

“Customized Banking Services” on MSME Loans

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Sharing with you the CARD story...

- CARD was established in December 1986



Twenty peso bill

Old typewriter



CARD MRI Organigram



**“Mga Institusyon
sa iisang Misyong”**



Geographical Presence of CARD MRI

Myanmar

CARD MRI started a partnership program in Myanmar in 2012 and a microfinance operation in 2014.

Laos

CARD MRI opened its international NGO office in Laos in 2009.

Thailand

CARD MRI established a partnership program in Thailand in September 2017.

Cambodia

In year 2006, CARD MRI opened its first international NGO office in Cambodia.

Vietnam

CARD MRI established a partnership program with TYM in Vietnam since 2005.

Hong Kong

CARD MRI established a partnership program in Hong Kong since 2007.

Philippines

Today, CARD MRI has more than 2,700 offices all over the country, covering all 82 provinces, 94% (1,532) of cities/ municipalities and 96% (40,198) of barangays, since 1986

Indonesia

CARD MRI established a partnership program in Indonesia since 2008.



CARD Mutually Reinforcing Institutions

Updates as of August 2017

Number of Clients Served: 4.7 million

Number of Insured Individuals: 16 million

Clients (Incl. Savers): 4.6 M

Loan Clients: 2.6 M

Loan Outstanding: Php18.2B

Savings: Php14.4B

Repayment Rate: 99.35%

Staffing: 13,557

Offices: 2,764

Total Asset: Php38.5B

Operational Sufficiency: 124.59%

Financial Sufficiency: 121.14%

Current Strategy

CARD MRI “5-8-40” Strategy

In 2015, CARD MRI launched the so called “5-8-40” **Strategic Direction** to uplift the lives of more socio-economically-challenged Filipino families. This CARD MRI’s **Poverty Eradication Strategy** aims to strengthen our impact to **8 million clients** through our expanded services and aims to **insure 40 million individuals** in a span of **5 years (by 2020)**.



The Customized Banking Services in CARD MRI



Core Banking System

Overview

ALTERNATIVE DELIVERY CHANNEL





konek **CARD**



konek2CARD is the new CARD Bank service by using the clients savings account linked to an android phone / device that helps client enjoy a hassle-free Mobile Banking.

Through this app, clients can monitor their deposit accounts and loans, pay utility (electric, water, cable, post-paid phone, etc.) bills and other frequently paid services, transfer funds, reload your prepaid mobile, locate the nearest CARD Bank ATM.



konek2CARD OBJECTIVES



**To provide
an easy
access to
savings**

Provide banking
services especially in
remote areas

Using the konek2CARD
mobile applications or
through the help of
konek2CARD Agent

konek2CARD OBJECTIVES



Secure clients and staff

By providing cashless transactions in every center houses.

konek2CARD OBJECTIVES



**Provide
additional
opportunities
and ways to
save**

konek2CARD agent is a selected partner of CARD Bank with the aim of providing financial services to every community



konek2CARD AGENT

konek2CARD Agent is considered as Point of Service that caters the clients in rural and hard to reach communities.



