

# Fintech Awareness Forum

Sofitel Phokeetra Hotel  
9<sup>th</sup> May 2017

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**Cards & Ebanking**

# Global perspective: Transforming customer experiences

## International and Regional

ASEAN Economic Community

More destination with less budget

Social network

## International Payment Network

- Expanding membership

- Local representative and support

### **•Acceptance**

## Domestic

National Shared Switch

FAST

Emerging affluence and middle class

More direct flies

New malls, coffee parlors, int'l franchise outlets

## Major Players

- Banks, MFI, Insurance, Fintech

## Opportunity

### **•Financial inclusion**

- Global acceptance

### **•Prepaid card**

- Domestic payment and remittance

- Self-service terminal – ATM, deposit machine

- Point of sales, wireless, biometric

- Internet Banking

- Mobile banking and mobile payment

- Touch and pay, NFC, Visa Pay Wave

### **•eCommerce**

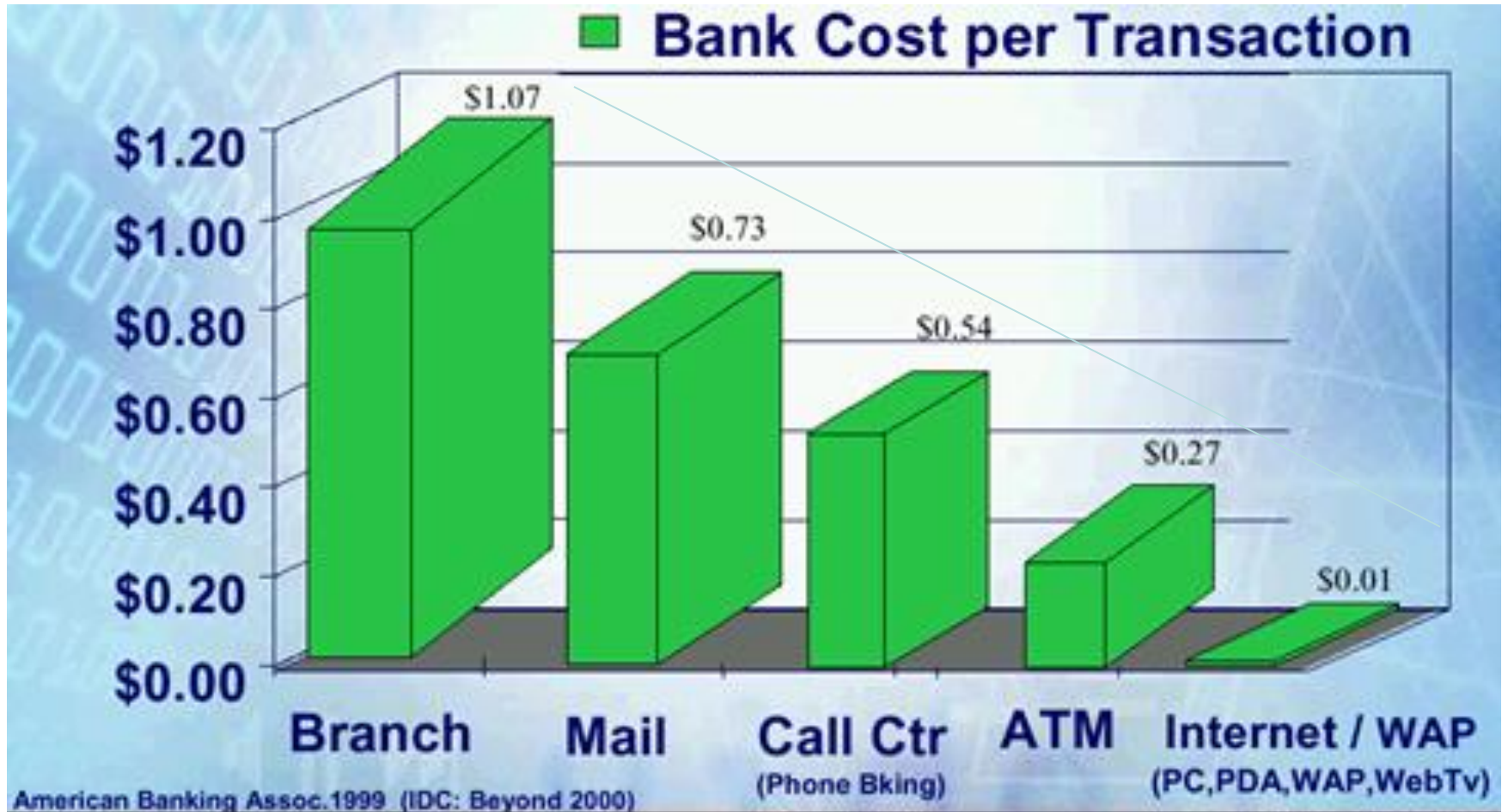
## Consumers

- Travel

- Life style

- Earn, consume, save, protect and invest

# Electronic channel becomes more efficient in retail banking channel

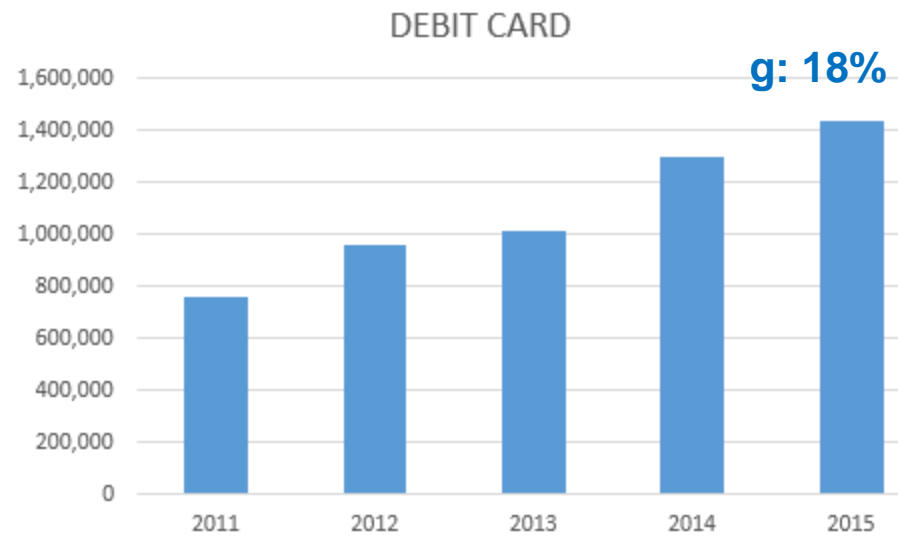
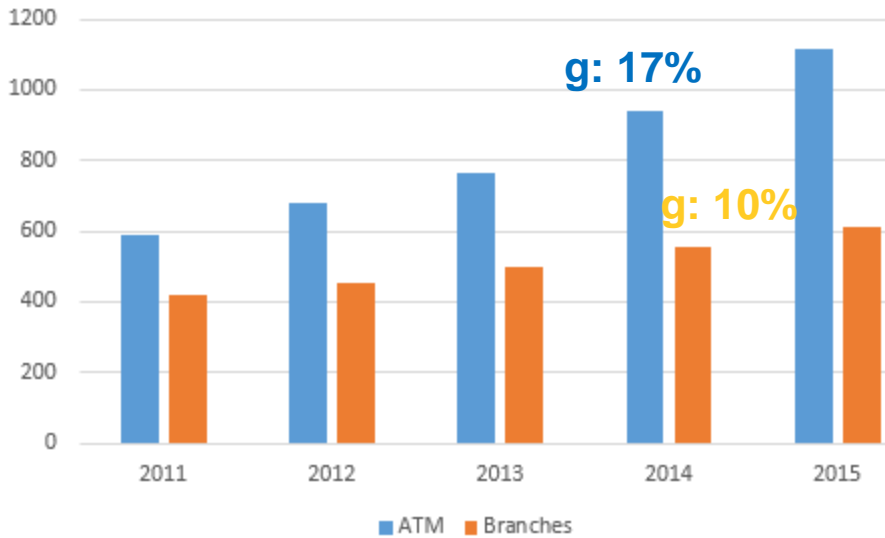




