RIVIERA FINANCE | ROAM

Riviera Online Access Manager

User Manual

RECEIVABLES MADE EASY

OVERVIEW OF WEBSITE

ROAM SIDEBAR
SIMPLE NAVIGATION
The ROAM Sidebar is your go-to place to find information that you need - all in one streamlined toolbar. From here, you can navigate to various locations within the website that pertains to your account, such as: Receivables Aging Info, Account Activity, Invoice Manager, and many other useful links.

[Riviera Finance Website](#)

QUICK SEARCH
CAPITAL ALLOCATION
The four quick search tools at the bottom of the main menu will let you know exactly what you will be receiving from our factoring program on a daily basis.

MAIN MENU
DETAILED INFORMATION

The Main Menu allows you to view the most important information on your account at a glance. Here you will see general figures such as your total outstanding receivables. To the right, there are various quick links that will allow you maneuver to more detailed data as well as helpful links on using the website.

RIVIERA FINANCE GETS YOU THE MONEY YOU NEED WITHOUT THE HASSLE AND STRESS. YOU ARE IN GOOD HANDS WITH OUR DEDICATED STAFF WHO ARE HERE TO RID YOU OF THE WHAT-IFS OF SLOW CASH FLOW.

Table of Contents

FREQUENTLY ASKED QUESTIONS

- **Where can I find the invoice I just created in ROAM so I can print it? (pg. 30)**
  Invoices created through ROAM can be found in the "Invoice Manager" within the sidebar or main menu. From there it can be printed by clicking "View/Print Existing Invoices."

- **In Account Ledger, under Fee, what does the parentheses mean? (pg. 25)**
  An amount within a pair of parentheses ( ) indicates a positive amount back to you.

- **In Account Activity, under Trans Type, what does Purchase and Payment mean? (pg. 21)**
  A "Purchase" under Trans Type indicates an invoice that has been bought (factored) by Riviera. A "Payment" under Trans Type indicates an invoice that had been paid by the debtor.

- **How can I add to a schedule that has already been submitted?**
  Once you have submitted to Riviera, the only way to add to the schedule is to contact your Account Executive to add it internally.

- **How do I know if my customers are paying on time? (pg. 11)**
  You may go to the "Aging Info" section of the sidebar. Here you will get a breakdown of your aging ranging from an account wide view to specific individual invoices.

- **How can I go back and print/sign the Schedule of Accounts after I have submitted it? (pg. 18)**
  To retrieve a Schedule of Accounts(SOA), navigate to the "Schedules – Summary" section of the sidebar. From there, select the batch number of the schedule you need. Scroll down to the bottom of the Schedule Detail page that comes up and click on "Print the Schedule of Accounts".

- **How can I see what was and if my schedule funded today? (pg. 18)**
  Navigate to the "Schedules – Summary" section of the sidebar. From there, select the batch number of the schedule you need. The Schedule Detail page will come up with details on which invoices were funded as well as a breakdown of fees/payments.

- **How do I look up by invoice or load number in ROAM and find information on it? (pg. 9, 14)**
  An Invoice/load number can be looked up by going to "Invoices – Search Invoices" within the sidebar or by entering an Invoice/load number in the "Invoice Lookup" tool within the Main Menu. From there, simply click on the number to pull up information on it.

  Note: a reference(load) number <u>must have originally been inputted</u> when you submitted your SOA for funding. Otherwise, the load number will not show up in our system.

- **Do you have a step by step tutorial to teach us how to upload invoices? How do I go back in to upload my invoices after I created my schedule? (pg. 32)**
  Why yes, yes we do! Please see page 32 of this document for a detailed instruction on uploading.

- How can I find information needed for tax reporting? (pg. 24)
  The "Account Ledger" section of the sidebar provides history on purchases, fees, payments, and all the amounts going to and from your company and Riviera Finance.

- How do I find batches that are not listed on the Schedule Summary Page?
  Each batch represents a bundle of invoices that has been submitted to Riviera – they're a work in progress. If a batch number cannot be found or batch numbers do not follow in exact sequence, a batch may have been 1) deleted by a client or Riviera because of invoice errors, 2) replaced by another bach, or 3) converted into a sub-batch (designated by a "-1"). If you are looking for information that appears missing from your records, contact your Account Executive for assistance

- How can I electronically upload invoices and backups without having to physically print and scan so that everything is electronic and I can do it on the go? (pg. 36 and 32)
  If your invoices and backups are electronically created and already in PDF format, you can easily upload the files along with signing/uploading the SOA all at once. Please see pages 36 and 32 for instructions on creating an SOA and uploading invoices.

- How do I generate the Schedule of Accounts after I complete invoice creation? (pg. 30)
  If you created invoices through ROAM for factoring, you can easily create, submit, and upload everything in one go using our Invoice Manager (pg. 26), Schedule Submission (pg. 36), and Invoice Uploader (Pg. 32). Please see respective pages on detailed instructions.

- If I make a mistake when I enter my schedule how can I delete an item off? (pg. 37)
  You can remove any invoices that you added to a schedule by clicking the "x" to the left of the invoice during the Schedule Submission process. If you had already submitted the schedule, you will have to contact your Account Executive to remove/fix it internally.
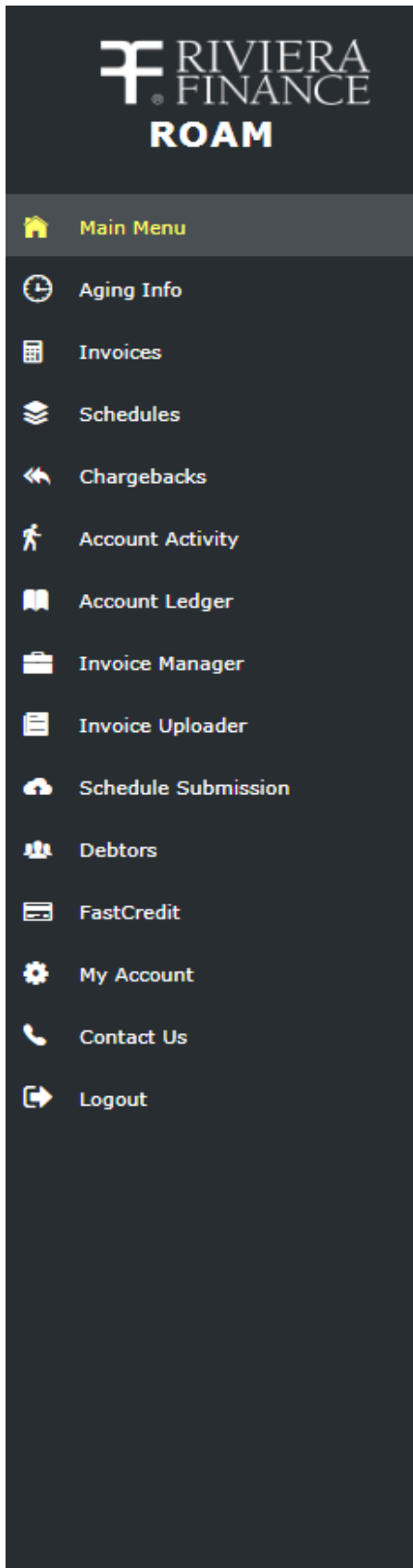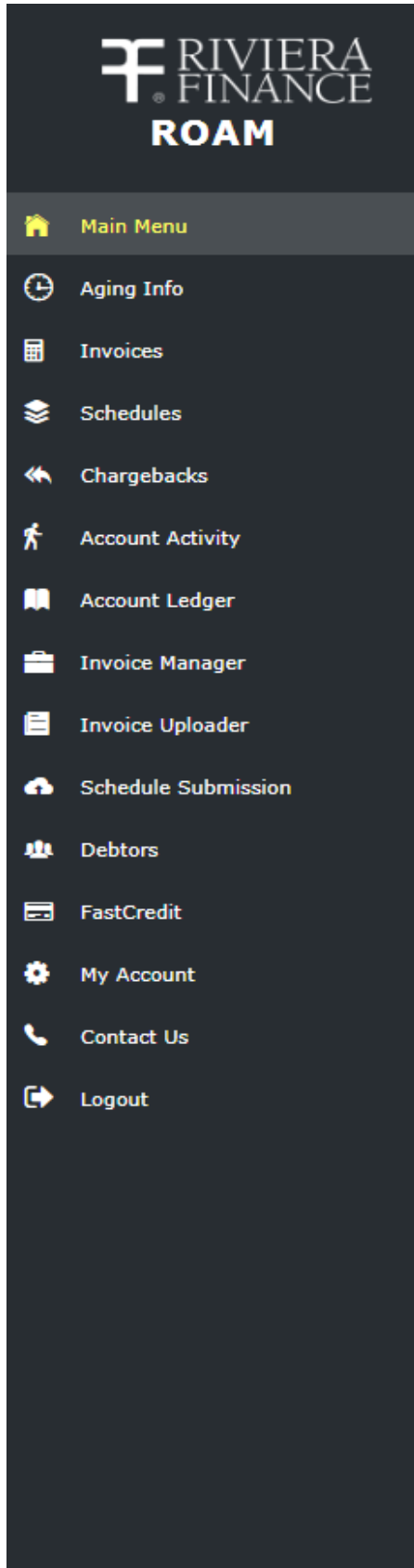
NAVIGATING THE SIDEBAR

*[Quick Tip] You can expand and contract the sidebar with*

the, ☰ , button to the right of the Riviera Finance Logo! Some of the sidebar buttons will also expand and contract such as Aging Info.

