

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 is being introduced to replace the current E3 system in use. Client Online enables you to view and manage your facility with Bibby Financial Services, and provides both the current level of functionality you receive from E3, as well as some new functionality.

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.

Preparing for Go live

Will I still have access to E3 to view historic data?

E3 access will be removed 12pm on the Friday of changeover weekend.

Access to E3 and reports will no longer be available after this time. **IF YOU REQUIRE ANY REPORTS FROM E3 PRIOR TO THE CHANGEOVER DATE, PLEASE ENSURE YOU DOWNLOAD THESE IN THE WEEK RUNNING UP TO YOUR SCHEDULED CHANGEOVER DATE.** Going forward there will be various reports available on Client Online which will be dealt with later in the guide.

If you require any additional reports please contact your local contact and they will reproduce the report/s for you. This may incur an additional charge

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 daily contact .
- For FAQs, and other useful resources and important news, refer to our website.

www.bibbyfinancialservices.ie/client-area

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

Northern Ireland Call: 0800 7830 314

Republic of Ireland Call: 1800 818 368

Email: support@bibbyclient.com

Logging In

Client Online is a Web based application, and you will be provided with a link to www.bibbyfinancialservices.ie/client-area 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

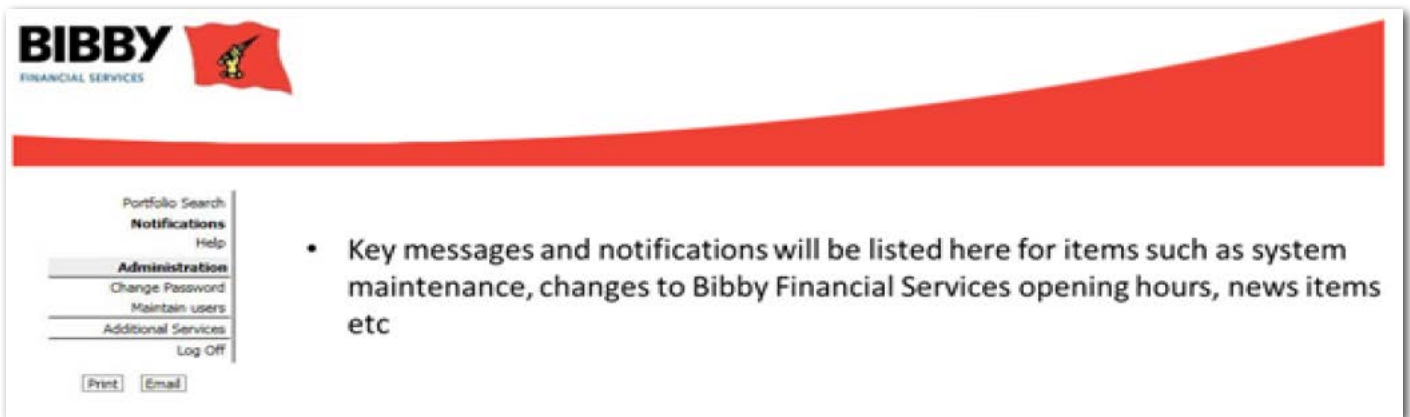
- Use the **CLEAR** button to clear all text entered so far in the Username and Password fields.
- Use the **CONTACT** button to send an email for queries about logging on to Client Online..

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 (pg31) 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.



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

Navigation

All screens within Client Online follow a standard layout.

The screenshot shows the 'Invoice Finance Agreement Movement Enquiry' interface. On the left is a navigation menu with categories like Agreement, Reporting, Data Exchange, and Administration. The main area has a 'Period' section with radio buttons for 'Last 30 Days', 'This Month', and 'Date Range'. Below that is a 'Movement Enquiry' section with dropdown menus for 'Account Balance' and 'Sort Results By', and date fields with calendar icons. A 'Search' button is also present.

The menu will always be displayed on the left

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

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

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

Schedule Header Entry

Batch Header Details

Batch Type ▶

Batch Currency ▶ EUR Euro

Schedule Reference ▶


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 (IFAS)

The IFAS 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.

BIBBY FINANCIAL SERVICES  Client: European ID Limited
0000725/001 EUR Recourse Invoice Discounting - Bulk

Portfolio Search
Notifications
Help

Agreement
Summary
Movements
Request Payment
Collection Enquiry

Reporting
Request Reports
View Reports

Data Exchange
% Incidence Entry
Assignment Cont.

