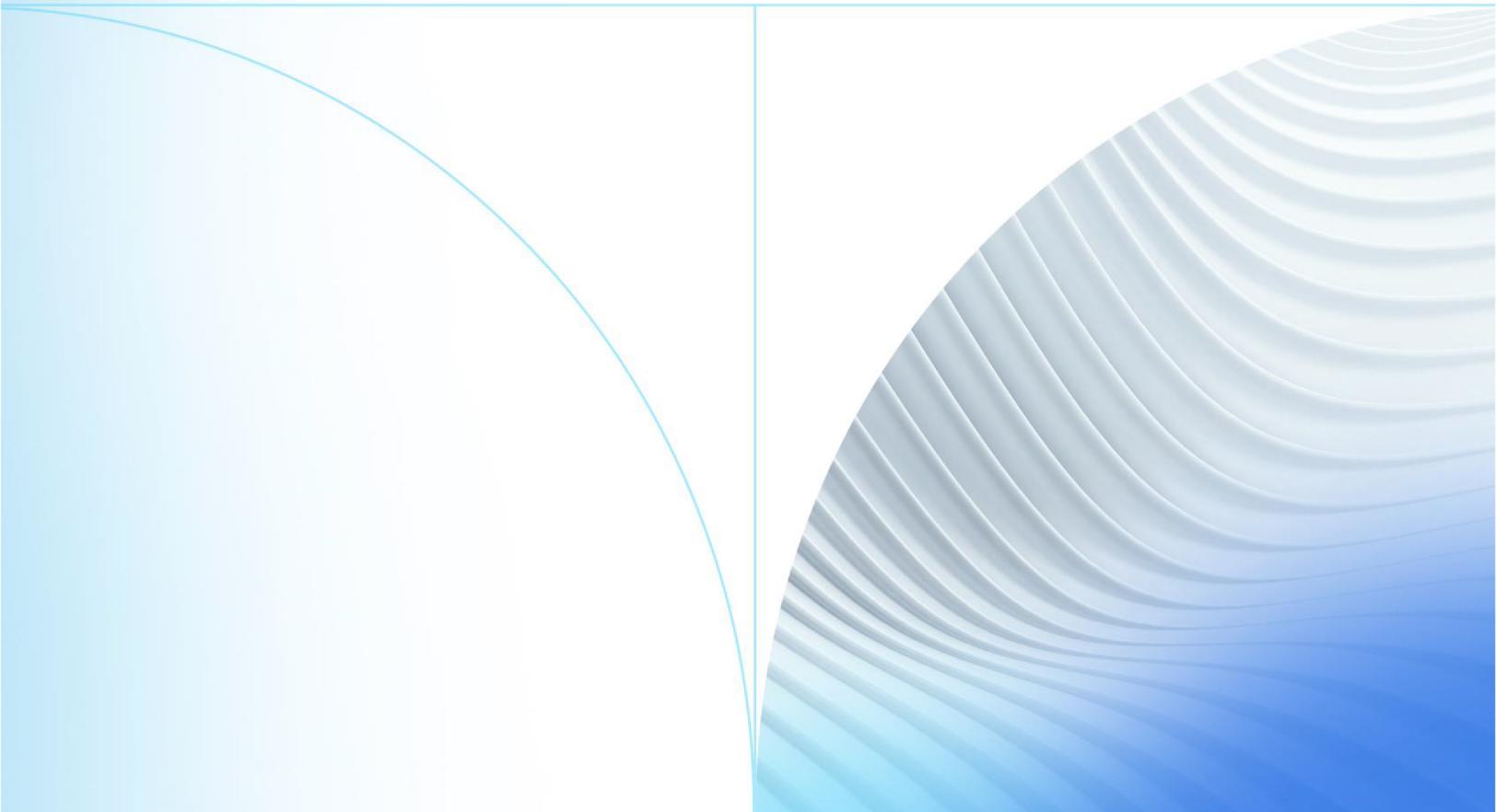




FactorSoft™

• Release v4.7

Administrator Guide



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Limitations on Maintenance Services

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

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

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

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

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

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Overview

Before you begin using FactorSoft, certain essential areas of your system must be populated with customer and company data in order to create a work environment that reflects your business methods and policies. The following concepts will help you define crucial business information, and allow you to take advantage of FactorSoft's variety of features.

- Set Up Users
- Define Security Roles
- Set Up Tables
- Define Client Terms
- Define System Preferences

Each of these topics is detailed in the following sections.

Once you are familiar with the basic structure of the FactorSoft application, it's just as important to become familiar with FactorSoft Support. The Support chapter will introduce you to online help, the FactorSoft Help menu, and ConnectWise—which is used for Support tickets.

Users and Security

FactorSoft is designed to be a secure and accountable system, with features that allow you to maintain control over employee access to data and functionality. In addition to defining security for users, you can also set a level of auditing, which automatically records historical events that can be recalled in an audit log. This log includes a time stamp, the user ID, and the data that was changed. The various audit logs can be viewed using a variety of reports and screens

There are three basic steps to defining security in FactorSoft:

- Define Security Roles
- Create Users
- Specify Level of Auditing

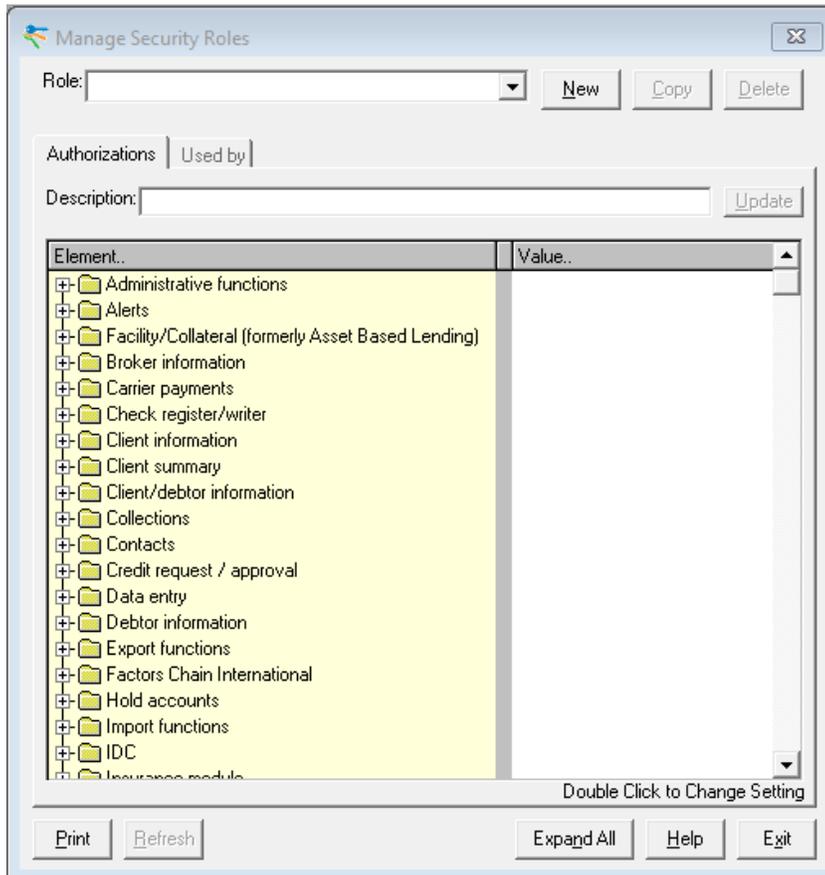
Manage Security Roles Screen

Security Roles are individual security configurations that can be saved and assigned to FactorSoft users. Many of the screens in FactorSoft have access and function limitations that can be individually set in a security role definition. Each security role has specific authorizations granted to access designated elements of FactorSoft.

Most implementations of FactorSoft have Security Roles set up based on job functions. A Manager or Administrator, for example, would have less limited authorizations to access elements of FactorSoft as compared to a Data Entry person or an Account Executive, who each use, and therefore would have access to, a lesser number of elements in the system.

Individual users can be members of one or multiple Security Roles.

Security Roles are defined and maintained on the Manage Security Roles screen, which is opened from the Security menu of the Administration module. The Manage Security Roles screen is illustrated and described next:



Field	Description
Role	Select a security role to be viewed or modified from the list.
New	<p>Click this button to create a new Security Role.</p> <p>The New Security Role screen appears. Enter a new, unique Role name for the role and click Ok to add the role.</p>
Copy	<p>Select a security role from the Role list and click this button to create a new security role with the same attributes as the selected role.</p> <p>The New Security Role screen appears. Enter a new, unique Role name for the role and click Ok to add the role.</p>
Delete	Select a security role from the Role list and click this button to permanently delete the role from FactorSoft.
Print	Click this button to print a preview of the Security Functions and Roles report.
Expand All	Click this button expand every folder and display all security role options.

Field	Description
Refresh	Click this button to update the information in the Manage Security Roles screen.
Exit	Click this button to close the screen.

Authorizations Tab

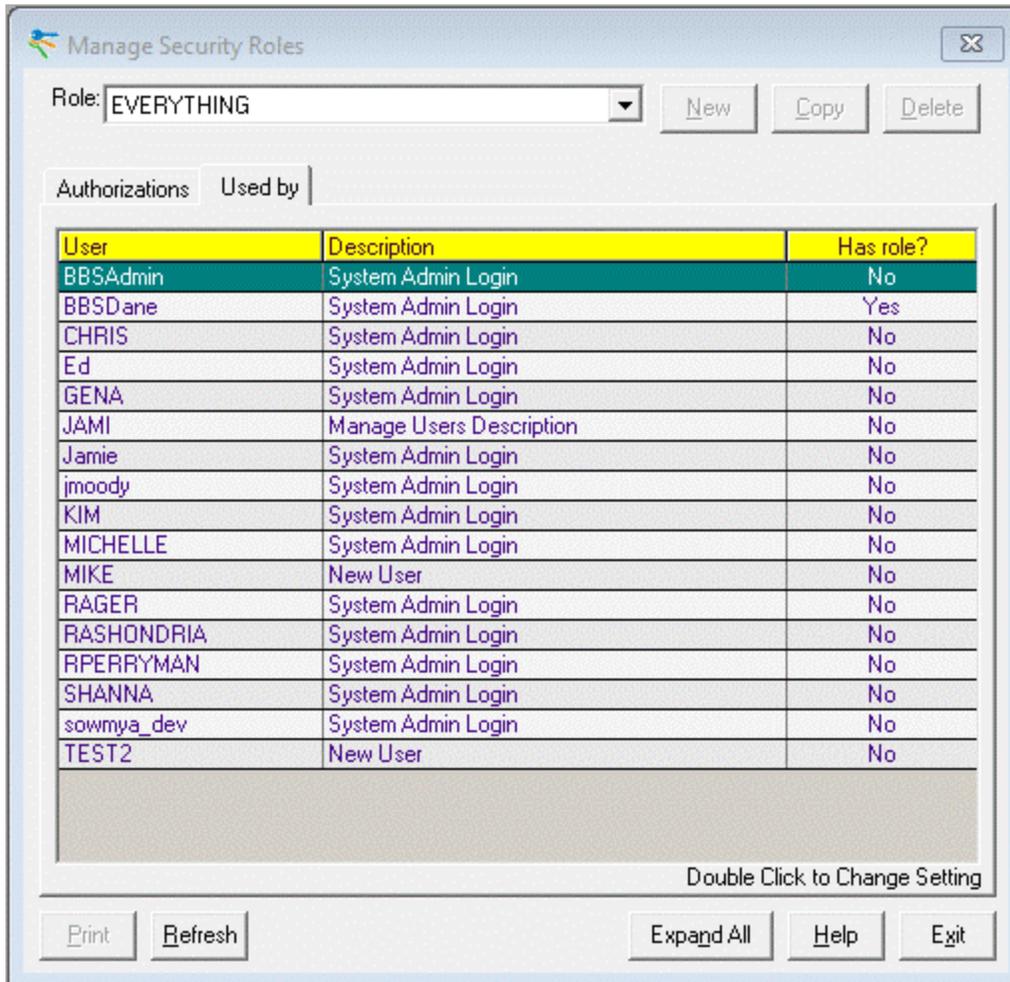
The Authorizations tab lists all security elements in FactorSoft.

Field	Description
Description	Enter a description for the selected role.
Update	Click this button to save changes made to the role.
Element/Value	Lists all element groups in a tree-view. Click the plus sign for any group to see the underlying sub-groups and elements. You can double-click the elements to toggle the value for the element. Options are Yes to provide access to the option represented by the element, or No to disallow the function for the role.

Used by Tab

The Used By tab displays all active users, and indicates whether the user is a member of the currently selected role.





Defining Security Roles

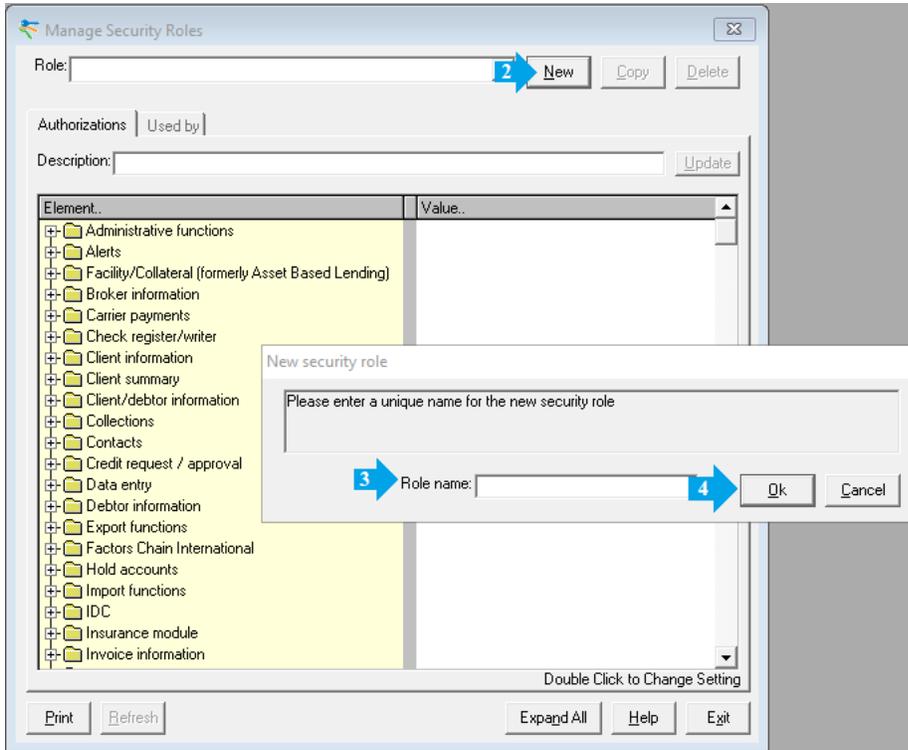
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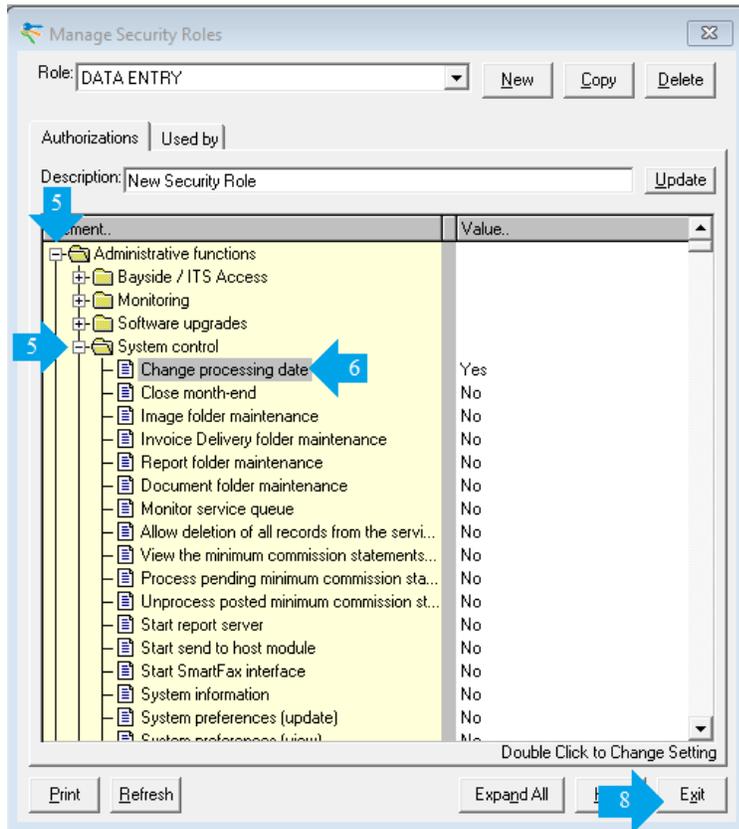
Creating a New Security Role from Scratch

To create a Security Role, access the Administration module, and:

1. Select **Roles** from the Security menu. The Manage Security Roles screen opens, as shown below:



2. Click **New**. The New Security screen opens.
3. Enter a **Role name** for the new role.
4. Click **Ok**. The new role is added to the Role list, and is automatically selected in the list. All roles are set to No by default for a new security role.
5. To set security roles for the new role, click the “+” sign of the folder and sub-folders containing the desired role to open the list of roles in the folder.



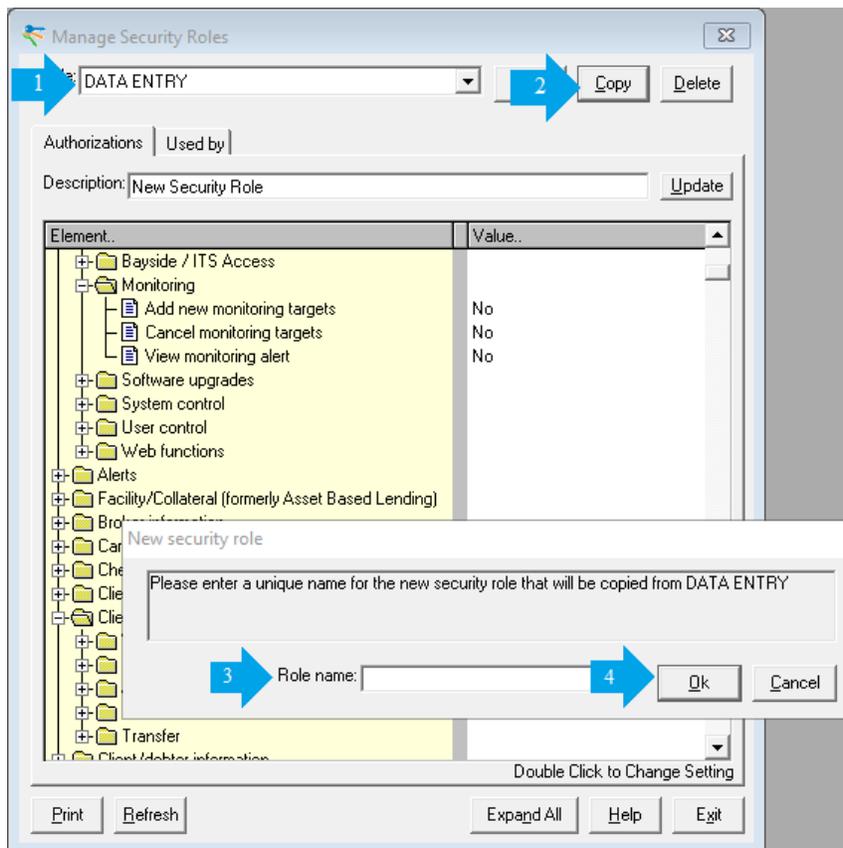
6. Double-click the elements that you want the security role to have access to in FactorSoft. The Value changes from **No** to **Yes**.
7. Repeat steps 5 and 6 for all of the elements that you want set for the role.
8. When completed, click Exit to close the Manage Security Roles screen.

Creating a New Security Role from an Existing Security Role

There are many security element options available for precisely tailoring security roles to job functions, and thus creating security roles can be a complicated task. However, for similar job roles, you can create a new security role from an existing role, and then update the elements that make the new role unique.

Follow these steps to define a new security role from an existing one:

1. In the **Roles** list, select the security role that you want to copy.
2. Click **Copy**.



3. Enter a **Role name** for the new role.
4. Click **Ok**. The new role is added to the Role list, and is automatically selected in the list. The Element settings are identical to the role from which the new role was copied.
5. To set security roles for the new role, click the “+” sign of the folder and sub-folders containing the desired role to open the list of roles in the folder
6. Double-click the Elements that you want to either turn on or off for the security role.
7. Repeat steps 5 and 6 for all of the elements to update for the role.
8. When completed, click **Exit** to close the Manage Security Roles screen.

Manage Users Screen

User Names are defined and maintained on the Manage Users screen, which is opened from the Security menu of the Administration module.

The Manage Users screen allows you to define the basic access rights and limitations of each FactorSoft user login. In addition to assigning a user to a Role, you can set maximums for basic financial operations such as credit limit approvals, verification limits, chargebacks, givebacks, and disbursement. You can also view activity information for users, including the dates and times of last login and last activity, and the name of the machine from which the user is accessing FactorSoft.

The Manage Users screen is illustrated and described next:

Field	Description
User	Select the user to view or modify.
New	Click this button to create a new FactorSoft user. Login usernames are a maximum of twelve characters in length. The New User screen appears. Enter a new, unique User code for the user and click Ok to add the user.
Copy	Select a user-id from the User list and click this button to create a new FactorSoft user with the same attributes as the selected user.

Field	Description
	The New User screen appears. Enter a new, unique User code for the user and click Ok to add the user.
Delete	Select a user-id from the User list and click this button to permanently delete the user from FactorSoft.
Print	Click this button to print a preview of the Users and Authorized Roles report.
Update	Click this button to save changes to the currently displayed user.
Cancel	Click this button to cancel any unsaved changes to the currently displayed user.
Exit	Click this button to close the screen.

Details Tab

The Details tab contains identification and contact information for the user.

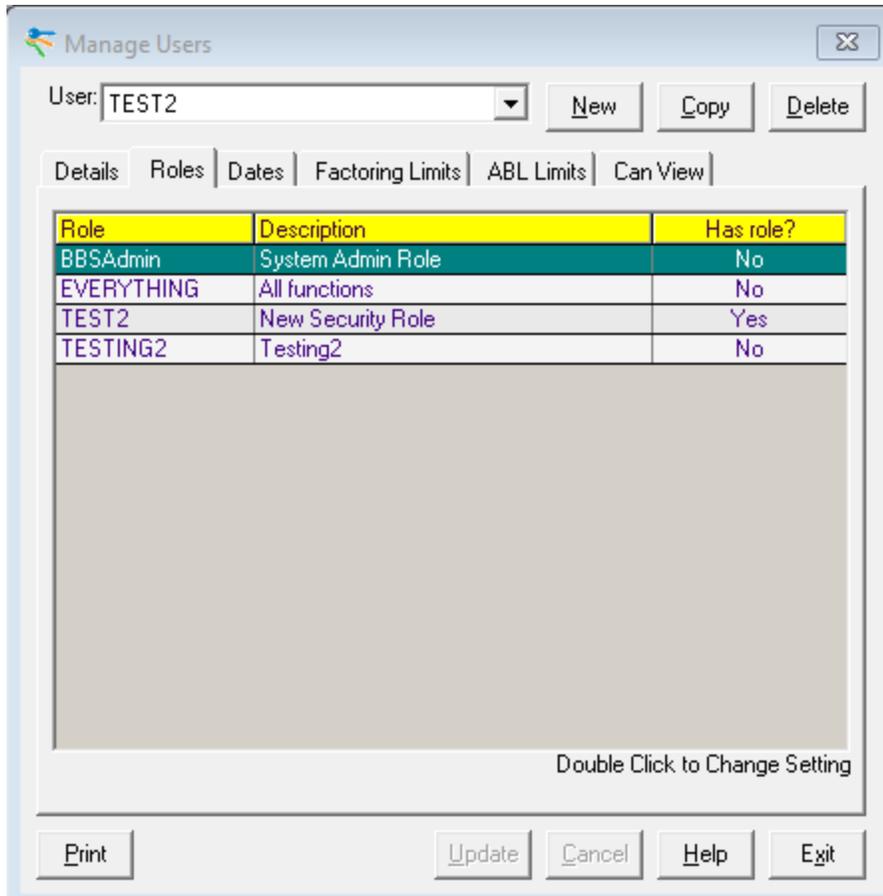
Field	Description
Description	Enter a description of the user's role.
Title	Enter the title for the user.
Email	<p>Enter the email address for the user.</p> <p>Note that you can include a blind carbon copy of any system-generated email (i.e., reports, images, etc.) sent via SMTP by the user to this email address. To use this feature, set System Preference Identification/system constants, System constants, SMTP use user email address as bcc when available to True.</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 patched as new names come on line.</p> <p>Set System Preference Identification/system constants, System constants, Email domain edit rule to determine how TLDs are edited to the desired value:</p>

Field	Description
	<ul style="list-style-type: none"> • Validate against original top-level domains & table of ICANN-era domains (this value is the default) • Validate against original top-level domains only • Do not edit top-level domains
Phone	Enter the primary phone number for the user.
Extension	Enter the extension for the primary phone number, if applicable.
Fax	Enter the FAX phone number for the user.
Internal #	Enter any internal identification number for the user, if applicable. This field is a maximum of six digits.
Office restriction	Select the office to which to restrict access for the user.
Direct report	Future use.
Notes	Enter additional information to be recorded for users and printed on the report Users and Authorized Roles report for the user.
A/E	<p>Select this option to flag the user as an account executive.</p> <p>Note: Account Executive information is displayed on the Web Portal via the Contact Us icon for the accounts in which they are assigned.</p>
Clear password	Click this button to reset the password for the user. On the next login, the user is prompted to create a new password.
Domain/user	<p>Use this field to use Windows domain passwords for user log in access in to FactorSoft. Domain user names will be associated with the FactorSoft user names, so that each user enters his or her FactorSoft user name and domain password (the same password used to log in to Windows) on the FactorSoft Log In screen to gain access to the system.</p> <p>This functionality is enabled by System Preference. Set System Preference Fields/screen behavior, Security, Active Directory, Use Active Directory for password to True to enable this feature. Once enabled, set the domain and domain user names for all users in the Domain/user field of the Manage Users screen in the Administration module to associate the FactorSoft user name to the domain user name. This feature is activated for all users, and all FactorSoft user accounts must be updated.</p>

Field	Description
	Note: If this functionality is utilized, the FactorSoft user name set up to use the domain password cannot be used to access ClientWeb. A separate ClientWeb user-id will need to be created.

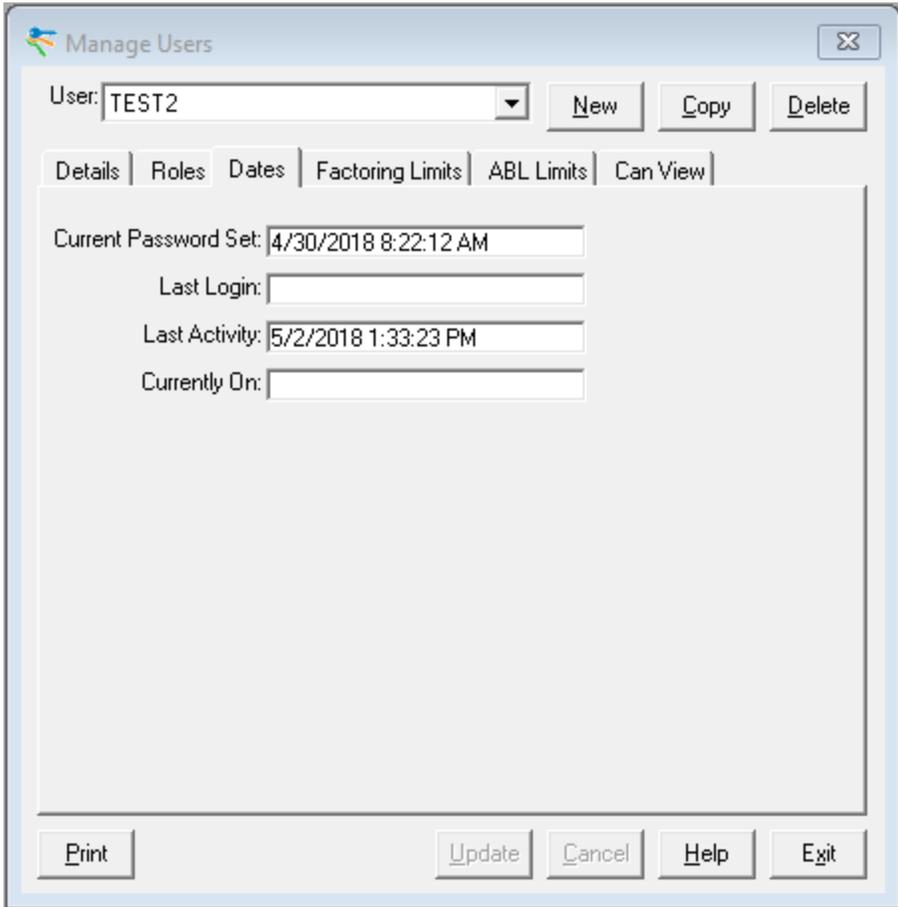
Roles Tab

The Roles tab lists all of the defined roles and their descriptions. If the user has the role, a Yes is indicated. To change whether a user has each role, simply double click to change the setting.



Dates Tab

The Dates tab displays several activity dates for the user.



Field	Description
Currently On	If the user is currently logged in, displays the name of the computer which the user is using to log in to FactorSoft.
Last Activity	Displays the date and time of the users last activity in FactorSoft.
Last Login	Displays the date and time on which the use last logged in to FactorSoft.
Current Password Set	Displays the date on which the current password for the user was set.

Factoring Limits Tab

The Factoring Limits tab displays maximum dollar limits that the user is authorized to approve or purchase related to detail collateral processing.

Field	Description
Debtor all client credit limit	Enter the maximum dollar amount that the user can approve for a debtor credit limit for all clients with which the debtor has a relationship.
Debtor single client credit limit	Enter the maximum dollar amount that the user can approve for a debtor credit limit for any one client.
Client credit limit	Enter the maximum dollar amount of the client credit limit the user can approve.
Credit O/R limit	Enter the maximum credit override amount that the user can enter in the Credit override field on the Credit/No Buy tab of the Debtor Aging screen.
Credit Request limit	Enter the maximum dollar amount for a credit request that the user can submit for a client/debtor relationship.
Invoice verification limit	Enter the maximum dollar amount of invoices that the user can verify.
Reserve release	Enter the maximum dollar amount of reserve release that the user can author-

Field	Description
	<p>ize.</p> <p>The following System Preferences control how the reserve limit is applied:</p> <ul style="list-style-type: none"> • Data entry behavior, Purchase entry, Field edits/actions, Respect user reserve release limit • Data entry behavior, Purchase approval, Respect user reserve release limit • Data entry behavior, Purchase update, Respect user reserve release limit
chargeback	Enter the maximum dollar amount of charge-back that the user can approve.
giveback	Enter the maximum dollar amount of give-back that the user can approve.
Purchase limit	Enter the maximum dollar amount that the user can purchase.
Hold acct limit	<p>Enter the dollar amount of transfers from the hold account to which to limit the user from the Hold Account, Cash Posting (F6), and Accounting Journals, Checks and Wires (F9). This functionality is enabled only when System Preference Fields/screen behavior, Screens, Hold accounts, Respect user limits is set to True.</p> <p>There is also a user role to limit or allow the driving hold accounts negative. Set Security Role Hold Accounts, Allowed to make hold account go negative to True to allow hold accounts to be driven negative, or False to prevent hold accounts from being driven negative.</p>
Write off	Enter the maximum dollar amount of write-off that the user can approve.
Recourse-Overage	Enter the maximum dollar amount that the user can chargeback for invoices that are over paid.
Recourse-Partial	Enter the maximum dollar amount that the user can chargeback for invoices that are paid short.
Recourse-Dispute	Enter the maximum dollar amount that the user can chargeback for invoices that are in dispute.
Reserve release over advance amount	Enter the dollar amount reserve release over the advance amount that the user can execute from the Release tab of the Client Summary Reserve Release screen.
Reserve release over	Enter the percentage of the advance amount over which reserve release can

Field	Description
advance %A/R balance	be executed by the user from the Release tab of the Client Summary Reserve Release screen.
Asset based lending maximums (only displayed if bulk collateral types are enabled)	
Funding approval	Enter the maximum dollar amount of funding that the user can approve.

ABL Limits Tab

The ABL Limits tab displays maximum dollar limits that the user is authorized to approve or purchase related to bulk collateral processing.

Field	Description
Funding approval	Enter the maximum dollar amount of funding that the user can approve.

Can View Tab

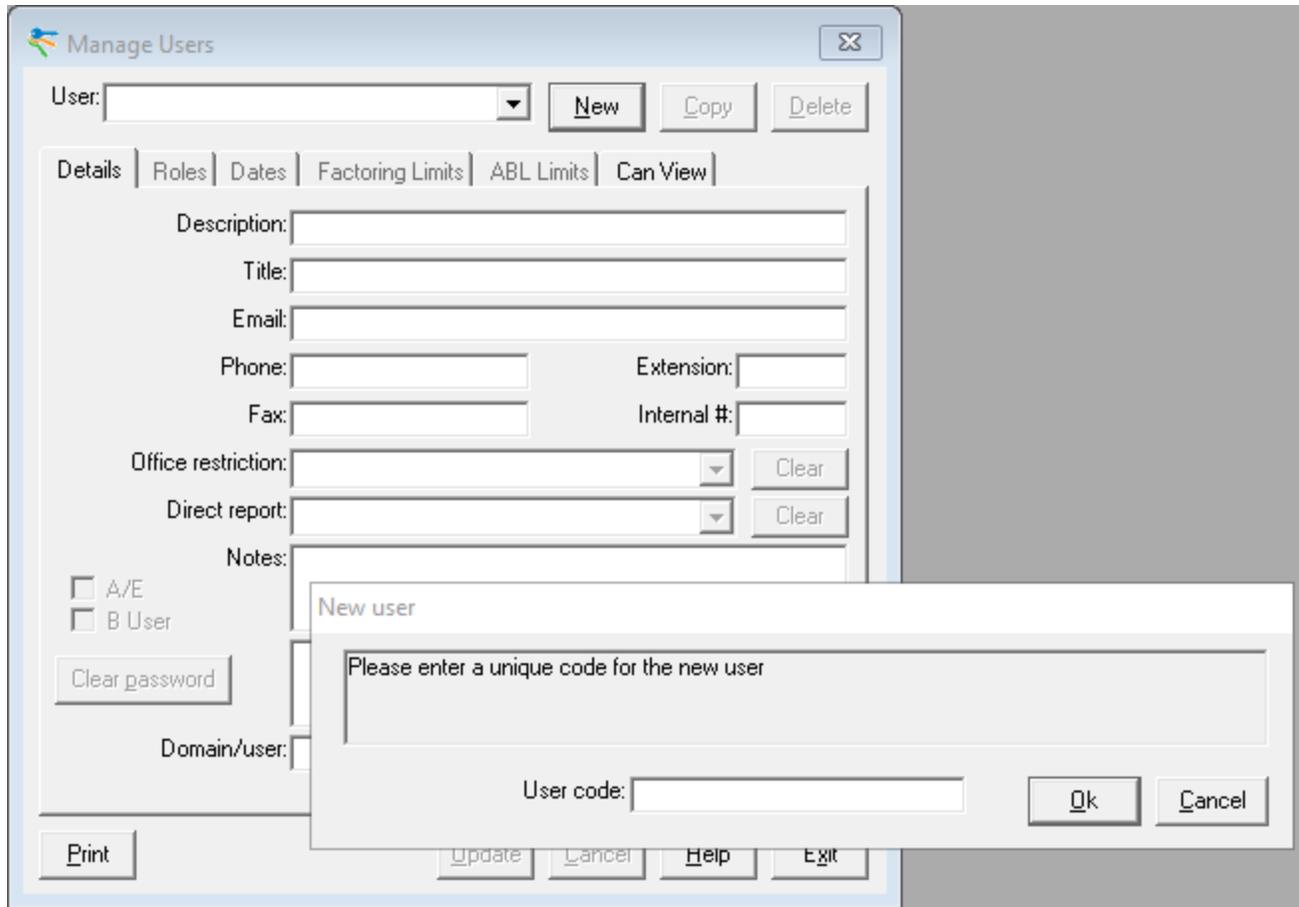
The Can View tab displays lists of all other FactorSoft users and allows the user to be enabled to view notes for other users.

Field	Description
Other users whose notes will not be seen	Lists all users who have not been selected for the current user to view notes.
Other users whose notes will be seen	Lists all users that have been selected so that the currently selected user can view notes for those users.

Creating a New User

To create a new user in FactorSoft, access the Administration module, and:

1. Select Manage Users from the Security menu. The Manage Users screen opens, as shown below:



2. Click **New**. The New User screen opens.
3. Enter a **User code** for the new user.
4. Click **Ok**. The new user is added to the User list, and is automatically selected in the list.
5. Set the users attributes on the Details, Roles, Dates, Limits and Can View tabs, as described in the preceding section.
6. Click **Update** to save changes to the new user.

User Passwords

User passwords are changed from the FactorSoft Application Manager. When a user that has not recorded a password attempts to log in, the Change Password functionality is triggered. A message appears to indicate that the user must set a password. when the message is acknowledged, an additional icon appears to the right of the Database field on the Application Manager. Click this icon displays the Change Password screen.

On the Change Password screen, the **User Name** defaults from the main Application Manager **User** field. Enter the **Current Password**, the **New Password**, reenter the new password in the **Confirm Password** field, and click the **OK** button.

A message indicates a successful password change. Click **OK** to continue.

You are returned to the main Application Manager where the new Password can now be entered to gain access to the available FactorSoft applications.

Passwords and New Users

Passwords are not created during the initial setup of a FactorSoft user. When a new user logs into the FactorSoft Application Manager, they are prompted to create a password, as outlined above.

FactorSoft does not require the use of passwords when signing in; however, the use of passwords is strongly recommended for security and audit purposes. For security reasons, users cannot log in to more than one workstation at a time. Once logged in, the user name and all applicable transactions are recorded on the user's workstation, and can be traced using FactorSoft's Audit history trail.

System Preferences

Several System Preferences allow you to manage passwords and set the specific level of security you require.

The following system preferences are located in the Administration module, System Preferences, **Fields/screen behavior, Security** folder.

Force Password Change Every ? Days	Indicates the frequency (in number of days) with which password changes are required. Set to zero to indicate that password changes are never required.
Keep Security Audit Information	Set to True to indicate that security audit information is kept for from the Manager Users screen.
Lockout After ? Failed Attempts	<p>Enter the number of login attempts a user is allowed before they are locked out.</p> <p>Set this count to one attempt more than the desired number of attempts. If you want the user locked out after three attempts, enter "4" as the value for this preference.</p> <p>When a user is locked out, someone with System Administrator privileges must unlock the user from the Login Control Screen (Admin module, Administration menu).</p>

Password May Not Be Reused for ? Days	Indicates the number of days since a password expired or was changed that must pass before that password can be reused.
Password Minimum Length	Enter the minimum number of characters that a valid password must contain. This is a two-digit field to allow passwords of greater than nine characters minimum length can be specified.
Password Must Conform to Complexity Rules	Set to True to indicate that the password must contain at least one uppercase character, one lowercase character, and one numeric character. When using password complexity rules, the minimum password length is three.
Password Required for Access	Set to True to indicate that the only function users without a password can access is Change (Create) a Password. If the value is set to False , users are not required to enter a password to log in.
Passwords Use Mixed Case	Set to True to indicate that passwords can be mixed case; if the value is set to False , passwords are forced to uppercase when the user enters the password. The passwords are stored as all uppercase in the database.

Mixed Case Use and Complexity Rules for Passwords

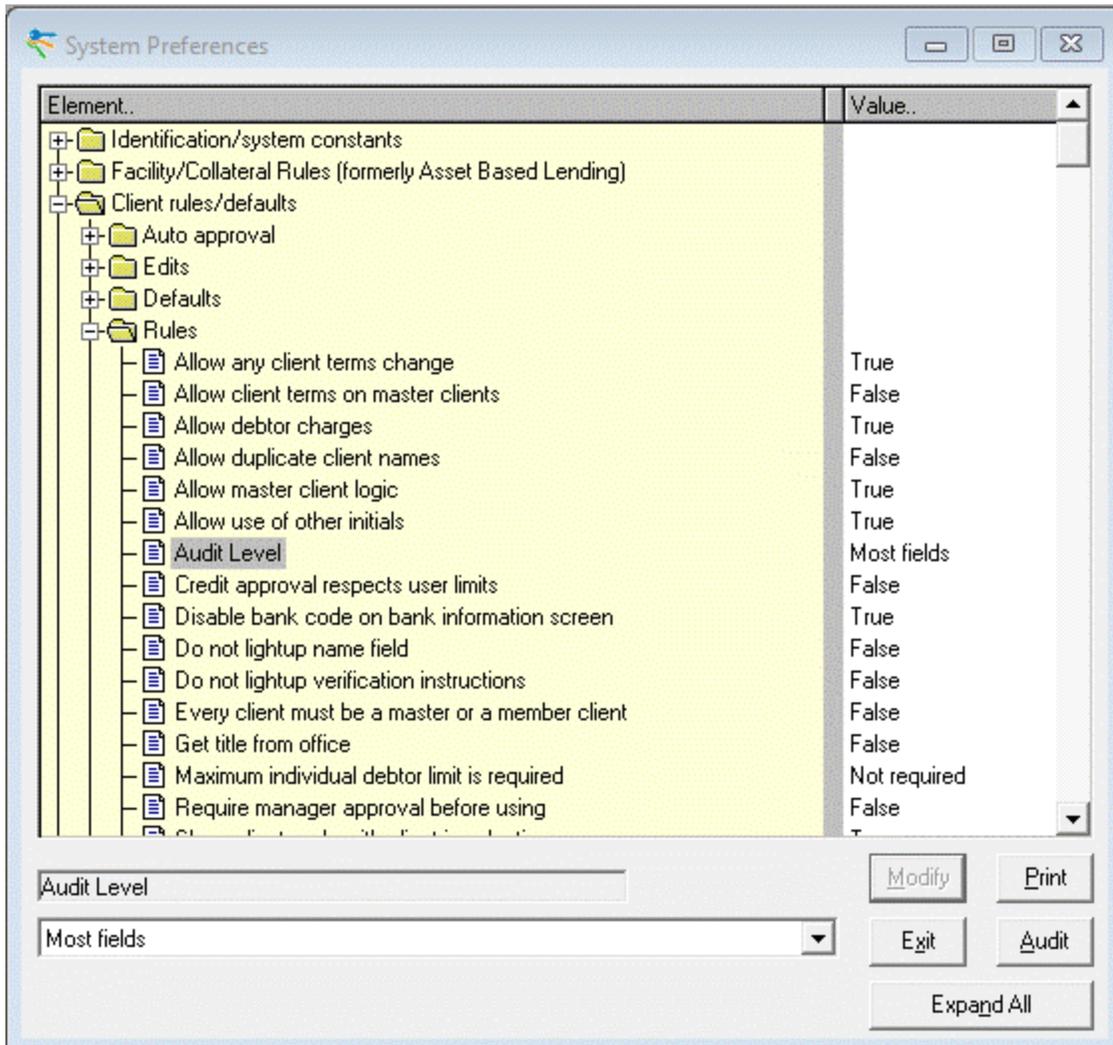
The Use Mixed Case and Complexity Rules System Preferences can be used to strengthen your password requirements. The following table shows the results of these preference settings in combination with each other.

	<i>Passwords Use Mixed Case</i>	<i>Password Must Conform to Complexity Rules</i>	Password Entered as	Password Stored as
Value	FALSE	FALSE	password	PASSWORD
	All passwords listed are valid		password1	PASSWORD1
			Password	PASSWORD
			PASSWORD	PASSWORD
	<i>Passwords Use Mixed Case</i>	<i>Password Must Conform to Complexity Rules</i>	Password Entered as	Password Stored as
Value	TRUE	FALSE	password	password
	All passwords listed are valid. Mixed case is PERMITTED, not REQUIRED		password1	password1
			Password	Password
			PASSWORD	PASSWORD
	<i>Passwords Use Mixed Case</i>	<i>Password Must Conform to Complexity Rules</i>	Password Entered as	Password Stored as
Value	TRUE	TRUE	password	INVALID
	Mixed case is PERMITTED; complexity rules are REQUIRED		password1	INVALID
			Password	INVALID
			PASSWORD	INVALID
			Password1	Password1
	<i>Passwords Use Mixed Case</i>	<i>Password Must Conform to Complexity Rules</i>	Password Entered as	Password Stored as
Value	FALSE	TRUE	password	INVALID
	The default is to follow the more secure rules, so complexity will always override mixed case.		password1	INVALID
			Password	INVALID
			PASSWORD	INVALID
			Password1	Password1

Specify the Auditing Level

Audit logs record changes made to the system. Because of the amount of information recorded, over time the logs can take up a significant amount of disk space. Therefore, FactorSoft allows you to choose the level of auditing entries to be recorded.

To specify the auditing level, access the Administration module, and select System Preferences in the System menu. The Auditing level is set in the Client rules/defaults, Rules folder, as illustrated and described next:



Field	Description
None	No log is kept.
Critical only	Only changes to the most important accounting and security related fields are recorded.
Major fields	Changes made to major fields are recorded. This is an average level of auditing.
Most fields	Changes made to all security-relevant fields are recorded.

Data Encryption at Rest (DEaR)

FactorSoft™ has implemented data privacy and security to meet DEaR requirements in v4.0 – along with major improvements to the user interface and user experience (UI/UX).

IMPORTANT: To facilitate the significant changes to the data structure and architecture in version 4.0, all FactorSoft installations must be upgraded to 3.16 prior to upgrading to 4.1.

The following fields are encrypted as of v4.7 release.

Accounts.BankAcctNo

AgingPayingAgent.LoginPassword

Audit.AfterValue

Audit.BeforeValue

Banks.BankAcctNo

Banks.InterBankAcctNo

Brokers.FedTaxNo

Brokers.ManualEntryKey

Brokers.SocSecNo

Brokers.WebPassword

CarrierHistory.IsValue

CarrierHistory.WasValue

Carriers.BankAcctNo

Carriers.InterBankAcctNo

CheckWire.BankAcctNo

CliBank.BankAcctNo

CliBank.ComDataAcctNo

CliBank.ComDataCodeWord

CliBank.InterBankAcctNo

ClientHistory.IsValue

ClientHistory.WasValue
Clients.FedBizNo
Clients.FedTaxNo
Clients.ManualEntryKey
Clients.Password
CliFisDtl.FisAcctNo
DebCredReport.Notes
DebCredScore.Comment
DebtorHistory.IsValue
DebtorHistory.WasValue
Debtors.FedBizNo
Debtors.FedTaxNo
Debtors.WebPassword
DebUser.Passwd
EpmtHdr.CardExpiration
EpmtHdr.CardholderName
EpmtHdr.CardNumber
EpmtHdr.CheckAcctNumber
EpmtHdr.Memo
ExportDetail.Password
ExportDtl.Password
FinCoreAcctTransfer.FromAccount
FinCoreAcctTransfer.ToAccount
Office.ManualEntryKey
Office.WebPassword

ParmText.EncryptedValue
PayerUser.Email
PayerUser.ManualEntryKey
PayerUser.Password
PayerUser.PayerQuest1Value
PayerUser.PayerQuest2Value
PayerUser.PayerQuest3Value
PrtServer.Password
UserHdr.Email
UserHdr.ManualEntryKey
UserHdr.Password
UserPassword.Password
VerNote.Notes
WebUserPswd.Password
WebUsers.ManualEntryKey
WebUsers.Password
WFRecMgrPmt.DestAcctNum
WFRecMgrPmt.DestRTN
WFRecMgrPmt.OrigAcct
WFRecMgrPmt.OrigRTN
WFRecMgrPmtSup.AchSecCode
WFRecMgrPmtSup.AchTraceNum
WFRecMgrPmtSup.EbxSecCode
WFRecMgrPmtSup.FedRefNum
WFRecMgrPmtSup.WireId

Setting Up Tables

Tables Overview

The Tables feature is used to define business information and details that is used throughout the system, including lists used to select options on many screens, as well as the basis for numerous calculations.

- To access the Tables feature, on the **File** menu, click **Tables**. Then, select the table you want to view from one of the menus, as listed below.
- To view or edit a table, you must have the appropriate Security Role assigned.

Accounting Tables

The **Accounting** menu contains tables relating to managing and performing accounting tasks.

- [Accounts](#)
- [Currency Denominations](#)
- [Electronic Payment Defaults](#)
- [G/L Account Groups](#)

Client & Debtor Tables

The **Client & Debtor** menu provides access to tables used to define a variety of codes and data for use in managing clients and debtors.

- [Business Types](#)
- [Client Events](#)
- [Client Group Codes](#)
- [Credit Agencies](#)
- [Debtor Group Codes](#)
- [Debtor Rate Codes](#)
- [Delivery Methods](#)
- [Ineligible Titles](#)
- [Ineligible/Reservations](#)
- [Insurers](#)
- [Languages](#)
- [Miscellaneous Data Elements](#)
- [Note Categories](#)
- [Offices](#)
- [Payment Services](#)
- [Prefix Words](#)
- [Rate codes](#)
- [Red Flag Rules](#)
- [Referral Source](#)
- [Regions](#)
- [Territories](#)

Data Entry Tables

The **Data Entry** menu provides access to tables used to define a variety of codes and data for selection in data entry tasks.

NOTE

Not every table in the Data Entry menu is described here, but only those that are typically required for invoice-based financing configurations.

- [Accounts Payable/Receivable Table](#)
- [Broker Categories](#)
- [Check Sources](#)
- [Client Approval Rules](#)
- [Contact Methods](#)
- [Credit Approval Source](#)
- [Dispute/Ineligibility/No Buy Codes](#)
- [Document Categories](#)
- [Gallium Parameters](#)
- [Image Types](#)
- [Misc. Charge Reasons](#)
- [Payment Types](#)
- [Print Server](#)
- [Shipment Types](#)
- [Trade Discount Terms](#)
- [Transfer Tables](#)
- [Verification/Collection Messages](#)

Facility & Collateral Tables

The **Facility & Collateral** menu provides access to tables used to define a variety of codes and data for selection specific to bulk collateral lending.

- [A/R Aging Category Table](#)
- [Ineligible Reservations Table](#)
- [Medical Receivables](#)
- [Property Status Table](#)
- [Property Type Table](#)

Fee Calculations Tables

The **Fee Calculations** menu provides access to tables used to define a variety of codes and data, including daily rates calculations, defining non-business days, sales tax rates, and more.

- [A/R Aging Category](#)
- [Daily Rate Basis](#)
- [Holiday Dates](#)
- [Inventory Categories](#)
- [Summary A/R](#)
- [Sales Tax Rates](#)
- [Tiered Ineligibilities](#)
- [Volume Rebates](#)

Statements & Letters Tables

The **Statements & Letters** menu provides access to tables used to define boiler-plate texts for statements and Word documents used to merge FactorSoft data to form letters.

- [Statement Texts](#)
- [Smart Word Documents](#)
- [Word Documents](#)

Accounting Tables

Accounts Table

Account Table Overview

Use the Account Table to define the accounts against which transactions are posted. Examples of accounts include the traditional Assets, Income & Expenses, and Liability accounts, as well as Cash Accounts, Earning accounts, Fee Escrow accounts, Reserve Escrow accounts, Hold accounts, Collection accounts (if different than cash accounts), Write Off accounts, Late Charge accounts, Lockbox Fee accounts, and more.

The Accounts Table screen and its several tabs are illustrated and described in the following subsections:

The screenshot shows the 'Account Table' window. At the top, there is a table with two columns: 'Account #' and 'Description'. The table contains the following rows:

Account #	Description
1000	ASSETS
1001	CURRENT ASSETS
1004	Cash
1006	Cash - Payroll
1008	Net Factored Receivables
1010	Accounts Receivable
1020	Participation Receivable

Below the table, there are several tabs: 'Standard', 'Accounting report', 'Cash/wire Account', 'Hold account', 'Variations', and 'Balance forward'. The 'Standard' tab is selected. Below the tabs, there are several input fields and checkboxes:

- Account #: 1004
- Description: Cash
- Currency: USD (with a 'Clear' button)
- Office: (with a 'Clear' button)
- Cost center: (empty field)
- Taxable: Never taxable (dropdown menu)
- Default amount: (empty field)
- Allow on purchases / reserve release (checkbox)
- Allow on collections (checkbox)
- Allow on loans (checkbox)
- Allow on wash hold (checkbox)
- Earning account (checkbox)

At the bottom of the window, there are three buttons: 'OK', 'Exit', and 'Print'.

Field	Description
Grid	Displays all accounts created by Account # and Description .
New	Click this button to create a new account using the Account Table screen and tabs to define the related details.
Delete	Click this button to delete the account selected in the grid. Click the Verify button at the bottom of the screen to complete the deletion.
Change	Click this button to change the account number of the selected account. The Change Account Number screen is displayed, in which you can specify the new account number. Once the change is submitted, the account number is changed system-wide and this action cannot be reversed.
Tabs	The tabs contain the detail data that defines each account. Click the link below for data related to that tab: <ul style="list-style-type: none"> • Standard Tab • Accounting Report Tab • Cash/Wire Account Tab • Hold Account Tab • Variations Tab • Balance Forward
Create/Modify/Verify	Click this button to create a new account, to save modifications to an existing account, or to Verify deletion of an existing account.
Cancel	Click this button to close the screen without saving.

Account Table – Standard Tab

Use the Account Table's Standard tab to create a new account's basic details, or to view or modify the details of an existing a

Field	Description
Account #	The primary identifying number for the account. For new accounts, enter the account number here. For existing accounts, the account number appears here, but is grayed out and cannot be directly modified in this field. Note that once the account is created, its number appears in the Account Table grid.

Field	Description
Description	A concise description of the account. For new accounts, enter the account name here. For existing accounts, the account name appears here and can be directly modified in this field. Note that once the account is created, its description appears in the Account Table grid.
Currency	Select the currency to which this account is restricted. This is only required if you deal in multiple currencies. Currencies are defined in the Currency Denomination Table. Click Clear to remove the selection.
Office	Select the Office to which this account is restricted, if such a restriction is required. Offices are defined in the Offices Table. Click Clear to remove the selection.
Cost Center	Enter the name of the cost center to which the account is restricted, if required.
Taxable	<p>Select the taxation option that applies to the account:</p> <ul style="list-style-type: none"> • Never Taxable: account is not to be used for taxable goods or services. • Always Taxable: account is to be used for taxable goods or services. • Based on Client Tax Code: tax the account on goods and services whenever the client's Tax Identification Code is specified in the Tax Code drop-down list on the Control panel of the Client Information screen. As a result, FactorSoft will calculate taxes based on the client's tax code whenever this account is used. • Based on Debtor Tax Code: tax the account on goods and services whenever the debtor's Tax Identification Code is specified in the Debtor Information screen Tax Code drop-down list. As a result, FactorSoft will calculate taxes based on the debtor's tax code whenever this account is used. • Based on Client and Debtor Tax Code: tax the account on goods and services based on the tax identification code specified in the Tax Code drop-down list on the Control panel of the Client Information screen, or if the client's tax code is unavailable, the Tax Identification Code specified in the Debtor Information screen Tax Code list.
Allow on purchases/reserve releases	Select this option to use this account when charging additional expenses. As a result, this account will appear for selection in the Account # list located on the Expenses tab of the Schedule Batch and Approval screens. The account will also appear in the Add New Deduction screen when charging expenses at time

Field	Description
	<p>of reserve disbursement. The Variations tab of the Accounts Table screen can be used to set up additional fees for this type of account.</p> <p>In order for this option to have effect, System Preference Client rules/defaults, Ineligibility/summary calculation, Release tab, Show all accounts for reserve release expenses must be set to False.</p>
Allow on collections	If the Old Style Collection Report is enabled, select this option to use this account when charging additional expenses. The account will appear for selection in the Account # list located on the Expenses tab of the Collection Report screen.
Allow on loans	Select this option to use this account when creating charges against a loan. As a result, this account will appear for selection in the Account list located on the Create Charge Against Original Payout and Create Charge Against Subsequent Payment screens, accessed from the Loans screen.
Allow on wash hold	Select this option to allow the account to be selected from the Account list for washing hold account items off of a journal on the Manage Hold Account Activity screen.
Earning Account	Select this option to identify this account as an earnings account.
Deferred earnings	Select this option to use this account as a deferred earnings account. The account will appear for selection in the Account # list located on the Add New Deduction screen accessed from the Client Summary/Reserve Release screen
Default Amount	Enter a default expense amount to be used each time additional expenses are charged against this account. Note that the amount can be changed as required when charging the additional expense.

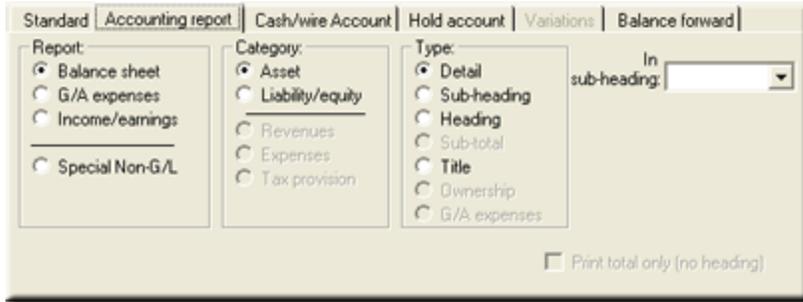
Accounting and Report Tab

Account Table – Accounting Report Tab

The FactorSoft Reports module contains three major financial reports printed from the Financial Reports option in the Accounting menu. The reports are:

- Balance Sheet
- General & Administrative Expenses Report
- Income & Earnings Report

The **Account Report** tab of the Accounts Table is used to identify the title, heading, and detail items on these report. In addition, for the Balance Sheet and Income and Earnings report, the tab is used to define the financial category of the item.



Field	Description
Report	<p>Select the report on which the account detail, heading, or title item is printed.</p> <p>Click on the links below to learn how to set up the available report formats:</p> <ul style="list-style-type: none"> • Balance Sheet • G/A Expenses Report • Income & Earnings Report • Special Non-G/L
Category	<p>Select the financial category that the account will be reported under:</p> <ul style="list-style-type: none"> • Asset: valid for Balance sheet reporting only • Liability: valid for Balance sheet reporting only • Revenues: valid for Income/earnings reporting only • Expenses: valid for Income/earnings reporting only • Tax provision: valid for Income/earnings reporting only
Type	Select the type of report item to define:

Field	Description
	<ul style="list-style-type: none"> • Detail - defines the account as a detail line-item in the Balance, G&A Expenses, or Income/earnings report. • Sub-heading • Heading • Sub-total - defines the account as a report title. • Title • Ownership • G/A expenses
In sub-heading	Select the sub-heading under which a Detail item is reported. This is optional and is only available for Detail items on the Balance Sheet report.
Print total only (no heading)	Select this option to define a Sub-heading item to print a total amount only, not to display the Description as a sub-heading. This is optional and is only available for Sub-heading items on the Balance Sheet report.

Accounting Report Tab – Balance Sheet

A balance sheet is typically composed of an Assets section, and a Liability & Owners Equity section. To lay-out the data contained in these sections on the balance sheet, you need to determine which accounts or account names should serve as (1) titles, (2) headings, (3) account details, and (4) subheadings. Following are instructions for creating these sections of the Balance Sheet using the Account Reports tab of the Account Table.

Titles

To define the balance sheet's two titles (Assets, and Liabilities & Owner's Equity), proceed as follows:

1. Click **New** to create new accounts.
2. Create accounts with the following descriptions (use capitals if you want to display the titles in this fashion on the sheet):

- ASSETS
- LIABILITY & OWNER'S EQUITY

3. Select the newly created ASSETS account in the table's grid, and:

- Set **Report** to **Balance Sheet**.
- Set **Category** to **Asset**.
- Set **Type** to **Title**.

This defines ASSETS as the first Title on the balance sheet.

4. Select the newly created LIABILITY & OWNERS EQUITY account in the table's grid, and:

- Set **Report** to **Balance Sheet**.
- Set **Category** to **Liability/Equity**.
- Set **Type** to **Title**.

This defines LIABILITY & OWNERS EQUITY as the balance sheet's second title.

Headings

The balance sheet's ASSET page typically displays headings such as Current Assets, Property & Equipment, and Other Assets. The balance sheet's LIABILITY & OWNERS EQUITY page displays headings such as Current Liabilities, Other Liabilities, and Equity. To define these headings, proceed as follows:

Asset Headings:

1. Click **New** to create new accounts.
2. Create accounts with the following descriptions (use capitals if you want to display the titles in this fashion on the sheet):
 - CURRENT ASSETS
 - PROPERTY & EQUIPMENT
 - OTHER ASSETS
3. Select the newly created CURRENT ASSETS account in the table's grid, and:
 - Set **Report** to **Balance Sheet**.
 - Set **Category** to **Asset**.
 - Set **Type** to **Heading**.

This defines CURRENT ASSETS as the first Heading under the Asset Title.

4. Select the newly created PROPERTY & EQUIPMENT account in the table's grid, and:
 - Set **Report** to **Balance Sheet**.
 - Set **Category** to **Liability/Equity**.
 - Set **Type** to **Heading**.

This defines PROPERTY & EQUIPMENT as the second Heading under the Asset Title.

5. Select the newly created OTHER ASSETS account in the table's grid, and:
 - Set **Report** to **Balance Sheet**.
 - Set **Category** to **Liability/Equity**.
 - Set **Type** to **Heading**.

This defines OTHER ASSETS as the third Heading under the Asset Title.

Liability & Owners Equity Headings

1. Click **New** to create new accounts.
2. Create accounts with the following descriptions (use capitals if you want to display the titles in this fashion on the sheet):
 - CURRENT LIABILITIES
 - OTHER LIABILITIES
 - EQUITY
3. Select the newly created CURRENT LIABILITIES account in the table's grid, and:
 - Set **Report** to **Balance Sheet**.
 - Set **Category** to **Liability/Equity**.
 - Set **Type** to **Heading**.

This defines CURRENT LIABILITIES as the first Heading under the Liability & Owners Equity Headings Title.

4. Select the newly created OTHER LIABILITIES account in the table's grid, and:
 - Set **Report** to **Balance Sheet**.
 - Set **Category** to **Liability/Equity**.
 - Set **Type** to **Heading**.

This defines OTHER LIABILITIES as the second Heading under the Liability & Owners Equity Headings Title.

5. Select the newly created EQUITY account in the table's grid, and:
 - Set **Report** to **Balance Sheet**.
 - Set **Category** to **Liability/Equity**.
 - Set **Type** to **Heading**.

This defines OTHER LIABILITIES as the third Heading under the Liability & Owners Equity Headings Title.

Details

In FactorSoft, "Detail" refers to individual accounts listed in the Balance Report. To list accounts by number and description under their respective heading titles:

1. Click **New** to create new accounts.
2. Create accounts for each Heading as required. For example, for the CURRENT ASSETS Heading the following descriptions may be created:
 - Cash
 - Net Financed Receivables
 - Accounts Receivable
 - Participation Receivable
 - Loans Receivable
 - PO Advances
 - Bad Debt Reserves
 - Notes Receivable
 - Advances
 - Disbursements
 - Unapplied Cash/Hold Account
 - Income (unearned)
 - Discount not taken
3. Select each newly created ASSET account in the table's grid, and:
 - Set **Report** to **Balance Sheet**.
 - Set **Category** to **Asset**.
 - Set **Type** to **Detail**.

This defines each account as a detail item under the ASSET Heading.

4. Repeat steps 2 and 3 for each account for the PROPERTY & EQUIPMENT and OTHER ASSETS Headings.
5. Repeat steps 1 through 4 for each account for the LIABILITIES AND OWNERS EQUITY Title Sections (CURRENT LIABILITIES, OTHER LIABILITIES, EQUITY) with the following attributes:

- Set **Report** to **Balance Sheet**.
- Set **Category** to **Liability/equity**.
- Set **Type** to **Detail**.

This defines each account as a detail item under the respective Heading in the LIABILITIES AND OWNERS EQUITY Title.

6. To include the Retained Earnings ending balance in your EQUITY Heading:

- Create an account with a Description of Retained Earnings.
- Set **Report** to **Balance Sheet**.
- Set **Category** to **Liability/equity**.
- Set **Type** to **Ownership**.

This defines the Retained Earnings ending balance in the EQUITY Heading.

Sub-headings

Sub-headings represent accounts whose total amount results from the addition or subtraction of two or more other accounts.

For example, if in the CURRENT ASSETS section, the account # 109 (Net Accounts Receivable) equals account # 110 (Accounts Receivable) minus account # 111 (Less Allowance for Doubtful Accounts), then account # 109 is considered a subheading, because it is the result of a calculation between two other accounts, #110 and #111, which are "included" in the subheading.

To display the subtraction and the resulting total within the CURRENT ASSETS section:

1. Ensure that all of the accounts are created.

For the above example, the accounts Net Accounts Receivable, Accounts Receivable, and Less Allowance for Doubtful Accounts must be created.

2. Define the Sub-heading account (Net Accounts Receivable in the example) as follows:
 - Set **Report** to **Balance Sheet**.
 - Set **Category** to **Asset**.
 - Set **Type** to **Sub-heading**.

This defines the account as a totals item under the applicable Heading.

3. Define the "included" accounts (Accounts Receivable and Less Allowance for Doubtful Accounts in the example) as follows:

NOTE

The order in which the "included" accounts are defined determines which total is subtracted from, and which is subtracted . The first defined is subtracted from, the second is subtracted from the first.

- Set **Report** to **Balance Sheet**.
- Set **Category** to **Asset**.
- Set **Type** to **Detail**.
- In the **In sub-heading** list, select the **Account#** of the Sub-heading Account (#109 in the example).

When Balance Sheet is generated, FactorSoft automatically lists the totals of Accounts Receivable and Less Allowance for Doubtful Accounts, followed by account Net Accounts Receivable and its total (the result of subtracting Less Allowance for Doubtful Accounts from Accounts Receivable).

Accounting Report Tab – G/A Expenses

Normally, the G&A Report contains just the title and detail account items. To layout the data on the General & Administrative Expenses report create the accounts and/or account names to serve as titles and account details, as described following.

Titles

To define the report's title (General & Administrative Expenses):

1. Click **New** to create new accounts.
2. Create an account with the description GENERAL & ADMINISTRATIVE EXPENSES (use capitals if you want to display the titles in this fashion on the sheet).
3. Select the newly created account in the table's grid, and:
 - Set **Report** to **G/A Expenses**.
 - Set **Type** to **Title**.

This defines GENERAL & ADMINISTRATIVE EXPENSES as the Title on the G&A Expenses Report.

Details

1. Click **New** to create new accounts.
2. Create the detail accounts for the G&A Expenses Report. For example, for the following descriptions may be created:
 - Bank Charges
 - Delivery & Courier
 - Shipping Fees
 - Legal
 - Salaries
 - UCC-1 and Filing Fees
 - Wire Transfer Fees
 - Reserve Escrow
 - Fee Escrow
 - Miscellaneous
3. Select each newly created account in the table's grid, and:
 - Set **Report** to **G/A Expense**.
 - Set **Type** to **Detail**.

This defines each account as a detail item in the G&A Expense Report.

