



Real Time Digital Disbursements for Treasury Banks



A turnkey push payment service enabling your Treasury Management customers to pay anyone, anywhere, instantly through a single integration.

Maximize your value to corporate customers with the industry's leading instant money service available as a bank-branded single integration. Help treasury customers turn slow, expensive paper check and ACH distributions into real-time digital funds that can be sent directly to any of their customers' card and wallet accounts.

Key Benefits:

- Get to market quickly using a turnkey white label platform;
- Help customers save money and offer modern disbursement experiences;
- Cement client relationships and expand revenue opportunities;
- Earn marketplace recognition and competitive advantage through pioneering technology.

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The Instant Money Economy has arrived and companies need a fast, easy way to meet customer expectations. Ingo Money helps Treasury Banks offer clients a simple solution for cutting costs and time when paying customers.”

CUSTOMERS WANT AND NEED INSTANT MONEY

Today's businesses are struggling to meet modern consumer demand for instant money. Paper checks and ACH move too slowly for them, yet your customers still rely on these outdated instruments to issue disbursements.

Ingo Money is helping Treasury Banks remake company originated payments as real-time digital disbursements. Our white label, turnkey instant money service is the industry's fastest, furthest reaching, most cost-effective, and easiest to deploy. With Ingo Money, you can make it possible for Treasury Management customers to pay anyone, anywhere, instantly.

With just a single integration, you give customers the industry's widest reach across networks – including Pulse, Star, Amazon, and PayPal - to instantly fund more than 4.5 billion different consumer accounts. Help your customers join the Instant Money Economy today.

Use Ingo Money to help your customers:

- Eliminate the time, expense and risk of cutting paper checks;
- Lower costs and streamline operations;
- Improve the payments experience and delight their customers;
- Offer secure, immediate customer payment notifications;
- Enhance reliability through redundant network connectivity;
- Reach more than 4.5 billion consumer accounts;
- Enable high dollar transactions.

THE SMART WAY TO PAY

Enable customers to pay anyone, anywhere in an instant with real-time, secure, compliant money movement capabilities. From technology services and processing support to user experience components and administrative interfaces, our modular and configurable services enable your customers to realize serious savings and deliver payments with complete confidence and ease.

REACH YOUR CUSTOMERS ANYWHERE

Our Instant Money as a Service is a network of networks reaching nearly every type of consumer account, including debit, prepaid, credit card and mobile wallet accounts, and even offers cash disbursement capabilities. Best of all, it combines everything you need – compliance, risk management and routing intelligence – with payments instruments that consumer already know and use with no additional bank forms or account numbers to memorize.

Real-time, digital 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



Reconciliation & Settlement: Cross-party reconciliation services and a single, integrated pre-staged settlement simplify reconciliation



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

TWO CONFIGURABLE SERVICE MODELS

Get to market fast with two convenient integration options:

- A simple, lightweight Pay API supports push payment transaction origination via a two-step sequence of calls invoked upon the receipt of payment instructions.
- A branded user notification and payment claims center via a SaaS platform offers a PCI-compliant interface to capture recipient account data and payment destination preferences. Both solutions enable communications and interactions via mobile, desktop, email and text.

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Ingo Money offers Treasury Banks a digital payment solution that can be deployed quickly, easily and – most important – effectively. This unique ‘payments in a box’ approach has been proven more than 15 billion times over and delivers the industry’s best reach and service through a single integration.”

ABOUT INGO MONEY

Ingo Money is the instant money company. Founded in 2001 with a mission to digitize the paper check, the company’s push payments technologies enable businesses, banks and government agencies to instantly disburse safe-to-spend funds to more than 4.5 billion consumer accounts. Ingo Money has processed over \$14 billion in push payment transactions to date.

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