predefined data fields from the Client and CalcClient tables and then save the report as a template to be reused over and over again.

## Client Summary Worksheet Basics

The Client Summary Worksheet is template-driven. This means that a skeleton report template is first created in Microsoft Excel, and then is executed in the Reports module to extract data from the FactorSoft database, populate the report with the client data, and print the report as a completed Excel spreadsheet. The spreadsheet can then be transformed into output in any of the ways that you typically associate with an Excel spreadsheet (print, PDF, data file, etc.).

### Excel Spreadsheets

Since the underlying templates of the Client Summary Worksheet are based on Excel spreadsheets, you can utilize the page layout, formulas, sorting/filtering, and chart features of Excel to customize your reports. Reports can be as simple or complex as you desire, with the following limitations:

- Must be stored in the FactorSoft Reports directory.
- Must have a horizontal format.
- One line per client.
- Must always have one empty "H" row between the last header row and the first client (repeating data) row.
- Must always be one empty "H" row between the last client (repeating data) row and the overall Total row.
- Sort fields will automatically include subtotals and an overall total at the end.

You can create templates for as many reports as you require, and each template can be used again and again.

### FactorSoft Field Codes

There are four sets of field codes that you can utilize to extract client and financial data from the FactorSoft and ABL databases for display in your reports:

- Client Oriented Field Codes (various data from Client, Client Terms, and Tables views)
- Client Calc Field Codes (calculated financial data from FactorSoft tables)
- Clients Table (data fields in the Clients Table)
- ABL Field Codes (data from ABL tables)

## FactorSoft Client Summary Worksheet Screen

The Client Summary Worksheet screen provides the FactorSoft interface for producing the report. This screen provides criteria for filtering the data on the report by date ranges, all clients, specific clients, and more specific criteria such as Account Executives (A/E), Client Groups, Offices, Brokers, Territories, and Regions.

This screen also provides options that allow you to sort and group the data on the report by A/E, Group, Office, Region, and/or Territory.

The Client Summary Worksheet screen is fully described in the FactorSoft Help File.

## Getting Started

This section of the document addresses the following topics:

- Creating a new Client Summary Worksheet
- Saving the worksheet template in the FactorSoft Reports directory
- Generating Client Summary Worksheets

FactorSoft is provided with an array of pre-defined templates designed to suit a variety of anticipated reporting needs. These reports can be customized to suit your needs such as isolating one or including all clients, grouping by specific subcategories (A/E, Client Group, Office, etc), and sorting to prioritize results based on the selection criteria entered on the Client Summary Worksheet screen. These templates are outlined in the following table:

Template	Description
Activity_Accrual_Summary.xls	The Activity Accrual Summary provides a summary of clients' A/R activity, Cash Received, Purchases, Reserve Activity, Settlement, and Fees during a specified date range.
Activity_By_Region.xls	The Activity By Region report provides a summary of clients' A/R activity, broken-out by region during a specified date range, including Amounts, Fees, Averages, and Number of Buys, Invoices, Checks, Payments, and Adjustments.
AR_Loan_Summary.xls	The AR Loan Summary provides a snapshot of clients' A/R activity during a specified date range, including Amounts, Fees, Averages, and Number of Buys, Invoices, Checks, Payments, and Adjustments.
Average_Net_Funds.xls	The Average Net Funds report provides a summary of clients' Current Gross A/R, Current Cash Reserves, Current Escrowed Reserves, Current Funds Employed, and Average Funds Employed.
Balance.xls	The Balance report provides a summary of clients' A/R activity during a specified date range, including Amounts, Fees, Averages, and Number of Buys, Invoices, Checks, Payments, and Adjustments.
Broker_Analysis.xls	<p>The Broker Analysis report provides a summary of Broker activity during a specified date range, including A/R Activity—balances, purchases, collections, chargebacks, giveback, gross collections—Settlement, a breakdown of Fees, and a breakdown for Commissions. The Date Signed is also listed.</p> <p>The report can be run on one broker or all brokers, for all or one client. The Sort Fields do not apply to this report.</p>

Template	Description
ClientWorkSheet.xls	The Client Worksheet provides a summary of clients' financial activity, by A/E, during a specified date range, including Gross A/R, Recourse/Ineligible, Eligible A/R, Advance Rate, Gross Available, Funds Employed, Accrued Fees, Available Cash, Current Balance, a breakdown of balances by Aging bucket and the percentage of each against the Total, a Month To Date summary of Sales, Recourse, Payments chargebacks, givebacks, WO/Suspense, as well as dilution percentage.
Ineligibility.xls	The Ineligibility report provides a summary of clients' ineligibility during a specified date range, including Gross A/R, Cash Reserves, Escrowed Reserves, Funds Employed, Effective Rate, Industry, Eligible Rate, Ineligible Rate, and Ineligible Amount.
Insurers.xls	The Insurers report provides a summary of Insurers for each client, and lists the Insurer, Amount Insured, Expiration, and UCC#. The report can be run on one client or all clients.



# Creating a New Client Summary Worksheet Template

## NOTE

This is a how-to guide focused primarily on the functionality of FactorSoft, and consequently assumes a level of knowledge with Microsoft Excel. For tutorials and help creating Excel spreadsheets, we recommend visiting <http://office.microsoft.com/en-us/excel/FX100646951033.aspx>.

You can create reports in a variety of formats using Microsoft Excel and the defined FactorSoft Field Codes (a complete list of field codes is included in this document at Client Summary Worksheet Field Codes). The following provides instruction on creating such a report from scratch.

This report would contain four data fields:

Name	Field Code
Client Name	NameWithCode
A/E Name	AcctExecName
Beginning Balance	Act_BegBal
Ending Balance	Act_EndBal

In addition, this example contains two formulas, summing the beginning and ending balances (formula is =Sum(firstCell:lastCell) ).

This description is based on Microsoft Office Excel 2007. Actual steps may vary based on the version of Microsoft Office you are using.

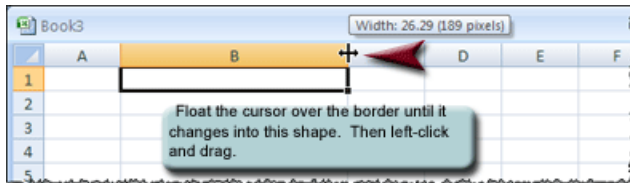
1. To begin, open a new Book in Microsoft Excel.

#### NOTE

In the Client Summary templates, column A is used to identify row types to FactorSoft, so should never be used to contain any printed data. In fact, when you create output from the Client Summary Report, you will want to hide column A to prevent these codes from being printed in the final output.

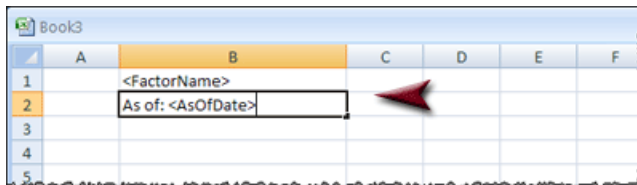
2. Grab the border of column B and widen it out to accept a longer field.

This will contain the Client Name field, so be sure to provide plenty of room.



Before creating the header line, enter two fields that will print your company's name and the as-of date for the report at the top left of the report.

3. In cell B1, enter field code **<FactorName>** to import your company name.
4. In cell B2, enter the text "As of:" followed by the field code **<AsOfDate>** to print the as-of date of the report.



Next, enter the header line that will define the heading rows.

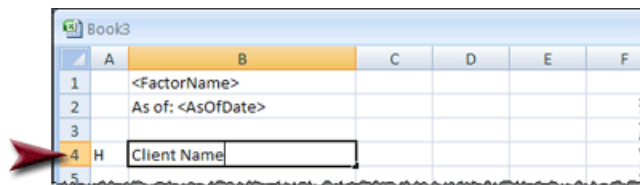
5. In cell A4, enter **H** to create a header row.

There are three row type identifiers that can be entered in column A:

Field	Description
H	Header row. A header row accepts text and cell formatting. The output of a header row is static.
R	Repeating data row. A repeating data row accepts either text or field codes or a combination of the two. Field codes are entered between

Field	Description
	"angle brackets" (technically the less-than and greater-than symbols – e.g. <field_code>).
T	<p>Totals row. Totals rows contain Excel formulas. If sorting is used on the Client Summary Worksheet screen, the report will be subtotaled at each break point and a grand total will be created at the end of the report.</p> <p>Note that if the Accumulate to master clients option is selected in the Client Summary Worksheet screen, the columns for which you want to accumulate member totals to the master must be included in a totals row to display the accumulated master totals in the generated worksheet.</p>

6. Enter the text for the first header in cell B4:



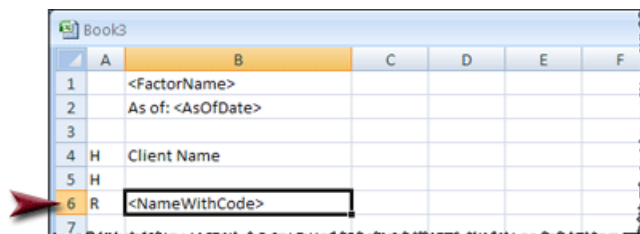
7. In cell 5A, enter H.

