Introduction to Client Online

Factoring Guide

BIBBY FINANCIAL SERVICES

V4FactoringnewbibbyUKSept15

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BIBBY FINANCIAL SERVICES

Introduction

Welcome to your introduction to Client Online

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
- View a range of information about your debtors
- 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

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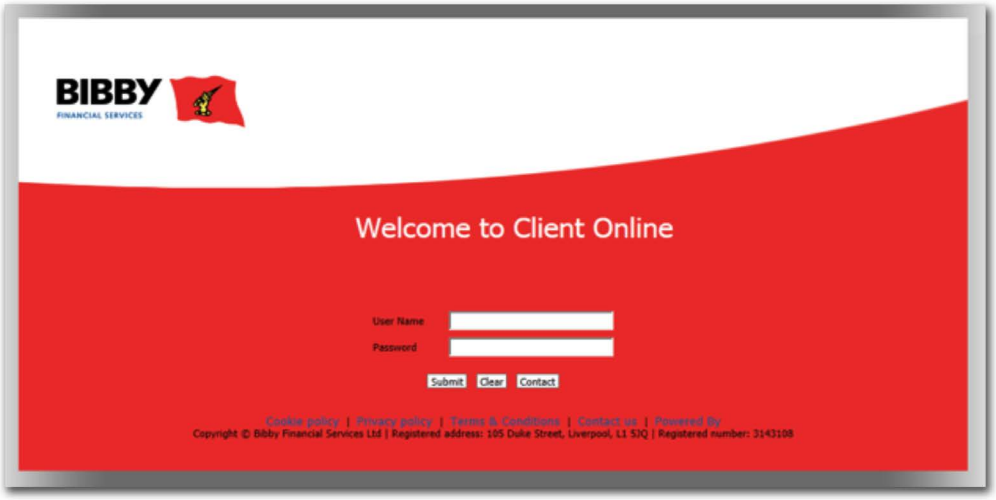
Logging In

Client Online is a Web based application, and you will be provided with a link to bibbyclient.com. 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 password is case sensitive.

4 Click on **SUBMIT**.

Note

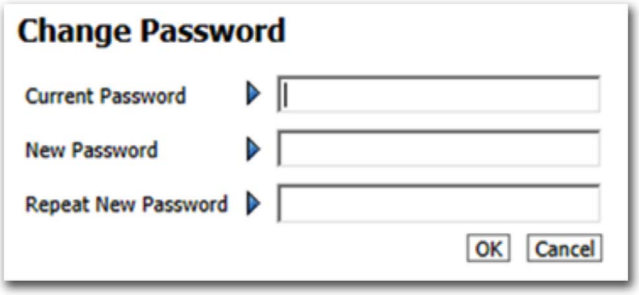
- Use the **CLEAR** button to clear all text entered so far in the Username and Password fields.
- Use the **CONTACT** button to send an email for queries about logging on to Client Online.

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.



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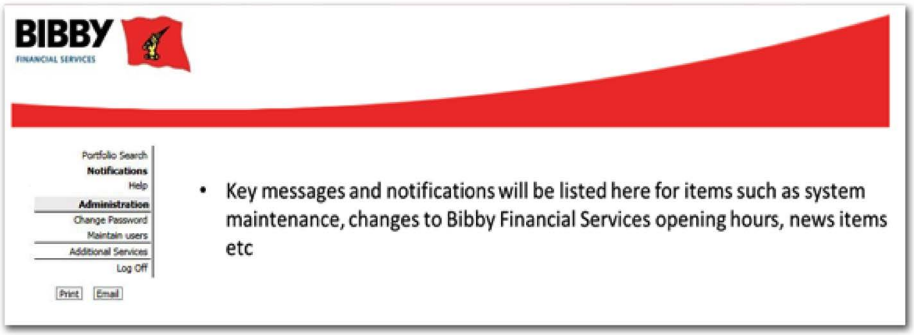
Welcome Screen

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



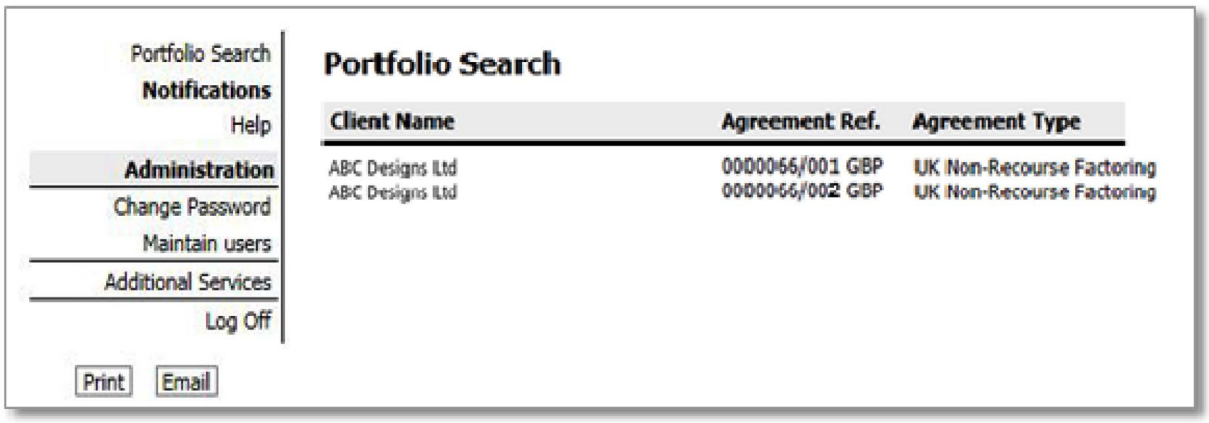
This initial welcome page displays notifications in the main part of the screen, and a menu on the left.

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.



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

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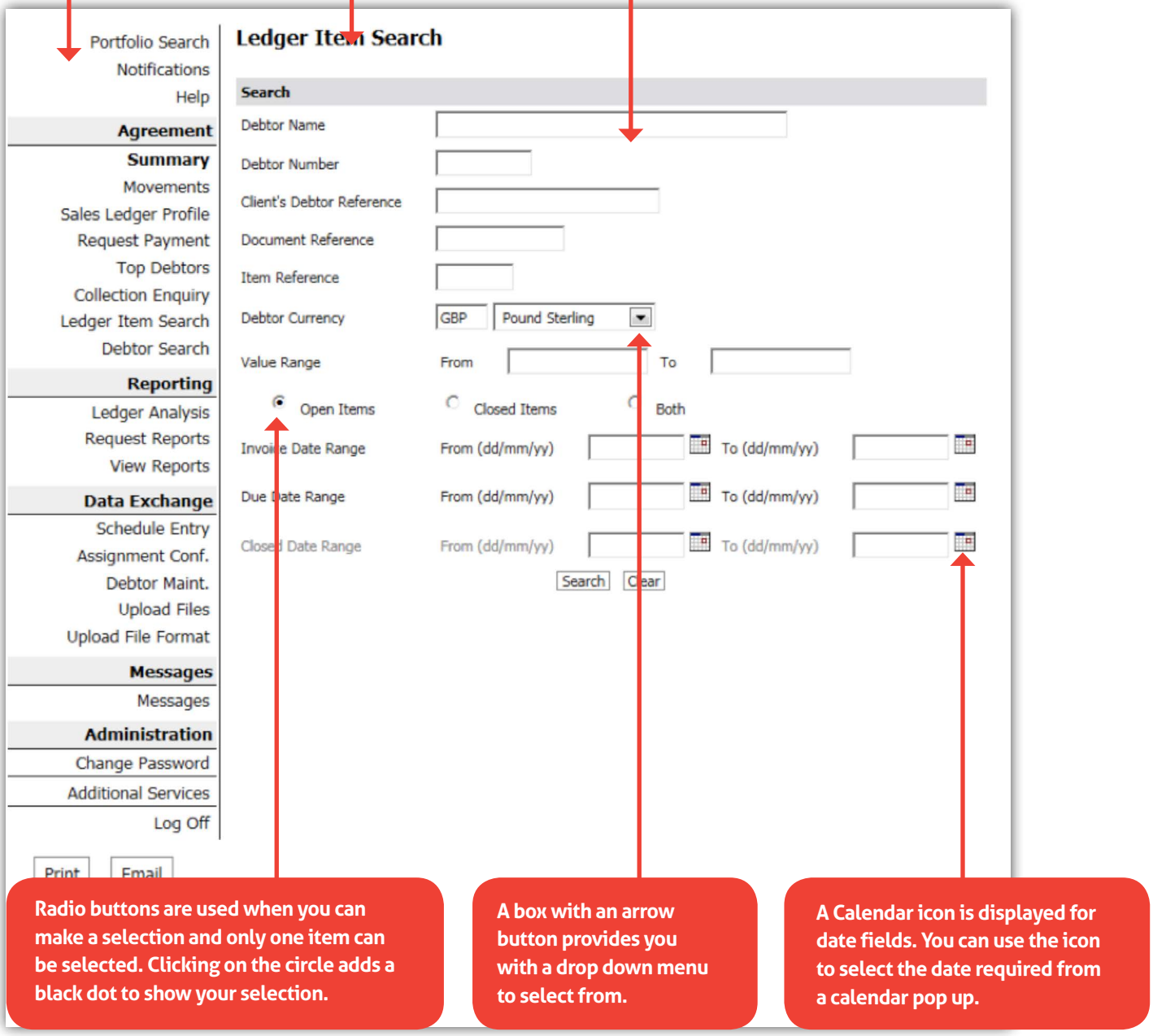
Navigation

All screens within Client Online follow a standard layout;



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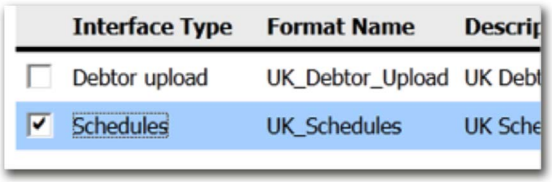
Navigation continued

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

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



Using a Wildcard when searching

Client Online provides you with the ability to use a wildcard when searching for items.

The * can be used to replace characters when entering search parameters

For example

- 912* – would find all items starting with 912.
- AB* – would find all items starting with AB, such ABC.
- *912 – would find all items ending with 912.

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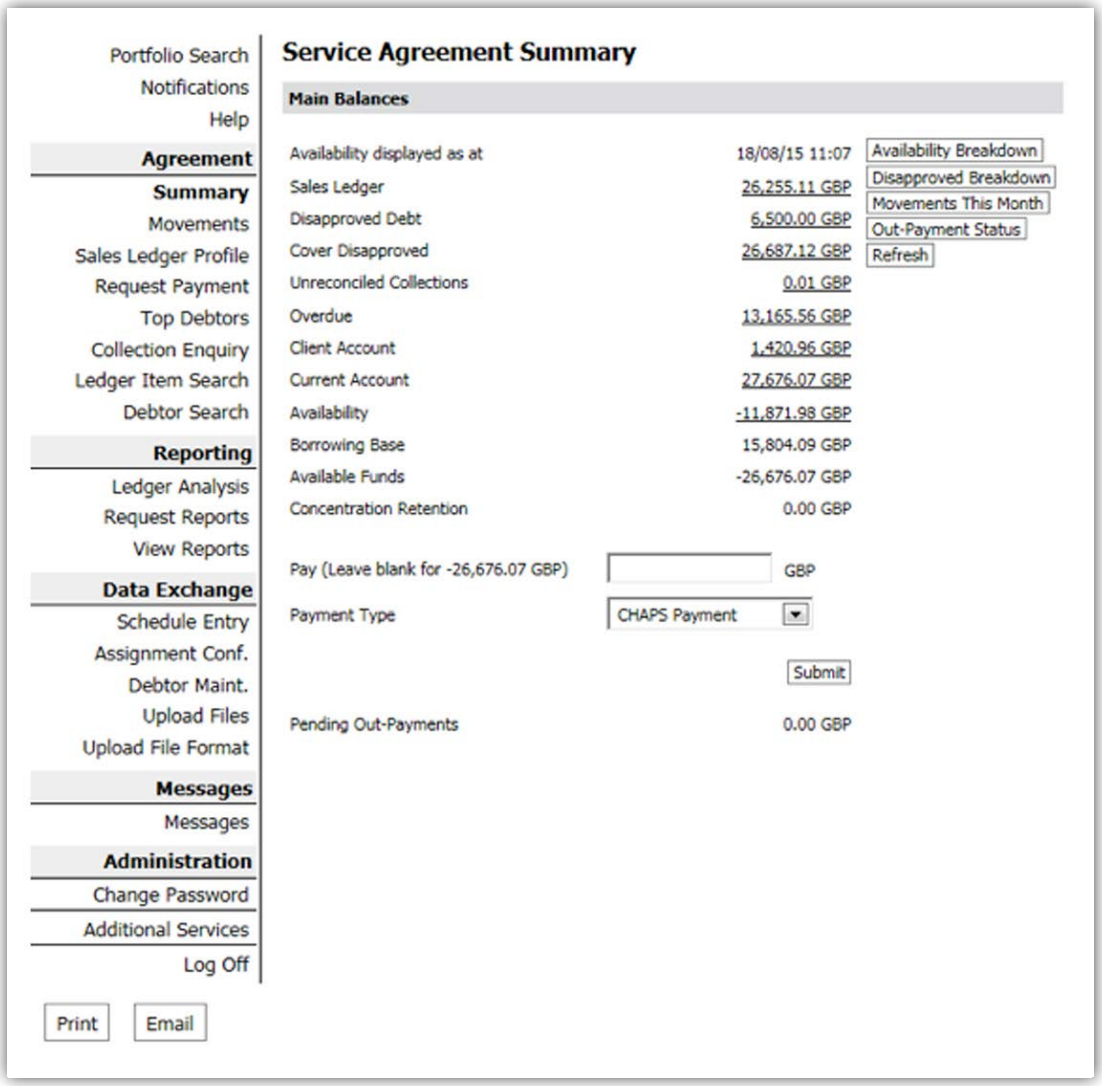
Viewing Your Account

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.



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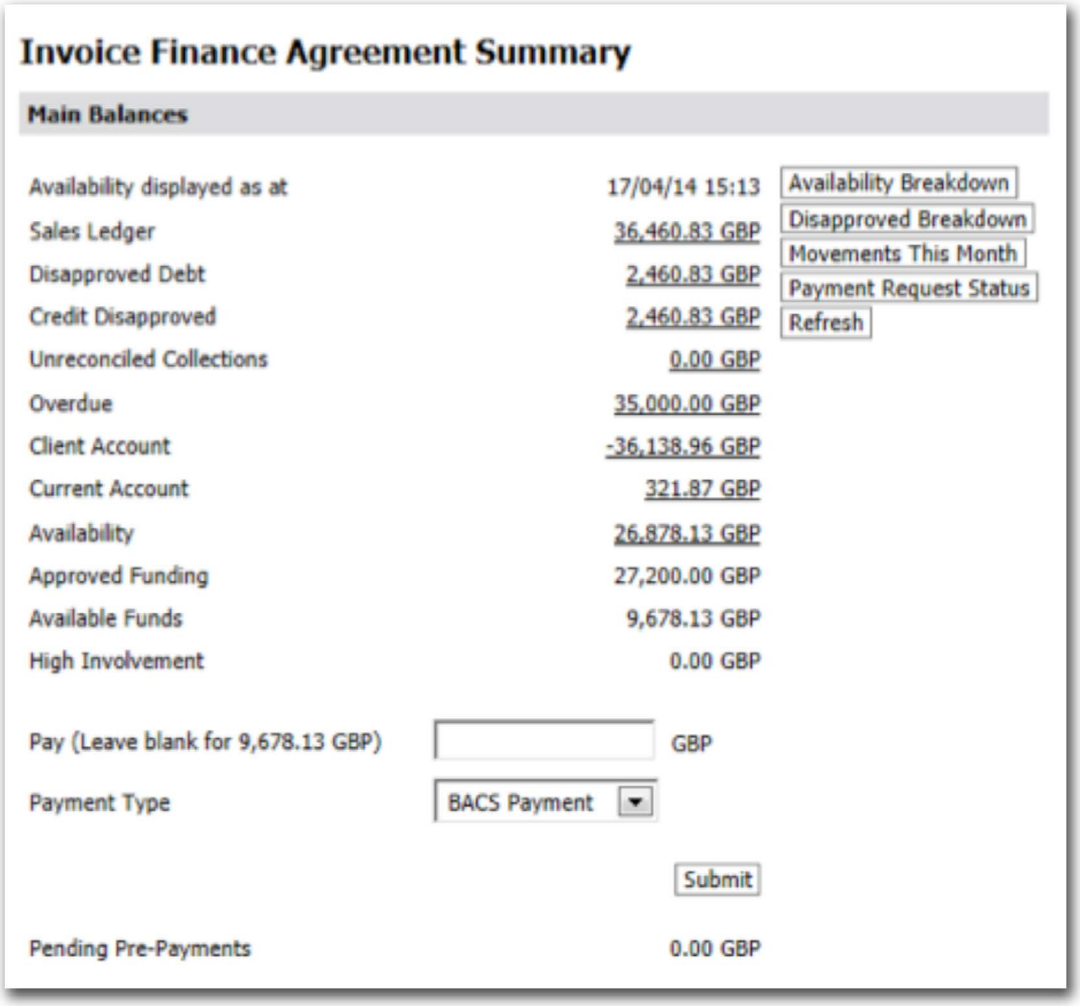
The Agreement Summary

- 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.



- 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.

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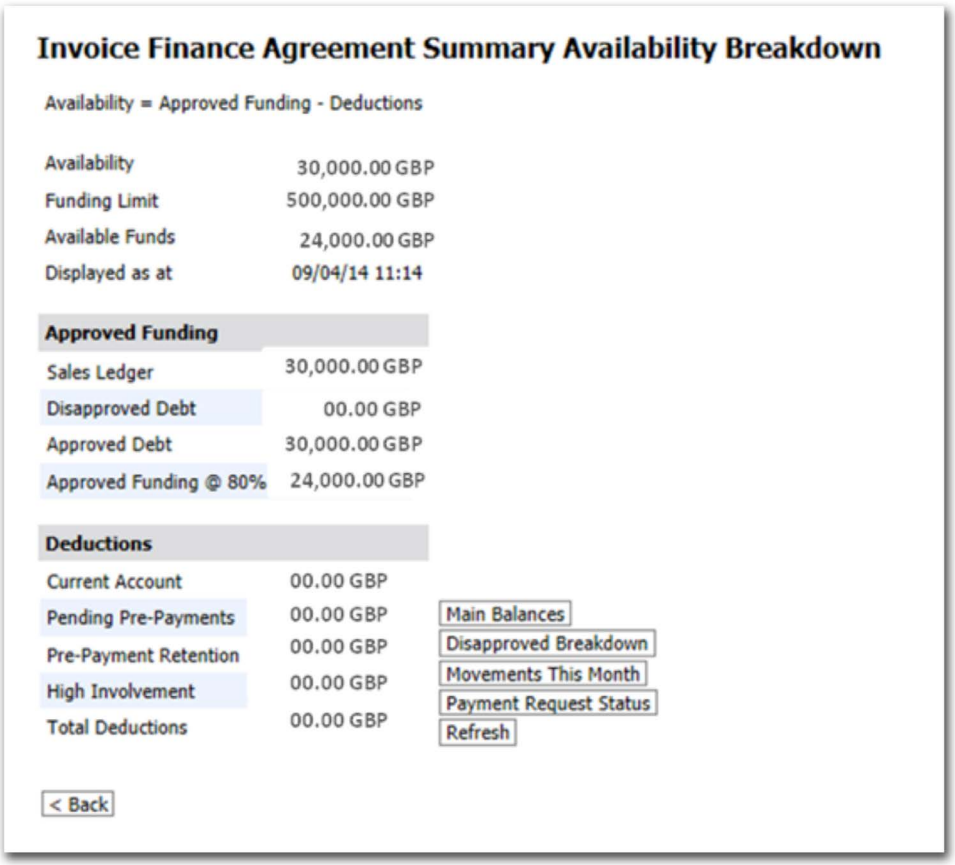
The Action buttons

A series of 5 buttons are displayed at the right of the Agreement Summary section. Each button provides you with additional information about your account.

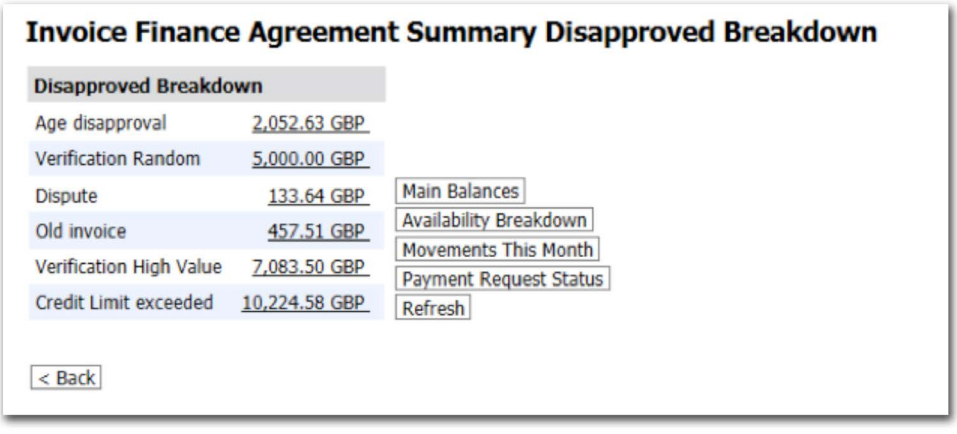
Availability Breakdown button

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



Disapproved Breakdown

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



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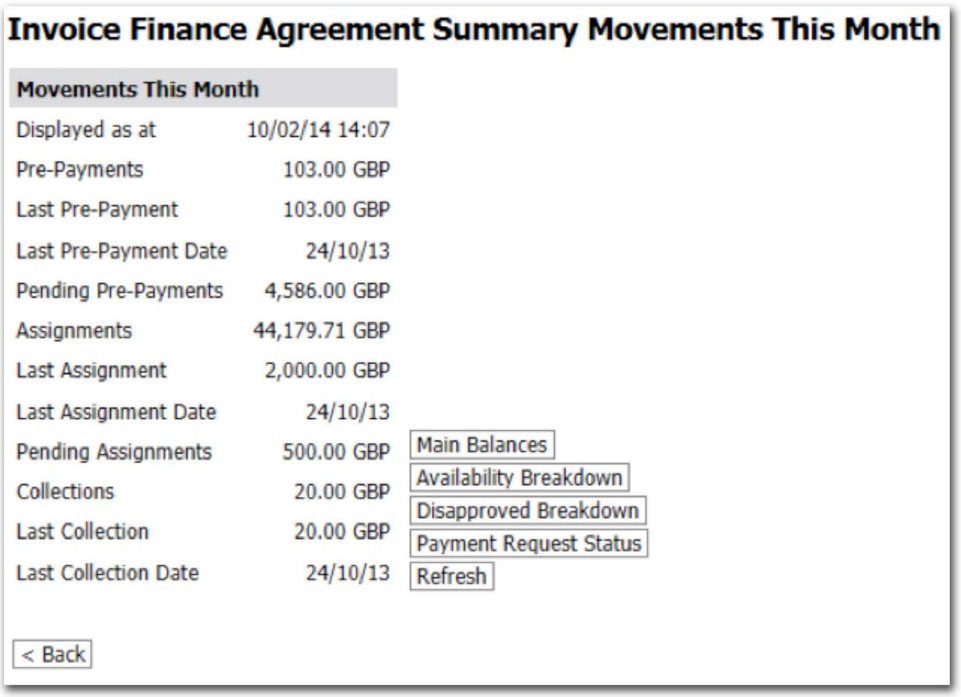
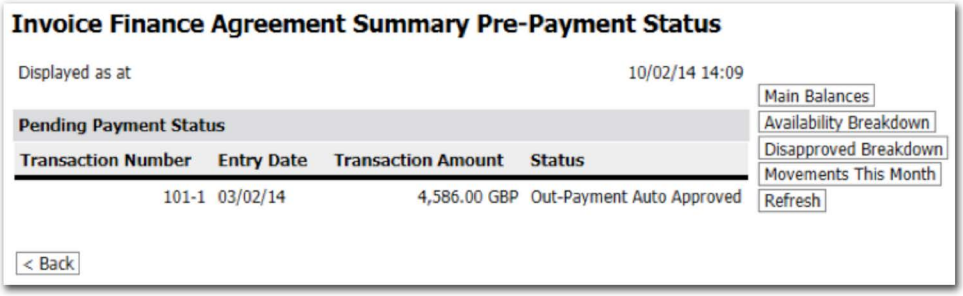
Movements this month button

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



Payment Request Status button

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



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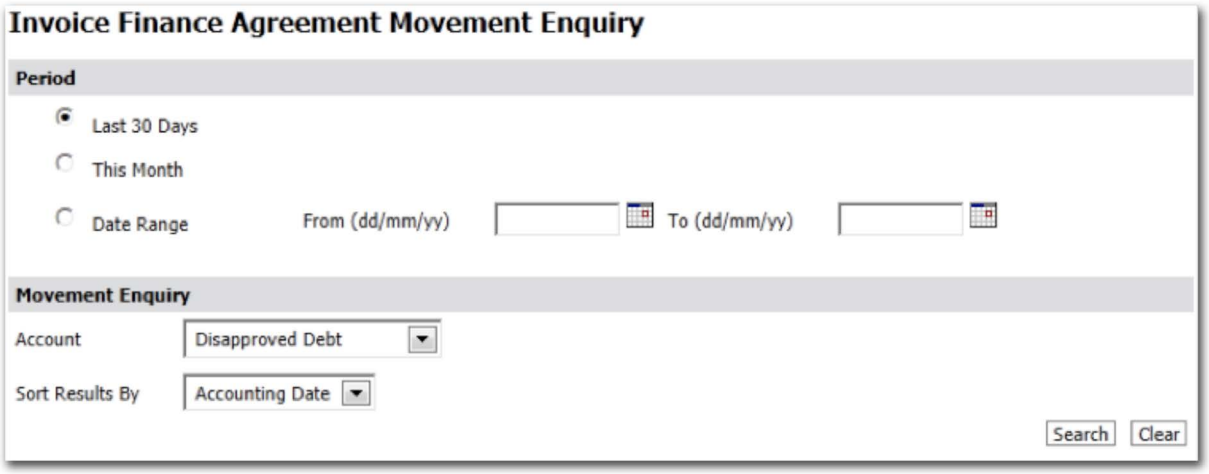
Menu options – Agreement Section

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.



