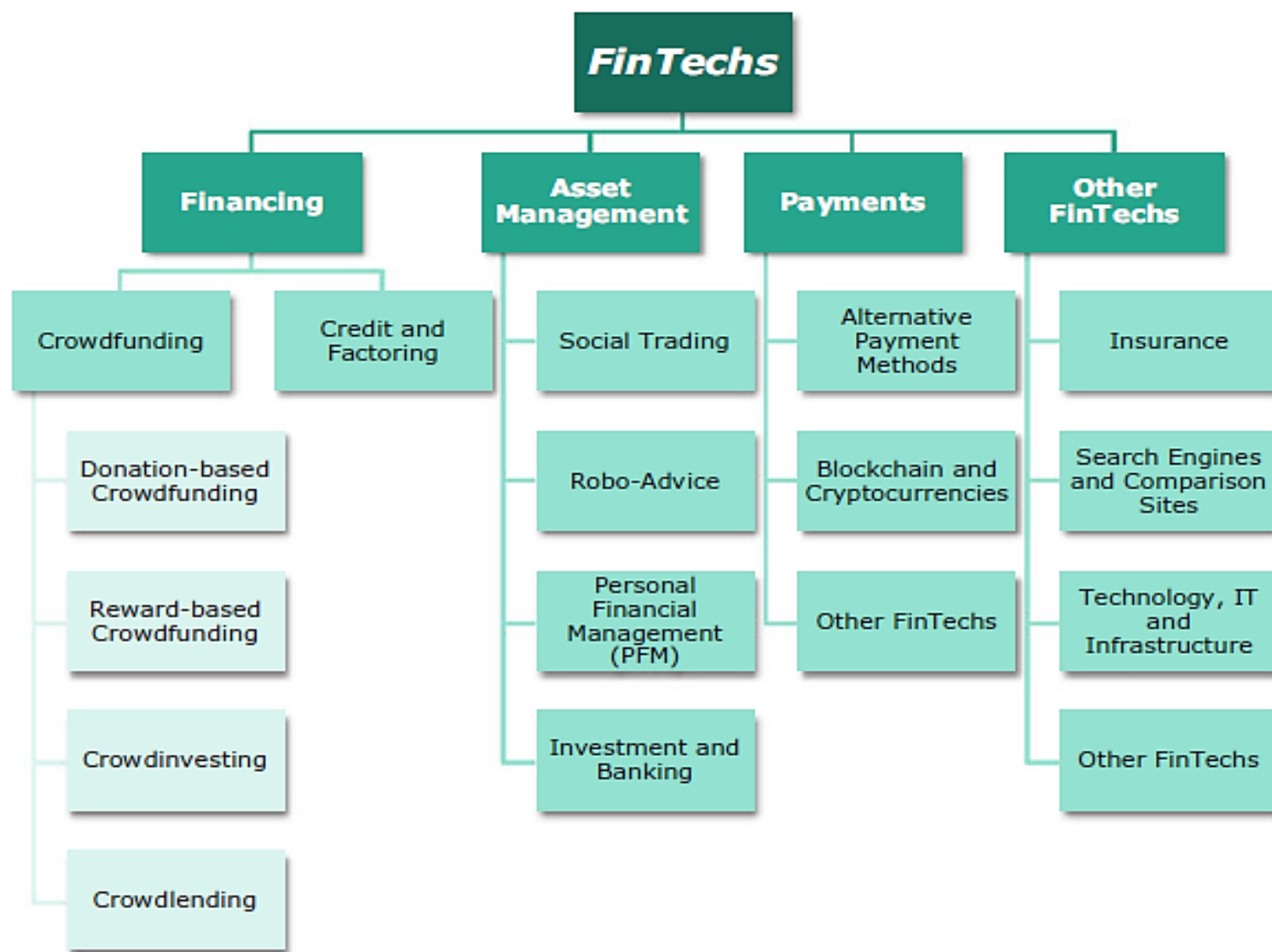


Technology and Financing



What is Fintech?

- Currently there is not a universally accepted definition of the term “FinTech”
- FinTech is to combine financial services with modern and innovative technologies
- It is clearly a rapidly growing industry as investments in these technologies are growingly exponentially
- The fintech revolution started post 2007-2008 financial crisis
- FinTech services are for peer-to-peer (P2P) lending, crowdfunding, money transfer, mobile payments and trading platforms field work – at least twice a week



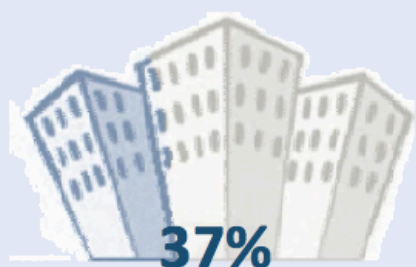
Fintech Features

- Convenience
- Provide the means to keep economies expanding while traditional methods and limited applicability
- Improved, efficient and Secured Payment System
- Speed with accuracy
- Innovative way to address the Financial data mining issues, Activity Reports, etc.
- User Friendly
- Efficient Time Management”

Fintech Challenges

- Unavailability of Regulatory Framework
- Not Suitable with existing Financial Systems
- Rapid developments in technology cause financial Institutions to invest more on technology in competitive markets
- Rapidly changes make regulations a problem and provide outlet for criminal activities

Access to finance remains a challenge

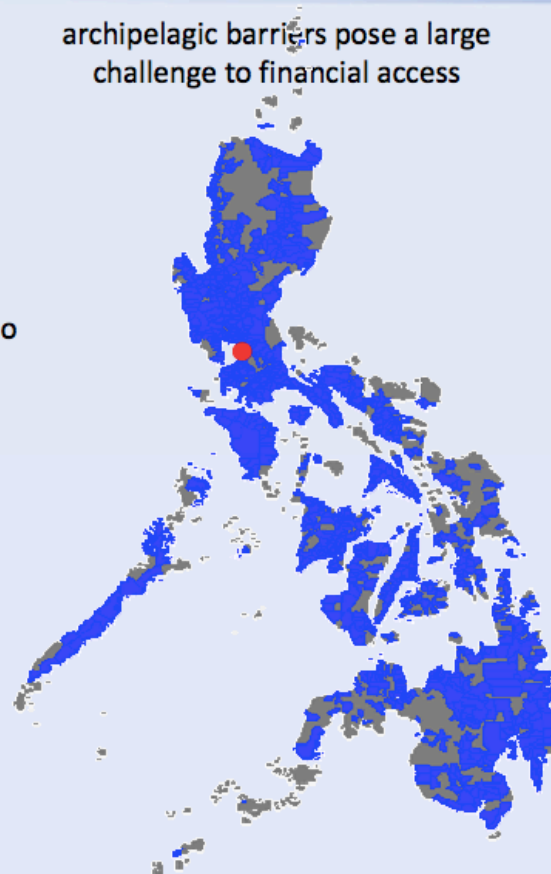


of the 1,634 cities and municipalities do not have a banking office

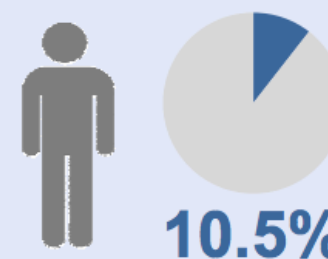
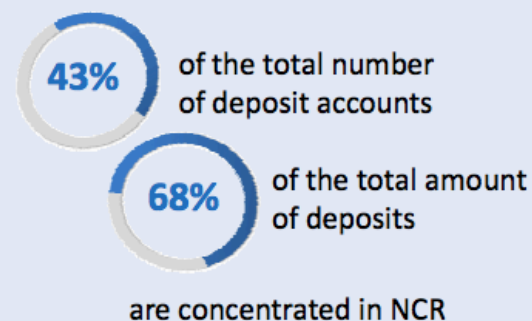


Filipino households have a deposit account

archipelagic barriers pose a large challenge to financial access



■ With at least one banking office
■ Unbanked



of adults had a loan in a formal financial institution in the past year



BANGKO SENTRAL NG PILIPINAS

JAN
2018

DIGITAL IN THE PHILIPPINES

A SNAPSHOT OF THE COUNTRY'S KEY DIGITAL STATISTICAL INDICATORS



TOTAL
POPULATION



we
are
social

105.7
MILLION

URBANISATION:

44%

INTERNET
USERS



67.0
MILLION

PENETRATION:

63%

ACTIVE SOCIAL
MEDIA USERS



we
are
social

67.0
MILLION

PENETRATION:

63%

UNIQUE
MOBILE USERS



61.0
MILLION

PENETRATION:

58%

ACTIVE MOBILE
SOCIAL USERS



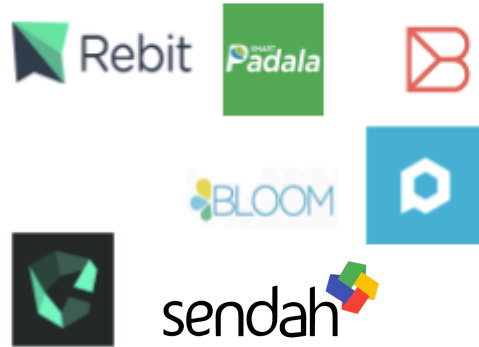
62.0
MILLION

PENETRATION:

59%



Remittance / Blockchain



Comparison



Alternative Finance



Credit Rating & Analytics



Payroll / HR



Payments & Mobile Wallets



 @FintechPhilippines

 @FintechPH

BeamAndGo

Payment



Powered by



Founded: 2014 | Website: <https://www.beamandgo.com/> | Location: Makati City

BeamAndGo.com provides Philippines and overseas Philippines a better way to purchase life's essentials – groceries, supplies, care and prescription medicines – for their loved ones within the Philippines. In partnership with stores throughout the Philippines, the BeamAndGo way of giving is secure, efficient, convenient and digital.



Want to send a [gift](#) to your loved one's doorstep? Send them a Home and Personal Care package!

[FAQ](#) [ABOUT US](#)

[SIGN UP FOR FREE](#)

[LOG IN](#)

"Make today count."



Supermarkets:

I want to purchase groceries and food for my loved ones through supermarket digital gift certificates.

[Like](#)



Health and Wellness:

I want to look after my family's health by providing the best healthcare insurance to cover their medical expenses.

[Like](#)



Pharmacies:

I want to offer my loved ones quality medicine and prescription drugs.

[Like](#)



Department Stores:

I want to buy clothes, shoes, and other living necessities for my family.

[Like](#)



Special Packages:

I want to have a packaged delivered to my loved one's doorstep in the Philippines.

[Like](#)



Electronics:

I want to offer my loved ones the communication devices (cellphone/tablet) that will help us keep in touch.

[Like](#)



eLoad:

I want to purchase electronic load for my loved ones so that we can communicate more often.

[Like](#)



Bills Payment:

I want to take care of my family's monthly bills by paying for them online.

[Like](#)

PayMaya

Payment

FINTECH
SINGAPORE
fintechnews.sg

Powered by



Founded: 2015 | CEO: Orlando Vea | Website: <https://paymaya.com/> | Location: Mataki City

PayMaya is a prepaid online payment app that enables the financially underserved to pay online without a credit card. It gives you a virtual prepaid card for shopping online, booking flights and more.



[Buy Cards](#)

[Load Up](#)

[Promos](#)

[Stories](#)

Get the app:



PayMaya

THE SAFE AND EASY WAY TO PAY ONLINE

PayMaya is your app to pay online so you can buy the things you'd love to have, without a credit card.

[Download on iOS](#)

[Get it on Android](#)

DragonPay

Payment Gateway

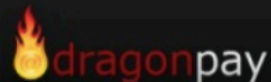


Powered by

Founded: 2010 | CEO: Robertson Chiang | Website: <https://www.dragonpay.ph/> | Location: Matak City



Dragonpay, acting as a payment gateway, specializes in online payment solution that uses online and offline banking facilities, and other non-traditional brick-and-mortar outlets, to accept payments from a broader market base in a more secure and cost-effective manner.



Support (Mon-Fri 8:00am-7pm) | Support: (02)655-6820 | Email | Live Chat | Sales: (02)570-5712 | Email

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Services

Buyers

Merchants

Promos

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ENROLL & FORGET
Bank Debit

RECURRING PAYMENT

Recurring Collections

Low Fixed Fees. Automatic Bank Debit.



PRODUCTS & SERVICES



True Money

Payment



Powered by

Website: <https://truemoney.com.ph/about> | Founded : 2003 | Location: Pasig City



TrueMoney is an e-payment services provider in Southeast Asia. The platform includes TrueMoney Wallet, WeCard by MasterCard, TrueMoney Cash Card, Kiosk, Express, Payment Gateway and Remittance



The advertisement features a store employee in an orange shirt and black apron standing behind a counter. Three customers are interacting with the service:

- A woman on the left is talking to the employee, with a speech bubble saying: **BILLS** conveniently paid on time.
- A man in the foreground is smiling while looking at his phone, with a speech bubble saying: **ONLINE GAME TOP-UP** whenever I need it!
- A woman on the right is looking at her phone, with a speech bubble saying: **MOBILE LOAD, DATA AND UNLI-PROMOS** anytime!

At the top of the image, the **true money** logo is repeated twice. A central speech bubble from the employee says: **Available na ang MONEY PADALA!**

On the right side, there is a vertical banner with the **true money** logo and the text **MAG-TRANSACTION NA DITO!**. Below this, it lists services: **Magpadala** (Remittance), **Magload** (Prepaid Load), and **Mag-Billspay**. Logos for various partner brands like Smart, Globe, and others are also displayed.

Coins

Payments

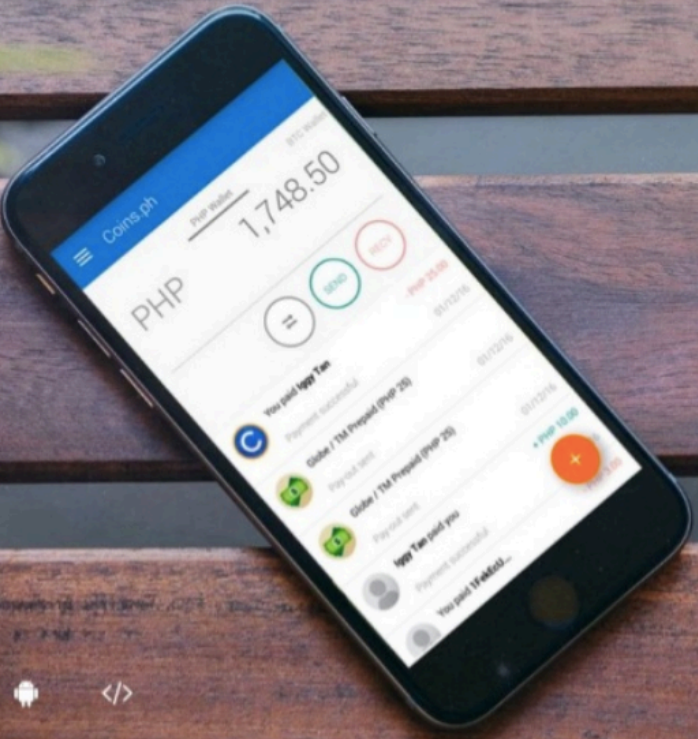
FINTECH
SINGAPORE
fintechnews.sg

Powered by

Founded: 2014 | Founders: Ron Hose & Runar Petursson | Website: <https://coins.ph> | Location: Manila City

coins.ph

Coins.ph is a money transfer platform with mobile devices, powered by blockchain technology. The mobile wallet empowers consumers and small businesses by giving them direct access to world class financial services.



The image shows a smartphone displaying the Coins.ph mobile application interface. The app's header shows the 'Coins.ph' logo and a balance of 1,748.50 PHP. Below the balance, there are buttons for 'SEND' and 'RECEIVE'. The main screen displays a list of transactions, including 'You paid 1000 PHP', 'Globe / TM Prepaid (PHP 200)', and 'You paid 1000 PHP'. At the bottom of the screen, there are icons for a desktop computer, an Apple logo, an Android logo, and a code icon.

coins.ph

The easiest way to pay and get paid

GET STARTED

Like Share 117K people like this. Be the first of your friends.

