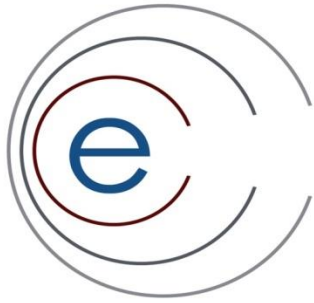
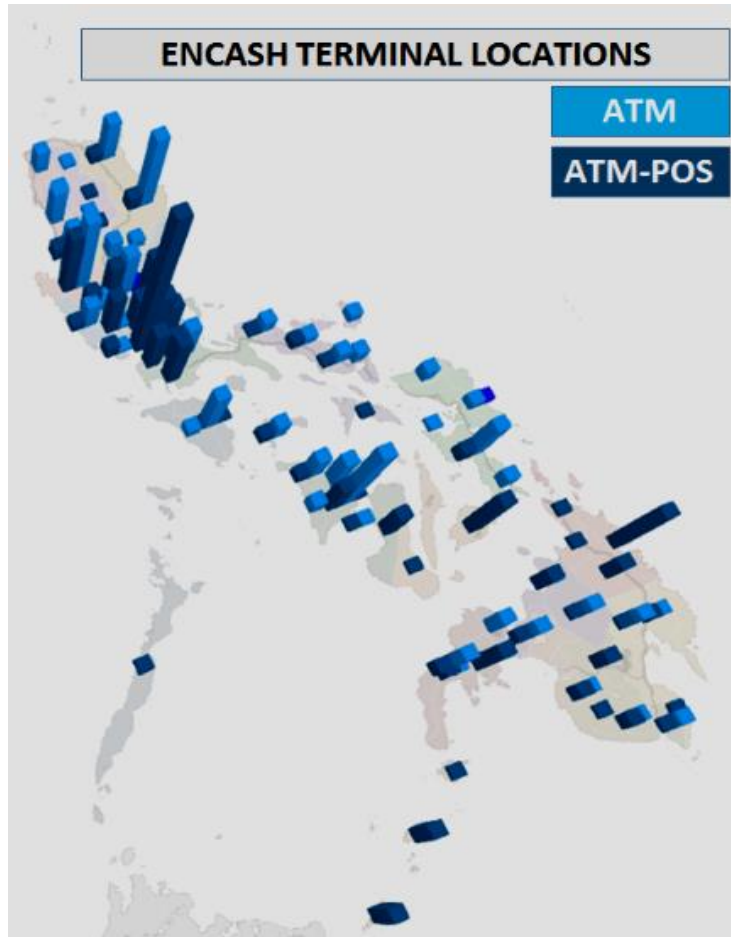


