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# USAID/PHILIPPINES SCALING INNOVATIONS IN MOBILE MONEY (SIMM) PROJECT

QUARTERLY PROGRESS REPORT: SEVENTH QUARTER 2013  
OCTOBER - DECEMBER 2013

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**Scaling Innovations in Mobile Money (SIMM) Project Seventh Quarterly Progress Report**

USAID-DAI Contract No. AID-492-C-12-00004

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# ACRONYMS

AAN	Agnostic Agent Network
API	Application Programming Interface
ASKI	Alay Sa Kaunlaran Inc.
ATVI	Auto Top-Up Ventures Inc.
BCC	Behavior Change Communication
BLGF	Bureau of Local Government Finance
BSP	Bangko Sentral ng Pilipinas
CCT	Conditional cash transfer
CI/CO	Cash-in/Cash-out
COA	Commission on Audit
COP	Chief of Party
DAI	Development Alternatives, Inc.
DBP	Development Bank of the Philippines
DFI	Development Finance International, Inc.
DOST	Department of Science and Technology
DSWD	Department of Social Welfare and Development
e-payroll	Electronic payroll
EOR	electronic official receipt
FICO	First Isabela Cooperative Bank
GXI	G-Xchange, Inc.
IT	Information Technology
KMBI	Kabalikat para sa Maunlad na Buhay, Inc.
KYC	Know Your Customer
LGU	Local Government Unit
MFI	Microfinance Institution
MFS	Mobile Financial Service
MMP	Mobile Money Provider
MMP	Mobile Money Payroll
M-money	Mobile money
MOU	Memorandum of Understanding
MSME	Micro, Small and Medium Enterprise
MSU	Mindanao State University

NATCCO	National Confederation of Cooperatives
NBI	National Bureau Investigation
NGO	Non-Government Organization
OCHA	Office for the Coordination of Humanitarian Affairs
OCVAS	Office of the City Veterinarian and Agricultural Services
PMP	Performance Management Plan
POS	Point of Sale
PPC	Participating Primary Cooperatives
PPP	Pinoy Pera Padala
PVB	Philippine Veterans Bank
RBL	Regular Business Loan
RDMSI	Realtime Data Management Services Inc.
RFP	Request for Proposal
RPT	Real Property Tax
SEDPI	Social Enterprise Development Partnerships, Inc
SIDCI	Soro-Soro Ibaba Development Cooperative, Inc.
SIM	Subscriber Identification Module
SIMCO	San Isidro Multipurpose Cooperative
SIMM	Scaling Innovations in Mobile Money
SME	Small and Medium Enterprise
SOEMCO	Socorro Empowered People's Cooperative
SYDP	Scholarship and Youth Development Program
TOR	Terms of Reference
TOT	Training of Trainers
UN	United Nations
USAID	U.S. Agency for International Development

# EXECUTIVE SUMMARY

During the quarter, SIMM project achieved significant milestones in its effort to build an enabling environment for mobile money and overall electronic money in various localities in the country.

From October through December, SIMM has gained ground in piloting applications of mobile-based technology for reducing transaction costs in the payment system and improving public service delivery, in particular for streamlining disbursement and payment systems for the local governments of Quezon City and Valenzuela City.

In Quezon City, the local government adopted the use of mobile money for real property tax (RPT) assessment and payment, and social transfer of educational stipends to over 10,000 government scholars, and monthly allowance for 12,000 public school teachers. The Quezon City local government signed service agreements with G-Xchange Inc. (GXI) for its real property tax assessment and payment system and BPI Globe BankO for its social transfers. The new RPT payment system has the opportunity to cater to potential RPT payment transactions of more than 300,000 as processed by the local government last year, and also about 200,000 delinquent payments.

For the Valenzuela City local government, SIMM introduced the m- money real property tax assessment and payment system that has become part of the LGU's 3S Plus program, which includes online and mobile payments for government transactions. The new m-money system using GXI's GCash platform is expected to help streamline manual assessment and payment of over 130,000 properties in the city.

SIMM's collaboration with Microfinance Institutions (MFIs) and cooperatives also gained headway this quarter, as the Mobile Financial Service (MFS) Project moved forward with the partnership between G-Xchange Inc. and First Isabela Cooperative (FICO) Bank to implement the project, and the selection of pilot cooperatives of NATCCO to start rolling out its MFS business model using the Smart UnliPay platform. Cooperatives in Batangas City have also signed up as partner outlets of BPI Globe BankO and increased the number of active new users, and for those already existing partner outlets, aimed at increasing its GCash transactions among its members.

In promoting supply-side networks, SIMM continues to work with its mobile money provider (MMP) partners in the aim of expanding agent networks. SIMM has initiated possible platform integration between its MMPs and remittance platforms, investment entities, and pawnshops such as RemitBox, VMobile Technologies Inc., and Cebuana Lhuillier. Furthermore, as an update to the Agnostic Agent Network (AAN) Project, SIMM has introduced Auto-Top Up Ventures Inc. (ATVI) and DA5 to Mercy Corps and the MMPs as possible partners for the implementation of the project.

As SIMM reaches the last two quarters of the life of project, it is ramping up its communications and financial literacy and education efforts to tackle the main constraint in m-money adoption—which is low awareness of consumers on m-money services and limited capacity of agents to market m-money. To transition consumers from the knowledge and persuasion stages to the decision stage, SIMM, through its two projects on behavior change communication (BCC) and financial literacy and education, is introducing and implementing interventions at the cognitive level that will raise awareness on m-money, correct prevailing misconceptions, and build trust on m-money as a secure and convenient tool for financial inclusion.

As such, a BCC plan outlining the full execution of three phases, namely, inform, induce and institutionalize, for the two focus segments of MFIs/cooperatives and consumers at different touch points of below the line, above the line, stakeholder relations, on-ground activation, online and social media, public and media relations, and mobile marketing is intended to be localized according to context and m-money product or system made



available by the partner LGUs and MFIs, to help increase adoption and uptake of m-money in their cities and municipalities. Furthermore, logos, taglines and key messages for m-money were developed and applied to designs for calendars, posters, fans and flyers which will be distributed by SIMM to the four partner LGUs and selected MFIs by next quarter. The logos, taglines and key messages were based on the insights, values and personality, reason to believe of consumers, a unique selling proposition, and the benefits and essence of m-money so as to increase the likelihood of acceptance and adoption of m-money within the localities.

SIMM has also developed training manuals and modules for trainers and participants, and has started rolling out Training of Trainers (ToT) and participant sessions to partner LGUs and selected MFIs on financial literacy, incorporating key concepts on saving, loan, and insurance. SIMM has also started developing instructional videos and comic books to demonstrate the benefits of m-money and step by step procedures on how to use its products and services.

Lastly, SIMM came across a unique opportunity on expanding the project's reach in improving public service delivery by introducing m-money for cash transfer programs intended for communities in the Visayas region affected by one of the strongest typhoons to make landfall, Haiyan, in November. As a project at the forefront of m-money innovation, SIMM was designated as Chair of the Cash Working Group (CWG) of the United Nations Office for the Coordination of Humanitarian Affairs (UN OCHA) to provide inputs and help develop standards in program design, beneficiary targeting and cash distribution.

# CHAPTER 1: INTRODUCTION

The U.S. Agency for International Development (USAID) believes that development entails facilitating access to economic opportunity. Financial services provide the means for the poor and unbanked to build assets, better withstand shocks, and participate more broadly in the formal economy. In the Philippines, the lack of rural access to financial services presents a major barrier to achieving broad-based economic growth. Across the nation, 610 out of 1,635 municipalities do not have banks. With just 26 percent of Filipinos enjoying access to formal financial channels, a latent demand for financial services remains largely untapped.

Meanwhile, the Philippines enjoys a high penetration rate (100.3%) of mobile phone subscribers and registers more than 9.5 million electronic wallet accounts, more than any country in the world, save Kenya. An enabling regulatory environment has facilitated the expansion of mobile money (m-money) and has aided the creation of three unique electronic money models. Ubiquitous airtime distribution networks provide an established infrastructure to expand reach. These positive factors have created a ripe opportunity to leverage existing electronic money channels to address development challenges of financial and economic inclusion.

Despite many positive factors that have enabled the Philippines to become one of the most successful m-money markets in the world, other factors have constrained its growth. USAID has an opportunity to address constraints to catalyze this emerging sector and leverage electronic money for financial inclusion.

## OBJECTIVES AND KEY RESULTS

The Scaling Innovations in Mobile Money (SIMM) project builds upon USAID interventions in microenterprise access and mobile banking (m-banking) to further expand financial services. SIMM advances interconnected goals of increasing financial inclusion for broad-based economic growth through boosting expansion and rapid adoption of m-money services, and creating an enabling environment for m-money.

To reach these goals, SIMM will target three broad areas of strategic intervention: the payment system, government services, and electronic payroll (e-payroll) distribution.

Cutting across these strategic areas, the activities of SIMM will also address supply and demand constraints to broader adoption of m-money in the Philippines and promote global knowledge sharing.

Working with the government, the MNOs, financial institutions, and local organizations, SIMM will address obstacles that are impeding the growth of branchless banking in order to achieve growth-oriented sustainable results and impact. SIMM focuses on three primary areas: creating business models that scale, achieving inclusive user uptake, and promoting global knowledge sharing of m-money. SIMM will be responsible for delivering the following results.

- Growth of m-money to more than 1.3 million active users (of which one-quarter are new subscribers to m-money services).
- More than 12,500 people trained (via financial education and literacy on the uses of m-money and m-money services) for improved household financial management.
- More than 10,000 people opening savings accounts via m-banking.
- Increased e-payroll implementation and adoption to 100 (small, medium, and large) businesses and two Government of the Philippines agencies/local government units (LGUs).
- An additional 2,500 CI/CO merchant partners operating mostly in rural areas.
- Increased volume (monetary value) of m-money transactions by more than 200 percent.
- Three conferences and venues for networking supported; and

- Three research papers and assessments produced for knowledge sharing.

## **OVERVIEW OF QUARTERLY REPORT**

This report covers the progress of the SIMM project during the period October 1, 2013 to December 31, 2014. Section 2 describes the progress of the main activities and tasks planned. During the quarter, SIMM held several launching events, marketing and activation caravans, financial literacy and education symposia and trainings, and government agency and private sector meetings to push forth the adoption of mobile money.

Three of its projects, the Mobile Finance Services (MFIs) Business Models for Microfinance Institutions (MFIs) Project, the Development of Training Modules on Financial Literacy and Consumer Education Project, and the Development of Behavior Change Communication (BCC) Plan and Outreach Materials for Driving Adoption and Usage of Mobile Money in the Philippines is on full implementation as these projects reach the peak of the development of business models, financial literacy and education materials, and BCC materials which are expected to be produced and rolled-out by the next quarter.

The progress of activities is categorized by objective and major activities that were active during the period including the anticipated activities for the upcoming quarter. Towards the end of the section, project results and performance review were updated, showing complete baseline data versus accomplishments. Section 3 looks at the emerging and opportunities forthcoming. Section 4 provides an overview of what to expect for next quarter's implementation.

# CHAPTER 2: KEY PROGRESS TO DATE

## OBJECTIVE 1: Facilitating E-Payroll Distribution

<i>Active</i>	<ul style="list-style-type: none"> <li>• Promote e-payroll options to established businesses</li> <li>• Support the implementation of e-payroll to public sector agencies</li> <li>• Facilitate the e-payroll implementation of businesses and microfinance institutions not currently served by commercial banks</li> </ul>
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- Promote e-payroll options to established businesses

During this quarter, the SIMM project introduced the Mobile Money Payroll (MMP) program which aims to provide technical assistance in the promotion of m-money payroll. The overall goal of MMP is for 100 Small and Medium Enterprises (SMEs) to implement and adopt m-money payroll to up to 7,500 aggregate number of employees by March 2014. Specifically, it aims to induce early adopters to switch to m-money payroll by making it much easier for SMEs to purchase ATM cards from the m-money provider, and by providing financial literacy materials kit including training modules and manuals and other collaterals like mobile money comic books and instructional videos to each partner SME as part of the project’s financial literacy and education campaign. The mobile money providers have agreed to cooperate with SIMM in making the price of ATM cards more affordable for the SMEs under this program. The MMP was made available to all three mobile money providers (MMPs) and for them to collect applications from clients on a first-come first-served basis, with deadline of submission of complete documents on February 28, 2014.

- Support the implementation of e-payroll to public sector agencies

### SIMM Municipality of Pulilan, Bulacan

During the period, SIMM continuously monitored the m-money payroll system adopted by the Pulilan Municipal Government for its employees. A total of 287 employees are now receiving payroll through their BPI Globe BankKO accounts, and to help the demand for cash-in /cash out (CI/CO) transactions, a BankKO partner outlet beside the municipal hall was acquired last quarter to help cater to the m-money related transactions of employees.

- Facilitate the e-payroll implementation of businesses and microfinance institutions not currently served by commercial banks

SIMM identified the expansion and use of mobile money transactions through Microfinance Institutions (MFIs) as a key opportunity area, as they represent huge transactions related to microfinance services especially in the rural areas. Five institutions are participating in the project: National Confederation of Cooperatives (NATCCO), the largest network of cooperatives in the country, rural banks First Isabela Cooperative (FICO) Bank and GM Bank of Luzon, microfinance non-governmental organization Kabalikat Para sa Maunlad na Buhay Inc. (KMBI), and credit cooperative Center for Community Transformation (CCT) Credit and Savings Cooperative. The project aims to develop MFS business model for each MFI focusing on mobile money

transactions covering a range of services from microcredit, savings, insurance, loan disbursement/payment and payments for other goods. Updates for the quarter for each MFI are described below:

*National Confederation of Cooperatives (NATCCO)*

Following the signing of a Memorandum of Agreement (MOA) between NATCCO and Smart e-Money Inc. for the development of Smart UnliPay mobile banking platform for NATCCO last quarter, the development of the platform is ongoing based on the agreed MFS business model for pilot cooperatives which is for NATCCO to m-money product to member co-ops to service the credit and savings products offered to member co-op clients. Specifically, NATCCO member co-ops should be able to provide clients with a mobile wallet connection to the clients' ATM account with linkage to savings account and loan repayment holding account. This service is projected to be ready by next quarter, and systems integration, user acceptance test, training, development of marketing and communications plans, and training of trainers also to be completed by then.

On October, NATCCO with SIMM held a marketing workshop to outline the marketing mix to promote NATCCO's mobile banking product, which will be promoted as a savings account, the PinoyCoop UNLI, and will be offered as a bundled ATM plus mobile banking product. The proposed pricing and promotional activities for Participating Primary Cooperatives (PPC) of NATCCO which include the sales kit, starter package, training, incentives, and increasing customer awareness were also agreed upon during this workshop. Meanwhile, NATCCO has also identified pilot cooperatives for this new product, which are MSU-IIT National Multi-Purpose Cooperative and NEC Multi-Purpose Cooperative in Iligan City, however MSU is upgrading its system so there might be difficulties in piloting with this cooperative. Another suggested pilot cooperative is the Barbaza Cooperative in Antique province, but due to typhoon Haiyan the province was heavily affected and so the piloting was cancelled.

During the presentation of the MFS business model to a member cooperative in November, specifically the MSU-IIT National Multi-Purpose Cooperative based, NATCCO presented its business model which includes the product, pricing, revenue sharing and cost-benefit analysis, and showed that internal rate of return is at 148% after five years. Meanwhile, SIMM together with NATCCO also presented the mobile banking service business model to the Socorro Empowered People's Cooperative (SOEMCO) Board on November. SOEMCO is one of the primary cooperatives of NATCCO and has over 6,000 members, with branches in Socorro Island and Dapat in Siargao Island, Surigao del Norte identified as pilot areas for the MFS project. A business process review was done by SIMM and NATCCO for SOEMCO on December, to evaluate the current business processes (microfinance lending and deposit taking) of SOEMCO and identify which processes will be impacted by mobile financial services offering. The team will redesign business processes – assess current, identify impacted processes and process gaps, design modifications, integrate new processes into business units, and draft communications plan for modified business processes.

The business process re-design will be presented by Software Group to the team next quarter and with NATCCO to prepare the Memorandum of Agreement (MOA) with SOEMCO. NATCCO emphasized the need for data and internet connectivity for successful pilot implementation, as currently the island has poor connectivity. The recommended launch for this new product is on February 2014, during the scheduled membership meeting of SOEMCO.

Meanwhile, SMART was not able to finish the development of the platform this quarter and is expected to complete this action by early next quarter, and proceed to testing with NATCCO switch provider Channel.

*First Isabela Cooperative (FICO) Bank*

On November 5, First Isabela Cooperative (FICO) Bank signed an implementing agreement with mobile money provider G-Xchange Inc. (GXI) defining the scope of service, fees, settlement and reporting procedures, and terms for mobile financial services - bills payments and loan disbursements that will allow

FICO Bank and its clients to use the GCASH platform. The partnership of SIMM and GXI will introduce mobile money as a secure and convenient delivery channel for FICO BANK's financial services, specifically microfinance loan disbursement and microfinance and jewelry loan collection. The pilot testing will involve 4,000 microfinance and jewelry loan clients of two pilot branches – Cauayan City and Alicia.

Also during this period, SIMM consultant Social Enterprise Development Partnerships Inc. (SEDPI) trained the bank's pool of trainers on teaching clients how to use the service, financial education, and marketing. Thirteen (13) FICO Bank staff, composed mainly of front liners like tellers, clerks, cashiers, jewelry appraisers, and account officers, completed the training conducted on November 5-6. On November 7, FICO Bank staff that will comprise the MFS team staff was trained on the MFS redesigned business process. The new process is an output of the business process review conducted last September. Sixteen (16) representatives from the microfinance unit, and audit, IT, accounting, jewelry loans, and internal control completed the workshop.



Partnership agreement signatories (left to right) Atty. Estalker Aragonza, FICO Bank Chairman of the Board, Mamerto Tangonan, SIMM Chief of Party, Al Ranola, GXI Northern Luzon Sales Manager, and Herminio Ocampo, FICO Bank President with FICO Bank officers.

#### *Center for Community Transformation (CCT) Credit and Savings Cooperative*

The recommended MFS business model for CCT is to use m-money to service the regular business loan (RBL) product. About ninety-five percent (95%) of CCT's clients avail of this loan on a weekly basis. CCT as of this quarter reviewed and sent out the Terms of Reference (TOR) for the m-money services platform provider. After this, CCT has moved forward with contracting G-Xchange Inc. (GXI) for the mobile financial service, with CCT preparing the required documents and implementing agreement with GXI. Technical requirements such as channel security, data encryption and API and database schema were also deliberated on.

Meanwhile, business process redesign and agent mapping have been initiated during the period, and pilot areas that have been identified for the MFS project are seven (7) branches in Malabon, Quezon City, and Pasay. The mobile financial service of CCT was projected to go live by mid-December, but is experiencing delays.

#### *GM Bank*

This quarter, a mobile banking agent profile was developed for GM Bank, which will be tested and run and will be used as basis for the bank's decision to proceed with the pilot. The bank zeroed in on the weakness of the agent network as the main challenge to their previous mobile banking implementations. The tool is still undergoing tests and the business proposition package will be presented to the GM Bank management by next quarter.

#### *Kabalikat Para sa Maunlad na Buhay Inc. (KMBI)*

KMBI's Board decided to discontinue partnership with SIMM for the MFS project, for the reason that KMBI has already had substantial investment poured into a partnership with MicroSave on a remittance product via a mobile platform, which the Board sees as a competing product. KMBI is also in the middle of a re-organization and is having difficulty allocating manpower to the MFS project.

### **SIMM Batangas City**

*Ilijan Multi-Purpose Cooperative and Pinagbuklod Multi-Purpose Cooperative*

This quarter saw the m-money launch of two (2) multi-purpose cooperatives in Batangas City, namely the Ilijan Multi-Purpose Cooperative in Brgy. Ilijan on October 19 and Pinagbuklod Multi-Purpose Cooperative in Brgy. Balete on November 30. The two events were attended by Batangas City Government representatives, BPI Globe BankO and Globe Telecom Corporate Social Responsibility senior officers, USAID representatives, and the SIMM project team. Gimmicks during the events were made, such as raffling off free cellular phones to members who registered for accounts on the event day.

The Ilijan Multi-Purpose cooperative has over 600 members with more than 400 members who immediately signed up for a BPI Globe BankO accounts during the launch, meanwhile Pinagbuklod Multi-Purpose Cooperative has over 300 members who have already acquired BankO accounts as well. These cooperatives have the potential to directly reach as many as 8,000 residents in Brgy. Ilijan, and over 9,000 residents in Brgy. Balete.

