FactorSoft™

• Release v4.7

PayerWeb User Guide

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Limitations on Maintenance Services

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

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

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

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

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

Table of Contents

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PayerWeb User Interface

PayerWeb provides you access to your lenders accounts online. Using PayerWeb you can:

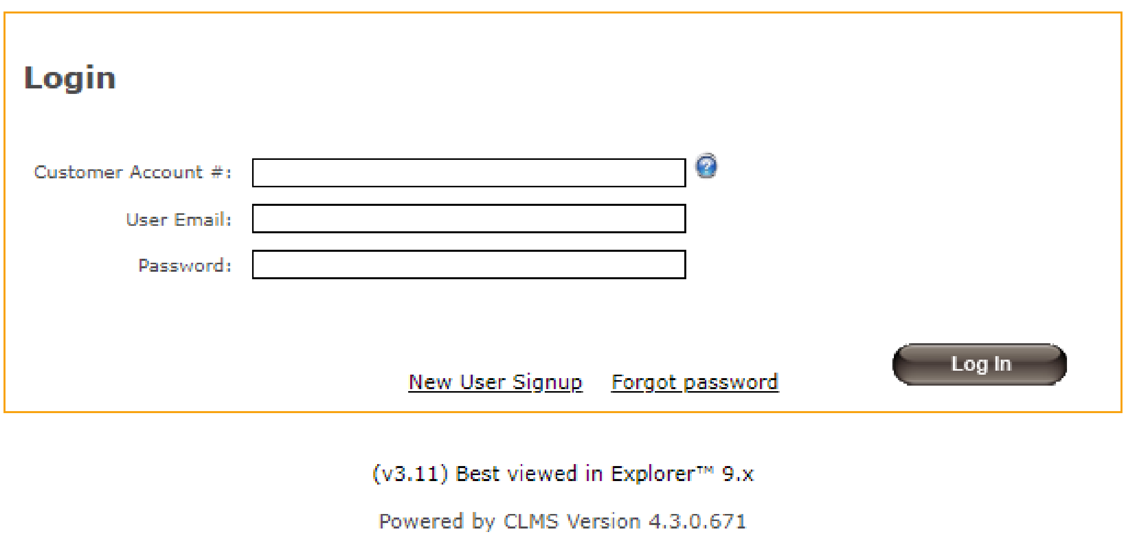
- View open invoices
- Pay open invoices
- Indicate disputes on invoices
- View previous and pending payments
- Update current contact information

PayerWeb is accessed through a common interface from a web browser. For best results, Jack Henry™ recommends using Internet Explorer 7 or higher.

Accessing the PayerWeb

The PayerWeb is set up on the lender's web server, and the lender will provide the Internet address (or URL) needed to access this site in the sign-up invitation.

Upon accessing the PayerWeb website, the Login screen is displayed, as shown below, and you must provide the authentication details to gain access to their PayerWeb and if enabled, link your Two-Step Authenticator device to your account. See the Two-Step Authentication section for more information. These details are provided at initial sign-up approval.



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Field	Description
Customer Account #	The customer code, which is assigned by the lender.
User Email	The user's email address, provided at New User Signup, which is used as the login id for each user.
Password	The user's password. Passwords are encrypted into the database by a sophisticated algorithm and cannot be deciphered by the lender. When the user logs in, the password entered is first encrypted and then compared against the already stored encrypted password. Password strength requirements will be controlled by the lender through FactorSoft System Preferences.
New User Signup	Click this link to display the New User Signup screen, which is used to request a new PayerWeb user account.
Forgot Password	Click this link to display the Forgot Password screen, which is used to request that the password be sent to the user's email address.
Log In	Click this button to test the user credentials and login to PayerWeb.

Two-Step Authentication Log In Process

To log into the Online Administration Console with Two-Step Authentication turned on:

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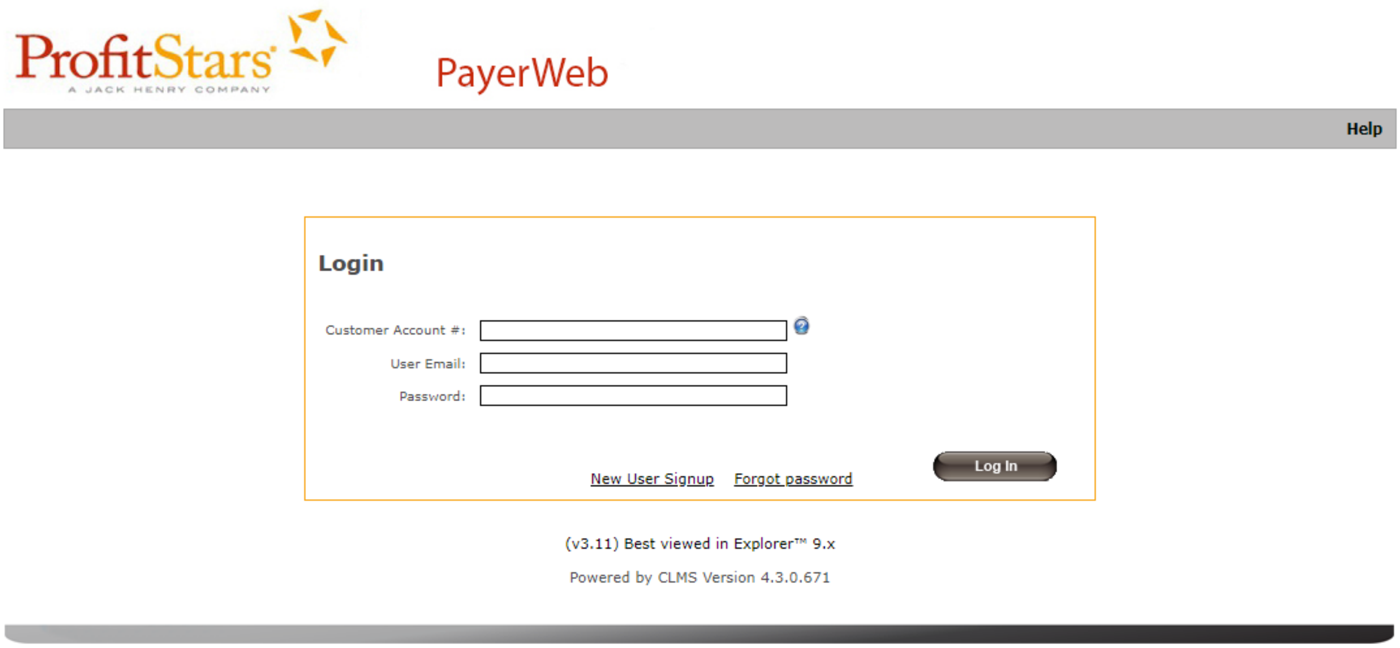
1. In one of the recommended browsers(IE, FF, Chrome), enter the URL at which your PayerWeb Console is located.

   The login screen is displayed, as shown below:



2. Enter your **Customer Account Number**, **User Email** and **Password**
3. Click **Login**. The Two-Step Authentication Instruction Screen is displayed for the initial Two-Step Authentication Log In.

