

Introduction to Client Online

Invoice Discounting Guide



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Introduction

Welcome to your introduction to Client Online

Client Online is the web based application which you will use to view and manage your facility with Bibby Financial Services.

Client Online enables you to:

- View your facility details including available funds.
- Submit invoices and credit notes.
- View details of payments received from your debtors.
- Request a payment of funds to your nominated account.
- Produce a range of reports about your facility.

In this User Guide, we take you through how to use Client Online to carry out your facility management tasks and activities.

If you have any questions

- Any queries you may have regarding your account, or the services provided by Bibby Financial Services will be handled by your dedicated Client Services Manager.
- For FAQs, and other useful resources and important news, refer to our website.

www.bibbyclient.com

Technical support for the Client Online system is available between 8:00am and 6:00pm for queries such as;

- How to use Client Online.
- Issues accessing Client Online.
- Problems with the Client Online System.

Call: 0800 7830314

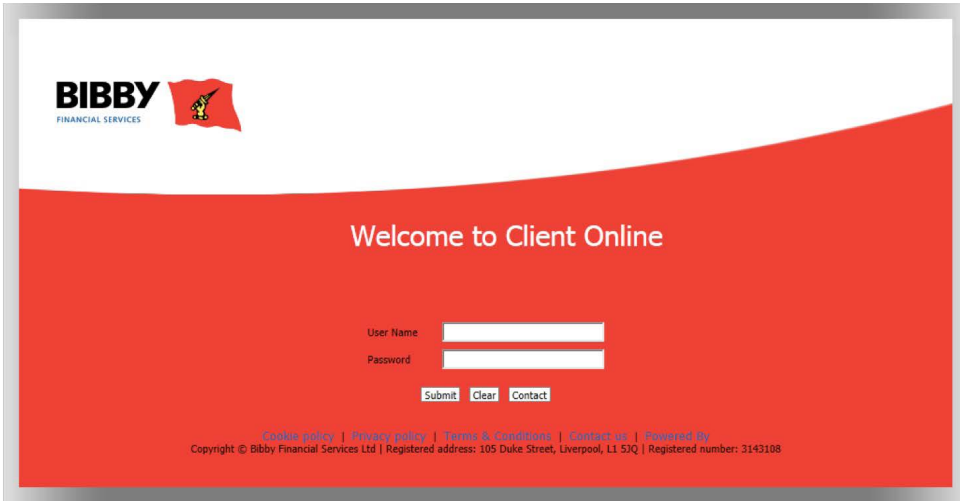
Email: support@bibbyclient.com

Logging In

Client Online is a Web based application, and you will be provided with a URL to access it.

You will receive your Client Online login details, which will consist of your User name and Password. These will be sent to you separately and should be kept secure.

- 1 When you click on the URL, the Client Online login page is displayed.



- 2 Enter your User Name as it is detailed in your correspondence.
- 3 Enter your password as it is detailed in your correspondence.
Please note that your Username and Password are case sensitive.
- 4 Click on **SUBMIT**.

NOTE

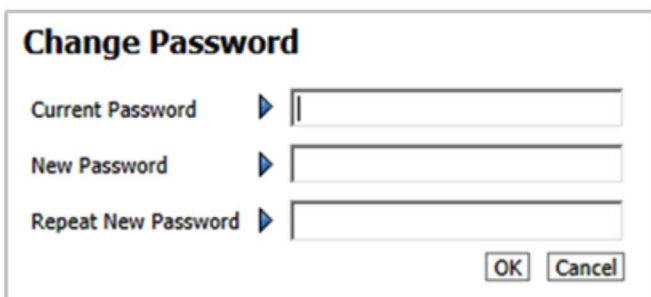
- Use the **CLEAR** button to clear all text entered so far in the Username and Password fields.
- Use the **CONTACT** button to send an email for queries about logging on to Client Online.

First time login - Changing your password

The first time you log in to Client Online, you will be required to change the password allocated to you.

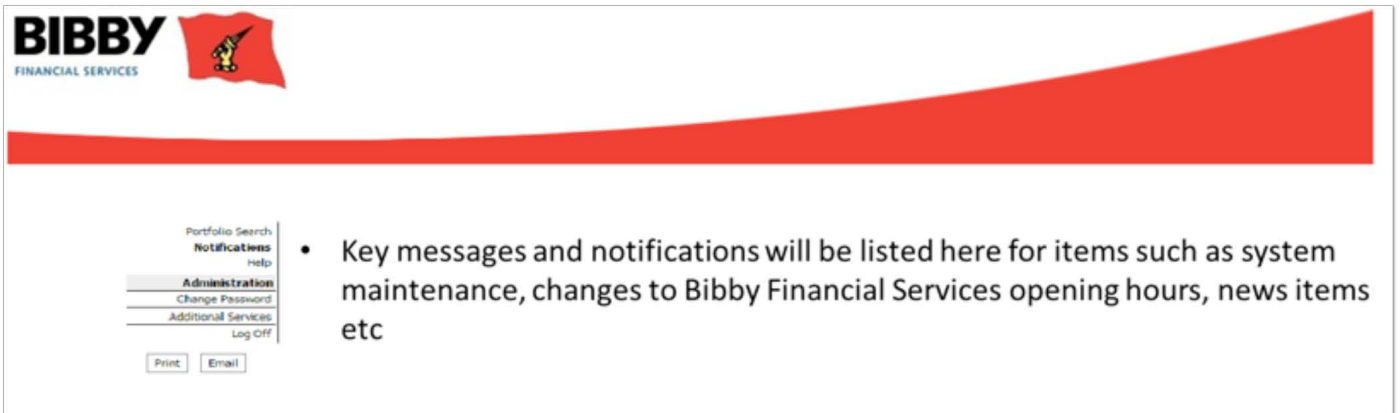
You must re-enter the allocated password before entering your new password, clicking on OK to continue.

Full details of password requirements can be found in the Administration section of this guide.



Welcome Screen

When you have successfully logged in, your Welcome page is displayed.



This initial welcome page displays notifications in the main part of the screen, and a menu on the left.

If you have a single Agreement with Bibby Financial Services, you will be able to navigate using the menu on the left side of the screen.

- 1 If you have more than one Agreement, the next step is to select the required agreement, and to do this you will use the **PORTFOLIO SEARCH** option.
- 2 When you click on **PORTFOLIO SEARCH**, the individual accounts that make up your agreement with Bibby Financial Services will be listed in the main part of the screen.

Where you have multiple accounts, or lines, that make up your agreement, then all lines will be listed here for your selection.

