



i-dea
internet data exchange access

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WELCOME TO IGF INVOICE FINANCE LTD

Welcome to IGF Invoice Finance Ltd and thank you for choosing to become one of our valued clients.

Our invoice finance facility has been designed to provide you with the highest quality sales ledger management, funding and, where required, bad debt protection.

This guide incorporates instructions for the IGF-Idea service, which provides on-line access to your account.

This system will give you all the information you require to obtain up-to-date information in a timely and efficient manner. It also enables you to transmit invoice data to us in order to speed up the processing of your invoices, which means cash is made available to you more quickly. When you wish to draw money from us you can check your availability and then decide if you wish the money to be transmitted by same day CHAPS or by 3 day BACS – then all you do is press the button and that information is sent directly to your administrator to action immediately.

The technology employed has been chosen for ease of navigation and clarity of display and we hope that you will find your way around the system intuitively. In the event that you need assistance this manual is designed to provide you with a step by step guide to using the system.

We are sure you will find both the manual and the system straightforward to use and understand, however in the event that you need additional assistance please speak to your IGF contact.

IGF-i-dea does not seek to replace the personal working relationship with IGF, on which we pride ourselves. We shall be in regular contact at the start of our relationship and ongoing, both on the phone and through regular visits.

During such visits we would appreciate the opportunity to discuss further your business and the plans for the future as well as reviewing your financial information and looking at ways we can assist. In addition to these meetings, we are more than happy to meet with you whenever you feel it would be beneficial, over and above our regular visits.

At the start of our agreement you would have been provided with the individual contact details of the staff that will be looking after you and ensuring your account runs smoothly, but in case you ever need it, for ease of reference our Head Office details are:

Postal Address: IGF Invoice Finance Ltd
2 Maidstone Road
Paddock Wood, Tonbridge
Kent
TN12 6GF

Main Telephone Number: 0845 601 1316

Main Fax Number: 0845 601 2520

CONNECTING TO IGF-IDEA

To run the IGF-Idea browser you must have the following:

- PC 486, 4mb Ram or higher
- Broadband connection or higher
- Windows XP, Windows 7
- Adobe Acrobat Reader
- Internet Explorer version 6.0 or Higher

NOTE: - i-dea will not function correctly on Morzilla or Firefox.

(Download free from <http://www.adobe.com/products/acrobat/readstep.html>)

To Log onto the service you will need to access the internet and visit <http://www.independentgrowthfinance.com>

At our Home page, please select Your Account option from the menu bar.

Call us today
08452 304050

Flexible finance solutions
for your business

igf

HOME NEWS ABOUT IGF PRODUCTS CASE STUDIES FAQs CONTACTS YOUR ACCOUNT Search: GO

Our Products
Bad Debt Protection
Debt Recovery
Direct Debit
Factoring
Invoice Discounting
Payroll

Latest News
05/01/2012
Tracy Ewen, managing director at IGF comments on David Cameron's address to SMEs this morning (05/01/12);
23/12/2011
Outsourcing Payroll
[More News](#)

ABFA
MEMBER

Different business, alternative solutions
When your business needs finance, whether it is for asset finance, general capital expenditure or to improve cash flow, is your first thought to turn to your bank? If so, think again...
[Find out more about our products](#)

Why IGF Instead of a Bank?
IGF's growth is a testament to both the quality of our services and growing dissatisfaction with the traditional banking offer.
[Find out more about our service](#)

Can I tailor the facility?
IGF's regional sales teams will help you review your business needs and choose the best possible finance solution for your business.
[Find out more about our tailored facilities](#)

Can I deal face to face?
Yes, we operate from local offices with Regional Sales teams that include Regional Sales Directors, Sales Managers and Business Development Managers, all offering a reliable, local point of contact.
[Request a consultation today](#)

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Internet | Protected Mode: Off 100%

Once the Your Account option has been selected, the screen will show the Secure Login page. It is from here you will need to enter your Client ID. Once entered click on Go to my account.

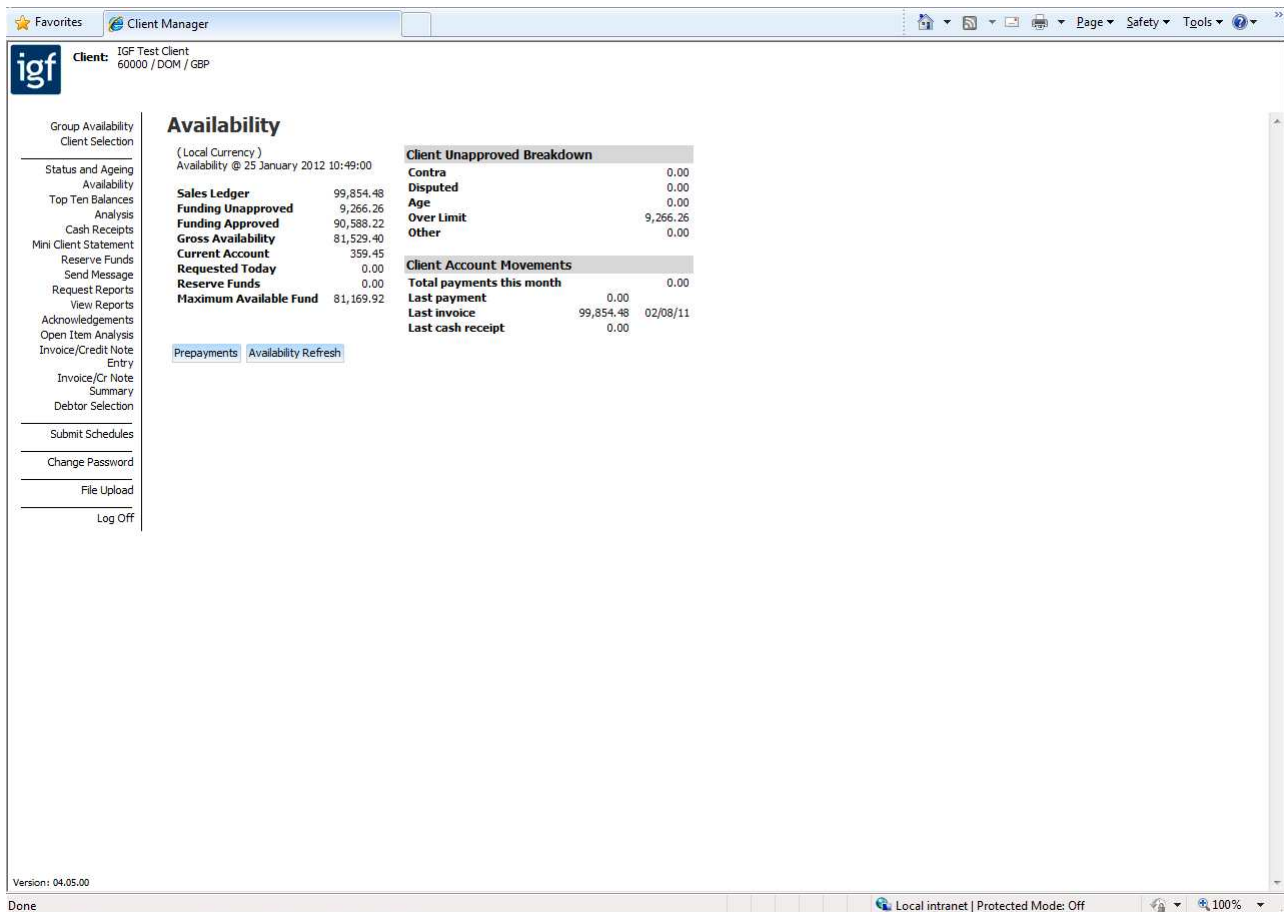
To protect your data, you will then be transferred to the secure part of our site, where you will be prompted to enter your user name, password and Company identification code (supplied by IGF). The password is case sensitive, so please remember to type it in exactly as it is specified. If an incorrect password is supplied, you will be notified with an error message screen.



