



Payments as a Lifeline

The Power of Payments When Disaster Strikes: Deliver Funds - Fast, Secure, and with Accountable Giving

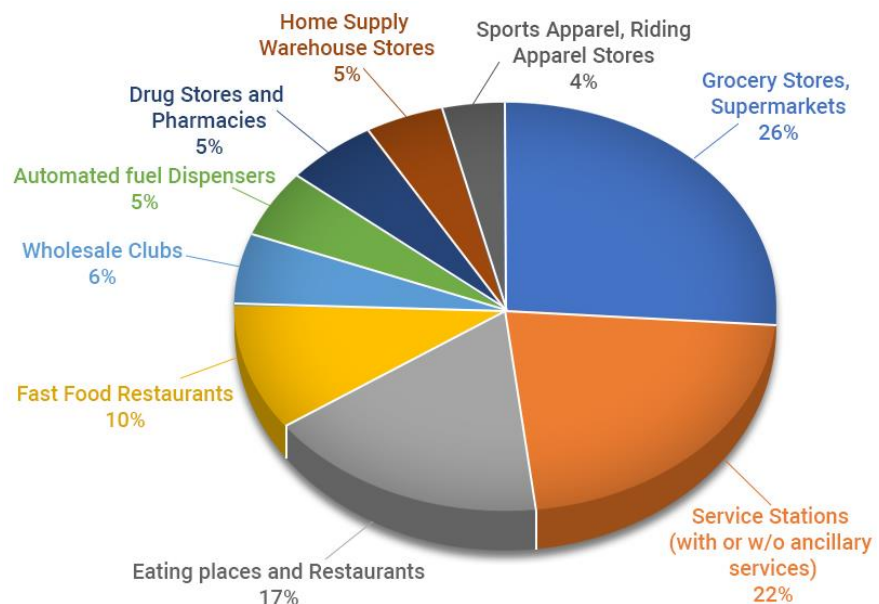
As the most recent lines of storms are ready to hit, there's a powerful new payments tool Funders – governments, insurers, and non-profits have - to deliver *funds* to survivors in days in the Response, and over months/years in the Rebuild phase.

Proof in the pilot: **23 Funders and non-profits** including **Good360** partnered to pilot use of the GoodCard to deliver humanitarian financial aid funds to people – right time, right person, right purpose - in 3 days, with dignity, using Paal's *Accountable Giving* platforms.



Accountable Giving enables Funders (governments, non-profits, insurers, employers), to see aggregated, anonymized data as to where funds were spent – overall, and trends over months.

This reduces accounting and audit costs, and gives a new level of reporting to donors and taxpayers, that the funds DID go to fulfill the mission/goals. Some Funders *choose* to target spend to fit their missions - e.g., block spend at adult entertainment or gaming merchants OR limit spend only to certain types of merchants – maybe only to food, or lodging.

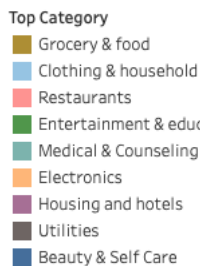


For those whose humanitarian aid & disaster relief efforts have been focused in goods/services to date, you can now add funds to Recipients – to augment your existing *goods* work.

PaaL Pilots Results included:

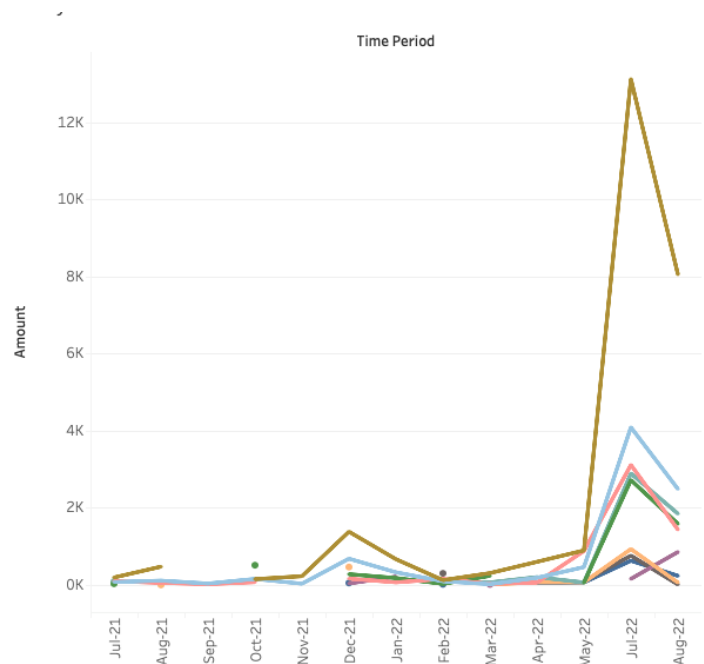
Non-profit participants’ leaders called the program *“Transformational”*:

- Delivery of aid funds into the hands of individuals within 96 hours, including even to the most challenged – the Underbanked*.



- Funds delivered by card (or app) are fast, secure, and enable the dignity for Recipients to select what/where and when is best for them to purchase.

- PaaLPay.org’s *“Accountable Giving”*, provided anonymized aggregated automated accounting for spend – showing where/how/when funds were spent, and where they were *NOT* spent (e.g., adult entertainment, gaming, etc.)



Summary:

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

Funders, via the PaaL payment platforms, can deliver Response funds to Recipients in days to help pay to get to safety and care for their temporary living. Plus, in the long tail of Recovery, enable Recipients to purchase with dignity, what they need to Rebuild lives where

* PaaL is a non-profit coalition of payments companies that helps Funders deliver aid funds to Recipients – fast, secure, with dignity and with Accountable Giving (and Funders may choose to control for waste, fraud, and abuse)
 ***“underbanked”: >50Mil in US, and >1.7Bil people globally, [Fed Study <70% of Americans can cover \\$400 emergency](#)