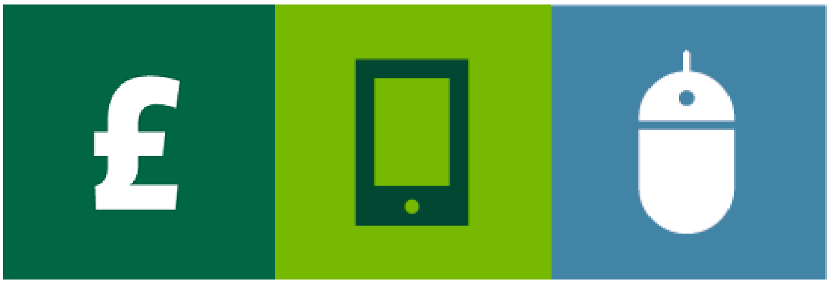


INVOICE FINANCE ONLINE

Primary Admin User Guide

LLOYDS BANK

Contents

YOUR ROLE AS PRIMARY ADMIN USER 3
LOGGING ON 4
CREATE A NEW USER 5
FORGOTTEN PASSWORDS 10
RE-ACTIVATE A LOCKED OUT USER 11
AMEND A USER PROFILE 12
DE-ACTIVATE A USER 14
MAINTAINING PRIMARY ADMIN USER DETAILS 15
SUPPORT FOR YOU 16

YOUR ROLE AS PRIMARY ADMIN USER

As a Primary Admin User you are responsible for setting up and maintaining other users of Invoice Finance Online

Your role as a Primary Admin User

As a Primary Admin User, you are responsible within your business for setting up and maintaining the users of Invoice Finance Online.

To maintain continuity of service to your users, we recommend that you have at least two Primary Admin Users in your business. This provides support for other users when one of the Primary Admin Users is absent.

Setting up a Primary Admin User

Lloyds Bank will create and maintain the profiles of Primary Admin Users.

To set up Primary Admin Users, we need a completed Primary Admin **User Access Form** for each person who will fulfil this role. The form should be completed by the director or owner of your business.

The Primary Admin **User Access Form** is found on the Invoice Finance Online home page in the User Guides section.

lloydsbank.com/invoice-finance-online

Your responsibilities as Primary Admin User

You are responsible for all other users, specifically:

- Creating new users – see page 5.
- Re-activating users' accounts – see page 11.
- Amending user profiles – see page 12.
- De-activating users – see page 14.

To re-activate your own account if you become locked out contact another of your Primary Admin Users or, if unavailable, please e-mail the Service Desk AIFclients@lloydsbanking.com confirming your Username and requesting for your account to be unlocked. The email will need to come from the registered email address associated with the account you are trying to unlock. The mailbox will be monitored 08.00 to 18.00 Monday to Friday, and we aim to respond within 30 minutes.

Users are able to re-set their own password if they forget it and their account is still active.

When you are absent from work

On occasions when you are absent and another Primary Admin User is not available, the Lloyds Bank Service Desk can re-activate locked out accounts on your behalf.

Getting help

If you need help carrying your any of your Primary Admin User activities, get in touch with your Lloyds Bank Daily Contact.

Our office hours are 8.45am to 5.15pm Monday to Thursday and 8.45am to 5.00pm Friday, excluding Bank Holidays.

LOGGING ON

Go to lloydsbank.com/invoice-finance-online – from here you can access useful information and log on to Invoice Finance Online

1. To log on, visit: **lloydsbank.com/invoice-finance-online** and click the link **Invoice Finance Online – Log On**.
2. On the Invoice Finance Online log on screen, enter your user name and password.
   - Your Lloyds Bank Daily Contact will set up and provide you with your user name. This will be the first seven digits of your agreement reference number, known as your Client Number, followed by your initials.
   - The first time you log on you will need to create a password – to do this, click the **Forgot Password?** link.
3. Click **Login**.

For security, you will be prompted to change your password every 30 days.

About passwords

- Passwords must have at least eight alphanumeric characters, to include one uppercase letter, one lowercase letter and one number.
- You can also include special characters, such as *, # and @. Spaces or more than two consecutive characters (such as ‘eee’) are not allowed.
- You cannot use a previously used password or commonly used password, such as ‘Password’.
- You cannot use your first, middle, last name or user name.

Creating a password

To create a password for the first time, or if you forget your password, do the following:

1. On the Invoice Finance Online log-on screen, click the **Forgot Password?** link.
2. Enter your user name and your business email address registered with Invoice Finance Online. Then click on the **Request Password Reset** button.
3. You will receive an email containing instructions to create a password. Refer to ‘About passwords’ for how to choose a suitable password.
4. Once you’ve created your password, you should return to the log-on screen, where you can then log on.

If you are unable to re-set your password or lock yourself out of the system

- If you do not receive a password reset email, or if you enter any of your details incorrectly three consecutive times and are locked out, contact another Primary Admin User who will be able to help you.
- If another Primary Admin User is not available, please get in touch with your Lloyds Bank Daily Contact.

