




FPC 2023 Spring Member Meeting

March 20 – 21, 2023  Kansas City, MO

Payments as a Lifeline: “Moving Money for Good” in Disaster and Aid

**\$100B/yr underserved profitable payments market:
Disaster & Humanitarian Aid Payments**



Payments as a Lifeline: “Moving Money for Good” in Disaster and Aid



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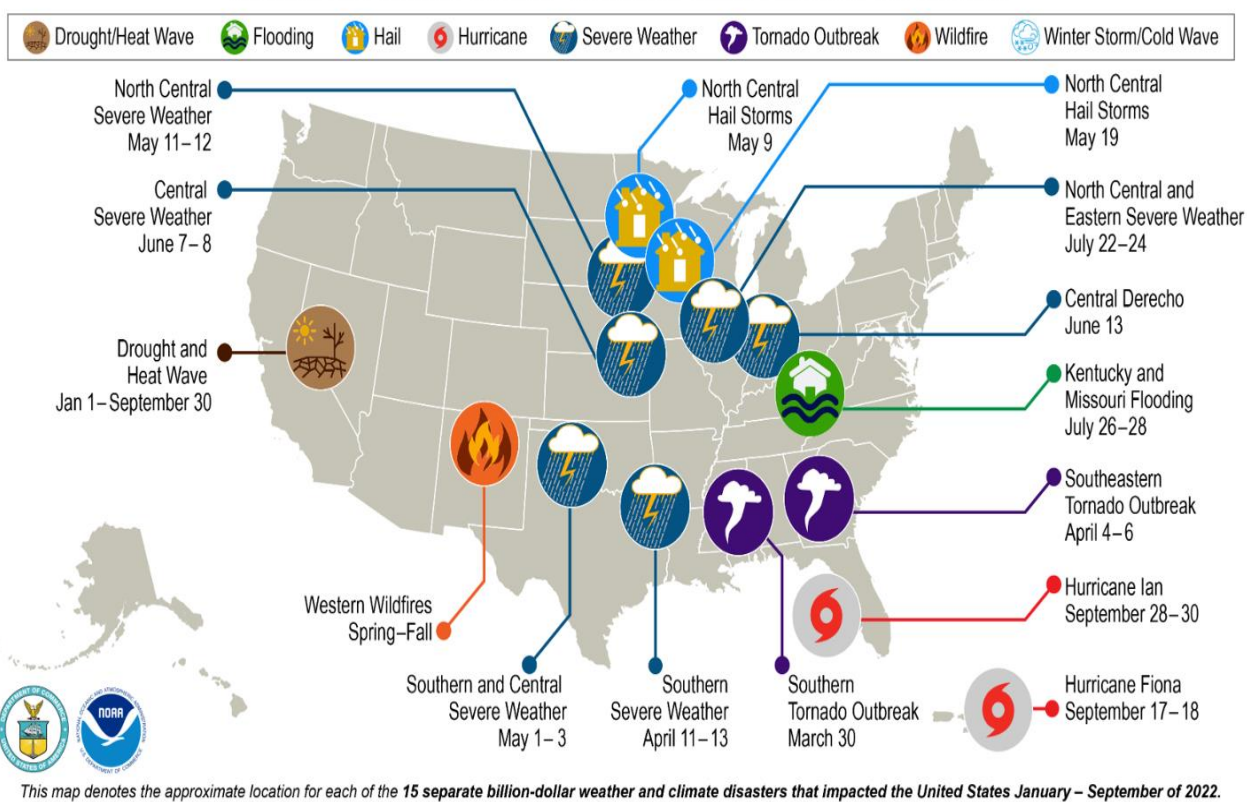
Phillipa Wilson
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Mastercard



