



**Faktori - Internet
User Manual**

OTP Bank

2017

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1 Introduction

Providing the Faktori Internet program package for clients helps to reduce the cases when direct requests required to reach factoring helpdesk via phone or e-mail by the client side.

Clients may create their reports and statements either in Romanian or in English language any time.

Current version of this manual details all the functions, however, optional functions may have different behaviour, depending on client type.

2 Faktori internet user surface

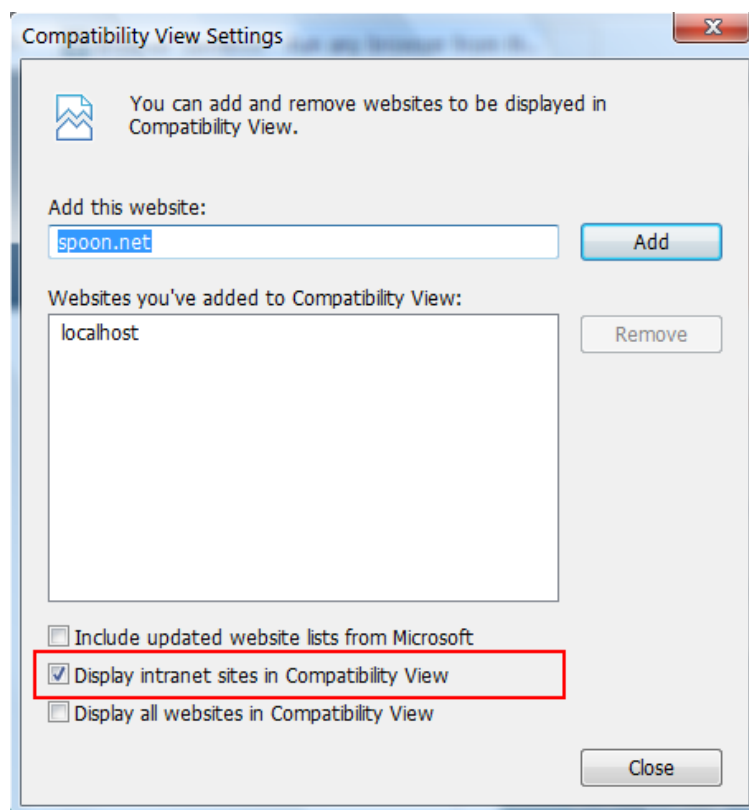
2.1 Compatible browsers

Recommended browser versions to be used on client machines

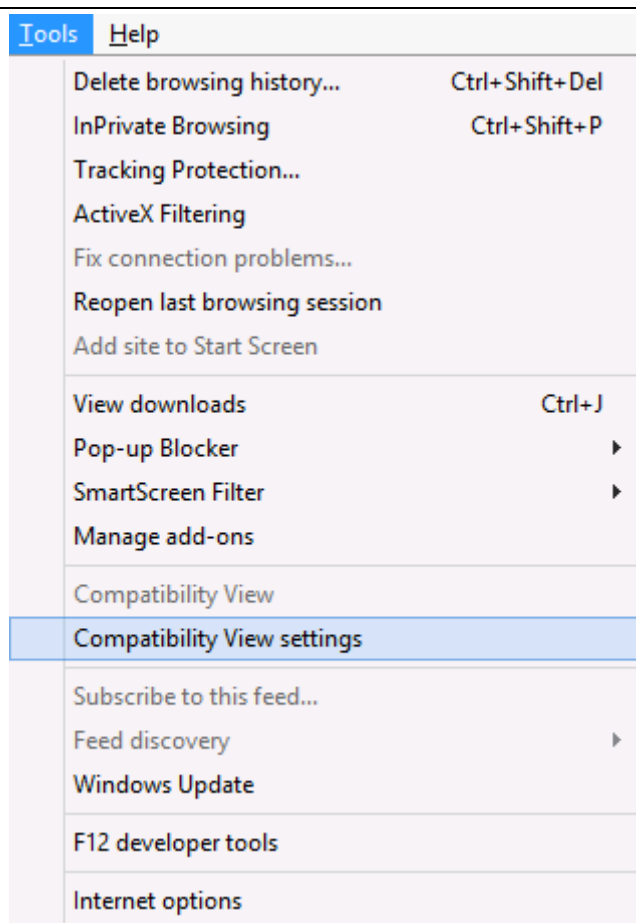
- Internet Explorer from version 9
- Chrome from version 26
- Firefox from version 23
- Safari from version 9

2.2 Customize browser settings

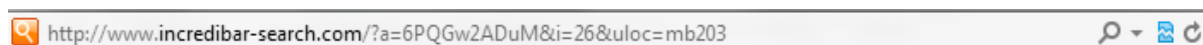
Open Tools/Compatibility view settings window. Turn off the option „Display intranet site in Compatibility view”. (Internet Explorer version 8 and 9 use it turned on as a default setting.)



Additionally, deactivate Compatibility view feature. Click either the menu item

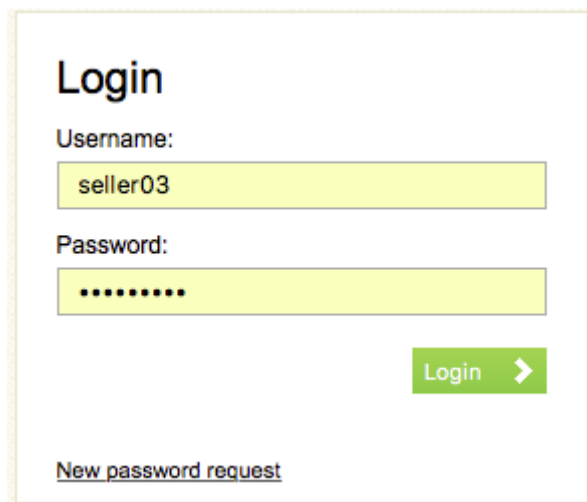


or on the icon next to the URL field.



2.3 Login and logoff procedure

2.3.1 First login to the Faktori Internet system and further login steps



The screenshot shows a web form titled "Login". It has two input fields: "Username:" with the value "seller03" and "Password:" with masked characters "*****". A green "Login" button with a right arrow is to the right of the password field. Below the form is a link labeled "New password request".

To login it is required to add the user name and password. These fields are case sensitive.

The username is created by the Faktori Helpdesk. During the user creation its initial password is being included into an automatic mail message to the client.

Any further passwords (either requested from Faktori Helpdesk or asked via web by using login screen function, getting new password) are generated by the system and sent by e-mail to the client, too.

Text of the e-mail including the first password:

Dear Client!

