

d-local

Provide cross-border money transfers that go beyond expectations

Focus on world-class payment rails and give your customers the speed, cost, safety, and regional coverage they need. Through a single integration.

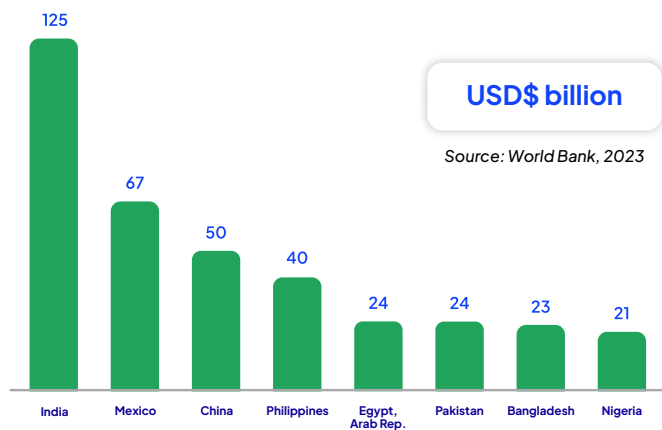
Taking money remittance into the future

Studies have highlighted how transfers back home assist with poverty reduction, sometimes becoming a lifeline for families in emerging markets. Access to cross-border payments is imperative for the livelihood of migrants, refugees, and their families.

For many emerging markets, remittance inflows are one of the largest sources of foreign capital, with projections showing USD\$669 billion in total inflows in 2023. Looking ahead, surpassing the standard offerings of international money transfer companies is key to distinguishing your service from the competition and ensuring a successful standing in the market.



The top eight recipients of remittance inflows



Migration is usually because of a need - moving to higher employment rates, safety, job opportunities, or necessity in the case of refugees. World Bank data shows less than 3% of the world's population are considered migrants, some 184 million people.

Taking the factors of migration, the rapidly digitizing payments market, and changing customer behavior into account, there are only

dLocal capabilities		
Country	Payment method	
	Bank transfer	Instant wallet
Bangladesh	✓	✓
China	✓	—
Egypt	✓	✓
India	✓	✓
Mexico	✓	—
Nigeria	✓	✓
Pakistan	✓	✓
Philippines	✓	✓

so many ways for money transmitters to make their product the one worth trusting.

