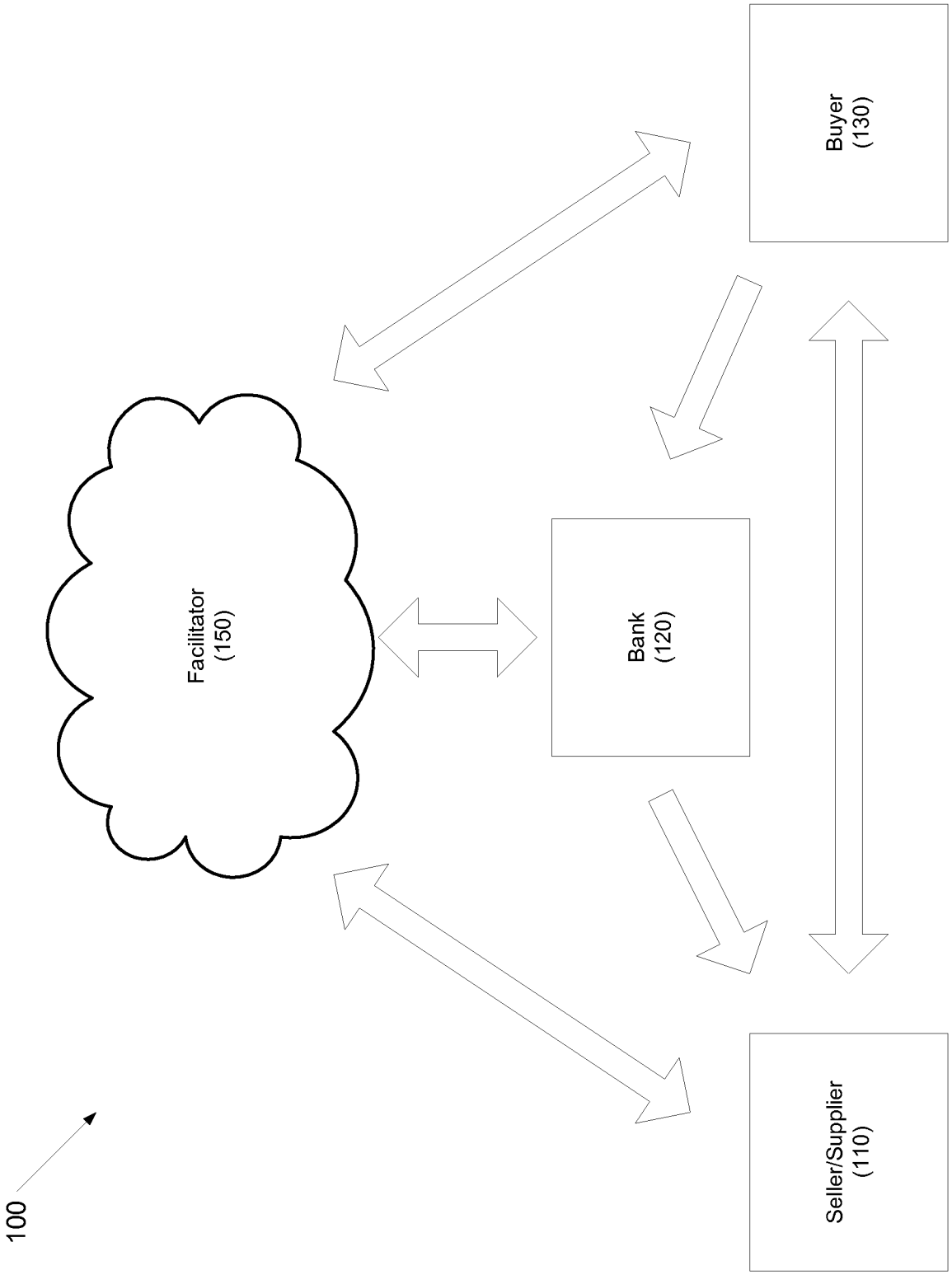


FIGURE 1

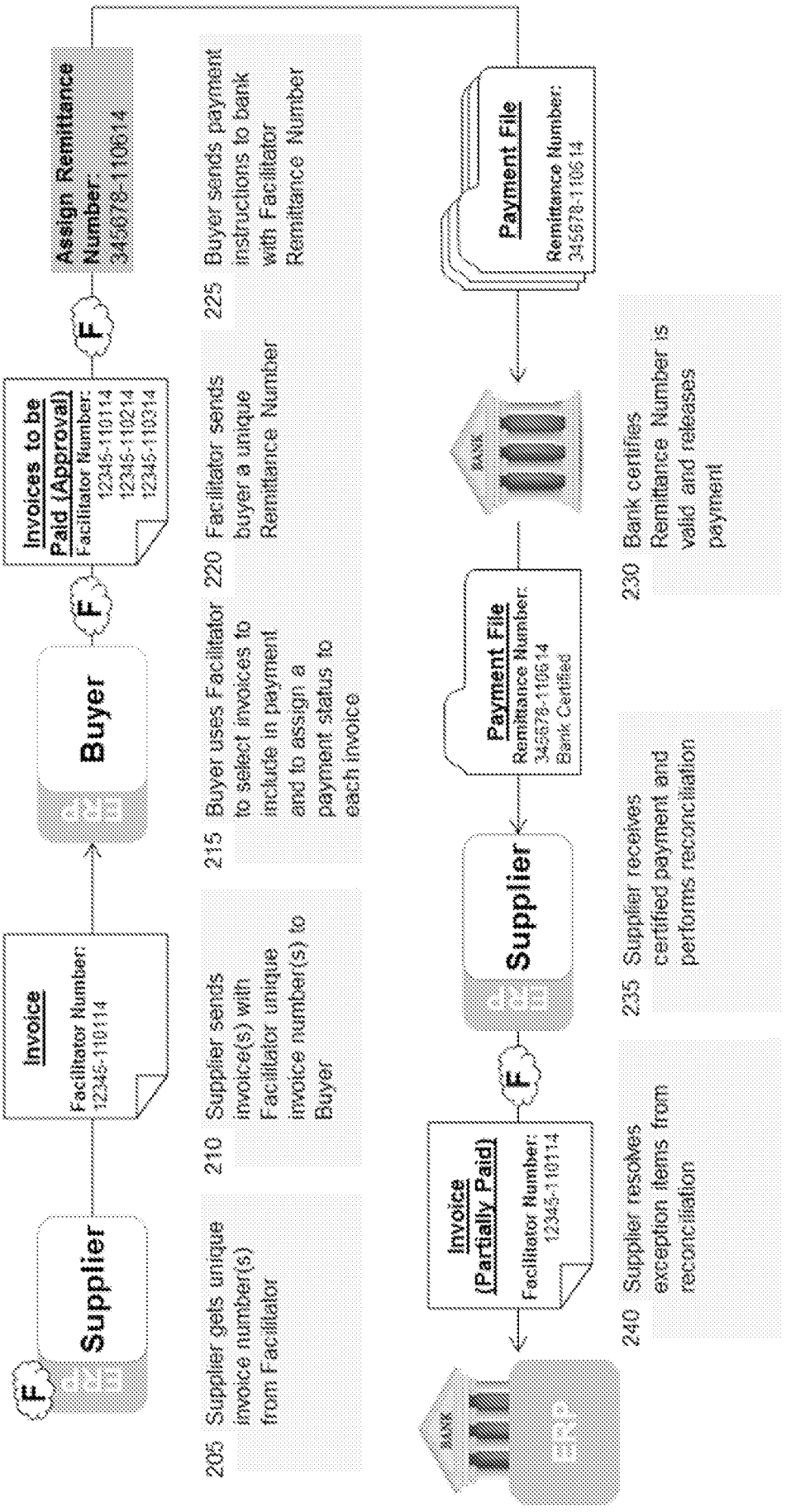

Supplier
Invoice
Facilitator Number:
12345-110114
Buyer
Invoices to be Paid (Approval)
Facilitator Number:
12345-110114
12345-110214
12345-110314
Assign Remittance Number
345678-110614
205 Supplier gets unique invoice number(s) from Facilitator
210 Supplier sends invoice(s) with Facilitator unique invoice number(s) to Buyer
215 Buyer uses Facilitator to select invoices to include in payment and to assign a payment status to each invoice
220 Facilitator sends buyer a unique Remittance Number
225 Buyer sends payment instructions to bank with Facilitator Remittance Number
Invoice (Partially Paid)
Facilitator Number:
12345-110114
Supplier
Payment File
Remittance Number:
345678-110614
Bank Certified
Payment File
Remittance Number:
345678-110614
230 Bank certifies Remittance Number is valid and releases payment
235 Supplier receives certified payment and performs reconciliation
240 Supplier resolves exception items from reconciliation

