Mandate Managed Factoring Client navigation guide

European Extranet

CRÉDIT AGRICOLE
LEASING & FACTORING

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Welcome to your **Eurofactor Online client european extranet !**

As soon as contract is signed and 1st funding is sent by CALF, all authorized users will get a personnal access to Eurofactor Web Portal.

You can use this secure space to manage your funding and everyday monitoring transactions.

To help support you as you go through your first transactions, this guide goes over the basics of navigating your client space.

Your usual management contact points are available to provide you with any additional information.

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To access your web site: **https://de.eurofactoronline.com**
Be advised! Only this address will work *(you might want to add it to your favourites)*

1 Your contract number will be sent by email once the contract begins (it will be created based on your contract id)
Example: FR012345

2 Your password must be changed when you log on for the first time, and then once every 6 months

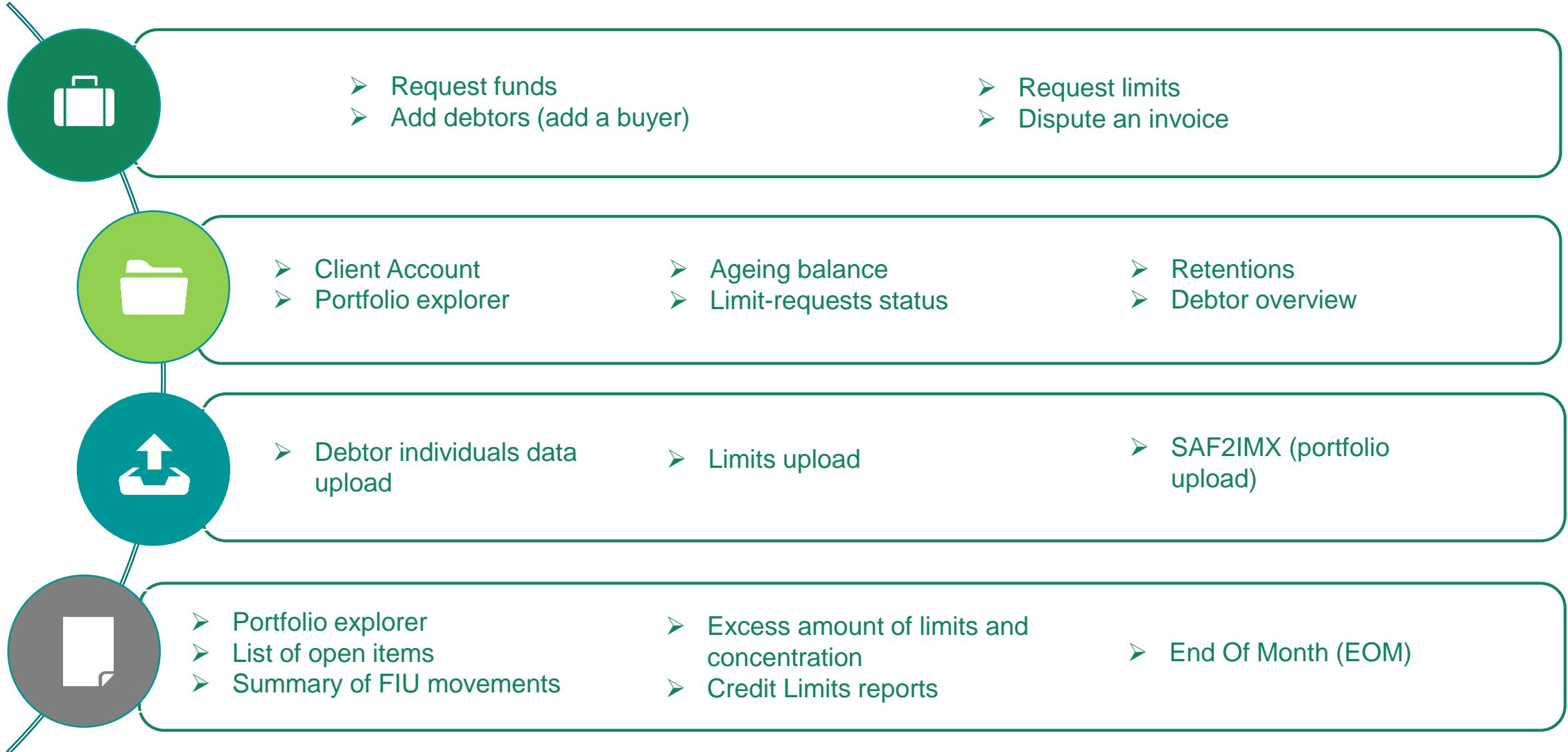**3** You can select the right language **and** then click on « Log on »

