

JUNTOS

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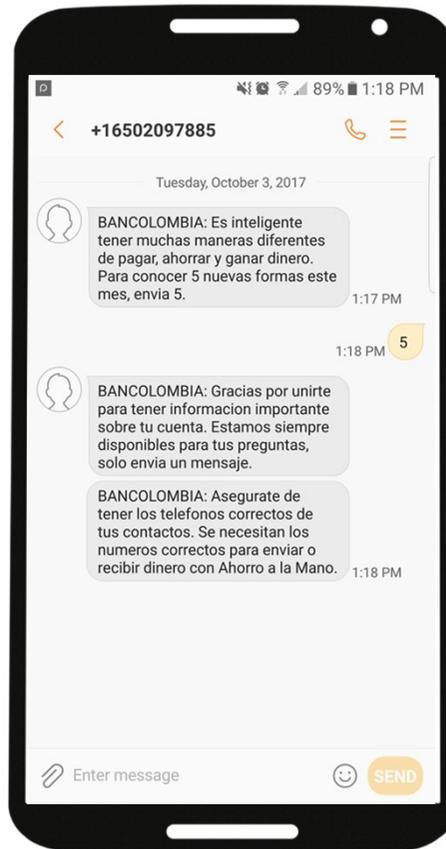
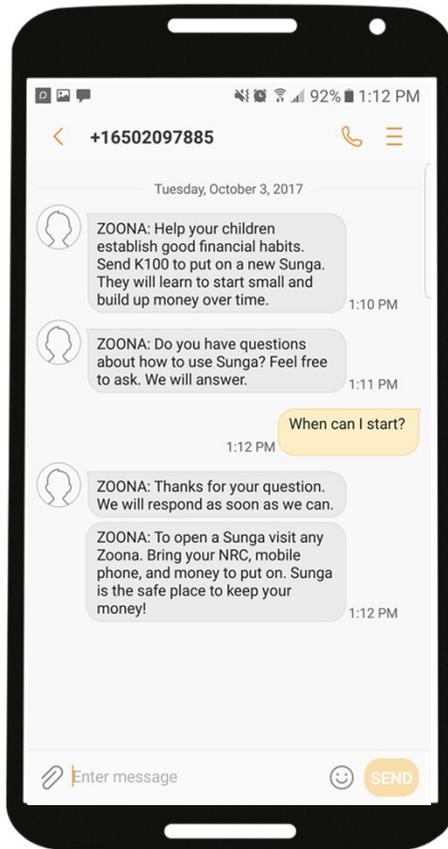
Who we are ?

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 pilpo can have an access to sending and receiving money, because here it is a challenge 
- ZOONA: Thank you for sharing! 

-Zoona Zambia User

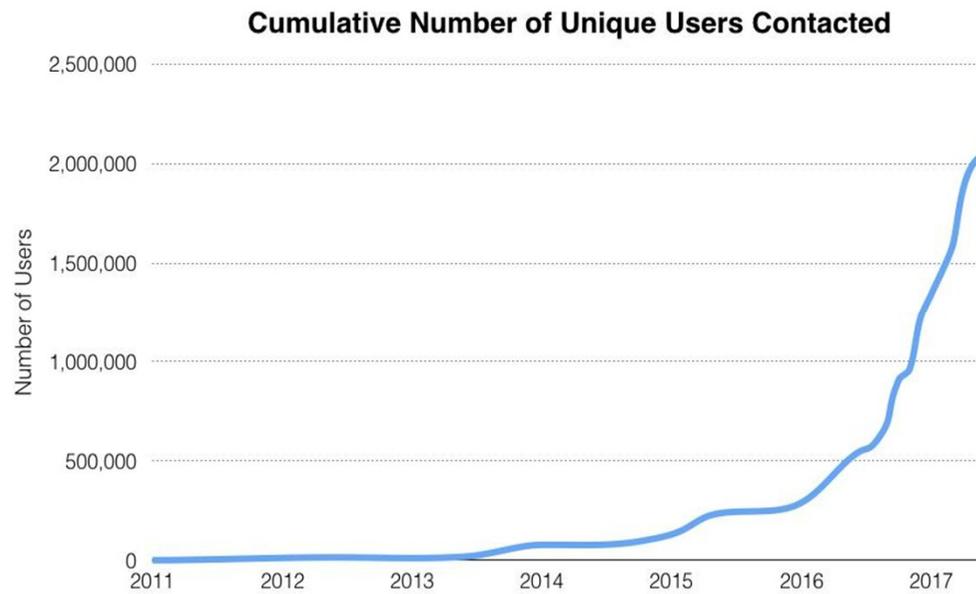
Examples of customer feedback

Providing information to the customer

- June 7, 2016 
- GCASH: We miss you. Enjoy this free SMS guide, JUNTOS. To continue text G. You can stop at any time by texting CANCEL.
- June 10, 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? 
- 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

