

REACHING DREAMS THROUGH DIGITAL FINANCE



The Micro Small Medium Enterprises (MSMEs) present 90 percent of the businesses in the country and are the backbone of the economy that will sustain the long term economic growth of the Philippines

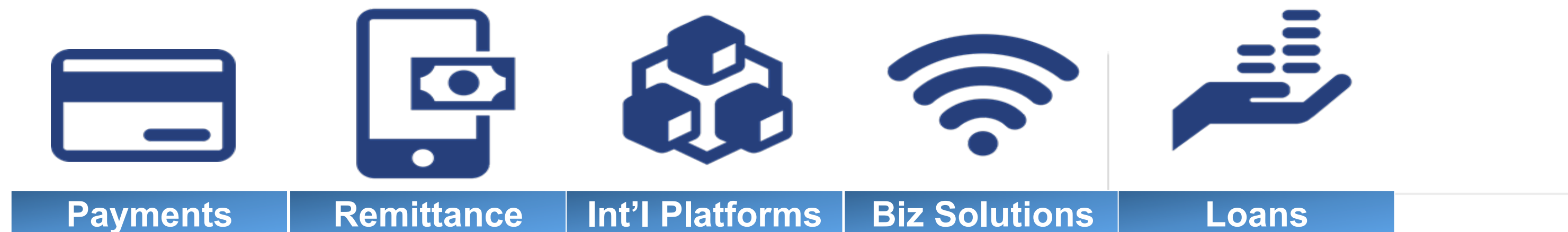
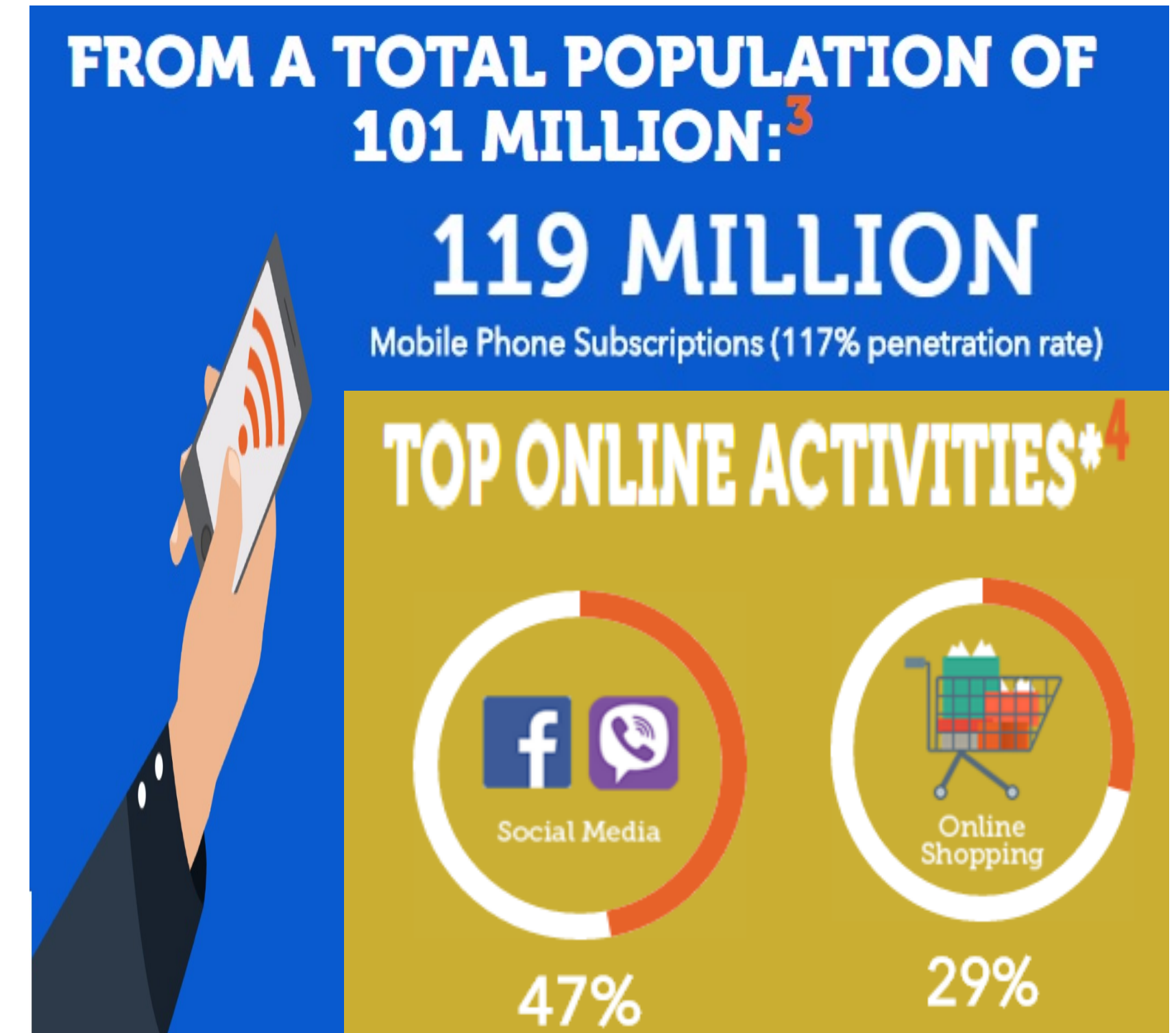


