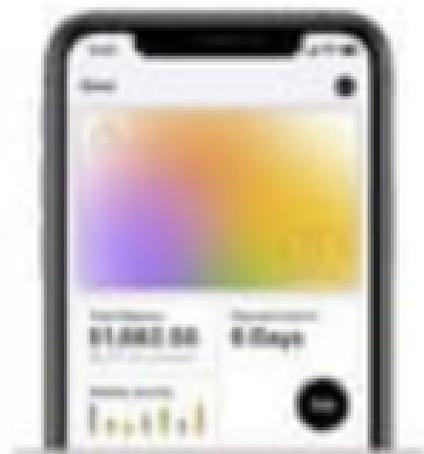




the current banking evolution : banks and non-banks are launching experiences around 3 factors



Apple

On-demand

Get services when you want,
where you want



Walmart

Centralization

Storage everything in one place



Acorns

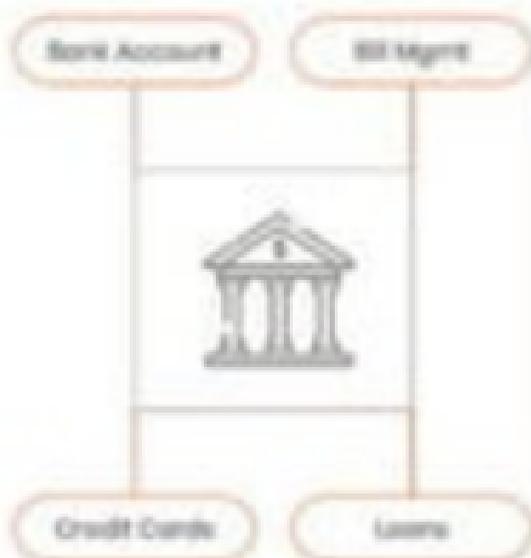
Personalization

Gets recommendations based on
your past behavior



1. centralization: there's a trend towards re-bundling of services

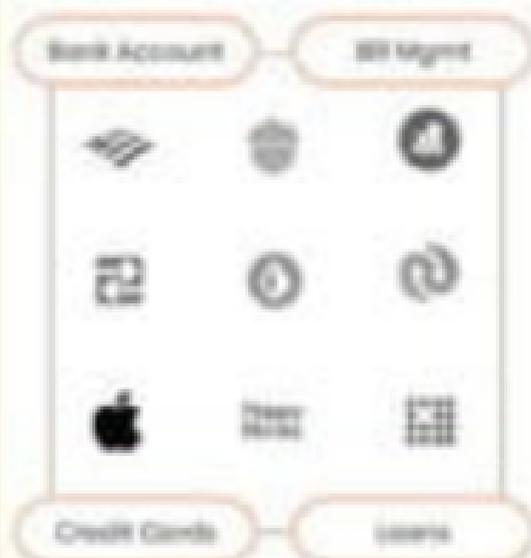
20 years ago
bundled



Today
unbundling



Tomorrow
re-bundling



...similar to how Amazon became the 'everything store'

2 on-demand: you can now get on-demand new financial products



...similar to how **Uber** provides on demand transportation

3. personalization: personalized consumer experiences surpassed price as differentiator



51%

of consumers by 2025, expect that companies will anticipate their needs and make relevant suggestions before they make contact

80%

of consumers are more likely to do business with a company if it offers personalized experiences

79%

of consumers will share personal data in exchange for personalized product recommendations



...similar to how **Netflix** provides recommendations.



the new infrastructure for recurring payments

Arcus is a new direct infrastructure between
financial services and merchants, that's
powering the bank of the future

