solifi TECHNOLOGY THAT UNLEASHES POTENTIAL

Borrower Portal User Manual

Version 4.2203

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Introduction

Borrower Portal offers you 24-hour access to your current ledger, and ineligible balances through a user-friendly web interface. Additionally the system enables you to complete your borrowing base posting online and frees you from the costly burden of printing, packaging, and shipping back-up reports, saving you hundreds of dollars per month.

Borrower Portal is browser-based, so if you're familiar with the Internet, you should feel comfortable navigating your way through your loan information in Borrower Portal.

Both novice and experienced Internet users can benefit from the information in this manual. Please read through it once to get an overview of what Borrower Portal has to offer and then keep it for reference.

Technical Information

Minimum System Requirements

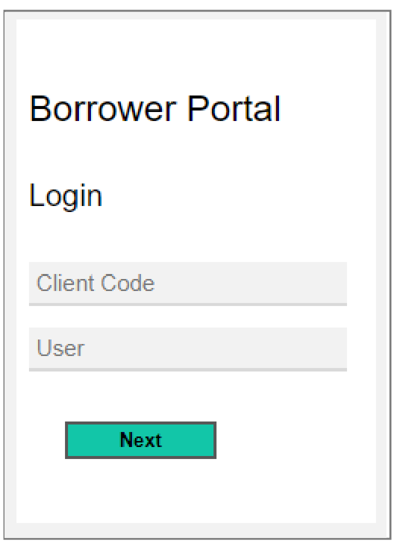
- Microsoft Internet Explorer 8 or greater with 128-bit encryption
- High speed Internet connection
- Internet Service Provider

Also Recommended

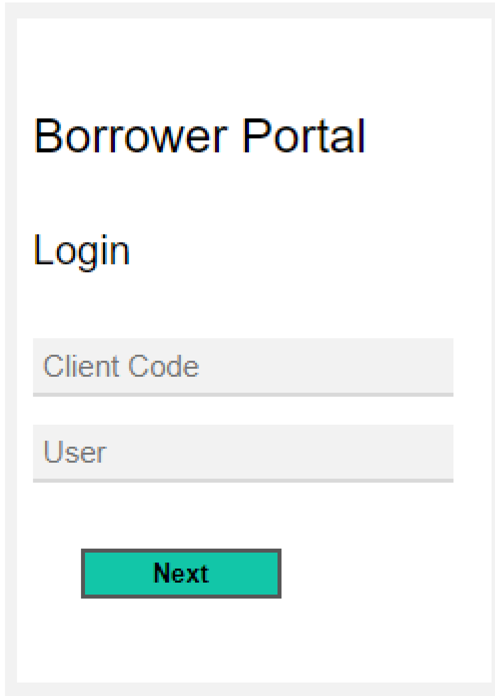
- Workstation access to electronic copies of supporting documentation
- Scanner for converting paper documents to an electronic format
- Microsoft Excel, Lotus Notes, or other spreadsheet software

Logging In

Your collateral analyst will assign you a Client Code, User name, and password. Be aware that the password is case sensitive.



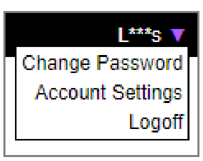
1. Enter your **Client Code** and **User** name and click **Next**.



2. Enter **Password.**
3. Click **Logon.**

Note: The password is case-sensitive.

4. To logoff, use the drop down arrow in the top right corner, and click on Logoff.



Session Timeout

- For security reasons, if you are not actively using the system, your session ends after 20 minutes. If your session ends, you need to log in again.
- Your session also ends if you close your browser window; switch to a different website within the same browser window and then try to return using the **Back** button; and possibly when you use the browser's Refresh or Reload function.

> **Note:** For these reasons, it is recommended that you use the system's menu options to move through the website instead of using your browser's Back, Forward, and Refresh buttons.

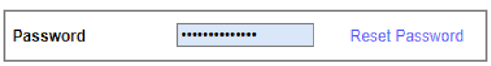
- If you receive a message stating that your user ID is already logged in, wait ten or twenty minutes for a new session to become available or call your collateral analyst to free up the connections.

