

OUR INSTAPAY JOURNEY

May 27, 2022

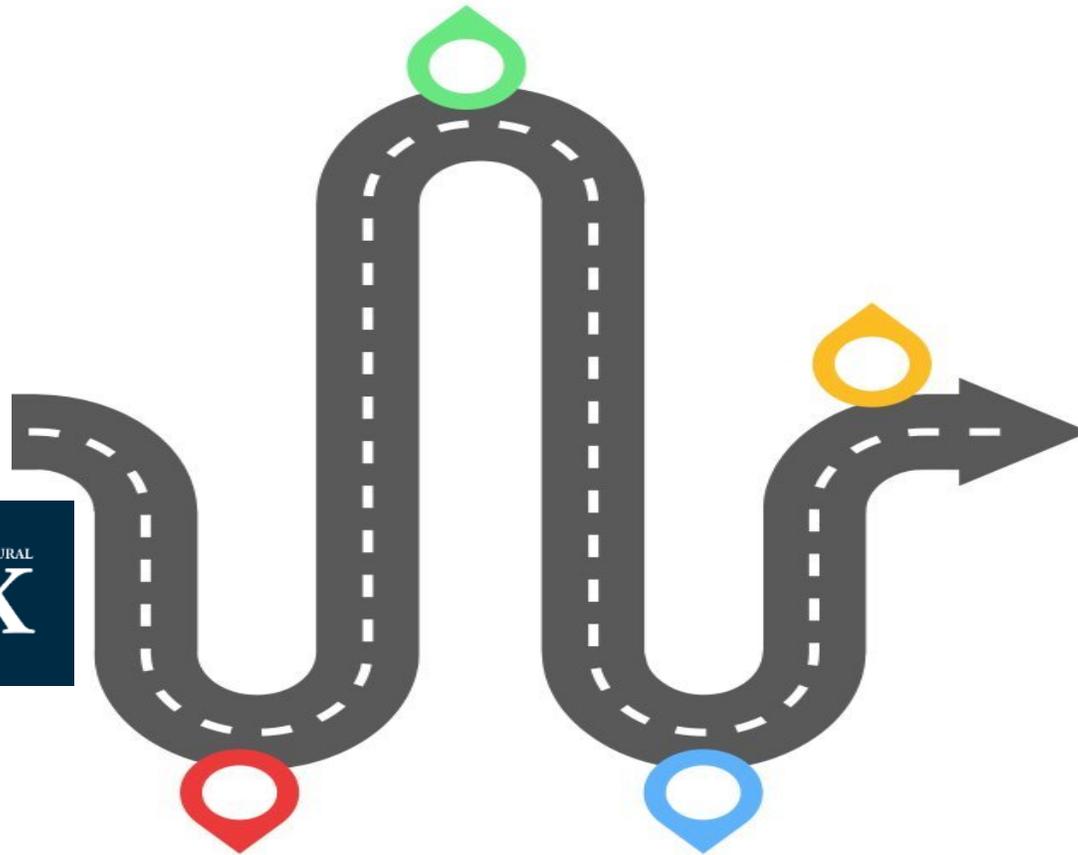
Dennis O. Valdes
President

ĈEBUANA
LHUIILLIER

A RURAL
BANK

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LHUIILLIER

ĈEBUANA | **BANK**
LHUIILLIER A RURAL





2013

Wallet Account

Clients can do remittance and load top up via mobile app and web portal

2018

2019

Cash Agent Banking

Clients can do cash in, cash out and open account

2020

eCebuana App (Mobile App)

Clients can do send money, bills payment, load top & account viewing



“Be part of the lifestyle of every Filipino.”

