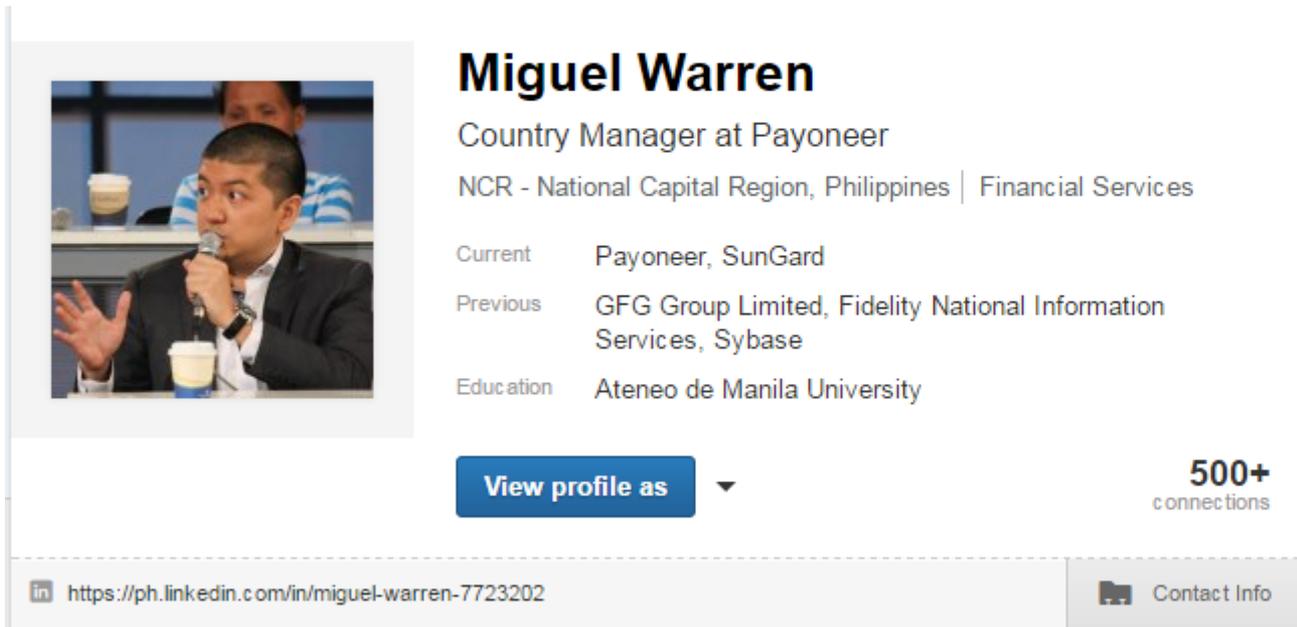




Accepting Cross-Border Online Payments

▶ LinkedIn Profile



Miguel Warren
Country Manager at Payoneer
NCR - National Capital Region, Philippines | Financial Services

Current Payoneer, SunGard
Previous GFG Group Limited, Fidelity National Information Services, Sybase
Education Ateneo de Manila University

[View profile as](#) ▼ **500+** connections

<https://ph.linkedin.com/in/miguel-warren-7723202> [Contact Info](#)

The image shows a LinkedIn profile card for Miguel Warren. On the left is a profile picture of Miguel Warren, a man in a dark suit, speaking into a microphone with his hands raised. To the right of the photo is his name 'Miguel Warren' in bold, followed by his title 'Country Manager at Payoneer' and location 'NCR - National Capital Region, Philippines | Financial Services'. Below this is a list of his work history: 'Current Payoneer, SunGard', 'Previous GFG Group Limited, Fidelity National Information Services, Sybase', and 'Education Ateneo de Manila University'. At the bottom of the profile card is a blue button that says 'View profile as' with a dropdown arrow, and to its right, '500+ connections'. At the very bottom of the card, there is a URL 'https://ph.linkedin.com/in/miguel-warren-7723202' and a 'Contact Info' button.

- 16+ years professional experience working with top tier global firms
- 12+ years focused on financial services and payments
- Business development, sales, pre-sales, relationship management, and business management experience across Asia with focus on PH, ID, VN, TH, SG, MY, BD.

