

STATE OF THE INDUSTRY

Global Trends & Outlook

Hugo Cuevas-Mohr, IMTC



Hugo Cuevas-Mohr

Estimating the size of the International Money Transfer and Cross-Border Payments Industry

600
billion

Remittances

*Personal Transfers**

* As Reported by Most Central Banks
and Compiled & Estimated by the World Bank (USD)

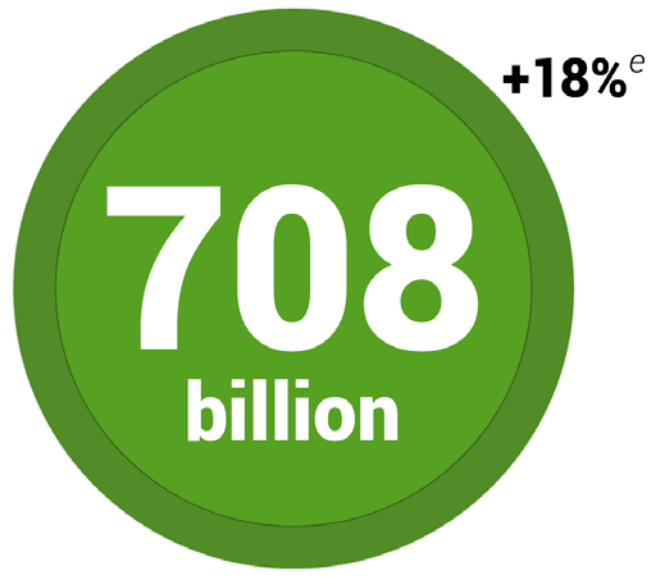
Download infographic at <https://imtconferences.com/downloads/> - 2017

*The values presented are estimates based in private conversations with industry participants,
and might not be totally accurate. Your opinions and your own estimates are welcome*

IMTC
BRASIL
2018



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Money Transfers

*Remittances + MTO transfers**

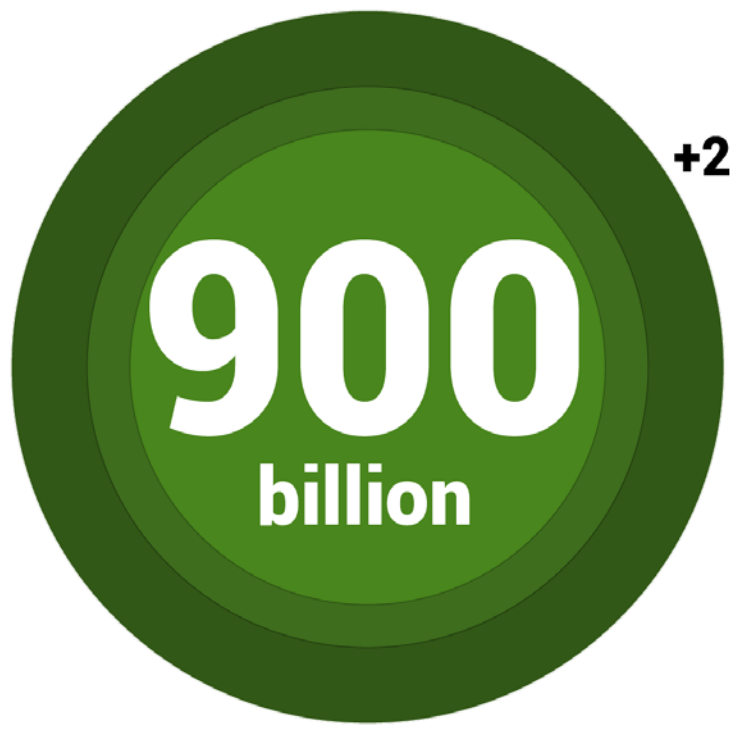
** Payments (Services, Top Ups, Bill Payments) & Investments*

