COMMERCIAL BANKING

CLIENT MANAGER PORTAL

A buyer's guide to the Supplier Finance website

LLOYDS BANK

Contents

WELCOME TO SUPPLIER FINANCE

A win-win solution for you and your trading partners

Supplier Finance improves cash flow efficiency in the supply chain, by allowing your suppliers to receive early payment against their invoices at a low discount cost.

With this scheme, suppliers will benefit from faster access to cash, ensuring they have the resources to fund further growth.

At the same time, you'll enjoy improved relationships with companies who don't have to wait for payment, and you'll continue to benefit from increased days payable outstanding (DPO).

Client Manager Portal

The gateway to managing your Supplier Finance solution is our website, Client Manager Portal. Log into this to:

- view a real-time summary of your current position
- upload invoices for drawdown by suppliers

This guide provides step-by-step instructions for these tasks.

If you've arranged to use our secure host-to-host File Transfer Protocol (FTP) service your invoice files are uploaded automatically, but you can also do this through Client Manager Portal if you wish.

Multiple Buyer programmes

If you belong to a multiple buyer programme, consisting of two or more associated companies participating in the same Supplier Finance scheme, Client Manager Portal can be configured to allow users to see a summary of each buyer's position.

System requirements

To use Client Manager Portal you need a PC or Apple computer with internet access and one of the following browsers:

- Internet Explorer 11 or higher
- Mozilla Firefox 47 or higher
- Google Chrome 55 or higher

LOGGING ON

Visit **lloydsbank.com/supplier-finance** and click on **Go to Supplier Finance** to display the log on screen for Client Manager Portal

- We will send you a user name and password by email.
- Passwords are case-sensitive, so type them in exactly.
- For security, the first time you log on you'll be prompted to change your password. See page 11.

PLEASE NOTE

If you enter the wrong password three consecutive times you will be locked out. If this happens or if you forget your user name, please get in touch with Lloyds Bank on 0345 603 1032 or email sfhelpdesk@lloydsbanking.com

User profiles

What you can do in Client Manager Portal depends on the permissions you've been given in your user profile.

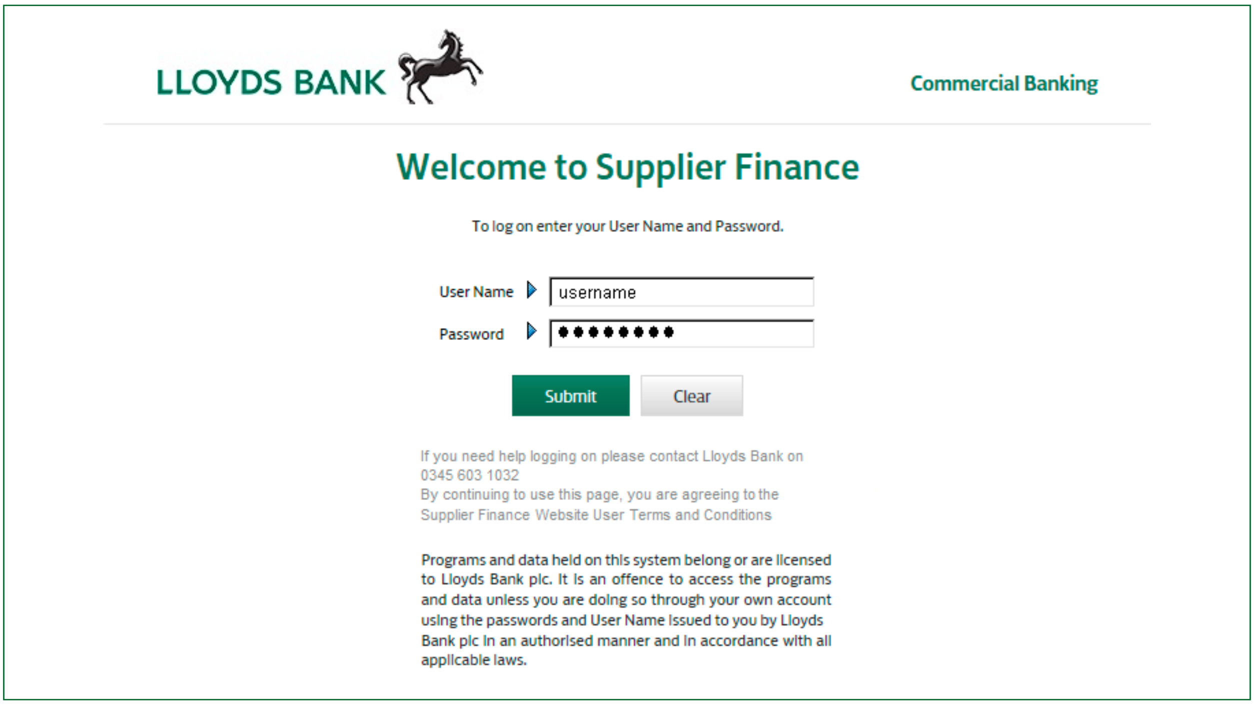
If two-stage approval is enabled, these permissions are available:

- Enquirer – view only access
- Processor – user can view and upload invoices
- Supervisor – user can view invoices and approve those uploaded by a Processor. A user can be both a Processor and a Supervisor, but can only act in one capacity for a single transaction, so you will need at least one user with each permission.

