



Let Customers Decide Where They INSTANTLY Receive Their Rebates, Rewards and Cash Back

GROW LOYALTY AND LIFETIME VALUE WITH REAL-TIME PUSH PAYMENTS

You're passionate about engaging your customers and growing lifetime value. You know your customers are moving at smartphone speed - but often their money does not. The reality is, that today's consumers want and need to get paid instantly. A recent study* by Aite Group finds demand for instant payments is high with 65% of consumers stating it is important to receive instant payments from businesses that owe them money - with no hold up for weekends and holidays. Checks, ACH and direct deposit payments are slow and outdated, making consumers wait and dulling competitive advantage.

With Ingo Push, our instant money solution, you can pay your customers their rebates, rewards and cash back in real-time to any debit, credit, prepaid or digital wallet account including PayPal, through a simple API integration. Your customers can finally get the speed, convenience and the choice they desire when it comes to their money.

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

With our radically simple integration and turn-key push to card service, you can be up and running in about 90 days to start letting your customers receive their funds instantly to their favorite accounts.

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.

KEY BENEFITS

- **Pay and reward customers in minutes** – in any account they choose
- **Improve LTV** – increase transaction frequency, add a new revenue stream with a minimal instant payment fee or reward customers with free instant payment
- **Fast and easy implementation** with a single API

* Aite Group, The Instant Money Economy: Making business to Consumer Disbursements Faster (September 2018)

BE UP AND RUNNING IN 90 DAYS

Our Instant Money as a Service is a network of networks reaching nearly every type of 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 consumers already know and use with no additional bank forms or account numbers to memorize. From technology services and processing support to intelligent routing to ensure payments arrive fast as promised, our modular and configurable services enable you to pay anyone, anywhere instantly with complete confidence and ease.



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

“

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

Bill Sheley
Head of Global Push Payments
Visa Inc.

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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