



An outsourced service for billers and banks

Whether you want to streamline your receivables processing, get faster access to funds or slash your payment processing costs, ibml offers the outsourced remittance services you need. ibml's remittance services can streamline your internal processes by providing timely reporting and automatic updates to your AR systems through secure electronic transmissions.

What's more, our remittance services speed access to critical information from paper receivables, allowing your company to be more agile, pro-active and customer-focused.

And, our flexible image-based remittance processing platform efficiently and accurately handles wholesale, whole-tail and retail lockbox transactions as well as exceptions items.

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Full Range of Services

ibml Wholesale Lockbox automates the collection and reporting of high-dollar, low-volume business-to-business transactions, speeding collections, improving float and lowering operations costs. Ideal for handling 100 to 10,000 items a month.

ibml Whole-tail Lockbox combines the speed and efficiency of high-volume retail lockbox processing with the flexibility of a wholesale lockbox to provide specialized processing for non-standard transactions. Tailored to meet the unique requirements of your application, this automated service improves your funds availability and eliminates the headaches associated with trying to process this work in-house. Perfect for non-profits, associations, specialized government agencies and order and subscription fulfillment as well as for processing retail lockbox exceptions items.

ibml Retail Lockbox uses high-speed scanning and smart recognition technologies to expedite the collection, posting and availability of your retail remittances. Designed for companies that receive a high volume of low-dollar payments by mail, our retail service is ideal for utilities, telecoms, credit card providers, charities and many more!

ibml's remittance processing services are ideal for

- Healthcare organizations
- Utilities and telecommunications firms
- Manufacturers and distributors
- Property managers and homeowners associations
- Government entities
- Retailers
- Health clubs
- Education and non-profit organizations
- And many more!

ibml also allows financial institutions of all sizes to private-label any of our remittance services to generate new fee-related income, strengthen customer relationships and target lucrative new markets. We even offer an outsourced healthcare payment processing service.

Don't know which service is right for you? No problem.

We will work collaboratively with you to choose the right mix of processes and technology to help your company maximize results, mitigate risk, increase agility and improve service.

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Services Overview

- Sorting, extracting, imaging, balancing and depositing of receivables -- all according to your specifications
- Conversion of paper checks, invoices, envelopes, correspondence and other documents to digital images
- Same-day deposits and electronic delivery of payment data, deposit information and images
- Electronic deposits to any depository institution
- Electronic updates to your accounts receivable system via electronic file transmission
- Mail pickup several times a day
- Significant upward and downward scalability as your business needs change
- Business continuity/disaster recovery services available

Biller Benefits

- No need for you to handle, store or transport paper
- Accelerated deposits and faster payments posting
- Improved visibility into your receivables
- Lower operations costs
- Frees staff to focus on mission-critical activities
- Eliminates the need for you to invest in expensive technology
- Faster research of payment inquiries
- Improved security, control and audits
- Increased business continuity

Bank Benefits

- Ability to offer a robust lockbox service without the investment or overhead
- Strengthen relationships with existing customers and grow fee-related income
- Target lucrative new markets
- Match the lockbox capabilities offered by the nation's largest banks

Let's get started. Contact us at info@ibml.com today.