FactorSoft™

• Release v4.7

Web Portal Broker User 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 your lender quickly and securely.

Web Portal Benefits

From the Web Portal, you can:

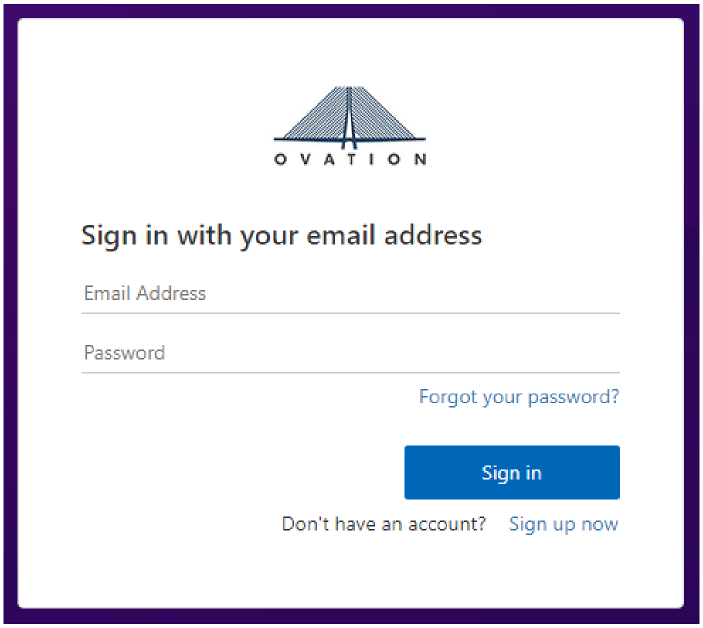
- **View** up-to-date financial information at a glance on the Dashboard.
- **Review** and understand the status of accounts receivable.
- **Request and print** reports and exports.
- **Search** existing invoices, payments, transactions, and debtors.

> **NOTE**
> The lender 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

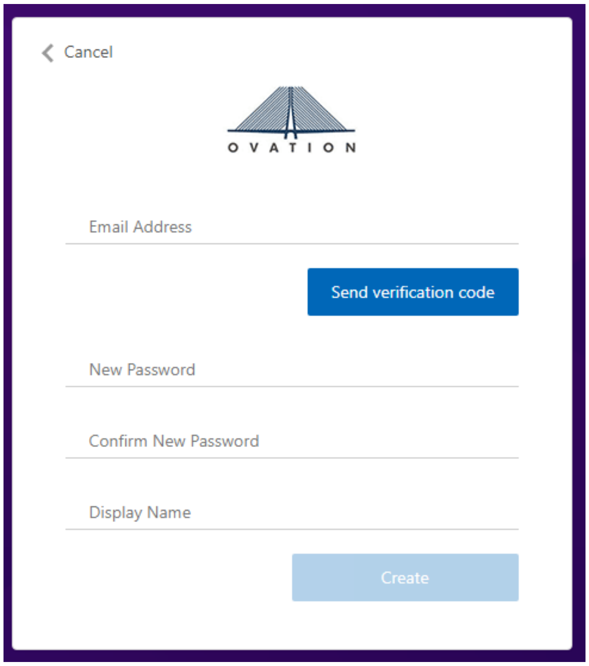
Authentication



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 screen where you can select a specific Account to sign in.

