Client Portal Reference Guide

JUNE 2023

v1.0

Table of Contents

1 Sign In 3
2 Dashboard 8
3 Debtor Credit Check 9
4 Pending Purchases 14
5 SEARCH 15
5.1 Debtors 16
5.2 Reports 17
5.3 Invoices 19
5.4 Payments 21
5.5 Transactions 23
6 Admin Access 24
7 Helpful Tips & Reminders 28

1 Sign In

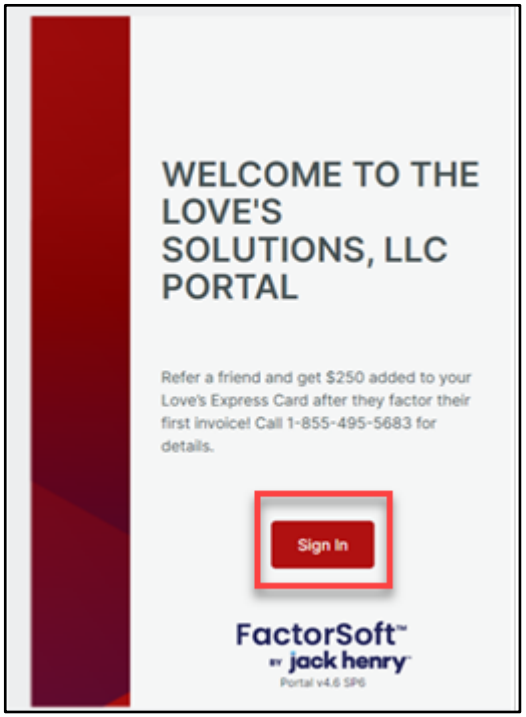
The web address for the Love's Financial Client Portal is: https://factorsoft.loves.com/

Please note, the Client Portal is best viewed in Google Chrome. If you try to use a different browser, you may not have full functionality of the Client Portal.

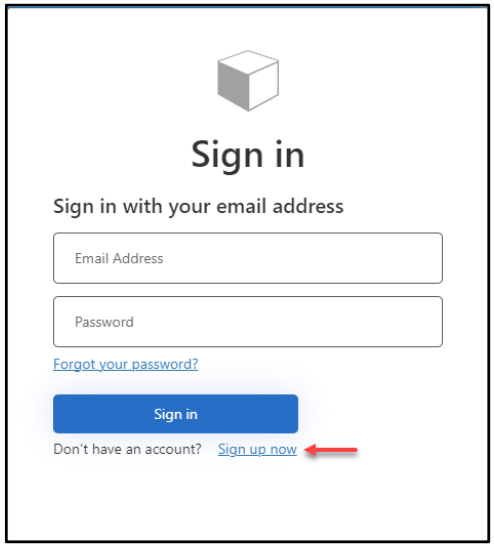
The first time you sign in, you will need to set up your password by following the instructions shown below.

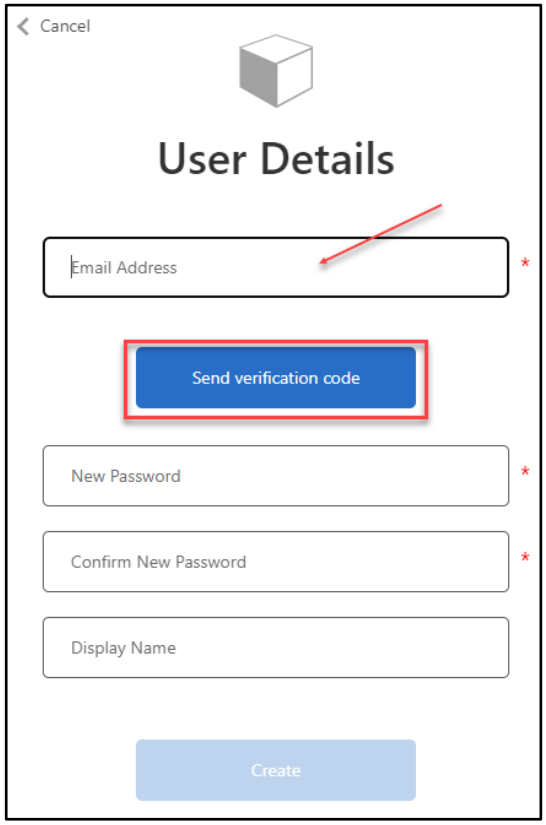
1. Before you begin, confirm your email address has been set up as a user on your account. If you're new to Love's Financial and provided your email address as a contact when your account was initially set up, you should be good to go! After your first funding, reach out to your company's designated Admin so they can set up access.

2. Click "Sign In" from the main page.

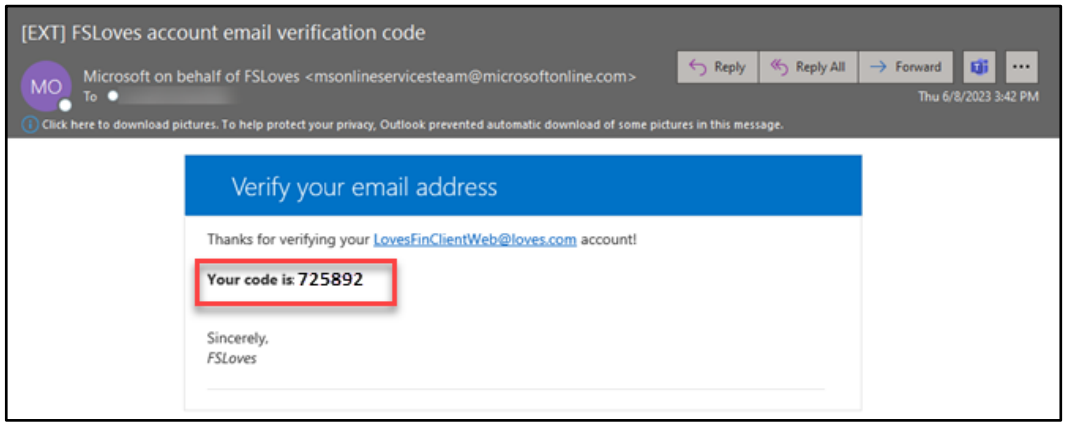


3. Click “Sign up now” and enter your email address. Click the “Send verification code” button.

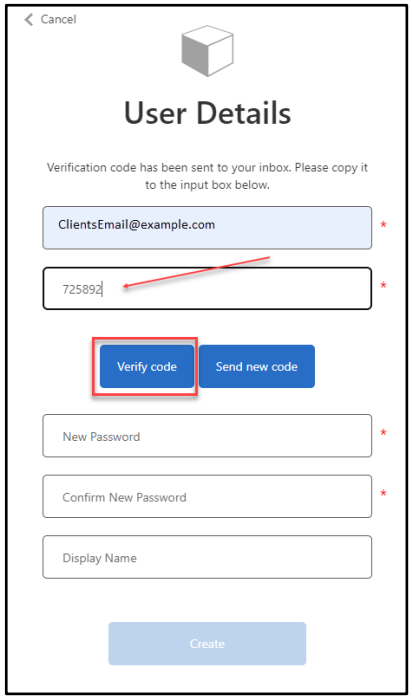




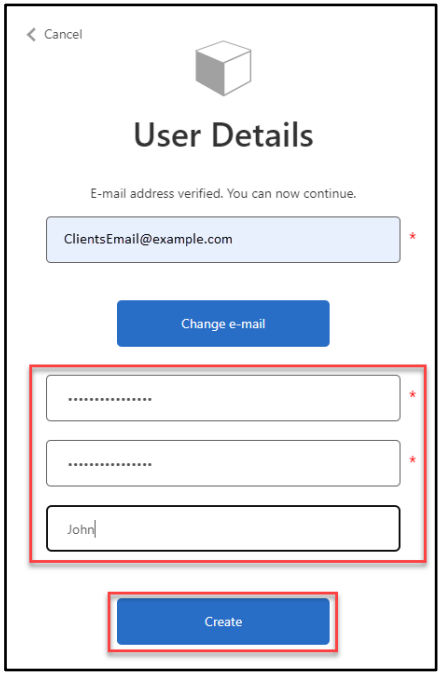
4. You'll receive an email from "Microsoft on behalf of FSLoves" with the verification code.

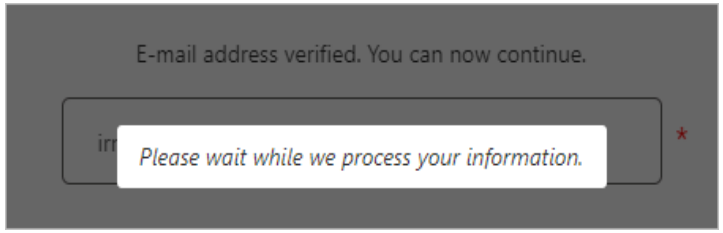


5. Enter the code # in the box under your email address and click "Verify code". If you didn't get the email, check your spam or junk folder.



