



the new infrastructure for recurring payments

Arcus is a new direct infrastructure between
financial services and merchants, that's
powering the bank of the future

the current banking evolution :

banks and non-banks are launching experiences around 3 factors



Apple

On-demand

Get services when you want, where you want



Walmart

Centralization

Manage everything in one place



Acorns

Personalization

Gets recommendations based on your past behavior

1. centralization:

there's a trend towards re-bundling of services



...similar to how **Amazon** became the 'everything store'

2. on-demand: you can now get on-demand new financial products



...similar to how **Uber** provides on demand transportation



3. personalization:

personalized consumer experiences surpassed price as differentiator

51%

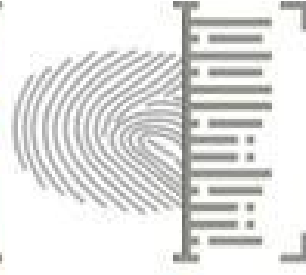
of consumers by 2020, expect that companies will anticipate their needs and make relevant suggestions before they make contact

80%

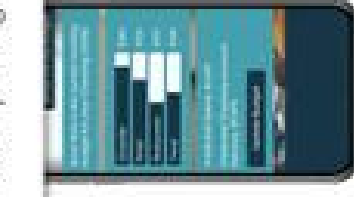
of consumers are more likely to do business with a company if it offers a personalized experience

79%

of consumers will share personal data in exchange for personalized product recommendations



Show me my budget



...similar to how **Netflix** provides recommendations

e-commerce of today...



Centralized

Purchases her groceries, books and electronics all in one place

a

a AMAZON

Jen, you order is set



Uber

On-demand

Order services when she wants where she wants



UBER

Jen, your ride is here

N

Personalized

Gets recommendations based on past behavior

N

N NETFLIX

Jen, some recommendations for you

...will look like the bank of tomorrow, and what ties it all together is recurring payments

Centralized

Tracks all of her bills, toggle all her autopay on/off, create/delete subscriptions - all in one place



however, the infrastructure for recurring payments between financial services and merchants is broken

Archaic

All providers were built in the pre-internet era; not designed for modern mobile experiences, and recurring online subscriptions.

One way

FSPs and merchant can not push and pull data and instructions directly from each other.

Fragmented

each product offering (ie, bill pay, card updater) requires an individual integration.
most product offerings are country specific

arcus is **the new infrastructure** for recurring payments between financial services and merchants



Mobile banking focus

Modern infrastructure designed for seamless mobile banking experiences

- real-time data
- real-time notifications

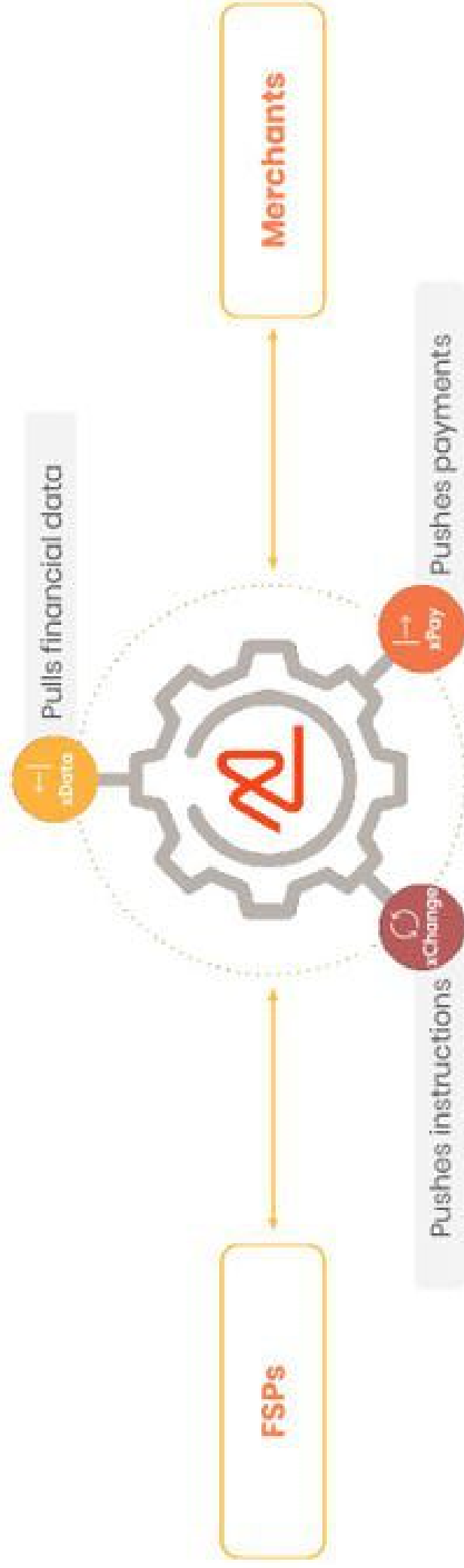
Two-way network

FSPs and merchant inside the 'arcus network' can push and pull data and instructions directly from each other, without going thru the networks

