Digitizing Funds Disbursements and Payments Collection

Financial Inclusion through Technology

G) GCash

Our Purpose

To enable the aspirations of the financially underserved

Accessible and convenient channels to fund

Highly relevant payment use cases

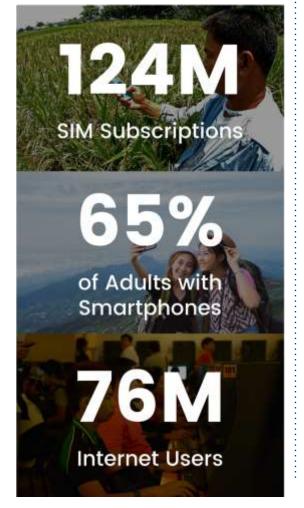
Understanding the everyday lifestyle needs of the Filipino

Unique financial services

The Need for Financial Inclusion

Filipinos do not have bank accounts No access to credit cards or investments Do not have physical access to a bank

Opportunity for Mobile Financial Services



Our Vision FINANCE FOR ALL



A Cashless Philippines Leading to Finance for All

Our Established Cashless Ecosystem

23M+

Customer Base

75K+

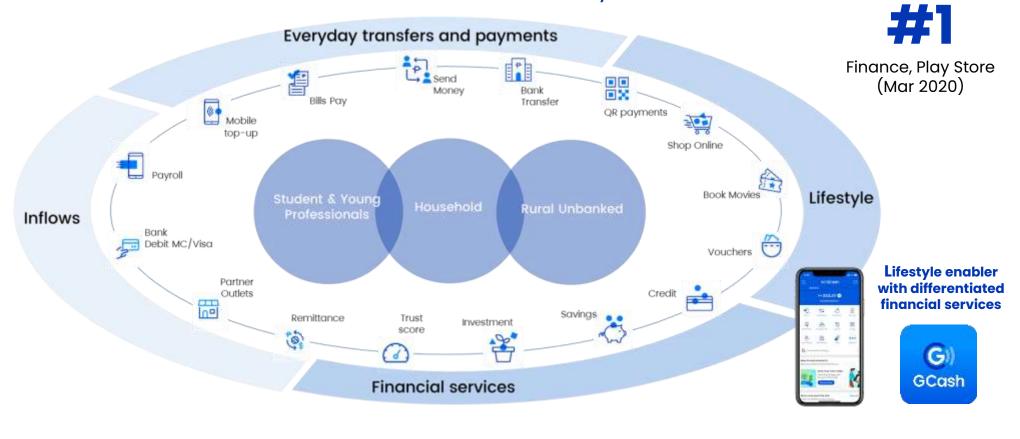
QR Merchants

30K+

Cash In Points

400+

Partner Billers



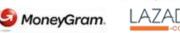
Strong brand partnerships for funding channels and payments













Unparalleled shareholder support in driving the way forward







Sustainability and impact





Increasing demand for digital and cashless solutions given current events with the global

pandemic

Digital = Cashless, Contactless, Remote



- Cashless City Hall/ Provincial Capitol?
- Cashless Public Market?
- Cashless Public Transport?
- Citizen ID or ATM Card?

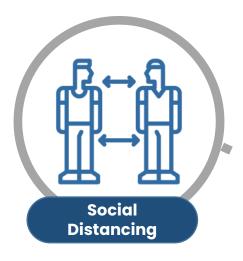
What do LGUs want to convert to cashless?

What do LGUs influence?





New Normal = New LGU









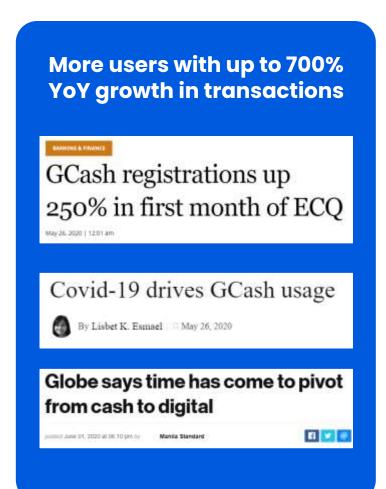


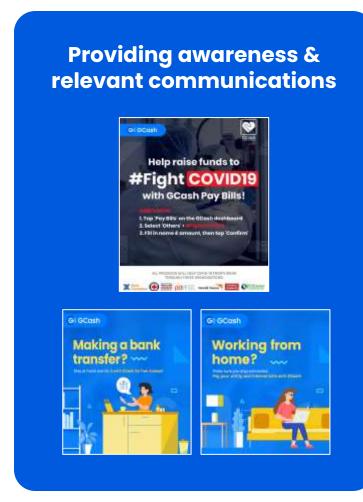


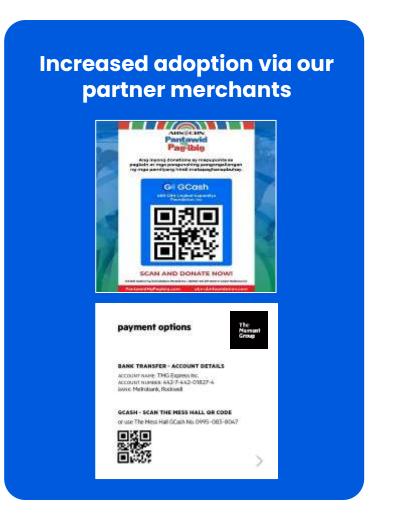




GCash complementing the new normal "Stay at Home" Lifestyle







What can we do together?