ENCASH

MIKE MAPA
PRESIDENT



ENCASH

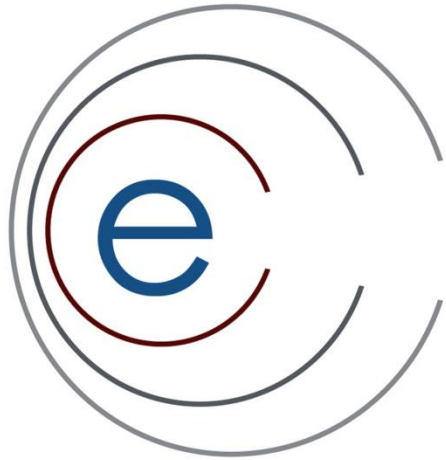


ATMS 300+
120 RURAL BANKS & COOPS

MPOS 750+

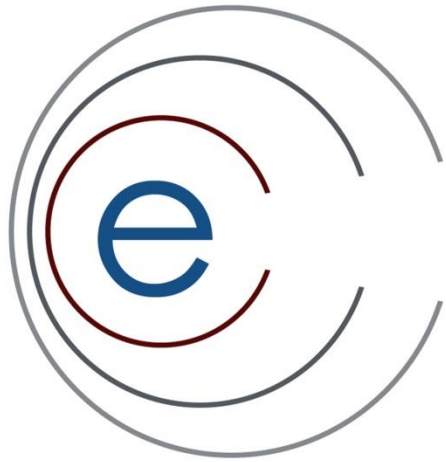
TRANSACTIONS
25K DAILY
620K MONTHLY

DISPENSED/SETTLED
PHP40M DAILY
PHP1.2B MONTHLY



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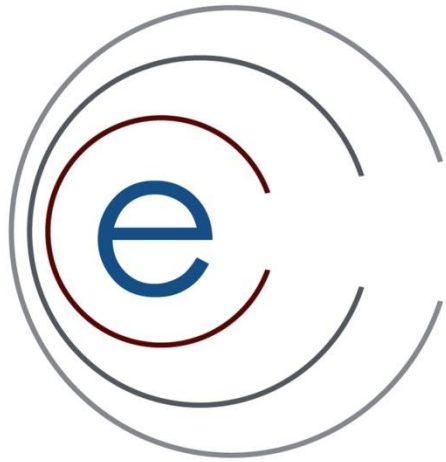
ENCASH



**ATM
SERVICES**



**PAYMENT
SOLUTIONS**



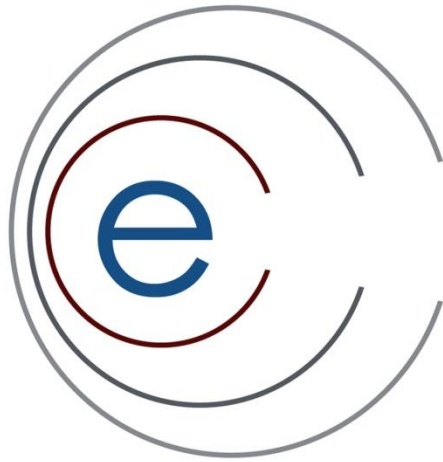
ENCASH



**ATM
SERVICES**



**CARD ISSUING
VIRTUAL ACCOUNT
DIGITAL BANKING**



ENCASH



STEPHEN WEIDENHOLTZ
Regional Business Development Manager
Openway Group



Digital Banking Powered by:



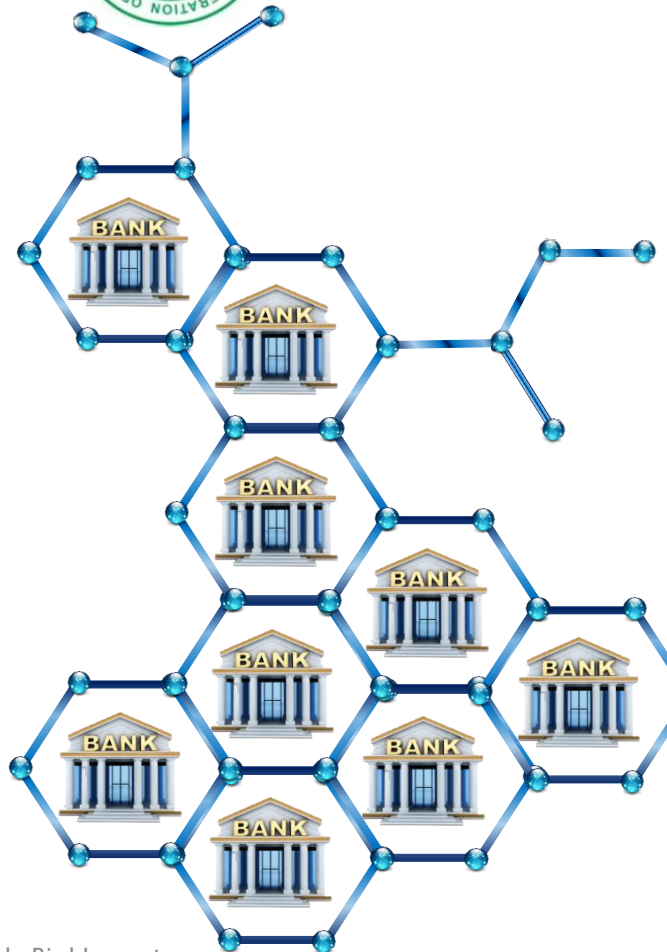
Gartner.