Accounting Report Tab – Income & Earnings

The Statement of Income & Retained Earnings report (or Profit & Loss Statement) is typically composed of a Revenue section, an Expenses section, and a Provision for Taxes section. To layout these sections on the report, determine the accounts and/or account names to be defined as titles, headings, account details, and sub-totals.

Titles

To define the report's title (Statement of Income & Retained Earnings):

1. Click **New** to create new accounts.
2. Create an account with the description STATEMENT OF INCOME & RETAINED EARNINGS (use capitals if you want to display the titles in this fashion on the sheet):
3. Select the newly created account in the table's grid, and:
 - Set **Report** to **Income/earnings**.
 - Set **Type** to **Title**.

This defines STATEMENT OF INCOME & RETAINED EARNINGS as the Title on the report.

Headings

The Income & Earnings statement typically displays headings such as Revenue, Expenses, and Provision for Taxes. To define these or other headings:

1. Click **New** to create new accounts.
2. Create an account with the following descriptions (use capitals if you want to display the titles in this fashion on the sheet):
 - REVENUE
 - EXPENSES
 - PROVISIONS FOR TAXES
3. Select the REVENUE account in the table's grid, and:

- Set **Report** to **Income/earnings**.
- Set **Category** to **Revenues**.
- Set **Type** to **Heading**.

This defines REVENUE as the first Heading.

4. Select the EXPENSES account in the table's grid, and:

- Set **Report** to **Income/earnings**.
- Set **Category** to **Expenses**.
- Set **Type** to **Heading**.

This defines EXPENSES as the second Heading.

1. Select the PROVISIONS FOR TAXES account in the table's grid, and:

- Set **Report** to **Income/earnings**.
- Set **Category** to **Tax provision**.
- Set **Type** to **Heading**.

This defines PROVISIONS FOR TAXES as the first Heading.

Details

In FactorSoft, "Detail" refers to individual accounts listed in the report. To list accounts by number and description under their respective heading titles:

1. Click **New** to create new accounts.
2. Create accounts for each Heading as required. For example, for the REVENUE Heading the following descriptions may be created:
 - Earnings
 - Interest Income
 - Loan Points/Initial Set Up Fee
3. Select each newly created REVENUE account in the table's grid, and:
 - Set **Report** to **Income/earnings**.
 - Set **Category** to **Revenue**.
 - Set **Type** to **Detail**.

This defines each account as a detail item under the REVENUE Heading.

4. Repeat steps 2 and 3 for each account for the REVENUE Heading.
5. Repeat steps 1 through 4 for each account for the EXPENSES and PROVISION FOR TAXES Headings with the following attributes:
 - Set **Report** to **Income/earnings**.
 - Set **Category** to **Expenses** or **Tax provision** (as required).
 - Set **Type** to **Detail**.

This defines each account as a detail item under the respective Heading in the STATEMENT OF INCOME & RETAINED EARNINGS Title.

6. To include the Retained Earnings ending balance in your EQUITY Heading:
 - Create an account with a Description of Retained Earnings.
 - Set **Report** to **Balance Sheet**.
 - Set **Category** to **Liability/equity**.
 - Set **Type** to **Ownership**.

This defines the Retained Earnings ending balance in the EQUITY Heading.

Sub-totals

You can sub-total items in the Income & Earnings Report. The sub-total item will print in the position where it occurs in Account# order in the Account Table grid with the other Detail items for the Heading. To define a sub-total item:

1. Click **New** to create new accounts.
2. Create the sub-total account(s) for the Heading as required.
3. Select each newly created Sub-total account in the table's grid, and:
 - Set **Report** to **Income/earnings**.
 - Set **Category** to **Revenue, Expenses, or Tax provision** (as required).
 - Set **Type** to **Sub-Total**.

This defines the account(s) as a sub-total to be printed in its sequential position in the report.

Accounting Report Tab – Special Non-G/L

The Special Non-G/L Report type is used to create accounts that are used for funding and disbursement purposes only, and do not appear on any reports (for instance, dummy wire accounts).

To set up a dummy wire account, proceed as follows:

1. Click **New** to create the new account.
2. Specify the Account # and Description
3. Select the account in the table's grid and:
 - Set **Report** to **Special Non-G/L**.

The account is available for selection in the **Pay By** lists of the following screens:

- Payout Tab of the Purchase screen (at purchase)
- Payout Tab of the Schedule Batch screen (at approval)
- Funding screen (when funding invoices previously purchased as non-funded)
- Enter New Check screen (when updating disbursement details)
- Write Check screen **Cash Account** field when generating wire forms

Account Table – Cash/Wire Account Tab

Use the Account Table's Cash/Wire Account tab to set up a new (or existing) account as a cash account.

Field	Description
Cash Account	<p>Select this option to identify this account as a cash account available to be used for check and wire payments.</p> <p>This account will be available for selection in the Cash Account lists on the Check Register screen (F9) when viewing journal entries, and the Write Checks screen when generating checks or wire forms.</p>
Use Automatic Check Writer Only	<p>Select this option to print checks and wire forms automatically when disbursements are generated using this account.</p> <p>Checks and wires for the account are printed on a continuous basis, from the printer selected as the Check Printer on the Print/Faxing Parameters tab of the User Preferences screen.</p> <p>You can specify an interval for printing checks by the Automatic Check Writer. Set System Preference Fields/screen behavior, Screens, Write checks, Interval for automatic check writing in seconds to a value between zero and 300 to determine the frequency with which the Automatic Check Writer sends checks to the printer.</p>
Preview instead of printing	<p>Select this option to preview wire forms when generating wire forms on the Write Checks window instead of sending them directly to a printer. The preview screen contains print and send functions to allow you to print and/or send the forms as required.</p>
Wire pay-by code	<p>Enter a number greater than 0 to use this cash account for wire payments. As a result, the account can be selected in the Pay By drop-down lists of the Schedule Batch screen Payout tab, and the Enter New Check screen when recording third-party payments or updating payment details.</p> <p>The Wire Pay-by Code field is available only when the account is defined with the Report set to Special Non-G/L on the Accounting Report tab.</p>
Override cash	<p>Select the override cash account to use for outgoing disbursements for this</p>

Field	Description
account	<p>non-G/L wire account.</p> <p>Set System Preference Fields/screen behavior, Screens, Account table, Allow cash account overrides to True to enable the Override cash account field. For an account that is set up with the Report type set to Special Non-G/L on the Accounting report tab, and Cash account selected and Wire pay-by code set on the Cash/wire Account tab, you can select an override cash account to be used for outgoing disbursements.</p> <p>When the user selects the wire account for disbursement in FactorSoft, the override account is used instead of the default cash account defined in the G/L Account Group selected for the client.</p>
Bank account #	Enter the bank account number from which the monies are wired.
Bank ABA#	Enter the routing and transit number of the financial institution on which the wire account is written.
Swift code	Enter the SWIFT (Society for Worldwide Interbank Financial Telecommunication) code of the financial institution on which the wire account is written.
ISO Country Code	Select the country code of the financial institution on which the wire account is written.
Alpha Prefix/Next Check Number	The Alpha Prefix is used to add an optional alphanumeric check number prefix to prevent the possibility that check numbers could be duplicated across cash accounts. This feature is enabled by setting System Preference Fields/screen behavior, Screens, Account table, Allow check prefix to True . Automatically displays the next check number used by FactorSoft when generating checks from this cash account.
Override crystal report module	Leave this field blank if all existing cash accounts use the Crystal Report check format as specified in FactorSoft's System Preferences. However, if this account uses a different check format than the one specified in System Preferences, enter its applicable Crystal Report module name here.

System Preferences

The following system preference for this function is located in the Administration module, System Preferences, **Reports, Checks** folder.

Preference	Description
Crystal Reports module name	Used to assign the crystal reports module a name for the global check format.

Account Table – Hold Account Tab

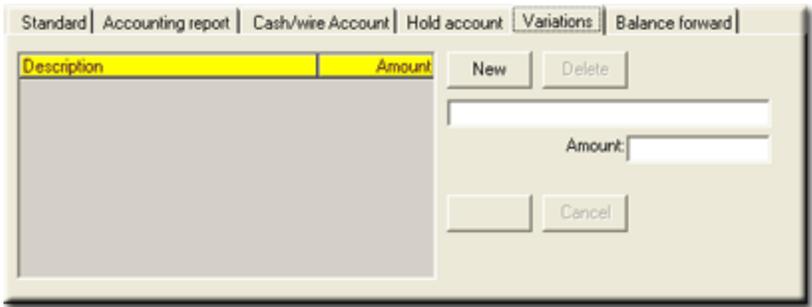
Use the Account Table's Hold Account tab to set up a new (or existing) account as a hold account.

Field	Description
Hold Account	<p>Select this option to identify this account as a hold account for unidentified cash and overpayments.</p> <p>The account will be available for selection in the Write Off/chargeback list on the Enter a Check tab of the <i>Post Payment</i> screen when posting payments.</p>
Post follow-up note	Select this option to create a follow-up note whenever monies are posted to this hold account.
Include in NFE	<p>Select this option to include funds to this hold account in calculations of Net Funds Employed.</p> <p>To set up hold accounts to be included in the balance calculation for net funds employed (NFE):</p> <ul style="list-style-type: none"> • Set System Preference Client rules/defaults, Ineligibility/summary calculation, Calculate hold balances for reports to True • Select Include in NFE on the Hold Account tab of the Accounts table. • Click the Modify button <p>When the hold account is set up to be included in the NFE calculation, any money in the hold account reflected on the Collateral Tab of the Client Summary screen is also reflected in the Held Funds field on the Funds Employed</p>

Field	Description
	tab, and is part of the calculation of the NFE balance.
Hold account abbreviation	Enter the abbreviation by which this hold account is identified at cash posting. The abbreviation will be available for selection in the Write Off/chargeback drop-down list located on the Enter a Check tab of the Post Payment screen when posting payments.
Days from today to remind	Enter the number of days after which the follow-up note is to be generated.
Remind	Select the individual or user group to receive a note when monies are posted to this hold account: <ul style="list-style-type: none"> • Specific user: remind a specific user selected from the User/group to remind list. • Member of group: remind the user that is assigned via the Group panel on the <i>Client Information</i> screen for the group code selected from the User/group to remind list. • Account executive: remind the account executive.
User/group to remind	Lists either FactorSoft users or client groups for reminder selection when Post follow-up note is selected.

Account Table – Variations Tab

The Variations Tab is available only for purchase or reserve release accounts, and is used to define additional set fees to those accounts.

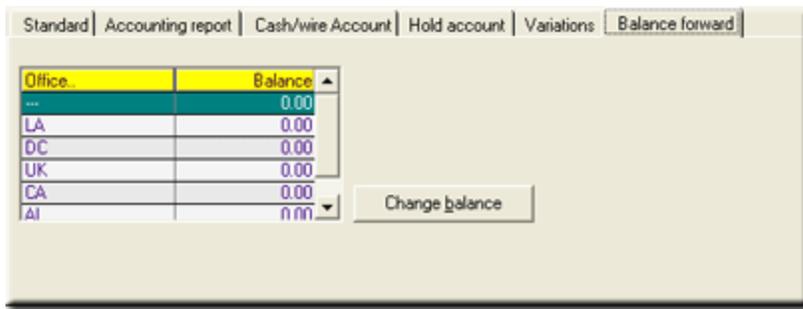


Field	Description
(Grid)	Displays any Variation fee entries created for the account.

Field	Description
New	Click this button to create a new Variation fee entry.
Delete	Click this button to delete an existing Variation fee entry.
(Name)	Enter the variation fee name to be saved.
Amount	Enter the variation fee amount.

Account Table – Balance Forward Tab

The Balance Forward tab is used to specify the balance carried over when converting data to FactorSoft. Note that FactorSoft enables you to enter balances by offices if these are previously set up in the Office Table.

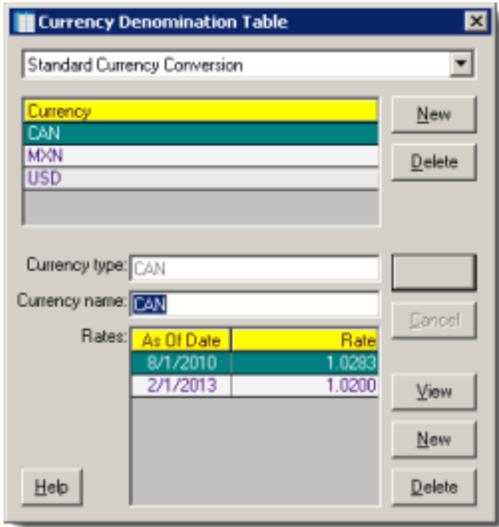


Field	Description
(Grid)	Displays the office names defined in the Office Table and the carry over balances for each, if applicable.
Change Balance	Click this button to change the forward balance of the office selected in the grid. The Change Balance Forward For the Office screen appears. Enter the new amount in the New Balance Forward field and click OK to save the forward balance for the account.

Currency Denominations Table

Currency Denomination Table

The Currency Denomination table to used to define foreign currencies and currency rates when your company handles more than one currency, denomination, and conversion value. The currencies you define in this table appear in the **Currency** list on the *Client Information* and *Facility Information* screens.

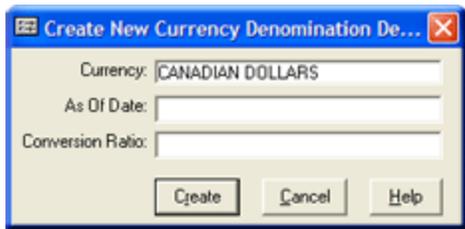


Field	Description
(Currency Table)	<p>Select the currency table to display on the <i>Currency Denomination Table</i> screen:</p> <ul style="list-style-type: none"> Standard Currency Conversion Broker Commission Currency Conversion – This table is used only for the Broker Commission Report, and is optional based on the setting of System Preference Reports, Broker commission reports, Use broker currency conversion rates where available.
Grid	Displays currently defined entries in the table.
New	<p>Click this button to create a new entry. The Currency Type and Currency Name fields are activated as data entry fields when you click this button.</p> <p>Note that you must create at least one rate to save a new currency.</p>
Delete	Click this button to delete the selected entry from the table. Click the Verify button to complete the deletion.
Currency Type	When adding a new entry, enter the identifier you will use to identify the currency on FactorSoft screens (e.g., USD for United States dollars). For an existing entry this field shows the type value.
Currency name	When adding a new entry, enter the name of the currency (e.g., DOLLARS for United States dollars).
Create/ Modify/Verify	This button is used to complete add, update, and delete actions in the table.

Field	Description
	<ul style="list-style-type: none"> • Create – Complete the addition of a new record to the table. • Modify – Complete an update to an existing table entry. • Verify – Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, update or delete action prior to completing the action.
Rates	Displays the rate as-of dates and conversion rates recorded for the selected entry.
View	Click this button to view and modify an existing rate for the selected entry. The <i>Modify Currency Denomination Detail</i> screen is displayed.
New	Click this button to create a new rate for the selected entry. The <i>Create New Currency Denomination Detail</i> screen is displayed.
Delete	Click this button to delete a rate for the selected entry. The <i>Delete Currency Denomination Detail</i> screen is displayed.

Currency Denomination Detail

Depending on the action requested from the Currency Denomination Table screen, this screen is used to add, view/modify, or verify delete of a Currency Denomination.



Field	Description
Currency	Displays the Currency Type for the selected entry.
As Of Date	Enter the date on which the currency exchange rate is to become (or became) effective. For existing rates, displays the as-of date as originally saved. The date can be updated on this screen.
Conversion Ratio	Enter the conversion rate in decimals for the currency and as-of date.
Create/Modify/	This button is used to complete add, update, and delete actions on the rate

Field	Description
Verify	entries.

Electronic Payment Default Rules

The Electronic Payment Default Rules screen is used to define the payment types and associated fee rules for electronic payments at the system default level. This screen is used to define payment types for ePaymentAmerica and for Enterprise Payment Solutions (EPS) integration.

TIP

The Electronic Payment Default Rules screen is accessed by selecting File → Tables → Accounting → Electronic Payment Defaults.

For a procedure on defining payment types on this screen, refer to Define Payment Types.

This screen can also be used to override or turn off fee rules when processing payments through FactorSoft or PayerWeb for individual clients and debtors at the client level, debtor level, or at the client/debtor relationship. This screen is titled "Override Electronic Payment Default Rules screen" when accessed from the Collections panel on the Client Information screen or the Debtor Information screen

- **Client Level.** When payment is processed by clicking the **Accept Epmt** button on the Collections panel of the Client Information screen, any client overrides defined on the Override Electronic Payment Default Rules screen are used.

NOTE

The Override Electronic Payment Default Rules screen for defining client overrides is accessed by clicking the **Create E-Pmt Rules** button on the Collections panel of the Client Information screen.

- **Debtor Level.** When payment is processed by clicking the **E-Pmt** button on the Collection Detail window or through PayerWeb, any debtor overrides defined on the Override Electronic Payment Default Rules screen are used.

NOTE

The Override Electronic Payment Default Rules screen for defining debtor overrides is accessed by clicking the **Create E-Pmt Rules** button on the Collections panel of the Debtor Information screen.

- **Client/Debtor Relationship.** When payment is processed by clicking the **E-Pmt** button on the Collection Detail window or through PayerWeb, any overrides defined for the specific client/debtor relationship on the Override Electronic Payment Default Rules screen are used.

NOTE

The Override Electronic Payment Default Rules screen for defining client/debtor relationship overrides is accessed by clicking the **Create E-Pmt Rules** button on the Credit / No Buy tab of the Debtor Aging screen.

If both the client and debtor have override rules defined, the override for the client rules apply to the client and the debtor rules apply to the debtor when accepting electronic payments.

Electronic Payment Default Rules

Service	Type	Client..	Debtor...	Acct#
EPayment	Visa	5.00 / 6000	1.0000% / 6000	1000
JHA-ISPE	M/C	--	5.0000% / 90-312-075	90-147-050
JHA-ISPE	Visa	-- / 6000	5.0000% / 90-312-075	90-147-050

Service: JHA SmartPay Expres: [v] [New] [Delete]

Type: MasterCard [v] Allow on desktop collection
 [v] Allow on payer web
 [v] Allow for direct client payment

Location: ISPEMastercardLocation [v]

Client-flat fee: []

Percentage: []

Account#: 6000 - FEE EARNED [v]

Debtor-flat fee: []

Percentage: 5.0000 []

Account#: 90-312-075 - ePayment Fees [v]

Card account#: 90-147-050 - ePayment Clearing Account [v]

[] [Help] [Exit]

Field	Description
Grid	Displays currently defined entries in the Electronic Payment Default Rules Table.
New	Click this button to create a new Electronic Payment Default Rules Table entry. The Service and Type fields are activated as data entry fields when you click this button.
Delete	Click this button to delete the selected entry from the Electronic Payment Default Rules Table. Click the Verify button to complete the deletion.
Service	Select the payment service for which the rule is to be created.
Type	Select the payment type for which the rule is to be created from the following options. These payment types appear in the Payment Type selection list in the Electronic Payments screen.

Field	Description
	<ul style="list-style-type: none"> • Amex • Discover • JCB • MasterCard • Visa • ECheck • ACH
Location	<p>Enter the location corresponding to the type of payment to be accepted.</p> <p>This field is only available if JHA SmartPay Express is entered in the Service field.</p>
Allow on desktop	<p>Select this option to enable the rule for use from the Collection Detail screen in the FactorSoft Desktop application.</p>
Allow on PayerWeb	<p>Select this option to enable the rule for use in the PayerWeb application.</p>
Allow for direct client payment	<p>Select this option to enable the rule for use from the Collection panel of the Client Information screen in the FactorSoft Desktop application.</p> <p>If this screen is accessed from the Collections panel of the Client Information screen, it is titled Override Electronic Payment Rule for Client, and this option is labeled Do not allow for direct client payment. Selecting this option excludes this client only from client level ePayments.</p>
Client flat fee	<p>Enter the flat fee amount to charge to the client for an electronic payment for this payment type.</p>
Percentage	<p>Enter the percentage of the invoice amount to charge to the debtor for an electronic payment for this payment type.</p>
Account#	<p>Select the cash account to which to credit the debtor credit card payment and fees for this payment type.</p>
Card account#	<p>Select the clearing account to which to credit the credit card payment for this payment type. Since it may be a full day or more before the credit card payment is settled, this clearing account will be used to hold the payment in suspense until settled, and then journal the payment to the cash account(s) when</p>

Field	Description
	the payment arrives.
Create/Modify/Verify	<p>This button is used to complete add, update, and delete actions on the Electronic Payment Default Rules Table.</p> <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, update or delete action prior to completing the action.

G/L Accounts Group Table

G/L Account Groups – General Accounts

The screenshot shows a software window titled "General Accounts" with several tabs: "General Accounts", "Reserve Accounts", "Fee Accounts", "Participation", and "Miscellaneous Accounts". The "General Accounts" tab is active. It contains two columns of dropdown menus. The left column includes: "A/R:" (1020 - Participation Receivable), "Loans receivable account:" (1030 - Loans Receivable), "Cash:" (1004 - Cash), "Alternate cash:" (1006 - Cash - Payroll), "Collections (if different than cash):" (1095 - Notes Receivable), and "Wires (if different than cash):" (1004 - Cash). The right column includes: "Carrier payments due:" (2060 - Payments Due Carrier), "Write off:" (4010 - Bank Charges), "Discount write off:" (ADJWD - Adjustment Writeoff), and "Sales/GST tax:" (1030 - Loans Receivable).

Field	Description
A/R	<p>Select the account to be used for all activities affecting accounts receivables. This is the account against which you will be charging all purchases and collections.</p> <p>CAUTION</p> <p>It is strongly recommended that the account entered in the A/R field not be associated with any other account types as this could lead to major out of</p>

Field	Description
	balance issues. For questions on setting up G/L accounts, contact Jack Henry™ at 800-365-4091, option 2.
Loans receivable account	Select the account against which loan receivables are charged when setting up a new loan. This is only used if using FactorSoft's Term Loans module.
Cash	Select the account to be used for all activities affecting a client's cash account.
Alternate cash	Select the account to be used as an alternate cash account within this G/L Account Group.
Collections	Select the collections account to be used for collections, if different from the account selected for the Cash account.
Wires	Select the account to be used for outgoing wire transfers, if different from the account selected for the Cash account.
Carrier payments due	Select the account to be used for Carrier Payment transactions. This field is only required if the FactorSoft Carrier Payments module is used.
Write off	Select the account to be used for posting a client's write-off, for the elimination of a specific client's account balance as uncollectable, as in the case of bankruptcy. Any invoice adjustments performed on the Adjustment Batch screen Data Entry tab using the W/O adjustment type are charged to this account.
Discount write off	Select the account to be used when posting short-payments attributable to a client-extended debtor discounts. Any invoice adjustments performed on the Adjustment Batch screen Data Entry tab using the DISC adjustment type are charged to this account.
Sales/GST tax	Select the account to be used when charging taxes on goods and services.

System Preferences

The following system preferences for this function are found in the Administration module, System Preferences, **Data Entry Behavior, Cash Posting, Field edits/actions** folder.

Preference	Description
Discounts are not write-offs	Set to True to indicate that the shortage created by client-extended debtor discounts are not write offs. Set to False to treat discounts as write-offs.

G/L Account Group – Reserve Accounts

General Accounts	Reserve Accounts	Fee Accounts	Participation	Miscellaneous Accounts	
Reserve escrow:	4098 - Reserve Escrow			Held for discount:	1115 - Held for discount
Actual cash reserve:	2040 - Cash Reserves			Earned discount:	1116 - Earned discount
Miscellaneous reserves:	---			Unearned discount:	1117 - Unearned discount
Discount not taken:	1114 - Discount not taken				

Field	Description
Reserve escrow	Select the account to be used as a reserve escrow account. This is applicable if the Escrow reserves option is selected in the Purchase fees panel of the Client Terms for clients using this G/L group.
Actual cash reserves	Select the account to be used for cash reserves for the G/L group.
Miscellaneous reserves	Select the reserves account to be used instead of the Actual Cash Reserve Account for a client's cash reserves. Note that any invoice adjustments performed on the Adjustment screen Data Entry tab using the MRSV adjustment type are charged to this account.
Discount not taken	Select the account to be used for discounts not taken. This account will have an automatic hold for reporting purposes, and the funds can be manipulated like reserves.
Held for discount	Select the account to be used for funds held for discount.
Earned discount	Select the account to be used for earned discount funds.
Unearned discount	Select the account to be used for unearned discount funds.

Fee Accounts

G/L Account Groups – Fee Accounts Tab

The **Fee Accounts** tab is used to define the accounts that will be used to collect the various fees that can be charged to clients.

Field	Description
Fee Escrow	Select the account to be used as a fee escrow account. This is applicable if the Escrow fees option is selected in the Purchase Fees panel in the <i>Client Terms</i> for clients using this G/L group.
Earned Fee	Select the account to be used when charging fees for A/R financing, such as fees taken at purchase and/or collection.
Purchase Earned Fee (if different)	Select the account to be used when charging purchase and collection fees if a separate account is to be used from that specified in the Earned fees field.
Administrative Fee	Select the account to be used when charging administrative fees. Administrative fees are defined on the Portfolio Fees panel in the <i>Client Terms</i> screen for Portfolio based terms. Administrative fees are typically charged when applying daily rate or A/R finance terms.
Daily Fee	Select the account to be used when charging daily fees on month-end statements. Daily fees are defined on the Portfolio Fees panel in the <i>Client Terms</i>

Field	Description
	screen for Portfolio based terms. Daily fees are typically charged when applying daily rate or A/R finance terms.
Loan Points	Select the account against which loan points will be charged when setting up a new loan. This option is only available if the FactorSoft Term Loans module is activated.
Loan Interest	Select the account against which interest resulting from loan payments is posted. This option is only available if the FactorSoft Term Loans module is activated.
Additional Fee	Select the account to be used when charging additional fees. Additional fees are defined on the Additional Fees panel in the <i>Client Terms</i> screen for clients using this G/L group.
Extra Debtor Fee	Select the account to be used when charging extra debtor fees.
Extra Terms Fee	Select the account to be used when charging extra term fees.
Override Earned Fee	Select the account to be used when charging override fees.
Min Comm Fee	Select the account to be used when charging a Minimum Commission Fee.
Refactor Fee	Select the account to be used when charging refinancing fees. Refinancing fees are defined on the Refactoring panel in the <i>Client Terms</i> screen for clients using this G/L group.
Carrier Payment Fee	Select the account to be used when charging Carrier Payment fees. Carrier payment fees are defined on the Carrier Payments panel of the <i>Client Terms</i> screen. This option is only available if the FactorSoft Carrier Payments module is activated.
Disbursement Fee	Select the account to be used when charging Disbursement fees. Disbursement fees are defined on the Disbursement Fees panel in the <i>Client Terms</i> screen for clients using this G/L group.
Disbursement Escrow	Select the account to be used for Disbursement fee escrow. Disbursement fees are defined on the Disbursement Fees panel in the <i>Client Terms</i> screen for clients using this G/L group.
P.O. Disbursement Fee	Select the account to be used for P. O. Disbursement fees. P.O. Disbursement fees are defined on P.O. Finance panel in the <i>Client Terms</i> screen for clients using this G/L group.

Field	Description
P.O. Interest Fee	Select the account to be used for P. O. Interest fees. P.O. Interest fees are defined on P.O. Finance panel in the <i>Client Terms</i> screen for clients using this G/L group.
Purch Due Day Earned	Select the account to be used for purchase fees based on due days. Due date fees are defined on the Due Date Fees panel in the <i>Client Terms</i> screen.
Purch Due Day Cushion	Select the account to be used for purchase fees based on due date plus cushion. Due date fees are defined on the Due Date Fees panel in the <i>Client Terms</i> screen.
Accrued Fees	Select the account to be used for accrued fees. This is the account to which accrued fees are credited when the generate journals for accrued fees at date roll functionality is used. This functionality is enabled in System Preferences, Identification/system constants, Performance, Service, Post accruals during overnight and Post accruals level . See Configuring Accrual Based Accounting for details.
Non Factored Fee	Select the account to be used for fees accrued on non-factored invoices. Non-factored fees are defined on the Non-Factored Fees panel in the <i>Client Terms</i> screen.

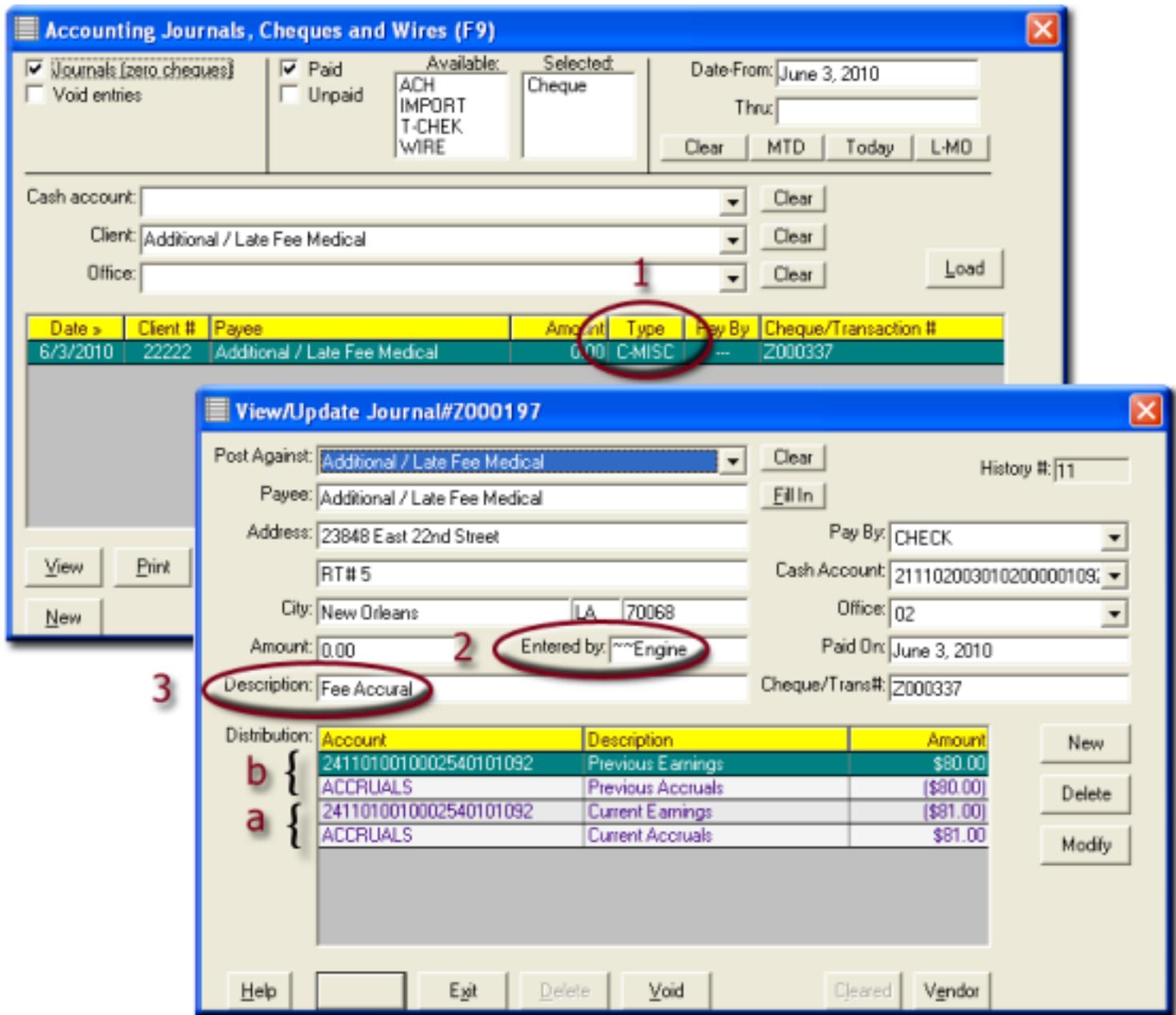
Configure Accrual Based Accounting

The capability to generate journals for accrued fees through the Engine can be configured in FactorSoft. When this functionality is enabled, the overnight date-roll process will create journal entries for accrued fees based on the accrual fee structure set up in Client Terms. The journal will have the following attributes, visible in the following illustration.

1. **Source = C-MISC**
2. **Entered by = Engine**
3. **Description = Fee Accrual**

During the nightly processing of the Engine, the journal entries are created. There will be two sets of entries:

1. one set of posting entries for today's accruals (this will be the only entry on first use)
2. one set of posting entries for reversal of the previous accrual figure's posting entries.



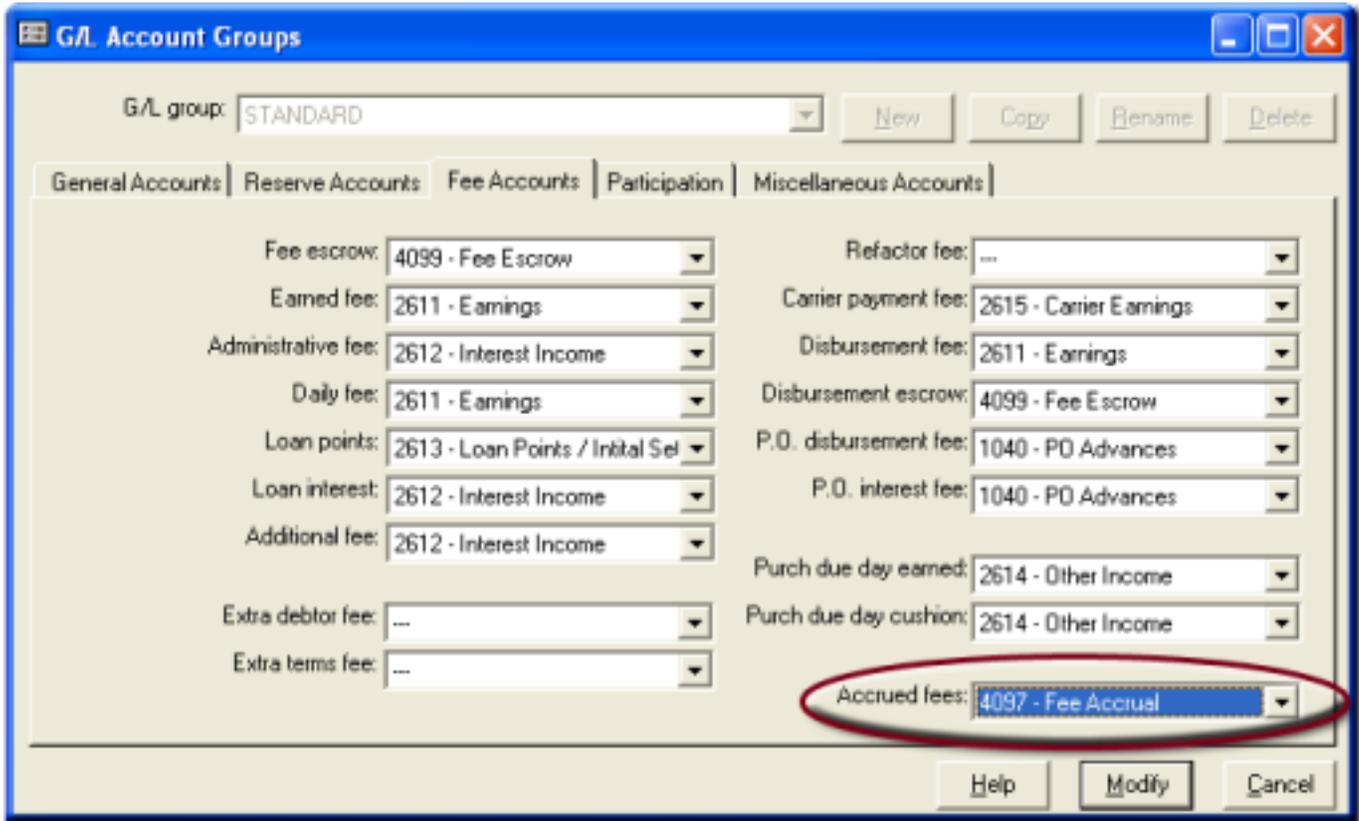
Both a credit to the account set up as the **Accrued fees** account and a balancing debit to the **Earned fee** account selected on the Fee Accounts tab of the G/L Accounts Group table are created for the journal entries. On the next G/L export, corresponding records for the accrued fee credits and earned fee debits are included in the export file.

This functionality is controlled by System Preferences in the **Identification/system constants, Engine, Post accruals** folder:

Preference	Description
Post accruals during overnight	<p>Select the option that controls the frequency with which the accrued fees are posted by the Desktop application:</p> <ul style="list-style-type: none"> • Never: Do not post accrued fees via the FactorSoft desktop application. This is the default value. • Post before rolling to new month only: Post accrued fees prior to month-end date roll only. • Post before rolling to new day: Post accrued fees prior to daily date roll. • Post before rolling to Monday: Post accrued fees weekly prior to Monday date roll. • Post before rolling to Tuesday: Post accrued fees weekly prior to Tuesday date roll. • Post before rolling to Wednesday: Post accrued fees weekly prior to Wednesday date roll. • Post before rolling to Thursday: Post accrued fees weekly prior to Thursday date roll. • Post before rolling to Friday: Post accrued fees weekly prior to Friday date roll.
Post accruals level	<p>Select the option that controls whether to create journals by client or office and G/L account:</p> <ul style="list-style-type: none"> • Post separate for each office, account level: one entry for all clients assigned to each office. • Post for every individual client: one entry for each client.
Skip holidays	<p>Set to True to indicate that accrual posting will not occur on dates defined as holidays in the Holiday Dates table. The logic will not calculate new approvals, and on dates that precede a holiday, accruals calculate forward to include additional skipped days.</p>
Skip Saturdays	<p>Set to True to indicate that accrual posting will not occur on dates that fall on Saturday. The logic will not calculate new approvals on Saturdays, and on dates</p>

Preference	Description
	that precede a Saturday, accruals calculate forward to include additional skipped days.
Skip Sundays	Set to True to indicate that accrual posting will not occur on dates that fall on Sunday. The logic will not calculate new approvals, and on dates that precede a Sunday, accruals calculate forward to include additional skipped days.
Skip logic	<p>Select the option that determines how accruals are handled in conjunction with the skip days. On dates that precede any of the skip days that aren't themselves a skip date, the accruals will calculate forward to include the additional skipped days, as selected in the following options:</p> <ul style="list-style-type: none"> • Don't accrue interest on skipped dates: select this option to catch up accruals after the skipped days • Accrue skipped dates in advance (throughout the month): select this option to take accruals for skipped days on the day before • Accrue skipped dates through month end (throughout the month): select this option to take accruals for skipped days on the day before, but only up until the end of the month – take accruals on any skipped days for the beginning of the next month on the day after the skipped days • Only accrue skipped dates in advance of month-end

A fee accrual account in the Accounts Table must be set up, and that account must be selected in the **Accrued fees** field on the Fee Accounts tab of the G/L Accounts Group table, as shown below.



G/L Account Groups – Participation

The G/L Account Group Participation panel is used to assign accounts for participants or partners that have a financial share in transactions.

General Accounts | Reserve Accounts | Fee Accounts | Participation | Miscellaneous Accounts

A/R offset by participation: ...

Due from participant: ...

Investor balance: ...

Field	Description
A/R offset by participation	Select the account to use as the A/R offset account to be credited for the participant's percentage. Participation is defined on the Participation panel of the Client Information screen.
Due from participant	Select the account from which participant cash is taken.
Investor Balance	Select the account to be used with the Participation Add-on Module investor's

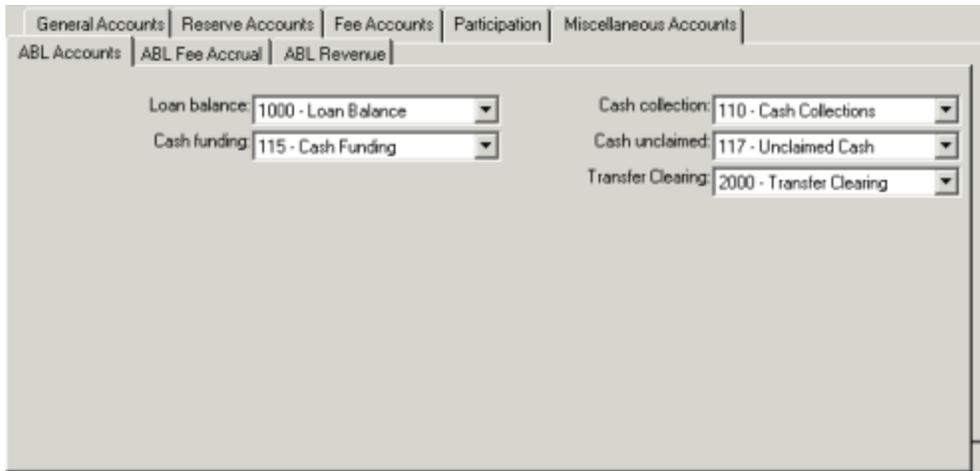
Field	Description
	percentage.

G/L Account Groups – Miscellaneous Accounts



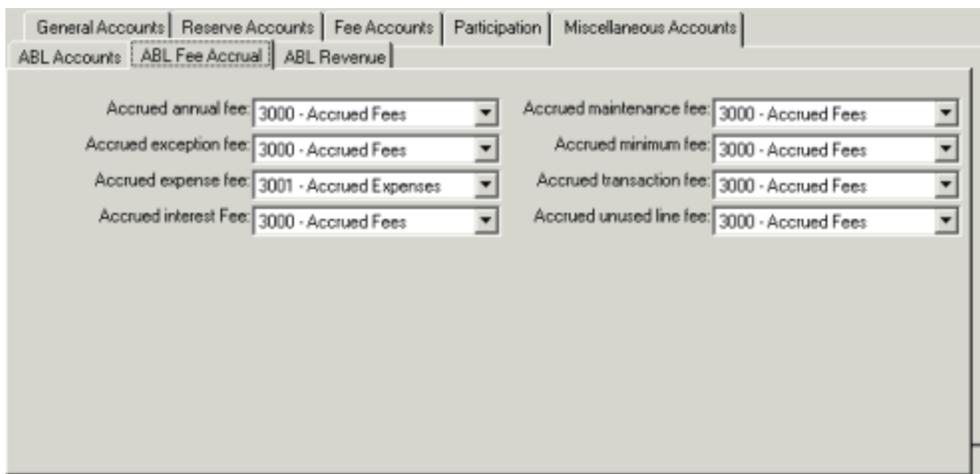
Field	Description
Purchase Order settlement	Select the account to be used when settling purchase order advances made from the PO Financing feature of FactorSoft.
Load settlement	Select the account to be used when settling load advancements made from the Load Processor module. Note that if no selection is made here, load advances are settled out of the account specified in the Purchase Order settlement field.
Exchange (same currency)	Select the account to be used when transferring same currency funds from one client to another using the Client Summary screen Transfer tab.
Exchange (different currency)	Select the account to be used for currency conversions and transfers at time of cash posting.
Disbursements	Select the account to be used for multiple payout disbursements.
Carrier payment exchange	Select the account to be used to accept the intermediate transaction payments when consolidating carrier checks in FactorSoft Carrier Payments module.
Charge off	Select the account to be used for charge-offs.
Refund	Select the account to be used for refunds.

G/L Account Groups – ABL Accounts Tab



Field	Description
Loan balance	Select the account to be used for bulk collateral loan balances for this group.
Cash funding	Select the account to be used for cash funding of bulk collateral loans.
Cash collection	Select the account to be used for collections on bulk collateral loans.
Cash unclaimed	Select the account to be used for unclaimed cash.
Transfer Clearing	Select the account to be used as the clearing account for transfers.

GL Account Groups – ABL Fee Accrual Tab



Field	Description
Accrued annual fee	Select the account against which accrued annual fees are debited at statement generation.
Accrued exception fee	Select the account against which accrued exception fees are debited at statement generation.
Accrued expense fee	Select the account against which accrued expense fees are debited at statement generation.
Accrued interest fee	Select the account against which accrued interest fees are debited at statement generation.
Accrued maintenance fee	Select the account against which accrued maintenance fees are debited at statement generation.
Accrued minimum fee	Select the account against which accrued minimum fees are debited at statement generation.
Accrued transaction fee	Select the account against which transaction fees are debited at statement generation.
Accrued unused line fee	Select the account against which unused line fees are debited at statement generation.

G/L Account Groups – ABL Revenue Tab



Field	Description
Annual fee	Select the account against which accrued annual fees are credited at state-

Field	Description
	ment generation.
Exception fee	Select the account against which accrued exception fees are credited at statement generation.
Expense fee	Select the account against which accrued expense fees are credited at statement generation.
Interest fee	Select the account against which accrued interest fees are credited at statement generation.
Maintenance fee	Select the account against which accrued maintenance fees are credited at statement generation.
Minimum fee	Select the account against which accrued minimum fees are credited at statement generation.
Transaction fee	Select the account against which transaction fees are credited at statement generation.
Unused line fee	Select the account against which unused line fees are credited at statement generation.

Client & Debtor Tables

Business Types Table

Use the Business Type Table to define the legal structure of your clients' businesses. Examples of legal business structures include Corporations, Partnerships, Sole Proprietorship, and Limited Liability Companies (LLCs). To assign a business type defined in the Business Type Table to a client, select the desired value from the Business Type field in the Analysis tab of the Client Information screen.



Field	Description
Grid	Displays the three default business types (Corporation, Individual, and Partnership) and any additional business types that have been defined.
New	Click this button to create a new business type. Enter the name of the new business type in the field beneath the upper grid.
Delete	Click this button to delete an existing Business Type definition. The three default business types (Corporation, Individual, and Partnership) cannot be deleted.
Create/Modify/Verify	<p>This button is used to complete add, update, and delete actions on the Business Type Table.</p> <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, update or delete action prior to completing the action.
Used by	Displays the clients that have the currently selected business type assigned in the Analysis tab of their Client Information screen.
Exit	Click this button to close the screen.

Client Event Table

Use the Client Event Table to define recurring client-related events to be scheduled and performed on a regular basis. Examples of client events include checking annual or quarterly tax payments, monthly insurance or lien payments.

Once the various event types are defined, they become available for selection in the Event list of the Add New Client Event and View/Update Existing Client Event screens that are accessed from the Events panel of the Client Information screen.

Field	Description
Grid	Displays any client events that have been defined.
Event Code	Enter the name of a new Event Code definition in this field. For existing Event Code definitions selected from the grid, this field displays the event code, but cannot be altered.
Description	Enter the description of a new Event Code definition in this field. For existing Event Code definitions selected from the grid, this field displays the description, which can be altered.
Ending date	Select this option to use the event ending date when creating a client event.
Beginning date	Select this option to use the event starting date when creating a client event.
(period) to ending	Select the period (Days or Months) and the number of days or months after

Field	Description
date	which the event is to be triggered. This is only available if Beginning date is selected.
Days/Months to ending are	<p>Indicate whether the days or months specified in (period) to ending date is fixed:</p> <ul style="list-style-type: none"> • Set at client level: select to indicate that the number of days or months can be changed on the Client Event screen. • Fixed: select to indicate that the number of days or months entered on the Client Event Table cannot be changed on the Client Event screen.
Include as Web Event	Select this option to display this event on the Web Portal > Client Dashboard > Events widget.
Remind	<p>Use this group to set a reminder in advance of the Client Event:</p> <ul style="list-style-type: none"> • Specific user: select this option and select a user from the list below the options to remind the user of the event. • Member of group: select this option and select a user group from the list below the options to remind the user that is assigned via the Group panel on the Client Information screen for the selected group code of the event. • Account executive: select this option to remind the account executive for the client of the event. • Remind this many days in advance: enter the number of days prior to the event trigger to remind the user of the event.
Recurrence	Set the recurrence parameters for the Client Event in this group:

Field	Description
	<ul style="list-style-type: none"> • Date to be changed by user: select this option to prevent the event from recurring automatically. The next recurrence of the event is set on the Events panel of the Client Information screen for each client. • Automatic yearly increments: select this option to trigger the event every given number of years. • Automatic monthly increments: select this option to trigger the event every given number of months. • Automatic daily increments: select this option to trigger the event every given number of days. • Increment: Enter the number of years, months, or days to trigger the event.
No buy	<p>Select the options to indicate client no-buy conditions based on the Client Event:</p> <ul style="list-style-type: none"> • Expired event: select this option to indicate that clients linked to this event are no longer eligible for purchase if the event has expired. • Missing event: select this option to indicate that the clients linked to this event are no longer eligible for purchase if the event was missed.
New	Click this button to create a new Client Event entry. Enter the name of the new client event in the Event code field.
Delete	Click this button to delete an existing Client Event definition.
Create/Modify/Verify	<p>This button is used to complete add, update, and delete actions on the Client Event Table.</p> <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Exit	Click this button to close the screen.

Security Roles

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

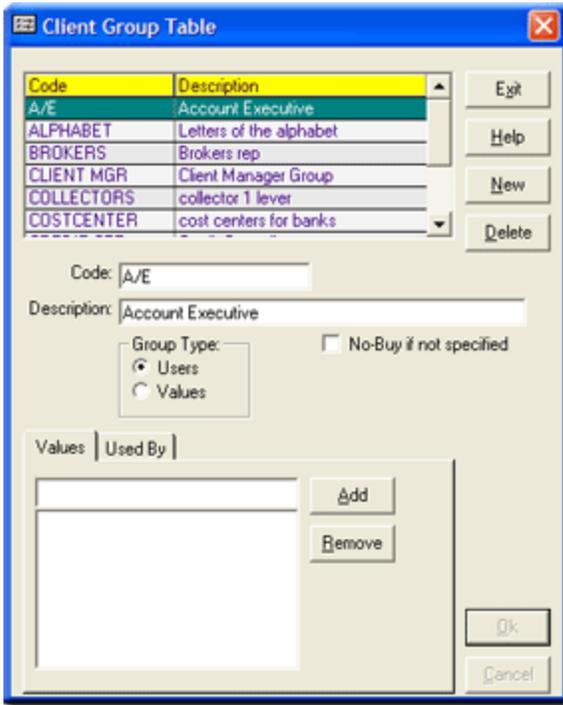
- **Security Roles > Tables > Client & Debtor > Client Events table (update)**
- **Security Roles > Tables > Client & Debtor > Client Events table (view)**
- **Security Roles > Tables > Client & Debtor > Include as Web Event (update)**

Client Group Table

Use the Client Group Table to create group codes and/or group values used to categorize aspects of your business. The codes and values are created here, and then the value for a group code is assigned to a client in the Group panel of the Client Information screen. This feature allows you to generate reports and statements based on group codes and group values, thus allowing for business analysis tailored to your specific needs.

Examples of the use of Client Groups include:

- Group clients by financial size in order to analyze profits per client gross sales. In this case, the **Code** might be Gross Client Sales, with **Group Values** of the various dollar amount categories by which you want to divide the groups.
- Group clients by industry in order to analyze profits by business type. In this case, the **Code** might be Sector, with the following **Group Values** being descriptive words or phrases such as Trucking, Garment, etc
- Group FactorSoft users by departments in order to analyze profits. In this case, the **Code** could be Collectors, and the **Group Type** is **Users**. FactorSoft then automatically assigns all current system users to that group.

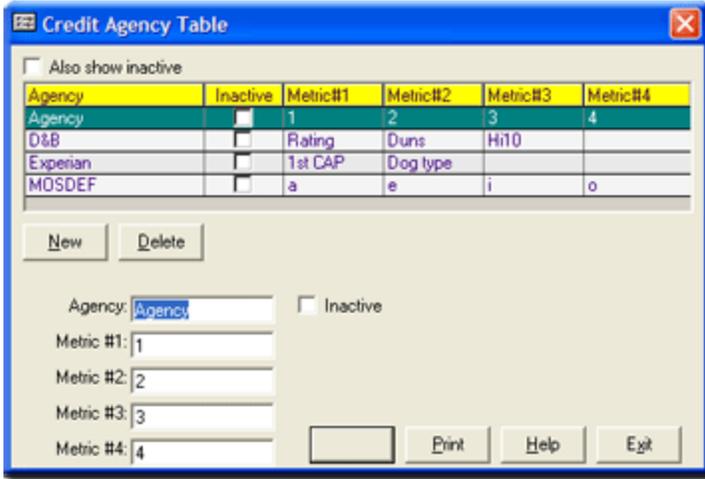


Field	Description
Grid	Displays any client groups that have been defined.
Code	Enter a unique alpha or numeric code in the that identifies the client group.
Exit	Click this button to close the screen.
New	Click this button to add a new client group code. When you have entered the required data, click the Create button to add the code.
Delete	Select a client group code from the list and click this button to delete the client group code. Click the Verify button to complete the deletion. If the code is assigned to a client, it cannot be deleted.
Description	Enter a concise group description. The description is displayed for the client group on reports.
Group Type	Select the group type: <ul style="list-style-type: none"> Users: the list of group values to select for the client group will consist of all current FactorSoft users. Value: the list of group values to select for the client group are created in the Values tab of the Client Group Table screen.

Field	Description
No-Buy if not specified	Select this option to indicate that clients are ineligible for purchase unless they are linked to a group value on the Client Information screen. If not selected, the client is eligible for purchase whether a group value is selected or not.
Values	<p>For client groups with a Group Type of Value, enter the group values to be selected on the Client Information Screen on this tab.</p> <ul style="list-style-type: none"> • (Description): Enter the Client Group Value description in the unlabelled field. This field accepts up to 40 characters. • (List): The box below the description entry field displays any values that have been defined • Add: Click this button to add a value to the client group. • Remove: Select a value from the list and click this button to delete the value from the client group.
Used By	This tab lists all clients currently linked to the selected client group code.
Create/Modify/Verify	<p>This button is used to complete add, update, and delete actions on the Client Group Table.</p> <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.

Credit Agency Table

Credit Agency table is used to define credit agencies that can be selected for customer/debtors on the Credit Reports panel of the Debtor Information screen. You can generate reports based on group codes and group values, thus allowing for business analysis tailored to your specific needs.

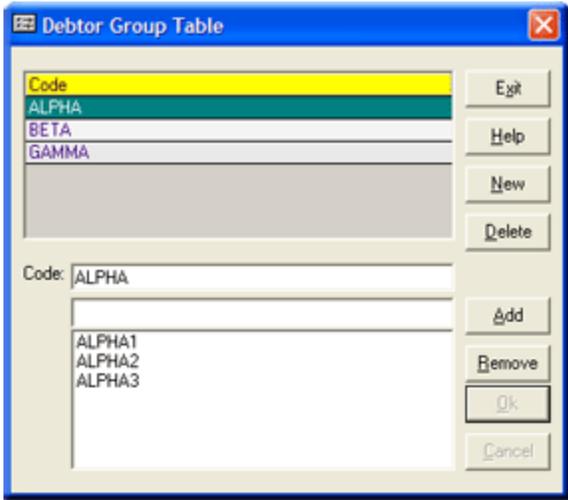


Field	Description
Also show inactive	Select this option to show credit agencies marked as inactive in the grid.
Grid	Displays the credit agencies that have been defined.
New	Click this button to add a new credit agency. When you have entered the required data, click the Create button to add the code.
Delete	Select a credit agency from the list and click this button to delete the credit agency. Click the Verify button to complete the deletion.
Agency	Enter the name of the credit agency for new Credit Agency Table entries. You can also update existing Credit Agency names using this field.
Inactive	Select this option to indicate that the Credit Agency is not actively being used. Inactive agencies are not available for selection in the Credit Report panel of the Debtor Information screen for a customer/debtor.
Metric #1 - 4	In these fields, enter the column headings for up to four metrics for the credit agency. The customer debtor is provided with values for the metrics using the Credit reports panel of the Debtor Information screen.
Create/Modify/ Verify	This button is used to complete add, update, and delete actions on the Credit Agency Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.

Field	Description
Print	Click this button to print a list of the credit agencies defined.
Exit	Click this button to close the screen.

Debtor Group Table

Use the Debtor Group Table to create group codes and values used to categorize customer/debtors. Once the codes and values are established, specific code/values can be set for the debtors in the Groups panel of the Debtor Information screen. You can generate reports based on group codes and group values, thus allowing for business analysis tailored to your specific needs.



Field	Description
Code	Displays the currently defined Debtor Group Codes.
Exit	Click this button to close the screen.
New	Click this button to clear the data entry fields so that you can create a new Debtor Group Code entry. To save a new code, click the Create button.
Delete	Select a code from the grid and click this button to delete that code and all associate values. Click the Verify button to confirm and complete the deletion.
Code	Displays the selected code. When you click the New button, this field is cleared for you to enter the new code.
(Value)	This field is used to enter new Debtor Group Code values.
(Value List)	Lists the values associated with the Debtor Group Code selected in the Code

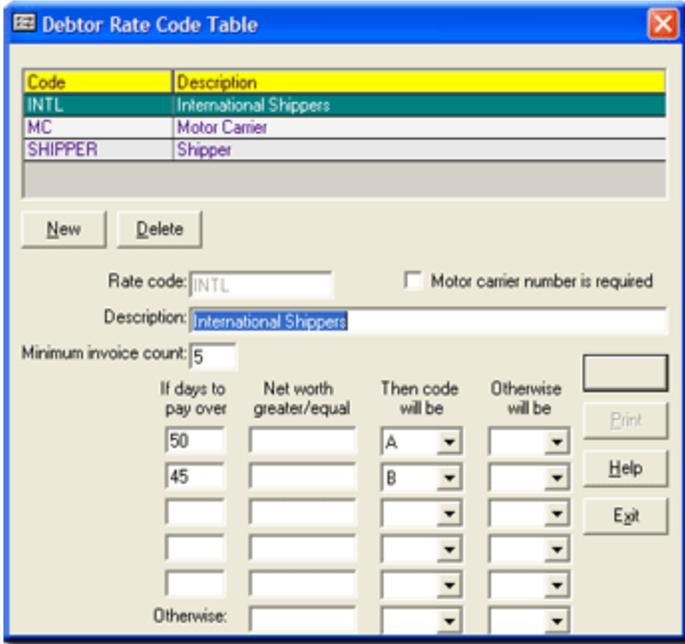
Field	Description
	grid.
Add	Click this button to add a new value to the selected Debtor Group Code.
Remove	Click this button to delete the selected value from a Debtor Group Code.
Create/Verify	Click this button to confirm creating a new or deleting an existing Debtor Group Code.
Cancel	Click this button to exit the Debtor Group Table screen. Any edits made since the last Modify/Verify will not be saved.

Debtor Rate Code Table

The Debtor Rate Code table allows you to define codes based on the debtor's payment of invoices over a specified number of days. These codes are displayed on the Credit score panel of the Debtor Information screen.

The Debtor Rate Code Table allows up to five levels of rate codes to be configured for each table. The primary criteria for assigning the credit score is average days to pay, with the threshold for each rate code being set in the If days to pay over field for each rate code level. Each level also has a Net worth greater/equal field to be compared to the Net worth recorded in the Credit information panel of the Debtor Information screen. The credit score to assign if the debtor qualifies for the Days to pay over criterion, but does not qualify for the Net worth greater/equal to, can be selected in the Otherwise will be option for the level.

Multiple tables can be defined, and are assigned to a debtor from the Debtor Credit Score Maintenance screen.



Field	Description
Grid	Displays any debtor rate codes that have been defined.
New	Click this button to add a new debtor rate code. When you have entered the required data, click the Create button to add the code.
Delete	Select a debtor rate code from the list and click this button to delete the code. Click the Verify button to complete the deletion.
Rate Code	Enter the unique code that identifies the debtor rate code.
Motor carrier number is required	Select this option to indicate that the debtor motor carrier number must be completed on the Identity panel of the Debtor Information screen in order to use the debtor rate code.
Description	Enter a concise description for the code.
Minimum invoice count	Enter the minimum number of invoices for the debtor in order to use the debtor rate code.
If days to pay over	In this column, enter the invoice aging days over which the code specified in the same row is set. This criteria can be used instead of or in addition to the Net worth greater/equal column to determine the debtor rate code to apply.
Net worth greater/equal	In this column, enter the net worth dollar amount for the debtor over which the code specified in the same row is set. This criteria can be used instead of or in

Field	Description
	<p>addition to the If days to pay over column to determine the debtor rate code to apply.</p> <p>A blank or expired net worth is treated the same as zero net worth. The expiration of the net worth is based on the Research date set in the Credit information panel of the Debtor Information screen and the setting of System Preference Debtor rules/default, Rules, Credit scoring, Months to invalidate net worth. If the preference is not set or is set to zero, then the number of months is 12 by default.</p>
Then code will be	Select the debtor rate code to apply for debtors that meet the criteria in this row.
Otherwise will be	Select the debtor rate code to apply for debtors that if the debtor qualifies for the Days to pay over criterion, but does not qualify for the Net worth greater/equal to criteria for the level.
Otherwise	Select the debtor rate code to apply for debtors who do not meet any of the criteria in any levels defined for the Debtor Rate Code table.
Create/Modify/Verify	<p>This button is used to complete add, update, and delete actions on the Client Group Table.</p> <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

System Preferences

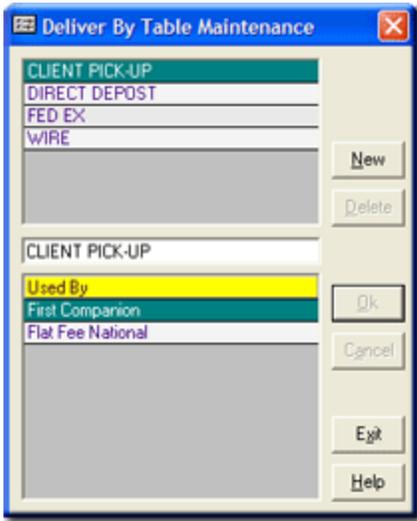
The following system preferences for this function are located in the Administration module, System Preferences, **Debtor Rules/Defaults, Rules, Credit Scoring Panel** folder.

Preference	Description
Months to invalidate net worth	Set the number of months to assume net worth is zero. Net worth is considered zero if the research date is older than this many months. If the value is set to zero, the system defaults to 12 months.

Preference	Description
Use credit scoring functionality	Set to True to enable the credit scoring functionality in FactorSoft.

Delivery Methods Table

Use the Delivery Methods Table to define the method by which your clients receive funds. Examples of delivery methods include Wire Transfers, Check Pick-Up, or Direct Deposit. The delivery methods defined here are available for selection in the **Deliver by** list of the Purchase Info panel of the Client Information screen.

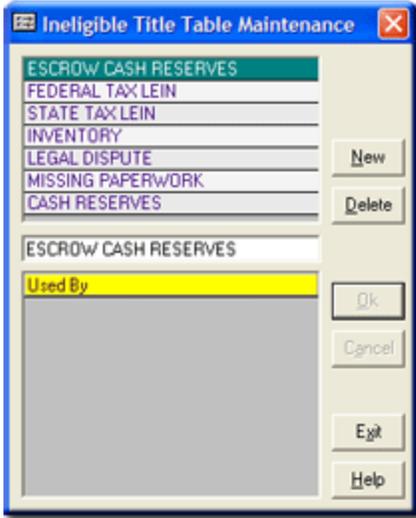


Field	Description
Grid	Displays any delivery methods that have been defined.
New	Click this button to add a new delivery method. When you have entered the required data, click the Create button to add the entry.
Delete	Select a delivery method from the list and click this button to delete the delivery method. Click the Verify button to complete the deletion.
Used By	Displays the clients that are using the selected delivery method.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Delivery Methods Table.

Field	Description
	<ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Ineligible Titles Table

Use the Ineligible Title Table to define the various ineligibility types that can be assigned to a client record from the Ineligibility panel of the Client Information screen. Ineligible Title records created in the Ineligible Titles Table are available to be selected from the Title list of the Add New Client Ineligibility screen. Examples of ineligible titles include a federal tax lien, a state tax lien, or a judgment lien.

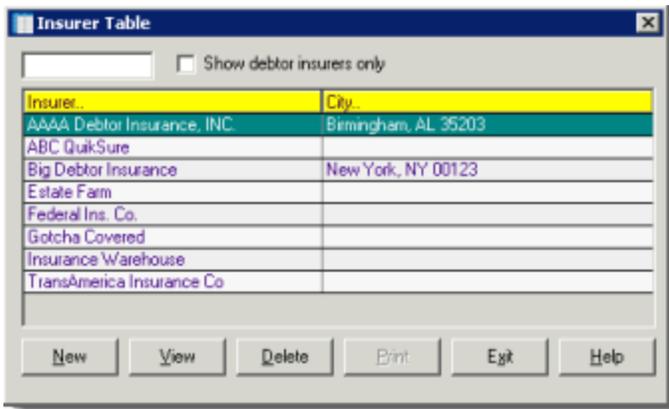


Field	Description
Grid	Displays any ineligible titles that have been defined.
New	Click this button to add a new delivery method. When you have entered the required data, click the Create button to add the entry.
Delete	Select an ineligible title from the list and click this button to delete the delivery method. Click the Verify button to complete the deletion.
Used By	Displays the clients on which the selected ineligible title is used.

Field	Description
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Ineligible Titles Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Insurers Table

Use the Insurers table to set up the various insurance companies that insure your clients’ debtors.



Field	Description
Show debtor insurers only	Select this option to hide any insurers that are not marked For debtor insurance .
Grid	Displays any existing insurers by company name and city.
New	Click to create a new insurer. Displays the <i>Create New Insurer</i> screen, from which you can define the insurer.
View	Select an insurer from the grid and click this button to view the <i>Modify Existing Insurer</i> screen.
Delete	Select an insurer from the grid and click this button to display the <i>Verify Deletion</i>

Field	Description
	<i>of Existing Insurer</i> screen.
Print	Generates the Insurers List report that lists all defined insurers.
Exit	Click this button to close the screen.

Language Codes Table

Use the Language Table to specify foreign languages if your company is handling clients abroad. Languages are selected from the Language list on the Identity panel of the Client Information screen.

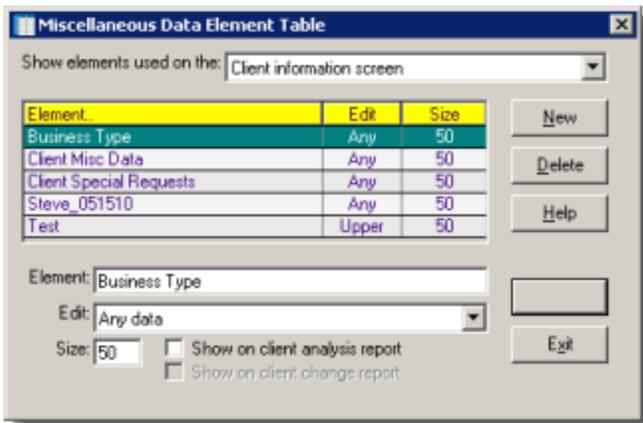


Field	Description
Grid	Displays any languages that have been defined.
New	Click this button to add a new language code. When you have entered the required data, click the Create button to add the entry.
Delete	Select a language code from the list and click this button to delete the language code. Click the Verify button to complete the deletion.
Used By	Displays the clients that are using the selected language code.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Delivery Methods Table.

Field	Description
	<ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Miscellaneous Data Elements Table

Use the Miscellaneous Data Elements Table to create user-defined data elements, such as USPS article identification numbers used on certified letters, or any other critical data required for selection on the Client Information, Debtor Information, Debtor Aging, Facility Information, or Collateral Information screens.



