

# **NAB INVOICE FINANCE** Client User Guide

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National Australia Bank Limited ABN 12 004 044 937 AFSL and Australian Credit License 230686

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### 1. ACCESSING THE SYSTEM

#### 1.1 Access

The NAB Invoice Finance (NABIF) system is a service provided via NAB Connect.

A "single sign-on" User ID and Password from NAB Connect and NABIF will be provided for each designated system user. If you do not have a User ID and Password, please talk to your Account Manager or Relationship Manager.

#### 1.2 Logging In

Access to NABIF is available via NAB Connect. Users can log into NAB Connect by

going to www.nab.com.au

• Select "NAB Connect" from the drop-down box and Select "Login"



- Log in using your User ID and Password
- Hover mouse over "Products" and Select "NAB Invoice Finance



#### 1.3 Logging Out

A user can log out at any time by Selecting "NABCONNECT HOME" in the top right-hand corner of the NABIF application

HELP NABCONNECT HOME

• Select logout in the top right-hand corner of the NAB Connect page

#### **1.4 System Operating Hours**

The NABIF system is locked between 9:00pm and 7:15am Eastern Standard Time/Eastern Daylight Time (EST/EDT). Locking of the system enables transactions involving data transfer from other bank systems to be updated.

While the system is locked, information can still be entered and viewed, however, no processing of transactions will occur until the system is un-locked.

### 2. SYSTEM OVERVIEW

#### 2.1 System Sections and Screens

-	
NABIF Home	Main functions of the Home screen are:
	Outstanding Task and Alerts
	Outstanding Funding Requests
	Summary of your ledger
	Return to NAB Connect
Funding	Main functions of the Funding screen are:
	Enter Funding Requests
	<ul> <li>View history of Funding/Refund requests</li> </ul>
	View details of Deposits
Data	Main functions of the Data screen are:
	<ul> <li>Upload invoices and credit notes</li> </ul>
	Attach supporting documents
	View Batch History
	Complete end of month reconciliations
Search	The Search option assists with finding a specific transaction within the system including;
	Invoice Batches
	Funding Requests
	Task and Alerts
Manage	Main functions of the Manage screen are:
	View summary of your ledger
	<ul> <li>Available Funds</li> </ul>
	<ul> <li>Funds Drawn</li> </ul>
	View Bank Accounts
	Edit user permissions and information
	<ul> <li>Company information and contacts</li> </ul>

### 2.2 "Breadcrumb" selection trail

When options are selected from each menu, the names of the screens that have been visited are displayed in a "breadcrumb" trail, across the top of the screen.

nt: NABIF Test Cl	ient 3			
ANAGE > VIEW LED		ICILED DEPOSITS	 	
-		Bank Reference	\$ Deposit Number	\$
	Ð	DD1	393085849	
	D	DD2	 393085850	

The name of the currently displayed screen is shown in red. Selecting any of the other screens in the "breadcrumb" trail will return you to that screen.

Browser Back Button – do not use

It is recommended that when using the NABIF system, the browser back button is not used to go back to the previously visited screen.

### 3. NABIF HOME PAGE

When you first log into NABIF you are directed to the NABIF Home Page.

RT	TS											
	Dat	e	Task/Alert	: Title				Severity Ta	rget		Status	Unit
	10/07/2013	3 2:58 PM	Alert	Deb	otor Commitmen	t Level Exceeded.		High U	RBAN ABL Summary De	btor	N/A	Admin
											Chamb	ore Tasks
											Snow	unin laska
											Show	HUIE LASKS
											Show	nule l'asks
st	TANDING FUNDIN	G REQUESTS									Show P	NULE I dSKS
st	TANDING FUNDIN <u>Request ID</u>	G REQUESTS	¢ <u>R</u>	equest Date	\$	Funding Amour	<u>ut</u> \$ <u>Upfront</u>	Fees¢	Recovery Amoun	<u>t</u> ≑ <u>Re</u>	guested Value\$	<u>Status</u>
sT			\$ <u>R</u>	equest Date	¢		<u>it≑ Upfront</u> ms found to display.	<u>Fees</u> ≑	Recovery Amoun	<u>t</u> ≑ <u>Re</u>		
sт			¢ <u>R</u>	equest Date	\$			Fees \$	<u>Recovery Amoun</u>	t≑ <u>Re</u>		
st			\$ <u>R</u>	equest Date	\$			Fees \$	Recovery Amoun	<u>t</u> ≑ <u>Re</u>		
			\$ <u>R</u>	equest Date	\$			Fees¢	Recovery Amoun	<u>t</u> ≑ <u>Re</u>		
GE	<u>Request ID</u>			equest Date Commitment				Fees® Borrowing Ba		<u>t</u> ¢ <u>Re</u> Funds Availabi	quested Value\$	Status

#### 3.1 Task and Alerts

A list of Task and Alerts are displayed, in date order, at the top of the Home page. Selecting the "Show More Tasks" button will open any additional pages.

- Tasks require you to take action
- Alerts are a notification message

To see more details about a Task or Alert, select the date (hyperlink) to the left of the task/alert, you will then be directed to further details. Follow the hyperlinks on the page for more information.

#### 3.2 Outstanding Funding Requests

The Outstanding Funding Requests section in the middle of the home screen displays details about Funding Requests which are awaiting approval. Select the request ID (hyperlink) to see more information about the Funding Request.