Following the m-money intervention in Brgy. Balete, SIMM and BPI Globe BankO conducted a one-day financial literacy symposium on November 18 for more than 500 high school students of the Balete National High School, focusing on the topic of saving. The symposium was also at the same time an activation event which was able to acquire more than 400 new users from the school.



Second year high school student John Lloyd opened a BankO m-money account after attending the Financial Literacy Symposium at the Balete National High School on November 18, 2013. According to John Lloyd, he will use his BankO account to save a portion of his allowance.

#### *Soro-Soro Ibaba Development Cooperative (SIDC)*

This quarter, SIMM initiated the m-money GCash account opening for SIDC's more than 8,000 depositors and borrowers. SIDC is an existing GCash partner outlet and expressed interest in increasing their GCash transactions among its members, but is hindered by the cost of GCash express card from doing so. As such, SIMM has agreed to assist SIDC in acquiring the needed ATM cards by working out an arrangement with GCash to provide the cards at no cost to SIDC.

#### **SIMM Valenzuela City**

##### *Holy Cross Credit and Savings Cooperative (HCCSC)*

In October, SIMM has continued to discuss m-money benefits with HCCSC, specifically cost savings, additional revenue resource, improving service to members, and increasing outreach, and the cooperative has likewise expressed its interest to support initiatives of the LGU. However, the cooperative raised several issues in terms of amending its registration documents and catering to non-members may trigger its re-classification as a taxable entity. Moreover, the cooperative is already an existing Western Union agent and has already secured approval from CDA to engage in the remittance business.

SIMM proposed to HCCSC to partner with MMPs as CI/CO and promote the product to its members to ensure traffic in its seven branches. SIMM will also endorse HCCSC as flagship CI/CO during barangay roadshows, particularly in barangays where HCCSC branches are present to promote its CI/CO and to enlist new members. Next step is for SIMM to schedule GXI and Smart e-Money Inc. presentations to the cooperative and provide assistance in developing a business case for presentation to HCCSC Board.

*SIMM meeting with Development Finance International Inc. (DFI) and Kennemer Foods International Inc.*

This quarter, SIMM explored the possibility of piloting the adoption of m-money for the financial services requirements of Kennemer Foods International Inc., a producer and marketer of food and agricultural products based in Davao City. Kennemer specializes in growing and trading of high-quality agricultural crops, particularly fermented cacao beans. Kennemer has engaged Development Finance International Inc. to develop and expand the business, as currently it has over 5,000 cacao farmers and helps these farmers from start-up to trading or selling their cacao produce through financing, technical support and cacao trading based on prevailing global price.

Kennemer is looking for a facility that will mainly eliminate cash handling for transactions such as disbursing loans and sales proceeds, and for collection of monthly loan amortizations. BPI Globe BanKO presented its products and services to Kennemer, and it was agreed that SIMM will visit its farm in Brgy. Calinan in Davao City by next quarter to document processes, interview farmers to understand behavior towards cash and willingness to shift to m-money, and map potential BanKO partner outlets.

*SIMM meeting with Rural Net*

SIMM on November 28 met with Rural Net together with GXI to explore a partnership in offering mobile banking services to rural banks and cooperatives in the country. Rural Net is a web-based financial services platform that allows member-rural banks to provide value-added financial services to its customers such as processing of NSO documents, collection and processing of Balik Manggagawa exit clearances, and reloading and encashment for Smart Money. Under the proposed intervention, Rural Net will use the GCash platform and introduce modifications to suit its specific requirements, and a co-branded cash card will be offered to customers of member rural banks. SIMM will further assess if it can proceed with a partnership with Rural Net in view of project timeline and budget.

**Anticipated Activities Next Quarter**

1. Information / education campaigns
2. Monitoring and evaluation of ongoing interventions

For the MFS project, SIMM sub-contractor Software Group will be submitting the workplan for Phase 2 of the project, as well as the completed business model reports for GM Bank and CCT. NATCCO and CCT are expected to launch their m-money products and with FICO Bank going live by next quarter.

SIMM is also expecting the adoption of m-money payroll for 100 SMEs through the MMP program upon submission of applications.

**OBJECTIVE 2: Reducing Transaction Costs in the Payment System**

*Active*

- Support and expand the wide adoption of P2G at one government of the Philippines agency
- Facilitate an efficient payment system to private sector utilities via m-money

- Support and expand the wide adoption of P2G at one government of the Philippines agency

**SIMM Valenzuela City**

The SIMM Project reached a milestone with its pilot city Valenzuela City, as the m-money real property tax (RPT) assessment and payment system went live this quarter as part of the LGU’s 3S Plus program which includes online and mobile payments for government transactions. The “3S Plus” campaign, which



stands for “Simple, Speed and Service” aims to provide convenience to taxpayers and pursuing good governance.

The first leg of the enhancement project was the development of online billing for real property tax last September, with the second phase including the installation of Point of Sale (POS) machines by the Development Bank of the Philippines (DBP) at the taxpayers lounge, and the use of ATM and VISA credit cards to settle business license fees, real property tax, and engineering permits.

On December, the successful testing of m-money for RPT payment finally marked the completion of Valenzuela City’s targeted set up for tri-modal payment options.

Prior to going live in December, SIMM, GXI and Valenzuela City LGU tackled concerns on API development, web service connectivity, and security risk assessment. SIMM also provided the LGU with back-end procedures and flow chart which were integrated in the internal rate of return for the electronic payment system ordinance. During this period the LGU also finalized the Memorandum of Understanding (MOU), Implementing Agreement and Merchant Application Form and submitted to GXI. A successful demonstration of the RPT m-money system was also arranged for Mayor Rex Gatchalian on December 9, which coincided with the soft launch of the new system through LGU official website announcement and a press release.

The new m-money system, along with the other electronic payment systems made available by the LGU such as point of sale (POS) and online, is expected to help streamline manual assessment and payment of over 130,000 properties in the city. GXI and SIMM further discussed marketing requirements of the new system, and GXI will be providing visibility collaterals such as billboards, standees, flyers, and instructional video. The formal launch event of the m-money payment system for RPT will be held in January 2014 along with the launch of the LGU’s 3S Plus program.

### **SIMM Quezon City**

This quarter, SIMM has also gained ground in piloting applications of mobile-based technology for another LGU, the Quezon City Local Government, for its real property tax assessment and payment system. The Quezon City Local Government has signed a service agreement with G-Xchange Inc. for its GCash platform, which aims to cater to potential RPT payments of more than 300,000 as processed by the local government last year, and also about 200,000 delinquent payments.

This new system was formally launched through an event at the City Hall in December 11 with Quezon City Mayor Herbert Bautista, Mr. Greg Beck, USAID Deputy Assistant Administrator for Asia, Mr. Paolo Baltao, GXI President, senior officers of USAID, LGU department heads and officials, and SIMM team.



*Quezon City launching event on December 11, 2013 with GXI President Paolo Baltao, Mayor Herbert Bautista, USAID Washington Deputy Assistant Administrator Greg Beck, USAID/Philippines Program Management Specialist Teresita Espenilla, and BPI Globe BankO Vice President Rob Nazal.*

Prior to launch, SIMM together with the Quezon City LGU committee members, Accounting, Treasury and Information Technology (IT) teams, and Commission on Audit (COA) central, regional and local officers worked on the integration of the systems, documentation and preparation of Implementing Rules

## Quezon City and USAID Launch Mobile Money System

**December 11, 2013, Quezon City** –The Local Government of Quezon City, in collaboration with the U.S. Embassy Manila’s United States Agency for International Development (USAID), launched an innovative “mobile money system” today. This mobile money system will assist the government with real property tax assessment and collection, and with disbursing stipends to 10,000 government scholarship recipients and allowances to 12,000 public school teachers.

Mr. Greg Beck, USAID Deputy Assistant Administrator for Asia, who is visiting the country this week, said, “I see bright prospects for the Philippines in achieving its targets in good governance and sustained inclusive growth. Today’s launch is an excellent example of how local governments, like Quezon City, are committing to this goal with the help of innovative technology that promotes transparency and accountability in government service.”

USAID’s Scaling Innovation through Mobile Money (SIMM) Project is aligned with the Philippine government’s goals of promoting financial inclusion by expanding citizen access to formal banking and financial services, and by improving accountability and security in government transactions through digitization of payment and collection systems.

“This USAID project has supported our goal to automate existing payment and collections systems for a faster, more secure, and more accountable management and tracking of government financial transactions. The system will now enable our real property taxpayers, our scholars and our teachers to transact with the city government simply by using their mobile phones. They no longer need to come to City Hall and queue,” explained Quezon City Mayor Herbert Bautista.

Last year, the local government processed over 316,000 real property tax payments out of a potential 570,000 payments of up to more than PhP1 million (US\$22,829). Educational stipends for college students are released every semester at a range of PhP1,500 to PhP10,000 (US\$34 to US\$229), and an allowance of PhP2,000 (US\$43) for teachers are released monthly.

In addition to eliminating challenges in its existing manual system, including high cost of cash handling, safety concerns, and inefficient back end operations, this mobile-based fees assessment and collection solution aims to streamline government financial processes and reduce delinquent tax payments. Disbursing funds can sometimes take months to complete. This mobile money system will help Quezon City improve customer service for residents and businesses.

USAID facilitated the local government’s partnership with BPI Globe BankO to provide the mobile money platform for the social transfers, and G-Xchange, Inc. (GXl) for the real property tax assessment and collection.

Ms. Teresita Tan, President and CEO for BPI Globe BankO, said, “As a mobile-based bank that primarily focuses on giving easy and immediate access to formal financial services to more Filipinos, BankO shares the Quezon City Local Government’s vision to increase financial inclusion by promoting the use of mobile money to its scholars and teachers. With their BankO accounts, they are not only able to keep track of their disbursements, but they have the opportunity to perform various financial transactions using their mobile phones as well.”

“We are glad to further extend the convenience and security of GCash mobile payment service to Quezon City residents by allowing them to pay real property tax using their mobile phones. With the support of the local government, we hope to enable more people access to innovative, secure financial services,” said GXl President Paolo Baltao.

And Regulations for electronic collections detailing the procedure from assessment, payment, collections, settlement to reporting, and other technical requirements of the new m-money system.

This new intervention is included in the approved Amended Quezon City Government Ordinance No. SP-2228, S-2013 *Authorizing the acceptance of alternative mode of payment for taxes and fees from taxpayers through the use of over the counter payments in accredited banks, internet banking, automated teller machines and Mobile Money and other purposes*. The ordinance was passed on October 21, 2013 by the City Council and approved Mayor Bautista on November 8, 2013 (*See Annex A*). Furthermore, this new system is supported by the approved COA regulation on electronic receipts, specifically the COA Circular 2013-007 or the Guidelines for the Use of Electronic Receipts (eORs) to Acknowledge Collection of Income and Other Receipts of Government.

#### *Follow-up Meeting on National Bureau Investigation (NBI) Clearance Processing Payment System*

This quarter, SIMM agreed to help NBI define its system architecture for its clearance processing payment system which will be in 2 phases: 1) overlaying an electronic payment service provider on top of Realtime Data Management Services Inc.'s (RDMSI) system, that will connect to multiple payment channels (i.e., banks, Bancnet, credit cards, mobile money,); and 2) targeting system where transaction sequence is reversed (application for clearance first before payment). NBI will explore other enhancements to the existing clearance system such as database security, increased parameters for system query for derogatory record that the electronic payment service provider can do as value-added service.

SIMM will discuss the system architecture with COA to secure their approval on controls and compliance with existing COA regulations and will present the intervention to the Department of Justice to secure buy-in.

#### *SIMM Meeting with the Department of Science and Technology (DOST)*

SIMM and PVB Card met with DOST Secretary Mario Montejo and DOST ICT Office team in October to inquire about the current status of the government's plan to come up with a single online payments web portal. The ICT Office team informed the group that they are undertaking a project to implement such service, which complies with government regulations and can interconnect with several e-payments provider on a non-exclusive basis. SIMM offered to assist the team with technical assistance particularly on payments, and it was agreed that SIMM will be invited to upcoming activities related to the project.

In December SIMM participated in a workshop organized by the ICT Office which convened government agencies and payment service providers. The ICT Office presented a prototype of the system, and the next step is for payment service providers to furnish the team their contract template so ICT Office can draft one that can be used among the service providers and government agencies.

- Facilitate an efficient payment system to private sector utilities via m-money

### **SIMM Pulilan Bulacan**

#### *Pulilan Water Sytem*

During this period, SIMM continued to monitor BankO m-money payments made to the Pulilan Water System, which was launched last quarter. Marketing, information and education campaign efforts were carried out by BPI Globe BankO to help increase awareness and usage of the new payment system, which included barangay activation caravans and visibility collaterals.

#### *Anticipated Activities Next Quarter*

1. Information, education and marketing campaigns
2. Monitoring and evaluation of ongoing interventions

The launch of Valenzuela City’s m-money RPT system has been successful and SIMM together with the LGU is looking into other government collections such as business permit and license fees for m-money adoption. Roadshows per barangay are also planned for the next quarter to help raise awareness and usage of the new system.

### **OBJECTIVE 3: Improving Public Service Delivery (G2P)**

*Active*

- Increase transparency, reduce leakages, and efficiently scale up social protection programs with m-money
- Enhance financial literacy of Cash Conditional Transfer (CCT) and non-CCT beneficiaries

- Increase transparency, reduce leakages, and efficiently scale up social protection programs with m-money

#### **SIMM Quezon City**

This quarter, SIMM was also able to successfully pilot the use of m-money for social transfers of the Quezon City Local Government, with m-money as a disbursement method for educational stipends to over 10,000 government student-scholars released every semester at a range of US\$34 to US\$229 (PhP1,500 to PhP10,000) and for monthly allowances of 12,000 public school teachers worth US\$69 (PhP3,000).

The Quezon City Local Government has signed a service agreement with BPI Globe BanKO for its social transfers, and the one year contract partnership includes BPI Globe BanKO providing free sim cards, text connect facility that will enable the local government to broadcast announcements to its constituents and receive real time feedback, quarterly raffle to consumers, option for employee cooperatives to be accredited as BanKO partner outlets, and 10,000 customized ATM cards. Activation and end users training for scholars and teachers commenced during this period and is expected to be completed by the next quarter.

This new disbursement system can significantly reduce disbursement time to students from 3 months to 4 hours. Furthermore the new system will address the current problem of transferring accountability of cash advance to the Scholarship and Youth Development Program (SYDP) in distributing cash to scholars. Once the disbursement has been approved by the respective offices, the stipends will be sent directly to the m-money accounts of the scholars.

This intervention was also launched in December 11 at the City Hall together with the launch of the m-money RPT assessment and payment system. BanKO was represented by Mr. Rob Nazal, Vice President for Community Banking.

#### *Conditional Cash Transfer (CCT) Distribution*

Following previous meetings of SIMM with Department of Social Welfare and Development (DSWD) Director Rodora Babaran on the concept paper for CCT compliance verification and cash grant distribution, DSWD was able to provide data to facilitate the development of a business case to support the concept paper. Furthermore, DSWD suggested to SIMM to conduct a field observation of rural areas which represents twenty percent (20%) of problematic areas, defined as those not reached

telecommunications coverage and far flung areas with almost impassable roads. Next step is for DSWD and SIMM to schedule a field visit.

#### *Cash Transfer Program for Haiyan-affected Communities*

On November 8, tropical cyclone Haiyan, which is also known as the strongest storm recorded at landfall, devastated the Visayas region of the Philippines and according to the United Nations (UN), about 11 million people have been affected and many have been left homeless. In times of response and early recovery, cash transfer programming is seen as one of the many schemes to help beneficiaries get back on their feet and regain assets. As such, SIMM in collaboration with Mercy Corps saw the opportunity of adopting m-money for a cash transfer program for affected communities in Visayas.

Traditionally, cash transfers are usually done through physical cash distribution during emergencies, which is very costly and poses several dangers. SIMM reached out to the various humanitarian agencies responding to the disaster to know their plans and to help make the cash transfers as efficient as possible, preferably through electronic means. SIMM joined the coordination meeting in November 2013 which resulted in the formation of the Cash Working Group (CWG) temporarily chaired by the Cash Learning Partnership (CaLP).

One concern that was earlier on identified by the MMPs for this purpose is the Know Your Customer (KYC) requirements as imposed of the Bangko Sentral ng Pilipinas (BSP), and as beneficiaries are expected to have lost their identification cards, the BSP has issued a Memorandum No. M-2013-052, *Temporary Relaxation of Implementation of KYC Requirements* effective from November 21 to December 31, 2013 (See Annex B).

Furthermore, SIMM coordinated with the UN Office for the Coordination of Humanitarian Affairs (OCHA) which became the overall coordinator of all humanitarian response to the disaster, and it was agreed that there is a need for a more organized effort for cash transfer programs of all other donor and humanitarian agencies for Haiyan-affected communities. As such, SIMM was designated as chair of the Cash Working Group (CWG) of the UN OCHA, to provide inputs and help develop standards in program design, beneficiary targeting and cash distribution. CWG meetings have been initiated during the end of the quarter and are expected to continue towards the next quarter.

SIMM linked up UN OCHA with the DSWD in order to align all cash transfer programming (CTPs) with the government's 4Ps program and to ensure harmony at all levels, especially on the ground in the disaster areas, in order to avoid unnecessary issues resulting from uncoordinated execution.

- Enhance financial literacy of CCT and non-CCT beneficiaries

#### *Development of Training Modules on Financial Literacy and Consumer Education Project*

With the submission of the Training Needs Assessment Final Report last quarter by SEDPI, the Development of Training Modules on Financial Literacy and Consumer Education project proceeded with the next phase of developing and conducting financial education to target beneficiaries of SIMM, which include MFIs, SMEs, government units, and other low-income households. Specifically, SEDPI has started crafting a Trainer's Guide (a separate copy will be sent to USAID) and rolling out Training of Trainers (ToT) and participant sessions on financial education and the adoption of m-money, and developing practical training materials such as comic books and two-minute videos which cover topics on saving, loan and insurance.

The series of financial education aims to equip consumers (mobile money adopters) with knowledge and skills in handling their money with responsible saving, spending, borrowing, and investing. It also allows SIMM to understand the needs, preferences, habits, and behaviors of SIMM’s stakeholder segments and localities, as well as communicate the appropriate value proposition of mobile money and its current providers in the country.

Specifically, for the period SEDPI was able to deliver a total of fourteen (14) ToTs and participant sessions across SIMM stakeholders belonging to LGUs of Pulilan, Bulacan, Quezon City, and Batangas City, to cooperative offices such as the Sikap Buhay Entrepreneurship and Cooperatives Office and the Office of the City Veterinarian and Agricultural Services (OCVAS), to MFI FICO Bank and for students of Business Management of the Polytechnic University of the Philippines in Pulilan, Bulacan.

ToT topics included key principles and practices in adult learning, financial literacy and mobile money overview. SEDPI also conducted individual and small group orientation, and introduction to classroom-type training. A return demonstration with the SEDPI facilitators and co-participants was also done.



A trainer of Sikap Buhay Entrepreneurship and Cooperatives Office in Quezon City delivered a session on loan using m-money to his fellow trainers during a ToT on November 22, 2013.

Participant sessions have the same basic topics, namely saving, proper budgeting, setting financial goals and determining needs versus wants, buying insurance, loaning, and the mobile money services appropriate for each.

### *Anticipated Activities Next Quarter*

1. Complete activation of all scholars and teachers covered by the social transfers
2. Information and education campaigns
3. Monitoring and Evaluation of ongoing interventions
4. Meetings and coordination with CWG

For development of training modules on financial literacy and consumer education project, additional ToT and participant sessions for other partner cities and institutions. Each ToT will roll out financial education for their constituents. OCVAS is set to include financial literacy in their seminar for microbusiness owners, while the cooperatives from Batangas City will include it in their general assemblies. Those under Sikap Buhay will start delivering their own participant sessions starting March 2014, while the cashiers are expected to promote the local government’s mobile money payment system.

More so, the comics and videos, and training manuals and PowerPoint presentations are expected to be finalized by next quarter.

## **OBJECTIVE 4: Promoting Supply-Side Networks**

### *Active*

- Build capacity of channel management networks
- Encourage platform integration (merchant network with banking back office)

- Build capacity of channel management networks

#### *New Partner Outlets*

SIMM has launched a total of six (6) new BanKO Partner Outlets (BPO) in Batangas City namely, Ilijan Multi-Purpose Cooperative and Pinabuklod Multi-Purpose Cooperative, and Otsodosotso in Pulilan, Bulacan with 4 branches, namely.

