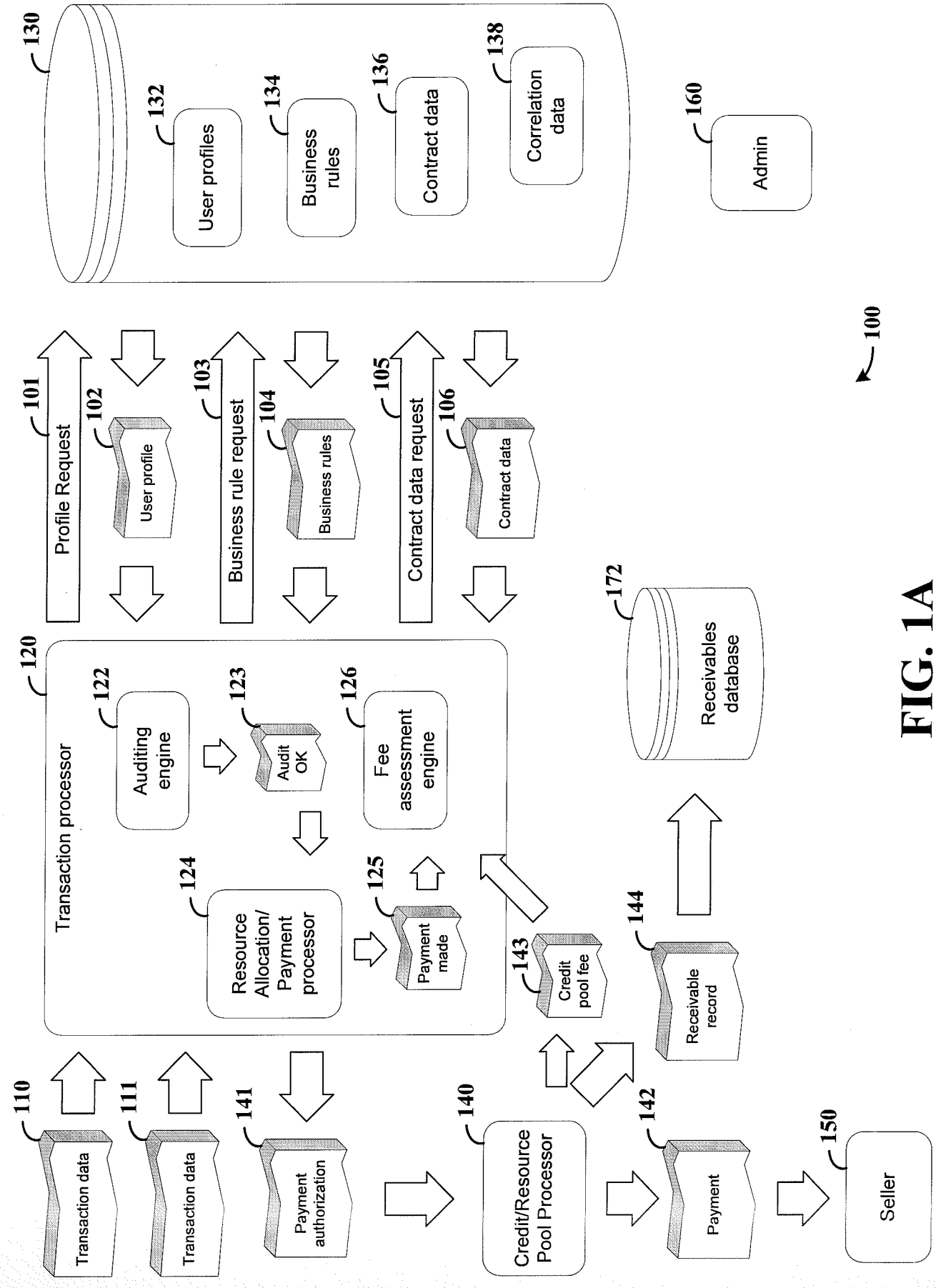

130
User profiles
132
Business rules
134
Contract data
136
Correlation data
138
Admin
160
100
Profile Request
101
User profile
102
Business rule request
103
Business rules
104
Contract data request
105
Contract data
106
Transaction processor
120
Auditing engine
122
Audit OK
123
Fee assessment engine
126
Resource Allocation/ Payment processor
124
Payment made
125
Credit pool fee
143
Receivables database
172
Receivable record
144
Transaction data
110
Transaction data
111
Payment authorization
141
Credit/Resource Pool Processor
140
Payment
142
Seller
150

