



# Accelerated international payments to get funds in hand when they're most needed

## A Missing Link

Approximately \$13B in humanitarian aid now flows to impacted regions each year, to an estimated 406 million individuals across the globe. The underlying causes for this growing population in crisis range from armed conflicts to climate-related events to socioeconomic factors.<sup>1</sup> The geographic range of the top impacted regions is just as varied. So, non-governmental organizations (NGOs) and non-profit organizations trying to get funds quickly to impacted individuals or their staff on the ground have a complex payments challenge on their hands. The difficulty is multiplied by differences in currency and regulatory requirements that change with every country border crossed.

### Top 15 Countries for Humanitarian Need<sup>1</sup>: (ranked by volume of people in need)

01. Ethiopia
02. Democratic Republic of Congo
03. Afghanistan
04. Pakistan
05. Yemen
06. Nigeria
07. Venezuela
08. Ukraine
09. Sudan
10. Syria
11. Myanmar
12. South Sudan
13. Cameroon
14. North Korea
15. Somalia



## Do more with less? No problem

A perennial factor facing non-profits is how to do more with less. The UN Press reports that the number of people requiring humanitarian aid grew 30% worldwide between 2022 and 2023.<sup>2</sup> Yet chronic underfunding makes it imperative for non-profits to leave no stone unturned in identifying cost-effective methods for making each donation dollar stretch as far as possible. Implementing a modern, digital payment process for dispersing aid funds can meet all of the requirements scrappy non-profits look for to drive efficiencies:

### ✓ Enhance productivity

It's estimated that the top 15 receive countries account for over two-thirds of the humanitarian funds flow. With these countries dotted across three continents, establishing a single, consistent process for all disbursements is a productivity game changer.

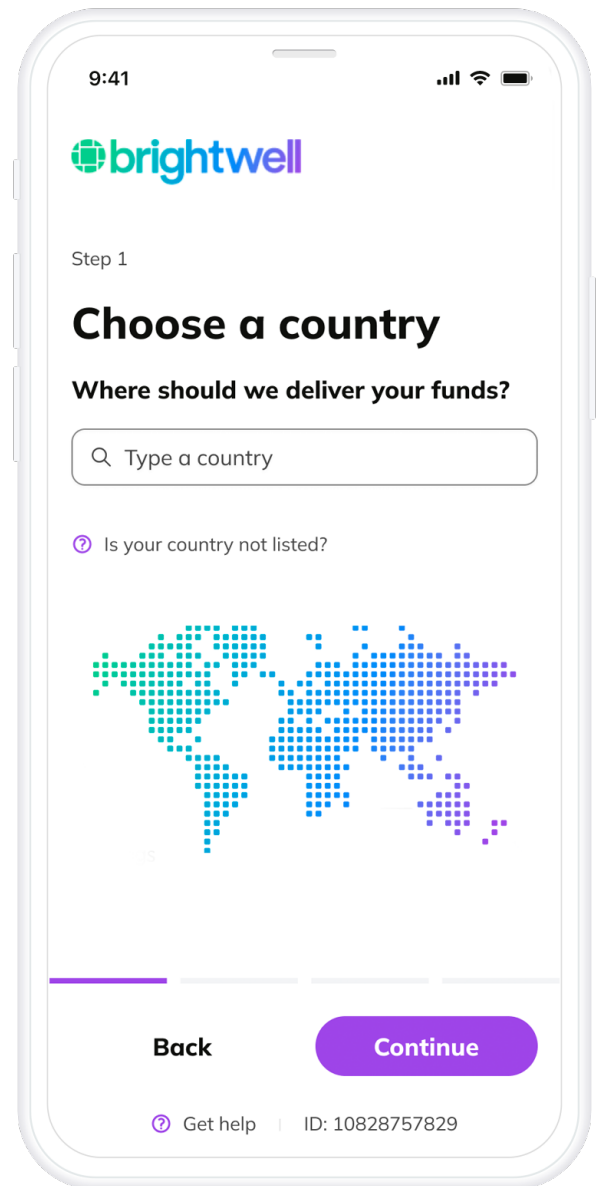
### ✓ Help scale operations

With network integrations to our global partners Visa®, Mastercard®, and MoneyGram®, we extend your reach to recipients in 185 countries and 160 different currencies. That's 90% of the world's population.

