



Ingo® Network Solutions Marketing Guidelines & Toolkit

General Marketing Guidelines & Samples for
the Ingo Money Software Development Kit

August 2023

Ingo Money Marketing Guidelines

Ingo Money can have a profound impact on prepaid card program performance and profitability. Among prepaid cardholders who try Ingo Money, more than 60% become repeat users. Two-thirds of those become repeat users in the same or the subsequent month.

Repeat users submit 2.1 checks per month on average for \$650 in value.

- Over 92% of checks submitted are for fee-based, immediate funding, demonstrating the overwhelming need for users to get access to their money quickly
- Preprinted payroll and government checks represent 54% of all approved checks; about 33% are two-party, personal checks

Prepaid card programs are experiencing significant increases in prepaid card load value among Ingo Money users, with no measurable cannibalization to existing load volumes or load fee revenues.

- While the average life of a prepaid card is 5.81 months, the average life of an Ingo Money user exceeds 8 months and is growing
- The average Ingo Money user loads 90% more value per month than a non-user
- Over the average prepaid card life (5.81 months), Ingo Money users will load nearly \$3,400 in incremental card value
- Projecting card life extension to current Ingo Money average lifecycle, lifetime prepaid load value for an average Ingo Money user could be 254% higher than a non-user

Achieving these results requires consistent, multi-channel marketing, which has proven essential for building consumer awareness and understanding and driving trial and usage of Ingo Money.

Integration of Ingo Money as a core account funding feature and capability in card program marketing messaging is required of Ingo Money SDK clients. Customer lifecycle marketing communications are also required by Ingo Money to drive awareness, education, trial and recurring use of the service. Ingo Money marketing staff will help you develop copy, content and assets for integration into your card program marketing communications to existing and new cardholders for delivery across all supported marketing channels (digital, mobile, social, email, direct mail and IVR).

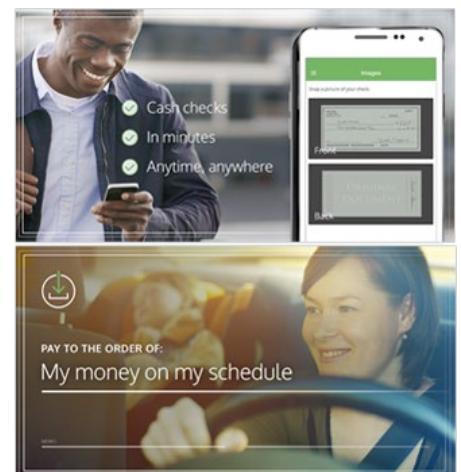
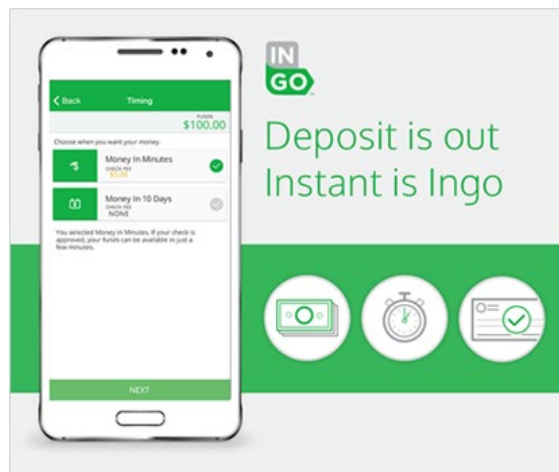
Integration of new content and positioning into established marketing communications and channels can be challenging, but we are here to help. The Ingo Money SDK Marketing Toolkit provides approved copy and creative assets that may be used in part or in whole or simply serve as thought starters for marketing and marketing agency staff.

