

# Electronic Payment Acceptance & Fraud Prevention Boot Camp

Janette Toral

[DigitalFilipino.com](http://DigitalFilipino.com)

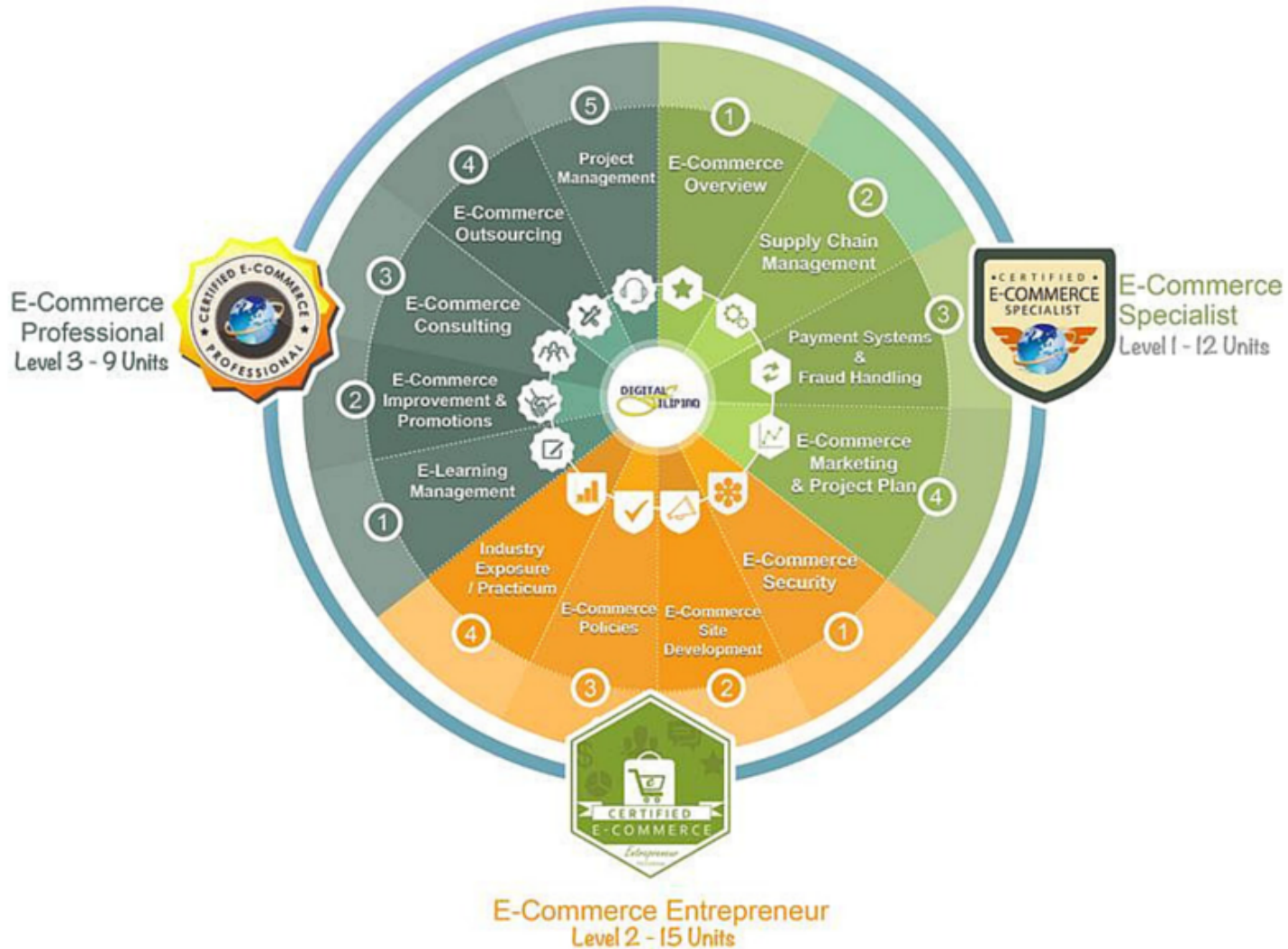


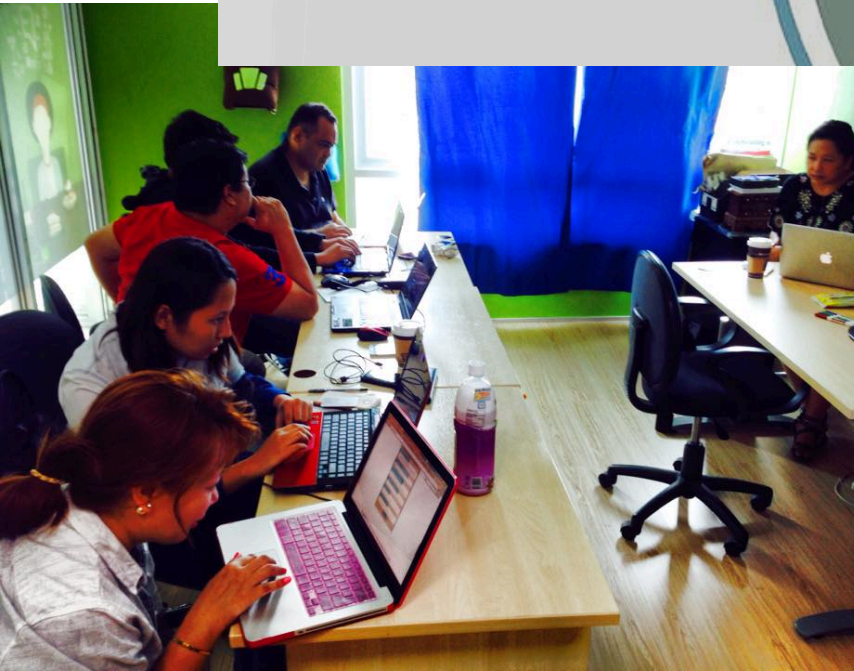
**Twitter:**  
**@digitalfilipino**

**Facebook: /janettectoral**

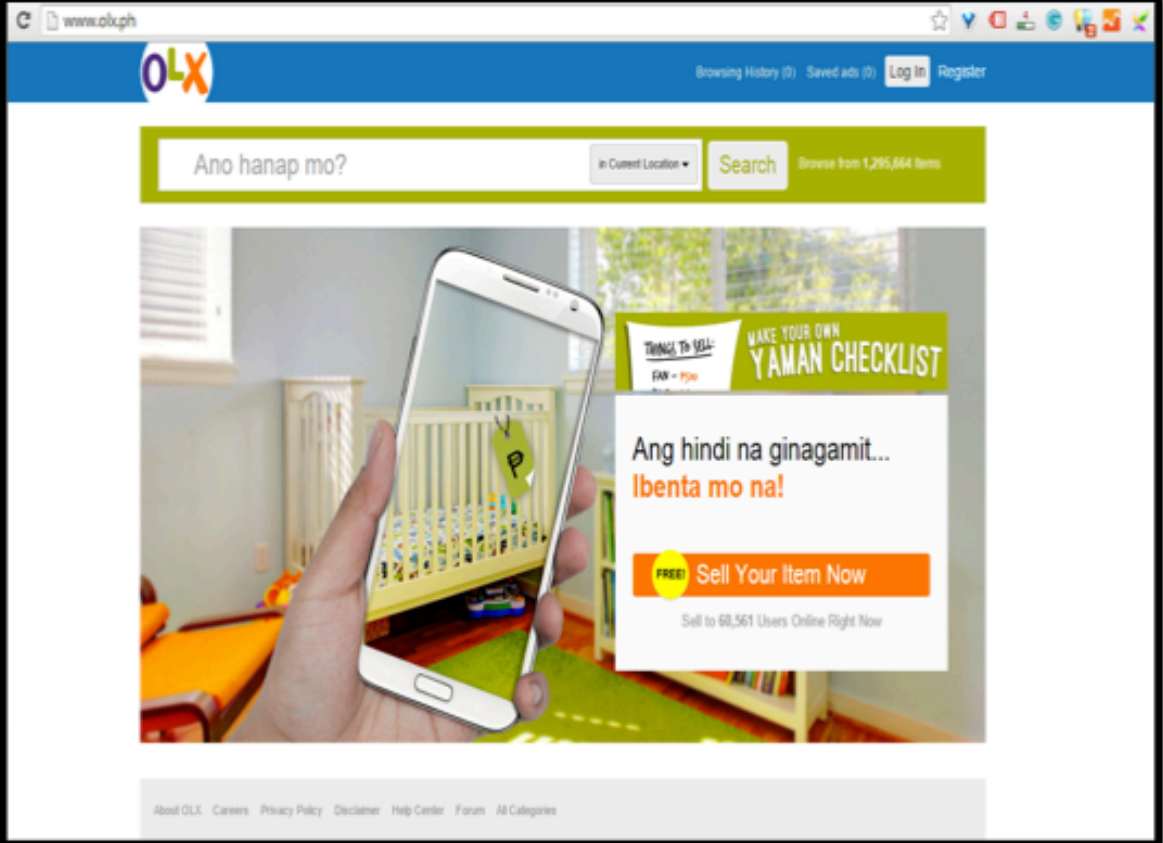


# PRESENTS





# State of E-Commerce in the Philippines



## Engagement

On Desktop, in October, 2014

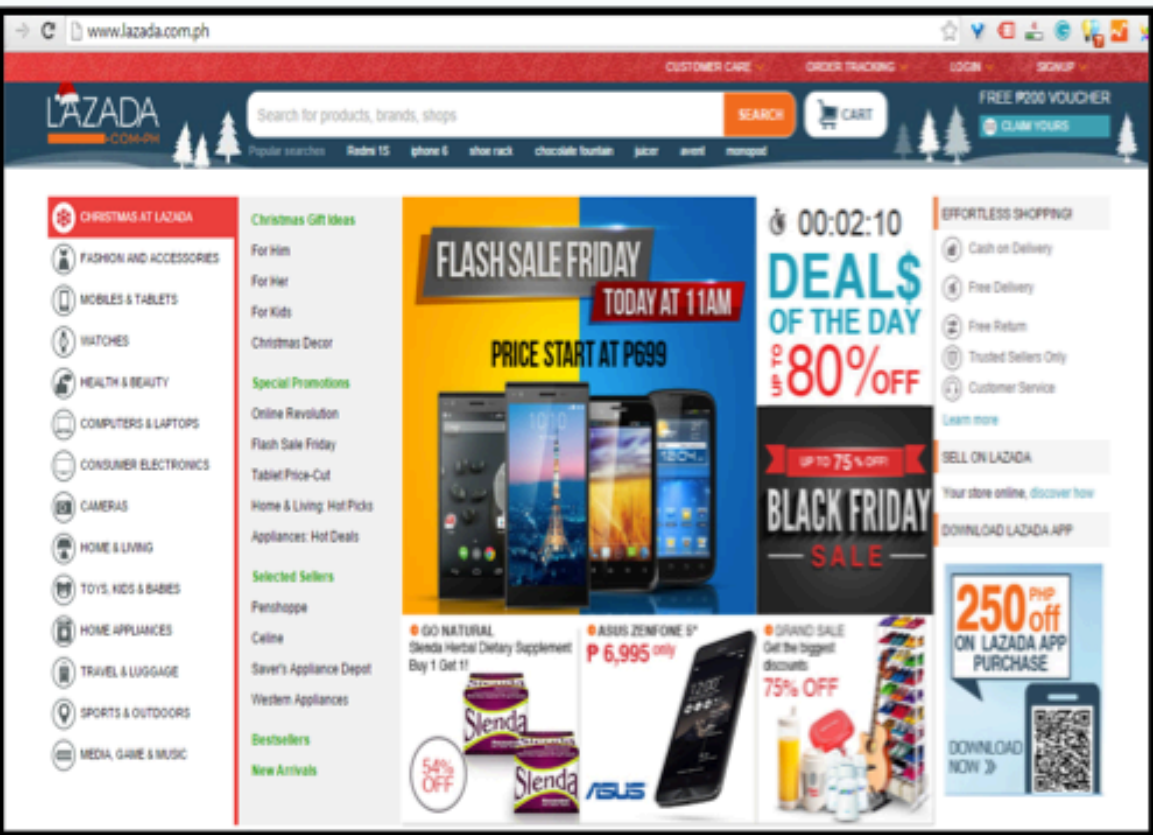
|                  |          |
|------------------|----------|
| Estimated Visits | 12.4M    |
| Time On Site     | 00:11:30 |
| Page Views       | 16.42    |
| Bounce Rate      | 22.14%   |

PEOPLE

1,910,906 likes

Engagement Rate: 0.22%

- Top 13<sup>h</sup> most visited website in PH.
- Presence in 106 countries. Founded in March 2006. currently owned by Naspers.
- Sulit rebranded to Olx.ph – March 2014.
- Est. 100,000– 150,000 closed deals per month.
- Est. Regular Monthly visit coming from Fan Page – 8,500 to 10,000 or 850 to 1,00 closed deals per month.
- Est. Organic and Paid Search Monthly visit of 5,000,000 to 7,500,000 or 50,000 to 75,000 close deals per month.



