

Global Digital Remittance Market By Type (Outward and Inward) By End Use (Personal, Small Businesses, Migrant Labor Workforce and Others) By Channel (Money Transfer Operators, Online Platforms, Banks and Others) By Region, Industry Analysis and Forecast, 2020 - 2026

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Abstracts

The Global Digital Remittance Market size is expected to reach \$33.9 billion by 2026, rising at a market growth of 17.2% CAGR during the forecast period. Digital Remittance is known to be one of the most effective monitoring solutions that has the potential to bring successful changes to the global economy. A variety of economic problems can be efficiently solved by identity banking, networking and literacy problems. A vast majority of remittances go to developed countries, most of which have a shortage of technology that will allow digital remittances to help cost savings for people. The global demand for digital remittances is projected to expand over the forecast period due to a growing need for easier, more reliable and quicker cross-border monetary transactions.

Migrant labor force is the most significant driver of globalization. In the future, blockchain technology will have a far-reaching impact on the remittance market. Many traditional banks, fintech and other financial institutions have studied and tested the blockchain technologies used in the amount of money transfers. Around the same time, several firms, such as Ant Financial/Alipay, Coins.ph, Auxesis, Bitspark, Rebit and Cashaa, have launched their offerings into remittances.

These remittances are a lifeline for countless people around the world. In 2016 alone, the World Bank reported that more than \$600 billion in remittances would be sent by immigrants. Remittances have traditionally been expensive due to threats and

inefficiencies in handling and transferring capital across borders. However, for the first time, there is a clear direct link to how digital technologies not only aim to make money flowing across boundaries more accessible for people, but also how they have the ability to minimize global poverty rates on a macro scale.

Some of the main remittance countries – the United States, Switzerland, Germany, France and Italy – are trapped in the COVID-19 pandemic, and service-sector jobs have been hard hit since the start of the health crisis. Migrants working in hotels, restaurants, and salons have lost their jobs without future government help. At worst, they cannot even go back to their country of birth due to travel limits. This group needs to receive targeted support.

Based on Type, the market is segmented into Outward and Inward. Based on End Use, the market is segmented into Personal, Small Businesses, Migrant Labor Workforce and Others. Based on Channel, the market is segmented into Money Transfer Operators, Online Platforms, Banks and Others. Based on Regions, the market is segmented into North America, Europe, Asia Pacific, and Latin America, Middle East & Africa.

The market research report covers the analysis of key stake holders of the market. Key companies profiled in the report include Ripple Labs, Inc., Remitly, Inc., WorldRemit Ltd., TransferWise Ltd., TransferGo Ltd., NIUM Pvt. Ltd., Digital Wallet Corporation, Azimo Limited, Mobetize Corporation, and Arcus Financial Intelligence, Inc.

Recent strategies deployed in Digital Remittance Market

Partnerships, Collaborations, and Agreements:

Apr-2020: Azimo came into partnership with Thailand's Siam Commercial Bank (SCB). The partnership was aimed at delivering instant payments for customers from Europe to SCB bank accounts in Thailand.

Apr-2020: Digital Wallet Corporation collaborated with Aeon Bank following which the company would be offering Aeon Bank ATM Card. The card can be used at AEON Bank ATMs across Japan. This is a new and convenient service of Smiles Mobile Remittance, which is a mobile international money transfer service widely used mainly by foreigners living in Japan.

Apr-2020: NIUM came into partnership with Geoswift, a payment technology company. The partnership was focused on enabling overseas customers to remit money directly into bank accounts in China via UnionPay. The service allows users to make real-time

fund transfers into UnionPay card accounts connected to 14 banks in China, while another 50 banks would be able to get funding into another 48 banks in that market.

Mar-2020: TransferWise announced partnership with China's Alipay for international transfers. The partnership enabled TransferWise's 7 million-plus users to send the Chinese Yuan from 17 currencies to users of Alipay.

Mar-2020: Arcus entered into a partnership with 7-Eleven, which is a global retail chain. Arcus introduced a range of modern fintech payment solutions to their mobile application that emphasizes on cash-dependent customers. 7-Eleven uses Arcus' technology to strengthen simplified, integrated payment experiences for Latin American customers that make cash payments. The partnership of Arcus with 7-Eleven determines Arcus' aim to provide access of exceptional financial services experience to everyone.

Mar-2020: Ripple entered into partnership with DeeMoney, a Fintech company specialized in digital cross-border money transfers. Through RippleNet, Ripple's global financial payments network, DeeMoney aims to provide more efficient international money transfers at the lowest fees and best rates.

Feb-2020: Azimo partnered with Ripple, the enterprise blockchain solution for global payments. Following the partnership, Azimo launched its first service using Ripple's On-Demand Liquidity solution (ODL) to send faster and cheaper cross-border payments to the Philippines.

Feb-2020: WorldRemit signed partnership agreement with Alipay, the third-party mobile and online payment platform. Through the partnership, the companies aimed to enable consumers to use the WorldRemit app or website for cross-border remittances to the Alipay app, bringing more convenient and inclusive transfer services to users around the world.

Feb-2020: WorldRemit entered into partnership with Neobank. Under this partnership, the latter company provided customers access to the digital remittance service from within the Varo app, allowing them to send money abroad via their mobile phones. WorldRemit offers fee-free remittances to a recipient network of over 150 countries.

Jan-2020: Digital Wallet Corporation announced its partnership with Cashway Money Transfer Pvt. Ltd. Following the partnership, the company introduced Smiles Mobile Remittance. The service would boost the demand for digital remittance in Japan and would also benefit Nepali workers who have difficulties accessing brick and mortar remittance establishments.

Jan-2020: TransferGo partnered with Currencycloud, the global payments platform. The partnership was focused on facilitating cross-border payments. With this partnership, the remittance service has access to Currencycloud's network, not only making sending users' funds easier and presumably faster but also allowing them to be sent to 19 new countries, including Kenya, Japan, Malaysia, the United Arab Emirates.

