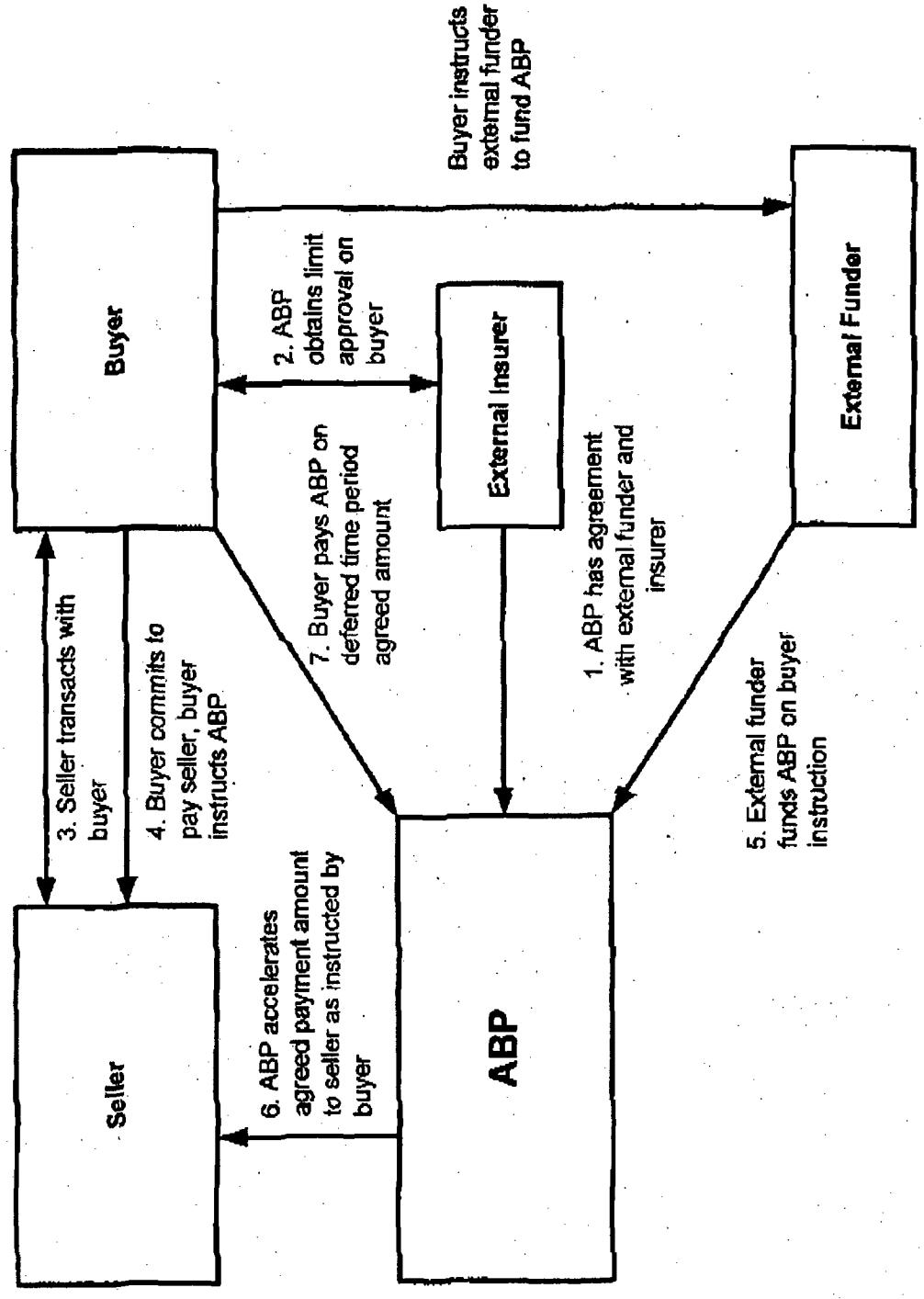

Buyer
Seller
ABP
External Insurer
External Funder
Buyer instructs external funder to fund ABP
2. ABP obtains limit approval on buyer
3. Seller transacts with buyer
4. Buyer commits to pay seller, buyer instructs ABP
7. Buyer pays ABP on deferred time period agreed amount
1. ABP has agreement with external funder and insurer
5. External funder funds ABP on buyer instruction
6. ABP accelerates agreed payment amount to seller as instructed by buyer