▶ Agenda

- ▶ Introduction to Cross-Border Payments for Business
- ▶ Traditional Cross-Border Payments
- ▶ Alternative Payment Options
- ▶ Payoneer: Cross-Border Online Payments for Business
- ▶ Benefits for Filipino Global Professionals and Businesses

Introduction to Cross-Border Payments for Business

Cross-Border Payments Need to Connect Countries, Currencies, Businesses and Professionals



Introduction to Cross-Border Payments for Business

Professionals and Online Sellers Need An Efficient Way to Receive Payments from Marketplace Platforms

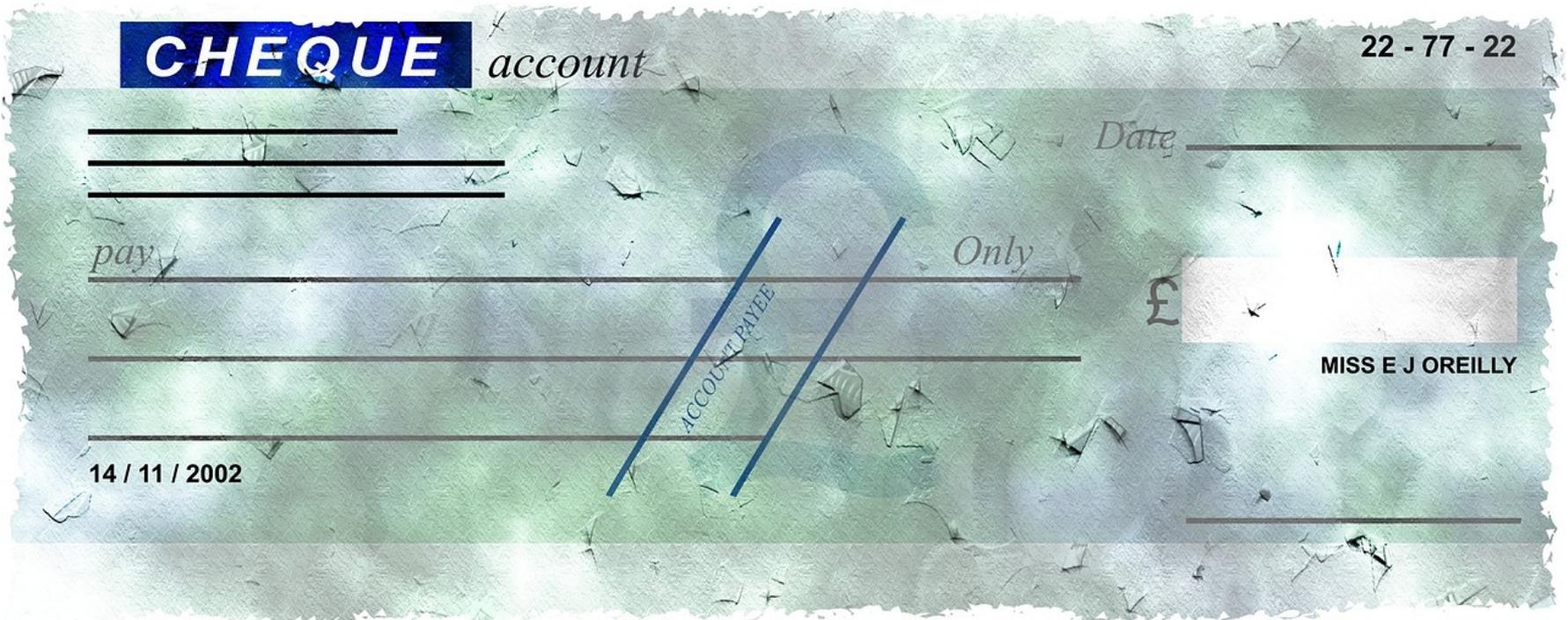


Introduction to Cross-Border Payments for Business

Emerging Global Businesses Need A Way to Receive Payments from Clients Globally



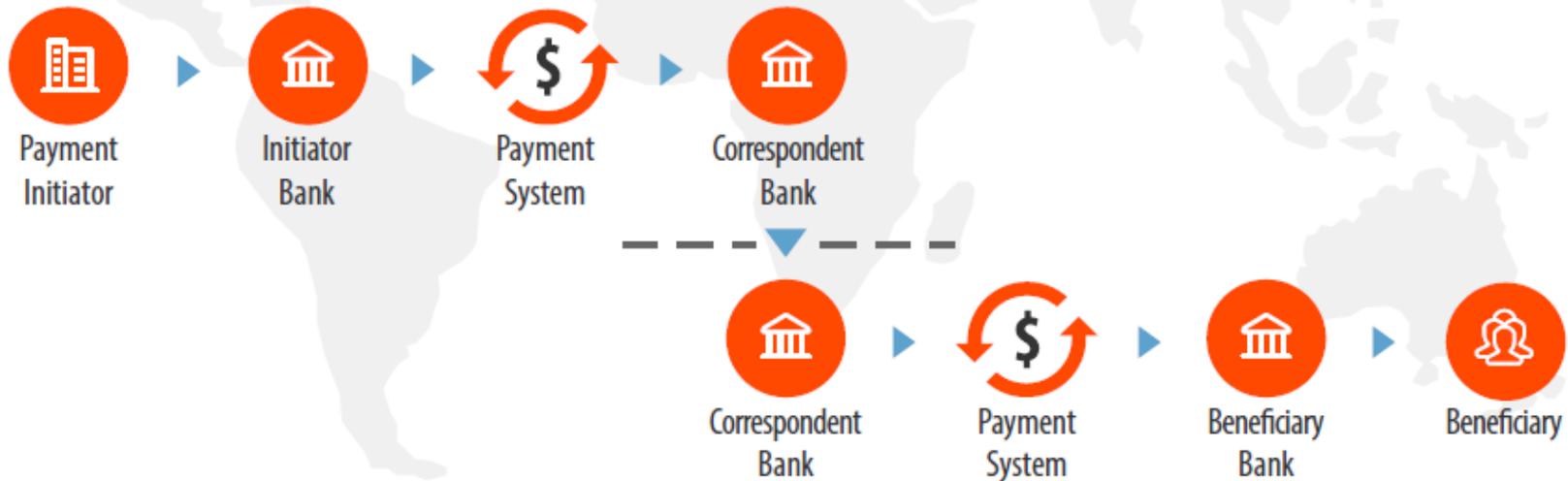
Traditional Cross-Border Payments



Traditional Cross-Border Payments

CORRESPONDENT BANKING

Cross-border payments are complex because national payments systems do not generally support direct participation by banks in other countries. In cases where one bank does not belong to the payment system, a domestic correspondent bank is used to act on its behalf.



▶ Traditional Cross-Border Payments

- ▶ Traditional Cross Border Payment Considerations:
 - ▶ Time for funds to become available in local currency
 - ▶ Lack of transparency for currency conversion
 - ▶ Compliance with Know Your Customer (KYC)
 - ▶ Limited ways to access the funds
 - ▶ COST



Alternative Payment Options

▶ Debit/Credit Cards

- ▶ Challenges of merchant accreditation
- ▶ Low payment thresholds
