

Financial Services

Speeding access to small business financing

Pearl Capital

In an industry built on trust, Pearl Capital relies on Lenovo Pro for trusted technology solutions and services to power its fintech innovations—boosting productivity and unleashing the potential for business growth.

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Who is Pearl Capital?

Founded in 2012, Pearl Capital Business Funding is a leading provider of alternative small business financing in North America. Headquartered in New Jersey, the company operates with a fully remote workforce and an extensive network of strategic partners.

Over the years, Pearl Capital has provided funding solutions to more than 23,000 credit-challenged businesses, across all kinds of sectors. Its advanced online application technology platform and underwriting expertise allows the company to provide flexible terms, as well as some of the fastest response times in the industry for deals up to \$1M dollars.



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The Challenge

Pearl Capital prides itself on providing the best financing solutions to the underbanked, while providing its independent sales organization (ISO) partners with the best service, efficiency, and support. A large part of fulfilling this mission is having access to the right in-house technology, which makes it easier to get even the toughest deals done.

Although business-class laptops are a great fit for most of its workforce, the developers of Pearl Capital's funding technology have much higher demands for performance. They need to run compute-intensive development tools with professional graphics. And the support requirements need to be minimal, as the company has an IT team of just three people.

In addition, security and compliance are paramount in the financial industry. The technology platform at Pearl Capital needs to meet the latest security standards, including ensuring that no sensitive data is stored on-premises at employees' homes. "Security is definitely in the back of our minds—constantly. It helps to influence almost all of our decisions," says Hamerman.

The technology decisions grew even more complex as Pearl Capital moved to a fully remote work environment. "To be consistent, we're primarily a Windows shop, with 50 to 60 laptops and five to 10 of the other classes," says Hamerman. "We have one or two developers on a Mac, but that's an extreme 'one-off' case. We'd rather not have to deal with multiple vendors and different procedures. As a small business, we need it all to just work."

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When we first started bringing developers into the company, they weren't necessarily sitting at desks in the office. We were allowing them to work partly remote. In these use cases, we needed to be able to give them more powerful workstations. A business laptop just wouldn't have fit their requirements.”

— **Shmuel Hamerman**, IT Manager, Pearl Capital Business Funding



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Finding the right technology for small business

After researching solutions from different vendors, Pearl Capital chose Lenovo for the wide range of technology choices to meet its specific needs. Hamerman says the Lenovo Pro program for business makes it easy to get the right technology with the right accessories, so everything works together seamlessly.



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HARDWARE

- **Lenovo ThinkPad T Series laptops, powered by Intel vPro® processors for peak business performance**
- **Lenovo ThinkStation P Series workstations, built on Intel vPro® for superior power for heavy workloads**
- **Docking stations and accessories**

SERVICES

- **Lenovo Pro**
- **Warranty Support Upgrades**



“Using the Lenovo site, we can just enter the serial number and see all the compatible accessories that fit a particular product,” says Hamerman. “It’s especially helpful now that everybody’s working from home and has their own unique needs—like, one person might want a better external monitor, while another person might need a docking station to support multiple monitors. My team can easily see what works for each user and then make the appropriate selections of the hardware.”

Lenovo Pro provides Pearl Capital with competitive pricing, expert resources, and a dedicated business advisor. But Hamerman says that Lenovo makes everything so easy that he rarely needs the extra support. “I’ve reached out to our dedicated account rep a few times with some questions on specific configuration requirements,” explains Hamerman. “It’s nice to know the help is there if our needs change.”



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Pearl Capital depends upon a whole fleet of Lenovo solutions to power its fintech business, while having instant access to a trusted IT advisor for more than just product orders. Their account rep can help them be more strategic about meeting current and future needs, whether it's how to best plan for new hires, expand to new facilities, or adopt new ways of doing business. This proactive approach is the perfect fit for growing businesses like Pearl Capital, who depend upon operational efficiency.

“We always max out on the Warranty Support Upgrades, so we can stay ahead of issues,” explains Hamerman. “Since 99% of our Windows devices are from Lenovo, my team already knows the support procedures and even some of the common pain points—like trying to use multiple 4K monitors with a particular docking station.”

What's more, Pearl Capital found that getting its remote workforce up and running was easy with professional-grade PCs built on Intel vPro®. According to Hamerman, employees are shipped a laptop, docking station, and a couple of monitors so that they can log into a virtual desktop in the cloud. From there, they have secure access to internal systems and company resources.

In addition, the Intel vPro® technology helps maximize user productivity, long after the initial deployment. End users can get the performance they need for any task, no matter the location, thanks to optimized wireless connections and intelligent allocation of workloads—tailored to applications and how people use them. Hardware-enhanced protection also helps keep PCs and data more secure, right out of the box.



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As developers are upgraded to more powerful Intel-based systems, Pearl Capital distributes the older Lenovo models to business users in accounting, HR, or customer service. Hamerman says the consistency in the Lenovo hardware designs helps simplify the ongoing IT management. There's simply no reason to consider devices from Apple or another vendor.

“We have a whole ‘mish-mash’ of Lenovo models across our environment, with different hardware configurations, processing power, memory, and so on,” says Hamerman. “Moving forward, we plan to start giving users Chromebooks, because all they really need to do is remotely access the virtual environment—and those would be Lenovo Chromebooks, as well.”



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COMPETITIVE ADVANTAGES



High performance for in-house development



Device longevity to protect IT investments



Enhanced security with Lenovo ThinkShield

Results

By investing in powerful Lenovo laptops and workstations, Pearl Capital has enabled employees to work more efficiently and securely from anywhere. In addition to the performance boost of Intel vPro® technology, the finance company found that ThinkStation workstations have more configuration options than the alternative options used by competitors. Systems like a MacBook Pro are also cost-prohibitive for the growing business.

As Hamerman puts it, “We can count on the performance and reliability of Lenovo devices to run our business. Although we try to give developers a new laptop every three years or so, we can still reuse those systems for new employees in other roles.”

The built-in security of Lenovo solutions also adds a layer of protection that’s essential for Pearl Capital’s fintech business. In addition to fingerprint readers for secure log-ins, Lenovo devices have customizable ThinkShield security features, including advanced data encryption, secure wipe technology, firmware security, and USB threat mitigation.



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Why **Lenovo**?

“I can give you two reasons to choose Lenovo. First of all, the hardware quality is unbeatable on the business laptops. They are very reliable, and I think they pack a lot of performance into a small, light device,” says Hamerman.

“Secondly, Lenovo Pro has a plethora of resources to make our lives easier on the IT side. We’ve used resources from Lenovo to standardize processes and better support our users. It’s clear that in everything they do, Lenovo Pro was designed to help the small business.”



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How do you empower employees to work more productively?

Depend on Lenovo for the technology partnership, customization, and support you need to reach your goals faster.

Explore Lenovo Pro



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Intel vPro® is the business computing foundation that makes PCs professional-grade. It equips IT to secure and manage a hybrid workforce without having to touch the PC¹ while boosting user productivity—all in a single solution designed for business.

¹ Both Intel® Standard Manageability and Intel® Active Management Technology (AMT) support remote out-of-band capabilities on provisioned Windows PCs, but only Intel vPro® Enterprise for Windows with AMT supports remote Key board Video Mouse control.

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