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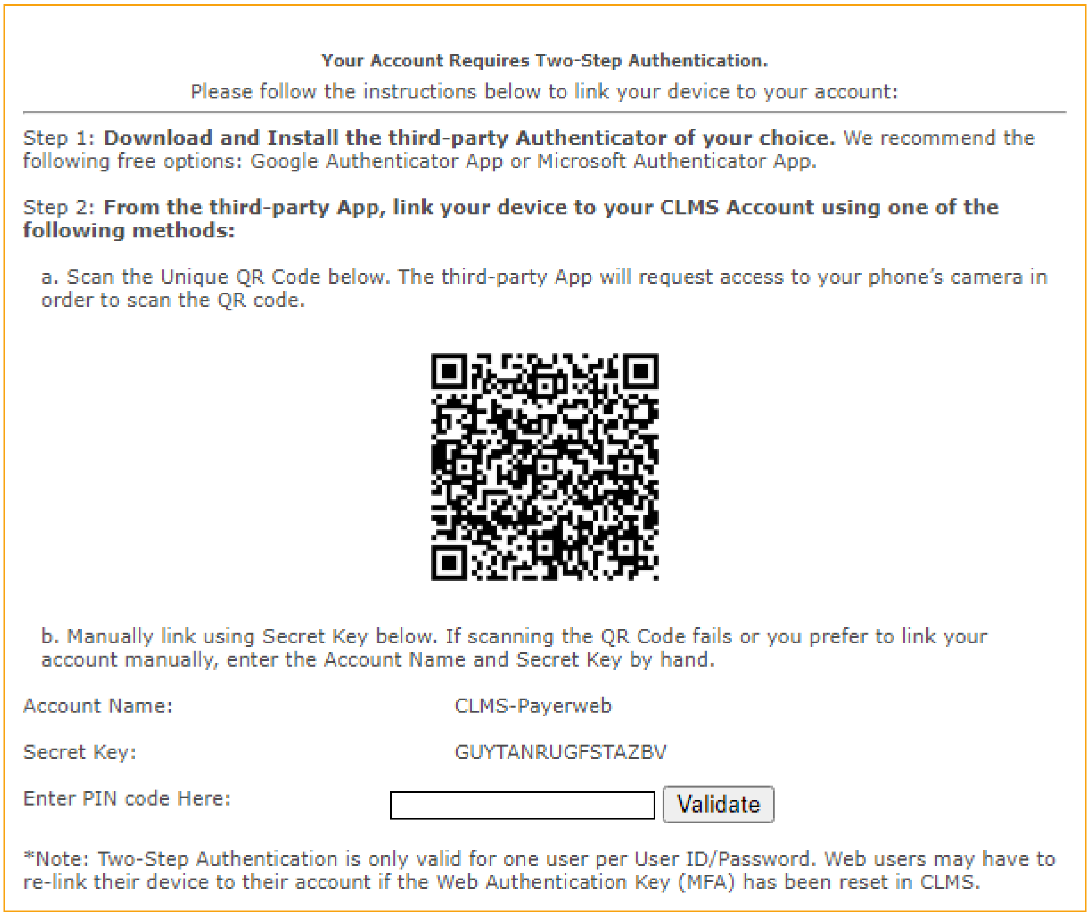

Your Account Requires Two-Step Authentication.
Please follow the instructions below to link your device to your account:

Step 1: **Download and Install the third-party Authenticator of your choice.** We recommend the following free options: Google Authenticator App or Microsoft Authenticator App.

Step 2: **From the third-party App, link your device to your CLMS Account using one of the following methods:**

a. Scan the Unique QR Code below. The third-party App will request access to your phone's camera in order to scan the QR code.

b. Manually link using Secret Key below. If scanning the QR Code fails or you prefer to link your account manually, enter the Account Name and Secret Key by hand.

Account Name: CLMS-Payerweb

Secret Key: GUYTANRUGFSTAZBV

Enter PIN code Here: Validate

*Note: Two-Step Authentication is only valid for one user per User ID/Password. Web users may have to re-link their device to their account if the Web Authentication Key (MFA) has been reset in CLMS.

> Note: Only one device can be linked to one User ID and Password.

4. Follow the on screen instructions to link your device to your FactorSoft PayerWeb Account, also described below:

    1. From your device, download the third-party authenticator app of your choice from the app store. We suggest using the following free options: Microsoft Authenticator or Google Authenticator.

    2. Within your authenticator app, add a new account.

    3. Use one of the 2 methods displayed on the screen to add the account credentials - either scan the QR Code or manually enter the Account Name and Secret Key.

5. Once your device is linked, you will use the app to provide a unique authenticator code each time you log in.

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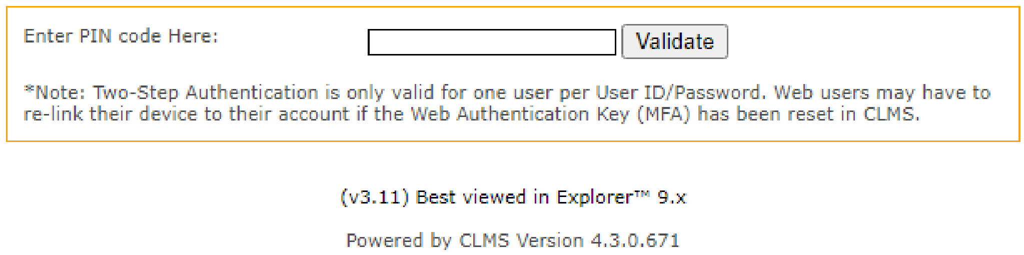

> Note: Generated codes are time-based and expire quickly. If your log in fails, generate a new code and be sure to log in before the code expires.

System Preferences

The Two-Step Authentication is configured in **System Preferences** > **Identification/System constants** > **CLMS|PayerWeb** > **Security** folder:

Preference	Description
Log in Requires 2-Step Authentication	When True, all Client's logging in will be required to link a device to their PayerWeb Account.

New User Signup

The New User Signup screen is accessed from the PayerWeb Login screen and is used to request access to PayerWeb. You receive the sign-up invitation via email, fax, or mail from the lender, and the request contains a sign-up code that you enter, along with your customer identification number, to request to be granted access to PayerWeb.

When the signup request is submitted, the lender approves the request, and the PayerWeb sign-on credentials are provided to you via email.

