COMMERCIAL BANKING

CLIENT MANAGER PORTAL

A supplier’s guide to the Supplier Finance website

LLOYDS BANK

Contents

WELCOME TO SUPPLIER FINANCE

Unlock working capital through faster payment of your invoices

With the Supplier Finance scheme you have the security of knowing that you can access your cash when you need it. Better cash flow. No waiting.

As soon as your buyer has made an invoice available on our website you can choose to take an early payment at a small discount cost. Or you can wait until the due date and receive full payment automatically.

Client Manager Portal

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

- request early payment for your invoices
- view a real-time summary of outstanding invoices
- download reports.

This guide provides step-by-step instructions for carrying out all these tasks.

Your agreement

In Client Manager Portal the Supplier Finance relationship between you and a buyer 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 buyer.

System requirements

To access 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

YOUR PAYMENTS

All payments requested before 1pm will be initiated the same day

We send your sterling payments by BACS. This takes three working days to clear, so a payment requested on Monday will reach your account on Wednesday.

Payments in other currencies are sent by International Money Mover.

Straight through payment (STP)

The easiest and quickest way to receive your discounted payments is by using our STP service.

With this arrangement, you decide how early invoices should be paid – either as soon as they are approved by your buyer, or on a regular day each week or month. You'll receive your payment from Lloyds Bank as scheduled.

If you need payment for an invoice earlier than scheduled, you can log on to the website to request it.

If you are not set up for the STP service but would like to be, please talk to your Lloyds Bank Trade Contact.

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 19.

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.

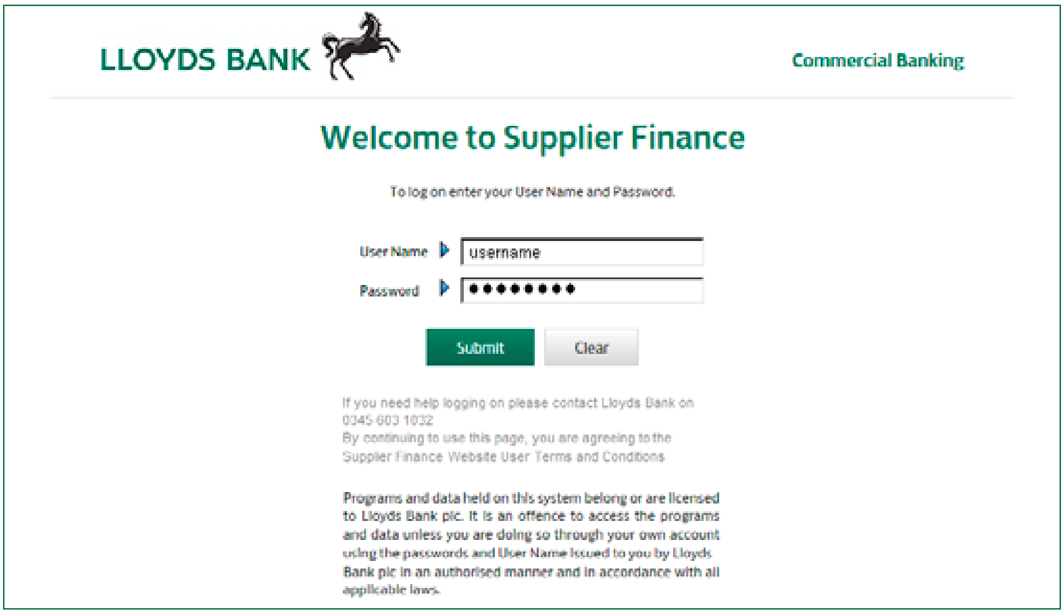
If two-stage approval is enabled, these permissions are available:

- Enquirer – view only access
- Processor – user can view and request discounted payments for invoices
- Supervisor – user can view and approve payments requested 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 request discounted payments. No approval is required.

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



MOVING AROUND

Use the left hand menu to navigate to different screens in Client Manager Portal

The options available in the menu depend on your user profile. For example, a Supervisor will not have the option to request funds.

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, agreement reference and your buyer's name.

Click on the line containing your agreement name to see the Summary screen, which tells you how much the buyer owes you and how much is available for a discounted payment.

If you supply several buyers, they will all be listed here, so you can easily switch between them.

Click on an agreement to view a summary for your buyer. There will be an agreement for each buyer you supply.

YOUR SUMMARY

The Summary screen shows the real-time value of invoices your buyer has uploaded to Client Manager Portal, the balance available for discounting and the value of payments being processed

From here you can:

- see more details about your transactions
- see details of payments being processed
- request a discounted payment
- view monthly statistics
- search for invoices

There's more about viewing payments and searching for invoices on page 14.

Understanding the Summary

Restricted invoices is the value of invoices which are not currently eligible for early payment, usually because there are too many days until the due date. Please get in touch with your Lloyds Bank Trade Contact if you need more information about why an invoice may be restricted.

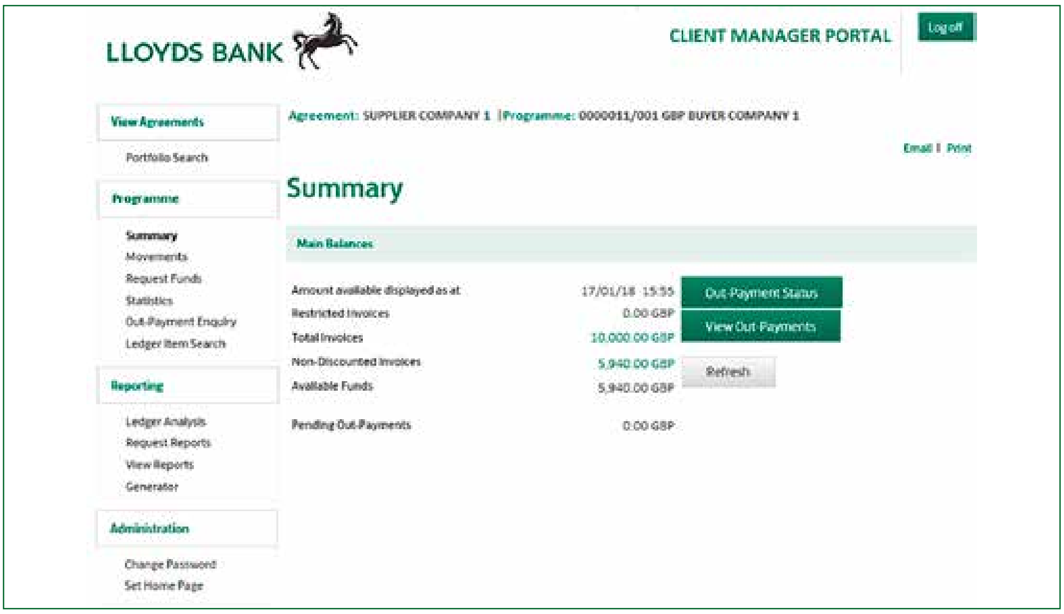
Total invoices is the total value of open invoices for this buyer, which have been uploaded to Client Manager Portal.

Non-Discounted Invoices is the current balance of unpaid invoices. You can request all or some of this amount for early payment. Any invoices you don't take early will automatically be paid in full on their due date.

Available Funds is the total amount of your unpaid invoices, which are available for you to request for early payment or leave until the maturity date to be paid in full.

Pending out payments is the amount that is currently being processed for payment.

The **Summary** screen shows an overview of the outstanding balance of invoices for this buyer. You can click on the green figures for more details.