You can log in to the Faktori Internet service by entering your username (that was provided to you in your contract) and your password New password: 5-00|Kn0

Please be advised, that your password must be changed, and when providing the new password the following rules should be applied:

The password can contain the following characters: numbers, lowercase characters: a-zà and special characters: -|!%/*+ _ .?#5| |CHR(38)| |' The password must contain at least 8 characters.

The password must contain at least 1 uppercase characters.

The password must contain at least 1 lowercase characters.

The password must contain at least 2 numeric characters.

The password must contain at least 2 special characters.

The password must differ from the previous 3 passwords.

The password must be changed every 500 days.

Kind regards:

OTP Bank

At the first login with the initial password a new password is requested, and the password change is effective immediately.

Change password

The generated password has to be modified after the first login!

Old password*:

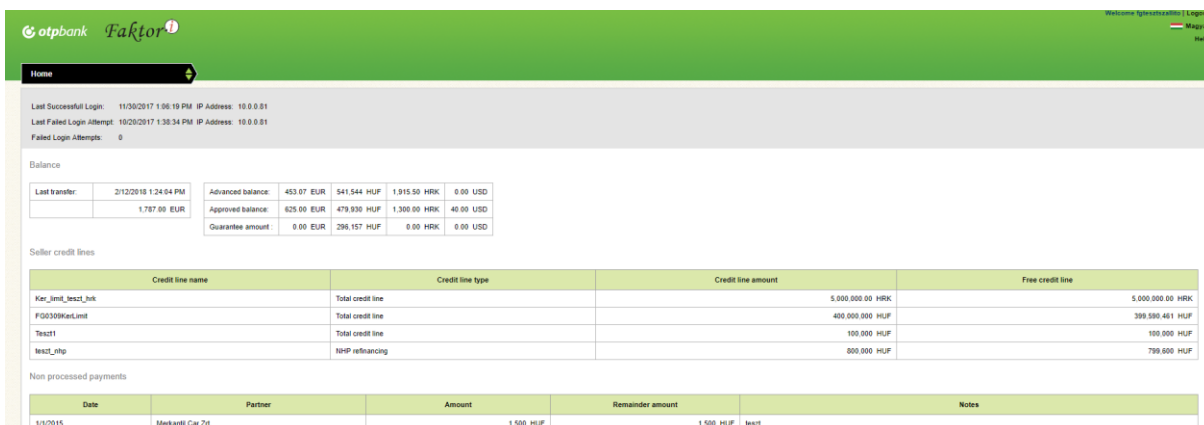
New password*:

New password*:

The new password comply with the following rules

- The password minimum length is 8 characters
- Should contain at least 1 lowercase characters
- Should contain at least 1 uppercase characters
- Should contain at least 2 numerical characters
- Should contain at least 2 special characters
- May not have an exact match with any of the previous 3 used passwords
- password.check.loginname.inpwd
- password.check.username.inpwd

After clicking on Login button, the system verifies entered credentials. Following the successful login next screen appears.



The screenshot shows the Faktori user interface. At the top, there's a green header with the Faktori logo and navigation links. Below the header, a grey box displays login history: 'Last Successful Login: 11/26/2017 1:06:19 PM IP Address: 10.0.0.81', 'Last Failed Login Attempt: 10/26/2017 1:36:34 PM IP Address: 10.0.0.81', and 'Failed Login Attempts: 0'. Below this, a 'Balance' section shows a table with columns for 'Last transfer', 'Advanced balance', 'Approved balance', and 'Guarantee amount', each with values in EUR, HUF, HRK, and USD. The 'Seller credit lines' section contains a table with columns for 'Credit line name', 'Credit line type', 'Credit line amount', and 'Free credit line'. The 'Non processed payments' section shows a table with columns for 'Date', 'Partner', 'Amount', 'Remainder amount', and 'Notes'.

Available functions might be selected from the drop-down list, by clicking „Home” caption. Function list might have different items, according to connected partner type in Faktori (Seller or Debtor).

Home

Last Successfull Login: 12/22/2016 2:05:24 PM IP Address: 10.0.0.206
Last Failed Login Attempt: IP Address:
Failed Login Attempts: 0

2.3.2 Failed login, user lock

After a failed login, next message appears on login window:

Login

Not a valid username or password.

When the internet user details are being updated by Faktori officer, or these details are being verified, the user is locked, login is prohibited and next message appears on the login screen:

Login

The user account is under construction

Username:

Password:

[New password request](#)

2.3.3 Logout step

Use the Logout function, located in the upper-right corner of the screen, then the system performs logout step automatically.

2.4 Password handling

2.4.1 New password requested by the user

In case of forgetting the user password, a new one may be requested. Use the „New password request” function of the login screen. The correct user name is a mandatory field, if that has been input properly, the new password is being sent via an automatic mail immediately.

New password request

New password request

Please enter your username.

An e-mail with your new password will be sent to your e-mail address, this password has to be changed after your first successful login.

Username:

OK >

A new message appears in the login window:

New password request

If the user name was entered correctly, then the new password has been sent to the registered e-mail address.

This password has to be changed after your first successful login.

Login >

After receiving next e-mail with password details, login step may be initiated promptly.

Dear Client!

You can log in to the Faktori Internet service by entering your username (that was provided to you in your contract) and your password New password: S-06|Kn0

Please be advised, that your password must be changed, and when providing the new password the following rules should be applied:

The password can contain the following characters: numbers, lowercase characters: a-zăîțüöóóé, uppercase characters: A-Z and special characters: -[]%=/**+_-!?.#S'[]|CHR(38)|'|' The password must contain at least 8 characters.

The password must contain at least 1 uppercase characters.

The password must contain at least 1 lowercase characters.

The password must contain at least 2 numeric characters.

The password must contain at least 2 special characters.

The password must differ from the previous 3 passwords.

The password must be changed every 500 days.

Kind regards:

OTP Bank

If the internet user details are being updated by Faktori officer, or these details are being verified, the user is locked, and a new password may not be requested. Next message appears on the “New password request” screen:

New password request

Please enter your username.

An e-mail with your new password will be sent to your e-mail address, this password has to be changed after your first successful login.

The user data is currently being altered, therefore a new password cannot be requested!

Username:

OK >

2.4.2 Password change for the user that has logged in

After having logged in into the website, the user may change its internet user password, using “Change Password” function. The new password is effective immediately.

It is mandatory to change the password after the first login or after getting a new temporary password requested by either the Faktori officer or the user.

