

SNL.NET User Manual

Version 1.09.00

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Introduction

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

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

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

Technical Information

Minimum System Requirements

- Microsoft Internet Explorer 7 or greater with 128-bit encryption
- 56Kbps modem or other high speed Internet connection
- Internet Service Provider

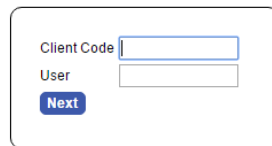
Also Recommended

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

Logging In

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

StuckyNet-Link

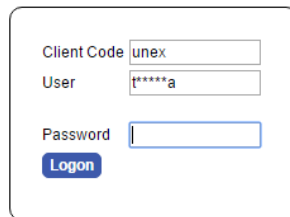


Client Code

User

[Next](#)

- Enter your Client Code and User name and click Next.



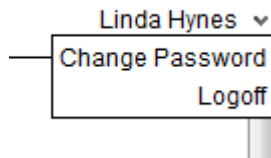
Client Code

User

Password

[Logon](#)

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



Linda Hynes ▾

Change Password

Logoff

Session Timeout

- For security reasons, if you are not actively using the system, your session will end after 20 minutes. If your session ends, you will be required to log in again.
- Your session will also end if you close your browser window; switch to a different website within the same browser window and then try to return using the Back button; and possibly when you use the browser's Refresh or Reload function. **For these reasons, it is recommended that you use the system's menu options to move through the website instead of using your browser's Back, Forward, and Refresh buttons.**
- If you receive a message stating that your user ID is already logged in, wait ten or twenty minutes for a new session to become available or call your collateral analyst to free up the connections.

Changing Your Password

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

Reset Password

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

Password [Reset Password](#)

- Click "Reset Password". You will be required to answer a set of security questions like below:

Please answer the following questions to reset your password:

What is favorite food?

What is your first pet's name?

What is the name of your high school?

Submit

- If you answer all of security questions correctly, you will be prompted to enter a new password.

Please reset your password:

New Password:
Confirm New Password:

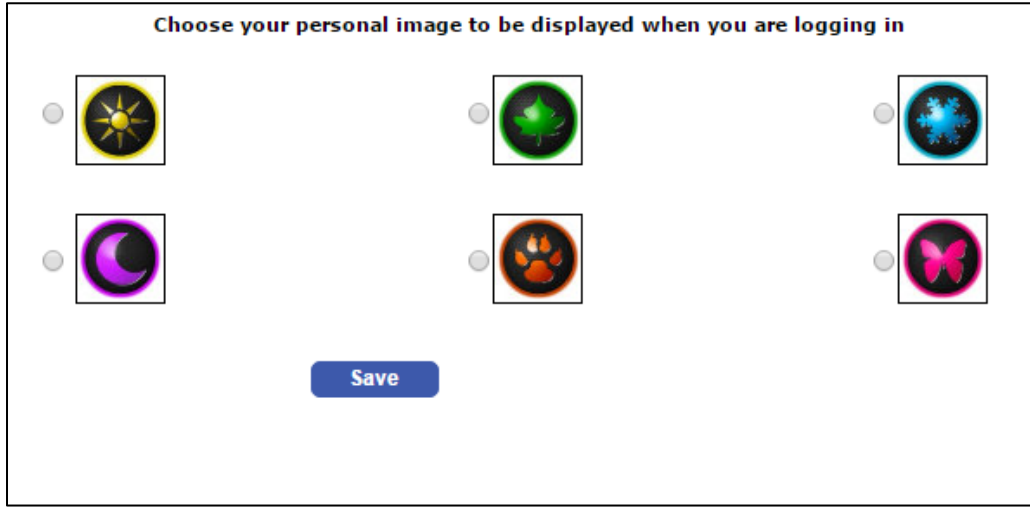
Submit

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

Client Code
User
Next

Please login with your new password.


Setting your Personal Image



- You will be required to choose a personal image the first time you login to the system.
- Once you choose an image, it will be displayed upon subsequent logins to the system. If an incorrect image is displayed, do not enter your password and please call your representative.

Client Code

User



Password

Creating a New Borrowing Base Certificate

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

Borrowing Base Posting

Reference


- The reference number can be from one to six characters.
- If you duplicate a certificate number, you will be warned that the certificate number has been used. You can choose to use the same certificate number or enter a new one.
- One recommended format for the certificate number is to use the date in the form of mmddyy, e.g. 101112 for October 11, 2012.