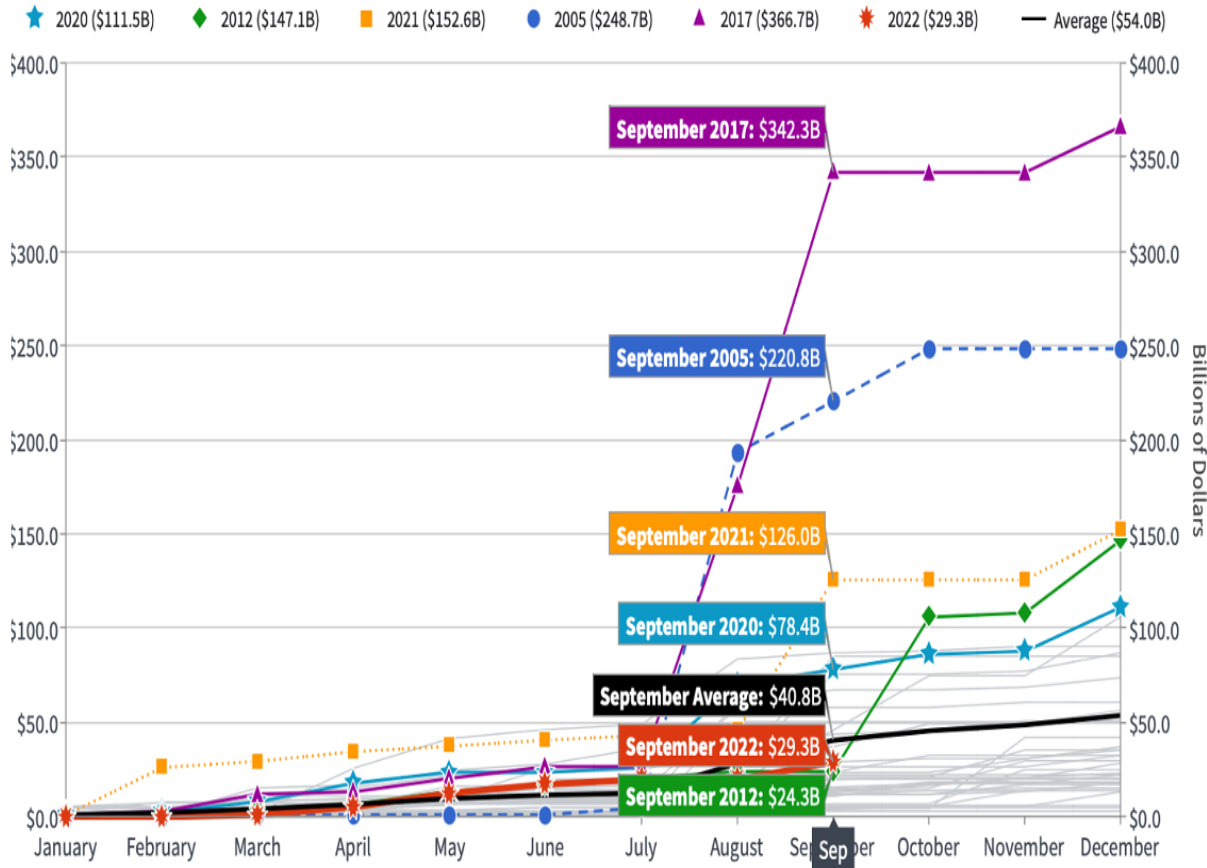
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Scope— Disasters hit across the US and are growing in dispersals

U.S. 2022 Billion-Dollar Weather and Climate Disasters



1980-2022 United States Billion-Dollar Disaster Event Cost (CPI-Adjusted)

