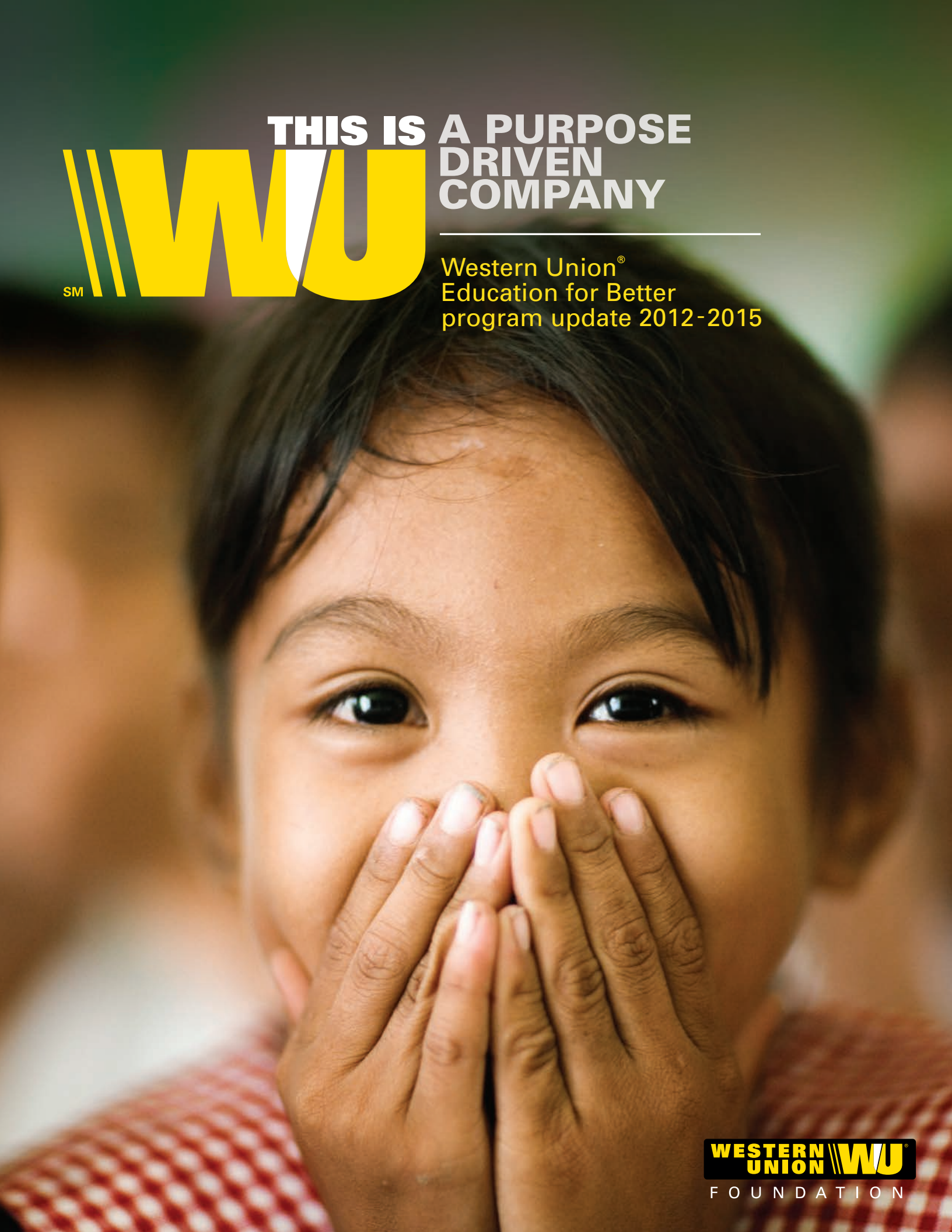




**THIS IS A PURPOSE
DRIVEN
COMPANY**

Western Union®
Education for Better
program update 2012-2015



Three years ago, during the launch of the United Nations Education First initiative, Western Union and the Western Union Foundation announced Education for Better, a company-wide commitment to support secondary and vocational education programs around the world.

Why education? It's important to our customers. Our numbers show that about 30 percent of our customers have said that they transferred money for education – to pay for tuition, school fees, uniforms, books and transportation. Education is good for business and for society. It helps create economic opportunity and financial inclusion. Education can reduce poverty, which can lead to more stable, prosperous communities and a stronger business climate. Education also builds a future workforce.

