

FactorCloud

Complete User Guide

Workflows, every screen, and every field — explained

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Welcome

Welcome to the FactorCloud Complete User Guide. This document is a comprehensive reference for the FactorCloud platform — every screen, every field, explained. Whether you are a factor managing your portfolio, a client submitting invoices through the portal, or an administrator configuring settings, this guide will help you understand what each screen does, what every field means, and how to get your daily work done.

This edition (v2.3, October 2026) updates the original guide with everything shipped between March and the end of September 2026, and reorganizes the material so you can find answers faster.

How to Use This Guide

The guide is organized into three parts, plus appendices. Pick the part that matches the question you have.

Part I — Everyday Workflows walks you through common tasks from start to finish: getting around the interface, onboarding a new client, funding invoices, handling fuel advances, applying payments, managing reserves and over advances, working collections, and running month-end reports. Start here if you are new to FactorCloud or want to learn how a process flows across multiple screens.

Part II — Screen-by-Screen Reference covers every module in depth, one chapter per screen. Each chapter includes a description of what the screen is used for, a field-by-field reference table explaining every data point, notes on required versus optional fields, and tips on how specific fields affect your factoring operations. Come here when you are looking at a screen and want to know what a particular field does.

Part III — Administration covers settings, integrations, feature toggles, and user, role, and permission management. This is where administrators configure how FactorCloud behaves for their factor.

Appendices collect quick-lookup material: Appendix A is a Status Reference gathering invoice, payment, reserve release, over advance, fuel advance, and import statuses in one place; Appendix B is Troubleshooting & FAQ, covering common validation messages and what to do about them; Appendix C is the What's New changelog, a detailed line-by-line list of every change shipped March through September 2026.

Throughout the guide, paragraphs beginning with **New in 2026:** flag features added since the first edition, so returning readers can spot what changed.

Features arriving with the August and September 2026 releases are flagged **New in 2026.8.8**, **New in 2026.8.20**, **New in 2026.9.7**, and **New in 2026.9.16**. All four of those releases have completed their rollout and are live in production, and 2026.9.16 is the current production version. Version 2026.9.30 was deployed to the sandbox environment on September 30, 2026 and had not yet been promoted to production when this edition was published, so features flagged New in 2026.9.30 may not be visible in your tenant yet.

What's New in This Edition

The March–September 2026 releases were the largest expansion of FactorCloud since the platform launched, headlined by four new modules, two new ways to move money, and a run of September releases that opened up the accounting side of the platform.

Over Advances grew from a single field into a full module. You can now create an over advance with a structured payment plan — interest rate, payment frequency, number of payments, and a start date — and preview a live amortization schedule showing the interest, principal, and remaining balance of every payment before you commit. Individual planned payments can be edited (until they are paid), plans can be regenerated, and reusable Over Advance Templates let you standardize repayment structures across clients. Over advance records also gained a documents tab and richer balance summaries.

Commission Partners is an entirely new module for managing referral relationships. You can create commission partners, associate them with clients and brokers, and drive their payouts from Commission Templates that support a base commission percentage, tiered rates, first-funding bonuses, and threshold-based bonuses. A new Commission Partner Report breaks down what each partner has earned.

Collections V2 is a redesigned collections experience, enabled by a factor setting. The collections worklist gained new aging and relationship columns, including a Debtor–Client column, and the collection blade now shows company and contact information alongside the invoices being worked.

Payment Batch Reconciliation, also enabled by a factor setting, lets you match a payment batch against open receivables: FactorCloud generates reconciliation pairs, you review and initiate reconciliation, and payments are created from the reconciled pairs.

On the money-movement side, two **new payment channels** joined ACH, wire, and check: **Texas Capital Bank**, a bank integration with per-invoice-group payment status tracking and retry, and **AtoB**, enabled per factor. Existing NACHA files gained an optional offset entry, and the Funding screen now shows totals and a payment-type summary so you can verify a batch at a glance.

Notices of Assignment were enhanced in three ways: NOAs can now be sent for broker-debtor relationships, each debtor can have its own NOA placement configuration (with a factor-level default), and client and broker debtor relationships can carry an attached relationship document.

Reporting expanded with four new reports — the Commission Partner report, the On-Account Payment report (with label filtering and links from rows to the related records), an ROI report with collapsible per-client detail, and a Client Collateral report with AR aging buckets. The client portal now also exposes the Aging by Debtor and Client Summary reports to your clients.

A wave of **quality-of-life improvements** touched nearly every screen: table columns are resizable, list screens support larger page sizes (up to 500 rows), selectors were converted to faster autocomplete fields, and dates across the platform — fee dates, on-account payments, report date pickers, NOA timestamps — now display in your factor's timezone rather than your browser's. The dashboard gained a Daily Receipts tile, and Daily Volume now shows cents.

Finally, **email deliverability** improved: factors can now send FactorCloud email from their own custom sending domain, verified through domain authentication, so notifications and remittances arrive from your brand instead of a shared address. Client remittance PDFs are likewise white-labeled with your logo and name.

The July 2026 release (2026.7.15, deployed July 17) focused on collections and imports. Invoices can now be rebilled directly from the Collections screen — across different clients and debtors at once, up to 100 invoices at a time. The collections worklist added Callback Date and Will Pay Date columns and now leads with the columns that matter on a call, the Chargebacks screen shows a Notes column, and internal credit requests carry richer client and debtor context for reviewers. Invoice documents can be classified as Billing or Non-Billing, keeping internal paperwork out of what the debtor receives. Invoice imports can match debtors by company code, and import files are now strictly validated against the current template — files built from older templates are rejected. The Receipts Report gained an Invoice Status filter.

The August 2026 release (2026.8.8) was deployed on August 7 and is now live in production; its features are flagged New in 2026.8.8 throughout the guide. Highlights: credit permissions that can be granted per client, broker, debtor, or relationship instead of account-wide, backed by a permission-change audit trail; multi-currency support, with a global currency filter that reaches the Ledgers and Accounting screens; a new Fee Escrow option that holds a percentage of each funded invoice in escrow and recognizes it as fee income when the invoice closes; over advances that can be repaid directly during invoice funding; a UCC Signed Date field on client and broker profiles; a new Client Activity Statement report plus new filters across the reporting suite; and a significantly faster payments API.

The August 20 release (2026.8.20) has since completed its rollout and is live in production; its features are flagged New in 2026.8.20 throughout the guide. Highlights: per-user approval limits — a Max Invoice Amount for each user, enforced invoice-by-invoice at approval, with a temporary bypass that expires automatically after 8 hours; Collections Agents assignable on debtor profiles, with the Collections screen filter honoring debtor-level assignments; collection notes displayed as a timestamped, author-attributed log; support for multiple funding instructions of the same payment type; a GL code selector for additional fees charged at approval, persisted through to the ledgers and documents; the first customer-facing pieces of custom GL codes; a native Scotiabank CAD EFT payment file; expanded email delivery tracking; and a series of credit-request and email-delivery fixes.

The first September release (2026.9.7) was deployed on September 7 and is live in production; its features are flagged New in 2026.9.7 throughout the guide. Highlights: GL codes connected to the factor's own bank accounts, so inbound payment accounts and outbound funding accounts each post under the code you choose; a Charge/Credit toggle on additional fees; manual transactions that can be offset by more than one line; funding instructions that can be marked active or inactive, with a favorite selected automatically at approval; a General Notes section on client profiles; Default Payment Term and Verification Email fields on debtors, plus a debtor changelog; an Open Balance (AR) column on the Relationships screen; fuel advance totals across the whole filtered set and single-action approval of all pending advances; the client's MC number on generated invoice documents; table preferences that persist across navigation; and a DOT number field that accepts FMCSA's new Motus identifiers.

The second September release (2026.9.16) was deployed on September 16 and is the current production version; its features are flagged New in 2026.9.16 throughout the guide. Highlights: an origin account selection at approve-for-funding and renameable descriptions on the standard system GL codes, completing the custom GL code work started in 2026.8.20; a Fee per Invoice override at the client and broker level; factor-defined Collection Statuses; No Buy reasons and notes; FactorGenie credit data surfaced on the debtor profile and in the credit decision; Charge/Credit types and GL codes on the Fee Scheduler; duplicate detection on new debtor requests; a Report Scheduler that emails reports on a daily, weekly, or monthly schedule; Commission Partner, Account

Executive, and Sales Executive shown on the client profile and dashboard; the optional Over Payment Credits feature; and six report additions, including the new Fuel Advance Invoices, Closed Invoice Details, and Detail Buyout reports.

A further release (2026.9.30) reached the sandbox environment on September 30 and had not been promoted to production when this edition was published; its features are flagged New in 2026.9.30 throughout the guide and may not be visible in your tenant yet. Highlights: Credit Rating and Ineligible Days fields on debtor credit info; a Do Not Bill company setting with a relationship-level Billing Override; over advance payback by percentage; an expired-credit warning at approve-for-funding; Excel uploads for invoice documents; creating a debtor while creating an invoice; and a Cash Reserve Release Fee on the client profile.

For the complete, dated, item-by-item list of changes, see Appendix C: What's New.

Key Factoring Terms

The table below defines the core vocabulary used throughout this guide and the FactorCloud interface.

Term	Definition
Advance	The upfront payment made to the client, typically 80-95% of invoice value
Amortization Schedule	The payment-by-payment repayment plan for an over advance, showing each payment's date, amount, interest, principal, and remaining balance
Broker	An intermediary who connects clients with the factor
Cash Reserve	A cash buffer held by the factor, typically released after payment
Chargeback	Reversal of a funded invoice back to the client, typically when the debtor will not pay
Client	A business that sells its invoices to the factor for immediate cash
Commission Partner	A referral partner who earns commission on the business of the clients or brokers they bring to the factor, paid according to a commission template
Debtor	The company that owes payment on an invoice (the client's customer)
Disbursement	An outgoing payment from the factor, most commonly the funds sent to a client when invoices are funded
Escrow Reserve	Funds held in escrow as security until debtor payment is received
Factor	The financial company providing invoice factoring services
Fuel Advance	An early partial advance, common in transportation factoring, given against a load before the invoice is funded
Invoice Factoring	Selling accounts receivable (invoices) at a discount for immediate cash
Invoice Group	A set of invoices funded together for one client in a single disbursement
NFE (Net Financial Exposure)	The factor's total financial risk: AR minus reserves
NOA (Notice of Assignment)	Legal document sent to debtors informing them invoices are assigned to the factor
NOA Placement	The per-debtor configuration controlling how the NOA is placed and delivered for that debtor, with a factor-level default

Term	Definition
Non-Recourse	A factoring arrangement in which the factor absorbs the loss if the debtor fails to pay, rather than charging the invoice back to the client
On-Account Payment	A payment received from a debtor that is held on the account rather than applied to specific invoices, usually because the invoices it belongs to are not yet identified
Out-of-System Invoice	An invoice recorded in FactorCloud for payment-application purposes but never funded through the platform
Over Advance	Funds advanced to a client beyond their normal invoice advances, repaid over time on a structured payment plan
Payment Batch	A group of debtor payments (for example, one bank deposit or lockbox file) entered and reconciled together
Payment Channel	The method used to move money for a disbursement, such as ACH, wire, check, Texas Capital Bank, or AtoB
Purchase Fee	The factor's fee for purchasing/funding an invoice
Reserve	The portion of the invoice held back until the debtor pays
Reserve Release	Paying out part of a client's cash reserve balance to the client
Split Funding	Dividing a single invoice's advance across more than one disbursement destination; not available for broker invoices
Term	The factoring agreement template — rates, fees, and rules — applied to a client or a client-debtor relationship
Write-Off	Marking an invoice amount as uncollectible

Part I — Everyday Workflows

This part walks you through the most common jobs in FactorCloud, step by step: getting around the interface, bringing on a new client, running a funding day, and handling fuel advances. Each workflow describes the sequence of screens and decisions, not every field — when you need the full field-by-field detail for a screen, follow the cross-references into Part II, where every field is documented. If you are new to FactorCloud, read Workflow 1 first; the navigation and table skills it covers are used in every other workflow.

Workflow 1: Getting Around FactorCloud

This workflow covers the basics you will use on every screen: the main menu areas, how detail blades work, and the table skills (columns, paging, search, and filters) that make the rest of the guide faster to follow.

Finding your way: the main areas

FactorCloud is organized into modules, each with its own screen and its own chapter in Part II. The main areas you will work in are:

- **Dashboard** — your portfolio snapshot: aging buckets, portfolio summary, and top clients by exposure (see "Dashboard").
- **Clients, Debtors, Brokers, and Vendors** — company records and relationships (see "Client Management", "Debtor Management", "Broker Management", and "Vendor Management").
- **Invoices** — the invoice lifecycle from submission through funding to payment (see "Invoice Management").
- **Payments** — receiving and applying debtor payments (see "Payment Management").
- **Collections** — the collections worklist for chasing overdue invoices (see "Collections").
- **Over Advances and Commission Partners** — newer modules for advances beyond normal terms and referral-partner commissions (see "Over Advances & Templates" and "Commission Partners").
- **Reports** — portfolio, aging, settlement, and commission reporting (see "Reports").
- **Ledgers** — the full financial transaction history, journal, reserve releases, and write-offs (see "Ledgers & Accounting").
- **Fuel Advances** — short-term advances for transportation clients (see "Fuel Advances").
- **Settings** — factor configuration, users, roles, integrations, and feature toggles (see "Settings & Administration" and "Users, Roles & Permissions").

What you see in the menu depends on your permissions. If a module described in this guide is missing from your screen, ask your administrator — the Users, Roles & Permissions chapter explains how access is granted.

Working with blades

Most detail work in FactorCloud happens in blades — panels that slide open over the current screen when you select a record or start an action. Creating an invoice, editing a planned payment on an over advance, approving items for funding, and configuring integrations all happen in blades. The list you came from stays in place behind the blade, so when you close it you are back where you were. Some blades include their own information panels; for example, the Approve-for-Funding blade shows a credit-limit section, and the Collections blade shows company and contact information.

Table skills

Almost every module presents its records in a table. A few skills apply everywhere:

- Sort and page through results using the table controls; long lists are paginated rather than loaded all at once.
- Adjust how many rows you see per page. **New in 2026:** list screens now offer larger rows-per-page options, including 250 and 500 rows per page — useful when reviewing or exporting a full day's work.

- Resize columns to fit your data. **New in 2026:** invoice table columns are resizable, so you can widen the columns you care about and shrink the ones you don't.
- Use autocomplete selectors when picking companies and terms. **New in 2026:** debtor, company, term, and commission selectors are autocomplete fields — start typing a name and pick from the matching results instead of scrolling a long dropdown.

Search and filters

List screens include search and filter controls so you can narrow to exactly the records you need. The Invoices screen, for example, filters by status, verification status, client, broker, debtor, amount range, date ranges, balance, aging, labels, and invoice group; the Payments screen filters by status, company, payment type, account, dates, amounts, and labels. Filters combine, so you can answer questions like "unverified invoices for this client over \$5,000" in one view. The full filter lists are in "Invoice Management" and "Payment Management".

TIP Labels are a flexible filtering tool. If your team tags invoices and payments with labels (for example, "Priority" or "Under Review"), you can filter most lists and several reports by those labels. Labels are managed under Settings (see "Settings & Administration").

Dates and your factor timezone

FactorCloud calculates dates — invoice aging, funding dates, statement periods — using your organization's timezone, which is configured in Factor Settings. **New in 2026:** many date pickers and timestamps across the application now consistently use the factor timezone rather than your browser's local time, including fee dates, on-account payment dates, report date pickers, and NOA sent timestamps. If your staff work in a different timezone than the factor is configured for, the dates they see reflect the factor's business day, which keeps aging and reports consistent for everyone.

Workflow 2: Onboarding a New Client

This workflow takes a new client from first record to portal access: create the company, configure how their factoring works, connect them to their debtors, get NOAs out, and give them a portal login. Full field tables for every step are in "Client Management", "Debtor Management", and "Client Portal".

Step 1: Create the client record

- Open **Clients** and create a new client.
- Enter the basic company information: legal company name, address, phone, and email. The company name and address line 1 are required.
- Enter the EIN for US companies.
- Set the **Industry Type**. Choosing Transportation enables the MC Number and DOT Number fields, which you should complete for carriers.
- Leave the client Active, and leave **No Buy** unchecked — that flag is used by underwriting to block a company from factoring.

The full field list, including company code and short code, is in "Client Management".

NEW IN 2026 The client record includes a **Non-Recourse** flag for clients on a non-recourse factoring arrangement, and the company info screen now displays the company short code.

Step 2: Configure factoring setup

Open the client's factoring setup and work through each section. These settings drive every funding for this client, so review them with the signed factoring agreement in hand.

- Set the **Credit Limit** and mark it approved once underwriting signs off. Also set **Ineligible Days** — how long an invoice can be outstanding before it stops counting as eligible collateral.
- Select the **Term** — the factoring agreement template that determines advance rate and fees. This is required.
- Set the **Currency** if this client does not use your default.
- Enter the **Payment Method Fees** — what you charge the client per disbursement by method (ACH, wire, check, same-day ACH, instant, RTP, money code, digital wallet, fuel card). Factor-wide defaults apply automatically and can be overridden here (see "Settings & Administration" for defaults).
- If the client is charged interest, enable **Interest Active** and configure the principal basis, rate type (Flat Rate, Prime Plus, SOFR Plus, or LIBOR Plus), rate, days per year, and whether interest is auto-charged and at what frequency.
- Review the **Reserves & Special Programs** section: escrow and cash reserve balances, fuel advance enablement, and monthly statements. If this client will use fuel advances, enable the program here (see "Workflow 4: Fuel Advances").
- Record anything a funder should know in **Funding Notes**.

Every field in these sections is documented in "Client Management".

Step 3: Set term visibility

NEW IN 2026 You can control which terms are visible and applicable per client, so the client only ever gets terms that match their agreement. Review the client's term visibility as part of setup — this keeps invoice-level term selection clean and prevents the wrong fee schedule from being

applied. Term selection fields are autocomplete, so users pick from the client's visible terms by typing. See "Client Management" for details.

Step 4: Add debtor relationships

A client can only factor invoices from debtors they have an approved relationship with. For each customer the client will factor:

- If the debtor does not exist yet, create it under **Debtors** first (see "Debtor Management").
- Open the client's debtor relationships and add the debtor.
- Select the **Term** for this relationship (required) and the **Payment Term** — the days the debtor has to pay.
- Set the relationship **Credit Limit** and mark it approved. This caps outstanding exposure for this specific client-debtor pair, separate from the client's overall limit and the debtor's global limit.
- Optionally set a credit rating and relationship-specific ineligible days.

NEW IN 2026 Debtors carry a **No Buy** flag on their credit info, and it is enforced at invoice approval — invoices for a No Buy debtor will not get through approval. Check the flag on each debtor you connect, and note that No Buy can also be set through the debtor CSV import. See "Debtor Management".

Step 5: Set up the NOA

The Notice of Assignment tells the debtor that the client's invoices are assigned to you and that payment must come to you. For each new client-debtor relationship:

- Confirm the debtor's **NOA Email** and billing delivery settings on the debtor record (see "Debtor Management").
- Confirm NOA is allowed on the relationship. **New in 2026:** the relationship blade surfaces **NOA Allowed**, a **Send NOA** action, and the **First NOA Sent** / **Last NOA Sent** dates, with timestamps shown in your factor timezone.
- **New in 2026:** Set the **NOA placement** for the debtor if it should differ from your factor's default placement setting.
- **New in 2026:** Attach the NOA relationship document to the client-debtor relationship, so the executed NOA is stored with the relationship itself.
- Send the NOA. The system tracks the first and last sent dates on the relationship.

NOTE Broker-debtor relationships also support NOAs. **New in 2026:** NOA can be enabled on broker-debtor relationships and NOAs sent for them — see "Broker Management".

Step 6: Grant client portal access

Once the client is configured, give their staff access to the Client Portal so they can submit invoices, upload documents, and track their account:

- Create a portal user account for each client employee who needs access (this requires the client-user management permission — see "Users, Roles & Permissions").
- Assign the portal permissions that match their job: reading invoices, creating invoices, importing CSV invoices, requesting debtors, uploading documents, and viewing reports are all separate portal permissions.

The portal experience — dashboard, invoice submission, debtor requests, reports, and Brightbolt document processing — is covered in "Client Portal".

NEW IN 2026 The client portal now exposes the Aging by Debtor and Client Summary reports, and the portal dashboard includes a Daily Receipts tile.

Workflow 3: Funding Day — From Invoice to Money Out

This is the core daily cycle: invoices come in, get verified and approved, get grouped into batches, and money goes out through your payment channels. Field-level detail lives in "Invoice Management" and channel configuration in "Settings & Administration".

Step 1: Create or import invoices

Invoices enter the system three ways: staff enter them, clients submit them through the portal, or they arrive in bulk via CSV import.

To create an invoice manually:

- Open **Invoices** and create a new invoice.
- Enter the required fields: invoice number, client, debtor, invoice amount, and invoice date.
- Add the optional details that apply: reference number, broker, vendor, notes, preferred payment method, and over-advance type and amount. Mark the invoice **Non-Factored** if it is record-keeping only and will not be funded.
- **New in 2026:** Apply **Labels** on the invoice creation blade. Your selected labels are shown in the review step, and you can filter and report by them later.

NEW IN 2026 Whether duplicate invoice reference numbers are allowed is now controlled by a factor setting. If your factor allows duplicates, the same reference number can appear on multiple invoices; if not, duplicates are rejected. Check your setting under "Settings & Administration" if reference-number entry behaves differently than you expect.

To import invoices in bulk, use **Data Imports** with a CSV file. **New in 2026:** import validation is stricter and more helpful — required columns are validated up front, blank lines are rejected, and files over the line-count limit are rejected with the count shown. The import also supports an issue date column. See "Data Imports" for statuses and error handling.

Step 2: Verify invoices

Verification confirms invoice details with the debtor before you fund. Each invoice carries a verification status — Not Verified, Verified, Unable to Verify, or Dispute — and a verification method (phone, email, document review, online portal, manual, or any custom methods your factor has added). Verify per your factor's risk policy; unverified invoices are a common funding-day holdup. See "Invoice Management" for the status meanings.

Step 3: Approve for funding

- Select the invoices to approve and open the approve-for-funding step.
- Review the summary: total invoice amount, advance amount, fees, escrow and cash reserve holdbacks, payment fees, the funding instruction (which bank account receives funds), and the preferred payment method. **New in 2026:** the approval screen includes an improved summary with an invoice breakdown by billing method.
- **New in 2026:** Watch for validation warnings — the approve-for-funding and amount-edit blades surface warnings before you submit, so problems appear before the batch is built rather than after.
- **New in 2026:** Check the **Credit Limit** section in the approval blade. It shows the current limit, and if the funding would need more room, you can submit a credit increase request for a specific amount from here.