Ingo Money Product Positioning

Ingo Money may be positioned effectively as mobile check cashing, mobile check load, or mobile check funds, depending on the make-up of your cardholder base and your primary method of card distribution. The two most compelling and motivating benefits of the Ingo Money service to consumers are:

- Access (Primary functional benefit): Access your money in minutes, anytime, anywhere
- Peace of Mind (Primary emotional benefit): Deposited funds are yours to keep

A combination of functional, education-oriented communications and emotional benefits communications is most effective in motivating trial and use. Ingo Money can provide creative concepts and samples to support your marketing development process.





Ingo Money Approved Messaging

The copy on the following pages has been pre-approved by Ingo Money and most prepaid card issuers and includes required legal disclosures. You may also request copies of Ingo Money marketing toolkit creative assets you can customize for your program.

Sample Introductory / Headline Copy 1

Introducing Ingo[®] Money!

The easy way to cash your check to your [CARD NAME] in minutes, right from your mobile device.

All checks subject to review for approval. Fees and data rates may apply.

Sample Introductory / Headline Copy 2

Don't stand in line to cash a check!

Get the [CARD PROGRAM MOBILE APP] and cash your check in minutes, right to your [CARD NAME].

All checks subject to review for approval. Fees and data rates may apply.

Sample Introductory / Headline Copy 3

Fast access to all of your money right in one account!

Now cash your checks to your [CARD NAME] in minutes, right from the [CARD PROGRAM MOBILE APP] with Ingo[®] Money.

All checks subject to review for approval. Fees and data rates may apply.

Sample Introductory / Headline Copy 4

Access your check funds in minutes!

With your [CARD NAME] and Ingo[®] Money, it's in with a check and on with your life.

All checks subject to review for approval. Fees and data rates may apply.

Sample Introductory / Headline Copy 5

Cash your checks in minutes!

With the [CARD PROGRAM MOBILE APP], cash your checks to your [CARD NAME], right from your mobile device.

All checks subject to review for approval. Fees and data rates may apply.

Sample Card Carrier Copy

Cash checks to your card in the [CARD PROGRAM MOBILE APP] with Ingo[®] Money and access your money in minutes.*

* This service is provided by First Century Bank, N.A. and Ingo Money, Inc., subject to the First Century Bank and Ingo Money Terms and Conditions, and Privacy Policy. All checks subject to review for approval. Fees and data rates may apply.

Sample Service Description Copy 1 (for Websites or Collateral)

Ingo[®] Money: Cash checks to your [CARD NAME] in minutes, anytime, anywhere with Ingo Money right in the [CARD PROGRAM MOBILE APP]. Access your money in minutes for a fee or in 10 days for no fee, if your check is approved and not returned unpaid within 10 days. If your card is funded, the money is as good as cash and safe to spend.

All checks subject to review for approval. Fees and data rates may apply.

Sample Service Description Copy 2 (for Websites or Collateral)

Now cash your checks to your [CARD NAME] in minutes, anytime, anywhere with Ingo[®] Money in the [CARD PROGRAM MOBILE APP]. If your check is approved, you can access your money in minutes for a fee or in 10 days for no fee, if your check is approved and not returned unpaid within 10 days. If your card is funded, the money is as good as cash and safe to spend. No check cashing lines. No returned checks. No worries.



Whether it's a paycheck, a business check, a personal check or almost any type of check, if it's more than \$5 and less than \$5,000, endorsed by you and approved by Ingo Money for funding, you're in the money. Learn more at ingomoney.com.

All checks subject to review for approval. Fees and data rates may apply.

How to Get the App & Cash a Check Copy (for Websites or Collateral)

- **Download:** Tap one of the links below on your mobile device to download the [CARD PROGRAM MOBILE APP] from the App StoreSM for iOS devices or the Google PlayTM Store for Android devices.
- **Snap:** Tap [INGO MONEY LINK NAME] and follow the on-screen prompts to take pictures of your check.
- **Go:** Choose to access your money in minutes for a 1% or 4% fee, depending on check type, with a minimum fee of \$5 per transaction, or in 10 days for no fee.

