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The Manila Times
www.manilatimes.net

The Manila Times Digital Transformation Forum 2023

November 30, 2023
Discovery Primea, Manila



Lito Villanueva
Executive Vice President and
Chief Innovation and Inclusion Officer, RCBC


Thinking about the future is humanity's survival mechanism.
RCBC

Philippine Fintech Landscape: Realities, Challenges, Achievements, and Opportunities



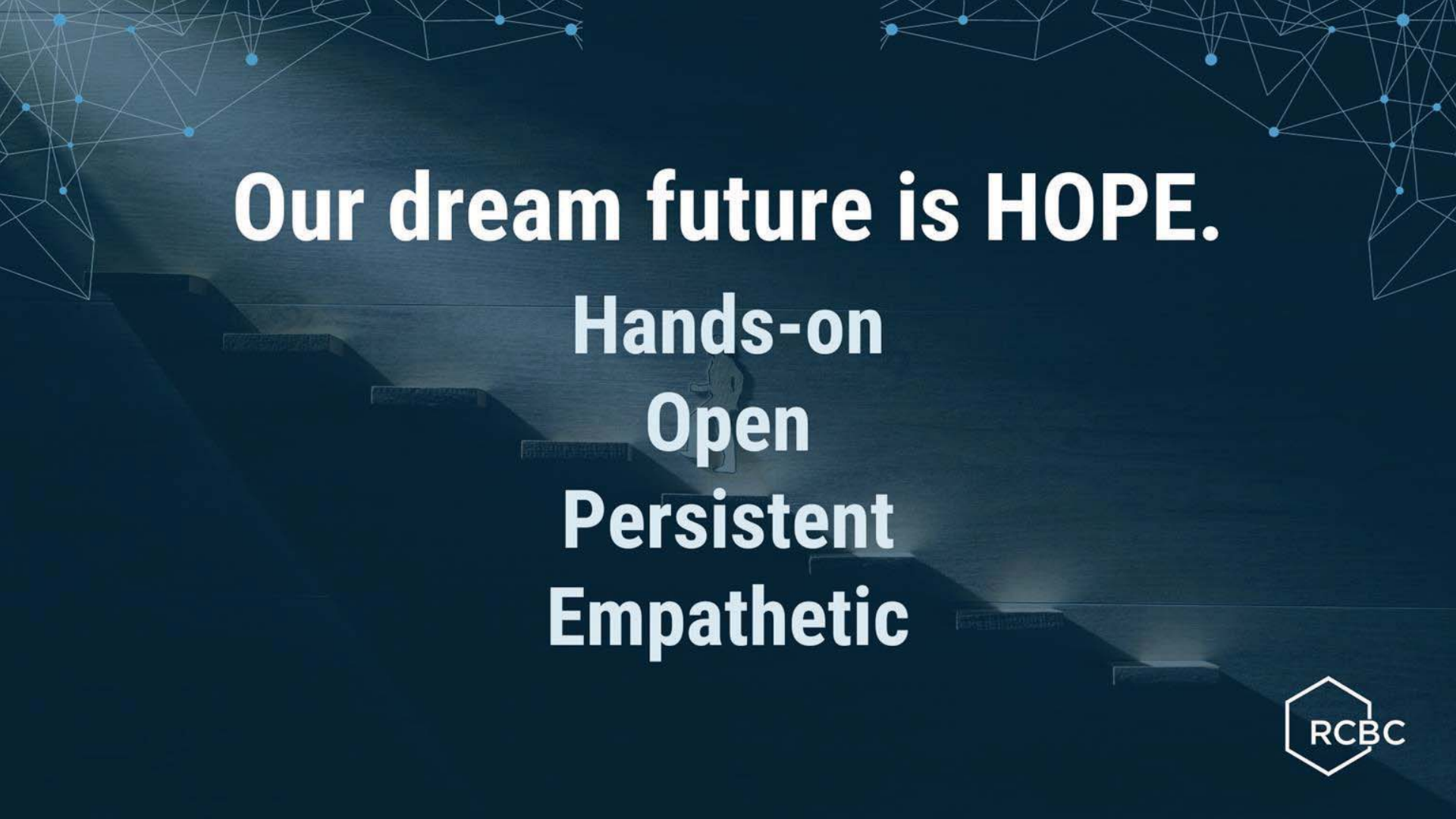




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Bagong Pilipinas: The Philippines Country Pavilion at the Singapore Fintech Festival (SFF) 2023




Our dream future is HOPE.
Hands-on
Open
Persistent
Empathetic
RCBC



Being HANDS-ON requires on-the-ground immersion on the realities of the world.