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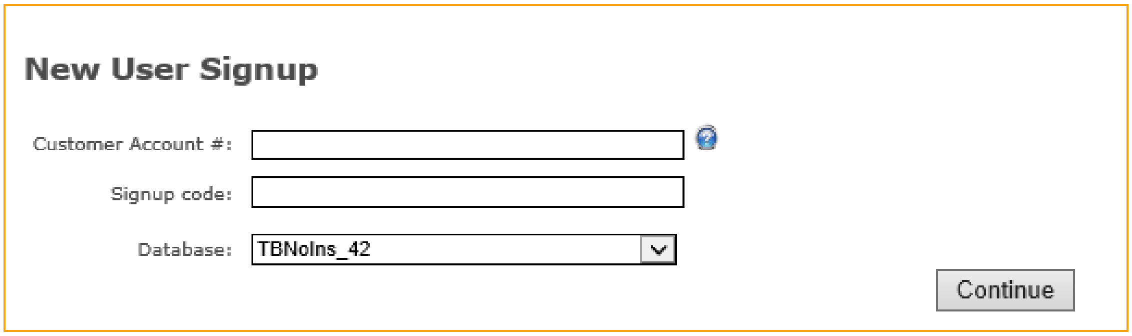

Field	Description
Customer Account #	The customer code, which is assigned by the lender.
Signup code	The lender provided sign-up code.
Continue	Click this button to process the new user signup request.

When you successfully submit the **Customer Account #** and **Signup Code** on this screen, the Identity Information screen opens.

Identity Information

When a valid customer code and sign-up code are entered on the New User Signup screen, the Identity Information screen opens. Completing this screen submits a request for access to the PayerWeb to the PayerWeb administrator.

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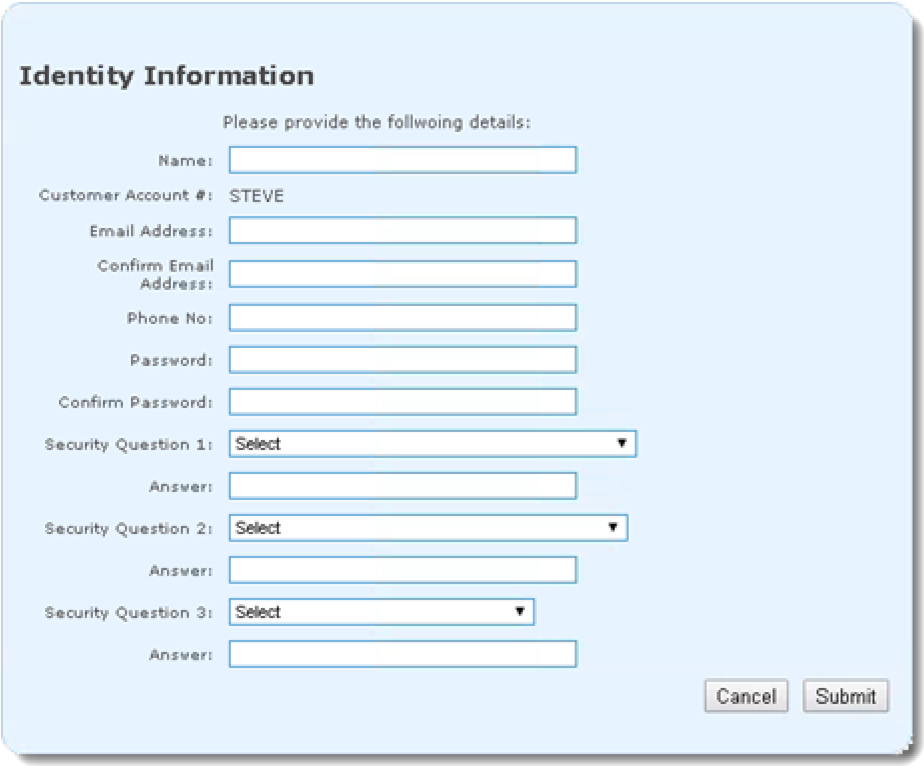

Field	Description
Name	Enter your name.
Customer Account #	Displays the customer code, which is assigned by the lender.
Email Address/Con-firm Email Address	Enter your email address. You must enter the exact email address in both the **Email Address** and **Confirm Email Address** to successfully submit the screen.
Phone No	Enter your primary phone number.
Password/Confirm Password	Enter the password to use to access PayerWeb. You must enter the exact password in the **Password** and **Confirm Pass-word** fields to successfully submit the screen.
Security Question / Answer 1-3	Select a question for each of the three **Security Question** fields and provide an **Answer** for each. These questions are used in the Forgot Password screen to validate the account owner.
Cancel	Click this button to close the screen without submitting the sign-up request.

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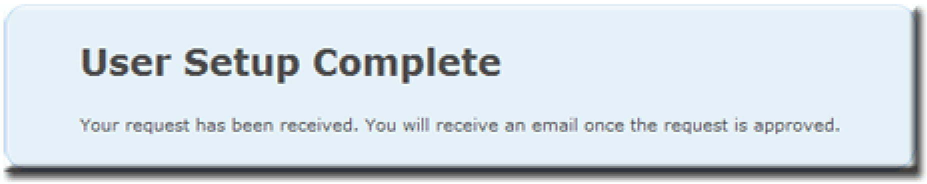
Field	Description
Submit	Click this button to submit the entered data to the PayerWeb Administrator.

When you successfully submit the Identity Information, the following verification message is displayed. Your request is submitted to the lender, and when it has been reviewed and processed, a response will be returned to you via email with first-time log in instructions.



Forgot Password

The Forgot Password page is accessed from the Login screen and is used to request that the user's password be sent to the email address provided at sign-up. If the credentials provided match the user credentials in the database, an email is sent with a temporary password. The user will then log in with the temporary password within a set amount of time and supply a new password. Using the new password, the user is able to login to the PayerWeb site for their customer code.

To reset your password:

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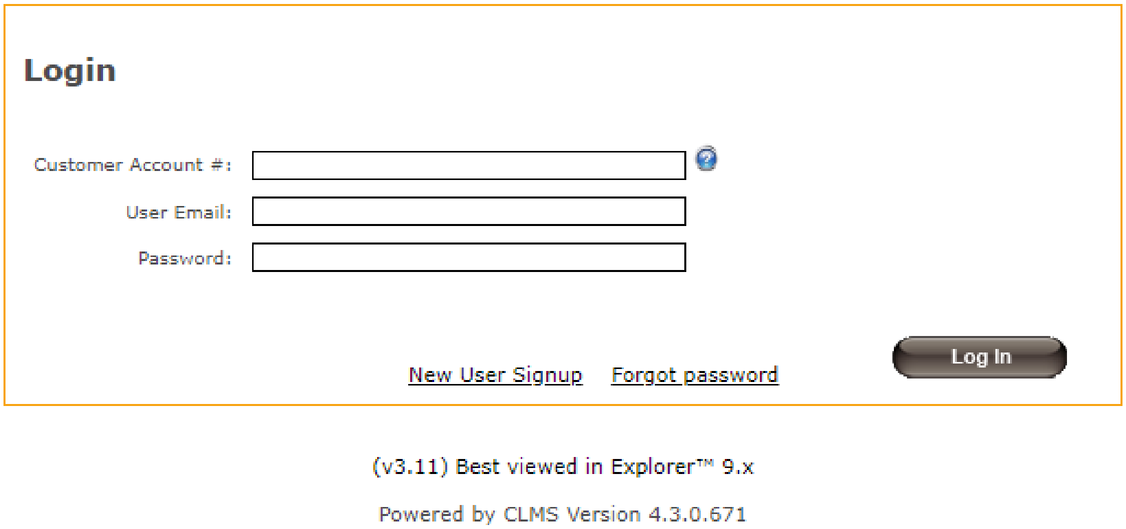
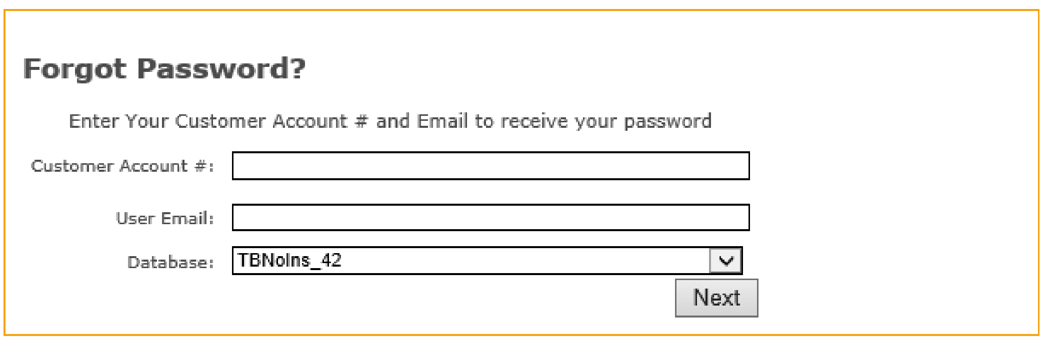
1. Select **Forgot Password** on the PayerWeb Login page.



