

Your account holders send billions globally every year.

Just not with you.

Remittances have long been a cornerstone in the economy and are a means of hope for people with family account holders living abroad relying on these payments. For years, large international financial institutions (FIs) have dominated the cross-border payments space. However, your account holders are quietly leaving for third-party services that provide easy and real-time domestic and international payment capabilities – and taking their deposits with them.

PayMitto is formerly Brightwell



THE OPPORTUNITY

\$930 billion

Global remittance market projected by 2026. Most of it routed through third-party providers – not through the financial institutions where those account holders bank.

SOURCE: FINTECH TIMES, 2024

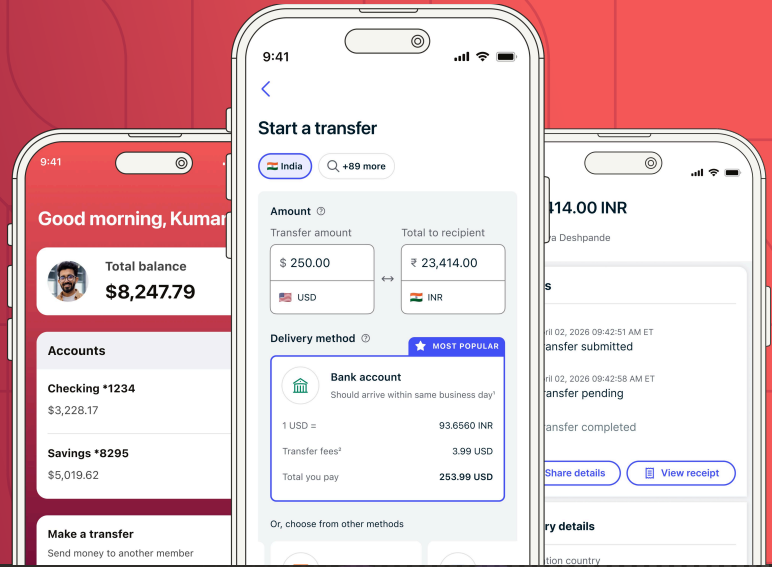
A downward trend FIs can't ignore:

- ❏ Financial institutions of all sizes struggle to keep pace with cross-border providers, given the technical expertise and compliance knowledge required in an ever-changing market.
- ❏ Without the right remittance partner, FIs face a downward spiral – losing relevance with account holders, ceding deposits to competitors, and watching revenue walk out the door.
- ❏ Embedding remittances into an FI's existing ecosystem adds value for account holders and is the most direct way to capture a piece of the \$930 billion global remittance market.



Cross-border payments, embedded and branded as your own.

PayMitto gives any FI a seamless remittance service – with built-in compliance and fraud prevention, no in-house expertise required.



PayMitto has processed billions in cross-border volume over 15+ years – trusted by institutions from credit unions to Fortune 500 banks.

01 Unlock revenue.

Keep account holders on your platform with an embedded, fully client-branded remittance experience – no more sending them to third-party services.

02 Embedded compliance.

Stay ahead of regulatory change with our compliance-as-a-service team, covering BSA/AML policy, real-time sanctions screening, and limit management.

03 Client-branded end-user experience.

Build brand loyalty and retention with a superior payment experience across the entire lifecycle, all under your institution's brand.

04 Payment lifecycle visibility.

Get complete visibility into every payment with real-time transaction-status alerting and daily, monthly, and ad-hoc reporting.

05 Accelerated time to market.

Your account holders can send their first remittance in weeks, with automated workflows and a light technology lift keeping onboarding streamlined.

06 White-glove client experience.

Our reputation is built on exceptional account management – as hands-on or hands-off as you need, with a manager focused on your program's growth.

07 Extensive network reach.

Near real-time payments to 180+ countries and 160+ currencies, reaching 90% of the world's population through 290k payout locations.

08 Robust industry expertise.

Top-tier transaction security backed by 15+ years of payments expertise and partnerships with regulated cross-border networks like Visa® and Mastercard®.