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 field to select the type of transactions to view.

- Disapproved debt.
- Unreconciled Credits.
- Unreconciled Collections.
- Overdue.
- Sales Ledger.
- Client Account.
- Current Account.
- High Involvement.

5 **SORT RESULTS BY** – define the sort order for the transactions such as date, type or value

Select from Accounting date, transaction type, debit amount, credit amount.

6 Click on **SEARCH** to run the enquiry.

The screen will be updated to show your search results.

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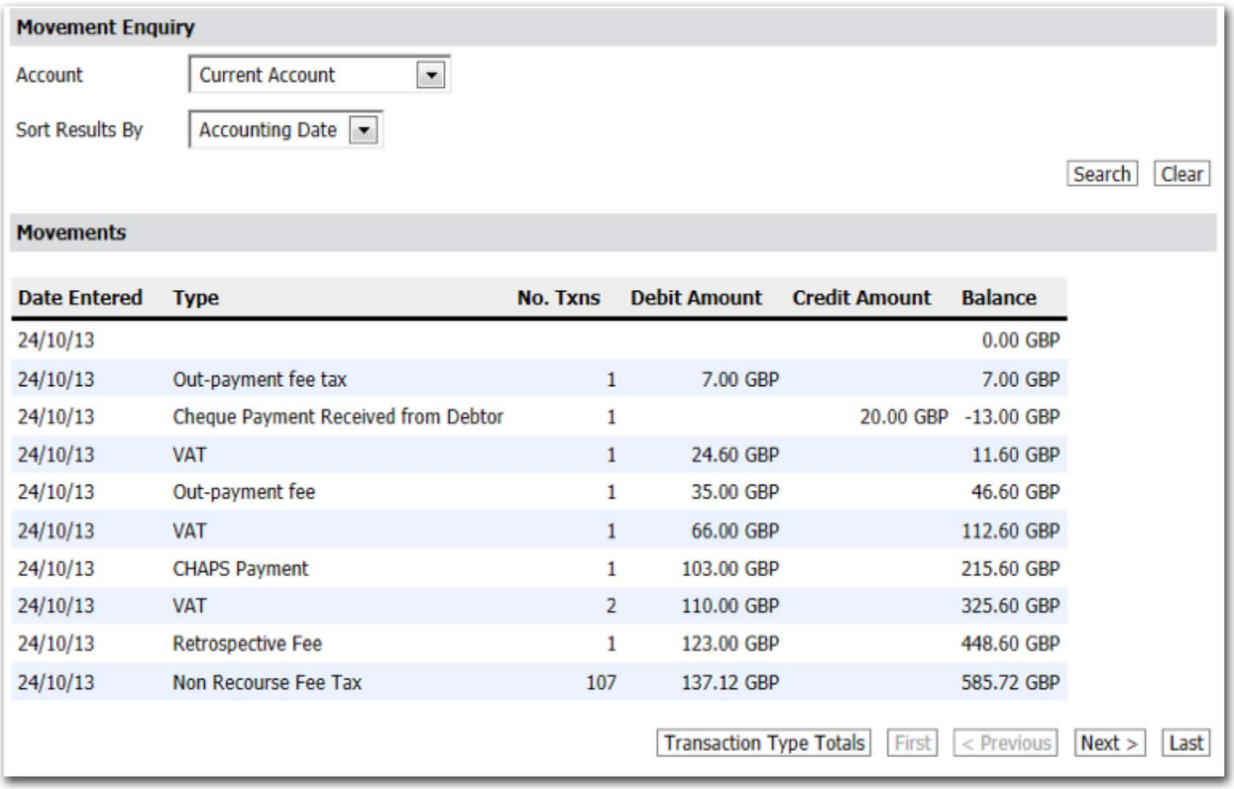
Example results – Current Account

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 for funding and collections from Debtors.



Movement Enquiry

Account: Current Account

Sort Results By: Accounting Date

Search | Clear

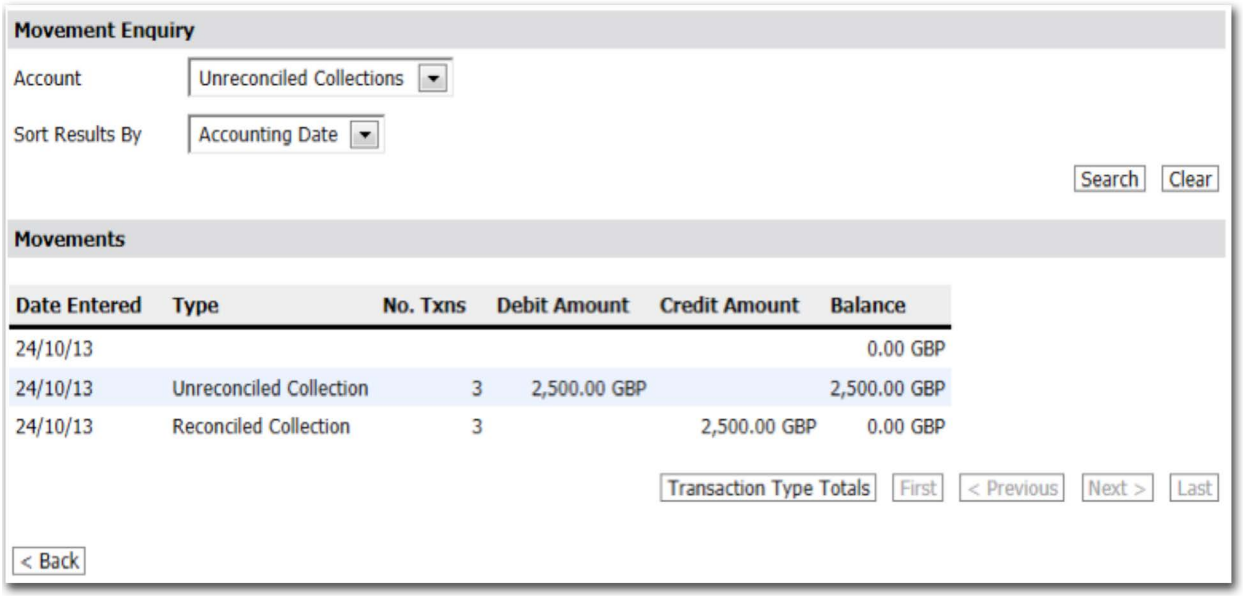
Movements

Date Entered	Type	No. Txns	Debit Amount	Credit Amount	Balance
24/10/13					0.00 GBP
24/10/13	Out-payment fee tax	1	7.00 GBP		7.00 GBP
24/10/13	Cheque Payment Received from Debtor	1		20.00 GBP	-13.00 GBP
24/10/13	VAT	1	24.60 GBP		11.60 GBP
24/10/13	Out-payment fee	1	35.00 GBP		46.60 GBP
24/10/13	VAT	1	66.00 GBP		112.60 GBP
24/10/13	CHAPS Payment	1	103.00 GBP		215.60 GBP
24/10/13	VAT	2	110.00 GBP		325.60 GBP
24/10/13	Retrospective Fee	1	123.00 GBP		448.60 GBP
24/10/13	Non Recourse Fee Tax	107	137.12 GBP		585.72 GBP

Transaction Type Totals | First | < Previous | Next > | Last

Example results – Unreconciled Collections

When you select the account type of Unreconciled Collections, you will see totals for reconciled and unreconciled collections.



Movement Enquiry

Account: Unreconciled Collections

Sort Results By: Accounting Date

Search | Clear

Movements

Date Entered	Type	No. Txns	Debit Amount	Credit Amount	Balance
24/10/13					0.00 GBP
24/10/13	Unreconciled Collection	3	2,500.00 GBP		2,500.00 GBP
24/10/13	Reconciled Collection	3		2,500.00 GBP	0.00 GBP

Transaction Type Totals | First | < Previous | Next > | Last

< Back

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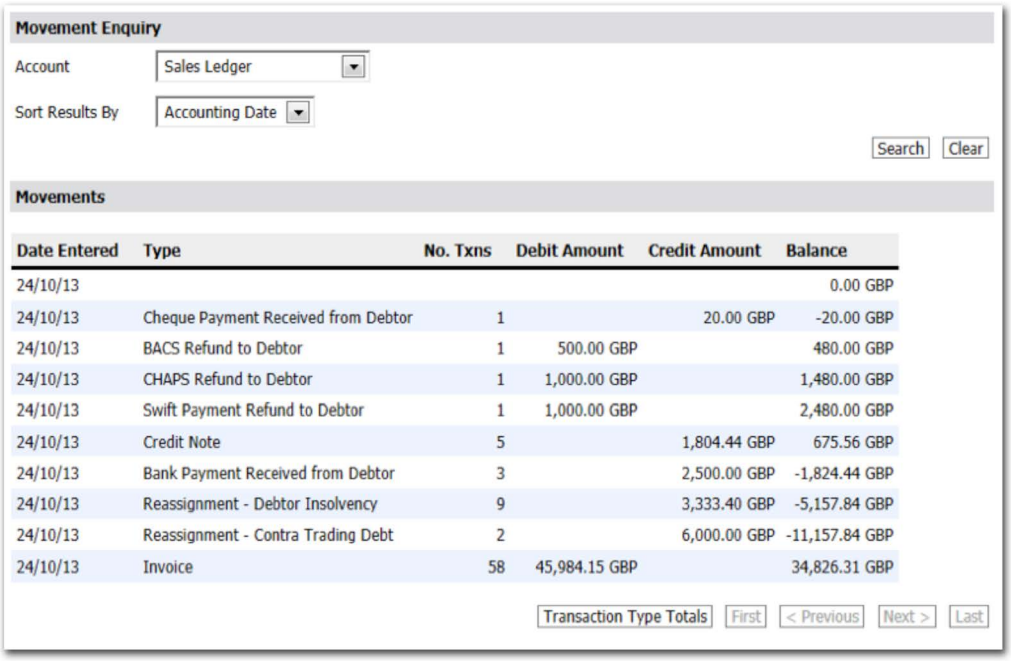
Example results – Sales Ledger

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

Sort Results By: Accounting Date

Search | Clear

Movements

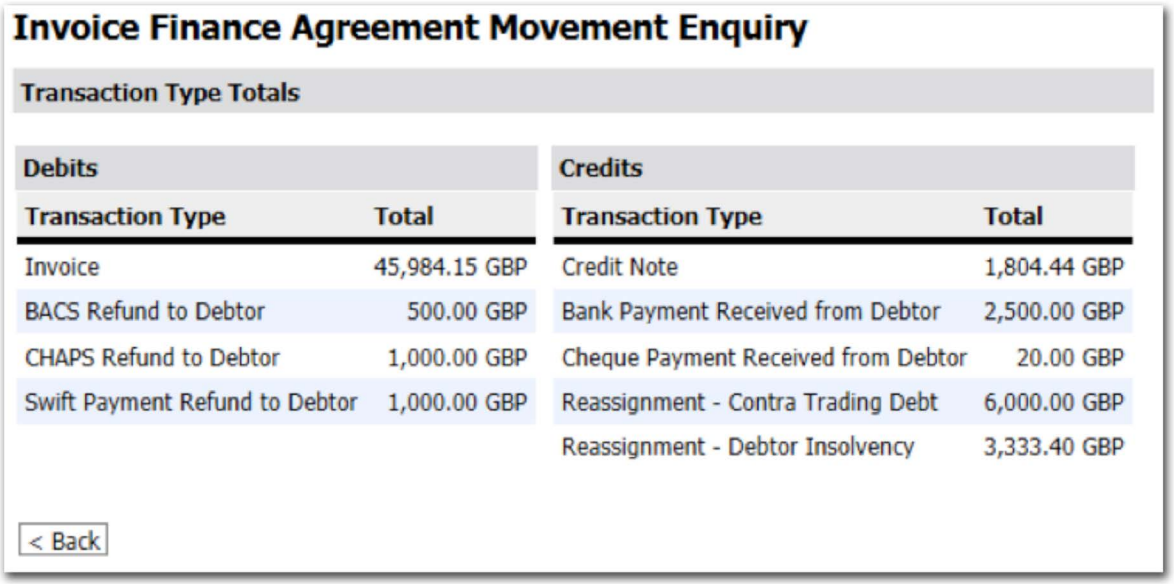
Date Entered	Type	No. Txns	Debit Amount	Credit Amount	Balance
24/10/13					0.00 GBP
24/10/13	Cheque Payment Received from Debtor	1		20.00 GBP	-20.00 GBP
24/10/13	BACS Refund to Debtor	1	500.00 GBP		480.00 GBP
24/10/13	CHAPS Refund to Debtor	1	1,000.00 GBP		1,480.00 GBP
24/10/13	Swift Payment Refund to Debtor	1	1,000.00 GBP		2,480.00 GBP
24/10/13	Credit Note	5		1,804.44 GBP	675.56 GBP
24/10/13	Bank Payment Received from Debtor	3		2,500.00 GBP	-1,824.44 GBP
24/10/13	Reassignment - Debtor Insolvency	9		3,333.40 GBP	-5,157.84 GBP
24/10/13	Reassignment - Contra Trading Debt	2		6,000.00 GBP	-11,157.84 GBP
24/10/13	Invoice	58	45,984.15 GBP		34,826.31 GBP

Transaction Type Totals | First | < Previous | Next > | Last

- Use the Next and Previous buttons to scroll through the transactions.

Transaction Type Totals

Use the Transaction Type totals button at the bottom of any movement results screen to display a breakdown of the transaction type totals.



Invoice Finance Agreement Movement Enquiry

Transaction Type Totals

Debits

Transaction Type	Total
Invoice	45,984.15 GBP
BACS Refund to Debtor	500.00 GBP
CHAPS Refund to Debtor	1,000.00 GBP
Swift Payment Refund to Debtor	1,000.00 GBP

Credits

Transaction Type	Total
Credit Note	1,804.44 GBP
Bank Payment Received from Debtor	2,500.00 GBP
Cheque Payment Received from Debtor	20.00 GBP
Reassignment - Contra Trading Debt	6,000.00 GBP
Reassignment - Debtor Insolvency	3,333.40 GBP

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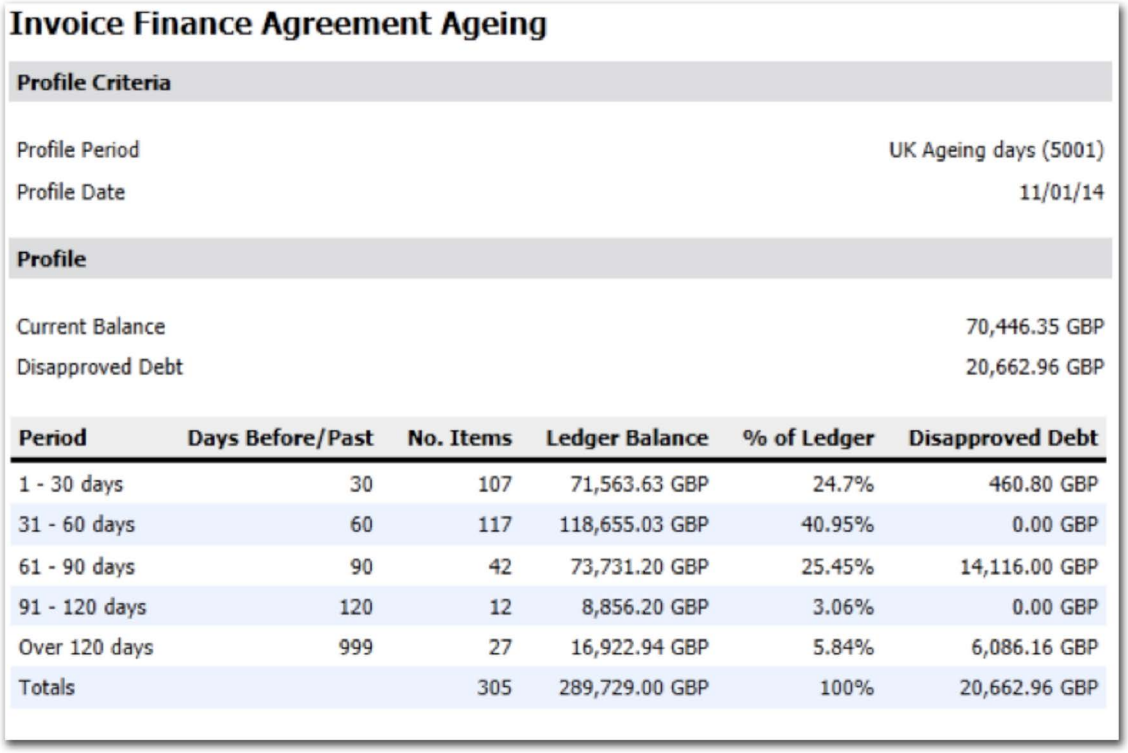
Sales Ledger Profile

The Sales Ledger profile menu option gives a read only display of the details by age.

This is a snapshot of the invoices sent to your Debtors that are waiting to be paid by them. They are broken down by the age of the invoice with their overall balance.



Invoice Finance Agreement Ageing

Profile Criteria

Profile Period	UK Ageing days (5001)
Profile Date	11/01/14

Profile

Current Balance	70,446.35 GBP
Disapproved Debt	20,662.96 GBP

Period	Days Before/Past	No. Items	Ledger Balance	% of Ledger	Disapproved Debt
1 - 30 days	30	107	71,563.63 GBP	24.7%	460.80 GBP
31 - 60 days	60	117	118,655.03 GBP	40.95%	0.00 GBP
61 - 90 days	90	42	73,731.20 GBP	25.45%	14,116.00 GBP
91 - 120 days	120	12	8,856.20 GBP	3.06%	0.00 GBP
Over 120 days	999	27	16,922.94 GBP	5.84%	6,086.16 GBP
Totals		305	289,729.00 GBP	100%	20,662.96 GBP

This gives you the opportunity to identify if you have any older invoices.
You could then use the ledger item search to view items for the date range you specify.

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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. You can only request an amount up to your available funds balance. Validation ensures that you cannot request a payment amount that is greater than your available funds.

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 **PAYMENT REQUEST** menu option.

When submitting a Payment Request

Payment request and processing times are as follows:

- Payment times will be:
  - 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.

If you need additional funding outside of your available funds, we may be able to assist but this cannot be arranged through client online, please speak to your daily contact.

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

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

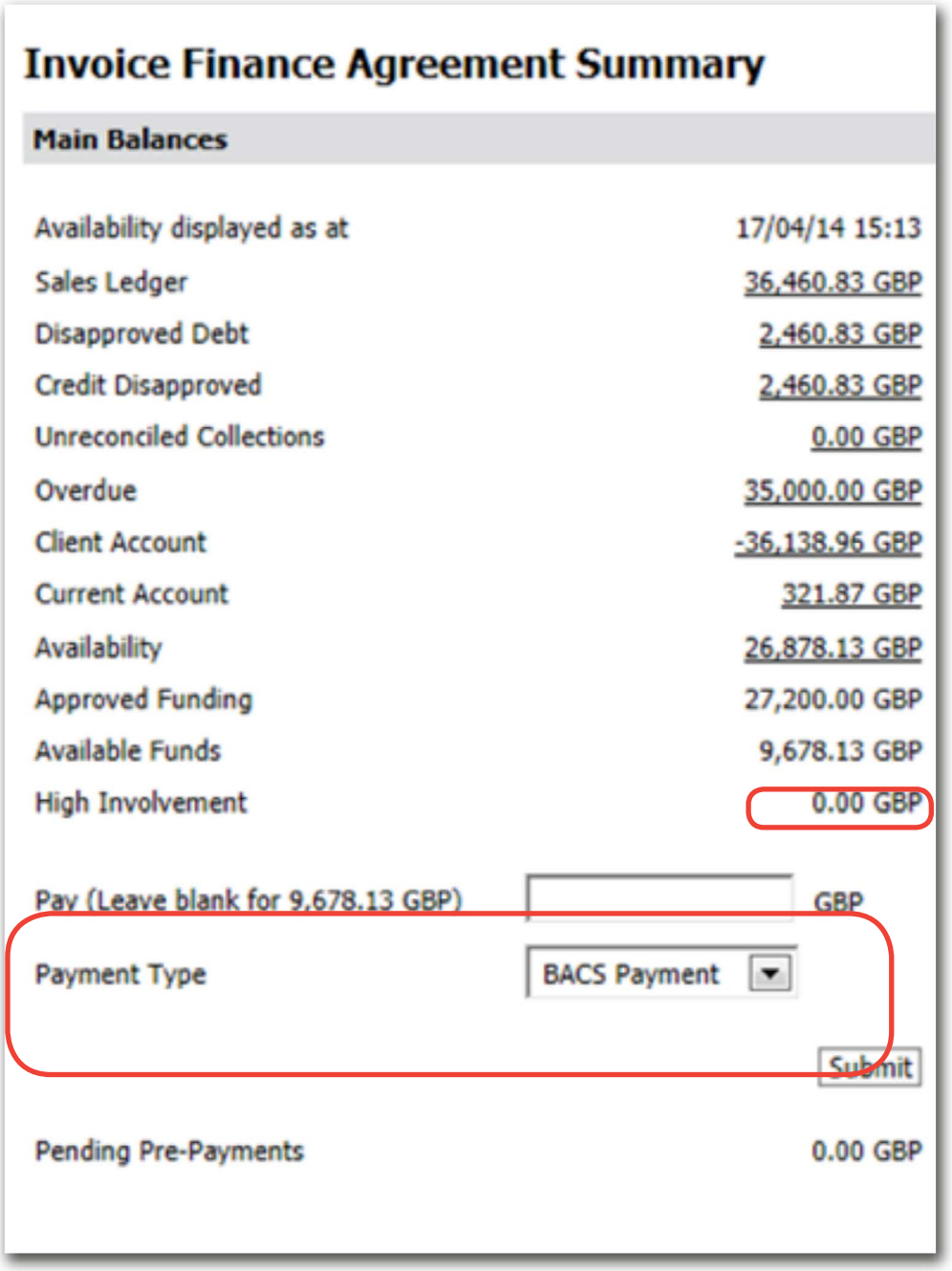
If you have two or more Bank accounts defined, you will specify one as the main account and the others will be supplementary.

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, as it only requires an amount and payment type.

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



Important:

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

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**.

