Novuna
Business Cash Flow

Client Manual

February 2022

Contents

1. How do I Login/Forgotten My Password Credit Protection System?

The web site address for the Credit Protection (CP) system is:

https://novuna.e-bonded.com/

Once we have set you up on the system you will receive an email from **user@e-bonded.com** containing a hyperlink which allows you to login into the system.

For security purposes, each user of the system **<u>must have</u>** their own individual login and separate email address

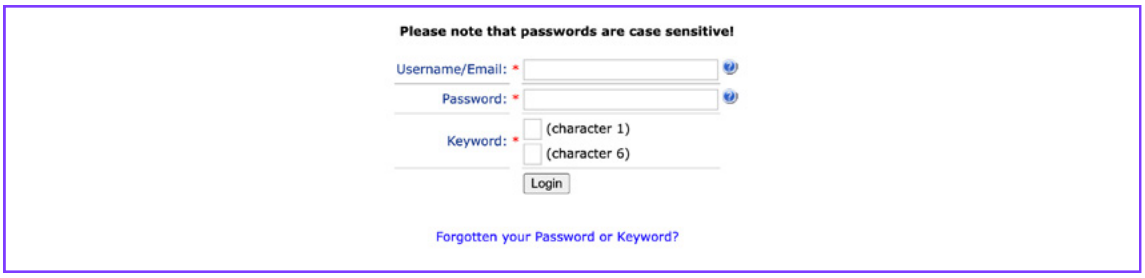
Please note that you have 7 days in which to click on the hyperlink contained in the email. If this 7 day time limit is exceeded then we will have to resend a password email notification and you will need to follow the steps described above.

I have forgotten my password?

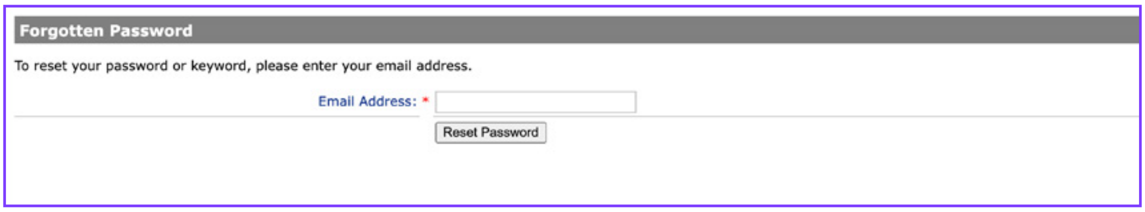
If you have logged in previously and then subsequently forgotten your password, the system has a forgotten password functionality.

For security reasons, we will not have access to your log in details and the only way to log in will be to generate new log in details through the "**Forgotten Password**" facility.

From the main log in page click on the "**Forgotten your Password or Keyword?**"



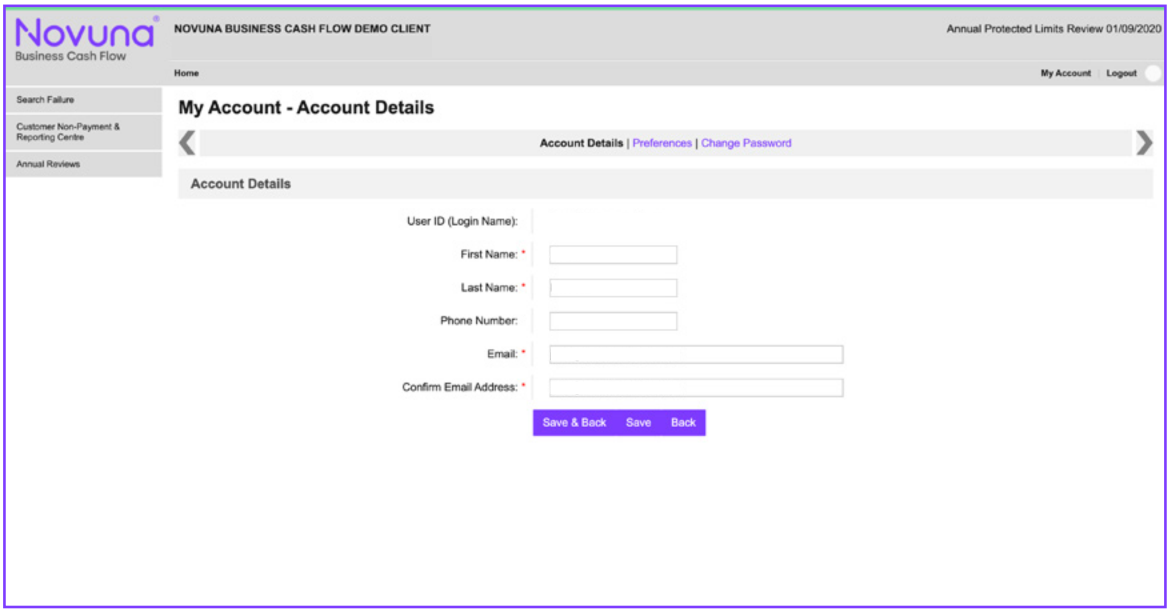
hyperlink which takes you to a page requesting your email address.
Enter your email address which must match your username and press "**Reset Password**"



You will then receive an email from **user@e-bonded.com** containing a hyperlink which will allow you to reset your password. Click the link and follow the instructions on the system providing a new password and keyword. When complete click "**Save Changes**" and you will be sent to a new page containing a hyperlink to the log in page.

<u>YOU MUST ENSURE THAT YOU LOGIN TO THE SYSTEM ON A REGULAR BASIS. WE WOULD SUGGEST ON A DAILY BASIS, BUT AT LEAST TWICE A WEEK SO THAT YOU ARE AWARE OF ANY CHANGES TO LIMIT APPLICATIONS THAT MIGHT HAVE TAKEN PLACE.</u>

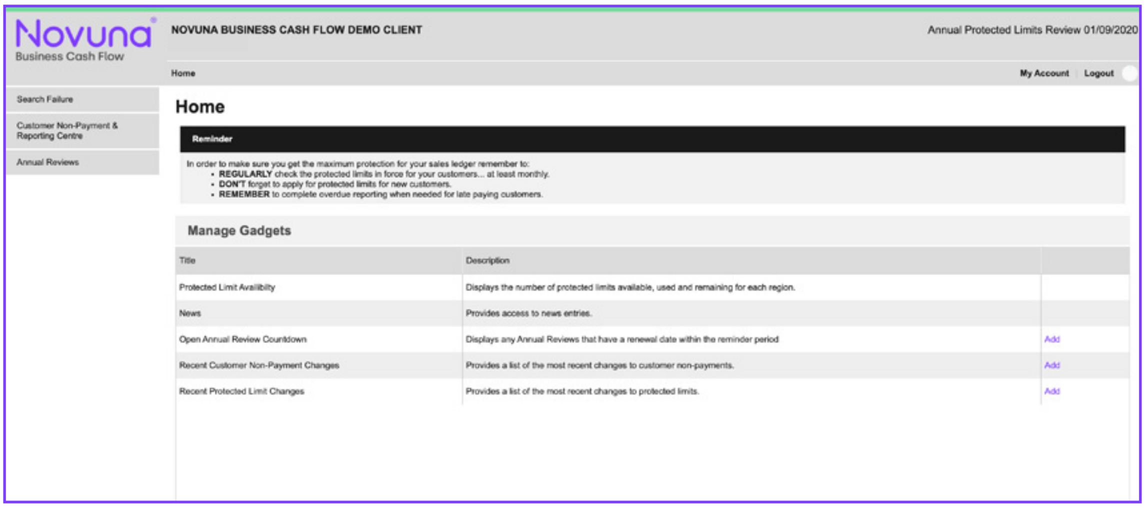
You are now logged onto your Home screen



- At the top right-hand corner of the screen you will see a circular icon. This is a timer and will count down and show how much time is available before the system automatically logs you out. You can click on the icon at any time to reset the timer.
- Your name and company name is visible at the top of the screen page.
- The home page includes additional features including an informative dashboard containing information "**Gadgets**" and a "**My Account**" facility.

1. How do I Login/Forgotten My Password Credit Protection System? (Continued)

- By clicking the Manage Gadgets tab in the top right-hand corner you can see a list of the Information Gadgets available. These Gadgets can be added and removed by clicking the "**Add**" or "**Remove**" button.

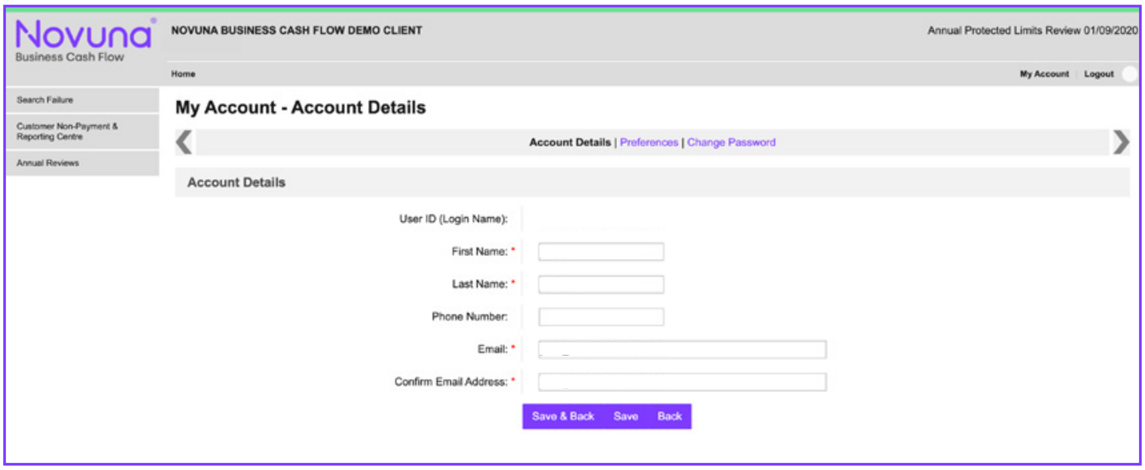


- The News and Reminder Gadgets cannot be removed from the home screen.

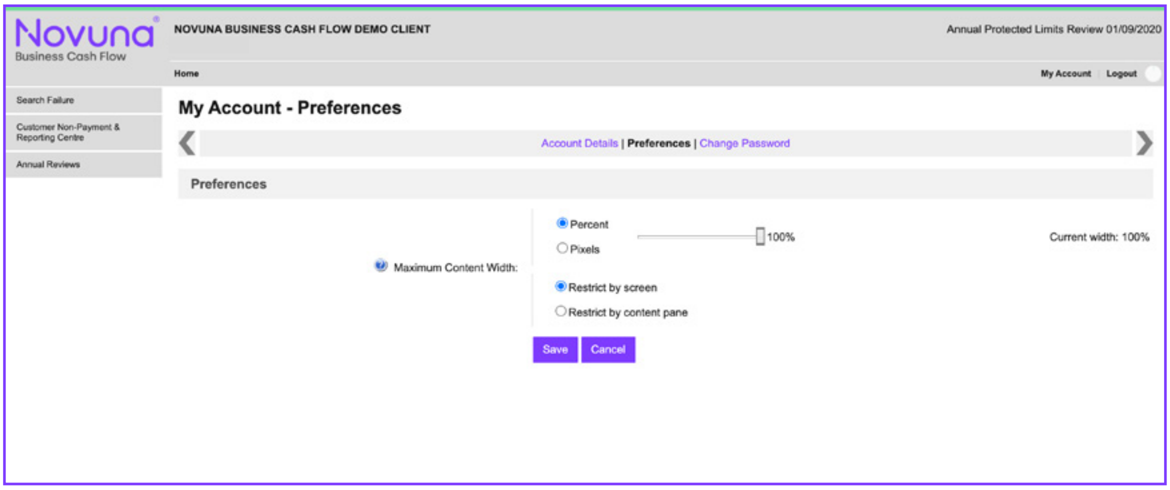
- Information highlighted in red within a gadget means there is a hyperlink to additional data.

- You will also see a "**My Account**" tab in the top right-hand corner. There are 2 facilities in this new function, "**Account Details**" and "**Preferences**"

- "**Accounts details**" allows you to change your personal details including name, contact number and email address and you can also change your password and keyword.

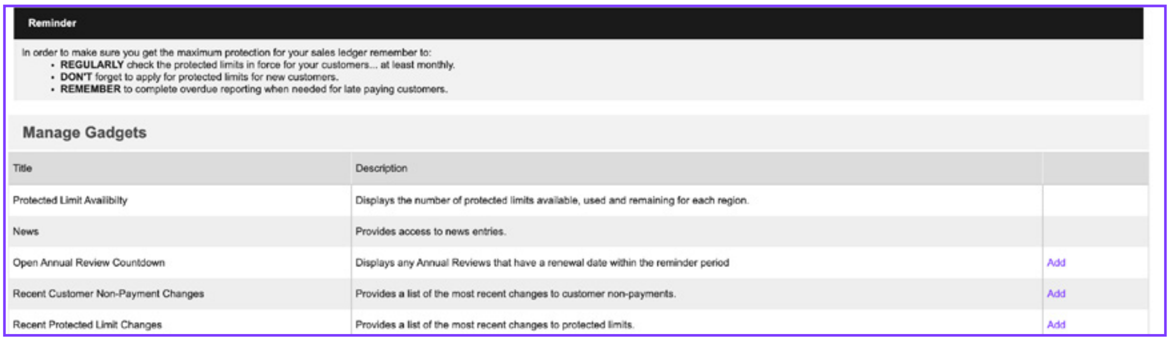


- The “**Preferences**” tab allows you to amend the aesthetic quality of the screen including the width.