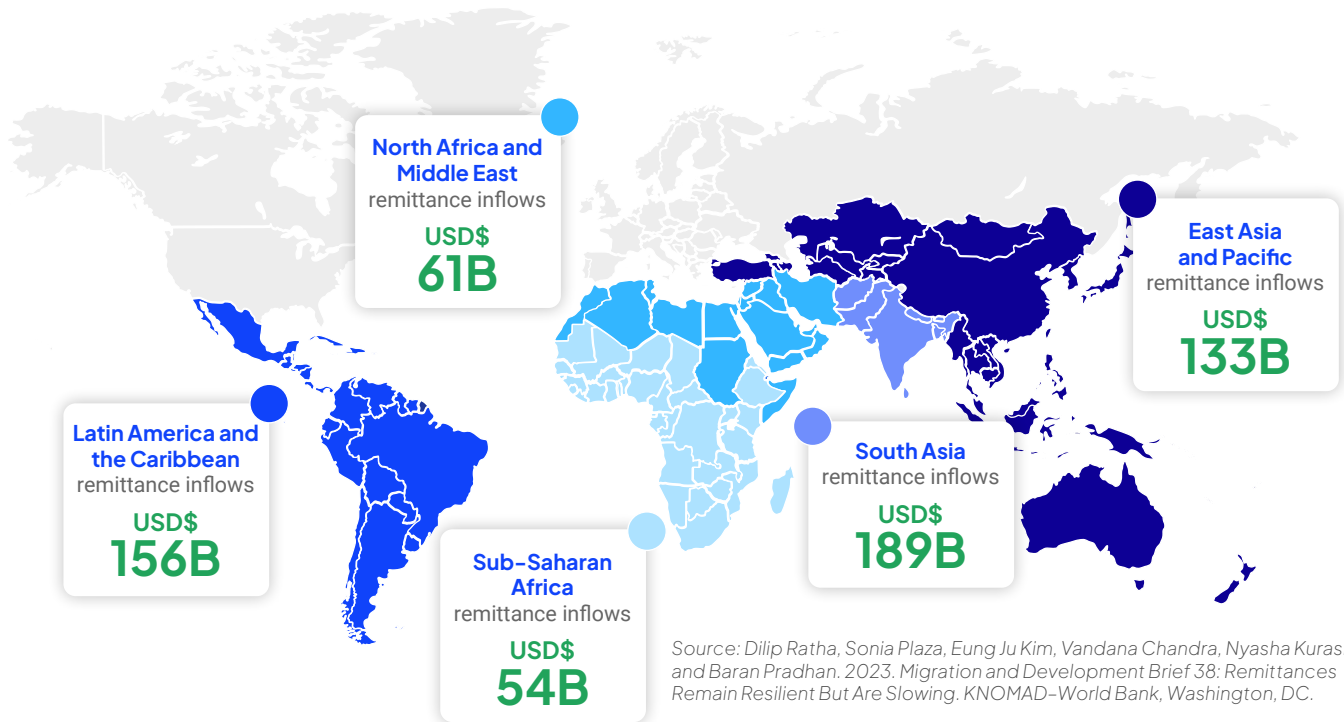
Customers have more choice and autonomy than ever regarding transferring their money cross-border. It's no longer a decision between large organizations and banks that offer this service. Partner with a payments provider who bolsters and enables your service even further.



By partnering with dLocal, you gain access to:

- ✓ **A cost-efficient** fee that makes sense to both you and your customers
- ✓ **A single API and contract** for all services, Coverage in **over 40 countries**, with the most popular local payment methods available
- ✓ A range of **fraud prevention and defense tools**, ensuring secure transactions for you and your customers
- ✓ Top-tier **local knowledge**
- ✓ Assistance navigating **market regulations**
- ✓ **Custom flows** built for your business and customer needs
- ✓ Settlements in **multiple currencies** available

Offering local, cross-border money remittance at scale



Serving multiple countries with numerous currencies, payment methods, myriad regulations, and regional complexities is difficult. From experience, this usually requires too many processors to manage, or global providers who are not cost-effective.

Global instant and cost-effective payment methods your customers trust



Mobile money, Africa:

The average cost of sending money cross-borders with mobile money is estimated at 3.73% of a \$200 transaction, while the traditional system can cost upwards of 6.09%. It's the lowest cost method to transfer and receive remittances.



Real-time payment system Pix, Brazil:

Real-time payment system Pix, Brazil: In October 2023, Pix was used by more than 140 million individuals, 80% of Brazil's adult population. And with transfers settling in 3 seconds on average, versus 2 days for debit cards and 28 days for credit cards, we can see why.



Real-time payment system UPI, India:

Real-time payment system UPI, India: India, the number one recipient of remittances, is the world's largest diaspora with more than 30 million Indians residing outside the country. Over 11 billion transactions were actioned through UPI in October 2023, marking a milestone for the payment method itself.



eWallets, Southeast Asia:

The number of open eWallets will grow 311% from 2020 to 2025. Many of the most popular eWallet providers, like GCash in the Philippines and Thailand's TrueMoney, in SEA have added remittance-specific services to their products.

Overall source: https://www.knomad.org/sites/default/files/publication-doc/migration_development_brief_39_0.pdf

Stay ahead of local and alternative payment trends in Africa, Asia, and Latin America with dLocal. We already provide the services you need to best-in-class money transfer companies.

Surpass your customers expectations, get in touch.

Let's talk