

# **RBAP e-Shared Services: A Solution for Compliance and Competitiveness**

RBAP National Convention  
29 – 30 May 2017  
Baguio Country Club

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# RBRDFI: What's on the pipeline?

- Advanced Corporate Governance Course (ICD)
- Learning partnerships (Franklin Covey Foundation, Price Waterhouse Coopers, Microsoft, Six Sigma)
- Learning roadmap
- Regionalized course delivery
- In-depth training needs analysis (Marian Katigbak and Maricel Salapantan)
- Study on current state of rural banking (ADSI)
- E-Shared Services

# What is the e-SS project?



## Core Banking System

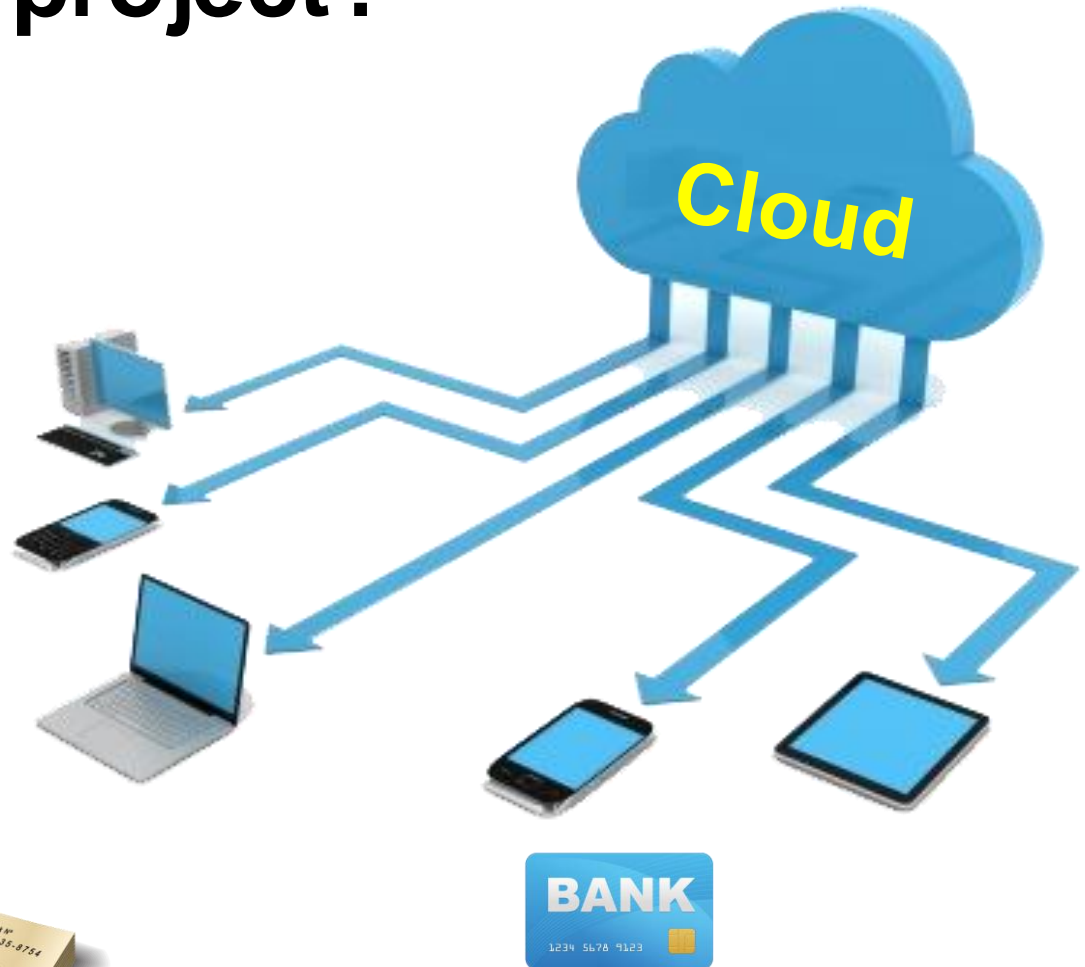
(Customer Information File, CASA-TD Deposit System and GL System)