ML ePay

Payments



Powered by

Founded: 2014 | Founders: Ron Hose & Runar Petursson | Website: <https://coins.ph> | Location: Manila City



ML ePay allows online shoppers to pay for online purchases without a credit card and instead pay in cash at any M Lhuillier branch.

 **ML ePAY** **INDIVIDUAL** BUSINESS

[FAQ](#)

[Pricing](#)

[Developers](#)

[Contact Us](#)

[Register](#)

[Login](#)

Shop online. Pay with cash
at any M Lhuillier Branch.

No credit card needed! With ML ePay you can pay for
your online purchases in cash at any M Lhuillier branch.

[Learn more about ML ePay](#) ➡



Lendr

Loans



Powered by



Website: <http://www.lendr.com.ph/> | Location: Pasig City

Lendr is a fully digital loan origination platform that you can access using any mobile device. Lendr aggregates different banks, financial institutions and credit providers into a single “marketplace” for all consumers wishing to avail of loans.



[What is Lendr?](#)

[How Lendr Works](#)

[Products](#)

[Our Partners](#)

[News](#)

[Lendr Says](#)

[SIGN UP](#)

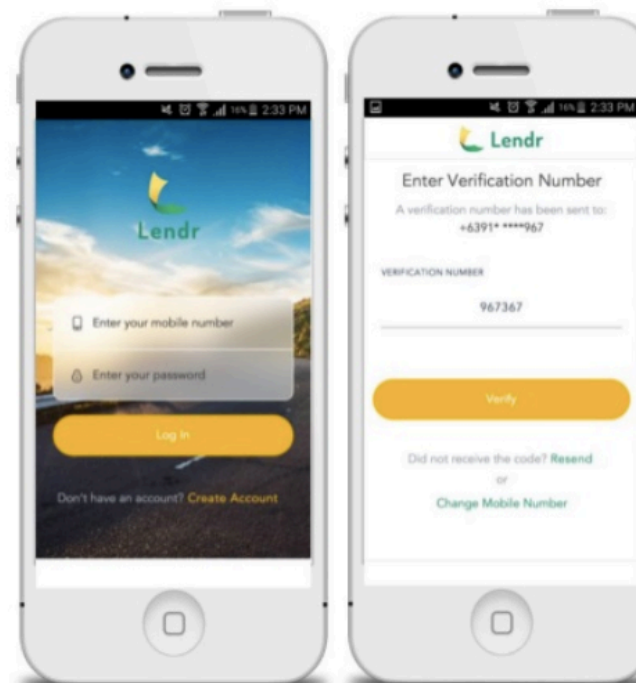
[LOGIN](#)

✓ KEY BENEFITS

- A fully-digital, end-to-end consumer loan platform
- A marketplace for all consumer loan products
- Modular per functional process
- Granular setting
- Sends credit decision as fast as an SMS (as loan eligibility)
- Viewable Account Details and Loan Management Tools (i.e. payment schedule, amortization)

⚙️ PRODUCT FEATURES

- Telco-agnostic, accessible regardless of mobile operator, locally or abroad
- Patented Lendr Mobile App and Lendr website, portal
- All-in-one Lendr Account ; Multi-channel ; Multi device
- Management console interface provision for bank's infomart on loan inflows, processing and approval



eCompareMo

Comparison



Powered by

Website: <https://www.ecomparemo.com/> | Founded : 2014 | Location: Makati City



eCompareMo.com is a comparison portal intended for Filipinos looking for quick, secure, and complete banking and insurance information in the Philippines. Customers are provided with detailed information about their preferred credit cards (credit limit, promos & discounts, annual fee, and more) and insurances (coverage and premium) to help them find the perfect product that suits their lifestyle.



More than six million Filipinos served. #WiserWealthier

Login

Contact Me

Free Financial Consultation

(02) 779 6912

Credit Card

Loans

Insurance

Deposits

SME

TV & Internet

Blog & Forums

Save on your
Car Insurance

Get discounts of up to

PHP 10,000*

Compare Now

It's free and easy!

*depending on car model



PawnHero

Financing

Powered by



Launch: 2015 | Founders: Nix Nollado, Manny Ayala & David Margendorff | Website: <https://pawnhero.ph/>

PawnHero is the first online pawn shop in Southeast Asia and aims to reshape the industry by providing an affordable personal loan off a wide range of items. In 2015, PawnHero won Judge's Choice in the Top 100 Startups Philippine Qualifiers and the Most Promising Startup in Asia at Echelon Asia Summit 2015. The online pawnshop startup has also won the 2016 Hack Osaka pitch contest in Japan held recently

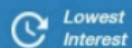
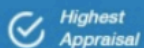


Pawn

Pawn online, anytime and anywhere

Takes about a minute

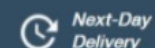
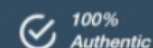
✓ Get a free appraisal



Shop

Up to 70% discount on authentic pre-loved items

🛒 Take me to the MarketPlace



Cropital

Financing

Powered by



Founded: 2015 | CEO: Ruel Amparo | Website: <https://www.cropital.com/> | Location: Quezon City

Cropital is a crowdfunding platform connecting anyone to help finance farmers, be it private investors or individuals who just want to help.

CROPITAL

[About Us](#)

[How It Works](#)

[Help & Support](#)

[Log In](#)

[Sign-up](#)

What's In It For You



Connect with our Farmers

We provide you an opportunity to directly impact the lives of our farmers



Grow your money

We provide you with an alternative medium for investment and additional source of income for living



Social Impact Investment

We are a social impact investment wherein you help our farmers but at the same time earn for your future

Cropital is still on its beta phase and we'd love to hear your **feedback**. Help us improve your Cropital experience!





Step 1

Choose farm to invest in

Sign-up and register to be able to view and invest in the selection of farms curated for this cycle.

Read more about how to invest [here](#).

Step 2

Farm successfully funded

Once the farm has been fully funded, the farmers will be provided with the resources they need to start farming.



Step 3

Empower farmers and improve productivity

The funds and resources will then be utilized to improve production. Cropital manages the fund for the farmer, making sure it goes to the right resources in hopes that investors get their return on investment.

Learn how we manage risks [here](#).

Step 4

Gain returns

After the harvest and once the produce has been sold, the capital will return to the investor's virtual wallet together with the profit shared.

Read more about charges and returns [here](#).



Uplon

P2P Lending

FINTECH
SINGAPORE
fintechnews.sg

Powered by



Website: <http://www.uploan.ph/> | Founded : 2016 | Location: Bonifacio Global City

Uplon employs a B2B2C model, partnering with employers to provide payroll deducted loans to those underserved by financial institutions in the Philippines. Through its online credit (P2P lending) marketplace, Uplon provides better loans to employees by matching the loans to investors who are looking for better returns in an asset secured against the borrower payroll.

The landing page features a dark background with a wooden surface and a cup of coffee. The Uplon logo is in the top left, with navigation links for INVESTORS, BORROWERS, and EMPLOYERS. A "LOG IN" button is in the top right. The main headline reads "A SALARIED LOAN. DESIGNED FOR YOUR NEEDS." Below it are three bullet points: "Request and receive funds within a day", "Fixed Term 6 - 12 months", and "Repaid via Payroll. Set it and Forget It." A white box on the right contains the "GET STARTED" section with buttons for "I'M A BORROWER", "SIGN UP", and "LOGIN". The footer displays "10K PHP - 100K PHP", "Rates from 12% to 40.5% per annum", and "6 - 12 month terms".

Uplon INVESTORS BORROWERS EMPLOYERS LOG IN

**A SALARIED LOAN.
DESIGNED FOR YOUR NEEDS.**

- Request and receive funds within a day
- Fixed Term 6 - 12 months
- Repaid via Payroll. Set it and Forget It.

