



**Payments
as a Lifeline**

PaaL Report on providing cash financial assistance using Pin4 Cash instant ATM payouts



Pin4 enables instant ATM payouts to individuals in need for approximately 50 relief organizations across the U.K. and Spain, including Ukrainian refugee and Caritas Espanola financial support.



**Barking &
Dagenham**

***“It’s great,
fast, efficient
and flexible”***



***“It’s a fast,
convenient way to
get cash urgently
to our clients”***

Recipient Feedback:

***“This service has been a
lifesaver for me...I can’t thank
you enough.... God Bless”***

***“Brilliant Idea! Very easy
and straight forward to use”***

**No Need for Card or Bank Account
– Just a Mobile Phone**



Receive a Text



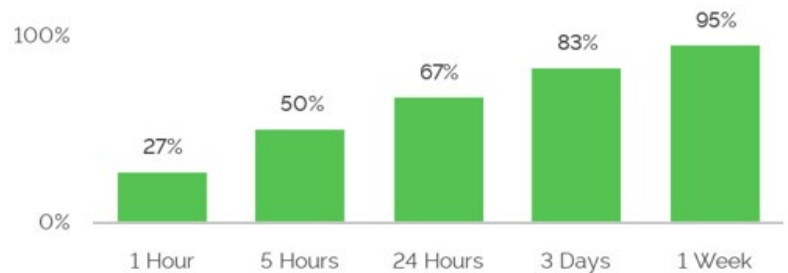
Go to an ATM



Get the Cash

Many beneficiaries are in critical need of **immediate** financial assistance for themselves and their families, resulting in nearly 70% of orders withdrawn in the first 24 hours.

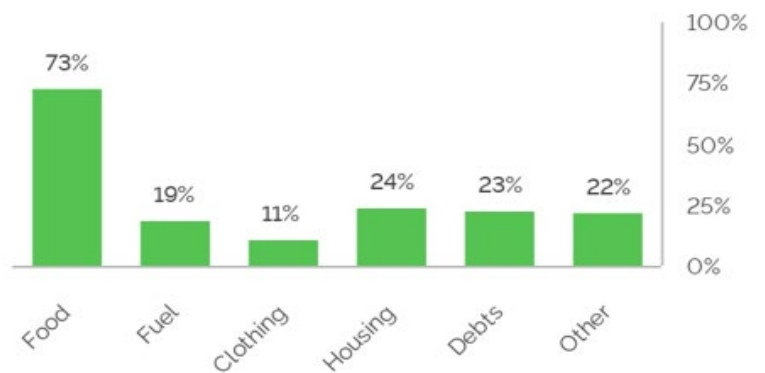
Cash-In-Hand Within



**Pin4 analysis of ATM withdrawals by financial relief recipients. Time from order submission to time of withdrawal*

Many beneficiaries have more than just one pressing need and allocate their financial assistance as necessary to address these needs.

Use of Cash Financial Relief



**Survey of cash financial relief beneficiaries. December 2022*

Learnings include:

- Pre-Positioning – Because the relief organizations have been set up on the Pin4 system in advance, they are able to respond immediately to individuals in need.
- Speed of Delivery – Being able to rapidly provide cash-in-hand is critical to assisting those in need.
- Flexibility/Dignity/Independence – Because many individuals have more than one pressing need, financial assistance should be flexible enough to enable the beneficiary to choose which of their most pressing needs to address.