## Engagement

On Desktop, in October, 2014

|                  |          |
|------------------|----------|
| Estimated Visits | 7M       |
| Time On Site     | 00:08:22 |
| Page Views       | 6.92     |
| Bounce Rate      | 37.50%   |

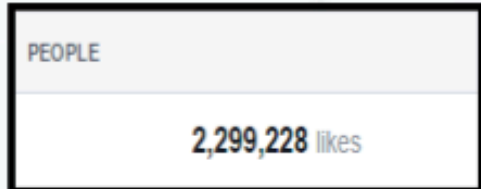
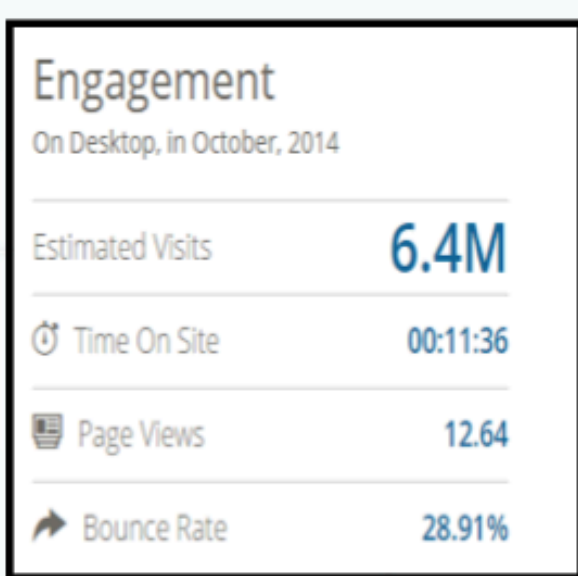
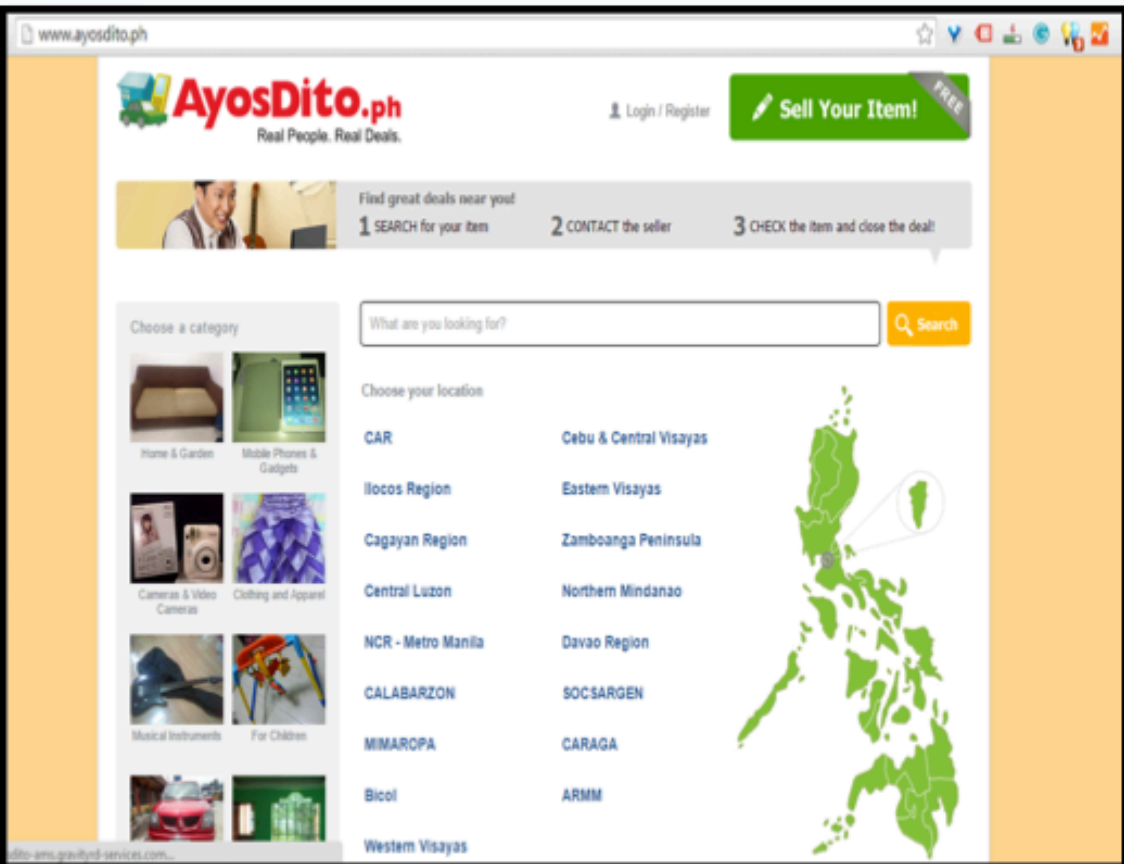
PEOPLE

2,395,726 likes

Engagement Rate: 2.26%

- Top 17<sup>th</sup> most visited website in PH.
- Launched in PH March 2012.
- Est. 56,000 – 84,000 transactions per month.
- Est. Regular Monthly visit coming from Fan Page – 110,000 or 1,100 to 1,500 transactions per month.
- Est. Organic and Paid Search Monthly visit of 2,000,000 to 3,000,000 or 40,000 to 60,000 transactions per month.

Source: Mannix Pabalan, HashtagDigital.ph



- Top 20<sup>th</sup> most visited website in PH.
- \*Currently Owned & Operated by 701 Search Pte., Ltd., (Joint Venture of Singapore Press Holdings & Schibsted).
- Launched – March 2009.
- Est. 52,000– 78,000 closed deals per month.
- Est. Regular Monthly visit coming from Fan Page – 37,000 to 42,000 or 380 to 430 closed deals per month.
- Est. Organic and Paid Search Monthly visit of 2,000,000 to 3,500,000 or 20,000 to 30,000 close deals per month.

Source: Mannix Pabalan, HashtagDigital.ph





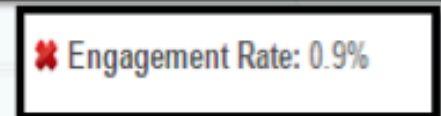
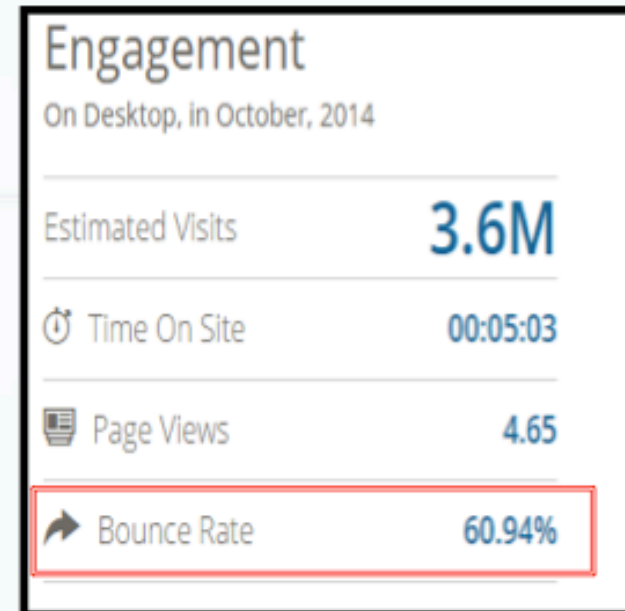
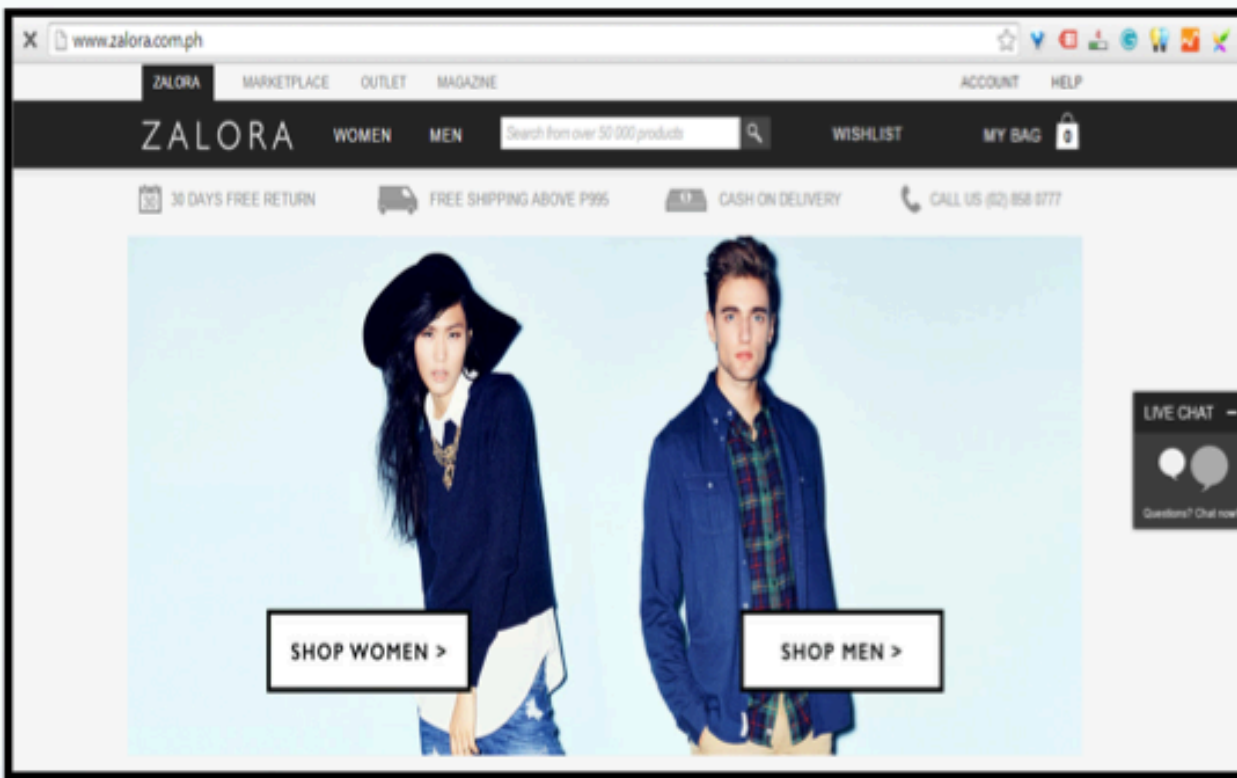
| Engagement                   |          |
|------------------------------|----------|
| On Desktop, in October, 2014 |          |
| Estimated Visits             | 1.7M     |
| Time On Site                 | 00:08:17 |
| Page Views                   | 5.35     |
| Bounce Rate                  | 31.73%   |

PEOPLE

978,677 likes

🔥 Engagement Rate: 0.75%

- Top 31th most visited website in PH.
- Est. 14,000– 21,000 online transactions per month.
- Est. Regular Monthly visit coming from Fan Page – 15,000 - 18,000 or 150 to 300 transactions per month.
- Est. Organic and Paid Search Monthly visit of 500,000 to 730,000 or 4,800 to 7,200 transactions per month.



- Top 45<sup>th</sup> most visited website in PH.
- Launched in May 2012.
- Est. 30,000 – 44,000 online transactions per month.
- Est. Regular Monthly visit coming from Fan Page – 26,000 - 30,000 or 270 transactions per month.
- Est. Organic and Paid Search Monthly visit of 1,000,000 to 1,500,000 or 10,000 to 15,000 transactions per month.

## Engagement

On Desktop, in October, 2014

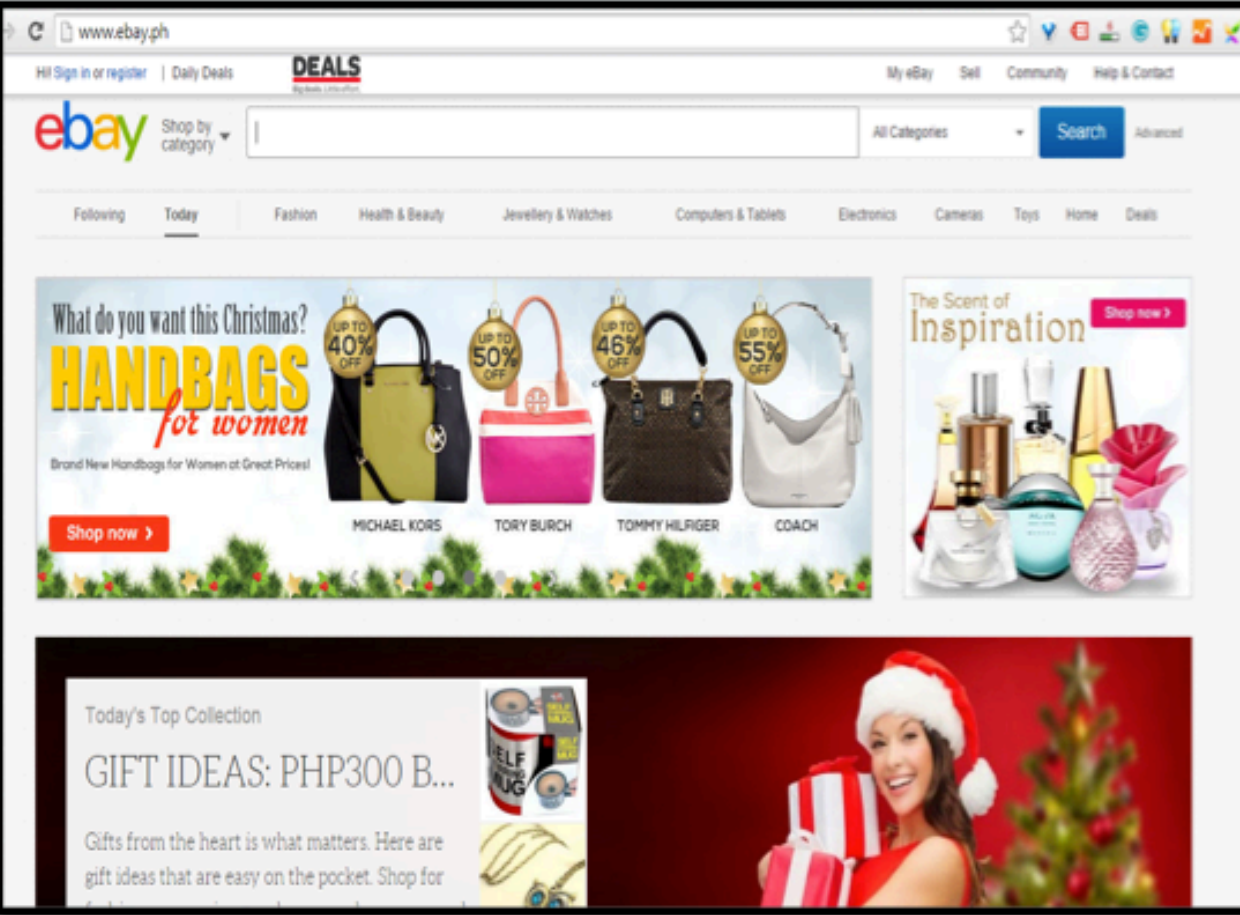
|                  |          |
|------------------|----------|
| Estimated Visits | 5.2M     |
| Time On Site     | 00:13:16 |
| Page Views       | 7.77     |
| Bounce Rate      | 17.66%   |

## PEOPLE

1,782,347 likes

Engagement Rate: 1.52%

- Top 68<sup>th</sup> most visited website in PH.
- Launched in 1988. Took off later with the low cost carrier business model in 2005.
- Est. 41,000 – 62,000 online bookings per month.
- Est. Regular Monthly visit coming from Fan Page – 50,000 - 60,000 or 700 bookings per month.
- Est. Organic and Paid Search Monthly visit of 1,400,000 to 2,100,000 or 15,000 to 22,000 bookings per month.



## Engagement

On Desktop, in October, 2014

|                  |          |
|------------------|----------|
| Estimated Visits | 1.7M     |
| Time On Site     | 00:09:27 |
| Page Views       | 9.05     |
| Bounce Rate      | 30.75%   |

PEOPLE

572,246 likes

✖ Engagement Rate: 0.44%

- Top 128th most visited website in PH.
- Launched in 2007.
- Est. 14,000– 21,000 online transactions per month.
- Est. Regular Monthly visit coming from Fan Page – 5,000 - 6,000 or 50 to 60 transactions per month.
- Est. Organic and Paid Search Monthly visit of 500,000 to 730,000 or 4,800 to 7,200 transactions per month.

Source: Mannix Pabalan, HashtagDigital.ph

# e-commerce

# INTENSITY

with enough intensity  
and we will set the  
to the world.