#### *Meeting with Cebuana Lhuillier and BPI Globe BanKO*

SIMM and BPI Globe BanKO met with Cebuana Lhuillier in October to explore a partnership in terms of expanding partner outlets through Cebuana's over 1,800 outlet networks nationwide. BanKO presented its three types of partner outlets, namely 1) cash-in, cash-out only; 2) cash-in, cash-out plus account opening; 3) cash-in, cash-out plus accounting opening plus bills payment and remittance. Furthermore BanKO also presented the commission and incentive rates for partner outlets, and Cebuana was particularly concerned how its service can be positioned in a way that it will not directly compete with its remittance product. Cebuana is willing to pilot in selected outlets once the partnership is approved by the Cebuana Lhuillier management.



*The Ilijan Multi-Purpose Cooperative officially became a BanKO partner outlet on October 21, 2013 during the launch event with SIMM, BPI Globe BanKO, Globe Telecom and the local government of Batangas City.*

#### *VMobile Technologies Inc. activation and usage drive*

With the aim of boosting adoption of mobile money, SIMM, through its partnership with GXI, agreed to support VMobile's activation and usage program starting this quarter. VMobile is the leading universal prepaid load provider in the country with over 1,200,000 members (retailers) nationwide and major cities abroad.

GXI signed an agreement with VMobile to use GCash Card service on a pilot basis for distribution of sales commissions of VMobile dealers and retailers. Furthermore, SIMM and GXI proposed to VMobile to promote the use of mobile money for members to purchase universal load credits which is more secure, cost-effective and convenient. Instead of going to a bank or to a VMobile business center, members can just cash-in in the nearest GCash partner outlet and purchase universal load credit via GCash. To implement the service, GXI will have to develop the USSD menu and interface to VMobile system to facilitate real-time transaction once the proposed system and incentive plan are approved by VMobile. GCash Card accounts will be opened for new VMobile dealer / retailer members for the pilot and for full rollout in 2014. To promote activation and usage, GXI and VMobile will implement an activation and usage drive which will be supported by communications and training from SIMM.

#### *Partnership for Remitbox CI/CO network*

This quarter, SIMM has also explored the possible acquisition of more CI/CO networks by helping establish a partnership between GXI and Remitbox Corporation, a remittance and payment platform with over 800 outlets within its network nationwide. This partnership was made official during the signing of an Implementing Agreement between GXI and Remitbox in November. SIMM is proposing to train Remitbox CI/CO network frontliners or provide a usage program to promote m-money to walk-in customers. SIMM and GXI will further discuss the plan with Remitbox until the next quarter.

- Encourage platform integration (merchant network with banking back office)

*Follow-through with Mercy Corps for the Agnostic Agent Network (AAN) Project*

In October, SIMM touched-based with Mercy Corps to discuss Hapinoy's request to be designated as the central entity for the Agnostic Agent Network Project. Mercy Corps expressed reservations and needed to further assess the commitment of Hapinoy as well as its readiness to lead the project. Mercy Corps required Hapinoy to present its business and technical plans, and timeline for the project. On another note, SIMM presented the Auto Top-Up Ventures Inc. (ATVI) as a potential central entity for the project considering its readiness to deploy its existing platform. During the quarter SIMM has set-up meetings with ATVI and Mercy Corps to discuss more in detail a possible partnership for the project. ATVI is partly owned by iRipple, a publicly listed technology company which specializes in point-of-sale (POS) systems. ATVI has about 1,600 outlets under its network which includes 300 outlets that are directly under contract with ATVI and 1,300 outlets under DA5, one of the biggest dealers of Western Union in the country.

*SIMM meeting with DA5*

Also in October, SIMM met with DA5 to discuss the concept of the Agnostic Agent Network (AAN). SIMM presented the advantages of being cash agents of SIMM's three MMP partners, which is to drive more business to their partner outlets. DA5 supported SIMM's proposition and did not see any issues in leveraging their network as m-money cash agents, provided the remittance service of m-money does not compete with DA5's outlets' remittance business. SIMM suggested that DA5 outlets may confine themselves to cash-in/cash-out, and use their own products for remittance.

*SIMM meeting with GXI and ATVI*

In November, SIMM facilitated a meeting wherein ATVI indicated its plan to integrate with GXI to allow its network to service cash-in and cash-out transactions of GCash account holders. As such, ATVI presented its payment aggregator business model to GXI which includes e-load, bills payment, airline booking and hotel booking. ATVI also links up with other payment aggregators such ECPay and Pinoy Pera Padala. GXI and ATVI has agreed to work together and to integrate with its platform and in addition to the cash-in and cash-out servicing, GXI wanted to offer airline ticketing and hotel booking services to GCash account holders by connecting to ATVI. Also, ATVI will facilitate future discussion between iRipple and GXI on for possible online and mobile POS synergies.

By December, GXI presented its GCash mobile money product, the full service CI/CO business (remittance, cash-in, cash-out) and its new mobile POS service to ATVI and iRipple. ATVI also further presented its payment aggregator business by demonstrating its web-based platform that can do bills payment, airline ticketing and hotel booking. Meanwhile, iRipple presented its e-Mongo POS mobile application. Following this, GXI will send ATVI the Implementing Agreement for the CI/CO business but since GXI is on a systems freeze until January 5, 2014, system integration will only start after this date and so GXI in the meantime will provide the API to ATVI.

For GXI's mobile POS service, ATVI and GXI will explore cooperation to promote mobile POS to ATVI outlet networks with ATVI acting as payment aggregator. Cooperation between GXI and iRipple will also be explored where GXI will bundle e-Mongo when selling mobile POS while iRipple will bundle or cross-sell GXI's mobile POS when selling its e-Mongo POS application.

*SIMM meeting with Smart e-Money Inc. and ATVI*

SIMM facilitated a meeting with Smart e-Money Inc. and ATVI this quarter to explore ATVI's integration with Smart e-Money Inc. to service cash-in and cash-out transactions of Smart Money account holders. Smart informed ATVI that it requires its new merchant outlets to secure remittance license from BSP. Prior to system integration, Smart requires that ATVI's m-money wallet be set-up first, which



means its application form will have to be routed for approval to all departments before integration can begin, and that system integration can take one to two months depending on the load of Smart's technical team as well as that of ATVI.

#### *SIMM meeting with BPI Globe BankO and ATVI*

During this period, SIMM also facilitated a meeting with BPI Globe BankO and ATVI to help increase number of BankO CI/CO agents. However since BankO is a bank, they are not ready to interconnect their banking system with a third party as required by ATVI. Hence, the agreement is to enter into a contract where ATVI generates leads among its outlets for BankO to acquire as cash agents. The next step is for BankO to send ATVI its draft contract.

#### *Meeting with PVB Card*

In October, SIMM discussed with PVB Card the current scenario with the National Bureau Investigation (NBI) clearance system which includes limited payment options, particularly through GCash and over the counter payments in satellite offices and Pinoy Pera Padala (PPP) outlets. Collections made through GCash has encountered problems, which prompted COA to order NBI to stop using the GCash payment option. Thus NBI is requesting assistance to fix the process and set-up a new system that will accommodate more payment options, and PVB Card has indicated interest to assist NBI by offering its payment aggregation service that will connect their system to the NBI clearance system on one end and connect to multiple payment channels on the other end such as commercial banks, ATM switches (Bancnet and Megalink), mobile money providers (GCash, Smart Money and BankO), credit cards (VISA, Master Card, JBC, Union Pay) and other payment aggregators (PPP, Auto Top-up Ventures Inc., ECPay,). PVB Card will further discuss the concept with NBI.

#### *Meeting with Smart Chikka*

SIMM is also looking to expand mobile applications for bill inquiry for an end-to-end mobile money revenue collection system as required by partner LGUs already adopting m-money in government transactions. As such, SIMM met with Smart Chikka in October to discuss Chikka's application that is being developed to function mainly as a highway that will link mobile application developers to Smart network. A revenue-sharing model can be explored by the LGU with the mobile application developer to make the venture revenue-generating. SIMM will revert back to Chikka once the application has been fully developed and launched.

### ***Anticipated Activities Next Quarter***

1. Follow-through collaboration and help establish partnerships between payment aggregators and platforms

## **OBJECTIVE 5: Driving Customer Usage**

### ***Active***

- Develop appropriate Behavior Change Communication (BCC) materials on mobile money
- Support partners to implement effective social marketing campaigns to drive mobile money usage
- Build awareness and understanding of m-money through marketing campaigns

- Develop appropriate Behavior Change Communication (BCC) materials on mobile money

*Development of Behavior Change Communication Plan and Outreach Materials for Driving Adoption and Usage of Mobile Money in the Philippines Project*

Following the submission of the Audience and Communication Analysis Report (a separate copy will be submitted to USAID) by consultant Hamlin-Iturralde Corp. (TeamAsia) this quarter, the most common reasons for not trying mobile money are lack of information, lack of experience, and low household income. Perception also plays a strong role in adoption. End-users see mobile money application and transactions as complicated processes. Security is a salient issue given the negative experiences with telecommunication companies that were easily associated with mobile money services, casting more doubt and potential to disregard mobile money’s benefits and the opportunities it provides.

The research revealed that a number of households lived on subsistence, and that they did not see the need for mobile money and related financial services. Respondents seemed content to handle their finances by hand, or without the aid of formal financial institutions such as banks.

Therefore, it is imperative to engage not only end-users but also their direct and indirect influencers in expanding both knowledge and motivation to use mobile money. Consequently, a BCC framework lays the foundation to achieve the desired outcomes for the end-users and other stakeholders. The combination of awareness, relevance, and security is seen as a tipping point for change in the target audience.

The BCC framework recommended by TeamAsia took into consideration the results of the study and follows three execution phases, namely inform, induce, and institutionalize. Inform focuses on public awareness by addressing audience- and stakeholder-specific information gaps, induce focuses on encouraging the target audience to try using m-money by communicating practical benefits and demonstrating use through experiential means, and institutionalize focuses on sustaining gains, promoting regular and sustained use by reinforcing relevance and financial inclusion messaging.

**Table I. BCC Plan execution phases**

<b>Execution Phases</b>			
	<b>INFORM</b>	<b>INDUCE</b>	<b>SUSTAIN</b>
<b>Key Message</b>	Mobile money lets you access financial services in the most convenient, economical way so you save time and resources and focus on what’s important in your life.	Mobile money is a very secure and convenient way of managing finances for the business and the family.	Consistent use of mobile money can mean more money saved and less worries for individuals, families, and the community.
<b>Content Themes</b>	<ul style="list-style-type: none"> <li>• Maximizing mobile money’s many practical uses</li> <li>• Access to savings and credit</li> </ul>	<ul style="list-style-type: none"> <li>• Success stories across segments and pilot areas</li> <li>• Going cashless and reaping the rewards</li> </ul>	<ul style="list-style-type: none"> <li>• How everyone benefits from mobile money</li> <li>• Impact of mobile money in the family and community</li> </ul>
<b>How do we change ideas about mobile money?</b>	<ul style="list-style-type: none"> <li>• Highlighting the benefits is a key step in introducing mobile money services.</li> <li>• Mobile money does not replace cash, it makes cash function better.</li> <li>• Use positive examples and success stories.</li> </ul>		

Based on earlier agreement between SIMM and TeamAsia, the BCC plan (a separate report will be submitted to USAID) will focus on two major segments, the micro, small and medium enterprise (MSME) owners and

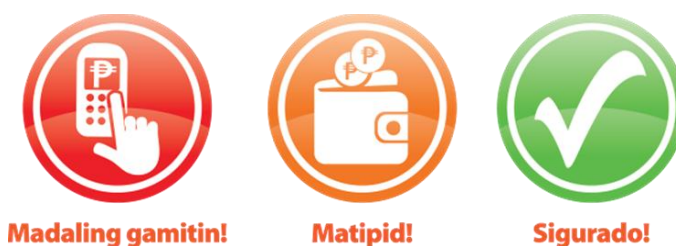
general consumers. This takes into consideration the stakeholders who will be key in rolling out mobile money initiatives, namely the cooperatives, MFIs, and LGUs.

Crafting the taglines and key messaging for m-money adoption took into consideration the insights, values and personality, and reason to believe of respondents, and also a unique selling proposition, and the benefits and essence of m-money. The image below shows the unique selling proposition or main tagline of m-money and its logo developed by TeamAsia, supported by three main benefits of easy to use, economical, and secure with corresponding icons.

**Figure 1. Mobile money logo**



**Figure 2. Icons on the benefits of mobile money**



TeamAsia has also designed materials for the application of the taglines and key benefits, specifically calendars, posters, fans, flyers, and marketing kit folder targeting MSMEs and general consumers (*See Annex C*). The materials underwent one round of pre-testing with respondents from Pulilan, Bulacan and Quezon City. The designs were revised according to feedback and comments from respondents, and from SIMM and USAID.

These materials will be distributed by SIMM to the four SIMM cities and to selected MFIs. The development of these materials is only one part of the BCC plan conceptualized by TeamAsia, which includes full execution of the three phases for the two focus segments at different touch points of below the line, above the line, stakeholder relations, on-ground activation, online and social media, public and media relations, and mobile marketing (*See Annex D*).

- Support partners to implement effective social marketing campaigns to drive mobile money usage

SIMM consultant TeamAsia conducted a Social Marketing Workshop in December 13 in Quezon City as part of the Development of BCC Plan and Outreach Materials for Driving Adoption and Usage of Mobile Money in the Philippines Project to assist implementing partners in localizing the BCC plan for mainstreaming mobile money services in their respective localities. Twenty-one (21) participants joined the one day workshop, consisting of staff from public information offices and marketing teams of the four LGUs of the SIMM cities and from

selected MFIs. The workshop tackled topics on plotting the desired consumer behavior for m-money, defining the advocate’s role, identifying preferred channels such as the BCC materials, planning and executing outreach, and social media. One of the main outputs of the participants during the communications group work were specific activity plans on how the different LGUs and MFIs can roll-out social marketing for m-money (See Annex E).

- Build awareness and understanding of m-money through marketing campaigns

## **SIMM Pulilan Bulacan**

### *Barangay Marketing and Activation Caravans*

BPI Globe BanKO held several marketing and activation caravans in the barangays of Cut-Cot, Longos, Taal, Sto. Cristo, Tibag, Tabon, Dampol 2nd A, Dampol 2nd B, Poblacion, Dampol 1st, Lumbac, Paltao and Dulong Malabon in Pulilan, Bulacan, alongside the local government’s project and mandatory check-up for the Indigent PhilHealth beneficiaries from October through November. More than 800 BanKO accounts were opened during the series of caravans. BPI Globe BanKO has likewise provided visibility collaterals for the municipality, such as billboards and tricycle banners to help promote the BanKO m-money payment system for Pulilan Water System.

### *Anticipated Activities Next Quarter*

1. Printing and distribution of BCC materials
2. Sharing of BCC plan with LGUs and MFIs
3. Completion of BCC project

## **OBJECTIVE 6: Promoting Global Knowledge Sharing of M-Money**

*Active*

- Integrate knowledge sharing component

- Integrate knowledge sharing component

### *APRACA CENTRAB Meeting*

In October, APRACA CENTRAB Manila secretariat with ten middle and senior level bank officers and central bankers from the different member institutions of APRACA coming from Bangladesh, India, Sri Lanka and Iran went to SIMM Office to learn about mobile phone banking in the Philippines as part of their International Study Visit Program on Revolutionizing the Global Banking Industry through Mobile Phone. SIMM presented a deck on the SIMM Project.

The party had many questions and SIMM addressed questions on the banking practices of Filipinos, security issues pertaining to m-money--whether this is affected by inflation and if this is insured, the different uses of m-money, the different MFIs in the country and case samples, barriers to adoption of m-money by Filipinos, and an actual demo of money transfer using GCash. APRACA CENTRAB is a hub for knowledge and best practices sharing among rural finance institutions in the Asia Pacific.

### *SIMM meeting with Bureau of Local Government Finance (BLGF)*

In November, SIMM and USAID met with BLGF to propose for BLGF to circularize m-money disbursements and collections to all LGUs nationwide, following the project’s successful launch of several m-money disbursement and collection systems in Pulilan, Bulacan and Quezon City, and after COA issued a regulation enabling use of e-payments for national and local government agencies. BLGF agreed and requested for a toolkit that they can attach to a circular so LGUs will know how to implement. In addition, they requested SIMM’s support in educating BLGF staff and city/municipal treasurers on how LGUs can use m-money through regional roadshows. Next step is for BLGF to provide SIMM with schedule of activities and for SIMM to consider if these activities can still be accommodated by remaining budget.

### *Digital Engagement on Mobile Money*

SIMM’s online presence is gaining ground based on a review of quarterly site analytics and social media insights. The project is tapping traditional and non-traditional media to share data and emerging best practices on scaling mobile money programs in the Philippines. In particular, SIMM has harnessed the power of the internet and social networks to broaden its global footprint in the mobile money space.

From October to December, the SIMM project website received an average of 1,270 hits or page views per month, with October having an all-time high hits or page views at 1,208 since inception of SIMM website in September 2012. Site traffic for the quarter was at an average of 41 visits per day.

SIMM’s website, [www.simmphil.org](http://www.simmphil.org) is still on the top three Google chrome result for the search item *mobile money Philippines*. Search engine words for SIMM that were recorded this quarter include *SIMM Project*, *simmphil*, and *smart money*. The top clicks on the site for this quarter were posts with ‘BPI Globe BankO’, the ‘Home Page’, and ‘What’s New’.

To increase utility and relevance of the website, SIMM will continue to enhance existing pages especially under “Resources” to share SIMM’s inventory of knowledge products like decks, concept notes, toolkits, and other literature on m-money. The project will also improve the visual appeal of the site by updating slider and gallery images to highlight up-to-date project events.

### *SIMM on Social Media*

SIMM continues to monitor relevant key metrics data on SIMM’s social media and microblogging sites, Facebook, and Twitter to deepen measurement and analysis of SIMM’s social media initiatives and its impact to stakeholder outreach and online behavior.

Facebook defines **reach** as the “the number of people who received impressions of a page post.” Please note that data on reach might be less than the impressions data since it is possible for one person to see multiple impressions. **Impressions**, on the other hand, measure “the number of times a post from a page is displayed, whether the post is clicked on or not.” Again, it is possible for people to see multiple impressions of the same post through news feed or if it is shared by a friend.

There was a considerable increase across all indicators as compared to the previous quarter, particularly with Page Likes, Engaged Users, Total Reach, and Organic Impressions; registering an increase of approximately 200%. The table below summarizes key indicators of Facebook page-level (macro) data for the quarter:

**Table 2. Social media indicators**

Indicator	Total
<b>Page likes</b> Lifetime - Total number of people who have liked the page (unique users)	197
<b>Page Stories</b> Number of page stories (total count)	71
<b>Page consumption</b>	70

Average number of clicks on any of the page content per month. Clicks generating stories are included in "Other Clicks." Stories generated without clicks on page content (e.g., liking the page in Timeline) are not included. (total count)	
<b>Engaged users<sup>1</sup></b> Average number of people who engaged with the page (unique users) per month	86
<b>Total reach</b> Average number of people who have seen any content associated with the page (unique users) per month	997
<b>Organic reach</b> Average number of people who visited the page, or saw the page or one of its posts in news feed or ticker per month. These can be people who have liked the page and people who haven't. (unique users)	51
<b>Total impressions</b> Average number of impressions seen of any content associated with the page per month (total count)	10,134
<b>Organic impressions</b> Average number of times that posts were seen in News Feed or ticker or on visits to your page per month. These impressions can be by people who have liked the page and people who haven't. (total count)	4,645

<sup>1</sup> Engagement includes any click or story created

### *News and Articles on SIMM Project*

SIMM gained considerable media reach during the period of October to December as it was able to generate, both directly and indirectly, 41 news placements in print, online, and television pertaining to activities of the project, mostly on the launch of the real property tax mobile money payment system for Quezon City and Valenzuela City (*See Annex F*).

### *Anticipated Activities Next Quarter*

1. Populate website and social media accounts with case studies and more success stories to increase traffic and readership; and
2. Increase visibility and awareness about mobile money and the project through media interviews.

## **QUARTERLY PROGRESS PER PMP PROJECT INDICATORS**

During the quarter, SIMM started collecting certifications from partner organizations on key performance indicators including number of new user acquisition; merchant accreditation and mobile money facility activation. It must be noted additional reports submitted to SIMM are not part of the existing compliance reports to BSP and are extracted manually resulting to untimely and incomplete data across the three providers (*See Annex G*).