Centralized

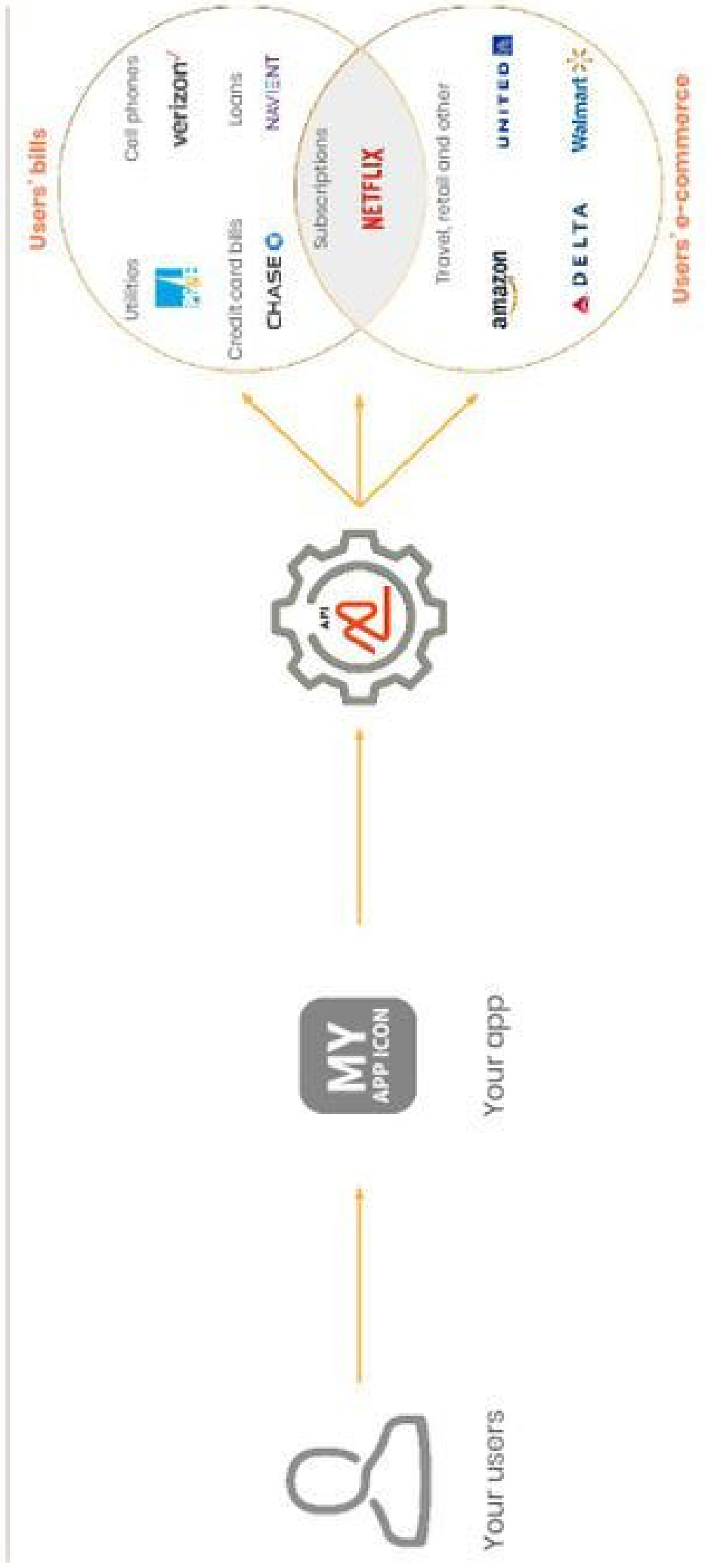
One API integration provides access to multiple products and regions