However, the lack of access to **Financial Services, Technology tools** and **Access to Market** remains to be key constraints to growth of today' Filipino entrepreneurs.

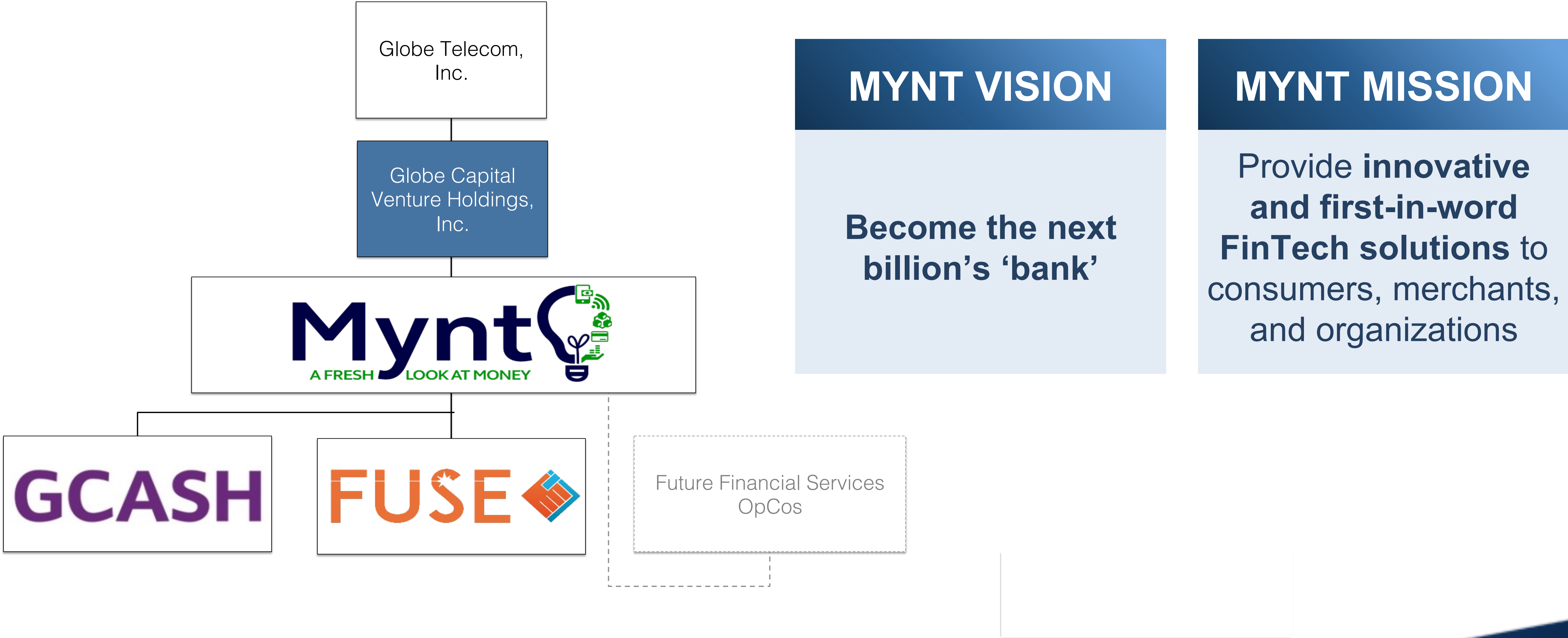
As an archipelago, Financial Technology presents a big opportunity to create a financial virtual highways for today's Filipino Entrepreneurs to access easy, fast, affordable business and financial solutions that will address the constraints.



