



Go Real-time in No Time.

Maximize Visa Direct with Ingo Money QuickConnect for Push to Card Payments

Today's customers want and need to get paid instantly. A recent study* by Aite Group finds demand for instant payments is high with 65% of customers stating it is important to receive instant payments from businesses or government agencies that owe them money. And, the preferred destination is the customer's debit account. With Ingo Money QuickConnect™, we've radically simplified push to card through Visa Direct. You can be up and running fast – transforming your customer experience while lowering costs and even creating a new revenue stream. You can gain competitive advantage by adapting to ever-changing customer payment needs, while kicking friction-filled integrations to the curb.

With nearly 20 years of experience moving money instantly, Ingo Money is the leader in driving innovation in real-time payments for leading lenders, insurers, as well as payroll, retail, gig economy companies and more. Many of today's most popular businesses including ADP, OnDeck, and Safelite Solutions are offering instant payment using Ingo Money solutions.

GET VISA DIRECT UP AND RUNNING FAST

Turn slow, expensive paper checks and ACH into real-time digital funds that can be pushed to any debit account in real-time. Transactions are processed in real-time with funds available for immediate use within minutes rather than waiting for a deposited check or ACH bank transfer to clear. Best of all, we removed the need to worry about payment routing, reconciliation, customer authentication, even the setting up a sponsor bank to process the transactions. We have it all in one turn-key solution.

QUICKCONNECT FOR VISA DIRECT HAS EVERYTHING YOU NEED

Many businesses can't directly tap the power of Visa Direct to deliver instant payments. Now you can skip the time and hassle of internal product development, because QuickConnect provides a sponsor bank in a box, intelligent payment routing, customer authentication, reconciliation and more. We're the 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.

KEY BENEFITS

- Get to market quickly with a fully turnkey platform
- Offer real-time disbursements to almost any card or wallet account
- Support high dollar disbursements
- Activate intelligent transaction routing to maximize acceptance

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Ingo Money has a mature and sophisticated push payment enabling platform.”

Bill Sheley
Head of Global Push Payments
Visa Inc.

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

PUSH TO CARD IN REAL-TIME IS THE NEW NORM

We make sure your customers get their money in minutes, every time. Our industry-leading intelligent payment routing verifies the identity and bank account information of your customers who are receiving money, ensuring each customer gets paid the right amount instantly at anytime - 24x7x365. Whether you pay earnings, commissions, rebates, refunds, claims settlements, loan funds and more, Ingo Money will give you immediate access to the new opportunities and efficiencies that come with real-time.

With Ingo Money's QuickConnect for Visa Direct, you can:

- Get to market fast and eliminate the time, expense and risk of cutting paper checks
- Lower costs and streamline operations
- Improve the payments experience and delight your customers
- Reach more than 4.5 billion consumer accounts
- Enable high dollar transactions
- Launch a branded user experience in days.
- Enhance reliability through redundant network connectivity

PEOPLE, PROCESS AND TECHNOLOGY IN ONE TURNKEY PLATFORM

Real-time, digital money movement is hard. We make it easy. With Visa Direct and Ingo Money, you can realize serious savings while delivering instant payments with complete confidence and ease.

Ingo Money QuickConnect is a complete integration solution in a box:



Regulatory Compliance: 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 for push to card



Routing Intelligence: Intelligent BIN routing and automatic rerouting via alternate connections to 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

THREE CONFIGURABLE SERVICE MODELS

Three 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.
- Ingo Push iFrame component service provides secure PCI-compliant platform integration with tokenization.

The Instant Money Economy has arrived and companies need a fast, easy way to meet customer expectations. At Ingo Money, we've created simple solutions that cut cost and time to free your customers to live their financial lives at web speed.

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.

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Get up and running fast with Ingo Money QuickConnect

