



Lendr
.com.ph
Loans na aprub sa 'yo!

FINTQ
by PLDT

*“...it is now considered
BIGGEST FinTech
company in the
country...”*

BusinessMirror
A broader look at today's business

Lito Villanueva
Managing Director & CEO

“Continuity Plus Plus”: Creating What’s Next in Inclusive Digital Finance

RBAP Annual National Convention
29 May 2017, Baguio Country Club

Key Insights On Lending

38.2%

Municipalities
w/o banking
presence

47%

Adult population
borrow money

77%

Positive perception
on importance of
borrowing

62%

Borrow from
family, friends &
relatives

10%

Borrow from
informal lenders

2/3 (17M)

Poor families
cannot access
microfinance

21 mins

Average time to
get to nearest
lending center

P52

Transport cost to
get to nearest
lending center

4%

Bank as a source
of borrowing

Primary Considerations in Borrowing Money

57.5%

Interest
rate

33%

Ease of loan
application

11%

Processing
time



LENDERS

- Lower Acquisition Cost
- Speed to Market
- First BSP-approved platform
- Targeted market segment
- Cost efficient
- Faster TAT
- Tap NTB clients
- Levels the playing field
- No CAPEX

**Bridging digital divide
in retail lending via
BRANCHLESS BANKING**



BORROWERS

- Simple
- Quick processing
- Convenient
- Anytime, anywhere access
- One-stop loan shop
- Best rates & deals
- Transparent

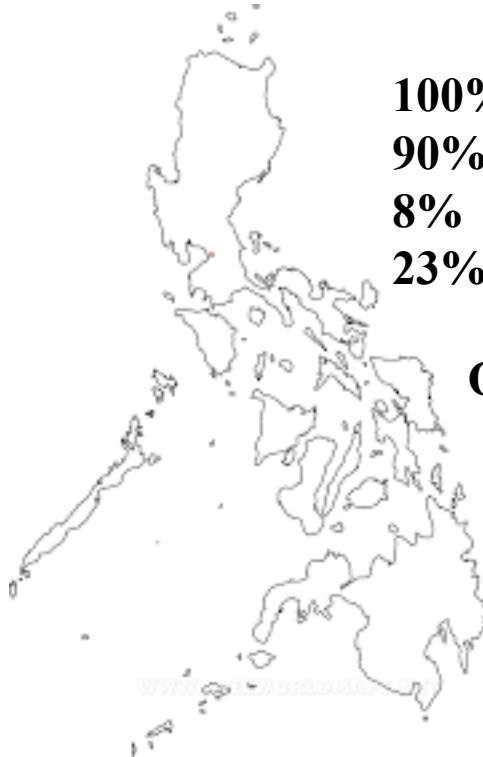
**Making every mobile device the bank's customer touchpoint
and virtual branch, thus, fueling loan velocity, volume, and value**



"Maganda po yung LENDR na inintroduce ng Camalig Bank. Hindi na kami maabsent sa trabaho at matravel ng 57 kms para maka avail ng loan at babalik pa ulit para kunin ang cheke pag naapprove. User friendly po ung program at can be accessed anywhere basta mahusay internet connection"
- Noel Buendia, teacher at Bagamanoc Rural Development High School (5th class municipality)

Performance Highlights – Digital Lending Service

Most Extensive Digital Footprint



100% Provinces (81 out of 81)

90% Cities (131 out of 145)

8% Municipalities (116 out of 1,490)

23% From 4th-6th class cities and municipalities

Over P23.0 B Total LTD Loan Releases

80% Borrowers from the provinces

47% Applications outside banking hours

Over 400,000 Total Opt-in Base



Trailblazing in thought-leadership on digital inclusive finance

Resource at Bloomberg's Starting Gate show on Lendr Mobile Crop Loan on May 19



Featured at Thought Leaders show in Bloomberg on being the leading fintech on Feb 9



Speaker at BSP-ADB Summit on Financing Agri Value-Chain on May 10



Speaker at Asian Financial Services Congress in Singapore on Mar 2



Speaker at the Chamber of Thrift Banks on Mar 10



Speaker at TMT Asia Finance Conference in Singapore on Feb 16



Convenor of 1st Cyber Security Summit in Makati on Feb 10



Triple A awardee as Fintech of the Year in HK on Mar 15



Speaker at the London School of Economics on Digital Inclusive Finance



Speaker at the RBAP National Convention in Baguio City on May 29



With 31 global and regional recognitions in less than 3 years, FINTQ is probably the most awarded FinTech startup in Asia.