### ✓ Offer aid recipients multiple options

Payment needs vary widely due to regional differences and personal preferences. A full array of receive options helps you promote the dignity of and remain in service to aid recipients:

- To card
- To account
- To digital wallet
- Cash pick up

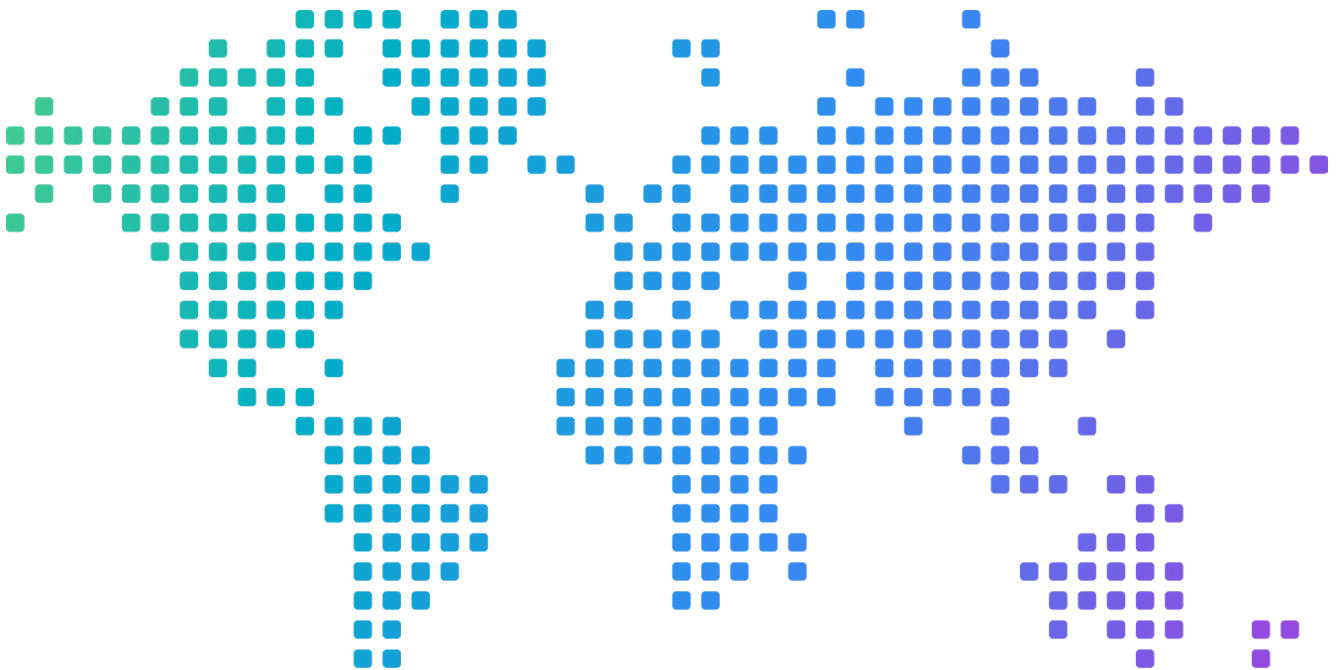


## No compliance experts on staff? We've got you covered

It's difficult to recruit and train the specialized compliance teams needed to ensure cross-border payments meet the array of regulations imposed by all sending and receiving countries. This is exactly why Brightwell designed "baked in" compliance and regulatory features dynamically applied by corridor, ensuring each disbursement you send meets all relevant requirements regardless of transaction mode, region, or currency.

## Minimal IT resources? Not an issue

We understand the need for transparency and accountability to keep your donor base confident you're running a tight ship and not investing in extensive technology projects that run up the bills with little payoff. Our no code and low code implementation options allow you to transform your disbursements processes in a matter of weeks, with minimal IT resources.



**You focus on helping the people that need it most.  
We'll make sure their funds arrive.**  
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