



CARD Bank, Inc.
A Microfinance - Oriented Rural Bank
A member of CARD MRI

DIGITAL TRANSFORMATION INITIATIVE

CARD Bank Inc. Milestones

CARD's humble beginning started with a P 20 and a typewriter



CARD Bank Inc. Milestones



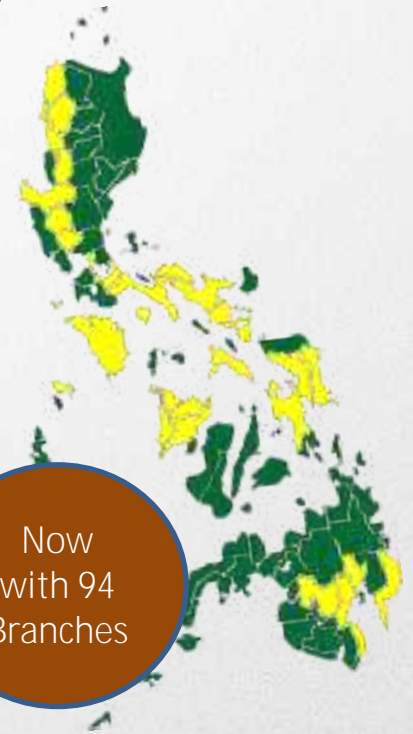
Training for CARD
Pioneer Members

"89 Kababaihan"

CARD Bank Inc. Milestones



Opening of CARD
Bank 1st Branch in
San Pablo City in
1997



Now
with 94
Branches



WHERE WE ARE NOW...

INDICATORS	AS OF JUNE 2019
Branches	94
Branch Lite-Units (BLUs)	756
Clients/Members	2,986,331
Loan Outstanding	10.4B
Savings	11.2B
Total Assets	16.3B

