



# COMPANY OVERVIEW

iCheckGateway.com





## The iCheckGateway.com Story

Founded in 2008, iCheckGateway.com (iCG) is a United-States-based business and proud provider of innovative technology solutions to the complexities of payment processing. iCG is an ever-changing company, growing alongside advancing technologies to help our clients future-proof their businesses. With our extensive suite of solutions, Our mission includes empowering businesses and their customers to make transactions through innovative payment solutions that empower business growth and optimize visibility.

Our solutions bring ACH and credit card processing into a consolidated payment gateway, bringing convenience to merchants, and security to business owners and their customers. Our range of APIs, plugins and developers tools enable simplified integrations for our ISO and ISV partners. We serve a range of business sizes in a multitude of industries, from small, family-owned companies to large-scale, publicly traded corporations and enterprises.

# Our Partner Program

## Benefits of Partnering with iCG

### Banks and Credit Unions

A partnership with iCG offers many benefits for banks and credit unions. Our solutions help develop alternative fee-based revenue streams and open up more cross-sale opportunities for additional business products and services. With our payment platform, you can better capture, retain, and protect your commercial customers' merchant accounts.

### Independent Sales Organizations (ISO)

With us, you gain access to more technically sophisticated payment solution opportunities that enhance product offerings, enabling you to stand out among the competition and gain larger volume prospects. Defend against attrition through state-of-the-art payment technology integrations. Develop additional residual revenue streams, complementary to your existing merchant applications.

### Independent Software Vendors (ISV)

Our solutions enable you to add value to your software offerings through varied payment methods and channels, allowing you to create an additional recurring revenue share outside of your typical software-based income streams. Provide merchants with real-time data access for detailed metrics, reporting and exception handling, and reduce or eliminate the burden of PCI scope with our payment platform integrations. Seamless payment automation and reconciliation processing reduces attrition.

### Profitable Partnership Opportunities

iCG gives a generous perpetual revenue share for the life of your active merchant accounts. Leveraging ACH processing with credit cards and numerous technological solutions provides a unique opportunity to be a differentiator for a business merchant's payment strategy. Bolster both your and their profit margins when offering them creative methods to accept transactions like giving a discount to their customers by using ACH in a Cash Discount Program. Create additional revenue and provide efficiency to those business merchants by offering IVR integration that allows charging per minute for the AI and a variety of hosted payment portals and iFrame development to accept payments online and through mobile solutions.





## iCG Processing Solutions

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Our solutions perfectly blend practicality with convenience. We offer merchants a single comprehensive solution for accepting ACH and credit card payments, complete with the support of an expert technical support team to aid with easy and seamless integrations. Along with other payment options, the solution is totally customizable to the unique needs of each customer. Accessing a variety of robust developer tools, security remains of utmost importance to us no matter which innovative payment solution a merchant asks to integrate into their payment acceptance strategy. Our payment gateway solution reduces PCI Scope for those accepting credit cards and follows the Nacha regulations for those accepting ACH transactions.

Streamlining the process to accept payments into our one cloud-based virtual terminal provides the security compliance necessary to accelerate payments simply, securely, and reliably. We understand how important it is to protect your sensitive financial data.

## ACH Processing

Automatic Clearing House (ACH) is a computerized network for electronic funds transfers that uses a bank's account and routing number for payment processing and is faster and more secure than paper checks. iCG supports ACH, credit cards, and Remote Deposit Capture (RDC), offering secure multiple method payment gateway processing in a single platform.

## Credit Cards

Offer the most preferred method of payment by accepting credit cards in an omnichannel environment—process credit transactions through the virtual terminal, the hosted payments portal, via mobile payment app (iCG Pay), and by phone using Interactive Voice Recognition, IVR. In addition, end-to-end encryption and tokenization reduces potentially fraudulent transactions and safeguards cardholder data, reducing your PCI scope. iCG offers Level 2 and 3 credit card processing, which can reduce merchant credit card processing fees.

