INSTANT CREDIT MANAGER

Merchant Application Processing & Management CRM System

BUILT ON SOFTLAYER an IBM Company

IBM Business Partner

Some of the features

- NO Per User Fees
- Flat Fee Monthly License
- *Merchant Application*
- *Cash Advance Application*
- *Check Processing Application*
- *Gift & Loyalty Application*
- *Electronic Signature*
- GETI/Sage Boarding
- Tri-Source Boarding
- *Clearent Boarding*
- *JetPay Boarding*
- *Residual Import & Calculations*
- *ACH Module To Pay Residuals*
- *Lead Management Module*
- *Underwriting Module*
- *Add Any ISO's Application To The System*

Online Applications

Instant Credit Manager offers a full suite of online applications to make capturing, underwriting and boarding customer information easier than ever. Use our application cross-population feature to move customer data from a merchant application to a check processing application, or any other application you wish. Once you have an application of any type for a customer, with one click of a button, the software will move all data fields to the new application saving time and eliminating redundancy.

Each application can be taken in multiple ways. A user can take an application through the main system by clicking the "take application" button and manually complete it with the customer on the phone or in person, they can email an application link to the merchant, or lastly they can embed a link on their website for online applications that merchants can enter the data. These methods are universal to the system for all of the application types ICM offers. A unique link is provided for each system user.

Our fees template feature allows you to create and define an unlimited amount of fee matrix combinations when you initially set-up the system, which then populates every merchant application. The fees can be edited in a merchant record allowing you to customize a rate and fee offer. By populating all of the fees with a default setup by you, this will save time and ensure greater accuracy. Each fee field can be changed at any time, but you won't have to key in pricing fields ever again!

Merchant Notes

Our notes system was designed for efficiency. With this in mind we drill our notes down to a location specific record. We understand there are customers that have multiple locations, but that doesn't mean you need to read through dozens of notes to find the one you need. Each location has a notes file dedicated to that record.

We break the notes down by subject. This makes finding the notes you need simple. Each note is also tagged with a time-stamp and a user name of the person that posted the note. This makes for an easy way to communicate internally about a specific record.

Any time a data field is changed within a record, the system records the action in the notes under the "system" category. This provides a good audit trail for customer service.

ISO Applications

You can add any PDF application to the system by creating an ISO, uploading the document and mapping it to our database.

If you place business with multiple ISO's, processors or banks, all of the applications can be used by our system, you can set default fees/rates, and have the applications electronically signed.

Electronic Signature

The system provides multiple methods for merchants to sign the paperwork.

These range from a signing room, to mouse signatures on PDF's, or the system can email paperwork to the merchant to print, sign and fax or email back to you.

Residual Module

Our robust residual module is custom to your business and automates residual payout by importing your residual report and matching MID numbers to the Agent, Sales-Rep and Referral Partner. You can also import your existing merchant base from any source if it is in an Excel or CSV format.

All of your merchant records can now be loaded into our system for use by various functions. Manage your entire portfolio using only one system.

Leads Module

The system allows you to import leads obtained through third parties, and has a user designed lead form you or your partners can put a link to on a website. We have integrated with Salesforce.com, so leads generated can be imported into our lead module for follow-up. Manage leads, make notes, send Emails, and take applications from within a lead.

eMail

eMail your customers directly from their record. The "From" field that your customer sees will be your email address on file in our system. This is a good way to send customers documents and reminders plus provides you with an audit trail since each email sent through the system is recorded in the notes for that customer record.

With the use of a third party email provider, we allow you to send emails globally to the entire portfolio, or by selecting records you would like to include. Say you want to send out a newsletter monthly to all of your existing accounts, with our system this becomes an easy task.

Solicit new business from your existing customers, informing them of all the other products you offer, and when they respond, you can quickly initiate a new application after pulling up their customer record. Don't pay for leads searching for cash advance, check processing, and gift and loyalty card customers, tap into the business that you already have, all while showing that you have your customers' best interests in mind.

Document Management

Tired of wasting paper and manually filing customer documents? With our digital document management, keeping customer documents neat, organized, and accessible has never been easier.