Digitizing Funds Disbursements and Payments Collection through GCash efficiently, conveniently and safely

Building a Cashless City Providing safety, ease and convenience to the citizens



Digitizing LGU Payments Collection and Funds Disbursements with GCash

Funds Disbursement:

Gcash PowerPay+ Portal - A 24/7 online disbursement facility that enables fund transfers to enrolled payees

Payments Acceptance:

Scan-to-Pay QR (keycard or digital) - for over the counter transactions or payments accepted through online websites

Pay Bills - be a biller under the Pay Bills function of the GCash app

Online Webpay API - linking of GCash Checkout Page via API on your website



pay QR

Enabling payments acceptance for merchants and retailers with GCash's Scan-to-pay QR

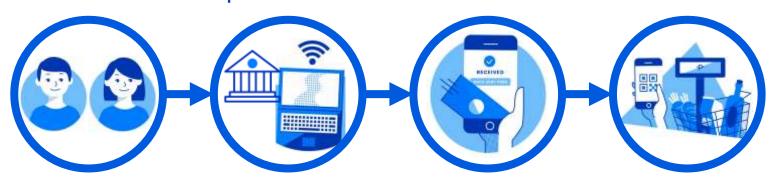
Digital & real-time disbursements for a secure and convenient way to distribute beneficiary funds



GCash PowerPay+

A 24/7 online disbursement facility that enables fund transfers to enrolled payees.

Experience Cashless Convenience



KYC Registration

Batch registration of your members to GCash

Online Disbursement

Fund your GCash wallet and disburse 24/7 via online

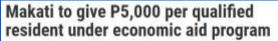
Real-time Seeding

Receive a realtime SMS after disbursement

Full-suite Services

Enjoy all services that GCash offers

Strong Public Partnerships...



Around \$00,000 Makabarius are set to benefit from the cash act, which the city government will be distributing through also brain money handler one CC will





DSWD, LTFRB partner with GCash for faster, contactless SAP distribution

Published May 14, 2020, 2:29 PM

Kalingang QC Beneficiaries May Opt for GCash for Disbursement Method

 Partners, GCash, Social Amelioration Program, Kalingang OC

Hay 25, 2020

...and the list keeps growing!

Optimizing emerging opportunities for digital payments shift

OPPORTUNITIES

Moving towards financial inclusion



Increased usage and adoption

Digital payments grew by 33% with 7 out of 10 Filipinos transacting thru contactless payments



Accelerated digital transformation

Seamless and secure platforms for businesses and MSMEs



Contribute to business growth

Accessibility to digital payments increases operational efficiency

ROADBLOCKS

What are the challenges present



Manual Processes

Manual processes in recording and posting payments affecting operational efficiency and costs



Accessibility

Distance of customer to location of physical store/s; store operating hours, closed on weekends



Collection Efficiency

Less options to customers means lower collections for merchants/business owners

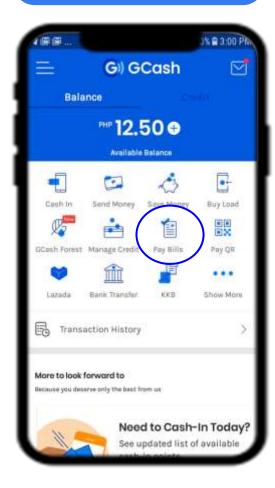


Enable LGUs to accept payments acceptance via GCash channels

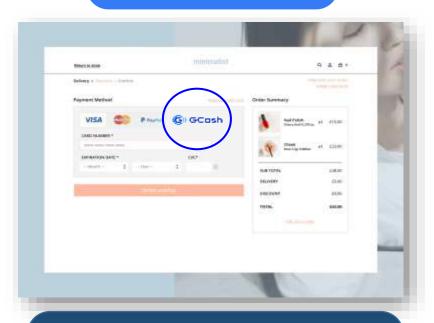
Scan-to-pay QR



Pay Bills in-app



Online Payments



Benefits of Digital Payments Acceptance

Fast and Secure way of accepting payments

Payments go straight to the nominated bank account of the registered company the next banking day

Next day availability of transaction and settlement reports

Real-time SMS confirmation for all transactions



GCash QR



Tricycles



Taxis

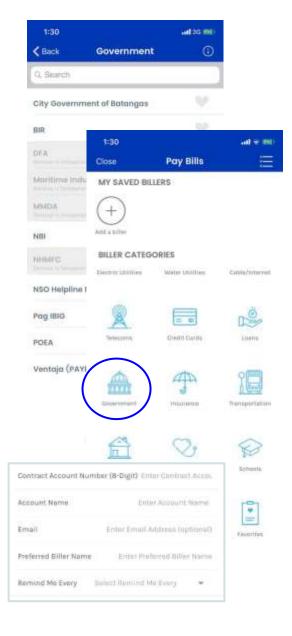


Stores



Kiosks/Vendors

Billspay



Enabling the Citizens for Financial Inclusion



Enable facility to disburse funds to beneficiaries via Gcash PowerPay+





Acceptance of allowances, salaries, and/or reimbursements via GCash





Live and breathe the digital lifestyle Promote financial literacy & inclusion







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