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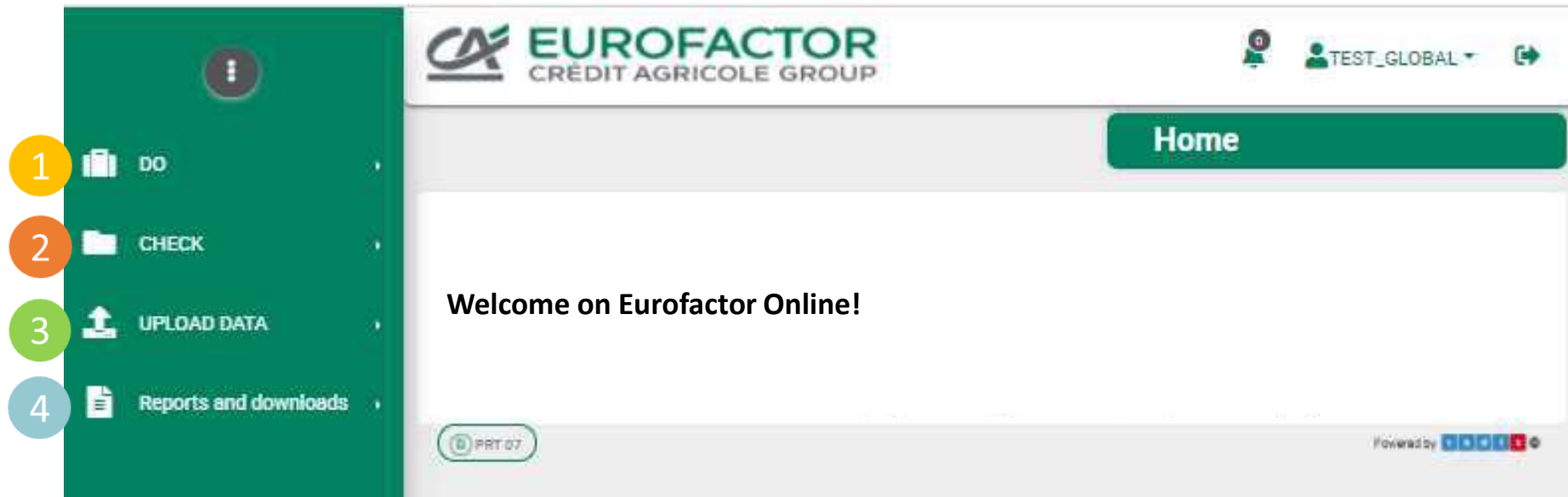
Acces to different Web Site Sections:

1 Add new buyer, request a limlit, request funds…

2 Access to your account portfolio explorer, ageing balance, retentions, …

3 Upload your invoices and credit note data, limits, SAF files...

4 All your reports

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- ➤ Request funds
- ➤ Add debtors (add a buyer)
- ➤ Request limits
- ➤ Dispute an invoice

- ➤ Client Account
- ➤ Portfolio explorer
- ➤ Ageing balance
- ➤ Limit-requests status
- ➤ Retentions
- ➤ Debtor overview

- ➤ Debtor individuals data upload
- ➤ Limits upload
- ➤ SAF2IMX (portfolio upload)

- ➤ Portfolio explorer
- ➤ List of open items
- ➤ Summary of FIU movements
- ➤ Excess amount of limits and concentration
- ➤ Credit Limits reports
- ➤ End Of Month (EOM)

