

Enabling SME Banking via Platforms

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UnionBank of the Philippines

19 Feb 2020 | SME Forum

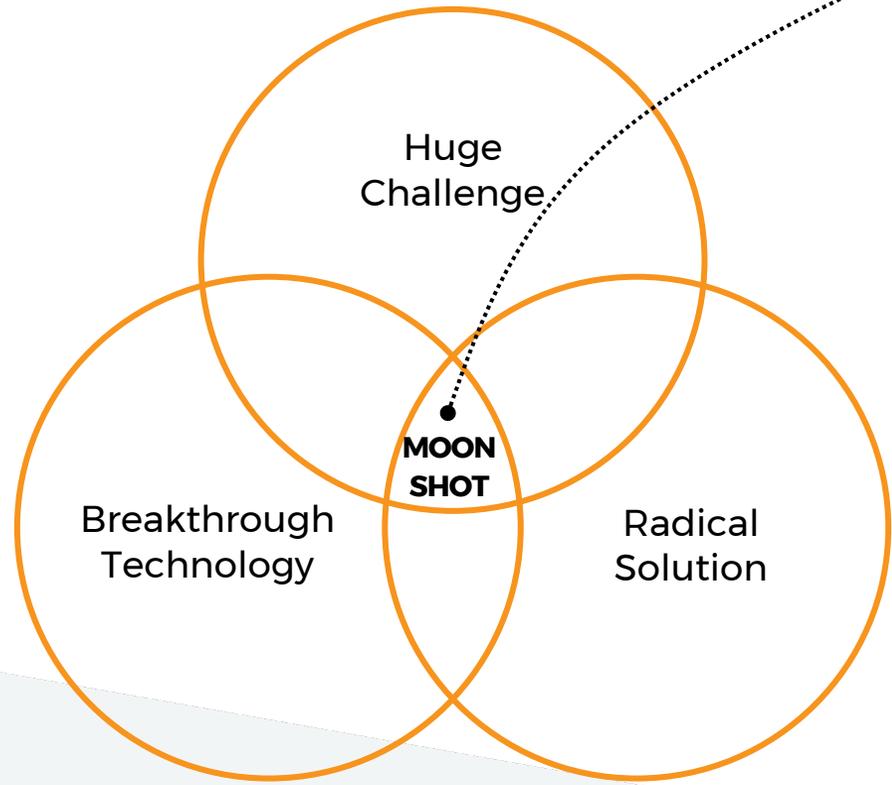


Strategy

Why: Moonshot Thinking

“Moonshots live in the gray area between audacious technology and pure science fiction. They aim for **10x improvement rather than a 10% gain.**”

(Will Patrick, Rapid Evaluator, Google X)