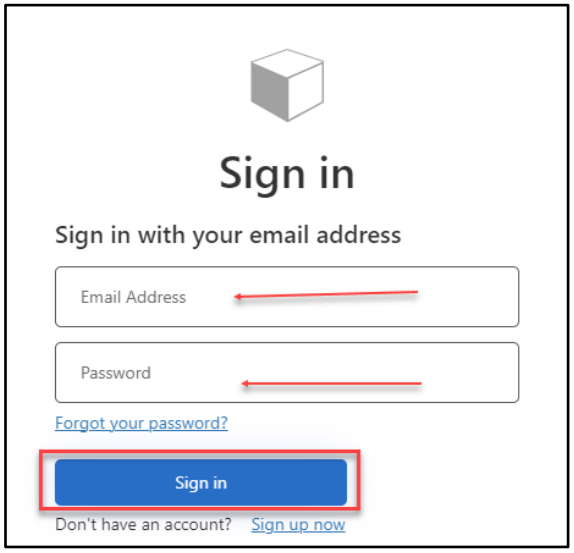
6. If the # is correct, the “New Password”, “Confirm New Password” and “Display Name” will no longer be grayed out and you can enter your details. Once entered, hit the “Create” button and the “Please wait while we process your information.” message will appear for a couple of seconds before it signs you into the portal.





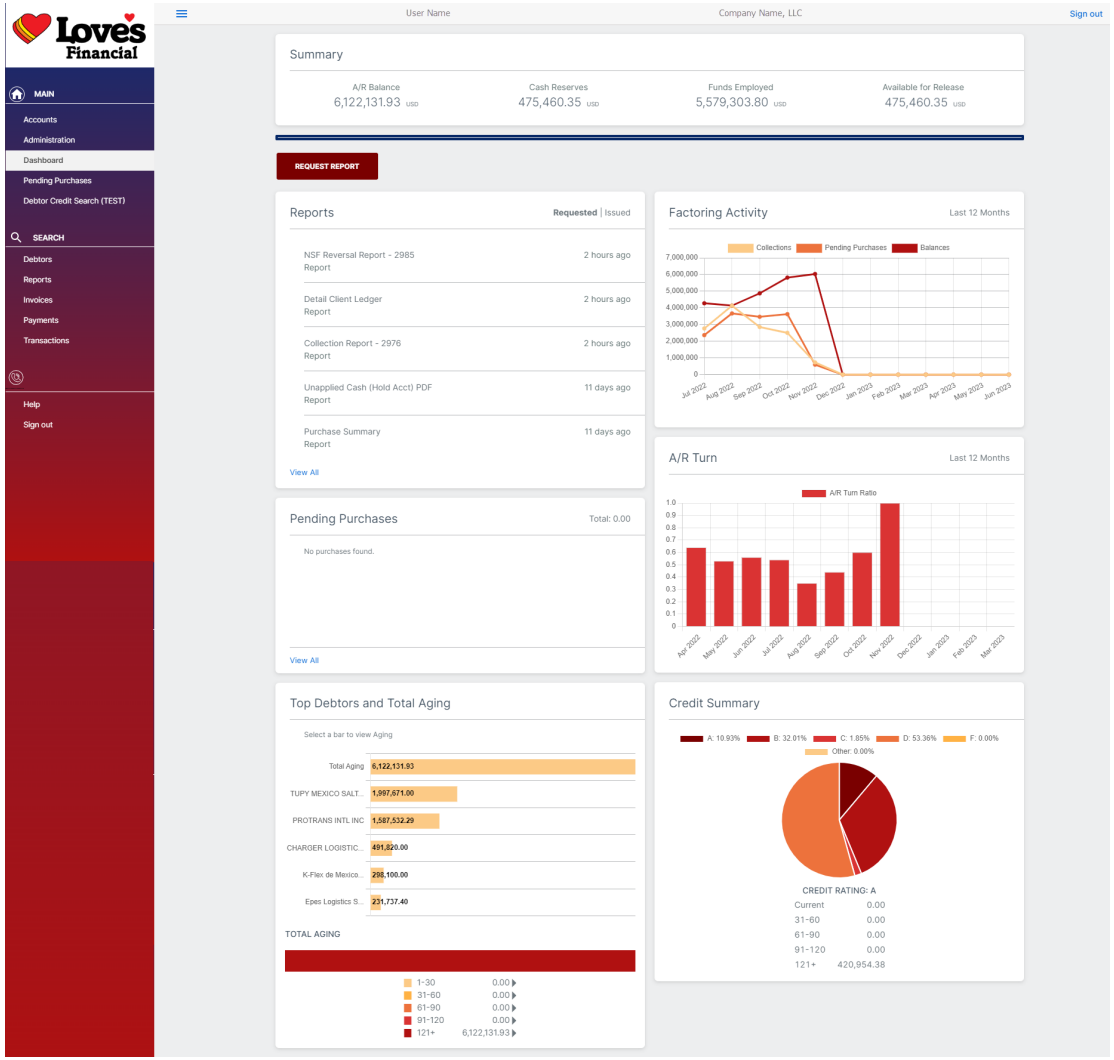
If you have any issues Signing Up, please contact your Account Representative.

7. The next time you want to log in, just enter your credentials at the Sign In page.



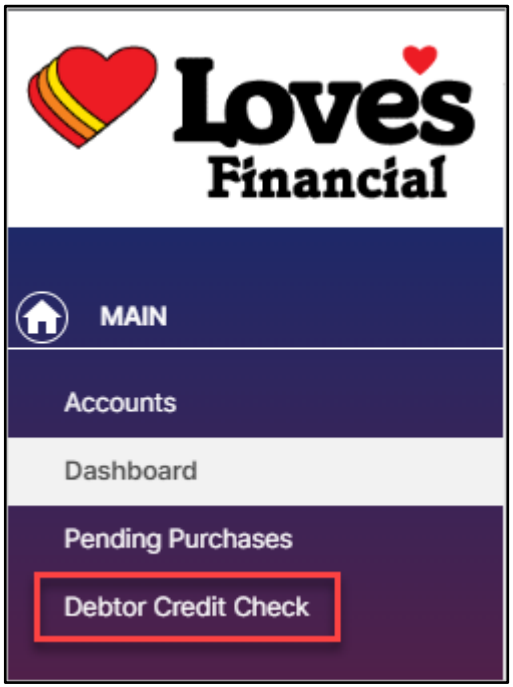
2 Dashboard

The Dashboard page will be the first thing you see when you access the portal. There are multiple widgets displaying various details on your account.



3 Debtor Credit Check

Our Debtor Credit Check website allows you to quickly access our database and verify a debtor's credit. You can access it by clicking "Debtor Credit Check" as shown below. *Please note, if you have a pop-up blocker enabled on your web browser, the website may not open.*



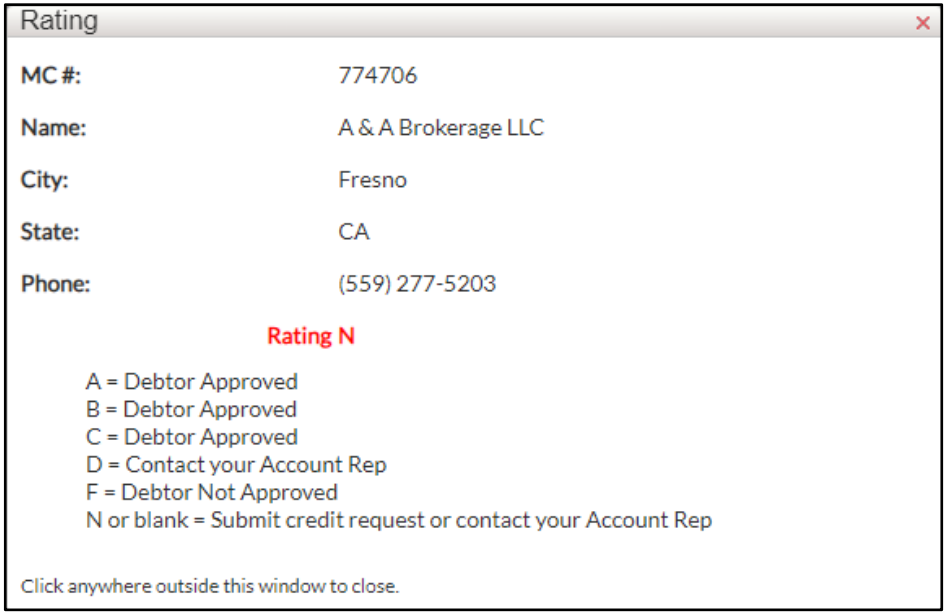
There are 3 different options to use to search for a debtor: MC#, Name, US DOT#.

