

CASH OUT VIA POS



**A Joint Project of RBAP
and
*BancNet***

MAY
21

Rural Bankers Association of the Philippines
61st Annual National Convention and General Membership Meeting

DAVAO
CITY

CASH OUT VIA

POS WHY THIS PRODUCT?

Banks



CASH OUT



Customers



Cost efficiency for wider customer reach

Convenience for cardholders in rural areas

Financial Inclusion Society

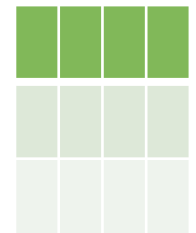
CASH OUT



BALANCE INQUIRY

PRODUCT FEATURES

- Like a Cash withdrawal in ATM but cash disbursed by Partner Institution's personnel
- ATM Fit Bills not required
- Per transaction limit of Php 100 (Min) to 10,000 (Max)
- Withdrawal amount not in multiples of PHP 100
- Receipts printed for both cardholder and Partner Institution
- Fees charged to customer
- Free service
- No receipt

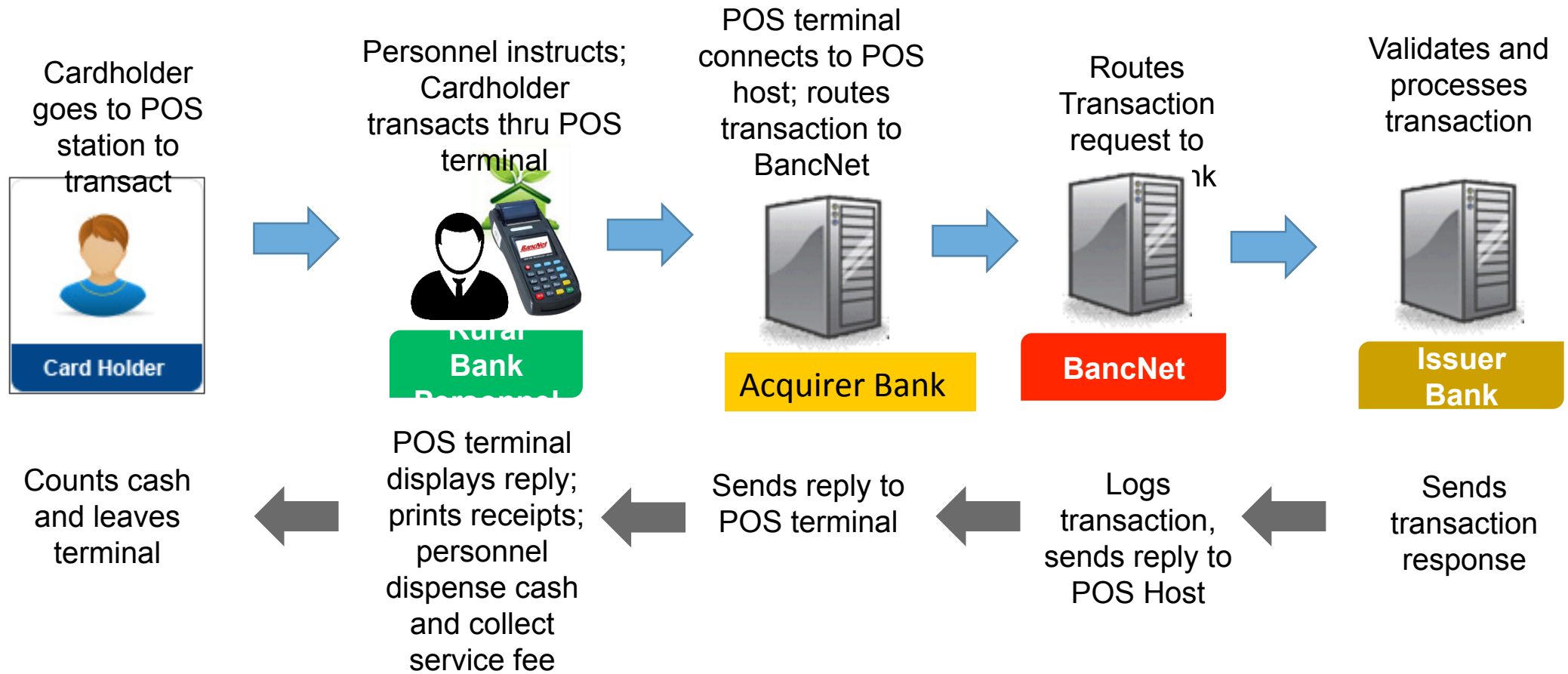


CASH OUT VIA

POS

TRANSACTION FLOW

FOR SWITCHED (OFF-US) TRANSACTIONS