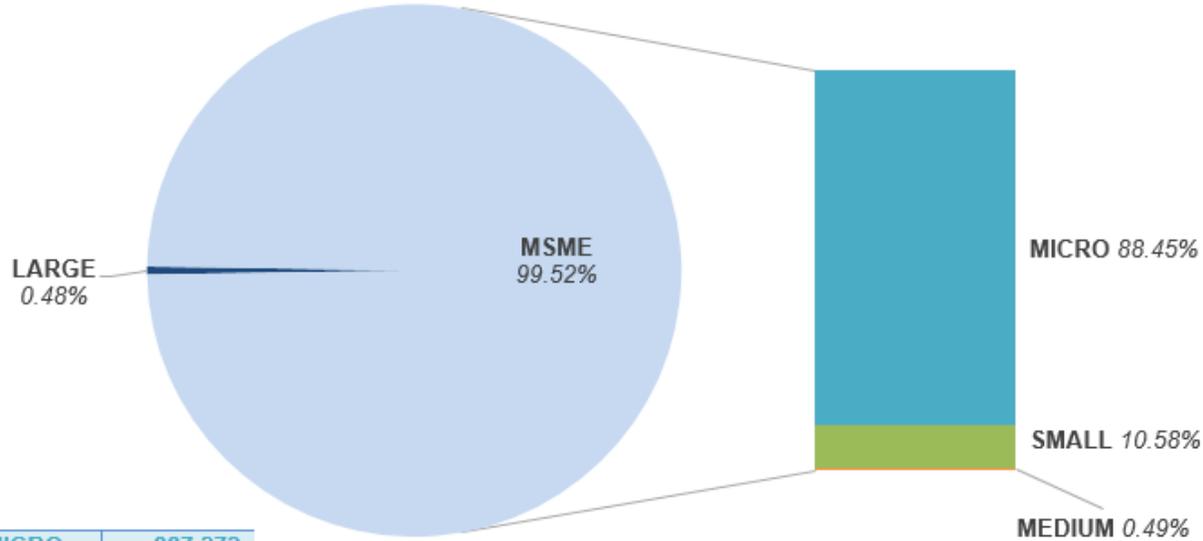


50,000,000 Customers

1,000,000 MSMEs

PH MSME Snapshot

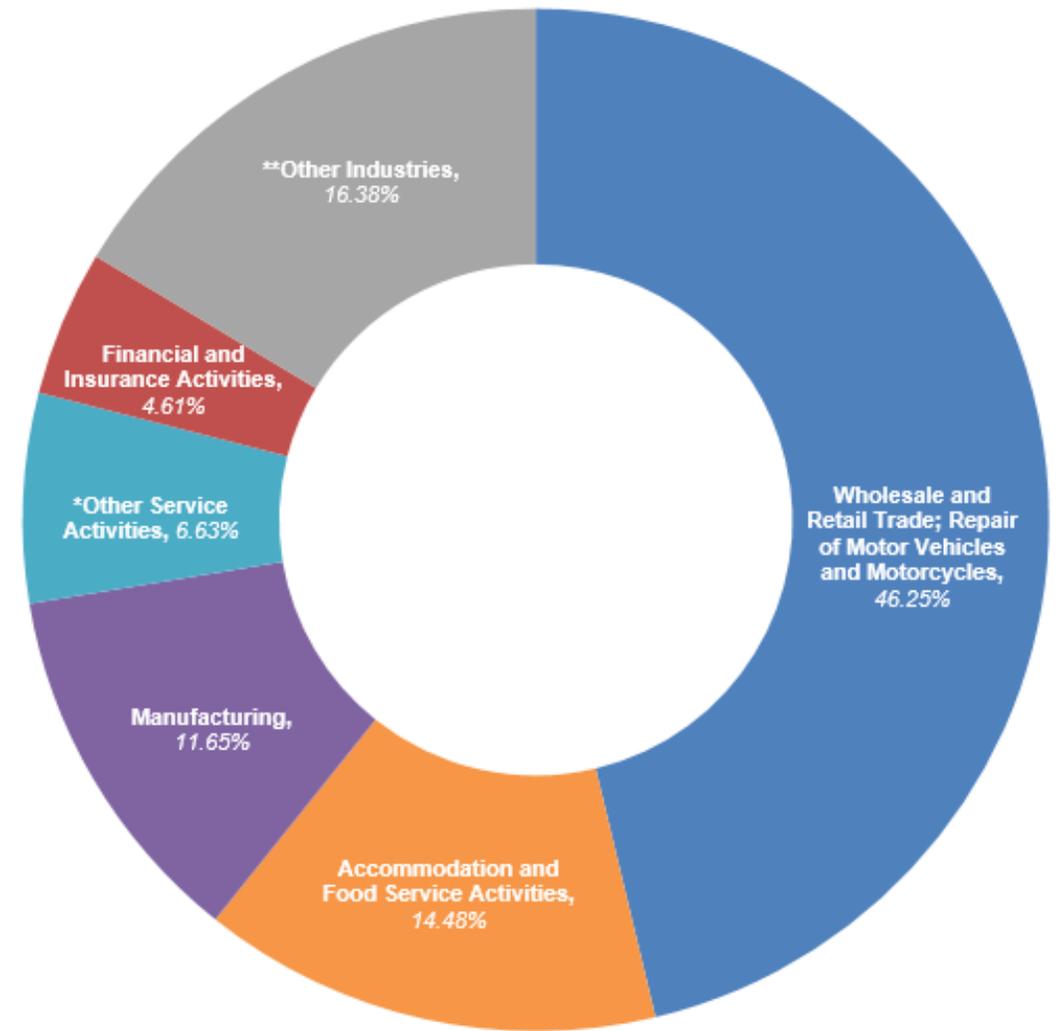
99.52% of all businesses are MSMEs



MICRO	887,272
SMALL	106,175
MEDIUM	4,895
LARGE	4,769
TOTAL	1,003,111

Number of Establishments, 2018 List of Establishments, PSA

https://drive.google.com/file/d/1q9CpajHqVgIV_9_3itvQYxYCRK1mZOy7/view
by the Philippine Statistics Authority, 2018