The Forgot Password page opens.

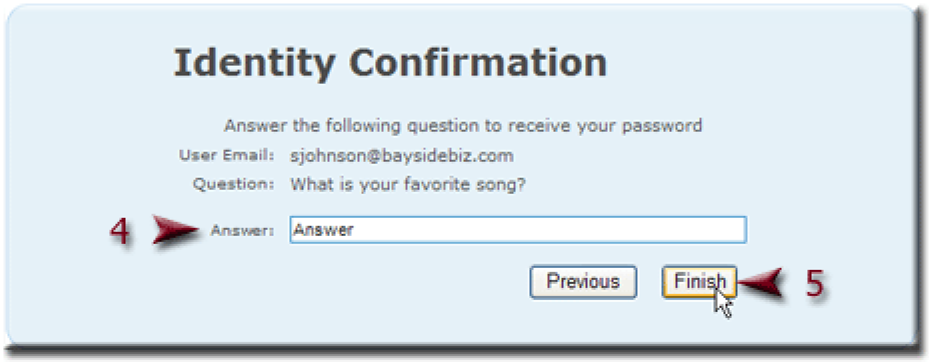
2. Complete the user verification information, as described below:



Field	Description
Customer Account #	The customer code, which is assigned by the lender.
User Email	The email address for the user, used for validation of the user's identity and is the address to which the temporary password is sent.
Database	Select the database to which to connect upon login, if applicable.

3. Click **Next**.

   The Identity Confirmation page is displayed. One of the three questions you selected from the Identity Information screen at sign-up is displayed.



4. In the **Answer** field, provide the answer your recorded on the Identity Information screen at sign-up.
5. Click **Finish**.

   A temporary password is provided via email to the email address provided at new user signup.
6. Log in the PayerWeb entering the temporary password in the **Password** field of the Login screen.

   The Change Password page opens.

7. Enter the password to use to access PayerWeb. You must enter the exact password in **New Password** and **Confirm New Password** fields.
8. Click **Change Password** to enter the PayerWeb application.

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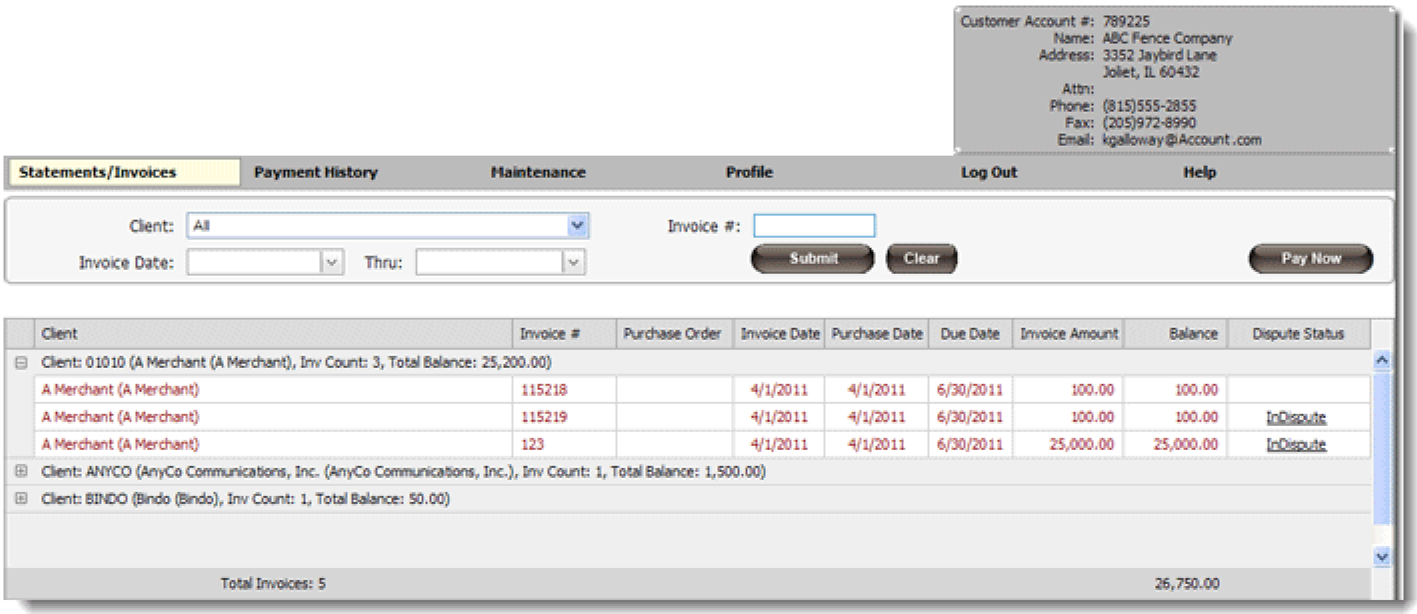
PayerWeb Main Page

When the user is successfully logged in, the main PayerWeb page is displayed. All of the functions of PayerWeb are accessed from this page.

The top portion of the page is static and displays the client-provided logo to the left and, if so configured, the following information is displayed in the group box to the right:



Field	Description
Customer Totals	
Previous Bal	Displays the balance of the previous statement.
Purchases	Displays the exact dollar amount of purchases made since the previous statement.
Credits	Displays the exact dollar amount of credits since the previous statement.
Payments	Displays the exact dollar amount of payments made since the previous statement.
Adjustments	Displays the exact dollar amount of adjustments made since the previous statement.
Last Stmt Date	Displays the date on which the last statement was generated.

