



Halo Portal User Guide

Debtor Finance
General Guide

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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 new customer details, 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

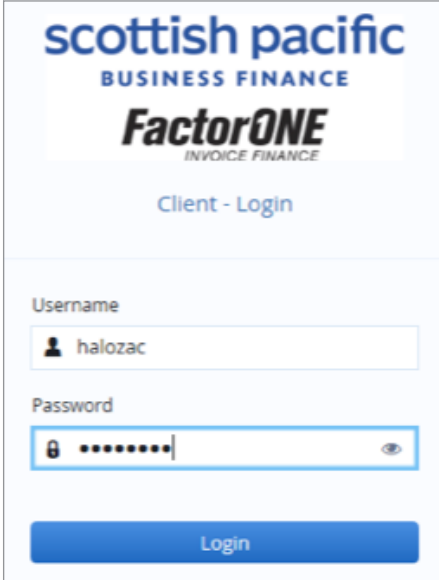
To access the Portal, first open your internet browser (we suggest Internet Explorer, Mozilla Firefox or Google Chrome) and in the address bar type <https://scotpac.hpdsc.com/> (or click this link) and save to your favourites.

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.



The screenshot shows the 'Client - Login' interface. At the top, it features the 'scottish pacific BUSINESS FINANCE' logo and the 'FactorONE INVOICE FINANCE' branding. Below the branding, the text 'Client - Login' is centered. The form contains two input fields: 'Username' with the value 'halozac' and 'Password' with masked characters. A blue 'Login' button is positioned at the bottom of the form.

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'.

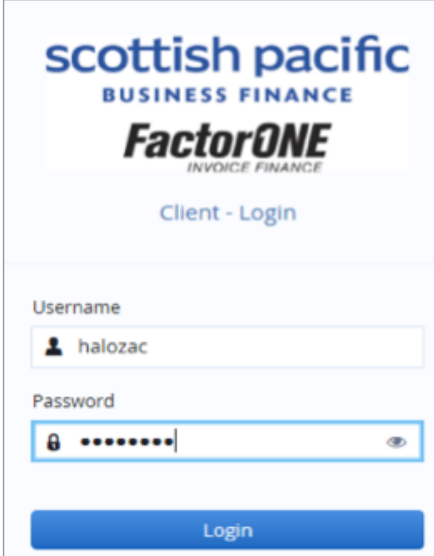
TIP: Passwords expire every 60 Days, must be between 6-50 characters long, and can't be re-used for the next 2 password changes. Triplicate characters cannot be accepted (i.e. Password111) but duplicates can be (i.e. Password11)



The screenshot shows the 'Change Password' interface. At the top, it features the 'scottish pacific BUSINESS FINANCE' logo and the 'FactorONE INVOICE FINANCE' branding. Below the branding, the text 'Change Password' is centered. The form contains three input fields: 'Current Password', 'New Password', and 'Re-Enter Password', all with masked characters. A blue 'Change Password' button is positioned at the bottom of the form.

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.



The screenshot shows the login interface for FactorONE Invoice Finance. At the top, it displays the 'scottish pacific BUSINESS FINANCE' logo and the 'FactorONE INVOICE FINANCE' branding. Below this is the text 'Client - Login'. The form contains two input fields: 'Username' with the value 'halozac' and 'Password' with masked characters. A blue 'Login' button is positioned at the bottom of the form.

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.

Information

Keep up to date with tips and resources to help support you and your business in managing the impacts of COVID-19. In our business hub you'll find financial, health and wellbeing support and guidance - access via our website www.scottishpacific.com

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.

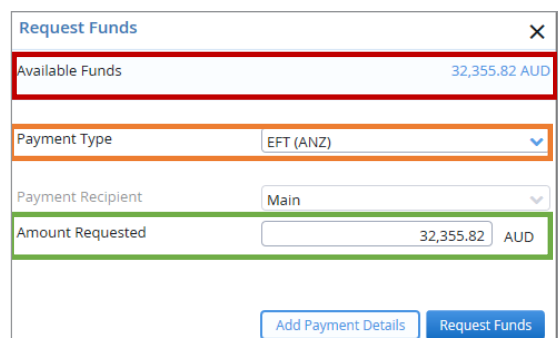
Payment Type – using the drop menu select the payment method, e.g. EFT or RTGS.

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.



The screenshot shows a 'Request Funds' widget with the following fields and buttons:

- Available Funds:** 32,355.82 AUD
- Payment Type:** EFT (ANZ)
- Payment Recipient:** Main
- Amount Requested:** 32,355.82 AUD
- Buttons:** Add Payment Details, Request Funds

Agreements

Customer (debtor) Payments and Allocations

'In-Payments' are your customers (debtors) payments, and through the 'In-Payment Enquiry' you are able to see what customers have paid on what days.

Customer (debtor) Payment Enquiry:

1. From the 'Agreements' menu (first option on the left-hand side) select 'In-Payment Enquiry' from the menu bar at the top of the screen.
2. The customer payments that automatically load will be what's been received for that day. To view historical days simply select the relevant date from the 'Date Range'.

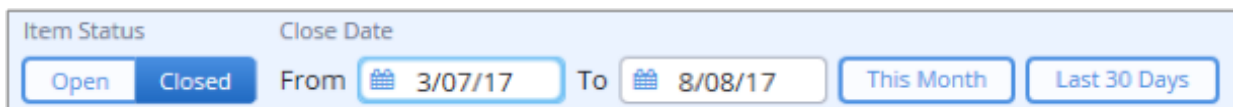
View Payment Allocations:

To view how a customer payment has been allocated you must first locate the payment on the debtor account.

1. Go to the debtor account the payment is on, by:
 - a. Using the 'In-Payment Enquiry', and once the payment has been located click on it to be taken to the debtor account.

OR

 - b. Click on the 'Debtors' button on the left-hand side of the screen and search for the relevant debtor.
2. Locate the payment, either from 'Debtor Summary' or 'Debtor Ledger', by switching the 'Item Status' to 'Closed' and use the 'Date Range' to search for the particular period the customer payment was received. Alternatively you can simply click 'This Month' to view this month's transactions or 'Last 30 Days' to view the last 30 days' worth.