# Global Internet Market 2016



**\$4.2T**

**5.3% of GDP**

# Global Internet Market 2016



| <b>Intensity</b>                  | <b>2009</b> | <b>2016</b> |
|-----------------------------------|-------------|-------------|
| Total Internet Market in Trillion | \$2.9       | \$4.2       |
| % to GDP                          | 2.95        | 5.3         |

Source: Boston Consulting Group, EIU

| Online Purchases                     | Percent |
|--------------------------------------|---------|
| #1: Airline Tickets and Reservations | 59      |
| #2: Clothing Accessories and Shoes   | 57      |
| #3: Tourist and Hotel Reservations   | 53      |
| #4: Event Tickets                    | 50      |
| #5: Mobile Phone                     | 44      |
| #6: Personal Care                    | 43      |
| #7: Cosmetics                        | 43      |
| #8: E-books                          | 43      |
| #9: Sporting Goods                   | 42      |
| #10: Electronic Equipment            | 41      |

Source: Nielsen Global Survey, Q1 2014



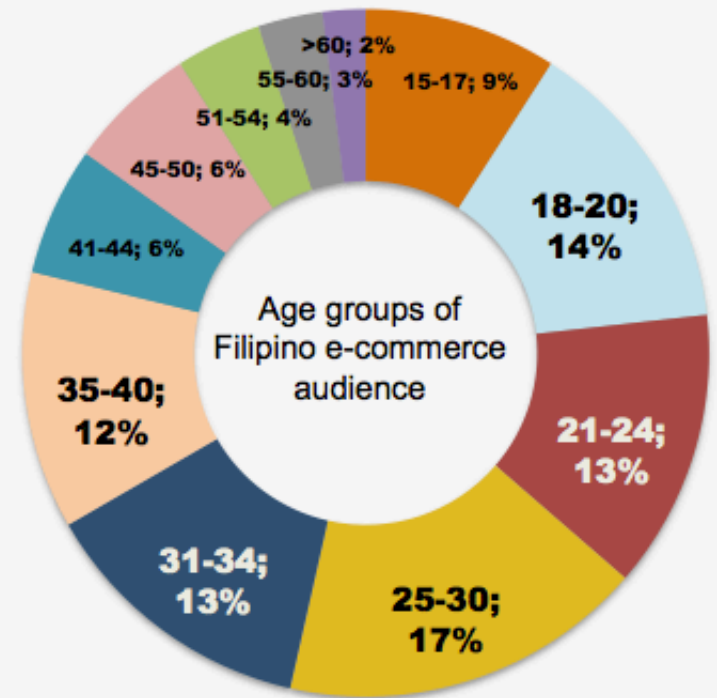
## Meet the digital citizens of the emerging markets



## Filipino e-commerce audience – who are they?

**Females** most prominent in 25-30 age group

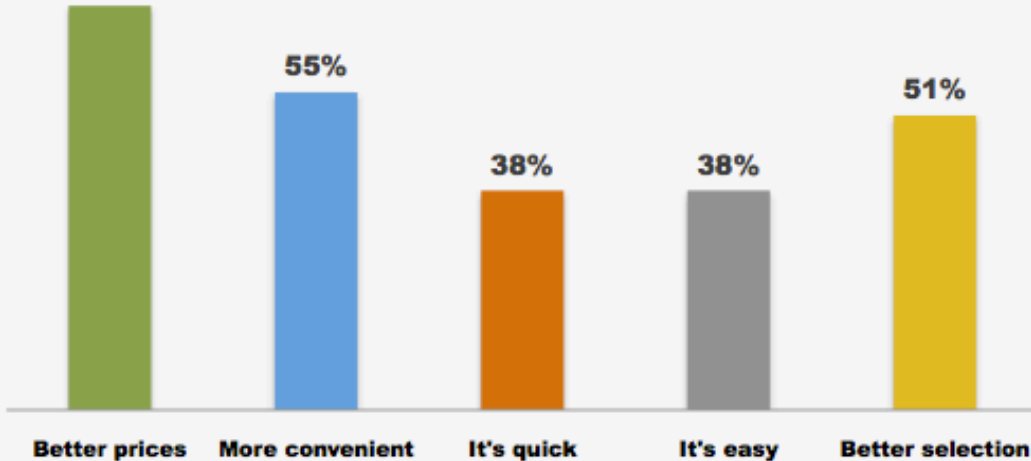
**Males** most prominent in 18-20 and 35-40 age groups



## Competitive pricing is the key motivator to shop online

Q: Which of the following were your motivation(s) for making a purchase after seeing the product/service online?

70%



# Philippines E-Commerce Index

## A Joint Project of



WITH THE SUPPORT OF



# METHODOLOGY

Simplicity

Regularity

Relevance

Repeatability

Reliability

Cost-efficiency

Scalability



# Extent of Online Engagement in the Manufacturing Industry (Index Weighted to Actual Values, 12 months)

Online Revenues

33%

Online Purchases

35%

Online Payments

15%

# Extent of Online Engagement in the Retail/Wholesale Industry (Index Weighted to Actual Values, 12 months)

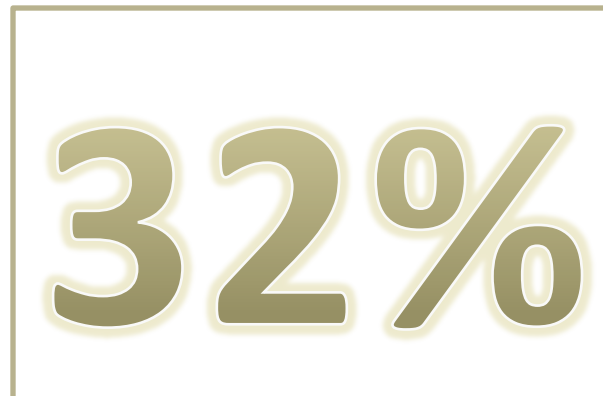
Online Revenues



Online Purchases



Online Payments



# Extent of Online Engagement in the Services Industry (Index Weighted to Actual Values, 12 months)

Online Revenues

8%

Online Purchases

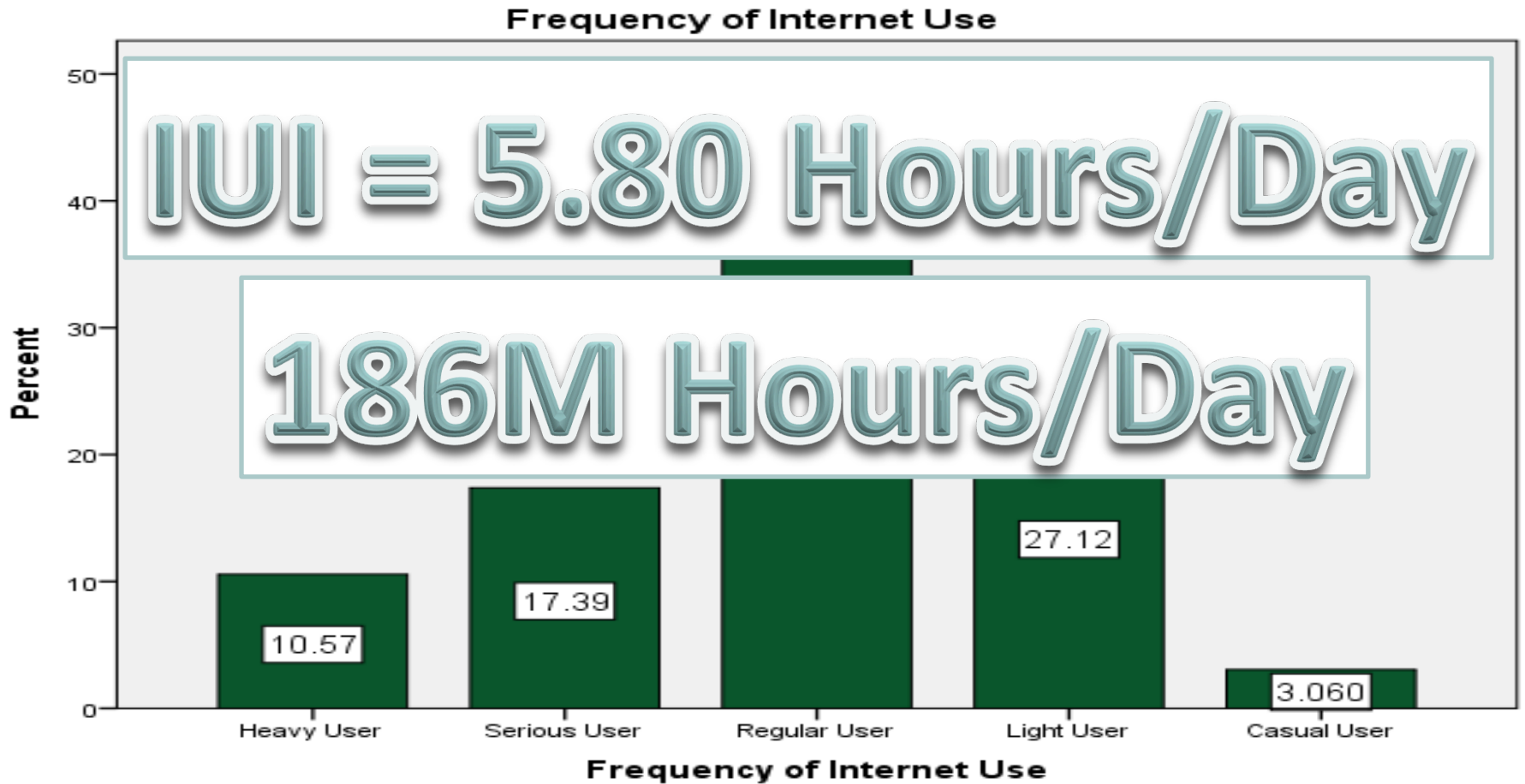
15%

Online Payments

21%

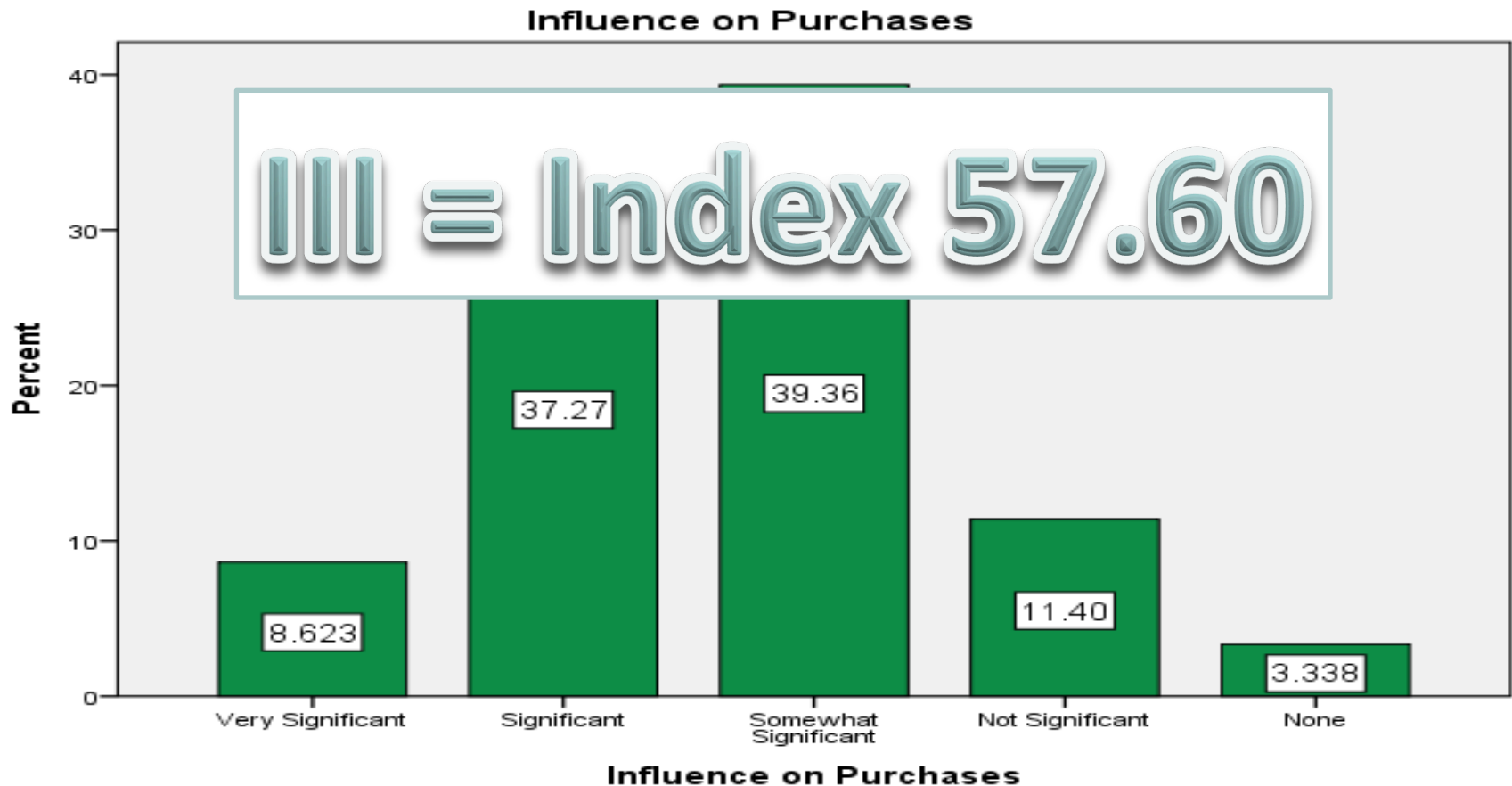


# Frequency of Internet Use as Stated by 719 Digital Stakeholders from Seven Events in 2014



Q1. How frequently do you use the internet (whether by phone or computer or other means) in a typical day)?

# Influence of Internet on Purchase Decisions as Stated by 719 Digital Stakeholders from Seven Events in 2014



Q2. To what extent does the internet (including search and social media) influence your actual purchases and decision to purchase?

# Internet Purchase Intensity: Percent of Personal Purchases Done Online as Stated by 719 Digital Stakeholders from Seven Events in 2014

**Per Capita Consumption at Constant 2000 Prices = \$1,000 in 2011**

**At 32M users, consumption is about \$32B or P1.4T**

**At 29.61%, consumption online is around P408B in 2011 or P486B in 2014**

Q3. Of the total amount that you yourself spent last month, about how many percent (whether for your personal use or for the household) were done online (including orders via email and/or debit, credit card, paypal)?