Administration
Change Password
Additional Services
Log Off

Invoice Finance Agreement Summary

Main Balances

Availability displayed as at	08/05/14 10:40	Availability Breakdown
Sales Ledger	669,537.00 EUR	Disapproved Breakdown
Disapproved Debt	62,217.00 EUR	Movements This Month
Client Account	-678,287.26 EUR	Payment Request Status
Current Account	-8,445.26 EUR	Refresh
Accrued Fees	38.75 EUR	
Availability	433,852.76 EUR	
Approved Funding	425,407.50 EUR	
Available Funds	433,852.76 EUR	

Pay (Leave blank for 433,852.76 EUR) EUR

Payment Type **BACS Payment**

Print Pending Pre-Payments 0.00 EUR

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	12/05/14 14:57	Availability Breakdown
Sales Ledger	<u>410,851.67 EUR</u>	Disapproved Breakdown
Disapproved Debt	<u>445.90 EUR</u>	Movements This Month
Unreconciled Collections	<u>15,263.00 EUR</u>	Payment Request Status
Overdue	<u>14,886.22 EUR</u>	Refresh
Client Account	<u>-421,122.78 EUR</u>	
Current Account	<u>-10,271.11 EUR</u>	
Accrued Factors Discount	<u>0.00 EUR</u>	
Availability	<u>1,181.53 EUR</u>	
Approved Funding	166,049.74 EUR	
Available Funds	1,181.53 EUR	

- You can click on any amount that is underlined to view more detail for that particular balance amount.
- Whilst using Client Online, to return to the previous page, please use the Back button on the page rather than the back button in 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.

Portfolio Search
Notifications
Help
Agreement
Summary
Movements
Request Payment
Collection Enquiry

The Action buttons

A series of 4 buttons are displayed at the right of the Agreement Summary section. Each button provides you with additional information about your account, along with a refresh button which will update any information that has been added to your account while you have been on this screen.

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	433,852.76 EUR	
Funding Limit	650,000.00 EUR	
Available Funds	433,852.76 EUR	
Displayed as at	08/05/14 11:02	
Approved Funding		
Sales Ledger	669,937.00 EUR	
Disapproved Debt	62,212.00 EUR	
Approved Debt	607,725.00 EUR	
Approved Funding @ 70%	425,407.50 EUR	
Deductions		
Current Account	-8,445.26 EUR	
Pending Pre-Payments	0.00 EUR	
Pre-Payment Retention	182,317.50 EUR	
Total Deductions	-8,445.26 EUR	
		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	Aged Debt End Mar	43,245.00 EUR	01/04/14
3060 Debtor high involvement	HI Reserve - End March	5,980.00 EUR	01/04/14
3062 Cross Ageing	Cross Aging End Mar	12,987.00 EUR	01/04/14
			Main Balances
			Availability Breakdown
			Movements This Month
			Payment Request Status
			Refresh
< Back			



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	08/05/14 11:13
Pre-Payments	10,000.00 EUR
Last Pre-Payment	10,000.00 EUR
Last Pre-Payment Date	01/04/14
Pending Pre-Payments	0.00 EUR
Assignments	696,846.00 EUR
Last Assignment	-1,500.00 EUR
Last Assignment Date	01/04/14
Pending Assignments	0.00 EUR
Collections	26,909.00 EUR
Last Collection	3,420.00 EUR
Last Collection Date	01/04/14

[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 10/02/14 14:09

Pending Payment Status			
Transaction Number	Entry Date	Transaction Amount	Status
101-1	03/02/14	4,586.00EUR	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			
01/04/14					0.00 EUR			
01/04/14	SWIFT (express) payment fee VAT	1	13.93 EUR		13.93 EUR			
01/04/14	SWIFT (express) payment fee	1	69.66 EUR		83.59 EUR			
01/04/14	Service fee VAT	1	1,396.69 EUR		1,480.28 EUR			
01/04/14	Service fee	1	6,983.46 EUR		8,463.74 EUR			
01/04/14	Foreign Currency Swift Payment Express	1	10,000.00 EUR		18,463.74 EUR			
01/04/14	Bank Payment Received from Debtor	2		26,909.00 EUR	-8,445.26 EUR			
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			
01/04/14					0.00 EUR			
01/04/14	Debtor High Involvement	1	5,980.00 EUR		5,980.00 EUR			
01/04/14	Cross Ageing	1	12,987.00 EUR		18,967.00 EUR			
01/04/14	Overdue Funding Disapproved	1	43,245.00 EUR		62,212.00 EUR			
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:
Sort Results By:

