

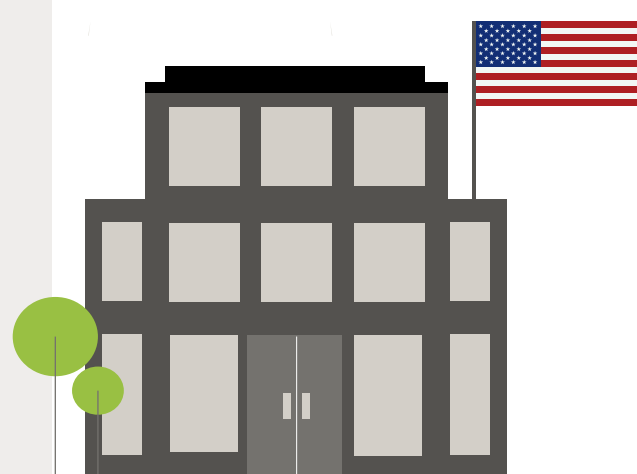
# One connection to reach the world

Gig economy platforms now have access to an ever-expanding workforce as a growing number of skilled individuals work internationally without ever leaving home.

To stay competitive and succeed in this space, digital players need to expand to new markets where the gig economy is flourishing and provide an experience that meets the demands and expectations of their workforce. Here's one example of how a secure and certain payout experience will drive loyalty and growth.

## The story

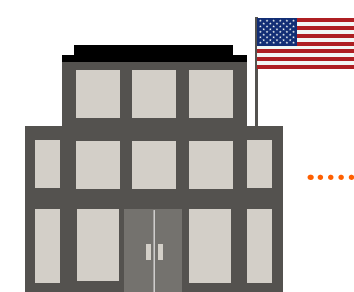
Work Wow, a marketing freelance platform based in New York, USA, needs to pay their global team of freelancers, including Aliya, a self-employed designer in Manila, Philippines.



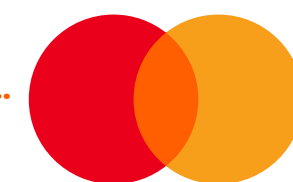
## The need

- Speed**  
Work Wow needs to keep pace with the gig economy's need for speed.
- Reach with reduced costs**  
Work Wow needs access to new markets and to deliver a cost-efficient experience.
- Transparency**  
Work Wow needs visibility upfront and throughout the transaction's journey.
- Simplicity**  
Work Wow needs an expert partner to help manage their regulatory requirements and other payout complexities.

## The solution



Work Wow uses Mastercard Cross-Border Services to pay Aliya.



Mastercard routes the payment to a curated network of financial institutions.



Aliya's experience

- SPEED**  
Aliya receives payment from Work Wow in near real-time.
- PREDICTABILITY AND CERTAINTY**  
Aliya knows how much she can expect to receive and when the funds will arrive.
- CHOICE OF PAYOUT OPTIONS<sup>1</sup>**  
Aliya can choose how she receives her payment.



## The result

- Increased loyalty**  
Work Wow is able to attract and retain a highly skilled and loyal freelancing workforce by delivering fast and reliable payments.
- Increased competitive advantage**  
With a highly engaged workforce, Work Wow is better positioned to win on customer acquisition and loyalty.
- Increased profitability and long-term growth**  
Guaranteed rates, no hidden fees, transaction tracking, robust compliance reviews and FX management allow Work Wow to simplify their payout operations and focus on growing their business.

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in cross-border payments to digital platform partners.

Source: McKinsey Global Payments Report

73% 

of Upwork's revenues are from freelancers outside the U.S.

Source: Statista

80% 

of large-scale U.S. businesses plan to expand their use of freelancers in the next few years.

Source: Intuit 2020 Report

73.7% 

of gig workers would leave a marketplace because of late payments.

Source: Tipalti

85% 

of gig workers would be more likely to take on additional work if they got paid faster.

Source: PYMNTS



Cross-Border Services

100+  
countries worldwide<sup>2</sup>

60+  
global currencies<sup>2</sup>

90%  
of the world's population<sup>3</sup>

[mastercard.com/crossborder](https://mastercard.com/crossborder)

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1. Payout options subject to market availability.  
2. As of March 2022.  
3. Estimated based on Mastercard, UN Worldometer and World Bank data.