Change Password

Save

Change password

Old password*:

New password*:

New password*:

The new password comply with the following rules

The password minimum length is 8 characters

Should contain at least 1 lowercase characters

Should contain at least 1 uppercase characters

Should contain at least 2 numerical characters

Should contain at least 2 special characters

May not have an exact match with any of the previous 3 used passwords

password.check.loginname.inpwd

password.check.username.inpwd

The new password has to comply with next rules:

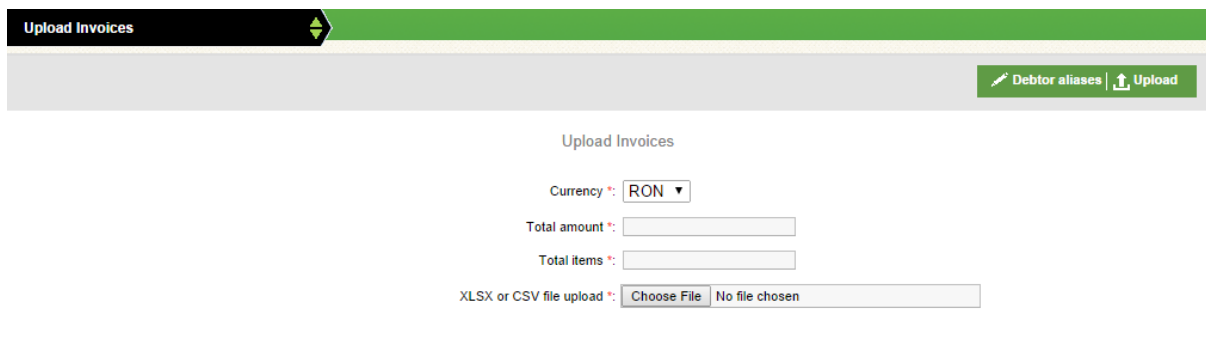
- The password minimum length is 8 characters
- Number of passwords, that needs to be set before using same password again, is 3
- Complexity rules
 - Should contain at least 1 lowercase characters
 - Should contain at least 1 uppercase characters
 - Should contain at least 2 numerical characters
 - Should contain at least 2 special characters
- The password cannot contain the user name or its detail
- Minimum number of characters, that the previous password and the current password should differ on, set to 1
- Password expiry is 500 days

(Applied rules are shown on the password change screen, too.)

The old password is a mandatory field during the password change process.

If the internet user details are being updated by Faktori officer, or these details are being verified, or the user password is locked, password change may not be initiated. The program warns of that after the password fields have been filled out.

2.5 Upload invoices



This function helps to upload collection of invoices from files. Locate the source file by clicking on “Choose file” button. After selecting the file, use the “Upload” button found in the upper-right corner. The system verifies the invoice items and uploads them automatically.

During the upload, the file containing the invoice items has to comply with next rules:

- the invoice source file has to contain invoice details as it is described by the input file template stored in Faktori system
- invoice items need to be grouped by debtors
- the source file may contain invoices having same currency setting
- the source file cannot contain an empty row between the first and last invoice item
- for a particular seller only those invoice items may be uploaded that belong to a debtor having a valid factoring agreement with the seller in the given invoice currency
- the source file cannot contain overdue invoice items
- the source file cannot contain duplicated invoice items
- the source file cannot contain fields filled only with spaces
- The invoice amount needs to be specified without separators
- The source file cannot contain an invoice already entered into the system for factoring

In case of any failures, the system warns of all uploading problems and rejects the uploading request:

Upload Invoices

Debtor aliases | Upload

Upload Invoices

Currency *: RON ▼

Total amount *: 3400.0

Total items *: 3

XLSX or CSV file upload *: Choose File No file chosen

Upload results

Upload failed due to the following errors :
The file contains duplicated rows. Row number: - 3

Upload results

Upload failed due to the following errors :
The specified total amount does not match.
The specified total item number does not match.

Upload results

Upload failed due to the following errors :
Overdue invoice: - F20161228A2

When an unknown Debtor found, use “Match unidentified debtors” function to get the debtor identified and connected to an existing, valid factoring agreement.

Debtor aliases | Upload

Upload Invoices

Currency *: RON ▼

Total amount *: 2400.0

Total items *: 2

XLSX or CSV file upload *: Choose File No file chosen

Upload results

Upload failed due to the following errors :
Debtor not found: - Debtor 2
Debtor not found: - Debtor 2

Match unidentified debtors >

Back | Matched

Match unidentified debtors

Specified debtor names

Debtor 2 ▼

Debtors specified in existing agreements

☒ Debtor 1

☐ v01

☐ v02

The result of matching step is saved by the system as an alias name, referring the debtor as the new alias name, allowing to upload invoices with the debtor name in the future.

[Back](#) | [Delete](#)

Debtors alias names

Debtor 1

☐ Debtor 2

After a successful verification the collection of invoices with its invoice items is stored into Faktori system. The program shows an acknowledgement message:

Upload results
The upload has been successfully completed.
 The Pre-financing Request has been registered at 12/28/2016 11:25:44 AM under registration number INT_1106.
 Uploaded invoices : 2

2.6 Seller reports

Seller reports

Statement replacement

Period statement
Sellers and Debtors limit utilization
Unsettled invoices report - per Seller
Overdue invoices report - per Seller
Report on non-advanced receivables
Age analysis report
Monthly statistics

Reports may be created for the Seller partner in HTML format on the screen, or may be downloaded in PDF and EXCEL format.

Seller reports
Statement replacement
HTML PDF Excel


Statement replacement

	Currency	Statement number	Statement date
<input type="radio"/>	RON	2016/000001/RON	30.11.2016
<input checked="" type="radio"/>	EUR	2016/000001/EUR	30.11.2016

Detailed ☒ Non detailed ☐

It may happen to get more than one page on the screen, while generating html reports. To jump between the pages, use the navigation tool above or below the list.

Navigation bar with back, forward, and search icons.
PDF Excel


Factoring Statement - Settlement

Statement 2016/000001/EUR
Copy
Print date: 28.12.2016 12:36:24
1 / 3 Page

Detailed

First page, previous page, next page and last page control items of the navigation bar seen below.

Navigation bar with back, forward, and search icons.

2.6.1 Statement replacement

All created factoring statements are listed in the grid selector, and after selecting they can be shown again on the screen or saved in PDF or Excel format, too.

At the bottom of grid selector there is a radio button group, controlling the type of the statement.

Detailed statement contains all the factored invoices with their daily transactions.

Non-detailed statement shows aggregated daily transaction amounts by vendors.