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+27%^e

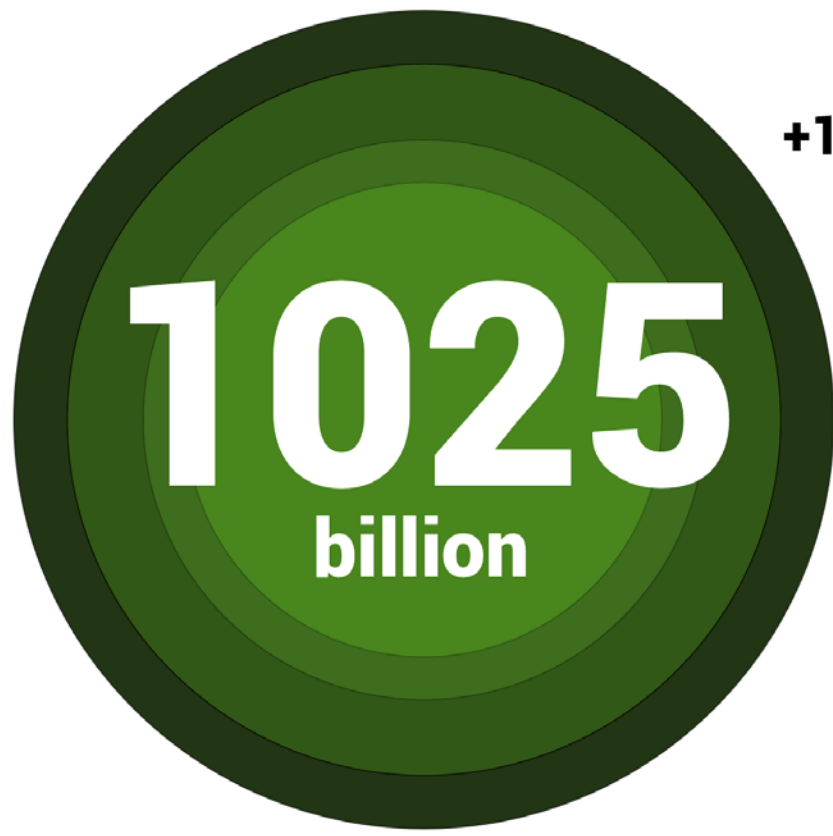
Money Transfers

Remittances + MTO transfers + Alt Fins*

* VCs (Remittances & Payments), Netting Hawala (Traditional & Digital) & Goods

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+14%^e

Money Transfers

*Remittances + MTO P2P + Alt Fins + B2B**

** B2B Payments done by MTOs*

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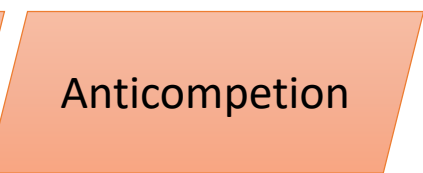
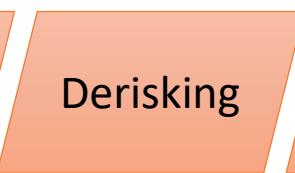
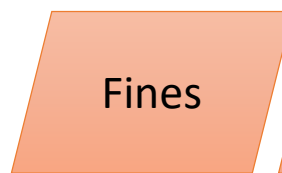
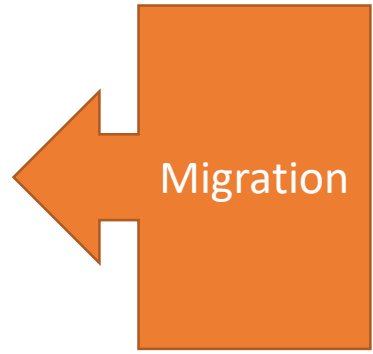


Evolution of Financial Services

Banks

Non-Banks

Informal Systems



Evolution of Financial Services

Banks

Non-Banks

Informal Systems

- Close Unprofitable Businesses
- Derisking
- Risk Specialization

- Growth of Business & Expansion
 - Formalization
- Decrease in Revenue
- Expenses in Compliance & Technology
 - M&As

Loss of Markets
Gains in some Markets

Fintech

Regulatory Changes

What is fintech bringing

Non-Banks

- Online MT & FX
- Crowdsourcing
- Card Services
- Mobile Wallets
- Social Media Payments
- VCs & Blockchain

Cash Management Companies