GET STARTED

I'M A BORROWER

SIGN UP

OR

LOGIN

10K PHP - 100K PHP Rates from 12% to 40.5% per annum 6 - 12 month terms

Pera Agad by Cash Credit

Loans

Powered by



Website: <http://peraagad.ph/> | Founded : 2016 | Location: Bonifacio Global City

Pera Agad is by Cash Credit, an international tech-based financial services company that has partnered with SMART to bring a fast unsecured credit provided exclusively to SMART Prepaid and TnT subscribers in the SMART Padala and Pera Hub centers.



BORROW MONEY FROM A FRIEND!

Exclusive for:



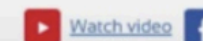
MESSAGE US



TOLL FREE
HOTLINE 1800-10888-2423

UPLOAD DOCUMENTS

[Home](#) [FAQ](#) [Access Documents](#) [T&C](#) [Press Release](#) [About Us](#) [Contact Us](#)



CHOOSE YOUR AMOUNT

Amount

P4000

Term

12 weeks

Installment: P 445

Borrowing	Interest & fees	Total to repay
P 4000	+ P 1340	= P 5340

- PERA AGAD is a fast and convenient loan for Smart prepaid and TNT subscribers
- Apply online and get instantly approved!
- You can get your loan via any of our 350 outlets partners in NCR, Calabarzon, and Cebu

APPLY NOW

Fundko

P2P Lending



Powered by

Website: <https://fundko.com> | Founded : 2016 | Location: Mandaluyong City



FundKo is an online peer-to-peer platform which serves as an intermediary between borrowers who want to avail of a loan, and investors who want to earn potential high returns for their money.

FundKo is a subsidiary of Guevent Investments Development Corporation (GIDC)



BORROW

INVEST

NEWS

FAQ

PARTNERS

REGISTER

SIGN IN

How Peer-to-Peer Works



Borrower Applies

We validate the borrower, assess the loan and assign a rate.



Lenders Fund Portions of Loans

Lenders choose from a variety of approved loans in our marketplace.



FundKo Collects and Disburses

FundKo collects repayments from borrowers and distributes returns to lenders

InvestEd

P2P Lending



Powered by



Website: <https://www.invested.ph> | Founded : 2016 | Location: Quezon City

InvestEd provides accessible education loans to students from low-income families, especially those who cannot afford high-interest rates from microfinance lenders and are shut out from the financial system.



Student loans ▾

Investing ▾

Our story ▾

Login

Signup

Fund your education for as low as ₱25/day

Take control of your future. Finish your college degree worry-free with InvestEd's student loan.

Apply Now

Calculate your loan

Open only to junior and senior college students from our partner schools. [Learn More >>](#)

The Challenge
The Investee Success Program
Impact

Acudeen

Cashflow Management



Powered by



Founded: 2016 | CEO: Mario Jordan Fetalino III | Website: <https://www.acudeen.com/> | Location: Makati City

Acudeen is an online P2P marketplace for discounted invoices that helps SMEs with cash flow problems.



+632 817 0440

LOGIN

REGISTER

[HOME](#) [ABOUT](#) [RECEIVABLES](#) [CAREERS](#) [NEWS AND BLOGS](#) [CONTACT US](#)

Welcome to Acudeen

Turn your Account Receivables into Cash
within 5 days

Business Owner

Investor

Referrer

Email Address

juandelacruz@acudeen.com

Phone Number

+63 905 123 4567

First Name

Juan

Last Name

Dela Cruz



Loan Ranger

Loans



Powered by

Founded: 2016 | Website: <https://www.loanranger.ph> | Location: Makati City



Loanranger.ph is the first service in the Philippines that provides short-term instant or near-instant credit to consumers, providing a convenient and safe alternative to unregulated lenders.



[About us](#)

[How it works](#)

[FAQ](#)

[Contact us](#)

[Blog](#)

[Sign in](#)

Cash when you need it.

Your partner for online cash loans in the Philippines.



How much would you like to borrow?

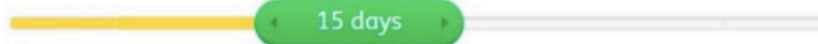
PHP 5,000



PHP 5,000

How long do you want it for?

15 Days



15 days

Loan amount PHP 5,000

Interest & fee PHP 488

Total to repay PHP 5,488

[Apply now](#)

Chat live with an agent now!

[Chat with us!](#)

billease

Loans



Powered by

Founded: 2017 | Website: <https://billease.ph> | Location: Makati City

billease

BillEase is your online and hassle-free shopping partner that allows you to shop and pay at a later time. All you have to do is to submit an application form, wait for approval, and once approved, you can get your vouchers, which you can use for shopping in Lazada.

billease | **LAZADA**
-COM-PH

HOW IT WORKS

FAQ

CONTACT US

SIGN IN

Blissful shopping. Easy billing.

Get your purchase now with our installment plan!

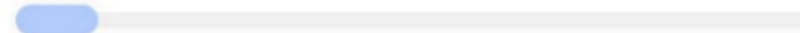
Your **Lazada** order value

₱ 4,500



Your down payment (to be paid in Lazada)

₱ 1,000



Your installment term

30 days



Your installment per payroll

₱ 1,805

x 2 installments

Monthly interest: 0%

Apply Now

Online

Bloom Solutions

Remittance & Blockchain



Powered by

Website: <https://www.bloom.solutions/> | Founded : 2015 | Location: Makati City



Bloom combines blockchains and cryptocurrencies with compliance tools to create a modern remittance network. Bloom has just been selected for the Google Launchpad program, a business accelerator that invests in companies building solutions for some of the world's biggest problems.

July 2017 - We've been accepted into the Google Launchpad Accelerator program!