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Field	Description
Customer Information	
Customer Account #	The customer code, which is assigned by the lender.
Name	The customer name, as defined by the lender on the Customer Information screen of FactorSoft.
Address	The customer address, as defined by the lender on the Customer Information screen of FactorSoft.
Attn	The customer contact, as specified by the lender in the Customer Contact screen of FactorSoft.
Phone	The customer primary phone number, as defined by the lender on the Customer Information screen in FactorSoft.
Fax	The customer fax phone number, as by the lender defined on the Customer Information screen in FactorSoft.
Email	The customer email address, as defined by the lender on the Customer Information screen in FactorSoft.

The tabs below the group boxes provide views into the following information:

- Statements/Invoices
- Payment History
- Maintenance
- Profile

Statement/Invoices Page

The Statement/Invoices page is used to view your outstanding invoices.

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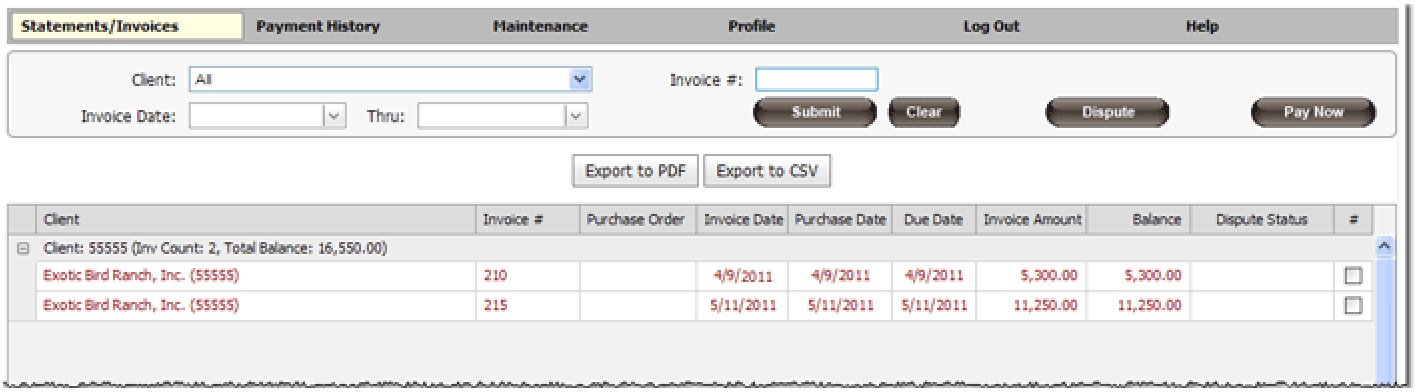

Selection Tools

Use the fields in the selection tools group to limit the grid results:

Field	Description
Client	Select the specific client from the list to limit the grid to display the outstanding invoices for that client only.
Invoice #	Enter the specific invoice number for which to search. The invoice number must be an exact match to return results.
Date Range	Enter the beginning date of the date range to which to limit the display of invoices. All open invoices as-of the date range are displayed.
Thru	Enter the ending date of the date range to which to limit the display of invoices.
Submit	Click this button to execute the search and display invoices for the selected criteria.
Clear	Click this button to clear any data entered in the selection criteria fields.
Dispute	Click this button to enter a dispute for the selected invoice(s). Invoices are selected by clicking the **#** column for each invoice line-item to be placed in dispute. When the button is clicked, the Dispute Invoice dialog opens. See Setting Dispute Codes for further details.
Pay Now	Click this button to take a credit card or e-check payment on the selected invoice or invoices. Invoices are

Field	Description
	selected by clicking the **#** column for each invoice line-item ton which to take a payment. See Taking Payments for further details.

Export Tools

You can export the displayed invoice list to the following formats:

Field	Description
Export to PDF	Export the outstanding invoice list for the currently displayed client/customer relationships to a PDF document.
Export to CSV	Export the outstanding invoice list for the currently displayed client/customer relationships to a comma-separated text file (CSV) that can be imported into a variety of applications.

Client/Invoice Grid

By default, a header line is displayed in the Client/Invoice grid area for each client with which you have a relationship. The header line displays the client name and code, number of open invoices and current balance. Member customers are incorporated into the master customer if so indicated by the lender on the Customer Information screen in FactorSoft.

The open grid will show a minus sign used to close the grid, the client's name/code , and each open invoice as a line-item with the following data columns:

Field	Description
Client	The client name and number.
Invoice #	The invoice number. If the invoice has an image assigned, you can click the invoice number to display the image in a separate window.
Purchase Order	The purchase order number, if used.
Invoice Date	The date that the invoice was issued.
Purchase Date	The date that the invoice was purchased.

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Field	Description
Due Date	The date that the invoice is due.
Invoice Amount	The total amount of the invoice.
Balance	The current outstanding balance for the invoice.
Dispute Status	Dispute description, user entered note and status. If no dispute description was selected, this field will be a drop down list from which a dispute can be selected. If a disputed invoice displays Denied in this status column, you can click the word "denied" to pop up a Dispute Details information box, which displays the denial details.
#	Select this option for an invoice or multiple invoices, and then click the **Dispute** button to place the invoice(s) in dispute.

Setting Dispute Codes

Dispute codes can be set on invoices from the Statements/Invoices page. You can set a dispute code on a single invoice, or select multiple invoices on which to simultaneously set a dispute code.

Disputed invoices display the message **In Dispute** in the **Dispute Status** column of the Statement/Invoices page. The invoice line-item will not be available for selection while in dispute.

If the dispute is approved by the lender, you will receive email notification of the approval, and the invoice remains in the grid as an open invoice with the **Dispute Status** updated to **Accepted**.

If the dispute is denied by the lender, you will receive email notification of the denial, and the invoice remains in the grid as an open invoice with the **Dispute Status** updated to **Denied**.

To set dispute codes, on the Statements/Invoices page for the client:

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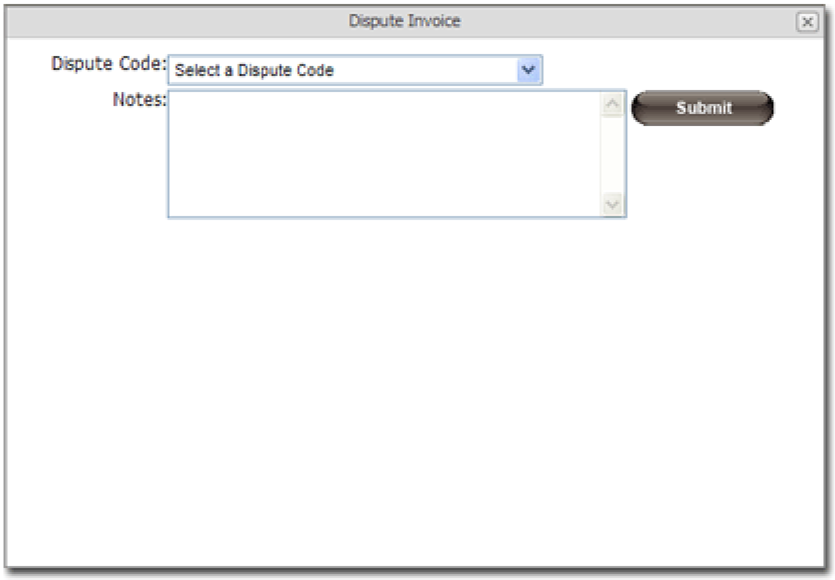
1. Select the **#** option for each invoice line item on which to set the dispute code.
2. Click the **Dispute** button.