Signing up



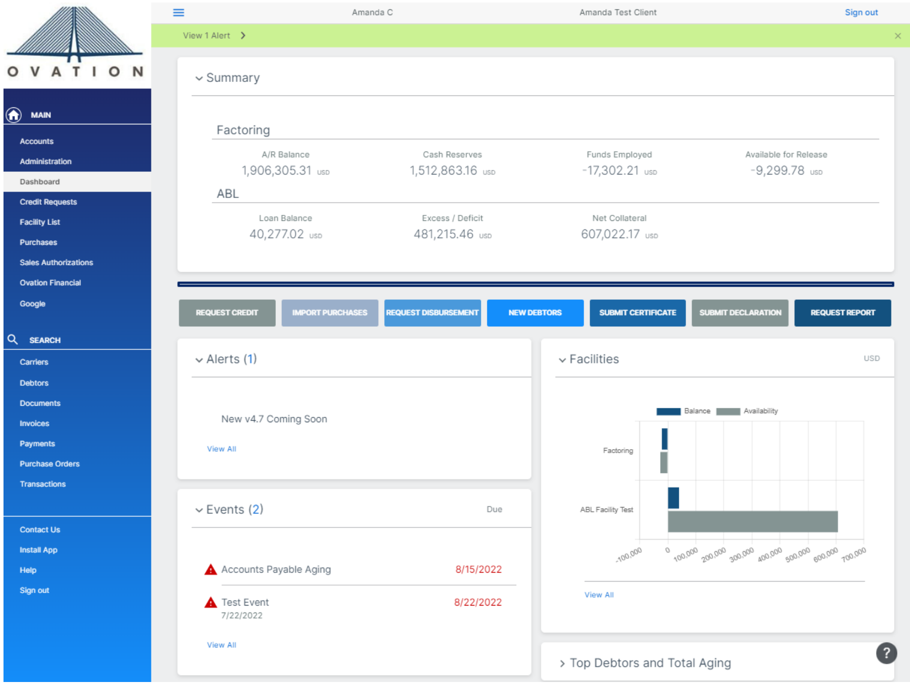
1. From the sign-in screen, select **Sign up now**.
2. Enter the email address associated with your client record.
3. Click **Send Verification Code**.
4. Open your email to find the verification code and enter it in the form.
5. Enter a password and reenter it to confirm.
6. Enter a display name to 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 your lender's preferences and add-on modules.

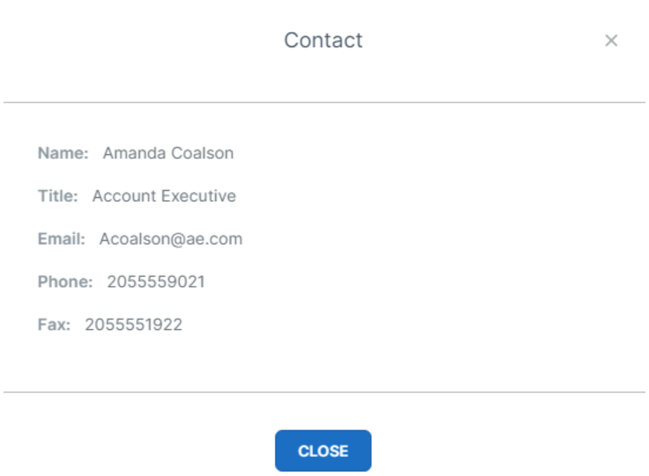
Main

- Accounts
- "Dashboard" on page 11

Search

- "Documents" on page 16
- "Invoices" on page 18

Contact us



Contact Us link – click for information to contact your lender.

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

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.

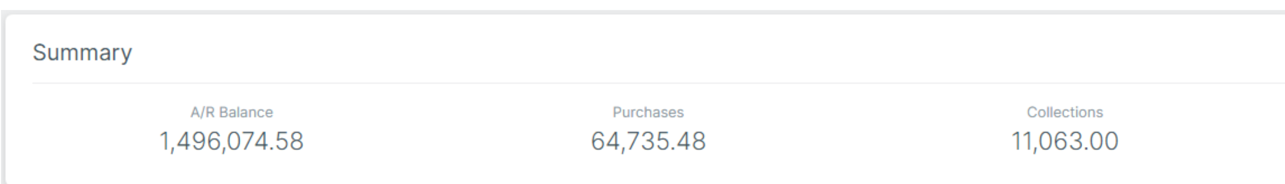
Summary

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.

Broker summary



- **A/R Balance** – current balance as of the current processing date.
- **Purchases** – total month-to-date amount of invoices purchased.
- **Collections** – total month-to-date amount collected.

Widgets

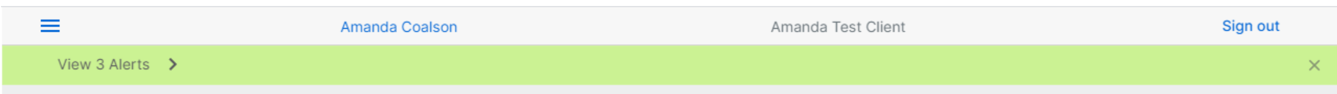
The Dashboard widgets provide quick access to critical information. You can click the open and close arrows to collapse a widget as needed. The system "remembers" which widgets* are collapsed during the current session and keeps them collapsed at the next sign-in.

