Bulk Facility

Halo Portal
User Guide

ScotPac
Business Finance

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ScotPac
Business Finance

This guide aims to provide a step-by-step guide to using your Scottish Pacific Client Portal. We hope you find this guide informative and easy to follow.

Please ensure all relevant staff within your organisation read and are familiar with this operating guide as soon as possible after your account is established. This will help to ensure your facility runs as smoothly as possible in its early stages.

NOTE: *Your use of the portal is subject to this guide, the Client Services and Procedures Guide which we provide and the facility agreement which you enter with us. If there is any inconsistency between those documents the facility agreement prevails to the extent of the inconsistency. Any information which is available on the portal is provided subject to the facility agreement and if there is any inconsistency between that information and the facility agreement that agreement prevails to the extent of the inconsistency.*

Sometimes the portal may not be available for use. You must then use other means to operate your account as outlined in the facility agreement.

We may change this guide from time to time.

Introduction

The Client Portal is your gateway to Scottish Pacific Business Finance, which allows you to track, request and view reports and movement on your facility. The portal will give you full control of your invoice finance facility. After reviewing the material in this guide you will be able to:

* Successfully navigate through the Client Portal;
* View your current availability, incoming payments and cash flow;
* Request payments and check acknowledgements;
* View, request and download reports for daily and end of month reporting;
* Upload invoice and credit note schedules.

This document will assist you in understanding where this information can be found. It will also guide you through the core features of the portal, explaining how to use them, as well as recommendations as to when to utilise them.

Your dedicated team at Scottish Pacific Business Finance will also be able to provide you guidance and support, allowing you to utilise the system to its full potential.

Accessing the portal

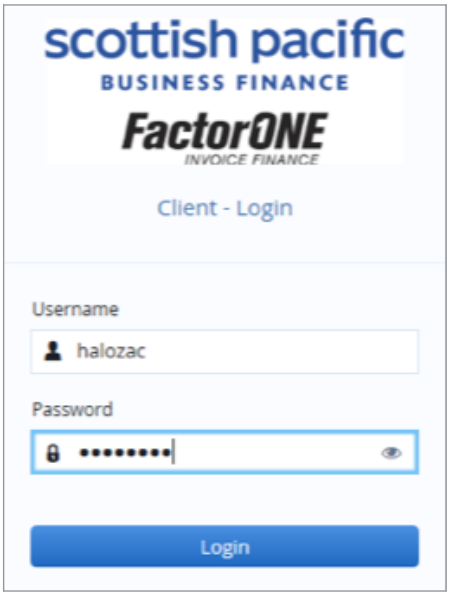
To access the Portal, first open your internet browser (we suggest Internet Explorer, Mozilla Firefox or Google Chrome) and in the address bar type **https://scotpac.hpdsc.com/** (or click this link) and save to your favourites.

Introduction

First Time Login

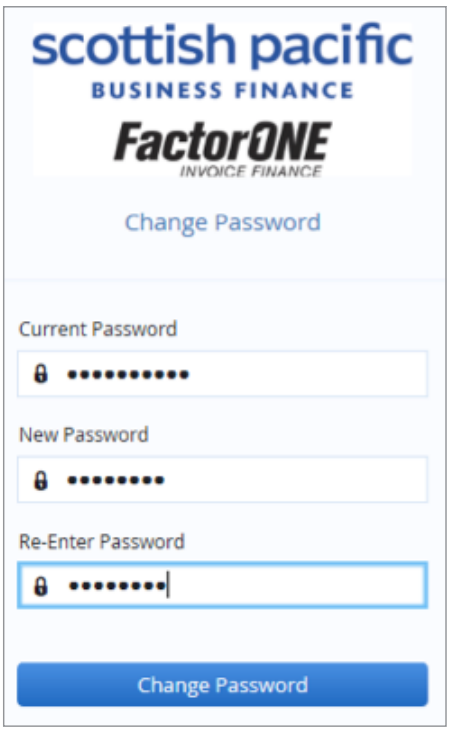
When logging into the Client Portal for the first time you will be required to reset your password, and once you have done so you will be taken back to the client login screen to log in for the first time with your newly created password.