Jan-2020: Remitly collaborated with Alipay, the world's leading payment and lifestyle platform. The collaboration allowed Remitly customers to send money from their smartphone or computer, and for funds to be received within the Alipay app,

Nov-2019: Remitly teamed up with Xpress Money, a Finablr company. The collaboration was focused on increasing cross-border payout options for customers in Asia and Africa. This collaboration leverages Xpress Money's global footprint and its omnichannel distribution capabilities, adding thousands of cash pick-up locations to the Remitly network in addition to enabling convenient money transfers to bank accounts and mobile wallets.

Sep-2019: Mobetize Corporation came into collaboration with Celero, a leading provider of digital technology and integration solutions to credit unions and financial institutions (FIs) across Canada. Under this collaboration, the former company was aimed to provide a digital international money transfer service for the latter company's credit union customers.

Aug-2019: Digital Wallet Corporation teamed up with Asia United Bank Corporation. The collaboration was aimed to enhance and improve the remittances services for Philippines users.

May-2019: RippleNet collaborated with Ria Money Transfer, a subsidiary of Euronet Worldwide. Through this collaboration, the latter company enabled instant, blockchain-powered global payments. By joining RippleNet's network of 200+ financial institutions worldwide, Ria can settle transactions with increased speed, transparency, and efficiency and deliver a better experience to their customers.

Mar-2019: Remitly signed an agreement with Visa, an American multinational financial services corporation. Under this agreement, the former company was aimed to modernize the sending and receiving of funds internationally by adding another fast, secure and transparent channel to the Remitly digital money transfer platform through Visa Direct, Visa's real-time push payments platform.

Acquisition and Mergers:

Oct-2019: Digital Wallet Corporation acquired Speed Money Transfer Philippines (SMTP), a remittance and foreign exchange company. SMTP operates in the Philippines and Australia. After the acquisition, the company has been renamed as Digital Wallet Philippines. The acquisition helped the company in providing its digital wallet services in Asia and Europe.

Product Launches and Product Expansions:

Dec-2019: NIUM (formerly known as InstaRem) announced an e-KYC feature for providing frictionless onboarding to Malaysian residents and expatriates in Malaysia who need to make regular payments overseas. With the help of NIUM's fully digital e-KYC process, which takes just a few minutes to complete, users from any part of Malaysia can get KYC done from the comfort of their home or office.

Nov-2019: TransferGo released its local money transfer service in Romania. The free service enables customers to send money to other TransferGo customers as well as to relatives or friends who have not yet installed the application, only needing a phone with an Internet connection.

Sep-2019: NIUM (formerly known as InstaRem) launched its services in Canada for strengthening its presence in North America. Its users in Canada can send money to more than 60 countries with 'zero-margin and low -fee' transfers.

Jun-2019: TransferGo unveiled a dedicated blockchain-based remittance corridor to India for supporting real-time cross-border transfers. The service would be available from all locations across the large European region.

Scope of the Study

Market Segmentation:

By Type

Outward

Inward

By End Use

Personal

Small Businesses

Migrant Labor Workforce

Others

By Channel

Money Transfer Operators

Online Platforms

Banks

Others

By Geography

North America

US

Canada

Mexico

Rest of North America

Europe

Germany

UK

France

Russia

Spain

Italy

Rest of Europe

Asia Pacific

China

Japan

India

South Korea

Singapore

Malaysia

Rest of Asia Pacific

LAMEA

Brazil

Argentina

UAE

Saudi Arabia

South Africa

Nigeria

Rest of LAMEA

Companies Profiled

Ripple Labs, Inc.

Remitly, Inc.

WorldRemit Ltd.

TransferWise Ltd.

TransferGo Ltd.

NIUM Pvt. Ltd.

Digital Wallet Corporation

Azimo Limited

Mobetize Corporation

Arcus Financial Intelligence, Inc.

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Contents

CHAPTER 1. MARKET SCOPE & METHODOLOGY

- 1.1 Market Definition
- 1.2 Objectives
- 1.3 Market Scope
- 1.4 Segmentation
 - 1.4.1 Global Digital Remittance Market, by Type
 - 1.4.2 Global Digital Remittance Market, by End Use
 - 1.4.3 Global Digital Remittance Market, by Channel
 - 1.4.4 Global Digital Remittance Market, by Geography
- 1.5 Methodology for the research

CHAPTER 2. MARKET OVERVIEW

- 2.1 Introduction
 - 2.1.1 Overview
 - 2.1.2 Executive Summary
 - 2.1.3 Market Composition and Scenario
- 2.2 Key Factors Impacting the Market
 - 2.2.1 Market Drivers
 - 2.2.2 Market Restraints

CHAPTER 3. COMPETITION ANALYSIS - GLOBAL

- 3.1 Recent Industry Wide Strategic Developments
 - 3.1.1 Partnerships, Collaborations and Agreements
 - 3.1.2 Product Launches and Product Expansions
 - 3.1.3 Business Unit Expansions
 - 3.1.4 Geographical Expansions
 - 3.1.5 Mergers & Acquisitions
- 3.2 Top Winning Strategies
 - 3.2.1 Key Leading Strategies: Percentage Distribution (2016-2020)
 - 3.2.2 Key Strategic Move: (Partnerships, Collaborations, and Agreements: 2018, Feb – 2020, Apr) Leading Players

CHAPTER 4. GLOBAL DIGITAL REMITTANCE MARKET BY TYPE

- 4.1 Global Digital Remittance Outward Market by Region
- 4.2 Global Digital Remittance Inward Market by Region

CHAPTER 5. GLOBAL DIGITAL REMITTANCE MARKET BY END USE

- 5.1 Global Digital Remittance Personal Market by Region
- 5.2 Global Digital Remittance Small Businesses Market by Region
- 5.3 Global Digital Remittance Migrant Labor Workforce Market by Region
- 5.4 Global Other End Use Digital Remittance Market by Region