WHAT WE DO

DOWNLOAD THE BOOK

CLIENT LOGIN

CONTACT US

TRANSFORM YOUR REMITTANCE BUSINESS

Make Instant Payments to the Philippines and Vietnam

ASK FOR A DEMO

Smart Padala

Remittance

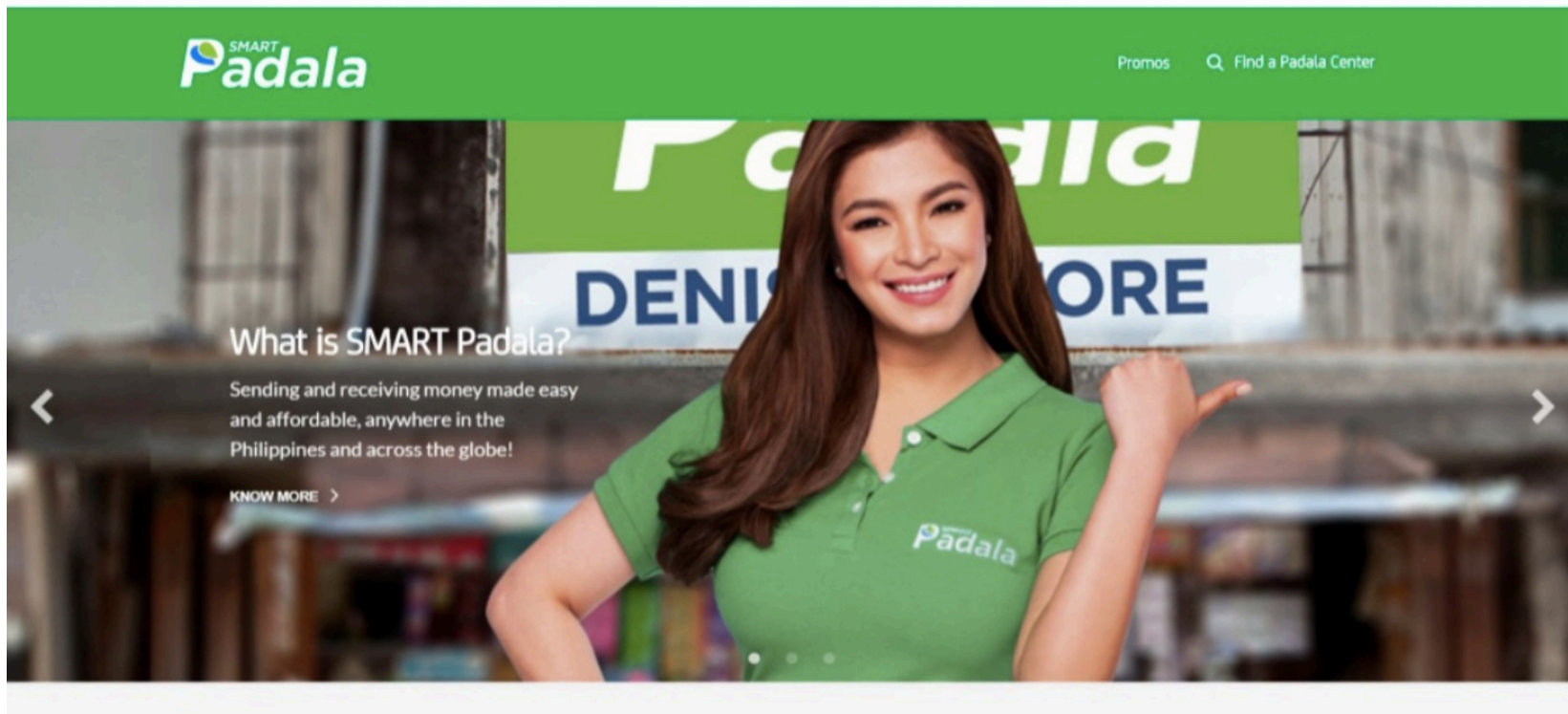


Powered by



Website: <https://smartpadala.ph/> | Founded : 2004 | Location: Makati City

Smart Padala is the largest domestic remittance brand in the Philippines with over 15,000 Smart Padala Centers across the country. Smart Padala also offers international remittance, bills payment, airtime load selling, and reloading of mobile wallet accounts including Smart Money and PayMaya to address the transactional needs of both the banked and the unbanked in emerging markets.



Lenddo

Credit Rating

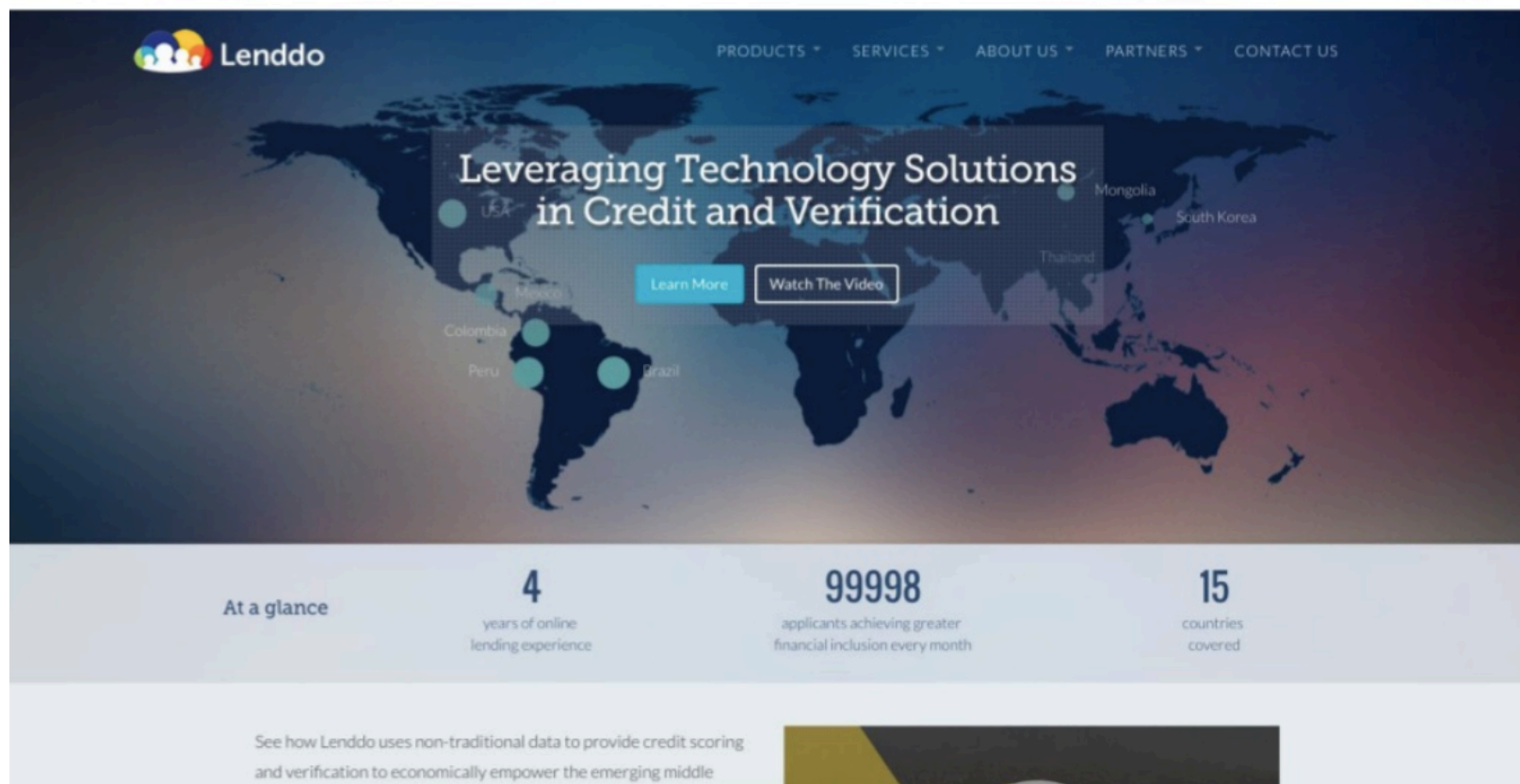
Powered by



Founded: 2011 | CEO: Jeff Stewart | Website: <https://www.lenddo.com> | Location: Singapore



Lenddo, one of Technology Pioneers 2014 by The WEF, empowers the middle class to use online social connections to demonstrate creditworthiness & access affordable, life-improving financial services.

A screenshot of the Lenddo website. The header features the Lenddo logo and a navigation menu with links for PRODUCTS, SERVICES, ABOUT US, PARTNERS, and CONTACT US. The main section has a world map background with a central text box that reads "Leveraging Technology Solutions in Credit and Verification". Below this text are two buttons: "Learn More" and "Watch The Video". The map highlights several countries with teal dots, including Mexico, Colombia, Peru, Brazil, Thailand, Mongolia, and South Korea. The footer section is divided into three columns, each with a large number and a description: "4 years of online lending experience", "99998 applicants achieving greater financial inclusion every month", and "15 countries covered". At the bottom, there is a line of text: "See how Lenddo uses non-traditional data to provide credit scoring and verification to economically empower the emerging middle".

Lenddo

PRODUCTS * SERVICES * ABOUT US * PARTNERS * CONTACT US

Leveraging Technology Solutions
in Credit and Verification

Learn More Watch The Video

Mexico Colombia Peru Brazil Thailand Mongolia South Korea

At a glance

4 years of online lending experience

99998 applicants achieving greater financial inclusion every month

15 countries covered

See how Lenddo uses non-traditional data to provide credit scoring and verification to economically empower the emerging middle

[HOW IT WORKS](#)[BLOG](#)[NEWSROOM](#)[ABOUT](#)[FAQ](#)

MAG SHOPPING NANG
WAGAS,
KAHIT KULANG ANG
CASH!



FIRST BASKET
FINANCING IN THE
PHILIPPINES

0%

INTEREST



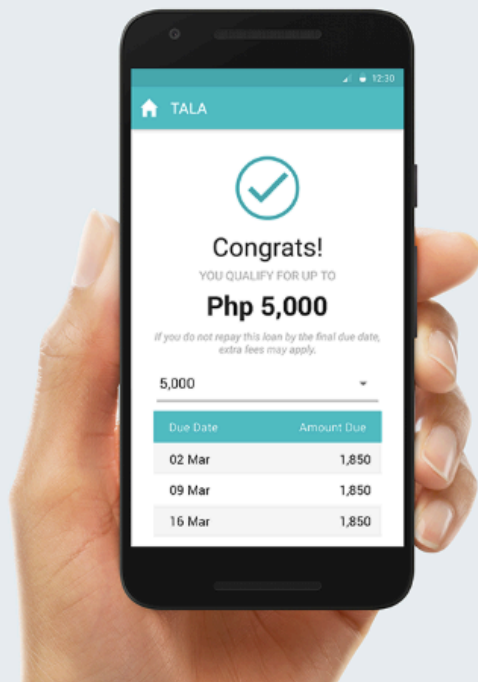
PAPERLESS

10 MINS

APPROVAL TIME

TALA

FINANCIAL FREEDOM AT YOUR FINGERTIPS



Tala is the #1 solution to build your financial future!
Get loans all your fingertips — whenever, wherever.