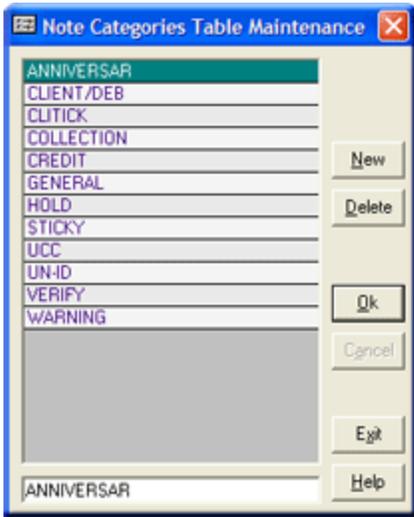
Fields	Description
Show elements used on the	<p>Select the screen on which the miscellaneous data element is accessed:</p> <ul style="list-style-type: none"> • Client information screen • Debtor information screen • Client/Debtor aging screen • Facility information screen • Collateral information screen
Grid	Displays any miscellaneous data elements that have been defined.

Fields	Description
New	Click this button to add a new miscellaneous data element. When you have entered the required data, click the Create button to add the entry.
Delete	Select a miscellaneous data element from the list and click this button to delete the delivery method. Click the Verify button to complete the deletion.
Element	Enter a descriptive name for the data element.
Edit	Select the option that determines the field editing for the miscellaneous data element: <ul style="list-style-type: none"> • Any data: the data element accepts either numbers or alpha characters • Upper case characters: the data element accepts upper-case alpha characters and numbers only. • All numbers: the data element accepts numbers only.
Size	Enter the maximum number of characters allowed when adding or modifying the miscellaneous data element on the target screen.
Show on client analysis report	Select this option to include the value of the miscellaneous data element on the on the Client Analysis report. This option is only available if Client information screen is selected in Show elements used on the .
Show on client change report	Select this option to include the value of the miscellaneous data element on the on the Client Change report.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Miscellaneous Data Element Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Note Categories Table

Use the Note Category Table to create the various categories to organize your client and debtor notes in FactorSoft.

FactorSoft provides you with existing categories, and you can add as many custom categories as needed.



Field	Description
List	Displays any note categories that have been defined.
New	Click this button to add a new note category. Click the Create button to add the entry.
Delete	Select a note category from the list and click this button to delete the note category. Click the Verify button to complete the deletion. A note category cannot be deleted if it is currently referenced in FactorSoft.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Note Categories Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Office Maintenance Table

The Office Maintenance table defines office locations to which clients can be assigned for filtering purposes when generating reports and statements. You can assign clients to an office from the **Control** panel of the *Client Information* screen.

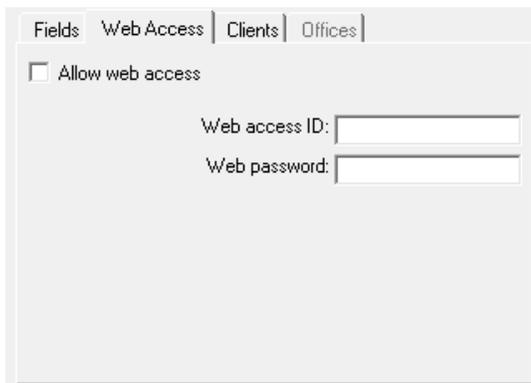
Field	Description
Grid	Displays any offices that have been defined.
New	Click this button to add a new office. When you have entered the required data, click the Create button to add the code.
Delete	Select an office from the list and click this button to delete the office. Click the Verify button to complete the deletion.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Office Maintenance Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Fields tab

Use this tab to create new office locations, or delete existing ones.

Field	Description
Office Code	Displays any offices that have been defined.
Office name	Enter the name of the office for new Office Maintenance Table entries. You can also update existing office names using this field.
Address	Enter the first and second lines of the office address.
City, state, zip	Enter the city, state, and ZIP/Postal code components of the office address.
Phone/fax	Enter the primary number and fax phone number of the office address.
Group office	Select this option to indicate the this office is a group for reporting and security purposes.
Override module for write invoices	Enter the module name of the override template in this field to use a separate template by office for the Write Invoice functionality.

Web Access Tab

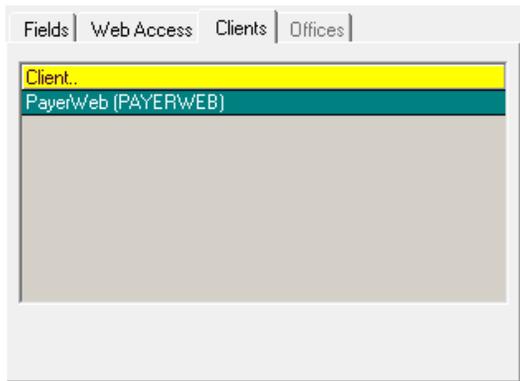


The screenshot shows a software interface with four tabs: 'Fields', 'Web Access', 'Clients', and 'Offices'. The 'Web Access' tab is active. It contains a checkbox labeled 'Allow web access' which is checked. Below the checkbox are two text input fields: 'Web access ID:' and 'Web password:'.

Field	Description
Allow web access	Select this option to enable the account manager to view and manage client accounts online using ClientWeb.
Web access ID	Enter the user name for the account manager to access the ClientWeb.
Web password	Enter the Password for the account manager to access the ClientWeb.

Clients Tab

The Clients tab lists the clients that have the selected office assigned in the Control panel of the Client Information screen.



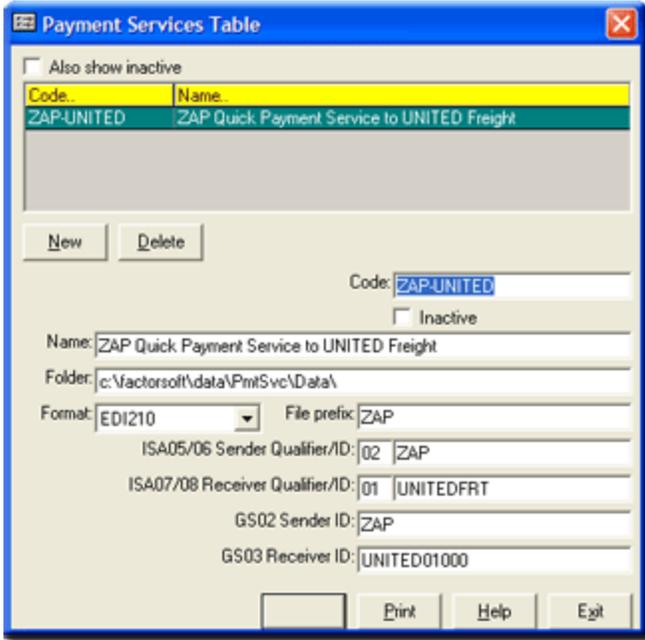
Offices Tab

The Offices tab is only available if the **Group office** option on the Fields tab is selected for the office. A group office links together offices for purposes of reporting and security purposes. Double-click offices in the **Available** column to move them to the **In Group** column to build the group office.



Payment Services Table

The Payment Service Table contains basic information that gives FactorSoft the ability to recognize, send and receive EDI 210 transactions, such as the Sender and Receiver Qualifier IDs, file prefix, and location of the data. The payment services defined here are available for selection in the Payment Service list of the EDI 210 Export screen in the Export module.



Field	Description
Grid	Displays any payment services entries that have been defined.
New	Click this button to add a new payment service. When you have entered the required data, click the Create button to add the code.
Delete	Select a payment service from the list and click this button to delete the entry. Click the Verify button to complete the deletion.
Code	Enter the unique code that identifies this payment service. This is the code that appears in the Payment Service list of the Edi 210 Export screen.
Inactive	Select this option to mark the payment service as inactive.. Inactive entries do not appear for selection in the Edi 210 Export screen.
Name	Enter a descriptive name for the payment service.
Folder	Enter the drive and folder where the EDI210 file will be written. This folder must be created prior to defining the payment service. Further, the Windows log in of the FactorSoft user generating the export must have read/write access to this folder.
Format	Select the format for the output file. Currently, EDI210 is the only available option.
File Prefix	Enter the prefix that is added to each export file for this specific Payment

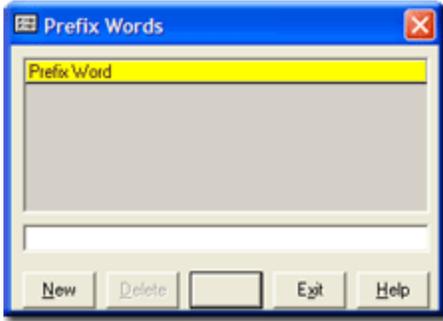
Field	Description
	Service.
ISA05/06 Sender Qualifier/ID	Enter the EDI Sender qualifier and the EDI Sender ID. These are specific elements in the EDI 210 file. The qualifier is 2 digits that define what the ID that follows represents. The Qualifier and ID must uniquely identify the sending entity. These values are provided by the Payment Service EDI partner.
ISA07/08 Receiver Qualifier ID	Enter the EDI Receiver qualifier and the EDI Receiver ID. These are specific elements in the EDI 210 file. The qualifier is 2 digits that define what the ID that follows represents. The Qualifier + the ID must uniquely identify the receiving entity.
GS02 Sender ID	Enter the sender ID. This value is provided by or agreed on with the EDI trading partner.
GS03 Receiver ID	Enter the receiver ID. This value is provided by or agreed on with the EDI trading partner.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Office Maintenance Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Prefix Words Table

The Prefix table is used to store words that will be skipped during Soundex matching.

The Soundex code is calculated according to phonetics—how a word sounds, rather than how a word is spelled. Sometimes there is an issue when searching for companies that names start with certain common words like "The", such as The Coastal Group and Coastal Group.

To avoid creating multiple matches on companies that may have a common word in their names, this table allows you to specify the words that are skipped during Soundex matching.



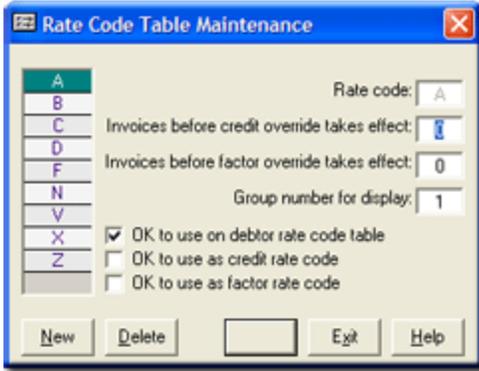
Field	Description
New	Click this button to add a new prefix word. When you have entered the word, click the Create button to add the code.
Delete	Select a prefix word from the list and click this button to delete the word. Click the Verify button to complete the deletion.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Prefix Words screen. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Rate Codes Table

The Rate Code Table is used to define the rate code settings that are available for selection from the Debtor Rate Code Table to be used for for calculated scoring, and for Credit Rate Code and Lender Rate Code override selection on the Debtor Rate Score Maintenance screen.

Rate codes are a grading of the quality of the credit worthiness of the debtor and are typically a numerical or alphabetical series (i.e., 1-5 or A-F).

When setting up rate codes, define the name, group number, number of invoices before overrides take effect, and where the code is available to be selected.



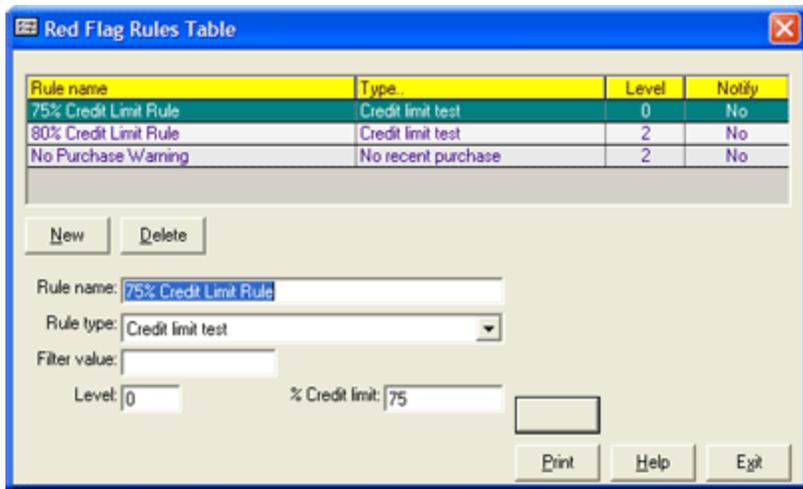
Field	Description
List	Displays any rate codes that have been defined.
Rate Code	Enter a single number or letter that identifies the Rate code.
Invoices before credit override takes effect	Enter the number of invoices to qualify the code for use in the Credit Overrides on the Credit Score Maintenance screen.
Invoices before lender override takes effect	Enter the number of invoices to qualify the code for use in the Lender Overrides on the Credit Score Maintenance screen.
Group number for display	Enter a display group code for the rate code. Using display groups, you can divide your rate codes into groups. For instance, codes A, B, C, D in Group 1 and E, F, G, H in Group 2.
OK to use on debtor rate code table	Select this option to indicate that the rate code can be selected from the Otherwise will be field on the Debtor Rate Code Table screen.
OK to use as credit rate code	Select this option to indicate that the rate code can be selected from the Credit overrides option on the Debtor Credit Score Maintenance screen.
OK to use as lender rate code	Select this option to indicate that the rate code can be selected from the Lender overrides option on the Debtor Credit Score Maintenance.
New	Click this button to add a new rate codes. When you have entered the required data, click the Create button to add the code.
Delete	Select a rate code from the list and click this button to delete the code. Click the Verify button to complete the deletion.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Client Group Table.

Field	Description
	<ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Red Flag Rules Table

Use the Red Flag Rules Table to create warning conditions, or red flag rules, for monitoring and analysis purposes. Once created, red flag rules are automatically assigned to clients matching the red flag criteria.

To define Red Flag Rules, within FactorSoft Desktop, on the **File** menu, select **Tables**. Then, on the **Client & Debtor** menu, select **Red Flag Rules**. The Red Flag Rules Table appears.



Field	Description
Grid	Displays any red flag rules that have been defined.
New	Click this button to add a new red flag rule codes. When you have entered the required data, click the Create button to add the code.
Delete	Select a red flag from the list and click this button to delete the rule. Click the Verify button to complete the deletion.

Field	Description
Rule name	Enter the name of the red flag rule. This is the rule name displayed in the Red flag rules panel of the Client Information screen.
Rule type	<p>Select the rule type that serves as the basis of the red flag rule:</p> <ul style="list-style-type: none"> • Factoring credit limit test: flag clients based on their balance vs. credit ratio. For example, red flag when the client's balance has reached 90% of its available credit limit. Value field label is % Credit limit when this option is selected. • No recent factoring purchase: flag clients based on a lapse in recent purchases. For example, red flag on clients if no purchases have been made within 10 days. Value field label is Days since purchase when this option is selected. • Factoring sales increase: flag clients based on increasing sales within a specified time period. For example, flag when the client's average sales have increased 15% over the previous 2 months' period. Value field labels are % Increase and Months to average when this option is selected.

Field	Description
Rule type	<ul style="list-style-type: none"> • Factoring sales decrease: flag clients based on decreasing sales within a specified time period. For example, flag when the client’s average sales have decreased 10% over the previous 3 months’ period. Value field labels are % Decrease and Months to average when this option is selected. • Factoring balance increase: flag clients based on an increase of outstanding balance over a specified period. For example, flag when the client’s outstanding balance has increased 15% over the previous 3 months. Value field labels are % Increase and Months to average when this option is selected. • Factoring funded Debtor concentration: flag clients based on debtor concentration. For example, flag when the client’s funded debtor concentration reaches 50% of its total Accounts Receivables. Value field label is % Concentration when this option is selected. • Factoring total Debtor concentration: flag clients based on debtor concentration. For example, flag when the client’s debtor concentration (all debtors whether funded or not) reaches 50% of its total Accounts Receivables. Value field label is % Concentration when this option is selected. • Factoring dilution increase: flag clients based on increased dilution within a specified time period. For example, flag when the client’s dilution has increased 5% over the previous 2 months period. Value field labels are % Increase and Months to average when this option is selected. • Client past due based on invoice date: Select this option to flag clients when the specified percentage of their portfolio is older than the specified number of days calculated from the invoice date. Value field labels are Percent over and Days when this option is selected. • Client past due based on funding date: Select this option to flag clients when the specified percentage of their portfolio is older than the specified number of days calculated from the funding date. Value field labels are Percent over and Days when this option is selected. • Client past due based on due date: Select this option to flag clients when the specified percentage of their portfolio is older than the specified number of days calculated from the invoice due date. Value field labels are Percent over and Days when this option is selected. • Facilities with negative availability: Select this option to flag facilities when the excess/deficit of the facility is less than zero. • Facilities with less than X% availability: Select this option to flag facilities when the excess/deficit of the facility is less than a specified percentage of the available balance of the facility. The Value field label is



Field	Description
Rule type	<ul style="list-style-type: none"> • ABL Bulk, no recent borrowing base post: Select this option to flag a Bulk A/R collateral when there have been no postings to the borrowing base within a specified number of days. The Value field label is Days since post when this option is selected. • ABL Medical, no recent borrowing base post: Select this option to flag a Summary A/R collateral when there have been no postings to the borrowing base within a specified number of days. The Value field label is Days since post when this option is selected. • ABL Aging, no recent borrowing base post: Select this option to flag an A/R Aging collateral when there have been no postings to the borrowing base within a specified number of days. The Value field label is Days since post when this option is selected. • Client Chargebacks exceed X% of Gross A/R: Select this option to alert a user when a Reassignments (Chargebacks) exceed a certain percentage of the client's gross A/R within a defined time period. The value field labels are # Gross, A/R, and Days when this option is selected. • Client exceeds X number of non-factoring payments: Select this option to alert a user when a client has had more than a specific number of non-factored payments posted against their A/R during a specific time period. The value field labels are Count and Days when this option is selected. • Overdue A/R has exceeded X% of days or amount: Select this option to flag clients when a specified percentage of overdue A/R (based on a number of days or a certain dollar amount) has posted within a set time period. The value field labels are Percentage, Days, and Amounts when this option is selected. • Checks not payable to factor exceeds X number: Select this option to flag clients when a specified level of NPTF have posted against their A/R within a set time period. The value field labels are # Gross Number and Days when this option is selected. • Insurance Policy Limit: Flag the client(s) in the Red Flag Queue and/or include in the Red Flag Report if the allocated balance has reached a certain percentage of the limit set in the Allocation Panel. The value field label is % Used when this option is selected. • Insurance Policy Expiration: Flag the client(s) in the Red Flag Queue and/or include in the Red Flag Report if the approaching insurance expires in a specific number of days. The value field label is # Days when this option is selected. • Insurance Premium Payment Due: Flag the client(s) in the Red Flag Queue and/or include in the Red Flag Report if the approaching insur-



Field	Description
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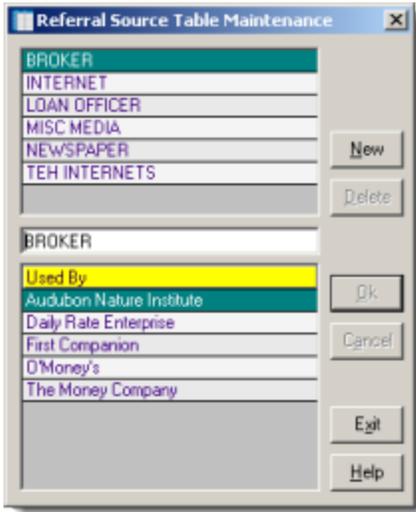
Rule type



Field	Description
Filter value	The Filter value is a designation by which flagged clients can be filtered when viewing red flag conditions on the Red Flag Queue Screen. For example, you might enter "Credit" to start a group for red flag rules that monitor credit conditions.
Level	<p>Enter the alpha or numeric level that you want to assign to this red flag rule. Red flags can be filtered by levels on the Red Flag Queue screen by entering the level number in the Greater than or Equal to Level field located on the Red Flags tab of the Red Flag Queue screen..</p> <p>For example, you may want to set a 10% sales increase rule at level 1, a 25% sales increase rules at level 2, and a 50% sales increase rule at level 3. On the Red Flag Queue screen, you can then choose to monitor only level 3 red flags. This enables different departments to monitor specific red flag levels only.</p>
Create/Modify/Verify	<p>This button is used to complete add, update, and delete actions on the Client Group Table.</p> <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Referral Source Table

The Referral Source Table defines the sources by which clients are acquired. Examples of referral sources include the telephone directory, newspaper, Internet, bank referral, and the like. Referral sources defined here can be assigned to a client on the Analysis tab of the Client Information screen.



Field	Description
Grid	Displays any referral sources that have been defined.
New	Click this button to add a new referral source. When you have entered the required data, click the Create button to add the entry.
Delete	Select a referral source from the list and click this button to delete the entry. Click the Verify button to complete the deletion.
Used by	Displays the clients that are using the selected referral source.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Referral Source Table Maintenance Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Region Table

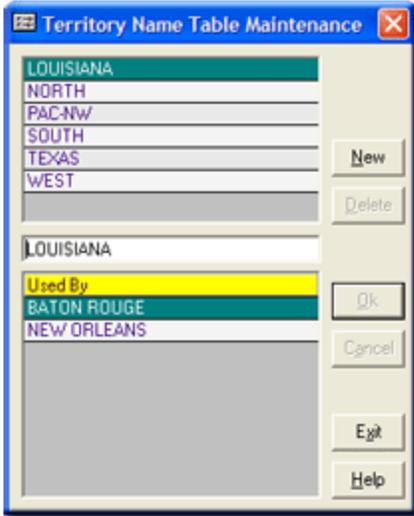
The Region Table defines the regions within sales territories in which your company is doing business. The regions defined on this screen can be assigned to a client in the Analysis panel of the Client Information screen.



Field	Description
Grid	Displays any regions that have been defined.
Region	Enter the name of the region here when defining a new region. When an existing region is selected from the grid, the region name is displayed here.
Territory	Select the territory in which the region exists. The territories available here are defined in the Territory table.
New	Click this button to add a new region. When you have entered the required data, click the Create button to add the entry.
Delete	Select a region from the list and click this button to delete the entry. Click the Verify button to complete the deletion.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Region Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Territory Name Table

The Territory Table defines the sales territories in which your company is doing business. The territories defined here are available for selection in the Territory list of the Client Summary Worksheet, and the Statistics by Region report screen for analysis purposes.

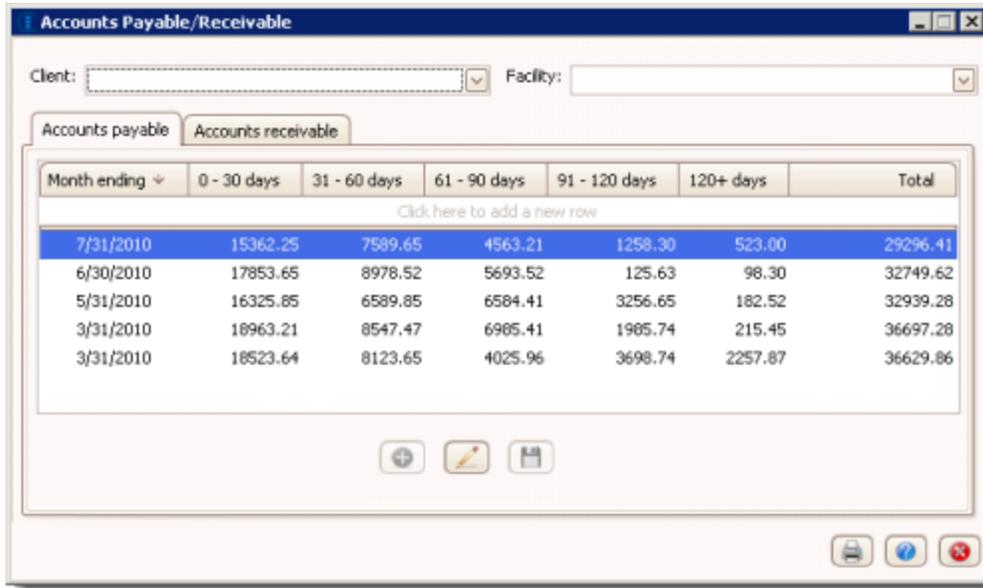


Field	Description
Grid	Displays any territories that have been defined.
New	Click this button to add a new territory. When you have entered the required data, click the Create button to add the entry.
Delete	Select a territory from the list and click this button to delete the entry. Click the Verify button to complete the deletion.
Used by	Displays the regions that are assigned to the selected territory.
Create/Modify/ Verify	This button is used to complete add, update, and delete actions on the Territory Name Table Maintenance screen. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Data Entry Tables

Accounts Payable/Receivable Table

The Accounts Payable/Receivable data entry table is used to record client month end accounts payable and accounts receivable.

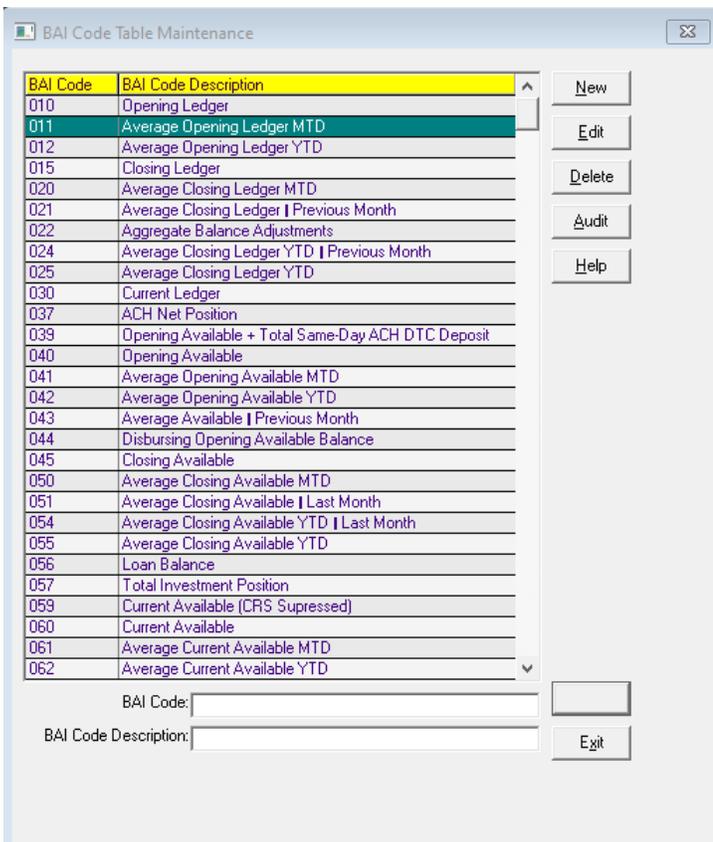


Field	Description
Client	Select the client for which to display and/or define accounts payable.
Facility	Select the facility for which to display and/or define accounts payable.
Accounts payable tab	Click in the edit (pencil) button and then select a Month ending date in the empty line to start a new accounts payable entry for the client/facility. Enter the dollar value for each aging category, and then click the Save button to complete an accounts payable entry.
Accounts receivable grid	Click in the edit (pencil) button and then select a Month ending date in the empty line to start a new accounts receivable entry for the client/facility. Enter the dollar value for each aging category, and then click the Save button to complete an accounts receivable entry.
	Click this button to edit an existing accounts payable or receivable entry or to create a new one in the empty row at the top of the grid.
	Click this button to save accounts payable and receivable entries.

Field	Description
	Click this button to open the Audit screen to view audit history for the ineligible or reservation title.
	Click this button to generate a preview of the Ineligible/Reservation Title screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

BAI Code Table Maintenance

The BAI Import Report relies on a list of BAI Codes that are passed through on the import files from each bank. This table allows the user to update the codes that are passed to the BAI Import Report.



Field	Description
Grid	Displays any existing BAI Codes and their description,
New	Click this button to add a new code. When you have entered the BAI Code and Description, click the Create button to add the entry.

Field	Description
Edit	Allow the User to edit an existing BAI Code and/or BAI Code Description.
Delete	Allow the User to delete an existing BAI Code and BAI Code Description.
Audit	Opens the Audit History screen for details on changes made to the table.
Cancel	Click this button to cancel an add, modify, or delete action.
BAI Code	Field used for adding or editing a BAI Code, numeric only.
BAI Code Description	Field used for adding or editing a BAI Code Description.
Create	Click to add the entry to the table.
Exit	Click this button to close the screen.

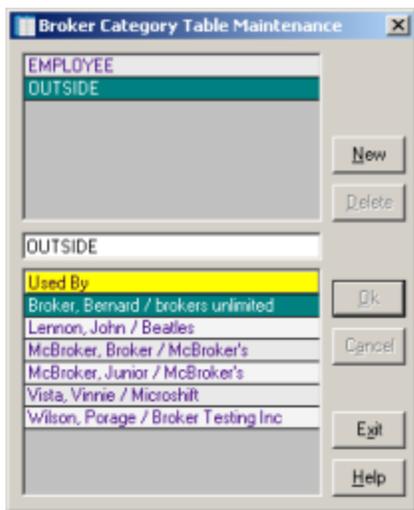
Security Role

To view and modify the BAI Code Table Maintenance, the following Security Role needs to be set to **YES**:

- **Tables > Data entry > BAI Code Table (view)**
- **Tables > Data entry > BAI Code Table (update)**

Broker Category Table

The Broker Category Table is used to define categories used for reporting segmentation on the Broker Commission Report. Once the categories are defined, they are assigned to individual brokers on the Add New Broker / Broker Information screen. A category can then be selected on the Broker Commission Report to generate the report for brokers with the assigned category only.

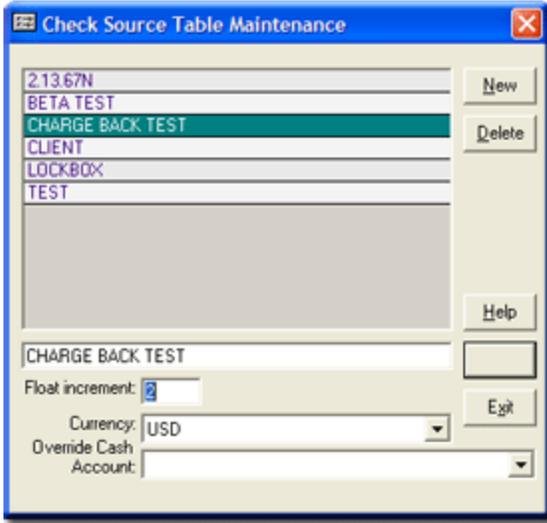


Field	Description
Grid	Displays any broker categories that have been defined.
New	Click this button to add a new broker category. When you have entered the required data, click the Create button to add the entry.
Delete	Select a broker category from the list and click this button to delete the category. Click the Verify button to complete the deletion.
(Name)	Enter the name of the broker category here when defining a new check source. When an existing broker category is selected from the grid, the name is displayed here.
Used by	Displays the brokers that are using the selected category.
Create/Modify/ Verify	This button is used to complete add, update, and delete actions on the Broker Category Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Check Source Table

The Check Source Table defines the various methods by which payments are received for collection transactions. Examples of check source types include Lock Box, a Wire, U.S. Mail, or Client (i.e., the debtor sent the payment to the client instead of the lending company).

Check Sources defined here are available for selection in the **Source** list of the *Post Payment* screen.



Field	Description
Grid	Displays any check sources that have been defined.
New	Click this button to add a new check source. When you have entered the required data, click the Create button to add the entry.
Delete	Select a check source from the list and click this button to delete the check source. Click the Verify button to complete the deletion.
(Name)	Enter the name of the check source here when defining a new check source. When an existing check source is selected from the grid, the name is displayed here.
Float increment	Enter the number of days to be added or subtracted to the out-of state float day calculation process defined on the Float Days panel of the Client Terms screen.
Currency	Select a currency to indicate that all checks from this source have this currency type assigned.
Override Cash Account	Select the cash account to use as the source of funds when a journal is generated from the Post Payments screen. The selected account is displayed in the Accounting Journals screen when the posting is viewed.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Check Source Table.

Field	Description
	<ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

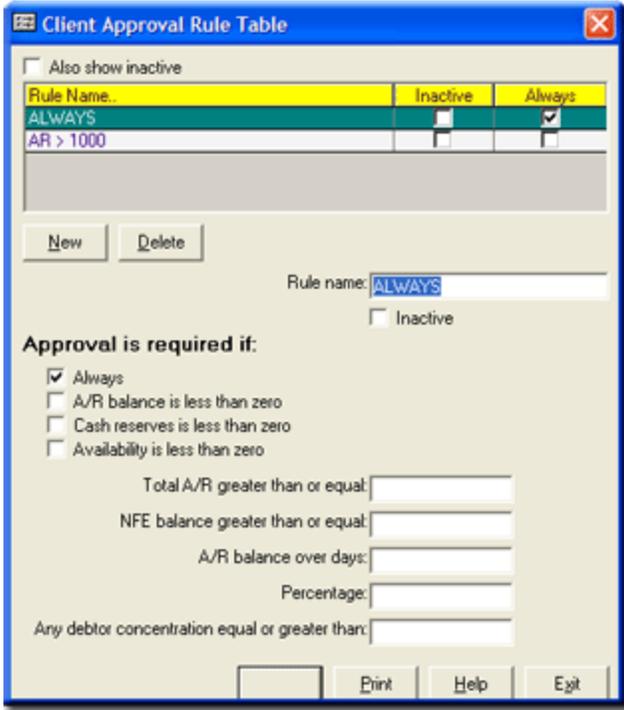
System Preferences

The following system preference for this function is located in the Administration module, System Preferences, **Data Entry Behavior, Cash Posting, Fee calculation** folder.

Field	Description
Float days are affected by check source	Set to True to display the Float increment field on the Check Source Table screen and to indicate the number of float days can be incremented or decremented based on the float days assigned to the check source.

Client Approval Rules Table

The Client Approval Rules table is used to create rules based on defined and specific criteria, such as cash reserves reaching zero or A/R balance going a certain number of days, at which point Manager Approval will be needed for transactions involving the client. The rules defined here are available for selection on the Purchase Approval tab of the Client Information screen.

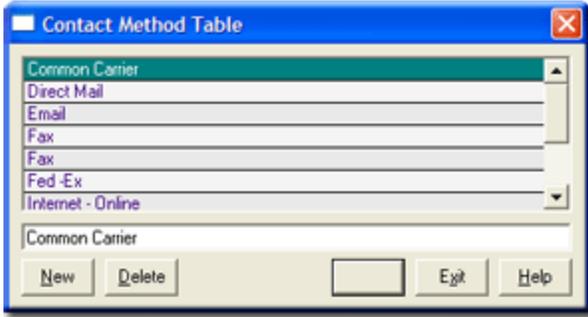


Field	Description
Also show inactive	Select this option to show the active and inactive rules in the grid. Leave this option unselected to hide the inactive rules.
Grid	Displays any client approval rules that have been defined.
New	Click this button to add a new rule. When you have entered the required data, click the Create button to add the entry.
Delete	Select a rule from the list and click this button to delete the entry. Click the Verify button to complete the deletion.
Rule name	Enter the name of the rule here when defining a new Client Approval Rule. When an existing rule is selected from the grid, the rule name is displayed here.
Inactive	Select this option to mark the selected rule as inactive.
Approval is required if	Select the option that defines when approval is required for clients with this rule selected:

Field	Description
	<ul style="list-style-type: none"> • Always • A/R balance is less than zero • Cash reserves is less than zero • Availability is less than zero
Total A/R greater than or equal	Enter the dollar amount of the total A/R above which client will require approval.
NFE balance greater than or equal	Enter the dollar amount of the total NFE balance above which client will require approval.
A/R balance over days	Enter the number of days after the A/R balance exceeds the threshold at which the client will require approval.
Percentage	Enter a percentage of random transactions that will require approval. For example, a value of 50% will mean that one of every two transactions will require approval. At 75%, three of four will.
Any debtor concentration equal to or greater than	Enter the debtor concentration percentage above which the client will require approval.
Create/Modify/Verify	<p>This button is used to complete add, update, and delete actions on the Client Approval Rules Table.</p> <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Contact Method Table

The Contact Method Table defines the contact methods by which users contact debtors when making collection or verification calls. The contact methods defined here are available for selection in the **Method** lists on the Verification and Collections Note screens.

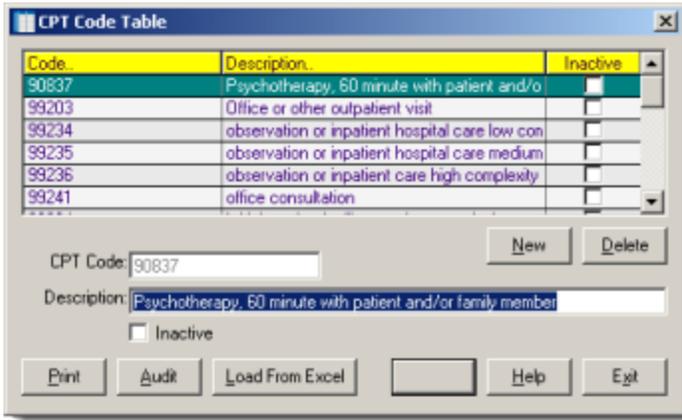


Field	Description
List	Displays any Contact Methods that have been defined.
(Contact method name)	Enter the name of the contact method here when defining a new entry. When an existing entry is selected from the grid, the rule name is displayed here.
New	Click this button to add a new contact method. When you have entered the required data, click the Create button to add the entry.
Delete	Select a contact method from the list and click this button to delete the entry. Click the Verify button to complete the deletion.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Auto Credit Approval Rules Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

CPT Code Table

CPT Code Table

CPT code sets can be viewed and edited on the CPT Code Table screen, which is accessed from the Data Entry menu of the Tables module. CPT codes can be imported into FactorSoft using the Load from Excel function on the CPT Code Table screen.

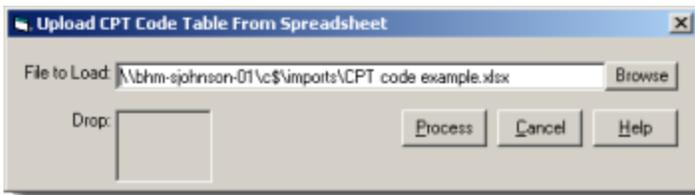


Field	Description
Grid	<p>Displays the CPT codes that have been imported and/or defined in FactorSoft.</p> <ul style="list-style-type: none"> • Code: the CPT (Current Procedure Terminology) code • Description: the procedure description • Inactive: if the Inactive option is selected for the code, this column contains a check mark
New	Click this button to clear the data entry fields to allow entry of a new CPT code.
Delete	Select a CPT code line-item from the grid and click this button to delete the code from the table. Click the Verify button to complete the delete action.
CPT Code	Displays the CPT code of the selected line-item. If New is selected, enter the CPT code for the new code.
Description	Displays the procedure description of the selected line-item. If New is selected, enter the procedure description for the new code.
Inactive	Select this option to mark the code as inactive, which will remove it from display in the Update CPT Code screen used to select authorized CPT codes for a client.
Print	Click this button to print the CPT Code Report, which lists all CPT codes and codes selected by client.
Audit	Click this button to open the Audit Information for CPT code screen to view audit history for the code.
Load from Excel	Click this button to open the Upload CPT Code Table from Spreadsheet screen, which is used to select an upload file (Excel spreadsheet) of CPT codes to import into the table.

Field	Description
Create/Modify/Verify	<p>This button is used to complete add, update, and delete actions on the CPT Codes Table.</p> <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Exit	Click this button to close the screen.

Upload CPT Code Table from Spreadsheet

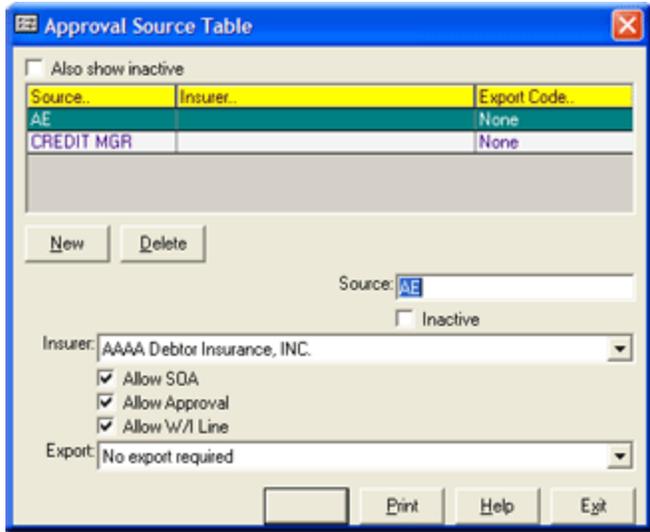
This screen is opened from the CPT Codes Table screen and is used to select an upload file (Excel spreadsheet) of CPT codes to import into the CPT Codes table.



Field	Description
File to Load	The fully qualified location of the selected file.
Browse	Displays a browser screen that you can use to navigate to the excel file to upload.
Drop	<p>You can drag a file from a folder on your desktop or Windows Explorer and drop it on this box instead of browsing to the location.</p> <p>To do so, ensure your FactorSoft window is not maximized, locate the file name on your network, click on the file and drag it into the drop box. Notice the file name automatically appear in the File to Load field.</p>
Process	Click this button to upload the file to the CPT Code Table.
Cancel	Click this button to exit the screen without saving

Credit Approval Source Table

The Approval Source table defines the credit approval sources that are available from the Approve/Deny Credit Request screen used to work pending credit requests. The Source field is only used on the screen if System Preference **Fields/screen behavior, Screens, Credit request approval, Approval source is required to approve** is set to **True**.



Field	Description
Also show inactive	Select this option to show the active and inactive approval sources in the grid. Leave this option unselected to hide the inactive sources.
Grid	Displays any credit approval sources that have been defined.
New	Click this button to add a new credit approval source. When you have entered the required data, click the Create button to add the entry.
Delete	Select a rule from the list and click this button to delete the entry. Click the Verify button to complete the deletion.
Source	Enter the name of the approval source here when defining a new credit approval source. When an existing source is selected from the grid, the name is displayed here.
Inactive	Select this option to mark the selected source as inactive.
Insurer	Select a credit insurer to be associated with the approval source. The Insurer list displays codes set up in the Insurers Table.
Allow SOA	Select this option to indicate that the approval source can approve credit

Field	Description
	requests with an Action of SOA .
Allow Approval	Select this option to indicate that the approval source can approve credit requests with an Action of Approval .
Allow W/I Line	Select this option to indicate that the approval source can approve credit requests with an Action of W/I Line .
Export	Select the export type for the approval source: <ul style="list-style-type: none"> • No export required • Wells Fargo
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Auto Credit Approval Rules Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

System Preferences

The following system preference for this function is located in the Administration module, System Preferences, **Field/screen behavior, Screens, Credit request approval folder**.

Preference	Description
Approval source is required to approve	Set to True to enable the use of Credit Approval Sources on the Approve/Deny Credit Request screen.

Dispute/Ineligibility/No-Buy Codes Table

The Dispute/Ineligibility/No Buy Code Table defines any dispute, ineligibility and no buy codes by which purchases entered on the Purchase/Schedule Batch screen are identified as ineligible when entering purchase information.

Dispute/Ineligibility/No Buy Code Table

Dispute Code	In Dispute
POD SENT	Yes
INVALID PURCHASE ORDER NUMBER	Yes
INVOICE COPY REQUESTED	Yes
NEED PROOF OF RETURN	Yes
CUSTOMER CLAIMS CREDIT BALANCE	Yes
CREDIT TO BE ISSUED BY CLIENT	Yes
REPLACEMENT GOODS	Yes
ADVERTISING/OTHER ALLOWANCE	Yes

POD SENT

In dispute (available for recourse) New Delete

Can be used:

To flag invoices Exit

To flag payments

To flag adjustments Help

For client terminations

For client web dispute

For credit requests

For no buy Show on web no buy list

For not payable to lender For Insurance Policy Premium No Buy

For payer web dispute For Insurance Policy Claim

For payer web dispute denial

For returned address (do not mail)

For returned address (ok to mail)

For returned checks

For sales authorization

For wash hold account

Mark as excluded on Sales by Country/Client

Workflow:

Automatic C/B:

Auto C/B approval roll:

Max time for approval (DHM):

Field	Description
Grid	Displays any existing dispute codes that have been defined and indicates whether the code represents items that are eligible for recourse (YES) or items that are not eligible for recourse (NO).
In dispute (available for recourse)	Select this option to indicate that invoices with this code set are displayed on the Purchase/Schedule Batch screen Recourse tab for the client.
Can be used	The options under this heading indicate the screens on which the code is available, as detailed below.
To flag invoices	Select this option to make the code available for selection in the Dispute list located on the Invoices tab of the Purchase/Schedule Batch screen.
To flag payments	Select this option to make the code available for selection in the Explanation

Field	Description
	list on the Post Payment (F6) window.
To flag adjustments	Select this option to make the code available for selection in the Reason list on the Data Entry tab of the Adjustment Batch screen.
For client terminations	Select this option to make the code available for selection in the Code list on the Termination panel of the Client Information screen.
For credit requests	Select this option to make the code available for selection in the unlabelled code list located on the Manage Credit Requests screen.
For no buy	Select this option to make the code available for selection in the Relationship no buy drop-down list located on the Credit/No Buy tab of the Debtor Aging screen and the No Buy/Ineligible drop-down list on the Debtor Information screen.
For not payable to factor	Select this option to make the code available for selection in the NPTF list located on the Enter a Check tab of the Post Payments F6 screen.
Show on web no buy list	This option is only available if For no buy is selected for the code. Select this option to include debtors with this no buy code on the Debtor Availability No Buy page of ClientWeb.
For payer web dispute	Select this option to make the dispute code available for selection from the PayerWeb to mark an invoice as in dispute. The dispute is recorded in the database in "pending" status, and the invoice is marked "in dispute " on the Debtor Aging and Invoice Information screens
For payer web dispute denial	Select this option to make the dispute code available for selection from the PayerWeb Administration Invoice Dispute Queue to deny a payer request to place the invoice in dispute. This action discards the payer's request, the item is not placed in dispute, and the user will no longer have the ability to request a dispute against this invoice.
For returned address (do not mail)	Select this option to make this "do not mail" return address code available for selection in the Dispute list located on the Invoices tab of the Purchase/Schedule Batch screen and in the Return list on the Address tab of the Debtor Information screen.
For returned address (ok to mail)	Select this option to make this "ok to mail" return address code available for selection in the Dispute list located on the Invoices tab of the Purchase/Schedule Batch screen and in the Return list on the Address tab of the Debtor Inform-

Field	Description
	ation screen.
For returned checks	Select this option to make this code available for selection in the Reason field of the Confirm NSF screen (accessed from the Check Search screen).
For sales authorization	Select this option to make the code available for selection in the Dispute Code list displayed when an authorization request is denied in the Authorization Request - Record Call screen of the Sales Authorization module.
For wash hold account	Select this option to make this code available for selection in the Reason field of the Manage Hold Account screen.
Mark as excluded on Sales by Country/Client	Select this option to exclude the total dollar amount of invoices marked as in dispute with this dispute code from being included in Total Sales for clients on the Sales by Country spreadsheet. The total amount excluded for clients within country and state/province is reported on the Sales by Country spreadsheet in the Excluded Amount column.
Workflow	For future use.
New	Click this button to add a new code. When you have entered the required data, click the Create button to add the entry.
Delete	Select a delivery method from the list and click this button to delete the code. Click the Verify button to complete the deletion.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Dispute/Ineligibility/No-buy Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

System Preferences

The following system preference for this function is located in the Administration module, System Preferences, **Data Entry Behavior**, **Purchase entry**, **Data elements** folder.

Preference	Description
Accept dispute code information on invoice	Set to True to display the Dispute list on the Invoices tab of the Purchase/Schedule Batch screen.

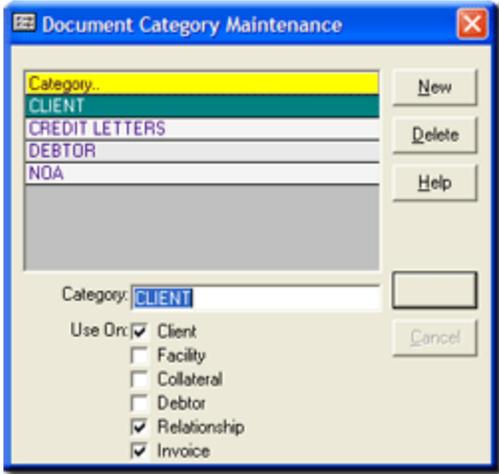
The following system preference for this function is located in the Administration module, System Preferences, **Data Entry Behavior, Cash posting, Field edits/actions** folder.

Preference	Description
Explanation handling	<p>Select the option that determines how the explanation fields are completed :</p> <ul style="list-style-type: none"> • No explanation, allow second adjustment: Select this option to display a second Write-off/chargeback list, instead of an Explanation field and/or an Explanation Code list on the Post Payment screen. • Accept text explanation only: Select this option to display an Explanation field below the Write-off/chargeback list on the Post Payment screen. • Accept explanation code form dispute table only: Select this option to display an Explanation Code list below the Write-off/chargeback list on the Post Payment screen. • Accept explanation code form dispute table and text explanation: Select this option to display an Explanation Code list and an Explanation field below the Write-off/chargeback list on the Post Payment screen.

Document Categories Table

The Document Category table allows you to create document categories, and then assign documents for the client, facility, collateral, debtor, relationship, or invoice to one of the categories. A General category is supplied by default.

The Categories are displayed on each screen on which a Documents panel or tab exists. Selecting a Category displays the documents that have been added under that category for the client, debtor, relationship, or invoice.



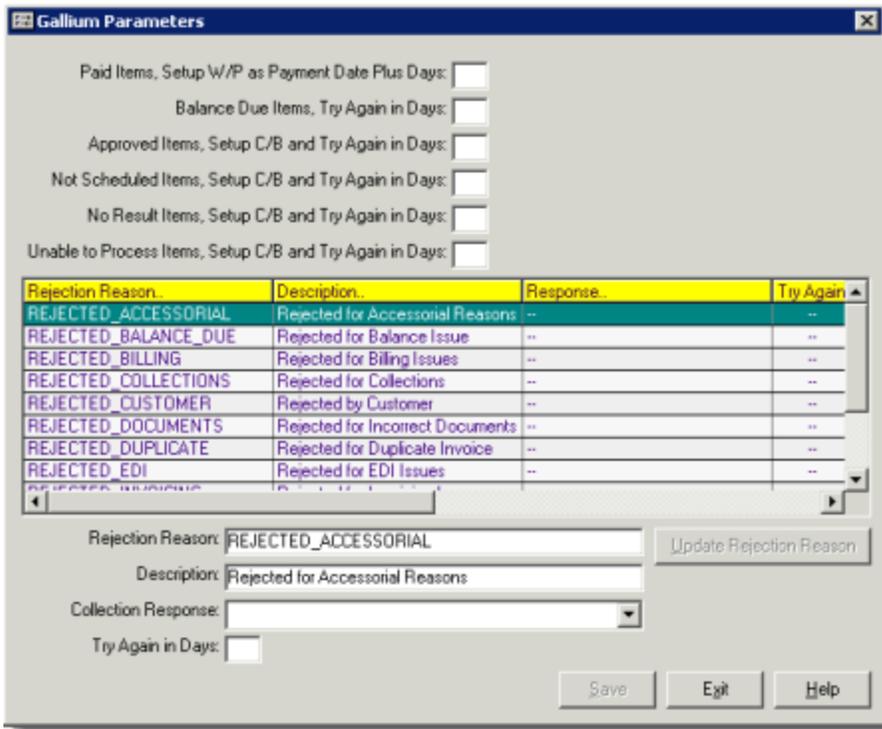
Field	Description
Grid	Displays any existing document category codes that have been previously defined.
Category	Enter the name of the document category here when defining a new category.
Use On	Select the screens on which the document category code can be used: <ul style="list-style-type: none"> • Client: Documents panel of the Client Information Screen • Facility: Documents panel of the Facility Information screen. • Collateral: Documents panel of the Collateral Information screen. • Debtor: Documents panel of the Debtor Information screen. • Relationship: Documents tab of Debtor Aging screen. • Invoice: Documents tab of the Invoice information screen.
New	Click this button to add a new document category. When you have entered the required data, click the Create button to add the entry.
Delete	Select a document category from the list and click this button to delete the category. Click the Verify button to complete the deletion.
Create/Modify/Delete	This button is used to complete add, update, and delete actions on the Document Category Table.

Field	Description
	<ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel any unsaved changes on the screen.

Gallium Parameters

The Gallium Parameters table is used to set up two sets of parameters for the Gallium interface:

- parameters that determine the setting of Call Back and Will Pay days in FactorSoft based on the response from Gallium
- parameters that assign a FactorSoft collection response to each Gallium rejection reason code



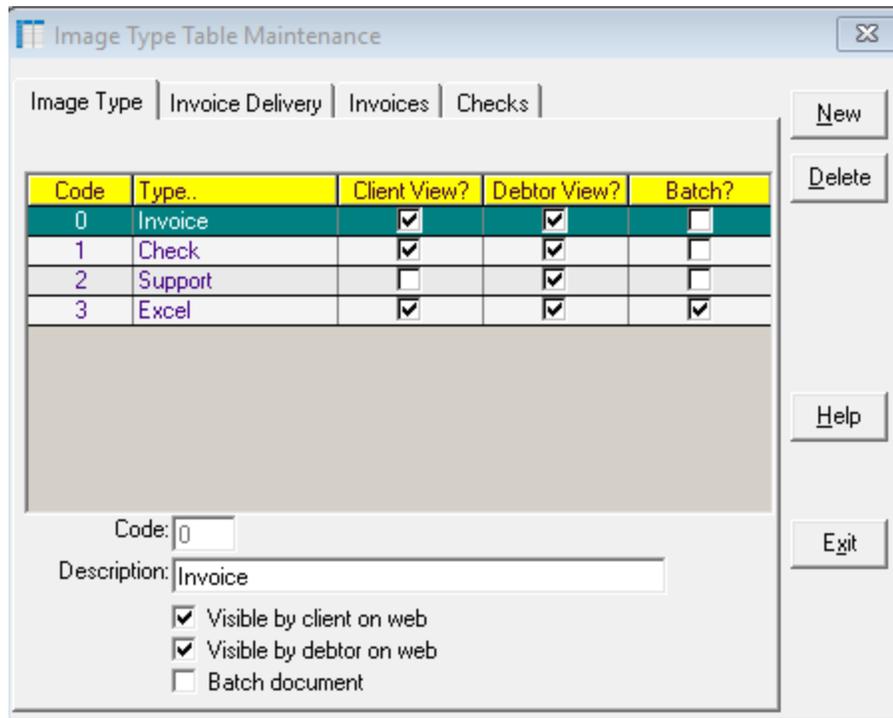
Field	Description
Paid Items, Setup W/P as Payment Date Plus Days	Enter the number of days past the current FactorSoft processing date to set the Will Pay (W/P) date in the collection note for invoices on which Gallium returned a paid status. Zero or no entry indicates that no W/P date will be set

Field	Description
	for this status.
Balance Due Items, Try Again in Days	Enter the number of days past the current FactorSoft processing date to re-query OnPARR for invoices on which Gallium returned a balance due status. Zero or no entry indicates that FactorSoft will not query again and no C/B date will be set for this status.
Approved items, Setup C/B and Try Again Days	Enter the number of days past the current FactorSoft processing date to set the Call Back (C/B) date in the collection note, and to re-query OnPARR, for invoices on which Gallium returned an APPROVED status. Zero or no entry indicates that FactorSoft will not query again and no C/B date will be set for this status.
Not Scheduled Items, Setup C/B and Try again in Days	Enter the number of days past the current FactorSoft processing date to set the Call Back (C/B) date in the collection note, and to re-query OnPARR, for invoices on which Gallium returned a not scheduled status. Zero or no entry indicates that FactorSoft will not query again and no C/B date will be set for this status.
No Result Items, Setup C/B and Try Again in Days	Enter the number of days past the current FactorSoft processing date to set the Call Back (C/B) date in the collection note, and to re-query OnPARR, for invoices on which Gallium returned a not scheduled status. Zero or no entry indicates that FactorSoft will not query again and no C/B date will be set for this status.
Unable to Process Items, Setup C/B and Try Again in Days	Enter the number of days past the current FactorSoft processing date to set the Call Back (C/B) date in the collection note, and to re-query OnPARR, for invoices on which Gallium returned an unable to process status. Zero or no entry indicates that FactorSoft will not query again and no C/B date will be set for this status.
(Grid)	The grid displays each Gallium normalization codes as a line-item and displays the FactorSoft collection message and try again days set for each rejection reason.
Rejection Reason	Displays the Gallium normalization codes selected from the grid for update. The codes are:

Field	Description
	<ul style="list-style-type: none"> • APPROVED – Approved by Paying Agent • BALANCE_DUE – Balance Due Because of Partial Payment • MONEY_STACK_AVAILABLE – Paid Due to Money Stack • REJECTED_ACCESSORIAL – Rejected for Accessorial Reasons • REJECTED_BALANCE_DUE – Rejected Balance Due • REJECTED BILLING – Rejected Due to Billing Issues • REJECTED_COLLECTIONS – Rejected Because of Collections • REJECTED_CUSTOMER – Rejected by Customer • REJECTED_DOCUMENTS – Rejected Because of Incorrect Documents • REJECTED_DUPLICATE – Rejected Due to Duplicate Invoice • REJECTED_EDI – Rejected Because of EDI Issues • REJECTED_INVOICING – Rejected Because of Invoicing Issues • REJECTED_OTHER – Rejected For Other Reasons • REJECTED_PAYING_AGENT – Rejected by Paying Agent • REJECTED_RATING – Rejected for Rating Reasons
Description	Displays the description of the selected Gallium rejection reason.
Collection Response	Select the FactorSoft collection message to be associated with the Gallium rejection reason. The list is populated with the Collection messages defined in the Verification Messages Table in the Tables module.
Try Again in Days	Enter the number of days past the current FactorSoft processing date to re-query OnPARR for invoices on which Gallium returned this rejection reason. Zero or no entry indicates that FactorSoft will not query again for this reason.
Update Rejection Reason	Click this button to save updates to a rejection reason without closing the screen.

Image Type Table

The Image Type Table is used to define the image types available for selection on the Invoice Image screen and Web Portal.



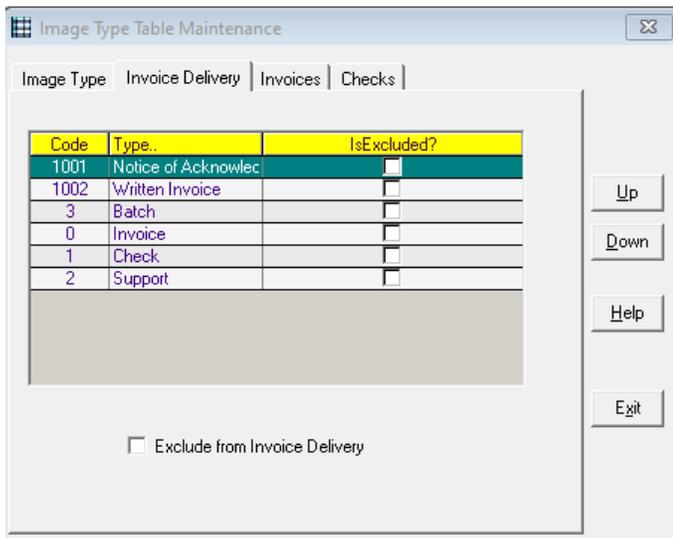
Code	Type..	Client View?	Debtor View?	Batch?
0	Invoice	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
1	Check	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2	Support	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3	Excel	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Code: 0
Description: Invoice

Visible by client on web
 Visible by debtor on web
 Batch document

Field	Description
(Grid)	<p>Displays each image type as a line-item with the following data:</p> <ul style="list-style-type: none"> • Code: displays the image type code assigned to the image type • Type: displays the image type description for the image type • Client View?: displays a check mark if the image type is visible to clients on ClientWeb and/or Web Portal • Debtor View?: displays a check mark if the image type is visible to debtors on PayerWeb and/or Web Portal • Batch?: displays a check mark if the image type is a batch document.
New	Click this button to clear the data entry fields to allow entry of a new image type.
Delete	Select a line-item in the grid and click this button to delete the image type. Click

Field	Description
	the Verify button to complete the delete action. <i>Image Types cannot be deleted if they are associated with an image.</i>
Code	Enter a numeric code for the image type. Typically, image type codes are sequential, numeric codes starting with "0".
Description	Enter the description for the image type (Invoice, Check, etc.).
Visible by client on web	Select this option to enable images of this type to be viewed by clients in ClientWeb and/or Web Portal.
Visible by debtor on web	Select this option to enable images of this type to be viewed by debtors in PayerWeb and/or Web Portal.
Batch document	Obsolete Invoice Delivery functionality. To specify a batch document and exclude from Invoice Delivery, see the Invoice Delivery tab.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Image Type Table.



To customize the order of the images, go to the Invoice Delivery, Invoices, or Checks tab. Use **Up** and **Down** to arrange Image Types. Check the "**Exclude from...**" box then select **Modify** to save changes and omit from attachments. The order of images will be reflected when viewing, printing or emailing.

Upon creation/setup of a new database, the **Image Type** tab will automatically populate with the following Default Codes and Images Types:

- 0=Invoice
- 1=Check
- 2=Support.

Users have the capability to create and establish additional Codes and Image Types as needed on the Image Type tab. Once created, the new image type will appear on the other tabs.

NOTE

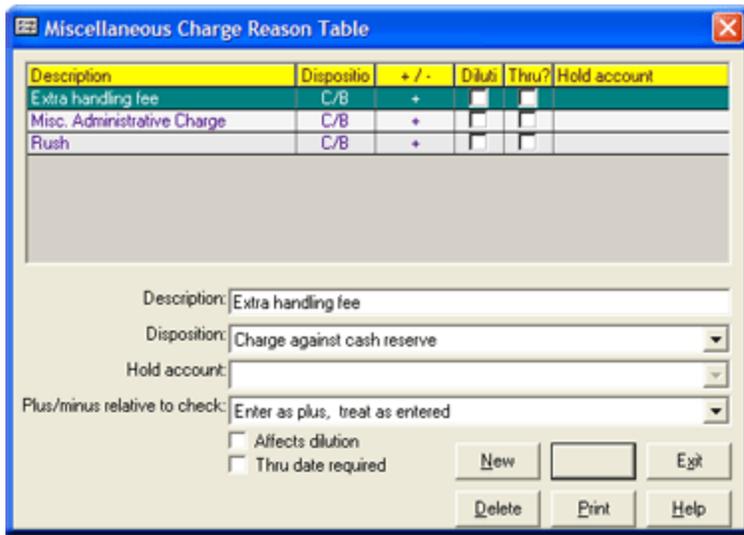
Default Image Types can not be deleted and any additional Image Types can not be deleted if they are associated with an image.

CAUTION

When a new Image Type is created in the **Image Type** Tab, the image type will automatically populate to the Invoice Delivery, Invoices, and Checks Tab and be set as Excluded.

Miscellaneous Charge Reason

The miscellaneous charge reasons table allows you to define additional charge definitions.

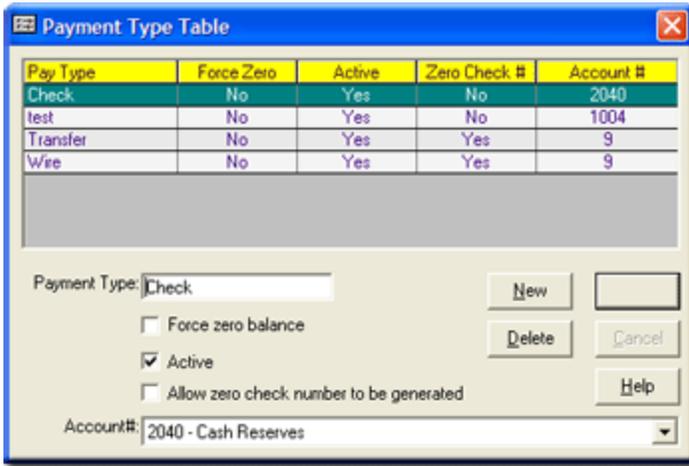


Field	Description
Grid	Displays any existing miscellaneous charge reason codes that have been defined.
Description	Enter the description for the miscellaneous charge reason.

Field	Description
Disposition	Select the option that determines how the charge is applied: <ul style="list-style-type: none"> • A/R affected • Charge against cash reserve • Charge against hold account
Hold account	Select the hold account against which the charge is applied. This list is only available if the Disposition is set to Charge against hold account .
Plus/minus relative to check	Select the option that determines how the charge is applied against A/R, cash reserves, or a hold account: <ul style="list-style-type: none"> • Enter as a plus, treat as entered • Must be plus, treat as plus • Enter as a plus, treat as opposite • Must be a plus, treat as minus
Affects dilution	Select this option to indicate that the charge reason is considered in the calculation of dilution.
Thru date required	Select this option to indicate that charge requires a through date to be completed.
New	Click this button to add a new entry. When you have entered the required data, click the Create button to add the entry.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Miscellaneous Charge Reason Table.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Payment Types Table

The Payment Type Table allows you to define and specify the characteristics of payment types. The Payment Types defined here are available for selection in the **Paid by** list on the Payout tab of Purchase/Schedule Batch screen, Fund Invoices screen, and Add New Advance screen of the FactorSoft Load Processor module.

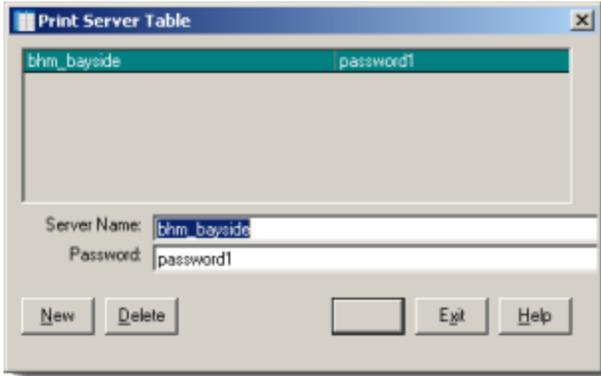


Field	Description
Grid	Displays any payment types that have been defined.
New	Click this button to add a new payment type. When you have entered the required data, click the Create button to add the entry.
Delete	Select a payment type from the list and click this button to delete the entry. Click the Verify button to complete the deletion.
Payment Type	Enter the name of the payment type here when defining a new entry. When an existing payment type is selected from the grid, the name is displayed here.
Force zero balance	Select this option to force payment of remaining funds to the client when this payment type is selected
Active	Select this option to make this payment type active and available. Leave this option unselected to make a payment type inactive and unavailable.
Allow zero check number to be generated	Select this option if check numbers are not required when checks are generated.
Account #	Select the account with which this payment type will be associated.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Payment Types Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.

Field	Description
Cancel	Click this button to cancel an add, modify, or delete action.

Print Server Table

The Print Server Table allows you to specify the server name and security credentials for the Print Remote Service.