Changing Your Password

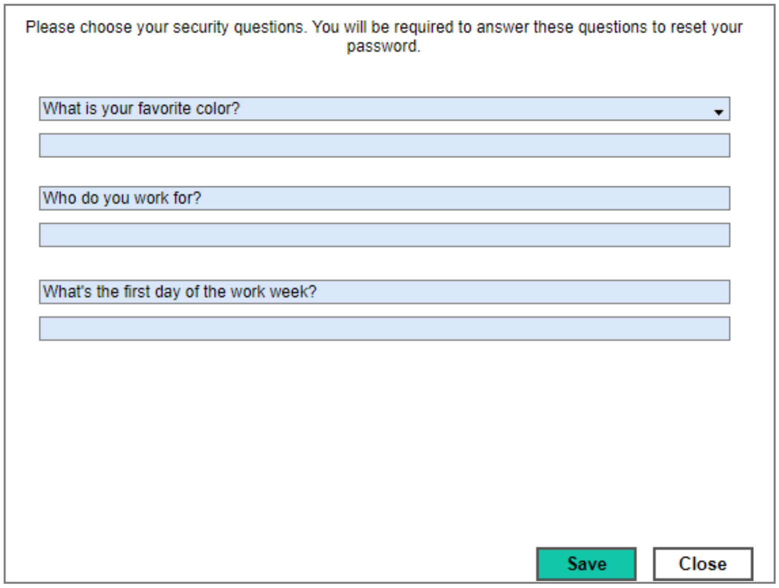
- The system requires you to change your password both the first time you log in and on a periodic basis thereafter. When required to change passwords, the system prompts you to do so immediately after logging into the system.
- To change your password you must enter your current password, a new password, and the same new password in the **Confirm Password** field.
- Passwords are case sensitive.
- If you forget your password, please call your collateral analyst to have it reset.

Reset Password

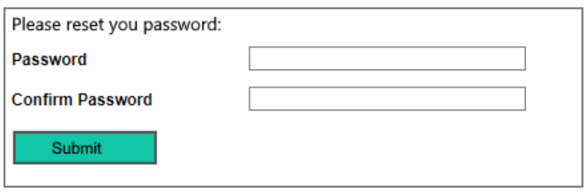
- If the Reset Password link is available on the login screen, you can use it to reset a forgotten password. If this link is not available to you, please contact your representative.



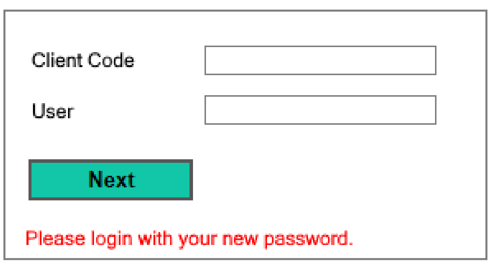
- Click **Reset Password**. The system requires you to answer a set of security questions like below:



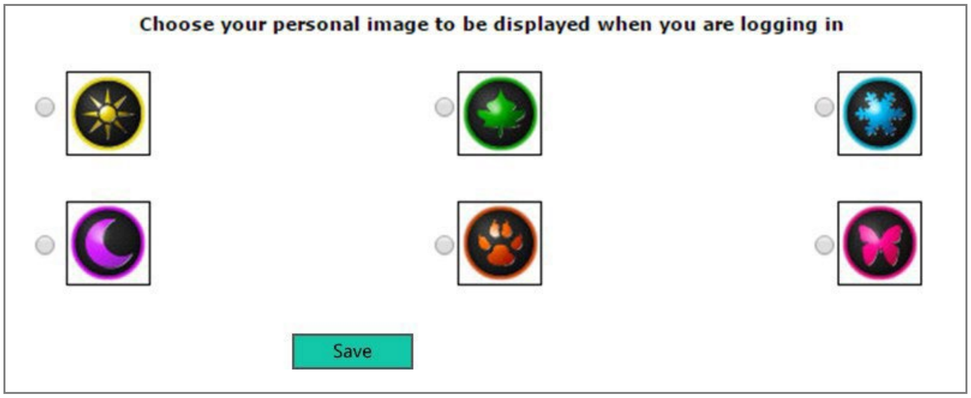
- If you answer all of security questions correctly, the system prompts you to enter a new password.



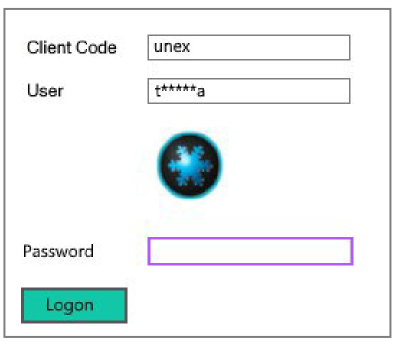
- Click **Submit** and log into the system with your new password.



Setting Your Personal Image



- The system requires you to choose a personal image the first time you login to the system.
- Once you choose an image, it displays upon subsequent logins to the system. If an incorrect image displays, do not enter your password and please call your representative.



Creating a New Borrowing Base Certificate

1. Click on **Borrowing Base Posting** from the menu.
2. Enter a reference number in the **Reference** field under the heading **Borrowing Base Posting**.

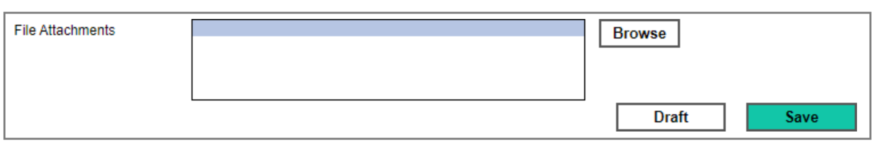
- The reference number can be from one to six characters.
- If you duplicate a certificate number, the system warns you that the certificate number has been used. You can choose to use the same certificate number or enter a new one.
- One recommended format for the certificate number is to use the date in the form of mmddyy, (for example, 081122 for September 11, 2022).

