



Growth In Cross Border Pay-Outs

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Today Agenda

Growth In Cross Border Pay-Outs

- **Growth in cross border payments**
- Options to make cross border payments
- Provider landscape

30% Growth In B2B Cross Border Payments - To \$35 Trillion in 2022

B2B Cross-border Payments Transaction Value in 2022: \$35 Trillion



30%

Growth in Cross-border B2B
Transaction Values 2020-2022



- | | |
|-------------------------|------------------------|
| ● North America | ● Far East & China |
| ● Latin America | ● Indian Subcontinent |
| ● West Europe | ● Rest of Asia Pacific |
| ● Central & East Europe | ● Africa & Middle East |

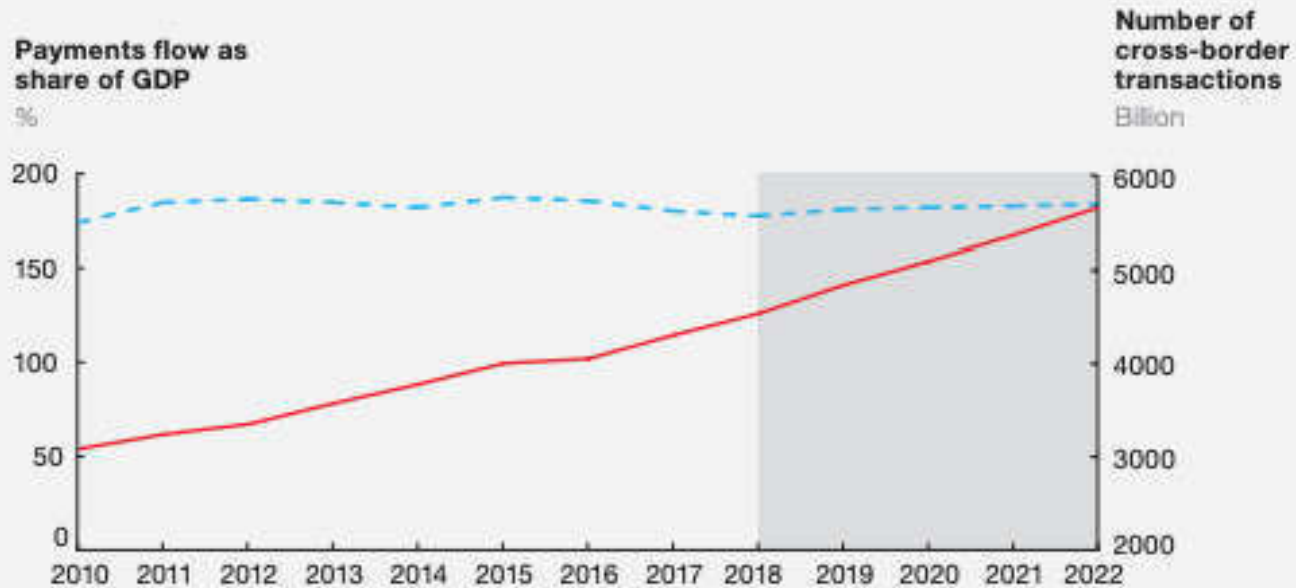
Source: Juniper Research - July 2020
<https://www.juniperresearch.com/press/b2b-cross-border-payments-to-grow>

Growth Driver #1: International Trade

Cross-border payments volume is poised for strong growth.