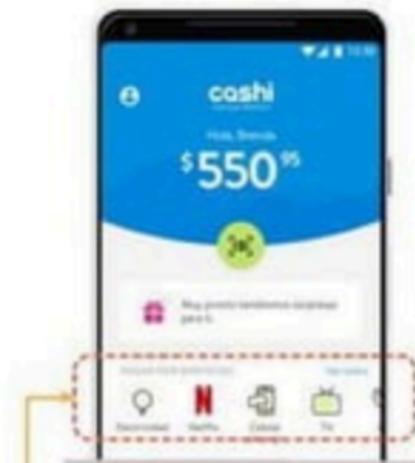
the current banking evolution :
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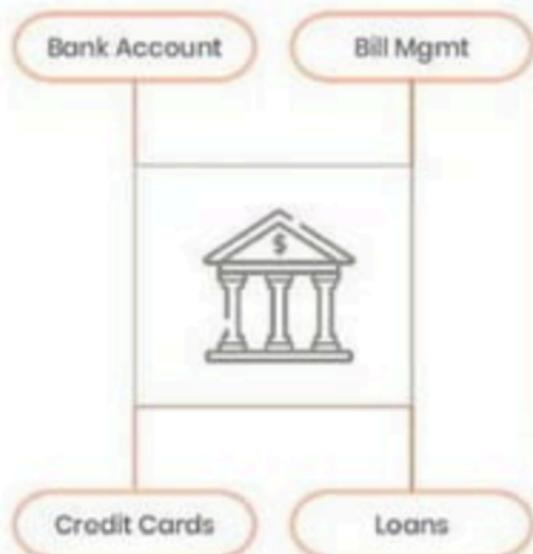
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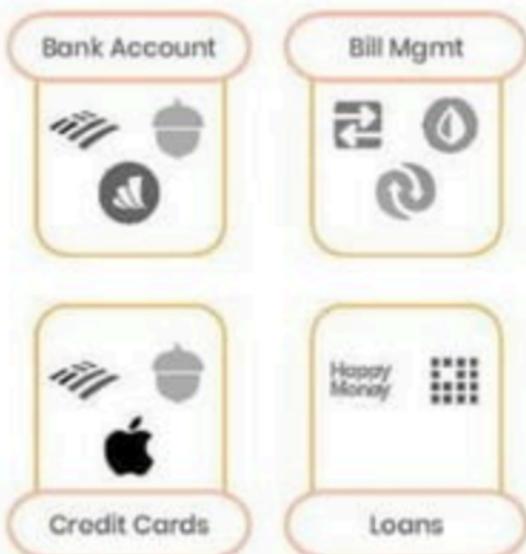


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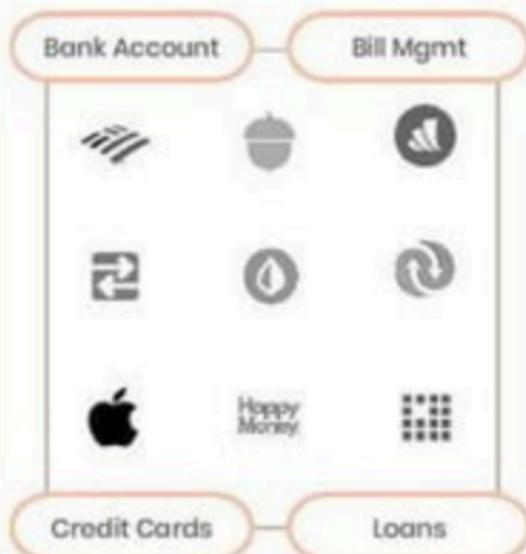
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2. on-demand: you can now get on-demand new financial products

WELLS FARGO

An Everyday Checking account can be yours in minutes

 Minimum Opening Deposit \$25 How to Apply	 Monthly Service Fee \$10 How to avoid fees	 Early manage your money with mobile banking, alerts & more Key Benefits
----------------------------------------------------------------------------	-----------------------------------------------------------------------------	------------------------------------------------------------------------------------------------

Start banking with our most popular account

[Open Online](#)

moneyme
Your money your way

Instant Online Lending

Followed Items **STEP 01**

STEP 02 **Fast Applications**

Money Straight to Bank **STEP 03**

All spending, payments, or bill pay from this device require your security for the loan term up to 90 days to apply to other.