Invoice Finance Online automatically times out after 10 minutes of inactivity. Press F5 to return to the log-on screen or clear any error messages.

CREATE A NEW USER

As a Primary Admin User you are able to create additional users of Invoice Finance Online

There are no limits to how many users you can set up in Invoice Finance Online.

Before you start

Before getting started on Invoice Finance Online, for each user you will need to know:

- Their full name, their individual business email address to be associated with their user account and their business phone number.
- If they can request funds, what their Payment Authority Level will be - see the opposite column for the payment bands.
- What they will need to see and do in Invoice Finance Online - known as their Permissions Level - see more on page 6.

1. Contact Information

User contact information will be used by us:

- As part of our identify verification procedures should a user need to contact us by phone.
- To send a link to the user's individual business email address to generate new passwords.

2. Payment Authority Levels

If a user is permitted to request funds, the Payment Authority Level determines the maximum payment value they can request.

If you have more than one Agreement with us, the same Payment Authority Limit is applied to each Agreement.

The payment levels are in bands as shown below:

Payment Authority Levels	
NIL limit	Up to £300k
Up to £5k	Up to £400k
Up to £10k	Up to £500k
Up to £25k	Up to £750k
Up to £50k	Up to £1m
Up to £75k	Up to £3m
Up to £100k	Up to £5m
Up to £200k	UNLIMITED

To enable you to grant other users any of the Payment Authority Levels defined in the table above, a Primary Admin User will always be set up by us with an Unlimited Payment Authority Level.

3. Permissions Levels

As a Primary Admin User, you will define what a user can see and do in Invoice Finance Online.

- If you select only the top level permission labelled 'Invoice Finance Online' you will give a user full access rights within the portfolio of Agreements.
- Alternatively, refer to the table on the following page to tailor their permissions.

For new Primary Admin Users, send a completed Invoice Finance Online - System User Access Form to your Lloyds Bank Daily Contact. For more information see page 15.

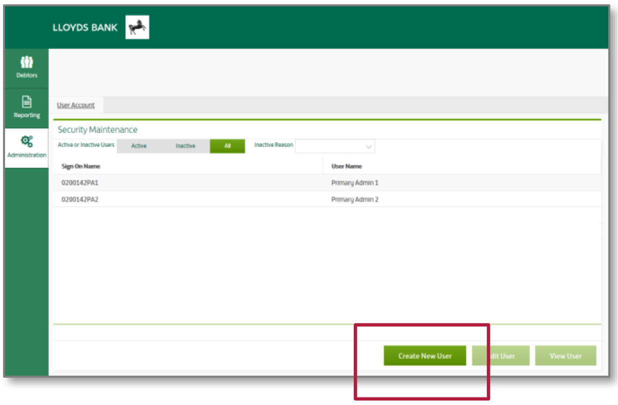
Permissions within Invoice Finance Online

If you need to know more about tailoring permissions, please speak to your Lloyds Bank Daily Contact.

What your user can see or do in Invoice Finance Online		Select the following Permissions
See and do everything – meaning view all content, upload sales ledgers and have a payment authority.	select	➢ **Invoice Finance Online** ***Select to give full access rights***
View general agreement information, plus specific information on ageing, facility statistics and cash. *Top Debtors not applicable for Invoice Discounting.*	select	➢ **Agreement enquiries** ➢ Top Debtors ➢ Ageing ➢ Statistics ➢ Daily Cash
View movements to disapproved funding, sales ledger, facility balance and fees and discount charges, for date ranges specified by the user.	select	➢ **Movements** ➢ Movements View
View a summary of the current position of all Agreements when grouped in an Aggregation.	select	➢ **Aggregation Agreement Summary**
View the current position of a Service Agreement. This screen is customisable and can display a breakdown of the current availability, pending out-payments, disapproved funding and a summary of sales ledger movements.	select	➢ **SA summary** ➢ Availability Breakdown ➢ Out-Payment Status ➢ Disapproved Breakdown ➢ MTD Movements
▪ Request payments, and/or ▪ View historical payments.	select	➢ **Out payments** ➢ Out-Payments Entry ➢ Out-Payments Enquiry
Retrieve, view and download monthly reports: ▪ Client Statement - including sales ledgers and funds in use information. ▪ Fee invoice details - your VAT statement, known as the Client Invoice. ▪ Facility statistics - the Client Statistics report.	select	➢ **Reports** ➢ Invoice Finance Online
Upload sales ledgers.	select	➢ **Schedule entry**
Close down the Month End.	select	➢ **Extended Bulk ID Schedule Entry; Month End Button**
View a summary of the Sales Ledger.	select	➢ **Debtor Enquiries** ➢ Debtor Account Summary
Change own password and view own user profile. *Edit User and Add User – for the Primary Admin User only*	select	➢ **Security maintenance** ➢ Change Password ➢ Add User ➢ Edit User ➢ View User

Create a new user - getting started

1. Click on **Administration** on the left-hand menu. This will default to the **'All'** users tab on the **Security Maintenance** screen in which you will see your own profile and that of any other users listed.
2. Click on **Create New User** at the bottom.