[<Link to App Store Listing>](#) [<Link to Google Play Listing>](#)

How to Submit a Check Copy (for Websites or Collateral)

1. Sign in to the [CARD PROGRAM MOBILE APP].
2. Tap '[INGO MONEY LINK NAME]'
3. Follow the on-screen prompts to submit your endorsed check.
4. Choose when you would like access to your funds.

Benefits of Ingo Money Copy for Websites or Collateral)

- **Check? Check!:** If your check is more than \$5 and less than \$5,000, endorsed by you, and approved for funding, you're in the money.
- **Your Money Right Away:** Get your money in minutes for a 1% or 4% fee depending on the check type, with a \$5 minimum fee per check.
- **Your Money Guaranteed:** If we fund your card, your money is guaranteed. If an approved check doesn't clear, it's our problem, not yours.
- **Rest Easy—Ingo Never Sleeps:** The lights are always on so you can access your money 24 hours a day, 7 days a week.

If your check is approved and your card is funded, the money is as good as cash and safe to spend.

Legal Disclaimer Copy

The Ingo Money service is provided by First Century Bank, N.A. and Ingo Money, Inc., subject to the First Century Bank and Ingo Money [Terms and Conditions](#) and [Privacy Policy](#). Approval review usually takes 3 to 5 minutes but can take up to one hour. All checks are subject to approval for funding in Ingo Money's sole discretion. Fees apply for approved Money in Minutes transactions funded to your card or account. Unapproved checks will not be funded to your card or account. Ingo Money reserves the right to recover losses resulting from illegal or fraudulent use of the Ingo Money Service. Your wireless carrier may charge a fee for data usage. Additional transaction fees, costs, terms and conditions may be associated with the funding and use of your card or account. See your Cardholder or Account Agreement for details.

[CARD PROGRAM LEGAL DISCLOSURE]

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Ingo Money Communication Guidelines

The following list provides an overview of marketing communication requirements and guidelines:

1. All marketing materials must be reviewed and approved by Ingo Money.
2. First mention of Ingo Money in a mobile application and all marketing collateral must include the Ingo Money registration: Ingo® Money.
3. All marketing communications must include all or part of the following legal disclaimer in the footer:

The Ingo Money service is provided by First Century Bank, N.A. and Ingo Money, Inc., subject to the First Century Bank and Ingo Money Terms and Conditions and Privacy Policy. Approval review usually takes 3 to 5 minutes but can take up to one hour. All checks are subject to approval for funding in Ingo Money's sole discretion. Fees apply for approved Money in Minutes transactions funded to your card or account. Unapproved checks will not be funded to your card or account. Ingo Money reserves the right to recover losses resulting from illegal or fraudulent use of the Ingo Money Service. Your wireless carrier may charge a fee for data usage. Additional transaction fees, costs, terms and conditions may be associated with the funding and use of your card or account. See your Cardholder or Account Agreement for details.

In certain circumstances, Ingo Money will approve use of an abbreviated disclosure.

4. Ingo Money may NOT be characterized as "mobile deposit," "check deposit" or "remote deposit." In addition, refrain from use of terms like "deposit your check." This distinction is regulatory in nature as the check instrument is not being deposited to the account or cleared by the card issuing institution. Irreversible, non-provisional funds are being deposited to the account resulting from First Century Bank's acceptance of the check instrument in exchange for the funds deposited.
5. All references to the speed of approved check funding transactions should be positioned as "in minutes." Refrain from use of the terms "immediately" or "instantly." Funding is dependent on underwriting and approval, which averages 3 to 5 minutes, but may take up to one hour.
6. Delayed funding transactions will be processed on approved checks in 10 days provided the check does not return unpaid during the 10-day waiting period.
7. All marketing materials must disclose the following:
 - All checks are subject to review for approval. Fees may apply.
 - All references to immediate funding must disclose that there is a fee, for example: Get your money in minutes for a fee.
 - All references to delayed funding transactions should include the timeframe and should not be characterized as "free," but instead, available "at no charge" or for "no fee," for example: Get your money in 10 days for no fee, if your check is approved and is not returned unpaid in 10 days.