Seller reports

Statement replacement

HTML PDF Excel

Statement replacement

☐ Currency Statement number Statement date
☐ RON 2016/000001/RON 11/30/2016
☐ EUR 2016/000001/EUR 11/30/2016

Detailed ☒ Non detailed ☐

Factoring Statement - Settlement

Detailed		Statement number: 2016/000001/EUR					
Seller:		Copy					
Post addr.:		OTP Bank					
Address:		Registered seat:					
Tax number:		Tax number:					
Contact person:		EU Tax number:					
Fax num.:		SWIFT (BIC) code:					
		Telephone:					
		Faxnum:					
		Website:					
		Statement period					
		11/9/2016 - 11/30/2016					
		Sec. dep. acct.					
		0,00 EUR					
		Current outstanding amount					
		20,00 EUR					
Accounting /Value date	Invoice no. / pcs	Debtor	Description	Gross invoice amount	Debit(EUR)	Credit(EUR)	Balance(EUR)
11/24/2016			Opening Balance				0,00
11/24/2016	F20161124A1	Debtor 1	Advance	100,00		80,00	80,00
11/24/2016	F20161124A2	Debtor 1	Advance	200,00		160,00	240,00
11/24/2016	F20161124A3	Debtor 1	Advance	300,00		240,00	480,00
11/24/2016	F20161124A4	Debtor 1	Advance	-100,00	80,00		400,00
11/24/2016			Closing Balance				400,00
11/25/2016			Opening Balance				400,00
11/25/2016	F20161125K1	Debtor 1	Advance	50,00		40,00	440,00
11/25/2016	F20161125T1	Debtor 1	Advance	25,00		20,00	460,00
11/25/2016			Transfer	RO06 1200 5600 0300 0000	420,00		40,00
11/28/2016			Opening Balance				40,00
11/25/2016	F20161125K1	Debtor 1	Advance	50,00	40,00		0,00
11/28/2016	F20161124A1	Debtor 1	Payment	100,00		100,00	100,00
11/28/2016	F20161124A2	Debtor 1	Payment	200,00		200,00	300,00
11/28/2016	F20161124A3	Debtor 1	Payment	300,00		300,00	600,00
11/28/2016	F20161125K1	Debtor 1	Payment	50,00		50,00	650,00
11/28/2016	F20161124A1	Debtor 1	Advance settled	100,00	80,00		570,00
11/28/2016	F20161124A2	Debtor 1	Advance settled	200,00	160,00		410,00
11/28/2016	F20161124A3	Debtor 1	Advance settled	300,00	240,00		170,00
11/28/2016	F20161124A3	Debtor 1	Seller's Interest	300,00	0,01		169,99
11/28/2016	F20161124A4	Debtor 1	Advance withdrawal - Direct	-100,00		80,00	249,99

The **Seller** name, mailing address, business site, tax number, the Seller's contact person and his fax number are always in the upper left-hand part of the statement.

The **Factoring House** details are in the upper part on the right-hand side, and the **period of the statement** or the date of that, and „**Security deposit account balance**” are below that.

As agreed by the Factoring House and the Seller, a „safety margin” can be generated either upon advance disbursement or automatically upon settlement, or manually, upon transfer to the Seller.

The amount retained as described above, will be transferred to a so-called „Security deposit account” (its current amount is displayed on the statement).

The „**Current outstanding amount**” – it is the Seller’s outstanding open receivables portfolio on the last day of the query.

Of the „**Accounting / Value date**” in the heading of the statement, the „Accounting” date is the date, when the items were included in the transfer, and the date of „value date” is the date, when the item was created in the system (by background processes – e.g. interest, which are created by the automatic background processes during the end-of-day process).

In the event of „**Invoice number/pcs**” detailed statement it means the number of the factored invoice, and in case of combined statement, it means the number of factored invoices allocated to the same transactions (excluding transactions involving capital movement: advance disbursement, seller’s invoice settlement, advance withdrawal, etc). Or when a Debtor invoice is paid, the invoice number is displayed here.

„**Debtor**”, the displayed transaction is related to a factored invoice of the agreement concluded with the Seller.

„**Description**” the name of the economic event (transaction).

„**Gross invoice amount**” the gross amount of the factored invoice.

„**Debit Net/Gross**” the economic events, for example, factoring fee, invoice management fee, advance withdrawal, set-off by Debtor, etc, in the currency of charging them, which reduce the amount of the items included in the transfer of the Client.

„**Credit Net/Gross**” the economic events, for example, advance disbursement, factoring fee adjustment, etc, in the currency of charging them, which increase the amount of the items included in the transfer of the Client.

„**Balance**” rollover balance, it is rolled over from accounting date to accounting date, until the transfer is made. The balance should be set to zero after the transfer every day. It may happen that due to a decision, the amount of the balance is not zero, but a positive or negative amount.

„**Opening/Closing balance**” the opening or closing balance of the statement on a given accounting date.

„**Transfer, then bank account number**” if a transfer (or more transfers) is/are made on the given date to the Seller, then the amount in the debit or credit column will change the amount of the „Balance” column, normally the balance should be „0” amount after the transfer. The bank account number is the current account number given by the Seller, where the transfer is directed to.

For payments received, the heading shall be interpreted as follows:

„**Accounting/Value date**” – the date of payment statement.

„**Invoice/pcs**” – the number of payment statement.

„**Debtor**” – the name of Principal.

„**Description**” – status of processing of payment, date of processing, comment of the statement.

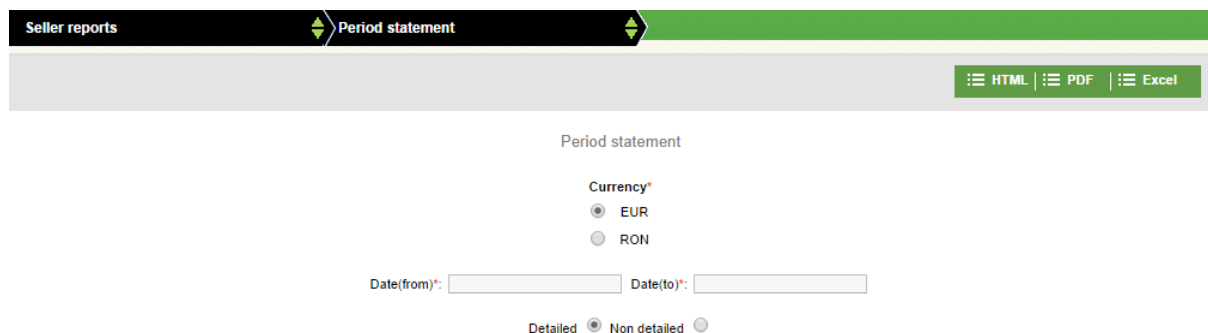
„**Gross amount**” – the amount paid by the Principal, included in the statement.

2.6.2 Period statement

Period statement may be parameterized with any periods, differing from statements generated on monthly basis.

The value of the period statement date fields may be a specified day or a date corresponding to the date (from-to) interval required for creating the Factoring statement credits/debits report.

The statement may be saved in HTML, PDF or Excel format, too, and its type may be chosen as it was detailed above, either detailed or non-detailed.