Movements

Date Entered	Type	No. Txns	Debit Amount	Credit Amount	Balance
01/04/14					0.00 EUR
01/04/14	Credit Note	1		1,500.00 EUR	-1,500.00 EUR
01/04/14	Bank Payment Received from Debtor	2		26,909.00 EUR	-28,409.00 EUR
01/04/14	Invoice	1	698,346.00 EUR		669,937.00 EUR

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
Invoice	698,346.00 EUR	Credit Note	1,500.00 EUR
		Bank Payment Received from Debtor	26,909.00 EUR

Request Payment

Up until now, you will have requested a payment of funds by calling your daily contact.

With the introduction of Client Online, you have the ability 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**.

Payment Requests, Cut Off Times & Additional Funding

Payment request and cut off times are as follows:

Standard Payment Request – To be requested by 10.30am

This is our standard payment run for all clients. You can request a payment on this standard payment run via Client Online or your daily contact over the phone.

Late Payment Request – To be requested from 10.30am up to 2pm

This is a later payment run for emergency/late requests from clients. You can request a payment on this late payment run via Client Online or your daily contact over the phone.

Please note the beneficiary bank process times will prevail.

Note: Invoice schedules must be uploaded by 4.30pm for availability the following day. If in the event you require availability from a schedule on the same day, please speak to your daily contact. Additional Service fees apply.

Additional Funding

If you require 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. Additional Service fees apply.

The Additional Service Tariff, which you can find on www.bibbyfinancialservice.ie/client-area, fully outlines the payment type fees applicable

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 will be made into your default bank account.

Invoice Finance Agreement Summary	
Main Balances	
Availability displayed as at	08/05/14 11:23
Sales Ledger	<u>669,937.00 EUR</u>
Disapproved Debt	<u>62,212.00 EUR</u>
Client Account	<u>-578,382.26 EUR</u>
Current Account	<u>-8,445.26 EUR</u>
Accrued Fees	<u>38.75 EUR</u>
Availability	<u>433,852.76 EUR</u>
Approved Funding	425,407.50 EUR
Available Funds	433,852.76 EUR
Pay (Leave blank for 433,852.76 EUR)	<input type="text"/> EUR
Payment Type	<input type="text" value="BACS Payment"/>
	<input type="button" value="Submit"/>
Pending Pre-Payments	0.00 EUR

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.
2. **PAYMENT TYPE** – use the drop down menu to select the type of payment required. Please note, CHAPS Payments will be sent Same Day and BACS payments will be sent in 3 Days
3. Click on **SUBMIT**.

IMPORTANT:

When requesting a payment please enter the amount you require within your availability, the payment will be rounded to the nearest hundred.

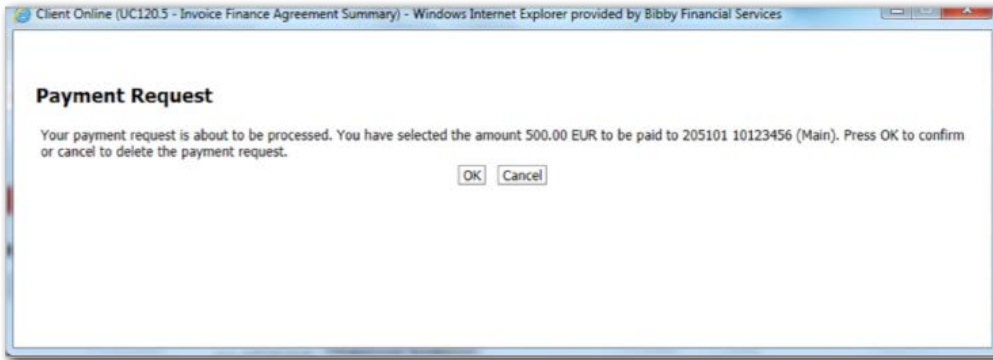
For overpayments or information regarding charges, please speak to your daily contact.

