GCash Scan-to-Pay

GCash

Mynt is fortunate to be supported by investors who share the same vision

#1 Telco in the Philippines
More than 60M customers

Access to consumers and distribution

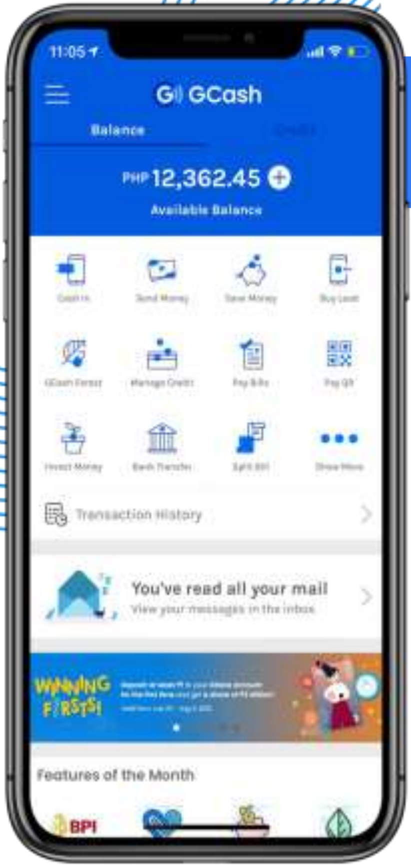
World's largest Digital Payments provider with 1B+ users

Tech expertise and platform

Leading Philippine Conglomerate
#1 Mall/Land developer

Assets in multiple industries

#1 E-WALLET PROVIDER IN THE PHILIPPINES



23M	75K	32K	400+
Customers	QR Merchants	Cash-In Points	Partner Billers

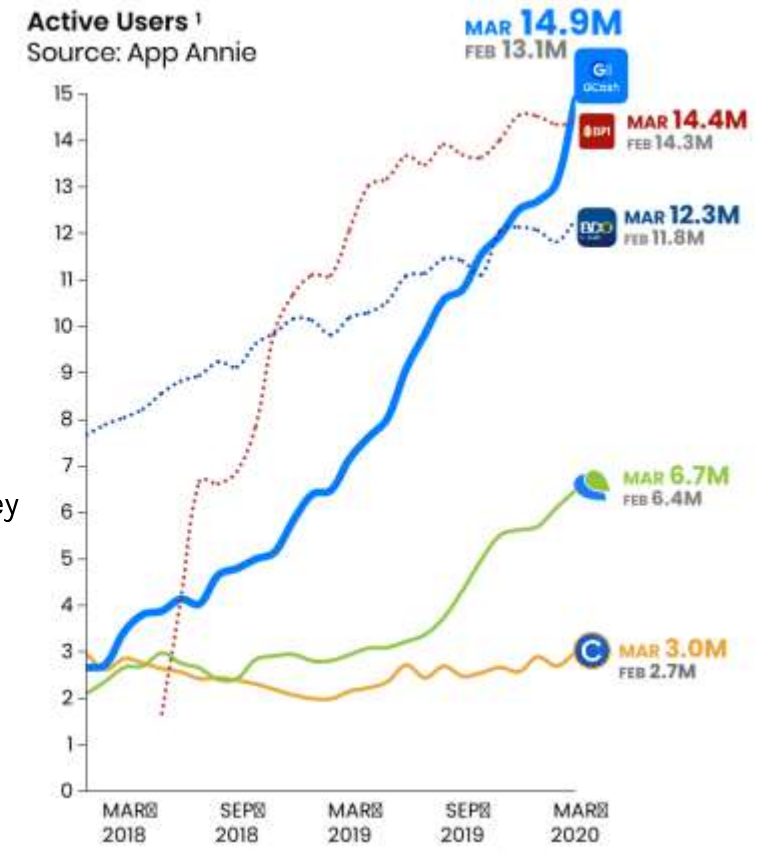
Buy Load

Pay Bills

Send Money

Shop Online

Scan QR



[1] Device having 1 or more foreground session within an app during the selected period.