#### NOTE

An empty H row must precede the first R row.

8. In cell 6A, enter R to create a repeating data row.

9. In cell 6B, enter the field code for the client name and code.



Next, expand columns, enter header text and field codes for the remainder of the data on the report, as shown in the following illustration. Note that columns D and F are used as spacing between the

two amount columns, and also that a border has been added to the header row. This was done by selecting rows B4 through G4, right-clicking in the selected row, selecting **Format Cells**, and then the **Border** tab on the Format Cells screen.

	A	B	C	D	E	F	G	H
1		<FactorName>						
2		As of: <AsOfDate>						
3								
4	H	Client Name	Account Executive		Beginning Balance		Ending Balance	
5	H							
6	R	<NameWithCode>	<AcctExecName>		<Act_BegBal>		<Act_EndBal>	
7								

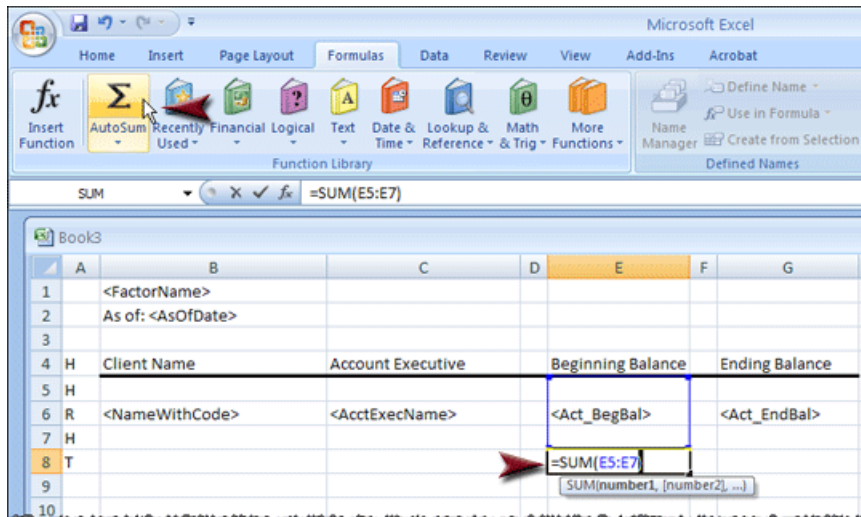
10. In cell 7A, enter an H to insert another blank row after the repeating data row.

#### NOTE

An empty H row must precede the last R row.

11. In cell A8, enter T to create a totals row.
12. Enter an Excel formula in the Total row for the Beginning Balance:

- Select cell E8.
- Select the **Formula** tab and click **AutoSum** in the Excel ribbon.
- Enter the cell prior to the first **R** row as the first coordinate, a colon, and then the cell following the last **R** row as the second coordinate. A blue box should surround the cells to be summed, as in the following illustration.
- Press the **Enter** key.



A zero is displayed in row E8.

13. Enter an AutoSum formula for the Ending Balance using the same procedure as above.
14. Right-click in column A and click **Hide** in the pop-up menu.

This hides column A so that the Row Type Identifiers are not printed in the output.

	B	C	D	E	F	G	H
1	<FactorName>						
2	As of: <AsOfDate>						
3							
4	Client Name	Account Executive		Beginning Balance		Ending Balance	
5							
6	<NameWithCode>	<AcctExecName>		<Act_BegBal>		<Act_EndBal>	
7							
8				0		0	
9							

See [Client Summary Worksheet Field Codes](#) for details about the field codes available for use in Client Summary Worksheets. The data displayed when the worksheet is processed are the actual values from your database.

## Save the Worksheet Template

When you have created the template in Excel, save it to the FactorSoft Report Path. All templates must be saved in the defined Reports directory, typically C:\FactorSoft\Reports. To verify your defined Report directory, open the About FactorSoft screen from the Help menu.

### NOTE

If an older version of FactorSoft is being used, the path may be displayed with a FactorSoft or CADENCE folder instead of a FactorSoft folder.

Templates for use with the Client Summary Worksheet must be saved in the .XLS format specific to Microsoft Excel 97–2003, not the newer .XLSX format specific to Microsoft Excel 2007. If using Excel 2007, select Save As and in the Save As Type list, select Excel 97–2003 Workbook (\*.xls).

The Report Path field contains the path where you must save the Excel spreadsheet templates.

1. Save the template as an .XLS file.
2. Save the template with a descriptive name (Client\_Balance\_List.xls in this example) to make it easy for anyone who might use the report to find it.

## Generate the Client Summary Worksheet

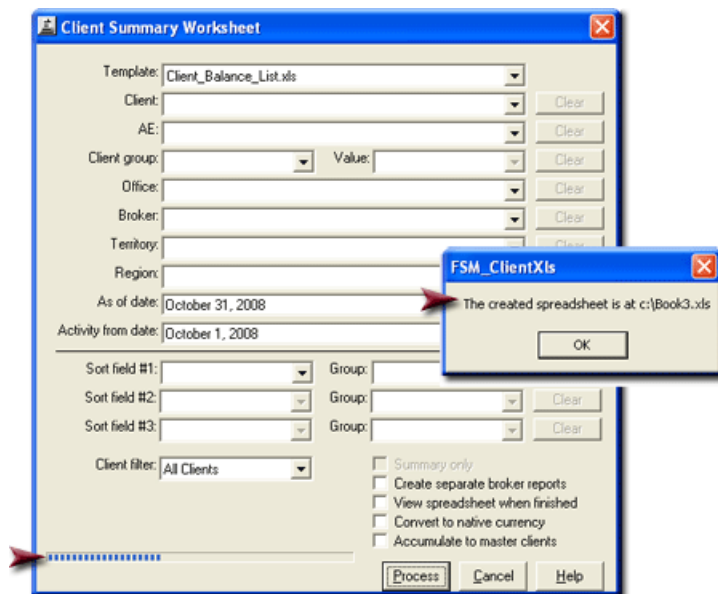
The Client Summary Worksheet screen is the tool in FactorSoft that is used to create reports from the templates created in Excel spreadsheets. A full description of the Client Summary Worksheet screen is found in the FactorSoft Reports section of this guide. This section contains examples in which the Client Balance List template created in the previous section is utilized to demonstrate generating and sorting reports.

To generate the desired Client Summary Worksheet report, simply select the desired template, set the selection criteria to limit the report to the desired data, and then click the Process button. The completed Client Summary Worksheet report is created and saved as an Excel spreadsheet. The location that the completed spreadsheet is created is defined by a System Constant: **Reports, Client summary worksheet, Folder for completed Excel Spreadsheets**.

### Example 1

In this example, the Client Balance List report created in the previous section is selected, and the only selection criteria selected is the date range.

When the Process button is pressed, a progress bar appears showing the progress of the report, and then a message appears that contains the location and name of the completed report.



The processing of the report retrieves the data from the database and generates the results in an Excel spreadsheet

	B	C	D	E	F	G	H
1	**TEST** World of Factoring **TEST**						
2	As of: October 31, 2008						
3							
4	Client Name	Account Executive		Beginning Balance		Ending Balance	
5							
6	1776 Publishing (1776)			0		0	
7	68J10 (68J10)	Barrie		100		100	
8	Additional / Late Fee Medical	Russ		16729		16729	
9	Alpha (ALPHA)	Russ		300		300	
10	Audubon Nature Institute (125	Paul		288259.52		288259.52	
11	BBS Trucking (BBS)	Rebecca		3996		3996	
12	Beta Baking (BETA)	Rebecca		0		0	
13	Daily Rate Enterprise (2/TAG)	Barrie		46555.26		46555.26	
14	Daily Rate II Hospital (DAILYRA	Barrie		100		100	
15	Fee Escrow, LLC (19)	Rebecca		49964.24		49964.24	
16	Fee Statement, Inc. (FEESTMT)	Paul		1500		1500	
17	First Companion (FIRSTCOM)	Russ		10000		10000	
18	Flat Fee National (SIEMANS2)	Rebecca		75326.8		75326.8	
19	Gemini Freighter (GEMINI)	Rebecca		0		0	
20	Inventory	Rebecca		0		0	
21	Kendall Electric (KENDALL)	Rebecca		92594.07		92594.07	
22	Master Money Check Cashing (	Paul		234880		234880	
23	Monthly Fee Statement Client	Barrie		0		0	
24	NegativeFee_Test (NEG)	Russ		-100		-100	
25	Next Celebration World (WALI	Barrie		30526		30526	
26	Recycle Bin Company (FCC01)	Russ		56598.09		56598.09	
27	Spinach Warehouse (7)	Paul		0		0	
28	TBS (KIMTEST)	Rebecca		0		0	
29	The Money Company (MONEY)	Paul		144534.68		144534.68	
30							
31				1051863.66		1051863.66	

## Example 2

This example uses the same template as Example 1, but shows the effect of using a Sort field and limiting display to Active accounts only in Client Filters:

- Show active clients only
- Sort by Account Executive



**Client Summary Worksheet**

Template: Client\_Balance\_List.xls

Client:  Clear

AE:  Clear

Client group:  Value:  Clear

Office:  Clear

Broker:  Clear

Territory:  Clear

Region:  Clear

As of date: October 31, 2008 Today

Activity from date: October 1, 2008 Make 1st

Sort field #1: A/E Group:  Clear

Sort field #2:  Group:  Clear

Sort field #3:  Group:  Clear

Client filter: Active Only

☐ Summary only  
☐ Create separate broker reports  
☐ View spreadsheet when finished  
☐ Convert to native currency  
☐ Accumulate to master clients

Process Exit Help

The processing of the report retrieves the data from the database and generates the results in an Excel spreadsheet:

Note that the report format, which is controlled by the template, is the same, but the results are grouped by Account Executive (based on the Sort criteria) and subtotaled by Account Executive.