- ▶ High forex fees



▶ Remittance Providers

- ▶ Low payment thresholds
- ▶ High fees
- ▶ More suited to consumer P2P transactions



Payoneer: Cross-Border Online Payments for Business

Founded in 2005 and based in New York, Payoneer is venture-backed, profitable and ranked in the top 100 of Inc. 5000's Financial Services companies.



Receive Funds From Multiple Marketplaces using Payoneer



▶ Bill Your Direct Customers with Payoneer's Billing Service



- ▶ Allows you to bill & receive payments from your clients worldwide
- ▶ Your clients do NOT need to be registered Payoneer users
- ▶ The service offers your clients to use three convenient payment methods:
 - ▶ **Global Payment Services** – a local transfer in the US, EU and UK.
 - ▶ **Online credit card** payments from companies and individuals worldwide
(Currently supports USD, EUR, GBP; soon supporting CAD, JPY & INR)
 - ▶ An **online electronic check** (eCheck) in USD from US companies & individuals

Payoneer's Global Payment Services



- ▶ Provides you with virtual international receiving accounts
- ▶ Allows global companies to conveniently send you a payment in their local currency – as if you had a local bank account!
- ▶ Currently supported for
 - ▶ US Companies in USD
 - ▶ EU Companies in EUR
 - ▶ UK Companies in GBP
 - ▶ Coming soon: JPY, INR, CAD

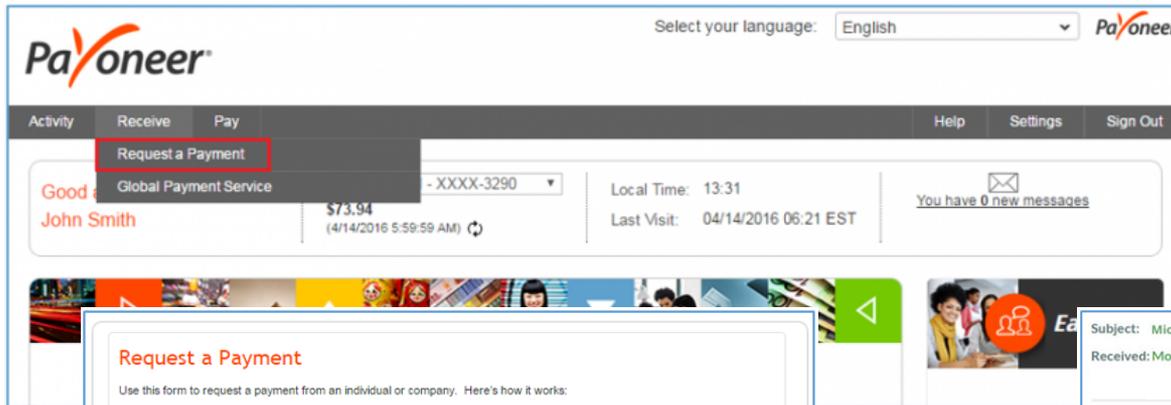
GLOBAL PAYMENT SERVICE

This service enables you to receive payments from companies worldwide - as if you have a local bank account in those countries.
[Show more...](#)