3. Find the customer payment and click on it.

Item Number	Doc. Type	Doc. No.	Doc. Date	Amount	Closed Date
0000024	Debtor Bank Transfer	165637	28/07/17	-17,160.00 AUD	31/07/17
0000023	Debtor Bank Transfer	165634	28/07/17	-10,010.00 AUD	31/07/17
0000022	Debtor Bank Transfer	165633	28/07/17	-3,349.50 AUD	31/07/17

Agreements

4. A window will pop up providing a summary of the payment. To view what invoices the payment has been allocated to click the 'Reconciliation' tab.

Ledger Item Details			
Doc. Type	Debtor Bank Transfer	Doc. Reference	165637
Item Reference	0000024	Doc. Amount	-17,160.00 AUD
Item Details			
Amounts	Dates	Additional Info	Discount
Collection Status	Collection History	Reconciliation	Interest Breakdown
Disputed Messages	Balances		Collateral Status
	Debtor Currency	SA Currency	
Document Amount	-17,160.00 AUD	-17,160.00 AUD	

5. The screen will refresh and you will be able to see what the payment was allocated to.

Item Details										
Amounts	Dates	Additional Info	Discount	Collection Status	Collection History	Reconciliation	Interest Breakdown	Disputed Messages		
Item number	Type	Doc Number	Doc Date	Reconc Amount	Reconc Amount SAC	Reconc Acc Date	Reconc Date	Doc Amount		
0000024	Debtor Bank Transfer	165637	28/07/17					-17,160.00 AUD		
0000007	Invoice	671498	6/06/17	-17,160.00 AUD	-17,160.00 AUD	31/07/17	31/07/17	17,160.00 AUD		

Out-Payment Enquiry

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

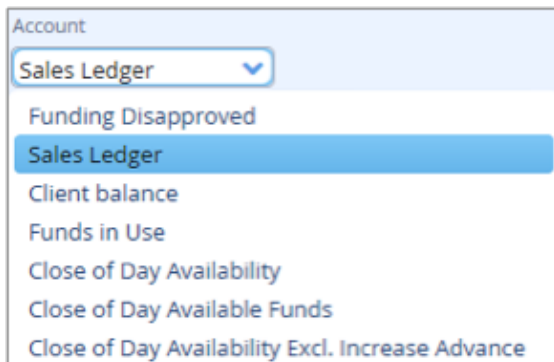
1. From the **'Agreements'** menu (first option on the left-hand side) select **'Out-Payment Enquiry'** from the menu at the top of the screen.
2. Use the fields available to complete the search. If looking for a specific payment use the **'Value Range'** fields, otherwise it is recommended to simply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

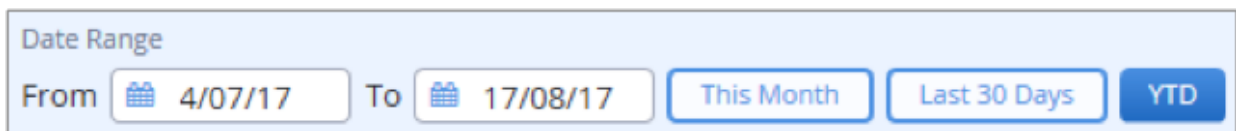
1. First you need to conduct the search by selecting the **'Account'** area you are enquiring about.



Account

- Sales Ledger
- Funding Disapproved
- Sales Ledger
- Client balance
- Funds in Use
- Close of Day Availability
- Close of Day Available Funds
- Close of Day Availability Excl. Increase Advance

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.



Date Range

From To

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:

$$\text{Availability} = \text{Borrowing Base} - \text{Deductions} = 174,857.06 - 152,888.91 = 21,968.15$$

Availability Breakdown		Disapproved Breakdown		
Borrowing Base	-	Deductions	=	Availability
174,857.06 AUD	-	152,888.91 AUD	=	21,968.15 AUD
Borrowing Base 174,857.06 AUD				
Sales Ledger	225,056.42 AUD			
Funding Disapproved	6,485.10 AUD			
Funding Approved Balance	218,571.32 AUD			
Advance Deduction Rate	@ 80%			
Deductions 152,888.91 AUD				
Funds in Use	152,727.40 AUD			
Accrued Fees	0.00 AUD			
Accrued Interest	161.51 AUD			
Pending Out-Payments	0.00 AUD			

$$\text{Funding Approved Balance} = \text{Sales Ledger} - \text{Funding Disapproved}$$

Per above example:

$$\text{Funding Approved Balance} = 218,571.32 - 6,485.10 = 218,571.32$$

$$\text{Borrowing Base} = \text{Funding Approved Balance} \times \text{Advance Deduction Rate}$$

Per above example:

$$\text{Borrowing Base} = 218,571.32 \times 80\% = 174,857.06$$

$$\text{Deductions} = \text{Funds in Use} + \text{Accrued Fees} + \text{Accrued Interest} + \text{Reserve Fund} + \text{Pending Outpayments}$$

Per above example:

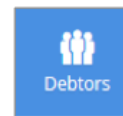
$$\text{Deductions} = 152,727.40 + 0 + 161.51 + 0 + 0 = 152,888.91$$

Debtor Upload

There are two methods in which debtors can be loaded into the system, one being an upload using an Excel file which details out the debtor information, and the second which requires each debtor to be manually keyed into the system.

Debtor Manual Entry

The first method for uploading debtor accounts is through manual entry. This method is most suitable if only a few debtors are required to be uploaded.



1. Press the **'Debtors'** tab located on the left-hand side of the screen.
2. Select the **'Debtor Maintenance'** tab from the menu which runs along the top of the screen.



3. Here you will be required to complete the relevant fields with the appropriate debtor information.

Anything which has a * next to it means the field is mandatory and must be completed before you can proceed.

4. Once the data has been entered and checked, press the **'Submit Proposal'** button located at the bottom of the screen.

Debtor Details	
Country *	Australia
Language *	English (Australian)
Name *	Test Debtor
Address Line 1 *	1 Example Street
Address Line 2	
Address Line 3	
City *	Sydney
State *	NSW
Post Code *	2000
<input checked="" type="checkbox"/> Use as Legal	
Dial Code/Number (Work)	02 9999 9999
Email Address	debtor@testemail.com
Contact First Name	Joe
Contact Last Name	Bloggs
Contact Number	
Contact Email	
ABN	99 999 999 999
ACN	999 999 999
macca wid	*****
Debtor Currency *	Australian Dollar AUD
Client's Reference for Debtor *	1490
Debtor's Reference for Client	

Debtor Upload

Debtor File Upload

If multiple debtor accounts are to be uploaded this can be done through the Client Portal. First the excel file will need to be prepared.