CHAPTER 6. GLOBAL DIGITAL REMITTANCE MARKET BY CHANNEL

- 6.1 Global Money Transfer Operators Digital Remittance Market by Region
- 6.2 Global Online Platforms Digital Remittance Market by Region
- 6.3 Global Banks Digital Remittance Market by Region
- 6.4 Global Others Digital Remittance Market by Region

CHAPTER 7. GLOBAL DIGITAL REMITTANCE MARKET BY REGION

- 7.1 North America Digital Remittance Market
 - 7.1.1 North America Digital Remittance Market by Type
 - 7.1.1.1 North America Digital Remittance Outward Market by Country
 - 7.1.1.2 North America Digital Remittance Inward Market by Country
 - 7.1.2 North America Digital Remittance Market by End Use
 - 7.1.2.1 North America Digital Remittance Personal Market by Country
 - 7.1.2.2 North America Digital Remittance Small Businesses Market by Country
 - 7.1.2.3 North America Digital Remittance Migrant Labor Workforce Market by Country
 - 7.1.2.4 North America Other End Use Digital Remittance Market by Country
 - 7.1.3 North America Digital Remittance Market by Channel
 - 7.1.3.1 North America Money Transfer Operators Digital Remittance Market by Country
 - 7.1.3.2 North America Online Platforms Digital Remittance Market by Country
 - 7.1.3.3 North America Banks Digital Remittance Market by Country
 - 7.1.3.4 North America Others Digital Remittance Market by Country
 - 7.1.4 North America Digital Remittance Market by Country
 - 7.1.4.1 US Digital Remittance Market
 - 7.1.4.1.1 US Digital Remittance Market by Type
 - 7.1.4.1.2 US Digital Remittance Market by End Use
 - 7.1.4.1.3 US Digital Remittance Market by Channel

- 7.1.4.2 Canada Digital Remittance Market
 - 7.1.4.2.1 Canada Digital Remittance Market by Type
 - 7.1.4.2.2 Canada Digital Remittance Market by End Use
 - 7.1.4.2.3 Canada Digital Remittance Market by Channel
- 7.1.4.3 Mexico Digital Remittance Market
 - 7.1.4.3.1 Mexico Digital Remittance Market by Type
 - 7.1.4.3.2 Mexico Digital Remittance Market by End Use
 - 7.1.4.3.3 Mexico Digital Remittance Market by Channel
- 7.1.4.4 Rest of North America Digital Remittance Market
 - 7.1.4.4.1 Rest of North America Digital Remittance Market by Type
 - 7.1.4.4.2 Rest of North America Digital Remittance Market by End Use
 - 7.1.4.4.3 Rest of North America Digital Remittance Market by Channel
- 7.2 Europe Digital Remittance Market
 - 7.2.1 Europe Digital Remittance Market by Type
 - 7.2.1.1 Europe Digital Remittance Outward Market by Country
 - 7.2.1.2 Europe Digital Remittance Inward Market by Country
 - 7.2.2 Europe Digital Remittance Market by End Use
 - 7.2.2.1 Europe Digital Remittance Personal Market by Country
 - 7.2.2.2 Europe Digital Remittance Small Businesses Market by Country
 - 7.2.2.3 Europe Digital Remittance Migrant Labor Workforce Market by Country
 - 7.2.2.4 Europe Other End Use Digital Remittance Market by Country
 - 7.2.3 Europe Digital Remittance Market by Channel
 - 7.2.3.1 Europe Money Transfer Operators Digital Remittance Market by Country
 - 7.2.3.2 Europe Online Platforms Digital Remittance Market by Country
 - 7.2.3.3 Europe Banks Digital Remittance Market by Country
 - 7.2.3.4 Europe Others Digital Remittance Market by Country
 - 7.2.4 Europe Digital Remittance Market by Country
 - 7.2.4.1 Germany Digital Remittance Market
 - 7.2.4.1.1 Germany Digital Remittance Market by Type
 - 7.2.4.1.2 Germany Digital Remittance Market by End Use
 - 7.2.4.1.3 Germany Digital Remittance Market by Channel
 - 7.2.4.2 UK Digital Remittance Market
 - 7.2.4.2.1 UK Digital Remittance Market by Type
 - 7.2.4.2.2 UK Digital Remittance Market by End Use
 - 7.2.4.2.3 UK Digital Remittance Market by Channel
 - 7.2.4.3 France Digital Remittance Market
 - 7.2.4.3.1 France Digital Remittance Market by Type
 - 7.2.4.3.2 France Digital Remittance Market by End Use
 - 7.2.4.3.3 France Digital Remittance Market by Channel

- 7.2.4.4 Russia Digital Remittance Market
 - 7.2.4.4.1 Russia Digital Remittance Market by Type
 - 7.2.4.4.2 Russia Digital Remittance Market by End Use
 - 7.2.4.4.3 Russia Digital Remittance Market by Channel
- 7.2.4.5 Spain Digital Remittance Market
 - 7.2.4.5.1 Spain Digital Remittance Market by Type
 - 7.2.4.5.2 Spain Digital Remittance Market by End Use
 - 7.2.4.5.3 Spain Digital Remittance Market by Channel
- 7.2.4.6 Italy Digital Remittance Market
 - 7.2.4.6.1 Italy Digital Remittance Market by Type
 - 7.2.4.6.2 Italy Digital Remittance Market by End Use
 - 7.2.4.6.3 Italy Digital Remittance Market by Channel
- 7.2.4.7 Rest of Europe Digital Remittance Market
 - 7.2.4.7.1 Rest of Europe Digital Remittance Market by Type
 - 7.2.4.7.2 Rest of Europe Digital Remittance Market by End Use
 - 7.2.4.7.3 Rest of Europe Digital Remittance Market by Channel
- 7.3 Asia Pacific Digital Remittance Market
 - 7.3.1 Asia Pacific Digital Remittance Market by Type
 - 7.3.1.1 Asia Pacific Digital Remittance Outward Market by Country
 - 7.3.1.2 Asia Pacific Digital Remittance Inward Market by Country
 - 7.3.2 Asia Pacific Digital Remittance Market by End Use
 - 7.3.2.1 Asia Pacific Digital Remittance Personal Market by Country
 - 7.3.2.2 Asia Pacific Digital Remittance Small Businesses Market by Country
 - 7.3.2.3 Asia Pacific Digital Remittance Migrant Labor Workforce Market by Country
 - 7.3.2.4 Asia Pacific Other End Use Digital Remittance Market by Country
 - 7.3.3 Asia Pacific Digital Remittance Market by Channel
 - 7.3.3.1 Asia Pacific Money Transfer Operators Digital Remittance Market by Country
 - 7.3.3.2 Asia Pacific Online Platforms Digital Remittance Market by Country
 - 7.3.3.3 Asia Pacific Banks Digital Remittance Market by Country
 - 7.3.3.4 Asia Pacific Others Digital Remittance Market by Country
 - 7.3.4 Asia Pacific Digital Remittance Market by Country
 - 7.3.4.1 China Digital Remittance Market
 - 7.3.4.1.1 China Digital Remittance Market by Type
 - 7.3.4.1.2 China Digital Remittance Market by End Use
 - 7.3.4.1.3 China Digital Remittance Market by Channel
 - 7.3.4.2 Japan Digital Remittance Market
 - 7.3.4.2.1 Japan Digital Remittance Market by Type
 - 7.3.4.2.2 Japan Digital Remittance Market by End Use
 - 7.3.4.2.3 Japan Digital Remittance Market by Channel