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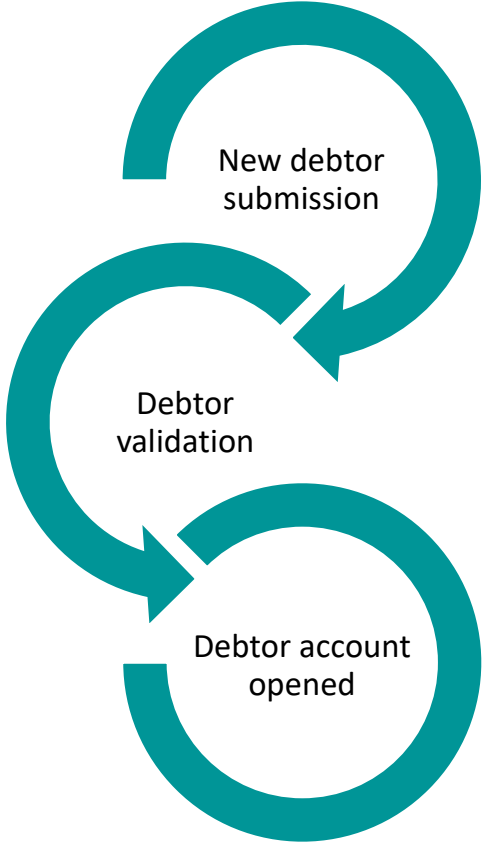
In order to load invoices into our system, related debtors need to be created first.

Two different ways to create a debtor :

1. Add a buyer functionnality : to create a single debtor

2. Upload a debtors file : to create a large number of debtors

New debtor submission

Debtor validation

Debtor account opened

Providing accurate and relevant debtor's data ensure a fast debtor validation !

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To add a buyer:

1 Choose « do » section and « Add a buyer »

2 In « account code » field, select the contract concerned

3 Click on « + » to add the buyer's address

4 Click on « + » to enter the contract area

5 Add a dedicated bank account, direct debit conditions (optional)

6 Confirm all your entries with « save »

**To upload a Debtor file:**

1 Choose « Upload data » section

2 And « Debtor individuals data upload »

3 Select the contract concerned

4 Add your DEBTOR file

5 And upload it

6 In « History area, you see the file upload status

In order to get a funding on invoices purchased, credit limits need to be requested and answered first.

2 different ways to request a credit limit to credit insurer :

✓ Request a credit limit functionnality : to request a single credit limit

✓ Upload a Limits file : to create/request a large number of credit limits

Credit Limit Request submission

Request sent to Credit Insurer

Credit Insurer's Decision

Invoices covered
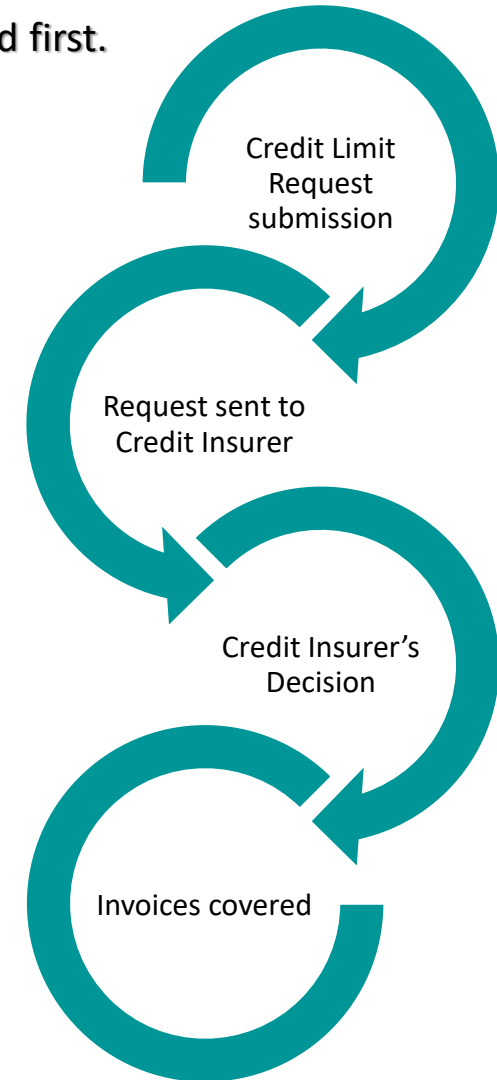
1. To request a single credit limit:

1. Go to « Do » section and select « Request a limit »

2. Choose a contract number and the boyer concerned

3. Enter the complete area

4. Enter the amount

5. Download a credit approval (optional)

6. Save your entries

2. To request several Credit Limits requests by upload :

1. Go to « upload data » section and select « Limits upload »

2. Choose the contract number concerned

3. Change encoding type to « Unicode (UTF8) »

4. Attach your LIMIT file

5. Click on Upload

6. Your file is sucessfully integrated (History part), in case of rejection reason is displayed

To Upload a SAF file (Portfolio file):

1 Go to « Upload data » section and select « SAF2MIX »

2 Choose the contract concerned

3 Change encoding type to « Unicode (UTF8) »

4 Attach your SAF file

5 Click on Upload

6 Your SAF file is sucessfully integrated (History part)

In the menu CHECK, you can consult all data already created/uploaded and the result of our system calculations.

Among others functionnalities, you can see :

1. Client Account

2. Portfolio Explorer

3. Ageing Balance

4. Limit requests status

5. Retentions

6. Debtor Overview

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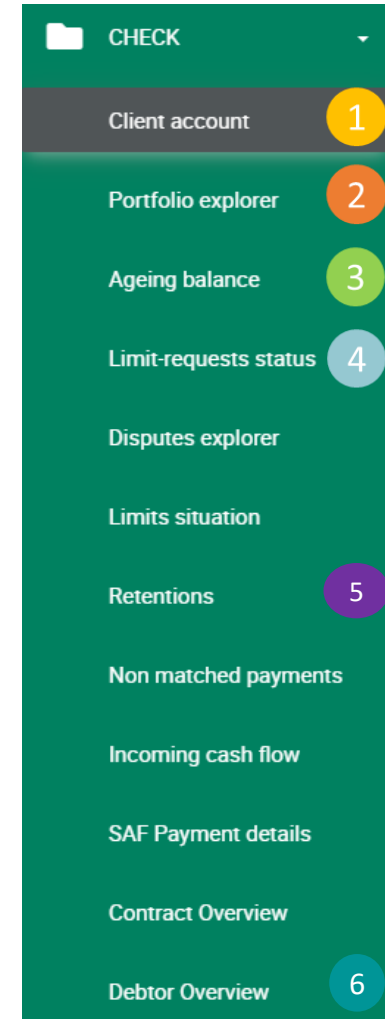
To check the key elements of your accounts

1 Go to « check » section and click on client account, select a contract with currency of your choice

2 Your aggreated availability with consolidated data and currency of your choice

3 Your single account position:
-with all figures related to selected entity : retentions, availability, FiU, cash in transit, …
-clicking on figures will give you a direct access to detail of retentions, CIT, current account, …

To check all open items in purchased portfolio

1 Go to « check » section and click on Portfolio explorer

2 Search by contract number, debtor, document, …

3 Results of your research is displayed, you can extract this list under Excel format using

To have an overview of your ageing balance :

1. Go to « check » section and click on Portfolio explorer

2. Search by contract number, debtor, document, …

3. Results is displayed with a graph or with a table listing concerned invoices. You can extract this list under Excel format using

To check credit limit requests on your debtors:

1 Go to « check » section and click on Limit-requests status

2 Search by contract number, debtor, …

3 Results of your research is displayed, you can extract this list under Excel format using

Decision can be :
- ❑ Approved
- ❑ Partially Approved
- ❑ Refusal
- ❑ Debtor identification
- ❑ Pending CI (waiting for decision from the Insurer)
- ❑ Rejected
- ❑ Removed

To check why some invoices are not funded :

1 Go to « check » section and click on Retentions

2 Search by contract number, debtor, retention reason, …

3 Results of your research is displayed, you can extract this list under Excel format using
Main reasons are :
- [ ] Insufficient credit limit
- [ ] Invoice overdue