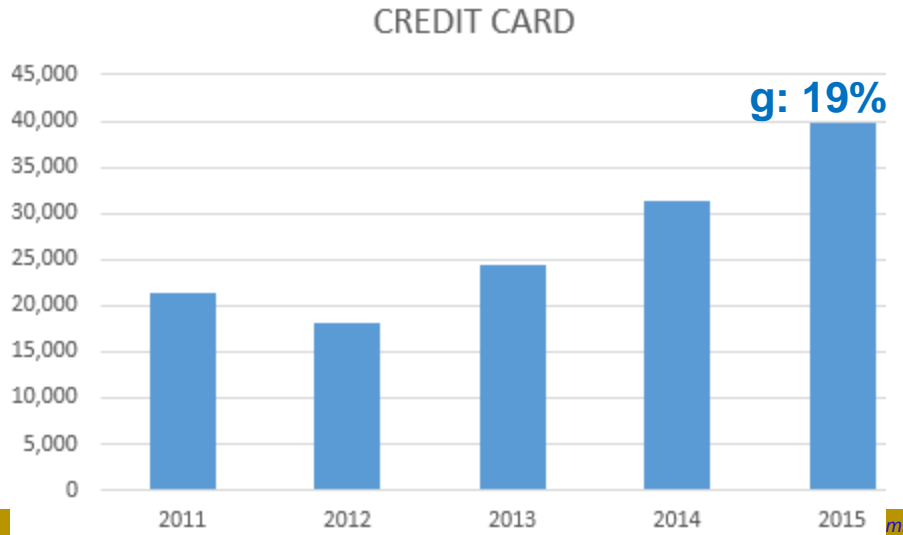
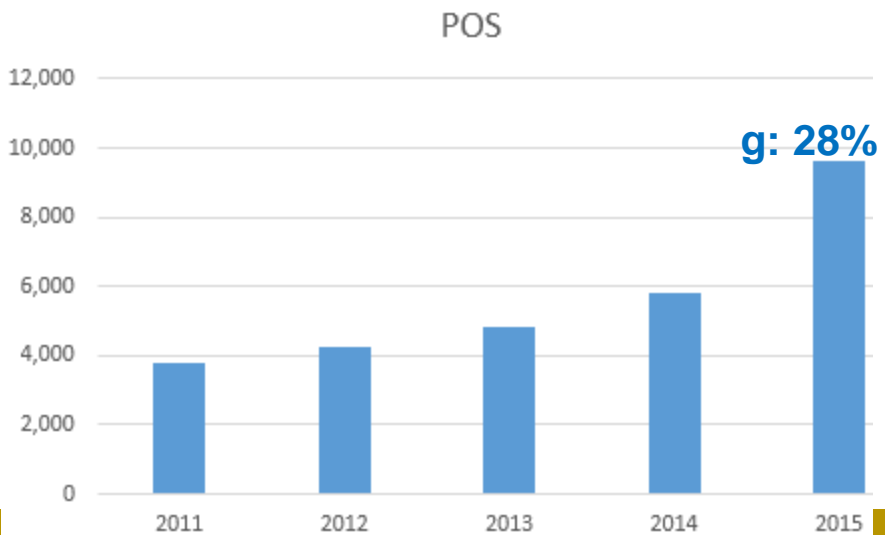
# Trend in cards and ebankings

- Platformification: Implementation of scheme Cards and Switching System and core banking
- Channel optimization:
  - Internet Banking, introducing one time password
  - POS: agency banking
  - ATMs: cardless withdrawal, bio, deposit
  - Mobile banking: check balance, fund transfer and veiluy
  - SMS banking
- Emerging Payments – NFC, QR
- Co-branded
- ecommerce payment gateway
- Loyalty program: Merchant discount program, point accumulation, cash back
- Government payrolls move into banking system
- National shared switch/FAST
- Life Insurance
- Process reengineering, capacity building

# A modern payment with growing Opportunity



Source: NBC






# Card payment and switching platforms



First Data.