Once the system has validated your password and ID you will enter a new screen with the following options:

- | | |
|---------------------|--|
| Group Availability | If you have more than one account with IGF then this will show you the availability that you have as a group. |
| Client Selection | Ability to specifically identify the company within the group. If not a group then only one company will appear. |
| User Administration | Allows additional users to be allocated. |
| Change Password | Enables authorised user to change. |
| Log Off | Disconnects you from IGF-Idea. |

After selecting the IGF-Idea option required, you are prompted to choose which client account you wish to access. Normally only one account is available, but in some cases multiple accounts are available, mainly for different business types.



When selecting a client account you must supply a valid Client Account password in order to gain access to that account (supplied by IGF). Enter the password and click the Select Client Account button. If an incorrect password is entered, an error message will be displayed. If you want to re-key the password use the back button of the browser.

If you have entered all the information correctly, you will see the main IGF-Idea screen. The current client details are specified at the top of the screen. The information displayed is the client name, number, business type and currency code.

The buttons down the left hand side of the browser are loaded according to the options set at the start of your agreement. If you do not have a specific option enabled, then you will not see the button.

The available options are:

- | | |
|-------------------|---|
| Client Selection | Allows you to select another client account (if you have more than one account with us) |
| Status and Ageing | Funding status and sales ledger ageing details on this account |
| Availability | Current available funds (Request, refresh and view availability, payments and movements on the account) |
| Top Ten Balances | Top ten debtor balances for the account; funding unapproved; disputed; days overdue |

	AnalysisA breakdown of figures over a period of the last 12 months
Cash Receipts	All available cash receipts from the end of business yesterday
Mini Client Statements	At a view current account and debts purchased statements
Reserve Funds	Reserve funds entered by IGF
Send Message	Not Used
Request Reports	A list of ad hoc reports that can be requested
View Reports	View the on-line reports
Acknowledgements	Verify what requests have or have not been sent
Open Item Analysis	Gives open item details of debtor accounts
Invoice/Credit note Entry	Allows manual input of invoice schedules to system
Invoice/Credit note Summary	Allows manual batches to be forwarded to IGF
Debtor Selection	Select, search and view further stats on a debtor
Submit Schedules	Allows CSV formatted Invoices/Credit Notes to be sent to IGF
User Administration	Allows additional users to be allocated
Change Password	Enables authorised user to change password
Log Off	Redirects you to the Connect/Schedules screen
Exit	Redirects you to the homepage

POST AND INFORMATION

Reports/Acknowledgements and Invoices for Service Fees

You will see further on in this guide how IGF-Idea enables you to access reports and information at a glance. Due to the extensive range of availability from the system, we have found that we do not need to send post to our clients as all letters of acknowledgement and information can be obtained from IGF-Idea.

However, if you would still like to receive your reports in the post, IGF will be happy to discuss this.

All our acknowledgement invoices for schedules posted include VAT and as all information in relation to our VAT reference is included these can be used quite successfully for your accounting purposes.

FUNDING AND CREDIT INSURANCE

Bad Debt Protection (BDP)

BDP is available to you either on a selective or whole turnover basis. The facility protects against the insolvency of your customers or the non-payment of invoices by them.

If one of your major customers becomes insolvent the financial consequences to your business could be catastrophic and this service reduces your worry and bad debt provisions.

If you have selected this service, further details will be provided at the start of your agreement.

If you do not currently use this service and would like further information please contact 0845 601 1316 and ask for the Credit and Asset Executive or contact your Client Manager.

Funding Limits

If we are not providing you with protection against loss by bad debt within our arrangement, we still believe that it is in your interest (or ours) to make prepayments to you with regard to the credit worthiness of your customers or your ability to absorb bad debts within your cash flow and profitability.

The limits we establish are not credit limits and do not imply any recommendation on our part, but are our view of the level at which we are prepared to fund your business against a particular debt bearing in mind the customers credit standing, the industry in which you operate, your gross margin, cash flow and the strength of your business in relation to bad debt history.

For this reason we establish a funding limit on those customers who usually represent more than 5% of your average sales ledger balance or the amount specified within the Agreement, whichever amount is the lower. For those customers above the funding limit, IGF will assess an appropriate higher funding limit based on credit information from sources such as ICC, Experian etc.

We would encourage you to seek advice from IGF re the creditworthiness of debtors PRIOR to making credit available – otherwise it may be too late and a sale may have been made to a non credit worthy customer.

A funding limit for a new customer or an increase for an existing customer should be obtained by sending in a Funding Limit Request form.

NOTIFYING INVOICES AND CREDIT NOTES

You may send notification schedules to us as frequently as you wish, even daily!

There are now two ways in which Schedules can be sent via IGF-Idea. They can be sent either by manually entering each item onto IGF-Idea or you can create a CSV formatted file that can be uploaded to IGF. Both instances are explained in this section.

Schedules Note

Invoice and Credit note schedules may be sent manually for payment after receipt or through the IGF-Idea which will enable the invoices to show on your availability straight away. Schedule headers for IGF-Idea still have to be sent to our office, the same way as manual invoice schedules, for us to retain.

It is important that your invoices and credit notes show the accurate name, address and trading style for that customer and it agrees with the name shown on our funding limit approval and your customer name and address list.

Provided the limit approval procedure has been followed you should have debtor numbers for all invoices and credit notes.

Entering Manual Schedules

Note: - Manual schedules cannot contain a mix of Invoices and Credit Notes, please ensure that you create a separate batch for each different transaction type i.e. Invoices and Credit Notes.

Schedules on IGF-Idea:

The screenshot shows the IGF Client Manager web application interface. The browser address bar shows 'Client Manager'. The page title is 'Client: IGF Test Client 60000 / DOM / GBP'. The main content area is titled 'Invoice/Credit Note Entry'. It contains a form with the following fields:

- Transaction Type: Invoice (dropdown)
- Item Currency: GBP (dropdown)
- Debtor No.: [text input]
- Document Number: [text input]
- Document Date: 27/01/12
- Due Date: [text input]
- Document Amount: [text input]
- Vat Amount: [text input]
- Item Reference: [text input]

At the bottom of the form are two buttons: 'Add Item' and 'Reset'. A sidebar on the left contains a navigation menu with items such as 'Group Availability', 'Status and Ageing', 'Top Ten Balances', 'Cash Receipts', 'Mini Client Statement', 'Reserve Funds', 'Send Message', 'Request Reports', 'View Reports', 'Acknowledgements', 'Open Item Analysis', 'Invoice/Credit Note Entry', 'Invoice/Cr Note Summary', 'Debtor Selection', 'Submit Schedules', 'Change Password', 'File Upload', and 'Log Off'. The footer of the page shows 'Version: 04.05.00' and 'Local intranet | Protected Mode: Off'.

- Invoice/Credit Note entry
- Transaction type Invoice
- Debtor number – IGF supplies these for you – or you can use your own Customer Number as long as IGF are aware that you require this facility
- Document number is invoice number allocated
- Date – Invoice date
- Document Value – Whole value including VAT
- Add Items
- Once you are happy with this invoice add item and start to process your next Invoice.

For Credit Note entry just ensure you change transaction type to Credit Note and continue in the same way as you would when posting Invoices.

When you are happy you have posted all the invoice and credit notes to be sent to IGF, go to Invoice/Credit note summary where you will find the breakdown of invoices and values for you to check and then transmit to us.

Once the invoices have been transmitted you will be given a Filename e.g. ICR12345, which should be retained, should you have any queries in the future.