FIG. 1A

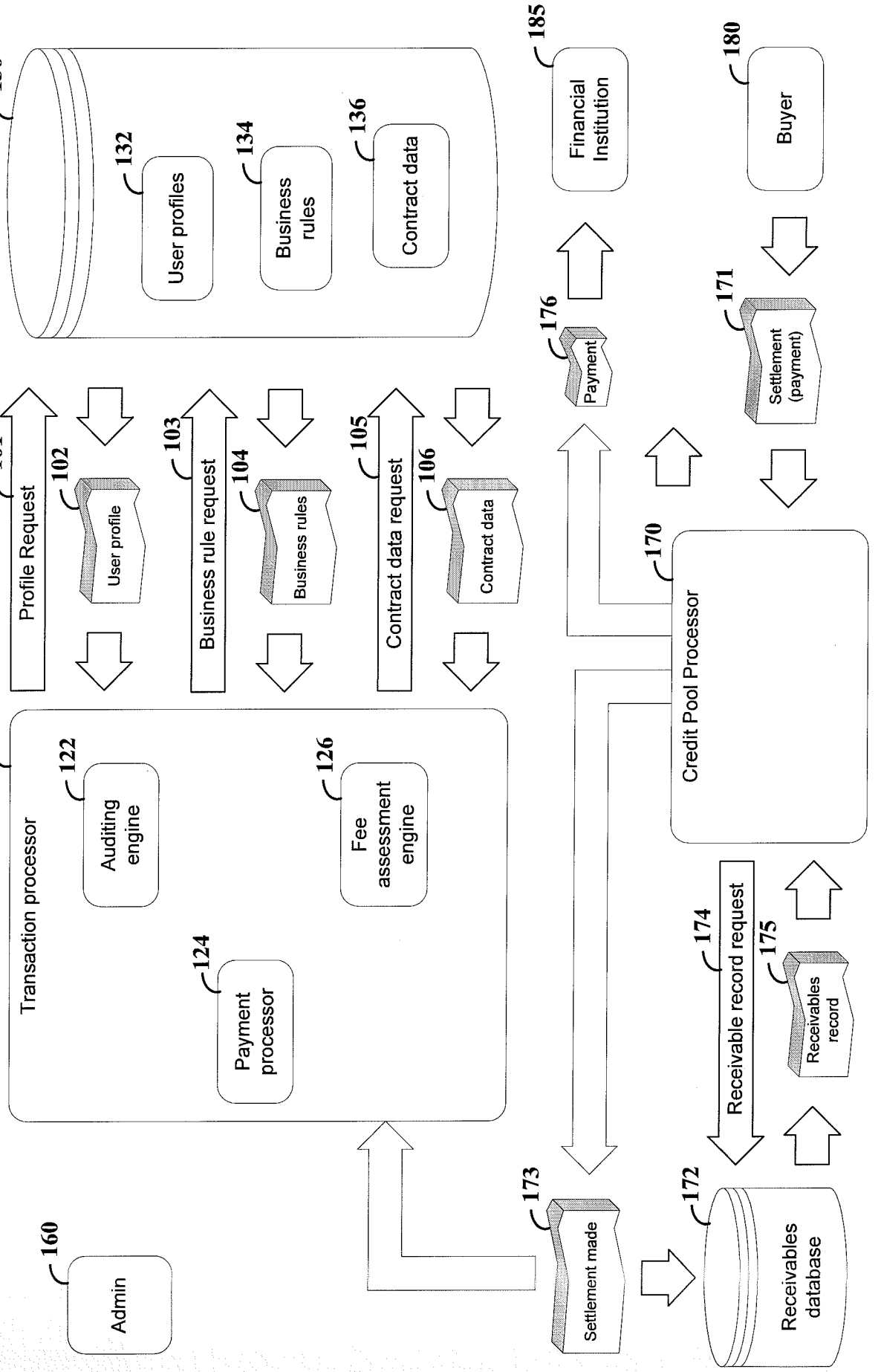

130
User profiles
132
Business rules
134
Contract data
136
185
Financial Institution
180
Buyer
105
101
Profile Request
102
User profile
103
Business rule request
104
Business rules
105
Contract data request
106
Contract data
176
Payment
171
Settlement (payment)
120
Transaction processor
122
Auditing engine
126
Fee assessment engine
124
Payment processor
170
Credit Pool Processor
174
Receivable record request
175
Receivables record
160
Admin
173
Settlement made
172
Receivables database