3. Press **Enter** and the system displays a blank certificate.

Loan #/Type	01/AR (USD)	02/IN (USD)	03/TL (USD)
Collateral Balance	**3,103,978.58**	**988,135.00**	**0.00**
Sales/Additions	0.00	0.00	0.00
Credit Memos	0.00	0.00	0.00
Plus Adjustments	0.00	0.00	0.00
Neg. Adjustments	0.00	0.00	0.00
Cash/Removals	0.00	0.00	0.00
Discounts	0.00	0.00	0.00
Non-A/R Cash	0.00	0.00	0.00
New Collateral Balance	**3,103,978.58**	**988,135.00**	**0.00**
Ineligibles	45,537.00	62,337.00	0.00
Advance Rate	85.000000	50.000000	0.000000
Reserves	0.00	0.00	0.00
Loan Limit	3,000,000.00	2,000,000.00	1,431,818.19
New Net Collateral	**2,599,675.34**	**462,899.00**	**0.00**
Revolving Limit (USD)	3,000,000.00		
Total Line Limit (USD)	4,431,818.19		
Total Collateral (USD)	**3,062,574.34**		
Loan Balance	**220,368.54**	**0.00**	**1,431,818.19**
Advance Request	0.00	0.00	0.00
DDA Account			
Collections	0.00	0.00	0.00
New Loan Balance (USD)	**1,652,186.73**		
New Availability (USD)	**2,779,631.46**		

- The text fields in blue are for your data entry.
- Press **Enter** to move to the next row and hit TAB to move to the next column.
- The beginning balances on each certificate are pulled directly from the most recently updated data and do not reflect any other saved or pending borrowing base certificates.

4. You can save the borrowing base certificate as a Draft and complete it at a later time or Save it and submit it to the lender. You can attach supporting documentation to the borrowing base certificates. Use the **Browse** button to the right to attach the files.

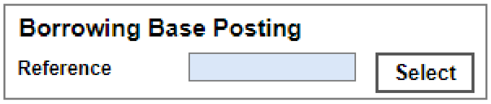


5. After saving, the certificate displays in a non-editable, printable format. You may print a copy for your records or review the certificate later in Posting History.

6. Use the **Setup** button to change the paper size. Default orientation for the Borrowing Base Posting screen is landscape and cannot be changed.

Editing or Deleting a Draft Certificate

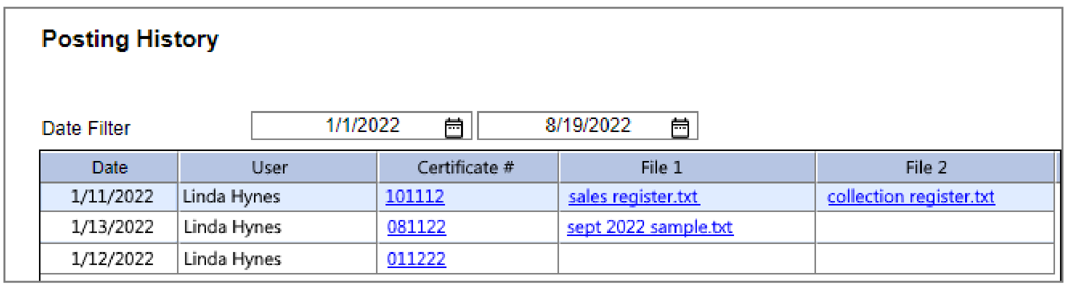
1. Click on **Borrowing Base Posting** from the menu.
2. Click the Select button to the right to display the pending and draft certificates.



3. Highlight the certificate to be viewed, edited or deleted, then click the **Select** button. Pending certificates can only be viewed, not edited or modified.

Certificate #	Date	Status
1236	1/11/2022	Draft
101512	1/11/2022	Pending

Reviewing Historical Certificates


Posting History

Date Filter 1/1/2022 8/19/2022

Date	User	Certificate #	File 1	File 2
1/11/2022	Linda Hynes	101112	sales register.txt	collection register.txt
1/13/2022	Linda Hynes	081122	sept 2022 sample.txt	
1/12/2022	Linda Hynes	011222		

1. Click on **Posting History** from the menu.
2. Use the **Date Filter** to select the date range.
3. A list displays of the certificates submitted within the date range and any files sent with the posting. Each certificate and file displays as a hyperlink.
4. Click the hyperlink for the posting or file you wish to review. The certificate displays in a non-editable format.

Printing or Saving the Report

The **Posting History** can be printed and saved as a PDF file by using the PDF icon in the bottom left corner. The report can be opened in Excel by using the icon.