Creating a cashless ecosystem for a smoother, safer, and more secure payment experience

Merchants can accept GCash for more secure and safer payments.

Customers can pay conveniently from mobile phones whether remotely or face-to-face

QR Customer Journey

Customer chooses **GCash payment option**

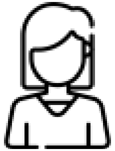
Merchant to provide QR Code for **Customer** to Scan

GCash user opens Gcash app to **scan to pay**, then **inputs amount to be paid,** and clicks next to confirm payment

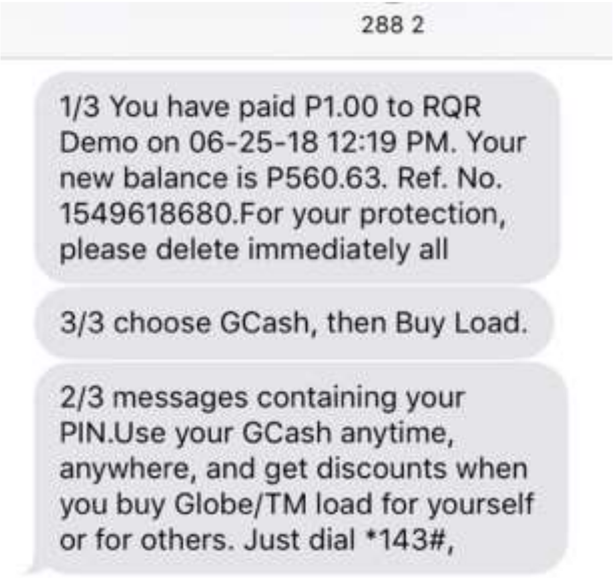
* With option to use GCash balance or GCredit

Both **GCash user** and **Merchant** will **receive SMS notifications** on successful GCash payment