GLOBAL WINNER
Excellence in FinTech Lending
South Africa
2017



WINNER
Fintech of the Year
Hongkong
2017



WINNER
Most Innovative Lending Platform
Singapore
2016



WINNER
Best Customer Experience - Mobile
Singapore
2016



WINNER
Most Innovative Cloud
Based Project
Hongkong
2016



WINNER
Mobile Security Innovation
Kuala Lumpur
2016



WINNER
Most Innovative Data
Analytics Project
Hongkong
2016

Accolades



Featured by global media outlets



FINANCIAL
TIMES



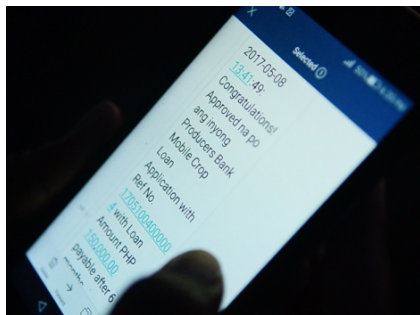
Bloomberg



Let's Talk Payments



Milestones - May 2017 (Live Rollouts)



ASEAN's first digital agri loan
Venue: Cabanatuan, Nueva Ecija
Date: May 8
Loan Type: Crop loan



Asia's first digital meds loan
Venue: LBP Plaza, Manila
Date: May 10
Loan Type: Medicine Loan



First LIVE Rural Bank
Venue: Legazpi, Albay
Date: May 17
Loan Type: DepEd/salary loan

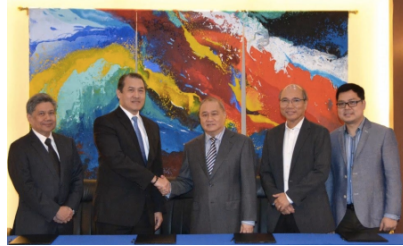


LIVE Rollout (Private Sector)
Date: May 15
Loan Type: Salary loan

Milestones - May 2017 (Live Rollouts)



**First Live digital SME Loans
Deployed in Production/LIVE
Loan Type : Business Loan**



**Deployed in Production/LIVE
Loan Type : Auto, Home, Salary**



**Added loan types in production
Formal launch in June
Loan Type : Auto, Home, Personal**



**Cebu Live rollout
Loan Type: Microfinance**

Milestones - May 2017 (Onboarding)