You do not have to enter data into each field.

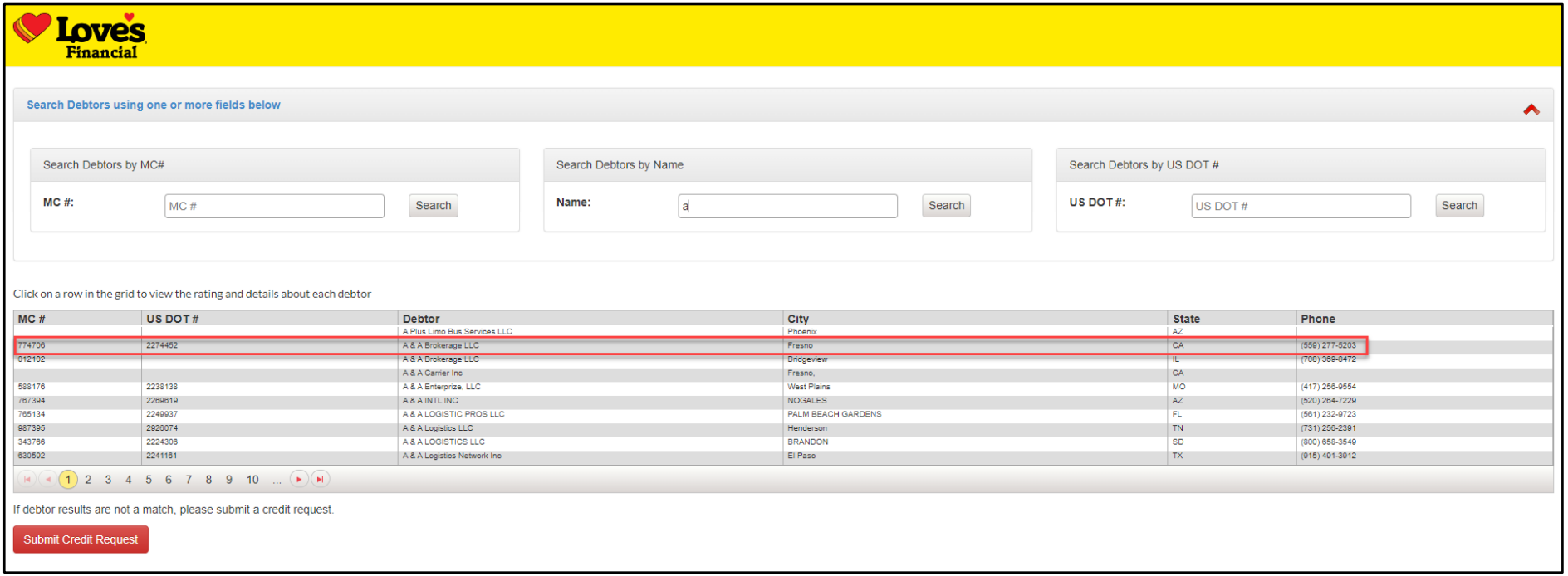
It is strongly suggested to search by MC# for the most accurate results. After entering the criteria, click "Search".



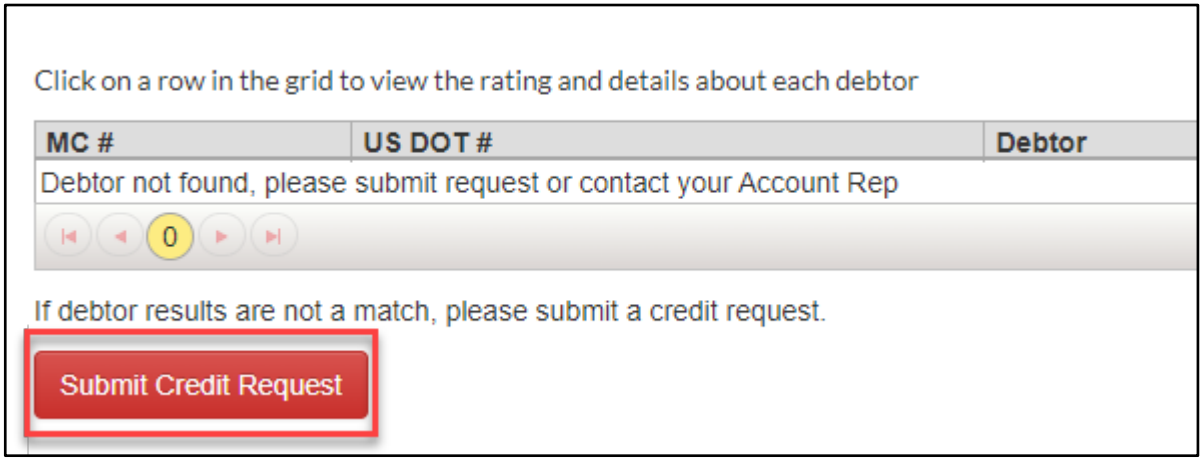
When searching by the MC # or US DOT #, if the debtor exists in the Love's system, a rating window with the current rating will pop-up as shown below. *Please note, if you have a pop-up blocker enabled on your web browser, the rating window may not open.*

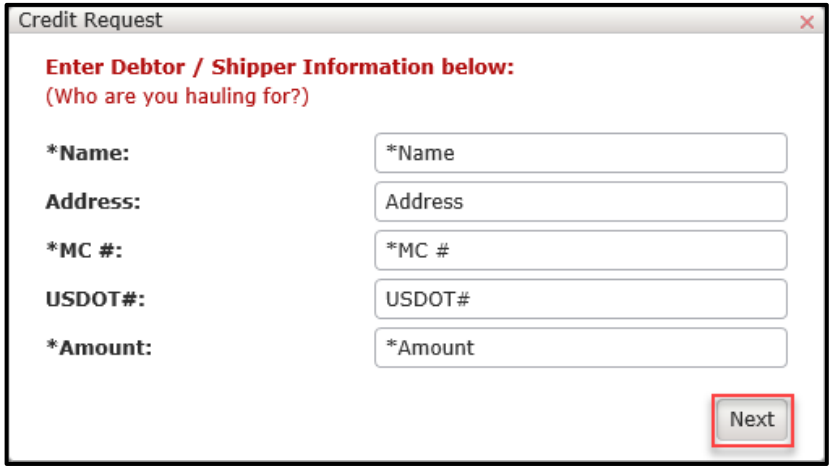


If searching by name, a list of possible debtors will appear below the search fields. Clicking anywhere on the Debtor's record will bring up the rating screen as shown above.



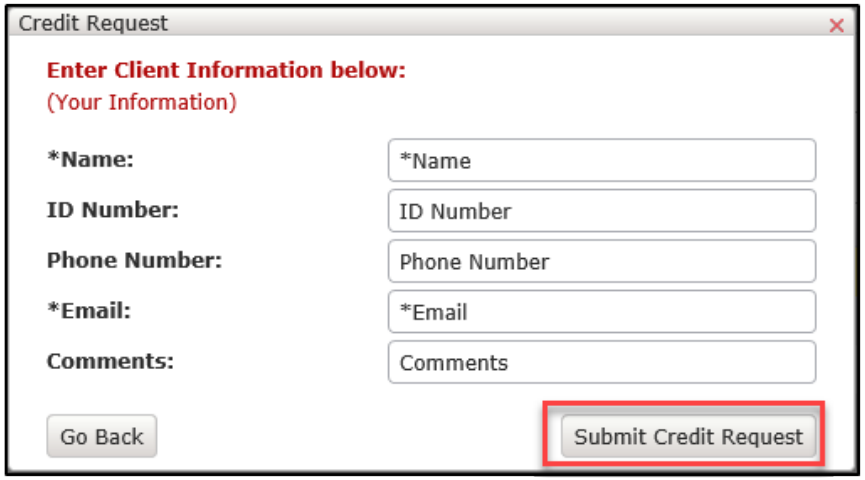
If a Debtor's rating is an N or is blank OR the debtor you searched for is not listed, please contact your Account Rep or submit a credit request by clicking the "Submit Credit Request" button. This will open a screen to enter debtor information and your contact details.