Preparing the Debtor File:

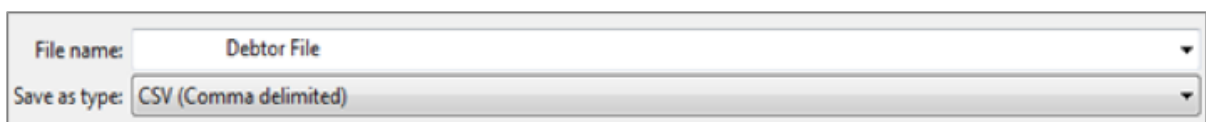
- The file must contain the following information in the following order:

Column A:	Client's Debtor Reference Number	Mandatory
Column B:	Debtor Name	Mandatory
Column C:	Address Line 1	Mandatory
Column D:	Address Line 2	Optional
Column E:	City	Mandatory
Column F:	State	Mandatory
Column G:	Postcode	Mandatory
Column H:	Country	Mandatory
Column I:	Phone Number	Mandatory
Column J:	Contact Name	Optional
Column K:	Email Address	Optional
Column L:	ABN/NZBN (no spaces)	Optional

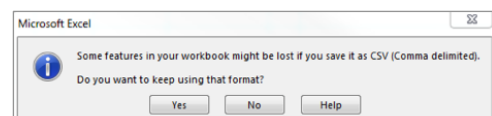
Below is an example of how the spreadsheet should look:

	A	B	C	D	E	F	G	H	I	J	K	L
1	DCM	Company	Lvl 5	1 Test St	City	NSW	2000	Australia	02 9999 9999	John	john@test.com.au	ABN

- The file then needs to be saved as a csv. file which can be done by clicking 'Save As', selecting the location you wish to save the file and then selecting **'CSV (Comma Delimited)'** from the **'Save As Type'** menu.



- A pop-up message will appear asking you to confirm you would like to save the file as a CSV, click **'Yes'**

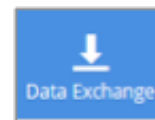


TIP: It's recommended to keep the Excel spreadsheet open when uploading it through the portal, this ensures that you don't lose the formatting.

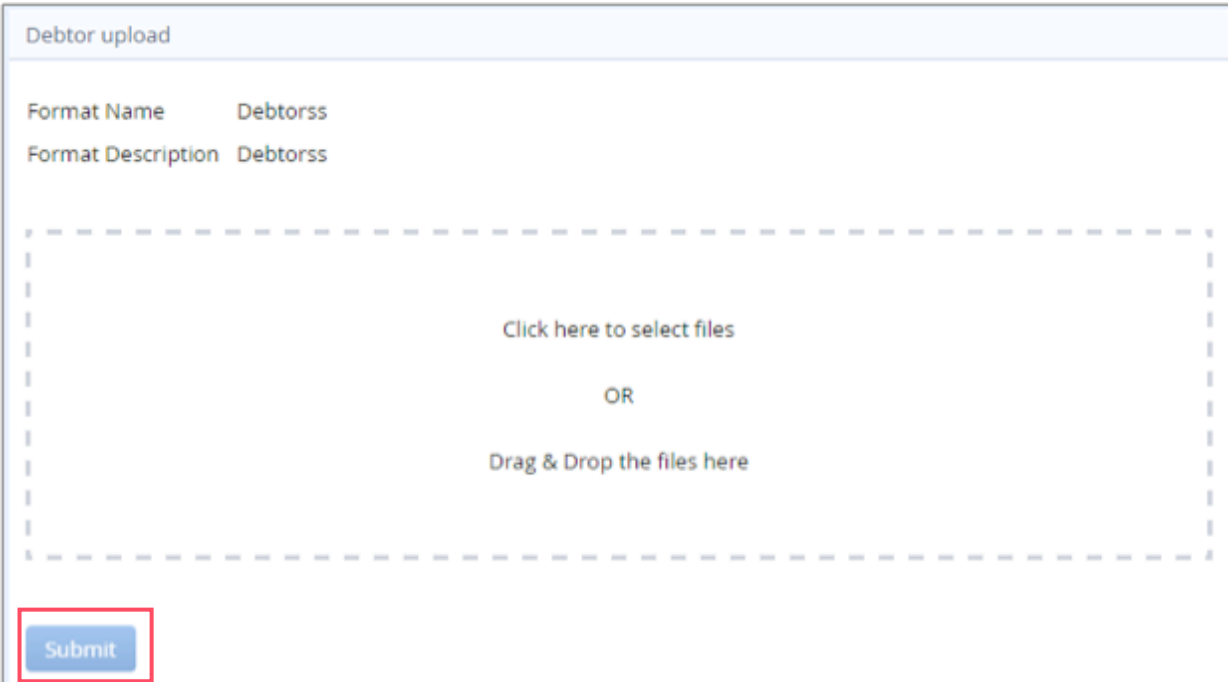
Debtor Upload

Client Portal Debtor File Upload:

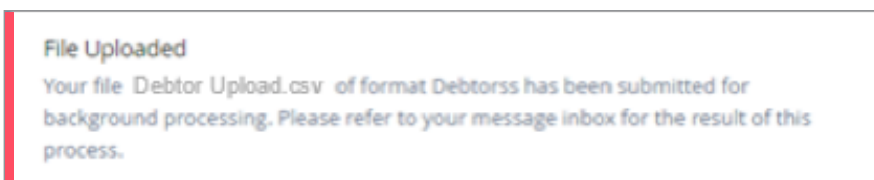
Once the spreadsheet has been prepared and formatted correctly it needs to be uploaded through the Client Portal.



1. Press the **'Data Exchange'** tab located on the left-hand side of the screen.
2. Simply drag and drop the relevant file to the **'Debtor Upload'** area of the screen.

A screenshot of a web form titled "Debtor upload". It contains two rows of text: "Format Name Debtors" and "Format Description Debtors". Below this is a large dashed rectangular area containing the text "Click here to select files", "OR", and "Drag & Drop the files here". At the bottom left of the form is a blue "Submit" button, which is highlighted with a red rectangular border.

3. Click the **'Submit'** button.
4. If successful a message should appear in the top right-hand corner.



Entering a Schedule

There are two methods for uploading a schedule, one is by manually keying in each item, and the other is by uploading a spreadsheet which contains the data.

