

An agent's view of the industry



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Who are Pay-O-Matic ?

- Oldest Multi Service business in NY
- 153 locations
- \$3,500,000 MT sends a year growing at 8%
- \$1,200,000 receives a year growing at 11%
- 1.2m customers visits a month and growing
- 45% remittances are domestic

Image is changing



In Store Branding



Remittance lower profile

What Has Changed ?

- Trading margin for volume
- More products
- Multi channel multi remitter
- Transaction costs growing
- Prepaid
- International Billpay
- More product support

What is Important ?

- Productivity
- Customer Service
- Ability to Grow Revenue
- Brand Support
- Fraud Detection
- Training