SOUTHBANK INC.
Rodelsa Hall, RNPelaez Blvd.
Kauswagan, Cagayan de Oro City

ON SITE LEARNING PROGRAM

I.   Subject Matter: On Site Learning Program on Digital Transformation

Duration: 1½ days + half-day optional for tour package

Number of Attendees: Max of 15 pax per session at least 3 Banks of 3 to 5 participants per bank.

Suggested Attendees: President/CEO, IT-Technology Officers, Board Members if available

Participants to accomplish a pre-seminar questionnaire.

II.   Day 1 (Morning Session 9:00 AM)

WHY GO DIGITAL?/INTRODUCTION

1. About Southbank and its digital transformation roadmap
2. Status of digitalization among RB's
3. Aligning the Bank's Mission/Vision to digital transformation
4. Establishing stakeholder, management, employee and customer collaboration and support.
5. Digital Rural Bank as an effective agent of financial inclusion and growth of Branch business.

Day 1 (Afternoon Session 1:30 PM)

1. Choosing the right of technology partner and solutions
2. Developing a unique, innovative, compliant and agile core-banking system.
3. Developing mobile collection app and financial payment platform (SBPay)
4. How SBPay helps individual and business access useful and affordable financial products.
5. How to secure necessary licenses and compliance issues.
6. Establishing data management and governance practices.
7. Establishing cybersecurity and risk management policies.

III.   FELLOWSHIP DINNER

IV.   Day 2 (Morning Session 9:00 AM)

1. Recap of major topics discussed
2. Discussion on current technological innovation
3. Monitoring and measuring progress
4. End of seminar

V.   FEES

1. P500.00 for fellowship dinner. Standard P1,800.00 per participant for meals, snacks and venue.
2. Travel expense to venue in CDO and back as well as hotel accommodation for the account of participating bank.
3. Optional tour (if availed) for the account of participating bank.

VI.   LIMITATION

One session per month only

Key Features of Core Banking System

- Accessible on Mobile and Portal Platforms
- Digital gallery of loan products available online for easy access and appreciation by the target markets
- Self-selection of the most appropriate and affordable loan products made possible by the online loan calculator
- Digital copies of preliminary loan requirements and data can be uploaded for a quick pre-qualification process eliminating costly time wastages on un-productive loan inquiries
- Loan Product Gallery with Interactive Financial Packaging Tool
- Digital Client On-Boarding/Automated CIF/KYC Processing &
- Online Submission of Requirements in Digital Formats
- Computerized Credit Risk Evaluation and Scoring App
- In-System/Digital Loan Approval Process Across All Approving Authority Levels
- Computerized Loans Release Processing/Protocols
- Loans Releases via SBPay and other digital channels
- Electronic Data Processing and Reporting System
- Agency Banking Platform for national and strategic partners

Key Features of SBPay

- Digital Onboarding Facility on SBPay mobile app for easy opening of account
- Interbank Transfers
- Send Money - Intrabank
- Digital Payments
- Remittance
- Buy Load
- Branchless banking
- Deposit / Withdrawal
- QRCode Payments