If two-stage approval is not enabled, these permissions are available:

- Enquirer – view only
- Full access – user can view and upload invoices. No approval is required.

On the **Client Manager Portal** log on page, enter your user name and password and click **Submit.**



MOVING AROUND

Use the left-hand menu to navigate to different screens

The options available in the menu depend on your user profile.

To return to a previous screen always choose an option from the menu – using the browser back button will display an error message.

This symbol ▶ on a screen indicates information that must be completed.

Logging off

Click on the **Log Off** button in the top right corner to return to the log on screen.

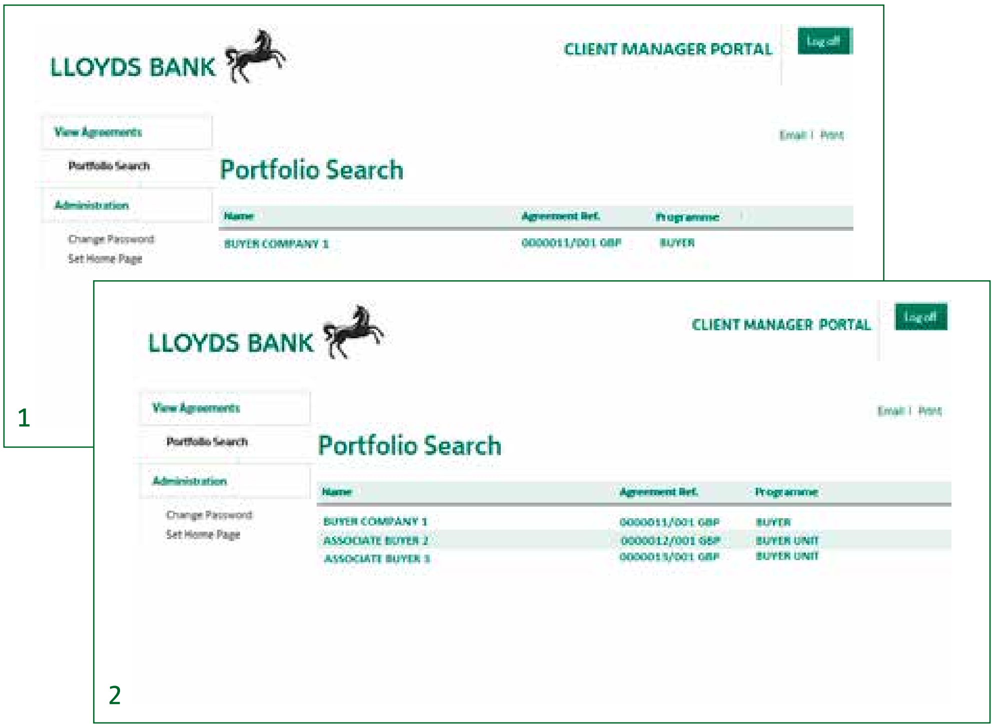
The Portfolio Search screen

This screen shows your company name and agreement reference number. Click on the line containing your name to see a summary of how much you currently owe your suppliers.

If you are a member of a multiple buyer programme, this screen can list all the member's agreements, depending on requirements.

- To view the aggregated summary for the programme, click on the Buyer agreement.
- To view the summary for a member of the programme, click on a Buyer Unit agreement.

1. Click on your agreement name to view your Summary.
2. The lead buyer in a programme can see summaries for all members.

