



EXPERT RETAIL and FINANCING SOFTWARE

FINANCING

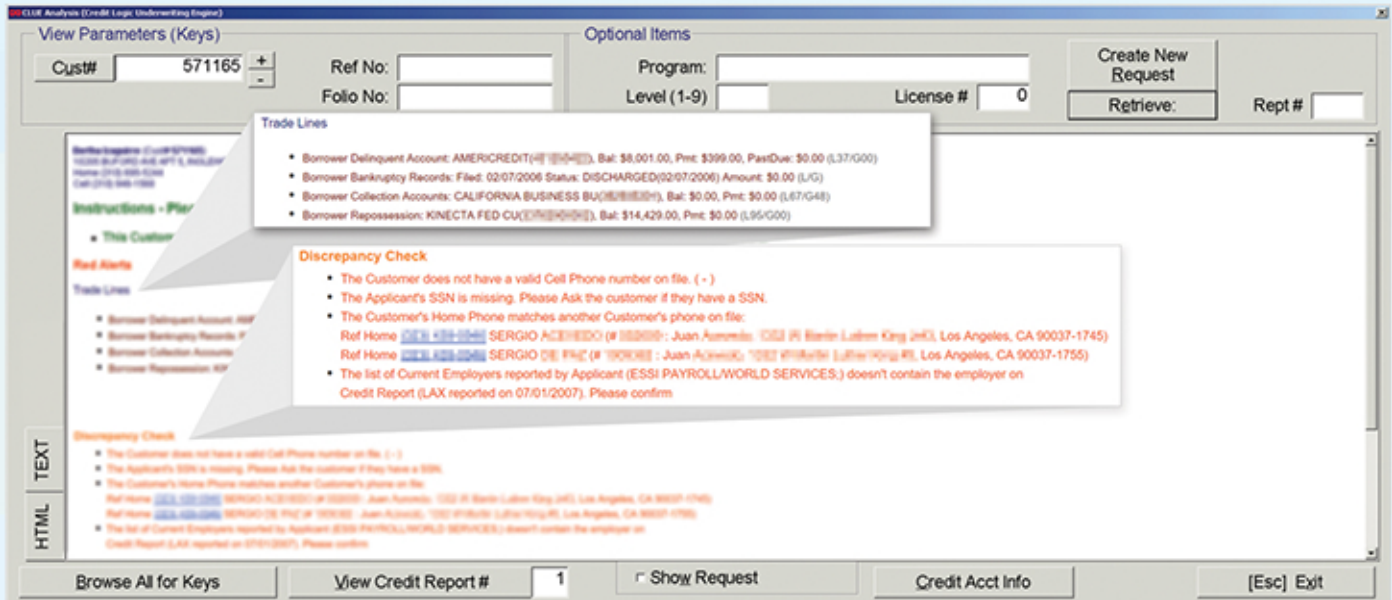
Credit Financing

Loan origination
Web credit applications
In store credit applications
Kiosk style applications

Automatic Address Correction
Closing Ratio Tracking
Loan Servicing
Electronic signatures

Automated retrieval of credit reports
Skills based routing of credit approvals
Credit decisioning tools to help you finance low Fico borrowers
Automated underwriting – provides credit approvals for high Fico customers

CLUE: Proprietary software to identify credit risks, potential fraud before it happens



Credit card by phone payment processing

- Automatic posting to the customer's debit/credit card and to their store account.

Web credit card payment processing

Two way texting – Let your customers talk to you

- Document collection via text

Dealer Sales Financing

Finance Company Module

Web Based Credit Financing for Retail Dealers

Electronic Signatures

Total Electronic submission. No manual submission of paper, no faxing needed.

Dealer Pipeline Processing and reports

Web Credit applications instantly routed directly to credit decision makers.

Dealer reports online

Automated underwriting

Web Payments

Online Statements

Payment Processing

Web Payments

Walk In payments

In store payment processing screens with automatic generation of promotional offers.