- **New in 2026:** If the advance should go out in more than one piece, use **Split Funding** to divide it. The system auto-calculates the split amount and validates that the split total matches the advance. Broker invoices do not support Split Funding — the system blocks the attempt with the message "Broker invoices do not support Split Funding."

Remember that debtor No Buy flags and credit limits are enforced at this step; blocked invoices need underwriting attention, not a workaround.

Step 4: Invoice groups (batches)

Approved invoices are grouped into invoice groups for collective funding. Each group shows a group code, the invoice count, total invoice amount, payment amount, reserves, net payment (advance minus fees), payment type, status (Pending, Funded, or Completed), and funding date. Groups can be locked to prevent changes. See "Invoice Management" for the full group field table.

Step 5: The Funding screen — disbursements and totals

The Funding screen is where approved groups become outgoing disbursements.

- Review the disbursement list and invoice group list for the day. **New in 2026:** disbursements support date-range filters and a disbursement summary, and the Funding screen shows totals and counts — including a payment-type summary and the total funded amount on the Funded tab — so you can reconcile the day at a glance.
- Confirm each group's payment type and funding instruction before releasing funds.

Step 6: Choose the payment channel

How the money physically moves depends on the payment channel:

- **ACH / NACHA** — standard bank transfer; FactorCloud generates NACHA files for your bank. **New in 2026:** a factor setting can add a NACHA offset entry to generated files (V2 files only) for banks that require balanced files.
- **Wire** — for same-day, high-value disbursements, with wire fees charged per your client's fee setup.
- **Check and other methods** — check, fuel card, money code, digital wallet, instant, and RTP, per the client's funding instruction.
- **New in 2026: Texas Capital Bank** — a direct funding integration. Credentials are configured in Factor settings (super-admin configuration), TEXAS_CAPITAL appears as a payment channel option on funding instructions with bank fields for instant/RTP-style payments, and bank details are validated (9-digit routing number, digits-only account number, and amount minimum/maximum). Each invoice group shows its Texas Capital payment status in disbursement details, failed payments can be retried, and settled groups show a "Completed" chip.
- **New in 2026: AtoB** — an AtoB payment channel is available when the AtoB factor setting is enabled; attempts to use it while disabled are blocked.

NEW IN 2026.8.20 Factors paying Canadian carriers can generate a native **Scotiabank CAD EFT file** (BNS Flat File 3.0). EFT joins NACHA v1 and v2 as a third payment-file format in Factor settings; selecting it reveals the Scotia bank fields and a Test Mode switch, and the disbursement action relabels to "Download EFT File".

Channel and integration configuration is covered in "Settings & Administration".

Step 7: Know your automation settings

If your factor has **Enable Automated Funding** turned on, approved invoices for eligible companies can be funded automatically within the per-company automation limits (maximum and minimum invoice amounts, daily invoice and dollar limits, and a document requirement). If funding is happening "by itself," this is why — review the toggle in "Settings & Administration" and the per-company rules in "Company Management" before assuming something is wrong.

Workflow 4: Fuel Advances

Fuel advances are short-term advances to transportation clients against future fuel purchases. The program is enabled per client, and each advance follows a simple create-approve-fund lifecycle. Field-level detail is in "Fuel Advances".

Step 1: Confirm the client's fuel advance setup

- Confirm **Enable Fuel Advance** is on for the client, along with their maximum advance percentage and minimum fee (see "Client Management").
- **New in 2026:** Each client now has independent toggles for the two fuel advance types — **Fuel Advance Invoice** and **Fuel Advance Credit**. At least one type must stay enabled while the program is on, and neither toggle can be changed while Fuel Advance is disabled for the client. Confirm the right type(s) are enabled for how this client operates.

Step 2: Create a fuel advance

- Open **Fuel Advances** and create a new advance.
- Enter the required fields: invoice amount, fuel advance amount, invoice number, reference number, client, and debtor.
- Enter the fee as a fixed amount, a percentage, or both, per the client's agreement.
- Add notes if the funder needs context.

Step 3: Import fuel advances (bulk)

NEW IN 2026 Fuel advances can now be imported in bulk, gated per client and by a dedicated import permission. Use this when a fuel card provider or client sends advances as a file rather than one at a time. Import mechanics and error handling follow the standard import flow (see "Data Imports").

Step 4: Approve for funding

NEW IN 2026 Fuel advances have their own approve-for-funding blade. Select pending advances, review them in the blade, and approve them for funding. Approved advances are then funded through your normal disbursement process.

Fuel advance statuses

Status	Meaning
Pending	Advance has been created but not yet approved
Approved	Advance is approved and ready for funding
Rejected	Advance was rejected
Funded	Advance has been paid out
Chargeback	Advance was charged back to the client

NOTE Chargebacks can be applied to fuel advances just as they can to invoices — see "Payment Management".

Workflow 5: Receiving & Applying Payments

This workflow covers the full cash-application cycle: recording a payment when money arrives from a debtor, applying it to the right invoices, handling money that cannot be matched to an invoice yet, processing payments in bulk through batches, and reversing funded amounts with chargebacks. Getting this right keeps your AR, reserves, and client balances accurate.

Step 1: Create the Payment

When a payment arrives — a check in the mail, an ACH deposit, a wire — record it in Payment Management first. Recording and applying are separate steps, so you can log money the moment it arrives and match it to invoices later.

- Open **Payment Management** and start a new payment.
- Select the **Account** the money was deposited into and the **Payment Type** that matches how it arrived.
- Enter the **Amount** and a unique **Transaction Ref**. The transaction reference prevents the same payment from being entered twice.
- Select at least one of **Client**, **Debtor**, or **Broker** to identify who the payment is from.
- Optionally record the **Remitter**, **Payment Date** (defaults to today), **Notes**, and **Labels**, then save.

Field	Required	Description
Account	Yes	Bank account or payment method identifier
Payment Type	Yes	How the payment was received (see Payment Types below)
Amount	Yes	Total payment amount received
Transaction Ref	Yes	Unique reference number to prevent duplicate entries
Client / Debtor / Broker	One required	Which company the payment is from (at least one must be selected)
Remitter	No	Name of the person or company who sent the payment
Payment Date	No	Date the payment was received (defaults to today)
Notes	No	Additional notes about the payment
Labels	No	Tags to categorize the payment

FactorCloud supports the following payment types:

Type	Description
ACH	Automated Clearing House bank transfer
Check	Physical check payment
Wire	Wire transfer (fastest method)

Type	Description
Express Code	Express payment code method
Fuel Card	Fuel card payment
Same-Day ACH	Same-day ACH transfer (faster than standard ACH)
Money Code	Money code / virtual transfer
Digital Wallet	Digital wallet payment (Apple Pay, etc.)
Instant	Instant payment method
RTP	Real-Time Payments network

Every payment carries one of three statuses, so you can always see how much money is sitting unmatched:

Status	Meaning
Unapplied	Payment has been received and recorded but not yet assigned to any invoices
Applied	Payment has been assigned to one or more invoices
Cancelled	Payment was reversed or voided

Step 2: Apply the Payment to Invoices

Applying a payment is where invoices get paid down. You choose which invoices the payment covers and how much of the payment goes to each.

- Open the payment and choose the invoices it covers.
- For each invoice, enter the **Payment Amount** — the portion of the payment to apply to that invoice.
- Use **Force Close** if you want to close an invoice even though the payment does not fully cover its balance (for example, when you agree to absorb a small shortage).

The system determines the application type automatically based on how the applied amount compares to the invoice balance:

Type	Meaning
Full	Payment exactly matches the invoice balance
Partial	Payment is less than the balance; invoice remains open
Over	Payment exceeds the balance; excess creates a credit
Closed Paid	Additional payment recorded on an already-paid invoice
Partial Full	Payment is less than balance but invoice is manually force-closed

NOTE Overpayments are handled for you. If the applied amount exceeds the invoice balance, the excess creates a credit (an Over application). If a second payment arrives for an invoice that has already been paid and closed, the system records it as a Closed Paid application rather than reopening the invoice.

On-Account Payments

Sometimes money arrives that belongs to a client but cannot be matched to specific invoices — for example, a debtor remittance that does not reference any invoice numbers. Record the payment as usual and leave it unapplied; it is held on the client's account until you can match it. The Unapplied ledger tracks all money received but not yet applied to invoices (see "Ledgers & Accounting").

NEW IN 2026 The On-Account Payment report gives you a dedicated view of these payments, with a Label filter and links from each row to the related records, so month-end cleanup of unmatched cash no longer requires digging through the payment list. See "Workflow 8: Month-End & Reporting."

Payment Batches

When you receive many payments at once — a lockbox file, a stack of check images — payment batches let you process them together instead of one at a time. The Draft Payment system lets you upload payment documents (check images, remittance advices) that are processed into individual payments.

Field	Description
Batch Number	Unique identifier for the batch
Status	Upload Document, Processing, Create Payments, Error, or Finished
Created By	User who created the batch
Payments	List of individual payments in the batch
Documents	Uploaded supporting documents

NEW IN 2026 Payment Batch Reconciliation adds a matching step to the batch workflow, enabled by a Factor setting (see "Settings & Administration"). Instead of creating every payment manually, the system generates reconciliation pairs that match your uploaded payment data against expected records. You review the pairs, then create payments from the reconciled pairs in one action. The screen warns you about draft payment batches and flags missing or duplicated transaction references before you commit anything.

NOTE Reconciliation drafts are private to the user who created them. Another team member cannot see or finish your in-progress reconciliation, so complete your own drafts before handing a batch off.

Chargebacks

Chargebacks reverse a funded invoice back to the client — typically when a debtor refuses to pay and the risk returns to the client. Chargebacks use the same application process as payments but create negative entries, and they can also be applied to fuel advances (see "Fuel Advances").

TIP A chargeback is not the same as undoing a payment. A chargeback shifts the invoice's risk back to the client with a paper trail; undoing a payment application simply reverses a matching mistake.

Workflow 6: Managing Reserves & Over Advances

This workflow covers returning held reserves to clients — one-off reserve releases and scheduled cash-reserve releases through the Fee Scheduler — and managing over advances, where you advance a client more than their normal terms allow and recover it through a structured payment plan.

Reserve Releases

A reserve release returns held funds (escrow or cash reserve) back to the client. Releases go through an approval workflow, so the person requesting a release does not have to be the person who approves it.

- Open **Reserve Releases** and create a new release.
- Select the **Client or Broker** to release reserves for.
- Enter the **Amount** and, if you charge one, an administrative **Fee**.
- Add **Notes** explaining the reason, then save. The release starts in Pending status and must be approved before it is funded.

Field	Required	Description
Client or Broker	Yes	Who to release reserves for
Amount	Yes	Amount to release
Fee	No	Administrative fee on the release
Notes	No	Reason or description

Status	Meaning
Pending	Release has been requested but not yet approved
Approved	Release is approved and ready for funding
Rejected	Release was declined
Deleted	Release was removed
Funded	Funds have been sent to the client

NEW IN 2026 The create blade now shows the client's **Current Reserve Balance**, and if the amount you enter exceeds that balance the system displays a **Negative Cash Reserve** warning and asks you to confirm before proceeding. This catches typos before they become negative balances.

NOTE A negative cash reserve is permitted by design — the warning is informational, not a hard stop. Some factors intentionally let a client's cash reserve go negative (for example, to fund a release ahead of collections), so confirm and proceed when that is what you intend.

Scheduled Cash-Reserve Releases (Fee Scheduler)

NEW IN 2026 You can schedule recurring cash-reserve releases through the Fee Scheduler instead of creating each one by hand. When you create a scheduled item, you choose the schedule type, and for cash-reserve schedules you must also set the cash reserve type — the system validates that a release's type matches the scheduled fee's cash-reserve type.

- Cash-reserve scheduled fees appear in a dedicated **Additional Cash Reserve** section, with info icons on each cash-reserve item.
- For items that come from the scheduler, the Hold/Release choice is fixed and cannot be changed on the item itself.
- When a scheduled release reaches the approval blade, its notes are pre-filled from the schedule, so the approver can see why the release exists.

Over Advances

An over advance is funding you extend to a client beyond their normal advance terms. Unlike a regular advance, an over advance is repaid on a structured payment plan with interest, so FactorCloud tracks it as its own record with a schedule, balances, and documents. Over advances follow the same status workflow as reserve releases: Pending, Approved, Rejected, Deleted, or Funded.

NEW IN 2026 Over advances are now a full module with payment plans, amortization schedules, templates, and bulk approval, replacing the earlier basic tracking.

Create an Over Advance with a Payment Plan

- Create the over advance and enter the advance details.
- Set the **Interest Rate (%)** and configure the **Payment Plan**: the **Frequency** (for example, Weekly), the **Number of Payments**, and the **Payment Start** — either a Fixed Date or the Funding Date.
- Review the live **Amortization Schedule** before committing. The schedule shows each planned payment with its number, Payment Date, Payment Amount, Interest, Principal, and remaining Balance, so you and the client can see exactly how the advance pays down.
- Save the over advance. It can also carry a description and a **Documents** tab for supporting paperwork such as the signed agreement.

The over advance record tracks summary balances as payments come in: Total Advance Amount, Total Paid, Total Overall Balance, Total Over Advance Amount, Over Advance Balance, and Fee Balance.

Edit Planned Payments

Each planned payment in the schedule shows a status of Paid or Pending. You can open an individual planned payment and edit it — for example, to move a payment date or adjust an amount after renegotiating with the client.

WARNING Payments that have already been paid are locked. Attempting to change one is blocked with the message "Cannot edit a payment that has already been paid." Only pending payments can be edited.

You can also regenerate the entire payment plan, which rebuilds the schedule from the plan settings — useful after changing the frequency, number of payments, start, or interest rate.

Over Advance Templates

If you issue over advances on standard terms, templates save you from re-entering the plan every time. A template captures a name, the number of payments (1 to 120), the payment frequency, the payment start type, and the interest rate (0 to 100%). When creating an over advance, apply a template to fill in the plan settings, then adjust if needed.

Bulk Approve for Funding

When several over advances are ready to fund, you can approve them for funding together. A confirmation dialog summarizes what you are approving before anything is committed.

Workflow 7: Collections

Collections is where you chase outstanding invoices: who owes what, how old it is, and what the debtor last said. This workflow describes the Collections V2 experience, the redesigned collections module.

NEW IN 2026 Collections V2 is enabled per factor via a Factor setting (see "Settings & Administration"). Once enabled, it replaces the previous collections experience with a worklist-driven view.

The Collections Worklist

The collections worklist is your queue of accounts needing attention. It supports server-side sorting and pagination, so it stays fast even with a large portfolio.

NEW IN 2026 The worklist gained additional columns for aging and relationship data, including a **Debtor–Client** column that shows which client relationship each collection row belongs to. Because the same debtor can owe money across several of your clients, this column tells you at a glance whose invoice you are calling about.

- Open **Collections** and work the list from the highest-risk items down — typically the oldest aging.
- Use the sorting and pagination controls to organize the list the way you work it.
- Click a row to open the collection blade for that account.

The Collection Blade

NEW IN 2026 The collection detail blade includes a company info panel showing the debtor's company and contact information — phone numbers and contacts are on screen while you make the call, without jumping to the debtor record.

NEW IN 2026 Rebilling is available directly from the collections screen — select up to 100 invoices, even across different clients and debtors, and rebill them together (see the "Collections" chapter). Callback Date and Will Pay Date also appear as worklist columns, so promises and follow-ups are visible without opening each row.

Recording Collection Activity on Invoices

Collection status lives on the invoice itself, so anyone who opens the invoice sees the latest collection picture. The following fields track collection state (see "Invoice Management"):

Field	Description
Is Disputed	Flag indicating the debtor disputes the invoice
Is Ineligible	Flag indicating the invoice is ineligible for factoring
Callback Date	When to follow up with the debtor
Will Pay Date	When the debtor says they will pay
Labels	Tags applied for categorization and tracking
Notes	Collection notes and history

- When a debtor commits to a payment date, record it as the **Will Pay Date**.
- When you need to try again later, set a **Callback Date** so the follow-up is scheduled rather than remembered.
- If the debtor contests the invoice, set **Is Disputed**. Disputed invoices are visible in filters and reports, and disputed amounts reduce a client's Available for Release (see "Workflow 8: Month-End & Reporting").
- Use **Notes** to keep the call history, and **Labels** to categorize accounts (for example, promise-to-pay or legal).

TIP A dispute can also surface during invoice verification — the Dispute verification status flags an invoice the debtor contests before it is ever funded (see "Invoice Management").

Workflow 8: Month-End & Reporting

At month-end you need to answer a handful of recurring questions: where does each client stand, how risky is the receivables book, what moved this period, and what can be released. This workflow maps each question to the report that answers it, then covers exporting.

Which Report Answers Which Question

Question	Report
Where does this client stand right now?	Client Summary Report
How risky is my receivables book, and who is slow?	Aging by Debtor Report
What moved in AR this period?	AR Changes Report
How much can I release to each client?	Available Funds Report
What did we settle with clients, and what fees were charged?	Settlement Report
What return are we earning?	ROI Report
What collateral backs each client?	Client Collateral Report
What do we owe commission partners?	Commission Partner Report
What unmatched cash is sitting on account?	On-Account Payment Report

Client Summary Report — the single-client health check. It shows the client's Available for Release (escrow, cash reserve, past-ineligible amounts, accrued fees and interest), ledger balances (AR, escrow, cash reserve), a receivables aging breakdown, and fee totals. Run it before a client conversation or a release decision.

Aging by Debtor Report — the receivables-risk view. A three-level drill-down: all clients with aging totals, then a client's debtors with aging breakdowns, then individual invoices with aging details. Run it as of a chosen valuation date to see where the old balances are concentrated.

AR Changes Report — the period-movement view. For a date range, it shows each client's starting AR, what was funded (including non-factored and out-of-system invoices), what was collected, chargebacks, and the ending AR balance. This is the report that explains why AR moved from last month's number to this month's.

Available Funds Report — the release calculator. As of a chosen date, it shows each client's reserves, subtracts ineligible/disputed amounts and accrued fees and interest, and arrives at the net

Available for Release. Run it before processing month-end reserve releases (see "Workflow 6: Managing Reserves & Over Advances").

Settlement Report — the transaction detail. It lists settlement transactions between you and your clients over a date range, including all fees and adjustments, and is searchable by client and debtor name.

NEW IN 2026 Four reports were added to the reporting menu:

- **ROI Report** — return-on-investment reporting with totals and summary rows, a company-level fee row, and collapsible per-client ROI detail. Its date picker follows your factor timezone.
- **Client Collateral Report** — each client's collateral position, including AR aging buckets.
- **Commission Partner Report** — a receipt-style, template-driven breakdown of commissions owed to commission partners, including adjustments and subtotals (see "Commission Partners").
- **On-Account Payment Report** — payments held on account, with a Label filter and links from each row to the related records (see "Workflow 5: Receiving & Applying Payments").

Exporting & Emailing Reports

All reports except the Client Summary can be exported and emailed:

Field	Description
Target Emails	One or more email addresses to send the export to
Force Generate	Regenerate the report even if a cached version exists

- Open the report, set your filters, and choose the export option.
- Enter one or more **Target Emails**.
- Check **Force Generate** if you need fresh numbers rather than a cached version — for example, after posting late adjustments.

Exports are processed in the background, so you can keep working; the report arrives at the specified email address(es) once it is ready. Supported formats include CSV, PDF, and Excel.

TIP For month-end packages, run your exports after all payments, releases, and manual ledger entries for the period are posted, and use Force Generate so the export reflects the final numbers.

Part II — Screen-by-Screen Reference

This part documents every screen and field in FactorCloud, organized by menu area. Use it as a lookup companion to the workflows in Part I: when you need to know exactly what a field means, whether it is required, or how a status behaves, the answer is here.

1. Dashboard

The Dashboard is the first screen you see after logging in. It provides a real-time snapshot of your factoring portfolio's health through several visual widgets, so you can spot aging problems and exposure changes before you open a single report.

1.1 Aging Bucket Widget

Displays a breakdown of all outstanding funded invoices by their age, showing how long payments have been pending.

Field	Description
1-30 Days	Total dollar amount of invoices aged 1 to 30 days from the invoice date
31-60 Days	Total dollar amount of invoices aged 31 to 60 days
61-90 Days	Total dollar amount of invoices aged 61 to 90 days
91-120 Days	Total dollar amount of invoices aged 91 to 120 days
121+ Days	Total dollar amount of invoices aged over 120 days

NOTE Only includes invoices with a status of Funded or Paid that still have an open balance. The age is calculated from the invoice date to today.

1.2 Portfolio Summary Widget

Shows the cumulative financial position of your entire factoring portfolio.

Field	Description
Cumulative AR	Total outstanding Accounts Receivable across all clients
Cumulative Escrow	Total funds currently held in escrow reserve accounts
Cumulative Cash Reserve	Total cash reserves held across all client accounts
Cumulative NFE	Net Financial Exposure = AR minus Cash Reserve minus Escrow. This is your total amount at financial risk

These values are updated in real-time, combining yesterday's closing balances with today's transactions.

1.3 Top Clients by NFE Widget

Displays the top 5 clients ranked by their Net Financial Exposure (highest risk first).

Field	Description
Company Name	The name of the client company

Field	Description
Total NFE	The client's net financial exposure amount (AR minus reserves)
Rank	Position in the ranking (1 = highest exposure)

1.4 Daily Receipts and Daily Volume

NEW IN 2026 A **Daily Receipts** tile now appears on the Factor dashboard, and matching tiles appear on the Client and Debtor dashboards. It shows the payments received for the current day at the scope of the dashboard you are viewing, so a funder can confirm the day's cash coming in without leaving the dashboard, and a client or debtor view shows only its own receipts.

NEW IN 2026.9.7 Client and debtor dashboards now show the date of the **Last Invoice Purchased** and the **Last Payment Applied** for the company you are viewing. Both dates are computed across all of the company's invoices, so you can see at a glance how recently an account has been active.

NEW IN 2026 The **Daily Volume** tiles now display amounts with cents rather than rounding to whole dollars, so the dashboard figures tie out exactly to the underlying transactions.

2. Client Management

The Client Management screen is where you create and manage your factoring clients. Clients are the businesses that sell their invoices to you (the factor) in exchange for immediate cash. Everything about how a client is funded — rates, fees, reserves, and debtor relationships — lives here.

2.1 Client Basic Information

Core company details that identify each client in the system.

