



## CASE STUDY: ADP

ADP® uses Ingo Money to help meet customer demand for faster, simpler ways to cash paper checks. With Ingo Money, eligible ADP cardholders can have safe-to-spend funds added to their account in just minutes using the camera on their smartphone. The result can mean a faster, more convenient experience.

### THE PROBLEM

ADP is a leading global provider of human capital management solutions. ADP customers and eligible ADP cardholders were seeking faster and easier ways to cash paper checks.

Typically, cashing a paper check means visiting a retail store or bank, waiting in lines, potentially waiting days for the check to clear, and then possibly incurring steep fees of up to 10 percent just to process the transaction. For those counting on funds to sustain cash flow needs or those facing emergencies requiring extra funds, this wait and uncertainty can be intolerable.

At the same time, consumers have been conditioned by their experience using the web and smartphones for shopping, travel and more to expect instant service and ultimate convenience. Extended delays, costs and uncertainty when managing their money chafe and can lead consumers to search for faster, cheaper alternatives.

ADP sought a solution that would help people save time and money regardless of their financial situation, while also delivering the modern, convenient payment experience they demand.

***“With Ingo Money, we can better satisfy our cardholders’ more immediate funding needs to cover planned or emergency expenses.”***

Mark Putnam, ADP



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*We’ve heard time and again that traditional methods of depositing checks to accounts is too slow – people want access to their funds more quickly.”*

Mark Putnam, ADP

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*ADP is one of the world’s most trusted brands and their embrace of capabilities that enable instant funds further demonstrates their commitment and responsiveness to customers.”*

Drew Edwards  
CEO, Ingo Money

## THE SOLUTION

Ingo Money enables eligible ADP cardholders to cash approved checks by snapping a photo of the check using a smartphone. Ingo Money will validate cardholders and offer them the choice to have funds added to their account once paper checks are verified and approved either within minutes for a small fee or within days for free.

All funds are irreversible and securely accessible by cardholders. Those choosing real time funding options can immediately use proceeds to pay bills or make purchases without the inconvenience and time constraints normally associated with traditional paper check deposits.

Ingo Money's digital funds disbursement solution enables ADP to deliver more immediate funding to their cardholders via its push payment platform with no required direct integration. As part of this arrangement, Ingo Money will handle all regulatory, bank sponsorship, routing, risk management and reconciliation needs through a single API and SDK.

Ingo Money's check funding capability features industry-leading approval rates and offers flexible integration options. The Ingo Money Funds Guarantee protects ADP and its customers from the risk of returned checks.

***“Providing this kind of flexibility is just one more way that ADP is making good on its commitment to give its cardholders more innovative tools to help them manage their finances.”***

Mark Putnam, ADP

## ABOUT ADP

Powerful technology plus a human touch. Companies of all types and sizes around the world rely on ADP cloud software and expert insights to help unlock the potential of their people. HR. Talent. Benefits. Payroll. Compliance. Working together to build a better workforce.

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***Our simple integration and approach makes it easy for ADP to provide customers with a faster, more modern experience.”***

Drew Edwards  
CEO, Ingo Money

## ABOUT INGO MONEY

Ingo Money is the instant money company. Founded in 2001 with a mission to digitize the paper check, our push payments technology enables businesses and banks to disburse instant, safe-to-spend funds to more than four billion consumer debit, prepaid, credit, private label credit and mobile wallet accounts. This transformation of traditional payments helps businesses reduce cost and delays while dramatically improving the consumer experience.

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