Refrain from characterizing fees as "small" or "minor."

Note that for any marketing materials in which explicit transaction fee details are disclosed, the fees should be presented as follows:

- Money in Minutes: 1% for payroll or government checks with preprinted signatures and 4% for other check types, with a minimum fee of \$5 per transaction.
 - Money in 10 Days: No Fee.
8. Ingo Money accepts most, but not all, check types and all checks are subject to approval for funding. Refrain from using phrases such as "we can accept any check," "we will take any check," or "we will accept any kind of check."



Ingo Money SDK Marketing Toolkit Copy

Email Communications: Announcement Series Email 1

Subject

With [CARD PROGRAM NAME], cash checks right to your card!

Headline

Introducing Ingo® Money!

The easy way to cash checks to your [FULL LEGAL CARD NAME] in minutes, right from your mobile device.

All checks subject to review for approval. Fees and data rates may apply.

Body Copy

With Ingo Money in the [CARD PROGRAM MOBILE APP], you can get access to your money fast to meet your everyday purchase and payment needs.

Cash checks to your [CARD NAME] in minutes, anytime, anywhere, using your mobile device and the Ingo Money App. If your check is approved, you can access your money in minutes for a fee or in 10 days for no fee, if your check is approved and it is not returned unpaid within 10 days. If your check is approved and your card is funded, the money is as good as cash and safe to spend. Never worry about returned checks again.

How to Cash a Check in the [CARD PROGRAM MOBILE APP]

<Insert Download, Enroll, Snap, Go Image block>

Download Copy: Tap one of the links below on your mobile device to download the [CARD PROGRAM MOBILE APP] from the App StoreSM for iOS devices or the Google PlayTM Store for Android devices

<Link to App Store Listing> <Link to Google Play Listing>

Enroll Copy: Create your [CARD NAME] mobile account and tap [INGO MONEY LINK NAME].

Snap Copy: Follow the on-screen prompts to take pictures of your check.

Go Copy: Choose to access your money in minutes for a 1% or 4% fee, depending on check type, with a minimum fee of \$5 per transaction, or in 10 days for no fee. Ingo does the rest.

Whether it's a paycheck, a business check, a personal check or almost any type of check, if it's more than \$5 and less than \$5,000, endorsed by you and approved by Ingo Money for funding, you're in the money.

Learn more at ingomoney.com. If you need help getting started, email Ingo Money at help@ingomoney.com or call 229-276-3990.

Legal Disclaimers

If you no longer want to receive emails from [CARD PROGRAM NAME], [unsubscribe](#).

The Ingo Money service is provided by First Century Bank, N.A. and Ingo Money, Inc., subject to the First Century Bank and Ingo Money [Terms and Conditions](#) and [Privacy Policy](#). Approval review usually takes 3 to 5 minutes but can take up to one hour. All checks are subject to approval for funding in Ingo Money's sole discretion. Fees apply for approved Money in Minutes transactions funded to your card or account. Unapproved checks will not be funded to your card or account. Ingo Money reserves the right to recover losses resulting from illegal or fraudulent use of the Ingo Money Service. Your wireless carrier may charge a fee for data usage. Additional transaction fees, costs, terms and conditions may be associated with the funding and use of your card or account. See your Cardholder or Account Agreement for details.

[CARD PROGRAM LEGAL DISCLOSURE]

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Email Communications: Announcement Series Email 7

Subject

Cashing checks to your card is easy with [CARD PROGRAM NAME]!

Headline

Fast access to all of your money right in one account!

Now cash checks to your [LEGAL CARD NAME] in minutes, right from your mobile device in the [CARD PROGRAM MOBILE APP].

