



FactorSoft™

• Release v4.7

Credit Monitoring

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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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Credit Monitoring

Credit Monitoring in FactorSoft automates the process of credit monitoring and alert delivery from within the Debtor Information screen and Alerts functionality.

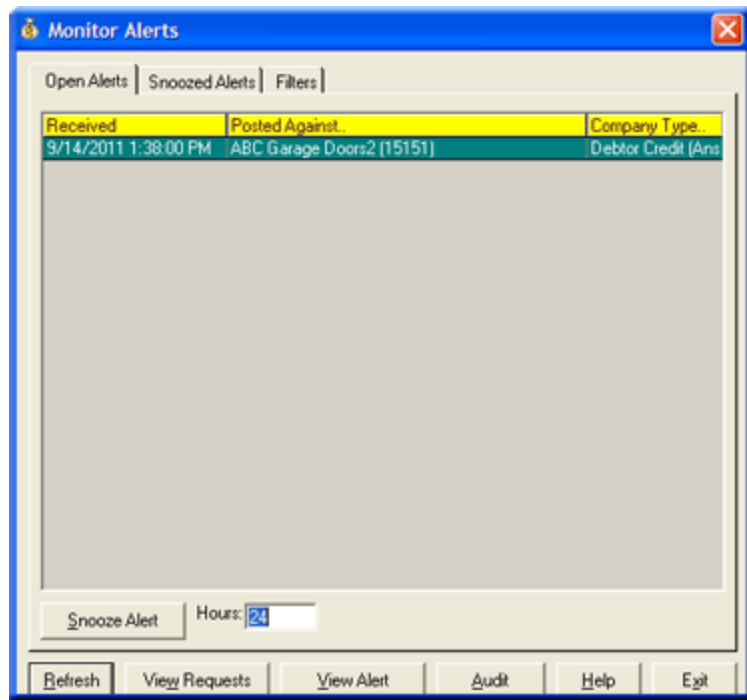
Credit Monitoring automatically displays credit bureau alerts from the monitoring agencies in the Debtor Information screen and provides the capability to display credit-bureau history metrics and existing alerts for the debtor.

NOTE

To receive reports and alerts for a specific debtor/customer, outstanding invoices or aging details for the debtor/customer must have been previously submitted to the credit monitoring service during a contribution file upload.

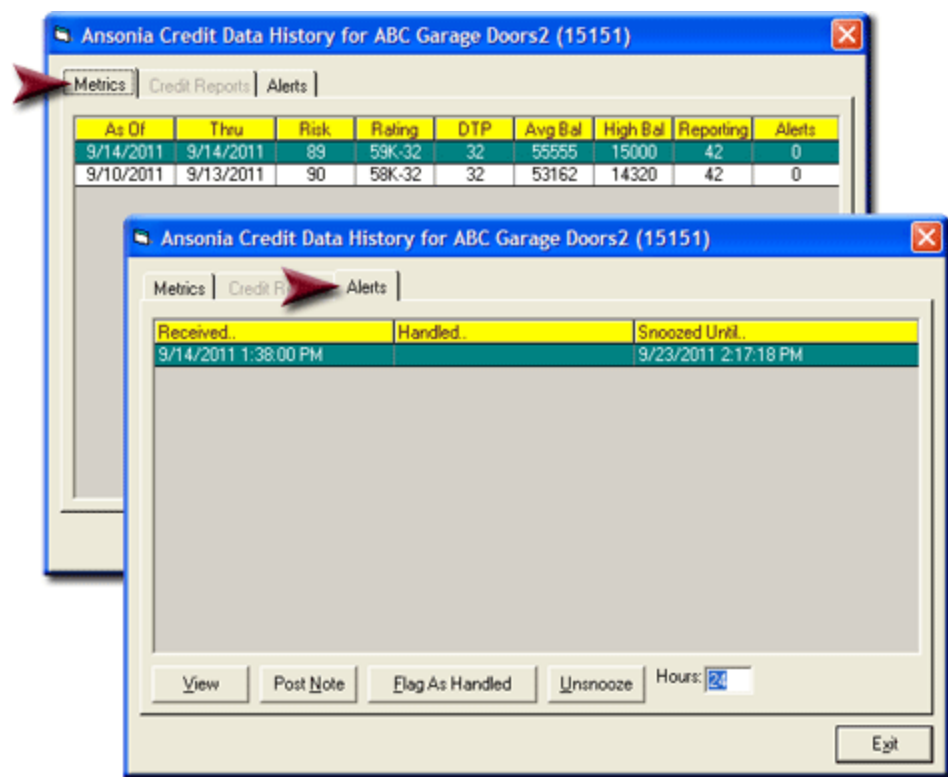
If invoices or aging details were not submitted, the credit monitoring services cannot identify the debtor requested by the financial institution when reports are received. A debtorkey provided by Jack Henry™ is used by Ansonia to determine the debtor that is to be associated with a requested report.

Alerts are generated by the credit reporting agencies and received in FactorSoft on the Monitor Alerts window, which is accessed from the Notes menu.



You can view the alert data in one of three ways: by viewing the actual credit agency provided alert, by viewing the raw metrics in the Credit Data History screen, or by viewing the alert data in the corresponding panel of the Debtor Aging screen.

