Growing through Real Time Payments

MATT NILLES

Euronet
WORLDWIDE

Consumer Expectations

Consumer Expectations

Real Time Payments

Closed Loop P2P

Speed & Convenience

Wire Transfer

2015

2021

14
Countries

56
Countries

The rise of real time payments

» Asia leads the world in RTP activity

» Europe is positioned to grow transactions

» Africa and the Americas are setup for rapid growth over the next few years

» 81% of banking executives consider RTP to be a priority

Country	Transactions
India	25,500,000,000
China	15,700,000,000
South Korea	6,000,000,000
Thailand	5,200,000,000
United Kingdom	2,800,000,000
Nigeria	1,900,000,000
Japan	1,700,000,000
Brazil	1,300,000,000
United States	1,200,000,000
Mexico	942,000,000

Benefits of real time payments

» Enhances the customer experience

» Greater visibility throughout the transaction

» Stimulates spending and boosts revenue

» Use cases that span both Consumers and Businesses

» Builds stronger customer relationships

A government commissions its central bank to establish a real time payment (RTP) system in its country.

Unfortunately, many potential participants are unable to join RTP networks.

Concerns over technical integration delay implementation

Affects all payers and payees who depend on their financial institution to provide RTP services

Central banks spend heavily to develop RTP network that may be underutilized

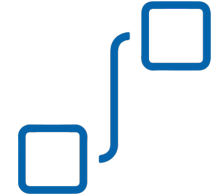# REN Connect makes it easy and fast for businesses to join and participate in their country's RTP network.

RTP participants access REN Connect via the Cloud…

…or install REN Connect on premise in their data center or private cloud
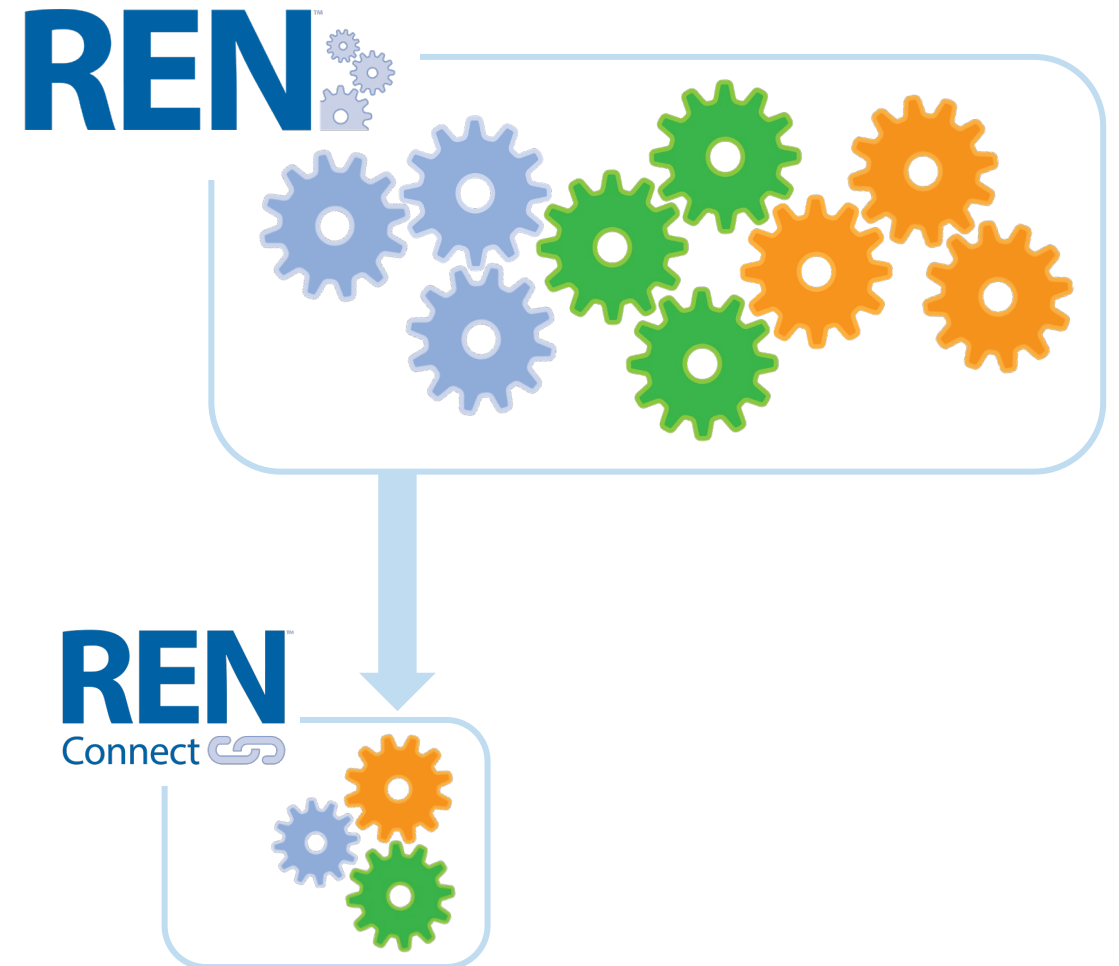
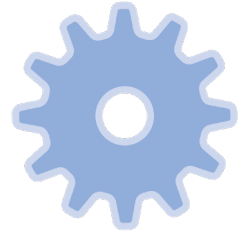**Central banks can offer REN Connect as part of the RTP network they host**