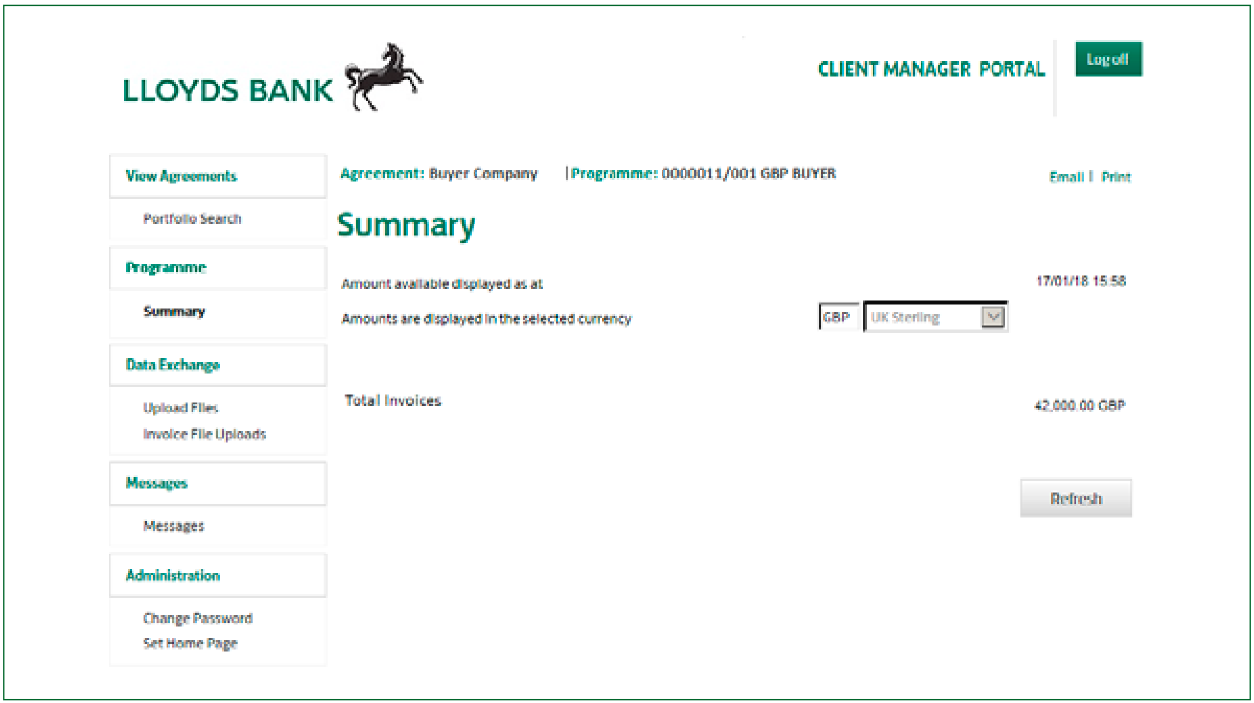


YOUR SUMMARY

The Summary screen shows the real-time value of the outstanding invoices that you've uploaded to Client Manager Portal

- If you are a single buyer, this screen will display as soon as you log on.
- If you are part of a multiple buyer programme and have access to other agreements, you'll go to the Portfolio Search screen first. Click on the agreement you wish to view to display the Summary.

The Summary screen is a dashboard showing the total value of outstanding invoices. Click the **Refresh** button to update the figures.



UPLOADING INVOICES AND CREDIT NOTES

You can upload invoices and credit notes either through Client Manager Portal or using a secure File Transfer Protocol (FTP) service

Whichever method you use, details of invoices and credit notes must be compiled in an invoice upload file. This is a .CSV file which can contain unlimited invoices and credit notes. Please turn to pages 12 and 13 for details about the format of the file.

Points to remember

- All invoices included in an invoice upload file must be approved for payment.
- An invoice upload file can contain invoices and credit notes from multiple suppliers and with different due dates.
- Invoices in an upload file can be in different currencies.
- Before uploading an invoice for a new supplier, please make sure that Lloyds Bank has confirmed that the supplier is live on the system.

Host-to-Host file transfer (FTP)

If you are set up to use the FTP service, your invoice upload files are uploaded automatically, but you can also upload a file through Client Manager Portal if necessary.

Uploading for buyer programmes

The lead buyer in a programme can upload invoices on behalf of the other companies in the programme:

- When uploading through Client Manager Portal, invoices from different buyer units can be included in a single invoice file.
- When uploading using the FTP service, an invoice file must include only invoices for a **single** buyer. You'll need to create separate invoice files for each buyer in the programme.

Two-stage approvals

If you're set up for the extra security of a two-stage approval process, invoices uploaded through Client Manager Portal will not be available to Suppliers until the file has been authorised by someone with a Supervisor user profile. Please see page 8.

If you're not using two-stage approval, invoices are available to Suppliers as soon as they are uploaded. No approval is required. Two-stage approval is not applicable to FTP uploads.

How to upload invoice files through Client Manager Portal

1. From the Summary screen, click on **Upload Files**.

2. Tick the box to confirm the Interface Type – there is only one choice.

   Browse to the location of the Invoice Upload file on your PC.

3. With the file name displaying in the location field, click **Submit** to upload it.

An on-screen message will confirm that the file is being processed. You'll also receive an email to tell you the status of the upload.

Troubleshooting file uploads

Whether you upload an invoice file through Client Manager Portal or using the FTP service, there may be times when it will not upload successfully.

If this happens, you'll receive an email and message telling you which entries in the file contain errors, so you can easily identify them and make the corrections. You should then upload the corrected file again – there is no need to rename it.

Why might invoice files be rejected?

An invoice upload file may be rejected because:

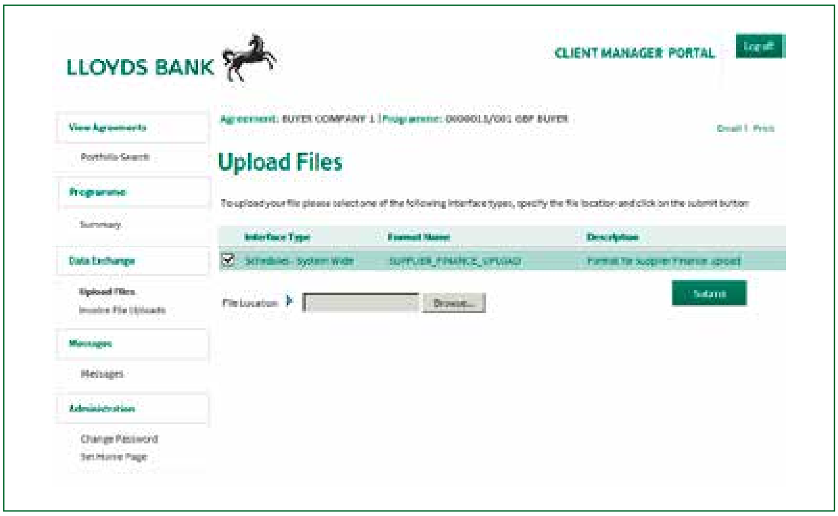
- The header row in the file doesn't match the invoice entries. For example, if the header row says the file contains 10 invoices but there are actually 11.
- There is a duplicate invoice number from the same supplier, either within the upload file or with an invoice uploaded previously. This includes invoices that have already been paid.
- There is an error in the format of the entry, such as a date in a cell which should contain a supplier reference or invoice number.
- There is no information in a mandatory cell, such as a missing supplier reference or invoice amount.
- The file contains invoices from a supplier who hasn't been set up on the system.
- The file is corrupt or not saved in .CSV format.

To understand the format of an invoice upload file, please see pages 12 and 13.

1. Click **Upload Files**.

2. Tick the box for Interface Type and click **Browse** to locate the file.

3. When you're ready to begin the upload, click **Submit**.



Uploading credit notes

When you upload a credit note, it is automatically matched against a suitable unpaid invoice from the same supplier.

A credit note is matched to an invoice or invoices with the same due date, if available.

If not, the credit note will be matched to an invoice or invoices with a later due date.

Points to remember

- A credit note can have a different value to the invoice or invoices it is matched against.
- If the credit note is lower than any invoices available, the value is subtracted from an invoice with the same due date, if available, or from an invoice with a later due date.
- If the value of the credit note is greater than the sum of all available invoices from that supplier on any one day, the credit note will be rejected and you'll receive an email notification. You'll need to include the credit note in another upload file at a later date, when there are sufficient invoices available to cover the value of the credit note.

A credit note does not have to be included in the same upload file as the invoice or invoices it is matched against.

Example 1
Credit note value £5,000, due date 1/5/18
Two invoices are available for this supplier:
Invoice 1 for £5,000, due date 1/4/18
Invoice 2 for £5,000, due date 1/5/18
The credit note is matched against Invoice 2, which has the same due date.

Example 2
Credit note value £5,000, due date 1/5/18
Two invoices are available for this supplier:
Invoice 1 for £4,500, due date 1/5/18
Invoice 2 for £1,500, due date 1/5/18
The credit note is matched against the full value of Invoice 1 and the outstanding £500 is subtracted from Invoice 2, leaving a balance of £1,000.

Example 3
Credit note value £5,000, due date 1/5/18
Two invoices are available for this supplier:
Invoice 1 for £1,500, due date 1/5/18
Invoice 2 for £1,300, due date 1/6/18
The credit note can't be matched against these invoices and will be rejected. You can upload it at a later date, when more invoices are available.

APPROVING FILE UPLOADS

‘Two-stage approval’ means that uploaded invoice files must be authorised by someone with a Supervisor user profile

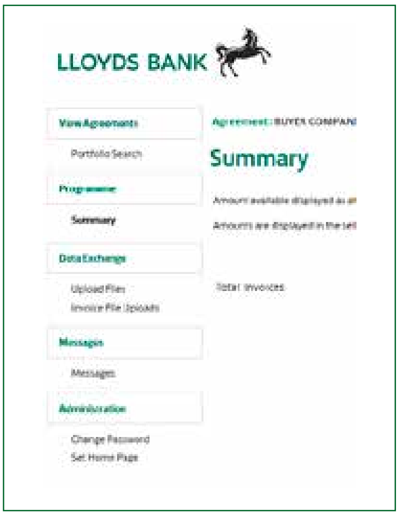
- Two-stage approval is only possible for invoice files uploaded through Client Manager Portal, not for files uploaded by the FTP service.
- If you are both a Processor and a Supervisor, you can’t approve invoice files that you’ve uploaded yourself.
- You’ll receive an email when files have been uploaded and are waiting to be authorised.
- If you have not opted for two-stage approval, the invoices and credit notes in an upload file are made available to suppliers immediately.

How to approve a file upload

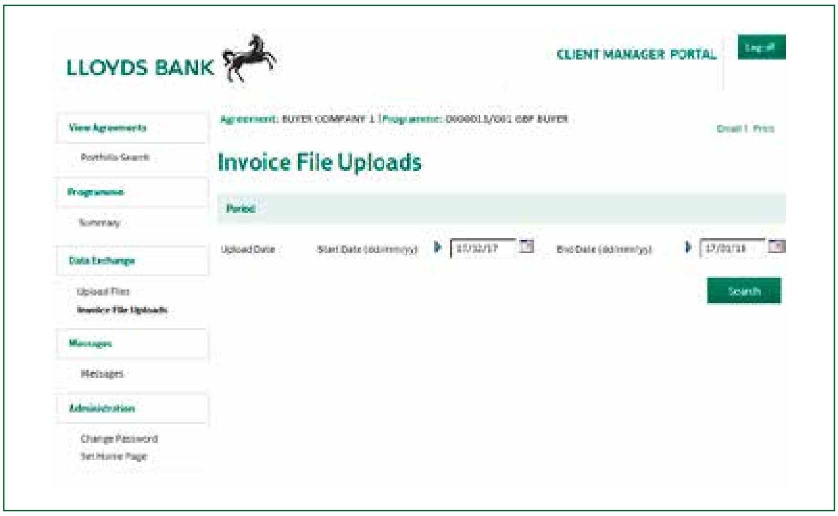
1. Log in to Client Manager Portal and from the Summary screen select **Invoice File Uploads** from the menu.
2. Enter the date range for the period when the file or files were uploaded and click **Search**.

