



**Internet Banking**  
Security Features  
Frequently Asked  
Questions  
Terms & Conditions

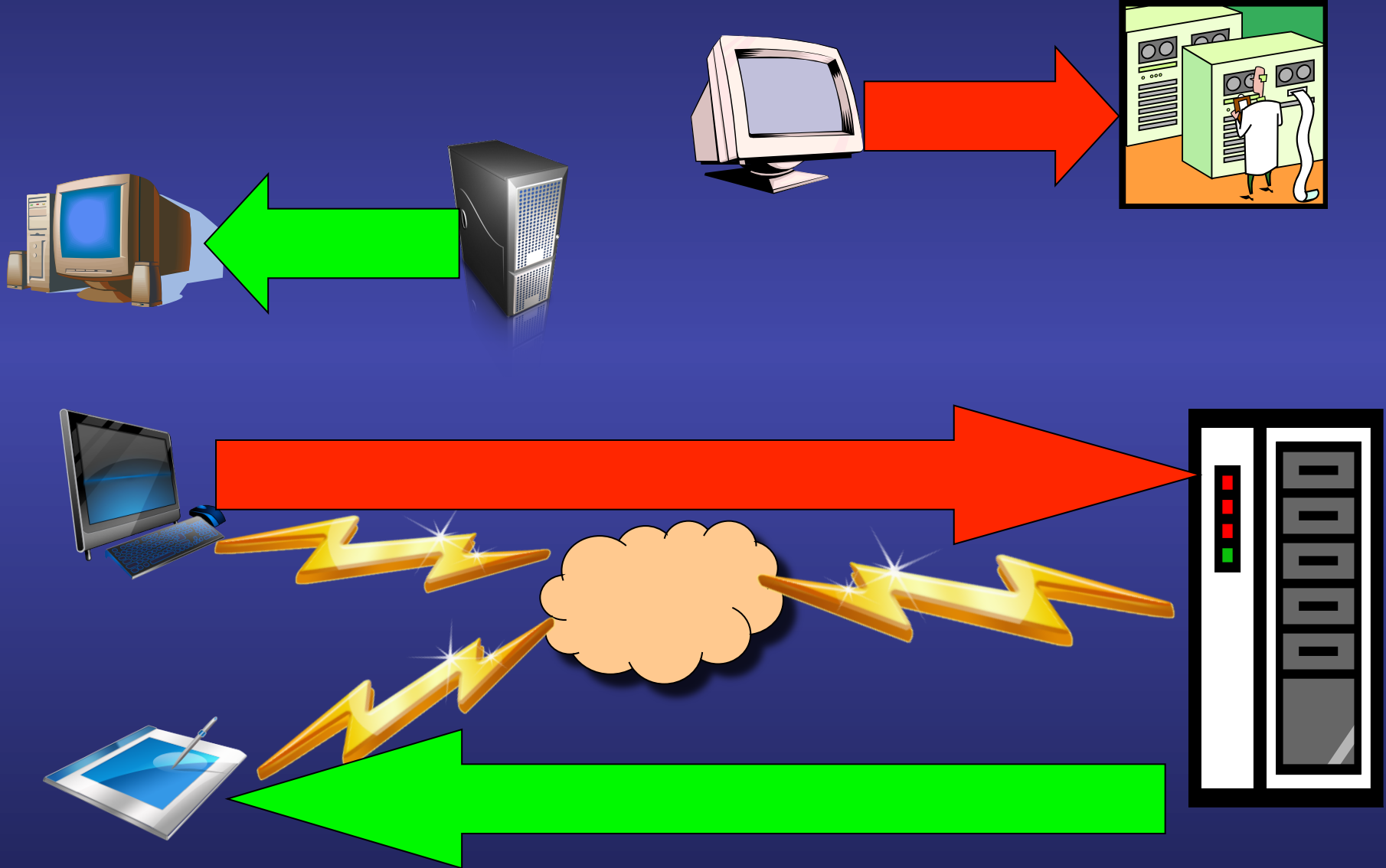
# MOBILE BANKING AND MOBILE PAYMENTS

As part of BDO's Distribution and  
Transaction Banking Directions

# BDO e-Channels Strategy

- Mobile Banking plays a key part because:
  - Internet presence will be our “biggest and probably most important branch in the future”
  - Foresee transformation in the way our customers will be banking
  - Need to drive down costs
  - Need to find new sources of revenue

# Shifts in Core Computing



# BDO e-Payments Strategy

- Mobile Payments will be key because:
  - Adaptation to cashless transactions is growing significantly
    - Credit/Debit card payments
    - Payment for apps over wireless
    - Bills payments within our own RIB
  - Missing pieces:
    - Critical mass of merchant acceptance
    - Stored value (Octopus card) type payments
  - Mobile phone a powerful enabler of the above

# Smart Money in BDO

- We provide: hardware, software, database management, marketing, card production and delivery, AML requirements
- August 2011: 6.5 million Smart Money accounts, of which 350,000 are carded
- Average balance of PHP1.3K per account

# Summary of Key Points

- Internet banking and e-payments is the clear way forward
- Mobile devices are convenient and increasingly powerful Internet appliances that will dominate computing
- If you want to be in the face of your customers, you must have:
  - A clear mobile banking strategy
  - A plan to “mobilize” your e-payments and settlements processes



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