We have an underserved Filipino adult population.









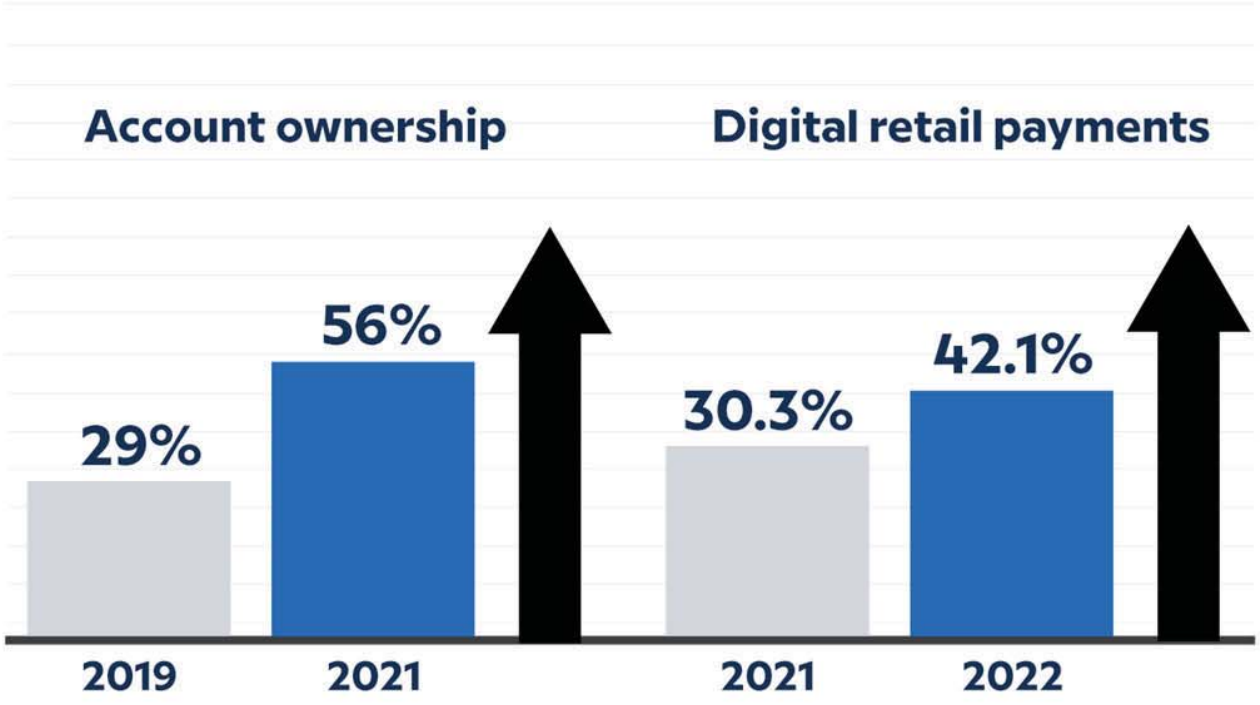
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BANGKO SENTRAL NG PILIPINAS

Vision of a digital Philippines this year

- 50% of retail payments
- 70% of adult Filipinos will be formally banked







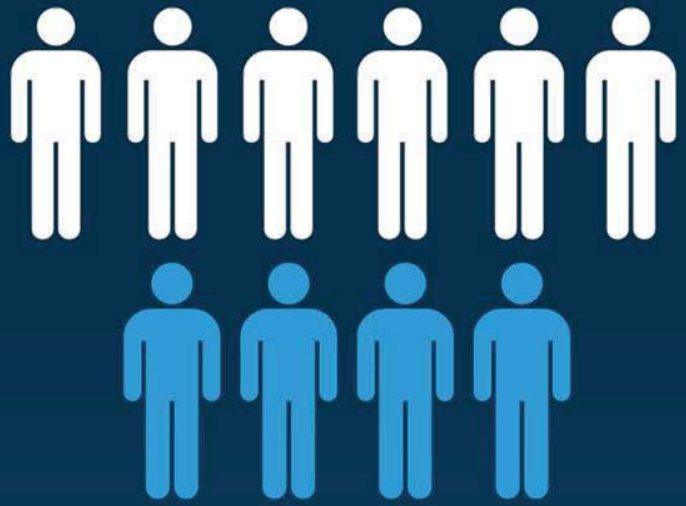
Expected surge in bankable population

65 million in 2022 to 85 million by 2030

Source: McKinsey 2023







6 out of 10 Filipinos altered their behaviors in the past 3 years to integrate digital into their lives.



