



moving money for better

ELECTRONIC CHANNEL FOR FINANCIAL INCLUSION

Gabriel Sorbo

Regional Vice President Southern Europe



Rome, 2nd December 2015

About us

Company profile

- A leading provider in worldwide payment services
- Fast, convenient and reliable money transfer
- 500.000 locations in 200 countries and territories
- Highly regulated and AML compliant
- Listed on New York Stock Exchange (NYSE: WU)
- Fortune 500 and S&P 500 Company

Results FY 2014

- B \$5.6 revenue
- B \$85 principal moved
- 30 txns/second average



A global network: Retail and Banks

Current Global Network

- 500,000 agent locations
- Close to 2,000 Bank Partners
- Partnering with 100 Post Organizations
- 200 countries and territories
- Over 16,000 corridors



Partnership with banks: C2C and ABMT

- Cash to cash: **4,000 bank branches** of different banks, such as Bper, Banca Popolare di Milano, Banca Popolare di Sondrio
- ABMT: **15,000 ATMs** of Intesa Sanpaolo and Unicredit and through online banking with Intesa Sanpaolo, Unicredit, Banca di Sassari and Compass.

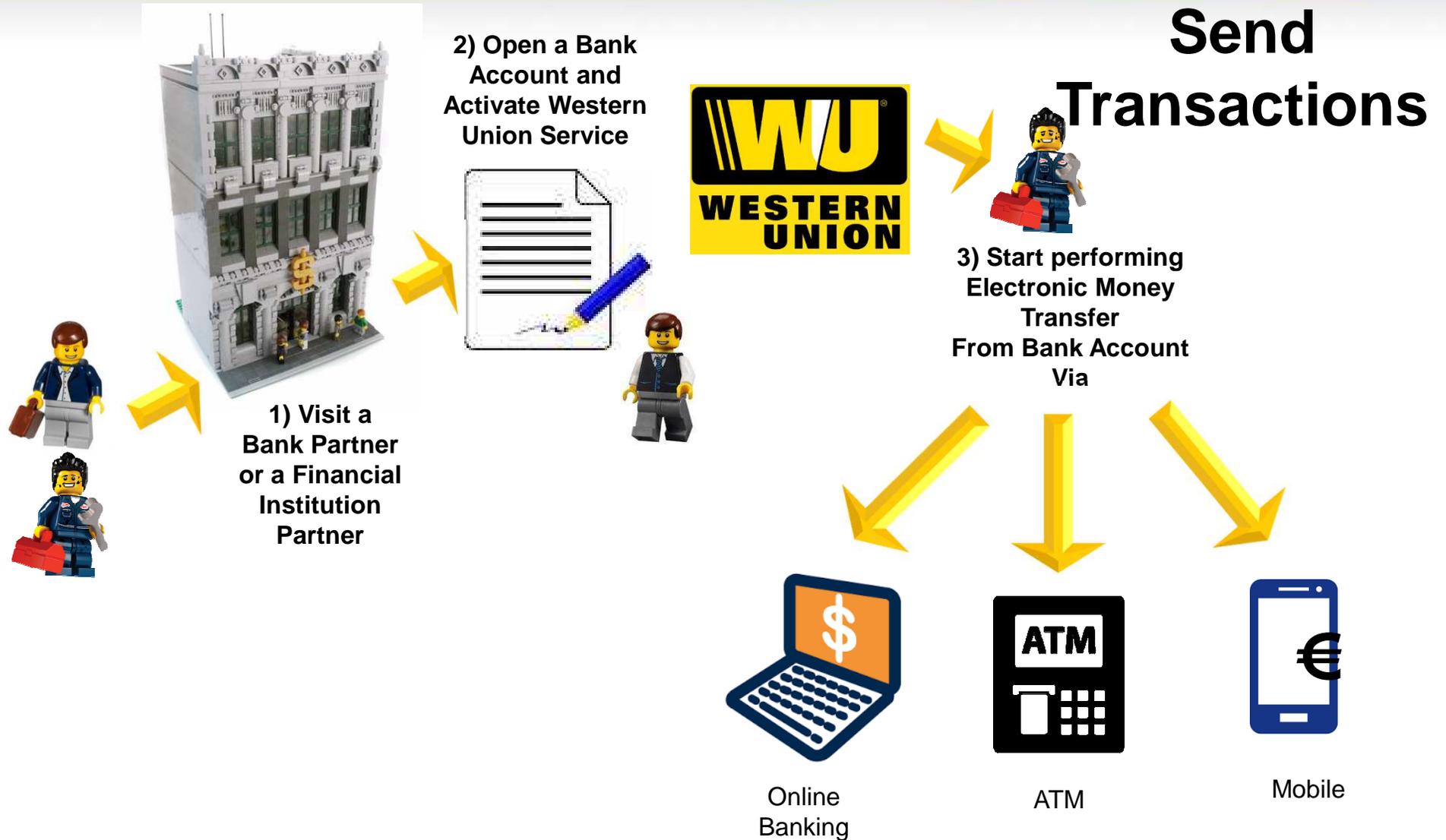


Proposing Money Transfer through Electronic Channels could enhance Financial Inclusion of Migrants

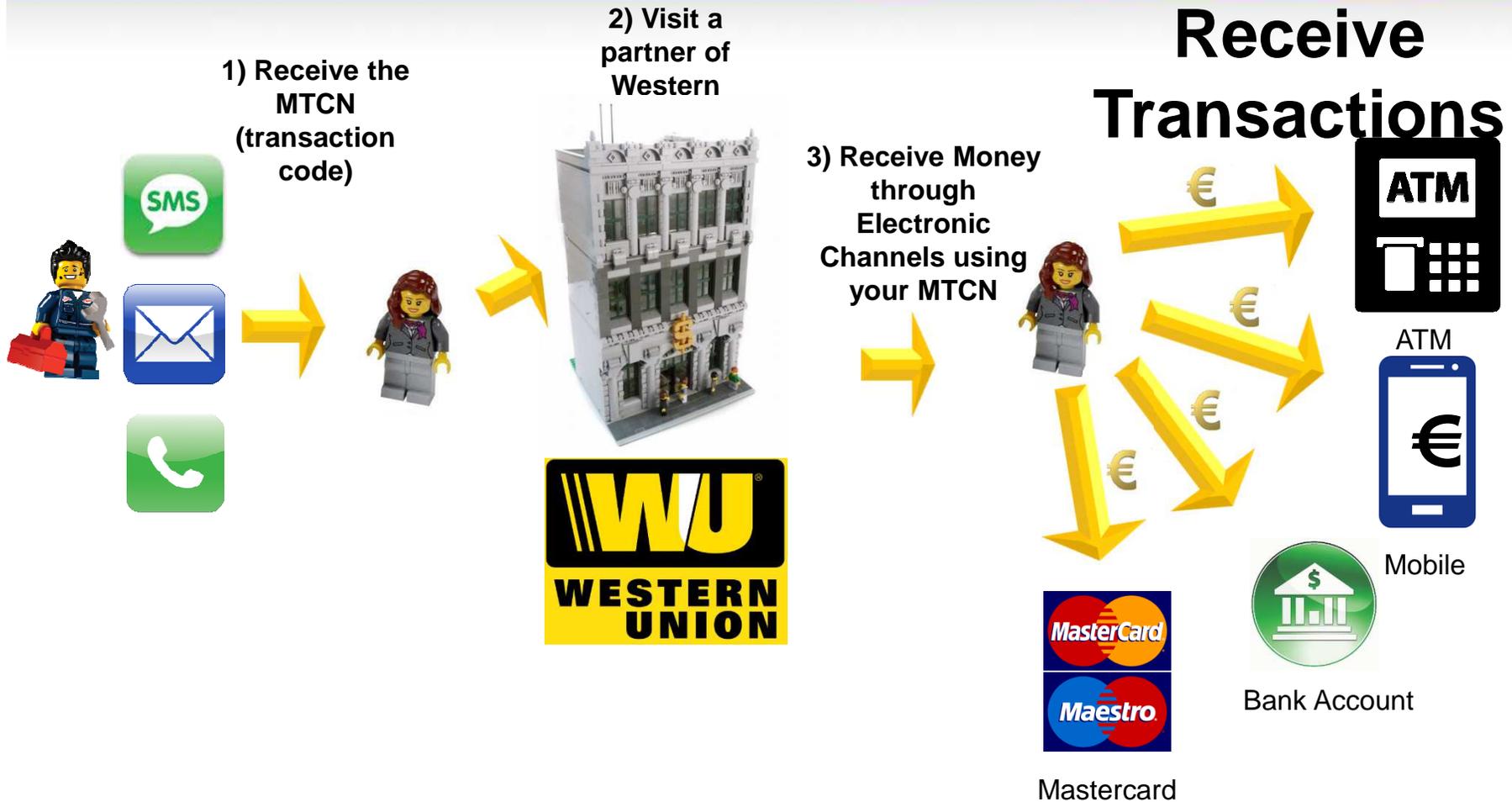
- Increasing spread of bankarization of new inhabitants
- Allowing new customer to access a wide range of financial services such as Bank Accounts, Prepaid Cards, Card Accounts, etc.
- Expanding their possibility to access to credit
- Electronic Transactions from Banks accounts are enabled in Italy since 2011, in Romania since 2012
- 4 Agents in Italy and 2 Agents in Romania offering ABMT