*Other Service Activities include Personal Services for Wellness, except Spas, Repair of Personal and Household Goods, Funeral and Related Activities, Repair of Computers and Communications Equipment, Laundry Activities, and Other Personal Service Activities.

**Other Industries (16.38%)

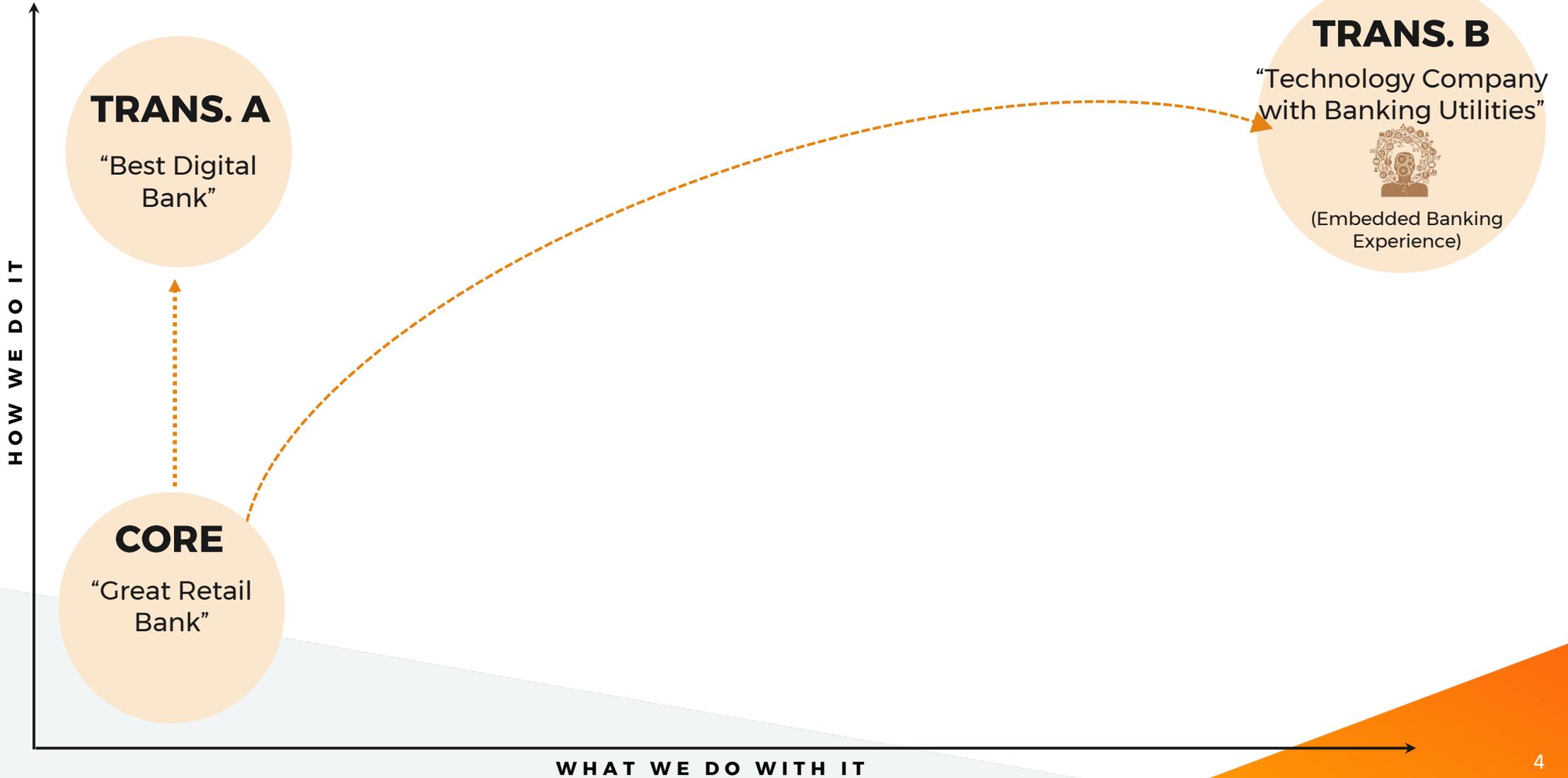
Information and Communication (2.96%), Human Health and Social Work Activities (2.87%), Education (1.78%), Administrative and Support Service Activities (1.76%), Professional, Scientific and Technical Activities (1.59%), Arts, Entertainment, and Recreation (1.54%), Real Estate Activities (1.16%), Transport and Storage (1.10%), Agriculture, Forestry, and Fishing (0.85%), Construction (0.43%), Water Supply; Sewerage, Waste Management and Remediation Activities (0.14%), Electricity, Gas, Steam, and Air Conditioning Supply (0.12%), Mining and Quarrying (0.08%)