Seller reports > Period statement

HTML | PDF | Excel

Period statement

Currency*

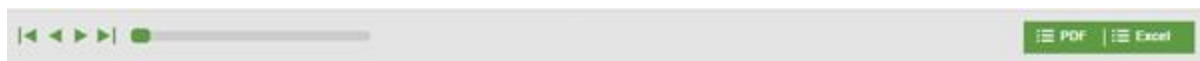
☒ EUR

☐ RON

Date(from)*: Date(to)*:

Detailed ☒ Non detailed ☐

All the information of the invoice is displayed. The header contains the Seller and Debtor name, the Invoice number and the page number.



Factoring Statement - Credit/Debit

Print date: 12/29/2016 9:43:18 AM
1 / 3 Page

Not detailed

Seller: Seller1	OTP Bank
Post addr.:	Registered seat:
Address:	Tax number:
Tax number:	EU Tax number:
Contact	Telephone:
Fax num.:	Faxnum:
	Website:
	Statement period 11/1/2016 - 11/30/2016
	Sec. dep. acct. balance 0.00 RON
	Current outstanding 952.05 RON

Accounting Value date	Invoice no. / pcs	Debtor	Description	Gross invoice amount RON	Debit RON	Credit RON	Balance RON
11/9/2016			Opening Balance				0.00
11/9/2016	F20161109A1	Debtor 1	Advance	1,200.00		960.00	960.00
11/9/2016	F20161109A2	Debtor 1	Advance	800.00		640.00	1,600.00
11/9/2016	F20161109A3	Debtor 1	Advance	1,500.00		1,200.00	2,800.00
11/9/2016	F20161109A5	Debtor 1	Advance	900.00		720.00	3,520.00
11/9/2016	2 pcs	Debtor 1	Seller's Discount Interest	2,000.00	1.02		3,518.98
11/9/2016	1 pcs	Debtor 1	Factoring fee	800.00	10.16		3,463.10
11/9/2016	2 pcs	Debtor 1	Factoring fee	2,100.00	26.67		3,463.10
11/9/2016	1 pcs	Debtor 1	Factoring fee	1,500.00	19.05		3,463.10

2.6.3 Seller's and Debtor's limit utilization

A date must be selected. The content of the report: Seller / Debtor credit line/ factor credit line utilization data, or the utilization data of Debtor limit allocated to the Seller's agreements for the given date.



2/ 9

Created on Feb 14, 2018 9:24:35 AM

Seller's and Debtor's limit utilization

2/14/2018

Seller: FG0309 Szallito1
Contract: 2015/1
Contract expiration date: 3/9/2018
Creation date: 2/14/2018 9:24:28 AM
0
0

Debtor	Allocated limit	utilized limit	Avail. limit	Currency	Open receivables portfolio (Gross)	Portfolio of advance paym. (Gross)	Not advanced portfolio (Gross)	Amount of advance payment (Net)	Actual outstanding advance
Factortype: Standard									
Merkantil Car Zrt.	1,000,000	0	1,000,000	HUF	0	0	0	0	0
FG0309V1*	0	96,000	-96,000	HUF	120,000	120,000	0	96,000	96,000
FG0309V1	500,000	56,424	443,576	HUF	70,530	70,530	0	56,424	335,224
111 ETAIL Kft.	500,001	60,320	439,681	HUF	149,400	75,400	74,000	60,320	60,320
BULL Magyarország Kft.	1,000,000	0	1,000,000	HUF	0	0	0	0	0
FGFORGHITSZ2	100,000	25,600	74,400	HUF	99,500	32,000	67,500	25,600	25,600
ABAKUSZ Kft.*	0	0	0	HUF	0	0	0	0	0
ABAKUSZ Kft.	30,000	0	30,000	HUF	0	0	0	0	0
FG0309V1*	0	16,000	-16,000	HUF	20,000	20,000	0	16,000	16,000
FG0309V1*	0	0	0	HUF	0	0	0	0	0
Total: Standard					459,430	317,930	141,500	254,344	533,144
Total amount credit invoice:					0			0	0
Total amount counterclaims:					0			0	0
Total: HUF					459,430	317,930	141,500	254,344	533,144
Total amount credit invoice:					0			0	0
Total amount counterclaims:					0			0	0
Currency: EUR									

The contracts that are expired are marked with an asterisk.

2.6.4 Unsettled invoices report - Seller

The report contains the open invoices allocated to a specified date, specified Seller. Items are grouped by vendors and ordered by the final maturity date within a group.



9/ 25

Created on Feb 14, 2018 9:27:06 AM

Unsettled invoices report - per Seller

2/14/2018

Seller: FG0309 Szallito1
Contract: 2015/1

Invoice number	Issue date	Invoice due date	Invoice final maturity	Invoice amount	Open receivables portfolio (Gross)	Portfolio of advance paym. (Gross)	Actual outstanding advance
F20171207A2	12/6/2017	12/31/2017	1/2/2018	300,000	0	0	240,000
F20180205B1	2/2/2018	2/28/2018	3/2/2018	50,000	0	0	28,000
Total: 2015/1/10				434,030	70,530	70,530	335,224
Total amount positive invoices:				434,030	70,530	70,530	335,224
Total amount credit invoice:				0	0	0	0
Total amount counterclaims:				0	0	0	0
Agreement number: 2015/1/4							
Debtor: FG0309V1							
Invoices							
F543576	6/22/2015	7/1/2015	7/6/2015	20,000	20,000	20,000	16,000
Total: 2015/1/4				20,000	20,000	20,000	16,000
Total amount positive invoices:				20,000	20,000	20,000	16,000
Total amount credit invoice:				0	0	0	0
Total amount counterclaims:				0	0	0	0

In the report – if an invoice is closed today and a report will be viewed tomorrow for today's date, then the closed invoice will not be included in that report, because always the end-of-day status is displayed in the report.

The report contains all open invoices allocated to the specified Seller/Debtor transaction, with data valid on the specified date. The status of open invoice can be as follows: advanced, waiting for payment, or overdue after the collection due date, advance withdrawn or waiting for payment.

„Invoice amount (Gross)” column – the gross amount of the approved invoice. Its total figure shows the total amount of the approved, open positive and negative invoices.

„Open receivables portfolio (Gross)” column – the amount of the approved invoices less allowances and partial payments. The Factoring House's receivables outstanding against the Debtors, which have not yet been paid by the Debtor. Its total figure shows the total amount of the approved, open positive and negative invoices.

„ Portfolio of advance payment (Gross)” column – the gross invoice amount of advances accrued for the approved invoices. If the invoice cannot be advanced in full amount due to insufficient limit, then the gross invoice amount equalling to the partial advance payment amount is displayed in the column.