- Ensure “**Save**” is pressed once any changes are made

- Once any amendments/changes are made you can return to the home screen by clicking “**Home**” in the top left-hand corner.



Reminder

In order to make sure you get the maximum protection for your sales ledger remember to:
- **REGULARLY** check the protected limits in force for your customers... at least monthly.
- **DON'T** forget to apply for protected limits for new customers.
- **REMEMBER** to complete overdue reporting when needed for late paying customers.

Manage Gadgets

Title	Description	
Protected Limit Availibilty	Displays the number of protected limits available, used and remaining for each region.	
News	Provides access to news entries.	
Open Annual Review Countdown	Displays any Annual Reviews that have a renewal date within the reminder period	Add
Recent Customer Non-Payment Changes	Provides a list of the most recent changes to customer non-payments.	Add
Recent Protected Limit Changes	Provides a list of the most recent changes to protected limits.	Add

On the left-hand side of the home screen you will see listed the MAIN MENU options available.

- Protected Limit Centre
- Changes to Protected Limits
- Search Failure
- Customer Non-Payment & Reporting Centre
- Protected Limit Charges Centre
- Annual Reviews

2. How do I Request a Protected Limit?

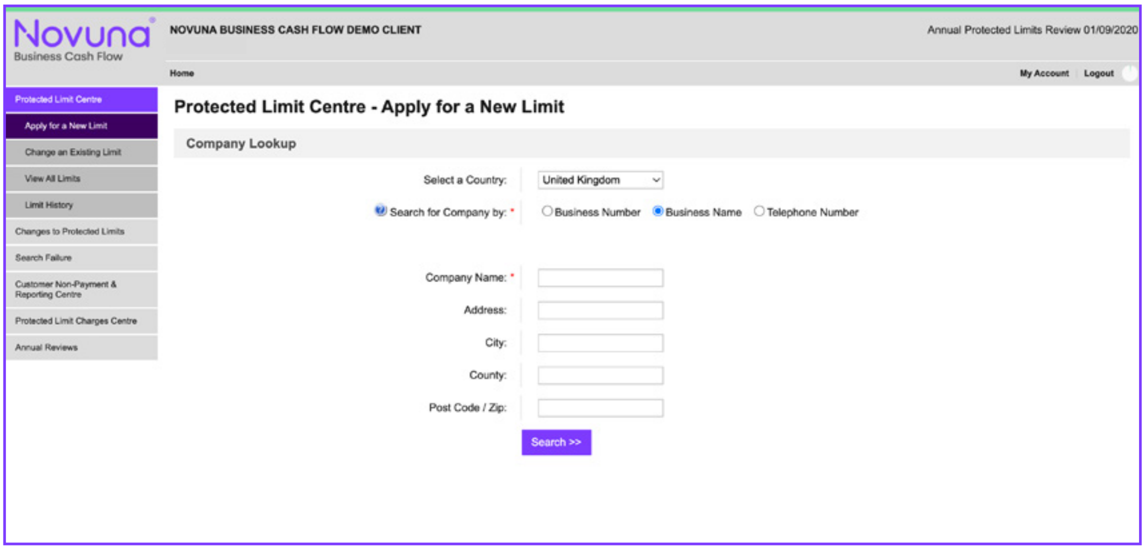
Select: **Protected Limit Centre.** The following sub menu options are available:

- **Apply for a New Limit**
- View All Limits

Select the country from the drop-down list (default country is UK).
You can search for the company by:

- Business Number
- Business Name
- Telephone Number

It is only necessary to complete one of these fields. If the business name option is used,
the more information you can provide the more accurate the results will be.



If you wish to search by Business Number, then choose "**CHO**" (Company Registration Number).
If you choose business name, please complete the fields and then press "Search" button.
The system will now search for the company details.

The "**Company Lookup Result**" is displayed.

If you search by the company name, a list of all companies found is displayed by the system. If there are multiple entries listed, then scroll through the list until the correct company is located.

Click on company name hyperlink

If you cannot identify the correct company, please go to Search Failure menu option and follow the instructions “How do I search for a customer I have been unable to find?”.

It is essential that the correct company is found. It is your responsibility to ensure that you identify the correct company. In the event of any Customer Non Payment, if you have not chosen the correct company this could invalidate your submission.

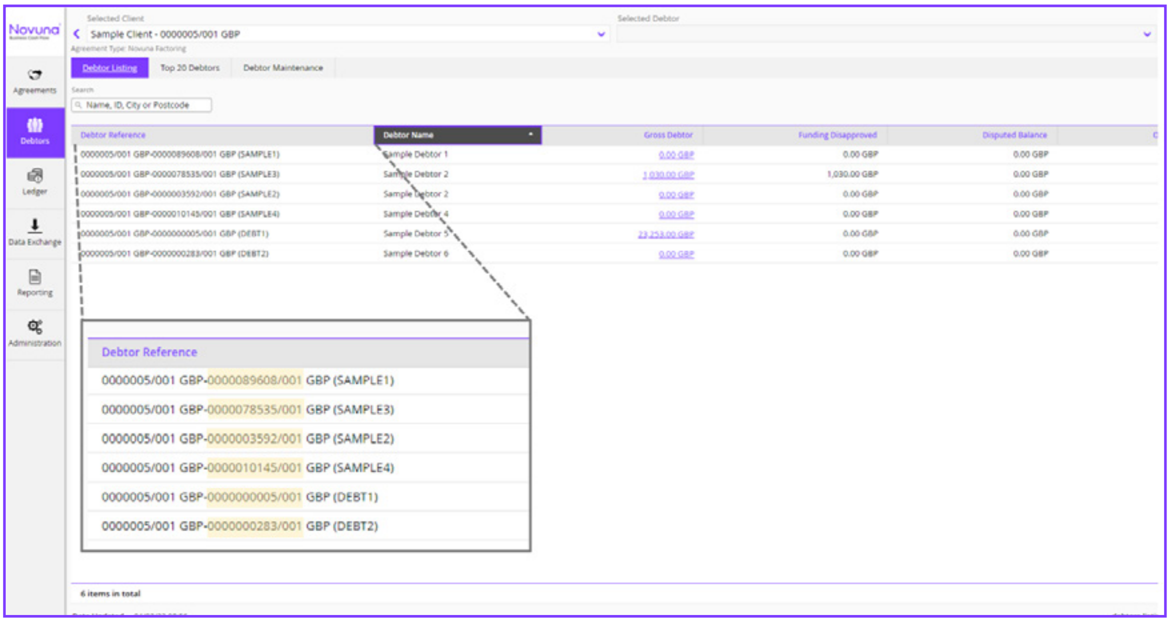
The next page asks you to apply for new protected limit.

Complete **Protected Limit Required** box. – (only put in numbers – no £ signs or commas.)

If you are dealing in a foreign currency, you will need to do a conversion into the sterling equivalent and apply for the sterling equivalent.

The system asks if customer is overdue, please click No or Yes. The question mark icon will provide an explanation regarding overdue invoices.

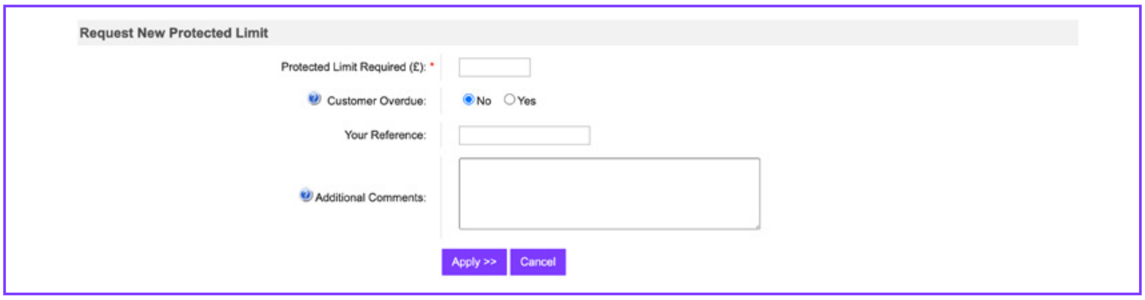
You only need to choose Yes if a customer has invoices which are overdue in excess of the 60 days maximum extension period in your contract.



Please enter the debtor number from your client portal. (Please leave out the proceeding 0000’s).

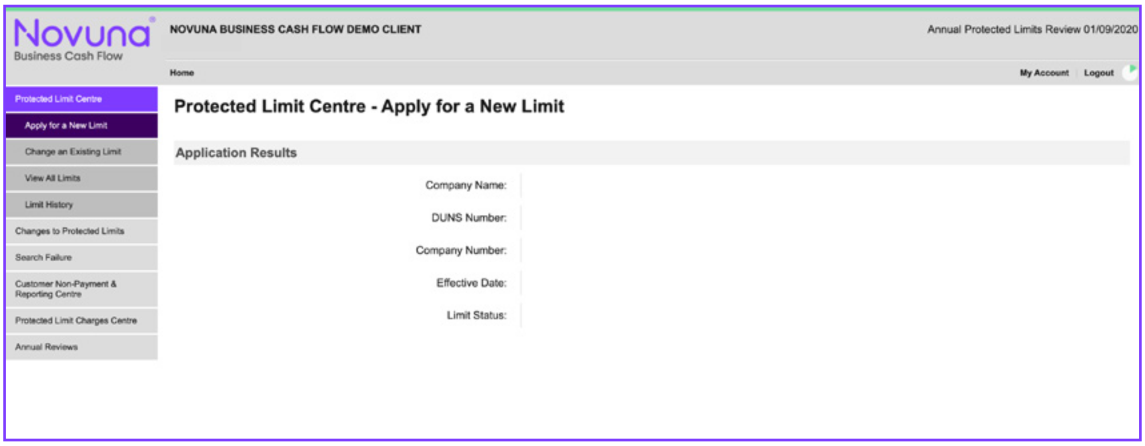
2. How do I Request a Protected Limit? (Continued)

Press "**Apply**" or "**Cancel**"

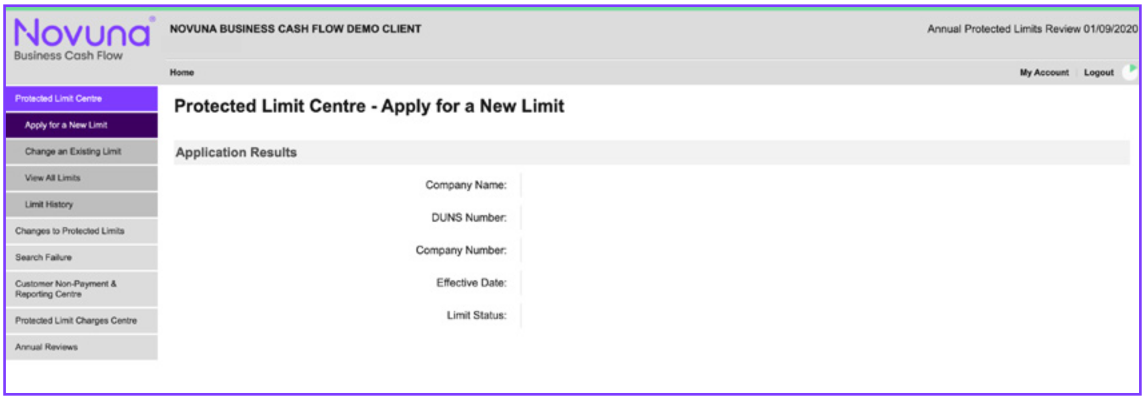


Once you have applied for the protected limit, the results will be displayed. The application will either be approved immediately or referred to underwriter.

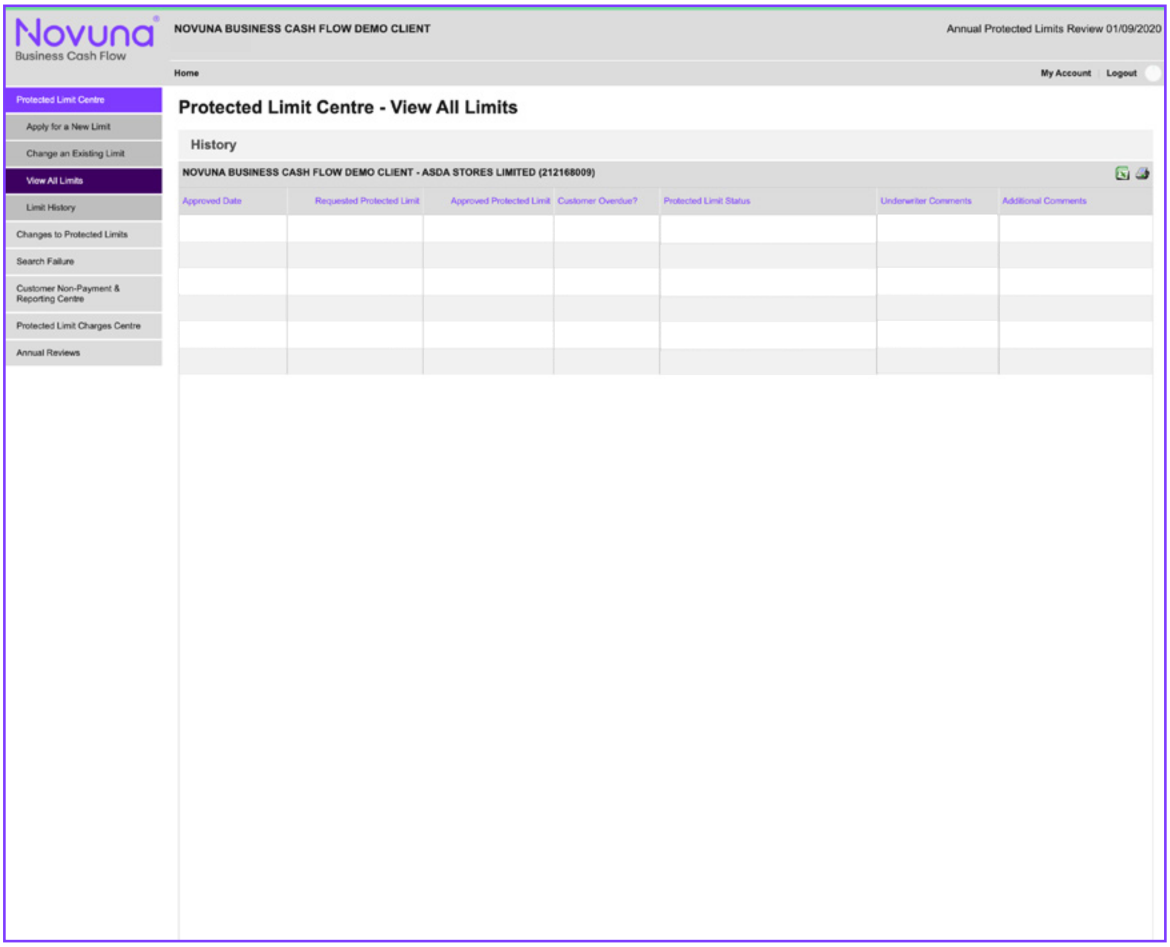
If the application is successful, the system will show:



If the system has been unable to give a decision automatically, the decision will be referred to underwriter.

