# GYBERSECCU IN FINANCIAL INSTITUTIONS A Philippine Perspective (focus on FinTech

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# 01 PH FINTECH ECOSYSTEM

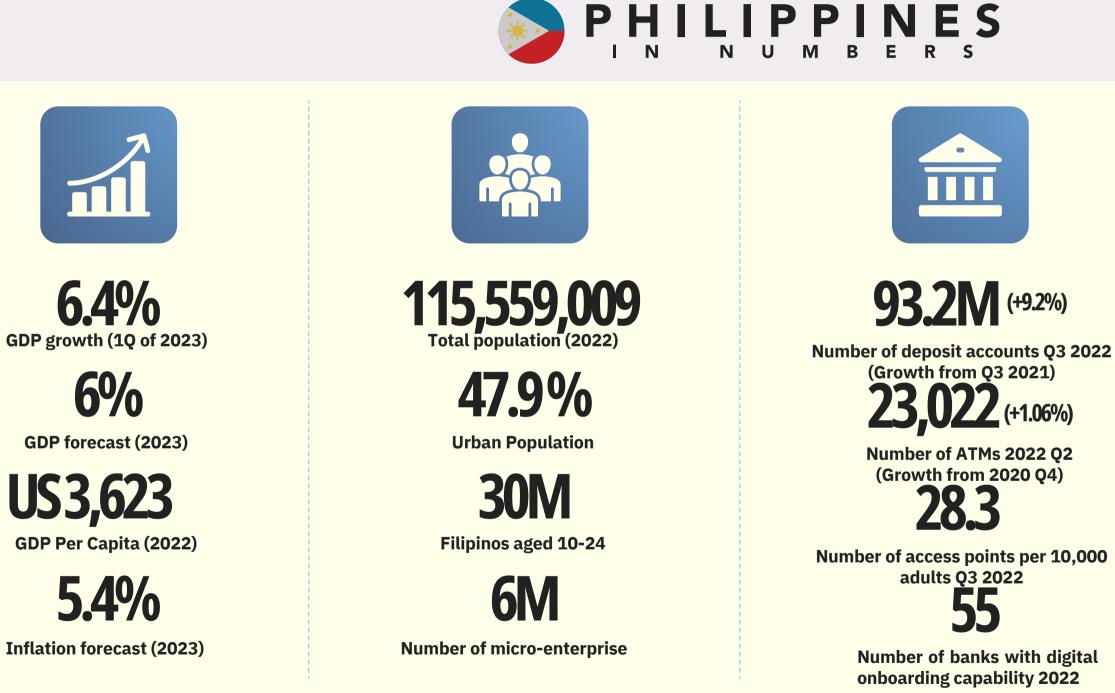
# POINTS

# 02 CURRENT

03 SOLUTIONS

CHALLENGES

#### 01 Philippines at a Glance The Philippines' Flourishing Growth in **Banking and Connectivity**



Sources: BSP Monetary Policy Report - November 2022, latest Financial Inclusion Survey (2022 Q2), Statista, Philippine Statistics Authority (PSA) \*Mobile broadband connections - number of sim cards that are 3G and above (as percentage of total population)













Number of Internet users (2022)

