

# SE Asian Branchless Solution for Banks & Financial Services



**20+**Corporate Clients

**1M+**Bank Accounts Opened

600+

**Trained Agents** 

## Last Mile Solution Helping Institutions in Reaching the Unbanked & Underbanked

# **Customer Acquisition**

Assisting companies in acquiring new customers by penetrating to new markets. Services include event management and sales outsourcing.

## Customer Validation

Know Your Customer (KYC) system integrated with the local civilian database to eliminate fraudulent and wrongful registration.

### Document Delivery

Assists businesses by delivering documents (bank statements, parcels, etc.) to customers. Clients are given reports on the status of the delivery.

# Payment & Pickup

Payment pickup services for financial institutions. Services include card payment, cash collection, and savings account top up.

#### **Holder of 6 Licenses and Certifications**

- Member of the country's Fintech Association
- Civilian Database Access
- ISO 27001 Certification
- Web Portal License
- Outsource Employment
- Postal Licenses

### **Trusted by 25+ Corporations in Various Industries**

The Company has clients from various industries, including fintech, banking, and eCommerce, such as:

















# **Experienced Founders in Banking and Business**

Co-Founder &

- 20+ years of experience in scaling and leading businesses from various industries.
- Worked managerial level roles for major companies such as Intel, Yahoo!, and Microsoft.

Co-Founder & **President** 

- 25 years of experience in retail banking and mobile payment.
- Worked in managerial level roles for ANZ Bank, Citibank, and HSBC.
- Holds both an MBA and Master of Science in Accounting.

#### **Market Overview**

- Across the major Southeast Asian countries (Philippines, Malaysia, Vietnam, Singapore, Thailand, Indonesia) only 26% are banked. The other 49.5% are unbanked and the final 24.5% underbanked (Google, Temasek, and Bain & Co. 2019).
- Major Southeast Asian countries with the lowest percentage of banked individuals are Vietnam (21%), Philippines (22%), and Indonesia (23%) (Google, Temasek, and Bain & Co. 2019).
- 70% of businesses in the country are looking to invest in a customer authentication system (Experian, 2020).
- According to a major publication, the branchless banking arm of one of the largest banks in the country reported a 79% year-on-year growth in total deposits.

### Financials (in USD)

	2020	2021p
Revenue	1,652,638.34	2,368,071.43
<b>Gross Profit</b>	339,135.77	809,464.29
<b>Gross Profit Margin</b>	20.5%	34.2%