

PAYOUTS

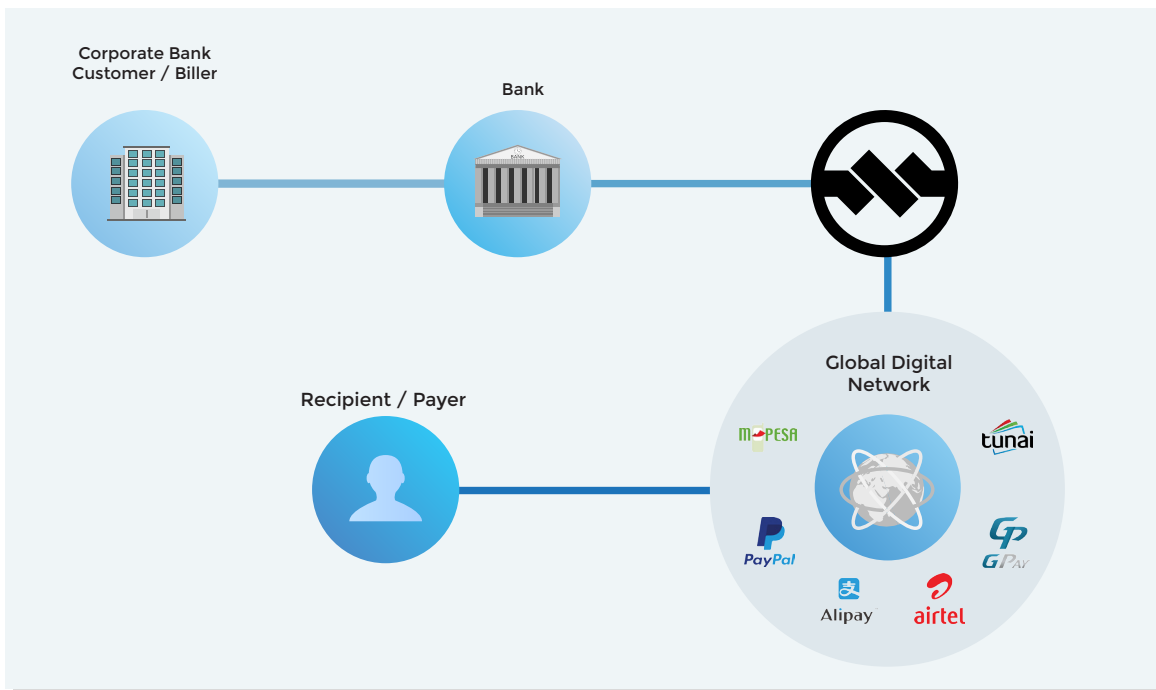
Disburse funds through global mobile money

THE BACKGROUND

New digital methods of payments are popping up and making a huge impact on economies all around the world. You've heard the names – Alipay, WeChat Pay, Tenpay, PayPal, Venmo, Zelle, the list goes on. The United States alone has been impacted by mobile money becoming the primary means for sending and receiving funds among consumers. Knowing that you need to get connected to these new forms of payments is one thing; actually deciding which methods to choose and going through the complex process of making those connections is another. But why choose? Why bet the bank (literally) on which new form of payment is going to come out as the winner when there is another better, faster way to get connected?

THE WIN

With a single, robust payment utility you can connect traditional systems to the diverse and growing world of digital payments networks. Consumers and businesses formerly unreachable by traditional payment methods like ACH and check are now accessible by your corporate Treasury & Cash Management clients for disbursements. Interoperability between traditional systems and new mobile money methods allows you not to invest in integration after integration, but make one connection and have connectivity to a whole host of new methods of payments right off the bat. No betting the bank here.



Modo is the better, faster way to connect payment systems. Our cloud-based payments utility creates interoperability between systems. That means we can get you and your customers set up to accept loyalty points online or at the in-store point-of-sale (and wherever else your heart desires).

276

Mobile Money deployments are now live in 90 countries ¹

690M

registered Mobile Money accounts worldwide ¹

\$2.4B

overall Mobile Money industry direct revenues ¹

\$9T

through Alipay in mobile payments volume in 2016 ²

“Consumer demand for faster payments (driven by real-time P2P payments capabilities) will become a key concern for businesses that produce a high volume of consumer payouts, such as insurance claims, rebates, refunds, commissions, and more. These businesses will look for ways to drive competitive advantage by offering faster payment methods.” - Aite Group ³

The Value

- Have your cake and eat it too by getting the benefits of both of the buy and build options for maintaining a global network or networks
- Keep your margins for foreign exchange (FX) and transaction fees because Modo doesn't hold, touch, or move money
- Let go of the worry around timelines and costs for integrating every new method payment that looks like it might be the winner – you don't have to pick your winner now (or ever)
- Achieve greater profitability and increased service levels for your clients
- Leave your security, compliance and payments-specific data management woes with us, and focus on what you're best at – servicing your clients with core financial capabilities
- Get to market faster than the competition using our payments utility in the cloud

Sources:

1 GSMA

https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2018/02/GSMA_State_Industry_Report_2018_FINAL_WEBv4.pdf

2 Business Insider

<http://www.businessinsider.com/whats-next-for-chinese-mobile-payments-2018-1>

3 Aite Group Report - Top 10 Trends in Retail Banking Payments 2018

<https://www.aitegroup.com/webinar/top-10-trends-retail-banking-payments-2018-accelerating-evolution>

We're a team of **#paymentsgeeks** that are dedicated to doing the most good for the most people by reducing friction in payments. We would love to enable interoperability and reduce payments friction for you. **Reach out to us.**