* Exceptions: The Alerts, Events, and Certificate Rework Required widgets are always expanded at sign-in.

Broker

- Alerts
- Documents
- Top Clients and Balances

Alerts banner

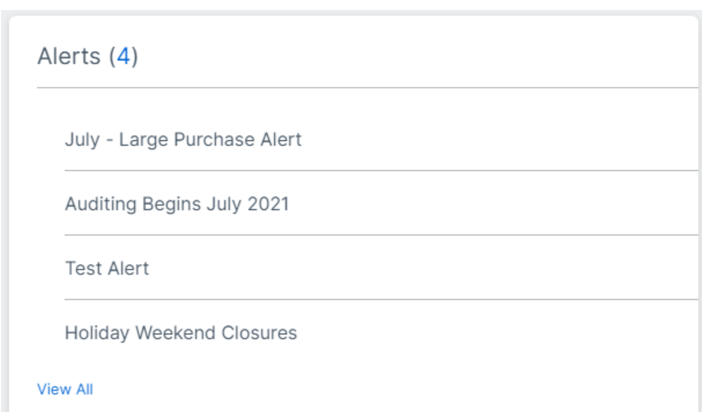


The green alerts banner provides access to news and messages from your lender.

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.

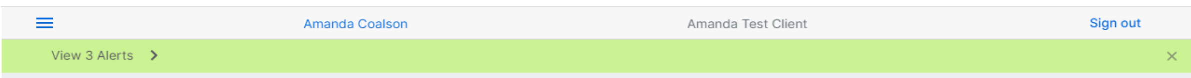
Viewing an alert from the Alerts widget

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.

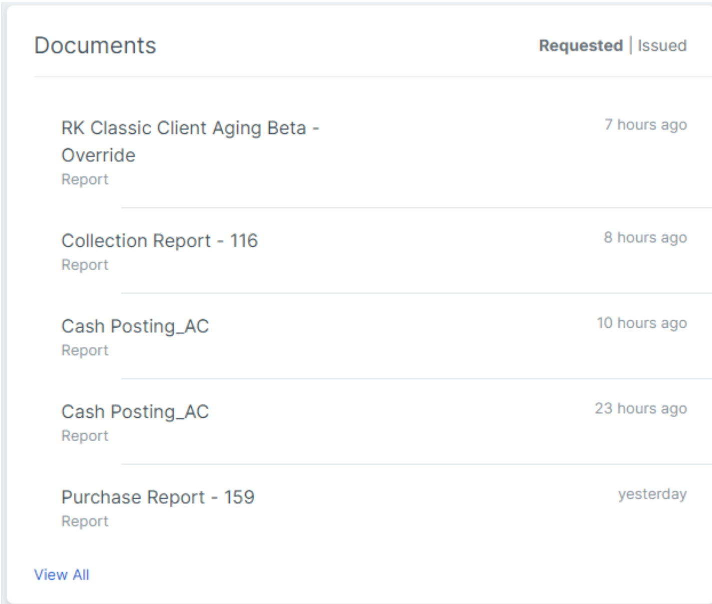


1. From the Alerts banner on any screen, click the **View <X> Alerts** link to open the Alerts detail drawer.
2. Click the blue back arrow to close the drawer.

Documents Widget

> **ACCESS**
> Main > Dashboard > Documents

The Documents widget includes the **five most recent reports** 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

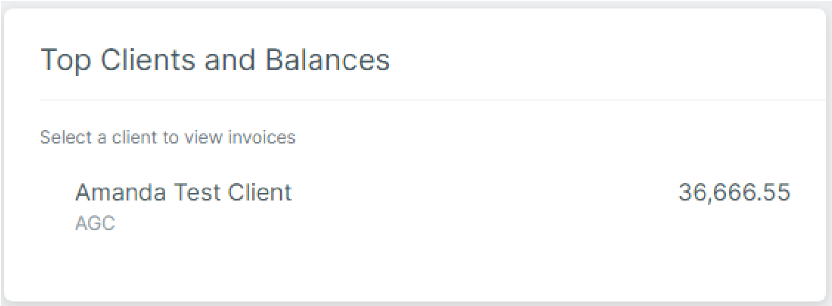
From Main > Dashboard > Documents, click **View all** for a complete list of documents associated with account (in Search > Documents).