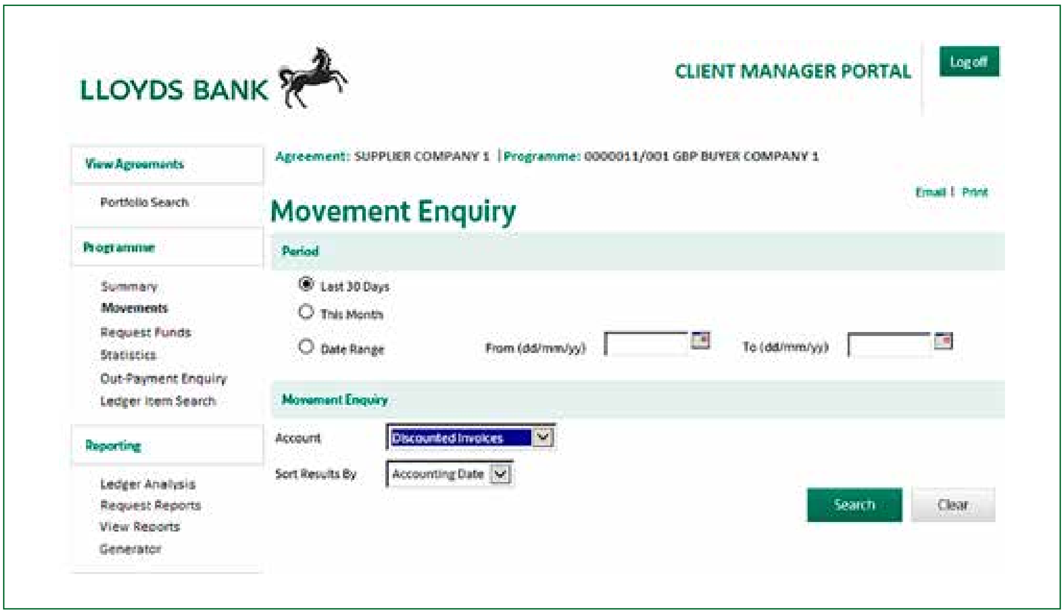
Transaction details

Click on the green summary figures to see the transactions for this month.

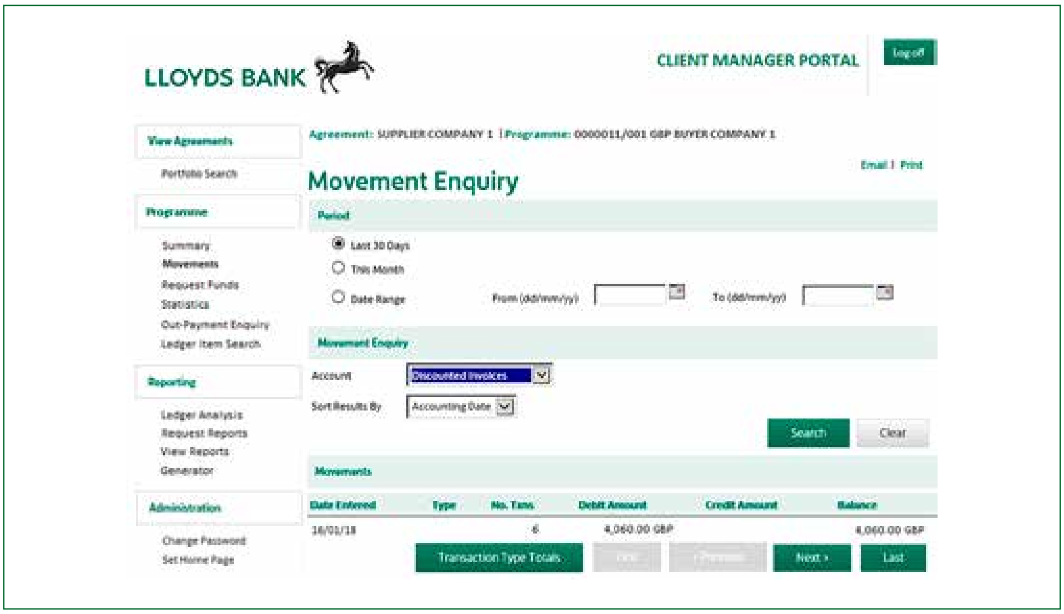
Use the **Movements** option in the left hand menu to see transaction details for a different time period.

1. Click on **Movements** in the left hand menu.
2. Choose the last 30 days or enter a date range.
3. Select the invoice transactions you want to see from the Account drop down.
4. Click **Search** to display the results.

Click **Movements**, enter your enquiry and click **Search**.



Use the on-screen buttons to see more details about the results.



REQUESTING EARLY PAYMENTS

You'll be notified by email when your buyer has uploaded invoices to Client Manager Portal and they are available for early payment

When you choose to request payments manually, you'll need to log on and select the invoices you want to discount so they can be processed for payment. You can select:

- all invoices available
- all invoices with the same due date
- specific invoices, which you can select from a list

PLEASE NOTE

If you've opted to use the STP service, your invoices are discounted and paid automatically. You don't need to log on unless you want to request payment for an invoice earlier than scheduled.

Points to remember

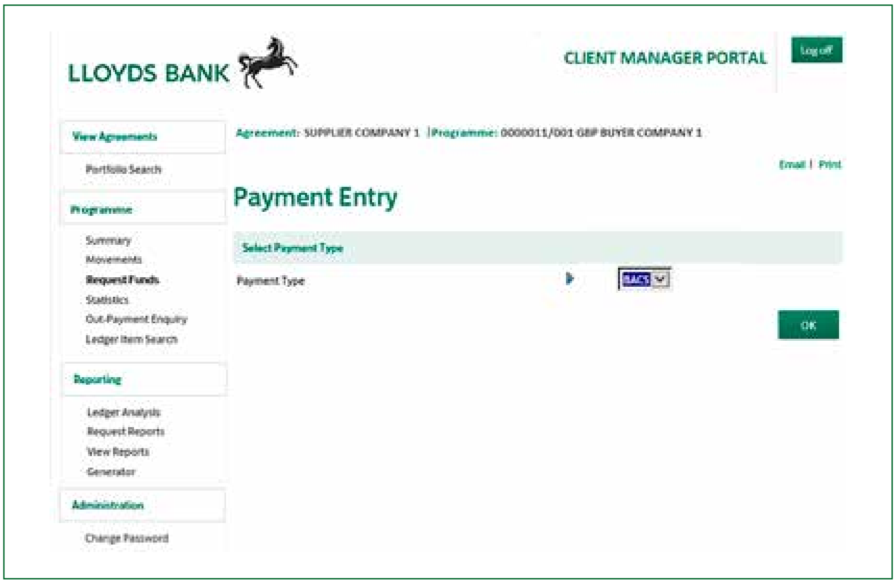
- You can select invoices with different due dates for early payment. The discount you'll pay is shown in the list of invoices available.
- If you're set up for two-stage approval, invoices selected manually won't be processed for payment until a Supervisor has approved the discount. See page 10.
- Payments must be greater than £1. This means that any invoice smaller than this must be requested for payment at the same time as other invoices, to make the total payment over £1.
- Note that your payment request may take a few minutes to process.

How to request a payment

1. Select **Request Funds** from the left hand menu.
2. On the **Payment Entry** screen click **OK** to confirm the payment type.