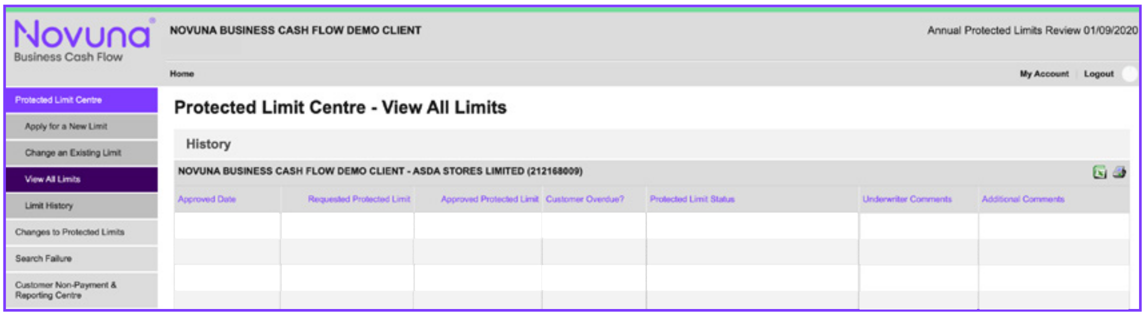


You can see the decision displayed in the **VIEW ALL LIMITS** section. The system will also generate an email to your nominated email address.



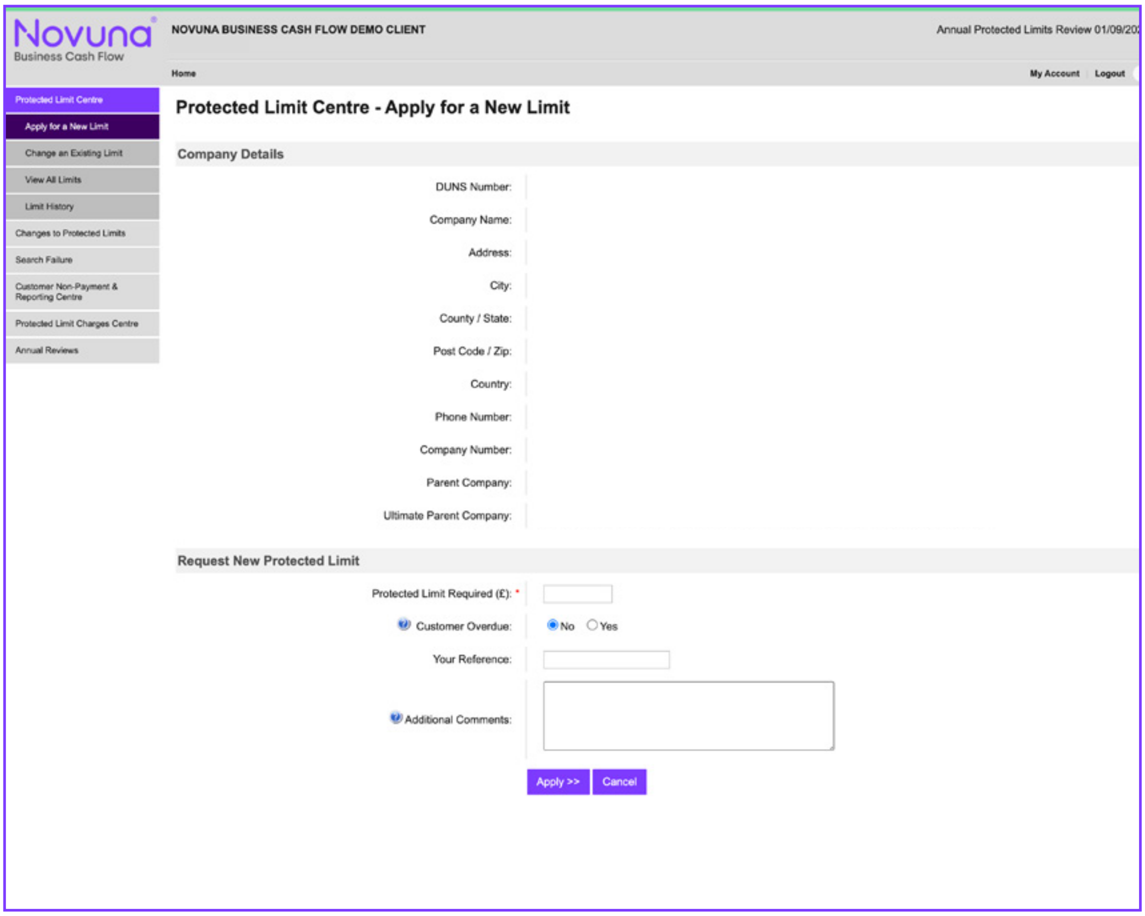
3. How do I Change an Existing Protected Limit?

Go to Protected Limit Centre and choose View All Limits. Click on the Requested Protected Limit value



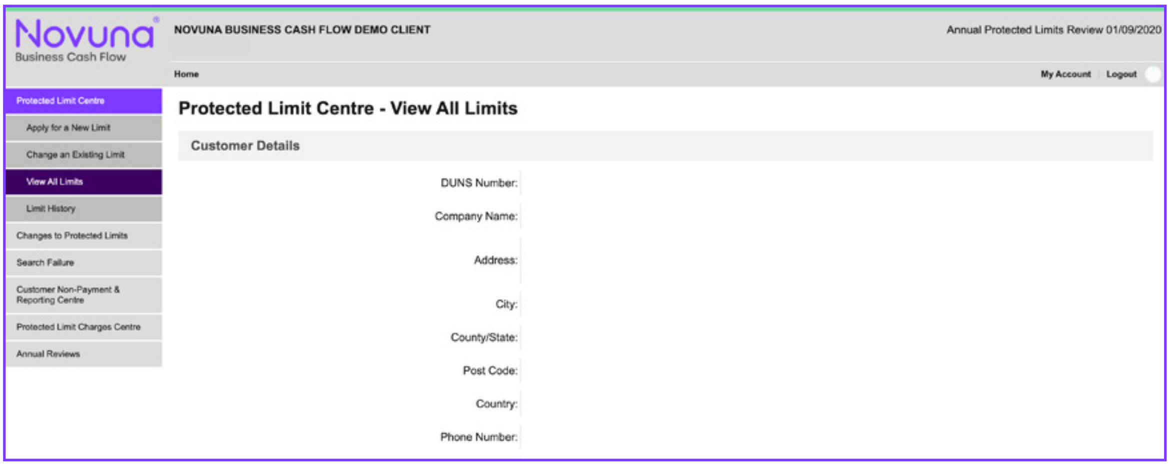
It is possible to increase or decrease the limit value using this option

Once you have chosen your customer limit the process is exactly the same previously explained above, Apply for a New Limit.

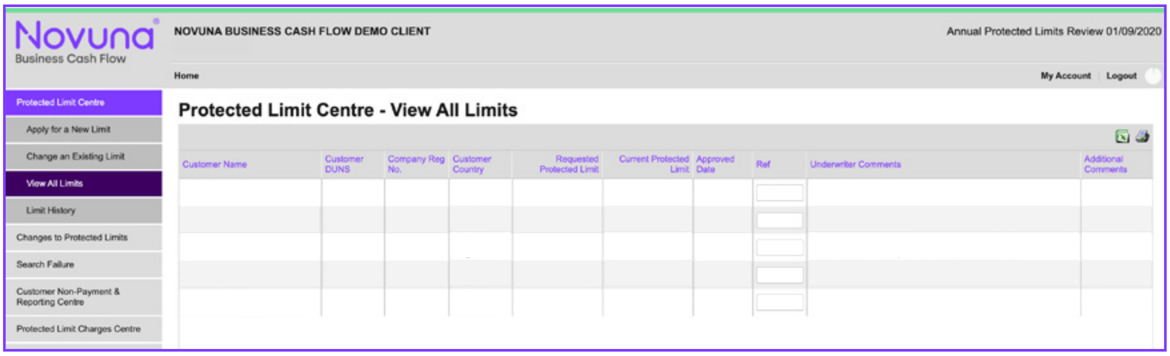


Press “**Apply**” or “**Cancel**”

The limit will either be automatically approved for the increase or will be referred to

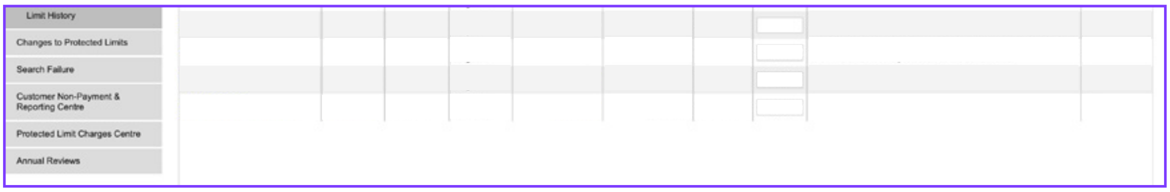


underwriter.Press Continue and the system will return to the View All Limits screen and you can see if the current Requested Protected Limit Value.



If the system has been unable to give a decision automatically the decision will be referred to underwriter.

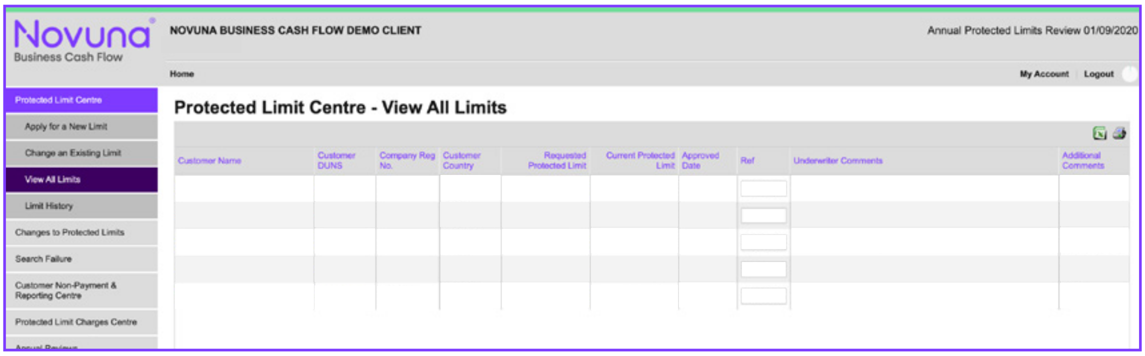
You will be unable to amend a limit that has been referred to underwriter



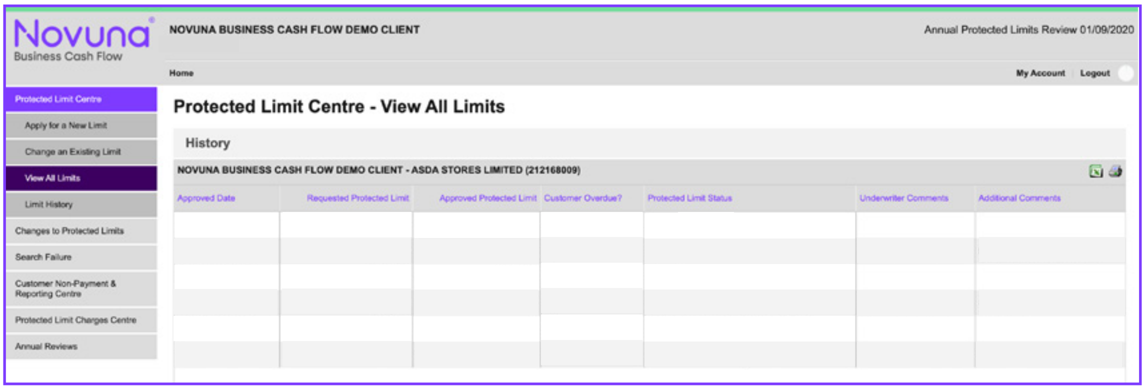
Once the limit has been answered by the underwriter you will then be able to change the limit.

4. How do I View Limit History for an Individual Limit?

Select "**View All Limits**" and click on the customer name.



Once you have clicked on the customer name you are able to see the history of the chosen customer limit.