1. **Main Menu** – Starting point to other locations
2. **Aging Info**
   a. Overview – Aging at a glance
   b. Invoice Aging Summary by Debtor – General aging on outstanding invoices sorted by your customers
   c. Invoice Aging Details by Debtor – More detailed aging sorted by your customers and their outstanding invoices.
   d. Historical Aging – Links to previous aging reports based on a monthly basis
3. **Invoices**
   a. Search Invoices – Find your invoices and their funding/aging status
   b. List All Open Invoices – Shows all outstanding invoices that have not been paid yet
   c. List All Closed Invoices – Shows all invoices bought, paid, and/or charged back
   d. Upload Invoices – Allows you to upload invoices for funding and see invoices previously sent to us
   e. QuickBooks ™ Invoices – Allows you to submit invoices through your QuickBooks™ software
4. **Schedules**
   a. Summary – Find schedules you have submitted and see their funding status
   b. Upload Invoices – Allows you to upload invoices for funding and pull invoices previously sent to us
5. **Chargebacks** – See recent chargebacks (short payments, over payments, disputes, and non-factored payments)
6. **Account Activity** – See what has happened on your account (e.g. purchases, payments, chargebacks) between set dates
7. **Account Ledger** – View everything that has happened on your account for current and past year(s). (e.g. Fees, Chargebacks, Reserves)

RIVIERA FINANCE
ROAM

- Main Menu
- Aging Info
- Invoices
- Schedules
- Chargebacks
- Account Activity
- Account Ledger
- Invoice Manager
- Invoice Uploader
- Schedule Submission
- Debtors
- FastCredit
- My Account
- Contact Us
- Logout

8. <u>Invoice Manager</u>
   a. <u>Overview</u> – Explanation of the Invoice Manager and its functions
   b. <u>Setup Template</u> – Create a template for invoicing if you do not have your own invoice creator
   c. <u>Create New Invoice</u> – Create new invoices to bill your customers(can submit for factoring at same time)
   d. <u>View and Print</u> **–** Preview and Print invoices you have previously created
   e. <u>Quick Invoices</u> – Create a new invoice from scratch with information you want/enter in
   f. <u>Upload Invoices</u> **–** Allows you to upload invoices for funding and pull invoices previously sent to us
9. <u>Invoice Uploader</u> *** –** Allows you to upload invoices for funding and pull invoices previously sent to us
10. <u>Schedule Submission</u> – Create a schedule online with invoices you input to be funded
11. <u>Debtors</u>
   a. <u>Search</u> – Find information on your customers
   b. <u>Credit Info</u> **–** Find quick credit info on your customers(e.g. limits, outstanding, available credit)
   c. <u>No-buy List</u> – Find out if a potential customer is factorable
   d. <u>Loads-In-Transit Tracker</u> – Tool for Transportation Clients who want to track loads before factoring
12. <u>FastCredit</u> – Find out if a potential customer is factorable quickly
13. <u>My Account</u> – Information on account login
14. <u>Contact Us</u> **–** Information on Riviera offices
15. <u>Logout</u> – or just close your browser (the choice is yours)

* There are multiple ways to reach the Invoice Uploader throughout ROAM.
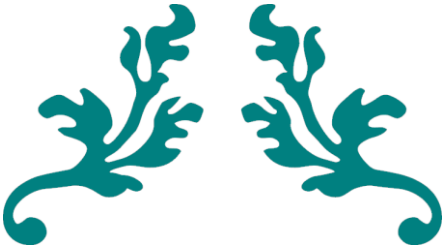
MAIN MENU

QUICK LINKS

On the Main Menu page, you have links to help you jump to pages used by clients most often.

Most of the links are self-explanatory and match links on the ROAM Sidebar. For a summary, please refer to page 3-4 of the manual. You may also contact Riviera's Tech Support (TechSupport@rivierafinance.com).

ACCOUNT OVERVIEW

This panel lets you know view a summary of your account. You will be able to know exactly how much you have submitted as well as a quick glimpse into the status of your outstanding invoices.

If you need a more detailed view of your account, the quick links "Invoice Aging Summary/Details" and "Account Activity" will let you know what is happening with your invoices.

Quick Links

Invoice Aging Summary	Online Schedule Submission
Invoice Aging Details	Invoice Manager
Aging & Activity Reports	Invoice Uploader
Schedule Summary	FastCredit - Instant Credit Approvals
Pending Chargebacks	Riviera "No-Buy" List
Pending Invoices	Loads-In-Transit Tracker
Account Activity	My Account Info
Account Ledger	Log Out
Debtor Credit Detail	Need Help?
QuickBooks Connect (New!)	

Account Overview

Funded MTD:	$14,014.79
Total Entered:	$20,789.68
Pending Funding:	$0.00
Credit Limit:	$350,000.00
Reserve:	$0.00
Aging Total:	$212,097.93
0-30:	$200,012.11
31-60:	$11,779.22
61-90:	$306.60
91+:	$0.00

Invoice Lookup	Debtor Lookup	Schedule Lookup	Date Lookup
Enter Invoice #	Debtor Search	1938 - $8,383.37	8/2/2017 - 2 batches

INVOICE LOOKUP

Need to find a specific invoice? Enter it here to see its status.

Partial numbers are acceptable, and will result in all invoices that contain those numbers.

DEBTOR LOOKUP

Need to check on how many invoices you have for a specific customer?

Enter a name here and find information on accounts billed to that customer.

SCHEDULE LOOKUP

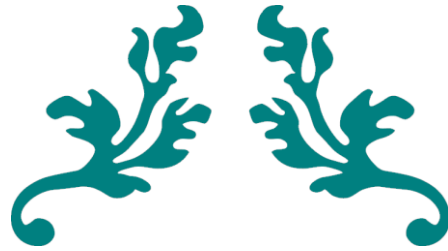Need to find how much money you were paid on a specific schedule?

Click the ▾ button then click the schedule you need.

DATE LOOKUP

Need to find a Schedule but don't know the specific batch number?

Click the ▾ button then click the date that it was funded.

[Quick Tip] You will need to press the, 🔍 *,icon after entering the information into the bars.*

AGING INFO

Aging At A Glance (As of 8/6/2017)

Total Outstanding Balance: $240,890.39
0-30: $198,825.81
31-60: $41,757.98
61-90: $306.60
91+: $0.00
Recourse Balance: $0.00
% Recourse Balance: 0.00%

AGING AT A GLANCE

With the Aging at a Glance, you will be able to see a break-down of the current balance of accounts due to Riviera.

A simple overview of invoices you have outstanding and on recourse. (None here! Woo Hoo!)

Aging Links

Invoice Aging Summary by Debtor

Invoice Aging Details by Debtor

Historical Aging

AGING LINKS

For a more detailed view of outstanding accounts, please use the links provided (explained below).

AGING INFO

INVOICE AGING SUMMARY BY DEBTOR

Click on a debtor to view invoice detail for that debtor.   Export to Excel

Debtor	Recourse	Amount	Current	31-60	61-90	91+
KPI LOGISTICS INC	N	$900.00	$900.00	$0.00	$0.00	$0.00
PROQUALITY TRANSPORTATION & LO...	N	$725.00	$725.00	$0.00	$0.00	$0.00
RE TRANSPORTATION	N	$188,150.21	$159,087.63	$28,755.98	$306.60	$0.00
SUPERVALU GROCERY	N	$34,306.18	$34,306.18	$0.00	$0.00	$0.00
UNIFIED GROCERS	N	$16,809.00	$3,807.00	$13,002.00	$0.00	$0.00
Totals:		$240,890.39	$198,825.81	$41,757.98	$306.60	$0.00

The Invoice Aging Summary expands on the "Aging At A Glance" by expanding the view down to the debtor (your customer) level. Are you seeing a balance above 60, or even 90, days but don't know who is not paying quickly? With this view, you can find out which customer it is and by how much.

"This isn't enough information," you may be thinking. You're right. We can dive deeper and go into the details, the Aging Details!

[Quick Tip] You can pull and save most reports as you deem necessary. All you have to do is click the, Export to Excel *, button, at the top right of the table, to extract the information into an excel file.*

AGING INFO
INVOICE AGING DETAILS BY DEBTOR
UNIFIED GROCERS5200 Sheila Street Commerce, CA 90040 Phone: 3232645200

Invoice #	Buy Date	Total	0-30 Days	31-60 Days	61-90 Days	>90 Days	Age (Days)
JU-97784	6/13/2017	$1,581.00	$0.00	$1,581.00	$0.00	$0.00	57
JU-97830	6/19/2017	$1,581.00	$0.00	$1,581.00	$0.00	$0.00	51
JU-97815	6/19/2017	$2,226.00	$0.00	$2,226.00	$0.00	$0.00	51
	Totals:	$5,388.00	$0.00	$5,388.00	$0.00	$0.00	53

From the debtor list we saw under the Aging Summary, the Aging Details by Debtor will show all of the invoices outstanding for each customer. In the example above, we are only showing one customer.

With the Aging Detail, you will be able to see exactly how invoices sold to Riviera are aging. Some useful information will be here as well, such as the debtor address and phone number Riviera currently has on file with them.

At the very bottom of the Aging Detail page, it will also show the grand total for outstanding accounts:

Grand Total	0-30 Days	31-60 Days	61-90 Days	>90 Days
$236,153.66	$220,245.78	$15,601.28	$306.60	$0.00

HISTORICAL AGING

The historical aging allows you to view invoices from the past. The reports are organized by date ("ending period") and are accessed by links or by searching with the search bar.