Payments by Phone

- Interfaces to payment processors:

Tempus

Billing Tree

- Texting and Emailing of Payment Receipts

Pay Near Me (Customers can make their payments at 7-11, CVS)

- Completely automated processing
- Texting and Emailing of Payment Receipts

A large variety of Credit Receivable Reporting

Analyze your strengths and find opportunities for improvement

Description	Group 1: 10/22/2016 to 10/22/2016			Group 1: 10/23/2015 to 10/23/2015			
	Group 1	Group 2	% Chg	#1 % Tot	#2 % Tot	#1 Avg	#2 Avg
# Accts Opened	61	34	79.41				
# Accts Closed	63	63	0.00				
# Sales	429	265	61.89				
\$ Avg Sales	452.97	410.46	10.36				
% Avg DownPymt	8.68%	9.35%	-7.12%				
New	42,710.82	29,661.98	43.99	21.98	27.27	700.18	872.41
Adds	72,631.22	45,496.85	59.64	37.38	41.83	484.21	454.97
Reopen	59,936.84	29,351.05	104.21	30.84	26.98	688.93	638.07
Cash	19,043.86	4,261.34	346.90	9.80	3.92	145.37	50.13
Cancellations	18,053.18	32,106.89	-43.77	9.29	29.52	582.36	729.70
# New	61	34	79.41	14.22	12.83		
# Adds	150	100	50.00	34.97	37.74		
# Reopen	87	46	89.13	20.28	17.36		
# Cash	131	85	54.12	30.54	32.08		
# Cancellations	31	44	-29.55				
Receivable Change	93,800.80	-43,550.59	-315.38				
Merchandise Sales	176,269.56	76,664.33	129.92	100.00	100.00		

Receivable Ino/Dec:	93,800.80	315.40%																	
	Current	30 Days	60 Days	90 Days	120 Days	150 Days													
Aging Details	Group 1 Aging:	88.63	2.29	1.75	1.48	1.61	4.22												
	Group 2 Aging:	89.43	2.30	1.52	1.45	1.28	3.99												

Data Mine your Receivables

Account Owner		Min	Max
Account Owner	<input type="text"/>	Account Age	<input type="text"/>
Sale Type	<input type="text"/>	Pymt/Income Ratio%	<input type="text"/>
Down Payment	<input type="text"/>	Present Bal	<input type="text"/>
Delivery	<input type="text"/>	Sales\$ To Date	<input type="text"/>
Co-Signers	<input type="text"/>	Paid\$ To Date	<input type="text"/>
Departments	<input type="text"/> this Dept: <input type="text"/>	DownPymt Pct%	<input type="text"/>
Spec. Ind1	<input type="text"/>	High Bal Inc%	<input type="text"/>
Spec. Ind2	<input type="text"/>	Most Recent FICO Score	<input type="text"/>
Dates From:	<input type="text"/>	FICO at Last Sale	<input type="text"/>
To:	<input type="text"/>	Num Open Accts	<input type="text"/>
# Cancellations in the last	<input type="text"/> Years	Num PastDue Accts	<input type="text"/>
		Deardens Risk Score	<input type="text"/>
		Deb/Income Ratio%	<input type="text"/>
		Risk Level	<input type="text"/>

Collection Systems

Call Center operations

- Inbound Call Screen Pops
- Outbound Call Screen Pops

Payments

- Web Payments
- Phone payments
- Automated posting to credit/debit cards and the customer's store accounts
- Automated posting of PayNearMe payments



Skip Tracing tools

- Cross Check – Area codes / Zip codes, Credit reports

Proprietary software to skip trace within your own database.

- **CLUE**
- Phone number searches
- Skip trace screens to find phone numbers

Create Collection teams by many criteria

- Balance, Due Date, Delinquency Amount, Customer Name, etc.)

Actionable Collection Reports

- Turns
- Cash Collected
- Promises to Pay
- Payments by Phone
- Collector Queue Analysis
- Many More...

Late Notices

Please contact Us Emails

Collection Letters

- Design your own Letters
- Automatic Generation of letters
- Manual printing of letters by collector skill level

Emailing and Faxing of Verifications of Employment

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