

# BILLER

## Manual Invoice Presentment and Payment Process

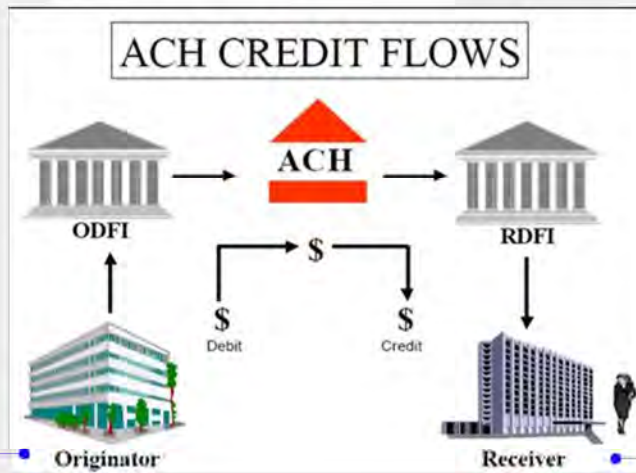
(Paper Based, Labor Intensive and Costly)

Any Database



Originating Depository Financial Institution

Receiving Depository Financial Institution



Any Database



A/P Clerk

- Receive Invoice
- Enter Invoice Data to A/P
- Check Receiving
- Check Contract
- Check Purchasing
- Prepare for Payment



A/R Clerk

- Reviews ACH Transaction
- Figures out what Account to apply
- Applies payment appropriately
- Enters into General Ledger

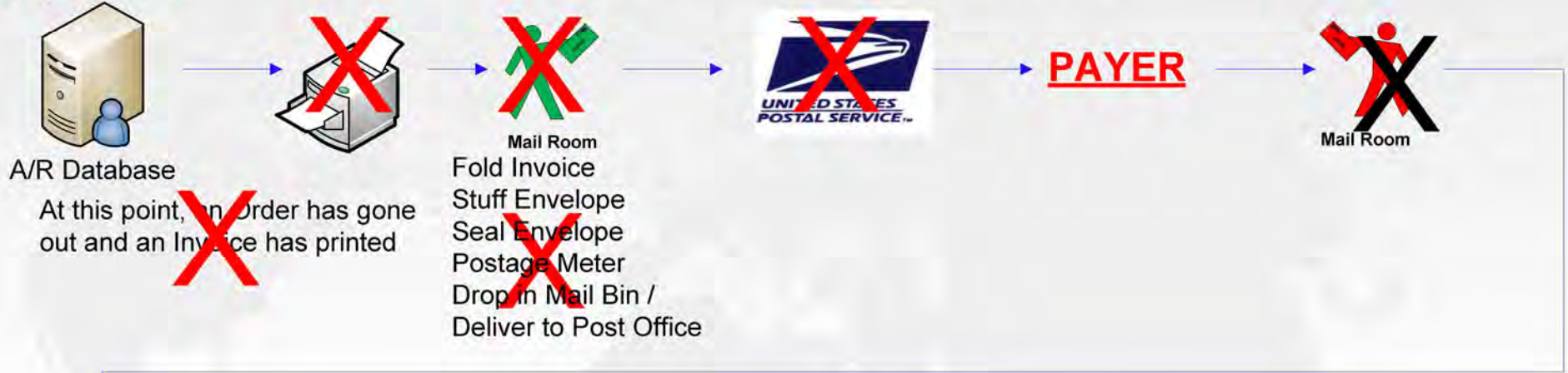


A/R Database

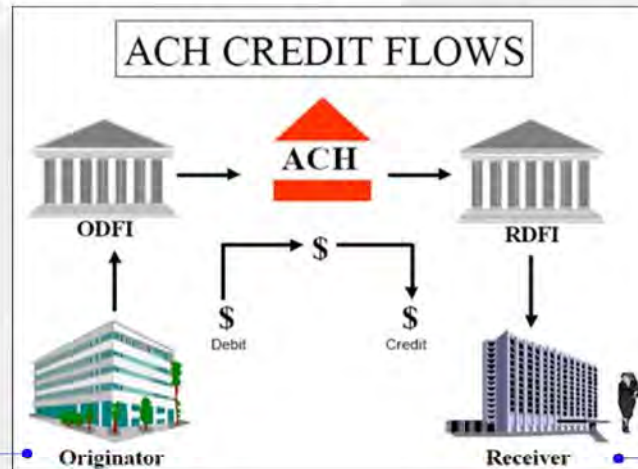
- ABA/Routing Number
- Account Number
- Amount

# eBILIS® Eliminates Manual Processes and Eliminates Paper Invoices and Checks

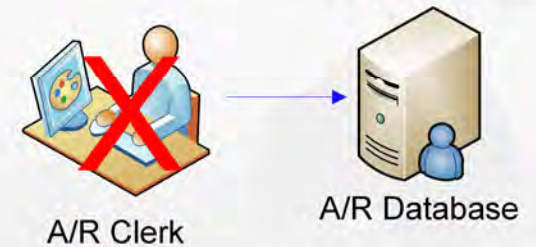
Any Database



Originating Depository Financial Institution  
Receiving Depository Financial Institution



Any Database



Receive Invoice  
Enter Invoice Data to A/P  
Check Receiving  
Check Contract  
Check Purchasing  
Prepare for Payment

**PAYER**

- ABA/Routing Number
- Account Number
- Amount

Reviews ACH Transaction  
Figures out what Account to apply  
Applies payment appropriately  
Enters into General Ledger

**BILLER**