FactorSoft™

• Release v4.7

Web Portal Debtor Administrator Guide

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

Portal Introduction and Access

Introduction to the Web Portal

The streamlined Web Portal lets you exchange information with the business quickly and securely.

Web Portal Benefits

From the Web Portal, you can:

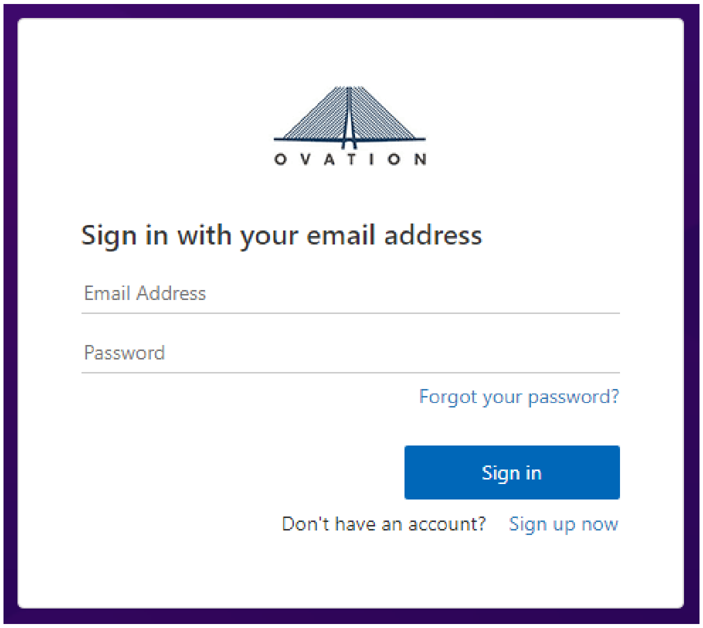
- **View** up-to-date financial information at a glance on the Dashboard.
- **Review** and understand the status of accounts receivable.
- **Submit** invoice payments.
- **Dispute** invoices.
- **Request and print** reports and exports.
- **Search** existing invoices and payments.

> **NOTE**
> The business has several customization options within the system. Some functions and terminology in your view of the Web Portal may differ from the content and images in this guide.

Signing up in the Web Portal

> **ACCESS**
> Web browser > open the Web Portal link provided by the lender

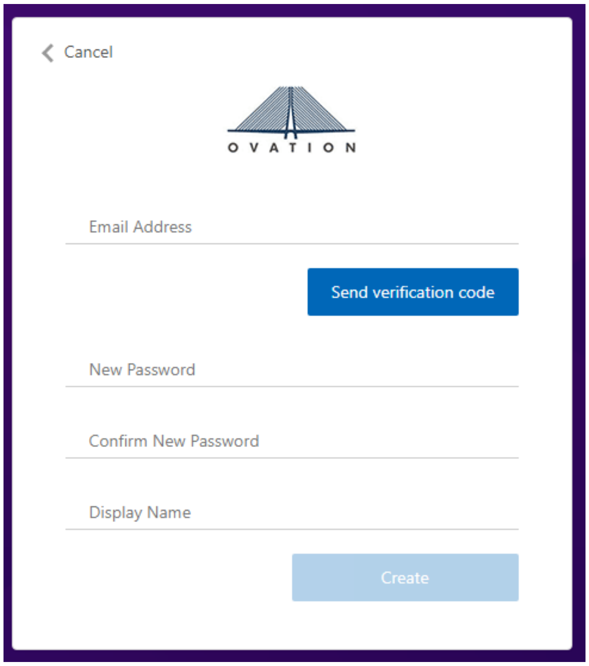
Authentication



You must sign up with your own email address. You must have access to the email address provided at sign-up to receive a verification code. This sign-in process verifies your email address in FactorSoft and immediately allows access to the Web Portal and accounts associated with the email address.

If the email address used at sign-up is...	Then you...
Not associated with a client/debtor record in FactorSoft	Cannot access any Web Portal features and must contact the lender for assistance.
Associated with more than one client/debtor record in FactorSoft	Directed to the "Accounts" on page 11 screen where you can select a specific Account to sign in.

Signing up



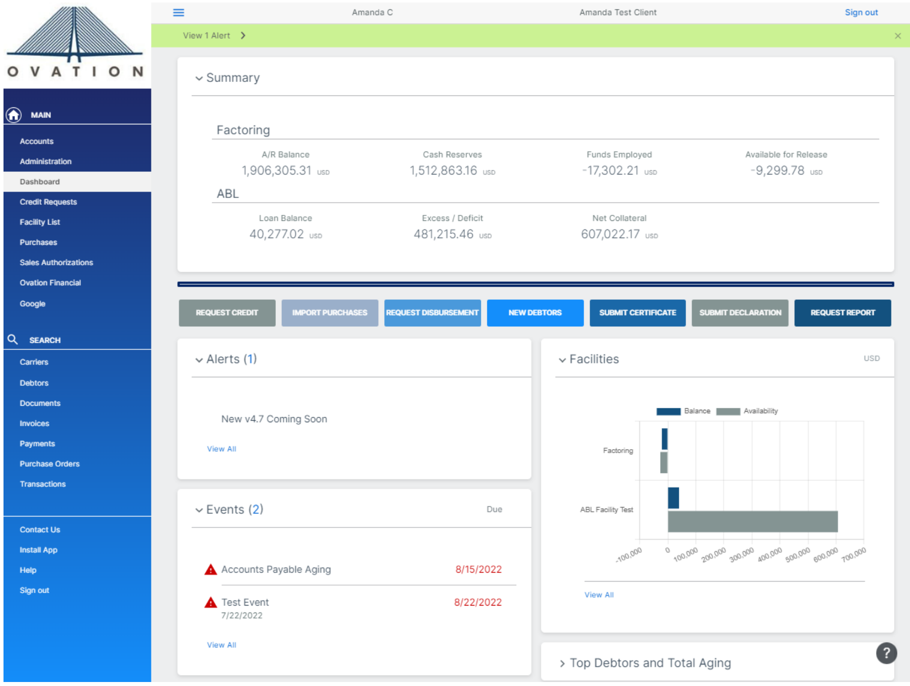
1. From the sign-in screen, select **Sign up now**.
2. Enter the email address associated with your debtor record.
3. Click **Send Verification Code**.
4. Open your email to find the verification code and enter it in the form.
5. Enter a password and reenter it to confirm.
6. Enter a display name to display at the top of your Web Portal user interface.
7. Click **Create**.

> **NOTE**
> After resetting your password through the **Forgot Your Password** link, you will be signed out. You must sign in with your new password.

Navigating the Web Portal

> **OPTIMIZE YOUR DEVICE**
> For the best user experience:

- View the Web Portal from the latest version of **Google Chrome**.
- For **mobile** devices, go to Web Portal > left navigation menu > **Install App** and follow the instructions to download the **PWA**.



Every screen in the Web Portal has a top navigation bar, a left navigation menu, and a Help link.

Top navigation bar

The top navigation bar includes:

- Show/hide icon – click to show or hide the left navigation menu*
- Your display name
- The account name you are working in
- **Sign out** link – to exit the Web Portal

TIP

> *When viewing grids with more columns than your screen size shows, click the show/hide icon to hide the left navigation bar and free up more viewing space.

Left navigation menu

The left navigation menu links to the primary areas of the Web Portal.

> **NOTE**
> Your left navigation bar may look different based on the business's preferences and add-on modules.

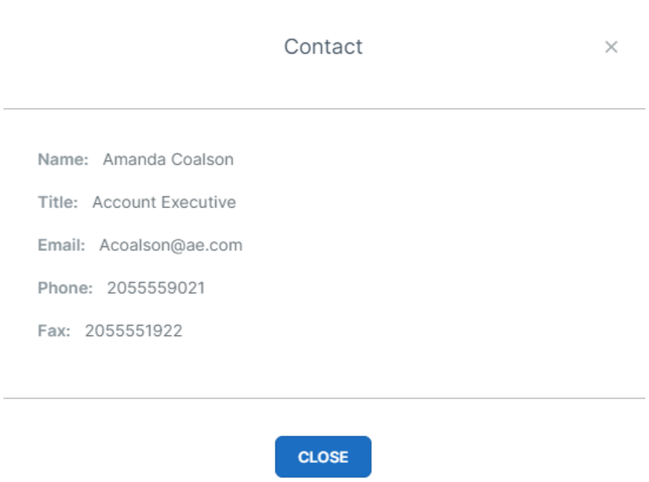
Main

- Administration
- "Accounts" on page 11
- "Dashboard" on page 12

Search

- "Documents" on page 22
- "Invoices" on page 26
- "Payments" on page 40

Contact us



Contact Us link – click for information to contact the business.

Install App

Install App link – opens installation instructions drawer with details to download the PWA.

Help

Help link (left navigation bar) or ? Help icon (bottom right corner of any screen) – to view a new Help tab. Find a topic in the table of contents or enter a keyword in the search box. Use quotes ("xxx yyy zzz") when searching for multiple words. You can access your screen in the Web Portal while Help is open.

> **TIP**
> When viewing Help on your mobile Apple device, swipe right to get back to the app.

Sign out

Sign out link – to exit the Web Portal

Main

Accounts

Accounts

ACCESS

Main > Accounts

The Accounts screen is your gateway to a specific account's Dashboard. Each user can have multiple accounts associated with their email address.

If your email address is associated with...	At sign-in you see...
One account	Dashboard
Multiple accounts	Accounts screen
Portfolio debtor account	Accounts screen with portfolio-level and member accounts
No accounts	No access – click **Contact Support** for assistance

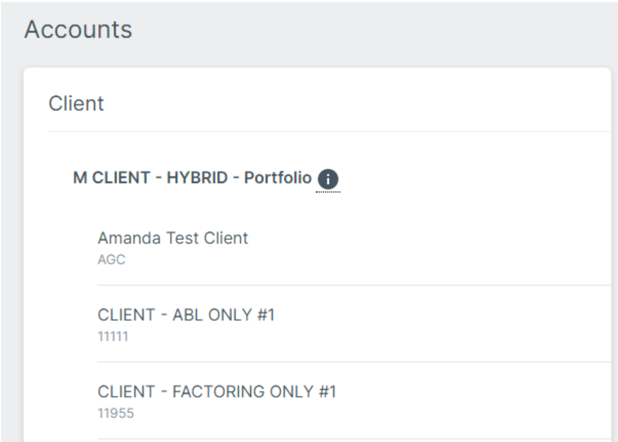
Viewing an account Dashboard

From the Accounts screen, click an account name to view the account Dashboard.