USD >	USD RECEIVING ACCOUNT (ACH)* Bank Name Bank of America Routing (ABA) ? 061000052 Account Number ? 00003017360174152 Account Type CHECKING Beneficiary Name John Smith
EUR >	
GBP >	

To ensure smooth processing in the future, please submit the following items:

Billing Service: Sending a Payment Request



Login to account and go to Receive >> Request a Payment

Request a Payment

Use this form to request a payment from an individual or company. Here's how it works:

1. Enter your payment request details.
2. We'll send your request to the payer, together with instructions on how to make the payment.
3. Get paid!

For additional information, please refer to our [FAQs](#).

Payment Details

Amount:

Payment For:

Description:

Payer Details

[New Payer](#) OR Select Existing:

Request Payment From: Individual Company

Company Name:

Company Website:

Contact First Name:

Contact Last Name:

Email Address:

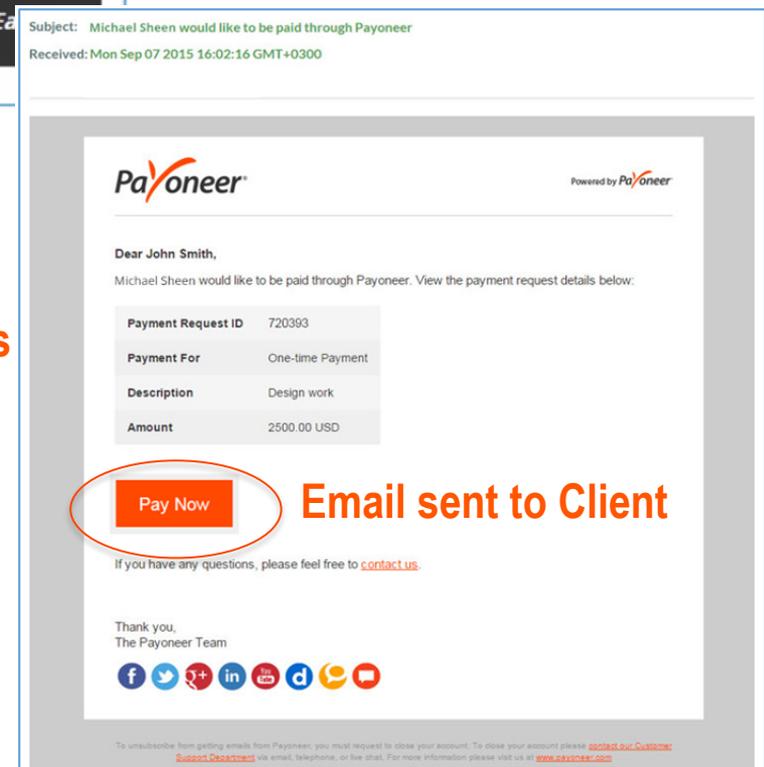
Country:

State:

Save payer details for future payment requests

Clicking **Send** indicates that you agree to our [Terms & Conditions](#).