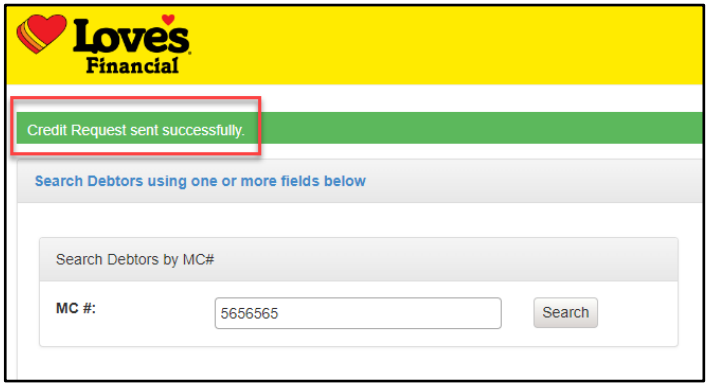


Please note, the more details you input, the faster you will receive a reply. All fields marked with an asterisk (*) are required. If you don't know the details for a required field, put "NA". When all details have been filled in, click "Next".

On the “Enter Client Information…” screen, enter ***your*** information. The email address entered on this screen will be where the results of the credit check are sent. Please make sure it is entered correctly. All fields marked with an asterisk (*) are required. When all details have been filled in, click “Submit Credit Request”.

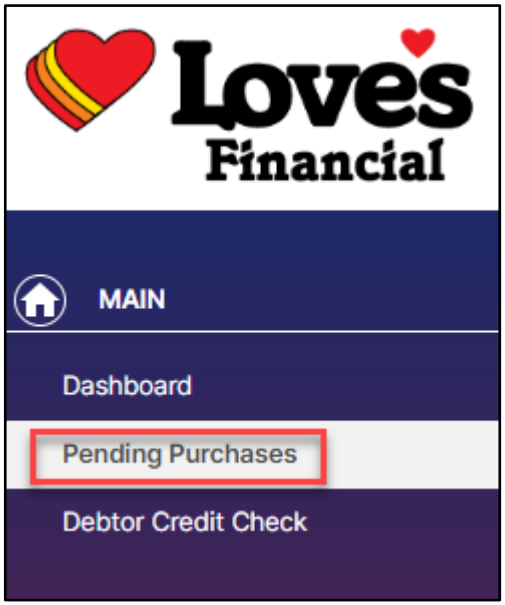


You will see the “Credit Request sent successfully” message at the top of the page to verify your credit request went through.

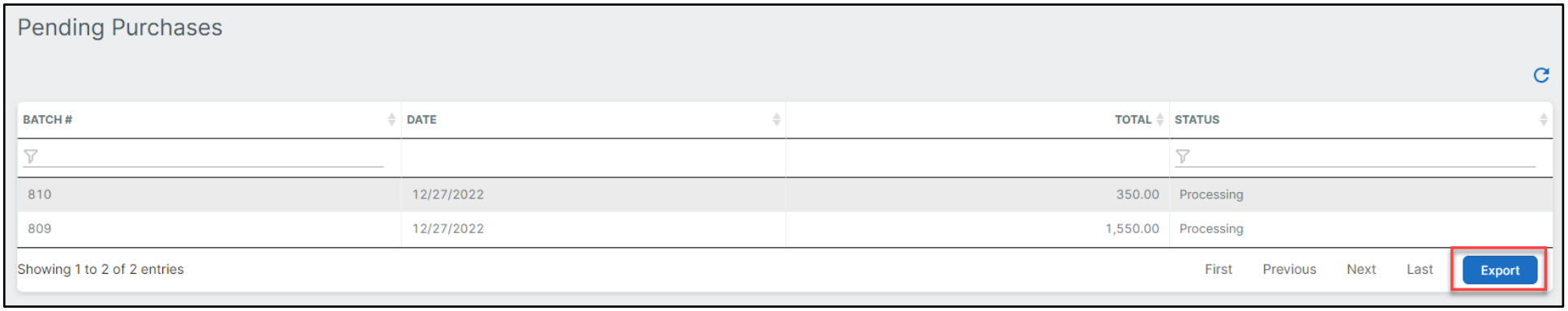


When the credit request has been processed, you will receive an email from CreditRequestLS@Loves.com with the results of the request.

4 Pending Purchases

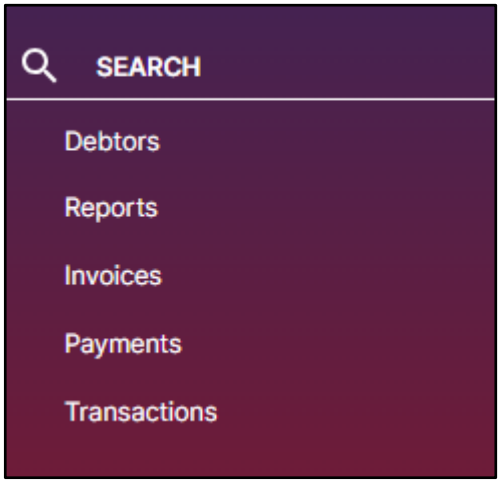


The pending purchase screen will display all batches that have been entered into our system but have not yet been purchased. Once purchased, they will no longer appear on this screen. If desired, you can export the details on this screen by clicking “Export” on the bottom right.



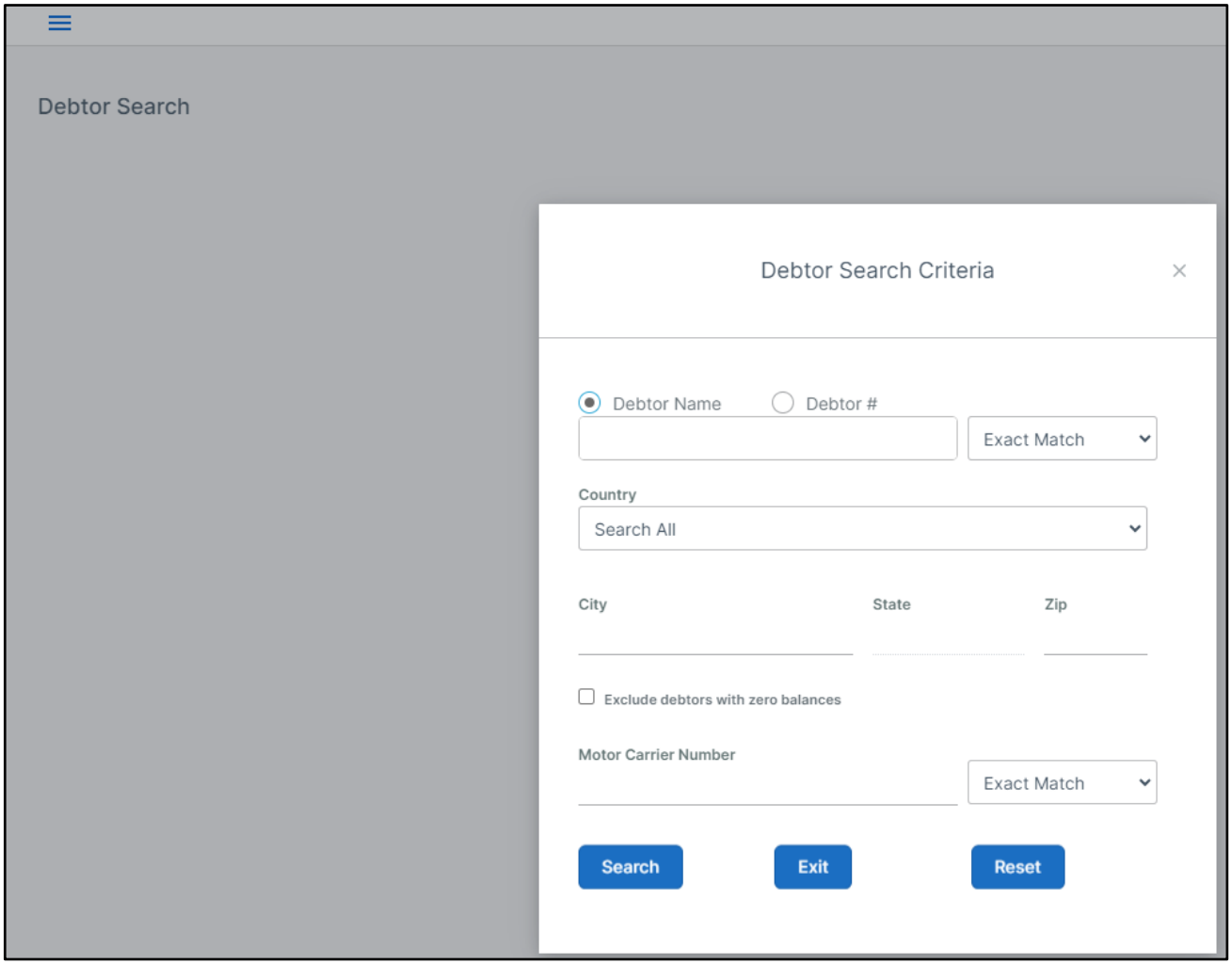
5 SEARCH

There are 5 different options for looking up details on your account.