„Actual outstanding advance” column – it contains the actual advance amount given for the invoice. If an invoice cannot be advanced in full amount due to partial payment or insufficient limit, then the amount displayed in the „Open receivables portfolio (Gross)” column will be the basis of the advance payment.

2.6.5 Overdue invoices report – Seller

The report contains all the overdue invoices allocated to the Seller for the given date or for the overdue period (days in overdue status), which meet the set filtering conditions.



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Created on Feb 14, 2018 9:28:59 AM

Overdue invoices report - per Seller

Financed and not financed invoices

HUF

Seller: FG0309Sz1

Invoice number	Issue date	Invoice due date	Invoice final maturity	Invoice amount	Open receivables portfolio (Gross)	Actual outstanding advance	Overdue days	Last advance
Name of seller credit line: FG0309KerLimit								
Seller cr. line: 400 000 000 HUF								
Seller cr. line util.: 393 539 HUF								
Debtor: FGFORGHITSZ2								
*F20170512B10	5/12/2017	5/26/2017	6/5/2017	21,500	21,500	0	264	
*F20170512B11	5/12/2017	5/26/2017	6/5/2017	22,500	22,500	0	264	
*F20170512B12	5/12/2017	5/26/2017	6/5/2017	23,500	23,500	0	264	
*F20170512B4	5/12/2017	5/26/2017	6/5/2017	15,500	15,500	12,400	264	
*F20170512B5	5/12/2017	5/26/2017	6/5/2017	16,500	16,500	13,200	264	
Total: FGFORGHITSZ2				5	99,500	99,500	25,600	
Total amount positive invoices:				5	99,500	99,500	25,600	
Total amount credit invoice:				0	0	0	0	
Total amount counterclaims:				0	0	0	0	

Filtering conditions may include advanced or non-advanced invoices (Type), and the query may work based on the final maturity date instead of maturity date (Invoice final due date).

„**Invoice amount**” column –the gross amount of the approved invoice. The total amount represents the amount of the approved, open positive and negative invoices by Debtor.

„**Open receivables portfolio (Gross)**” column – the amount of the approved invoices less allowances and partial payments. The Factoring House’s receivables outstanding against the Debtors, which have not yet been paid by the Debtor. Its total figure shows the total amount of the approved, open positive and negative invoices.

„**Actual outstanding advance**” column – it contains the actual advance amount given for the invoice, at the time of viewing, this amount may be demanded from the Debtor.

„**Overdue days**” column – The number of days included here represents the number of days passed after the maturity date (final maturity date, if it has been set) of that invoice.

„Last advance” column – the date of the actual disbursement is included in this column. If partial advance payment is allowed, then the value date of the last advance disbursement is included in the column. If partial advance payment is not allowed, then the value date of advance disbursement is included in the column.

2.6.6 Non-advanced receivables report

The report contains all the invoices of the Seller, which are not financed (considering the total advance amount). All the invoices are included here, which have valid disputes allocated to them, and which have not been settled yet. Consequently, the invoices where the advances have been withdrawn, can also be included here, it depends on the dispute and the payments.

The report is created by Debtor, in alphabetical order, sorted by invoice number, and it only shows the status at the time of viewing that.



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Created on Feb 14, 2018 9:30:49 AM

Report on non-advanced receivables

Seller: FG0309Sz1

Invoice number	Issue date	Date approved	Invoice due date	Invoice amount	Not advanced, disputed amount	Reason for not advancing
Currency HUF						
Debtor: FGFORGHITSZ2						
F20170512B10	5/12/2017	5/12/2017	5/26/2017	21,500	21,500	105 - Wrong goods
F20170512B11	5/12/2017	5/12/2017	5/26/2017	22,500	22,500	105 - Wrong goods
F20170512B12	5/12/2017	5/12/2017	5/26/2017	23,500	23,500	105 - Wrong goods
Total: FGFORGHITSZ2				67,500	67,500	
Total amount positive invoices:				67,500	67,500	
Total amount credit invoice:				0	0	
Total amount counterclaims:				0	0	
Debtor: 111 ETAIL Kft.						

szlaszam8800	6/30/2017	7/25/2017	7/14/2017	500	500	306 - Invoice has matured before advancing
szlaszam8801	6/30/2017	7/25/2017	7/14/2017	500	500	306 - Invoice has matured before advancing
szlaszam8802	6/30/2017	7/25/2017	7/14/2017	500	500	306 - Invoice has matured before advancing
szlaszam8803	6/30/2017	7/25/2017	7/14/2017	500	500	306 - Invoice has matured before advancing
szlaszam8804	6/30/2017	7/25/2017	7/14/2017	500	500	306 - Invoice has matured before advancing
szlaszam8805	6/30/2017	7/25/2017	7/14/2017	500	500	306 - Invoice has matured before advancing
szlaszam8806	6/30/2017	7/25/2017	7/14/2017	500	500	306 - Invoice has matured before advancing
szlaszam8807	6/30/2017	7/25/2017	7/14/2017	500	500	306 - Invoice has matured before advancing
szlaszam8808	6/30/2017	7/25/2017	7/14/2017	500	500	306 - Invoice has matured before advancing
szlaszam8809	6/30/2017	7/25/2017	7/14/2017	500	500	306 - Invoice has matured before advancing
szlaszam8810	6/30/2017	7/25/2017	7/14/2017	500	500	306 - Invoice has matured before advancing
szlaszam8811	6/30/2017	7/25/2017	7/14/2017	500	500	306 - Invoice has matured before advancing
szlaszam8812	6/30/2017	7/25/2017	7/14/2017	500	500	306 - Invoice has matured before advancing
szlaszam8813	6/30/2017	7/25/2017	7/14/2017	500	500	306 - Invoice has matured before advancing

„**Invoice amount**” column – the gross amount of the approved invoice. Its total amount shows the amount of the approved, open positive and negative invoices per Debtor. Its grand total shows the total amount of all approved, open positive and negative invoices.

„**Not advanced, disputed amount**” column – that part of the gross amount of the approved invoice is displayed in this column, which cannot be financed for any reason.

The reason for not advancing may be, for example, insufficient limit, dispute, advance withdrawal.

2.6.7 Age analysis report

The report contains periods before maturity date and overdue periods of the open invoice portfolio amounts by Debtor at the date set in viewing that.

When some invoices have been prolonged, retrospectively the portfolio amounts is not the same as the portfolio amounts calculated before the prolongation.