**Digital Finance,
when and where
you need it!**



Mynt aims to revolutionize the way services are provided to achieve financial inclusion to the 70% Filipinos who do not have access leveraging on its telecommunications infrastructure, mobile money platform, and microfinancing expertise





Emily

with 3 children
Karenderia owner
5 employees
1 year in business

“Ang pangarap ko lang ay makapagtapos ng pag-aaral ang mag anak ko at guminhawa ang buhay namin”

Isang araw, naisip nya na palakihin ang negosyo pero...

‘Saan ako kukuha ng dagdag kapital?’



Lack of Access to Capital

“Papaano kaya mapadadali ang pag manage ko ng negosyo?”



Lack of Access to Digital Solutions

“Paano ko maabot ang mas madaming customer?”



Lack of Access to Market

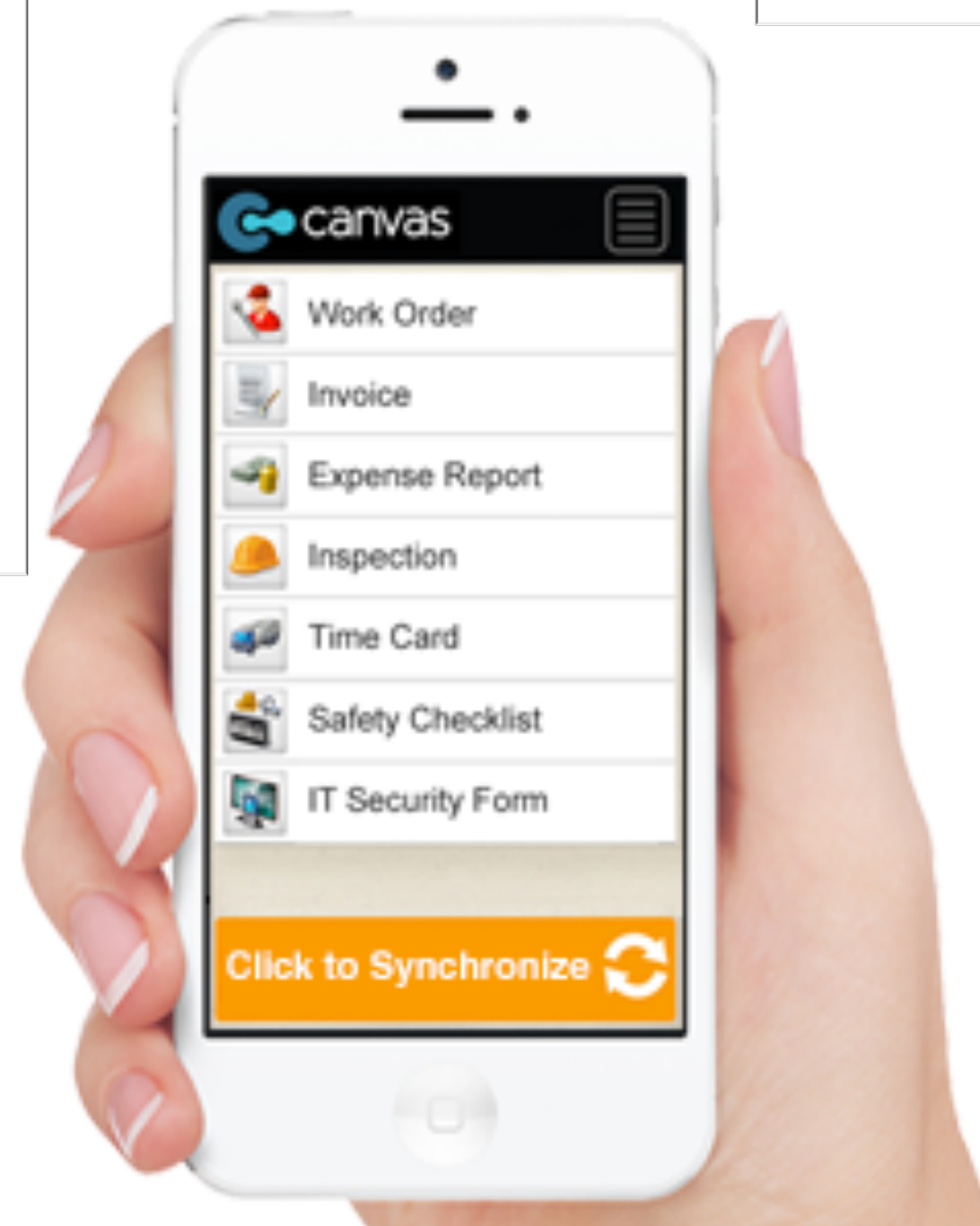
can provides a one-stop-shop business tools that will increase efficiency, improve MSMEs operations and expand business

