REPAY®

Realtime Electronic Payments



Client Case Study

Intercap Lending Modernizes Payment Tech to Reduce Friction and Improve Service

The Background

Founded in 1978 and headquartered in Draper, Utah, **Intercap Lending** is a seasoned mortgage lender operating nationwide. With a team of approximately 250 employees, Intercap focuses its lending efforts on high-impact regional markets while originating between **$150M and $200M in loans monthly**. Known for its agile and customer-focused approach, Intercap continually looks for ways to streamline its operations and enhance the borrower experience — especially in areas like communications and payments.

The Challenge

Although Intercap had the ability to process debit card payments, the system was limited to **internal agent use only**, meaning **borrowers couldn't make payments themselves**.

Key pain points included:

- **No self-service payment option** for borrowers
- **Agents couldn't store payment information**, requiring repeat entry for each transaction
- **Manual processes** strained operations and increased customer service calls
- **Limited ability** to meet evolving borrower expectations around convenience and flexibility

To maintain its reputation for efficient, customer-centric service, Intercap needed a **modernized, secure, and borrower-friendly** way to accept debit card payments.

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The Solution

Intercap Lending turned to **REPAY**, leveraging its existing integration with **ICE Mortgage Technology (formerly Black Knight)** to introduce a more robust and automated payment experience.

Key elements of the solution:

- **Seamless Integration**: REPAY's pre-built compatibility with ICE allowed for a rapid, low-friction implementation — no need to overhaul existing systems.
- **Self-Service Enablement**: Borrowers could now access a secure portal to pay via debit card without agent assistance, reducing friction and improving satisfaction.
- **Automation Capabilities**: REPAY streamlined the process by enabling recurring payments, realtime confirmations, and automated reconciliation.
- **Compliance & Accuracy**: By reducing manual entry and standardizing processes, Intercap improved data accuracy and minimized compliance risk.

The Result

The impact of REPAY's integration was immediate and transformative.

- **Improved Customer Experience**: Borrowers no longer had to call support to make payments — they could self-serve 24/7, on their own terms.
- **Time & Resource Savings**: Reduced call volume allowed customer service reps to focus on higher-value interactions.
- **Consistency & Reliability**: According to **Nick Weir, VP Loan Servicing at Intercap, "Once you get something working, it never breaks."** The system's reliability required virtually no ongoing troubleshooting.
- **Stronger Tech Partnerships**: REPAY's performance reinforced Intercap's strategy of partnering with top-tier vendors to drive innovation and operational excellence.

Conclusion

Through its ICE integration with REPAY, Intercap Lending successfully transitioned from a manual, agent-dependent process to a streamlined, automated payment experience. The results speak for themselves: **greater efficiency, improved compliance, and a smoother borrower journey**. This case underscores how the right technology partnerships can unlock meaningful business outcomes — and keep lenders ahead in a competitive landscape.

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