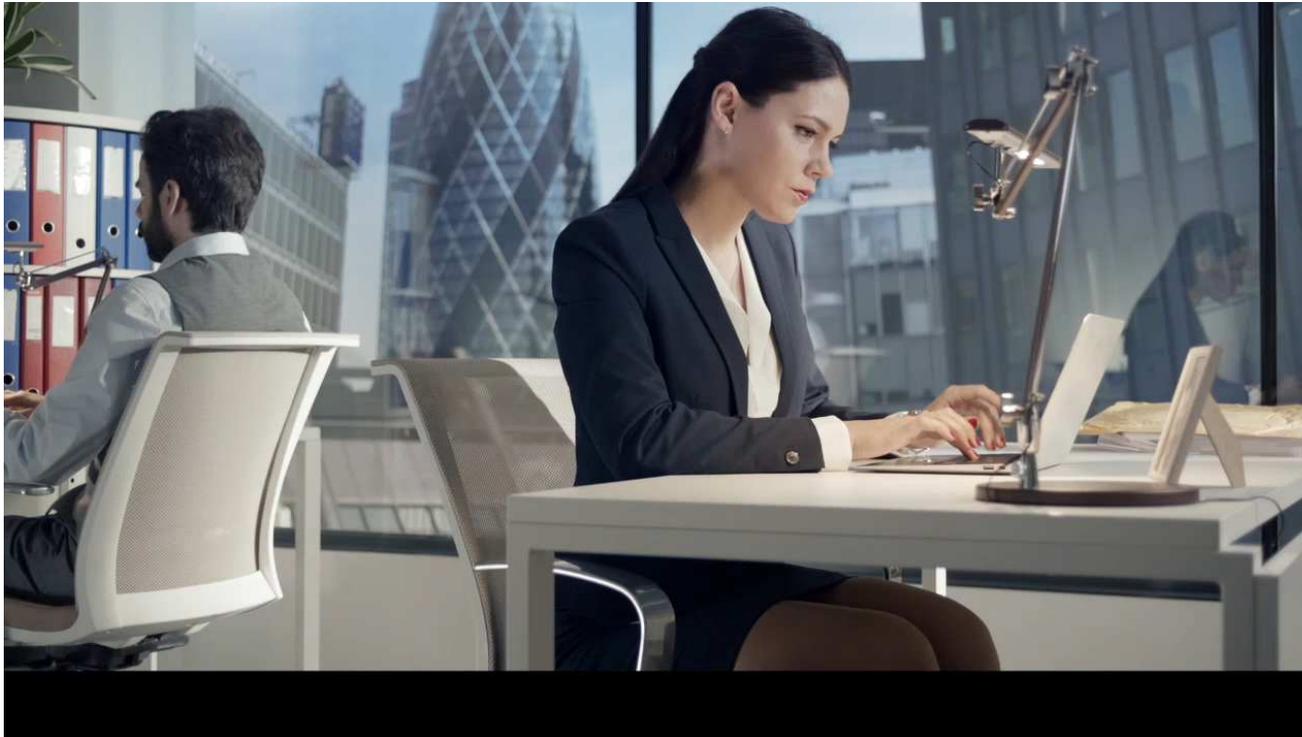
ABMT at sending side



ABMT at receiving side



An example, Western Union Receiving Service through Mastercard and Banca Transilvania



<https://youtu.be/IVVnrsv0zmY>



Thank you, Grazie!