

# THE FUTURE OF PAYMENTS

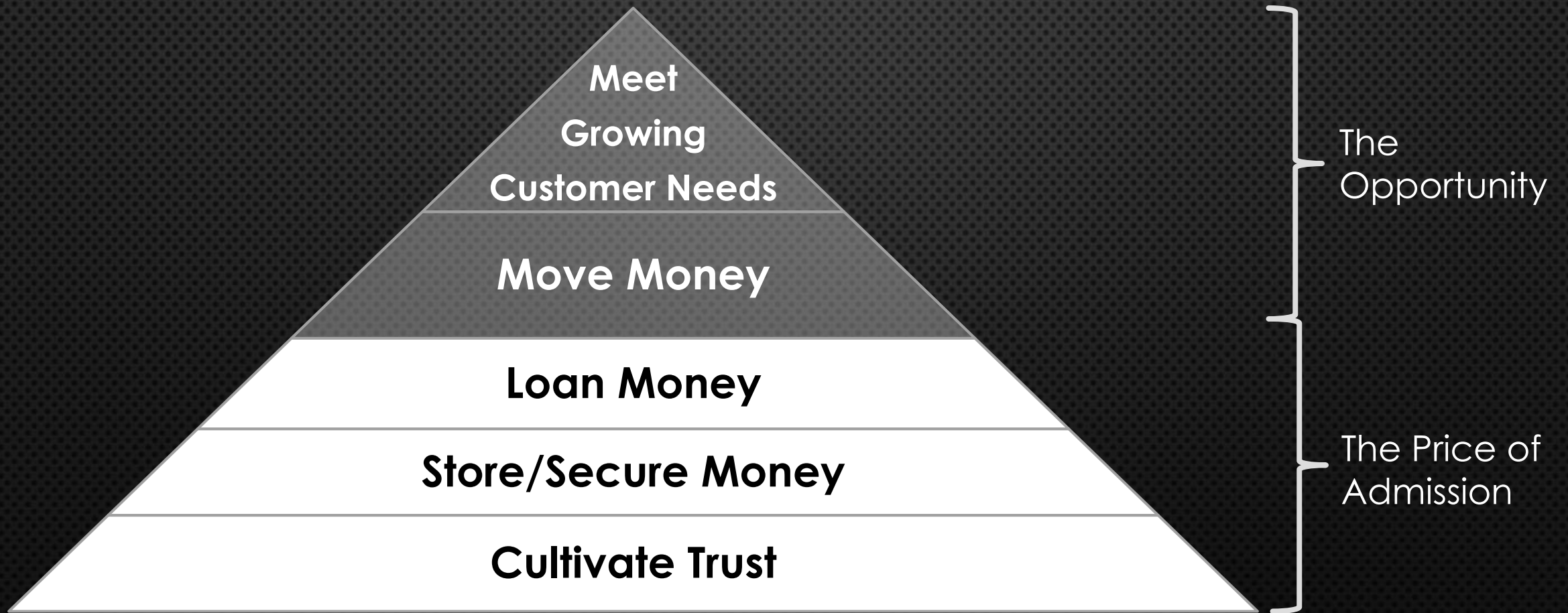
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# THE ROLE OF A FINANCIAL INSTITUTION