- 7.3.4.3 India Digital Remittance Market
 - 7.3.4.3.1 India Digital Remittance Market by Type
 - 7.3.4.3.2 India Digital Remittance Market by End Use
 - 7.3.4.3.3 India Digital Remittance Market by Channel
- 7.3.4.4 South Korea Digital Remittance Market
 - 7.3.4.4.1 South Korea Digital Remittance Market by Type
 - 7.3.4.4.2 South Korea Digital Remittance Market by End Use
 - 7.3.4.4.3 South Korea Digital Remittance Market by Channel
- 7.3.4.5 Singapore Digital Remittance Market
 - 7.3.4.5.1 Singapore Digital Remittance Market by Type
 - 7.3.4.5.2 Singapore Digital Remittance Market by End Use
 - 7.3.4.5.3 Singapore Digital Remittance Market by Channel
- 7.3.4.6 Malaysia Digital Remittance Market
 - 7.3.4.6.1 Malaysia Digital Remittance Market by Type
 - 7.3.4.6.2 Malaysia Digital Remittance Market by End Use
 - 7.3.4.6.3 Malaysia Digital Remittance Market by Channel
- 7.3.4.7 Rest of Asia Pacific Digital Remittance Market
 - 7.3.4.7.1 Rest of Asia Pacific Digital Remittance Market by Type
 - 7.3.4.7.2 Rest of Asia Pacific Digital Remittance Market by End Use
 - 7.3.4.7.3 Rest of Asia Pacific Digital Remittance Market by Channel
- 7.4 LAMEA Digital Remittance Market
 - 7.4.1 LAMEA Digital Remittance Market by Type
 - 7.4.1.1 LAMEA Digital Remittance Outward Market by Country
 - 7.4.1.2 LAMEA Digital Remittance Inward Market by Country
 - 7.4.2 LAMEA Digital Remittance Market by End Use
 - 7.4.2.1 LAMEA Digital Remittance Personal Market by Country
 - 7.4.2.2 LAMEA Digital Remittance Small Businesses Market by Country
 - 7.4.2.3 LAMEA Digital Remittance Migrant Labor Workforce Market by Country
 - 7.4.2.4 LAMEA Other End Use Digital Remittance Market by Country
 - 7.4.3 LAMEA Digital Remittance Market by Channel
 - 7.4.3.1 LAMEA Money Transfer Operators Digital Remittance Market by Country
 - 7.4.3.2 LAMEA Online Platforms Digital Remittance Market by Country
 - 7.4.3.3 LAMEA Banks Digital Remittance Market by Country
 - 7.4.3.4 LAMEA Others Digital Remittance Market by Country
 - 7.4.4 LAMEA Digital Remittance Market by Country
 - 7.4.4.1 Brazil Digital Remittance Market
 - 7.4.4.1.1 Brazil Digital Remittance Market by Type
 - 7.4.4.1.2 Brazil Digital Remittance Market by End Use
 - 7.4.4.1.3 Brazil Digital Remittance Market by Channel

- 7.4.4.2 Argentina Digital Remittance Market
 - 7.4.4.2.1 Argentina Digital Remittance Market by Type
 - 7.4.4.2.2 Argentina Digital Remittance Market by End Use
 - 7.4.4.2.3 Argentina Digital Remittance Market by Channel
- 7.4.4.3 UAE Digital Remittance Market
 - 7.4.4.3.1 UAE Digital Remittance Market by Type
 - 7.4.4.3.2 UAE Digital Remittance Market by End Use
 - 7.4.4.3.3 UAE Digital Remittance Market by Channel
- 7.4.4.4 Saudi Arabia Digital Remittance Market
 - 7.4.4.4.1 Saudi Arabia Digital Remittance Market by Type
 - 7.4.4.4.2 Saudi Arabia Digital Remittance Market by End Use
 - 7.4.4.4.3 Saudi Arabia Digital Remittance Market by Channel
- 7.4.4.5 South Africa Digital Remittance Market
 - 7.4.4.5.1 South Africa Digital Remittance Market by Type
 - 7.4.4.5.2 South Africa Digital Remittance Market by End Use
 - 7.4.4.5.3 South Africa Digital Remittance Market by Channel
- 7.4.4.6 Nigeria Digital Remittance Market
 - 7.4.4.6.1 Nigeria Digital Remittance Market by Type
 - 7.4.4.6.2 Nigeria Digital Remittance Market by End Use
 - 7.4.4.6.3 Nigeria Digital Remittance Market by Channel
- 7.4.4.7 Rest of LAMEA Digital Remittance Market
 - 7.4.4.7.1 Rest of LAMEA Digital Remittance Market by Type
 - 7.4.4.7.2 Rest of LAMEA Digital Remittance Market by End Use
 - 7.4.4.7.3 Rest of LAMEA Digital Remittance Market by Channel