CASH-IN



**CASH-OUT
COMPLETION**



**AGENT ASSISTED
BILLS PAYMENT**



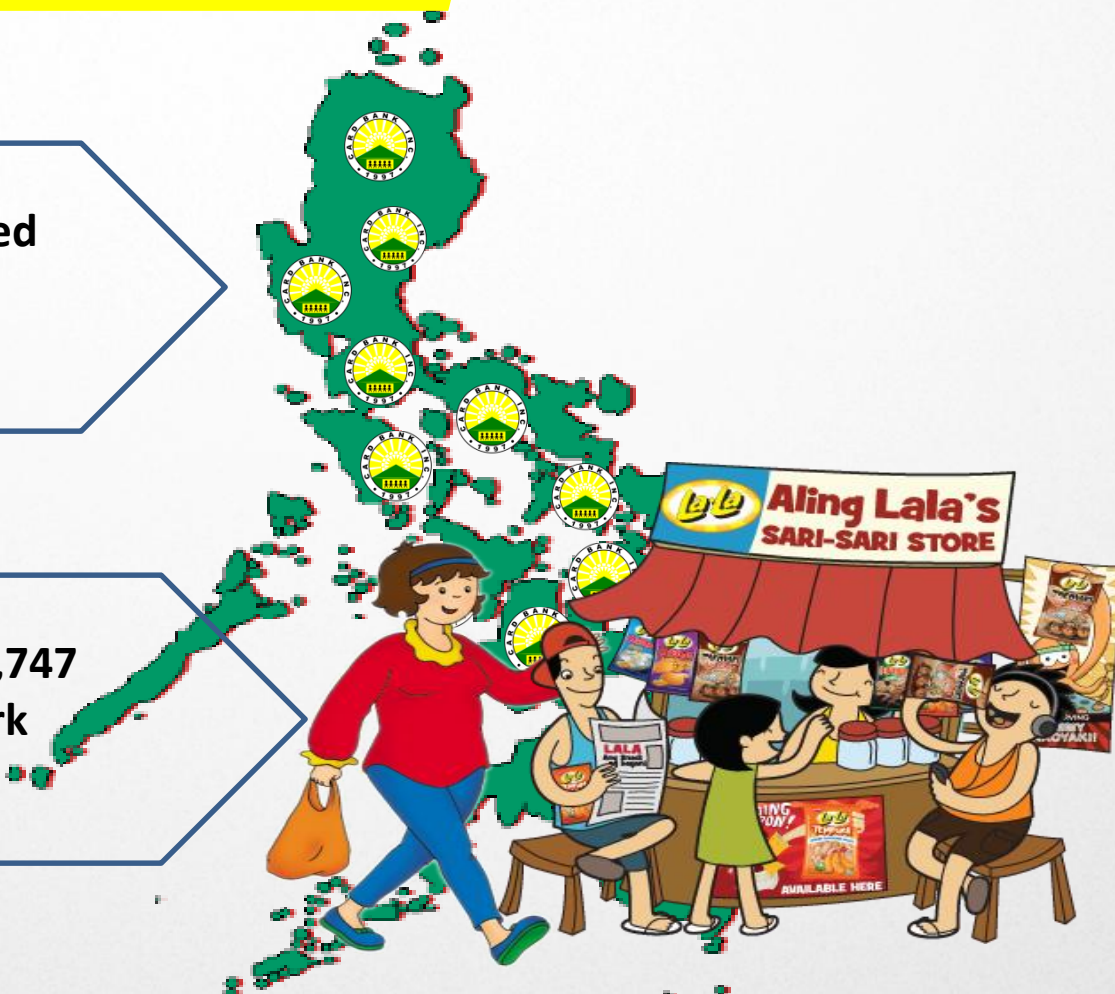
**AGENT ASSISTED
PAYMENT**



Implementation Plan

783,254 registered clients by end of 2018

Established 4,747 Agent network





Sulit sa Bilis, Sulit sa Tipid



CARD SULIT PADALA

REASON OF EXISTENCE

CARD Bank aims to fulfill clients' need through accessible and appropriate financial products and services designed to help manage their household and business risks and to help fulfil their dream of having a bright and stable future for every family

CARD Sulit Padala

**Sulit sa BILIS,
Sulit sa TIPID!**

**Sa halagang PISO,
pwede nang magpadala
kahit 'san man sa Pinas!**

 **CARD Bank, Inc.**
A Microfinance - Oriented Rural Bank
A member of CARD MRI

Pinatutag na Bukas sa Bawat Pamilya

CARD MRI

CARD Mutually Reinforcing Institutions



CARD SULIT PADALA

Remittance PARTNERS

BDO Remit





Strategy

Roll out for all CARD Banking Group including MBO's as Remittance outlet



CARD Banking Group

CARD Sulit Padala

CARD Sulit dala

CARD Sulit Padala

CARD Microinsurance Group



Other CARD MRI offices will serve as Remittance outlet

CARD MRI

CARD Mutually Reinforcing Institutions



CARD MRI Technology Partners



**Fortress Data Services (FDS) INDONESIA as
CARD MRI Technology Partner**

**TEMENOS T24 as platform (CORE BANKING
and delivery channel)**

Thank you

CARD MRI

CARD Mutually Reinforcing Institutions

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