FIGURE 2

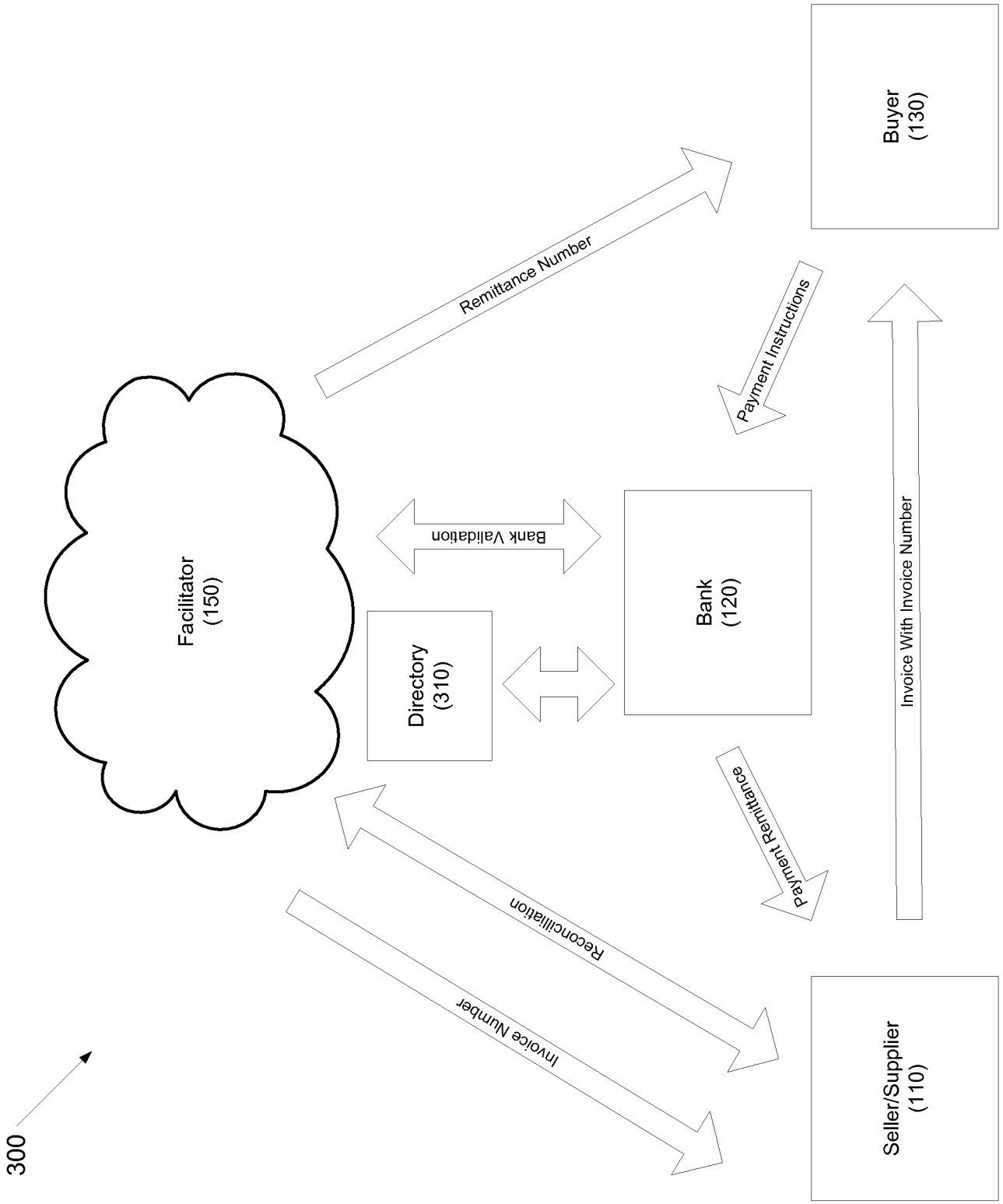

300
Seller/Supplier (110)
Buyer (130)
Facilitator (150)
Directory (310)
Bank (120)
Invoice Number
Reconciliation
Payment Remittance
Bank Validation
Remittance Number
Payment Instructions
Invoice With Invoice Number