   The Dispute Invoice dialog appears, as shown in the following illustration.

3. Set the dispute details, as described below.

Field	Description
Dispute Code	Select the dispute code for the invoice or invoices. Dispute codes are defined by the lender.
Notes	Enter free-form notes containing any additional dispute information.

4. Click **Submit** to set the dispute code on the invoice or invoices.

Taking Payments on Invoices

In PayerWeb, you can take credit card payments directly from the Statement Invoices page, as described below. When the payment is submitted, the credit card processing services are performed by ePaymentAmerica, and a confirmation is returned to the payer via email and the lender through the FactorSoft application.

To pay an invoice or invoices through PayerWeb:

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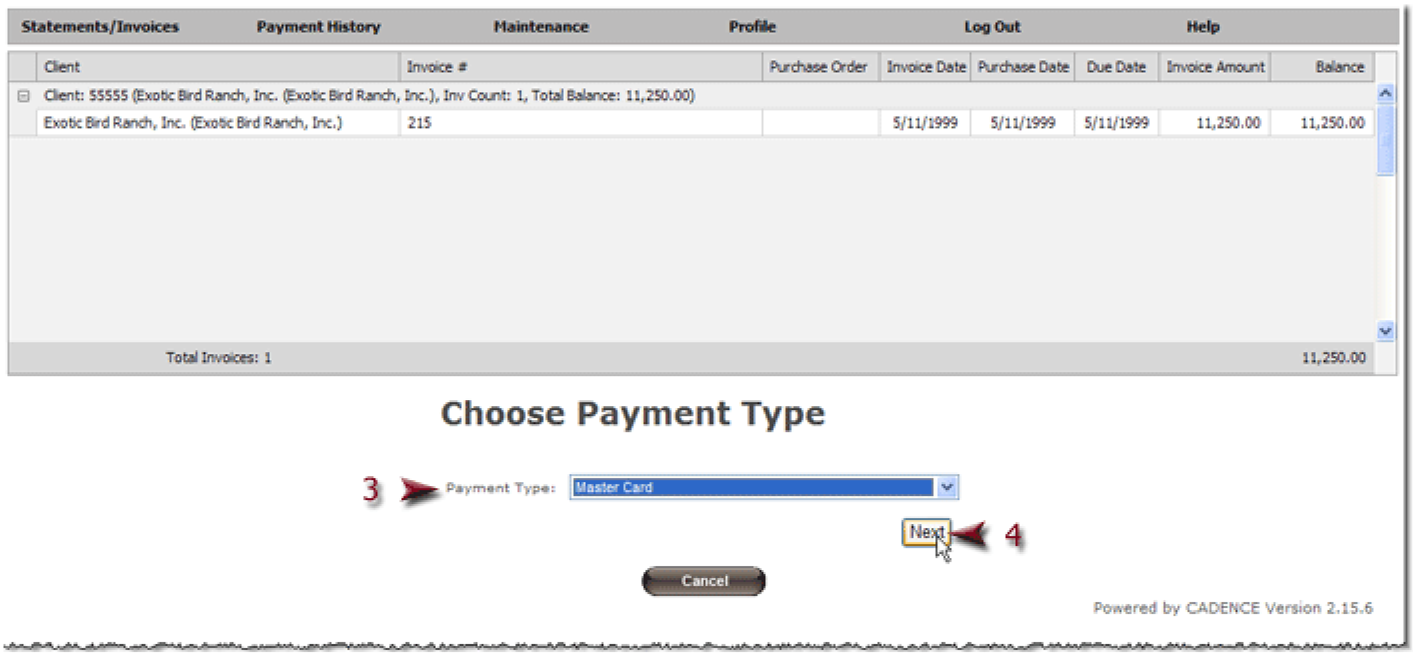
1. Select the **#** option for each invoice line item on which you wish to make payment.
2. Click the **Pay Now** button.

   The Choose Payment Type page appears, as shown below.

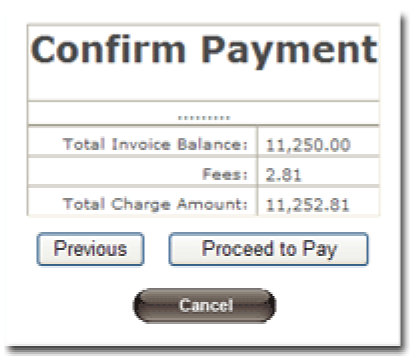


3. Select the **Payment Type** from the list.

   These are typically the credit card types accepted.

4. Click the **Next** button.

   The Confirm Payment page is displayed, as shown next.



Field	Description
Total Invoice Balance	This field displays the sum of invoice amounts for invoices selec-

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Field	Description
	ted from the Statement Invoices page to be paid.
Fees	This field displays the total amount of fees applicable to this payment transaction.
Total Charge Amount	This field displays the total amount of the payment to be applied to the credit card or electronic check, which is the Total Invoice Balance plus the Fees.
Previous	Click this button to return to the Choose Payment Type page without completing the payment transaction.
Proceed to Pay	Click this button to accept the Total Charge Amount and continue with the payment transaction.

5. Click **Proceed to Pay**.

   The eSecure Checkout page opens.

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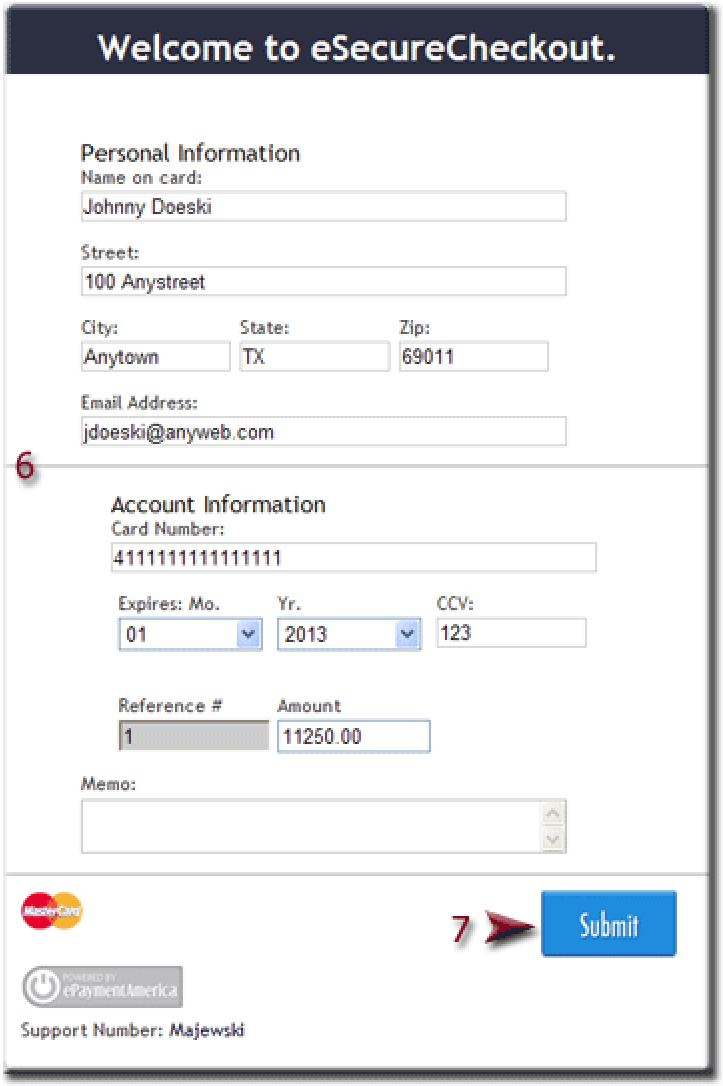