Uploading a Schedule

Preparing the Schedule File

Due to the fact accounting software differs from one another, manual manipulation of this data may be required to ensure the file is compatible for upload. The spreadsheet will require the same formatting each time.

- Once the data has been extracted into Excel, it will then need to be arranged in a particular order. The required information, and order of the information will depend the type of product and facility you have:

Confidential Open Item, Co-operation, Full Service Factoring:

Column A:	Debtor Number	Mandatory
Column B:	Document Number	Mandatory
Column C:	Document Date	Mandatory
Column D:	Document Amount	Mandatory
Column E:	Purchase Order #	Optional

	A	B	C	D
1	1027	48331	7/04/2016	229.24
2	1353	48492	15/04/2016	63.12
3	1038	48769	29/04/2016	78.98
4	1030	48828	4/05/2016	217.93
5	1027	48899	10/05/2016	1064.03

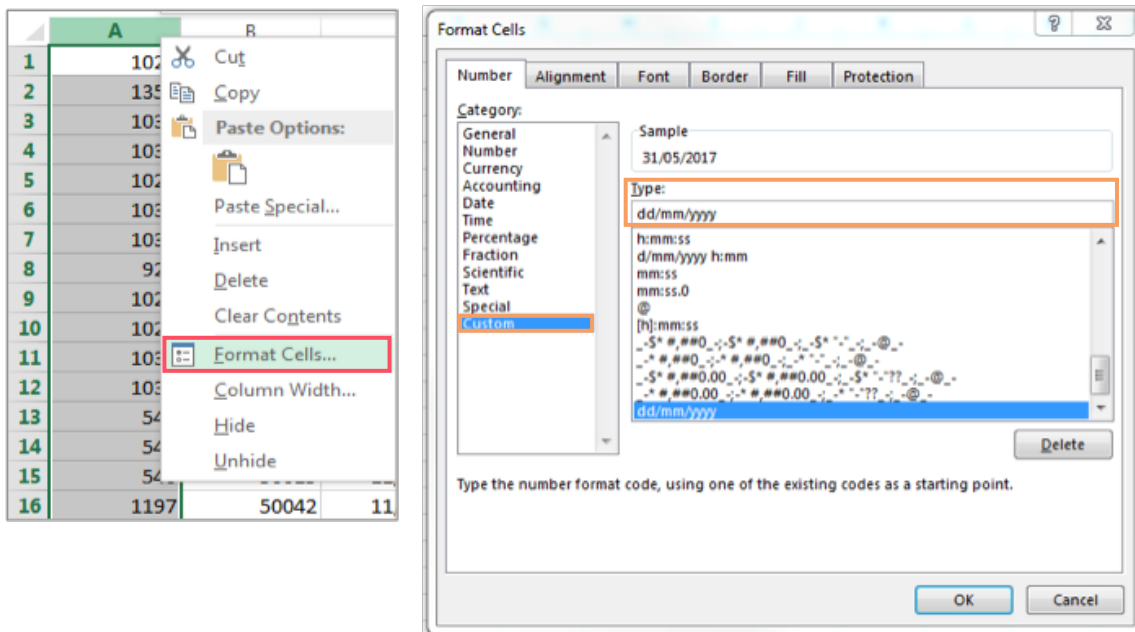
Selective Invoice Finance:

Column A:	Debtor Number
Column B:	Document Number
Column C:	Document Date
Column D:	Document Due Date
Column E:	Document Amount
Column F:	Indicate whether or not the item is being "Offered", if it isn't leave it blank
Column G:	Whether the item is an invoice with the reference INV or a credit note by CRN

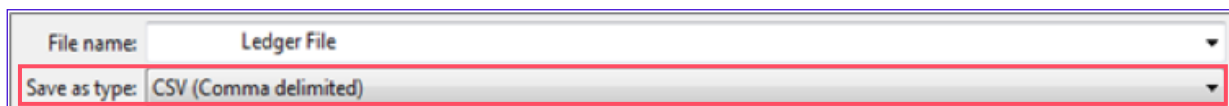
	A	B	C	D	E	F	G
1	ACE517	5789	1/05/2017	31/05/2017	2.75		INV
2	ACE517	5790	1/06/2017	30/06/2017	2270.35	Offered	INV
3	DEL510	5791	3/04/2017	2/05/2017	495		INV
4	DEL510	5792	3/04/2017	2/05/2017	3350.6	Offered	INV
5	DEL510	5793	3/04/2017	2/05/2017	2408.84	Offered	INV

Entering a Schedule

The four columns then need to be formatted in order for the system to accept the file. To format a column, right click on it and select **'Format'** from the menu. Select column C to format and chose **'Custom'** from the category list. In the **'Type'** field type dd/mm/yyyy and then click **'OK'**. If the correct option is selected, any single digit date will change so that a 0 is in front of it, e.g. 7/04/2016 should change to 07/04/2016.

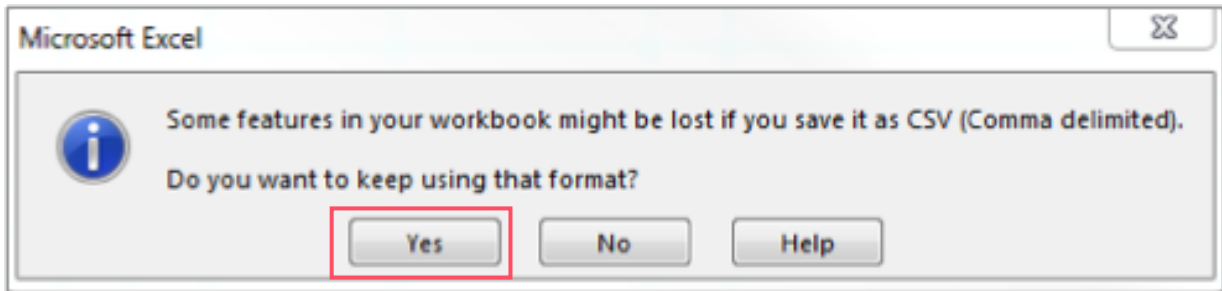


- The file then needs to be saved as a csv file which can be done by clicking **'Save As'**, selecting the location you wish to save the file and then selecting **'CSV (Comma Delimited)'** from the **'Save As Type'** menu. *The file name cannot be the same as a file name previously uploaded or your new upload will fail.*