All checks subject to review for approval. Fees and data rates may apply.

Body Copy

We want to make it easy for you to manage your money and your purchase and payment needs, so at [CARD NAME] we have three easy options to add funds to your card:

- Direct Deposit: Enroll in direct deposit and have your payroll or government benefits checks deposited directly into your account for free.
- Ingo Money Mobile Check Cashing: Don't stand in line to cash a check! Cash your check to your [CARD NAME] on your mobile device in minutes, anytime, anywhere with Ingo Money in the [CARD PROGRAM MOBILE APP]. If your check is approved, you can access your money in minutes for a fee or in 10 days for no fee. If your card is funded the money is as good as cash and safe to spend.
- [XXX] Cash Reload Network: Add cash fast at thousands of [XXXX] Reload locations nationwide. Service fees apply.

<Learn More> [Link to Ingo Money website.]

How to Cash a Check in the [CARD PROGRAM MOBILE APP]

<Insert Download, Enroll, Snap, Go Image block>

Download Copy: Tap one of the links below on your mobile device to download the [CARD PROGRAM MOBILE APP] from the App StoreSM for iOS devices or the Google PlayTM Store for Android devices

<Link to App Store Listing> <Link to Google Play Listing>

Enroll Copy: Create your [CARD NAME] mobile account and tap [INGO MONEY LINK NAME].

Snap Copy: Follow the on-screen prompts to take pictures of your check.

Go Copy: Choose to access your money in minutes in your [CARD NAME] for a 1% or 4% fee, depending on check type, with a minimum fee of \$5 per transaction, or in 10 days for no fee.

Whether it's a paycheck, a business check, a personal check or almost any type of check, if it's more than \$5 and less than \$5,000, endorsed by you and approved by Ingo Money for funding, you're in the money.

Learn more about Ingo Money at ingomoney.com. If you need help getting started, email Ingo Money at help@ingomoney.com or call 229-276-3990.

Legal Disclaimers

If you no longer want to receive emails from [CARD PROGRAM NAME], [unsubscribe](#).

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[CARD PROGRAM LEGAL DISCLOSURE]

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Email Communications: Announcement Series Email 8

Subject

Cash checks in minutes with [CARD PROGRAM NAME]!

Headline

Don't stand in line to cash a check!

Cash your checks in minutes right to your [FULL LEGAL CARD NAME] with Ingo® Money in the [CARD PROGRAM MOBILE APP].

All checks subject to review for approval. Fees and data rates may apply.

Body Copy

Cash checks to your [CARD NAME] in minutes, anytime, anywhere, with your mobile device and Ingo Money.

Download, Enroll and You're Ready to Ingo!

<Link to App Store Listing> <Link to Google Play Listing>

How to Submit a Check in the [CARD PROGRAM MOBILE APP]

1. Sign in to the [CARD PROGRAM MOBILE APP].
2. Tap [INGO MONEY LINK NAME].
3. Follow the on-screen prompts to submit your endorsed check.
4. Choose when you would like access to your funds if your check is approved.

Explore the Benefits of Ingo Money

<ICON: Check? Check!> If your check is more than \$5 and less than \$5,000, endorsed by you, and approved for funding, you're in the money.

<ICON: Your Money Right Away> You can choose to get your money from checks cashed in minutes for a fee.

<ICON: Your Money No Fee> There's no fee to get your money in 10 days if your check is not returned unpaid in 10 days.

If your check is approved and your card is funded, the money is as good as cash and safe to spend.

How to Get the [CARD PROGRAM MOBILE APP] with Ingo Money

Tap one of the links below on your mobile device to visit Ingo Money in the App Store™ for iOS devices or the Google Play™ Store for Android devices.