6. Complete the Personal and Account Information sections of the eSecure Checkout page:

Field	Description
Personal Information	Enter your name and billing address data:

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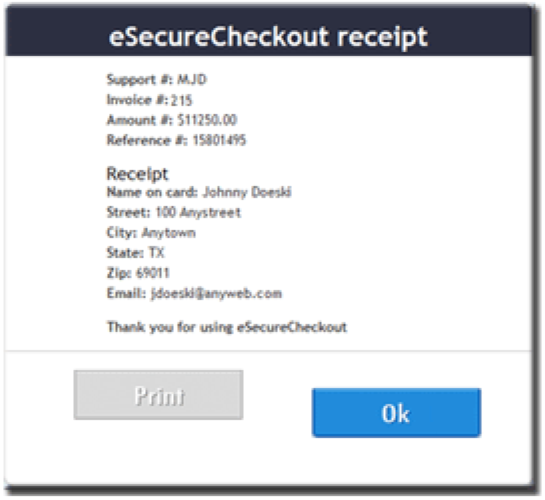
Field	Description
	• **Name**: enter the name exactly as it is on the card. • **Street**: enter the street address component of the billing address. • **City**: enter the city component of the billing address. • **Zip**: enter the ZIP or Postal Code component of the billing address. • **Email Address**: enter the email address to which the billing receipt will be emailed.
Account Information	Enter the credit card information: • **Card Number**: enter the credit card number embossed on the card with no spaces. • **Expires Mo/Yr**: enter or select the month and year of the expiration
Reference #	Displays the ePayment America provided transaction reference number.
Amount	Displays the total amount to be billed to the credit card. This field may allow entry of a partial payment amount, based on lender preference.
Memo	Enter any notes for the transaction.

7. Click **Submit**.

   When the payment is received at ePaymentAmerica, a confirmation is displayed on the screen. An email confirmation is also sent to the email address provided on the Secure Checkout page. Notice the **Reference #**, which is the transaction confirmation number.



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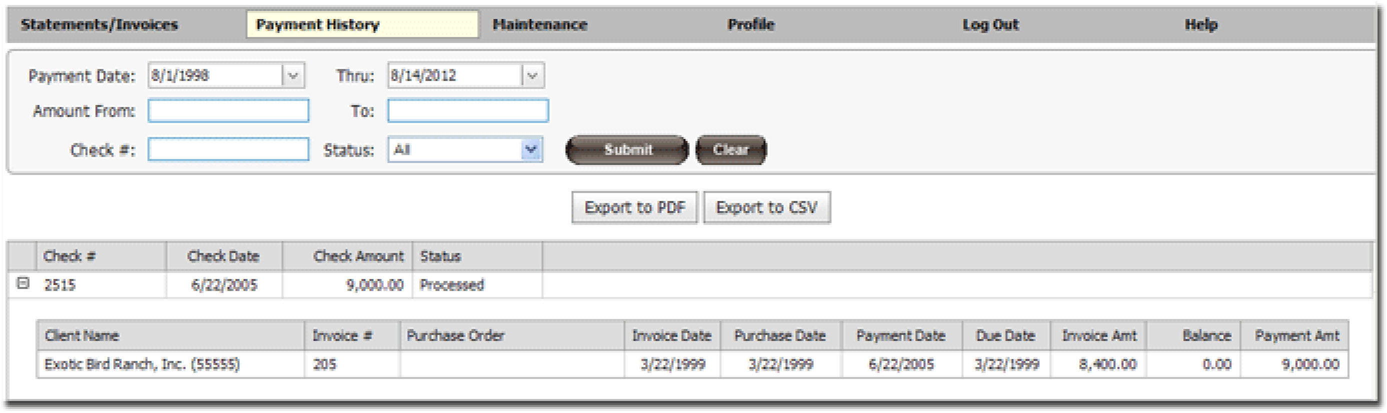
Payment History

The Payment History page is used to view your processed payments by client.



Selection Tools

Use the fields in the selection tools group to limit the grid results:

Field	Description
Payment Date	Enter the beginning date of the payment date range to which to limit the display of payments. Initially, the date range will be the first day of the month before last through the current date.
Thru	Enter the ending date of the payment date range to which to limit the display of payments.
Amount From	Enter the low dollar amount of payments to which to limit the display.
Thru	Enter the high dollar amount of payments to which to limit the display.
Check #	Enter the check number or partial check number for which to search.
Status	Select the status of payments to be displayed:

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Field	Description
	• **All**:display pending and processed payments. • **Pending**: display only payments in pending status. • **Processed**: display only processed payments.
Submit	Click this button to execute the search and display payments for the selected criteria
Clear	Click this button to clear any data entered in the selection criteria fields.

Payment Grid

The grid displays each check that matched the selection criteria as a line-item, with sub-items for each invoice paid by the check.

Field	Description
Check header	
Check #	Displays the check number.
Check Date	Displays the check date.
Check Amount	Displays the total amount of the check.
Status	Displays the check status: Pending or Processed.
Invoice Detail	
Client Name	Displays the name of the client to name
Invoice #	Displays the invoice number of the invoice paid by the check.
Purchase Order	Displays the purchase order number associated with the invoice, if available.
Invoice Date	Displays the date that the invoice was issued.
Purchase Date	Displays the date that the invoice was purchased.

Field	Description
Payment Date	Displays the amount of the payment for the invoice.
Due Date	Displays the date that the invoice is due.
Invoice Amt	Displays the total amount of the invoice.
Balance	Displays the current balance of the invoice.
Payment Amt	Displays the payment amount on the invoice.

