# IIIIMSI



## **Opt-In to Online Courtesy Pay+**

#### Simplifying the authorization process of courtesy pay

Members will overdraft their accounts. They will attempt to purchase something without sufficient funds. Then they will call your office frustrated when they are declined. How can we resolve this? Courtesy pay.

Courtesy pay options are common in the banking industry. They cover charges for our members so they can purchase what they need, when they need it. The problem is that members want to resolve these issues right away, but your team needs authorization to do so, which usually means they need to visit your office in-person.

#### Make opt-in easy with Online Courtesy Pay+

Simplifying the authorization process by turning it into an online opt-in process that only takes two minutes can ease your members' frustration, whether they want to opt-in after they've been declined or while visiting their account online.

Online Courtesy Pay+ also allows your team to complete the opt-in process for your members, which immediately eases their frustration. Plus, it integrates completely into your online banking platforms, making the opt-in opportunity readily available to your members, even on the holidays.

### For more information, Contact us: (541) 752–5500 or info@imsintegration.com