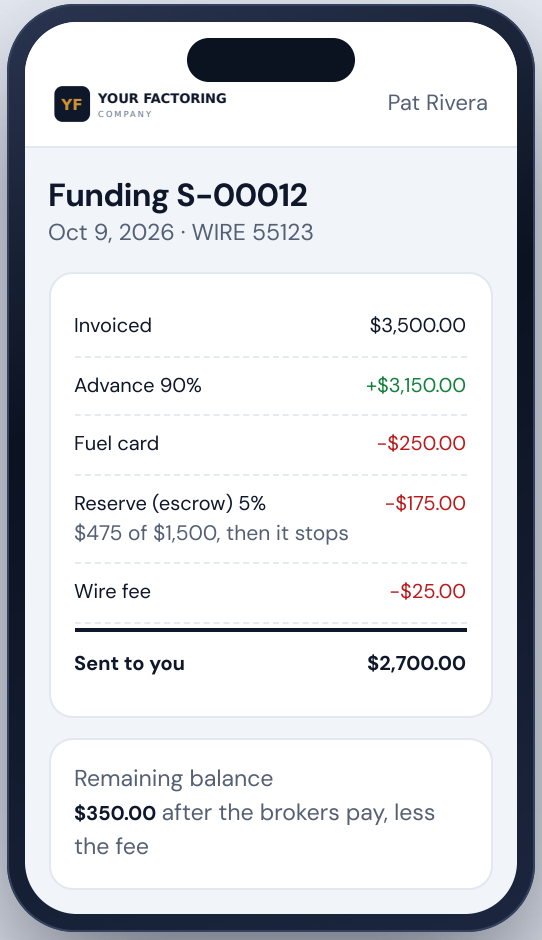
PAY 10|4

FACTORING PORTAL

COMPANY PROFILE FOR FACTORING COMPANIES · OCTOBER 2026

The factoring app carriers want, under your name.

PAY 10|4 is a white-label factoring portal. Your carriers apply, check brokers, submit invoices, get funded and see every dollar from one phone. Your team runs underwriting, verification, funding and collections from the same records.



Your brand

Your logo, your subdomain, your email account and your wording on every screen and message.

Your terms

Advance, fees, reserve and cap, recourse, chargeback and fuel recovery, statements: every one a setting.

Full transparency

Carriers see each funding itemized, the reserve against its cap and every chargeback plan.

Owned by TEAMWORK OF AMERICA®

Developed by GraphicEnd -Software and platform lab-

FOR YOUR CARRIERS

Everything a carrier needs from its factor, on one phone.

Carriers judge every factor by the apps from the biggest names, like OTR Solutions, RTS Financial and Outgo. PAY 10|4 puts an app of the same class in front of your carriers, with your name on it and your terms inside it.

Apply in minutes

The carrier enters its DOT number and the application fills in from FMCSA. Documents upload from the phone; the agreement is signed on screen.

Check a broker first

Authority and bond from FMCSA plus your company's record of how fast the broker pays, before the load is taken.

One PDF per invoice

Invoice, rate confirmation, POD and lumper in one file. Pages are sorted and checked automatically: amounts, load numbers, signatures.

Funding, itemized

Advance, fuel, chargebacks being recovered, reserve withheld, remaining balances paid and the bank fee, down to what was sent.

Fuel in the same app

Fuel advances on a load and fuel card charges, each shown with how and when it comes off a funding.

A person to call

Every carrier has a named account manager. Messages go in the app and every email carries the manager's contacts.

TRANSPARENCY

Every dollar has a line, and every line has a reason.

The reserve has a cap, and it shows

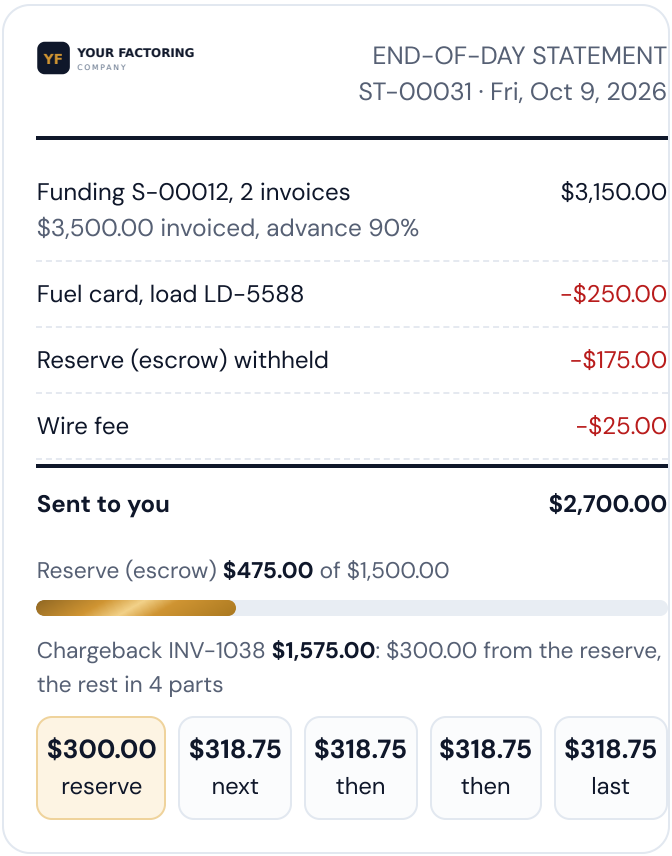
The reserve (escrow) takes the program's percentage from each invoice until the cap is reached, then stops. After a chargeback is taken from it, the carrier watches it build back up.