1. Enter the Username and Password which was assigned to you.



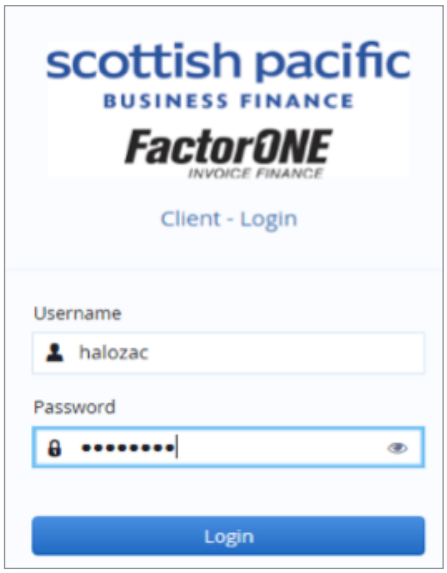
2. Next you will be required to change your password. Begin by entering the password, which was assigned to you, then enter your new password, and then re-enter your new password. Press '**Change Password**'.

   TIP: *Passwords expire every 60 Days, must be between 6-50 characters long, and can't be re-used for the next 2 password changes. Triplicate characters cannot be accepted (i.e. Password111) but duplicates can be (i.e. Password11)*



Introduction

3. You will then be taken back to the initial login screen. If you are automatically redirected to this screen it means that the system has accepted your new password. You will now be required to log in using your newly created password.

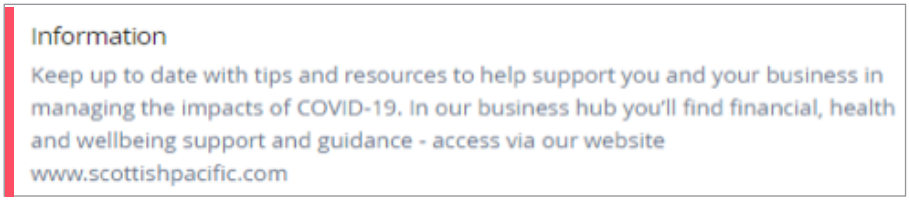


NOTE: *If you are experiencing technical issues when logging in, or if you have forgotten your password please first select "Forgot Password?" to reset your password. If you do not receive an email prompt to reset this password, contact your dedicated Scottish Pacific team.*

NOTE: *If additional user accounts have been created for employees using the original administrator login, and they have forgotten their password, you can reset it for them using the same function of the portal ('Administration', bottom menu option on the left hand side) in which you would have utilised to create their login*

Portal Alerts

Every time you log in to the portal there will be alerts that appear in the top right-hand corner. You will need to click through these alerts before operating further in the portal. While some of these will be permanent reminders, this is where we will inform you of any urgent notifications.



Agreements

Agreement Summary

The '**Agreement Summary**' (essentially your home page) is the one of the first pages to load when logging in to view your agreement. This area can also be accessed by selecting 'Agreements' from the menu on the left-hand side of the screen.

You have control over the information that is displayed on this screen, and can customise it to your needs. Each area/box on this screen is called a widget, and these can be deleted if you don't feel the information is relevant, or alternatively you can add new widgets.

Adding Widgets:

Place the mouse over an empty widget and right click to view the options available. Simply select the desired option and the widget will appear.

Deleting Widgets:

Click the '**X**' in the top right-hand corner of the widget.

TIP: *Any changes you make to this screen will be saved and visible the next time you log into the system.*

Request Funds

Select the '**Agreements**' tab on the left-hand side of your screen. Your Agreements tab should have a '**Request Funds**' widget. If not, follow the "Adding Widgets" instruction to add the "**Request Funds**" widget.