## Cash Discount Program

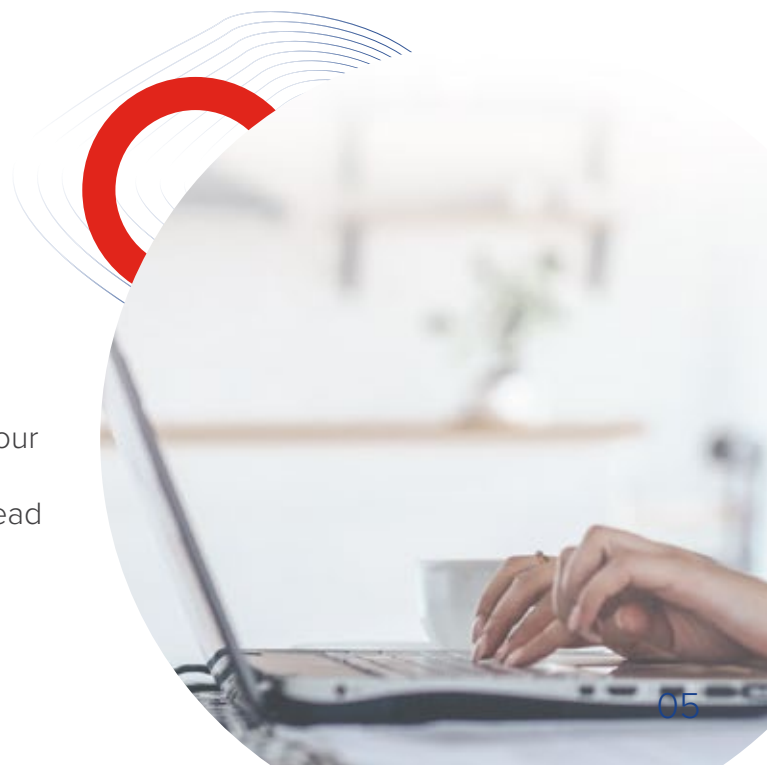
Offset some or all of your merchant services fees! Through the Cash Discount Program, you can pass a cash discount opportunity to your customers who are paying with credit or debit cards and provide a discount to those who pay with ACH or cash. This program is a great benefit for businesses impacted by high processing costs. Collect 100% of your revenue, while incentivizing cash payments, and continue leveraging all of the automated iCG payment solutions without disrupting the flow of business

## Hosted Payments Portal

The hosted payments portal enables secure online payments through your website or as a stand-alone page. ACH, credit, and debit information passes securely through the portal, which is customizable with branding such as your logo, so your customers never know they are leaving your website. We offer additional customizable fields to make sure the specific needs of your business are met.

## Virtual Terminal

Virtual Terminal is a comprehensive internet-enabled payment processing solution that allows you to accept ACH and credit card transactions virtually on any device. Accept transactions by turning any internet-enabled device into an online terminal, letting you get paid quickly and view reporting in real-time, reducing or eliminating the delay in receiving your funds. Integrate the virtual terminal with your back-office software, giving you the security of processing through the payment gateway instead of your own system, along with a seamless technology experience.



## Mobile App

Expand your revenue opportunities with iCG Pay, with our mobile payments app. Use your mobile device to request and submit payments on-the-go and in the field, enabling workers in outside sales, trade shows, and in-home services such as landscaping, to process payments in real-time on location. Accept both ACH and credit card transactions via iCG Pay through our PCI-compliant gateway.

## IVR Payments

With Interactive Voice Recognition, IVR, accept ACH and credit cards through your touchtone phone by keypad, without a live representative. IVR is highly customizable for your business needs, allowing you to customize with your own voice talent or use our pre-recorded options. It's fully supported, ready to use, and pre-packaged with turn-key solutions. We provide multiple options for languages the IVR voice talent.

## Email Invoicing

Email invoicing is a more efficient invoicing method, created in response to our technology-driven economy. Electronic invoicing eliminates delays and unnecessary costs such as paper, postage, prolonged statement receipt and waiting for paper payments. Request payments via email, where customers can review their invoice and submit payments through the secure link which redirects to the payment gateway, by either ACH or credit cards.

## SMS Text Invoicing

Improve efficiency with two-way SMS payments. Request payments through text invoicing for payments of goods and services rendered. A secure link is sent within the same SMS text, enabling the customer to review their invoice and submit their payment securely from their mobile device using various prompts; for instance reply 1 for ACH bank transfer and reply 2 for credit card payments.



## Check Verification

Verify the validity of ACH payment accounts and electronic checks. iCG's check verification features accomplish this at the front end of the transaction, instead of waiting for the payment to be processed and then returned. This saves merchants time and money, and helps you avoid returns and fees. Our iCG-Verify service provides online real-time access to both positive and negative account information and check level status. This allows merchants to identify and eliminate the potential for fraudulent activity at the point of sale. iCG works to offer customers additional check verification options, including:

- Verifying authorization throughout the process
- Real-time check balances
- Confirming the identity of the account holder
- Account validation
- Micro deposits

## Recurring Payments

Reduce the occurrence of missed payments with the greater customer convenience offered by setting up recurring payments. Reliably forecast revenue, with customization that allows you to set an interval payment schedule, such as monthly, quarterly, weekly, daily, and annually, which benefits an array of industries. Choose your payment method—ACH, credit, and debit card payments are all supported, and all are processed through the virtual terminal.