CHAPTER 8. COMPANY PROFILES

- 8.1 Ripple Labs, Inc.
 - 8.1.1 Company Overview
 - 8.1.2 Recent strategies and developments:
 - 8.1.2.1 Partnerships, Collaborations, and Agreements:
- 8.2 Remitly, Inc.
 - 8.2.1 Company Overview
 - 8.2.2 Recent strategies and developments:
 - 8.2.2.1 Partnerships, Collaborations, and Agreements:
- 8.3 WorldRemit Ltd.
 - 8.3.1 Company Overview
 - 8.3.2 Recent strategies and developments:
 - 8.3.2.1 Partnerships, Collaborations, and Agreements:

8.3.2.2 Product Launches and Product Expansions:

8.3.2.3 Geographical Expansions:

8.4 TransferWise Ltd.

8.4.1 Company Overview

8.4.2 Recent strategies and developments:

8.4.2.1 Partnerships, Collaborations, and Agreements:

8.4.2.2 Geographical Expansions:

8.5 TransferGo Ltd.

8.5.1 Company Overview

8.5.2 Recent strategies and developments:

8.5.2.1 Partnerships, Collaborations, and Agreements:

8.5.2.2 Product Launches and Product Expansions:

8.6 NIUM Pvt. Ltd.

8.6.1 Company Overview

8.6.2 Recent strategies and developments:

8.6.2.1 Partnerships, Collaborations, and Agreements:

8.6.2.2 Product Launches and Product Expansions:

8.7 Digital Wallet Corporation

8.7.1 Company Overview

8.7.2 Recent strategies and developments:

8.7.2.1 Partnerships, Collaborations, and Agreements:

8.7.2.2 Acquisition and Mergers:

8.8 Azimo Limited

8.8.1 Company Overview

8.8.2 Recent strategies and developments:

8.8.2.1 Partnerships, Collaborations, and Agreements:

8.8.2.2 Business Unit Expansions:

8.9 Mobetize Corporation

8.9.1 Company Overview

8.9.2 Recent strategies and developments:

8.9.2.1 Partnerships, Collaborations, and Agreements:

8.1 Arcus Financial Intelligence, Inc.

8.10.1 Company Overview

8.10.2 Recent strategies and developments:

8.10.2.1 Partnerships, Collaborations, and Agreements:

List Of Tables

LIST OF TABLES

TABLE 1 GLOBAL DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 2 GLOBAL DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 3 PARTNERSHIPS, COLLABORATIONS AND AGREEMENTS– DIGITAL REMITTANCE MARKET

TABLE 4 PRODUCT LAUNCHES AND PRODUCT EXPANSIONS– DIGITAL REMITTANCE MARKET

TABLE 5 BUSINESS UNIT EXPANSIONS– DIGITAL REMITTANCE MARKET

TABLE 6 GEOGRAPHICAL EXPANSIONS– DIGITAL REMITTANCE MARKET

TABLE 7 MERGERS & ACQUISITIONS – DIGITAL REMITTANCE MARKET

TABLE 8 GLOBAL DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 9 GLOBAL DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 10 GLOBAL DIGITAL REMITTANCE OUTWARD MARKET BY REGION, 2016 - 2019, USD MILLION

TABLE 11 GLOBAL DIGITAL REMITTANCE OUTWARD MARKET BY REGION, 2020 - 2026, USD MILLION

TABLE 12 GLOBAL DIGITAL REMITTANCE INWARD MARKET BY REGION, 2016 - 2019, USD MILLION

TABLE 13 GLOBAL DIGITAL REMITTANCE INWARD MARKET BY REGION, 2020 - 2026, USD MILLION

TABLE 14 GLOBAL DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 15 GLOBAL DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 16 GLOBAL DIGITAL REMITTANCE PERSONAL MARKET BY REGION, 2016 - 2019, USD MILLION

TABLE 17 GLOBAL DIGITAL REMITTANCE PERSONAL MARKET BY REGION, 2020 - 2026, USD MILLION

TABLE 18 GLOBAL DIGITAL REMITTANCE SMALL BUSINESSES MARKET BY REGION, 2016 - 2019, USD MILLION

TABLE 19 GLOBAL DIGITAL REMITTANCE SMALL BUSINESSES MARKET BY REGION, 2020 - 2026, USD MILLION

TABLE 20 GLOBAL DIGITAL REMITTANCE MIGRANT LABOR WORKFORCE MARKET BY REGION, 2016 - 2019, USD MILLION

TABLE 21 GLOBAL DIGITAL REMITTANCE MIGRANT LABOR WORKFORCE MARKET BY REGION, 2020 - 2026, USD MILLION

TABLE 22 GLOBAL OTHER END USE DIGITAL REMITTANCE MARKET BY REGION, 2016 - 2019, USD MILLION

TABLE 23 GLOBAL OTHER END USE DIGITAL REMITTANCE MARKET BY REGION, 2020 - 2026, USD MILLION

TABLE 24 GLOBAL DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 25 GLOBAL DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 26 GLOBAL MONEY TRANSFER OPERATORS DIGITAL REMITTANCE MARKET BY REGION, 2016 - 2019, USD MILLION