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Being OPEN means taking every challenge as an opportunity.
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12 Digitalization Policies in the Legislative Agenda



Digital Payments Act



Universal and Integrated Social Protection System



Science and Technology Parks Act



Open Access in Data Transmission Act



NTC Modernization Act



Ratification of the Regional Comprehensive Economic Partnership



Internet Transactions Act



National Broadband Act



Amendment to the National Building Code



E-Governance



Critical Information Infrastructure Protection Act



Cybersecurity Act

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FINTECH PHILIPPINES REPORT 2023

Scan the QR code to download the Fintech Philippines Report 2023.



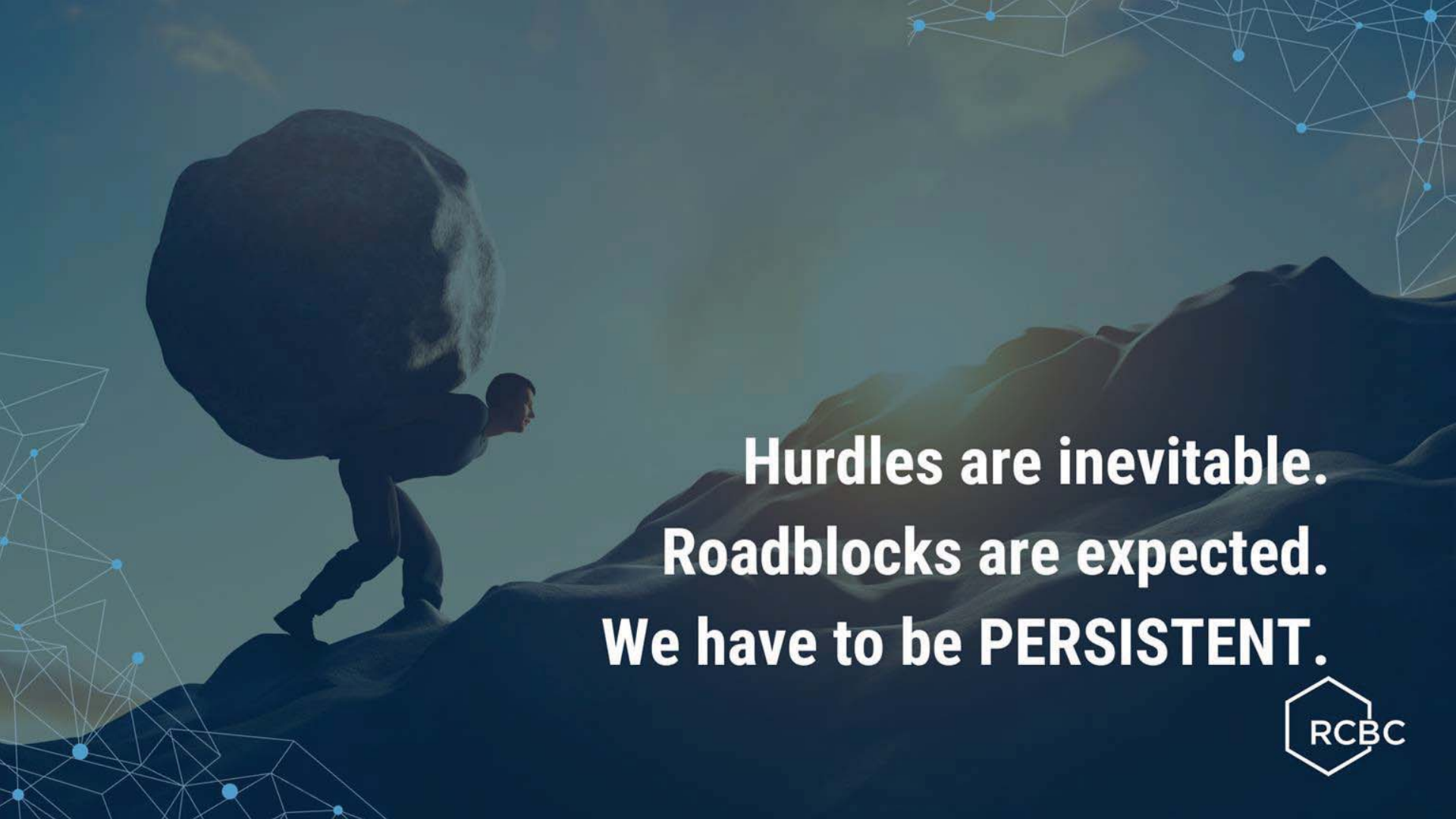
The Philippines is a bright spot for banking and connectivity.