Portfolio Search	Portfolio Search		
Administration	Client Name	Agreement Ref.	Agreement Type
Change Password	ABC Limited	0000049/001 GBP	UK Recourse Invoice Discounting - Bulk
Maintain users	ABC Limited	0000049/002 GBP	UK Recourse Invoice Discounting - Bulk
Set home page			
Log Off			

Print Email

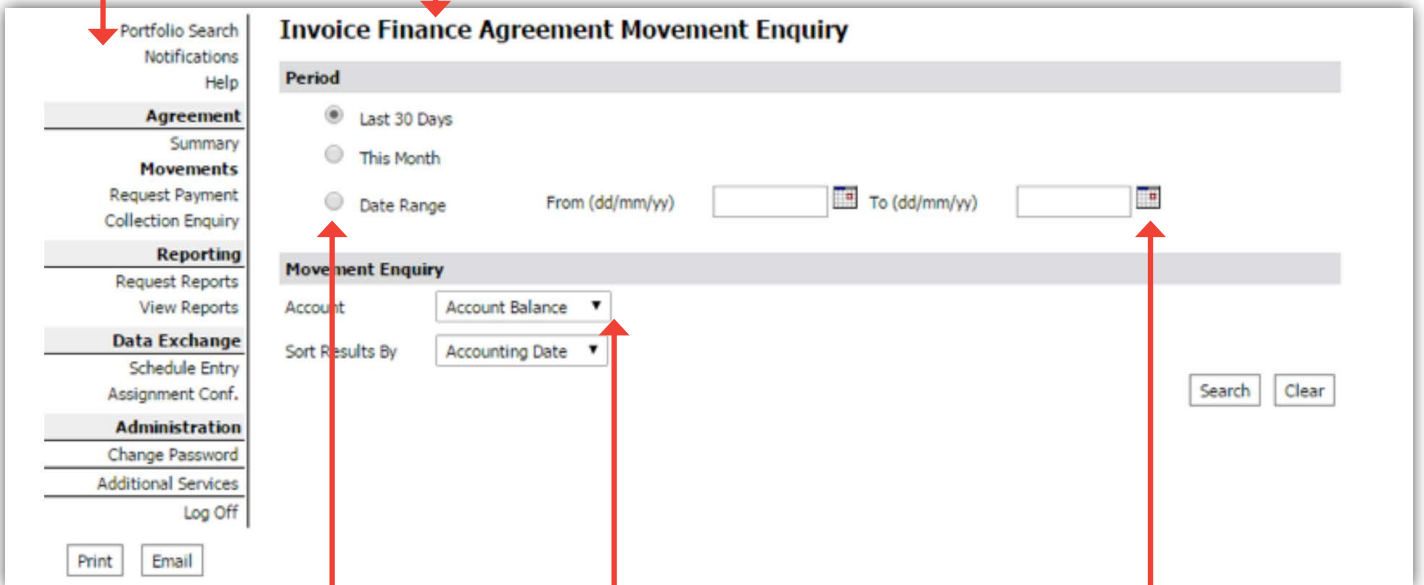
- 3 You click on the required line once to display your account details.

Navigation

All screens within Client Online follow a standard layout.

The menu will always be displayed on the left .

The screen name is displayed in bold at the top of the screen .



The screenshot shows the 'Invoice Finance Agreement Movement Enquiry' interface. On the left is a navigation menu with sections: Agreement (Summary), Movements (Request Payment, Collection Enquiry), Reporting (Request Reports, View Reports), Data Exchange (Schedule Entry, Assignment Conf.), and Administration (Change Password, Additional Services, Log Off). The main area has a title bar, a 'Period' section with radio buttons for 'Last 30 Days', 'This Month', and 'Date Range', and a 'Movement Enquiry' section with dropdowns for 'Account Balance' and 'Accounting Date', date range fields with calendar icons, and 'Search' and 'Clear' buttons. Callout boxes point to the menu, the title, the radio buttons, the dropdowns, and the calendar icons.

Radio buttons are used when you can make a selection and only one item can be selected. Clicking on the circle adds a black dot to show your selection.

A box with an arrow button provides you with a drop down menu to select from.

A Calendar icon is displayed for date fields. You can use the icon to select the date required from a calendar pop up.

Checkboxes – these are used on some screens to enable you to select items. You click on the checkbox to select the item.

0.00 GBP	<input type="checkbox"/>
0.00 GBP	<input type="checkbox"/>

Mandatory Fields – are highlighted with a blue arrow. Any fields showing this blue arrow must be completed in order to progress.



The screenshot shows the 'Schedule Header Entry' form. It has a section for 'Batch Header Details' with two rows: 'Batch Type' and 'Batch Currency'. Each row has a blue arrow pointing to the first input field, indicating it is mandatory. The 'Batch Currency' row shows 'GBP' and 'Pound Sterling' as options.



Viewing Your Account

Invoice Finance Agreement Summary

When you select your account from the Portfolio Search, the welcome screen updates to display your Invoice Finance Agreement Summary.

The Client Online page displays some key elements for you.

- The Menu expands to include the full range of functionality available to you, organised in sections.
- The **AGREEMENT SECTION** groups together all menu options which relate to viewing details about your overall account, including movements such as client or debtor transactions..
- Your Agreement ID is displayed at the top of the screen.
- The Summary displays a list of the main balances for your selected Agreement.

The screenshot shows the BIBBY Financial Services interface. At the top left is the BIBBY logo and 'FINANCIAL SERVICES'. To the right, it says 'Client: ABC Limited' and '000049/001 GBP UK Recourse Invoice Discounting - Bulk'. The main heading is 'Invoice Finance Agreement Summary'. On the left is a navigation menu with sections: Agreement (Summary, Movements, Request Payment, Collection Enquiry), Reporting (Request Reports, View Reports), Data Exchange (Schedule Entry, Assignment Conf.), and Administration (Change Password, Additional Services, Log Off). The main content area shows 'Main Balances' with a table of values and a 'Pay' form. The table includes rows for Availability, Sales Ledger, Disapproved Debt, Client Account, Current Account, Accrued Fees, Availability, Approved Funding, and Available Funds. The 'Pay' form has a text input field, a 'GBP' label, a 'Payment Type' dropdown set to 'CHAPS Payment', and a 'Submit' button. At the bottom, there are 'Print' and 'Email' buttons and a 'Pending Pre-Payments' row showing '0.00 GBP'. On the right side of the table, there are several buttons: Availability Breakdown, Disapproved Breakdown, Movements This Month, Payment Request Status, and Refresh.

Main Balances	
Availability displayed as at	08/04/14 10:08
Sales Ledger	5,617,163.61 GBP
Disapproved Debt	564,288.61 GBP
Client Account	-1,781,272.67 GBP
Current Account	3,835,890.94 GBP
Accrued Fees	16.09 GBP
Availability	459,052.81 GBP
Approved Funding	4,294,943.75 GBP
Available Funds	459,052.81 GBP

Pay (Leave blank for 459,052.81 GBP) GBP

Payment Type: CHAPS Payment

Submit

Print Email

Pending Pre-Payments: 0.00 GBP



The Agreement Summary

- Your Agreement Summary displays a list of the key balances for your account.
- The Agreement Summary effectively provides you with a snapshot of your account as at the time you display the summary screen.

Invoice Finance Agreement Summary		
Main Balances		
Availability displayed as at	08/04/14 10:08	Availability Breakdown
Sales Ledger	<u>5,617,163.61 GBP</u>	Disapproved Breakdown
Disapproved Debt	<u>564,288.61 GBP</u>	Movements This Month
Client Account	<u>-1,781,272.67 GBP</u>	Payment Request Status
Current Account	<u>3,835,890.94 GBP</u>	Refresh
Accrued Fees	<u>16.09 GBP</u>	
Availability	<u>459,052.81 GBP</u>	
Approved Funding	4,294,943.75 GBP	
Available Funds	459,052.81 GBP	

- You can click on any amount that is underlined to view more detail for that particular balance amount.
- Please use the (Back) button on the page, not on your internet browser.
- You can display this summary screen again at any time, and from any screen by clicking on Summary in the Agreement section of the menu.



The Action buttons

Availability Breakdown button

Use the Availability Breakdown button to display a summary list of your account, with a section for approved funding, and one for deductions.

Invoice Finance Agreement Summary Availability Breakdown

Availability = Approved Funding - Deductions

Availability	459,052.81 GBP
Funding Limit	4,500,000.00 GBP
Available Funds	459,052.81 GBP
Displayed as at	08/04/14 10:31

Approved Funding

Sales Ledger	5,617,163.61 GBP
Disapproved Debt	564,288.61 GBP
Approved Debt	5,052,875.00 GBP
Approved Funding @ 85%	4,294,943.75 GBP

Deductions

Current Account	3,835,890.94 GBP
Pending Pre-Payments	0.00 GBP
Pre-Payment Retention	757,931.25 GBP
Total Deductions	3,835,890.94 GBP

[Main Balances](#)
[Disapproved Breakdown](#)
[Movements This Month](#)
[Payment Request Status](#)
[Refresh](#)

[< Back](#)

Disapproved Breakdown

Use the Disapproved Breakdown button to display a list of disapproved items, with the amount and date listed.