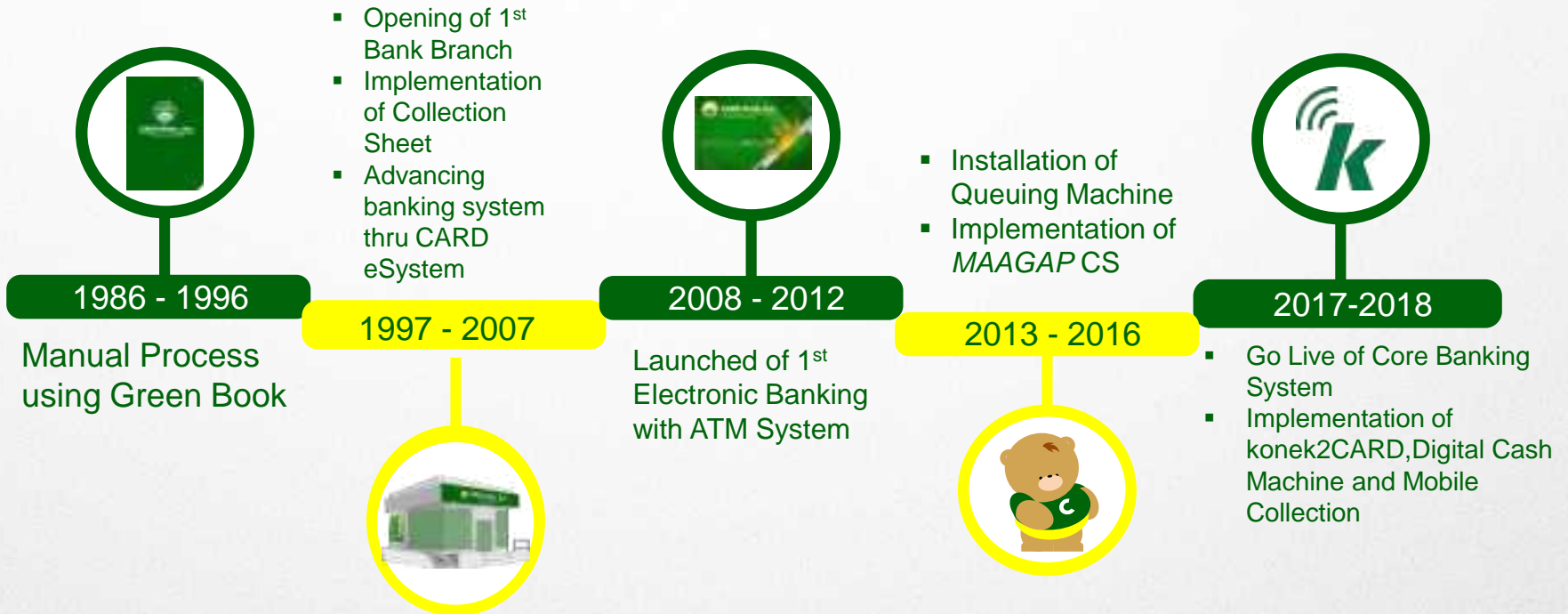
CARD Bank Inc. Milestones



Launch of
MATAPAT ATM
in 2010 in San
Pablo, Bay and
Dolores

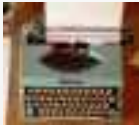
"Our 1st
Transaction"

DIGITAL TRANSFORMATION INITIATIVE



ROAD TOWARDS DIGITAL TRANSFORMATION

1986 - 1996



Manual Process using Green Book

1997 - 2007



- Opening of 1st Bank Branch
- Implementation of Collection Sheet
- Advancing banking system thru CARD eSystem

2008 - 2012



Launched of 1st Electronic Banking with ATM System

2013 - 2016



Installation of Queuing Machine

2017-2018



- Go Live of Core Banking System
- Implementation of konek2CARD, Digital Cash Machine and Mobile Collection



CORE BANKING SYSTEM

System centralization for all bank branches





ALTERNATIVE DELIVERY CHANNELS

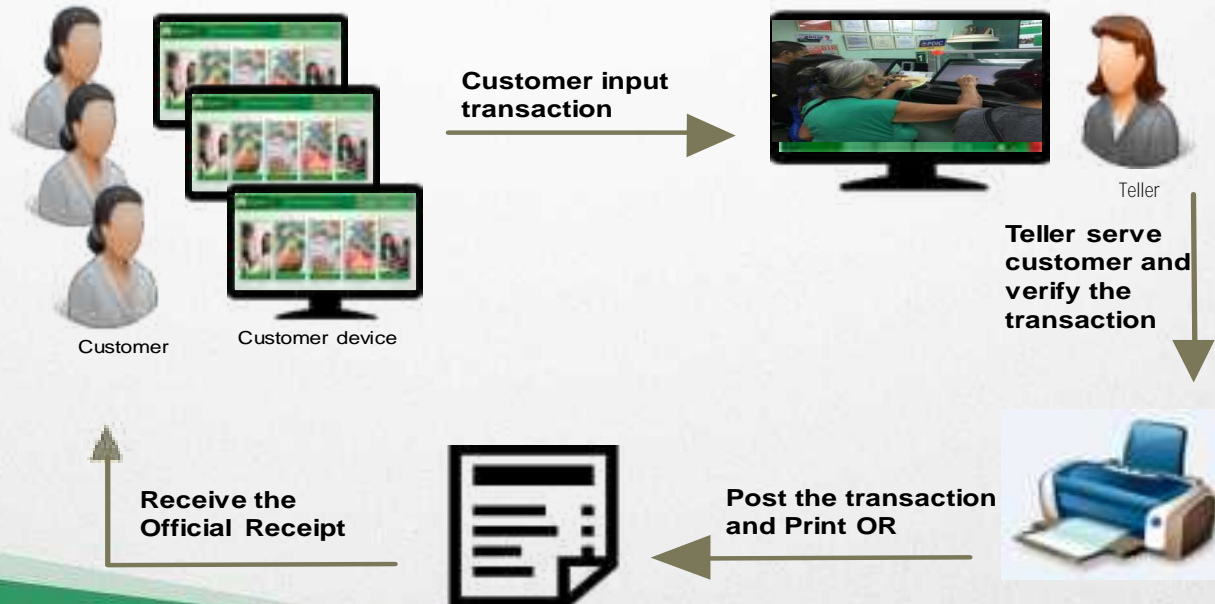
- Smart Branch System (SBS)
- Mobile Collection
- konek2CARD



SMART BRANCH SYSTEM

An application that uses android tablet to provide an interactive way for customers to complete a bank transaction.