1. Click **Request Funds**.

2. Click **OK** to confirm the payment type.



3. The **Payment Request Entry** screen confirms the discount you'll pay if you select all available open invoices.

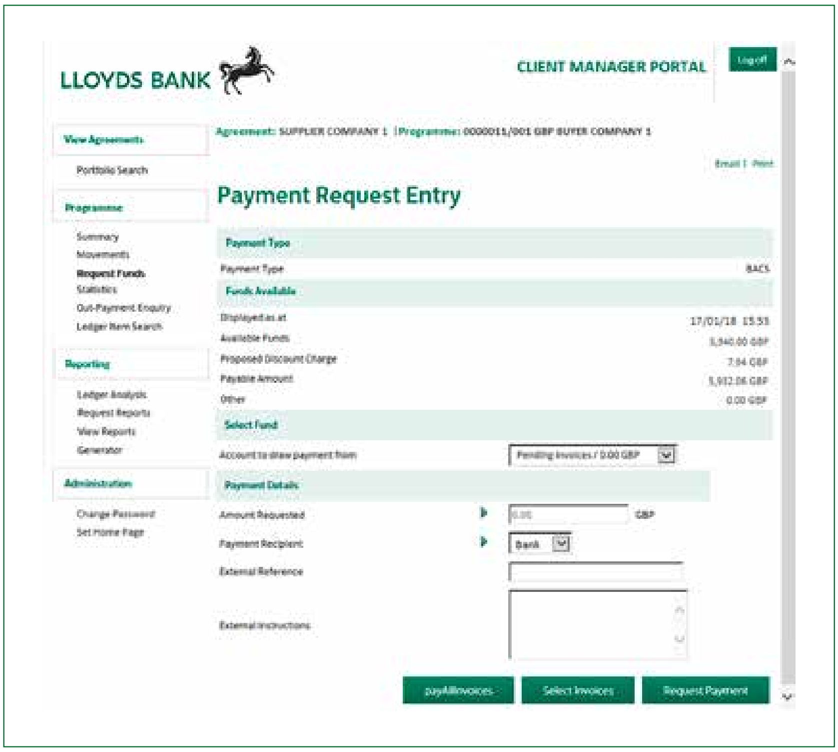
   Click **Pay All Invoices** to request payment for all open invoices.

   Click **Select Invoices** to choose specific invoices for payment.

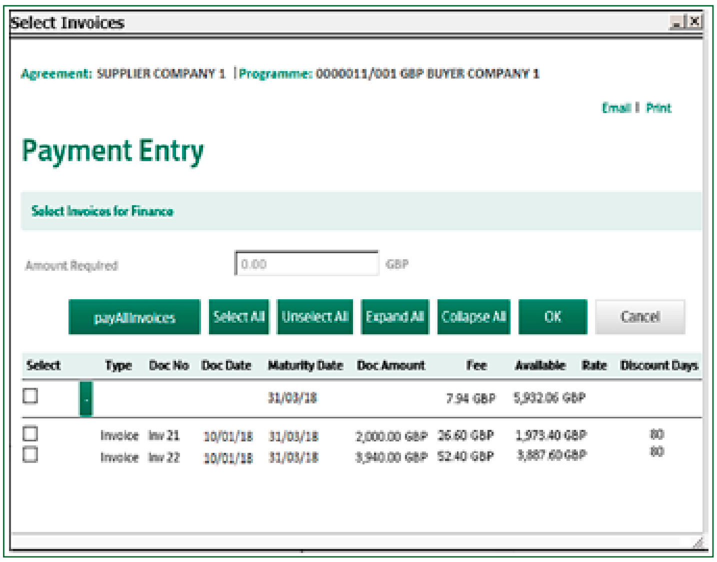
4. When you click **Select Invoices** the **Payment Entry** pop-up screen displays. Either:
   - Tick the box for a due date to select all invoices with that due date and then click **OK**.
   - Click **Expand All** to choose from all invoices available, or click the **+** symbol to expand the list of invoices for a due date. When you've made your selection, click **OK** to proceed.

Notice that the discount you'll pay shows in the Fee column.

3. Click the **Select Invoices** button.



4. Choose invoices for payment.



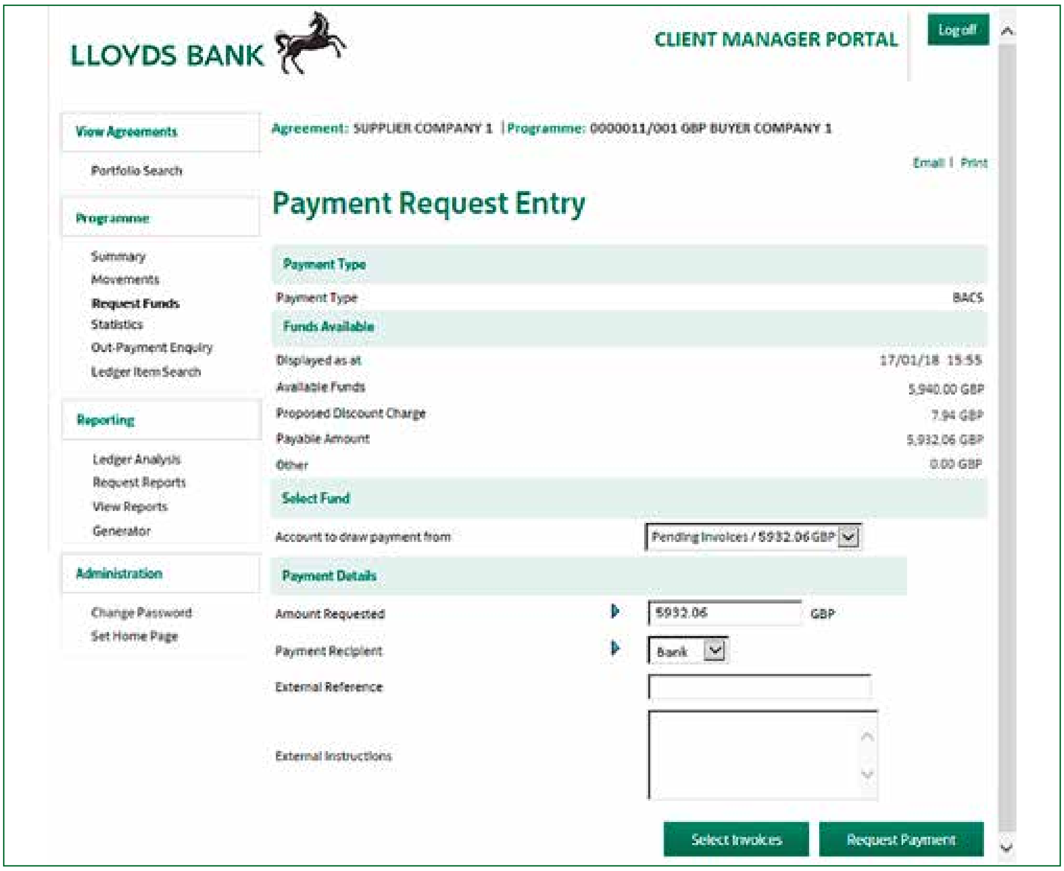
5. Back at the **Payment Request Entry** screen, The Amount Requested field confirms your payment value. Check that the payment amount is correct and click **Request Payment**.

6. The **Payment Request Confirmation** screen shows the payment you've requested.

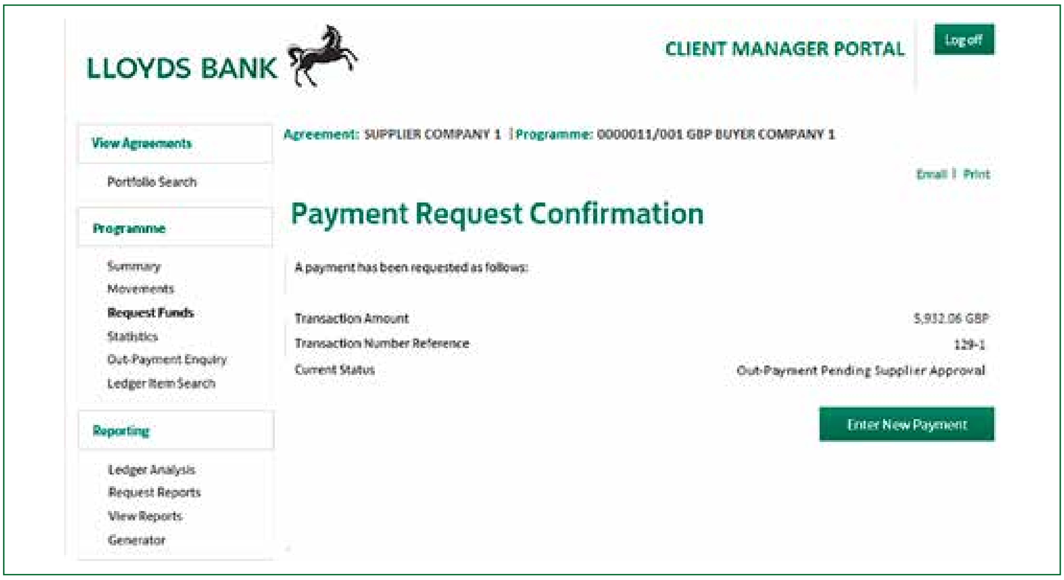
You'll also receive a confirmation email.