Invoice Finance Agreement Summary Disapproved Breakdown

Bulk ID Disapproved Breakdown

Disapproval Type	Description	Disapproved Amount	Effective Date
3030 Aged debt	Age Reserve	300,446.29 GBP	24/02/14
3060 Debtor high involvement	High Involvement	123,900.00 GBP	24/02/14
3061 Contra	Contra Reserve	56,024.77 GBP	24/02/14
3062 Cross Ageing	Cross Aging	28,317.28 GBP	24/02/14
3064 Rebates	Rebate Reserve	55,600.27 GBP	24/02/14

[Main Balances](#)
[Availability Breakdown](#)
[Movements This Month](#)
[Payment Request Status](#)
[Refresh](#)

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Movements this month button

Use this button to view a summary breakdown of movements in the current month.

Invoice Finance Agreement Summary Movements This Month

Movements This Month	
Displayed as at	08/04/14 10:41
Pre-Payments	100,000.00 GBP
Last Pre-Payment	100,000.00 GBP
Last Pre-Payment Date	24/02/14
Pending Pre-Payments	0.00 GBP
Assignments	5,684,197.61 GBP
Last Assignment	620,000.00 GBP
Last Assignment Date	24/02/14
Pending Assignments	0.00 GBP
Collections	67,034.00 GBP
Last Collection	67,034.00 GBP
Last Collection Date	24/02/14

[Main Balances](#)
[Availability Breakdown](#)
[Disapproved Breakdown](#)
[Payment Request Status](#)
[Refresh](#)

[< Back](#)

Payment Request Status button

Use this button to view the status of any requested payments.

Invoice Finance Agreement Summary Pre-Payment Status

Displayed as at 08/04/14 11:19

Pending Payment Status			
Transaction Number	Entry Date	Transaction Amount	Status
7-1	08/04/14	2,500.00 GBP	Out-Payment Auto Approved

[Main Balances](#)
[Availability Breakdown](#)
[Disapproved Breakdown](#)
[Movements This Month](#)
[Refresh](#)

[< Back](#)



Menu options – Agreement Section

Movements

The Movements menu option opens the Service Agreement Movement Enquiry screen. This enquiry enables you to view details of all movements on your account for a given period.

- 1 Select **MOVEMENTS** from the menu.
- 2 The Movement Enquiry is displayed with the Last 30 days selected by default.

Invoice Finance Agreement Movement Enquiry

Period

Last 30 Days

This Month

Date Range From (dd/mm/yy) To (dd/mm/yy)

Movement Enquiry

Account: ▼

Sort Results By: ▼

- 3 Select the **PERIOD** required;
 - Last 30 days – will display all movements for the last 30 days.
 - This month – will display all movements for the current calendar month.
 - Date range – will display all movements between the start and end date that you define.
- 4 **ACCOUNT** - Use the Account drop down list to select the type of transactions to view.
 - Disapproved debt.
 - Sales Ledger.
 - Client Account.
 - Current Account.
 - Accrued Fees.
- 5 Sort results by – define the sort order for the transactions.
Select from Accounting date, transaction type, credit amount, debit amount.
- 6 Click on **SEARCH** to run the enquiry.
The screen will be updated to show your search results.



Example results – Current Account

When you select the account type of Current Account, you will see a list of transactions specific to your current account for the defined period. This can include items such as fees, payments of funds, and collections from Debtors.

Movement Enquiry					
Account	Current Account				
Sort Results By	Accounting Date				
					Search Clear
Movements					
Date Entered	Type	No. Txns	Debit Amount	Credit Amount	Balance
24/02/14					0.00 GBP
24/02/14	CHAPS fee VAT	1	7.00 GBP		7.00 GBP
24/02/14	Payment Fee (CHAPS)	1	35.00 GBP		42.00 GBP
24/02/14	Service fee VAT	1	682.00 GBP		724.00 GBP
24/02/14	Service fee	1	3,410.00 GBP		4,134.00 GBP
24/02/14	Retrospective fee VAT	1	10,137.40 GBP		14,271.40 GBP
24/02/14	Retrospective fee	1	50,686.98 GBP		64,958.38 GBP
24/02/14	Bank Payment Received from Debtor	1		67,034.00 GBP	-2,075.62 GBP
24/02/14	CHAPS Payment	1	100,000.00 GBP		97,924.38 GBP
24/02/14	Current Account Balance Carried Forward Debit	1	3,737,966.56 GBP		3,835,890.94 GBP
Transaction Type Totals					First < Previous Next > Last

Example results – Disapproved Debt

When you select the account type of Disapproved Debt, you will see totals for disapproved items.

Movement Enquiry					
Account	Disapproved Debt				
Sort Results By	Accounting Date				
					Search Clear
Movements					
Date Entered	Type	No. Txns	Debit Amount	Credit Amount	Balance
24/02/14					0.00 GBP
24/02/14	Cross Ageing	1	28,317.28 GBP		28,317.28 GBP
24/02/14	Rebates	1	55,600.27 GBP		83,917.55 GBP
24/02/14	Contra	1	56,024.77 GBP		139,942.32 GBP
24/02/14	Debtor High Involvement	1	123,900.00 GBP		263,842.32 GBP
24/02/14	Overdue Funding Disapproved	1	300,446.29 GBP		564,288.61 GBP
Transaction Type Totals					First < Previous Next > Last



Example results – Sales Ledger

When you select the account type of Sales Ledger, you will see a list of transactions specific to your sales ledger for the defined period.

Movement Enquiry					
Account	Sales Ledger <input type="button" value="v"/>				
Sort Results By	Accounting Date <input type="button" value="v"/>				
					<input type="button" value="Search"/> <input type="button" value="Clear"/>
Movements					
Date Entered	Type	No. Txns	Debit Amount	Credit Amount	Balance
24/02/14					0.00 GBP
24/02/14	Credit Note	1		4,500.00 GBP	-4,500.00 GBP
24/02/14	Bank Payment Received from Debtor	1		67,034.00 GBP	-71,534.00 GBP
24/02/14	Invoice	1	620,000.00 GBP		548,466.00 GBP
24/02/14	Invoice (take-on)	1	5,068,697.61 GBP		5,617,163.61 GBP
<input type="button" value="Transaction Type Totals"/> <input type="button" value="First"/> <input type="button" value=" < Previous"/> <input type="button" value="Next >"/> <input type="button" value="Last"/>					

Transaction Type Totals

Use the Transaction Type totals button to display a breakdown of totals.

Invoice Finance Agreement Movement Enquiry			
Transaction Type Totals			
Debits		Credits	
Transaction Type	Total	Transaction Type	Total
Service fee tax	10.80 GBP	In-payment	1,000.00 GBP
BACS Payment	3,000.00 GBP		
Service fee	54.00 GBP		
<input type="button" value=" < Back"/>			

Request Payment

Client Online enables you to request a payment via your online account as well as through your daily contact.

Within Client Online, the process of requesting a payment is linked to your current available funds balance. Validation ensures that you cannot request a payment amount that is greater than your available funds balance.

Client Online provides you with two ways to request a payment of funds:

- Using the **Pay** field on the main screen at the bottom of the Agreement Summary section.
- Using the **Request Payment** menu option.

