ABOUT CLEARCYCLE

ClearCycle is the industry leader in complex payment solutions, serving manufacturing, distribution, retail, healthcare and the Fortune 100 for over 30 years. We specialize in tailored financial processing, claims processing, document printing, and information management solutions provided as software, consulting, analytics and decision support services.

Our robust portfolio of commercial solutions channels millions of dollars each year from accounts payable systems to vendors in the United States and around the world. ClearCycle clients experience a rapid and ongoing return of their investment in months, not years.

WHY A DEDICATED PAYMENT SYSTEM?

ClearCycle's ValuPay System (ValuPay™) is a comprehensive payment disbursement system that works in conjunction with any data-centric system. It accepts payment data from all lines of business, across all platforms, business entities, and computing environments. More than a simple payment system, ValuPay has special modules to take advantage of cash flow controls based on user-defined business rules.

Today's rapidly changing, and highly competitive business environment makes managing disbursements and treasury controls even more difficult. ClearCycle empowers its customers with highly-effective tools that execute demanding payment operations in a secure and cash flow optimizing way.

ValuPay™
Integrated Payment Disbursement

TOP 10 REASONS OUR CLIENTS VALUE ValuPay™:

1. **Financial Control Over Disbursement Processing**
2. **An Enterprise Disbursement System that Handles All Upstream Processing Platforms**
3. **Regulatory/Contract Compliance (payment rules, interest, surcharge)**
4. **Payment Cost Reduction (aggregation, EFT, adjustment automation)**
5. **Cash Flow Improvement (larger investment pool)**
6. **Better Output Information (paper, electronic, and web-based)**
7. **Extensive Data Management and Reporting Tools**
8. **Document Design Flexibility**
9. **Ease of Installation and Support Maintenance**
10. **Rapid Response to Disbursement Requirements (at a fraction of their previous cost of internal IT development)**

PAYMENT PROCESSING

ValuPay's payment engine significantly decreases the costs of delivering checks, invoices, and letters by reducing print volume, payee inquiries, handling costs, mail costs, bank fees, and paper costs while improving presentation of subscriber and provider remittance information.

Whether printed, imaged or emailed, documents are designed and produced using integrated computer-assisted design tools incorporating extreme flexibility for creating virtually any type of document – MICR checks, invoice statements, electronic remittance, detail and sub-detail reporting for W2 and 1099 forms.
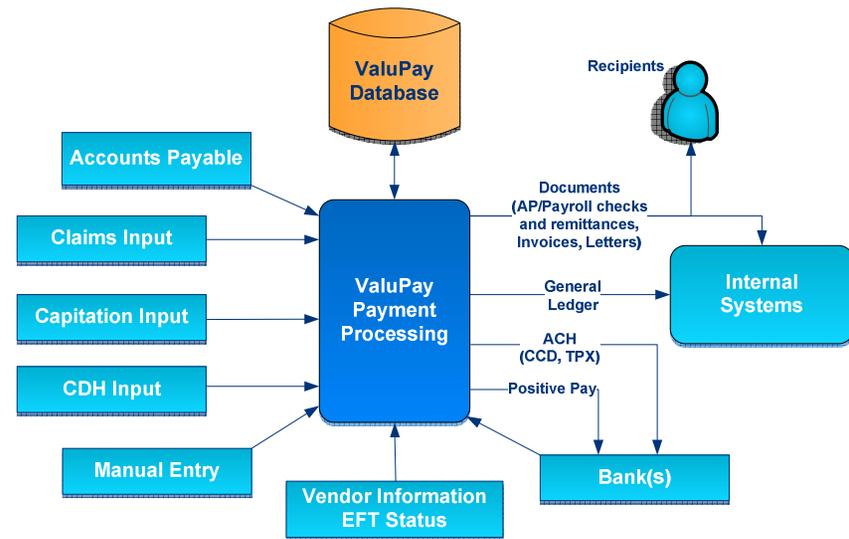
Virtually any data within the system is available for output onto documents. Documents are easily created, enhanced, modified, and placed into production.