Select the alert in the Open Alerts tab of the Monitor Alerts screen and click the **View Requests** button to open the Credit Data History screen, as shown below. Note that the Metrics tab displays the data provided by the credit monitoring agency. The Alerts tab allows you to view the alert as provided by the credit monitoring agency, post a note to the alert, mark the alert as handled (thereby moving it to the Handled Alerts tab of the Monitor Alerts screen), or un-snooze a snoozed alert.




The credit monitoring agency data is also displayed in a formatted view on the Credit panels of the Debtor Information screen, as shown in the following illustration. Click the **History** button to display the Credit Data History screen for the debtor.


Debtor Information For ABC Garage Doors2

Code: Single client credit limit:
 Name: All client credit limit:
 Attention: Max invoice amount:
 Warning:
 No buy: Preference:


Credit Ansonia

 Risk Score: Co's Reporting:
 Rating:
 Avg Days to Pay:
 Avg Balance:
 High Balance:
 Since:
 Last Updated:

Credit Experian

 Score:
 Current DBT: Legal Balance:
 Tradelines: Legal Items:
 Since:
 Bankruptcy Ind:
 Last Updated: Judgements:

Credit TransCredit

 Credit Score:
 Since:
 Last Updated: Avg Days to Pay:

Ansonia Credit Monitoring Setup

This section shows you how to set up Ansonia Credit Monitoring in FactorSoft.

Activation

To obtain Ansonia access credentials, which you will need to complete activation in FactorSoft, contact Ansonia Credit Data. Once credentials have been secured, contact ProfitStars® Business Solutions at 205-972-8900, option 2 for further information about enabling the Ansonia Credit functionality in FactorSoft.

Tables Set Up

The category (e.g., "Credit Reports") specified in **Identification/system constants**, Interface Parameters, Ansonia Credit Data, Document category for alerts must be previously set up in the Document Categories Table in the Administration module.

System Preferences

Set the following options in the **Identification/system constants**, Interface Parameters, Ansonia Credit Data folder.

Preference	Description
Use Ansonia Interface	Set to True to enable the associated credit monitoring.
Ansonia Credit web service URL	Enter the Ansonia-assigned URL for the web service that updates credit metrics in FactorSoft (a default URL is used if the preference is blank.)
Ansonia Credit report URL	Not used.
Document category for reports	Enter the exact name of the category set up in the Document Categories table in which Ansonia reports are held in the Documents panel of the Debtor Information screen in FactorSoft. The Category must be previously set up in the Document Categories Table in the Administration module.
FTP User Id	Enter the user-id assigned by Ansonia to their FTP site, which is the portal through which FactorSoft uploads the contribution file to Ansonia and retrieves credit scoring data.
FTP Password	Enter the password assigned by Ansonia for access to their FTP site .

Preference	Description
	Note that this password expires monthly. You will receive an email from Ansonia indicating when to change your password.
Web User ID	Enter the user-id assigned by the credit merchant for access to their website. This is used by FactorSoft to access the website for alerts and credit reports retrieval.
Web Password	Enter the password assigned by the credit merchant for access to their website. This is used by FactorSoft to access the website for alerts and metrics retrieval and data contribution.
Stop storing Ansonia alerts for a debtor marked as excluded from contributing to Ansonia	Set to True to discard any new Ansonia alerts against non-contributing debtors.
Stop storing Ansonia alerts for a debtor combined into a different debtor	Set to True to discard any new Ansonia alerts against a debtor now combined into another debtor.

Service Templates and Engine Tasks

Several Service Templates and Engine Tasks must be set up to enable the Ansonia Credit Monitoring. Refer to Scheduling Reports and Services in FactorSoft Reports Guide for instructions on enabling service templates and the Engine Administrator's Guide for details on enabling Task Types in the Engine.

Service Templates

On the Schedule Services screen of the Administration module, set up the following Service Templates for Ansonia Credit Monitoring:

Name	Frequency	Description
Credit Contribution (All) - Ansonia	Bi-monthly	Enables uploading of the full debtor contribution file. Schedule for the 1st and 15th of the month.
Credit Contribution (New) - Ansonia	Daily	Enables uploading of the updates-only debtor contribution file.

Name	Frequency	Description
Credit Metrics – Ansonia	N/A	Not used.
Credit Alerts – Ansonia	Every 12 hours	Queries Ansonia for debtor credit alerts.
Credit Reports – Ansonia	Every hour	Queries Ansonia for debtor credit reports.

Engine Tasks

Engine tasks must be enabled and Task Server Load entries created in the Engine Administration module for the following tasks. All tasks must be set to priority "9."

- Ansonia Contribute All – (Task Priority = 9)
- Ansonia Contribute New – (Task Priority = 9)
- Ansonia Alerts – (Task Priority = 9)
- Ansonia Reports – (Task Priority = 9)

Debtor Information – Credit Ansonia Panel

The **New Report** button on the Credit Ansonia panel of the Debtor Information screen accesses a report from Ansonia.

Note that prior to requesting a report on the debtor you must first purchase invoices on the debtor and allow the Engine to push the debtor out in the Ansonia contribution file. Once Ansonia has received the debtor's data (specifically the Debtor Code), requesting a report will result in the Credit Ansonia panel being populated with the debtor's credit report data, and the credit report will be pushed down to Fact- orSoft and be available from the Documents panel of the Debtor Information screen.