Attach documents to a location specific customer record, making document retrieval a simple click away. Documents can be retrieved by any system user with access to that specific account. Because the system operates on the cloud, you no longer have to be at the office to review customer documents; simply pull up customer records on any internet enabled device.

ACH

ICM is currently integrated with GETI/Sage and ACH Direct. The ACH module has a few applications for use. Salespeople and referral partners can be paid through the residual module making residual payouts a breeze. You can also bill customers on a one-time or recurring basis for equipment or anything else sold to them. This makes it easy to track payments from within a customer record ensuring billing is fast and accurate.

Referral Partners

Building a strong referral partner network is one of the most important and cost-effective ways to increase business. ICM assists in this task by allowing referral partners to sign up as users in the software. With limited system access, they can only review the activity they produce, allowing them to track the status of their input deals.

A referral partner will have the ability to enter leads, or full applications with unique links given to them with their user account. They can also input leads and applications manually through the system. With this flexibility, a referral partner can be as active or passive as they wish.

With no per-user fees, this becomes a cost-effective way to bring *EXCLUSIVE* new business and is a great alternative to purchasing leads through lead providers.

eMail Templates

Within the system, you can edit the automated pre-defined email templates to suite your needs. Additionally, we provide the means to create your own templates which can be used with the email function available from any merchant's record.

Software Hosting

Your copy of the ICM Software System is housed on a highly secure SOC2 IBM Private Cloud server in an IBM SoftLayer data center.

In that environment, you are not sharing a server with any other user.

We provide you with just the right size server to get you started. As your traffic and usage increases, we can instantly increase the number of cores, memory or storage space. The cost for these additional items have a nominal cost to add. We can also provide load balancing and redundant hot stand-by server.

Your database is behind CISCO hardware firewalls and sensitive merchant data is encrypted with off-site decryption keys.

SoftLayer, an IBM Company, provides cloud infrastructure as a service from a growing number of data centers and network points of presence around the world.

Boarding

ICM has integrated or is in the process of integrating with numerous processors such as Tri-Source, JetPay Clearent and GETI/Sage. With one click, everything needed to board a merchant is electronically sent to the processor you select.

Database Security

We provide IBM Cloud Data Encryption Services (ICDES), a software defined data protection product that runs in the background of your server protecting the database and code. Its cryptographic bit-splitting combines AES-256 certified encryption with keyed randomized information dispersal into an easy to use FIPS 140-2 certified solution. ICDES has a built-in simplified key management system, and can help support regulatory compliance requirements for HIPAA, HITECH, FISMA, Sarbanes-Oxley, and PCI.

Web Pages & Logos

ICM gives you the ability to use our template system to design and customize the web pages a merchant will see in the application process. This is useful when building custom instructions for the application process.. Upload your logo to brand pages for your company. This helps provide a more professional looking image to your customers.

Users

ICM has set-up pre-defined roles to get you started. Within those roles, you can control the various permissions for each user. These roles are for Agents, Sales Reps, Underwriters, Customer Service, Admin, and Referral Partner. You can also create and define roles yourself.

We don't charge per user fees, so building an agent and referral partner network is encouraged. This simplifies building your business by allowing connectivity with agents and referral partners worldwide.

Each user defines a username, password, secret question and answer, and can only see the deals they submit. Referral partners receive links for applications and web forms that populate leads.

Underwriting

ICM can help to automate the underwriting process by pulling credit bureaus, OFAC, MATCH List, bank account verification, and more. With the underwriting module, you set pre-qualification minimums that accounts must meet in order to be pre-approved. This will save time reviewing accounts that don't meet your minimum criteria. The underwriting module can be customized to meet your specific needs. These are some of the providers we are integrated with: TransUnion, Equifax, Data X, TINCheck and MasterCard MATCH List

Provisioning and Implementation

Before you go live with the system, we have exploratory meetings with you to make sure the system is provisioned exactly for your needs.

We walk you through every step of how to use the system and make it the most efficient for your processes. It normally takes 10-14 days to be up and running with your new system.

"We leverage the power of technology to provide you a state-of-the-art software solution for your ever-changing business climate"

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