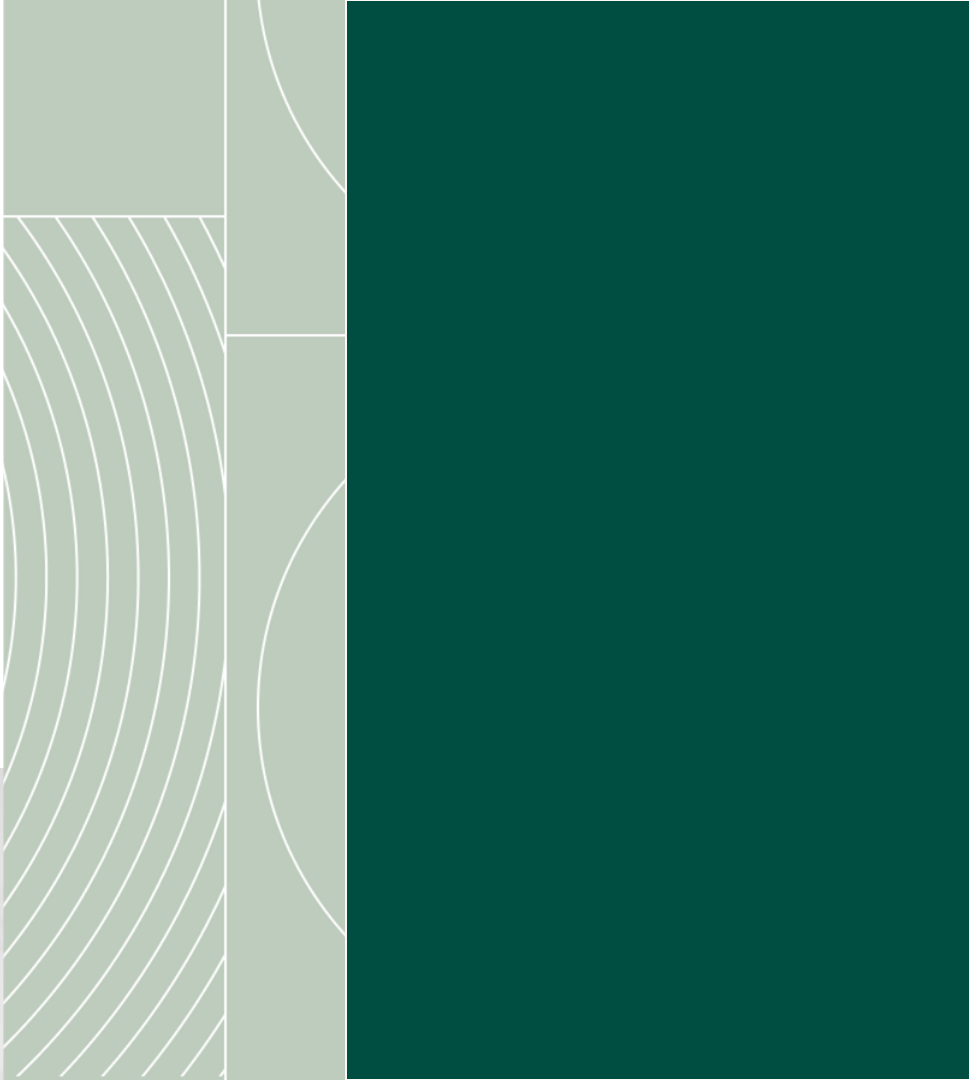


# Chicago Payments Symposium

Matt Marcus



# About Modern Treasury

**Modern Treasury is the operating system for money.**

Our payment operations platform combines a suite of APIs and dashboards to help companies unlock new payments revenue, strengthen customer experiences, and drive efficiency through their business.