FIGURE 3

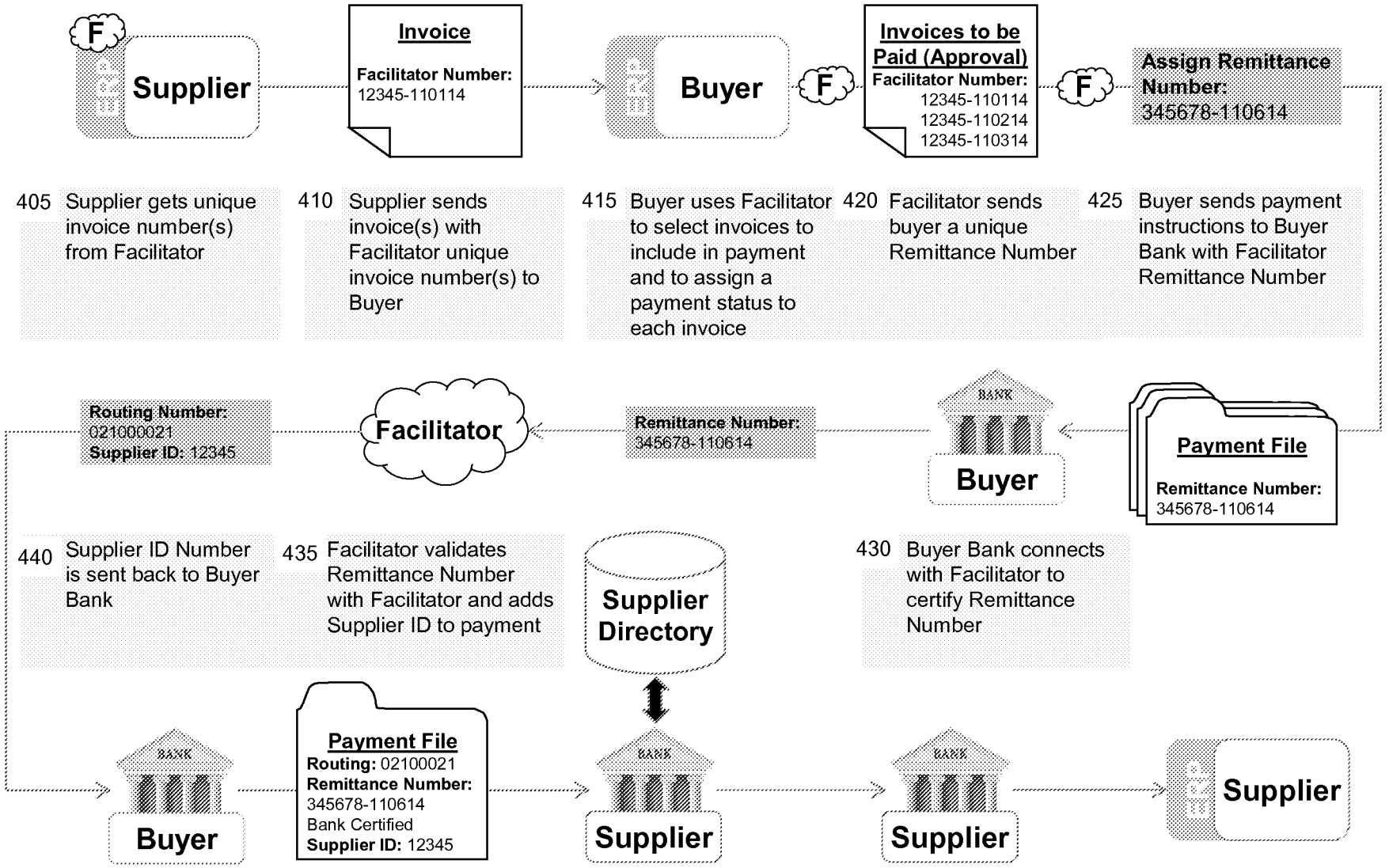

F
Supplier
Invoice
Facilitator Number:
12345-110114
Buyer
F
Invoices to be Paid (Approval)
Facilitator Number:
12345-110114
12345-110214
12345-110314
F
Assign Remittance Number:
345678-110614
405 Supplier gets unique invoice number(s) from Facilitator
410 Supplier sends invoice(s) with Facilitator unique invoice number(s) to Buyer
415 Buyer uses Facilitator to select invoices to include in payment and to assign a payment status to each invoice
420 Facilitator sends buyer a unique Remittance Number
425 Buyer sends payment instructions to Buyer Bank with Facilitator Remittance Number
Routing Number:
021000021
Supplier ID: 12345
Facilitator
Remittance Number:
345678-110614
BANK
Buyer
Payment File
Remittance Number:
345678-110614
440 Supplier ID Number is sent back to Buyer Bank
435 Facilitator validates Remittance Number with Facilitator and adds Supplier ID to payment
Supplier Directory
430 Buyer Bank connects with Facilitator to certify Remittance Number
BANK
Buyer
Payment File
Routing: 02100021
Remittance Number:
345678-110614
Bank Certified
Supplier ID: 12345
BANK
Supplier
BANK
Supplier
Supplier
445 Payment file sent to Supplier Bank with Supplier ID Number and Remittance Number
450 Supplier Bank connects to Supplier Directory (local or external) to pull in Supplier Account number using Supplier ID Number
455 Supplier Bank deposits payment to supplier account
460 Supplier receives payment with validated Facilitator Remittance Number and can complete automated reconciliation via Facilitator