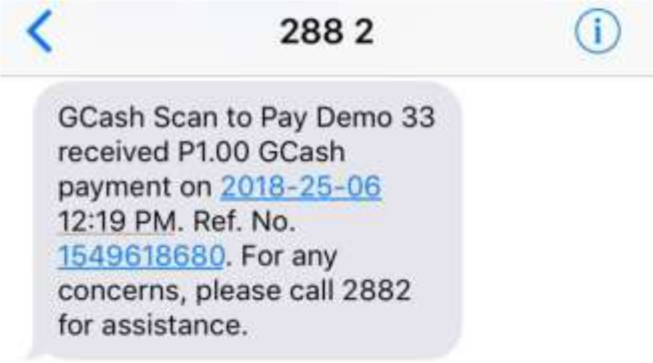
PAYMENT SUCCESSFUL



CUSTOMER EXPERIENCE



MERCHANT EXPERIENCE

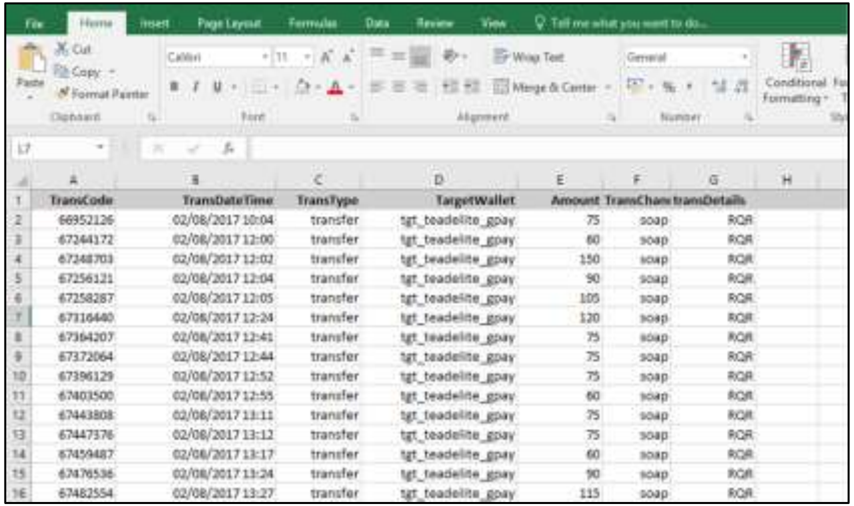


SETTLEMENT & REPORTING

Real-time transfer to merchant GCash Wallet.

Auto-sweeping from merchant GCash Wallet to preferred bank account every banking day

Consolidated daily reports by the next day



	TransCode	TransDateTime	TransType	TargetWallet	Amount	TransChan	transDetails
2	66952126	02/08/2017 10:04	transfer	tgt_teadelite_gpay	75	soap	RQR
3	67244172	02/08/2017 12:00	transfer	tgt_teadelite_gpay	60	soap	RQR
4	67248703	02/08/2017 12:02	transfer	tgt_teadelite_gpay	150	soap	RQR
5	67256121	02/08/2017 12:04	transfer	tgt_teadelite_gpay	90	soap	RQR
6	67258287	02/08/2017 12:05	transfer	tgt_teadelite_gpay	105	soap	RQR
7	67316440	02/08/2017 12:24	transfer	tgt_teadelite_gpay	120	soap	RQR
8	67364207	02/08/2017 12:41	transfer	tgt_teadelite_gpay	75	soap	RQR
9	67372064	02/08/2017 12:44	transfer	tgt_teadelite_gpay	75	soap	RQR
10	67396129	02/08/2017 12:52	transfer	tgt_teadelite_gpay	75	soap	RQR
11	67403500	02/08/2017 12:55	transfer	tgt_teadelite_gpay	60	soap	RQR
12	67443808	02/08/2017 13:11	transfer	tgt_teadelite_gpay	75	soap	RQR
13	67447376	02/08/2017 13:12	transfer	tgt_teadelite_gpay	75	soap	RQR
14	67459487	02/08/2017 13:17	transfer	tgt_teadelite_gpay	60	soap	RQR
15	67476536	02/08/2017 13:24	transfer	tgt_teadelite_gpay	90	soap	RQR
16	67482554	02/08/2017 13:27	transfer	tgt_teadelite_gpay	115	soap	RQR

Mynt | #GCashQR

Flow Illustration (Regular Merchants)

Customer performs Scan-to-Pay. Amount debited from customer's GCash wallet and credited to Merchant's GCash virtual wallet

On the next banking day, the accumulated funds are swept from the Merchant's virtual wallet to their nominated bank account less the MDR (2%).

Php 100 ⟶ **Php 100** ⟶ **Php 98**

Flow Illustration (Individual Merchants)

BPI

Customer performs Scan-to-Pay. Amount debited from customer's GCash wallet and credited to Merchant's GCash Individual wallet

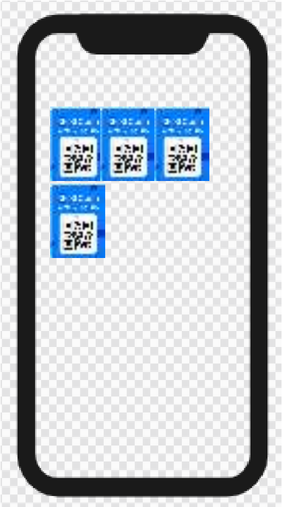
Merchant may use funds in a variety of ways from Pay Bills, to ScantoPay with suppliers, ATM withdrawal, or transfer to bank.