#### 3.3 Ledgers

The ledgers section shows a summary of the facility position at the current point in time, including the Borrowing Base amount, Funds Drawn and Funds Available

Select the Borrowing Base (hyperlink) to view the Borrowing Base details

Туре	Commitment Level	Total Debtors	Retention Amount	Borrowing Base	Funds Drawn	Funds Available	Advanced %
ABL Summary	1,000,000.00 AUD	1,304,500.00 AUD	347,964.00 AUD	956,536.00 AUD	0.00 AUD	956,536.00 AUD	73.3259%
		.,,-		·····		····	

### 4. OPERATING YOUR FACILITY

#### 4.1 Creating a Batch of Invoices/CreditNotes

Invoices can be sold to NAB via a batch upload into the NABIF system. The information is extracted from your accounting package and uploaded directly into the NABIF system for processing.

Data must be extracted from your accounting package into an excel (CSV Comma Delimited) file format and must only include the following details:

- Date
- Invoice/Credit note number
- Debtor Name
- Amount (inclusive of GST) Example of acceptable file is below

	Α	В	С	D	E	F	G	Н
1	03/21/2013	Invtest01	Deb1	1000				
2	02/21/2013	Invtest02	Deb1	5000				
3	02/21/2013	CNtest01	Deb1	-800				
4	04/21/2013	invtest03	Deb2	200				
5	04/21/2013	invtest04	Deb2	15000				
6	05/02/2013	invtest05	Deb3	50000				
7	05/04/2013	cntest02	Deb3	-12000		Amount		
8	06/45/2013	invte 06	Deb3 📐	6000				
9								
10	Date	Invoice		> Debto	or			
11		number		Name	е			

#### 4.2 Formatting of the file

The file must follow the below formatting rules

- Only four columns
- The file must not have headings
- Date must be in U.S format (MM/DD/YYYY)
- Invoices must be a positive value
- Credit notes must be a negative value
- Amounts are in number format with no dollar signs or commas
- Amounts are allowed two decimal places
- No totals
- File must be saved as a CSV (Comma Delimited) file

For further details on how to format your file please refer to Appendix A

#### 4.3 Uploading Invoices

To upload your file and sell invoices to NAB you will need to;

- Log into NAB Connect
- Navigate to NABIF (for assistance refer to section "Logging in")
- Select Data from the top menu
- Select Upload file
- Select "Choose File" (if using Google Chrome or Microsoft Edge) or "Browse" (if using Internet Explorer) and select the saved CSV file you created from your Accounting Package
- Read the disclaimer and check the box if you agree
- Select "Upload File"

Note: You will be unable to select upload unless the check box has been selected

You should receive a message on the screen advising "The file was successfully uploaded"

The file was successfully uploaded.

#### 4.4 Errors When Uploading

If the file is not in the required format, as detailed above, you will be unable to successfully complete the upload.

The NABIF system will advise you of any errors found in your file.

			Errors were found. The file was not uploaded successfully.
Line #	Error	Field Name	Description
1	MISSING_REQUIRED_FIELD	Invoice Number	The required field is missing.
1	INVALID_MONEY_FORMAT	Invoice Amount	Invalid dollar amount "50,000.00".
2	INVALID_DATE_FORMAT	Invoice Date	Invalid date "13/04/2013". Required format is MM/DD/YYYY.
4	INVOICE_FORWARD_DATED		The invoice date is in the future. Invoices cannot be forward dated.

The system advises which line in the file has the error and then provides a description regarding the cause of the error.

Errors must be fixed prior to uploading successfully.

Fixing the error may be as simple as re-formatting the file, or you may be required to extract the information from your Accounting Package again, e.g. in the instance a required field is missing

#### 4.5 Straight Through Processing

When you upload your batch into the system, if your data meets the required criteria, your invoices are approved for funding immediately.

Intervention is needed only for exceptions. When an exception occurs, you will be alerted by a systemgenerated message (known as a task) and you may also be contacted by a member of our Customer Service Team. You do not need to wait to be contacted by our Customer Service team. The quickest way to ensure the invoice is processed and funds are made available is to action the task by providing the requested documentation (a copy of the tax invoice and evidence of job completion). Refer to section 4.7 (Pending Invoices) for further information on how to provide the required documentation.

#### 4.6 Reviewing your Batch Upload

Once you have successfully completed an upload you can review your batch at any time. The system holds details of each batch upload.

To locate:

- Select the Data Menu
- Click on the Batch History

Each batch upload is listed in order of most recent to oldest.

To view the batch details, click on the Batch number I.D., this will direct you to the batch details screen.

Matrix
Matrix
Description
E

At the top of this screen is a matrix advising the user:

- Date of Upload
- Status of Batch i.e. pending, closed
- Number and value of items approved, rejected, or pending
- Cost of Purchase Charge associated with upload if applicable

Below the matrix, you will find invoice summaries, which make up your batch upload. The system separates invoices and credit notes for each month into their own 'Invoice Summary' as shown above.

By clicking on the 'Invoice Summary' name, you are directed to the Invoice Document page and a list of invoices, which are included in the summary, will be displayed.

Other features included on this screen are:

- <u>Type</u> details the type of document included in the summary, i.e. invoices or credit notes
- <u>Approved</u> amount which has been approved for the summary
- Pending Approval amount awaiting approval, supporting documents required (Refer to Part 4.7

below)

- <u>Total</u> sum of approved and pending approval
- <u>Number Approved</u> not applicable
- <u>Required Approval</u> not applicable
- <u>Status</u> Status of the invoice summary itself does not advise the status of the invoices included in the summary, it is important to refer to the pending approval column to identify whether any invoices require supporting documentation
- <u>Error Description</u> not applicable

#### 4.7 Pending Invoices

Depending on the parameters of your facility, you are required to provide supporting documentation for invoices if requested by NAB. Supporting documentation includes a copy of the invoice and other documentation which shows the goods/services relating to that invoice have been completed/delivered in full.