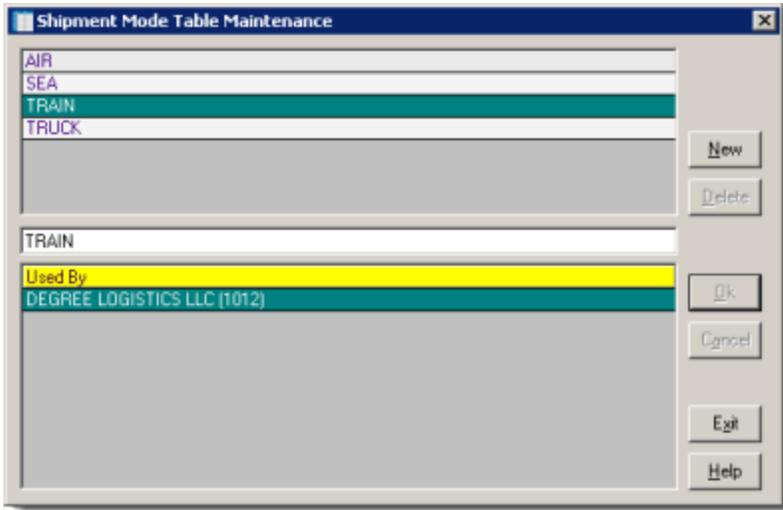


Field	Description
Grid	Displays any print servers that have been defined.
Server Name	Enter the computer name of the server on which the Print Remote Service is running. The print server name can be up to twenty characters and must meet standard SQL edit rules. The address must be able to connect to a running web service.
Password	Enter the password for the server.
New	Click this button to add a new server name. When you have entered the required data, click the Create button to add the entry.
Delete	Select a server name from the grid and click this button to delete the entry. Click the Verify button to complete the deletion.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Print Server Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.

Field	Description
Exit	Click this button to exit the screen.

Shipment Mode Table

The Shipment Mode Table defines the values that populate the Mode list in the Shipping Logistics \ Information section of the New Purchase/Schedule Batch screen. See the Shipping Logistic Information topic in the Invoice Purchasing chapter of the FactorSoft Users Guide for more details.

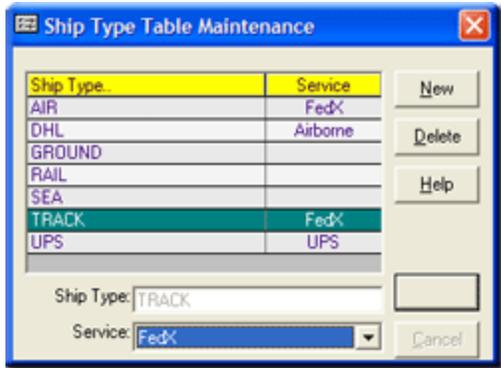


Field	Description
Grid	Displays any shipping modes that have been defined.
New	Click this button to add a new shipping mode. When you have entered the required data, click the Create button to add the entry.
Delete	Select a shipping mode from the list and click this button to delete the entry. Click the Verify button to complete the deletion.
Used by	Displays the clients on which invoices using this shipping mode were purchased.
Create/Modify/Verify	<p>This button is used to complete add, update, and delete actions on the Shipping Mode Table Maintenance screen.</p> <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.

Field	Description
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Shipment Types Table

The Shipment Type Table defines the methods by which your clients ship their goods. Shipment types created here are available for selection from the **Shipped** list on the Shipping tab of the Invoice Detail screen.



Field	Description
Grid	Displays any shipment types that have been defined.
New	Click this button to add a new shipment type. When you have entered the required data, click the Create button to add the entry.
Delete	Select a shipment type from the list and click this button to delete the entry. Click the Verify button to complete the deletion.
Ship type	Enter the name of the shipment type here when defining a new entry. When an existing shipment type is selected from the grid, the name is displayed here.
Service	Select the shipping service associated with the shipment type, if applicable. Using the Service code connects the Ship Type to the automatic verification functionality.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Shipment Type Table.

Field	Description
	<ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Trade Discount Term Codes Table

The Trade Discount Term Codes table allows you to define Discount Terms that may be selected on data entry. Codes can be simple terms, which are used simply for the due days, or codes may be dating terms, which have dated by, due on, and plus days variables. This functionality is enabled on a per-client basis. Select **Allow trade discount terms** on the Purchase terms panel of the Client Information screen to enable this feature for a client.

To enable Trade Discount Terms at the system level, set System Preference **Data entry behavior, Purchase entry, Data elements, Accept days/due information on invoices** to **True**.

Field	Description
Grid	Displays any discount terms that have been defined.
New	Click this button to add a new discount term code. When you have entered the

Field	Description
	required data, click the Create button to add the entry.
Delete	Select a discount term code from the list and click this button to delete the term code. Click the Verify button to complete the deletion.
Terms	Enter the name of the discount terms code here when defining a new term. When an existing term is selected from the grid, the term name is displayed here.
Code	Enter the numeric code for the discount terms code here when defining a new term. When an existing term is selected from the grid, the code is displayed here.
Type	Select the terms type for the discount terms: <ul style="list-style-type: none"> • Simple Terms: apply the specified Discount % for invoices within the Days until due days. • Dating Terms: apply the specified Discount % based on the criteria entered in the If dated by day of month, Due on day of following month, and/or Add period.
Discount %	Enter the discount percentage to apply to qualifying invoices.
Discount rule	Select the rule that determines when to apply the discount. <ul style="list-style-type: none"> • Always • Paid when due
If dated by day of month	For dating terms, enter the day of the current month to use as the base day on which to apply the terms.
Due on day of following month	For dating terms, enter the day of the following month to use as the base day on which to apply the terms.
Add	Enter the number of days or months and select the period (Days, Months) to add to the If dated by day of month or Due on day of following month on which to apply the terms.
Days until due	Enter the days until the due date of the invoice at which to apply the Discount % to an invoice.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Trade Discount Term Table.

System Preferences

The following system preference for this function is located in the Administration module, System Preferences, **Data Entry Behavior, Purchase entry, Data elements** folder.

Preference	Description
Accept days/due information on invoices	Set to True to enable the use of Trade Discount Terms

Security Roles

To delete Matched Term Codes, the following Security Role needs to be set to **YES**:

- **Security Roles > Tables > Data Entry > Delete term code matches (update)**

Example Trade Discount Term Code Table

Terms	EDI Code	Term Type	Discount	Discount Rule	Dated By	Due On	Add Units	Units Are	Due Days
2%30, NET 60	310	Simple		Always					60
8/10 EOM	700	Dating	8.0000	Always	20	10			
8/10 EOM+30	710	Dating	8.0000	Always	20	10	30	Days	
8/10 EOM+60	720	Dating	8.0000	Always	20	10	60	Days	
NET 120	600	Simple		Always					120
NET 15	800	Simple		Always					15
NET 20	810	Simple		Always					20
NET 30	100	Simple		Always					30
NET 45	200	Simple		Always					45
NET 60	300	Simple		Always					60
NET 75	400	Simple		Always					75

Terms	EDI Code	Term Type	Discount	Discount Rule	Dated By	Due On	Add Units	Units Are	Due Days
NET 90	500	Simple Terms		Always					90

Data Transfer Tables

The Data Transfer Tables screen is used to create and manage Transfer Groups used in the Transfer Data screen of the FactorSoft Export module to share data between groups of clients. The groups created here are selected from the **Transfer Client** list in the [Transfer Out](#) screen to determine the group to process.

Transfer Groups Tab

Field	Description
Grid	Displays any data transfer groups that have been defined.
Group name	Enter a name for the transfer group to be displayed in the Transfer Client list in the Transfer Out screen.
File path	Enter the path on the local computer in which the transfer data file is written.
File prefix	Enter the file name prefix that will identify the file as the transfer file for this group. The file name consists of this component, followed by a date and time stamp. For instance, if the File prefix is GROUPI, and the file was created on 09/23/2008 at 9:45:58 am, the file name would be: GROUPI_20100923_94558.xml
New	Click this button to add a new data transfer group code. When you have entered the required data, click the Create button to add the entry.
Delete	Select a data transfer group code from the list and click this button to delete the entry. Click the Verify button to complete the deletion.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Data Transfer Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.

Field	Description
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Transfer Clients Tab

This tab is used to add the clients to include in the transfer file to the Data Transfer Group.

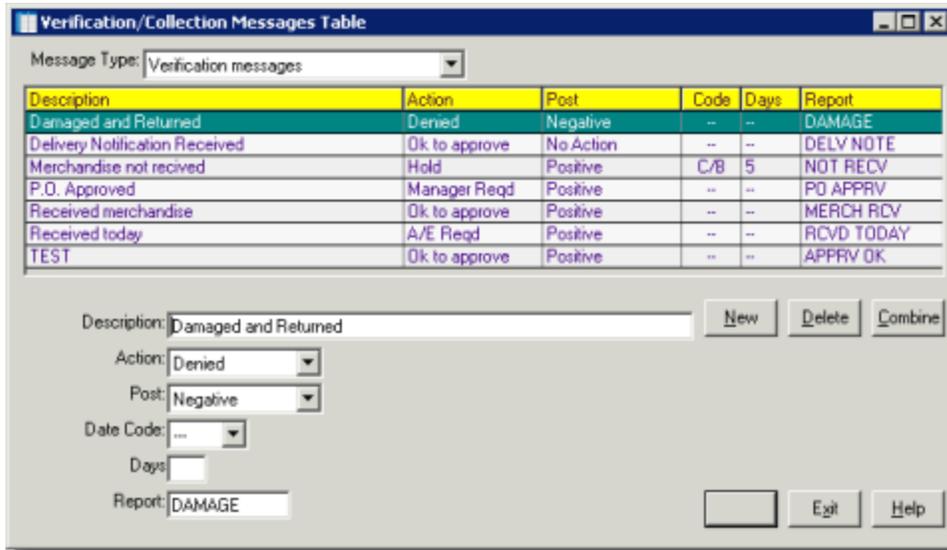
Field	Description
Grid	Displays any clients added to a transfer group.
Client #	Enter the client number of the client to be included in the data transfer file.
Group name	Select the Group Name to which to add the client data.
Append client number to invoice number	Select this option to append the client number to the invoice number in the data transfer file.
New	Click this button to add a new transfer client. When you have entered the required data, click the Create button to add the entry.
Delete	Select a transfer client from the list and click this button to delete the entry. Click the Verify button to complete the deletion.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Data Transfer Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Verification/Collection Messages Table

Verification and Collection Messages Table

Use this table to define the stock verification messages and collection messages commonly used by debtors when making verification or collection calls. Verification messages defined here can be selected from

the Response list of the Verify Invoices screen. Collection messages created here can be selected from the Response list



Field	Description
Message Type	Select the message type for which to create or update messages: <ul style="list-style-type: none"> • Verification messages • Collection messages • Invoice Confirmation Messages
(Grid)	This grid displays existing verification and collection messages dispute codes that have been defined.
Description	Enter the descriptive text for the verification or collection message when creating a new message. When an existing verification or collection message is selected from the grid, the description is displayed here.
(Action)	Select the action to associate to the message description. This selection only appears when Verification messages is selected. This option is not available if Invoice Confirmation Message is selected in Message Type.

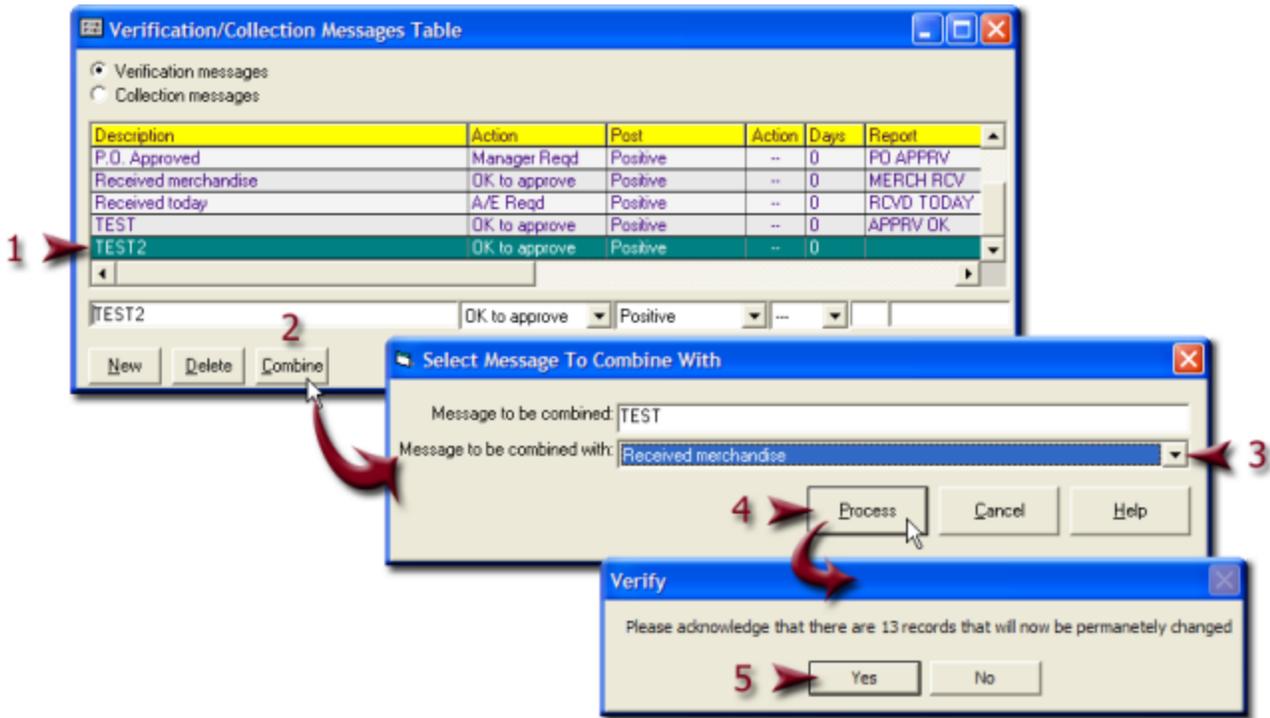
Field	Description
	<ul style="list-style-type: none"> • OK to approve • Cannot approve • Denied • Hold • A/E Reqd • Manager Reqd
(Post)	<p>Select the post status to associate to the message description. This selection only appears when Verification messages is selected. The Post status is taken into account on Post Purchase Verification.</p> <ul style="list-style-type: none"> • Positive • Negative • No Action • Not Used
Date Code	<p>Select the follow-up option to apply to the selected collection/verification message by default when the message is selected in the Response field of the Collection Detail, Verification Detail, or Verify Invoices screens. This option is not available if Invoice Confirmation Message is selected in Message Type.</p> <ul style="list-style-type: none"> • W/P • C/B
Days	<p>Enter the default number of days after the note is entered to which to set the calendar days to produce a follow-up Tickler for the message. This option is not available if Invoice Confirmation Message is selected in Message Type.</p> <p>The default calendar days can be edited by the user on Collection Detail, Verification Detail, or Verify Invoices screens if required.</p>
Report	<p>Enter the report heading by which to identify messages of this type on the Collector Response Productivity Report. Report headings are a maximum of 12 alphanumeric characters including spaces. This option is not available if Invoice Confirmation Message is selected in Message Type.</p>

Field	Description
New	Click this button to add a new verification or collection message. When you have entered the required data, click the Create button to add the entry.
Delete	Select a collection or verification message from the list and click this button to delete the message. Click the Verify button to complete the deletion.
Combine	Select a message type from the grid and click this button to open the Select Message to Combine With screen, which you can use to combine the selected message type with another message type.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Verification/Collection Messages Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Combine Message Types

The Verification/Collection Messages Table also includes the capability to combine message types. When you combine message types, the **Message to be combined** is permanently changed to another message type, which is selected as the **Message to be combined with**.

To combine message types:



1. Select the message type to be combined into another message type from the grid.
2. Click **Combine**.
The Select Message To Combine With screen appears.
3. In the **Message to be combined** list, select the message type into which the messages selected in Step 1 will be combined.
4. Click **Process**.
A verification message appears.
5. Click **Yes** to process the combination of the message types.

Facility & Collateral Tables

A/R Aging Category Table

The A/R Aging Categories Table is used to define the aging categories selected from the Category list of the A/R Aging Category Info screen, which is used to define the aging buckets for A/R Aging collateral types. The A/R Aging Category is a label that is used to differentiate aging categories for A/R Aging Declarations.



Field	Description
(List)	Displays any A/R Aging Categories that have been defined.
	Click this button to add a new A/R Aging category. When you have entered the required data, click the save button to add the entry.
	Select a category from the list and click this button to edit an existing category.
	Select a category from the list and click this button to delete the category.
	Click this button to save a A/R Aging category.
	Click this button to undo unsaved changes to a A/R Aging category.
Category	Enter the name for the new category.
	Click this button to open the Audit screen to view audit history for the A/R Aging category.
	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.

Ineligible/Reservation Titles Table

Use the Ineligible/Reservations Title screen to create designations for ineligible items, such as a federal tax lien, a state tax lien, a judgment lien, and the like. The Ineligible Titles set up here are available for selection in the Ineligible Posting form on the Bulk A/R and summary A/R Collateral dialogs.

Field	Description
(List)	Displays any ineligible/reservation titles that have been defined.
	Click this button to add a new ineligible or reservation title. When you have entered the required data, click the save button to add the entry.

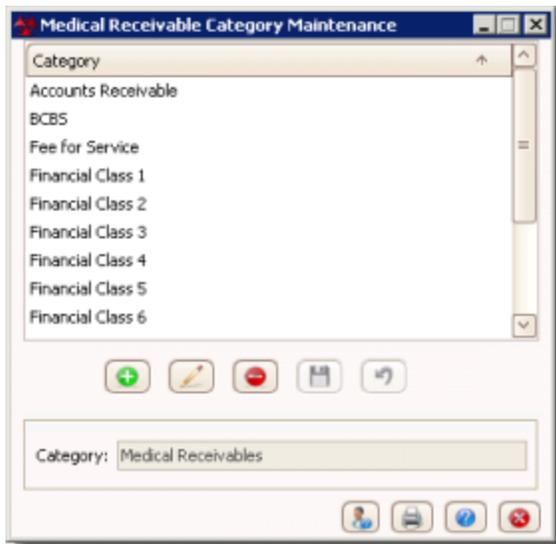
Field	Description
	Select a title from the list and click this button to edit an existing title.
	Select an ineligible/reservation title from the list and click this button to delete the ineligible/reservation title. <i>Ineligible/Reservation Titles cannot be deleted if they are associated with an Ineligible Posting.</i>
	Click this button to save an ineligible or reservation title.
	Click this button to undo unsaved changes to an ineligible or reservation title.
Title type	Enter the name for the new title.
Title	Select the title type: <ul style="list-style-type: none"> • Ineligible Title • Reservation Title
Include on bulk A/R ineligibility screen	Select this option to include the ineligible title in the Ineligible Title list of the Bulk Ineligible Posting screen for Bulk A/R collateral types.
Include on bulk inventory ineligibility screen	Select this option to include the ineligible title in the Ineligible Title list of the Bulk Ineligible Posting screen for Bulk Inventory collateral types.
Include on loan backed ineligibility screen	Select this option to include the ineligible title in the Title list of Report History Detail screen for Loan Backed collateral types.
Used By	Displays the clients that are using the selected delivery method.
	Click this button to open the Audit screen to view audit history for the ineligible or reservation title.
	Click this button to generate a preview of the Ineligible/Reservation Title screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

Summary A/R Table

Medical Receivable Category Maintenance Table is used to establish unique valuation rates for specific inventory categories for Summary A/R collaterals.

NOTE

A System Preference allows the screens and fields in the desktop application that were formerly labeled "Medical Receivables" to be labeled with words of your choice, including the title of this table. The default name for screens and fields that were formerly titled "Medical Receivables" is "Summary A/R".



Field	Description
(List)	Displays any Summary A/R categories that have been defined.
	Click this button to add a new Summary A/R category. When you have entered the required data, click the save button to add the entry.
	Select a category from the list and click this button to edit an existing category.
	Select a category from the list and click this button to delete the category.
	Click this button to save a Summary A/R category.

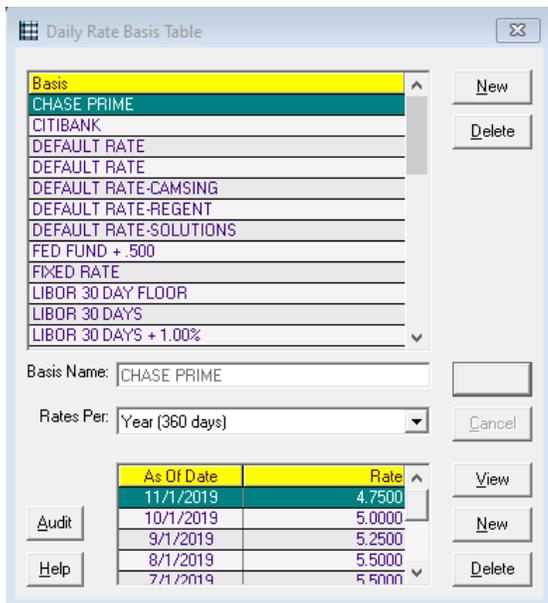
Field	Description
	Click this button to undo unsaved changes to a Summary A/R category.
Category	Enter the name for the new category.
	Click this button to open the Audit screen to view audit history for the Summary A/R category.
	Click this button to generate a preview of the Medical Receivables Category screen, which can be printed or exported in a variety of formats.
	Click this button to close the screen.

Fee Calculation Tables

Daily Rate Basis Table

Daily Rate Basis Table

The Daily Rate Basis Table defines the rate values for fee calculations related to floating rates. The rates defined here are available for selection in several screens in the Client Terms module to create fee types based on a fluctuating interest rate.



The screenshot shows the 'Daily Rate Basis Table' configuration window. It includes a list of basis names, a 'Basis Name' field, a 'Rates Per' dropdown, and a table of rates.

Basis
CHASE PRIME
CITIBANK
DEFAULT RATE
DEFAULT RATE
DEFAULT RATE-CAMSING
DEFAULT RATE-REGENT
DEFAULT RATE-SOLUTIONS
FED FUND + 500
FIXED RATE
LIBOR 30 DAY FLOOR
LIBOR 30 DAYS
LIBOR 30 DAYS + 1.00%

Basis Name: CHASE PRIME

Rates Per: Year (360 days)

As Of Date	Rate
11/1/2019	4.7500
10/1/2019	5.0000
9/1/2019	5.2500
8/1/2019	5.5000
7/1/2019	5.5000

Field	Description
Grid	Displays any basis rate values that have been defined.
New	Click this button to add a new rate basis. When you have entered the required data, click the Create button to add the entry.
Delete	Select a basis rate from the list and click this button to delete the entry. Click the Verify button to complete the deletion.
Basis Name	Enter the name of the rate basis here when defining a new entry. When an existing basis rate is selected from the grid, the name is displayed here.
Rates Per	Select the time units for the periodic rate calculation: <ul style="list-style-type: none"> • Day (1 day) • Month (30 days) • Year (360 days) • Year (365 days) • Year (Actual)
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Daily Rate Basis Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.
Rates	Displays the defined percentage rates and the effective date of each rate for the selected basis rate.
View	Select a rate from the grid and click this button to display the Modify Daily Rate Basis Detail screen, on which you can view and edit the rate detail entry.
New	Select a rate from the grid and click this button to display the Create New Daily Rate Basis Detail screen, on which you can create a new rate detail entry.
Delete	Select a rate from the grid and click this button to display the Delete Daily Rate

Field	Description
	Basis Detail screen, on which you can delete and existing rate detail entry.
Audit	Click this button to open the Daily Rate Basis History screen, on which you can view historic changes made to the Daily Rate Basis entries.

Daily Rate Basis History

Basis: CHASE PRIME

Field	Was	Is	User	Time Stamp
AsOfDate	11/1/2019	9/1/2021	ACDALSON	9/17/2021 8:13:26 AM
Rate	4.75	4.7	ACDALSON	9/17/2021 8:13:26 AM

Exit Print Refresh

Field	Description
Basis	Displays the basis rate name for which the audit history is displayed in the grid.
Grid	Displays any basis rate values that have been modified.
Field	The field that was modified.
Was	The original value of the modified field.
Is	The new value of the modified field.
User	The FactorSoft User who modified the field.
Time Stamp	The time the modification was made: MM/DD/YYYY HH:MM:SS
Exit	Click this button to close the screen.
Print	Click the button to print.
Refresh	Click this button to refresh the Daily Rate Basis History screen.

Daily Rate Basis Detail

This screen is used to add, modify, and delete rate detail entries selected from the Daily Rate Basis Table screen.

Field	Description
Basis Name	Displays the basis rate value selected on the Daily Rate Basis Table. This field cannot be modified.
As Of Date	Enter or update the effective date of the daily basis rate entry.
Rate (%)	Enter or update the percentage rate of the daily basis rate entry.
Create/Modify/Verify	The label for this button varies depending on which action was selected from the Daily Rate Basis Table screen. Use this button to complete the add, update, or delete action. <ul style="list-style-type: none"> • Create: Complete the addition of a new rate. • Modify: Complete an update to an existing rate entry. • Verify: Confirm and complete the deletion of an existing rate entry.
Cancel	Click this button to cancel an add, modify, or delete action.

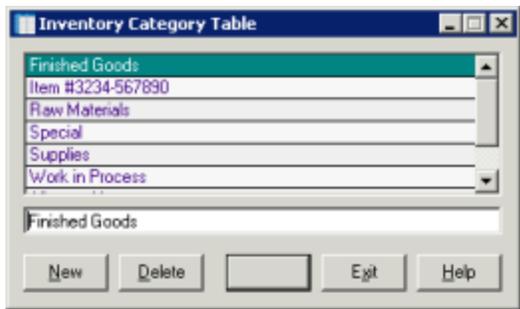
Holiday Dates Table

Use the Holiday Date Table to define yearly holiday dates. Holiday dates are not counted when calculating fees on float days.

Field	Description
Grid	Displays any holiday dates that have been defined.
New	Click this button to add a new holiday date entry. When you have entered the required data, click the Create button to add the entry.
Delete	Select a holiday date entry from the list and click this button to delete the entry. Click the Verify button to complete the deletion.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Holiday Date Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.
Calendar	Use the calendar tool to select the date on which the holiday date falls.
Description	Enter the holiday date name here when defining a new holiday date. When an holiday date is selected from the grid, the name is displayed here.

Inventory Category Table

The Inventory Categories screen defines inventory labels for use with the Inventory Portfolio.



Field	Description
List	Displays any inventory categories that have been defined.
(Name)	Enter the name of the inventory category here when defining a new entry. When

Field	Description
	an existing entry is selected from the list, the inventory category name is displayed here.
New	Click this button to add a new inventory category. When you have entered the required data, click the Create button to add the entry.
Delete	Select an inventory category from the list and click this button to delete the entry. Click the Verify button to complete the deletion.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Inventory Category Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Sales Tax Rates Table

The Sales Tax Rate table is used to define the sales tax codes and rates for the states in which you do business. The codes created in this screen are available for selection in the Tax Code list of the Write New Invoices screen when you write invoices on behalf of your clients.



Field	Description
Grid	Displays any tax rate entries that have been defined.
New	Click this button to add a sales tax rate code. When you have entered the required data, click the Create button to add the entry.
Delete	Select a tax rate from the list and click this button to delete the tax rate. Click the Verify button to complete the deletion.
Tax Code	Enter the name of the sales tax rate here when defining new entries. For example, enter the state abbreviation for state tax entries. When an entry is selected from the grid, the name is displayed here.
Description	Enter a descriptive name for the sales tax rate entry. For instance, enter the state name for state tax entries.
Tax Rate (%)	Enter the tax rate to apply for the sales tax entry. Enter in the format "9.00" for nine percent or "8.25" for eight and a quarter percent.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Sales Tax Rate Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

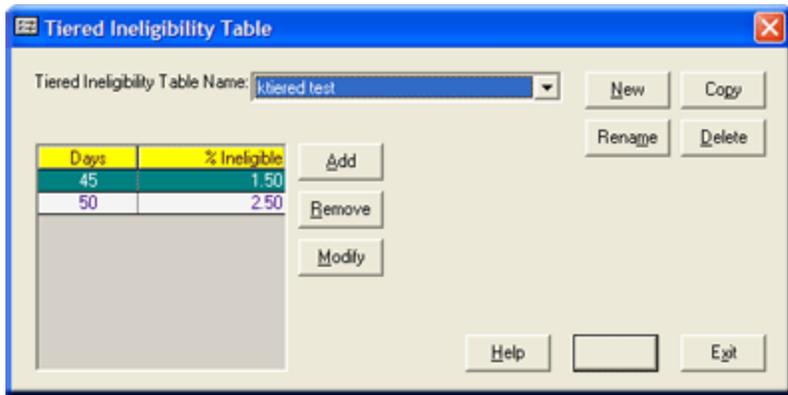
Tiered Ineligibility Table

Tiered Ineligibility Table

Use the Tiered Ineligibility Table to specify tiered ineligibility rates used to calculate periodic fees for aging invoices. Tiered ineligibility rates defined here are available for selection in the Tiered ineligibility table list on the Ineligibility panel of the Client Information screen.

For example, if an invoice is defined as ineligible when it reaches 60 days in age, rather than waiting until day 60 to start assessing fees, you may decide that:

- 40% of the invoice amount is ineligible on day 35
- 60% of the invoice amount is ineligible on day 45
- 80% of the invoice amount is ineligible on day 55, etc.



Field	Description
Tiered Ineligibility Table Name	Enter the name for the tiered ineligibility table here when defining a new table. When a tiered ineligibility table is selected from the list, the name is displayed here.
New	Click this button to add a new tiered ineligibility table. The Create Tiered Ineligibility Table screen is displayed. Enter the new Table Name and click OK to add the new table name to the Tiered Ineligibility Table Name list. Add rate structure entries and click Create to complete adding a new table.
Copy	Click this button to copy the rate structure from an existing tiered ineligibility table to a new tiered ineligibility table. The Create Tiered Ineligibility Table screen is displayed. Edit the rate structure entries and click Create to complete copying a table.
Rename	Click this button to rename an existing tiered ineligibility table. The Rename Tiered Ineligibility Table screen is displayed. Enter the new Table Name and click OK to rename the table.
Delete	Select a tiered ineligibility table from the list and click this button to delete the tiered ineligibility record. Click the Verify button to complete the deletion.
Grid	Displays the rate structure for the table selected in the Tiered Ineligibility Table Name.
Add	Click this button to display the Create New Tiered Ineligibility Detail screen, on which you can specify the aging days and corresponding ineligibility per-

Field	Description
	centage for each entry in the table's rate structure.
Remove	Select a rate structure item from the list and click this button to remove the item from the table. Click the Modify button at the bottom right of the screen to save the changes to the table.
Modify	Select a rate structure item from the list and click this button to display the Modify Tiered Ineligibility Detail screen, on which you can change the Days or % Ineligibility settings. Click the Modify button at the bottom right of the screen to save the changes to the table.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Tiered Ineligibility Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Tiered Ineligibility Detail

The Tiered Ineligibility Detail Screen defines the rate structure items that make up each Tiered Ineligibility Table. the number of days and eligibility rate on which tiered ineligibility rates are to be charged.

Field	Description
Tiered Ineligibility Table Name	Displays the tiered ineligibility table selected on the Tiered Ineligibility Table screen. This field cannot be modified.
Days	Enter the number of aging days on which the tiered ineligibility fee is to be

Field	Description
	charged.
% Ineligibility	Enter the invoice percentage rate that is to be ineligible if payment has not been received on the aging day specified in the Days field for the table entry..
Create/Modify	Click this button to save a new rate structure item or updates to an existing item.
Cancel	Click this button to close the Create/Modify Tiered Ineligibility Detail screen without saving.

Volume Rebate Table

Use the Volume Rebate Table to specify rebate rates based on (1) a client's monthly purchase volume, and (2) its debtors' speediness to submit payment. You can create as many volume rebate tables as necessary to reflect your business requirements. Rebate rate tables defined here are available for selection in the Volume Rebate Table list on the Statement panel of the Client Information screen.

For example, a client finances between \$10,000 and \$100,000 worth of invoices on a monthly basis. Based on this monthly volume, the client's rebates could be defined as follows:

This example depicts the following volume rebates:

At up to \$10,000 in monthly purchases, Rate #1 for payments received within:

- 10 days receive 2% rebate
- 20 days receive 1.0% rebate

At up to \$20,000 in monthly purchases, Rate #2 for payments received within:

- 10 days receive 4.5% rebate
- 20 days receive 3.5% rebate
- 30 days receive 2.5% rebate
- 40 days receive 1.5% rebate
- 50 days receive 0.5% rebate

At up to \$50,000 in monthly purchases, Rate #3 for payments received within:

- 10 days receive 5.5% rebate
- 20 days receive 4.5% rebate
- 30 days receive 3.5% rebate
- 40 days receive 2.5% rebate
- 50 days receive 1.5% rebate
- 60 days receive 0.5% rebate

At up to \$100,000 in monthly purchases, Rate #4 for payments received within:

- 10 days receive 6.75% rebate
- 20 days receive 5.75% rebate
- 30 days receive 4.75% rebate
- 40 days receive 3.75% rebate
- 50 days receive 2.75% rebate
- 60 days receive 1.75% rebate
- 60 days receive 0.75% rebate

Volume Rebate Table Name: test 1

Table Code: 102

Type: Use payment amount

Monthly Purchases #1: 50,000.00 #5:

#2: 100,000.00 #6:

#3: 150,000.00 #7:

#4: 200,000.00 #8:

Purchase amounts are upper bracket limits

Rates are actual rebate amounts

Days	Rate #1	Rate #2	Rate #3	Rate #4	Rate #5	Rate #6	Rate #7	Rate #8
30	1.0000	1.5000	2.0000	2.5000				

Add Remove Edit Help Exit

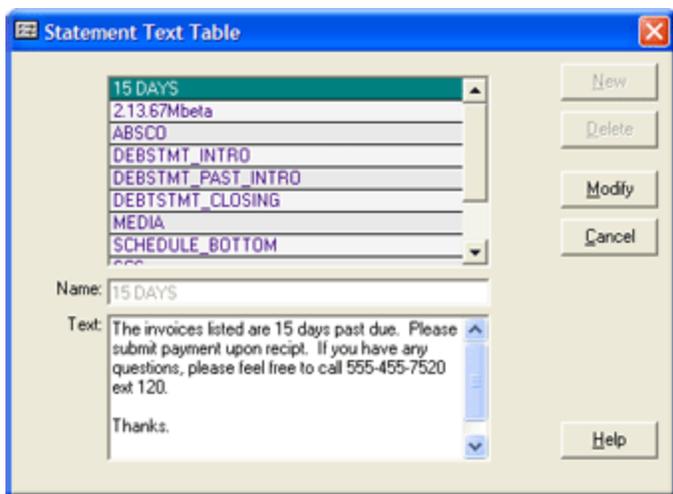
Field	Description
Volume Rebate Table Name	Enter the name for the volume rebate table here when defining a new table. When a volume rebate table is selected from the list, the name is displayed here.
New	Click this button to add a new volume rebate table. The Create Volume Rebate Table screen is displayed. Enter the new Table Name and click OK to add the new table name to the Volume Rebate Table Name list. Add rate structure entries and click Create to complete adding a new table.
Copy	Click this button to copy the rate structure from an existing volume rebate table to a new volume rebate table. The Create Volume Rebate Table screen is displayed. Edit the rate structure entries and click Create to complete copying a table.
Rename	Click this button to rename an existing volume rebate table. The Rename Volume Rebate Table screen is displayed. Enter the new Table Name and click OK to rename the table.
Delete	Select a volume rebate table from the list and click this button to delete the volume rebate table entry. Click the Verify button to complete the deletion.
Table Code	Enter a unique numeric code.
Type	Select the amount that the rebate rates are based on: <ul style="list-style-type: none"> • Use payment amount • Use invoice amount
Monthly Purchases	Enter the monthly purchase volumes for the corresponding level (#1 through #8) up to which the rebates are to apply.
Grid	Displays the rate structure for the table selected in the Volume Rebates Table Name.
Add	Click this button to display the Create New Volume Rebate Detail screen, on which you can specify the aging days and corresponding rates for each entry in the table's rate structure.
Remove	Select a rate structure item from the list and click this button to remove the item from the table. Click the Modify button at the bottom right of the screen to save the changes to the table.

Field	Description
Edit	Select a rate structure item from the list and click this button to display the Modify Volume Rebate Detail screen, on which you can change the Days or rate settings. Click the Modify button at the bottom right of the screen to save the changes to the table.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Volume Rebate Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Statement & Letters Tables

Statement Text Table

Use the Statement Text Table to create the opening or closing text lines to be used on debtor statements. Statement texts created here are available for selection in the Introduction Text and Conclusion Text lists of the Print Debtor Statement screen.

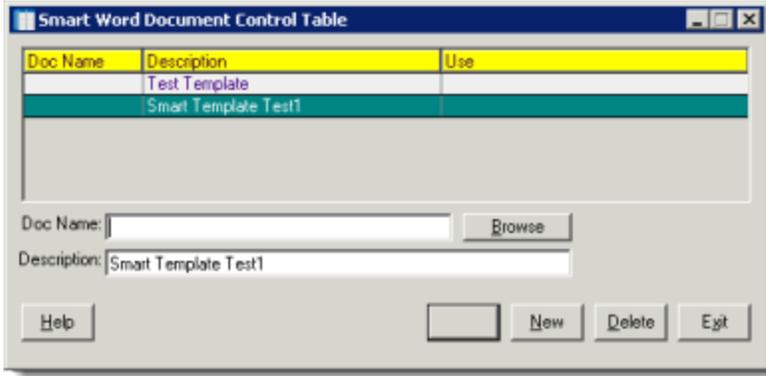


Field	Description
Grid	Displays any statement texts that have been defined.
Name	Enter a descriptive name for the statement text here when defining a new entry. When an existing entry is selected from the grid, the name is displayed here.
Text	Enter the text for the statement introduction or conclusion exactly as you would like it to appear on the debtor statement.
New	Click this button to add a new statement text. When you have entered the required data, click the Create button to add the entry.
Delete	Select a statement text from the list and click this button to delete the entry. Click the Verify button to complete the deletion.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Statement Text Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, update or delete action prior to completing the action.
Exit	Click this button to close the screen.

Smart Word Documents

Smart Word Document Control Table

The Smart Word Document Control Table defines Microsoft Word document templates with enhanced tags to FactorSoft that are used with Workflow and Reporting Services to create dynamic text to be delivered via Email, Fax, and internal messaging. Can use for debtor and client correspondence. See "Smart Template Field Codes" on page 165 for more information.



Field	Description
Grid	Displays any Word documents that have been defined.
Doc Name	Enter the name of the Smart Template in the default FactorSoft Reports folder here when defining a Smart Template entry. You can click the Browse button to display an explorer window from which you can navigate to and select the Word document. When an existing entry is selected from the grid, the Word document name is displayed here.
Description	Enter a descriptive name for the Smart Template entry. This is the name that is displayed in lists for selection in the Reporting Services Destination dialogs and the Message Parameters screen in Workflow.
New	Click this button to add a Smart Template entry. When you have entered the required data, click the Create button to add the entry.
Delete	Select a Smart Template entry from the list and click this button to delete the entry. Click the Verify button to complete the deletion.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Smart Word Document Control Table. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Smart Template Field Codes

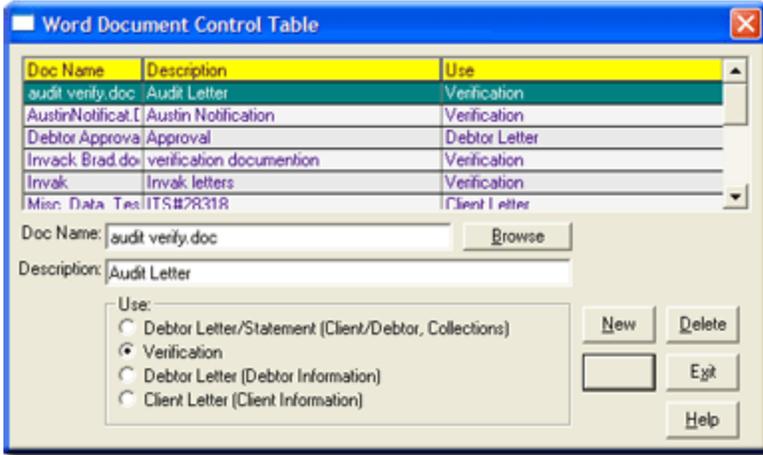
The following parameter field codes can be used Smart Templates, and will be replaced with the corresponding data from the FactorSoft data tables in the output text. There are two ways to declare the field code. You can either enter one of the code's Aliases, or enter first the Tag Prefix, a period, and then the Tag Name (e.g., <Clients.Name>). Like the field codes used in Word templates for correspondence in FactorSoft, all template tags must be surrounded by less than/greater than symbols (i.e., <tag>).

Prefix	Tag Name	Aliases	Description
Clients	Name	client, cliname, clientname	Client name
	Altname	clialtname, clientaltname	Client alternate name
	FullAddress	clientaddr, cliaddr, clientaddress	Client full address
	Addr1	cliaddr1, cliaddress1 clientaddr1	Client address line 1
	Addr2	cliaddr2, cliaddress2, clientaddress2	Client address line 2
	City	clicity	Client address city
	State	clistate, clientstate	Client address state
	Zipcode	clizip, clizipcode, clientzip	Client address ZIP/Postal Code
	Fax	clientfax	Client FAX phone number
	MotorCarrNo	clientmotorno	Client motor carrier number
	Phone1	clientphone	Client primary phone number
	FedBizNo	none	Client Federal Business Number
	FedCoNo	none	Client Federal Company Number
Contacts	Fax	contactfax	Contact FAX phone number
	FullName	contactname	Contact full name
	Phone	contactphone	Contact primary phone number
	Title	contacttitle	Contact title

Prefix	Tag Name	Aliases	Description
Debtors	FullAddress	address	Client full address
	Attn	none	Client Attention indicator
	Addr1	debtoraddr	Debtor address line 1
	AltName	debtoraltname	Debtor alternate name
	MotorCarrNo	debtormotorno	Debtor motor carrier number
	Name	debtorname, debname	Debtor name
	TotalCreditLimit	debcredlim	Debtor credit limit
	DebtorNo	debtorno	Debtor number
	Phone1	debtorphone	Debtor primary phone
	Fax	outfax	Debtor FAX phone number
Users	Email	useremail	Lender FactorSoft User email address
	Extension	userextension	Lender FactorSoft user phone extension
	Fax	userfax	Lender FactorSoft FAX phone number
	Phone	userphone	Lender FactorSoft user primary phone number
	Title	usertitle	Lender FactorSoft user title

Word Document Control Table

The Word Document Table defines Microsoft Word document templates to FactorSoft that you can use for debtor and client correspondence. The documents are created in Microsoft Word and then defined to FactorSoft in this table to display the document templates for selection in the Document Template list on the Document panel of the Client or Debtor Information screen. When the correspondence is created, any Field Codes defined in the document are replaced with FactorSoft client or debtor data.



Field	Description
Grid	Displays any Word documents that have been defined.
Doc Name	Enter the name of the Word document in the default FactorSoft Reports folder here when defining a Word document control entry. You can click the Browse button to display an explorer window from which you can navigate to and select the Word document. When an existing entry is selected from the grid, the Word document name is displayed here.
Description	Enter a descriptive name for the Word document control entry. This is the name that is displayed in lists for selection in FactorSoft.
Use	Select the option that indicates the screen from which the Word document can be selected: <ul style="list-style-type: none"> • Debtor Letter/Statement (Client/Debtor, Collections) • Verification • Debtor Letter (Debtor Information) • Client Letter (Client Information)
New	Click this button to add a Word document control entry. When you have entered the required data, click the Create button to add the entry.
Delete	Select a Word document control entry from the list and click this button to delete the entry. Click the Verify button to complete the deletion.
Create/Modify/ Verify	This button is used to complete add, update, and delete actions on the Word Document Control Table.

Field	Description
	<ul style="list-style-type: none">• Create: Complete the addition of a new record to the table.• Modify: Complete an update to an existing table entry.• Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Exit	Click this button to close the screen.

Defining Client Terms

Client Terms are the financial agreements between the lender and the client, defining the client advance rate, when monies are advanced, and what fees are paid.

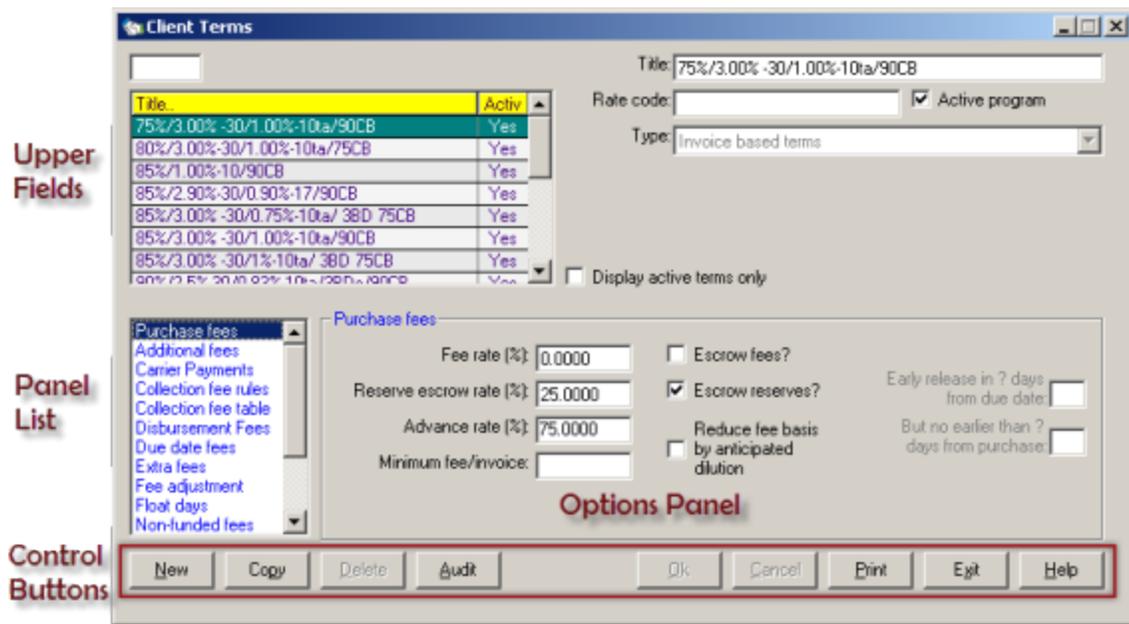
Client Terms

The *Client Terms* screen is used to add, view, and modify client terms. To access this screen, on the **File** menu, click **Client Terms**.

The financial information defined in client terms is used throughout the system, and affects all areas of fee calculation, reports, and statements. As such, client terms should not be changed on a client that has had prior activity unless absolutely necessary.

The *Client Terms* screen is illustrated and described below. Following the general description, specific steps for adding, modifying, and deleting Client Terms are detailed, and then each of the individual fee panels is described.

Note that the Client Terms selected for a client can be overridden at the client/debtor relationship level. See the description of the [Overrides](#) panel of the Debtor Aging screen for details.



Upper Fields

The upper fields contain Client Term definition fields:

Field	Description
(Scroll)	Enter a character (number or letter) or combination of characters to advance the list to the client terms name beginning with that character or combination of characters.
Grid	Displays any client term entries that have been defined. Select an existing client terms arrangement in the grid to view its details.
Title	Enter a unique name that identifies the client terms.
Rate Code	<p>If applicable, displays the selected client terms' numeric or alpha designation, which is used to enable interfacing with accounting applications that refer to client terms by code or number.</p> <p>Rate codes must be unique. Unless set as Required in System Preferences, rate codes can be deleted.</p>
Active program	Select this option to indicate that the client terms are active and can be applied to a client. If not selected, the client terms cannot be assigned to a client.
Type	Select the client term arrangement type:

Field	Description
	<ul style="list-style-type: none"> • Invoice based terms: a one-time flat fee per invoice is charged, and a percentage of the invoice total amount is advanced to the client. FactorSoft offers the ability to escrow both the flat fee and the client's cash reserve until the fulfillment of the conditions specified. At that time, the client's cash reserve are typically released minus the purchase fee, and any other expenses that may have occurred, such as shipping fees, collection fees, statement fees, or late fees. • Portfolio based terms (daily rate): fees are charged based on the overall balance of the client's portfolio. These terms generally assess two types of fees: (1) a daily fee, which is equivalent to the current Prime Rate plus the fee amount you decide to charge your client, and (2) an administrative fee. • Portfolio based terms (A/R finance): fee is based on the daily average of funds employed to the client. Unlike invoice based and daily rate terms--where a specific amount is advanced upon an invoice purchase--A/R finance terms are similar to a line of credit: your client's invoices are purchased as collateral for a loan, and funds are employed on an as and when required basis. These terms generally assess two types of fees: (1) a daily fee, which is equivalent to the current Prime Rate plus the fee amount you decide to charge your client, and (2) an administrative fee. • Inventory (Non-A/R): This type is a non-A/R term based upon inventory items. Different categories of inventory can be set up (defined in the Inventory Categories table) and an Advance rate can be assigned for each one. Disbursement fees are set for this type. • Merchant bank: Merchant terms are based around reserve release. Aging tiers are defined with the higher tiers having a larger hold back. The hold back is subtracted from the reserves balance to determine availability.
Display active terms only	Select this option to hide inactive terms from the grid.

Control Buttons

Label	Description
New	Click this button to create a new Client Terms arrangement from a blank form.

Label	Description
Copy	Select the desired client terms arrangement from which to copy from the grid, and then click this button to create a new Client Terms arrangement with the same attributes as the "copy from" arrangement.
Delete	Select the desired client terms arrangement from the grid, and then click this button to delete the arrangement. Click the Verify button to complete the deletion. The Delete button is unavailable for any arrangements that are currently assigned to a client.
Audit	Click this button to display the Client Terms History screen that displays the audit history for the client terms.
Create/Update/Verify	This button is used to complete add, update, and delete actions on the Client Terms screen. <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
Cancel	Click this button to cancel an add, modify, or delete action.
Print	Click this button to print the Client Terms List to a preview screen.
Exit	Click this button to close the screen.

Panel List

Depending on the type of terms selected in the grid, the list of criteria panels displays some or all of the choices below.

- [Additional Fees](#)
- [Carrier Payments](#)
- [Collection Fee Rules](#)
- [Collection Fee Table](#)
- [Disbursement Fees](#)
- [Due Date Fees](#)
- [Extra Fees](#)
- [Fee Adjustment](#)
- [Float Days](#)
- [Inventory Rates](#)
- [Loan Style Fees](#)
- [Merchant Fees](#)
- [Non-funded Fees](#)
- [P.O. Finance](#)
- [P.O. Finance Table](#)
- [Portfolio Fees](#)
- [Purchase Fees](#)
- [Rebate Deduction](#)
- [Recourse](#)
- [Refactoring](#)
- [Used On](#)

System Preferences

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

Preference	Description
Retain audit information	Set to True to keep audit records for significant changes and display the Audit button on the Client Terms screen.

The following system preferences for this function are found in the Administration module, System Preferences, **Fields & Screen, Codes** folder.

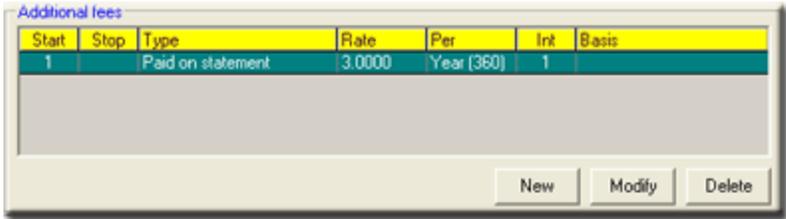
Preference	Description
Rate Codes	<p>Set this preference to determine the use of Rate Codes in FactorSoft Client Terms.</p> <ul style="list-style-type: none"> • Optional: Select this option to enable the Rate Code field for data entry and/or future editing • Required: Select this option to force rate code use when creating or modifying a client terms arrangement. This option turns on the Rate Code field for data entry and/or future editing. • Never allowed: Select this option to turn off the Rate Code field on the Client Terms window.

Client Terms Options Panels

Each option panel presents options that you set to enforce the business rules by which you want to control lending for the given terms definition. Each time you update a terms panel, click the **OK** button to save your changes. A warning appears if the terms have been assigned and used on a client.

Client Terms – Additional Fees

Additional fees define fees charged after an invoice has reached a specific age. A System Preference setting offers the ability to calculate additional fees based on the invoice date instead of the actual purchase date. See System Preferences in the [Additional Fee](#) screen topic for details.



Field	Description
Grid	Displays any additional fee definitions that have been created for this client terms.
New	Click this button to display the Additional Fee screen. Complete this screen to add an additional fee profile.
Modify	Click this button to edit an existing Additional Fee profile. Displays the Additional Fee screen pre-filled with the selected profile's data. Change the profile as required and click Modify on the Additional Fee screen to save the changes.
Delete	Click this button to delete an existing Additional Fee profile. Displays the Additional Fee screen for the selected profile. Click the Verify button to complete the deletion.

Additional Fee

Use this screen to define the additional fees you charge after the invoice has reached a specific age. This screen is also used to make modifications to existing Additional Fee definitions.

The screenshot shows the 'Additional Fee' configuration window. The 'Terms title' is 'BBS Trucking'. The 'Additional fee type' is 'Calculate on all items on addl fee statement'. The 'Day to begin accessing fee' and 'Day to stop accessing fee' are both empty. The 'Fee rate (%)' and 'Negative statement fee rate (%)' are both empty. The 'Interval' is empty. The 'Basis plus' dropdown is empty, with a 'Clear' button next to it. The 'Or greater of' dropdown is empty, with a 'Plus' field and a 'Clear' button next to it. The 'Minimum positive fee rate (%)' is empty. The 'Negative statement basis plus' dropdown is empty, with a 'Clear' button next to it. The 'Use basis' dropdown is 'As of Collection'. The 'Per' dropdown is 'Year (360 days)'. The 'Base calculation on' dropdown is 'Invoice Amount'. The 'Calculate age based on' dropdown is 'Use Standard'. The 'Charge against' dropdown is 'Client'. The 'Calculate method' dropdown is 'Simple interest'. The 'Charge to account' dropdown is 'Addl Fee'. The 'No charge if under' field is empty. The 'Minimum fee' field is empty. The 'Use standard float days' checkbox is checked, and the 'Charge on float only' checkbox is unchecked. The 'Float days are' dropdown is 'Calendar days'. The 'Float days' field is '0' and the 'Out-of-state' field is '0'. There are 'Create', 'Cancel', and 'Help' buttons on the right side of the window.

Fields	Description
Terms title	Displays the name of the client terms arrangement.
Additional fee type	<p>Select the fee type from the list:</p> <ul style="list-style-type: none"> • Calculate paid items on addl fee statement: Charge the additional fees on all paid invoices by listing them on a periodic fee statement. • Charge on collection: Charge the additional fees at collection transactions. • Based on second monthly statement: Charge additional fees as of the second monthly statement, instead of at the first monthly statement. • Calculate on all items on addl fee statement: Charge additional fees on all invoices, including unpaid and partially paid ones, at month-end by listing them on a fee statement. • Calculate periodically on net funds employed: Charge additional fees on all advances made to the client by listing them on a periodic statement. • Calculate on total A/R at each purchase: Charge the additional fees on the client's daily A/R balance by listing them on a periodic fee statement. Set System Preference Client terms rules/defaults, Rules, Calculate on total A/R is funded only to True to exclude non-funded invoices from the A/R balance on which the fee is based.
Day to begin assessing fee	Enter the starting date for additional fees to be calculated on this client.
Day to stop assessing fee	Enter the ending date for additional fees to be calculated on this client.
Fee rate (%)	The percentage rate of the fee.
Positive statement fee rate (%)	The percentage rate of the fee to be applied for positive statements. This option is only displayed if Calculate periodically on net funds employed is selected in the Additional fee type list.
Negative statement fee rate (%)	The percentage rate of the fee to be applied for negative statements This option is only available if Calculate periodically on net funds employed is selected in the Additional fee type list.

Fields	Description
Interval	Specify the time interval at which the rate is increased, if applicable.
Basis plus	Select the fluctuating interest rate on which you are basing your additional fee. The choices are defined in the Daily Rate Basis table.
Or greater of/Plus	Select the fluctuating interest rate to use as a secondary choice on which to base the additional fee , plus an additional percentage, which is entered in the adjacent Plus field. If the secondary plus the Plus rate is greater than the Basis plus rate, the secondary is used.
Minimum positive fee rate	The minimum percentage rate of the fee to be applied for positive statements. This option is only available if Calculate periodically on net funds employed is selected in the Additional fee type list.
Negative statement basis plus	Select the fluctuating interest rate on which you are basing negative statement fees. The choices are defined in the Daily Rate Basis table. This option is only available if Calculate periodically on net funds employed is selected in the Additional fee type list.
Use basis	Select the option that defines how the basis is used for purposes of calculating fees.
Per	<p>Select the period on which additional fees are collected.</p> <ul style="list-style-type: none"> • Day • Month • Year (360 day) • Year (365 day) • Year (Actual) <p>To calculate the fee per day when a fee is set up as a monthly rate:</p> <ul style="list-style-type: none"> • Monthly fee rate / Amt of days in month = Daily rate • Daily rate x Amt of Fee days x Amt of Invoice = Fee
Base calculation on	If charging additional fees at collection, use this field to specify the amount to base the fees upon.

Fields	Description
	<ul style="list-style-type: none"> • Invoice Amount • Non-diluted Advance Amount • Diluted invoice Amount • Diluted Advance Amount
Calculate age based on	<p>Select the basis date for calculating fees.</p> <ul style="list-style-type: none"> • Use Standard - date is determined by the setting of System Preference Data entry behavior, Cash posting, Fee calculation, Invoice fees are calculated from. • Funding Date • Invoice Date
Charge against	<p>This field is only applicable if you select a Fee Type of Based on second monthly statement. Select the entity to charge fees against:</p> <ul style="list-style-type: none"> • Client • Debtor
Calculate method	<p>Select the interest rate method to be employed to calculate additional fees. A system-wide calculation method default can be specified in System Preference. Refer to System Preferences – Additional Fees Default for details.</p> <ul style="list-style-type: none"> • Simple interest • Compound interest
Charge to acct	Not used.
No charge if under	<p>Enter the dollar amount of the statement below which no additional fee is charged. This option is only available if Based on second monthly statement is selected in the Additional fee type list.</p>
Minimum fee	<p>Enter the minimum dollar amount of fees to be charged. This option is only available if Based on second monthly statement is selected in the Additional fee type list.</p>
Do not include cash reserves in NFE cal-	<p>Select this options to exclude cash reserves from the fee calculation. This option is only available when the Additional fee type is set to Calculate periodically on</p>

Fields	Description
<p>calculation</p>	<p>net funds employed. When this option is selected, the fee basis is calculated as:</p> <ul style="list-style-type: none"> • $AR - (\text{Reserve Escrow} + \text{Fee Escrow})$ <p>If the Calculate periodically on net funds employed fee type is selected and the Do not include cash reserves in NFE calculation option is not selected, the calculation is:</p> <ul style="list-style-type: none"> • $AR - (\text{Reserve Escrow} + \text{Fee Escrow} + \text{Cash Reserve})$
<p>Use standard float days</p>	<p>Select this option to use the float days defined in the Float Days panel of the Client Terms screen for this additional fee profile.</p>
<p>Charge on float only</p>	<p>Select this option to charge the fee on the dollar amount of float only. This option is only available if Calculate periodically on net fund employed is selected in the Additional fee type list.</p>
<p>Float days are</p>	<p>Indicates what basis is used to determine the number of float days defined in Float Days.</p> <ul style="list-style-type: none"> • Calendar days • Monday - Friday • Business days
<p>Float days</p>	<p>Enter the number of days to use for float.</p>
<p>Out of state</p>	<p>Enter the number of days to use for float for out of state payments.</p>
<p>Create/Modify/Verify</p>	<p>This button is used to complete add, update, and delete actions on the Additional Fee screen.</p> <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.
<p>Cancel</p>	<p>Click this button to cancel an add, update or delete action prior to completing the action.</p>

System Preferences

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

Preference	Description
Default calculation method	Select the default calculation method for additional fees: <ul style="list-style-type: none">• Simple interest• Compound interest

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

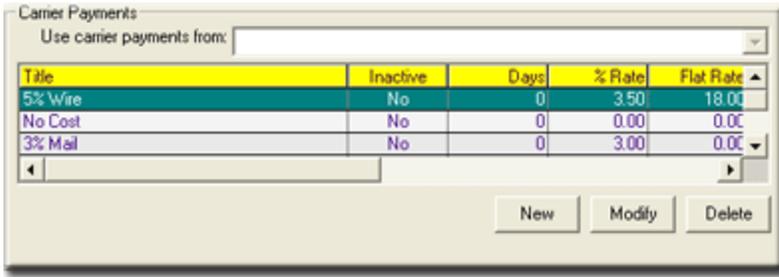
Preference	Description
Allow 'charge on float only' on NFE fees	Set to True to activate the Charge on float days only option.

The following system preferences for this function are found in the Administration module, System Preferences, **Data Entry Behavior, Cash Posting, Fee Calculation** folder.

Preference	Description
Invoices are calculated from invoice date	Select the date from which additional fees are based: <ul style="list-style-type: none">• Always from Purchase Date• Always from Invoice Date• Determined by Client Terms

Client Terms – Carrier Payments

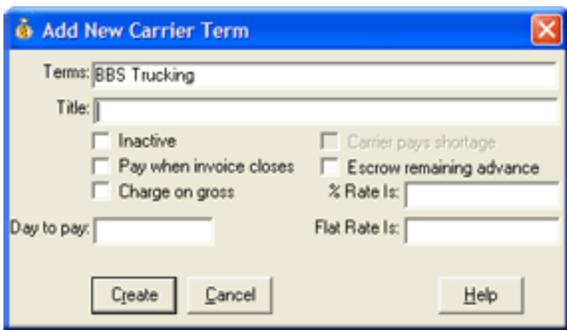
The Carrier Payments screen allows you to add, modify, or delete Carrier Term profiles. The "Client Terms – Add Carrier Term" on the next page screen, which is accessed from this screen, is used to create and modify detail for Carrier Terms.



Field	Description
Use carrier Payments from	Select an existing carrier term from which to create the new terms.
Grid	Displays any carrier payments definitions that have been created for this client terms.
New	Click this button to display the Add New Carrier Terms screen. Complete this screen to add an additional carrier terms profile.
Modify	Click this button to edit an existing carrier terms profile. Displays the Modify Existing Carrier Terms screen pre-filled with the selected profile's data. Change the profile as required and click Modify on the Modify Existing Carrier Terms screen to save the changes.
Delete	Click this button to delete an existing carrier terms profile. Displays the Delete Carrier Term screen for the selected profile. Click the Verify button to complete the deletion.

Client Terms – Add Carrier Term

This screen is accessed from the Carrier Payments panel of the Client Terms screen, and is used to add, modify, and delete carrier term definitions.

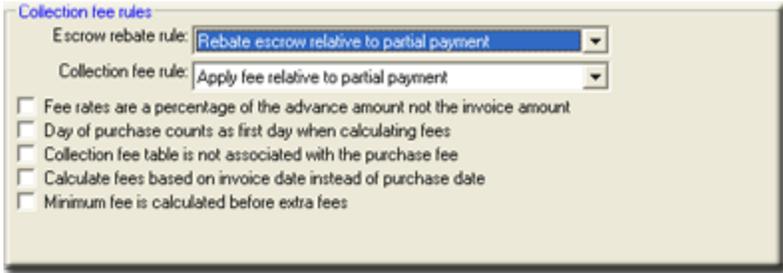


Field	Description
Terms	This field contains the name of the Client Terms definition in which the Carrier Payment terms will be created. These names are displayed in the Terms list on the Carrier Payments section of the Purchase/Schedule Batch screen so that you can select the desired terms for the carrier payment.
Title	Enter a descriptive title for the Carrier Payment terms.
Inactive	Select this option to flag the arrangement as inactive to indicate that the term is not available for use.
Pay when invoice closes	Select this option to indicate that the terms are paid when the invoice is paid and closed.
Charge on gross	Select this option to indicate that the terms are calculated on the gross amount of a carrier payment. If this option is not selected, the terms are calculated on the net amount, which will reduce the rate calculation by previous payment amounts.
Carrier pays shortage	This option is only available when Pay when invoice closes is selected, and indicates that any shortage in the advance amount is made up from the Carrier Payment Due account.
Escrow remaining advance	Select this option to allow the remaining advance after fees and deductions for carrier advances to be credited to escrow reserves instead of cash reserves. When the invoice is paid in full, the remaining balance is moved to cash reserves to be disbursed to the client.
% Rate Is	Enter the current percentage rate for the carrier payment.
Day to Pay	Enter the number of days after the purchase date that the carrier payment is available to be paid. Enter zero to indicate that the carrier payment is available immediately for these terms.
Flat Rate Is	Enter a dollar amount to be charged in addition to or in place of the % Rate for the term.
Create/Modify/Verify	<p>This button is used to complete add, update, and delete actions on the Carrier Terms screen.</p> <ul style="list-style-type: none"> • Create: Complete the addition of a new record to the table. • Modify: Complete an update to an existing table entry. • Verify: Confirm and complete the deletion of an existing table entry.

Field	Description
Cancel	Click this button to cancel an add, update or delete action prior to completing the action.

Client Terms - Collection Fee Rules

Use this panel to define any fees charged at collection.



Field	Description
Escrow Rebate Rule	<p>If you escrow fees, select the applicable escrow formula from the drop-down list:</p> <ul style="list-style-type: none"> • Rebate escrow relative to partial payment: Select this option to equate the ratio of a partial payment to the escrow amount you release. For instance, if the debtor pays 60% of the invoice, you would release 60% of the client’s escrowed amount. • No escrow release until advance covered: Select this option to release the escrowed amount only if the debtor has paid an amount equivalent to that advanced to the client. <p>When this option is selected, FactorSoft still releases a portion of the diluted escrow amount in order to reduce the client’s accounts receivables proportionally. You do have the option, however, to keep the entire diluted escrow amount from being released.</p> <p>To do so, point to System Preferences in the System menu, open the Data Entry Behavior folder, and then the Cash Posting folder. In the Fee Calculation folder, set Handle dilution escrow rebate like non-dilution escrow to True.</p>

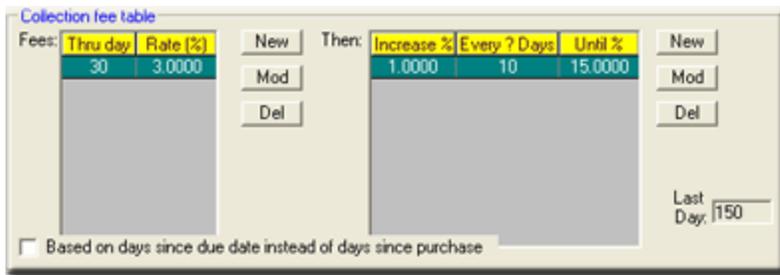
Field	Description
	<ul style="list-style-type: none"> • No escrow release until paid in full: Select this option to release the escrowed amount only if the debtor has paid the invoice in its entirety. • No escrow release until schedule payout: Select this option to release the escrow amount only when the schedule payout occurs.
Collection Fee Rule	<p>Select the applicable collection calculation rule from the drop-down list:</p> <ul style="list-style-type: none"> • Apply fee relative to partial payment: Select this option to charge the fee based on a debtor’s partial payment, and not the entire invoice amount. • Charge fee when paid in full: Select this option to charge the fee when the debtor has paid the invoice in its entirety. • Charge fee at schedule payout: Select this option to charge the fee when the schedule payout occurs. • Charge fee (through payout) at schedule payout • Charge fee (through closure) at schedule payout • Charge fee when paid in full, relative to partial payment: Select this option to stop the accrual of fees for partial payments for the portion of the invoice that is paid, but not post earnings until the invoice is paid in full.
Fee rates are a percentage of the advance amount, not the invoice amount	<p>Select to indicate that the collection fee is a percentage of the amount advanced to the client, and not a percentage of the invoice amount.</p> <p>If not selected, the collection fee is calculated as a percentage of the invoice amount.</p>
Day of purchase counts as first day when calculating fees	<p>Select to indicate that the collection charges will begin on the day on which the invoice was purchased.</p> <p>If not selected, the collection fee begins the day following the purchase date.</p>
Collection fee table is not associated with the purchase fee	<p>Select this option to rebate purchase fees on payment. When the payment occurs, the collection fee due based on the Collection Fee Table is charged, and the purchase fee is rebated.</p> <p>For example, on a \$100 invoice with a 1% purchase fee, and a collection fee of .05% per day, with payment received on day 10:</p>

Field	Description
	<p>Selecting this option causes FactorSoft to charge \$1 at purchase, and \$.50 at collection (100 x 0.05% x 10 days). As a result, the client is charged \$1.50 in fees.</p> <p>If not selected, FactorSoft (1) charges \$1 at purchase and \$.50 at collection (100 x 0.05% x 10 days), and (2) credits the client for the \$1 paid by returning \$0.50. As a result, the client is charged \$0.50 in fees.</p>
Calculate fees based on invoice date instead of purchase date	<p>Select this option to base the fee calculation on the date of the invoice rather than the date of the purchase.</p> <p>The availability of this field is determined by System Preference. If System Preference Data entry behavior, Cash posting, Fee calculation, Invoice fees are calculated from is set to Determined by client terms, this option is available here. If it is set to any other value, the option on this panel is unavailable for selection.</p>
Minimum fee is calculated before extra fees	Select to apply minimum fees before extra fees are calculated.

