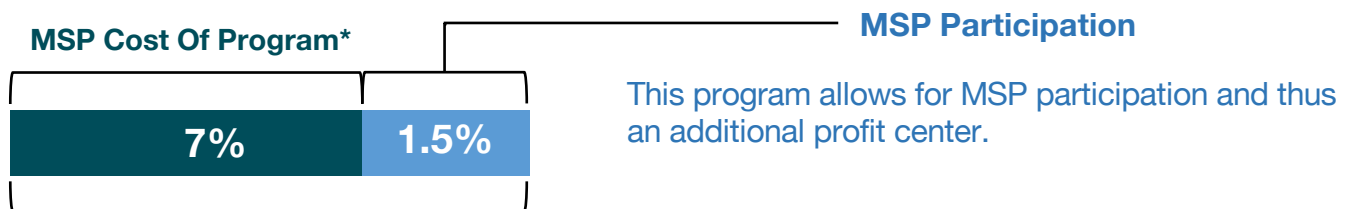


MSP Sponsored Advanced Payment Program

The CIT advanced payment program was developed for MSPs to assist their suppliers by offering early payments on invoices for approved client organizations with longer payment terms. Under our program, an MSP can be integrally involved in the process and turn this opportunity into a profit center.

Why use CIT's Advanced Payment Program?

This will allow your clients to extend payment terms for their cashflow needs, while relieving pressure on suppliers from these extended terms.



This program allows for MSP participation and thus an additional profit center.

Supplier Cost Of Funds = Prime rate, which is competitive for most suppliers

(all percentages are sample and subject to change)

How to start the program?

1. CIT will do evaluation on the MSP's client list.
2. Backroom assessment will be performed by CIT.
3. MSP and CIT sign agreements, perform platform integration, and discuss ongoing requirements (reporting, funds remission, etc.).
4. MSP sends invoices to CIT for funding, based on supplier elections.
5. CIT funds those invoices thus allowing the MSP to remit funds to suppliers ahead of payment term.

Why CIT?

CIT is the leader in the factor space and as part of First Citizens Bank, has now combined its long-term experience in the business with the financial resources of the country's 13th largest bank.

***Includes cost of funds from CIT and potential platform maintenance fee.**