"Documents" on page 16

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 Clients and Balances
Select a client to view invoices
Amanda Test Client
36,666.55
AGC

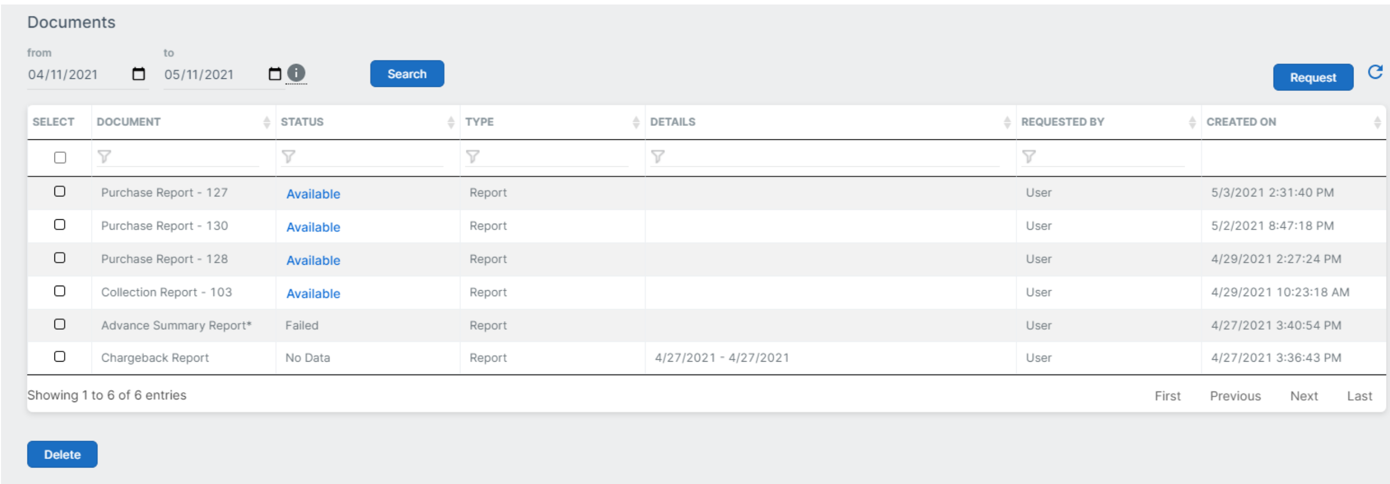
Search

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
Status	Document status: • **Available** – Click to download and view the document. • **Failed** – The document failed to generate. Try again or contact . • **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	• **Reports** – Clients can request reports, or the lender can send reports to you.
Details	Date range for the document
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

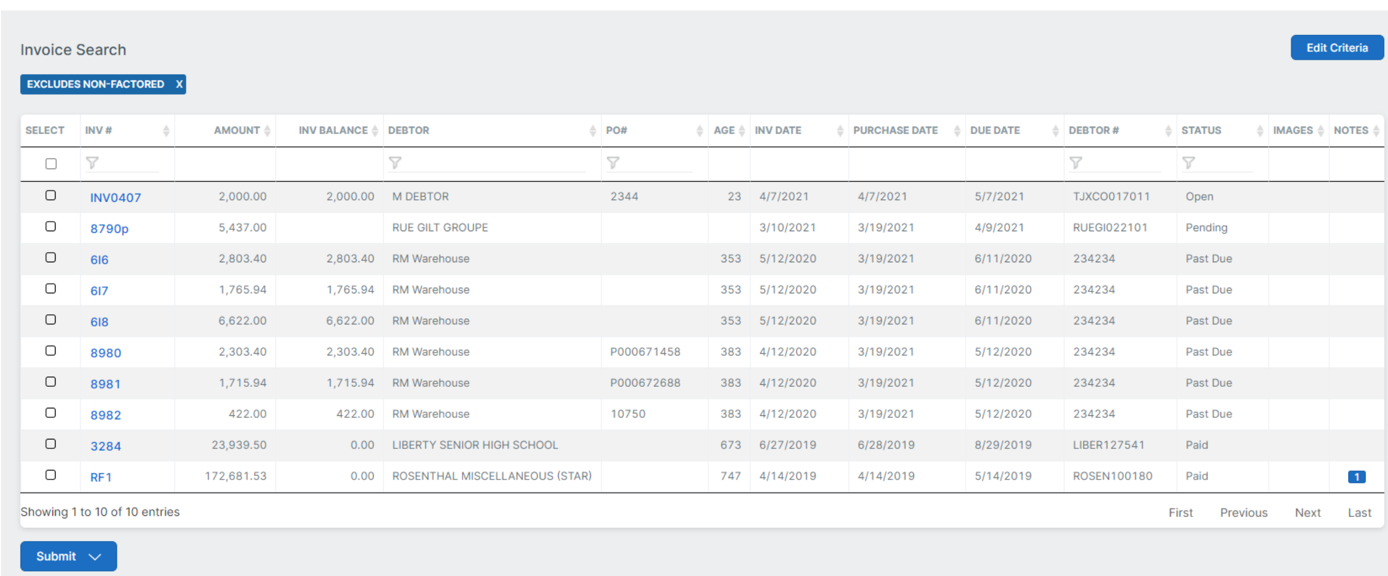
To delete documents from the Web Portal:

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

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		
	616	2,803.40	2,803.40	RM Warehouse		353	5/12/2020	3/19/2021	6/11/2020	234234	Past Due		
	617	1,765.94	1,765.94	RM Warehouse		353	5/12/2020	3/19/2021	6/11/2020	234234	Past Due		
	618	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 Clients	Portfolio-level accounts can Search All members by default or select a member from the drop-down menu.
Debtor (name or #)	Select Exact Match, Contains, or Begins with to refine results. When searching by name using the Exact Match option, the system suggests existing as you type.
Invoice Status	Choose Any Status, Denied, Disputed, Held, Open, Paid, Past Due, Pending, Pending 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 i 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.

- **Client accounts** go to a filtered Invoice Search results grid when you click an aging bucket amount in the Top Debtors and Total Aging widget on the Dashboard.

- **Portfolio client 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
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

Column	Description
Debtor #	Debtor identifier number
Client	Client associated with the invoice (not displayed for client accounts)
Status	Invoice status: • Denied • Disputed* • Dispute Pending • Held • Non-Factored • Open • 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, 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 the next page

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

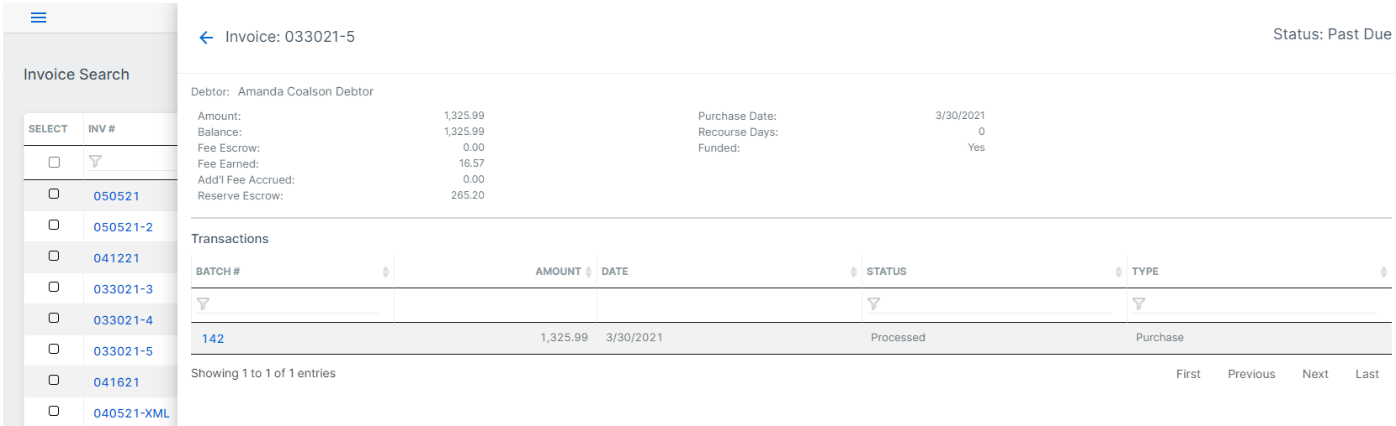
Column	Description
Debtor	Debtor name
Amount	Dollar amount of the purchase order
PO Date	Purchase order date, sometimes labeled Order Date

Column	Description
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
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

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

Invoice Detail

ACCESS



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 • Pending Approved • Pending Verified

Field or Column	Description
	*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 grid

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

The Transactions grid is displayed for transactions associated with the invoice.

