

Creating what's next in digital financial inclusion



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About **SMART** e-money

A wholly-owned mobile financial services subsidiary of Smart Communications (with 72M subs base with Sun Cellular cornering 72% market share)

An EMI and EMNSP licensee of the BSP
Pioneered mobile money and mobile-based remittance through its Smart Money and Smart Padala, respectively

Multi-awardee for its pioneering and innovative products and services

Our Innovative Digital Finance Services and Advocacies



Paperless and fully electronic salary loan and auto-savings product



Incentivized credit, livelihood and savings-linked financial inclusion intervention with credit scoring facility



Mobile Cash Transfer Program for Yolanda Survivors



Global fund campaign using international airtime load remittance as donation channel



Global advocacy initiative called Inclusive Growth Network of Innovations Towards Empowerment

Successes in DFS

Needs-based
product
development

Linked to a
digital
ecosystem
building

Proactive and
dynamic
regulatory
regime

Market
segmentation
and targeted
approach

Clear unique
value
proposition



With UN Secretary General Ban Ki-Moon
and DSWD Secretary Dinky Soliman



UNDP Mobile Cash Transfer
beneficiaries in Tacloban City



One of the awards in
2014 – Best Community
Telecom Project

Challenges in DFS

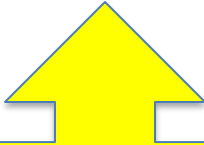
Low level of willingness of other partners to leverage on mobile technology to promote further efficiencies, speed and security

Lack of impactful and sustainable financial literacy programs in the country

Decentralized ID System relevant to KYC compliance (tiered KYC)



Lessons Learned



Implement mobile money programs to enable electronic transfer of funds across— conveniently, reliably, and securely



Coordinate with other Aid Partners to populate the database; It will be good to have a central database with profile for data mining purposes (i.e. gender, age, etc.)



Use of biometrics to address KYC concerns especially during national emergencies and calamities