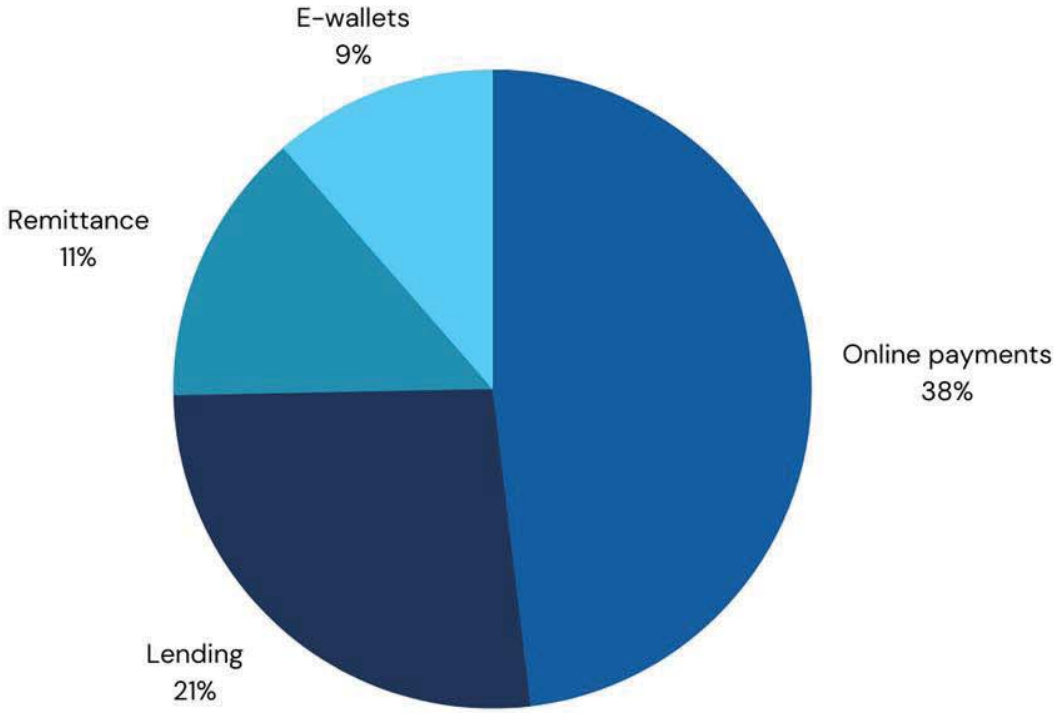
93.2M deposit accounts
84.75M internet users
41M active e-money accounts

Sources:
Fintech Alliance's Philippine Report 2023
2022 Financial Inclusion Survey of the BSP


THE PHILIPPINE GOVERNMENT
ACHIEVED ITS FINTECH TARGETS
5 YEARS IN ADVANCE.


Hurdles are inevitable.
Roadblocks are expected.
We have to be PERSISTENT.
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Usage of Digital Banks and Digital-Centric Apps



Source: Fintech Philippines Report 2023











Promotion of the Use of QR PH Among Local Government Units (LGUs) and Market Vendors

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Digital Transactions Surge

InstaPay

PESONet
Online Fund Transfer

30.1% rise in transaction value
(Php 9.4 trillion or USD 165.8 billion)

40.5% increase in transaction volume
(638 million transactions – January to September 2023)

Source: Business World Online, October 2023

The fintech market is expected to grow by **$44 billion** US dollars by 2024.

The Philippines aims to be a **$1 trillion** economy by 2033.



Source: S&P Global Market Intelligence

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EMPATHY should be a driver of growth.