Field	Required	Description
Company Name	Yes	The legal name of the client company
Company Code	No	An internal short code for quick reference (auto-generated from name if blank)
Short Code	No	A brief alphanumeric identifier for the client
Active	No	Whether the client account is currently active
EIN	No	Employer Identification Number (9-digit federal tax ID). Required for US companies
Phone	No	Primary phone number
Alternate Phone	No	Secondary contact phone number
Fax	No	Fax number
Email	No	Primary email address (multiple can be comma-separated)
Address Line 1	Yes	Street address
Address Line 2	No	Suite, unit, or additional address info
City	No	City name
State Code	No	State or province abbreviation (e.g., TX, CA)
ZIP Code	No	Postal code
Country Code	No	Country (defaults to US)
Industry Type	No	General or Transportation. Transportation enables MC/DOT number fields
MC Number	No	Motor Carrier number (required for transportation clients)
DOT Number	No	Department of Transportation number (required for transportation clients)
No Buy	No	A 'Do Not Buy' flag. When checked, underwriting has blocked this client from factoring

Field	Required	Description
Share	No	Controls whether this company's information is shared. Changes are recorded in the company changelog as "Company Share status changed to enabled/disabled"

NEW IN 2026 The company's **Short Code** is now displayed in the company info panel, so you can see the identifier at a glance without opening the edit blade.

NEW IN 2026.9.7 With FMCSA's migration of DOT numbers to the new **Motus** system, the DOT number field now accepts letters as well as digits. Existing numeric-only DOT numbers remain valid, and the maximum length is unchanged.

NEW IN 2026.9.16 When marking a company **No Buy**, you can now select a reason and add a note. Reasons are managed by the factor in settings; the selected reason and note appear in the company's Credit Info section and are recorded in the changelog. This applies when updating credit info directly and is not part of the credit request flow.

NEW IN 2026 The old "Do Not Share" checkbox has been reworked into a positive **Share** flag. The meaning is inverted from before: checking Share enables sharing. Company changelog entries record each change as "Company Share status changed to enabled" or "disabled."

NEW IN 2026.8.8 Client and broker profiles add a **UCC Signed Date** field in the Identity section for recording the date a UCC was signed. The field is informational only and does not affect processing.

NEW IN 2026.9.7 Client profiles now include a **General Notes** section for information that does not belong in a purpose-specific field such as Funding Notes. Notes can be added, edited, and cleared, and persist on the profile.

NEW IN 2026.9.16 The client profile and the company dashboard now display the client's **Commission Partner**, **Account Executive**, and **Sales Executive**. These were previously visible only on the commission association and client role screens.

2.2 Client Factoring Setup

These fields control how factoring works for each client, including rates, fees, and reserves.

Credit & Terms

Field	Required	Description
Credit Limit	No	The maximum total amount the factor will have outstanding for this client at any time
Credit Limit Approved	No	Whether the credit limit has been formally approved by underwriting
Ineligible Days	No	Number of days an invoice can be outstanding before it becomes ineligible for factoring
Term	Yes	The factoring agreement/contract template applied to this client

Field	Required	Description
Currency	No	Transaction currency (e.g., USD, CAD, EUR)
Non-Recourse	No	Marks this client's factoring arrangement as non-recourse, meaning the factor absorbs the loss if a debtor fails to pay rather than charging the invoice back to the client

NEW IN 2026 A **Non-Recourse** flag is now available on the client. Use it to record that the client is on a non-recourse program so staff reviewing the account understand the risk arrangement.

NEW IN 2026 You can now control which terms are visible and applicable per client (term visibility). When you select a term for a client, the **Term** field is an autocomplete — start typing to search, and only the terms made visible to that client are offered. This prevents staff from accidentally applying a term that was never negotiated for the client.

Payment Method Fees

NEW IN 2026.9.16 Client and broker profiles add an optional **Fee per Invoice** field in the Fee section. When it is set, it overrides the Fee per Invoice defined on the term at approval — including an explicit \$0.00, which suppresses the term fee entirely. An info message on the field explains the override.

Fees charged to the client for each disbursement method used when funding their invoices.

Fee Type	Description
ACH Fee	Fee for receiving funds via Automated Clearing House bank transfer
Wire Fee	Fee for receiving funds via wire transfer
Check Fee	Fee for receiving funds via physical check
Fuel Card Fee	Fee for fuel card transactions
Same-Day ACH Fee	Premium fee for same-day ACH processing
Instant Fee	Fee for instant/immediate funding
RTP Fee	Fee for Real-Time Payments network transfers
Money Code Fee	Fee for MoneyCode service transactions
Digital Wallet Fee	Fee for digital wallet funding

Interest Configuration

Controls how interest is calculated and charged on outstanding invoices.

Field	Description
Interest Active	Enables interest charges for this client
Interest Principal	What amount interest is calculated on: NFE, Invoice Total, Invoice Balance, or Advance Amount
Interest Type	How interest is calculated: Flat Rate, Prime Plus, SOFR Plus, or LIBOR Plus
Interest Rate	The interest rate percentage
Interest Rate Minimum	Floor rate (required for Prime Plus, SOFR Plus, LIBOR Plus)
Interest Days Per Year	Days used in annual calculation: 360, 365, or 366
Auto-Charge Interest Fee	Automatically deduct accrued interest at the specified frequency
Frequency	How often interest is collected: Daily, Weekly, or Monthly

Reserves & Special Programs

Field	Description
Escrow Reserve	Amount currently held in escrow for this client
Cash Reserve	Amount currently held as cash reserve for this client
Enable Fuel Advance	Allow this client to use the fuel advance program
Enable Fuel Advance Invoice	Allow this client to use invoice-type fuel advances
Enable Fuel Advance Credit	Allow this client to use credit-type fuel advances
Fuel Advance Max Percent	Maximum fuel advance as a percentage of the invoice
Fuel Advance Min Fee	Minimum fee charged for each fuel advance
Enable Monthly Statement	Automatically send monthly account statements
Monthly Statement Email	Email addresses to receive monthly statements
Funding Notes	Internal notes about this client's funding arrangements (up to 3,000 characters)

NEW IN 2026 The fuel advance program now has separate per-client toggles for **Fuel Advance Invoice** and **Fuel Advance Credit**, so you can allow one type without the other. At least one of the two types must stay enabled while Fuel Advance is on, and neither toggle can be changed while Fuel Advance itself is disabled. (See "Fuel Advances" for how the two types behave.)

2.3 Client-Debtor Relationships

NEW IN 2026.9.7 The Relationships screen now includes an **Open Balance (AR)** column, showing each relationship's outstanding AR without opening the debtor ledger or running an aging report.

Each client can have relationships with multiple debtors. These settings control the terms specific to each client-debtor pair.

Field	Required	Description
Term	Yes	Factoring term/agreement for this specific debtor relationship
Payment Term	No	Number of days the debtor has to pay (e.g., Net 30, Net 60)
Credit Limit	No	Maximum amount that can be outstanding for this specific client-debtor combination
Credit Limit Approved	No	Whether the credit limit for this relationship is approved
Credit Rating	No	A quality rating assigned to this debtor relationship
Ineligible Days	No	Days before invoices from this debtor become ineligible
NOA Allowed	No	Whether a Notice of Assignment may be sent for this relationship
Send NOA	No	Triggers sending the Notice of Assignment to the debtor
First NOA Sent	Auto	Date the first Notice of Assignment was sent to this debtor
Last NOA Sent	Auto	Date of the most recent NOA sent

NEW IN 2026 The relationship blade now surfaces the full NOA picture in one place: **NOA Allowed**, **Send NOA**, and the **First NOA Sent** and **Last NOA Sent** timestamps. NOA timestamps are shown in the factor's timezone. A NOA relationship document can also be attached to the relationship — see "Debtor Management" for details on NOA placement and the relationship document.

2.4 Client Credit Info

Shows credit exposure details for a client-debtor relationship at a glance.

Field	Description
Client-Debtor Credit Limit	The approved credit limit for this client-debtor pair
Available Credit	Remaining credit available (Credit Limit minus Open AR)
Debtor Credit Score	The debtor's credit score
Average Days to Pay	Historical average number of days this debtor takes to pay

Field	Description
Invoices Past Due	Number of invoices currently past their payment terms
High-Risk Invoices	Invoices significantly overdue, flagged for attention

2.5 Client Admin Settings

Field	Description
Charge Accrued Interest	Enable or disable accrued interest charges at the client level
Collection Frequency	How often accrued fees are collected: Daily, Weekly, or Monthly

3. Debtor Management

Debtors are the companies that owe money on the invoices your clients sell to you. Managing debtors effectively is critical for controlling risk and ensuring timely collections.

3.1 Debtor Basic Information

Field	Required	Description
Company Name	Yes	The legal name of the debtor company
Company Code	No	Internal reference code for the debtor
EIN	No	Employer Identification Number (federal tax ID)
Phone	No	Primary contact phone number
Fax	No	Fax number
Email	No	Primary contact email address
Address Line 1	No	Street address
Address Line 2	No	Suite, unit, or additional info
City	No	City name
State Code	No	State or province abbreviation
ZIP Code	No	Postal code
Country Code	No	Country code
Active	No	Whether the debtor record is active
MC Number	No	Motor Carrier number (transportation industry)
DOT Number	No	Department of Transportation number (transportation industry)

NEW IN 2026.8.20 A **Collections Agent** can now be assigned directly on a debtor profile — added, changed, or removed like other profile data. Only the Collections Agent role is available on debtors, and existing client-level agent assignments are unaffected. The Collections screen's agent filter picks up debtor-level assignments (see "Collections").

NEW IN 2026.9.7 The debtor's Credit Info section and Factor Defaults now carry a **Default Payment Term**. When a client-debtor or broker-debtor relationship is created, the payment term pre-populates from the debtor's default, so new relationships are not left without payment terms. Editing the field requires debtor write permission.

NEW IN 2026.9.16 For factors using FactorGenie, debtor credit data from FactorGenie is pulled into FactorCloud and shown as a new tab on the Debtor details screen and on the Internal Credit Request screen during credit approval. Requires FactorGenie to be enabled for your factor — contact FactorCloud support to set it up.

NEW IN 2026.9.30 Debtor credit info adds **Credit Rating** and **Ineligible Days** fields. This release was in the sandbox environment at publication.

3.2 Debtor Credit Management

Field	Description
Credit Limit	Maximum total amount that can be outstanding for this debtor across all clients
Credit Limit Approved	Whether the credit limit has been formally approved
Credit Score	Numeric credit rating for the debtor
Credit Limit Expiration	Date when the credit limit needs to be reviewed or renewed
No Buy	A 'Do Not Buy' flag. When checked, invoices against this debtor are blocked from being approved for funding
Average Days to Pay	Historical average days between invoice date and payment (auto-calculated)
Invoices Past Due	Count of unpaid invoices beyond their payment terms (auto-calculated)
High-Risk Past Due	Count of invoices significantly overdue (auto-calculated)

NEW IN 2026 Debtors now carry a **No Buy** flag, set on the debtor's credit info. It can also be set in bulk through CSV import — the import column accepts true/false, 1/0, yes/no, si, or y/n. The flag is enforced at approval time: invoices for a No Buy debtor cannot be approved for funding, which protects you from funding paper against a debtor underwriting has rejected.

3.3 Debtor Billing & Delivery Settings

NEW IN 2026.9.7 The Billing Information section adds a **Verification Email** field, which accepts one or more verification contact addresses with email-format validation. The field is also available in the debtor import template.

NEW IN 2026.9.7 Debtor profiles now have a **changelog**. Changes to Billing Information (billing email, NOA email, delivery method, and related fields) and to Debtor Statements (statement email, statements enabled or disabled, statement delivery method) each create an entry recording the field changed, the old and new values, and when the change was made.

Controls how invoices and statements are sent to the debtor.

Field	Description
Billing Delivery Method	How invoices are delivered: Email, Mail, Portal, or Bill360
Billing Email	Email address(es) where invoices are sent
NOA Email	Separate email for sending Notice of Assignment documents
Original Required	Whether the debtor requires original paper copies of invoices

Field	Description
Billing Portal	If using Portal delivery, the portal system name or URL
Billing Notes	Special instructions about billing this debtor
Custom Email Subject	Custom email subject line for invoices (overrides factor default)
Custom Email Body	Custom email message body (overrides factor default)
Statement Frequency	How often statements are sent: Daily, Weekly, or Monthly
Send Statements	Whether to send periodic account statements to this debtor
Statement Email	Email address(es) for receiving statements

3.4 Parent-Child Debtor Relationships

For large companies with multiple locations or subsidiaries, you can organize debtors in a parent-child hierarchy. The parent debtor represents the main company, and child debtors represent individual locations or divisions. This simplifies credit management at the group level while allowing individual settings per location.

3.5 Notice of Assignment (NOA)

When a client begins factoring invoices from a new debtor, you must send a Notice of Assignment. This legal document informs the debtor that:

- Future invoices have been assigned to your factoring company
- All payments should be directed to the factor
- The factor has the legal right to collect on these invoices

The system tracks when the first and last NOA were sent for each client-debtor relationship.

NEW IN 2026 Each debtor now has a **NOA placement** setting that controls where the NOA appears when documents are delivered to that debtor. If a debtor has no specific placement configured, the factor-level default placement applies, so you only need to override the debtors that require something different.

NEW IN 2026 A **NOA relationship document** can now be attached to a client-debtor (or broker-debtor) relationship. This keeps the signed NOA with the relationship it applies to, in a NOA/Billing documentation section on the debtor relationship, instead of a general document folder.

NEW IN 2026 The relationship blade now surfaces **NOA Allowed**, **Send NOA**, **First NOA Sent**, and **Last NOA Sent** directly on the client-debtor relationship, and NOA sent timestamps display in the factor's timezone. You can confirm a debtor was properly noticed without leaving the relationship screen.

3.6 Debtor Creation Requests

NEW IN 2026.9.16 New debtor requests now check for existing debtors. When a request comes in, a warning shows possible duplicates and the approver can either create the new debtor or connect the request to an existing one — preventing duplicate profiles that would split a debtor's AR, credit limit, and payment history across two records.

When a client or broker wants to add a new debtor to the system, they submit a Debtor Creation Request for approval.

Field	Description
Status	Request status: Requested, Approved, Denied, or Not Requested
Debtor Name	The legal name of the company being added
Address	Full address of the new debtor
Email / Phone	Contact information for the new debtor
Requested Credit Limit	The credit limit requested for this debtor
Requested By	Name and email of the person who submitted the request

NEW IN 2026 Submitting debtor creation requests is now permission-gated, so you can control which portal users are allowed to request new debtors.

3.7 Relationship Requests

Similar to creation requests but for establishing new relationships between an existing debtor and a client or broker. The approval workflow ensures the factor reviews and approves each new business relationship.

NEW IN 2026 Relationship requests are now permission-gated as well, giving you the same control over who can request new client-debtor or broker-debtor relationships as over debtor creation.

4. Broker Management

Brokers are intermediaries who connect clients with your factoring company. They earn commissions on the invoices they bring to you and may have their own fee structures.

4.1 Broker Basic Information

Broker company details follow the same structure as clients, including name, address, contact information, EIN, MC/DOT numbers, and active status. See the Client Basic Information section for field definitions.

4.2 Broker Factoring Setup

Brokers have the same fee structure as clients, including ACH, wire, check, fuel card, and other payment method fees. They also support interest configuration, credit limits, and reserve settings.

NOTE Broker invoices do not support Split Funding. If you attempt to split-fund a broker invoice, the system blocks it with the message "Broker invoices do not support Split Funding" (see "Invoice Management" for how split funding works on client invoices).

4.3 Broker-Debtor Relationships

Brokers maintain relationships with debtors, similar to client-debtor relationships.

Field	Required	Description
Debtor	Yes	The debtor company linked to this broker
Term	No	Payment term specific to this broker-debtor pair
Credit Limit	No	Maximum outstanding amount for this broker-debtor combination
Credit Limit Approved	No	Whether the relationship credit limit is approved
NOA Allowed	No	Whether a Notice of Assignment may be sent for this broker-debtor relationship
Additional Notes	No	Internal notes about this relationship

NEW IN 2026 Broker-debtor relationships now support NOAs. An editable **NOA Allowed** setting on the Broker-Debtor relationship blade controls whether a Notice of Assignment may be sent for the relationship, and NOAs can now be sent for broker relationships just as they are for client-debtor relationships. A NOA relationship document can also be attached to the broker-debtor relationship (see "Debtor Management").

4.4 QuickPay Fees

QuickPay allows brokers to offer accelerated payment options at different price tiers.

Field	Required	Description
Name	Yes	Name of the fee tier (e.g., '2-Day Premium', 'Same-Day Standard')
Days	Yes	Number of days for expedited funding (e.g., 2, 3, 5, 7)
Factor Rate	Yes	The factor's rate/fee percentage for this tier
Broker Rate	Yes	The broker's rate/fee percentage
Factor Fee	Yes	The factor's fixed fee amount
Broker Fee	Yes	The broker's fixed fee amount

5. Vendor Management

Vendors are third-party service providers associated with your factoring operations. They have their own company records and payment fee structures.

5.1 Vendor Information

Vendor records include the same company information fields as clients and brokers (name, address, contact details, EIN, MC/DOT numbers) plus payment method fees. See the Client Basic Information and Payment Method Fees sections for field definitions.

NEW IN 2026 Vendor payments now carry a **payment date**, surfaced in the vendor information and payment flow, so you can see and record when a vendor was actually paid rather than only that a payment exists.

6. Invoice Management

Invoices are the core of your factoring business. This chapter covers the entire lifecycle of an invoice: from submission through funding to final payment collection, including verification, funding approval, batches, and out-of-system invoices.

6.1 Invoice Lifecycle

Every invoice follows a defined workflow through the system. Knowing where an invoice sits in this flow tells you what can happen to it next — for example, only approved invoices can be funded, and only funded invoices can receive debtor payments.

Status	Meaning
Submitted	Invoice is received and entered into the system
Approved	Invoice passes review and is approved for factoring
Funded	Advance payment has been disbursed to the client
Paid	Full payment has been received from the debtor
Rejected	Invoice was rejected and will not be factored (can be resubmitted)

6.2 Create Invoice

NEW IN 2026.9.16 The preferred payment method list on the Create Invoice blade previously listed the client's funding instructions themselves. It now shows the client's available **payment methods**, drawn from active funding instructions only, alphabetized and without duplicates.

NEW IN 2026.9.30 A debtor can now be created directly from the Create Invoice blade, without leaving the invoice. This release was in the sandbox environment at publication.

Use the invoice creation blade to enter a new invoice into the system. The client and debtor you select determine the terms, fees, and reserves that will apply when the invoice is funded.

Field	Required	Description
Invoice Number	Yes	The unique invoice identifier from the client's billing system
Reference Number	No	An internal reference number for additional tracking
Client	Yes	The client (your customer) who owns this invoice
Debtor	Yes	The debtor (client's customer) who owes payment on this invoice
Invoice Amount	Yes	The total dollar amount of the invoice
Invoice Date	Yes	The date the invoice was originally created
Broker	No	The broker associated with this invoice, if applicable

Field	Required	Description
Vendor	No	The vendor associated with this invoice, if applicable
Notes	No	Internal notes about the invoice
Non-Factored Invoice	No	Check this if the invoice is for record-keeping only and will not be funded
Preferred Payment Method	No	How the client prefers to receive the advance (ACH, Wire, Check, etc.)
Over-Advance Type	No	If applicable, the type of over-advance being provided
Over-Advance Amount	No	The additional amount advanced beyond normal terms
Labels	No	Tags applied to the invoice for categorization and filtering

NEW IN 2026 You can now apply labels directly on the invoice creation blade. The labels you pick appear in the review step as **Selected Labels**, so you can confirm them before saving. Labels make invoices easier to find later with the label filter (see "Invoice Search & Filters" below).

NEW IN 2026 By default, the system blocks duplicate invoice reference numbers. If your operation legitimately reuses reference numbers, an administrator can enable the **Allow Duplicate Reference Numbers** setting in Settings & Administration to permit them.

6.3 Invoice Detail View

When viewing an invoice, you'll see all of the following information, organized into sections.

Identification

Field	Description
Invoice ID	System-generated unique identifier
Invoice Number	The invoice number from the client's system
Reference Number	Internal reference number
Status	Current status: Submitted, Approved, Funded, Paid, or Rejected

Parties Involved

Field	Description
Client Name	The client company that sold this invoice
Debtor Name	The debtor company that owes payment
Broker Name	The broker involved (if any)
Vendor Name	The vendor involved (if any)

Financial Details

Field	Description
Invoice Amount	Original face value of the invoice
Invoice Balance	Remaining unpaid balance on the invoice
Advance Amount	The amount paid to the client when the invoice was funded
Purchase Fee	The factor's fee for purchasing/funding this invoice
Escrow Reserve	Amount held in escrow until the debtor pays
Cash Reserve	Amount held as a cash reserve buffer
Quick Pay Fee	Fee charged for expedited payment processing (if applicable)
Fuel Advance Amount	Fuel advance amount (if this is a fuel-related invoice)
Over-Advance Amount	Additional amount advanced beyond normal terms

Important Dates

Field	Description
Invoice Date	When the invoice was originally created
Funded Date	When the advance was paid to the client
Paid Date	When full payment was received from the debtor
Closed Date	When the invoice was closed
Days Aged	Number of days since the invoice date
Days Outstanding	Number of days past the payment terms

Collections Information

Field	Description
Is Disputed	Whether the debtor disputes this invoice
Is Ineligible	Whether the invoice has been flagged as ineligible for factoring
Callback Date	Next scheduled follow-up date with the debtor
Will Pay Date	Date the debtor has promised to make payment
Payment Status	Open (still outstanding) or Closed (fully paid)

NEW IN 2026 You can download an invoice's billing documentation directly from the system. If the documentation has not been generated yet, the system shows a clear message explaining that it is not available rather than producing an empty file.

NEW IN 2026 When uploading documents to an invoice, each document can be classified as **Billing** or **Non-Billing**. Non-billing documents stay on the invoice for internal reference but are excluded from the documentation sent to the debtor — especially useful on broker invoices. The classification is optional, so existing upload flows and integrations continue to work unchanged.

6.4 Invoice Verification

Verification is a quality control step where invoice details are confirmed with the debtor before funding. Verifying before you fund reduces the risk of funding an invoice the debtor will later dispute or refuse to pay.

Status	Meaning
Not Verified	No verification has been performed yet
Verified	Invoice details have been confirmed with the debtor
Unable to Verify	Could not reach the debtor or confirm details
Dispute	The debtor disputes the invoice

Verification methods available: Phone, Email, Document Review, Online Portal, and Manual verification. Administrators can also define custom verification methods (see "Settings & Administration").

