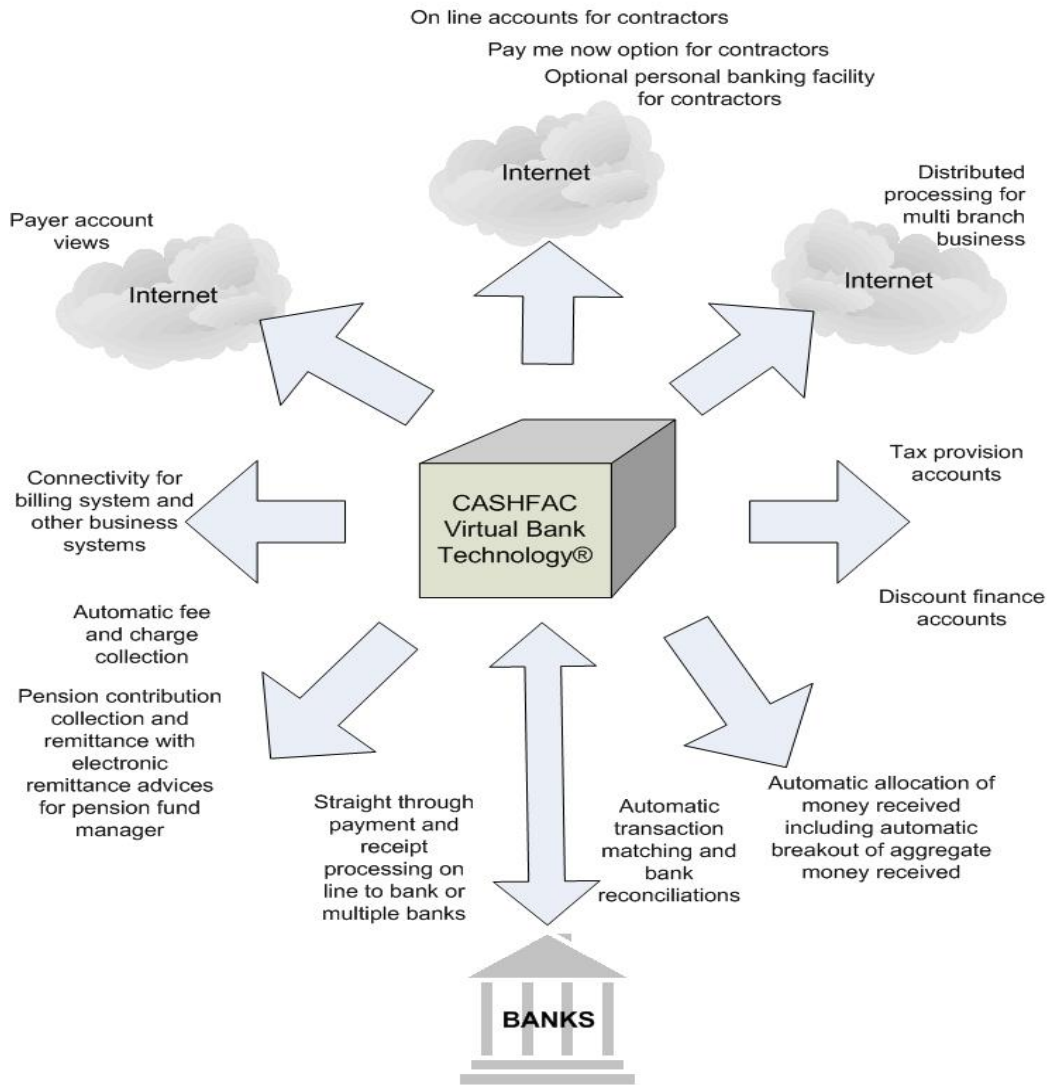


FREELANCE STAFF & CONTRACTOR ACCOUNT MANAGEMENT



CASHFAC Virtual Bank Technology® (VBT) is used to manage cash flows and accounts for freelance and umbrella company contract staff. Our technology is used to collect their billings and manage the contractors' tax affairs. VBT also enables the business to discount the contractors forward receivables to receive discounted payment early "Pay me now".

VBT includes the most advanced banking features to reduce friction in money movement and to enhance the service provided to contract staff. VBT links directly to the banks so that

- payments are straight-through processed
- accounting for movements on the bank accounts is automatic;
- reconciliation of all accounts is fully automatic;
- allocation of money received is automatic.
- clearing delays are reduced or eliminated;
- bank statements are available on line 24 x 7

VBT gets you closer to the client.