Client Terms – Collection Fee Table

The Collection Fee Table allows you to set up fee schedules for specific time periods (for example, up to 10 days charge 2%, Up to 20 days charge 4%, etc.), as well as fees that increase a set percentage over a set time (for example, increase 2% Every 10 Days Until 12%).

The Collection Fee Table profile is divided into two areas: Collection Fees (Fees) and Fee Increments (Then).



Fees

The Fees list displays fees you have set up for specified time periods.

Field	Description
Thru day	Displays the day through which the rate applies for each collection fee entry.
Rate (%)	Displays the rate used to calculate the collection fees for each entry. The fee is charged only within the time period set. For example, if you set Thru day 10 with a Rate of 2% and Thru day 20 with a Rate of 4%, an invoice 15 days old is charged 4%, and an invoice 25 days old is charged nothing—because there was no upper limit defined. To create an upper limit to keep charging the 4% indefinitely, add Thru day 999 with a Rate of 4%.
New	Opens the Add New Fee screen. Use this screen to define a new fee period.
Mod	Opens the Modify Existing Fee screen. Use this screen to edit existing fee time periods.
Del	Opens the Delete Fee screen. Use this screen to delete an existing fee time period.

Then

The Then list displays an incremental factor, time period, and percentage cap by which to alter the basic fee structure created in the Fee list.

Fees are increased by percentage factor for a specified number of days, until the fee reaches a capped percentage. For example, if **Increase %** = 2.000, **Every ? days** = 10, and **Until %** = 12, the fee specified for the time period in Fees is in effect until day 10, at which it is increased by 2%. The increase occurs every 10 days until the rate is increased to the cap or the invoice is paid. If the rate specified in Fee for the first 30 days is 0.250% and then 0.500 through day 60, at day 10 the rate would increase to 2.25%, day 20 4.25%, and 30 6.25%. At day 40, the **Thru day** 60 rate would also be applied, so the rate would increase to 8.75%, day 50 10.75%, and so on until the cap is reached or the invoice is paid off.

Field	Description
Increase %	Displays percentage factor by which to increase the basic fee structure.
Every ? days	Displays the number of days interval by which to apply the Increase %.
Until %	Displays the percentage cap at which to stop increasing the basic fee structure for this entry.
New	Opens the Add New Increment screen. Use this screen to define a new fee period.
Mod	Opens the Modify Existing Increment screen. Use this screen to edit existing fee

Field	Description
	time periods.
Del	Opens the Delete Increment screen. Use this screen to delete an existing fee time period.

Additional Fields

Field	Description
Last day	Displays the number of days from the last Thru day defined in the Collection Fee Table. This field only appears if multiple entries exist in the fee table.
Based on days since due date instead of days since purchase	Select this option to base the Thru days in the collection fee table on days since the invoice due date. If this option is not selected, the Thru days are compared to the invoice purchase date.

Add New Fee Screen

The Add New Fee screen is used to add, modify, and delete collection fee entries in the Fees grid of the Client Terms – Collection Fees panel. The title of this screen is specific to the action selected on the Client Terms, Collection Fee panel.

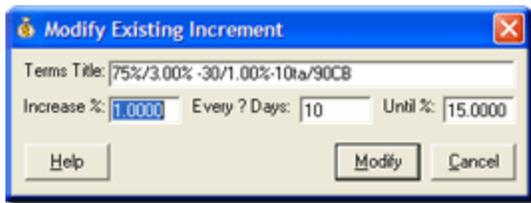


Field	Description
Terms Title	This field is automatically filled with the client terms Title .
Thru Day	Enter the day through which the rate applies.
Rate Is	Enter the percentage rate for the fee period.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Add New/Modify Existing/Delete Existing Fee screen.

Field	Description
	<ul style="list-style-type: none"> • Create: Complete the addition of a new fee. • Modify: Complete an update to an existing fee. • Verify: Confirm and complete the deletion of an existing fee entry.
Cancel	Click this button to close the screen without saving.

Add New Increment Screen

Use this window to increase your initial collection fee by a specific percentage amount on a recurring basis. You can also use it to modify or delete an existing percentage increase.



Field	Description
Terms Title	This field is automatically filled with the client terms Title .
Increase %	Displays percentage factor by which to increase the basic fee structure.
Every ? Days	Enter the number of days interval by which to apply the Increase % to the collection fee.
Until %	Enter the percentage cap at which to stop increasing the basic fee structure for this entry.
Create/Modify/Verify	<p>This button is used to complete add, update, and delete actions on the Add New/Modify Existing/Delete Existing Increment screen.</p> <ul style="list-style-type: none"> • Create: Complete the addition of a new fee increment. • Modify: Complete an update to an existing fee increment. • Verify: Confirm and complete the deletion of an existing fee increment entry.
Cancel	Click this button to close the screen without saving.

Client Terms – Disbursement Fees

The Client Terms Disbursement Fees profile allows you to define fees to be charged when disbursing funds from the reserve when [net funds employed](#) is greater than zero. You can specify the fee's rate within a selected time frame, and specify when the fee is charged.

Disbursement Fees

Fee rate (%): Per: Day Fee will be charged on disbursement from reserve release screen where the net funds employed is greater than zero

Basis plus:

Fee logic: Fees are not charged on disbursements

Earning logic: Fee is earned when taken

Field	Description
Fee rate (%)	Enter the percentage of the fee.
Per	Select the period on which disbursement fees are collected. <ul style="list-style-type: none"> • Day • Month • Year (360 day) • Year (365 day) • Year (Actual)
Basis plus	Select the fluctuating interest rate on which you are basing your disbursement fees. The choices are defined in the Daily Rate Basis table. For example: <ul style="list-style-type: none"> • Libor: London Interbank Offered rate • Prime: Wall Street prime rate • Royal: Royal Bank prime rate • WSJ: Wall Street Journal rate
Fee logic	Select the method for calculating fees:

Field	Description
	<ul style="list-style-type: none"> • Fees are not charged on disbursements. • Rate calculated is the total fee rate. • Rate calculated is per day, days are based on DSO. • Rate calculated is per day, days are based on DSO plus client add on.
Earning logic	<p>Select the time at which the fee is earned.</p> <ul style="list-style-type: none"> • Fee is earned when taken • Fee is earned daily

Client Terms - Due Date Fees

Use Due Date Fees to calculate fees based on due date aging, as opposed to invoice aging.

Due date fees

Early pay discount is included in fee

Purchase fee based on post date to due date plus cushion:

Basis: Plus:

Minimum: Cushion:

Collection:

Basis: Use basis as of:

Extra %: Extra % Per:

Increase fee based on due days:

After days:

Increase rate:

Per interval:

Field	Description
Early pay discount is included in fee	Select this option to indicate that the collection fee includes any discount extended to the debtor for payments made before the invoice's due date.
Purchase Fee	
Purchase fee based on post date to due date plus cushion	<p>Select this option to enable due date fees by purchase date to due date.</p> <p>Due date fees by purchase date to due date are charged for the number of days between purchase of the invoice and the invoice due date, plus an additional "cushion" number of days.</p>
Basis	Select the fluctuating interest rate on which you are basing the due date fee by purchase date to due date.

Field	Description
	The choices are defined in the Daily Rate Basis table located at Tables > Fee Calculations > Daily Rate Basis Table > Rates Per associated with the Basis Selected from the Grid.
Plus	Enter the percentage points to be added to the basis rate to determine the interest rate to charge for due date fees by purchase date to due date. When setting a Plus in this field, the user <i>must</i> select a Basis from the drop-down.
Minimum	Enter the minimum interest rate to charge. If the sum of Basis and Plus is lower than this percentage, the Minimum rate is charged.
Cushion	Enter the additional number of days above the purchase date to due date days to charge the fee upon.
Collection Fee	
Collection	Select the option for the collection fees to be assessed if the invoice is not paid by the due date. The fee is charged based on a daily basis rate (selected in Basis field) plus percentage points (set in the Plus field) for every day that the invoice is open past the invoices due date. Options are: <ul style="list-style-type: none"> • No collection fee • Collection fee based on due date • Collection fee based on due date plus cushion
Basis	Select the fluctuating interest rate on which you are basing the collection fee. The choices are defined in the Daily Rate Basis table located at Tables > Fee Calculations > Daily Rate Basis Table > Rates Per associated with the Basis Selected from the Grid.
Use basis as of	Select the basis date from which due date fees are calculated: <ul style="list-style-type: none"> • Collection date: The date that the Payment is posted will be the As of Date for the Basis Rate used to calculate Due Date Fees. • Funding date: The date that the Invoice was Funded/Purchased will be the As of Date of the Basis Rate Used to calculate Due Date Fees.

Field	Description
Extra %	The percentage points to be added to the basis rate to determine the interest rate to charge for collection fees by purchase.
Extra % Per	Select the fluctuating interest rate on which you are basing the Extra % collection fee. <ul style="list-style-type: none"> • Day (1 day) • Month (30 days) • Year (360 days) • Year (365 days) • Year (Actual)
Increase fee based on due days	Use this section to define criteria for the due date fees. This section is associated with the Purchase Fee set on the Purchase Fees Panel. The client must be charged a Purchase Fee at Purchase not escrowing Purchase Fees in order to charge the Due Date (Increase Fee based on due days).
After days	Enter the number of days after which to begin charging due date fees.
Increase rate	Enter the percentage rate charged for the collection fee which will be applied to the invoice balance when After days expire.
Per interval	Enter the interval at which the fee is increased. Enter the number of days to periodically increase the fee.

Calculations

Use the following formulas for calculating Due Date Fees.

Due Date Fee	Calculation
Purchase Fee	$\text{Fee Earned} = (\text{Invoice amount} \times (\text{Basis} + \text{Plus}) / \text{Per}) \times \text{Days}$ $\text{Days} = \text{Due Days} - \text{Invoice Age} + \text{Cushion}$
Collection Fee	$\text{Fee Earned} = (\text{Invoice Amount} \times ((\text{Basis} / \text{Per}) + (\text{Extra\%} / \text{Per}))) \times \text{Days}$ $\text{Days} = (\text{Payment Date} - \text{Funding Date}) - \text{Due Days} - \text{Cushion}$
Increase Fee based	If Purchase Fee is Earned and After days is greater than Zero (0), then:

Due Date Fee	Calculation
on due days	$\text{Fee Earned} = \text{Invoice Amount} \times \text{Rate}$ $\text{Rate} = ((\text{days due} - \text{After days} - 1) \text{ Per Interval} + 1) \times \text{Increase Rate}$

System Preferences

The following system preference on Due Date Fees is located in the Administration module, System Preferences, **Client terms rules/defaults, Defaults, Due Date Fees** folder.

Preference	Description
Use collection basis as of	Select how the system will handle collecting Due Date Fees based on the: <ul style="list-style-type: none"> • Purchase Date • Collection Date

Security Roles

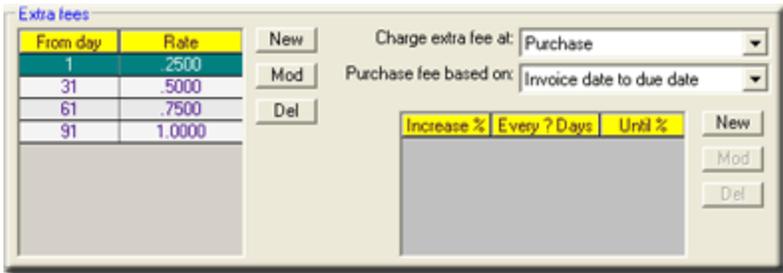
Security Roles for Client Terms are located at:

Security Roles > Tables > Terms > Client Terms Table (Update) (Yes/No).

Security Roles > Tables > Terms > Client Terms Table (View) (Yes/No).

Client Terms – Extra Fees

Extra Fees are charged at either purchase or collection based on a rate schedule defined on this screen. The Extra Fees list shows the rates defined for extra fees to increase over specific periods of time.



Fields	Description
From Day	Displays the number of days after which extra fees are assessed for each extra fees entry.

Fields	Description
Rate	Displays the percentage rate to assess for each extra fee entry.
New	Opens the Add New Extra Fee screen. Use this screen to define a new fee period and rates.
Mod	Opens the Modify Existing Extra Fee screen. Use this screen to edit existing fee time periods and rates .
Del	Opens the Delete Extra Fee screen. Use this screen to delete an existing extra fee period.
Charge extra fee at	Select the action at which extra fees are charged: <ul style="list-style-type: none"> • Charge extra fees at purchase: based on sales terms or due date of the receivable • Charge extra fees at collection: based on the actual days to pay off the invoice
Purchase fee based on	Select the basis date range for which a purchase based extra fee is calculated: <ul style="list-style-type: none"> • Invoice date to due date: Calculate extra purchase fee from the invoice date to the due date. • Purchase date to due date: Calculate extra purchase fee from the invoice purchase date to the due date.
(Incremental Fee Grid)	<p>Displays any incremental extra fee definitions used to alter the basic fee structure created in the Extra Fees list.</p> <ul style="list-style-type: none"> • Increase %: the percentage factor by which to increase the basic fee structure. • Every ? days: the number of days interval by which to apply the Increase %. • Until %: the percentage cap at which to stop increasing the basic fee structure for this entry. <p>Fees are increased by the percentage factor for a specified number of days, until the fee reaches a capped percentage. For example, if Increase % = 2.000, Every ? days = 10, and Until % = 12, the fee specified for the time period in Extra Fees is in effect until day 10, at which time it is increased by 2%. The increase occurs every 10 days until the rate is increased to the cap or the invoice is paid.</p>

Fields	Description
	If the rate specified in Extra Fees for the first 30 days is 0.250% and then 0.500 through day 60, at day 10 the rate would increase to 2.25%, day 20 4.25%, and 30 6.25%. At day 40, the Thru day 60 rate would also be applied, so the rate would increase to 8.75%, day 50 10.75%, and so on until the cap is reached or the invoice is paid off.
New	Opens the Add New Increment screen. Use this screen to define a new fee period.
Mod	Opens the Modify Existing Increment screen. Use this screen to edit existing fee time periods.
Del	Opens the Delete Increment screen. Use this screen to delete an existing fee time period.

Add New Extra Fee

Use this screen to add, modify and delete extra fees as part of a client terms arrangement. The title of this screen is specific to the action selected on the Client Terms, Extra Fee panel.

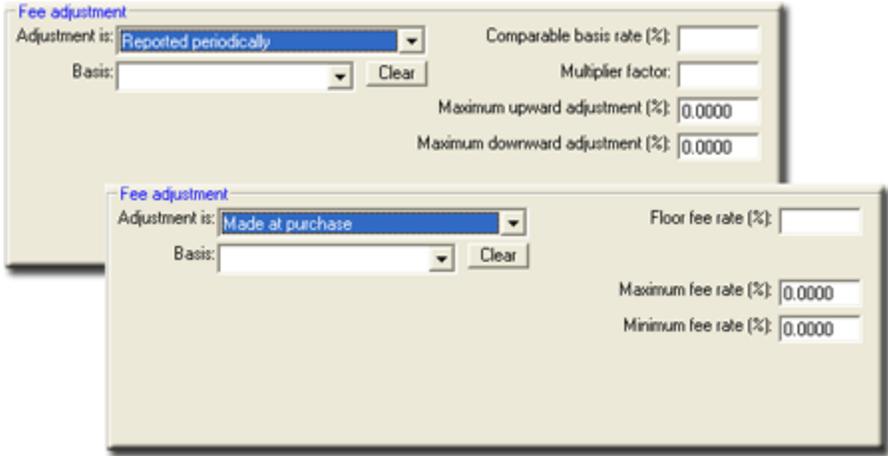


Field	Description
Terms Title	This field is automatically filled with the client terms Title .
From Day	Enter the day from which the extra fee applies. For example, "5" starts charging fees from the fifth day forward.
Rate Is	Enter the percentage rate for the fee period.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Add New/Modify Existing/Delete Existing Extra Fee screen. <ul style="list-style-type: none"> • Create: Complete the addition of a new fee. • Modify: Complete an update to an existing fee. • Verify: Confirm and complete the deletion of an existing fee entry.

Field	Description
Cancel	Click this button to close the screen without saving.

Client Terms – Fee Adjustment

Fee Adjustments are used to specify fee adjustment rules for purchase fees tied to a fluctuating interest rate.



Fields	Description
Adjustment is	<p>Select the fee adjustment type:</p> <ul style="list-style-type: none"> • None: No fee adjustment • Reported periodically: Adjust fees at month-end or periodic statements • Made at purchase: Adjust fees directly at purchase.

Reported Periodically

If this option is selected, the following fields appear on the profile window:

Field	Description
Basis	Select the fluctuating interest rate on which to base fee adjustments. The choices are defined in the Daily Rate Basis table.
Comparable basis rate (%)	Enter the negotiated rate increase or decrease.

Field	Description
Multiplier factor	Enter the ratio at which the change of the base rate affects the fee adjustment.
Maximum upward adjustment (%)	Enter the maximum rate after adjustment for the fee.
Maximum downward adjustment (%)	Enter the minimum rate after adjustment for the fee.

Made at Purchase

If this option is selected, the following fields appear on the profile window:

Field	Description
Basis	Select the fluctuating interest rate on which to base fee adjustments. The choices are defined in the Daily Rate Basis table.
Floor fee rate (%)	Enter the basic interest rate on which the fee is based.
Maximum fee rate (%)	Enter the maximum rate after adjustment.
Minimum fee rate (%)	Enter the minimum rate after adjustment for the fee.

Made at Purchase Fee Adjustment Rate Calculations

If the system preference at **Administration > System Preferences > Data entry behavior > General > Flat fee adjustment ratio uses refactor days** is **True** *OR* the Refactor period in days (from the **Client Terms > Refactoring** Panel > **Refactor period in days** field) is not zero then the Made at Purchase Fee Adjustment Rate, also referred to as the Working Rate, is calculated as:

$$\text{Working Rate} = \text{Default Rate} + ((\text{Basis Rate} - \text{Floor Fee Rate}) * \text{Factor days} / 360)$$

Term	Description
Default Rate	From the Client Terms > Refactoring Panel > Fee Rate field.
Basis Rate	From the Client Terms > Fee Adjustment Panel > Made at Purchase drop-down > Basis field.
Floor Fee Rate	From the Client Terms > Fee Adjustment Panel > Made at Purchase drop-down > Floor Fee Rate field.
Factor days	From the Client Terms > Refactoring Panel > Refactor period in

Term	Description
	days field.
360	Hard-coded

If the system preference at **Administration > System Preferences > Data entry behavior > General > Flat fee adjustment ratio uses refactor days** is **False** AND the Refactor period in days (from the **Client Terms > Refactoring Panel > Refactor period in days** field) is blank then the Made at Purchase Fee Adjustment Rate, also referred to as the Working Rate, is calculated as:

$$\text{Working Rate} = \text{Basis Rate} / \text{Floor Fee Rate} * \text{Default Rate}$$

Term	Description
Default Rate	From the Client Terms > Purchase Fees Panel > Fee Rate field .
Basis Rate	From the Client Terms > Fee Adjustment Panel > Made at Purchase drop-down > Basis field.
Floor Fee Rate	From the Client Terms > Fee Adjustment Panel > Made at Purchase drop-down > Floor Fee Rate field.

NOTE

If the working rate calculated exceeds the maximum fee rate then the new working rate is the maximum fee rate provided.

If the working rate calculated is less than the minimum fee rate then the new working rate is the minimum fee rate provided.

Client Terms – Float Days

Use the Client Terms Float Days profile to define float day types and the number of in-state or out-of-state float days to be included in the fee calculation process. Float days are the number of days for which a check in the process of being collected is in transit between banks. Because float affects the actual payment deposit, float days are typically included in the collection-fee calculation process.

Official holidays to be included in float day calculations must be set up in the Holiday Dates Table.

Float days

Float days are:

In-state float days:

Out-of-state float days:

Field	Description
Float Days are	<p>Select the option to indicate the days on which to base float days:</p> <ul style="list-style-type: none"> • Calendar days: Every day of the year counts as a float day. • Monday-Friday: Weekend days do not count as float days. Depending on the actual collection day, this option can add two additional days to the number of specified float days if the payment is received late enough in the week to allow the float days to span the weekend. • Business days: all business days, including official holidays count as float days. Fees are not only charged on weekends, but also on any holidays occurring during the business week.
Float days	Enter the number of float days to be included for all checks. This field only appears if system preference Client terms rules/defaults, Rules, Use in-state/out-state float days is set to False .
In state float days	Enter the number of float days to be included for checks drawn on in state debtors. This field only appears if system preference Client terms rules/defaults, Rules, Use in-state/out-state float days is set to True
Out of state float days	Enter the number of float days to be included for checks drawn on out of state debtors. This field only appears if system preference Client terms rules/defaults, Rules, Use in-state/out-state float days is set to True .

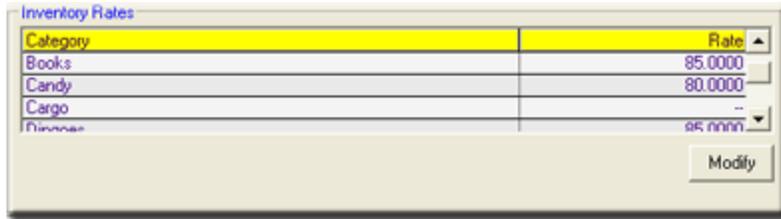
System Preferences

The following system preferences for this function are found in the Administration module, System Preferences, **Data entry behavior, Purchase entry, Batch control** folder.

Preference	Description
Ignore float days on recourse	Set to True to not charge the float days set up in the fee terms on recourse invoices

Client Terms – Inventory Rates

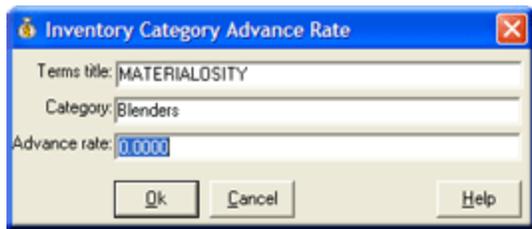
The Inventory Rates panel is used to define the advance rates for the inventory category created in the Inventory Category table. The Inventory Rates panel is only available if the Client Terms Type is **Inventory (non-A/R)**.



Field	Description
Grid	Displays any inventory categories that have been defined in the Inventory Category table and the Rate defined for that category in this Client Terms arrangement.
Modify	Click this button to display the Inventory Category Advance Rate screen, on which the advance rate is defined for this Client Terms arrangement.

Inventory Category Advance Rate

This screen is used to add an advance rate to an inventory category for a specific inventory-based client terms arrangement, and is opened from the **Modify** button on the Inventory Rates panel.



Field	Description
Terms title	Displays the name of the client terms arrangement.
Category	Displays the name of the category selected from the Inventory Rates panel of the Client Terms screen.
Advance rate	Enter the advance rate that determines availability for the for the inventory category for this client terms arrangement.

Field	Description
Ok	Click this button to save the advance rate for the inventory category and close the screen.
Cancel	Click this button to close the screen without saving.

Client Terms – Loans Style Fees

Loan style fees are based upon a fee calculated at purchase and deducted from the advance. The system calculates the fee up front by using a defined rate (such as rate plus basis) multiplied by the days due (i.e., the maturity date of the loan). A past due fee that is applied when the date due expires can be assessed as well. The Loan Style Fees panel is only available if the Client Terms Type is **Loan style terms**.

Loan Style Fees

Advance rate (%): 80.0000 Purchase fee rate (%): 1.0000 Per: Day

Method: Adjust basis at payment Basis plus: Clear

Late fee rate (%): Per: Day

Basis plus: Clear

Field	Description
Advance rate (%)	Enter the percentage rate of the purchase amount eligible to advance.
Method	Select the option that defines how the basis is used for purposes of calculating fees: <ul style="list-style-type: none"> • Use basis at payment: use basis at purchase • Adjust basis at payment: use basis at payment
Purchase fee rate (%)	Enter the percentage rate to apply to the advance to determine purchase fees for the invoice. The rate divided by the Per time unit multiplied by the days due for the invoice determines the fee amount.
Per	Select the time unit for the purchase fee rate:

Field	Description
	<ul style="list-style-type: none"> • Day • Month • Year (360 day) • Year (365 day) • Year (Actual)
Basis plus	<p>Select the fluctuating interest rate on which you are basing the purchase fees. The choices are defined in the Daily Rate Basis table. For example:</p> <ul style="list-style-type: none"> • Libor: London Interbank Offered rate • Prime: Wall Street prime rate • Royal: Royal Bank prime rate • WSJ: Wall Street Journal rate
Late fee rate (%)	<p>Enter the percentage rate to apply to the advance to determine late fees if the invoice is still outstanding when the days due have expired.</p>
Per	<p>Select the time unit for the late fee rate:</p> <ul style="list-style-type: none"> • Day • Month • Year (360 day) • Year (365 day) • Year (Actual)
Basis plus	<p>Select the fluctuating interest rate on which you are basing the late fees. The choices are defined in the Daily Rate Basis table. For example:</p> <ul style="list-style-type: none"> • Libor: London Interbank Offered rate • Prime: Wall Street prime rate • Royal: Royal Bank prime rate • WSJ: Wall Street Journal rate

Client Terms – Merchant Fees

Merchant terms are based around reserve release. Aging tiers are defined with the higher tiers having a larger hold back. For example, you could advance 90% and have a 10% hold back. If you define your tiers as:

- Tier 1 = 50 days and 10%
- Tier 2 = 75 days and 20%
- Tier 3 = 85 days and 30%

The aging for every debtor for the client is summed, the hold-back is calculated (in the above example, 10% for invoices with tier 1 aging, 20% for tier 2, 30% for tier 3) and the hold back amount is subtracted from the reserve balance, with the remainder being advanced.

Alternately, cross-aging can be used. Cross-aging refers to calculating the hold-back based on the invoice in the highest tier for any debtor. In other words, if the invoice with the highest aging were in Tier 2, then the hold-back is calculated at 20% for the entire outstanding balance for the client.

The screenshot shows a 'Merchant fees' configuration window. It contains the following fields:

- Advance rate (%): 90.0000
- Purchase fee rate (%): 2.2500
- Tying rule: Amounts are distributed
- Tier 1 (current) rate (%):
- Tier 2 (past due) rate (%):
- Tier 3 (past due) rate (%):
- Tier 4 (past due) rate (%):
- On day: (for each tier)

Field	Description
Advance rate (%)	Enter the percentage rate of the purchase amount eligible to advance.
Purchase fee rate (%)	Enter the percentage rate of the purchase amount to assess as a purchase fee.
Tier 1 (current) rate (%)	Enter the percentage rate of the hold-back amount for reserve release for current invoices (aging is less than the number of days determined by On day for Tier 2).
Tier 2 (current) rate (%) / On day	Enter the percentage rate of the hold-back amount for reserve release for invoices with aging equal to the On day for Tier 2, but less than the On day for Tier 3.
Tier 3 (current) rate (%) / On day	Enter the percentage rate of the hold-back amount for reserve release for invoices with aging equal to the On day for Tier 3, but less than the On day for Tier 4.

Field	Description
Tier 4 (current) rate (%) / On day	Enter the percentage rate of the hold-back amount for reserve release for invoices with aging equal to the On day for Tier 4.
Tiering rule	Select the option that defines how the basis is used for purposes of calculating fees: <ul style="list-style-type: none"> • Amounts are distributed: calculate hold-back based on individual invoice balance and due date. • Total balance in highest tier: calculate hold-back based on invoice in highest tier for client.

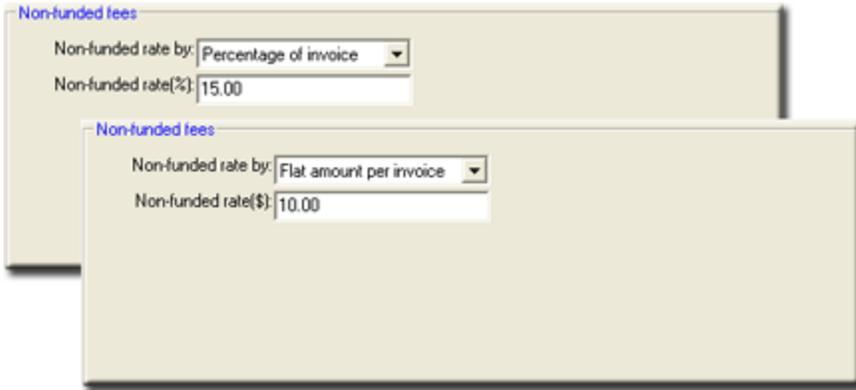
Client Terms – Non-Factored Fees

Non-Factored fees are used to charge either a flat amount or a % amount of an invoice to any non-factored invoice or to a non-factored invoice when it is charged-back to the client's cash reserve. This fee will be charged either when a cash posting or adjustment is made for the invoice. To use this fee you will need to define the fee in Client Terms and choose an account for the fee in the [G/L Account Groups table](#).

Field	Definition
Non-Factored Rate By	Used to indicate whether you want the fee to a percentage of the invoice amount or a flat rate.
Non-Factored Rate	Used to indicate either the percentage or flat rate to charge for the fee.
Post Fee Against	Used to indicate whether you want the fee to charge against any non-factored invoice or only those non-factored invoices that are charged back to the client's cash reserve.

Client Terms – Non-Funded Fees

Use the Non-Funded Fees profile to assess fees for servicing non-funded invoices.



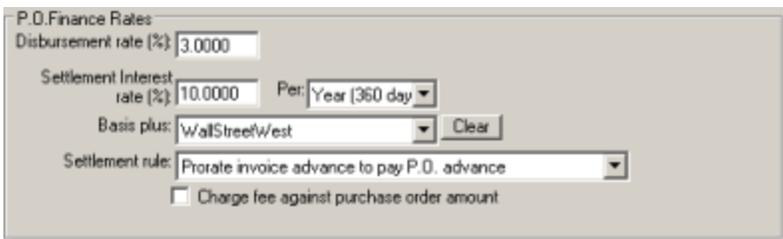
Field	Description
Non-funded rate by	Select the method for assessing non-funded fees: <ul style="list-style-type: none"> • Percentage of invoice: Fees are assessed as a percentage of invoice total. • Flat amount per invoice: A set dollar amount is assessed for each invoice.
Non-funded rate (%)	For Percentage of invoice method, enter the percentage of the invoice total to be assessed.
Non-funded rate (\$)	For Flat amount method, enter the dollar amount to assess per invoice.

Client Terms – P.O. Finance Rates

Use this window to define terms for purchase order financing. Purchase order financing requires some set up in the Client Information screen Load/Order Processing panel.

The fee structure for P.O. financing is set up in the Client Terms. To set the P.O. Finance terms:

1. Select the Terms Title in which you want to set up the P.O. financing fees.
2. Select the P.O. Finance panel.
3. Set the parameters on the P.O. Finance panel as described below:



Field	Description
Disbursement rate (%)	Enter the percentage of the Disbursement Fee to be charged when a Purchase Order is disbursed. The fee will be charged on the full amount of the Purchase Order.
Interest rate (%)	For a static interest rate, enter the interest rate to charge for P.O. Financing.
Per	Select the time frame in which the interest rate is applied: <ul style="list-style-type: none"> • Day • Month • Year (360 day) • Year (365 day) • Year (Actual)
Basis plus	For a fluctuating interest rate, select the interest rate on which the P.O. finance fees are based. The choices are defined in the Daily Rate Basis table.
Settlement rule	Select the option that defines how the settlement of purchase order advances is handled: <ul style="list-style-type: none"> • Take all invoice advance to pay P.O. advance • Prorate invoice advance to pay P.O. advance
Charge fee against purchase order amount	Select this check box to charge the fee on the amount of the purchase order. Clear this check box to charge the fee on the purchase order advance amount.

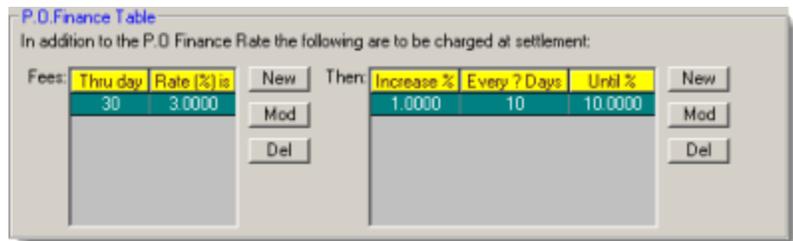
4. Click **Update** to save the P.O Finance parameters to the Client Terms.

Client Terms – P.O. Finance Table

The P.O Finance Table allows you to set up fee schedules to be applied in addition to the fees configured on the P.O. Finance Rates panel. The fee schedule can be set up for specific time periods (for example, up to 10 days charge 2%, Up to 20 days charge 4%, etc.), as well as fees that increase a set percentage over a set time (for example, increase 2% Every 10 Days Until 12%).

This feature is enabled by setting System Preference Client terms/rules, **Rules**, Allow purchase order finance table to **True**.

The P.O. Finance Table profile is divided into two areas: P.O. Finance Fees (Fees) and Fee Increments (Then).



Fees List

The Fees list displays fees you have set up for specified time periods.

Field	Description
Thru day	Displays the day through which the rate applies for each purchase order fee entry.
Rate (%)	Displays the rate used to calculate the purchase order fees for each entry. The fee is charged only within the time period set. For example, if you set Thru day 10 with a Rate of 2% and Thru day 20 with a Rate of 4%, a purchase order 15 days old is charged 4%, and a purchase order 25 days old is charged nothing—because there was no upper limit defined. To create an upper limit to keep charging the 4% indefinitely, add Thru day 999 with a Rate of 4%.
New	Opens the Add New Purchase Order Fee screen. Use this screen to define a new fee period.
Mod	Opens the Modify Existing Purchase Order Fee screen. Use this screen to edit existing fee time periods.
Del	Opens the Delete Purchase Order Fee screen. Use this screen to delete an existing fee time period.

Then List

The Then list displays an incremental factor, time period, and percentage cap by which to alter the basic fee structure created in the Fee list.

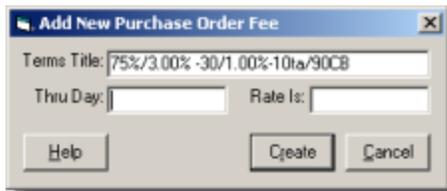
Fees are increased by percentage factor for a specified number of days, until the fee reaches a capped percentage. For example, if **Increase %** = 2.000, **Every ? days** = 10, and **Until %** = 12, the fee specified for the time period in Fees is in effect until day 10, at which it is increased by 2%. The increase occurs every 10

days until the rate is increased to the cap or the invoice is paid. If the rate specified in Fee for the first 30 days is 0.250% and then 0.500 through day 60, at day 10 the rate would increase to 2.25%, day 20 4.25%, and 30 6.25%. At day 40, the **Thru day** 60 rate would also be applied, so the rate would increase to 8.75%, day 50 10.75%, and so on until the cap is reached or the purchase order is settled.

Field	Description
Increase %	Displays percentage factor by which to increase the basic fee structure.
Every ? days	Displays the number of days interval by which to apply the Increase %.
Until %	Displays the percentage cap at which to stop increasing the basic fee structure for this entry.
New	Opens the Add New Purchase Order Increment screen. Use this screen to define a new fee period.
Mod	Opens the Modify Existing Purchase Order Increment screen. Use this screen to edit existing fee time periods.
Del	Opens the Delete Purchase Order Increment screen. Use this screen to delete an existing fee time period.

Add New Purchase Order Fee

The Add New Purchase Order Fee screen is used to add, modify, and delete purchase order fee entries in the Fees grid of the Client Terms - P.O. Finance Table panel. The title of this screen is specific to the action selected on the Client Terms, P.O. Finance Rates panel.

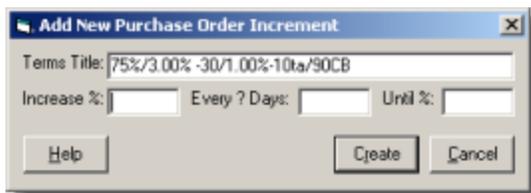


Field	Description
Terms Title	This field is automatically filled with the client terms Title .
Thru Day	Enter the day through which the rate applies.
Rate Is	Enter the percentage rate for the fee period.
Create/Modify/ Verify	This button is used to complete add, update, and delete actions on the Add New/Modify Existing/Delete Existing Purchase Order Fee screen.

Field	Description
	<ul style="list-style-type: none"> • Create: Complete the addition of a new fee. • Modify: Complete an update to an existing fee. • Verify: Confirm and complete the deletion of an existing fee entry.
Cancel	Click this button to close the screen without saving.

Add New Purchase Order Increment

Use this screen to increase your initial purchase order fee by a specific percentage amount on a recurring basis. You can also use it to modify or delete an existing percentage increase.



Field	Description
Terms Title	This field is automatically filled with the client terms Title .
Increase %	Displays percentage factor by which to increase the basic fee structure.
Every ? Days	Enter the number of days interval by which to apply the Increase % to the purchase order fee.
Until %	Enter the percentage cap at which to stop increasing the basic fee structure for this entry.
Create/Modify/Verify	<p>This button is used to complete add, update, and delete actions on the Add New/Modify Existing/Delete Existing Purchase Order Increment screen.</p> <ul style="list-style-type: none"> • Create: Complete the addition of a new fee increment. • Modify: Complete an update to an existing fee increment. • Verify: Confirm and complete the deletion of an existing fee increment entry.
Cancel	Click this button to close the screen without saving.

Client Terms – Portfolio Fees

This panel is used to create the primary fee definition for Client Terms with a **Type of Portfolio based terms (A/R Finance)** or **Portfolio based terms (Daily rate)** and is only available if this **Type** is selected.

For A/R finance, the fee is usually equivalent to the Prime Rate plus the fee amount you decide to charge your client. Use the Client Terms Portfolio Based Terms (A/R Finance) profile to define the advance and fee calculation rules for A/R Finance terms, starting with the Portfolio Fees profile.

For Daily rate, use the Client Terms Portfolio Based Terms (Daily Rate) profile to specify your daily rate terms and fees.



The screenshot shows a 'Portfolio Fees' configuration window. It contains several input fields and controls:

- Advance Rate (%)**: A text input field.
- Escrow reserves?**: A checked checkbox.
- Minimum monthly charge**: A text input field.
- Fee rate (%)**: A text input field.
- Per**: A dropdown menu currently set to 'Day'.
- Stop charging fee on day**: A text input field.
- Basis plus**: A dropdown menu.
- Clear**: A button next to the Basis plus dropdown.
- Minimum fee rate (%)**: A text input field.
- Administrative fee (%)**: A text input field.
- Basis plus**: A dropdown menu.
- Clear**: A button next to the Administrative fee dropdown.
- Take of**: A dropdown menu currently set to 'Fee statement'.

Field	Description
Advance Rate	Enter the percentage of money that will be available on the total amount of invoices purchased.
Escrow reserves?	This option will be automatically deselected when the Portfolio-based fee is created.
Fee rate %	Enter the percentage of the fee.
Per	Defines how often the fee rate is calculated.
Basis Plus	Select the fluctuating interest rate on which you are basing your disbursement fees. The choices are defined in the Daily Rate Basis table. For example: <ul style="list-style-type: none"> • Libor: London Interbank Offered rate • Prime: Wall Street prime rate • Royal: Royal Bank prime rate • WSJ: Wall Street Journal rate
Minimum monthly charge	Enter the minimum monthly portfolio fee to charge.

Field	Description
Stop charging fee on day	Enter the number of invoice aging days after which fee assessment will cease.
Minimum fee rate (%)	Enter the minimum rate to charge for the portfolio fee. If the Fee Rate % plus the Basis Plus rate falls below this figure, the Minimum fee rate is charged.
Take at	Select the option that indicates when fees will be charged to the account: <ul style="list-style-type: none"> • Fee statement: deduct the fee when the month end client statement is produced. • Purchase: deduct the fee at invoice purchase. • Collection: deduct the fee when collection payment is processed.
Administrative fee (%)	Enter the invoice percentage rate to charge as administrative fees.
Basis plus	Select the fluctuating interest rate on which you are basing your administrative fees. The choices are defined in the Daily Rate Basis table. For example: <ul style="list-style-type: none"> • Libor: London Interbank Offered rate • Prime: Wall Street prime rate • Royal: Royal Bank prime rate • WSJ: Wall Street Journal rate <p>Note that this field is only available for Portfolio based terms (A/R Finance) terms types.</p>
Take at	Select the option that indicates when the administrative fees will be calculated: <ul style="list-style-type: none"> • Fee statement: deduct the fee when the month end client statement is produced. • Purchase: deduct the fee at invoice purchase. • Collection: deduct the fee when collection payment is processed.

Client Terms – Purchase Fee Rules

Purchase Fees are the fees you charge your client for advancing on an invoice and represent earned income.

This panel is used to create the primary fee definition for Client Terms with a **Type** of **Invoice based terms** and is only available if this **Type** is selected. Fee based terms generally assess a one-time flat fee per invoice based on a fixed percentage of the total invoice amount or advanced amount. This fee is negotiated at your discretion, and is often called the discount fee.

Depending on your individual business methods, you may decide to escrow both the discount fee and the client's cash reserve until the fulfillment of the conditions specified. At that time, you can release the client's cash reserve minus your fee (your earned profit), and any other expenses that may have occurred, such as shipping fees, collection fees, statement fees, or late fees.

Field	Description
Fee rate (%)	Enter the invoice percentage rate charged for clients using this Client Terms arrangement.
Escrow fees?	Select this option to indicate that fees for clients using this Client Terms arrangement are placed in the fee escrow account until the specified conditions are fulfilled.
Reserve escrow rate (%)	Enter the invoice percentage rate to be held in reserve for clients using this Client Terms arrangement.
Escrow reserves	Select this option to credit any reserves to the reserve escrow account.
Advance rate (%)	Displays the percentage of the invoice amount advanced for invoices for clients using this Client Terms arrangement, which is 100 percent minus the Reserve escrow rate (%) . A System Preference is used to set the method used for this calculation. See System Preferences Fee Based Terms below for details.
Minimum fee/invoice	Enter the dollar amount for per invoice fees, if applicable. Refer to System Preferences – Minimum Fee Rule below.
Reduce fee basis by anti-	Select this option to reduce Purchase Fees and Advance Amounts based on anticipated dilution for the client. To set up a client's anticipated dilution rate, enter the applicable rate in the Expected Dilu-

Field	Description
Anticipated dilution	<p>tion field located on the Client Information window's Purchase Terms panel.</p> <p>For instance, if you are anticipating a 5% dilution, on a \$1000 invoice, the system would (1) reduce your 80% advance from \$800.00 to \$760.00, and (2) reduce a 3% fee from \$30.00 to \$28.50.</p> <p>NOTE The reduction will not apply to Collection Fees or any other fees outside of the Purchase Fee and Advance Amount.</p>
Early release in ? days	<p>Set the number of days after the invoice due date on which to release reserves.</p> <p>This field is set when using the release reserve escrow based on due date instead of invoice payment feature, which releases escrowed reserves based on the due date of the invoice plus a specified number of days, and is executed during the overnight roll date process of the Engine. The escrow amount is held if payment occurred prior to the release date. If payment has not occurred, the amount of reserve escrow for an invoice is released to the client's cash reserve.</p> <p>This functionality requires that all payments on invoices do not release escrow.</p> <p>The release reserve escrow based on due date feature is enabled by System Preference, as detailed in the System Preferences section below.</p>
But no earlier than ? days from purchase	<p>This option is used in conjunction with the Early release in ? days option to set the absolute minimum number of days number on which to release reserves.</p>

System Preferences

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

Preference	Description
Minimum fee per invoice	Set the default minimum fee for invoices on Fee Based Terms.

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

Preference	Description
Allow early reserve escrow release	Set to True to enable the reserve escrow based on due date functionality. When this preference is set, an Early release in ? days field is enabled on the Purchase Fees tab of the Client Terms screen to set the number of days parameter, as described below.
No reserve escrow release if early escrow release	Set to True to prevent the system from releasing reserve escrows on payment. This preference is required if Allow early reserve escrow release is set to True .

Client Terms – Rebate Deduction

Use this panel to specify a predetermined extra amount to post to cash reserves at purchase. FactorSoft will continue to deduct the specified percentage of the invoice amount until the Reserve Limit is met. Note that the Reserve Limit can be a dollar amount or percentage of outstanding balance.

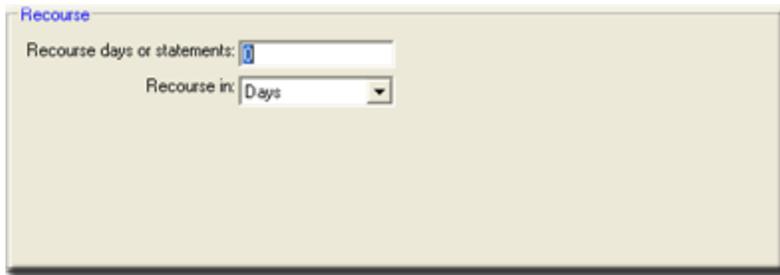
The screenshot shows a panel titled "Rebate deduction" with the following fields and options:

- Actual reserve rate (%):
- Reserve limit:
- Reserve limit is a percentage of balance outstanding:

Field	Description
Actual reserve rate (%)	Enter the percentage rate to deduct from the invoice purchase to post to the client's reserve account as a rebate.
Reserve limit	Enter the reserve amount limit at which automatic reserve withholdings will cease.
Reserve limit is a percentage of balance outstanding	Select this option to indicate that the amount required to stop automatic reserve withholdings is a percentage of the client's outstanding balance.

Client Terms – Recourse

Use the Recourse panel to establish recourse rules for the client. Click here for information on [recourse eligibility](#) set up.



Field	Description
Recourse days or statements	Enter the number of days or number of statements after which a client's invoice is eligible for recourse.
Recourse in	Select the appropriate option on which to base recourse eligibility: <ul style="list-style-type: none">• Days: Base recourse eligibility on calendar days• Statements: Base recourse eligibility on periodic statements

Recourse Eligibility

There are two alternatives for determining the recourse period for invoices – days from invoice date or number of statements. This alternative is set in the Recourse panel of the Client Terms.

Recourse Based on Days

To base eligibility for recourse on a number of days from invoice date, set the **Recourse in** parameter to **Days** in the Recourse panel of the Client Terms assigned to the client. Set the **Recourse days or statements** to the number of days from invoice date to make the invoice eligible for recourse (and thus available on the Recourse tab of the New Purchase/Schedule screen).

The default recourse days can be overridden at the client or relationship level. At the client level, set **Recourse days** on the Purchase Terms panel to the number of days from invoice date to make the client's invoices eligible for recourse. You can also select **No recourse** on this panel to exclude the client's invoice from recourse eligibility. At the relationship level, set **Recourse days** on the NOA/Rules panel to the number of days from invoice date to make the invoice eligible for recourse for the client/debtor relationship. Select **No recourse** on this panel to exclude invoices for the relationship from recourse eligibility.

Recourse Based on Statement Cycles

As an alternative to basing recourse eligibility on days from invoice date, you can elect to base recourse eligibility on the number of statement cycles that the invoice has been open. To base eligibility for recourse on a number of statement cycles, set the **Recourse in** parameter to **Statements** in the Recourse panel of the Client Terms assigned to the client. Set the **Recourse days or statements** to the number of statement cycles to make the invoice eligible for recourse (and thus available on the Recourse tab of the New Purchase/Schedule screen). All invoices for the client within a given statement period will become eligible for recourse on the statement close day for the period.

For instance, if the statement close day is the 31st (set in **Statement close day** on the Statement terms panel of the Client Information screen) and the **Recourse days or statements** setting in the Recourse panel of Client Terms is set to three, invoices purchased from May 1st through May 31st will become eligible for recourse after the July 31st statement. Note that all invoices purchased within a given statement period are eligible on the same statement close day.

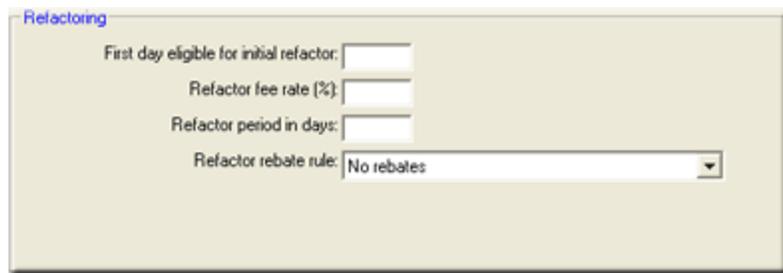
Note that if recourse is set up for statement cycles, the **Recourse days** on the Purchase Terms panel of the Client Information screen and the NOA/Rules panel of the Debtor Aging screen reflect the number of statement cycles, and not days from invoice date. To honor the Client Terms setting, these fields would either have to be set to the same number of statement cycles as in the Client Terms, or be left blank.

An Additional Fee must also be set up in the terms to generate fees for the statement. In the Additional Fee screen (accessed from the Additional fees panel of the Client Terms screen) set the **Additional fee type** to **Based on second monthly statement**, and set the **Fee rate (%)**, **Per** frequency, and **Charge against (Client or Debtor)** settings as required.

When the monthly statements cycle, the total of invoices eligible for recourse for the client is reflected in the **Invoices Available for Recourse** field on the Collateral tab of the Client Summary screen, and the **Available Collateral** amount is reduced by the **Invoices Available for Recourse**. Invoices that exceed the recourse period criteria are available on the Recourse tab of the Purchase/Schedule Batch screen when the **Show Eligible: Over age invoices** option is selected.

Client Terms – Refactoring

If refactoring invoices, use the Refactoring panel to define refactoring rules for this client.



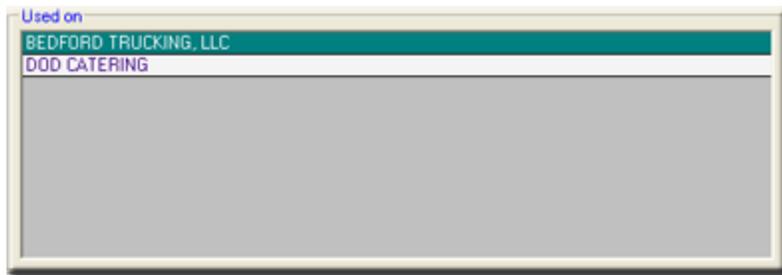
The screenshot shows a window titled "Refactoring" with a light beige background. It contains four input fields and a dropdown menu:

- "First day eligible for initial refactor:" followed by a text input field.
- "Refactor fee rate (%):" followed by a text input field.
- "Refactor period in days:" followed by a text input field.
- "Refactor rebate rule:" followed by a dropdown menu currently showing "No rebates".

Field	Description
First day eligible for initial refactor	Enter the number of days after purchase that clients using this client terms arrangement invoices becomes eligible for refactoring.
Refactor fee rate (%)	Enter the invoice percentage rate to charge clients using this client terms arrangement for refactoring periods.
Refactor period in days	Enter the number of days that constitute one refactoring period.
Refactor rebate rule	Select the appropriate refactoring rebate option appropriate for clients using this client terms arrangement: <ul style="list-style-type: none"> • No rebates • Rebated at collection • Rebated at next purchase • Rebated periodically

Client Terms – Used On

Use this panel to view a list of all clients currently using the client terms selected in the upper part of the window.



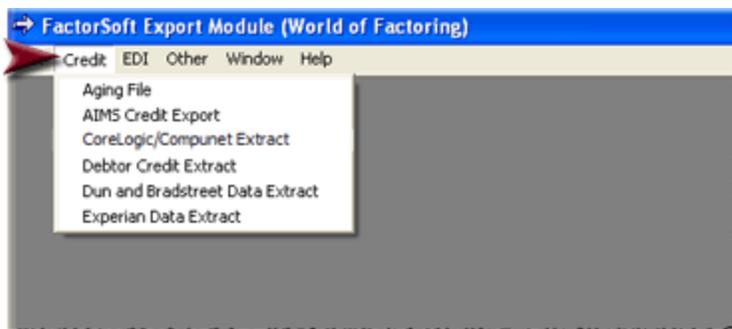
Exporting Credit Data

FactorSoft contains credit-related export functions, such as file exports for AIMS, Compunet, and Dun & Bradstreet credit reporting services. Credit Export options also allow you to create a flat file containing the contact and credit information for each of the debtors and in some cases to create a flat file of invoices to purchase to be exported for refinancing.

To open the Export module, click **Export Functions** in the **File** menu.



In the Export module, select **Credit** menu to access the credit export options:



NOTE

System Preferences for the Export Interfaces allow you to define basic specifications for how and where your data is formatted for each specific application.

The System Preferences Identification/System Constants folder, Interface Parameters subfolder contains interface parameters for specific applications/systems, allowing you to customize the data interface between FactorSoft and third-party applications.

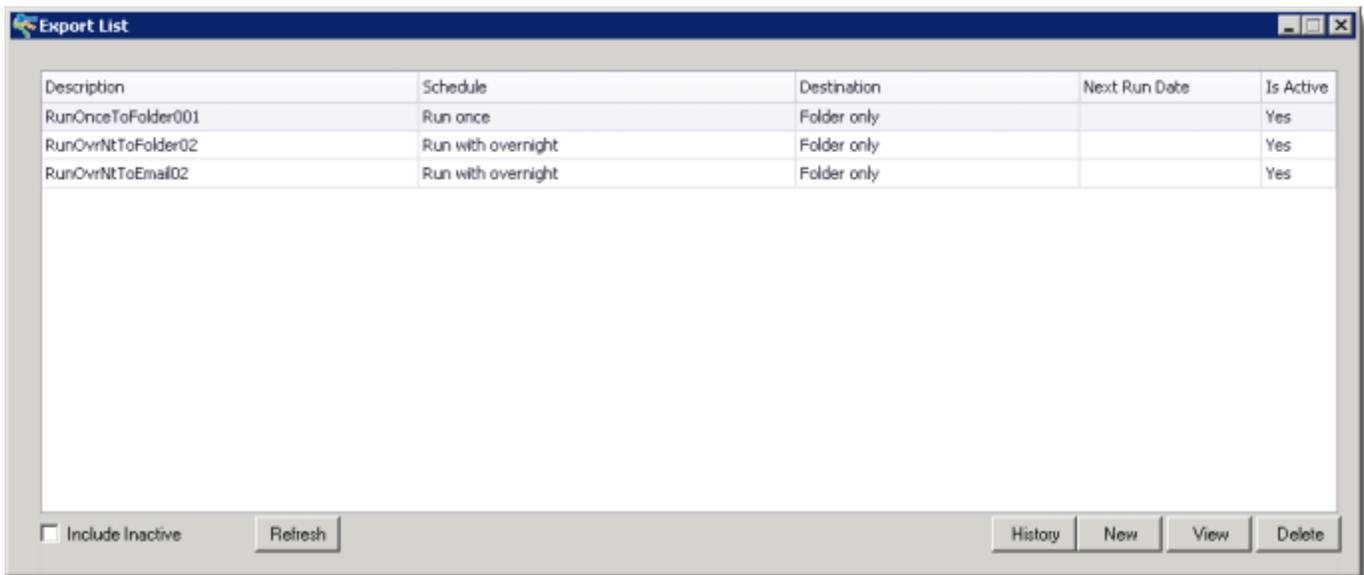
Export List

The Export List is accessed from the **Administration** menu of the Admin module, and allows the export of any FactorSoft database table as a text file. The Export List provides the capability to create multiple extract jobs that can be executed through the Engine on a one-time only basis, or scheduled for periodic generation through the Engine. The file can be exported to a folder location, FTP site, or email address.

Export List

The *Export List* screen shows a list of any export jobs that have been set up or recently processed.

- To view detail about a job, select it from the list and click the **View** button.
- To create a new job, click the **New** button. See "Export Detail" on the next page for more information.
- To delete a job, select it from the list and click the **Delete** button.
- To view the history for a job, select it from the list and click the **History** button.

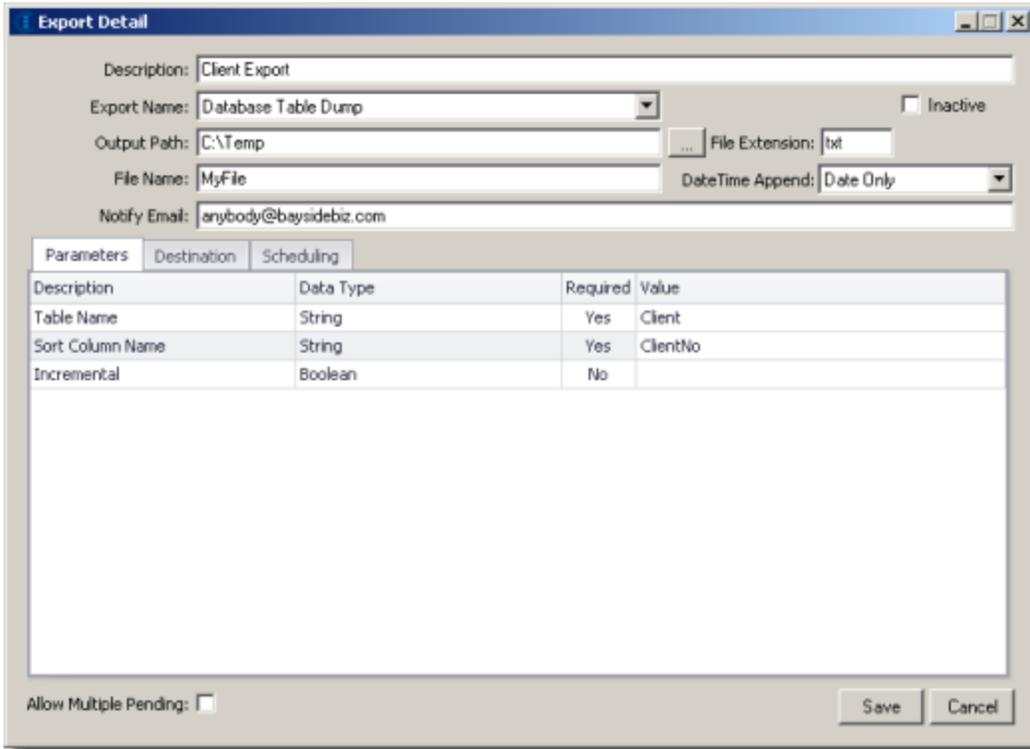


Field	Description
Grid	Displays each configured database export job as a line-item with the following data:

Field	Description
	<ul style="list-style-type: none"> • Description: the descriptive name entered on the Export Detail screen for this database export. • Schedule: the export repeat interval selected on the Scheduling tab of the Export Detail screen for this database export. • Destination: the Destination Type selected from the Destination tab of the Export Detail screen for this database export. • Next Run Date: the next scheduled run of the export for database exports that have a periodic (Periodic, Day of the Week, Week of the Month, or Day of the Month) repeat interval defined on the Scheduling tab of the Export Detail screen. • Is Active: the active status of the database export. Yes if active, No if inactive.
Include Inactive	Select this option to display inactive database export jobs in the grid.
Refresh	Click this button to update the information in the grid.
History	Click this button to open the <i>Export History</i> screen.
New	Click this button to open the <i>Export Detail</i> screen with data entry fields cleared to create a new database export.
View	Select a database export line-item and click this button to open the <i>Export Detail</i> screen to view and edit the database export details.
Delete	Select a database export line-item and click this button to delete the database export. A verification message is displayed to confirm the delete action.

Export Detail

The *Export Detail* screen is used to create or view/modify export jobs. This screen appears after you click the **New** or **View** button on the *Export List* screen.



Field	Description
Description	Enter a descriptive name by which to identify the export job for display on the Export List grid.
Export Name	Select the type of export you want to occur. There are several types available.
Output Path	Enter the fully qualified computer or network path in which to write the export file. Alternately, click the ellipsis button to display a browser screen, which can be used to browse to the desired folder.
File Extension	Enter the file extension to append to the File Name. Any three-character alphanumeric value can be entered, but the file type is always an ASCII text file.
File name	Enter the file name for the database export file.
DateTime Append	Select the option that determines whether the file creation date and/or time is appended to the file name for the database export file. <ul style="list-style-type: none"> • Not Appended • Date Only • Date/Time Only

Field	Description
Notify Email	<p>Enter the email address to which to forward informational and error messages from database export jobs.</p> <p>Note that email notifications are generated for successful exports (Subject = "FactorSoft Export completed: <Description>") and failed exports (Subject = "FactorSoft Export failed <Description>"). An error message is included explaining the nature of the failure.</p>
Allow Multiple Pending	<p>Select this option to allow the database export to create multiple pending jobs for the Engine. Effectively, this will allow a periodic job to create a request to continue to create a job request to the Engine even if there is already a job request pending. All pending requests will be processed sequentially base on the Engine's prioritization of scheduled jobs.</p> <p>If this option is not selected, a periodic job will not create a second pending request when there is already a job request pending.</p>
Save	Click this button to save changes to the database export definitions.
Cancel	Click this button to exit the screen without saving.

Parameters Tab

The Parameters tab is used to select the table to be exported, the sort column and the incremental upgrade option.

Field	Description
Table Name	In the Value column, enter the exact FactorSoft database table name to be exported.
Sort Column Name	In the Value column, enter the exact column name from the FactorSoft database table by which to sort the database extract file.
Incremental	Set to Yes to instruct the export to write only records that have changed since the last database export for this definition. If this is set to No or not set, the extract writes out the full content of the table each time it runs.

Destination Tab

Use the Destination tab to configure the output destination for the database export.

The screenshot shows a software window with three tabs: Parameters, Destination, and Scheduling. The Scheduling tab is active. It contains the following fields:

- Destination Type: A dropdown menu with 'FTP' selected.
- Purge Rule: A dropdown menu with 'None' selected.
- Address: A text input field.
- User Name: A text input field.
- Password: A text input field.
- Ftp Sub Folder: A text input field.

Field	Description
Destination Type	<p>Select the destination type for the database export. Note that all Destination Types write a file to the Output Path defined in the upper fields of the Export Detail screen in addition to the selected destination.</p> <ul style="list-style-type: none"> • Email: Send the export file to an email address or addresses. Enter the Address in the provided field. if more than one, separate be semi-colon. • Folder only: Select this option to write the file to the Output Path defined in the upper fields of the Export Detail screen only. • FTP: Send the export file to an FTP site. Fields are provided to enter the FTP Address, User Name, Password and Sub-folder name • Secure FTP: Send the export file to a secure FTP site. Fields are provided to enter the FTP Address, User Name, Password and Sub-folder name
Purge Rule	<p>Select the purge frequency for the extract file in the output folder.</p> <ul style="list-style-type: none"> • None: no automated purge is performed. • Fixed Days: files are purged when the are older than the number of days set in the Purge Days field. • Until replaced: files are purged each time a new export file is created for this definition.

Scheduling Tab

Use the Scheduling tab to set the interval at which to generated the export via the Engine.

Parameters Destination Scheduling

Repeat Interval

Run with Overnight

Run Once

Periodic

Day of the Week

Week of the Month

Day of the Month

Interval Type

Day of Week

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Sunday

Next Run Date

July 2020

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

Today: 7/30/2020

Time of Day: 12:00:00 AM

Field	Description
Run with Overnight	Select this option to run the database export when the task selected in Overnight Task is executed in the nightly Engine processes. Note: If selecting Run with Overnight, you must select from the drop-down the Overnight Task with which the Export should run.
Run Once	Select this option to submit the database export to the Engine to be processed as soon as possible.
Periodic	Enter an interval number in the first field and select the interval from the drop-down list. The available options are: <ul style="list-style-type: none"> • Minutes • Hours • Days • Weeks
Day of the week	Select this option to poll on specific days of the week. Select the day or days of the week on which to poll from the adjacent list . To poll at a specific time of day, enter the time in the Time of Day field.
Week of the Month	Select this option to poll on specific week of the month. Select the applicable week in the adjacent list, and select the applicable weekday from the Day list.

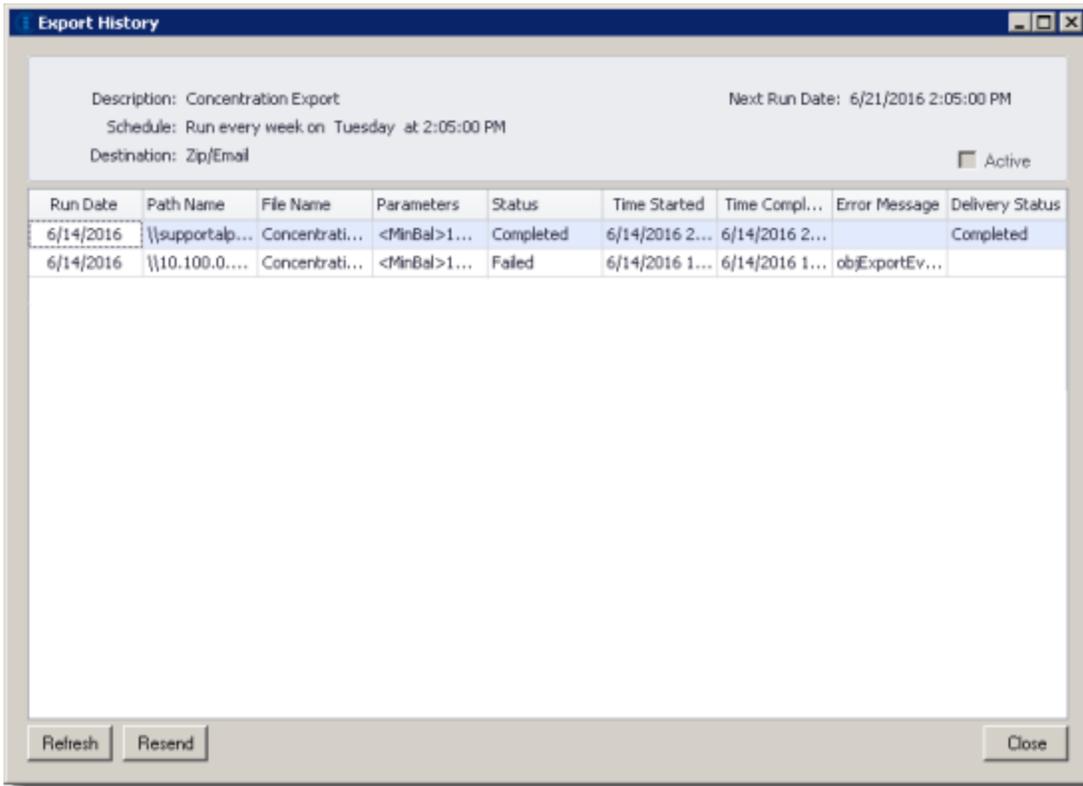
Field	Description
	To poll at a specific time of day, enter the time in the adjacent Time of Day field.
Day of the Month	Enter the day of the month on which to poll. For instance, entering "15" polls on the fifteenth day of every month. To poll at a specific time of day, enter the time in the adjacent Time of Day field.