- If you already have the [CARD PROGRAM MOBILE APP] installed, tap 'UPDATE'
- If you don't have the [CARD PROGRAM MOBILE APP] installed, tap 'FREE' and 'INSTALL'

<Link to App Store Listing> <Link to Google Play Listing>

Legal Disclaimers

If you no longer want to receive emails from [CARD PROGRAM NAME], [unsubscribe](#).

The Ingo Money service is provided by First Century Bank, N.A. and Ingo Money, Inc., subject to the First Century Bank and Ingo Money [Terms and Conditions](#) and [Privacy Policy](#). Approval review usually takes 3 to 5 minutes but can take up to one hour. All checks are subject to approval for funding in Ingo Money's sole discretion. Fees apply for approved Money in Minutes transactions funded to your card or account. Unapproved checks will not be funded to your card or account. Ingo Money reserves the right to recover losses resulting from illegal or fraudulent use of the Ingo Money Service. Your wireless carrier may charge a fee for data usage. Additional transaction fees, costs, terms and conditions may be associated with the funding and use of your card or account. See your Cardholder or Account Agreement for details.

[CARD PROGRAM LEGAL DISCLOSURE]

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Email Communications: Announcement Series Email 9

Subject

With [CARD PROGRAM NAME], it's in with a check and on with your life!

Headline

Access your check funds in minutes!

With the [CARD PROGRAM MOBILE APP] and Ingo® Money, it's in with a check and on with your life.

All checks subject to review for approval. Fees and data rates may apply.

Body Copy

Now you can cash checks to your [CARD NAME] in minutes, anytime, anywhere, with the [CARD PROGRAM MOBILE APP] and Ingo Money. If your check is approved, you can access your money in minutes for a fee or in 10 days for no fee, if your check is approved and it is not returned unpaid within 10 days. If your card is funded the money is as good as cash and safe to spend. Never worry about returned checks again.

How to Get the [CARD PROGRAM MOBILE APP] with Ingo Money

Download, enroll and you're ready to Ingo!

Tap one of the links below on your mobile device to visit Ingo Money in the App StoreSM for iOS devices or the Google PlayTM Store for Android devices.

- If you already have the [CARD PROGRAM MOBILE APP] installed, tap 'UPDATE'
- If you don't have the [CARD PROGRAM MOBILE APP] installed, tap 'FREE' and 'INSTALL'

<Link to App Store Listing> <Link to Google Play Listing>

Submitting Checks is Easy

1. Sign in to the [CARD PROGRAM MOBILE APP].
2. Tap [INGO MONEY LINK NAME].
3. Follow the on-screen prompts to submit your endorsed check.
4. Choose when you would like access to your funds if your check is approved.

Whether it's a paycheck, a business check, a personal check or almost any type of check, if it's more than \$5 and less than \$5,000, endorsed by you and approved by Ingo Money for funding, you're in the money.

Learn more about Ingo Money at ingomoney.com. If you need help getting started, email Ingo Money at help@ingomoney.com or call 229-276-3990.

Legal Disclaimers

If you no longer want to receive emails from [CARD PROGRAM NAME], [unsubscribe](#).

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[CARD PROGRAM LEGAL DISCLOSURE]

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Banner Ads

Banner Ad Sample 1 (300 X 250px and 728X90px)

Headline

Introducing Ingo® Money!

Copy

The easy way to cash checks to your [CARD NAME] in minutes, right in the [CARD PROGRAM MOBILE APP].

All checks subject to review for approval. Fees and data rates may apply.