Enterprise Management tools to improve business operations through Mobile Apps

- Digitize forms for easy ordering, invoicing, recording of expenses, inventory
- Google Apps to and share files



Shopify, your own online shop to expand your customers internationally through your own virtual market place.



Wifi Hub lets you reach more customers and earn extra income

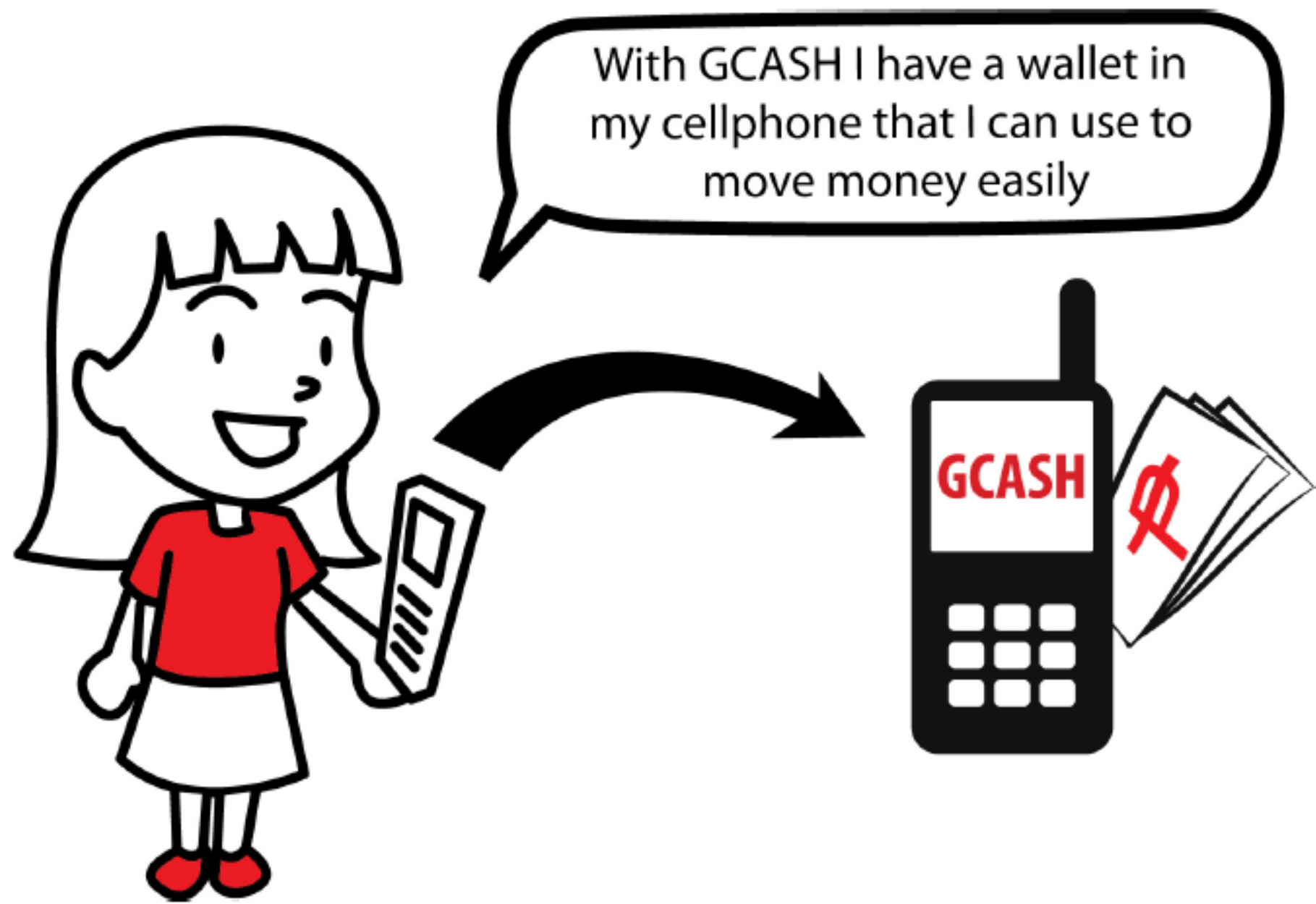
Internet while on the go to boost your business and reach more customers