Now either choose another option from the left hand menu, or to request another payment, click **Enter New Payment**.

5. Click **Request Payment.**



6. This screen confirms your request.



APPROVING PAYMENTS

£

‘Two-stage approval’ means that the discounted payment must be authorised by someone with a Supervisor user profile

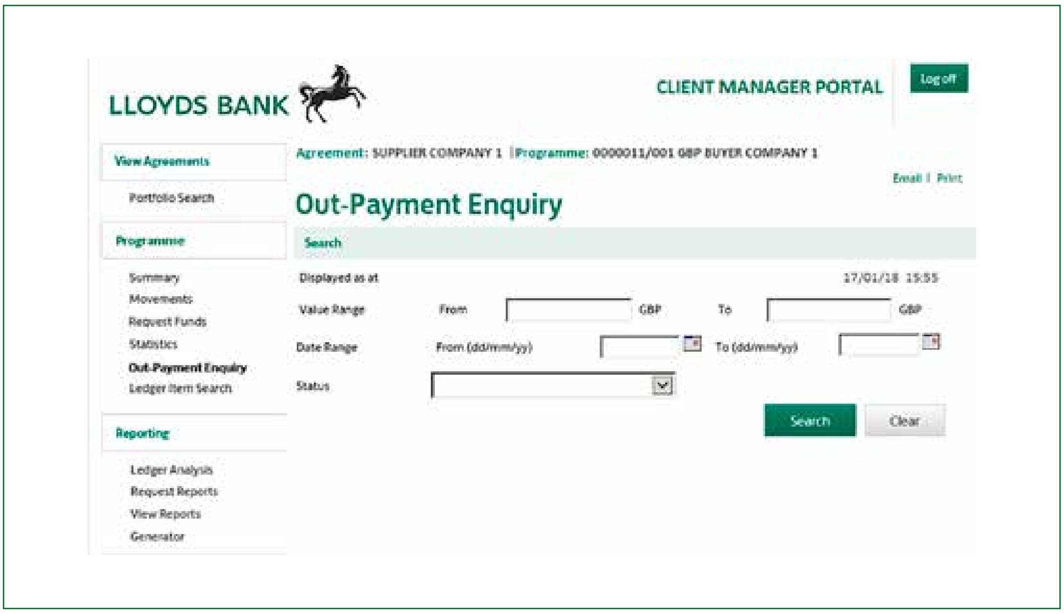
- Two-stage approval is only possible for invoices selected for early payment manually, not STP payments.
- You must have a Supervisor user profile to authorise payments.
- You’ll receive an email when invoices have been requested for payment and are waiting to be authorised.

How to approve a discounted payment

1. Log in to Client Portal Manager and from the Summary screen select **Out Payment Enquiry** from the menu.

   An enquiry screen will display.

1. Click **Out Payment Enquiry** to display an enquiry screen.



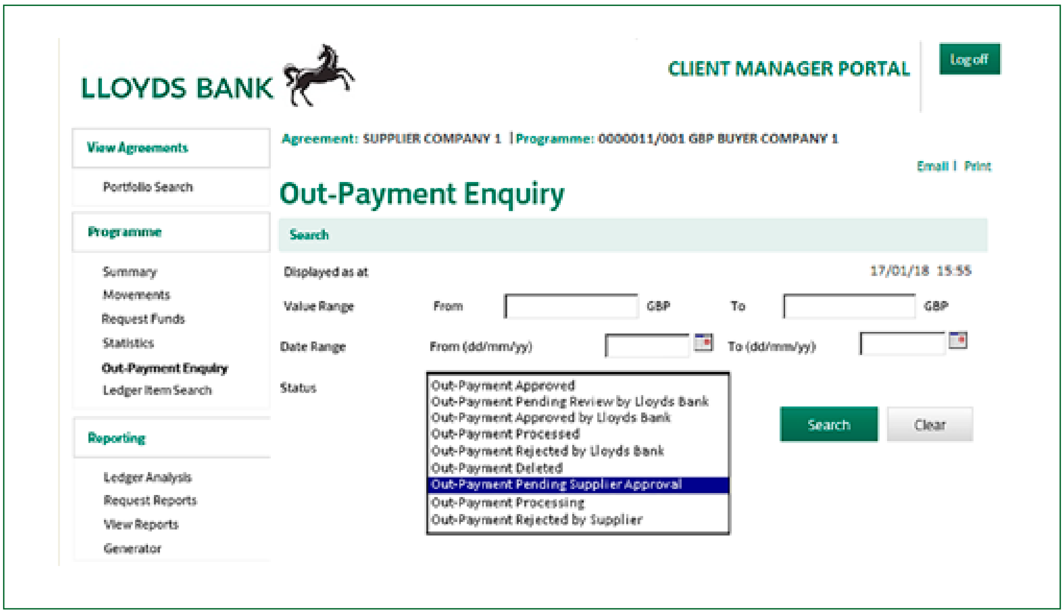
2. In the Status field on the enquiry screen, select **Out-Payment Pending Supplier Approval** from the drop down menu.

   Click **Search**.

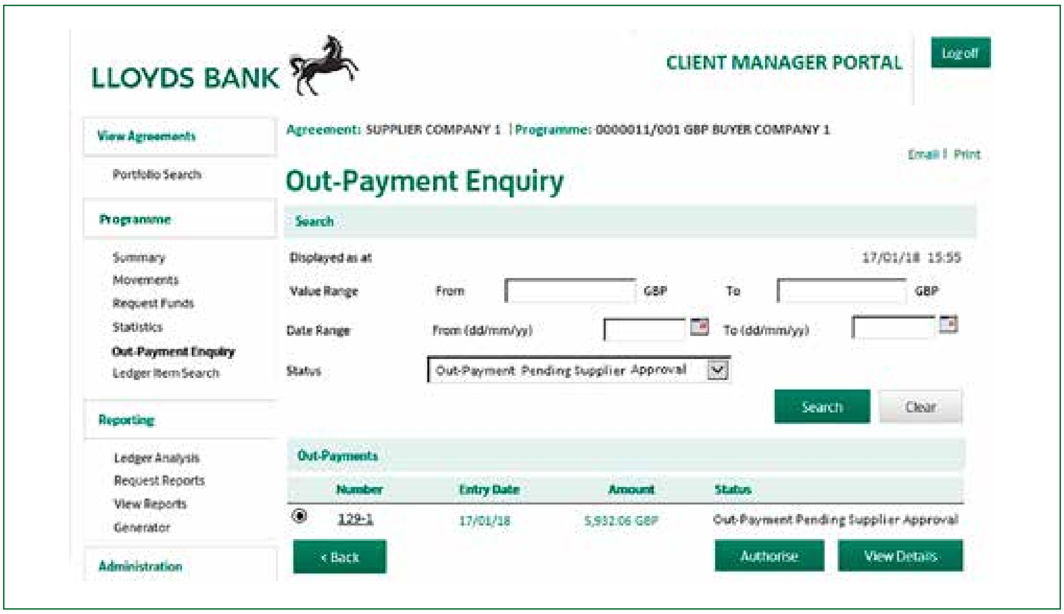
3. All the discounted payments that have been requested but not yet authorised will display in the bottom section of the screen.

