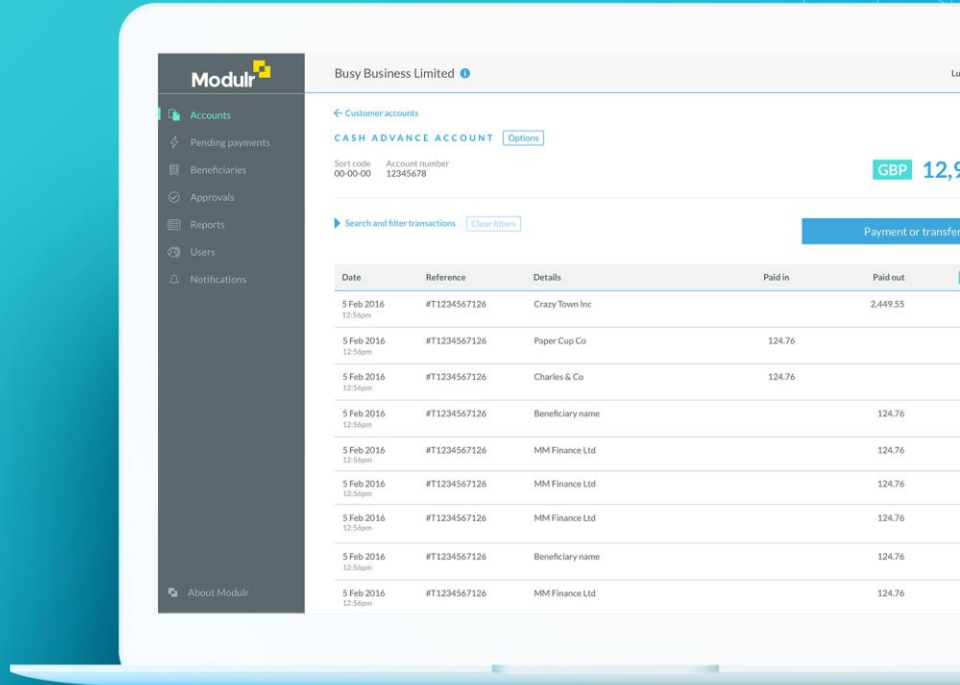




Moving money to power business productivity

The payments alternative
for digital businesses

European Central Bank
6-7 May 2019



Payments today

Too slow

- Weeks to open accounts
- Days to send payments
- Hours for payments to clear

Too unreliable

- Out-of-hours down time
- High risk of input errors and fraud
- Lack of visibility

Too manual

- Inflexible CSV and batch files
- Manual data input
- Time-consuming reconciliation

Come with a hidden cost

Increase costs

- More time spent managing payments
- Larger finance function
- High tech cost for building functionality

Limits revenue

- Can process fewer transactions
- Clunky customer experience
- Uncompetitive offering

Prevents innovation

- Limiting new services & functionality
- Limiting new revenue streams
- Holding businesses back

The new digital payment service

Integration



Ease of reconciliation



Payments out
Payments in
Direct Debit



Speed



 Faster Payments
 SEPA *SCT Instant*
Virtual Cards

The innovation powered by Modulr's Digital Instant Payments services



Challenge:

Enable SME customers & accountants to pay employees and suppliers quickly & easily.

Solution:

A partnership to integrate Modulr's Automated Pay-Out service into the Sage product.

Outcome:

Ability to pay out on time 24/7, while improving visibility & eliminating manual processes.



Challenge:

Disburse loans as soon as they're approved, so customers get faster access to funds.

Solution:

Faster Payments within 90 seconds, with complete visibility and trigger for automation.

Outcome:

Ability to provide competitive '10 minute' loans 24/7, while eliminating manual errors.



Challenge:

Provide lower-cost, user-friendly bank-like functionality at a fraction of the cost.