FIGURE 4

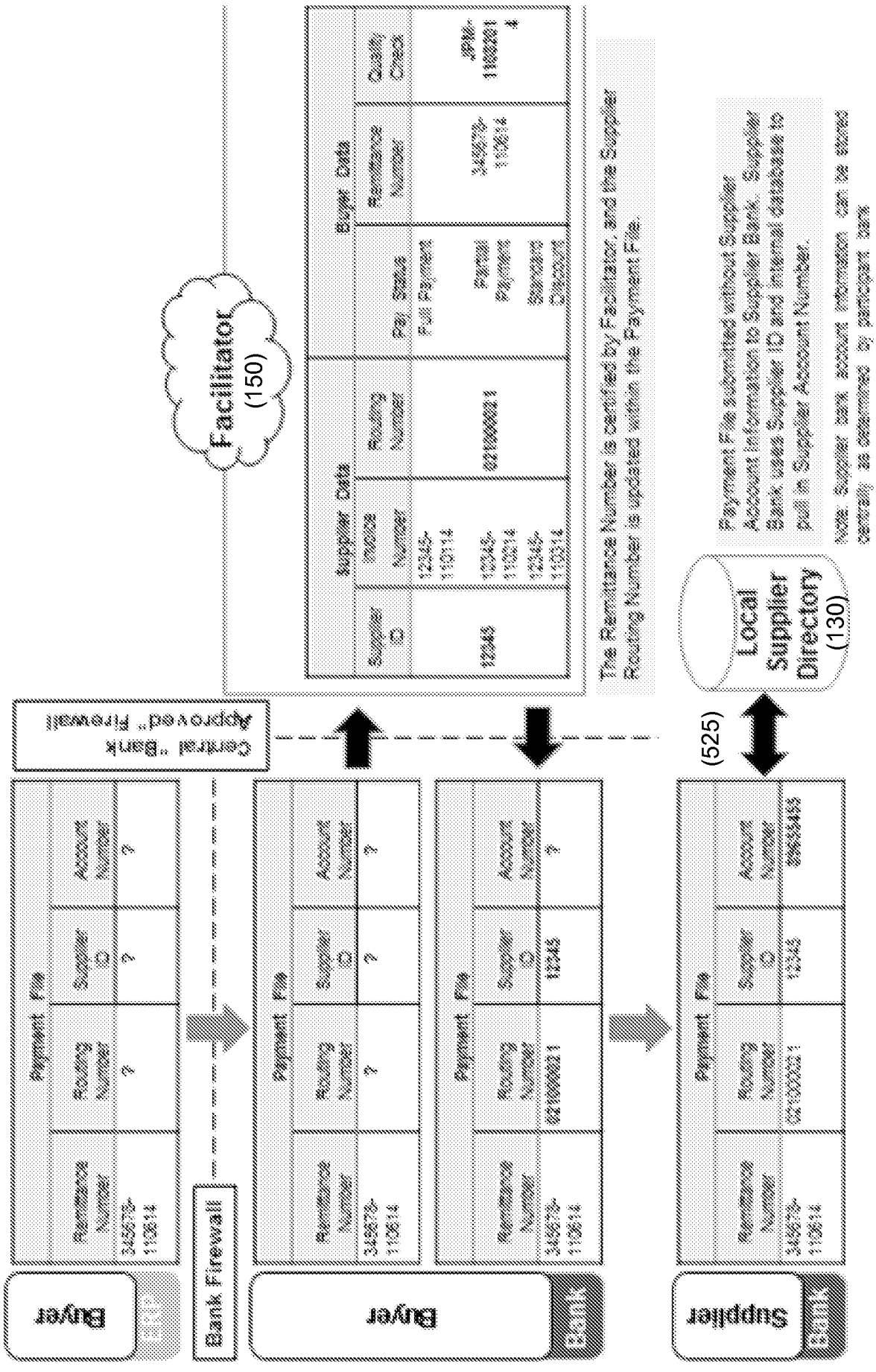

(505)
(510)
(515)
(520)
(525)
Buyer
Buyer
Supplier
Bank Firewall
Central "Bank Approved" Firewall
Facilitator (150)
Local Supplier Directory (130)
Payment File
Remittance Number
Routing Number
Supplier ID
Account Number
Supplier Data
Buyer Data
Pay Status
Full Payment
Partial Payment
Scheduled Deposit
Cashflow Check
The Remittance Number is carried by Facilitator, and the Supplier Routing Number is updated within the Payment File.
Payment File submitted without Supplier Account Information to Supplier Bank. Supplier Bank uses Supplier ID and Internal Database to pull in Supplier Account Number.
Note: Supplier bank account information can be stored centrally, as determined by participant base.