Viewing a different account

To switch accounts, return to the Accounts screen and select a different account.

Portfolio debtor and member debtors



Portfolio debtor accounts are displayed in bold with member debtors indented underneath. The portfolio-level accounts can see information about all member debtors. To perform tasks related to a member, the portfolio-level account must switch to the member account from the Accounts screen.

Dashboard

Dashboard

ACCESS

- **One account**: Web Portal > sign in > Dashboard
- **Multiple accounts**: Main > Accounts > select an account > Dashboard

The Dashboard displays widgets to present at-a-glance critical information for your account. With one click you can view current and trend data and get more information or start common tasks.

Summary

The Summary bar along the top of the Dashboard displays account summary data based on the account type signed in.

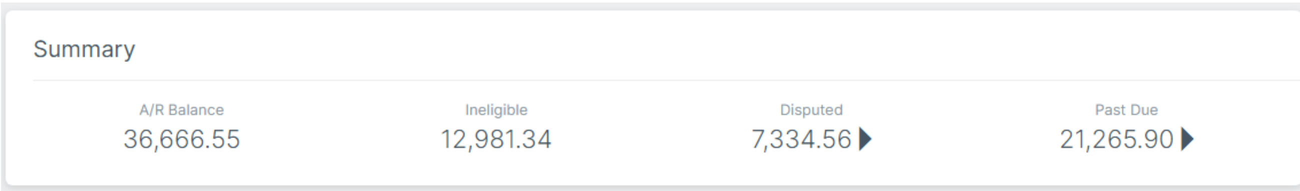
NOTE

All values are converted to the client currency.

ADMIN NOTE

Admin users can opt to show or hide the Summary bar for individual users or globally for all users.

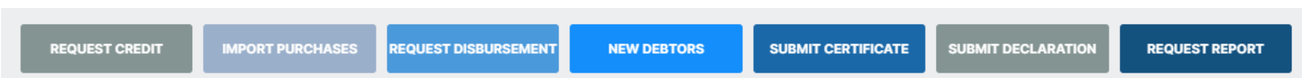
Debtor summary



Debtor summary information includes portfolio debtor/member relationships:

- **A/R Balance** – current balance as of the current processing date.
- **Ineligible** – the total amount of invoices subtracted from the business's available collateral.
- **Disputed** – the total amount of all disputed invoices. Click to view a filtered list.
- **Past Due** – the total amount of invoices in past due status. Click to view a filtered list.

Quick Tasks



The colored buttons under the Summary bar are shortcut links to common Web Portal tasks for member debtors.

- **Submit Payment** – Go to the Invoice Search screen filtered to Open Invoices only.

Widgets

The Dashboard widgets provide quick access to critical information. You can click the open and close arrows to collapse a widget as needed. The system "remembers" which widgets* are collapsed during the current session and keeps them collapsed at the next sign-in.

* Exception: The Alerts widget is always expanded at sign-in.

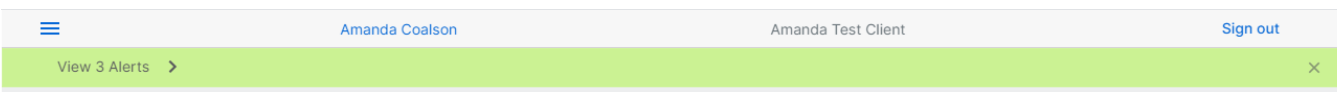
Portfolio Debtor

- Alerts
- Account Profile
- Documents
- Top Clients and Balances
- Top Debtors and Balances

Debtor/Member Debtor

- Alerts
- Account Profile
- Disputed Invoices
- Documents
- Recent Payments Posted
- Top Clients and Balances

Alerts banner

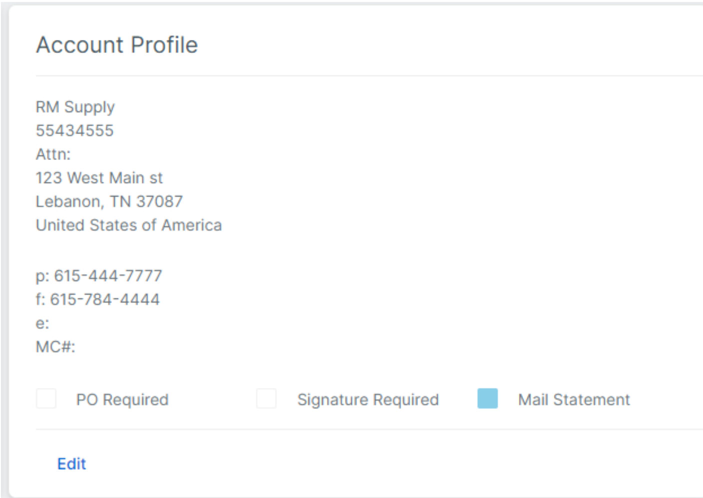


The green alerts banner provides access to news and messages from your lender.

Account Profile Widget

ACCESS

Main > Dashboard > Account Profile



The Account Profile widget provides **important details** about your account:

- Debtor Name
- Debtor Code
- Attention (name of person who handles correspondence)
- Address, Phone, Fax, and Email
- Motor Carrier Number
- Debtor preference for:
  - PO Required
  - Signature Required
  - Mail Statement

Editing debtor information

Your account settings (established by the lender and the business you work with) may include the option to edit some of the debtor information.

1. From Main > Dashboard > Account Profile, click **Edit** (if available).
2. Update the information as needed.
3. Click **Save**.

> **NOTE**

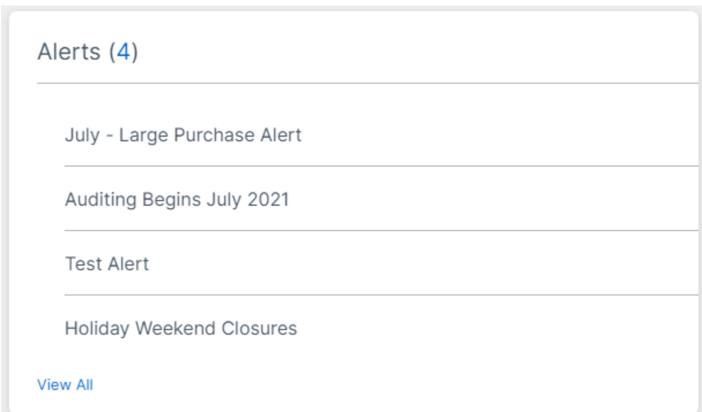
> Your lender must approve debtor updates. Edits are locked and "Changes Pending Approval" is displayed until updates are approved.

What's next?

After an update is approved or denied, **you can expect to receive an email with the lender's decision.**

Alerts Widget and Banner

> **ACCESS**
> - **Widget**: Main > Dashboard > Alerts
> - **Banner**: Top of any screen in the Web Portal



Your lender can share **important announcements and messages** with you. You can view alerts from the Alerts banner and the Alerts widget.

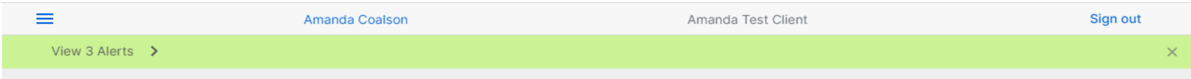
Viewing an alert from the Alerts widget

The Alerts widget includes **up to five alert subjects** for your account.

1. From Main > Dashboard > Alerts, click the alert count, an alert subject, or the **View All** link to open the Alerts detail drawer.
2. Click the ← blue back arrow to close the drawer.

Viewing an alert from the Alerts banner

The green Alerts banner is visible at the top of every screen each time you sign in. You can click the [X] to dismiss it for the current session.



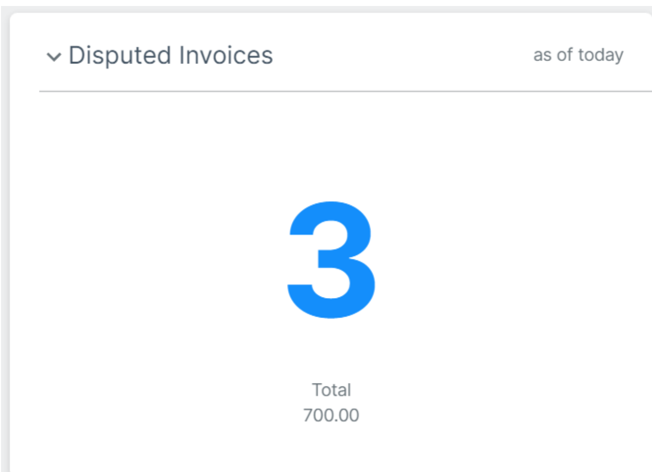
1. From the Alerts banner on any screen, click the **View <X> Alerts** link to open the Alerts detail drawer.
2. Click the blue back arrow to close the drawer.

Disputed Invoices Widget

ACCESS

Main > Dashboard > Disputed Invoices

For factoring client and debtor accounts, the Disputed Invoices widget displays the **number of disputed invoices (as of today)**, which is a link to the Invoice Search screen filtered for invoices in disputed status.