	B	C	D	E	F	G	H
1	**TEST** World of Factoring **TEST**						
2	As of: October 31, 2008						
3							
4	Client Name	Account Executive		Beginning Balance		Ending Balance	
5							
6	Daily Rate Enterprise (2/TAG)	Barrie		46555.26		46555.26	
7	Daily Rate II Hospital (DAILYRA)	Barrie		100		100	
8	Next Celebration World (WALI)	Barrie		30526		30526	
9				77181.26		77181.26	
10							
11	Audubon Nature Institute (125)	Paul		288259.52		288259.52	
12	Fee Statement, Inc. (FEESTMT)	Paul		1500		1500	
13	Master Money Check Cashing (Paul)			234880		234880	
14	The Money Company (MONEY)	Paul		144534.68		144534.68	
15				669174.2		669174.2	
16							
17	BBS Trucking (BBS)	Rebecca		3996		3996	
18	Fee Escrow, LLC (19)	Rebecca		49964.24		49964.24	
19	Flat Fee National (SIEMANS2)	Rebecca		75326.8		75326.8	
20	Kendall Electric (KENDALL)	Rebecca		92594.07		92594.07	
21				221881.11		221881.11	
22							
23	Alpha (ALPHA)	Russ		300		300	
24	First Companion (FIRSTCOM)	Russ		10000		10000	
25	NegativeFee_Test (NEG)	Russ		-100		-100	
26	Recycle Bin Company (FCC01)	Russ		56598.09		56598.09	
27				66798.09		66798.09	
28							
29				1035034.66		1035034.66	
30							

### Example 3

This example shows the Client Worksheet report generated based on the options specified on the Client Summary Worksheet screen. The Client Worksheet template is one of the stock templates provided with FactorSoft (ClientWorkSheet.xls):

**Client Summary Worksheet**

Template: ClientWorkSheet.xls

Client:

RM:

Client group: INDUSTRY Value: TRANSPORTATION

Office:

Broker:

Territory: MOUNTAIN

Region:

As of date: December 31, 2009

Activity from date: December 1, 2009

Sort field #1: Office Group:

Sort field #2: Group:

Sort field #3: Group:

Client filter: With Balances

☐ Summary only  
☐ Create separate broker reports  
☐ View spreadsheet when finished  
☐ Convert to native currency  
☐ Accumulate to master clients

Process Exit Help

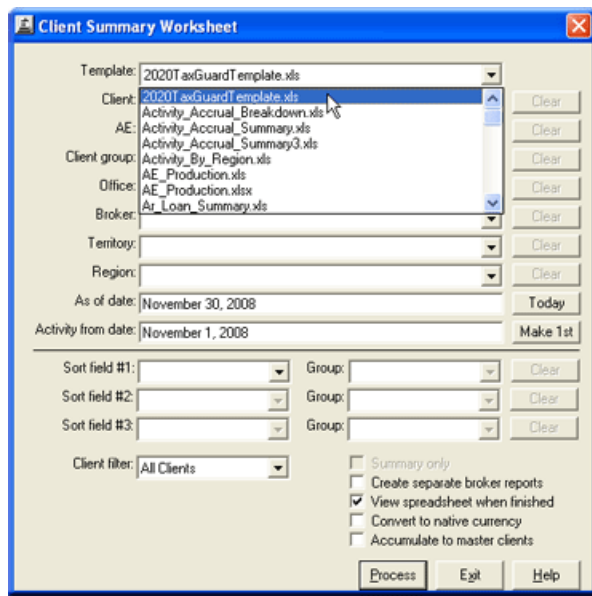
The processing of the report retrieves the data from the database and generates the results in an Excel spreadsheet:

[illegible]

## Generate the 2020 Tax Guard Spreadsheet

A template to extract information for interface with 20/20 Tax Guard Monitoring Service has been added for the Client Summary Worksheet in the Reports module in version 2.14.7. This template can be used to electronically transmit client information to 20/20 Tax Guard for the creation of IRS form 8821. To create the Tax Guard spreadsheet:

1. Open the reporting module and choose **Client Summary Worksheet** from the Client Menu.
2. From the drop-down list of spreadsheet templates, select the **2020TaxGuardTemplate.xls**.



### NOTE

If you do not have this spreadsheet in your Reports directory, contact Support to arrange to have the worksheet added to your Reports Folder.

3. Enter the current days date in the **As-of** date
4. Enter any valid day in the past in the **Activity From Date**.

### NOTE

There is no financial data in the extract, so the actual date set for the Activity From Date is not important.

## Client Summary Worksheet Field Codes

The Client Summary Worksheet can be customized using the database codes from :

- Client Summary Worksheet Field Codes (fsClient and/or fsClientCalc API modules)
- Clients Table
- Collateral field Codes

### NOTE

Jack Henry™ makes every effort to keep this field code documentation up-to-date, but you can always find the most up-to-date information on Clients Table Field Codes by selecting **Database Maintenance, Print Table Views** from the Administration module System menu. A list of all tables is returned. Select Clients from the list and click the Print button to print a report of the field codes in the Clients table.

Field Names must be inserted into the Client Summary Worksheet within angle brackets (< >).

## Client Summary Worksheet Field Codes

These field codes allow access to a variety of financial data for display in the Client summary Worksheet. These field codes are returned by the fsClient and/or fsClientCalc API modules, and are only applicable to the Client Summary Worksheet.

Field Name	Description
AcctExecName	Name of the account executive assigned on the Control Panel of the Client Information. From Client Information, Control tab.
AcctGroupDescr	The name of the G/L account group assigned to a client
Act_Adjusts	All chargebacks for period  This code also equals <Act_CreditCb> + <Act_CreditDb>)
Act_Advances	Total advanced amount for the period
Act_ArTurn	The average number of days a client's A/R portfolio turns over(not the average days to pay) calculated as (365 days / ((12 * sales) / (average balance))))
Act_AvgBal	Average A/R balance for the selected period
Act_AvgNfe	Average net funds employed for the selected period
Act_AvgInvoice	Average invoice amount for the selected activity period  This code equals the same value as <Act_Purchases> / <Act_CountInv>
Act_BegBal	A/R balance at the beginning of the selected period  Same as < Beg_ArBal >
Act_BegFeeEscrow	Fee escrow balance at the beginning of the selected period  Same as <Beg_FeeEscrow>
Act_BegRsvEscrow	Reserve escrow balance at the beginning of the selected period  Same as <Beg_RsvEscrow>
Act_BulkCredit	Credit(s) recorded in Bulk AR Certificate Posting for the period selected
Act_BulkSales	Sales recorded in Bulk AR Certificate Posting for the period selected
Act_BulkPlusAdjustments	Adjustments (+) recorded in Bulk AR Certificate Posting for the period selected

Field Name	Description
Act_BulkMinusAdjustments	Adjustments (-) recorded in Bulk AR Certificate Posting for the period selected
Act_BulkDiscount	Discount(s) recorded in Bulk AR Certificate Posting for the period selected
Act_BulkNetCollections	Net Collections recorded in Bulk AR Certificate Posting for the period selected
Act_BulkOverPayment	Over payment(s) recorded in Bulk AR Certificate Posting for the period selected
Act_CbDebits	Debit chargebacks against purchased invoices for the selected period
Act_CbNonFactor	All chargebacks against non-factored invoices for the selected period
Act_CbRecovery	Credit chargebacks against purchased invoices for the selected period
Act_Collects	Total Collections for the selected period
Act_CountAdj	Number of Adjustments for the selected period
Act_CountBuys	Number of Purchase Batches for the selected period
Act_CountChk	Number of Checks processed for the selected period
Act_CountInv	Number of Invoices purchased for the selected period
Act_CountPmt	Number of Payments applied for the selected period
Act_CreditCb	Credit chargebacks (givebacks)
Act_CreditMemo	Total amount of credit invoices purchased for the selected period
Act_DebitCb	Debit chargebacks (chargebacks)
Act_DebitMemo	Total amount of debit invoices purchased for the selected period
Act_EarnAdj	Total earnings generated from Adjustment transactions for the selected period
Act_Earnings	Total earnings for the selected period
Act_EarnTax	Tax earned on Purchases within period
Act_EndBal	A/R balance at the end of the selected period  Same as < Emp_ArBal >