FIGURE 5

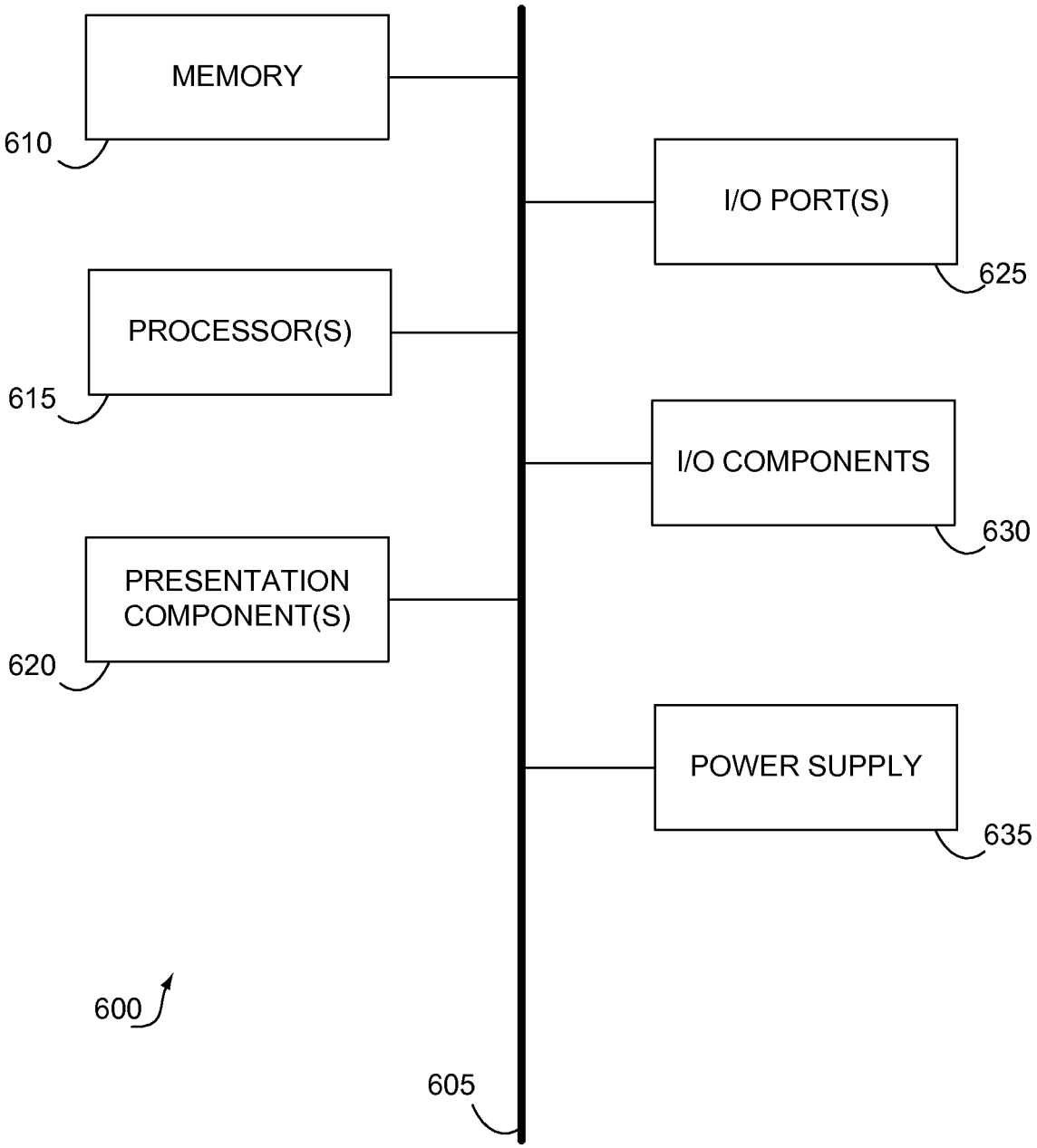

MEMORY
610
PROCESSOR(S)
615
PRESENTATION COMPONENT(S)
620
I/O PORT(S)
625
I/O COMPONENTS
630
POWER SUPPLY
635
600
605

FIGURE 6