Commercial Finance

BusinessManager®

For community and regional financial institutions, driving commercial growth means meeting the credit needs of local small and medium-sized businesses (SMBs). However, high-growth, cash-constrained companies often face cash flow bottlenecks that traditional loans cannot solve, forcing them to seek financing outside your institution, fracturing the relationship and risking lost deposits.

BusinessManager bridges this gap by equipping your institution with a turnkey, fully supported accounts receivable financing program. Combining web-based software with expert support and back-end processing that takes the lift off of your team, BusinessManager lets you provide fast funding to local businesses and retain valuable relationships.



Recurring Revenue Model

Your institution earns a discount fee on each funded invoice, with an additional tiered percentage protected in a reserve account for delinquent or unpaid invoices.



Improved Efficiency Ratio

Efficiency ratio improves when revenue grows faster than expense. BusinessManager empowers financial institutions to pursue growth opportunities without the same level of staffing and infrastructure investment often associated with commercial lending initiatives.



Win and Retain Commercial Clients

Protect your commercial portfolio from other competitors and predatory lenders by offering cash-constrained local businesses the funding they need.

filling the commercial lending gap

Traditional commercial credit guidelines often leave fast-growing, seasonal, or cash-strapped local businesses struggling to secure working capital through standard loans. When financial institutions decline these companies due to defined credit parameters, businesses turn to other competitors and fintech platforms for much-needed funding. BusinessManager enables your institution to capture and support these businesses, ensuring they remain loyal, fully-funded depositors while working within your institution's risk appetite.

address cash flow bottlenecks

Provide fast funding to creditworthy local businesses struggling with common cash flow challenges:

- Rapid growth strains
- Extended receivable terms
- Seasonal cash fluctuation
- Collateral deficits
- Supplier negotiation

built-in risk mitigation & security

BusinessManager safeguards your institution's capital through structured risk controls:

- **Cash Collateral Reserve Accounts:** A portion of each purchased invoice goes into a limited-access reserve account, absorbing risks from delayed or delinquent accounts.
- **Dominion of Funds:** Payments flow through an institution-controlled lockbox, self-liquidating the credit facility as invoices are paid.
- **Diversified Credit Exposure:** Repayment relies on a diverse group of account debtors, spreading risk across multiple geographic and industry sectors.
- **Dedicated Risk Management Support:** Committed risk mitigation advisors and optional credit/fraud insurance offer portfolio analysis assistance and underwriting peace of mind.

dedicated account leadership & support

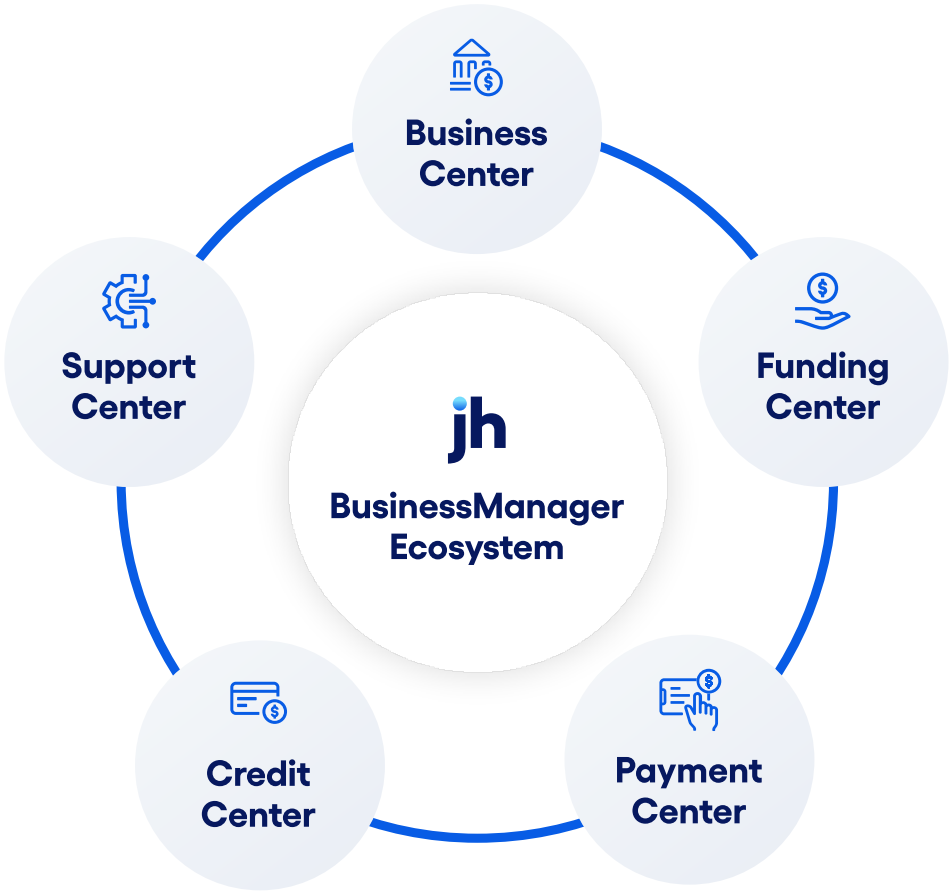
Your institution doesn't need to navigate asset-based lending alone. Every BusinessManager partner is backed by a dedicated Jack Henry account executive who serves as a direct extension of your commercial team, coordinating all program strategy, education, and operational resources:

- **Strategy & Execution:** Collaborate directly with your account executive to guide sales strategy, structure credit pricing packages, and join client calls.
- **Advisory Services:** Connect with seasoned Credit Advisors for portfolio risk analysis, working capital credit experience, and risk-mitigation best practices.
- **Outsourced Processing Staff:** Work alongside processing professionals who handle critical invoice verification and payment posting so your internal team manages only by exception.
- **Education & Training:** Rely on dedicated guidance and educational resources to ensure your team is trained and supported at every stage.



connected ecosystem & technology

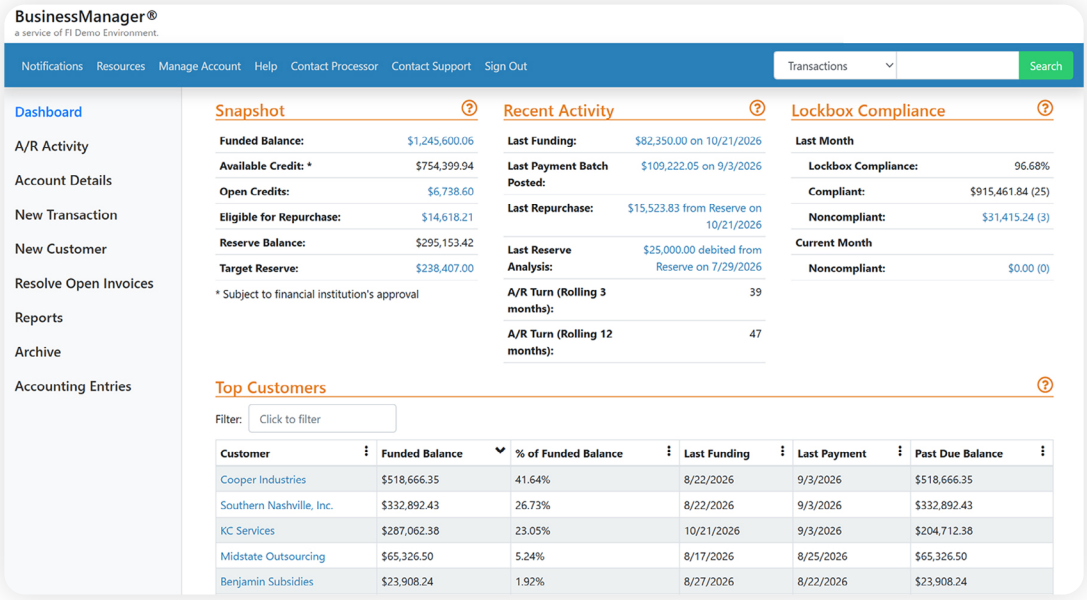
Delivering a high-yield working capital solution without adding back-office overhead relies on a unique operational synergy between your lending team, your business clients, and Jack Henry's specialized processing centers. By connecting web-based borrower portals directly with institution-configured credit controls and automated risk management tools, BusinessManager streamlines the entire cash cycle using an ecosystem of interconnected dashboards.