To check all the debtors

1 Go to « check » section and click on Debtor Overview

2 Search by contract number, or debtor.

3 Search results is displayed with all debtors already created for this contract and current outstanding.

To enter a funding request:

1. Go to « Do » section and select « request funds »

2. Select the contract concerned

3. Enter your funding requested amount

4. Select the bank account the funding must be transferd to

5. Confirm your request by clicking on « Add »

6. And send your funding request

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REPORTS AND DOWNLOADS

DO

CHECK

UPLOAD DATA

Reports and downloads

Request a report ①

My files ②

Report name

PORTFOLIO EXPLORER REPORT

LIST OF NEW CREDIT LIMITS REQUESTS

LIST OF NEW CREDIT LIMIT REQUESTS LIGHT

LIST OF OPEN ITEMS

LIST OF OPEN ITEMS LIGHT

LIST OF PAYMENTS ON INTEREST

LIST OF NEW PAYMENTS

LIST OF APPROVED LIMITS

CLIENTS INVOICES AND CREDIT NOTES

SUMMARY OF FIU MOVEMENTS

EXCESS AMOUNTS OF LIMITS AND CONCENTRATION

CLASSICAL AUTHORIZED DEBTORS REPORT

ALLOCATED CERTIFIED PAYMENTS

CREDIT LIMITS REPORT

LIST OF NEW FINANCING LIMITS

LIST OF NEW FIN LIMIT REQUESTS LIGHT

LIST OF NEW DISPUTES

PORTFOLIO AND FIU BALANCE DETAILS

In this section, you can export (①) reports under Excel format (or PDF/HTML) such as :
1. Portfolio Explorer Report
2. List of Open Items
3. Summary of FiU Movements
4. Excess Amounts of Limits and Concentration
5. Credit Limits Report
6. Debtor Overview
7. End Of Months (EOM) reports (②)

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Options

- ☐ Client statement number: (Drop down menu – contract number)
- ☐ Currency – in line with the currency client account *(mandatory field)*
- ☐ Start date *(mandatory field)*
- ☐ End date *(mandatory field)*
- ☐ File format: Html, Excel or Pdf

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Feuille de calcul
Microsoft Excel

Report

Type	Internal Case Reference	Your Number	Name, First name of debtor	Document number	Invoicing Date	Due Date	Currency	Origin Amount	Balance	Payment Date	Date input	Accounting amount	Matching	Fundable amount	% Dispute	Num assign.	CL assig	Indemnified Amount	Retention Reason	Retention Comment
INVOICE	2204200091	C01577		TINT2022CI02039	05/09/2022	03/01/2023	EUR	2 650 891,50	2 650 891,50		09/09/2022	2 650 891,50	0,00	2 385 802,35		CA707HYKN	29	0,00		
PAYMENT	2204200091	C01577				09/09/2022	EUR	-2 650 891,50	0,00		09/09/2022	-2 650 891,50	-2 650 891,50		0,00			0,00		
PAYMENT	2204200091	C01577				09/09/2022	EUR	-2 343 890,86	0,00		09/09/2022	-2 343 890,86	-2 343 890,86		0,00			0,00		
INVOICE	2204200091	C01577		TINT2022CI02045	08/09/2022	06/01/2023	EUR	2 331 509,10	2 331 509,10		09/09/2022	2 331 509,10	0,00	2 098 358,19		CA707HXTX	29	0,00		

This report shows the same details present in the Portfolio explorer sheet (Check section) with the flexibility to extract data in a specific time frame:

- ✓ Type of items (Invoice, Credit note or Payment)
- ✓ Debtor name;
- ✓ Your number (Debtor ID in the Client system);
- ✓ Document number;
- ✓ Original amount – Document amount;
- ✓ Balance (open amount);

- ✓ Invoicing date - Issue date;
- ✓ Due date;
- ✓ Disputed;
- ✓ Retention reason;
- ✓ Fundable amount.