5.1 Debtors

This search feature allows you to search across all debtors within our database. While you can use the available parameters to narrow down your search results, the information provided in the results is limited. There is no credit rating provided. Since most clients are interested in credit standings, we encourage you to use the Debtor Credit Check option that is outlined in Section 3.



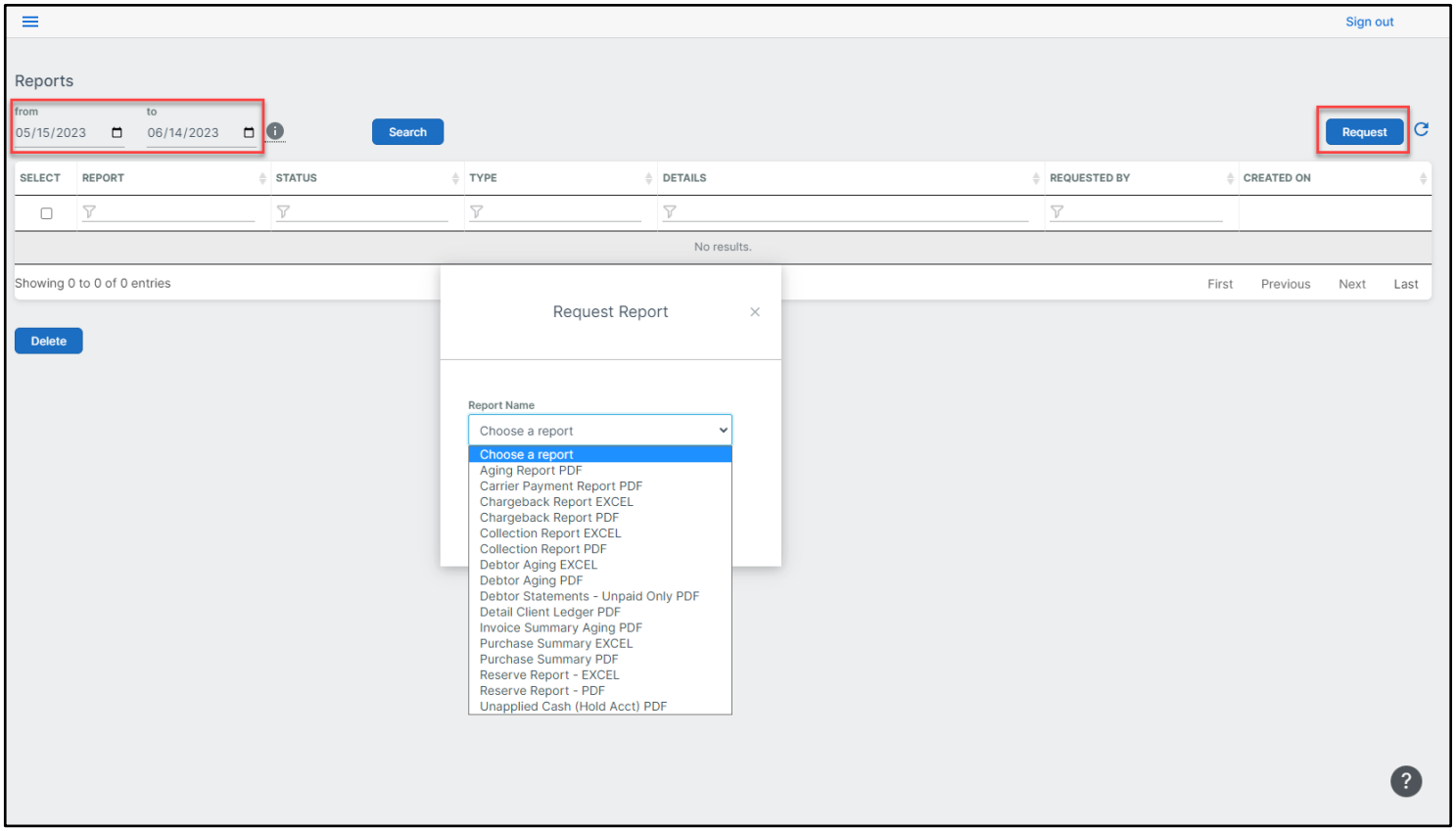
5.2 Reports

Reports allows you to generate reports at your discretion. If you're unsure of which reports you need, please reach out to your Account Representative.

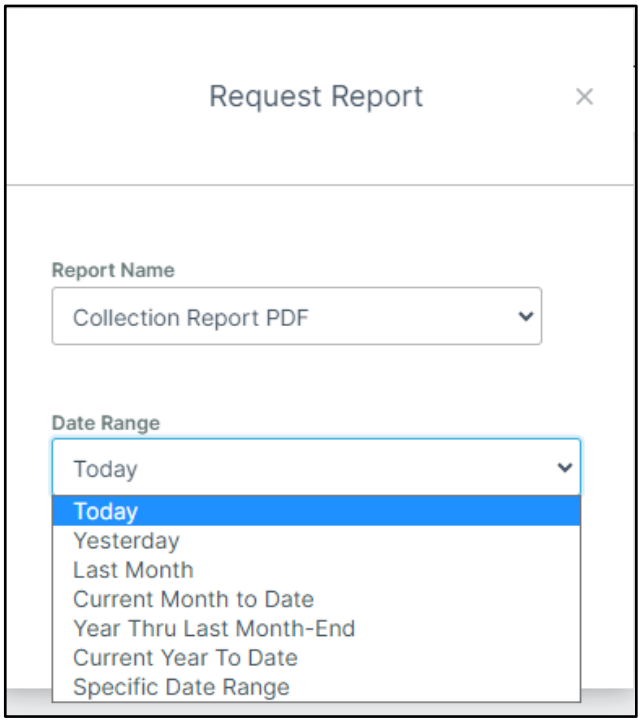
The Reports screen will automatically default to display report activity within the last month. This is only for the reports generated, it does not affect the dates on the reports you generate. The date parameters are set when you run each report.

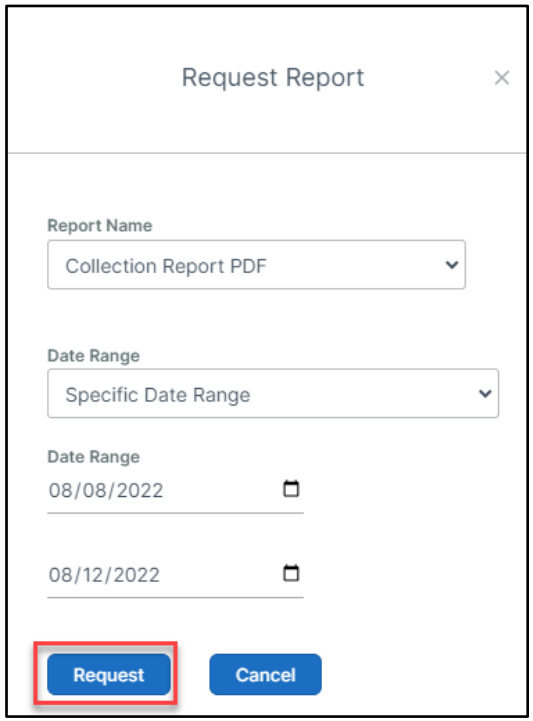
Many reports have both an EXCEL and PDF option. Please note this as you make your selection.

To generate a report, click the "Request" button on the upper right side. This will open the Request Report window.



Select the report you want to generate. In the example below, we're going to generate the Collection Report PDF for a Specific Date Range. The Date Range will give you several options. Once your date range has been set, click the "Request" button. The Request Report screen will disappear, and you'll see a message that says "Report request submitted" on the lower left side of your screen.

