

# DIGITAL PAYMENTS FOR EMERGING MARKETS



Money  
Transfer



Mobile  
Airtime

## OUR STORY: DIGITAL PAYMENTS FOR EMERGING MARKETS

An estimated 2 billion adults worldwide do not have a basic bank account, and many have inadequate access to mainstream financial services. On top of this, financial tools available for the unbanked and the underbanked population are not affordable, hard to use and are not designed to cope with low-income users' requirements.

TransferTo was founded with the aim to provide mobile carriers with the infrastructure and services they need to help people send money to their loved ones without the need for a bank account - especially migrants who seek better economic opportunities abroad to support their family back home.

Today, TransferTo is a global B2B **Cross-Border Mobile Payment Network**.

Thanks to our Money Transfer and Mobile Airtime Hub, our customers – which include Vodafone's M-Pesa, Tigo Money, Orange, Western Union, PayPal, UNICEF and Xoom – are able to serve over 4.5 billion mobile users across more than 135 countries.

We are proud to be powering the development of digital payments for emerging markets, ensuring that sending and receiving money around the world is easy, accessible, and affordable.



**135 Countries**



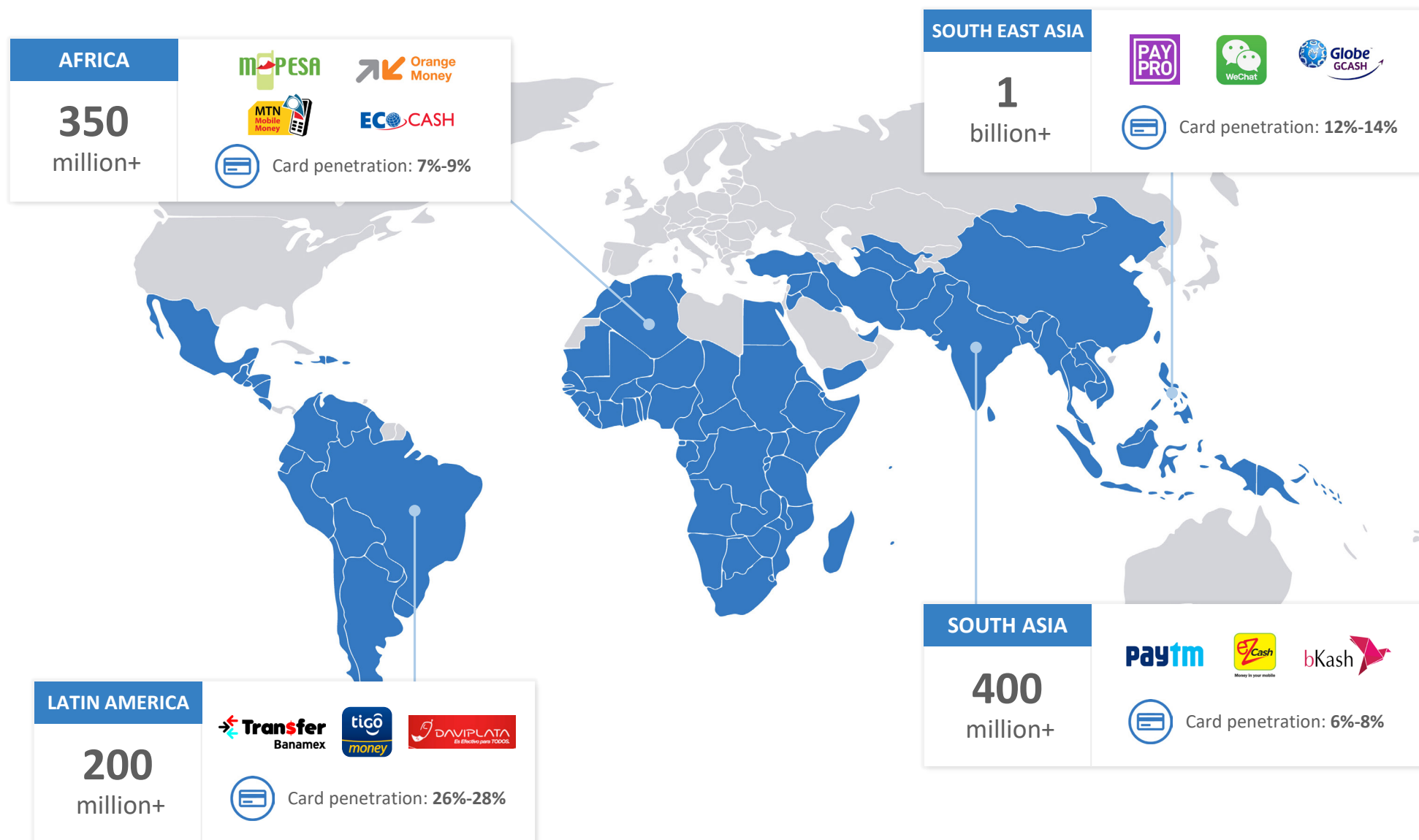
**100 Currencies**



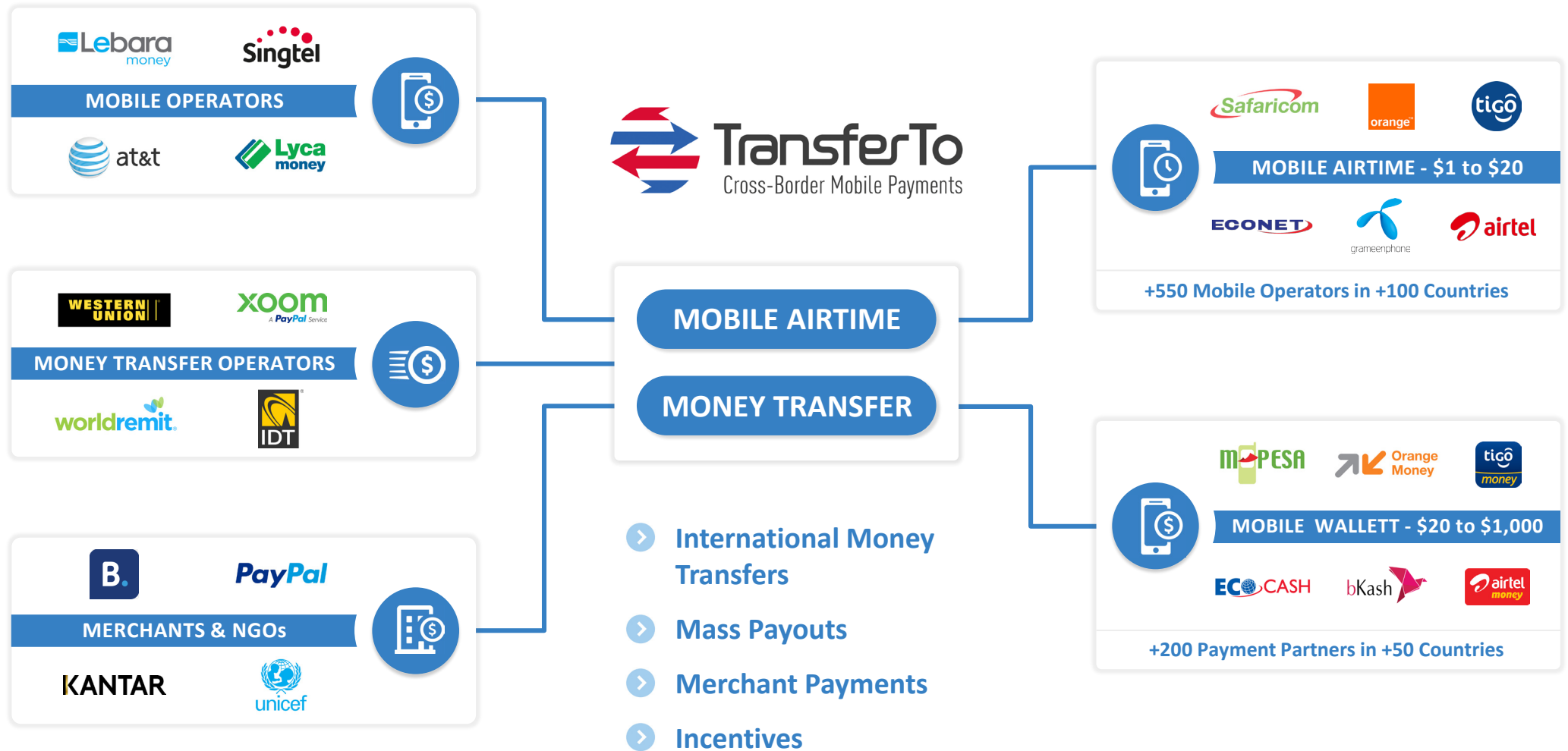
**300M Transactions**



## ALTERNATIVE DIGITAL FINANCIAL SERVICES ARE SURPASSING CARDS IN EMERGING MARKETS



# CROSS-BORDER MOBILE PAYMENTS NETWORK SINCE 2005



# MOBILE AIRTIME – THE MOST EFFICIENT PAYMENT OPTION FOR \$20 OR LESS



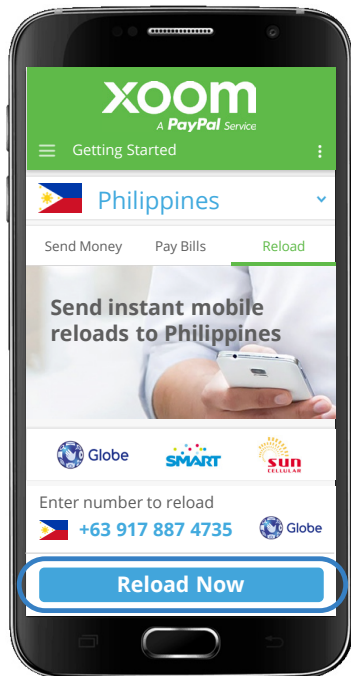
**SENDER**

Just enter the recipient mobile number

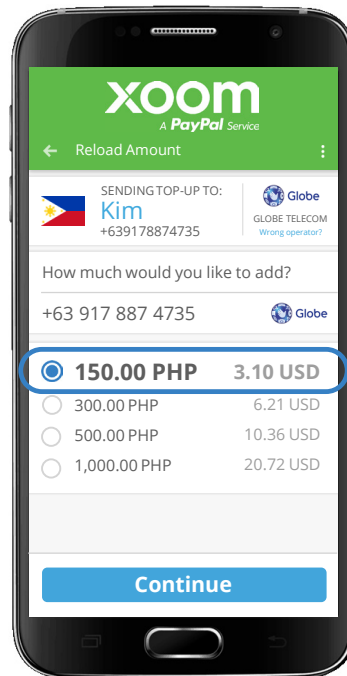
**RECIPIENT**



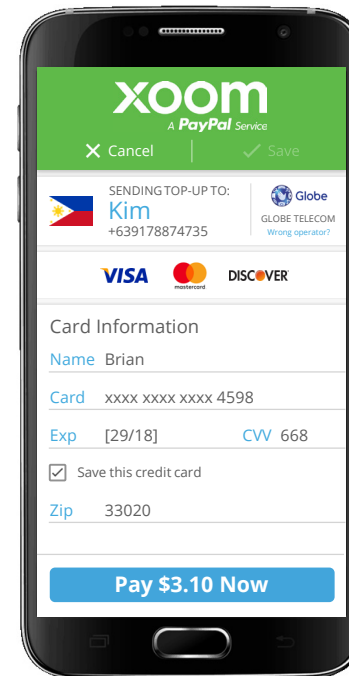
No registration required - delivered immediately