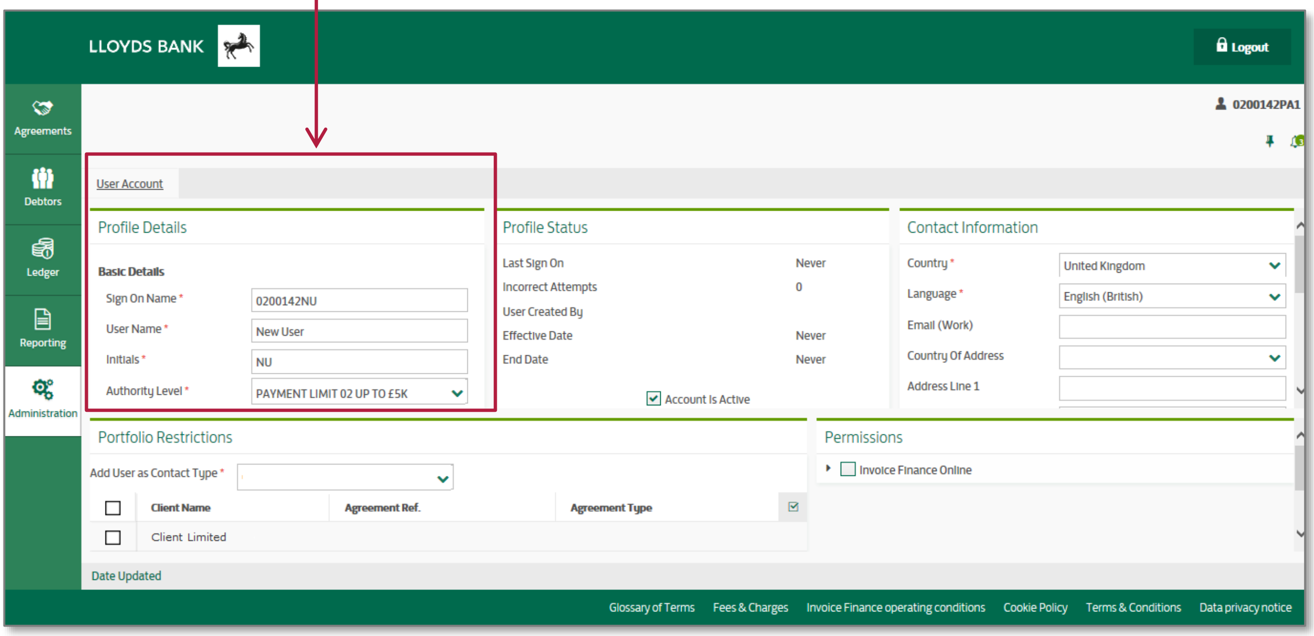
Once in the User Account screen, enter the **Profile Details** first – if necessary, use your scroll bar to see all of the fields.

Profile Details

3. Enter the user name, the Payment Authority Level and a temporary password in the **Profile Details** section of the screen – you may need to scroll down*:*
   - **Sign On Name** – click anywhere outside of the Sign On Name field and you will reveal the required format of the Sign On Name – this will be your Client Number followed by the user's initials.

     Select the box and type in your 7 digit Client Number followed by the user's initials, for example: '0200142NU'.

     Your Client Number is also shown in the top right of your screen.
   - **User Name –** enter the user's first and last name in full, for example 'New User'.
   - **Initials** – enter the initials from the first and last name of the user as used in the sign on name, for example: 'NU'.
   - **Authority Level** – use the drop down to select the user's Payment Authority Level in Invoice Finance Online. Use the scroll bar to reveal all of the payment bands.
   - **New Password** – enter a temporary password that meets the minimum password criteria on page 4.
   - **Re-enter Password** – enter the same password again.



Profile Status

4. The **Profile Status** provides management information about the user's login attempts.
   - Ensure the **Account is Active** box is ticked – you may need to scroll up to see it.

