2025 MCPI Annual Conference Microfinance and Sustainable Finance for the Poor

Plenary Session 3: Digitizing Impact: How Technology is Powering Sustainable Finance at the Last Mile

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LifeBank FOUNDATION

Hyacinth Revilles

Head of Product Adoption @ Oradian

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Oradian's global banking solutions
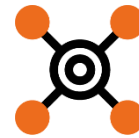
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Headquartered in Croatia, & Philippines

- Executive team, Product, Engineering

- Profitable and sustainable company

25 staff in Asia and growing

- On-site implementation and customer success

- Base for global go-to-market

Business operations in Asia and Africa

- Experience in diverse markets at scale

- Compliant with 20+ regulatory frameworks

30+ installations in Southeast Asia

- First cloud CBS with a regulated FI in PH

- Feature and roadmap priority

Leading Financial Institutions Powered by Oradian

Digital Innovation & Sustainable Finance

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Efficiency

Cloud enables:

- Improved access
- Lower operational costs

Outreach

- Wider reach
- Greater access
- Financial inclusion

Impact

- Compliance
- Agility
- Speed & Scale

Your old core is costing you millions

$36.7B

70%

5-10¢

Legacy systems are draining your budget

$36.7 billion is spent maintaining legacy payment systems, with that number predicted to rise to $57 billion by 2028

Over ⅔ of your budget is going nowhere

70% of the average bank's IT budget is still being spent on keeping old systems alive while moving to cloud-native platforms could cut costs by 30-50%

You're losing time and revenue

Only 5-10 cents of every dollar spent on banking technology actually generates new business value

You need banking infrastructure without the complexity

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Launch faster

Go live in weeks, not years with configurable products and low-code tools.

Scale smarter

Expand reach without added branches, field offices, or headcount.

Auto-comply

Cut reporting time and stay audit-ready with built-in tools and dashboards.

Simplify ops

One platform to manage clients, products, and data all in real time.

You need Oradian....