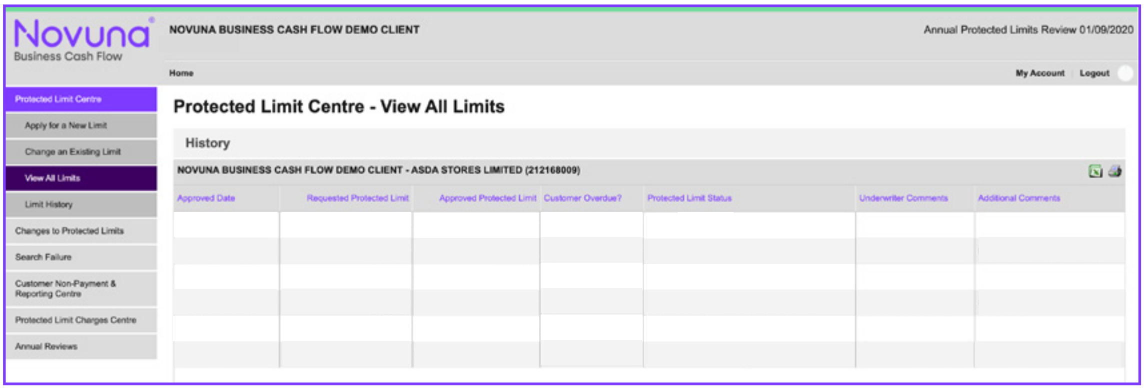
Choose Back button to return to the View All Limits screen. This table can be sorted by clicking the column headings and references can be added here.

Your current limit will be displayed in **BOLD** and you are able to view any underwriter comments.

- Click on the customer's name to view limit history.
- Click on Duns number to verify the address.
- To change an existing limit click on requested limit value.

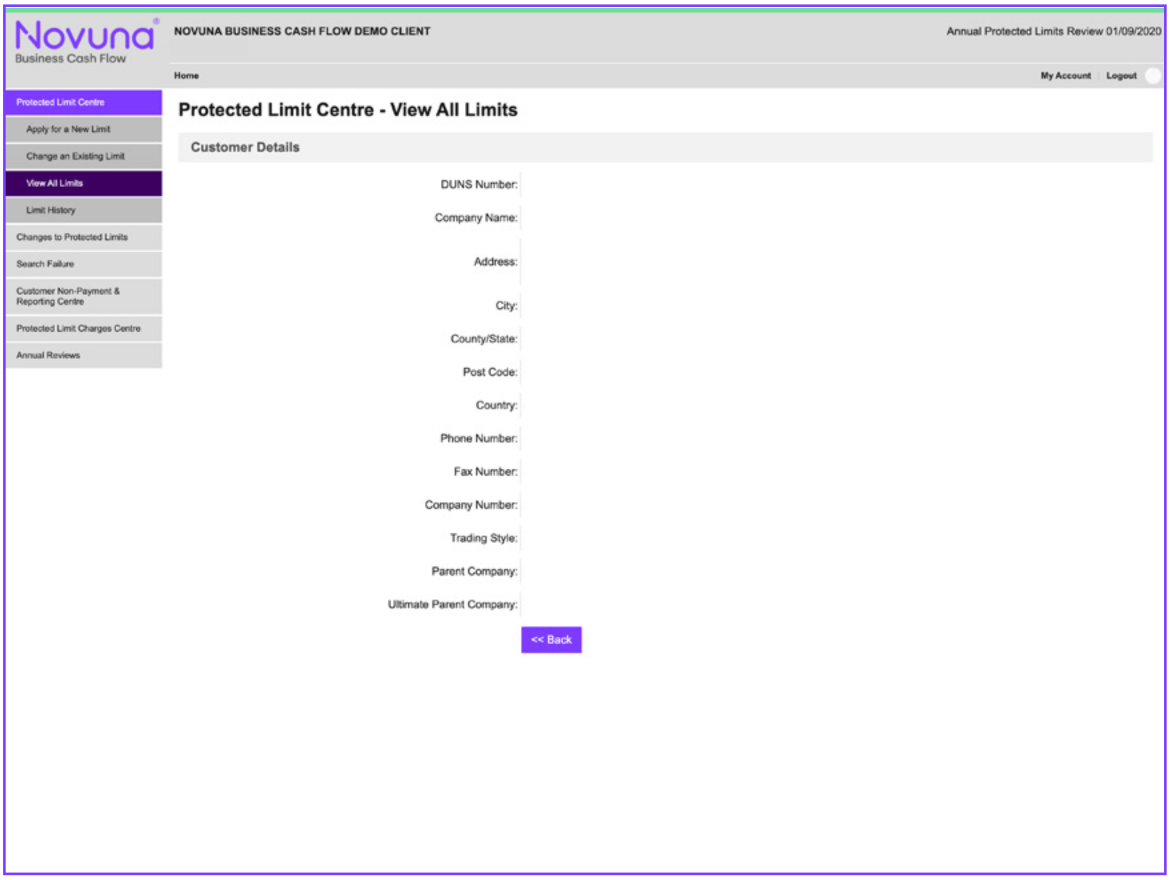
5. How do I View Customer Details?

From the "**View All Limits**" screen click on Duns number



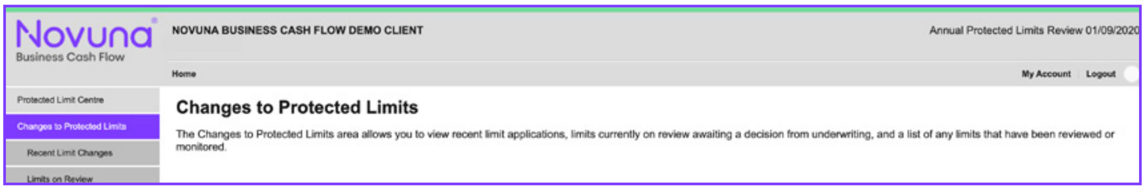
Once you have clicked on the Duns number the screen below will be displayed which shows customer details but also parent and ultimate parent if applicable.

Click the Back button to return to View All Limits screen.

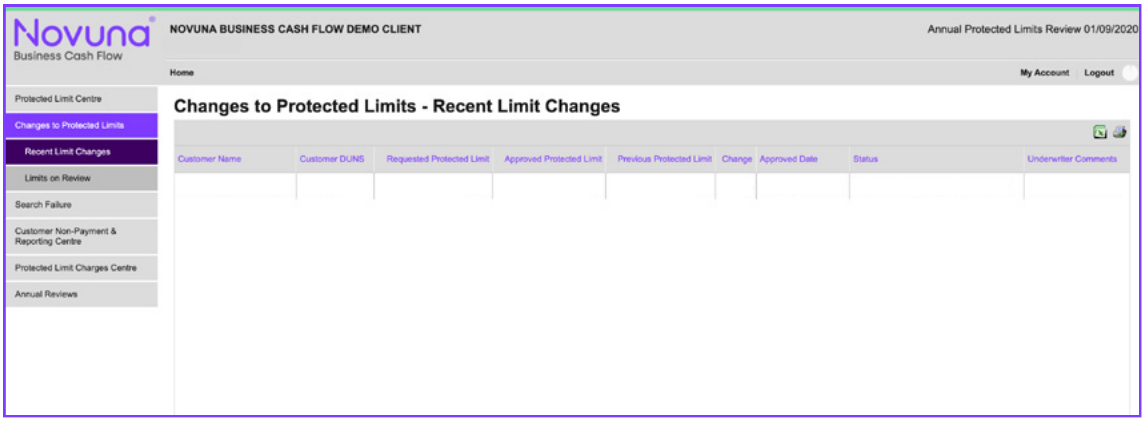


6. How do I Check Any Changes to Customer Limits?

The Changes to Protected Limits area allows you to view recent limit applications, limits currently on review awaiting a decision from underwriting, and a list of any limits that have been reviewed or monitored.

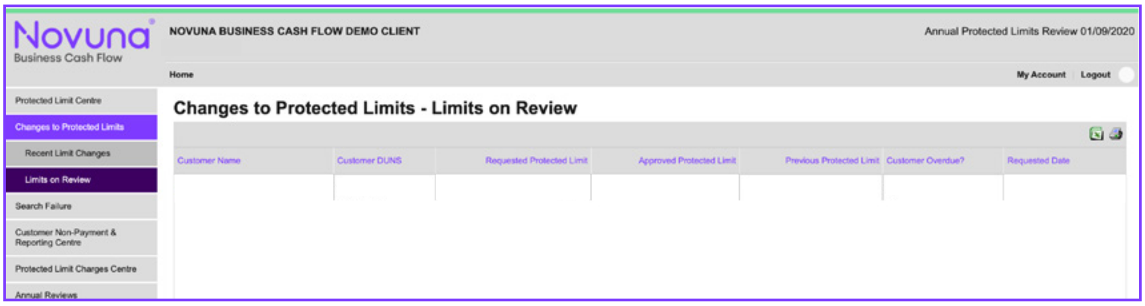


In order to see if there has been any changes to limits in the last 14 days, select "**Changes to Protected Limits**" and then "**Recent Limit Changes**".



This screen displays if there has been any new applications, any changes to existing limits and monitored limits for the past 14 days. Click on customer name hyperlink to review the limit history of an individual customer.

To check any limits which haven't yet been answered by the underwriter, select "**Changes to Protected Limits**" and then "**Limits on Review**".



7. How do I search for a customer I've been unable to find?

If you have been unable to locate a customer from the company lookup page, this area allows you to request a more detailed search for a company.

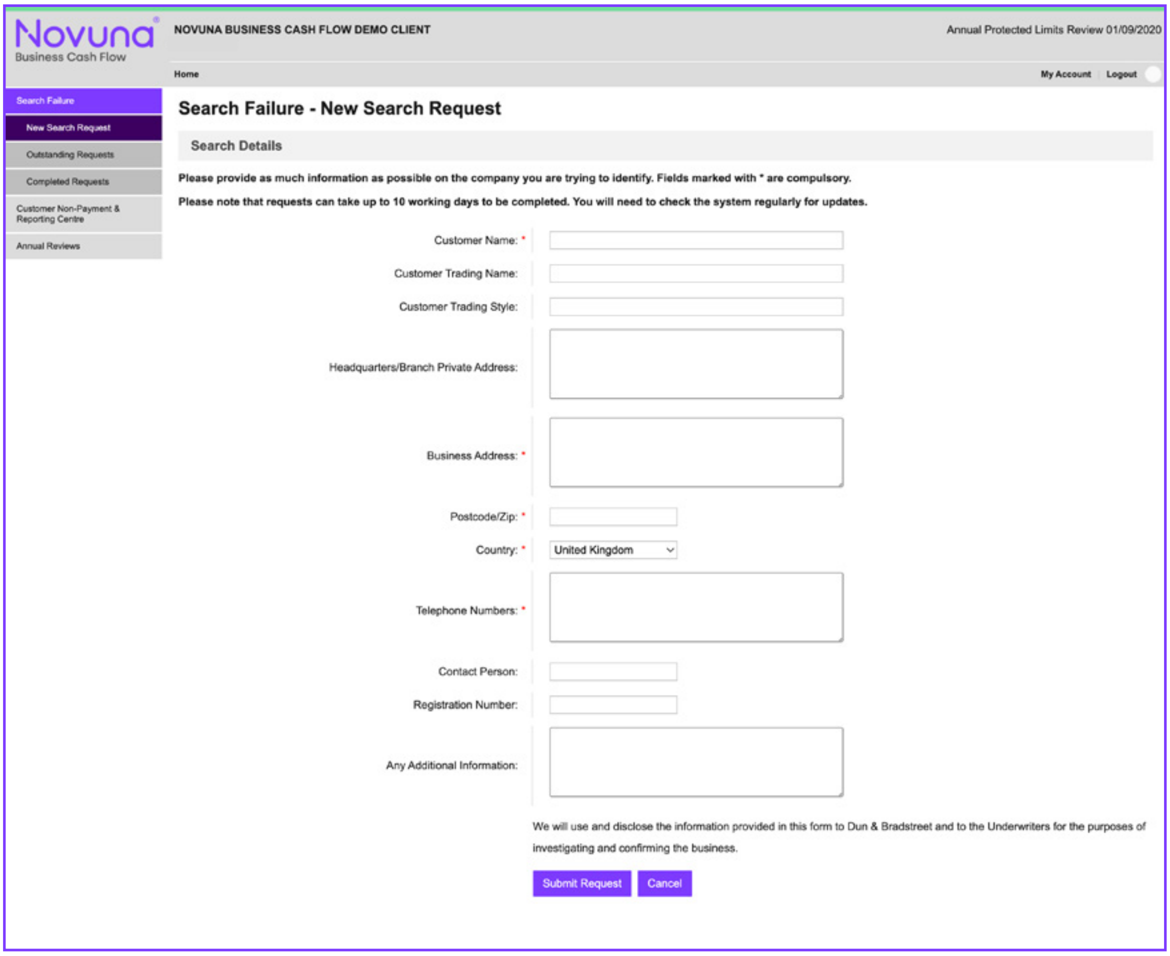
Please ensure you have searched for your customer through the Protected Limit Centre before using this function.

Please note that it can take up to **10 working days** to complete the process. You will need to check the system regularly for any updates.

Select "**Search Failure**" The following sub menu options are available:

- ***New Search Request***
- Outstanding Requests
- Completed Requests

To request a search failure, choose "**New Search Request"** and complete details. All fields marked with an asterix (*) are mandatory.



Press "**Submit Request**" to submit your request.

