

ENCASH

Improving Financial Access in the PH

AGENDA

1

ENCASH: WHAT WE'RE ALL
ABOUT

Our mission & vision for the
Philippines

2

THE RECENT YEARS
IN FOCUS

What we've done and the
issues we've faced

3

MOVING FORWARD:
PROPOSED CHANGES

Ideal next steps and strategic
forecast

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Electronic Network Cash Tellers, Inc. (ENCASH), has made great strides in providing financial access to over 150 areas across the Philippine countryside.

As the first Independent ATM Deployer in the Philippines, ENCASH provides privately-owned ATMs to areas not deemed viable by commercial banks, allowing users in remote locations to conveniently obtain access to their finances.

More than 200 ENCASH ATMs may be found in over 150 partner rural banks, cooperatives, tourist destinations, town halls, and other partner entities in more than 55 provinces all over the country.

ENCASH

Our Vision

We envision a sense of financial freedom and security across the entire Philippines.

Our Mission

We make it our mission to address the needs of the communities we work with by serving as a trusted partner to their most respected financial institutions.

With our expertise and innovative solutions, we aim to add value to our partners' business and ultimately lend to the overall growth and development of unbanked and underserved communities.

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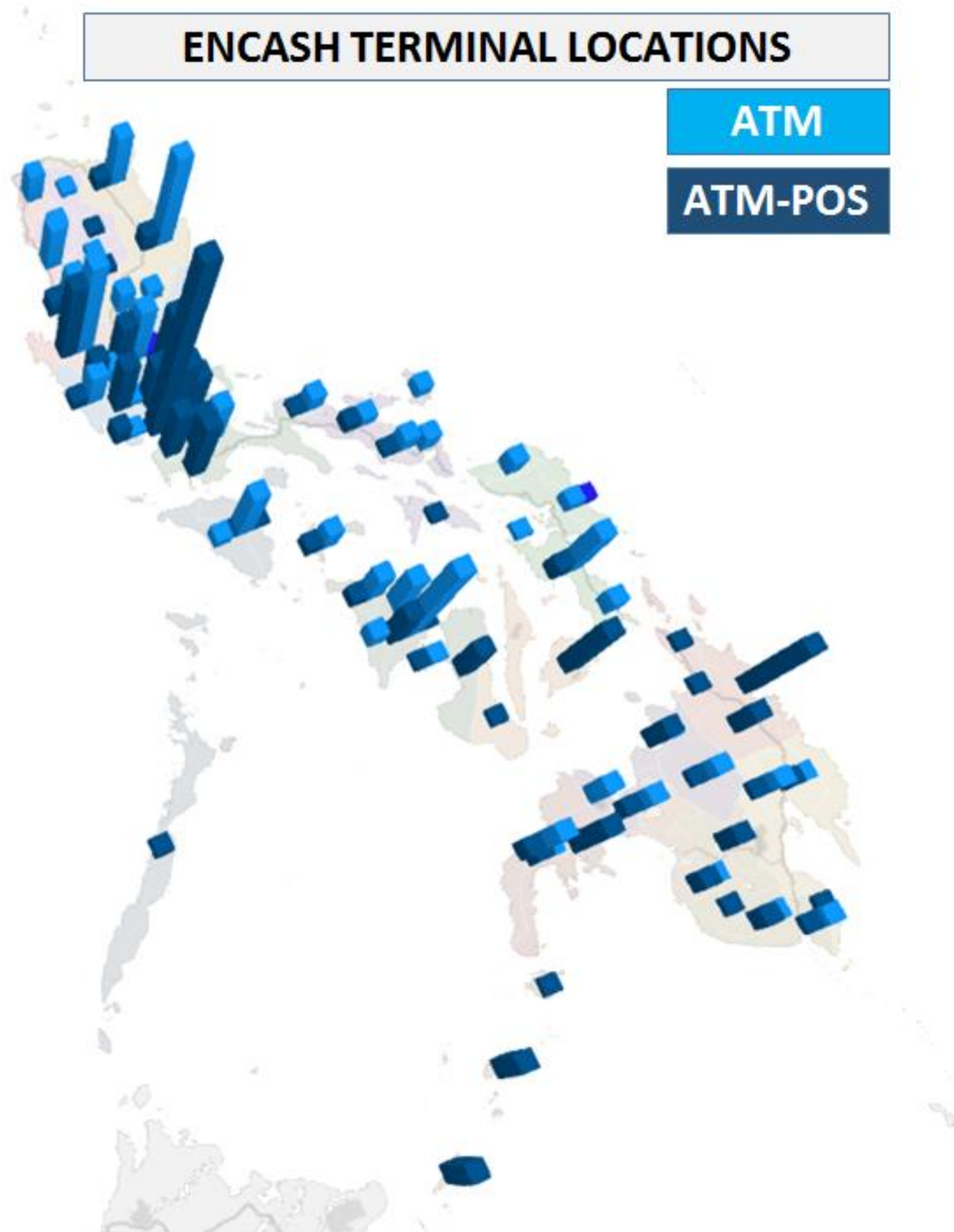
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How far we've come in reaching our vision:

ENCASH today has over 200 ATMs deployed all over the country.