Turn WiFi into extra income

The **Globe myBusiness Hub** turns your store into a hotspot.

TIME BASED			VOLUME BASED		
P10 30 mins	P20 1 hour	P30 2 hours	P10 50 mb	P20 100 mb	P30 150 mb

GCash is a mobile money platform that transforms your mobile phone into a virtual wallet for secure, fast, and convenient money transfers and access to financial services



- ✓ With more than 1.6 Million users nationwide and still growing
- ✓ Accepted in over 7,000 domestic outlets in the Philippines (Ex. Tambunting, 7 Eleven cliqq kiosk, Puregold, SM, Partner rural banks)



GCash co-branded Beep MasterCard is a personal reloadable debit card linked to your GCash account that is capable of multiple-use and functionality



- For city rides (LRT and MRT)
- Separate electronic wallet for Beep
- One card for both shopping and transport
- Identification card for companies



- Your Everyday All-in-One Card
- Swipe the GCash Beep MasterCard in 33 Million merchants worldwide
- Can be used in any local POS machines in the Philippines and abroad.

GCash beep MasterCard is the Filipino entrepreneur's "everyday all-in-one card"

- Linked to your GCash Mobile Money account with access to *send money for allowances/petty cash, supplies etc, pay bills and gov't fees, buy load up to 8% rebate*
- Enables transport wallet
- Secure payments and transactions regulated by Banko Sentral ng Pilipinas
- Debit/Credit: Enter your PIN or Simply swipe your GCash beep MasterCard and sign on the transaction slip to pay
- No Average Daily Balance (ADB)



- Enables online shopping through the MasterCard platform
- Purchase mobile applications, merchandises (online shops)
- Book airline tickets, hotels, or transportation



Funding




Mobile Phone Banking Online Bank Transfer


Nandito ang FUSE para tulungan siya na abutin ang kanyang pangarap




- 1 FUSE BUSINESS LOAN**




"Your business partner for a better life."
- 2 SPARK LOAN**




"The spark to start your business growth."
- 3 POWER PAYDAY ADVANCE**



"Supercharging your salary!"
- 4 INSTALOAN**



"Loans made easy."
- 5 GO LOAN**


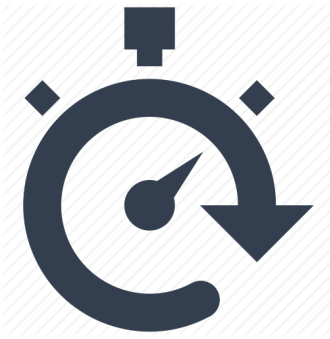



"Go Loan and get it!"


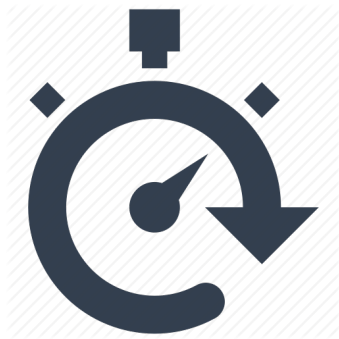

Fuse Business Loans aim to serve the unserved and underserved SME population by providing fast and flexible business loans just in time to meet their business needs and goals



Business Loans as low as P30,000 up to P300,000	Payable monthly across 6 or 12 months	Affordable Interest Rates at 2.5 - 3.5% with step-ladder opportunities
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EASY		It's easy! No need for any collateral and an established credit history to be viable for a loan.
FAST		SMEs could get their business loan in less than a week!
FLEXIBLE		SMEs could get their needed financing at right amount they need. No need to go as high as P1M if you only need P50,000!

As Fuse Business Loans, we will be the Filipino SMEs' business partner, acting as an enabler for them to achieve their business goals and take the leaps for a better life

Benefits for SMEs		
EASY		✓ No need to borrow from informal lenders with high interest rates, eating up their profits
FAST		✓ SMEs can now address business needs just in time! Grab opportunities...
FLEXIBLE		✓ SMEs can now expand their businesses leap by leap.