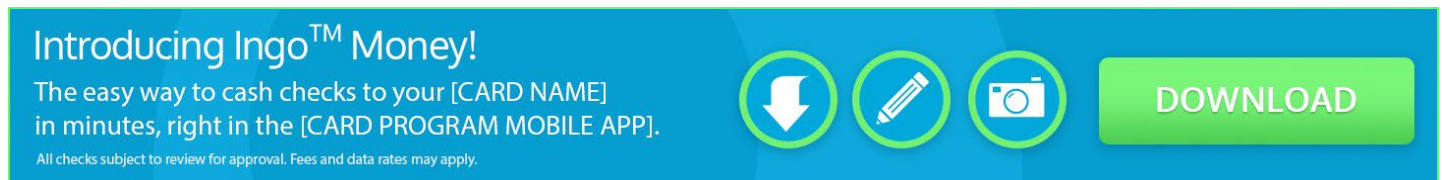
<Insert Download, Enroll, Snap Image block>

<Insert Download button and link to ingomoney.com or other web page with Ingo Money information>

OR

<Link to App Store Listing> <Link to Google Play Listing>

Sample Creative Design



Banner Ad Sample 11 (300 X 250px and 728X90px)

Don't stand in line to cash a check!

Copy

With Ingo® Money in the [CARD PROGRAM MOBILE APP], cash your check in minutes, right to your [CARD NAME].

All checks subject to review for approval. Fees and data rates may apply.

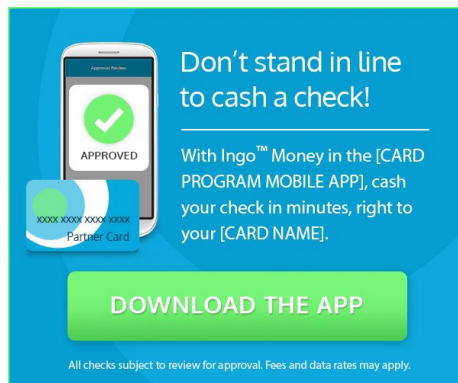
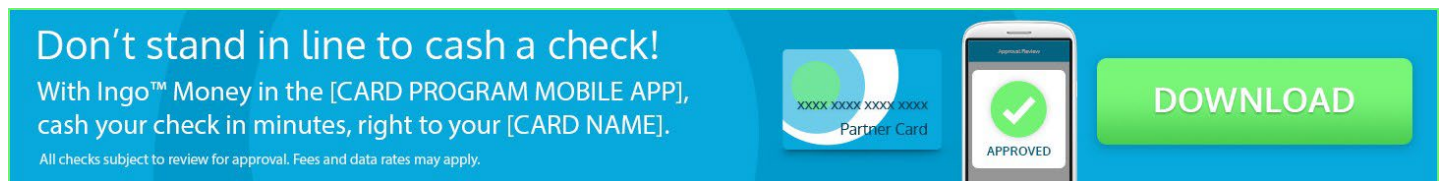
<Insert Download, Enroll, Snap Image block>

<Insert Download button and link to ingomoney.com or other web page with Ingo Money information>

OR

<Link to App Store Listing> <Link to Google Play Listing>

Sample Creative Design





Banner Ad Sample 12 (300 X 250px and 728X90px)

Fast access to all of your money right in one account!

Copy

Now cash your checks to your [CARD NAME] in minutes, with Ingo® Money in the [CARD PROGRAM MOBILE APP].

All checks subject to review for approval. Fees and data rates may apply.

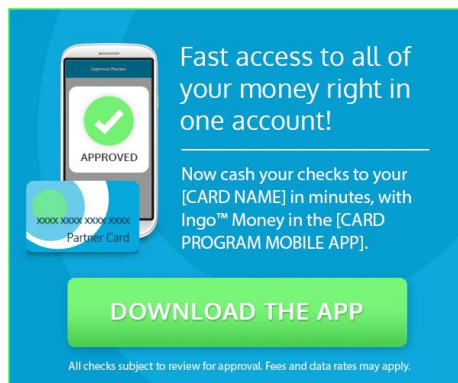
<Insert Download, Enroll, Snap Image block>

<Insert Download button and link to ingomoney.com or other web page with Ingo Money information>

OR

<Link to App Store Listing> <Link to Google Play Listing>

Sample Creative Design





Banner Ad Sample 13 (300 X 250px and 728X90px)

Access your check funds in minutes!