Process flow of SBS Transaction





MOBILE COLLECTION SHEET

An application used by Account Officer. Instead of using paper, AO directly input the collection in the mobile/tablet.





konek2CARD

An application that allows members to access their accounts and transact with CARD Bank via mobile or through konek2CARD Agent.





Through this app, clients can conduct financial transactions like cash-in, cash-out and pay loans and non-financial transactions like bills payment (electric, water, cable, post-paid phone, etc.) and load prepaid mobile.



DIGITAL CASH MACHINE



Cardless withdrawal using QR code generated in konek2CARD mobile application





konek2CARD AGENTS

Bringing transactions closer to community through qualified Agents





CARD SULIT PADALA

Low cost and secured internally developed domestic remittance





CARD Bank's DIGITAL TRANSFORMATION is a catalyst for POVERTY ERADICATION and FINANCIAL INCLUSION

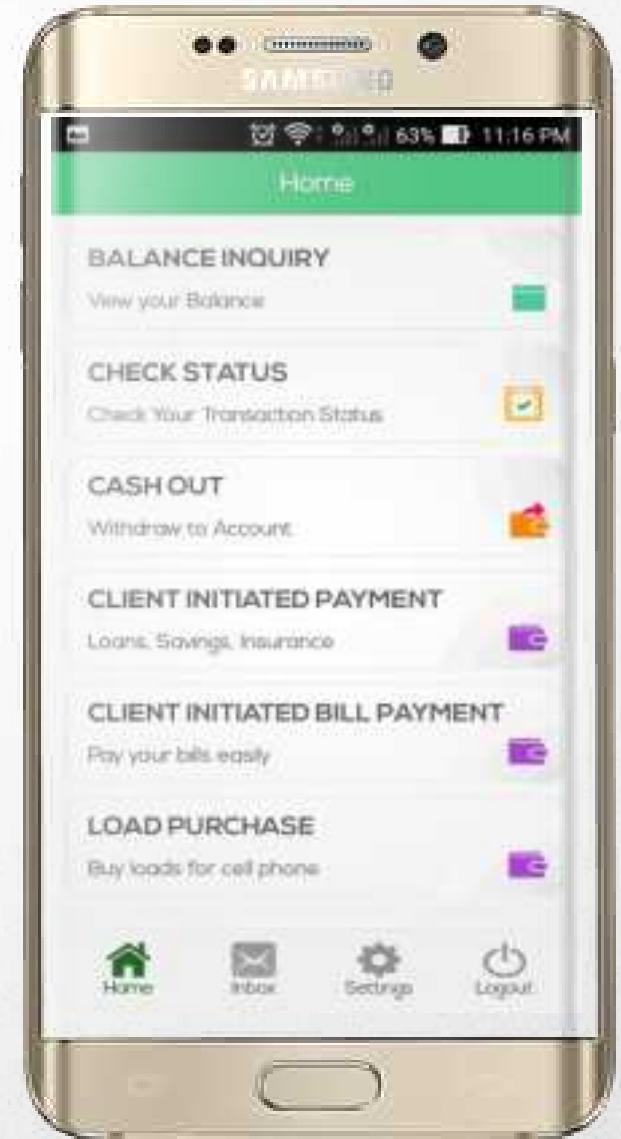




WHERE WE ARE NOW...

INDICATORS	AS OF JUNE 2019
Migrated Branches to CBS	50/94
Branches with ATM	62
Digital Cash Machine	14
Branches Mobile Collections	21
No. of konek2CARD Registered	117,626
No. of Agents	2,989
Number of konek2CARD Transactions	7,077,410
Amount of konek2CARD Transactions	1.5B
Number of Remittance Transactions	15,897
Amount of Remittance Transactions	183.6M

BENEFITS AND CHALLENGES



Why choose konek2CARD

FEATURES	ADVANTAGE	BENEFITS
Internet-based App	<p>Provides 24/7 access to account anytime, anywhere</p> <p>Allows banking transactions to be processed even on weekends, holidays and during emergency situations</p>	<p>Clients can process banking transactions at their convenience</p> <p>Saves clients precious time from going to bank and lining up for hours for their transactions</p> <p>Client will have more time to spend with family or perform personal errands</p>

Why choose konek2CARD

FEATURES	ADVANTAGE	BENEFITS
<p>Simple and easy-to-use user interface</p>	<p>Empowers clients to process numerous transactions without intervention and with quicker turnaround time</p> <p>Clients can see all account transactions as soon as they happen (real-time)</p>	<p>Clients can have full control of their account, allowing them to manage their finances better</p>