Ratio of cross-border payments flows¹ to global nominal GDP

— Number of cross-border transactions
- - - Payments flows share of GDP



Transactions per capita

0.45

0.52

0.60

0.72

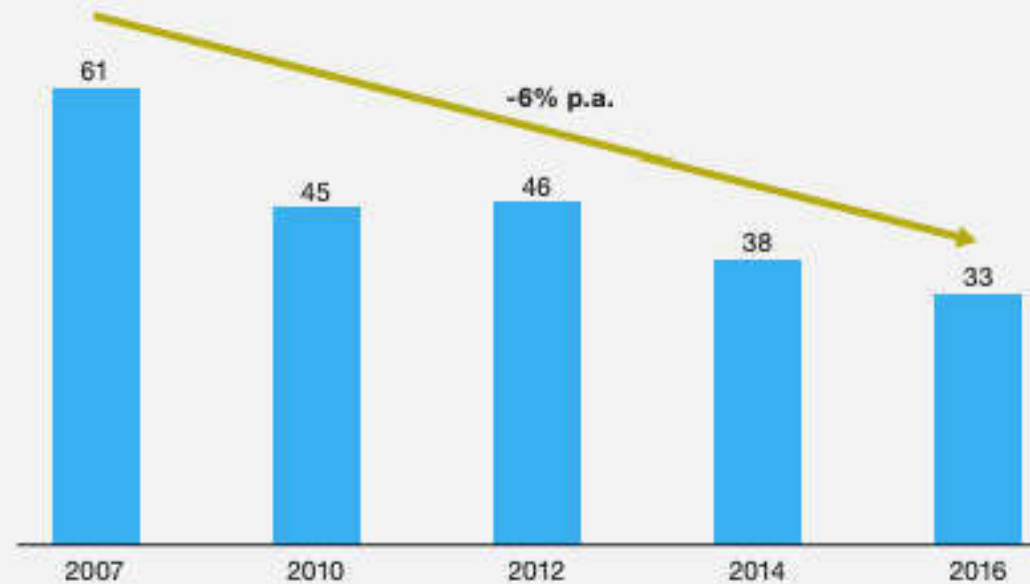
¹ Includes payments initiated by treasury for intercorporate and intracorporate lending, investment, liquidity flows, etc.; excluding FI-to-FI flows. Data for 45 countries accounting for ~90% of global GDP.

Source: McKinsey Global Payments Map

Growth Driver #2: Lower Value Payments

Growth is increasingly driven by lower-value payments, mirroring past EU experience.

Average ticket size of transactions involving EU correspondent banks,¹
\$ thousand



¹ Domestic and regional banks.

Source: SWIFT; ECB Correspondent banking survey; McKinsey

Growth Segments

Growth Segments

- Education and University payments
- Healthcare payments
- Ecommerce Marketplaces
- Gig Economy / on demand workers / Commissioned workforce

Emerging Segments

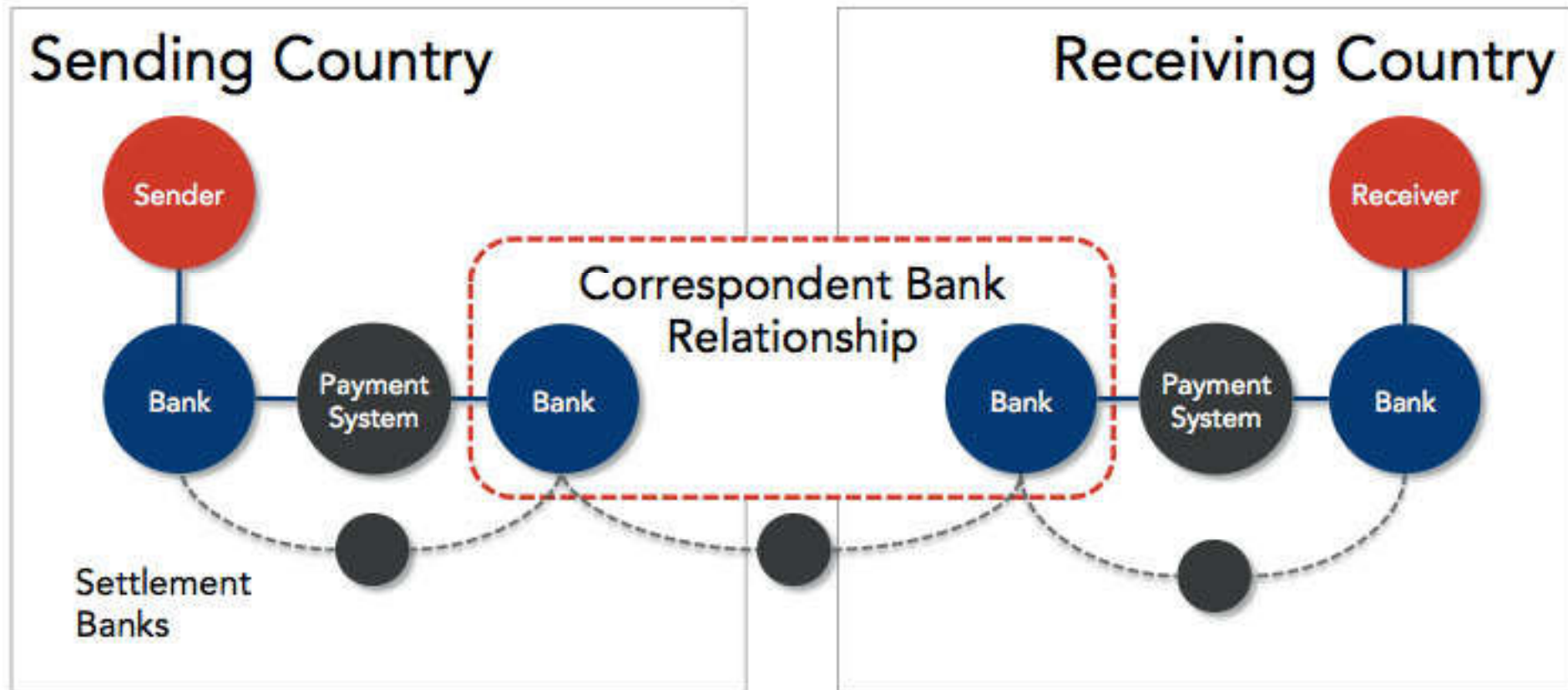
- Video Gaming / eSports pay outs
- Social media influencer pay outs
- Online content pay outs
- Music royalties pay outs