How does it work?

- Download and apply in 5 minutes
- Instant loan decision
- Cash sent to your bank account or nearest Padala Center in as little as 24 hours
- First loans start at Php 1000
- Build your credit limit over time by repaying on time!

"By far, this is one of the best finance apps so far. I didn't expect that my loan application would be approved in less than 10 minutes."

- Jenielle



APPLY NOW

PAY NOW

FAQs

ABOUT THE ROBOT

Instant Online Loans

We offer to take loans online with the great convenience. The intelligent "Robocash" will provide the amount in a few minutes without any charge. The loan is provided automatically.

259

Requests performed
in recent days

95%

Approved
requests

317 246

Customers from all over
Philippines



Loan Calculator

Amount **10 000 PHP**



You will have to return: **16 540 PHP**

All your data is
under secure
protection!

APPLY NOW

Loan amount is 10 000 PHP borrowed and fully repaid after 60 days of using the loan.

Shop in AKULAKU Now

BUY ON INSTALMENT WITHOUT
CREDIT CARD



Why Shop in Akulaku?



Buy on Installment
Even without a Credit Card



One Time Application
Hassle-Free Shopping in
Installment Plan



Credit for Everyone
Are you 21+years old? Get your
installment now

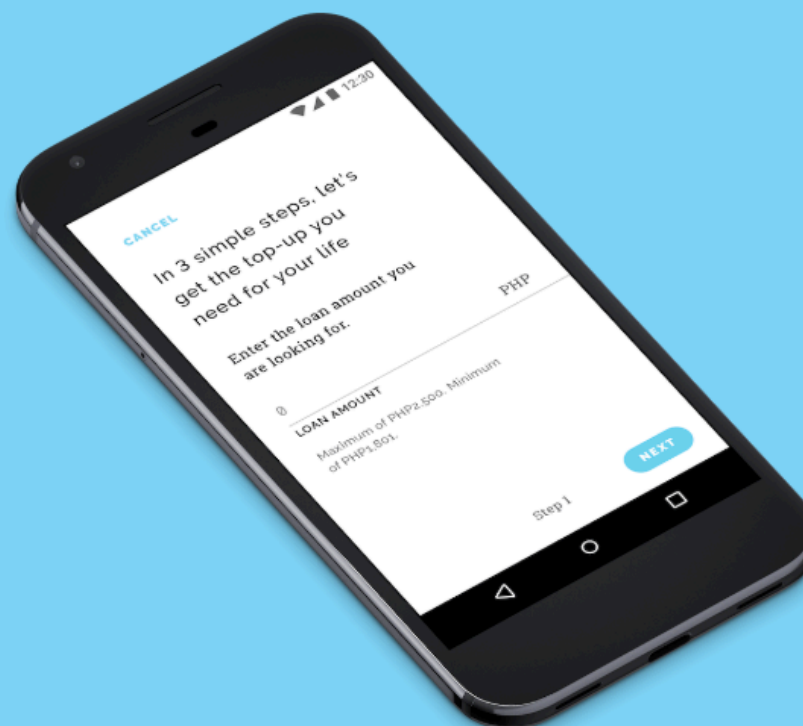


On-Time Repayment
Easily Re-Applied

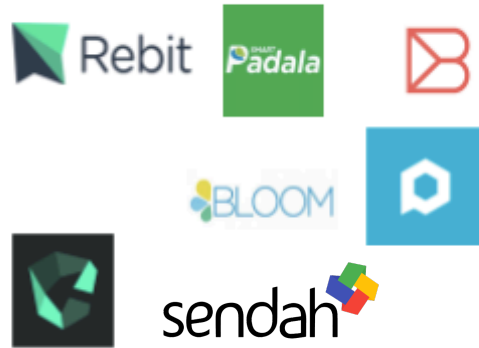


Instant, affordable short-term
micro-loans at your fingertips

No bank account or references required.
Minimal, one-time documentation



Remittance / Blockchain



Comparison



Alternative Finance



Credit Rating & Analytics



Payroll / HR



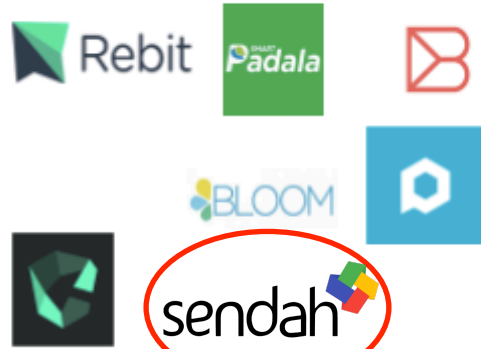
Payments & Mobile Wallets



 @FintechPhilippines

 @FintechPH

Remittance / Blockchain



Comparison



Alternative Finance



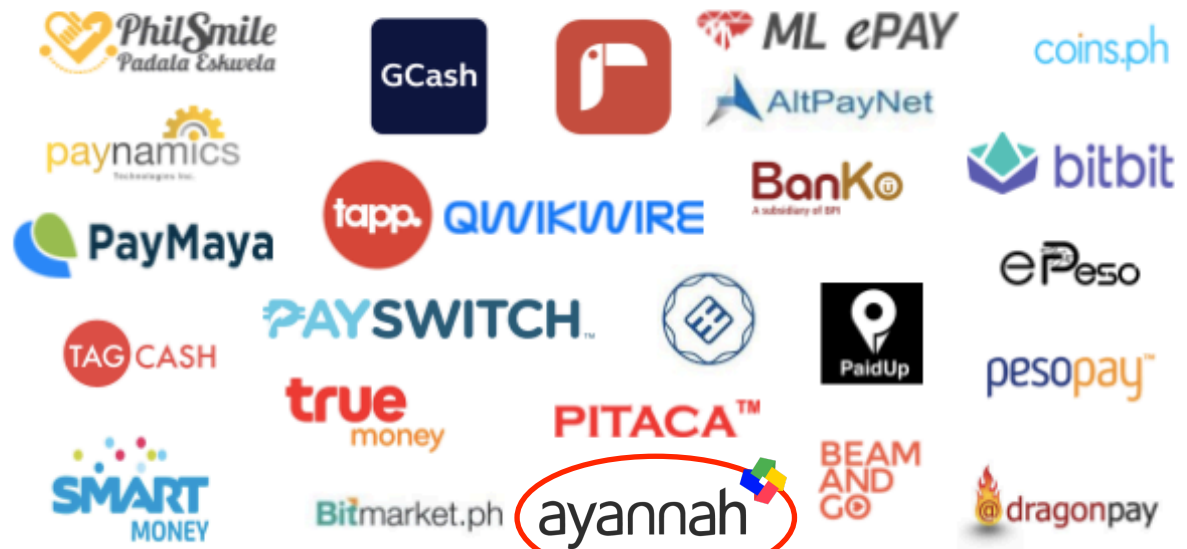
Credit Rating & Analytics



Payroll / HR



Payments & Mobile Wallets





Affordable and Accessible
Digital Financial Services for
the World's Emerging Middle Class





We aim to produce superior returns for our investors while making a difference in the lives of hundreds of millions of people.

We have a full stack of market-proven and award-winning software applications addressing the needs and aspirations of the next two billion people in the world's emerging middle class.

Awards and Recognitions

2017 Visa Global Fintech Finals Winner

2017 ASEAN Rice Bowl

“Philippine Start Up of the Year”

2017 The Asian Banker “Remittance Initiative of the Year”

We are growing fast and expanding to key emerging markets globally

2018 IFC Top 100 Fintech Companies Spurring Financial Inclusion

Featured in

TC TechCrunch

TA TECHINASIA

Forbes

CNBC

Bloomberg

ayannah 



The Opportunity with Cash Remittance

99% of transactions remain in cash.