Modern core banking enables your unique business model

✓ **Digital First**

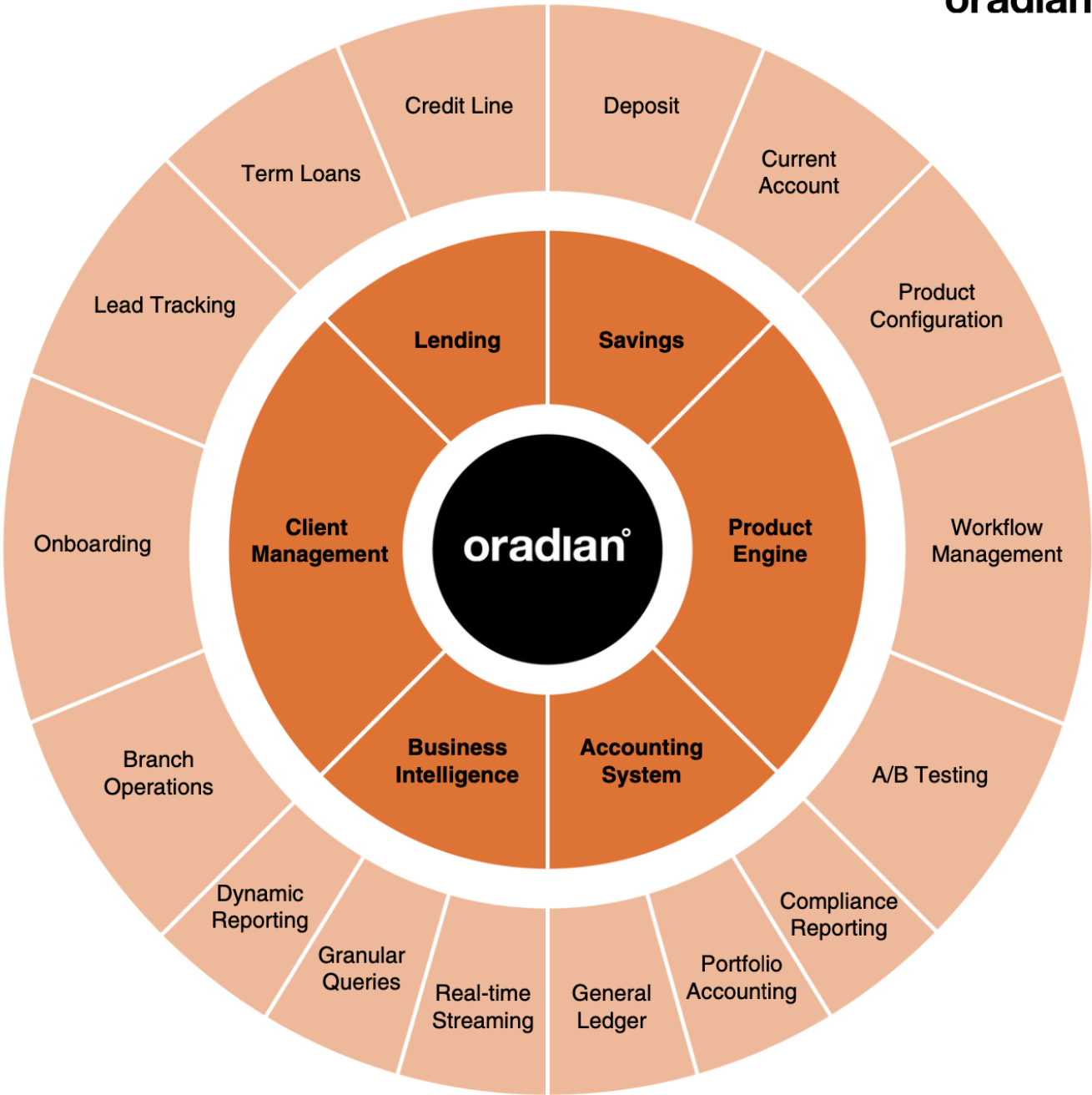Future proof your business with extensive API's and real-time data processing