INVOICE CONTROL SYSTEM

The Invoice Control System™ (ICS™) ensures that corporate payment philosophies are consistently applied to every vendor payment to optimize cash flow and vendor partnership. ICS is a software system that improves the way vendor credit, a critical working capital component, is managed. ICS provides comprehensive tools that systematically control the invoice payment timing process. ICS selects unpaid invoices from the accounts payable data warehouse for payment according to defined payment rules. ICS adds cash flow controls to any ERP or legacy accounts payable system.

ICS™ benefits:

- Improved cash flow through effective use of allowed vendor credit terms
- An accurate daily forecast of cash needed for vendor payments
- Management tools to define a payment policy for each vendor
- Easy access to critical vendor credit and payment information

DISBURSEMENT MANAGEMENT SYSTEM

Disbursement Management System™ (DMS™) is a comprehensive disbursement control system. It works in conjunction with an existing accounts payable system to maximize cash flow opportunities in the disbursement process, and it provides important new operational capabilities.

DMS Features

- Database updates and performance reporting
- Distributed check printing
- Dynamic bank selection
- EDI & ACH capability
- Extended life of existing systems
- Extensive reporting capability
- Extensive system operational controls
- Forecasting - payment and bank clearings

- Implementation services
- Increased disbursement float
- Most economical payment routing
- Multiple bank account control
- Multiple logos & signatures
- Seamless connectivity
- Support for all MICR check printers
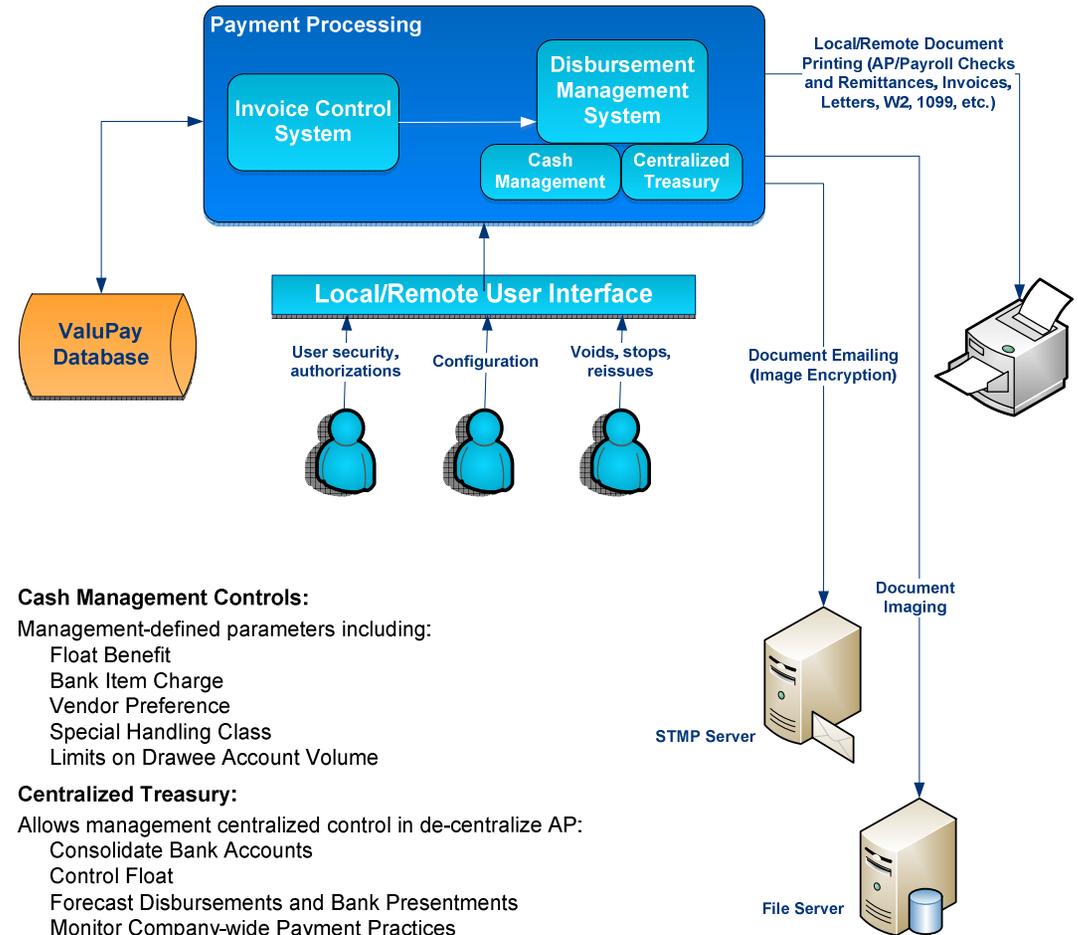- Extensive user support

