

# Introduction to HomeSend

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December 2016



# Our shareholders

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The world's fastest payments processing network, connecting consumers, financial institutions, merchants, governments and businesses in more than 210 countries and territories.



Leader in mobile money and mobile financial services with over 30 years experience supporting Telco's and financial institutions worldwide. Has over 65 customers across 50 countries.



World-leading wholesale carrier in the international Voice & Mobile Data markets with HQ in Brussels and regional presence on all continents.



# Our vision

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Our vision is to drive the digitalization of money movements by connecting the world in a way that's safe, convenient and cost-effective.

Our strength has been in digitalizing money flows between MTOs (both on-line and traditional) to the emerging Mobile Money Solutions in the Developing World.

# Payment service provider challenges



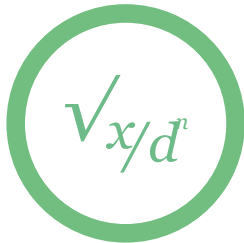
Time to build  
and scale



Legacy System  
& Inefficiency



Decreasing  
margins



Lack of  
Transparency

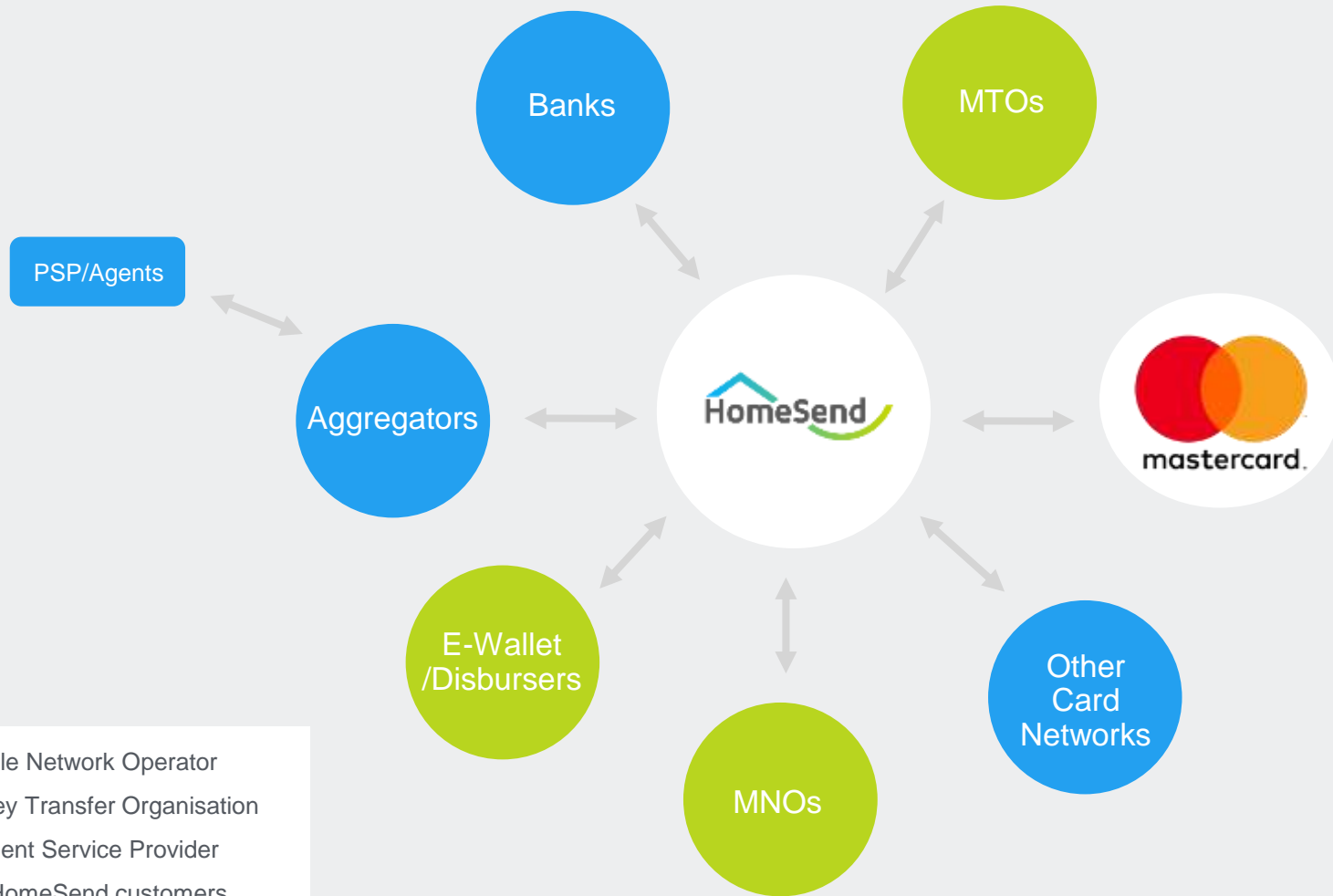


Lack of  
interoperability



High-risk  
business  
(compliance)

HomeSend is a hub connecting MTOs, MNOs, Banks and other networks to enable cross-boarder payments.