7. How do I search for a customer I've been unable to find? (Continued)

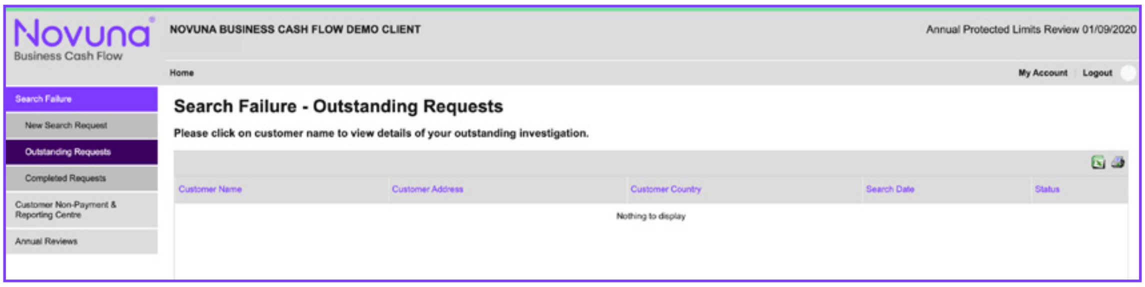
In order to view any outstanding requests, select "**Search Failure**". The following sub menu options are available:

- ***New Search Request***
- Outstanding Requests
- Completed Requests

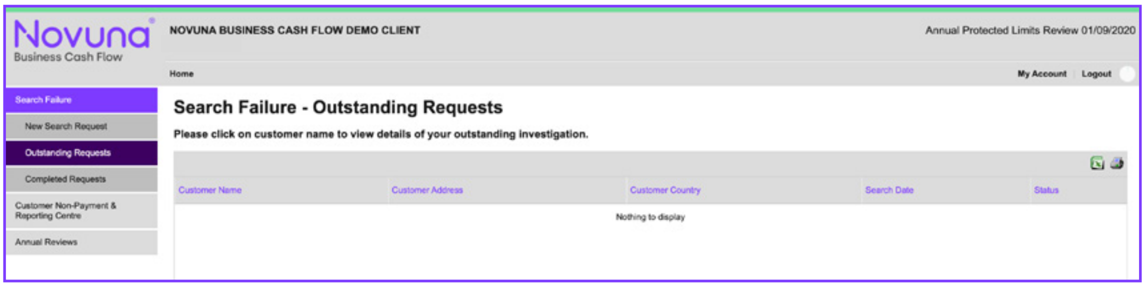
Choose "**Outstanding Requests**".

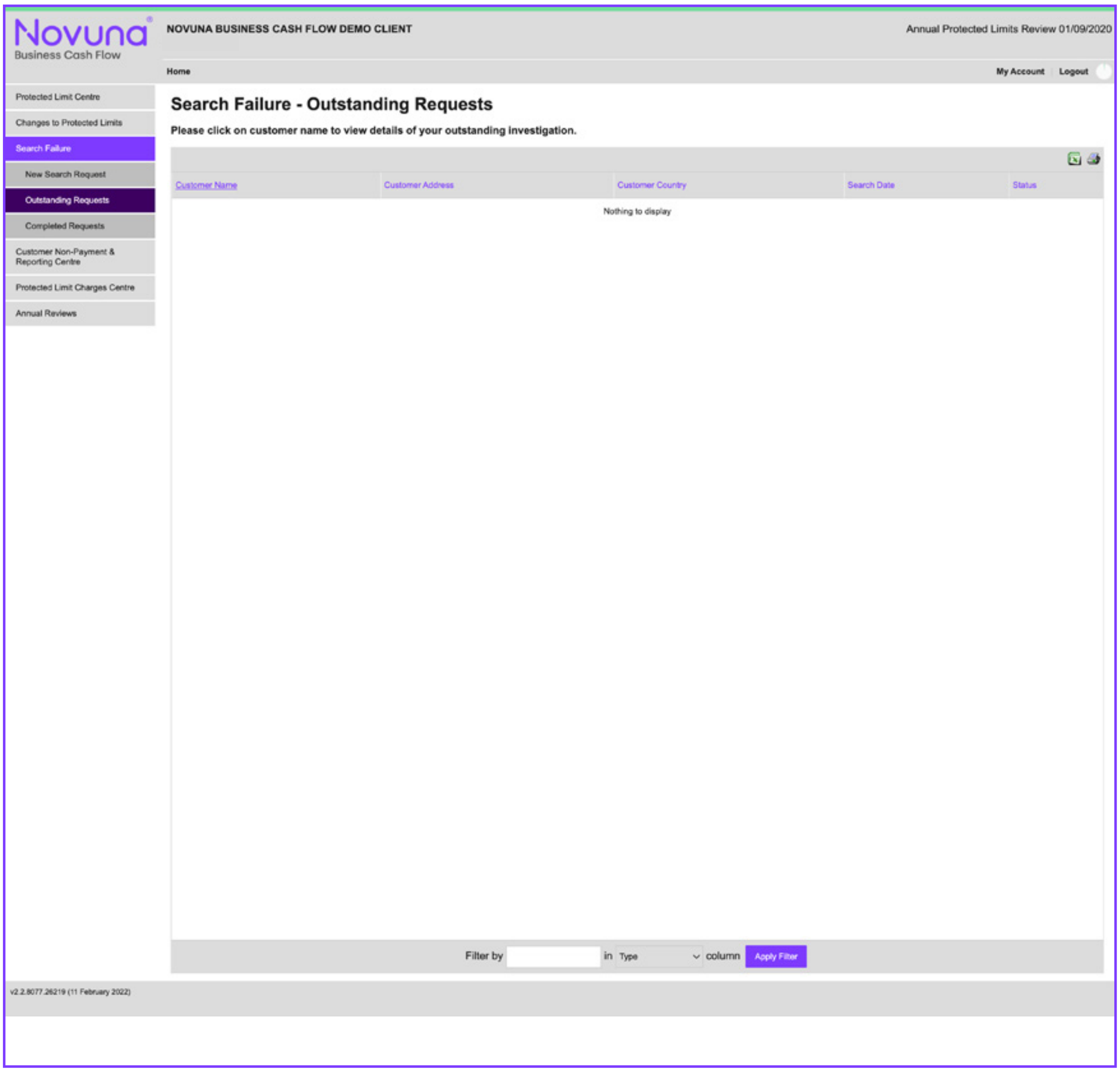
A table will appear with all outstanding requests

- To view a request please click on the Customer Name hyperlink.
- This will bring up the information you have already supplied.



- If further information is required from the investigator you will receive an email from the investigator stating what information is required. The system will also show that More Information is required.
- You can update the information by choosing the customer name hyperlink.





Add the new information and press Save.

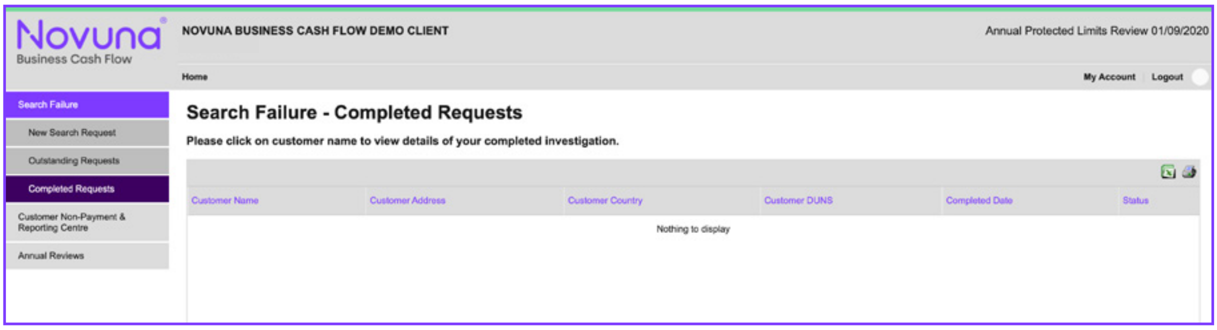
Once you have updated the information, this will be forward to the investigator who will know that the information has been updated and will continue to investigate the search failure

7. How do I search for a customer I've been unable to find? (Continued)

In order to view completed requests, choose "**Completed Requests**". Select "**Search Failure**". The following sub menu options are available:

- New Search Request
- Outstanding Requests
- ***Completed Requests***

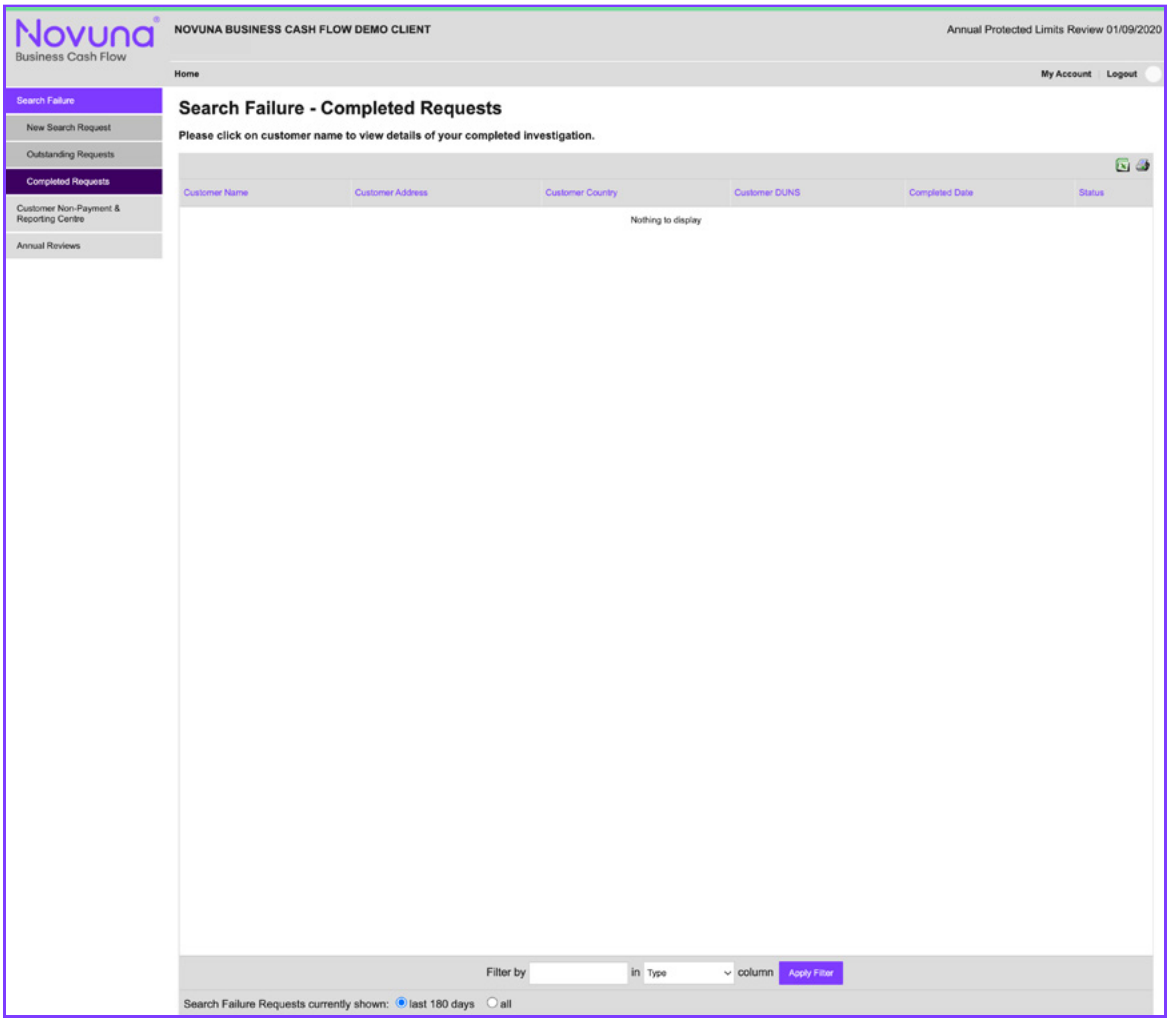
Choose "**Completed Requests**".



A table will appear with all completed requests.

- To view a completed request please click on the hyperlink.
- This will show all details and provide a Duns number.

It is your responsibility to ensure that this is the correct principal to your contract. If a limit is obtained on the incorrect company and a debtor default arises, the Underwriters may refuse to accept a customer non-payment.



8. How do I Report Customer Non-Payment Overdue Invoices/View Overdue Invoices?

If you have a factoring facility with us your overdue reporting will be completed by our credit protection team. If you have a Confidential Invoice Discounting or CHOCCS facility you will need to login to the Novuna e-bonded system and complete your overdue balances by the 20th of every month.

What should I report?

You will need to report the portion of the total outstanding balance which is 60 days or more past your original due date. You **must** report accounts where the overdue balance is greater than £7,500.

Disputes are not protected, however, you **must** still report these where the overdue balance is greater than £7,500.

Report all accounts that are overdue including **any** customer where an approved limit has **ever** been held, even if that limit is now a zero.

Continue to report the account on a monthly basis until the account is up to date, the outstanding debt is paid or you have submitted a customer non-payment.

PLEASE NOTE THAT FAILURE TO REPORT AN ACCOUNT ON TIME IS A BREACH OF YOUR TERMS AND CONDITIONS AND MAY JEOPARDISE YOUR POSITION SHOULD A CUSTOMER NON-PAYMENT ARISE.

