



**RURAL BANK OF GUINOBATAN, INC.**  
SINCE 1964

# **RBGI'S DIGITAL PRACTICES IN ADDRESSING THE CHALLENGE OF BEING RESILIENT AND RELEVANT**

**ENGR. PAULO R. HONRADO**



**“GOING DIGITAL IS NO  
LONGER AN OPTION,  
IT IS THE DEFAULT”**

**Natarajan Chandrasekaran  
Chair, IT Governors Steering Committee  
World Economic Forum**



# BSP'S DIGITAL TRANSFORMATION TARGET

- 50% of the total volume of retail payments should be in digital form
- 70% of Filipino adults should be financially included



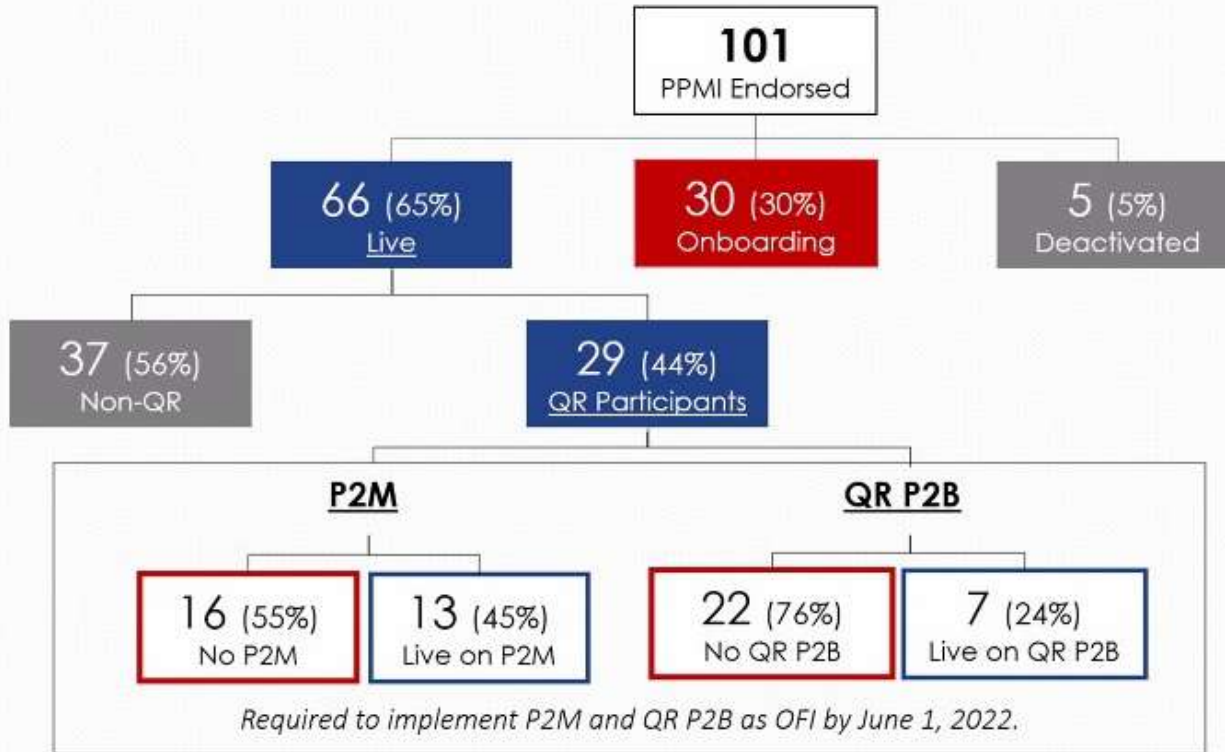
# NRPS PARTICIPANTS - APRIL 2022

Type	Pesonet	Instapay P2P	Instapay QR P2P	Instapay QR P2M
UB/CB	42	23	13	8
TB	17	16	5	1
RB	33	14	4	1
EMIs	7	13	6	7
Total	99	66	28	17



