



# CREDIT PROCESSING

Designed for Flexibility | Guaranteed to be Reliable |  
The Control You Need

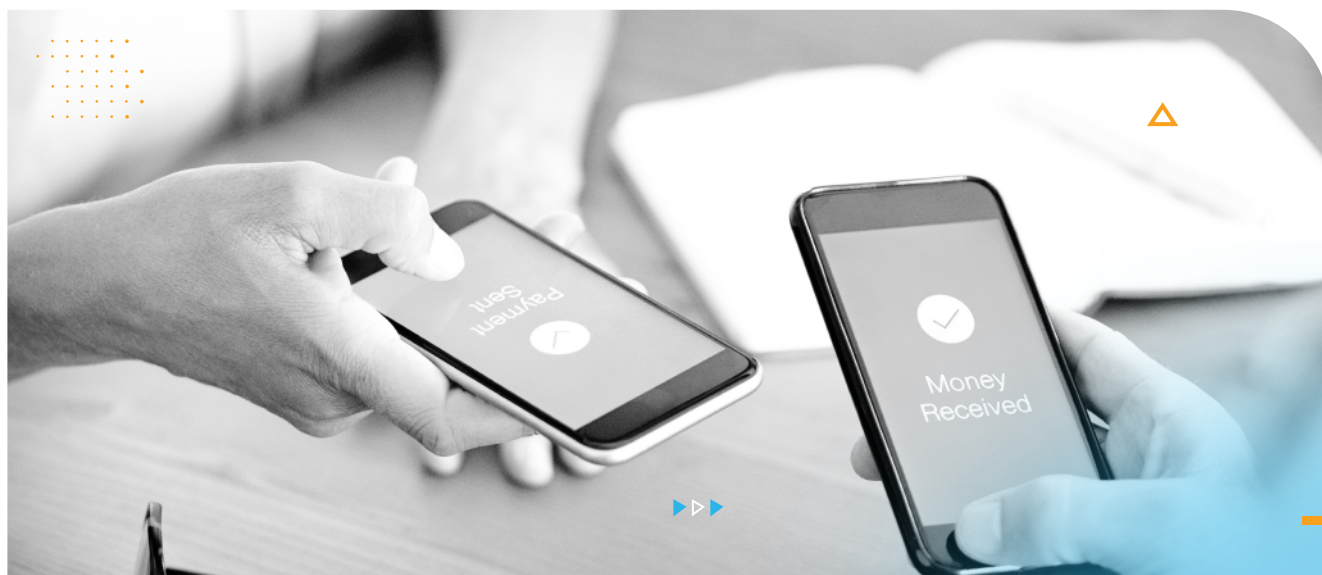
It's never been easier to seize growth opportunities in credit

**PAYMENTS | BANKING**

# Design, Iterate, and Deliver Customized Credit Products That Set You Apart

More and more, consumers are shifting from cash to digital payments, motivated by the convenience, flexibility, and the other perks that come with using credit cards. It's a big opportunity, but success means getting to market fast with differentiated products that have the compelling features today's consumers value.

Advances in mobile and social technology have transformed consumer needs and expectations for how they manage their payments and finances — and what they expect from their financial institutions. At the same time, issuers face an increasing number of challenges, including ever-changing consumer spending patterns, evolving marketing channels, increasing competition, data privacy fraud, and complex compliance and regulatory requirements.



Innovation and differentiation in credit banking has not been easy for issuers. That's because the legacy processing platforms designed years ago simply aren't suited for the dynamic, customer-focused payment and commerce use cases today's consumers demand.

With the right credit card processing partner, you can build credit products with innovative and personalized digital features. i2c's global cloud-based processing platform accelerates time to market and makes it easy to test features and scale offerings worldwide. The i2c credit solution delivers comprehensive issuer processing with a cardholder-focused, industry-leading digital experience for *true* market differentiation and improved overall portfolio profitability.

# i2c Credit Processing



## Next-Generation Processing Platform

Credit, Debit, and Prepaid processing all on a single SaaS-based platform with innovative industry-leading digital features



## Complete Configurability

End-to-end platform, configurable features, self-service program management with real-time updates



## Respond Rapidly to Market Demands

With a flexible, configurable platform, issuers can make changes in hours, not days



## Mitigate Data Privacy and Fraud Risk

Real-time risk monitoring, complex multi-event checks with configurable parameters per-issuer/program



## Address Evolving Marketing Channels

Integrated loyalty platform sends the right message to the right customer at the right time, via the right channel



# Your Single Source – i2c’s Global Processing Platform

Built to address credit, charge accounts, and secured credit programs across the consumer, commercial, and SMB verticals. i2c is your single source for:

- Program Configuration
- Acquisition & Retention
- Issuer Processing
- Fraud Management
- Digital Channels
- Campaign Management
- Loyalty & Rewards
- Live Agent
- Back Office

## i2c Delivers a Superior Processing Solution

i2c’s SaaS-based global issuer processing platform delivers industry-leading innovation by releasing new product updates every 30 days, which means your programs are automatically updated regularly. Our cloud-based architecture enables rapid time-to-market for new and updated programs anywhere in the world, along with our proven track record and commitment to 99.99% availability.