Calculating Availability

- **New Collateral Balance** = Collateral Balance + Sales/Additions – Credit Memos + Adjustments – Cash/Removals – Discounts + Non-AR Cash
- **New Net Collateral** = Lesser Of
  1. (New Collateral Balance – Ineligibles) * Advance Rate – Reserves
  2. Collateral Limit
- **Total Collateral** = Lesser Of
  1. Sum of all New Net Collateral fields
  2. Revolving Limit + Sum of non-revolving New Net Collateral fields
  3. Total Line Limit
- **Collections** = Cash Removals
- **New Loan Balance** = Sum of Loan Balances – Collections + Advance Request
- **New Availability** = Total Collateral – New Loan Balance

  The availability calculation may involve factors not listed here. If this formula does not give you the same availability number as your borrowing base or loan status report, contact your collateral analyst.

Loan Ledger Report

The Loan Ledger displays a line-item ledger of activity for each loan in your account.

1. Click **Loan Ledger** from the menu.
2. Select the **Loan** number you want to view.
3. Use the **Date Filter** to select the date range.
4. Press **Enter**.

Loan Ledger

Loan 01 Acme Inc | AR Loan 01 (USD) Date Filter 7/19/2022 8/19/2022

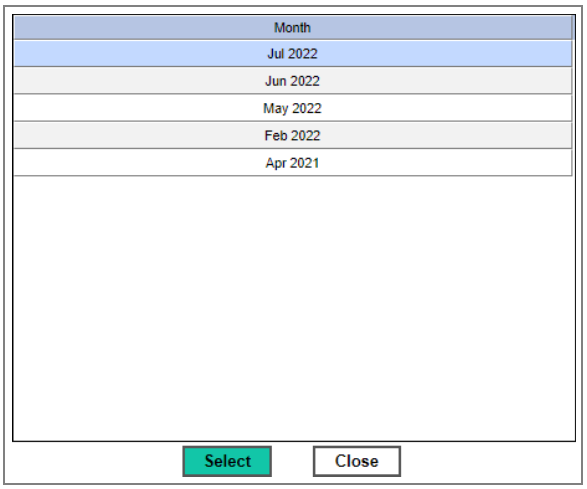
Date	Assn #	Coll #	Sales	Credits & Adjs	Gross Collections	Collateral Balance	Advances	Adjustments
1/2/2017	Loan Limit		3,000,000.00					
1/2/2017	Adv Rate		85.00					
3/16/2017	Reserves		0.00	0.00	0.00			
3/16/2017	Ineligibles		13,216.00	17,165.00	15,156.00			
	BEGINNING	BALANCES				3,103,978.58		
8/1/2022	FeeC1»	ACME01	0.00	0.00	0.00	3,103,978.58	0.00	1,000.00
8/1/2022	FeeC2»	ACME01	0.00	0.00	0.00	3,103,978.58	0.00	75.00
8/1/2022	FeeUL»	ACME01	0.00	0.00	0.00	3,103,978.58	0.00	601.11
8/1/2022	IntFr»	ACME01	0.00	0.00	0.00	3,103,978.58	0.00	983.96
8/1/2022	IntFr»	ACME03	0.00	0.00	0.00	3,103,978.58	0.00	9,951.14
	TOTALS		0.00	0.00	0.00	3,103,978.58	0.00	12,611.21

Printing or Saving the Reports

The **Loan Ledger** report can be printed and saved as a PDF file by using the PDF icon in the bottom left corner. The report can be opened in Excel by using the icon.

