

TRANSFERNOW® FOR SMALL BUSINESSES

Small Business Invoicing and Payments

Leveraging CashEdge's industry-leading Intelligent Money Movement™ services, Small Business Invoicing and Payments, part of the TransferNow® for Small Businesses Product Suite, enables financial institutions to attract new customers, generate incremental subscription and transaction-based revenue streams and strengthen relationships with existing customers by providing small businesses with a simple and secure accounts receivable management solution.

Small Business Invoicing and Payments allows small businesses to easily invoice customers and receive electronic payments through a secure, online transaction.

Key Features

Simple Online Electronic Invoicing and Collections – Enables small businesses to create and send invoices and receive payments from their customers through cost-effective and secure online technology.

Convenient Invoicing Options – Offers product, service and free form invoice templates to simplify invoice creation.

Branded Invoices – Gives small businesses the opportunity to customize the look and feel of invoices with their logo and graphic identity.

Easy Customer Payments – Facilitates easy electronic payments through a financial institution branded payment hub, where invoice recipients can view and pay invoices online.

Multiple Payment Options – Allows invoice recipients to select from multiple payment options, including both standard and next-day account-to-account payments, as well as credit card payments.

Customizable Payment Terms – Provides the ability to tailor payment terms, including discounts and penalties, depending on specific customer relationships.

Real-Time Invoice and Payment Tracking – Enables small businesses to track invoice and payment history in real time to better manage accounts receivable and cash flow.

Optimized Payments Operations – Handles all aspects of ACH processing, including exceptions, resubmissions and inquiries, and features five daily ACH submissions and the latest ACH deadline in the industry.

Regulation Compliant – Complies with all applicable regulations, including Regulation E, NACHA, GLB, FCRA and U.S. Patriot Act.

Comprehensive Risk Management – Leverages CashEdge's industry-leading risk management expertise to provide robust identity and account verification and configurable options for account and transaction monitoring.



“Aite Group estimates that **25%** of small businesses will adopt electronic invoice presentment and payment over the next four years. By 2010, these services could generate **\$705 Million** in fee-based revenue for banks.”

– Aite Group, 2007

“**44%** of small businesses would use electronic invoice presentment and payment services if offered by their financial institution.”

– Aite Group, 2007

TRANSFERNOW® FOR SMALL BUSINESSES

Benefits to Financial Institutions

- New subscription and transaction-based revenue streams
- Enhanced offering to attract new small business customers
- Differentiated services for an underserved market
- Increased small business customer satisfaction
- Robust risk monitoring capabilities

Benefits to Small Business Customers

- Improved accounts receivable management
- Multiple options for simple online invoicing
- Reduced days outstanding through faster collection of receivables
- Secure and efficient customer payments
- Decreased time and costs relative to paper checks
- Real-time tracking of invoice history
- An environmentally friendly, paperless approach

Unmatched Technology

Small Business Invoicing and Payments leverages CashEdge's successful track record in delivering trusted technology solutions to financial institutions.

- Simple, fast and cost-effective implementation
- Fully-hosted solution
- Highly scalable and flexible
- Single sign-on capability
- Comprehensive risk management capabilities

Realize the Added Benefits of the TransferNow for Small Businesses Product Suite

Small Business Invoicing and Payments is one of several stand-alone modules that make up the TransferNow for Small Businesses Product Suite. The TransferNow for Small Businesses Product Suite also includes a Me-to-Me Transfers module and Employee and Vendor Payments modules. When these modules are implemented together, financial institutions are able to provide their small business customers with a complete and compelling offering for online cash flow management, including accounts payable and receivable management, that will generate additional subscription and transaction-based revenue and help create lasting relationships with these attractive customers.

About CashEdge

CashEdge is the leader in Intelligent Money Movement™ services that enable financial institutions to engage customers in new ways. CashEdge's Intelligent Money Movement services provide a single point of access for multiple easy-to-use consumer and small business transfer routes, including new account funding, me-to-me transfers, third party transfers, and small business payments, invoicing and transfers. These transfer routes are supported by industry-leading risk management capabilities that leverage comprehensive, proprietary technology, helping institutions mitigate risk and decrease fraud exposure. The Company currently serves hundreds of leading financial institutions, including 23 of the top 100 banks. CashEdge has offices in New York, Silicon Valley and India.



67% of surveyed small businesses expressed interest in electronic invoicing.

Over **50%** of small business owners find collecting payments to be the most challenging aspect of their cash management activities.

75% of small businesses prefer to receive customer payments directly into their bank account through online transfers.

Source: 2006, Aite Group, Visa International, CashEdge Small Business Survey

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Small Business Invoice Creation

Customizable Business Profiles and Branding

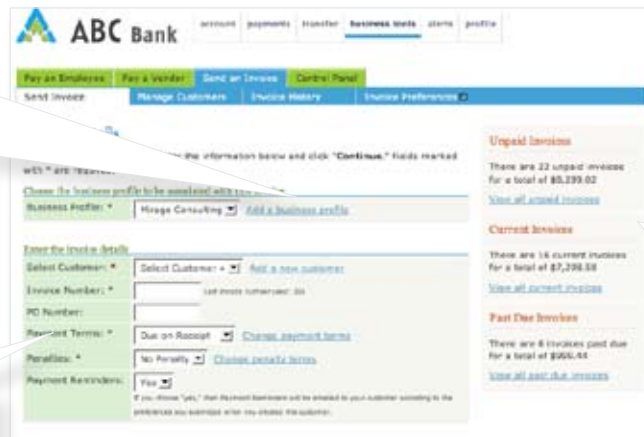
Maintain multiple business profiles, associating each one with a different logo, address, bank account and invoice type.

Flexible Payment Terms and Payment Reminders

Tailor payment terms, including discounts and penalties, and email reminders to customers according to your preferences.

Real-Time Invoice Tracking

Track invoice and payment history in real time for better cash management.



Customer Payment Hub

Easy Customer Payments

Facilitate customer payments through a financial institution branded payment hub, where invoice recipients can view and pay invoices online.

Multiple Payment Options

Provide multiple options for customer payments, including credit card payments and account-to-account payments with either standard or next-day delivery.

Payment History

Easily see which invoices are paid and which are outstanding.