   The file that needs approving will be listed as ‘pending authorisation’.
3. To check the contents of a file, select it and click on **Preview File Contents**.
4. When you’re happy that the invoices in the file can be made available to Suppliers, click **Approve Invoices**.
5. To reject the file instead, click **Reject Invoices**. You might do this if you need to withhold the invoices from suppliers for any reason. The file will remain in the list with a ‘rejected’ status.

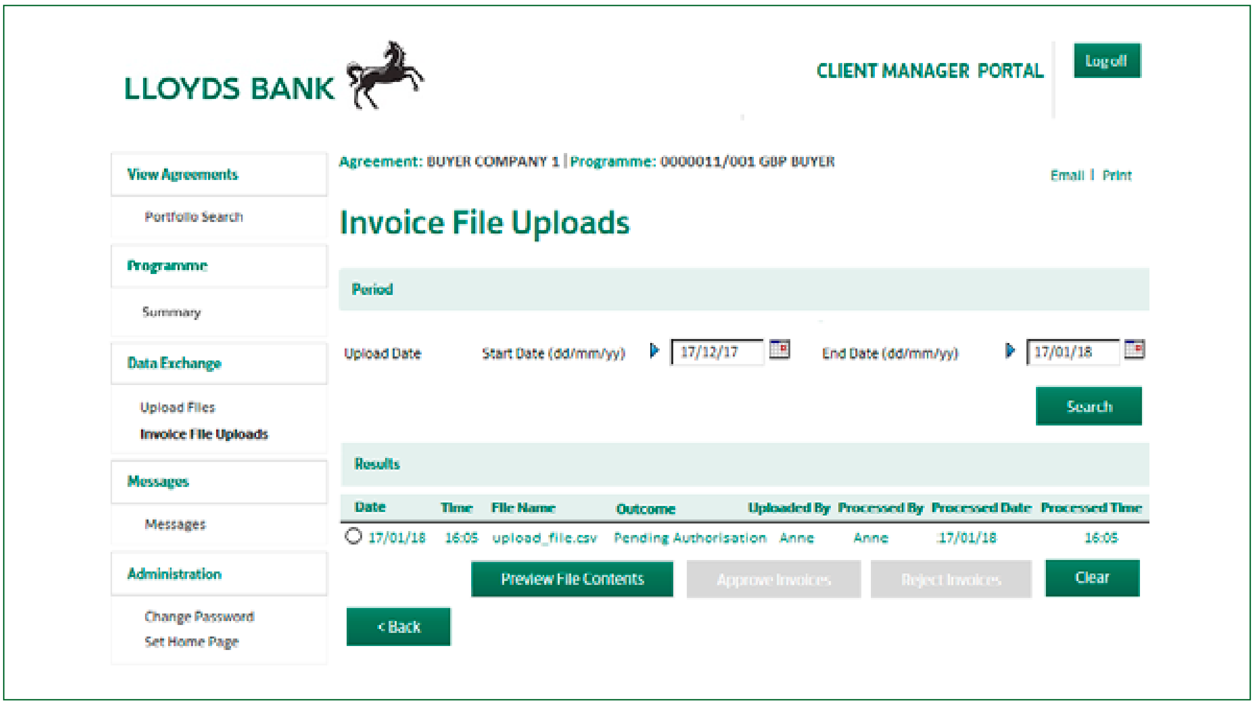
1. Click **Invoice File Uploads.**



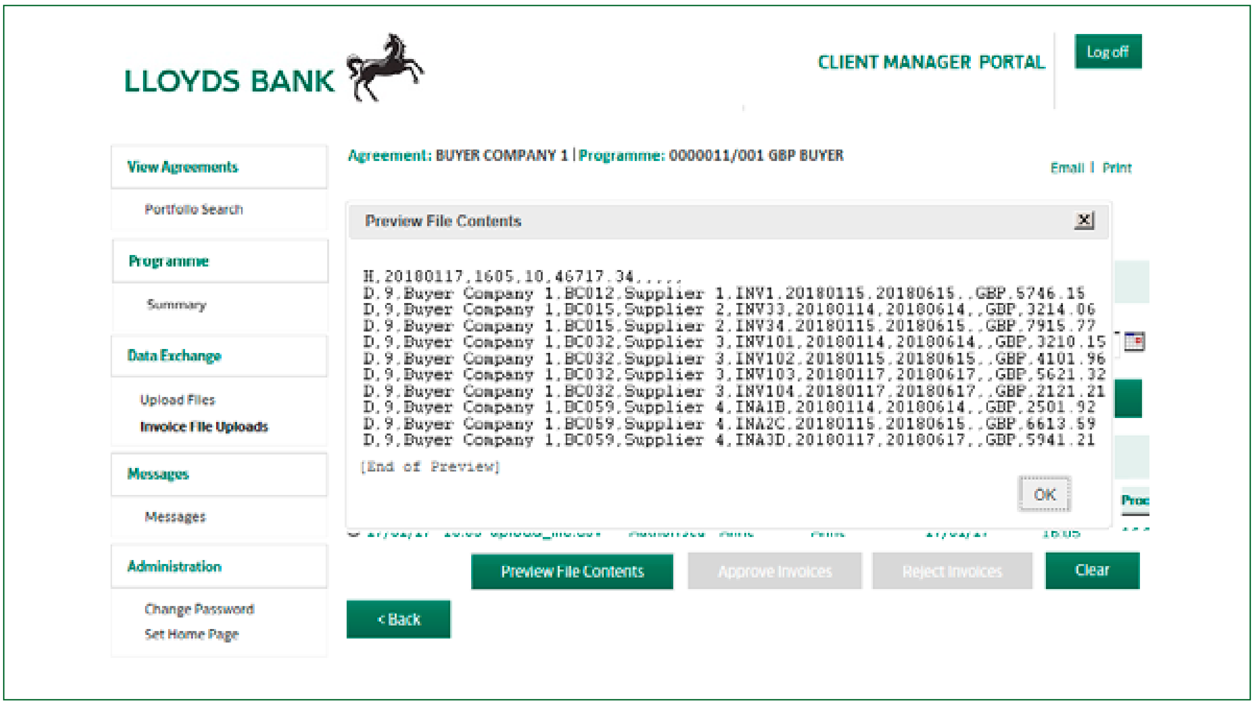
2. Enter a date range and click **Submit.**



3. Select the file and click **Preview File Contents**.



4. Click **OK**, and then click **Approve Invoices** .



NOTIFICATIONS AND REPORTS

We will send you messages and emails to tell you about key events

When you're logged on to Client Manager Portal, click on **Messages** in the left hand menu to read notifications about upload files.

Pre-Debit Notifications (PDN)