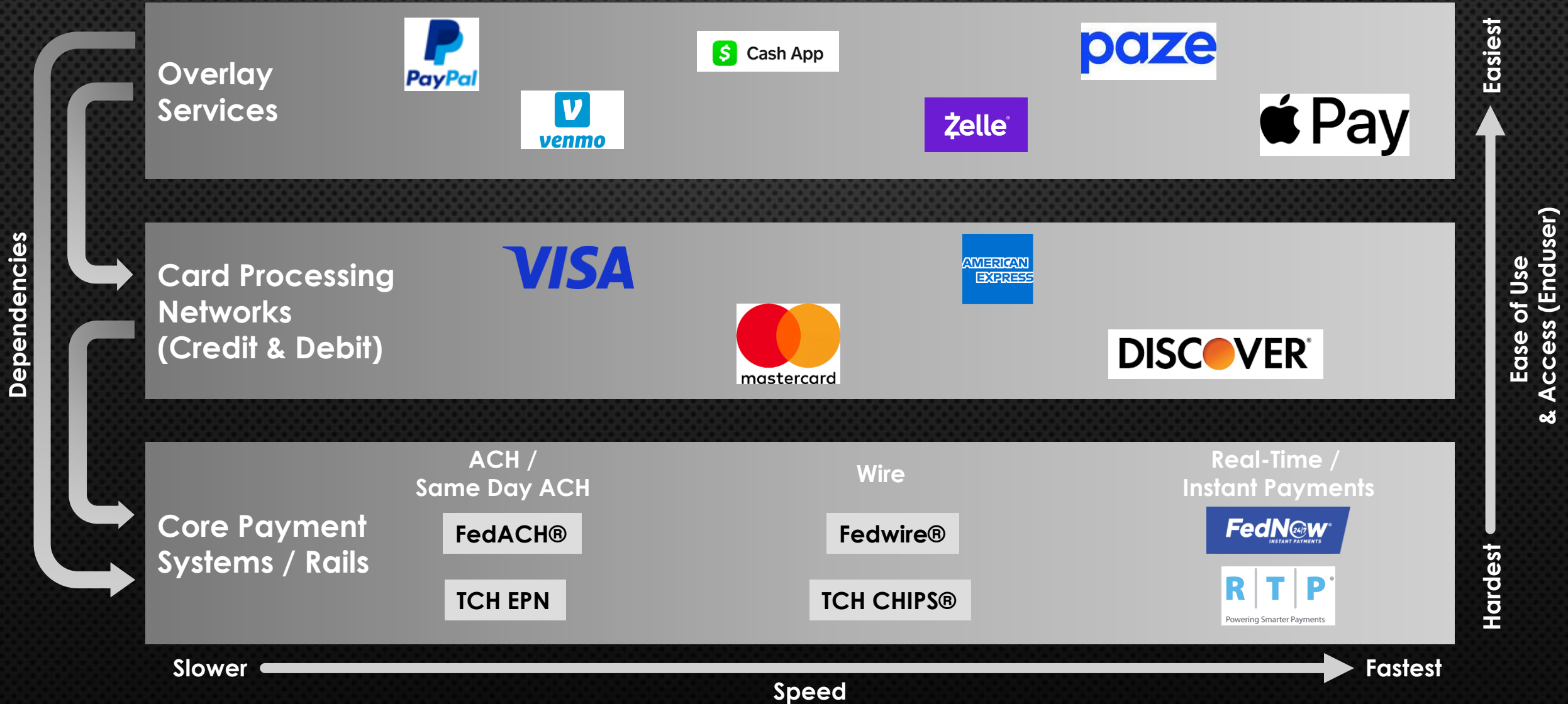


YOU **CAN** BE A PAYMENTS COMPANY  
**WITHOUT** BEING A BANK

BUT

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

# PAYMENTS ARE COMPLICATED.....





....BUT CUSTOMERS ARE LOOKING FOR SEAMLESS EXPERIENCES

Money Movement



ACH

Card

Wire

Same-Day ACH

Real-Time/Instant



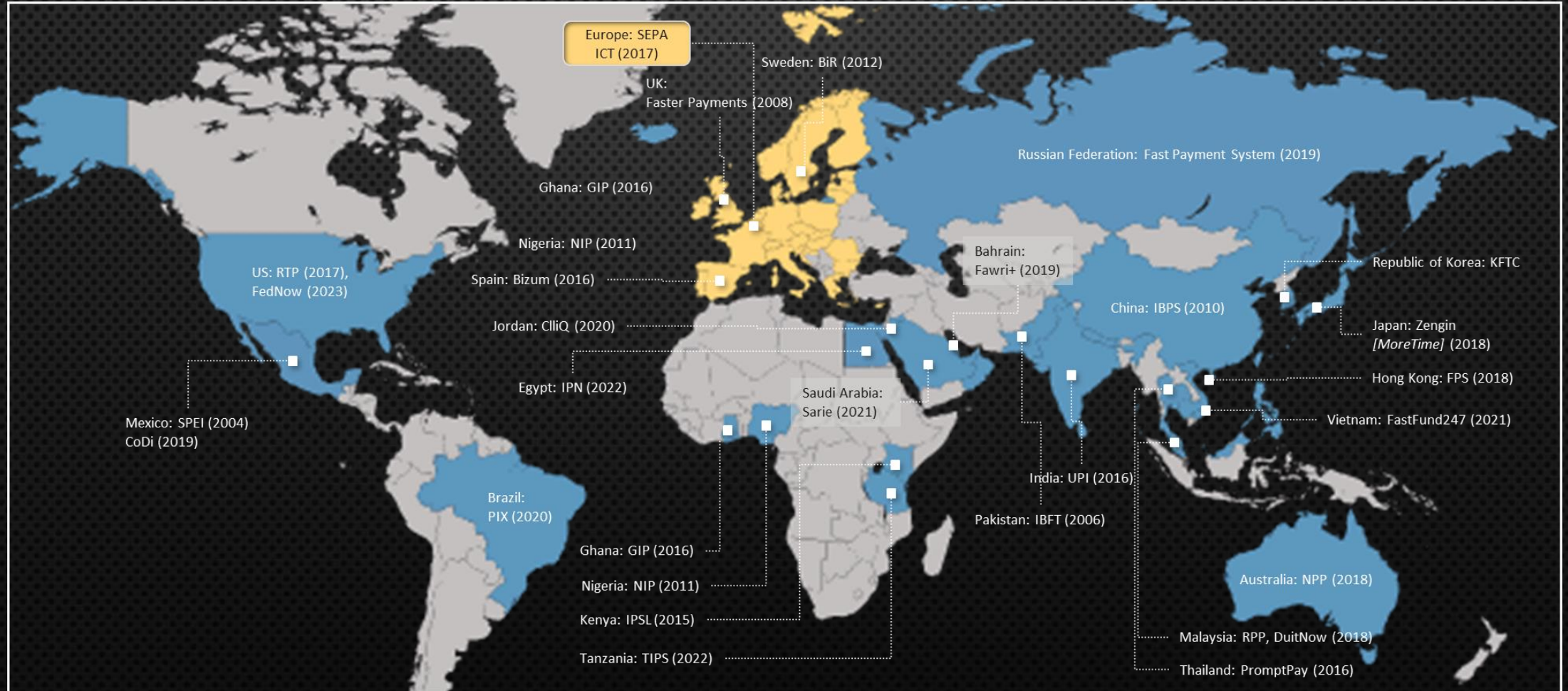
**A  
PAYMENT  
IS A  
PAYMENT  
IS A  
PAYMENT**