An example of a single debtor for the current month report is shown below.

Current Month Report (Note: Current Month Report does not reflect today's transactions)

For Period Ending 7/31/2017

For Period Ending 6/30/2017

For Period Ending 5/31/2017

For Period Ending 4/30/2017

For Period Ending 3/31/2017

For Other Ending Date

(mm/dd/yyyy)

B4 LOGISTICS
7121 W CRAIG RD SUITE 113 PMB 213 LAS VEGAS, NV 89129
Phone: 702.386.5385
Credit Limit: $1,000.00 - Credit Available: $1,000.00

Invoice #	Trans Date	Trans Type	Trans Amt	0-30	31-60	61-90	91+
JU-97924	6/28/2017	Invoice	$749.00	$0.00	$749.00	$0.00	$0.00
JU-97924	8/2/2017	Cash Receipt	($749.00)	$0.00	($749.00)	$0.00	$0.00
		Totals:	$0.00	$0.00	$0.00	$0.00	$0.00
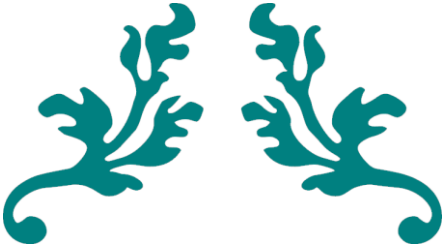
INVOICES

Enter a Full or Partial Invoice #:   [Enter a Full or Partial Invoic   🔍]

SEARCH INVOICES

The Search Invoices page allows you to find invoices you have submitted for factoring.

List of All Open Invoices

List of All Closed Invoices (A long search for large clients)

Invoice Uploader

The search bar is used to find invoices based on just a few numbers. If a partial number is entered, the results will show all invoices that contain that string of numbers.

LIST ALL OPEN INVOICES

Invoice # (Ref #)	Date	Bal Due	Debtor
JY-98495 (874427-01)	08/07/2017	$2,430.80	SUPERVALU GROCERY
JY-98550 (873959-01)	08/07/2017	$976.50	SUPERVALU GROCERY
JY-98552 (875996-01)	08/07/2017	$1,215.00	SUPERVALU GROCERY

The All Open Invoices page shows all open invoices. The list is sorted by most recent buy date, debtor, and then by descending invoice number.

At the very bottom, the list displays the number of invoices found and the total value. Please note that the total value is only the total of the current page. As you move through the pages, the total will update according to the page you are on. *This number is not the total amount of all open invoices that you currently have with Riviera.*

JY-98571 (6830030)	08/01/2017	$320.71	RE TRANSPORTATION
JY-98572 (6832453)	08/01/2017	$370.71	RE TRANSPORTATION
JY-98573 (6833848)	08/01/2017	$370.71	RE TRANSPORTATION
536 invoices found		**Total: $54,457.56**	

[<<] [<] [>] [>>] Page: 1 of 6

LIST ALL CLOSED INVOICES

Invoice # (Ref #)	Date	Bal Due	Debtor
JU-98051 (861702-01)	07/18/2017	$0.00	SUPERVALU GROCERY
JY-98246 (865528-01)	07/17/2017	$0.00	UNIFIED GROCERS

The Closed Invoices list is basically the same as the Open Invoices list, except for the fact that these invoices have all been paid and/or charged back (i.e., they are 'closed').

As such, the closed invoices will have a much higher amount of invoices found and may result in a slower load time to pull up this report.

JU-98034 (6791830)	06/28/2017	$0.00	RE TRANSPORTATION
16392 invoices found		**Total: $0.00**	

<< < > >> Page: 1 of 164

The report will show a total of $0.00. What's the point of seeing a zero balance invoice? Peace of mind, of course! But you probably want to get to the nitty-gritty of it all though. Click on a specific invoice to view the details on that invoice.

Once within the invoice that you have selected, a new page will pop up showing some details about that invoice.

The first section shows information pertaining to the customer you are billing. From here, you can see information that Riviera has on file such as their address, phone number, and current credit limit.

From here you can **go back** a step and view information on this specific debtor by clicking the "View Outstanding Invoices For This Debtor" button.

Debtor Info

Debtor Name (#):	RE TRANSPORTATION (RR1389)
Address 1:	P.O. Box 171346
Address 2:	
Credit Limit:	$260,000.00
Location:	PO BOX 171118
City, ST, ZIP:	MEMPHIS, TN 38187-_____
Phone:	9012718835
FAX:	9012718840

View Outstanding Invoices For This Debtor

Or, if you don't want to go back, you can **move forward** and see more information on the invoice you decided to scrutinize.

To the right, you will see the invoice date, buy date, and pay status.

This particular invoice has been marked "Paid" with no balance due. All activities have been completed on this invoice and documented in case you need information on it.

Invoice Info

Invoice #:	JU-97950
Invoice Date:	6/23/2017
Invoice Amt:	$321.22
Buy Date:	6/23/2017
Reference:	6787465
Balance Due:	$0.00
Days Old:	PAID
Chargeback:	$1.02 (Short payment)
Adj. Amt:	$0.00
Write-Off:	$0.00

This Invoice Has No Balance Due

The last section within this invoice is the Transaction History. This box shows you exactly what happened on the invoice and documents those transactions. From purchase to payment, or any other transactions, it'll show here.

Transaction History

Purchased $321.22 (Batch# 1913) On 6/23/2017
Payment in the Amount Of $320.20 (Check# ACH/RE/AWT) Posted On 7/31/2017 (38 Days)
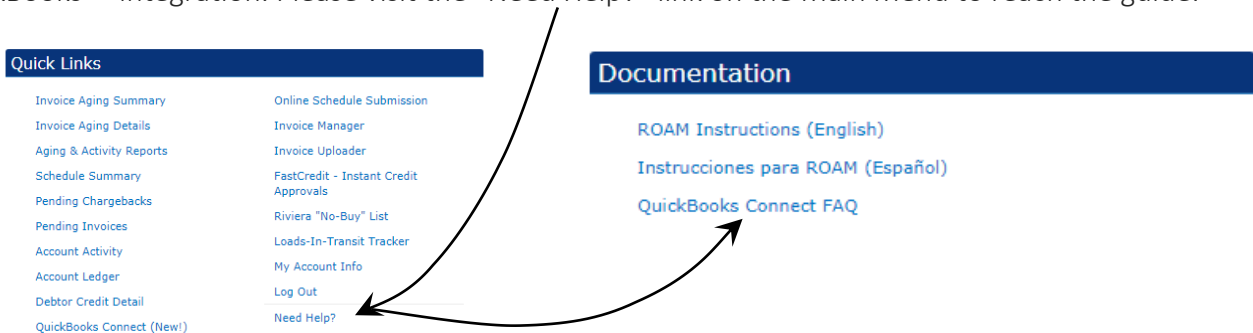*Chargeback* in the Amount Of $1.02 (Batch# 1938) Posted On 8/2/2017
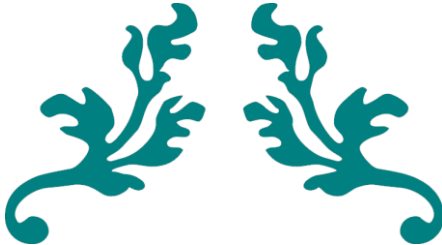
UPLOAD INVOICES

Uploading invoices is a quick and easy way for you to send us your invoices. No longer are the days of waiting, well days, to send documents through the mail. As this is a new tool to help you save time, we have dedicated a section of the document to show you a step by step guide on using our uploader.

Please refer to page 32 of this document to get a glimpse of the future!

QUICKBOOKS ™ INVOICES

We have an entirely separate section on our website to assist you in setting up and using our QuickBooks ™ integration. Please visit the "Need Help?" link on the Main Menu to reach the guide.

Quick Links

Invoice Aging Summary	Online Schedule Submission
Invoice Aging Details	Invoice Manager
Aging & Activity Reports	Invoice Uploader
Schedule Summary	FastCredit - Instant Credit Approvals
Pending Chargebacks	Riviera "No-Buy" List
Pending Invoices	Loads-In-Transit Tracker
Account Activity	My Account Info
Account Ledger	Log Out
Debtor Credit Detail	Need Help?
QuickBooks Connect (New!)	

Documentation

ROAM Instructions (English)

Instrucciones para ROAM (Español)

QuickBooks Connect FAQ

SCHEDULES

| From | 8/1/2017 | 📅 |
| To | 8/16/2017 | 📅 |

Submit   Invoice Uploader

SUMMARY

The summary page allows you to research and pull information from schedules that you have submitted to Riviera.

The summary page consists of a range selector as well as a list of schedules between the dates of the range selector. If you wish to search for a different range, simply select the date range using the selector above.

Batch #	Date	Amount	Status	Uploads	Accepted	Pending	Declined
1949	8/16/2017	$7,011.56	Not Yet Funded	Upload Now	$0.00	$0.00	$0.00
1948	8/16/2017	$15,146.16	Not Yet Funded	Upload Now	$15,146.16	$0.00	$0.00
1947	8/15/2017	$15,028.58	Funded		$15,028.58	$0.00	$0.00
1937	8/1/2017	$14,014.79	Funded		$14,014.79	$0.00	$0.00
	TOTALS:	**$153,573.13**			**$146,561.57**	**N/A***	**$0.00**

13 Schedules Listed

The list sorts from most recent schedule to the earliest date within your range. At the bottom, the list will show you the totals for the set date range. From here, you can upload invoices for **not-yet-funded** batches by clicking the Upload Now button or research further by clicking a batch number such as 1947.

