

US vs. MEDICAL ACCOUNTS RECEIVABLE FINANCING

	US	Medical Accounts Receivable
Qualification	<ul style="list-style-type: none"> •All receivables that are paid electronically •Checks that are processed electronically •Credit Cards 	<ul style="list-style-type: none"> •Typically only claims that are less than 90 days old
Cost	<ul style="list-style-type: none"> •Fixed •Quick pay discounts and rebates available 	<ul style="list-style-type: none"> •On average, 5% per month for first 90 days •After 90 days, invoices are usually settled for 20 to 40 cents on the dollar (60 to 80% over 90 days old)
Paperwork	<ul style="list-style-type: none"> •Application form (1 page) •Bank statements •A/R Schedule 	<ul style="list-style-type: none"> •Lengthy multi page application form •Each individual invoice
Collateral	<ul style="list-style-type: none"> •None 	<ul style="list-style-type: none"> •UCC-1 Filing •Personal Guarantee •Jointly or severally guaranteed invoices

What is *eC Medical Advance™*

eC Medical Advance™ stands for Medical Electronic Payment Advance. *eC Medical Advance™* is a financing product that is available only to the Medical/Healthcare industry. *eC Medical Advance™* was developed to meet the current financial needs of medical/healthcare professionals that traditional financing sources have neglected and/or have not adapted to. With *eC Medical Advance™*, healthcare professionals are able to leverage all of their electronic receivables to obtain financing and are freed from the burden of collateralizing specific invoices, which are also usually backed by personal guarantees, to satisfy the financial needs of their business.

How does *eC Medical Advance™* work?

Instead of providing financing for specific invoices, that first must be approved, with uncertain rates and funding amounts, *eC Medical Advance™* provides an upfront & set amount of cash with a defined cost.

What types of invoices/payments does *eC Medical Advance™* consider?

eC Medical Advance™ considers ALL forms of payment that are received electronically.

What if an invoice ages from 90 days to 120 days?

It does not matter. Your collection period has no impact on the amount of money you receive or the cost of these funds. *eC Medical Advance™* does not penalize you for late pays.

What is the amount of money I am eligible for dependent on with *eC Medical Advance™*?

Your funding amount is determined by average, historical electronic receivables volume that has been deposited into your bank account. Essentially, your monthly electronics deposits determine the amount of money that you can get.

Do I have to pledge specific invoices?

No. *eC Medical Advance™* operates independently of your individual billings.

What if I have a Medicare claim that is 180 days old? How much more do I have to pay you?

With *eC Medical Advance™*, it does not matter. If an invoice is 3 days old or 300 days old, it makes no difference in the amount of money you receive or the cost of funds.

Do the doctors or the practice have to guarantee anything or pledge anything?

No. There is personal guarantee, joint guarantee, or severable guarantee required.

What exactly is considered when determining how much I am eligible to receive with *eC Medical Advance*[™]?

Any and all payments that are received electronically. This includes payments from billing companies, and third party payment processors such as credit card payments.

How are payments made with *eC Medical Advance*[™]?

A percentage of all electronic payments are retrieved until the agreed amount dollar amount is collected.

Is *eC Medical Advance*[™] a loan or an invoice factor?

No. With *eC Medical Advance*[™], you are essentially selling a portion of your future receivables and payments at a discount. There is no fixed payment, no fixed term, no variable cost of funds tied to collection schedules, no penalties for invoices/claims that pay late, etc....

What if my practice does not accept insurance or all of my clients are here for elective surgery/procedures? Can I still qualify for *eC Medical Advance*[™]?

Not a problem. If you receive credit card payments, process checks electronically, or receive payments from clients via an ACH service, you can qualify.

How much can I get?

Up to x% of your monthly revenue that is collected electronically.

How long does it take to get funded?

Typically, between 5 and 10 business days.

What do practices typically use the money for?

The same thing they use it for when they do traditional financing. They purchase equipment and supplies, pay for OR time, pay for training, pay for the light bill, etc..... *eC Medical Advance*[™] provides the same benefits for the same uses with less restrictions. For a risk free, no obligation quote, simply fill out the *eC Medical Advance*[™] Request form and a representative will call you with an offer within 48 hours.