



TSPI CLICK

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2023 MCPI Annual Conference

July 25-26, 2023 | Century Park Hotel Manila

Tulay sa Pag-unlad, Inc.

- Since 1981
- Digital Transformation Journey
- **TSPI CLICK App**
 - ✓ Milestones
 - ✓ Challenges & Actions Taken
- Moving forward



Tulay sa Pag-Unlad, Inc. (TSPI)

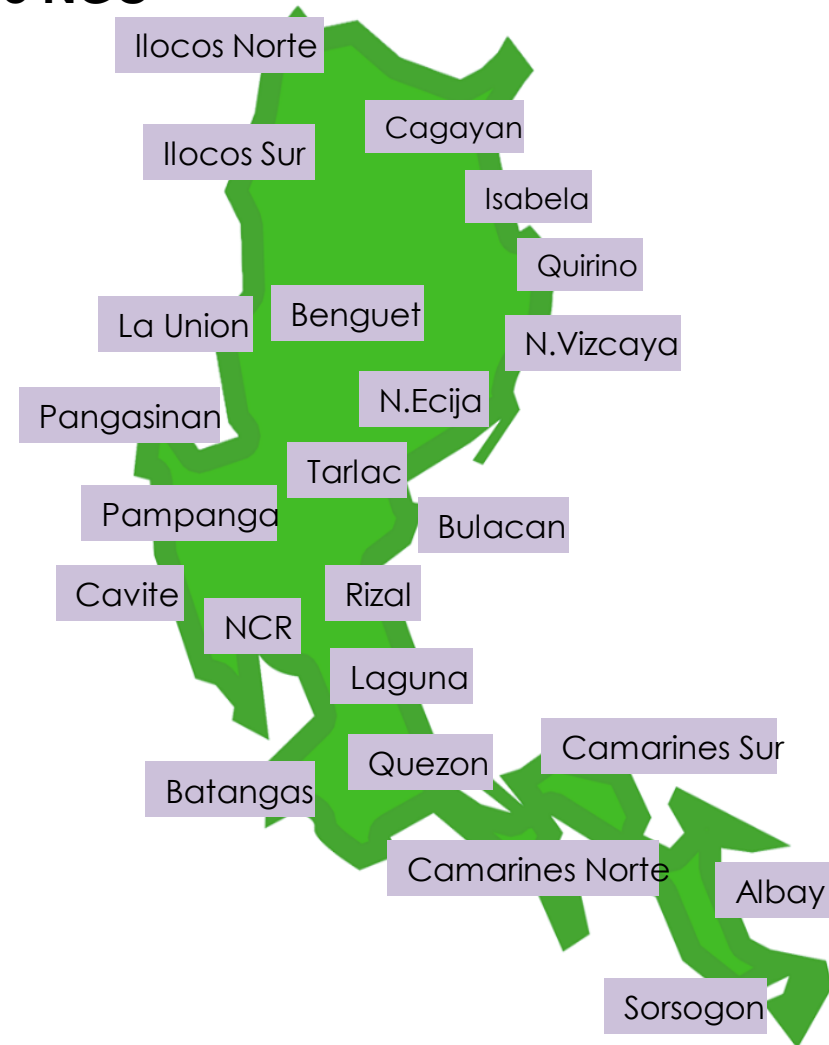
- **Pioneer non-stock, non-profit Microfinance NGO**

- **For 41 years (since 1981):**

- Total loans released - **P130 Billion**
- Total clients - **4,000,000 Households**
- Women micro-entrepreneurs - **90%**
- Farmer groups - **10%**
- IP communities (Dumagats & Aetas)

- **As of December 2022:**

- **120 branches in 23 provinces** in Luzon
- Active Clients – **160,069**
- Loan Releases - **P2.7 Billion**
- Total Portfolio - **P1.0 Billion**
- Total Assets - **P1.5 Billion**
- Fund Balance - **P604 Million**
- Micro-Savings - **P600 Million**
- Employees - **1,066**



**TSPI is founder member of 2 Microfinance Networks:
APPEND, 1991 & MCPI, 1999.**

TSPI Customer Service-oriented Digitalization Initiatives (2012-2022)