Developers not required! REN Connect is low code drag-and-drop

Euronet's REN:
Industry Leading Payments Processing Technologies

To help financial institutions quickly and easily join the RTP networks in their countries, **REN Connect** uses three technologies from the modular architecture of **REN.**
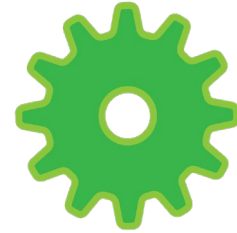
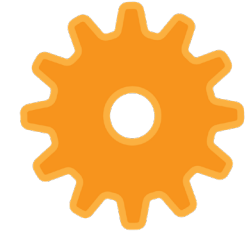# Three REN Modules: Fast and Easy RTP Connections

REN API Gateway

The Gateway is how data enters and exits REN Connect on the way to and from an RTP Clearing House

REN Data Transformer

The Data Transformer matches any incoming message format to outgoing message formats

Real Time Payment Service

Pre-configured by Euronet, this module manages rules, timers, limits, and other elements of an RTP system

REN
Connect

11

Access the video REN Connect Video played in this presentation [here](#)

REN Connect GO

REN Connect GO Gets Banks to Market Quickly

- Deliver fast and convenient payments experiences

- In market in a fraction of the time

- Create new revenue streams

- Bypasses card schemes and their associated costs

- Each deployment increases engagement with customers and decreases chances they will leave for another bank or fintech
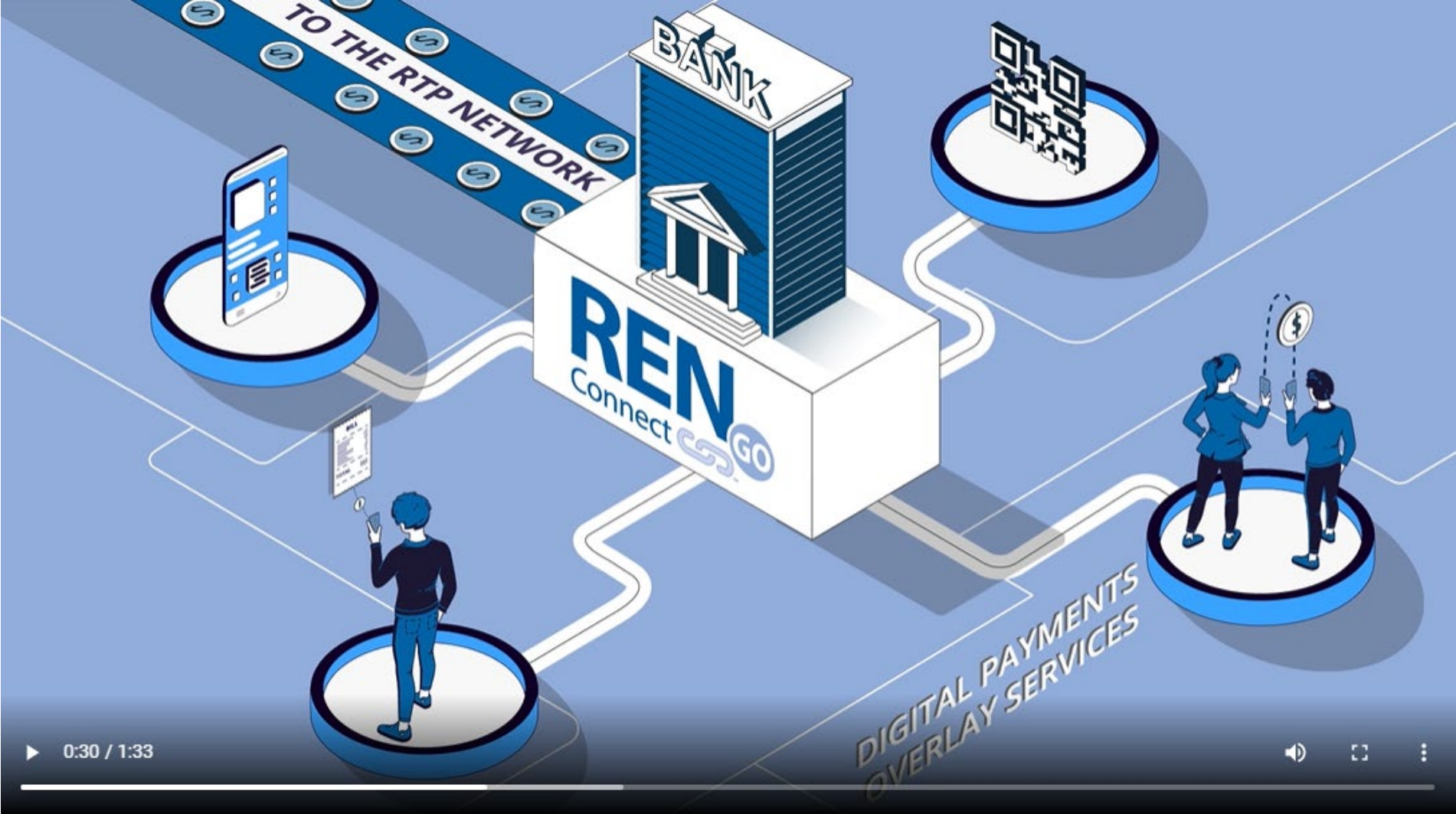
Add Value and Monetize with REN Connect Go

Euronet's **REN Connect Go** includes tools a financial institution uses to build customer-facing apps or websites/portals that leverage the RTP connections provided by REN Connect.

Services include:

- Request to pay
- Request for return of funds
- Customer-presented QR codes

- Bill payments
- Proxy services for payments
- eMandates

Access the video REN Connect Go Video played in this presentation here

Real-time growth with RTP

Customer Satisfaction

Stay Competitive

Revenue Growth