Business Center

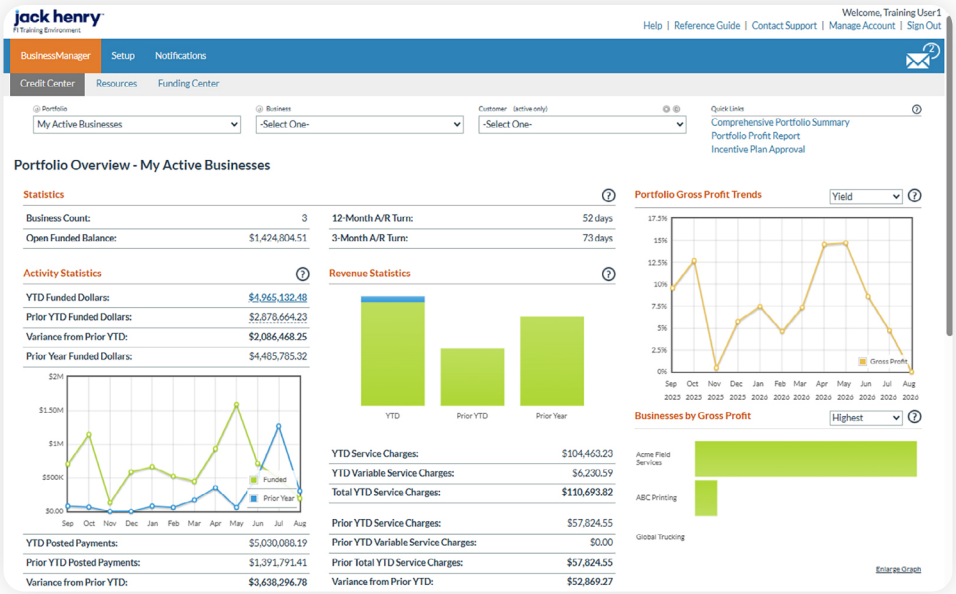
The Business Center serves as the digital front door for your commercial clients, offering fast-growing businesses a modern, intuitive portal to manage their daily working capital needs. From any web browser, borrowers can easily upload historical and active accounts receivable files, submit new invoices for daily funding, track customer payment applications, manage customer records, and monitor their real-time operating account activity and reports.

To ensure a seamless experience, the Business Center is backed by an integrated support network that acts as a bridge between the business and your financial institution. Your financial institution's Program Director and Process Coordinator maintain complete relationship oversight, while Jack Henry's dedicated support teams handle background processing, invoice verifications, and technical assistance. This collaborative ecosystem ensures every transaction transfers smoothly and gives borrowers total confidence using the platform. Additionally, the Business Center includes a built-in online help index and resource portal to guide business users step-by-step through onboarding, daily workflows, and getting started.



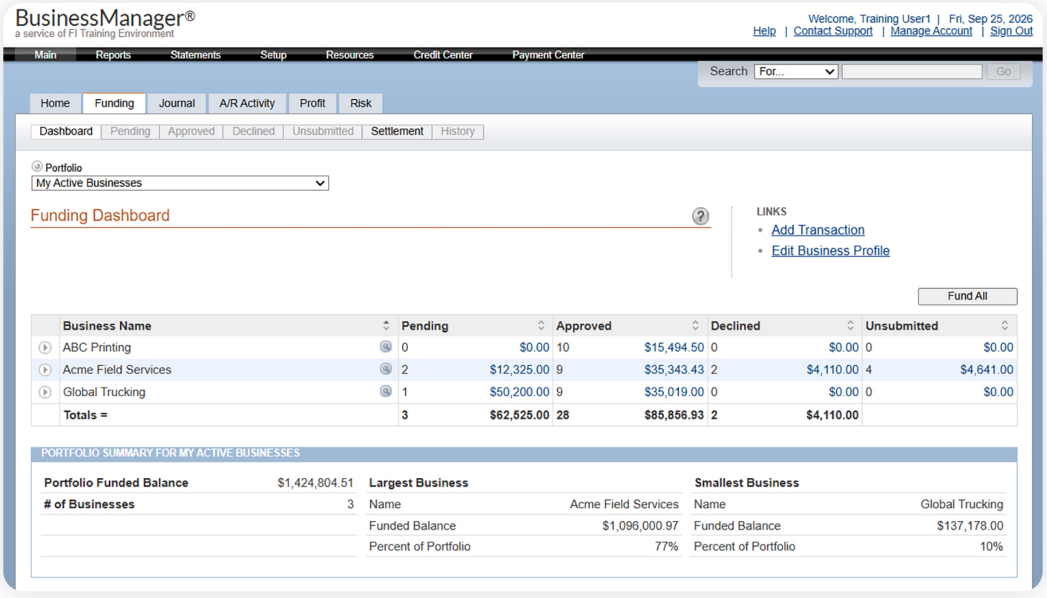
Credit Center

Provides lenders and Program Directors with complete administrative oversight and portfolio analytics structured around three primary views: Portfolio, Business, and Customer. Your institution establishes custom credit limits, customer concentration caps, and insurance policy face amounts, while automated background rules evaluate incoming invoice submissions against these guidelines. The dashboard displays real-time activity and revenue statistics, giving your executive team instant visibility into program returns. Lenders can also access the Resources tab, which contains downloadable reference guides and learning materials to execute and optimize the program effectively.