## Loans



## Payments (NRPS compliant)



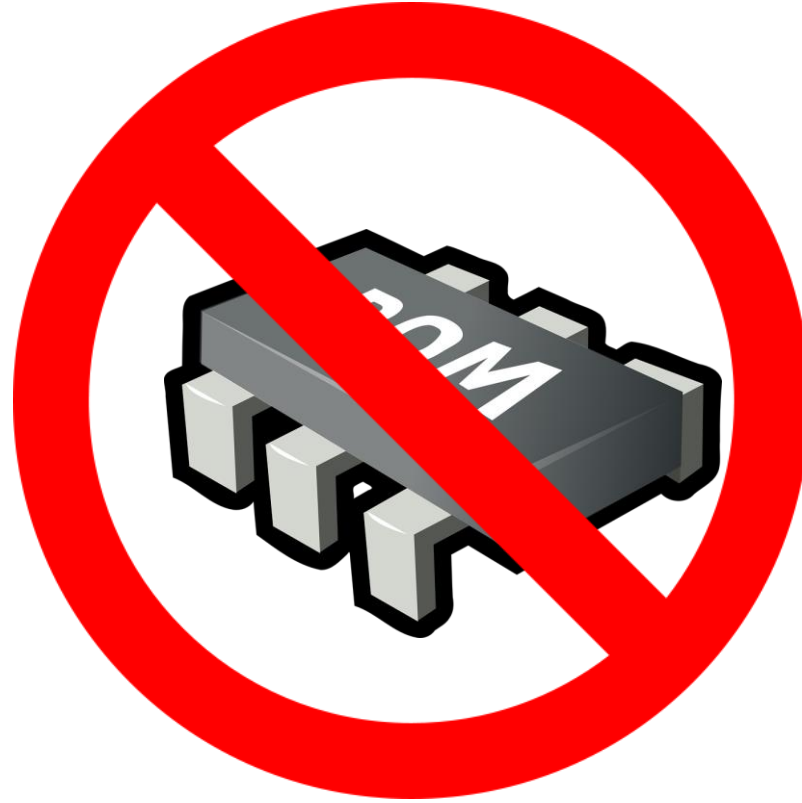
## ATM Switch Host Application

(For ATM Acquirer and Issuer Transactions, Card Management System, Fund Transfer and Bills Payment Transactions, Internet and Mobile Banking Facilities)



Credits to original image owner

# What is the driver behind this project?



*The need for a common, cost-effective solution that will allow rural banks to comply with current and emerging regulations, plus compete with larger banks and other FIs.*

# What are the goals for this project?

- ◆ A centralized, common platform that meets regulations at minimal capital expenditure for rural banks
- ◆ Build a data center that is compliant to strict privacy, regulatory & network security requirements
- ◆ Get the rural banks NRPS and DPA compliant & capable
- ◆ Capacitate rural banks to come up with competitive products and services
- ◆ Provide opportunities for services (e.g. ATM, remittances, POS, LOS, credit scoring)





**February 9, 2017**

Meeting between BSP and RBAP



**February 15, 2017**

# Projected Benefits to Rural Banks



## Centralized CBS

BSP-compliant  
RA 10173-compliant



## IT Infra & Solutions

(Much needed by small  
units)



## Data Center

Buss. Opportunities,  
Data Mining, Data Analytics



## Service Delivery

Using a Single Platform



## Technology Leverage

At Minimal Cost



## Economies of Scale

Reduced Cost



# Potential RB offerings as a result of eSS

C  
U  
S  
T  
O  
M  
E  
R  
S



The Online Banking On Site



The 24/7 Banking On Your Card



Banking Anywhere and Anytime



The 24/7 Banking On Your Lap and Tab



The 24/7 Banking  
On Your Finger Tips

# Potential Income Channels



Foreign and Local  
**Remittance**



**NRPS**  
(Electronic Payment System)



**ATM** Transaction Fees,  
and Convenience Fees

**ATM Transactions**

- Balance Inquiry
- Cash Withdrawal
- Bills Payment
- Fund Transfer
- Prepaid Reload

**Cash Card Issuance**



**Internet Banking**  
Transaction Fees

- Balance Inquiry
- Bills Payment
- Fund Transfer
- Prepaid Reload



**POS** Transaction Fees,  
and Convenience Fees

**POS Transactions**

- Balance Inquiry
- Cash Withdrawal
- Bills Payment
- Fund Transfer
- Prepaid Reload