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Created on Feb 14, 2018 9:31:25 AM

Age analysis report

2/14/2018

Curr.: HUF

Seller: FG0309 Szallito1

Debtor	>30 before maturity	1- 30 before maturity	0- 30 overdue	31- 60 overdue	61- 90 overdue	>90 overdue
Fejes és Társa Kft.	0	0	0	0	0	0
FGFORGHITSZ2	0	0	0	0	0	99,500
FG0309V1	0	0	0	0	70,500	140,030
Golden IT Kft	0	0	0	0	0	500
Merkantil Car Zrt.	0	0	0	0	0	0
111 ETAIL Kft.	0	0	0	0	0	149,400

2.6.8 Monthly statistics

The report contains the new invoices approved last 12 months, the credit invoices, payments per Debtor broken down by months. The number and amount of items are also displayed.



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Created on Feb 14, 2018 9:31:49 AM

Monthly statistics

2/14/2018

Curr.: HUF

Seller: FG0309 Szallito1

Month	Appr. normal amount	Appr. normal pcs.	Appr. neg. amount	Appr. neg pcs.	Received payments
2017.02	0	0	0	0	19,695,487
2017.03	0	0	0	0	0
2017.04	0	0	0	0	222,222
2017.05	216,000	12	0	0	26,000
2017.06	153,400	309	-50,000	1	0
2017.07	75,000	150	-100	1	0
2017.08	0	0	0	0	0
2017.09	0	0	0	0	0
2017.10	500	1	0	0	1,080
2017.11	0	0	0	0	0
2017.12	935,000	208	-999	1	369,031
2018.01	0	0	0	0	59,901
2018.02	435,000	9	0	0	36,050

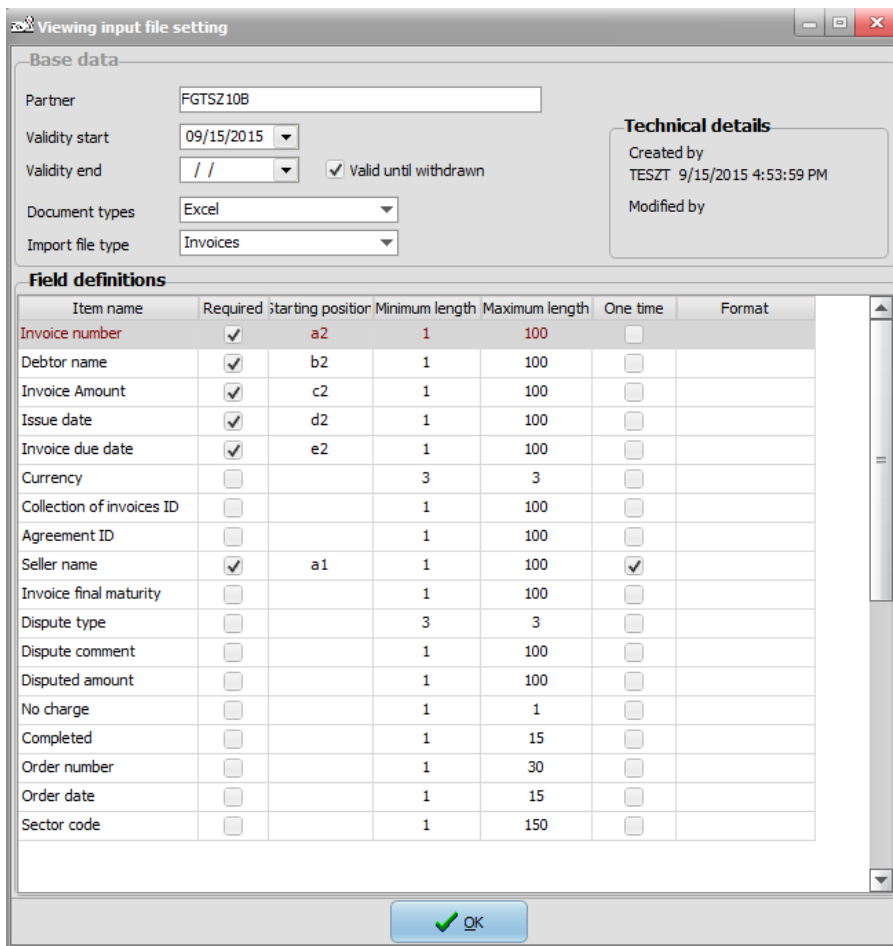
2.7 SCF WEB options

Both partner sides (Seller and Debtor) can access the Faktori web options via secure connections.

2.7.1 Uploading invoices by the Debtor

2.7.1.1 Input file structure

Input file describing the invoice details from Debtor needs to be added by the Faktori operation team.



Base data

Partner: FGTSZ10B

Validity start: 09/15/2015

Validity end: / / ☒ Valid until withdrawn

Document types: Excel

Import file type: Invoices

Technical details

Created by: TESZT 9/15/2015 4:53:59 PM

Modified by:

Field definitions

Item name	Required	Starting position	Minimum length	Maximum length	One time	Format
Invoice number	<input checked="" type="checkbox"/>	a2	1	100	<input type="checkbox"/>	
Debtor name	<input checked="" type="checkbox"/>	b2	1	100	<input type="checkbox"/>	
Invoice Amount	<input checked="" type="checkbox"/>	c2	1	100	<input type="checkbox"/>	
Issue date	<input checked="" type="checkbox"/>	d2	1	100	<input type="checkbox"/>	
Invoice due date	<input checked="" type="checkbox"/>	e2	1	100	<input type="checkbox"/>	
Currency	<input type="checkbox"/>		3	3	<input type="checkbox"/>	
Collection of invoices ID	<input type="checkbox"/>		1	100	<input type="checkbox"/>	
Agreement ID	<input type="checkbox"/>		1	100	<input type="checkbox"/>	
Seller name	<input checked="" type="checkbox"/>	a1	1	100	<input checked="" type="checkbox"/>	
Invoice final maturity	<input type="checkbox"/>		1	100	<input type="checkbox"/>	
Dispute type	<input type="checkbox"/>		3	3	<input type="checkbox"/>	
Dispute comment	<input type="checkbox"/>		1	100	<input type="checkbox"/>	
Disputed amount	<input type="checkbox"/>		1	100	<input type="checkbox"/>	
No charge	<input type="checkbox"/>		1	1	<input type="checkbox"/>	
Completed	<input type="checkbox"/>		1	15	<input type="checkbox"/>	
Order number	<input type="checkbox"/>		1	30	<input type="checkbox"/>	
Order date	<input type="checkbox"/>		1	15	<input type="checkbox"/>	
Sector code	<input type="checkbox"/>		1	150	<input type="checkbox"/>	

OK

2.7.1.2 Uploading invoices

File selection:



otpbank Faktor

File Upload by Debtor

Debtor file upload

XLIX or CSV file upload: vevois_szamlak0214.xlsx

Upload

Copyright © Interface SRL. Version: 2.4.10.29019

Uploading:

File Upload by Debtor

Debtor file upload

Invoices sum amount to upload: 10,000.00 HUF
Number of invoices to upload: 1

[Send SMS code for approval](#)