Funding Center

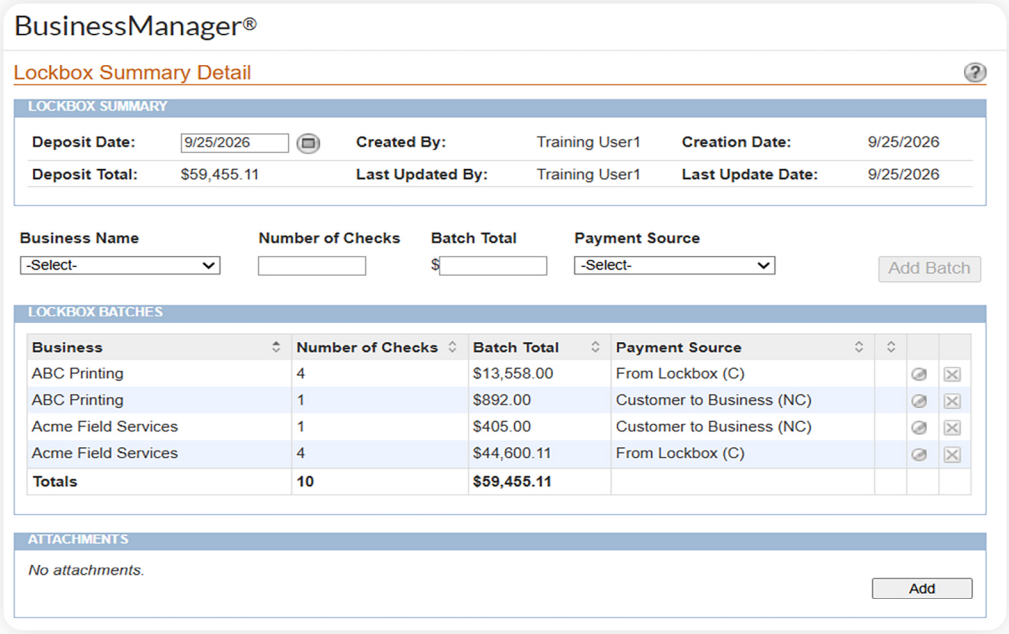
Serves as the daily operational workstation for your Process Coordinators when new invoices are submitted, turning invoice submissions into next-day working capital through a clear decision queue. The Funding Dashboard highlights key portfolio-wide metrics, while quick links enable processors to rapidly add transactions or edit business profiles. Together with the Credit Center, it provides your lenders and processors with total control over credit parameters, risk management, and daily funding decisions.



Payment Center & Lockbox Cash Cycle

To protect your institution's capital, the Payment Center manages a self-liquidating cash cycle. Account debtors (customers of the participating business) remit their invoice payments directly into a financial institution-controlled lockbox. Payments are automatically posted, reducing line balances in real time while maintaining strict financial institution dominion of funds and limited-access collateral reserve accounts.

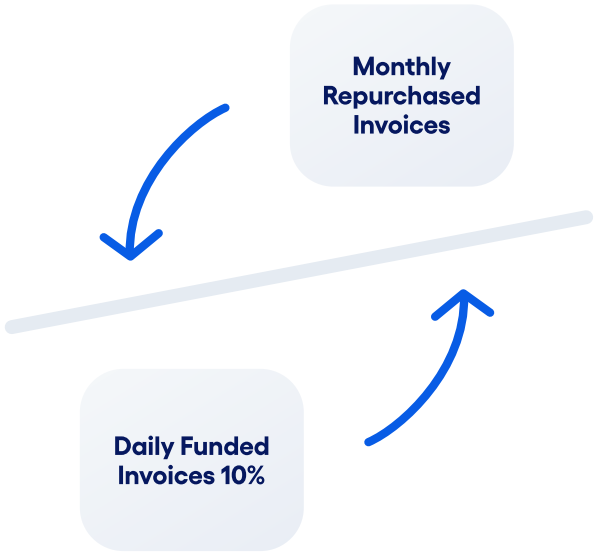
Payment Center gives your team robust portfolio monitoring tools, including the ability to track compliant versus non-compliant lockbox activity, monitor rolling accounts receivable turns, and display real-time customer concentration levels to ensure early detection of debtor payment anomalies or credit risks.