**THE FUTURE OF PAYMENTS IS REAL-  
TIME, INSTANT AND PROGRAMMABLE**

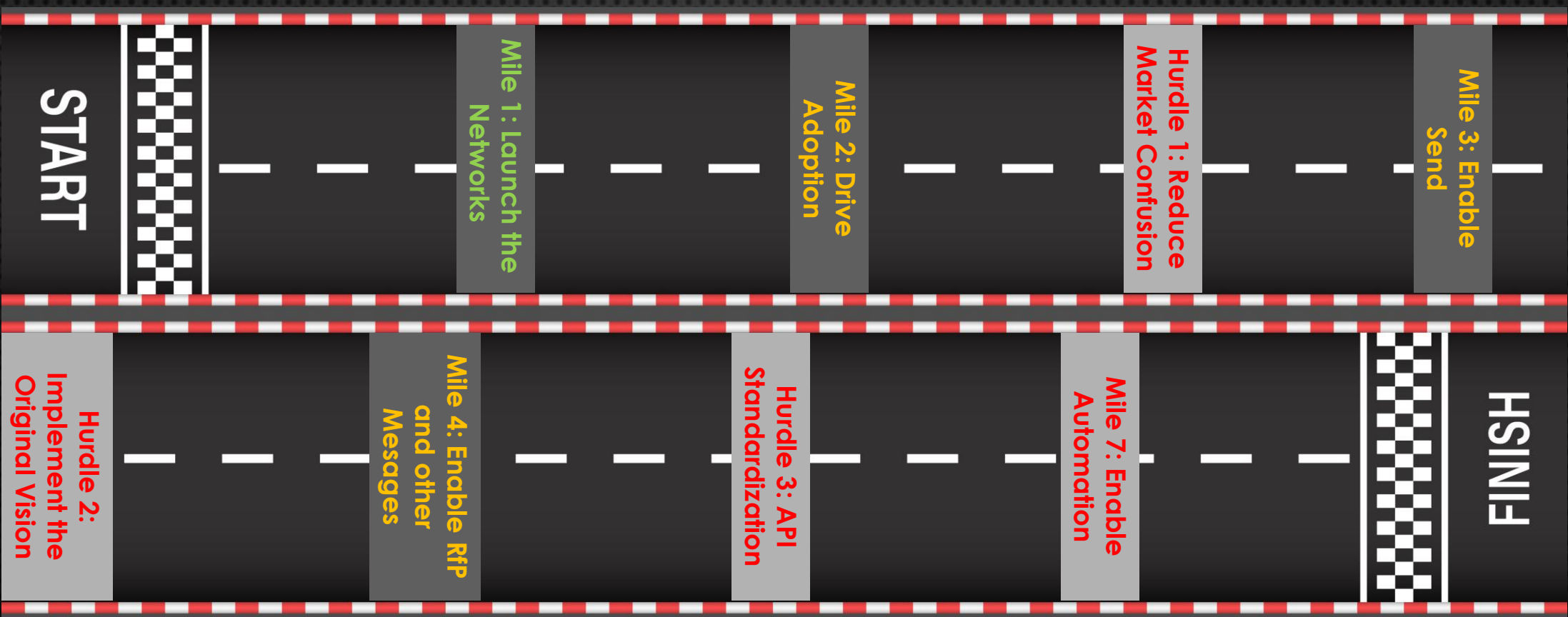
# REAL-TIME & INSTANT PAYMENT ADOPTION IS HAPPENING GLOBALLY





# WE ARE ONLY THE FIRST MILE INTO THIS MARATHON

This is already table stakes





THANK YOU



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