Interest Statement

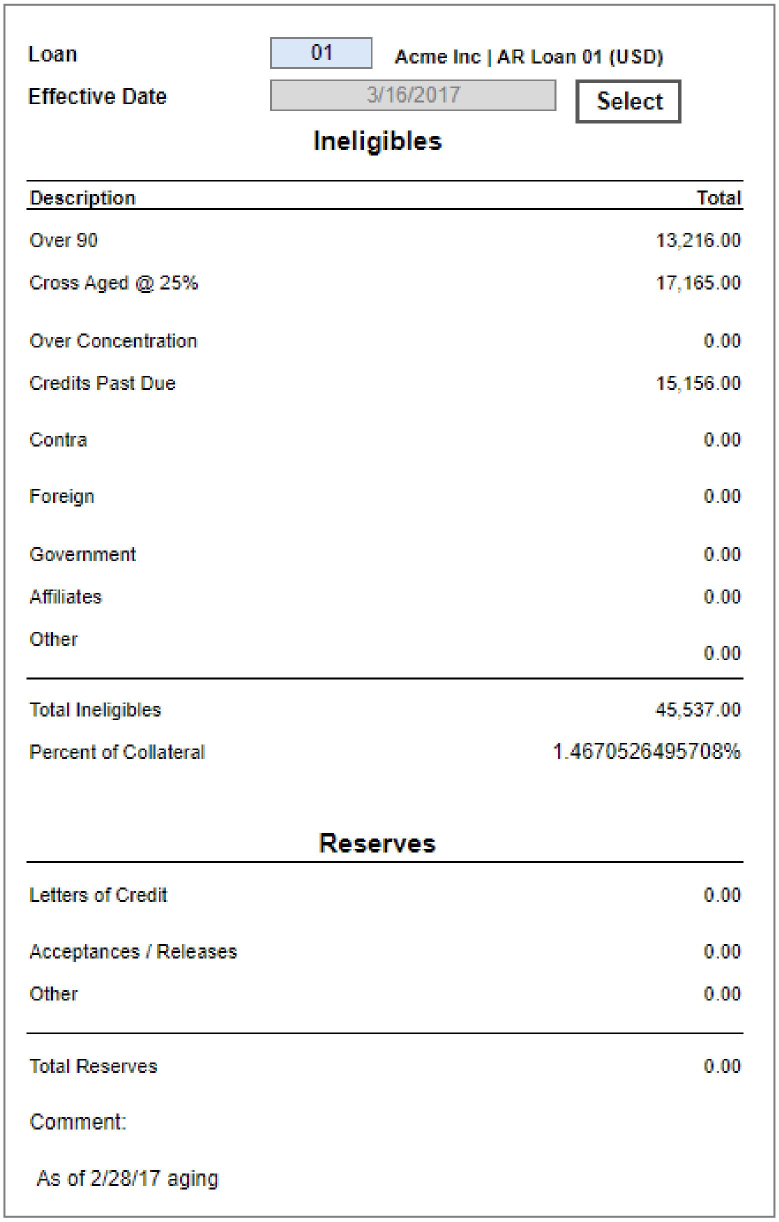
The Interest Statement details your interest and charged fees. The most recent Interest Statement is display in the rolodex. Click on the **Select** button to display older statements.



1. Highlight the **Interest Statement** to be viewed.
2. Click **Select**, then click **Download**.
3. The Interest Statement displays.

Ineligibles & Reserves

The Ineligible History displays the ineligibles and reserves for each loan in your account


Loan 01 Acme Inc | AR Loan 01 (USD)

Effective Date 3/16/2017 Select

Ineligibles

Description	Total
Over 90	13,216.00
Cross Aged @ 25%	17,165.00
Over Concentration	0.00
Credits Past Due	15,156.00
Contra	0.00
Foreign	0.00
Government	0.00
Affiliates	0.00
Other	0.00
Total Ineligibles	45,537.00
Percent of Collateral	1.4670526495708%

Reserves

Letters of Credit	0.00
Acceptances / Releases	0.00
Other	0.00
Total Reserves	0.00

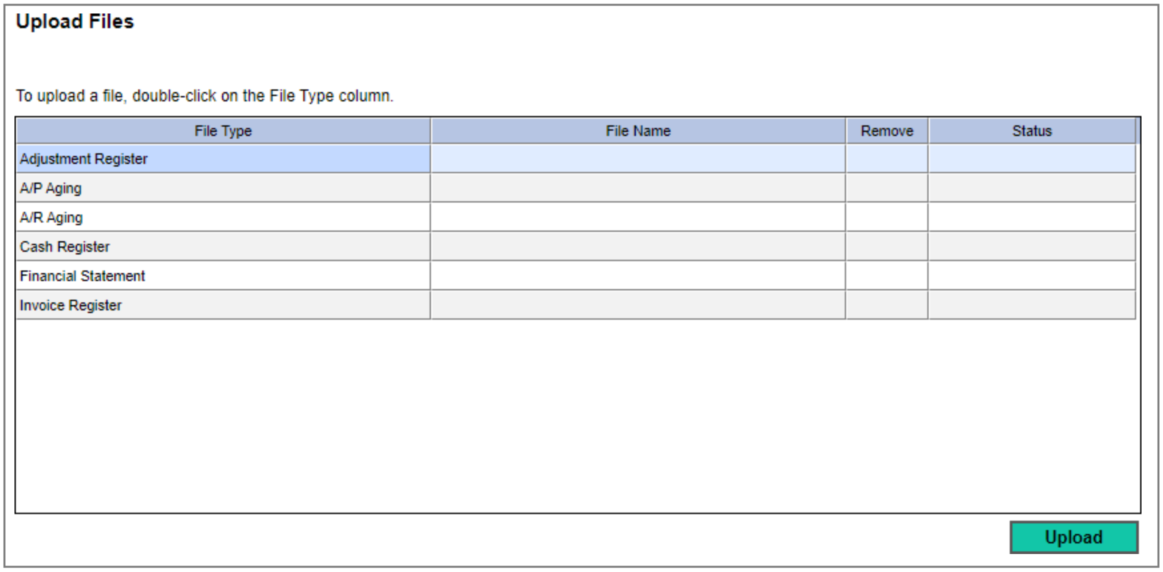
Comment:

As of 2/28/17 aging

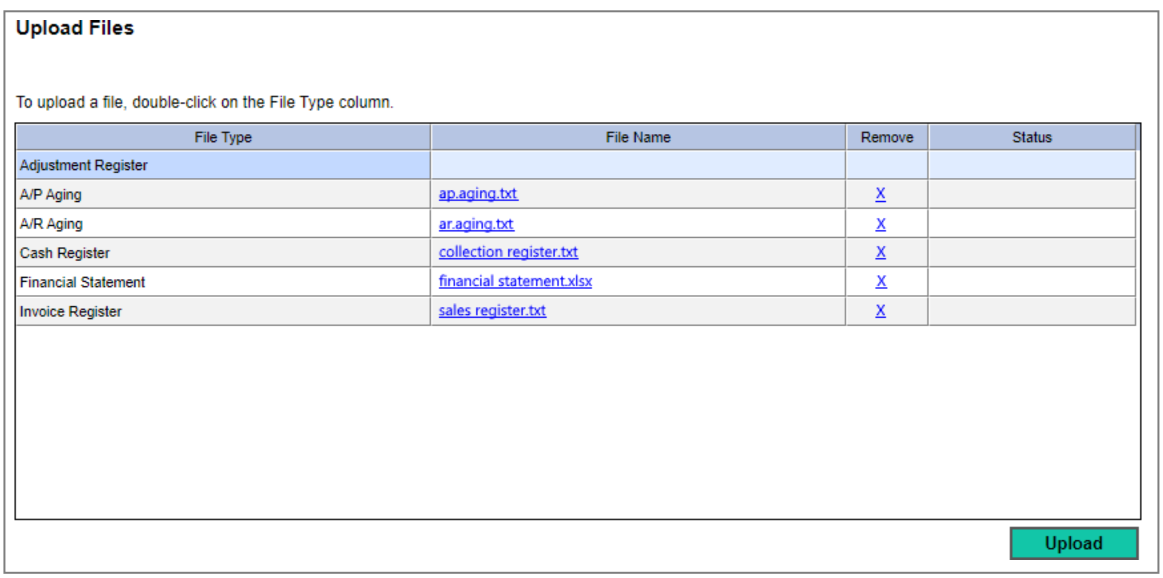
1. Click **Ineligible History** from the menu.
2. Select the **Loan** number you want to view. Press **Enter** and the most recent record displays.
3. To view older records, select the rolodex button.
4. Use the **Print** button to print the page. Use the **Setup** button to adjust the paper size and orientation.

Uploading Files

1. Click on **Upload Files** from the menu.
2. In the **File Type** column, double click on the type you would like to upload.

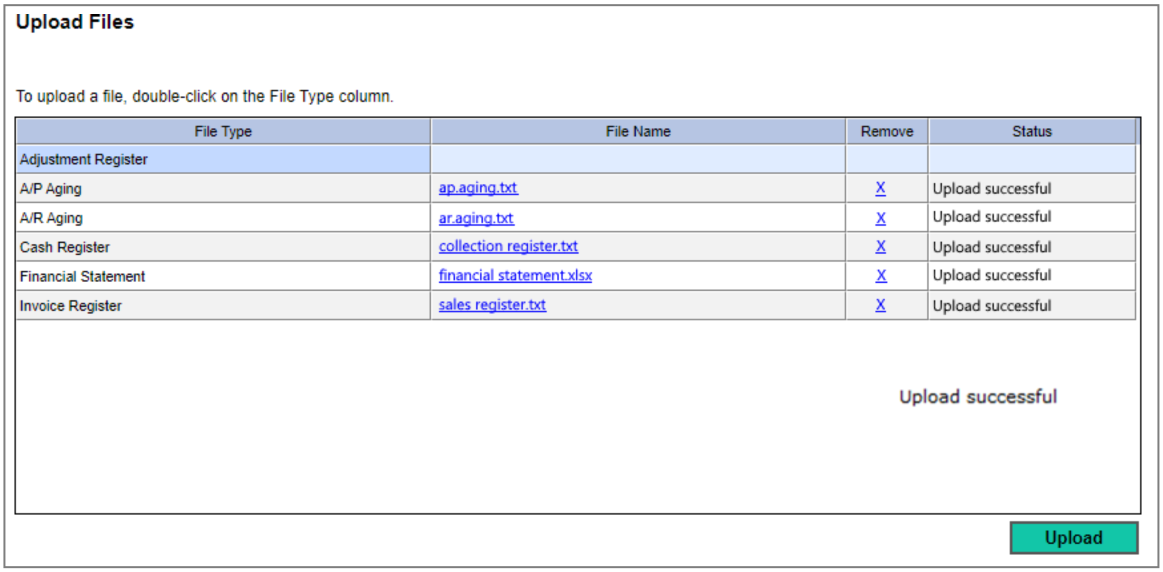


3. Click the **Select File** button.
4. Browse to the file from your computer or network to upload and click **Open**.
5. Repeat the process until all the files are attached. Then click **Upload**.