Field Name	Description
Act_LoanAdjust	Total amount of adjustments posted to the loan for the selected period
Act_LoanCollect	Total amount of payment collections posted to the loan for the selected period
Act_LoanDisburse	Total amount of disbursement fundings posted to the loan for the selected period
Act_LoanTrfFrom	Total amount of transfers posted from the loan for the selected period
Act_LoanTrfTo	Total amount of transfers posted to the loan for the selected period
Act_NonFactored	Total amount of non-factored payments posted for the selected period
Act_Purchases	Total amount of invoices purchased for the selected period  This code equals the same value as <Act_DebitMemo> + <Act_CreditMemo>
Act_Rebates	Total amount of rebates for the selected period
Act_Recourse	Total amount of recourse invoices for the selected period
Act_Refactors	Total amount of fees generated from invoices refactored for the selected period
Act_RsvHeld	Total amount of reserves held on purchases for the selected period
Act_RsvRel	Total amount of all reserve releases for the selected period (this includes releases done from the release tab of the client summary screen, as well as monies released from the reserve from the checks/journals screen)
Act_RsvRelExp	Total amount of expenses captured from reserve releases done from the release tab of the client summary screen for the selected period
Act_RsvRelTrans	Total amount of Reserve Release transactions only.
Act_SalesExp	Total amount of expenses captured from purchases for the selected period
Act_StmtEarn	Total amount of earnings captured from posted statements for the selected period
Act_Suspense	The net total of debit and credit items to the suspense accounts for the selected period
Act_SuspenseActAI	Total net Hold Account activity for the reporting date range (Collection Hold

Field Name	Description
	Acct Activity + C-Misc Journal Hold Acct Activity)
Act_SuspenseActColl	Total net Hold Account activity from Collections for the reporting date range
Act_Verified	Total amount of invoices verified for the selected period
Act_VerPre	The pre-purchase verification total amount at the end of the selected period.
Act_VerPost	The post-purchase verification total amount at the end of the selected period.
Act_WriteOff	Total amount of write-offs processed for the selected period
Adv_Current	Total amount of A/R that is current
Adv_PastAmt0	Total amount of A/R in the first aging bucket
Adv_PastAmt1	Total amount of A/R in the second aging bucket
Adv_PastAmt2	Total amount of A/R in the third aging bucket
Adv_PastAmt3	Total amount of A/R in the fourth aging bucket
Adv_PastAmt4	Total amount of A/R in the fifth aging bucket
Adv_PastAmt5	Total amount of A/R in the sixth aging bucket
Adv_PastAmt4+5	Total amount of A/R in the fifth and sixth aging bucket This code also equals <Adv_PastAmt4> + <Adv_PastAmt5>
AdvRate	Advance rate from the client terms currently assigned to the client record (e.g. 85.00)
AdvRatePer	Advance rate percentage from the client terms currently assigned to the client record (e.g. 0.85)
Age_Current	Total of the current aging
Age_PastAmt0	Total of the current aging Same as Age_Current
Age_PastAmt1	Total of the first aging bucket
Age_PastAmt2	Total of the second aging bucket



Field Name	Description
Age_PastAmt3	Total of the third aging bucket
Age_PastAmt4	Total of the fourth aging bucket
Age_PastAmt5	Total of the fifth aging bucket
Age_PastAmt4+5	Combination of fields <Age_PastAmt4> plus <Age_PastAmt5>
Age_PastPer0	This is the percentage of the total A/R that falls into the current aging bucket. This can also be calculated as <Age_Current> divided by <Act_EndBal>
Age_PastPer1	This is the percentage of the total A/R that falls into the first aging bucket. This can also be calculated as <Age_PastAmt1> divided by <Act_EndBal>
Age_PastPer2	This is the percentage of the total A/R that falls into the second aging bucket. This can also be calculated as <Age_PastAmt2> divided by <Act_EndBal>
Age_PastPer3	This is the percentage of the total A/R that falls into the third aging bucket. This can also be calculated as <Age_PastAmt3> divided by <Act_EndBal>
Age_PastPer4	This is the percentage of the total A/R that falls into the fourth aging bucket. This can also be calculated as <Age_PastAmt4> divided by <Act_EndBal>
Age_PastPer4+5	Combination of fields <Age_PastPer4> plus <Age_PastPer5>
AttnContacts	List all active contacts for the client with Attention selected in the Client Information Contacts tab.
AuthContacts	List all active contacts for the client with Authority selected in the Client Information Contacts tab.
AveLoanBal	Average loan balance as of the reporting date
Beg_ArBal	A/R balance at the beginning of the period Same as <Act_BegBal>
Beg_FeeEscrow	Fee escrow balance at the beginning of the period Same as <Act_BegFeeEscrow>
Beg_LoanAmt	Loan balance at the beginning of the selected period
Beg_MedArAmt	Beginning A/R amount for medical receivables as of the reporting date

Field Name	Description
Beg_MedArBal	Beginning A/R balance for medical receivables the day before the reporting date
Beg_NetFunds	Net funds employed balance at the beginning of the period Same as <Emp_BegDeployed>
Beg_RsvAmt	Cash reserve balance at the beginning of the period Same as <Emp_BegCashRsv>
Beg_RsvEscrow	Reserve escrow balance at the beginning of the period Same as <Act_BegRsvEscrow>
Bkr_CommsAmt	The total amount of broker commission at the end of the selected period.
Bkr_OthRate	The broker commission rate for brokers not selected in the Parameters tab of the Client Summary Worksheet (i.e., "other" brokers). If there are more than one, the percentage is cumulative of all "other" brokers percentages.
Bkr_SelRate	The broker commission rate for the Broker selected in the Parameters tab of the Client Summary Worksheet screen, if applicable.
Col_AnyDilution	If there was dilution during the period, this value will be returned as TRUE. If there was no dilution during the period, the value returned will be FALSE.
Col_Balance	Current A/R balance for the selected period Same as <Emp_ArBal>
Col_Collateral	Available collateral  Calculated as (<Emp_ArBal> - <Col_Dilution> - <Col_Recourse> - <Col_InelAll> - <Col_InelTable>)
Col_Dilution	Total Dilution for the selected period  Calculated as (Charge-backs on paid positive invoices / Total positive invoices paid)
Col_Dilution%	The dilution percentage over time.
Col_InDispute	Total amount of all current invoices in dispute
Col_InelAll	Current total amount of all ineligible items (ineligible for any reason)  Same as <Col_InelInvoices> + <Col_InelTierAmt> + <Col_InelCrossAmt> + Col_InelOverCred>

Field Name	Description
Col_InelCrossAmt	Current total amount of all invoices ineligible due to cross ineligibility reasons
Col_InelInvoices	Total amount of all ineligible specific invoices
Col_InelInv&Over	Total amount of ineligibility due to specific ineligible invoices and invoices over credit limits.  This code also equals (<Col_InelInvoices> plus <Col_InelOverCred>)
Col_InelOverCred	Current total amount of all invoices ineligible due to being over a credit limit
Col_InelTable	Total amount of ineligibility from the Ineligible Titles Table
Col_InelTierAmt	Total amount of ineligibility generated by the tiered ineligibility table
Col_InelTier&Cross	Total amount of ineligibility generated by cross ineligibility and tiered ineligibility table  Same as (<Col_InelTierAmt> + <Col_InelCrossAmt>)
Col_RecDays	The age (in number of days) specified in the client information at which an invoice becomes available for recourse
Col_RecDaysShortOver	Recourse not including in dispute; calculated as field <Col_RecDays> plus <Col_RecShort> plus <Col_RecOver>.
Col_Recourse	All recourse items; calculated as <Col_RecDaysShortOver> plus <Col_InDispute>.
Col_RecOver	The total amount of cash posting credit chargebacks for the period selected
Col_RecShort	The total amount of cash posting debit chargebacks for the period selected
Col_Unpaid	The total amount of the total number of unpaid items in open A/R for a specific date range
Contacts	List all active contacts for the client in the Client Information Contacts tab.
CurrencyType	Currency type assigned to client. From Client Information, Control tab.
Emp_AdvBal	The advance balance at the end of the selected period
Emp_AmortLoan	The balance of the loans payable G/L account at the end of the selected period
Emp_ArBal	The total amount of the A/R balance at the end of the selected period Same

Field Name	Description
	as < Act_EndBal>
Emp_BegCashRsv	Cash reserves balance at the beginning of the selected period
Emp_BegDeployed	Funds employed balance at the beginning of the selected period.
Emp_BulkARAdvRate	The Advance Rate stored within the ABL Bulk Loan Posting closest to the given as-of date. The following query retrieves the advance rate.
Emp_BulkIneligAmt	The Total Bulk Ineligibles at the client level as posted by the user and stored in the AblBulkIneligHdr and AblBulkIneligDtl tables. This element provides the most current record for a given client and date.
Emp_BulkEligCollAmt	Returns the Eligible bulk A/R collateral.  Same as <emp_BulkARBal> – <emp_BulkIneligAmt>
Emp_BulkNetCollAmt	Returns the Net Bulk Collateral.  Same as (<emp_BulkARBal> – <emp_BulkIneligAmt>) * <emp_BulkARAdvRate>
Emp_BulkUnApplied	Unapplied cash balance as of the reporting date selected
Emp_CashRsv	Cash reserves balance at the end of the selected period
Emp_Deployed	Funds employed balance at the end of the selected period
Emp_Escrow	Total escrow held; this is <Emp_FeeEscrow> plus <Emp_RsvEscrow>.
Emp_FeeEscrow	Fee escrow balance at the end of the selected period
Emp_LoanAmt	Loan Balance as of the date selected
Emp_MedArAmt	Current A/R balance for medical receivables the day before the reporting date
Emp_MedArBal	Current A/R amount for medical receivables as of the reporting date
Emp_MedDeclDate	Declaration posting date
Emp_NetSettle	The net settlement amount at the end of the selected period. The formula for this field is:  $\text{EmpNetSettle} = \text{EmpDeployed} + \text{Rsv\_AccInvFees} + \text{Rsv\_AccInvTax} + \text{Rsv\_intFees}$