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THE PHILIPPINES'
5TH LARGEST
PRIVATELY-OWNED
UNIVERSAL BANK
ONE OF THE COUNTRY'S FASTEST-GROWING BANKS
GREW FROM 8TH PLACE IN ASSET RANKING IN 2018

NOW THE PHILIPPINES' 5TH LARGEST BANK

Assets breach ₱1T amidst Digital Transformation

As of Dec 2022

₱ 1.2T	₱ 12B	₱ 559B	₱ 857B	₱ 35B	15.3%
S$ 29B	S$ 294M	S$ 13.6B	S$ 20.8B	S$ 849M	
Assets	Net Income	Loans	Deposits	Revenues	CAR
+23%	+71%	+8%	+28%		

- **Fastest-growing Bank in the Philippines:** 5th largest private universal bank, **from 8th in 2019**
- **Multi-awarded Digital, Retail, Corporate, SME, and Transaction Banking** groups
- Ongoing globally recognized **Digital Transformation**, resulting in better **Operating Efficiency** and delightful **Customer Experience**
- Part of the **Yuchengco Group of Companies (YGC)** and affiliated with the **Sumitomo Mitsui Banking Corporation (SMBC) of Japan**

452 Branches | **2,785** ATMs | **5,902** Employees

RCBC

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4-PEAT

BEST BANK FOR DIGITAL

ASIAMONEY

2020-2023

"When it comes to Digital Solutions, RCBC remains the bank to beat."

2023 GRAND CHAMPION

DIGITAL PAYMENTS AND FINANCIAL INCLUSION

BAIPHIL

KALABAW/UTANG NI TATANG

THE CHALLENGER YOUTUBE WORKS AWARDS 2022

Celebrating the campaign that beat the odds to create big impact.

YouTube Works

BACK2BACK

BEST FINANCIAL INCLUSION APP

2021-2022

THE ASIAN BANKER



2020

#1 BREAKOUT

PHILIPPINES FINANCE APP

Top Apps by downloads within Finance Category of iOS App Store and Google Play released in 2020

And **over 100 Global and Regional awards in 4 years**

PHILIPPINE DAILY INQUIRER
BEST CUSTOMER SERVICE
2023
IN COOPERATION WITH statista



RANK
1

Commercial Banks
RCBC

RCBC

Best-in-country Customer Experience

BUILT DIGITAL PLATFORMS FOR A WIDE RANGE OF CUSTOMERS

RCBC PULZ



INDUSTRY-LEADING MOBILE APP WITH PAYDAY NOW

ALL-IN FINANCIAL HUB

929K ENROLLED USERS | **+25%** TRANSACTION VOLUME

DiskarTech



RCBC's FINANCIAL INCLUSION SUPER APP

Serving the underserved And unbanked Filipinos

5.4M TOTAL APP DOWNLOADS | **+122%** TRANSACTION VOLUME

RCBC ATM Go



PH's 1ST NEIGHBORHOOD & COUNTRYSIDE ATM

Bringing formal banking to rural communities across the whole country

6,016 ATM GO TERMINALS* | **+430%** NEW TERMINALS

RCBC bOZ



ALL-IN APP FOR SMALL BUSINESSES

Helping small business owners (MSMEs) run their businesses & focus on growth

New

EXPERIENCE **BOUNDLESS** BANKING

RCBC PULZ



STAY IN SYNC WITH YOUR FINANCES-ANYTIME, ANYWHERE!

MANAGE YOUR MONEY THE WAY YOU WANT THROUGH FEATURES THAT PROVIDE **BOUNDLESS ACCESS.**



OWN YOUR FINANCIAL FUTURE.

EXPLORE **BOUNDLESS OPPORTUNITIES** IN THE DIGITAL FINANCIAL SPACE.



PROTECT YOUR FINANCIAL TRANSACTIONS.

BOUNDLESS PROTECTION FROM **MULTIPLE DIGITAL SECURITY CHECKS.**

DiskarTech

GRASSROOTS-BASED SACHET BANKING











#KasaASENSO #HalosLahatPwede

Halos lahat pwede!

6.5% INTEREST P.A.

NO REQUIRED INITIAL DEPOSIT

NO MAINTAINING BALANCE

NO DORMANCY FEE

- CASH IN & CASH OUT
- TELEMEDICINE
- BILLS PAYMENT
- E-LOAD
- LOANS
- TRANSFER
- INSURANCE

The Philippines' first and only

"Taglish" and Cebuano

financial inclusion super app



DISKARTE

RESILIENT, CREATIVE, INNOVATIVE, STRATEGIC, RESOURCEFUL, FLEXIBLE, DETERMINATION TO THRIVE, SURVIVE DESPITE ALL ODDS.