Why choose konek2CARD

FEATURES	ADVANTAGE	BENEFITS
<p>Security Application</p> <ul style="list-style-type: none">• Password and MPIN Protection• IMEI and/or Cellphone number validation• Token authentication• Autolock features	<p>Prevents unauthorized access of client's account</p>	<p>Reduces fraud and ensures safer processing of transactions</p> <p>Give clients “peace of mind”</p>

Why choose konek2CARD

FEATURES	ADVANTAGE	BENEFITS
Affordable transaction fees and no service fees for select transactions (client-initiated payment, balance inquiry and bank statement)	Cheaper fees for Cash-in, Cash-out Cheaper fees versus transportation expense in going to and from the bank	Additional savings for the client that can be spent on more important things

Understanding CARD Bank Client Segments



Baby Boomers
(1946-1964)
21%



Gen Xers
(1965-1980)
39%



Millenials
(1980-2000)
40%

Understanding CARD Bank Client Segments

Baby Boomers (1946 to 1964) or “Milleniors”

konek2CARD ADOPTION CHALLENGE/S:

- *Most averse to new technology because of limited exposure and age*
- *Higher probability to entrust konek2CARD transactions to agents and third parties like fellow members*
- *Personal intervention is key*



Understanding the CARD Bank Clients

Gen X-ers (1965-1980) or “**Feelennials**”

konek2CARD ADOPTION
CHALLENGE/S:

- *Willing to learn technology, as long as proven beneficial to them.*
- *May find the konek2CARD app easy to use once they tried it.*



Understanding the CARD Bank Clients

Millenials (1980-2000)

konek2CARD ADOPTION CHALLENGE/S:

- *konek2CARD App must be proven reliable as they can easily compare this with other technology like Gcash, Smart Money, etc*
- *May easily be turned-off once they experience "glitch" in the app*
- *Can easily express their disappointment through Social Media*



The Staff should Exhibit CARD Values

Right
Competencies

Right
Attitude

Right
Behavior



The Staff should Exhibit CARD Values

Have the Right Competencies

- Download the konek2CARD app, register and use for your financial transactions
- Learn and understand everything about konek2CARD (Features, Advantage and Benefits and the app functions)
- Speak with clarity and confidence when explaining and demonstrating konek2CARD



The Staff should Exhibit CARD Values



...Have the Right Attitude

- Wholeheartedly accept and support CARD Bank's digital transformation
- Practice compassion to the members needs and concerns regarding konek2CARD
- Have a strong desire to help the members learn and embrace konek2CARD



The Staff should Exhibit CARD Values



...Have the Right Behavior

- Always act with humility and respect members at all times
- Be proactive and aggressive in promoting konek2CARD to members to ensure that KPIs are met
- Be supportive to your fellow
- Provide excellence customer service

MOVING FORWARD.....

- Digitization as an enabler to achieve the 5-8-40 strategy
- Completion of the migration of the remaining branches to the new Core Banking System (45/94);
- Setting-up Digital Communities in Hard to Reach Areas;



OTHER FUTURE PLANS

Business Value

- Core Banking System
- Online Banking
- Mobile Banking
- Remittance
- Smart Branch System
- ATM/DCM
- Mobile Collection
- Bills Payment via mobile Banking
- Remittance integration with Mobile App for Agents
- E-wallet

- Increase revenue generation
- Improve delivery of services
- Improve services scope
- Improve productivity

Technical value

- Workflow Management
- Stocks Management
- Business Planning Solution
- Financial Management
- Loan Origination
- Document Imaging
- Asset Management
- Unified Collaboration
- Data Analytics

- Automation of manual processes
- Improve performance
- Decrease time to perform work
- Improve reliability

Security


- AMLA
- Log Monitoring System
- Centralized Security Mgmt. System
- Unified Threat Mgmt.
- OS Hardening
- Firewall & Intrusion Prevention
- Access Management
- Data Leakage Prevention
- Deep Security

- Improve service reliability
- Improve service availability
- Secure assets and client's trust








DIGITAL TRANSFORMATION INITIATIVE



CARD Bank 

E-Bank
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Thank you to our

100,000

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THANK YOU!