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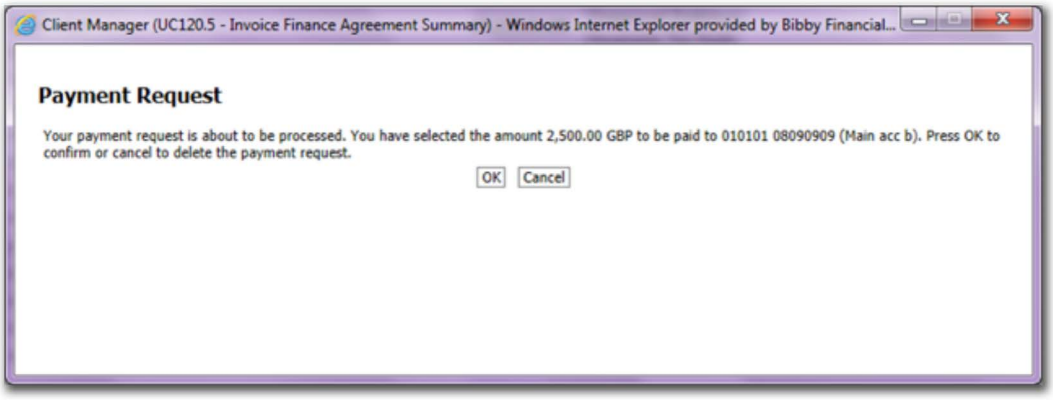
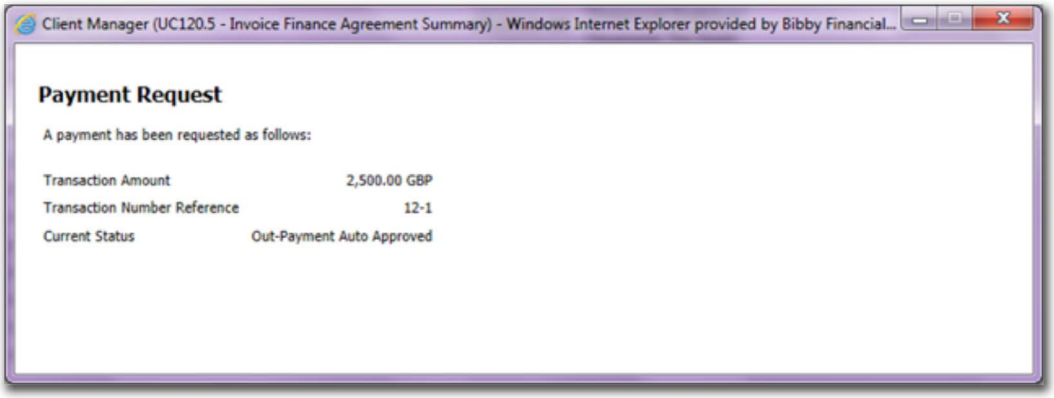
4 Confirmation of the payment request is displayed.



5 Click on **OK** to continue

6 Confirmation of the Payment request being submitted is displayed.
This shows the current status of the payment request.

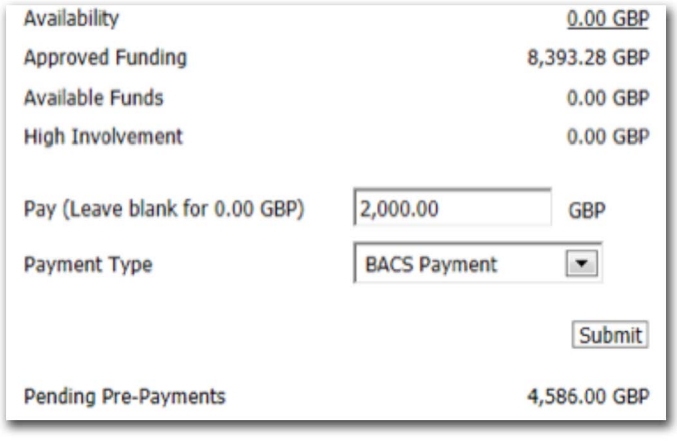


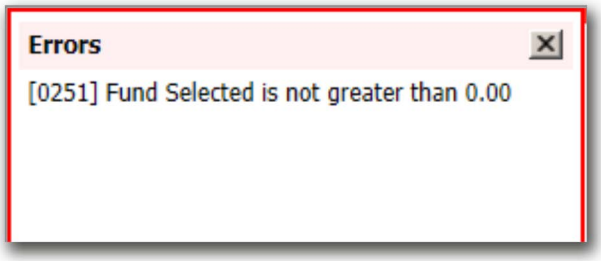
7 Close the pop up to return to the Agreement Summary.

Insufficient 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





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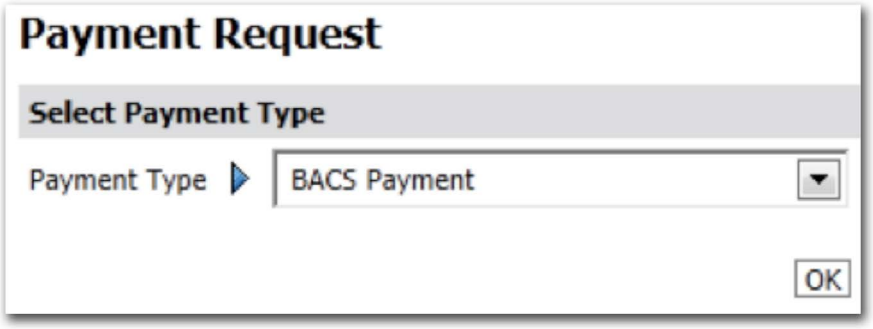
Using the Payment Request menu option

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 Request screen is displayed.



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.

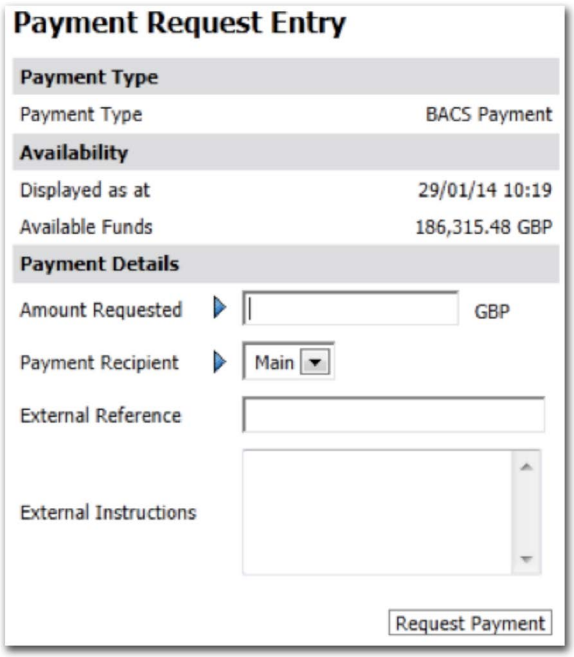
Payment fees will be deducted from the requested payment amount, and you should consider this when entering the payment amount.

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.



BIBBY FINANCIAL SERVICES

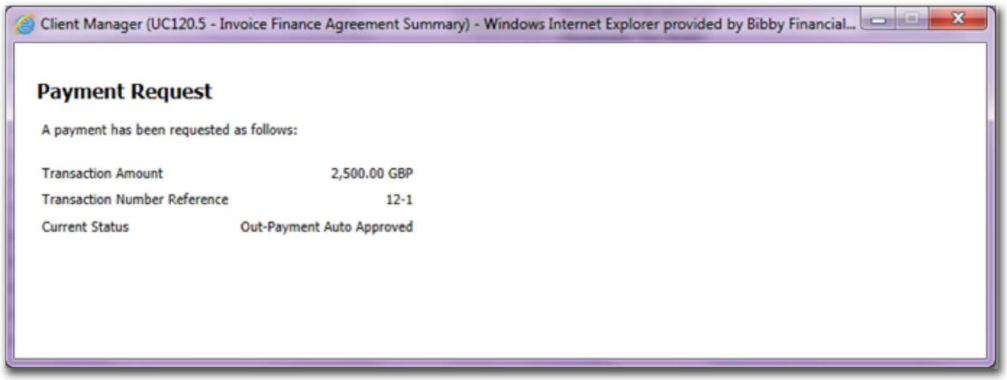
8 **EXTERNAL INSTRUCTIONS** – this is an optional field. Use it to enter any accompanying notes or instructions for this payment request.

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.

If you need additional funding outside of your available funds, we may be able to assist but this cannot be arranged through Client Online. Please speak to your daily contact.

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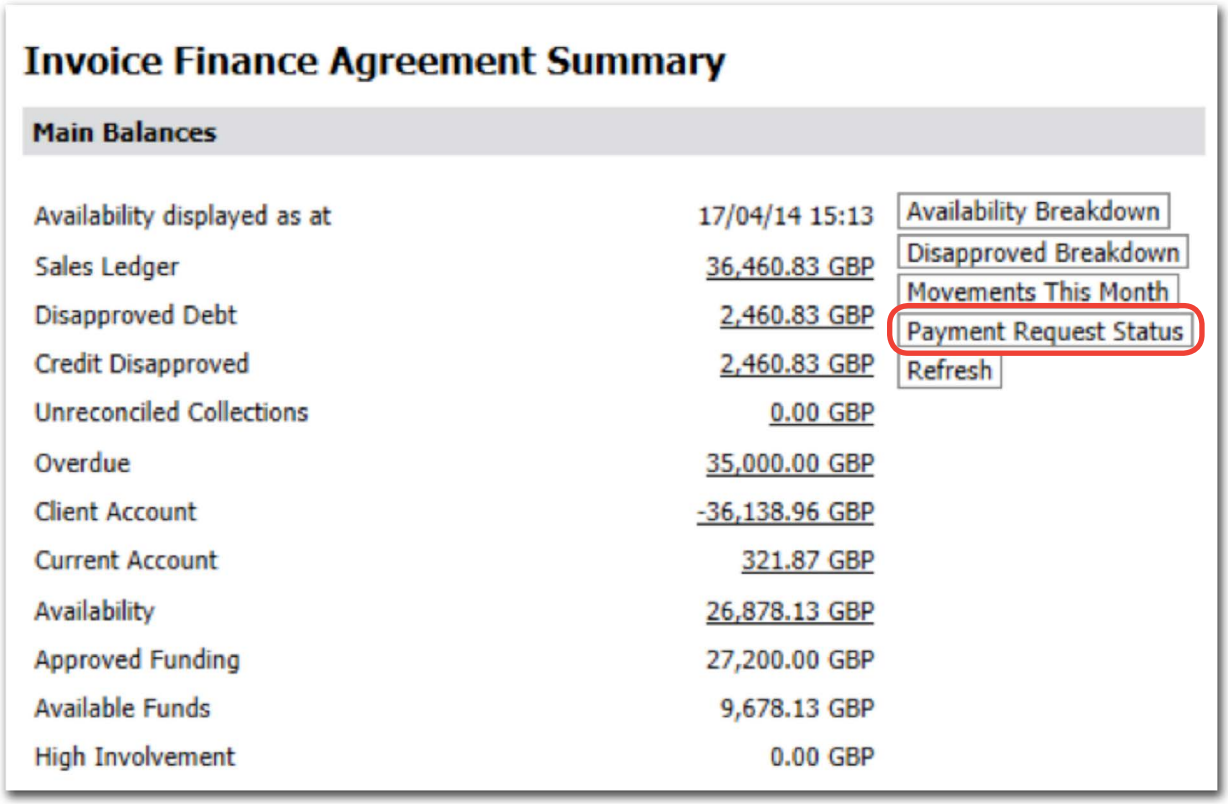
What happens next?

- When the Payment Status shows as Auto Approved, the payment will be processed and in your bank account as per the timelines for your selected payment type.
- If the Payment Status 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 Manager.
- You can review the progress of your payment request using the **PAYMENT REQUEST STATUS** button on the Agreement Summary screen.



BIBBY FINANCIAL SERVICES

Top Debtors

You can use the Top n Debtors menu option to view a list of your debtors, based on descending balance order.

The 'n' represents a user specified number, and you can define how many debtors you see, such as your top 5 debtors with the greatest value still to be paid, or blank for a list of all.

1 Click on the **TOP DEBTORS** menu option to display the Top n Debtors screen.

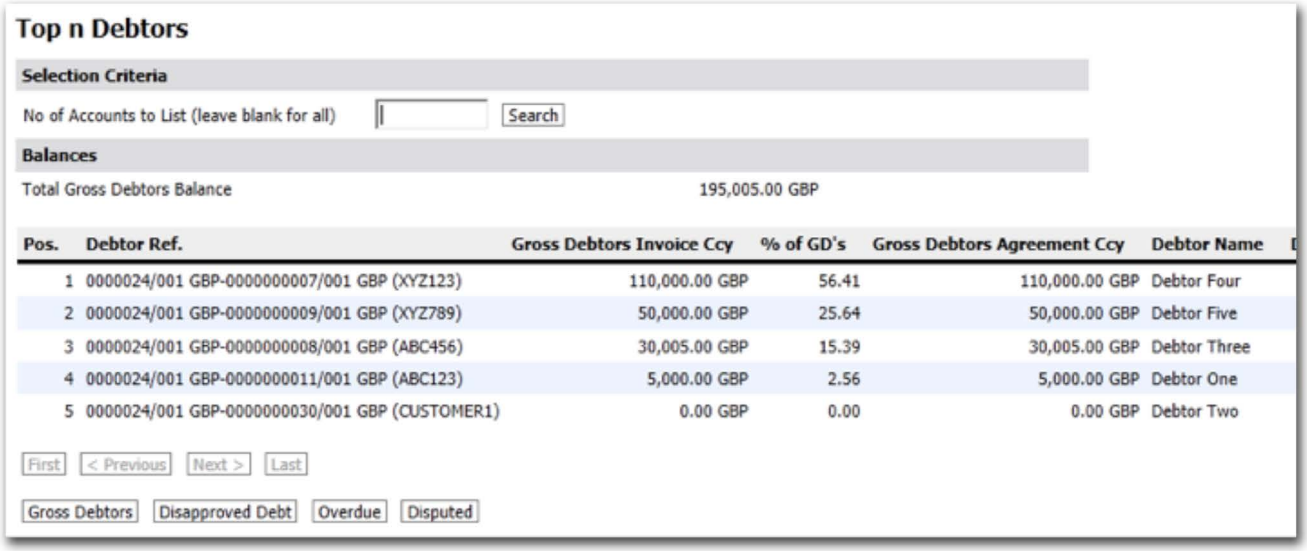
2 Enter the number of debtors you want to view.

Leave blank if you want to view a list of all of your debtors.

3 Click on **SEARCH**.

4 A list of Debtors is displayed sorted by gross invoice value amount, with the highest value first.

This list shows the value of invoices waiting to be paid by each debtor.



5 Use the action buttons across the bottom of the list to change the display;

- **GROSS DEBTORS** – changes the display back to the original gross debtors invoice value list.
- **DISAPPROVED DEBT** – changes the display to a list of debtors with a disapproved invoice/debt.
- **OVERDUE** – changes the display to a list of debtors that have overdue invoices.
- **DISPUTED** – changes the display to show the value of disputed invoices for each debtor.

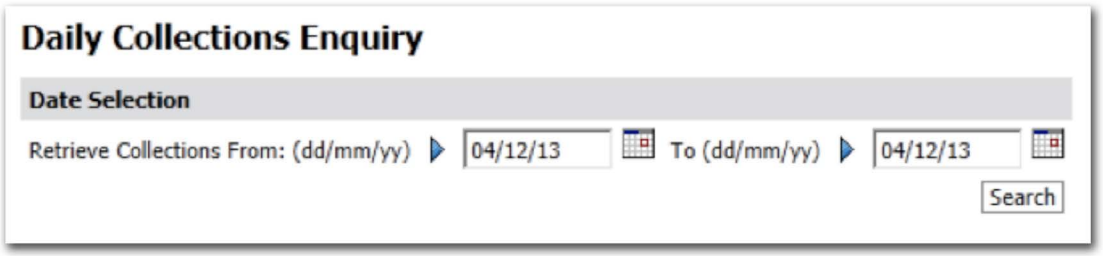
BIBBY FINANCIAL SERVICES

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.



3 Click on **SEARCH**.

4 A list of all payments we have received from your Debtors will be listed.

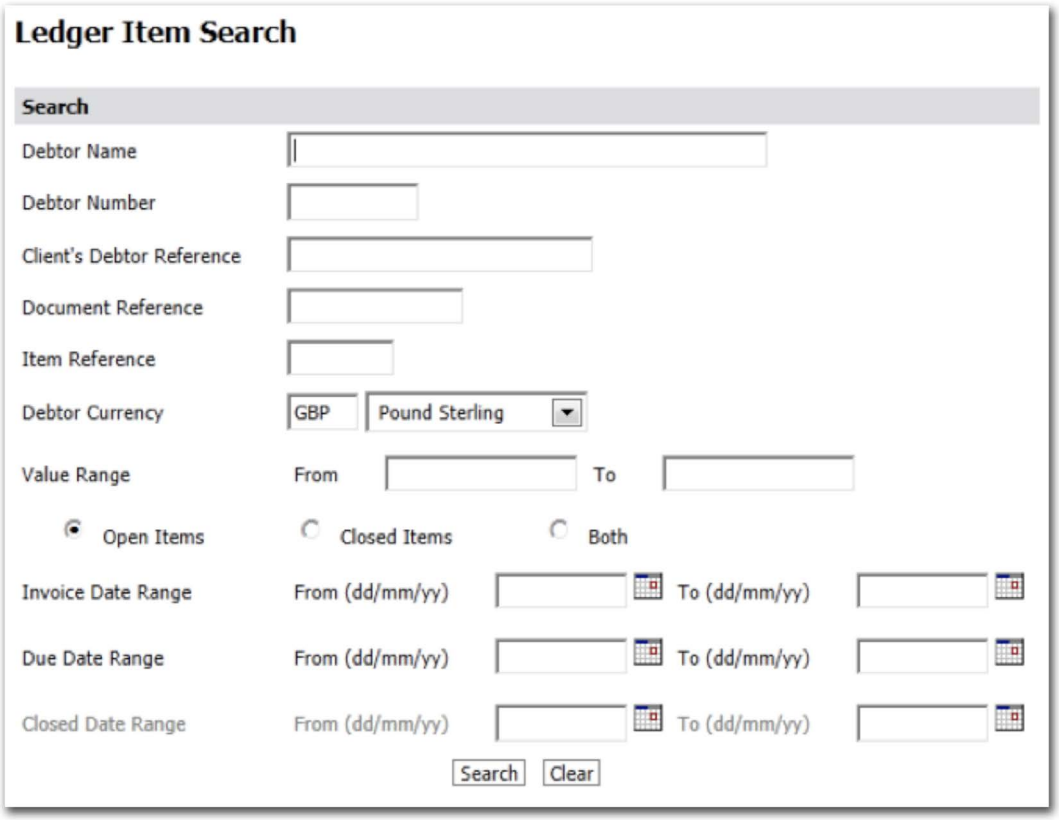
Each item will show the Debtor, the type of payment, payment references, and the amount.
To view the next date in sequence use the previous or next button.

5 Click on **BACK** to return to the search parameters

BIBBY FINANCIAL SERVICES

Ledger Item Search

The Ledger Item Search menu option enables you to search for items on your account using a broad range of search criteria. This is a highly flexible enquiry, and you can use the available fields individually, or in combination to streamline your search, and the results displayed. The wildcard (*) can be used when entering your search criteria.



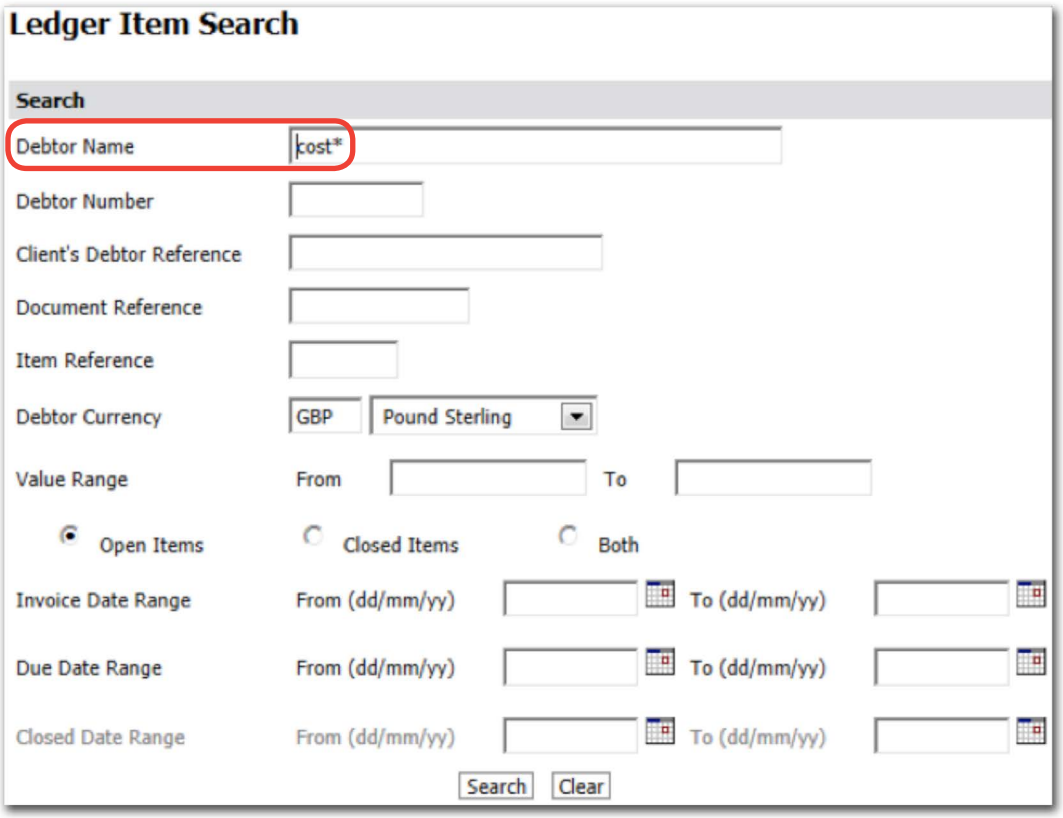
The available search fields are

- **DEBTOR NAME** – a text entry field – can use the * wildcard.
- **DEBTOR NUMBER** – the unique Aquarius number allocated to the debtor.
- **CLIENTS DEBTOR REFERENCE** – your own reference number for your debtor.
- **DOCUMENT REFERENCE** – the invoice/item reference entered for this transaction.
- **ITEM REFERENCE**
- **DEBTOR CURRENCY** – use the list to select the currency you want to view.
- **VALUE RANGE** – enter the lowest amount and the highest amount to find transactions for amounts within the range you define.
- **OPEN/CLOSED ITEMS** – radio button to define whether to search for open items, closed items, or both.
- **INVOICE DATE RANGE** – specify a date range to find invoices for a specific period.
- **DUE DATE RANGE** – specify a date range to find invoices due for payment in a specific period.
- **CLOSED DATE RANGE** – specify a date range to find invoices that closed in a specific period.

BIBBY FINANCIAL SERVICES

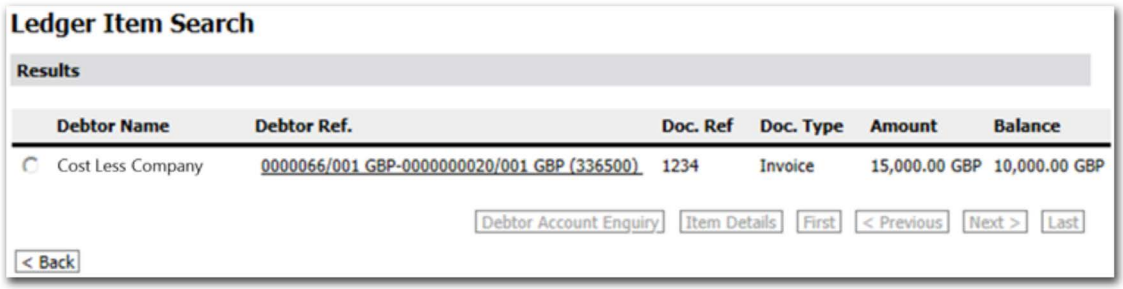
1 Enter your search criteria, and click on **SEARCH**.

In this example, we are searching for Debtors where the name begins with 'cost'.