Available funds – your current maximum funds available for drawdown.

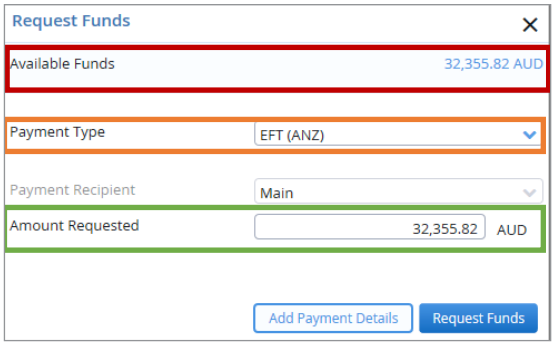
Payment Type – using the drop menu select the payment method, e.g. EFT or RTGS.

Amount Requested – this field will be prepopulated with the amount currently available, however, to edit the amount click the field and type in the desired amount.

Add Payment Details – this button allows you to type in a reference and instructions for the payment.

IMPORTANT: *If an RTGS is requested after 4pm (AEST) it will not be processed until the following day, and if an overnight (EFT) is requested after 6pm (AEST) it will not be processed until the following day.*

Press the '**Request Funds**' button to submit the request.

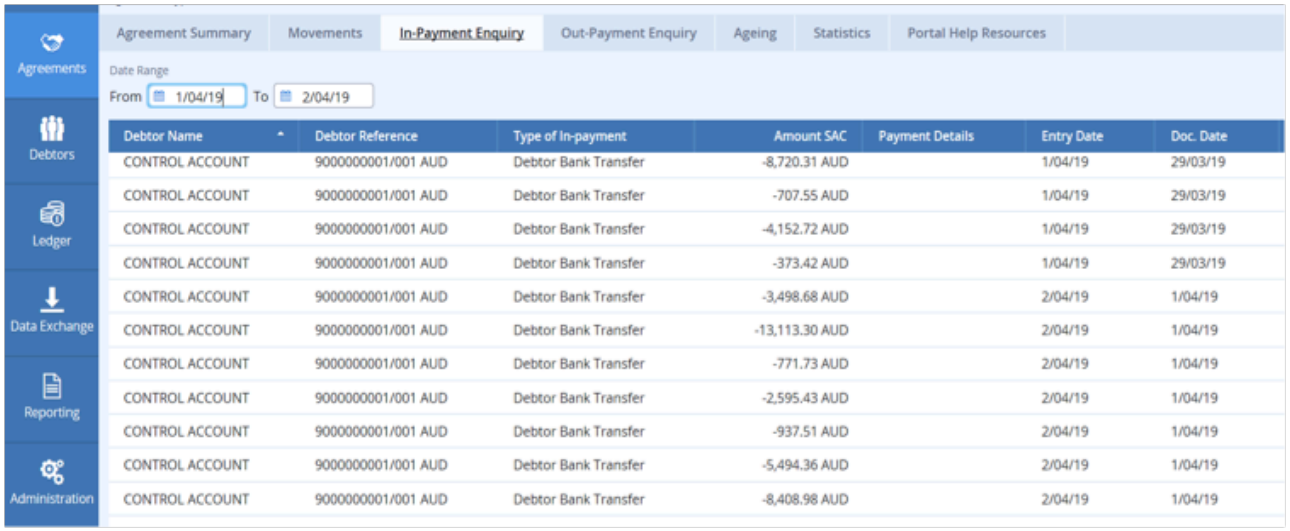


Agreements

Customer (debtor) Payments

The In-payment enquiry screen will provide you with details of all payments received for a chosen date range.

Go to Agreements and then select In-Payment Enquiry. To generate a list of all references for these payments refer to Reporting.



