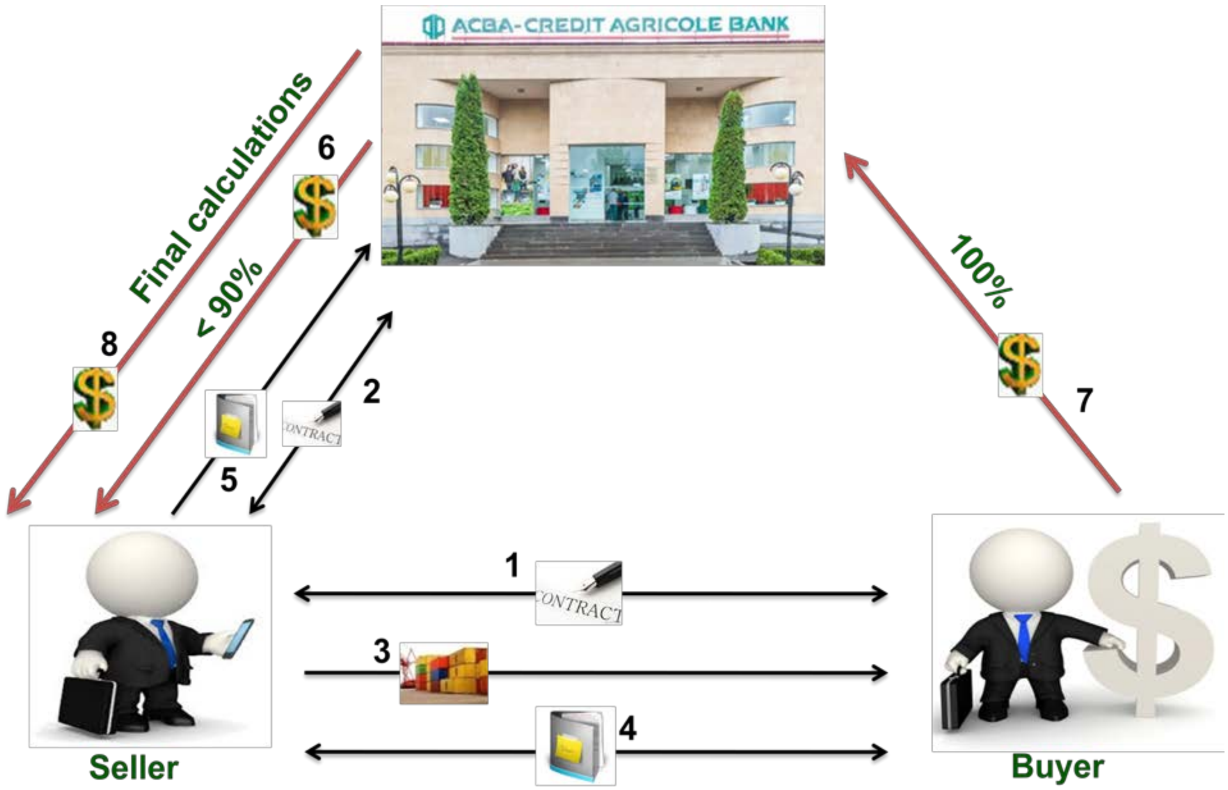

1. The Seller and the Buyer conclude a trading contract with deferred payment condition
2. The Seller and the Bank conclude a factoring (financing against money claim concession) contract
3. The Seller ships the goods / provides the services / implements the works
4. The Seller and the Buyer compose transfer-acceptance act of the shipped goods / the provided services / the implemented works
5. The Seller presents to the Bank documents proofing the money claim, such as invoice, transportation document, transfer-acceptance act, etc.
6. The Bank implements a financing against the money claim conceded by the Seller until 90% of the Invoice sum
7. The Buyer pays the Bank the total amount of the invoice in beforehand arranged period with the Seller
8. The Bank performs a final calculation and transfers to the Seller's bank account the rest part of the sum (not financed) that is to be paid for the conceded money claim at the rate of decreased calculated percentage