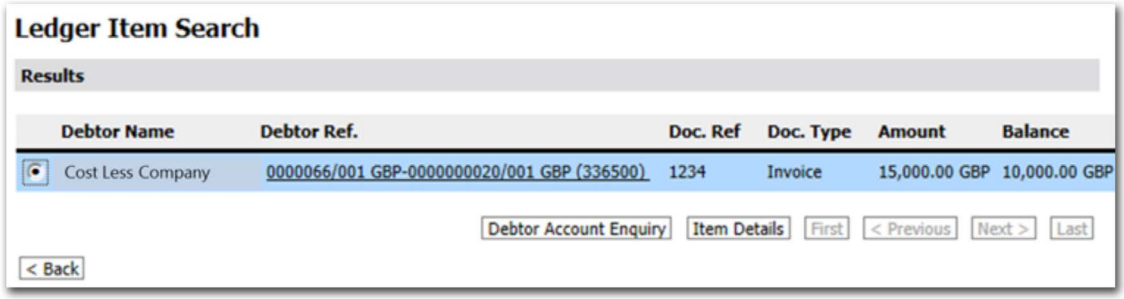


2 The screen will update to list any matches to your search term.

e.g. we used the Debtor Name field to search for entries beginning with 'cost'. The Search will display 10 items per page, you can scroll through the pages using the "First", "Previous" and "Next" buttons.



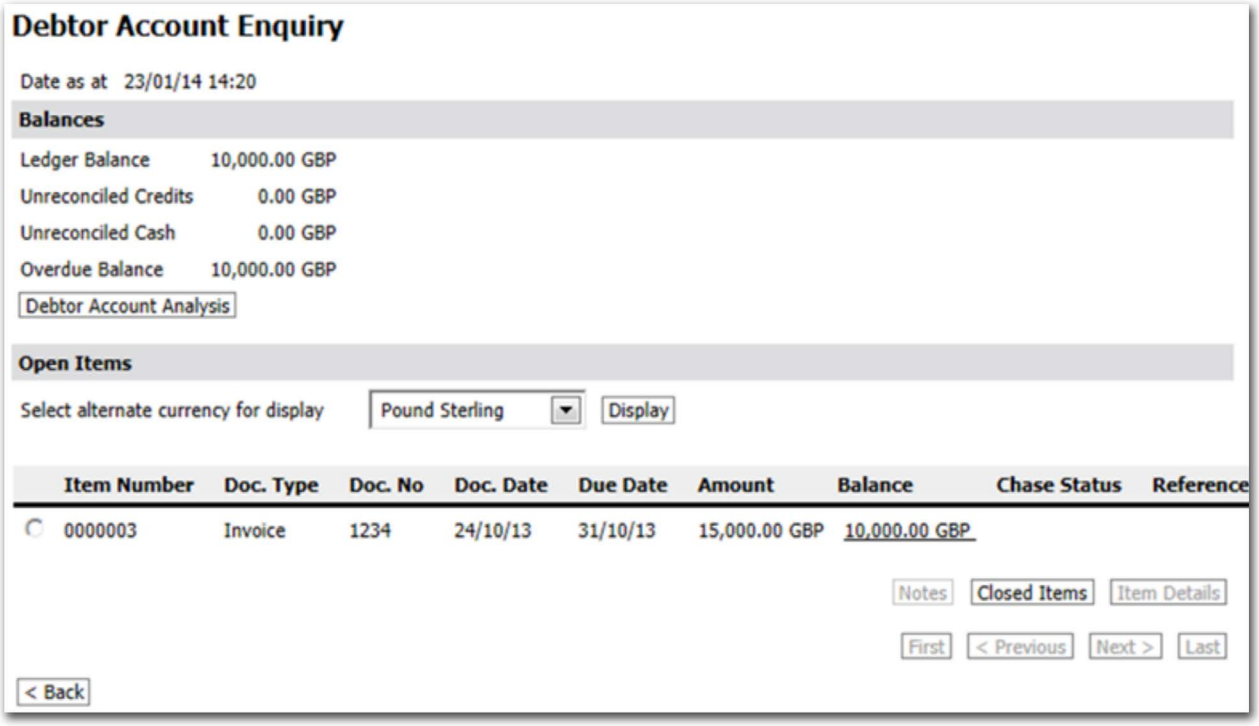
3 Click on the radio button in the left hand column for an item in the results list to activate the action buttons at the bottom of the search results.



BIBBY FINANCIAL SERVICES

Debtor Account Enquiry button

Click on the **DEBTOR ACCOUNT ENQUIRY** button to view the Debtor details that the selected transaction is for. Clicking on the underlined Debtor Ref text for the item will also bring you to this screen.

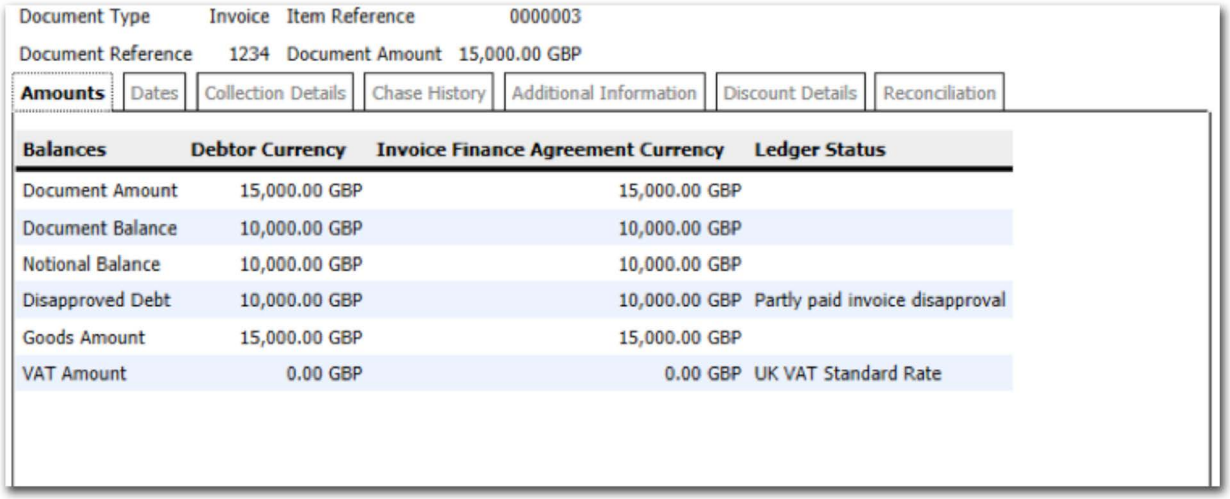


Item Details button

Click on the **ITEM DETAILS** button to view full details of the selected item. You can use the Back button to return to the search results.

- **AMOUNTS TAB**

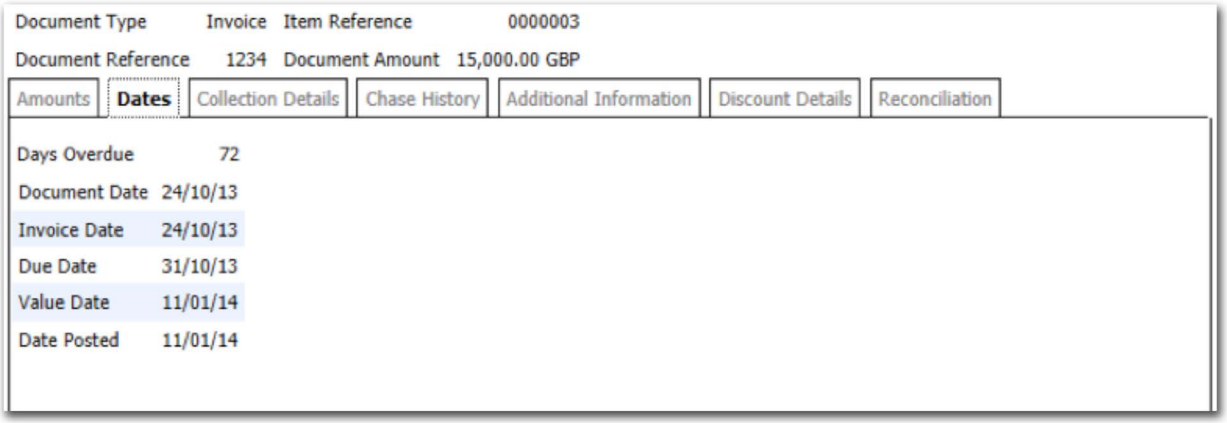
This tab shows the balances for this item, including goods amount, and VAT.



BIBBY FINANCIAL SERVICES

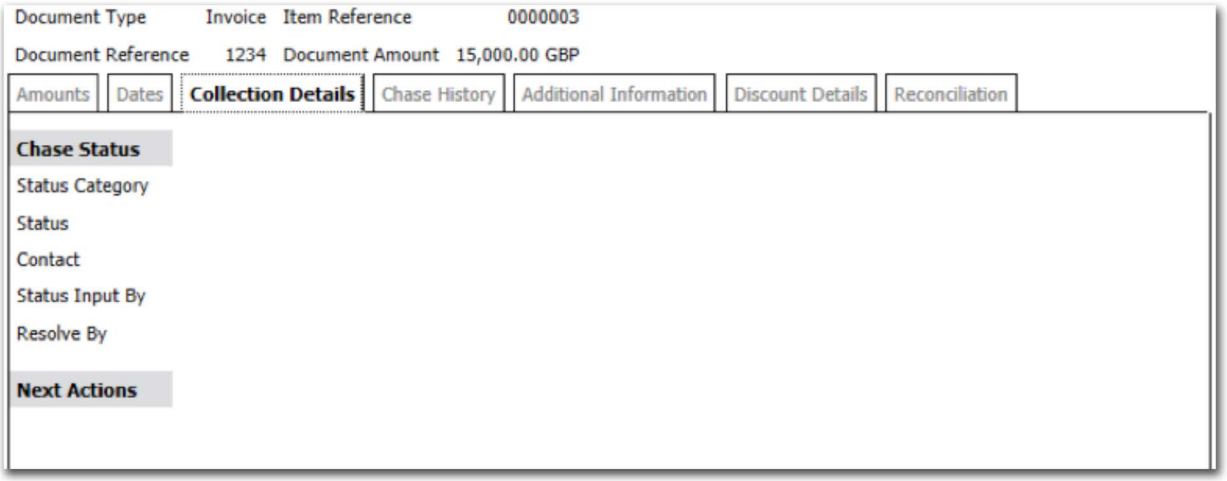
- **DATES TAB**

This tab shows the key dates for the item, including the due date, and the date posted.



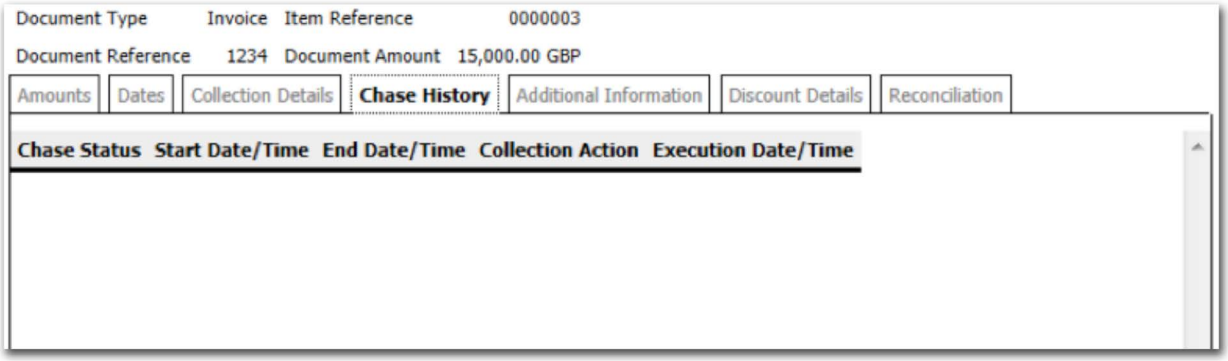
- **COLLECTION DETAILS TAB**

This tab shows details of any collections for this item.



- **CHASE HISTORY TAB**

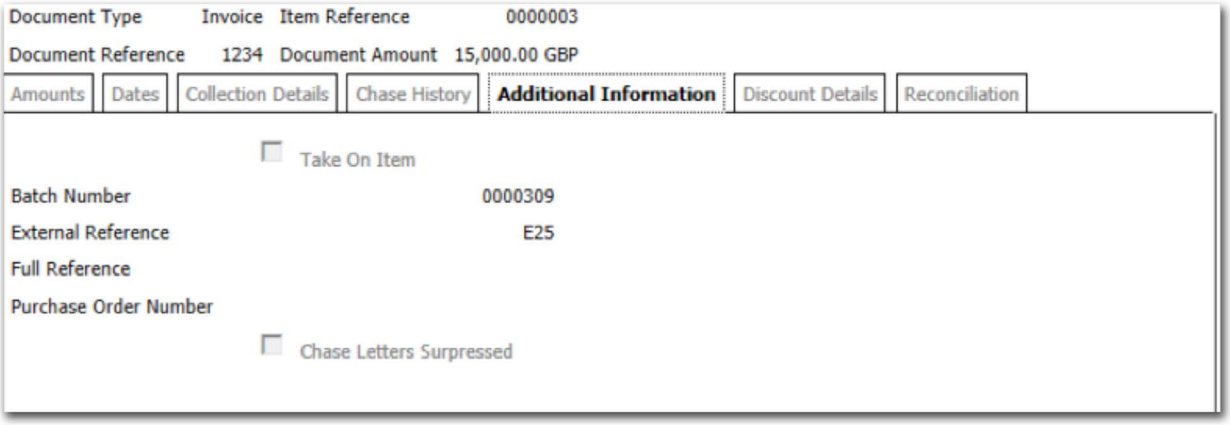
This tab shows details of any chasing activities for this item.



BIBBY FINANCIAL SERVICES

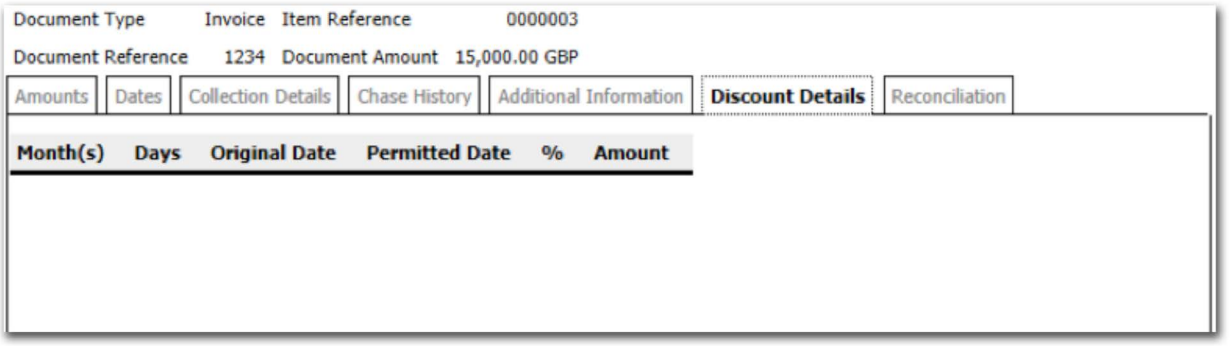
- **ADDITIONAL INFORMATION TAB**

This tab shows details of the item such as batch, and purchase order number.



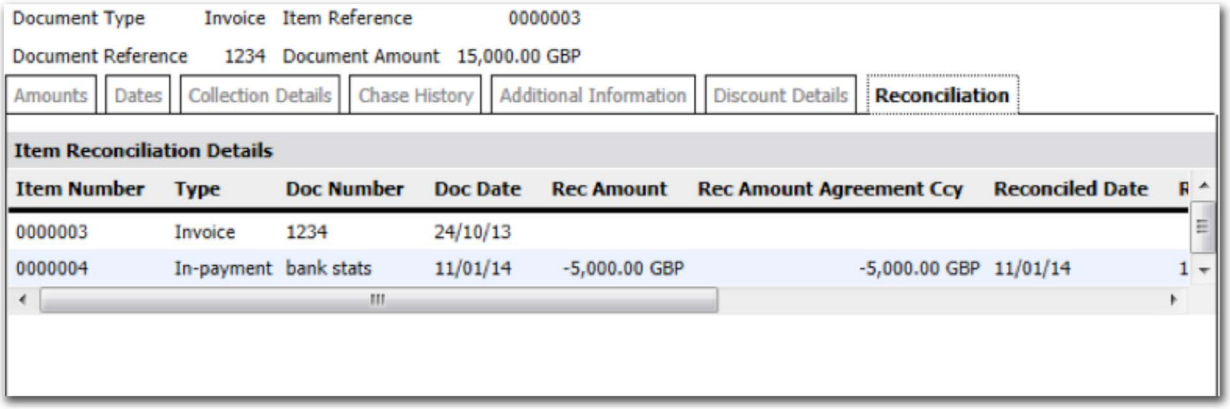
- **DISCOUNT DETAILS TAB**

This tab shows details of any discounts for this item.



- **RECONCILIATION TAB**

This tab shows details of when the item is paid and reconciled when the "Closed" button is selected.



BIBBY FINANCIAL SERVICES

Looking at your Debtors

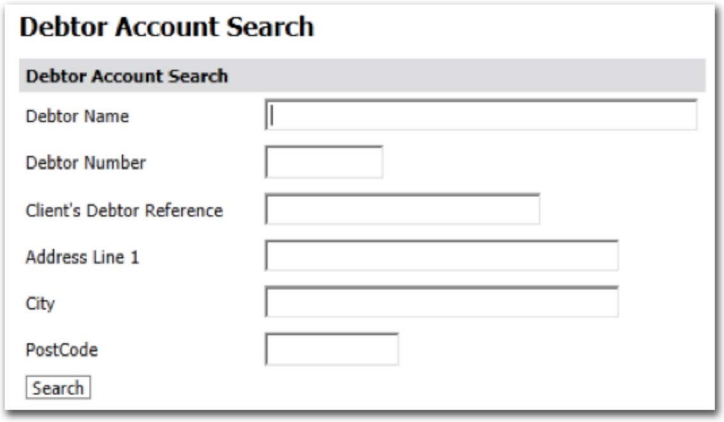
You use the Debtor Search menu option within the Agreement section of the menu to locate the Debtor you want to view.

Once you have found your Debtor, you can view a range of information specific to the debtor, such as Movements, turnover, or transactions.

Debtor Search

One of your most common searches is to search for your debtor by name, but you can also search by ID, postcode, and debtor reference.

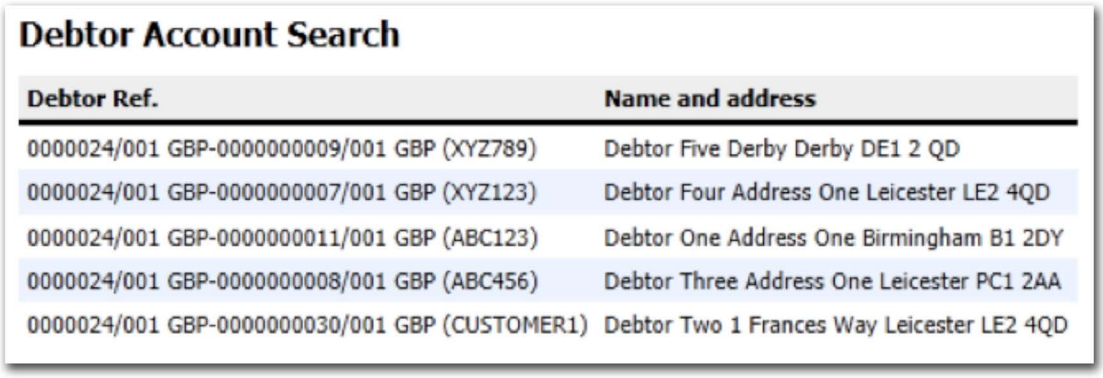
1 Click on the **DEBTOR SEARCH** menu option.



2 Enter your search criteria, for example Debtor Name, and click on **SEARCH**.

You cannot retrieve all debtors in this search; you must enter at least one search parameter.

3 Any matches to your criteria will be listed.

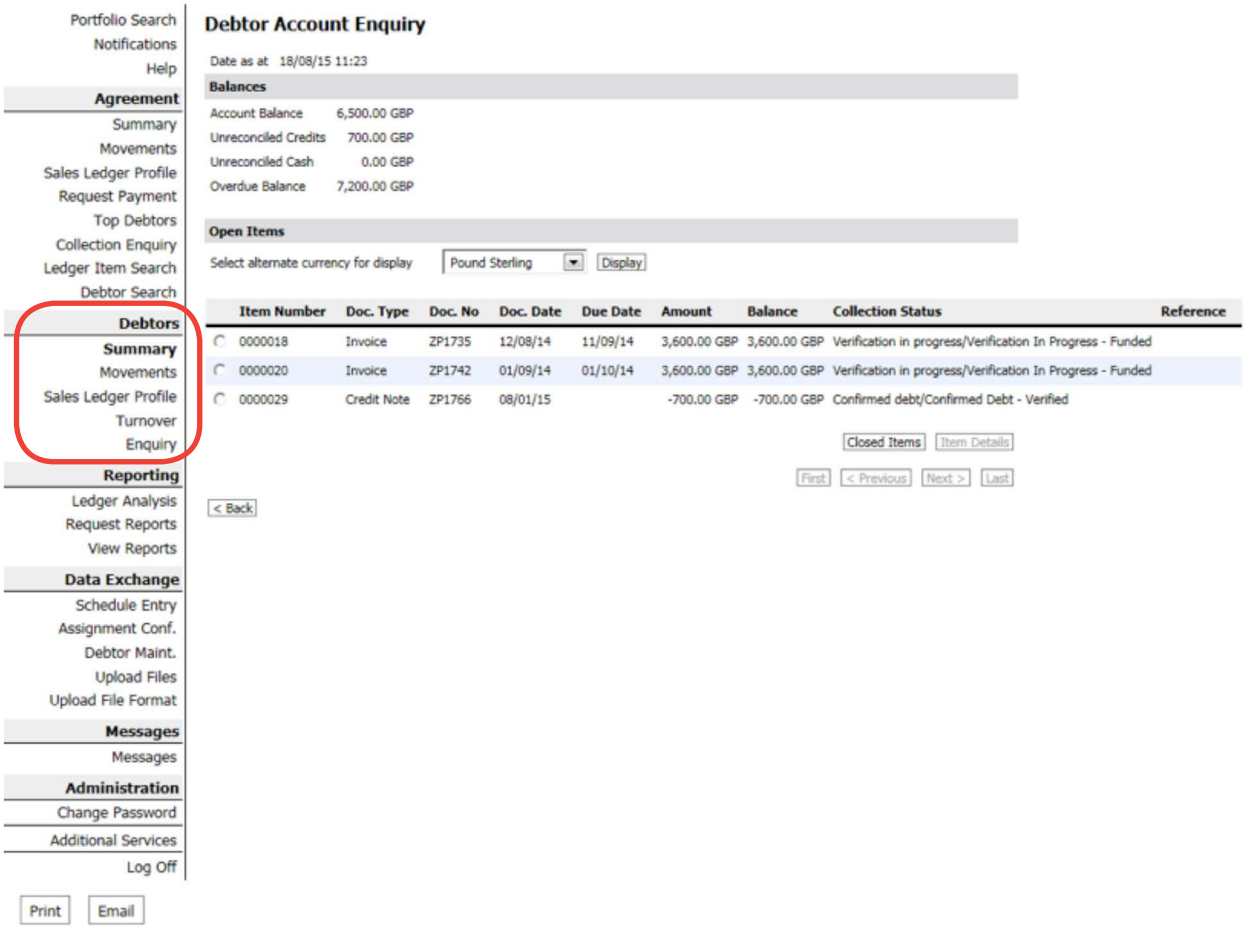


4 Single click on the debtor required.

BIBBY FINANCIAL SERVICES

Debtors – Summary

1 When you select the Debtor, a Debtor Account Summary screen is displayed to give you a detailed view of the Debtor you selected.



The Debtor Summary gives you the key information about this particular customer of yours, including address and contact details.

The Balances tab shows current values relating to the debtors Sales Ledger. The Limits tab shows information about the current Credit Limits and High Involvement % set on this particular debtor. The Payments tab shows information regarding recent payments received from this debtor and payment statistics about their account.

You can return to this view at any time by clicking on **Summary** in the Debtors section.

The Debtors Menu

Once your Debtor details are displayed, the menu expands to include an additional Debtors section.

The **DEBTORS** menu options enable you to view a range of information about this specific Debtor.