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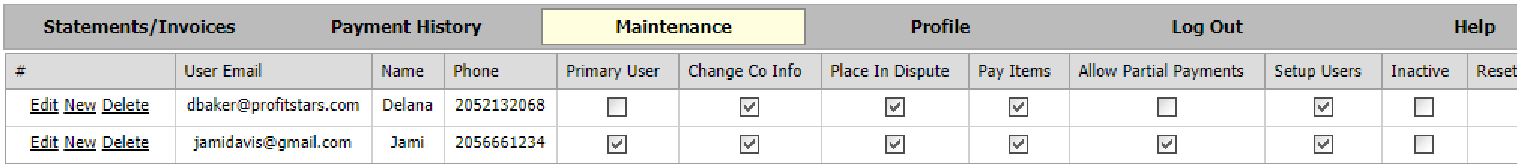
Maintenance

The Maintenance page displays all users defined for the customer with authorization to access PayerWeb. Using the Maintenance page, you can:

- Add a new user
- Delete an existing user
- Change the name and rights of an existing user
- Change the primary user designation

> If the user performing maintenance on the user accounts is not the primary user, an email will be sent to the primary user.



#	User Email	Name	Phone	Primary User	Change Co Info	Place In Dispute	Pay Items	Allow Partial Payments	Setup Users	Inactive	Reset
Edit New Delete	dbaker@profitstars.com	Delana	2052132068	☐	☑	☑	☑	☐	☑	☐	
Edit New Delete	jamidavis@gmail.com	Jami	2056661234	☑	☑	☑	☑	☑	☑	☐	

Field	Description
#	The contents of this column vary depending upon whether the row is an existing user entry, or a data entry row for a new user. For existing users., the following options are displayed: • **Edit** - click this option to place the row in edit mode to allow the user's attributes to be updated. • **New** - click this option to open an empty data entry row to allow a new user to be defined. • **Delete** - click this option to permanently delete the user entry. For the empty new user data entry row, the following options are displayed:

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Field	Description
	• **Update** - click this option to save the data entered in the row as a new user. • **Cancel** - click this option to close the new user row without saving.
User Email	Displays each user's email address, which is used as the user-id for entry into PayerWeb. When defining a new user, enter the user's email address in this field.
Name	Displays the user's name. When defining a new user, enter the user name in this field.
Phone	Displays the user's primary phone number. When defining a new user, enter the user's primary phone number in this field.
Primary User	Select this option to indicate that this user is the primary user. There can be only one primary user for a customer.
Change Co Info	Select this option to indicate that the user has permission to change the company information on the Profile tab.
Place In Dispute	Select this option to indicate that the user has permission to place invoices in dispute from the Statements/Invoices page.
Pay Items	Select this option to indicate that the user has permission to submit payments on invoices.
Setup Users	Select this option to indicate that the user has permission to create new users on the Maintenance page.
Inactive	Select this option to mark the user as inactive, thereby denying the user's access.
Reset Web Key	Select this option to reset Two-Step Authentication and unlink the Client's device from their PayerWeb Account.

Note: After the Web Key has been reset, the Client will need to re-link their device to their PayerWeb User ID and Password by deleting the existing account from their device and following the Two-Step Authentication Instruction Screen displayed at the initial log in process.

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Edit Account Profile

Any user authorized to change company information (**Change Co Info** selected in Maintenance) can access the Profile page to request an update to company information. If the user is not the primary user, an email is sent to the primary user when the update request is executed.

Note that if the updates have not yet been approved or are placed in a Held status by the lender, the account profile will be view-only, and not available for update.

Note that fields followed by a red asterisk are required fields and must be completed to submit the profile.

To submit Account Profile changes:

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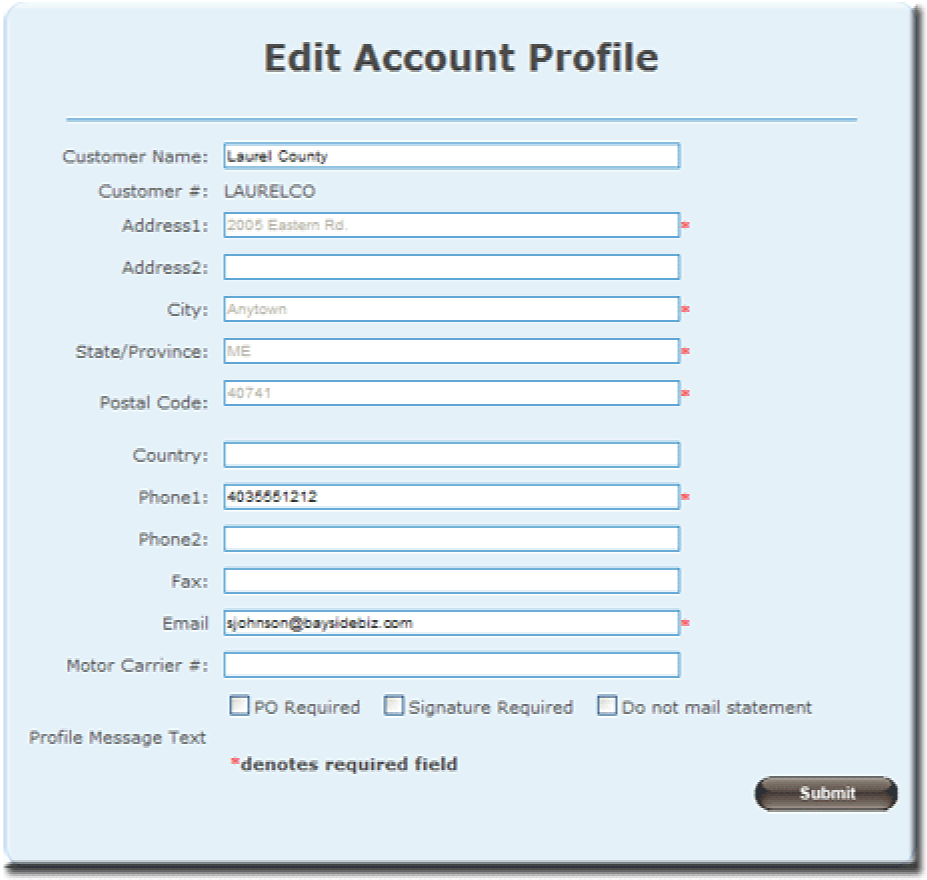
1. Edit the account profile fields as required.

   Each field is described below.



Field	Description
Customer Name	Enter the customer name.
Customer #	Displays the customer code assigned by the lender. This field is for display only.
Address 1	Enter the first line of the street address for the customer.
Address 2	Enter the second line of the street address for the cus-tomer.
City	Enter the city component of the customer address.
State/Province	Enter the state component of the customer address.
Postal Code	Enter the ZIP or postal code component of the customer

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Field	Description
	address .
Country	Enter the country component of the customer address.
Phone1	Enter the primary contact phone number for the customer.
Phone2	Enter the secondary contact phone number for the customer.
Fax	Enter the fax phone number for the customer.
Email	Enter the email address for the customer.
Motor Carrier #	Enter the customer's Motor Carrier number, if required.
PO Required	Select this option to make purchase order numbers mandatory for this customer.
Signature Required	Select this option to make signatures mandatory for this customer.
Do not mail statement	Select this option to flag this customer as **Do not mail** to exclude for statement printing and mailing.

2. Click the **Submit** button.

   Once submitted, the Edit Account Profile screen becomes view-only, and the message **Profile changes are submitted for approval** appears at the top of the screen. Until the changes are approved or denied by the PayerWeb Administrator, no further action can be taken on this screen.

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