



## INVOICE FINANCE ONLINE

### Invoice Discounting Quick Guide

This guide contains the information you need to complete key activities on Invoice Finance Online.

To log on and to access instructional videos, step-by-step guides and FAQs, go to:  
<https://lloydsbank.com/invoice-finance-online>

To re-set a forgotten password, click on the **Generate New Password** button on the log-in page and follow the instructions.

To re-activate a locked account, please contact your **Primary Admin User**.

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

Always bank all payments from your funded debtors into your **Trust Account** - this includes electronic payments, CHAPS, cheques, bank drafts and cash.



**Requesting funds** - request a payment from your Available Funds at any time.

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

#### Your password security

- If you think your password has been compromised, change it by clicking **Administration** on the left hand menu.
- Select your **user name**, and then enter and re-enter a new password – refer to the password standards in the user guide.
- Select **Change Password**.

**Sending sales ledger updates** - update your sales ledger by creating a schedule entry.\*

*\*not applicable for Gemini extractor tool users*

1. Click on **Ledger** in the left hand menu.
2. Click on **Create a Schedule Header** – the next sequential batch reference will be allocated.
3. The **opening sales ledger balance** will populate after you have submitted your first month end and will update each month going forwards when you press your month end button.
4. In the **Today** column, enter amounts for **invoices**, any **credit notes**, **cash** and any **settlement discount** – cash receipt is used for reconciliation purposes only.
5. Enter any **adjustments**, using minus for negative figures. *Remove any excluded debt from your ledger before submitting.*
6. **Net assignments** and **month to date** auto-fill.
7. Change the **closing sales ledger balance** to the correct figure for the month to date.
8. Click **Submit Schedule**.
9. Review the submission before clicking **Confirm**.
10. A **successful submission notification** will appear at the top right hand of your screen.
11. **Email** us your daybook and the supplementary information defined in your user guide to the address in your **Facility Information** document.

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

Subject to business rules.

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).

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

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## Your Invoice Discounting Agreement Summary

## Invoice Finance Online at a glance

From your **Agreement Summary** you can view main balances, monthly movements and request funds. You can customise the appearance of your own Agreement Summary.

- 1 This is your company name and agreement number. Use the drop down menu to switch to another agreement, where you have more than one.
- 2 Use **Request Funds** to request payments from your **Available Funds**.
- 3 Use the **tabs across the top** to view movements, check the progress of out-payments or access historical information.
- 4 Click on **underlined categories** to view more detail on your main balances.
- 5 Use the **icons on the left hand** menu to send us your sales ledger updates, view and download reports and manage users.
- 6 See how the disapproved balance is made up.
- 7 Identify your **Review Limit** and any Temporary Review Limit and its expiry date.
- 8 Click on the **pin** to save changes you make to your Agreement Summary layout and click on the **bell** to see messages relating to actions taken today.

### Make your Agreement Summary your own

- **Customise** your Agreement Summary by changing the layout and appearance of the on-screen 'widgets'.
- Click on the **X** on a widget to remove it.
- Click in a **blank** field to select a new widget.
- Click on the **pin** at the top of the screen to confirm the setting as your default view.