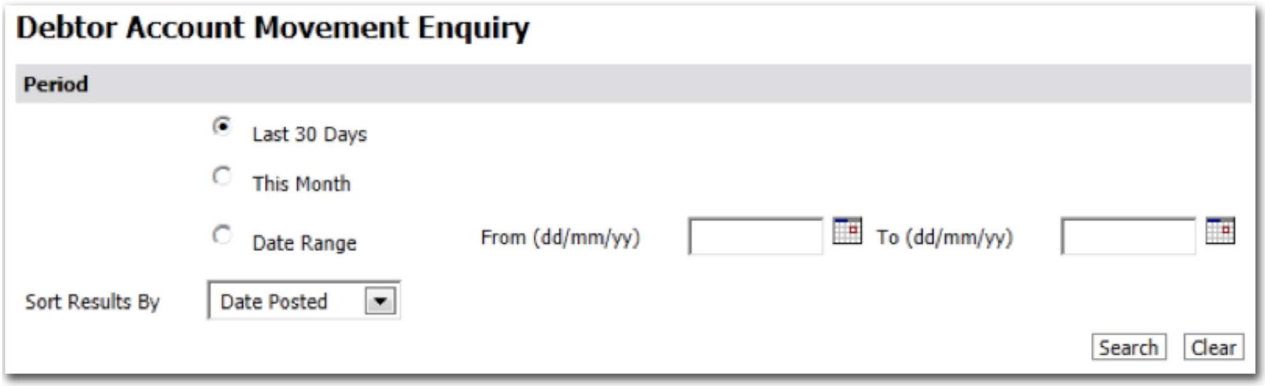
BIBBY FINANCIAL SERVICES

Debtors – Movements

The Movements option will show you details of all invoices issued and payments received for the debtor in the period you specify.

1 With your debtor still displayed, click on **MOVEMENTS** in the Debtors section of the menu.

2 The Debtor Account Movement Enquiry is displayed with the Last 30 days selected by default.



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 **SORT RESULTS BY** – define the sort order for the transactions.

- Date Posted – to sort the transactions by the date they were posted to the account.
- Document Date – to sort the transactions by the invoice date.
- Due Date – to sort the transactions by their due date.
- Debit Amount.
- Credit Amount.

5 Click on **SEARCH** to run the enquiry.

Movement Enquiry

Opening Balance	0.00 GBP
Net Movements For Period	6,000.00 GBP
Closing Balance	6,000.00 GBP

Date Posted	Document Date	Type	Reference	Item Number	Value Date	Due Date	Debit	Credit
24/02/14	03/12/13	Invoice	SVT4	0000001	24/02/14	02/01/14	1,000.00 GBP	
24/02/14	17/12/13	Invoice	SVT5	0000002	24/02/14	16/01/14	1,000.00 GBP	
24/02/14	06/01/14	Invoice	SVT6	0000003	24/02/14	05/02/14	1,000.00 GBP	
24/02/14	12/02/14	Invoice	SVT1	0000004	24/02/14	14/03/14	1,000.00 GBP	
24/02/14	12/02/14	Invoice	SVT2	0000005	24/02/14	14/03/14	1,000.00 GBP	
24/02/14	12/02/14	Invoice	SVT3	0000006	24/02/14	14/03/14	1,000.00 GBP	

First < Previous Next > Last

BIBBY FINANCIAL SERVICES

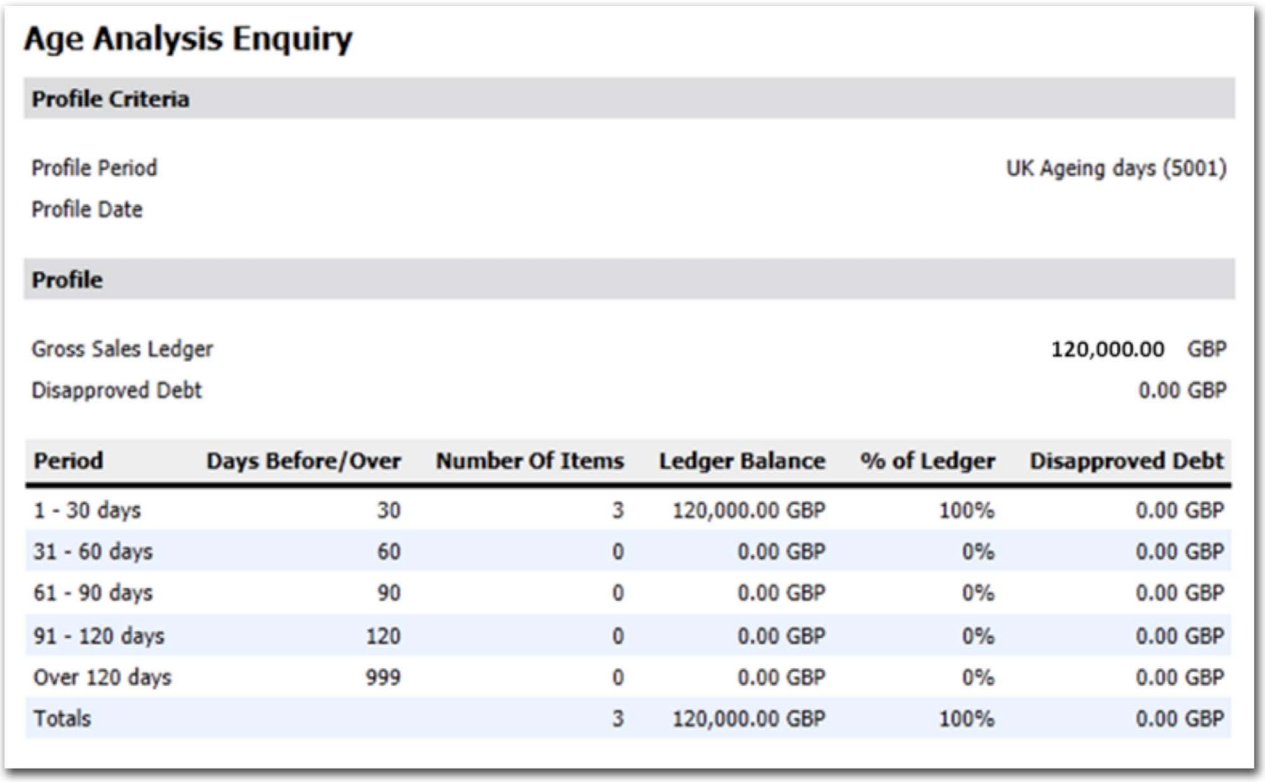
Debtors – Sales Ledger Profile

The Sales Ledger Profile option shows you an invoice age analysis for the invoices submitted to this debtor that are still outstanding.

1 With your debtor displayed, click on **SALES LEDGER PROFILES** in the Debtors section of the menu.

2 A snapshot of the invoices for this Debtor is displayed.

This shows those invoices currently waiting for receipt of the payment, broken down by how old the invoices are, with their overall balance.



Age Analysis Enquiry

Profile Criteria

Profile Period	UK Ageing days (5001)
Profile Date	

Profile

Gross Sales Ledger	120,000.00 GBP
Disapproved Debt	0.00 GBP

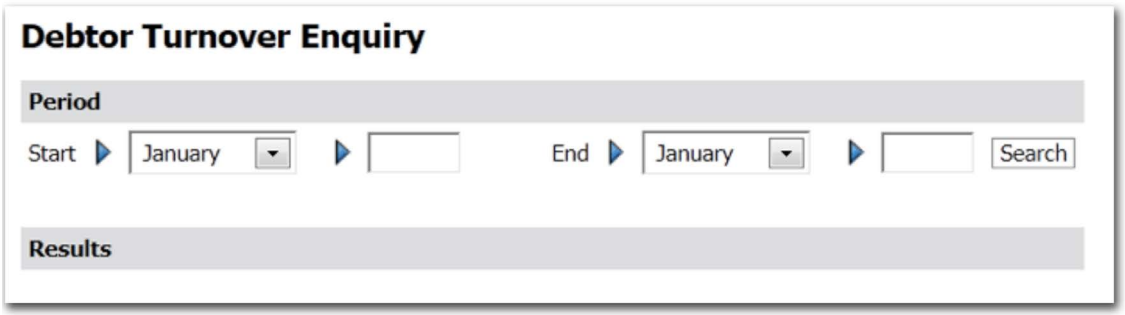
Period	Days Before/Over	Number Of Items	Ledger Balance	% of Ledger	Disapproved Debt
1 - 30 days	30	3	120,000.00 GBP	100%	0.00 GBP
31 - 60 days	60	0	0.00 GBP	0%	0.00 GBP
61 - 90 days	90	0	0.00 GBP	0%	0.00 GBP
91 - 120 days	120	0	0.00 GBP	0%	0.00 GBP
Over 120 days	999	0	0.00 GBP	0%	0.00 GBP
Totals		3	120,000.00 GBP	100%	0.00 GBP

BIBBY FINANCIAL SERVICES

Debtors – Turnover

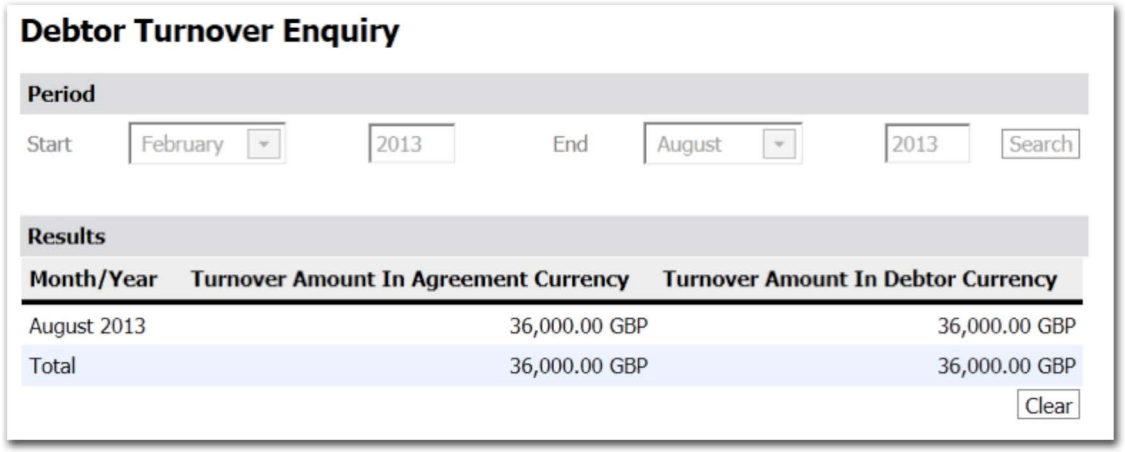
The Turnover Enquiry provides a turnover amount on a month by month basis for the date range that you specify.

1 With the required debtor still displayed, click on **TURNOVER** in the Debtors menu section.



2 Specify the Start Month/Year, and End Month/Year.

3 Click on **SEARCH**.



4 The enquiry results are displayed.

An overall total for each month the range covers is displayed; no individual transaction detail is included or available to view from this screen.

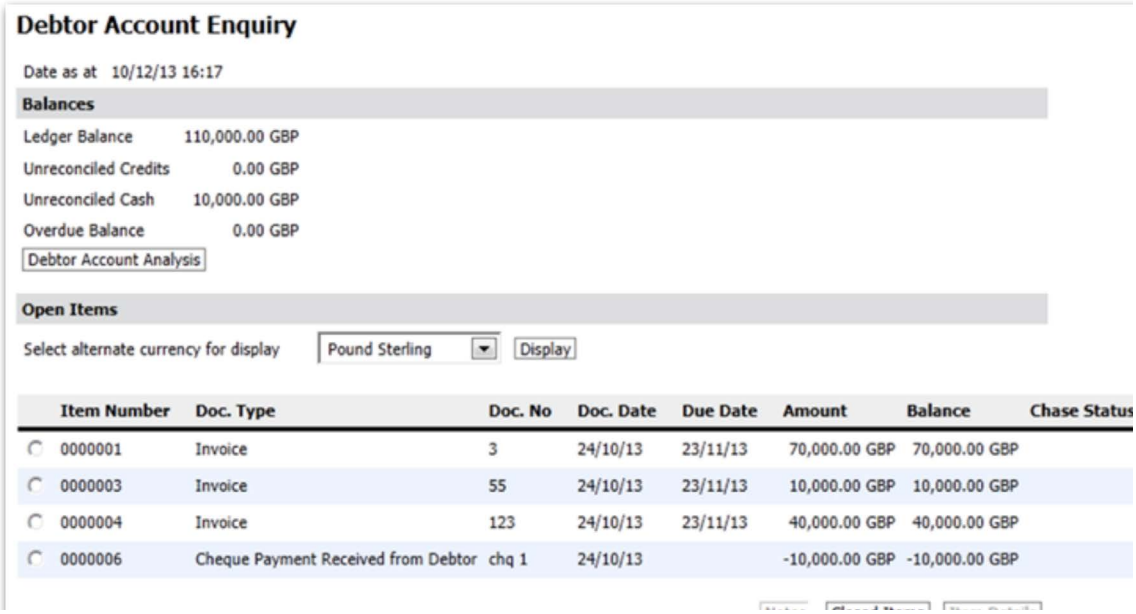
5 Click on **Clear** to reset the Period Parameters if you want to run the enquiry for another period.

BIBBY FINANCIAL SERVICES

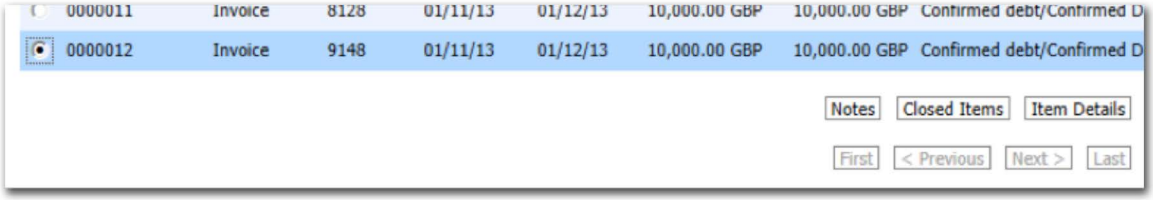
Debtors – Enquiry

The Enquiry option shows you the overall account balances for this Debtor, with a list of all currently open items.

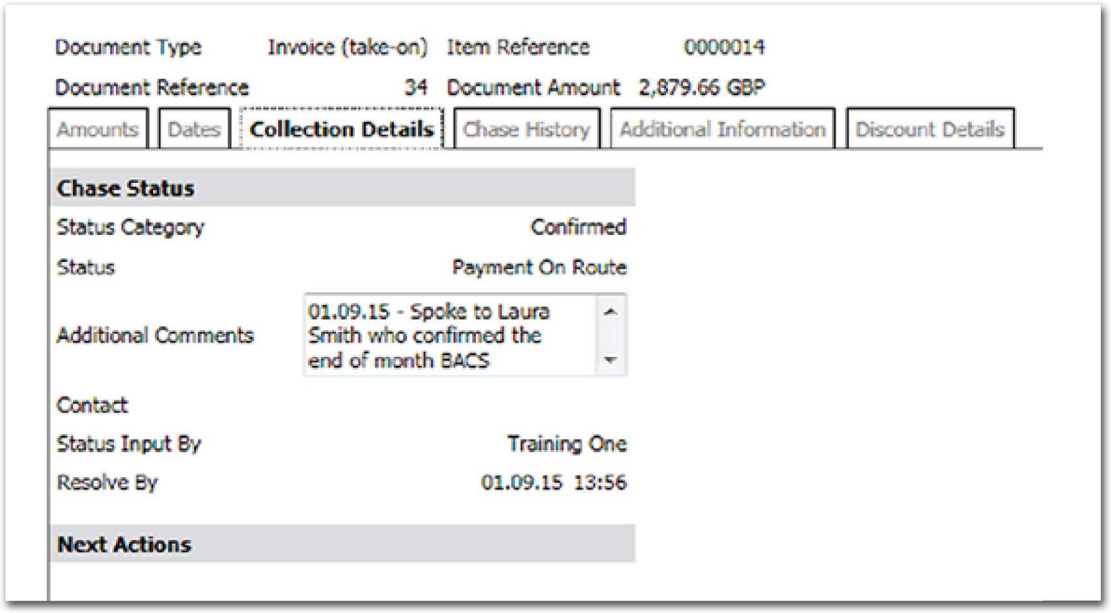
1 Click on **ENQUIRY** in the Debtors section of the menu.
2 The Debtor Account Enquiry is displayed.



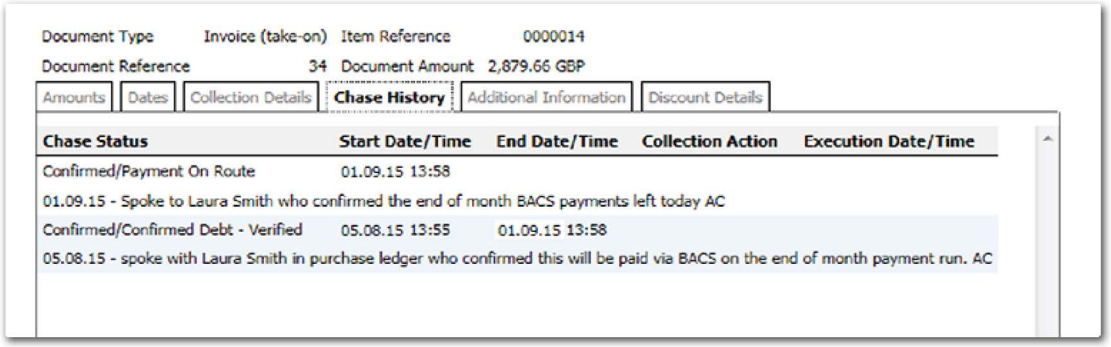
3 At the top of the screen, you have the overall balances for this Debtor.
4 Next you have a list of the currently open items for this Debtor.
5 Use the **CLOSED ITEMS** button to view a list of closed items for this debtor.
6 You can view further detail on an item by selecting the radio button for the line. This will activate the Item Details action button.



7 By clicking the 'item detail' button you can view information such as days overdue by clicking on the 'dates' tab and you can view the current credit control note by clicking on the 'collection details tab' and viewing the note within the additional comments field.



8 You are able to view the historical credit control notes by clicking on the 'Chase History' tab, which will populate the historic notes starting from the most recent on the top.



BIBBY FINANCIAL SERVICES

Enter your invoices

You use the Data Exchange section of the menu to submit invoices to Bibby Financial Services for processing and inclusion in your account.

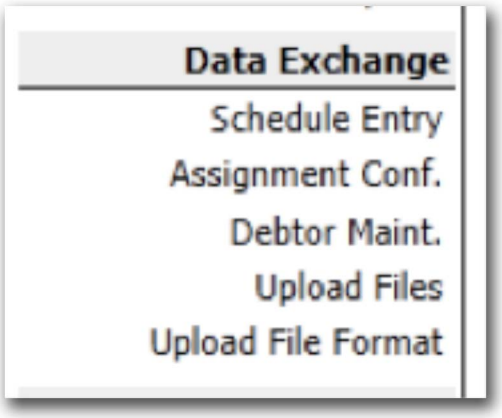
There are two ways of entering your invoices and credit notes for processing and funding. These are:

- **Manual Entry**

  Using this method, you enter the details of each invoice or credit note batch separately into the Schedule Entry Screen.

- **Automated Entry**

  Using this method, you upload your invoice and credit note schedule from an external source, such as an accounting package extract or spreadsheet via a csv file.



Manual Entry

There is a process to follow when submitting your invoices and credit notes to Bibby Financial Services.

It is a relatively simple process to follow, with only one key thing to remember; you must create your Debtors first before attempting to enter an invoice for them. This is because you need to be able to pick the Debtor from a list when you are entering the invoices. New debtors will be reviewed and approved by Bibby Financial Services in preparation for you to load invoices to the debtors account.

We will look at each step in turn.

Debtors
As you take on new Customers, you create a Debtor record for them within Client Online.

Review & Approve
Any new debtors will need to be reviewed and approved by BFS so that you can use them.

Create a Schedule
Manually load your invoices and/or credit notes.

Monitor your batch progress
Check on the progress of your batches through the verification/approval process.

BIBBY FINANCIAL SERVICES

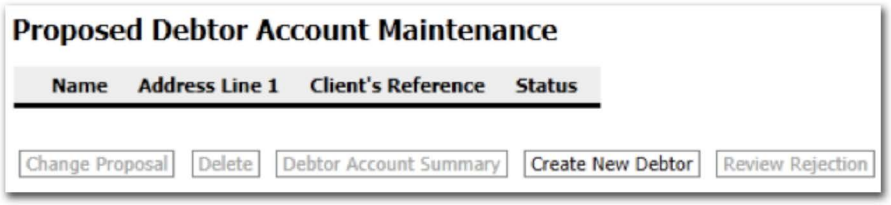
Add your Debtors

Your customers are known as Debtors within Client Online. Whichever method you choose to use to submit your invoices, you will need to add the details of your Debtor (or Customer) first.

Once you have added the Debtor details, you will be able to submit invoices for that Debtor.

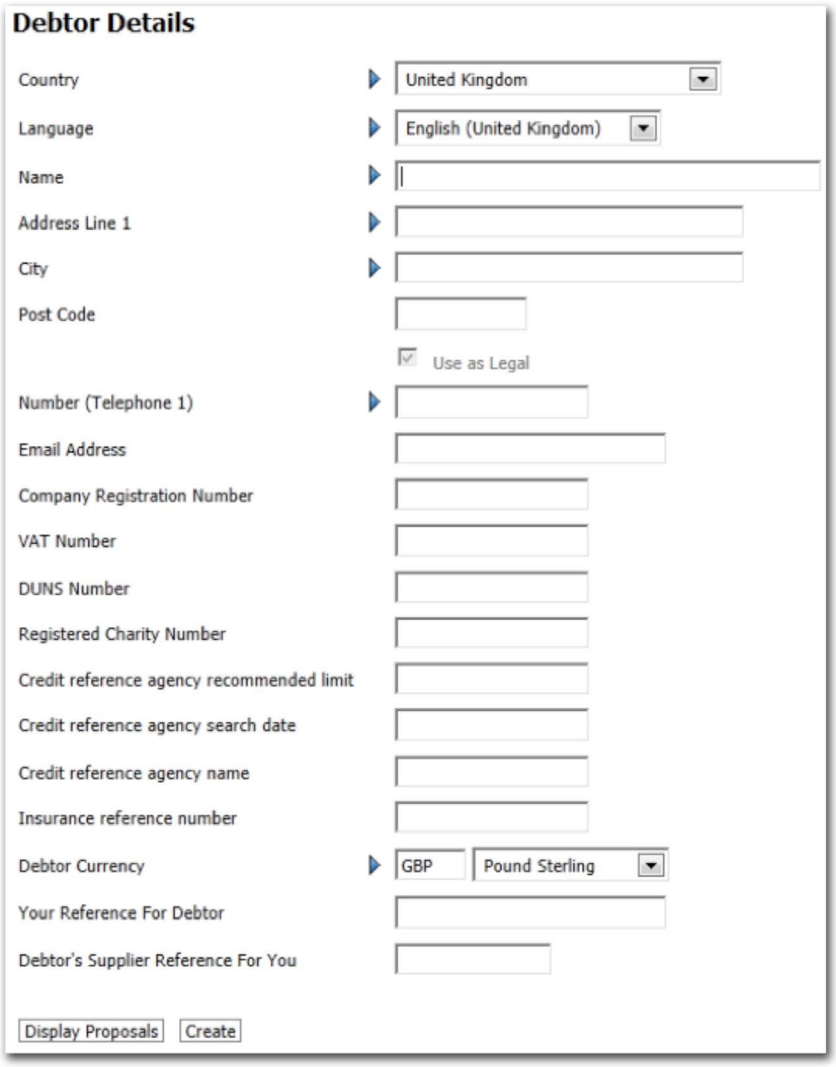
1 Click on the **DEBTOR MAINT** menu option in the Data Exchange section.

2 The Proposed Debtor Account Maintenance screen is displayed.



3 Click on the **CREATE NEW DEBTOR** button.

4 The Debtor Details screen is displayed.



BIBBY FINANCIAL SERVICES

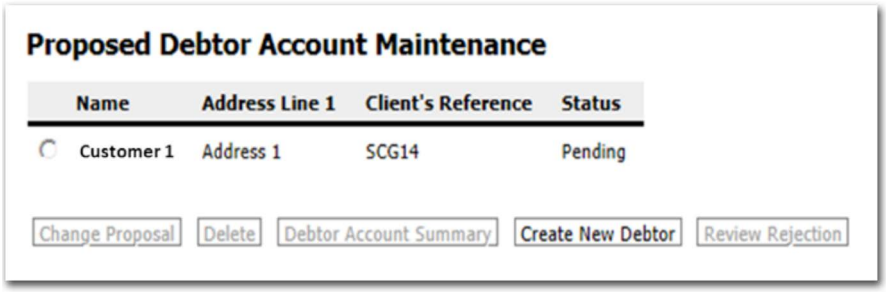
5 Enter the details for this Debtor, completing as many fields as possible.

