



Attract SMBs, Mass Affluent and Millennials With Real-time, Guaranteed Check Funding



Customers demand instant money; make check funds immediately available and safe to spend with Ingo Check. Delight customers and generate fees at the same time.

MODERNIZE YOUR CHECK CASHING OPERATION & JOIN THE INSTANT MONEY ECONOMY

People hate checks - they're slow, risky and a hassle. Still, businesses and people continue to write trillions of dollars in checks each year. Delight customers by turning their checks into instant, guaranteed money immediately available to pay bills, make purchases or withdraw at an ATM. By modernizing your operations and delighting customers, you can build additional lines of revenue, acquire new customers, and deepen the loyalty of existing ones. We can show you how!



Use Ingo Check:

For your customers

- Get money in minutes for a fee;
- Enjoy a modern, convenient customer experience;
- Guaranteed funds are as good as cash and safe to spend.

For your business

- Industry-leading approval rates ensure excellent service and maximize revenue;
- Ingo Money's funds guarantee protects you and your customers from the risk of returned checks;
- Flexible integration options for mobile, branch and ATM channels;
- Account funding via push payment requires no direct integration;
- Bank-sponsored service option requires no special licensing.

GENERATE NON-INTEREST FEE INCOME

With nearly 60% of adult consumers struggling to meet day-to-day financial needs and nearly half of millennials supplementing their banking services with alternative financial products, instant deposit services are relevant to mainstream customers across all income levels. Banks using Ingo Check attract new customers and serve existing ones while generating non-interest fee income. Here's what to expect from multiple check types and amounts:

- 95% of checks presented are valued under \$2,500, with an average per check fee of \$7.35;
- 51% of fee revenue is generated from checks in excess of \$2,500, with an average per check fee of \$161.63.

BACKED BY INDUSTRY-LEADING UNDERWRITING APPROVAL RATES

Our finely-tuned systematic underwriting is completed in seconds using complex analytical techniques, supported by underwriting specialist reviews resulting in 94.3% approval rate across all check types and values.

PROVIDING MEANINGFUL BENEFITS TO YOUR CUSTOMERS

When you offer customers check cashing with instant deposit across multiple channels, you give them greater financial control. Expedited access to their money allows customers to use their money when they may need it most to avoid late payment penalties and punitive fees that perpetuate cash flow problems. Giving them a reliable service they can count on also eliminates the risk of check returns and fee uncertainty that helps build loyalty.

MULTICHANNEL SOLUTIONS



Mobile Check Cashing: Our SDK, API and branded app services transform mobile deposit capture and provide your customers with risk-free access to their money in minutes right in their account.



Branch & ATM Check Cashing: API, middleware and web POS platforms enable check cashing in stores and at ATMs so you can serve your customers in any channel they choose.

“

Regions saw an opportunity to meet the changing needs of customers via its mobile app, branches and ATMs, and – at the same time – expand our revenue generating offerings.”

Jody Wigley

Head of Regions Now Banking

ABOUT INGO MONEY

Ingo Money is the instant money company. Founded in 2001 with a mission to digitize the paper check, our push payments technologies enable businesses, banks and government agencies to instantly disburse safe-to-spend funds to more than 4.5 billion consumer accounts.

We're powering the instant money economy, from any source to any destination. To learn more about Ingo Check or our full suite of solutions, please contact us.

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