Debtor Name	Debtor Reference	Type of In-payment	Amount SAC	Payment Details	Entry Date	Doc. Date
CONTROL ACCOUNT	9000000001/001 AUD	Debtor Bank Transfer	-8,720.31 AUD		1/04/19	29/03/19
CONTROL ACCOUNT	9000000001/001 AUD	Debtor Bank Transfer	-707.55 AUD		1/04/19	29/03/19
CONTROL ACCOUNT	9000000001/001 AUD	Debtor Bank Transfer	-4,152.72 AUD		1/04/19	29/03/19
CONTROL ACCOUNT	9000000001/001 AUD	Debtor Bank Transfer	-373.42 AUD		1/04/19	29/03/19
CONTROL ACCOUNT	9000000001/001 AUD	Debtor Bank Transfer	-3,498.68 AUD		2/04/19	1/04/19
CONTROL ACCOUNT	9000000001/001 AUD	Debtor Bank Transfer	-13,113.30 AUD		2/04/19	1/04/19
CONTROL ACCOUNT	9000000001/001 AUD	Debtor Bank Transfer	-771.73 AUD		2/04/19	1/04/19
CONTROL ACCOUNT	9000000001/001 AUD	Debtor Bank Transfer	-2,595.43 AUD		2/04/19	1/04/19
CONTROL ACCOUNT	9000000001/001 AUD	Debtor Bank Transfer	-937.51 AUD		2/04/19	1/04/19
CONTROL ACCOUNT	9000000001/001 AUD	Debtor Bank Transfer	-5,494.36 AUD		2/04/19	1/04/19
CONTROL ACCOUNT	9000000001/001 AUD	Debtor Bank Transfer	-8,408.98 AUD		2/04/19	1/04/19

Out-Payment Enquiry

This feature can be used to check the status of '**Requested Funds**' or enquire about previous drawdowns.

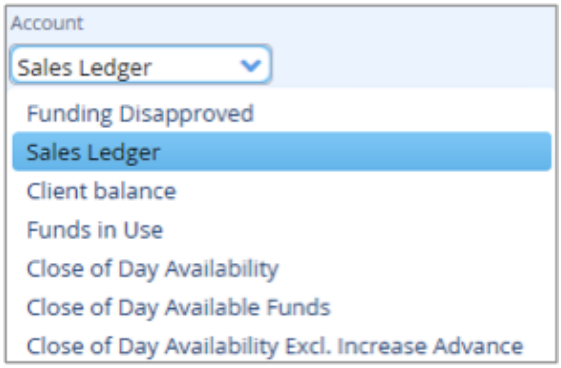
1. From the '**Agreements**' menu (first option on the left-hand side) select '**Out-Payment Enquiry**' from the menu at the top of the screen.
2. Use the fields available to complete the search. If looking for a specific payment use the '**Value Range**' fields, otherwise it is recommended to simply enter the relevant '**Date Range**' which will then populate a list of drawdowns for that period of time.

Agreements

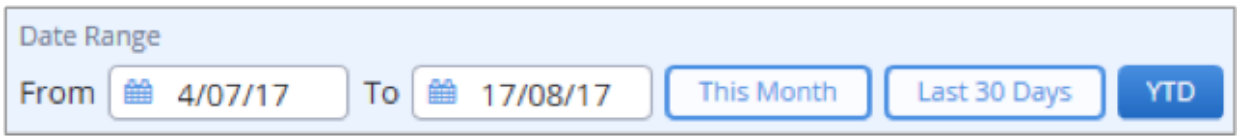
Movements

The '**Movements**' area allows you to determine what activity has gone on across different areas of your account over specific periods of time. For example if you have noticed a change in the sales ledger you can use this feature to determine what transactions have been processed i.e. invoices, credits and debtor payments.

. First you need to conduct the search by selecting the '**Account**' area you are enquiring about.



2. Next you need to select the '**Date Range**' you are enquiring about. Alternatively, you can also simply view the current month, last 30 days or year to date transactions by selecting the appropriate button.