NOTE

This widget is:

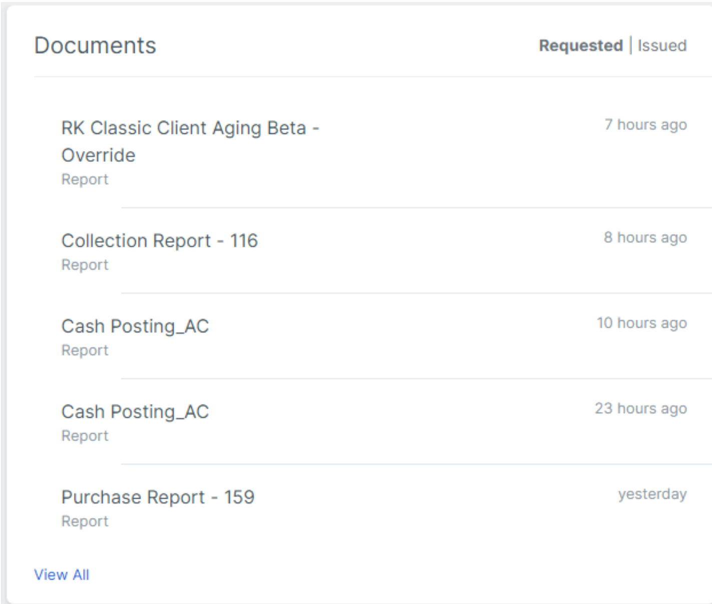
- displayed only when there are disputed invoices.
- not displayed for portfolio accounts.

Documents Widget

ACCESS

Main > Dashboard > Documents

The Documents widget includes the **five most recent packages, reports, and exports** for your account.



Viewing a document from the Documents widget

1. From Main > Dashboard > Documents, select a document name to download.
2. From your browser's Downloads folder, select the document to view it.

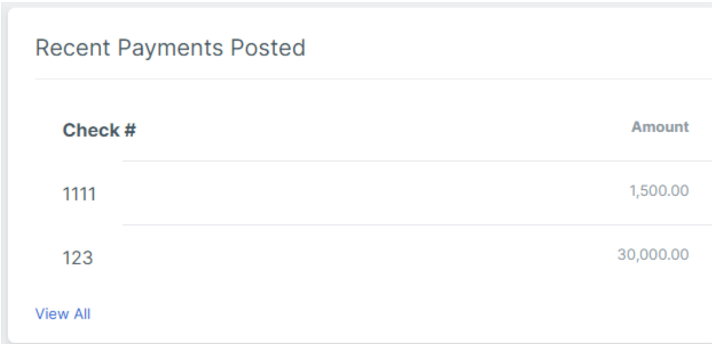
Viewing a list of all documents

From Main > Dashboard > Documents, click **View all** for a complete list of documents associated with your account (in Search > Documents).

"Documents" on page 22

Recent Payments Posted Widget

> **ACCESS**
> Main > Dashboard > Recent Payments Posted



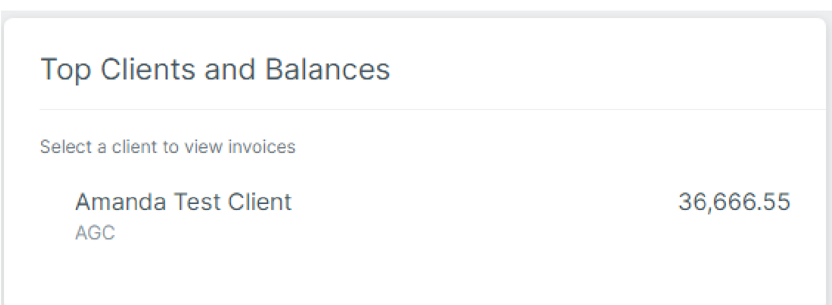
The Recent Payments Posted widget includes up to the **five most recent payments** applied to your account. The list shows the check number and payment amount. Pending payment check numbers are indicated with the "– Pending" suffix. Click **View All** to view a list of all payments posted in the past 30 days.

NOTE
This widget is not displayed for portfolio debtors.

Top Clients and Balances Widget

ACCESS
Main > Dashboard > Top Clients and Balances

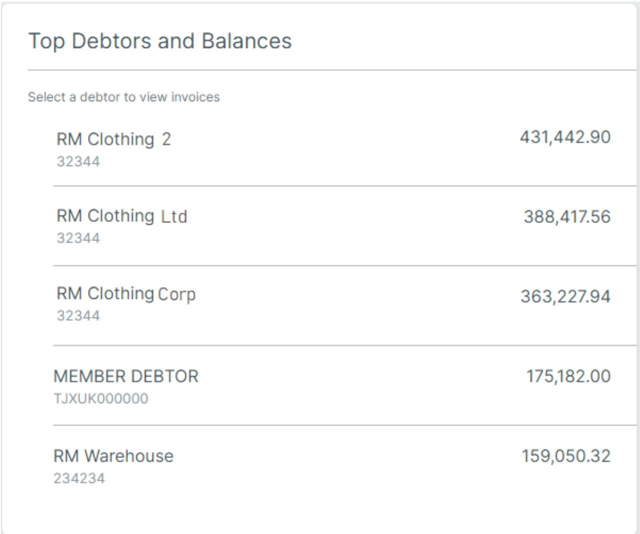
The Top Clients and Balances widget lists **up to five top clients by A/R Balance**. Select a client or balance to view a filtered list of the client's open invoices.



Top Debtors and Balances Widget

ACCESS

Main > Dashboard > Top Debtors and Balances

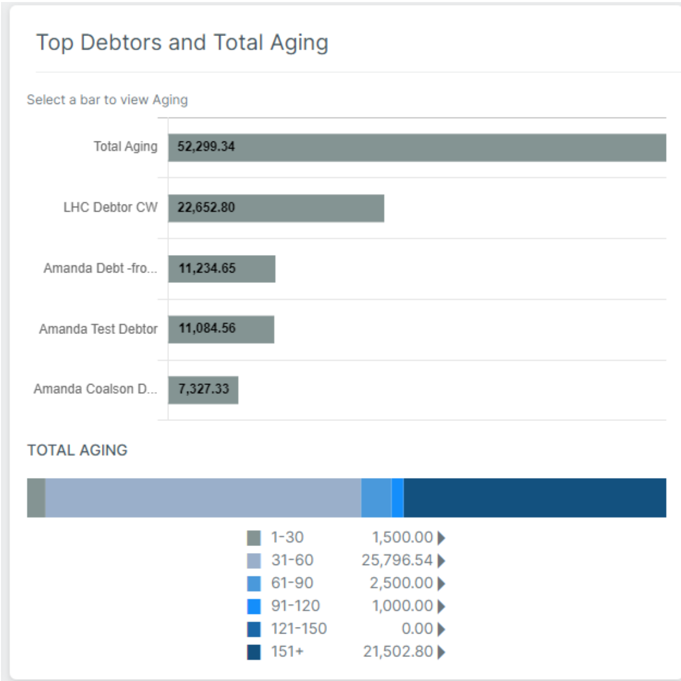


The Top Debtors and Balances widget lists **up to five top debtors by A/R Balance**. Select a debtor or balance to view a filtered list of the debtor's open invoices.

Top Debtors and Widget

ACCESS

Main > Dashboard > Top Debtors and



The Top Debtors and widget **up to five top debtors by A/R Balance**. Select

"Invoices" on page 26

"Invoice Detail" on page 32

Links

Custom Links

> **ACCESS**
> Main > website link(s) set up by your financial institution

Your financial institution has the option to set up website links that display at the bottom of your left navigation pane's **Main** section. When you click a custom link, it opens in a new tab in your browser.

Typically, one of the two links is your financial institution's website. The other link (if any) may be for making payments at the bank or a third-party payment entity.

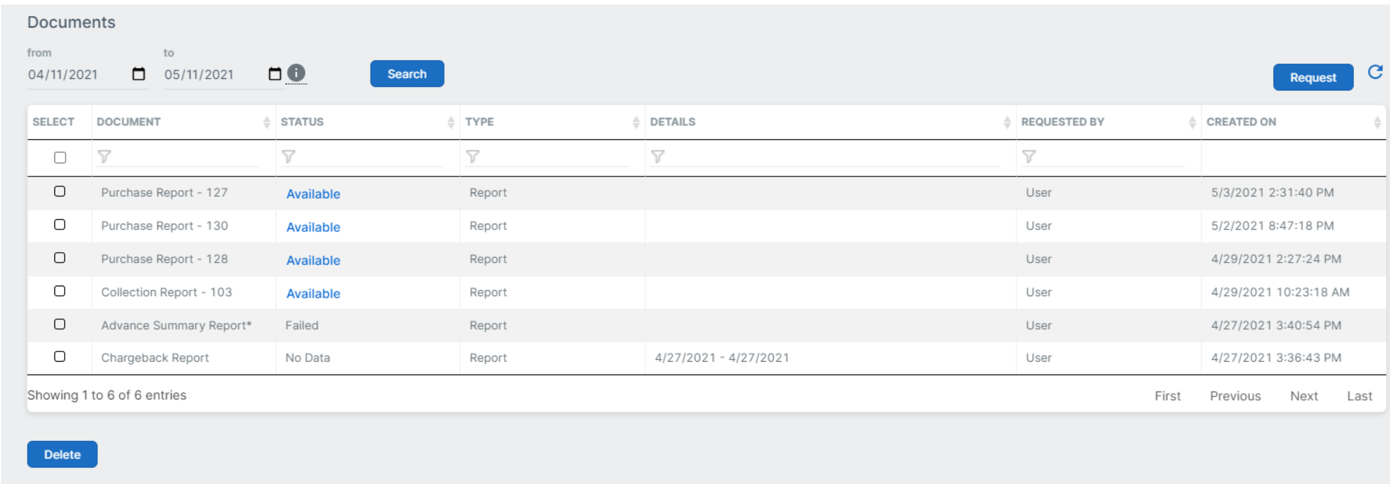
Search

Documents

Documents

ACCESS

Search > Documents



You can search, download, and view documents in the Documents screen. The Documents grid defaults to all documents from the last 30 days.

Searching for documents

Tips

From the grid you can:

- **Select date/range.** Use the date selection fields to search for a different range, a specific date, or items before or after a specific date. Then click **Search**.
- **Filter the list.** Click the column filter icons to enter the search criteria and refine the list. To clear the filter, press **[Backspace]**.

- **Refresh the list.** Click the refresh icon at the top right to refresh the screen for up-to-date information.

Searching

1. From Search > Documents, use the date fields (above the grid) to search for documents by their Created On date. (Enter only a **From** date to retrieve all documents on or after that date. Enter only a **To** date to retrieve all documents on or before that date.)
2. Find your documents in the results grid.