When submitting a Request for Payment

Payment request and processing times are as follows:

- **Early: requested by 10.00am, to be processed at 10.30am**
- **Normal: requested by 1.00pm, to be processed at 1.30pm**
- **Late: requested by 2.30pm, to be processed by 2.45pm**

- **GBP, EUR and USD can be requested on all time slots , all other currencies must be requested for Early payment slot only**
- **No same day charge on payments against availability generated from collections or invoices posted to system on the day according to timings above**
- **Early or late payments will carry an additional charge**
- **Should you require an early payment or a late payment, please speak to your regular contact who will advise.**

Full details of the applicable charges can be found in the Additional Services Tariff on BibbyClient.com.

Payment Destination - Your Bank Account

Your payment will be sent to the bank account details held by Bibby Financial Services. This will be the bank account that you have defined and verified with Bibby Financial Services (BFS).

Where you have one Bank account defined, this will be known as the Main account

If you have two or more Bank accounts defined, you will specify one as the main account and the others will be supplementary.

To add a bank account, please call your daily contact.

Using the Summary section to request a payment

This is the simplest way to request a payment.

When you use this option, the payment is made into your default bank account.

Invoice Finance Agreement Summary	
Main Balances	
Availability displayed as at	08/04/14 10:47
Sales Ledger	5,617,163.61 GBP
Disapproved Debt	564,288.61 GBP
Client Account	-1,781,272.67 GBP
Current Account	3,835,890.94 GBP
Accrued Fees	16.09 GBP
Availability	459,052.81 GBP
Approved Funding	4,294,943.75 GBP
Available Funds	459,052.81 GBP
Pay (Leave blank for 459,052.81 GBP)	<input type="text"/> GBP
Payment Type	CHAPS Payment <input type="button" value="v"/>
<input type="button" value="Submit"/>	
Pending Pre-Payments	0.00 GBP

- 1 In the **PAY FIELD**, enter the amount of the payment you are requesting. Leaving the pay field blank will request the full Available Funds amount. The Additional Service Tariff, which you can find on BibbyClient.com, fully outlines the payment type fees applicable.
- 2 **PAYMENT TYPE** – use the drop down menu to select the type of payment required, either CHAPS payment or BACS payment.
- 3 Click on **SUBMIT**.

IMPORTANT:

When requesting a payment please enter the amount you require within your availability, the payment will be rounded down to the nearest hundred. For overpayments or information regarding charges, please speak to your daily contact.

No Funds Available

When you enter a Payment Request amount, the amount you enter is validated against your Available Funds balance. If you request more than you have available, an error message will be displayed. Once you close the error message, you can correct your payment request amount to one within your limit

Availability	0.00 GBP
Approved Funding	8,393.28 GBP
Available Funds	0.00 GBP
Pay (Leave blank for 0.00 GBP)	<input type="text" value="2,000.00"/> GBP
Payment Type	<input type="text" value="BACS Payment"/>
	<input type="button" value="Submit"/>
Pending Pre-Payments	4,586.00 GBP

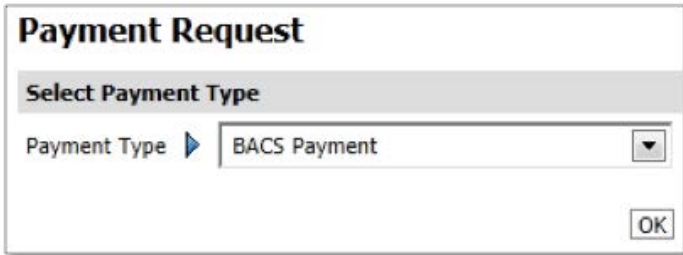
Errors

[0251] Fund Selected is not greater than 0.00

Using the Request Payment menu option

This method of requesting a payment enables you to have more control over the payment, with the ability to specify which previously approved bank account to make a payment to, and add additional references.

- 1 Click on the **REQUEST PAYMENT** menu option. The Payment Entry screen is displayed.



The screenshot shows a dialog box titled "Payment Request". It has a header "Select Payment Type" and a dropdown menu labeled "Payment Type" with "BACS Payment" selected. There is an "OK" button at the bottom right.

- 2 **PAYMENT TYPE** – use the drop down menu to select the type of payment required, such as CHAPS payment, or BACS payment.
- 3 Click on **OK** to continue.
- 4 The Payment Request Entry screen is displayed.

The Payment type selected is displayed at the top of the screen.

Your current Available Funds balance is displayed. You can only request a payment amount within your available funds amount. Entering a payment amount larger than your available funds will result in an error.

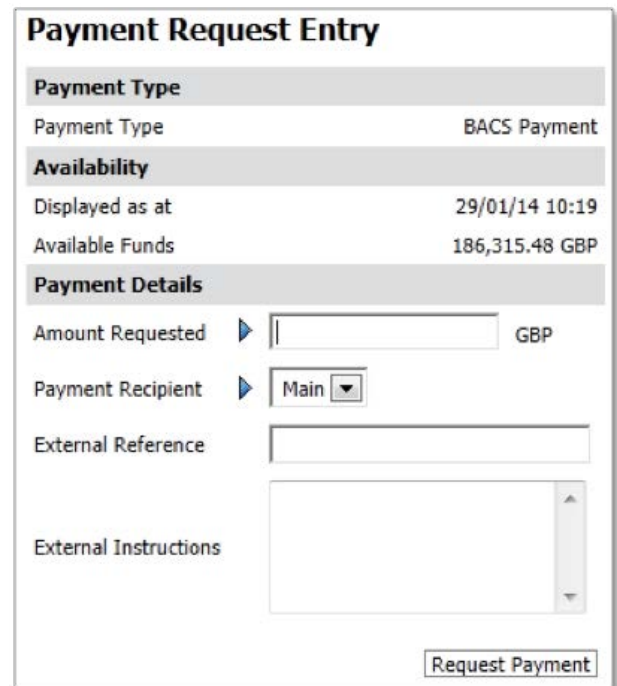
- 5 **AMOUNT REQUESTED** - enter the payment amount you require including the decimal point and pence. Payment fees will be deducted from the requested payment amount, and you should consider this when entering the payment amount.
- 6 **PAYMENT RECIPIENT** – select the bank account the payment is to be made to.

Only approved and verified bank accounts will be listed.

Use the list to select the account the payment is to be made to. The default is to your main account.

- 7 **EXTERNAL REFERENCE** – this is an optional field. Use it to enter a reference for the payment being requested.

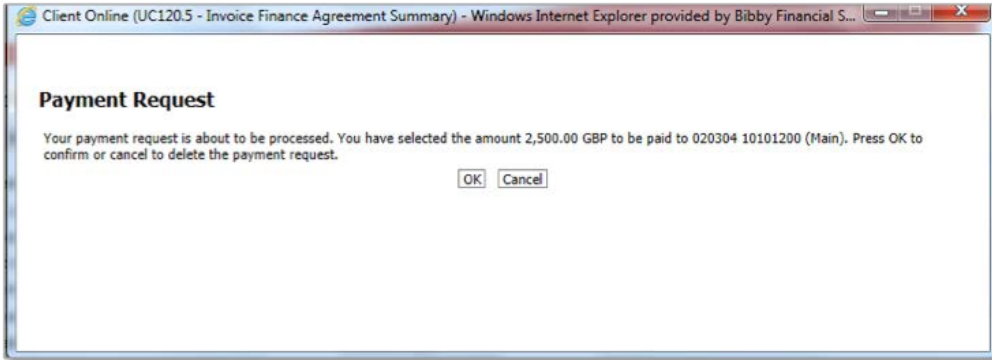
Any reference you add will not be transmitted with the payment but will remain as a reference on Client Online.