Invoices in a pending status will require you to supply supporting documentation. The system generates

a task for you and displays this on your NABIF home page.

Actioning the task will require you to attach the supporting documentation. The invoices cannot be funded until appropriate supporting documentation has been received and approved by NAB.

*Note: Only the invoice in a pending status will be withheld from funding, all other invoices with a 'complete' status will be funded.* 

To attach supporting documentation within the system you can:

- Follow the links within the task; or
- Navigate to your batch upload through the data menu

By following the links within the task (on home page) you will be directed to the batch upload which contains the pending item.

Once in the 'Batch Details' screen you can scan the pending approval column and locate which invoice summary contains the pending item.

- Click into the invoice summary with the pending item
- Sort the status field by 'Pending'

May 2013 Invoices 3934129	48				 _					
Debtor Na	me:		Statu	Pending	×		Search			
Invoice Number	-	Date	¢	Debtor Name	\$ Invoice Amount	\$	Status	\$ Error Description	4	•
1444	25	5/05/2013	deb	tor1	50,000.00	AUD P	Pending			
<u>1445</u>	13	3/05/2013	deb	tor2	10,000.00	AUD F	Pending			

• Click on the relevant 'Invoice Number' and then select the Attachments tab.

Document: 1444	
Details Related Docs Attac	ments
Attachment	Browse
Attachment	Browse
Attachment	Browse_
Attachment	Browse
Attachment	Browse Upload All

You are now able to locate the relevant documents (previously saved on your computer) and upload by clicking 'Browse', selecting the file, then clicking 'Upload All'.

*Note: You can select up to 5 files to upload at one time. If you need to upload more than 5 files you can upload the first 5 then repeat the process.* 

Once supporting documents have been uploaded our Customer Service Team will review and action, by either approving or disapproving your invoices. Should the Customer Service Team require any additional information, either they or your Account Manager will contact you to discuss. Once all invoices have been actioned your batch status will be updated to 'Closed' and any additional funding will be released.

#### 4.8 Locating a Batch Document Type

Each batch received and processed by the system is listed on the Batch History Screen with the most recent appearing at the top.

You can search for a batch that contains a specific document type by selecting the document type from the drop-down box.



Document types which can be searched are as follows:

- Invoice
- Credit Note
- Journal Entry
- Summary Reconciliation
- Certificate of Debtors

#### 4.9 Accessing Available Funds

Once funds are made available you are able to transfer funds, as needed, via the Invoice Finance system.

All transfers made via the Invoice Finance system will be directed to a nominated NAB trading account. Your Account/Sales Manager will work with you to confirm this Trading Account when your facility

To Transfer funds:

commences.

- Log into NAB Connect
- Navigate to NABIF
- Select 'Funding' from the top menu
- Select Enter Funding Requests

NTER FUNDING REQUESTS					
UNDING REQUESTS	2. ·		Please select the Ledger you would	like to fund against.	
EPOSITS	Ledger Name	Туре	Receivables	Borrowing Base	Funds Available
crosits	Example Ledger Pty Ltd	ABL Summary	44,075,032.90 AUD	35,148,187.57 AUD	5,479,324.16 AUD

- Select ledger name (hyperlink)
- Enter amount you would like to draw down, note it must not exceed the Total Available amount

 UEST			
Funding Request			
Ledger Example Ledger Pty	<u>/ Ltd</u>		
Available For Draw 5,110,420.04 AUD		Draws pending approval by the Nab have been deducted from this total	
Available For Refund 241,427.61 AUD		Refunds pending approval by the Nab have been deducted from this total	
Total Available 5,351,847.65 AUD		Your Request Amount should not exceed this value	
Details			
*Request Amount 100000 *Gross Gross V	AUD		
			Next Can

- Select Next and then Select next again
- Select Submit

*Note: When you transfer funds, the system may separate the request within NABIF into two categories. Funding Requests and Refund Requests.* 

A <u>Funding Request</u> is the amount available as a result of invoices sold to NAB (i.e. 80%, or advance rate as it applies to you, of invoice value)

A <u>Refund Request</u> is the amount available due to other reasons such as a retention release (i.e. 20% of deposits received, or retention rate as it applies to you)

All transfers requested are actioned as one amount and will display in your trading account as the one value requested. The separation into two categories is a display feature within NABIF only.

Unless further approval is required, funds will be transferred to your nominated Trading account. You can select NABCONNECT HOME in the top right-hand corner of your screen to return to NAB Connect where you can review your trading account and transact further.

Note: If you have not completed the submission of your Certificate of Debtors by the 15<sup>th</sup> business day all funding requests will need to be approved by NAB upon request. (See 4.11 Certificate of Debtors)

You can view past funding requests completed via the Invoice Finance system, to do this;

- Select 'Funding' from the top menu
- Select 'Funding Requests', and/or
- Select 'Refund Requests'

#### 4.10 Completing your End of Month Reconciliation

Each month you are required to reconcile the transactions processed to your debtor's ledger with the transactions processed by NAB.

To complete the reconciliation in NABIF you are required to:

- Submit the Certificate of Debtors
- Attach a copy of your debtor's ledger (from your Accounting Package)

In addition, you may attach any other supporting documentation that will assist with reconciliation of your facility.

Once the above information has been supplied, NAB will validate the data, process any adjustments required and complete your End of Month reconciliation.

Upon completion of your End of Month reconciliation you may see a change in your

borrowing base (see section 5). To understand these changes please see section below 'Summary of your End of Month Reconciliation'.