Date: May 16

Product: Digital Insurance



Date: UAT signed off/pending BSP ok

Loan Type: Personal, Auto



Onboarding on-going

Loan Type: Salary, Auto, Personal



Date: May 16

Clientele: Pawn consumers



UAT ready/Tech Go LIVE/BSP not required

Loan Type: SMEs/Truck Loan

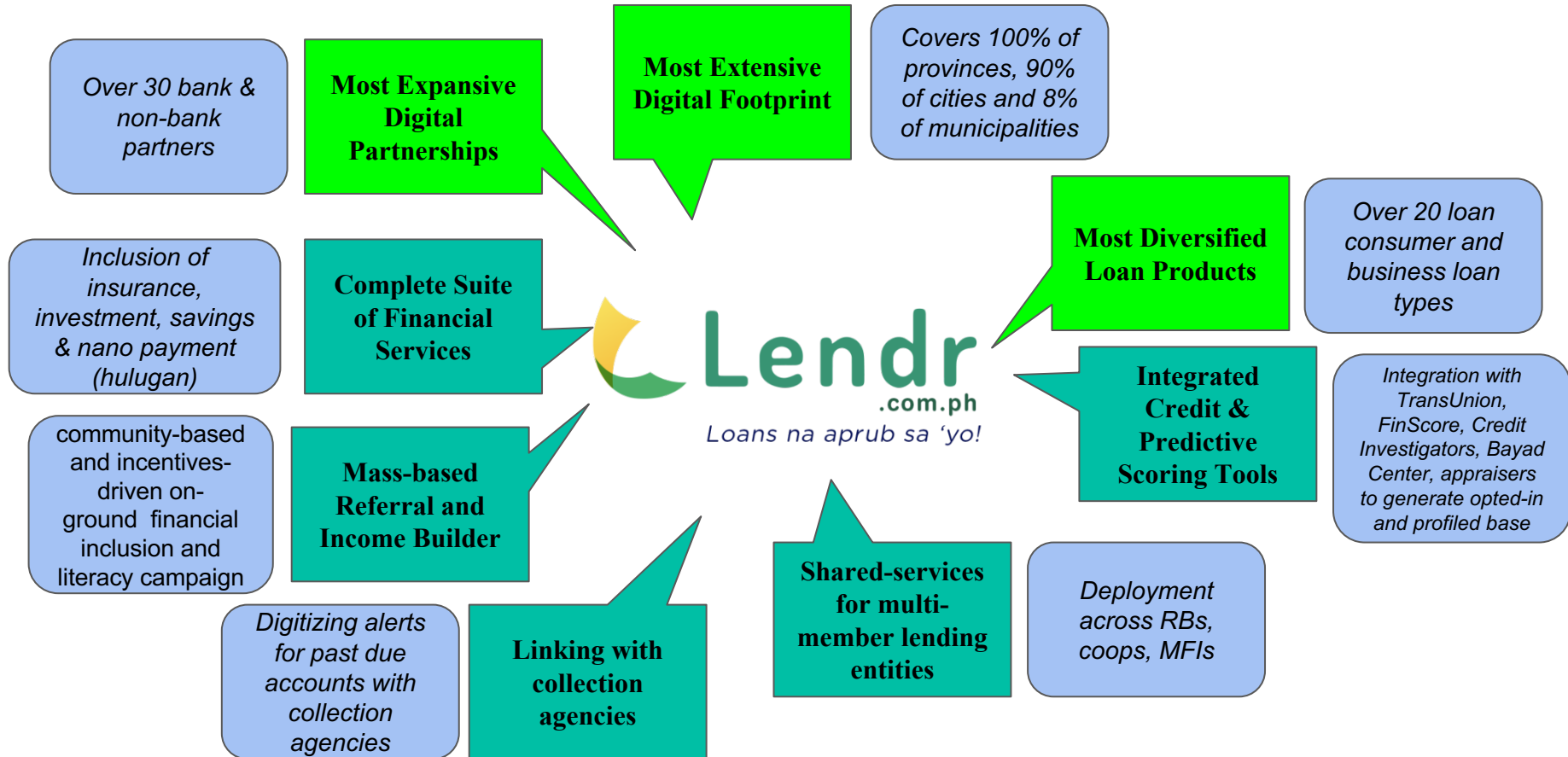


UAT Ready/BSP not required

Loan Type: SMEs

**Additional 15 bank and non-
bank partners for on-boarding**

Future-proofing Lendr to accelerate traction and sustain leadership

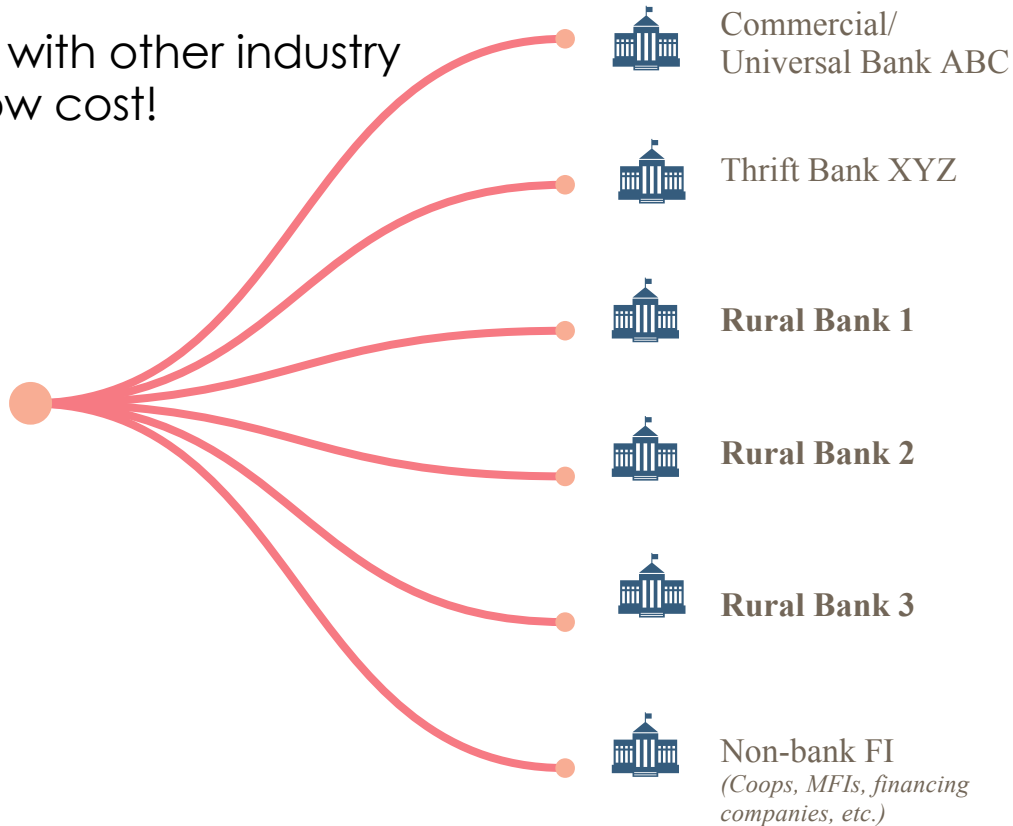


Benefits of shared services model



Leveling the playing field towards inclusive economy

Be on a par with other industry players at low cost!



3-week on-boarding process

One centralized Shared Services Program for Participating RBs



Sign-up

RBs sign-up with RBAP to be part of Lendr's Shared Services Program

Requirements Gathering

FINTQ will coordinate with the Rural Bank on the standard features of their Loan Products

Product Set-up

Based on the requirements, FINTQ will set-up the loan products in the Lendr platform

Testing

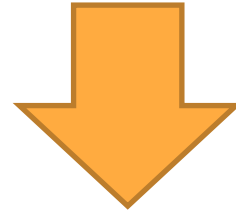
Bank will be given time to properly test the on-boarded product to make sure everything is in order

Go-Live!

Once live, customers should now be able to see the participating bank's loan offerings

Key to Unlocking Inclusive Finance

**Disrupting the
high costs of
credit assessment
and verification**



new ways to turn digital trails into financial track records

**Leveraging on Big Data Analytics and Artificial Intelligence
for a much quicker credit decisioning**

Rationale



Any economic activity has to be inclusive and participative.

And promoting inclusive digital finance is the bedrock of Lendr's advocacy.

This is within the framework of BSP's National Strategy for Financial Inclusion and National Retail Payments System.