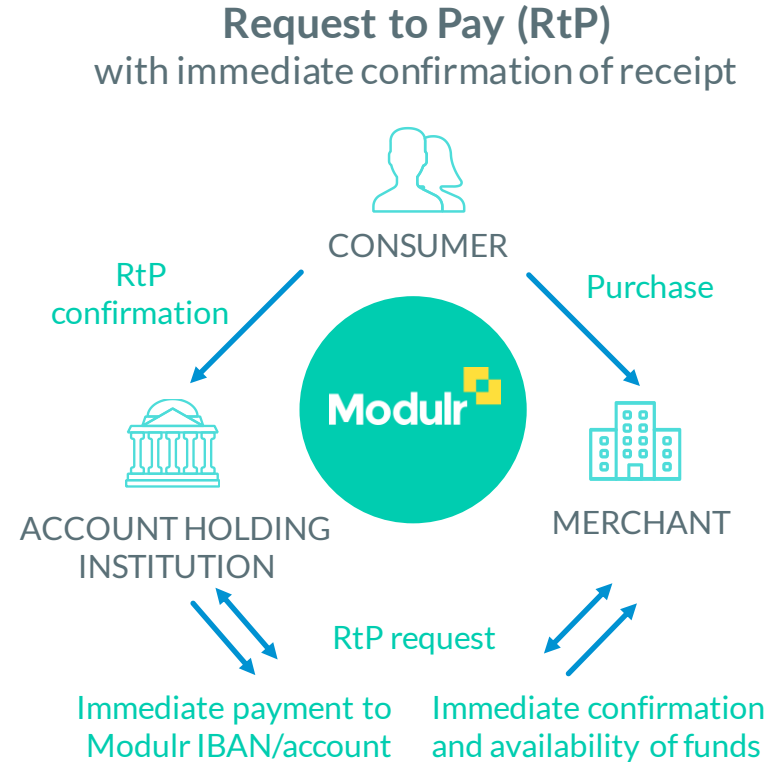
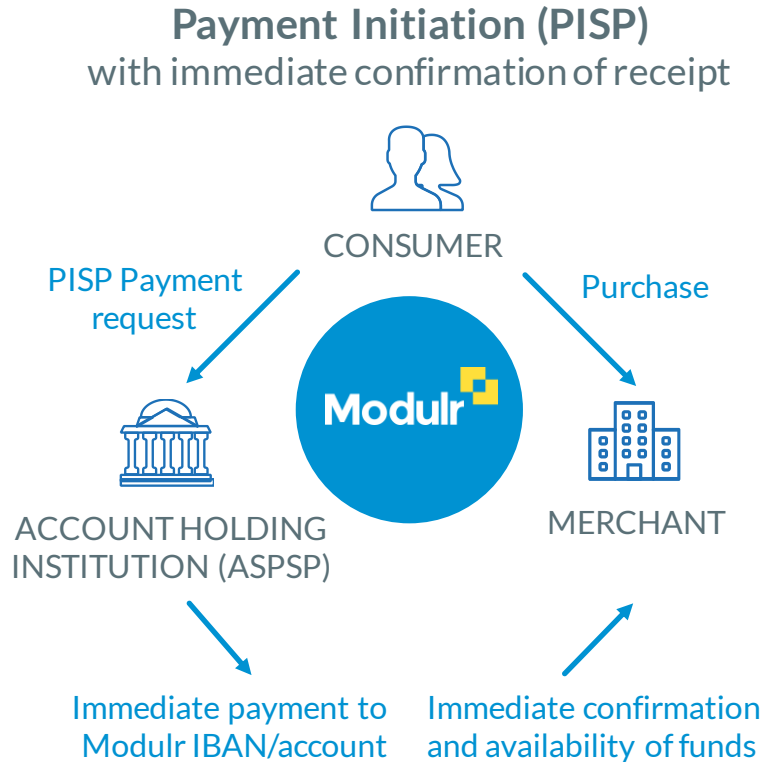
Solution:

Dozens, can open unlimited accounts in customers names & manage fund flows in real time.

Outcome:

Ability to scale quickly, while providing instant account services to customers.

Combining Instant Payments & new Regulatory Services

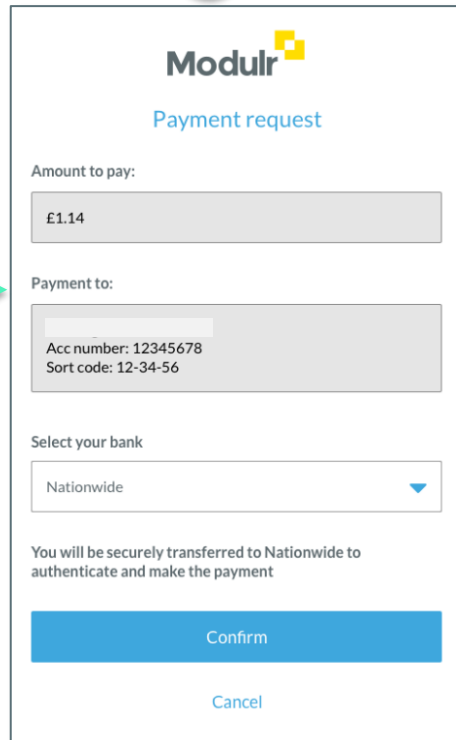


Payment Collections with PSD2 powered Payment Initiation

1

Initiation & Confirmation of Payment on Lenders App / Website

2



Modulr
Payment request

Amount to pay:
£1.14

Payment to:
Acc number: 12345678
Sort code: 12-34-56

Select your bank
Nationwide

You will be securely transferred to Nationwide to authenticate and make the payment