Exporting grid results

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

Administration

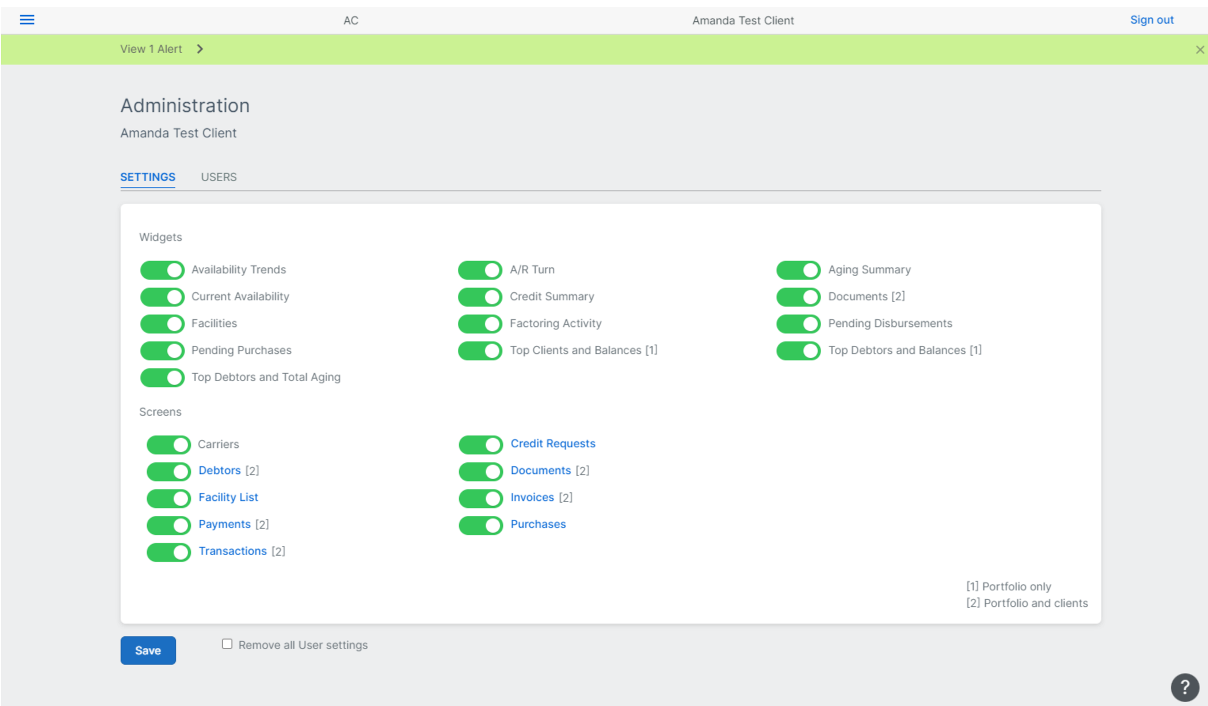
User Administration

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 29



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

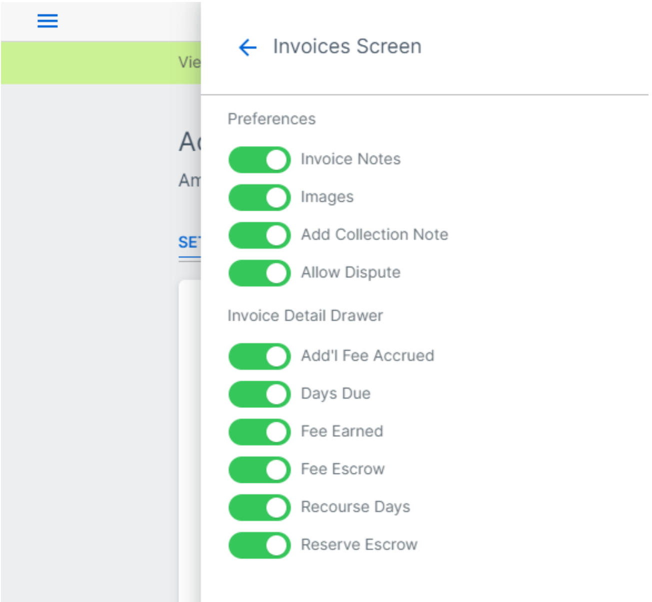
Toggling elements on or off (show/hide) for all users

