

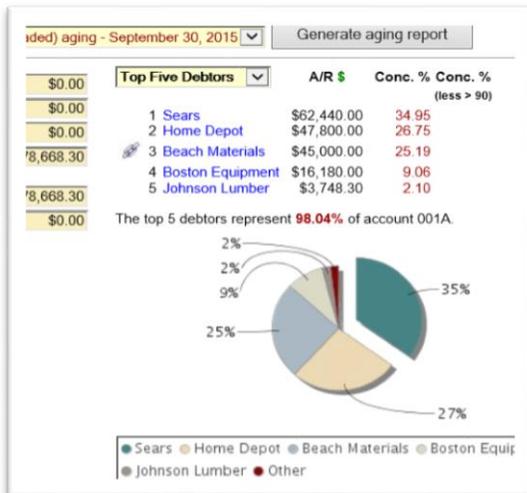
RADARONE

One Cloud Platform for Commercial Lending

RadarONE reimagines commercial lending software to give lenders a competitive edge through smarter workflows and adaptable deal structures. From prescreening to trending, RadarONE handles your end-to-end deal management and monitoring needs in a sleek, single system-of record. With a customizable web platform, the system can also be tailored to your needs.

As a modern portfolio management software system, RadarONE will address your company's lending needs as they evolve over the coming years. The platform is designed to provide the utmost flexibility in handling a variety of deal structures in a seamlessly integrated system. RadarONE can manage many forms of commercial finance including asset-based lending, factoring, invoice lending, inventory finance, purchase order finance, equipment loans, term loans, as well as other user-defined asset classes.

Automatically Calculate Ineligibles



System Highlights

Adaptable Deal Structures: Manage clients with any combination of account types. Flexible interest and fee schedules with backdating capabilities accommodate the most complicated deals.

- A/R Summary and Detail:** RadarONE provides all the necessary functionality to manage your borrowing base. This includes calculating clients' availability and ineligibles in real-time and tracking loan balances utilizing real-time data from the borrowing base. Manage A/R at a summary (bulk aging) or detailed invoice level, and freely switch between a bulk or detail mode at any time if loan issues arise.
- Factoring:** A Collection/Call Queue allows you to view detailed invoice, advance and fee information with filters to customize your screen. The Invoice Settlement screen allows you to view available reserves for release at any time, including the ability to selectively release specific invoices if desired, along with a report to the client on available reserves. Clients can receive statements for purchases and disbursements on a daily, weekly or on any desired basis. Statements include summary advance information with disbursement instructions.

View Invoice details in Collection Queue

No...	Debtor	Client	Balance ↓	Follow
1	CUDDL...	Jackso...	401,500.00	
2	HOME...	Jackso...	400,000.00	09/28/...
3	Tredegar	Jackso...	110,000.00	08/14/...
4				
5	<i>Last Note: Called for Payment status</i> follow up Friday for check number - Friday's are check run			
6	Total Notes: 1			

Buttons: Aging, Debtor Detail, Notes, Post Payments, Default Settings

- Inventory:** Set up inventory loans with user-definable inventory types featuring varying ineligibles and advance rates. Inventory values can also be capped based on different parameters.
- Participation:** One or multiple participants can be added to your deal. Participant reports and settlements are generated on a daily or weekly schedule. Create custom viewing and usage privileges for participants.
- Purchase Order:** RadarONE allows you to create a purchase order that can be linked to an invoice. Designate fees to charge automatically

based on turnaround time for the payment received.

- **Equipment:** Easily set up a fixed-term equipment loan that can be used to support the overall client availability.
- **User Defined:** Set-up a user-defined deal type such as cash, Libor, or other deal type to support the overall client availability.

Flexible Ineligibles: There are many options for customizing ineligibles at a loan, invoice or debtor level. Take advantage of configurable aging periods and special ineligible types. Other options include cross aging and debtor linking for combining debtors for concentration calculations along with a contras tool for auto-matching A/P and A/R.

Deal Prescreening: RadarONE provides a convenient method for prescreening prospective clients and their collateral before deal approval through the Pre-Active mode. Utilize the ineligibles calculator for aging processing and the document system for managing client pre-screening documents.

Automated Data Processing: Save valuable time and prevent human error by eliminating tedious tasks such as manual data entry, searching document files, and faxing/emailing between clients. User definable mappings are provided to import agings, sales, collections, financial spreading and other document types easily, whether in PDF or Excel formats. Documents are stored and organized in a central database; data and documents can be tagged, versioned, searched and viewed online.

Cash Detailing: A comprehensive yet streamlined workflow for cash application and check processing is available. It includes check images that can be made available to the client.

Verifications: Create batch or debtor-specific verification letters, and scan and tag returned letters for a verifications analysis report.

Client Access: The client portal provides many convenient features to enhance the client experience and enables the factor or lender to work most efficiently with the client. Some of the key features include online real-time borrowing base advance requests, approvals, availability, ineligible

updates, viewable check images, as well as an invoice entry screen searchable at the debtor level.

Financial Spreading: A financial spreading tool is conveniently integrated in the RadarONE system. Spreading is completely automated, including a wizard that can bring in years of data in minutes. The financial data is then made available for financial comparisons and trending, and can be used in conjunction with the compliance manager to manage financial covenants.

Covenants Designer and Manager: This is a powerful, yet flexible tool that allows you to design and manage reporting and financial covenants. The rules engine actively monitors the covenants based on user-defined criteria and users are notified of any out-of-compliance issues. There is also the option to override the compliance status for special circumstances.

Analysis/Reports: Over 30 reports are available including trending reports for A/R, availability, client activity trending, month end, and financial analysis. Generate historical reports in real time and reprint reports for prior days at any time.

Data Mining/Risk Analysis: At the heart of RadarONE is a powerful, yet configurable business rules engine for intelligent collateral monitoring. The rules engine proactively analyzes all data for exceptions and ticklers as defined by your custom business rules, ineligible calculations as well as reporting and financial covenants. Receive real-time exception alerts by email or route the alerts through your custom workflow.

24/7 Monitoring Per Your Custom Business Rules