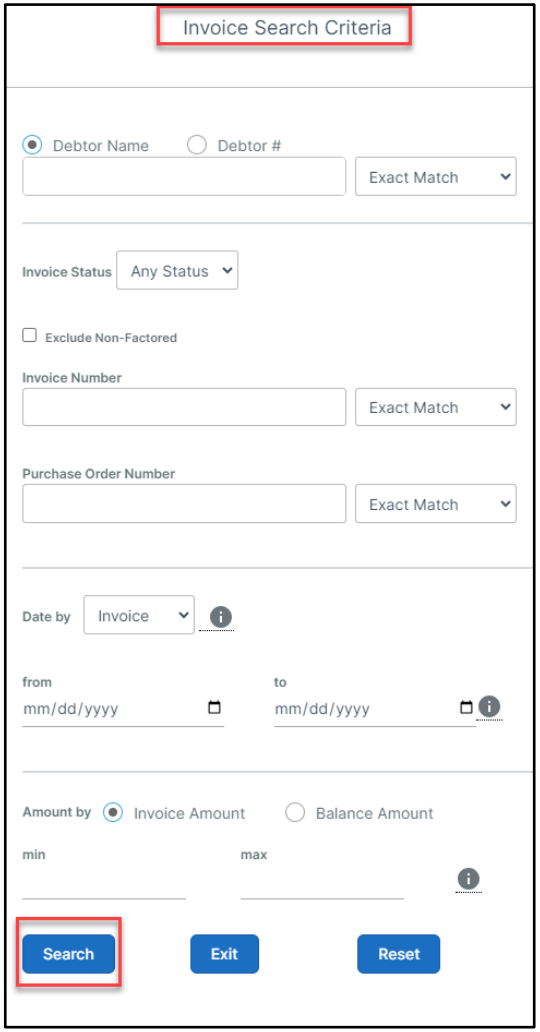




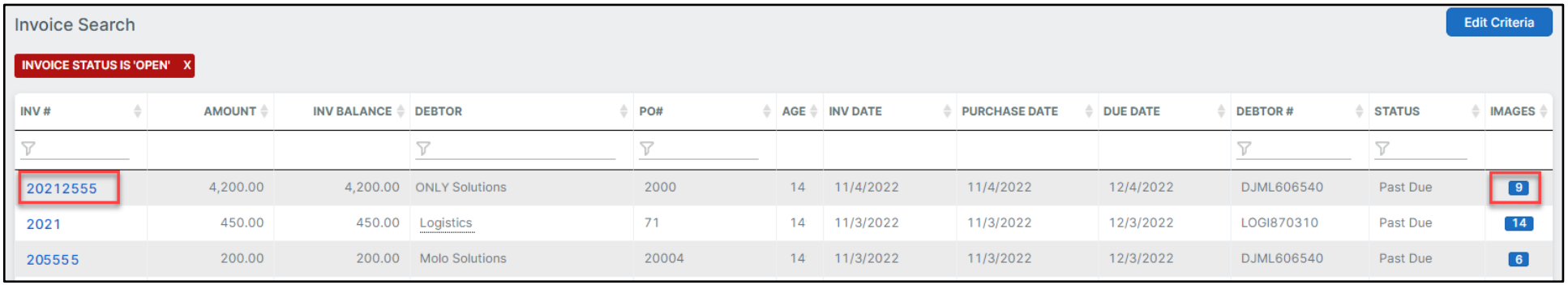


5.3 Invoices

Invoices allows you to search for a specific invoice or range of invoices. To complete a search, enter the details in the Invoice Search Criteria window and click “Search”.



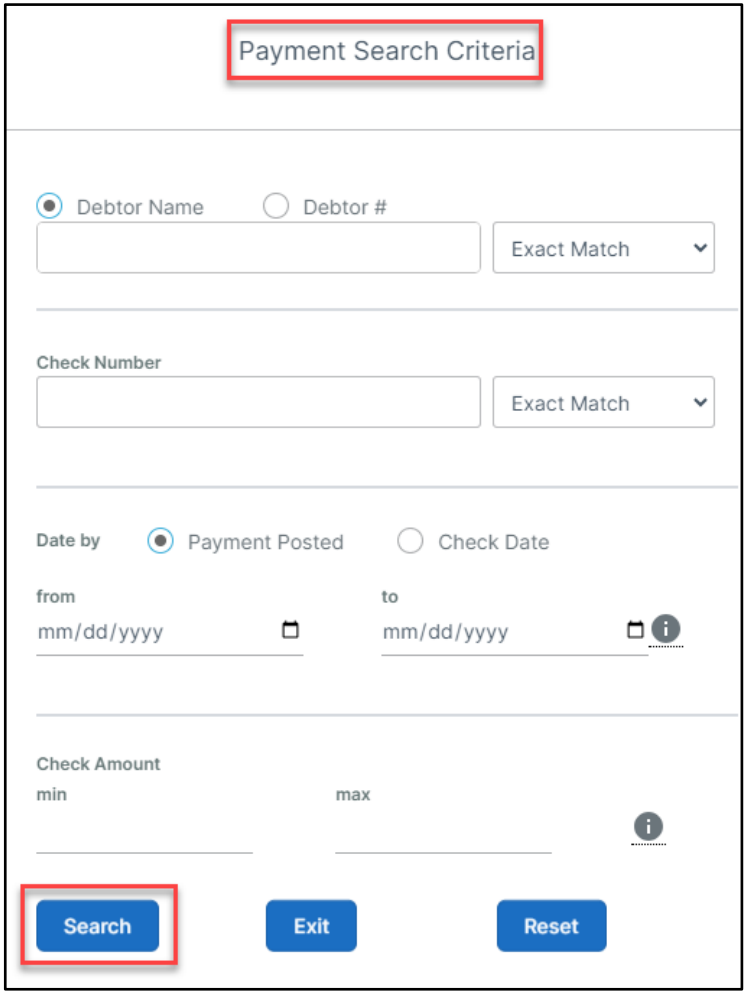
In the search results, you can click the INV # to see details of that invoice. If you want to see the invoice images, click the # in the "IMAGES" column. *Please note, if the invoice is paid, you will not see payment images. To see those images, go to the Payments Search as described in the next section.*



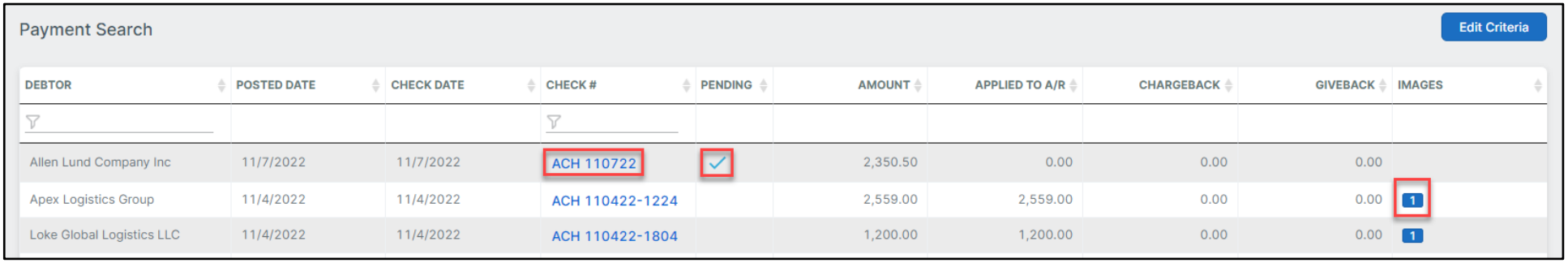
INV #	AMOUNT	INV BALANCE	DEBTOR	PO#	AGE	INV DATE	PURCHASE DATE	DUE DATE	DEBTOR #	STATUS	IMAGES
20212555	4,200.00	4,200.00	ONLY Solutions	2000	14	11/4/2022	11/4/2022	12/4/2022	DJML606540	Past Due	9
2021	450.00	450.00	Logistics	71	14	11/3/2022	11/3/2022	12/3/2022	LOGI870310	Past Due	14
205555	200.00	200.00	Molo Solutions	20004	14	11/3/2022	11/3/2022	12/3/2022	DJML606540	Past Due	6

5.4 Payments

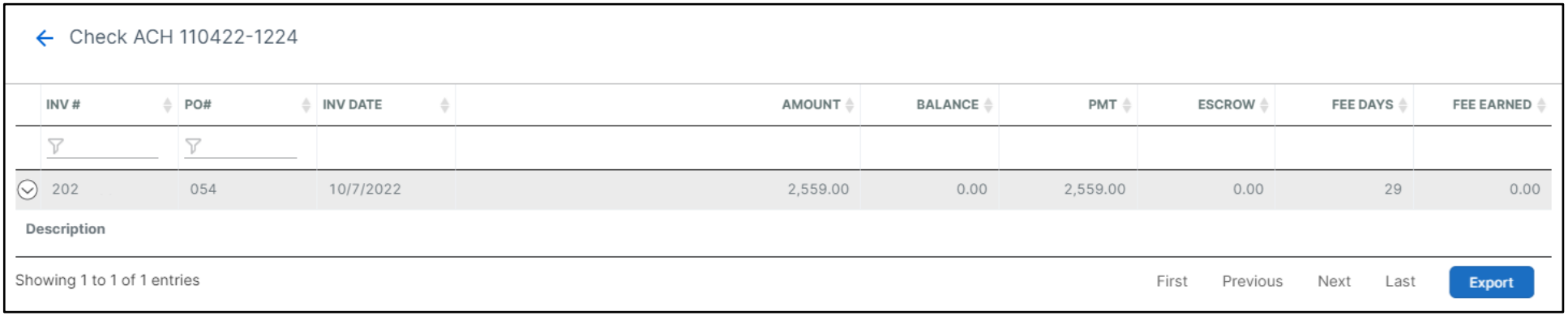
Payments allows you to search for a specific payment or range of payments. To complete a search, enter the details in the Payment Search Criteria window and click “Search”.