   Select a payment and click **Authorise** to view the payment details.

2. Select **Out-Payment Pending Supplier Approval** from the drop down and click Search.



3. Select a payment to approve and click **Authorise**.

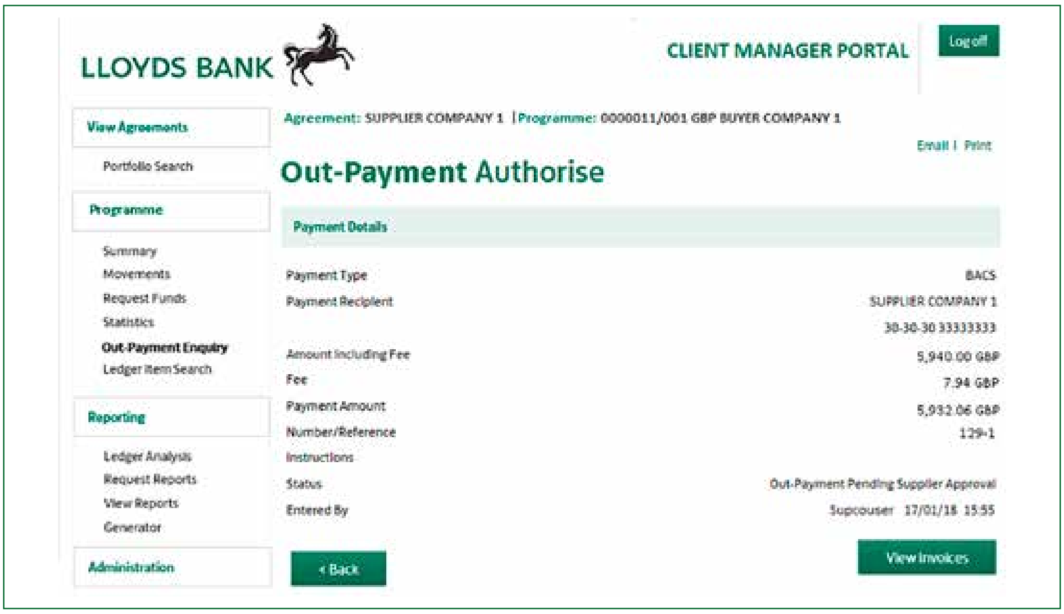


4. The **Out-Payment Authorise** screen shows the payment details.

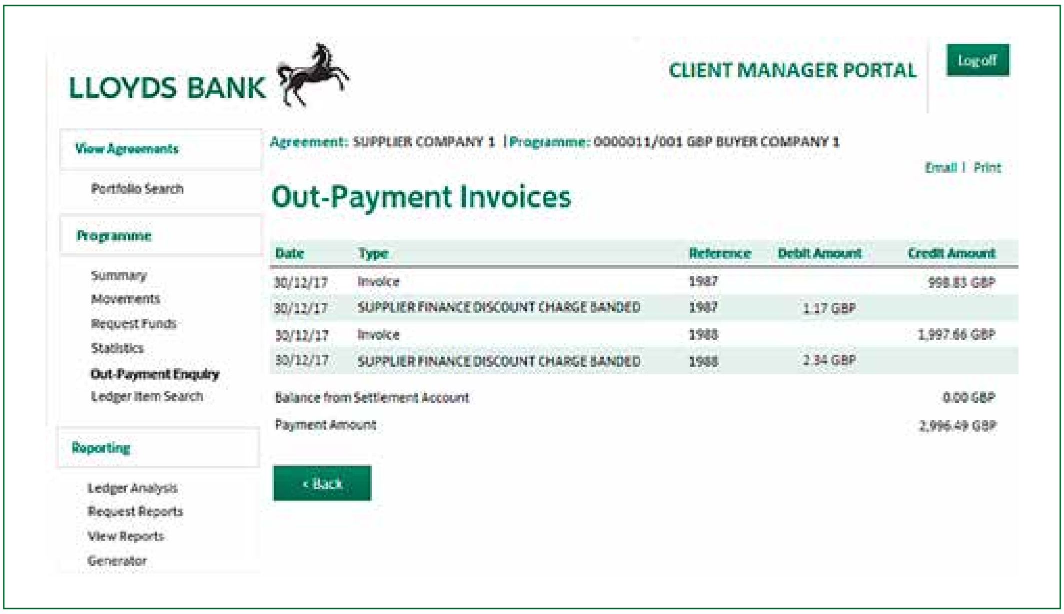
Click **View Invoices** to review the invoices that make up the total payment.

Click **Back** to return to the Out-Payment Authorise screen.

4. To drill down to further detail, click **View Invoices**...

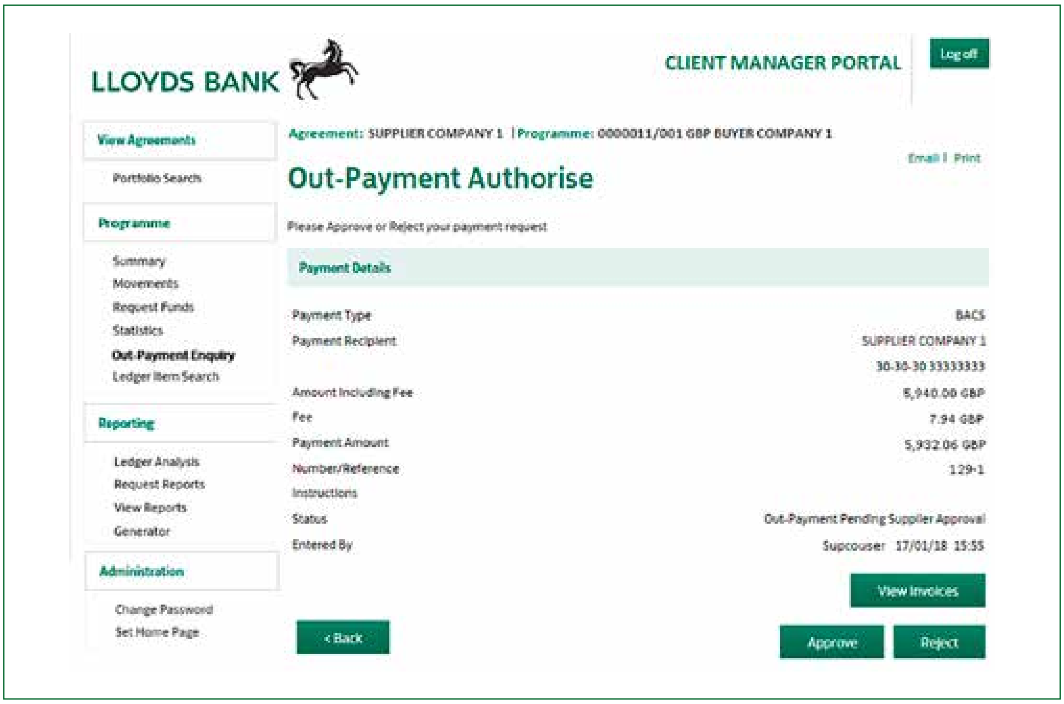


...and click **Back** to return to the results.



5. Finally, on the **Out-Payment Authorise** screen, click:
   - **Approve** to send the payment for processing. A confirmation screen will display.
   - **Reject** to suspend the payment. The invoice will remain on Client Manager Portal until it is selected for payment again, or until it matures, when it is automatically paid in full.