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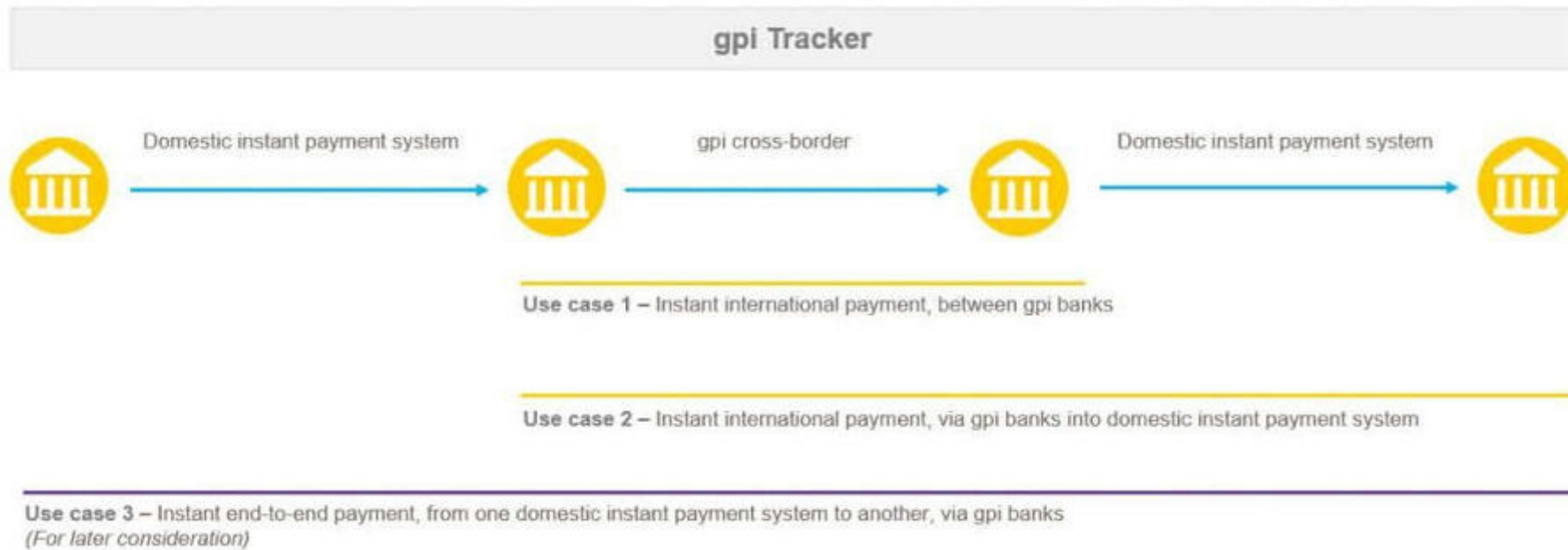
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Traditional Correspondent Banking Via SWIFT



Move To SWIFT gpi



Cross Border Payment Alternatives

- /// Bank networks with local settlement
- /// Original Credit Transfer (OCT) or ‘Push to Card’
- /// Alternative Payment Methods
- /// Prepaid card
- /// E-wallets
- /// MTOs
- /// Crypto

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Service Components And Differentiating Factors

Management
Module

Pay Out
Methods

- Licence footprint
- Virtual IBANs
- Currencies
- eWallet
- Bank routing validation
- Local tax requirements
- Customisation and White labelling
- Onboarding and compliance standards and experience



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