Php 100 → **Php 100** → **Php 100**

Scan On Screens – The New Normal

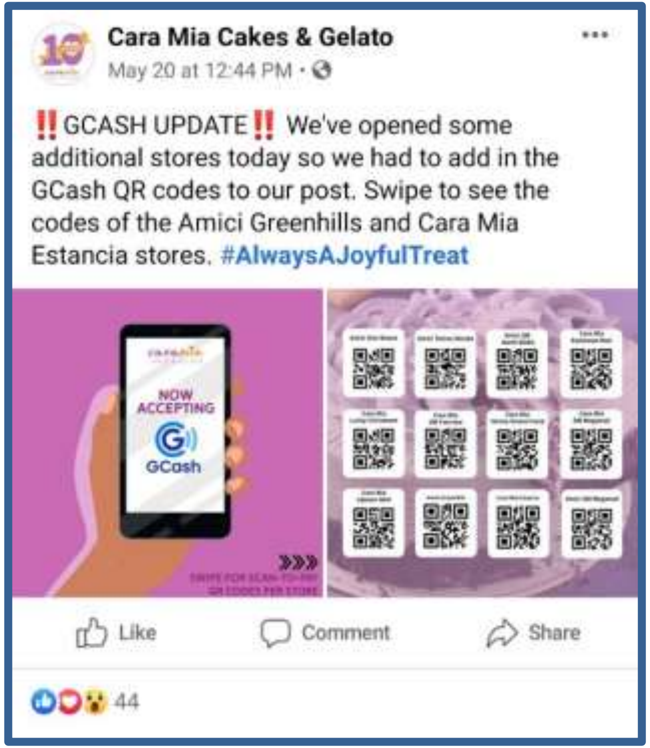
Scan QR on the merchant's website, socmed page, or messenger via a separate screen.

Scan the QR from a safe position on the other side of the plastic screen. Minimize unnecessary contact.



Save pictures of your suki merchant's QR in your phone gallery and "scan" them via the New Import QR function in your GCash app

GCash during ECQ



GCash during ECQ

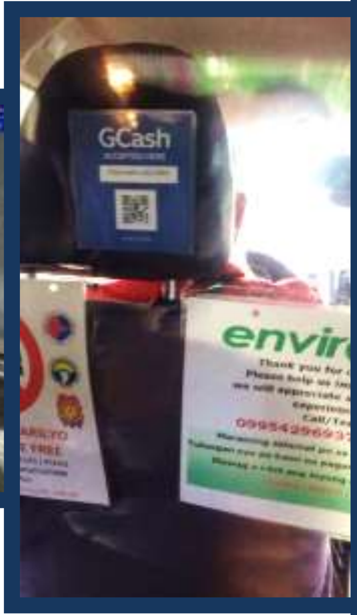

ST. JOHN PAUL II COLLEGE OF DAVAO
Payment made easy via GCash
1. Login to your account
2. Swipe left and Scan QR
3. Enter Amount
4. Review & Confirm
5. Receive SMS Notification
6. Screenshot
7. Send screenshot to Sjplicd Accounting FB Page
8. Type your Full Name & ID Number
9. Claim your official receipt
GCash
SCAN TO PAY HERE


FAITH COLLEGES
PAYMENT GATEWAYS
Over-the-counter Bank Transaction
Payment Centers
Online Banking
Debit/Credit Card (VISA/Mastercard) and Paymaya/QR code
e-Wallet or Online Payment App
GCash
VISA
PayMaya


GCASH PAYMENT DETAILS
GCash
SCAN TO PAY HERE
ONLINE ENROLLMENT
For Continuing Students SY2020-2021
WCC
WORLD CITI COLLEGES

GCash Merchants

Tricycles



Taxis

Stores

Kiosks/Vendors

Why choose GCASH?