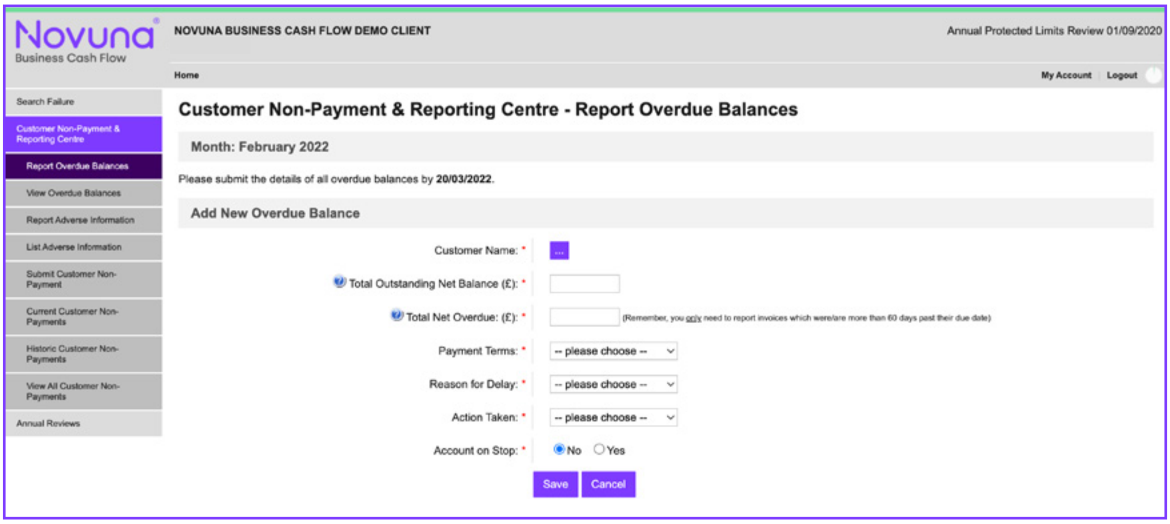
To report an overdue invoice click go to **Customer Non-Payment & Reporting Centre.**
The following sub menu options will appear:

- ***Report Overdue Balances***
- View Overdue Balances
- Report Adverse Information
- List Adverse Information
- Submit Customer Non-Payment
- View All Customer Non-Payments

Please select "**Report Overdue Balances**"

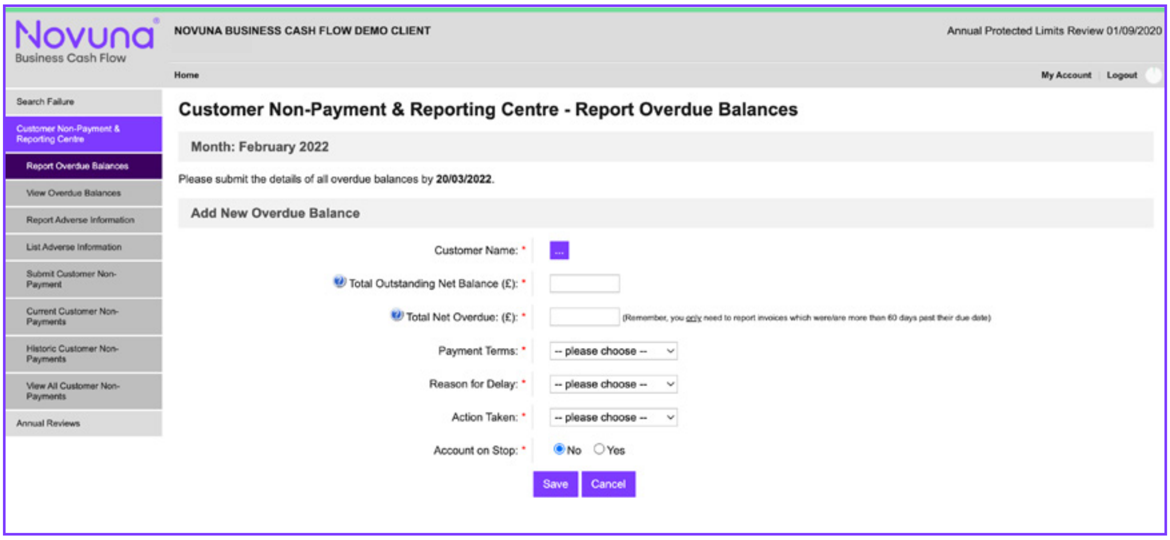
A screen will appear where you can select either *"**I have no overdue accounts to report**"* or *"**I have one or more overdue balances to report**"*

If you have no overdue accounts to report



Click on "**I have no overdue balances to report**"

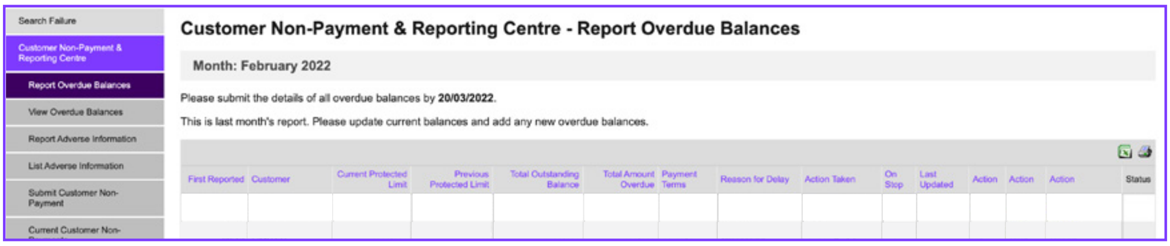
It will ask if you are sure, click "**OK**"



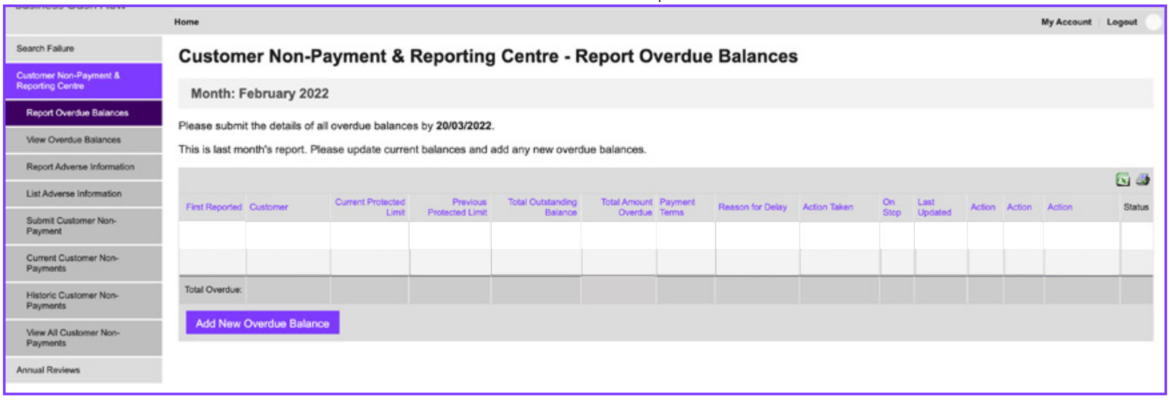
A message will appear to acknowledge that details of your overdue balances have been saved.

8. How do I Report Customer Non-Payment Overdue Invoices/View Overdue Invoices? (Continued)

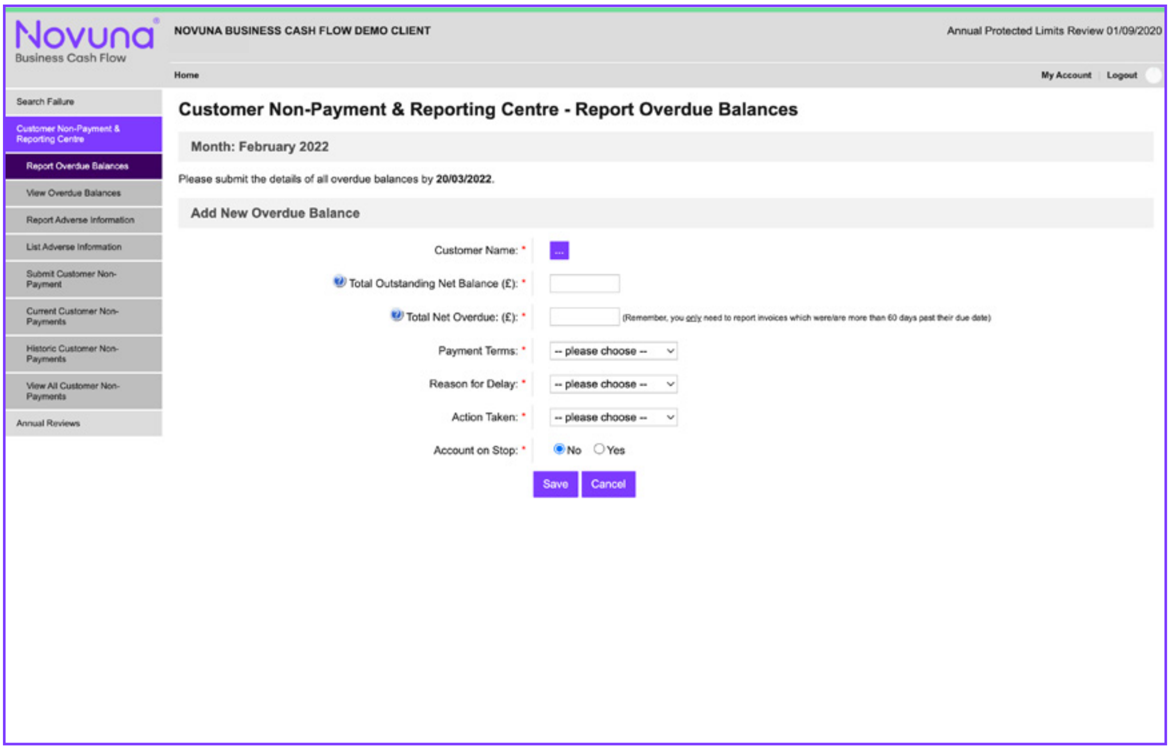
If you do have overdues to report then go to "**Report Overdue Balances**".



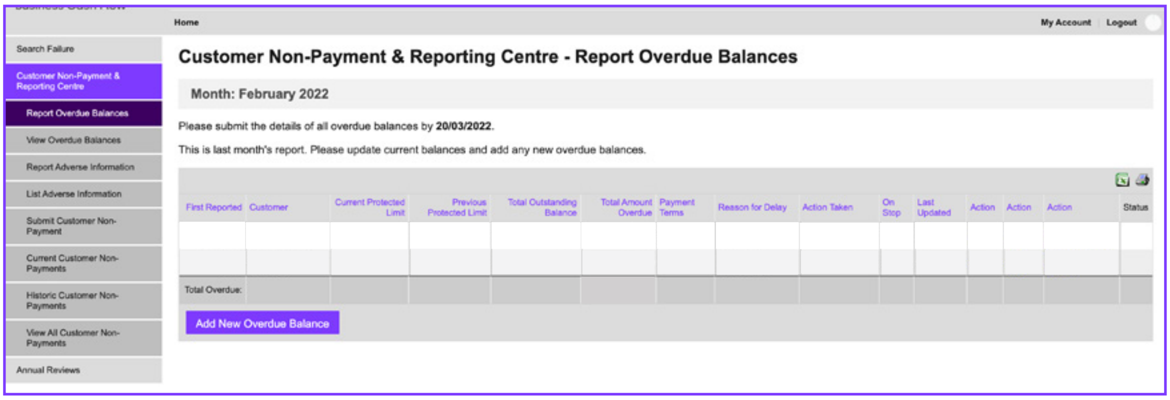
The next screen will be displayed. You need to choose "**Add New Overdue Balance**" at the bottom left hand side of the screen and complete the details.



Select the customer name from the '...' menu and complete the fields marked with an asterix (*). Press Save.



On the next screen, the new account that you have just reported will be denoted with a blue asterix (*).



If you wish to report more overdue accounts click on "**Add New Overdue Balance**" on the bottom left side of the screen and follow the instructions as above.

Next month when you report overdue invoices, the system will retrieve last month's report and you will be able to edit the information.

Please ensure all existing information is updated before adding any new overdue accounts.

To update and report any new overdue invoices go to "**Customer Non-Payment & Reporting Centre**" The following sub menu options will appear:

- ***Report Overdue Balances***
- View Overdue Balances
- Report Adverse Information
- List Adverse Information
- Submit Customer Non-Payment
- View All Customer Non-Payments

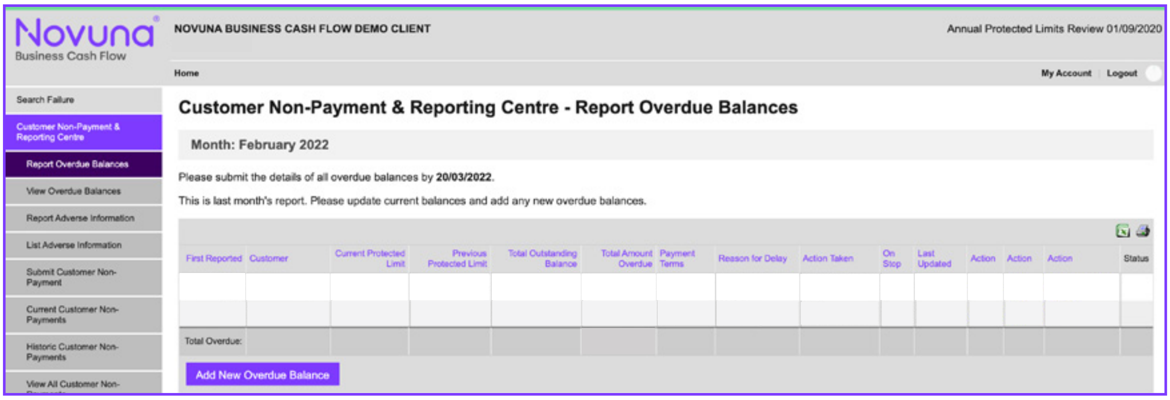
Please select "**Report Overdue Balances**"

- A report will appear showing all last month's reporting.
- Click on "**Update**" to edit the information or "**Now Paid**". You can find these on the right side of the screen.
- Update the sections marked asterix (*) and click on "**Save**".

