arcus

the new infrastructure for recurring payments

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

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

Apple

Walmart

Acorns

On-demand

Get services when you want, where you want

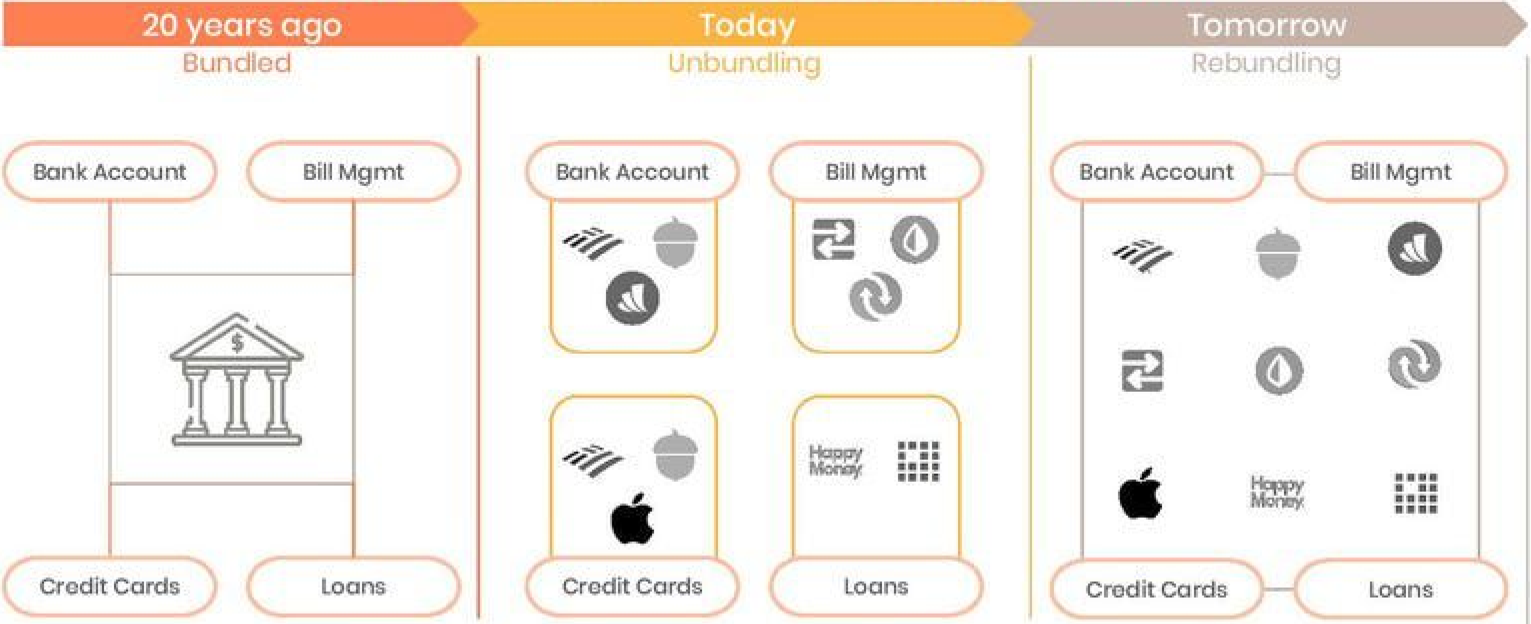
Centralization

Manage everything in one place

Personalization

Gets recommendations based on your past behavior

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



…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%

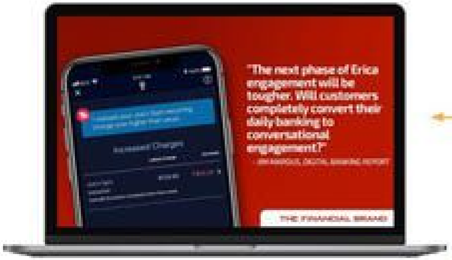
of consumers by 2020, expect that companies will anticipate their needs and make relevant suggestions before they make contact

80%

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

79%

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



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

e-commerce of today...

Centralized

Purchases her groceries, books and electronics all in one place

AMAZON

Jen, you order is set

On-demand

Order services when she wants where she wants

UBER

Jen, your ride is here

Personalized

Gets recommendations based on past behavior

NETFLIX

Jen, some recommendations for you

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

Centralized

Tracks all of her bills, toggle all her autopay on/off, create/delete subscriptions - all in one place

MY APP ICON

MY APP ICON

Jen, here's when all your bills are due

Personalized

MY APP ICON

Gets recommendations based on past behavior

MY APP ICON MY APP

Jen, here are some credit cards based your payments history

on-demand

MY APP ICON

Order services when she wants where she wants

MY APP ICON MY APP

Jen, the balance for your three credit cards has been paid off

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

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

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