Minding the Supply Savings Gaps

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Western Union Business Solutions

increasing your non-interest income, enhancing your digital strategy, developing member attraction and retention

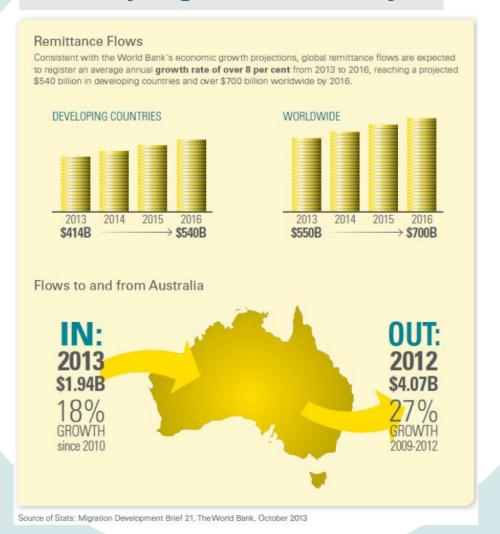
About WUBS

Leading non-bank provider of international payments and travel money

Completed **226 million** consumer-toconsumer transactions, moved **\$81 billion** between consumers, completed **425 million** business payments

Providing services to **80+** mutual financial institutions in Australia

Surveying the Territory



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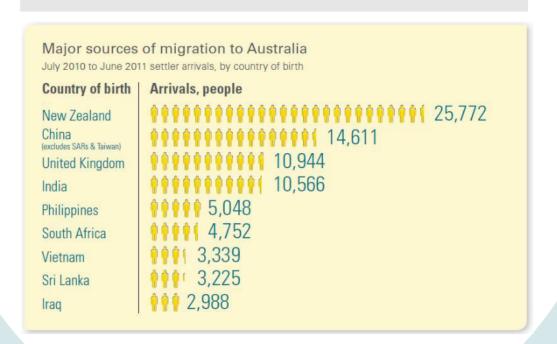
Charting the recent course of the AUD

AUD's **fall in value** last year was broad-based against most major trading partners

AUD started above parity against USD; however, 2013 was a volatile year for the domestic unit and AUD Trade Weighted Index finished down 11.3%

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Population trends and the remittance business



Population trends and the remittance business

Inward migration aside, 2.1% of the population left Australia to reside overseas.

Continuing to support expats while they live overseas can assist your retention and cross-selling strategies

IN 2010 442,800 AUSTRALIANS LEFT TO RESIDE OVERSEAS

TOP DESTINATIONS

UNITED KINGDOM
UNITED STATES
NEW ZEALAND
CANADA
PAPUA NEW GUINEA
GERMANY
JAPAN
NETHERLANDS
IRELAND
MALAYSIA



Winning back Wallet Share

WUBS estimates up to 90% of mutuals customers could be multibanked, compared to only 65% of customers at the big four banks - which is why we pioneered a suite of online payment solutions