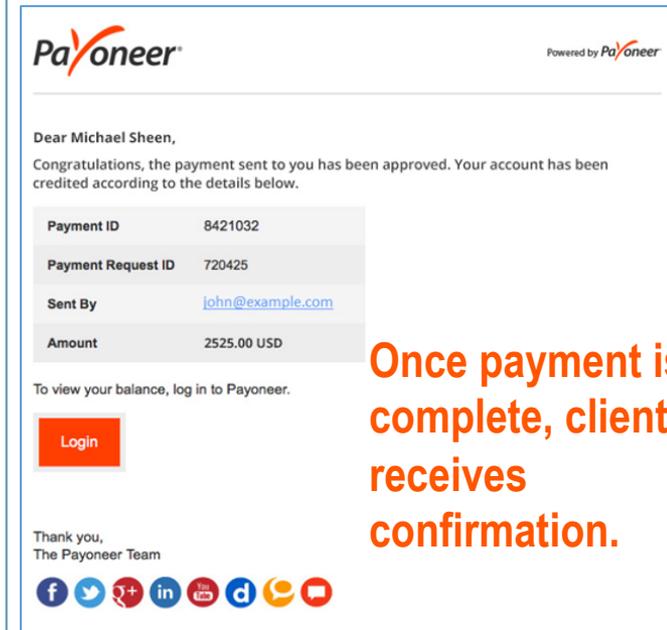
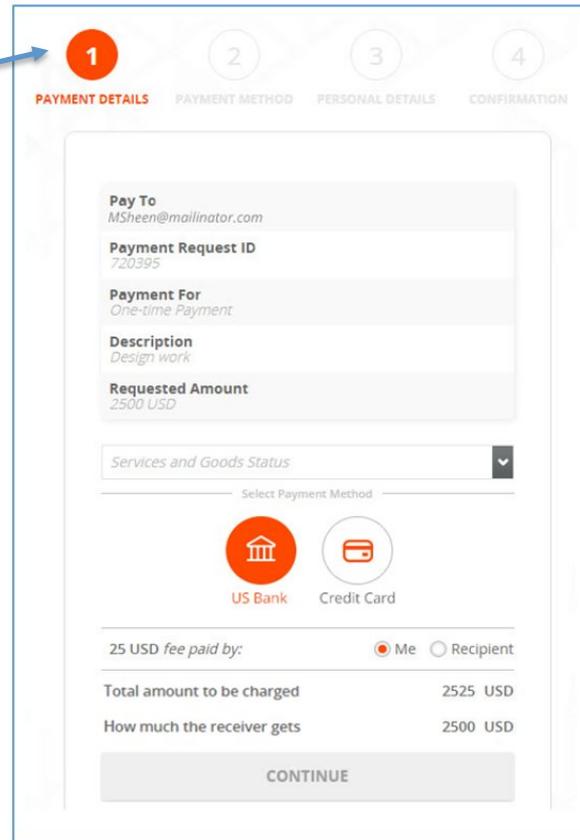
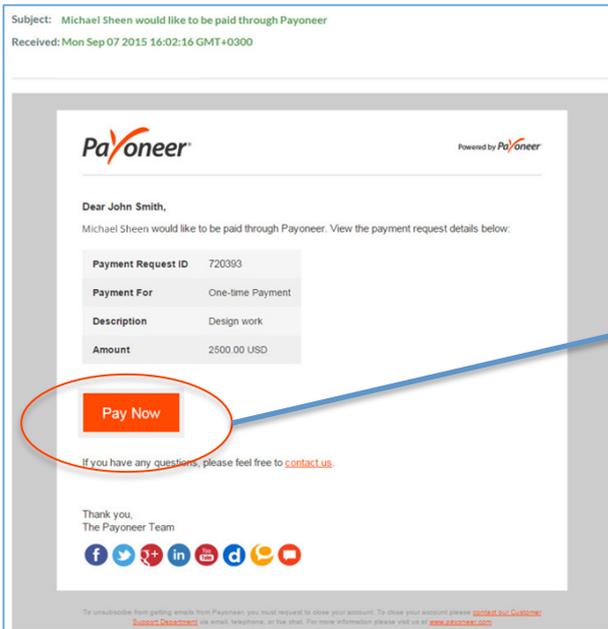
Enter the payment details and payer details. Once complete, choose SEND.



Email sent to Client

Billing Service: Payment Process for Client

After Client clicks on Pay Now link on email, they will be redirected to the Payoneer platform where they can pay the bill. There are several payment options, including credit/debit card, eCheck and bank transfer.