FIG. 1B

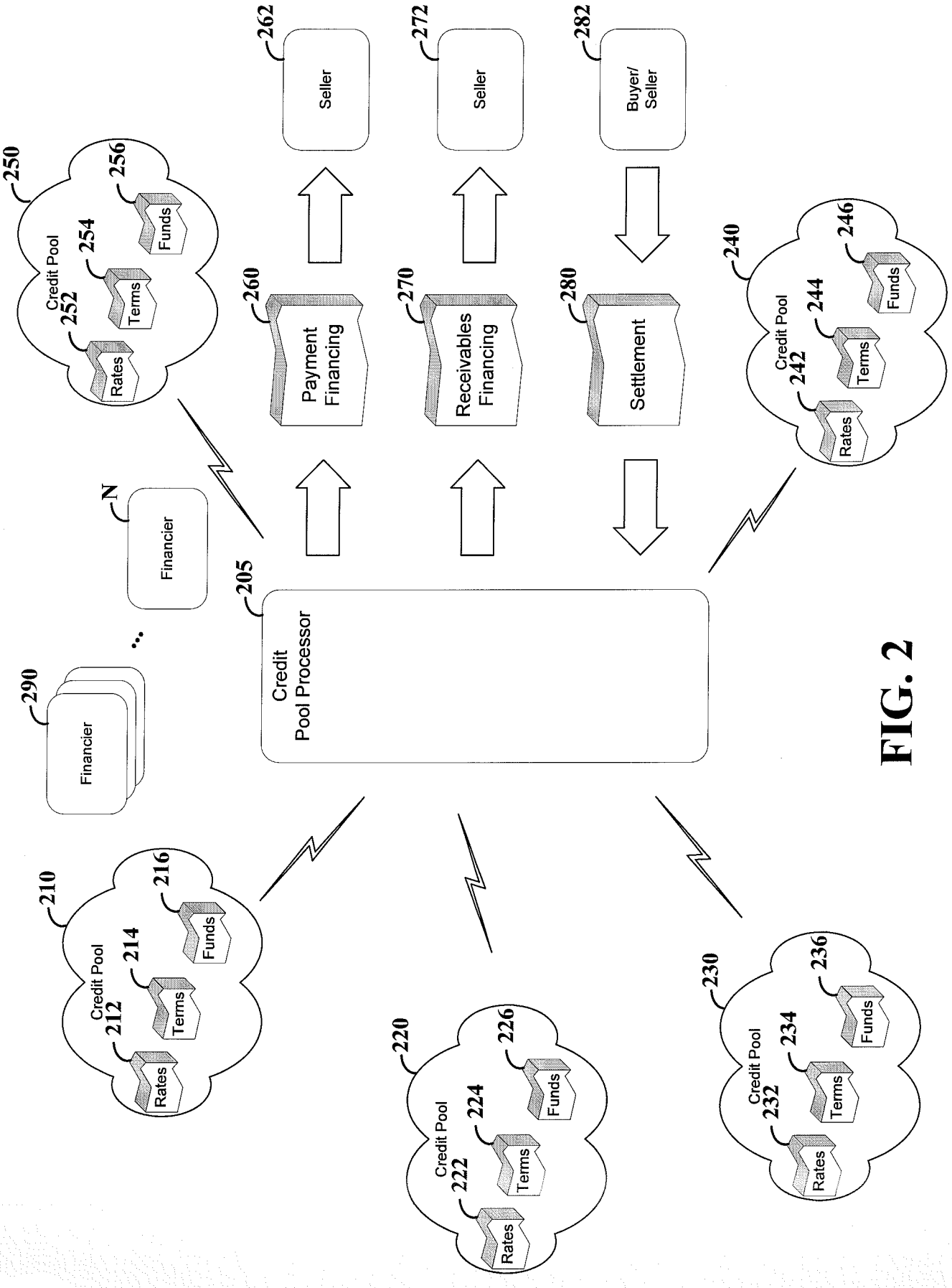

Credit Pool
Rates
Terms
Funds
210
212
214
216
220
222
224
226
230
232
234
236
240
242
244
246
250
252
254
256
Financier
290
N
Credit Pool Processor
205
Payment Financing
260
Receivables Financing
270
Settlement
280
Seller
262
Seller
272
Buyer/ Seller
282