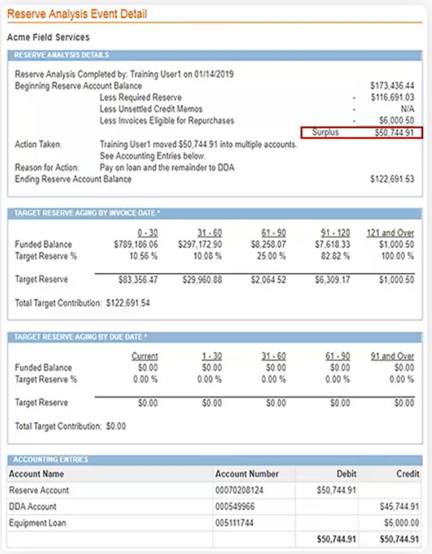


Cash Collateral Reserve Accounts

To cushion your institution against late payments, short payments, or invoice disputes, BusinessManager automatically manages limited-access collateral reserve accounts. Every time an invoice is funded, a pre-set percentage is directed into a dedicated reserve account held at your financial institution. Once the account debtor pays the invoice in full through the lockbox, the associated reserve funds can be automatically released and credited back to the borrower's operating account.

To ensure proper coverage over time, the financial institution should perform a reserve analysis each month for each business to determine if there is a surplus or deficit in the reserve balance.





Reserve Analysis Event Detail

Acme Field Services

RESERVE ANALYSIS DETAILS

Reserve Analysis Completed by: Training User1 on 01/14/2019

Beginning Reserve Account Balance		$173,436.44
Less Required Reserve	-	$116,691.03
Less Unsettled Credit Memos	-	N/A
Less Invoices Eligible for Repurchases	-	$6,000.50
Surplus		$50,744.91
Action Taken:	Training User1 moved $50,744.91 into multiple accounts. See Accounting Entries below.	
Reason for Action:	Pay on loan and the remainder to DDA	
Ending Reserve Account Balance		$122,691.53

TARGET RESERVE AGING BY INVOICE DATE *

	0 - 30	31 - 60	61 - 90	91 - 120	121 and Over
Funded Balance	$789,186.06	$297,172.90	$8,258.07	$7,618.33	$1,000.50
Target Reserve %	10.56 %	10.00 %	25.00 %	82.82 %	100.00 %
Target Reserve	$83,356.47	$29,960.88	$2,064.52	$6,309.17	$1,000.50

Total Target Contribution: $122,691.54

TARGET RESERVE AGING BY DUE DATE *

	Current	1 - 30	31 - 60	61 - 90	91 and Over
Funded Balance	$0.00	$0.00	$0.00	$0.00	$0.00
Target Reserve %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
Target Reserve	$0.00	$0.00	$0.00	$0.00	$0.00

Total Target Contribution: $0.00

ACCOUNTING ENTRIES

Account Name	Account Number	Debit	Credit
Reserve Account	00070208124	$50,744.91	
DDA Account	000549966		$45,744.91
Equipment Loan	005111744		$5,000.00
		$50,744.91	$50,744.91

frequently asked questions

What's included with BusinessManager?

BusinessManager is a turnkey asset-based lending solution that combines software, hands-on support, and risk management.

- **Turnkey Software and Technology:** Web-based platform featuring real-time balances, trend reporting, and instant portfolio visibility.
- **Dedicated Hands-On Expertise:** A dedicated Jack Henry account executive acts as an extension of your commercial lending team to guide strategy, train staff, and drive portfolio growth.
- **Outsourced Back-Office Operations:** Available invoice verification and payment posting handled by Jack Henry experts.
- **Risk Management Support:** Consultation, ongoing portfolio analysis, and support from experienced credit advisors.
- **Optional Risk Protections:** Optional insurance coverage to mitigate credit and fraud risks.

How quickly can our institution launch?

BusinessManager features a streamlined configuration process designed to take you seamlessly from contract signing to onboarding your first business borrowers in short order. Following contract signing, an implementation manager will reach out to coordinate software access, system configuration, training schedules, and your go-live date.

How are our teams educated?

Jack Henry provides comprehensive, hands-on training for both your staff and your business clients, scheduled at a pace that fits your team's availability:

- **Operations & Credit Education:** Delivered by dedicated Jack Henry education and credit advisory teams, covering daily back-office processing as well as credit, underwriting, and marketing strategies for commercial lenders, processors, and program directors.
- **Onboarding & Support:** Assists with implementation and directly trains your business clients to ensure a smooth transition to BusinessManager.

turn opportunity into growth

Reach out to our team today to get started!

For more information about Jack Henry, visit jackhenry.com.

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