RCBC ATM Go

PH's 1ST NEIGHBORHOOD & COUNTRYSIDE ATM NETWORK



6,016 TERMINALS

GREW BY **430%**
2023 TARGET: **6,000+**
TERMINALS (700% GROWTH)

100% NATIONWIDE COVERAGE
IN ALL 82 PROVINCES

GREW BY **40%**
ADDING **24 PROVINCES IN 2 YEARS**
82/82 PROVINCES,
an industry FIRST

1,400+ MERCHANTS

GREW BY **51%** YOY

DATA AS OF OCTOBER 2023

RCBC ATM Go

61%
OF TRANSACTIONS ARE LBP/DBP ATM CARDS

96%
OF TRANSACTIONS ARE OUTSIDE METRO MANILA



- CASH WITHDRAWAL (ANY ATM CARD)
- FUND TRANSFER
- E-LOAD
- BILLS PAYMENT
- BALANCE INQUIRY
- PIN CHANGE

ACCEPTS ALL ATM CARDS





100% NATIONWIDE COVERAGE
IN ALL 82 PROVINCES

RCBC ATM Go

DISBURSED:
PHP 21.3 BILLION

FAMILIES:
5.6 MILLION

INDIVIDUALS:
28 MILLION

RCBC ATM Go

100% NATIONWIDE COVERAGE IN ALL 82 PROVINCES

4PS/CCT DISBURSEMENT

NATIONWIDE

IN LAKE SEBU COTABATO









LEVEL UP YOUR BOSS MOVES.

