

JUNTOS

Neha Bhatia Ramdas,
Global Director of Sales

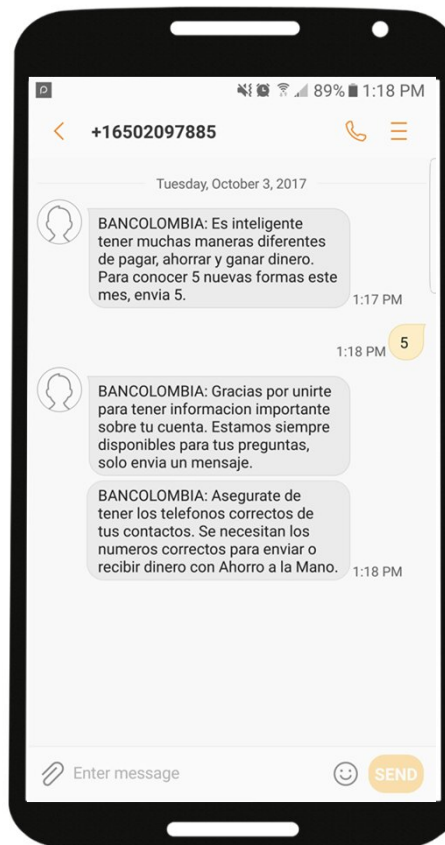
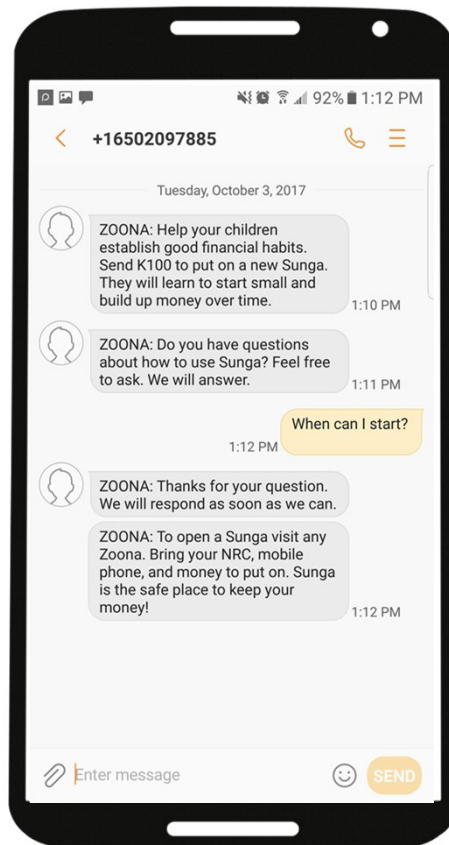
Who we are ?

Juntos builds digital relationships between financial services providers and their customers.

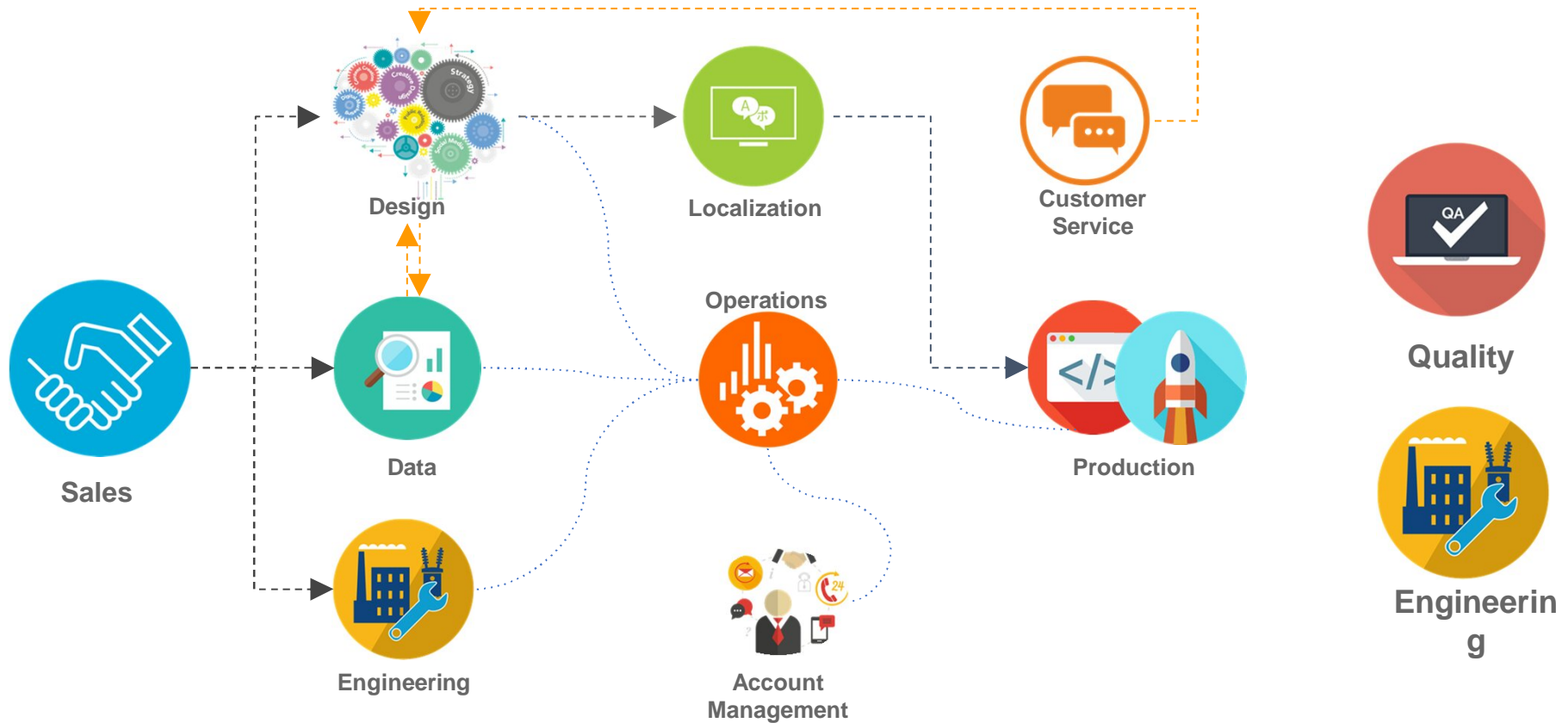
We use data analytics and technology to help financial institutions build relationships with their customer in a scalable and cost effective manner.



