

# Credit

The number of credit cardholders globally continues to grow, reaching over one billion in 2023. Revenue from these accounts continues to increase as well. And, while competition for the billions of dollars in annual credit card spend also rises, they continue to be a profitable offering for issuers and brands alike. Looking beyond the bottom line, credit cards can also enhance brand image and loyalty. With so much at stake, it's critical to choose a partner that has the expertise, technology and resources to help you succeed – i2c is that partner.

## A Strong Foundation

With over 20 years of experience in the global payments space, i2c has built a modern, innovative, and flexible credit solution for all types of issuers – from fintechs and neobanks to traditional financial institutions and program managers. Start strong with the essentials in our **unified, next-gen platform** and expand from there.



Transaction processing



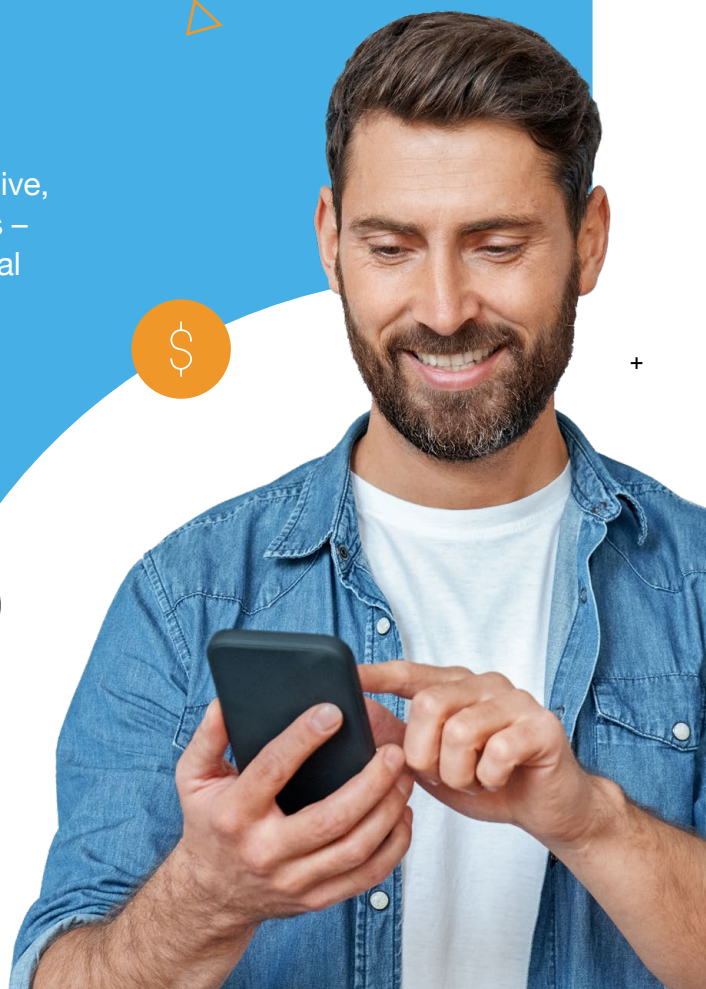
Portfolio reporting



Network integration – Visa, Mastercard, American Express, Union Pay



Clearing & settlement



## Getting Started

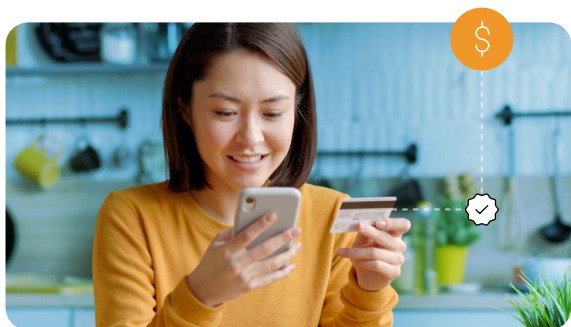
The very first step in building a profitable portfolio is a strong origination strategy. With i2c's **Loan Origination Services**, you have access to proven tools and technology that ensure an efficient and secure application and decisioning process.

- Digital application system
- KYC/KYB & OFAC checks
- Application fraud screening
- Decisioning engine
- Bureau & non-bureau data access

## Building Momentum

Consumers are increasingly focused on fast, secure and convenient access to their financial accounts. Enabling a complete, end-to-end **Digital Cardholder Experience**, i2c can help you meet these demands with industry-leading capabilities and applications built for a digital-first world.

- Virtual cards – issue quickly upon approval
- Immediate push provisioning to Apple, Google & Samsung wallets
- Leading-edge, white label web & mobile app with functionality available via API



## The Power of Nurture

Once a cardholder is onboarded, the goal is to activate and retain them by fostering a high level of satisfaction. i2c's **Loyalty and Engagement Tools** can support your strategy with options that meet the unique needs of your business and your cardholders' expectations.

- Flexible program configuration
- Numerous reward currencies (cash, points, miles, crypto)
- Varied earn constructs (straight, category, etc.)
- Redeem rewards at POS
- Communication Manager – trigger-based cardholder communications solution
- Digital Coupons – present & automatically fulfill offers/discounts without merchant integration



## Stay in Control

Maintaining the delicate balance between risk mitigation and cardholder experience is critical to long-term success and portfolio profitability. i2c's comprehensive **Fraud & Risk Management Solutions** enable the optimization of both credit risk and fraud mitigation to ensure the security of both your organization and your cardholders.

- Fraud rules engine
- Adaptive controls
- Proactive & reactive credit line increase
- Multi-channel collections management: email, SMS, postal mail, IVR, push notifications
- Workout & settlement programs
- Easy integration with third-party collection providers

## Servicing Simplified

While the day-to-day tasks of account maintenance and cardholder servicing rarely have a direct impact on revenue, they can affect brand reputation and satisfaction levels. The benefit of i2c's suite of **Managed Services** is two-fold. While internal resources are free to focus on driving growth, you can rest assured that every service interaction is first-rate.

- Managed fraud mitigation services
- Disputes case management
- Contact Center with live agents & IVR
- Statement production & mailing
- Integration with all major plastics providers

A successful credit card program involves much more than just issuing cards. With i2c, you can confidently create a portfolio of rewarding products that are easy to use, help drive revenue and create lifetime value for your organization.

Ready to get started? Email us today at  
[connect@i2cinc.com](mailto:connect@i2cinc.com)

