



SUPPORTING THE FUTURE OF THE DECENTRALIZED WORKFORCE

-Jason Truppi, CEO Paydrop

\$1.4 Trillion

57 Million

Projected Gross Volume of Gig Economy



81%

Continue to work

68%

Paying off debt

17.4%

CAGR

18-34

Majority of gig-workers

40%

Nonseasonal gigs

upwork™

hackerone

 slack

AUTOMATTIC

 guru

UBER

lyft

paydrop

 toptal®



GitHub



PATREON



COMMUNO



WHAT THEY SAID WE COULDN'T DO

- Scale over 100 employees
- More than 10 people under management per manager
- Maintain a flat corporate structure
- Scale a meritocracy
- Maintain solid communications
- Sustain security

HOW WE DO IT

- Hire right
- Check egos at the door
- Clearly defined roles and responsibilities
- Empower your managers
- Communication and collaboration tools
- Access to more talent
- Reduced overhead and cost
- Moved to cloud tools

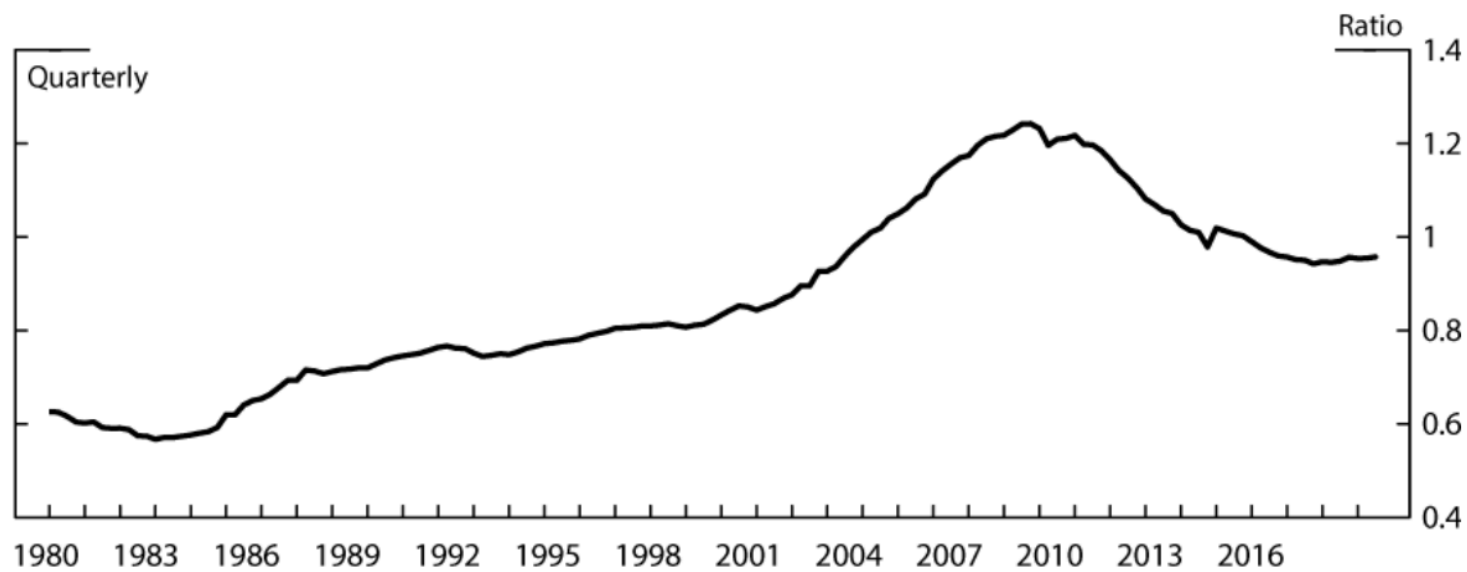


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WHAT WE STILL NEED TO DO?

- Continue to hire right
- Drive infrastructure cost down
- Increase cultural understanding and awareness
- Think about retirement plans earlier
- Increase support for insurance onboarding (health, life, ENO/DNO)
- Continue to innovate communications and collaboration tools
- Centralize identity

Figure 1, Panel 1: Aggregate Household Debt-to-Income Ratio



Source: *Financial Accounts of the United States*.

[Accessible version](#)

Cross-border payments will continue to grow, particularly C2B e-commerce, SME payouts, and gig economy flows.

Segment	Use case	Size of payments flows, 2018, \$ billion	CAGR 2018-23, %
C2B	Online e-commerce	450-550	>15
	Real estate investments by individuals ¹	100-150	~5 ¹
	Other online spend (e.g, tuition, online bills and taxes, online air travel)	300-400	~5
B2B	Accounts payable by SMEs	7,000-7,500	~5-10 ²
	Marketplace payouts to SMEs ²	5,000-8,000	~10
B2C	Wages and salaries	150-250	~5
	Periodic payouts (e.g, interest and social contributions)	500-700	~5
	Non-periodic payments (e.g, dividends, gig economy payouts)	200-300	~10
C2C	Individual remittance to individual (excluding pass-through bill payments)	500-600	~ 5

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- Faster, easier and cheaper payments domestically and internationally
- Flexible integrations
- Support the ecosystem of gigsters, freelancers, contractors and decentralized teams
- Stay digital – No paper
- Secure the identities
- Bring in partnerships that support the same ethos

IS THE FUTURE OF WORK JUST WORK?

QUESTIONS?

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