



BRINGING  
HOME  
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## Who Are We?

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- A simple, fast and safe global instant money transfer platform
- With over 12 years of dedicated service experience





## Who Are We?

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- In little over a decade XM has achieved outstanding growth across 5 continents, 100 countries and 100,000 locations
- Run on a proprietary web-based application which is user-friendly and easy to learn



## Our Strengths

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### Technology

- Dedicated IT division
- Proprietary state-of-the-art systems
- In-house system development capability





## Our Strengths

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### **Compliance & Controls**

- Expert AML compliance team, monitoring global transactions; abreast with latest compliance guidelines
- Risk and internal control mechanisms to drive operations





## Our Strengths

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### People

- Executive team with breadth and depth of industry experience
- An inclusive and team-work driven work culture



## Our Services

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### **Cash to Cash**

It's simple and convenient! Just walk into any Xpress Money pay-out location and pick up the money sent to you in cash

### **Cash to Account\***

You don't need to collect your money! Funds may be simply transferred straight to the beneficiary's bank account and can be withdrawn at an ATM or used at a shopping outlet.

*\*Services available in select countries*

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# Our Services

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## **Door Service\***

Money maybe received straight to your doorstep! To make the process of sending money completely hassle-free the sender can choose to have the money delivered at the receiver's address.

## **Mobile Transfers\***

Now your mobile number can also be a bank account! The sender can choose to send money to your mobile number and can be easily withdrawn at a bank or at any of the mobile service franchisees

*\*Services available in select countries*

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## Features

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- Unique 16 Digit code called **XPIN** (Xpress Personal Identification Number) for added security
- Simple encashment procedure for beneficiaries
- User-friendly technology for easy operation
- Fast & reliable system
- Automated report generation





## Features

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- Scalability includes Application Program Interface and Web Service Integration for seamless real-time transaction processing
  - Dedicated 24/7 IT Support team in UAE
  - Automated World Check on blacklisting on real-time basis
  - Dedicated disaster-recovery site for business continuity assurance
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# Service Capabilities



# South Asia

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## India

Country with largest volume of inward remittances in the world

### Xpress Money Advantage:

- Receiver can collect money instantly from any agent location in India
- Network- More than 30000 agent locations
- Call & Pay service - at select locations
- Toll Free Number - 1800-425 9585





## South Asia

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### Bangladesh

Country with 7<sup>th</sup> largest volume of inward remittances in the world

#### Xpress Money advantage:

- Receiver can collect money instantly from any agent location in Bangladesh
- Network- More than 4500 agent locations
- Instant account credit





## Europe

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- Licensed as a Payment Institution – FSA, UK
- HMRC Regulated organization
- Network of more than 6000 agent locations





# CIS and Africa

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## CIS

- Receiver can collect money instantly from any agent location in Azerbaijan, Georgia, Kyrgyzstan, Ukraine
- Network of more than 8000 agent locations

## Africa

- Receiver can collect money instantly from any agent location in Ethiopia, Brunei, Eritrea, Gambia, Rwanda, South Africa, Uganda
- Network of more than 1000 agent locations





## Middle East

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- Receiver can collect money instantly from any agent location in UAE, Bahrain, Jordan, Kuwait, Lebanon, Oman, Palestine, Qatar, Yemen & Turkey
  - Network of more than 1000 agent locations
  - Dedicated 24/7 Customer Support Centre
  - Competitive charges
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# Our Differentiators

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## XM Foundation

Actively involved in social initiatives, in giving back to the community through XM Foundation, the company's CSR wing

A few initiatives include during the floods in Pakistan, Typhoon Ondoy in Philippines, etc

## Priceless

Loyalty program called Priceless, launched in the UAE, to be rolled out globally, a by-product of our ongoing efforts to constantly & consistently improve & innovate, to provide the customer with a superior brand experience





## Our Differentiators

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- SMS alert to the sender, which helps avoid costly follow-ups
- Live updating of transaction status online as & when payment is made
- No cancellation charges
- Telephonic notification to the receiver (at select locations)



## Our Support System

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- 24/7, dedicated, in-house support team
- Employment of state-of-the-art, highly secure internet platform
- In-house IT team for software and technology deployment & updation



Thank you!