Inv Date	Invoice #	Debtor	Reference	Amount	Status	Funded	Buy Date
8/14/2017	AU-98712	RE TRANSPORTATION	6831749	$579.36	ACC	Y	8/15/2017
8/14/2017	AU-98758	RE TRANSPORTATION	6844951	$321.22	ACC	Y	8/15/2017

By clicking the batch number you will be taken to a new page that shows the funding for that particular batch. All invoices that have been accepted will be listed here. At the bottom of the page, there will be information pertinent to the funding.

You may also print a Schedule of Accounts, if not-yet-funded, here as well. Simply click Print the Schedule Of Accounts within the links at the bottom of the page and then Download to my Computer on the next page.


[Quick Tip] An amount within a set of ( ) indicates a positive amount back to you, such as when rebates are released on the 2nd of the month or upon next funding.

Total Submitted:	Invoices sent for factoring by you	$XX,XXX.XX
Total Accepted:	Invoices factorable this day	$XX,XXX.XX
ACTIVITY – Fee Deposit:	Percentage fee with Riviera	$X,XXX.XX
ACTIVITY – Reserve:	Amount taken to an on hold location	$X,XXX.XX
ACTIVITY – Chargebacks:	Disputed, over, short, and NF amounts	($X,XXX.XX)
ACTIVITY – Funding Charge:	Funding method fee (Wire, ACH, Etc.)	$ XX.XX
ACTIVITY – (99, 25, etc.) …:	Other variable payments/deposits	$X,XXX.XX
ACTIVITY – Fee Adjustment:	Rebates on Percentage fee with Riviera	($XX,XXX.XX)
ACTIVITY – Reserve Adjustment:	Amounts taken or given back on reserves	($X,XXX.XX)
Payment Amount:	Total payout to you	$XX,XXX.XX

[Quick Tip] Not sure what invoices were charged-back?

The View Chargeback Detail *button is here to help! It's located just below your total payout amount.*

Print the Schedule Of Accounts
Upload Invoices and Backups
View Chargeback Detail
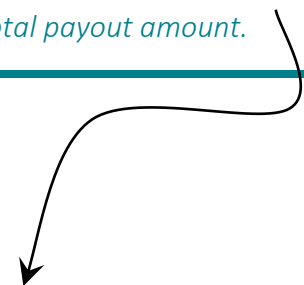
| Invoice #	Debtor	Invoice Date	Invoice Amt	CB Amt	Reason
JU-97950	RE TRANSPORTATION	6/23/2017	$321.22	$1.02	Short payment
			Total:	$1.02	

Upon clicking the View Chargeback Detail button, you will be taken to the chargebacks page for this batch. It will list all the chargebacks that will be taken on this batch. In this case, a short-payment of $1.02 due to a billing error.

Debtor	Invoice	CB Amount	Applied	CB Balance	Type
RE TRANSPORTATION	JU-97876	$60.00	$60.00	$0.00	Short payment
RE TRANSPORTATION	JY-98124	$1.40	$1.40	$0.00	Short payment
	Totals:	$61.40	$61.40	$0.00	
2 Chargebacks Listed					

CHARGEBACKS

The Chargebacks tab of the sidebar will list all pending chargebacks that are on hold for your account for further info.

If an invoice was shorted, overpaid, or a potential non-factored invoice, it will show here. You may also click the invoice number if you want more information.
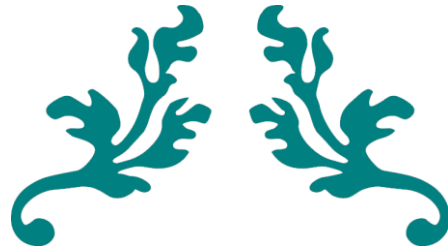
ACCOUNT

ACTIVITY

SEARCH BAR

At the very top of the Account Activity page, you will see a search bar that you can set up to your specific needs.

The search bar has specific selections available to make it easier for you to find what you need in the simplest way.

Under the "Show" dropdown box, you will be able to select what you want to see, either all transactions or a specific type of transaction. You can also change how the account activity sorts by changing the "Order By" selection.

- Purchases: What Riviera has bought from you.

- Payments: If a payment was received, how long it took to be paid and on what invoice.

- Adjustments: any changes to an invoice after funding (funded wrong amount, payment listed under wrong number but applies to another number, payment that was not separated by number when paid)

- Chargebacks: Short payments and over payments taken/given back. Non-factored payments given back.

- Write-offs: includes unpaid balances beyond terms that were bought on non-recourse basis.

- Date: Sorts the list by newest invoice to oldest invoice.

- Debtor: Sorts the list by Customers from A to Z then by oldest invoice to newest.

- Invoice: Sorts the list by ascending alpha numeric order (A-Z, 1-100)

- TransType: Sorts the list by that transaction type (Purchases, Payments, Adjustments, Etc.)

- Amount: Sorts the list by invoice amount from highest to lowest.

Date	Debtor	Invoice #	Reference #	Trans Type	Amount	Days Paid	Chk #
8/14/2017	RE TRANSPORTATION	JY-98182	6804113	Payment	$285.00	33	ACH/RE/AWT
8/14/2017	RE TRANSPORTATION	JY-98169	6802584	Payment	$225.00	34	ACH/RE/AWT

By default, the Account Activity page will pull a table with all transactions and sort by date for the last 2 weeks. If you want a new table simply select your transaction type, date range, and order by, then click Submit to pull your new table.

| 8/11/2017 | RE TRANSPORTATION | AU-98743 | 6843083 | Purchase | $321.22 | | |
| 8/11/2017 | RE TRANSPORTATION | AU-98728 | 6842063 | Purchase | $285.00 | | |

<< < > >> Page: 1 of 4

The final part of the Account Activity Page is the Grand Total at the bottom. This will list the amounts per transaction type for the set date range.

Grand Total

Purchases:	$116,386.83
Payments:	$62,479.66
Chargebacks:	$1.02
Adjustments:	$0.00
Writeoffs:	$0.00
# of transactions:	371
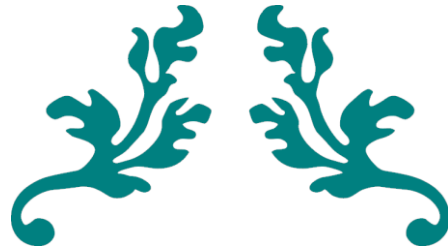
ACCOUNT

LEDGER

View Current Month's Ledger   View Ledger for 2015   The Account Ledger is where you go
when you want to see all the
View Last Month's Ledger   View Ledger for 2014   amounts that have been affecting
your account.
View Ledger YTD for 2017   View Ledger for 2013

View Ledger for 2016   View Ledger for 2012   Any type of transaction that is
moving money to or from you, it will
Any Month Ledger (mm/yyyy):   Purchases History   be here.

[   ] / [   ]   **Go**

You have the option of choosing which month/year you want to look for here. For example, a partial
Ledger Report for July 2017 is shown below:

CHARGEBACK

Date	Batch	Amount
7/14/2017	1926	($140.00)
7/26/2017	1933	$11.67
	Total:	**($128.33)**

FACTCHARGE

Date	Batch	Amount
7/3/2017	1919	$7.50
7/6/2017	1920	$7.50

These are only a few examples of what will be shown in the Account Ledger, as your ledger might be
quite long depending on how many times you factor per month/year. Some examples of what may
show in your ledger are explained below.

Chargeback – discrepancies or payments received. Reconciled by Riviera after research.

Deduction – an amount taken from your funding by agreement, such as paying something on your
behalf.

Factcharge – The fee for the funding method of your choosing. (Wire, ACH, etc.)

Fee – Percentage fee per your contract with Riviera.

This is not an all-inclusive list and may include other categories as well.

| 2/3/2015 | 1389 | $949.60 |
| 2/3/2015 | 1389 | ($5,335.43) |

Above is an example of 2 lines under the Fee category. The ( ) indicates that money is being given back to you. That's great, but why are there 2 fees under the same batch? One common explanation would be that the fee of $949.60 was for a fee deposit and the addition of $5,335.43 was for a fee rebate.

All the ledgers will refer to a specific month/year.

The "Purchase History" button, however, will show you a more general history of the accounts purchased, as shown to the right.

Purchases History

Aug 2017	$207,391.27
Jul 2017	$191,253.62
Jun 2017	$207,552.28
May 2017	$178,994.70
Apr 2017	$130,251.17
Mar 2017	$183,677.61
2017	$1,380,267.95
2016	$2,159,284.93
2015	$1,995,001.71
2014	$1,954,844.65
2013	$1,649,493.60
2012	$1,256,270.38
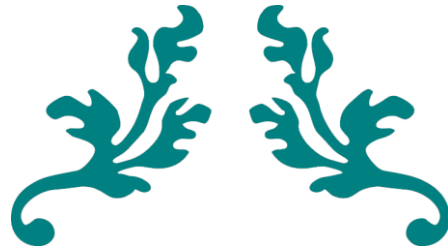
INVOICE

MANAGER

Invoice Template Setup	Change the names of the fields on your invoices.
Create New Invoice Wizard	Create a new invoice using your template. Provides access to your existing Debtors and Address Book.
View/Print Existing Invoices	Retrieve and Print existing invoices
Quick Invoice	Create an invoice without using the wizard
Invoice Uploader	Upload invoices to Riviera for processing

OVERVIEW

The Invoice Manager tab is the place to go if you need to create invoices whether it be for factoring or just for you to use.