Contact Information

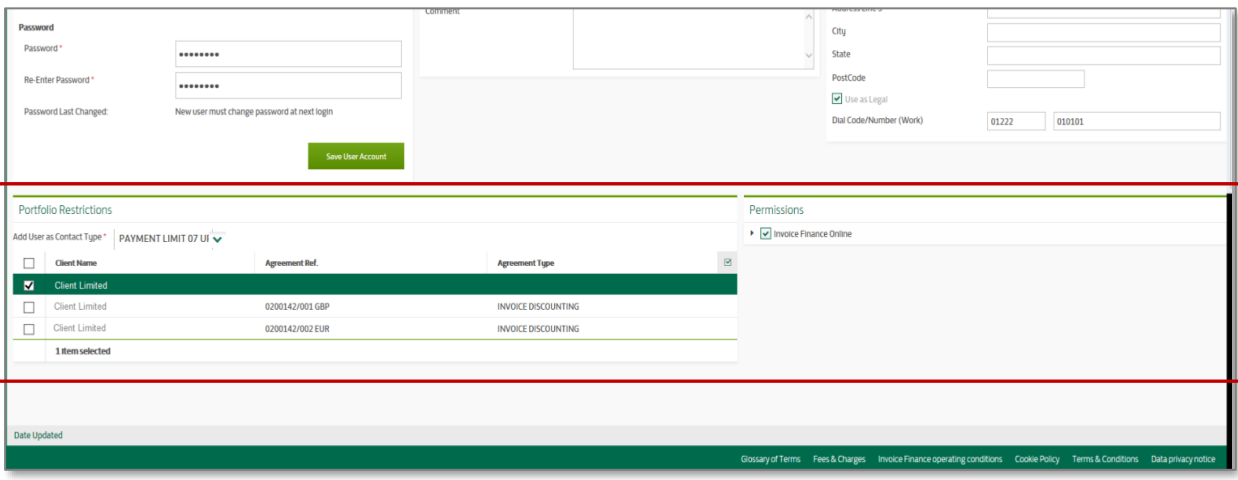
5. The **Contact Information** Country and Language will default to the 'United Kingdom' and 'English (British)'.
   - Enter the user's own **business email address.** This must be an individual and not Group email address.
   - Leave the **Address** and **Postcode** fields blank.
   - Enter the **work phone number** of the user – landline or mobile.

Portfolio Restrictions

6. Your Portfolio relates to the number of Invoice Discounting agreements you have. A user will have access to all Agreements***** including any future Agreements which may be set up.
   - **Add User as Contact Type**:
     Use the drop down to select the user's **Payment Authority Level** for our contact records. This ensures your Daily Contact knows the user's payment limit.

     Note - The entry in the **Add User as Contact Type** field must match the **Payment Authority Level** selected in the Profile Details section above.
   - Tick the box next to the overall Client agreement name – this is the one which appears first in the list of Agreements and which does **not** display an Agreement Reference number or Agreement Type.

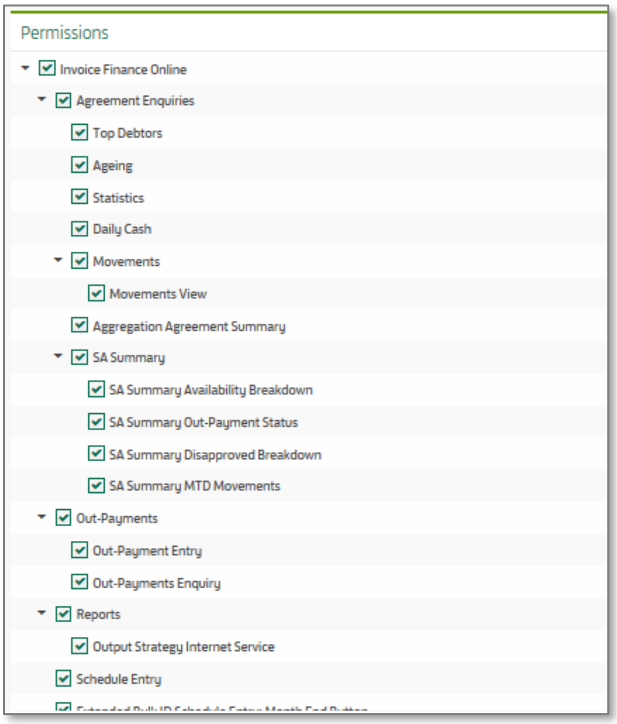
If you are part of a group of Clients, all agreements in the group will be listed. Select each client you want the user to have access to, making sure you select the box next to the Client name which does not display the Agreement Reference number or Agreement Type.



Permissions

7. This defines what the user can see and do in Invoice Finance Online. The permissions apply to all Agreements within the portfolio. See page 6 for an explanation of what each permission means.

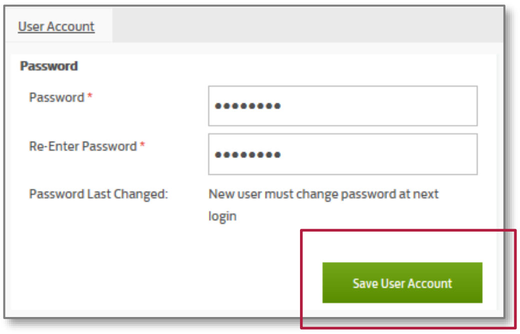
   - If you want to give permission for all tasks within Invoice Finance Online, simply tick the box next to **Invoice Finance Online** and all tasks will be selected.
   - If you want to allocate specific tasks to the user you can either:
     - Tick the box next to **Invoice Finance Online,** and then click on the arrow to the left of the field to open up the detailed list of permissions – then un-tick those you wish to remove; or
     - Leave the box next to **Invoice Finance Online** un-ticked, click on the arrow to the left of the field to open up the detailed list of permissions – then individually tick the tasks and sub-tasks required.



Save the new user

8. Finally, click **Save User Account** in the Profile Details section to create the user.

   - The new user will then be added to the list of users on the Security Maintenance screen.



