THE FUTURE OF PAYMENTS

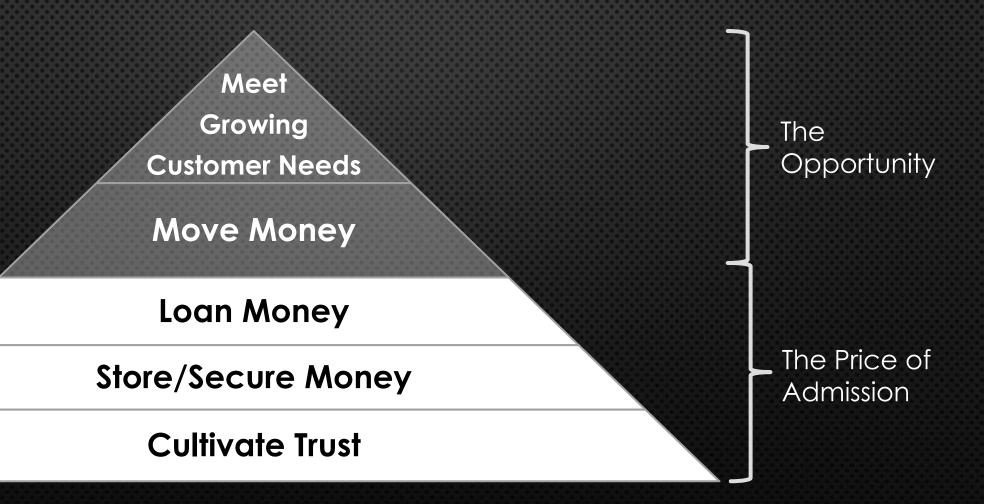
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THE ROLE OF A FINANCIAL INSTITUTION



YOU **CAN** BE A PAYMENTS COMPANY **WITHOUT** BEING A BANK

BUT

YOU **CAN'T BE A BANK** WITHOUT BEING A PAYMENTS COMPANY

PAYMENTS ARE COMPLICATED.....

Dependencies

Overlay Services











Easiest

Access (Enduser)

of Use

Ease

Hardest

Card Processing Networks (Credit & Debit)



venmo







Core Payment Systems / Rails ACH / Same Day ACH

FedACH®

TCH EPN

Wire

Fedwire®

TCH CHIPS®

Real-Time / Instant Payments





Slower

Fastest

....BUT CUSTOMERS ARE LOOKING FOR SEAMLESS EXPERIENCES

Money Movement



ACH Card Wire Same-Day ACH Real-Time/Instant



PAYMENT IS A PAYMENT IS A PAYMENT



THE FUTURE OF PAYMENTS IS REAL-TIME, INSTANT AND PROGRAMABLE

REAL-TIME & INSTANT PAYMENT ADOPTION IS HAPPENING GLOBALLY



WE ARE ONLY THE FIRST MILE INTO THIS MARATHON This is

Launch

This is already table stakes Market Hurdle Confusion Reduce Standardization Mile 7: Enable FINISH Hurdle 3: API **Automation**

START

Original Vision

Mesages

Hurdle 2:
Implement the



THANK YOU

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