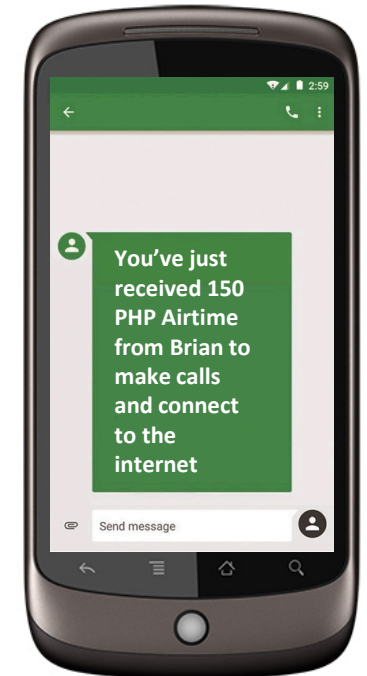
**Enter Recipient  
Number**



**Choose Amount**



**Pay**



**Real-Time**

## HOW YOU BENEFIT

### YOUR BUSINESS



Scale your offering with access to 550+ operators in 135 countries



In-house technology that simplifies top-ups through operator identification



Implement it today - no license or setup required

### YOUR CUSTOMERS



No registration required, send directly to any mobile number



Recipient is credited instantly in local currency



High value for recipients in all emerging markets

*"Thanks to TransferTo's cutting edge technology and global presence, we were able to quickly and conveniently launch international mobile phone recharge."*