6.5 Approve for Funding

When invoices are approved for funding, a summary screen shows exactly what will be disbursed. Review these numbers carefully — this is your last checkpoint before money moves.

Field	Description
Invoice Amount	Total face value of selected invoices
Advance Amount	Total amount to be paid to the client
Fees Amount	Total fees that will be charged
Escrow Reserve	Amount to be held in escrow
Cash Reserve	Amount to be held as cash reserve
Payment Fees	Bank/processing fees for the disbursement
Funding Instruction	Which bank account to send funds to
Preferred Payment Method	How the client will receive the funds

NEW IN 2026 The approve-for-funding screen now includes a funding summary with an invoice breakdown by billing method, so you can see how the disbursement splits across payment methods before you commit.

NEW IN 2026 The approve-for-funding blade surfaces validation warnings before you submit — for example, when an invoice amount looks inconsistent with what you are approving. The same warnings appear when editing an invoice amount, giving you a chance to correct problems before they reach the funding stage.

Credit Limit Section

NEW IN 2026 The approve-for-funding blade shows a **Credit Limit** section with the client's current limit. If the funding you are approving would need more room, you can submit a credit increase request for a specific amount directly from this section, without leaving the approval flow.

NEW IN 2026 Internal credit requests now include more client and debtor information for the reviewer: client-level requests list all debtors associated with the invoice group being approved, debtor and relationship limit requests include the client's name, and every request shows the counterparty driving the increase, the debtor's No Buy status, and the MC number.

Split Funding

NEW IN 2026 Invoices can be split-funded, dividing the advance across more than one disbursement. The system auto-calculates the split amount for you, and validates that the split total matches the advance amount — you cannot approve a split that leaves money unaccounted for.

WARNING Broker invoices do not support Split Funding. If you attempt to split-fund a broker invoice, the system blocks it with the message "Broker invoices do not support Split Funding."

NEW IN 2026.8.8 The QP Fee section of the approve-for-funding blade breaks out the **Vendor QP Fee** and **Factor QP Fee**, making it clear how each fee contributes to the advance amount shown at the bottom of the blade.

NEW IN 2026.8.8 Open over advances can be repaid as part of a funding. The blade adds a searchable multi-select for choosing which of the client's open over advances to apply, with partial amounts supported per over advance — mirroring the fuel advance chargeback workflow. An optional **Over Advance Auto Attach** setting pre-selects the client's open over advances automatically (see "Over Advances & Templates").

NEW IN 2026.8.20 Each user can now carry a **Max Invoice Amount** limit. Approval is validated invoice by invoice against the approver's limit — if any selected invoice exceeds it, the blade shows a warning and the approval is blocked. A temporary bypass that expires automatically after 8 hours can be set by an administrator (see "Users, Roles & Permissions").

NEW IN 2026.8.20 When charging **additional fees** in the approval blade, you can now pick the GL code for each fee from a dropdown (defaulting to 1009 — Additional Fee). The selection is saved and carried through the rest of the funding, so the ledgers, the generated funding documents, and the post-approval screens all reflect the code you chose.

NEW IN 2026.9.7 Additional fees on the approve-for-funding blade can now **credit** a client as well as charge one. Each additional fee line has a Charge/Credit toggle, with Charge as the default, so existing behavior is unchanged.

NEW IN 2026.8.20 Companies can now have **multiple funding instructions of the same payment type** (for example, two ACH accounts), gated by a factor configuration. The approval flows for invoices, fuel advances, over advances, and reserve releases link each funding to the specific instruction chosen, and same-day merging groups fundings by instruction rather than by payment type alone.

NEW IN 2026.9.7 Funding instructions gained three refinements. One instruction per payment type can be marked as the **favorite**, which is selected automatically at approval (otherwise the oldest instruction of that type is used); instructions can be marked **active or inactive**, preserving historical records instead of deleting and re-entering them; and Money Code instructions no longer require a card or account number, since money codes are issued per transaction.

NEW IN 2026.9.16 The approve-for-funding blade now includes an **origin account** selection, letting you choose which of the factor's accounts each funding is sent from, per payment method. The selected account is recorded on the funding batch.

NEW IN 2026.9.30 Approve for Funding warns you when a debtor's credit has expired before you approve. This release was in the sandbox environment at publication.

6.6 Invoice Groups (Batches)

Invoices are grouped together into batches for collective funding. A group represents one disbursement event: all invoices in the group are funded together with a single payment.

Field	Description
Group Code	Human-readable batch identifier
Number of Invoices	Count of invoices in this batch
Invoice Amount	Total face value of all invoices in the group
Payment Amount	Total advance amount for the group
Reserve Amount	Total reserves held for the group
Net Payment	Advance minus fees
Payment Type	Disbursement method (ACH, Wire, Check, etc.)
Status	Pending, Funded, or Completed
Funding Date	When invoices in this group were funded
Is Locked	Whether the group is locked from changes

6.7 Invoice Line Items

Invoices can have itemized line items for detailed tracking. Line items are optional, but useful when the client or debtor needs a breakdown of what an invoice covers.

Field	Required	Description
Code	Yes	Line item code/SKU representing the service or product

Field	Required	Description
Amount	No	Dollar amount for this line item

6.8 Invoice Collections & Disputes

When an invoice needs collection attention, these fields track its status directly on the invoice record.

Field	Description
Is Disputed	Flag indicating the debtor disputes the invoice
Is Ineligible	Flag indicating the invoice is ineligible for factoring
Callback Date	When to follow up with the debtor
Will Pay Date	When the debtor says they will pay
Labels	Tags applied for categorization and tracking
Notes	Collection notes and history

For the day-to-day collections workflow — the worklist, the collection blade, and how these flags fit into follow-up — see the "Collections" chapter.

6.9 Out-of-System Invoices

Out-of-system (OOS) invoices are invoices processed outside the normal factoring flow, such as internal invoices or non-debtor billing. They are recorded for tracking and payment application, but do not go through funding.

Field	Required	Description
Invoice Number	Yes	Out-of-system invoice number
Client	Yes	Client being billed
Invoice Amount	Yes	Invoice amount
Invoice Date	Yes	Date of the invoice
Debtor	No	Debtor, if applicable
Reference Number	No	Internal reference
Notes	No	Notes about the invoice

NEW IN 2026 You can now delete an out-of-system invoice. A confirmation popup asks you to confirm before the deletion happens. Deletion is blocked if the invoice is tied to an applied payment — unapply the payment first if the invoice truly needs to be removed.

6.10 Invoice Search & Filters

When viewing the invoice list, you can narrow it down using the following filters. Combining filters is the fastest way to answer questions like "which funded invoices over \$5,000 are disputed?"

Filter	Description
Status	Submitted, Approved, Funded, Paid, or Rejected
Verification Status	Not Verified, Verified, Unable to Verify, or Dispute
Client / Broker / Debtor	Filter by specific company
Amount Range	Minimum and maximum invoice amount
Invoice Date Range	Start and end invoice dates
Funding Date Range	Start and end funding dates
Balance Range	Minimum and maximum remaining balance
Days Aged / Outstanding	Filter by aging ranges
Disputed / Ineligible	Show only disputed or ineligible invoices
Labels	Filter by applied labels
Non-Factored	Show only non-factored invoices
Invoice Group	Filter by funding batch

NEW IN 2026 The invoice screen can show a **Preferred Payment Method column**, displaying each invoice's preferred payment/funding method at a glance. The column is controlled by a Factor setting (see "Settings & Administration") and, when enabled, is also included in the invoice export.

NEW IN 2026 Invoice table columns are now resizable — drag a column border to give long invoice numbers or company names the room they need.

NEW IN 2026.8.20 Clients and debtors with no invoices no longer appear in the Invoice screen's selection lists, so books with thousands of sub-clients show only companies with something actionable. The full lists remain available on the Clients and Debtors screens, and the Reserve Release screen hides companies with no reserve releases in the same way.

NEW IN 2026.8.20 With multi-currency enabled, the global currency filter now also applies to the invoice list: selecting a currency shows only invoices belonging to clients and brokers set to that currency, and All shows everything combined.

7. Payment Management

The Payment Management screen handles all incoming payments from debtors. Payments are received, recorded, and then applied to specific invoices, which reduces the invoice balance and releases reserves.

7.1 Create Payment

Field	Required	Description
Account	Yes	Bank account or payment method identifier
Payment Type	Yes	How the payment was received (see Payment Types below)
Amount	Yes	Total payment amount received
Transaction Ref	Yes	Unique reference number to prevent duplicate entries
Client / Debtor / Broker	One required	Which company the payment is from (at least one must be selected)
Remitter	No	Name of the person or company who sent the payment
Payment Date	No	Date the payment was received (defaults to today)
Notes	No	Additional notes about the payment
Labels	No	Tags to categorize the payment

7.2 Payment Types

Type	Description
ACH	Automated Clearing House bank transfer
Check	Physical check payment
Wire	Wire transfer (fastest method)
Express Code	Express payment code method
Fuel Card	Fuel card payment
Same-Day ACH	Same-day ACH transfer (faster than standard ACH)
Money Code	Money code / virtual transfer
Digital Wallet	Digital wallet payment (Apple Pay, etc.)
Instant	Instant payment method
RTP	Real-Time Payments network

7.3 Payment Statuses

Status	Meaning
Unapplied	Payment has been received and recorded but not yet assigned to any invoices
Applied	Payment has been assigned to one or more invoices
Cancelled	Payment was reversed or voided

7.4 Apply Payment to Invoices

When applying a payment, you select which invoices the payment covers. Applying accurately matters: it drives invoice balances, reserve releases, and your aging reports.

Field	Description
Invoice	The invoice to apply the payment to
Payment Amount	The portion of the payment to apply to this invoice
Force Close	Close the invoice even if the payment doesn't fully cover the balance

Application types are determined automatically:

Type	Description
Full	Payment exactly matches the invoice balance
Partial	Payment is less than the balance; invoice remains open
Over	Payment exceeds the balance; excess creates a credit
Closed Paid	Additional payment recorded on an already-paid invoice
Partial Full	Payment is less than balance but invoice is manually force-closed

7.5 Payment Detail View

Field	Description
Payment ID	System-generated unique identifier
Remitter	Who sent the payment
Account	Bank account used
Payment Type	Method of payment
Amount	Total payment amount

Field	Description
Balance	Remaining unapplied amount
Payment Date	Date payment was received
Transaction Ref	External reference number
Status	Unapplied, Applied, or Cancelled
Applied Date	When payment was last applied to an invoice
Batch Number	If part of a batch, the batch reference
Documents	Number of supporting documents attached
Labels	Tags applied to the payment
Has Splits	Whether this payment was split across multiple invoices

7.6 Payment Batches

Payments can be grouped into batches for bulk processing. The Draft Payment system allows uploading payment documents (check images, remittance advices) that are processed into individual payments.

Field	Description
Batch Number	Unique identifier for the batch
Status	Upload Document, Processing, Create Payments, Error, or Finished
Created By	User who created the batch
Payments	List of individual payments in the batch
Documents	Uploaded supporting documents

NEW IN 2026 Draft payment batches are private to their creator — you can only see and work with the drafts you started, which prevents two people from unknowingly processing the same batch.

NEW IN 2026 CSV payment import matching has improved. Invoice-number tokens in the imported file are normalized (for example, a leading "#" no longer prevents a match), so more imported payments match their invoices automatically instead of needing manual pairing.

7.7 Payment Batch Reconciliation

NEW IN 2026 Payment Batch Reconciliation helps you match what your bank says arrived against the payments in a batch before creating them. It is gated by a Factor setting (see "Settings & Administration"); if you don't see it, ask your administrator to enable it.

The workflow has three stages:

- Generate reconciliation pairs. The system proposes matches between batch entries and expected payments, doing the reconciliation work server-side.
- Initiate reconciliation. Review the proposed pairs and confirm the reconciliation.
- Create payments from reconciled pairs. Once pairs are reconciled, the system creates the actual payment records from them.

The screen warns you about problems as you work: a draft payment-batch warning flags batches still in draft, and transaction-reference warnings flag entries with a missing or duplicated transaction reference so you can fix them before payments are created. Status guards prevent skipping ahead — you cannot create payments from a batch that has not been reconciled.

7.8 Chargebacks

Chargebacks reverse a funded invoice back to the client. They use the same application process as payments but create negative entries. Chargebacks can also be applied to fuel advances.

NEW IN 2026 The chargeback list is now paginated, so factors with large chargeback histories can browse them page by page instead of one long list.

NEW IN 2026 The Chargebacks screen includes a **Notes** column, so chargeback notes are visible at a glance without opening each chargeback.

NEW IN 2026.9.7 The **Fuel Advance** tab of the Chargebacks screen now includes a Client column, so each chargeback's client is visible without opening the record.

NEW IN 2026.9.16 Factors that enable the optional **Over Payment Credits** feature get a new **Credits** tab on the Chargebacks screen. When applying an overpayment or an out-of-system payment, users choose between Cash and Credit; credits post to AR as positive amounts and appear on this tab, where they can be charged back to move the funds into the client's cash reserves. Because a released credit cannot be unwound, payments that generated a credit cannot be withdrawn. Contact FactorCloud support to turn the feature on.

7.9 On-Account Payments

On-account payments are funds received and held against a company's account rather than applied to a specific invoice. You can review them in detail on the On-Account Payment report (see "Reports").

NEW IN 2026 On-account payments gained a Label filter, and their date pickers and totals now use the factor's timezone rather than your browser's local time — so a payment dated "today" means today at your factor, regardless of where the user entering it sits.

7.10 Payment Search & Filters

NEW IN 2026.9.7 Payments columns can now be **resized and reordered by dragging**, matching the invoice table. Table preferences — column widths, column order, column selection, and records per page — now persist across navigation and page reloads on the Invoice, Payments, and Company tables.

Filter	Description
Status	Unapplied, Applied, or Cancelled
Client / Broker / Debtor	Filter by company

Filter	Description
Payment Type	Filter by ACH, Wire, Check, etc.
Account	Filter by bank account
Date Range	Creation date or payment date range
Amount Range	Minimum and maximum payment amount
Balance Range	Filter by remaining unapplied balance
Batch Number / User	Filter by batch
Labels	Filter by payment labels

7.11 Payment Totals

The payment totals bar shows aggregate information based on your current filters. Use it to sanity-check a day's receipts at a glance.

Field	Description
Total Applied	Sum of all applied payments
Total Unapplied	Sum of all unapplied payments
Total Cancelled	Sum of all cancelled payments
Total All Payments	Grand total across all statuses
Applied Count	Number of applied payments
Unapplied Count	Number of unapplied payments
Cancelled Count	Number of cancelled payments

8. Collections

Collections is where you chase payment on aging invoices. This chapter covers Collections V2, the redesigned collections experience, along with the dispute flags and notes that drive collection work on individual invoices.

NEW IN 2026 Collections V2 is a new, redesigned Collections experience. It is turned on per factor by the **Collections V2** setting (see "Settings & Administration"); until an administrator enables it, you will see the previous collections screens.

8.1 The Collections Worklist

The Collections worklist is your queue of accounts and invoices needing follow-up. It is built for large books of business: sorting and pagination happen server-side, so the list stays fast even when you are working through thousands of rows, and you can sort by any column to prioritize your calls.

NEW IN 2026 The worklist gained additional columns for aging and relationship data, so you can prioritize without opening each record.

NEW IN 2026 A **Debtor–Client** column shows the debtor–client relationship on each collection row. Because the same debtor can owe money across several of your clients, this column tells you exactly which relationship a given balance belongs to before you pick up the phone.

NEW IN 2026 **Callback Date** and **Will Pay Date** now appear as columns in the worklist, matching the values set on the collection update blade, and the columns have been reordered to surface the most important information first: Client/Debtor (with MC number), Invoice Number, Collection Status, Reference Number, Invoice Date, Funded Date, Callback Date, and Will Pay Date.

NEW IN 2026.8.20 The **Collection Agent** filter now also matches agents assigned at the debtor level, so if your operation assigns collectors by debtor rather than by client, filtering the worklist by agent returns those rows too (see "Debtor Management").

NEW IN 2026.9.16 Factors can now define their own **collection statuses**, created in factor settings the same way labels are configured, with no predefined list. Statuses are applied to invoices from the Collections screen, so teams can track exactly where each item stands in the collections process.

NEW IN 2026.9.30 The Collections tab search field also matches on **reference number**, in addition to invoice number. This release was in the sandbox environment at publication.

8.2 The Collection Blade

Clicking a row opens the collection blade — a side panel with everything you need for the call in one place.

NEW IN 2026 The collection blade includes a company info panel showing the company's details and contacts, so phone numbers and email addresses are on screen while you work the account instead of a separate lookup.

8.3 Dispute Flags & Collection Notes

Collection work is tracked on the invoice itself using the collections fields (see also "Invoice Management").

Field	Description
Is Disputed	Flag indicating the debtor disputes the invoice
Is Ineligible	Flag indicating the invoice is ineligible for factoring
Callback Date	When to follow up with the debtor
Will Pay Date	When the debtor says they will pay
Labels	Tags applied for categorization and tracking
Notes	Collection notes and history

Use **Callback Date** to schedule your next touch and **Will Pay Date** to record a debtor's promise to pay — both help you and your teammates pick up an account without re-asking the debtor. Mark an invoice **Is Disputed** as soon as a debtor raises a dispute; disputed invoices surface in invoice filters and keep everyone from treating the balance as routine aging. Collection notes preserve the history of every conversation, so record who you spoke to and what was agreed after each contact.

NEW IN 2026.8.20 Collection notes now display as a log: opening the update window for a single invoice lists the existing notes newest-first, each with the author's name and a date-and-time stamp, and the notes box itself starts blank. Each update appends its own entry instead of editing what was written before, so the record of who said what — and when — is preserved.

8.4 Rebilling from Collections

NEW IN 2026.9.7 When rebilling with **Regenerate Invoice** selected, you can now choose whether the regenerated document is produced for the full **Invoice Amount** or the current **Invoice Balance** — useful when the balance has changed, for example after a partial chargeback.

NEW IN 2026 Invoices can be rebilled directly from the Collections screen, using the same workflow as the Invoices screen, including the confirmation popups.

Rebilling from Collections does not require selecting a single client: invoices from different clients and debtors can be selected and rebilled together, up to 100 invoices at a time. Invoices must have documentation to be rebilled — if any selected invoice has no documents attached and its client is not set to generate invoices, the rebill is blocked with an error.

9. Over Advances & Templates

An over advance is funding you extend to a client beyond their authorized limit — money advanced over and above what their normal terms allow. This chapter covers creating over advances with a structured payment plan, managing the amortization schedule, and using templates to standardize plans.

NEW IN 2026 Over advances grew from a simple tracked balance into a full module with payment plans, amortization schedules, per-payment editing, documents, and reusable templates.

NEW IN 2026.8.8 Over advances can be repaid during invoice funding. The approve-for-funding blade lets you attach one or more of the client's open over advances — both Flat Fee and Amortization types — with partial amounts per over advance. Applied amounts are processed interest-first, then principal, generating the corresponding Over Advance Fee and Paid Over Advance ledger entries, and for Amortization-type over advances an info icon shows the payment schedule with each payment's date, principal, interest, balance, and paid/pending status. An optional **Over Advance Auto Attach** setting (Settings > System Config > Optional Features) pre-selects a client's open over advances when the funding blade opens; when it is off, over advances are added manually.

9.1 What Is an Over Advance

Over advances track situations where a client receives more funding than their authorized credit limit allows. Because the client is repaying a structured obligation rather than a normal invoice advance, the system manages an over advance like a small loan: it carries an interest rate, a payment plan, and a schedule of expected payments.

9.2 Over Advance Statuses

Over advances follow the same status workflow as reserve releases:

Status	Meaning
Pending	Created and awaiting review
Approved	Approved and ready to be funded
Rejected	Reviewed and declined; will not be funded
Deleted	Removed from the workflow
Funded	The over advance amount has been disbursed to the client

9.3 Creating an Over Advance with a Payment Plan

When you create an over advance, you define the repayment terms up front. As you enter the plan, the system builds a live amortization preview so you can see the full repayment picture before committing.

Field	Description
Interest Rate (%)	The interest rate applied to the outstanding balance (0–100%)

Field	Description
Frequency	How often payments are due (e.g., Weekly)
Number of Payments	How many payments the plan contains (1–120)
Payment Start	When repayment begins: a Fixed Date you pick, or the Funding Date

Choosing **Funding Date** as the payment start ties the schedule to whenever the over advance is actually funded; **Fixed Date** anchors the first payment to a specific calendar date regardless of when funding happens.

9.4 Amortization Schedule

The Amortization Schedule table shows the per-payment breakdown of the plan. Each row splits the payment between interest and principal and shows the balance remaining afterward.

Column	Description
#	Payment sequence number
Payment Date	When this payment is due
Payment Amount	Total amount due for this payment
Interest	Portion of the payment that covers interest
Principal	Portion of the payment that reduces the balance
Balance	Remaining balance after this payment

9.5 Summary Totals

The over advance record shows summary fields so you always know where repayment stands.

Field	Description
Total Advance Amt	The total amount advanced
Total Paid	How much the client has repaid so far
Total Overall Balance	Total remaining balance across the obligation
Over Advance Balance	Remaining principal on the over advance
Fee Balance	Remaining fees/interest owed

9.6 Editing Planned Payments

You can edit an individual planned payment through the **Edit Payment** blade — useful when a client renegotiates a single installment. Each planned payment shows a status:

Status	Meaning
Paid	The payment has been received; it can no longer be edited
Pending	The payment is still expected and can be edited

WARNING Payments that have already been paid are locked. Attempting to edit one is blocked with the message "Cannot edit a payment that has already been paid."

9.7 Regenerating the Payment Plan

If the repayment terms change materially, you can regenerate the payment plan instead of editing payments one by one. Regeneration applies a fresh set of plan settings — frequency, number of payments, payment start type/date, and interest rate — and rebuilds the schedule, with validation to catch invalid combinations. You can also apply an Over Advance Template's settings when regenerating (see below).

9.8 Documents Tab

Each over advance record has a **Documents** tab where you can attach supporting documents — the signed agreement, correspondence, or anything else tied to the advance — keeping the paperwork with the record itself.

9.9 Bulk Approve for Funding

You can approve multiple over advances for funding at once. A confirmation dialog summarizes what you are approving before the action is applied, so a bulk approval never happens by accident.

9.10 Over Advance Templates

If your factor issues over advances on standard terms, templates save you from re-entering the same plan every time. Create templates on the Over Advance Templates screen, then apply one when creating an over advance or regenerating its plan.