**2012 E-Disbursement
(10 years)**

GCash

**Client enrollment:
129,339
(Jun 30, 2023)**

**2022 Industry
Pioneer Awardee**

GCash Digital
Excellence Awards

**2015 E-Collection TSPI Mobile App
(8 years)**

**TSPI Agent
Account System**

**Client-Agents:
3,077
(Jun 30, 2023)**

2021 Grantee

Standard Chartered Bank
& Rotary Club of Makati

**2022 E-Passbook
(6 months)**

TSPI CLICK

**Client Registrations:
43,054
(Jul 24, 2023)**

2022 Grantee

MCPI & Citi Foundation
DFIA Technical Assistance

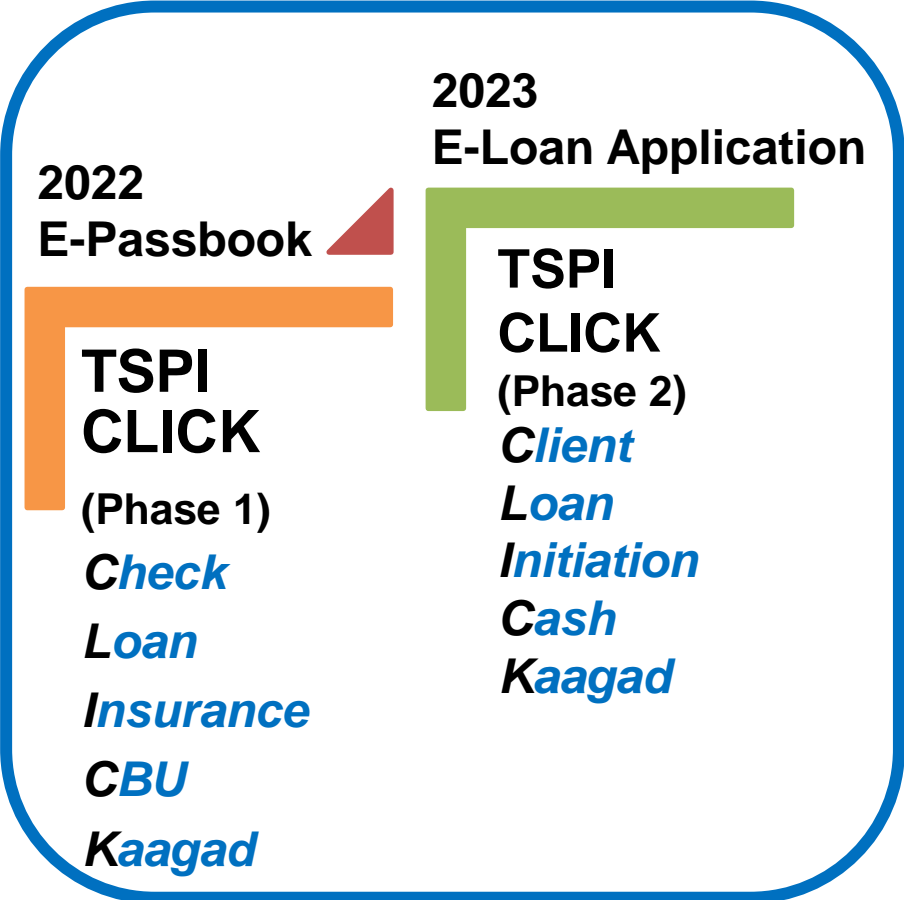




Check Loan, Insurance, CBU Kaagad

2012
E-Disbursement
GCash

2015 E-Collection
TSPI Mobile App
TSPI Agent Account System





Check Loan, Insurance, CBU Kaagad

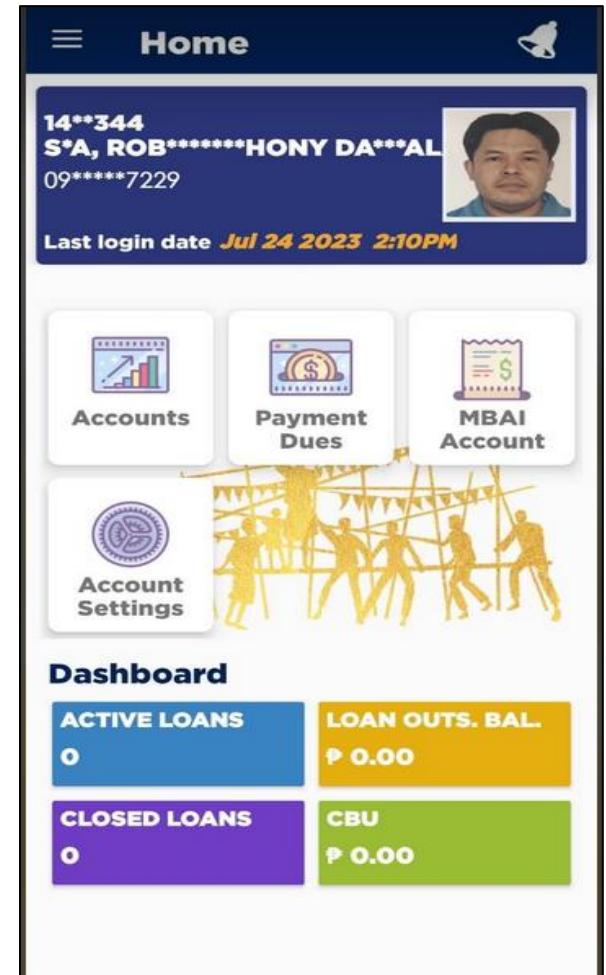
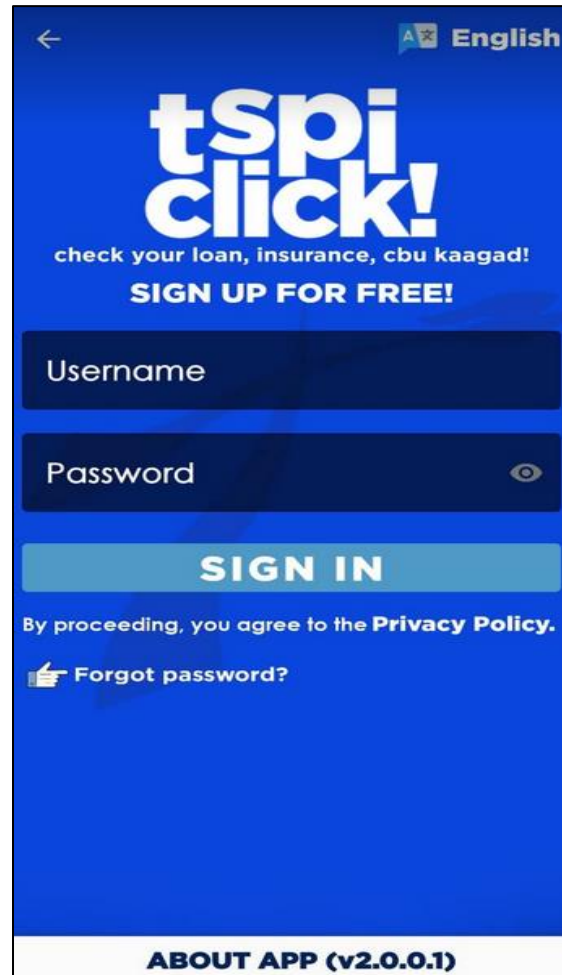
- **Mobile App & Web-based Digital Client Passbook**
- **Provides clients access to real time info:**
 - ✓ **Loan** balance, payments & history
 - ✓ **Life Microinsurance** premium payment
 - ✓ **Micro-savings** (balance, interest and excess payments)

