

Why you shouldn't invest...

- **Regulatory Risk**
 - Although Payment Processing has gained some recent clarity in the United States, it is a grey regulatory area
 - We have minimized this risk significantly, but still present & future of financial service regulation globally is unpredictable
- **Digital Currency could wipe out all cross-border payments...**
 - Emergence of Bitcoin or another digital currency COULD change the current Fx world
 - We believe blockchain architecture is quite powerful, will lead to massive disruption, but it will take time and we believe we are positioned to leverage digital currency and/or the digital rails when it hits a certain level of maturity
- **Cross-Border Living Expenses are uncertain**
 - There is no banking alternative proven to work for foreigners, the emergence of one could impact our business
 - Made great progress with large banking and card associations, issuers...someone will solve, timing/impact uncertain
- **New Verticals Are Unproven**
 - We have nailed Education Market, but can we do more?
 - Approached by numerous potential clients in other verticals... (hospitals, travel/real estate, luxury goods/services) and require little product changes, but completely unproven right now
- **We Are Doing something New**
 - Lots of "legacy" vendors in our space will likely see us a threat to their businesses
 - We make Mistakes, try and fail and learn as quickly as possible

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