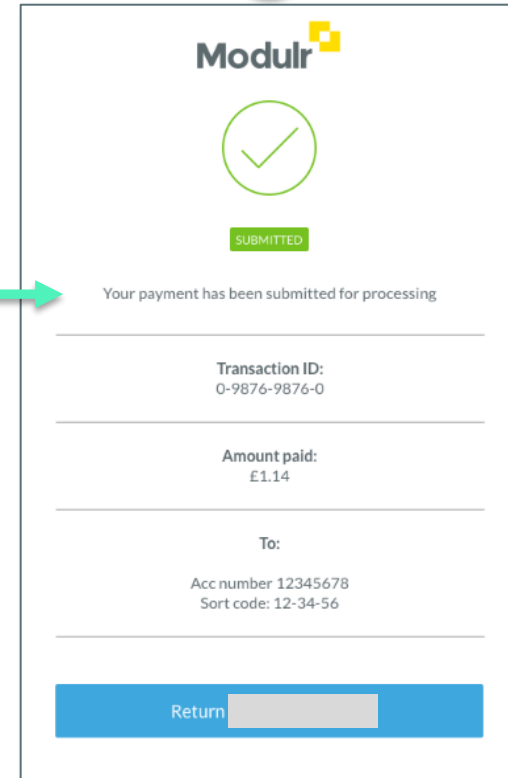
Confirm

Cancel

3

Customer logs into their online banking portal to authorise payment

4



Modulr

SUBMITTED

Your payment has been submitted for processing

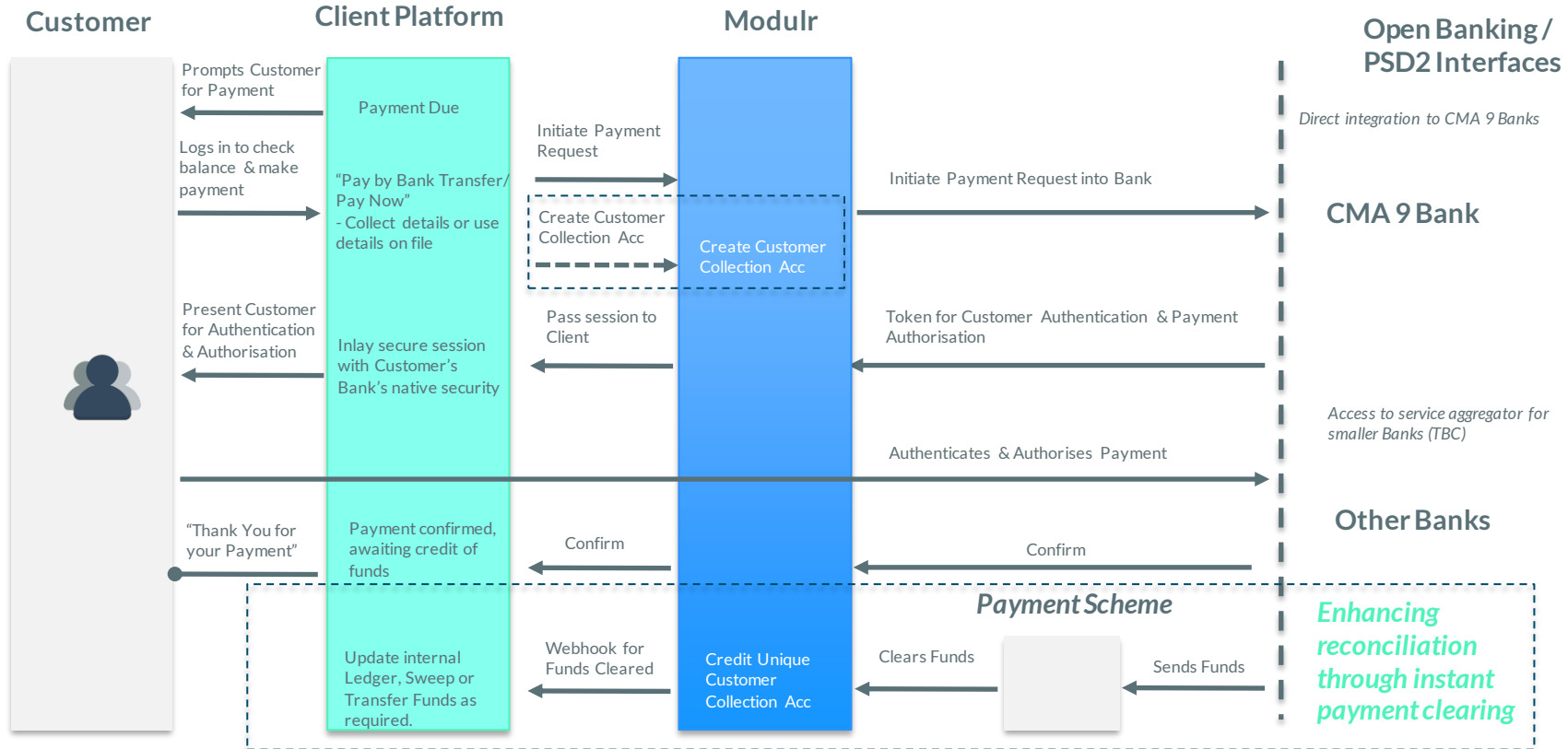
Transaction ID:
0-9876-9876-0

Amount paid:
£1.14

To:
Acc number 12345678
Sort code: 12-34-56

Return

Payment Initiation & Instant Payment Clearing





Moving money to
power business productivity