THE ALL-IN-ONE APP FOR E-INVOICING
PAYROLL, AND FUND MANAGEMENT

RCBC boz

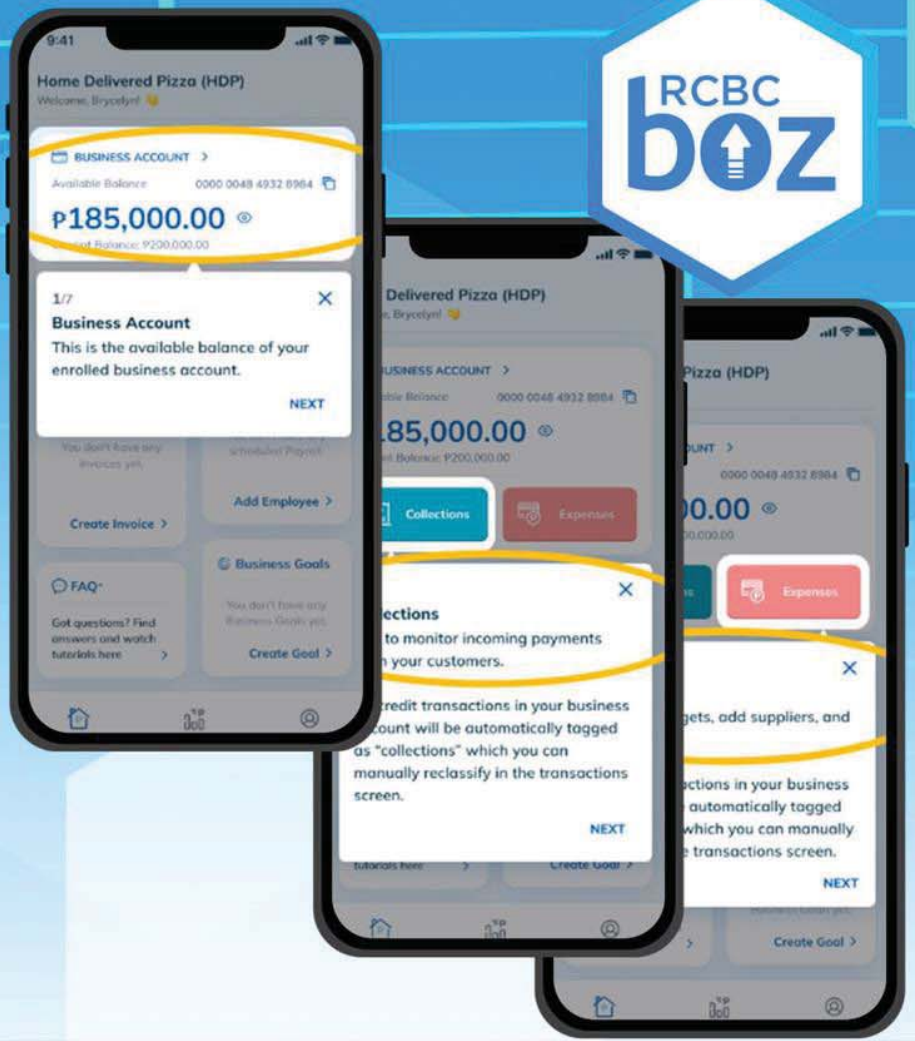
GET THE APP

Google Play

App Store



ALL-IN-ONE MSME APP



UNIQUE FEATURES

The app offers business owners expenses tracking, invoicing, payroll and reports

LOAN OFFERING

Using the platform can help us analyze their transactions and provide loan facilities

EDUCATE ENTREPS

E-learnings, webinars, AI notifications on how to improve their business

GOAL SETTING

With goal setting, business owners can plan ahead and save up for the future

RCBC's inclusive innovations are marked with successful speed and scale.

RCBC PULZ

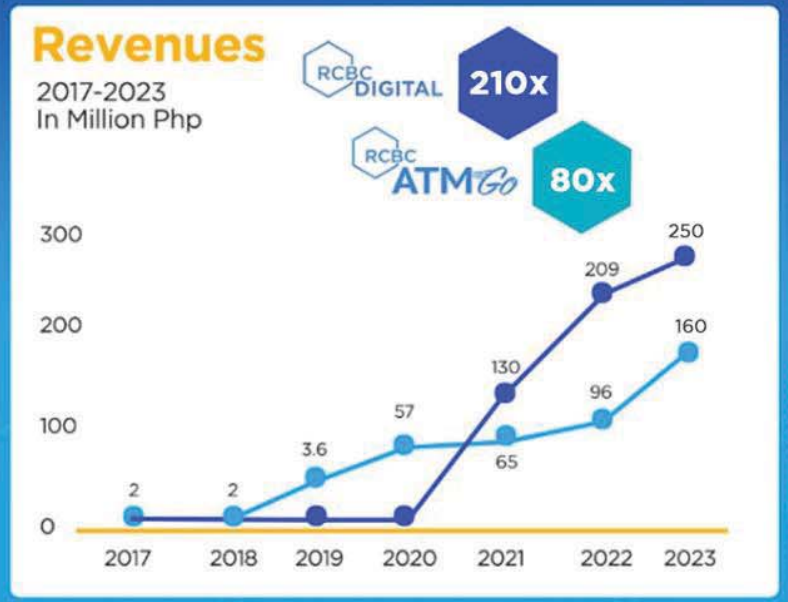
113%
7 year
Compound Annual Growth Rate
(CAGR)

RCBC ATM Go

86%
7 year
Compound Annual Growth Rate
(CAGR)

*Year 2023 based on latest estimates

Exponential revenue growth



Quarterly Performance Review - 2Q 2023

RCBC's journey to becoming the PH's fastest digital trailblazer

By ... - November 8, 2023

RCBC Moneybela Barangayan Banking Fuels PH's Financial Inclusion Campaign

RCBC introduces Boz app for SMEs

The Boz app is specifically configures to meet the needs of businesses ensuring that entrepreneurs can streamline their operations, making financial management easier and more convenient than ever before.

How RCBC emerged as the fastest digital trailblazer in PHL

BusinessMirror · November 8, 2023 · 4 minute read



RCBC's Pulz app raises the bar in digital banking experience

BUSINESS FINANCE SOFTWARES TECHNOLOGY

RCBC Boz Business App Launched to Empower Entrepreneurs

RCBC

The Future of Technology

1. Lifestyle Integration
2. Automated and Intuitive Interfaces
3. Accountability and Responsiveness
4. Trust and Security
5. Proactiveness
6. Context and Sensitivity



The customer comes first, above anything else.

“Combining the power of revolutionary digital solutions and the impact of meaningful human relationships is the future of fintech. To allow a digital-forward, cash-lite country to flourish, the industry must be focused on creating pioneering, high-impact, human-centric digital financial innovations.”

Lito Villanueva
Executive Vice President and
Chief Innovation and Inclusion Officer, RCBC

