



Conversion Assistance Services

ibml Delivers Powerful, Comprehensive Payment Processing for Wholesale and Retail Lockbox

If your company receives payments through the mail, take advantage of ibml's cost-effective and efficient payment processing solutions. Shorten and simplify daily accounts receivable processes by converting receivables into cash swiftly and accurately. Provide your company with timely reporting information and automatic updates to accounts receivables by electronic transmissions.

Let us tailor a solution, helping your company maximize the benefits of reduced costs, increased cash flows, customer service and security.

The Problem	The Solution	The Benefits	Results
Costly trips to post office	ibml makes numerous daily mail pick-ups	Deposits go to your bank more quickly	Reduced costs Increased cash flows
Expensive processing or remote check processing	ibml sorts, extracts, images, balances, and deposits according to your specifications	Your staff concentrates on more profitable activities Eliminates your need for expensive technology	Reduced costs Maximizes internal efficiencies
Costly and unsafe trips to the bank	ibml deposits electronically to your bank	Increased security Funds collected faster Payments applied sooner	Reduced costs Increased cash flows Maximizes internal efficiencies
Costly staffing and administration	ibml provides the staff, making your business scalable	ibml handles staffing, adjusting for you payment volume	Reduced costs Maximize internal efficiencies
Separating the deposit and account posting duties	ibml deposits electronically to your bank	Audit control	Reduced costs Maximizes internal efficiencies
Time-consuming update of receivables	ibml can provide you with an electronic file for automatic updates of your receivables	Payments post more quickly Credit research performed quickly	Reduced costs Increased customer service products are shipped to customers faster
Need same-day deposits, images, payment data and deposit information	ibml deposits same-day, providing electronic delivery of your payment data, deposit information and images	Easy and swift access to the information you need to invest excess cash early	Increased cash flow Increased profitability
Costly paper storage and retrieval	ibml converts your paper checks, invoices, envelopes and correspondence to electronic images	Eliminates costly paper handling, storage, and transportation costs. Images eliminate risk of paper archives being lost or destroyed.	Reduced costs Increased profitability Increased customer service
Business continuity/disaster recovery	ibml can process your payments every day for you or we can be on standby for you in the event of a disaster	Insures your business continuity so you have quick access to your daily receivables and information	Continued access to your working capital No lapse in service to your customers No lapse in receivables monitoring