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After approving:

Upload

Debtor file upload

XLSX or CSV file upload *: [Choose File](#) No file chosen

Uploading results
The upload has been successfully completed.
Uploaded invoices: 1

Copyright © Interface Kft. Version: 2.2.11-25563

2.7.2 Seller decides on financing

Selecting invoices to be financed:

Marking invoices for financing

Approval

Marking for financing

Debtor, agreement

Óvártej Ker. -TESZT- HUF 48009.1-TESZT-

Financing conditions

Debtor: Óvártej Ker. -TESZT- Handling fee: 0,200 %
Int. base rate: 1,000 % Int. margin: 2,000 % Currency: HUF

Invoice details

	Invoice amount	Issue date	Due date	Invoice amount	Fin. amount	Interest	Hand. fee	Transferrable	Fee rate
<input checked="" type="checkbox"/>	F20170912C1	9/5/2017	9/30/2017	10,000	10,000	23	2,500	7,477	25.23
Transfer fee							250.00		
Total: 1 / 1			10,000	10,000	23	2,500	7,227		25.23

The actual transferred amount can differ from the calculated amount that is displayed on the screen. The data is for information purposes only

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Approving:

Marking for financing

Transfer fee: 250 HUF

Transferrable amount: 7,227 HUF

[Send SMS code for approval](#)

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After providing the SMS code, transactions have been verified and the transferred items are shown by the next screen:

Marking for financing

Transfer fee: 250 HUF

Transferrable amount: 7,227 HUF


The invoices marked for financing has been successfully registered!

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2.7.3 Both sides are informed about the factoring status on the web

2.7.3.1 Unsettled invoices (Debtor)

Debtor reports
Unsettled invoices report - per Debtor



1/7 Created on Feb 14, 2018 10:48:37 AM

Unsettled invoices report - per Debtor


2/14/2018

Debtor: FG0309 Vero1

Invoice number	Issue date	Invoice due date	Invoice amount	Open receivables portfolio (Gross)
Currency: HUF				
Agreement number: 2015/5/5				
Seller: FG1521009				
Factor credit line: 0 HUF				
Invoices				
FS4356P100	11/2/2015	11/25/2015	5,000	5,000
Total: 2015/5/5			5,000	5,000
Total amount positive invoices:			5,000	5,000
Total amount credit invoices:			0	0
Total amount counterclaims:			0	0

2.7.3.2 Approved invoices (Debtor)

Debtor reports > Approved invoices report



1 / 1
Approved invoices report
Debtor: FG0309V1
Period: 2/1/2018 - 2/14/2018
Created on Feb 14, 2018 10:49:34 AM

Invoice number	Invoice amount	Open receivables portfolio	Date approved	Invoice due date
Curr.: HUF				
Assignment account number: 11700000-00000500-00000000				
Seller: FG0309Sz1				
F20180205B1	50,000	0	2/5/2018	2/28/2018
Total: FG0309Sz1	50,000	0		
Total: 11700000-00000500-00000000	50,000	0		
Total: HUF	50,000	0		

2.7.3.3 Unsettled invoices (Seller)

Seller reports > Unsettled invoices report - per Seller

Unsettled invoices report - per Seller

Date * : 2/14/2018



9/25

Created on Feb 14, 2018 9:33:57 AM

Unsettled invoices report - per Seller

2/14/2018

Seller: FG0309 Szallito1

Contract: 2015/1

Invoice number	Issue date	Invoice due date	Invoice final maturity	Invoice amount	Open receivables portfolio (Gross)	Portfolio of advance paym. (Gross)	Actual outstanding advance
F20171207A2	12/6/2017	12/31/2017	1/2/2018	300,000	0	0	240,000
F20180205B1	2/2/2018	2/28/2018	3/2/2018	50,000	0	0	28,000
Total: 2015/1/10				434,030	70,530	70,530	335,224
Total amount positive invoices:				434,030	70,530	70,530	335,224
Total amount credit invoice:				0	0	0	0
Total amount counterclaims:				0	0	0	0

Agreement number: 2015/1/4

Debtor: FG0309V1

Invoices

F543576	6/22/2015	7/1/2015	7/6/2015	20,000	20,000	20,000	16,000
Total: 2015/1/4				20,000	20,000	20,000	16,000
Total amount positive invoices:				20,000	20,000	20,000	16,000
Total amount credit invoice:				0	0	0	0
Total amount counterclaims:				0	0	0	0

Agreement number: 2015/1/22

Debtor: Golden IT Kft

Invoices

F20171031B1	10/30/2017	11/5/2017	11/8/2017	500	500	500	400
-------------	------------	-----------	-----------	-----	-----	-----	-----

2.7.3.4 With period statement the financed invoices may be listed based on their transferred transactions:

Seller reports > Period statement

Period statement

Currency:
☐ EUR
☒ HUF

Date(from): 09/12/2017 Date(to): 09/12/2017

Detailed ☒ Non detailed

HTML PDF Excel

Copyright © Interface Kft. Version: 2.2.11-20503

FACTORING STATEMENT - DETAILS

Print date: 9/12/2017 2:44:14 PM

Detailed 1 / 1 Page

Seller: ComAgro-Sardo Mezőgazdasági és Kereskedelmi Kft.-TESZT- Post addr.: Address: Tax number: Contact Fax num.:		Bank Hungary Zrt.-TESZT- Registered seat: Tax number: SWIFT (BIC) code: Website: Statement period 9/12/2017 - 9/12/2017	
--	--	--	--

Accounting /Value date	Invoice no. / pcs	Debtor	Description	Gross invoice amount HUF	Debit HUF	Credit HUF	Balance HUF
9/12/2017 Opening balance							0
9/12/2017	F20170912B1	Óvartej Ker. - TESZT-	Advance	10 000		10 000	10 000
9/12/2017	F20170912B1	Óvartej Ker. - TESZT-	Seller's Discount Interest	10 000	18		9 982
9/12/2017	F20170912B1	Óvartej Ker. - TESZT-	Invoice handling fee	10 000	2 500		7 482
9/12/2017	Függő számla		Transfer fee		250		7 232
9/12/2017			Transfer 11100104-11403328-01000003		7 232		0
9/12/2017	F20170912C1	Óvartej Ker. - TESZT-	Advance	10 000		10 000	10 000
9/12/2017	F20170912C1	Óvartej Ker. - TESZT-	Seller's Discount Interest	10 000	22		9 978
9/12/2017	F20170912C1	Óvartej Ker. - TESZT-	Invoice handling fee	10 000	2 500		7 478
9/12/2017	Függő számla		Transfer fee		250		7 228
9/12/2017			Transfer 11100104-11403328-01000003		7 228		0