TABLE 27 GLOBAL MONEY TRANSFER OPERATORS DIGITAL REMITTANCE MARKET BY REGION, 2020 - 2026, USD MILLION

TABLE 28 GLOBAL ONLINE PLATFORMS DIGITAL REMITTANCE MARKET BY REGION, 2016 - 2019, USD MILLION

TABLE 29 GLOBAL ONLINE PLATFORMS DIGITAL REMITTANCE MARKET BY REGION, 2020 - 2026, USD MILLION

TABLE 30 GLOBAL BANKS DIGITAL REMITTANCE MARKET BY REGION, 2016 - 2019, USD MILLION

TABLE 31 GLOBAL BANKS DIGITAL REMITTANCE MARKET BY REGION, 2020 - 2026, USD MILLION

TABLE 32 GLOBAL OTHERS DIGITAL REMITTANCE MARKET BY REGION, 2016 - 2019, USD MILLION

TABLE 33 GLOBAL OTHERS DIGITAL REMITTANCE MARKET BY REGION, 2020 - 2026, USD MILLION

TABLE 34 GLOBAL DIGITAL REMITTANCE MARKET BY REGION, 2016 - 2019, USD MILLION

TABLE 35 GLOBAL DIGITAL REMITTANCE MARKET BY REGION, 2020 - 2026, USD MILLION

TABLE 36 NORTH AMERICA DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 37 NORTH AMERICA DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 38 NORTH AMERICA DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 39 NORTH AMERICA DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 40 NORTH AMERICA DIGITAL REMITTANCE OUTWARD MARKET BY

COUNTRY, 2016 - 2019, USD MILLION

TABLE 41 NORTH AMERICA DIGITAL REMITTANCE OUTWARD MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 42 NORTH AMERICA DIGITAL REMITTANCE INWARD MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 43 NORTH AMERICA DIGITAL REMITTANCE INWARD MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 44 NORTH AMERICA DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 45 NORTH AMERICA DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 46 NORTH AMERICA DIGITAL REMITTANCE PERSONAL MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 47 NORTH AMERICA DIGITAL REMITTANCE PERSONAL MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 48 NORTH AMERICA DIGITAL REMITTANCE SMALL BUSINESSES MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 49 NORTH AMERICA DIGITAL REMITTANCE SMALL BUSINESSES MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 50 NORTH AMERICA DIGITAL REMITTANCE MIGRANT LABOR WORKFORCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 51 NORTH AMERICA DIGITAL REMITTANCE MIGRANT LABOR WORKFORCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 52 NORTH AMERICA OTHER END USE DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 53 NORTH AMERICA OTHER END USE DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 54 NORTH AMERICA DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 55 NORTH AMERICA DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 56 NORTH AMERICA MONEY TRANSFER OPERATORS DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 57 NORTH AMERICA MONEY TRANSFER OPERATORS DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 58 NORTH AMERICA ONLINE PLATFORMS DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 59 NORTH AMERICA ONLINE PLATFORMS DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 60 NORTH AMERICA BANKS DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 61 NORTH AMERICA BANKS DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 62 NORTH AMERICA OTHERS DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 63 NORTH AMERICA OTHERS DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 64 NORTH AMERICA DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 65 NORTH AMERICA DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 66 US DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 67 US DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 68 US DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 69 US DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 70 US DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 71 US DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 72 US DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 73 US DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 74 CANADA DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 75 CANADA DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 76 CANADA DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 77 CANADA DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 78 CANADA DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 79 CANADA DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 80 CANADA DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 81 CANADA DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 82 MEXICO DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 83 MEXICO DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 84 MEXICO DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 85 MEXICO DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 86 MEXICO DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 87 MEXICO DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 88 MEXICO DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 89 MEXICO DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 90 REST OF NORTH AMERICA DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 91 REST OF NORTH AMERICA DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 92 REST OF NORTH AMERICA DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 93 REST OF NORTH AMERICA DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 94 REST OF NORTH AMERICA DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 95 REST OF NORTH AMERICA DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 96 REST OF NORTH AMERICA DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 97 REST OF NORTH AMERICA DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 98 EUROPE DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 99 EUROPE DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 100 EUROPE DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 101 EUROPE DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 102 EUROPE DIGITAL REMITTANCE OUTWARD MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 103 EUROPE DIGITAL REMITTANCE OUTWARD MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 104 EUROPE DIGITAL REMITTANCE INWARD MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 105 EUROPE DIGITAL REMITTANCE INWARD MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 106 EUROPE DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 107 EUROPE DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 108 EUROPE DIGITAL REMITTANCE PERSONAL MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 109 EUROPE DIGITAL REMITTANCE PERSONAL MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 110 EUROPE DIGITAL REMITTANCE SMALL BUSINESSES MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 111 EUROPE DIGITAL REMITTANCE SMALL BUSINESSES MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 112 EUROPE DIGITAL REMITTANCE MIGRANT LABOR WORKFORCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 113 EUROPE DIGITAL REMITTANCE MIGRANT LABOR WORKFORCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 114 EUROPE OTHER END USE DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 115 EUROPE OTHER END USE DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 116 EUROPE DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 117 EUROPE DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 118 EUROPE MONEY TRANSFER OPERATORS DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 119 EUROPE MONEY TRANSFER OPERATORS DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 120 EUROPE ONLINE PLATFORMS DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 121 EUROPE ONLINE PLATFORMS DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 122 EUROPE BANKS DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 123 EUROPE BANKS DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 -

2026, USD MILLION

TABLE 124 EUROPE OTHERS DIGITAL REMITTANCE MARKET BY COUNTRY,
2016 - 2019, USD MILLION

TABLE 125 EUROPE OTHERS DIGITAL REMITTANCE MARKET BY COUNTRY,
2020 - 2026, USD MILLION

TABLE 126 EUROPE DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019,
USD MILLION

TABLE 127 EUROPE DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 - 2026,
USD MILLION

TABLE 128 GERMANY DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 129 GERMANY DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 130 GERMANY DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD
MILLION

TABLE 131 GERMANY DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD
MILLION

TABLE 132 GERMANY DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019,
USD MILLION

TABLE 133 GERMANY DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026,
USD MILLION

TABLE 134 GERMANY DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019,
USD MILLION

TABLE 135 GERMANY DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026,
USD MILLION

TABLE 136 UK DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 137 UK DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 138 UK DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD
MILLION

