ACI Worldwide and Ingo Payments to Power Faster, Flexible Digital Disbursements

March 18, 2025

New ACI Speedpay Digital Disbursements solution boosts consumers' financial autonomy

OMAHA, Neb.--(BUSINESS WIRE)--Mar. 18, 2025-- ACI Worldwide (NASDAQ: ACIW), an original innovator in global payments technology, and Ingo Payments, a leading provider of embedded banking and money mobility solutions, today announced a partnership to provide a flexible, fast and secure digital disbursements solution: ACI Speedpay Digital Disbursements. This new solution is a value-added feature as part of the ACI Speedpay platform to help businesses scale their disbursement operations efficiently to meet customer expectations and evolving regulatory standards.

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Ingo Payments

Many businesses today still rely on paper checks to disburse funds. However, according to the ACI Speedpay Pulse 2024 Report, consumer preference for digital payment channels is trending upward, with more than 75% of Americans preferring digital transactions. Digital payment accelerates disbursements, ensuring that consumers receive funds swiftly, especially during times of financial need. For example, timely and efficient insurance claim payouts after a natural disaster provide financial reprieve, reduce stress and strengthen customer loyalty.

With the new partnership, ACI and Ingo will provide flexible integration solutions that cater to the diverse needs of business customers, whether they require embedded payment capabilities or fully hosted SaaS-based disbursement experiences. The solution will support a range of disbursement options, including point-in-time disbursements, batch-based disbursements and real-time digital disbursements.

ACI Speedpay Digital Disbursements enables businesses to offer multiple payout options, including real-time payments, PayPal/Venmo, signature debit, and ACH. Businesses can streamline reporting and reconciliation by eliminating the delays associated with check deposits, reducing administrative overhead and improving cash flow efficiency.

"At ACI Speedpay, we like to say - life is hard enough, let's make bill pay easy - the same can be said for disbursements, where consumers need their money fast and sent via their preferred payment type," said Ron Shultz, General Manager of ACI Speedpay. "Our partnership with Ingo Payments enables ACI's biller clients to offer numerous digital disbursement options to their consumers, serving to enhance the overall customer experience."

"We're proud to collaborate with ACI to provide businesses with seamless, scalable disbursement solutions that meet the evolving needs of today's digital economy," said Drew Edwards, CEO at Ingo Payments. "Together, we're helping clients move money with greater speed, security and efficiency."

About ACI Worldwide
ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers, and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With nearly 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

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About Ingo Payments
Ingo Payments empowers banks, fintechs, and enterprises to deliver modern financial experiences through its full-service embedded banking platform. Ingo's bank-grade modern money stack, built with embedded compliance and risk management, enables seamless account funding, transfers, mobile deposits, payouts, digital wallets, account and card issuing, PFM, and rewards solutions across a wide range of industries and use cases. With a vertically integrated platform, Ingo helps clients minimize third-party risk, reduce operational complexity, and lower costs—all while accelerating go-to-market timelines. Learn more at ingopayments.com.

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Source: ACI Worldwide