Please ensure that the Invoices/Credit Notes are sent to IGF, this can be done either by completing the manual schedule form and attaching the original Invoices/Credit Notes, or you can scan and email the schedule to schedules@IGFGroup.com

IGF-Idea Invoice/Credit Note summary:

Client: IGF Test Client
60000 / DOM / GBP

Invoice/Credit Note Summary

Summary - Totals

Type	Curr	Value	No. of Items
Invoice	GBP	600.00	3

Summary - Details

Debtor No.	Debtor Name	Curr	Type	Value	Date	Document Number
DIAM	Diamonds Ltd	GBP	Inv	100.00	27/01/12	1234
DIAM	Diamonds Ltd	GBP	Inv	200.00	27/01/12	1324
DIAM	Diamonds Ltd	GBP	Inv	300.00	27/01/12	1423

Buttons: Add Item, View Item, Change Item, Delete Item

Version: 04.05.00

Done

Local intranet | Protected Mode: Off

100%

IGF-Idea Invoice/Credit Note Confirmation of posting:

The screenshot shows a web browser window with the following elements:

- Browser Tab:** Client Manager
- Client Information:** IGF Test Client, 60000 / DOM / GBP
- Page Title:** Invoice/Credit Note Summary
- Message:** The following file was created successfully. Please record the filename for future reference.
- Summary Table:**

Filename:	ICR27601
No. of Batches:	1
- Action:** Add Item button
- Left Navigation Menu:**
 - Group Availability
 - Client Selection
 - Status and Ageing
 - Availability
 - Top Ten Balances
 - Analysis
 - Cash Receipts
 - Mini Client Statement
 - Reserve Funds
 - Send Message
 - Request Reports
 - View Reports
 - Acknowledgements
 - Open Item Analysis
 - Invoice/Credit Note Entry
 - Invoice/Cr Note Summary
 - Debtor Selection
 - Submit Schedules
 - Change Password
 - File Upload
 - Log Off
- Footer:** Version: 04.05.00, Local intranet | Protected Mode: Off, 100%

Entering CSV Format Schedules

This option allows an upload of a CSV file. The CSV file MUST be formatted as detailed below. The data itself can be extracted from most Account Packages using the Reports Tool, thus saving on re-keying of the data.

Each file can contain both Invoices and Credit Notes.

The Debtor Number can be either IGF's Internal Number or your own Customer Number.

Please note: If using your own Customer Number, IGF must be informed of this to allow the system to cater for this attribute.

Submit Schedules

Upload file Format

When you submit your file it must be as a CSV file and in the following format. **DO NOT** include the headings noted below and highlighted in black just the actual data lines.

Client's Debtor No	Invoice/Credit Note No	Date	Amount
YYYYYYYY	X(15)	dd/mm/yyyy	+/-99999999.99

Ensure your file adheres to the following file format rules:

- Clients Debtor Number is mandatory and in the following format: YYYYYYYYY
- Invoice/Credit Note Number is mandatory and 15 characters or less
- Date must be in the format dd/mm/yyyy
- Amount is mandatory and must be numeric

If any of these conditions are not met **the file will be rejected.**

Invoices and Credit Notes will be distinguished by the **sign used** on the amount. A **positive(+)** value will indicate an Invoice and a **negative(-)** value a Credit Note.

Upload Schedule File

SCHEDULE BALANCE (GBP) Balance of all Invoices and Credit Notes

ATTACH UPLOAD FILE

In submitting this file I confirm that I understand the warranties pertaining to schedule submissions as noted in the financing agreement and in particular the following:

- All goods/services have been delivered/provided to my customer and all works have been completed in full
- Invoices are NOT for progress claims OR sold on a consignment/sale and return basis OR sold to an entity that is related party (common directors shareholders and/or relatives of the client business)
- All invoice copies pertaining to the batch must be emailed to email@domain.com within the next hour
- Credits are not in relation to invoices that have been paid in error to the client company

CSV Schedule Format

Ensure your file adheres to the following file format rules:

- Debtor Number is mandatory
- Invoice/Credit Note Number is mandatory and 15 characters or less
- Date must be in the format dd/mm/yyyy
- Amount is mandatory and must be numeric

If any of these conditions are not met **the file will be rejected.**

Invoices and Credit Notes will be distinguished by the **sign used** on the amount. A **positive(+)** value will indicate an Invoice and a **negative(-)** value a Credit Note.

Example of an Invoice CSV file:

12345678,10001,21/07/2010,300.00

Example of a Credit Note CSV file:

12345678,C10001,21/07/2010,-555.99

Example of an Invoice/Credit Note CSV file:

12345678,10002,21/07/2010,100.00

12345678,10003,21/07/2010,200.00

12345678,10004,21/07/2010,300.00

12345678,C10005,21/07/2010,-111.11

Uploading a File

Before you can send the CSV file to IGF you will need to enter the Batch Amount, this will be the TOTAL of all Invoices/Credit Notes in the Batch you are submitting, for example the Invoice/Credit Note Batch above totals £488.89, it would be the £488.89 that was entered into the Schedule Balance.

Once this is entered you have the option to Browse for the CSV file. Click on the Browse button and pick up the file. Once entered click on Upload Schedule Batch.

The system will then validate the file, ensuring that the format is correct, the screen below shows a file that has been created incorrectly.

Incorrect Batch

Client: IGF Test Client
60000 / DOM / GBP
Debtor: Diamonds Ltd
DIAM / GBP

Group Availability
Client Selection

Status and Ageing
Availability

Top Ten Balances
Analysis

Cash Receipts
Mini Client Statement
Reserve Funds
Send Message
Request Reports
View Reports
Acknowledgements
Open Item Analysis
Invoice/Credit Note
Entry
Invoice/Cr Note
Summary
Debtor Selection

Submit Schedules

Status
Turnover
Ageing
Open Items
Open Item History
Change Password
File Upload
Log Off

Submit Schedules true

Upload File Format

If any of these conditions are not met **the file will be rejected.**

Invoices and Credit Notes will be distinguished by the **sign used** on the amount. A **positive(+)** value will indicate an Invoice and a **negative(-)** value a Credit Note.

Upload Schedule File

SCHEDULE BALANCE (GBP) Balance of all Invoices and Credit Notes

ATTACH UPLOAD FILE

In submitting this file I confirm that I understand the warranties pertaining to schedule submissions as noted in the financing agreement and in particular the following:

- All goods/services have been delivered/provided to my customer and all works have been completed in full
- Invoices are NOT for progress claims OR sold on a consignment/sale and return basis OR sold to an entity that is related party (common directors shareholders and/or relatives of the client business)
- All invoice copies pertaining to the batch must be emailed to email@domain.com within the next hour
- Credits are not in relation to invoices that have been paid in error to the client company

There were errors in the file. Please review the following:

- **The supplied schedule balance does not equal the calculated batch balance. Please check.**

Version: 04.05.00

Done Local intranet | Protected Mode: Off 100%

As you can see the file failed due to a missing Debtor Number (the content of the file is shown below). The error messages produced will indicate where there is an error in the file, you will need to resolve the error and resend.

```
120105 60000 21/07/2010 111.11
        60001 21/07/2010 222.22
```

Correct Batch

Client: IGF Test Client
60000 / DOM / GBP
Diamonds Ltd

Debtor: DIAM / GBP

Submit Schedules true

Upload File Format

If any of these conditions are not met **the file will be rejected.**

Invoices and Credit Notes will be distinguished by the **sign used** on the amount. A **positive(+)** value will indicate an Invoice and a **negative(-)** value a Credit Note.

Upload Schedule File

SCHEDULE BALANCE (GBP) Balance of all Invoices and Credit Notes

ATTACH UPLOAD FILE

In submitting this file I confirm that I understand the warranties pertaining to schedule submissions as noted in the financing agreement and in particular the following:

- All goods/services have been delivered/provided to my customer and all works have been completed in full
- Invoices are NOT for progress claims OR sold on a consignment/sale and return basis OR sold to an entity that is related party (common directors shareholders and/or relatives of the client business)
- All invoice copies pertaining to the batch must be emailed to email@domain.com within the next hour
- Credits are not in relation to invoices that have been paid in error to the client company

File successfully uploaded and processed. Your reference is ICR27602.

Version: 04.05.00
Done

As you can now see, the Schedule has been accepted and an ICR number given, please make a note of this ICR number in case of any queries regarding the Batch.

The format of the correct Batch is shown below.

```
120105 60000 21/07/2010 111.11
120105 60001 21/07/2010 222.22
```

DISPUTES AND CUSTOMER QUERIES

Disputes and customer queries will of course happen from time to time. If dealt with quickly and efficiently they are not a problem. If disputes are allowed to remain unresolved and accumulate they make the job of collecting monies due from your customers more difficult and could result in a longer collection period and higher financing cost for you.

When a customer raises a dispute with us, in addition to any other means of communication the situation may warrant, we shall advise you in writing of the nature of the customer's problem and their comments. In return we ask that you advise us within 7 days how and when the customer's problems will be resolved so that we may recommence our collections activity at the appropriate moment.