TABLE 139 UK DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD
MILLION

TABLE 140 UK DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD
MILLION

TABLE 141 UK DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD
MILLION

TABLE 142 UK DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD
MILLION

TABLE 143 UK DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD
MILLION

TABLE 144 FRANCE DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 145 FRANCE DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 146 FRANCE DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 147 FRANCE DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 148 FRANCE DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 149 FRANCE DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 150 FRANCE DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 151 FRANCE DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 152 RUSSIA DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 153 RUSSIA DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 154 RUSSIA DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 155 RUSSIA DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 156 RUSSIA DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 157 RUSSIA DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 158 RUSSIA DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 159 RUSSIA DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 160 SPAIN DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 161 SPAIN DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 162 SPAIN DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 163 SPAIN DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 164 SPAIN DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 165 SPAIN DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 166 SPAIN DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 167 SPAIN DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026,

USD MILLION

TABLE 168 ITALY DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 169 ITALY DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 170 ITALY DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 171 ITALY DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 172 ITALY DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 173 ITALY DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 174 ITALY DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 175 ITALY DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 176 REST OF EUROPE DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 177 REST OF EUROPE DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 178 REST OF EUROPE DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 179 REST OF EUROPE DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 180 REST OF EUROPE DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 181 REST OF EUROPE DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 182 REST OF EUROPE DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 183 REST OF EUROPE DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 184 ASIA PACIFIC DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 185 ASIA PACIFIC DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 186 ASIA PACIFIC DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 187 ASIA PACIFIC DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 188 ASIA PACIFIC DIGITAL REMITTANCE OUTWARD MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 189 ASIA PACIFIC DIGITAL REMITTANCE OUTWARD MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 190 ASIA PACIFIC DIGITAL REMITTANCE INWARD MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 191 ASIA PACIFIC DIGITAL REMITTANCE INWARD MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 192 ASIA PACIFIC DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 193 ASIA PACIFIC DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 194 ASIA PACIFIC DIGITAL REMITTANCE PERSONAL MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 195 ASIA PACIFIC DIGITAL REMITTANCE PERSONAL MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 196 ASIA PACIFIC DIGITAL REMITTANCE SMALL BUSINESSES MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 197 ASIA PACIFIC DIGITAL REMITTANCE SMALL BUSINESSES MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 198 ASIA PACIFIC DIGITAL REMITTANCE MIGRANT LABOR WORKFORCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 199 ASIA PACIFIC DIGITAL REMITTANCE MIGRANT LABOR WORKFORCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 200 ASIA PACIFIC OTHER END USE DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 201 ASIA PACIFIC OTHER END USE DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 202 ASIA PACIFIC DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 203 ASIA PACIFIC DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 204 ASIA PACIFIC MONEY TRANSFER OPERATORS DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 205 ASIA PACIFIC MONEY TRANSFER OPERATORS DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 206 ASIA PACIFIC ONLINE PLATFORMS DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 207 ASIA PACIFIC ONLINE PLATFORMS DIGITAL REMITTANCE MARKET

BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 208 ASIA PACIFIC BANKS DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 209 ASIA PACIFIC BANKS DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 210 ASIA PACIFIC OTHERS DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 211 ASIA PACIFIC OTHERS DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 212 ASIA PACIFIC DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 213 ASIA PACIFIC DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 214 CHINA DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 215 CHINA DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 216 CHINA DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 217 CHINA DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 218 CHINA DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 219 CHINA DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 220 CHINA DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 221 CHINA DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 222 JAPAN DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 223 JAPAN DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 224 JAPAN DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 225 JAPAN DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 226 JAPAN DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 227 JAPAN DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 228 JAPAN DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 229 JAPAN DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 230 INDIA DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 231 INDIA DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 232 INDIA DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 233 INDIA DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 234 INDIA DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 235 INDIA DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 236 INDIA DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 237 INDIA DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 238 SOUTH KOREA DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 239 SOUTH KOREA DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 240 SOUTH KOREA DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 241 SOUTH KOREA DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 242 SOUTH KOREA DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 243 SOUTH KOREA DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 244 SOUTH KOREA DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 245 SOUTH KOREA DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 246 SINGAPORE DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 247 SINGAPORE DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 248 SINGAPORE DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 249 SINGAPORE DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026,

USD MILLION

TABLE 250 SINGAPORE DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 251 SINGAPORE DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 252 SINGAPORE DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 253 SINGAPORE DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 254 MALAYSIA DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 255 MALAYSIA DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 256 MALAYSIA DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 257 MALAYSIA DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 258 MALAYSIA DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 259 MALAYSIA DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 260 MALAYSIA DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 261 MALAYSIA DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 262 REST OF ASIA PACIFIC DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 263 REST OF ASIA PACIFIC DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 264 REST OF ASIA PACIFIC DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 265 REST OF ASIA PACIFIC DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 266 REST OF ASIA PACIFIC DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 267 REST OF ASIA PACIFIC DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 268 REST OF ASIA PACIFIC DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 269 REST OF ASIA PACIFIC DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 270 LAMEA DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 271 LAMEA DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 272 LAMEA DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 273 LAMEA DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 274 LAMEA DIGITAL REMITTANCE OUTWARD MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 275 LAMEA DIGITAL REMITTANCE OUTWARD MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 276 LAMEA DIGITAL REMITTANCE INWARD MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 277 LAMEA DIGITAL REMITTANCE INWARD MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 278 LAMEA DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 279 LAMEA DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 280 LAMEA DIGITAL REMITTANCE PERSONAL MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 281 LAMEA DIGITAL REMITTANCE PERSONAL MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 282 LAMEA DIGITAL REMITTANCE SMALL BUSINESSES MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 283 LAMEA DIGITAL REMITTANCE SMALL BUSINESSES MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 284 LAMEA DIGITAL REMITTANCE MIGRANT LABOR WORKFORCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 285 LAMEA DIGITAL REMITTANCE MIGRANT LABOR WORKFORCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 286 LAMEA OTHER END USE DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 287 LAMEA OTHER END USE DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 288 LAMEA DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 289 LAMEA DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 290 LAMEA MONEY TRANSFER OPERATORS DIGITAL REMITTANCE

