

# DIGITAL PAYMENTS JUST GOT PERSONAL

MasterCard Send™ is the only personal payments service that provides reach across payment networks to send and receive funds typically within seconds.<sup>1</sup>



**NEARLY \$50 TRILLION IN PAYMENTS ARE MADE GLOBALLY EACH YEAR BY PEOPLE WHO USE CASH OR CHECKS.<sup>2</sup>**

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

MasterCard Send™ is an interoperable platform where you can make payments easier, safer and more efficient.

## HOW IT WORKS

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

### DISBURSEMENTS

You can send funds directly to consumers via their bank accounts or mobile wallets:



Insurance companies issue payment claims



Governments deliver tax refunds or benefits



Employers disburse salaries to freelancers



Send money to a child away at school or abroad



Split a check



Send money electronically to family in other countries

### WHY MASTERCARD SEND IS DIFFERENT

MasterCard Send™ is far superior to existing solutions that either limit your ability to transfer within a closed-loop network or bank transfer which can take several days for funds to be received.

### IT'S FAST

Recipients are able to **receive & have access to funds anytime vs. several days** for checks or ACH transfers to process.

Personal payment transactions can occur typically **within seconds!**



### IT HAS THE GREATEST REACH

MasterCard Send™ can reach consumers anytime, anywhere and across different devices and channels.

- Provides payment options that don't require shift in consumer behavior
- Supports financial inclusion by serving the underbanked in key developing markets



### IT'S SAFE

- Safer than cash or checks in protecting against fraud
- Provides compliance features to mitigate risk
- Uses transaction limits, cross-border blocks to avert money laundering

### IT'S EFFICIENT

You can make digital payments more effortlessly and more efficiently.



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.mastercard.com/send)**  
MasterCard does not transmit funds. All funds are transmitted by the licensed financial institution for whom we provide data processing services.

<sup>1</sup> depending on receiving financial institution.  
<sup>2</sup> <http://www.businessinsider.com/heres-a-look-at-the-massive-opportunity-in-peer-to-peer-payments-2014-7#ixzz3UfaBc6hb>