8. How do I Report Customer Non-Payment Overdue Invoices/View Overdue Invoices?

(Continued)

Once this information has been edited/updated a green tick ✓ will appear on the right side of the screen to show that customer has been updated.



The report can be printed out for your records or you can download to excel by clicking on the icons.

Please ensure that you complete your overdue reporting by the 20th of each month.

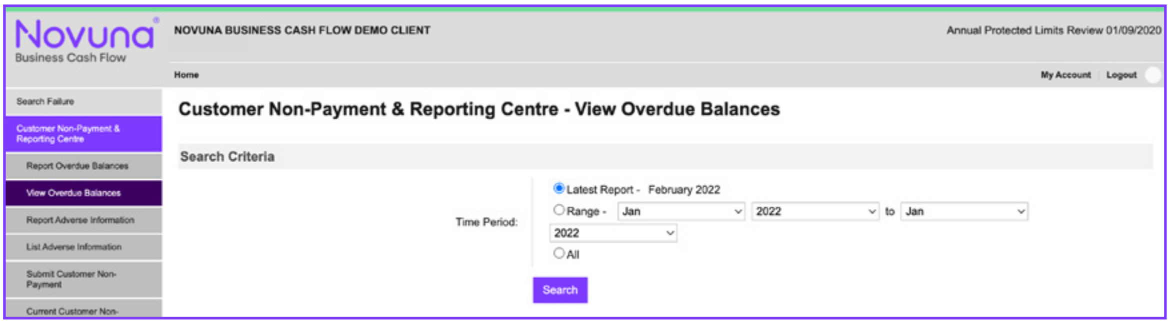
In order to View Overdue Balances go to "**Customer Non-Payment & Reporting Centre**".
The following sub menu options will appear:

- Report Overdue Balances
- ***View Overdue Balances***
- Report Adverse Information
- List Adverse Information
- Submit Customer Non-Payment
- View All Customer Non-Payments

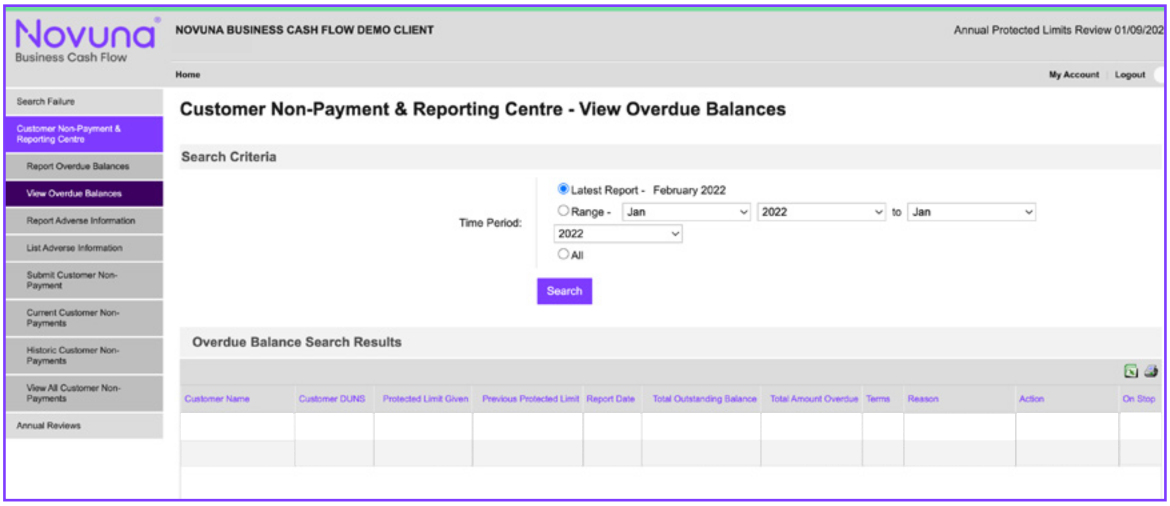
Choose "**View Overdue Balances**". In this section you can see all your previously reported balances. You can see the customer name, the limit that was given, the report date, outstanding balance, overdue balance, status and whether the account had been placed on stop.

You cannot alter information in this section, it is for information purposes only.

- Click on "**View Overdue Balances**" and select your search criteria. Press "**Search**".



The information on the next screen can be sorted by clicking on the column headings or you can print/download to excel.



9. How do I Report Adverse Information & View Adverse Information?

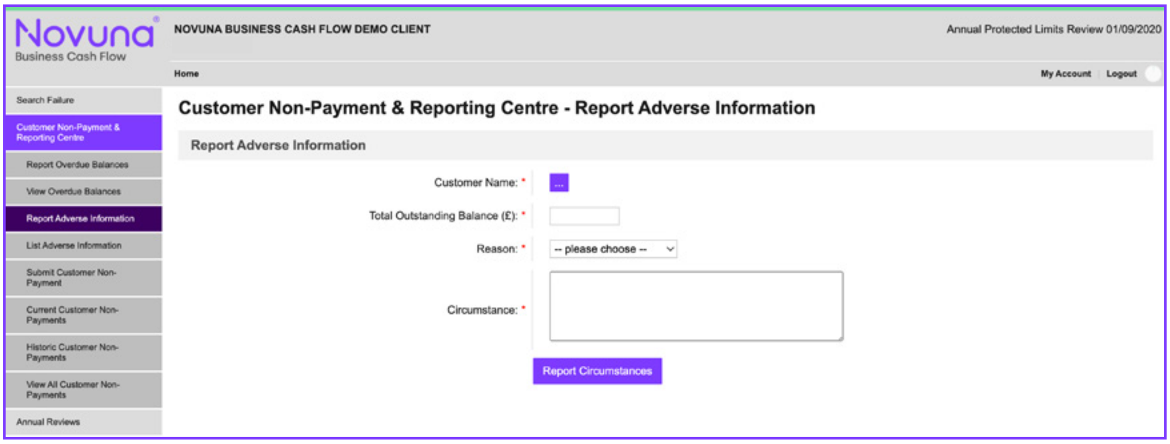
If you are aware of any circumstance that may reasonably be expected to result in a customer non-payment you need to advise us of the circumstance.

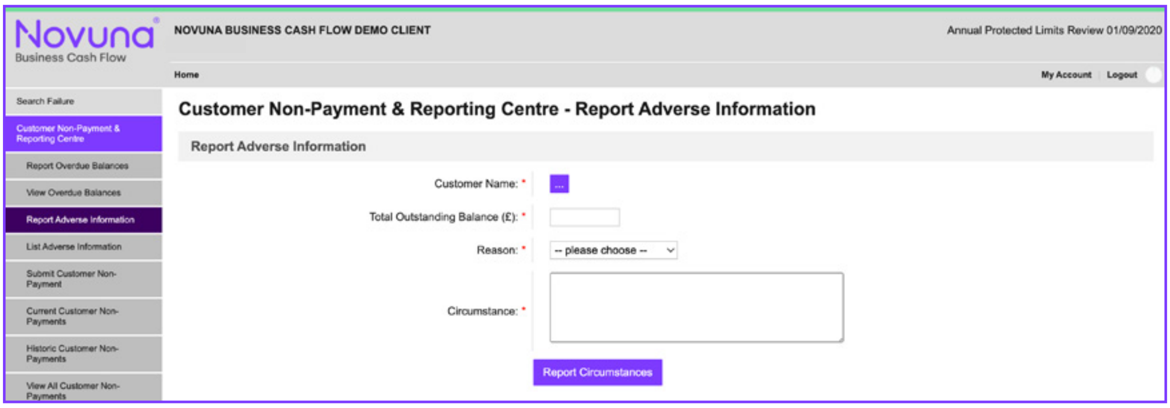
In order to report any adverse information, click on "**Customer Non-Payment & Reporting Centre**". The following sub menus appear

- Report Overdue Balances
- View Overdue Balances
- ***Report Adverse Information***
- List Adverse Information
- Submit Customer Non-Payment
- View All Customer Non-Payments

Select "**Report Adverse Information**"

From the '...' menu select the customer to which the adverse information relates. Complete all the requested fields, and once completed click "**Report Circumstances**" button.





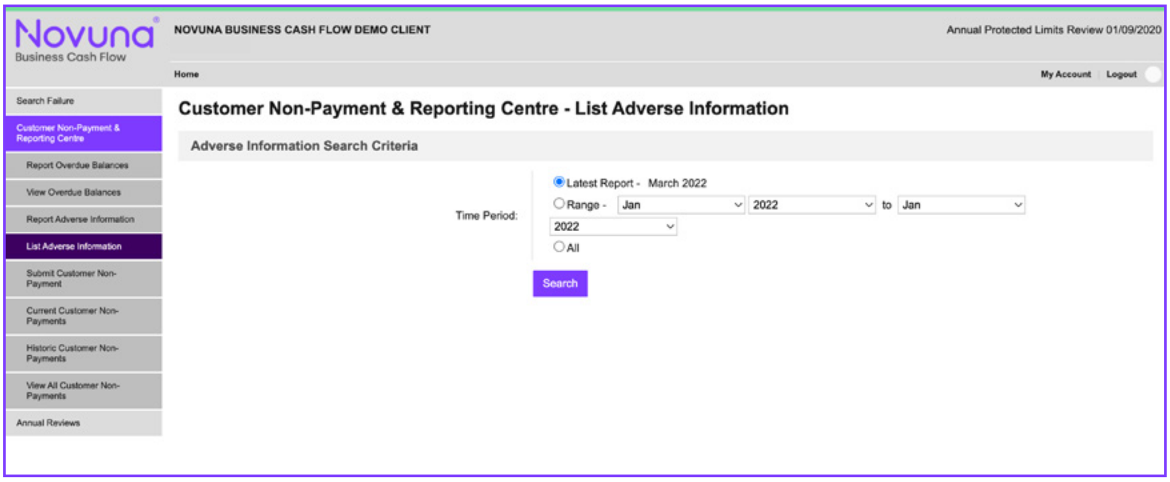
Following your submission the details are recorded on the system.

In order to view any adverse information you may have reported, click on "**Customer Non-Payment & Reporting Centre**". The following sub menus appear:

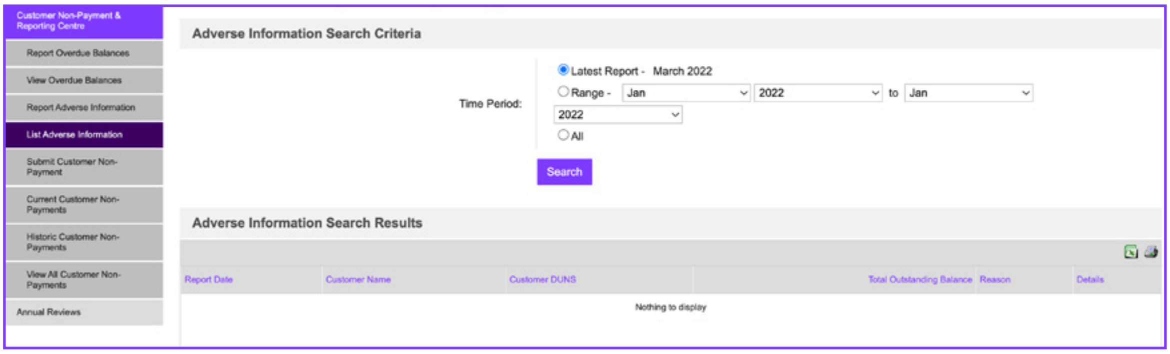
- Report Overdue Balances
- View Overdue Balances
- Report Adverse Information
- ***List Adverse Information***
- Submit Customer Non-Payment
- View All Customer Non-Payments

Select "**List Adverse Information**"

You are able to select a range of dates,



Click "**Search**" and the results will be displayed beneath the search button



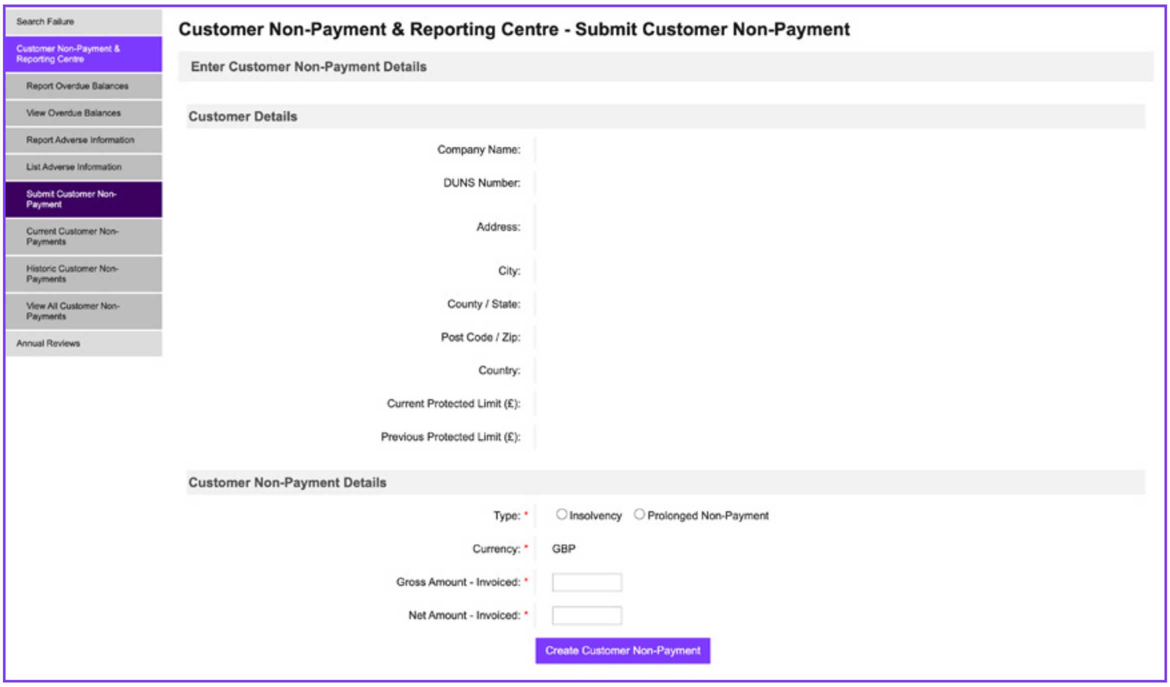
10. How do I submit a Customer Non-Payment?

