



# Fund Loans and Collect Loan Payments in Real-time with Ingo Push

Today, small businesses borrowing money want and need immediate access to loan proceeds. According to a recent study\* by Aite Group, demand for instant access to funds is high with **65% of customers stating it is important to be able to receive instantly and 70% indicating that they would select an instant payment option for disbursements if it were available.**

Because of cash flow struggles, 86% of small businesses polled by Aite Group said instant payments are important. Even more important, 81% are willing to pay a fee to receive instant payments.

With Ingo Push from Ingo Money, you can capitalize on this demand – turning slow, expensive paper checks and ACH into real-time digital funds that can be pushed to any customer account in real-time. Funds are available for immediate use within minutes rather than waiting for a deposited check or ACH bank transfer to clear. And, you can collect and post payments instantly, to the same card or account.

With nearly 20 years of experience moving money instantly, Ingo Money is the leader in driving innovation in real-time payments. Many of today's most admired brands including ADP, KeyBank, OnDeck, PayPal and Safelite are offering instant money solutions using Ingo Money solutions.



*We are excited that Ingo Money, one of our first enablement partners, is helping to maximize Visa Direct's capabilities to create a seamless, integrated push payment solution for end-users."*

**Cecilia Frew**

**Head of Visa Direct North America**



**GRAB COMPETITIVE ADVANTAGE. WE'LL GET YOU TO MARKET FAST**

You can be up and running fast with Ingo Push – transforming your borrower experience while lowering costs or creating a new revenue stream. Everything you need to get up and running is included: payment routing, reconciliation, customer authentication, even setting up a sponsor bank to process the transactions. You get it all in one turnkey solution.

\*The Instant Money Economy, Making B2C Disbursements Faster, September 2018, a commissioned study conducted by Aite Group on behalf of Ingo Money

## START WITH PUSH TO CARD USING QUICKCONNECT FOR VISA DIRECT

Customer choice is critical, with 81% of those polled by Aite Group saying they want to choose where to receive their funds. For many, the preferred destination is a debit account. QuickConnect offers everything you need to push to card using Visa's global payment network. Skip the time and hassle of internal product development, because QuickConnect is an easy-to-implement solution packaged as a consumer API, iFrame, or full SAAS solution so you can get to market easily and with minimal IT burden. Plus, clear documentation is available in our comprehensive Developer Center and our testing and onboarding team are ready to get you into production as quickly as possible.

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*Ingo Money QuickConnect allowed us to get to market faster and with minimal time, cost and hassle. The solution has thoughtfully solved for all the pain points and hurdles to deploying a new payment solution, making it quick and easy to begin delighting customers and cutting costs with digital real time disbursements.”*

Sam Verrill

Director of Product Management

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## REAL-TIME MONEY MOVEMENT IS HARD. WE MAKE IT EASY.



**Regulatory Compliant:** Built-in acquiring and settlement bank sponsorship plus compliance controls on a mature, regulatory-compliant platform



**Risk Management:** Multivariate user authentication, account verification and transaction validation, with 24/7 transaction and system monitoring



**Redundant Reach:** Independent, multi-network connectivity to almost any debit, prepaid or credit card, mobile wallet and cash pick-up location



**Routing Intelligence:** Intelligent BIN routing and automatic re-routing via alternate connections minimize transaction failures and maximize speed



**Research Services:** End-to-end transaction processing visibility and support for customer servicing and dispute resolution

### Key Benefits:

- Get to market quickly with a fully turnkey platform
- Offer real-time loan disbursements to almost any card or wallet account
- Fund and collect loan payments using the same bank account underwritten in the loan origination process and the tokenized debit cards
- Support high dollar disbursements

## Interested?

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