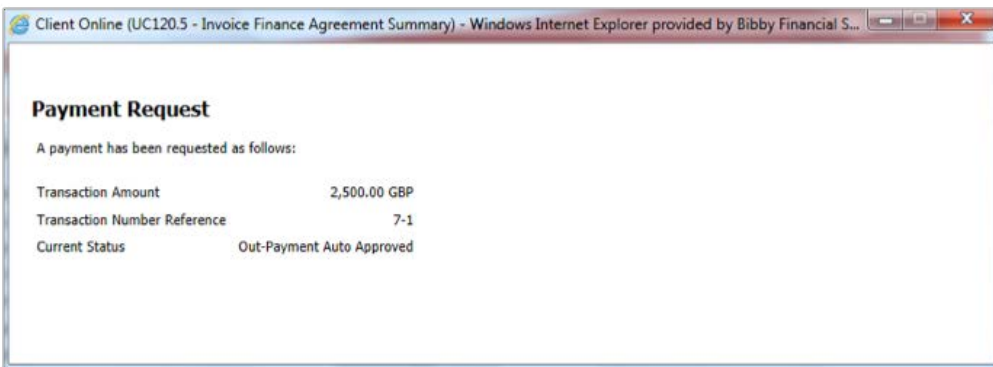
The screenshot shows the "Payment Request Entry" screen. It has a header "Payment Type" and a dropdown menu labeled "Payment Type" with "BACS Payment" selected. Below this is a section "Availability" with "Displayed as at" showing "29/01/14 10:19" and "Available Funds" showing "186,315.48 GBP". Below this is a section "Payment Details" with "Amount Requested" (input field), "Payment Recipient" (dropdown menu with "Main" selected), "External Reference" (input field), and "External Instructions" (text area). There is a "Request Payment" button at the bottom right.



- 8 **EXTERNAL INSTRUCTIONS** – this is an optional field. Use it to enter any accompanying notes or instructions for this payment request.
- 9 Click on **REQUEST PAYMENT**.
- 10 Confirmation of the payment request is displayed.



- 11 Click on **OK** to continue
- 12 Confirmation of the Payment request being submitted is displayed. This shows the current status of the payment request.



- 13 Close the pop up to return to the Agreement Summary.
- 14 If you wish to cancel a payment request, please call your local office.

What happens next?

- You can review the progress of your payment request using the **PAYMENT REQUEST STATUS** button on the Agreement Summary screen.
- When the Current Status shows as Auto Approved, the payment will be processed and sent to your bank account.
- If the Payment shows as something other than Auto Approved, the payment will need to be reviewed by Bibby Financial Services before being approved and paid.
- Should you have any questions about payments, please speak to your daily contact or Client Service Executive.

Invoice Finance Agreement Summary

Main Balances

Availability displayed as at	08/04/14 12:11	Availability Breakdown
Sales Ledger	<u>5,617,163.61 GBP</u>	Disapproved Breakdown
Disapproved Debt	<u>564,288.61 GBP</u>	Movements This Month
Client Account	<u>-1,781,272.67 GBP</u>	Payment Request Status
Current Account	<u>3,835,890.94 GBP</u>	Refresh
Accrued Fees	<u>16.09 GBP</u>	
Availability	<u>456,552.81 GBP</u>	
Approved Funding	4,294,943.75 GBP	
Available Funds	456,552.81 GBP	

Pay (Leave blank for 456,552.81 GBP) GBP

Payment Type

Pending Pre-Payments 2,500.00 GBP



Collection Enquiry

You can use the Collection Enquiry to view details of all payments we have received from your Debtors for the period you specify.

- 1 Click on **COLLECTION ENQUIRY**. The Daily Collections Enquiry screen will be displayed.
- 2 Enter the date range to run the enquiry for. You can do this by entering the date using the DD/MM/YY format, or by clicking on the calendar icon.

Daily Collections Enquiry

Date Selection

Retrieve Collections From: (dd/mm/yy) ▶ 04/12/13  To (dd/mm/yy) ▶ 04/12/13 

- 3 Click on **SEARCH**.

Daily Collections Enquiry

Collections

Collections Entered On: 11/01/14 Total for Day -269,750.00 GBP

Debtor Name	Debtor Ref.	Type	Amount Agreement Ccy	Payment Reference	Amount Invoice Ccy
Company name here	0000000054/001 GBP (337800)	Cheque Payment Received from Debtor	-10,000.00 GBP	Johnson Controls	-10,000.00 GBP
Company name here	0000000024/001 GBP (356900)	Transferred Collection (To account)	-1,250.00 GBP	Cheque Test	-1,250.00 GBP
Company name here	0000000054/001 GBP (337800)	Undo collection allocation	10,000.00 GBP	Johnson Controls	10,000.00 GBP
Company name here	0000000025/001 GBP (358200)	Cheque Payment Received from Debtor	-10,500.00 GBP	Refund Cash Test	-10,500.00 GBP
Company name here	0000000019/001 GBP (332800)	In-payment	-2,160.00 GBP	16.01.14	-2,160.00 GBP
Company name here	0000000021/001 GBP (336700)	In-payment	-15,000.00 GBP	16.01.14	-15,000.00 GBP
Company name here	0000000026/001 GBP (359500)	In-payment	-10,000.00 GBP	16.01.14	-10,000.00 GBP
Company name here	0000000053/001 GBP (336900)	In-payment	-207.90 GBP	16.01.14	-207.90 GBP
Company name here	0000000054/001 GBP (337800)	In-payment	-10,261.20 GBP	16.01.14	-10,261.20 GBP
Company name here	0000000020/001 GBP (336500)	Unpaid Cheque	5,000.00 GBP	Cheques 12/01	5,000.00 GBP
Company name here	0000000021/001 GBP (336700)	In-payment	-1,500.00 GBP	210114	-1,500.00 GBP
Company name here	0000000020/001 GBP (336500)	In-payment	-5,000.00 GBP	bank stats	-5,000.00 GBP

- 4 A list of all payments we have received from your Debtors will be listed. To view the next date in sequence use the previous or next button.
- 5 Click on Back to return to the search parameters.

Enter your Bulk ID Details

You will use the **SCHEDULE ENTRY** menu option to manually enter your invoice and credit note schedules to your sales ledger.

Invoices and credit notes can be grouped into batches for entry. Once accepted by BFS, they are processed and added to your Sales Ledger.

Click on the **SCHEDULE ENTRY** menu option in the Data Exchange section

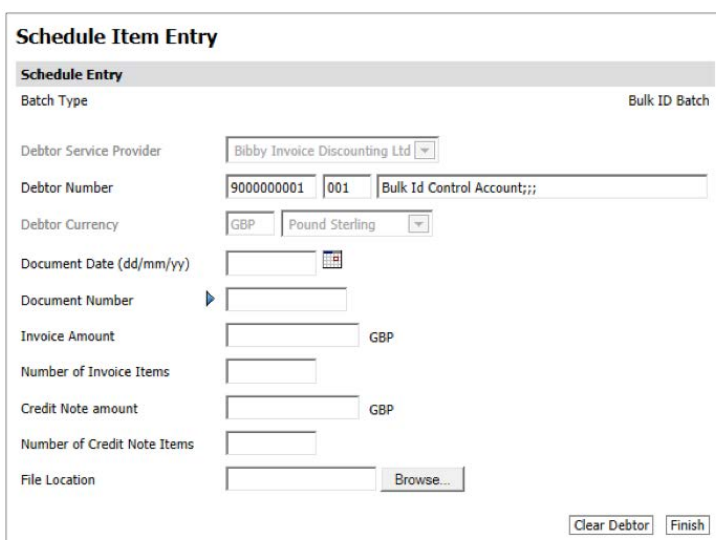
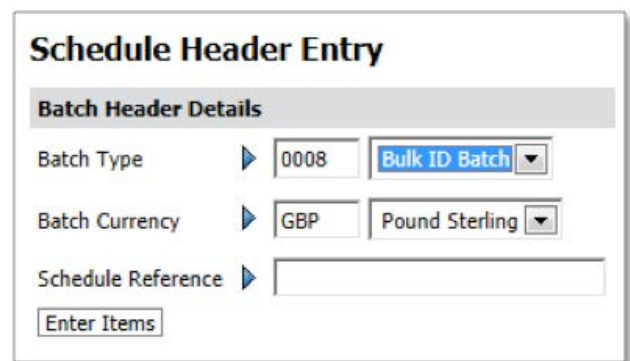
1 The **SCHEDULE HEADER** Entry screen is displayed, you start by entering the Batch Header Details.