Distribution of MSMEs by Industry Sector, 2018 List of Establishments, PSA



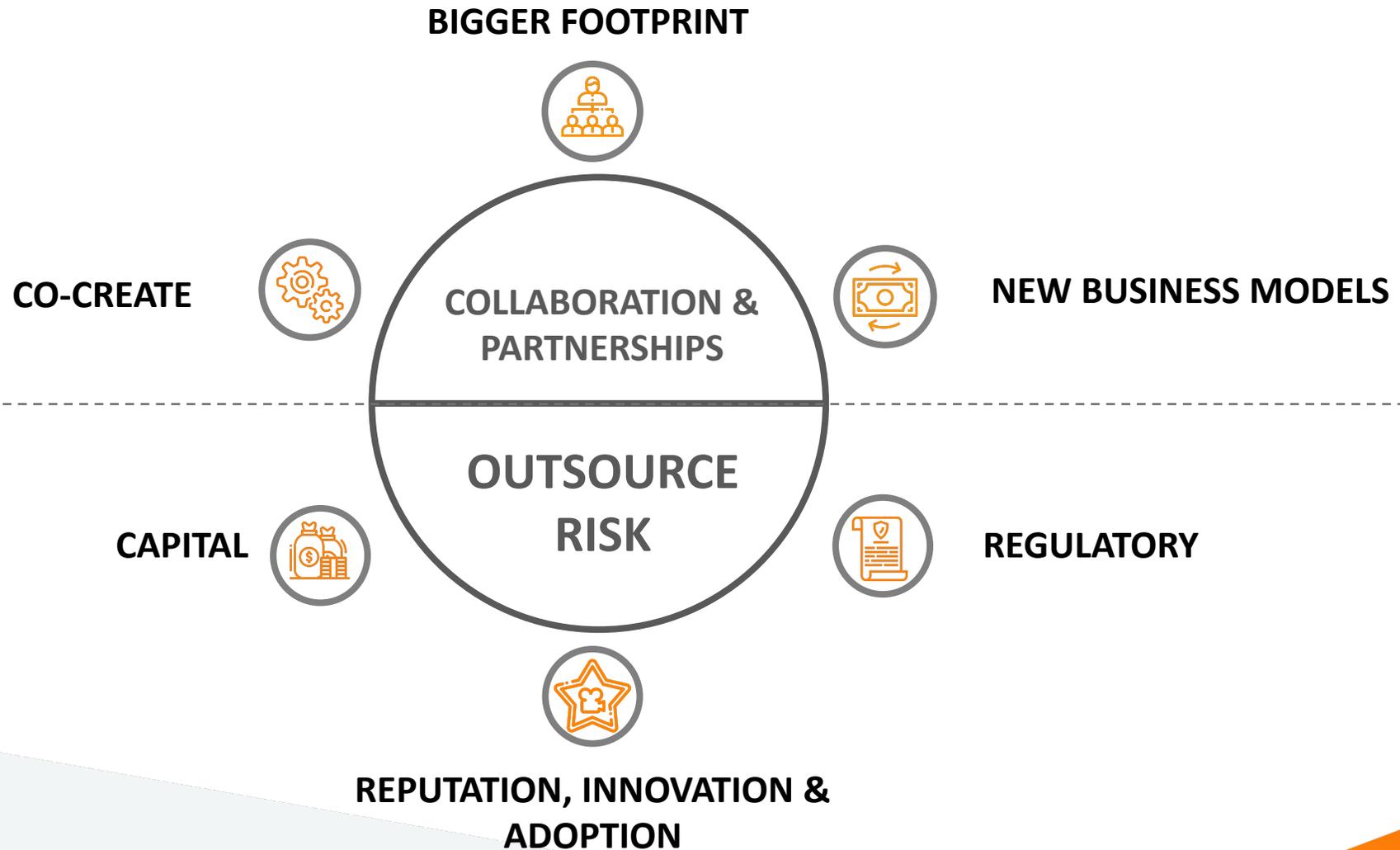
UnionBank's Dual Transformation Strategy