- ✓ Launched in **Nov 2022**
- ✓ Developed in-house by **TSPI IT Team**





Check Loan, Insurance, CBU Kaagad



Top 3 Challenges & Actions Taken



1. Technology required to access App

Some clients have no smart phone & no/weak wifi in some areas

- ✓ Clients use smart phone of **third parties (spouse/children)** by Client ID and password either thru TSPI mobile App or **via web**
- ✓ Clients register at the **Branches** for them to access wifi
- ✓ Clients use **hotspots** via Account Officer's mobile data

2. TSPI CLICK Registration Process

Some clients need assistance in the registration process.

Clients are assisted through:

- ✓ **TSPI CLICK Certified Trainers** Operations Managers, Support Group Managers and TSPI Client-Agents
- ✓ **TSPI CLICK Help Desk** with dedicated IT personnel
- ✓ **TSPI Customer Care Services** (via FB, Messenger & SMS)
- ✓ **TSPI CLICK FAQ posters**



Top 3 Challenges & Actions Taken



3. Client adoption to digital environment

- ✓ Proactive campaign thru social media (Client & staff stories)
- ✓ TSPI CLICK Awareness Campaign
 - TSPI CLICK Pamasko Regalo (Dec 2022) – **62 recipients**
 - 1-4-3 I Love CLICK Promo (Jan-Feb 2023) – **58 recipients**



“ **ANG GALING NAMAN, NAKIKITA KO NA ANG SAVINGS KO!** Nalalaman ko na rin kung magkano ang aking loan. Ipapagawa ko rin kay Nanay (co-member) para alam din niya.

JENALYN GALANG
TSPi SAN PABLO BRANCH

12 days of Christmas

**tspi
click!**
THE SAVINGS BANK OF PHILIPPINES

**PAMASKONG REGALO!
TSPi CLICK
MASTERS!**

“ **USER FRIENDLY** basta tama ang details at akma ang gamit na phone para makapag-download. Mabilis makita ang account sa TSPi at hindi na kailangang magtanong sa mga AO o sa opisina. Overall maganda ang TSPi CLICK basta dapat tandaan [username at password] para anytime ay ma-access nila ito at their own convenient time.”

JESSIEBEL JUTIE
TSPi MBAI MEMBER

12 days of Christmas

**tspi
click!**
THE SAVINGS BANK OF PHILIPPINES

**PAMASKONG REGALO!
TSPi CLICK
MASTERS!**



TSPI CLICK Phase 2: E-Loan Application

Client Loan Initiation Cash Kaagad

April – October 2023

PROCESS:

1. **Data Encoding**
2. **Pre-screening** (complete and accurate data vs valid documents)
3. **File Matching** (TSPI internal negative file & Credit Information Corporation)
4. **Credit Approval**
5. **Loan Release**



Moving Forward: TSPI Three-Year IT Strategic Plan (2023-2025)



2023: Digitized Credit Process

- Replace and align policies with the **new Core System**
- Replace passbook Management with **TSPI CLICK**
- Diversify income of **TSPI Client-Agents** through digitalized services
- Increase **E-disbursement via GCash**

2024: Mobile-based Client Services

- Loan Application Platform (Offline)
- Mobile-App based Bible verses & devotions
- Client products marketing platform

2025: AI-Driven Portfolio Management

- Loan Acquisition, Credit Scoring-based Model
- Behavioral Scoring Model
- Collection Scoring Model



*Maraming salamat po.
To God be the Glory!*

