b1BANK

LENDING SOLUTIONS

How **BusinessManager®** Works

BusinessManager Funding Process:



1. Invoices Created
A business sells products or services to its customers and sends them invoices for those purchases.

2. A/R Data Sent
The business uploads its accounts receivable file to the financial institution via BusinessManager.



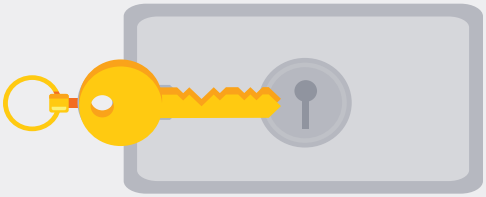


3. Invoices Reviewed
The financial institution reviews the file and purchases the business's accounts receivable.

4. Business Funded
The business receives funding in its operating account. A percentage of the funds is placed in the business's reserve account, and the financial institution receives a service charge.



BusinessManager Payment Process:



1. Send
Customers send payments to the business through the financial institution, which processes in them in BusinessManager.



2. Review
The business can see which invoices have been purchased and funded and which payments have been received via the 24/7 BusinessManager web portal.