****The amount you are requesting (including any fees needs to be within your availability**

Please speak to your daily contact:

- If you require a payment which, including fees, is greater than your available funds
- Require an overpayment
- Require information regarding charges

4. Confirmation of the payment request is displayed.



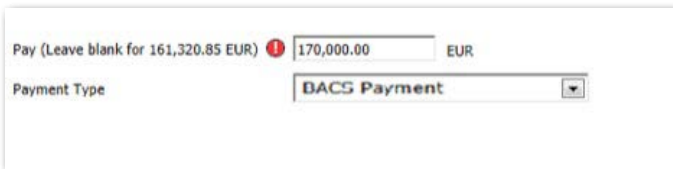
5. Click on **OK** to continue
6. Confirmation of the Payment request being submitted is displayed.
This shows the current status of the payment request.



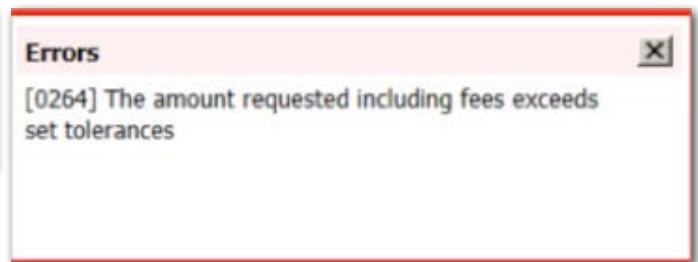
7. Close the pop up to return to the Agreement Summary.

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



Pay (Leave blank for 161,320.85 EUR) 170,000.00 EUR
Payment Type BACS Payment



Errors
[0264] The amount requested including fees exceeds set tolerances

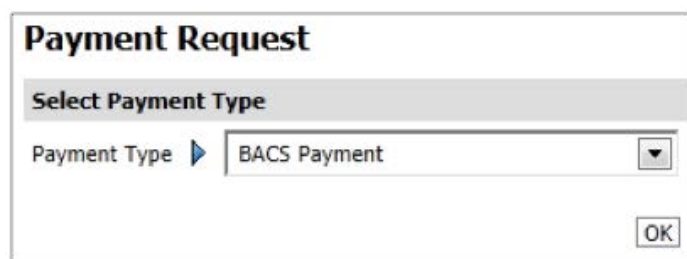
Using the Request Payment menu option



Agreement
Summary
Movements
Sales Ledger Profile
Request Payment
Top Debtors
Collection Enquiry

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.



Payment Request
Select Payment Type
Payment Type BACS Payment
OK

2. **PAYMENT TYPE** – use the drop down menu to select the type of payment required, such as CHAPS payment (Same Day), or BACS payment (3 Day).
3. Click on **OK** to continue.

IMPORTANT:

When requesting a payment please enter the amount you require within your availability, the payment will be rounded down to the nearest hundred.

**The amount you are requesting (including any fees) needs to be within your availability

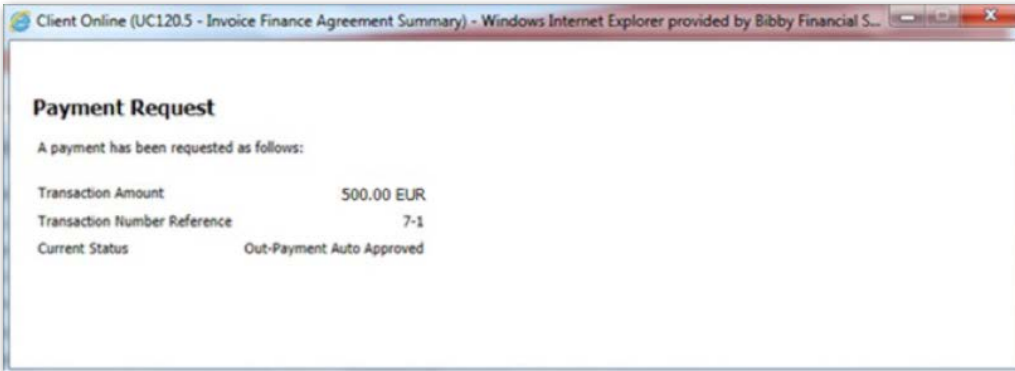
Please speak to your daily contact:

- IF YOU REQUIRE A PAYMENT WHICH, INCLUDING FEES, IS GREATER THAN YOUR AVAILABLE FUNDS
- REQUIRE AN OVERPAYMENT
- REQUIRE INFORMATION REGARDING CHARGES

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 cents.
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.
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.



