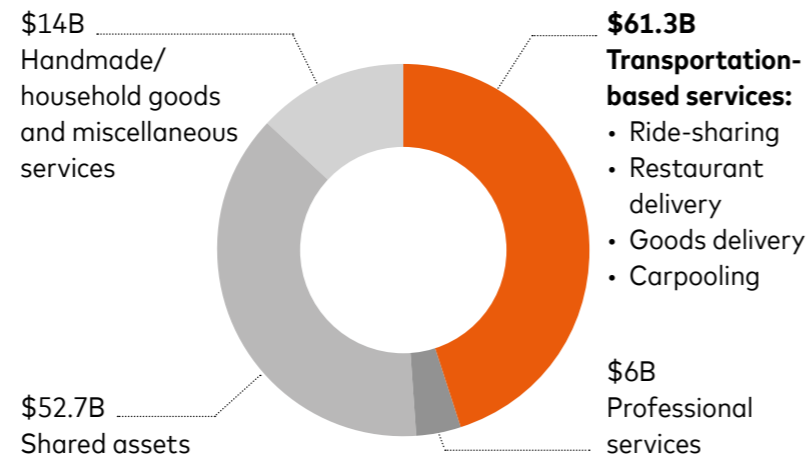


Driving the movement of people, food and goods

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

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



The transportation-based services sector is the largest in the global gig economy

\$61.3B disbursements to **17.2M** freelancers in the transportation sector globally in 2018



Projections show demand will outstrip the supply of gig workers in the transportation-based services sector by 2023

123%
growth in disbursements

77%
growth in freelancers

There's a need for real-time payouts to gig workers in the transportation-based services sector

High cost nature of gigs



cost per mile vs revenue per mile
\$0.30 vs \$0.59

Infrequent payout schedules



typically
1-2 wks

Chief source of income



full-time job for
80-90%

Real-time payouts are also important for transportation-based services platform providers



Attract and retain workers

- No.1 objective for transportation-based services platforms



Differentiate proposition

- 57% of Uber/Lyft drivers use instant payouts
- 36% use it at least 3 times per week



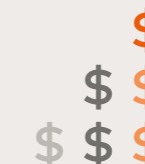
New revenue streams

- \$0.50 charged per payout for Uber and Lyft in US
- \$152 average payout for transportation workers

Governments and economies benefit from the digitisation of the sector too



Increased visibility



Additional tax revenue



Financial inclusion