CASH MANAGEMENT

To maximize disbursement float, DMS™ uses multiple bank accounts and mail locations. It analyzes each payment transaction using management-defined parameters such as float benefit, bank item charge, vendor preference, special handling class, and limits on drawee account volume to assign the optimum payment method. DMS is customized to specific operational requirements and company philosophies and will interface to existing accounting systems.

CENTRALIZED TREASURY

In a decentralized accounts payable environment, DMS™ can centralize treasury control. DMS can be configured as the central processor for each division's separate payment system. DMS systematically collects data from each division, processes, and re-distributes check files back where they are printed. Using DMS, management can consolidate bank accounts, control float, forecast disbursements and daily bank presentments, and monitor company-wide payment practices.

OUR CUSTOMERS

- IBM
- United Parcel Service
- Kronos
- Fidelity Investments
- Formica Group
- TTI, Inc.

- Global Brass and Copper
- Olin Corporation
- Hunt Oil Company
- Savannah-Chatham County Schools
- SuperValu, Inc.

Payment Processing

Invoice Control System

Disbursement Management System

Cash Management   Centralized Treasury

Local/Remote Document Printing (AP/Payroll Checks and Remittances, Invoices, Letters, W2, 1099, etc.)

ValuPay Database

Local/Remote User Interface

User security, authorizations   Configuration   Voids, stops, reissues

Document Emailing (Image Encryption)

Document Imaging

STMP Server

File Server

Cash Management Controls:

Management-defined parameters including:
- Float Benefit
- Bank Item Charge
- Vendor Preference
- Special Handling Class
- Limits on Drawee Account Volume

Centralized Treasury:

Allows management centralized control in de-centralize AP:
- Consolidate Bank Accounts
- Control Float
- Forecast Disbursements and Bank Presentments
- Monitor Company-wide Payment Practices

WHY US

ClearCycle has been supporting complex disbursement and cash flow management systems for more than 30 years. We possess insight and knowledge across many industries including Finance, Healthcare, Retail and Distribution, Transportation and Manufacturing, and Property and Casualty Insurance.

Our customers have enjoyed up to 521% return on investments. Some of our clients were able to achieve system pay back within six months. Our product is helping industries in saving millions of dollars annually and reducing print fulfilment costs drastically.

Our experienced FinTech consultants are helping industries not only in implementing our products, but also in helping them set up the best FinTech processes for their business success.

We partner with our clients and help them develop their business strategy and ensure maximum return on business is achieved. When a client invests in a ClearCycle solution, our team of integration, training, and support experts are always with our client to ensure that the full value of the product and services are realized.

CUSTOMER SUPPORT

Customer support is our highest priority at ClearCycle. We recognize that ClearCycle systems are an integral part of each customers business and that our timely customer support is important. We focus on continued integration of new technologies to continually improve the business solution we provide our customers. As the leader in disbursement technology, we deliver value-based technology which gives our customers a competitive advantage.

Our professional staff includes highly experienced groups specializing in all areas of customer support. Our product support/implementation group provides software enhancements, application troubleshooting, and technical problem resolution. Implementation includes software installation, project management, and consulting services. We are committed to continually enhance installed systems with new technology to keep your company up to date as the technology continues to evolve.

ClearCycle listens to its customers. We strive to deliver on time, effective support that adds to our customer's success.

Now, more than ever, it pays to have the right business partner.

ClearCycle Corporation

16541 Redmond Way, Suite 187-C

Redmond, WA 98052

1-800-456-2991

www.clearcycle.com

ClearCycle

...Simply Smarter Solutions