You will automatically receive a Pre-Debit Notification by email before Lloyds Bank takes a payment from you.

Reports

There are several reports available to you, which give information about your invoices. These are sent to you by email.

You may have already arranged to have regular reports sent to you, but you can request them from us at any time.

Standard reports include:

- Outstanding Invoice Details – lists your unpaid invoices, by supplier.
- Outstanding Invoice Summary – as above, with a summary section listing the invoices by due date.
- Notice of Assignment – lists invoices uploaded during a date range.
- Buyer Upload Search – lists uploaded invoices by invoice number, invoice date or due date, as required.

Other reports can be arranged – please discuss what you need with your Lloyds Bank Trade Contact.

System notices

Notifications about system availability will appear in the top right hand corner of the screen.

CHANGING YOUR PASSWORD

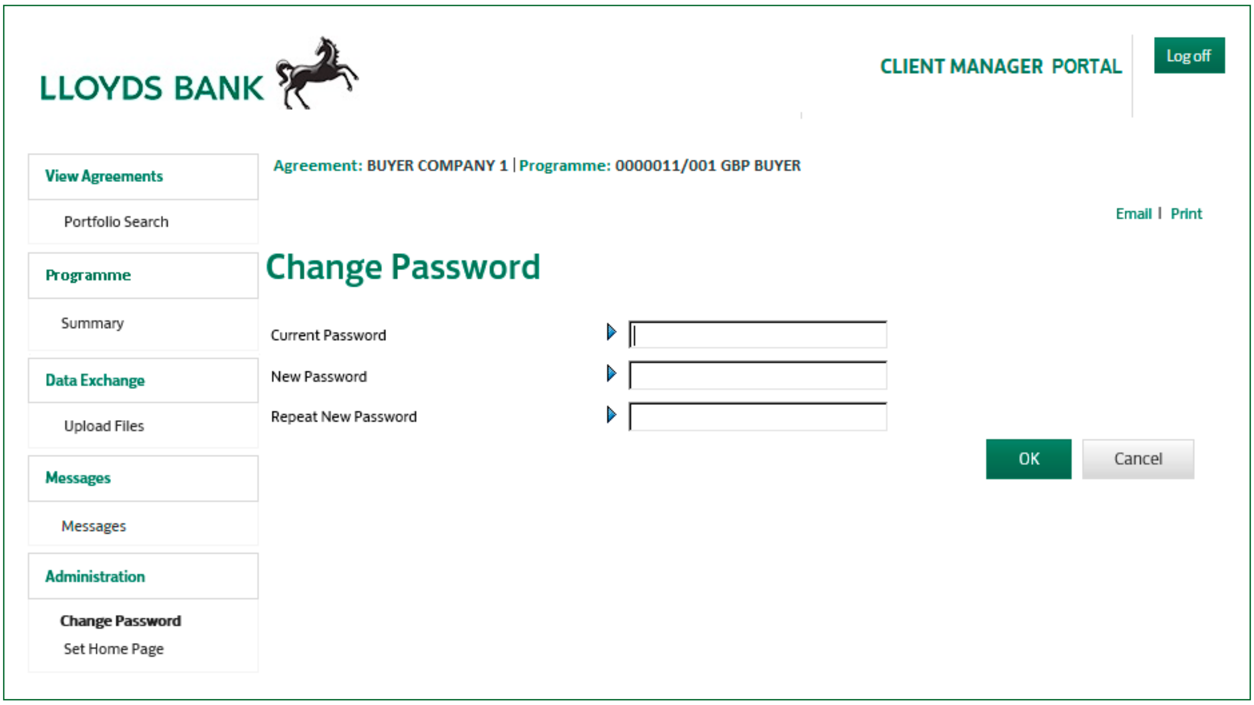
For security, you'll be prompted to change your password the first time you log on