3. As soon as you have entered the criteria the results will automatically populate.
4. Below is an example of what would appear if a search was conducted when searching '**Funding Disapproved**' from the '**Account**' drop down menu. Each item is date stamped and indicates the activity i.e. items being disapproved or reapproved, and whether it has a debit or credit impact on the account.

Date Entered	Type	No. Txns	Debit	Credit
5/07/17	Funding limit exceeded reapproval	8	0.00 AUD	32,190.89 AUD
5/07/17	Dispute disapproval	8	837.91 AUD	0.00 AUD
5/07/17	Funding disapproval	1	628.54 AUD	0.00 AUD
5/07/17	Age reapproval	1	0.00 AUD	68.20 AUD

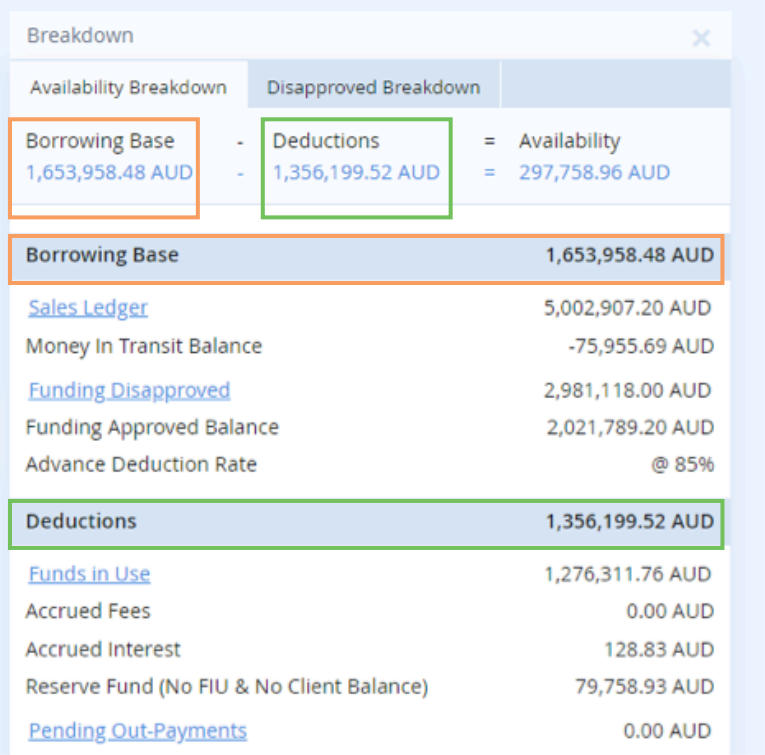
The transactions that display will vary depending on the '**Account**' type selected. For example '**Funds in Use**' will display fees, customer (debtor) payments, drawdowns etc.

Agreements

Availability

Using the "**Breakdown**" Widget on the Agreement Summary page, your availability can be broken down for your better understanding:

Availability = **Borrowing Base** – **Deductions** = 1,653,958.48 – 1,356,199.52 = 297,758.96



Funding Approved Balance = Sales Ledger – Funding Disapproved

Per above example:

Funding Approved Balance = 5,002,907.20 – 2,981,118.00 = 2,021,789.20

Borrowing Base = **(Funding Approved Balance** + Money in Transit Bal**)** x Advance Deduction Rate

Per above example:

Borrowing Base = (2,021,789.20 + -75,955.69) x 85% = 1,653,958.48

Deductions = Funds in Use + Accrued Fees + Accrued Interest + Reserve Fund + Pending Outpayments