### **Project Activity Indicators**

### **Percent (%) of activities that improved financial inclusion of women and for individuals and households in rural areas<sup>1</sup>**

During the quarter, a total of 119 activities ranging from project introductions, workshops, product presentations, coordination meetings, roundtable discussions, business forum to financial education trainings. Out of the total 3,286 participants who attended SIMM activities, a total of 1,437 or 44 percent women received financial education. Due to data limitations data on the number of women who opened a savings account via branchless banking cannot be disaggregated by gender. Note that through the participation with BPI Globe BanKO and Alalay Sa Kaunlaran Inc. (ASKI) an additional 10,192 members were trained. However, due to data limitations, the attendance sheets disaggregated by gender have not been submitted (*See Annex H*).

### **Percent (%) of activities that improved financial inclusion for individuals and households in rural areas**

Including the reported training of BPI Globe BanKO to ASKI members, out of the total activities conducted with 13,000 attendees, a total of 12,416 or 92 percent individuals received financial education and training on the benefits, products and services of mobile money.

### **Value of activities funded by cost-sharing/contribution arrangements with SIMM**

During the quarter, value of activities funded through cost-sharing arrangements with SIMM is estimated at a cumulative total of \$31,132 for the period October – December 2013. This includes costs incurred for the SIMM project launches, trainings and activation events with local counterpart agencies hosting the event (venue, use of amenities). There were also cost-sharing arrangements for the conduct of the mobile money training and activation events with the MMPs wherein MMPs including staff time, supplies and other event materials, marketing collaterals or tokens distributed to participants and subsidized cost of technology e.g., setting up m-money infrastructure or platform. Cost-share value is still be underestimated as this computation has not completed gathering data on staff time.

### **Context-level indicators**

During the quarter, the parameters of the mobile money user data were updated and standardized. Currently, only BSP reportorial requirement submitted every quarter is standard across all providers. Additional data is upon request basis. Currently, user data definition, particularly the number of registered mobile money accounts and active users are appreciated differently across providers. Moreover, due to the ongoing reorganization, changes in staffing, system enhancement, efforts to improve monitoring and evaluation reports are still underway. Because mobile money is linked to a mobile number and a sim card, data can be volatile depending on the user activities/behavior. This will be discussed in detail below.

**Table 3. Mobile Money User Data Standard Definitions**

Performance Indicator	Standard Definition

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<sup>1</sup> Results are still underestimated as partner organizations continuously submit data to generate the total number of SIMM activities and participants who attended.

Number of registered mobile money accounts	<p>Number of active or valid registered mobile money accounts opened daily (KYC, over the air activation). Data excludes the following:</p> <ol style="list-style-type: none"> <li>1. Dormant accounts for 6 months are considered inactive</li> <li>2. Sim cards are locked after 6 months of no activity.</li> <li>3. Accounts can be reactivated within the validity period of two years</li> <li>4. Reported lost sims are deactivated</li> <li>5. For Gcash, BanKo tagged depositors are removed from the Gcash count</li> <li>6. Other specific concerns may vary based on different products from trade, payroll to consumers</li> </ol> <p>*Valid accounts are not cancelled or closed</p>
Number of active users	<p>Number of registered mobile money account who used any m-money transaction (inflow and outflow) for the past 90 days. Transactions include the following:</p> <ol style="list-style-type: none"> <li>1. Conversion from cash centers</li> <li>2. ATM/Mobile/Internet Banking</li> <li>3. Remco Partners Abroad</li> <li>4. MasterCard Money Send</li> <li>5. Conversion from cash centers of each provider</li> <li>6. ATM/POS withdrawals</li> <li>7. Funds transfer from e-money wallets to deposit accounts</li> <li>8. Payment to Merchants</li> <li>9. Bills Payments</li> <li>10. Transfer to Other Subscribers (P2P/W2W)</li> <li>11. Airtime Purchases</li> <li>12. Donations</li> </ol>

Below are the data limitations and actions taken to address the limitations and standardize parameters for more sound analysis.

**Table 4. Mobile Money data limitations**

Provider	Data limitations	Actions Taken to Address Data Limitations
Smart Money	Active use includes any transaction made during the month. Only average monthly and cumulative total numbers for the quarter are provided. Lastly, the report script is currently not configured to generate unique usage quarterly.	Generated report is subject to double counting. The most accurate approximation is the monthly average.
GCash	Active use includes only transactions initiated (i.e. Payment to merchants, bills payment, P2P, donations and Purchase of airtime load) by the subscriber and not going out of the mobile money system (GCash registration is not counted as a transaction.	Active users will include both inflow and outflow of transactions. Number indicates unique user (unique mobile number linked to a mobile money account) regardless of the number of transactions. To get a comparable figure, the maximum or highest number of active users for the period covered is used.
BanKO	Active use includes any transaction made during the month. Report script includes only monthly active use and not unique for	Number indicates unique user (unique mobile number linked to a mobile money account) regardless of the number of transactions. To

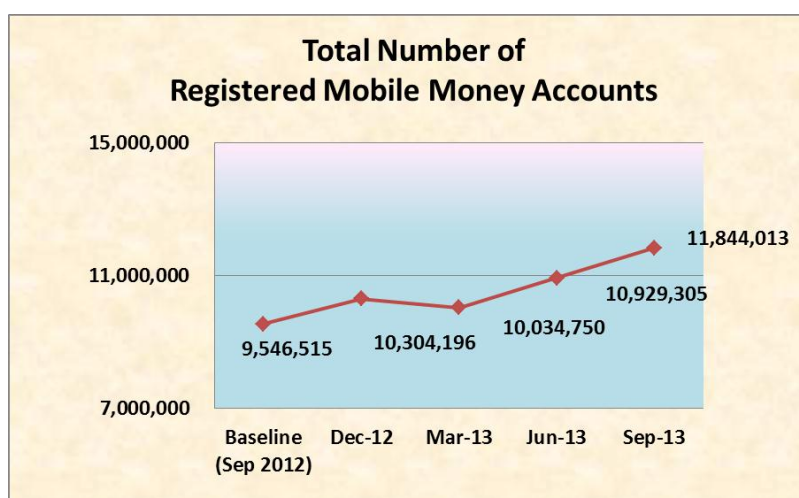


Provider	Data limitations	Actions Taken to Address Data Limitations
	the past 90 days	get a comparable figure, the maximum or highest number of active users for the period covered is used.

**Table 5. Summary of registered mobile money accounts**

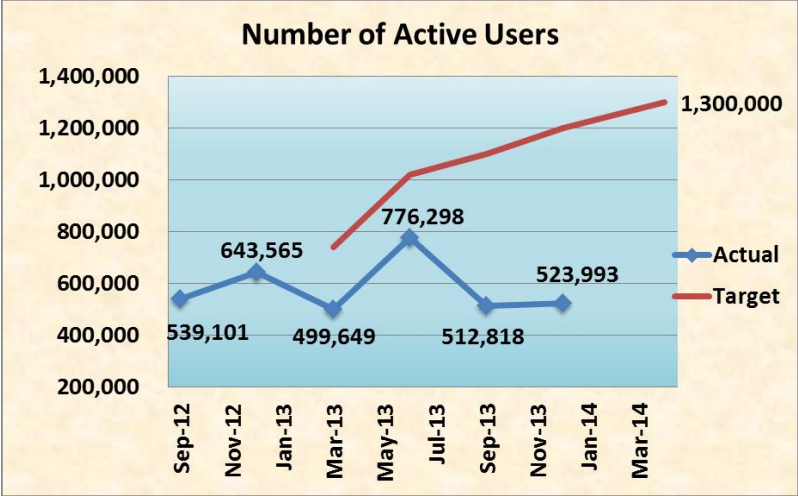
	Baseline (Sep 2012)	Dec-12	Mar-13	Jun-13	Sep-13	Dec-13 (partial data)
Cumulative	9,546,515	10,304,196	10,034,750	10,929,305	11,844,013	11,966,916
Quarterly	445,664	834,376	2,085,133	1,428,559	965,224	286,875

Data for the quarter is still partial due to issues arising during data extraction from one provider who comprises more than 50% of the total number of registered mobile money accounts. Data will be provided by next quarter. Attached as Annex G is data disaggregated by mobile money provider, quarter and cumulative figures and data scope and limitations.



It must be noted that although there were significant changes in June 2013 with one provider purging about 30%, the total number of registered mobile money account is still steadily increasing. Partial data shows a 20% rate of increase from September 2012 to December 2013. Numbers are still expected to significantly increase upon completion of the data. Notably, the remaining providers have more than doubled their figures since baseline in September 2012.

For the number of active users, only two MMPs submitted their data during the quarter. Since baseline in September 2012, there have been observed lows in March and September 2013, peaks in December 2012; and highest in Apr – June 2013 exceeding targets for the 2013 fiscal year with a total number of 772,521. Numbers are expected to increase upon completion of the data. It must be noted that in the effort to standardize the parameters, there were increases in the number of active users to include all other types of transactions particularly cash in (i.e. mobile banking, funds transfers) and cash out (i.e. ATM/POS and merchant withdrawals)

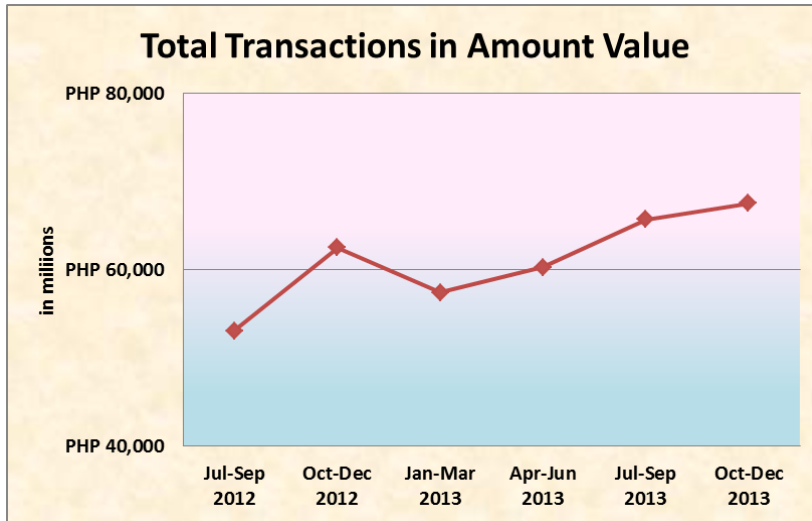


For the period Oct-Dec 2013, updated data shows a 22% increase in volume (monetary value) of m-money transactions from baseline figures. Amount value is PhP67, 811,188,464.28 (or \$1,653,931,425.96).

**Table. 6. Volume of m-money transactions**

Period	Volume (monetary value) of m-money transactions	
	In PHP	In USD\$
Jul-Sep 2012	53,039,897,658.23	1,262,854,706.15
Oct-Dec 2012	58,671,232,993.88	1,396,934,118.90
Jan-Mar 2013	57,394,741,715.77	1,366,541,469.42
Apr-Jun 2013	60,285,413,641.29	1,435,366,991.46
Jul-Sep 2013	65,710,307,365.93	1,602,690,423.56
Oct-Dec 2013	67,811,188,464.28	1,653,931,425.96

Notably, total transactions in amount value since baseline in September 2012 has been steadily increasing. Data shows that highest amount transactions are Transfer to Other Subscribers (P2P/W2W) and conversion in cash centers.



## Results level indicators

### Number of SMEs and/or large businesses using e-payroll

SIMM has a total of 2 SME/microfinance institutions who have implemented a mobile money payroll system namely Tobob's Merchandising and Tindahan ni Ka Julian. To promote m-payroll, SIMM has introduced the Mobile Money Payroll (MMP) Program for 100 Small and Medium Enterprises (SMEs) providing support for the cost of ATM cards and financial literacy training kits starting in February 2014.

### Number of government agencies using e-payroll/e-bills payment

During the quarter, SIMM achieved target of two government agencies, Valenzuela City and Quezon City adopting mobile money collection system. Local governments of Quezon City and Valenzuela launched its mobile money real property tax assessment and payment system in December 2013.

### Number of cash-in/cash-out merchant partners operating mostly in rural areas

SIMM has established a partnership between GXI and Remitbox, a remittance and payment platform with over 800 outlets within its network nationwide. Next quarter, SIMM and GXI will discuss implementation and training for Remitbox CI/CO network front liners or provide a usage program to promote m-money to walk-in customers.

SIMM has launched a total of 6 new BankO Partner Outlets (BPO) in Batangas City namely, Ilijan Multi-Purpose Cooperative and Pinabuklod Multi-Purpose Cooperative, and Otsodosotso in Pulilan, Bulacan with 4 branches, namely.

As part of the partnership with BPI Globe BankO and Alalay Sa Kaunlaran Inc (ASKI), a total of 67 new BankO Partner Outlets were established.

### Number of new m-money users

New m-money users here are defined as people who have applied and activated mobile money accounts for the first time. This is an output indicator that will result from SIMM and the MMPs' combined outreach and

marketing activities like mobile money training, consumer education, and activation events. During the quarter, a total of 29,195 individuals opened m-money accounts covering institutional activations, caravans and other events co-organized by the SIMM project.

**Table 7. Number of new m-money users**

Reporting Period	Number of new users	Description										
Oct-Dec 2012	78	New users have activated their mobile money accounts following the mobile money training and activation sessions held in USAID										
Jan-Mar 2013	59	Individuals opened mobile money accounts during the Batangas Business Forum and SIMC General Membership Assembly co-organized by the SIMM project.										
Apr-Jun 2013	140	Yoolah Marketing, SIDC and Quezon City Cooperative Activation events co-organized by the SIMM project.										
Jul-Sep 2013	2765	Activation events for IBC 13 BWC members, Pulilan, Montalban Homeowners Association and V-mobile technology										
Oct-Dec 2013	29,195	Below are the name of organization and total number of accounts opened for the period. <table border="1" data-bbox="868 884 1252 1232"> <thead> <tr> <th>Organization</th> <th>Number of New Users</th> </tr> </thead> <tbody> <tr> <td>ASKI</td> <td>10,192</td> </tr> <tr> <td>Batangas City</td> <td>9,758</td> </tr> <tr> <td>Pulilan Bulacan</td> <td>1,383</td> </tr> <tr> <td>Quezon City</td> <td>7,862</td> </tr> </tbody> </table>	Organization	Number of New Users	ASKI	10,192	Batangas City	9,758	Pulilan Bulacan	1,383	Quezon City	7,862
Organization	Number of New Users											
ASKI	10,192											
Batangas City	9,758											
Pulilan Bulacan	1,383											
Quezon City	7,862											

### **Number of people opening savings accounts via branchless banking**

Certification report from BPI Globe BankO shows a total of 21,101 savings accounts were opened during SIMM led activities from October to December 2013. Notably, the total number is still underestimated as it does not include number of accounts opened by SIMM-supported BPOs.

### **Number of people trained in financial education and literacy**

A total of 12,416 individuals were trained during the quarter including reported training of BPI Globe BankO to ASKI members of the benefits, products and services of mobile money.

The Mobile Financial Services and Financial Literacy Program commenced in October 2013 and will run until 2014. Three types of trainings were conducted including Training of Trainers for Sikapbuhay and OCVAS, Pulilan and QC local government personnel, FICO Bank; Classroom type sessions for public school students and teachers; and small group training for front liners (i.e. CI/CO agents and cashiers). Also, other symposiums, workshops and project introductions were conducted during the quarter.

**Table 8. Training data, FY 2013 (Oct 2013 – Dec 2013)<sup>2</sup>**

Date	Training Title	Stakeholder/s	Female	Male	Total
12-Oct-13	Bringing Mobile Financial Services to Barangay Ilijan	Ilijan Multi-Purpose Cooperative	325	155	480
19-Oct-13	Mobile Money: Serbisyong Pinansyal Para sa Batangas	Ilijan Multi-Purpose Cooperative	325	155	480
22-Oct-13	Training on BPI Globe BanKO Registration and Activation for the Division City of Schools	Local City Government of Quezon City	0	0	0
21-Oct-13	Training on BPI Globe BanKO registration and activation	Local City Government of Quezon City	0	0	0
Oct 23-24	Financial Literacy and Mobile Financial Services Train the Trainers (ToT)	Municipality of Pulilan	26	18	44
Nov 5-6	SEDPI ToT to FICO Bank	First Isabela Cooperative (FICO) Bank	16	12	28
Nov 13-15	Financial Literacy and Mobile Financial Services Training of Trainers Program	Sikapbuhay	66	17	83
15-Nov-13	Financial Literacy Symposium	Pinagbuklod MultiPurpose Cooperative	258	216	474
21-Nov-13	PUP Financial Literacy and Activation Program	Polytechnic University of the Philippines	126	75	201
Nov 20-22	Financial Literacy and Mobile Financial Services Training Batch 2	Sikapbuhay	48	27	75
23-Nov-13	Moible Money: Serbisyong Pinansyal para sa Batangas	Pinagbuklod MultiPurpose Cooperative	0	0	0
Nov 26-27	Conduct of Financial Literacy and Mobile Financial Services Training of Trainers for Batangas Cooperatives	Office of the City Veterinarian and Agricultural Services (OCVAS)	32	6	38
29-Nov-13	BPI Globe BanKO Partner Outlet (BPO) Training for Agents	Municipality of Pulilan	4	4	8
3-Dec-13	Disbursement Training for Mobile Money End-Users	Local City Government of Quezon City	0	0	0
3-Dec-13	BanKO Disbursement Facility Training for End Users	Local City Government of Quezon City	13	4	17
Dec 4-6	Financial Literacy and Mobile Financial Services Training of Trainers Program	Local City Government of Quezon City	0	0	0
Dec 12-13	Financial Literacy and Activation of stidents and teachers	Municipality of Pulilan	40	6	46
13-Dec-13	Social Marketing Training	Hamlin-Iturralde Corporation (Team-Asia)	14	16	30
20-Dec-13	Training for QC Cashiers	Local City Government of Quezon City	0	0	0
18-Dec-13	Business Process Redesign Seminar Workshop	Socorro Empowered People's Cooperative	8	10	19
30-Nov-13	Pulilan Volunteers Day	Municipality of Pulilan	0	0	0
30-Nov-13	Mobile Money: Serbisyong Pinansyal Para sa Batangas	Pinagbuklod MultiPurpose Cooperative	136	66	203
<b>TOTAL</b>			<b>787</b>	<b>477</b>	<b>1264</b>

<sup>2</sup> Please note that SIMM is still completing collection of attendance sheets from partner implemented activities.

### **Number of research papers shared and developed**

During the quarter the Behavioral Change Communication Study was completed in December 2013. A cumulative total of seven (7) studies have been completed and submitted. Below is the list of studies:

- (1) Interoperability study has been submitted to BSP for final approval in July 2013
- (2-6) The 5 business models for Mobile Financial Services of NATCCO, FICO Bank, GM Bank of Luzon, KMBI and CCT Credit and Savings Cooperative were completed and submitted to USAID in September
- (7) Behavioral Change Communications Study completed in December 2013

# CHAPTER 3: CHALLENGES AND OPPORTUNITIES

## Challenges

- Organizational changes in the mobile money providers. All the major mobile money providers had undergone organizational changes during the quarter. Difficulties arose from activity disruptions, as well as from continuity issues leading to delays in project implementation. The impact was felt in Pulilan, Valenzuela City, NATCCO, and CCT Savings and Credit Cooperative. SIMM persevered in getting new team members up to speed and orienting them of the status of activities prior to their coming on board.
- Resistance from public school teachers in Quezon City. A few public school teachers persistently refused to submit or comply with requirements for m-money account opening. As part of change management, SIMM worked with the city officials to determine possible root causes. Among those identified were lack of understanding on how the advantages of using m-money outweigh its costs. SIMM will plan on getting the message across to the teachers more effectively.
- Activation turnaround time in Pulilan and Quezon City. The m-money account opening process and requirements in Pulilan and Quezon City encountered challenges in the time needed to open accounts and in the customers' fulfillment of the requirements. The need for process improvements was escalated to the leadership of the m-money provider which then instituted enhancements that resulting in better performance. SIMM requested that a bulk activation process be implemented in order to realize higher yields in the activation process.
- Delays in technology implementation. Delays in the completion of technology components in NATCCO and FICO Bank were encountered. In one m-money provider, project capacity was reduced to accommodate other initiatives important to the company. In FICO Bank, there were unexpected procedures and requirements that delayed the technology implementation.

## Opportunities

- Typhoon Haiyan. The disaster adversely affected project activities as some partners had branches and members who were victims of the super typhoon. In NATCCO, the planned pilot sites included those that were hit by the typhoon. In CCT Savings and Credit Cooperative, their senior management had to attend to their damaged branches and affected members. The major disaster drew huge international response including those from the UN and other aid and humanitarian agencies. Among the responses contemplated were cash transfers or cash grants to the victims to help them recover their lives.