Field	Description
Name	A descriptive name for the template
Number of Payments	How many payments the plan contains (1–120)
Payment Frequency	How often payments are due
Payment Start Type	Fixed Date or Funding Date
Interest Rate	The interest rate to apply (0–100%)

Templates can be created, edited, listed, and viewed from their own management screen. Applying a template fills the over advance's plan settings; you can still adjust individual values before saving.

10. Commission Partners

Commission partners are referral partners who earn commission on the fees generated by the clients they bring you. This chapter covers managing partners, building the commission templates that define how they are paid, associating them with clients and brokers, and reporting on what they have earned.

NEW IN 2026 Commission Partners is a new module covering partner management, tiered commission templates with bonuses, client and broker associations, and a dedicated Commission Partner report.

10.1 What Commission Partners Are

A commission partner refers clients to your factoring operation and earns a percentage of the fees those clients generate. The partner record ties together who the partner is, which clients and brokers they are credited for, and which commission template governs their payout.

10.2 Managing Partners

From the Commission Partners screens you can list your partners and create or update partner records. When you create a partner that matches one already in the system, FactorCloud prompts "Commission partner already exists. Do you want to connect?" — choose to connect so you link to the existing record instead of creating a duplicate.

10.3 Commission Templates

Commission templates define how a partner's commission is calculated. A template combines a base rate, optional tiers, and optional bonuses:

- Base commission %. The starting percentage of client fees the partner earns.
- Tiers. Tiers adjust the rate over time using day ranges with an incremental % on top of the base. A tier's type is either **FIRST_FUNDING** (day ranges counted from the client's first funding) or **FIXED_DATE** (day ranges anchored to a fixed calendar date).
- Fee types. Which client fee types the commission applies to.
- First-funding bonus. A one-time bonus amount paid when a referred client funds for the first time.
- Threshold bonuses. Bonus amounts triggered when a threshold amount is reached. Each threshold must be unique within the template, and bonus amounts cannot be zero — the system rejects duplicates and zero-amount bonuses.

10.4 Associating Partners with Clients and Brokers

Associations determine which companies a partner earns commission on:

- Clients. Assign one or more clients to a partner. A client can only have one commission partner association — the system blocks assigning a client that is already associated with another partner, and rejects duplicate partners within a single request.
- Brokers. Commission partners can also be associated with brokers, crediting the partner for broker-sourced business.

Association selection uses autocomplete fields, so start typing the company name to find it.

10.5 Commission Partner Report

The Commission Partner report in the reporting menu shows each partner's earned commission as a receipt-style, template-driven breakdown, including adjustments, subtotals, and percentages shown to two decimals. Use it to review and settle partner commissions (see "Reports").

11. Reports

FactorCloud provides a suite of reports to help you monitor your portfolio, track commissions, and manage client accounts. All reports support pagination and can be exported via email. This chapter describes each report, its filters, and its columns; for guidance on which report answers which question, see "Workflow 8: Month-End & Reporting."

NEW IN 2026 Four reports were added to the reporting menu: the ROI Report, the Client Collateral Report, the Commission Partner Report, and the On-Account Payment Report. Each is covered in its own section below. Report date pickers now use the factor's timezone rather than your browser's local time, so date-range results are consistent no matter where you log in from.

NEW IN 2026 The Receipts Report gained an **Invoice Status** filter with Open and Closed options, so you can limit the report to open invoices that still carry a balance while keeping the report's other filters.

NEW IN 2026.8.8 A new **Client Activity Statement** report provides a statement-style view of a client's account activity. Existing reports also gained new options: a Sales Executive filter and an Invoice Due Date column on the Funded Invoices Details report; Past Due and Sales Executive filters on the Current Aging report's Invoices tab; Days Aged and Days Outstanding filters on the Collections report; the client company code on the Reserve Detail report; a Delivery Method column on the Company Details report's Debtor tab; and an out-of-system invoice filter on the SS Receipts report, where the account type previously labeled NULL is now labeled Chargebacks.

NEW IN 2026.9.16 Reports can now be scheduled for **automatic email delivery**. A new Scheduler section on the Reports screen lets you create, edit, and delete schedules — choosing the target report and its filters, the destination users, and a daily, weekly, or monthly frequency — and shows when each schedule last sent. For reports with a date range, each run covers the previous period in the factor's time zone: the previous day, the previous week (Monday through Sunday), or the previous month. The first iteration supports the Aging by Debtor, Debtor Concentration, and Settlement reports, with more being added over time.

NEW IN 2026.9.16 Six report changes shipped with this release. New reports: **Fuel Advance Invoices**, listing invoices with a linked fuel advance, filtered by date range (invoice date or funded date), client, debtor, and invoice status; **Closed Invoice Details**, showing collection fee details for closed invoices; and **Detail Buyout**, a detail-level view of buyout activity with a Debtor filter. Added to existing reports: a Money Code payment fee column (GL code 2006) on the Revenue Report, reflected in Total Revenue; an Interest column on the Buyout Report, also calculated into the buyout amount; and an **Active/Inactive** status filter on every report in the reporting module that did not already have one.

NEW IN 2026.9.7 The Verification Report adds a **Notes** column, the Receipts Report adds an **Account Executive** column, and the Fuel Advance Report adds an **Account Executive** filter.

11.1 Client Summary Report

Provides a comprehensive snapshot of a single client's financial position.

Available for Release

Field	Description
Escrow Reserve	Total escrow funds held for the client

Field	Description
Cash Reserve	Total cash reserve held
Past Ineligible Days	Amount in invoices past the ineligible threshold
Accrued Fees	Fees that have accrued but not yet been collected
Accrued Interest	Interest accrued but not yet collected

Ledger Balance

Field	Description
Accounts Receivable	Total outstanding AR for the client
Escrow Reserve	Current escrow balance
Cash Reserve	Current cash reserve balance

Receivables Aging

Field	Description
0-30 Days	AR in the 0 to 30 day aging bucket
31-60 Days	AR in the 31 to 60 day aging bucket
61-90 Days	AR in the 61 to 90 day aging bucket
91-120 Days	AR in the 91 to 120 day aging bucket
Over 120 Days	AR aged over 120 days
Past Ineligible Days	Amount past the ineligible threshold
Total AR	Sum of all aging buckets

Fees

Field	Description
Purchase Fees	Total purchase/discount fees charged
Bank Fees	Bank-related fees charged
Collection Fees	Collection service fees
Portfolio Interest Fees	Interest fees on the portfolio
Accrued Fees / Interest	Fees and interest not yet collected

NEW IN 2026 The Client Summary Report is now also available to your clients inside the Client Portal, scoped to their own account (see "Client Portal").

11.2 Sales Commission Report

Tracks commissions earned by sales executives within a date range.

Filters

Filter	Required	Description
Start Date	Yes	Beginning of the date range
End Date	Yes	End of the date range
Sales Executive(s)	No	Filter to specific sales executives

Report Columns

Column	Description
Company Name	Client company name
Sales Executive	Full name of the sales person
Fee Amount	Total fees generated
Sales Commission Amount	Commission earned by the sales executive

NOTE The Sales Commission Report covers in-house sales executives set up as company employees. Commissions paid to outside referral partners are tracked separately on the Commission Partner Report (see below).

11.3 Aging by Debtor Report

A three-level drill-down report showing outstanding invoices by age:

- Level 1: View all clients with aging totals
- Level 2: Select a client to see their debtors with aging breakdowns
- Level 3: Select a debtor to see individual invoices with aging details

Filters

Filter	Required	Description
As-Of Date	Yes	The valuation date for calculating aging
Client	Level 2+	Client to drill into
Debtor	Level 3	Debtor to see individual invoices

Invoice-Level Columns (Level 3)

Column	Description
Invoice Number	Invoice identifier
Invoice Reference	Reference number
Invoice Date	Original invoice date
Funded Date	Date the invoice was funded
Days Aged	Days since the invoice date
Days Outstanding	Days past payment terms
Invoice Amount	Original face value
Advance Amount	Amount advanced to client
Invoice Balance	Remaining unpaid balance
0-30 / 31-60 / 61-90 / 91-120 / 121+	Balance bucketed by age

NEW IN 2026 The Aging by Debtor Report is now also exposed in the Client Portal, where each client sees a two-level version scoped to their own debtors and invoices (see "Client Portal").

11.4 AR Changes Report

Shows how Accounts Receivable changed over a date range, tracking what was funded and collected.

Filters

Filter	Required	Description
Start Date	Yes	Beginning of the date range
End Date	Yes	End of the date range
Client(s)	No	Filter to specific clients

Report Columns

Column	Description
Client Name	Client company name
Starting AR Balance	AR balance at start of period
Funded AR	New invoices funded during the period
Non-Factored Invoices	Non-factored invoices added
Out-of-System Invoices	OOS invoices added

Column	Description
Total AR	Gross AR activity
Collected AR	Payments collected during the period
Chargebacks	Chargebacks during the period
Total Collected	Total collections and adjustments
Ending AR Balance	AR balance at end of period

11.5 Available Funds Report

Shows how much cash is available for release to each client, after accounting for reserves and obligations.

Filters

Filter	Required	Description
As-Of Date	Yes	Valuation date for the calculation
Client(s)	No	Filter to specific clients

Report Columns

Column	Description
Client Name	Client company name
Cash Reserve Balance	Cash reserve held for the client
Escrow Reserve Balance	Escrow reserve held
Total Reserves	Sum of all reserves
Ineligible/Disputed	Amounts tied to ineligible or disputed invoices
Accrued Fees	Outstanding accrued fees
Accrued Interest	Outstanding accrued interest
Available for Release	Net amount available to release to the client

11.6 Settlement Report

Details settlement transactions between the factor and clients over a date range, including all fees and adjustments.

Filters

Filter	Required	Description
Start Date	Yes	Beginning of settlement period
End Date	Yes	End of settlement period
Client Name	No	Search by client name
Debtor Name	No	Search by debtor name

11.7 ROI Report

NEW IN 2026 The ROI Report measures the return your portfolio is generating. It presents totals and summary rows across the portfolio, includes a company-level fee row for each client, and offers a collapsible per-client view so you can expand only the clients you want to examine. The report's date picker is timezone-aware, using your factor's timezone.

Use this report when you want to see how much revenue each client relationship is producing relative to the funds you have deployed.

11.8 Client Collateral Report

NEW IN 2026 The Client Collateral Report shows the collateral position for your clients, broken down by AR aging buckets. Use it to see how much of each client's receivables sit in each age range when evaluating collateral quality and exposure.

11.9 Commission Partner Report

NEW IN 2026 The Commission Partner Report calculates commissions owed to your referral partners, based on the commission templates and tiers assigned to each partner (see "Commission Partners"). The report presents a receipt-style, template-driven breakdown of each partner's commission: the base commission, tier adjustments, and bonuses, with subtotals per section. Percentages are shown to two decimal places.

Run this report when preparing partner payouts so each partner can see exactly how their commission was calculated.

11.10 On-Account Payment Report

NEW IN 2026 The On-Account Payment Report lists payments that were received and held on account rather than applied to specific invoices (see "Payment Management"). It supports a **Label** filter so you can narrow results to payments tagged with a particular label. Rows in the report link directly to the related records, so you can click through from a report row to the underlying payment for investigation.

11.11 Exporting Reports

All reports (except Client Summary) can be exported and emailed:

Field	Description
Target Emails	One or more email addresses to send the export to

Field	Description
Force Generate	Regenerate the report even if a cached version exists

Exports are processed in the background. You will receive the report at the specified email address(es) once it is ready. Supported formats include CSV, PDF, and Excel.

12. Ledgers & Accounting

The Ledger system tracks every financial transaction in FactorCloud. It provides a complete audit trail of all money movement.

12.1 Ledger Types

FactorCloud maintains 13 separate ledger categories:

Ledger	Purpose
Accounts Receivable (AR)	Records funded invoices and outstanding balances
Fee	Captures fees charged to clients
Accrued Fee	Fee liability accrued but not yet collected
Escrow Reserve	Client funds held as security/reserve
Cash Reserve	Cash buffers held by the factor
Accrued Interest	Interest earned but not yet collected
AR Bank Account	Bank account tracking for receivables
AP Bank Account	Bank account tracking for payables
Liability	Outstanding obligations
Unapplied	Payments received but not yet applied to invoices
Fuel Advance	Advance funds for fuel purchases
Write-Offs	Invoice amounts written off as uncollectible
Over Advance	Amounts advanced beyond authorized limits

NEW IN 2026.8.8 With multi-currency support enabled, the global currency filter applies to the Ledgers and Accounting screens. Selecting a currency shows only entries for clients and brokers set to that currency, formats amounts in that currency, and recalculates the Accounting screen's aggregates from the matching ledgers; exports from both screens respect the selection, and selecting All shows everything combined, exactly as before. Each company's currency comes from its profile and is stored using the ISO 4217 standard. When you create a manual ledger entry, the currency is set automatically from the selected client or broker and displayed on the blade.

NEW IN 2026.8.8 Factors with the **Fee Escrow** feature enabled see a Fee Escrow ledger alongside the standard ledgers, including on the Accounting screen. Fee Escrow holds a configurable percentage of each funded invoice in escrow at funding and recognizes it as earned fee income when the invoice closes. Entries are included in QuickBooks ledger exports under GL codes 1021 (Fee Escrow) and 1022 (Earned Fee Escrow), and for factors using the Tank funding integration, the advance sent to Tank accounts for the Fee Escrow deduction. Fee Escrow is enabled in Settings > System Config > Optional Features.

NEW IN 2026.8.20 Custom GL codes arrived with this release: factors can define their own GL codes (numeric, with an optional single decimal — for example 6004 or 6004.2), validated for format and for uniqueness against both other custom codes and the system-defined codes. A code's name and description stay editable, but its number and account type lock once any ledger entry references it, and a code in use cannot be deleted. Custom codes can be assigned to inbound accounts and selected for additional fees at approval; the feature is enabled per factor by a super-admin (see "Settings & Administration").

NEW IN 2026.9.7 GL codes can now be connected to the factor's **bank accounts**. A new Accounts list assigns GL codes to each account: inbound payment accounts map to custom GL codes per payment method, so two accounts on the same payment rail can post their AR Bank Account ledger entries under different codes, and outbound funding accounts map to custom GL codes for the AP Bank Account (funding) ledger.

NEW IN 2026.9.7 Ledger tables now display the **transaction code** as a visible column, also shown on detail screens, so both sides of a transaction can be found by searching for its code.

NEW IN 2026.9.16 The descriptions of the **standard system GL codes** can now be renamed to match your chart of accounts. The code values themselves never change.

12.2 Ledger Entry Fields

Field	Description
Client Name	The client company associated with this entry
Debtor Name	The debtor company (if applicable)
Description	What caused this transaction
Invoice Number	Related invoice (if applicable)
Invoice Group Code	Batch/group identifier
Increase Amount	Money added to the ledger (debit)
Decrease Amount	Money subtracted from the ledger (credit)
GL Code	General Ledger code for accounting software integration
Payment Transaction Ref	Reference to the related payment
Running Balance (Factor)	Cumulative balance from the factor's perspective
Running Balance (Client)	Cumulative balance from the client's perspective
Created On	When the entry was created

12.3 Manual Ledger Entries

NEW IN 2026.9.7 A manual transaction can now be offset by **more than one entry** — for example, moving \$50 out of cash reserves as \$25 to AR and \$25 to fees. The offsetting entries must add up to the main transaction amount, and the client can be selected independently on each offsetting line.

Manual ledgers allow you to create custom accounting entries for adjustments, corrections, or special transactions.

Field	Required	Description
Amount	Yes	Transaction amount
Ledger Type	Yes	Which ledger category to post to
Amount Type	Yes	Increase (debit) or Decrease (credit)
Client/Broker	Yes	Which party this entry affects
Invoice	No	Link to a specific invoice
GL Code	Yes	General Ledger code
Notes	No	Description or explanation of the entry
Offsetting Entry	No	Automatically create a balancing entry in another ledger
Offsetting GL Code	If offsetting	GL code for the offsetting entry
Offsetting Ledger Type	If offsetting	Ledger category for the offset

NEW IN 2026 The manual transaction create blade includes a **Reactivate Accounts Receivable** option, letting you restore AR through a manual entry when a receivable needs to be brought back onto the books.

12.4 Journal

The Journal provides an accounting summary view across all ledger types for a selected date range. It shows opening balances, closing balances, and net changes for each ledger category.

Exports are available in CSV, IIF (for QuickBooks import), and detailed accounting formats.

12.5 Reserve Releases

Reserve Releases allow you to return held funds back to the client.

Field	Required	Description
Client or Broker	Yes	Who to release reserves for
Amount	Yes	Amount to release
Fee	No	Administrative fee on the release
Notes	No	Reason or description

Reserve Release Statuses: Pending, Approved, Rejected, Deleted, or Funded.

NEW IN 2026 The create blade now displays the client's **Current Reserve Balance**, and if the release amount exceeds that balance you see a **Negative Cash Reserve** warning with a prompt

to proceed. A negative cash reserve is permitted by design — the warning exists so you release funds into a negative balance deliberately, not by accident.

NEW IN 2026 Reserve-release activity is now surfaced directly in the Ledgers screens, so you can see release entries alongside the other ledger data without leaving the accounting view.

Scheduled Cash Reserve Fees

NEW IN 2026.9.16 Scheduled fees on the client profile now support a **Fee Type** of Charge or Credit (Charge is the default; Credit applies the amount in the client's favor), and a **GL code** selection, so each scheduled fee is booked to the correct income ledger instead of always posting to the Additional Fee ledger.

NEW IN 2026.9.16 Fixed: undoing an invoice's funding reverted scheduled fees of type Fee to Pending, but scheduled fees of type **Cash Reserve** remained stuck in Approved and were never collected. Both types now revert correctly.

NEW IN 2026 Recurring cash-reserve movements can be scheduled through the **Fee Scheduler**. Each scheduled fee carries a schedule type and a cash reserve type, and the system validates that a reserve release's type matches the scheduled fee's cash-reserve type. Cash-reserve scheduled fees appear in a dedicated **Additional Cash Reserve** section, with info icons on each cash-reserve item explaining where it came from. For items sourced from the scheduler, the **Hold/Release** choice is disabled — the schedule controls the behavior — and notes from the schedule pre-fill in the approval blade.

12.6 Write-Offs

Write-offs allow you to mark invoice amounts as uncollectible. You select one or more invoices and specify the write-off amount (partial or full). The system creates the corresponding ledger entry.

12.7 Over Advances

Over advances, amortization payment plans, and over advance templates are covered in their own chapter — see "Over Advances & Templates."

12.8 Ledger Names

You can customize how ledger categories are labeled in the system. This is useful for matching your internal accounting terminology. Each ledger type can have its display name changed without affecting the underlying data.

13. Fuel Advances

Fuel Advances are short-term advances given to transportation clients against future fuel purchases. This feature must be enabled per client.

NEW IN 2026 Each client can now have **Fuel Advance Invoice** and **Fuel Advance Credit** enabled or disabled independently, so you can allow one type without the other. While Fuel Advance is enabled for a client, at least one of the two types must stay enabled, and neither toggle can be changed while the Fuel Advance feature itself is disabled for that client.

13.1 Create Fuel Advance

Field	Required	Description
Invoice Amount	Yes	Amount of the related invoice
Fuel Advance Amount	Yes	The amount being advanced for fuel
Invoice Number	Yes	Related invoice number
Reference Number	Yes	Additional reference identifier
Client	Yes	The client company receiving the advance
Debtor	Yes	The debtor associated with the invoice
Fee Amount	No	Fixed fee for the fuel advance
Fee Percentage	No	Fee calculated as a percentage
Notes	No	Internal notes

13.2 Fuel Advance Statuses

Status	Description
Pending	Advance has been created but not yet approved
Approved	Advance is approved and ready for funding
Rejected	Advance was rejected
Funded	Advance has been paid out
Chargeback	Advance was charged back to the client

13.3 Importing Fuel Advances

NEW IN 2026 Fuel advances can now be created in bulk via file import, following the same import workflow as other data types (see "Data Imports"). The import is gated per client — only clients with Fuel Advance enabled can receive imported advances.

13.4 Approving Fuel Advances for Funding

NEW IN 2026 Fuel advances now have their own approve-for-funding blade, mirroring the invoice approval experience. Open a pending fuel advance and use the blade to review the details and approve it for funding, moving it from Pending to Approved.

NEW IN 2026.9.7 The Fuel Advance screen now displays **totals that reflect the entire filtered result set**, across all pages, matching the Invoice screen's behavior. All pending fuel advances can also be approved in a **single action** instead of one at a time.

14. Document Management

Documents can be attached to invoices, payments, and other records throughout the system.

14.1 Document Fields

Field	Description
File Name	Name of the uploaded file
File Size	Size of the file in bytes
Content Type	File format (e.g., PDF, JPEG, PNG)
Document Type	Category: Invoice, Purchase Order, Lien, Guarantee, or Other
Tags	Labels for organizing and searching documents
Expiration Date	When the document expires (if applicable)
Active	Whether the document is currently active
System Generated	Whether the document was auto-generated by the system

14.2 Client Remittance Documents

NEW IN 2026.9.7 For transportation clients with an MC number on file, generated invoice documents now display the **MC number** directly next to the client's name, so debtors can identify the carrier. When no MC number is on file, nothing extra is displayed.

NEW IN 2026.9.30 Invoice documents accept **Excel file uploads**. This release was in the sandbox environment at publication.

The system generates remittance PDFs for clients when funds are disbursed, summarizing what was paid and the associated fees and deductions.

NEW IN 2026 Client remittance PDFs are now white-labeled with your factor's logo and name, including the remittances generated for reserve releases. Your clients see your branding on every remittance document, consistent with the branded Client Portal.

NEW IN 2026 Client remittances now include a chargeback breakdown, so when a disbursement is reduced by chargebacks the client can see exactly which chargebacks were deducted and for how much.

15. Data Imports

FactorCloud supports bulk data imports via CSV file upload for invoices, clients, debtors, brokers, and vendors.

NEW IN 2026 Fuel advances can also be imported, gated per client (see "Fuel Advances").

NEW IN 2026 Import validation was significantly improved. Files are now checked for required columns up front, with clear error messages naming what is missing. Blank lines in the file are rejected rather than silently skipped, and files that exceed the line-count limit are rejected with the offending count shown, so you know exactly how much to trim.

NEW IN 2026 Invoice import files now include a company **Code** column alongside the company name. When a code is provided, FactorCloud matches the debtor by code first and falls back to matching by name; a row errors only if both fail. Name-only files built on the current template still work — the Code values can be left blank.