FIG. 2

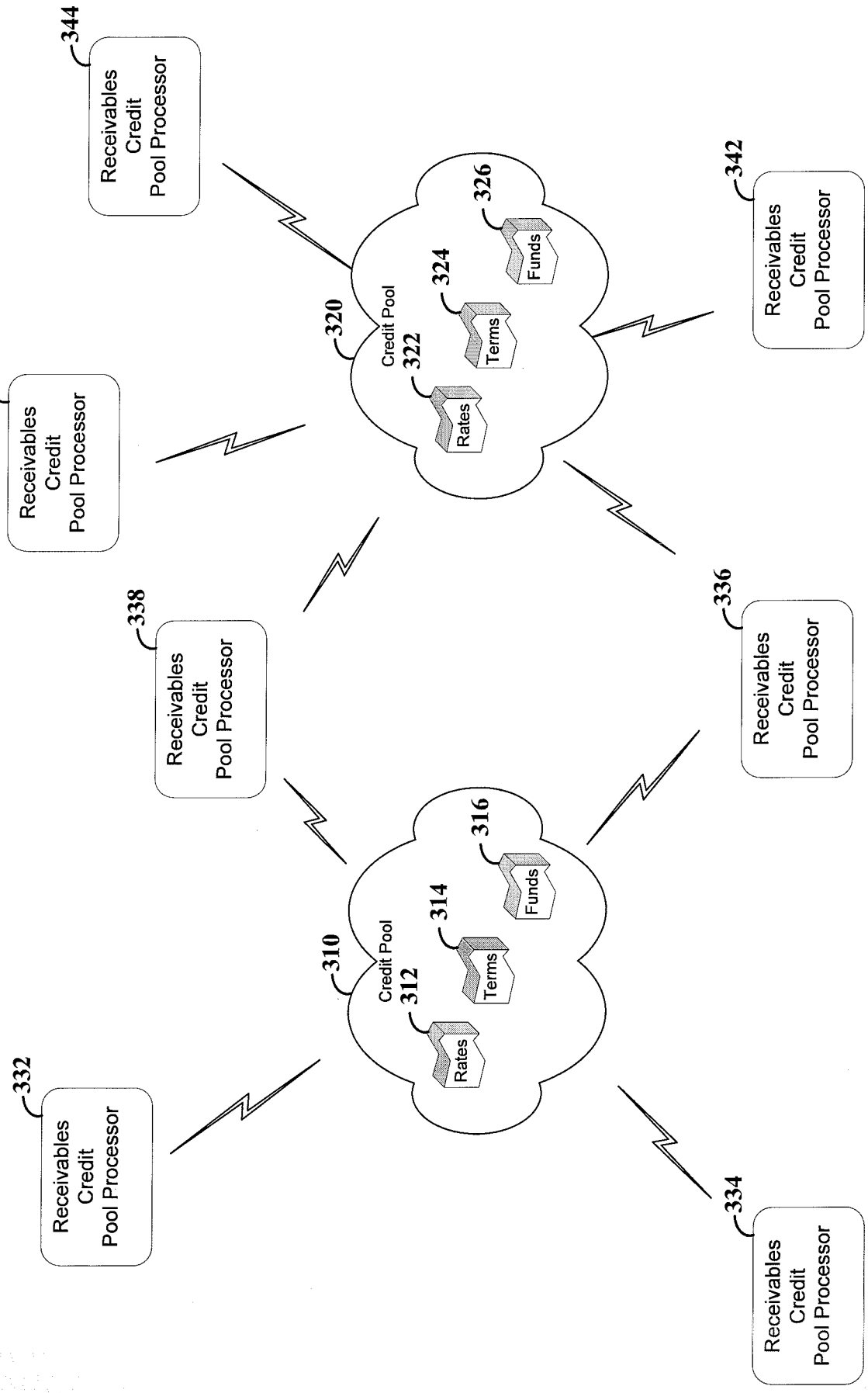

Receivables Credit Pool Processor
332
Receivables Credit Pool Processor
334
Receivables Credit Pool Processor
336
Receivables Credit Pool Processor
338
Receivables Credit Pool Processor
342
Receivables Credit Pool Processor
344
Receivables Credit Pool Processor
346
Credit Pool
310
Rates
312
Terms
314
Funds
316
Credit Pool
320
Rates
322
Terms
324
Funds
326

FIG. 3