Field Name	Description
Emp_PoFinance	Purchase order finance balance at the end of the selected period
Emp_RsvEscrow	Reserve escrow balance at the end of the selected period
Emp_Settle	The amount of funds awaiting settlement at the end of the selected period (settlement, in this context, is about advancing funds before the invoice is purchased, as in PO financing. When the invoice is purchased, the funds are settle out the settlement account).
Emp_SimpLoan	The simple loan balance at the end of the selected period.
fac_accruedfee	The sum of the facility reserve fees under a client.
fac_feebal	The facility fee balance for the specified period.
fac_feersv	The amount of facility fee reserve for the specified period.
fac_ineligibles	The sum of the facility ineligibles under a client.
fac_limit	The sum of the facility limits under a client.
fac_otherrsv	The amount of facility other fee reserve for the specified period.
fac_paymentrsv	The amount of facility payment reserves for the specified period.
fac_ucbal	The facility unapplied cash balance for the specified period.
FinChgDebtor	Indicates (True/False) if there is a second monthly statement charge and finance charges are accessed against debtors. From Client Terms, Additional Fees tab.
FinChgPer	Finance charge per from any second monthly statement charge. From Client Terms, Additional Fees tab.  0=day  1=month  2=year 360  3=year 365  4=year actual
FinChgRate	Finance charge rate from any second monthly statement charge. From Client Terms, Additional Fees tab.

Field Name	Description
FirstBuyDate	Lists the date of first purchase for the client.
FirstFundDate	Lists the date of first funding for the client.
FloatDays	Float days from the client terms record currently assigned to the client. From Client Terms, Float days tab
FloatDaysAre	Code from client terms record currently assigned to the client to indicate on what float days are based. From Client Terms, Float days tab.  0=Calendar Days  1=Monday-Friday  2=Business Days
GuarContacts	List all active contacts for the client with Guarantor selected in the Client Information Contacts tab.
InelTable	Total value of the ineligible titles table for the client. From Tables, Ineligible titles table.
MasterName	Lists the master client name. If the current client does not have a master client, blanks are returned. If the current client does have a master client, the master client name and number (if applicable) are returned.
Members	List of members of this master client. If the client is not a master client this will be the name of the client. From Client Information screen, Part of Master.
Misc=DE name (where "DE name" is the actual Miscellaneous Data Element name)	Name of the miscellaneous data element to reproduce in the Client Summary Worksheet. Miscellaneous Data Elements are created and their value defined on the Misc. Data tab of the Client Information screen. Note the variation in format of the field name: a miscellaneous data element value is included in the Client Summary Worksheet by including the misc= field along with the actual data element name defined on the Client Information Screen. From Client Information, Misc. data. tab
NameWithCode	Client name with client number following in parenthesis if a client number exists. From Client Information screen, Client name, Client code.
NoticeContacts	List all active contacts for the client with Notices selected in the Client Information Contacts tab.
Office	Office assigned to client. From Client Information, Control tab.

Field Name	Description
OldestOpenInvDate	Lists the invoice date of the oldest open invoice by invoice date.
OldestOpenInvDateNo	Lists the invoice number of oldest open invoice by invoice date.
OldestOpenPostDate	Lists the post date of the oldest open invoice by post date.
OldestOpenPostDateNo	Lists the invoice number of the oldest open invoice by post date .
ProgAdminFeeTaken	Code for when the administrative fee is taken from the current client terms record. From Client Terms, Portfolio Fees tab.  0=On Fee Statement  1=At Purchase  2=At Collection)
ProgAdminRate	Administrative fee % from the client terms record currently assigned to the client. From Client Terms, Portfolio Fees tab.
ProgAdvanceRate	Advance rate from the client terms record currently assigned to the client. From Client Terms, Portfolio Fees tab.
ProgDailyRate	Daily rate from the client terms record currently assigned to the client. From Client Terms, Portfolio Fees tab.
ProgFeeBasisKey	Database key of daily rate basis plus table from the client terms record currently assigned to the client.
ProgFeeRatePer	Daily rate per code from the client terms record currently assigned to the client. From Client Terms, Portfolio Fees tab.  0=day  1=month  2=year 360  3=year 365  4=year actual
ProgRecourseDays	Recourse days from the client terms record currently assigned to the client. From Client Terms, Recourse tab.
ProgRecourseType	Recourse type from the client terms record currently assigned to the client. From Client Terms, Recourse tab.

Field Name	Description
	0=Recourse is stated in days 1=Recourse is stated in statements
ProgRsvEscrow	Indicates if reserve escrow is held from the client terms record currently assigned to the client. From Client Terms, Purchase Fees tab.  True=Reserve is Escrowed  False=Reserve is not Escrowed
ProgTitle	Displays the Client Terms descriptive name for the client.
ProgType	Program type code from the client terms record currently assigned to the client. From Client Terms, Type field.  0= Invoice based terms  1= Portfolio based terms - Daily rate  2= Portfolio based terms - A/R finance  3= Inventory – non A/R  4=Time Payments  5=Loan Style Terms  6=Merchant Bank Terms
Rsv_AccInvFees	The total amount of the accrued invoice fees at the end of the selected period
Rsv_AddlFeeAcc	The total amount of the accrued additional fees at the end of the selected period
Rsv_AddlReqd	The total amount of additional reserves required at the end of the selected period
Rsv_AdjRsv	The adjusted reserve balance at the end of the selected period
Rsv_AdvanceRate	Advance rate from the client terms record currently associated with the client
Rsv_Available	Total available reserves for the period  Same as Reserve "Available for Release" on Client Summary Report



Field Name	Description
Rsv_AvailRsv	Available reserves Calculated as ( $\langle \text{Rsv\_MaxAdvance} \rangle - \langle \text{Rsv\_FundsEmpl} \rangle$ )
Rsv_CashRsv	Total cash reserve balance at the end of the selected period
Rsv_Collateral	Total collateral at the end of the selected period Same as $\langle \text{Col\_Collateral} \rangle$
Rsv_EarnedFeeAcc	The total amount of the accrued earned fees at the end of the selected period.
Rsv_Escrow	The total amount of escrow (fee and reserve) at the end of the selected period Calculated as ( $\langle \text{Emp\_FeeEscrow} \rangle + \langle \text{Emp\_RsvEscrow} \rangle$ )
Rsv_FundsEmpl	Funds employed balance at the end of the selected period Same as $\langle \text{Emp\_Deployed} \rangle$
Rsv_Ineligible	Total amount of ineligible Same as ( $\langle \text{Col\_Recourse} \rangle + \langle \text{Col\_InelAll} \rangle$ )
Rsv_IntFees	Total amount of NFE fees plus daily fees for the selected period
Rsv_MaxAdvance	Maximum advance based on current collateral Calculated as ( $\langle \text{Col\_Collateral} \rangle * \langle \text{Rsv\_AdvanceRate} \rangle$ )
Rsv_PriorAccFees	The total accrued fees for the previous period
Rsv_ReqRsv	The total required reserve based on the current A/R balance
Rsv_TotRsv	The total of Cash Reserves and Escrowed Reserves Same as ( $\langle \text{Rsv\_CashRsv} \rangle + \langle \text{Rsv\_Escrow} \rangle$ )
StmntGuarAmt	The total sales or earnings amount guaranteed to be sold by the client over the period specified in StmntGuarMos. From Client Information, Statement Terms panel.
StmntGuarMos	The number of months over which the sales or earnings guarantee applies. From Client Information, Statement Terms panel.
StmntGuarType	The basis for the guarantee of sales for the statement period. Sales or

Field Name	Description
	Earned Fees. From Client Information, Statement Terms panel.
Territory	Territory value assigned to region for the client. From Tables, Region table.
Trend_AnnAvgBal	The average annual A/R balance
Trend_AnnPurch	The average annual purchase

## Clients Table Field Codes

The following codes are accessed directly from the Client Table, and can be used in Client Summary Worksheet templates.