Copy

With your [CARD PROGRAM MOBILE APP] and Ingo® Money, it's in with a check and on with your life.

All checks subject to review for approval. Fees and data rates may apply.

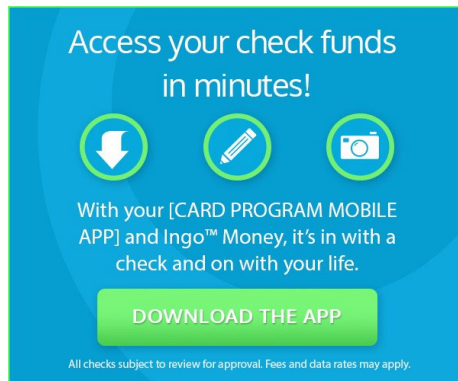
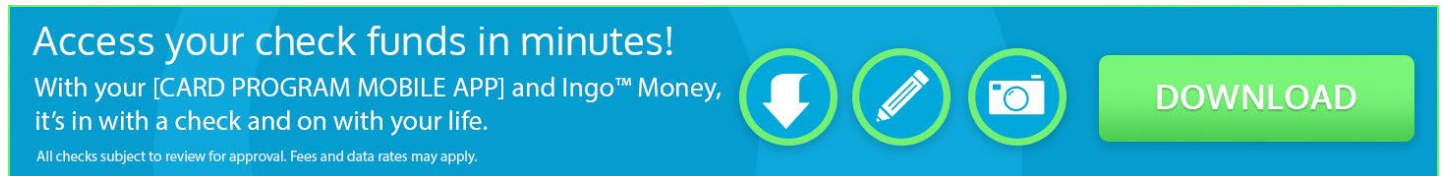
<Insert Download, Enroll, Snap Image block>

<Insert Download button and link to ingomoney.com or other web page with Ingo Money information>

OR

<Link to App Store Listing> <Link to Google Play Listing>

Sample Creative Design





Take-One / Mailer Insert

Front Copy

Introducing Ingo® Money!

<Insert Brand Mark >

Cash checks to your [FULL LEGAL CARD NAME] in minutes, anytime, anywhere, with Ingo Money in the [CARD PROGRAM MOBILE APP].
All checks subject to review for approval. Fees and data rates may apply.

Flip this over to find out how to cash a check in the [CARD PROGRAM MOBILE APP].

Back Copy

Cash your checks to your [CARD NAME] and access your money in minutes with Ingo Money in the [CARD PROGRAM MOBILE APP].

- Download the [CARD PROGRAM MOBILE APP] from the App StoreSM for iOS devices or the Google PlayTM Store for Android devices.
- Create your [CARD NAME] mobile account right in the app.
- Tap [INGO MONEY LINK] and follow the on-screen prompts to cash your checks.

If you need your money in minutes pay a 1% or 4% fee, depending on check type, with a minimum fee of \$5 per check, or access your money in 10 days for no fee.

If your card is funded, the money is as good as cash and safe to spend.

No deposit holds. No returned checks. No worries.

Legal Disclosures

The Ingo Money service is provided by First Century Bank, N.A. and Ingo Money, Inc., subject to the First Century Bank and Ingo Money [Terms and Conditions](#) and [Privacy Policy](#). Approval review usually takes 3 to 5 minutes but can take up to one hour. All checks are subject to approval for funding in Ingo Money's sole discretion. Fees apply for approved Money in Minutes transactions funded to your card or account. Unapproved checks will not be funded to your card or account. Ingo Money reserves the right to recover losses resulting from illegal or fraudulent use of the Ingo Money Service. Your wireless carrier may charge a fee for data usage. Additional transaction fees, costs, terms and conditions may be associated with the funding and use of your card or account. See your Cardholder or Account Agreement for details.

[CARD PROGRAM LEGAL DISCLOSURE]

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Sample Creative Design