SIMM participated actively in helping make these cash transfer programming more efficient. In December, SIMM was designated Chair of the Cash Working Group of the Philippines Haiyan Disaster Response under the umbrella of the UN Office of the Coordination of Humanitarian Affairs. SIMM presented electronic payments, including m-money, options to the humanitarian agencies and provided guidance in dealing with the financial service providers.

As a result, some humanitarian agencies adopted m-money method of cash transfers which led to new users being activated and trained. The demand for more accounts to be opened is huge and this presents an opportunity to expand m-money adoption. There is also an opportunity to help responsible officials realize

that m-money accounts should be opened for people in high risk areas as a disaster prevention measure to facilitate cash transfers soon after disaster strikes.

- Replication of SIMM Cities. With the success of m-money implementation in Pulilan, Valenzuela City and Quezon City, people became more aware of what m-money can do to help improve transparency, efficiency and public service. SIMM met with the Bureau of Local Government Finance under the Department of Finance which is overseeing the treasury operations of the LGUs. There was high level of interest in BLGF to circularize m-money payments in the LGUs. They requested for technical assistance on how the LGUs may go about it, and for support in delivering the message to the LGUs. SIMM will prepare a toolkit for the LGUs, as well as participate in regional roadshows by the BLGF in presenting it to the LGUs.
- Expansion of m-money application in SIMM Cities. In Valenzuela City, the city officials would like to continue expanding the applications to payments of building/construction permits and business permits. They have asked the assistance of USAID to do so. In Pulilan, the city officials have mandated that m-money be used for those settling their delinquent payments. In Batangas, the drive was renewed to implement m-money for payments of business permits. Quezon City will also use m-money for collection of business permits, terminal fees and public market stall rental fees.
- Agent networks. SIMM has tapped the e-payment center networks to be cash in/cash out agents. The Auto Top-up Ventures, Inc. and Payvenue, with combined outlets of 2,400 agents, have agreed with the m-money providers to be their agents on a non-exclusive basis which the m-money providers also accepted. SIMM will make the implementation and launch successful to encourage wider adoption among other e-payments agent networks which will result to more pervasive, viable and sustainable cash agents.



# CHAPTER 4: HIGHLIGHTS FOR NEXT QUARTER

Following this quarter's effort to prioritize activities that will deliver the target number of new users and other key project indicators, resources are now being maximized to further reach remaining project targets. SIMM is moving towards increasing reach following the adoption of m-money in large payment streams of two LGU partners and as MFIs likewise kick-off in piloting m-money in its business transactions, these call for a more focused strategy in communications, marketing, and financial literacy and education.

## **Mobile Financial Services Business Models for Microfinance Institutions (MFIs) Project**

Three MFI partners, NATCCO, FICO Bank and CCT are projected to roll-out their respective MFS business models using m-money, piloting with selected cooperatives.

## **Quezon City LGU Disbursement of Stipends and Allowances**

The Quezon City LGU will be completing the activation of all scholars and public teachers this coming quarter and will fully implement the disbursement.

## **Valenzuela City Online Payment System for Real Property Tax**

The successful launch of Valenzuela City's online payment system for real property tax collection has brought into fore the possibility of extending m-money payments to other payment streams such as business permits.

## **Replication of SIMM Cities**

SIMM will work with the Bureau of Local Government Finance for them to circularize to all LGU Treasurers and Assessors the acceptance of m-money payment option for local taxes and fees, e.g. real property taxes, etc. SIMM will conduct education campaign in BLGF and will participate in BLGF's regional conferences so m-money payments can be presented to LGUs in the regions too. To support BLGF's circular, SIMM will prepare an M-money toolkit for LGUs based on experience in Pulilan, Quezon City and Valenzuela City.

## **Completion of CI/CO agent network mapping in SIMM Cities**

SIMM is expecting to complete the CI/CO agent network mapping of Quezon City this coming quarter, to finally complete the CI/CO agent network mapping of SIMM Cities.

## **Possible partnerships with Cebuana Lhuillier, RemitBox, ECPay**

SIMM will follow through with establishing partnerships that will lead to platform integration between its MMPs and remittance platforms, investment entities, and pawnshops such as ECPay, RemitBox, VMobile Technologies Inc., and Cebuana Lhuillier.

## **Agnostic Agent Network Project Pilot Implementation**

SIMM, in partnership with Mercy Corps, will push for the pilot implementation of the agnostic agent network project. Furthermore, SIMM will revisit its initial recommendation for ATVI and DA5 to Mercy Corps as potential central entity for the project considering its readiness to deploy its existing platform.

## **DSWD CCT Distribution**

SIMM with its private sector partners will continue to push forward in submitting proposals and conduct a pilot as proof of concept that m-money can help achieve cost-efficiency in the distribution of cash grants and improve integrity in field data capture. SIMM is currently working with Smart Hub, Inc., BPI Globe BanKO, PVB Card Corporation and Mastercard Mobile Payment Solutions for the DSWD project.

**Training Support**

Training manuals, modules and roll out of ToTs and participant sessions for trainers and participants are scheduled to be completed by next quarter. Also, SIMM will be disseminating mixed medium including instructional videos and comic books to partner LGUs and MFIs to demonstrate benefits of mobile money and step by step procedures on how to use its products and services.

**Communications Support**

As part of the sustainability plan to ensure new and active usage of mobile money, SIMM will be completing its BCC Project by early next quarter and will share the Audience and Communication Analysis Report, BCC Plan, and BCC materials to LGU partners and MMPs which they can further use and localize for communications and marketing purposes.

# ANNEXES

- A. Amended Quezon City Government Ordinance No. SP-2228, S-2013 Authorizing the acceptance of alternative mode of payment for taxes and fees from taxpayers through the use of over the counter payments in accredited banks, internet banking, automated teller machines and Mobile Money and other purposes.



Republic of the Philippines  
**OFFICE OF THE CITY SECRETARY**  
Quezon City



## MEMORANDUM

TO : MR. EDGAR T. VILLANUEVA  
City Government Dept. Head III  
Head, City Treasurer

MS. LOIDA E. VERZONILLA  
Asst. City Accountant  
City Accounting Dept.

FROM: Atty. JOHN THOMAS S. ALFEROS III  
City Government Asst. Dept. Head III

CC : Hon. HERBERT M. BAUTISTA  
City Mayor  
Hon. MA. JOSEFINA G. BELMONTE  
City Vice Mayor

DATE: 11/13  
NAME: ELLA  
CTRL NO: 13-11885  
TEL NO: 988-4242  
loc 8305

JCE -  
Comd w/ Nikole, USMO -  
for their proposed draft  
IRR -  
rf

Date : November 13, 2013

In compliance to the directive of His Honor, Mayor Herbert M. Bautista, attached hereto is a copy of Ordinance No. SP-2228, S-2013 which requires an Implementing Rules and Regulations (IRR).

For your information and appropriate action.

In the service of the People of Quezon City, I remain.

JOHN THOMAS S. ALFEROS, III



Republic of the Philippines  
**QUEZON CITY COUNCIL**  
Quezon City  
19<sup>th</sup> City Council

PO19CC-089

10<sup>th</sup> Regular Session

ORDINANCE NO. SP- 2228, S-2013

AN ORDINANCE AMENDING ORDINANCE NO SP-1508, S-2005, AUTHORIZING THE CITY TREASURER TO ACCEPT AS AN ALTERNATIVE MODE OF PAYMENT FOR TAXES AND FEES FROM TAXPAYERS THROUGH THE USE OF OVER THE COUNTER PAYMENTS IN ACCREDITED BANKS, INTERNET BANKING, AUTOMATED TELLER MACHINES AND MOBILE MONEY AND OTHER PURPOSES.

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Introduced by Councilor VICTOR V. FERRER, JR.  
Co-Introduced by Councilors Anthony Peter D. Crisologo, Ricardo T. Belmonte, Jr., Dorothy A. Delarmente, Precious Hipolito Castelo, Voltaire Godofredo L. Liban III, Ranulfo Z. Ludovica, Ramon P. Medalla, Estrella C. Valmocina, Allan Benedict S. Reyes, Franz S. Pumaren, Eufemio C. Lagumbay, Jose Mario Don S. De Leon, Vincent DG. Belmonte, Raquel S. Malañgen, Jessica Castelo Daza, Bayani V. Hipol, Godofredo T. Liban II, Butch T. Francisco, Karl Edgar C. Castelo, Marivic Co-Pilar, Melencio "Bobby" T. Castelo, Jr. and Richard N. Yu.

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WHEREAS, Ordinance No SP-1508, S-2005 entitled: "An Ordinance authorizing the City Treasurer to accept as an alternative mode of payment for taxes and fees from taxpayers through the use of over the counter payments in accredited Banks, Internet Banking, Automated Teller Machines was approved on 22 April 2005; |

*[Handwritten signature]*

*[Handwritten initials and marks]*

WHEREAS, Section 24, Article II, of the 1987 Philippine Constitution provides that the State recognizes the vital role of communication and information in nation building;

WHEREAS, Local Government Units under their respective territorial jurisdiction shall encourage and support the development of appropriate and self-reliant scientific and technological capabilities, improve public morals, enhance economic prosperity and social justice pursuant to Section 16 of Republic Act No. 7160, as amended;

WHEREAS, the state recognizes the need to create an information-friendly environment which supports and ensures the availability, diversity and affordability of Information and Community Technology products and services as provided under Republic Act No. 8792;

WHEREAS, the Quezon City Government and United States agency for International Development (USAID) came up with the adoption of the Scaling Innovation in Mobile Money (SIMM) Project that will provide an alternative mode of paying taxes and fees through the use of mobile phone money payment scheme;

WHEREAS, the said project aims to promote good governance and implement the Anti-Red Tape Act of 2007 and at the same time, provide effective, efficient and innovative collection of taxes to generate additional income for the City for the delivery of basic social services and fund infrastructure projects of the city.

NOW, THEREFORE,

BE IT ORDAINED BY THE CITY COUNCIL OF QUEZON CITY IN REGULAR SESSION ASSEMBLED:

SECTION 1. Section 1 of Ordinance No. SP-1508, S-2005 is hereby amended and shall read as follows: *χ* *5* *5* *5*

*APR*

*[Signature]*

*"SECTION 1. The City Treasurer is hereby authorized to accept as an alternative mode of payment for taxes and fees from taxpayers through the use of over the counter payments in accredited Banks, Internet Banking, Automated Teller Machines and Mobile Money Payment Schemes offered by Mobile Service Provider."*

*SECTION 2. Sections 3, 4 and 5 of Ordinance No SP-1508, S-2005 is hereby amended and shall be read as follows:*

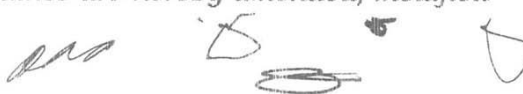
*"SECTION 3. Banking and other Financial institutions shall be accredited by the Quezon City Government to provide the required services provided in this Ordinance. The City Government shall enter into an agreement/ understanding with the said Banking or Financial Institution as well as all Mobile Money Services Providers under terms and conditions, most advantageous to the City Government.*

*SECTION 4. The City Treasurer and the City Accountant are hereby directed to issue Rules and Regulations to implement the provisions of this Ordinance.*

*SECTION 5. Prompt Taxpayers using any of the alternative modes of payment provided for under this Ordinance, shall be entitled to the same privileges of taxpayers paying in cash in accordance with Ordinance No SP-1081, S-2002".*

*SECTION 3. AUTHORITY TO ENTER INTO AN AGREEMENT - The City Mayor is hereby authorized to enter into an agreement, under a mutually acceptable terms and conditions, with Mobile Service Provider, Banking or Financial institutions, to ensure efficient and effective implementation of the provisions of this Ordinance.*


*SECTION 4. REPEALING CLAUSE - All Ordinances, Executive Orders or parts thereof which are inconsistent with the provisions of this Ordinance are hereby amended, modified or repealed accordingly.* x

Handwritten signatures and initials in black ink, including a large signature on the left and several smaller initials or marks on the right.


SECTION 5. SEPARABILITY CLAUSE - If, for any reason, parts or provisions of this Ordinance shall be held unconstitutional or invalid, other parts or provisions hereof which are not affected shall be in full force and effect.

SECTION 6. EFFECTIVITY CLAUSE - This Ordinance shall take effect upon its approval.

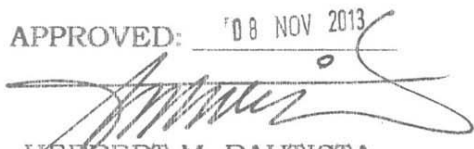
ENACTED: October 14, 2013

  
DOROTHY A. DELARMENTE  
President Pro-Tempore  
Acting Presiding Officer

ATTESTED:

  
Atty. JOHN THOMAS S. ALFEROS III  
City Gov't. Asst. Dept Head III

APPROVED: 08 NOV 2013

  
HERBERT M. BAUTISTA  
City Mayor

CERTIFICATION

This is to certify that this Ordinance was APPROVED by the City Council on Second Reading on October 14, 2013 and was PASSED on Third/Final Reading on October 21, 2013.

  
Atty. JOHN THOMAS S. ALFEROS III  
City Gov't. Asst. Dept Head III



**BANGKO SENTRAL NG PILIPINAS**

**OFFICE OF THE GOVERNOR**

**MEMORANDUM NO. M-2013- 052**

**To : ALL BSP COVERED INSTITUTIONS**

**Subject : TEMPORARY RELAXATION OF IMPLEMENTATION OF KNOW YOUR CUSTOMER (KYC) REQUIREMENT – NON-PRESENTATION OF IDENTIFICATION DOCUMENT IN PROCESSING TRANSACTIONS OF VICTIMS OF SUPER TYPHOON YOLANDA**

The Monetary Board, in its Resolution No. 1959 dated 21 November 2013, approved to temporarily waive the presentation of official Identification Document (IDs) in processing transactions of victims of Super Typhoon Yolanda.

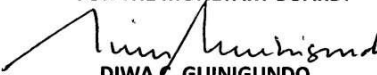
The following conditions and guidelines should be observed in its implementation:

1. The effectivity of relaxed implementation of KYC – mandatory presentation of official ID is until 31 December 2013 only;
2. The relaxed KYC requirement is applicable to all BSP covered institutions;
3. Amount of transactions is limited to P50,000.00 and below (or its equivalent in foreign currency) per day;
4. Customers are either permanent or temporary residents or who conducts business in the severely affected areas listed in the attached Annex;
5. Clients should issue a written certification (without need for notarization) that they are victims of Typhoon Yolanda and have lost their official ID;
6. Customer's account activities should be subject to strict monitoring by financial institution personnel to identify potential abuse of the relaxed requirement and any suspicious transactions shall be reported to the Anti-Money Laundering Council within the prescribed period; and
7. Customer identification documents will be required and updated after the effectivity of the relaxed implementation of KYC requirement.

In this connection, BSP covered institutions are expected to give their utmost cooperation in the implementation of the relaxed KYC requirement.

For information and guidance.

**FOR THE MONETARY BOARD:**

  
**DIWA C. GUINIGUNDO**  
Officer-in-Charge

22 November 2013



Annex

**Areas Severely Affected by Super Typhoon Yolanda per  
Presidential Proclamation 682, dated 11 November 2013,  
declaring State of National Calamity**

1. Samar Provinces
2. Leyte
3. Cebu
4. Iloilo
5. Capiz
6. Aklan
7. Palawan

-nothing follows-

**C. Approved BCC materials**

**Flyer**

Katuwang sa budget at buhay.  
**'Yan ang mobile money.**



## **Mobile Money**

**Pera anytime, anywhere.**

**Ang mobile money ang pinakamadali  
at abot-kayang paraan para makapag-ipon  
para sa pamilya at negosyo.**



### **Madaling gamitin!**

Cellphone at SIM card lamang ang kailangan para magkaroon ng mobile money account. Mula sa iyong cellphone, kahit anong unit pa ito, pwede ka nang tumanggap at magpadala ng pera sa murang halaga.



### **Matipid!**

Hindi na kailangang mag-aksaya ng panahon at pamasaha dahil kahit saan, kahit kailan, maaaring gamitin ang mobile money.



### **Sigurado!**

Hindi mawawala ang pera mo mawala man ang cellphone o masira ang SIM card dahil protektado ang bawat mobile money account. Hindi rin makakain ang load dahil hiwalay ang mobile money account sa iyong load na pangtext o tawag.

Magbukas na ng iyong mobile money account!  
Pumunta sa pinakamalapit na BankO, GCash o Smart Money outlet.



**Gamit ang iyong cellphone, ang mobile money ay maaaring gamitin para sa:**

- pag-impok ng pera
- pagpadala at pagtanggap ng pera
- pagbayad ng bills tulad ng kuryente at tubig
- pagbili ng prepaid load, insurance, at iba pa!

**Para sa karagdagang impormasyon, bumisita sa website, Facebook at Twitter account ng Scaling Innovations in Mobile Money (SIMM) Project:**

-  [www.simmphil.org](http://www.simmphil.org)
-  [fb.com/Philippines.SIMM](https://fb.com/Philippines.SIMM)
-  [@mmoneyphl](https://twitter.com/moneyphl)



**USAID**  
FROM THE AMERICAN PEOPLE



**Fan**

MSME Owner (MFI/Coop)



Ang mobile money ay katuwang mo sa hanapbuhay.

# Mobile Money

Pera anytime, anywhere.

Magbukas na ng iyong mobile money account! Pansunta sa ginagamit na BankO, GCash o Smart Money outlet.



Madaling gamitin Malapit Sigurado



## Mobile Money

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**Para sa karagdagang impormasyon, bumisita sa website, Facebook at Twitter account ng Scaling Innovations in Mobile Money (SIMM) Project:**

- [www.simmphil.org](http://www.simmphil.org)
- [fb.com/Philippines.SIMM](https://www.facebook.com/Philippines.SIMM)
- [@mmoneypnl](https://twitter.com/mmoneypnl)



**USAID**  
FROM THE AMERICAN PEOPLE

General Consumer (LGU)



Oras na nasayang sa pila, oras sana sa pamilya.  
Mag-mobile money na para iwas-abala.

# Mobile Money

Pera anytime, anywhere.

Magbukas na ng iyong mobile money account! Pumunta sa pinakamalapit na BarKO, GCash o Smart Money outlet.

Magbigay gamitin    Matipid    Sigurado



# Mobile Money

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**Para sa karagdagang impormasyon, bumisita sa website, Facebook at Twitter account ng Scaling Innovations in Mobile Money (SIMM) Project:**

 [www.simmphil.org](http://www.simmphil.org)  
 [fb.com/Philippines.SIMM](https://www.facebook.com/Philippines.SIMM)  
 [@mmoneypil](https://twitter.com/mmoneypil)

**USAID**  
FROM THE AMERICAN PEOPLE

Poster

MSME Owner (MFI/Coop)



**Mobile Money**  
Pera anytime, anywhere.

Gamit ang iyong cellphone, ang mobile money ay maaaring gamitin para sa:

- pag-impok ng pera
- pagpadala at pagtanggap ng pera
- pagbayad ng bills tulad ng kuryente at tubig
- pagbili ng prepaid load, insurance, at iba pa!

**Abot-kamay ang asenso at ginhawa sa mobile money.**

**Madaling gamitin!**  
Cellphone at SIM card lamang ang kailangan para magkaroon ng mobile money account. Mula sa iyong cellphone, kahit anong unit pa ito, pwede ka nang tumanggap at magpadala ng pera sa murang halaga.

**Matipid!**  
Hindi na kailangang mag-aksaya ng panahon at pamahe dahil kahit saan, kahit kailan, maaaring gamitin ang mobile money.

**Sigurado!**  
Hindi mawala ang pera mo mawala man ang cellphone o masira ang SIM card dahil protektado ang bawat mobile money account. Hindi rin makakain ang load dahil hiwalay ang mobile money account sa iyong load na pangtext o tawag.

  **USAID**  
FROM THE AMERICAN PEOPLE

Magbukas na ng iyong mobile money account!  
Pumunta sa pinakamalapit na BankO, GCash o Smart Money outlet.



**Mobile Money**  
Pera anytime, anywhere.

*"Gagamitin ni misis ang mobile money account niya para sa aming savings, at gagamitin ko naman ang aking account para sa pagbayad ng house loan at iba pang bills."*

Perpecto Balleres  
34 anyos, Montalban, Rizal

Gamit ang iyong cellphone, ang mobile money ay maaaring gamitin para sa:

- pag-impok ng pera
- pagpadala at pagtanggap ng pera
- pagbayad ng bills tulad ng kuryente at tubig
- pagbill ng prepaid load, insurance, at iba pa!