Field Name	Field Type	Field Length
AcctExec	nvarchar	24
AcctGroupHdrKey	int	4
Addr1	nvarchar	100
Addr2	nvarchar	100
AeCliApprRuleKey	int	4
AgeDays1	int	4
AgeDays2	int	4
AgeDays3	int	4
AgeDays4	int	4
AgeDays5	int	4
AgeInterval	smallint	2
AgingAccurate	bit	1
AgingAsOfDate	datetime	16
AllowDating	bit	1
AllowHauler	bit	1
AllowInstallments	bit	1
AllowLoads	bit	1
AllowPoFinance	bit	1
AltName	nvarchar	200
AtRistReqd	bit	1
AutoApprRuleKey	int	4
AutoCloseHoldAbbr	nvarchar	12

Field Name	Field Type	Field Length
AutoNonHoldAbbr	nvarchar	40
AutoOverAction	smallint	2
AutoOverAmtLimit	money	21
AutoOverHoldAbbr	nvarchar	12
AutoRecHoldAbbr	nvarchar	12
AutoShortAmtLimit	money	12
AutoShortPerLimit	money	12
BankState	nvarchar	60
BegAsOfDate	datetime	16
BegBalAmt	money	21
BegFeeEscrow	money	21
BegRsvAmt	money	21
BegRsvEscrow	money	21
BegSettleAmt	money	21
BizType	nvarchar	40
BulkChargeBack	bit	1
CalcColFeeOnNegInv	bit	1
CalcColFeeOnNegInv	bit	1
CalcNoFloat	bit	1
City	nvarchar	100
ClientKey	int identity	4
ClientMotorNo	nvarchar	12
ClientNo	nvarchar	24
CloseDay	smallint	2

Field Name	Field Type	Field Length
ConcentrationLimit	money	21
Country	nvarchar	60
CredAppBy	nvarchar	24
CredAppFor	nvarchar	24
CredRate	nvarchar	20
CrossAgeInelig	bit	1
CrossAgePercent	money	21
CurrBalAmt	money	21
CurrencyType	nvarchar	40
CurrFeeEscrow	money	21
CurrNonFundAmt	money	21
CurrRsvAmt	money	21
CurrRsvEscrow	money	21
DaysDue	smallint	2
DbDunsNo	nvarchar	40
DebtorMotorNo	nvarchar	12
DefaultBankAcctKey	int	4
DefaultRsvAcctKey	int	4
DeliverBy	nvarchar	60
DilutionLimit	money	21
DiscDays	int	4
DiscRate	money	21
DueFrom	smallint	2
EarlyPayToFactor	bit	1

Field Name	Field Type	Field Length
EdiInterchangeNo	nvarchar	18
Email	nvarchar	100
ExpectedDilution	money	21
ExtendIncl	smallint	2
Fax	nvarchar	40
FedBizNo	nvarchar	60
FedCoNo	nvarchar	60
FedTaxNo	nvarchar	40
FundNotes	ntext	<memo>
HoldInclEscrow	bit	1
HoldInclMisc	bit	1
HoldRsvAmt	money	21
HoldRsvCode	int	4
HoldRsvLarge	money	21
HoldRsvLim	money	21
HoldRsvPer	money	21
Inactive	bit	1
Inbox	nvarchar	40
IndivCreditLimit	money	21
IndivCreditPer	money	21
IneligDays	smallint	2
InsurerAmt	money	21
InsurerExpire	smalldatetime	16
InsurerKey	int	4

Field Name	Field Type	Field Length
InvDupeRule	smallint	2
InvTerms	nvarchar	80
LanguageCode	nvarchar	40
LoadAdvanceLimit	money	21
MasterClient	smallint	2
MasterClientKey	int	4
MaxInvAge	smallint	2
MaxInvAmt	money	21
MaxWriteOff	money	21
MgrCliApprRuleKey	int	4
MinInvFee	money	21
MotorCarrNo	nvarchar	12
Name	nvarchar	200
NameKey	nvarchar	60
NeverTfr	bit	1
NextBatchNo	int	4
NextColNo	int	4
NextInvNo	nvarchar	20
NoAdvAtBuy	bit	1
NoaReqd	bit	1
NoaWaivedLim	money	21
NoBuy	bit	1
NoDebLimIsIneligible	bit	1
NoFeeOnNegInv	bit	1

Field Name	Field Type	Field Length
NoMixedBuy	bit	1
NoRecourse	int	4
NoRsvOnNegInv	bit	1
NoRsvRel	bit	1
NoStmt	bit	1
Notes	ntext	<memo>
Office	nvarchar	40
OkBy	nvarchar	24
OnlyFromTfr	bit	1
OverDebLimIsIneligible	bit	1
ParticipantKey	int	4
ParticipationCode	smallint	2
ParticipationRate	money	21
Password	nvarchar	24
PastDueDays	smallint	2
PayRebatesOnCollection	bit	1
Phone1	nvarchar	40
Phone2	nvarchar	40
PoAdvanceLimit	money	21
Policies	ntext	<memo>
PreCalcTime	datetime	16
Preference	smallint	2
ProgramsKey	int	4
PurchOrdReqd	smallint	2



Field Name	Field Type	Field Length
PurProg	nvarchar	16
RecourseDays	smallint	2
Region	nvarchar	60
RelAddOn	int	4
RsvBankAcctNo	nvarchar	40
ScanTableKey	nvarchar	40
ShowOnBuy	bit	1
Sic	nvarchar	20
SignedDate	datetime	16
SignLines	smallint	2
SmartFaxNo	nvarchar	30
Source	nvarchar	60
State	nvarchar	60
StdDiscount	money	21
StmntDesc	text	<memo>
StmntTextName	nvarchar	40
TaxCode	nvarchar	6
TermDate	datetime	16
TermDesc	ntext	<memo>
TermDisputeKey	int	4
TierInelHdrKey	int	4
TotalCreditLimit	money	21
UccDate	datetime	16
UccNo	nvarchar	40

Field Name	Field Type	Field Length
VerificationNote	ntext	<memo>
VerRatio	money	21
VerReqd	bit	1
VerReqdAmt	money	21
VolRebateHdrKey	int	4
Warning	nvarchar	100
WebAccess	bit	1
WebChatOk	bit	1
ZipCode	nvarchar	20

## Collateral Field Codes

The following field codes can be used to access collateral data from the FactorSoft for Bulk Collaterals system's tables.

Note that these field codes are for use with the Client Summary Worksheet only, and consequently the data returned is client-level data for the collaterals. These field codes cannot be used to return data at the facility or collateral level.

Field Name	Description
Act_BulkSales	Returns the increases to Bulk A/R for the reporting period
Act_BulkCredit	Returns the decreases to Bulk A/R for the reporting period
Act_PlusAdjustments	Returns the total adjustment decreases to Bulk A/R for the reporting period
Act_MinusAdjustments	Returns the total adjustment decreases to Bulk A/R for the reporting period
Act_Discount	Returns the total discounts to Bulk A/R for the reporting period
Act_BulkNetCollections	Returns the total of payments applied to the Bulk A/R balance for the reporting period
Act_OverPayment	Returns the total amount of all overpayments received toward Bulk A/R for the reporting period
Beg_BulkArBal	Returns the Bulk A/R balance as of the day before the beginning date or the reporting period
Col_GrossBulkAR	Returns Gross Collateral for Bulk A/R collateral types (type 0)
Col_IneligBulkAR	Returns ineligible balance for Bulk A/R collateral types (type 0)
Resv_BulkAR	Returns reserve balance for Bulk A/R collateral types (type 0)
SetAside_BulkAR	Returns set aside balance for Bulk A/R collateral types (type 0)
Col_EligBulkAR	Returns eligible collateral balance for Bulk A/R collateral types (type 0)
Col_NetBulkAR	Returns net collateral balance for Bulk A/R collateral types (type 0)
Col_LimitBulkAR	Returns collateral limit for Bulk A/R collateral types (type 0)
Col_AvailBulkAR	Returns available collateral for Bulk A/R collateral types (type 0)
Col_GrossEquip	Returns Gross Collateral for Equipment collateral types (type 1)

Field Name	Description
Col_IneligEquip	Returns ineligible balance for Equipment collateral types (type 1)
Col_EligEquip	Returns eligible collateral balance for Equipment collateral types (type 1)
Col_NetEquip	Returns net collateral balance for Equipment collateral types (type 1)
Col_LimitEquip	Returns collateral limit for Equipment collateral types (type 1)
Col_AvailEquip	Returns available collateral for Equipment collateral types (type 1)
Col_GrossInventory	Returns Gross Collateral for Inventory collateral types (type 2)
Col_IneligInventory	Returns ineligible balance for Inventory collateral types (type 2)
Col_EligInventory	Returns eligible collateral balance for Inventory collateral types (type 2)
Col_NetInventory	Returns net collateral balance for Inventory collateral types (type 2)
Col_LimitInventory	Returns collateral limit for Inventory collateral types (type 2)
Col_AvailInventory	Returns available collateral for Inventory collateral types (type 2)
Col_GrossPO	Returns Gross Collateral for Purchase Order collateral types (type 3)
Col_EligPO	Returns eligible collateral balance for Purchase Order collateral types (type 3)
Col_NetPO	Returns net collateral balance for Purchase Order collateral types (type 3)
Col_LimitPO	Returns collateral limit for Purchase Order collateral types (type 3)
Col_AvailPO	Returns available collateral for Purchase Order collateral types (type 3)
Col_GrossRE	Returns Gross Collateral for Real Estate collateral types (type 4)
Col_EligRE	Returns eligible collateral balance for Real Estate collateral types (type 4)
Col_NetRE	Returns net collateral balance for Real Estate collateral types (type 4)
Col_LimitRE	Returns collateral limit for Real Estate collateral types (type 4)
Col_AvailRE	Returns available collateral for Real Estate collateral types (type 4)
Col_GrossSec	Returns Gross Collateral for Securities collateral types (type 5)
Col_EligSec	Returns eligible collateral balance for Securities collateral types (type 5)
Col_NetSec	Returns net collateral balance for Securities collateral types (type 5)