...similar to how **Uber** provides on demand transportation



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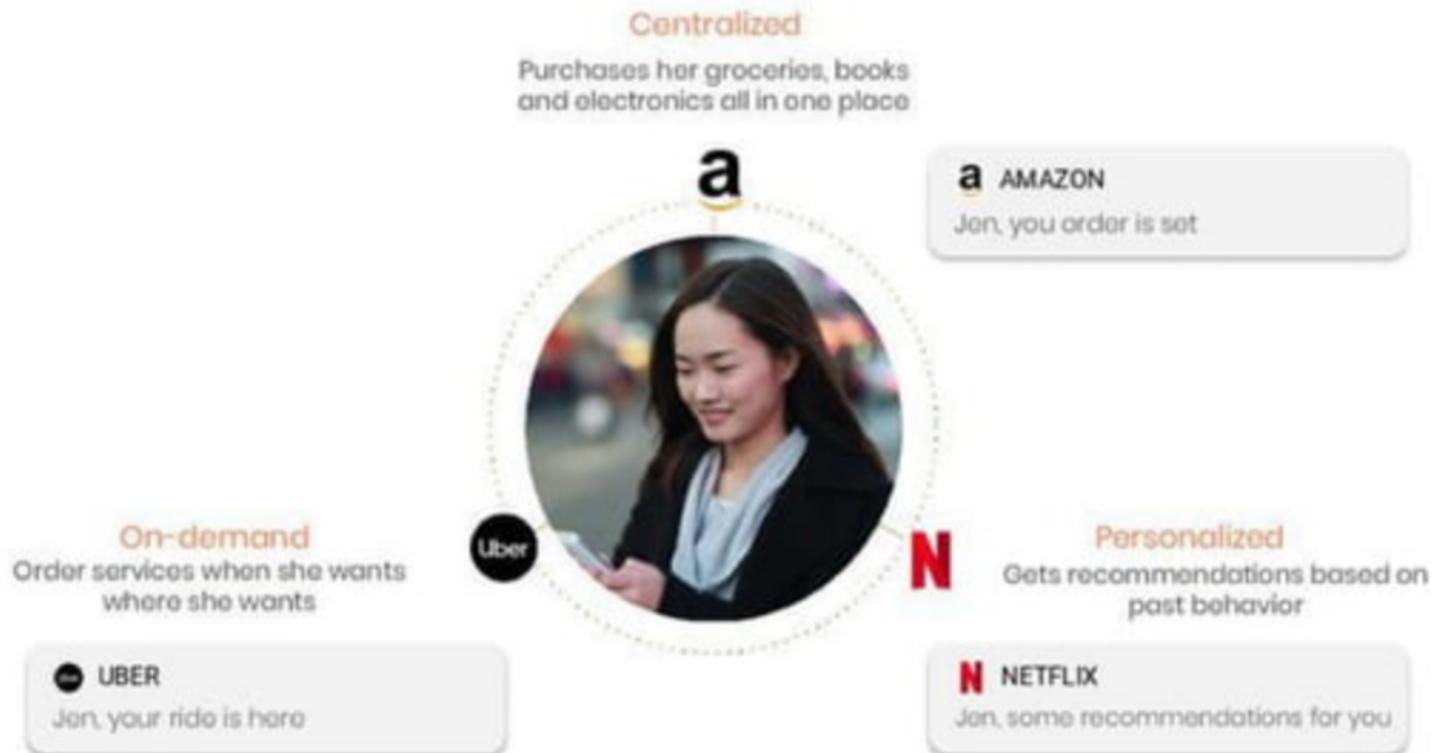
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Show me my budget



...similar to how **Netflix** provides recommendations



...will look like the bank of tomorrow, and what ties it all together is recurring payments



however, the infrastructure for recurring payments between financial  services and merchants is broken

Archaic

All providers were built in the pre-internet era; not designed for modern mobile experiences, and recurring online subscriptions.

One way

FSPs and merchant can not push and pull data and instructions directly from each other.