To submit a Customer Non-Payment, click on "**Customer Non-Payment & Reporting Centre**". The following sub menus appear:

- Report Overdue Balances
- View Overdue Balances
- Report Adverse Information
- List Adverse Information
- ***Submit Customer Non-Payment***
- View All Customer Non-Payments

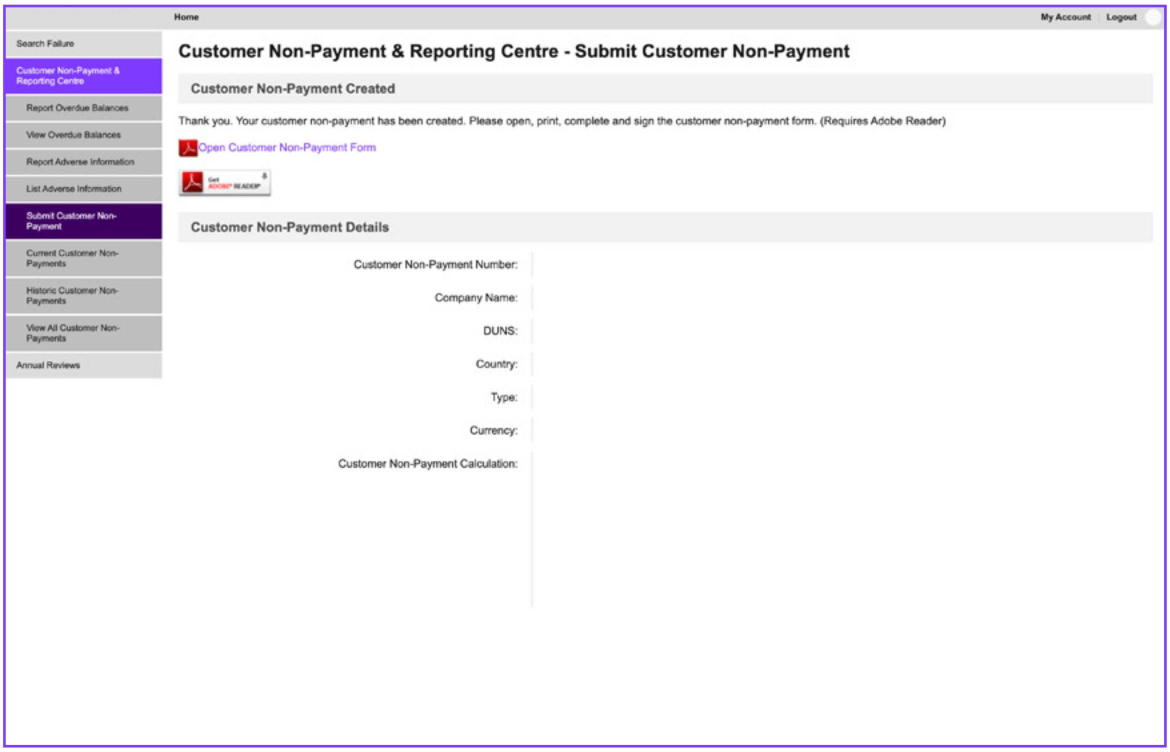
Select "**Submit Customer Non-Payment**"

From the drop down menu select the customer to which the Non-Payment relates.



Complete all requested fields. Once you've completed Choose "**Create Customer Non-Payment**" the following screen appears:

Once you click "**Create Customer Non-Payment**", the following screen appears:



You will be able to view the information on the Customer Non-Payment form by choosing Open Customer Non-Payment Form pdf icon.

You will need to print the form to complete the rest of the required details and you should save this form to your computer for future reference.

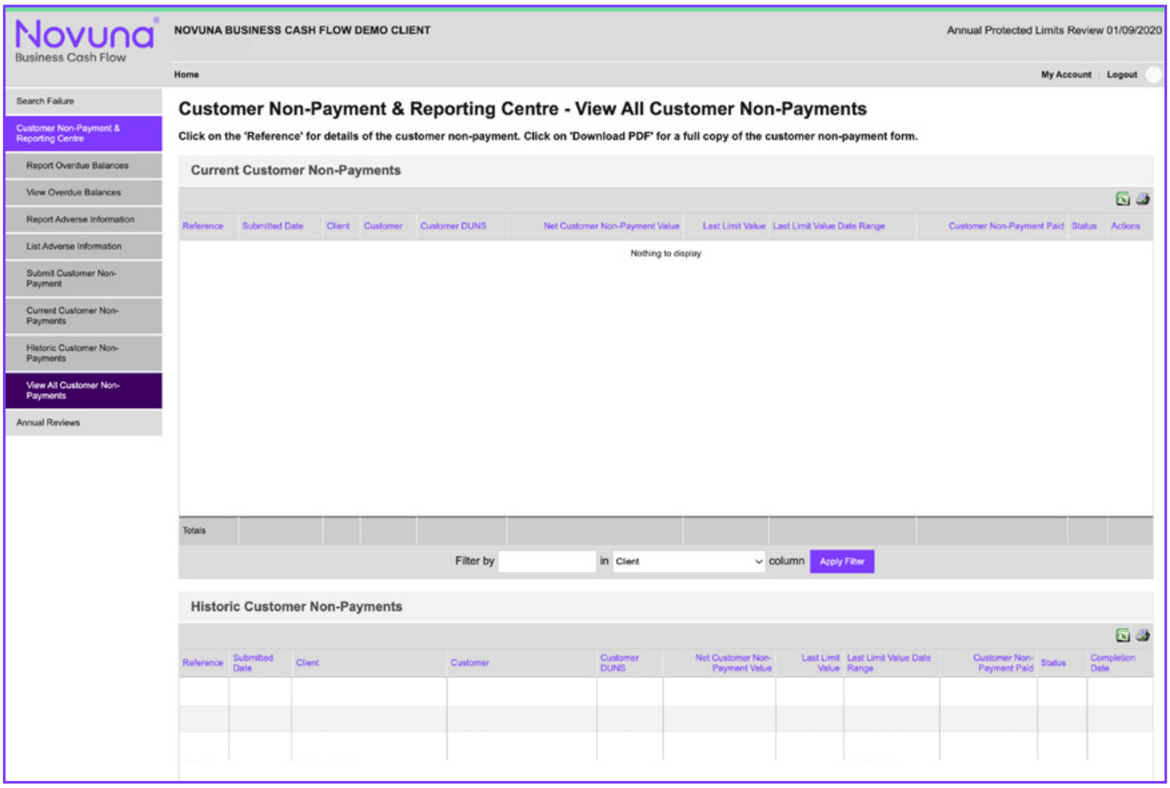
Once completed, you will also need to print the form, scan and email (CreditProtection@NovunaBusinessCashFlow.co.uk), or post it to us along with all other supporting documentation.

10. How do I submit a Customer Non-Payment?
(Continued)

To review progress of a submitted Customer Non-Payment, click on "**Customer Non-Payment & Reporting Centre**". The following sub menus appear:

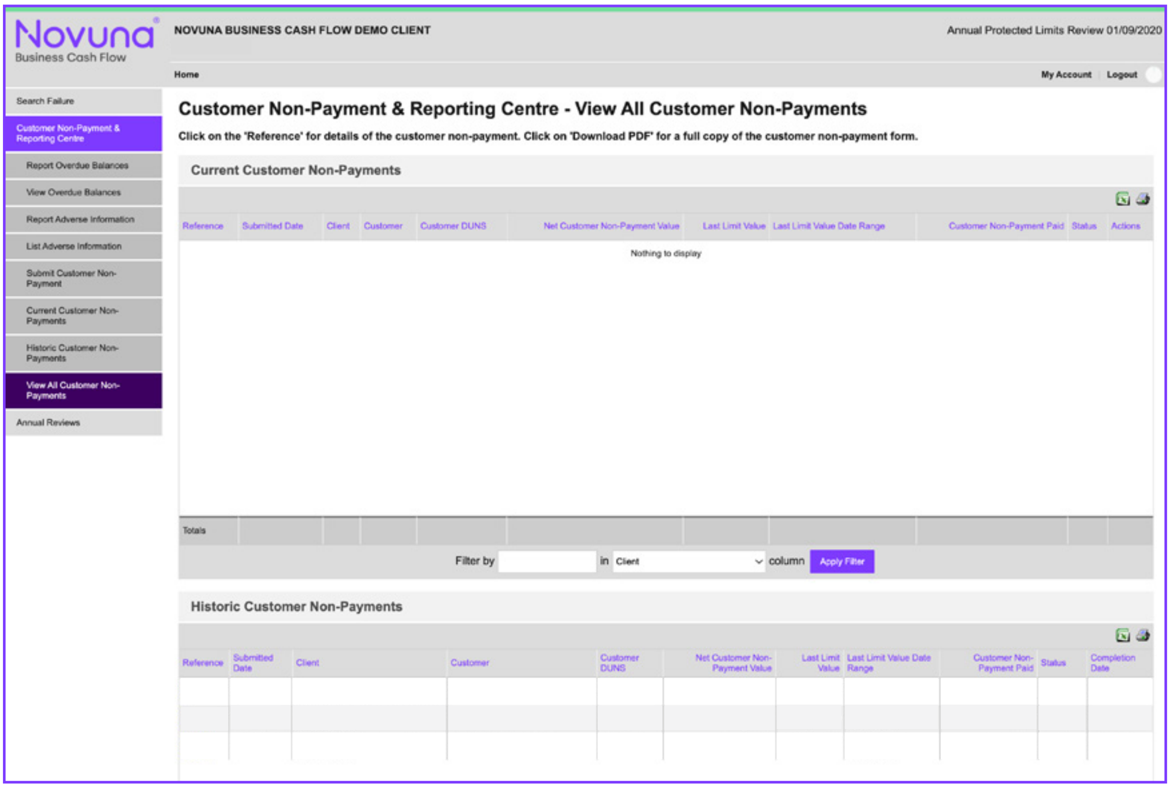
- Report Overdue Balances
- View Overdue Balances
- Report Adverse Information
- List Adverse Information
- Submit Customer Non-Payment
- ***View All Customer Non-Payments***

Select "**View All Customer Non-Payments**"



Click on the "**LIV Reference**" for details of the summary. You can also download the form by clicking on "**Download PDF**" for a full copy of the form.

Once the Customer Non-Payment has been reviewed by underwriter you will see updated notes displayed.

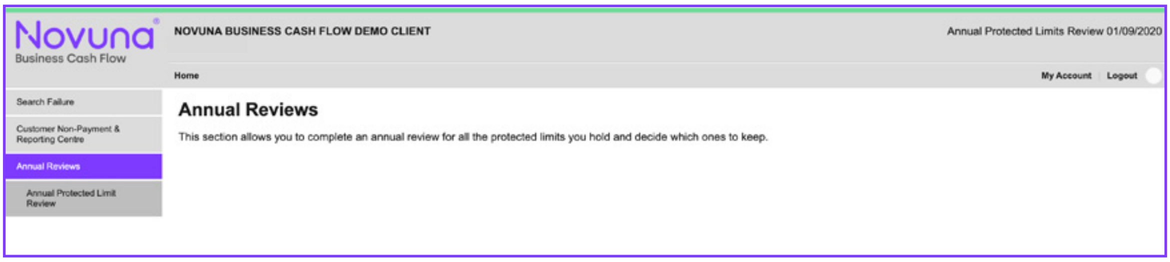


Once the Customer Non-Payment has been completed you will see the details in Historic Customer Non-Payments section on the screen.

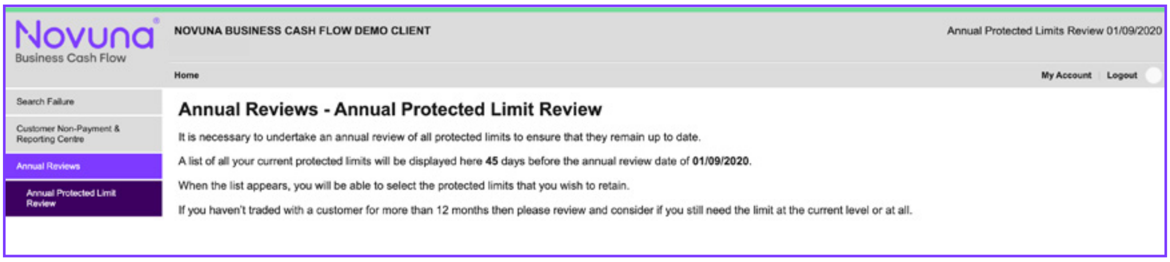
11. How Do I Complete the Annual Review of My Limit Requirements?

This section allows you to complete an annual review for all the limits you hold and decide which ones to keep.

The Annual Limit review screen will only become available to you 45 days prior to review. If you try and access the screen before this date you will see the following:



At 45 days prior to review you will receive an email alert notifying that you will be able to access the Annual Limit Review screen.



You can now select which limits you wish to carry forward. If you still require the limit, retain the tick and if the limit is no longer required please remove the tick from the system.

You can update this facility at any stage up to the annual review date.

Once the annual review is completed an email will be sent to your nominated email address and this will show a list of all the limits that have been removed and those retained.

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Tomorrow.**Together**