



why not give your business a competitive advantage?

Now you can bridge the gap between payables due to suppliers today and receivables that your customers won't remit for 30 days or more.

BusinessManager® allows you to get cash for your accounts receivable deposited directly into your bank account by selling them to the bank at a discount. The program provides you with detailed management reports outlining critical information about your receivables and enables you to effectively conduct business on an all-cash basis.



benefits

Improve cash flow - With predictable cash flow, you can make payroll, remit payables on time, increase inventory, and pursue new business opportunities

Save time and money - Take advantage of prompt payment discounts from suppliers and get back to doing business.

Manage your operations - Track receivables with detailed reports, reduce or eliminate debt, maintain a liquid working capital position, and prevail in seasonal fluctuations.

Improve collections - You can choose to use the bank's presence on customer correspondence, reducing bad debt.

Offer financing options to your customers - Sharpen your competitive edge by offering flexible payment terms. You win and your customers do too.

How does it work?

1. The bank purchases your accounts receivables at a discount, both initially and ongoing as new receivables are generated. Funds are deposited into your account, giving you the positive cash flow you need.
2. Using BusinessManager's electronic commerce feature, you then exchange receivables information quickly and easily with your bank on an ongoing basis through a secure Internet site.
3. You also gain access to key management reports such as Aged Receivables, Customer Balances, and Credit Application, so you know the status of customer payments at all times.