The overview page gives a brief explanation of the 5 different sections of the Invoice Manager and some quick notes on its usefulness as well as a note on the invoice formatting when printing.

SETUP TEMPLATE

This screen allows you to modify the Invoice Template to meet your specific needs. Fields in Yellow may be modified to your own specifications as necessary. You do not have to use all of the fields. If there is a field you will not need, you can either delete the text or simply not use that field when creating invoices.

```
                                                        INVOICE
P. Sherman
42 Wallaby Way
Sydney, NSW                          Date           Invoice #
(123) 456-7890                     1/1/2005      ○Auto ●Manual
```

Bill To	Ship To
Sample Company	Sample Company
123 Main Street	123 Main Street
Anytown, US 12345	Anytown, US 12345
(321) 555-1212	(321) 555-1212

P.O. #	Terms	Rep	Ship Date	Ship Via	FOB	Notes
	Net 30					

#	Item Code	Qty	Description	Unit Cost	Discount	Amount
1		10	Assorted Widgets	$10.00	5%	$95.00

Thank you for your business!

Sub-Total:	$95.00
Payments/Credits:	($10.00)
Tax:	$6.50
Other:	$0.00
BALANCE DUE:	$91.50

Save Invoice Template 🖨

Once you have made your changes, click the Save Invoice Template button below the sample invoice.

NOTE: Fields highlighted in GREEN *have special meaning for factored invoices. The first field is used to identify the P.O./Reference # of the invoice. The second one is used for the Invoice Amount. Please use those fields for the specified purposes only (you may still change the field labels). All other fields may be used however you choose.*

*[Quick Tip] The "*Thank you for your business!*" box at the bottom left of the template can be resized.*

CREATE NEW INVOICE

Once your template has been modified to your liking and saved, all you need to do is click the "Create New Invoice" within the overview page or on the sidebar.

1.) Upon clicking, you will have the option of **selecting your customer** through the dropdown menu, or, if they are new and not in our system, inputting the information you have on hand.

You may also save the information for future use and request credit on this customer if you are factoring them.

2.) Once your debtor is selected, you will need to **select a billing location** on the next page unless you had manually inputted the debtor.

Select Debtor (Bill To): - SELECT -

Or, provide the following debtor information

Debtor Name: Debtor Name

Address: Address

City, ST, ZIP: City ST ZIP

Phone: Phone

☐ Save to Address Book
☐ Request Credit for this Debtor
☑ Ship To is the same as Bill To

Next Step -->

Debtor Name: KPI LOGISTICS INC

Billing Location: - SELECT -

Next Step -->

REMIT TO:
P. Sherman
42 Wallaby Way
Sydney, NSW
(123) 456-7890

INVOICE

Date

9/7/2017

Invoice #

(Numeric digits only)

Bill To			Ship To		
KPI LOGISTICS INC			KPI LOGISTICS INC		
12730 HIGH BLUFF DRIVE SUITE 130			12730 HIGH BLUFF DRIVE SUITE 130		
SAN DIEGO	CA	92130	SAN DIEGO	CA	92130

P.O. #	Terms	Rep	Ship Date	Ship Via	FOB	Notes
	Net 30					

#	Item Code	Qty	Description	Unit Cost	Discount	Amount
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

Sub-Total:	
Payments/Credits:	
Tax:	
Other:	
BALANCE DUE:	

Thank you for your business!

☑**Check Here if you wish to add this invoice to Online Schedule Submission**
(Note: Remittance address will be replaced with Riviera's address)

Save/Preview Invoice

(Note: After printing your invoice, click your
browser's BACK button to return to this screen.)

Save & Create Another Invoice

Save & Proceed to Online Schedule Submission

Return to Main Menu

[Quick Tip] By default, the invoice will be created as a factored invoice. If you wish to create an invoice for your own use, without factoring, be sure to un-mark the checkbox.

3.) A new page will appear that will allow you to **input invoice information**. Once you have inputted all the necessary information on your invoice, you will have a few options to choose from.

Save/Preview Invoice

Will **save** what you have inputted and open a new window to **preview** your invoice. From here you may **print** the invoice by right clicking and clicking print. Simply press your browser's back button to return to creating invoices. (Printing process may be different depending on browser. This <u>does not save a copy</u> of the invoice to ROAM for future use)

Save & Create Another Invoice

Will save the invoice within ROAM and move you back to step 1 to create a new invoice. (This button must be pressed if creating multiple invoices as the Save/Preview button only saves your inputs so you may print and return to submit)

Save & Proceed to Online Schedule Submission

Will save a copy of the current invoice you are creating and submit it along with any other invoices created for factoring. Will move to the Schedule Submission page after.

Return to Main Menu

Will return you to the Invoice Manager – Overview page.

4.) Once all invoices have been created, you can either **continue to Schedule Submission** (instructions on page 37 of this document.) for factoring the invoices or **view/print** your invoices for your own use by returning to the Invoice Manager – Overview page.

VIEW AND PRINT

The View and Print tool is provided for your convenience. Riviera Finance does not monitor aging or activity on non-factored or factored invoices on this page. Information on factored invoices can be found on the standard ROAM screens.

To retrieve a created invoice, simply search for the invoice you wish to print from when it was first created using the searcher as shown below.

Show Invoices	From		To		
	08/01/2017	🗓	08/14/2017	🗓	Submit

Once you have selected the date ranges for the invoice(s) you're looking for, there will be two locations they can be in.

Open Invoices

Inv Date	Debtor	Inv #	Amount			
9/18/2017	KPI LOGISTICS INC	10	$1,000.00		🖶	ᴾᴬᴵᴰ
9/18/2017	KPI LOGISTICS INC	1	$100.00	✤	🖶	ᴾᴬᴵᴰ

The first section is the "Open Invoices" location. The invoices here are considered open until marked as paid by you. Riviera will not use this page unless we need to retrieve an invoice created for factoring.

Legend: ✤ - Invoice Marked for Factoring | 🖶 - Preview/Print Invoice | ᴾᴬᴵᴰ - Mark Invoice as Paid

Please refer to the legend on what the markers to the right of the pane means. The second and third option are clickable by you to either pull up an invoice for printing or mark as paid for your reference.

Paid Invoices

Inv Date	Debtor	Inv #	Amount		
9/18/2017	KPI LOGISTICS INC	5	$500.00	✤	🖶
9/18/2017	KPI LOGISTICS INC	6	$600.00	✤	🖶

The second section is the "Paid Invoices" location. The invoices here are moved here once the ᴾᴬᴵᴰ button is clicked within the Open Invoices pane. The invoices are still printable after marked as paid.

QUICK INVOICES

The Quick Invoices section is similar to the "Create New Invoices" section except it will skip steps 1 and 2 and allow you to **INPUT ALL FIELDS** based on your template. This will include having to input the "Bill To" and "Ship To" fields from information you have on hand. All other steps are the same and this method is still able to add invoices to a new SOA.
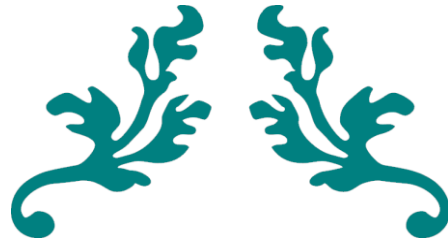
INVOICE

UPLOADER

The Invoice Uploader page allows you to view and upload documents to us through a simple and quick process. It's as simple as attaching a document to an email, but with the added benefit of tracking and efficiency.

 If the files that you want to upload are for a schedule/batch that was already <u>funded</u>, you cannot upload the invoices. It is recommended that you upload documents once a schedule is created. As such, please navigate to "Schedule Submission" on page 37 if you have not done so already.

Start Date	7/31/2017 📅
End Date	8/14/2017 📅
OR Batch Number	

Go

Upon entering the Invoice Uploader page, there will be 2 main areas for you to navigate. The first is the top pane, as shown above, which allows you to search for batches from a set range that you determine. You can then view the files uploaded by clicking the link below "File Uploaded".

Set the dates or enter a batch number and click Go! To find the files you want.

NOTE: <u>this will only work if files were uploaded through the website</u>. By uploading, rather than emailing/mailing, you gain the added benefit of tracking/storing your files!

The second is the bottom pane, as shown below, which shows all uploads that have been uploaded on your account. By default, this will show the most recent batches unless changed using the upload history searcher. It will state what batch was uploaded, date/time it was sent, and who sent it.

Need to upload your invoices for a pending batch instead? Just click the, Upload My Invoices , button above the "File Uploaded" column.

11 upload record(s) found								Upload My Invoices
Batch#	**Inv#**	**Upload Type**	**Action**	**Uploaded (ET)**	**Uploaded By**	**Completed**	**Size (kb)**	**File Uploaded**
1946		BAT	NEW	8/14/2017 12:33 PM	TTRUONG	Y	6,421	TTRUONG_1946.pdf
1945		BAT	NEW	8/11/2017 4:11 PM	TTRUONG	Y	12,325	TTRUONG_1945.pdf

[Quick Tip] Riviera will often refer to your "batch number". This number is given to each Schedule that you create and fund.