2018

PPMI Membership

One of the first banks who became a member and participant in Instapay

2019

Intent to participate in Instapay

Start development of API version 1.0

2020

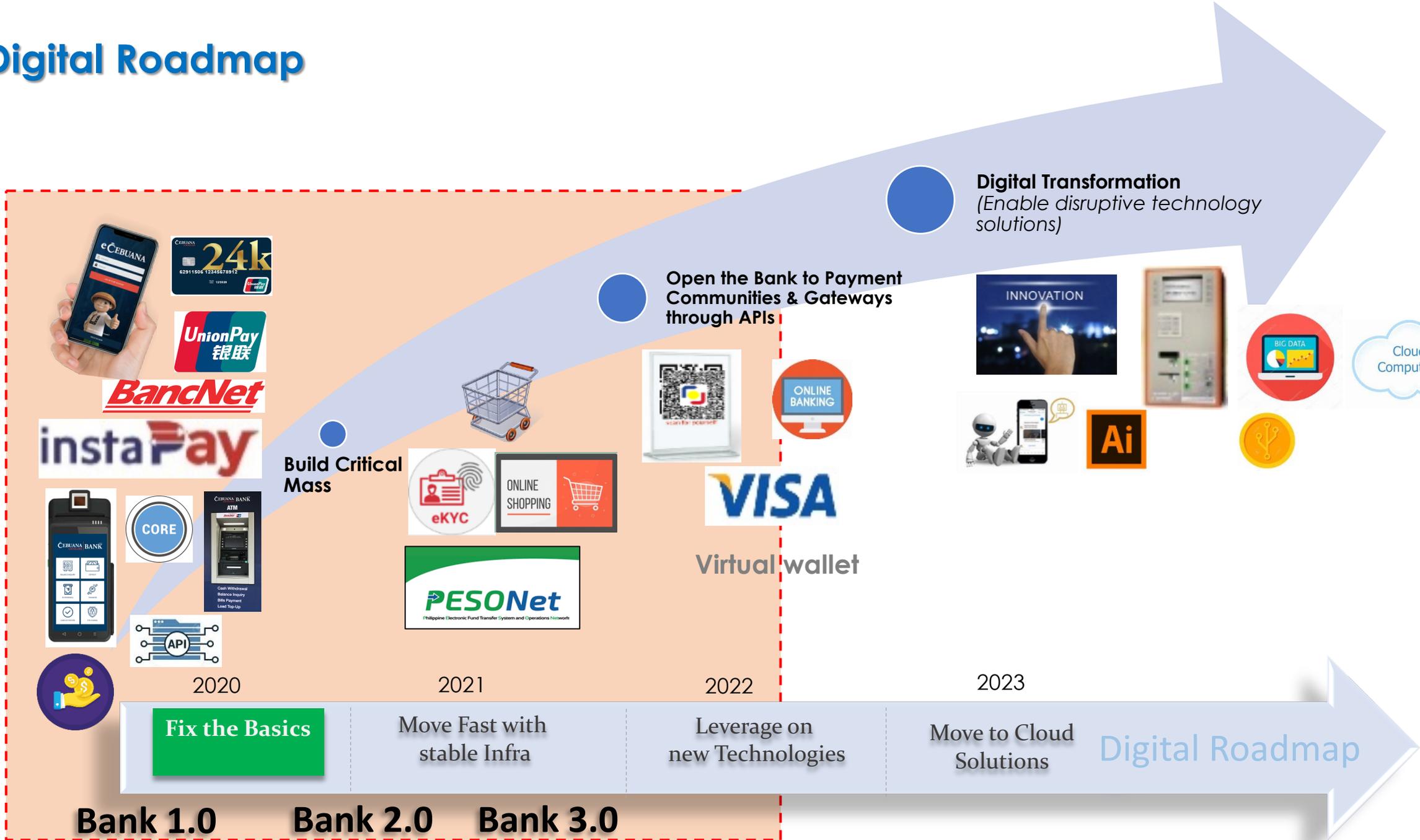
First Instapay implementation – via eCebuana App (Mobile App)

2021

Implementation of Instapay version 2.0



Digital Roadmap



Digital Roadmap



Cash Agent Partner

Cash in
Cash out
Open an Account
Apply for a Loan

Bank clients can Cash in and Cash out on all Cebuana Pawnshop branches nationwide. Adding more than 2,600 touchpoints to our clients. Providing extended banking hours and days (8/7)

#KAYANA! UNBANKED
FILIPINOS
NO MORE

Access, Save and Pay

Ang mga pangarap mo,
madali nang pag-ipunan!