Looking back over the past three years, I am very proud to say that we delivered on our Education for Better commitment. We developed four shared value products to help



students, NGOs and educational institutions move more than US\$7 billion across borders. We ran seven cause promotions, and with the Western Union Foundation, supported thousands of students and exceeded US\$10 million in education grants. We engaged more than 72 percent of Western Union® employees, reached tens of thousands of customers with information on the education cause, and spoke out on behalf of educational opportunity at the United Nations, the World Economic Forum and many other venues. And while measuring outcomes is important, many benefits of education are incalculable – including the positive impact it has on individuals, families, communities and entire generations for many years to come.

I'm inspired by the progress the global community has made toward education goals. Yet, we still have work to do. At Western Union, we plan to continue our commitment, using our business knowledge, services, corporate responsibility and philanthropic investments to help create economic opportunity and more inclusive communities all across the globe.

I hope you will read and share this report, and join us in the cause.

Sincerely,

Hikmet Ersek, President & CEO
Western Union



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In many places around the world, where someone is born and their socioeconomic background can determine the kind of education they receive – and as a result, their opportunities in life. Although strides have been made in many areas of education, there are still challenges to creating a world where access to quality education is a right for everyone.

According to UNESCO, in 2012, 63 million adolescents of lower secondary school age (typically between 12 and 15 years) were not in school. Inequality persists in the transition from primary to secondary school.¹ And many who do make it through and graduate, lack the skills necessary for employment.

The Western Union Foundation is helping address these challenges through grants and donations that focus on secondary education, vocational and life skill training, and making education more accessible and equitable for all. We believe that education can set the framework for economic opportunity and financial inclusion. Western Union Foundation Education for Better grants will continue to help make this happen by increasing access to, and improving the quality of, education around the world.

I hope you enjoy reading more about the philanthropic work of the Western Union Foundation in the second half of this report.

Sincerely,

Patrick Gaston, President
Western Union Foundation



¹ UNESCO Institute for Statistics, UNICEF, Fixing the Broken Promise of Education for All – Findings from the Global Initiative on Out-of-School Children, 2015.

1 Sept. 2012
Education for Better unveiled during the launch of the UN Education First initiative

2 Sept. 2012
Cause marketing PASS initiative launched, tied to three-year corporate European soccer league sponsorship, featuring soccer legend from Senegal, Patrick Vieira, as WU PASS Ambassador



3 Sept. 2012
Western Union becomes a founding member of the Global Business Coalition for Education

4 Sept. 2012
Western Union places eleventh in The Civic 50 – a listing of the most community-minded members of the S&P 500

5 Nov. 2012
Colombian soccer star Radamel Falcao joins Patrick Vieira as a WU PASS Ambassador



6 Jan. 2013
Hikmet Ersek, Western Union CEO joins UN Envoy Gordon Brown and other international leaders on a panel titled, "The Global Education Imperative," at the World Economic Forum in Davos, Switzerland

us \$500K

7 Feb. 2013
Western Union and the Western Union Foundation Commit US\$500,000 to the U.S.-Mexico Foundation to support education

8 Feb. 2013
Western Union Business Solutions launches service enabling Indian students to pay tuition fees abroad in their home currency

9 May 2013
UNICEF chosen as NGO global education program implementation partner for PASS initiative



© UNICEF - Jamaica

10 July 2013
Western Union Business Solutions launches service to enable Chinese and South Korean students to pay tuition fees abroad in their home currencies



© UNICEF/NYHQ2013-1418Noorani - Syria

11 Sept. 2013
Western Union unveils new fund to support UNICEF programs that provide education for children directly affected by the Syrian conflict



13 Nov. 2013
8200+ shares of #Education in support of the UN World Humanitarian Day social media campaign



© UNICEF/NYHQ2014-0144/Noorani

15 Feb. 2014
Western Union sponsors the FSG white paper, "The New Role of Business in Global Education," focusing on how companies can create shared value by improving education



© UNICEF - Ben Duffy/Senegal

17 May 2014
WU PASS Ambassador Patrick Vieira visits a UNICEF-supported school in Senegal

19 Dec. 2014
US\$10 million Western Union Foundation Education for Better goal exceeded one year ahead of schedule – US\$11.7 million in grants/donations

us \$11.7M

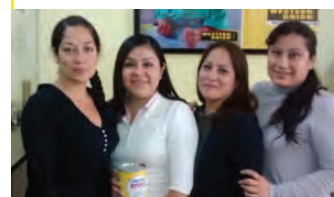
us \$1M

21 May 2015
PASS initiative reaches goal of 1 million passes to support education



© Teach for All

14 Dec. 2013 **73%**
73% of Western Union employees contributed to the Western Union Foundation Employee Giving Campaign to support education programs