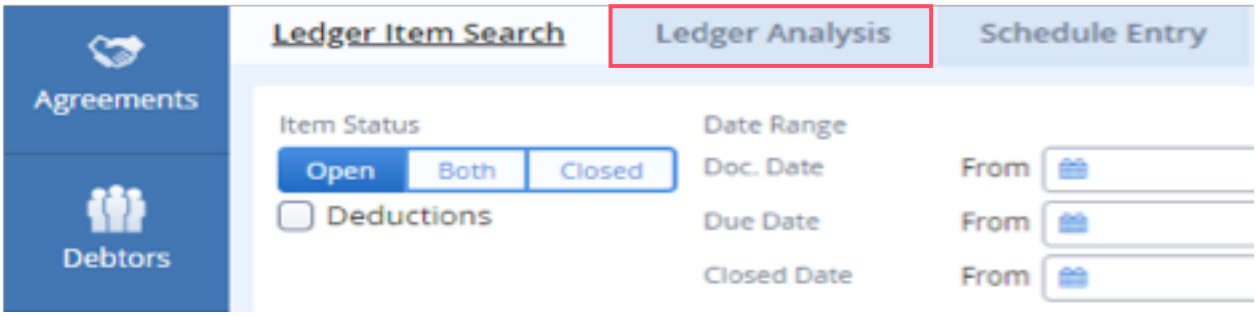
Per above example:

Deductions = 1,276,311.76 + 0 + 128.83 + 79,758.93 + 0 = 1,356,199.52

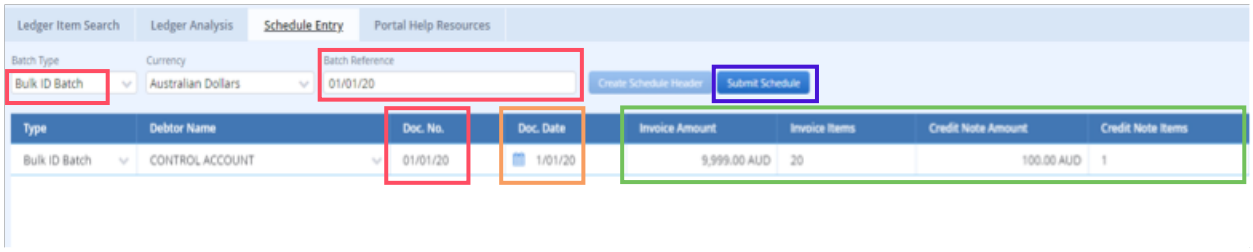
Entering a Schedule

Uploading a Schedule

1. To upload your Invoice and Credit Note schedules go to '**Ledger**' - then select '**Schedule Entry**' along the top of the page.



2. Select the Batch type as Bulk ID Batch where it will allow you to upload credits and invoices together. To upload fill in the following information:
   a. **Batch Reference** - This is your reference for the Batch – generally a date or schedule No.
   b. **Debtor name** - this will default to the control account.
   c. **Doc. no.** - Use the same as the batch reference for ease of tracking.
   d. **Doc date** - Todays Date
   e. **Invoice amount, Invoice Items, Credit Note Amount & Credit Note Items** – Enter the bulk value of each (a minus symbol is not required for the credit notes) also the number of items.
   f. **Choose File** - this is not required to be loaded through the portal but to be sent separately to your dedicated Scottish Pacific team. This can be in any format.
   g. Once all data is entered select **Submit Schedule**.



Ledger

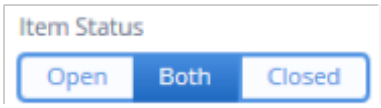
The '**Ledger**' area of the portal allows you to search for particular ledger items such as invoices and customer payments (debtor payments), as this is a Bulk facility you will not see individual invoices but the value of the full batches entered and will only ever show the Debtor as the Control Account .

Ledger Item Search

When going into the '**Ledger**' area of the portal the first feature to load is '**Ledger Item Search**' and allows you to search for an item (invoice, credit note, debtor payment etc.). There are several search fields available, such as:

Item Status:

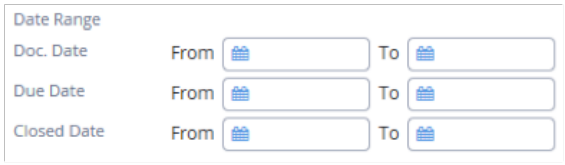
Allows you to search for an 'Open' item (still outstanding), 'Closed' item (in history), or search 'Both' to determine that status of an item.