Strengthening Today; Creating Tomorrow

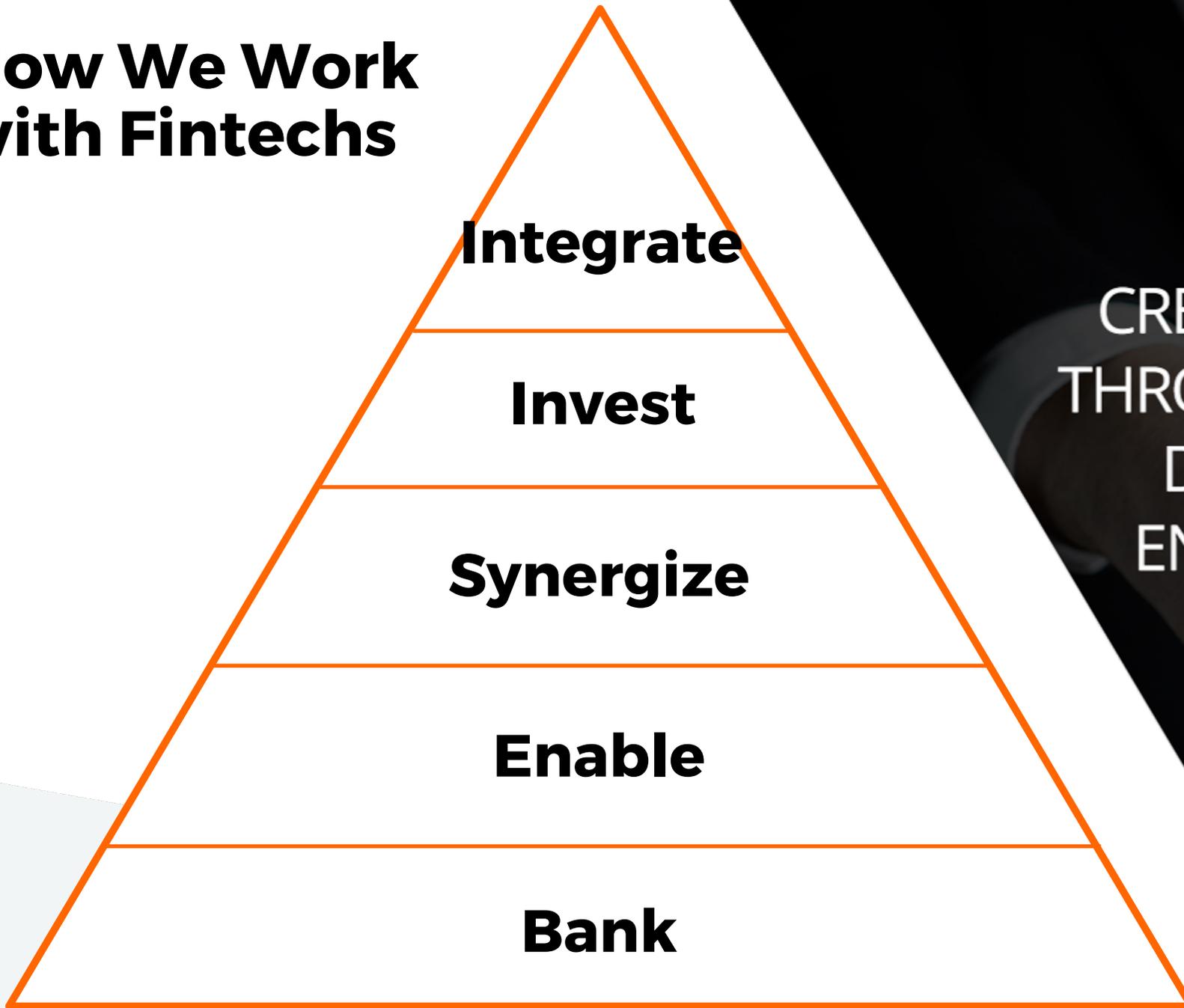


* Adapted from Scott Anthony's Dual Transformation

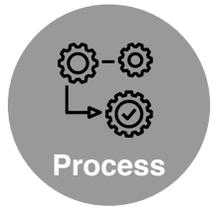
Democratized Banking: Why we work with Fintechs