# Path to a modern payment

Basic & convenience	Full fledge life style	Earning Customer's Recognition
<ul style="list-style-type: none"> <li>◆ <b>CashCard</b></li> <li>◆ <b>POS</b></li> <li>◆ <b>Internet Banking</b></li> <li>◆ <b>Biometric ATM</b></li> <li>◆ ATM DEBIT CARD</li> <li>◆ Call Center</li> </ul>	<ul style="list-style-type: none"> <li>◆ Consolidation and Optimization</li> <li>◆ Improved Internet Banking</li> <li>◆ GPRS POS</li> <li>◆ Mobile Banking</li> <li>◆ Bio POS</li> </ul>	<ul style="list-style-type: none"> <li>◆ CREDIT CARD</li> <li>◆ MASTERCARD</li> <li>◆ EMV</li> </ul>
		





មជ្ឈមណ្ឌលសេវាអតិថិជន call center: + 855 (0)23 862 111

វិនិយោគបើឡើងអនាគត  
Investing in the Future



# Technology and Business Partners



TEMENOS



WINCOR  
NIXDORF

EXPERIENCE MEETS VISION.



Total  
Card Solutions



Datacard

Raffles  
International College



interblocks



ingenico  
GROUP



FSS PAYSYS

CyberSource®



IT Consultants Ltd.

# Product and innovations

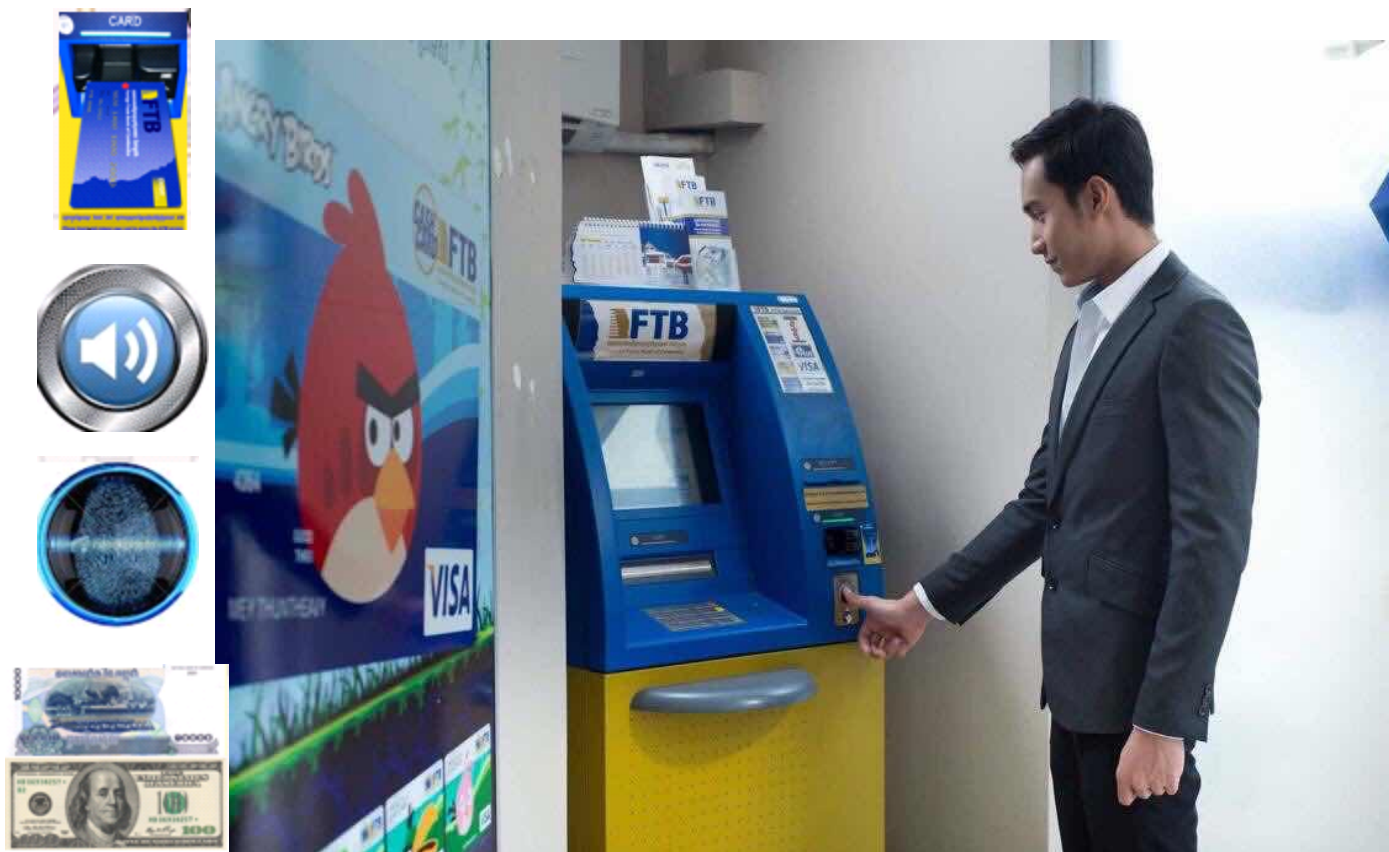
- First to launch Internet banking service with high security standard, One time password (OTP)