We also ask that when a customer advises you directly of a dispute, you advise us that the problem exists and what the solution will be, thus avoiding chasing customers for invoices under dispute and preventing the potential loss of customer goodwill.

As we are unable to collect a disputed debt until such time as the matter is resolved, the invoice concerned will no longer be approved for funding, as the debtor at that moment is not likely to pay.

However if we know fully what the situation is regarding a dispute, we are often able to respond in a more flexible manner whilst ensuring that the customer does not take advantage of the situation.

We do reserve the right, if you have not resolved a dispute within 60 days, to remove the item from our sales ledger and reassign it to you.

If a dispute cannot be resolved quickly, please let us know – as long as we know what is happening we will not necessarily remove the item unless you want us to.

On the next page you will see a list of dispute codes so that when you receive any information you can quickly, at a glance, see what your items disapproved are in relation to.

Using IGF-IDEA you will be able to see the unapproved items on many of the debtor screens including age analysis and top ten balances.

Errors on invoices

If you make an error on the value of an invoice, please contact your account executive to discuss the action necessary to correct this.

Payments received direct from Customers

Inevitably, in the period following the commencement of factoring, you will continue to receive cheques from some customers. We ask that you do not bank these payments, but send them to us on the same day as you receive them, regardless of who the payee is – as we will have already provided funding to you for these invoices.

DISAPPROVAL CODES

IGF-Idea uses a variety of codes to control and report the status of invoices and account balances. The codes which you will see most frequently on the reports which we will send you are explained below. Generally, invoices or account balances affected by these codes are not eligible for prepayment.

Code

03 - Debtor Blanket Disapproval

Used to totally exclude a debtor from prepayments. An example would be a contra situation.

05 - Cheque returned "Refer to Drawer"

When a customer's cheque has been received and credited to their account but subsequently returned not paid by the bank.

06 - Invoice over Recourse Period

Indicates that an invoice is older than that agreed age for funding purposes.

09 - Funding Limit Exceeded

Indicates that an invoice or invoices are not approved because the funding limit has been exceeded.

10 - Green X/Overdue

This code indicates that an invoice will reach the recourse period during the current month and is intended as a warning. We may retain against this category of invoice in some circumstances.

11 - Disputed Item

Indicates that an invoice has been disputed by a customer. Dispute notices will either be sent or the reason is available to view from IGF-Idea.

19 - Funding Limit Part Exceeded

Funding limit part exceeded.

41 – Sounding Required

Invoice has been selected for random verification.

PREPAYMENTS

Prepayments against invoice notification schedules will become available the working day following receipt by us of the invoice notification.

We will normally only make prepayments to our Clients on request from them, either by phone or via the IGF-Idea service.

Where your Bankers have taken a debenture over your company's assets we may only make payments direct to your bank.

We offer payment by either:

CHAPS / Telegraphic Transfer - which is same day transfer of funds to your bank account and for which there is an additional charge, or by

BACS - which takes 3 working days before cleared funds are received to your bank account.

Calculating your availability

The amount available for prepayment is the total of "approved" debts outstanding on the sales ledger, multiplied by the agreed prepayment level, less any amounts already prepaid and the invoice finance charges accrued.

There will be some invoices or balances against which we will not be able to make prepayments such as disputed invoices, balances in excess of credit or funding limits, unapproved invoices more than 90 days overdue and contra accounts.

As these types of excluded invoices or balances tend to be transitory, rather than exclude them from the sales ledger, we hold specific retentions at the time they occur.

Prepayments made to you will be calculated in the following way:

Sales Ledger / Debts Purchased	
Account Balance	£100,000
Less:	
Unapproved for Funding	£10,000
Contra Accounts	£10,000
% of balance over Limits	£5,000
Overdue Invoices	£5,000
Total Deductions	£30,000
Approved For Funding	£70,000
Prepayment Percentage 70%	£49,000
Less Current Account Balance	£35,000
Less Charges not yet debited	£50
Available for Prepayment	£13,950

AVAILABILITY

This screen will provide you with information about the amount of funding available to you and provides a full breakdown of how the availability is calculated. From the other screens available you can “drill down” in detail if required.

Client: IGF Test Client
60000 / DOM / GBP

Availability
(Local Currency)
Availability @ 25 January 2012 10:49:00

Sales Ledger	99,854.48
Funding Unapproved	9,266.26
Funding Approved	90,588.22
Gross Availability	81,529.40
Current Account	359.45
Requested Today	0.00
Reserve Funds	0.00
Maximum Available Fund	81,169.92

[Prepayments](#) [Availability Refresh](#)

Client Unapproved Breakdown

Contra	0.00
Disputed	0.00
Age	0.00
Over Limit	9,266.26
Other	0.00

Client Account Movements

Total payments this month	0.00
Last payment	0.00
Last invoice	99,854.48 02/08/11
Last cash receipt	0.00

Version: 04.05.00
Done Local intranet | Protected Mode: Off 100%

NB: Please note that as this is a real time system the figures can change throughout the day.

Pre-Payments

This screen allows you to request a payment in real time. You can either request the full amount of available funds or a reduced portion. Simply enter the amount you wish to drawdown and detail the method required.

Payment closing time is 11.30am for sterling and 10.00am for all other currencies.

Click on the request prepayment button and this will automatically deal with your request.

The screenshot displays the 'Request Prepayment' interface within the 'Client Manager' application. The browser window title is 'Client Manager'. The client information is 'Client: IGF Test Client 60000 / DOM / GBP'. The sidebar on the left contains the following menu items: Group Availability, Client Selection, Status and Ageing, Availability, Top Ten Balances, Analysis, Cash Receipts, Mini Client Statement, Reserve Funds, Send Message, Request Reports, View Reports, Acknowledgements, Open Item Analysis, Invoice/Credit Note Entry, Invoice/Cr Note Summary, Debtor Selection, Submit Schedules, Change Password, File Upload, and Log Off. The main content area is titled 'Request Prepayment' and includes the sub-section 'Availability (Local Currency)'. It features an 'Amount' input field with the value '81,169.92' and a 'Method' dropdown menu set to '/BACS'. Below these fields are two buttons: 'Request Prepayment' and 'Reset'. The footer of the application shows 'Version: 04.05.00' and 'Local intranet | Protected Mode: Off'.

Please check the Acknowledgements Option to ensure Availability Request has been received.

The screenshot shows a web browser window with the following details:

- Browser Tabs:** Favorites, Creditsafe UK - Online ..., Client Manager
- Client Information:** Client: IGF Test Client, 60000 / DOM / GBP
- Left Sidebar (Navigation):**
 - Group Availability
 - Client Selection
 - Status and Ageing
 - Availability
 - Top Ten Balances
 - Analysis
 - Cash Receipts
 - Mini Client Statement
 - Reserve Funds
 - Send Message
 - Request Reports
 - View Reports
 - Acknowledgements
 - Open Item Analysis
 - Invoice/Credit Note Entry
 - Invoice/Cr Note Summary
 - Debtor Selection
 - Submit Schedules
 - Change Password
 - File Upload
 - Log Off
- Main Content Area:**
 - Acknowledgements**
 - Acknowledged Requests**
 - 27/01/12 14:37:26 - PAYMENT 15,000.00 T OK
 - 27/01/12 11:53:53 - CASHRECEIPTS OK
 - 27/01/12 11:53:49 - CASHRECEIPTS OK
 - 27/01/12 11:47:22 - CASHRECEIPTS OK
 - 27/01/12 11:24:09 - CASHRECEIPTS OK
 - [Purge Marked](#)
- Footer:** Version: 04.05.00, Done, Local intranet | Protected Mode: Off, 100%

As you can see from above the Payment of 1500 by T has been received.

NB. The amount requested cannot exceed the available funds; if you require more funding than shown, please contact your Client Manager.

TOP TEN BALANCES

This screen displays the top ten debtor account balances for the following: Account Balance, Funding, Unapproved, Disputed and Days Overdue.

Client: IGF Test Client
60000 / DOM / GBP

Top Ten Balances

Account Balance 99,854.48
Funding Unapproved 9,266.26

Debtor Name	Account Balance	% Funding Unapproved	%
Diamonds Ltd	34,266.26	34%	100%
Clover Ltd	23,131.09	23%	0%
Amber Enterprise Ltd	22,355.66	22%	0%
Brightstone Ltd	20,101.47	20%	0%

Version: 04.05.00
Done Local intranet | Protected Mode: Off 100%

To select which type of top ten you wish to display, place the mouse over the top of one of the title bars.