# Network of Networks

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To address the challenges of payment service providers and consumers, and to deliver on both of their needs, HomeSend has developed a strategy built on a fully interoperable global network.

## Service Provider Benefits

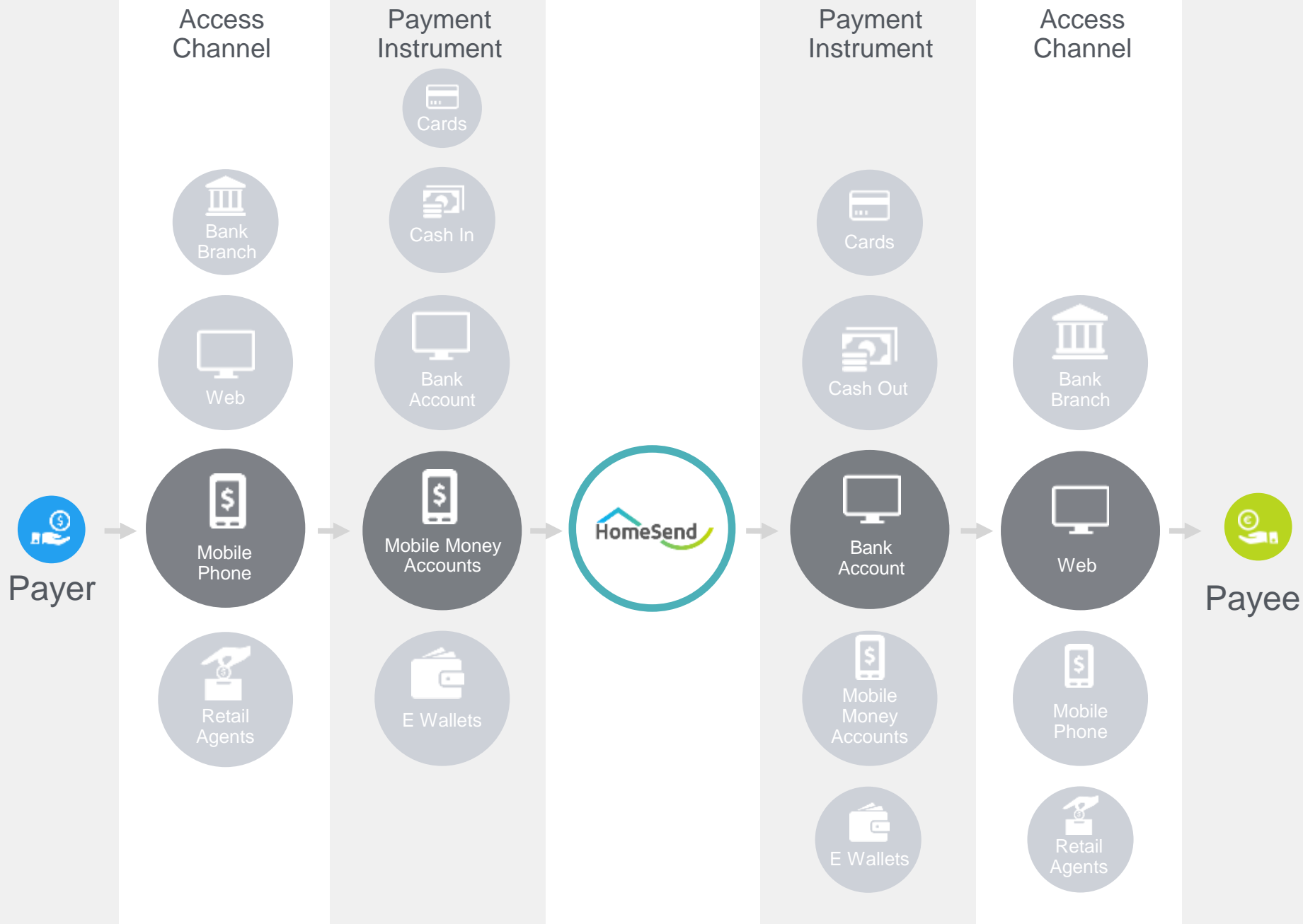
- Interoperability
- Reach
- Speed
- Reduced Costs
- Compliance
- Transaction Integrity

Payment service providers can —develop their service portfolio — expand reach — increase operational efficiency through one connection

