

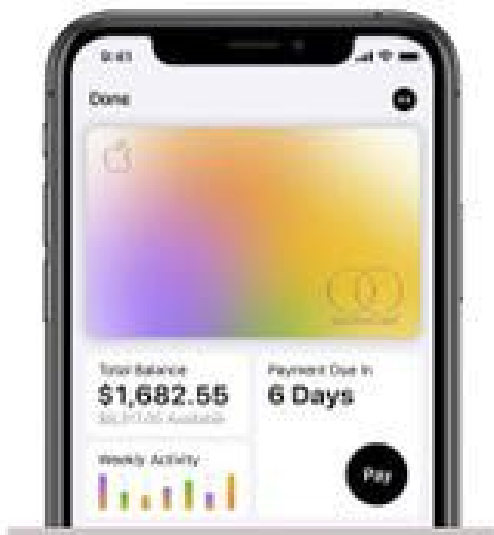


the new infrastructure for recurring payments

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



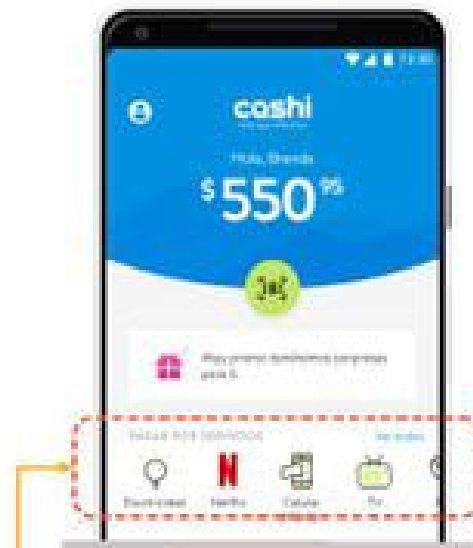
the current banking evolution : banks and non-banks are launching experiences around 3 factors



Apple

On-demand

Get services when you want,
where you want



Walmart

Centralization

Manage everything in one place



Acorns

Personalization

Gets recommendations based on
your past behavior



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





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%

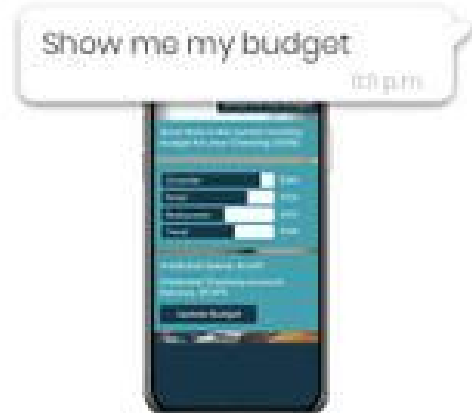
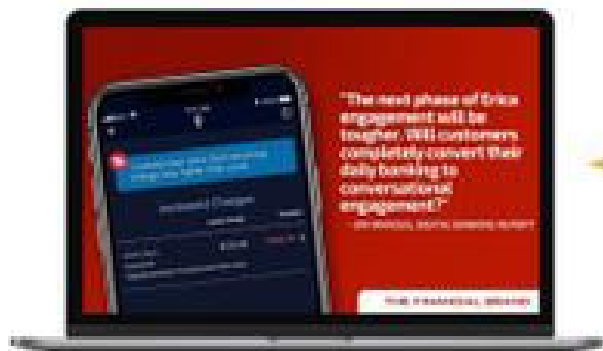
of consumers by 2020, expect that companies will anticipate their needs and make relevant suggestions before they make contact

80%

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

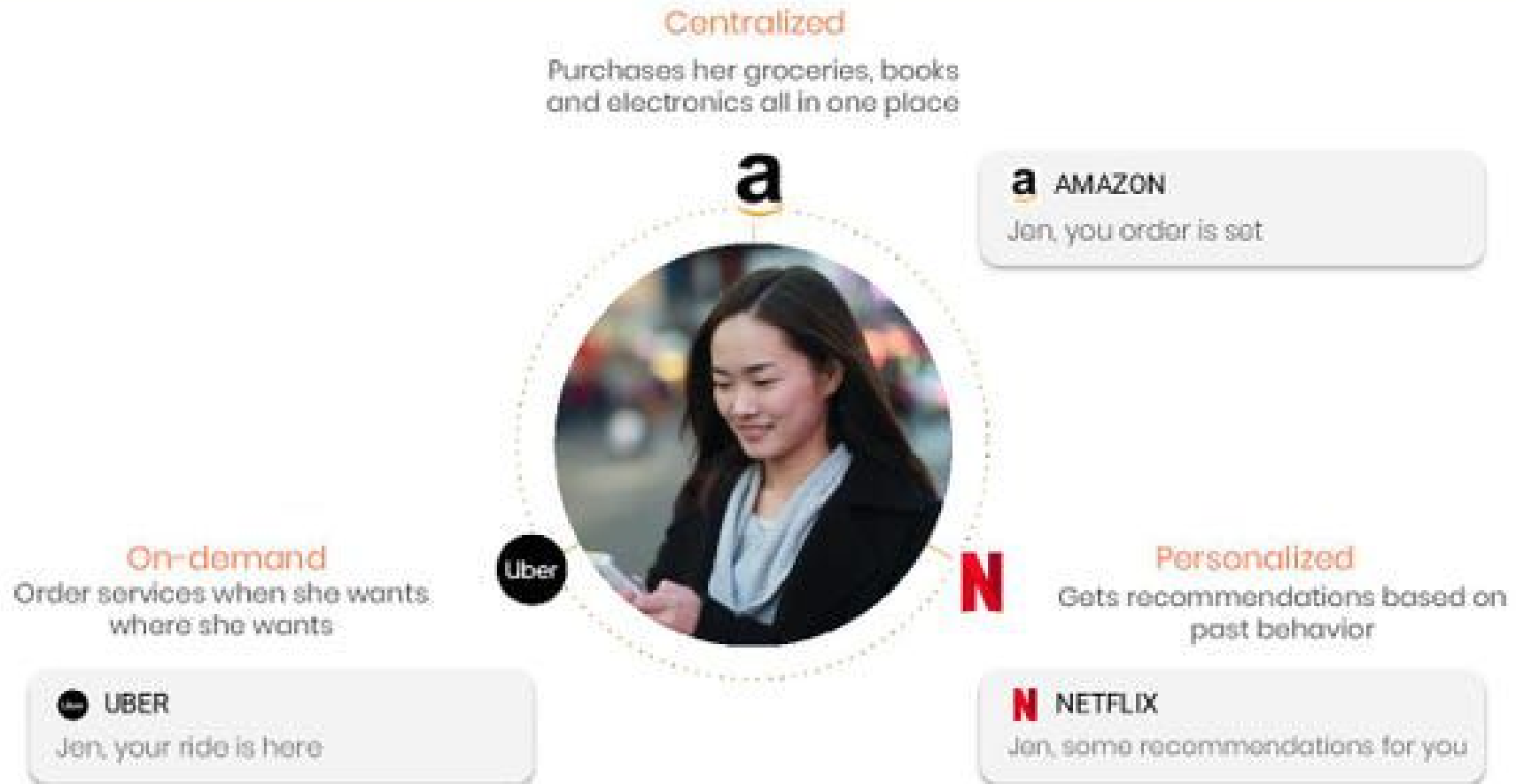
79%

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



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

e-commerce of today...



...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



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

 **OPAGOS**
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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