## Key Features

Successful credit programs rely on the right mix of acquisition, servicing, and back-office functionality.

Solution	i2c Advantage	Benefits
Self-Service Program Configuration	<i>Control:</i> i2c’s innovative web-based configuration dashboard allows program administrators to set up new and modify existing credit program features and functionality.	Create new and differentiated programs based on market needs without being constrained by platform limitations or waiting on vendor responses.  Make changes in minutes, not days. Updating rates, fees, and discounts is as simple as a click.
Customer Acquisition	<p>A well-performing program is based on a solid foundation that starts with identifying your applicants and customers.</p> <p><i>Verification:</i> i2c’s industry leading identify verification service helps issuers prevent fraud, comply with regulators, and make the right decisions early on in the origination process.</p>	<p>Aggressively market with the confidence that you can minimize fraud risk and losses while protecting consumers.</p> <p>Meet compliance requirements without slowing down the application process, speeding up customer approvals for quicker time to revenue.</p>

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	<p><i>Application Decisioning:</i> Instantly specify program parameters and objectives to improve throughout while supporting different risk profiles.</p>	<p>Automate your adjudications and meet your program's objectives while adhering to your risk and performance plans, capturing market share faster.</p>
Issuer Processing	<p><i>Modular:</i> i2c's modular platform is comprised of a suite of highly configurable components that can be quickly assembled for customized solutions, allowing customers to pick and choose elements to create specific technology combinations that meet their unique needs.</p> <p><i>Secure:</i> i2c's 360-degree approach to security includes a set of advanced, multi-layered data and information security protocols designed to protect our customers and their data. Our commitment to on-going PCI-DSS and SSAE16 audits keeps security at the forefront of our global operational model.</p> <p><i>Reliable:</i> i2c guarantees 99.99% uptime and has a track record of 100% processing availability with no platform outages.</p>	<p>i2c's platform lets you quickly create, test, change, and iterate market-responsive products, and our suite of integrated tools helps you attract, engage, and retain customers. With monthly product releases, we are constantly adding new features and capabilities to our platform, enabling our customers to take advantage of innovation on a global scale.</p> <p>Make changes in minutes – not days – without having to rely on time-consuming and expensive vendor support processes. Updating rates, fees, and discounts is as simple as a click of a mouse.</p> <p>Maintain the highest service levels for your customers, ensuring transactions are always processed and completed for a seamless payment experience.</p> <p>Provide consumers with peace of mind that their money and identity are safe and secure.</p>
Fraud and Risk Management	<p>Keep customers safe, confident, and transacting while minimizing fraud losses.</p> <p><i>Risk Management:</i> Performs hundreds of preauthorization checks on transactions in a fraction of a second.</p> <p>Underpinned by a highly configurable rules engine, our robust fraud monitoring can be configured to support your risk tolerances and program objectives and is backed by a dedicated team of fraud analysts working 24x7x365.</p>	<p>Reduce fraud risk and losses, directly improving bottom line portfolio profitability.</p> <p>Strike the right balance between customer experience and risk management and make rule adjustments in minutes. Fine tune your program, maximizing cardholder activity while mitigating risks associated with fraudulent activity.</p> <p>Provide customers with the confidence to transact in physical and digital environments while minimizing concerns about theft and fraud.</p>



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Digital Channels	<p>i2c provides financial institutions with a robust set of digital tools to leverage this captive channel.</p> <p><i>Advanced Digital and Mobile Features:</i> Rapidly deploy capabilities that meet consumer expectations for anywhere, anytime account access.</p> <p>Cardholders can track funds, manage cards and real-time alerts (SMS, in-app, push, email), get digital coupons and offers, and manage advanced card controls to personalize their overall digital experience.</p> <p><i>Robust APIs:</i> All of our digital interfaces – cardholder, partner, administrator and agent – support integration into any 3rd- party solution.</p>	<p>Mobile apps that are intuitive, easy to use and deliver a good experience are a must-have for today’s consumers. Deliver full-featured, branded mobile apps that offer a complete cardholder experience.</p> <p>Our extensive suite of fully integrated digital capabilities allows you to customize content and add your look, feel, and logo so your brand is top of mind and your product is top of wallet – increasing cardholder engagement and spend.</p> <p>Digital features, including mobile applications, real-time alerts, and digital card controls increase cardholder engagement while significantly reducing the cost to serve.</p> <p>Personalization features like card controls can mitigate issuer risk exposure with cardholder-imposed limits while simultaneously increasing cardholder engagement through personalization.</p>
Campaign Management	<p><i>High Impact Engagement:</i> Our data-driven and targeted solution lets you easily reach cardholders with timely, relevant information, including messages, offers, and other communications. Define programs and send segments of your card base important reminders.</p> <p><i>Targeted Campaigns:</i> Understand consumer spending behavior and establish data-driven campaigns to reach specific cardholders based on a triggered event such as a purchase.</p>	<p>Engage cardholders to establish deeper relationships that are more valuable to them and more profitable for your business.</p> <p>Identify and target consumer segments in new, intelligent ways and execute personalized loyalty campaigns using real-time, multi-channel delivery methods.</p> <p>Leverage real-time data on your customers’ transactions, behaviors, and locations, gaining the essential contextual information needed to get the right message to the right person at the right time, and via the right channel.</p>
Campaign Management	<p><i>Integrated Loyalty and Rewards:</i> Issuers can offer a variety of options for configuration on their programs, including:</p> <ul style="list-style-type: none"> <li>• Card-linked offers</li> <li>• Digital coupons</li> <li>• Earned points, miles, cashback</li> </ul>	<p>Differentiate your program amongst a crowded competitive landscape.</p> <p>Increase spend and provide incremental value to the cardholder, both critical components of any card program.</p>