# PPMI Endorsed Participants

as of March 31, 2022



**PARTICIPATION TO MULTI-PROXY**

**Live : 6**

1. BPI
2. China Bank
3. China Bank Savings
4. RCBC
5. Rural Bank of Guinobatan
6. Union Bank

**Onboarding : 15**

2022 : 10  
TBD : 5

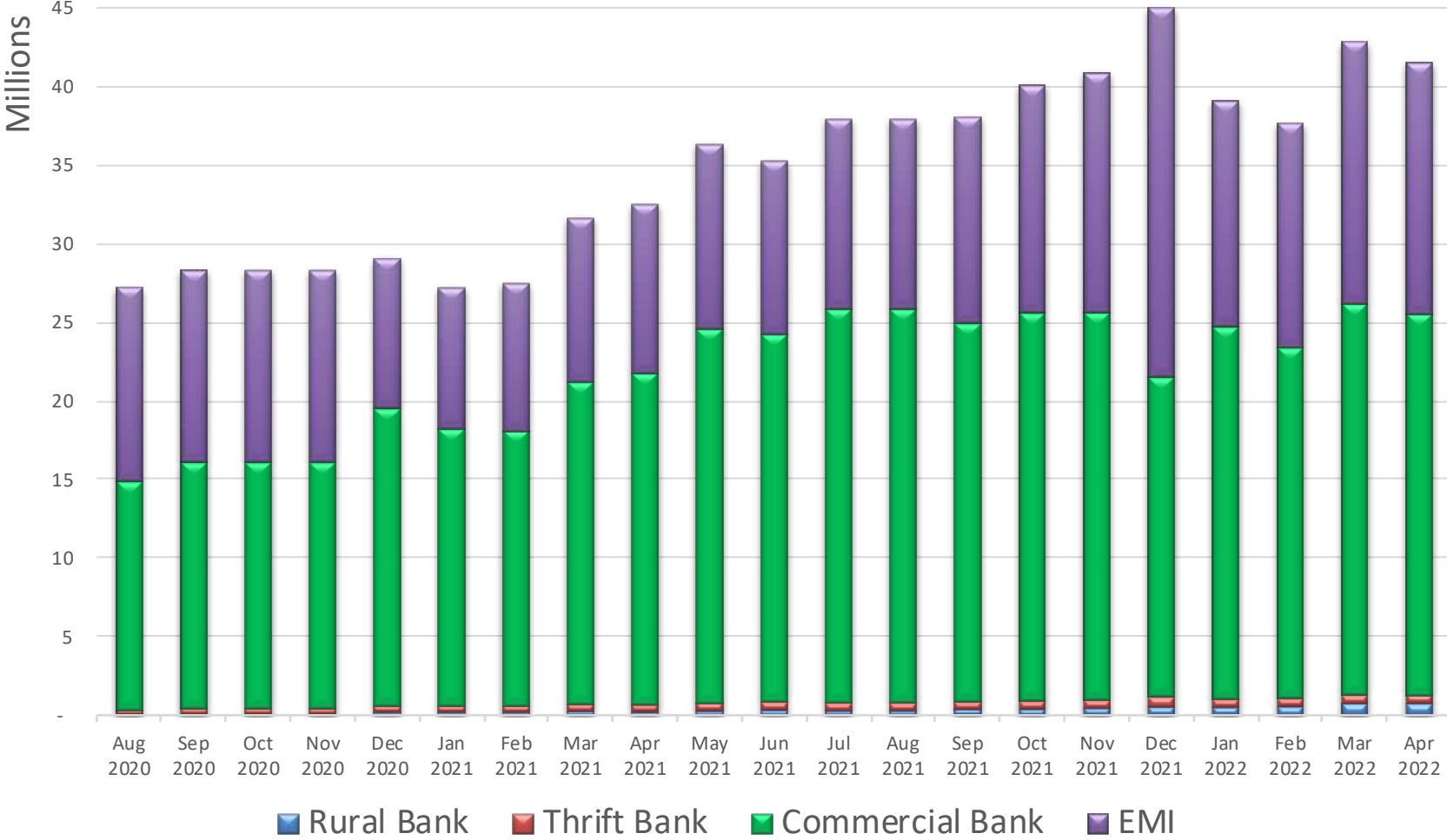
**No Activity : 80**



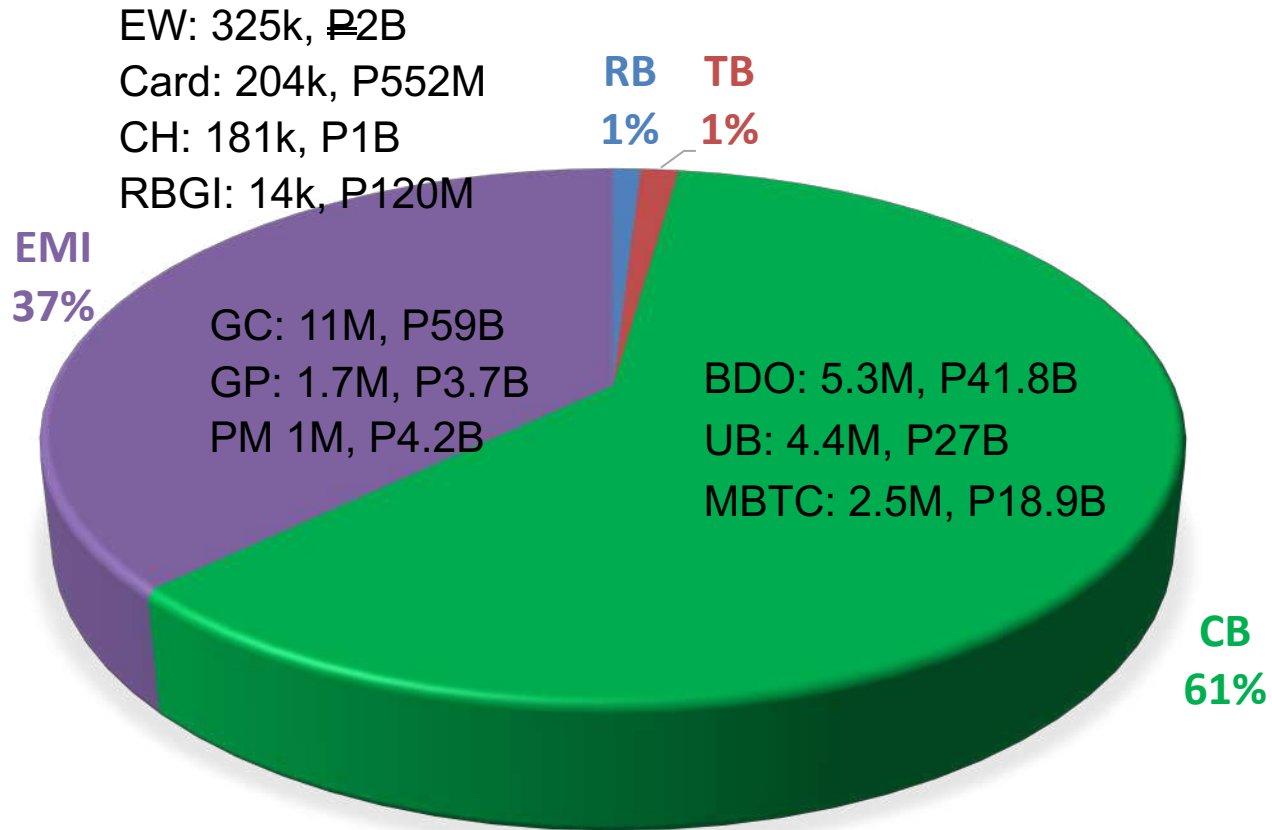
41M Txn

₱257B

# Instapay Monthly Transaction



# INSTAPAY SHARE PER INSTITUTION TYPE



# RBGI MILESTONES

 PhilPaSS – 2012

 Cloud Hosting – 2018

 NRPS

- Pesonet - 2019

- Instapay – 2020

 Type A Electronic Payment and Financial Services (EPFS) – June 2020

 Electronic Money Issuer License (EMI) – Nov 2020





# RBGI ASENSO PLATFORMS

**RURAL BANK OF GUINOBATAN, INC.**  
SINCE 1964

**asenso**  
Mobile APP

Experience banking  
in the palm of your hands

OPEN AN ACCOUNT

LOG IN  
TO EXISTING ACCOUNT

**Introducing, Bicol's First  
Local Mobile Banking App!**

- Fund Transfer
- QR Code
- Bills Payment
- Remittances
- E-Loading
- Insurance

**Nasa kamay mo ang pag-asenso!**

Download on the  
App Store

GET IT ON  
Google Play

REGULATED BY THE BANGKO SENTRAL NG PILIPINAS

ASC Ref. No. R069N112520RS

## ASENSO MOBILE APP





**Pay bills,  
Shop items, and  
Withdraw Cash Easily!**

**NASA KAMAY MO ANG  
PAG-ASENSO!**



A proud member of  
***BancNet***  
Non-Stop Payment Network

**ASENSO POS**

**DEBIT CARD**

**WALLET CARD**



# 24 Hours ATM Service

Withdraw Cash  
Inquire Balance  
