



Web Portal Client User Guide

Commercial Finance

IMPORTANT

You will continue to use your existing login Credentials prior to accessing the upgraded Portal.

Continue to utilize the existing login Credentials to submit the following:

- Invoice Batch Uploads
- Quick Debtor Approval Requests
- Submit New Carriers

To access your account information on the updated Portal via 'CLICK HERE for Account Information' Icon

The screenshot displays the Crestmark website interface. At the top right, there are links for 'APPLY NOW', 'CONTACT', and 'CRESTMARK CONNECT', along with a search bar. The main header includes the Crestmark logo and the text 'Working Capital Solutions for Businesses Nationwide' with the phone number '888.999.8050'. A navigation bar lists services: 'Asset Based Lending', 'Accounts Receivable Financing', 'Factoring', 'Referrals', and 'Industry Solutions'. A breadcrumb trail shows 'Home > Crestmark Connect'. The main content area features three prominent blue buttons with white text, each enclosed in a red rectangular box: 'CLICK HERE FOR BATCH UPLOAD', 'CLICK HERE FOR ACCOUNT INFORMATION', and 'CLICK HERE FOR Debtor Approvals'. Below these is a smaller white button with a red border labeled 'Submit new carrier'. On the left side, there is a vertical menu with links for 'Home', 'About', 'News & Info', 'Clients Say It Best', and 'Blog'. Below the menu is a 'Call us today' section with an image of a person and text encouraging users to contact for more information or use online forms. The footer contains a grid of links: 'Home', 'Locations', 'Contact', 'Certificates of Deposit', 'Asset-Based Lending', 'Accounts Receivable Financing', 'Discount Factoring', 'Traditional Factoring', 'Financial Services FAQ', 'Forms', 'Apply', and 'Sitemap'. At the very bottom, there is a copyright notice: '© 2010 Crestmark Bank © All rights reserved. | Community Reinvestment Notice | Privacy | Member FDIC'.

Upgraded Portal Training Agenda

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Authentication & Establishing Username and Password


All users will each have unique login credentials to access the upgraded Client Portal.

To establish your login credentials, click 'Sign In', then "Sign Up Now"

WELCOME TO THE PATHWARD PORTAL

A secure, personalized, responsive platform – view the latest account information, upload invoices, submit credit requests, run reports, and more.
More words...

[Sign In](#)



Sign in

Sign in with your email address

[Forgot your password?](#)

[Sign in](#)

Don't have an account? [Sign up now](#)

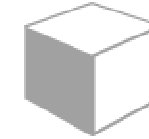
Authentication & Establishing Username and Password continued

Enter email address and click “send verification code”



An email will be delivered to your email inbox with a one-time code to enter

< Cancel



User Details

Authentication & Establishing Username and Password continued

ENTER THE CODE THAT WAS EMAILED AND CLICK 'VERIFY CODE'



User Details

Verification code has been sent to your inbox. Please copy it to the input box below.



Authentication & Establishing Username and Password continued

ONCE EMAIL ADDRESS IS VERIFIED:

- 1) ENTER A NEW PASSWORD
- 2) CONFIRM NEW PASSWORD
- 3) CREATE A DISPLAY NAME
- 4) CLICK 'CREATE'

< Cancel



User Details

E-mail address verified. You can now continue.

sstutts@pathward.com

Change e-mail

1)

New Password

2)

Confirm New Password

3)

Display Name

4)

Create

Details of Dashboard



MAIN

- Accounts
- Administration
- Dashboard
- Credit Requests
- Facility List
- Purchases
- Pathward
- SEARCH
- Debtors
- Documents
- Invoices
- Payments
- Transactions



- Install App
- Help
- Sign out



Sign out

REQUEST CREDIT

REQUEST DISBURSEMENT

REQUEST REPORT

Various account activity and trends are available here

Documents

Requested | Issued

Client Aging Report

Any reports that have been requested and generated will appear here

one month ago

[View All](#)

Pending Purchases

Total: 0.00

No purchases found.

Pending purchases/fundings that have not been processed will appear here

[View All](#)

Pending Disbursements

No pending disbursements found.