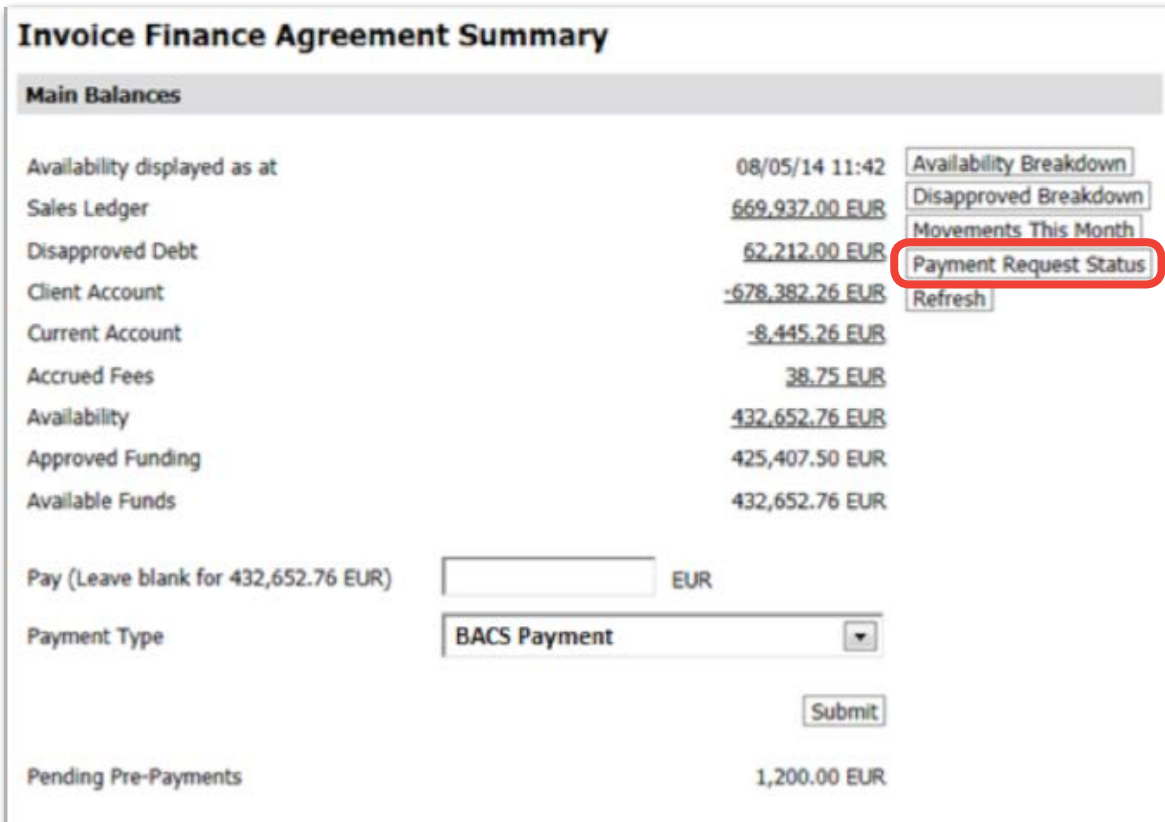
11. Click on **OK** to continue
12. Confirmation of the Payment request being submitted is displayed.
This shows the current status of the payment request.



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 Payment Status shows as Not Auto Approved, the payment will be reviewed by Bibby Financial Services before being approved and processed. Should you have any questions about payments, please speak to your daily contact.