16 Feb. 2014
Kerry Agiasotis, President, Western Union Business Solutions participates in a "Shared Value in Education Roundtable," hosted by Professor Michael Porter and FSG at the World Economic Forum in Davos, Switzerland

18 June 2014
As a sponsor of the 2014 CGI America meeting, Western Union hosts screening of the new documentary film "Underwater Dreams," with CEO Hikmet Ersek joining other panel members and moderator, Chelsea Clinton, to discuss STEM education



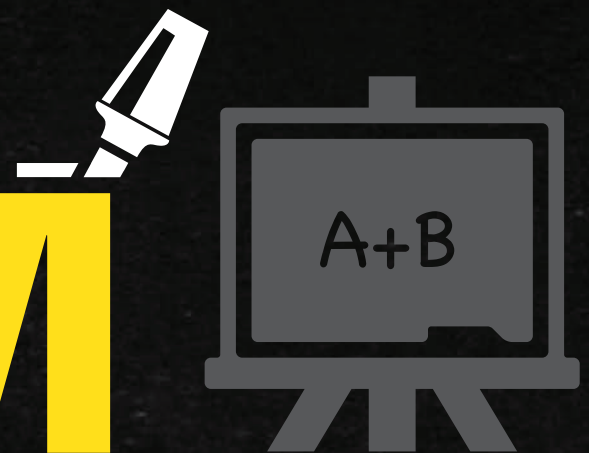
© UNICEF/NYHQ2014-0711Esteban

20 Dec. 2014
72% of Western Union employees contributed to the Western Union Foundation Employee Giving Campaign to support education programs

22 Aug. 2015
Western Union Foundation announces US\$350,000 in grants to support Teach for All programs worldwide

us \$350K

BUSINESS IMPACT

1M 
DAYS OF SCHOOL SUPPORTED THROUGH THE PASS INITIATIVE*

us \$7.0B+ ^{**}
 MOVED IN PRINCIPAL FOR EDUCATION THROUGH WESTERN UNION BUSINESS SOLUTIONS

*1M days of education to be delivered by end of 2015 **From 9/1/2012 - 8/31/2015


us \$60K 

RAISED THROUGH CONSUMER DONATION-MATCH INITIATIVE SUPPORTING UNICEF EDUCATION PROGRAMS FOR SYRIAN CHILDREN

9  CONSUMER TRANSACTIONS/SECOND SENT FOR EDUCATION***

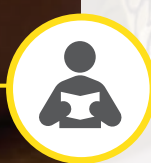
7  CAUSE MARKETING PROMOTIONS TO SUPPORT EDUCATION

8200+  WU-SPONSORED SHARES OF #EDUCATION IN SUPPORT OF THE UN WORLD HUMANITARIAN DAY SOCIAL MEDIA CAMPAIGN

4  NEW SHARED VALUE PRODUCTS CREATED TO HELP STUDENTS, INSTITUTIONS AND NGOS MOVE MONEY FOR EDUCATION

*** Based on Western Union and Western Union Business Solutions sender self-reported data

EDUCATION FOR BETTER: THE PROGRAM



According to the United Nations, every additional year of school can increase an individual's annual income by up to 10 percent. And if all students in low income countries left school with basic reading skills, 171 million people could be lifted out of poverty.¹

©UNICEF-Ben Duffy/Senegal

Education is one of the surest paths to economic opportunity and financial inclusion, which is why it's the cause of choice for Western Union and the Western Union Foundation. The money transferred through Western Union helps consumers pay school fees and purchase supplies, and helps educational institutions collect and disburse funds for their international programs. Education for Better leverages Western Union® services, cause marketing, advocacy, strategic philanthropy, employee engagement, and communications to support secondary and vocational education programs around the world.

Products and services: Western Union focused on creating shared value products and services, such as prepaid card programs for educational institutions, NGO GlobalPay, GlobalPay for Students and GlobalPay for Education to help NGOs, students and educational institutions move money for education.

Advocacy: A founding member of the Global Business Coalition for Education which champions the education cause, Western Union executives also raised their voices in support of education at World Economic Forum meetings, the Clinton Global Initiative, the United Nations and other venues around the world.