3. Hit ENTER and a blank certificate will be displayed.

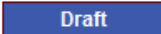
Loan #/Type	11/AR (USD)
Collateral Balance	5,779,874.41
Sales/Additions	0.00
Credit Memos	0.00
Plus Adjustments	0.00
Neg. Adjustments	0.00
Cash/Removals	0.00
Discounts	0.00
Non-A/R Cash	0.00
New Collateral Balance	5,779,874.41
Ineligibles	218,903.00
Advance Rate	80.123456
Reserves	0.00
Loan Limit	5,000,000.00
New Net Collateral	4,455,642.48
Revolving Limit (USD)	10,000,000.00
Total Line Limit (USD)	11,000,000.00
Total Collateral (USD)	11,325,764.04
Loan Balance	3,517,724.32
Advance Request	0.00
DDA Account	
Collections	0.00
New Loan Balance (USD)	10,609,572.51
New Availability (USD)	390,427.49

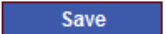
- The text fields in blue are for your data entry.
 - Hit ENTER to move to the next row and hit TAB to move to the next column.
 - The beginning balances on each certificate are pulled directly from the most recently updated data and do not reflect any other saved or pending borrowing base certificates.
4. The borrowing base certificate can be saved as a **Draft** to be completed at a later time or **Saved** to be submitted to the lender. Supporting documentation can be attached to the borrowing base certificates. Use the rolodex button to the right to attach the files.

File Attachments









5. After saving, the certificate will be displayed in a non-editable, printable format. You may print a copy for your records using the Print button or review the certificate later in Posting History.
6. Use the Setup button to change the paper size. Default orientation for the Borrowing Base Posting screen is landscape and cannot be changed.







Posting Status

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

Posting Status

Date	User	Company	Certificate #	Status
10/11/2012	LINDA	Summer Days	1236	Draft
10/11/2012	LINDA	Summer Days	101512	Pending
10/11/2012	LINDA	Summer Days	101112	Approved
10/11/2012	LINDA	Summer Days	100912	Removed

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

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

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

Rejected – The lender has rejected the borrowing base certificate.

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

Printing or Saving the Report

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



Editing or Deleting a Draft Certificate

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

Borrowing Base Posting

Reference



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

Certificate #	Date	Status
1236	10/11/2012	Draft
101512	10/11/2012	Pending

Reviewing Historical Certificates

Posting History

Date Filter

9/1/2012

10/11/2012

Date	User	Certificate #	File 1	File 2
10/11/2012	Linda Hynes	101112	sales register.txt	collection register.t
9/13/2012	Linda Hynes	082412	oct 2006 sample ad	
9/12/2012	Linda Hynes	091212		

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

Printing or Saving the Report

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



Calculating Availability

- **New Collateral Balance** = Collateral Balance + Sales/Additions – Credit Memos + Adjustments – Cash/Removals – Discounts + Non-AR Cash

- **New Net Collateral** = Lesser Of
 1. (New Collateral Balance – Ineligibles) * Advance Rate – Reserves
 2. Collateral Limit

- **Total Collateral** = Lesser Of
 1. Sum of all New Net Collateral fields
 2. Revolving Limit + Sum of non-revolving New Net Collateral fields
 3. Total Line Limit

- **Collections** = Cash Removals

- **New Loan Balance** = Sum of Loan Balances – Collections + Advance Request

- **New Availability** = Total Collateral – New Loan Balance

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

Loan Status Report

Loan Status

Loan #	Type	Currency	Rate	Gross Collateral	Ineligible	Reserve	Loan Limit	Net Collateral	Loan Balance	Availability
SUMM01	AR	USD	80.00	559,998.29	10,735.00	0.00	1,000,000.00	439,410.63	223,268.80	216,141.83
Client Total (USD)				559,998.29	10,735.00	0.00	1,000,000.00	439,410.63	223,268.80	216,141.83

The **Loan Status** is an overview of all the loans in your account as of the last time the system data was updated.

This report does not include any pending or saved borrowing base certificate information in its calculations.

Loan Ledger Report

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

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

Loan Ledger

Loan

01

Date Filter

9/1/2012

10/11/2012

Date	Assn #	Coll #	Sales	Credits & Adjs	Gross Collections	Collateral Balance	Advances	Adjustments	Net Cash	Loan Balance
	BEGINNING	BALANCES				563,141.29				210,821.09
9/1/2012	IntFr*	SUMM01	0.00	0.00	0.00	563,141.29	0.00	1,130.92	0.00	211,952.01
9/13/2012	091212	102	951.00	138.00	4,232.00	559,998.29	10,000.00	0.00	0.00	221,952.01
10/1/2012	IntFr*	SUMM01	0.00	0.00	0.00	559,998.29	0.00	1,316.79	0.00	223,268.80
10/11/2012	101112	109	32,156.00	-8,658.00	86,132.00	497,364.29	100,000.00	0.00	85,632.00	237,636.80
	TOTALS		33,107.00	-8,520.00	90,364.00	497,364.29	110,000.00	2,447.71	85,632.00	237,636.80

Printing or Saving the Reports


The Loan Status report and the Loan Ledger report can be printed and saved as a text file by using the printer icon in the bottom left corner. The reports can be opened in Excel by using the Excel icon.



