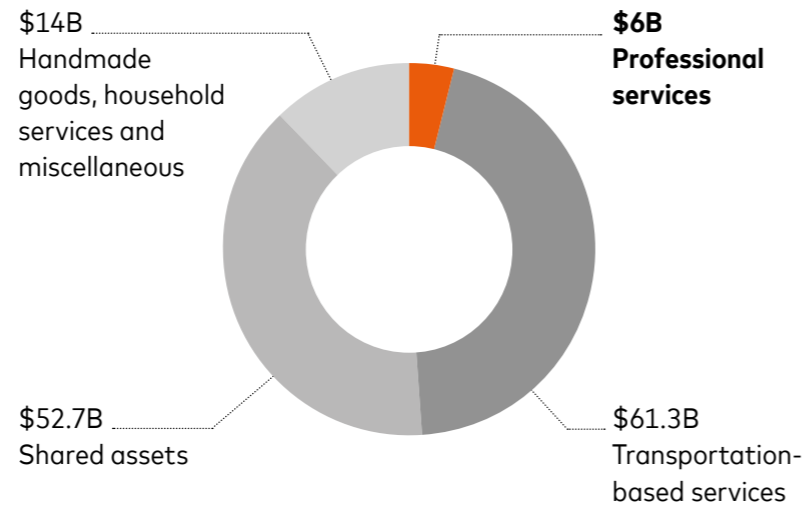


Digital platforms transforming the delivery of professional services

Gig platforms connect people and businesses to independent workers for on-demand services

\$134B disbursements in the gig economy globally in 2018



The professional services sector provided

\$6B in disbursements to **9.4M** freelancers in the professional services sector globally in 2018



The professional services sector has enormous growth potential through 2023

124%
growth in disbursements

92%
growth in freelancers

Three prominent industries comprise the professional services sector

85% of disbursement volume



Traditional freelance work

On-demand platforms geared towards longer-term projects for higher skilled labour

8% of disbursement volume



Microwork

On-demand platforms for sourcing small jobs (e.g., surveys, questionnaires) for as low as \$0.50 per Gig

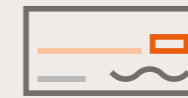
7% of disbursement volume



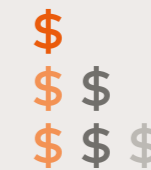
Design contests

On-demand platforms that hold 'contests' and offer a fixed prize for the freelancer who submits the best design

Real-time payouts can help address pain points for gig workers in the professional services sector



Financial stress from income volatility



Diminishing hourly rates



Pay-out delays in developing markets

Real-time payouts are also important for professional services platform providers



Mitigate offline transactions



Differentiate proposition



Remain competitive

All data points specific to gig workers connected by technology platforms to businesses and/or consumer customers, rather than aggregate freelancer population

Source: Mastercard and Kaiser Associates (2019) Gig Economy Industry Outlook and Needs Assessment