

PaaL's Value to Funders* & Recipients**

The PaaL platform is architected to help transform the humanitarian financial aid industry, through advanced current and future processes and technology

Benefits to Contributors include:

- Accelerate Recipients' speed of access to funds,
- Reduce costs of donated funds to Recipients,
- Address issues of 'leakage' from waste, fraud & abuse
- Provide Contributors accounting for every dime of spend
 - Save time, people, costs - vs current receipt submission, reimbursement , etc.
 - Simplify IRS compliance: Electronic accounting of all spend
- Increase donations via "Accountable Giving": Control the spend, AND prove how the funds were spent, drives donors to give more

Benefits to Recipients include:

- Maintains Recipients' *dignity* and sense of control in this spend
- Enables Recipients to secure goods/services to meet *their specific* needs

* Funders are those seeking to deliver funds to those in need: government (Fed, state, local), insurers, corporate foundations, non-profits, etc.

**"Recipients" are individuals/families in need to whom Contributors seek to directly disperse funds

Funders' View

Benefits and Risks: Delivering funds to individuals: Old vs New with PaaL



	Old: Check or Direct Deposit	Old: Gift Card	New: PaaL Card
Benefits	<ul style="list-style-type: none"> Familiar 	<ul style="list-style-type: none"> Deliver funds now including to Underbanked** 	<ol style="list-style-type: none"> Safety: if stolen/lost cards, cards can be deactivated, reissued and \$ replaced Transparency: see where every \$ is spent Control: where and what of \$ spent Reduce/eliminate fraud & abuse Deliver funds now to Underbanked** Real time audit and accounting
Risks	<ol style="list-style-type: none"> Reputational/optics Hard to reach Underbanked** Financial risks in lack of: <ul style="list-style-type: none"> transparency of \$ spent control of \$ spent timely auditable data automatic accounting 	<ul style="list-style-type: none"> Security of people and \$: Criminals can rob Recipient's of cards just like they can of money All Risks to left except #2 	<ul style="list-style-type: none"> Recipients or Funders* with fraudulent intentions may <i>not</i> want control, transparency, auditability

*"Funders" = those seeking to deliver funds: government, charities, corporate foundations, insurers, etc

**there are >50mil underbanked people in the US

Funders' View

Old vs New: Funds to Individuals (controlled for spend, fraud & abuse)