Export History

The *Export History* screen is accessed from the Export List by selecting an export definition line-item and clicking the History button.

This screen displays each attempted run of the export selected from the Export List as a line-item, displaying the run date, output path, file name, parameters (table name and sort column), completion status, times started and completed, any error messages associated with the job, and the delivery status for the job. Delivery statuses displayed are Pending, Completed, or Failed, but the column may also contain no value if none is available for the job, for instance if the job failed and did not attempt to export a file.

To resend a completed export, select a job with a Completed execution status and click the Resend button to submit the file to be submitted as configured in the **Destination** tab of the *Export Detail* screen.



Export Names

The following subsection details some of the "Export Names" available from the FactorSoft Export List with the remainder of the Export List options further detailed within this guide.

Client Information Export

Select the Client Info Export option in the Export Name field of the Export List to create a comma-separated file containing selected client demographic and financial data. This export was designed to provide an export of FactorSoft client data to a third-party vendor.

Parameters			
Description	Data Type	Requi...	Value
Client Status (A,I,B)	String	Yes	
Client Type (D,A,B)	String	Yes	
Format: 0-Standard CSV Format	Integer	Yes	

Parameters

Field	Description
Client Status	<p>Enter the client status filter by which to limit the extract into the Value field on the Parameters tab of the Export Detail screen.</p> <ul style="list-style-type: none"> • A - Active • I - Inactive • B - Both
Client Type	<p>Enter the client type filter by which to limit the extract into the Value field on the Parameters tab of the Export Detail screen.</p> <ul style="list-style-type: none"> • D - Detail • A - ABL • B - Both
Format	Enter 0 in the Value field on the Parameters tab of the Export Detail screen to

Field	Description
	generate the comma-separated file format, which is presently the only format available.

CIT Invoice Export

Select the Invoice Exporter option in the Export Name field of the Export List to create the CIT Proprietary Summary Invoice file to be submitted to CIT Systems.

Parameters

Field	Description
Format	Enter 0 for the CIT export.
Use Specific Date	Enter Yes to generate the report for an as-of date specified in the Specific Date parameter. Enter No to generate the export as-of the current FactorSoft processing date.
Specific Date	Enter the specific as-of date from which to run the export. Format = MM/DD/CCYY. This field is only required if Use Specific Date is set to Yes .
Office	Enter the office to which to limit the export records. Offices are defined in the Office Table.
Pending(P), Processed(R), or Both	Select the invoice status filter by which to limit the export records: <ul style="list-style-type: none"> • P = Include pending invoice only • R = Include processed invoices only • blank = Include all invoices

CIT Invoice Export Layout

The CIT Invoice Export contains four separate record types:

- Name and Address Record
- Invoice Detail Record
- Assignment Total Record
- Transmission Total Record

Assuming the file contains two clients, 1111 and 2222, the file would be structured thusly:

- Name and address Record for Client 1111/Debtor 123

Invoice Detail Record #1 for Client 1111/Debtor 123

Invoice Detail Record #1 for Client 1111/Debtor 123

- Name and address Record for Client 1111/Debtor 456

Invoice Detail Record #1 for Client 1111/Debtor 456

Invoice Detail Record #1 for Client 1111/Debtor 456

Assignment Total Record for Client 1111

- Name and address Record for Client 2222/Debtor 789

Invoice Detail Record #1 for Client 2222/Debtor 789

Invoice Detail Record #1 for Client 222/Debtor 789

- Name and address Record for Client 2222/Debtor 123

Invoice Detail Record #1 for Client 2222/Debtor 123

Assignment Total Record for Client 2222

- Transmission Total Record

Name and Address Record

Used to identify debtor information for debtors not already present in CIT. Must be a Name and Address record for each debtor referred in Invoice Data Records. There can be one to many Invoice Data Records for each Name and Address Record within client/debtor assignment. Record sequence is not critical. If the same debtor appears in a batch for more than one client/debtor assignment, the Name and Address Record must appear for each client/debtor assignment.

Name	Type	Pos	Len	Req	Description
Client Number	Numeric	1	4	Yes	
Filler		5	2		
Record Type	Alphanumeric	7	1	Yes	Always "A"
Client Debtor Number	Alphanumeric	8	15	Yes	Left-justified, leading zeros, right-filled with spaces
Debtor Name	Alphanumeric	23	30	Yes	

Name	Type	Pos	Len	Req	Description
Debtor Address 1	Alphanumeric	53	30		
Debtor Address 2	Alphanumeric	83	30		Optional
Debtor Address City	Alphanumeric	113	17		
Debtor Address State Code	Alpha	130	2		
Debtor Address ZIP/Postal Code	Alphanumeric	132	9		Left-justified, leading zeroes
Future Use	Alpha	141	17		
Debtor Address Country Code	Alphanumeric	158	3		Standard Country Code
Debtor Phone Number	Numeric	161	10		

Invoice Data Record

Name	Type	Pos	Len	Req	Description
Client Number	Numeric	1	4	Yes	
Trade Style	Alphanumeric	5	1		
Blank		6	1		
Record Type	Alphanumeric	7	1	Yes	D = invoice C = Credit Memo Credit memos should appear in a separate client/debtor assignment and must be net discounted amount of the invoice.

Name	Type	Pos	Len	Req	Description
Client Debtor Number	Alphanumeric	8	15	Yes	Left-justified, leading zeros, right-filled with spaces
Invoice Number	Alphanumeric	23	8	Yes	Left-justified
Filler		31	7		
Invoice Amount	Numeric	38	10	Yes	Right-justified, leading zeros, decimal implied. Ex. \$123.45 = 0000012345
Invoice Date	Date	48	6	Yes	MMDDYY
Invoice As Of Date	Date	54	6		MMDDYY
Client Terms Code	Alphanumeric	60	3	Yes	Left-justified, 000 for credit memo Note that either the Terms Code or Terms Description must be provided. If both are provided, the Terms Code is used.
Merchandise Code	Alphanumeric	63	1		<p>Must be set to "1" if Merchandise Amount is provided.</p> <p>Purpose of Merchandise fields is to determine the amount of discount if there is a discount terms code. For example, assuming a terms code having a discount, the gross invoice amount is \$1000 with \$50 freight. Normally, you would not want the freight discounted. Therefore, the discountable merchandise amount would be \$950 with the following fields in the Invoice Data Record affected:</p> <ul style="list-style-type: none"> • Invoice Amount = 0000100000 • Merchandise Code = 1 • Merchandise Amount = 0000095000

Name	Type	Pos	Len	Req	Description
Merchandise Amount	Numeric	64	10		Right-justified, leading zeros, decimal implied. Ex. \$123.45 = 0000012345
Debtor Store Number	Alphanumeric	74	5		Mandatory for chain store, otherwise optional
Debtor Purchase Order Number	Alphanumeric	79	22	Y	Mandatory
Debtor Department Number	Alphanumeric	101	6		Optional
Risk Code	Alphanumeric	107	1		Optional 1 = Client Risk
Filler		108	4		
Discount Type Code	Alphanumeric	112	1		Optional The Discount Type and Discount Amount fields are rarely used as discounts are typically handled via the terms code. If not, set Discount Type Code to "1" and use the Discount Amount. Invoice Amount must be gross amount before discount.
Discount Amount	Numeric	113	10		Optional Right-justified, leading zeros, decimal implied. Ex. \$123.45 = 0000012345
Credit Memo Invoice Number	Alphanumeric	123	8		Original invoice number to which credit memo refers. Must be present for Record Type "C". Enter "CREDIT" if unknown.
Future Use	Alphanumeric	131	38		
Terms Description	Alphanumeric	169	15		Note that either the Terms Code or Terms Description must be provided. If both are

Name	Type	Pos	Len	Req	Description
					provided, the Terms Code is used.

Client/Debtor Assignment Total Record

Must be present at the after each client/debtor assignment in the file.

Name	Type	Pos	Len	Req	Description
Client Number	Numeric	1	4	Yes	
Filler		5	2	Yes	Always "99"
Record Type		7	1	Yes	Always "S"
Client Debtor Number		8	15	Yes	All 9's
Number of N/A Records	Numeric	23	6	Yes	Number of name and address records in the client/debtor assignment
Number of Invoice Records	Numeric	29	6	Yes	Number of Invoice Data Records in the client/debtor assignment
Number of Credit Memo Records	Numeric	35	6	Yes	Number of credit memo records in the client/debtor assignment. If no credit memos, must be zero-filled
Total Invoice Amount	Numeric	41	12	Yes	Right-justified, leading zeros, decimal implied. Ex. \$123.45 = 000000012345
Total Credit Memo Amount	Numeric	53	12	Yes	Right-justified, leading zeros, decimal implied. Ex. \$123.45 = 000000012345 If no credit memos, must be zero-filled
Assignment Number	Alphanumeric	65	4	Yes	Must be unique for each client/debtor assignment, and should not be repeated for at least 30 days
Assignment Date	Date	69	6	Yes	MMDDYY. Date appearing on assignment form.

Name	Type	Pos	Len	Req	Description
Factoring Fee Code	Numeric	75	1		Always zero unless notified otherwise. Allows different factoring fees for client/debtor assignments. Up to five rates can be specified (base plus four) by entering 0, 1, 2, 3, or 4. CIT will inform the lender if these fields are necessary.
Future Use		76	95		

Transmission Total Record

Must be the last record of the batch.

Name	Type	Pos	Len	Req	Description
Client Number	Numeric	1	4	Yes	Always "9999"
Trade Style		5	2	Yes	Always "99"
Record Type	Alphanumeric	7	1	Yes	Always "T"
Client Debtor Number		8	15	Yes	All 9's
Number of N/A Records	Numeric	23	6	Yes	Number of name and address records in the batch
Number of Invoice Records	Numeric	29	6	Yes	Number of Invoice Data Records in the batch
Number of Credit Memo Records	Numeric	35	6	Yes	Number of credit memo records in the batch. If no credit memos, must be zero-filled
Total Invoice Amount	Numeric	41	12	Yes	Right-justified, leading zeros, decimal implied. Ex. \$123.45 = 000000012345
Total Credit Memo Amount	Numeric	53	12	Yes	Right-justified, leading zeros, decimal implied. Ex. \$123.45 = 000000012345

Name	Type	Pos	Len	Req	Description
					If no credit memos, must be zero-filled
Transmission Date	Date	65	6	Yes	MMDDYY
Future Use	Alphanumeric	71	100		

Concentration Export

Select the Concentration Export option to create a comma-separated file (File Extension must be set to CSV) containing account debtor credit rating, financial, and aging data to help determine possible levels of liquidity within the portfolio based on outstanding balances. The export is sorted alphabetically by debtor within client.

Parameters		Destination	Scheduling
Description	Data Type	Requi...	Value
Minimum Balance	Integer	No	
Minimum % Client	Integer	No	
Minimum % Limit	Integer	No	

Parameters

Field	Description
Minimum Balance	Enter the minimum dollar amount of outstanding balance to include in the export. Only debtors with balances equal to or greater than this amount will be included in the export.
Minimum % Client	Enter a minimum percentage of client share to include a debtor in the export.
Minimum % Limit	Enter a minimum percentage of credit limit to include a debtor in the export.

File Specifications

Column	Description
Debtor Name	Displays the Debtor Name

Column	Description
Client	Displays the Client Name
Rating	Displays debtor's credit rating from Debtor Information > Credit Information panel
D&B	Displays the customer/debtor's Dunn and Bradstreet rating, if available
Experian	Displays the customer/debtor's Experian rating, if available
Researched	Displays the date on which the debtor's credit rating was researched
Limit	Displays the house line or the credit override amount for the Debtor Note: Column will display 0.00, if expired credit limit.
Shared Debtor Client Balance	Client Debtor Balance as seen on Debtor Information > Balance panel
Gross A/R	Displays the debtor's overall outstanding balance
% Client	Percentage of the Client Total Balance
1-30	Amount of A/R 1- 30 days
31-60	Amount of A/R 31- 60 days
61-90	Amount of A/R 61- 90 days
91-120	Amount of A/R 91- 120 days
121-150	Amount of A/R 121-150 days
Age by Months	Amount of A/R by months, displayed in Month/Year format

Debtor Credit Export

Select the Custom Debtor Credit Export 1 option to create a comma-separated file containing the following debtor credit data and information:

- Debtor Code and Name
- Motor Carrier Number
- DOT Number
- Debtor Credit Score Table Information: Code, All, 90, 60, Calculated Values and Invoices Included fields
- Credit Rating
- Researched Date
- Debtor Demographic Data: Address, Phone, FAX, Email
- Last Payment Posted Date

Parameters			
Destination		Scheduling	
Description	Data Type	Requi...	Value
From Date	String	No	
Thru Date	String	No	

Parameters

Field	Description
From Date	Enter the beginning date of the date range for records to be selected for the export.
Thru Date	Enter the ending date of the date range for records to be selected for the report.

Dun and Bradstreet Export

Select the Dun and Bradstreet Export option in the Export Name field of the Export List to create a flat file containing contact and credit information for selected clients within a specified date range, and this file

can be submitted to Dun & Bradstreet for analysis. Each format creates a tab-delimited file with a “.TXT” file extension that contains one record for each FactorSoft Customer/Debtor record.

Click the link for the [D&B](#) and [Experience Reporting](#) file descriptions.

Parameters

Field	Description
Client Status	<p>Enter the client status filter by which to limit the extract into the Value field on the Parameters tab of the Export Detail screen.</p> <ul style="list-style-type: none"> • A - Active • I - Inactive • B - Both
As of Date	<p>Enter the code for the date to use for the records to include in the data extract from the list:</p> <ul style="list-style-type: none"> • 0 - Current Date: select records through the current FactorSoft processing date. • 1 - Previous month-end date: select records through the previous month-end date. • 2 - Specific date: If this option is selected, enter the date through which to select data in the adjacent field.
Specific Date	<p>If the As of Date parameter is set to 2, enter the date through which to select data in this field.</p>
Select	<p>For the Experience Reporting format, select the debtor option to determine the debtors to be included in the data extract:</p> <ul style="list-style-type: none"> • 0 - Every debtor • 1 - Every debtor that had a purchase against it in the last X months: enter the number of months in Months. • 2 - Every debtor with a balance: For the DNBI Reporting format the Select field is set to Every debtor by default and is not available for update.
Format	<p>Select the format option to determine the data extract to be created:</p>

Field	Description
	<ul style="list-style-type: none"> • 0 - DNBI Reporting (Standard) • 1 - DNBI Reporting (without Aging) • 2 - Experience Reporting
Months	For the Experience Reporting format, with the Select method of Every debtor that has had a purchase against it in the last X months, enter the number of months in the past to look for purchases to include a debtor in the extract.
Only Interface If Dun's # Not Blank	Select this option to exclude any debtors that do not have the D&B D-U-N-S field completed on the Credit Information panel of the Customer/Debtor Information screen .

DNBI Data Extract File Elements

The DNBI extract file is a tab-delimited file with a ".TXT" file extension. It contains one record for each FactorSoft Customer/Debtor record. The file contains the following data elements:

Description	Column Header Name
Internal FactorSoft Debtor Key	DEBTORKEY
Customer/Debtor Code	DEBTORCODE
Customer/Debtor Name	DEBTORNAME
Customer/Debtor Address Line 1	ADDRESS1
Customer/Debtor Address Line 2	ADDRESS2
Customer/Debtor Address City	CITY
Customer/Debtor Address State	STATE
Customer/Debtor Address ZIP Code	ZIP
Customer/Debtor Phone Number	PHONE
Customer/Debtor FAX Phone Number	FAX
Current Total A/R Balance	TOTALCURRENTAR
A/R Balance 1-30 days old	AR 1-30
A/R Balance 31-60 days old	AR 31-60

Description	Column Header Name
A/R Balance 61-90 days old	AR 61-90
A/R Balance 91-120 days old	AR 91-120
A/R Balance over 120 days old	AR 120+
Lender Name (set in System Preferences)	DBIDENTIFIER

Experience Reporting Data Extract File Elements

The Experience Reporting extract file is a tab-delimited file with a ".TXT" file extension. It contains one record for each FactorSoft Client/Debtor relationship. The file contains the following data elements:

Description	Column Header Name
Customer/Debtor Number	DEBTORNO
Customer/Debtor Name	DEBTORNAME
Customer/Debtor Street Address	STREET
Customer/Debtor Address City	CITY
Customer/Debtor Address State	STATE
Customer/Debtor Address ZIP	ZIP
Customer/Debtor Phone Number	PHONE
High Credit Amount	HIGHCREDIT
Current AR Total	TOTALAR
Current AR Past Due	PASTDUE
Average Days to Pay	WEIGHTEDDAYS
Date of Last Sale	LASTSALEDATE
D&B D-U-N-S Number	DUNSNUMBER

G/L Exports

G/L Exports are performed either using the Export List from the Administration module or the G/L Export Facility from the Export Module. G/L exports cannot be run from both – specific exports are either available from one of these functions or the other.

Export List for G/L Exports

The FactorSoft Export List is opened from the File menu of the Administration module. The Export List is used to schedule a variety of export types through the Engine. For this reason, a full description of this feature is not provided here. This description is limited to selecting the G/L Export Interface and the specific G/L export format from the Export List.

Selecting G/L Exports in the Export List

To select a G/L Export job to schedule from the Export List:

1. Select Export List from the **Administration** menu of the Administration module. The *Export List* screen opens.
2. Click **New**. The *Export Detail* screen opens.
3. Complete the detail fields as required, selecting the **G/L Export Interface** export from the **Export Name** field.

Description	Data Type	Requir...	Value
Format: 0-SL/GLXTRN, 1-20/20, ...	Integer	Yes	
Exclude Void Transactions	Boolean	Yes	
Use Specific Date	Boolean	No	
Specific Date	String	No	
History Number	Integer	No	
Client Group Code (only for 10-O...	String	No	
Group Value (only for 10-Orade/...	String	No	
G/L Account Group (only for 10-...	String	No	
Intercompany (only for 10-Orad...	String	No	
Future (only for 10-Orade/Fronti...	String	No	

Field	Description
Format	<p>Enter the number corresponding to the accounting package for which to create the G/L export file.</p> <p>0 - Jack Henry Silverlake GLXTRN</p> <p>1 - Jack Henry 20/20</p> <p>2 - Jack Henry Silverlake WRKT</p> <p>3 - Jack Henry Symitar</p> <p>4 - FCSDE Export</p> <p>5 - PeopleSoft JGen</p>

Field	Description
	<p>6 - Great Plains Detail II</p> <p>7 - FIS Horizon Export</p> <p>8 - PeopleSoft G/L</p> <p>9 - Sage/Intak</p> <p>10 - Oracle/Frontier</p> <p>The Export List creates a file in the format that you select. Each of the formats are specific to the selected accounting software package, and although the basic information is the same, the format of the data differs.</p>
Exclude Void Transactions	Enter True in this option to exclude voided bulk collateral options from the G/L extract.
Use Specific Date	Enter True in this option to limit the extract to new records through a specific date. Note: The export contains new records, never before exported through the specific date.
Specific Date	Enter the ending date for the journal records to be included in the export file. Format: MM/DD/YYYY
History Number	To recreate a previously generated interface file, enter the History # for the interface file to be recreated.
Below parameters for Format: 10 Oracle/Frontier only	
Client Group	Enter the Client Group Code to limit the extract to a specific Client Group. Set at Tables > Client & Debtor > Client Group Codes
Group Value	Enter the Group Value to limit the extract to a specific Group. Set at Client Information > Groups Panel
G/L Account Group	Enter the G/L Account Group to limit the extract to a specific G/L Account Group. Set at Tables > Accounting > G/L Account Groups > G/L Group drop-down.

Field	Description
Future	Enter 5-digit Future code. If blank, defaults to zeros.
Intercompany	Enter 3-digit Intercompany code. If blank, defaults to zeros.

4. Select the **Destination** tab and configure the output type.
5. Select the **Scheduling** tab to configure the export interval. See the FactorSoft Export List topic in the Exporting Data chapter of this guide for details on the Destination and Scheduling tabs of this screen.
6. Click **Save** to save the export template.

Security Roles

The following security roles must be set to Yes for G/L Export List access, **Security Roles > Administrative Functions > System Control** folder.

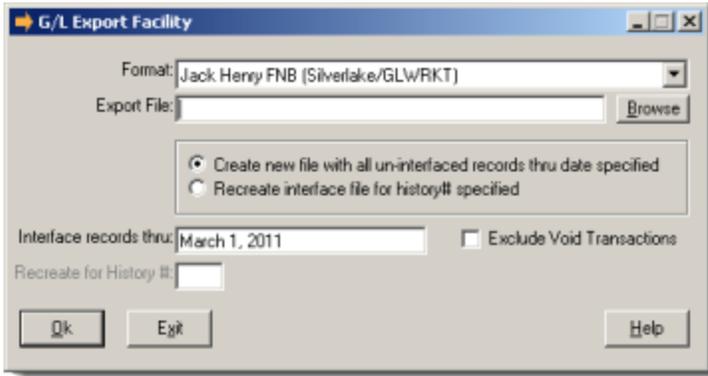
Preference	Description
Export List (Update)	Set to Yes to allow access to Update the G/L Export List.
Export List (View)	Set to Yes to allow access to View the G/L Export List.

G/L Export Facility

The G/L Export Facility allows you to export detail account entries for use with a variety of accounting software packages. The list of available interfaces expands with each release of FactorSoft, but includes many of the leading packages, including AccPac, FLEXI, Great Plains, Jack Henry, PeachTree, Quickbooks, and Simply Accounting.

The G/L Export screen is accessed from the Export module, which is opened from the File menu. In the Export module, open the Other menu and select G/L Export Facility.

The Oracle Detail Accounting G/L Export can be configured to be encrypted via GPG encryption standard. Click the link for more details [GPG Encryption](#).



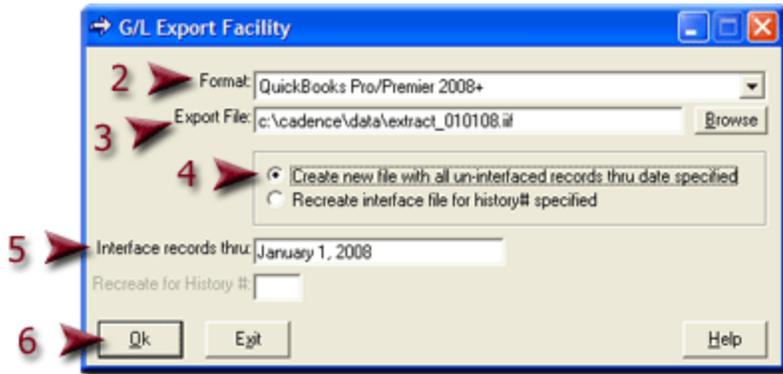
Field	Description
Format	<p>Select the accounting package for which to create the G/L export file.</p> <p>The G/L Export Facility creates a file in the format that you select. Each of the formats are specific to the selected accounting software package, and although the basic information is the same, the format of the data differs.</p> <p>Microsoft Dynamics GP Export details cash disbursements and summarizes all other transactions. The summary level is the total debits/credits per account, per action, per day. Any account indicated as a cash account exports detail. All other accounts are summarized.</p> <p>For information about specific formats, enter the format name in the help search field and select the optic from the returned results.</p>
Export File	Enter the path and filename of the export. Click the Browse button to navigate to the desired folder using an Explorer window.
Create new file with all un-interfaced records thru date specified	Select this option to create an export file in the selected Format for all journal entries not previously exported through the Interface records thru date.
Recreate interface field for history # specified	Select this option to create an export file in the selected Format for all journal entries previously exported in the export file represented by the Recreate to History #.
Interface records thru	Enter the ending date for the journal records to be included in the export file.
Recreate to History #	If creating a file using the Recreate interface file for history# specified option, enter the History # for the interface file to be recreated.
Exclude Void Trans-	Select this option to exclude voided bulk collateral options from the G/L extract.

Field	Description
actions	
Ok	Click this button to create the specified G/L Export file.
Exit	Click this button to close the screen.

Creating a New G/L Export

To create a G/L Export to include records not previously exported to your accounting package:

1. Open the G/L Export Facility from the File menu, Export option.



2. From the **Format** list, select the accounting application to which to export journal records.
3. In the **Export File** field, enter the path and filename to which to write the journal records.

NOTE

Different software packages require different extensions for the file. Be sure to name the file accordingly.

4. Select the **Create new file with all un-interfaced records thru date specified** option.
5. In the **Interface records thru** field, enter the date through which to include journal records in the export file.
6. Click **OK**.

The export file is created in the directory specified, and is ready to be imported into the accounting software. Follow the procedures provided by the accounting software package to complete the import. Note that all journal entries included in the export now have a History # assigned, which can be viewed in the View/Update Journal screen in FactorSoft

Recreating an Export

If you need to recreate an export file for records that have already been exported from FactorSoft:

1. Find the **History #** in the View/Update Journal screen for the journal entries.

Account	Description	Amount
1010	A/R (Purchases)	57695.00
2611	Earnings	-1302.64
4080	Wire Transfer Fees	-30.00
2040	Cash Reserves	-8684.25

2. From the **Format** list, select the accounting application to which to export journal records.
3. In the **Export File** field, enter the path and filename to which to write the journal records.

NOTE

Different software packages require different extensions for the file. Be sure to name the file accordingly.

4. Select the **Recreate interface file for history# specified** option.
5. Enter the **History #** in the **Recreate for History #** field.

6. Click **Ok**.

The export file is created in the directory specified, and is ready to be imported into the accounting software. Follow the procedures provided by the accounting software package to complete the import.

Check and Wire Interfaces

Check and Wire Interfaces Overview

Check and Wire Interfaces are used to generate payment files in various formats from the *Write Checks* screen. These files are written to a file location of your choice, as specified in the System Preferences, to be transmitted via external means to the receiving institution.



Each of the available options has unique set up requirements and output file formats. The general set-up guidelines are explained below

Setting Up Check and Wire Interfaces

Set up the following to use the Check or Wire Interfaces:

- System Preferences
- G/L Account
- Client Information Bank Relationship panel

System Preferences

See the specific section following for System Preference Details.

G/L Account Set-up

Create an account for the wire file in the Tables module:

1. Select Accounts for the Accounting Menu. The Account Table screen opens.
2. Click **New** to create the new account,
3. Set up the wire account with the following attributes:
 - On the Accounting report tab, select **Special Non-G/L**.
 - On the Cash/wire account tab, set the **Wire pay-by code** to a unique value for the wire account
 - On the Cash/wire account tab, set the **Override crystal report module** to the appropriate code, as documented in specific link above.

Client Information Bank Relationship

You can configure clients to pay by wire or file transfer by default, so that when checks are written, these customers will be added to the wire file created for the receiver.

NOTE

If a client is not configured to pay by wire or file transfer in Client Information, you can manually select the wire or file pay-by method on the Payout tab of the Purchase/Schedule Batch screen to pay invoices for those batches.

To set a client to pay by wire or file transfer by default:

1. Select the client from the *Client List (F3)* screen and then click **Client Information**. The *Client Information* screen opens for the client.
2. Select the **Bank Relationships** panel.
3. Click **New**. The *Client/Bank Relationship* screen opens.
4. Complete the bank account information.
5. Select the pay-by method for the wire or file transfer account in the **Pay By** field.
6. Select the **Default Bank Account** option.
7. Click **Create**. Payments to the client will be included in the specified transfer file by default.

Automatic Check Interface Processing

A task (**Check Writer**) can be configured in the Engine to write check and wire interface files automatically, as opposed to when checks are written out of the Check Writer in the FactorSoft Desktop. To enable this functionality, a cash account must be set up for the check writer in the Tables module with **Cash account** and **Use Automatic Check Writer** options selected and the **Override crystal report module** set to an automatic check writer .dll name (which will always have the prefix "ECW_") on the Cash/wire Account tab of the Account Table screen, as shown below.

The screenshot shows the 'Account Table' window with the 'Cash/wire Account' tab selected. The window contains a table of accounts and a configuration panel below it.

Account #	Description
DESNEWZEALAND	DesBank New Zealand
DUEPARTICIPANT	Due from Participant
ECWACCD	ECWACCD
ECWAPPD	ECWAPPD
FLEETONE	Fleetone Wire
FRBWIRE	FRB Wire
IRB	IRB Wire

Buttons: New, Delete, Change, Help

Tabs: Standard | Accounting report | **Cash/wire Account** | Hold account | Variations | Balance forward

Cash account
 Use Automatic Check Writer Only
 Preview instead of printing
 Balances are included in report

Bank account#: 010101010101
Bank ABA#: 000000001
Swift Code:
ISO Country Code:
Alpha Prefix/Next Check Number: 1011
Override crystal report module: FSW_IBB

Wire pay-by code: 17
Override cash account: 1050-2 - Cash Account 2

Buttons: Ok, Exit, Print, Audit

A service template must also be created and scheduled for the **Check Writer** service in the Administration module. For more information on setting up service templates, see How to Schedule Services in the FactorSoft Administrator's Guide.

The Engine monitors the FactorSoft database for automatic check records and when one or more is discovered, the check writer .dll is executed to automatically write the check interface file in the appropriate format. In case of a failure, the Engine automatically emails the admin recipient(s) configured in the Engine.

Once the Accounts are set-up, navigate to the Write Checks Screen from the Write Checks module.

Write Checks

Payee	Type	Description	Amount	Hold
Wire Writer	RsvRel	Reserve Release	1.00	No
Wire Writer	RsvRel	Reserve Release	5.00	Yes
Wire Writer	RsvRel	Reserve Release	10.52	Yes

Double-Click Entry to Toggle Hold Status

Cash Account: FRBWIRE - FRB Wire

Check Date: December 11, 2019

First Check Number: 5031

Buttons: Ok, Hold All, Unhold All, Exit, Help

BBSADMIN Bennett

Jxchange Interfaces

Jxchange is a Jack Henry software utility that facilitates secure interaction between FactorSoft and the Jack Henry Banking, Symitar, and Jack Henry™ solutions. This chapter of the FactorSoft Administrator's Guide describes the set up options for Jxchange in FactorSoft, and provides details for each Jxchange-enabled interface utilized in FactorSoft.

Jxchange System Preferences

The following System Preference settings configure the Jxchange interface for FactorSoft.

Set the following option in **Identification/system constants**, Interface core banking services, **General** folder.

Preference	Description
Core Banking System Identification	Select the core banking system used by the FI. Jxchange is only applicable when the core banking application is set to Jack Henry Banking. <ul style="list-style-type: none">• 0 - None• 1 - Jack Henry Banking• 2 - FIS Solutions

Set the following options in **Identification/system constants**, Interface core banking services, **Jack Henry Banking - jXchange parameters** folder.

Preference	Description
Institution Routing Id	Enter the Jack Henry supplied identifier for the FI.
Jxchange user name	Enter the Jack Henry supplied user name for the FI.
Jxchange user password	Enter the Jack Henry supplied password for the FI. The password is encrypted and is not displayed in either the data entry or Value column on the System Preferences screen.
Authorized Database name	The FactorSoft database name. This must match exactly the Database Name value in the FactorSoft Function Controller screen (Control File).
Authorized SQL Server name	The SQL server name on which the FactorSoft database resides. This must match exactly the SQL Server Name value in the FactorSoft Function Controller

Preference	Description
	screen (Control File).
Jxchange Target URL value	The Jxchange url, set by FactorSoft Implementations.
Jxchange Production Install Environment value (Blank = PROD)	Typically set to "0" for productions. Test and Bypass values are both values used for testing and troubleshooting that write Jxchange interchange data to the folder specified in Share folder to store copy of request XML.
Jxchange Test Install Environment value (Blank=TEST)	Test install environment value use to access Jxchange. Leave blank.
Jxchange Consumer Name value (Blank=k=JHA)	Authorized consumer name value to access. Case-sensitive. Jxchange. Leave blank.
Jxchange Consumer Product value (Blank=FactorSoft)	Authorized product name to access Jxchange. Leave blank.
Jxchange Audit User ID value (Blank=FactorSoft)	Authorized audit user-id to access Jxchange. Leave blank.
Jxchange Target site	Typically set to "0" for productions. Test and Bypass values are both values used for testing and troubleshooting that write Jxchange interchange data to the folder specified in Share folder to store copy of request XML. <ul style="list-style-type: none"> • 0 Use Production Site • 1 Use Test Site • 2 Bypass Jxchange (Simulation Only)
Share folder to store copy of request XML	Folder to which to write request XML files when Jxchange Target site is set to Test or Bypass.

Jxchange and the Account Balances Tab

Data displayed on the Account Balances tab in the Client Summary Reserve Release screen is accessed from a Jack Henry core using Jxchange. Additional set up required for this feature is explained below.

Client-level Account Access

Each client on which the Account Balances tab will be utilized must have the Federal Business Number field completed on the Identity tab of the Client Information screen.

The screenshot shows the 'Client Information For ABL Detail Corporation (ABLD)' window. The 'Identity' tab is selected in the left-hand 'Groups' list. The 'Fed Biz #' field is highlighted with a red box and contains the value '457878955'. Other fields include 'Alternate name', 'EDI identity' (with 'ZZ' in a dropdown), 'Incoming fax', 'D&B D-U-N-S', 'Motor carrier #', 'Language', and 'DOT #'. The top section contains client details like 'Client code: ABLD', 'Client name: ABL Detail Corporation', 'Client terms: NonFunded', 'UCC date: December 31, 2016', 'Signed date', '1st fund: 2/5/2013', 'Preference: Print', and '1st buy: 2/5/2013'. There are also checkboxes for 'Inactive', 'Master client', 'Allow web access', and 'Non-detail only'. A 'Copy' button is located in the top right.

This field only appears on the Identity screen if a label name is entered in System Preference Terminology, Federal business number title.

EDI Imports and Exports

EDI, or Electronic Data Interchange, files are text files that contain data formatted according to standard rules. There are separate standards depending upon what type of data is being received or transmitted. Some of the available options are: invoice, credit request, and purchase order. Each type has a number designations. The currently accepted formats in FactorSoft:

- **210** - Outgoing Invoices (typically used when invoicing one of your borrowers debtors)
- **810** - Incoming Invoices
- **820** - Incoming Payments
- **850** - Incoming Credit or Single Order Request
- **855** - Outgoing Order Reply File
- **870** - Outgoing Credit Request Decision File

The majority of these formats are processed through the Engine. These files are imported directly into FactorSoft. Note that you can run the 850 as either a credit request or purchase order input (but not both). Set System Preference **Identification/system constants, Interface parameters, EDI Import Export, 850 Transactions** are.

The exceptions are the exports: the EDI210 invoice export and EDI870 Credit Request Decision file export, which are executed from the Export module. In addition, the EDI210 and EDI820 formats utilize the Data Entry modules in FactorSoft. For the 210, the Data Entry module is used to enter required invoice details not otherwise held in FactorSoft. For the 820, the Data Entry module is used to define sending and receiving entities (payors and payees), and the adjustment codes required for successful payment import. See the individual sections for each format for any special processing requirements.

Detailed import and export data formats are described in the EDI sections of the Import Guide and Export Guide.

System Maintenance

System Maintenance Overview

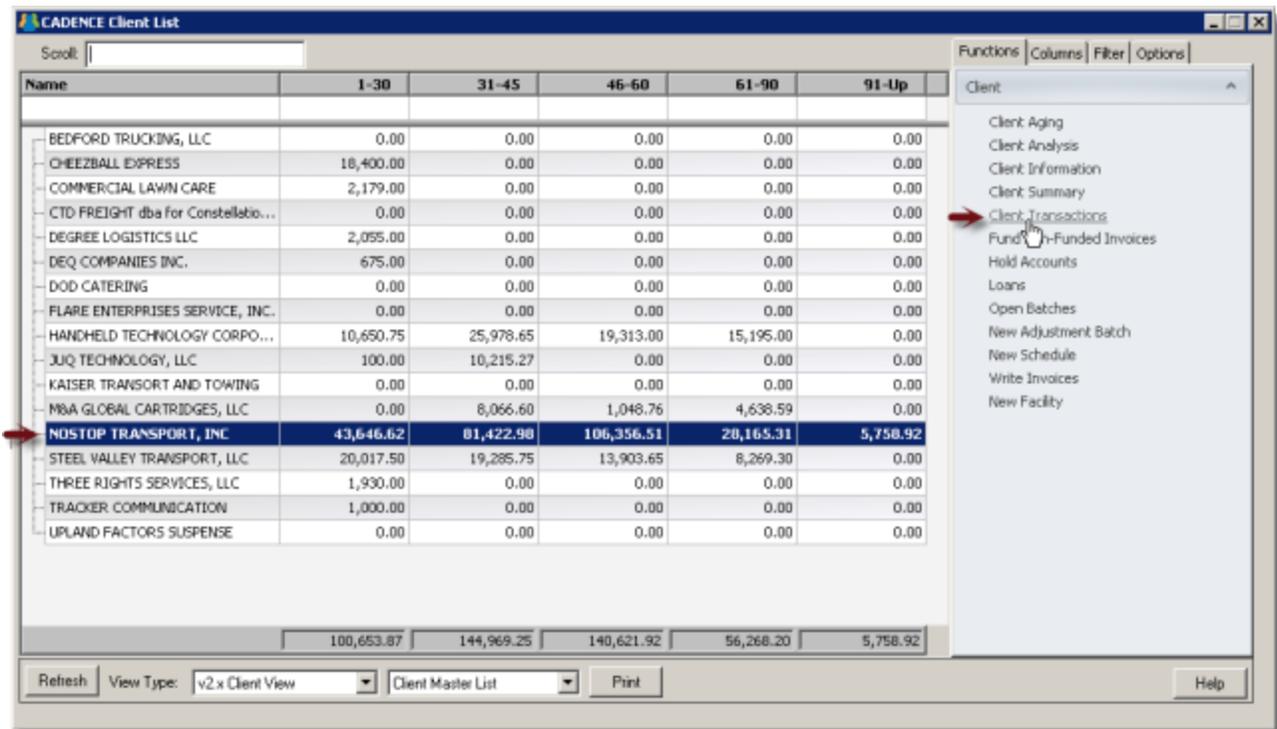
As an administrator of FactorSoft, you may be called on to perform functions outside of the security permissions of the business users of the system. This section includes instructions for some of these functions.

Unprocess Transactions

Occasionally, it may be necessary to unprocess a transaction that a user processed in error. FactorSoft has the ability to unprocess Purchases, Collections, Adjustments, Statements, Funding, NSF, Reserve Release, Transfers, Order Entry, Payout and PO Advance transactions.

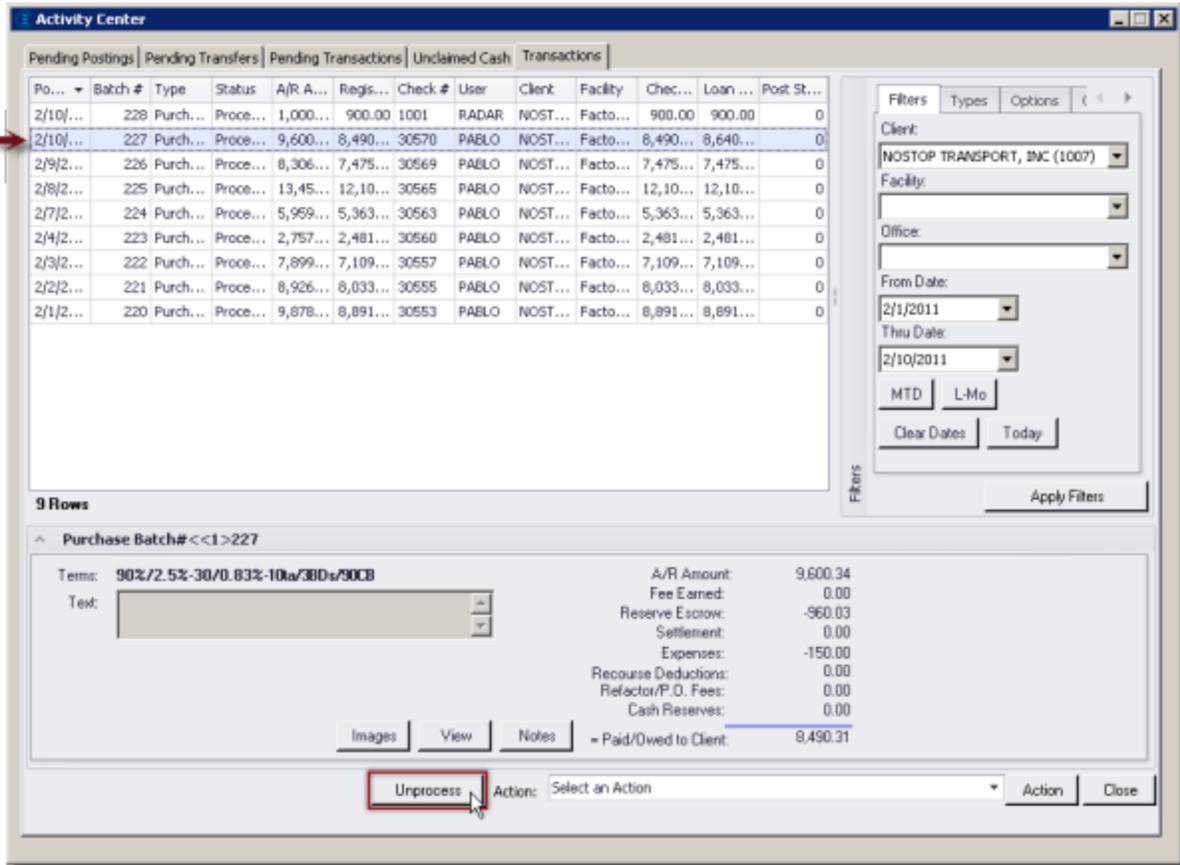
To unprocess a transaction, from the Client List (F3) screen:

1. Select the client in the Client List.
2. Select **Client Transactions** from the **Functions** list.



The Activity Center screen opens to the **Transactions** tab, filtered to the selected client.

3. Select date, transaction type, and transaction status criteria from the **Filters**, **Types**, and **Options** tabs to filter the transaction list.



- In the grid, select the transaction to be unprocessed.
- Click **Unprocess**.

If you unprocessed a purchase, the batch will now be on the Manage Pending Purchases (F8) screen available for Rework.

If you unprocessed a payment, the batch will be available on the Post Payments (F6) screen under the batch number.

Login Control Screen

The Login Control Screen lists all users currently logged into FactorSoft and offers the ability to force log-out of users when they are locked out.

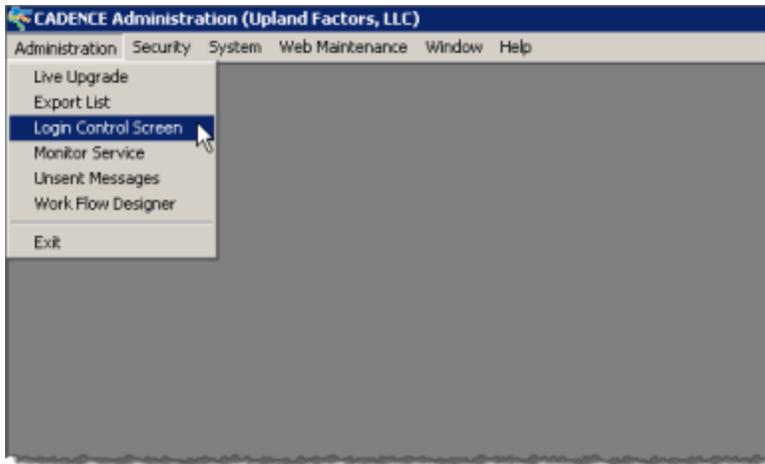
When a network interruption occurs that does not log the user off of FactorSoft, users can become locked out of FactorSoft. When the session is restored, the user attempts to log in, only to be denied access because their login credentials are already in use.

In the Administration module, tools are provided for the FactorSoft Administrator to terminate a logged in user's session and to unlock locked-out users.

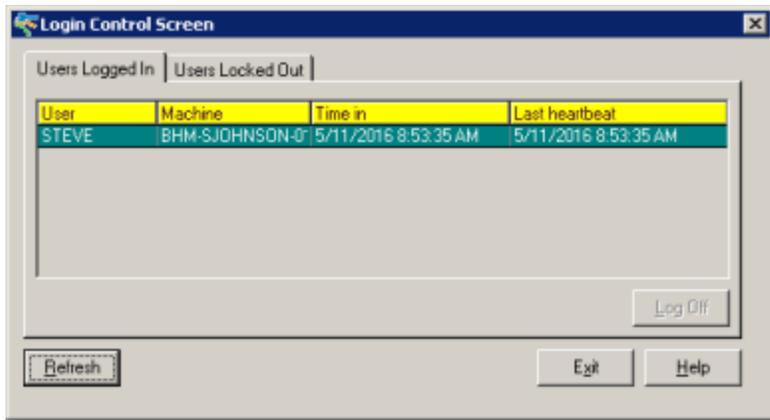
Access the Login Control Screen

The user restoration features are accessed from the Login Control Screen:

1. Open the FactorSoft Administration module.
2. Select the Login Control option from the Administration module.



The Login Control screen opens:



Users Logged In Tab

Field	Description
(Grid)	Displays all users currently logged in to the FactorSoft database with the following information:

Field	Description
	<ul style="list-style-type: none"> • User: the FactorSoft user name • Machine: the name of the computer that the user is using to log in to FactorSoft • Time in: the date and time that the user logged into the database • Last heartbeat: the date and time the user last took an action in FactorSoft
Logoff	<p>Select a user and click this button to log the user off of FactorSoft. You would typically use this function when the user has had an interruption to their computer session that did not log them off of FactorSoft.</p> <p>This button is visible only if FactorSoft's heartbeat mechanism is active (System Preference Identification/system constants, Performance, Network heartbeat, Do not maintain a heartbeat = False) and is unavailable if the user selected is currently logged on this workstation.</p>
Refresh	Click this button to update the grid with any log in or any activity changes.
Exit	Click this button to close the screen.

Users Locked Out Tab

Field	Description
(Grid)	<p>Displays all users with current log in sessions in the FactorSoft database but who are unable to log in. This condition typically occurs when the user has had an interruption to their computer session that did not log them off of FactorSoft.</p> <ul style="list-style-type: none"> • User: the FactorSoft user name • Name: the name of the computer which the user is using to log in to FactorSoft • Locked out: the date and time that the user logged into the database
Unlock	Select a user and click this button to terminate the FactorSoft session for the user.

System Preferences

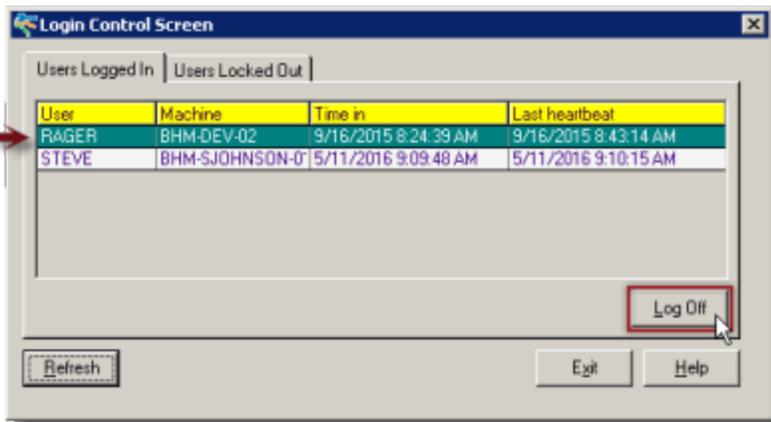
The following system preferences for this function are found in the Administration module, System Preferences, **Identification/system constants, Performance, Network heartbeat** folder.

Preference	Description
Do not maintain a heartbeat	Set to False to activate the FactorSoft heartbeat mechanism, which detects and monitors user activity through the network.
Heartbeat interval (in seconds)	Set the number of seconds for the interval at which FactorSoft will check user activity on the network.

How to Terminate a Logged in User Session

To terminate a logged in user session, from the Login Control Screen:

1. Select the Users Logged In tab.
2. Select the line-item for the user that is unable to access FactorSoft.



3. Click the **Log Off** button.

A confirmation message appears.

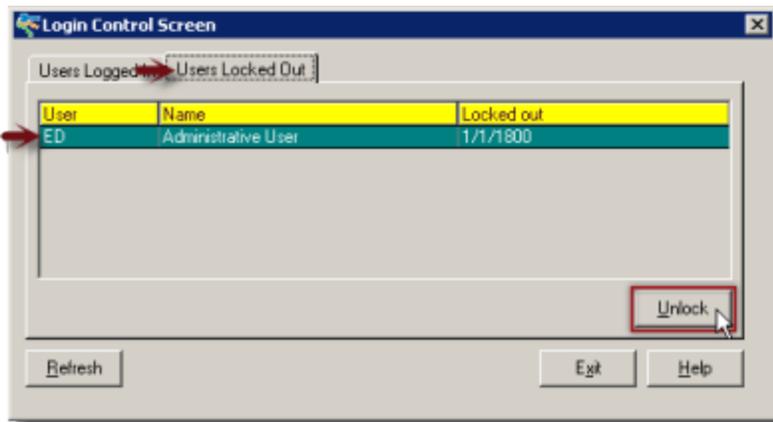
4. Click **Yes** to clear the user's login.

The user can now log back in.

How to Terminate a Locked Out User Session

To terminate a locked out user session, from the Login Control Screen:

1. Select the Users Locked Out tab.
2. Select the line-item for the user that is locked out of FactorSoft.



3. Click the **Unlock** button.

The user is removed from the Users Locked Out list and can now log back in.

Perform Live Upgrade

This section outlines the Live Upgrade and Schema Compare processes to ensure you always have the most up-to-date version of the FactorSoft and its database structure.

Upgrade Considerations

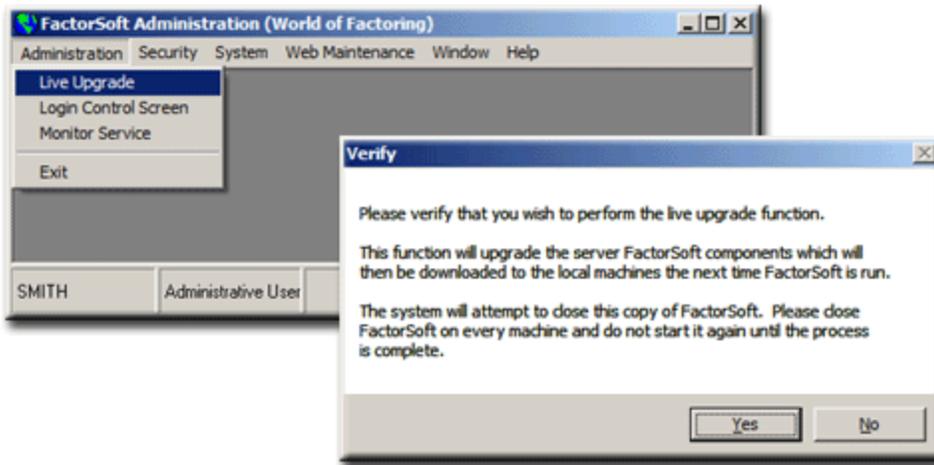
- You must have an internet connection in order to connect to our server.
- Contact Support (800-365-4091 opt 2) to schedule a time for your upgrade.
- Before your scheduled upgrade time, back up your database.
- Users must be logged out of FactorSoft during the upgrade.

NOTE

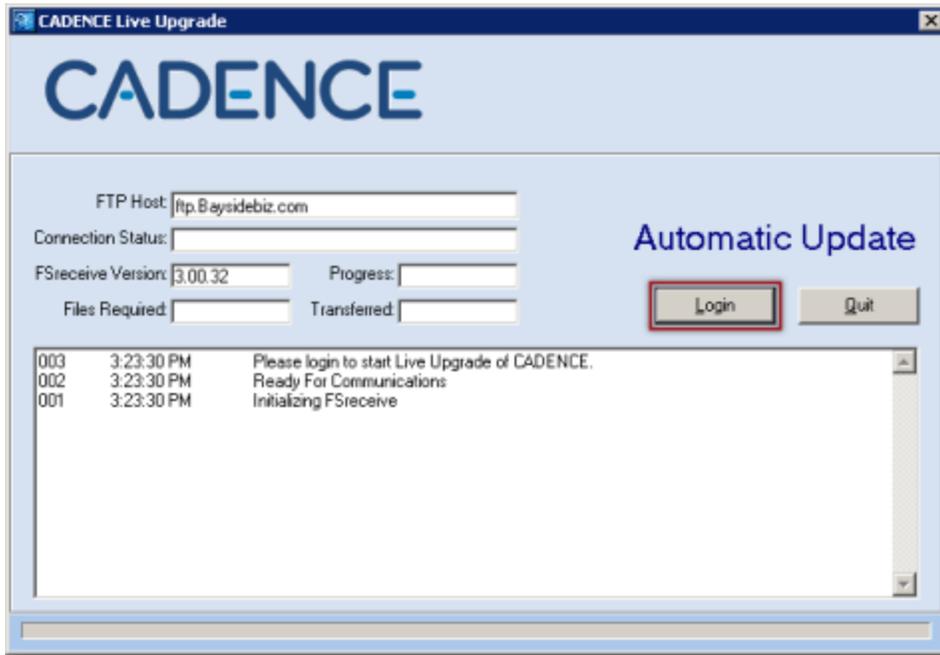
As with all FactorSoft version upgrades, you **MUST** create a backup copy of your current database and store it in a secure location. We recommend you back up your database regularly, and specifically perform a backup before you upgrade.

Depending on the size of your database, the upgrade process can take from 15 minutes up to more than two hours, so plan accordingly.

1. Login to the FactorSoft Application Manager.
2. Open the Administration module.
3. Select Live Upgrade from the Administration menu (of the Administration module).



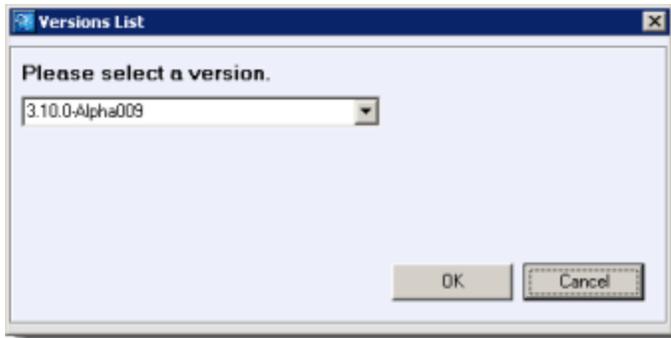
4. Click Yes on the Verify prompt to continue.
5. When the FactorSoft Live Upgrade window opens, click the Login button to start the upgrade process.



A Note window reminds you that all other FactorSoft users must be logged off during the upgrade. Click **OK** to continue.

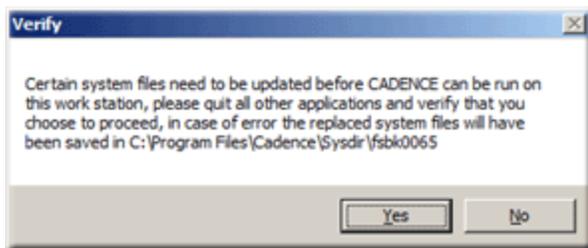
You are prompted to contact ProfitStars® support for a unique password.

6. Enter your User name and Password on the Login window; and click OK.
7. Use the Versions List screen to select the FactorSoft version to which you want to upgrade. Click OK to download the upgrade files.



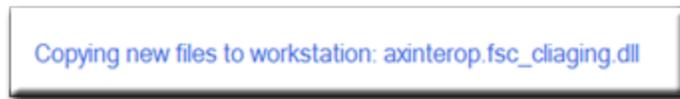
8. When the process is complete, click OK on the FSReceive prompt to confirm your understanding that FactorSoft must be restarted for the changes to take effect.
9. Double-click the FactorSoft shortcut on your desktop.

Before you are prompted to login, system files required to complete the upgrade will be run on your workstation.



10. Click **Yes** on the Verify window to continue.

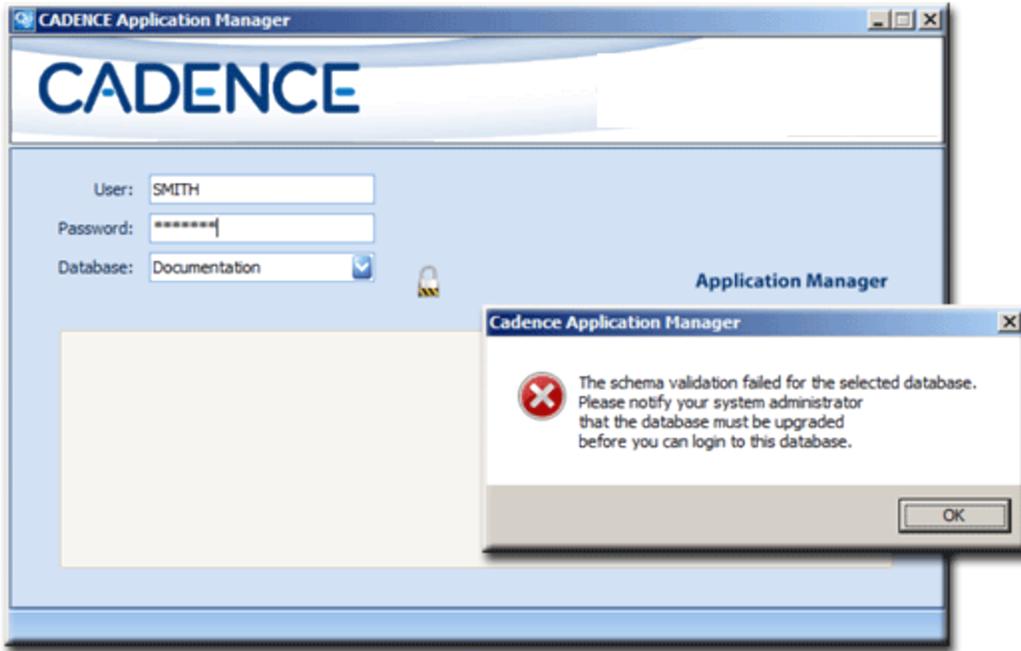
A series of messages, indicating the files being downloaded to your workstation, is displayed.



When all the upgrade files have been downloaded to your workstation, the FactorSoft Application Manager is displayed, ready for login.

Running the FactorSoft Database Manager and Schema Compare

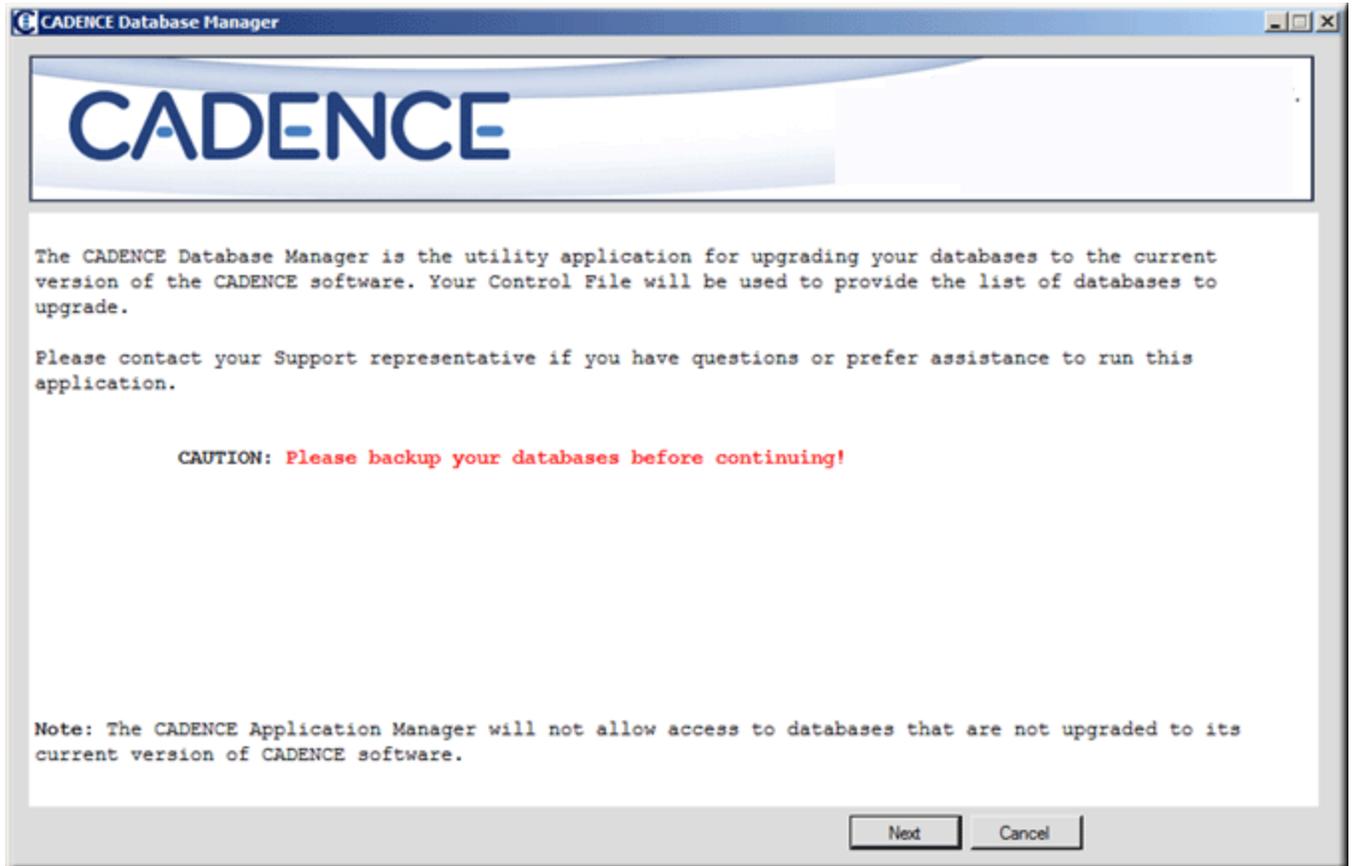
If it is determined that your database does not match the structure of the master FactorSoft database during the Live Upgrade process, when you attempt to login to the database (via the FactorSoft Application Manager) a "...Schema Validation Failed..." message is displayed.



1. Click **Yes** to launch the FactorSoft Database Manager utility.

NOTE

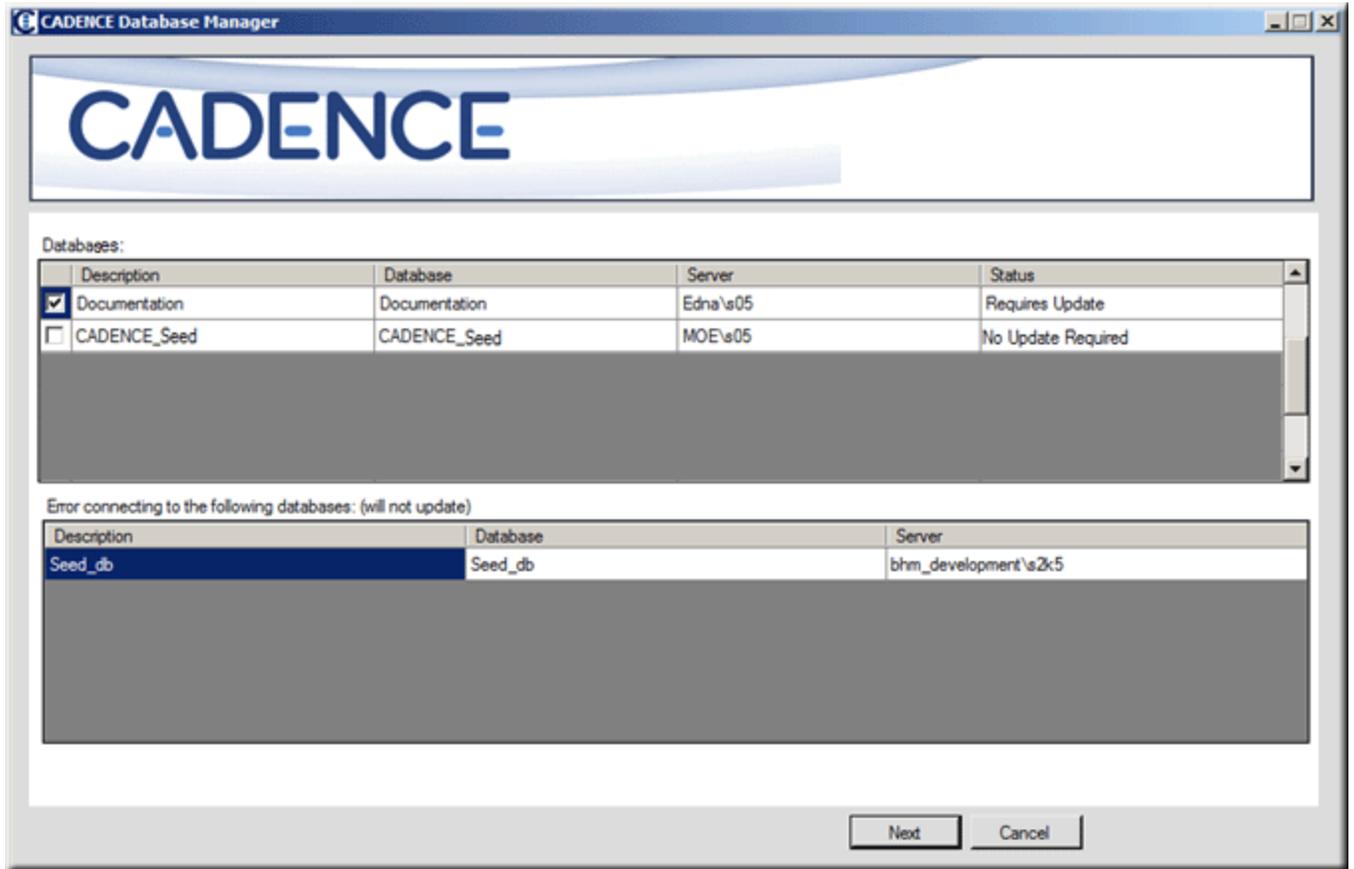
Users without System Administration permissions receive a slightly different message when they attempt to log in to the Application Manager. Users receiving this version of the message should click OK to dismiss it and contact their system administrator to update the database.