Transfer Funds  
Pay Bills  
Change PIN

***BancNet***



## AUTOMATED TELLER MACHINES (ATM)




# ASENSO CHECK

ACCOUNT No. **000123456789** ACCOUNT NAME **JUAN DELA CRUZ** CHECK No. **000012345** BRSTN **16148**  
**001 - 9**

PAY TO THE ORDER OF \_\_\_\_\_ DATE \_\_\_\_\_

PESOS \_\_\_\_\_

*! / We allow the electronic clearing of this check and hereby waive the presentation for payment of this original to Rural Bank of Guinobatan, Inc.*

 **RURAL BANK OF GUINOBATAN, INC.**  
SINCE 1964

GUINOBATAN BRANCH  
JMH BUILDING, MABINI STREET,  
POBLACION, GUINOBATAN ALBAY

DOCUMENTARY STAMPS PAID

⑆ 121137726 ⑆ 1234 567 890000 ⑆

- Direct clearing with PCHC
- Late cutoff time
- One day / same day clearing





# MERCHANT PARTNERS



Al and Angie's Special Pinangat  
Owner: Angela Dela Rosa  
Camalig, Albay



# MERCHANT PARTNERS

 **Arriane Joy Arandia** · 1 h · 






ASM Farm Water Refilling Station  
Nachor, Vivencio II Arcila  
Salvacion Polangui Albay



# MERCHANT PARTNERS



# CHALLENGES

-  Institutional buy-in
-  Technical / Talent
-  Regulation
-  Resources
-  ROI





# OUTCOME

- Enhanced Customer Experience
  - Convenience for clients
  - Practical mode for paying loan amortizations
  - Manage savings account details
- Increased Operational Efficiency
- Additional Revenue Stream
- Unlimited growth potential
  - Nationwide Scope
  - Potential partnerships



# **“Bridging The Digital Divide Is Key To Building Financial Inclusion”**