Entering a Schedule

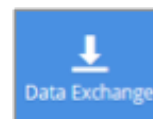
3. A pop up message will appear asking you to confirm you would like to save the file as a CSV, click 'Yes'



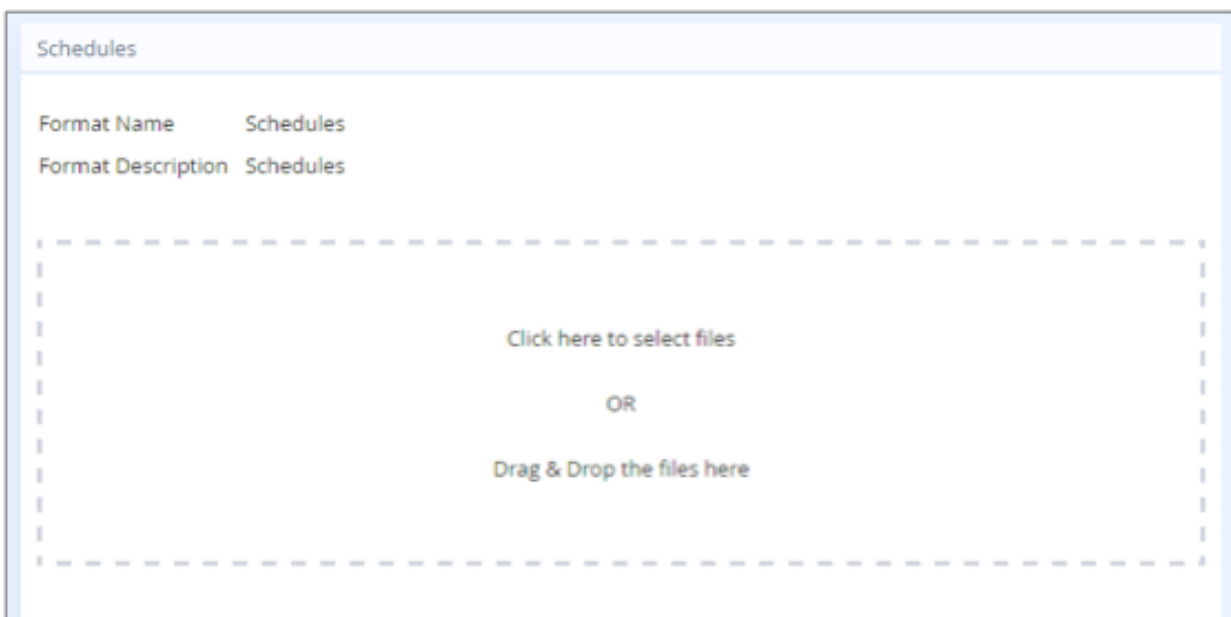
TIP: It is always recommended to keep the spreadsheet open when following the next steps, to ensure the Excel spreadsheet doesn't lose its formatting and reduce the risk of any errors occurring.

Uploading File through the Client Portal

Once the spreadsheet has been prepared and formatted correctly it needs to be uploaded through the Client Portal.



4. Press the 'Data Exchange' tab located on the left-hand side of the screen.
5. Simply drag and drop the relevant file to the 'Schedule Upload' area of the screen.



Entering a Schedule

6. **Tick the box** to acknowledge the terms and conditions, then click the **'Submit'** button.

We, (Your company name), pursuant to the agreement between us, transfer to you the debts relevant to the attached invoices and confirm that we have complied with the terms and conditions of that agreement. We also confirm that all goods and services relating to the debts have been delivered.

Submit

7. If successful a message should appear in the top right-hand corner.

File Uploaded

Your file Upload .csv of format Schedules has been submitted for background processing. Please refer to your message inbox for the result of this process.

8. Go to the E-Mail Icon in the top right-hand corner and click – this will take you to your Halo In-Box. New E-mails will appear in BOLD text, to read the e-mail click on the Tick Box sitting on the left-hand side beside it and the message content will open on the right-hand side. If there is a problem with the upload the following messages will appear.

Message*

Schedule validation failure

Errors-with-Schedule-Upload¶

Error-with-batch-“Name-of-File”-for-\$xxx.xx-for-Service-Agreement-xxxxxxx/xxx¶

Some-of-the-possible-reasons¶

“Invoice-Number”-[0010]-Unknown-Debtor¶

“Invoice-Number”-[0020]-Duplicate-Document-Number-¶

Review the file and ensure any new debtors have been loaded to the Portal. Advise your Scottish Pacific Team that you have received the above message but you have now loaded the missing debtors – the schedule can then be manually validated by Scottish Pacific.

Entering a Schedule

Message*

Interface Upload Analysis

```
Failed-to-Processed-file-"File-Number-"for-agreement-xxxxxxx/xxx¶
[1916]-There-have-been-system-errors-Processing-your-file..Your-System-Administrator-may-find-the-
following-information-useful-to-help-resolve-the-problem.¶
[810]-An-invalid-numeric-vale-has-been-entered.¶
[779]-Error-processing-record-number-xx..Record-contents-"Debtor-No-/Inv-No-/Date-/Amount"¶
```

There is a problem with the formatting of the file, ensure the date formatting has been completed correctly, all comma's / abbreviation marks have been removed and there is no extra data sitting in other cells e.g. Total Balance, Headers on Columns. Try to reload the schedule – if you continue to have problems contact your Scottish Pacific Representative for assistance.

- 9. For a successful schedule upload, you will receive the following e-mail

Message*


Schedule Validation Successful

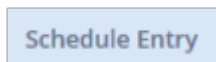
```
Batch "File Number" for $xxx.xx for Service Agreement
xxxxxxx/xxx was successfully validated.
```

Manually Entering a Schedule

The portal also allows you to manually enter a batch item by item. This method is most suitable for a smaller batch of invoices, or perhaps on ad hoc occasions such as when submitting credit notes.

To manually enter a schedule:

1. Select the **'Ledger'** button  from the menu on the left-hand side of the screen.
2. From the menu located at the top of the screen, press the **'Schedule Entry'** button.