Field Name	Description
Col_LimitSec	Returns collateral limit for Securities collateral types (type 5)
Col_AvailSec	Returns available collateral for Securities collateral types (type 5)
Col_GrossMedRec	Returns Gross Collateral for Summary A/R collateral types (type 7)
Col_IneligMedRec	Returns ineligible balance for Summary A/R collateral types (type 7)
Col_EligMedRec	Returns eligible collateral balance for Summary A/R collateral types (type 7)
Col_NetMedRec	Returns net collateral balance for Summary A/R collateral types (type 7)
Col_LimitMedRec	Returns collateral limit for Summary A/R collateral types (type 7)
Col_AvailMedRec	Returns available collateral for Summary A/R collateral types (type 7)
Col_GrossARAgging	Returns Gross Collateral for A/R Aging collateral types (type 9)
Col_IneligARAgging	Returns ineligible balance for A/R Aging collateral types (type 9)
Col_EligARAgging	Returns eligible collateral balance for A/R Aging collateral types (type 9)
Col_NetARAgging	Returns net collateral balance for A/R Aging collateral types (type 9)
Col_LimitARAgging	Returns collateral limit for A/R Aging collateral types (type 9)
Col_AvailARAgging	Returns available collateral for A/R Aging collateral types (type 9)
Col_GrossOther	Returns Gross Collateral for Other collateral types (type 10)
Col_EligOther	Returns eligible collateral balance for Other collateral types (type 10)
Col_NetOther	Returns net collateral balance for Other collateral types (type 10)
Col_LimitOther	Returns collateral limit for Other collateral types (type 10)
Col_AvailOther	Returns available collateral for Other collateral types (type 10)
Col_GrossLnBacked	Returns Gross Collateral for Loan Backed collateral types (type 11)
Col_IneligLnBacked	Returns ineligible balance for Loan Backed collateral types (type 11)
Col_EligLnBacked	Returns eligible collateral balance for Loan Backed collateral types (type 11)
Col_NetLnBacked	Returns net collateral balance for Loan Backed collateral types (type 11)
Col_LimitLnBacked	Returns collateral limit for Loan Backed collateral types (type 11)

Field Name	Description
Col_AvailLnBacked	Returns available collateral for Loan Backed collateral types (type 11)
Col_GrossBulkInv	Returns Gross Collateral for Bulk Inventory collateral types (type 12)
Col_IneligBulkInv	Returns ineligible balance for Bulk Inventory collateral types (type 12)
Col_EligBulkInv	Returns eligible collateral balance for Bulk Inventory collateral types (type 12)
Col_NetBulkInv	Returns net collateral balance for Bulk Inventory collateral types (type 12)
Col_LimitBulkInv	Returns collateral limit for Bulk Inventory collateral types (type 12)
Col_AvailBulkInv	Returns available collateral for Bulk Inventory collateral types (type 12)
Col_GrossTotal	Returns Gross Collateral total of all collateral types (type 99)
Col_IneligTotal	Returns ineligible total of all collateral types (type 99)
Col_ResvTotal	Returns reserve total of all collateral types (type 99)
Col_SetASideTotal	Returns set aside total of all collateral types (type 99)
Col_EligTotal	Returns eligible collateral total of all collateral types (type 99)
Col_NetTotal	Returns net collateral total of all collateral types (type 99)
Col_LimitTotal	Returns collateral limit total of all collateral types (type 99)
Col_AvailTotal	Returns available collateral total of all collateral types (type 99)
Emp_BulkArBal	Returns the bulk A/R amount as of the reporting date, same as Emp_BulkArAmt
Emp_BulkArAmt	Returns the bulk A/R amount as of the reporting date, same as Emp_BulkArBal
Emp_BulkUnApplied	Returns the unapplied cash amount as of the reporting date

## Calculations

The following table details system calculations for the FactorSoft for Bulk Collaterals.

Item	Value	Calculation
Client List		
Cap Space	Amount	Total client credit limit less sum of facility balances (FAC Excess Deficit).
FAC Excess Deficit	Amount	Sum of client's facility balance. Note: no currency conversion
(Client) Excess Deficit - see system preference	Amount	SP Option #1 - FAC Excess Deficit SP Option #2 - Cap Space (Capped excess availability) SP Option #3 - lower of SP Option #1 and SP Option #2
Client Level Currency Conversion	Amount	Facility Data Element (when the facility currency type is different than the client currency type) multiplied by the Client Currency exchange rate. The amount of the client level data element is the sum of all converted facility data elements.
Inventory Collateral Category		
Cost Valuation Method	Amount	Current Collateral multiplied by CVM Advance Rate capped at Max advance amount
Alternate Valuation Method	Amount	Current Collateral multiplied by the AVM Market Multiplier multiplied by Market Advance Rate capped at Max advance amount
Gross AVM	Amount	Current Collateral multiplied by the AVM Market Multiplier
Available (category)	Amount	Option #1 - Cost Valuation Method Option #2 - Alternate Valuation Method Option #3 - Lower of Cost Valuation Method and Alternate Valuation Method.
Equipment Collateral Category		
Depreciation	Amount	Option 1 - Rate Multiplied by Basis sum number of depreciated intervals

Item	Value	Calculation
		Option 2 - Flat sum number of depreciated intervals
Availability Contribution	Amount	Category Basis Amount less accumulated depreciation
Current Collateral	Amount	Sum of Categories Availability Contributions
AR Aging		
NCV Amount per category (bucket)	Amount	Current Age Bucket Amount multiplied by the NCV Rate multiplied by Advance Rate capped at Category Limit
Total Declared Value	Amount	Sum of all age bucket amounts
Aged Ineligibles	Amount	Sum of all age bucket amounts in buckets flagged as over Ineligible age (days)
NCV Amount (per bucket)	Amount	Age Bucket Amount multiplied by the NCV Rate
Net Collateral	Amount	Sum of NCV Amount
Available Collateral	Amount	Sum of age buckets NCV amounts capped at Category Limit less Aged Ineligible capped at available limit
AR Summary Collateral Category		
NCV Amount per category (financial class)	Amount	Sum Age Buckets Amount multiplied by the NCV Rate multiplied by Advance Rate capped at Category Limit
Total Declared Value	Amount	Sum of all categories aging bucket amounts
Aged Ineligibles	Amount	Sum of all age bucket amounts in buckets flagged as over Ineligible age
NCV Amount (per bucket)	Amount	Age Bucket Amount multiplied by the NCV Rate
Net Collateral	Amount	Sum of Categories NCV Amount
Available Collateral	Amount	Sum of categories age buckets NCV amounts capped at Category Limit less Aged Ineligible capped at available limit



Item	Value	Calculation
Collateral Summary		
Current Collateral	Amount	Gross Value of the most recent collateral posting or edit
Eligible Collateral	Amount	Gross Collateral less ineligibles, less reserves, less set asides
Net Collateral	Amount	Eligible Collateral multiplied by Advance Rate
Available Col- lateral	Amount	Lower of Net Collateral and Available Limit (collateral limit)
Set Aside -apply before eligible col- lateral	Action	Reduces Eligible Collateral
Set Aside -apply after eligible col- lateral	Action	Reduces Available Collateral
Dependency Rule (collateral)	Action	Reduces Available Collateral
Facility		
Gross Collateral	Amount	Sum of Current Collaterals
Eligible Collateral	Amount	Sum of Eligible Collaterals
Net Collateral	Amount	Sum of Net Collaterals
Current Limit	Amount	Loan Limit less decreased by amount
Available	Amount	Sum of Available Collaterals capped at Current Limit
Excess/Deficit	Amount	Lower of Available less Loan Balance and Client Cap Space
Dependency Rule (facility)	Action	Reduces Available (facility)
Additional Terms		
Sales	Amount	Bulk AR Posted Sales multiplied by Percentage Rate (sales) or flat amount when sales are greater than zero
Collections	Amount	Bulk AR Posted Collections multiplied by Percentage Rate (collections) or flat amount when Collections are greater