In the search results, you can click the CHECK # to see details of that payment. If you want to see the check images, click the # in the "IMAGES" column. If there is a green checkmark in the PENDING column, the payment is being processed but hasn't officially posted.

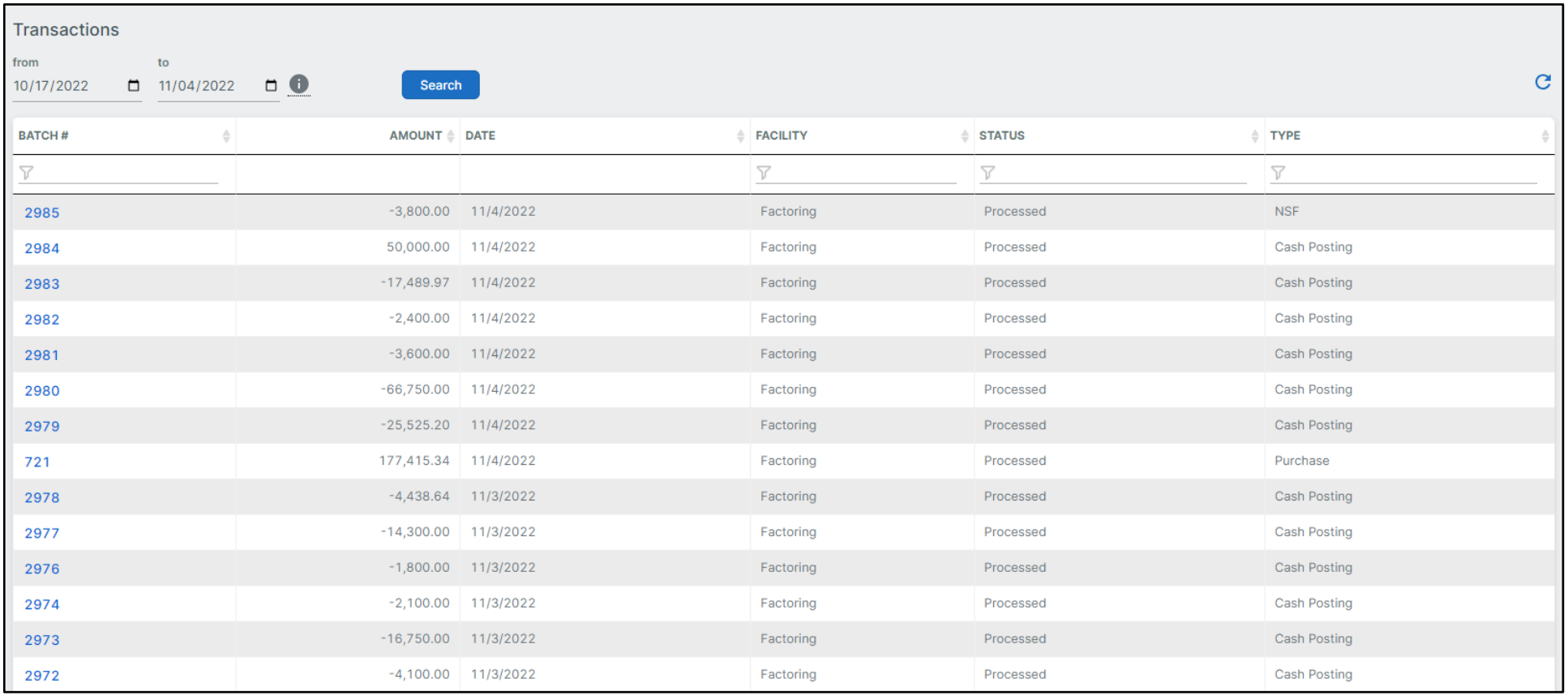


The payment details screen will show the invoice(s) being paid with that payment.



5.5 Transactions

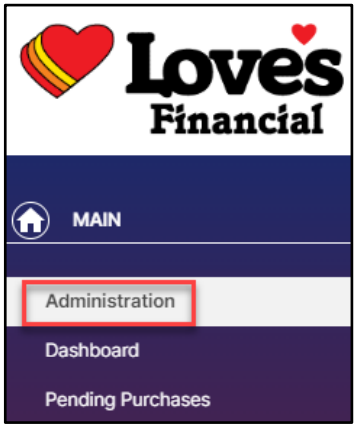
Transactions allows you to search for all transactional activity within a specified date range. The screen will automatically default to the last month for the date range. Change those dates if desired and click “Search”. You can narrow down the search results by using the filter parameters where available. If you want to see details of a transaction, click on the Batch # to generate a Transaction Report that will be delivered to the Reports Search described in Section 5.2.



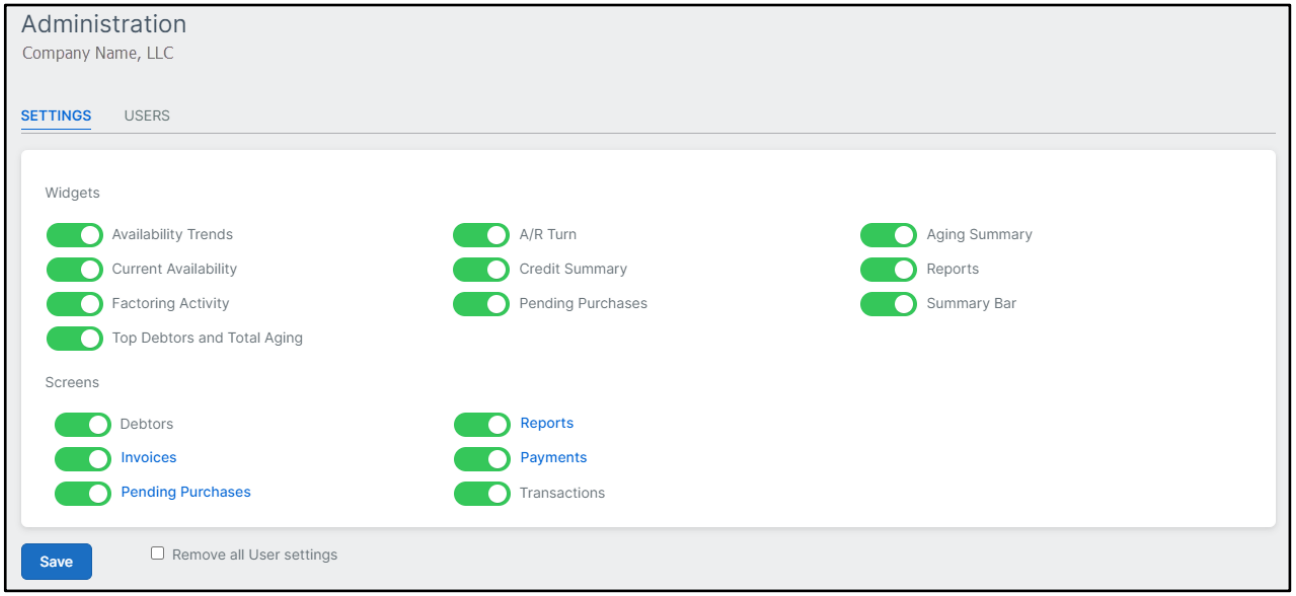
BATCH #	AMOUNT	DATE	FACILITY	STATUS	TYPE
2985	-3,800.00	11/4/2022	Factoring	Processed	NSF
2984	50,000.00	11/4/2022	Factoring	Processed	Cash Posting
2983	-17,489.97	11/4/2022	Factoring	Processed	Cash Posting
2982	-2,400.00	11/4/2022	Factoring	Processed	Cash Posting
2981	-3,600.00	11/4/2022	Factoring	Processed	Cash Posting
2980	-66,750.00	11/4/2022	Factoring	Processed	Cash Posting
2979	-25,525.20	11/4/2022	Factoring	Processed	Cash Posting
721	177,415.34	11/4/2022	Factoring	Processed	Purchase
2978	-4,438.64	11/3/2022	Factoring	Processed	Cash Posting
2977	-14,300.00	11/3/2022	Factoring	Processed	Cash Posting
2976	-1,800.00	11/3/2022	Factoring	Processed	Cash Posting
2974	-2,100.00	11/3/2022	Factoring	Processed	Cash Posting
2973	-16,750.00	11/3/2022	Factoring	Processed	Cash Posting
2972	-4,100.00	11/3/2022	Factoring	Processed	Cash Posting