Entering a Schedule

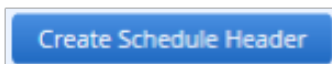
3. First you need to create a schedule header, to do this complete the three fields provided:

Batch Type – Using the drop-down menu select whether the batch is made up of ‘Invoices’, ‘Credit Notes’ or a combination of ‘Invoices and Credit Notes’

Currency – Select the relevant currency for the items being loaded into the system


Batch Reference – Assign the schedule a unique reference

Once each field has been completed click the ‘**Create Schedule Header**’ button.



4. Next you will be required to enter the details of each item in the fields provided:

Type	Debtor Name	Doc. No.	Order No.	Doc. Date	Due Date	Doc. Amount	Actions
Invoice	Name, number or client reference			4/08/17			

Simply click on each field to enter the required information. Each box containing a red tag means the field is mandatory. Check the information you have entered to ensure it is correct and then click the  button located in the ‘**Actions**’ column. The entry will be saved and a new line will appear.

5. Once you have completed all of the entries click the ‘**Submit Schedule**’ button.

The debtor area allows you to search for particular customers of yours, view information relating to them, and includes features which allow you to analyse the performance and track movements of the account.

Debtors

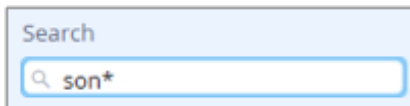
Searching for a Debtor



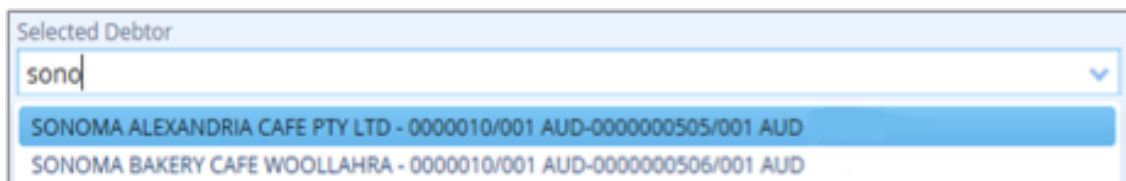
1. Click the **Debtors** button on the left-hand side.
2. From here you have 3 options to find the relevant debtor account:
 - i. The debtors will appear in a list, scroll through and click the appropriate debtor.

TIP: By clicking the column heading it will sort the information in ascending or descending order based on the information in that column.

- ii. The **Search** field allows you to search for a particular debtor name, ID, city etc. A * must be placed at the end.



- iii. Use the **Selected Debtor** search by typing in the debtor's name. As you begin typing results matching the search will appear. Click on the required debtor once found.



Selected Debtor
sond
SONOMA ALEXANDRIA CAFE PTY LTD - 0000010/001 AUD-0000000505/001 AUD
SONOMA BAKERY CAFE WOOLLAHRA - 0000010/001 AUD-0000000506/001 AUD

Debtor Menu Options

When going into a debtor account the first page that loads is the **Debtor Summary** and is essentially the dashboard for the debtor. From here, using the menu bar at the top of the screen to navigate, you can utilise different features to find and analyse information relating to that specific debtor account.

Debtors

The menu options (located at the top of the screen) are as follows:


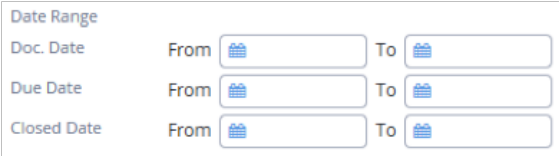
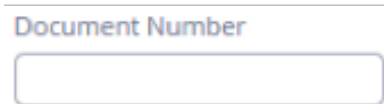

<p>Debtor Summary:</p>	<p>Essentially the homepage/dashboard for the debtor account, and contains a snapshot of information for that debtor, as well as the ability to view what's open and closed on the debtor ledger (bottom of the screen).</p> <p><i>TIP: Similar to the 'Agreement Summary' you are able to add and delete widgets to customise what information you view each time you go into a debtor account.</i></p>
<p>Debtor Movements:</p>	<p>Using the 'Date Range' you are able to view what transactions have occurred on the debtor account.</p> <p><i>TIP: By clicking on an item a pop up will appear providing you with more detail on that particular item.</i></p>
<p>Debtor Ledger:</p>	<p>Here you can view the debtor ledger for both open items and closed items.</p> <p><i>TIP: By clicking on an item a pop up will appear providing you with more detail on that particular item.</i></p>
<p>Debtor Ageing:</p>	<p>This area will give you a summary of the ageing, both in a graph and a table, and shows the spread of ageing.</p>
<p>Debtor Turnover:</p>	<p>Here you can view the turnover for an active debtor on a month by month basis.</p>
<p>Debtor Performance Analysis:</p>	<p>Allows you to review the payment performance, as well as the collection performance for the selected debtor account.</p>
<p>Debtor Details & Notes:</p>	<p>This area provides the details of the debtor such as phone number, address etc. There is also a 'Notes' feature here which will allow you to add a note about the debtor which will then pull through into Scottish Pacific's system. Here you will also see notes that your daily contact/s at Scottish Pacific have placed onto the debtor account.</p>

Ledgers

The **'Ledger'** area of the portal allows you to search for particular ledger items such as invoices and customer payments (debtor payments), as well as analyse your sales ledger.

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 a particular item (invoice, credit note, debtor payment etc.). There are a number of search fields available, such as:

<p>Item Status:</p> <p>Allows you to search for an 'Open' item (still outstanding), 'Closed' item (in history), or search 'Both' to determine that status of an item.</p>	
<p>Date Range:</p> <p>There are three areas that you can use the 'Date Range' to search for a ledger item:</p> <ol style="list-style-type: none"> 1. 'Doc. Date' – Invoice Date 2. 'Due Date' – Invoice Due Date 3. 'Closed Date' – The date an item was closed, e.g. an invoice paid in full 	
<p>Document Number:</p> <p>The 'Document Number' is essentially the invoice or credit note number.</p>	
<p>Value Range:</p> <p>This search is based on value, e.g. if searching from \$100 to \$1,000 it will pull through any items within that range including invoices, credit notes and customer payments.</p> <p>TIP: If searching for a specific amount put that exact figure in the 'From' and 'To'.</p>	

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

The **'Ledger Analysis'** tool allows you to filter the ledger so that only items that fall under a particular category appear. For example, if you wanted to view all unallocated customer payments, or perhaps you want to view all invoices that are currently disputed, then this is where you would come.

Simply click the **'Ledger Analysis Tool'** drop down menu and select one of the many options available.

