



# Pay Anyone, Anywhere, Instantly with Ingo Push



Turn slow, expensive paper checks and ACH into real-time digital funds sent to 4.5 billion consumer accounts with a single integration.

## REAL-TIME IS NOW A REALITY

Modern consumers move at smartphone speed, and they expect the same of their money. Traditional paper checks and ACH not only fail to deliver, they are a drag on your company's bottom line. Ingo Money is remaking company-originated payments to be fast, cost-effective and customer-centric. Ingo Push transforms slow, expensive paper checks and ACH into real-time digital funds to 4.5 billion consumer accounts – including cash disbursement - with a single integration. Join the instant money economy and eliminate the time, expense and risk of paper checks.

### Use Ingo Push to:

- Eliminate the time, expense and risk of cutting paper checks;
- Lower costs and streamline operations;
- Improve the customer experience;
- Offer secure, immediate customer payment notifications.



## THE SMART WAY TO PAY

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 you to realize serious savings and deliver payments with complete confidence and ease.

Ingo Push is instant money in a single integration.

To date, we have processed nearly 13 billion transactions.

## 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 consumers already know and use with no additional bank forms or account numbers to memorize.

## PEOPLE, PROCESS AND TECHNOLOGY IN ONE TURN-KEY SOLUTION

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

Ingo Push offers 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.

“

*Ingo Money helps us change the game of loan funding by providing our small business customers with a competitive advantage – real time, safe-to-spend funds sent to the account of their choosing.”*

Kabbage

## 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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