Date Range:

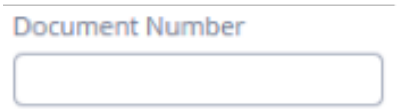
There are three areas that you can use the 'Date Range' to search for a ledger item:

1. 'Doc. Date' – Invoice Date
2. 'Due Date' – Invoice Due Date
3. 'Closed Date' – The date an item was closed, eg an invoice paid in full



Document Number:

The 'Document Number' is essentially the invoice or credit note number.



Value Range:

This search is based on value, eg if searching from $100 to $1,000 it will pull through any items within that range including invoices, credit notes and customer payments.

TIP: *If searching for a specific amount put that exact figure in the 'From' and 'To'.*

Ledger

Once you have found the ledger item you are looking for there are two options:

1. Click on the '**Debtor Name**' to be taken to the debtor account that item relates to

   OR

2. Click on any of the information in any of the other columns and a pop up window will appear allowing you to view additional information relating to that specific item.

Ledger Analysis

As this is a Bulk Facility the Ledger Analysis will not calculate.

Schedule Entry

Refer to **Entering a Schedule**.

Reporting

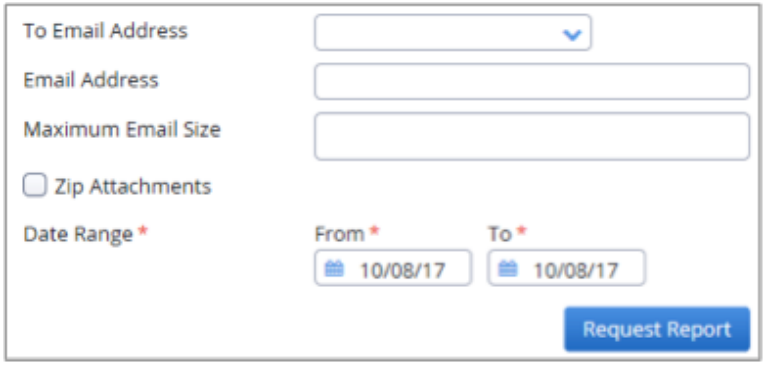
The '**Reporting**' function is where you will be able to generate the In - Payment Details and your monthly discount invoice . The feature allows you to produce reports in different formats such as PDF and Excel.

Request Report

1. In the top left corner of the screen there are a list of '**Report Types**', simply tick the box next to the desired report/s.
2. Select the appropriate '**Output Strategy**' you require i.e. PDF, Excel.
3. If you have selected one of the many options which contains the '**Email**' method, additional field will appear. The fields that will require completion are:

To Email Address:

If your email has been provided it will have been set-up in our system, therefore click the drop down menu to select from the list of available emails.



Email Address:

If your email does not appear in the drop down menu, then use this field to type in your email.

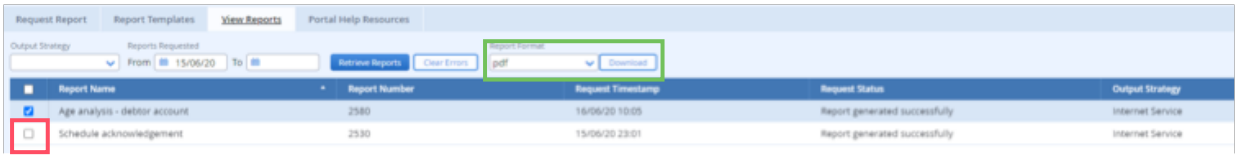
Date Range:

This field will only appear for certain reports, however if it does then simply select the date range in which you would like to produce into the report.