**Katuwang sa budget at buhay.**  
**'Yan ang mobile money.**



**Madaling gamitin!**

Cellphone at SIM card lamang ang kailangan para magkaroon ng mobile money account. Mula sa iyong cellphone, kahit anong unit pa ito, pwede ka nang tumanggap at magpadala ng pera sa murang halaga.



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**USAID**  
FROM THE AMERICAN PEOPLE

Magbukas na ng iyong mobile money account!  
Pumunta sa pinakamalapit na BankO, GCash o Smart Money outlet.

**Calendar**

MSME Owner (MFI/Coop)

**Mobile Money**  
Pera anytime, anywhere.

Madaling gamitin   Matipid   Sigurado

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- pag-impok ng pera
- pagpadala at pagtanggap ng pera
- pagbayad ng bills tulad ng kuryente at tubig
- pagbili ng prepaid load, insurance, at iba pa!

**Abot-kamay ang asenso at ginhawa sa mobile money.**

Ang mobile money ay iwas-abalang paraan gamit ang cellphone sa pagbayad ng bills, pagtanggap ng loan, at iba pa. Subok na mabilis at menos gastos. Sigurado ka!

# 2014

January	February	March	April	May	June
Sun Mon Tue Wed Thu Fri Sat 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Sun Mon Tue Wed Thu Fri Sat 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	Sun Mon Tue Wed Thu Fri Sat 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Sun Mon Tue Wed Thu Fri Sat 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	Sun Mon Tue Wed Thu Fri Sat 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Sun Mon Tue Wed Thu Fri Sat 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
July	August	September	October	November	December
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Magbukas na ng iyong mobile money account!  
Pumunta sa pinakamalapit na BankO, GCash o Smart Money outlet.





**Mobile Money**  
Pera anytime, anywhere.

Madaling gamitin    Matipid    Sigurado

Gamit ang iyong cellphone, ang mobile money ay maaring gamitin para sa:

- pag-impok ng pera
- pagpadala at pagtanggap ng pera
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- pagbili ng prepaid load, insurance, at iba pa!

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Perpecto Balleres  
34 anyos, Montalban, Rizal

## Katuwang sa budget at buhay.

# *Yan ang mobile money.*

Ang mobile money ang pinakamadali at abot-kayang paraan gamit ang cellphone para makapag-ipon para sa pamilya at negosyo.

### 2014

January						
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April						
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June						
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July						
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August						
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September						
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October						
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November						
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December						
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23	24	25	26	27	28	29
30	31					



**USAID**  
FROM THE AMERICAN PEOPLE

Magbukas na ng iyong mobile money account!  
Pumunta sa pinakamalapit na BankO, GCash o Smart Money outlet.

# Marketing Kit Folder

## Exterior





Ang mobile money ay iyong katuwang sa mas madali at mas ligtas na paggamit ng pera sa pamamagitan ng iyong cellphone. Ito ay maaaring gamitin para sa:

- pag-impok ng pera
- pagpapadala at pagtanggap ng pera
- pagbayad ng bills tulad ng kuryente at tubig
- pagbili ng prepaid load, insurance, at iba pa!

**Bakit ito maddaling gamitin?**

Cellphone at SIM card lamang ang kailangan para magkaroon ng mobile money account. Mula sa iyong cellphone, kahit anong unit pa ito, pwede ka nang tumanggap at magpadala ng pera sa maraming halaga.



**Paano ka makatitipid?**

Ang mobile money ay ang lives-abalang paraan sa pagbayad ng mga serbisyong. Dahil nasa iyong cellphone ang mobile money account, maaari mo itong gamitin kahit saan at kahit kailan. Ito'y subok na madali at maraming gastos. Mas mura kung magbabayad ka gamit ang mobile money kaysa sa ibang paraan. Kung gagamitin mo naman ang mobile money para bumili ng load, magkakaroon ka din ng discount.



**Paano ka makasisiguro sa mobile money?**

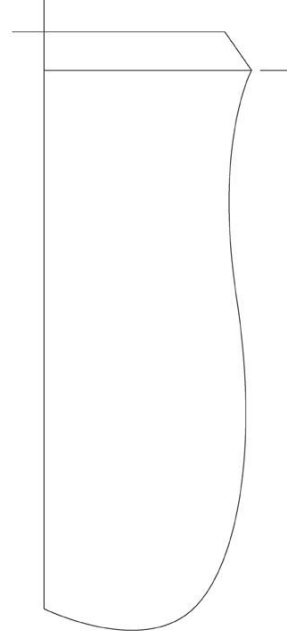
Kailangan ang iyong pin code sa bawat transaksyon para masigurong ikaw lamang ang makajagupant ng iyong account. Hindi makakain ang load dahil hinalay ang mobile money account sa iyong load na pang-text o tawag.



Hindin mawawala ang pera ng mobile money account kahit nawala ang cellphone o madala ang SIM card mo dahil protektado at garantisado ito ng iyong mobile money provider.

Hindi ng mobile money ang pakamabilis at maraming transaksyon, karama ang tiwalang serbisyong ng mga mobile money provider tulad ng GCash, Smart Money at Birt6.

**Paginhawahin ang buhay. Mag-mobile money ka na!**



## D. Behavior Change Communication (BCC) Plan Activities

### BCC Activities for General Consumers

Legend LGU: Local Government Unit

MMP: Mobile Money Provider

USAID: US Agency for International Development

	<b>Touchpoints</b>		
	INFORM Period: 1 to 2 months for general mobile money campaigns; 2 to 4 weeks for project-specific campaigns	INDUCE Period: 1 to 2 months for general mobile money campaigns; 2 to 4 weeks for project-specific campaigns	SUSTAIN Period: 2 to 6 months for general mobile money campaigns; 1 to 3 months for project-specific campaigns
<b>Stakeholder Relations</b>	<p>USAID:</p> <ul style="list-style-type: none"> <li>-Engage LGU to expand the list of mobile money-enabled systems</li> <li>-Encourage all LGUs to enroll payroll accounts in mobile money to increase internal adoption.</li> <li>-Engage LGUs to include project information as part of their marketing efforts, (e.g. social media, online, mobile marketing, ATL, PR and media relations or regular interfaces.</li> </ul> <p>LGU:</p> <ul style="list-style-type: none"> <li>-Partner with telcos to sponsor on-ground activation.</li> <li>-Build partnerships with various socio-civic groups to popularize and expand use of mobile money in the locality.</li> <li>-Engage the barangay level to join the information drive to promote mobile money among its people.</li> </ul>	<p>LGU:</p> <ul style="list-style-type: none"> <li>- Increase demand for mobile money services by ensuring the right systems are in place, and that frontliners can encourage or motivate existing and potential users.</li> <li>- Increase mobile money 'ambassadors' in the barangay level who can address concerns about the program.</li> </ul> <p>MMP:</p> <ul style="list-style-type: none"> <li>- Enhance visibility of mobile money services in various retail outlets, align with telco marketing efforts to reach out to subscribers</li> <li>- Apply PH mobile money brand in collateral to drive awareness and recall, which will help boost registrations and sustain use.</li> </ul>	<p>MMP:</p> <ul style="list-style-type: none"> <li>- Demonstrate value of mobile money in terms of delivering government services: how it can ensure stronger financial management, can increase savings and open up more opportunities.</li> </ul> <p>USAID:</p> <ul style="list-style-type: none"> <li>- Build partnerships with business groups, malls and other retail establishments in the pilot areas.</li> </ul>
<b>Below-the-Line</b>	<p>LGU:</p> <ul style="list-style-type: none"> <li>- Distribute relevant collateral in highly specific contexts, particularly local activities related to mobile money.</li> <li>- Deploy survey during the activity/ies to review impact.</li> <li>- Make mobile money a part of the general information about the city/municipality.</li> <li>- Prepare tarps announcing LGU adopts mobile money in payments.</li> </ul> <p>USAID:</p>	<p>MMP:</p> <ul style="list-style-type: none"> <li>- Increase visibility of agent network in the city/municipality to strengthen association of mobile money with reliable telco brand.</li> <li>- Display mobile money logo in outlets, especially in locations. where large transactions take place.</li> <li>- Include a page of info about mobile money is SIM packs sold to the public.</li> </ul>	<p>LGU:</p> <ul style="list-style-type: none"> <li>- Request for suggestions from users on how more people can benefit from using mobile money.</li> <li>- Devise mobile money-based incentives for outstanding employees, citizens, or organizations.</li> </ul>

	<ul style="list-style-type: none"> <li>- Deploy survey during the activity/ies to review impact.</li> <li>- Process results and share insights with partners and implementers.</li> </ul>		
<b>On-Ground Activation</b>	<p><b>LGU:</b></p> <ul style="list-style-type: none"> <li>- Set up information desks in key areas in the city/municipal hall and in various locations throughout the city or municipality.</li> <li>- Provide trained personnel to field queries and to assist in the registration process.</li> <li>- Partner with non-profit orgs (like GoNegosyo) to set up financial literacy talks/seminars where mobile money can be discussed.</li> </ul> <p><b>MMP:</b></p> <ul style="list-style-type: none"> <li>- Set up information desks in key areas in the city hall and in various locations throughout the city or municipality.</li> <li>- Facilitate the registration process.</li> </ul>	<p><b>LGU:</b></p> <ul style="list-style-type: none"> <li>- Ensure that constituents see their leaders and public servants are using mobile money themselves.</li> <li>- Develop a core team of volunteers who can support the advocacy; can come from beneficiaries of the city or municipality.</li> <li>- Set up mini-talks that will feature success stories of mobile money users in different barangays.</li> </ul> <p><b>MMP:</b></p> <ul style="list-style-type: none"> <li>- As part of the registration phase, emphasize and demonstrate lesser transaction costs for payments, transfers, etc.</li> <li>- Strengthen interest and sustain use among/within cooperatives for internal transactions, e.g., payments or purchases within the coop.</li> </ul>	<p><b>USAID:</b></p> <ul style="list-style-type: none"> <li>- Organize First Annual PH Mobile Money summit or road show</li> <li>- Tap private sector partners to organize a business startup competition or business-matching session where students (who may also work with pilot area stakeholders) can apply mobile money to their business ideas and build savings.</li> </ul> <p><b>LGU:</b></p> <ul style="list-style-type: none"> <li>- Organize a mobile money fair (can be one-day or weeklong); can be done in a smaller scale, especially as part of local events or special activities such as bazaars.</li> </ul>
<b>Above-the-Line</b>	<p><b>LGU:</b></p> <ul style="list-style-type: none"> <li>-Release advertisements on general information about mobile money or specific information about mobile money program.</li> </ul> <p><b>MMP:</b></p> <ul style="list-style-type: none"> <li>- Help increase visibility of mobile money in popular culture through ATL activities such as segments in popular TV programs (variety shows and drama shows, etc.).</li> <li>- Closely integrate product marketing with mobile money concept developed by SIMM project.</li> </ul>	<p><b>LGU:</b></p> <ul style="list-style-type: none"> <li>- Focus advertising efforts on how mobile money is changing the lives of individuals and families, as well as the entire city/municipality as a whole.</li> </ul> <p><b>MMP:</b></p> <ul style="list-style-type: none"> <li>- Support advertising efforts on expanding use of mobile money in the pilot areas and elsewhere</li> <li>- Showcase the PH mobile money brand to foster familiarity with concept.</li> </ul>	<p><b>LGU:</b></p> <ul style="list-style-type: none"> <li>- Include mobile money services in annual advertising spend to boost reach of messages.</li> <li>- Consult with USAID and MMPs on how resources may be shared</li> </ul> <p><b>MMP:</b></p> <ul style="list-style-type: none"> <li>- Include mobile money marketing as a key priority area in ATL brand-building initiatives, specifically to reach out to target segments identified in USAID SIMM project.</li> </ul>
<b>Online and Social Media</b>	<p><b>LGU:</b></p> <ul style="list-style-type: none"> <li>- Make mobile money a part of the general information about the city/municipality available</li> </ul>	<p><b>LGU:</b></p> <ul style="list-style-type: none"> <li>- Include media contacts in social media engagement.</li> <li>- Strengthen feedback</li> </ul>	<p><b>USAID:</b></p> <ul style="list-style-type: none"> <li>- Grow PH mobile money community online and invite notable persons from the pilot</li> </ul>

	<p>on the website and other online sources.</p> <ul style="list-style-type: none"> <li>- Regularly post information on mobile money on social networking accounts (e.g., available mobile money services; links to telco websites; general information on mobile money; financial literacy).</li> <li>- Increase engagement by responding to queries, offering support for users' mobile money requirements.</li> </ul> <p>MMP:</p> <ul style="list-style-type: none"> <li>- Engage bloggers in their network to post information about the mobile money program.</li> </ul>	<p>mechanism so users will not hesitate to post their experiences, queries.</p> <ul style="list-style-type: none"> <li>- Show local accomplishments, partnerships, etc.</li> <li>- Share information from other pilot areas and other countries.</li> <li>- Post practical tips on how mobile money empowers users to choose where to use their money; they have the freedom to build on whatever they currently have.</li> <li>- Create a badge system that mobile money users can put in their profiles.</li> </ul>	<p>areas and expert resource persons to join the conversation.</p> <ul style="list-style-type: none"> <li>- Host series of online workshops on mobile money.</li> <li>- Develop highly engaging online videos on mobile money (to be uploaded on YouTube).</li> </ul>
<b>Public and Media Relations</b>	<p>LGU:</p> <ul style="list-style-type: none"> <li>-Assign a resource person for media inquiries.</li> <li>-Set up media interviews on such topics as financial inclusion programs and mobile money, mobile money-enabled services.</li> <li>-Include mobile money developments in regular media updates.</li> </ul> <p>MMP:</p> <ul style="list-style-type: none"> <li>- Issue progress report to media on the mobile money experience in pilot areas.</li> <li>- Develop communication plan to address information gaps related to mobile money, specifically addressing the MSME and general consumer segments.</li> </ul>	<p>LGU:</p> <ul style="list-style-type: none"> <li>- Announce dates and areas where people can try mobile money and register for their own account.</li> <li>- Rigorously document the experiences of users and modify the outreach strategies as needed.</li> </ul> <p>MMP:</p> <ul style="list-style-type: none"> <li>- Announce dates and areas where people can try mobile money and register for their own account.</li> <li>- Serve as resource persons for media interviews and press conferences.</li> </ul>	<p>USAID:</p> <ul style="list-style-type: none"> <li>- Secure speaking opportunities to highlight the work of leaders and implementers in the pilot areas.</li> </ul> <p>LGU:</p> <ul style="list-style-type: none"> <li>- Begin expanding number of mobile money services and provide information to the media.</li> <li>- Discuss next steps as part of local development plan.</li> </ul> <p>MMP:</p> <ul style="list-style-type: none"> <li>- Collaborate with all partners to develop a comprehensive assessment of national mobile money adoption and release information to the media and national government leaders.</li> </ul>
<b>Mobile Marketing</b>	<p>MMP:</p> <ul style="list-style-type: none"> <li>- Send out SMS blast on basic information about mobile money.</li> </ul>	<p>MMP:</p> <ul style="list-style-type: none"> <li>- Send out SMS blast on how to register for a mobile money account.</li> </ul>	

**BCC Activities for MSMEs**

*Legend MFI: Micro-Finance Institutions or Cooperatives*

*MMP: Mobile Money Provider*

*USAID: US Agency for International Development*

<b>Touchpoints</b>			
	<p><b>INFORM</b></p> <p>Period: 1 to 2 months for general mobile money campaigns; 2 to 4 weeks for</p>	<p><b>INDUCE</b></p> <p>Period: 1 to 2 months for general mobile money campaigns; 2 to 4 weeks for</p>	<p><b>SUSTAIN</b></p> <p>Period: 2 to 6 months for general mobile money campaigns; 1 to 3 months for project-specific</p>

	project-specific campaigns	project-specific campaigns	campaigns
<b>Stakeholder Relations</b>	<p>USAID:</p> <ul style="list-style-type: none"> <li>-Engage MFI to expand the list of mobile money-enabled systems</li> <li>-Engage MFIs to include project information as part of their marketing efforts, (e.g. social media, online, mobile marketing, ATL, PR and media relations or regular interfaces).</li> </ul> <p>MFI:</p> <ul style="list-style-type: none"> <li>-Partner with telcos to sponsor on-ground activation.</li> <li>-Build partnerships with various socio-civic groups to popularize and expand use of mobile money in the locality.</li> <li>-Engage centers to join the information drive to promote mobile money among its members.</li> </ul>	<p>MFI:</p> <ul style="list-style-type: none"> <li>- Increase demand for mobile money services by ensuring the right systems are in place, and that frontliners can encourage or motivate existing and potential users.</li> <li>- Increase mobile money 'ambassadors' in the community who can address concerns about the program.</li> </ul> <p>MMP:</p> <ul style="list-style-type: none"> <li>- Enhance visibility of mobile money services in various retail outlets, align with telco marketing efforts to reach out to subscribers</li> <li>- Apply PH mobile money brand in collateral to drive awareness and recall, which will help boost registrations and sustain use.</li> </ul>	<p>MMP:</p> <ul style="list-style-type: none"> <li>- Demonstrate value of mobile money in terms of delivering coop/MFI member services: how it can ensure stronger financial management, can increase savings and open up more opportunities.</li> </ul> <p>USAID:</p> <ul style="list-style-type: none"> <li>- Build partnerships with business groups, malls and other retail establishments in the pilot areas.</li> </ul>
<b>Below-the-Line</b>	<p>MFI:</p> <ul style="list-style-type: none"> <li>- Distribute relevant collateral in highly specific contexts, particularly local activities related to mobile money.</li> <li>- Deploy survey during the activity/ies to review impact.</li> <li>- Make mobile money a part of financial literacy programs.</li> <li>- Prepare tarps announcing MFI adopts mobile money in certain services.</li> </ul> <p>USAID:</p> <ul style="list-style-type: none"> <li>- Deploy survey during the activity/ies to review impact.</li> <li>- Process results and share insights with partners and implementers.</li> </ul>	<p>MMP:</p> <ul style="list-style-type: none"> <li>- Increase visibility of agent network in the headquarters and branches to strengthen association of mobile money with reliable telco brand.</li> <li>- Display mobile money logo in outlets, especially in locations where large transactions take place.</li> <li>- Include a page of info about mobile money is SIM packs sold to the public.</li> </ul>	<p>MFI:</p> <ul style="list-style-type: none"> <li>- Request for suggestions from users on how more people can benefit from using mobile money.</li> <li>- Devise mobile money-based incentives for outstanding members or clients.</li> </ul>
<b>On-Ground Activation</b>	<p>MFI:</p> <ul style="list-style-type: none"> <li>- Set up information desks in headquarters and branches where members can inquire about mobile money-enabled services.</li> <li>- Provide trained personnel to field queries and to assist in the registration process.</li> <li>- Partner with non-profit orgs (like GoNegosyo) to set up</li> </ul>	<p>MFI:</p> <ul style="list-style-type: none"> <li>- Ensure that members and clients see MFI personnel are using mobile money themselves.</li> <li>- Develop a core team of volunteers who can support the advocacy; can come from within the MFI and cooperative community.</li> <li>- Set up mini-talks that will</li> </ul>	<p>USAID:</p> <ul style="list-style-type: none"> <li>- Organize First Annual PH Mobile Money summit or road show</li> <li>- Tap private sector partners to organize a business startup competition or business-matching session where students (who may also work with pilot area stakeholders) can apply mobile money to their business ideas and build savings.</li> </ul>