Against this backdrop, digitalization of financial transaction and customer experience has become FINTQ's key mandate in creating, developing, and implementing award-winning, pioneering, world-class, industry-grade, mobile-first, and customer-centric digital financial innovations.

Hence, the active participation of and collaboration with the community across various segments in an income-generating program, must be strongly promoted and supported.

Objectives

INTRODUCE Filipinos a complete suite of digital financial services

STEER majority of Filipinos away from informal lenders and loan sharks

INCENTIVIZE enterprising individuals and corporates under the Program

HARNESS the culture of self-help and entrepreneurship among them

GENERATE a critical mass starting with a minimum of 1M base

PROMOTE awareness on the availability of the tool in providing greater access to finance

CREATE virality of the ecosystem



Creating a Critical Mass

- Enterprising Filipinos interested to earn extra income
 - Public utility vehicle drivers (jeepney, tricycle, Uber, Grab),
 - Teachers
 - college students
 - sari-sari store owners
 - security guards
 - market vendors
 - frontyard economy (balut, taho, cigarette, sorbetero vendors, etc)
 - Farmers
 - direct marketing/MLM professionals,
 - Entrepreneurs
 - religious organizations
 - employees
 - barangay officials
 - Carinderia
- Companies such as bus companies, Bayad Center,
- pawnshops, Internet cafes, restaurants, etc.





Payment
Investment
Savings
Insurance
Loan



Our collective objective is on how stakeholders could leverage on mobile technology vis-à-vis a proactive and dynamic regulator in accelerating digitalization of financial transactions.

This is just a prelude to a more engaging, enabling, and empowering BSFI landscape to deliver an awesome customer experience under an all-inclusive regulatory regime.

Race to 20 by 2020

*Accelerating Digital Transactions
by 20% in 2020*