2. Click **Next** to continue.

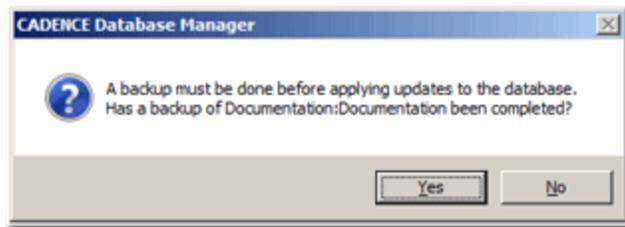
The FactorSoft Database Manager reads through all the databases in your Control File and determines which ones require an update (as well as which ones cannot be accessed).

3. Select the databases you want to update (using the check box to the left of the Databases list).



4. Click **Next** to continue.

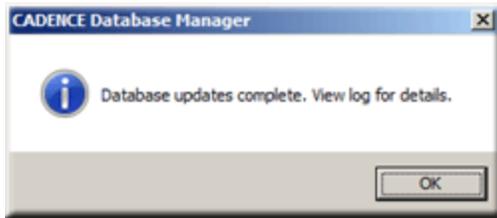
You are prompted to backup the database before applying the update.



5. Click **Yes** on the message, and the FactorSoft Database Manager kicks off the Schema Compare. (Clicking No on this window aborts the update process.)

The Status changes from **Pending Update** to **Executing Schema Compare**.

When the Schema Compare finishes, a **Database update complete** message is displayed, as shown below:



6. Click **OK** to close the message.
7. Click the **View Log** button that's now available on the bottom of the FactorSoft Database Manager screen to open a text file containing changes made to your database.

You can now log into the FactorSoft Application Manager with the database that has been updated.

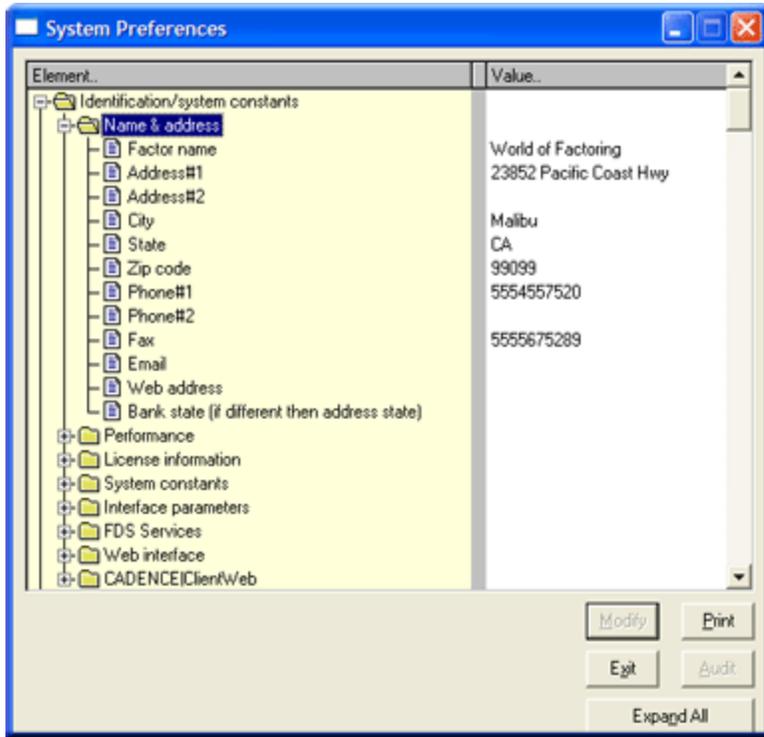
System Preferences

Because transaction policies vary greatly among lenders, FactorSoft gives you the ability to establish system-wide defaults, or System Preferences, that reflect your individual business methods.

The following categories of preferences are available to tailor FactorSoft to you unique work requirements:

- **Identification/system constants** – options used to set the lender identification information, licensing information, system constants, interface parameters, and more
- **Facility/Collateral Rules (Formerly Asset based lending)** – options that are used with the asset-based lending features of the product.
- **Client rules/defaults** – options used to set protocols for client-level edits, defaults, and rules, as well as settings for Ineligibility/summary calculation.
- **Client terms rules/defaults** – options used to set protocols for client-level edits, defaults, and rules
- **Data entry behavior** – options used to set defaults and rules for adjustment, cash, and purchase data entry, and more.
- **Debtor rules/defaults** – options used to set protocols for debtor-level edits, defaults, and rules, as well as settings for Ineligibility/summary calculation.
- **Fields/screen behavior** – options used to set specific screen behavior, including security restriction options such as password complexity rules.
- **Reports** – options used to set specific report behaviors.
- **Terminology** – options used to set system-level naming conventions.

The System Preferences screen, illustrated following, is accessed from the System menu of the Administration module.



The System Preferences are listed within folders. To view or modify a preference, open the appropriate folder and simply click on the desired preference.

Some preferences have values of true or false. These values can be set and toggled by double-clicking. Other preferences have option lists from which you can select the desired setting. Still others display data entry fields, in which you can set a literal alphanumeric string value. When you have defined the preference, click the Modify button to save the change.

The **Audit** button opens an Audit Log, which displays a record of each time a preference has been modified, the date and time, and the user who made the modification.

The **Print** button allows you to print or export the entire System Preference list.

FactorSoft Imaging Module

The Imaging module gives you the ability to scan invoices and checks for record management and retrieval, and to assist in data entry of purchases and payments. It also lets you back up documents and view, fax or email invoices within FactorSoft for client and debtor reference.

Imaging Setup

This section describes the set up requirements for the Imaging module in FactorSoft. The setup requirements are:

- Activation
- Scanner Considerations
- Set System Preferences

Activation

The Imaging module must be activated by Jack Henry™. Once the module is activated, there are several new features available from the Office Menu, Input Functions sub-menu in the FactorSoft desktop:

- **Attach Images to Posted Batches**
- **Scan Checks** – This is a separately licensed feature, so is dependent on the imaging features purchased by your organization.
- **Scan Invoices** – This is a separately licensed feature, so is dependent on the imaging features purchased by your organization.

Scanners

FactorSoft requires TWAIN standard compliant scanners.

Imaging System Preferences

Several System Preferences are used to select processing options for the Imaging module.

Select System Preference folder **Data entry behavior, Imaging** to set options for image processing:

System Preferences	Description
All scanned batches	Set to True to indicate that scanned batches must be released in the Invoice or

System Preferences	Description
require release	Check Scanner Control screen before they can be accessed in Manage Pending Purchases or Manage Posted Payments screens.
Allow sending of support documents or full batch	Select the option to specify whether supporting documents (i.e. cover sheets, notes, bills, email, etc.) are sent along with the batch. <ul style="list-style-type: none"> • Verify before sending • Do not allow • Without restriction
Ask before viewing unassigned checks	Set to True to display a verification screen before unassigned checks are viewed.
Color invoices with images attached	Set to True to highlight invoices with color to indicate that they have images attached.
Combine images into single attachment	Set to True to email all images for an invoice as one attachment, instead of as individual image files.
Daily folder root path	Specify the location for FactorSoft to store the daily images. (Use in conjunction with Use daily folders below).
Do not remember last subject/text	Select to True to clear the Subject and Message fields of the Invoice Image screen when the Email distribution method is selected. If set to False , these fields contain the values entered for the most recent email sent from the screen.
Email file type for attached images	Select the file type for images attached to emails: <ul style="list-style-type: none"> • TIFF • PDF
Email compression type	Select the compression type to be used for image files attached to emails.

System Preferences	Description
	<ul style="list-style-type: none"> • Fax Group 4 • Fax Group 3 • Packbits • Huffman • LZW • None
Ignore attached scanners	Set to True to ignore any attached scanners (required for terminal services or Citrix environments).
Maximum images per email	Set the maximum number of invoices that will be placed in one email. If the maximum number of images is reached for an email, additional images must be sent in a separate email.
PDF resolution value for TIFF conversion	Set the resolution for images stored as PDF files. Default value is 96. Note: Image quality decreases if set below the recommended 96.
Remember 'On Top' setting	Set to True to open the Check or Invoice Image screen on top all other screens on the desktop.
Scan module in debug mode	This preference is used only for troubleshooting and should only be set to True at the instruction of Jack Henry™ Support personnel.
Unassign not allowed when viewing	Set to True to disallow images to be unassigned, except during the initial assignment process.
Use daily folders for image	Set to True to automatically create image folders to contain images created on a daily, monthly, or yearly date basis. At the end of the day, the system creates a new folder for the next day's images, with the date as part of the folder name in YYYYMMDD format.

Select System Preference folder **Field/screen behavior, Screens, Posted batches with assigned images** to set options for image processing:

System Preferences	Description
Maximum age in days of batches to be	This setting allows you to specify the number of days as a display cutoff. Batches older than this number will not be displayed.

System Preferences	Description
shown	
Refresh screen on request only	Set to True to turn off automatic refreshing of the Invoice/Check Scanner Control screen. The grid updates by the Refresh button only.

Select System Preference folder **Data entry behavior, Purchase Entry, Imaging** to set options for image processing:

System Preferences	Description
Default to support instead of invoice	Set to True to default images to Support type instead of Invoice type during purchase entry.

Select System Preference folder **Identification/system constants, Performance, Scanning** to set options for image processing:

System Preferences	Description
Handle fax files after processing	Select the action to be taken on TIFF fax files after they have been processed. <ul style="list-style-type: none"> • Move to 'Processed' folder structure • Delete them • Move to 'Archive' folder under input client folder
Maximum scanned images per file	Set the maximum number of scanned images per TIFF file (the maximum number of pages in a multi-page TIFF file). If blank, the default value is 1.
Optimize scanned images	Set to True to run an optimization process on scanned images. <i>Recommended to reduce imaging issues.</i>
Store scanned images in files	Set this option to True to store scanned images in files rather than pointers in the database.
Store failed scanned images in folder	Enter the folder location to store failed images.
Force 8 bit grayscale color in PDF to TIF conversion	Set to True to use grayscale color when converting PDF to TIF files for scanned images.

Image Folder Maintenance

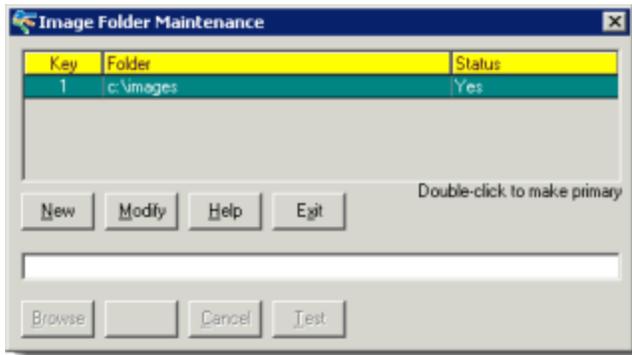
The Image Folder Maintenance option allows you to specify where images will be stored. The location can be a PC's local hard drive or a network server. To use the Imaging module, you must have at least one folder defined in which to store your images.

The Grid displays all defined Image Folders. Each entry has a numeric Key, which is automatically assigned by the System. The Folder column displays the path to the folder, and the Status column displays whether the folder is the Primary folder or not. There can be only one Primary.

Creating a New Image Folder

An image folder is required for storage of image files. To create a new folder:

1. Create the folder on a network or local drive.
2. Open the Administration module.
3. Select Image Folder Maintenance from the Database Maintenance sub-menu of the System menu.



Fields	Description
(Grid)	<p>Displays each image folder entry as a line-item with the following information:</p> <ul style="list-style-type: none"> • Key: a sequential numeric identifier added for each entry by the system. • Folder: the fully qualified path and folder name. • Status: Yes indicates the current image folder. All other entries will be No.
New	Click this button to add a new image folder entry.
Modify	Click this button to edit an existing image folder entry.
Exit	Click this button to close the screen.
(Folder)	Enter the fully qualified path/folder name in this field.
Browse	Click this button to display an explorer window from which you can navigate to the folder location.
Create/Modify/Verify	This button is used to complete add, update, and delete actions on the Image Folder Maintenance.

Fields	Description
	<ul style="list-style-type: none"> • Create: Complete the addition of a new image folder entry. • Modify: Complete an update to an existing image folder entry. • Verify: Confirm and complete the deletion of an existing image folder entry.
Cancel	Click this button to undo any unsaved changes.
Test	Click this button to test the existence and availability of the selected folder.

4. Click the **New** button

5. Enter a fully qualified path/folder in the text field.

Alternately, you can click the **Browse** button and browse to the folder location.

6. Click the **Test** button to verify that FactorSoft can access the path.

If the test fails, enter another path.

7. Click the **Create** button to save the location.

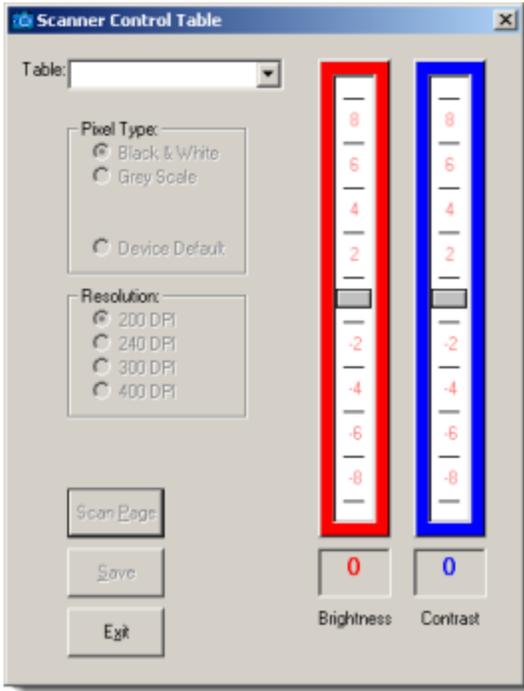
To select a folder in the grid as the image folder, double-click the entry. The **Status** column displays **Yes** for the selected image folder. Only one folder can be the selected image folder at any given time.

Scanner Control Table

The Scanner Control Table screen is used to save specific scanning settings so that they can be applied when scanning to new or existing batches. This allows you to have different saved scanner settings for different types of documents or for optimal performance from multiple scanners with different resolution cameras.

TIP

Most scanners already compensate for brightness, contrast, and image quality, so this feature may be of limited value.



Field	Description
Table	Enter a table name in this field to create a new Scanner Control Table. To view or modify an existing table, select the name from the list.
Pixel type	<p>Select the pixel type for scanned images.</p> <ul style="list-style-type: none"> • Black & White • Gray Scale <p>Black and white pixel type creates a smaller and generally lower quality image file. However, depending upon the quality and coloring of the original document, black and white sometimes provides a more readable image than gray scale.</p>
Resolution	<p>Select the dots-per-inch (DPI) setting for the image file.</p> <ul style="list-style-type: none"> • 200 DPI • 240 DPI • 300 DPI • 400 DPI <p>The higher the DPI number, the better the quality of the image and the larger</p>

Field	Description
	the image file will be.
Brightness	Set the brightness to achieve the best quality image.
Contrast	Set the contrast to achieve the best quality image.
Scan Page	Click this button to scan documents from the scanner and display them on your computer screen so that you can review the results of your settings.
Save	Click this button to save the Scanner Control Table.
Exit	Click this button to close the screen.

Engine Administration

The Engine from Jack Henry™ is the back-end processing architecture for FactorSoft. It features a true multi-threaded Microsoft Windows service employing a system administration interface that allows custom configuration of your processing environment.

This chapter describes the Engine generally and describes:

- General Information about the Engine
- Configuring the Engine
- Engine Tasks

Click the links for information about Engine administration:

- [General Information about the Engine](#)
- [Configuring the Engine](#)
- [Engine Tasks](#)

General Information About the Engine

The Engine consists of one Master Service and from one to many Task Services. These services may exist on one server-class machine in smaller installations, or may employ multiple servers with one Master and several Task Services, each having dedicated machines in larger installations. Microsoft Message Queuing (MSMQ) is configured on Master and Task Service servers to reliably manage communications between the services.

This architecture makes it possible to manage the variety of background tasks FactorSoft processes daily while minimizing the impact of those processes on the response time experienced by users on the front-end of the system. Through multi-threading prioritization of tasks, the perceived elapsed processing time will be markedly decreased. The Engine utilizes existing FactorSoft program modules to process the tasks, which ensures that the results of the processes are consistent. Additionally, the utilization of MSMQ increases the systems tolerance to interruptions and faults (such as internet access issues).

The Master Service polls each FactorSoft database on the Application Servers for tasks to process at a given interval.

When a task is available for processing, the Master Service polls the Task Services to determine availability to process the task. The task is queued to an available Task Service, where it is processed according to priority established for that server and database.

The Engine Administration module requires no special permissions. It connects to the databases using the database login names and passwords specified in the FactorSoft or FactorSoft Control File. The encrypted connection string is passed to the Engine Administration module by the Master Service when a connection is established.

Scalability

Because each Task Server is individually configured for its task targets and work limits, the Engine is infinitely scalable to expand and customize as your business grows. Adding processors not only adds bandwidth, but intelligence in what gets processed by each processor, and when.

Prioritization

Task prioritization take into account two factors: 1) a simple Priority setting assigned to the task – 1 through 9 with 9 being the highest priority, and 2) time in the queue, which we refer to as Weighted Priority.

Weighted Priority is used by the Engine to give preference in the processing of tasks queued to the Task Service based on the Task Type's priority and the amount of time the task has been waiting in the queue. Weighted Priority is based on a proprietary formula that calculates a value for each task. This value is used to prioritize tasks and to accelerate higher priority tasks more quickly to the top of the queue for execution. Weighted Priority is not stored in the database – the value is kept in memory by the Master Service and is recalculated every second. The current Weighted Priority value for each task in the queue is displayed on the Client Activity page of the Engine Administration module.

The Priority number determines how often the Master Service polls the Application Servers to determine if there are tasks to be queued. Weighted priority then determines the priority of tasks in the queue by multiplying the time in the queue by the priority setting. This allows the higher priority items to be continuously accelerated in the queuing process the longer they stay in the queue.

Any task can be changed during the processing day – the Engine is designed to handle priority changes throughout the day. Changes are picked up immediately when made through the Engine Administration module. If the changes are made directly to the database table, it is picked up according to the interval provided by the **DbTaskTypeInterval** setting. This interval is 10 minutes by default.

NOTE

At this time, the Engine does not allow you to increase a Task's priority on a one-time only basis.

Fault Handling

In the event of network interruptions that cause a loss of communication, the Engine will produce a Handled Exception and email the admin recipient(s) configured in the Engine. The specific message is

"Could not hash the common idx file. ---> System.IO.IOException: The specified network name is no longer available." The service will not stop, but will go into a suspended mode when it fails to reach the FactorSoft Server's IDX file. The service will continue to attempt to reach the IDX file at the normal check interval until the file is accessed. Each failed attempt will result in an exception that is emailed to the admin recipients.

When the Engine does access the IDX file and the version matches the Engine's file, the service returns to normal processing.

If the IDX file version does not match the Engine's file, the service stops and must be manually restarted. This condition results in an exception that is emailed to the admin recipients.

If the server running the Master Service fails, another Master Service instance must be created on another server according to the installation instructions. This new Master Service will inherit the prior Master Service configuration. If a server running a Task Service fails, a new Task Service must be installed on another server, and the TaskServer and TaskServerQueue tables must be configured to reflect the new server name running this task service instance.

Notification

The Engine provides notification through email alerts. Emails are sent when the Master Service loses contact with the Task Service, or when either service loses contact with a database server. The administrator email accounts are configured in the Config Settings page of the Engine Administration module. However, the master service can only know that a task service is down when it fails to respond to a task execution request. If there is no work for that task service, a task service can be down without the master service being aware

Emails are sent to the configured email accounts when errors occur. Stranded items are not emailed, since these are normally the result of stopping and starting the services while tasks are executing. The engine recovers stranded tasks automatically.

Setting Up Engine

This section shows you how to set up Engine. The setup requirements are:

- Installation
- Create a New Connection
- Configure the Services

Installation

Installation steps for the Engine is documented separately in the Engine Installation document. The installation, which consists of the following steps, should be completed by a qualified network technician:

- Upgrade FactorSoft
- Create the Engine User Account
- Install Microsoft Message Queue
- Create the MSMQ Private Queue Accounts
- Install the Master Service
- Install the Task Service(s)
- Set the Services Account for the Engine Services
- Upgrade the Databases
- Start the Services

Configuration

The Engine Administration module is used to configure the various options for the Engine, including:

- **Server Info:** Settings that apply to the Master Service and the Engine environment as a whole.
- **Settings:** Setting that apply to each Task Service.

CAUTION

Some configuration settings are stored in the registry and are controlled by the FactorSoft application. These cannot be changed through the Engine Administration module. Other settings are written into memory when the services start, and therefore require the services to be stopped in order to properly alter the value in the Engine. All other settings can be changed while the services are online.

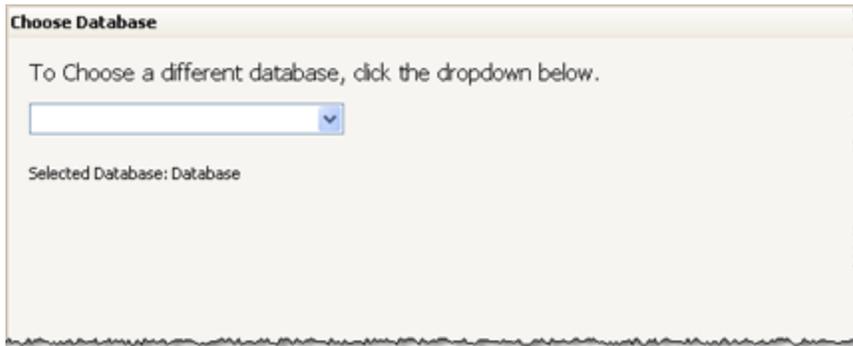
At this time, the Engine does not audit changes to the configuration tables.

Server Info

This menu contains settings that apply to the Master Service and the Engine environment as a whole.

Choose Database

The list displays the Database descriptions of the databases in the Control File read by the Engine. Only databases that do not have the No Server Processor option set in the Control File are displayed in the list. Select a database to display the settings applicable to that database under the Settings menu.



Current Queue Chart

Displays the Current Queue Chart, which displays a real-time graph of the tasks from the ServeQueue table that are currently running.

NOTE

The Current Queue Chart displays the number of tasks in the Master Service's queue, while the Dashboard displays only the number of tasks currently queued to the Task Service from the ServQueue table.

Client Activity

Displays the full task queue for all databases in the Control File read by the Engine for the Master Service.

The Client Activity screen displays the source key identifier and the database in which the task will be processed. It does not show the actual invoice number or the report name being executed.

Task Server Info

A quick view of the tasks executing and waiting for a Task Service.

Config Settings

Displays the current session settings for the Master Service. Some settings can be edited to affect Engine processing characteristics in real time. These settings are displayed with their **Value** in a white background. Other settings can only be changed with the Master Service offline. These settings are displayed with their value in a gray background.

The **Trace Caches** and **Trace Exceptions** in the Config Settings control how much information is written to the Engine's log during execution. Jack Henry™ recommends turning on the Trace Cache and Trace Exceptions options.

The **OtherEmailRecipients** setting contains the email addresses of recipients additional to the AdminEmail that receive emails being produced by the Engine. Unlike AdminEmails, the Other Email Recipients can be changed on-the-fly.

Force Refresh Control File

Select this option to reread the FactorSoft Control File into memory to update the Engine with any changes made to the control file.

Settings

This menu contains settings that apply to each Task Service.

Dashboard

Displays the Server Queue Chart, which presents a graphical representation of the tasks being performed by the Master Service.

Task Type

The Task Type panel displays the tasks that the Task Service can perform. By default, all of the defined task types are enabled, and this panel provides the option to turn off tasks for the Task Service.

Task Type							
Drag a column header here to group by that column							
Description	Default Priority	Singular	Server Isolation	Database Isolation	History Days	Enabled	Source
Unknown	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	<input type="checkbox"/>	
Invoice Calculation Table	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	<input checked="" type="checkbox"/>	
Transaction Activity Calculation Table	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	<input checked="" type="checkbox"/>	
Check Activity Calculation Table	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	<input checked="" type="checkbox"/>	
Report Scheduler	9	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	<input checked="" type="checkbox"/>	
Web Reports	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	<input checked="" type="checkbox"/>	
Desktop Reports	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	<input checked="" type="checkbox"/>	
Registered Emails	9	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	<input checked="" type="checkbox"/>	
Registered Email Acknowledgements	9	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	<input checked="" type="checkbox"/>	
Emails	9	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	<input checked="" type="checkbox"/>	
Faxes	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	<input checked="" type="checkbox"/>	
OCR Invoice Conversion	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	<input checked="" type="checkbox"/>	
OCR Invoice Interpretation	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	<input checked="" type="checkbox"/>	
OCR Invoice Validation	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	<input checked="" type="checkbox"/>	
OCR Invoice Export	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	<input checked="" type="checkbox"/>	
OCR Check Conversion	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	<input checked="" type="checkbox"/>	
OCR Check Interpretation	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	<input checked="" type="checkbox"/>	
OCR Check Validation	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30	<input checked="" type="checkbox"/>	
Total (26)							

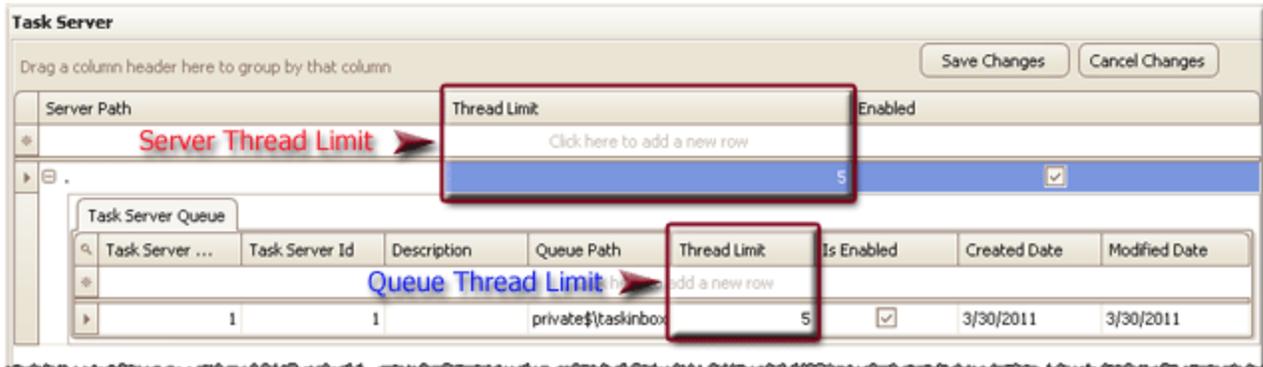
Column	Description
Description	The task description.
Default Priority	The default priority setting that determines how often the Master Service queries the Task Service for this task type for the current database. Setting this figure to 9 sets the highest priority for the task, 1 the least. Note that priority must be changed individually for each task - priority cannot be changed concurrently for multiple tasks.
History Days	The number of days that execution results for this task type are retained on the Task History panel.
Enabled	Determines whether the Task Type is processed on the Task Service for the current database.
Source Qty Factor	The Source Qty Factor is a fine-tuning value used to adjust the quantity of the task that can be queued to the server. This factor is used to minimize processor idle time on the Task Service. The number entered here is a multiplication factor that is applied to the Max Concurrent setting in the Task Server Load for the Task Server/Queue to allow additional tasks of the task type to be queued. For instance, if the Max Concurrent for the task type is 3, and Source Qty Factor is 2, six of the task type can be queued. If Source Qty Factor is 3, 9 of the tasks can be queued. This does not increase the number of tasks that can be processed concurrently, which is controlled by the Thread Limit for the Task Server, or Task Server Queue if set.
Save Changes	Click this button to changes to the Task Type panel.
Cancel Changes	Click this button to abandon any unsaved changes on the Task Type panel.

Task Server

The Task Server panel contains the task server settings and Task Server Queue definitions that identify the server path where the Master Service queues processes for the server. Each Task Server Queue is effectively the MSMQ path to enable communications from the Master Service to the Task Services. MSMQ ensures reliable delivery of the process by placing messages that fail to reach the target service in a queue and then resending them once the service is functioning.

Note: There is no pre-determined thread limit or maximum number of processes set by the Engine. The system administrator sets the limit based on the number of processor threads the server can reasonably handle. Jack Henry™ suggests setting the thread limit to twice the number of processor cores as

a good starting point. Thereafter, monitor performance and fine-tune the values to your specific hardware configuration and processing needs.



Column	Description
Server Path	Displays the server name or IP address of the Task Server.
(Server) Thread Limit	The maximum number of processes that can run concurrently across all Task Server Queues for the Task Service.
Enabled	Determines whether the Task Server is available to process tasks for the current database.

Task Server Queue

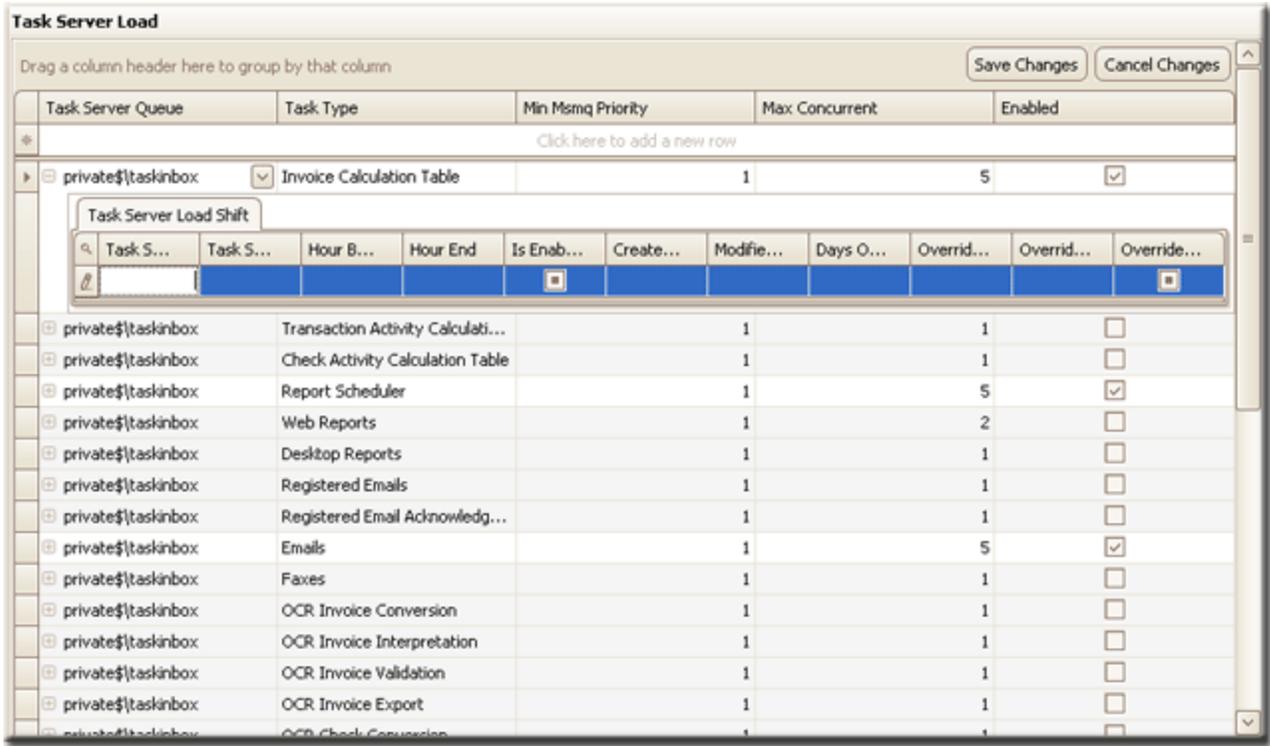
The Task Server Queue is the MSMQ key path that enables the communications for the tasks/processes at the operating service level, whether they are between separate server machines or the same server machine. Each Task Service is uniquely defined by its Task Server Queue, which is effectively the address or path to the service's message queue. Each Task Service listens to its Task Server Queue in much the same way as an email client listens to its own address for emails from the server.

Column	Description
Task Server Queue ID	Displays the Task Server Queue ID from the TaskServerQueue table.
Task Server ID	Displays the Task Server ID from the TaskServer table.
Description	Displays the Task Server Description from the TaskServerQueue table. You can update this column in the table for informational purposes to differentiate Task Servers in this grid.
Queue Path	The full path to the MSMQ queue for the Task Server.
(Queue) Thread Limit	The maximum number of processes that can run concurrently for the queue. This is used to limit further the number of threads that can be processed in the

Column	Description
	Task Server Queue. However, it cannot be used to increase it – the maximum number of threads that can be processed across all Task Server Queues is determined by the (Server) Thread Limit setting for the Server Path.

Task Server Load

The Task Server Load panel is used to add Task Types to the Task Server Queue.



Column	Description
Task Server Queue	Server name and Queue path of the task server queue.
Task Type	Select from the Task Types enabled on the Task Type panel for the database.
Min Msmq priority	For future use.
Max Concurrent	The maximum number of tasks of the task type that can be queued on the Task Server for this connection.
Enabled	Select to enable the Task Type on the Task Server Queue. If not, task type is not processed on this queue.

Task Server Load Shift

For each Task Server Load entry, multiple Task Server Load Shift entries can be created to define parameters (days and times) when the Msmq Priority and Max Concurrent can be shifted to a greater or lesser value for the task type on the Task Server Queue.

Column	Description
Task Server Load Shift ID	Displays the Task Server Load Shift Id from the TaskServerLoadShift table.
Task Server Load ID	Displays the Task Server Load Id from the TaskServerLoadShift table.
Hour Begin	Enter an hour to begin the priority shift for the task.
Hour End	Enter an hour to end the priority shift for the task.
Is Enabled	Select this option to enable the Task Server Load shift.
Created Date	Displays the date on which the Task Server Load Shift was created.
Modified Date	Displays the date on which the Task Server Load Shift was last updated.
Days of the Week	Enter the day of the week on which the priority shift for the task will be active. This is a string of seven characters representing the seven days of the week, Sunday through Saturday. Valid characters are Y to indicate the shift is in effect on that day, or N to indicate it is not.
Override Min Msmq Priority	For future use
Override Max Concurrent	Enter the Max Concurrent value that the task will acquire when the load shift is active.
Override is enabled	Select this option to turn off the Task Server Load during the time period that the Task Server load Shift is active.

Task Queue

The Task Queue panel lists the items in the Queue table for the database. These items are scheduled for execution by the Task Server and are also in memory for the Master Server.

Task Queue

Drag a column header here to group by that column Refresh

Task Queue Id	Task Type	Task Status	Priority	Task Server	Task Server Queue	Run Date	Start Time
47	Invoice Calculati...	Executing	1	.	private\$\taskinbox	4/28/2011 12:00:00 AM	4/29/2011 12:00:00 AM
51	Invoice Calculati...	Executing	1	.	private\$\taskinbox	4/28/2011 12:00:00 AM	4/29/2011 12:00:00 AM
67	Invoice Calculati...	Executing	1	.	private\$\taskinbox	4/28/2011 12:00:00 AM	4/29/2011 12:00:00 AM
68	Invoice Calculati...	Executing	1	.	private\$\taskinbox	4/28/2011 12:00:00 AM	4/29/2011 12:00:00 AM
73	Invoice Calculati...	Executing	1	.	private\$\taskinbox	4/28/2011 12:00:00 AM	4/29/2011 12:00:00 AM
156	Report Scheduler	Executing	9	.	private\$\taskinbox	4/29/2011 1:47:00 PM	4/29/2011 1:47:00 PM
157	Report Scheduler	Executing	9	.	private\$\taskinbox	4/29/2011 2:09:00 PM	4/29/2011 2:09:00 PM
160	Report Scheduler	Executing	9	.	private\$\taskinbox	4/29/2011 2:11:00 PM	4/29/2011 2:11:00 PM

Column	Description
Task Queue Id	The Task Queue identifier to which the task was queued.
Task Type	The Task Type of the task.
Task Status	Indicates the status of the queued item. <ul style="list-style-type: none"> • Executing • Pending
Priority	The default priority of the queued item. The values are 1 through 9 with 9 being the highest priority. The priority determines 1) how quickly a task rises to the top of the task queue – higher priority items added to the queue will accelerate past lower priority items that were already queued based on priority multiplied by the length of time in the queue, and 2) how often the database is queried to determine whether there are any tasks of this type to queue.
Task Server	The Task Server on which the task is queue.
Task Server Queue	The task server path to which the task is queued.
Run Date	The date and time on which the task was queued in the Engine.

Column	Description
Start Date	The date and time on which the task began processing.
Last Ping Time	The date and time that a heartbeat for the process was detected by the Master Service. An old date or time in this column indicates a stranded process.

Task History

The Task History panel lists completed, stranded, and failed tasks for the database. Note that the line-items are color-coded: white for completed items, yellow for stranded items, and red for failed items.

There is no pre-defined limit for retention of task history. By default, history items are retained for 30 days. The history purge interval is configured in the Engine Administration module by Task Type in the HistoryDays value. Note that the HistoryDays value is configurable for each Task Type, so if you want to keep the history for a given task longer, set the HistoryDays value for that task type accordingly.

Note: If required, the table rows can be copied and pasted from the history grid into a spreadsheet program for analysis or reporting.

Task History

Created Date: 4/25/2011 4/29/2011 Search

Drag a column header here to group by that column

Priority	Run Date	Start Time	End Time	Message	Queue Created On	Queue Modified On
9	4/27/2011 8:32:00 AM	4/27/2011 8:32:15 AM	4/27/2011 8:32:24 AM		4/27/2011 8:32:13 AM	
9	4/27/2011 8:32:00 AM	4/27/2011 8:32:15 AM	4/27/2011 8:32:15 AM		4/27/2011 8:32:13 AM	
9	4/27/2011 8:31:00 AM	4/27/2011 8:31:15 AM	4/27/2011 8:31:18 AM		4/27/2011 8:31:13 AM	
9	4/27/2011 8:27:00 AM	4/27/2011 8:27:15 AM	4/27/2011 8:27:39 AM		4/27/2011 8:27:12 AM	
9	4/26/2011 6:15:00 PM	4/27/2011 8:19:46 AM	4/27/2011 8:19:47 AM		4/27/2011 8:19:41 AM	
9	4/27/2011 7:33:00 AM	4/27/2011 8:19:46 AM	4/27/2011 8:19:47 AM		4/27/2011 8:19:41 AM	
9	4/27/2011 7:31:00 AM	4/27/2011 8:19:46 AM	4/27/2011 8:19:47 AM		4/27/2011 8:19:41 AM	
9	4/27/2011 7:33:00 AM	4/27/2011 7:37:12 AM		Removed from t...	4/27/2011 7:33:26 AM	4/27/2011 8:14:
9	4/27/2011 7:31:00 AM	4/27/2011 7:31:27 AM		Removed from t...	4/27/2011 7:31:26 AM	4/27/2011 8:13:
9	4/26/2011 6:15:00 PM	4/26/2011 6:15:32 PM		Removed from t...	4/26/2011 6:15:27 PM	4/27/2011 8:13:
9	4/27/2011 7:52:00 AM	4/27/2011 7:52:02 AM	4/27/2011 8:07:59 AM	Removed from task queue because it was designated as stranded.		
9	4/27/2011 8:03:00 AM	4/27/2011 8:03:08 AM	4/27/2011 8:05:16 AM	Error returned fr...	4/27/2011 8:03:05 AM	
9	4/27/2011 7:59:00 AM	4/27/2011 8:00:08 AM	4/27/2011 8:02:10 AM		4/27/2011 7:59:04 AM	
9	4/27/2011 7:58:00 AM	4/27/2011 7:58:08 AM	4/27/2011 8:00:05 AM		4/27/2011 7:58:04 AM	

Column	Description
Created Date	The Task Queue identifier to which the task was queued.

Column	Description
Search	Click this button to display history items for the date range selected in Created Date.
Task History	A unique, Engine-generated identifier for the history item.
Task Queue	The Task Queue identifier to which the task was queued.
Task Status	Indicates the status of the history item. <ul style="list-style-type: none"> • Successful: the task was successfully executed • Executing: the task was stranded in executing status and removed from the queue • FailedNoRetry: the task was not successful
Task Type	The Task Type of the task.
Task Server	The Task Server on which the task was executed.
Task Server Queue	The task server path to which the task was queued.
Msmq Name	The combined Task Server and Task Server Queue name to which MSMQ delivered the task.
Priority	The priority of the task.
Run Date	The date and time on which the task was queued in the Engine.
Start Time	The date and time on which the task began processing.
End Time	The date and time on which the task completed processing.
Message	For Failed messages, displays the error that caused the failure. For stranded messages, displays an informational message indicating that the task was stranded and removed from the queue.
Queue Created On	The date and time on which the task was queued.
Queue Modified On	The date and time on which the task was removed from the queue. Applies to stranded tasks only.

Tasks Processed by the Engine

Because of its capabilities of processing multiple threads and prioritizing tasks, the Engine is able to both improve performance and build intelligence and flexibility into the FactorSoft processing environment.

The following tasks are available to be configured in the Engine.

NOTE

The list of functions that are enabled through the Engine grows with each release of FactorSoft. The following list is updated with each release of FactorSoft.

Task	Description
Account Monitoring and Alerts	This task enables the FCS Account Monitoring, a Third Party Interface.
Analytics Client Calc	This task enables the Client Analytics and ability to create Charts with the data.
Analytics Debtor Calc	This task enables the Debtor Analytics and ability to create Charts with the data.
Ansonia Alerts	This task enables the ability to download Debtor Alerts from Ansonia, a Third Party Interface.
Ansonia Contribute All	This task enables the ability to create a Contribution File containing All Debtors and transmit to Ansonia, a Third Party Interface.
Ansonia Contribute New	This task enables the ability to create a Contribution File containing New Debtors only and transmit to Ansonia, a Third Party Interface.
Ansonia Metrics	This task enables the ability to download Debtor Metrics from Ansonia, a Third Party Interface.
Ansonia Reports	This task enables the ability to download Ansonia Credit Reports, a Third Party Interface.
Calculate ABL Transactions	This task enables the engine to calculate ABL Transactions.
Calculate Invoice Balances	This task enables the engine to calculate Invoice balances.
Calculate Minimum Com-	This task enables the engine to calculate Minimum Commissions.

Task	Description
mission	
Calculate Transactions	This task enables the engine to calculate Transactions (Detail/Factoring).
Calculate Trend Analysis	This task enables the engine to calculate Trend Analysis.
Check Activity Calculation Table	
Check Writer	This task enables the ability to schedule the Check Writer allowing the engine to write the checks from Administration module > Export List > click New to open Export Detail screen > drop-down to select Check Writer Export in Export Name field.
Collection Queue	This task enables the Engine to perform the nightly rebuild of the Collection/Verification Queues.
Credit Score Calc	<p>This task enables the capability to break up the debtor credit scoring calculations into multiple, concurrent Engine processes. This does not change the credit scoring calculations themselves, but rather improves efficiency by processing the calculations in multiple concurrent processing threads.</p> <p>To utilize this feature, set System Preference Debtor rules/defaults, Rules, Credit scoring panel, Divide calculation into X separate tasks to the number of processing threads to be utilized. For whatever number is entered (including "1"), a separate Engine task is created in the ServeQueue table, with each instance being processed by a separate instance of the Credit Score Calc task (type 71).</p>
Delivery Tracking	This task enables the FDS Delivery Services and Tracking.
Delivery Tracking Update	This task enables the ability to receive updates on FDS Delivery Services and Tracking.
DocAI Batch Upload	This task enables uploading purchase batches and tracking the status of batches being analyzed.
DocAI Batch Download	This task enables downloading analyzed purchase batches, converting the results to Invoice XML and preparing for the Engine to process.
Email and FAX Messaging	This task enables email and fax capabilities for reports and correspondences that can be configured for processing through the Engine.
ePayment Update	This task is used with the electronic payments functionality of FactorSoft

Task	Description
	and ClientWeb and enables the Engine to poll ePayment America for stranded payment status information.
Exports	This task enables the engine to generate various export files scheduleable via the Export List in the Admin Module.
Faxes	This task enables the monitoring of FDS Fax Services and Tracking.
Faxes Internet Update	This task enables the ability to receive updates on FDS Fax Services and Tracking.
FinCore Internet Update	This task enables the ability to interface with FinCore.
FinCore Account Import	This task enables the ability to Import Account data from FinCore.
FinCore Account Transfer	This task enables the ability to transmit Account data to FinCore.
FinCore Customer Import	This task enables the ability to import Customer data from Fincore.
Folder Monitor Imports	This task imports D&B Return File import files containing additional debtor credit data for debtors that have been uploaded to D&B in the contribution file export.
FTP	This task enables the ability to interface with JHA interfaces.
Gallium Credentials Check	This task enables the ability to interface with Gallium, a Third Party Interface.
Gallium Download	This task enables the engine to download update file from Gallium, a Third party Interface.
Gallium Upload	This task enables the engine to generate and transmit a file to Gallium, Third Party Interface.
Gallium Upload Retry	This task enables the engine to retry transmitting a file to Gallium, a Third Party Interface.
Insurance Policy Ineligibles	This task automatically process Insurance Policy ineligibility recalculations when changes occur in the data, used with the Insurance Policy Center add-on module.
Internal Message	This task enables the ability to interface with JHA Message interfaces.
Invoice Calculation Tables	This task enables the engine to handle Invoice Calculation Tables.

Task	Description
Invoice Delivery	This task enables the Delivery Verification functionality and automatically processes in real time at short intervals, used with the Invoice Delivery add-on module.
Invoice List Import	This task enables the ability to import an Invoice Listing for Tracked A/R.
OutFront Monitoring	This task enables the alert monitoring functionality of the OutFront Services interface.
PayerWeb	This task parses the selection parameters for PayerWeb marketing campaigns and creates the email correspondence to invite debtors to sign up for PayerWeb.
Portal Credit Request Approval	This task enables Credit Requests from the Web Portal to be delivered to the Manage Credit Requests screen and, if using the Auto Credit Add-on Module, approved/denied.
Print Job	This task enable the engine to send a Print Job.
Print Prepare	This task enables the engine to prepare a Print Job.
Red Flag Calcs	The Engine can be used to automatically search FactorSoft for clients who meet the Red Flag Rule criteria. These clients will then appear in the Red Flag Queue.
Registered Email	Registered Email (utilizing RPost® Registered Email® services) enables you to send notices of assignment and other correspondences as registered email from within FactorSoft, and subsequently request verification of the email in case of a dispute. The services that send, receive, and update registered email in FactorSoft are enabled through the Engine.
Reprint Queue	This task enables printing of Reporting Services versions of the transaction reports System Preference Identification/system constants , Reporting Services, Transaction Reports, Transaction reports use SQL reporting services where ready is set to True .
Roll Date Detail	<p>This Task enables the ability for the engine to handle the Date Roll Detail records. This process occurs after all daily processing is completed, increments the FactorSoft processing date, and processes invoice, aging, balance, transaction, and other imbedded recalculations.</p> <p>The Date Roll is now scheduled in the Schedule Services screen in the Administration module. Create a template for the Schedule Date Change service</p>

Task	Description
	to allow the Engine Date Roll task to execute the date roll. See the Date Roll Process section for more details.
Roll Date Header	This Task enables the ability for the engine to handle the Date Roll Header record.
SaferWatch Alerts	This task enable the engine to receive alerts from SaferWatch, a Third Party Interface.
SaferWatch Contribution New	This task enables the engine to generate and transmit a New Contribution file to SaferWatch, a Third party interface.
SQL Reports	This task enables the ability to schedule SQL Reports can be configured and prioritized in the engine.
Tracked Ineligibility Calc	This tasks is used to import invoice data for analysis and ineligibles updating. There are separate tasks to import via Excel invoice file or FinSoft's AssetImporter.
Transaction Activity Calculation Table	This task enables the engine to handle the Transaction Activity Calculation Table.
TransCredit Alerts	This task enables the ability to receive Alerts from TransCredit, a Third Party interface.
TransCredit Contribution All	This task enables the ability to create and transmit a Contribution file contain All to TransCredit, a Third Party interface.
TransCredit Contribution New	This task enables the ability to create and transmit a Contribution file contain New to TransCredit, a Third Party interface.
TransCredit Metrics	This task enables the ability to download metrics from TransCredit, a Third Party interface.
TransCredit Reports	This task enables the ability to download reports form TransCredit, a Third Party interface.
Web Reports	This task enables the ability to interface with JHA Reports interfaces.

Date Roll Process

The Date Roll Process can be configured in the Engine. This process occurs after all daily processing is completed, increments the FactorSoft processing date, and processes invoice, aging, balance,

transaction, and other embedded recalculations.

NOTE

When the System Preference at **Client rules/defaults > Rules > Require manager approval before using** is set to True, unapproved clients will be skipped during the date roll.

The Date Roll is now scheduled in the Schedule Services screen in the Administration module. Create a template for the Schedule Date Change service to allow the Engine Date Roll task to execute the date roll.

The Date Roll process is comprised of three (3) logical series of activities: 1- Ending Day activities, 2- Advancement of the control date, 3- Beginning Day activities. Within each series, their list of activities are further organized into levels such that the sequence of execution can be controlled, and if desired, stopping/halting the date roll process.

CAUTION

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

Given this information, the Date Roll process starts according to the schedule template. Then it begins processing all activities one level at a time; only starting the next level of activities after all the activities in the prior level are completed successfully.

Level	User-Enabled	Activity	Description
0	No	Daily Export	Stores the end of day values in daily tables.
1	No	Date Change	Initiates non-factoring activities: Update equipment values, Update amortizing rates, Update fee reserves, Post accrued fees.
1	No	Clean Up PreCalc	Engine scans PreCalc Table.
1	Yes	Scan UCC Dates	If turned on in FactorSoft, UCC Dates are scanned and processed.
1	Yes	Scan Credit Expirations	If turned on in FactorSoft, Credit Expirations are scanned and processed.
1	Yes	Scan Tickler Notes	If turned on in FactorSoft, Tickler Notes are scanned and processed.

Level	User-Enabled	Activity	Description
1	No	Close Check Batches	Engine closes check batches.
1	No	Clear Temporary Tables	Engine clears temporary tables.
1	Yes	Change Image Folder	If turned on in FactorSoft, a new Image Folder is generated in the proper location.
1	Yes	Change Invoice Delivery Folder	If turned on in FactorSoft, a new Invoice Delivery Folder is generated in the proper location.
1	Yes	RiskFactor Extract	If turned on in FactorSoft, RiskFactor Extract is executed.
1	Yes	Data Warehouse Extract	If turned on in FactorSoft, Data Warehouse Extract is executed.
1	Yes	Calculate Client Analytics	If turned on in FactorSoft, client analytics are calculated.
1	Yes	Calculate Debtor Analytics	If turned on in FactorSoft, debtor analytics are calculated.
1	Yes	Daily Interest	If turned on in FactorSoft, end of day daily interest is calculated.
1	Yes	Minimum Commission	If turned on in FactorSoft, minimum commissions are calculated.
2	Yes	Export General Ledger	If turned on in FactorSoft, end of day general ledger is exported.
3	No	Update Current Date	Engine updates date to Current Date.
4	Yes	Calculate Credit Scores	If turned on in FactorSoft, new current date credit scores are calculated.
4	No	Invoice Calc Tables	Engine updates Invoice Calc Tables.
4	No	Post Accruals	Engine updates Post Accruals.
4	No	Red Flags	Engine updates Red Flags.
4	Yes	Collection Queues	If turned on in FactorSoft, collection queues are updated for new current date.

Level	User-Enabled	Activity	Description
4	Yes	Early Escrow Release	If turned on in FactorSoft, new current date early escrow release is processed.
4	No	Post Deferred Earnings	Engine updates Post Deferred Earnings.
4	No	Auto Expenses	Engine processes Auto Expenses.
4	Yes	Client Trending	If turned on in FactorSoft, new current day client trending is updated.
4	Yes	Minimum Commission	If turned on in FactorSoft, new current day minimum commissions are calculated.

System Preferences

The Date Roll Process can be controlled at **System Preferences > Identification/System Constants > CLMS|Engine > Overnight Tasks**.

Preference	Description
Do not run on holidays	If set to True, the change of date tasks will not run when the date changes to a date in the holiday table.
Do not run on week-ends	If set to True, the change of date tasks will not run when the date changes to Saturday or Sunday.
Halt the date roll process when a date roll task fails	If set to true, the Date Roll Process will stop if/when an activity fails and the date change will not occur.

Scheduling Services

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](#)

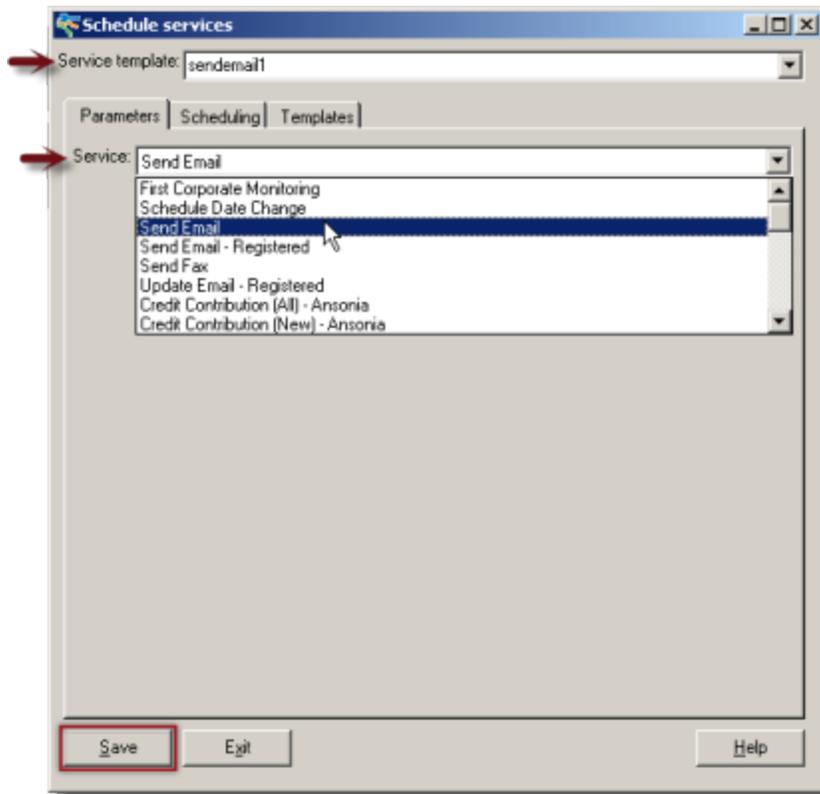
How to Schedule Services

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.

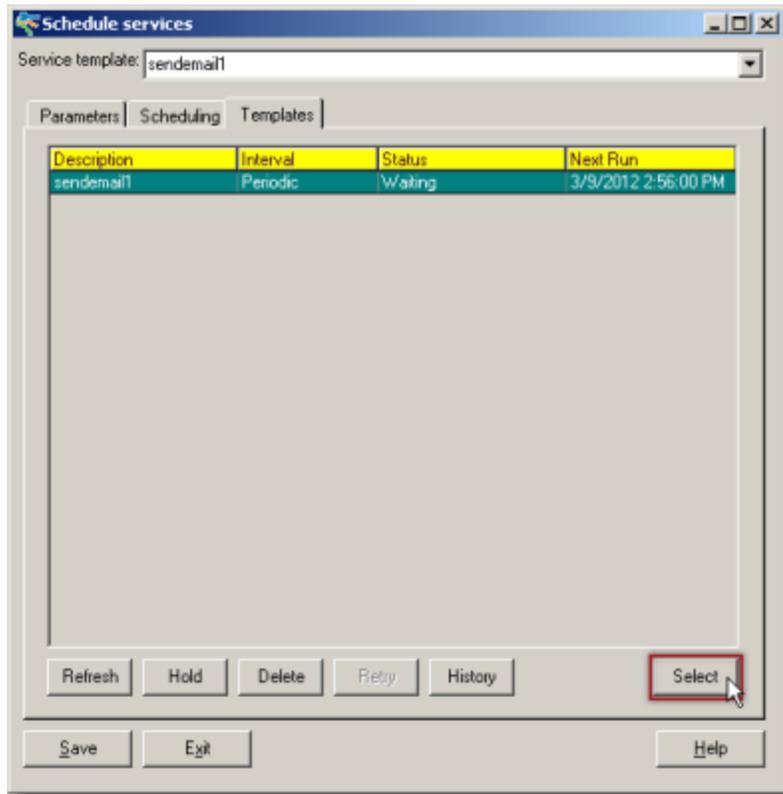
The Schedule Services screen opens.



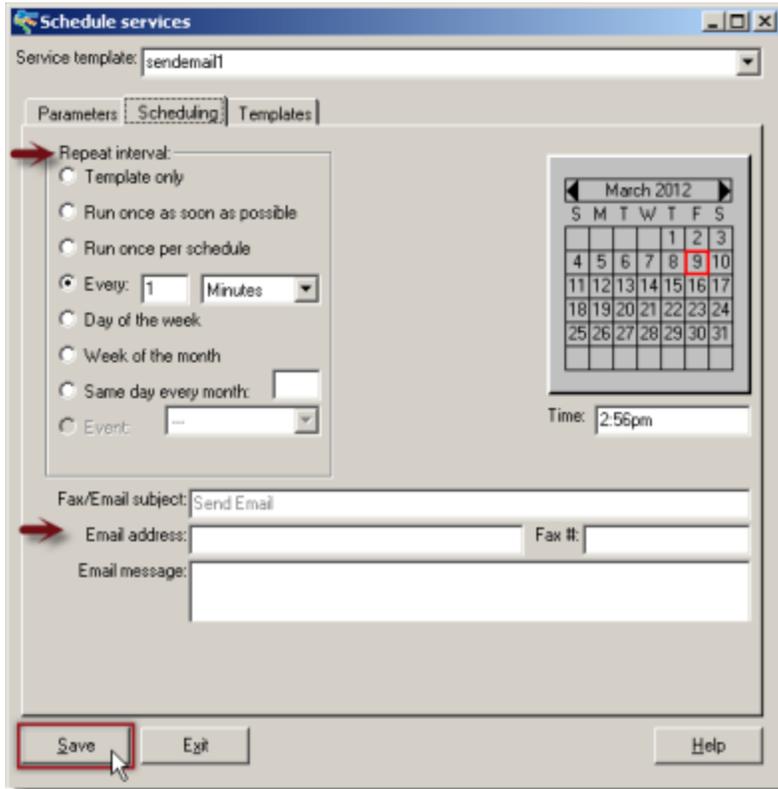
2. Select the **Service** to use for the scheduled task.
3. Enter the template name in the Service Template field.
4. Click the **Save** button to save the template name.

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.



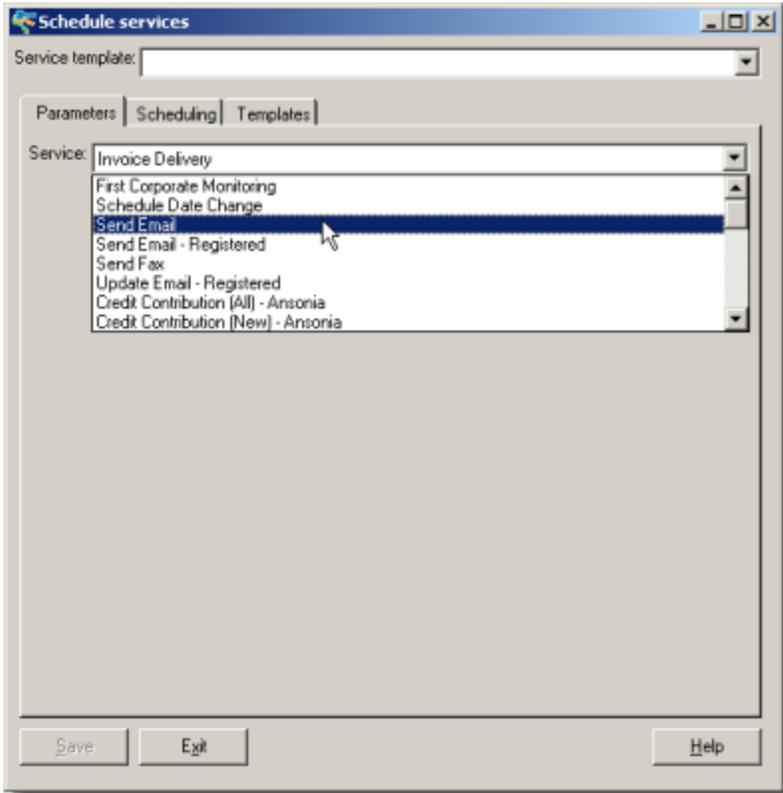
7. Select the Scheduling tab.



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**.

Parameters Tab

The Schedule Services screen open to the Parameters tab, where you can select the service to use for the scheduled event.



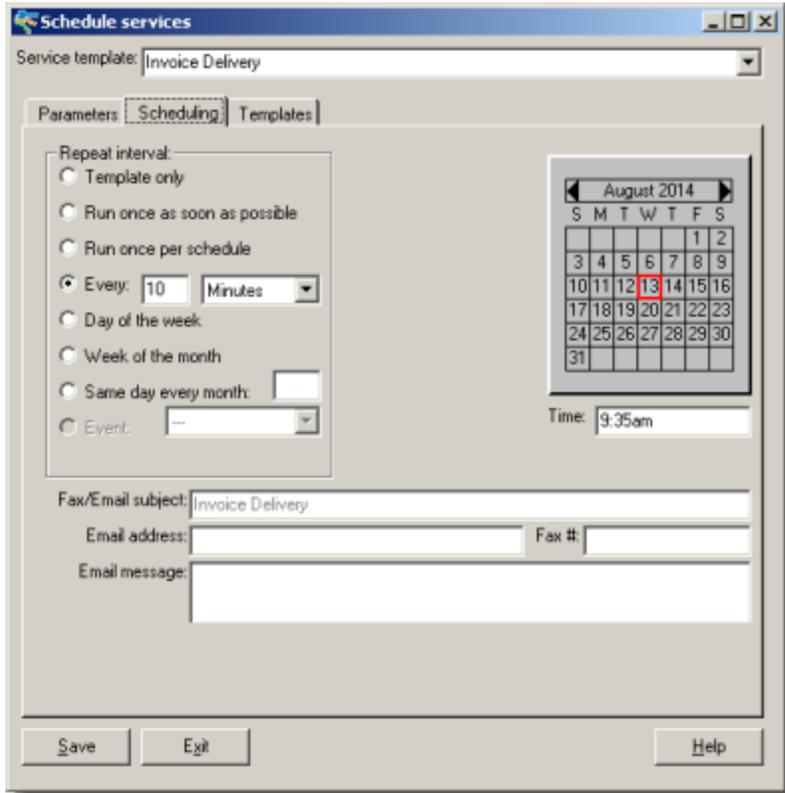
NOTE

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.

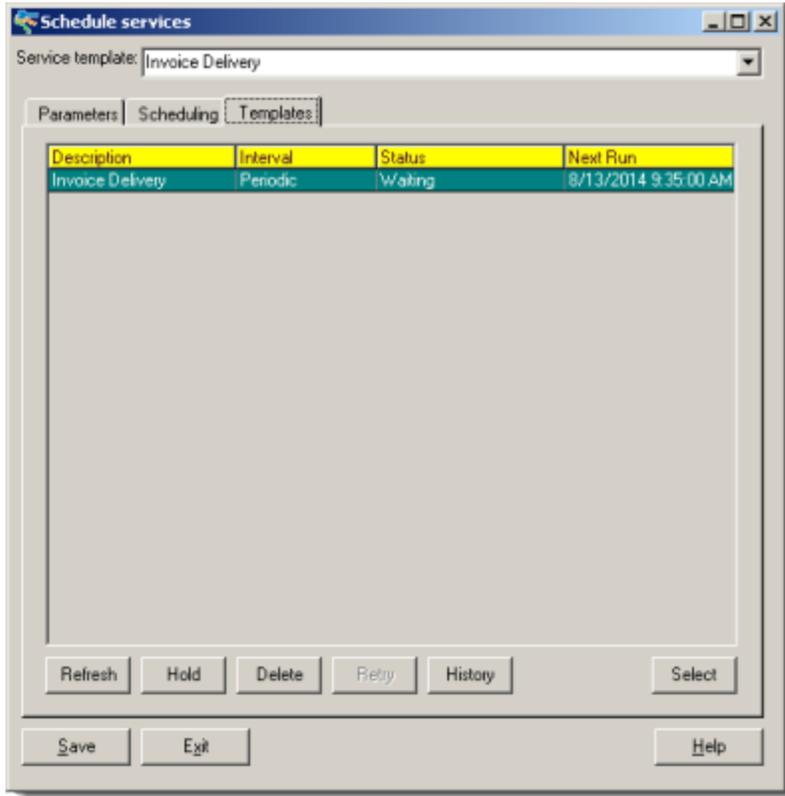


Field	Description
Template only	Defer selecting a scheduled polling time. The Engine will not execute tasks marked as Template Only
Run once per schedule	Execute the task once, at the next periodic polling of the database.
Run once per schedule	Set a schedule to poll the service. Select a date in the 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 weekday 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	Select a date in the adjacent calendar and enter the time at which service or

Field	Description
Month	report is to be polled to poll on a specific day each month.
Event	Not used.
Fax/email subject	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. Processes that do not allow email/fax distribution will not display this field.
Email address	If the Email output method is selected, enter a body text to appear in the body of the email. Processes that do not allow email/fax distribution will not display this field.
Email message	If the Email output method is selected, enter the email address or addresses to which the email is to be sent. Processes that do not allow email/fax distribution will not display this field.

Templates Tab

Saved templates are listed on the Templates tab of the Schedule Services screens, along with the template's Interval, Status, and the Next Run time.



Grid

Field	Description
Description	Displays the report or service template name for each defined template.
Interval	Displays the interval defined for the scheduled event set on the Scheduling tab.
Status	Displays the current status of the job. Statuses are: <ul style="list-style-type: none"> • Waiting • Running Complete • Held by user • Failed/Unknown
Next Run	Displays the next scheduled run date and time, if applicable.