How We Work with Fintechs

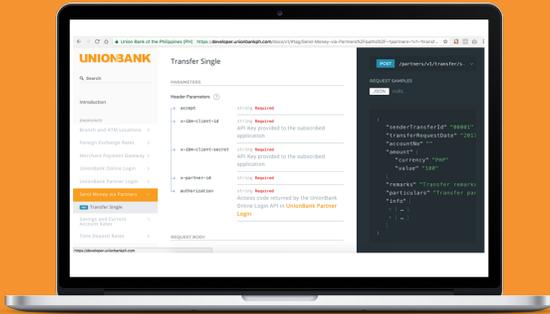


CREATING VALUE
THROUGH VARYING
DEGREES OF
ENGAGEMENT



Open Banking via APIs

Process



220

API end points

37

Live clients

26.4M

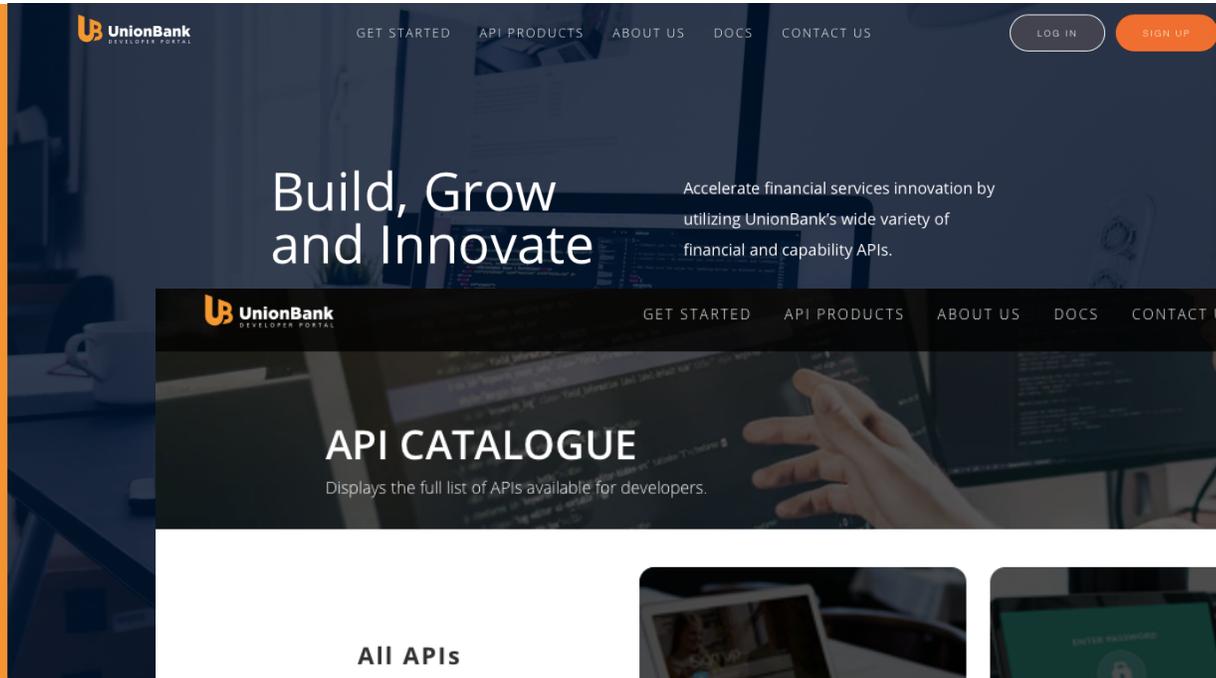
Total API calls

72K

Avg daily calls

As of 2019

<https://developer.unionbankph.com>



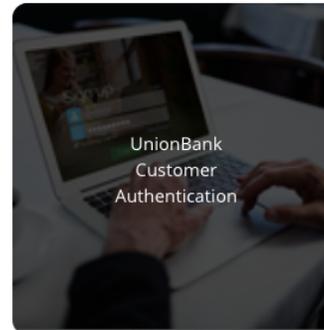
Build, Grow and Innovate

Accelerate financial services innovation by utilizing UnionBank's wide variety of financial and capability APIs.

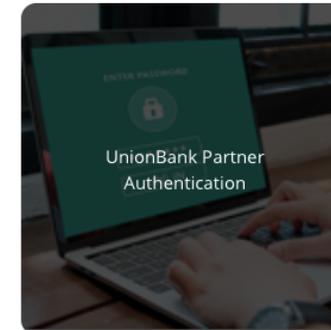
API CATALOGUE

Displays the full list of APIs available for developers.

- All APIs
- Accounts ▾
- Authentications ▾
- Cards ▾
- Inquiries ▾
- Loans ▾
- Partners ▾
- Payments ▾
- Transfers ▾



UnionBank Customer Authentication



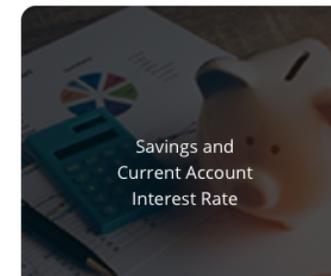
UnionBank Partner Authentication



Branch and ATM Location



Foreign Exchange Rate



Savings and Current Account Interest Rate



Time Deposit Interest Rate

APIX as a regional enabler

Trans A: Enabling UnionBank to expand digital banking services

- Exploration of partners and services

Trans B: Exposing partner fintechs to the region

- Publishing APIs on APIX
- Hackathons to encourage discovery and usage



Organization's APIs



Cash Payout By Dragonpay

UnionBank Of The Philippines

Enables cash payout to Dragonpay partner counters

Host Available

Feb 13, 2020

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0/3 Endpoint Status



UnionBank Partner Login API

UnionBank of the Philippines

Provides platform to access an account of a partner that holds a Union Bank Corporate account.

Host Available

Feb 13, 2020

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1/1 Endpoint Status



UnionBank Online Login API

UnionBank of the Philippines

Provides platform to access an account of a client that holds a Union Bank account.

Host Available

Feb 13, 2020

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2 Subscription(s)

2/2 Endpoint Status



Account Balances API

UnionBank of the Philippines

Provide the balance of a specific Union Bank account.

Host Available

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13 Subscription(s)

1/1 Endpoint Status



Send Money via Partners API

UnionBank of the Philippines

Allows transfer of funds to Union Bank account holders.

Host Available

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Chat with APIX Sup...

Deconstructing the Firm: Synergies via Referrals

Fintechs



Deconstructing the Firm: Synergies via Referrals



Business Banking

Online ERP

Payment Aggregation

SME Lending

Mobile POS

Tech Adoption

Payroll Solution

E-Commerce Fulfillment



End

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