Schedule Entry

Here you can load a schedule (invoices and/or credit notes) into the system manually by keying in each item one by one. For more information and instructions please refer to **'Manually Entering a Schedule'** (page 19).

Reporting

The **Reporting** function will be an important tool as this is where you will be able to generate reports such as an age analysis report, movement reports, and debtor payment reports to assist you in analysing your ledger. Other important reports such as your monthly invoice and discount invoice can also be generated from here. The feature also 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:

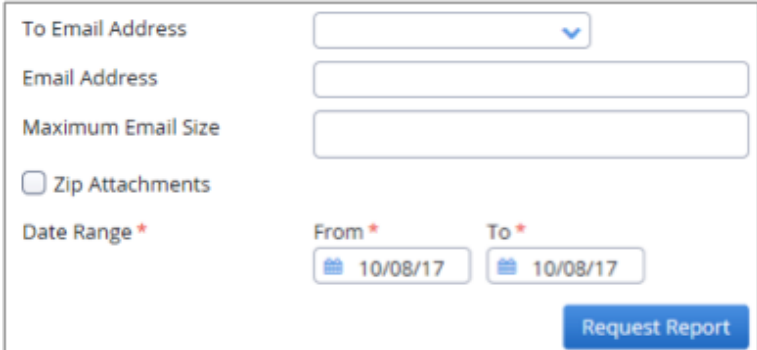
If your email has been provided it will have been set-up in our system, therefore click the drop down menu to select from the list of available emails.

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.



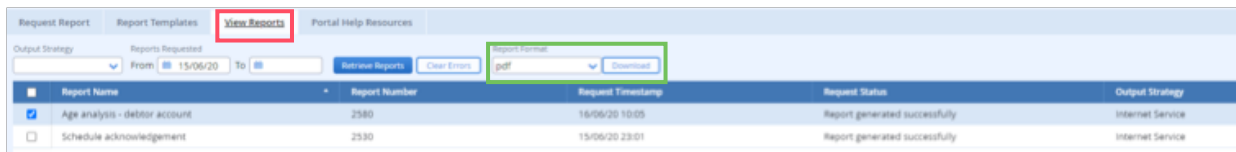
The screenshot shows a form with the following fields and controls:

- To Email Address:** A dropdown menu with a downward arrow.
- Email Address:** A text input field.
- Maximum Email Size:** A text input field.
- Zip Attachments:** A checkbox.
- Date Range:** Two date pickers labeled **From *** and **To ***, both showing the date 10/08/17.
- Request Report:** A blue button at the bottom right.

Reporting

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

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'** 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.

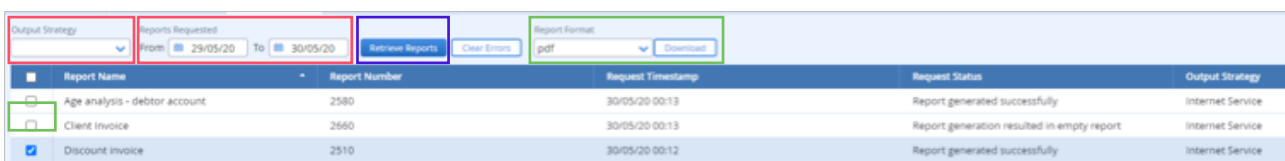
Viewing Monthly Reports

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.



Reporting

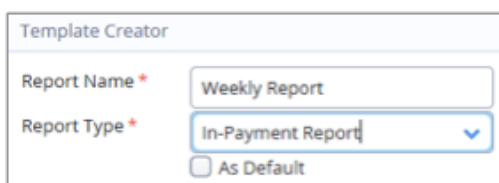
Report Templates

This feature allows you to create a report template to then generate reports with information you require and in the desired order. To access this tool click on **Reporting** from the menu on the left hand side, and then click on **Report Template** from the menu at the top of the screen.

1. To create a new report click the **Create New** button.

TIP: Once you have created a report this is where you can come to also **Edit** a report or **Delete** a report.

2. Enter the name in which you would like to title the report in the **Report Name** field, and then using the drop down menu under **Report Type** select the type of report you would like to build.



3. A list of column titles will appear, and using this information you can begin to customise your report template. Use the arrows to change the **Order** of the columns by pressing the down button that particular column will move down a space. You can also untick the **Enabled** box to disable this column and therefore the information won't be included in your report. Finally using the **Sort By** option you can select whether or not the information on the report is sorted in ascending or descending order based on that particular column.

Order	Enabled	Column	Sort by
↑ ↓	<input checked="" type="checkbox"/>	Debtor Reference	▼
↑ ↓	<input checked="" type="checkbox"/>	Client's Reference For Debtor	▼
↑ ↓	<input checked="" type="checkbox"/>	Debtor Name	▼

4. Once you are happy with the information selected press the **Save Template** button. If successful you should receive a pop up message in the top right hand corner.

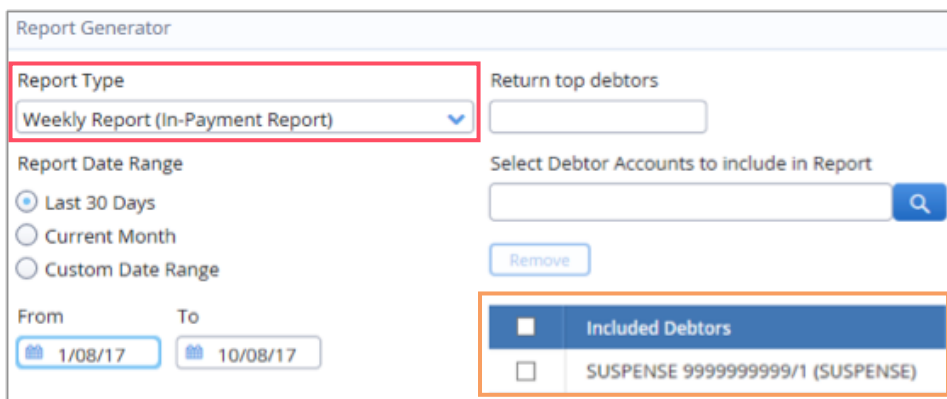


Reporting

5. To then generate a report using your newly created template click **'Request Report'** from the menu at the top of the screen (ensuring you are in the **'Reporting'** section) and direct your focus to the top right hand corner where the **'Report Generator'** can be found.

