

# Cross-border Payments *Decoded*



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What *are* **cross-border payments**?

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Cross-border payments are payments made **between two parties** located in different countries.

They can be made by **individuals, businesses, or governments.**





# Why are cross-border payments important?

1

Cross-border payments are **essential for international trade** and commerce.

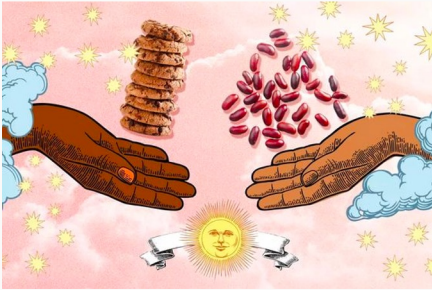
2

They also play a **key role in remittances**, which are payments sent by migrants to their families in their home countries.

# The genesis of payments

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The barter system



The use of money



The development of payment systems



An aerial night view of a city skyline, likely New York City, showing a dense cluster of skyscrapers and buildings. A prominent feature is a multi-lane highway or transit line running through the center of the frame, with long, blurred light trails from vehicles or trains. The city lights are illuminated, creating a vibrant, glowing scene against the dark night sky. The overall atmosphere is one of modern urban energy and connectivity.

The future of  
cross-border payments

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# The future of cross-border payments



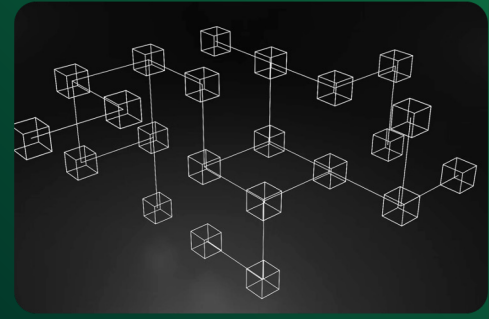
## The rise of digital payments

Digital payments, such as mobile payments and online payments, are more convenient, faster, and cheaper than traditional payment methods such as wire transfers and checks.



## The growth of cross-border e-commerce

As more consumers shop online from retailers located in other countries, the need for faster, cheaper, and more convenient ways to pay for goods and services is growing.



## The development of new technologies

New technologies, such as blockchain and distributed ledger technology, have the potential to revolutionize cross-border payments by making them faster, cheaper, and more secure.



# Thunes' Intra – Africa Payment Network Interoperable & Real time

2019

4

Countries

4

MMO

3

Routes

2021

13

Countries

16

MMO & Banks

123

Routes

2023 YTD

20

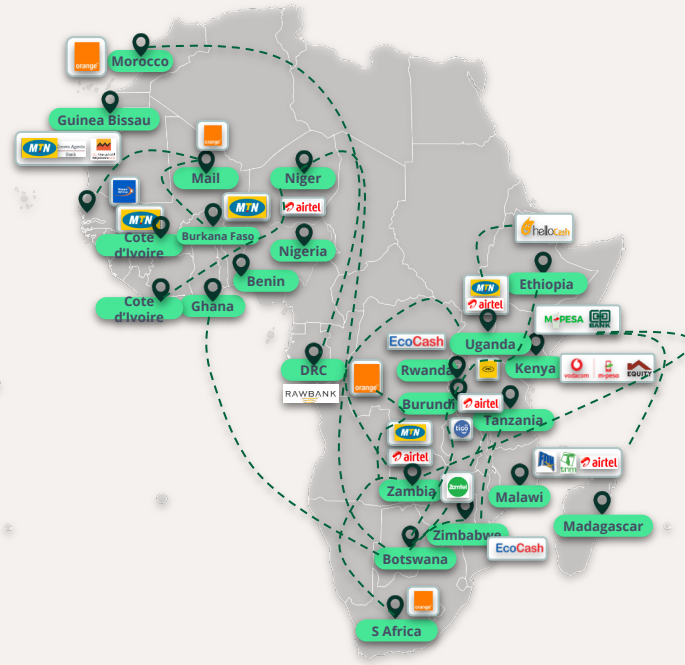
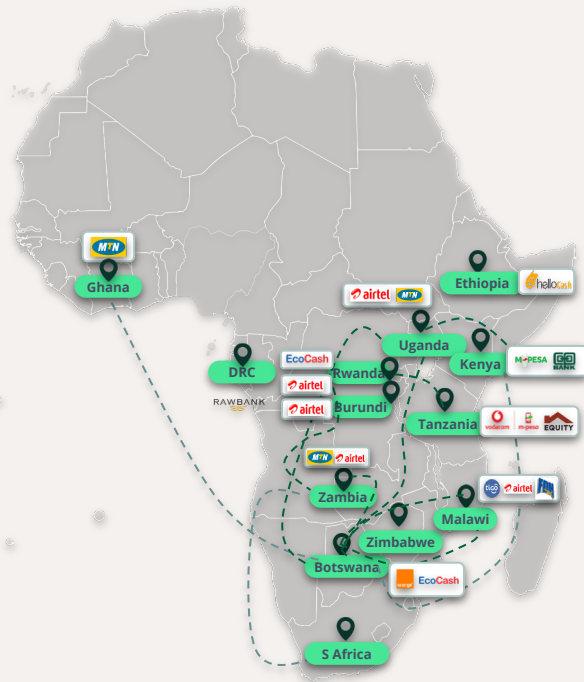
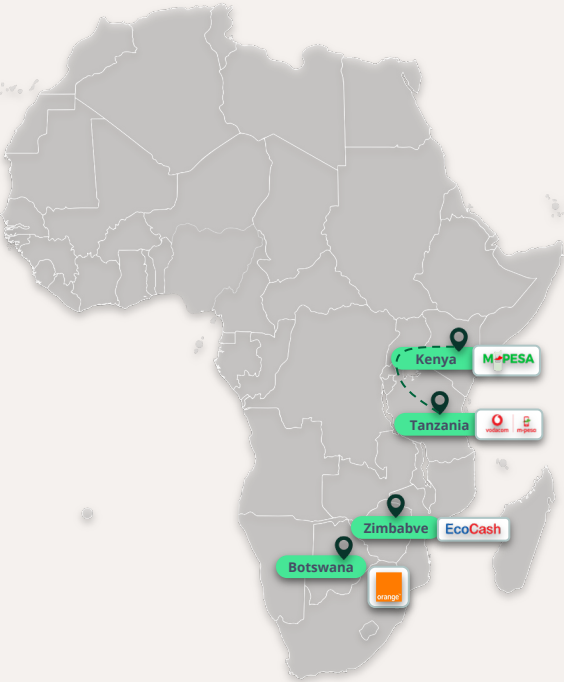
Countries

23

MMO & Banks

200+

Routes





# Thunes.

**Thunes is a global payment infrastructure company.**

We have built a **proprietary global network** for an improved and more connected cross-border payment experience.

We **connect the old systems with the new ones**, allowing businesses and consumers instantly send and accept payments anywhere in the world, no matter which payment method they choose.



Thunes.

# TransferTo Group: innovative fintech infrastructure businesses

Cross Border payments & collections

AI based compliance solutions for banks & fintechs

Non cash micro payments and digital value transfers for mobile data, gaming & vouchers

B2B2C digital lending and credit scoring solutions offered in partnership with mobile wallets

Data mining, collection & augmentation solutions

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**Group website: [transferto.com](https://transferto.com)**