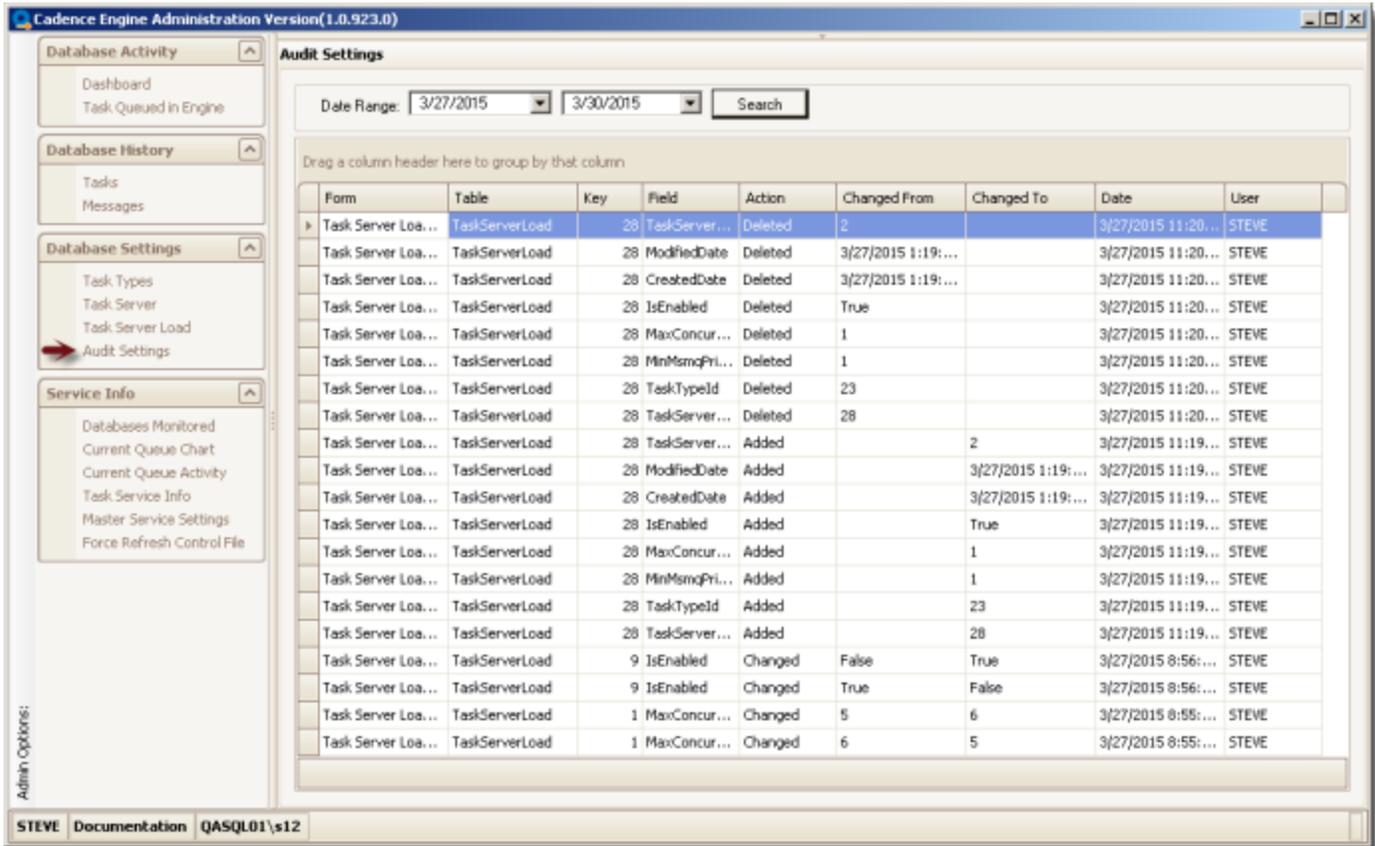
Control Buttons

Field	Description
Refresh	Click to display the most recent information on the grid.
Hold	Select a template line-item and click this button to place the template in Hold status. This will prevent the associated job from being executed by the Engine. Click Retry to remove the Hold status from the job.
Delete	Select a template line-item and click this button to delete the job from the template list. This permanently removes the job. To temporarily prevent a job from executing, use the Hold button.
Retry	Select a template line-item in Failed/Unknown or Held status and click this button to attempt to process the job again.
History	Displays the Report Detail history for the selected report job.
Select	Select a template line-item and then click this button to select the template for modification on the Parameters or Scheduling tab.

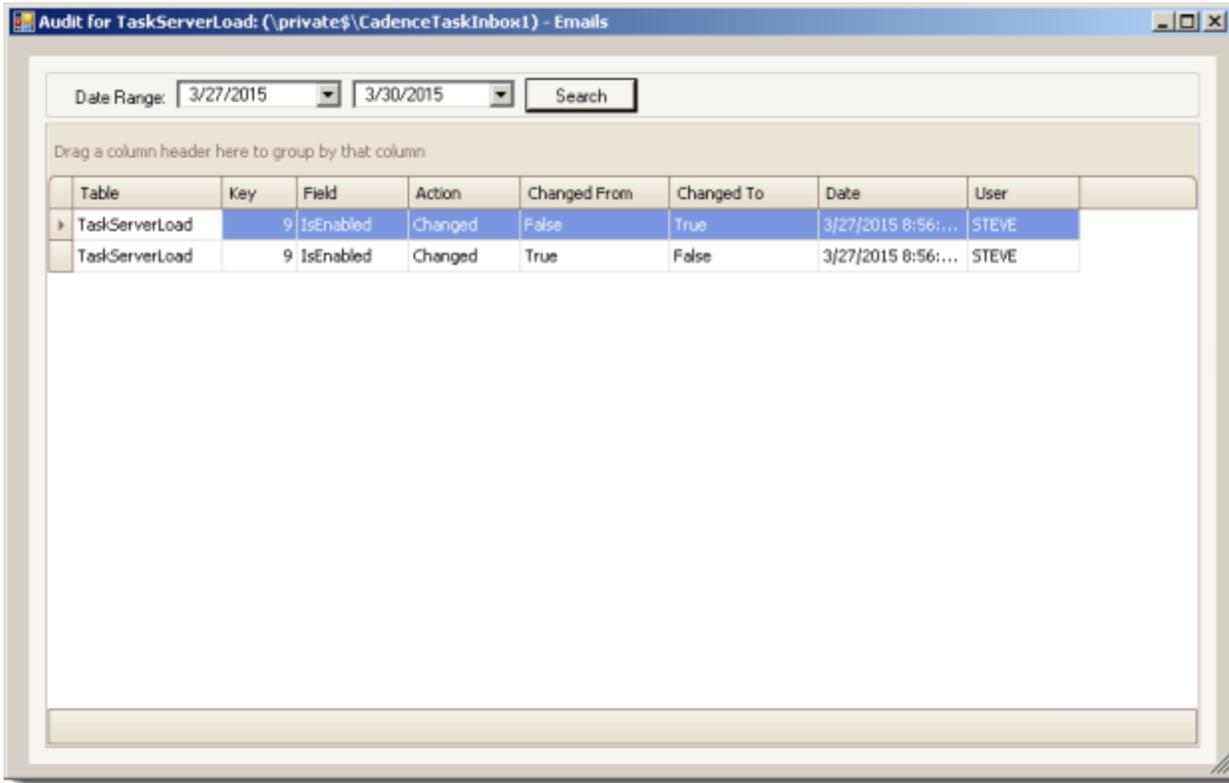
If a scheduled process fails, the status will indicate Failed/Unknown. If this occurs, select the template and click the **Retry** button on this tab to reset the process.

Engine Audit

Audit functions allow you to view audit records for changes, additions, and deletions to the Database Settings within the Engine Administration module. Click the Audit Settings link under Database Settings in the Engine Administration to display the Audit settings panel, from which you can select a date range for Audit records to be displayed. This panel displays all matching audit records from the Task Types, Task Server, and Task Server Load panels.



The Audit screen allows you to view line-item level audit records for the Task Type, Task Server, and Task Server Load panels of the Engine Administration module. The Audit screen displays the audit history for the specific line-item selected only. Click the **Audit** button to display the Audit screen for the selected Task Type, Task Server, and Task Server Load line-item.



Field	Description
Date Range	Enter the beginning date and ending dates of the date range for records to be displayed.
Search	Click this button to retrieve records for the Date Range.
Form	The Database Setting form used to change the data (only on Audit Settings Panel): <ul style="list-style-type: none"> • Task Types Editor • Task Server Editor • Task Server Load Editor
Table	The database table updated (corresponds to the Form): <ul style="list-style-type: none"> • TaskTypes • TaskServer • TaskServerLoad
Key	Identifies the line-item within the table that was changed. It is a sequential num-

Field	Description
	ber assigned when the table row is created from the Engine Administration form.
Field	The name of the element that was edited, added, or deleted
Action	The action taken on the element: <ul style="list-style-type: none"> • Added • Deleted • Changed
Changed from	The data value of the field prior to the change.
Changed to	The data value of the field after the change.
Date	The date and time the update was performed.
User	The user-id that performed the update.

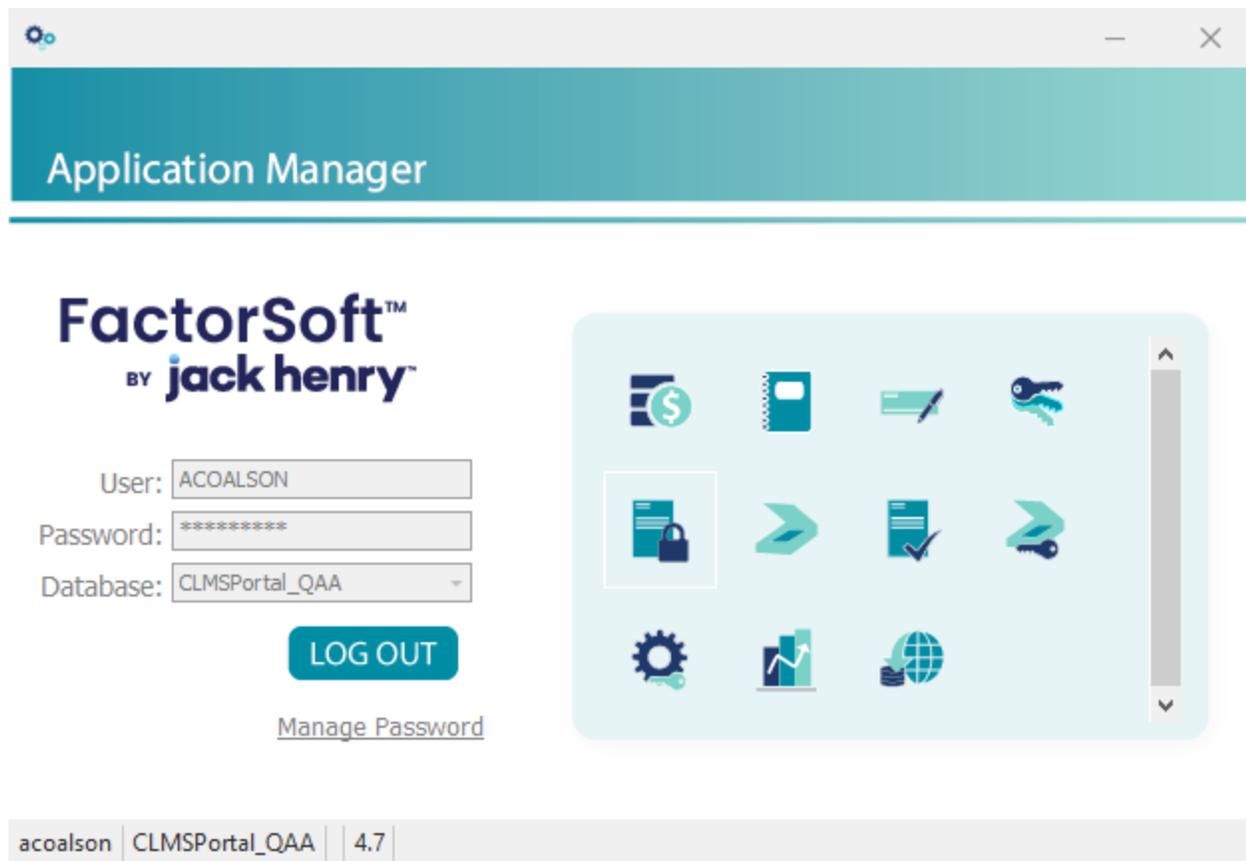
Working with Charts

Charts is a stand-alone application that is accessed from the Application Manger. This executive charting application allows you to create and print bar and line charts that graphically display monthly performance trends for your lending portfolios.

About Charts

This section of the Working with Charts guide shows you how to access the application and describes the features of the Chart desktop.

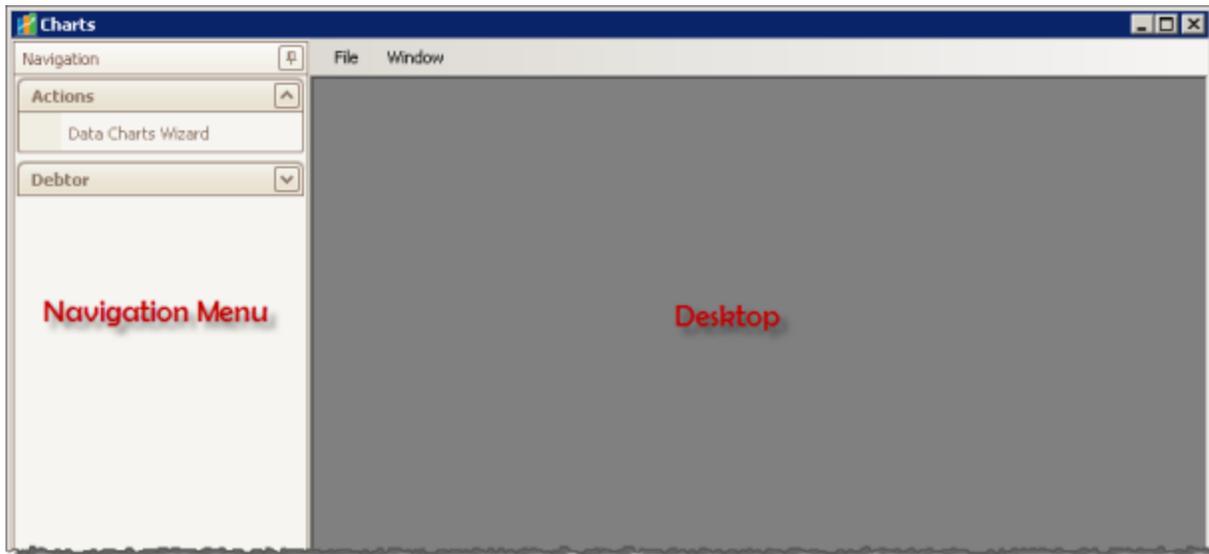
Charts is accessed from the Application Manager. Select the Charts icon to open the application, as shown in the following illustration:



The Analytics desktop application opens on the computer. See the Charts Screen section for further details.

The Charts Screen

The Charts screen is where all of the charts functionality is accessed, and where the charts are displayed. The screen is divided into two major sections – the Navigation menu and the Desktop:



Navigation Menu

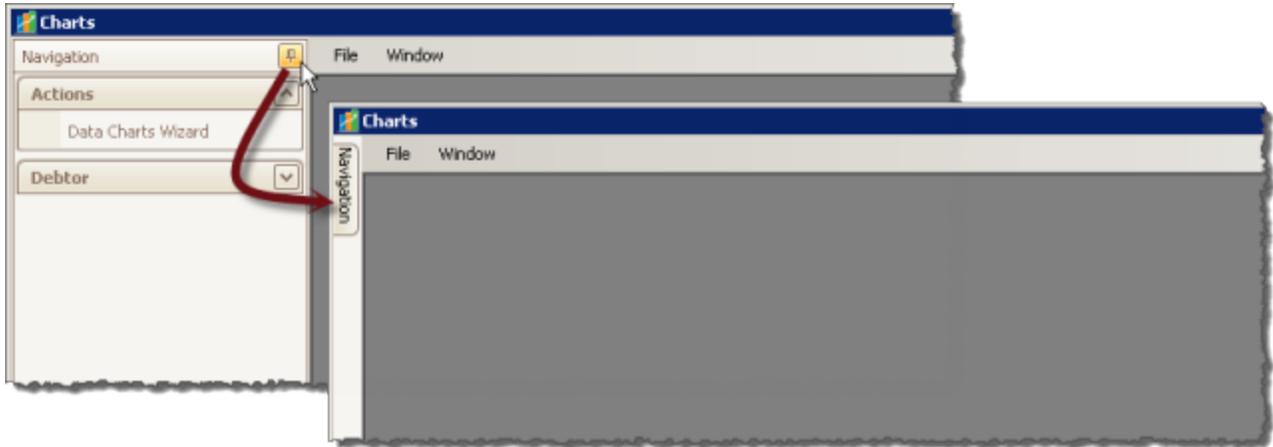
The Navigation menu on the left-hand side of the screen allows you to access the Charts Analytics Wizard and lists any open charts so that you can select them for display.

Docking the Navigation Menu

The Navigation Menu is “dockable”, meaning that you can “dock” it to the desktop so that it is always displayed, or “pin” the menu so that it auto-hides when not in use.

To pin the menu:

- Click the pin button in the title bar of the Navigation Menu:



When you pin the menu, it only appears when you hover the mouse-pointer over the Navigation tag. Pinning the menu allows you to devote the entire desktop to the display of charts.

- To dock the menu so that it is always displayed, hover over the Navigation tab until the menu appears, and then click the pin button in the title bar of the Navigation Menu.

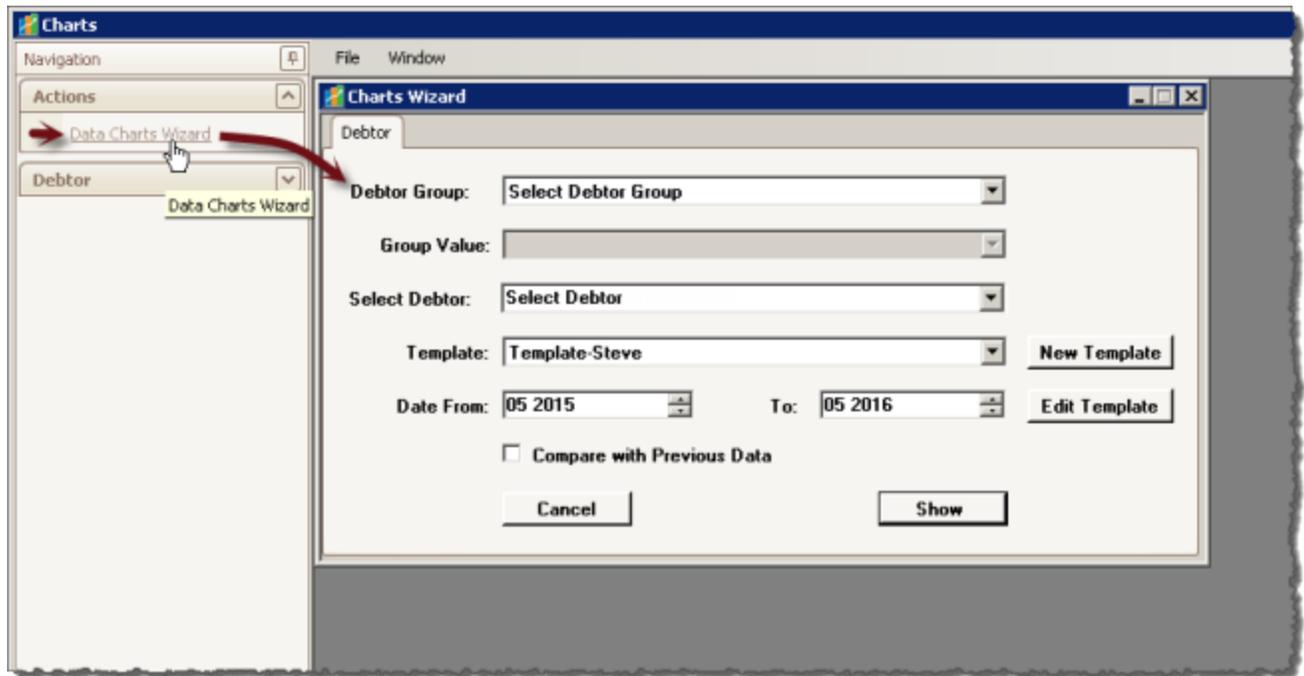
Accessing the Data Analytics Screen

Although the Data Analytics Wizard screen automatically opens when you launch the Charts application from the Application Manager. You can open the screen from the Navigation menu should this be required.

To open the Data Analytics Wizard screen:

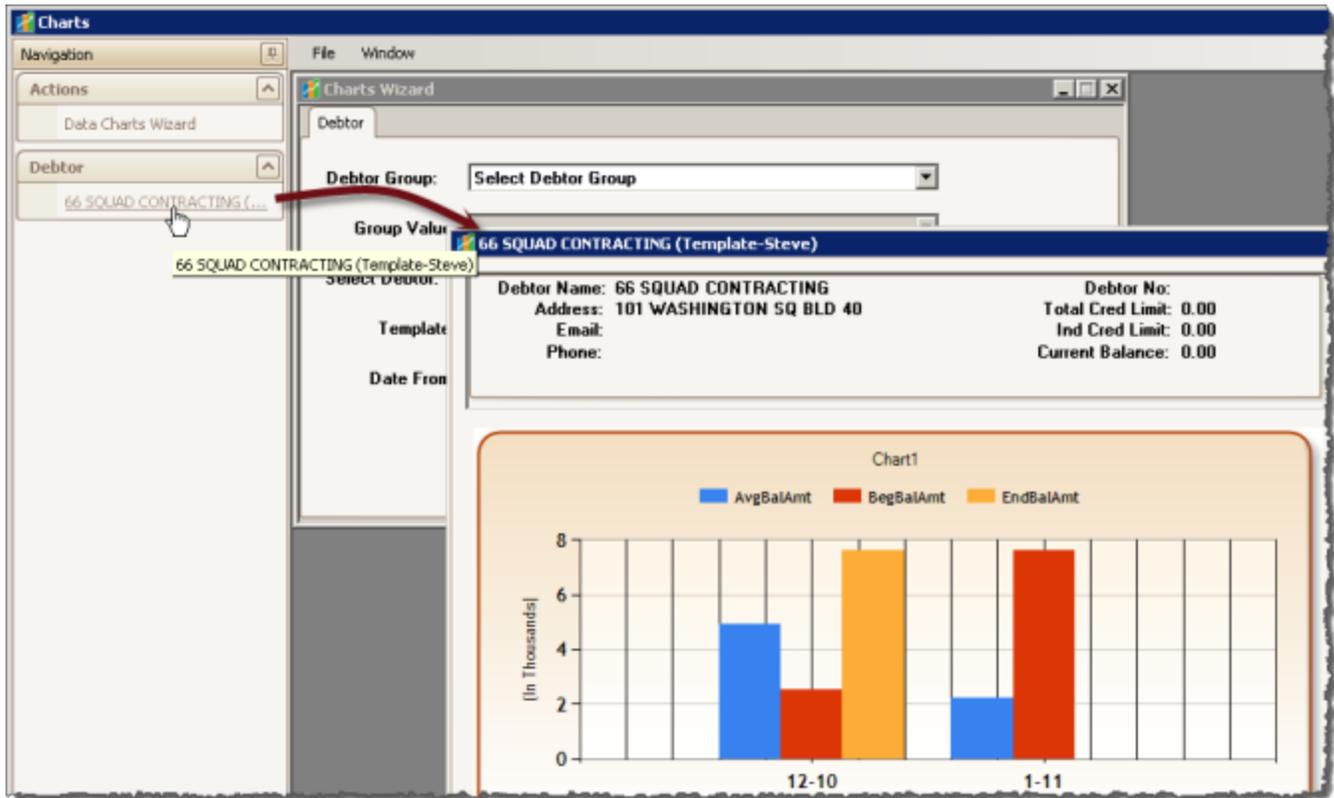
- Click Data Analytics Wizard in the Actions group of the Navigation menu.

The Data Analytics Wizard screen opens, as shown below:



Open Debtors

When multiple charts have been created, their names are displayed in the Open Debtors list in the Navigation Menu, and you can click on the name of the chart you would like to display to bring that chart to the front, as shown below:



Setting Up Charts Templates

Charts is template-driven. This means that you set up templates that determine the chart type (bar or line graph) and data fields to be measured, and then apply that template to a customer/debtor or debtor group to display that chart with the customer's data. This section explains how to set up Chart templates.

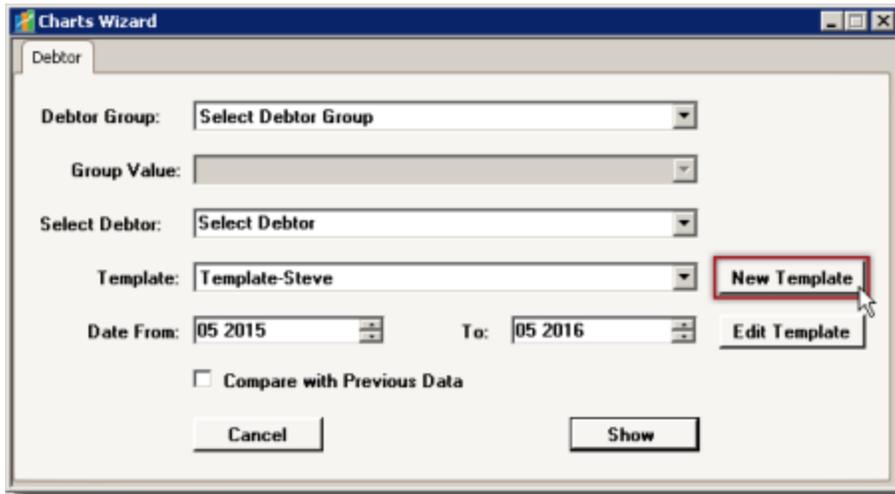
To create a template:

1. Open the Charts Wizard, if not already displayed.

TIP

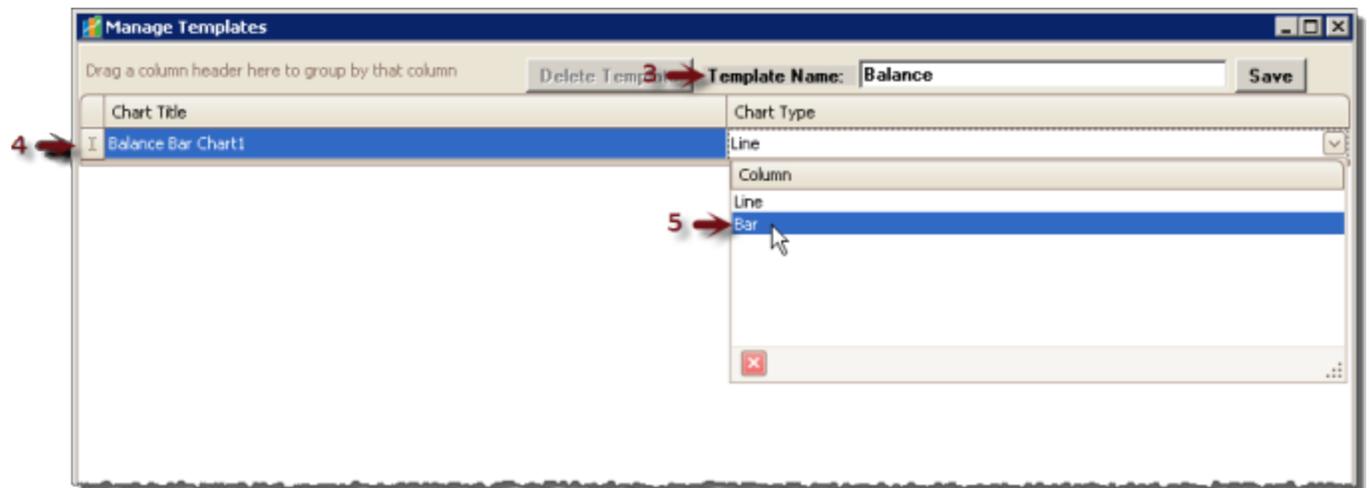
You can either click Data Charts Wizard in the Actions group of the Navigation menu, or select New from the File menu on the Charts desktop.

The Charts Wizard screen opens:



2. Click the **New Template** button.

The Manage Templates screen opens, as shown below:



3. Enter a **Template Name**.

NOTE

This will be the title of the chart template in the Template list that you will select when creating the chart for a customer, so select a name that is descriptive and memorable.

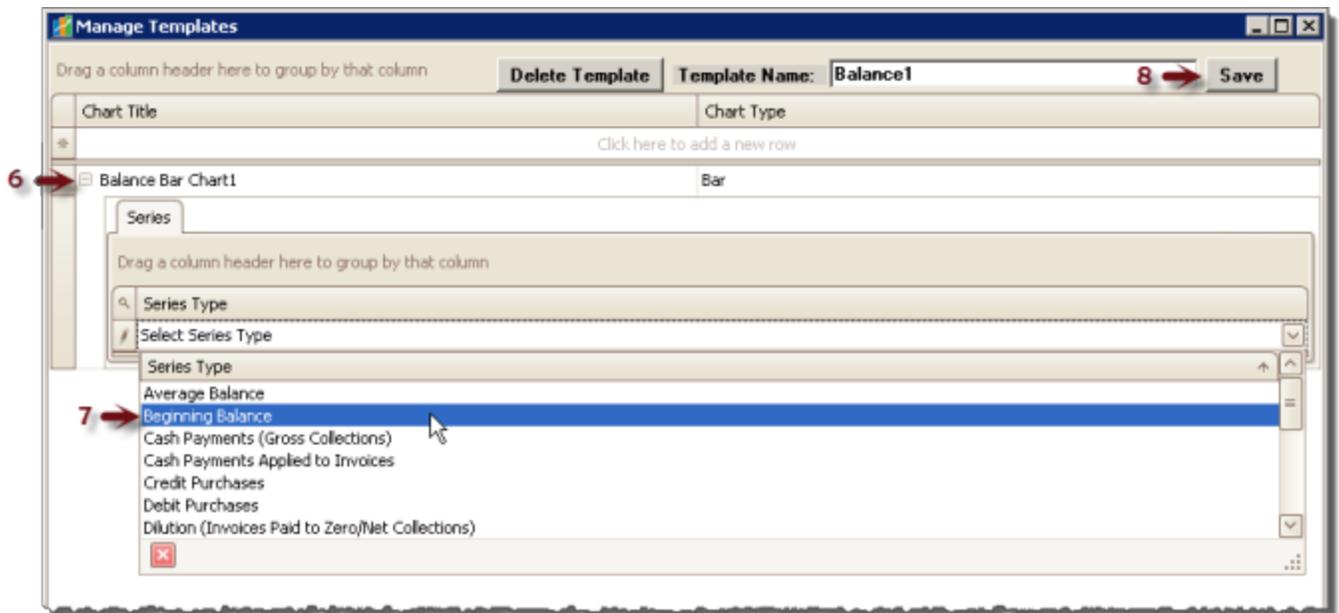
4. Enter a **Chart Title**.

5. Click in the **Chart Type** field to display the list, and select the type of chart to create for this template: **Line** or **Bar**.

TIP

You can add more than one chart to a template.

Also, you can remove charts from the Template by selecting the row and then pressing the Delete key on the keyboard.



6. Click the plus sign adjacent to the Chart Title to display the Series tab.

7. From the Series Type list, select the first data value you would like graphed on the chart.

8. Click **Save** (or press the Enter key and click in the Series Type title bar).

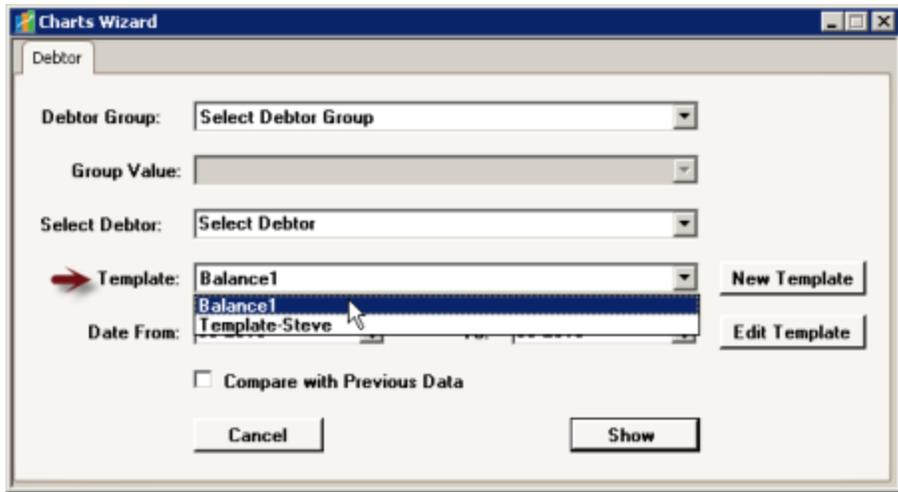
A new Series Type entry row appears, as shown in the illustration below.

TIP

You can remove rows from the Series by selecting the row and then pressing the Delete key on the keyboard.

- Repeat steps 7 and 8 for each data value to be displayed in the chart.
- When all the desired settings for the chart template have been completed, click **Save**.

Once the template is saved, it can be selected from the Templates list of the Charts Wizard screen, as shown below:



Generating Charts

Charts are generated by selecting a customer/debtor (or debtor group) for which to display the chart, and then the template that defines the data and format of the chart.

Generate Charts for a Customer/Debtor

To generate charts for a customer/debtor, follow the steps below:

1. Open the Charts Wizard, if not already displayed.

TIP

You can either click Data Charts Wizard in the Actions group of the Navigation menu, or select New from the File menu on the Charts desktop.

The Charts Wizard screen opens:



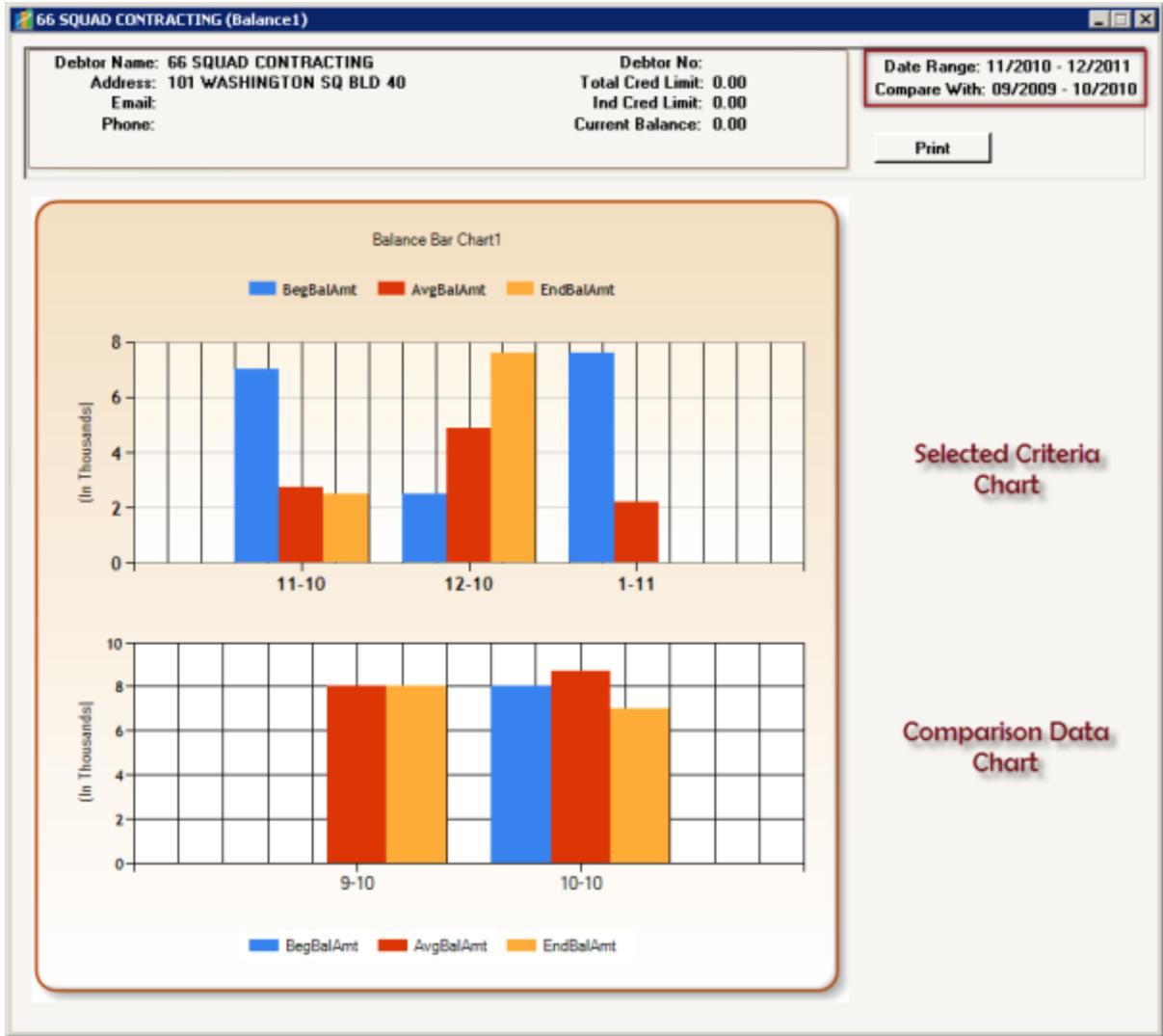
2. Complete the criteria selection fields, as described in the following table:

Field	Description
Select Debtor	Select the customer/debtor for which to generate the chart.
Template	Select the chart template to use to generate a chart for the debtor or debtor group.
Date From	Select the beginning date (month and year) of the date range to be used to select data to be included in the chart. The day of the current FactorSoft processing date is assumed as the day. Therefore, if this date is specified as "11/2010" and the FactorSoft processing date is 12/15/2010, the first date considered is 11/15/2010.
To	Select the ending date (month and year) of the date range to be used to select data to be included in the chart. The day of the current FactorSoft processing date is assumed as the day. Therefore, if this date is specified as "11/2010" and the FactorSoft processing date is 12/15/2010, the last date considered is 11/15/2010.

Field	Description
Compare with Previous Data	<p>Select this option to generate a separate chart showing the previous period's data for comparison. For example, if you select this option and specify 01/2010 – 12/2010 as the date range, this date range will be charted along with a comparison date range of 01/2009 – 12/2009 (assuming that data is available through the previous range).</p> <p>The comparison chart will appear below the chart for the selected date range.</p>

3. Click **Show** to generate the chart.

A sample chart is illustrated below. Note that the chart was created with Compare with Previous Data selected, and that the selection criteria printed in the upper right hand corner displays both the date range and the comparison date range.



Generate Charts for Debtor Groups

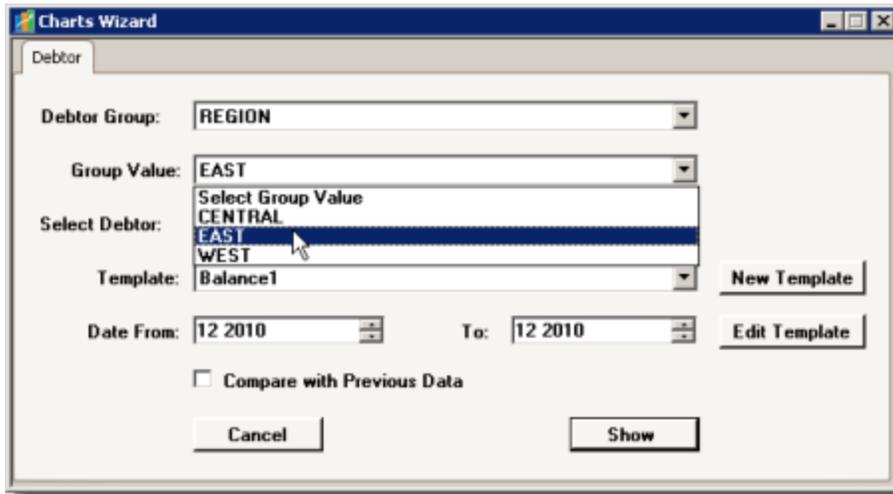
When you select a Debtor Group and Group Value, all of the statistics for the individual customer/debtors within that group/value are summed and graphed as if the group were an individual. To generate charts for a customer/debtor group, follow the steps below:

1. Open the Charts Wizard, if not already displayed.

TIP

You can either click Data Analytics Wizard in the Actions group of the Navigation menu, or select New from the File menu on the Charts desktop.

The Charts Wizard screen opens:



2. Complete the criteria selection fields, as described in the following table:

Field	Description
Debtor Group	Select the Debtor Group for which to generate the chart. The chart is produced showing the results for all debtors in the selected debtor group.
Group Value	Select the Debtor Group Code value for which to create the chart. If you do not select a Group Value, the charts are created for all of the debtors with a Group Value assigned in the selected Debtor Group. Debtor Group values are assigned individually for customer/debtors on the Groups panel of the Debtor Information screen.
Template	Select the chart template to use to generate a chart for the debtor or debtor group.
Date From	Select the beginning date (month and year) of the date range to be used to select data to be included in the chart. The day of the current FactorSoft processing date is assumed as the day. Therefore, if this date is specified as "11/2010" and the FactorSoft pro-

Field	Description
	cessing date is 12/15/2010, the first date considered is 11/15/2010.
To	Select the ending date (month and year) of the date range to be used to select data to be included in the chart. The day of the current FactorSoft processing date is assumed as the day. Therefore, if this date is specified as "11/2010" and the FactorSoft processing date is 12/15/2010, the last date considered is 11/15/2010.
Compare with Previous Data	Select this option to generate a separate chart showing the previous period's data for comparison. For example, if you select this option and specify 01/2010 – 12/2010 as the date range, this date range will be charted along with a comparison date range of 01/2009 – 12/2009 (assuming that data is available through the previous range). The comparison chart will appear below the chart for the selected date range.

3. Click **Show** to generate the chart.

A sample chart is illustrated below. In this chart, Compare with Previous Data was not selected, and notice that the selection criteria printed in the upper right hand corner displays the date range.

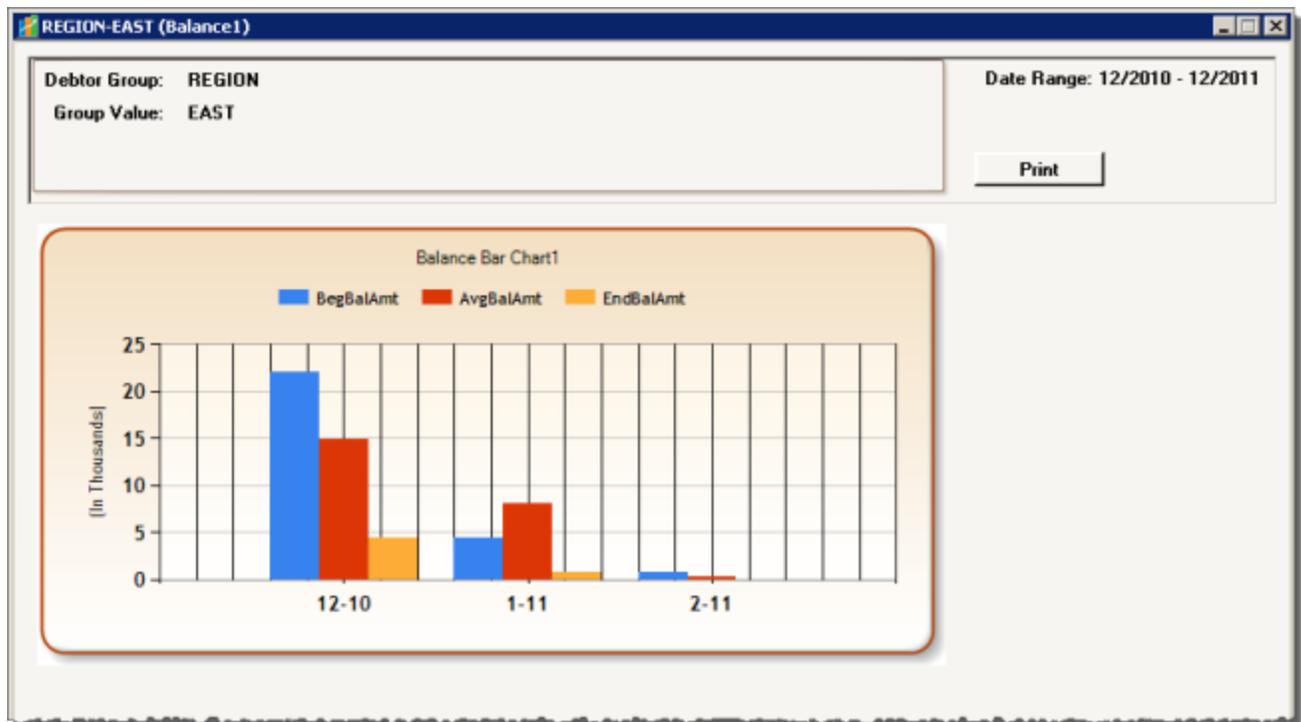


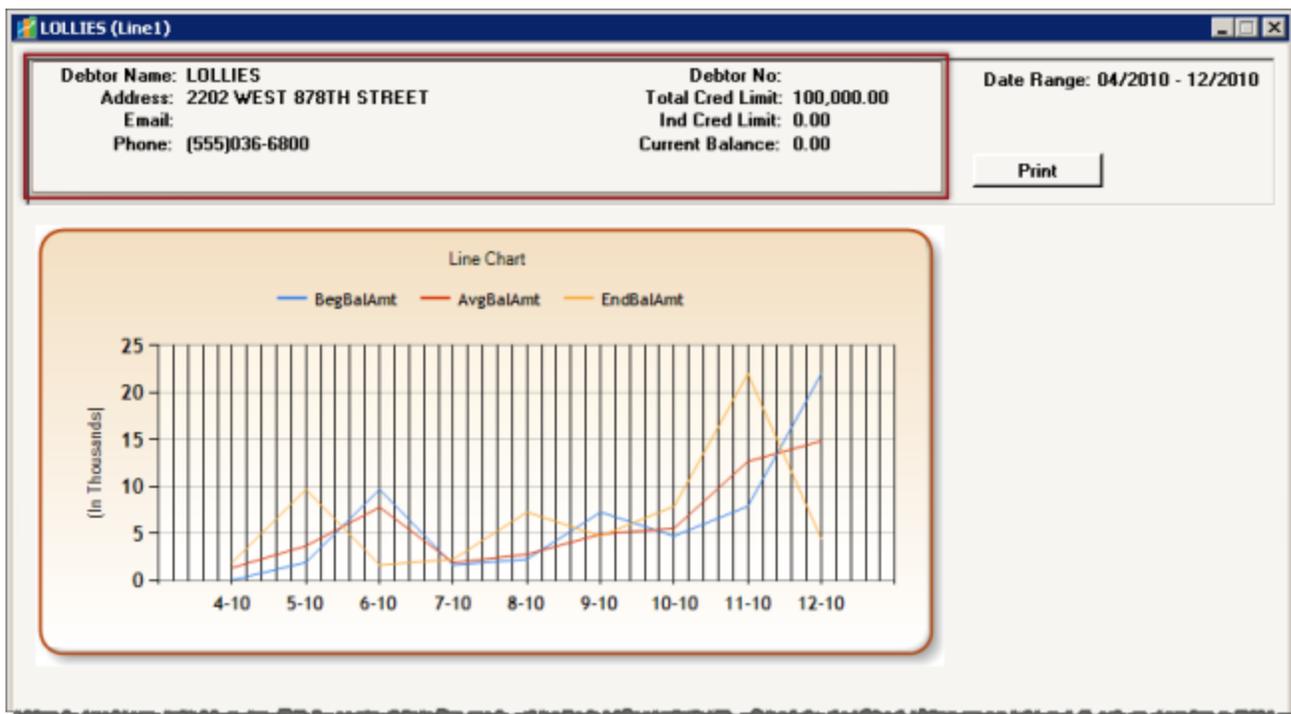
Chart Examples

Following are examples of charts that can be created using Charts.

Line Chart

This example displays a line chart, created for one customer/debtor and with Compare with Previous Data not selected.

Note that the template name appears in parenthesis next to the debtor or group/value name in the title bar of the graph.



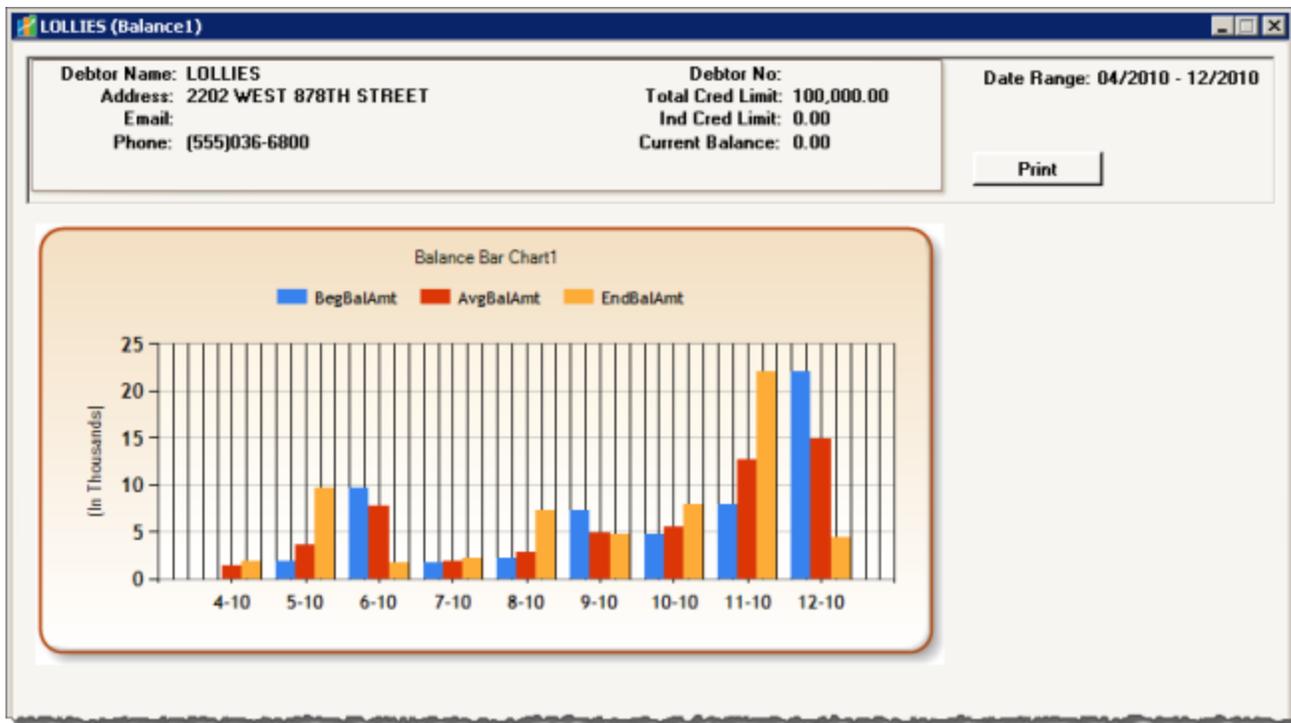
Note the debtor data displayed when a chart is created for an individual debtor:

Field	Description
Debtor	Displays the debtor name recorded for the customer/debtor on the New Customer/Debtor screen in FactorSoft.
Address	Displays the first line of the street address for the customer/debtor, recorded on the Address panel of the Customer/Debtor Information screen.
Email	Displays the email address for the customer/debtor recorded on the Address panel of the Customer/Debtor Information screen.

Field	Description
Phone	Displays the primary phone number for the customer/debtor recorded on the Address panel of the Customer/Debtor Information screen.
Debtor No	Displays the debtor number recorded for the customer/debtor on the New Customer/Debtor screen in FactorSoft.
Total Cred Limit	Displays the All client credit limit set for the customer debtor in the upper fields of the Customer/Debtor Information screen.
Ind Cred Limit	Displays the Single client credit limit set for the customer debtor in the upper fields of the Customer/Debtor Information screen.
Current Balance	Displays the current overall outstanding balance for the customer/debtor.

Bar Chart

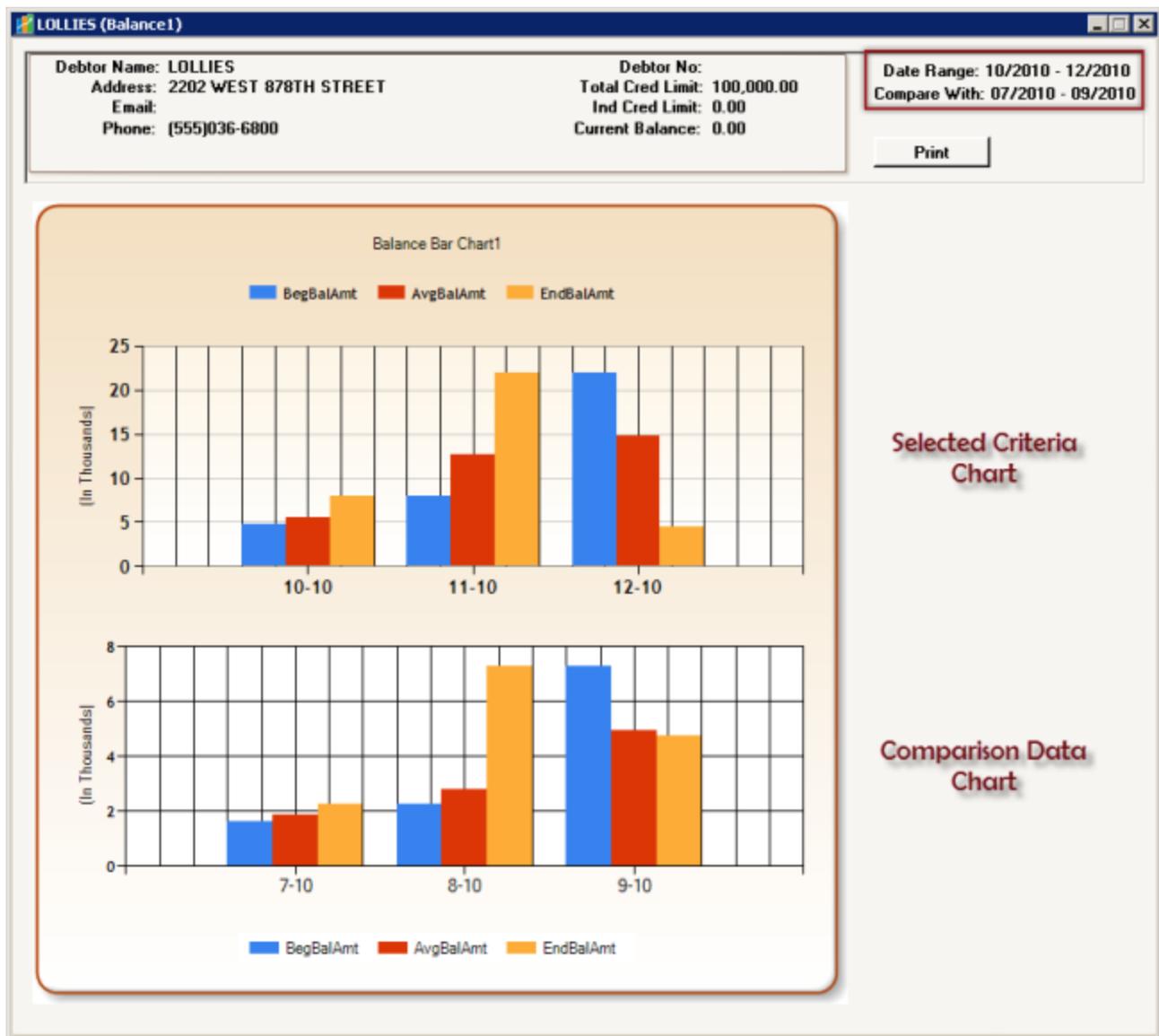
This example displays the same template and customer as the previous Line Chart example, with the exception that this chart is rendered as a bar chart:



Compare with Previous Data

This chart demonstrates the results of the Compare with Previous Data option, which is set on the Charts Wizard. When this option is set, Charts generates two charts – one for the specified time period and a separate chart showing the previous period's data for comparison. For example, if you select this option and specify 01/2010 – 12/2010 as the date range, this date range will be charted along with a comparison date range of 07/2010 – 09/2010 (assuming that data is available through the previous range). The comparison chart will appear below the chart for the selected date range.

Also note that both the specified date range and the comparison data range are displayed on the chart output.



Administration Menu

Administration Menu

Select the link below to access help for the functions under the **Administration** menu:

- Live upgrade
- [Login Control Screen](#)
- [Monitor Service](#)
- [Unsent Messages](#)
- Minimum Commission

Live Upgrade

The Live Upgrade / Schema Compare option is accessed from the Administration menu of the Administration module. This tool automates upgrades to the FactorSoft applications and their associated databases. For details on Live Upgrade, please refer to the FactorSoft Administrator's Guide.

Login Control Screen

The Login Control Screen lists all users currently logged into FactorSoft and offers the ability to force log-out of users when they are locked out.

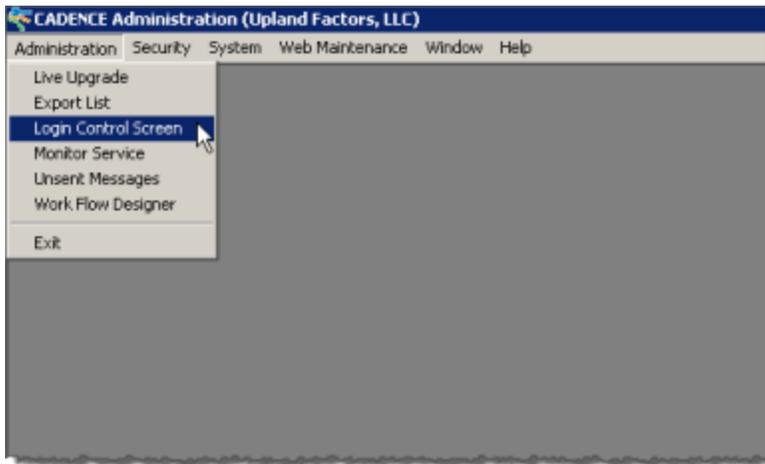
When a network interruption occurs that does not log the user off of FactorSoft, users can become locked out of FactorSoft. When the session is restored, the user attempts to log in, only to be denied access because their login credentials are already in use.

In the Administration module, tools are provided for the FactorSoft Administrator to terminate a logged in user's session and to unlock locked-out users.

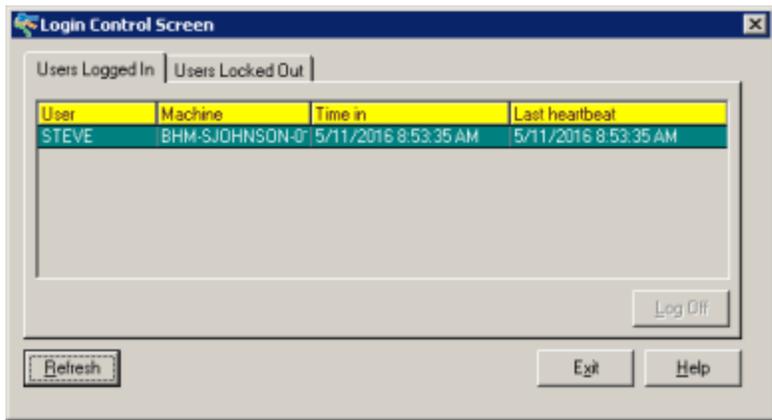
Access the Login Control Screen

The user restoration features are accessed from the Login Control Screen:

1. Open the FactorSoft Administration module.
2. Select the Login Control option from the Administration module.



The Login Control screen opens:



Users Logged In Tab

Field	Description
(Grid)	Displays all users currently logged in to the FactorSoft database with the following information:

Field	Description
	<ul style="list-style-type: none"> • User: the FactorSoft user name • Machine: the name of the computer that the user is using to log in to FactorSoft • Time in: the date and time that the user logged into the database • Last heartbeat: the date and time the user last took an action in FactorSoft
Logoff	<p>Select a user and click this button to log the user off of FactorSoft. You would typically use this function when the user has had an interruption to their computer session that did not log them off of FactorSoft.</p> <p>This button is visible only if FactorSoft's heartbeat mechanism is active (System Preference Identification/system constants, Performance, Network heartbeat, Do not maintain a heartbeat = False) and is unavailable if the user selected is currently logged on this workstation.</p>
Refresh	Click this button to update the grid with any log in or any activity changes.
Exit	Click this button to close the screen.

Users Locked Out Tab

Field	Description
(Grid)	<p>Displays all users with current log in sessions in the FactorSoft database but who are unable to log in. This condition typically occurs when the user has had an interruption to their computer session that did not log them off of FactorSoft.</p> <ul style="list-style-type: none"> • User: the FactorSoft user name • Name: the name of the computer which the user is using to log in to FactorSoft • Locked out: the date and time that the user logged into the database
Unlock	Select a user and click this button to terminate the FactorSoft session for the user.

System Preferences

The following system preferences for this function are found in the Administration module, System Preferences, **Identification/system constants, Performance, Network heartbeat** folder.

Preference	Description
Do not maintain a heartbeat	Set to False to activate the FactorSoft heartbeat mechanism, which detects and monitors user activity through the network.
Heartbeat interval (in seconds)	Set the number of seconds for the interval at which FactorSoft will check user activity on the network.

Monitor Service Queue

The FactorSoft Desktop Service is a standalone application designed to automate overnight and background tasks, such as client calculations, system date change, processing the red flag queue, and rebuilding collection queues.

The Monitor Service Queue screen displays the activity in the Desktop Service. The Information on this screen is presented in three tabs:

Field	Description
Refresh	Click this button to update the grid with any service activity changes.
Auto	Click to refresh the screen automatically every minute. Note that the button changes to Stop. Click the button again to stop the automatic refreshing of the screen.
Exit	Click this button to close the screen.

Service log Tab

This tab logs all activity and errors for the Desktop Service.

Field	Description
Also show cleared entries	Select this option to display cleared entries in the grid.
(Grid)	Displays the services performed by the Desktop Service. <ul style="list-style-type: none"> - When: the date on which the process occurred - By: the user name associated with the process

Field	Description
	<ul style="list-style-type: none"> - Task: the task performed by the Desktop Service - Severity: severity code - info, error, or abort - Message: text description or note for the process
Client	Displays the client name associated with the process, if applicable.
Cleared	Displays the date on which the entry was cleared, if applicable.
Clear	Select an entry and click this button to mark the entry as cleared, that is, acknowledged. You can then deselect Also show cleared items to hide the cleared entries in the grid.

Invoice calculation Tab

This tab displays all invoice calculations performed by the Desktop Service.

Field	Description
(Grid)	Displays all invoice calculations performed by the Desktop Service. <ul style="list-style-type: none"> - When: the date on which the calculation occurred. - By: the user name associated with the invoice calculation - Client: the client name associated with the invoice calculation - Type: the type of calculation performed - Count: number of invoices

Client Red flags Tab

This tab displays red flag processing performed by the Desktop Service.

Field	Description
(Grid)	Displays all red flag queue processing performed by the Desktop Service. <ul style="list-style-type: none"> - When: the date on which the process occurred

Field	Description
	<ul style="list-style-type: none"> - Client: the client name associated with the red flag - Rule: the red flag rule associated with the process

System Preferences

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

Preference	Description
Screen refresh rate in seconds (default is 60)	Set the number of seconds for the interval at which the grid is automatically refreshed.

Messages Not Complete

The Messages Not Complete screen is accessed from the Administration menu of the Administration module by selecting **Unsent Messages**. This screen displays letters and notices that were produced in FactorSoft that have not been distributed by the output method specified.

Field	Description
(Grid)	<p>Displays each unsent messages for the FactorSoft database as a line-item with the following information:</p> <ul style="list-style-type: none"> - Debtor: the debtor for which the message was produced - Client: the client for which the message was produced - Requested: the date on which the message was requested - Template: the template name from the Word Document Control table for the document template - Method: the output method for the message - Sent: the date on which the message was sent - Status: the message status
Refresh	Click this button to update the grid.

Field	Description
Exit	Click this button to close the screen.

Minimum Commission

The Minimum Commission screen is used to review active Minimum Commission Statements and process. Once the Engine has completed the recalculation, the statement will appear on the Pending list of statements. Then click "Process" or "Process All" again to process the statements and post any relevant charges as a C-MISC journal of the appropriate Client.

Client Name	Start Date	End Date	Plan Type	Minimum	Prev Carry Forward	Total Fees	Total Adjustment	Carry Forward	Status	Recalculating
Amanda Test Client	4/1/2021	6/30/2021	Quarterly	62.50	0.00	0.00	62.50	0.00	Active	No

Active
 Posted
 Pending

Statement End:
 Client Name:

The Minimum Commission screen displays the active statements:

Field	Description
Client Name	Displays the Client Name where the Minimum Commission Plan is set up. Note: To set-up minimum commissions at the client-level, go to Client Information > Minimum Commission panel.
Start Date	Displays the value of the Minimum Commission Plan Start Date as specified on Client Information > Minimum Commission > Plan tab .
End Date	Displays the value of the Minimum Commission Plan End Date as specified on Client Information > Minimum Commission > Plan tab.
Plan Type	Displays the value of the Minimum Commission Plan Type as specified on Client Information > Minimum Commission > Plan tab.
Minimum	Displays the value of the Periodic Minimum Average.

Field	Description
Prev Carry Forward	Displays the value of the previous carry forward balance (if applicable).
Total Fees	Displays the value of the fees associated to Accounts associated to the Plan.
Total Adjustment	Displays the value of the Periodic Minimum Adjustment less Total Fees.
Carry Forward	Displays the difference between Total Fees and Periodic Minimum Average if Total Fees exceed the Periodic Minimum Average and Carry Forward is applicable for this Plan.
Status	Displays the status of the Plan : Active, Posted, Pending
Recalculating	Displays "Yes" if the Engine is currently recalculating the plan or No if not.
Radio Buttons: Active, Posted, Pending	Radio button filters the grid by the following statuses: <ul style="list-style-type: none"> • Active • Posted • Pending
Statement End	drop-down option that includes all months; you must then specify a Year (Format: YYYY)
Client Name	Text field to allow the Lender to type in Client Name and search for the Client using the "Filter" button.
Filter	Clicking will filter the grid by the Statement end and/or Client Name selected.
Clear	Clicking will clear the Filters and return the grid to all active statements.
Refresh	Clicking will refresh the grid results to include any new data.
Process	Clicking will process the selected active statements and the Engine will begin recalculating.
Process All	Clicking will process all active statements.
Unprocess	Clicking will unprocess the selected posted statements.
Unprocess All	Clicking will unprocess all posted statements.

Administrative Set-up

Engine Task

The Engine task type **Calculate Minimum Commission** must be enabled and assigned to a Task Server Load entry in the Engine Administration module. The **Calculate Minimum Commission** Engine task type should be set up to execute within an exclusive Task Service. The **Calculate Minimum Commission** task should have a default priority of **9** and the **Calculate Minimum Commission** Task Server Load Max Concurrent of **1**.

Set **System Preference > Identification/system constants > CLMS|Engine > Allow service to calculate Minimum Commission data to True**.

Fee Account

To set the fee account, go to **Tables > Accounting > G/L Account Groups > Fee Account** tab:

Field	Description
Min Comm Fee	Select the account to be used when charging a Minimum Commission Fee.

Security Roles

To allow users to view and edit minimum commission when entering a check on the *Accounting Journals, Checks and Wires (F9)* screen, go to **Security Roles > Check register/writer > Minimum Commission** folder:

Role	Description
View the Minimum Commission Exclude Checkbox	Yes, to allow users to view the minimum commission Exclude check box.
Update the Minimum Commission Exclude Checkbox	Yes, to allow users to modify the minimum commission Exclude check box.

To allow users to view and edit minimum commission, go to **Security Roles > Administrative functions > System control** folder:

Role	Description
View the minimum commission state-	Yes, to allow users to view the minimum commission screen.

Role	Description
ments screen	
Process pending minimum commission statements	Yes, to allow users to process minimum commission statements.
Unprocess posted minimum commission statements	Yes, to allow users to unprocess minimum commission statements.

To allow users to view and edit minimum commission and the client level, go to **Security Roles > Client Information > Minimum Commission** folder:

Role	Description
View the minimum commission panel on the client information screen	Yes, to allow users to view the minimum commission panel.
Update the minimum commission panel on the client information screen	Yes, to allow users to update the minimum commission panel.

Support

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.

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.

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