#1 ranking in CMS by *Gartner* and *Ovum*, 2009-2017

A 'Market Leader' in Digital Wallets by *Ovum*, 2016-2017

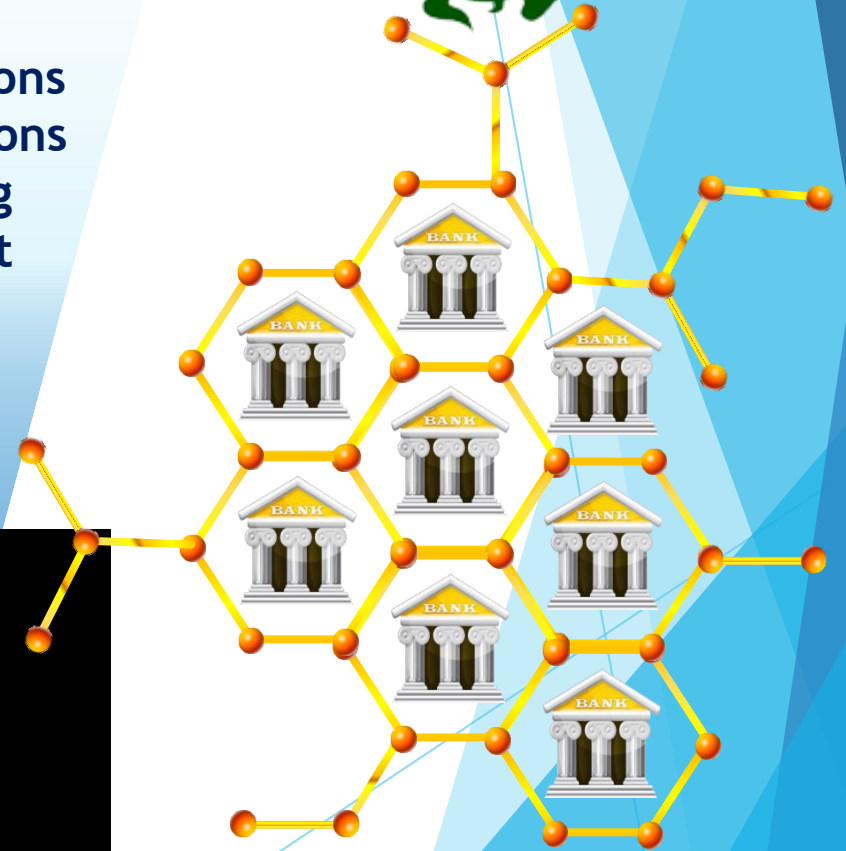
“Strength in Numbers Thru Digital Banking”



Early Bird Innovator



Digital Products
Intra-network Transactions
Inter-network Transactions
End-of-day Processing
Clearing & Settlement
Reconciliation
Reports
General Ledger





Your! Digital Banking: Branded - By Bank, By Confederation



Cash Out



Bill Payments



Mobile Purchases



Product Onboarding



Money Transfers



Virtual Loans & Deposits



ATM Withdrawals



Top-ups



Pre-paid /Debit Cards



Merchant Payments , QR



Coupons, Loyalty

Artificial Intelligence (AI)



BSP Compliance:

- BSP Compliant:649
- BSP Compliant: Multi-FA (Access Control Service & Merchant Plug In)
- BSP Compliant: Chip & Pin

ASBANDA:

- Association of Regional Development Banks in Indonesia, uses WAY4 Switch to connect 26 Regional Development Banks from 34 Indonesian Provinces

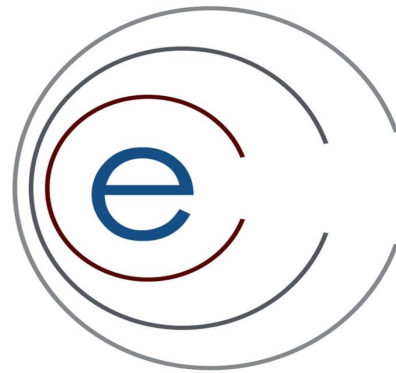
South East Asia:

- 23 Banks have licensed WAY4 CMS
- 140 Banks Globally

Volume metrics:

- 200,000,000 cards within a single installation
- 500,000 merchants within a single installation
- 15,000,000 transactions per day on a single platform
- 22,000 ATMs on a single platform
- 2,400 TPS

Visit us at Encash booth



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