CEBUANA | MICRO SAVINGS
LHULLIER

- ✓ Isang ID lang ang kailangan
- ✓ P50 Initial Deposit
- ✓ NO maintaining balance
- ✓ Available in close to 2,500 branches

CEBUANA | MICRO SAVINGS
LHULLIER
24k PLUS

A PRODUCT OF CEBUANA LHULLIER RURAL BANK

**ISANG VALID ID LANG ANG
KAILANGAN MAY
ACCOUNT KA NA!**

CEBUANA | MICRO SAVINGS
LHULLIER

ID CARD

CEBUANA | MICRO SAVINGS
LHULLIER

CEBUANA | MICRO SAVINGS
LHULLIER

CEBUANA | MICRO SAVINGS
LHULLIER

**MAY
IPON
POWER
KA NA!**

ONLINE POWER e**CEBUANA**
MOBILE APP

ATM POWER **BancNet**

CASHLESS PAYMENT POWER **BancNet**
UnionPay

A Product of Cebuana Lhuillier Rural Bank
Deposits are insured by PDIC up to P500,000 per depositor
Regulated by the Bangko Sentral ng Pilipinas with contact number (02) 8708-7087
and email address consumersafe@bsp.gov.ph
www.cebuanalhuillier.com | www.cebuanalhuillierbank.com