Employee engagement: In 2014, for the second consecutive year, more than 72 percent of all Western Union employees globally, participated in the Western Union Foundation Employee Giving Campaign, donating funds to support secondary and vocational education programs around the world.

Cause marketing and communications: Through advertising, social media, marketing campaigns and more, including a major sponsorship through the PASS initiative, we used our core business assets to draw attention to the education cause and support education projects across the globe.

Strategic philanthropy: As part of the Education for Better commitment, the Western Union Foundation pledged an average of US\$10,000 per day for more than 1,000 days in potential grant funding. This US\$10M goal was achieved one-year ahead of schedule.



© Vittana

*Education for All Resources, United Nations



Mexico Mother's Day 2013 – 50 teachers: When consumers in the U.S. sent money to Mexico during Mother's Day season, they also helped give the gift of education. That's because for every qualifying transaction, Western Union made a US\$0.10 donation to Enseña por México (up to US\$1,000 each day for a maximum donation of US\$50,000) to help train one new teacher a day for 50 days.



Chinese New Year 2013 – 31,000 books: Upholding the tradition of red envelope cash gifting, Western Union made a US\$.025 donation to the China Youth Development Foundation for every qualifying transaction sent from select countries to China (up to a total of US\$50,220) – enough to fund 31 libraries of 1,000 books each.

India Holiday Season 2012 – 121 teachers trained; 4500 books delivered to 50 schools: When consumers received money at an India Post Agent location, each transaction (up to 6,250) triggered a donation of US\$1.2 to Going to School, an NGO that teaches entrepreneurial skills to disadvantaged children. In 2013, a campaign benefiting NGO Drishtee, resulted in a donation supporting 80,000 hours of skill-based training for young people.

Nigeria Back to School 2014 – US\$10,000 in scholarships and US\$24,000 in school supplies: During the back to school season, consumers in Nigeria receive money from loved ones abroad to help pay tuition and other school costs. For this campaign, Western Union helped out too – donating supplies to three primary schools and awarding three underprivileged university students full scholarships.



©WFP/Reem Nada

Global Ramadan 2012 – 400,000 school meals: To raise awareness of the ways that school meal programs dramatically increase school attendance and improve the ability to learn, every qualifying international "send" transaction triggered a donation for a school meal to the United Nations World Food Programme for a total of US\$100,000.

EDUCATION FOR BETTER: CAUSE MARKETING HIGHLIGHTS



Photo: © UNICEF-MEXA2015-00021-Richter

EDUCATION FOR BETTER: PASS INITIATIVE



PASS AMBASSADOR

"For the vast majority of young people, education is the key that allows them to become whatever they want to be. That's why I'm supporting this campaign. It will benefit students, teachers and schools across the world, particularly in places that need it most, like Senegal where I was born."

— **Patrick Vieira, Soccer star and World Cup winner**
Home Country: Senegal

Every pass = better education The Western Union® PASS initiative, launched in September 2012, harnessed the global power of soccer to build awareness of the need for greater investment in education. As part of its three-year, European soccer league sponsorship, Western Union committed to turning every successful pass into funds for UNICEF to support access to quality education for young people.



#PassForSchool: This two-week social media campaign called on soccer fans worldwide to share childhood sports photos via Facebook or Twitter. Fronted by goalkeeper, Tim Howard, the campaign automatically converted every photo into a pass for the PASS initiative. The campaign captured the 2015 Corporate Engagement Awards "Best Corporate Social Responsibility Programme."

PASS AMBASSADOR

"I was intrigued by Western Union's PASS initiative and immediately felt a connection. I've played most of my professional career outside of Colombia, but I am still incredibly proud of my home country and welcome the opportunity to raise funding for educational projects across Latin America."

— **Radamel Falcao, Soccer star**
Home Country: Colombia



UNICEF:

With a goal of supporting one million days of school by the end of 2015, Western Union committed to a US\$1.8 million, three-year Western Union Foundation grant to support UNICEF education programs in 10 countries, focusing on secondary education and helping young people complete school. UNICEF projects included teacher training and curriculum development, financial literacy and vocational and life skills training for adolescents.

Brazil: The goals of the Educate by Sports program are to train 1,000 teachers and coaches and engage 100,000 secondary school students.

China: Rural minority students are better able to prepare for the school-to-work transition through increased access to information technology and computer-aided learning.

Colombia: Training teachers and reinforcing that schools are safe spaces is helping increase rural secondary school attendance and improve the quality of education.