6 Admin Access

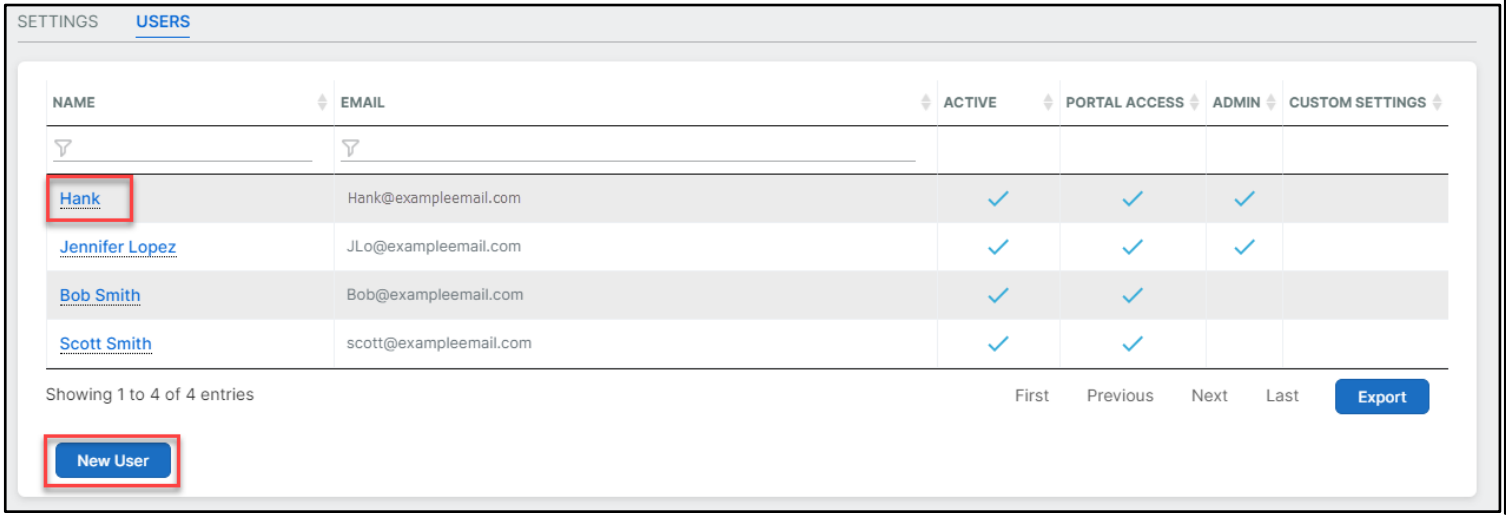
There will be at least one designated Admin for your company. The Administration section is located on the left side, under the MAIN section. It will only be visible for users who have this permission.

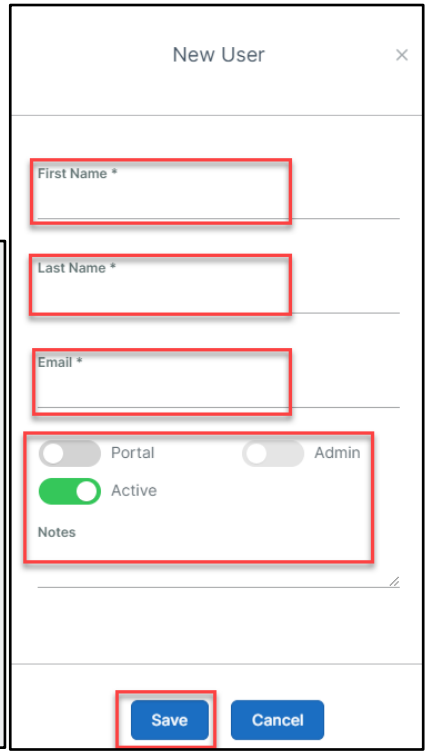


On the “SETTINGS” tab, the Admin will be able to enable or restricts screens for ALL users by toggling the on-off switch next to each Widget or Screens. *Please note, these settings will affect ALL users.*

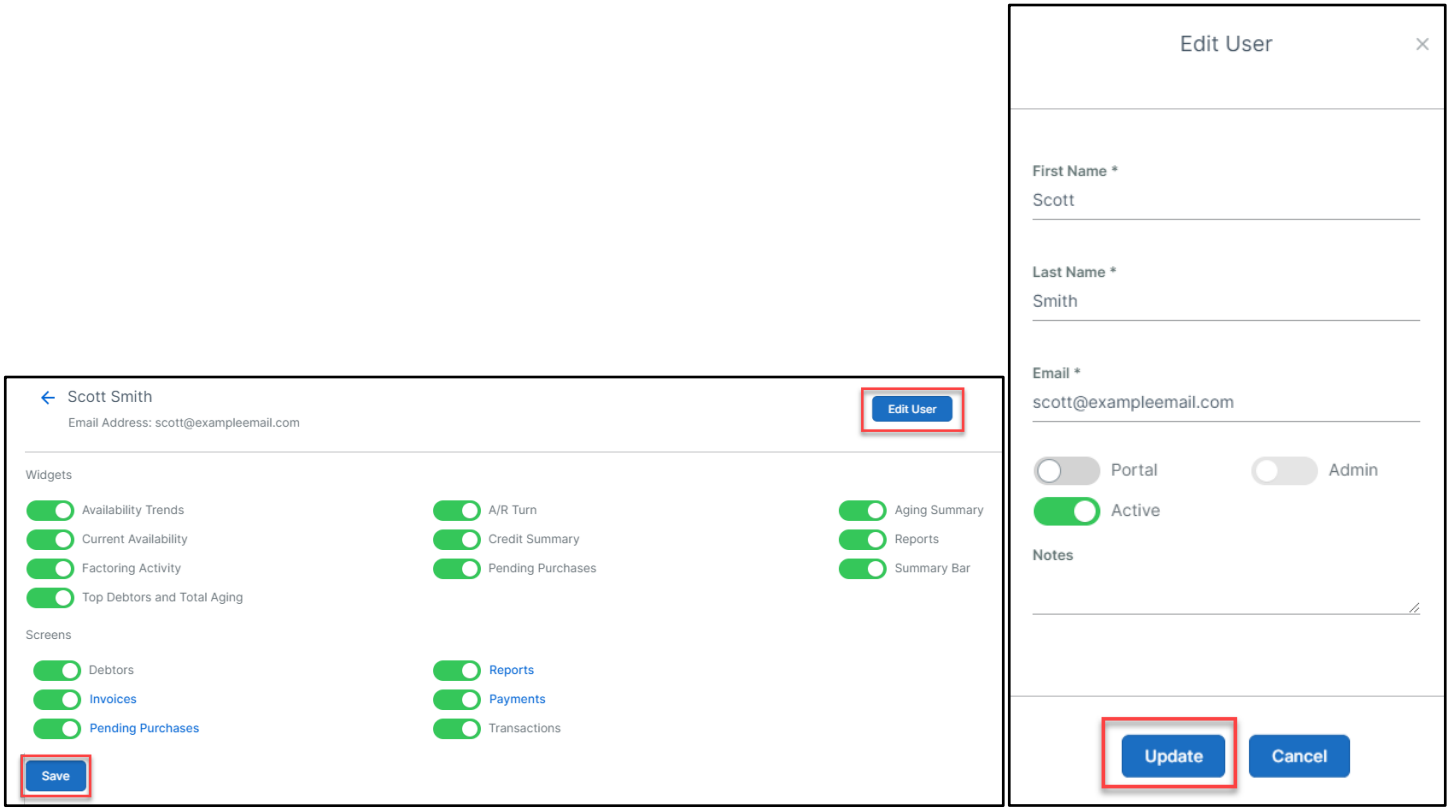


On the “USERS” tab, the Admin will see a list of current Users and the level of access they’ve been granted. To add a new user, click the “New User” button on the bottom left side and enter the credentials and click “Save”.





After the user has been created, you can access their profile by clicking on their name and toggling the on-off switch next to each Widget or Screens option. To edit their name or contact details, click “Edit User”.



7 Helpful Tips & Reminders

The data on most screens can be sorted in ascending or descending order by simply clicking on the column header you wish to sort by.

Search results can be exported to a .csv file which is equivalent to an Excel file and useful if you need to upload the data into your data management system.

To reset a password, use the “Forgot your password?” link on the Sign in page. *Please note, for security reasons, no Love’s employee can reset your password for you. You must use this link.*

