


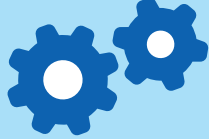


Examples of Use Cases by Market Segment

Taking the 2021 Federal Reserve study of U.S. Businesses trends into account, these use cases outline how faster/instant payments might benefit businesses of all sizes.

	 Photographer Gig Worker	 Restaurant Small Business	 Office Supplier Mid-Sized Retail Business	 Auto Parts Manufacturer Large Corporate
Emerging Faster/ Instant Payment Use Cases	<ul style="list-style-type: none"> • Web point-of-sale for booking photography services • Mobile pickup for photoshoot supplies • Request for payment (RFP) per photoshoot, rather than monthly invoicing • Send payment for rental equipment needed for specialty shoots. 	<ul style="list-style-type: none"> • Sending requests for payment for catering orders • Paying for emergency restaurant repairs • Just-in-time payment to establish credit with a new supplier 	<ul style="list-style-type: none"> • Receiving instant payments from customers • Payroll disbursement • Paying rent for store space • Ease of return processing and refund remittance. • Accepting digital wallet payment to support membership or points incentive 	<ul style="list-style-type: none"> • Receive supplier payments for components • 401(k) disbursement • Loan repayment for new equipment • Automated billing via RFP to customers each month • Internal account-to-account transfers for cash pooling and management
Faster/ Instant Payment Features of Interest	<ul style="list-style-type: none"> • Immediate RFP capability means not relying on monthly invoicing and potentially being paid faster • Immediate funds availability means no waiting for funds to clear before purchasing supplies, set pieces, etc. 	<ul style="list-style-type: none"> • Getting paid faster means it's easier to make payroll • Instant payments make it easier to establish credit-based relationships with new vendors and suppliers 	<ul style="list-style-type: none"> • Automation for recurring orders and regular payments • Get notified when payments are received and when funds are available for use 	<ul style="list-style-type: none"> • Straight-through processing • Rich data included with payments and payment requests • Immediate access to funds
Benefits to Business	<ul style="list-style-type: none"> • Ability to make purchases/allocate cashflow outside of a traditional billing cycle • Minimize use of credit • Lower operational costs 	<ul style="list-style-type: none"> • Guaranteed payment on large catering orders; payments are final and irrevocable • Get a delivery of supplies without established credit • Increased cash flow management 	<ul style="list-style-type: none"> • Ease-of-return and digital wallet enablement drives customer satisfaction and retention • Major supplier payments • Ability to pay associates more frequently as a retention strategy 	<ul style="list-style-type: none"> • Improved control over cash flow • More timely payments from customers • Increased billing efficiency with fewer errors • Easy returns process helps customers stay agile, responsive to market