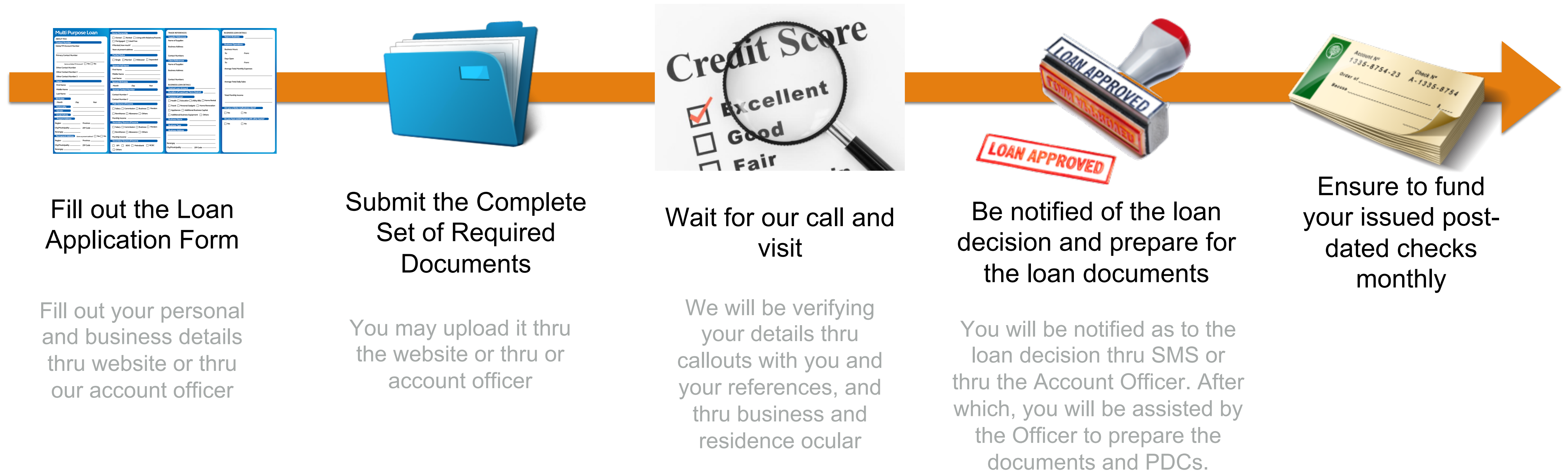


“As your business partner, we commit to give you the best business financing services at the amount and time you need.”

“Build your credit history with us, and we’ll be one with you as you take the leaps for a better life.”

This business financing program is designed for to be the fastest and most flexible business loans to fit the needs of today's Filipino entrepreneurs

Get Business Loans with Flexible Terms in 7 Days!



Advantages of using a digital platform



Presence in Virtual Marketplace by creating your own website



Expanding Market (locally and internationally) as Eco-Tourism boosts



Lower costs for digital marketing through social media (1B Facebook users worldwide)



Accessible anytime and anywhere at home, work or family time



Secure, easy and fast
Buying, selling, paying
and reporting

BUSINESS NEWS

2013

G C a s h i n The new product partnership with has reduced the USAID and FICO costs from an Bank resulted in a average travel cost new micro deposit of Php100 to just a product that transaction cost of enables deposit- Php5 for deposits. taking via mobile The project has m o n e y t h a t allowed housewives specifically caters the convenience of to the cash flow making deposits behavior of and allowing them housewives who to build up their want to make small savings regularly. a n d r e g u l a r deposits

*“I want to save money so I have funds to use when my son starts going to school.”
– Maylene Reyes, 21*

Bridging the gap with mobile phones: Rural moms save with mobile money

Maylene Reyes, 21, is a young mom and entrepreneur who saves part of her earnings with mobile money, thanks to a digital finance innovation introduced to FICO Bank.



Maylene applied to join the called Wais na Nanay Savers Club (WNWSC) and, quite pleased with the experience “Now I am able to deposit PhP200 to my GCash account once a week. This is very convenient for me, as I am able to make small deposits anytime I want without having to spend on jeepney rides,” says Maylene.

THANK YOU.

For more information, please contact:

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