Figure 1

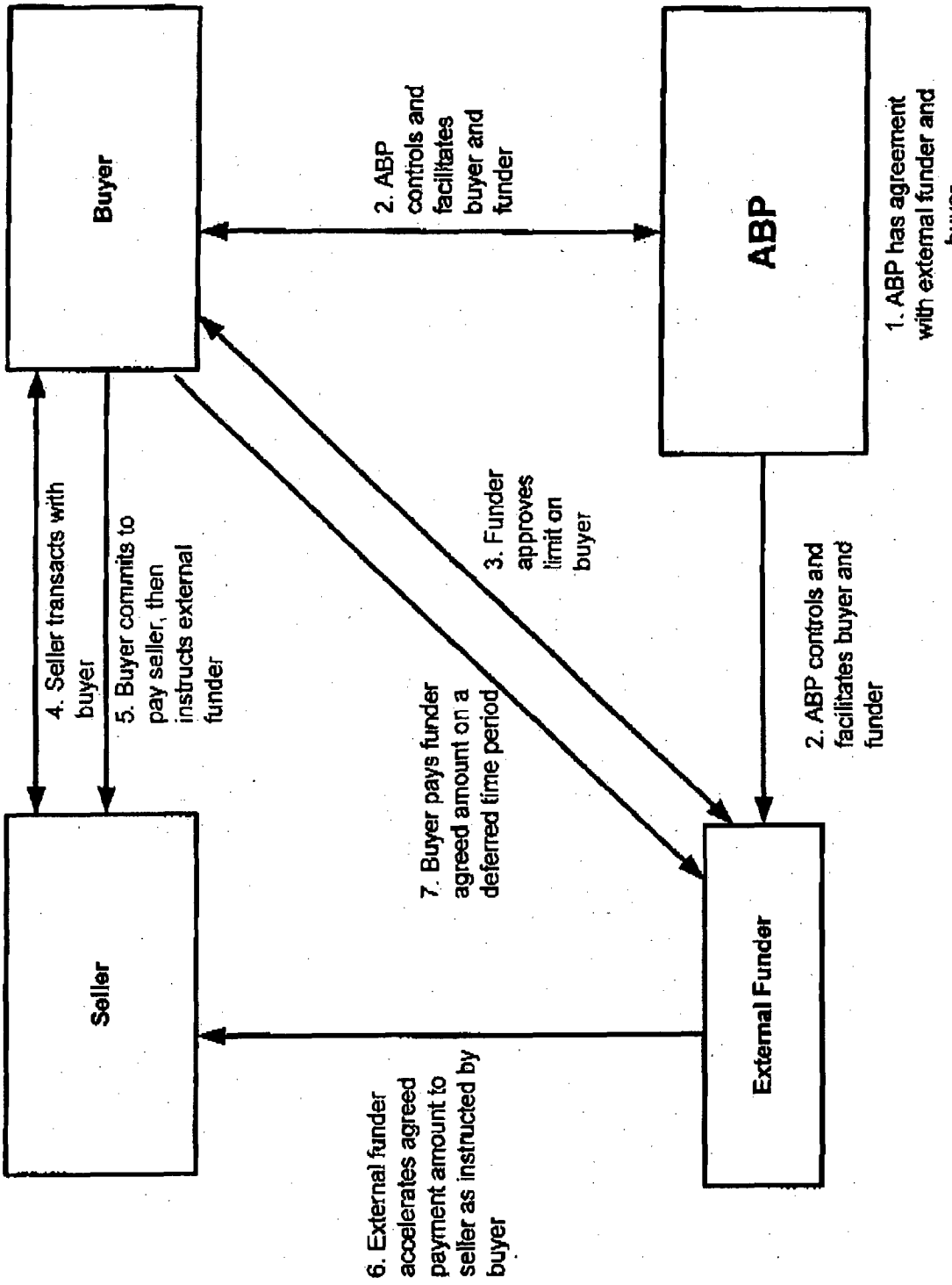

Buyer
ABP
Seller
External Funder
1. ABP has agreement with external funder and buyer
2. ABP controls and facilitates buyer and funder
2. ABP controls and facilitates buyer and funder
3. Funder approves limit on buyer
4. Seller transacts with buyer
5. Buyer commits to pay seller, then instructs external funder
6. External funder accelerates agreed payment amount to seller as instructed by buyer
7. Buyer pays funder agreed amount on a deferred time period

Figure 2