Column	Description
Select	To delete documents from the Web Portal: 1. From Search > Documents, select the check boxes for the documents to be deleted. 2. Click **Delete**. 3. In the confirmation message, click **Continue**.
Document	Document title
Debtor	Debtor name (displayed only for portfolio-level debtors)
Status	Document status: • **Available** – Click to download and view the document. • **Failed** – The document failed to generate. Try again or contact the business. • **No Data** – The document could not be generated because the search parameters match no data. • **Waiting** – The document request is queued in the system. • **Processing** – The system is generating the document.
Type	Document types include: • **Reports** – The lender can send reports to you. • **InvDelivery** – You can receive Invoice Delivery Packages.

Column	Description
Details	Date range for the document **NOTE** Invoice Delivery Packages and Transaction reports do not display details in this column.
Requested By	"System" (sent by the lender)
Created On	Document creation date

Downloading and viewing a document

You can download and view documents.

1. From Search > Documents, find the document and click **Available** in the Status column.
2. Access the document from the browser's Downloads folder.

> **TIP**
> When viewing Documents on your mobile Apple device, swipe right to return to the app.

Deleting a document

To delete documents from the Web Portal:

1. From Search > Documents, select the check boxes for the documents to be deleted.
2. Click **Delete**.
3. In the confirmation message, click **Continue**.

Reports

Web Portal reports are presented as "documents" along with exports in the Documents screen.

Viewing reports sent by the lender

> **ACCESS**

- Main > Dashboard > Documents
- Search > Documents > search results

Reports from the lender with important information about your account are listed in the Documents grid.

Dashboard

1. From Main > Dashboard > Documents, click a report name.
2. Access the report from the browser's Downloads folder.

Documents

From Search > Documents, click a report name.

Downloading and viewing a report

You can download and view documents.

1. From Search > Documents, find the document and click **Available** in the Status column.
2. Access the document from the browser's Downloads folder.

> **TIP**
> When viewing Documents on your mobile Apple device, swipe right to return to the app.

Deleting a report

> **ACCESS**
> Search > Documents > search results > select check boxes for reports to delete > click Delete

To delete documents from the Web Portal:

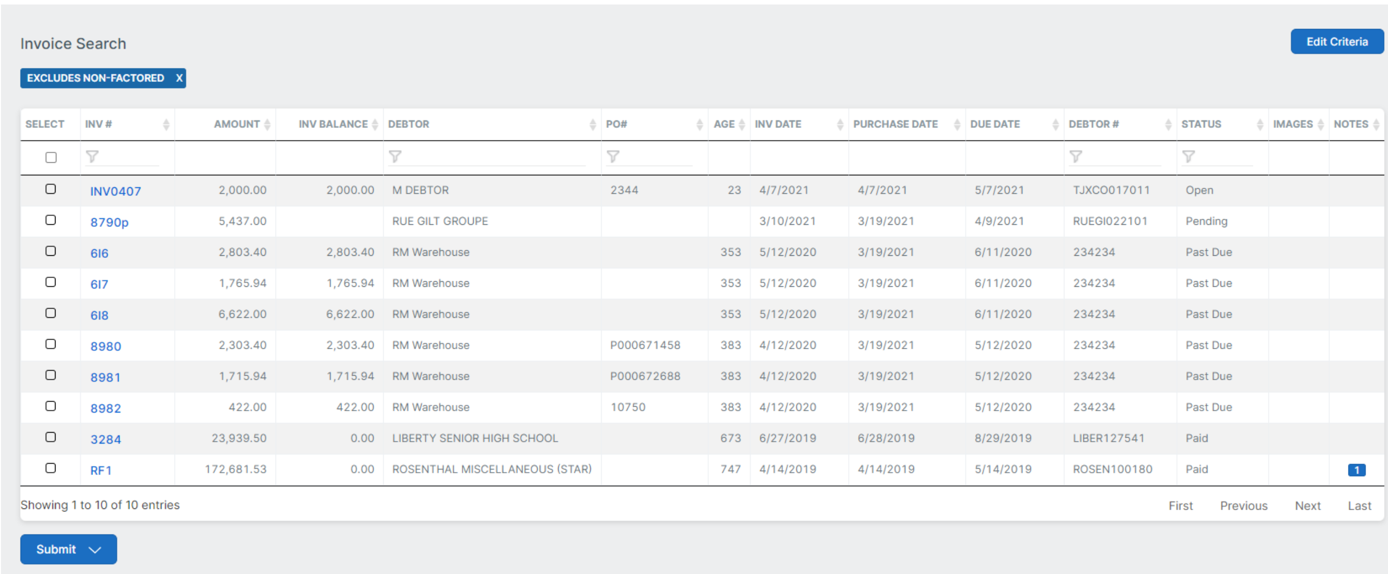
1. From Search > Documents, select the check boxes for the documents to be deleted.
2. Click **Delete**.
3. In the confirmation message, click **Continue**.

Invoices

Invoices

ACCESS

Search > Invoices


Invoice Search

Edit Criteria

EXCLUDES NON-FACTORED X

SELECT	INV #	AMOUNT	INV BALANCE	DEBTOR	PO#	AGE	INV DATE	PURCHASE DATE	DUE DATE	DEBTOR #	STATUS	IMAGES	NOTES
	INV0407	2,000.00	2,000.00	M DEBTOR	2344	23	4/7/2021	4/7/2021	5/7/2021	TJXCO017011	Open		
	8790p	5,437.00		RUE GILT GROUPE			3/10/2021	3/19/2021	4/9/2021	RUEGI022101	Pending		
	6I6	2,803.40	2,803.40	RM Warehouse		353	5/12/2020	3/19/2021	6/11/2020	234234	Past Due		
	6I7	1,765.94	1,765.94	RM Warehouse		353	5/12/2020	3/19/2021	6/11/2020	234234	Past Due		
	6I8	6,622.00	6,622.00	RM Warehouse		353	5/12/2020	3/19/2021	6/11/2020	234234	Past Due		
	8980	2,303.40	2,303.40	RM Warehouse	P000671458	383	4/12/2020	3/19/2021	5/12/2020	234234	Past Due		
	8981	1,715.94	1,715.94	RM Warehouse	P000672688	383	4/12/2020	3/19/2021	5/12/2020	234234	Past Due		
	8982	422.00	422.00	RM Warehouse	10750	383	4/12/2020	3/19/2021	5/12/2020	234234	Past Due		
	3284	23,939.50	0.00	LIBERTY SENIOR HIGH SCHOOL		673	6/27/2019	6/28/2019	8/29/2019	LIBER127541	Paid		
	RF1	172,681.53	0.00	ROSENTHAL MISCELLANEOUS (STAR)		747	4/14/2019	4/14/2019	5/14/2019	ROSEN100180	Paid		1

Showing 1 to 10 of 10 entries

First Previous Next Last

Submit

You can search for and view invoices in the Invoices screen.

Searching for invoices

1. From Search > Invoices, the Invoice Search Criteria form is immediately displayed.
2. Complete the search criteria fields to refine your results or leave blank to return all invoices up to 1,000.

Field	Description
Member Debtors	Portfolio-level accounts can Search All members by default or select a member from the drop-down menu.
Client Name	Select Exact Match, Contains, or Begins with to refine results. When searching by client name using the Exact Match option, the system suggests existing clients as you type.
Invoice Status	Choose Any Status, Denied, Disputed, Held, Open, Paid, Past Due, Pending, Pending

Field	Description
	Approved, or Pending Verified.
Exclude Non-Factored	Select this check box to exclude non-factored invoices.
Invoice Number	Select Exact Match, Contains, or Begins with to refine results.
Purchase Order Number	Select Exact Match, Contains, or Begins with to refine results.
Date by	Select a date type: Invoice, Due, or Purchase. The info icon shows your account's aging preference. You can enter one date to retrieve all invoices on/after or on/before that date.
Amount by	Select an amount type: Invoice or Balance. You can enter one amount to see all invoices greater than/equal to or less than/equal to that amount.

3. Select an action:

- **Search** – to retrieve results.

> **TIP**
> If the results exceed the 1,000 maximum, **refine your search criteria** instead of using filters, which only search within the 1,000 results.

- **Go Back** – to view the previous search without searching again.
- **Reset** – to clear all criteria settings.

Invoice search results

The Invoice Search results grid shows all invoices that meet your selected criteria up to 1,000. Use the filter icon field (at the top of each column) to search for specific content within the results.

- **Debtor accounts** go to a filtered Invoice Search results grid when you click a client in the Top Clients and Balances widget on the Dashboard.
- **Portfolio debtor accounts** go to a filtered Invoice Search results grid when you click any amount in the Top Clients and Balances and Top Debtors and Balances widgets.

Column	Description
Select	Select the applicable check boxes to make payments, dispute invoices (not displayed for portfolio-level accounts)
Inv #	Invoice number is a link to the Invoice Detail drawer
Amount	Invoice amount
Inv Balance	Remaining invoice balance
Debtor	Debtor associated with the invoice (not displayed for member debtor accounts)
PO #	Purchase Order number associated with the invoice, if one exists
Age	Invoice age from the Due Date, Purchase Date, or Invoice Date based on system preferences
Inv Date	Invoice date
Purchase Date	Invoice purchase date
Due Date	Date set by the lender for the invoice to be paid
Client	Client associated with the invoice (not displayed for client accounts)
Status	Invoice status: • Denied • Disputed* • Dispute Pending • Held • Non-Factored • Open

Column	Description
	• Paid • Past Due • Pending • Pending Approved • Pending Verified *When a disputed invoice is eventually paid: • Its status is Paid in the Invoice Search grid. • The Invoice Detail drawer displays the Dispute Details (dispute code and note).
Images	Chip with the number of invoice images is a link to the Images drawer, where you can click **Download All** for all images in a single PDF **NOTE** Landscape images (width is greater than height) are rotated for display on all devices.
Notes	Chip with the number of invoice notes is a link to the Notes drawer

Changing search criteria

From search results, you can change the criteria and search again. Choose a method:

- Click **Edit Criteria** to open the criteria form with the current search parameters. Update the criteria and click **Search**.
- Click **Reset** to clear all criteria settings.
- Click **Go Back** to view the previous search without searching again.
- Click the [**X**] on a search criteria chip (above the grid) to remove it and automatically update the results.