2 Select the **BATCH TYPE** – this should be Bulk ID Batch.

3 **BATCH CURRENCY** – select the currency to be used for this batch using the drop down list. The default currency is GBP. The drop down list will show the other currencies available to you.

4 **SCHEDULE REFERENCE** – enter your reference name for this schedule, or batch. This is defined by you, and can be a combination of numbers and text, to meet your requirements.

5 Click on **ENTER ITEMS** - the Schedule Item Entry screen is displayed.



- 6 **DEBTOR NUMBER** – your Bulk ID Control Account will be displayed.
- 7 **DEBTOR CURRENCY** – this defaults to the batch header currency and cannot be changed.
- 8 **DOCUMENT DATE** – enter the Bulk ID date using the dd/mm/yy format, or select the correct date using the calendar icon. This should be the date the batch is being uploaded.
- 9 **DOCUMENT NUMBER** – enter your unique reference for this schedule entry.
- 10 Complete either the Invoice and/or the Credit note fields
 - ENTERING AN INVOICE**
 - Invoice Amount – enter the total value of the invoices
 - Number of Invoice Items – enter the volume of invoices within the batch, e.g. 20 invoices
 - ENTERING CREDIT NOTES**
 - Credit Note Amount – enter the total value of the credit notes.
 - Number of Credit Notes – enter the volume of credit notes within the batch, e.g. 20 credit notes
- 11 File Location – leave this blank
- 12 When all fields have been completed, click on **FINISH** to end the batch
- 13 The Batch Confirmation screen is displayed, please note that any credit note figure will be deducted from your invoice figure.

Batch Confirmation

The following details have been entered for the batch:

Batch Type	Bulk ID Batch
Batch Amount	1,000.00 GBP
Number Of Items	5
Schedule Reference	050214

Batch Contents

	#	Debtor Ref.	Doc Date	Document Number	Goods Amount	VAT Amount	Total Amount	Due Date
<input type="checkbox"/>	1	9000000001/001	24/10/13	050214	1,000.00 GBP	0.00 GBP	1,000.00 GBP	24/10/13

Pursuant to the terms of the Invoice Finance Agreement (may be known as a Factoring Agreement or Invoice Discounting Agreement) between You and Us (including the Conditions currently in effect) We, ABC LIMITED, hereby assign to You the Debts evidenced by the invoices detailed in this Debt Schedule (may be known as an Invoice Schedule) or in any attachments to it. We confirm that We have complied with all Our Promises in the Invoice Finance Agreement between us for You to buy Our Debts. The Transaction (if any) under which each Debt arises and Our obligations relating to such Debt have been fully carried out. Where applicable, we also Notify you of the credit notes detailed in this Credit Note Schedule. Unless agreed by exception, a copy of each invoice, credit note and such other documents as are required by You under the terms of the Invoice Finance Agreement are attached. If our Invoice Finance Agreement makes specific reference to Scottish Debts, We intimate to You that all the Debts included in this Debt Schedule which are Scottish Debts now form part of the property of the trust constituted in the Invoice Finance Agreement Particulars or Conditions in accordance with the terms of that trust



14 Add a tick to the checkbox to confirm your compliance with the terms and conditions.

15 Click on **SUBMIT BATCH**.

16 The Assignment Schedule Confirmation is displayed

Assignment Schedule Confirmation

An Assignment Schedule has been created on the system as follows:

Batch Number	0000131
Batch Type	Invoice
Batch Amount	1,000 GBP

This confirms that your batch has been submitted.

What happens next

Once the batch is submitted, and is received by Bibby Financial Services, it will go through the standard schedule approval process. Please note schedules must be uploaded by 9.30 am for availability that day.

Your Sales Ledger will be updated with your Invoices and Credit Notes.

Should you have any queries you can contact your daily contact or Client Service Executive

Schedule Assignment Reports

Please note that for Clients based in Scotland there is a requirement to complete and return a Schedule Assignment Report.

When uploading a schedule in Client Online, you will need to generate a Schedule Assignment Report. Once generated you will be able to sign and send on to Bibby financial Services together with any other supporting documents (invoices, POD's timesheets etc.) required under your Invoice Finance agreement with us.

We will need the Schedule Assignment Report to be emailed to us before we process your invoices for funding.

How to access your Assignment Header

On the Main Menu list select **Request Reports**



The screenshot shows a web interface titled "Request Reports". Under the "Agreement Reports" section, there is a list of report names with checkboxes. The "UK Assignment Header" option is selected with a checked checkbox. A "Continue" button is located at the bottom of the list.

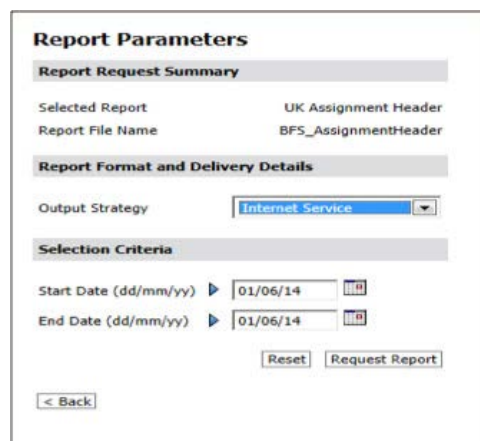
Report Name
<input type="checkbox"/> UK Client Statement
<input type="checkbox"/> UK Cash Received Report
<input type="checkbox"/> UK Aged Analysis Summary
<input type="checkbox"/> UK Aged Analysis Item Detail
<input type="checkbox"/> UK Impending Disapprovals
<input type="checkbox"/> UK Monthly Transactions
<input type="checkbox"/> UK Availability Movement Report
<input type="checkbox"/> UK Debtor Credit Limit Report
<input checked="" type="checkbox"/> UK Assignment Header

[Continue](#)

From the Agreement Reports list that appears on your screen select UK Assignment Header and click Continue

A Report Parameters screen will appear, leave the Output strategy as Internet Service and input the date criteria e.g. today's date (date schedule was uploaded) and click **Request Report**

This will take you back to the Main Menu
Note that the date range can be left blank and it will then return the latest report at the top of the list.



The screenshot shows a "Report Parameters" screen. It includes a "Report Request Summary" section with "Selected Report" set to "UK Assignment Header" and "Report File Name" set to "BFS_AssignmentHeader". Below this is the "Report Format and Delivery Details" section, where "Output Strategy" is set to "Internet Service". The "Selection Criteria" section contains "Start Date (dd/mm/yy)" and "End Date (dd/mm/yy)", both set to "01/06/14". There are "Reset" and "Request Report" buttons, and a "< Back" button at the bottom left.