All fields with a blue arrow/triangle are mandatory fields, and must be completed in order to complete the creation of the Debtor record.

6 Click on **CREATE**.

7 Your Debtor record will be saved. You return to the Proposed Debtor Account Maintenance screen.

8 Your newly created Debtor is listed and shows with a Status of Pending.



9 You repeat the steps above, creating a new record for each new Debtor you have, until all are listed in the Account Maintenance screen.

10 The Debtors will then need to be reviewed by Bibby Financial Services so that you can use them.

11 Once a Debtor is approved, it will be available for selection, and will be removed from the proposed list. You will be able to view the status (Now Created / Active).

12 If the debtor is rejected, this can be reviewed by highlighting the debtor and clicking "Review Rejection". A reason will be given.

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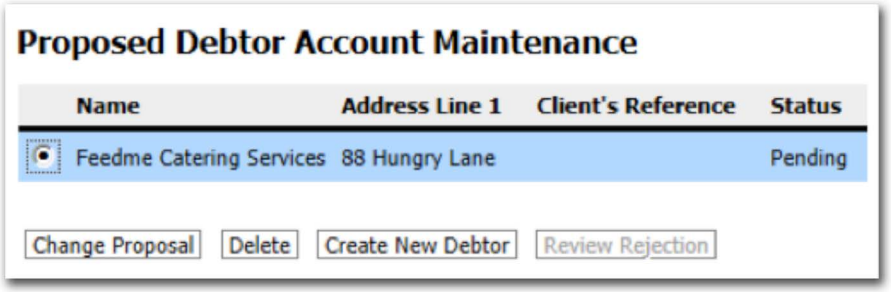
Manage your Proposals

The Debtors you have added that are waiting for review and approval can be displayed using the **DEBTOR MAINT** screen. From here, you can manage your proposed debtors, making updates if needed, or removing any no longer needed.

1 If not already open, select **DEBTOR MAINT** from the menu.
2 Click on the radio button for the debtor to manage their status.



3 Click on **CHANGE PROPOSAL** if you want to view and edit the Debtor record.
4 Click on **DELETE** if you want to completely remove the debtor record from the list.
5 You cannot edit or delete a debtor record once it has been approved.

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Enter your invoices

You will use the **SCHEDULE ENTRY** menu option to manually enter your invoices and credit notes and these should be entered separately. Each batch will be able to hold a maximum of 300 items. Once you enter and submit your batch, it is processed and added to your Agreement account.

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

2 The Schedule Header Entry screen is displayed, you start by entering the Batch Header Details.

3 Select the **Batch Type** – Invoices or Credit Notes.

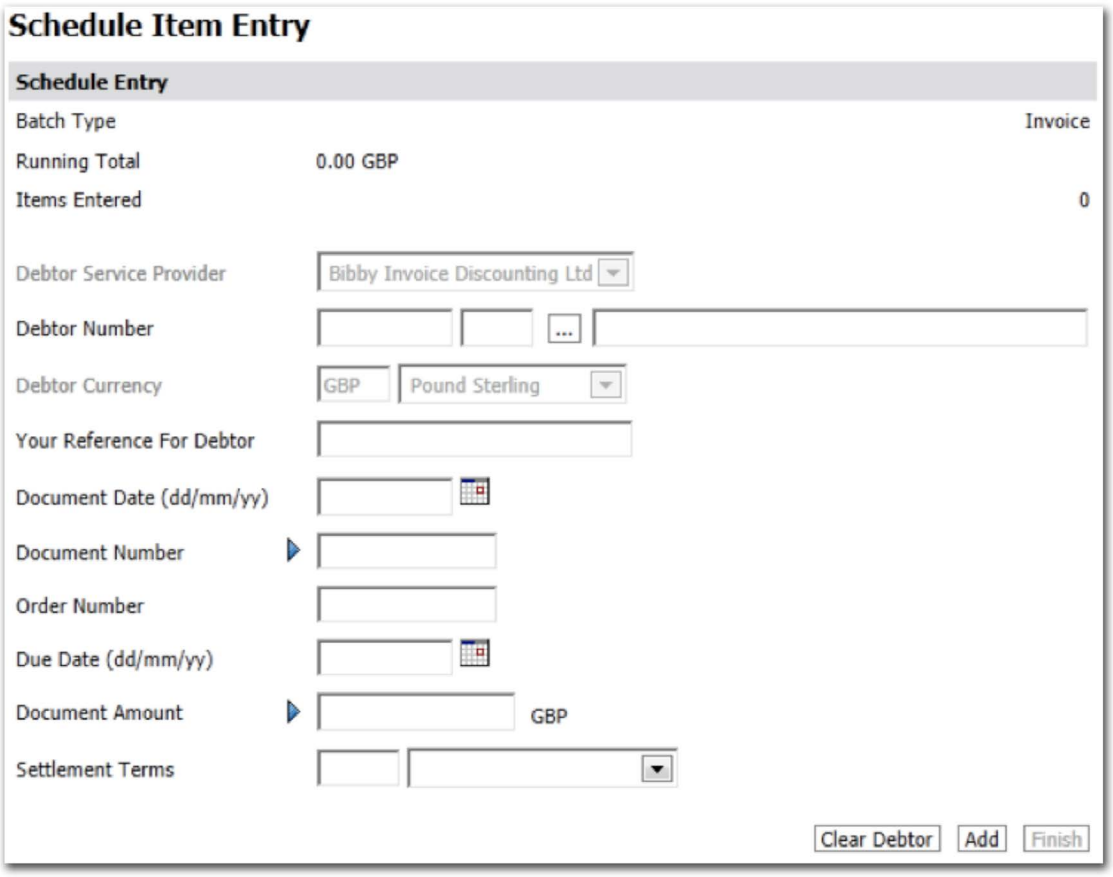
Invoices and Credit Notes must be entered separately for processing and you use the Batch Type drop down to select the appropriate type for this batch.

4 **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.

5 **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.

6 Click on **ENTER ITEMS** – the Schedule Item Entry screen is displayed.



BIBBY FINANCIAL SERVICES

7 **DEBTOR NUMBER** – use the ellipsis button [...] to select the correct debtor for this item, or you can enter the Debtor number if known.

8 **DEBTOR CURRENCY** – this defaults to the batch header currency and cannot be changed.

9 **YOUR REFERENCE FOR DEBTOR** – enter your reference for this debtor.

10 **DOCUMENT DATE** – enter the invoice or credit note date using the DD/MM/YY format, or select the correct date using the calendar icon.

11 **DOCUMENT NUMBER** – enter the invoice number or the credit note number as it appears on the original document.

12 **ORDER NUMBER** – if appropriate, enter the order number this invoice relates to.

13 **DUE DATE** – enter the due date for payment of this invoice if appropriate. This will be automatically set based on your agreement terms. Enter a date if this would be different from our agreement terms.

14 **DOCUMENT AMOUNT** – enter the full amount of this invoice, including the decimal point.

15 **SETTLEMENT TERMS** – if you have agreed different settlement terms for a particular invoice you can enter these here, e.g. your normal payment terms are 30 days end of month, but you have agreed 60 days end of month in this instance.

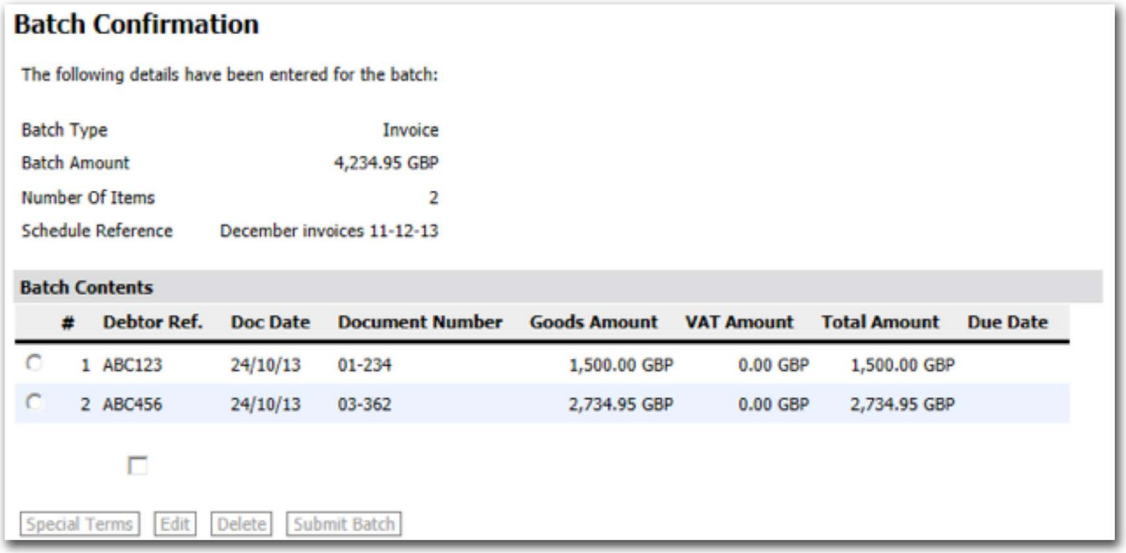
16 Click on **ADD**.

17 The entry is added to the batch and the fields are cleared ready for the next invoice.

18 The Debtor Number is remembered for the next invoice.
Click on **CLEAR DEBTOR** to clear the details ready to select a new debtor.

19 When all items have been added, click on **FINISH** to end the batch.

20 The Batch Confirmation screen is displayed.



This details the batch type and overall batch total, before listing the items entered in the batch for review.

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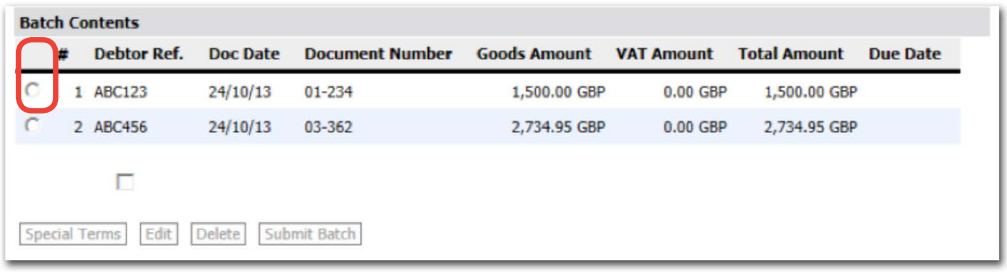
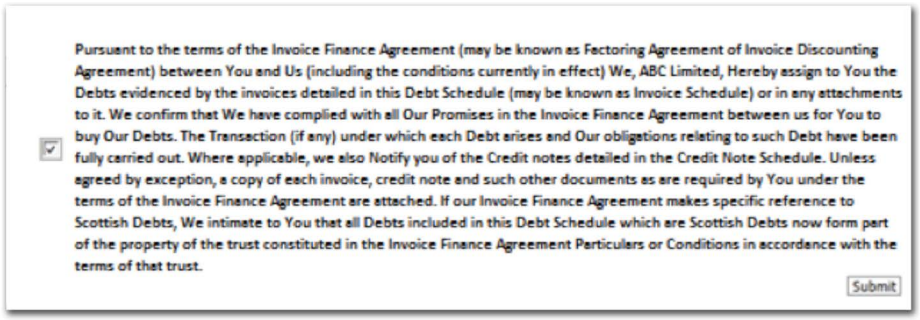
21 To review an item, you select it using the radio button. This will activate the action buttons



- **EDIT** – use the edit button to open the item for full review and update.
- **DELETE** – use this to delete the item from the batch.

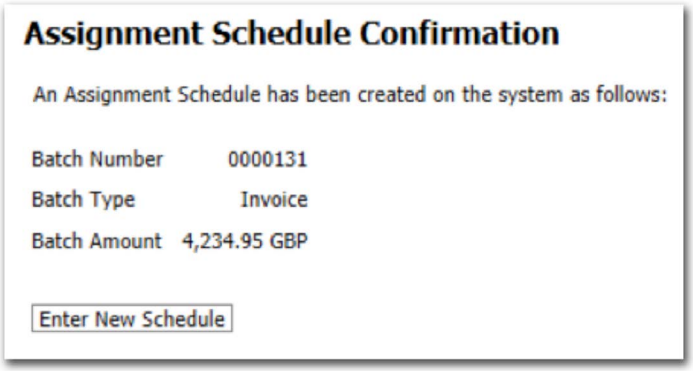
22 A Notice of Assignment clause will be displayed. This asks you to confirm that you are legally assigning the debts to Bibby Financial Services as per the terms of your Invoice Finance Agreement with us.



23 Add a tick to the check box to confirm the file complies with the Notice of Assignment.

24 Click on **SUBMIT BATCH**.

The Assignment Schedule Confirmation is displayed



This confirms that your batch has been submitted.

If at any point while manually entering your schedules you come away from the relevant screen for any reason, Client Online will remember what details you have already entered, allowing you to continue on from where you left off.

What happens next?

Once the batch is submitted and is received by Bibby Financial Services it will go through the invoice approval process. Please note schedules must be uploaded by 10.30am for availability that day.

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

BIBBY FINANCIAL SERVICES

Automated Entry

The automated process of submitting your debtors, invoices and credit notes to Bibby Financial Services enables you to use csv files from your Accounting Package or spreadsheets such as Excel.

It is a simple process to follow, with only one key thing to remember; **you must create your Debtors first before attempting to enter an item for them**. This is because you need to be able to specify the debtor by entering the CUSTOMER ID within the CSV file.

New debtors will be reviewed and approved by Bibby Financial Services in preparation for you to load invoices to the debtors account.

We will look at each step in turn.

Upload File Format
As a set up task, you define where in your spreadsheet the required columns can be found. Only need to complete once.

Upload Debtors
Select the excel spreadsheet, saved as a csv file, to upload your new customer information from.

Upload Invoices / Credit Notes
Use Upload Files and browse for your csv file.

Monitor your batch progress
Check on the progress of your batches through the verification / approval process.

Upload file format

You can use your current data file extracts or spreadsheet saved as a csv file to record your invoices/credit notes

The Upload File Format option is used to tell Client Online which columns in your file contain the key information that is needed to upload the invoices./ credit notes.

Important:

Please note the following steps should be taken when undertaking your **first** upload only:

- Configure the "Upload File Format"
- Upload the file via "Upload Files"
- Check "Assignment Confirmation"; there will be three options:

1. Assignment Confirmation is empty – Check Messages for details of any batch errors.
2. Assignment Confirmation: "Batch Contains Errors" – Check Messages for details of any batch errors.
3. Assignment Confirmation: "Batch Waiting to be Posted" – the schedule is correct and will be posted at the next cut off time as normal

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A Sage export will look similar to the example below.

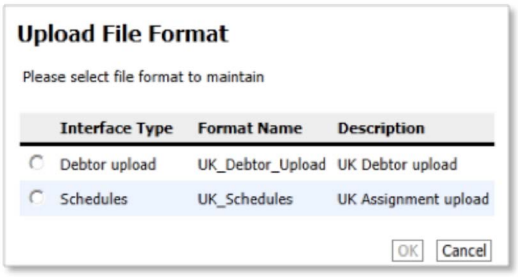
You will use the Upload File format to tell Client Online how many columns your file has, and which column the required information is in e.g. the Customer ID.

If Row 1 (shown below) contains headings it should be removed from the csv prior to upload.

B24

	A	B	C	D	E	F	G	H	I
1	Customer ID	Document Ref	Document Date	Document Type	Contact Name	Net Value	Vat	Gross Value	Order No
2	ALLFOUND00	IN-05422	01/09/2013	INVOICE	Andrew	434.67	86.93	521.6	Ord-05422
3	ANNO01	IN-05024	02/09/2013	INV	George	725.5	145.1	870.6	Ord-05024
4	ANNO01	IN-05037	04/09/2013	I	Bert	2054.38	410.88	2465.26	Ord-04626
5	ANNO01	IN-05062	09/09/2013	SI	Andrew	1065.76	213.15	1278.91	Ord-04228
6	ANNO01	IN-05136	25/09/2013	INVOICE	George	1117.32	223.46	1340.78	Ord-03830
7	ANT002	IN-05553	01/09/2013	INVOICE	Bert	673.08	134.62	807.7	Ord-03432
8	APHR01	IN-05436	02/09/2013	INVOICE	Andrew	2199.6	439.92	2639.52	Ord-03034

Upload file format

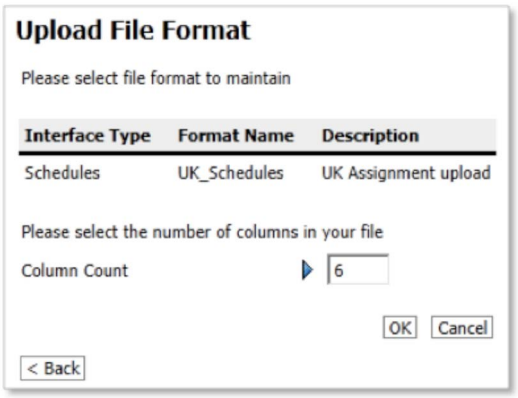


Select **Upload File Format** from the menu.

Select the interface you want to define; Debtors or Schedules.

In this example, we will define the format of our schedule file.

Click on **OK**.



The screen updates to show the column count.

Column Count - Enter the number of columns you have in your data file/Excel spreadsheet.

Client Online requires a minimum of 4 of fields to be completed for schedule upload.

You enter the total number of columns you have in your file.

Click on **OK** to continue.

The number of columns you have defined will be converted to fields and the screen will update to display one field for each column.

Use the drop down list to define which column the Client Online required information can be found.

The required fields are:

(Please note the fields do not need to be completed in this order. The fields need to match the order of the titles in your CSV file)

- Customer ID

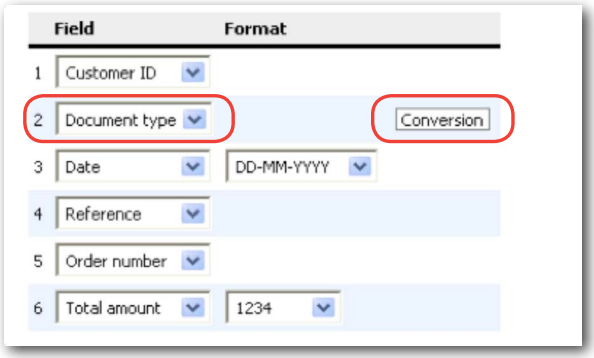
BIBBY FINANCIAL SERVICES

- Document Type – there are two options when defining your document type:

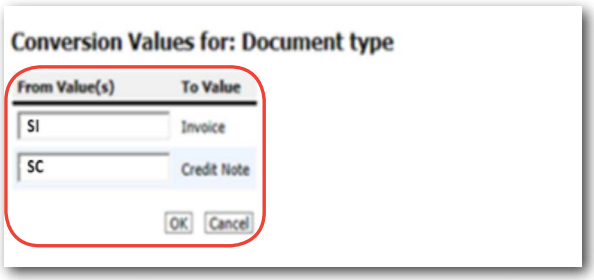
1. If your invoices are shown as a positive figure in the spreadsheet and credit notes as a negative figure then you do not need to specify Document Type. If you do have a column in your CSV specifying whether the document is either a credit note or invoice, you need to instruct Client Online not to use this information by selecting "Not used" from the drop down list.

2. However, if you don't show credit notes as a negative figure in the spreadsheet you will need to input the document type as this will advise the system if you are uploading a credit note or an invoice. Please select Document Type from the drop down menu.

   You will then need to use the Conversion button to define how your file identifies an Invoice or a Credit Note.



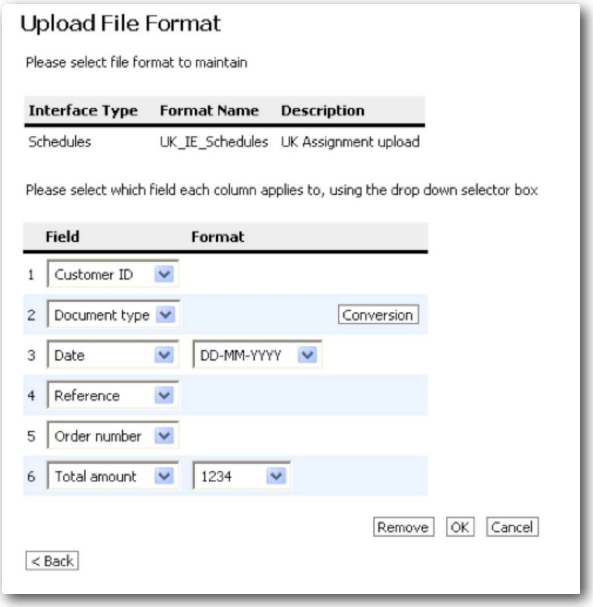
When you press the conversion button you will see this screen:



This field is case sensitive so needs to match what is in your spread sheet. This field is limited to fourteen characters

For Example: - if your document type in the spreadsheet is INVOICE in capital letters this needs to be exactly the same in Client Online. Other examples may include

- SI = invoice
- SC = credit note
- S/I = invoice
- S/C = credit note



- **Date**

Use the drop down menu to specify the Date format you use.

- **Reference**

Invoice or credit note number

- **Order Number**

Not mandatory

BIBBY FINANCIAL SERVICES

- **Total amount (this amount is the total for the invoice including VAT)**

Use the drop down menu to select the number format you use for the amount column.

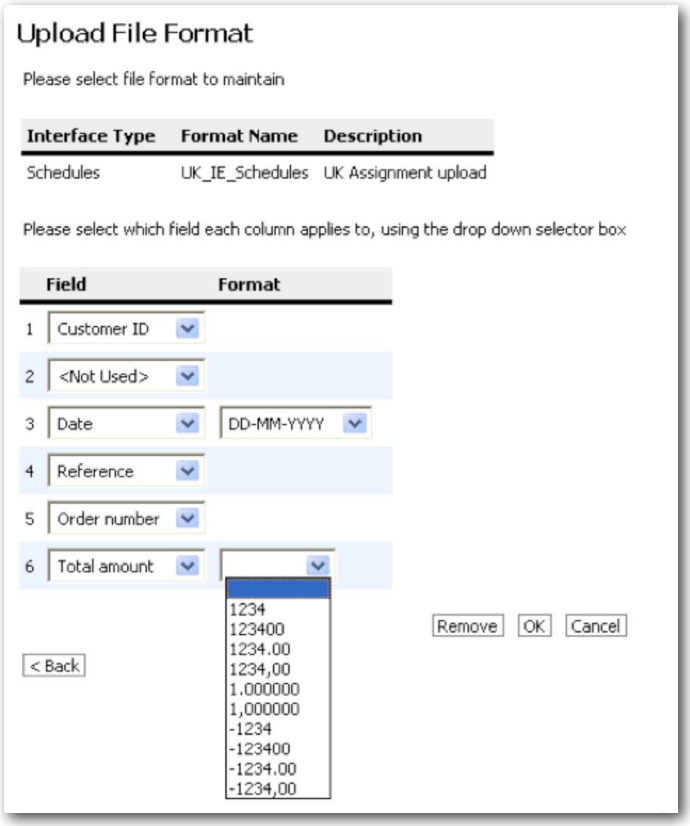
There are two options:

1. If you have NOT defined the document in the Document Type field (i.e. you have selected "Not Used") your total amount format will always be – (negative).
2. If you have defined the document in the Document Type field your total amount format will always be + (positive).

You will need to select the format from the drop down menu that matches your file.

Any unused fields should be selected as "not used" from the drop down menu as they will be ignored by Client Online and not uploaded.

Click on **OK** to continue.



