

DIGITAL PAYMENTS JUST GOT PERSONAL

MasterCard Send™ is the only personal payments service that can reach virtually all U.S. debit card accounts and enable funds to be sent and received typically within seconds.



MORE THAN \$1 TRILLION ARE STILL SPENT GLOBALLY EACH YEAR ON PAYMENTS WHERE PEOPLE USE CASH OR CHECKS.¹

Cash and checks are costly, unsafe and time-consuming ways to send and receive money.

Transferring funds just got a LOT easier around the world.

HOW IT WORKS

MasterCard Send is a **first-of-its-kind** global payments platform that's breaking down network barriers by facilitating secure payment transactions through a single connection.

DISBURSEMENTS

Send funds directly to consumers via their bank accounts or mobile wallets:



Insurance companies issue payment claims



Governments deliver tax refunds or benefits



Businesses send a rebate



Send money to a child away at school or abroad



Split a check



Pay the dog sitter

P2P PAYMENTS

Friends and family can send and receive funds:

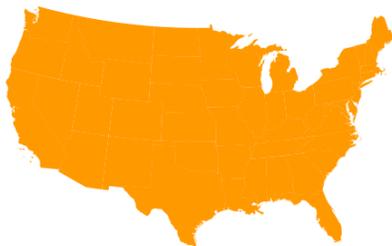
WHY MASTERCARD SEND IS DIFFERENT

MasterCard Send is far superior to existing solutions that either limit transfers within a closed-loop network or that involve ACH which can take several days for funds to be received.

IT'S FAST

24/7/365 access to funds anytime vs. **several days** for checks or ACH transfers to process.

Enables personal payments to occur typically **within seconds**.



IT HAS THE GREATEST REACH

MasterCard Send reaches virtually all U.S. consumers with:

- MasterCard debit cards
 - non-MasterCard debit cards
- as well as banked and unbanked recipients globally.



IT'S SAFE

It is safer than cash or checks in protecting users against fraud. The platform **uses transaction limits and cross-border blocks** to avert money laundering.

IT'S EFFICIENT

The platform makes digital payments effortless and more efficient.

For businesses and governments, it can drive **efficiencies and cost savings**.



IT'S EASY TO USE

It connects users with different payment networks across the globe – all through one digital hub.



TO LEARN MORE ABOUT MASTERCARD SEND, PLEASE VISIT >> www.mastercard.com/send

<http://www.businessinsider.com/heres-a-look-at-the-massive-opportunity-in-peer-to-peer-payments-2014-7#ixzz3UfaBc6hb>