	<p>financial literacy talks/seminars where mobile money can be discussed.</p> <p>MMP:  - Set up information desks in key areas such MFI headquarters and in various locations throughout the city or municipality.  - Facilitate the registration process.</p>	<p>feature success stories of mobile money users in member meetings.</p> <p>MMP:  - As part of the registration phase, emphasize and demonstrate lesser transaction costs for payments, transfers, etc.  - Strengthen interest and sustain use among/within cooperatives for internal transactions, e.g., payments or purchases within the coop.</p>	<p>MFI:  - Organize a mobile money fair (can be one-day or weeklong); can be done in a smaller scale, especially as part of member events or special activities such as bazaars.</p>
<b>Above-the-Line</b>	<p>MFI:  -If budget is available, release advertisements on general information about mobile money or specific information about mobile money program.</p> <p>MMP:  - Help increase visibility of mobile money in popular culture through ATL activities such as segments in popular TV programs (variety shows and drama shows, etc.).  - Closely integrate product marketing with mobile money concept developed by SIMM project.</p>	<p>MFI:  - Focus advertising efforts on how mobile money is changing the lives of members and clients.</p> <p>MMP:  - Support advertising efforts on expanding use of mobile money in the pilot areas and elsewhere  - Showcase the PH mobile money brand to foster familiarity with concept.</p>	<p>MFI:  - Include mobile money services in annual advertising spend to boost reach of messages.  - Consult with USAID and MMPs on how resources may be shared</p> <p>MMP:  - Include mobile money marketing as a key priority area in ATL brand-building initiatives, specifically to reach out to target segments identified in USAID SIMM project.</p>
<b>Online and Social Media</b>	<p>MFI:  - Make mobile money a part of the general information about the MFI available on the website and other online sources.  - Regularly post information on mobile money on social networking accounts (e.g., available mobile money services; links to telco websites; general information on mobile money; financial literacy).  - Increase engagement by responding to queries, offering support for users' mobile money requirements.</p> <p>MMP:  - Engage bloggers in their</p>	<p>MFI:  - Include media contacts in social media engagement.  - Strengthen feedback mechanism so users will not hesitate to post their experiences, queries.  - Show accomplishments, partnerships, etc.  - Share information from other pilot areas and other countries.  - Post practical tips on how mobile money empowers users to choose where to use their money; they have the freedom to build on whatever they currently have.  - Create a badge system that mobile money users can put in their profiles.</p>	<p>USAID:  - Grow PH mobile money community online and invite notable persons from the pilot areas and expert resource persons to join the conversation.  - Host series of online workshops on mobile money.  - Develop highly engaging online videos on mobile money (to be uploaded on YouTube).</p>



	network to post information about the mobile money program.		
<b>Public and Media Relations</b>	<p>MFI:</p> <ul style="list-style-type: none"> <li>-Assign a resource person for media inquiries.</li> <li>-Set up media interviews on such topics as financial inclusion programs and mobile money, mobile money-enabled services.</li> <li>-Include mobile money developments in regular media updates.</li> </ul> <p>MMP:</p> <ul style="list-style-type: none"> <li>- Issue progress report to media on the mobile money experience in pilot areas.</li> <li>- Develop communication plan to address information gaps related to mobile money, specifically addressing the MSME and general consumer segments.</li> </ul>	<p>MFI:</p> <ul style="list-style-type: none"> <li>- Announce dates and areas where people can try mobile money and register for their own account.</li> <li>- Rigorously document the experiences of users and modify the outreach strategies as needed.</li> </ul> <p>MMP:</p> <ul style="list-style-type: none"> <li>- Announce dates and areas where people can try mobile money and register for their own account.</li> <li>- Serve as resource persons for media interviews and press conferences.</li> </ul>	<p>USAID:</p> <ul style="list-style-type: none"> <li>- Secure speaking opportunities to highlight the work of leaders and implementers in the pilot areas.</li> </ul> <p>MFI:</p> <ul style="list-style-type: none"> <li>- Begin expanding number of mobile money services and provide information to the media.</li> <li>- Discuss next steps as part of business plan.</li> </ul> <p>MMP:</p> <ul style="list-style-type: none"> <li>- Collaborate with all partners to develop a comprehensive assessment of national mobile money adoption and release information to the media and national government leaders.</li> </ul>
<b>Mobile Marketing</b>	<p>MMP:</p> <ul style="list-style-type: none"> <li>- Send out SMS blast on basic information about mobile money.</li> </ul>	<p>MMP:</p> <ul style="list-style-type: none"> <li>- Send out SMS blast on how to register for a mobile money account.</li> </ul>	

## **E. Insights from the Communication Workshop: Activity Plans**

### **A. OCVAS (Batangas City)**

Name of Event: SIDC General Assembly

Date: March 30, 2014

Time: 08:00am-12:00pm

Venue: Batangas City Coliseum

Objective/s: To promote the use of mobile money.

No. of participants: 1,000 members of SIDC

Participant Generation:

Sponsorship Marketing:

Name	What to Sponsor
BPI Globe BankO	Booth/Flyers/Sim Cards Ballpen (giveaways)

Venue Requirements:

Program Agenda:

Time	Activity	Tech/Logistical Requirements
09:50am	Info Dissemination Turn-over of mock Bridge Comm	Resource Speaker Flyers SIM & BankO ATM Application Form
10:20am-12:00pm	Application & Distribution	

### **B. CCT, FICO, and Software Group**

Name of Event: SOMM (Savings on Mobile Money)

Date: January 20, 2014

Time: 08:00am

Venue: School/Gym

Objective/s: Register students to mobile money savings program

No. of participants: 500

Participant Generation:

- Two weeks before, announcement during flag ceremony
- Two weeks before, promotion in classrooms, giving of flyers, posters, brochures
- Coordinate with school teachers that the activity should be attended by all students
- With free smartphone(raffle), free load
- Free SIM card with load to those who will register
- One week before pre-registration

Sponsorship Marketing:

- USAID -Logistics (funding assistance)
- Globe -Marketing materials, raffle, SIM, load, personnel, registration booth, donation to school

Venue Requirements:

- Audio system -School
- Video system -School
- Chairs and tables -School
- Decorations -Globe, FICO
- Registration booths -Globe, FICO

- Food and refreshments -FICO

Program Agenda:

Time	Activity	Tech/Logistical Requirements
08:00 am	Opening Remarks by Principal	Audio system
08:05 am	Product Introduction/Promo by FICO	AVR
08:30 am	Registration/Snacks	10 booths
09:30 am	Activation	10 booths
09:30 am - 09:50 am	Raffle	Prizes
09:50 am -10:00 am	Closing activities	

**C. Sikapbuhay and QC LGU**

Name of Event: Microentrepreneur's Day

Date: May 5, 2014

Time: 08:00am - 04:00pm

Venue: Amoranto Amphitheater

Objective/s: Register students to mobile money savings program

No. of participants: 500

Participant Generation:

- Mobilization of participants through the effort of existing MFI partners

Sponsorship Marketing:

Name	What to sponsor
BPI, Globe, Smart	-Tarps, raffle prizes

Venue Requirements:

Booths, Chairs & Tables

Program Agenda:

Time	Agenda	Tech/Logistical Requirements
	<ul style="list-style-type: none"> <li>• on-going ad video</li> <li>• hands on demo</li> </ul>	laptop, screen monitor technical person (BPI/Globe/USAID)

**D. National Confederation of Cooperatives (NATCCO)**

Name of Event: NATCCO General Assembly

Date: May 09-11, 2014

Venue: Plaza del Norte, Laoag City

Objective: To promote mobile money (Pinoy Coop Unli)

No. of participants: 550 pax (Managers/Officers)

Participant Generation:

- Invitations
- Programs/Brochures
- Follow-ups

Sponsorship Marketing:

- Smart
- Channel Tech
- Card Supplier
- Mobile Supplier

Venue Requirements:

- Board and Lodging
- Conference Hall

Program Agenda:

- Testimonies/Experiences
- MOA Signing
- Presentation/Launching (New Products)

**E. LGU Valenzuela City Group**

Name of Event: Valenzuela City Charter Day

Date: Feb. 14, 2014

Time: Whole day, 08:00AM-07:00PM

Venue: Valenzuela City Hall

Objective/s: Information Dissemination

No. of participants: 500-700 participants

Participant Generation:

- Communication % concern officer
  - a. Housing and Resettlement Office - Home Owners Association.
  - b. Job Generation Office
  - c. Liga ng mga Barangay and City Councils
  - d. NGOs (Non-governmental Organizations) - Business Sectors
  - e. Valenzuela City Cooperative and Development Office
  - f. Valenzuela City Government Department Heads and Employees

Sponsorship Marketing:

Name	What to Sponsor
Globe Telecom	Free SIM cards, Information Kits, Booths, for free trial and
Smart Telecom	demo

Venue Requirements:

- Communication, Food
- Supplier: LGU

Program Agenda:

Time	Activity	Tech/Logistical Requirements
08:00AM - 05:00 PM	Job Fair	% Job Generation Office
02:00PM - 04:00 PM	E-mobile Road Show	% Liga ng mga Barangay and HRO
05:00PM - 07:00 PM	Taxpayers Night	% Job Generation Office

**F. Pulilan, Bulacan LGU**

Name of Event: Galing Pulilan

Date: Dec. 16-23, 2014 (7 days)

Time: Whole day, 08:00AM-07:00PM

Venue: Municipal Plaza

Objective/s:

1. To promote mobile money payment system and generate more customer
2. To train our students to be young entrepreneurs

No. of participants: 700 pax

Participant Generation:

1. Coordination with proper authority
2. Tarpaulin, flyers, posters and other IEC & other promo materials
3. P.A (motorcade, caravan, etc.)
4. Social media (E-newsletter, FB, Twitter, Website)

Sponsorship Marketing:

Name	What to Sponsor
BPI Globe BanKo	IEC & promo materials, booths
PWS	Water
PUP & LGU	Manpower and capital aug.
Robinsons, Bounty Fresh, Nestle and other leading companies in Pulilan	

Venue Requirements:

- Booths, chairs, tables, railings
- Lights/sound system, registration table
- Decors, LCD, wide screen, AVPs
- Security and general services requirements

Program Agenda:

- All-day bazaar
- Promo & selling/signing activities, (AM & PM freebies)
- Daily door prize raffles (PM, minor items)
- Daily entertainment feat. local talents (PM, sound system, requirements vary depending on the type of the activity)
- Major raffle draw on the last day (PM, major prizes, simple snacks)

**Key Results Areas**

A. OCVAS (Batangas City)

- a. Increased number of cooperatives that will promote the use of mobile money to their members.
- b. Partnership between USAID, telcos and LGUs/cooperatives/different associations like Samahan ng mga Kababaihan and different agricultural sectors (Batangas City)
- c. Increased adoption of mobile money services. Make information and support services available.
- d. Continuous advertisements and promotional giving of reward points.

B. Pulilan, Bulacan LGU

- a. Improved capacity of mobile money program implementers
  - i. More program implementers trained
  - ii. Increased knowledge on mobile money
  - iii. More competent implementers
- b. Improved awareness and knowledge of end-users
  - i. Increased number of interested end-users

- ii. Decreased queries on mobile money
  - c. Increased adoption of mobile money service
    - i. Increased number of users
    - ii. More customers availing of the services
    - iii. Higher satisfaction rate
  - d. Sustained usage of mobile money services
    - i. Higher satisfaction rate
- C. CCT, FICO and Software Group
  - a. Improved capacity of mobile money program implementers
    - i. Number of trainings conducted
    - ii. Increased number of mobile money implementers
    - iii. Number of attendees, assessment of trainings
  - b. Improved awareness and knowledge of end-users
    - i. Number of inquiries
    - ii. Number of registrations
    - iii. Number of transactions
    - iv. Volume of mobile money transactions
  - c. Increased adoption of mobile money services
    - i. Indicators: When there is rapid increase in number of institutions implementing or transacting through mobile money
  - d. Sustained usage of mobile money
    - i. Indicators: It is sustained when there is growth on the variety of products and services that can be paid/transacted through mobile money.
      - 1. Active vs. inactive users
- H.
  - D. Valenzuela LGU
    - a. Improved capacity of mobile money program implementers
      - i. Number of relevant programs/project implemented in one year
      - ii. Number of organizations tapped
      - iii. Number of affiliated service providers, merchants
    - b. Improved awareness and knowledge of end-users
      - i. Number of likes, positive/negative feedbacks (with questions/suggestions)
    - c. Increased adoption of mobile money services
      - i. Number of accounts paid through mobile money services
    - d. Sustained usage of mobile money
      - i. Number of replicated transactions within two consecutive years
  - I.
    - E. National Confederation of Cooperatives (NATCCO)
      - a. Improved capacity of mobile money program implementers
        - i. Full training of mobile money implementers.
        - ii. Association of budget.
        - iii. Proper scheduling and area zoning/assignment.
        - iv. Logistics and equipment.
      - b. Improved awareness and knowledge of end-users
        - i. Newsletter and updates (Online/mobile)
        - ii. Promotional Materials
        - iii. Advertisements
      - c. Increased adoption of mobile money services
        - i. Continuous promotion and campaign

- ii. Apply savings account
    - iii. Patronage refund and dividend distribution
  - d. Sustained usage of mobile money
    - i. Product enhancement
    - ii. Additional benefits
- J.
- F. Sikapbuhay and QC LGU
  - a. Improved capacity of mobile money program implementers
    - i. Set up and implement plan of action to promote use of mobile money.
    - ii. Assessment /analysis report after implementation of the plans.
  - b. Improved awareness and knowledge of end-users
    - i. Number of created social sites and the analytics data gathered from those sites
  - c. Increased adoption of mobile money services
  - d. Sustained usage of mobile money
    - i. Statistics from Globe GCash, BPI Globe BankO)

## F. News and Articles monitored for period October to December 2013

Date	Media Company	Type	Title	Link
06-Oct-14	Pinoy Factor	Blog	Valenzuela City residents may now pay taxes online or with credit card	<a href="http://v2.pinoyfactor.com/threads/valenzuela-city-residents-may-now-pay-taxes-online-or-with-credit-card.43805/">http://v2.pinoyfactor.com/threads/valenzuela-city-residents-may-now-pay-taxes-online-or-with-credit-card.43805/</a>
30-Oct-13	Philippine Daily Inquirer	Online News	QC dads OK tax, fee payments thru phone	<a href="http://newsinfo.inquirer.net/517045/qc-dads-ok-tax-fee-payments-thru-phone">http://newsinfo.inquirer.net/517045/qc-dads-ok-tax-fee-payments-thru-phone</a>
06-Nov-13	Telecompaper	Blog	Globe, BankO, USAID SIMM start m-money project	<a href="http://www.telecompaper.com/news/globe-banko-usaid-simm-start-m-money-project--977986">http://www.telecompaper.com/news/globe-banko-usaid-simm-start-m-money-project--977986</a>
07-Nov-13	Philippine Information Agency	Online	QC expands options for LGU transactions	<a href="http://news.pia.gov.ph/index.php?article=281383727268">http://news.pia.gov.ph/index.php?article=281383727268</a>
08-Nov-13	Hispanic Business	Blog	Globe, BankO, USAID SIMM give rural communities access to formal financial services via mobile phones	<a href="http://www.hispanicbusiness.com/2013/11/8/globe_banko_usaid_simm_give_rural.htm">http://www.hispanicbusiness.com/2013/11/8/globe_banko_usaid_simm_give_rural.htm</a>
12-Nov-13	Philippine Star	Online News	BankO facilitates mobile banking in Ilijan	<a href="http://www.philstar.com/banking/2013/11/12/1255561/banko-facilitates-mobile-banking-ilijan">http://www.philstar.com/banking/2013/11/12/1255561/banko-facilitates-mobile-banking-ilijan</a>
14-Nov-13	Manila Bulletin	Online News	BankO partners with Globe, USAID to assist Batangas	<a href="http://www.mb.com.ph/banko-partners-with-globe-usaid-to-assist-batangas/">http://www.mb.com.ph/banko-partners-with-globe-usaid-to-assist-batangas/</a>
24-Nov-13	Philippine Star	Online News	BankO gets P200-M fresh infusion from Ayala Group	<a href="http://www.philstar.com/business/2013/11/24/1260119/banko-gets-p200-m-fresh-infusion-ayala-group">http://www.philstar.com/business/2013/11/24/1260119/banko-gets-p200-m-fresh-infusion-ayala-group</a>
27-Nov-13	Developing Telecoms	Blog	M-money coming to rural Filipino communities	<a href="http://www.developingtelecoms.com/tech/apps-services-devices/71-mobile-finance/4989-m-money-coming-to-rural-filipino-communities.html">http://www.developingtelecoms.com/tech/apps-services-devices/71-mobile-finance/4989-m-money-coming-to-rural-filipino-communities.html</a>
11-Dec-13	Radyo Natin	Online News	Quezon City, USAID launch mobile collection and payment system	<a href="http://www.radyonatin.com/story.php?storyid=5879">http://www.radyonatin.com/story.php?storyid=5879</a>
11-Dec-13	US News Las Vegas	Blog	QC, USAID launch First Mobile Money Tax Payment System	<a href="http://www.usnewslasvegas.com/national/qc-usaid-launch-first-mobile-money-tax-payment-system/">http://www.usnewslasvegas.com/national/qc-usaid-launch-first-mobile-money-tax-payment-system/</a>
11-Dec-13	Manila Bulletin	Online News	QC mobile money project launched	<a href="http://www.mb.com.ph/qc-mobile-money-project-launched/">http://www.mb.com.ph/qc-mobile-money-project-launched/</a>



11-Dec-13	Business World	Online News	BPI Globe BankO aims to reach 1 million customers by 2014	<a href="http://www.bworldonline.com/content.php?section=Finance&amp;title=BPI-Globe-BankO-aims-to-reach-1-million-customers-by-2014&amp;id=80655">http://www.bworldonline.com/content.php?section=Finance&amp;title=BPI-Globe-BankO-aims-to-reach-1-million-customers-by-2014&amp;id=80655</a>
11-Dec-13	Business Mirror	Online News	QC government, USAID launch mobile-money project	<a href="http://businessmirror.com.ph/index.php/en/business/banking-finance/24186-qc-government-usaid-launch-mobile-money-project">http://businessmirror.com.ph/index.php/en/business/banking-finance/24186-qc-government-usaid-launch-mobile-money-project</a>
11-Dec-13	ValenzuelAko	Blog	Valenzuela City, First LGU to Upgrade Payment Options for Taxpayers	<a href="http://www.valenzuela.gov.ph/index.php/article/news/10082">http://www.valenzuela.gov.ph/index.php/article/news/10082</a>
12-Dec-13	Philippine Information Agency	Online News	QC launches Mobile Money Disbursement and Tax Payment System	<a href="http://news.pia.gov.ph/index.php?article=281386840341">http://news.pia.gov.ph/index.php?article=281386840341</a>
12-Dec-13	Manila Bulletin	Print	QC mobile money project launched	(Printed copy)
12-Dec-13	Business World	Print	BPI Globe BankO aims to reach 1 million customers by 2014	(Printed copy)
12-Dec-13	The Manila Times	Print	QC New Mobile Money Program of Paying Property Tax Will Ward Fixers	(Printed copy)
12-Dec-13	Abante	Print	Pinakabagyong e-payment scheme inilunsad sa QC	(Printed copy)
12-Dec-13	Abante Tonite	Print	Pormal na inilunsad ni Quezon City Mayor... (page 8 news brief)	(Printed copy)
12-Dec-14	Positive News Media	Blog	QC, USAID launch First Mobile Money Tax Payment System	<a href="http://positivenewsmedia.com/blog/2013/12/qc-usaid-launch-first-mobile-money-tax-payment-system/">http://positivenewsmedia.com/blog/2013/12/qc-usaid-launch-first-mobile-money-tax-payment-system/</a>
13-Dec-14	Balita	Online	Mobile tax payment, inilunsad	<a href="http://www.balita.net.ph/2013/12/13/mobile-tax-payment-inilunsad/#.Us95EPQW11Z">http://www.balita.net.ph/2013/12/13/mobile-tax-payment-inilunsad/#.Us95EPQW11Z</a>
13-Dec-14	Balita	Online	E-payment sa QC, sisimulan	<a href="http://www.balita.net.ph/2013/12/16/e-payment-sa-qc-sisimulan/#.Us93YPQW11Y">http://www.balita.net.ph/2013/12/16/e-payment-sa-qc-sisimulan/#.Us93YPQW11Y</a>
14-Dec-13	Philippine Star	Ad	1st in the Philippines Paying Taxes in Valenzuela City is as easy as 1-2-3	(Printed copy)
15-Dec-14	Tribune	Online	Modernized tax payment system in Quezon City to start next year	<a href="http://www.tribune.net.ph/metro-section/modernized-tax-payment-system-in-quezon-city-to-start-next-year">http://www.tribune.net.ph/metro-section/modernized-tax-payment-system-in-quezon-city-to-start-next-year</a>
17-Dec-13	Future Gov	Blog	Philippine City Launched New Mobile Money System	<a href="http://www.futuregov.asia/articles/2013/dec/17/philippine-city-launches-new-mobile-money-system/">http://www.futuregov.asia/articles/2013/dec/17/philippine-city-launches-new-mobile-money-system/</a>