Getting the new user started

9. Once you have created the user profile in Invoice Finance Online:

   - Advise the new user of their Sign On Name, which is your Client Number followed by the user's initials, and then direct them to the Invoice Finance Online log-in page.
   - Advise the new user to generate a new password for themselves by using the **Forgot Password?** link on the log-in page.
   - Users will need to apply the minimum password requirements shown on page 4 of this Guide and also on page 6 of the Invoice Discounting Guide.
   - Users will be required to change their password every 30 days.

It is essential for the security of your business, and to ensure the correct Payment Authority Level is applied, that each user logs on using their own user name and password and these should never be shared.

We will not be responsible for verifying this.

FORGOTTEN PASSWORDS

If you forget your password, you can click on the **Forgot Password?** link on the log-in page.

Any user can re-set their own password if they forget it by clicking on the **Forgot Password?** link on the Invoice Finance Online log-in page.

If a user has tried entering their password three times and locked themselves out, see the section on **Re-activate a locked out user.**

To generate a new password

- Go to: **lloydsbank.com/invoice-finance-online** and then click **Invoice Finance Online – Log On** in the middle of the page.
- Click the **Forgot Password?** link.
- Enter your user name, which is your Client Number followed by your initials, and your business email address registered with Invoice Finance Online. Then select **Request Password Reset.**
- You will receive an email containing instructions to create a new password.
- Once you've created a new password adhering to the password requirements, return to the log-in screen where you can then log-on.

Supporting password re-sets

If any of your users are unable to remember their user name or business email in Invoice Finance Online, as a Primary Admin User you will need to:

1. Select **Administration** in the left-hand menu.
2. On the **Security Maintenance** screen identify the user.
3. Select **View User** to access the user account.
4. Look up the details - the user name is found under **Profile Details** and the business email address is found under **Contact Information**.

You can now check the user is using the correct user name and business email to re-set their password.

If the business email address is incorrect, amend it by selecting **Edit User** from the Security Maintenance screen. Refer to the section on **Amend a User Profile** for further guidance.

Supporting password re-sets for Primary Admin Users

As a Primary Admin User you are unable to amend your own business email in Invoice Finance Online. Please refer to another Primary Admin User within your business as a first point of contact. Alternatively get in touch with your Lloyds Bank Daily Contact.

RE-ACTIVATE A LOCKED OUT USER

You can re-activate a user's account if they have locked themselves out. This happens when a user enters their login details incorrectly three consecutive times

If you as the Primary Admin User are locked out, please refer to another Primary Admin User or, if unavailable, your Lloyds Bank Daily Contact.

To re-activate a user's account

Select **Administration** in the left-hand menu.

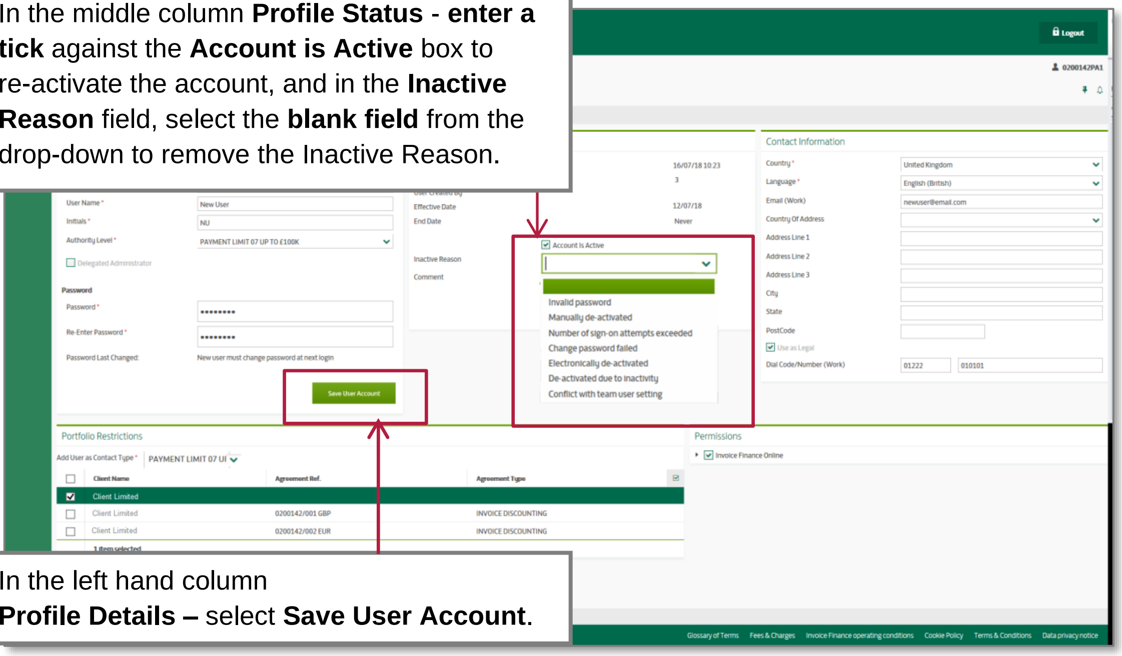
- In the Security Maintenance screen, select the **Inactive Users tab** to filter the list of users and **highlight the user** required.
- Select **Edit User** to access the user's account.