5. Click **Approve** to send the payment for processing.



ENQUIRIES

Keep track of expected and pending payments, or search for invoices, using flexible enquiry functions

The **Out Payment Enquiry**, **Ledger Item Search** and **Ledger Analysis** options in the left-hand menu provide in-depth information about every invoice your buyer has uploaded to Client Manager Portal and its current status.

Payment enquiries

On the **Out-Payment Enquiry** screen you can search for discounted payments by value, by date or by status.

Searching for invoices

The Ledger Item Search option lets you search for a particular invoice by date, maturity date, value, buyer or invoice number, and whether it's open or closed.

- Open invoices are those that have not yet been paid early or reached their maturity date.
- Closed invoices are those that have been processed for payment.

Alternatively, the **Ledger Analysis** option in the left hand menu is a quick way to run common enquiries, without the need to carry out a full search.

How to use the search function

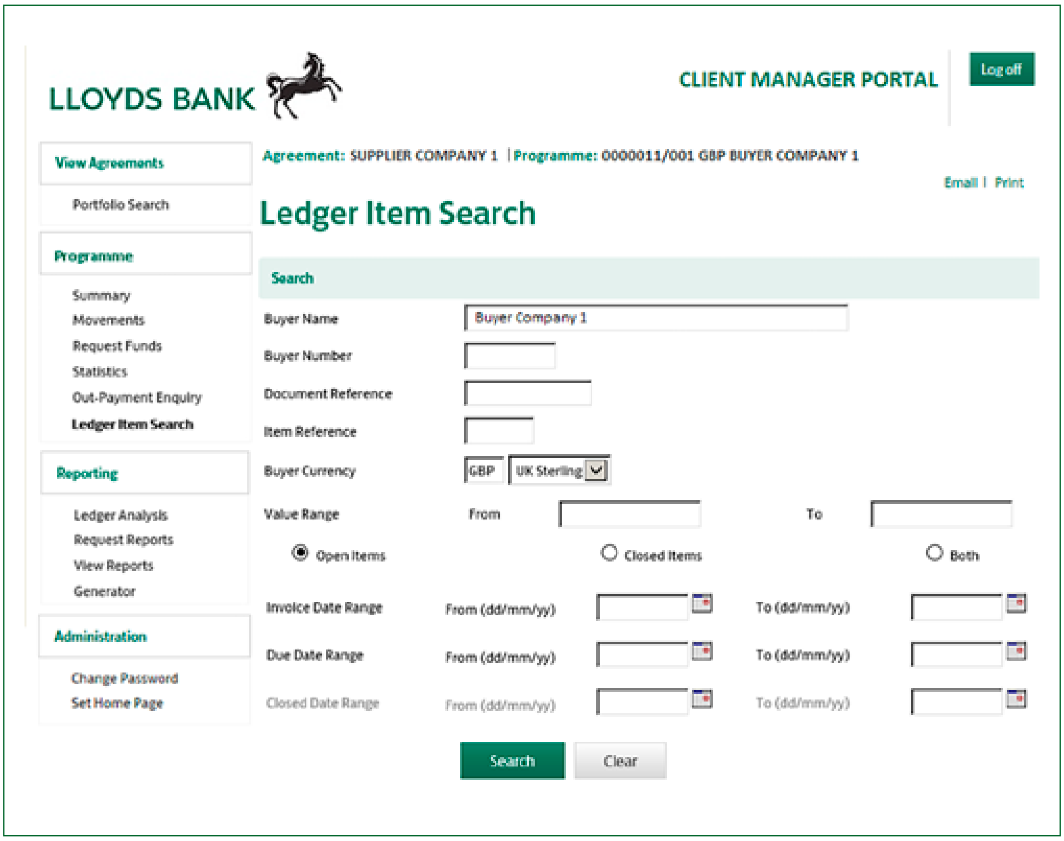
1. Select **Ledger Item Search** from the left hand menu.
2. Enter as few or as many details as you need to define your search. You must complete at least one field.
3. Click **Search** to see a list of matches.
4. To see further details, select an invoice from the list and click the **Item Details** button.

If you have agreements with more than one buyer, use the **Buyer Account Enquiry** button to view outstanding invoices for a specific buyer.

Points to remember

- To search for an invoice by number, you can enter only the last 15 characters of the invoice number in the document reference field. For example, to search for this 18 character invoice number: ABCPLC/12032017/AB you would enter PLC/12032017/AB.
- To make searching easier, you can use a wild card (*) in any of the fields. For example, you could search for the above invoice simply by entering *AB, to find all invoices ending with these two letters.

Select **Ledger Item Search**, enter the details and click on **Search.**



NOTIFICATIONS AND REPORTS

We will send you emails to tell you when invoices are available on Client Manager Portal, when payments have been processed or if there are payments that need to be approved. You can also use reporting options to see more details about paid and unpaid invoices

The **Request Reports** option allows you to view reports on-screen as you need them and download the data to your PC.

Alternatively, you can arrange to have reports emailed to you on a scheduled basis – please talk to your Lloyds Bank Trade Contact to organise this.

Available reports

The reports available to you depend on the settings you specified when the agreement was set up. These will include:

- outstanding invoices within a date or value range
- discounted invoices
- matured invoices

How to request and view reports on-screen

1. Click on **Request Reports** in the left-hand menu.
2. Choose the report you want to see from the list and click **Continue**.
3. On the Report Parameters screen, specify a date range and format for the report. Then click **Request Report**.
4. On the View Report screen, click **Retrieve Reports**.
5. Tick the box next to the report name to select it. Then click either **View Report** or **Download Report**.

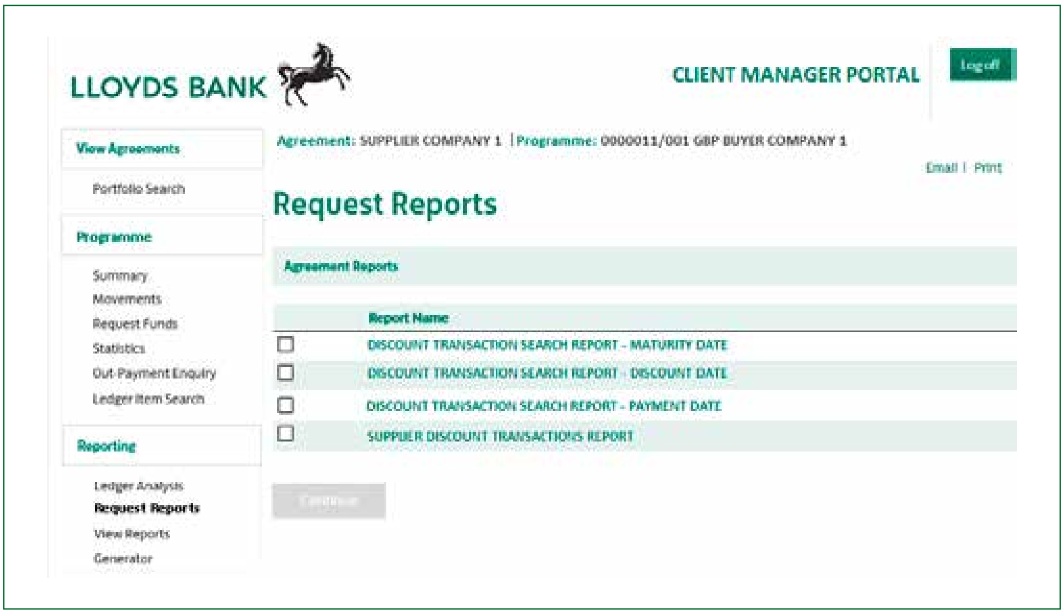
Points to remember

- If you choose a report format that includes email, the report will be sent to you by email.
- If you choose Internet Service as the report format, you'll be able to view the report on-screen.
- Once you've requested a report, you can retrieve it as often as required by selecting **View Reports** from the left hand menu and then clicking **Retrieve Reports**.