CASH OUT VIA

POS

CASH OUT



FEES CHARGED TO CARDHOLDER

Type	Amount	Charged by:	Collected Via:
Usual Withdrawal Fee	Depends on issuer bank	Issuer bank	Account debit
Service Fee	Max - Php 20	Partner Institution(eg RB)	Over-the-counter



- **Free service**
- **No receipt**

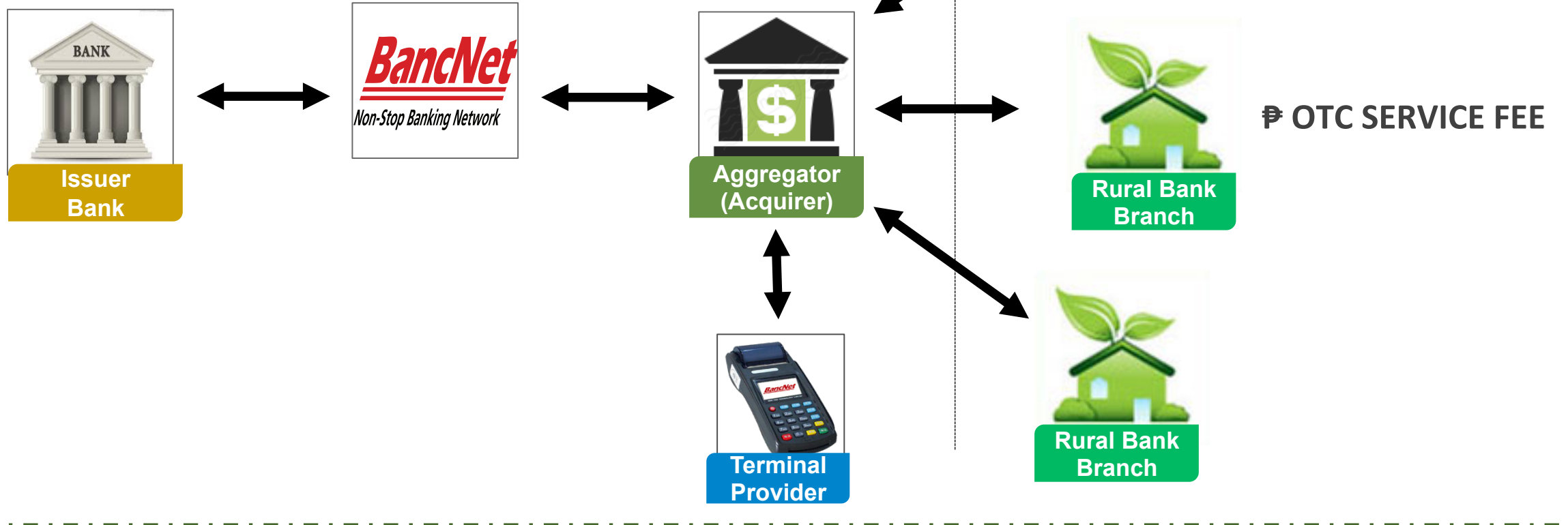
The customer should be informed of the fees before transacting.

CASH OUT VIA

POS **REVENUE MODEL**

FOR SWITCHED TRANSACTIONS

₱ SHARE ON USUAL WITHDRAWAL FEE



BENEFITS TO RURAL BANKS



ADDITIONAL REVENUE

Service Fee as Partner Institution
Share in Acquirer Fee



DRIVE CUSTOMER VISITS

EFFICIENT CASH HANDLING

**CASH OUT VIA
POS**

TARGET LAUNCH

JULY 2014

CASH OUT VIA

POS **FOR MORE INFORMATION**

Email us at:



aris.zafra@bancnetonline.com

pinky.uy@bancnetonline.com

Or call us at: (632) 856 8100

THANK YOU.

BancNet
Non-Stop Banking Network

www.bancnetonline.com