Low-Cost & Versatile
Competitive MDR (2% MDR)
No set-up + lock-in fees
Contactless, Remote, Cashless

Efficient, Safe, and Secure
Minimized cash handling + security against pilferage
Safety measure for store/frontline personnel
Bank sweeping minimizes exposure of funds
GCash is E-Money licensed and regulated by the BSP

New Customer Base for Improved Sales
Instant access to the 20M GCash base
GCash exponential growth with more partners, more users (GCash + Alipay)
Acceptance of GCredit enables more increase in purchase size

For Inquiries/Applications

Email: IWantGCashQR@mynt.xyz

or visit

https://www.gcash.com/payment-solutions/

LGU or Government Offices

Email: Justin.yap@mynt.xyz

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LGU Payments

July 13, 2020

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Increasing demand for cashless payment solutions given current events

Digital = Cashless, Contactless, Remote

- Cashless City Hall/ Provincial Capitol?
- Cashless Public Market?
- Cashless Public Transport?
- Makatizen-type execution?
  (Citizen ID/ ATM Card)

What do LGUs want to convert to cashless?

What do LGUs influence?

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Cashless trend is circulating in the news


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'You can't pay cash here': how our newly cashless society harms the


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Business Companies
Makati City taps GCash to disburse financial aid
By Lorenz S. Marasigan April 29, 2020
Makati City has tapped GCash to disburse its financial assistance to the transportation sector and to its student scholars to help them cope with the effects of coronavirus disease 2019 (Covid-19).


NEWS OPINION BUSINESS SPORTS ENTERTAINMENT LIFESTYLE
TECHNOLOGY / TECH PLUS
lore cashless Pinoys: GCash is top inance app for Android, iOS
Marela Stanedre

New Normal = New LGU

Social Distancing

Aid

Community Quarantine

Essential Services

GCash

Government Initiatives in Financial Transformation

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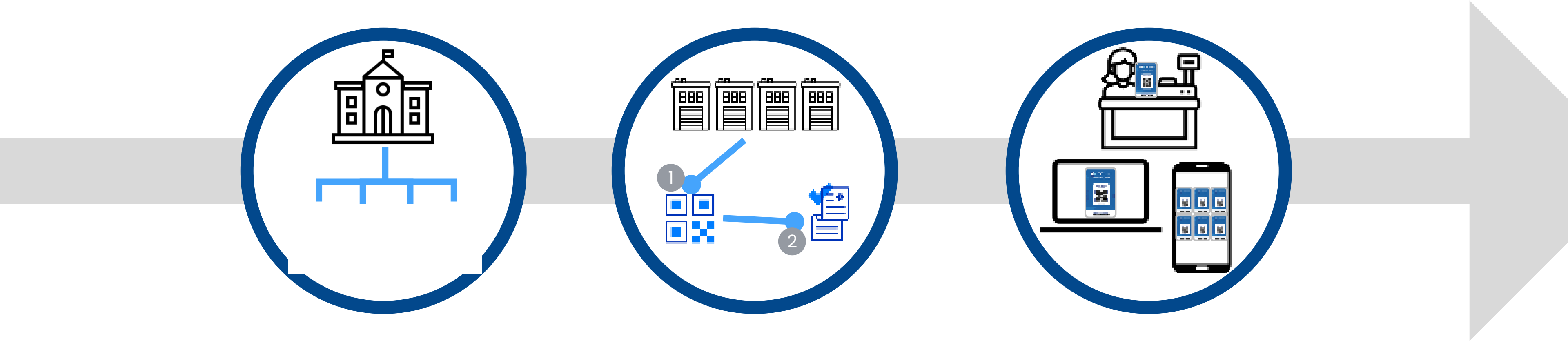
Cashless City Hall/Capitol



LGU mandates GCash payment acceptance to its revenue-generating units (RGUs)

Phase 1:
GCash onboards RGUs to STP
Phase 2:
GCash migrates to Pay Bills

Users can enjoy multiple payment modes using GCash whether remotely or on-site

LGUs Revenue Generating Units (Payment offices)