Fragmented

each product offering (ie, bill pay, card updater) requires an individual integration.

most product offerings are country specific

arcus is **the new infrastructure** for recurring payments between financial services and merchants



Mobile banking focus

Modern infrastructure designed for seamless mobile banking experiences

- real-time data
- real-time notifications

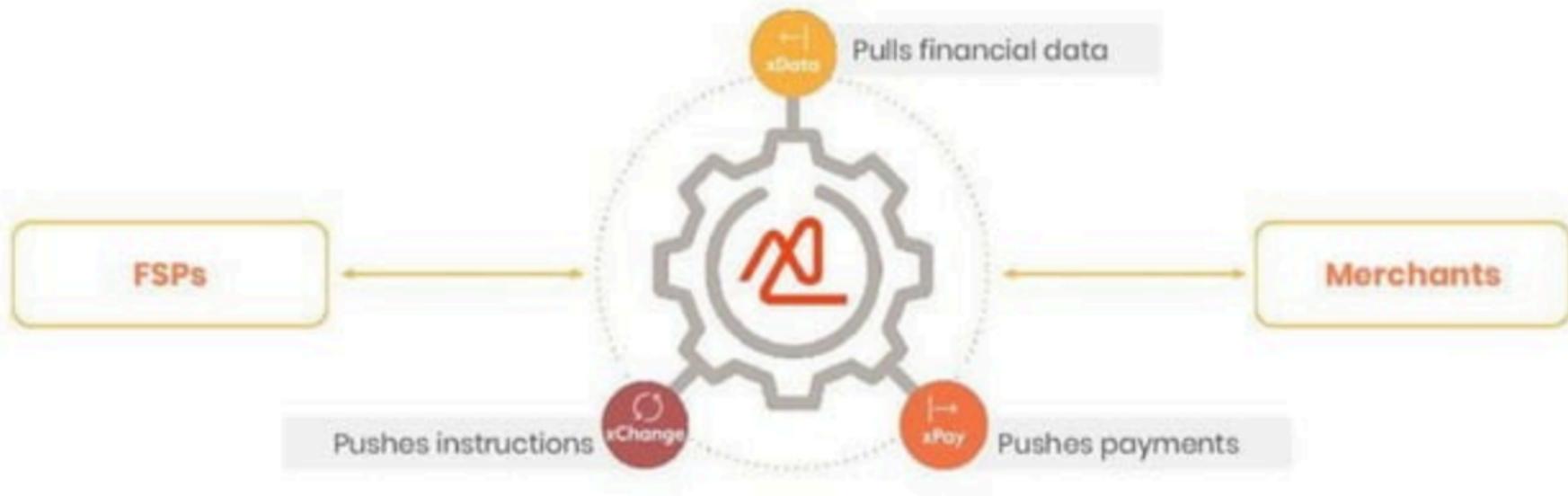
Two-way network

FSPs and merchant inside the 'arcus network' can push and pull data and instructions directly from each other, without going thru the networks

Centralized

One API integration provides access to multiple products and regions

we've built a centralized and secured infrastructure for the bank of the future





xChange: pushes instructions to merchants





xPay: pushes payments to merchants



xData: pulls data from merchants



Your users



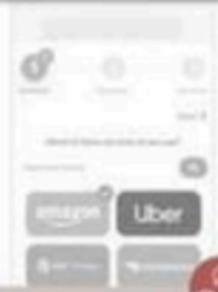
Your app



our 3 products power many solutions

ELEMENT CREDIT UNION

Jon update your card across all of your top merchants



top of wallet

SANTANDER

Jon set and toggle autopay ON/OFF



autopay

MARQETA

Jon manages all your recurring merchants from one place



mobile bill pay

7ELEVEN

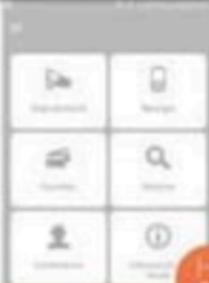
Jon pay any bill at any walk-in location