## Developer Tools

With full access to the Partner Zone, utilize a variety of tools that help you integrate our payment gateway solution to meet your business needs, including shopping cart integrations, Quickbooks, plugins, and APIs. Seamlessly integrate with your current management software, enabling you to process ACH, credit card, Remote Deposit Capture (RDC), and eChecks within one fully integrated platform. Our solution is easy to implement and backed by our technical support team on hand to assist when needed.

## Security and Fraud Prevention

iCG offers state-of-the-art, innovative payment solutions with built-in security features that help to reduce PCI scope and maintain compliance. The ACH and credit card processing we support adheres to industry security standards, including PCI-DSS and NACHA regulations.

iCG meets NACHA's standard to provide account validation and PII encrypted technology services. We also support the most current TLS protocols for secure browser communication.

In addition, iCG's iFrame solution allows customer payments to be embedded within their website for processing. It seamlessly tokenizes the payments through our third-party application.



# Industries We Serve

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When you choose iCG, you'll find an effective solution, no matter your industry. We cater our solutions to the wide variety of industries, including but not limited to insurance, utilities, broadcasting, banking, non-profits, and medical billing. The best part is that once you've designed your payments acceptance strategy with our consultants, our tech stack accommodates in-depth customization to make sure it'll look and seamless function with your current business processes.







## Insurance

iCheckGateway.com empowers insurance providers with the ability to process ACH, echeck, RDC and credit and debit card transactions for insurance premiums. Our solutions mitigate fees upfront with check verification services for unauthorized payments, returned checks, and insufficient payments. We offer future-proof solutions for insurance providers in a digital economy.



## Municipalities

We offer payment solutions for municipal services from regular bills such as water and garbage removal, to vehicle registrations, driver's license renewals, and obtaining a business license. Our omnichannel solution offers more ways to request and submit online payments securely. This makes it convenient for citizens and easier to manage for municipal staff.



## Utilities

Streamline utility billing and payment management with iCG. Varied payment methods are supported through our payment gateway, including ACH, credit, debit, and echeck, and are available with recurring payments options. With everything managed in one comprehensive platform, the process is accelerated with secure and convenient online payments.



## TV Broadcasting

Tele-advertising is the lifeline of the TV Broadcasting industry. iCG's services provide this industry with a future-proof, simplified solution to invoice and process advertising payments through a single platform. Accept ACH and credit card payments with a solution that is customizable and flexible across markets and locations. Let our solution help with the challenges of the industry while creating new opportunities with the evolution of TV.



### Medical Billing

We support a simplified, omnichannel approach to healthcare payment processing with an all-in-one payment solution that handles the complexity of medical billing. Our platform seamlessly integrates with electronic medical record, EMR software and allows online, contactless solutions for invoicing and payments for copays, fees, and other medical expenses. ACH, echeck, RDC and credit and debit card methods are all supported.



### Payroll

iCG provides a streamlined approach to processing ACH direct deposit from business bank accounts directly to employees' personal accounts. With centralized payroll fund management, enable efficient payroll distribution and avoid fees and delays associated with other methods. ACH payroll solutions are more secure and less susceptible to identity theft and check fraud than paper checks.



### Nonprofit Charities

iCG allows you to future-proof charitable giving for nonprofit charities and organizations. Our omnichannel approach provides more ways to make donations and accept multiple payment methods from donors. Our solution offers real-time reporting access to keep a pulse on meeting campaign goals.



### Religious Organizations

Tithes and offerings make up the lifeblood of religious organizations, making it useful for contributions to be made remotely. With iCG, patrons have more ways to contribute online, leading to increased and reliable giving, especially with recurring payments. Future-proof your donation solutions in a digital society as more interactions are handled virtually.



### Property Management

We offer solutions for property managers to streamline efficient online rent collection for multi-site locations. Have the ability to manage payments for multiple locations within one comprehensive payment platform. Our secure payment gateway accepts multiple payment methods, including ACH and credit cards.



### Consumer Finance

We are an efficient online payment processing solution for consumer finance companies. A variety of available payment channels, such as ACH transactions, provide versatility and wider opportunity for consumer financing businesses, along with security and speed over paper payment methods, helping financing companies ensure debtors are paid quickly. Get consumers funded accurately and quickly for their mortgage loans, personal loans, auto loans, and more.



### Banking

Commercial banking plays a major role in providing merchants with secure merchant account services, helping relieve them of accounting tasks and freeing them to focus on growing their business. iCG's payment solution offers a secure, hosted environment that enables you to accept ACH and credit card transactions. Connect with consumer finance companies for even more opportunity in making online payment processing available for these institutions.



### Leasing Services

Our payment solution helps you facilitate purchases between consumers and retailers for financed purchases. From electronics and appliances to major investments such as vehicles and boats, we offer an omnichannel approach that empowers you to conveniently accept multiple methods of payment. We ensure that retailers and lenders will be paid securely and on-time, regardless of location.



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