#### 4.11 Certificate of Debtors

The certificate of debtors (COD) is a submission of your end of month receivables ledger and is a required process to ensure NABs funding of your facility reconciles back to data held within your accounting package.

The COD starts with your opening balance (closing balance from prior month) and asks you to enter your Funded Debtors Aged Trial Balance as at the last day of the month.

The COD is only available to complete once each month. If you have submitted your COD and later realised you have made a mistake, please contact our Customer Service Team or your Account Manager for assistance.

*Note: The terms and conditions of the facility require your Certificate of Debtors to be submitted within the first 5 business days of each month, unless otherwise agreed in writing by NAB.* 

To submit your Certificate of Debtors

- Select the Data Menu
- Select Certificate of Debtors
- Select Ledger name

			-		
🗰 nab 💦 📈	B IF HOME	FUNDING	DATA	SEARCH	MANAGE
Client: Test Client					
DATA					
BATCH HISTORY					
CERTIFICATE OF DEBTORS	-	Ledger			
UPLOAD FILE	D1	<u>Example N</u>	EW ledg	<u>er</u>	

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TIFICATE OF DEBTORS		12
RENT PERIOD DETAILS	Contribute Of Deliters	
	Cherk         Ladge           Fer the Fermi of L (#07/2016 to 33.1/#7/2016         Contractor for L1/#7/2018           Contractor for the 1/#7/2018         Contractor for the 1/#7/2018           Contractor for the 1/#7/2018         Contractor for the 1/#7/2018	
	* Funded Dattiver Agest Tried Balance 0.000 000 000 000 000 000 000 000 000	
	NAT's Funded Dektory Balance An At 3U(2):2016 770.000.00	
	Venterior Aged Trail Belance -770.000.00	
	Looks like on dan't guile balance.      Out is in the "Convent herein blank" like true is list of howardstore processed by NOB during the month.      Here you splitable all howards for the month?      The you have any discussion of the month?      The provide start is given applications and the like on a blank of the to the like one flance flance.      Later is a notice before with any additional information you may have as this will help to explain the variance.      Later is a notice before with any additional information you may have as this will help to explain the variance.      Later is a notice before with any additional information you may have as this will help to explain the variance.      Later is a notice before with any additional information you may have as this will help to explain the variance.	
	Attach dapat find Balance      Attach top-Franced Delater Details (Fan)      Locally that the above items are toox and correct and appear in the     company in seconds as at the data of confidence and I are authorised to     when the confidence.      Dense	

• Enter the aging of your debtor's ledger as at the end of the month under current, 1 month, 2 month, 3 month etc.

		Current	1 Month	2 Month	3 Month	>3 Months
*Debtors Aged Trial Balance	0.00	0.00	0.00	0.00	0.00	0.00
Percentage		0%	0%	0%	0%	0%

The system will calculate the total Debtors Aged Trial Balance based on the values you enter.

Note: The debtors aged trial balance must be aged by invoice date.

*If you have any excluded debtors do not include these in the totals. The values entered on this page should relate to funded debtors only* 

The field labelled 'NAB's Funded Debtors Balance as at <date>" is the actual total value of receivables held by NAB as at the same date. This value is calculated by taking the opening balance, adding any invoices purchased for the month, subtracting any credit notes purchased, subtracting deposits received and adjusting for any other items processed during the month by NAB.

The system will check the value of the Total Debtors Aged Trial Balance, as entered by you and compare it to the NAB's Funded Debtors Aged Trial Balance.

If these two figures do not match the system will advise there is a variance and the variance value will be shown in the field labelled "Variance Aged Trial Balance".

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	*Funded Debtors Aged Trial Balance	0.00	2
	Percentage		ŗ.,
	Variance Aged Trial Balance	-43,239,240.00	5
			5
5	and the second	AND A AND	۳.

*Note: Unless the variance relates to a timing difference, and you have advised us of this in the note section, the system will process the variance as a journal adjustment to ensure NAB's Funded Debtors Aged Trial Balance matches yours.* 

Important: If this variance is a negative your available funds will decrease

In the event there is a variance the system will display some guidance notes to assist you in determining why.

If, after you enter the aging of your debtor's ledger, the two values balance, this note will disappear.



A Current Period Details report is also available to assist with reconciling and shows all items processed by NAB during the month.

The report is accessible via the 'Current Period Details' tab on the left-hand menu whilst completing the COD.

Client:	
	BTORS
CERTIFICATE OF DEBTORS	
CURRENT PERIOD DETAILS	Certificate Of Debtors
	Cliá
	For the Period
	Certificate D
Jun annound the	Document Nur

• Enter a comment in the note section if a variance exists or if you have any information you feel you need to advise NAB.

<i>Note: You will be unable to submit the CC the case, you will receive the message b</i>	OD if there is a variance and you have not entered a note. If this is elow
Please provide Notes to explain the Variance.	
ок	

• Read the certification and tick the checkbox if you agree

*Note: The COD cannot be submitted unless the check box is ticked* 

- Attach a copy of the debtor's ledger, and any other supporting documents below the note section
- Select 'submit'

	Attach Non-Financed De	ebtor Details (if any)		
• 🗖	I certify that the above it company's records as at submit the certificate.			
ttachment:	<u> </u>	Bro	wse	
ttachment:	ri-	Ber	owse	

#### 4.12 Summary of your End of Month Reconciliation

Upon submission of your Certificate of Debtors NAB will reconcile your debtor's ledger with the records held by NABIF.

Details of how your ledger was reconciled, any adjustments required and the impact to your funding are available for you to view once the End of Month has been completed.