To view data specific to a particular debtor account, simply click on the name of the debtor and the corresponding data will appear on the screen as detailed on the next page.

Client: IGF Test Client
60000 / DCM / GBP
Debtor: Diamonds Ltd
DIAM / GBP

Debtor Status

Diamonds Ltd **Debtor Balance** 34,266.26
2 Maidstone Road **Disputed** 0.00
Paddock Wood **Overdue** 0.00
Kent **Last Paid Amount** 0.00
TN12 6GF **Last Paid On**
TN12 6GF
0000000000000000

	Approved	Unapproved	Limit	Limit Set	Limit Expires
Funding	25,000.00	9,266.26	25,000.00		

Debtor Unapproved Breakdown

Contra	0.00
Disputed	0.00
Age	0.00
Over Limit	9,266.26
Other	0.00

Group Availability
Client Selection

Status and Ageing
Availability
Top Ten Balances
Analysis
Cash Receipts
Mini Client Statement
Reserve Funds
Send Message
Request Reports
View Reports
Acknowledgements
Open Item Analysis
Invoice/Credit Note
Entry
Invoice/Cr Note
Summary
Debtor Selection

Submit Schedules

Status
Turnover
Ageing
Open Items
Open Item History

Change Password

File Upload

Log Off

Version: 04.05.00

Done

Local intranet | Protected Mode: Off

100%

By selecting a debtor account the option to view the Debtor Turnover, Ageing and Open Items will appear in the menu to the left of the screen.

Simply click on the required option and the information will be displayed.

ANALYSIS

The Client Analysis option shows a breakdown of the last 12 months transactions.

Client: IGF Test Client
60000 / DOM / GBP
Debtor: Diamonds Ltd
DIAM / GBP

Client Analysis
Please select graph type and click on label below to display graph

	Mar 11	Apr 11	May 11	Jun 11	Jul 11	Aug 11	Sep 11	Oct 11	Nov 11	Dec 11	Total
Invoices	0.00	6,599.38	82,223.22	111,722.56	121,924.66	171,995.11	115,224.22	90,174.45	118,604.14	34,928.14	814,682.88
Credit Items	0.00	0.00	1,610.40	3,630.00	2,058.00	7,888.40	3,708.20	0.00	29,278.32	3,716.88	51,990.20
Reassignments	0.00	0.00	11,083.64	529.13	3,400.00	15,531.92	0.00	1,200.00	612.00	1,707.00	34,663.69
Adjustments	0.00	0.00	0.01	0.00	0.00	-800.00	0.00	0.00	1,915.06	-63.20	-1,478.25
Cash Receipts	0.00	0.00	73,391.85	127,404.00	73,244.75	128,796.18	99,792.44	116,724.59	109,696.68	74,771.33	803,821.82
Ledger Balance	0.00	244,495.63	241,742.77	220,281.20	263,388.61	242,044.22	254,367.80	226,617.76	204,619.84	199,208.57	205,676.86
Client Account	0.00	182,863.57	186,981.08	150,423.90	187,162.69	181,178.71	174,145.52	146,485.71	116,818.41	105,796.67	143,085.63
Average Days O/S	0	365	365	365	79	67	70	68	68	75	152.20
No. Accounts	0	59	59	59	59	58	52	56	53	42	46.70
No. Payments	0	2	11	15	15	17	16	12	13	13	11.40

Version: 04.05.00
Done Local intranet | Protected Mode: Off 100%

The data held within this can be shown in a graphical form, clicking on each Option i.e. Invoices will invoke the graph. Use the scroll bars to view the data correctly.

CASH RECEIPTS

The initial screen will highlight the dates for which there are cash receipts.

To view the cash receipts for a particular date, select the date from the drop down and click select. The screen will load all the cash receipts found for the date specified.

Both Sterling and Euro receipts can be viewed in this manner.

The screenshot displays the 'Client Cash Receipts' page in the igf Client Manager. The interface includes a navigation menu on the left with options like 'Status and Ageing', 'Availability', 'Top Ten Balances', 'Analysis', 'Cash Receipts', 'Mini Client Statement', 'Reserve Funds', 'Send Message', 'Request Reports', 'View Reports', 'Acknowledgements', 'Open Item Analysis', 'Invoice/Credit Note', 'Entry', 'Invoice/Cr Note', 'Summary', 'Debtor Selection', 'Submit Schedules', 'Status', 'Turnover', 'Ageing', 'Open Items', 'Open Item History', 'Change Password', 'File Upload', and 'Log Off'. The main content area shows a date selector for August 2011, a table of receipts, and a 'Today's Cash' button. The table has columns for Reference, Debtor, Amount, and Currency. The total amount is -1,135.26.

Reference	Debtor	Amount	Currency
PAYM 03 AUG 487.48	Diamonds Ltd	-487.48	GBP
PAYM 03 AUG 365.58	Diamonds Ltd	-365.58	GBP
PAYM 03 AUG 100.87	Diamonds Ltd	-100.87	GBP
PAYM 03 AUG 181.33	Diamonds Ltd	-181.33	GBP

MINI CLIENT STATEMENT

To view the Mini Client Statement for a particular date, select the date from the drop down and click select. You can select which balance you wish to view for that date.

The data held within this screen can sometimes expand outside the limits of the browser.

Use the scroll bars to view the data correctly.

Client: IGF Test Client
Debtor: 69000 / DON / GBP
 Diamonds Ltd
 DDAH / GBP

Mini Client Statement

Client Balance | Sales Ledger | Current Account

< November 2011 >

Date	Description	Debit	Credit	Balance
01/11/11	Opening Balance			226,617.76
01/11/11	Invoices	6,490.50		233,108.26
01/11/11	Cash		216.00	232,892.26
01/11/11	Cash		240.00	232,652.26
01/11/11	Cash		1,440.00	231,212.26
01/11/11	Cash		666.00	230,546.26
01/11/11	Cash		3,126.00	227,420.26
02/11/11	Invoices	8,820.00		236,240.26
02/11/11	Cash		102.00	236,138.26
02/11/11	Cash		936.00	235,202.26
02/11/11	Cash		836.84	234,365.42
02/11/11	Cash		2,365.00	232,000.42
02/11/11	Cash		23,585.00	208,415.42
02/11/11	Credit Adj - Not Cash		1,015.00	207,400.42
02/11/11	Credit Adj - Not Cash		0.06	207,400.36
03/11/11	Invoices	2,340.00		209,820.36
03/11/11	Cash		231.00	209,589.36
03/11/11	Cash		300.00	209,289.36

Version: 04.05.00

Local intranet | Protected Mode: Off

RESERVE FUNDS

Click on Reserve Funds and the value of reserved funds will be displayed.

The screenshot shows a web browser window with the following elements:

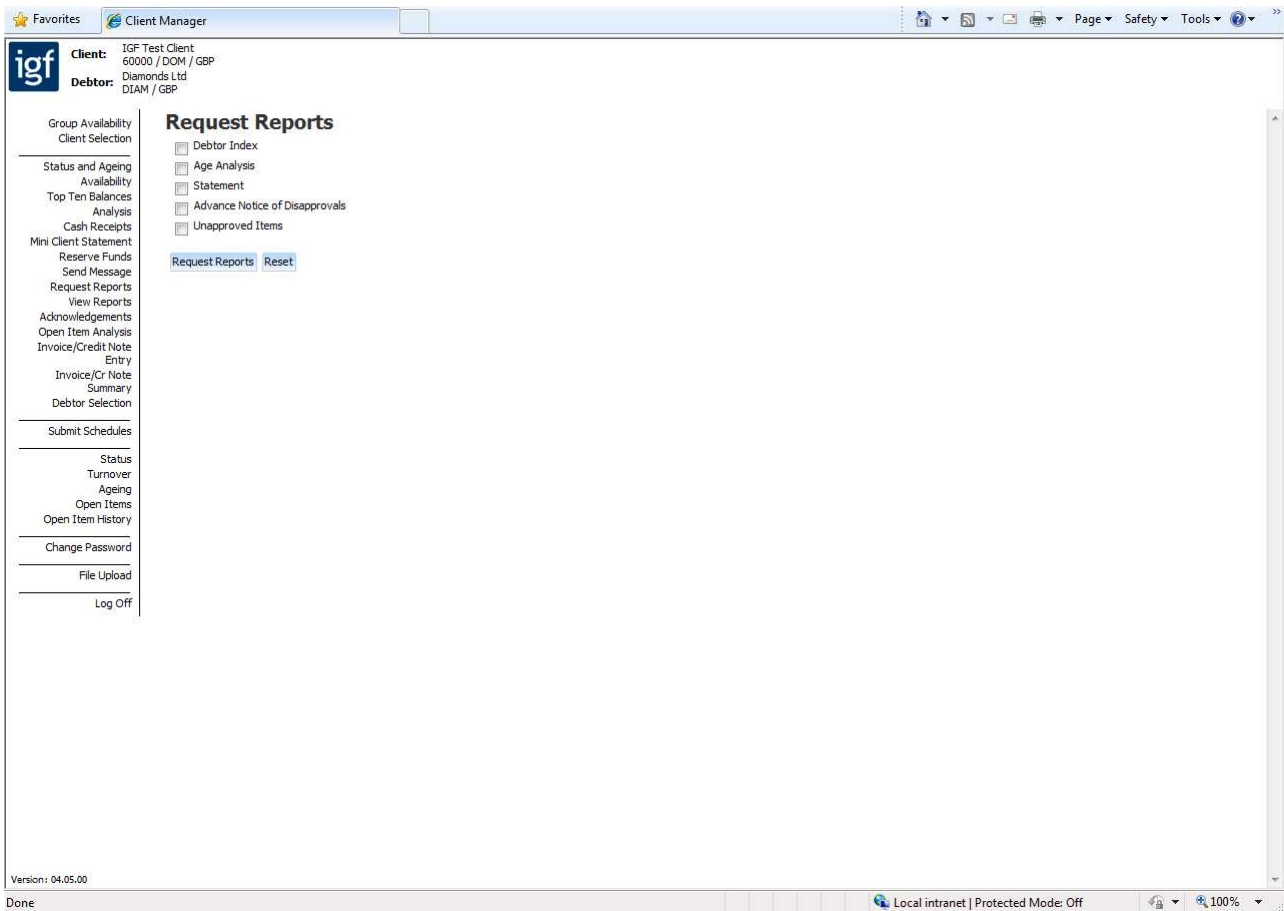
- Browser Tab:** Client Manager
- Client Information:**
 - Client: IGF Test Client 60000 / DOM / GBP
 - Debtor: Diamonds Ltd DIAM / GBP
- Left Sidebar Menu:**
 - Group Availability
 - Client Selection
 - Status and Ageing
 - Availability
 - Top Ten Balances
 - Analysis
 - Cash Receipts
 - Mini Client Statement
 - Reserve Funds
 - Send Message
 - Request Reports
 - View Reports
 - Acknowledgements
 - Open Item Analysis
 - Invoice/Credit Note
 - Entry
 - Invoice/Cr Note
 - Summary
 - Debtor Selection
 - Submit Schedules
 - Status
 - Turnover
 - Ageing
 - Open Items
 - Open Item History
 - Change Password
 - File Upload
 - Log Off
- Main Content Area:**

Reserve Funds

Sorry no data available to process
- Footer:** Version: 04.05.00
- Browser Status Bar:** Done, Local intranet | Protected Mode: Off, 100%

REQUEST REPORTS

This option is available to all users.



Different reports are available depending on the client's business type. For **domestic business types** you can request the following:

- | | |
|--------------------------------|--|
| Debtor Index | - details of all debtors set up on your account. |
| Age Analysis | - copy of aged debtors analysis. |
| Client Statement | - copy of your statement of account. |
| Advance Notice of Disapprovals | - list of invoices which will be disapproved at month end. |
| Unapproved Items | - list of items which are presently disapproved. |

A request for a report will be created electronically and viewed using your browser. See option View Reports.

VIEW REPORTS

After requesting a report you can view the actual report created. A list of available reports is displayed allowing you to select one.

A time delay may be detected between requesting and viewing the report.

On Screen – Allows you to view the report on screen.

Embedded PDF – Report is shown on screen in PDF format.

Download – File is downloaded in PDF Format allowing you to print or save.

The screenshot displays the 'Client Manager' web application interface. The top navigation bar includes 'Favorites', 'Client Manager', and various utility icons. The main content area is titled 'Client Report Selection' and features a sidebar menu on the left with options such as 'Group Availability', 'Status and Ageing', 'Analysis', 'Mini Client Statement', 'Invoice/Credit Note', 'Submit Schedules', 'Status', 'Turnover', 'Ageing', 'Open Items', 'Change Password', 'File Upload', and 'Log Off'. The main content area shows the client details: 'Client: IGF Test Client 60000 / DOM / GBP' and 'Debtor: Diamonds Ltd DIAM / GBP'. Below this, there are three radio button options for report viewing: 'On Screen (View only)' (selected), 'Embedded PDF (Print)', and 'Download (Print)'. A table header is visible with columns 'ID', 'Date', and 'Report Title'. The bottom status bar indicates 'Version: 04,05,00' and 'Local intranet | Protected Mode: Off'.

All reports will be stored for a maximum of 60 days.

ACKNOWLEDGEMENTS

The Acknowledgements option allows you to verify the status of the real time requests. Each time a request is made a record is kept. If the system receives a request, then an acknowledgement is returned confirming that it has received the request.

The screenshot shows a web browser window with the following details:

- Browser Tabs:** Favorites, Creditsafe UK - Online..., Client Manager
- Client Information:** IGF Test Client, 60000 / DOM / GBP
- Left Navigation Menu:**
 - Group Availability
 - Client Selection
 - Status and Ageing
 - Availability
 - Top Ten Balances
 - Analysis
 - Cash Receipts
 - Mini Client Statement
 - Reserve Funds
 - Send Message
 - Request Reports
 - View Reports
 - Acknowledgements
 - Open Item Analysis
 - Invoice/Credit Note
 - Entry
 - Invoice/Cr Note
 - Summary
 - Debtor Selection
 - Submit Schedules
 - Change Password
 - File Upload
 - Log Off
- Main Content Area:**
 - Acknowledgements**
 - Acknowledged Requests**

27/01/12 14:37:26	- PAYMENT 15,000.00 T OK
27/01/12 11:53:53	- CASHRECEIPTS OK
27/01/12 11:53:49	- CASHRECEIPTS OK
27/01/12 11:47:22	- CASHRECEIPTS OK
27/01/12 11:24:09	- CASHRECEIPTS OK
 - [Purge Marked](#)
- Footer:** Version: 04.05.00, Done, Local intranet | Protected Mode: Off, 100%

OPEN ITEM ANALYSIS

The screenshot shows a web browser window with the 'Client Manager' tab. The client information is: Client: IGF Test Client, 60000 / DOM / GBP; Debtor: Diamonds Ltd, DIAM / GBP. The main content area is titled 'Open Item Analysis' and features a 'sorted by' dropdown menu. Below this, there are three sections, each with a search button: 'Invoices past due date' (sorted by debtor name, due date, or amount), 'Invoices not approved for funding' (sorted by debtor name, amount, or disapproval code), and 'Disputes' (sorted by debtor name, amount, disapproval code, or required resolution date). A left-hand navigation menu includes options like 'Status and Ageing', 'Top Ten Balances', 'Mini Client Statement', 'Open Item Analysis', and 'Log Off'. The status bar at the bottom indicates 'Version: 04.05.00' and 'Local intranet | Protected Mode: Off'.

The Open Item Analysis screen gives you the opportunity to look at open item information in respect of:

- **Invoices past due date**
- **Disputes**
- **Invoices not approved for funding**

The Show Dispute Details option changes the on screen view to show any disputes and any information about the dispute.

The Download info option allows you to download all the information in CSV format.