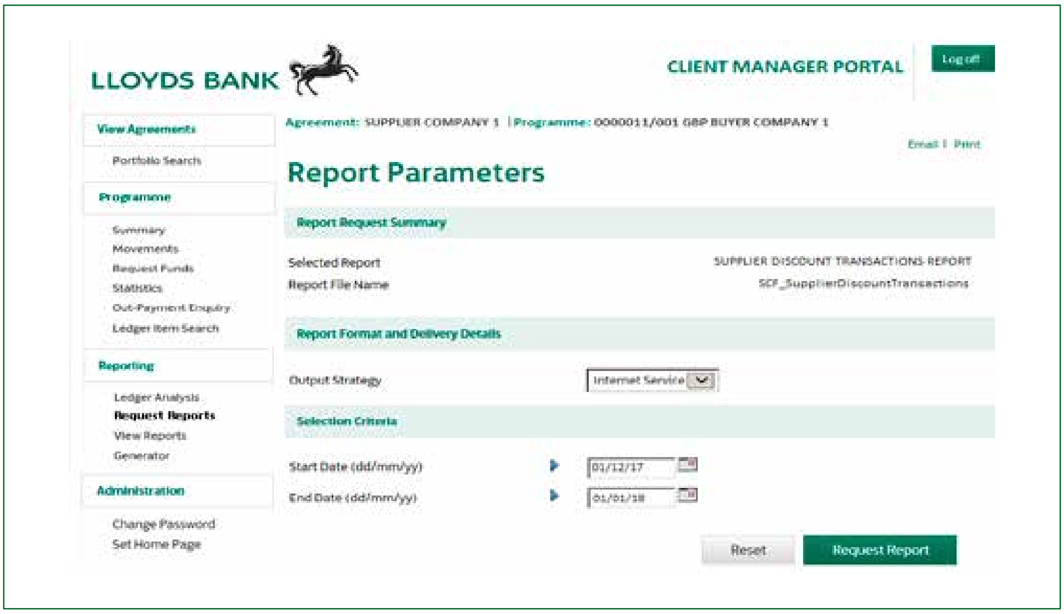
System notices

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

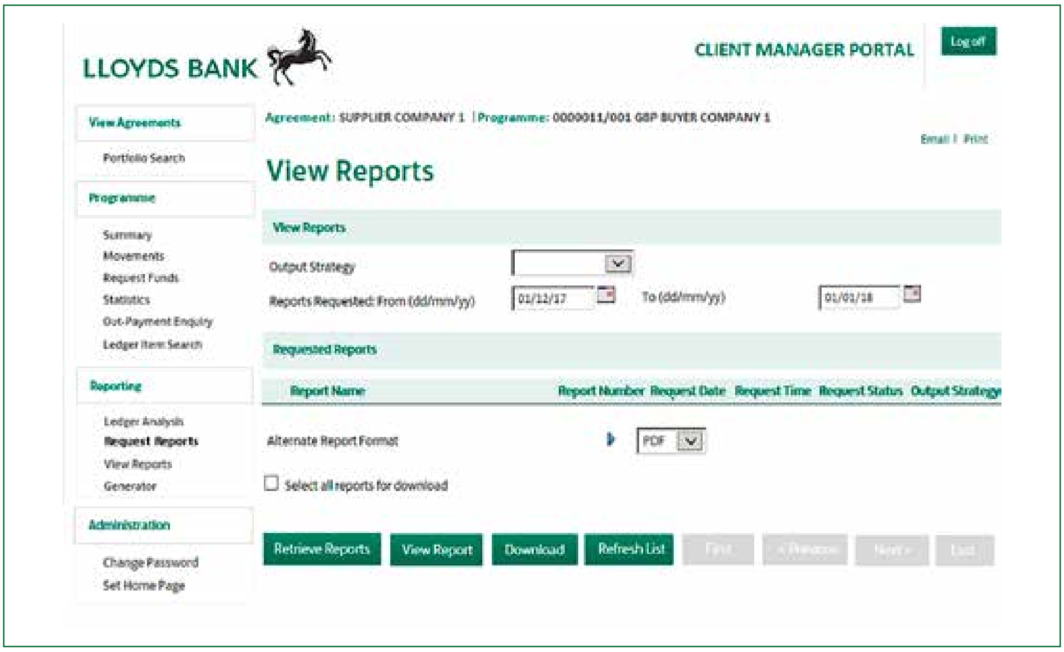
1. Click on **Request Reports**, tick each report you want and click **Continue.**



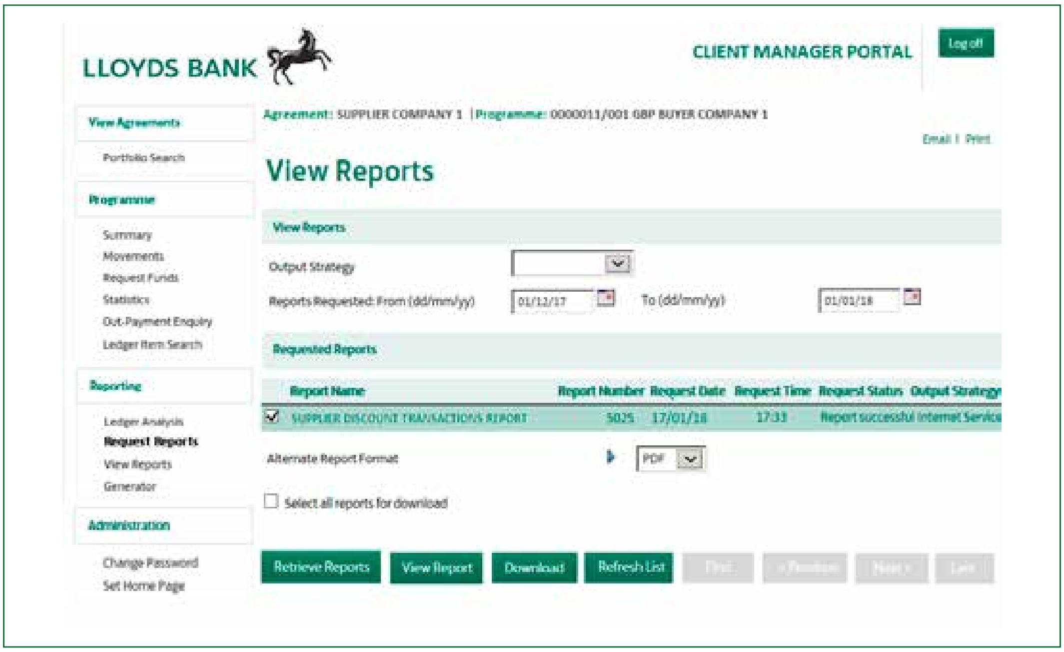
2. Enter a date range and delivery format and click **Request Report.**



3. Click **Retrieve Reports** to display the report or reports you've requested.



4. Tick box next to the retrieved report and click **View Report** to see the report on-screen, or **Download** to save it to your PC.



CHANGING YOUR SETTINGS

You can customise Client Manager Portal by changing your password and by deciding which page will display whenever you log on

Use the Administration options in the left hand menu to make the changes.