Exporting search results

After search results are displayed, click **Export** to download a CSV, which you can access in your browser's Downloads folder.

Viewing invoice detail

From Invoice Search results, select an invoice number (INV #) to open the Invoice Detail drawer, which displays summary information for the invoice and its associated transactions.

"Invoice Detail" on page 32

Viewing Advance Activity detail

can view the Advance Activity drawer even if there is no activity yet.

ACCESS

- Search > Purchase Orders > click a PO# in **Approved** or **Settled** status
- Search > Invoices > click a PO# in **Approved** or **Settled** status

Column	Description
Debtor	Debtor name
Amount	Dollar amount of the purchase order
PO Date	Purchase order date, sometimes labeled Order Date
Ship Date	Date the client expects to fulfill the purchase order
Expiration Date	Date the purchase order expires The purchase order has no funds available for advance in FactorSoft until the expiration date is reached.
Terms	Applicable purchase terms
Comments	Purchase order notes entered when the PO is added in FactorSoft
Date	Date of the advance or settlement transaction

Column	Description
Batch #	Unique identifier assigned to the invoice batch
Type	Transaction type of the activity for the PO: • Advance – an advance is processed • Buy – the invoice associated with the PO is purchased
Status	Status of the advance • Pending • Processed
Inv #	Invoice number from which the purchase order advance was settled
Advance	Pending purchase order advance amount
Settlement	Amount settled for the purchase order advance by deduction from invoice purchase

Disputing an invoice

You can dispute invoices from Invoice Search results.

Portfolio-level users must sign in as the member to dispute an invoice for the member level.

"Invoice Dispute" on page 34

Making a payment

Only debtors can make payments. Portfolio-level debtors must sign in as the member to make a payment for the member debtor.

"Invoice Payment" on page 36

Adding a collection note

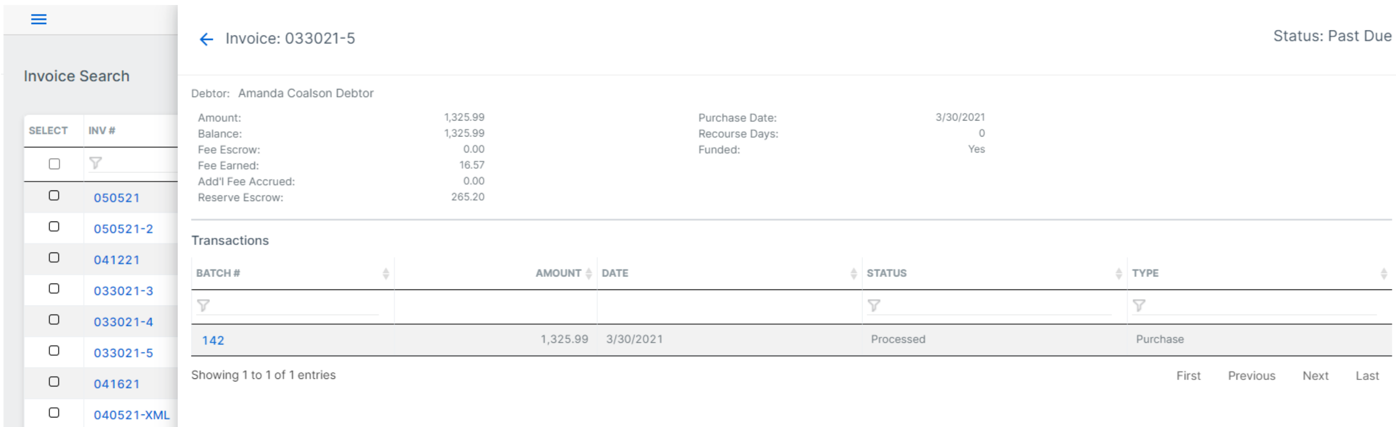
You can add collection notes on unpaid invoices from the Web Portal.

"Collection Notes" on page 37

Invoice Detail

ACCESS

Search > Invoices > click an invoice number



The Invoice Detail drawer displays summary information for the invoice and its associated transactions.

To close the drawer and return to the Invoice Search results grid, click the ← blue back arrow.

Field or Column	Description
Invoice #	Invoice number
Status	Invoice status: • Denied • Disputed* • Dispute Pending • Held • Non-Factored • Open • Paid • Past Due • Pending

Field or Column	Description
	• Pending Approved • Pending Verified *When a disputed invoice is eventually paid: • Its status is Paid in the Invoice Search grid. • The Invoice Detail drawer displays the Dispute Details (dispute code and note).
Debtor	Debtor associated with the invoice (displayed only for portfolio-level accounts)
Client	Client associated with the invoice (not displayed for client accounts)
Amount	Invoice amount
Balance	Remaining invoice balance
Fee Escrow	Fee escrow amount, if applicable
Fee Earned	Fee amount earned on the invoice, if applicable
Add'l Fee Accrued	Additional fee accrued amount, if applicable
Reserve Escrow	Reserve escrow amount, if applicable
Description	Any additional invoice-related information, such as the bill of lading or trailer numbers
Purchase Date	Invoice purchase date
Days Due	Days remaining until due
Recourse Days	Days remaining until recourse
Funded	**Yes** if the invoice is funded or **No** if the invoice is non-funded
Dispute Details	If applicable, the dispute details are displayed
Carrier Payments	Carrier name, due date or payment date, and amount

Transactions

BATCH #	AMOUNT	DATE	STATUS	TYPE
142	1,325.99	3/30/2021	Processed	Purchase

Showing 1 to 1 of 1 entries

First Previous Next Last

Payments grid

Payments

CHECK #	CHECK DATE	PAYMENT DATE	AMOUNT
1111	4/1/2021	4/1/2021	1,300.00

Showing 1 to 1 of 1 entries

First Previous Next Last

The Payments grid is displayed for invoices with payments.

Field or Column	Description
Check #	Check number
Check Date	Date on the check
Payment Date	Payment posting date
Amount	Payment amount

Exporting grid results

Click **Export** to download a CSV of grid data, which you can access in your browser's Downloads folder.

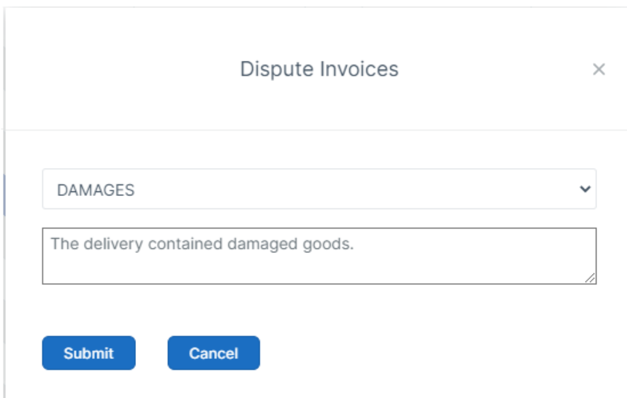
Invoice Dispute

> **ACCESS**
> Search > Invoices > search results > select check boxes for invoices to dispute > click Submit and choose Dispute

Based on system preferences, you may be able to dispute invoices to initiate a claim that an invoice should not be paid (due to a potential problem, an error, or a change in circumstances). A single dispute reason code applies to all selected invoices. If you have invoices to dispute for different reasons, group the invoices and conduct separate dispute actions for each reason.

> **NOTE**
> Invoices with a status of Paid, Disputed, or Non-factored cannot be disputed. When a disputed invoice is eventually paid:
>
> - Its status is Paid in the Invoice Search grid.
> - The Invoice Detail drawer displays the Dispute Details (dispute code and note).

Disputing an invoice



Portfolio-level users must sign in as the member to dispute an invoice for the member level.

A single dispute reason code applies to all selected invoices.

1. From Search > Invoices > search results, select the check boxes for the invoices to dispute.
2. Click **Submit** and choose **Dispute**.
3. From the Dispute Invoices confirmation, click **Continue**.
4. From Dispute Invoices, select the dispute code.
5. Optional: Add a note.
6. Click **Submit**.

What's next?

After submitting an invoice for dispute, the invoice status changes to Dispute Pending while the lender decides to approve or deny the dispute. You can **expect to receive an email with the lender's decision.**

- If **approved**, the invoice status changes to Disputed. From Search > Invoices, click the invoice number to view Invoice Detail, which includes dispute details (reason code and notes).
- If **denied**, the status reverts to the status of the invoice prior to the dispute.

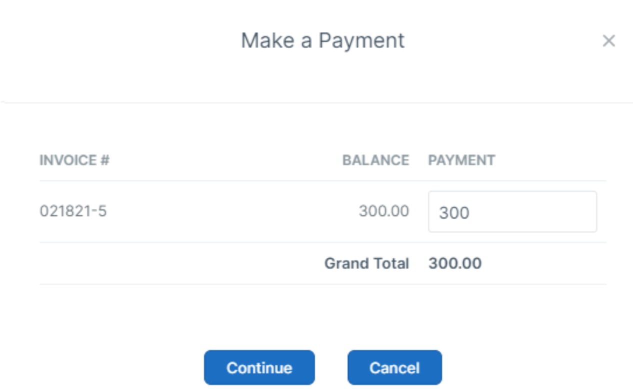
Invoice Payment

> **ACCESS**
> Search > Invoices > search results > select check boxes for invoices to pay > click Submit and choose Payment
>
> Main > Dashboard > Submit Payment Quick Task

Only debtors can make payments. Portfolio-level debtors must sign in as the member to make a payment for the member debtor.

> **NOTE**
> Invoices with a status of Pending, Held, or Denied cannot be paid. Partial payments may be allowed based on the lender’s system preferences. If allowed, payments are accepted for invoice balances greater than $0.00.

Making a payment



1. From Search > Invoices > search results, select the check boxes for the invoices to pay.
2. Click **Submit** and choose **Payment**.
3. From Make a Payment, verify the invoice payment amounts and click **Continue**.
4. Optional: If partial payments are allowed, enter the amount to pay in the Payment field for each invoice and click **Continue**.
5. From Make a Payment, select the Payment Type and click **Continue**. Payment types are designated by the lender.
6. From Confirm Payment, click **Continue to ePayment America**.
7. From ePayment America, follow the instructions and submit.