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Options

- ❑ Contract number: (Drop down menu – contract number)
- ❑ Subcontract and Client Account – Automatic selection
- ❑ File format: Html, Excel or Pdf

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Microsoft Excel

Report

27/09/2022			09:13:03				LIST OF OPEN ITEMS							
* Please notice that limit amounts displayed in foreign currencies are for reference only. The communicated limits in USD are binding.														
Sub-contract	Debtor Number	Debtor Name	Limit	Item Type	Document Reference	Document Date	Due Date	Calculated Due Date	Days overdue	Currency	Current Balance	Purchased Amount	Amount in Dispute	Amount in Restriction	Restriction reason
2110120024	99890241		1 200 000,00	INV	2022/I12000006530	29/07/2022	27/09/2022	27/09/2022		USD *	22 324,21	22 324,21	0,00	0,00	
2110120024	99890241		1 200 000,00	INV	2022/I12000007425	30/08/2022	29/10/2022	29/10/2022		USD *	22 229,00	22 229,00	0,00	0,00	

This report shows the Open items (Invoices, Credit Notes, Drafts, etc.) of the selected contract in the date of the extraction.
The fields:

- ✓ Sub contract;
- ✓ Debtor number (Debtor ID in the Client system);
- ✓ Debtor name;
- ✓ Limit – Approved Credit limit ;
- ✓ Item type – INV(invoice), CN(Credit note);
- ✓ Document Reference – Document number;
- ✓ Document date – Issue date;

- ✓ Due date;
- ✓ Days overdue – (Counting of the dd in overdue);
- ✓ Current balance – Balance already opened;
- ✓ Purchase amount – Original balance;
- ✓ Amount in dispute;
- ✓ Amount in restriction – Retention;
- ✓ Restriction reason – Retention reason.

The *Light version* contains the same information except: Sub contract codification and Limit

Options

- ❑ Client Statement number - (Drop down menu – contract number)
- ❑ From – Initial date
- ❑ End – End date
- ❑ Type of date – Value date or Transaction date
- ❑ File format: Html, Excel or Pdf

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Feuille de calcul
Microsoft Excel

Report

TOTALS by movement type

Openeing FIU balance	34.514.616,60			
Closing FIU balance	29.782.300,16			
Type	Nb of transactions	Net Amount	VAT Amount	Gross Amount
DEBTOR'S PAYMENT	1004	-25 588 150,23	0,00	-25 588 150,23
FACTORING COMMISSION	2272	16 345,06	0,00	16 345,06
PRE-CALCULATED INTEREST ON PAYMENTS	16	110 199,56	0,00	110 199,56
OUTGOING PAYMENT TO CLIENT	16	20 729 199,17	0,00	20 729 199,17
EXTRANET SUBSCRIPTION	1	90,00	0,00	90,00

DETAILS by movement type

Type	Value Date	Transaction Date	Nb	Net Amount	VAT Amount	Gross Amount
DEBTOR'S PAYMENT	30/11/2022	01/12/2022	45	-1 679 703,08	0,00	-1 679 703,08
FACTORING COMMISSION	01/12/2022	01/12/2022	175	2 131,11	0,00	2 131,11
PRE-CALCULATED INTEREST ON PAYMENTS	01/12/2022	01/12/2022	1	17 182,98	0,00	17 182,98
OUTGOING PAYMENT TO CLIENT	29/01/2023	01/12/2022	1	3 287 111,87	0,00	3 287 111,87
DEBTOR'S PAYMENT	01/12/2022	02/12/2022	47	-3 356 219,97	0,00	-3 356 219,97

The report shows the movements in terms of operations in a specific time frame. It is composed by 2 sections, the TOTALS shows the aggregated information, DETAILS shows the operations in chronological order. The fields:

- ✓ Type (of movements):
  - ▪ Funding – Outgoing payment to client;
  - ▪ Fees – (ex. Service cost);
  - ▪ Factoring commission;
  - ▪ Interests – Pre calculated interest on payments;
  - ▪ Payments received – Debtor's payment;
  - ▪ Manual transactions;

- ✓ Value date;
- ✓ Transaction date;
- ✓ Nb – Number of transactions;
- ✓ Net amount;
- ✓ VAT amount;
- ✓ Gross Amount.