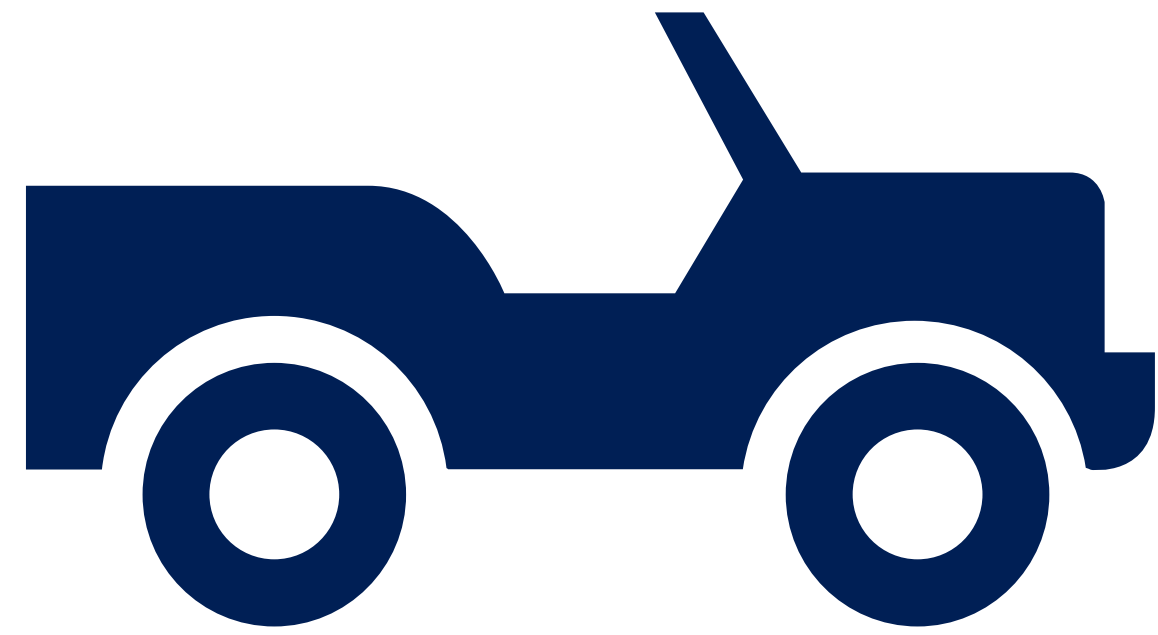
ENCASH, through its partner FEXCO, has over 700 POS deployed all over the country.

ENCASH is in talks with prospective partners for other financial solutions.



However, expansion invites new challenges that
we must now overcome.

1



DISTANCE

Why it's a problem:

Travelling around the Philippines remains to be a challenge for filipinos. Citizens continue to try to find more economical means of travelling to be able to get cash.

How we currently deal with it:

We try to locate strategic areas to deploy our ATMs in order to be more accessible to the communities.

2



COST OF TRAVEL

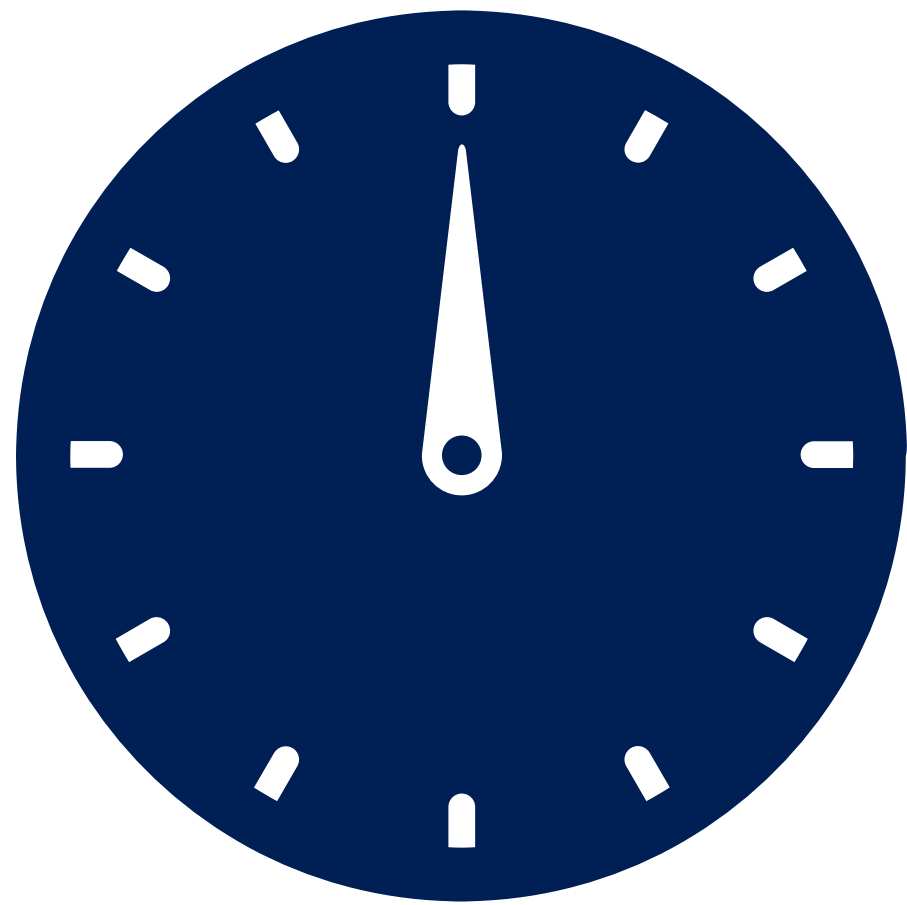
Why it's a problem:

Travelling in the Philippines is still expensive for the average filipino. Given the geographic lay out of the country, there are places that are not easily accessible.

How we currently deal with it:

We need to find a conservative Convenience Fee amount that will not burden the cardholder, but at the same time cover the costs of ENCASH and its partners in maintaining its ATMs.

3



TRAVEL TIME

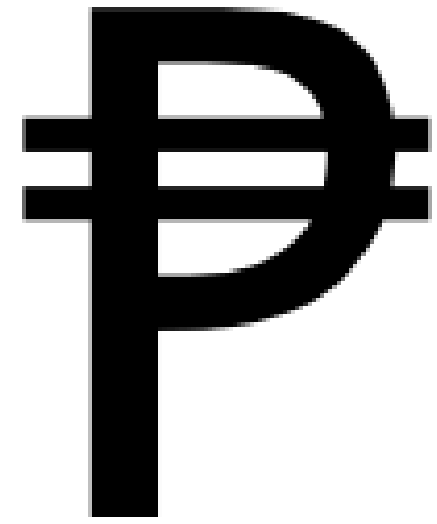
Why it's a problem:

The distances between the ATM cardholders and the next available financial institution are still far from each other. This requires long travel times for the cardholders.

How we currently deal with it:

ENCASH studies the areas in the country that are still unbanked. These studies are based on information that has been proven to be effective in finding that right areas to target. Then, ENCASH tries to reach these areas by proving ATMs and micro ATMs.

4



CASH AVAILABILITY (ATM FIT NOTES)

Why it's a problem:

ATM fit notes are needed to properly operate the standard ATMs. Availability of such remains to be a problem.

How we currently deal with it:

ENCASH has provided hand-held Micro ATMs to partners who are willing to do manual dispensing of cash.

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ISSUES

DISTANCE

- Still aspiring to work with strategically located partners for our ATM and Micro ATM businesses.

COST OF TRAVEL

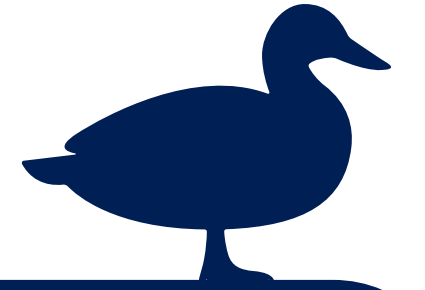
- Determining the right Convenience Fee that is fair to the cardholder but at the same time beneficial to ENCASH and its partners.

TRAVEL TIME

- ENCASH continues to target areas that are unbanked or underbanked in order to bring financial inclusion to these communities. ENCASH looks for partners that can help with providing the ATM and Micro ATMS businesses.

CASH AVAILABILITY

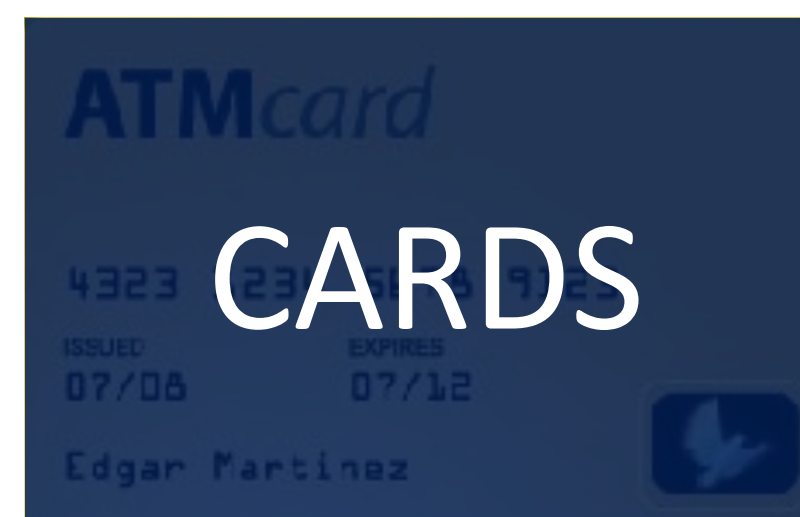
- ENCASH is developing a more affordable Micro ATM business that the unbanked areas can use.
- ENCASH eventually aims to provide also a bills payment facility for these unbanked areas.



SOLUTIONS



ENCASH SWITCH
+
BANCNET



Thank you.