DEBTOR SELECTION

The debtor selection screen is below:

The screenshot shows a web browser window with the following content:

- Client:** IGF Test Client
60000 / DOM / GBP
- Debtor:** Diamonds Ltd
DIAM / GBP
- Navigation Menu:**
 - Group Availability
 - Client Selection
 - Status and Ageing
 - Availability
 - Top Ten Balances
 - Analysis
 - Cash Receipts
 - Mini Client Statement
 - Reserve Funds
 - Send Message
 - Request Reports
 - View Reports
 - Acknowledgements
 - Open Item Analysis
 - Invoice/Credit Note
 - Entry
 - Invoice/Cr Note
 - Summary
 - Debtor Selection
 - Submit Schedules
 - Status
 - Turnover
 - Ageing
 - Open Items
 - Open Item History
 - Change Password
 - File Upload
 - Log Off
- Debtor Account Selection Form:**
 - Debtor Name:**
 - Debtor No:**
 - Postcode:**
 - Government No:**
- Footer:** Version: 04.05.00, Done, Local intranet | Protected Mode: Off, 100%

The debtor selection screen allows you to enter search criteria for specific debtors. If no search criteria are entered then all debtors will be displayed.

Client: IGF Test Client
60000 / DOM / GBP

Debtor Account Selection

Debtor Name Search

Debtor No

Postcode

Government No

Found 4 items

Debtor Name	Debtor No	Currency
Amber Enterprise Ltd	AMBER	GBP
Brightstone Ltd	BRIGHT	GBP
Clover Ltd	CLOVER	GBP
Diamonds Ltd	DIAM	GBP

Version: 04.05.00

Local intranet | Protected Mode: Off

To select a debtor, click on it and hit the select button. The debtor details are now displayed in the top frame and the debtor menu is operative which enables you to access debtor specific details on status, turnover, ageing, open item & open item history.

DEBTOR STATUS

Displays the name and address of the debtor together with the account overview including last payment made and when, the limit on the debtor and the split of approved.

The screenshot shows the 'Client Manager' interface for 'IGF Test Client'. The debtor is 'Diamonds Ltd' with address '2 Maidstone Road, Paddock Wood, Kent, TN12 6GF'. The account overview shows a Debtor Balance of 34,266.26, Disputed of 0.00, Overdue of 0.00, and Last Paid Amount of 0.00. A table shows Funding of 25,000.00, with Approved of 25,000.00 and Unapproved of 9,266.26, all within a Limit of 25,000.00. A breakdown shows Contra, Disputed, and Age at 0.00, Over Limit at 9,266.26, and Other at 0.00.

Client: IGF Test Client
60000 / DOM / GBP

Debtor: Diamonds Ltd
DIAM / GBP

Debtor Status

Diamonds Ltd
2 Maidstone Road
Paddock Wood
Kent
TN12 6GF
TN12 6GF
0000000000000000

	Approved	Unapproved	Limit	Limit Set	Limit Expires
Funding	25,000.00	9,266.26	25,000.00		

Debtor Unapproved Breakdown

Contra	0.00
Disputed	0.00
Age	0.00
Over Limit	9,266.26
Other	0.00

Version: 04.05.00

Done

Local intranet | Protected Mode: Off

100%

Debtor Turnover:

This gives you a breakdown on a month by month basis of the turnover with this debtor.

The screenshot shows a web application interface with a sidebar menu on the left and a main content area. The sidebar menu includes options like 'Group Availability', 'Status and Ageing', 'Top Ten Balances', 'Cash Receipts', 'Mini Client Statement', 'Reserve Funds', 'Send Message', 'Request Reports', 'View Reports', 'Acknowledgements', 'Open Item Analysis', 'Invoice/Credit Note Entry', 'Submit Schedules', 'Status', 'Turnover', 'Ageing', 'Open Items', 'Open Item History', 'Change Password', 'File Upload', and 'Log Off'. The main content area displays the 'Debtor Turnover' report for 'IGF Test Client' (60000 / DOM / GBP) and 'Diamonds Ltd' (DIAM / GBP). The report shows monthly turnover from January 2011 to December 2011, with an annual total of 96,426.00. The browser's address bar shows 'Client Manager' and the status bar at the bottom indicates 'Local intranet | Protected Mode: Off' and '100%' zoom.

Month	Turnover
Jan 11	41,114.00
Feb 11	17,900.00
Mar 11	2,259.00
Apr 11	0.00
May 11	7,950.00
Jun 11	8,862.00
Jul 11	0.00
Aug 11	7,258.00
Sep 11	9,327.00
Oct 11	11,575.00
Nov 11	-11,301.00
Dec 11	1,482.00
Annual	96,426.00

Debtor Ageing:

Displays the ageing profile of each debtor on an individual account basis.

The screenshot shows a web application interface with a sidebar on the left and a main content area. The sidebar contains a list of navigation options: Group Availability, Client Selection, Status and Ageing, Availability, Top Ten Balances, Analysis, Cash Receipts, Mini Client Statement, Reserve Funds, Send Message, Request Reports, View Reports, Acknowledgements, Open Item Analysis, Invoice/Credit Note, Entry, Invoice/Cr Note, Summary, Debtor Selection, Submit Schedules, Status, Turnover, Ageing, Open Items, Open Item History, Change Password, File Upload, and Log Off. The main content area displays the 'Debtor Ageing' report for the client 'IGF Test Client' (60000 / DOM / GBP) and debtor 'Diamonds Ltd' (DIAM / GBP). The report shows a total debtor balance of 34,266.26, with 100% of the balance being current. All other ageing categories (0-30, 30-60, 60-90, and 90+ days) show 0% and 0.00. Below the ageing table, the report lists 'Debtor Balance' as 34,266.26, and 'Unmatured PDP's', 'Unallocated Cash', 'Unallocated Other Credits', 'Last Paid On', and 'Last Paid Amount' as 0.00.

Client: IGF Test Client
60000 / DOM / GBP
Debtor: Diamonds Ltd
DIAM / GBP

Debtor Ageing

CURRENT	100%	34,266.26
0-30 DAYS	0%	0.00
30-60 DAYS	0%	0.00
60-90 DAYS	0%	0.00
90 + DAYS	0%	0.00
Total		34,266.26

Debtor Balance	34,266.26
Unmatured PDP's	0.00
Unallocated Cash	0.00
Unallocated Other Credits	0.00
Last Paid On	
Last Paid Amount	0.00

Version: 04.05.00

Done

Local intranet | Protected Mode: Off

100%

Debtor Open Items:

Gives full details relating to that specific account.

The screenshot shows a web application interface with a navigation menu on the left and a main content area. The main content area displays the 'Debtor Open Items' for a client named 'IGF Test Client' (60000 / DOM / GBP) and a debtor named 'Diamonds Ltd' (DIAM / GBP). The account balance is 34,266.26. A table lists six open items, each with a document date, due date, type, reference, amount, and balance. The items are invoices with references 11 through 16. The last item (reference 16) is a 'Part Limit' invoice.

Client: IGF Test Client
60000 / DOM / GBP
Debtor: Diamonds Ltd
DIAM / GBP

Debtor Open Items

Account Balance 34,266.26

	Document Date	Due Date	Type	F	Reference	Amount	Balance
><	02/08/11	01/09/11	INVOICE		11	5,588.22	5,588.22
><	02/08/11	01/09/11	INVOICE		12	1,176.44	1,176.44
><	02/08/11	01/09/11	INVOICE		13	2,352.88	2,352.88
><	02/08/11	01/09/11	INVOICE		14	4,705.76	4,705.76
><	02/08/11	01/09/11	INVOICE		15	9,411.52	9,411.52
><	02/08/11	01/09/11	INVOICE	Part Limit	16	11,031.44	11,031.44

Version: 04.05.00

Done

Local intranet | Protected Mode: Off

100%

Debtor Open Item History

Shows any item that has been closed, such as Cash allocated against invoices etc.