If ever you feel your password has been compromised you can change it:

1. Click on **Change Password** in the left hand menu.
2. You'll be prompted to enter your current password and then type in a new one.

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 and commas are not allowed.

Click on **Change Password** and type in your old and new passwords.



INVOICE FILE FORMAT

To ensure invoice files upload successfully, they must comply with the standard format described here

An upload file must be saved as a .CSV flat file:

- The first row must be the Header, which summarises the content of the file – such as the number and value of the invoices.
- The subsequent rows contain the details of each invoice and credit note included in the file. Each invoice and credit note must be listed on a separate row. There is no limit to the number of rows.

Points to remember

- **Do** include invoices and credit notes with different maturity dates and from different Suppliers in the same file.
- **Do** precede a credit note value with a minus sign (-).
- **Do** use double quote marks (“) to bind any references that include a comma. For example, if an invoice ID is:

  INV01, SupplierA

  then enter it in the file as

  “INV01, SupplierA”
- **Don’t** include commas in numbers. For example, enter 1,400.00 as 1400.00.

Format of Header row

Content	Format	Requirement	Description
Record ID	H	Mandatory	
Date	yyyymmdd	Mandatory	The date the file will be uploaded
Time	hhmm	Mandatory	The time the file will be uploaded, in 24 hour format
Number of invoices	number	Mandatory	The number of invoices and credit notes in the file
Value of invoices	number	Mandatory	The total value of invoices and credit notes in the file, to two decimal points
File name	alphanumeric	Optional	If blank, the invoice acknowledgement will show a default file name (buyerID_invack_yyyyddmm_hhmm)

Anything listed as optional can be left blank, but the cell must exist. See the example.
If there is a mismatch between the Header row and any of the Details rows, or if the file is not in .CSV format, it will be rejected.

Format of Details row

Content	Format	Requirement	Description
Record ID	D	Mandatory	
Buyer ID	Alphanumeric	Mandatory	Your buyer reference number, as provided by Lloyds Bank, which may include up to 20 letters and numbers
Buyer Name	Alphanumeric	Mandatory	Buyer company name, up to 50 letters and numbers
Supplier ID	Alphanumeric	Mandatory	The supplier reference number as allocated by you, the buyer – up to 15 letters and numbers
Supplier Name	Alphanumeric	Mandatory	Supplier company name or abbreviation, up to 50 letters and numbers
Invoice Number	Alphanumeric	Mandatory	Invoice/credit note reference number, up to 50 letters and numbers
Invoice Date	yyyymmdd	Mandatory	Invoice/credit note date
Maturity Date	yyyymmdd	Mandatory	The date the invoice is due for payment to Lloyds Bank
Original Maturity Date	yyyymmdd	Optional	The original maturity date quoted on the invoice
Currency	GBP, EUR or USD	Mandatory	The currency used for the invoice
Invoice Amount	Number	Mandatory	The value of the invoice or credit note, to two decimal points – e. g. 14777. 34
Description	Alphanumeric	Optional	Free text up to 255 letters and numbers
Reference 1	Alphanumeric	Optional	Buyer defined reference 1 – up to 255 letters and numbers
Reference 2	Alphanumeric	Optional	Buyer defined reference 2 – up to 255 letters and numbers
Reference 3	Alphanumeric	Optional	Buyer defined reference 3 – up to 255 letters and numbers
Reference 4	Alphanumeric	Optional	Buyer defined reference 4 – up to 255 letters and numbers
Payment Reference	Alphanumeric	Optional	Payment reference number – up to 255 letters and numbers

Example

H	20180117	1605	4	19816. 13												
D	5	Buyer Com	BC012	Supplier 1	INV1	20180115	20180615		GBP	5476. 15						PR1240
D	5	Buyer Com	BC015	Supplier 2	INV33	20180114	20180614		GBP	3214. 06						PR1241
D	5	Buyer Com	BC015	Supplier 2	INV34	20180115	20180615		GBP	7915. 77						PR1242
D	5	Buyer Com	BC032	Supplier 3	INV101	20180114	20180614		GBP	3210. 15						PR1243

FREQUENTLY ASKED QUESTIONS

How can I upload a single invoice or credit note?