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



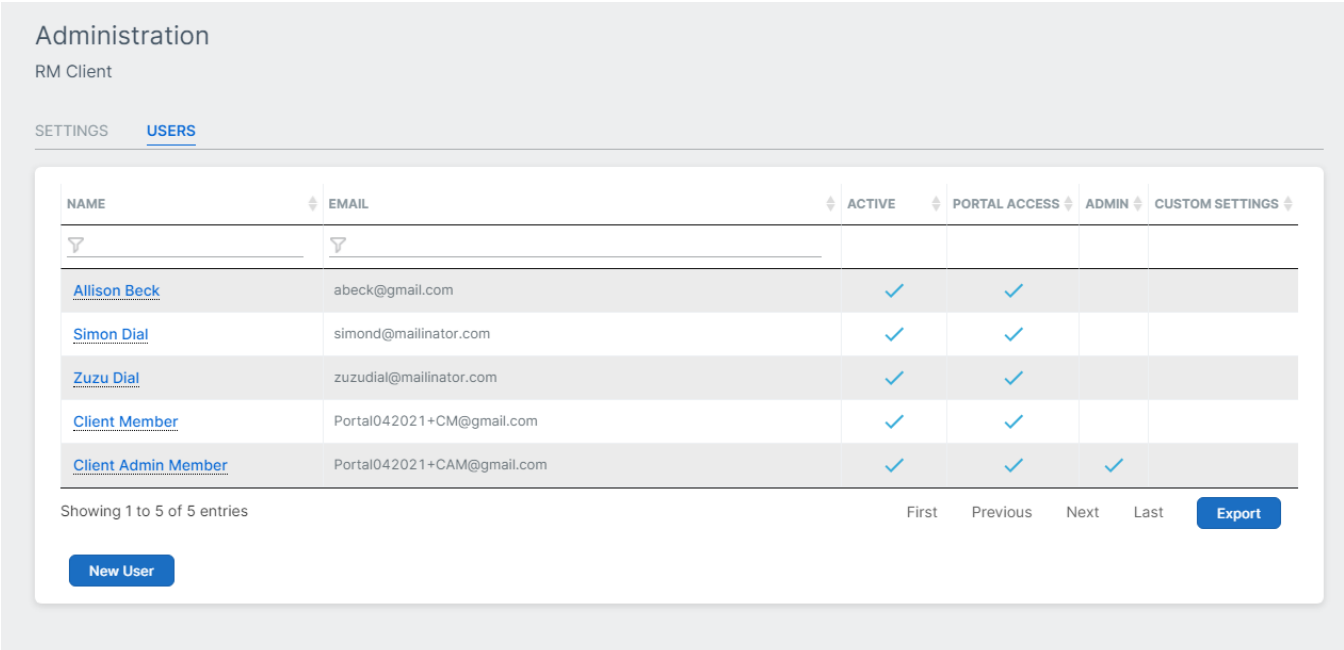
1. From Main > Administration > Settings, click the toggle on to show the screen.
2. Click the screen name (link) to view the advanced settings drawer.
3. From the drawer, click the toggles for the columns, fields, and preferences to show or hide for all users.
4. Click the ← blue back arrow to close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