18-Dec-14	QC Current Trend	Blog	Good news for QC real property taxpayers	<a href="http://qccurrenttrend.wordpress.com/tag/mobile-money-tax-payment-in-qc/">http://qccurrenttrend.wordpress.com/tag/mobile-money-tax-payment-in-qc/</a>
20-Dec-14	Philipino Star Ngayon	Online	Pinangunahan	<a href="http://article.isentia.asia/viewarticles/default.aspx?acc=MrxQ71h2Xe8=&amp;app=n7q0r37qA1I=&amp;file=MzkeX5Xllp1HKFu9YP3VQt3itMm1a3rSYwVJZLT1yq8=">http://article.isentia.asia/viewarticles/default.aspx?acc=MrxQ71h2Xe8=&amp;app=n7q0r37qA1I=&amp;file=MzkeX5Xllp1HKFu9YP3VQt3itMm1a3rSYwVJZLT1yq8=</a>
20-Dec-14	Pilipino Mirror	Online	BPI Globe BankO pasok sa QC at USAID tie-up	<a href="http://article.isentia.asia/viewarticles/default.aspx?acc=MrxQ71h2Xe8=&amp;app=n7q0r37qA1I=&amp;file=MzkeX5Xllp33Hs2LfCCaX9SUHDRsXJ+R75fDiFavpzCR4fCMPgsZQ==">http://article.isentia.asia/viewarticles/default.aspx?acc=MrxQ71h2Xe8=&amp;app=n7q0r37qA1I=&amp;file=MzkeX5Xllp33Hs2LfCCaX9SUHDRsXJ+R75fDiFavpzCR4fCMPgsZQ==</a>
20-Dec-14	Pilipino Star Ngayon	Online	Mobile money system inilunsad ng QC, usaid	<a href="http://www.philstar.com/bansa/2013/12/20/1270156/mobile-money-system-inilunsad-ng-qc-usaid">http://www.philstar.com/bansa/2013/12/20/1270156/mobile-money-system-inilunsad-ng-qc-usaid</a>
21-Dec-14	Remate	Online	Mobile money system ng QC,USAID inilunsad	<a href="http://article.isentia.asia/viewarticles/default.aspx?acc=MrxQ71h2Xe8=&amp;app=n7q0r37qA1I=&amp;file=hkWylumCaz0m4c0bKSb8kHUV6B1AK46UhPacfELMRLhw4DT3mm2Wcw==">http://article.isentia.asia/viewarticles/default.aspx?acc=MrxQ71h2Xe8=&amp;app=n7q0r37qA1I=&amp;file=hkWylumCaz0m4c0bKSb8kHUV6B1AK46UhPacfELMRLhw4DT3mm2Wcw==</a>
21-Dec-14	Police Files Tonite	News	BPI Globe BankO pasok sa mobile money system ng QC, USAID	<a href="http://article.isentia.asia/viewarticles/default.aspx?acc=MrxQ71h2Xe8=&amp;app=n7q0r37qA1I=&amp;file=hkWylumCazND4hiBxt2DkENpHKLnPu/ZcsrxxvulmfeeN2bIZRGdDuw==">http://article.isentia.asia/viewarticles/default.aspx?acc=MrxQ71h2Xe8=&amp;app=n7q0r37qA1I=&amp;file=hkWylumCazND4hiBxt2DkENpHKLnPu/ZcsrxxvulmfeeN2bIZRGdDuw==</a>
21-Dec-14	Hataw	Online	BPI Globe BankO PASOK SA MOBILE MONEY SYSTEM NG QC, USAID	<a href="http://article.isentia.asia/viewarticles/default.aspx?acc=MrxQ71h2Xe8=&amp;app=n7q0r37qA1I=&amp;file=hkWylumCazM+MSu/YmT'ZvGpkif/XxPctpr7HTyhPdZdfSnbpE50VhQ==">http://article.isentia.asia/viewarticles/default.aspx?acc=MrxQ71h2Xe8=&amp;app=n7q0r37qA1I=&amp;file=hkWylumCazM+MSu/YmT'ZvGpkif/XxPctpr7HTyhPdZdfSnbpE50VhQ==</a>
26-Dec-13	ABS CBN	Online	Globe GCash can be used to pay for QC property taxes	<a href="http://www.abs-cbnnews.com/business/12/26/13/globe-gcash-can-be-used-pay-qc-property-taxes">http://www.abs-cbnnews.com/business/12/26/13/globe-gcash-can-be-used-pay-qc-property-taxes</a>
26-Dec-13	Globe Telecom	Press Release	Globe GCASH powers easy payment of real property tax for QC residents	<a href="http://www.globe.com.ph/press-room/globe-gcash-powers-easy-payment">http://www.globe.com.ph/press-room/globe-gcash-powers-easy-payment</a>
28-Dec-14	Philippine Daily Inquirer	Online	Easy payment of real property tax for QC residents through GCASH	<a href="http://article.isentia.asia/viewarticles/default.aspx?acc=MrxQ71h2Xe8=&amp;app=n7q0r37qA1I=&amp;file=nA4yuLV0zxdb3BI2/s00b2mrZouu8Smdmr29kj/pI5TuI5+oj1/d0w==">http://article.isentia.asia/viewarticles/default.aspx?acc=MrxQ71h2Xe8=&amp;app=n7q0r37qA1I=&amp;file=nA4yuLV0zxdb3BI2/s00b2mrZouu8Smdmr29kj/pI5TuI5+oj1/d0w==</a>
28-Dec-13	Manila Standard Today	Online	Globe GCASH: Real property tax payments via mobile phones	<a href="http://manilastandardtoday.com/2013/12/28/globe-gcash-real-property-tax-payments-via-mobile-phones/">http://manilastandardtoday.com/2013/12/28/globe-gcash-real-property-tax-payments-via-mobile-phones/</a>
30-Dec-13	Manila Bulletin	Print Ad	Sa Quezon City, maaaring magbayad ng Real Property Tax via GCash	(Printed copy, National News section, page 6)

30-Dec-13	Philippine Star	Print Ad	Sa Quezon City, maaaring magbayad ng Real Property Tax via GCash	(Printed copy, News section, page 4)
30-Dec-13	4-Traders	Blog	Tax payments puwede sa cellphone	<a href="http://www.4-traders.com/GLOBE-TELECOM-INC-6492511/news/Globe-Telecom-Inc--Globe-GCASH-powers-easy-payment-of-real-property-tax-for-QC-residents-17705127/">http://www.4-traders.com/GLOBE-TELECOM-INC-6492511/news/Globe-Telecom-Inc--Globe-GCASH-powers-easy-payment-of-real-property-tax-for-QC-residents-17705127/</a>
30-Dec-13	Telecompaper	Blog	Gcash to support property tax payments	<a href="http://www.telecompaper.com/news/gcash-to-support-property-tax-payments--987942">http://www.telecompaper.com/news/gcash-to-support-property-tax-payments--987942</a>

**G. SIMM Performance Monitoring Plan (PMP) Results Table as of December 2013**

Performance Indicator	Unit of Measurement	Baseline (Sep 2012)	Oct-Dec 2012	Jan-Mar 2013	Apr-June 2013	Jul – Sep 2013	Oct – Dec 2013	LOP Target	Notes
Number of active users	Number of people	529,101	643,565	499,649	776,298	512,818	523,993 (Partial data, includes only two MMP reports)	1,300,000	Data is partial pending submission of one mobile money provider.  Since baseline in September 2012, there have been observed lows in March and September 2013, peaks in December 2012; and highest in Apr – June 2013 exceeding targets for the 2013 fiscal year with a total number of 772,521. Numbers are expected to increase upon completion of the data. It must be noted that in the effort to standardize the parameters, there were increases in the number of active users to include all other types of transactions particularly cash in (i.e. mobile banking, funds transfers) and cash out (i.e. ATM/POS and merchant withdrawals).
Percent (%) increase in volume (monetary value) of m-money transactions	Amount (in millions)	PHP 53,056	PHP 62,463	PHP 57,394	PHP 60,286	PHP 65,710	PHP 67,811		For the period Oct-Dec 2013, updated data shows a 22% percent increase in volume (monetary value) of m-money transactions from baseline figures. Amount value is PHP67,811,188,464.28 (or \$1,653,931,425.96)
	Percent increase	NA	10.6%	8.2%	13.7%	19%	22%	200% from baseline	
<b>Strategic Objective I: Create an Enabling Environment for Mobile Money by Creating Business Models that Scale</b>									
IRI Improved Efficiency of E-Payroll Distribution									
Number of SMEs and/or large businesses using e-payroll	Number of new businesses (Quarterly)	0	0	0	2	1	2	100	As of the end of the reporting period, SIMM has a total of 2 SME/microfinance institutions who have implemented a mobile money payroll system namely Tobob's Merchandising and Tindahan ni Ka

Performance Indicator	Unit of Measurement	Baseline (Sep 2012)	Oct-Dec 2012	Jan-Mar 2013	Apr-June 2013	Jul – Sep 2013	Oct – Dec 2013	LOP Target	Notes
	(Cumulative)					3	5		Julian.  To promote m-payroll, SIMM has introduced the Mobile Money Payroll (MMP) Program for 100 Small and Medium Enterprises (SMEs) providing support for the cost of ATM cards and financial literacy training kits starting in February 2014.
<b>IR 2 Improved Public Service Delivery</b>									
Number of government agencies using e-payroll/e-bills payment	Number of agencies (Quarterly)	0	0	0	1	1	2	5	During the quarter, SIMM achieved target of two government agencies, Valenzuela City and Quezon City adopting mobile money collection system. Local governments of Quezon City and Valenzuela launched its mobile money real property tax assessment and payment system in December 2013.
	(Cumulative)				1	2	4		
<b>IR 3 Supply-side Networks Promoted</b>									
Number of cash-in/cash-out merchant partners operating mostly in rural areas	Number of new CI/COs (Quarterly)	0	0	1	4	4	872	2,500	SIMM has established a partnership between GXI and Remitbox, a remittance and payment platform with over 800 outlets within its network nationwide. Next quarter, SIMM and GXI will discuss implementation and training for Remitbox CI/CO network frontliners or provide a usage program to promote m-money to walk-in customers.

Performance Indicator	Unit of Measurement	Baseline (Sep 2012)	Oct-Dec 2012	Jan-Mar 2013	Apr-June 2013	Jul – Sep 2013	Oct – Dec 2013	LOP Target	Notes
	(Cumulative)				5	9	881		SIMM has launched a total of 6 new BanKO Partner Outlets (BPO) in Batangas City namely, Ilijan Multi-Purpose Cooperative and Pinabuklod Multi-Purpose Cooperative, and Otsodosotso in Pulilan, Bulacan with 4 branches, namely.  As part of the partnership with BPI Globe BanKO and Alalay Sa Kaunlaran Inc (ASKI), a total of 67 new BanKO Partner Outlets were established.
Number of new agents trained	Number of agents trained (Quarter)	0	NA	1	4	4	217	2,000	Agents of ASKI (205) and the other 3 BPOs were trained from uses, opening accounts, cashing in and cashing out to payment of bills.
	(Cumulative)			1	5	9	226		
<b>Strategic Objective 2: Boost Expansion and Rapid Adoption of Mobile Money Services By Achieving Inclusive User Uptake</b>									
IR 4 Reduced transaction costs in the payment system									
Percentage (%) by which transaction costs are reduced	Percent decrease in transactions costs	TBD	NA	NA	NA	90% (Pulilan Payroll System)	TBD	20%	Following the launch of the two RPT assessment and payment systems in Valenzuela and Quezon City, a case study will be made to assess the decrease in transactions costs.
IR 5 Increased adoption and use of m-money services									
Number of new m-money users	Number of people (Quarterly)	0	78	59	140	2,765	29,195	250,000	During the quarter, a total of 29,195 individuals opened m-money accounts covering institutional activations, caravans and other events co-

Performance Indicator	Unit of Measurement	Baseline (Sep 2012)	Oct-Dec 2012	Jan-Mar 2013	Apr-June 2013	Jul – Sep 2013	Oct – Dec 2013	LOP Target	Notes										
	(Cumulative)		78	137	277	3,042	32,237		<p>organized by the SIMM project.</p> <table border="1"> <thead> <tr> <th>Organization</th> <th>Number of New Users</th> </tr> </thead> <tbody> <tr> <td>ASKI</td> <td>10,192</td> </tr> <tr> <td>Batangas City</td> <td>9,758</td> </tr> <tr> <td>Pulilan Bulacan</td> <td>1,383</td> </tr> <tr> <td>Quezon City</td> <td>7,862</td> </tr> </tbody> </table>	Organization	Number of New Users	ASKI	10,192	Batangas City	9,758	Pulilan Bulacan	1,383	Quezon City	7,862
Organization	Number of New Users																		
ASKI	10,192																		
Batangas City	9,758																		
Pulilan Bulacan	1,383																		
Quezon City	7,862																		
Number of people opening savings accounts via branchless banking <sup>3</sup>	Number of persons	0	40	43	4	735	21,101	10,000	<b>Target achieved.</b> Certification report from BPI Globe BankKO shows a total of 21,101 savings accounts were opened during SIMM led activities from October to December 2013. Notably, the total number is still underestimated as it does not include number of accounts opened by SIMM-supported BPOs.										
Number of people trained in financial education and literacy	Number of CCT beneficiaries; Number of non-CCT	130	502	357	658	2,009	12,416	12,000	<b>Target achieved.</b> A total of 12,416 individuals were trained during the quarter including reported training of BPI Globe BankKO to ASKI members of the benefits, products and services of mobile money.										

<sup>3</sup> Quarterly data has been revised reflecting final figures reported by BPI Globe BankKO. BPO source data are being validated with BankKO.

Performance Indicator	Unit of Measurement	Baseline (Sep 2012)	Oct-Dec 2012	Jan-Mar 2013	Apr-June 2013	Jul – Sep 2013	Oct – Dec 2013	LOP Target	Notes
	beneficiaries trained	130	632	989	1,647	3656	16,072		The Mobile Financial Services and Financial Literacy Program commenced in October 2013 and will run until 2014. Three types of trainings were conducted including Training of Trainers (7) for Sikapbuhay and OCVAS, Pulilan and QC local government personnel, FICO Bank; Classroom type session(7) sessions for public school students and teachers; and small group training for frontliners(i.e. CI/CO agents and cashiers). Also, other symposiums, workshops and project introductions were conducted during the quarter.
Cross Cutting IR 6 Promote Global Knowledge Sharing									
Number of conferences supported to share knowledge	Number of conferences	0	0	0	0	1	0	3	Conferences are scheduled next quarter
Number of research papers shared and developed	Number of research papers	0	0	0	0	6	1	3	<b>Target achieved.</b> (1) Interoperability study has been submitted to BSP for final approval in July 2013.
						6	7		(2-6) The 5 business models for Mobile Financial Services of NATCCO, FICO Bank, GM Bank of Luzon, KMBI and CCT Credit and Savings Cooperative were completed and submitted to USAID in September.  (7) Behavioral Change Communications Study completed in December 2013.



Performance Indicator	Unit of Measurement	Baseline (Sep 2012)	Oct-Dec 2012	Jan-Mar 2013	Apr-June 2013	Jul – Sep 2013	Oct – Dec 2013	LOP Target	Notes
Project Activity Level Indicators									
Percent (%) of activities that improved financial inclusion of women	Percent of activities	0%	67%	57%	TBD	TBD	36%	50%	During the quarter, a total of 119 activities ranging from project introductions, workshops, product presentations, coordination meetings, roundtable discussions, business forum to financial education trainings. Out of the total 3,286 participants who attended SIMM activities, a total of 1,437 or 44 percent women received financial education. Data does not include additional 10,192 trained by partner BPI Globe BankKO.
Percent (%) of activities that improved financial inclusion for individuals and households in rural areas	Percent of activities	0%	74%	88%	TBD	TBD	92%	90%	<b>Target achieved.</b> Including the reported training of BPI Globe BankKO to ASKI members, out of the total activities conducted with 13,000 attendees, a total of 12,416 or 92 percent individuals received financial education and training on the benefits, products and services of mobile money.
Value of activities funded by cost-sharing/contribu	Dollar value of activities (Quarterly)	\$3,127	\$13,130	\$1,320	TBD	\$14,423	\$31,132	\$100,000	During the quarter, value of activities funded through cost-sharing arrangements with SIMM is estimated at a cumulative total of \$31,132 for the period October – December 2013. This includes

Performance Indicator	Unit of Measurement	Baseline (Sep 2012)	Oct-Dec 2012	Jan-Mar 2013	Apr-June 2013	Jul – Sep 2013	Oct – Dec 2013	LOP Target	Notes
tion arrangements with SIMM	(Cumulative)	\$3,127	\$16,257	17,577	TBD	\$32,000	\$63,123		costs incurred for the SIMM project launches, trainings and activation events with national and local counterpart agencies hosting the event (venue, use of amenities).

## H. BankO-ASKI Certification

### CERTIFICATION

#### **BankO Partner Outlets Activated**


This is to certify further that BPI Globe BankO has activated 67 BankO Partner Outlets through ASKI.

#### **BankO Mobile Money Accounts Opened**

This is to certify further that BPI Globe BankO has activated a total of 10,192 BankO accounts through the facilitation of the USAID-SIMM project.

#### **BankO Trainings Conducted**

This is to certify further that BPI Globe-BankO has trained 205 ASKI Project Officers who attended the BankO Partner Outlet orientation. These ASKI Project Officers then trained the new 10,192 BankO account holders during their regular meetings.

  
Roberto I. Nazal  
Head, Group Acquisitions  
BPI Globe BankO-SIMM Project Lead

## G. Number of registered mobile money accounts in the Philippines as of December 2013

July - Sep 2012				Oct- Dec 2012				Jan-Mar 2013			
BanKo	Gcash	Smart	Total	BanKo	Gcash	Smart	Total	BanKo	Gcash	Smart	Total
78,188	122,610	244,866	445,664	43,525	553,182	237,669	834,376	45,378	1,837,855	201,900	2,085,133
218	2,231	7,097	9,547	262	2,785	7,258	10,304	307	4,622	5,105,184	5,110,114

Apr-June 2013				Jul-Sep 2013				Oct-Dec 2013			
BanKo	Gcash	Smart	Total	BanKo	Gcash	Smart	Total	BanKo	Gcash	Smart	Total
49,379	1,105,364	273,816	1,428,559	51,632	662,279	251,313	965,224	51,906	NA	234,969	286,875
356	5,728	4,845	10,929	408	6,390	5,046	11,844	460	6,390	5,117	11,967

### Notes:

1. Figures include quarterly (top row) and cumulative figures in thousands (bottom row)
2. As of September 2012 baseline data, total number of registered mobile money accounts was reported at 9,544,413. As of September 2013, after purging of numbers, changes in parameters and system enhancements baseline data was revised to 9,546,515. This does not yet include actual numbers in September 2013 of one of the major providers that decreased significantly.
3. Standard definition is number of active or valid registered mobile money accounts opened daily (KYC, over the air activation). Definition of registered mobile money account is based on user behavior. Because mobile money is linked to a mobile number and a sim card, data can be volatile depending on the user activities/behavior. Below are the commonly encountered reasons that can either increase or decrease the numbers depending on when it takes effect on the date of extractionData excludes the following:
  - a. Dormant accounts for 6 months are considered inactive
  - b. Sim cards are locked after 6 months of no activity.
  - c. Accounts can be reactivated within the validity period of two years
  - d. Reported lost sims are deactivated
  - e. For Gcash, BanKo tagged depositors are removed from the Gcash count
  - f. Other specific concerns may vary based on different products from trade, payroll to consumers
4. BPI Globe BanKO
  - a. Numbers starting January 2013 were increased due to change of parameters from weekly to daily generation due to missing accounts not accounted
  - b. Cumulative data includes all accounts KYC and approved.
  - c. Cumulative figures are more stable because bank accounts are not closed unless initiated by the account holder. BanKO account is still active even if sim is locked after 6 months.
5. Gcash

- a. Gcash did not submit number of registered users due to data extraction issues in their system for the period Oct-Dec 2013.
  - b. Please note that cumulative figures of Gcash are currently added from baseline initially reported in September 2012. Actual figures based on standard definition will be reported next quarter.
6. Smart
- a. Data of Smart was previously reported showing monthly not quarterly numbers. Data has been updated to cover quarterly period.
  - b. In September 2013, cumulative numbers were purged by 2,398,416 or 30 percent as of end June (from 7,243,412 in March 2014 it was reduced to 4,844,996 in June 2013). Major reason is due to the multiple sources of data with various parameters that are added together to generate the figures.
  - c. Figures can have up to two mobile money accounts linked to a unique mobile number.
  - d. Reported cumulative figures have a shortfall of an average of 7 percent across all quarters covered
7. SIMM continuously conducts consultations quarterly to review data quality and changes in figures due to system enhancements and changes in parameters/definitions. As a result by December 2013, data has been cleansed to follow standard set of parameters to better assess the progress of the performance indicator on registered accounts. New standard definition is active registered mobile money accounts opened daily (KYC, over the phone or air activation) regardless of the status of active usage. SIMM has also recommended to identify unique registered accounts by the name of the subscriber considering the multiple mobile numbers and accounts that can be acquired by one user (pending capacity of the system to extract this information). This way the project can have a better assessment of unique registered mobile money accounts per subscriber.