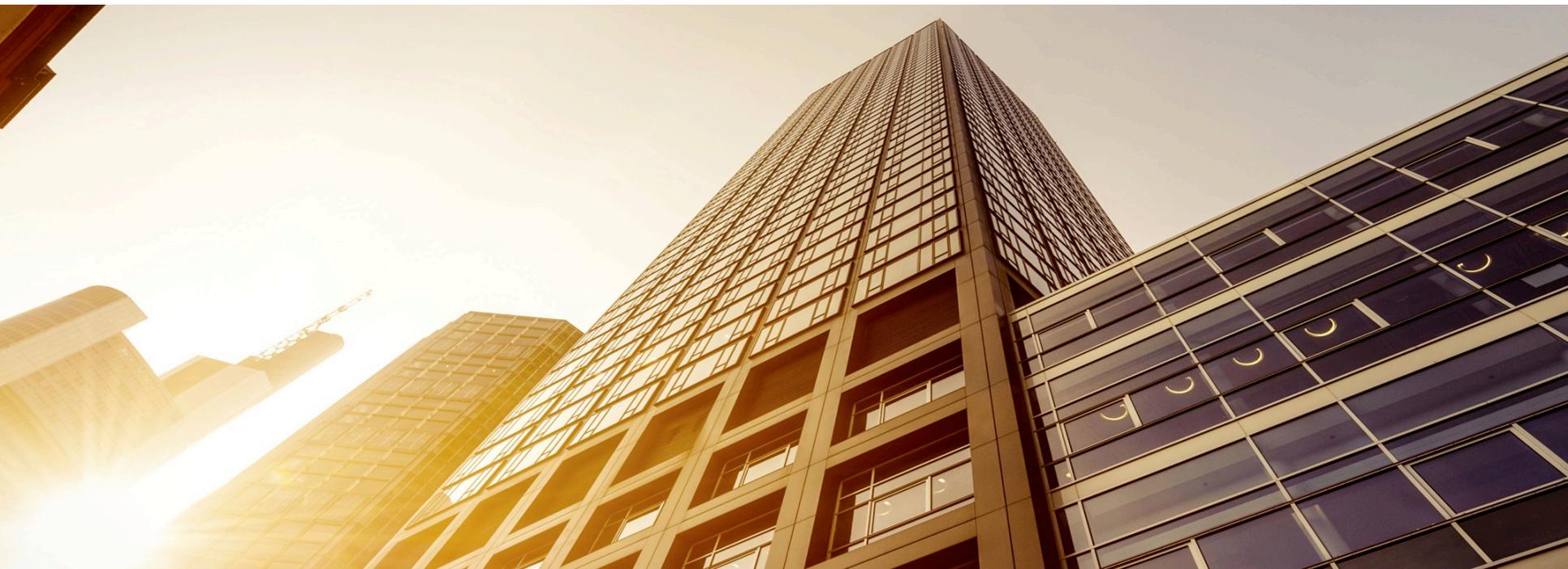


Once payment is complete, client receives confirmation.

Access Funds Via Payoneer's Bank Withdrawal Service



- ▶ Withdraw funds from Payoneer to your local bank account
- ▶ Receive funds from local banks in your local currency
- ▶ Avoid fees and delays related to international wire transfers



▶ Access Funds Via Payoneer Prepaid MasterCard®



- ▶ Immediate access to your Payoneer account balance
- ▶ Make purchases online and in stores
- ▶ Withdraw cash at millions of ATMs worldwide



Payoneer's Make a Payment Feature



- ▶ Pay anyone with a Payoneer account
- ▶ Receive funds in multiple currencies
- ▶ Free of charge!

HOW DOES IT WORK?