Journey

Step	In Charge	Description
1 Mandate	LGU	LGU issues memo for compliance of RGUs
2 Document Collection	GCash - Sales	GCash team collects documentary requirements
3 Endorsement	GCash - Sales	GCash team forwards complete requirements to Ops
4 Onboarding	GCash - Ops	Ops creates wallets and prepares kits
5 Deployment	GCash - Sales	QRs are deployed
6 Migration	GCash - Tech	RGUs adapting Bills Pay and Web Pay product are programmed into system

Alternatives to Over-the-counter payments (Scan-to-pay)

A

1. Tax assessment received via email or courier.
2. Taxpayer performs Scan-to-pay. QR attached to email.
3. Collecting agency receives SMS notification as preliminary proof of payment.
4. Proof of payment sent to collecting agency. OR may be emailed to same thread.

B

1. Tax assessment available via ambulant collector or payments caravan
2. Taxpayer performs scan-to-pay. QR available with collection agent.
3. Agent and backend receive same SMS notification copy.
4. Agent issues receipt to taxpayer.

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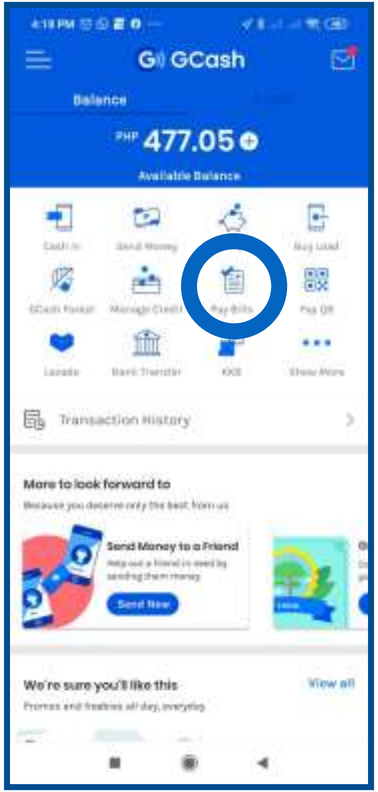
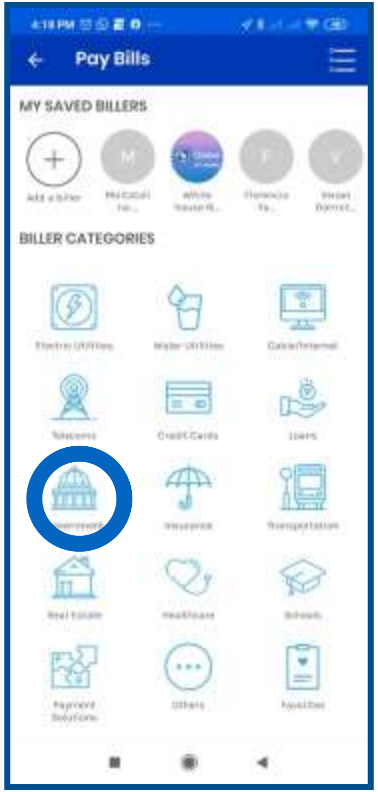
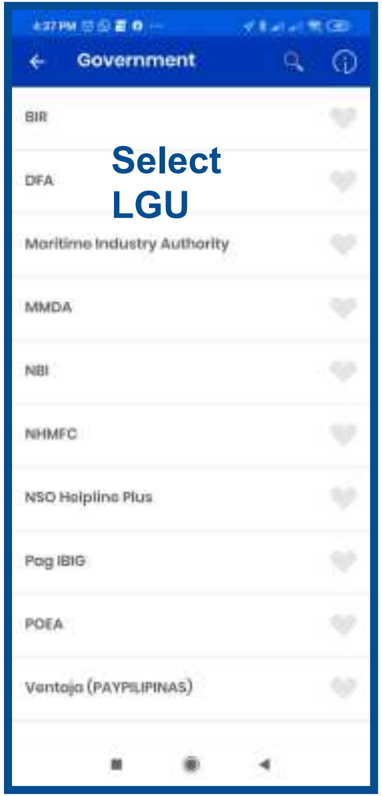
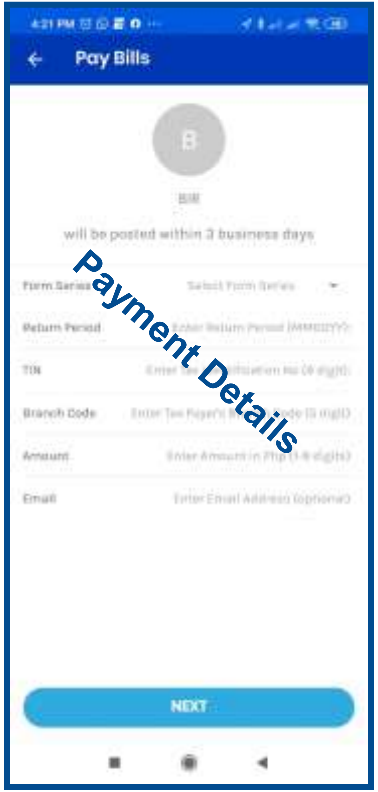
Phase 2: Pay Bills Experience