© UNICEF/NYHQ2005-2237/Pirozzi



© UNICEF/NYHQ2014-0711/Esiebo



© UNICEF/NYHQ2005-1197-LeMoynes

Jamaica: Through advocacy, teacher training and special programs to increase attendance in rural schools, the Staying in School program is impacting more than 2500 students, teachers and parents.

Mexico: UNICEF is working with the Mexican government to guarantee the right to an education and helping strengthen intercultural and bilingual education for indigenous children.

Morocco: Improving teaching material and practices in rural schools is helping increase access to quality education and student retention. Mbarka and her sister Mariam do homework inside their tent-home in the Sahara Desert near the southern village of Mhamid. The girls are nomads and walk approximately 5 km each way to attend a newly built primary school.

Nigeria: Awarding scholarships to 300 young women like Maryam, who want to become rural primary school teachers, is helping improve teaching quality and access to education for more than 236,000 girls. Maryam is studying to become a teacher and is grateful for the opportunity. "With the coming of this program, the wind of change has blown and will have a positive impact on the life of marginalized girls and young women, especially in rural areas. And that will definitely contribute to improving our lives," she said.

Romania: Interventions at the school, family and community level, plus community mobilization activities and teacher training, is helping get vulnerable children to regularly attend school.

Senegal: The UNICEF National Cash Transfer Program for Poor Families provided scholarships to 200 children to complete their primary education and successfully transition to secondary school.

Turkey: An after-school life/learning skill program is generating excitement about education and helping prevent 720 high-risk, secondary level students from dropping out.



©UNICEF/Ben Duffy/Senegal

**UNICEF
1 MILLION
PASSES =
1 MILLION
DAYS OF
SCHOOL***

300K+
CHILDREN
IMPACTED

2K+
PARENTS
ENGAGED

1K+
TEACHERS AND
LECTURERS TRAINED

*1M days of education expected to be met by end of 2015

FOUNDATION IMPACT

us \$13.6M

EXCEEDED \$10M COMMITMENT IN
SUPPORT OF EDUCATION PROGRAMS



331

GRANTS/DONATIONS



199

NGOs



64

COUNTRIES



1256

SCHOLARSHIPS
COMMITTED



137

AGENTS PARTICIPATED IN
THE AGENT GIVING PROGRAM
TO SUPPORT EDUCATION



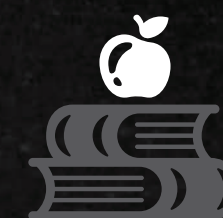
Data from Q4 2012 through Q3 2015

NGO expected Education
for Better outcomes

25.4M
DAYS OF SCHOOL



635K
STUDENT
BENEFICIARIES



37K

VOCATIONAL
EDUCATION STUDENTS



24K

TEACHERS AND
ADMINISTRATORS SUPPORTED



Based on NGO grantee commitments. Data from Q4 2012 through Sept. 15, 2015

FOUNDATION GRANTS FOR EDUCATION



Photo: Mercy Corps China

LISA, FACTORY LINE MANAGER



Meet Lisa, a factory line manager, mother to a six-year-old daughter and peer educator. Through the program, Lisa trained a total of 141 female workers. She said that the knowledge sharing activities brought her closer to her coworkers and helped in her daily work.

— Mercy Corps China

Together with the Western Union Company, its employees, Agents and business partners, the Western Union Foundation helps create a better world where the ability to realize dreams through education and economic opportunity is not just a privilege for the few but a right for all. Foundation grants help people get ahead, lifting up individuals, families and entire communities across the globe.

"I am proud of what we've accomplished through the Education for Better program. We've opened doors for thousands of people, helping create opportunity that can last for generations to come."

— John Dye, Western Union General Counsel and Chair
Western Union Foundation Board



In Mexico: Grants to the U.S.-Mexico Foundation are supporting stronger teacher quality, increasing parent involvement and providing high-impact education programs throughout Mexico – directly benefitting more than 96,000 people.*

In India: Grants to NGOs like Pratham are supporting vocational training centers to help young people find jobs and get ahead. Over a one-year period, more than 350 students gained the skills necessary to join high-growth industries – with more than 90 percent successfully placed in jobs.*

In the U.S.: Foundation grants to Colorado-based organizations, including Denver Public Schools, the Denver Center for International Studies, the Community College of Denver and Urban Peak, are helping young people overcome barriers and get ahead by providing them with career development, education and workforce readiness skills.

