



# Expert Forum Meeting: Mobile 2.0 Applications and Conditions

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# What Next?

- Developing countries, such as the Philippines embraced m-Payment innovations initially used to pay bills, buy goods, transfer cash, is expected to continuously grow in popularity and use/applications

# “More-than-Voice” in the Philippines

- Smart’s re-loadable payment card accessed through a Smart mobile phone or a MasterCard powered card, similar to a debit/cash card
- Smart Money enables Smart subscribers to manage their money from their mobile phones wherever they are, whenever they want
- Used to Purchase, Pay bills, Buy Airtime, Transfer Money, Withdraw Money, Securely Shop Online, and more
- Globe’s flagship m-Commerce service born from a simple goal of transforming a mobile phone into a wallet
- GCASH effectively given Globe and TM subscribers access to a cashless and cardless method of facilitating money Remittance, Donations, Loan Settlement, Disbursement of Salaries or Commissions, and Payment of Bills, Products and Services, with just a text message



**Developing countries, such as the Philippines, embrace m-Payment innovations. Leading Telcos, Globe and Smart dominates m-Payments**

# What Next?

Currently, there are 55 million Filipinos who use mobile phones. And in 2010, its expected to reach 73 Million.

Research On Asia, Group, Inc., Feb 2008, Pages: 49

Philippines Mobile User Growth Forecast (2007-2010, in thousands)



# SMS Facility in the Government

- The short messaging service widely permeated the lifestyles of Filipinos that a growing number of national government agencies are now offering services through SMS
- 60 out of 324 (or 18.5%) government agencies has SMS facility to augment the traditional public services
- Services being offered can be as simple as: accessing information, sending complaints, comments, or recommendations, or as fancy as downloading graphics, as specialized as reporting on taxes, queries/verification, games/lottery donation





# What Next?

- Inward International Remittance From Overseas Workers or cross-border payment services continue to prevail as remote payment services, domestically and internationally

# Inward International Remittance

## ■ Smart Remit. (Apr 2007)

- Smart set another world-first for successfully testing its text-based remittance service with selected OFWs in Bahrain
- The first over-the-air foreign currency remittance done using the mobile phone
- OFWs send remittances to beneficiaries in the Philippines, check the balance and determine how much remittance in pesos



## ■ GCash Remit (Feb 2010)

- Globe Telecom, leading mobile operator through its subsidiary G-Xchange Inc, partnered with Boku, Inc.
- BOKU, Inc., global leader in mobile payments, expand the acceptance of the Globe GCASH service internationally
- Countries such as, US, Australia, Bahrain, Canada, Hong Kong, Israel, Italy, Malaysia, New Zealand, Saudi Arabia, Singapore, Spain, Taiwan and the UK





# What Next?

- Move the “unbanked” community toward the “banked” status (Bottom of the Pyramid). Government’s commitment to extending financial services to unbanked low-income populations made the Philippines a world leader in branchless mobile banking services
- Mobile Payment solutions for Financial Inclusion needs to be affordable and operationally simple to have maximum acceptance from the communities



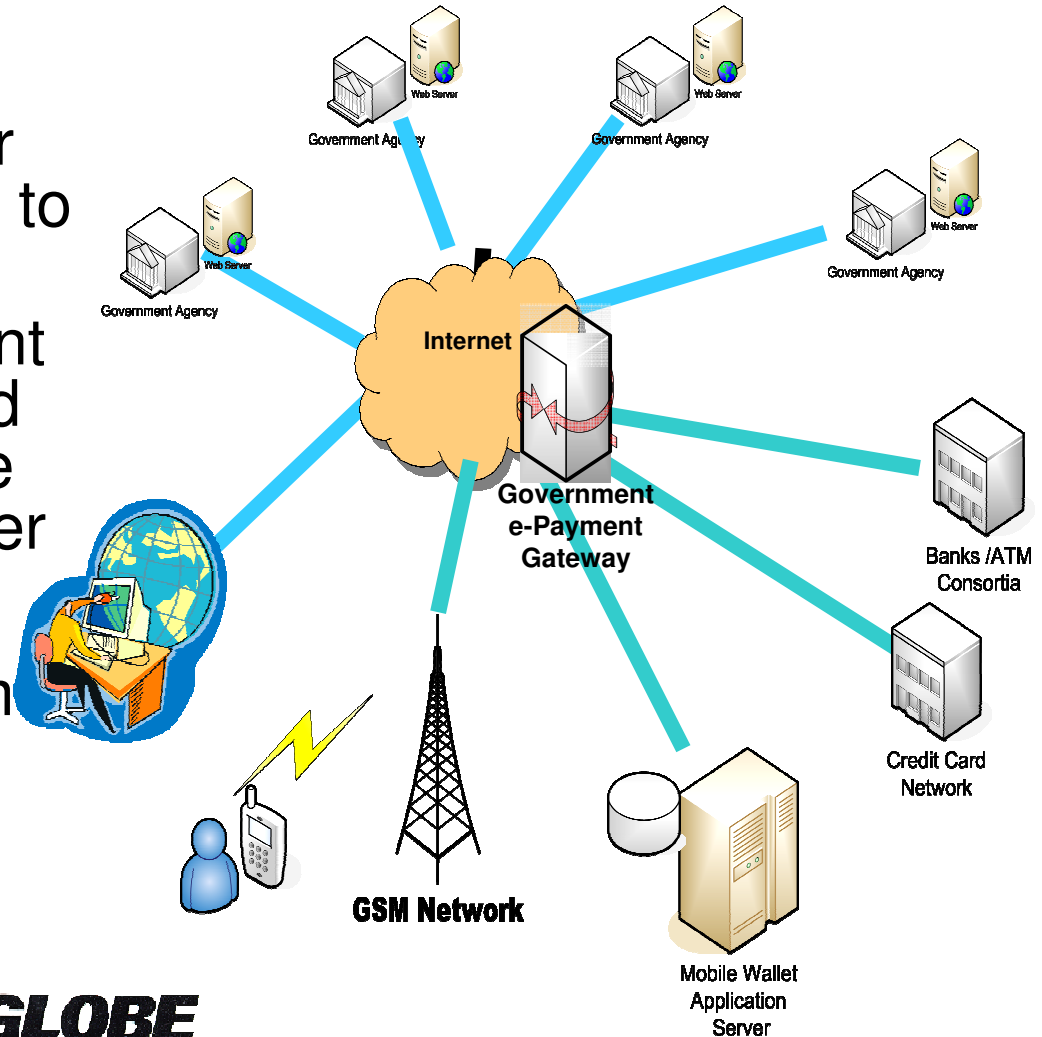
# Govt's eBayad Facility

## ■ Mobile Wallet

- Online - Can use our mobile wallet account to pay online
- SMS - Make Payment by texting the required payment details to the mobile service provider

## ■ ATM Account

- Payment debited from the ATM account

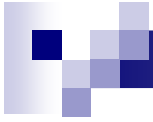


**LANDBANK**

**BancNet**  
Non-Stop Banking Network



**GLOBE  
TELECOM**



# What Next?

- Challenges to provide the necessary legal environment to address abusive use of m-Payments

Thank you !