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	With i2c's modular platform, issuers can leverage integrated Loyalty and Rewards or easily integrate existing provider programs.	Increase cardholder engagement and retention by leveraging a range of options including points, account credits, miles, cash-back, and card-linked coupons and offers.
Live Agent	<p>Live Agent Support gives your credit program coverage with an ability to quickly scale to meet any client demand. i2c offers:</p> <ul style="list-style-type: none"> <li>• Two 24x7x365 call centers</li> <li>• English, Spanish, Portuguese</li> <li>• Detailed reporting</li> <li>• All calls recorded</li> <li>• 130 educated agents</li> <li>• Agents have direct platform access</li> <li>• Low agent turnover (&lt;4% annually)</li> </ul>	<p>Improve Inbound – We can provide you with 24-hour live agent support that complies with your service level requirements. Need less support? We also offer after hours support or can handle your spill-over volume during peak times.</p> <p>Outbound – Do you have a new feature and want to drive adoption? Or maybe you want to execute a promotion to make your dormant accounts active again? Our agents can help by delivering your message to targeted customer segments.</p> <p>Feedback – Our agents can help you understand customer perceptions and address service issues. We can conduct surveys for you or respond to service issues identified by listening to customer voicemails, emails, or text messages.</p>
Automated Collections	<p><i>Flexible Platform:</i> Includes a multi-featured delinquency rules engine and customization tools.</p> <p><i>Intuitive Collections Portal:</i> Improves collections process visibility and business efficiencies.</p> <p><i>Triggered Communications System:</i> Provides tools that help with state/federal compliance needs and sends customized, date-triggered correspondence.</p> <p><i>Automated or Manual Charge-offs:</i> Ensures a straight-forward client-controlled process.</p> <p><i>Integrated Data and Reporting Tools:</i> Includes collector and auto-dialer reports, communications reports, KPI summaries and charge-off reports.</p>	<p>Tailor the online experience for collectors and customize cardholder payment programs with our flexible platform tools. Simplify tracking and management of your collection efforts all while making real-time adjustments. Select automated or manual charge-off processing based on your business needs.</p> <p>Our system enables automated cardholder communications, which saves time and money, and supports management of state and federal compliance needs. Choose the channel – via letter, SMS/Text, email, IVR or cardholder website notification – and the timing.</p>

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Back Office	<p><i>Chargeback &amp; Dispute Handling:</i> Our dedicated investigative unit manages the entire lifecycle of a dispute or chargeback to maximize positive outcomes.</p> <p><i>Print Fulfillment:</i> Full-service printing, processing, and mailing of financial documents and customer correspondence.</p> <p><i>Reporting &amp; Analytics:</i> Real-time access to critical business intelligence data enables measurement of program performance and cardholder transaction behavior.</p> <p><i>Settlement &amp; Reconciliation:</i> Reconcile network and processor settlement positions, send updates to issuer accounting systems, compute fees and commissions, generate invoices for partners, process and settle adjustments, generate funds transfer orders and alert on completion and any exception.</p>	Let i2c handle all of your back-office needs so you can focus on your core business of growing your program, establishing marketing strategies, and meeting and exceeding performance objectives.

## About i2c Inc.

i2c is a global provider of highly-configurable payment and open banking solutions. Using i2c's proprietary "building block" technology, clients can easily create and manage a comprehensive set of solutions for credit, debit, prepaid, lending and more, quickly and cost-effectively. i2c delivers unparalleled flexibility, agility, security and reliability from a single global SaaS platform.

Founded in 2001, and headquartered in Silicon Valley, i2c's next-generation technology supports millions of users in more than 200 countries/territories and across all time zones. For more information, visit [www.i2cinc.com](http://www.i2cinc.com) and follow us @i2cinc.