What's next?

After submitting a payment, the invoice status changes to Paid. You can view payments posted in Dashboard > Recent Payments Posted or Search > Payments.

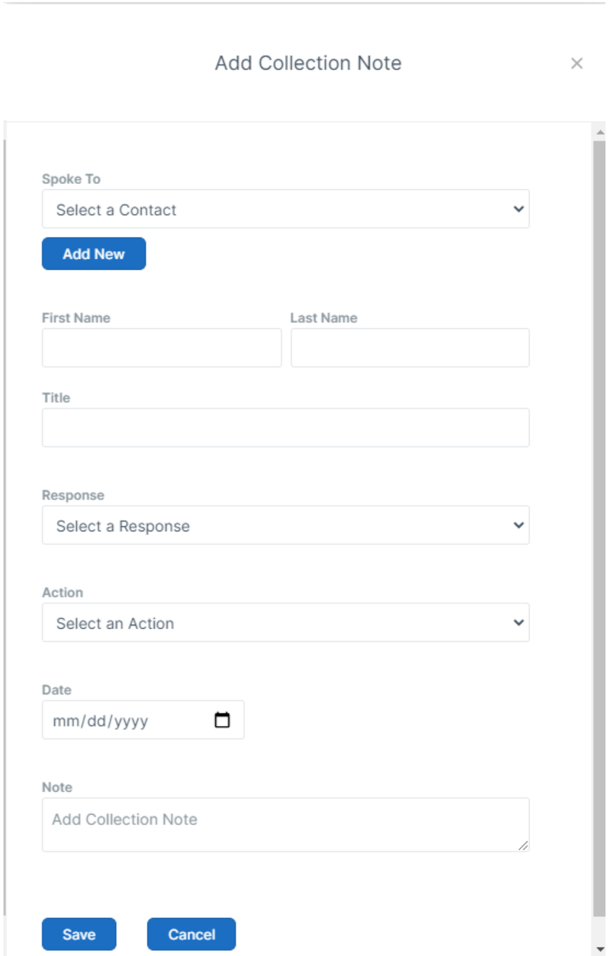
Collection Notes

Factoring debtors can add collection notes on unpaid invoices from the Web Portal. Collection notes across multiple invoices can only be entered on invoices from the same client.

> **NOTE**
> Invoices with a status of Paid or Non-factored are not eligible for a debtor collection note.

Adding a collection note

> **ACCESS**
> Search > Invoices > search results > select check boxes for invoices to add a note > click Submit and choose Collection Note



A single collection note can be applied to all selected invoices.

1. From Search > Invoices > search results, select the check boxes for the invoices applicable to the collection note.
2. Click **Submit** and choose **Collection Note**.
3. From the Collection Note confirmation, click **Continue**.
4. From Add Collection Note, select the contact from the Spoke To selection list.
5. Optional: To add a contact, select **Add New** and enter the new contact's first name, last name, and title.
6. Select an appropriate response.
7. Select an action:

- Call Back – debtor contact agreed to call back by a specific date.
- No Date – no "Will Pay" or "Call Back" date was agreed to.
- Will Pay – debtor contact agreed to pay the invoices by a specific date.

8. Enter the action date (promised "Will Pay" or "Call Back" date).
9. In the Note field, add the collection note.
10. Click **Save**.

The collection note is saved to the invoice, the Notes count chip is updated, and the new note is available in the Notes drawer.

Viewing collection notes

> **ACCESS**
> - **Invoices screen:** Search > Invoices > click an invoice's open icon > click Notes count chip
> - **Invoice Detail drawer:** Search > Invoices > click invoice number > click Notes count chip

You can view collection notes for a specific invoice from two paths.

From the Invoices screen

1. From Search > Invoices, click the invoice’s open arrow to show summary info under the row.
2. From the summary info, click the Notes count chip to view the Notes drawer.
3. To close the Notes drawer and return to Invoices, click the blue back arrow.
4. Click the invoice’s close arrow to close the summary info.

From the Invoice Detail drawer

1. From Search > Invoices, click the INV# (invoice number) to access the Invoice Detail drawer.
2. From the Invoice Detail drawer, click the Notes count chip (top right).
3. To close the Notes drawer and return to Invoice Detail, click the blue back arrow.
4. To close the Invoice Detail drawer and return to Invoices, click the blue back arrow.

> **NOTE**

Collection notes cannot be edited. If you need to clarify something in an existing note, add a new note.

Payments

Payments

ACCESS

Search > Payments

Payment Search

Edit Criteria

DEBTOR CONTAINS 'AMA' X CHECK AMOUNT BETWEEN $0 AND $61,000 X

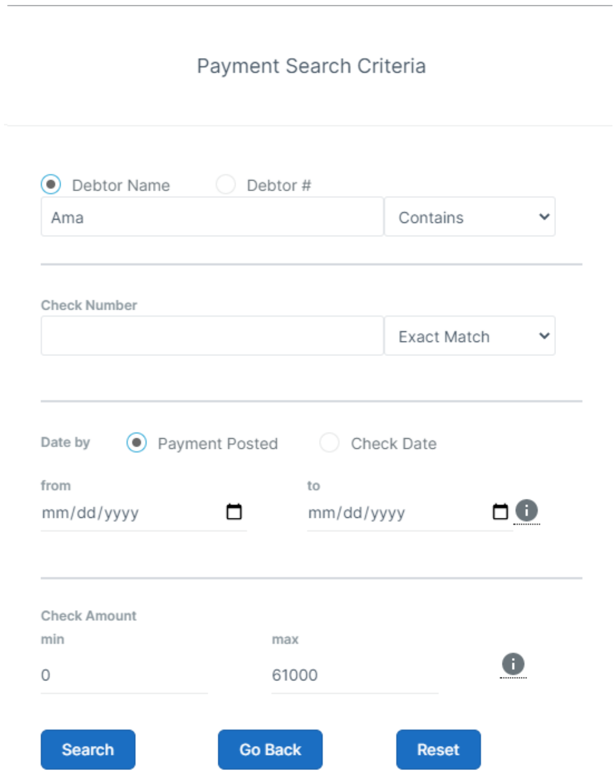
DEBTOR	POSTED DATE	CHECK DATE	CHECK #	AMOUNT	APPLIED TO A/R	CHARGEBACK	GIVEBACK	IMAGES
Amanda Test Debtor	4/30/2021	4/30/2021	1313	300.00	300.00	0.00	0.00	
Amanda Test Debtor	4/30/2021	4/30/2021	1515	100.00	100.00	0.00	0.00	
Amanda Test Debtor	4/8/2021	4/8/2021	123	30,000.00	30,000.00	0.00	0.00	
Amanda Test Debtor	4/1/2021	4/1/2021	1111	1,300.00	1,300.00	200.00	0.00	
Amanda Test Debtor	3/15/2021	3/15/2021	1234	3,500.00	3,500.00	0.00	0.00	
Amanda Test Debtor	3/9/2021	3/9/2021	1500	2,000.00	2,000.00	0.00	0.00	
Amanda Debt -from CW	3/3/2021	3/3/2021	125	1,000.00	1,000.00	0.00	0.00	
Amanda Debt -from CW	3/2/2021	3/2/2021	0003	1,500.00	1,500.00	500.00	0.00	
Amanda Test Debtor	2/24/2021	2/24/2021	000104	500.00	500.00	0.00	0.00	
Amanda Test Debtor	2/24/2021	2/24/2021	00103	150.00	150.00	0.00	0.00	
Amanda Test Debtor	2/28/2020	2/28/2020	CB111	26,500.00	26,500.00	0.00	0.00	

Showing 1 to 11 of 11 entries

First Previous Next Last

You can search and view payments in the Payment Search screen.

Searching for payments



1. From Search > Payments, the Payment Search Criteria form is immediately displayed.

2. Complete the search criteria fields to refine the results or leave blank to return all invoices up to 1,000.

Field	Description
Member Debtors	Portfolio-level accounts can Search All members by default or select a member from the drop-down menu.
Debtor Name	Displayed only for portfolio-level debtors. Select Exact Match, Contains, or Begins with to refine results. When searching by client name using the Exact Match option, the system suggests existing clients as you type.
Client Name	Select Exact Match, Contains, or Begins with to refine results.

Field	Description
	When searching by client name using the Exact Match option, the system suggests existing clients as you type.
Check Number	Select Exact Match, Contains, or Begins with to refine results.
Date by	Select a date type: Payment Posted or Check Date. You can enter one date to retrieve all payments on/after or on/before that date.
Check Amount	You can enter one amount to see all payments greater than/equal to or less than/equal to that amount.

3. Select an action:

- **Search** – to retrieve results.

> **TIP**
> If the results exceed the 1,000 maximum, **refine your search criteria** instead of using filters, which only search within the 1,000 results.

- **Go Back** – to view the previous search without searching again.
- **Reset** – to clear all criteria settings.

Payment Search results

The Payment Search results grid shows all payments that meet your selected criteria.

Column	Description
Client	Client associated with the payment
Debtor	Debtor associated with the payment (displayed only for portfolio-level accounts)
Posted Date	Date the payment posted
Check Date	Date of the check associated with the payment
Check #	Check number is a link to the Check Detail drawer.

Column	Description
Pending	✔ Check mark is displayed for pending payments.
Amount	Payment amount
Applied to A/R	Amount applied to the A/R balance
Chargeback	Amount allocated as a chargeback
Giveback	Amount allocated as a giveback credit
Images	Chip with the number of payment images is a link to the Images drawer, where you can click **Download All** for all images in a single PDF **NOTE** Landscape images (width is greater than height) are rotated for display on all devices.

Changing search criteria

From search results, you can change the criteria and search again. Choose a method:

- Click **Edit Criteria** to open the criteria form with the current search parameters. Update the criteria and click **Search**.
- Click **Reset** to clear all criteria settings.
- Click **Go Back** to view the previous search without searching again.
- Click the [X] on a search criteria chip (above the grid) to remove it and automatically update the results.