6. After the files are uploaded, an "Upload successful" message is appears in the Status column.

7. Use the **Print** button to print the file list and Use the **Setup** button to change the paper size. Default orientation is landscape and cannot be changed.



Upload Files

To upload a file, double-click on the File Type column.

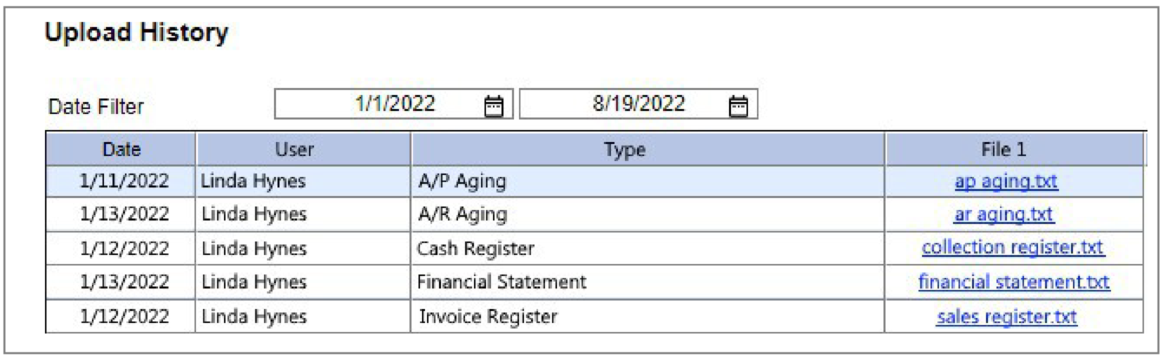
File Type	File Name	Remove	Status
Adjustment Register			
A/P Aging	ap.aging.txt	X	Upload successful
A/R Aging	ar.aging.txt	X	Upload successful
Cash Register	collection register.txt	X	Upload successful
Financial Statement	financial statement.xlsx	X	Upload successful
Invoice Register	sales register.txt	X	Upload successful

Upload successful

Upload

Upload History

Upload History shows the names of the supporting documents that you've uploaded using Borrower Portal.



Upload History

Date Filter 1/1/2022 8/19/2022

Date	User	Type	File 1
1/11/2022	Linda Hynes	A/P Aging	ap aging.txt
1/13/2022	Linda Hynes	A/R Aging	ar aging.txt
1/12/2022	Linda Hynes	Cash Register	collection register.txt
1/13/2022	Linda Hynes	Financial Statement	financial statement.txt
1/12/2022	Linda Hynes	Invoice Register	sales register.txt

1. Click on **Upload History** on the menu.
2. Use the **Date Filter** to select the date range.
3. Press **Enter** to display files.

Printing or Saving the Reports

The **Upload History** report can be printed and saved as a PDF file by using the PDF icon in the bottom left corner. The report can be opened in Excel by using the icon.

Posting Status

The Posting Status program displays the status of the borrowing base certificates posted today.

Posting Status

Date	User	Company	Certificate #	Status
1/11/2022	LINDA	Summer Days	1236	Draft
1/11/2022	LINDA	Summer Days	101512	Pending
1/11/2022	LINDA	Summer Days	101112	Approved
1/11/2022	LINDA	Summer Days	100912	Removed

Approved – The lender has accepted and processed the borrowing base certificate. The certificate can no longer to edited or deleted.

Pending – The certificate is waiting to be processed by the lender.

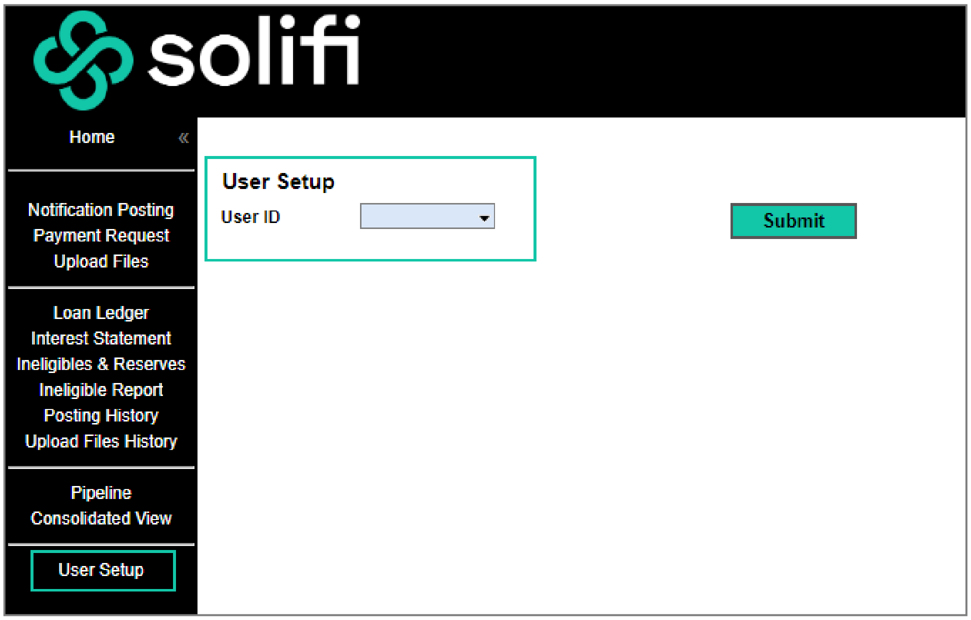
Draft – The certificate remains as a draft until it is saved in the Borrowing Base Posting program.