John Kunze, President & CEO

**xoom**  
A PayPal Service

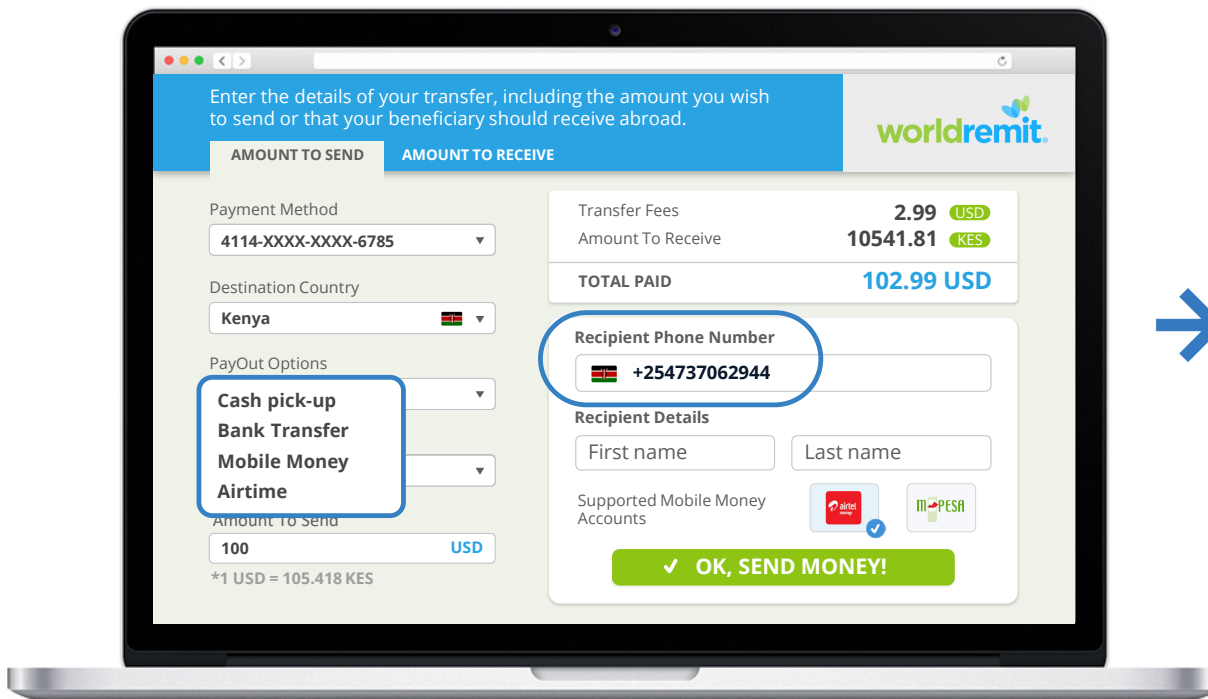
# MONEY TRANSFER: A PREFERRED AND SECURE PAYMENT METHOD TO EMERGING MARKETS

## SENDER

Provides mobile money account phone number and KYC info

## RECIPIENT

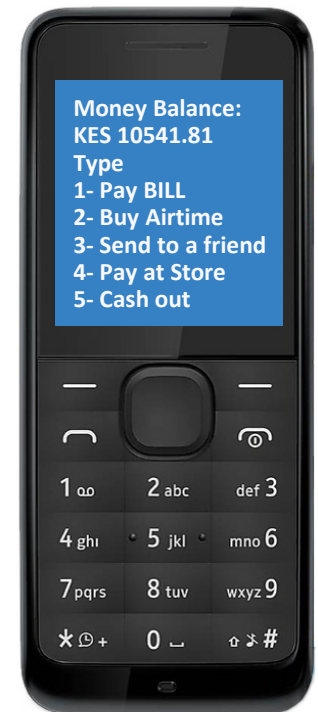
Uses funds securely from their mobile



The screenshot shows the WorldRemit website interface for sending money. The form includes the following fields and options:

- Payment Method:** A dropdown menu with the value "4114-XXXX-XXXX-6785".
- Destination Country:** A dropdown menu with the value "Kenya".
- PayOut Options:** A list of options: "Cash pick-up", "Bank Transfer", "Mobile Money", and "Airtime". "Mobile Money" is selected.
- Amount To Send:** A text input field with the value "100" and a "USD" currency selector.
- Transfer Fees:** A display showing "2.99 USD".
- Amount To Receive:** A display showing "10541.81 KES".
- TOTAL PAID:** A display showing "102.99 USD".
- Recipient Phone Number:** A text input field with the value "+254737062944".
- Recipient Details:** Fields for "First name" and "Last name".
- Supported Mobile Money Accounts:** Logos for "Airtel" and "M-PESA".
- Buttons:** "AMOUNT TO SEND", "AMOUNT TO RECEIVE", and a large green "OK, SEND MONEY!" button.

POWERED BY



## HOW YOU BENEFIT

### YOUR BUSINESS



Access 200+ payment partners in emerging markets through a single API connection



End-to-end integration support



Full suite of monitoring and reporting tools

### YOUR CUSTOMERS



Real-time transaction processing



Recipients get funds in local currency



Receive funds directly into their mobile wallets, no bank account required

*“ Thanks to TransferTo's Money Transfer Hub, we are able to quickly and conveniently launch Mobile Money services for our customers. This is an additional step towards how technology fits in with our strategy to become a leader on the African corridor where mobile money has become a must.”*

**JEREMY DE SMET**, COO at Moneytrans





## POWERED BY A PROPRIETARY WORLD-CLASS PAYMENTS NETWORK



## ESTABLISHED RELATIONSHIPS WITH WORLD LEADING COMPANIES



International  
Money Transfers



Mass Payouts  
& Incentives

**xoom**  
A PayPal Service

**WESTERN  
UNION**

**PayPal**

**KCB**

**M-PESA**

**worldremit**

*Singapore*  
**POST**

**Booking.com**

**ECOCASH**

**tigo**  
money

**ooredoo**

**KANTAR  
MILLWARD  
BROWN**

**small  
world**  
FINANCIAL SERVICES

**telcel**

**MTN**

**unicef**

**Singtel**

**Lyca  
money**

**Lebara  
money**

**telenor**

**bKash**

**Orange  
Money**

**airtel**

**Globe**

**Grab**



B2B  
Payments



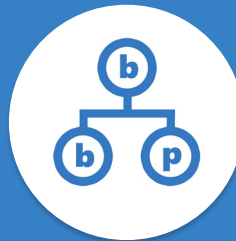
International  
Merchants



TransferTo operates a B2B **Cross-Border Mobile Payments Network** for emerging markets.



**International  
Money Transfers**



**Mass Payouts  
& Incentives**



**International  
Merchant Payments**

Visit Us: **[www.transfer-to.com](http://www.transfer-to.com)**

Contact Us: **[sales@transfer-to.com](mailto:sales@transfer-to.com)**

Singapore | Dubai | London | Miami | San Salvador | Barcelona | Nairobi | Jakarta | Mumbai | Mexico City

TransferTo Mobile Financial Services is an Authorised Payment Institution under FCA Payment Services Regulations 2009. Register No. 720167