WARNING Import files are strictly validated against the current import template: the file must contain exactly the expected columns, in the expected order, including the Code column header. Files with missing, extra, or out-of-order columns — including files built from templates downloaded before July 2026 — are rejected before any records are processed. If an import that used to work is suddenly rejected, re-download the template and rebuild the file.

NEW IN 2026 Invoice imports now support an issue date column, letting you set the invoice issue date directly from the file.

NEW IN 2026 Debtor imports can set the **No Buy** flag via CSV. The column accepts true/false, 1/0, yes/no, and y/n values. No Buy debtors are enforced at invoice approval (see "Debtor Management").

15.1 Import Status Fields

Field	Description
File Name	Name of the uploaded CSV file
Import Type	What type of data was imported (Invoices, Clients, Debtors, etc.)
Total Records	Number of records in the file
Status	Pending, Processing, Completed, or Completed with Errors
Progress	Percentage complete (0-100%)
Successful	Number of records processed successfully
Failed	Number of records that encountered errors
Uploaded By	User who uploaded the file
Upload Date	When the import was initiated

If errors occur, you can download an error CSV showing which records failed and why.

16. Email Logs & Email Delivery

The Email Logs screen tracks every system-generated email, allowing you to monitor delivery status and retry failed sends. This chapter also covers how outgoing email delivery itself is configured.

16.1 Email Log Fields

Field	Description
Type	Type of email (Invoice Approved, Payment Notice, NOA, Statement, etc.)
Status	Delivery status: Pending, Sent, or Failed
Recipients	Email address(es) the message was sent to
Client	Associated client company
Sent Date	When the email was actually sent
Error	Error message if delivery failed
Generated By	Whether the email was user-triggered or system-generated
Send History	Log of all delivery attempts including retries

Failed emails can be retried from this screen.

NEW IN 2026.8.20 Email tracking is expanded, giving you more information on the emails the system sends and whether each message was delivered or failed to send. Two delivery fixes ship alongside it: the merged-document email sent after funding is now delivered even when the client has an active NOA document on file, and billing emails or documents that fail to generate are logged and retried instead of being silently lost.

16.2 Custom Sending Domain

NEW IN 2026 Your factor's outgoing emails can now be sent from your own domain instead of a generic FactorCloud address, via a SendGrid integration. This configuration is available to super-admins.

Two verification options are available in the configuration blade:

- **Domain Authentication (DKIM)** — verify your entire sending domain, so any address at that domain can send. This is the stronger option and gives the best deliverability.
- **Single Sender verification** — verify one specific sending address when full domain authentication is not possible.

After configuring the sender, you can send a **test email** to confirm delivery works before going live. The blade also includes a **BCC audit** section, letting you configure a BCC address that receives a copy of outgoing mail for audit purposes, and displays usage statistics for the integration.

TIP Once the custom sender is verified, all factor emails — NOAs, remittances, statements, portal notifications — send from your own domain, which improves deliverability and keeps your brand in front of clients and debtors.

17. Company Management

Company settings include contacts, automation rules, and employee/team management.

17.1 Company Contacts

Field	Required	Description
First Name	Yes	Contact's first name
Last Name	Yes	Contact's last name
Job Title	No	Their role at the company
Phone / Extension	No	Direct phone number
Email	No	Contact email address
Notes	No	Additional notes about this contact

17.2 Invoice Automation Settings

Configure automated invoice processing rules per company:

Setting	Description
Max Invoice Amount	Maximum amount for automated processing
Min Invoice Amount	Minimum amount for automated processing
Daily Invoice Limit	Maximum number of invoices auto-processed per day
Daily Amount Limit	Maximum dollar amount auto-processed per day
Eligible for Automated Funding	Whether this company qualifies for auto-funding
Require Documents	Whether documents must be attached for automation

17.3 Employees

Field	Required	Description
User	Yes	The user account for this employee
Employee Type	Yes	Role type: Commission Salesman, Dispatcher, etc.
Commission Percentage	No	Sales commission rate
Effective Start / End Date	No	When this assignment is active

17.4 Activity Log

The Activity Log records user actions in the system, giving you an audit trail of who did what and when.

NEW IN 2026 Each activity log entry now also records the request's IP address and the HTTP status code of the action. This makes it easier to trace where a change came from and whether the request succeeded or failed.

18. Client Portal

The Client Portal is a separate interface designed for your factoring clients. It allows them to submit invoices, upload documents, view their account, and track payments without accessing your internal system. The portal is white-labeled with your branding.

18.1 Client Portal Dashboard

Clients see a personalized dashboard with their own account metrics:

Widget	Description
Aging Buckets	Breakdown of the client's outstanding invoices by age (Current, 30-60, 60-90, 90+ days)
Portfolio Overview	Total portfolio value, active debtors, and credit utilization
Top Debtors	Largest debtors by invoice volume or amount
Approved & Funded Today	Dollar amounts and counts of invoices approved and funded today

NEW IN 2026 Portal dashboards now also include daily receipts and daily volume figures, so clients can see the payments received and volume processed on their account each day. Daily volume amounts display cents for exact figures.

18.2 Submit Invoices

Clients can create and submit new invoices directly through the portal.

Field	Required	Description
Invoice Number	Yes	The client's unique invoice identifier
Debtor	Yes	The customer who owes this invoice (must be an approved debtor)
Invoice Amount	Yes	Total invoice amount
Invoice Date	Yes	Date the invoice was created
Reference Number	No	PO or internal reference number
Notes	No	Additional details about the invoice
Preferred Payment Method	No	How the client wants to receive funds (ACH, Wire, Check)
Line Items	No	Itemized breakdown of the invoice
Documents	No	Supporting documents (proof of delivery, BOL, etc.)

Clients can also upload invoices in bulk via CSV file.

18.3 Draft Invoices

Draft invoices allow clients to prepare invoices before final submission, typically used with Brightbolt document processing.

Field	Description
Brightbolt Job ID	The document processing job that created this draft
Created By	The user who created the draft
Created Date	When the draft was created
Active	Whether the draft is still editable (becomes inactive after submission)

Draft workflow: Upload document, Brightbolt extracts data, review/correct, then submit as a real invoice.

18.4 View & Track Invoices

Clients can see all their invoices with the following information:

Field	Description
Invoice Number	The invoice identifier
Debtor Name	Which customer owes this invoice
Invoice Amount	Total face value
Invoice Balance	Remaining unpaid amount
Status	Current status: Submitted, Approved, Funded, Paid, or Rejected
Verification Status	Whether the invoice has been verified with the debtor
Funded Date	When the advance was paid
Days Aged	How many days since the invoice date
Documents	Number of supporting documents attached
Disputed / Ineligible	Flags if there are issues with the invoice

Clients can filter by status, debtor, date range, and search by invoice number. Invoices can be exported to CSV, PDF, or Excel.

18.5 Manage Debtors

Clients can view their approved debtors and request new relationships:

Field	Description
Debtor Name	Company name of the debtor/customer
Address	Debtor's address
MC / DOT Number	Transportation registration numbers (if applicable)
Credit Limit	Approved factoring limit for this debtor
Available Balance	Remaining credit available
Utilization	Percentage of credit limit currently in use
Relationship Status	Not Requested, Pending, or Approved
Invoice Count	Number of invoices from this debtor

Request New Debtor

If a debtor doesn't exist in the system, clients can request creation by providing the company name, address, contact info, MC/DOT numbers, and requested credit limit. The factor reviews and approves the request.

Request Debtor Relationship

If the debtor already exists but the client doesn't have an approved relationship, they can request one. The factor reviews the credit risk and approves or denies.

18.6 Upload Documents

Clients can upload supporting documents with the following details:

Field	Description
File	The document file (PDF, image, etc.)
File Name	Custom name for the document
Document Type	Category: Invoice, Purchase Order, Bill of Lading, or Other
Expiration Date	When the document expires (if applicable)

18.7 Client Portal Reports

Clients have access to reports scoped to their own data:

Settlement Report

Shows settlement details including funded amounts, factor fees, and net payments received. Filterable by date range and debtor.

Column	Description
Settlement Date	When the settlement occurred
Debtor Name	Which customer's invoices were settled
Invoice Count	Number of invoices in the settlement
Settlement Amount	Gross amount
Factor Fee	Fees charged by the factor
Net Amount	Amount received by the client
Status	Pending, Submitted, or Funded

Aging by Debtor Report

Two-level drill-down showing outstanding invoices by debtor and age:

- Level 1: All debtors with aging bucket totals
- Level 2: Individual invoices for a selected debtor with aging details

NEW IN 2026 The Aging by Debtor Report is now exposed in the portal alongside the Settlement Report, giving clients direct visibility into how their receivables are aging.

Client Summary Report

NEW IN 2026 The portal now also exposes the Client Summary Report, scoped to the client's own account. It gives the client the same snapshot staff see — ledger balances, receivables aging, fees, and amounts available for release (see "Reports" for the full field list).

Reports can be exported via email in CSV, PDF, or Excel format.

18.8 Brightbolt Document Processing

Brightbolt provides intelligent document processing that automates invoice submission. Here's how it works:

Step 1: Upload Documents

Upload invoices, bills of lading, or other documents. Brightbolt accepts PDF, images, and other common formats.

Step 2: Automatic Data Extraction

Brightbolt uses AI to scan documents and extract key data including invoice numbers, amounts, dates, and debtor information. A processing job is created to track progress.

Step 3: Review & Correct

Review the extracted data for accuracy. You can correct any fields that were misread, group pages together, or split multi-page documents. Your corrections help improve future accuracy.

Step 4: Submit as Invoice

Once the data is verified, submit the draft as an actual invoice. The system automatically attaches the original document as supporting evidence.

Additional Brightbolt Features

Feature	Description
Incoming Email Processing	Automatically process invoices received via email
Trusted Sources	Configure trusted senders whose documents are auto-processed
Job Management	Retry failed jobs, merge multiple jobs, track processing status
Page Grouping	Organize multi-page documents into logical invoice groups
Duplicate Detection	Identify potential duplicate invoices before submission

18.9 Funding Instructions

Clients can view their bank account information used for receiving funded amounts:

Field	Description
Bank Name	Name of the financial institution
Account Holder	Name on the account
Account Number	Bank account number (masked for security)
Routing Number	Bank routing number (masked for security)
Account Type	Checking or Savings
Payment Method	ACH, Wire, or Check
Default / Primary	Whether this is the default funding account
Status	Active, Inactive, or Pending verification

18.10 Client Portal Permissions

Client portal users have their own set of permissions separate from factor users:

Permission	Description
Portal Read Dashboard	View dashboard metrics and account summary
Portal Read Invoices	View invoice list and details
Portal Write Invoices	Create and submit new invoices
Portal CSV Invoices	Import invoices via CSV file upload
Portal Read Draft Invoices	View saved draft invoices

Permission	Description
Portal Write Draft Invoices	Create new draft invoices
Portal Submit Draft Invoices	Submit drafts as actual invoices
Portal Delete Draft Invoices	Remove unwanted drafts
Portal Read Debtors	View debtor list and details
Portal Write Debtor Relationship	Request new debtor relationships
Portal Write Debtor Creation	Request new debtors to be added
Portal Read Reports	View settlement and aging reports
Portal Write Invoice Documents	Upload supporting documents
Portal Brightbolt Access	Use Brightbolt document processing features

Part III — Administration

This part covers the configuration side of FactorCloud: system-wide settings, integrations, and the users, roles, and permissions that control who can do what. Most screens described here require administrative access.

19. Settings & Administration

The Settings area allows administrators to configure how FactorCloud operates for your organization — from timezone and email templates to feature toggles, integrations, and payment channels. Changes here affect every user, so review them carefully before saving.

NOTE Access to admin-level settings and to the factor's own payment accounts is permission-gated. Only users whose role includes the corresponding admin-level permissions can open these screens (see "Users, Roles & Permissions").

19.1 Factor Settings

Factor Settings hold the organization-wide configuration for your factoring operation.

General Settings

Setting	Description
Timezone	Your organization's timezone (used for date calculations and aging)
Email	Primary email address for your factoring company
Contact Name / Phone / Email	Contact information displayed to clients
Group Same-Day Invoices	Automatically group invoices from the same day together
Due Date Required	Require due dates on all invoices
Enable Currency Symbol	Display currency symbols in the interface

TIP The timezone setting matters more than it looks. Dates throughout FactorCloud — fee dates, aging, NOA timestamps, report date pickers — are calculated in the factor's timezone, not each user's laptop clock.

Interest Rate Settings

Setting	Description
Prime Rate	Current Prime interest rate used for Prime Plus calculations
SOFR Rate	Current SOFR (Secured Overnight Financing Rate)
LIBOR Rate	Current LIBOR rate
Charge Accrued Interest	Enable accrued interest charges globally
Collection Frequency	How often accrued fees are collected (Daily, Weekly, Monthly)

Email Templates

Customize the subject and body of system-generated emails:

Template	Description
NOA Subject / Content	Notice of Assignment emails sent to debtors
Remittance Subject / Content	Payment remittance notifications
Broker Remittance	Remittance notifications for broker transactions
Vendor Remittance	Remittance notifications for vendor transactions
Statement Subject / Content	Account statement emails
Monthly Statement	Monthly statement emails
Billing Subject / Content	Billing notification emails

Check Payable Information

Information printed on checks issued by your organization:

Field	Description
Payable Name	Name printed on checks
Address	Full address for check correspondence
Phone / Email	Contact info on checks
Bank Name	Bank name for processing
Routing / Account	Bank routing and account numbers

Feature Toggles

Feature toggles switch entire areas of functionality on or off for your organization. Turning a toggle off hides the related screens and blocks the related actions for everyone.

Feature	Description
Enable Fuel Advance	Allow fuel advance functionality
Enable Broker Mode	Enable broker management features
Enable Invoice Line Items	Allow line-item detail on invoices
Enable Auto Line Items	Automatically generate line items
Enable Triumph Integration	Connect to the Triumph platform
Enable CreditSafe	Enable CreditSafe credit scoring integration
Enable Automated Funding	Allow system to automatically fund approved invoices
Enable Over Advances	Allow advances beyond credit limits

Feature	Description
Enable Write-Offs	Allow invoice write-offs
Enable Community Reinvestment Act	Enable CRA compliance tracking
Collections V2	New in 2026. Turns on the redesigned Collections experience with the reworked worklist, extra columns, and company info blade (see "Collections")
Preferred Payment Method Column	New in 2026. Shows an optional Preferred Payment Method column on the invoice screen and includes it in the invoice export
Allow Duplicate Reference Numbers	New in 2026. Controls whether two invoices may share the same reference number. When off, duplicate reference numbers are rejected
Payment Batch Reconciliation	New in 2026. Enables the payment batch reconciliation workflow — generating reconciliation pairs and creating payments from them (see "Payment Management")
AtoB	New in 2026. Enables the AtoB payment channel. AtoB payments are blocked while this toggle is off
NACHA Offset Entry	New in 2026. Generates an offset entry in the NACHA files you produce for the bank (applies to V2 NACHA files only)
Triumph Send All Industries	New in 2026. Sends records for clients in all industries to the Triumph integration instead of limiting it to transportation

NEW IN 2026.8.8 The 2026.8.8 release adds new optional features under Settings > System Config > Optional Features: **Fee Escrow**, which holds a configurable percentage of each funded invoice in escrow at funding and recognizes it as earned fee income when the invoice closes (see "Ledgers & Accounting"), and **Over Advance Auto Attach**, which pre-selects a client's open over advances on the approve-for-funding blade (see "Over Advances & Templates").

NEW IN 2026.8.20 Custom GL Codes joins the optional features. When enabled — the toggle is super-admin only; other admins see its current value read-only — the factor can define custom GL codes, assign them to inbound accounts, and select them for additional fees at approval (see "Ledgers & Accounting").

NEW IN 2026.9.16 Three more capabilities are enabled per factor rather than by a self-serve toggle. **Over Payment Credits** changes how overpayments and out-of-system payments are posted, **multiple funding instructions of the same payment type** allows several ACH or wire accounts on one client, and **FactorGenie** credit data adds a third-party credit tab to debtor profiles and credit requests. Contact FactorCloud support to turn any of them on.

19.2 Default Values

Set default payment method fees for clients, brokers, and vendors. These defaults are automatically applied when creating new records but can be overridden individually.

19.3 API Key Management

NEW IN 2026.9.7 Two API additions shipped with this release. A new endpoint returns an invoice's **total fees** once it reaches Closed status — total earned purchase fees plus collection fees. And GET /payments and GET /payments/{paymentId}/invoices now accept a **last updated** date-range filter, so integrations can sync only recently changed records instead of pulling everything on every run.

API keys allow external systems to integrate with FactorCloud programmatically. Each key acts with the access level of the role you assign it, so give integration keys the narrowest role that still works.

Field	Required	Description
Name	Yes	Descriptive name for the API key
Role	Yes	Security role that determines what the API key can access
Expiration Date	No	When the API key expires
Active	No	Whether the key is currently enabled

19.4 Webhook Configuration

Webhooks notify external systems when events occur in FactorCloud.

Field	Required	Description
URL	Yes	The target URL where event notifications will be sent
Events	Yes	Which events trigger the webhook (e.g., invoice.created, payment.processed)
Auth Token	No	Authentication token sent with each webhook delivery
Active	No	Whether the webhook is currently enabled

19.5 Label Management

NEW IN 2026.9.16 Two more factor-defined lists are configured the same way as labels: **Collection Statuses**, applied to invoices from the Collections screen, and **No Buy Reasons**, selected when marking a company No Buy.

Labels are tags that can be applied to invoices and payments for organization and filtering.

Field	Required	Description
Name	Yes	Label name (e.g., 'Priority', 'Under Review', 'VIP')
Entity Type	Yes	What the label applies to: Invoice, Company, or User
Category	No	Group labels by category

19.6 Custom Verification Methods

Add custom invoice verification methods beyond the built-in options (Phone, Email, Document, Online Portal, Manual). These appear in the verification dropdown when reviewing invoices.

19.7 Integrations

FactorCloud connects to outside services for accounting, email, credit data, and payment delivery. Most integration configuration lives here in Settings; several of the newer integrations are configured through blades that are only visible to super-admins.

QuickBooks

Connect FactorCloud to QuickBooks for automatic accounting synchronization. Uses OAuth2 for secure authorization.

NEW IN 2026 QuickBooks pushes are no longer restricted to a once-daily schedule — the daily-push-only restriction has been removed.

Gmail

Link a Gmail account for sending system emails through your own email address. Supports OAuth2 authorization and test email functionality.

Ansonia

Enable Ansonia integration for debtor credit data and payment reporting.

Triumph

Connect to the Triumph platform for invoice verification, submission delivery, payment tracking, cash application, and dispute management (primarily used in the transportation/trucking industry).

NEW IN 2026 Triumph now has a configuration blade, available to super-admins, that includes a sync-status table showing the client and debtor sync status with Triumph, plus the **Triumph Send All Industries** toggle described under Feature Toggles.

Texas Capital Bank

NEW IN 2026 Texas Capital Bank is a new payment channel for sending funds to clients. A super-admin enters the Texas Capital credentials in Factor settings. Once configured, TEXAS_CAPITAL appears as a Payment Channel option on funding instructions, with bank fields for INSTANT and RTP delivery.

Bank details are validated before a payment is sent: the routing number must be exactly 9 digits, the account number may contain digits only, and payment amounts must fall within the channel's minimum and maximum. Each invoice group funded through Texas Capital shows its payment status in the disbursement details, with the option to retry a failed payment; a settled invoice group displays a **Completed** chip.

AtoB

NEW IN 2026 AtoB is available as a payment channel when the **AtoB** feature toggle is enabled. If the toggle is off, AtoB payments are blocked with the message "The AtoB payment channel is not enabled."

SendGrid Custom Sending Domain

NEW IN 2026 You can configure a custom sending domain so system emails come from your own address rather than a shared one. Verify the sender via Domain Authentication (DKIM) or Single Sender verification, then send a test email to confirm. The configuration blade also shows usage statistics and a BCC audit section. This screen is visible to super-admins only. See "Email Logs & Email Delivery" for how delivery is tracked.

19.8 Email CC/BCC Configuration

Add email addresses that will be automatically CC'd or BCC'd on all system-generated emails.

19.9 Funding Chargeback Settings

Setting	Description
Auto-Chargeback Invoices	Automatically charge back invoices when certain conditions are met
Auto-Chargeback Fuel Advances	Automatically charge back fuel advances when conditions are met

20. Users, Roles & Permissions

This chapter covers creating users, building roles, and the complete reference of every permission in FactorCloud. Permissions are assigned to Roles, and Roles are assigned to Users; a user's effective permissions are the combination of all permissions from their assigned roles. Super Admins bypass all permission checks and have full access to everything.

20.1 User Management

Field	Required	Description
First Name	Yes	User's first name
Last Name	Yes	User's last name
Middle Name	No	User's middle name
Email	Yes	Login email (must be unique)
Password	Yes	Login password
Role	Yes	Security role determining what the user can access

NEW IN 2026.8.8 User management now keeps an audit history showing who added a user or changed a user's role or permissions, and when. The same changes are recorded in the Factor Changelog under a new Permissions category.

NEW IN 2026.8.20 Users can be given a **Max Invoice Amount** — the largest single invoice they may approve for funding. Set it per user in the user blade, or select several users and set the amount for all of them at once; updating the limit is permission-gated. A temporary bypass amount can also be set on the update blade for one-off situations — it expires automatically 8 hours after it is set, after which the regular limit is enforced again. The limit is checked per invoice, not as a daily total (see "Approve for Funding" under Invoice Management).

20.2 Role & Permission Management

Roles define what users can do in the system. Each role is a collection of permissions.

Field	Required	Description
Role Name	Yes	Name of the role (e.g., Administrator, Account Manager, Viewer)
Description	No	What this role is intended for
Active	No	Whether the role is active
Permissions	Yes	List of specific permissions granted to this role

Common permission categories include: reading/writing clients, debtors, brokers, invoices, payments, reports, users, labels, settings, and managing integrations.

20.3 Permissions Reference: Key Concepts

The remainder of this chapter documents every permission setting in FactorCloud, with descriptions verified directly against the application source code. Each permission description explains exactly what the setting controls — which screens become visible, which actions become available, and which operations are allowed. Permissions marked (New in 2026) were added or first surfaced in the March–July 2026 releases.

Concept	Description
Write implies Read	Granting a 'write' permission automatically grants the corresponding 'read' permission. For example, 'Can create/edit clients' also lets the user view client records
Factor vs. Portal	Permissions are divided into two groups. Factor-side permissions control what your internal staff can do. Portal permissions control what your clients can do in the Client Portal
Sensitive Permissions	Certain permissions are flagged as 'sensitive' and control high-risk financial operations (credit limit overrides, write-offs, cost of funds). These should only be assigned to senior, trusted personnel

20.4 Companies

Controls access to client, debtor, broker, vendor, and funding instruction records.