Report Request Summary	
Selected Report	UK Assignment Header
Report File Name	BFS_AssignmentHeader

Report Format and Delivery Details	
Output Strategy	Internet Service

Selection Criteria	
Start Date (dd/mm/yy)	01/06/14
End Date (dd/mm/yy)	01/06/14

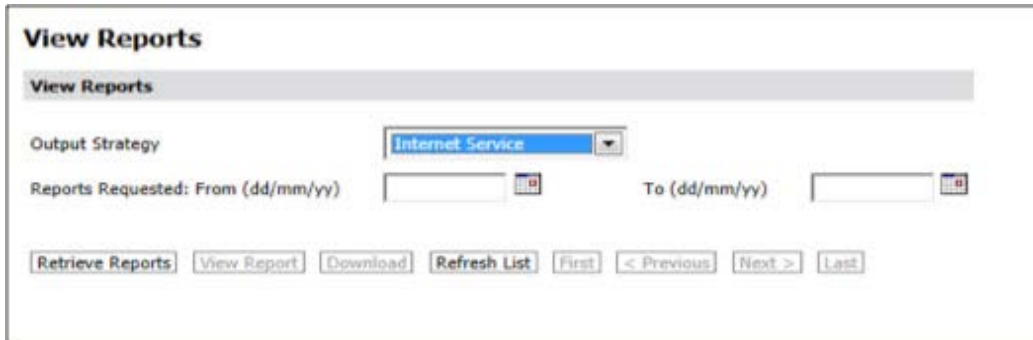
[Reset](#) [Request Report](#)

[< Back](#)



From here select **View Reports**

The dates will be defaulted to the previous working day and the current date.



View Reports

View Reports

Output Strategy: Internet Service

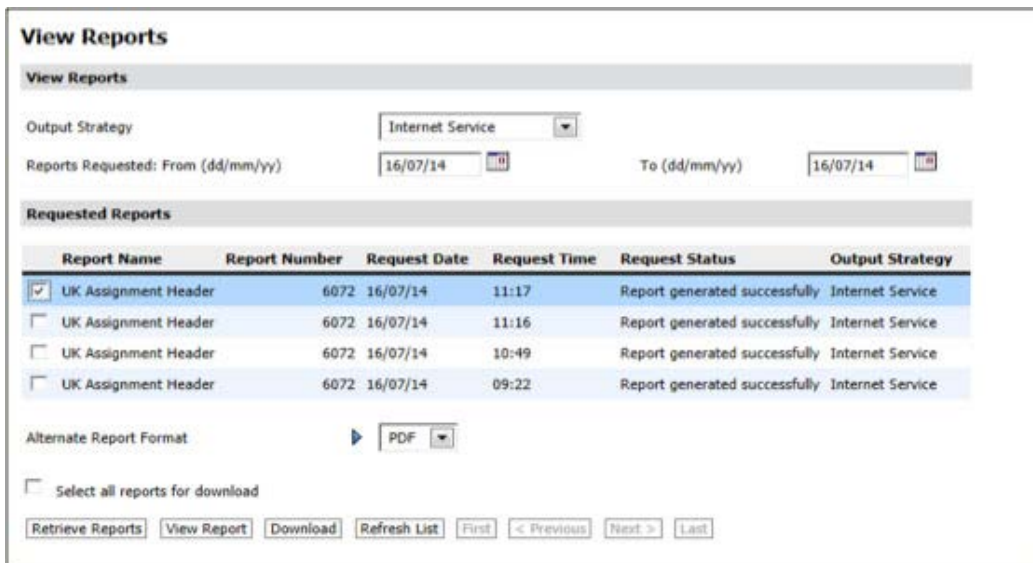
Reports Requested: From (dd/mm/yy) [] To (dd/mm/yy) []

Retrieve Reports View Report Download Refresh List First < Previous Next > Last

Leave the Output strategy as Internet Service, enter the date range (as above) and click **Retrieve Reports**.

Click in the box next to the UK Assignment header you require and click **View Report**

Note that the report will show all schedules that have been uploaded that day, the report cannot be run by schedule number or time uploaded. The latest schedule will be the last page of the document



View Reports

View Reports

Output Strategy: Internet Service

Reports Requested: From (dd/mm/yy) 16/07/14 To (dd/mm/yy) 16/07/14

Requested Reports

Report Name	Report Number	Request Date	Request Time	Request Status	Output Strategy
<input checked="" type="checkbox"/> UK Assignment Header	6072	16/07/14	11:17	Report generated successfully	Internet Service
<input type="checkbox"/> UK Assignment Header	6072	16/07/14	11:16	Report generated successfully	Internet Service
<input type="checkbox"/> UK Assignment Header	6072	16/07/14	10:49	Report generated successfully	Internet Service
<input type="checkbox"/> UK Assignment Header	6072	16/07/14	09:22	Report generated successfully	Internet Service

Alternate Report Format: PDF

Select all reports for download

Retrieve Reports View Report Download Refresh List First < Previous Next > Last

You will then be able to Print and Save the report.

NB PLEASE PRINT, SIGN AND FORWARD YOUR ASSIGNMENT HEADER TO YOUR BIBBY FINANCIAL SERVICES TEAM.



Reports

Client Online provides you with the facility to request and view a range of reports about your account.

There are reports available to you, which you can run as and when you need them. There is also a set of central reports which are processed on your behalf on a monthly basis; which includes;

- Monthly Client Statement – emailed to your nominated address on the first working day of the following calendar month

The menu shows a separate Reporting section which contains;

- **REQUEST REPORTS** – select the report(s) to be generated, entering any required parameters.
- **VIEW REPORTS** – to view the requested reports, once they are completed. You will also use this menu option to view the centrally produced reports.

Request Reports

- 1 Click on **REQUEST REPORTS** from the menu.
- 2 A list of the reports currently available for you to run is displayed



Request Reports	
Agreement Reports	
Report Name	
<input type="checkbox"/>	UK Client Statement
<input type="checkbox"/>	UK Monthly Transactions
<input type="checkbox"/>	UK Availability Movement Report

Continue

- 3 Click on the checkbox to add a tick to the report or reports you want to request. You can select just one report, multiple reports or all reports, based on your requirements.
- 4 Click on **CONTINUE**.
- 5 The Report Parameters will be displayed.

Report Parameters

Report Request Summary


Selected Report UK Client Statement
 Report File Name BFS_ClientStatement

Report Format and Delivery Details

Output Strategy Internet Service ▼

Selection Criteria

Start Date (dd/mm/yy) ▶ 06/12/13 

End Date (dd/mm/yy) ▶ 06/12/13 

- 6 The Report Request Summary section will show details of the report(s) requested.
- 7 The Report Format and Delivery Details section is where you select how you want to output the report. You can select from;
 - **PDF AND EMAIL** – asks for an email address. Once produced, the report will be sent to the specified email addresses in PDF format. PDF also available for you to view.
 - **EXCEL AND EMAIL** - asks for an email address. Once produced, the report will be sent to the specified email addresses in Excel spreadsheet format. Excel file also available for you to download.
 - **INTERNET SERVICE** – to view online within your Client Online account.
 - **EMAIL ONLY – PDF** – asks for an email address. Once produced, the report will be sent to the specified email addresses in PDF format.
 - **CSV (COMMA)** – to produce the report in file format which is compatible with being imported into other applications such as account packages.
 - **CSV (COMMA) AND EMAIL** - to produce the report in file format which is compatible with being imported into other applications such as account packages. Will be automatically emailed to specified address, and will be available for you to download.

- 8 Once you select the output strategy, additional fields may be displayed e.g. a strategy with an email option will display fields for you to enter the email address of the recipient. The email address field will automatically be populated with the agreements' default email address, this can be changed if desired. Enter your email limit size and the system will ensure you receive the report in a correct format for you.