Upon clicking, Upload My Invoices, you will have the option of selecting the batch that you wish to upload.

1.) Select your batch number.

2.) Select your upload option.

Once a batch is selected, you will have a few options to choose from:

The first option, **BAT**, will let you upload 1 file, with all invoices and backup, for the entire batch.

The second option, **INV**, will let you upload each invoice, with backups, individually.

The third option, **SOA**, will let you upload a Schedule of Accounts. This is for when an SOA was accidentally forgotten or if you prefer to sign an SOA physically and then upload.

ROAM will then provide a summary of your Batch or Invoice(s), depending on your upload option, and ask you to choose files to upload:

3.) Click Choose File

Navigate to where you have the invoices saved. A window similar to the one to the right should pop up.

4.) Select the file you wish to upload and click Open.

NOTE: The look of this window will vary depending on what operating system you have. An example of a windows 7 PC is shown to the right.

Select a not-yet-funded batch #: Select a Batch ▼

| Select a Batch |
| 1947 |
| 1946 |

Select a not-yet-funded batch #: 1947 ▼
Select an upload type:
- ◉ BAT - Upload one file for <u>all invoices</u> in the batch
- ○ INV - Upload one file for <u>each invoice</u> in the batch
- ○ SOA - Upload <u>ONLY</u> the signed Schedule of Accounts for the batch

BAT:

Invoices	Total Amt	Last Uploaded	Add/Replace	File to upload
26	$15,028.58	Not Yet Uploaded		Choose File No file chosen

INV:

Inv #	Inv Amt	Last Uploaded	Add/Replace	File to upload
AU-98644	$976.50	Not Yet Uploaded		Choose File No file chosen
AU-98712	$579.36	Not Yet Uploaded		Choose File No file chosen

SOA:

Invoices	Total Amt	Last Uploaded	Add/Replace	File to upload
26	$15,028.58	Not Yet Uploaded		Choose File No file chosen
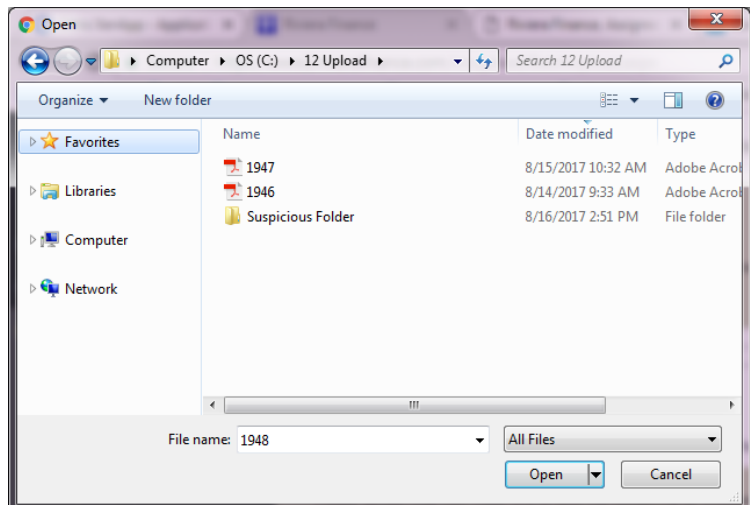
After opening the file, the file name will appear to the right of the 'Choose File' button:

Choose File 1947.pdf
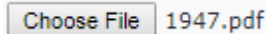
5.) Repeat steps 3-4, if you chose the **INV** option, for all other invoices.

6.) Click Upload This File button to send in your invoices.

An Please wait... icon may appear if uploading large files. After the upload is complete, a Batch File Uploaded notice will appear to let you know your files have been uploaded successfully. If you wish to see your uploaded file(s), simply click the See Previous Uploads to the top right to return to the Invoice Uploader page. There, you can see your most recent uploads.

Mistakes happen, and work takes time. ROAM allows you to add documents or replace documents. Need to prepare a batch but still waiting on a document? Upload the invoices you have in the meantime.

Inv #	Inv Amt	Last Uploaded	Add/Replace	File to upload
AU-98644	$976.50	Not Yet Uploaded	○ ADD ⦿ REP	Choose File No file chosen
AU-98712	$579.36	Not Yet Uploaded		Choose File No file chosen

The **ADD** option within the ○ ADD ⦿ REP buttons will upload the file without deleting a previous upload within the same batch (good for if you missed an invoice).

The **REP** button will replace a previously uploaded file and delete the previous upload (good for if you want a second chance at perfection).

If the ○ ADD ⦿ REP buttons are not showing for an invoice, it means a file was never uploaded for it.
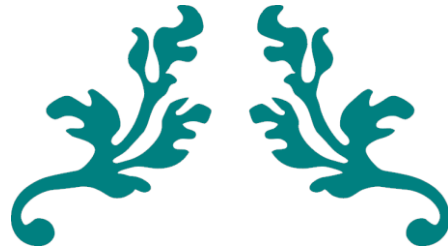
SCHEDULE

SUBMISSION

The Schedule Submission page allows you to create a schedule of invoices that you wish to factor with Riviera Finance. The top pane, as shown below, allows you to input the information of each invoice and add it to the schedule one by one. All options with a * must have something inputted.

1.) *** Please Select a Debtor:**   --Select A Debtor--   ▼

   If NEW DEBTOR, specify name: If NEW DEBTOR, specify name

2.) *** Please Specify a Location:**   MAIN   ▼

3.) *** Please Specify Invoice Number:**   * Please Specify Invoice Number

4.) *** Please Specify Invoice Date:**   9/20/2017   📅

5.) *** Please Specify Invoice Amount:**   * Please Specify Invoice Amount
   (ex: 500.00)

6.) **Please Specify Reference (If Applicable):**   Please Specify Reference (If Applicable)

7.)   Add Invoice

1.) Select your customer under the "Debtor" section. If you do not see your customer under the drop down menu, input the name in the "New Debtor" section.
2.) Select the location of your customer. Multiple locations may appear but leaving it "Main" is acceptable as well.
3.) Input your invoice number.
4.) Input your invoice date.
5.) Input your invoice amount.
6.) Input your reference information. This is usually your Purchase Order number or Load number.
7.) Once all invoice information is inputted, click Add Invoice to add to Schedule.
8.) Repeat steps 1-7 until all invoices have been added.

Each added invoice will update on the bottom pane. An example is shown below.

2 Invoice(s) Added.   Schedule Total: $700.00

	Debtor	Location	Inv #	Inv Date	Ref	Amount
X	KPI LOGISTICS INC	MAIN- NEW ADDRESS	3	9/18/2017		$300.00
X	KPI LOGISTICS INC	MAIN- NEW ADDRESS	4	9/18/2017		$400.00

9.) You may either click ↩ Exit to Main Menu , if an emergency has come up and you are unable to complete schedule creation, or 👁 Review Completed Schedule to review the completed Schedule for factoring.

10.) After clicking ⊙ Review Completed Schedule , review your schedule <u>carefully</u> on the next screen. Once you click SUBMIT SCHEDULE , your schedule will be submitted to Riviera Finance subject to the terms of the Security Agreement.

If a mistake has been made, simply click the Add More Invoices button to move back to the Schedule Creation page. You will have to delete the incorrect invoice by clicking the **X** to the left and then add the corrected invoice again.

Add More Invoices   2 Invoice(s). Schedule Total: $700.00

	Debtor	Location	Inv #	Inv Date	Ref	Amount
1	KPI LOGISTICS INC	MAIN- NEW ADDRESS	3	9/18/2017		$300.00
2	KPI LOGISTICS INC	MAIN- NEW ADDRESS	4	9/18/2017		$400.00

11.) If all is reviewed as correct, input your name in the name box.

Type Your Full Name Here:

12.) Click the button to Submit schedule for factoring.

SUBMIT SCHEDULE

13.) A new page should open similar to the one to the right. You may electronically sign your document here by clicking the Sign button.

PRINT A COPY OF THIS PAGE, SIGN IT, AND SEND IT IN WITH YOUR ORIGINAL INVOICES AND COPIES.
CLICK HERE TO RETURN TO THE MAIN MENU AFTER YOU HAVE PRINTED THIS PAGE
CLICK HERE TO UPLOAD YOUR INVOICES FOR THIS BATCH

Schedule Of Accounts

This is to certify that the parties named below are indebted to the undersigned in the sums set opposite their respective names, for merchandise sold and delivered or for work and labor done and accepted.

Debtor Name	Inv Date	Inv No	Ref or PO	Inv Amt
KPI LOGISTICS INC	9/18/2017	3		$300.00
KPI LOGISTICS INC	9/18/2017	4		$400.00
	INVOICES LISTED: 2		**TOTAL:**	**$700.00**

ELECTRONIC SIGNATURE ADOPTION & WAIVER: I hereby adopt the symbol below as my electronic signature for the purpose of signing/authenticating the schedule of accounts associated with this signature which will be submitted to Riviera Finance. I authorize Riviera Finance (without further investigation or verification from me, personally) to accept this electronic signature as valid and binding, as if physically signed, attached with present intent, associated with the schedule of accounts as an authenticated record, and in lieu of a my physical signature. I hereby waive any defense or claim that the associated schedule of accounts submitted to Riviera Finance is not enforceable under the statute of frauds or as not having been authenticated under section 9102(a)(7)(B) or 9203(b)(3)(a) of the Uniform Commercial Code.