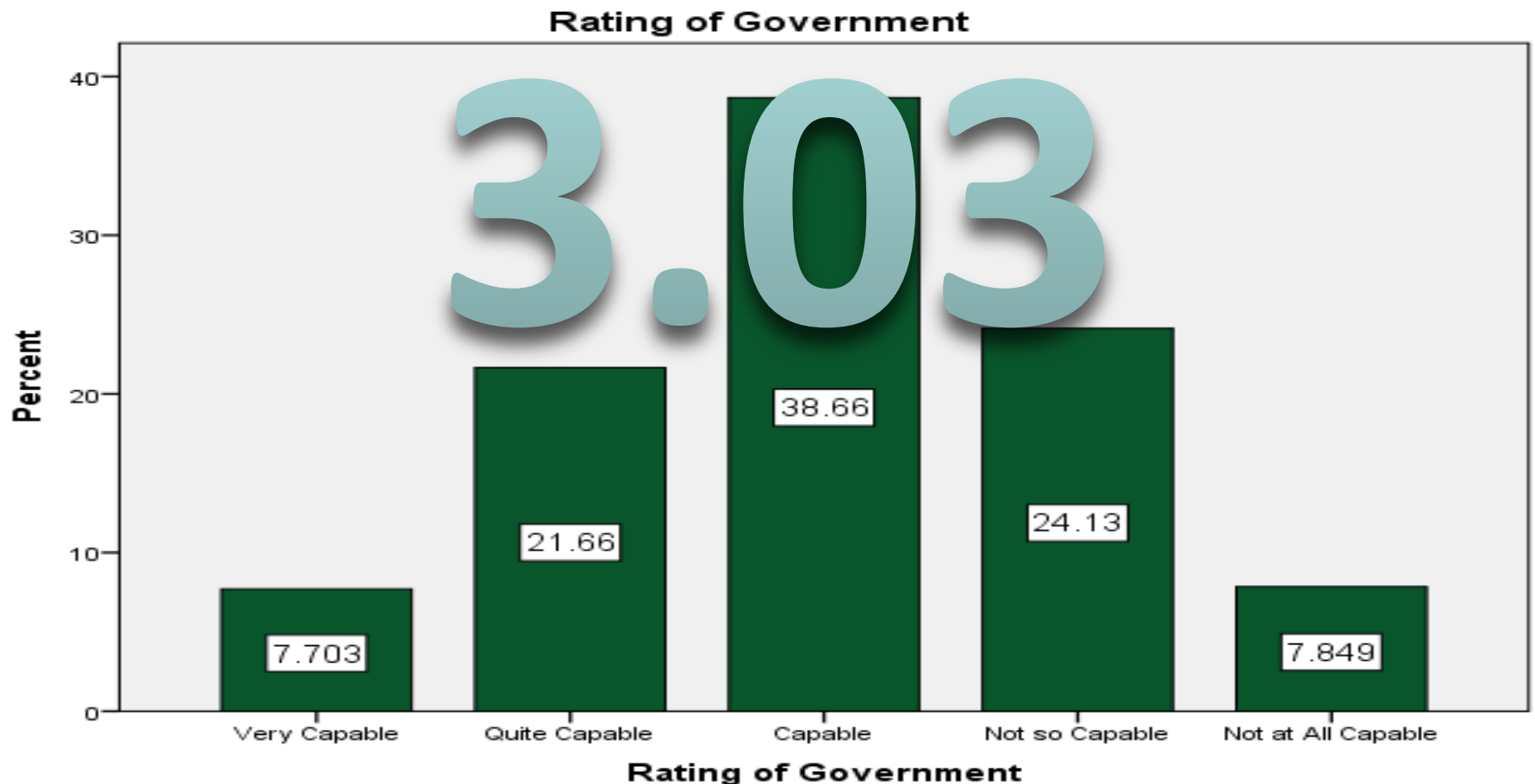
# Internet Payment Intensity: Percent of Payments Done Online as Stated by 719 Digital Stakeholders from Seven Events in 2014

**IP<sub>a</sub>I =  
20.15%**

Q4. Of the total number of times that you paid a bill or bought something last month, how many percent were done using internet banking (including mobile, paypal, credit card) to pay for your bills and purchase online?

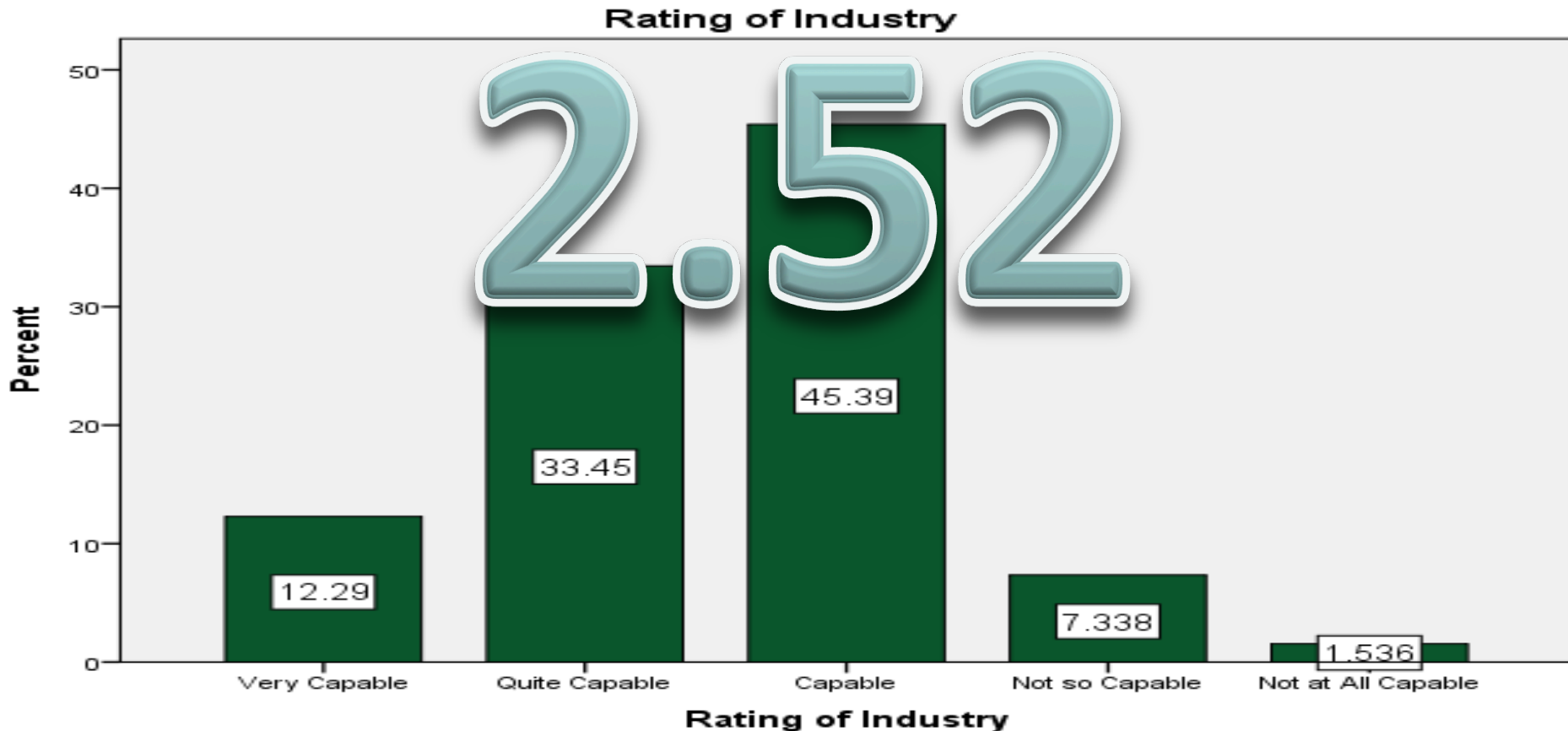
# E-COMMERCE MATURITY SCORECARD: Local Government

Perceived E-Commerce Readiness of the Local Government as Evaluated by 719 Digital Influencers from Seven Events in 2014 (on a scale from 1 to 5 with 1 as very capable)



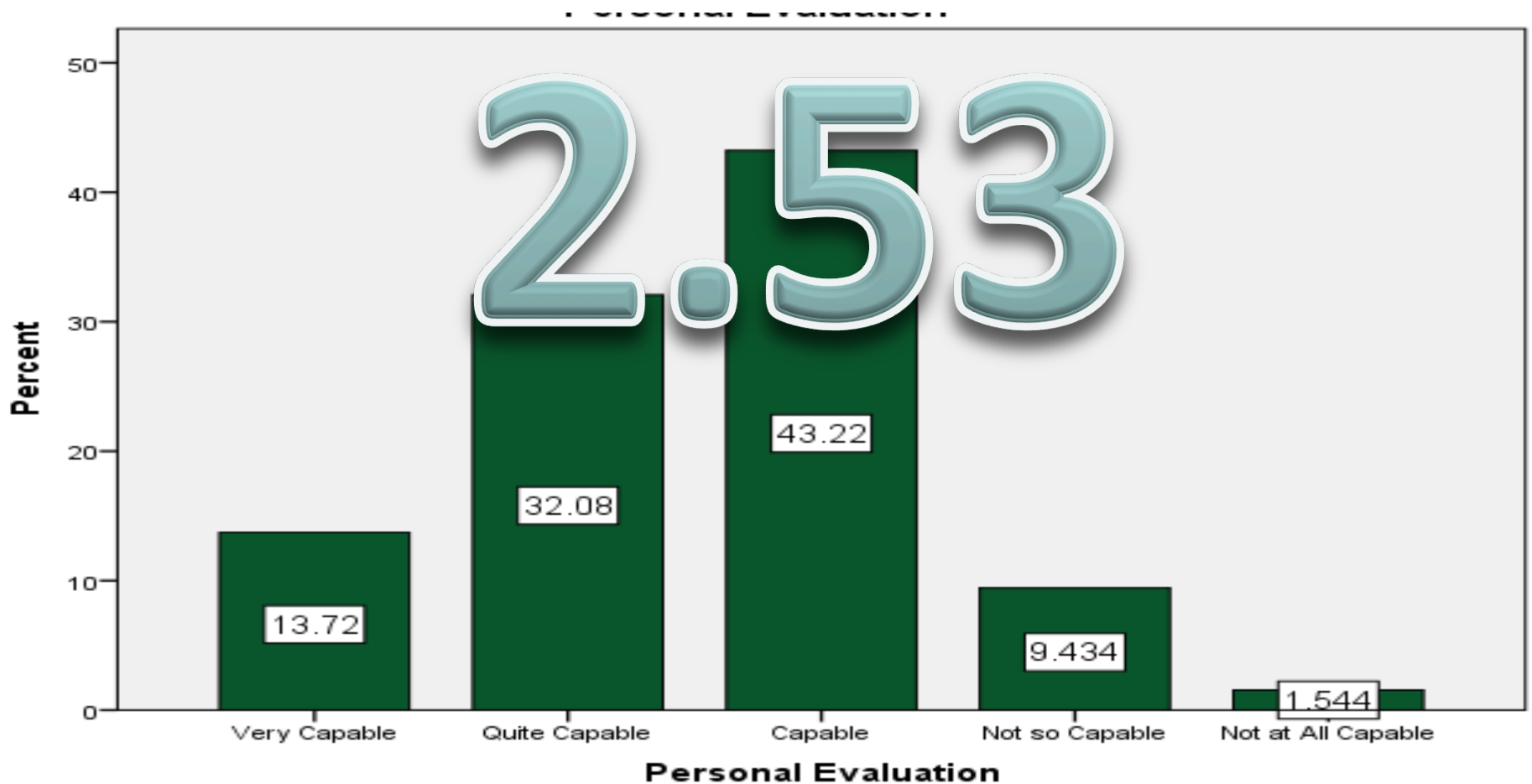
# E-COMMERCE MATURITY SCORECARD: Local Companies

Perceived E-Commerce Readiness of the Local Government as Evaluated by 719 Digital Influencers from Seven Events in 2014 (on a scale from 1 to 5 with 1 as very capable)



# E-COMMERCE MATURITY SCORECARD: Personal Assessment

Perceived E-Commerce Readiness of the Local Government as Evaluated by 719 Digital Influencers from Seven Events in 2014 (on a scale from 1 to 5 with 1 as very capable)



# Ph Internet Market 2014



**P1.0T**

**8 to 13% of GDP**



# Ph Internet Market 2014



**P.15T ?**

**1.5% of GDP**

# Framework for the Promotion of E-Commerce in the Philippines\*



The image cannot be displayed. Your computer may not have enough memory to open the image, or the image may have been corrupted. Restart your computer, and then open the file again. If the red x still appears, you may have to delete the image and then insert it again.

***“Trust is central to any commercial transaction”***

How people sell and  
accept payments  
online?

Reputation – Relevance – Meet customer goals

<http://www.architerra.org/>

Have a website

The screenshot shows a web browser window with the URL [www.architerra.org](http://www.architerra.org/). The page features a dark navigation menu on the left with the following items: Home, Territories, Featured Properties, Resources, and About Us. The main content area has a header with the name "Maita Siquijor, Realtor" and a banner image of a modern bedroom with the text "Better Manila Homes, Better Home Buying & Selling Services from Professional Realtors". Below the banner is a section titled "Buy, Sell or Rent Homes in Manila thru Professional Real Estate Brokers" with a sub-header "Your Real Estate Service Professional". This section includes a list of services provided, a profile picture of Maita Siquijor, and her contact information: Cell: (63) 917-5276537, Address: 5f, Richville Corporate Towers, 1107 Alabang-Zapote Road, Madrigal Business Park, City: Alabang, Muntinlupa City, State: Metro Manila 1780, Country: Philippines. The page concludes with the text "Then call us, your Professional Realtors for Alabang, Bonifacio Global City &".

Home  
Territories  
Featured Properties  
Resources  
About Us

**Maita Siquijor, Realtor**

Better Manila Homes, Better Home Buying & Selling Services from Professional Realtors

**Buy, Sell or Rent Homes in Manila thru Professional Real Estate Brokers**

Your Real Estate Service Professional

Do you need a Manila-based real estate brokerage company that can provide:

- Listings: Properties in **Alabang, Bonifacio Global City & Makati properties, for sale or rent**
- Sound professional homebuying and selling advice
- Home mortgage and financing assistance services
- Free property listing services
- Tenant representation
- Landlord representation
- A broker with a community network of buyers, sellers and agents who specialize in their territories
- Property management services for privately owned houses & condominiums

Maita Siquijor, Realtor  
[Email Maita](#)

Cell: (63) 917-5276537  
Address: 5f, Richville Corporate Towers, 1107 Alabang-Zapote Road, Madrigal Business Park  
City: Alabang, Muntinlupa City  
State: Metro Manila 1780  
Country: Philippines

Then call us, your [Professional Realtors](#) for **Alabang, Bonifacio Global City &**

**PEOPLE**

151 likes

Janin Toral and Janette Toral like this.

Invite your friends to like Onetimegrab

- Romellaine Xyene Laud Arseni Invite
- Roy Espiritu Invite
- Girard Andrew Rosito Tabañag Invite

See All Friends

**ABOUT**

Home of KoreanJap Finds.

<http://instagram.com/eleganceapparel>

Suggest Edits

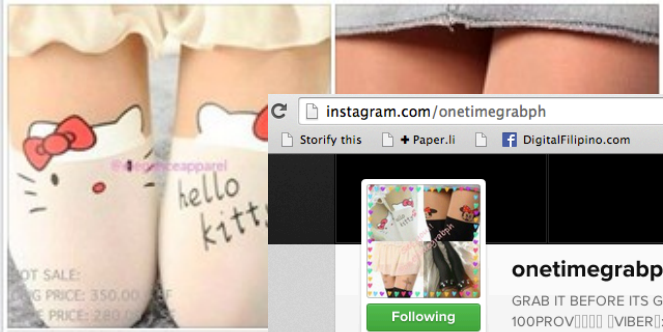
**PHOTOS**

Post Photo / Video

Write something on this Page...