Our solution



What's behind a simple SMS?



Juntos empowers customers

Giving the customer a Voice

ZOONA: Have you ever used ZOONA for work? Send YES or NO



ZOONA: We may be able to help. ZOONA is an easy way to send money, so you don't have to travel to order supplies. You can even set up delivery to customers.



YES

ZOONA: You can share ideas to improve ZOONA. We value your opinion.



To Improve Zoona, it's just a matter of us as service provider to identify places like where I stay where pipo can have an access to sending and receiving money, because here it's a challenge

ZOONA: Thank you for sharing!



-Zoona Zambia User

Providing information to the customer

GCASH: We miss you. Enjoy this free SMS guide, JUNTOS. To continue text G. You can stop at any time by texting CANCEL.

June 7, 2016



JUNTOS: We noticed that you have not used your GCash account recently. We hope that you might give us another chance. Is there something we can help with?

June 10, 2016



Lack of ways to top up cash. 7 eleven in our area not working

JUNTOS: Thank you for telling us! Other GCash users also load their accounts at: Globe Stores, Puregold, SM, Tambunting or Villarica Pawnshop. Hope this helps!



Yes, but those other locations are too far for me.

JUNTOS: Visit www.globe.com.ph/gcash to find an outlet nearest you. Or you can text us which area you are in and we will give you cash-in options in 24 hours.



June 11, 2016



Hi, I'm from Kapitolyo Pasig

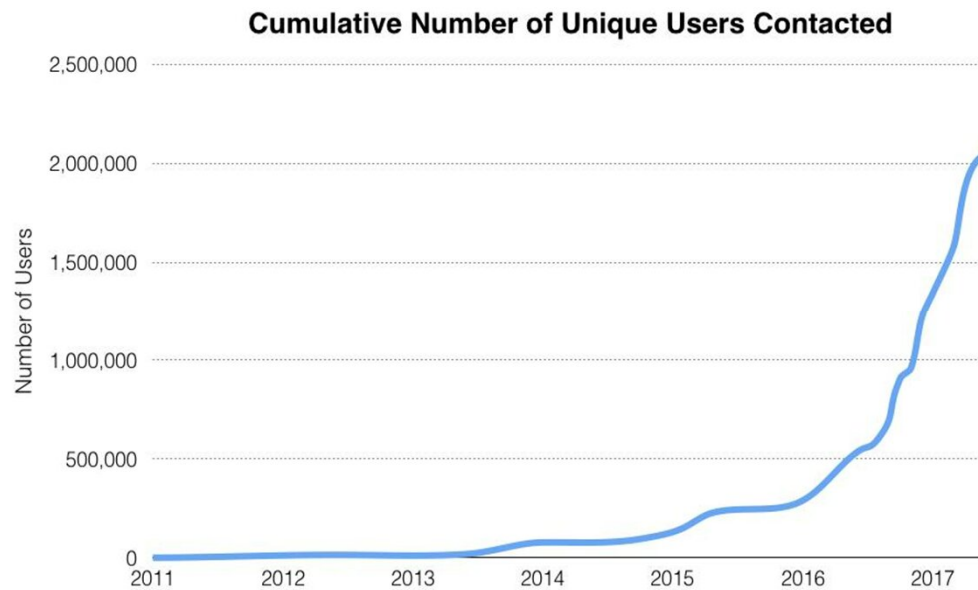
JUNTOS: Hi! In Kapitolyo, Pasig, you can cash-in at the Globe Store in Shangri-la Mall or Tambunting Pawnshop on San Rafael st. cor. West Capitol Drive.



Oh I didn't know there was a tambunting. I'll check it out thanks

-Mynt User

Magnitude of reach



Monthly numbers:

Over 1M users

Over 6M messages sent

Currently messaging in 7 different languages



Our global presence!

Results achieved



Pilot Results

97.6%

overall customer
enrollment rate

4x

loan application
rate for Juntos-
treated customers

7.9% ↑

average monthly
transactions per user

20% ↑

average 4-month
transactions per
inactive user

9% ↑

average P2P
transactions per new
mobile wallet
customer

22%

response rate to
certain text
messages

Results achieved



Pilot Results

26% ↑

Users completing
merchant payment
customer
enrollment rate

30% ↑

average merchant
payments per user

32%

response rate to text
messages by end
customers

Results achieved



Pilot Results

45% ↑

versus control in
monthly average
current account
balances

59% ↑

uplift in monthly
average current
account balances
in largely rural
areas

23%

response rate to
text messages by
end customers

JUNTOS

Empowering users to build confidence in
their financial lives