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Options

- ☐ Factor (*Standard* Crédit Agricole Leasing and Factoring SA)
- ☐ Debtor
- ☐ Client
- ☐ File format: Html, Excel or Pdf

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Feuille de calcul
Microsoft Excel

Report

CLIENT NAME	CONTRACT	CONTRACT	SUBCONTRACT	SUBCONTRACT	DEBTOR	CL CL NUMBER	CL/DB ACCOUNT	CL/DB CURRE	DB PORTFOLIO	FIN LIMIT	TOTAL RETENTIONS	EXCEEDED FIN LIMIT	CR LIMIT	TOTAL NOT COVERED	EXCEEDED CR LIMIT NET	% OF CONCENTRATI	BASE CONCENTRATION	CONCENTRATION RETENTION	OTHER RETENTIONS
	US00008	USD	2110120024	USD		99405200	2110290226	USD	1 942 195,24	2 900 000,00	0,00	0,00	2 900 000,00	0,00	0,00	0,00	0,00	0,00	0,00
			TOTAL SUBCONTRACT						1 942 195,24		0,00	0,00		0,00	0,00			0,00	0,00
TOTAL CLIENT (EUR)									2 013 279,59		0,00	0,00		0,00	0,00			0,00	0,00

This report shows the excess in the amount considering the established Credit limits and Financing limits and also the concentration information.
The fields:

- ✓ Client name;
- ✓ Contract – Contract number;
- ✓ Subcontract;
- ✓ Debtor – Debtor name;
- ✓ CL Number – Debtor ID in the Client system;
- ✓ DB portfolio – Outstanding balance;
- ✓ Financing Limit

- ✓ Total retention;
- ✓ Exceeded Fin Lim;
- ✓ Credit limit;
- ✓ Total not covered;
- ✓ Exceeded Credit limit;
- ✓ % Concentration;
- ✓ Concentration retention and other concentration info

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Options

- ❑ File format: Html, Excel or Pdf

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Feuille de calcul
Microsoft Excel

Report

CLASSICAL
Non-recourse
US00008

Currency CAD

Debtor number	Granted credit limit	Used credit limit	Available credit limit	Max term
99106454	301 026,66	221 059,76	79 966,90	180,00
99805033	68 415,15	15 365,91	53 049,24	180,00

Currency EUR

Debtor number	Granted credit limit	Used credit limit	Available credit limit	Max term
99900504	1 500 000,00	776 600,92	723 399,08	180,00
99110636	250 000,00	249 053,42	946,58	180,00

Currency USD

Debtor number	Granted credit limit	Used credit limit	Available credit limit	Max term
99900504	1 446 619,73	748 964,14	697 655,59	180,00
	200 000,00	0,00	200 000,00	180,00

This report shows the situation of the requested Credit limit, split by contract and currency.
There is no possibility to choose a specific time-frame and the extraction consider only the contracts the user has the rights to manage.

The fields:

- ✓ Debtor number;
- ✓ Debtor – Debtor name;
- ✓ Garanted Credit limit;
- ✓ Used Credit limit;
- ✓ Available Credit limit;
- ✓ Max term – by default 180dd;

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Options

- ❑ Created date begin
- ❑ Created date end
- ❑ Document type – *Not necessary field*
- ❑ Contract: (Drop down menu – contract number)
- ❑ Filter – *Not necessary field*

Search

Adobe Acrobat Document

Fields for download

File Name		Description	Date created
EOM_CLIENT_OUTPUT_	_EUR_20220930_A905HIH6.pdf		30/09/2022
EOM_CLIENT_OUTPUT_	_USD_20220930_A905HII8.pdf		30/09/2022
EOM_COPY_(	_EUR_20220930_A905HIHE.pdf		30/09/2022

Main report

- ✓ EOM_COPY – shows the total amount of interests charged to the client on monthly basis with the details on the position day by day;
- ✓ EOM_CLIENT_OUTPUT – shows for the selected month:
  - the movements of the balance with details on the EU balance vs Other countries;
  - The ageing balance;
  - Factoring commission;
  - Interest amount.
- ✓ CLIENT_OUTPUT – shows the client current account on daily basis

Download the table in pdf format

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