Facilities

USD

Balance Availability

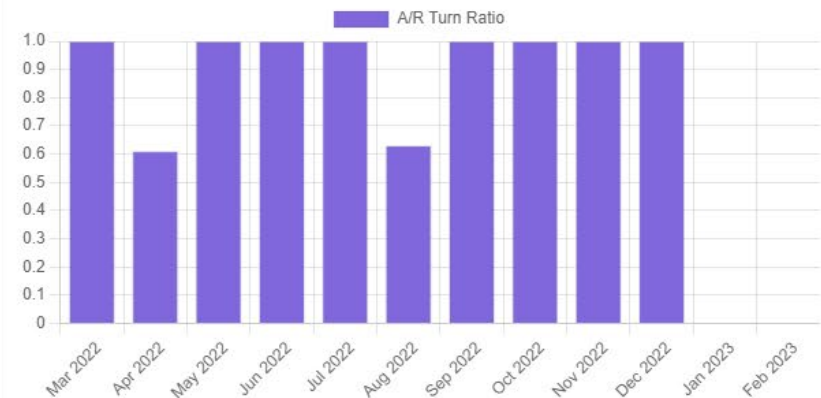
Factoring Activity

Last 12 Months



A/R Turn

Last 12 Months



Submit a Debtor Credit Limit Request

The screenshot displays the Pathward software interface. On the left is a dark blue sidebar with the Pathward logo and navigation options: MAIN (with a home icon), Dashboard, Credit Requests (highlighted), Facility List, Purchases, Pathward Financial Inc., SEARCH (with a magnifying glass icon), Debtors, and Documents. The main content area has a white background with a green header bar containing a hamburger menu icon, the text 'unknown', and a 'View 1 Alert >' link. Below this is a 'Credit Requests' section with a search filter: 'from 09/11/2022 to 10/11/2022' with calendar icons and an information icon, followed by a blue 'Search' button. There are two tabs: 'REQUESTS' (active) and 'IMPORTS'. A table with the following columns is shown: REQUEST DATE, DEBTOR, REQUEST #, and AMOUNT. The table contains one entry: 10/6/2022, Debtor Name, 221987, and 1,000.00. Below the table, it says 'Showing 1 to 1 of 1 entries'. At the bottom left of the main area is a blue button labeled 'New Request' with a dropdown arrow. A red arrow points from the text below to this button.

REQUEST DATE	DEBTOR	REQUEST #	AMOUNT
10/6/2022	Debtor Name	221987	1,000.00

Showing 1 to 1 of 1 entries

[New Request](#)

Previous credit requests will appear. To enter a new credit Request: Click on 'new request' and enter Debtor and amount

Facility List

The facility list will display current balances in A/R, Cash Reserve, Ineligible Invoices and Funds employed (current loan balance), and available funds.

The screenshot shows the Pathward web application interface. On the left is a dark blue sidebar with the Pathward logo and navigation menu items: MAIN (with a home icon), Dashboard, Credit Requests, Facility List (highlighted), Purchases, Pathward Financial Inc., SEARCH (with a magnifying glass icon), Debtors, Documents, and Invoices. The main content area has a light gray header with a hamburger menu icon, the text 'unknown', and a green alert bar that says 'View 1 Alert >'. Below the header, the title 'Facility List' is displayed. The primary data is presented in a white box titled 'Factoring' with a total value of '593,481.10 USD' on the right. A table below this title lists five metrics: A/R Balance (593,481.10), Cash Reserves (82,935.68), Recourse / Ineligible (71,402.26), Funds Employed (380,703.21), and Available for Release (-501.00). Below the table is a section titled 'Factoring Collateral' containing a table with 'Gross Available' at 417,663.07.

Factoring					593,481.10 USD
A/R Balance	Cash Reserves	Recourse / Ineligible	Funds Employed	Available for Release	
593,481.10	82,935.68	71,402.26	380,703.21	-501.00	

Factoring Collateral	
Gross Available	417,663.07

Pending Schedules & Invoice Batches

The screenshot shows the Pathward web application interface. On the left is a dark blue sidebar with the Pathward logo and a navigation menu. The 'Purchases' menu item is highlighted with a red box. The main content area is titled 'Purchases' and contains a table with the following data:

BATCH #	DATE	TOTAL	IMAGES	UNASSIGNED INVOICES	STATUS
529814	2/2/2023	100.00		1	Processing

Below the table, it says 'Showing 1 to 1 of 1 entries'. Navigation controls include 'First', 'Previous', 'Next', 'Last', and an 'Export' button. A 'Sign out' link is in the top right corner. A help icon (?) is in the bottom right corner.

Pending schedules & invoice batches that are currently in process will appear here in real-time

Search Function

The screenshot displays the Pathward dashboard interface. On the left is a dark blue sidebar with navigation options: MAIN, Accounts, Administration, Dashboard, Credit Requests, Facility List, Purchases, Pathward, SEARCH (highlighted with a red box and a purple arrow), Debtors, Documents, Invoices, Payments, Transactions, Install App, Help, and Sign out. The main content area features three buttons at the top: REQUEST CREDIT, REQUEST DISBURSEMENT, and REQUEST REPORT. Below these are sections for Documents (with sub-sections Requested and Issued), Pending Purchases (Total: 100.00), Pending Disbursements (No pending disbursements found), and Facilities (USD). On the right, there are two charts: Factoring Activity (Last 12 Months) and A/R Turn (Last 12 Months). The Factoring Activity chart is a line graph showing Collections (teal), Purchases (blue), and Balances (purple) from March 2022 to February 2023. The A/R Turn chart is a bar graph showing the A/R Turn Ratio from March 2022 to February 2023.