Rejected – The lender has rejected the borrowing base certificate.

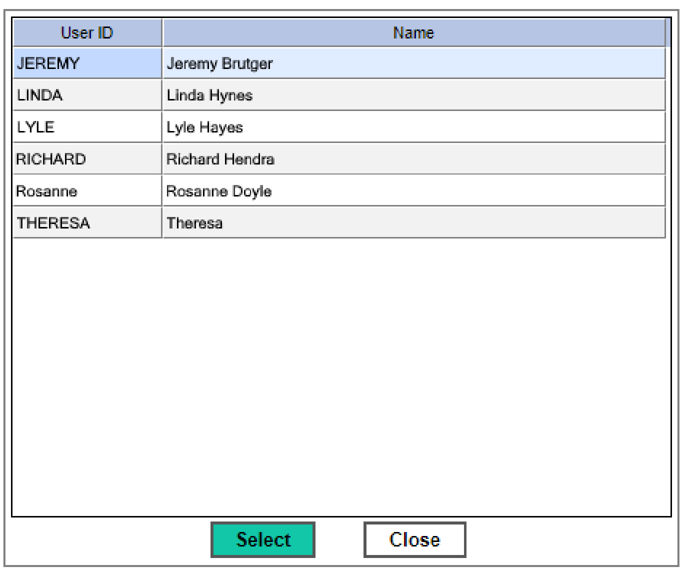
Note: Approved and Rejected certificates are cleared from this report each night.

User Setup

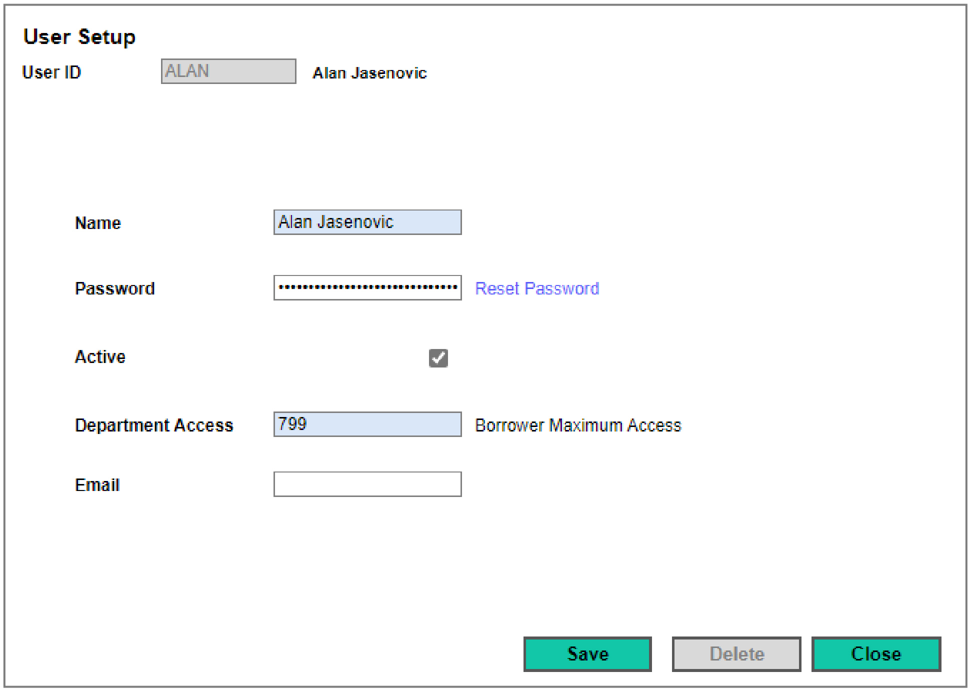
The **User Setup** option only appears for the user that you specified in the Borrower Portal (go to **Client Portal > Client User Setup**).



1. Select a User from the rolodex and click **Select**.



2. Specify the **Name**, **Password**, and **Department Access** fields and click **Save**.



3. If you access the User Setup rolodex again, the newly added names display in green.