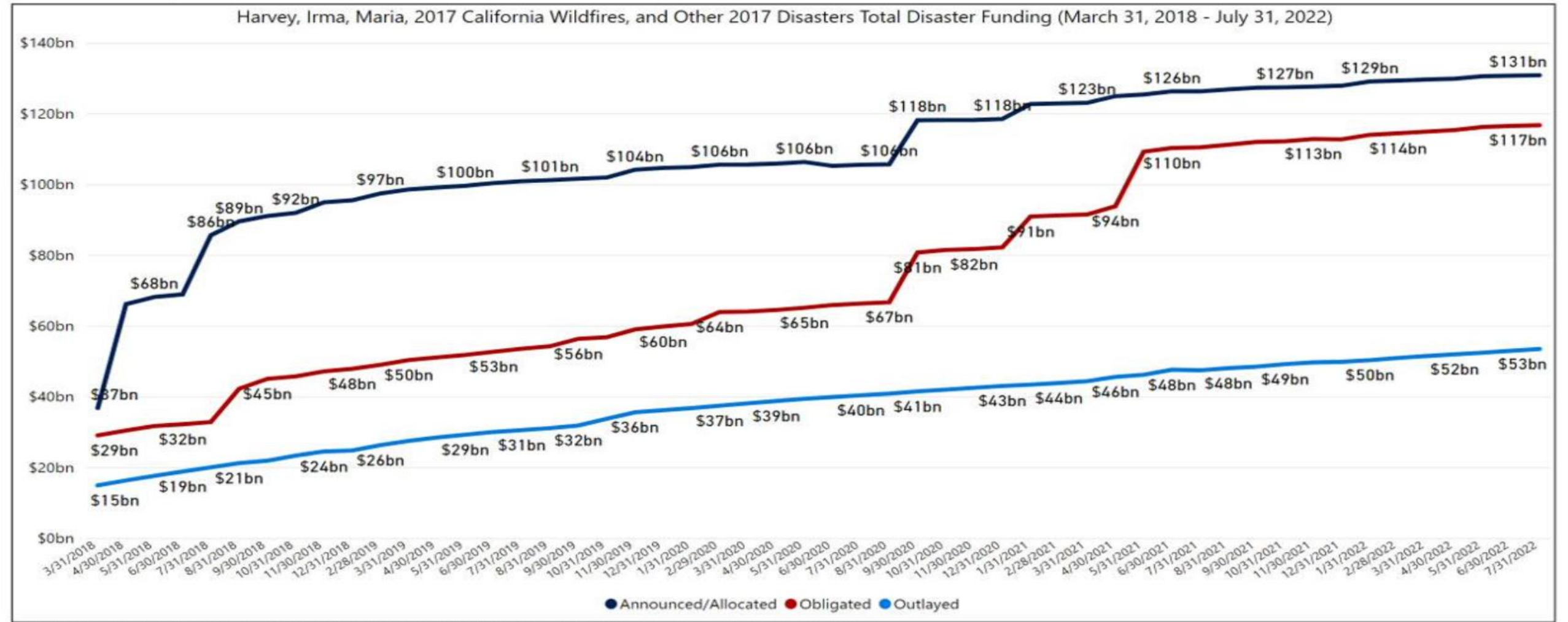


d: October 11, 2022
Event statistics are added according to the date on which they ended.
not included for Hurricane Ian (September 2022), Western Wildfires (Spring-Fall 2022), Hurricane Fiona (September 2022)

Time: Government funds can take YEARS to disperse: 2017-22

Disaster Funding Progress: Harvey, Irma, Maria, 2017 California Wildfires, and Other 2017 Disasters

Since September 2017, 20 federal agencies have collectively announced/allocated approximately **\$130.8 billion**, obligated **\$116.7 billion**, and outlayed **\$53.4 billion**, including FEMA and SBA non-supplemental funding for Hurricanes Harvey, Irma, Maria, 2017 California Wildfires, and Other 2017 Disasters.



Data Source: Announced/Allocated, Obligated, and Outlayed amounts provided to RSFLG by departments/agencies and reflect data as of July 31, 2022.

Voice of “Funders”

(corporate foundations, NPOs, fed/state/local government)



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High % of government and charitable aid end up in the hands of fraudsters, ineligible persons, or if goods – 60% in landfills

The Problem



of goods donated during times of disaster end up in landfills or otherwise go to waste



of giving is received within the first six weeks of a disaster



of disaster giving is designated for long-term recovery

Source:
<https://good360.org/disaster-recovery/>

Disaster & Aid is a >\$100B/yr Underserved Payments Market

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Industry History of Funds Dispersals

- Rolled out *during disasters*
- “1 off” programs
- Resulting in poor
 - Planning, PR
 - Controls, Execution
 - Data

Resulting in



- Damaged Brand
- Damaged Industry Reputation
- Unprofitable Programs
- Non-repeatable Programs
- Regulatory Scrutiny

Need to Preposition Access to Funds

Via advance pilots and LT contracts with Funders

“When did Noah build the Ark?***Before the Floods***”



Mastercard: Dedication to Humanitarian Financial Aid & PaaL Founding Member



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Mastercard has a long history of serving in humanitarian aid

Encouraging MC members to engage in unique payments capabilities

“Doing well while doing good”