Upload files

1. Click on **Upload Files** in the Data Exchange menu section.

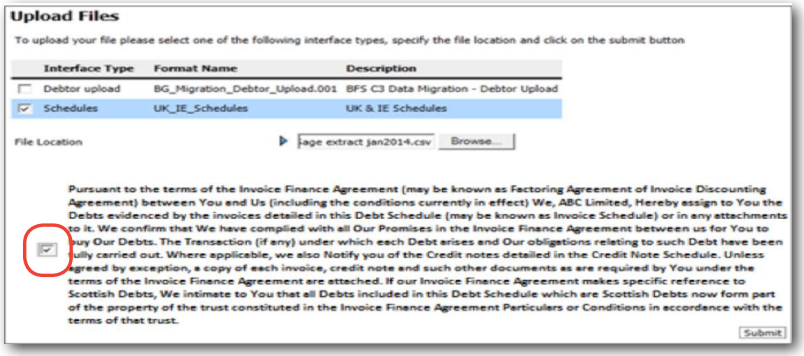
Select the type of file to upload; either Debtors or Schedules.

Click on the **Browse** button and select your file.

A Notice of Assignment clause will be displayed. This asks you to confirm that you are legally assigning the debts to Bibby Financial Services as per the terms of your Invoice Finance Agreement with us.

Add a tick to the check box to confirm the file complies with the Notice of Assignment.

Click on **Submit**.



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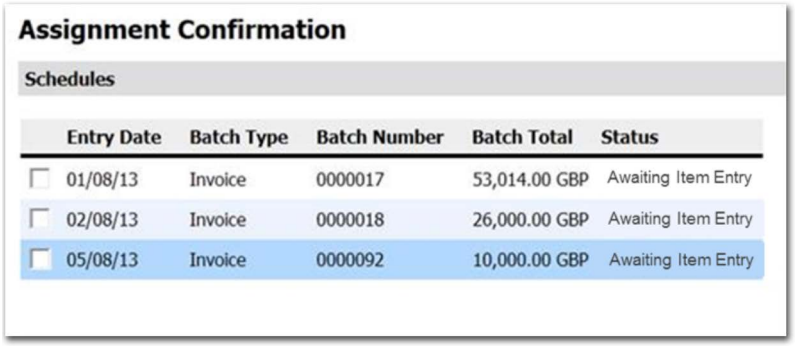
Assignment Confirmation

Once you have uploaded your schedule, you can use the Assignment Conf menu option to review the current status of the uploaded schedules.



The Status column will display one of the following status messages;

Description	Action
In Validation Job Queue	The Batch is in the queue for validation
Validation in Progress	Bibby Financial Services are processing the batch
Batch Contains Errors	Bibby Financial Services have found errors during processing and need to reject. Please call your daily contact to discuss why the batch has errors.
Batch Waiting to be Posted	The batch is waiting to be processed by Bibby Financial Services
Fully Posted	The batch has been fully processed and posted
Batch Cancelled	This batch has been cancelled

Messages

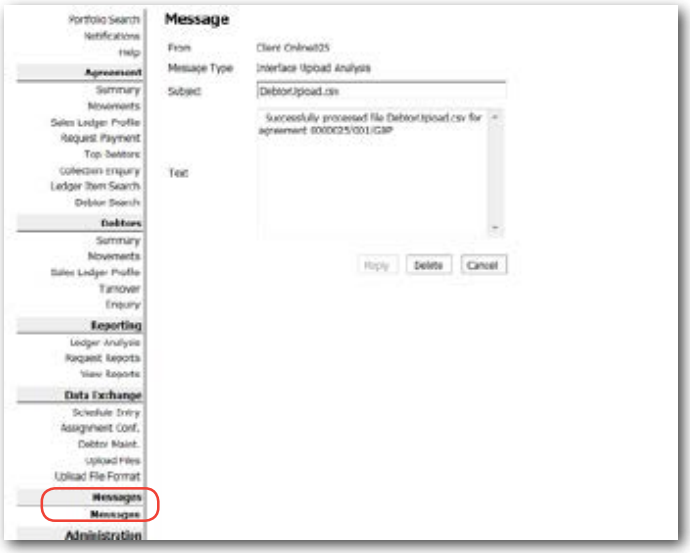
The Messages field has been enabled in order to communicate to you the status of schedule uploads.

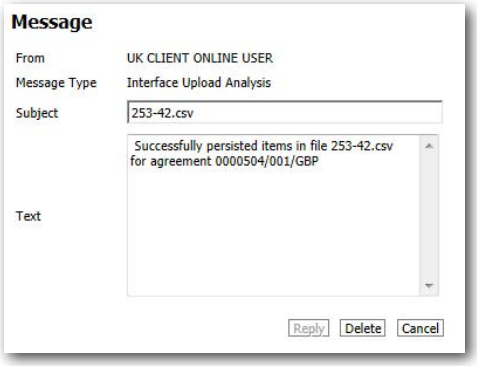
If your schedule does not appear in the Assignment Conf menu option, check your messages.

The messages will tell you if:

- Client Online has received the upload
- The upload has been successful or unsuccessful
- If unsuccessful, what is wrong with the CSV file

Whenever you upload a schedule you will receive this acknowledgement message:





Passed Validation

If successful you will receive a schedule validation message that quotes the name of the CSV file that has been uploaded:

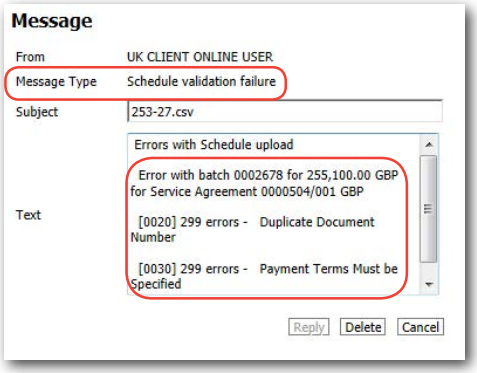
Not Passed Validation

If a schedule is posted with information within it that does not include the required criteria, you will be informed of the error through the Messages function.

Most error messages will direct you to the exact document number within the CSV file that the error took place.

In the example below, you can see there is:

- A duplicate document number
- Payment Terms are missing.



BIBBY FINANCIAL SERVICES

Schedule Assignment Reports

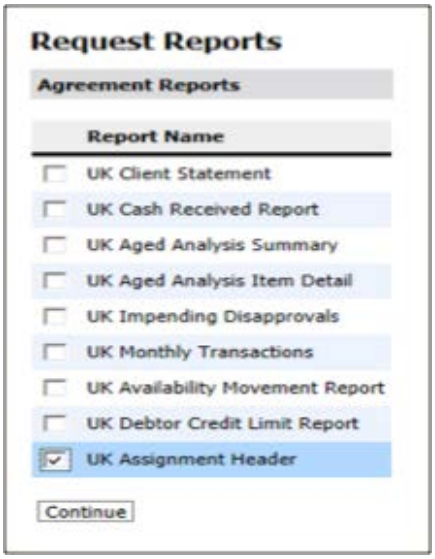
Please note that for Clients based in Scotland there is a requirement to complete and return a Schedule Assignment Report.

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.

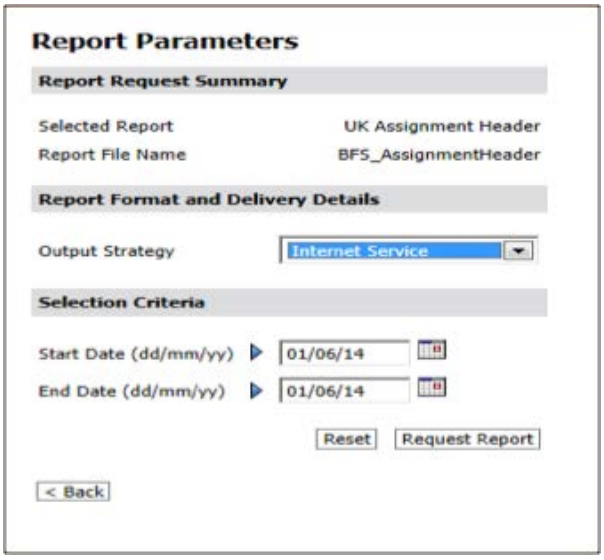
We will need the Schedule Assignment Report to be emailed to us before we process your invoices for funding.

How to access your Assignment Header

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



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**

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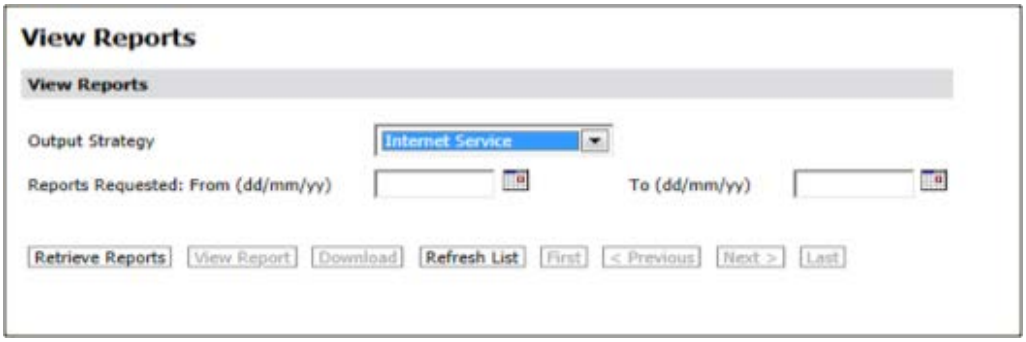
This will take you back to the Main Menu

Note that the date range can be left blank and it will then return the latest report at the top of the list.

This will open the **View Reports** screen.

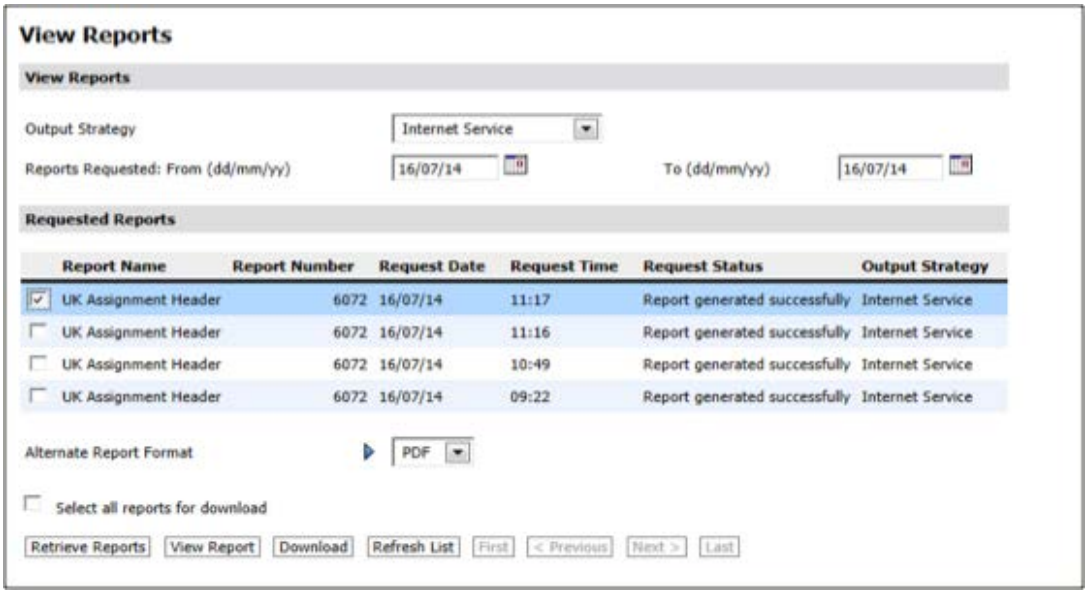
The dates will be defaulted to the previous working day and the current date.



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



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.

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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

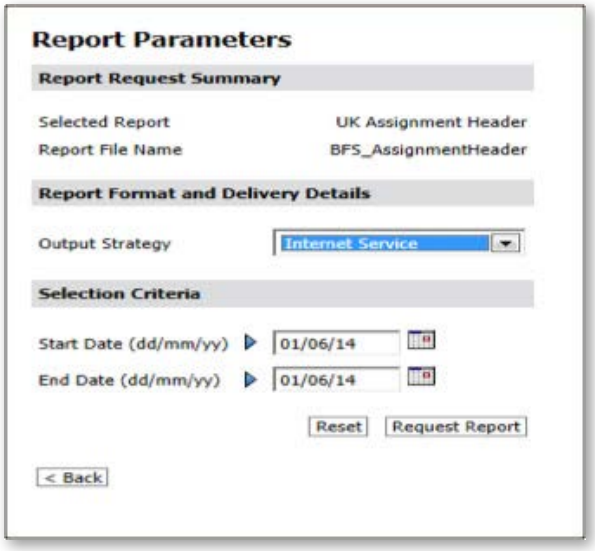
On the Main Menu list select **REQUEST REPORTS**

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.



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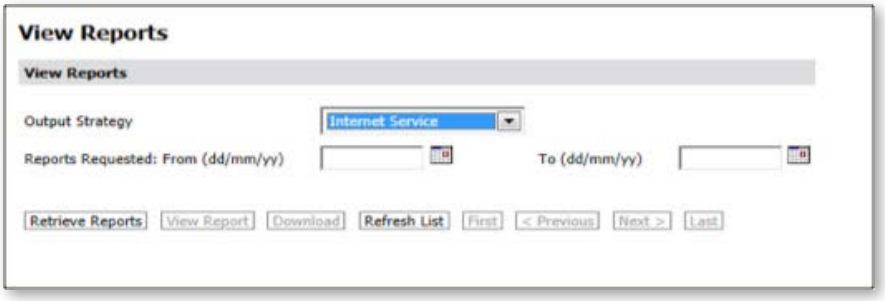
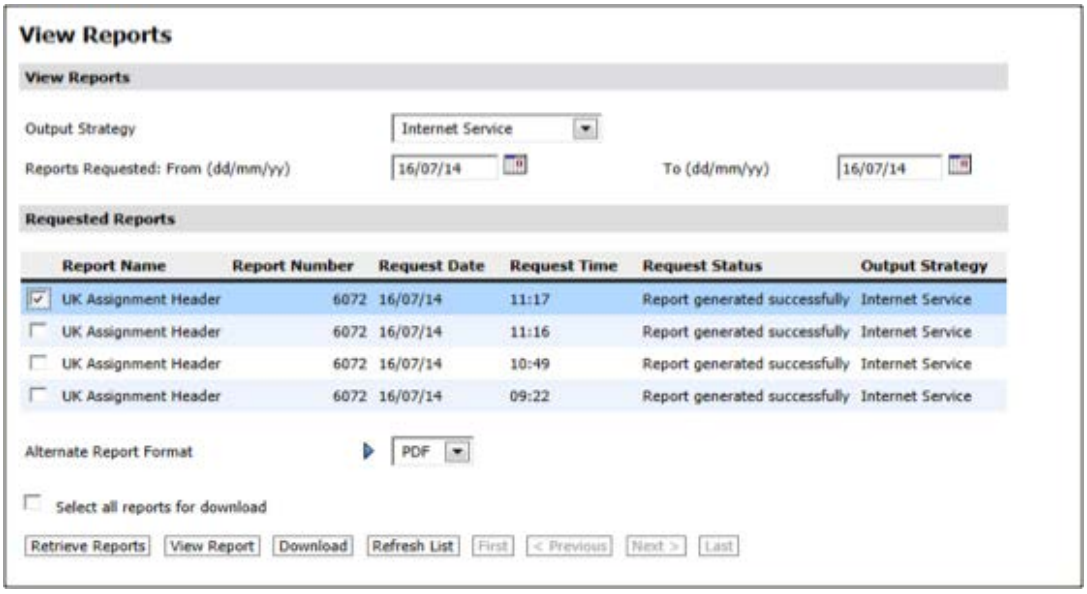
From here select **VIEW REPORTS**



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



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.

BIBBY FINANCIAL SERVICES

Reports

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

There is a comprehensive range of 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 each calendar month
- Impending Disapprovals – emailed to your nominated address on the 16th day of each 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.
You can select from either;

- Agreement Reports – about your overall Finance Agreement.
- Debtor Reports – about your customers (you will need to be viewing a debtors account for this option to display). This will generate a statement to be sent to the debtor.

  The parameters are different for each group of reports, so you will only be able to select reports from one group at a time.

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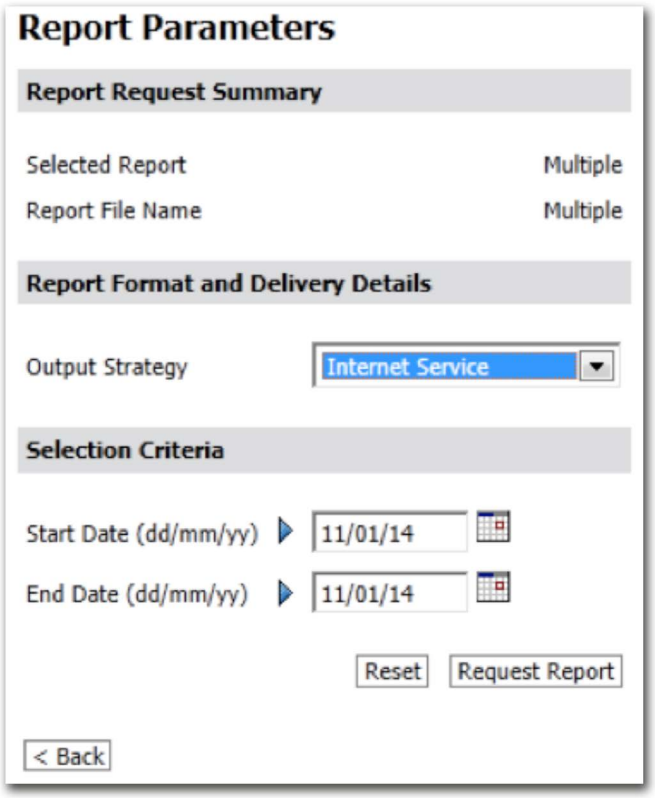
3 Click on the checkbox to add a tick to the report or reports you want to request.
You can select just one report, multiple reports or all reports in the group, based on your requirements.

4 Click on **CONTINUE**.

5 The Report Parameters will be displayed.

6 The parameters to be completed will vary based on the report group selected, complete the required fields on the screen.



7 The Report Request Summary section will show details of the report(s) requested.

8 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.

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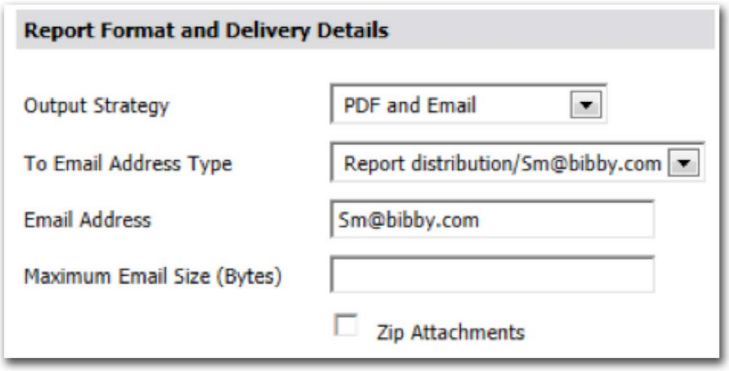
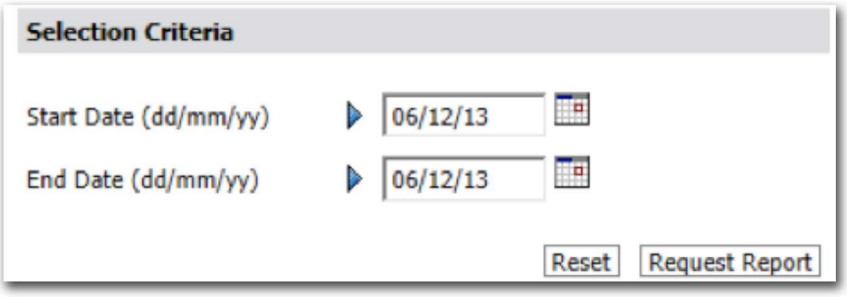
9 Once you select the output strategy, additional fields may be displayed
e.g. a strategy with an email option will display fields for you to enter the email address of the recipient.



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



11 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.

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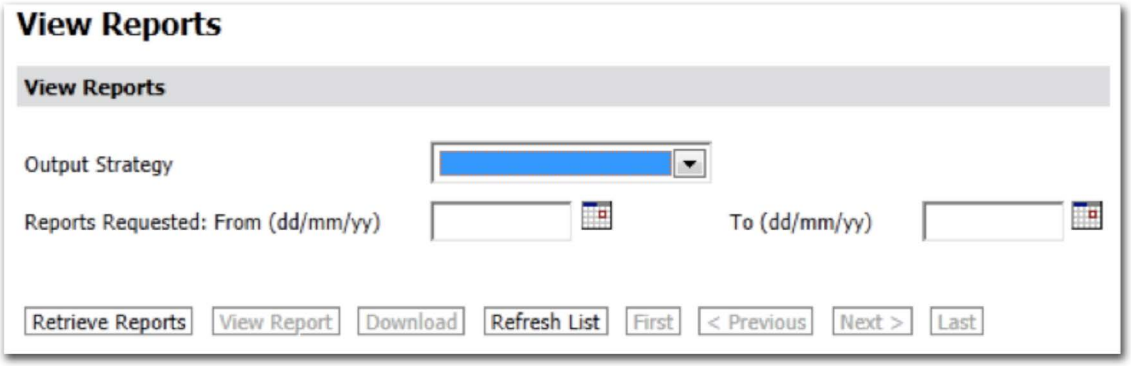
View Reports

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 or system generated reports, i.e. Monthly Client Statement and Impending Disapprovals Report.

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



2 Select the **OUTPUT STRATEGY** you require.
This will be the format you selected when you requested the reports.

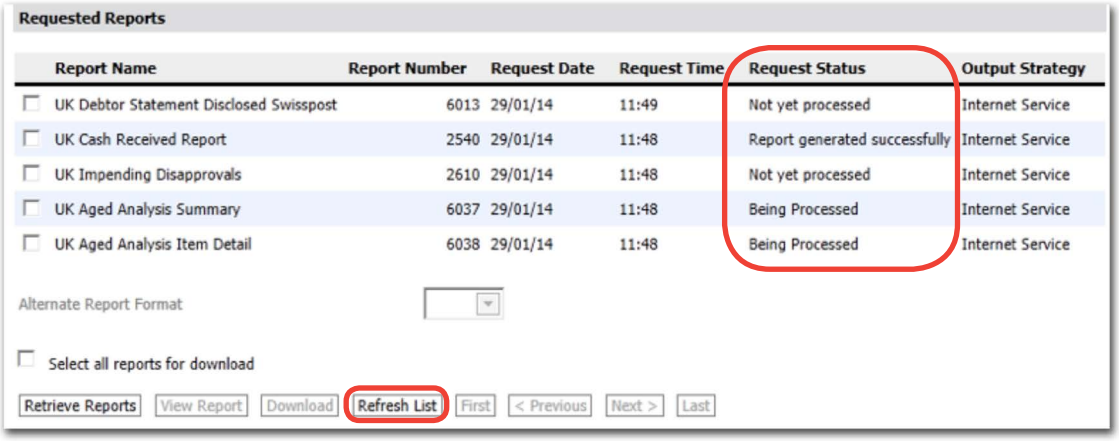
3 **REPORTS REQUESTED FROM** – you can use these fields to restrict the list to only those reports requested within a specific date range.

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.



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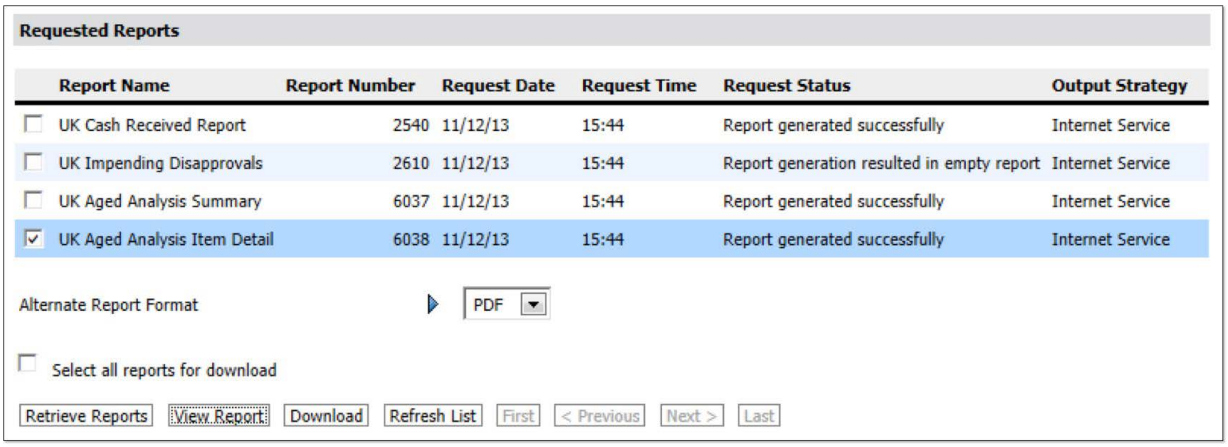
8 Once the status shows as 'generated successfully, you can view the report.