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

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

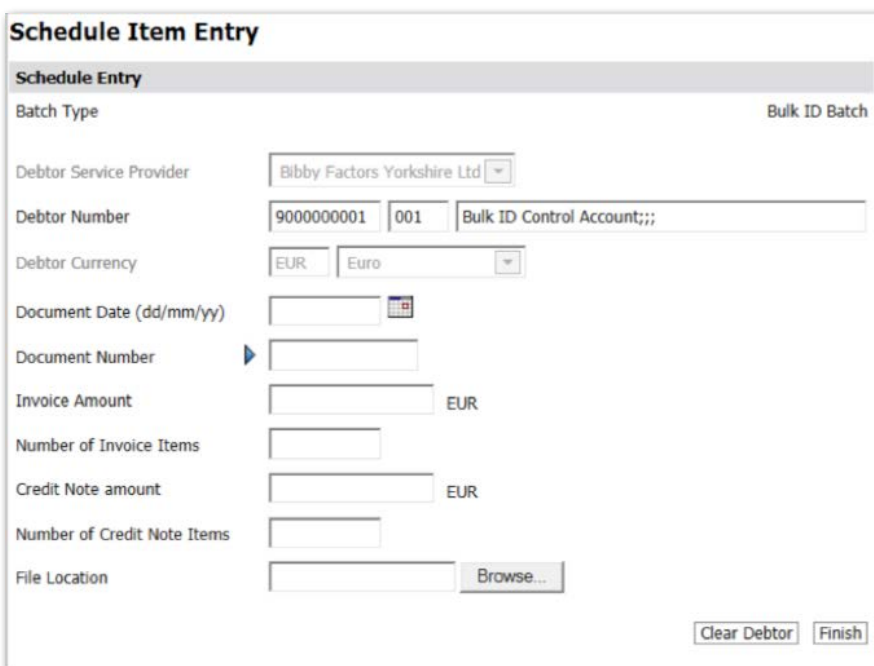
Enter your Bulk ID Details

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

Please note Invoices & Credit Notes must be entered as separate batches
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 EUR. 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	500.00 EUR
Number Of Items	1
Schedule Reference	1

Batch Contents

#	Debtor Ref.	Doc Date	Document Number	Goods Amount	VAT Amount	Total Amount	Due Date
<input type="radio"/>	1 9000000001/001	01/04/14	2	500.00 EUR	0.00 EUR	500.00 EUR	01/04/14

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 the 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

14. 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.
15. Click on **SUBMIT BATCH**.
16. The Assignment Schedule Confirmation is displayed

This confirms that your batch has been submitted.

Assignment Schedule Confirmation

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

Batch Number	0000767
Batch Type	Bulk ID Batch
Batch Amount	500.00 EUR

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 4.30pm for availability the following day.

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

Should you have any queries you can contact your daily contact.

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.

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. Please note that subject to the size of the report you may incur a short delay before the information is processed.

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.

In addition, your Monthly Client Statement will be emailed automatically to your nominated address on the first working day of each calendar month

Request Reports

1. Click on Request Reports from the menu.
2. A list of the reports currently available for you to run is displayed



The screenshot shows a web interface titled "Request Reports". Under the heading "Agreement Reports", there is a table with a "Report Name" column. Three reports are listed: "Client Statement", "Monthly Transactions", and "Availability Movement Report". Each report has an unchecked checkbox to its left. The "Monthly Transactions" row is highlighted in light blue. At the bottom of the list is a "Continue" button.

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

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 Client Statement
 Report File Name BFS_ClientStatement

Report Format and Delivery Details

Output Strategy Internet Service ▼

Selection Criteria

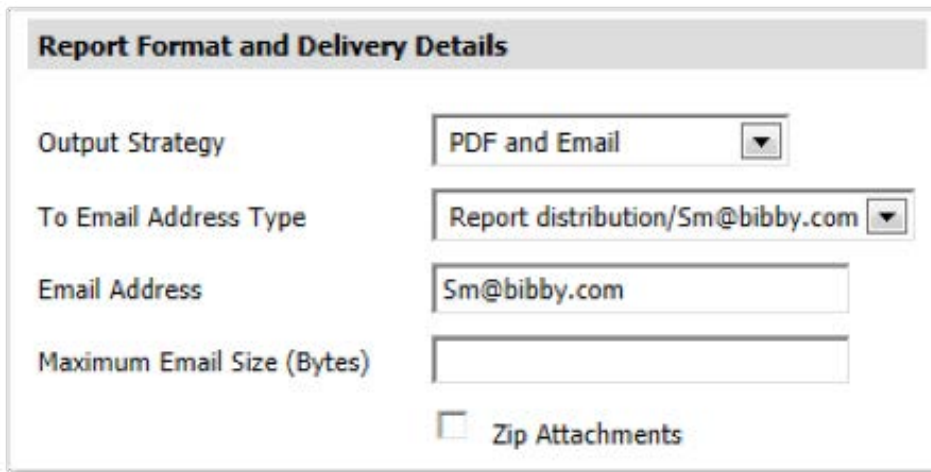
Start Date (dd/mm/yy) ▶ 

End Date (dd/mm/yy) ▶ 

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.

