**PULL PAY**

**SUPPLIER SUBMITS PAYMENT**

**STEP 1**
Supplier sends invoice to buyer.

**STEP 2**
After buyer approves invoice, supplier receives the following from buyer: credit card number, reimbursement info and payment instructions.

**STEP 3**
Supplier uses existing card payment infrastructure to submit buyer’s credit card number for payment through card network.

**STEP 4**
Supplier receives funding (payment) into business checking account.

**STEP 5**
If transaction amount equals invoice amount, then both buyer and supplier reconcile.

If transaction amount doesn’t equal invoice amount, then the variance must be accommodated within both buyer’s and supplier’s accounting systems.

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**PUSH PAY**

**BUYER INITIATES PAYMENT**

**STEP 1**
Buyer receives invoice from supplier.

**STEP 2**
After approving invoice, buyer submits credit card number for payment through card network on behalf of supplier. (supplier never sees card number).

**STEP 3**
Supplier receives funding (payment) into business checking account.

**STEP 4**
Reconciliation is automatically balanced for both buyer and supplier, because amount buyer pays always matches amount on invoice.

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**TRANSACTION COMPLETE!**