4. Click the '**Request Report**' button to generate the report.

Reporting

If you selected '**Email'** then the report should then be emailed directly to your mailbox. Alternatively the requested reports will generate into a queue held in the View Reports Tab. Click on '**View Reports**', click on the '**Tick Box**' box beside the report item required . Go to Report Format and choose the format required and click the '**Download**' button, the report will create for you to view or save in the format of your choice.



There are numerous reports available through '**Request Reports**' and it's recommended that you become familiar with these reports to ensure they are utilised to their full potential. .

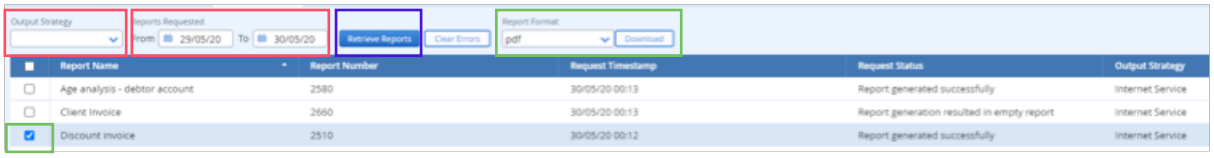
Viewing Monthly Reports

The system will automatically generate monthly invoice reports, and these reports can be in the 'View Reports' area. Similarly, all historically generated reports can also be found here.

1. First you will need to select the '**Output Strategy**' in which you determine the format in which the report will generate, can be left empty if not sure.
2. Select the '**Date Range**' for when the report would have generated or was requested. Note all automated reports will generate on the last business day of each month.
3. The list of reports will automatically show up as you select appropriate dates.

   To '**View**' or '**Download**' the report simply click the tick box beside the report required, go to Report Format select format you wish to view the report in then click Download. Report will produce for viewing or saving.

   TIP: *This is how you produce your monthly '**Invoice**' and '**Discount Invoice**'. These two reports produce on the last day of the month, therefore when searching set the date range '**To**' field to a few days in of the new month. NB. The Client Invoice will result in an empty report if there is no GST charged on your facility.*



Administration

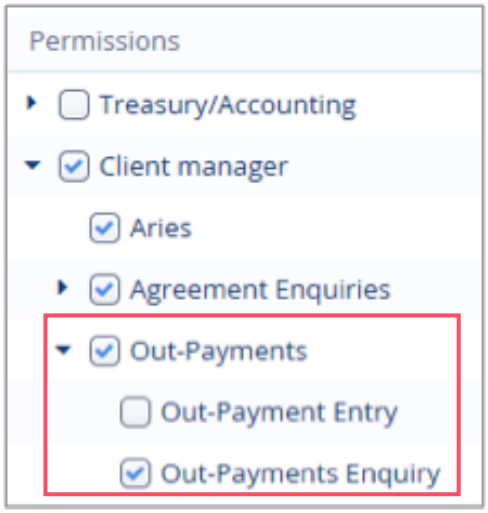
Using the administrator login, which should have been provided to you at settlement, you have the ability to create other users in the system. This feature can be accessed by clicking the '**Administration**' button on the left-hand side of the screen.

Create a New User

1. Select the '**Create New User**' button.
2. Complete the '**Profile Details**' by creating a username and password etc.
3. On the far right-hand side of the screen select the '**Permissions**' for the user. Click the arrow next to '**Client Manager**' to expand the menu and view the permissions available. By simply unticking a box you are removing access to that particular function.

   In the example on the right we have provided the user with access to '**Out-Payment Enquiry**' so they can see historically what has been drawn down, but we have not given them access to '**Out-Payment Entry**', therefore they cannot request funds. These permissions allow you to customise the user accounts you create.

   TIP: *Press the arrow next to each permission to view more options.*



4. Select the relevant agreement from the bottom of the screen that you would like the user to have access to. There will only be multiple options if you have multiple agreements with Scottish Pacific Business Finance.
5. Press the '**Save Profile**' button.

   TIP: *If you can't see the button, scroll to the bottom of the top half of the screen and the button will appear below the '**Profile Details**' area.*

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