we've built a centralized and secured infrastructure for
the bank of the future



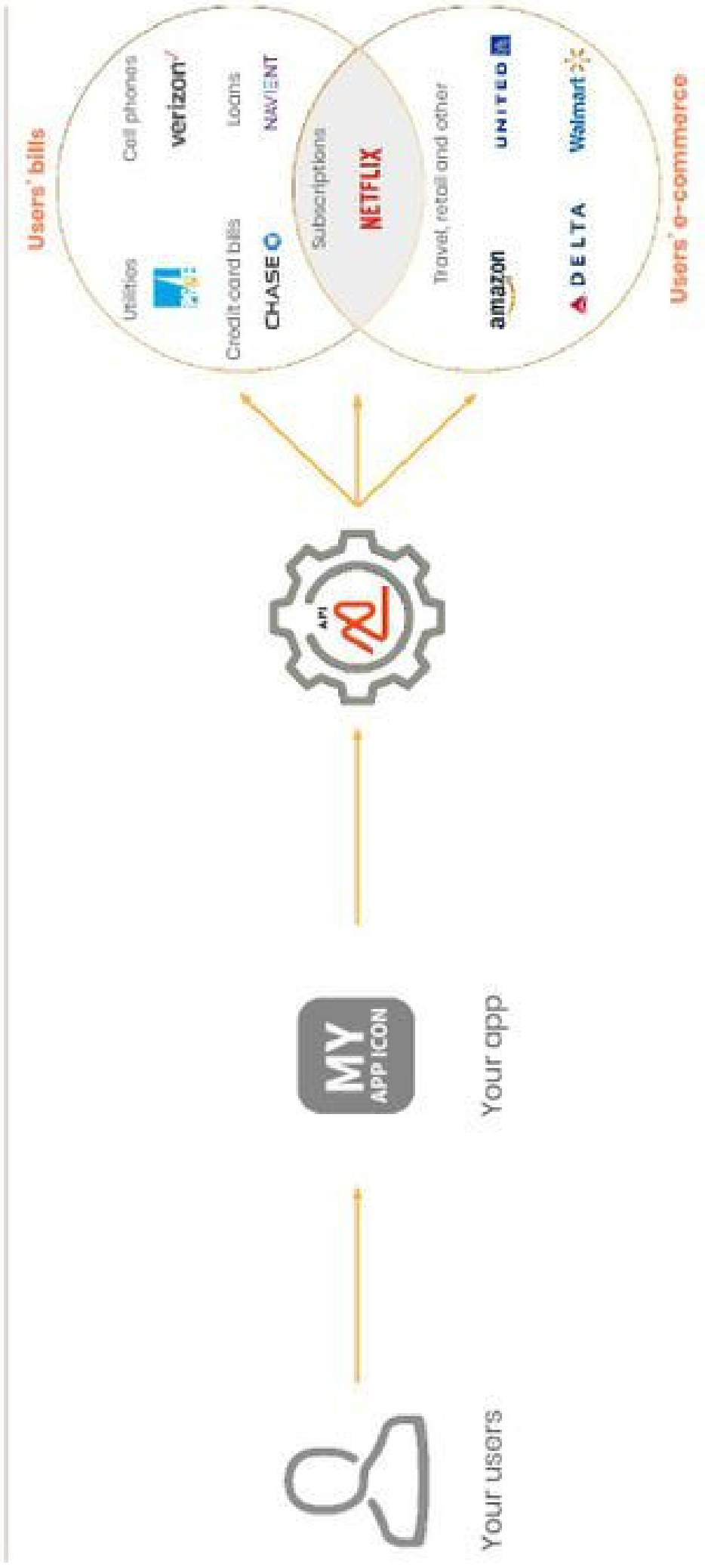


xChange: pushes instructions to merchants





xPay: pushes payments to merchants





xData: pulls data from merchants



our 3 products power many solutions

ELEMENT CREDIT UNION
Join updates your card across all of your top merchants



top of wallet



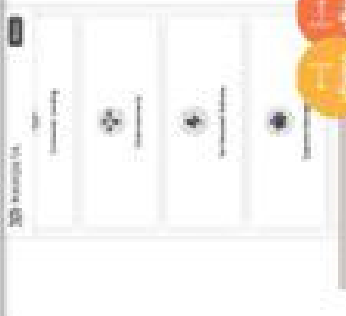
SANTANDER
Join set and toggle autopay ON/OFF



autopay



MARQETA
Join manages all your recurring merchants from one place



mobile bill pay



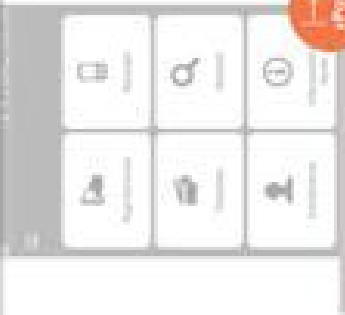
7ELEVEN
Join pay any bill at any walk-in location



walk-in bill pay



QIAGEN
Join can pay for mobile top ups and cash in for e-commerce



prepaid services



HAPPY MONEY
Join, choose the credit cards you want to pay off



debt payoff



PANGAEA
Join pay any bill for your family in another country



cross border bill pay



Thank You

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