E-wallet usage is still very low. A “click and mortar” model using agent and retail networks is needed to provide remittance and other financial services to the unbanked but economically active.

The huge remittance flows has spawned a large and profitable cash remittance industry. Leading remittance networks generate over \$150M in profit yearly.

The Problem with Cash Remittance

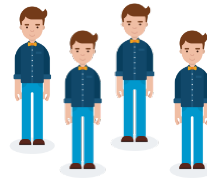
Sending cash to the countryside is costly and inconvenient.



1. Aling Pining, who lives in the countryside, texts her son, Bryan, who is working in the city or abroad to send cash.



The process can take anywhere from 40 mins to 4 hours. **And often, the cash many not be available at the time and point of claim.**



There are an estimated 20 million Bryans sending 25 million Aling Pinings in the countryside.



2. Bryan will go to nearest accepting agent to fill up form and send money.



We estimate that **there are between 3.5 to 4 million remittance transactions per day and around 15-25% are not fulfilled in a timely manner or not fulfilled at all** because of the distance to get to the nearest sending agent and/or because there is no cash in the nearest disbursing agent.



3. To claim her cash, Aling Pining has to travel to the nearest disbursing agent which could be several kilometers away from her village.

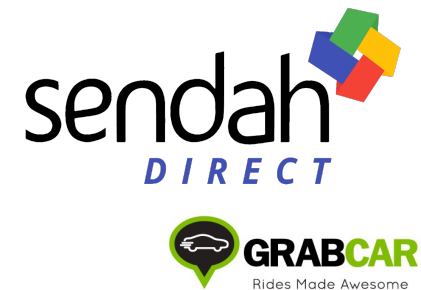
Our Solution, Sendah “Network of Networks”

We have made remittances more affordable and accessible by building Sendah, the largest inter-operable payment “network of networks”.

We are using the Grab strategy. Like GrabTaxi, we have partnered with incumbents and like GrabCar, we are enabling any individual or retail chain to become a transaction agent or a “human ATM”.

By enabling inter-operability and building the largest agent-based transaction network, we have made it cheaper and easier to send and receive cash from anywhere in the world to anywhere in the Philippines.

Our aim is to have transaction agents in every community in the Philippines by 2020 and have the perfect platform to deliver a full stack of digital financial services to the majority of the population.



Partner Agents and Distributors



Partnership with Panalo Express

Panalo Express is the fastest growing transaction network in the PH

Ayannah provides core technology and mobile app to Panalo Express

Why join Panalo Express?

- Attract new customers.
- Be part of a growing network of winners. Award-winning and market-proven online system makes it easy for you to monitor your sales.
- Focus on selling and earning.
- Panalo Express takes care of maintaining the system and adding relevant services.
- 24/7 Customer Service and Technical Support.

PANALO EXPRESS Pwede na mag-negosyo gamit ang cellphone mo.
www.panaloexpress.com

Become a PANALO EXPRESS Agent today!

Sign Up Now

PANALO EXPRESS Pwede na mag-negosyo gamit ang cellphone mo.
www.panaloexpress.com

Dagdag pagkakakitaan sa Abot-kayang puhunan!

- ✓ E-Loading
- ✓ Smart Padala
- ✓ Money Remittance
- ... and more!

Dito ang Padala mo, Sigurado.

With Panalo Express, anybody can be a payment agent.

PANALO EXPRESS Ang Panalo Express ay bahagi ng pinaka-malawak na Padala Network sa Pilipinas!

PANALO EXPRESS Pwede na mag-negosyo gamit ang cellphone mo.

PANALO EXPRESS

LOAD

SMART PADALA

REMITTANCE

PAYMENTS

ayannah

Our Approach: Enabling A Full Stack of DFS

A full stack of market-proven digital financial services serving the needs of the emerging middle class.

Credit Scoring, Customer
Profiling and Engagement

DATA
ANALYTICS



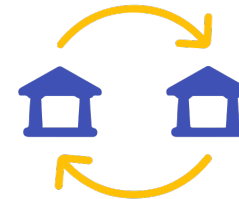
Cross-border E-Commerce,
Insurance, Investments &
Lending-As-A-Service

OMNI-CHANNEL
COMMERCE



Remittances and Payments

TRANSACTION
NETWORK



Unbanked Market



3 billion middle class
by 2020 but most still
unbanked



87% of Filipinos
are unbanked



81% of Filipinos have
experienced
borrowing



4% borrow from
banks, 12% from
financing companies

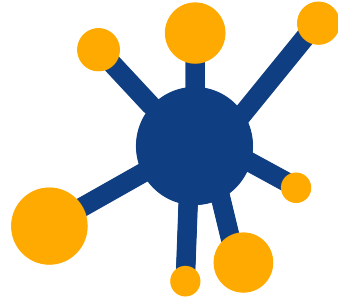
 **KayaCredit** provides lenders with a better way to find quality and responsible borrowers.



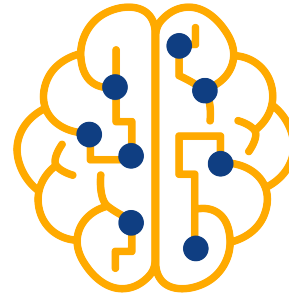
For Lenders



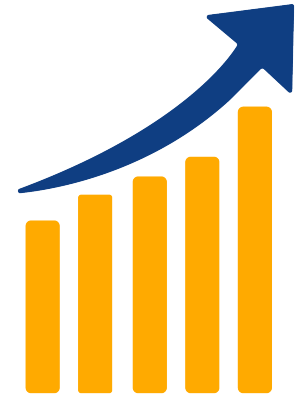
Access a network
of previously untapped
potential clients



Improve
portfolio
quality and
profitability



Verify and identity
information
provided
by borrowers



Scale fast
through secure
disbursement and
collection channels

 **KayaCredit** is the Philippines' first credit scoring service using artificial intelligence to incorporate behavioural data to assess the vast majority of Filipinos who are unbanked but are economically active





Alternative Credit Score



Bills
Payments



Mobile
TopUps



Remittance
Transactions



Other Loan
Payments



Loyalty
Programs

One of the Largest Bills Payment aggregator in the Philippines

- 17 years of payment data
- Over 200 Billers
- 5,000+ Access points
- 7 million transactions per month
- Over 22 million unique customers





Field Verification



Identity

Takes a picture of the person and valid identification card. Clarifies questions answered in the form.



Residence

Validates the residence of the borrower and may perform CI with neighbours



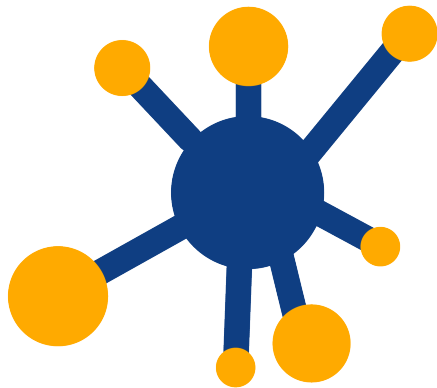
Collateral

Validates the collateral and takes a picture of the item to be mortgaged

Documents

Scans the copies of the documents needed for the loan

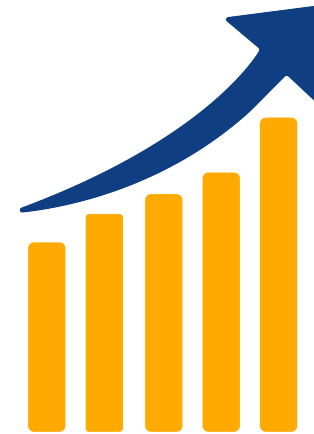
Disbursement and Collection



9,000+ disbursement
and collection
partners nationwide



Real-time access to
up-to-date
transaction reports



Security &
convenience so you
can grow faster

Agents and Distributors



Data Science as a Service



Data Cleaning and Normalization



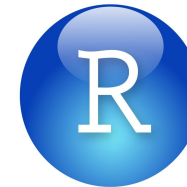
Visualization and Interactive Dashboards