Interest Statement

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

Interest Statement

Select Month 

[Download](#)

Month
Sep 2012
Aug 2012
Jul 2012
Jun 2012

[Select](#) [Close](#)

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

Ineligible History

The **Ineligible History** displays the ineligible and reserves for each loan in your account.

Loan	01	
Effective Date	10/11/2012	...

Ineligibles

Description	Total
Over Period	32,698.00
Cross Aged	15,326.00
Over Concentration	8,569.00
Credits Past Due	5,630.00
Contra	0.00
Foreign	0.00
Government	0.00
Affiliates	0.00
Other	0.00
Total Ineligibles	62,223.00

Reserves

Letters of Credit	15,000.00
Acceptances / Releases	8,000.00
Other	0.00
Total Reserves	23,000.00

Setup

Print

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

Uploading Files

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

Upload Files

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

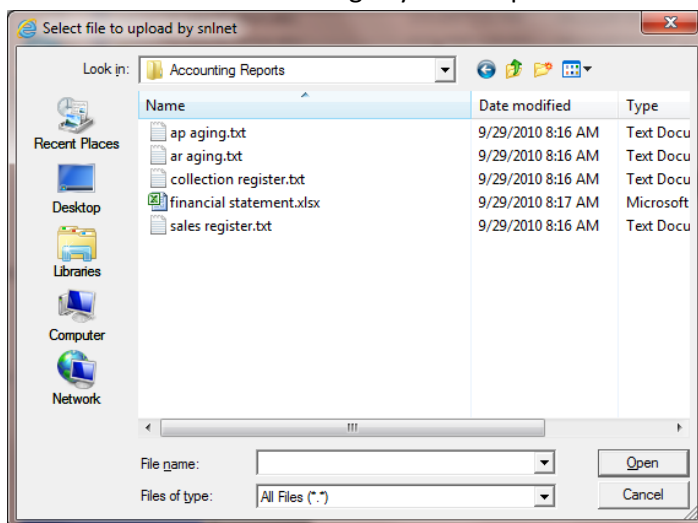
File Type	File Name	Remove	Status
Adjustment Register			
A/P Aging			
A/R Aging			
Cash Register			
Financial Statement			
Invoice Register			

Upload

3. Then click Select File.



4. You will then be browsing in your computer or network. Select the file to upload and click Open.



- Repeat the process until all the files are attached. Then click Upload.

Upload Files

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

File Type	File Name	Remove	Status
Adjustment Register			
A/P Aging	ap_aging.txt	X	
A/R Aging	ar_aging.txt	X	
Cash Register	collection_register.txt	X	
Financial Statement	financial_statement.xlsx	X	
Invoice Register	sales_register.txt	X	

Upload

- After the files are uploaded, an "Upload successful" message is displayed in the Status column.
- Use the Print button to print the file list and Use the Setup button to change the paper size. Default orientation is landscape and cannot be changed.

Upload Files

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

File Type	File Name	Remove	Status
Adjustment Register			
A/P Aging	ap_aging.txt		Upload successful
A/R Aging	ar_aging.txt		Upload successful
Cash Register	collection_register.txt		Upload successful
Financial Statement	financial_statement.xlsx		Upload successful
Invoice Register	sales_register.txt		Upload successful

Setup

Print

Upload

Upload History

Upload History shows the names of the supporting documents that you've uploaded using StuckyNet-Link.

Upload History

Date Filter

10/1/2012



10/12/2012



Date	User	Type	File 1
10/12/2012	Linda Hynes	A/P Aging	ap aging.txt
10/12/2012	Linda Hynes	A/R Aging	ar aging.txt
10/12/2012	Linda Hynes	Cash Register	collection register.t
10/12/2012	Linda Hynes	Financial Statement	financial statement.
10/12/2012	Linda Hynes	Invoice Register	sales register.txt

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

Printing or Saving the Report

The Upload History can be printed and saved as a text file by using the printer icon in the bottom left corner. The reports can be opened in Excel by using the Excel icon.