Item	Value	Calculation
		than zero
Deferred Revenue Amount	Amount	(Fee) Amount divided by No. of Payments
Fee Reserve	Amount	Sum of statement fees accrued period to date
Payment Rules		
Do Not Use	No Action	None Calculated
Oldest to Newest, Payment Level	Priority	Apply oldest first finish statement before moving to newer
Newest to Oldest, Payment Level	Priority	Apply newest first finish statement before move to older
Payment Level, Newest to Oldest	Priority	Apply fee type oldest to newest before moving on the next fee type
Payment Level, Oldest to Newest	Priority	Apply fee type newest to oldest before moving on to the next fee type
STATEMENT TERMS		
Interest		
Average Loan Balance	Amount	Sum of loan balances at the end of each day in a period divided by the number of days in the period
Standard Interest	Amount	Average Loan Balance multiplied by the annual interest rate divided by selected number of days in the year multiplied by actual number of days in the period.
Compound Interest	Amount	Sum Average Loan Balance and calculated interest to date multiplied by the annual interest rate divided by selected number of days in the year multiplied by actual number of days in the period.
Float Balance	Amount	Sum cash payments for the day multiplied by the number of defined float days and the end of day loan balance.
Maintenance: Fee calculated based on:		
Average daily bal-	Amount	Maintenance/Monitoring Fee Rate multiplied by the aver-

Item	Value	Calculation
ance		age daily loan balance
Available Col-lateral	Amount	Maintenance/Monitoring Fee Rate multiplied by the average daily selected Available Collateral balance
Eligible Collateral	Amount	Maintenance/Monitoring Fee Rate multiplied by the average daily selected Eligible Collateral balance
Gross Collateral	Amount	Maintenance/Monitoring Fee Rate multiplied by the average daily selected Gross/Current Collateral balance
Loan Limit Amount	Amount	Maintenance/Monitoring Fee Rate multiplied by the Current Loan Limit Amount
Net Collateral	Amount	Maintenance/Monitoring Fee Rate multiplied by the average daily selected Net Collateral balance
Supporting Col-lateral	Amount	Maintenance/Monitoring Fee Rate multiplied by the average daily loan balance divided by the selected collateral advance rate
Other	Amount	Maintenance/Monitoring Fee Rate multiplied by Other Amount
Out of Formula	Amount	Maintenance/Monitoring Fee Rate multiplied by sum of the daily out of formula amounts (when excess availability is less than zero).
Fixed Period	Amount	Rate multiplied by Basis multiplied by 100%
Standard Per Diem	Amount	Rate multiplied by Basis divided by 30 multiplied by days with active loan balance (fee pro-rata)
Actual Per Diem	Amount	Rate multiplied by Basis divided by 30 multiplied by actual days in the period.
Transaction		
Advances	Amount	Sum the funding amounts in the period multiplied by Option #1 Transaction Fee Rate or Option #2 Sum flat amount per occurrence.
Payments	Amount	Sum the payment amount in the period multiplied by Option #1 Transaction Fee Rate or Option #2 Sum flat amount per occurrence.

Item	Value	Calculation
Annual: Fee calculation based on		
Facility Limit	Amount	Annual Fee Rate multiplied by Facility Limit or Flat amount generated on scheduled post date
Client Limit	Amount	Annual Fee Rate multiplied by Client Limit or Flat amount generated on scheduled post date
Other Limit	Amount	Annual Fee Rate multiplied by Other Limit or Flat amount generated on scheduled post date
Minimum	Amount	Minimum fee amount less Sum of Selected Fee Type Amounts when greater than zero. (minimum not met)
Reimbursement	Amount	Flat Amount
Unused Line – Facility Limit	Amount	Unused Line Fee Rate multiplied by (Average Loan Balance less Facility Limit)
Unused Line – Client Limit	Amount	Unused Line Fee Rate multiplied by (Average Loan Balance less Client Limit)
Unused Line – Other Limit	Amount	Unused Line Fee Rate multiplied by (Average Loan Balance less Other Limit)
Tiered	Amount	Sum the Average Loan Balance Tiered Amount multiplied by the tier rate or Sum the Average Loan Balance Tiered Flat Amount
Over Under	Amount	Sum the Average Loan Balance Threshold Amount multiplied by the Over/Under rate or Sum the Average Loan Balance Threshold Flat Amount
Exception	Amount	Flat Amount
Facility Level Currency Conversion	Amount	Collateral Data Element (when the collateral currency type is different than the facility Currency type) multiplied by the Facility Currency exchange rate. The amount of the facility level data element is the sum of all converted collateral level data elements
Participation		

Item	Value	Calculation
Settlement Due To Participant -when settlement amount is negative	Amount	Settlement Amount = Current loan balance multiplied by Participating Rate (%) less Participant's Current Investment.
Settlement Due From Participant - when settlement amount is positive	Amount	Settlement Amount = Current loan balance multiplied by Participating Rate (%) less Participant's Current Investment.
LB Detail Ineligible		
Calculated / Available	Amount	Lower of UPB or Purchase Price multiplied by Purch Rate and Available (appraised) multiplied by Decreasing Value Rate
Total Aging Amount	Amount	Sum loan record Note Amounts less all payments on all loans (UPB)
Current Collateral Value	Amount	Sum loan record Note Amounts less all payments on all loans (UPB)
Over Calculated Availability (ineligible type)	Amount	Sum each loan record UPB less (calculated) Available
Eligible Collateral	Amount	Gross Collateral less ineligibles, less reserves, less set asides.
Net Collateral	Amount	Eligible Collateral multiplied by Advance Rate
Available Collateral	Amount	Lower of Net Collateral and Available Limit (collateral limit)
Bulk Purchase		
Purchase Transaction: Purchase (amount)	Amount	Equal to the input amount in the bulk purchase Gross Receivable field
Uncollectable Reserve	Amount	Uncollectable RSC % multiplied by The Gross Receivable amount
Advance Reserve	Amount	Advance RSC % multiplied by The Gross Receivable amount

Item	Value	Calculation
(escrow)		
Credit Reserve	Amount	Credit RSC % multiplied by The Gross Receivable amount
Discount Fee – Purchase	Amount	Discount Fee % multiplied by The Gross Receivable amount
Limit Available	Amount	Facility Limit less Eligible Collateral
Reserves Earned (cash reserve)	Amount	Reserve Earned % multiplied by The Gross Receivable amount
Reserve Earned % multiplied by The Gross Receivable amount	Amount	Cash Reserve Balance = sum of all Reserve Earned activity.
True-up Adjustment Transaction		
Gross Receivable Adjustment Amount	Amount	Gross Receivable (AR Collateral Total) less Gross Receivable (Facility AR Balance.
Uncollectable Reserve	Amount	Gross Receivable (AR Collateral Total) multiplied by Uncollectable RSV Rate less Gross Receivable (Facility AR Balance) multiplied by the Uncollectable RSVP Rate.
Advance Reserve (escrow)	Amount	Gross Receivable (AR Collateral Total) multiplied by Advance RSV Rate less Gross Receivable (Facility AR Balance) multiplied by the Advance RSVP Rate.
Credit Reserve	Amount	Gross Receivable (AR Collateral Total) multiplied by Advance RSV Rate less Gross Receivable (Facility AR Balance) multiplied by the Advance RSVP Rate.
Post Discount Fee – True Up Adjustment	Amount	Discount Fee % multiplied by The Gross Receivable Adjustment amount
Tracked AR Ineligible		
Cross Age	Amount	Total Receivables less Receivables Over Age when Receivables Over Age is greater than " X" percent of the Total Receivable.

Item	Value	Calculation
REPORTS		
AR Analysis		
Cash Turn	# of Days	Total End of period Accounts Receivable Balance divided by the period total Collections multiplied by the actual number of days in the period.
Sales Turn	# of Days	Total End of period Accounts Receivable Balance divided by the period total Sales multiplied by the actual number of days in the period.
Dilution – AR Bal	Percentage	Period Total Credits divided by the end of period Accounts Receivable Balance
Dilution – Sales	Percentage	Period Total Credits divided by the end of period Total Sales
Dilution – Col- lections	Percentage	Period Total Credits divided by the end of period Total Col- lections
Facility Analysis		
Loan Turn	# of Days	Total End of period Loan Balance divided by the period total Collections multiplied by the actual number of days in the period.
Yield	Percentage	Period Ending Loan Balance plus Total Facility Posting Amount divided by the period Total Revenue Amount (fee column) divided by the actual number of days in the period multiplied by 365.
Facility Trend Card		
Cash Turn	# of Days	Total End of period Accounts Receivable Balance divided by the period total Collections multiplied by the actual number of days in the period.
Sales Turn	# of Days	Total End of period Accounts Receivable Balance divided by the period total Sales multiplied by the actual number of days in the period.
Dilution – AR Bal	Percentage	Period Total Credits divided by the end of period Accounts Receivable Balance

Item	Value	Calculation
Dilution – Sales	Percentage	Period Total Credits divided by the end of period Total Sales
Dilution – Col- lections	Percentage	Period Total Credits divided by the end of period Total Col- lections
Loan Turn	# of Days	Total End of period Loan Balance divided by the period total Collections multiplied by the actual number of days in the period.
Yield – All	Percentage	Average Daily Loan Balance for the period divided by the period Total Revenue Amount divided by the actual number of days in the period multiplied by 365
Yield – Statement	Percentage	Average Daily Loan Balance for the period divided by the period Statement Posted Revenue Amount only divided by the actual number of days in the period multiplied by 366
Average (daily) Loan Balance	Amount	Sum of the EOD loan balances for each day in the period divided by the actual number of days in the period.