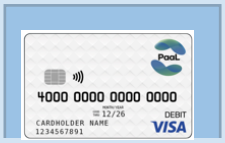
The Power of Payments in Disaster & Aid

Delivering funds to those in need – fast, safe, and with dignity

With advanced FinTech (financial technology), we as a nation, can do better in building Disaster Financial Resilience in communities across the US. Through stronger collaboration and preparedness, we can reduce the impact of disaster, and speed recovery – getting people, small businesses, and communities back to normal faster and better than before. We can drive this through delivery of funds to people and small businesses – before, during & after disaster disasters, and in cases of chronic aid (e.g. housing or food insecurity, UBI, more).







PaaL helps assure money goes into the hands of those who need it most. And proves to Funders* that their "money matched their mission". **PaaL's mission: to deliver funds…*to the right person, at the right time, for the right purpose – with the data to prove it.***

PaaL is a purpose driven 501c3 coalition of FinTechs that deliver funds at all stages of disaster – before, during, and after - through to long term recovery and resilience. PaaL Members follow the PaaL Guiding Principles, and leverage proven cutting edge fintech, payments, blockchain, AI – to optimally serve Survivors, small businesses, Funders*, government, and entire communities.

PaaL** Versus Other Financial Aid Delivery Methods:

- Gift cards do not enable guardrails, provide no data, and funds not spent are typically kept by the vendor, vs being returned to be used for redeployment or your next program.
- Accounts are more like a debit card - plastic card or e-card in your phone wallet. If it's lost or stolen or jeopardized by fraudsters, it can be replaced and funds reloaded.
- Accounts can be opened all, including the underbanked***
- Survivors gain access to funds immediately on an account to buy what *they* need, when and where is best for them (including online), vs a box of pre-determined supplies that may not fit their exact needs.
- Also, cash can be delivered securely to anyone***, using smart phone links or QR codes (sent to phones or on paper) - at ATMs, EOCs, or retail stores.



Aggregated & anonymized data of how funds were spent

The accountable giving *option* provides Funders with aggregated, anonymized data, preserves Survivor privacy, and verifies funds met their intended goals. This transparent reporting builds donor confidence and has been shown to increase contributions by proving that the money

**Funders: corporates, foundations, governments, non-profits, insurers, employers – any seeking to deliver funds to people, small businesses, or NPOs*
***"PaaL" refers to any PaaL 501c3 coalition fintech member – one or several in collaboration*

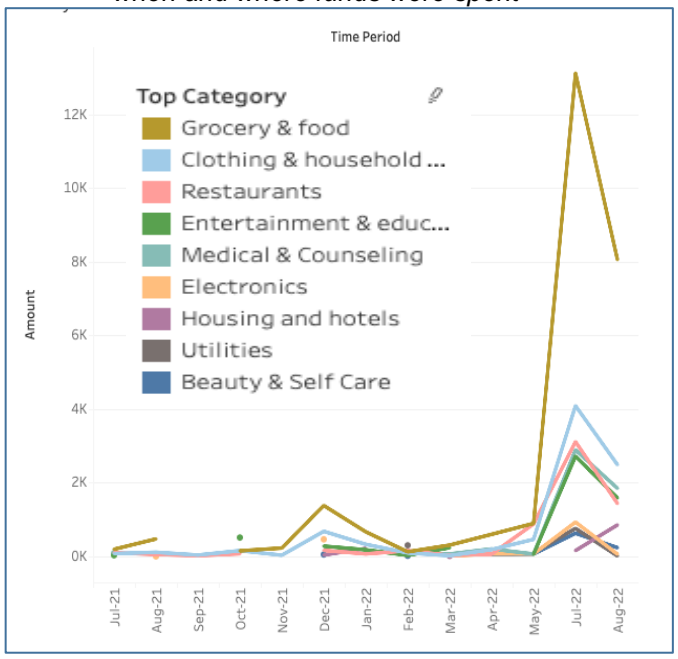
2026 Payments as a Lifeline (PaaL). https://www.paalpay.org. PaaL is a 501c3 administered by IRC Advisory which has 4 US Government certifications for women owned and disadvantaged businesses.

PaaL Enables Faster Funds Delivery – Alone or Alongside Goods and Services

Partners have called the results "*Transformational*."

- Pilots or demonstration projects completed PRIOR to disaster, enable the delivery of money into the hands of every*** Survivor in ***minutes vs months***
- PaaL's been proven for disaster and chronic aid funds to:
  - *Corporate foundations' and non-profits'* funds to Survivors, volunteers, and employees
  - *Corporates'* funds to employees, franchisors, contractors, vendors, and community members
  - *1st Responders'* funds to employees and volunteers
  - *Governments'* funds (federal, state and local) to residents, small businesses, non-profits, more

Chart over time, of aggregated anonymized data on when and where funds were spent



PaaL programs can cost on par with a gift card, yet deliver:

- Unique data on spend (anonymized, aggregated) to save time/cost in analytics, accounting, audits, and reporting
- Information on if funds have been spent and if more is needed, or unused funds can come back to serve others
- Safety/security in reducing robbery vs cash or goods

This data builds forecasting, preparedness, and resiliency for future disasters, long term recovery, chronic aid, and basic income programs – providing transparency and data speeds/simplifies reporting and audits.

Build readiness for your own organization, clients, and community by having your own funds dispersal program ready to deploy in minutes/hours when disaster is on the horizon.

Visit https://www.paalpay.org for testimonials & case studies to learn more about how PaaL programs could strengthen your own readiness/response/recovery, support@PaaLPay.org or 202-964-0522

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****Including the un/underbanked" >35mil people in US, and >2Bil globally without traditional bank accounts*

Summary

There is unique speed and power in leveraging cutting-edge fintech, blockchain, AI and payments technology customized to the needs and sensitivities of the Disaster and Aid communities. These can be 1 time payments or ongoing for years to people and small businesses – *delivered fast, safe, with dignity.* Fintech tools can provide new data to prove the "money matched the mission," and save substantial time in accounting, audit & reporting. Funders via PaaL, can deliver survivor funds across the disaster lifecycle – in minutes*, and repeatedly through to the long tail of recovery. PaaL programs enable recipients to purchase with dignity, what they need to rebuild their lives and the communities where they live, learn and work

*With pilots completed to assure Partner has included new tech and processes into their own processes

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