Permission	Code	What It Controls
Can access clients	can-read-clients	Read-only access to client records, including the client list and individual client details
Can create/edit clients	can-write-clients	Create new clients and edit existing client details. Also grants read access
Can access debtors	can-read-debtors	Read-only access to debtor records, credit limits, aging, and payment history
Can create/edit debtors	can-write-debtors	Create new debtors and edit existing debtor details. Also grants read access
Can access not connected debtors	can-access-not-connected-debtors	Controls visibility of debtors that are not connected to the client being worked on (New in 2026)
Can read brokers	can-read-brokers	Read-only access to broker records
Can write brokers	can-write-brokers	Create and edit broker records. Also grants read access
Can read vendors	can-read-vendors	Read-only access to vendor records

Permission	Code	What It Controls
Can write vendors	can-write-vendors	Create and edit vendor records. Also grants read access
Can read funding instruction list	can-read-client-funding-instruction-list	View the list of funding instructions (how invoices are funded: wire, ACH, check, etc.)
Can read funding instruction details	can-read-client-funding-instruction-details	View full details of individual funding instructions, including bank account information
Can write funding instructions	can-write-client-funding-instruction-details	Create and edit funding instructions. Also grants both read-list and read-details access
Can access client admin settings	can-access-client-admin-settings	Access administrative configuration options within client records

20.5 Invoices

Controls access to invoice lifecycle operations — creation, verification, approval, purchasing, and billing. These are among the most critical permissions because they directly affect financial transactions.

Permission	Code	What It Controls
Can read invoices	can-read-invoices	Read-only access to invoice records, line items, and associated documents
Can create/edit invoices	can-write-invoices	Create and edit invoices. Does NOT include approve, verify, or purchase. Also grants read access
Can approve invoices	can-approve-invoices	Approve invoices for funding. A critical financial control step before purchasing
Can verify invoices	can-verify-invoices	Mark invoices as verified (confirmed valid with the debtor). A key risk management step
Can purchase invoices	can-purchase-invoices	Purchase (fund) invoices. This triggers actual transfer of funds to the client. HIGH IMPACT
Can write open invoices	can-write-open-invoices	Edit invoices in open/funded state. Changes affect active financial positions. HIGH IMPACT
Can write closed invoices	can-write-closed-invoices	Edit invoices that have been closed/paid. Changes affect historical records. HIGH IMPACT

Permission	Code	What It Controls
Can write Invoice Line Items	can-write-invoice-line-items	Create and edit line items within invoices
Can set custom Term for Invoice	can-set-forced-invoice-term	Override the default fee term on individual invoices with a custom term
Can read disbursement	can-read-disbursement	Read-only access to disbursement records (fund transfers sent to clients), including the date-filtered disbursement list and summary (New in 2026)
Can create/edit disbursement	can-write-disbursements	Create and edit disbursement records. HIGH IMPACT: Affects fund transfers (New in 2026)
Can read OOS Invoice	can-read-out-of-system-invoice	Read-only access to Out-of-System invoice records (New in 2026)
Can write OOS Invoice	can-write-out-of-system-invoice	Create, edit, and delete Out-of-System invoice records (New in 2026)
Can Rebill Invoices	can-rebill-invoices	Rebill invoices, creating a new billing cycle

20.6 Payments

Controls access to payment processing — receiving and applying payments from debtors, managing chargebacks, and undoing applications.

Permission	Code	What It Controls
Can access payments	can-read-payments	Read-only access to payment records and history
Can create/edit payments	can-write-payments	Create and edit payment records. Does NOT include applying payments to invoices
Can apply payments	can-apply-payments	Apply received payments to invoices. Marks invoices as paid and updates balances. HIGH IMPACT
Can Apply Chargebacks	can-apply-chargebacks	Apply chargebacks, reversing previous payment applications. HIGH IMPACT
Can Undo Payments	can-undo-payments	Undo a previously applied payment, restoring invoice to prior status. HIGH IMPACT
Can read Texas Capital payments	can-read-texascapital-payments	Read-only access to Texas Capital Bank payment records and their status on invoice groups (New in 2026)

Permission	Code	What It Controls
Can write Texas Capital payments	can-write-texascapital-payments	Send and retry payments through the Texas Capital Bank channel. HIGH IMPACT (New in 2026)

20.7 Reports & Ledgers

Controls access to reporting features, ledger data, and manual ledger entries.

Permission	Code	What It Controls
Can read ledgers	can-read-ledgers	Read-only access to ledger records (the detailed financial transaction history)
Can read manual ledgers	can-read-manual-ledgers	Read-only access to manual ledger entries (user-created adjustments)
Can write manual ledgers	can-write-manual-ledgers	Create and edit manual ledger entries. HIGH IMPACT: Directly modifies financial records
Can access admin level reporting	can-access-admin-level-reporting	Access comprehensive reports including portfolio-wide data and cross-client analytics (New in 2026)
Can access normal level reporting	can-access-normal-level-reporting	Access standard operational reports (aging, payment summaries, transaction lists) (New in 2026)

20.8 General & Settings

Controls broad system-level settings — documents, user settings, factor configuration, verification methods, and more.

Permission	Code	What It Controls
Can access factor admin settings	can-access-factor-admin-settings	Access system-wide configuration options for the factoring operation
Can access admin level setting	can-access-admin-level-setting	Access admin-level configuration options throughout the application (New in 2026)
Can adjust other user settings	can-adjust-other-user-settings	Modify settings and preferences for other users in the system
Can upload documents	can-write-documents	Upload documents that can be attached to clients, invoices, debtors, etc. (New in 2026)
Can download documents	can-read-documents	Download and view uploaded documents (New in 2026)

Permission	Code	What It Controls
Can access autocomplete	can-read-autocomplete	Use type-ahead search when looking up clients, debtors, invoices, etc. (New in 2026)
Can write ledger name	can-write-ledger-name	Modify the display names of ledger accounts
Can write NOA Settings	can-edit-noa-settings	Configure Notice of Assignment templates, triggers, and delivery settings
Can read Email Logs	can-read-email-logs	View system-generated email history including delivery status
Can modify factor default values	can-modify-factor-default-values	Change system-wide defaults that affect new client setups and fee calculations
Can access payment accounts	can-access-admin-payment-accounts	Access the factor's own bank account information (New in 2026)
Can write verification method	can-write-verification-method	Create and modify invoice verification methods
Can read verification method	can-read-verification-method	View available verification method configurations
Can Read Factor Accounts	can-read-factor-accounts	Read-only access to factor account records
Can Write Factor Accounts	can-write-factor-accounts	Create and edit factor account records, including removing the last payment account. HIGH IMPACT (New in 2026)
Can Manage Webhooks	can-manage-webhooks	Configure and manage webhook integrations with external systems

20.9 Terms

Controls access to factoring terms — the fee schedules and rate structures that determine client charges.

Permission	Code	What It Controls
Can access terms	can-read-terms	Read-only access to term records (advance rates, discount fees, minimum charges), including per-client term visibility (New in 2026)
Can create/edit terms	can-write-terms	Create and edit term records and control which terms are visible per client. HIGH IMPACT: Changes affect client fee calculations (New in 2026)

20.10 Users

Permission	Code	What It Controls
Can read users	can-read-users	Read-only access to factor-side user accounts
Can create/edit users	can-write-users	Create and edit factor-side user accounts
Can read client users	can-read-client-users	Read-only access to client portal user accounts
Can create/edit client users	can-write-client-users	Create and edit client portal user accounts

20.11 Fuel Advances, Reserves, Over Advances, Commissions & Other

Permission	Code	What It Controls
Can read fuel advances	can-read-fuel-advances	Read-only access to fuel advance records
Can write fuel advances	can-write-fuel-advances	Create and edit fuel advances. HIGH IMPACT: Financial disbursements
Can import fuel advances	can-import-fuel-advance	Import fuel advances in bulk via file upload (New in 2026)
Can read Reserve Release	can-read-reserve-releases	Read-only access to reserve release records
Can write Reserve Release	can-write-reserve-releases	Create and edit reserve release requests
Can Approve Reserve Release	can-approve-reserve-releases	Approve reserve releases, triggering fund transfers to clients. HIGH IMPACT
Can Read Payment Batches	can-read-payment-batch	Read-only access to payment batch records
Can Write Payment Batches	can-write-payment-batch	Create and edit payment batches, including the reconciliation workflow. HIGH IMPACT (New in 2026)
Can read tank payments	can-read-tank-payments	Read-only access to tank payment records
Can write tank payments	can-write-tank-payments	Create and edit tank payment records
Can Write Labels	can-write-labels	Create, edit, and manage custom labels/tags
Can Access Brightbolt	brightbolt-access	Access Brightbolt document processing features

Permission	Code	What It Controls
Can Manage Roles	can-manage-roles	Create, edit, delete roles and assign permissions. Controls the permission system itself
Can create over advances	can-create-over-advances	Create over-advance records (funds beyond normal advance rate). HIGH IMPACT (New in 2026)
Can read over advances	can-read-over-advances	Read-only access to over-advance records
Can fund over advances	can-fund-over-advances	Fund over-advance requests, triggering disbursements. HIGH IMPACT
Can read over advance templates	can-read-over-advance-templates	Read-only access to Over Advance Templates (New in 2026)
Can write over advance templates	can-write-over-advance-templates	Create and edit Over Advance Templates used to generate payment plans (New in 2026)
Can read commission templates	can-read-commission-templates	Read-only access to commission templates (New in 2026)
Can write commission templates	can-write-commission-templates	Create and edit commission templates, including tiers and bonuses (New in 2026)
Can read commission partners	can-read-commission-partners	Read-only access to commission partner records (New in 2026)
Can write commission partners	can-write-commission-partners	Create and edit commission partner records (New in 2026)
Can manage commission partner relations	can-manage-commission-partner-relations	Assign commission partners to clients and brokers and manage those associations (New in 2026)
Can apply funding chargebacks	can-apply-funding-chargebacks	Apply chargebacks against funded invoices. HIGH IMPACT
Can apply fuel advance chargebacks	can-apply-fuel-advance-chargebacks	Apply chargebacks against fuel advances. HIGH IMPACT
Can read automation	can-read-automation	Read-only access to automation rules and workflows
Can write automation	can-write-automation	Create and edit automation rules and workflows

20.12 Sensitive Permissions

These permissions are flagged as sensitive and control high-risk financial operations. They should only be assigned to senior, trusted personnel.

NEW IN 2026.8.8 Credit-related permissions can be granted per entity instead of account-wide. **Can edit credit limits** and **Can bypass Credit Limit** can each be granted to a user for specific clients, brokers, debtors, client-debtor relationships, or broker-debtor relationships, and **Can bypass No Buy** for specific clients, brokers, and debtors. The account-wide permissions are unchanged and always take precedence — a user with the main permission can act across all entities — and approving credit requests still requires the main permission.

Permission	Code	Risk Level & Description
Can bypass Credit Limit	can-bypass-credit-limit	CRITICAL: Override credit limit safety checks when purchasing invoices. Increases financial risk exposure significantly
Can update cost of funds interest	can-update-cost-of-funds-interest	CRITICAL: Modify cost of funds interest rate. Affects profitability calculations across the portfolio
Can bypass offsetting entry	can-bypass-offsetting-entry	CRITICAL: Override the requirement for balancing ledger entries. Can create unbalanced records
Can edit credit limits	can-edit-credit-limits	HIGH IMPACT: Modify debtor credit limits, which control maximum exposure per debtor
Can create write-offs	can-create-write-off	CRITICAL: Create write-off entries that permanently remove uncollectable amounts as losses
Can create automated payments	can-create-automated-payments	HIGH IMPACT: Set up automated payment processing rules that run without manual review

20.13 Client Portal Permissions

These permissions apply to Client Portal users (client company employees who log in to submit invoices and view their account).

Permission	Code	What It Controls
Can Access Debtors	portal-read-debtors	View debtor records associated with their account
Can Create Debtor Relationship Requests	portal-write-debtor-relationship	Request new debtor relationships be added to their account
Can Create Debtor Creation Requests	portal-write-debtor-creation	Request that new debtors be created in the system

Permission	Code	What It Controls
Can Access Invoices	portal-read-invoices	View submitted and funded invoices
Can Create Invoices	portal-write-invoices	Create and submit new invoices directly
Can Import CSV Invoices	portal-write-csv-invoices	Import invoices in bulk via CSV file upload
Can Access Draft Invoices	portal-read-draft-invoices	View saved draft invoices
Can Create Draft Invoices	portal-write-draft-invoices	Create draft invoices for later submission
Can Submit Draft Invoices	portal-submit-draft-invoices	Submit draft invoices for factor review and purchasing
Can Delete Draft Invoices	portal-delete-draft-invoices	Delete their own draft invoices
Can Upload Documents	portal-write-invoice-documents	Attach supporting documents to invoices
Can Access Brightbolt	portal-brightbolt-access	Access Brightbolt document processing features in the portal
Can Read Reports	portal-read-reports	View settlement and aging reports
Can Read Dashboard	portal-read-dashboard	View dashboard metrics and account summary

20.14 Recommended Role Templates

Below are suggested role configurations based on common job functions. Adjust based on your organization's specific needs.

Account Manager

Purpose: Day-to-day client relationship management and invoice processing.

Suggested permissions: Can access clients, Can access debtors, Can read invoices, Can create/edit invoices, Can verify invoices, Can read terms, Can access payments, Can read ledgers, Can read funding instruction list, Can download documents, Can upload documents, Can access autocomplete, Can access normal level reporting

Senior Funder

Purpose: Full invoice lifecycle authority including purchasing and disbursements.

Suggested permissions: All Account Manager permissions PLUS: Can approve invoices, Can purchase invoices, Can write open invoices, Can create/edit disbursement, Can apply payments, Can set custom Term for Invoice, Can write Invoice Line Items, Can read Reserve Release, Can access admin level reporting

Collections Specialist

Purpose: Focus on payment collection, chargebacks, and debtor communications.

Suggested permissions: Can access clients (read), Can access debtors (read), Can read invoices, Can access payments, Can apply payments, Can Apply Chargebacks, Can Undo Payments, Can read ledgers, Can read Email Logs, Can download documents, Can access normal level reporting

Administrator

Purpose: System configuration and user management (not financial operations).

Suggested permissions: Can access factor admin settings, Can access admin level setting, Can adjust other user settings, Can read/write users, Can read/write client users, Can Manage Roles, Can Manage Webhooks, Can modify factor default values, Can write NOA Settings, Can Write Factor Accounts, Can write verification method, Can access admin level reporting

Read-Only Auditor

Purpose: View-only access to all financial data for audit purposes.

Suggested permissions: Can access clients, Can access debtors, Can read invoices, Can read disbursement, Can access payments, Can read ledgers, Can read manual ledgers, Can access admin level reporting, Can read terms, Can read Reserve Release, Can Read Payment Batches, Can read fuel advances, Can read over advances, Can download documents, Can read Email Logs

Appendices

Appendix A: Status Reference

This appendix collects every status value used across FactorCloud in one place, so you can quickly decode what a status chip means without hunting through the chapter for that screen.

Invoice Lifecycle Statuses

Every invoice follows a defined workflow through the system (see "Invoice Management").

Status	Meaning
Submitted	Invoice is received and entered into the system
Approved	Invoice passes review and is approved for factoring
Funded	Advance payment has been disbursed to the client
Paid	Full payment has been received from the debtor
Rejected	Invoice was rejected and will not be factored (can be resubmitted)

Payment Statuses

Status	Meaning
Unapplied	Payment has been received and recorded but not yet assigned to any invoices
Applied	Payment has been assigned to one or more invoices
Cancelled	Payment was reversed or voided

Reserve Release Statuses

Status	Meaning
Pending	Release has been requested but not yet approved
Approved	Release is approved and ready for funding
Rejected	Release request was declined
Deleted	Release request was removed
Funded	Released funds have been paid out to the client

Over Advance Statuses

Over advances follow the same status workflow as reserve releases.

Status	Meaning
Pending	Over advance has been created but not yet approved
Approved	Over advance is approved and ready for funding
Rejected	Over advance was declined
Deleted	Over advance was removed
Funded	Over advance funds have been disbursed

Planned Payment Statuses (Over Advance Payment Plans)

Each planned payment in an over advance's amortization schedule carries its own status.

Status	Meaning
Pending	Planned payment has not been collected yet and can still be edited
Paid	Planned payment has been collected; it can no longer be edited

Fuel Advance Statuses

Status	Meaning
Pending	Advance has been created but not yet approved
Approved	Advance is approved and ready for funding
Rejected	Advance was rejected
Funded	Advance has been paid out
Chargeback	Advance was charged back to the client

Import Statuses

Status	Meaning
Pending	Import file is queued and has not started processing
Processing	Records are being imported; the progress percentage updates as it runs
Completed	All records imported successfully
Completed with Errors	The import finished, but some records failed; download the error CSV to see which records failed and why

Appendix B: Troubleshooting & FAQ

This appendix collects the validation messages and common questions users run into most often, with what each one means and what to do next.

"Broker invoices do not support Split Funding." Split Funding can only be used on regular client invoices. If an invoice has a broker attached, fund it normally — the split option is intentionally blocked.

"Cannot edit a payment that has already been paid." This appears when editing a planned payment in an over-advance payment plan. Once a planned payment's status is Paid, it is locked; you can only edit payments that are still Pending.

I got a "Negative Cash Reserve" warning when creating a reserve release. Is something wrong? No. The create blade shows the client's Current Reserve Balance, and if the release amount exceeds it, you get a warning and a prompt to proceed. Negative cash reserve balances are allowed by design — the warning is a confirmation step, not an error. Proceed if the negative balance is intended.

I can't delete an out-of-system invoice. Deleting an out-of-system invoice is blocked when it is tied to an applied payment. The payment application must be dealt with before the invoice can be removed.

The system rejected my invoice for a duplicate reference number — but it accepted one last week. Whether duplicate invoice reference numbers are allowed depends on the **Allow Duplicate Reference Numbers** factor setting (see "Settings & Administration"). If the toggle is off, duplicates are rejected; if it is on, they are accepted.

My CSV import failed immediately. Imports validate the file before processing: required columns must be present, blank lines are rejected, and files over the line-count limit are refused (the error shows the line count). Fix the file structure and re-upload. If the import runs but ends "Completed with Errors," download the error CSV to see which records failed and why.

My import file worked before, but now it is rejected before processing. As of the July 2026 release (2026.7.15), import files are validated strictly against the current import template: the file must contain exactly the expected columns, in the expected order. Files built from an older template — for example, an invoice import file without the newer Code column header — are rejected before any records are processed. Download a fresh copy of the template and move your data into it; optional values such as Code can be left blank, but every column header must be present and in order.

I can't rebill invoices from the Collections screen. Invoices must have documentation to be rebilled. If any selected invoice has no documents attached and its client is not set to generate invoices, the rebill is blocked with an error. Attach the missing documents or remove that invoice from the selection, and note that rebilling is limited to 100 invoices per action.

"The billing documentation has not been generated." You tried to download billing documentation before the system produced it. Wait for generation to finish (or trigger it) and then download again.

"The AtoB payment channel is not enabled." AtoB payments are blocked until an administrator turns on the **AtoB** feature toggle in Settings.

Texas Capital rejected my bank details. The Texas Capital channel validates bank details before sending: the routing number must be exactly 9 digits, the account number may contain digits only, and the amount must be within the channel's minimum and maximum. Correct the funding instruction and retry — failed Texas Capital payments can be retried from the invoice group's disbursement details.

My commission template won't save its threshold bonuses. Threshold bonus tiers must be unique — you cannot enter the same threshold twice — and every bonus amount must be non-zero. Remove duplicates and zero amounts, then save again.

I can't assign a commission partner to a client. A client can have only one commission-partner association, so a client that is already assigned to a partner cannot be assigned to another. Remove the existing association first if the client is changing partners.

"Commission partner already exists. Do you want to connect?" The partner you are creating matches an existing record. Choose to connect to the existing partner rather than creating a duplicate.

Why can't I send an NOA on this relationship? NOAs are only sent when the relationship allows them. Check the NOA settings on the client-debtor (or broker-debtor) relationship — the **NOA Allowed** flag must be enabled before **Send NOA** is available.

I exported a report but nothing downloaded. Report exports are processed in the background and emailed. Enter one or more target email addresses when exporting; the report arrives at those addresses once it is ready (CSV, PDF, or Excel). Use **Force Generate** if you need a fresh copy instead of a cached one.

Dates in FactorCloud don't match my computer's clock. FactorCloud calculates and displays dates in the factor's timezone (set in Factor Settings), not your browser's local time. Fee dates, aging, NOA sent timestamps, and report date pickers all follow the factor timezone, so users in other timezones may see a different date than their laptop shows.

I can't turn off Fuel Advance Invoice (or Credit) for a client. The two fuel advance types are toggled independently per client, but at least one must stay enabled while Fuel Advance is on. Neither toggle can be changed while Fuel Advance is disabled for the client.

Invoices for a certain debtor are blocked at approval. Check whether the debtor is flagged **No Buy** in its credit info. No Buy is enforced at the approval step and can also be set via CSV import.

Payment batch reconciliation warns about my transaction references. The reconciliation screen warns when a transaction reference is missing or duplicated, and when a draft payment batch already exists. Resolve the reference issues so payments can be matched, then continue the reconciliation.

An email shows as Failed in Email Logs. Open the entry to see the error and delivery history, then use the retry option on the Email Logs screen to resend it (see "Email Logs & Email Delivery").

An invoice I'm approving exceeds the client's credit limit. The Approve-for-Funding blade includes a Credit Limit section showing the current limit, and it supports submitting a request to increase the limit by an amount — you don't need to leave the approval flow to start the request.

Appendix C: What's New — March to September 2026

A condensed changelog of everything shipped between March 15 and September 30, 2026.

Changes through July 9 are grouped by product area; the July 17 (2026.7.15), August 7 (2026.8.8), August 20 (2026.8.20), September 7 (2026.9.7), September 16 (2026.9.16), and September 30 (2026.9.30) releases follow, listed release by release. Ticket numbers are included for traceability.

Over Advances & Templates

- Over Advance Templates: create, edit, list, and view templates (name, 1–120 payments, frequency, payment start type, interest rate 0–100%), with new read/write template permissions (FC2-3788).
- Create Over Advance with payment plan and live amortization schedule preview — #, Payment Date, Payment Amount, Interest, Principal, Balance (FC2-3747).
- Edit individual planned payments via an Edit Payment blade; each payment shows Paid/Pending status, and paid payments cannot be edited (FC2-3748).
- Regenerate an over advance's payment plan and apply template settings with validation (FC2-3798, FC2-3845).
- Documents tab, editable description/details, totals and summary fields (Total Advance Amt, Total Paid, balances), and bulk approve-for-funding with confirmation (FC2-3113).
- New can-create-over-advances permission gates over advance creation.