Chargebacks with a plan

From the reserve, the next invoice, or split over several. The carrier is told which and sees each part come off.

Statements that match the app

End-of-day and end-of-month statements by email as a PDF or a portal link, on the schedule your company chooses.



FOR YOUR COMPANY

Your terms. Every one of them is a setting.

PAY 10|4 does not decide how your company does business. Each program carries its own rules, and a rule can be changed on a single chargeback or fuel charge.

Program: Standard 90	SAMPLE
Advance	**90% of each invoice**
Factoring fee	**3% flat** or per 30 days, with a minimum fee
Reserve (escrow)	**5% + $10 per invoice** until $1,500 is held, then it stops
Recourse	**90 days**
Chargebacks	**From the reserve first** or remaining balance, next invoice, or split
Fuel card charges	**Next funding** or split over N invoices
Remaining balance	**With the next funding** or weekly, or on request
Statements	**End of day and monthly** PDF attached or a portal link

Applications reviewed for you

FMCSA authority, insurance and every uploaded document read and checked before your underwriter opens the file.

Broker approvals on a clock

Timed against your business hours, escalated before they go late, approved once for every carrier.

Fundings built from the rules

Select verified invoices; advance, reserve, deductions and balances due compute from the program.

Payments and chargebacks

Post a broker payment across invoices, close short pays, charge back with the recovery plan you choose.

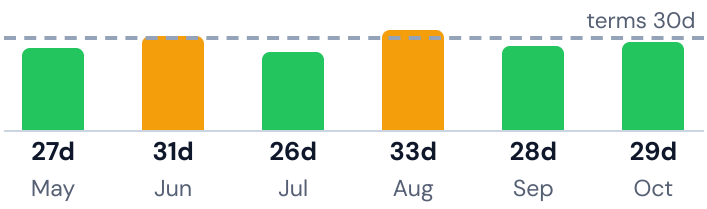
Letters and signatures

Notices of Assignment and release letters on your letterhead, signed online or on paper, copied to the carrier.

Demo Logistics Inc MC 123456

Pays within terms

29 days	86%	28%	0
average to pay, terms 30	paid within terms	of the $50,000 limit	chargebacks



TransCredit 82 of 0-100 grade B limit $50,000

BROKER CREDIT AND HISTORY

Know how a broker pays before the load moves.

Each broker shows your own pay history next to the bureau reports on file: Ansonia, TransCredit, DAT, Dun & Bradstreet or Equifax. AI reads an uploaded report into the record. Invoices over a broker's credit limit are flagged before funding, and brokers due for a re-check are flagged with a reminder email to your staff. Carriers see pay history only if you allow it, never bureau scores.

INTEGRATIONS

Built to sit in the middle of your software.

FMCSA
Authority, bond and insurance status for carriers and brokers.

AI document reading
COIs, W-9s, IDs, invoices, rate confirmations, PODs, lumpers, bureau reports.

Your email and e-signature
Your mailbox sends every message; agreements and letters signed in the portal.

SYS 10|4 TMS
The sister platform: delivered loads become invoice packets for the factor, no second upload.

API and webhooks
Invoices, status and events for any TMS or back-office system.

Accounting and ERP
QuickBooks Online, Oracle NetSuite, Microsoft Dynamics 365; Workday, Infor and Epicor through the API.

PAY 10|4 uses only American companies regulated by US law for its third-party services.

EMAILS, IN YOUR NAME

EMAIL	GOES TO
Carrier approved	Carrier
Notice of Assignment	Broker, copy to carrier
Invoice verified, funded, paid	Carrier
Funding sent, itemized	Carrier
Chargeback with its recovery plan	Carrier
Daily and monthly statement	Carrier
Broker requests, credit checks due	Your staff

Every carrier email ends with the account manager's contacts. Each email can be reworded or turned off.

WHITE LABEL AND SECURITY

https://**yourcompany**.pay104.com

- **Your logo and name** on the app, portal, emails, statements and letters.
- **A separate database** for each factoring company.
- **Permissions by role** and an audit log of every decision.
- **Bank changes** need your approval and a call-back.
- **Carrier changes as requests** you approve.

SEE IT WITH YOUR BRAND

We set up a demo portal with your logo and a sample program.

Request a demo at **info@sys104.com** or at **pay104.com**

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