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Process Flow

- Customer performs **Scan to Pay transaction**
- Amount debited from customer's GCash wallet and **credited to Merchant's GCash virtual wallet**

- On the next banking day, the accumulated funds are **swept from the Merchant's virtual wallet to their nominated bank account** less the Convenience fee

₱ 810

₱ 810

₱ 800

Cashless Government Center

Benefit Highlights:

LGU

- Safe and contactless payment acceptance
- Allows for Remote payments acceptance with minimal human interaction.
- GCredit acceptance
- Automated reports and settlement. System-generated and MORE TRANSPARENT.
- Bank sweeping

Citizens / Constituents

- Safe and contactless payment acceptance
- No need to line up at Govt Center to Pay.
- GCredit use

Cashless Business Sector

Business Licensing office enrolls business permit applicants and renewals to GCash by sending MAF with unique email subject code to IWantGCashQR@mynt.xyz

GCash representative reaches out to business owner and representative for completion of requirements and onboarding

LGU earns MDR share from transactions (net of 1.25%) of tagged merchants

REFERRAL SWEEP
Journey

Step	In Charge	Description
1 Referral	LGU	LGU refers local businesses to GCash Onboarding platforms (IWantGCashQR@mynt.xyz) through their various channels
2 Inquiry	Merchant	LGU or merchant sends inquiry with special tagging
3 Presentation	GCash - Sales	TSH presents GCash solutions
4 Document Collection	GCash - Sales	TSH collects necessary requirements
5 Endorsement	GCash - Sales	TSH will endorse complete requirements for onboarding
6 Onboarding	GCash - Ops	Ops creates wallet and prepares kits. Kits delivered to TD/ BBSP HQ.
7 Deployment and Training	GCash - Sales	Kits sent to merchant

Benefit Highlights:

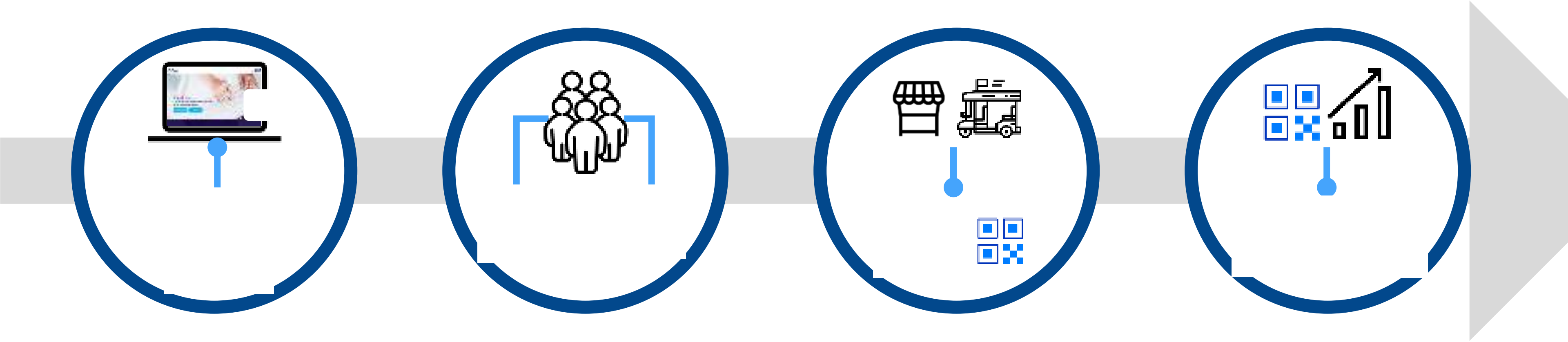
LGU

- Less-labor intensive approach
- Business community will appreciate forward-thinking initiative and giving the option to adapt at their own pace giving LGU plus points in image

Full Merchant

- Safe and contactless payment acceptance
- Cash handling solution (bank sweeping, emailed reports)
- GCredit acceptance
- Can be informal Cash Out center
- Business community will appreciate being introduced to GCash by the LGU instead of having to seek out contacts

LGU Prime – Disburse and Convert



Citizens enrolled as disbursement beneficiaries via GCash P3

Disbursement beneficiaries list sorted to identify Public Market Vendors and Public Transport

Beneficiaries identified under the 2 categories will have an automatically scheduled (individual) merchant upgrade

Merchants with regular QR activity for X months qualify for rewards/ incentives

GCash

LGU PRIME – DISBURSE AND CONVERT

Journey

Step	In Charge	Description
1 Mandate	LGU	LGU will partner with GCash for disbursement platform
2 Beneficiary Nomination	LGU	LGU finalizes citizens who will avail of GCash aid disbursement program
3 Submission	LGU + GCash	LGU submits list and KYC info needed to GCash. Merchants should have indicator in BRF
4 Enrollment	LGU + GCash	List enrolled in P3 portal under LGU's account
5 Merchant Targeting	GCash - Ops	Ops determines (via BRF) which citizens also categorize as vendors or transport sector
6 Merchant Conversion	GCash - Ops	Ops adds QR inclusion to kits of vendor/ transport sector
7 Kitting (P3 and Merchant)	GCash - Ops	P3 and merchant kits consolidated
8 Deployment and Training	LGU + GCash	Kits distributed to constituents

Benefit Highlights:

LGU

- Use of disbursement platform anytime there is a need for aid distribution
- Database/ registry of vulnerable constituency
- Registry also doubles as information dissemination platform
- Portal available for new enrollments
- Bragging rights as "Cashless LGU"

Citizen - User

- Access to savings account
- Access to Financial Services suite (GSave, GCredit, GInvest, CIMB, Insurance)
- Ready aid - acceptance tool

Citizen - Merchant

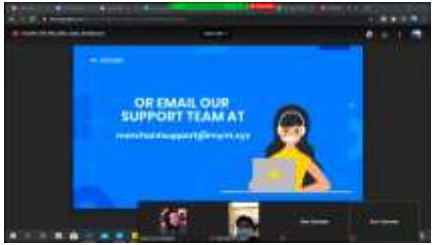
- All benefits of a Citizen – User
- Contactless mode of payment. Safer storage.
- Time – saving features like Pay Bills and Send Money. No need to leave/ close store or decline rides.
- Being an informal cash– in point saves on withdrawal fees
- Accept other commissions for profit (accept "pasuyo" bills payment, online shopping, send money, etc.)

Next Steps

1

Term Sheet and Accreditation

2



Training

3

Enrollment

Thank you! ☺

GCash