**Onetimegrab**  
October 11

ON-HAND ITEMS. If you must know, Elegance Apparel is the new name of my shop. Feel free to visit my IG for more items to love. -@eleganceapparel. Price is already indicated in the pictures below. Message me if you are interested. Thank you loves! (6 photos)



**onetimegrabph**

GRAB IT BEFORE ITS GONE... MOP:BDO OR CEBUANA SF: 60MM && 100PROV VIBER:09174574151 NO CANCELLATION NO JOY RESERVERS

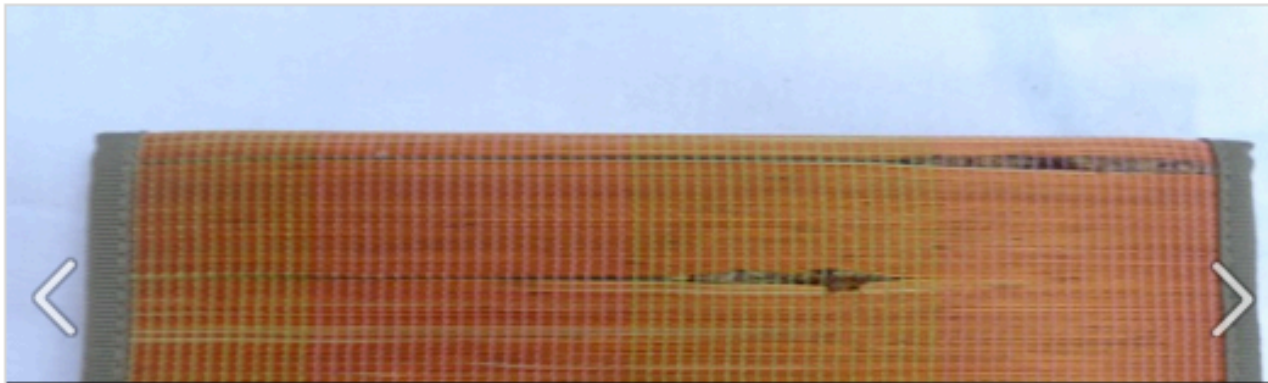
39 posts 1,306 followers 2,452 following

October 2014

September 2014

25 September 2014

<https://www.facebook.com/pages/Onetin>



## Feliza Wallet

There's everything you need in a wallet: practical inner pockets for keeping safe your cash, cards and other small size that suitable.

6 card slots  
₱350.00

BUY NOW

A joint project of



An Online Marketplace for MIMAROPA MSMEs



Like Share 12 people like this. Be the first of your friends.



*“Just PM me for inquiries.”*

# Just Snap and Sell!

## Snap Photos of your Product

Use your iPhone's brilliant camera.  
No need to transfer files.

Cancel Add product Save

Black Wrap Watch

Description

This Black Wrap Watch is awesome

|                 |                 |            |
|-----------------|-----------------|------------|
| Price           | Php             | 2,500.00 / |
| Shipping Fee    | Php             | 50.00 /    |
| Category        | Men's Wear ▾    |            |
| Availability    | Available ▾     |            |
| Shipping option | Delivery Only ▾ |            |

## Input Details

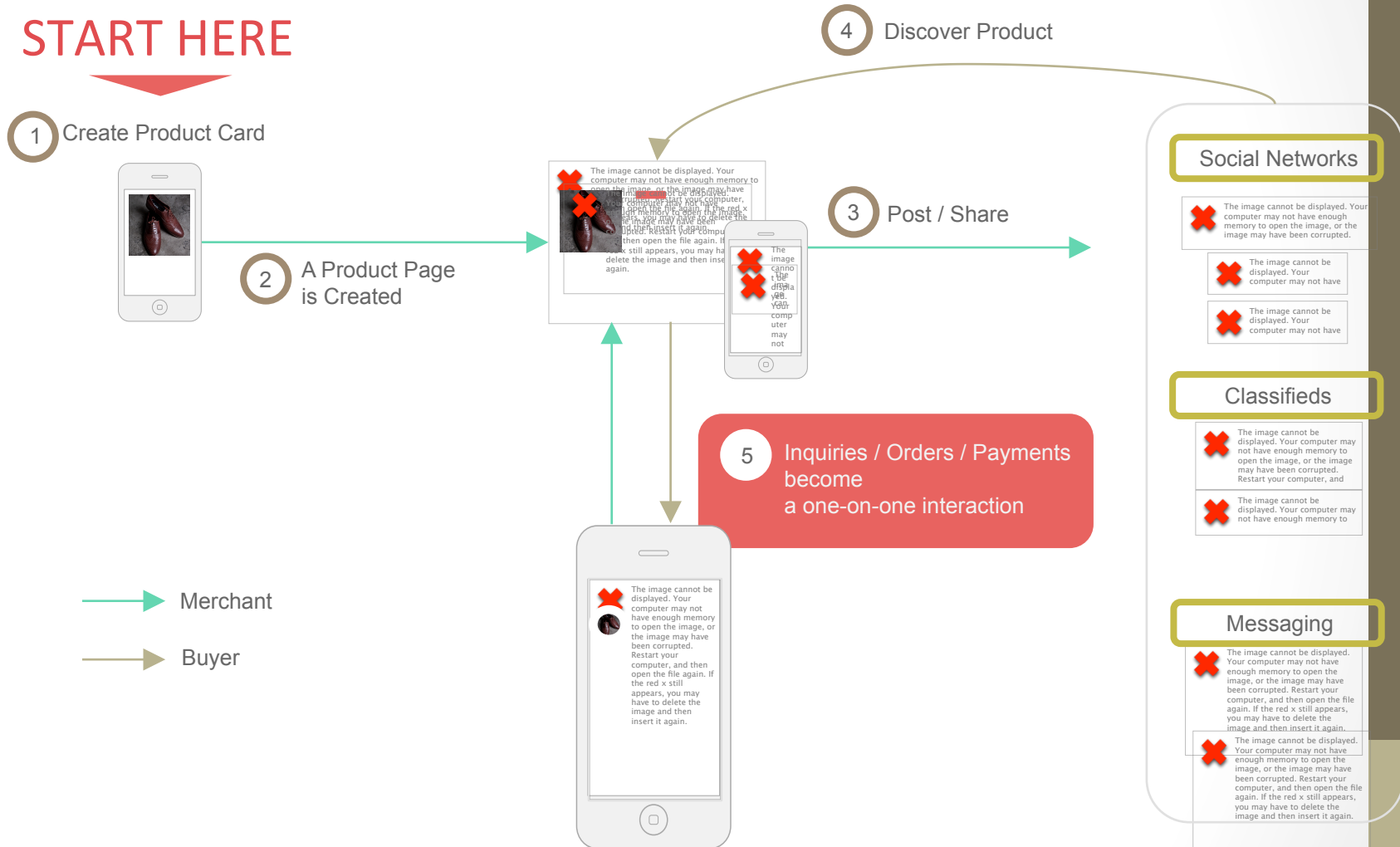
Easily input the product details.



# Product is portable to almost any channel

## By sharing the product URL.

START HERE



Integrated posting to Facebook, Twitter and soon, Instagram.

# Transactions driven by engagement

## Chat with the buyer

Reply to inquiries, answer bargains, give special offers, etc.



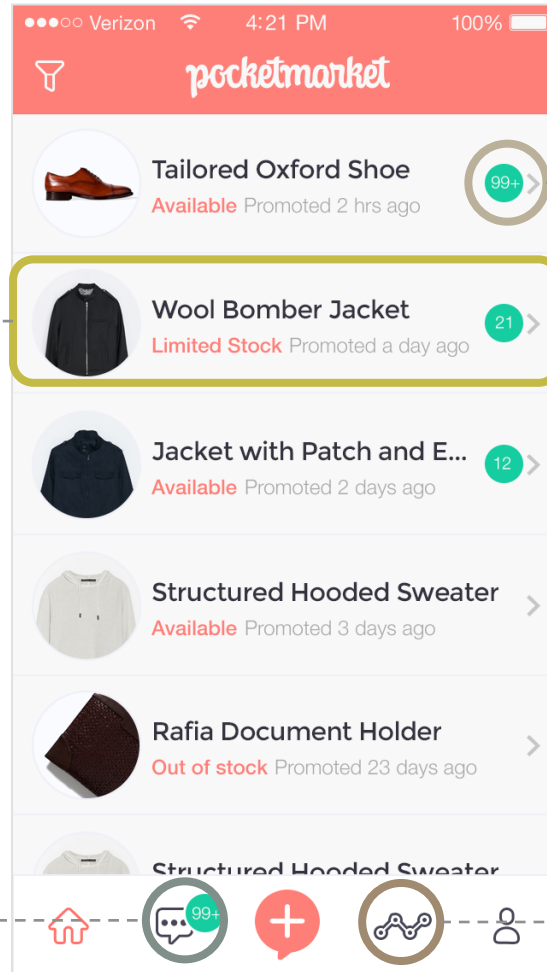
## Send an Invoice

Document your agreement through the invoice and payment instructions

# Manage all interactions with your thumb

**Product Cards**  
All product information are stored here

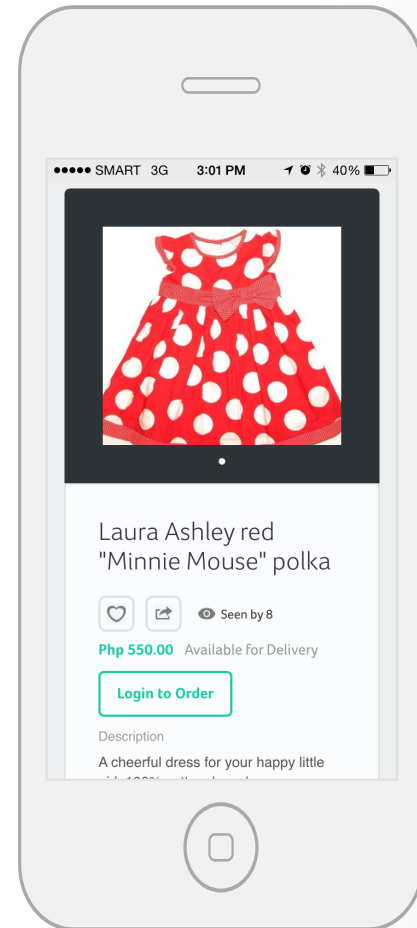
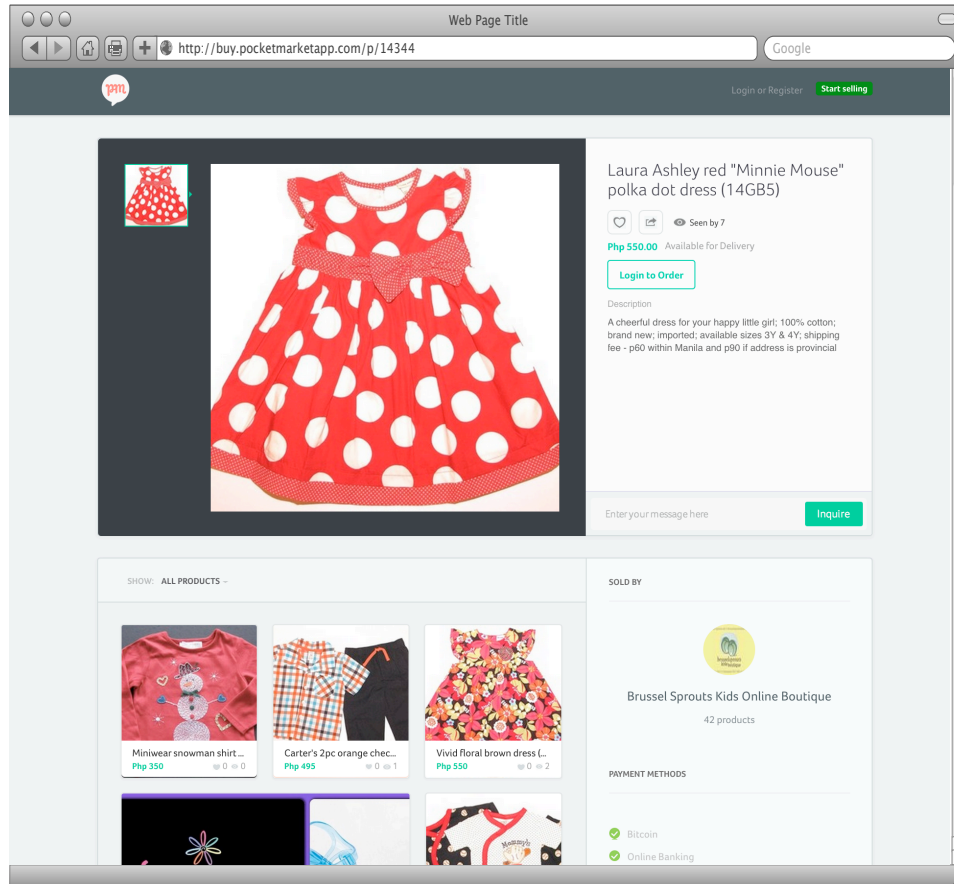
**Interactions Center**  
See all interactions for all your products



**Customer Interactions**  
See all your customers who are interacting with you for this product

**Insights**  
Get useful insights on interactions in the places you sell

# Buyers can access it in any device



They don't need to have the app installed.

[Home](#) | [Categories](#) | [About Us](#) | [Contact Us](#)

[25 Years of ABS-CBN](#) [60 Years of ABS-CBN](#) [ASAP](#) [Be Careful with My Heart](#) [Daniel Padilla](#) [Dolphy](#) [Got to Believe](#)  
[Juan Dela Cruz](#) [Kris TV](#) [Mark Munoz](#) [One Run One Philippines](#) [Star ng Pasko](#) [The Voice of the Philippines](#) [TulongPH](#)  
[Vice Ganda](#)



### • New Arrivals •



TULONGPH SHIRT

₱ 250.00

[View details](#)

[Add to box](#)



GANDANG GABI VICE SHIRT

₱ 200.00

[View details](#)

[Add to box](#)

### About The Store

Welcome Kapamilya! This is your one-stop shop for Official ABS-CBN collectibles. We offer a wide range of the latest ABS-CBN program-branded and celebrity-branded products, some exclusively available... [Read More](#)

### Latest Announcements

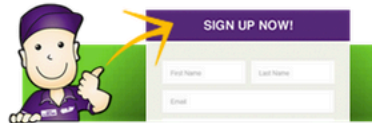
[Re: TulongPH Shirt Orders](#)  
November 21, 2013  
First, thank you for joining this worthy cause,...

[Re: TulongPH Shirt Orders](#)  
November 21, 2013  
First, thank you for joining this worthy cause,...

