MOVI℠

Cross-Border Remittances

Scan for more information

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How Credit Union Remittances Stand Apart

- Member-owned cooperative model = trust, transparency, and community focus.
- Remittances become part of the larger financial wellness journey.
- Strong compliance, fraud controls, and operational reliability.

Member Experience Benefits

- Fast, transparent, fully digital transfers within the trusted Credit Union app.
- No need for external websites, storefronts, or third party mobile app.
- Real-time notifications and status tracking enhance trust and reduce stress.

Long-Term Strategic Value

- Establishes a foundation for a global, member-centric payments ecosystem.
- Opens future opportunities:
  - ✓ Savings tools abroad
  - ✓ Microloans
  - ✓ Cross-border financial-wellness solutions
- Strengthens the cooperative movement beyond geographic boundaries.

Impact on Members' Financial Lives

MOVI Early Engagement

First 45-Day Performance Snapshot

754
MEMBERS ENGAGED

$304
AVERAGE AMOUNT SENT
per transfer

TOP 5 COUNTRIES
Mexico, Philippines, Brazil, United Kingdom, Guatemala
(Total 19 Countries Reached)

VOLUME
$15,500
Total Remittances

You. Us.
unitus®
Community Credit Union

Movi℠

Cross-Border Remittances

Why Credit Unions Should Offer Remittances

- Millions of U.S. consumers send money abroad regularly.
- Offering an integrated remittance solution keeps these transactions inside the credit union instead of losing them to external providers.
- Aligns directly with the mission of financial inclusion and supporting members' everyday financial needs.

Business Opportunity

- Members already send significant funds abroad.
- Most activity occurs outside the CU due to friction and lack of integrated options.
- Capturing remittance transactions increases:
  - ✓ Digital engagement
  - ✓ Member loyalty
  - ✓ Long-term relationship value

VISA Direct

paymitto

Why Visa Direct

- Real-time global payments that push funds directly to:
  - ✓ Bank accounts
  - ✓ Cards and digital wallets
  - ✓ Cash-pickup locations
- Uses credentials members already hold drastically reducing friction.
- Serves both underserved communities and digital-first members

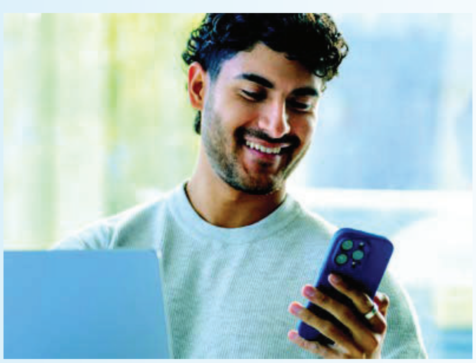
PayMitto As Strategic Partner

Global reach and competitive pricing

Multiple delivery methods:
- bank transfers
- cards/wallets
- cash pick-up

Full digital banking integration

Built in fraud, risk, and compliance controls



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