



SMB CREDIT SOLUTION

PAYMENTS | BANKING



Designed for SMBs | Innovative Features | Best-in-class Solution

A Purpose-Built Solution

Small and medium businesses (SMB) face unique challenges as they focus on managing operations and growing market share. Businesses in this profitable and growing market segment need easy access to capital to manage changing needs and finance large purchases without affecting daily operations. They also need to oversee employee use of credit in a way that minimizes risk while improving efficiency.

SMBs typically prefer to look to their existing banking relationship for additional products; however, most credit solutions from banks are not designed specifically to meet SMB cardholder needs. They need a purpose-built credit solution tailored to meet their unique credit requirements.

Manage



- Simplify business operations
- Improve cash flow by extending payments
- Earn and redeem rewards

Protect



- Manage business risk
- Control employee spending
- Know when and where cards are used

Grow



- Promote business expansion
- Extend credit line when needed
- Access capital as required

Key Benefits

Differentiated Offering

Most business cards offered today are simply consumer retail cards re-marketed to small and medium businesses. User experiences are inconsistent, and functionality is lackluster. The i2c SMB Credit Solution provides unique features and capabilities specific to SMB requirements.

Digital Innovation

Innovative digital features will attract new customers and grow overall portfolio profitability.

Achieve Higher Spend

Businesses spend more — and more frequently — than a typical consumer, and business card interchange fees are higher than personal cards. Because i2c's SMB Credit Solution is optimized to meet daily business requirements, customers have a greater propensity to spend.

Product Flexibility

Issuers need to be able to offer multiple card products with varying price and rewards programs. Now you can offer virtually unlimited pricing structures and rewards functionality based on unique market needs.



Made with SMBs in Mind

Built from the ground-up specifically to meet SMB requirements, the i2c SMB Credit Solution delivers a rich set of benefits:



Control

Complete control over card program attributes and credit products with innovative digital features like mobile receipt capture, card controls, flexible payment, and financing options.



Fully Managed Turnkey Solution

i2c's SMB Credit platform is cloud-based and requires no IT infrastructure, simplifying management, and accelerating deployment.



Extend Payments and Improve Monthly Cash Flow

Credit cards enable easy access to short-term capital with rapid onboarding from an existing provider, supporting business operations and growth.



Multi-Channel Access to Important Account Features

Cardholders can stay up-to-date with their credit card activity, rewards earning and redemption, and manage card features from the convenience of their channel of choice: mobile, online or IVR.



Digital Convenience Features That Save Time and Money

Cardholders can personalize their card management experience with transaction alerts, card limits and controls, and define payment options to suit their needs.

More Than Just Plastic

The i2c SMB Credit Solution is a next-generation, full-featured credit product.

Issuer Processing

- Turnkey Offering
- Account Management
- Campaign Management
- Rewards and Offers
- Real-time Credit Decisioning Lockbox
- Collections
- Statement Handling
- Reporting
- Fraud Mitigation
- Call Center and Customer Service

Purpose Built

- Flexible Program Management
- Configurable Features
- Extensible Program
- Unlimited Use Cases
- Real-time Changes
- Pre-Built Programs

Digital Innovation

- Desktop Online
- Mobile Apps
- Employee Access
- Alerts and Notifications
- Features (SMB) Card Controls
- Receipt Capture Transaction Tagging
- Real-time Changes
- Direct Access APIs

Industry Firsts

- Market-specific Features (SMB)
- FlexBuy
- SmartPay
- Intelligent Budgets

Focused on Innovation

Attracting and retaining profitable SMB customers requires that issuers offer new, value added capabilities.

SmartPay

While traditional autopay can be set up to pay an amount at the end of a billing cycle, i2c's SmartPay flexible payment option gives SMBs a way to automatically apply a fixed or relative payment amount mid-billing cycle based on utilization of a revolving credit line. This eliminates the worry of "maxing" or exceeding a credit line and provides the benefits of a larger line to businesses looking to establish or rebuild credit.

FlexBuy

With i2c's FlexBuy feature, SMBs can request additional credit to make significant capital purchases without changes to their existing revolving credit line. Purchases are evaluated by the issuer/underwriter for approval, including special terms such as a promotional APR, term options, and even a preferred provider. Flex Buy allows an existing trusted provider to make it easy for SMB customers to make important one-time purchases with an existing card to grow their business.

Key Features

- Mobile Receipt Capture
- Real-time Alerts
- Card Controls
- Card Issuing
- Transaction Processing
- Program Management
- Customer Support
- Account Management
- Fraud Detection and Mitigation
- Card Authorization Controls
- Real-time Reporting and Analytics
- Employee Cards
- Statement Processing
- Payment Processing
- Alerts and Mobile Notifications
- Online and Mobile Digital Suite
- Offers, Deals, and Rewards
- Mobile Receipt Capture
- Cloud-Based Delivery