Report Format and Delivery Details

Output Strategy

To Email Address Type

Email Address

Maximum Email Size (Bytes)

Zip Attachments

- 9 Use the **SELECTION CRITERIA** section to select the date range for the reports.

Selection Criteria

Start Date (dd/mm/yy) 

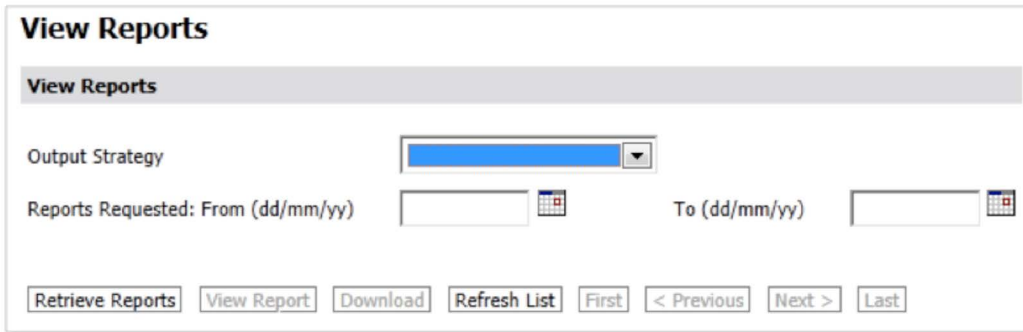
End Date (dd/mm/yy) 

- 10 Click on **REQUEST REPORT**. Your reports are requested using the parameters defined, and you will return to the report list. You will use the view reports option to display the reports.

View Reports

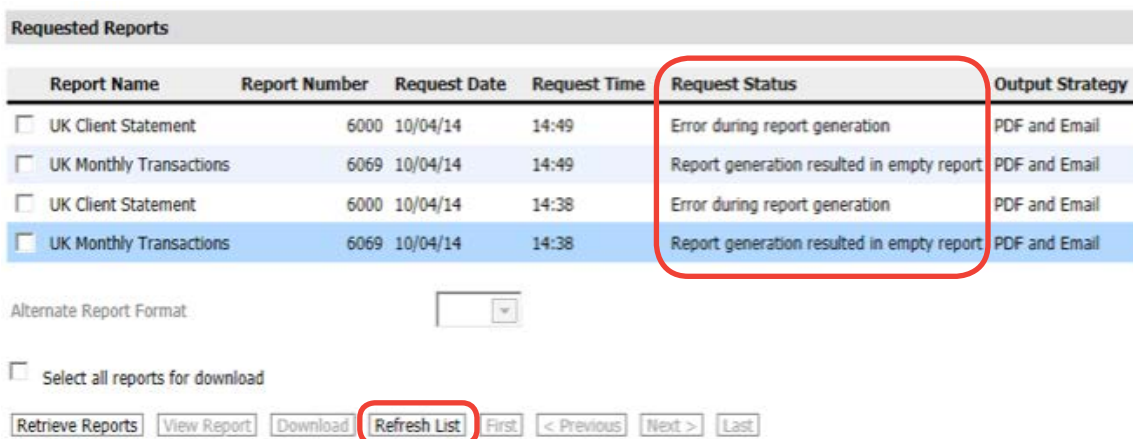
The View Reports menu option enables you to view the reports you have just requested. You can also view any reports you have produced in the past.

- 1 Click on **VIEW REPORTS** from the menu.



The screenshot shows the 'View Reports' interface. At the top, there is a header 'View Reports'. Below it, there is a section for filters: 'Output Strategy' with a dropdown menu, and 'Reports Requested: From (dd/mm/yy)' and 'To (dd/mm/yy)' with date input fields and calendar icons. At the bottom, there is a row of action buttons: 'Retrieve Reports', 'View Report', 'Download', 'Refresh List', 'First', '< Previous', 'Next >', and 'Last'.

- 2 Select the **OUTPUT STRATEGY** you require
This will be the format you selected when you requested the reports
- 3 **REPORTS REQUESTED FROM** – you can use these fields to restrict the list to only those reports requested within a specific date range.
- 4 Click on **RETRIEVE REPORTS**.
- 5 The screen will be updated with a list of reports requested on the date specified for the defined output strategy.
- 6 The Request Status column will show the current progress of your requested reports
- 7 Click on **REFRESH LIST** to update the status column, if there is an error during report generation, please contact the helpdesk.
- 8 Once the status shows as “generated successfully” you can view the report.



The screenshot shows a table titled 'Requested Reports'. The table has columns: Report Name, Report Number, Request Date, Request Time, Request Status, and Output Strategy. The Request Status column is highlighted with a red box. Below the table, there is an 'Alternate Report Format' dropdown menu, a checkbox for 'Select all reports for download', and a row of action buttons: 'Retrieve Reports', 'View Report', 'Download', 'Refresh List', 'First', '< Previous', 'Next >', and 'Last'. The 'Refresh List' button is highlighted with a red box.

Report Name	Report Number	Request Date	Request Time	Request Status	Output Strategy
<input type="checkbox"/> UK Client Statement	6000	10/04/14	14:49	Error during report generation	PDF and Email
<input type="checkbox"/> UK Monthly Transactions	6069	10/04/14	14:49	Report generation resulted in empty report	PDF and Email
<input type="checkbox"/> UK Client Statement	6000	10/04/14	14:38	Error during report generation	PDF and Email
<input type="checkbox"/> UK Monthly Transactions	6069	10/04/14	14:38	Report generation resulted in empty report	PDF and Email

Selecting a report from the list enables the action buttons at the bottom of the screen.

You can use the drop down list to select how you want to produce your report. The default is PDF, but you can also get your reports as excel, html, and text files.

- 9 Click on **VIEW REPORT** to display the report on screen.
- 10 Click on **DOWNLOAD TO** download and save a copy of the report.

Administrator Tasks

Change your password

Use the Change Password option to change your password.

The screen follows the standard process of entering your current password before entering and confirming your new password.



Change Password

Current Password

New Password

Repeat New Password

OK Cancel

SOME POINTS TO CONSIDER WHEN CHANGING YOUR PASSWORD ARE:

Passwords will be forced to change every 90 days and you will get 5 days' notice that your password will need to be changed.

Password must be between 8 and 10 digits inclusively, and contain the following:

- At least one upper case character
- At least one number

Passwords must not contain any of the following:

- The word 'password' or any derivative thereof (i.e. Password, Passw0rd, Pa55word etc.)
- User names, dates of birth or anything that can be associated with the user
- The word 'Bibby' or any derivative thereof (Bibby1234, Bibby2012 etc.)
- User car registrations
- You cannot reuse an old password.

Resetting your password

There are times when you will be unable to login to your account. e.g. You have forgotten your password, or your account is locked.

- The Helpdesk will reset the password for the account.
- An email will be sent to the email address held by Bibby Financial Services for the Delegated Administrator account holder. This is the email address that has already been set up for your agreement with Bibby Financial Services.
- When you receive the email, you use it to reset your Delegated Administrator password

Set Home Page

You can control the page that is displayed as your home page.

The preferred homepage is the Welcome page, as this is where your key messages and notifications are displayed.

If you want to change your home page;

- 1 Select **SET HOME PAGE** from the menu.
- 2 The current home page is marked with an asterisk.
- 3 Double click on another page to set it as your new home page.

Security Maintenance - Set Home Page

Select the page to be the default page when logging in. Level 2 pages (pages that require an Agreement to be selected) will only be displayed if the user has a single portfolio and the auto portfolio selection feature has been enabled.

Home Page	Level	Current
Welcome	1	*
Portfolio Search	1	
Change Password	1	
Maintain users	1	
Set home page	1	