**POS Purchases**



**Mobile  
Banking**

**Mobile Banking**  
Transaction Fees

- Balance Inquiry
- Bills Payment
- Fund Transfer
- Prepaid Reload



**RBs**







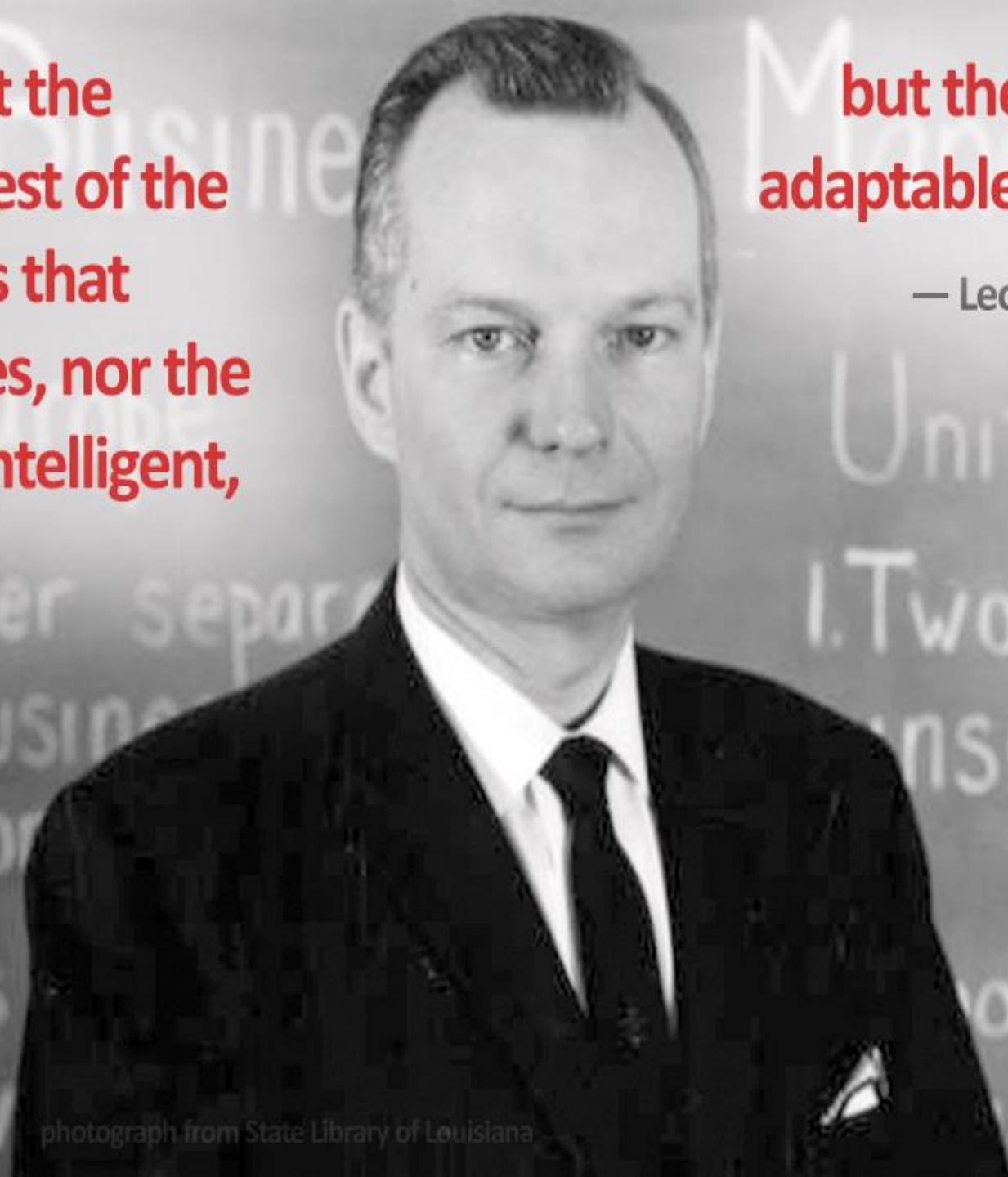
**ROAD  
AHEAD**

- ◆ Full roll-out of eSS
- ◆ Build data center (w/ infra)
- ◆ Establish rural bank subscriptions
- ◆ Form corporation to manage (eSSi)
  - ◆ Present pilot results to BSP
  - ◆ Start pilot with (volunteer) rural banks

**It is not the  
strongest of the  
species that  
survives, nor the  
most intelligent,**

**but the one most  
adaptable to change**

— Leon C. Megginson







***Thank you!***

***Maraming salamat!***

***Daghang salamat!***

***Dakal salamat!***

***Salaman hin madamo!***

***Madamo gid nga salamat!***

***Dios mamajes!***

***Dios ti agngina !***

***Salamat kadayaw !***

***Megsukol teed!***