- Enable customer to check balance and print statement, bill payment, fund transfer to own account or anyone, oversea payment request and payroll transaction

- First to install biometric technology on ATM machine for customer.

**Foreign  
cardholders  
can withdraw  
both KHR  
and USD**



- Bank introduce Wireless POS Ingenico with Finger print recognition



- Top Branding name Point of Sale machine
- Convenience and security for card holder to deposit their money into their account or withdraw money from the account and payment at merchants' outlets.

- The Bank has introduced instant PERSONALISED card issuing to all customers.



- There is no waiting time for customer to get a personal card.
- Customer can now save time from at least 3 to 5 days



# Consumer choices



Co-branded  
Cards



Partnerships



# Our branding with partners



- The longest serve commercial bank in the country

- Visa is the largest personal payment network with over 36m merchants worldwide. Promotion at Hotelclub and Visagoexplore

- Loadable via over 4000 Wing CashXpress and from your Wing mobile wallet

- Over 2m ATMs worldwide over 200 countries and territories

- Operated by 8 banks with over 300 shared ATMs since 2008 – FTB, Canadia, Cathay, Campu, UCB, Cambodia Asia Bank and BIDC and ABA



# FTB & LY HOUR PAYPRO Partnership



- Leveraging long lasting reputation and nationwide network
- Membership card with insurance
- Mobile remittance service
- Mobile payment service
- Bill payment
- Collections
- Foreign currency

For only \$1 a day, I've secured my children's education

Your children will have a bright future with Manulife

LEARN MORE



- FTB is partnering with Manulife to provide holistic financial solutions to its clients
- FTB customers will be able to access to financial protection products from Manulife, one of the world's leading life insurance provider in the next coming months.
- Manulife Cambodia offers range of savings and protection products to cover the financial needs of clients such as saving for or protect your dream home, saving for kids' education, retirement plan etc.