**160**

employees

**SF**

headquarters

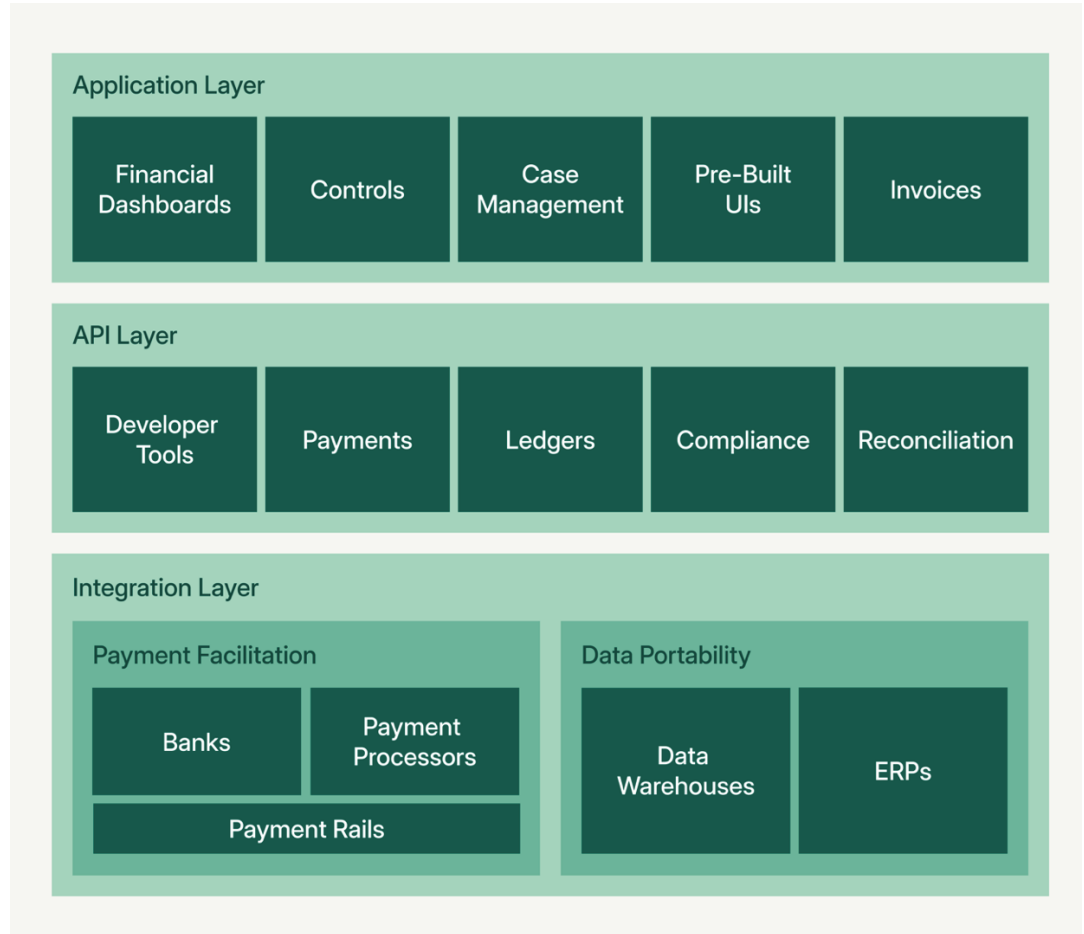
**\$183M**

raised

**\$2B**

valuation

# Our Operating System



# Companies we work with

Marketplaces

mindbody  
+ classpass

Card Issuing

MARQETA

Construction

PROCORE

Payroll

gusto

Fintech

Splitwise

Insurance

at  
— bay

Real Estate

Valon

Investing

DriveWealth

Healthcare

HERON  
THERAPEUTICS

B2B Payments

NAVAN

Agriculture

PRODUCEPAY

Nonprofit

LiUNA!

# Banks we partner with

J.P.Morgan

Goldman Sachs

usbank.

citibank

BMO 



BANK OF AMERICA

svb 

WELLS FARGO

30+  
bank partners

# Our experience with Instant Payments

- Went live with RTP in 2019. Currently launching FedNow.
- Sample Use Cases:
  - Commission checks for real estate agents
    - *“Real-Time Payments enable us to send instant payouts to our real estate agent partners, any day of the week when a property is sold. RTP provides a competitive edge for us” - Guy Gal, CEO and Co-Founder of Side*
  - Invoice payments to truck fleet operators
  - Escrow payments
  - B2B invoice payments
  - Home Equity loans
  - Working Capital loans
  - Faster microdeposits
- Lessons:
  - Strong alternative to wire transfers
  - Value to customer when disbursing paychecks/earnings early
  - Awareness still low; coverage important for broad adoption