To view these details:

- Go to Data
- Go to Batch History
- Search the Document Type 'Summary Reconciliation'

Document Type:	Summary Reconciliation	¥

- Select search
- Select the most recent batch number (sorted by date)
- Select the Invoice Summary number for type 'Summary Reconciliation'

A + VIEW BAICH +	VIEW DOCUMENT								
TAILS	Summary Reconciliation	1 29/02/2016							
XCEPTIONS	Aging Summary								
TRIOD DETAILS				Total	Current	1 Month	2 Month	3 Month	>3 Months
TRIOV DETAILS	Aged Summary Before Rec	concillation		900.000.00 AUD	0.00 AUD	600.000.00 AUD	200,000.00 AUD	50,000.00 AUD	\$0,000.00 AUD
	Aged Summary Following R			731.500.00 AUD	454,320.00 AUD	156,203.00 AUD	100.000.00 AUD	18,977.00 AUD	0.00 AUD
	Funded Amount			712,523.00 AUD					
	Debtor Limit/Concentral	tion Calculations							
	Debtor Name	Total	Debtor Limit (\$)	Concentration Limit %	Debtor Limit Excess (\$)	Current Conc. Leve	d Conc.	Limit Excess (\$)	Exceeded Amount (\$)
	Debtor1	0.00 AUD	1.000.00 AUD	2%		0%			
	Total Exceeded Amount								0.00 AUD
	Reconcile EOM Summary	y Report							
	Opening Balance		831,500.00	AUD Impact to Availab	le Funds				
	TIMING VARIANCES		0.00	400	0.00				
	INCCESS ADJUSTMENTS		(100.000.00)	AUD. (88.00)	LOOD ALION				
	Closing ATB		731.500.00	O,JA					
	Movement in Recourse Oet		(11.023.00)	AUD 24.81	8.40 AUD				
	Movement in Debtor Limits	s	(4.000.00)		0.00 AUD				
	Retention Release		6.850.00	440 6.83	0.00 AUD				
	Retention Release from Cre	wilt Notes	0.00		0.00 AUD				
	TOTAL IMPACT TO AVAI			(43,131					
	AVAILABLE FUNDS AFTE	ER RECONCILIATION		939,011	LIT AUD				

This page allows you to view

- Value of Debtors ledger NAB reconciled against
- Debtors exceeding the set limit
- The value of any items carried as timing
- The value of journal adjustments processed to balance
- The impact the journal adjustment had on your available funds
- Your closing balance
- Movement in value of recourse debt from what was being held in the borrowing base before the reconciliation to the amount entered on this end of month
- Movement in value of debtors not funded due to their limit (if any)
- Value of retention being released from deposits received (not already released)
- Total impact the reconciliation had on your available funds, i.e. an increase or decrease to available funds
- Expected funds available after completion of the end of month reconciliation (taken at the time the end of month was being processed)

You can also view a Period Details report which tells you the value of invoices, credit notes, journal adjustments and deposits NAB had processed during the reconciled month. These are the transactions which were considered when determining NAB's Funded Debtors Balance on the COD and therefore the variance between NAB's balance and the ledger you entered. These details may assist you in understanding the outcome of your reconciliation.

To access -

• When viewing the summary reconciliation batch select 'Period Details' tab in the left-hand menu



When you select 'Period Details' you will see the following -



You can go back to the summary reconciliation at any time by selecting 'Details' on the left-hand menu.

## 5. UNDERSTANDING YOUR BORROWING BASE

To access the Borrowing Base

- Select 'Manage' tab
- Select the Borrowing Base hyperlink

The Borrowing Base screen outlines the various factors that influence the total value of funds available to you. It starts with Total Invoices and subtracts each line item to arrive at the Final Borrowing Base. The underlined sub-headings listed within the Borrowing Base are hyperlinks, which enable you to view the detail behind each contributing item.

- Total Invoices
  - Invoices assigned to NAB
- Funded Debtors Negative Invoices
  - Credit notes assigned to NAB
- Excluded Debtors
  - Not applicable
- Total Financed Debtors
  - Total invoices less total negative invoices
- Exceeded Limit
  - There may be some debtors on your ledger for which there is a limit on the maximum dollar amount outstanding. Should the invoice totals for such a debtor exceed the dollar limit, the portion above that limit will not be funded.
  - By clicking on the 'Exceeded Limit' hyperlink, you are taken to a screen that details any Debtor whose limit has been exceeded and therefore has a portion of its invoices that are unfunded.
- Concentrations
  - A debtor concentration refers to an approved percentage applied to each debtor. The approved percentage sets out funding rules for the level of sales attributed to one debtor. For example, your debtor may be approved to a concentration of 25%. If a single debtor has total invoices exceeding 25%, of the overall Funded Debtor's ledger, funding will only be made available for this debtor up to 25% of the overall funded ledger value.
  - Should a debtor's concentration exceed the limit, your Account Manager will review and may contact you to discuss the option of an increased limit.
  - By clicking on the 'Less Concentrations' hyperlink, you will be taken to a screen which shows those debtors, if any, exceeding the concentration percentage set.
- Funded Debtors Recoursed Invoices
  - NABIF allows funding on your invoices for a maximum number of days, usually 90. This means that any debtor that has not paid within 90 days, after the end of the month in which the invoice is dated, will no longer be funded. At this point it becomes 'recoursed'. The Borrowing Base screen adjusts the funds available to you by removing the value of any recourse invoices.
- Discount Value
  - The Discount Value represents the total of all retentions (usually 20% of applicable invoices) held by NAB until funded invoices are paid.

