



## Payments as a Lifeline

### The Power of Payments When Disaster Strikes

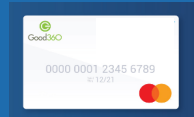
Deliver funds to those in need – quick, safe, with dignity

With the recent wave of disasters, there is an ever more urgent call to deliver funds into Survivors' hands quickly and safely.

When disaster strikes, scammers and fraudsters act within days, filing false claims, pop-up charities, or crowdsource fund raising. PaaL is here for Funders\* to assure money is delivered to those they're seeking to help – to access when and where they need it.

*Right person. Right time. Right purpose.*

PaaL is a purpose driven 501c3 coalition of banks & payment companies that supports funds delivery across the disaster lifecycle: in the short-term when the focus is on safety, during the mid-term for temporary living needs, and through to the long road of recovery and rebuild.



### PaaL Versus Other Aid Dispersal Methods:

- Unlike giving a check, a gift card, or direct deposit, PaaL offers Funders\* the *option* to guide spending to avoid select areas like gambling or adult entertainment, or to focus only on specific needs like food, fuel, lodging and travel.
- PaaL has automatic capture systems to reduce accounting and audit time/costs – by day, week, and month, etc.
- Survivors gain dignity in purchasing what they need, when and where is best for them – including online for delivery to where they may be living temporarily.
- Cash can also be dispersed securely using smart phone links or QR code tickets – to retrieve at ATMs in emergency centers, or retail stores
- The Accountable Giving *option* delivers aggregated, anonymized data to Funders\* by category of merchant, time, and location. It provides a new level of *optional* reporting to donors and taxpayers, showing that the funds DID go to fulfill the Funders mission/goals.



*Aggregated anonymized data on how funds were spent.*

\*Funders: corporates, foundations, governments, non-profits, insurers, employers – any organization seeking to deliver aid funds.



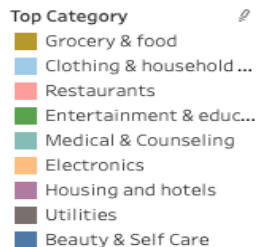
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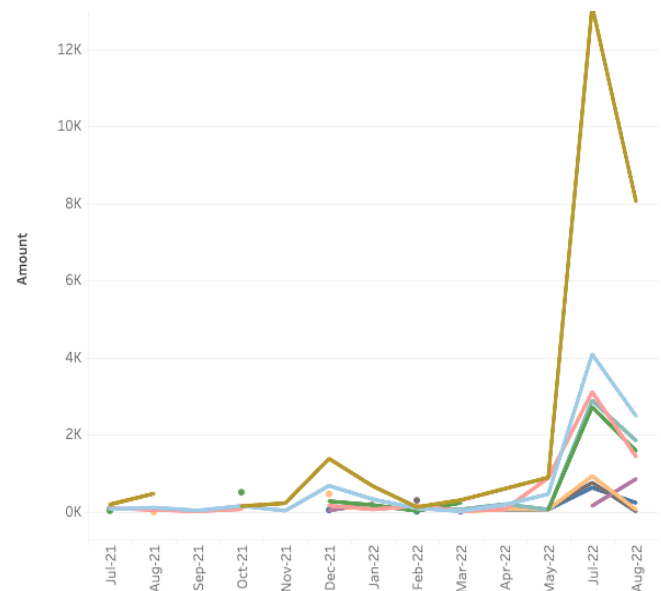
# PaaL Powers Organizations to Extend Their Aid Offerings Beyond Goods and Services to Deliver Funds

## PaaL program partners call the results “*Transformational*.”

- Delivery of aid funds into the hands of Survivors *within hours or days* versus weeks or months, including to the hard-to-reach underbanked\*\*
- PaaL has been proven with:
  - **Corporate foundations:** to Survivors, volunteers, and employees (including Good360's members)
  - **Corporates:** to employees, contractors, vendors, and community members (including Inspire Brands and UPS)
  - **1<sup>st</sup> Responders:** to employees and volunteers (including Cajun Navy)
  - **Government** (including agencies in GA)



Aggregated anonymized data on when funds were spent and on what category.



- PaaL payment programs can cost on par with a gift card, yet provide immensely more data, enabling Funders to save time/cost in accounting & audits, and to build resiliency for future programs.
- Build preparedness and resilience for your own company, constituents, and community by having your own funds dispersal program ready to deploy in minutes/hours when disaster is on the horizon.

Visit <https://www.paalpay.org> for testimonials & case studies To learn more about how PaaL programs could strengthen your own response/resilience, please contact [support@PaalPay.org](mailto:support@PaalPay.org) or 202-964-0522

\*\*“*underbanked*” >50mil in US, and >1.7Bil people globally without bank accounts

## Summary

There is unique speed and power in leveraging cutting-edge payments technology customized to the needs and sensitivities of the Humanitarian Financial Aid and Disaster communities.

Funders, via the PaaL payment platforms, can deliver relief funds to Survivors across the disaster lifecycle – in hours/days to get to safety and for temporary living, through to the long tail of recovery. PaaL programs enable recipients to purchase with dignity to have what they need to rebuild their lives and the communities where they live, learn and work.