Exporting search results

After search results are displayed, click **Export** to download a CSV, which you can access in your browser's Downloads folder.

Viewing check detail

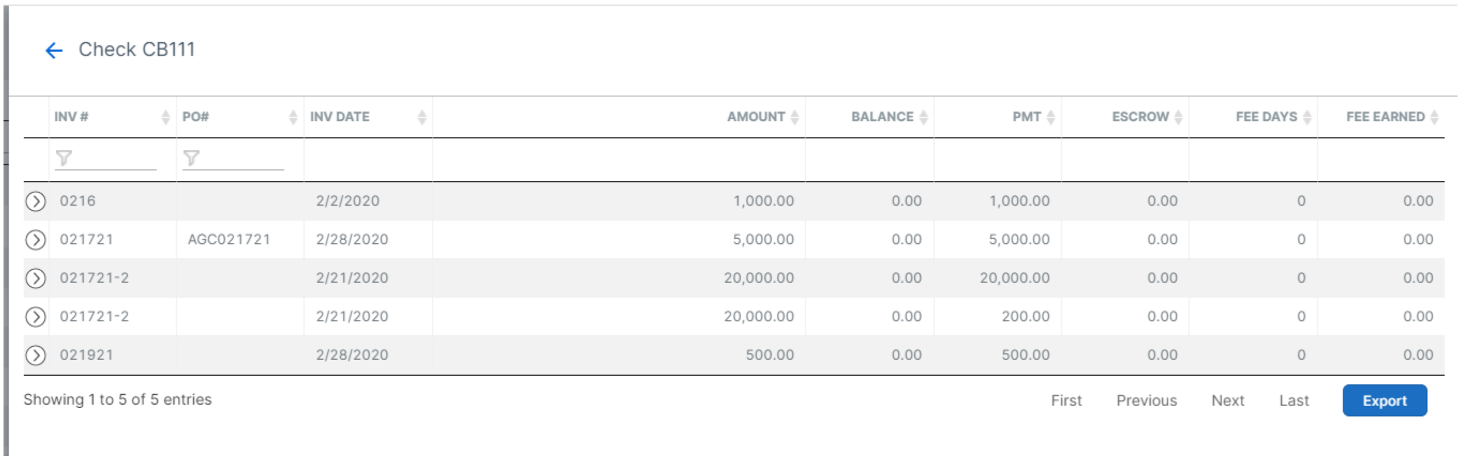
From Payment Search results, select a Check # to open the Check Detail drawer, which displays a grid of all payment applications.

"Check Details" below

Check Details

ACCESS

- **Factoring**: Search > Payments > click a check number
- **ABL**: Search > Payments > click Details link (in Check # column)



Factoring – The Check Details drawer displays a grid of the invoices to which the check is applied.

ABL – The Check Details drawer displays a grid of invoices, balances, and payments.

To close the drawer and return to the Payment Search results grid, click the ← blue back arrow.

Column	Factoring	ABL	Description
Inv #	✓	✓	Invoice number with a payment application
PO #	✓		Purchase order number associated with the invoice
Inv Date	✓	✓	Invoice date
Amount	✓	✓	Payment amount

Column	Factoring	ABL	Description
Balance	✓	✓	Remaining invoice balance
Payment	✓	✓	Payment amount applied to the invoice
Explanation Code	✓		The code (from FactorSoft system) to describe the reason for write-off or chargeback
Description	✓		Further description of the write-off or chargeback

Exporting grid results

Click **Export** to download a CSV of grid data, which you can access in your browser's Downloads folder.

Transactions

Debtor Administration

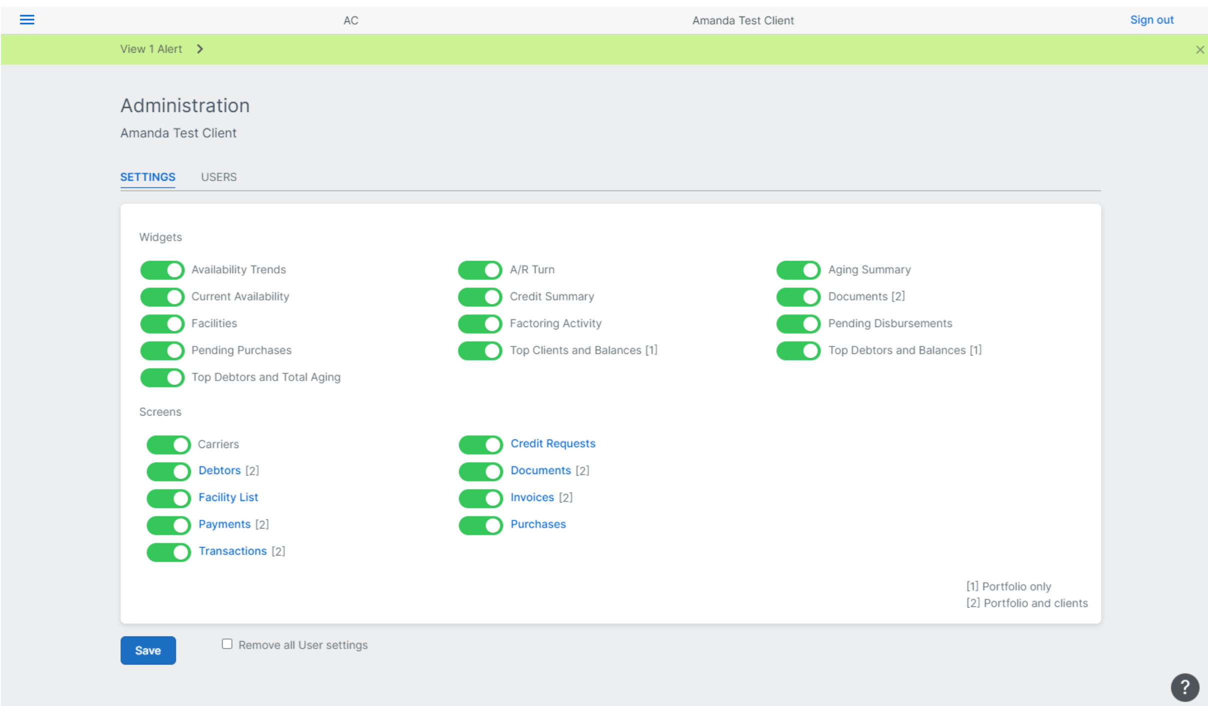
User Administration

ACCESS

Sign in to Web Portal as an administrator > Main > Administration

Administrator users can set up access to screens, widgets, fields, and grid columns for:

- **All users** – "Settings for All Users" below
- **Individual users** – "Settings for Individual Users" on page 48



NOTE

The **Settings tab is global** for all users. Changes made in the Settings tab are reflected in all User Detail drawers. For example, if admin users toggle off the A/R Turn Widget in the Settings tab, it is automatically toggled off for every user, regardless of their customized access settings.

Settings for All Users

ACCESS

Sign in to Web Portal as an administrator > Main > Administration > Settings

Use the Settings tab to control which screens are displayed for **all Web Portal users**. Initially, all items provided by the lender are toggled on by default. Admin users can turn off items as needed to fit the preferences of your business.

"Settings for Individual Users" on the next page

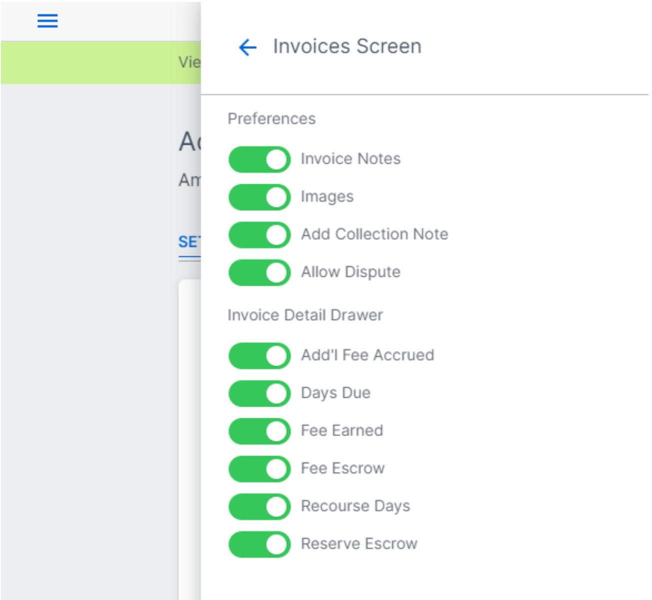
Toggling elements on or off (show/hide) for all users

1. From Main > Administration > Settings, click the toggles on or off for widgets and screens.
2. Optional: To reset all users to the account's settings, select the **Remove all User settings** check box.
3. Click **Save**.

Customizing screen fields and grid columns for all users

Some screen names are displayed as links. For these, you can drill in to show/hide specific columns and fields for all users.

> **TIP**
>
> Asterisks (*) indicate a custom setting within the screen. For some settings, bracketed numbers show the account type. The legend (lower right) shows:
>
> **Clients:**
>
> - [1] = Portfolio only
> - [2] = Portfolio and clients
>
> **Debtors:**
>
> - [1] = Portfolio only
> - [2] = Portfolio and debtors



1. From Main > Administration > Settings, click the toggle on to show the screen.
2. Click the screen name (link) to view the advanced settings drawer.
3. From the drawer, click the toggles for the columns, fields, and preferences to show or hide for all users.
4. Click the ← blue back arrow to close the drawer.
5. Click **Save**.