MARKET BY COUNTRY, 2016 - 2019, USD MILLION

TABLE 291 LAMEA MONEY TRANSFER OPERATORS DIGITAL REMITTANCE

MARKET BY COUNTRY, 2020 - 2026, USD MILLION

TABLE 292 LAMEA ONLINE PLATFORMS DIGITAL REMITTANCE MARKET BY
COUNTRY, 2016 - 2019, USD MILLION

TABLE 293 LAMEA ONLINE PLATFORMS DIGITAL REMITTANCE MARKET BY
COUNTRY, 2020 - 2026, USD MILLION

TABLE 294 LAMEA BANKS DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 -
2019, USD MILLION

TABLE 295 LAMEA BANKS DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 -
2026, USD MILLION

TABLE 296 LAMEA OTHERS DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 -
2019, USD MILLION

TABLE 297 LAMEA OTHERS DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 -
2026, USD MILLION

TABLE 298 LAMEA DIGITAL REMITTANCE MARKET BY COUNTRY, 2016 - 2019,
USD MILLION

TABLE 299 LAMEA DIGITAL REMITTANCE MARKET BY COUNTRY, 2020 - 2026,
USD MILLION

TABLE 300 BRAZIL DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 301 BRAZIL DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 302 BRAZIL DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD
MILLION

TABLE 303 BRAZIL DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD
MILLION

TABLE 304 BRAZIL DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019,
USD MILLION

TABLE 305 BRAZIL DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026,
USD MILLION

TABLE 306 BRAZIL DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019,
USD MILLION

TABLE 307 BRAZIL DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026,
USD MILLION

TABLE 308 ARGENTINA DIGITAL REMITTANCE MARKET, 2016 - 2019, USD
MILLION

TABLE 309 ARGENTINA DIGITAL REMITTANCE MARKET, 2020 - 2026, USD
MILLION

TABLE 310 ARGENTINA DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019,
USD MILLION

TABLE 311 ARGENTINA DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 312 ARGENTINA DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 313 ARGENTINA DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 314 ARGENTINA DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 315 ARGENTINA DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 316 UAE DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 317 UAE DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 318 UAE DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 319 UAE DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 320 UAE DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 321 UAE DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 322 UAE DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 323 UAE DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 324 SAUDI ARABIA DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 325 SAUDI ARABIA DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 326 SAUDI ARABIA DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 327 SAUDI ARABIA DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 328 SAUDI ARABIA DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 329 SAUDI ARABIA DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 330 SAUDI ARABIA DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 331 SAUDI ARABIA DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 -

2026, USD MILLION

TABLE 332 SOUTH AFRICA DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 333 SOUTH AFRICA DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 334 SOUTH AFRICA DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 335 SOUTH AFRICA DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 336 SOUTH AFRICA DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 337 SOUTH AFRICA DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 338 SOUTH AFRICA DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 339 SOUTH AFRICA DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 340 NIGERIA DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 341 NIGERIA DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 342 NIGERIA DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 343 NIGERIA DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 344 NIGERIA DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 345 NIGERIA DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 346 NIGERIA DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 347 NIGERIA DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 348 REST OF LAMEA DIGITAL REMITTANCE MARKET, 2016 - 2019, USD MILLION

TABLE 349 REST OF LAMEA DIGITAL REMITTANCE MARKET, 2020 - 2026, USD MILLION

TABLE 350 REST OF LAMEA DIGITAL REMITTANCE MARKET BY TYPE, 2016 - 2019, USD MILLION

TABLE 351 REST OF LAMEA DIGITAL REMITTANCE MARKET BY TYPE, 2020 - 2026, USD MILLION

TABLE 352 REST OF LAMEA DIGITAL REMITTANCE MARKET BY END USE, 2016 - 2019, USD MILLION

TABLE 353 REST OF LAMEA DIGITAL REMITTANCE MARKET BY END USE, 2020 - 2026, USD MILLION

TABLE 354 REST OF LAMEA DIGITAL REMITTANCE MARKET BY CHANNEL, 2016 - 2019, USD MILLION

TABLE 355 REST OF LAMEA DIGITAL REMITTANCE MARKET BY CHANNEL, 2020 - 2026, USD MILLION

TABLE 356 KEY INFORMATION – RIPPLE LABS, INC.

TABLE 357 KEY INFORMATION – REMITLY, INC.

TABLE 358 KEY INFORMATION – WORLDREMIT LTD.

TABLE 359 KEY INFORMATION – TRANSFERWISE LTD.

TABLE 360 KEY INFORMATION – TRANSFERGO LTD.

TABLE 361 KEY INFORMATION – NIUM PVT. LTD.

TABLE 362 KEY INFORMATION – DIGITAL WALLET CORPORATION

TABLE 363 KEY INFORMATION – AZIMO LIMITED

TABLE 364 KEY INFORMATION – MOBETIZE CORPORATION

TABLE 365 KEY INFORMATION – ARCUS FINANCIAL INTELLIGENCE, INC.

List Of Figures

LIST OF FIGURES

FIG 1 METHODOLOGY FOR THE RESEARCH

FIG 2 KEY LEADING STRATEGIES: PERCENTAGE DISTRIBUTION (2016-2020)

FIG 3 KEY STRATEGIC MOVE: (PARTNERSHIPS, COLLABORATIONS, AND AGREEMENTS: 2018, FEB – 2020, APR) LEADING PLAYERS

FIG 4 RECENT STRATEGIES AND DEVELOPMENTS: WORLDREMIT LTD.

FIG 5 RECENT STRATEGIES AND DEVELOPMENTS: TRANSFERWISE LTD.

FIG 6 RECENT STRATEGIES AND DEVELOPMENTS: TRANSFERGO LTD.

FIG 7 RECENT STRATEGIES AND DEVELOPMENTS: NIUM PVT. LTD.

FIG 8 RECENT STRATEGIES AND DEVELOPMENTS: DIGITAL WALLET CORPORATION

FIG 9 RECENT STRATEGIES AND DEVELOPMENTS: AZIMO LIMITED

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