ESG, DE&I, CRA

CFG: Center for Financial Inclusion and Growth

New position: head of Humanitarian Aid

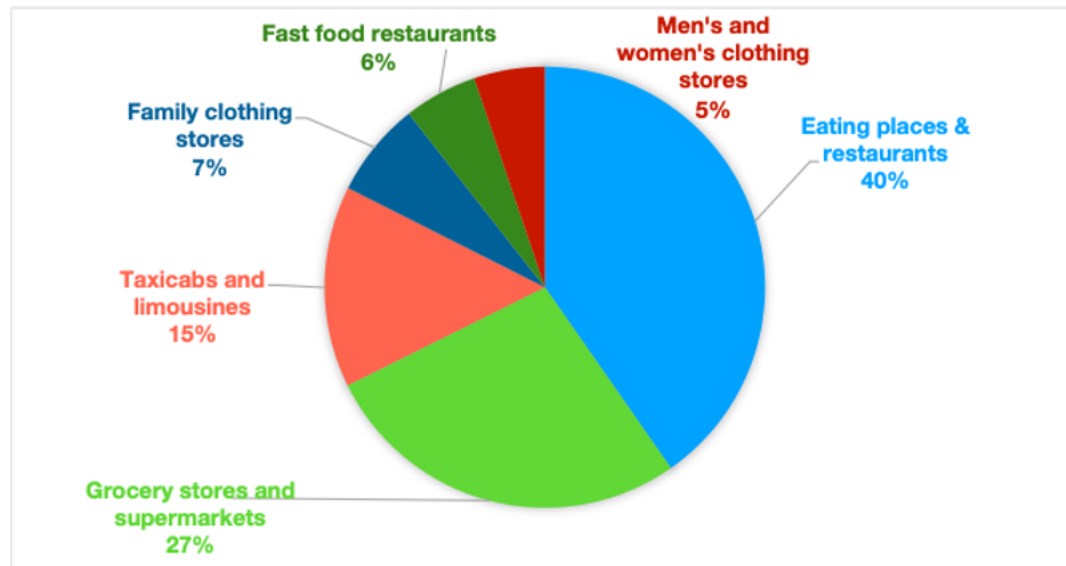


Case Studies: UPS Foundation Global Empowerment Mission

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PaaL is a "network for good" – a 501c3 Coalition of FinTech, FIs, Care/Insure/ConTech –
delivering aid \$ fast, secure, and controlled for waste, fraud and abuse

Funders' access to *data & analytics* - never before available. "Accountable Giving" : accounts for *all* funds – where/when spent



Dispersals to date include NY, KY, CA, FL, EU, Ukraine, +



* Funders: government, insurance, corporate foundations, NGOs



(T) Payments as a Lifeline/PaaLPay.org ©2023 Administered by ValkyrieV.com – with 4 US government certifications for woman owned and disadvantaged business. Do not use without permission

Distributing Secure Offers at a Critical Time

Send the Secure Link

From: Sonic
Sent: Thursday, March 12, 2022
To: Jane Smith
Subject: Emergency Funds

Dear Employee Jane,

We are sorry to hear about the recent disaster in your area. We want to help out with any emergency needs you have. Please click on the link at the bottom of this email to get a Gift Card for \$100.00 to spend on anything you and your family need to get through this crisis. We appreciate all you do for Sonic and hope this will help you now.

<https://skux.com/sonicemergency03549>

The Sonic Foundation



SKUx offers can be set up where the employee can redeem the payment code-- based on which one of the option suits your program requirements.

Walmart or Virtual MasterCard Debit Card

In-Store



Walmart.com



Walmart offers redeemed as a gift card in store or at Walmart.com. Offers can be saved in the Wallet.



Virtual MC Debit Cards can be used anywhere MC Debit is accepted. Tap N Pay functionality can be used at many Grocers, Convenience Stores, and Gas Stations.

SKUx – Crisis Disbursements

How it Works



Distribute relief instantly via email, SMS, direct message and more



Immediately access funds digitally anytime, anywhere a crisis strikes



Send a Walmart gift card or Virtual Mastercard for in-store or online shopping



Real time reporting and tracking



It's Easy. You'll See.

Scan the QR Code to DEMO a SKUPay to Retailer offer



Call to action



- The disaster/aid market is underserved, large, growing, and profitable
- It fuels growth in existing vertical markets: fed/state/local government, insurance, and corporate payments
- As the Payments industry, we are uniquely positioned to help
- Right funds. Right time. Right people – controllable for waste, fraud and abuse
- To learn more, go to Payments as a Lifeline (PaaLPay.org)
- For YOUR org to get involved – issuing, processing, PM, more contact KT@PaaLPay.org

Join this opportunity - as payments geeks - to help heroes!
(and gain volume and profit)