For an inactive user, their **Profile Status** will show:

- **Account is Active box** - unticked.
- **Inactive Reason box** - the reason that the account is not active.

1. In the middle column - **Profile Status**:
   - Tick the **Account is Active** box to make the account active again.
   - In the **Inactive Reason** box - select the blank field from the drop down menu to remove the Inactive Reason.
2. In the left hand column - **Profile Details**:
   - Select **Save User Account**.
   - You will receive a **pop-up notification** that the setting has been updated successfully.
3. Advise the user that they are now able to generate a new password for themselves by using the **Forgot Password?** link on the Invoice Finance Online log-in page.

In the middle column **Profile Status - enter a tick** against the **Account is Active** box to re-activate the account, and in the **Inactive Reason** field, select the **blank field** from the drop-down to remove the Inactive Reason.



In the left hand column
Profile Details – select **Save User Account**.

AMEND A USER PROFILE

You can amend a user's profile to change their payment authority level, their contact information, and what they see and do in Invoice Finance Online

As a Primary Admin User, you can change a user's payment authority level, their contact information, and what users see and do in Invoice Finance Online at any time.

For example, you may wish to raise a user's payment authority level, or update their email address or you may wish to add or remove a user's permission to request out-payments.

You are able to amend the profile of another Primary Admin User in your business; however you are unable to amend your own profile. See the section on **Change the Primary Admin User** for more information.

To begin all user profile amendments, first select **Administration**, highlight the user and select **Edit User.**

Changing a user's Payment Authority Level

1. In the **Profile Details** section of the User Account screen, use the drop down menu to select the revised **Payment Authority Level**.

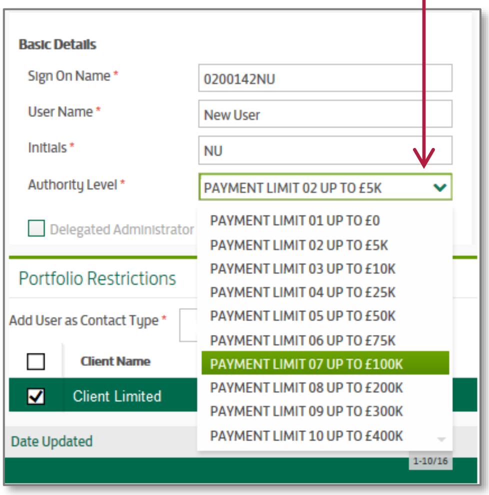
   This defines the user's payment authority level within Invoice Finance Online.

2. In the **Portfolio Restrictions** section, use the drop down menu to select the revised **Payment Authority Level** a second time – this must be the same level as entered in the Profile Details section.

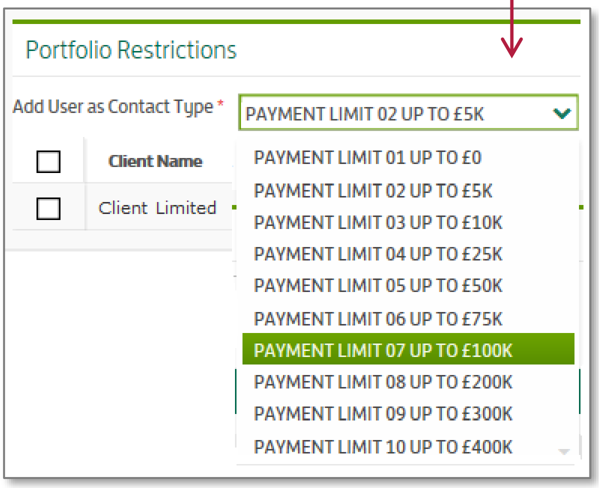
   This enables your Daily Contact to identify the user's payment authority level.

3. Select **Save User Account**.

In the **Profile Details** – use the drop down to change the Payment Authority Level.



Change the details in **both** the **Profile Details and Portfolio Restrictions – Add User as Contact Type**. Make sure both these fields show the same payment level.



Changing user Permissions

Page 6 has an explanation of user permissions in Invoice Finance Online.

1. In the **Permissions** section of the User Account, click the arrow at the side of the **Invoice Finance Online** box to display the full list of all tasks available in Invoice Finance Online.

   Clicking on each arrow opens and closes the tasks and sub-tasks available.

   Having the box next to **Invoice Finance Online** ticked sets all the permissions underneath it.

   - To remove an existing task, un-tick the box next to a task or sub-task.
   - To add a task, tick the box next to the required task or sub-task.

