#### COMMERCIAL BANKING



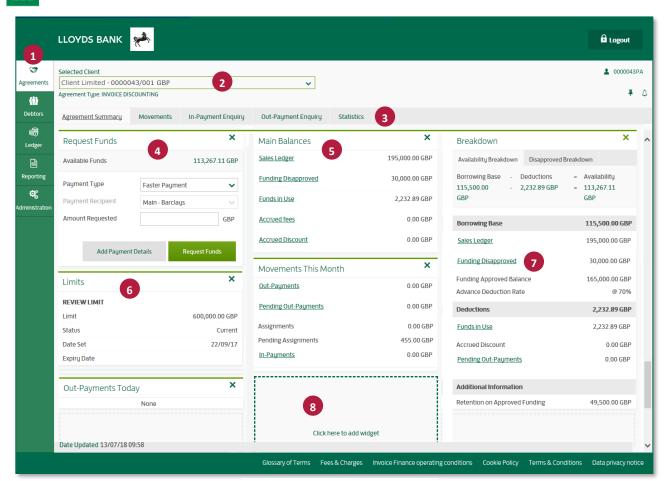
# INVOICE FINANCE ONLINE: INVOICE DISCOUNTING QUICK GUIDE

To log on and to access instructional videos, step-by-step guides and FAQs, go to:

| Iloydsbank.com/invoice-finance-online |

### di

#### YOUR INVOICE DISCOUNTING AGREEMENT SUMMARY



- Use the **left hand menu** to send us your sales ledger updates\*, view and download reports and manage users.
  - \*not applicable to Gemini extractor users
- Your company name and agreement number.
- Click on the **tabs** to view movements, check the progress of out-payments and access historic data.
- Use Request Funds to request payments from your Available Funds.
- Click on underlined categories to view more detail on your main balances.
- Identify your **Review Limit** and any Temporary Review Limit with its expiry date.
- See how the **Disapproved** balance is made up.
- Data on the summary is organised into 'widgets'. To customise the layout, click on the X to remove a widget and click in a blank field to select a new one.

Please note that all data in this material is fictitious.





#### **REQUESTING FUNDS**

- In the Request Funds widget, select the Payment Type for the transaction, if you wish to use an alternative to the default.
  - Options are Faster Payment, Same Day (CHAPS) or BACS.
- 2. The Payment Recipient is the main bank account defined in your agreement you can select an alternative account if already set-up.
- 3. Type the amount you want to take into the **Amount Requested** field.
  - Your Available Funds will be reduced by both the Amount Requested and any applicable fee.
  - If requesting your full Available Funds and your payment is subject to a fee, this will take your account into an overpaid position until you send us your next sales ledger update or funds are received into your Trust Account.
- 4. Click Request Funds.
  - Always double check the amount requested before selecting Confirm.

**Faster** and **Same Day Sterling** payments requested by 3pm in office hours will be credited to your account on the same day.

**International payments** requested by 3pm in office hours will be processed on the same day and may take several working days to be credited.

Subject to business rules.

#### Resetting your password

- To reset a forgotten password, click on the Forgot Password? button on the log-in page and follow the instructions.
- To reactivate a locked account, please contact your Primary Admin user.
- If you think your password has been compromised, you can change it from Invoice Finance Online. On the left-hand menu click **Administration** and **edit** your profile. See the User Guide for details.



## SENDING SALES LEDGER UPDATES\*

\*not applicable to Gemini extractor tool users

- 1. Click on **Ledger** in the left hand menu.
- Click on Create a Schedule Header the next sequential batch reference will be allocated.
- The opening sales ledger balance will populate after you have submitted your first month end and will update each month going forwards, when you press your Month End button.
- 4. In the **Today** column, enter amounts for:
  - Invoices
  - Credit notes
  - Cash
  - Any settlement discount
  - Any adjustments, using minus for negative figures
  - Any exclusions.

Note that **Net assignments** and **month to date** auto-fill.

- 5. Change the **closing sales ledger balance** to the correct figure for the month-to-date.
- 6. Click Submit Schedule.
- 7. Review the submission before clicking **Confirm.**

A **successful submission notification** will appear at the top right hand of your screen.

 Email your daybook and the supplementary information defined in your user guide to the address in your Facility Information document.

Your Available Funds will be updated within the same day for ledger updates notified to us by 3.30pm in office hours. Subject to business rules.

#### Payments from debtors

Always bank all payments from your funded debtors into your Trust Account – this includes electronic payments, Same Day (CHAPS), cheques, bank drafts and cash.

When contacting us, please note that our office hours are 8.45am to 5.15pm Monday to Thursday and 8.45am to 5.00pm Friday, excluding Bank Holidays.

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio. If you have a hearing or speech impairment you can use the Next Generation Text (NGT) Service. More information on the NGT service can be found at: ngts.org.uk/