

About Western Union Business Solutions

Over 130
currencies



Bank pay-out in
170 countries
and territories



200 countries
and territories



A true
commitment
to **compliance**



100,000
business
customers



Leverage effective
risk management
processes



508 million
business payments
in 2015



Screen against
multiple
Global Watch lists



Sending
\$80 billion
principal annually



Due diligence
performed
on all clients



**THIS IS BOOSTING
YOUR
REVENUE
POTENTIAL**

WU
BUSINESS

WU BUSINESS
SOLUTIONS

For further info on how we can help expand
your global reach and maximise your profits,
please contact:

Email: GPFI@westernunion.com

Why Western Union Business Solutions?

We are an established global leader in international payments. We currently partner with over 1,700 financial institutions to provide the capability, reach and resources needed to:

- Support their international business objectives.
- Expand their product and service suites.
- Provide access to global compliance capabilities.
- Help to drive business growth and increased market share.

Our global reach, financial strength, diverse pay-out modalities, and banking relationships in 200 countries and territories will help expand your business while developing new revenue opportunities within your existing client base.

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WU BUSINESS
SOLUTIONS

moving money for better

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Boost Revenue and Retention

In an increasingly borderless global economy, international currency capabilities provide a reliable retention booster and a valuable new stream of non-interest revenue.

Simplify Complex Transactions

The WU® GlobalPay for financial institution Platform streamlines the payment process to keep transactions fast and accurate for your staff, allowing them to devote more time to meeting your clients' other needs.

Go Beyond Payment Basics

We're committed to worldwide financial compliance and we can help your institution strengthen your international regulatory regime. We offer unmatched expertise and robust transaction monitoring capabilities.

Harness Regulatory Excellence

Western Union Business Solutions empowers you to send funds in over 130 currencies to over 200 countries and territories, allowing you to exceed almost any competitor's international offering.

Leverage Industry Expertise

Our partnership model ensures you have access to experienced advice and assistance. Our dedicated financial institution specialists will work closely with your institution to ensure your solution meets your needs and those of your clients.

Gain a Payments Partner

We work with your institution as a true payments partner, offering innovative technology and unmatched payment and compliance capabilities backed by personalised specialist support.

A trusted and experienced Financial Institution partner

Opportunities

Consumers have a growing need for international payments

Revenues in the global payments industry increased marginally in 2015, and are expected to grow 5% over the next 5 years (compared to the 6 percent forecast from last year), exceeding \$2 trillion by 2019.

(McKinsey & Company, 2016)

More small businesses are looking to grow the size and diversity of their international markets

Research from Oxford Economics reveals that SMEs expect international revenues to grow from 40% to 66% in the next three years, while those doing business in at least six countries will jump 129%.

(Oxford Economics, 2015)

Challenges

Fragmentation of the international banking environment is making it more difficult to build a network of correspondent banks

Between 1990 and 2007, cross-border bank flows increased ten-fold to \$5 Trillion. In 2012, the figure was less than a third of this, as regulators seek to ring-fence their banking systems.

(Economist, 2013)

Increased regulatory scrutiny has the potential to increase the complexity and cost of making international payments

Additional outlay of up to \$4Bn a year for some banks – covers demands ranging from checks to prevent money-laundering, to requirements to give more data to regulators for stress tests.

(Financial Times, 2015)

We have experience working with a broad range of financial institutions.



Tier 1 Institutions partner with us to:

- Gain access to our proprietary Global Banking Network.
- Integrate our payment capabilities into their core platforms.
- Proud partners include BB&T and Rakuten Bank. Rakuten Bank is a large e-commerce bank which serves over 70,000 businesses in Japan.



Regional banks and credit unions partner with us to:

- Retain their customer base, increase wallet share and grow non-interest income.
- Leverage our technology in a white-labelled environment.
- Benefit from leading technology and our cross border payment gateway.
- Proud partners include: Qudos Bank, Alpine Bank and Commerce Bank of Arizona.