✓ **SaaS based**

Ready-to-use system, save on IT costs, reduce risk and protect data-privacy

✓ **Highly Scalable**

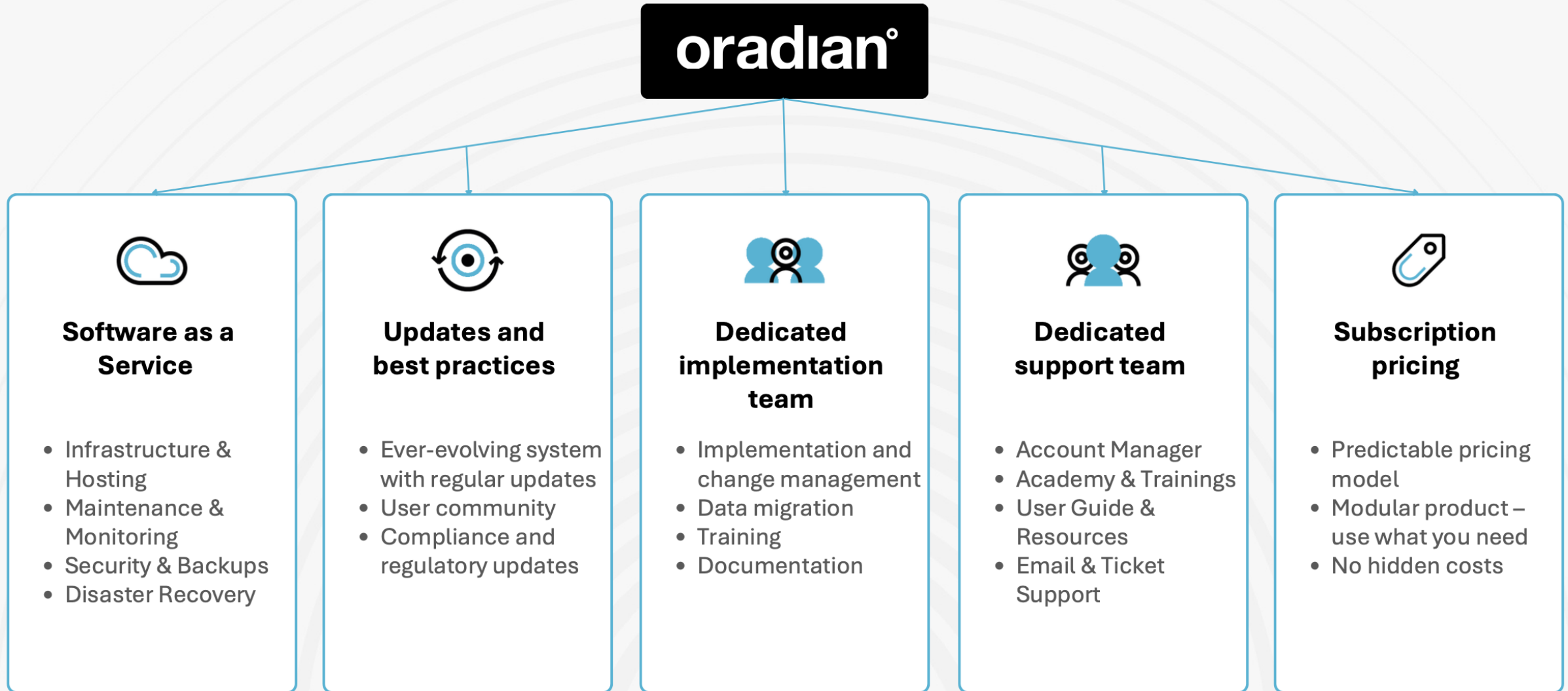Market leading performance, always up to date, always available

✓ **Ultimate Flexibility**

Create differentiated offerings directly in the system and maintain full control

All-in-one solution with local support

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Software as a Service

- Infrastructure & Hosting
- Maintenance & Monitoring
- Security & Backups
- Disaster Recovery

Updates and best practices

- Ever-evolving system with regular updates
- User community
- Compliance and regulatory updates

Dedicated implementation team

- Implementation and change management
- Data migration
- Training
- Documentation

Dedicated support team

- Account Manager
- Academy & Trainings
- User Guide & Resources
- Email & Ticket Support

Subscription pricing

- Predictable pricing model
- Modular product – use what you need
- No hidden costs

What Makes Scalable, Tech-Driven Microfinance Work

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Offline-first systems built for rural realities (e.g. Edge°).

API-ready for **fintech integrations** (e.g. GCash).

Human-centric **partnerships** with local support and training.
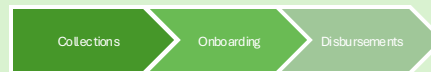
Common Barriers – and How We Solve Them

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Resistance & Skills-gap

- **Champions**
- **Training**

Change Fatigue

- **Phased approach**

| Collections | Onboarding | Disbursements |

Limited Resources

- **Focus on core**
- **Iterate**

What We've Learned (and Recommend)

Commitment across all levels is essential.

Simplicity and configurability trump complexity.

The right partner journeys with you — technology + service

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> I have to say that I have worked with a number of technology partners in the past in various countries. What sets Oradian apart is that they are not 'just' a tech provider. **They are a true partner looking to build a collaborative network and ecosystem** that goes way beyond 'just' a banking platform and aims to facilitate ideation and knowledge sharing.
>
> **Tom Kocsis**
> President & CEO, RAFI

Enabling Inclusive Finance, Together

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🚀 Digitisation is achievable for every MFI.

🚀 Oradian is built to support scale, agility, and community trust.

Let's power digital microfinance across the Philippines.

Salamat!

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