Clear   Sign above   Accept

For valuable consideration, receipt of which is hereby acknowledged, the undersigned hereby sells, assigns, sets over and transfers to RIVIERA FINANCE, its successors or assigns, all its rights, title and interest in and to the accounts above named, including all monies due or to become due thereon, all in accordance with and pursuant to that certain Factoring Agreement now existing by and between the undersigned and Riviera Finance, the conditions, representations, warranties, and agreements of which are made part of this sale and assignments and incorporated herein by reference.

As an inducement for RIVIERA to purchase the accounts listed above and with full knowledge that the truth and accuracy of the representations and warranties in this Schedule of Accounts are being relied upon by RIVIERA, in purchasing the accounts, CLIENT represents, warrants and/or covenants that: CLIENT is properly licensed and authorized to operate its business and has properly registered any fictitious trade name(s) it may use. CLIENT'S business is solvent. CLIENT will not, in any manner whatsoever, interfere with any of RIVIERA'S rights under this Agreement. CLIENT is, at the time of purchase by RIVIERA, the lawful owner of and has undisputed title to the Accounts purchased by RIVIERA. Each Customer's business is solvent to the best of CLIENT'S information and knowledge. Each account offered for sale to RIVIERA is an accurate and undisputed statement of indebtedness by Customer to CLIENT as a result of an absolute sale and not subject to any contingency and is for a certain sum which is due and payable in terms made known to RIVIERA in writing. Each account offered for sale to RIVIERA is an accurate statement of a bonafide sale, delivery and acceptance of merchandise or performance of a service by CLIENT to customer. CLIENT will not change or modify the terms of account with Customer. CLIENT does not own, control, or exercise dominion over, in any way whatsoever, the business of any Customer/Account debtor to be factored by CLIENT to RIVIERA.

Sign Signed: _____   Date: 9/21/2017

Upon clicking, a signing box will appear as shown above. On a personal computer or laptop, you will have to hold down your left mouse button and draw your signature. On mobile or tablet, you may draw your signature with your finger/stylus. If mistakes were made, click Clear and restart. If mistakes were not made, click Accept and your signature will appear under the "Signed_____" line.

FOR RIVIERA USE ONLY	
CHECK #:	FEE %:
	CB:
CHECK DATE:	RESERVE:
	FEE REBATE:
MAIL____ DEP____ PICK-UP____ WIRE____	RESERVE ADJ::
	OTHER #:
	OTHER #:
PREP. BY:	CASH PAYMENT:

Download to my Computer   Upload to Riviera

A "Sample" signature is shown to the right.

You may also use the [Download to my Computer] button if you wish to print out to sign physically. Simply click the "here" link to open and save/print your document after clicking [Download to my Computer].

SOA converted to PDF. Click here to view.
[Download to my Computer] [Upload to Riviera]

14.) If you had signed the SOA electronically, you will need to click the [Upload to Riviera] button to send the document to Riviera. From here you may click "Click here to view your uploads" to move onto sending Riviera your invoices. Instructions on uploading are on page 33 of this document.

SOA submitted to Riviera Finance. Click here to view your uploads.
[Download to my Computer]

If you had signed the SOA physically, please scan the signed copy and save to your computer to then upload onto ROAM. Instructions on uploading are on page 33 of this document.

PRINT A COPY OF THIS PAGE, SIGN IT, AND SEND IT IN WITH YOUR ORIGINAL INVOICES AND COPIES.
CLICK HERE TO RETURN TO THE MAIN MENU AFTER YOU HAVE PRINTED THIS PAGE
CLICK HERE TO UPLOAD YOUR INVOICES FOR THIS BATCH

Schedule Of Accounts

This is to certify that the parties named below are indebted to the undersigned in the sums set opposite their respective names, for merchandise sold and delivered or for work and labor done and accepted.

Debtor Name	Inv Date	Inv No	Ref or PO	Inv Amt
KPI LOGISTICS INC	9/18/2017	3		$300.00
KPI LOGISTICS INC	9/18/2017	4		$400.00
INVOICES LISTED: 2			**TOTAL:**	**$700.00**

For valuable consideration, receipt of which is hereby acknowledged, the undersigned hereby sells, assigns, sets over and transfers to RIVIERA FINANCE, its successors or assigns, all its rights, title and interest in and to the accounts above named, including all monies due or to become due thereon, all in accordance with and pursuant to that certain Factoring Agreement now existing by and between the undersigned and Riviera Finance, the conditions, representations, warranties, and agreements of which are made part of this sale and assignments and incorporated herein by reference.
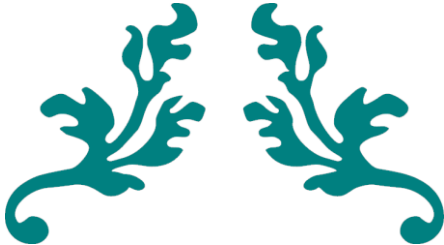
As an inducement for RIVIERA to purchase the accounts listed above and with full knowledge that the truth and accuracy of the representations and warranties in this Schedule of Accounts are being relied upon by RIVIERA, in purchasing the accounts, CLIENT represents, warrants and/or covenants that: CLIENT is properly licensed and authorized to operate its business and has properly registered any fictitious trade name(s) it may use. CLIENT'S business is solvent. CLIENT will not, in any manner whatsoever, interfere with any of RIVIERA'S rights under this Agreement. CLIENT is, at the time of purchase by RIVIERA, the lawful owner of and has undisputed title to the Accounts purchased by RIVIERA. Each Customer's business is solvent to the best of CLIENT'S information and knowledge. Each account offered for sale to RIVIERA is an accurate and undisputed statement of indebtedness by Customer to CLIENT as a result of an absolute sale and not subject to any contingency and is for a certain sum which is due and payable in terms made known to RIVIERA in writing. Each account offered for sale to RIVIERA is an accurate statement of a bonafide sale, delivery and acceptance of merchandise or performance of a service by CLIENT to customer. CLIENT will not change or modify the terms of account with Customer. CLIENT does not own, control, or exercise dominion over, in any way whatsoever, the business of any Customer/Account debtor to be factored by CLIENT to RIVIERA.

Sample

Signed: _____ Date: 9/21/2017

FOR RIVIERA USE ONLY		
CHECK #:	FEE %:	
	CB:	
CHECK DATE:	RESERVE:	
	FEE REBATE:	
MAIL____ DEP____ PICK-UP____ WIRE____	RESERVE ADJ::	
	OTHER #:	
PREP. BY:	OTHER #:	
	CASH PAYMENT:	

[Download to my Computer] [Upload to Riviera]

DEBTORS

(NOTE: this is also on the main menu within the search bars.)

SEARCH

The Debtor Search Bar enables you to lookup customers that <u>have been factored</u> and retrieve an aging on said customer.

An added benefit of searching a debtor through this searcher is that you can pull some quick information on a customer such as their phone number.

CREDIT INFO

Debtor	Credit Watch	No Buy	Credit Limit	Outstanding	Credit Avail
ADVANTAGE LOGISTICS, INC.	N	N	$5,000	$4,300	$700
ALL PRO FREIGHT SYSTEMS INC	N	N	$9,000	$9,000	$0
AOK FREIGHT, LLC	N	N	$5,000	$1,700	$3,300

The Credit Info page allows you to see a quick but informative glimpse on the credibility of your customers. A detailed explanation of what each column means is below.

- <u>Credit Watch:</u> A **Y** in this column means that the debtor is currently under a **higher level of monitoring**. This does not mean that they are not factorable but were put in this category for a variety of reasons such as repeated slow payments. Please contact your Account Executive for further details.

- <u>No Buy:</u> A **Y** in this column indicates that Riviera is currently **not purchasing** any invoices for factoring on the debtor. A possibility would be that the customer has and will not accept our assignment among other reasons.

- <u>Credit Limit:</u> The limit on how much Riviera will factor. This is not an absolute limit and can be adjusted with further research. Please contact your Account Executive for further increases.

- <u>Outstanding:</u> The total amount of all invoices for the debtor that have been factored through Riviera and are currently unpaid.

- <u>Credit Avail(able):</u> The amount left that is factorable on the debtor. Credit Available may be increased or decreased on a case by case basis.

[Quick Tip] Need to check credit on a potential, factorable customer? Use our "FastCredit" tool to get a swift answer! Be sure to have the MC# or name of company and location available beforehand. (FastCredit tool available on the sidebar 4th from the last item.)

NO-BUY LIST

The no-buy list is where you go if you want to know if it's possible to factor a specific customer.

All you have to do is type the name of the company within the No-buy Search Bar.

Disclaimer:

The "NO-BUY" list is furnished in confidence and is intended for the exclusive use of Riviera Clients for legitimate business purposes. This information shall not be reproduced. Neither Riviera Finance nor its sources or distributors warrant the information enclosed; nor shall they be liable for any use or reliance upon it by any party. This list is not intended to convey any statement regarding a company's credit-worthiness, and should not be used as an indicator of credit worthiness of any company whose identity is enclosed herein. An organization may be included on the "NO-BUY" list at Riviera's discretion, whether for credit or non-credit related reasons. If you see one of your customers on this list and want updated information, please contact your local Riviera representative. The "NO-BUY" list is updated daily.

LOADS-IN-TRANSIT TRACKER

This utility is provided as a service to our valued trucking/transportation clients as an easy method of tracking loads-in-transit prior to invoicing and factoring. This is a self-administered system, meaning that you are solely responsible for adding and deleting loads. By providing basic load information, you can monitor available credit based on pending and outstanding invoices. If response to this application is positive, we will continue to expand the functionality.