Commission Partners

- Commission partner management screens: list, create/update, and connect-to-existing partner records (Mar–Apr 2026).
- Commission Templates with base commission %, tiers (FIRST_FUNDING or FIXED_DATE, day ranges, incremental %), and fee types, plus new template permissions (FC2-3660, FC2-3661, FC2-3578).
- First-Funding Bonus and Threshold Bonuses on templates — unique thresholds, non-zero amounts (FC2-3776).
- Commission partner ↔ client associations with single-assignment enforcement, plus broker associations (FC2-3579, FC2-3754).
- Commission Partner Report, phases 1 and 2: receipt-style template-driven breakdown, adjustments, subtotals (FC2-3765).

Collections

- Collections V2 feature toggle enables the redesigned Collections experience (FC2-3715).
- New columns with server-side sorting/pagination, Debtor–Client column, and company/contact info on the collection blade (FC2-3744, FC2-3869, FC2-3745).
- Chargeback list pagination (FC2-3907).

Invoices

- Preferred Payment Method column on the invoice screen and in the invoice export, gated by a factor setting (FC2-3614).
- Split Funding with auto-calculated split amounts and validation; blocked for broker invoices (FC2-3848).

- Approve-for-Funding summary/billing methods and Credit Limit section with increase request (FC2-3766, FC2-3785, FC2-3786).
- Allow Duplicate Reference Numbers factor setting (FC2-2920).
- Invoice labels on the creation blade with review display (FC2-3187).
- Invoice amount validation warnings before submission (FC2-3577).
- Term edits recalculate correctly on closed invoices (FC2-3912).
- Billing documentation download with clear not-yet-generated errors (Jun 2026).
- Resizable invoice table columns (FC2-3728).
- Out-of-system invoice delete with confirmation, blocked when tied to an applied payment; new OOS permissions (FC2-3735).

Funding, Disbursements & Payment Channels

- Date-range filters and summary on Disbursements; new disbursement permissions (FC2-3644).
- Funding screen totals: counts, payment-type summary, and total funded amount on the Funded tab (FC2-2840).
- Texas Capital Bank payment channel: super-admin credentials, INSTANT/RTP bank fields, bank-detail validation, per-invoice-group status with retry, Completed chip (FC2-3553).
- AtoB payment channel behind the enableAtob setting (FC2-3793).
- NACHA offset entry setting for V2 NACHA files (FC2-3624).

Payments & Payment Batches

- Payment Batch Reconciliation: generate reconciliation pairs, initiate reconciliation, create payments from reconciled pairs; ownership-scoped drafts, status guards, and warnings for missing/duplicated transaction references (May 2026).
- CSV payment import normalization of invoice-number tokens for better match rates (FC2-3737).
- On-Account Payment fixes: factor-timezone date picker, total-amount fix, Label filter (Mar–Apr 2026).
- Vendor payment date surfaced in vendor info and the payment flow (FC2-2652).

Fuel Advances

- Approve-for-Funding blade for fuel advances (FC2-3729).
- Per-client Fuel Advance Invoice vs. Credit toggles with at-least-one-enabled rule (FC2-3509).
- Fuel advance import, per-client gated, with new can-import-fuel-advance permission (FC2-3756).

Clients, Debtors & Brokers

- Client Non-Recourse flag (FC2-3796).
- Company "Share" flag reworked from "Do Not Share" to a positive flag with changelog entries (FC2-3813).
- No Buy on debtors, including CSV import support, enforced at approval (FC2-3586, FC2-3587).
- Client term visibility with new terms permissions; term selection converted to autocomplete (FC2-3762, FC2-2868).

- Debtor/relationship requests permission-gated; new can-access-not-connected-debtors permission (Mar 2026).
- Company short code displayed in company info (FC2-3794).
- Reactivate Accounts Receivable option in the manual transaction create blade (FC2-2679).

NOA

- Broker NOA support: noaAllowed on broker-debtor relationships, editable in the relationship blade (FC2-3789).
- Per-debtor NOA placement setting with a factor default (FC2-3830).
- NOA client-debtor relationship document on client and broker relationships; NOA Allowed / Send NOA / First and Last NOA Sent surfaced with factor-timezone timestamps (FC2-3844).

Reserves & Ledgers

- Reserve Release negative-balance warning with Current Reserve Balance display and proceed prompt (FC2-3606).
- Fee Scheduler schedule type and cash-reserve type: CASH_RESERVE scheduled fees route to an Additional Cash Reserve section; release type must match the scheduled fee's cash-reserve type (FC2-3485).
- Reserve-release data surfaced in Ledgers (FC2-3633).

Reports

- On-Account Payment report with Label filter and row links to related records (FC2-3479, FC2-3726).
- ROI report with totals/summary rows, company-level fee row, collapsible client ROI, timezone-aware date picker (FC2-3740, FC2-3861).
- Client Collateral report with AR Aging Buckets (FC2-2566).
- Client portal now exposes Aging-by-Debtor and Client Summary reports (FC2-3561).
- New admin-level and normal-level reporting access permissions.

Dashboard

- Daily Receipts tile on Factor, Client, and Debtor dashboards; Daily Volume now shows cents (FC2-3442).

Documents & Remittances

- Remittance white-labeling: client remittance PDFs (including reserve-release remittances) carry the factor's logo and name (FC2-3353).
- Chargeback breakdown on the client remittance (FC2-3730).
- New document read/write permissions.

Settings, Integrations & Email

- SendGrid custom sending domain: sender verification via Domain Authentication (DKIM) or Single Sender, test email, usage stats, BCC audit section; super-admin only (Apr 2026).
- Triumph configure blade for super-admins with client/debtor sync-status table and send-all-industries toggle (May–Jun 2026).

- QuickBooks push improvements; daily-push-only restriction removed (Mar–Jun 2026).
- Admin-level settings and payment-account access permissions; the last payment account can now be removed (FC2-3775).

Imports

- Import validation improvements: required-column validation, blank-line rejection, line-count limit with count shown (FC2-3597).
- Issue date supported on import (FC2-3637).

Cross-Cutting UX & Audit

- Larger rows-per-page options (250 and 500) across list screens (FC2-3780).
- Debtor/company/term/commission selectors converted to autocomplete with dedupe (Apr 2026).
- Factor-timezone dates across fee dates, on-account payments, report date pickers, and NOA timestamps (Apr–Jun 2026).
- Activity log now records the request IP address and status code (Apr 2026).

Version 2026.7.15 — deployed July 17, 2026

- Rebill directly from the Collections screen, including selections across different clients and debtors, up to 100 invoices at a time; selected invoices must have documentation (FC2-3965).
- Collections columns: Callback Date and Will Pay Date added, and columns reordered to lead with Client/Debtor (with MC number), Invoice Number, Collection Status, Reference Number, Invoice Date, and Funded Date (FC2-3966).
- Notes column on the Chargebacks screen (FC2-4066).
- Internal credit requests show all debtors on the invoice group, the client name on relationship requests, the counterparty, No Buy status, and MC number (FC2-3975).
- Billing vs. Non-Billing classification for invoice documents; non-billing documents are excluded from debtor-facing documentation (FC2-4055).
- Invoice import matches debtors by company code with name fallback, and import files are strictly validated against the current template — exact columns, exact order (FC2-4014).
- Receipts Report: Invoice Status filter with Open and Closed options (FC2-4061).
- Fix: invoice uploads no longer fail with "Debtor not found" when debtor names carry leading or trailing spaces (FC2-3949).
- Fix: Type-column sorting on the Invoice Documents screen sorts the entire data set instead of the current page (FC2-3913).
- Fix: corrupt generated invoice PDFs; PDF generation and document merging hardened (FC2-4077).
- Performance: faster mass funding, a faster invoice list API for high-volume integrations, and a single post-payment job per payment application (FC2-4011, FC2-4002, FC2-3979, FC2-4019).

Version 2026.8.8 — deployed August 7, 2026

Version 2026.8.8 completed its rollout and is now live in production. These items are flagged New in 2026.8.8 where they appear in the guide.

- Granular credit permissions: Can edit credit limits and Can bypass Credit Limit grantable per client, broker, debtor, client-debtor, or broker-debtor relationship, and Can bypass No Buy per client, broker, or debtor; account-wide permissions still take precedence. Includes a user/permission audit history and a new Permissions category in the Factor Changelog (FC2-4089).
- Global currency filter extended to the Ledgers and Accounting screens, with currency-aware amounts and exports and auto-set currency on manual ledger entries; currencies follow ISO 4217 (FC2-4045, FC2-4096).
- Fee Escrow: ledger on the Accounting screen and QuickBooks exports with GL codes 1021/1022 (FC2-4078); the Tank funding integration deducts fee escrow from the advance amount (FC2-4079).
- Over advances applied during invoice funding: searchable multi-select with partial amounts, interest-first application, amortization schedule preview, and the Over Advance Auto Attach optional setting (FC2-3941).
- QP Fee section of the approval blade breaks out Vendor QP Fee and Factor QP Fee (FC2-4053).
- UCC Signed Date field in the Identity section of client and broker profiles (FC2-4116).
- API: appliedPayments in GET /invoices/{id} now covers payments, chargebacks, and write-offs, with new hasChargeback and chargebackAmount fields (FC2-4107); the credit request endpoints are documented in the API reference (FC2-4118).
- Fix: uploading a document to a funded invoice no longer removes the auto-generated Invoice NOA (FC2-4113).
- Fix: the payment fee is written to the Fees ledger when a funding's net payment amount is exactly zero (FC2-4088).
- Fix: Payment Batch values in ledger tables always render as clickable links (FC2-4094).
- Fix: identical files uploaded to multiple records are stored independently — inactivating a document on one invoice no longer affects other invoices (FC2-3042).
- Fix: billing emails whose attachments exceed the email provider's size limit are detected and flagged instead of silently failing to send.
- Reports: new Client Activity Statement (FC2-4119); Sales Executive filter and Invoice Due Date column on Funded Invoices Details (FC2-4143, FC2-4173); Past Due and Sales Executive filters on Current Aging (FC2-4140), which also fixes understated funded amounts for converted fuel advances (FC2-3948); Days Aged and Days Outstanding filters on the Collections Report (FC2-4139); client company code on the Reserve Detail Report (FC2-4174); Delivery Method column on the Company Details Debtor tab (FC2-4134); OOS-invoice filter on the SS Receipts Report, with the NULL account type relabeled Chargebacks (FC2-3974); Commission Partner Report clean-up (FC2-4027).
- Performance: payments list API over 13x faster, faster payment application on large invoice batches, improved funding-process logging, and legacy collection-fee code retired.

Version 2026.8.20 — deployed August 20, 2026

Version 2026.8.20 has completed its rollout and is live in production. These items are flagged New in 2026.8.20 where they appear in the guide.

- Per-user approval limits: a Max Invoice Amount can be set on each user, singly or in batch, permission-gated; invoice approval validates every invoice against the approver's limit and

blocks with a warning in the blade when it is exceeded. A temporary bypass amount, set in the user update blade, expires automatically after 8 hours (FC2-4196, FC2-4197, FC2-4198).

- Collections Agents on debtor profiles: add, change, or remove a Collections Agent directly on a debtor; the Collections screen's Collection Agent filter includes debtor-level assignments alongside client-level ones (FC2-4199, FC2-4200).
- Collection notes display as a log — newest first, with author and timestamp; the notes box starts blank and each update appends its own entry (FC2-4181).
- Multiple funding instructions of the same payment type per company, gated by a factor configuration; approval for invoices, fuel advances, over advances, and reserve releases links each funding to the chosen instruction, and same-day merging keys on the instruction (FC2-4184, FC2-2358).
- GL code selection for additional fees at approval — default 1009 Additional Fee, with Purchase Fee (1001), Early Termination Fee (1019), Expedited Funding Fee (1020), and other income codes available — persisted through funding to the ledgers, generated documents, and post-approval screens (FC2-3976, FC2-4250).
- Custom GL codes: create, edit, and delete factor-defined GL codes with format and uniqueness validation; a code's number and account type lock once ledger entries reference it, and in-use codes cannot be deleted. Includes an account list with GL code assignment and a Custom GL Codes optional-feature flag — super-admin toggle, read-only for other admins (FC2-4163, FC2-4160, FC2-4222).
- Email tracking: expanded visibility into system-sent email, including delivered vs. failed-to-send status (FC2-3953).
- CAD EFT payment file: native Scotiabank EFT (BNS Flat File 3.0) as a third payment-file format alongside NACHA v1 and v2, with Scotia bank fields, a Test Mode switch, and a Download EFT File action (FC2-3999).
- Global currency filter extended to the invoice list: selecting a currency returns only invoices for clients and brokers with that currency (FC2-4095).
- Invoice screen selection lists hide clients and debtors with zero invoices; the Reserve Release screen likewise hides companies with no releases (FC2-4191).
- Credit request fixes: pure approval requests — activating an existing limit with no increase — are no longer rejected (FC2-4235, FC2-4221); the Credit Limit Increase field no longer auto-populates for users without credit-limit permission (FC2-4243); Credit Change Notes on internal credit requests are saved (FC2-4225); and requests spanning 7 or more debtors no longer fail (FC2-4231).
- Fix: the merged-document email after funding is delivered when the client has an active NOA document uploaded (FC2-4238); billing emails and documents that fail to generate are logged and retried instead of silently lost (FC2-4156).
- Fix: submitting an invoice document no longer fails with a "disabled the invoice line item feature" error when automatic line-item generation is on but the line-item feature is off (FC2-4246).
- Fix: working in multiple browser tabs no longer causes an unexpected logoff (FC2-3937).
- Fix: Aging by Debtor report exports no longer fail when manual AR or write-off ledger entries without an invoice are present (FC2-4204, FC2-3959), and the missing ledger footer total balance is restored (FC2-4248).
- Fix: Triumph transmissions whose payload contains a duplicate invoice number are marked failed instead of silently retrying forever (FC2-4109).

- In progress at the time of this release: custom GL codes in manual transactions and automatic GL code resolution on ledger entries (FC2-4169, FC2-4167). Both shipped in 2026.9.7.

Version 2026.9.7 — deployed September 7, 2026

Version 2026.9.7 has completed its rollout and is live in production. These items are flagged New in 2026.9.7 where they appear in the guide.

- Funding instructions: a favorite instruction per payment type is selected automatically at approval, instructions can be marked active or inactive to preserve historical records, and Money Code instructions no longer require a card or account number (FC2-4237, FC2-1900, FC2-4211).
- Additional fees at approval gained a Charge/Credit toggle; Charge remains the default (FC2-4217).
- GL codes connected to bank accounts: inbound payment accounts map to custom GL codes per payment method for the AR Bank Account ledger, and outbound funding accounts map to custom GL codes for the AP Bank Account (funding) ledger (FC2-4167, FC2-4168).
- Manual transactions support multiple offsetting lines, which must sum to the main transaction amount, with an independently selectable client on each line (FC2-4122).
- Ledger rows display a unique transaction code as a visible column and on detail screens (FC2-4112).
- General Notes section on client profiles (FC2-4216).
- Company dashboards show the Last Invoice Purchased and Last Payment Applied dates, computed across all of the company's invoices (FC2-4232).
- Relationships screen adds an Open Balance (AR) column (FC2-4210).
- Debtor Default Payment Term field in the debtor's Credit Info section and in Factor Defaults; new client-debtor and broker-debtor relationships pre-populate from it (FC2-4031).
- Debtor Billing Information adds a Verification Email field with format validation, also available in the debtor import template (FC2-4219).
- Debtor changelog records Billing Information and Debtor Statements changes, capturing the field, the old and new values, and the timestamp (FC2-3902).
- DOT number field accepts letters as well as digits, for FMCSA's new Motus identifiers; existing numeric DOT numbers remain valid (FC2-4131).
- Fuel Advance screen totals cover the entire filtered result set across all pages, and all pending fuel advances can be approved in a single action (FC2-4220, FC2-3782).
- Chargeback screen: Client column on the Fuel Advance tab (FC2-4208).
- Rebill with Regenerate Invoice can generate the document for either the Invoice Amount or the Invoice Balance (FC2-4149).
- Generated invoice documents display the client's MC number next to the client name for transportation clients (FC2-4305).
- Payments table columns are resizable and reorderable by dragging; column widths, order, selection, and records per page persist across navigation and reloads on the Invoice, Payments, and Company tables (FC2-3882, FC2-3791).
- API: new endpoint returning an invoice's total fees (earned purchase fees plus collection fees) once it reaches Closed status (FC2-4038); GET /payments and GET /payments/{paymentId}/invoices accept a last-updated date-range filter (FC2-4153).

- Reports: Notes column on the Beta Verification Report (FC2-4264); Account Executive column on the Receipts Report (FC2-4245); Account Executive filter on the Fuel Advance Report (FC2-4244).
- Fix: "Notification Client" renamed to "Notice of Assignment," and the field renamed to "Show Send NOA button" (FC2-4274).
- Fix: credit limit validation issue on credit requests (FC2-3742).
- Fix: Broker Module invoices whose full amount was paid to the vendor (zero net funding) no longer lock the invoice details (FC2-4042).
- Fix: Collections exports respect the filters applied on screen instead of returning all invoices (FC2-3800).
- Fix: invoice documents are included when sending invoices to a debtor for clients with Generate Invoice enabled (FC2-4136).
- Fix: clearing the Start Date and then changing the End Date no longer breaks the Ledgers date filter (FC2-4249).
- Fix: Ledgers and Accounting show the currency symbol rather than the ISO code when the Currency Symbol display setting is on and the currency filter is off (FC2-4253).
- Fix: a 500 error in the API logs (FC2-4272), a duplicated nLabels response field (FC2-4295), and a client-debtor validation flaw (FC2-4263).
- Internal: legacy BalanceLedger code retired (FC2-4275).

Version 2026.9.16 — deployed September 16, 2026

Version 2026.9.16 has completed its rollout and is the current production version. These items are flagged New in 2026.9.16 where they appear in the guide.

- Origin account selection on the Approve for Funding blade, per payment method, recorded on the funding batch (FC2-4161).
- Descriptions of the standard system GL codes can be renamed to match your chart of accounts; the code values never change (FC2-4166).
- Fee per Invoice at the client and broker level, overriding the term's Fee per Invoice at approval — including an explicit \$0.00, which suppresses the term fee (FC2-3097).
- Over Payment Credits: Credits tab on the Chargeback screen for crediting overpayments and out-of-system payments back to cash reserves (FC2-4268), and blocked withdrawals on payments that generated a credit, with an explanatory warning (FC2-4269). Enabled per factor.
- Collection Statuses: factor-defined statuses created the same way labels are configured, applied to invoices from the Collections screen (FC2-4047).
- No Buy reasons and notes, managed by the factor in settings, displayed in the company's Credit Info section and recorded in the changelog (FC2-4207).
- FactorGenie credit data displayed as a tab on the Debtor details screen and on the Internal Credit Request screen during credit approval (FC2-4285). Requires FactorGenie to be enabled.
- Fee Scheduler: GL code selection so each scheduled fee books to the correct income ledger (FC2-4206), and Charge/Credit fee types (FC2-4278).
- New Debtor Requests search existing debtors and warn on possible duplicates, with the option to connect the request to an existing debtor instead of creating a new one (FC2-4213).
- Report Scheduler: schedule reports for automatic email delivery on a daily, weekly, or monthly frequency, with per-schedule filters, destination users, and a last-sent timestamp. First iteration covers the Aging by Debtor, Debtor Concentration, and Settlement reports (FC2-2486).

- Client profile and company dashboard display the client's Commission Partner, Account Executive, and Sales Executive (FC2-4209).
- Scotiabank EFT export: factor-level gating, one file per currency on mixed-currency disbursements, and USD CPA validation (FC2-4317).
- Fix: the preferred payment method list on the Create Invoice blade now shows payment methods drawn from active funding instructions, alphabetized and deduplicated, rather than the funding instructions themselves (FC2-4286).
- Fix: scheduled fees of type Cash Reserve revert to Pending when an invoice's funding is undone, instead of remaining stuck in Approved and never being collected (FC2-4261).
- Fix: rejecting an invoice with a linked fuel advance unlinks the advance, which returns to Open status with full availability and reappears in the fuel advance dropdown and in fuel advance chargebacks (FC2-3158).
- Reports: new Fuel Advance Invoices report, listing invoices with a linked fuel advance, with date range (invoice or funded date), client, debtor, and invoice status filters (FC2-4240); new Closed Invoice Details report showing collection fee details for closed invoices (FC2-4288); new Detail Buyout report with a Debtor filter (FC2-4279); Money Code payment fee column (GL code 2006) on the Revenue Report, reflected in Total Revenue (FC2-4062); Interest column on the Buyout Report, calculated into the buyout amount (FC2-4326); and an Active/Inactive status filter added to every report that did not already have one (FC2-4265).

Version 2026.9.30 — deployed to sandbox September 30, 2026

At publication (October 2026), version 2026.9.30 was live in the Integration/Sandbox environment with the production rollout to follow. These items are flagged New in 2026.9.30 where they appear in the guide, and may not be visible in your tenant yet.

- Debtor Credit Info adds Credit Rating and Ineligible Days fields (FC2-4296).
- Invoice Billing: a Do Not Bill company setting with a relationship-level Billing Override (FC2-3631).
- Over advance payback by percentage (FC2-4271).
- Approve for Funding warns of expired credit before approval (FC2-4321).
- Chargebacks: editable Fuel Advance Credit chargeback amount on fundings (FC2-4329); fuel advance funding chargeback visibility, blade state, and batched validation fixes (FC2-4342).
- Invoice documents accept Excel file uploads (FC2-4327).
- A debtor can be created while creating an invoice (FC2-3333).
- Client profile adds a Cash Reserve Release Fee field, auto-populated on release (FC2-4284).
- Collections tab search matches reference number in addition to invoice number (FC2-4358).
- Payment zero-balance setting (FC2-3826).
- Fuel advances can no longer be attached to non-factored invoices (FC2-4340).
- Fuel Advance remit update (FC2-3727).
- Funding amortization percentage wording changed for clarity (FC2-4373).
- API: scoped collection fees endpoint (FC2-4346); Invoice Group CSV export honors pagination parameters (FC2-3469).
- Fix: Chargeback on Funding posted an unbalanced AR Bank Account ledger entry (FC2-4324).
- Fix: editing a funded invoice duplicated dw_sales_commission rows, inflating the Sales Commission report (FC2-4344).