2. Click **Save User Account** at the bottom of the Profile Details section to save the changes.

Changing a user's business email address or business phone number

1. In the **Contact Information** section of the User Account screen, you can amend the user's:

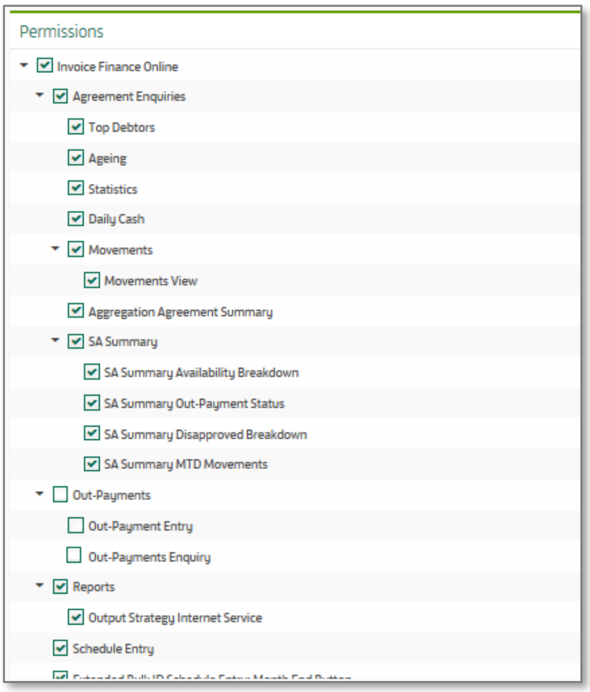
   - Work email address – this must be an individual email address and not a Group mailbox.
   - Work phone number – this can be a landline or mobile.

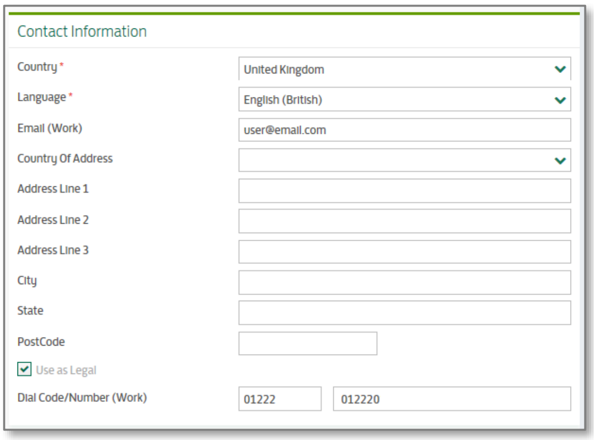
2. Select **Save User Account** at the bottom of the Profile Details section to save the changes.

   The user's profile will be updated immediately.

   You can check the updated profile by **highlighting** the user and selecting **View User** from the Security Maintenance screen.

For all name changes, please advise your Lloyds Bank Daily Contact.





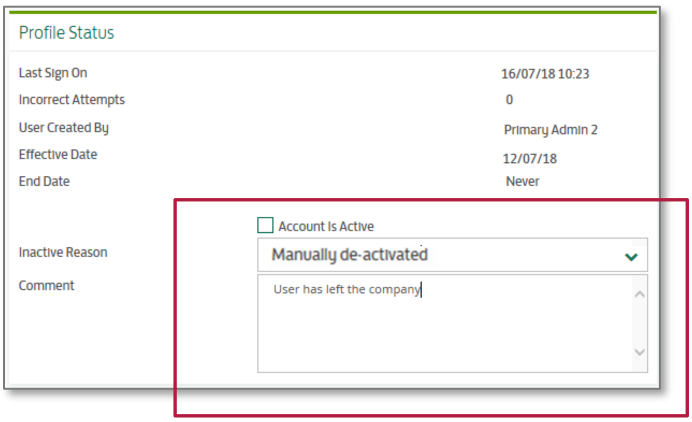
DE-ACTIVATE A USER

As a Primary Admin User, you are able to remove a user's access to Invoice Finance Online

Removing a user

Select **Administration** on the left hand menu, highlight the relevant user and select **Edit User**

1. In the **Profile Status** section of the screen:
   - Un-tick the **Account is Active** box.
   - Select the **Inactive Reason** by clicking the drop down arrow. Choose **Manually Deactivated** or **Deactivated due to Inactivity**.
   - Use the **Comments** box to add why the user is being deleted. For example: 'user has left the company'.
   - Click **Save User Account** at the bottom of the Profile Details section to save the changes.



Please advise your Lloyds Bank Daily Contact when you de-activate a user from Invoice Finance Online so that we can remove them from our contact details.
This will ensure we are aware that they are no longer authorised to discuss your Invoice Discounting agreement with us.

Points to remember

- De-activations are made immediately however the user remains listed on the **Inactive Users** tab on the Security Maintenance screen.
- To see whether any user is Active or Inactive – use the **Active** or **Inactive** filter tabs on the Security Maintenance screen.
- You're unable to remove or change your own profile on Invoice Finance Online – see the section on Change the Primary Admin User for more information.

MAINTAINING PRIMARY ADMIN USER DETAILS

As a Primary Admin User you are not able to amend or delete your own profile yourself – you will need to ask another Primary Admin User in your business or your Lloyds Bank Daily Contact to do it for you

Where you have more than one Primary Admin User

If your business has more than one Primary Admin User, they will be able to amend your phone number and business email address – see page 12 for how to do this.

Where you are the sole Primary Admin User

If you are the sole Primary Admin User in your business and need to amend your business email or phone number, please advise your Lloyds Bank Daily Contact.