- Portion Not Advanced
  - The Portion Not Advanced relates to the retention available for refund, due to incoming deposits, that have not yet been returned to you. If you are on a daily retention release frequency, there will usually be a zero in this field. The 'Portion Not Advanced' hyperlink will take you to the Reserve Account Summary screen.
  - Depending on your retention release frequency, any amount recorded in this section will be added to your available funds balance at the time of your retention release: daily, weekly or monthly.
- Retention Adjustment
  - This item relates to any adjustments to the retention held by NAB as a result of a required buffer.
- Manual Retention Adjustment
  - This item relates to any adjustment to the retention held by NAB
- Unreconciled Deposits
  - Unreconciled Deposits relate to deposits that have been deposited into your bank account but have not yet been reconciled against invoices within the NABIF system. The value in the Borrowing Base screen represents all deposits in an unreconciled state and may be adjusted by the 20% retention released upon receipt of payment. These deposits will be reconciled by the NABIF system upon completion of your end of month reconciliation.
- Final Borrowing Base
  - The Final Borrowing Base is calculated by taking into account all items explained above.

orrowing Base Summary		
Detail	Amount	Subtotal
Total Invoices	11,010,000.00 AUD	11,010,000.00 AUD
Less Funded Debtor's Negative Invoices	0.00 AUD	11,010,000.00 AUD
Less Excluded Debtors	0.00 AUD	11,010,000.00 AUD
= Total Financed Debtor <del>s</del>	11,010,000.00 AUD	
Less Debtor Conc./Limits Exceeded	0.00 AUD	11,010,000.00 AUD
Less Funded Debtor's Recoursed Invoices	10,000.00 AUD	11,000,000.00 AUD
Less Discount Value	2,200,000.00 AUD	8,800,000.00 AUD
Less Portion Not Advanced	0.00 AUD	8,800,000.00 AUD
Less Manual Retention Adjustments	0.00 AUD	8,800,000.00 AUD
Less Retention Buffer Adjustment	0.00 AUD	8,800,000.00 AUD
Less Unreconciled Deposits	0.00 AUD	8,800,000.00 AUD
= Final Borrowing Base	8,800,000.00 AUD	
port To: <u>CSV   Excel   PDF</u>		

## 6. MANAGING YOUR COMPANY'S USER ACCESS

Each user has permissions allocated within the Invoice Finance system that allow them to complete particular tasks explained in this user guide.

NAB will set up one user (as advised by the Director) within your company with Administration (admin) access. The admin user is then able to edit the user permissions for staff members who have been granted access to Invoice Finance via NAB Connect (see 1.1)

#### 6.1 Creating a new role

Permissions for each user are controlled via a "Role". You have the option of utilising an existing role or you can create a new role type. NAB will create the first role for you being "Administration". The admin role will have all possible permissions allowed.

You may choose to assign this admin role to other users (see 6.2) within your company or you can create a new role and choose the functions within the system you would like that role to have access to.

To create a new role:

- Select 'Manage' from the top menu
- Select 'Permissions Manager' on the left-hand side

Note: If at this point you would like to view permission allocated to an existing role you can click on the role name and you will be directed to a new page that lists all permission allowed for that role. You may edit the role by Selecting "Edit". However, if you change the role it will change the permissions for all users associated to that role.

• Select 'Add'

¥ nab 🛛 🙀	IF HOME FUNDING DATA SEARCH NANAGE		A MY INFO P HELP	NABCONNECT HOME
Client:				
MANAGE				
LEDGERS				2
	Role Name	*	Status	÷ 🗌
DEBTORS	Account Receivable Role		Active	
BANK ACCOUNTS	Administrator		Active	
USERS			Add Activate	Deactivate
COMPANY INFO				
DEBTOR PAYMENT TERMS				
CONTACTS	7			
PERMISSIONS MANAGER				

- Enter a name for the role you are creating (i.e. you may like to name the role after the job title)
- Select all permissions you would like the new role to have access to
- Select "Save"

lient: BOX ABL ING			
MANAGE → ADD USE	RROLE		
	User Role Details		
	Role Name Role Type Client Status Active		
	Associated Permissions	*	Category
	Add Debtor		Manage
	Apply Deposit Excess to Draws		Deposit
	Apply Deposit Excess to Non-Funded Cash		Deposit
	Cancel Cash Application		Reversals
	Cancel Invoice		Reversals
	Create and Cancel Funding Requests		Funding
	Create Refund Requests		Manage
	Enter Cash Applications		Direct Entry
	Enter Credit Notes		Direct Entry
	Enter Invoices		Direct Entry
	Enter Journal Entries		Direct Entry
	Modify Batch		Direct Entry

At this point you have created a new role however it has not yet been assigned to a user (See 6.2). A user without a role assigned will not yet have permissions.