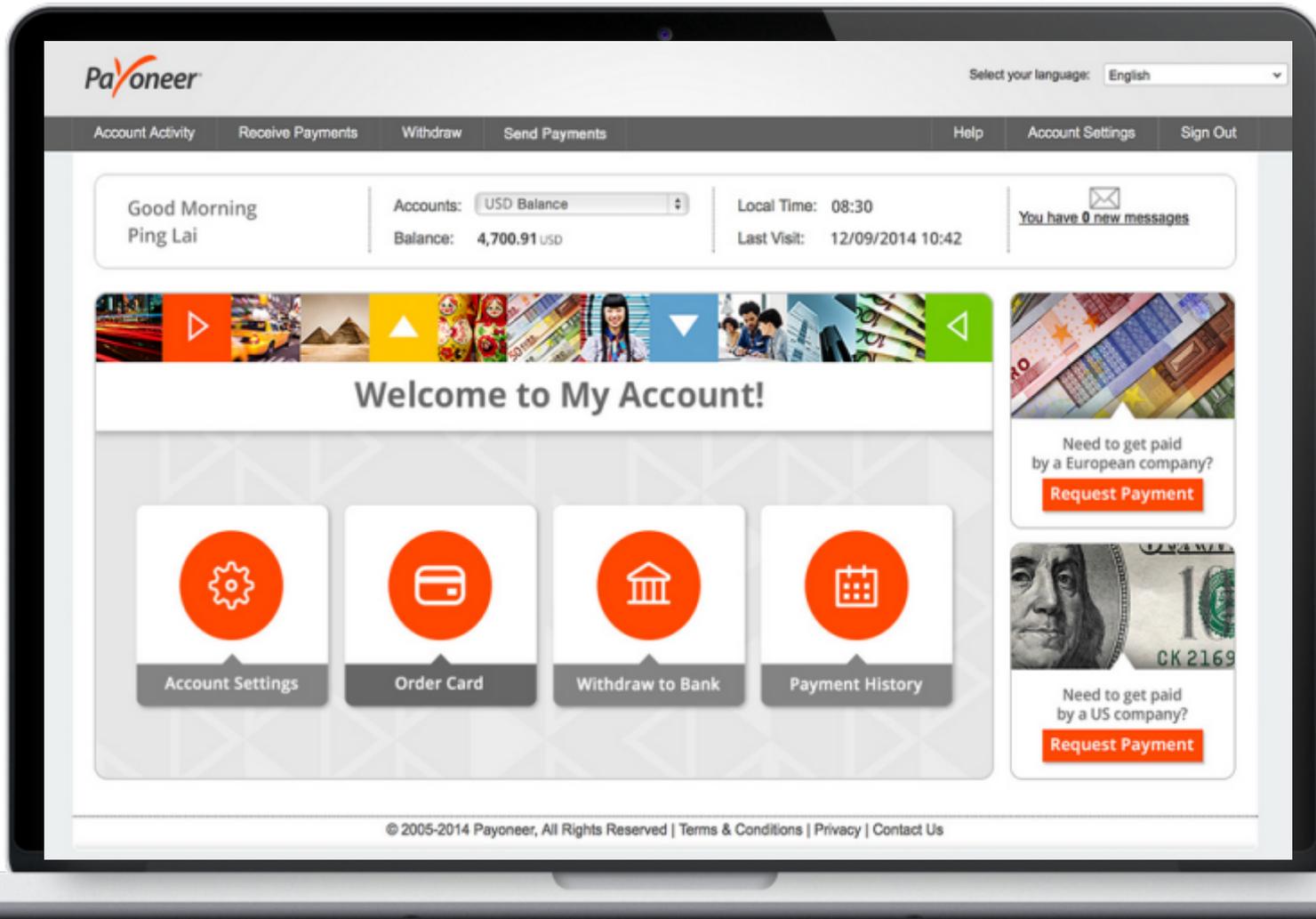


Log in to your Payoneer account

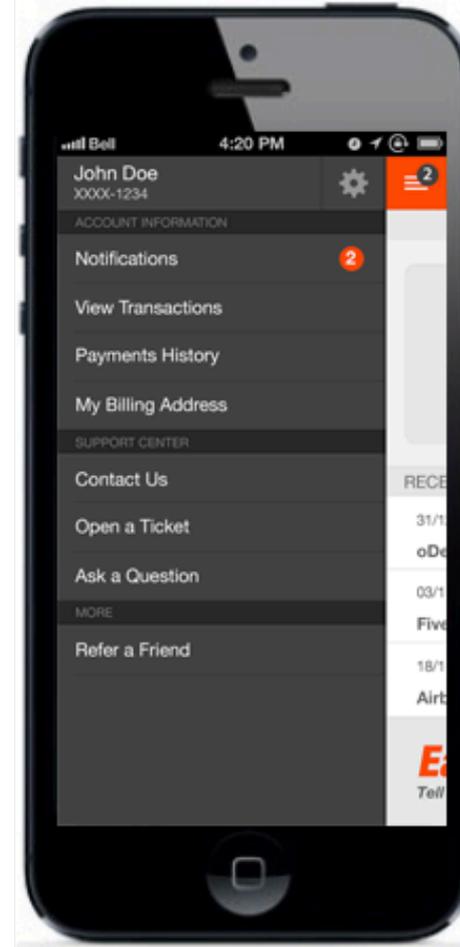
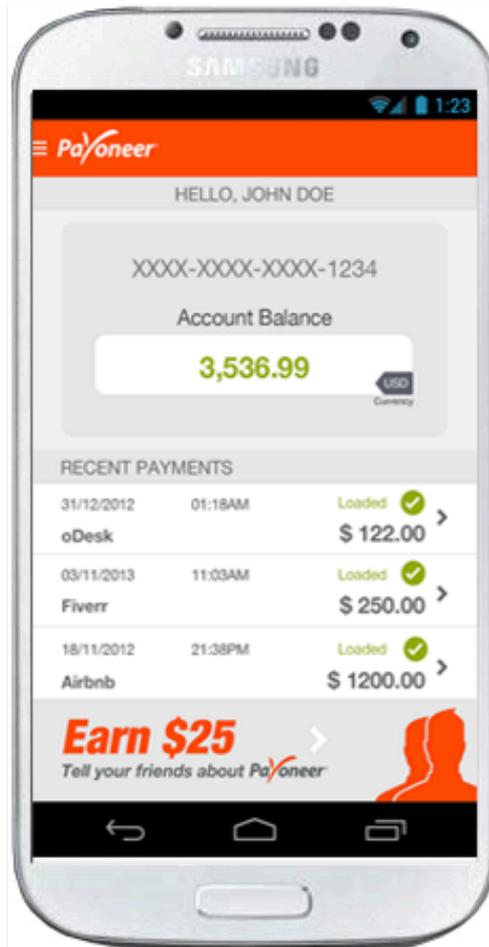
Select 'Make a Payment'

Click on 'Another Payoneer Account Holder'

Easy Access to Payoneer Account Via PC



Payoneer Mobile App



Benefits for Payer and Payee

Payer/Client



- More ways to pay
- Make a local transfer to send funds internationally (save on wire fees)
- Simplified process

Payee/Service Provider



- More ways to get paid
- Receive international payments at a highly competitive rate, starting at 2%* FX fee
- Simplified process