## End-user Benefits

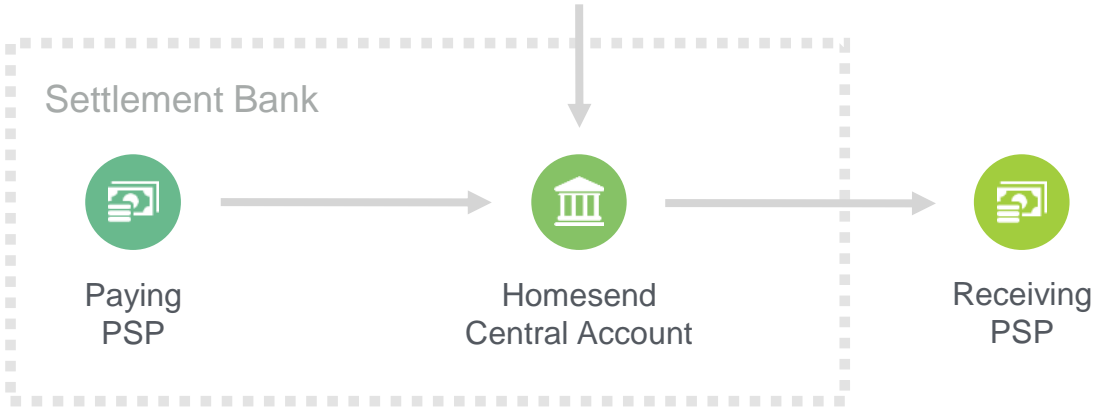
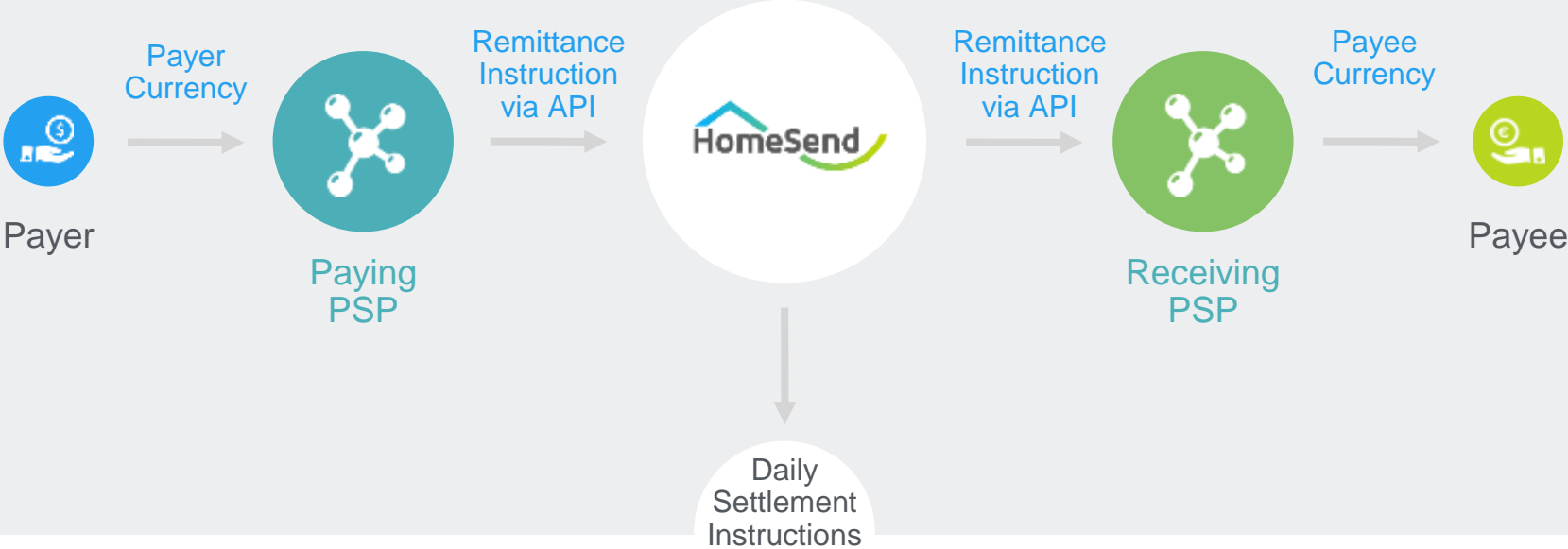
- Convenience
- Transparency
- Speed
- Security

End-users benefit from faster access to funds, increase flexibility and transparency





# Payment Hub



# Superior Product Features



Efficient  
Transaction  
Processing



Multichannel  
Transactions



Regulatory  
Compliance



Flexible Service  
Charge Management



Reporting  
Capabilities



Secure  
processing (PCI-  
DSS)



FX Conversion  
Management



Fraud Rules  
and Sanction  
List  
Screening



Daily Financial  
Clearing and  
Settling



24/7  
Operations and  
Customer Care

## HomeSend holds an EU Payment Institution license

- HomeSend is an authorised payment institution and is supervised by the National Bank of Belgium
- HomeSend complies with the highest regulatory standards
- HomeSend compliance officer up to date with latest regulations and market practices
- HomeSend only connects PSPs that are licensed and meet the required CDD standards
- Customer's regulator is given additional comfort
- Tools to enhance PSP regulatory compliance (eg AML limits)
- Standardized Terms & Conditions supports the Hub business model