For all name changes, please advise your Lloyds Bank Daily Contact.

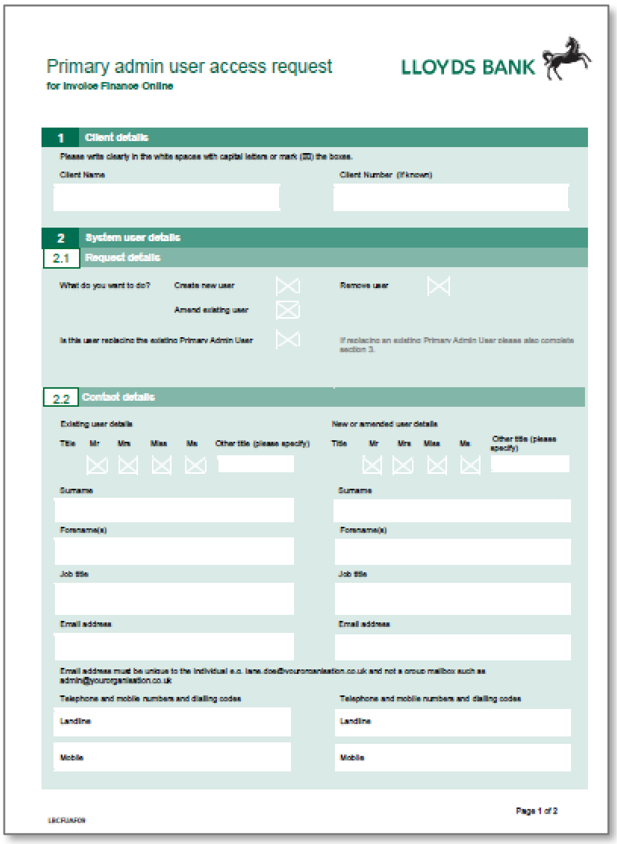
To remove or set up a new Primary Admin User

Send a completed **Invoice Finance Online - User Access Form** authorised by your director or business owner, to your Lloyds Bank Daily Contact.

The User Access Form is found on the Invoice Finance Online home page at lloydsbank.com/invoice-finance-online in the User Guide section.

Points to remember

- If you lock your account, another Primary Admin User can unlock it for you.
- If you are absent from work and are the only Primary Admin User, other system users can contact your Lloyds Bank Daily Contact to unlock accounts.


Primary admin user access request
for Invoice Finance Online
LLOYDS BANK

1 Client details
Please write clearly in the white spaces with capital letters or mark (☒) the boxes.
Client Name
Client Number (if known)

2 System user details
2.1 Request details
What do you want to do? Create new user / Amend existing user / Remove user
Is this user replacing the existing Primary Admin User
If replacing an existing Primary Admin User please also complete section 3.

2.2 Contact details
Existing user details
Title Mr Mrs Miss Ms Other title (please specify)
Surname
Forename(s)
Job title
Email address
New or amended user details
Title Mr Mrs Miss Ms Other title (please specify)
Surname
Forename(s)
Job title
Email address
Email address must be unique to the individual e.g. jane.doe@yourorganisation.co.uk and not a group mailbox such as admin@yourorganisation.co.uk
Telephone and mobile numbers and dialling codes
Landline
Mobile
Telephone and mobile numbers and dialling codes
Landline
Mobile

Page 1 of 2

SUPPORT FOR YOU

If you or your users experience any problems accessing or using Invoice Finance Online there are a number of ways you can get help

Problems can be divided into three categories:

- Problems getting to Invoice Finance Online over the Internet.
- Problems logging on to Invoice Finance Online.
- Problems using or interpreting Invoice Finance Online.

Problems with internet access

Please contact your internal IT department or your Internet Service Provider if you can't establish a connection to the Internet.

If you can log on to the Internet, but cannot access Invoice Finance Online, contact your Lloyds Bank Daily Contact.

Problems logging in

If you have **forgotten your password**, click on the **Forgot Password?** link on the log-on page and follow the instructions to re-set your own password.

If you are locked out, please e-mail the Service Desk AIFclients@lloydsbanking.com confirming your Username and requesting for your account to be unlocked. The email will need to come from the registered email address associated with the account you are trying to unlock. The mailbox will be monitored 08.00 to 18.00 Monday to Friday, and we aim to respond within 30 minutes.

If you are absent from work and there is no other Primary Admin User available, **system users** can contact your Lloyds Bank Daily Contact for locked accounts.

Problems with using or interpreting Invoice Finance Online

If you do not understand the information on Invoice Finance Online, please contact your Lloyds Bank Daily Contact who will be able to help you.

Please call 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 (previously Text Relay/Typetalk).

Important information

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Factoring and Invoice Discounting facilities may be provided by either Lloyds Bank Commercial Finance, Lloyds Bank plc or Bank of Scotland plc.

Lloyds Bank Commercial Finance Limited. Registered in England & Wales no. 733011. Registered Office: No1 Brookhill Way, Banbury, Oxfordshire, OX16 3EL.

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