

ONLINE BANKING & ePAYMENTS



FACTS:

- 97% of Filipinos have NO credit card
- 73% of Filipinos are unbanked

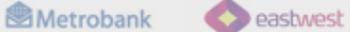


HEP, HEP
for online banking!!





HOORAH for choices!!



FACT:

- PH has the highest mobile payment adoption among ASEAN countries at 23%

Q: Which payment services have you used in the last 3 months?

*Other payments include DragonPay, Apptivate, Bitcoin etc

other Payment Services

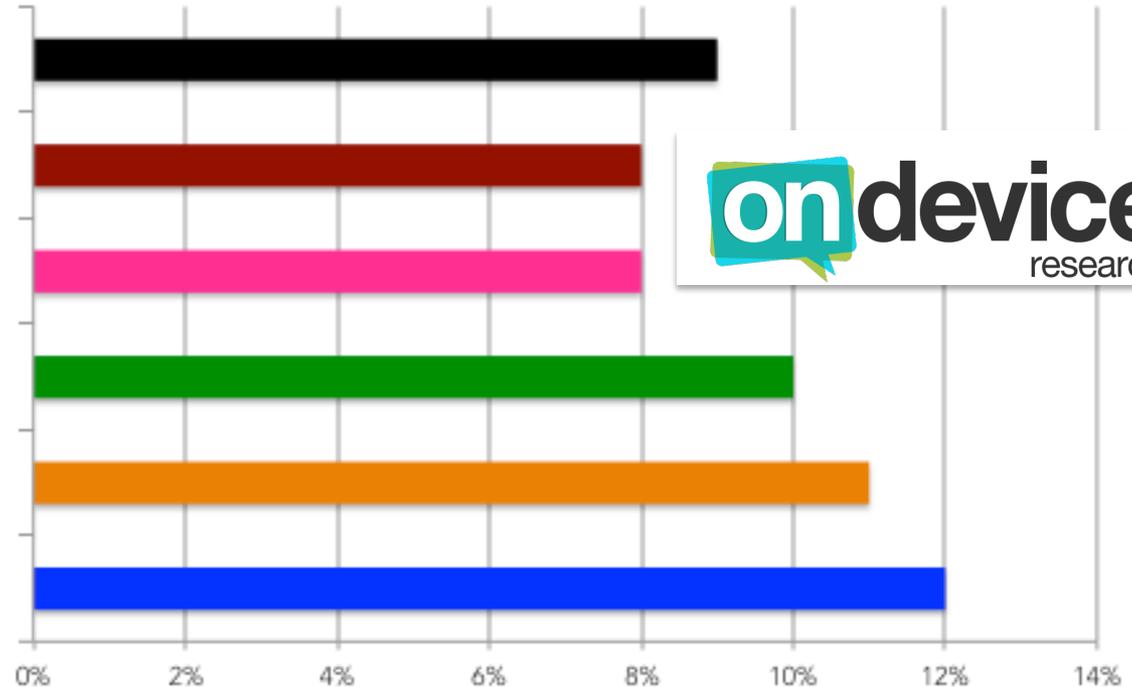
BancNet

PayCash by PesoPay

Smart Money

PayPal

GCash



on device
research

On a survey conducted with 900 mobile internet users in the PH by On Device Research last June 2014, it was found out that over half used online payments services in the last 3 months, using these channels

SCENARIO:

- More new payment platforms arise
- They all carry different names
- They use different networks
- They all want to win over the others



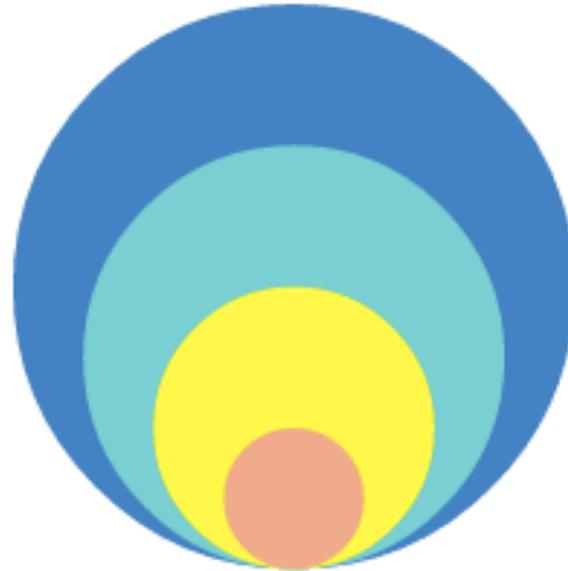
There is still a need to integrate these independent payment platforms to capture the unique banking practices of the Philippine culture. Banks need to upgrade their online banking facilities to allow interbank transactions and provide a centralized API that will allow such integrated e-commerce financial needs. An e-commerce clearing house is needed to be established to accommodate interbank deposits. At the same time, the same clearing house transacts with registered e-commerce businesses and acts as intermediary among various banks.

Doing so will eliminate the need to have “over-the-counter bank deposit” as a payment option for online businesses. This “over-the-counter bank deposit” eliminates the purpose of shopping at your fingertips as the traditional “over-the-counter bank deposit” still does not eliminate traditional transaction costs such as travel, time and inconvenience costs.

-RM Nisperos, 5th Philippine eCommerce Entrepreneur’s Summit attendee

NEW PLAYER:

VAS Aggregators | Interoperable Platforms





OUR CALL TO ACTION: COOPERATION

What if all your customers can securely pay at any of these touchpoints, regardless of the name of the store?

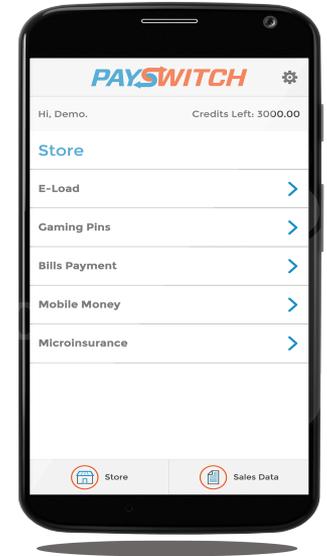
 **17,408**
Pawnshops

 **99.6%**
of businesses are Micro, Small
and Medium Enterprises

 **143,688**
Travel and Administrative
Services establishments

 **12,700,000**
individual cooperative members

 **1,000,000**
Informal Retailers



Perhaps our next big adventure is not in the launching and spreading of the next, more exciting and functional payment service provider or in choosing the runaway winner among them all, but in the working together to make all these payment services as close and relevant to our customers as possible.

PAYSWITCH

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