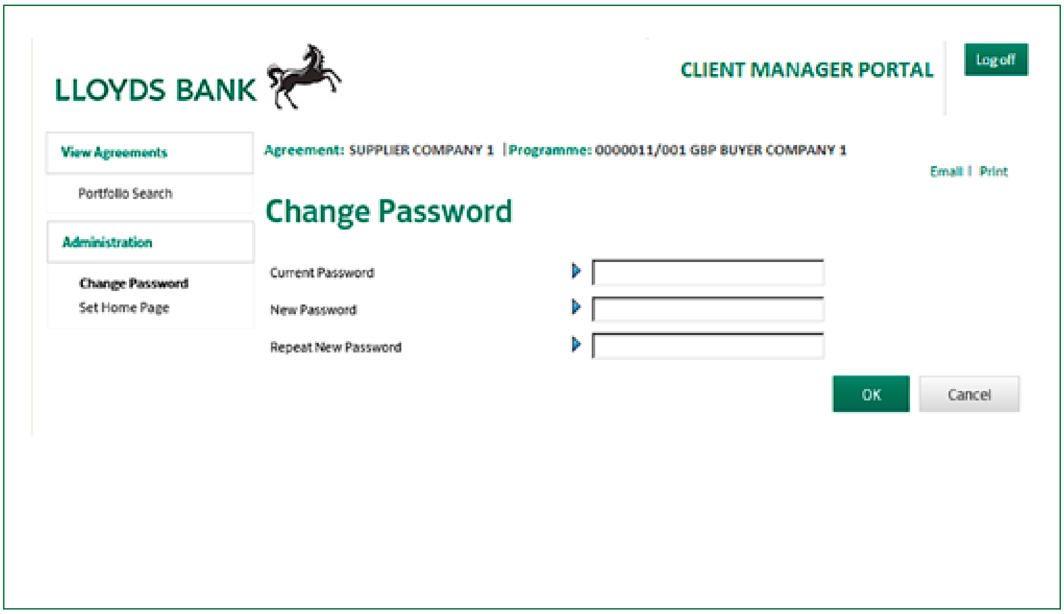
Changing your password

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 at any time.

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.



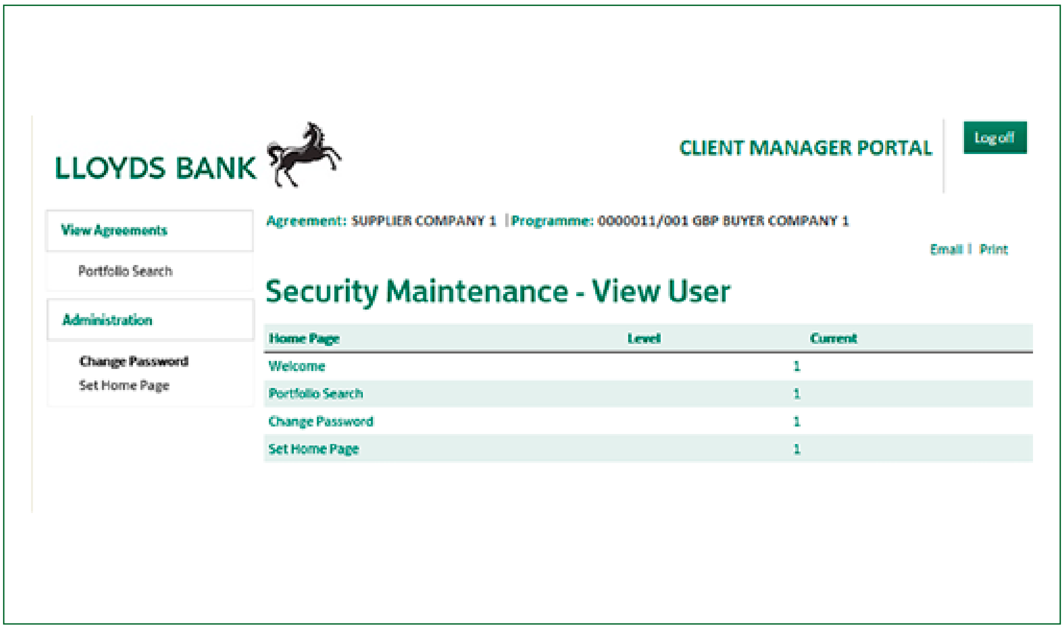
Changing your home page

The first screen you see when you log into Client Manager Portal is known as the Home Page. You can change this to a page that you use frequently – for example the Request Funds page.

1. Click on **Set Home Page** in the left hand menu.
2. Click on the page you want to be your Home page.

   Next time you log in this page will display first.

Click **Set Home Page** and then click on the page you want to see every time you log on.



FREQUENTLY ASKED QUESTIONS

If I have arranged for Straight Through Payment, is it also possible to request a payment through Client Manager Portal?

Yes. You can request payment for an invoice earlier than scheduled by following the steps on pages 7 to 9 in this guide. For example, if you've arranged for invoices to be paid on the 15th of each month, you can log onto Client Manager Portal and request payment against any available invoice no later than three days before this.

If you wish to change permanently from automatic STP to manual payment requests or vice versa, please contact your Lloyds Bank Trade Contact.

I've submitted an invoice to my buyer but it isn't showing in Client Manager Portal. Why is this?

Your buyer may not have uploaded the invoice yet. Please contact your buyer to confirm.

Why can't I select an invoice to be paid?

If the invoice is within three days of its due date it can no longer be requested for early payment.

When I request funds there's an error message saying insufficient funds are available. What does this mean?

The amount you've requested exceeds the available funding for the buyer. Please contact your buyer.

How is the discount calculated?

The discount is calculated for sterling as follows:

Discount margin (%) x invoice amount (£) / 365 (days) x number of days before invoice due date

Note that for some Euros and US Dollars the number of days will be 360.

I have a query about the discount payable on an invoice. Who should I talk to about this?

The discount rate was agreed when the facility was set up. Please contact your Lloyds Bank Trade Contact for more information.

I have a query about a payment. Who should I talk to about this?

Please contact your Lloyds Bank Trade Contact.

How do I change bank details?

Please provide your new details to your buyer, who will pass them on to Lloyds Bank for processing.

How do I know what user permissions I have?

The left hand menu will not include any choices that are not available to your user profile, and on 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**

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,** email **sfhelpdesk@lloydsbanking.com**

GLOSSARY OF TERMS

Agreement

In Client Manager Portal the Supplier Finance relationship between you and your buyer 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 buyer(s).

Available funds

On the Summary screen, this figure is the total amount of your unpaid invoices that you can request for early payment, or leave until the due date to be paid in full.

Buyer

The purchasing party in the Supplier Finance relationship.

Closed invoice

An invoice that has been paid.

Discount

The amount deducted from the value of an invoice when it is paid early.

Discount days

This is the number of days remaining to maturity of an invoice.

Enquirer

This is a user profile that allows someone to log on and view information in Client Manager Portal. An enquirer is not able to request payments.

Full Access

This is a user profile required when two-stage approval is not in place. A user with a Full Access profile can request early payment of invoices. No approval is required.

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

Maturity date

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

Open invoice

An invoice that is available for early payment.

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 request invoices for early payment. The payment will not be processed until a user with a Supervisor profile approves it.

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.

Restricted invoices

On the Summary screen, this is the total value of invoices that are not currently eligible for early payment, usually because the tenor period is too long. Please contact Lloyds Bank if you want more information about why an invoice may be restricted.

Straight Through Payment (STP)

This is where invoices are paid automatically, without you having to log on to Client Manager Portal and request them. STP is the easiest and quickest way to receive your discounted payments.

Supervisor

This is a user profile required when two-stage approval is in place. A Supervisor profile allows someone to log onto Client Manager Portal to view information and approve payments requested by someone with a Processor profile.

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 security. With a two-stage approval process, a user with a Processor profile can request invoices for early payment, but the request will not be processed until someone with a Supervisor profile approves it.

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 can't establish a connection to the internet.

Problems logging on

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

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Telephone: 020 7626 1500.

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LLOYDS BANK

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