walk-in bill pay

QPAGOS

Jon can pay for mobile top ups and cash in for e-commerce



prepaid services

HAPPY MONEY

Jon, choose the credit cards you want to pay off



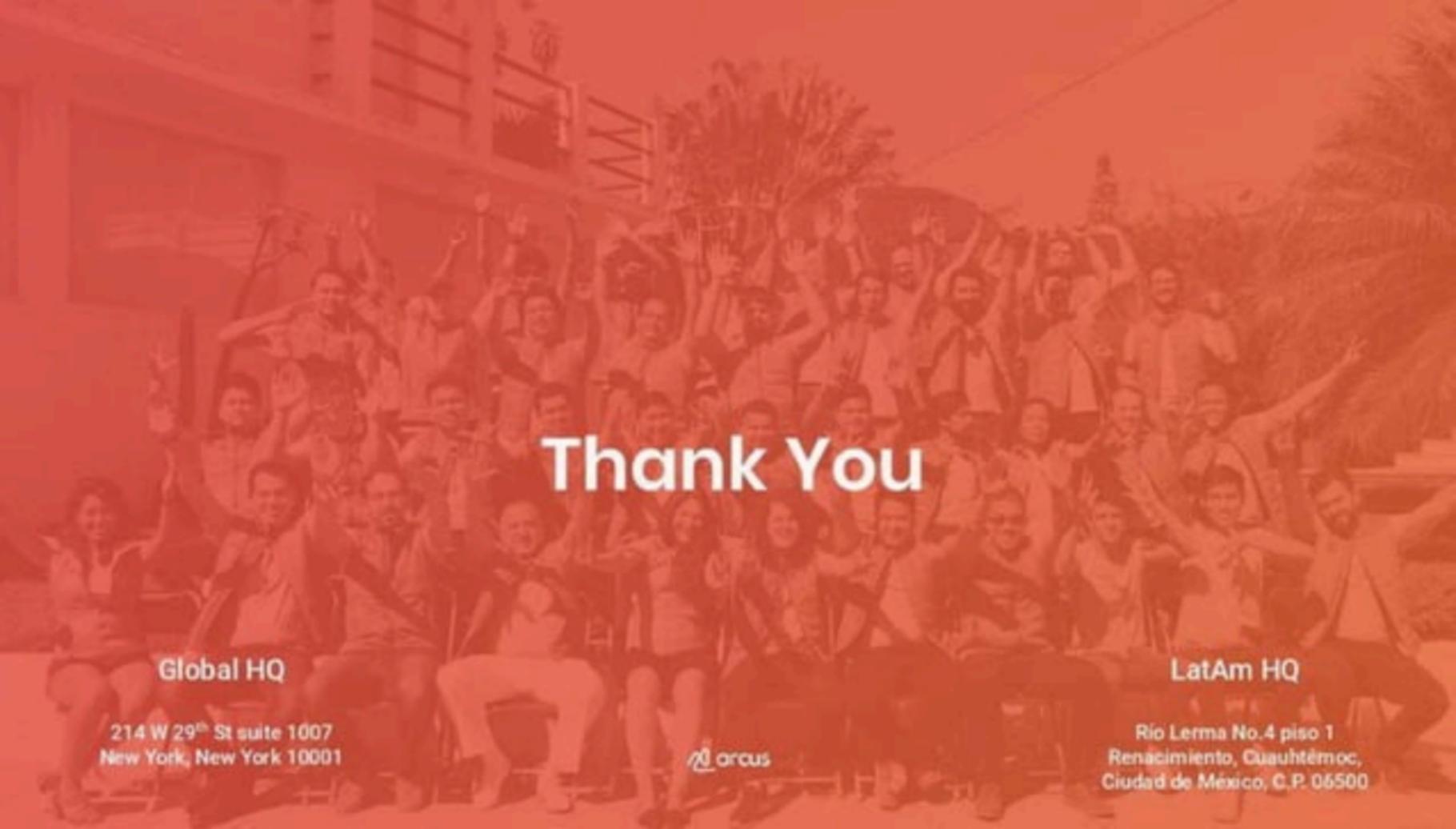
debt payoff

PANGEA

Jon pay any bill for your family in another country



cross border bill pay



Thank You

Global HQ

214 W 29th St suite 1007
New York, New York 10001



LatAm HQ

Río Lerma No.4 piso 1
Renacimiento, Cuauhtémoc,
Ciudad de México, C.P. 06500