



Don't Make Your Drivers Wait to Get Paid

Grow Driver Loyalty and Boost Revenue with Real-time Payment to Any Account

ATTRACT & RETAIN DRIVERS WITH ON-DEMAND, REAL-TIME PAYMENTS

For your drivers, the world moves at smartphone speed, but their money does not. ACH and direct deposit payments are slow and outdated, making drivers wait and dulling your competitive advantage. With Ingo Push, our instant money solution, you can pay drivers on-demand in real-time to any debit, credit, prepaid or digital wallet account including PayPal, through a simple API integration.

EFFICIENT AND COST EFFECTIVE

- **Pay drivers in minutes, on-demand** - that's 1–3 days faster than traditional payment methods
- **Go beyond pre-paid and debit cards** - let drivers choose where to receive payment including credit, debit, and prepaid cards, bank accounts or mobile wallets such as PayPal
- **Attract new drivers** with payment options that don't require a bank account
- **Improve Driver LTV** - add a new revenue stream with a minimal instant payment fee or reward your most loyal drivers with free instant payment
- **Fast and easy implementation** with a single API



IMPROVE THE FINANCIAL LIVES OF DRIVERS & BOOST THE BOTTOMLINE

Ingo Push helps you improve the financial health of drivers by giving them the control and flexibility to meet their personal cash flow needs with instant, on-demand payments. Industry studies report that 65% of those living paycheck to paycheck want their wages through instant payment¹. With 85% of gig workers saying they would work more if they could get paid instantly², instant payments are a no brainer.

1. "US Funds Disbursements: Moving Towards a Frictionless Future", Aite Group study commissioned by Ingo Money, 2018.

2. PYMNTS Disbursement Tracker, December 2017

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

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Your drivers prize the flexibility, control and immediacy that comes with on-demand work. The ideal payment solution for these workers is one that delivers upon the same ideals. Ingo Push lets you provide drivers with the ability to receive their rightful earnings immediately, in any account they choose, 24/7 — including weekends and holidays — and the funds are irreversible.

“

Ingo has a mature and sophisticated push payment service”

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.