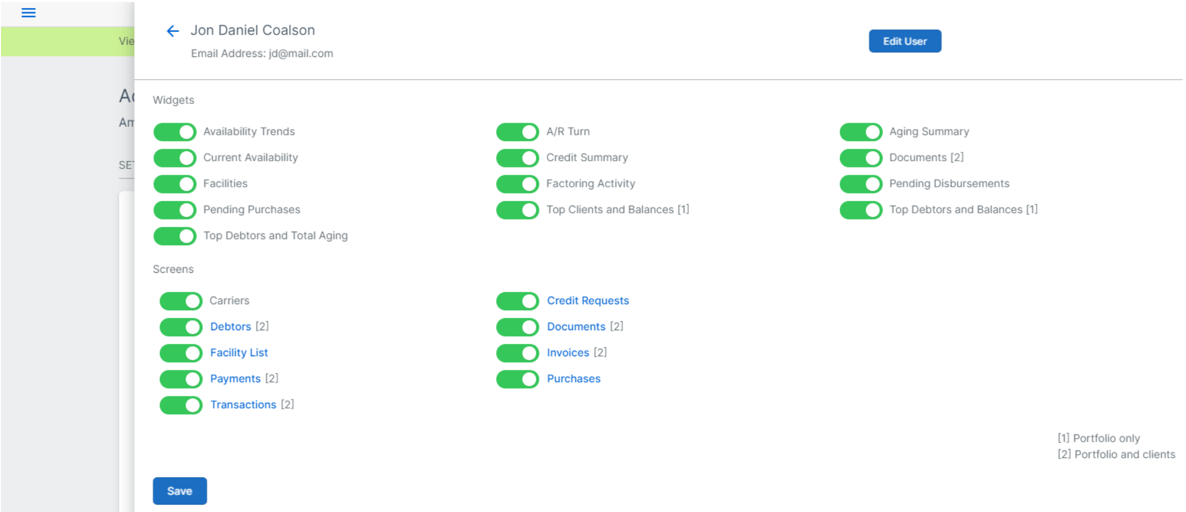
Column	Description
Name	User name is a link to the User Detail drawer
Email	User's email address
Active	check mark is displayed for active users
Portal Access	check mark is displayed for users with access to Web Portal
Admin	check mark is displayed for users with Administration rights
Custom Settings	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**
> in to Web Portal as an administrator > Main > Administration > Users > click user's name



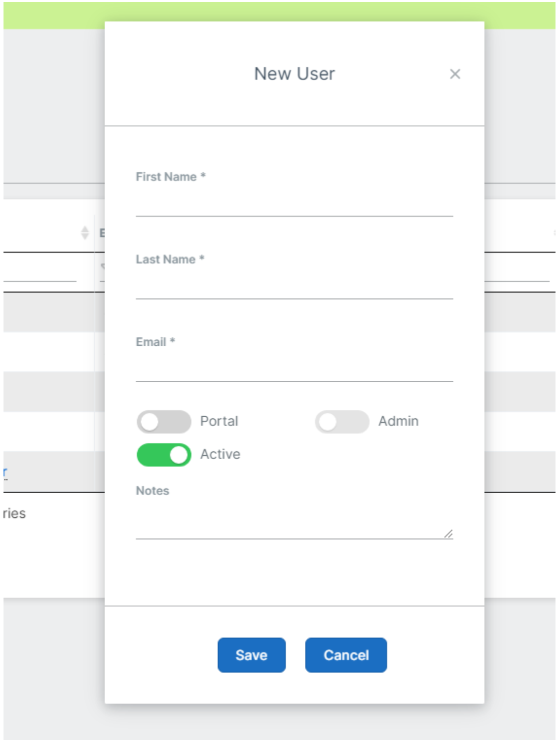
The User Detail drawer displays the selected user's information and Web Portal access settings. To close the drawer and return to the Users grid, click the ← blue back arrow.

- 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**.

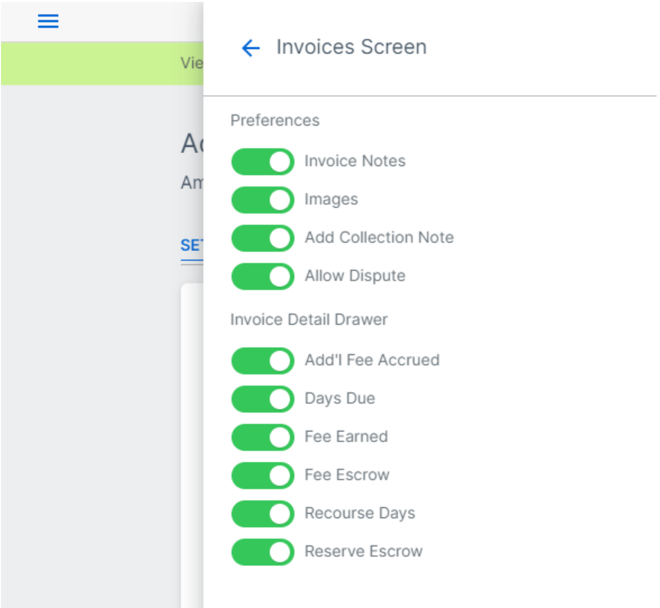
Editing a user's access settings

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 27