Terms of Use

This system is for informational purposes only. Riviera makes no guarantees, expressed or implied, with regards to the information entered or shown here. Posting a load here in no way affects the factoring of any past or future invoices whatsoever. Use of this system indicates your understanding and acceptance of these terms. THIS IS A BETA PROJECT. YOUR FEEDBACK IS APPRECIATED.

Simply add the information of the load you are hauling and the amount then click [Add Load]. Once added, you will be able to track if a possible new load will be factorable based on outstandings and the load(s) in transit. In the example to the left, $2,300 credit is available with the 1 outstanding load(already factored) for $1,700 and 1 in transit load for $1,000.

Loads	Outstanding	Credit Limit	Pending	Available
1	$1,700.00	$5,000.00	$1,000.00	$2,300.00

FAST CREDIT

FastCredit is a simple and speedy tool that provides you with credit history on Riviera's database of payment experiences. It provides useful information such as: how many client relationships Riviera has had with the account debtor, the year the relationship was established, balances outstanding, and the average payment history over the last 12 months.

FastCredit - Instant Credit Decisions

Note: If you are unable to locate the debtor for which you are seeking credit, it does not indicate that the credit is declined - only that we do not have sufficient information to offer an instant approval. If you are unable to locate the correct debtor here, please complete a CREDIT REQUEST

MC Number		Name		State	
MC Number	OR	Business Name		State	Search

FastCredit also provides for an automated credit approval of up to $5,000.00 based upon acceptable payment experience. This tool has proven to be exceptionally useful to transportation clients looking for an immediate credit decision. If you need to review a transportation credit, entering a MC number gives you the best ability for a direct match; the results also include FMCSA data, which improves the chances for FastCredit approval if Riviera does not have payment experience with the account.

Back to Search

‹   Sample Company

Sample Company - Approved for $5,000.00
Debtor Has Satisfactory Fastcredit Pay Score of 95

Relationship already exisits with Sample Company
The debtor you selected is already authorized for use on your account.
Credit Limit: $5,000.00,   Credit Available: $2,000.00

Request Additional Credit Limit

Riviera Debtor Info
Sample Company

Email:
Phone: Fax:
MC Number:000000

FMCSA Broker Information
Sample Company (MC# 000000)

Broker Authority Status: Active
Surety Bond Required: Yes   Surety Bond on File: Yes
Insurance Effective Date: 10/1/2013 (Surety Bond)

Riviera Debtor Credit and Payment History
Riviera Pay Score: 95
No-Buy: N
Credit Watch: N
Associated clients: 865
First purchase: 4/1/2005
Latest purchase: 9/25/2017
Latest payment: 9/22/2017
% of Balance 0 to 30: 73.00 %
% of Balance 31 to 60: 25.04 %
% of Balance 61 to 90: 1.96 %
% of Balance 91+: 0.00 %

	12 mo.	6 mo.	3 mo.
Payment experiences	533	263	123
Average payment turn in days	37	35	35
# of payments under 60 days	519	260	122
# of payments over 60 days	14	3	1

Trucking Clients
Find a higher paying load and unsure of the credit?

Use Riviera's Fastcredit program and allow us to assume the credit risk. Riviera's automated Fastcredit program has the ability to instantly search over 17,000 brokers through the FMCSA database, allowing you an opportunity to secure a higher paying load.

Give it a try. See the difference. Fastcredit's decision making process is not limited to only approving credit on established brokers, but also considers newer brokers, smaller brokers, slower paying brokers, and brokers with limited published credit.

Inquire about our client referral program...up to $1,000.00 per referral.

For credit checks, there are usually 3 instant decisions that will come up.

1.) <mark style="background-color:green">Green</mark> – Credit was approved for $5,000. For a higher approval amount, please contact your Account Executive for further information.

2.) <mark style="background-color:yellow">Yellow</mark> – Credit was not approved. This does not mean that the debtor declined but will require additional research. Please contact your Account Executive for further information.

3.) <mark style="background-color:red">Red</mark> – Credit was not approved. This may require more research or the company is listed as a no-buy debtor. Please contact your Account Executive for further information.

With this information, you will be able to decide if you wish to take an opportunity, which you wish to factor, as you get offers.

For the most part, the information on approval is what you will be searching for. There is also information on the company for your convenience as well.

Riviera Debtor Info
Sample Company

Email:
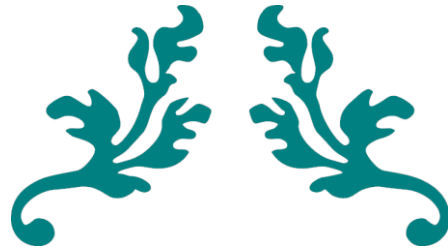Phone: Fax:
MC Number:000000

We also provide the payment history of the company you researched.

Here, you will be able to get a glance at the company's pay history with Riviera to gauge from.

Of course, the final decision if you wish to take the opportunity will be on you.

You may also print out the approval page by clicking the 🖨 icon at the bottom of the page.

Riviera Debtor Credit and Payment History
Riviera Pay Score: 95
No-Buy: N
Credit Watch: N
Associated clients: 865
First purchase: 4/1/2005
Latest purchase: 9/25/2017
Latest payment: 9/22/2017
% of Balance 0 to 30: 73.00 %
% of Balance 31 to 60: 25.04 %
% of Balance 61 to 90: 1.96 %
% of Balance 91+: 0.00 %

|	12 mo.	6 mo.	3 mo.
Payment experiences	533	263	123
Average payment turn in days	37	35	35
# of payments under 60 days	519	260	122
# of payments over 60 days	14	3	1

MY ACCOUNT/ CONTACT US

Your "My Account" page is where you go if you ever need to change your login credentials. You may change your password or main email address. Click Change Password or Change Email Address to do so.

You may also navigate to the "My Account" page through the dropdown menu at the top right at any time on any page.
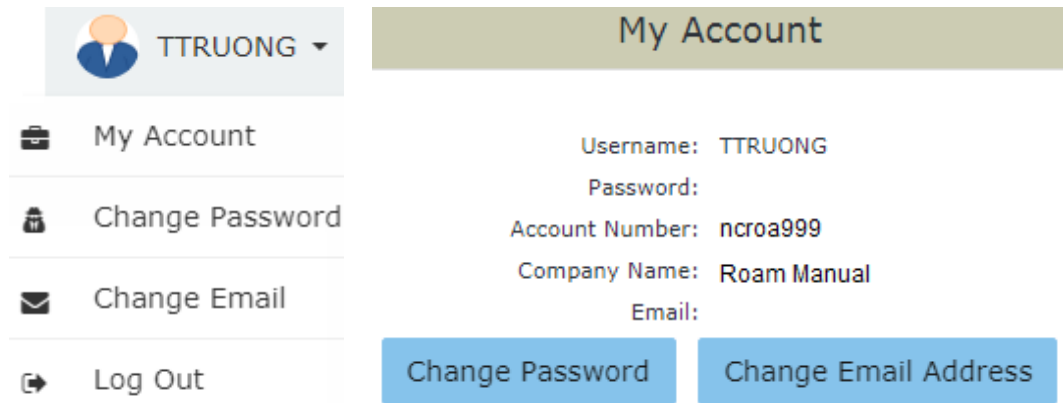
If you ever get locked of your account or have forgotten your password/login, feel free to contact your respective office to have them reset it for you.

Here is the link for all Riviera offices: https://www.RivieraFinance.com/find-a-location/

Have further questions or comments? Feel free to contact Tech Support at TechSupport@RivieraFinance.com for ROAM or contact your Account Executive for any issues regarding your account. You may also navigate to the "Need Help?" link on the Main Menu.
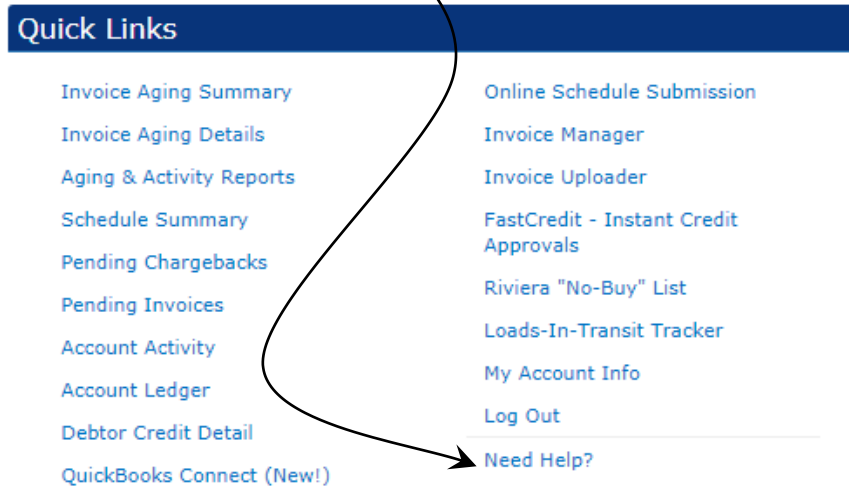
Once in the "Need Help?" menu, you may look through our documents to assist you in using our website.

Documentation

ROAM Instructions (English)

Instrucciones para ROAM (Español)

QuickBooks Connect FAQ

You may also leave a message for your Account Executive here as well.

Contact Us

Need technical support with ROAM? Please contact TechSupport@rivierafinance.com

Have questions or comments about your account? Please send a message to your AE team

Submit