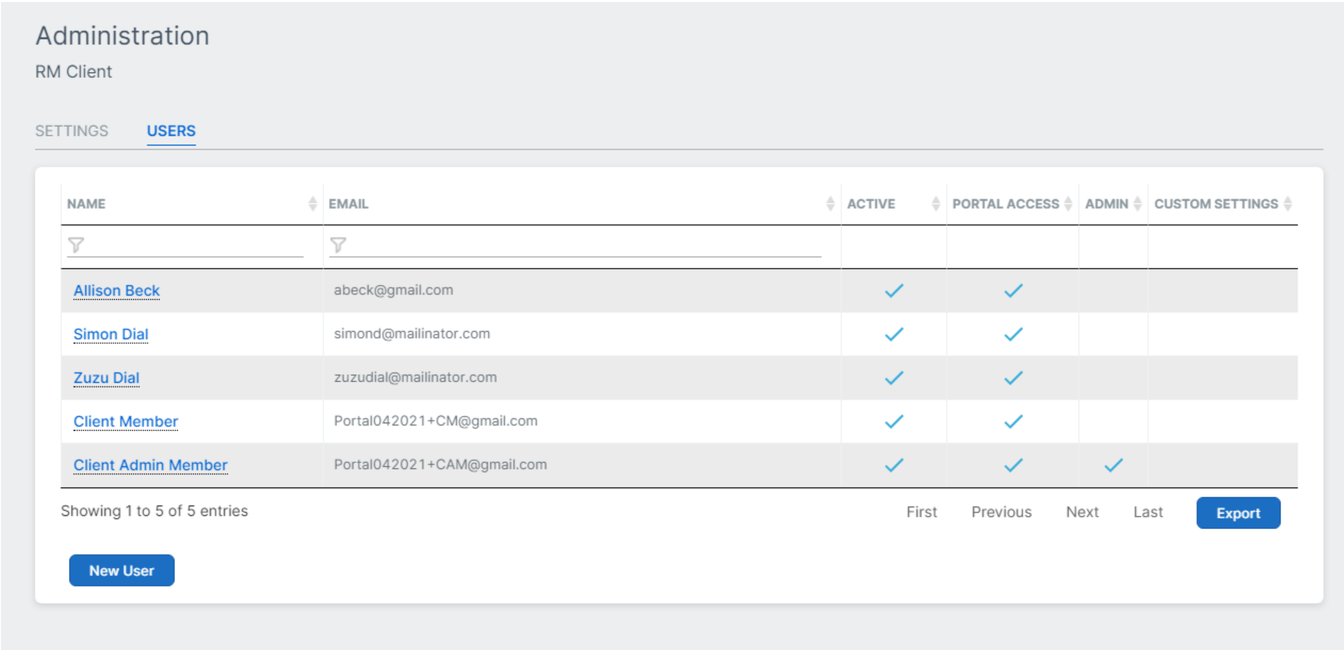
"Settings for Individual Users" below

Settings for Individual Users

ACCESS

Sign in to Web Portal as an administrator > Main > Administration > Users

Go to the Users tab to add and edit Web Portal users, view the list of users, and manage their access settings.



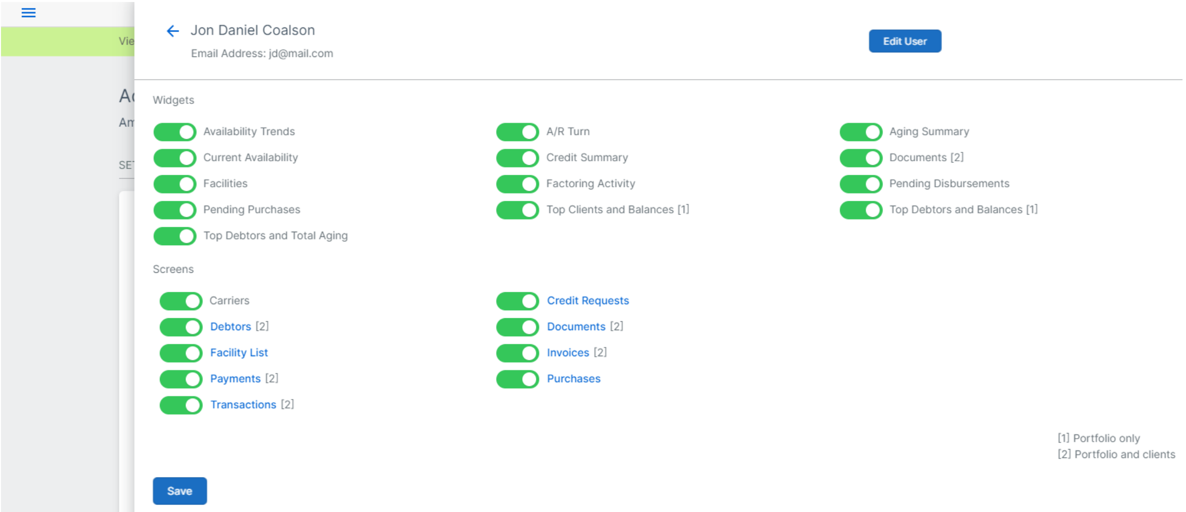
Column	Description
Name	User name is a link to the User Detail drawer
Email	User's email address
Active	check mark is displayed for active users
Portal Access	check mark is displayed for users with access to Web Portal
Admin	check mark is displayed for users with Administration rights
Custom Settings	check mark is a link to the selected User Detail drawer

Exporting grid results

Click **Export** to download a CSV of grid data, which you can access in your browser's Downloads folder.

User Detail

> **ACCESS**
> Sign in to Web Portal as an administrator > Main > Administration > Users > click user's name

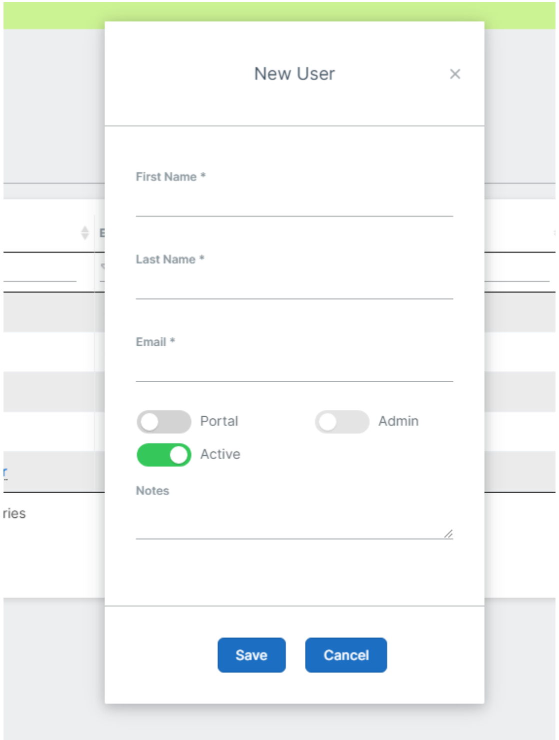


The User Detail drawer displays the selected user's information and Web Portal access settings. To close the drawer and return to the Users grid, click the blue back arrow.

- User’s name (and "Admin User" if applicable)
- User’s email address
- Notes – text field for comments about the user
- Selected user's access settings

Adding a user

> **ACCESS**
> Sign in to Web Portal as an administrator > Main > Administration > Users > click New User



1. From Main > Administration > Users, click **New User**.
2. From Add User, enter the user's first and last name and email address, and ensure the **Active** status is toggled on.
3. Optional: Toggle on **Portal** if the new user needs access to the Web Portal.
4. Optional: Toggle on **Admin** if the new user needs Administration rights.
5. Optional: Enter notes about the user.
6. Click **Save**.

Editing a user

> **ACCESS**
> Sign in to Web Portal as an administrator > Main > Administration > Users > click user's name > User Detail drawer > click Edit User

Editing a user's information and status

> **NOTE**

> You cannot delete a user. To remove a user's access, toggle off the Active status to change to Inactive.

1. From Main > Administration > Users, click the user's name.
2. From User Detail, click **Edit User**.
3. From Edit User, make updates and add notes as needed.
4. Click **Update**.

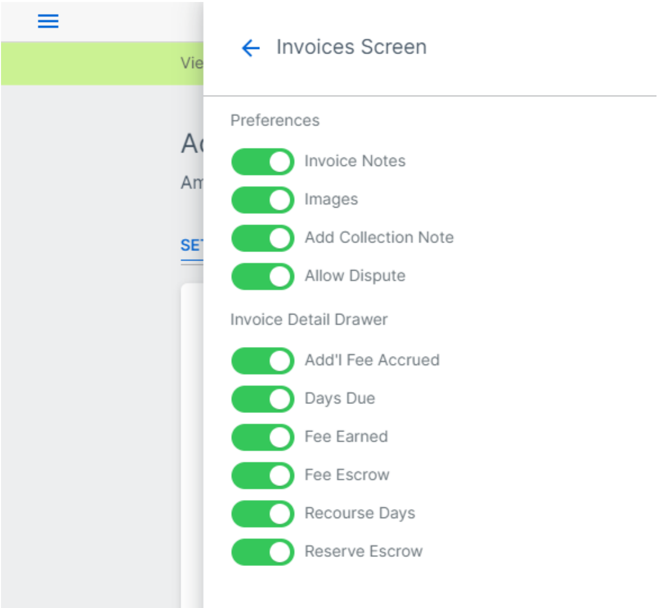
Editing a user's access settings

1. From Main > Administration > Users, click the user's name.
2. From User Access Settings, click the toggles to show or hide the widgets and screens.
3. Click **Save**.

Customizing screen fields and grid columns for a user

Some screen names are displayed as links. For these, you can drill in to show/hide specific columns and fields for the selected user.

> **TIP**
> Asterisks (*) indicate a custom setting within the screen. For some settings, bracketed numbers show the account type. The legend (lower right) shows:
>
> **Clients:**
>
> - [1] = Portfolio only
> - [2] = Portfolio and clients
>
> **Debtors:**
>
> - [1] = Portfolio only
> - [2] = Portfolio and debtors



1. From Main > Administration > Users, click the user's name.
2. From User Access Settings, click the toggle on to show the screen.
3. Click the screen name (link) to view the user's advanced settings drawer.
4. From the drawer, click the toggles for the columns, fields, and preferences to show or hide for all users.
5. Click the blue back arrow to close the drawer.
6. Click **Save**.

"Settings for All Users" on page 46

Viewing Members

ACCESS

Sign in to Web Portal as an administrator > Main > Administration > Members

Portfolio-level administrators can view a **read-only** list of members and their custom settings, if any.

From the grid, you can:

- Click a name or Custom Settings check mark to view the settings.
- Under Contacts, click a chip to view the list of users.

- Click **Export** to download a CSV.