### Customer

## Your tools for your shipments

Step 1:  
Sign Up



Step 2:  
Fill up the form



Step 3:  
Track your shipment



## SIGN UP NOW!








A member of the Lina Group of Companies  
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Like 10

Tweet 2

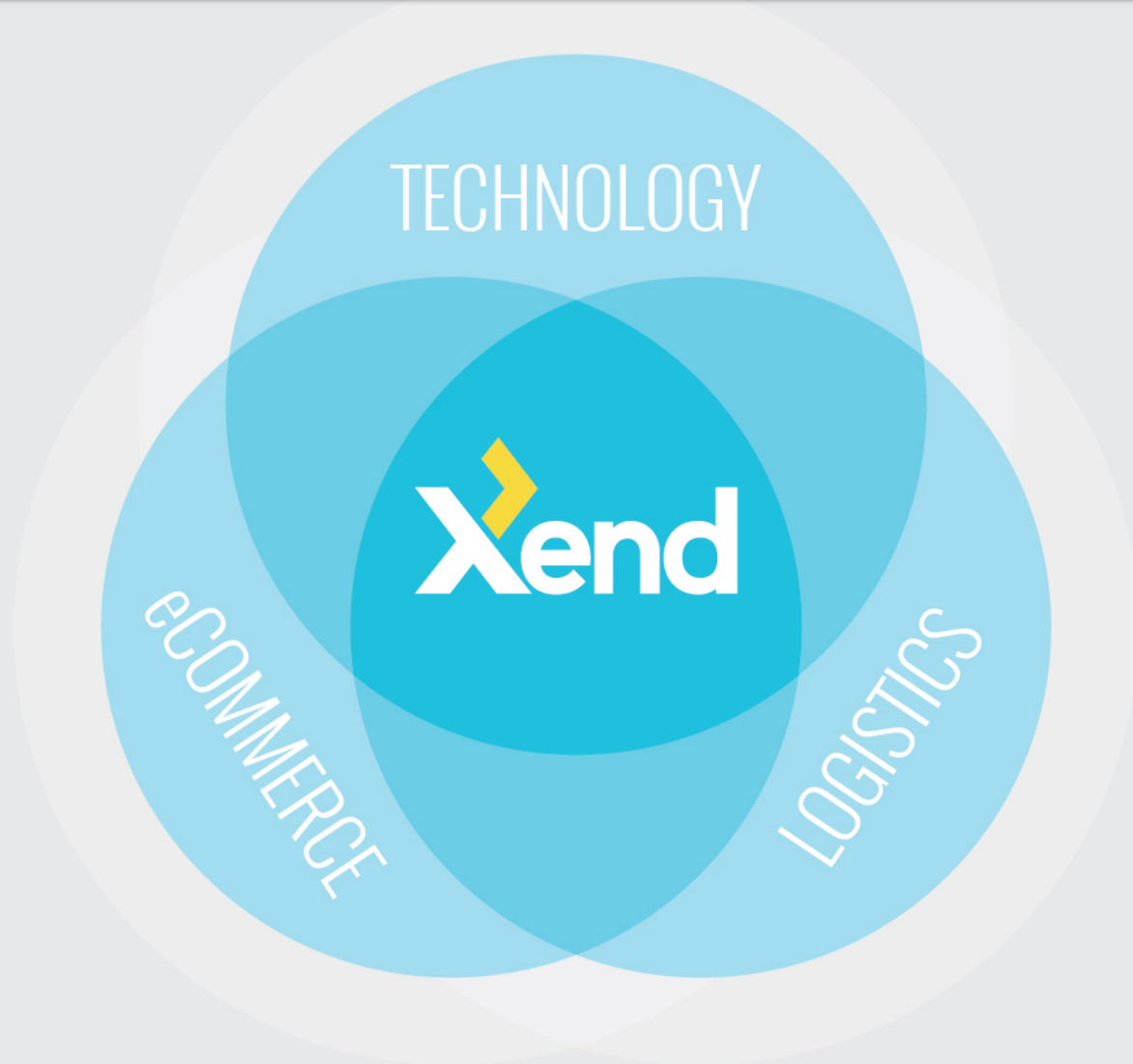
powered by: cr8v web solutions

Cargohaus Building Old MIA Road, Barangay Vitalez Parañaque City 1700 Philippines | +632 854-2100

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Secured by RapidSSL® 256-Bit Encryption with 2048-Bit Root

# XEND



# Plans for 2014

## BOOKING ON THE GO

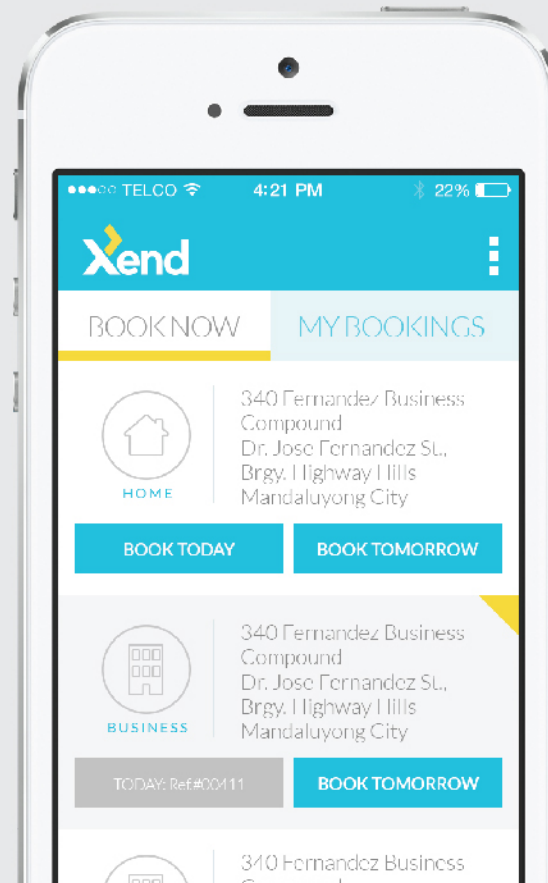
FROM  
2 HOURS TO  
2 MINUTES TO  
2 SECONDS

AVAILABLE FOR

iOS



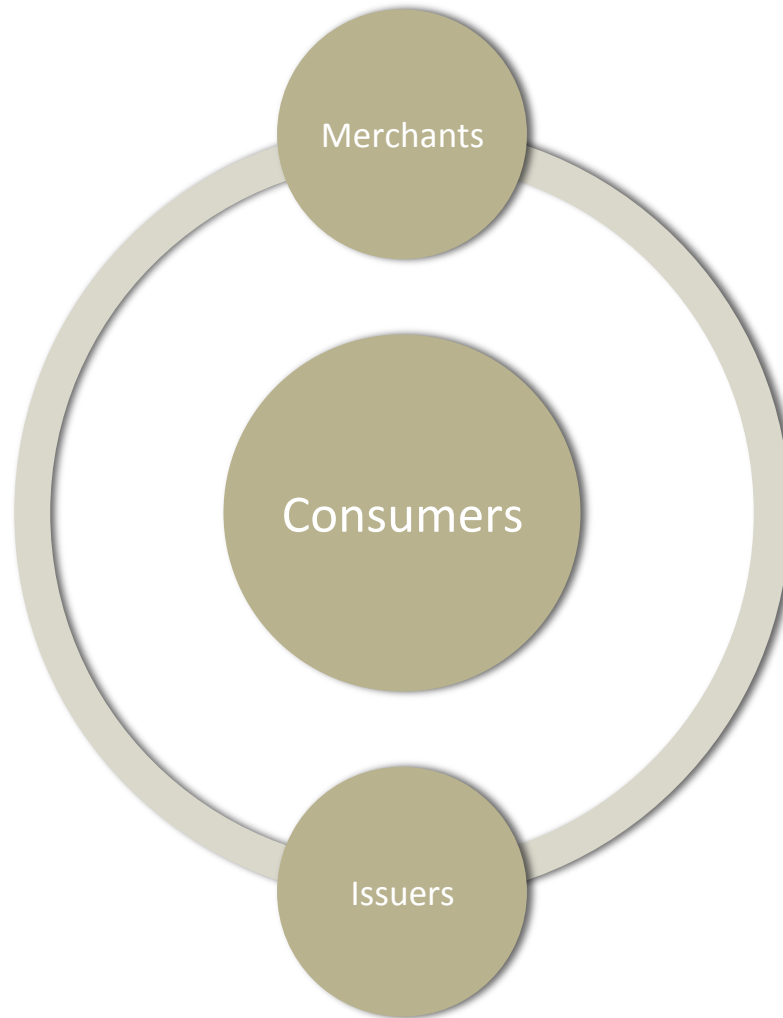
Android



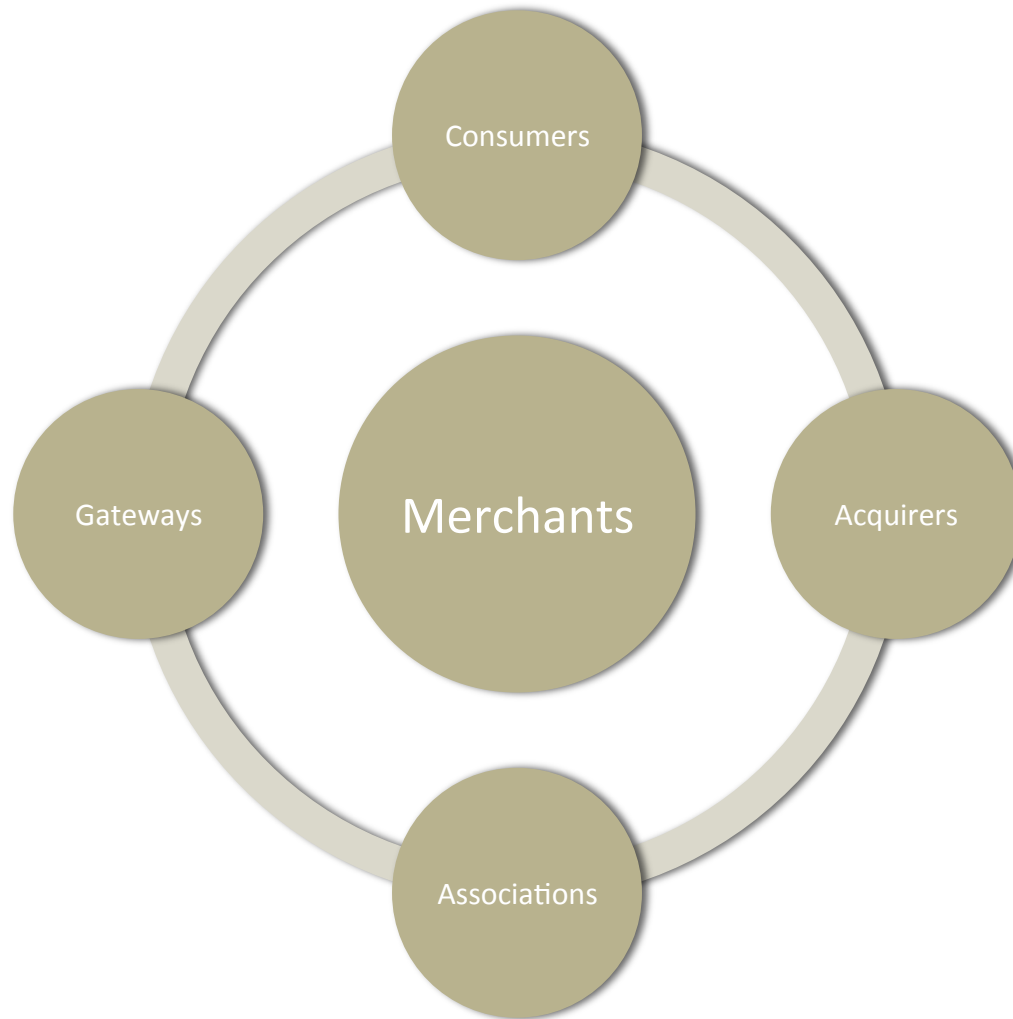


Can I accept  
payments online?

# Online Payment Food Chain



# Online Payment Food Chain



# Facts

- 97% of Filipinos have no credit card.
- 73% are unbanked.
- 23% mobile payment adoption (Mastercard Mobile Readiness Report)