* FX rates get better as volumes increase

Benefits for Filipino Global Professionals and Businesses



The impact of foreign exchange on local currency earnings

- ▶ “Midmarket Rate” – midpoint between buy and sell rates of different currencies...
- ▶ FX spread (%) are a form of fees

Illustration based on Forex on 10 May 2016

xe.com
10 May 2016
\$1 = P46.89

Provider	Buy Rate	Spread (%)	\$100 in PHP
Option 1	44.59	4.9%	(PHP 230)
Option 2	45.49	3.0%	(PHP 140)
Option 3	45.76	2.4%	(PHP 113)
Payoneer	45.95	2.0%	(PHP 94)

PHP 90

PHP 27

PHP 19

PHP 136

\$1,000 in PHP
PHP 1,360

\$10,000 in PHP
PHP 13,600

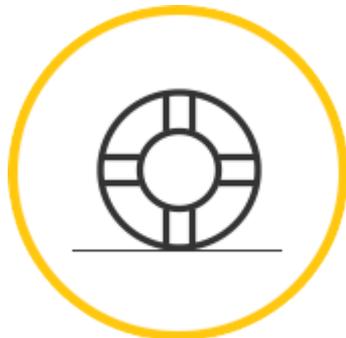
Benefits for Filipino Global Professionals and Businesses



*Higher foreign exchange rates (starting at 2%) result in **more pesos** for your foreign currency earnings*

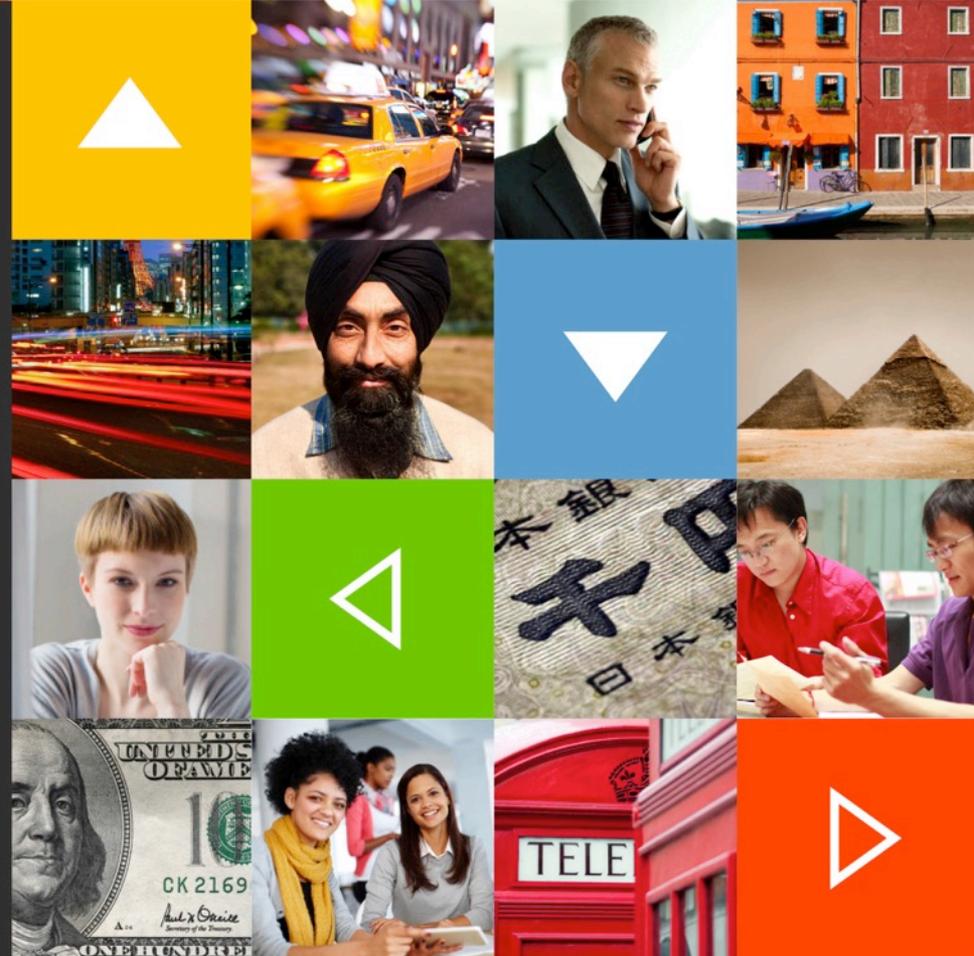


*Speed of funds availability enables **faster and more convenient access** to your money*



*Local team to **support** professionals and small businesses in the Philippines*

Thank You!



Sign-up for Payoneer at <http://bit.ly/crossborderpayment>