Documents Requested | Issued

Client Aging Report one month ago

[View All](#)

Pending Purchases Total: 100.00

Factoring Activity Last 12 Months

Collections Purchases Balances

A/R Turn Last 12 Months

A/R Turn Ratio

Use the Search functions to:

- Locate existing Debtors
- Request and review reports
- View existing or pending invoices, payments, and transactions

Report Options

The screenshot shows the Pathward web interface. On the left is a dark blue sidebar with navigation links: MAIN, Accounts, Administration, Dashboard, Credit Requests, Facility List, Purchases, Pathward, SEARCH, Debtors, Documents, Invoices, Payments, Transactions, Install App, Help, and Sign out. The main content area is titled 'Documents' and includes a search filter with dates from 01/03/2023 to 02/02/2023 and a 'Search' button. A 'Request' button is highlighted with a red box in the top right. Below is a table with columns: SELECT, DOCUMENT, STATUS, TYPE, DETAILS, REQUESTED BY, and CREATED ON. One row is visible with 'Web-Master Position Summa...' in the DOCUMENT column and 'Available' in the STATUS column, both highlighted with red boxes. A 'Delete' button is below the table. A 'Request Report' modal is open, showing a 'Report Name' dropdown menu with a list of report options.

SELECT	DOCUMENT	STATUS	TYPE	DETAILS	REQUESTED BY	CREATED ON
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
<input type="checkbox"/>	Web-Master Position Summa...	Available	Report		System	1/22/2023 10:13 AM

Showing 1 to 1 of 1 entries

First Previous Next Last

Delete

Request Report

Report Name

Choose a report

- Choose a report
- Client Activity Report - Excel
- Client Activity Statement
- Client Aging
- Client Aging - Excel
- Client Reserve Report
- Client Summary and Ineligibility Report
- Collection Report
- Collection/Adjustment Summaries
- Denied Invoice report
- Dispute Report
- Hold Account Ledger
- Ineligible report
- Partial Payment Report
- Partial Payment/Chargeback Report
- Purchase Report
- Recoursed Report

To request a new report, click 'Request'

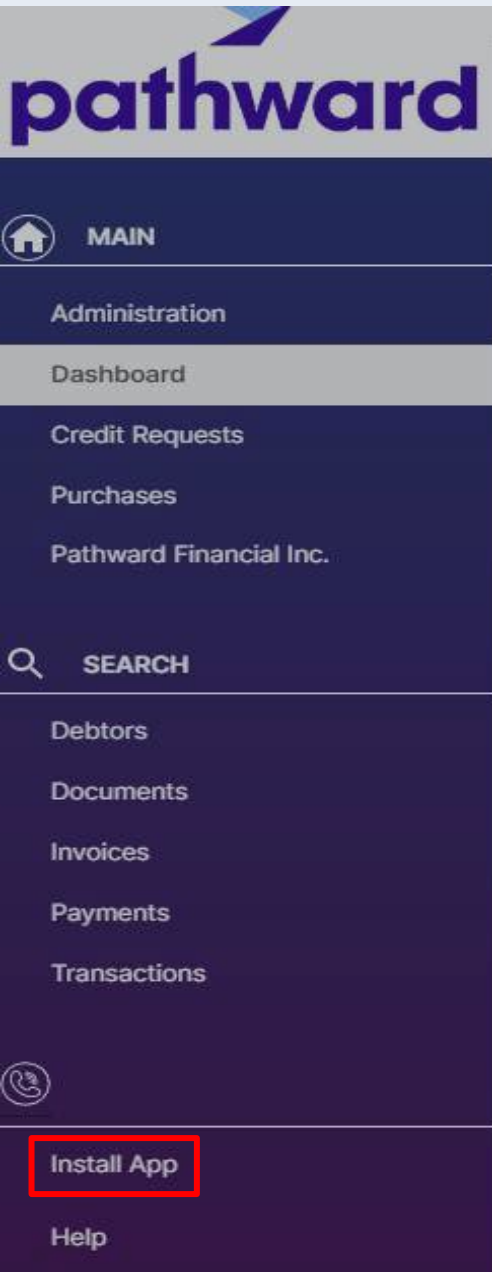
Select the desired report from the drop-down menu and click 'Request'.

The report may take a moment to render.

When the report has completed rendering, the status column will say 'Available'.

Click on 'Available' to view the report.

Mobile Web Application Installation



← Installation Instructions

You can add the Web Portal to your home screen. Follow the instructions for your specific device.

Android - Google Chrome

Installing the Web Portal

1. On your Android device, open Chrome.
2. Go to the Web Portal landing screen.
3. Tap Add to home screen from the bottom banner or click the icon in the address bar.
4. Follow the on-screen instructions to install.

Computer – Google Chrome

Installing the Web Portal

1. On your computer, open Chrome.
2. Go to the Web Portal landing screen.
3. At the top right of the address bar, click Install (+).
4. Follow the on-screen instructions to install the Web Portal.

iPhone and iPad – Safari

Note: Progressive Web Applications (PWAs) are currently not supported in Google Chrome on iPhone and iPad devices.

Installing the Web Portal

1. On your device, open Safari.
2. Go to the Web Portal landing screen.
3. Tap the share button, scroll down, and click Add to Home Screen.
4. Follow the on-screen instructions to install the Web Portal.