In China: A Foundation grant to Mercy Corps is helping empower female factory workers. By providing peer training in small group sessions, the project increased awareness and positive behavior change around health, financial literacy, and community integration for approximately 2,200 female factory workers.*

* As reported by grant recipients.



© U.S. – Mexico Foundation

U.S. – Mexico Foundation



© Urban Peak

Urban Peak



© TeachFirst, U.K.

Teach for All



© UNICEF-NYHQ2005-1197-LeMoine

UNICEF, Somalia

In Haiti: A Foundation grant to the Haitian Education and Leadership Program is providing full scholarships and comprehensive support for university students, who can help fill Haiti’s skills gap, contribute to their communities, and serve as role models for other young Haitians.

Global: Foundation grants to Teach For All are helping the Teach for All network of 35 organizations recruit, train and support teachers, and foster ongoing leadership as a force for change – helping improve educational opportunity for financially disadvantaged young people.

Western Union® Agent Giving

Over the past three years, 137 Western Union Agents teamed up with the Foundation through the Agent Giving program – donating funds to support education programs across the globe. Subject to specific criteria, the Foundation may match Agent donations for a greater impact on the beneficiary community.

Access to education for Somali children

According to UNICEF, for more than two decades, Somalia has been plagued by conflict, making access to formal education difficult for many young people. UNICEF reported in its 2014 Somalia Annual Report that six out of ten children are not in school. To help change this, two Western Union Agents in Australia teamed up with the Foundation to support UNICEF Australia programs to increase access to education by building child-friendly schools and learning spaces.

FOUNDATION GRANTS FOR EDUCATION



Photo: Senegal © UNICEF-NYHQ2007-1022-Asselin

WESTERN UNION® EMPLOYEE ENGAGEMENT

“We commit to Education for Better. We believe in the power of education to improve lives for people around the world. We call on leaders in our communities and around the world to join us in our mission to support Education for Better.”

— Western Union® Employee pledge

GIVING

Through the annual Western Union Foundation Employee Giving Campaign, Western Union employees around the world come together to support education by giving to the Foundation. Through a uniquely generous gift match program, employee donations are matched by Western Union, significantly increasing the impact of every dollar donated.



“I give to the Foundation because I believe it’s the right thing to do. I believe education is a key to a brighter future and am continually impressed by the numbers of people we are able to help – all around the world.”

— Lissa Montisano-Koen,
New Jersey, U.S.



“I give because I believe it’s important to help people in need – so they can have a chance of achieving a better life. Not every child has the opportunity to go to school or live a worry-free life. My small donation, with the company matching support, can make that happen for many around the world. I’m proud to work with colleagues who feel the same way.”

— Marlene Sturm
Vienna, Austria

2013
73%
EMPLOYEE GIVING

EMPLOYEES 7,112
COUNTRIES 55
OFFICES 175

2014
72%
EMPLOYEE GIVING

EMPLOYEES 7,580
COUNTRIES 53
OFFICES 176



Italy



Costa Rica



Austria

VOLUNTEERING

Not all companies equip their employees with tools for making a difference. But Western Union does, and every year, thousands of employees from across the globe make a difference by volunteering their time to support education projects in their local communities.



“In volunteering my time reviewing scholarship application essays, I realized how hard getting an education, let alone a good one, can be even in this country. I’m proud that Western Union enables me to help others achieve their dreams.”

— Cornelia Lingertat
Colorado, U.S.



“I believe education is a basic right for everyone. I’m so proud that through volunteering and a grant from the Western Union Foundation, our team helped a local center for less-fortunate and orphaned children rebuild their library and classroom.”

— Teo Gatmaitan
Quezon City, Philippines

32,446

VOLUNTEER HOURS IN 2013 & 2014

1,478

NUMBER OF VOLUNTEERS 2013

1,877

NUMBER OF VOLUNTEERS 2014

WESTERN UNION ASHOKA EXECUTIVE-IN-RESIDENCE PROGRAM

To inspire social entrepreneurship, create opportunities to contribute to positive social change in communities around the globe and to share Western Union employee business expertise, in 2012, 2013 and 2014, 24 Western Union executives from 11 countries volunteered 3,125 hours in support of education.



12500 East Belford Ave., Englewood, Colorado 80112 • westernunion.com • westernunionfoundation.org

The Western Union Foundation, a separate 501(c)(3) recognized United States charity supported by the Western Union Company, its employees, Agents, and business partners, works to support education and disaster relief efforts as pathways toward a better future.

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