#### 6.2 Associating a role to a user

You may change the role linked to a user at any time. However, you can only do this if you have been given the permission to do so (the admin user will have permissions to do this)

To associate a role to a user

- Select 'Manage' from the top menu
- Select the 'users' from the left-hand side
- Select users name

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USERS	box		Test	 Box			 		Active	
COMPANY INFO							Add	Activate		eactivate
DEBTOR PAYMENT TERMS										
CONTACTS										
PERMISSIONS MANAGER										

• Select 'edit'

			2
User Information			
Username box			
First Name Test	Phone Number		
Middle Name	Fax Number		
Last Name Box	Email 1 Address		
Status Active	Email 2 Address		
Hire Date	Deactivation Date		
Address			
Status Information			
Last Update 29/08/2018 2:37 PM	Last Updated By	Test Box	
Status Change 3/11/2017 4:38 PM	Status Changed By	Admin User	
User Roles			
Role Name			\$
Administrator			
			Edit
			Lun

• Select the role you want associated to this user. If they already have a role selected, you may untick and select a new role to change their permissions

E BOX ABL INC		
AGE > VIEW USER	→ EDIT USER	
		Save
	User Information	
	Username box ×     * Password ••••••	*Confirm password
	Personal Information	
	* First Name Middle Name	Phone Number
	* Last Name Box	Email 1 Address
	Address1	Email 2 Address
	Address2	Hire Date
	CountrySelect V	Deactivation Date
	StateSelect 🔽	
	Post Code	
	Last Update 29/08/2018 2:37 PM	Last Updated By Test Box
	Status Change 3/11/2017 4:38 PM	Status Changed By Admin User
	User Roles	
	Role Name	
	Account Receivable Role	

• Select 'Save'

The user will now have permissions (or changed permissions) next time they log in to access the system.

*Note: If the user was already logged in when this change was made, they will need to log out and log back in again to see the change takeeffect* 

### 7. INTEREST CALCULATION AND CHARGING

We calculate the applicable interest at the end of each day on the outstanding loan balance (also known as debit account balance). It is charged to the Invoice Finance Account on the last Business Day of each month and on the Final Repayment Date of the facility.

You can access information relating to your indicator rate, customer margin, daily interest costs and the total amount of interest calculated for each period (including the current month) and previous months by accessing the facility accrual screen within NABIF.

To do this:

- Click on Manage tab
- Click on Ledger name link

ent:										
ANAGE										
LEDGERS										2
DEBTORS	Ledger Name	Type ABL Summary	Commitment Level 500,000.00 AUD	Total Debtors 7,962,420.00 AUD	6,404,372.00 AUD	Borrowing Base 1,558,046.00 AUD	Funds Drawn (4,450,141.14) AUD	Funds Available 4,950,141.14 AUD	Advanced %	Status
BANK ACCOUNTS										
USERS										
COMPANY INFO	1.									
DEBTOR PAYMENT TERMS										
CONTACTS	1									
PERMISSIONS MANAGER										

• Click on Facility Accruals tab available in left pane

NABIF CLIENTUSER

ent:			
ANAGE > VIEW LEDGER	t		
ETAILS			
CEIVABLES	Ledger Information	AR Information	
	Name Ledger Number	Currency Status	
BTORS	Upload Type	Ledger Type	
TO FUNDING	Upload Frequency	Invoice Upload Count	
	Address	Mailing Address	
ONTACTS			
RESERVE ACCOUNT	NAB IF Account	Funding Account	
BORROWING BASE	Account Name	Account Name	C
BORROWING BASE			Edit
ACILITY ACCRUALS			

• Select the effective date to see a daily calculation of the interest rate, drawn balance and the day's accrual.

ient:			
MANAGE > VIEW LEDGER			
DETAILS	Effective Date \$	Interest Charged/Accrued	
RECEIVABLES	Current Month	358.21 AUD	
	30/04/2019	1.765.03 AUD	
DEBTORS	29/03/2019	1.314.91 AUD	
AUTO FUNDING	28/02/2019	862.89 AUD	
	31/01/2019	0.00 AUD	
CONTACTS	29/12/2018	0.00 AUD	
RESERVE ACCOUNT	30/11/2018	0.00 AUD	
	31/10/2018	0.00 AUD	
BORROWING BASE	28/09/2018	0.00 AUD	
FACILITY ACCRUALS	31/08/2018	0.00 AUD	
FACILITY ACCRUALS	31/07/2018	0.00 AUD	
	29/06/2018	0.00 AUD	
	31/05/2018	0.00 AUD	
	28/04/2018	0.00 AUD	
	30/03/2018	0.00 AUD	
	28/02/2018	0.00 AUD	

### **APPENDIX A**

#### **Excel File Details**

In order to sell invoices to NAB you will need to export an invoice listing from your Accounting Package into an excel format. The excel file can then be uploaded into NABIF.

When exporting only the following fields are required:

- Invoice / Credit Note Date
- Invoice / Credit Note Number
- Debtor Name
- Amount (inclusive of GST)

Below is an example of a valid file

	A	В	С	D	E	F	G	Н
1	03/21/2013	Invtest01	Deb1	1000				
2	02/21/2013	Invtest02	Deb1	5000				
3	02/21/2013	CNtest01	Deb1	-800				
4	04/21/2013	invtest03	Deb2	200				
5	04/21/2013	invtest04	Deb2	15000				
6	05/02/2013	invtest05	Deb3	50000				
7	05/04/2013	cntest02	Deb3	-12000		Amount		
8	06/45/2013	invte 06	Deb3 📐	6000				
9								
10	Date	Invoice		Debto	or			
11		number		Name	е			

#### Formatting of the file

The file must follow the below formatting rules:

- Only four columns
- The files must not have headings
- Date must be in American format MM/DD/YYYY
- Invoices must be a positive value
- Credit Notes must be a negative value
- Invoice amounts are in a number format with no dollar signs or commas
- Invoice amounts are allowed two decimal places
- No total
- File must be saved as a CSV (Comma delimited) file

#### How to Format Each Section of the File

- Column A
  - Column A must consist of the Invoice/Credit note date
  - Any other text entered into this field will not be accepted by the system
  - Date must be in American date format MM/DD/YYYY

If data is not exported from the Account Package with the date in the correct order you can reformat within excel by:

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3	01/21/	/2013	CNtest011	De	b1	-8	00		
4	02/21/	/2013	invtest031	De	b2	2	00		
5	02/21/	/2013	invtest041	De	b2	150	00		
6	2/03/2	2013	invtest051	De	b3	500	00		
7	4/02/2	2013	cntest021	De	bЗ	-120	00		
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### Incorrect

- Highlight column A by clicking on the A at the top of the spreadsheet
- Hover mouse over the shaded area
- Right Click the mouse button
- Select Format Cells
- Select Custom
- Type mm/dd/yyyy
- Click OK

Format Cells				? 🛛
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4	02/21/2013	invtest031	Deb2	200							
5	02/21/2013	invtest041	Deb2	15000							
6	03/02/2013	invtest051	Deb3	50000							
7	02/04/2013	cntest021	Deb3	-12000							
8	03/15/2013	invtest061	Deb3	6000							
9											
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- Column B
  - Column B must consist of the Invoice/Credit Note number
  - Invoice number can consist of numbers and letters

If, upon exporting from the Accounting Package, the invoice/credit note number is not in the correct column order you can reformat within excel by following the below steps:

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3	01/21/2013	Deb1	-800	CNtest01	1	
4	02/21/2013	Deb2	200	invtest03	1	
5	02/21/2013	Deb2	15000	invtest04	1	
6	03/02/2013	Deb3	50000	invtest05	1	
7	02/04/2013	Deb3	-12000	cntest02	1	
8	03/15/2013	Deb3	6000	invtest06	1	
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- Highlight the column by clicking on the letter at the top of the spread sheet
- Hover mouse over the shaded area
- Right click the mouse button
- Select cut
- Right click on cell B at the top
- Select insert cut cells

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2	01/21/2013	Invtest021	Deb1	5000			Correct
3	01/21/2013	CNtest011	Deb1	-800			Concor
4	02/21/2013	invtest031	Deb2	200			
5	02/21/2013	invtest041	Deb2	15000			
6	03/02/2013	invtest051	Deb3	50000			
7	02/04/2013	cntest021	Deb3	-12000			
8	03/15/2013	invtest061	Deb3	6000			
9							
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- Column C
  - Column C must consist of the Debtor's name
  - Debtor name can consist of letters and numbers

If the Debtor name is not in the correct column follow the following steps:

:	<u>Eile E</u> dit	<u>V</u> iew <u>I</u> nser	rt F <u>o</u> rmat	<u>T</u> ools <u>D</u> at	a <u>W</u> ind		
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2	01/21/2013	Deb1	Invtest021	5000			
3	01/21/2013	Deb1	CNtest011	-800			
4	02/21/2013	Deb2	invtest031	200			
5	02/21/2013	Deb2	invtest041	15000			
6	03/02/2013	Deb3	invtest051	50000			
7	02/04/2013	Deb3	cntest021	-12000			
8	03/15/2013	Deb3	invtest061	6000			
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### Incorrect

- Highlight the column by clicking on the letter at the top of the spread sheet
- Hover mouse over the shaded area
- Right click the mouse button
- Select cut
- Right click on cell c at the top
- Select insert cut cells

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2	01/21/2013	Invtest021	Deb1	5000			Correct
3	01/21/2013	CNtest011	Deb1	-800			Concor
4	02/21/2013	invtest031	Deb2	200			
5	02/21/2013	invtest041	Deb2	15000			
6	03/02/2013	invtest051	Deb3	50000			
7	02/04/2013	cntest021	Deb3	-12000			
8	03/15/2013	invtest061	Deb3	6000			
9							
10							

- Column D
  - Column C must consist of the Invoice / Credit Note amount
  - Invoices must be positive
  - Credit Notes must be negative
  - No commas
  - No dollar signs

- 2 Decimal places allowed
- Numbers only
- Must be inclusive of GST

If upon exporting from the Accounting Package the amount is not in the correct format follow the below steps:

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3	01/21/2013	Deb1	CNtest011	-\$ 800.0	0				
4	02/21/2013	Deb2	invtest031	\$ 200.0	0				
5	02/21/2013	Deb2	invtest041	\$15,000.0	0				
6	03/02/2013	Deb3	invtest051	\$50,000.0	0				
7	02/04/2013	Deb3	cntest021	-\$12,000.0	0				
8	03/15/2013	Deb3	invtest061	\$ 6,000.0	10				
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Incorrect

- Highlight column d by clicking on the d at the top of the spread sheet
- Hover mouse over shaded area
- Right click the mouse button
- Select format cells
- Select number
- Select 2 decimal places
- Un-tick the 'use 1000 separator (,)' field
- Click ok

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Note: Data must not exist in any other columns. If any other data has been exported, it must be deleted from the excel spread sheet

#### Saving the File as a CSV

Once the file is in the correct format it must be saved as a CSV (Comma delimited file)

Note: If the file is not saved as a CSV the file cannot be uploaded into NABIF

• Click on File

- Select Save As
- Locate where the file should be saved on your computer
- Name the file (can be named anything)
- From the drop-down list next to 'Save as Type' select CSV (Comma Delimited)

Save in:	Desktop		🕑 🎯 🕶 🔝   💐 🔀 🧾 🕇 Tools 🗸
y Documents		1887 1887 1981 887 1887 1981	
Home Drive			
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	File <u>n</u> ame:	invoice upload	Save
	Save as type:	CSV (Comma delimited)	Cance

• Close File

Note: Do not re-open file until it has been uploaded as formatting can revert upon re-opening of the file. If you do open file close without saving and formatting will remain. Alternatively, you can leave file open after first formatting while you upload provided it has been saved correctly.