Create an upload file that has only one Details row.

Can I upload invoices for one of the other buyers in a multiple buyer programme?

If you are the lead buyer in a programme you can upload invoices for any of the members.

If you are uploading manually, an upload file can contain invoices and credit notes for multiple buyers – just make sure that each Buyer's Reference number is included in the Details row. Your Buyer Reference number will be provided by Lloyds Bank.

If you are uploading invoices using the FTP service, each upload file must be for a single buyer, but you can upload files for all the programme members.

Can I arrange to have invoice file uploads approved by two people instead of one?

Two-stage approval allows invoice file uploads to be approved by someone other than the person who uploads them, providing they have a Supervisor user profile. This is a standard 'four eyes' check.

It isn't possible to implement a 'six eyes' approval. However, several users can have a Supervisor profile, to ensure files can be approved during holidays or other absences.

How do I know what user permissions I have?

The left-hand menu will not include any choices that are unavailable to your user profile, and some screen options will be 'greyed out' and won't work.

How can I change user profiles, or add and delete users?

Please email your request to Lloyds Bank at **sfhelpdesk@lloydsbanking.com**

How can I request regular reports to be sent to me?

Please contact your Lloyds Bank Trade Contact to discuss this.

I am locked out of Client Manager Portal and can't log on. What should I do?

Please contact Lloyds Bank on **0345 603 1032** or email **sfhelpdesk@lloydsbanking.com**

GLOSSARY OF TERMS

Agreement
In Client Manager Portal the Supplier Finance relationship between you and a supplier is represented by an 'agreement'. Each agreement has a unique reference ID. An agreement is not the contractual documentation that you sign, but simply a reference that enables Client Manager Portal to match you with your supplier.

Agreement type
There are two types of agreement for buyers: a Buyer agreement is created for a sole buyer, or the lead buyer of a programme; a Buyer Unit agreement is created for a member of a multiple buyer programme.

Buyer
The purchasing party in a Supplier Finance relationship.

Buyer number
This is a reference number that identifies you as a buyer and is unique to you. It should be included in each Details row of an invoice upload file. You will be advised of your buyer number when your agreement is set up.

Buyer Programme
This is where several associated companies participate in the same Supplier Finance scheme. There is always a 'lead buyer', who can view the summaries for the members of the programme. Each individual buyer in the programme is known as a 'buyer unit'. Each buyer has a separate Agreement with their suppliers and Lloyds Bank.

Buyer Unit
A member of a buyer programme.

Enquirer
This is a user profile that allows someone to log on and view information in Client Manager Portal, but not upload invoices.

Full access
This is a user profile required when two-stage approval is not in place. A user with a Full Access profile can upload invoices to Client Manager Portal and they will be available to suppliers immediately. No approval is required.

At least one user must have this profile if two-stage approval is not required.

Interface type
The method used to upload invoices and credit notes to Client Manager Portal – either manually, or using a secure File Transfer Protocol service.

Invoice upload file
An extract from your accounts package that contains details of the invoices and credit notes being uploaded to Client Manager Portal. The file must be saved as a.CSV file and must comply with the format described on pages 12 and 13 of this guide.

Maturity date
Also known as due date, this is when the invoice is due to be paid based on extended payment terms.

Party
Any company involved in the Supplier Finance agreement – buyer, supplier or Lloyds Bank.

Processor
This is a user profile required for two-stage approval. A Processor profile allows someone to log onto Client Manager Portal to view information and upload invoices. The invoices will not be made available to suppliers for early payment until a user with a Supervisor profile approves them.

At least one user must be a Processor and another a Supervisor. A user can be both a Processor and a Supervisor, but can only act in one capacity for a single transaction.

Supervisor
This is a user profile required for two-stage approval. A Supervisor profile allows someone to log onto Client Manager Portal to view information and approve invoices uploaded by a Processor.

At least one user must be a Processor and another a Supervisor. A user can be both a Processor and a Supervisor, but can only act in one capacity for a single transaction.

Two-stage approval
This arrangement provides additional peace of mind for manual uploads, because it allows someone with a Supervisor user profile to check that the uploaded invoices are correct before they're made available to suppliers.

FURTHER SUPPORT FOR YOU

If you experience any problems using Client Manager Portal there's a number of ways you can get help, depending on the nature of the issue

Problems can be divided into three categories:

- problems getting to Client Manager Portal over the internet
- problems logging on to Client Manager Portal
- problems using Client Manager Portal

Problems with internet access

Please contact your internal IT department if you cannot establish a connection to the internet.

Problems logging in

If you have forgotten your password, are locked out or your user name isn't working, please contact Lloyds Bank on **0345 603 1032** or email **sfhelpdesk@lloydsbanking.com**

Problems using Client Manager Portal

If you cannot see the options you need in the menu, or functions are greyed out, you may have the wrong user permissions. Please email Lloyds Bank at **sfhelpdesk@lloydsbanking.com**

If you don't understand the information on the screen, or it isn't what you were expecting, please contact your Lloyds Bank Trade Contact.

Find out more

Go to lloydsbank.com/business

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 (previously Text Relay/Typetalk).

Important information

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