Exploratory Data Analysis and Clustering

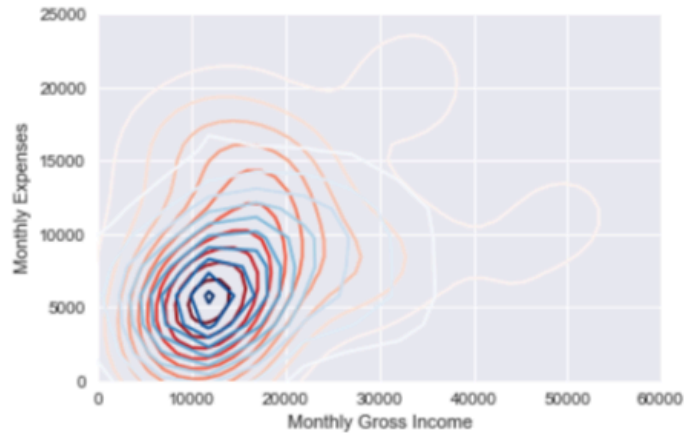


Tailored Services Specific to Your Use Case

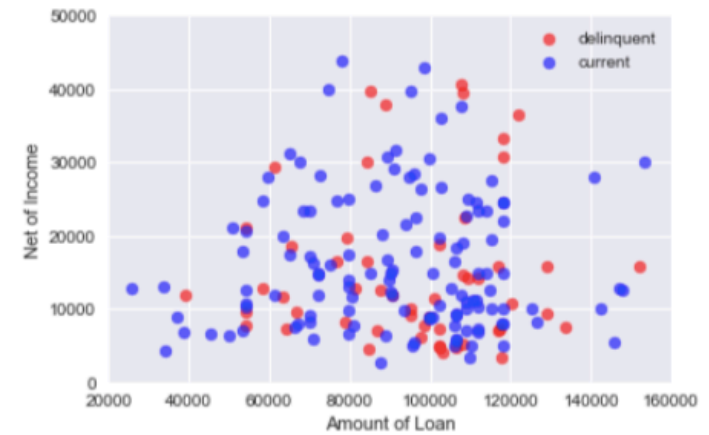




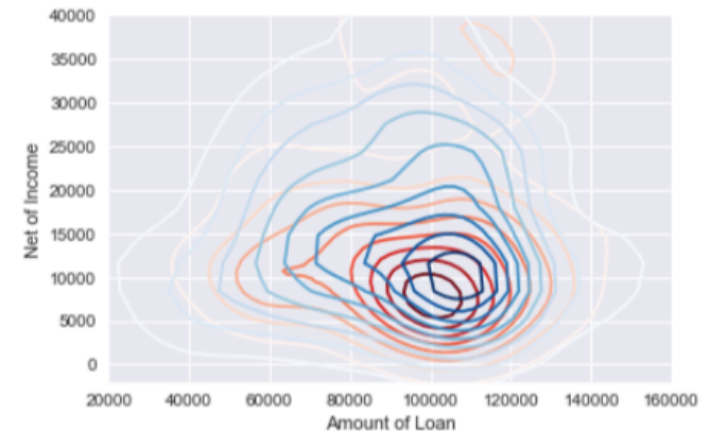
Delinquent borrowers tend to have higher monthly expenses and lower monthly income, as expected. However, it is not readily apparent from the scatter plot above.



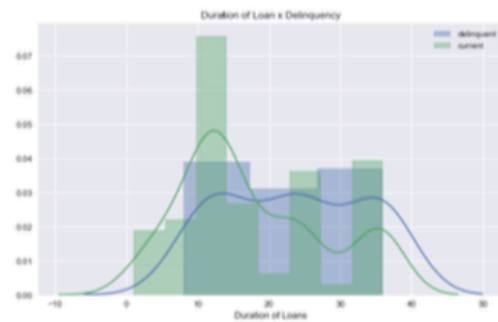
Here is the KDE equivalent of the scatter plot above. Red contour lines signify the delinquent distribution while the blue contours signify the current. Notice that the **red distribution extends upwards more than the blue distribution**, signifying higher values of monthly expenses for delinquents.



It's hard to see the pattern here, but let's revert to the KDE estimate to smooth out the data.

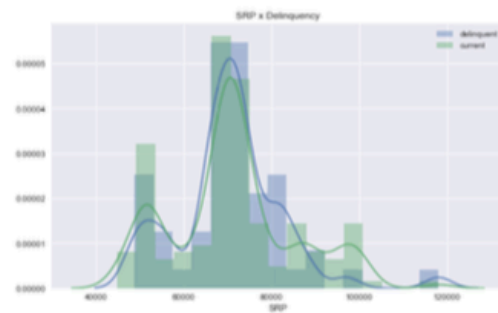
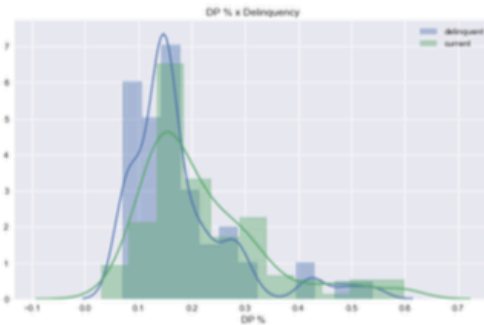


Here we see that the current distribution (blue) is centered more to the right and upward and is left-skewed on the x-axis, while the delinquent distribution is centered below and to the left. The peak loan amount of the current distribution is higher than the delinquent one, but the net income is higher. The delinquent distribution's loan amounts' spread is higher for larger loan amounts.



In terms of loan duration, current loans tend to be shorter, peaking at 12 months. Delinquent loans tend to be between 12 to 36 months at equal weight.

DP for delinquent accounts tend to be lower, usually around 0.1% to 0.2%.

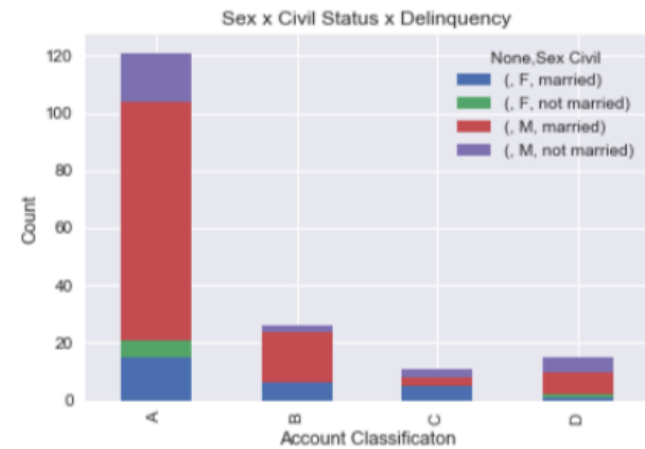


No noticeable distinction between delinquent and current for SRP.

Account classification x Demographics



A-level females have lower age than B-C-D-level females, as we have seen earlier. Males have somewhat constant age (30-40) across levels.



Our “V. I. P.” Expansion Plans

Vietnam, Indonesia and Philippines - Home to 500M with median age below 30 and rising incomes

Focus on emerging middle class in both urban and rural areas

Focus on recurring transactions – remittances, bills payment, insurance & credit scoring



- “Very soon, if MFIs don’t develop a strategy and implement fintech behind that strategy, I think they will simply become irrelevant and slowly but surely shrink and die,” - *Graham Wright, Founder and Managing Director of MicroSave*

How MFIs Can Use Fintech

- MFIs could potentially use fintech is to set up their own e-money system where majority of loans can be pushed out automatically from the system, and then cashed out and repaid through agents
- MFIs to use their outreach to create a cash-in/cash-out agent network, serving as disbursement and collection agents.
- Use fintech's data capability to facilitate communication, loan decision-making, and other essential banking functions.

<https://nextbillion.net/fintech-or-die-five-ways-microfinance-can-and-must-respond-to-the-digital-age/>