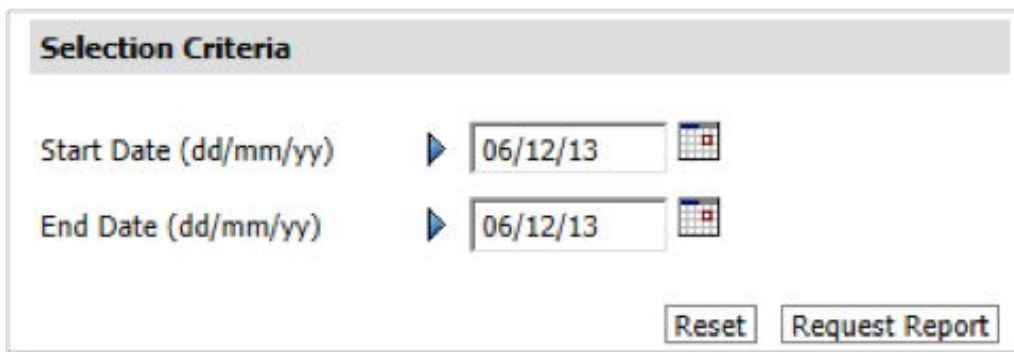


The screenshot shows a form titled "Report Format and Delivery Details". It contains the following fields and options:

- Output Strategy:** A dropdown menu with "PDF and Email" selected.
- To Email Address Type:** A dropdown menu with "Report distribution/Sm@bibby.com" selected.
- Email Address:** A text input field containing "Sm@bibby.com".
- Maximum Email Size (Bytes):** An empty text input field.
- Zip Attachments:** An unchecked checkbox.

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

10. Click on **REQUEST REPORT**.



The screenshot shows a form titled "Selection Criteria". It contains the following fields and buttons:

- Start Date (dd/mm/yy):** A date input field with "06/12/13" and a calendar icon.
- End Date (dd/mm/yy):** A date input field with "06/12/13" and a calendar icon.
- Reset:** A button.
- Request Report:** A button.

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.

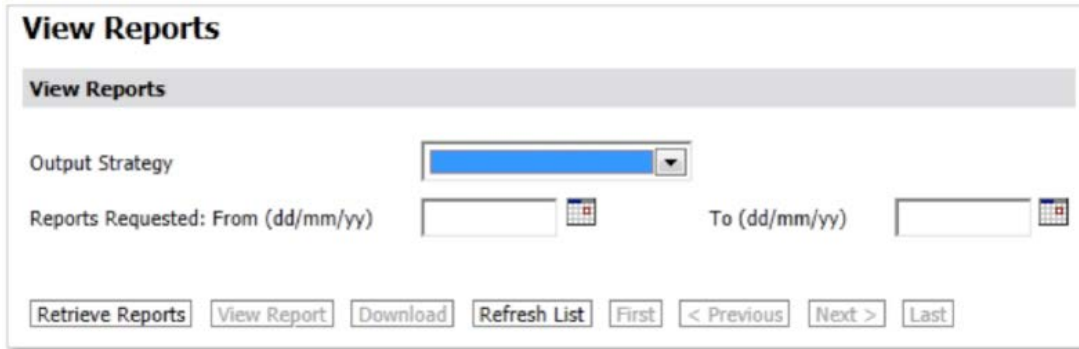
This will open the **VIEW REPORTS** screen.

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

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 a web interface titled "View Reports". It features a dropdown menu for "Output Strategy", two date input fields for "Reports Requested: From (dd/mm/yy)" and "To (dd/mm/yy)", and a row of 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

Requested Reports						
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	

Alternate Report Format

Select all reports for download

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

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. 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.

- The Client Online Helpdesk is available between 8:00am and 8:00pm for queries such as;
- How to use Client Online
- Issues accessing Client Online
- Problems with the Client Online System

Northern Ireland Call: 0800 7830 314

Republic of Ireland Call: 1800 818 368

Email: support@bibbyclient.com

- 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	