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.

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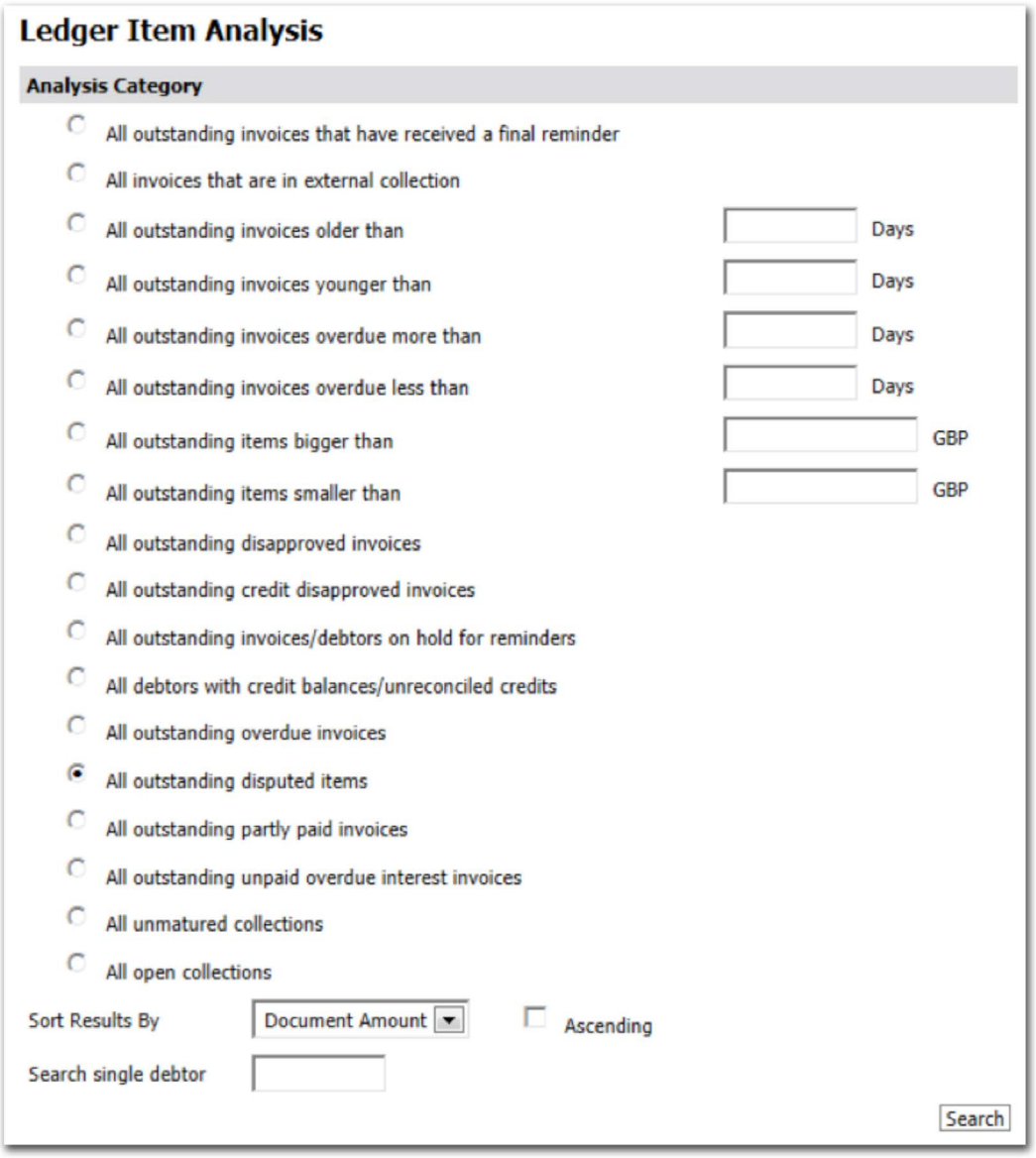
Ledger Analysis

The Reports menu also provides you with a Ledger Analysis option. This enables you to provide a quick online view of a specific type of transaction or category.

1 Click on **LEDGER ANALYSIS** from the menu.
2 The Ledger Item Analysis screen is displayed, with a list of available categories.



3 Click on the radio button for the category you require.
4 Complete any additional parameters if appropriate.
5 Click on **SEARCH**.

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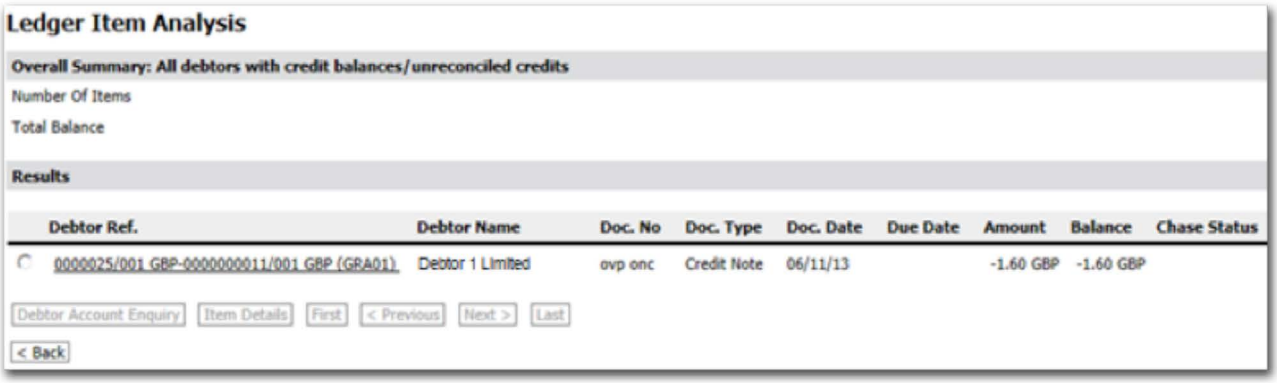
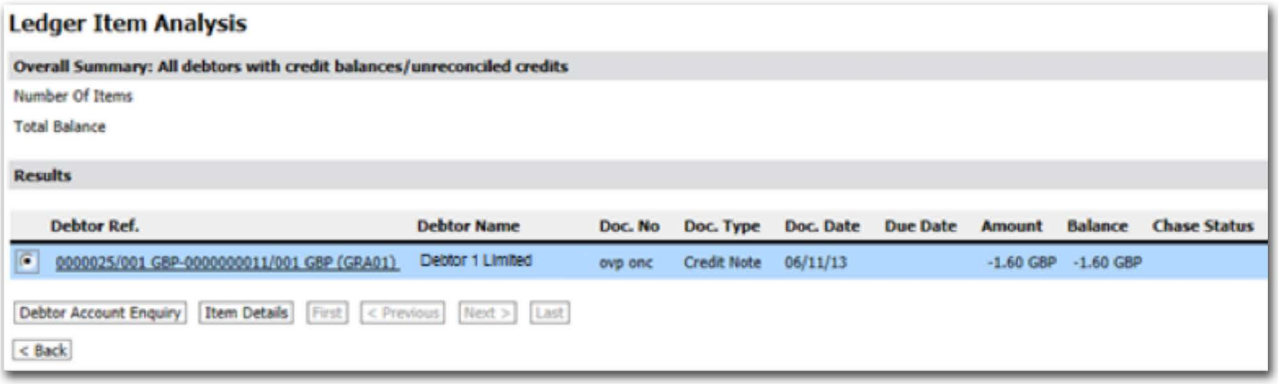
6 The screen will update to reflect any matches to your selected category.



7 Select an item from the results displayed to activate the action buttons

- Debtor Account Enquiry – to display details of the debtor for this item.
- Item Details – to view a range of details about this specific transaction.



8 You can click on Back to return to the Analysis Category list.

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Administrator Tasks

About your login

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.

This Delegated Administrator login provides you with access to all of the available functionality within Client Online.

When logged in as the Delegated Administrator, the Administration section of the menu provides you with the ability to change your password and maintain any additional user accounts that have been added.

Only the Delegated Administrator will see the full Administration functionality in the menu; any additional users added to the account will only see the Change Password, and Set Home page options in their menu.

Change 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.

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.
  - At least one "special" character (e.g. @#$%^&*()_+|~-=\`{}[]:";'<>/ etc.)
- 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.

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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. Your account will automatically become locked when you have three failed login attempts.

When this happens, you will be able to reset your password by contacting the Client Online help desk to ask for a password reset or account unlock.

Owner of the Delegated Administrator login

If you are the owner of the Delegated Administrator account, providing you have access to the email address for the login;

- 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.
- A copy of the reset email will be sent to the CSE/CSM for the account.

Not the owner of the Delegated Administrator login

If you are not the owner of the Delegated Administrator account, or do not have access to the email address for the login;

- The Helpdesk will contact the CSM/CSE to discuss whether or not the password can be reset for the person calling.
- If you do not have access to the email address, additional security checks may be required before beginning the process to reset the password.
- 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, or approved alternative email address.
- 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.

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Non Recourse Factoring Appendix

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Non Recourse

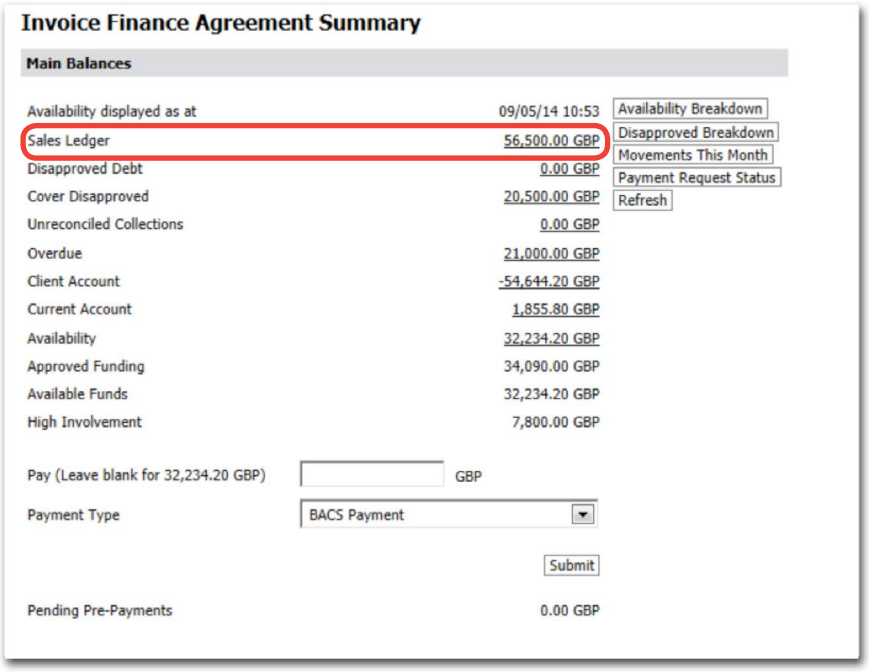
Welcome to the Non Recourse area of the user guide. In this section you will find information bespoke to your Non Recourse facility.

Viewing Your Account

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.



1 You can click on any amount that is underlined to view more detail for that particular balance amount.

2 Your Non-Recourse agreement will detail the Cover Disapproved. The cover limit disapproval represents the amount of the ledger that is not covered by your Bad Debt Protection. This doesn't mean this debt isn't funded. Please refer to your sales ledger for funded items.

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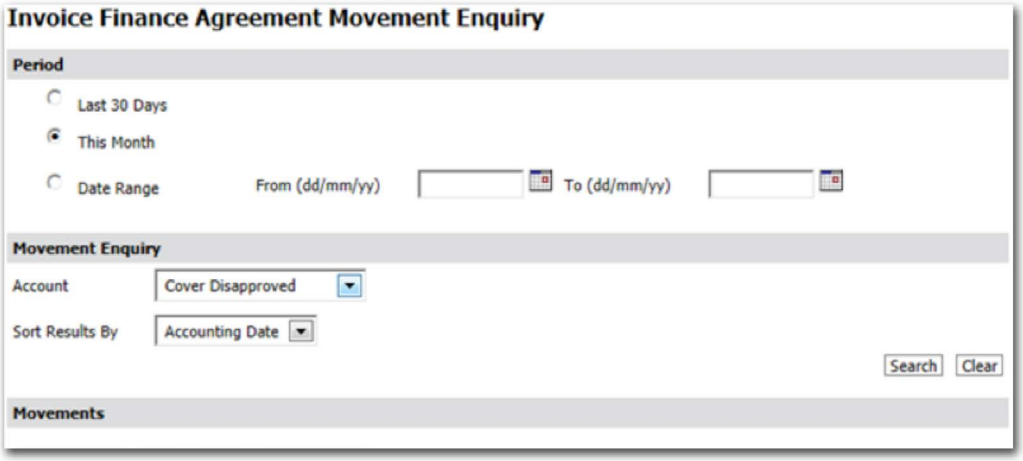
Menu options – Agreement Section

Movements

The Movements menu is selected from your Invoice Finance Agreement Summary on the right hand side (movements this month). This option opens the Invoice Finance Agreement Movement Enquiry screen. This enquiry enables you to view details of all movements on your account for a given period.

4 Select **MOVEMENTS** from the menu.

5 The Invoice Finance Agreement Movement Enquiry is displayed with the Last 30 days selected by default.



6 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.

7 **ACCOUNT** – Use the Account field to select the type of transactions to view.

Cover Disapproved

8 **SORT RESULTS BY** – define the sort order for the transactions such as date, type or value

Select from Accounting date, transaction type, debit amount, credit amount.

9 Click on **SEARCH** to run the enquiry.

The screen will be updated to show your search results.

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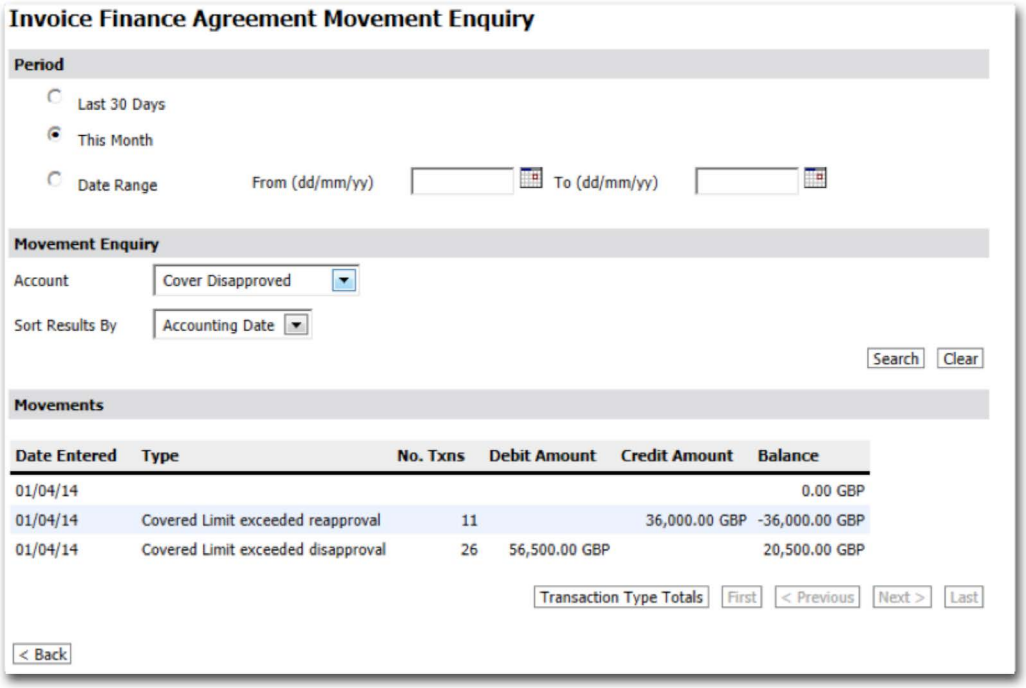
EXAMPLE RESULTS – Cover Disapproved.

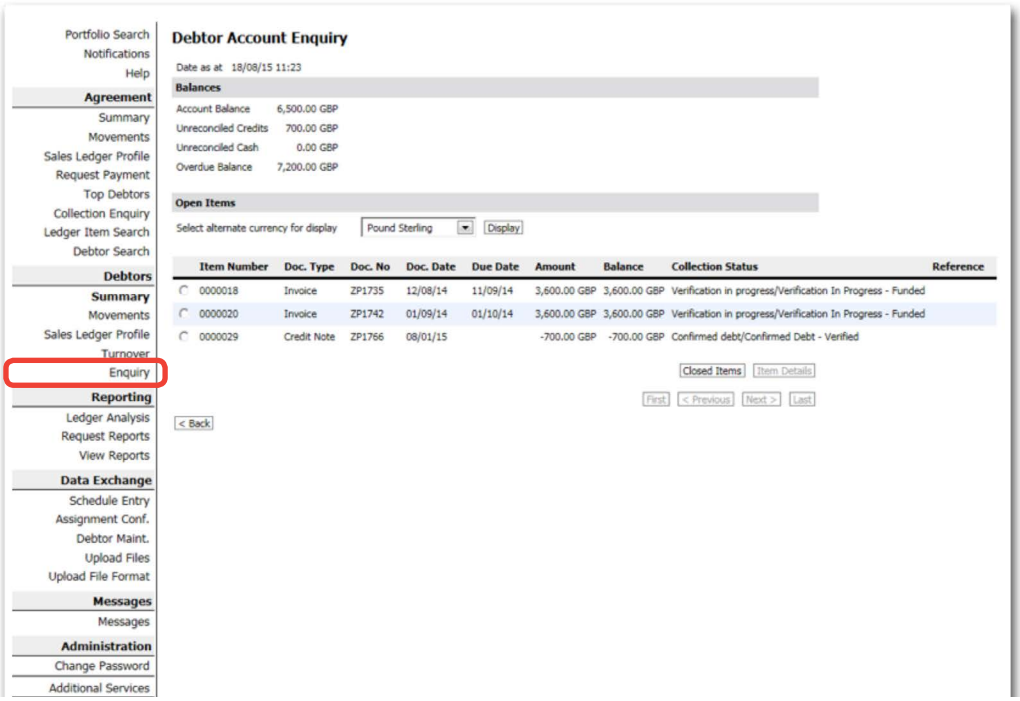


The above example shows the movements on the ledger relating to the bad debt protection.

- The total ledger assignment was £56,500.00 which was assigned 01/04/14
- The bad debt cover limit was increased to cover another £36,000.00 of this ledger.
- Leaving the remaining £20,500.00 in your cover disapprovals.

Debtors – Enquiry

The Enquiry option shows you the overall account balances for this Debtor, with a list of all currently open items.



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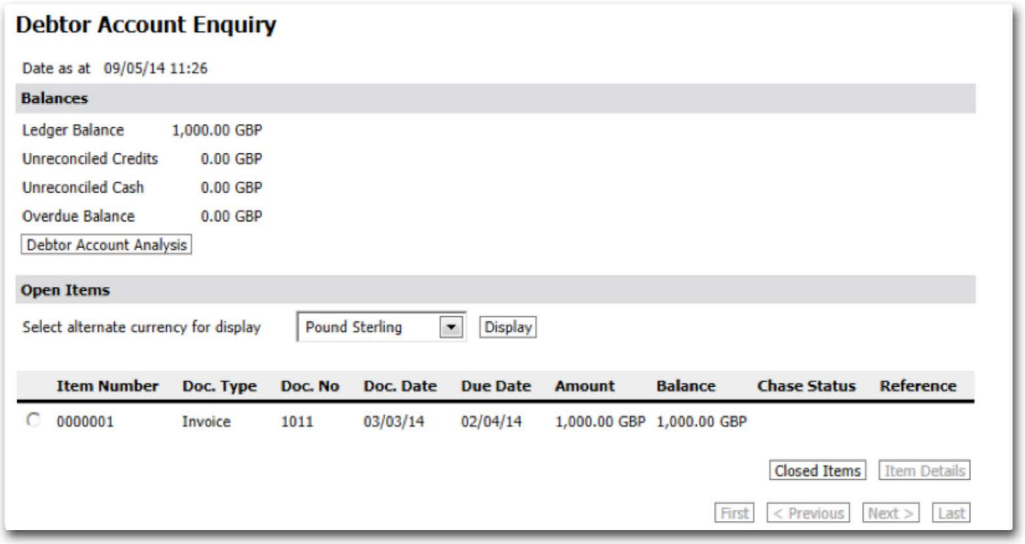
10 Click on **ENQUIRY** in the Debtors section of the menu.

11 The Debtor Account Enquiry is displayed.

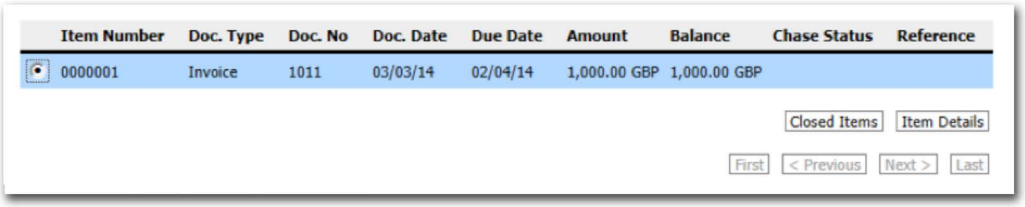


12 At the top of the screen, you have the overall balances for this Debtor.

13 Next you have a list of the currently open items for this Debtor.

14 Use the **CLOSED ITEMS** button to view a list of closed items for this debtor.

15 You can view further detail on an item by selecting the radio button for the line. This will activate the Item Details action button.



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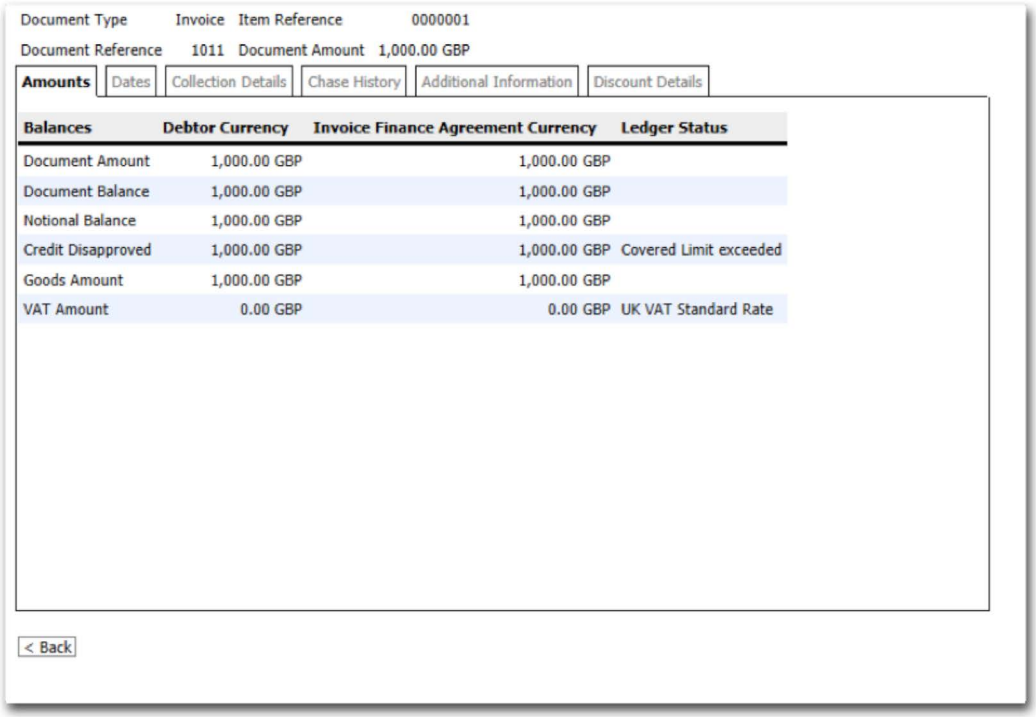
Reviewing Cover limits

You can Use your Debtor Account Enquiry to review the current Cover limits you have in place.



Debtors – Cover Limits

If you wish to request a Cover limit for your new debtor please contact your normal daily contact.

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