Fund Transfer



Phone Top Up



Bill Pay



mVisa



Lyhour



Wing



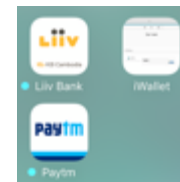
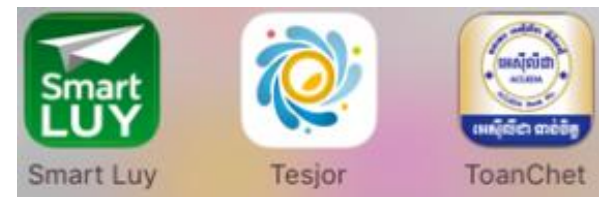
iWallet



Cardless ATM



Redeem Weiluy



# Addressing key challenges in startup







## E-commerce set to boom

Thu, 8 November 2012

Rann Reuy

**E-commerce** in the Kingdom would boom during the coming years as a result of "Tuesday", a monthly meeting for discussion on Cambodia's **e-commerce** industry. The chief executive of thecareerocean.com, e-business and **e-commerce** have ma

## New shopping website faces old e-commerce challenges

Thu, 18 December 2014

Hor Kimsay, Eddie Morton



bolstering the Kingdom's undeveloped **e-commerce** industry. Representatives from WorldBridge announced the new ... said that despite the challenges still facing the **e-commerce** industry, Cambodia has little choice but ... Rithy said trust would be a key factor in ensuring the future growth of Cambodia's **e-commerce** trade ...

## Cambodia's e-commerce is slow to connect

Wed, 8 August 2012

Gregory Pellechi

804 reads Cambodia's reluctance to adopt **e-commerce** systems such as PayPal; electronic payment gateway like PayPal is often seen as the biggest impediment. The community strongly desires **e-commerce** and will find solutions. There is also a

## While slow to take hold, e-commerce prepares for take-off

Mon, 30 November 2015

Hanamariya Halim



208 reads It has been a halting journey for the **e-commerce** industry in Cambodia since its initial ... **e-commerce** market was left uninhabited as Cambodians went about fulfilling their online shopping needs ... to stir now comes down to a most vital factor: the belated drafting of an **e-commerce** law that is ...

## Cambodia's e-commerce struggles amid potential

Wed, 5 December 2012

Anne Renzenbrink

growth in internet usage and the lack of competition in the **e-commerce** market were driving factors to ... the local **e-commerce** market, a type of business that, although having much potential for growth, still ... needs to establish itself in Cambodia. "The majority [of **e-commerce** shops are] actually not really ...

# E-commerce slowed by government: report

Thu, 27 April 2017 Matthieu de Gaudemar

The key ingredients for e-commerce adoption are in place in Cambodia but many specific measures need to be addressed by both the private and public sector before the Kingdom can tap into the huge opportunities offered by a digital economy, according to a new report released by a UN agency yesterday.

- Not all investments come in the form of angels
- Startups turn heads in Silicon Valley
- Helping prepare for launch
- Local angels on a mission to give startups a helping hand
- Start-ups urged to register abroad
- More angels coming in search of worthy investments
- Angel investors return to help start-ups take flight
- Startups discuss reduction in registration fees

## Fund to fuel digital startups

Wed, 29 March 2017  
Hor Kimsay



Cambodian mobile operator **Smart** Axiata launched a \$5 million venture capital fund yesterday that ... will seek to identify, fund and nurture local digital services companies and startups. The **Smart** Axiata ... growth," said Thomas Hundt, CEO of **Smart** Axiata. According to Hundt, the fund will target technology ...



Individuals work at the co-working space of Saint Blanquet & Associates in Phnom Penh in June 2015. © Kimberley McCosker

## Startups discuss local challenges

Tue, 25 April 2017 Matthieu de Gaudemar

Cambodian startups currently face several regulatory challenges in pursuing growth and profitability, according to three of the Kingdom's most successful startup founders who shared their experiences over the weekend with the hope to inspire increased innovation and entrepreneurship.



# Reference

Please click the following links for the supporting Video

1. BIO POS Deposit and withdrawal:

<https://www.youtube.com/watch?v=Hz7HJN8b7Ng>

2. Bloomberg: Banking sector in full expansion, Cambodia new economic frontier:

<https://www.youtube.com/watch?v=kYvgFWKm6bM>

3. Social Responsibility- International Women's Right Day

<https://www.youtube.com/watch?v=u8U1WPHTjWA>





**Thank You for Your Kind  
Attention**