Source: Gretchen Veran, Payswitch

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

\*Other payments include DragonPay, Apptivate, Bitcoin etc

other Payment Services

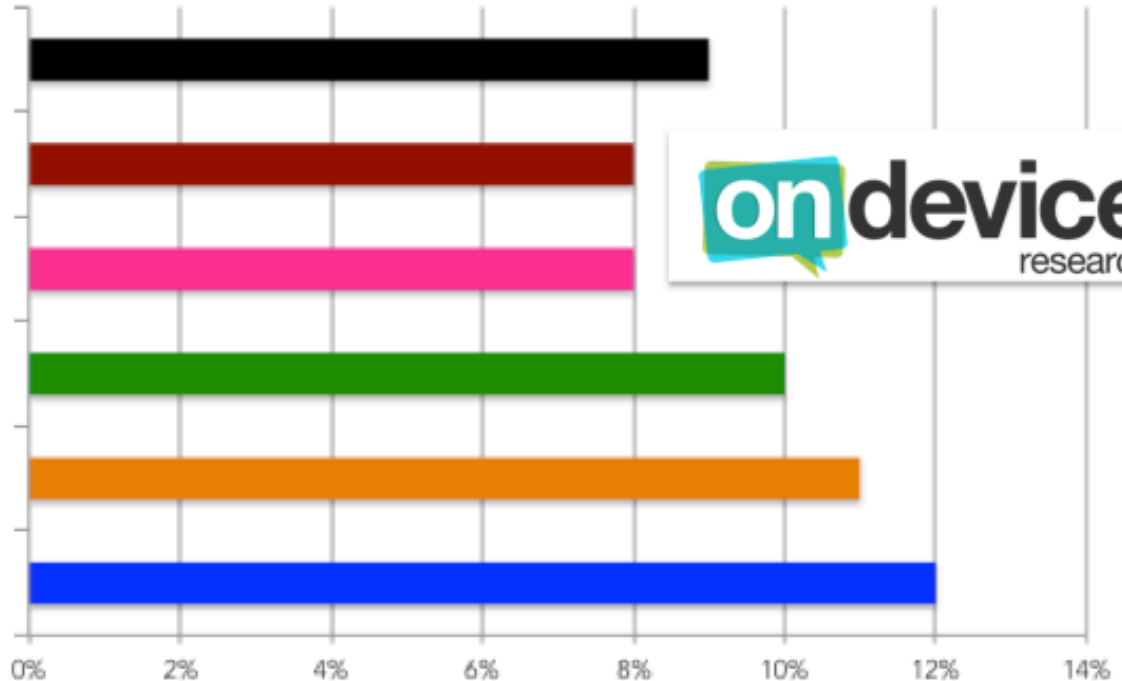
BancNet

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

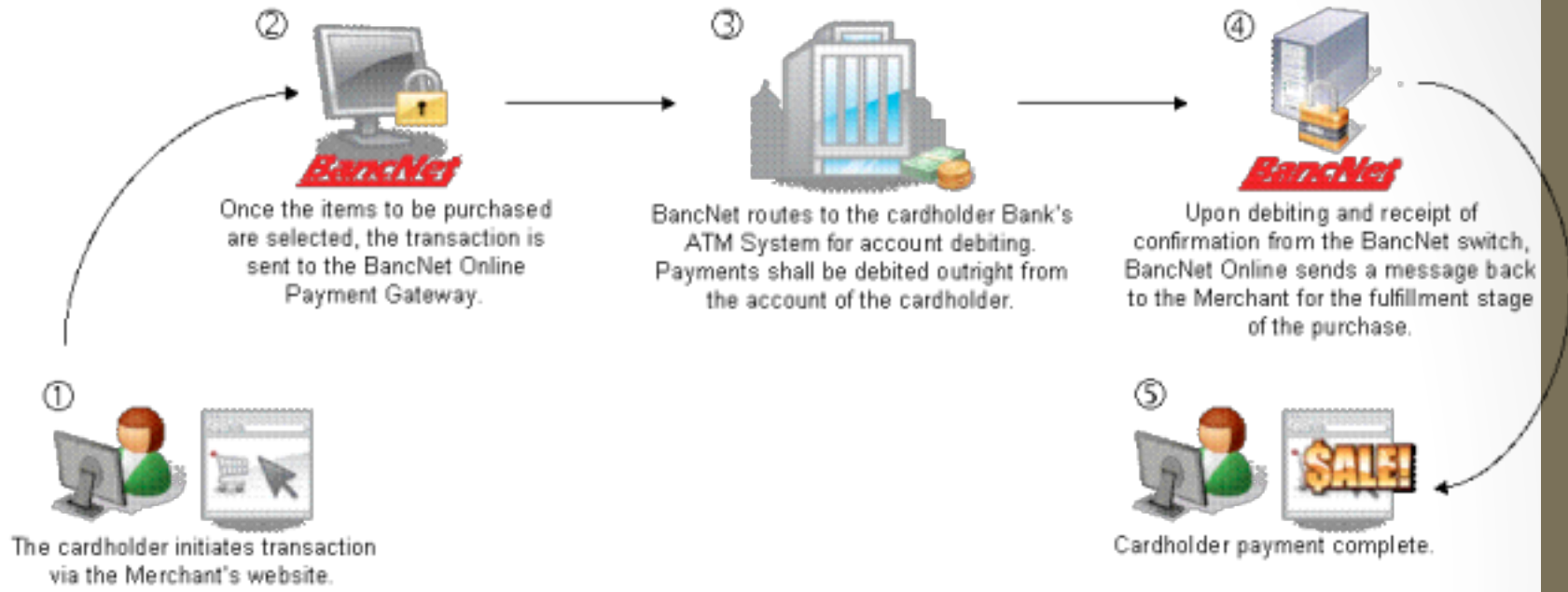


Source: Gretchen Veran, Payswitch

# BancNet Online Shopping

## Member Banks

- Asia United Bank
- Bank of Commerce
- China Bank
- Chinatrust Bank
- Citystate Savings Bank
- Eastwest Bank
- Malayan Bank
- Maybank Philippines
- Metrobank
- PBCom
- Philippine National Bank
- PSBank
- RCBC
- Security Bank
- Standard Chartered Bank
- Sterling Bank



## BancNet Internet Payment Gateway

<https://www.bancnetonline.com/BancnetWeb/goToOnlineShoppingMerchantPage.do>

Please enter your ATM PIN.

(Click the onscreen keypad.)

|      |   |       |
|------|---|-------|
| **** |   |       |
| 6    | 4 | 3     |
| 9    | 1 | 0     |
| 5    | 8 | 7     |
| CE   | 2 | Clear |

# BancNet requirements for accreditation

- DOCUMENTARY REQUIREMENTS:
  - Properly signed-up Merchant Info Sheet.
  - Signed and notarized Memorandum of Agreement.
  - Corporation:
    - copy of SEC Registration and BIR Form 1901 or Audited Financial Statement (first 5 pages)
  - Single Proprietor:
    - BIR Form 1901 and Mayor's Permit



# BancNet Criteria for Accreditation

- CRITERIA:
  - Merchant must show gross sales of PHP250,000/ month (cash/ card sales) Merchant should be willing to pay the commission or merchant discount rate.
- Risk criteria
  - High Risk Business Model:
    - BancNet will not allow connecting to the BancNetOnline Internet Payment Gateway.
  - Medium Risk Business Model:
    - BancNet will review the specific business model and potential threats on a case to case basis and will require compensating controls to become acceptable for connection to the BancNet Online Payment Gateway.
  - Low Risk Business Model:
    - BancNet will allow for interconnection with the BancNetOnline Internet Payment Gateway.

<https://www.bancnetonline.com/BancnetWeb/goToRequirementsForAccreditationOnlinePage.do>

# BancNet Risk Criteria

- Identification of e-merchant / sub-merchant
- Identification of customer
- Secured fulfillment / delivery
- Financial

# BancNet Risk Criteria

| Risk groups                                 | High risk  | Medium risk  | Low risk   |
|---|--|--|--|
| Identification of Merchant/<br>Sub-Merchant | Unclear business model. Allows for transfer to other negotiable instruments. No clear company registration and identification process. | Clear company documentation                                  | Existing and stable Business Model (Bills/Invoice Presentment). No sub-merchant/company. |
| Identification of Customer                  | Anonymous & Electronic only  | Non-repudiation (i.e. physical registration & documentation) | Non-repudiation (i.e. physical registration & documentation)                             |

# BancNet Risk Criteria

| Risk groups            | High risk  | Medium risk                               | Low risk  |
|------------------------|--|---|---|
| Fulfillment / Delivery | Electronic Fulfillment, Instantaneous and Irreversible transaction   | Electronic Fulfillment, Non-Instantaneous | Physical Fulfillment / Reversible transaction   |
| Financial              | Incomplete Financial or Corporate documents OR Company Financials indicate liquidity or stability concerns | Start-up company                          | Top 5000 Philippine Corporations / Company. Financial documents support healthy financial liquidity and stability |
| Example                | Mobile phone airtime loads   | Prepaid Internet Access, Auction sites    | B2B companies, Schools, Utilities, Club Memberships   |

# Prohibited goods and services

- Anything illegal under existing laws and Philippines Constitution.
- Infringes on any patent, trademark, trade secret, copyright, or other proprietary right of any party, including, but not limited to, the unauthorized copying and posting of trademarks, pictures, logos, software, articles, musical works and videos;
- Offers fraudulent goods, services, schemes, or promotions that promises and promotes get-rich-quick schemes through chain letters, pyramid or ponzi schemes, matrix programs, and certain multi-level marketing programs;

# BancNet Goods / Services subject to review / pre-approval

- Electronic wallets (i.e., “e-wallets”) or any similar payment type;
- Gambling or lottery type services such as online or offline casino games, sports betting, horse or greyhound racing, lottery tickets, games of skill, and other services that facilitate gambling;
- Donation collections for charity and non-profit organization;
- Sale of stored value cards for telecommunications (i.e. International Call cards, Call & SMS cards, ISP Internet cards, etc.) and online gaming purposes; and
- Direct Marketing and Multi-level marketing products and services

# Fees

- P56,000 integration fee
- P10 transaction fee

## 24k Members' Login

Email Address

Password

**LOGIN**

[Forgot your password?](#)

## Not yet registered?



Sign up to check the status of your transactions, compute for appraisal or interest rates, transfer reward points, and more.

**SIGN UP**



MONEY

Have a  
**SAFE & EASY**  
Online Shopping Experience  
with SMART Money!



Enjoy worry-free  
transactions!

Free SMS notifications  
for every transaction!

Lock and unlock your  
account via mobile!

**SMART**  
MONEY

5299 6712 3456 7890  
CLARISSA JANE JESSICA C.



Shop at our featured merchants

## Money Services

Moving money anywhere in the Philippines can be a delicate thing. You need it fast, safe, convenient. Since pioneering pera padala, we continue to look for more ways to move money efficiently for you.

### Send Now



Instant Peso Padala



TXT Remit



Send Money Online

### Send Easily



Door to Door



Remit to Account

### Send and Pay



Bills Xpress

# Unleashing the Potential of the Countryside



**We process NSO Certificates (birth, death, marriage, CENOMAR) & POEA Balik-Mangagawa Exit Clearances!**

There is a **HUGE & UNTAPPED MARKET** in the **COUNTRYSIDE ...**

There's this **huge and untapped market in the countryside for Online Merchants...** untapped because they have **no internet access or lack the means for internet payment**



***RURALNET INC. IS BUILDING A  
NATIONWIDE NETWORK  
OF RURAL BANKS, and  
COOPERATIVES...***

***... For Government and Private  
Sector Services.***



***...RuralNet Inc. will transform Rural Banks and Cooperatives into Order and Payment Centers (OPCs) for products and services of Online Merchants***



# WHY THE RURAL BANKS...

*It is natural to tap the Rural Banks (RB) because...*

- ***RBs cover 85% of 143 cities (122).***
- ***RBs also serve over 70% of all 1,491 municipalities (1,000+ towns).***
- ***RBs serve over 5 million depositors and the rest of the Philippine public***



# WHY THE COOPERATIVES...

*It is natural to also tap Cooperatives because...*

- ***There are 22,000 cooperatives with 11.6 Million members.***
- ***RuralNet Inc. will initially focus on the top 2,000 coops (8 Million members).***
- ***The membership in each coop is a tightly knit group, very loyal to their cooperative.***



# ***Two National Payment Networks...***

***RuralNet Inc. is rolling out two national payment networks...***

- ***Ruralnet is the network for Rural Banks***
- ***Coopnet will be the network for Coops***





# ***LARGELY UNTAPPED MARKET POTENTIALS...***

***RuralNet Inc. offers access to the following markets...***

- ***Large countryside market thru Ruralnet;***
- ***Close knit and loyal coop membership base thru Coopnet;***
- ***Limitless potential of countryside mobile phone banking subscribers;***



**ENDLESS POSSIBILITIES &  
OPPORTUNITIES**

**For Government and Private  
Sector Products and Services ...**

**...For Collections Services**

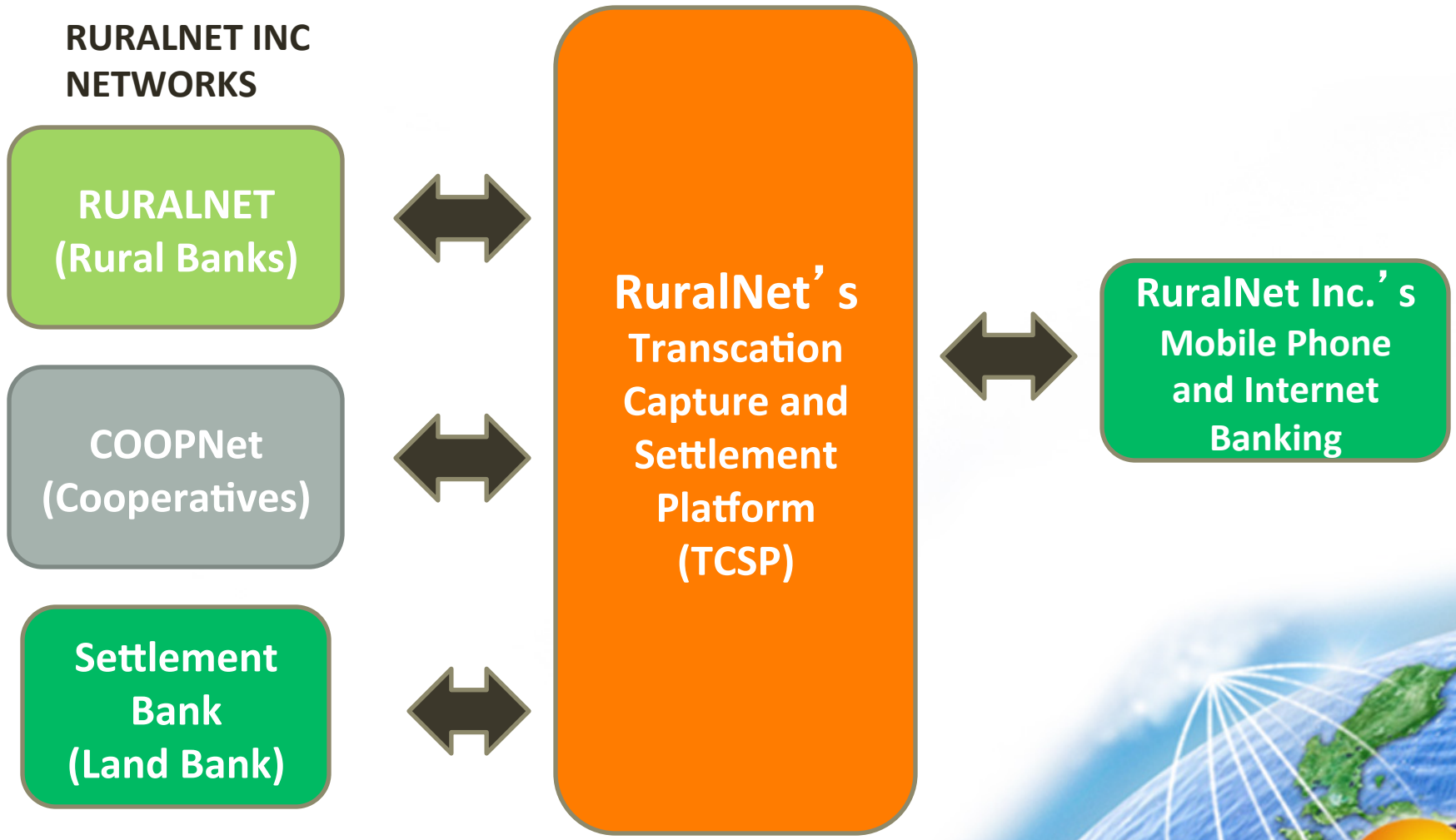
**...For Payout Services**

**...For Orders and Payment  
Services**



Unleashing the Potential of the Countryside

# RuralNet Inc.'s Order and Payment Portal



# RuralNet 's Order & Payment System Raises the Level of Confidence Of its Partners...

- The RuralNet system has **passed BSP' s review** in 2012.
- RuralNet Inc. **screens** and **accredits** suitable member Rural Banks, Cooperatives and Online Merchant Partners

# RuralNet ' s Order & Payment System Raises the Level of Confidence Of its Partners...

- Settlement is on a **daily basis**.
- Approved transactions must be fully funded and will be issued **unique Transaction Reference Numbers**.
- Settlement accounts of member RBs and coops are **more than sufficiently funded**...



# RuralNet ' s Order & Payment System Raises the Level of Confidence Of its Partners...

- RuralNet Inc. provides member Rural Banks, Coops and Online Merchants Partners with **daily** and **monthly reports**.
- Land Bank of the Philippines is our **settlement bank partner**.



# RuralNet's Order & Payment System Raises the Level of Confidence Of its Partners...

- It took **two years** for RuralNet Inc. to negotiate with Land Bank of the Philippines to become its settlement bank.
- Land Bank agreed to allow member RBs and Cooperatives... and its upcoming Online Merchants Partners to **avail of LBP's internet banking system** to replenish individual settlement accounts with RuralNet.