Begin by selecting the report from the **'Report Type'**, the options available here will be based on what you set up in steps 1-3 using **'Report Templates'** and select the desired date range from the options available.

Finally, you have the option to produce the report based on specific debtors. This can be done by clicking on the and entering in the relevant debtor details and clicking **'Search'**, then select the required debtor and click **'Select'** and it will then appear in **'Included Debtors'**.



Report Generator					
Report Type Weekly Report (In-Payment Report)	Return top debtors <input type="text"/>				
Report Date Range <input checked="" type="radio"/> Last 30 Days <input type="radio"/> Current Month <input type="radio"/> Custom Date Range	Select Debtor Accounts to include in Report <input type="text"/> <input type="button" value="Search"/> <input type="button" value="Remove"/>				
From <input type="text" value="1/08/17"/> To <input type="text" value="10/08/17"/>	<table border="1"> <tr> <td><input checked="" type="checkbox"/></td> <td>Included Debtors</td> </tr> <tr> <td><input type="checkbox"/></td> <td>SUSPENSE 9999999999/1 (SUSPENSE)</td> </tr> </table>	<input checked="" type="checkbox"/>	Included Debtors	<input type="checkbox"/>	SUSPENSE 9999999999/1 (SUSPENSE)
<input checked="" type="checkbox"/>	Included Debtors				
<input type="checkbox"/>	SUSPENSE 9999999999/1 (SUSPENSE)				

6. To produce the report, click **'Generate Report'**. Your report can then be accessed from the queue in View Reports .

Reporting

Example Report Template

Creating a Payment Reconciliation Report

1. Select **“Reporting”** from the left-hand menu.
2. Select **“Report Templates”** across the top menu.
3. Click **“Create New”**.
 - a. Enter Report Name: e.g. Payments Reconciled
 - b. Select Report Type: In-Payment Report
 - c. Select Fields to include all items in the list from **“Debtor Reference”** to **“Reconciled Items”**.
 - d. Deselect all fields from “collection status type code” to **“Credit Rating”**.
 - e. Click **“Save Template”**.

Template Creator

Report Name*

Report Type*

As Default

Deselect / Select All

Select fields to include

Order	Enabled	Column	Sort by
↑ ↓	<input checked="" type="checkbox"/>	Debtor Reference	<input type="text"/>
↑ ↓	<input checked="" type="checkbox"/>	Client's Reference For Debtor	<input type="text"/>
↑ ↓	<input checked="" type="checkbox"/>	Debtor Name	<input type="text"/>
↑ ↓	<input checked="" type="checkbox"/>	Document Number	<input type="text"/>
↑ ↓	<input checked="" type="checkbox"/>	Document Type	<input type="text"/>
↑ ↓	<input checked="" type="checkbox"/>	Document Date	<input type="text"/>
↑ ↓	<input checked="" type="checkbox"/>	Due Date	<input type="text"/>
↑ ↓	<input checked="" type="checkbox"/>	Document Amount	<input type="text"/>
↑ ↓	<input checked="" type="checkbox"/>	Balance	<input type="text"/>
↑ ↓	<input checked="" type="checkbox"/>	Reconciled Items	<input type="text"/>
↑ ↓	<input type="checkbox"/>	Collection Status Type Code	<input type="text"/>
↑ ↓	<input type="checkbox"/>	Collection Status	<input type="text"/>
↑ ↓	<input type="checkbox"/>	Date For Last Reminder	<input type="text"/>
↑ ↓	<input type="checkbox"/>	Date Passed To External Collection	<input type="text"/>
↑ ↓	<input type="checkbox"/>	External Collection Reference	<input type="text"/>
↑ ↓	<input type="checkbox"/>	Organisation Number	<input type="text"/>
↑ ↓	<input type="checkbox"/>	Credit Rating	<input type="text"/>

Reporting

4. Select "**Request Report**" across the top menu.
5. In the right hand side box called "**Report Generator**" select Report Type: Payments Reconciled (or whatever you chose to call the report in 3.a.)
 - a. Select a date range option. You can select last 30 days, current month or enter your own range. Select "**Custom Date Range**" before entering your own date range in order to include this accurately.
6. Click "**Generate Report**"
7. Click "**Retrieve Reports**" until your request status says "report generated successfully".
8. Highlight the desired report in the bottom table, then select view or download.

Tips to reading the Payment Reconciliation report created in the above example:

1. The "document date" is the date the payment was received into the BANK ACCOUNT. Payments do not then show in Halo/AQ until the following business day. E.g. If payments usually show in halo on Monday 15 October, these would be in the document date 12/10 as the payment was in the bank account on 12/10. (this is similar to information input when generating the "**in-payment details report**").
2. Items with a \$0 balance remaining have been completely reconciled.
 - a. If a payment has a \$0 balance and no reference in the "reconciled items" column, it can be removed from the report. This indicates that a payment was moved from its original location and will reflect on a different line in the report.
3. To sort the list to have only the final payment locations and unreconciled payments:
 - a. Apply a filter to the heading line.
 - b. Sort Reconciled items field for largest to smallest.
 - c. Sort Balance by smallest to largest.
 - d. Scroll to the bottom of the report. All items with nil balance and nil items reconciled can be deleted.
 - e. All items remaining will reflect where payments have been reconciled and where unreconciled payments remain on accounts.

Note: *this report has limitations where a maximum of 10 reconciled items will list against a payment. If more items are reconciled to a payment, you can review this through a ledger item search for the payment an selecting "Reconciliation".*

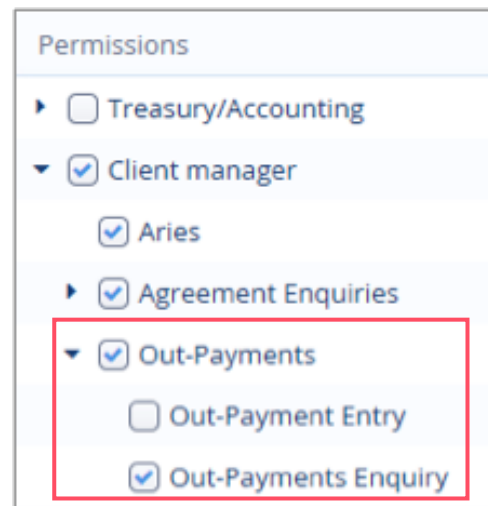
Administration

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'** are 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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