A proud member of Bancnet and UnionPay

**MALAPIT NA BANG
DUMATING
SI JUDITH?
PAY YOUR BILLS
USING ECEBUANA
APP**

CEBUANA | MICRO SAVINGS
LHULLIER

**NEED NG LOAD PARA SA
ONLINE CLASS?
ECEBUANA MO NA 'YAN!**

CEBUANA | MICRO SAVINGS
LHULLIER

**PERA PADALA?
MAS MURA SA
ECEBUANA APP!**

**UP TO
20%
LOWER**

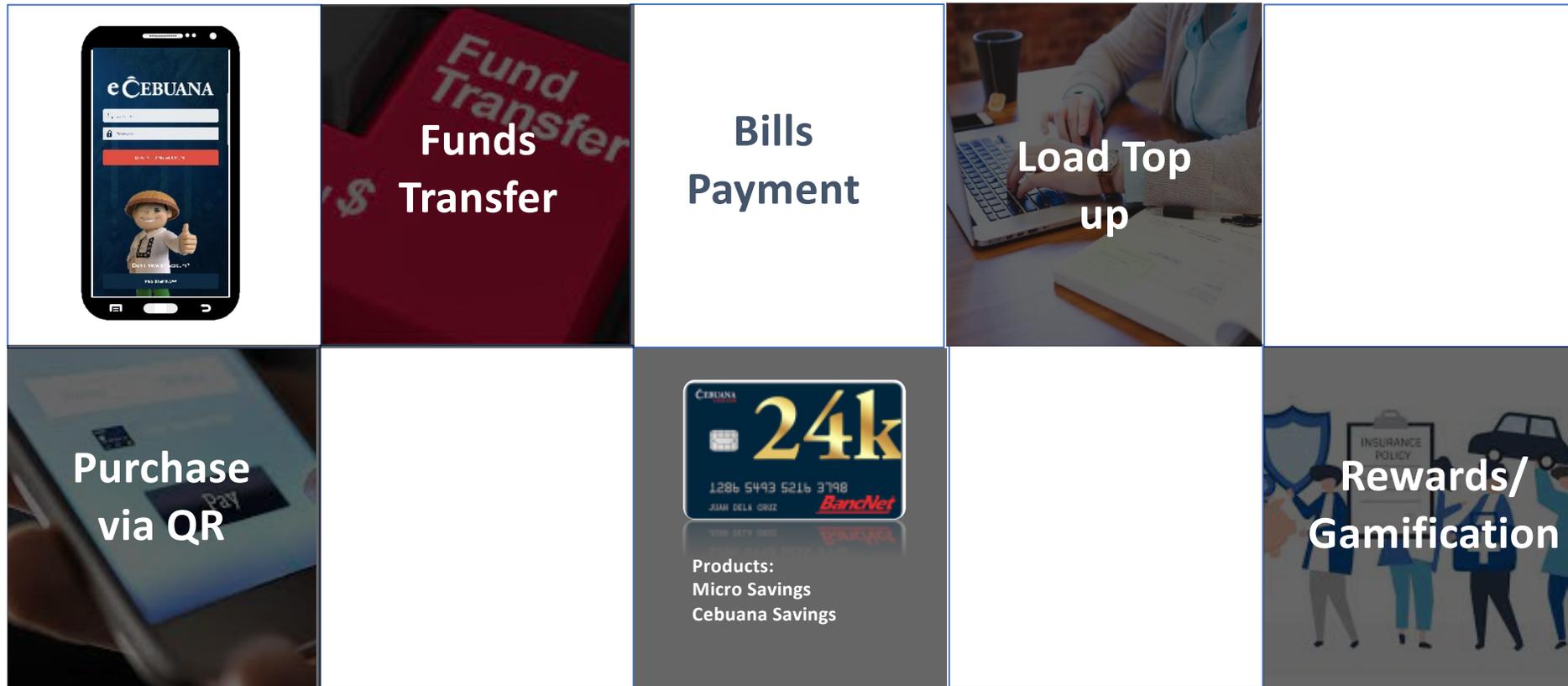
POGGING PERA MULA SA BAYAD
VS. CEBUANA MROBANK

CEBUANA | MICRO SAVINGS
LHULLIER

eCebuana App

An Array of Suitable and Affordable Services

We aim to provide simple, suitable and affordable services for our micro savings clients.





Secure, Lend
and Invest



Buy a vehicle for as low as
P16,251.79 per month*!

*Based on P800,000 vehicle value at 80% financing,
60 months term. Computation on amortization
amount is based on estimates and may still change.



DEADLINES PILA
BILLS ACCOUNT
SECURITY
PAYABLES

MAS MADALI MAG
MANAGE NG
FINANCES KAPAG
NAGBUKAS KA NA NG
ĈEBUANA | MICRO
LHUILLIER | SAVINGS

eĈEBUANA

Forgot Username/Password?
REGISTER NOW

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(02) 8708-7087 and email address consumeraffairs@bsp.gov.ph

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LHUILLIER



**Road to Financial
Wellness**



BASIC ACCESS

Minimal requirements:

- Basic information
- Zero to minimal cost
- Wide reach – branches or alternative channels

DIGITAL PAYMENTS

- Alternative forms of payment and funds transfers
- Zero to minimal cost
- High reliability

SAVINGS

- Earns interest
- Secure funds for future use or to meet financial goals

BORROW

- To cover and or aid for large expense for business or personal use

PROTECT & INVEST

- Right kind of insurance & investment to protect yourself in the event of an emergency and or future needs

CEBUANA LHUILLIER BANK PRODUCTS AND SERVICE OFFERINGS

Ewallet/emoney via Cash Agent, eCebuana App, Personal Internet Banking and other alternative channels

- Inter-network or open loop connection - (PESONet, Instapay, Bancnet, UPI, VISA/MC, PJLI-Cash Agent) and other partners (Fintechs like Bayad, Gcash, Paymaya & payment aggregators like Dragonpay etc.)
- Cashless Payments via electronic channels – ATM txns, POS, online & QR purchase

Micro Savings and Cebuana Savings

- Traditional & Non-traditional loan products
- Pawn renew

- Buy insurance
- TD and other type of investments

**“Be part of the lifestyle of
every Filipino.”**

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