# RuralNet's Order & Payment System Raises the Level of Confidence Of its Partners...

- It also took **three years** for the RuralNet system to pass the review and scrutiny of the National Statistics Office.
- Consequently, RuralNet Inc. is **one of only two major order and payment partners of NSO**.





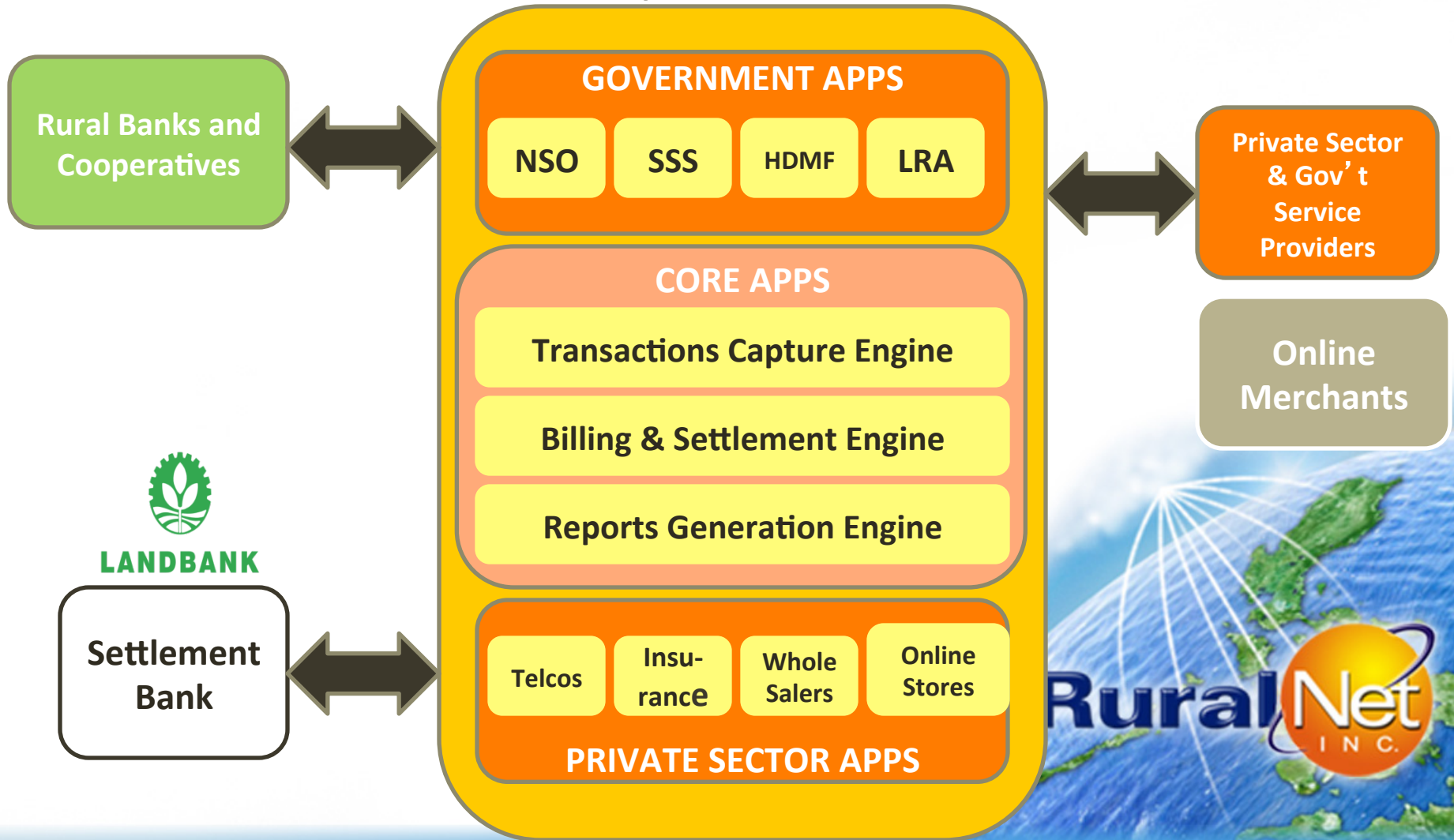
# RuralNet Inc. provides the solution...

- ✓ . . . by partnering with **Online Merchants** to **extend their products and services** throughout the countryside.
- ✓ . . . by utilizing **Rural Banks and Cooperatives**, as different **Payment/Order and Payment channels**.
- ✓ . . . by providing its **Transaction Capture and Settlement Platform (TCSP)** that **promptly and securely settles** transactions on a daily basis



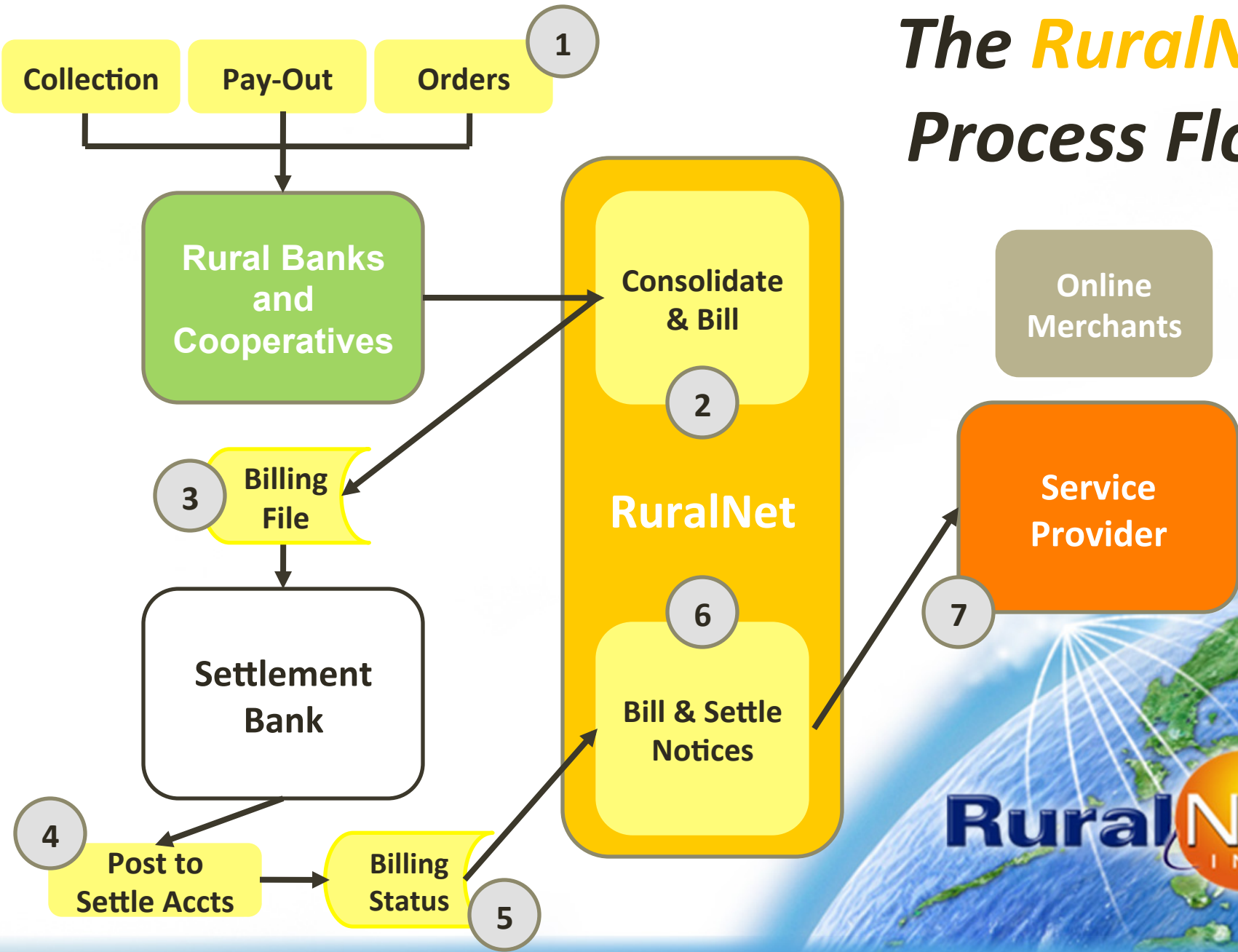
# The Applications in *RuralNet's* TCSP...

## Transaction Capture & Settlement Platform



Unleashing the Potential of the Countryside

# The RuralNet Process Flow



Unleashing the Potential of the Countryside

# RuralNet's Rollout Plans (Service Provider Partners)



## Existing Partners for 2013

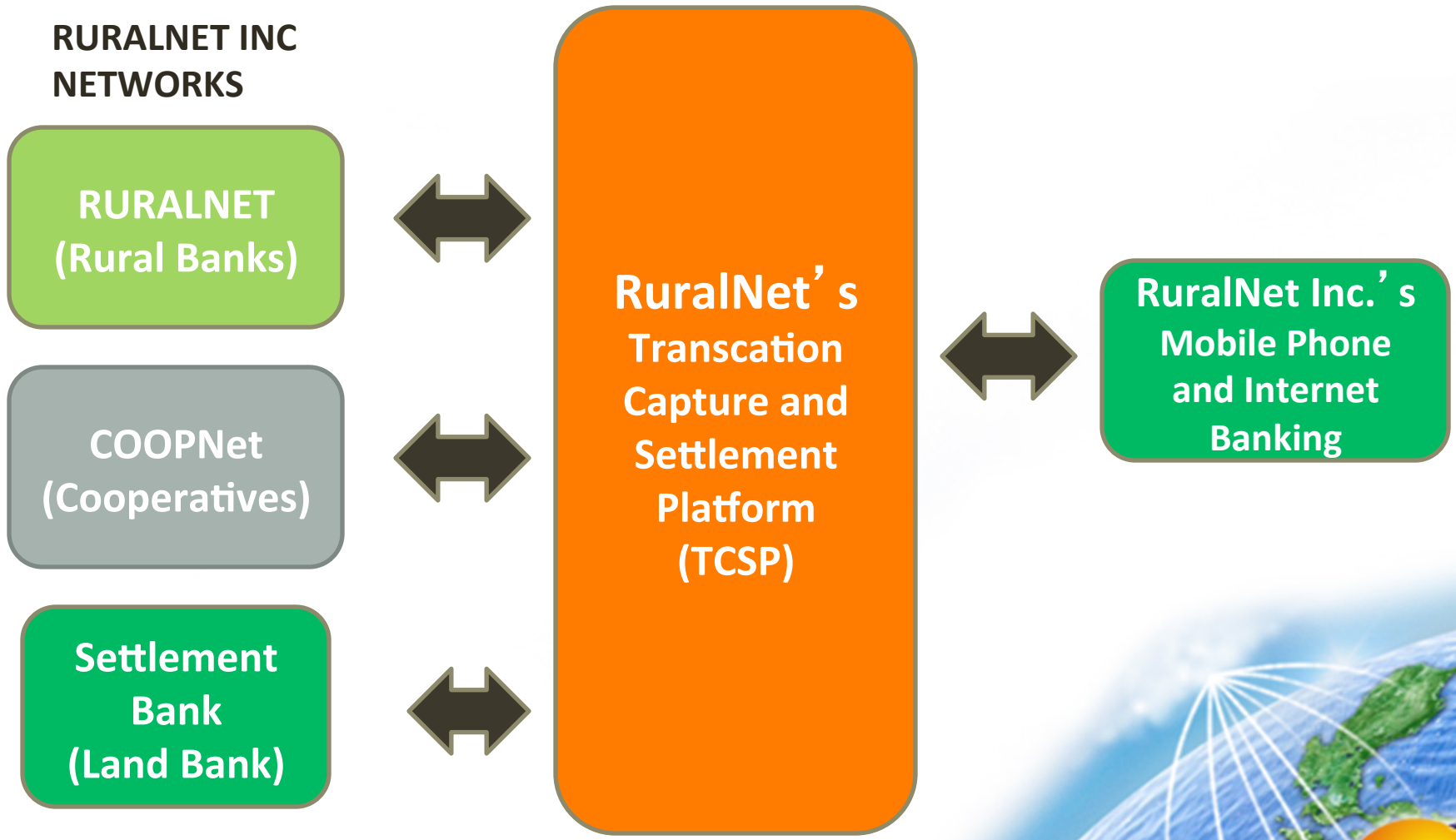
- National Statistics Office
- Billers like PAL, PAL Express, telcos, electricity, water, cable, credit cards, insurance and etc.



**2GO**



# RuralNet Inc.'s Order and Payment Portal



# Possible Collaboration Models

**RuralNet's two national payment networks...**

- **Both Ruralnet and Coopnet could be Collection Partners for Online Merchants.**
  - **already doing so with many Bills Payment Partners, both gov't and private sector.**



# Possible Collaboration Models

**RuralNet's two national payment networks...**

- **Both Ruralnet and Coopnet could be Order and Payment Partners for Online Merchants.**
  - **already doing so with NSO;**
  - **under discussions with many more gov't and private sector partners.**



# Possible Collaboration Models

*RuralNet's two national payment networks...*

- *RuralNet Inc. is willing to explore with the Online Merchant Industry on different possible models for collaboration...*





# ***Bridging the Digital Divide...***

***Ruralnet and Coopnet will provide the solution...***

- ***Many Filipinos still don't have credit cards;***
- ***Those that do are still afraid to safely use their cards for internet transactions;***
- ***Even more so for people in the countryside...***

***... we will make e-commerce work in the countryside!***



# Coins.ph

coins.ph

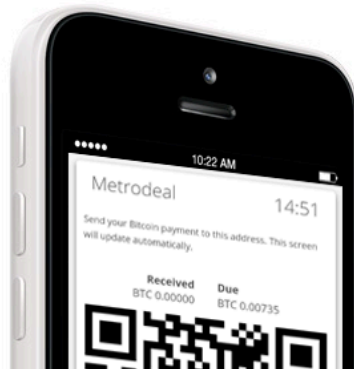
Buy: PHP 26.111 | Sell: PHP 25.117

Merchants

Resources ▾

Careers

Sign up



Bitcoins are for everyone.

Join thousands of Filipinos who can easily buy, sell, and accept Bitcoins in Pesos safely.

Sign up

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

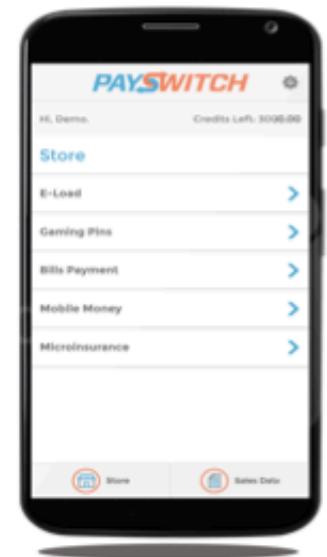
 **17,408**  
Pawnshops

 **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





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0917-4490011

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