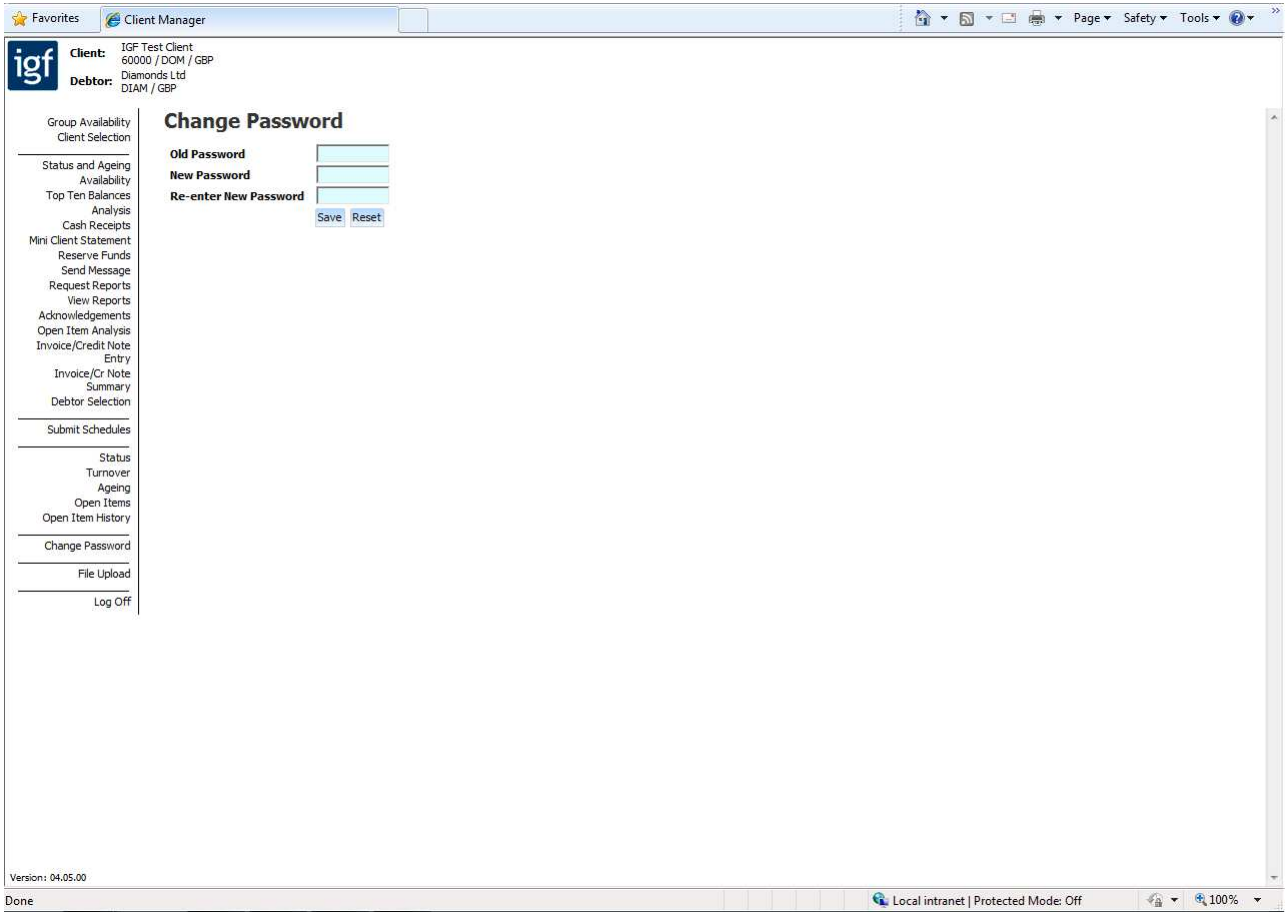
The screenshot displays a web application interface for 'Client Manager'. The main content area is titled 'Debtor Open Item History' and contains a table with the following data:

	<u>Document Date</u>	<u>Moved to History</u>	<u>Type</u>	<u>Reference</u>	<u>Amount</u>
Status and Ageing	05/10/11	05/10/11	CASH	0274453	-12,065.00
Availability	19/10/11	05/12/11	INVOICE	7645	468.00
Top Ten Balances	26/10/11	05/12/11	INVOICE	7682	468.00
Analysis	02/11/11	02/11/11	CASH	0289958	-23,585.00
Cash Receipts	02/11/11	02/11/11	AJ.CR	7007	-1,015.00
Mini Client Statement	05/12/11	05/12/11	CASH	0288451	-936.00
Reserve Funds	19/12/11	21/12/11	CASH	0291935	-1,849.80
Send Message	21/12/11	21/12/11	DISCOUNT	6769	-79.00
Request Reports	21/12/11	21/12/11	AJ.CR	7166	-63.20

The interface includes a sidebar with navigation options such as 'Group Availability', 'Client Selection', 'Status and Ageing', 'Availability', 'Top Ten Balances', 'Analysis', 'Cash Receipts', 'Mini Client Statement', 'Reserve Funds', 'Send Message', 'Request Reports', 'View Reports', 'Acknowledgements', 'Open Item Analysis', 'Invoice/Credit Note', 'Entry', 'Invoice/Cr Note', 'Summary', 'Debtor Selection', 'Submit Schedules', 'Status', 'Turnover', 'Ageing', 'Open Items', 'Open Item History', 'Change Password', 'File Upload', and 'Log Off'. The top of the page shows client information: 'Client: IGF Test Client 60000 / DOM / GBP' and 'Debtor: Diamonds Ltd DIAM / GBP'. The bottom of the page displays 'Version: 04.05.00' and 'Local intranet | Protected Mode: Off'.

CHANGE PASSWORD

This screen enables you to alter the password set for your account:



DAILY REPORT DETAILS

IGF-Idea has several additional reports for you to view to help you keep in touch with your own sales ledger. These and various other reports are available upon request.

DAILY REPORTS:

Acknowledgement / Invoice

These are generated each time we process an invoice notification schedule or credit note notification schedule and shows the number of and value of the documents processed, the service charge and the VAT on the service charge.

Factors Invoice/Credit Note

These are raised for transactions such as telegraphic transfer charges, additional discount charges and other non-standard costs or refunds. The reason or the charge or credit is shown on the document.

Daily Cash List

This report is generated whenever a payment is received from one of your customers and whenever cash is allocated to particular invoices/credit notes. If the cash is allocated on the day of receipt of the payment both the receipt and the allocation will be shown together on the same report.

The report details the customer from whom the payment was received (by name and debtor number), the amount of the payment, the invoices, credit notes or other sales ledger item allocated against the payment and any discount, allowed or otherwise, taken in the payment.

Items Disapproved or Re-approved Today

Whenever an item or account is disapproved or re-approved for any reason this report details the customers affected, the invoices concerned and their values plus the disapproval code indicating the reason for the action.

Client Daily Summary

This report shows all movements and effect on the sales ledger and the current account after each day's business.

Daily Adjustment Report

List manual adjustments made to the sales ledger i.e. Discount deducted by debtor.

Dispute Report

This report is generated when a debtor raises a dispute; a section is provided for you to respond to the query raised. Details of all disputes can also be viewed online.

MONTHLY REPORT DETAILS

Client Statements

Our Monthly client statements are produced in three parts. The first, the Debts Purchased Statement, is a statement of the net debts purchased from you and shows all invoices and credit notes purchased from you during the month, cash received from your customers and any sales ledger debits or credits raised by us during the month.

The second part, the Current Account Statement, is a statement of the amount prepaid by us to you. It shows payments made, service and discount charges for the month and the effect of payments received from your customers – these cash transactions appear in mirror on both statements and are the mechanic by which the prepayments are repaid.

The final page, the Client Balance Statement, shows a summary of the funds in use and the debts purchased from the carried forward figure of the previous month to the closing figure of the present month.

Aged Debt Analysis

This report shows the status of all customers with a balance on your sales ledger at each month end. The report includes, for each customer, the customer name, their debtor number, their credit and /or their funding limit, the account balance, the detail of the items making up the balance, disapproval codes and an aged analysis of the account. A summary aged analysis of your entire sales ledger is shown at the end of the report.

Advanced Notice of Disapprovals

Lists all invoices that will become age disapproved at the end of the month.

OPTIONAL REPORTS:

These are reports which may be requested by you from time-to-time, as the need arises.

Turnover report

This report details, by customer and month, the sales to each customer over the past twelve months.

Debtor Index

This report shows all the details i.e. names and addresses of debtors.



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