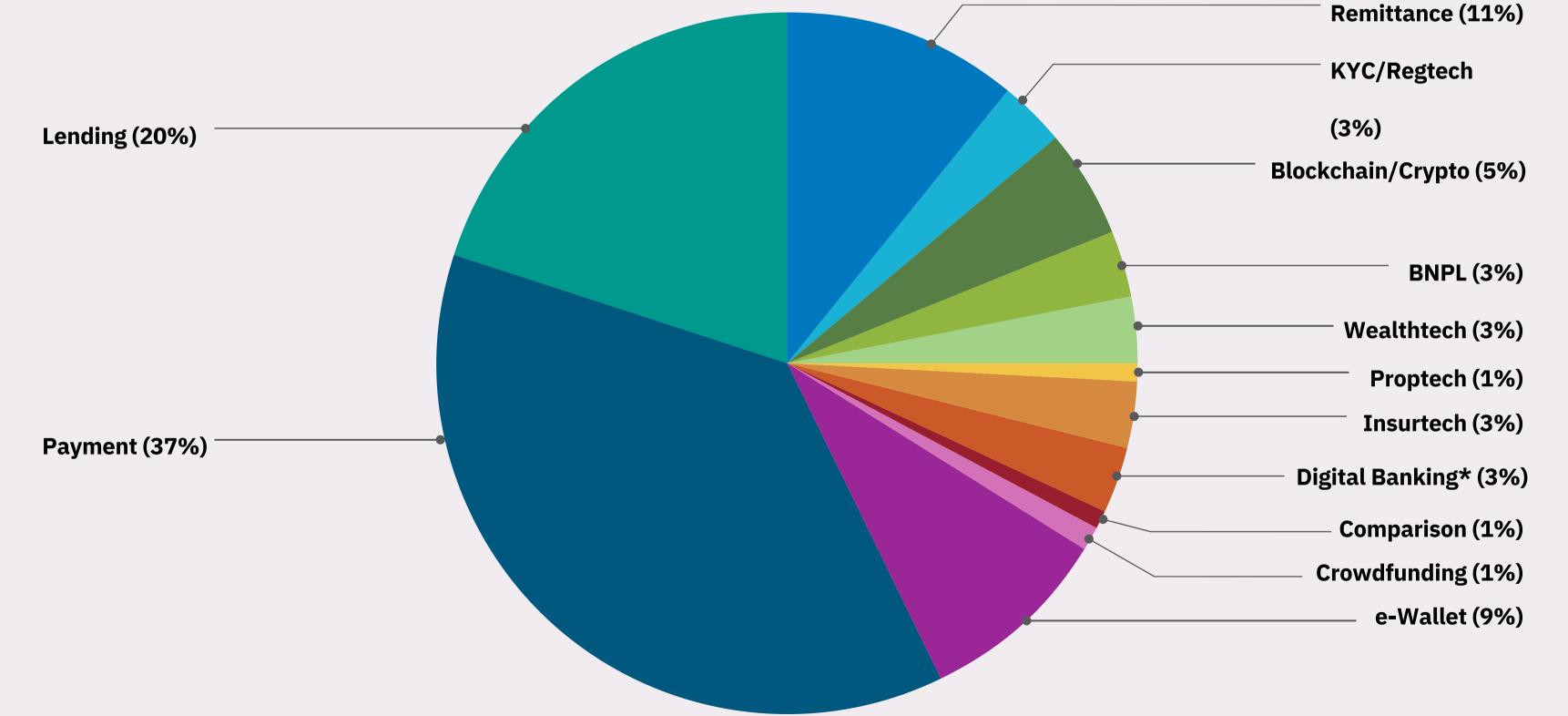


**Mobile Broadband Connections** (2022)



Mobile internet user penetration

#### 02 Philippines' Fintech Landscape Philippines Fintech Map 2023



Source: Fintech News Philippines







\*Digital Banking (Banks + Digital-centric apps combined)

#### 02 Philippines' Fintech Landscape Philippines Fintech Map 2023 (Total: 285 Fintech Companies)

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\*Note: Some companies appear in more than 1 category to better reflect the nature of their businesses, but they still count as one towards the total. Source: Fintech News Philippines\*







e-WALLET (27) AllEasy 5 Banana Pay Dayad Decashpay bux CEBUANA Cioo PortunePay G GCash Pau ec PAY> Giftaway () globalpayments goodpay **(**) 14 LuLu Money Lazada Mango e-Wallet ML CPAY M moneygment Linitel" and OMNIPAY M®LHUILLIER MarCoPay aymongo paynamics OPayoneer S C OPAY QWIKWIRE Rapyd staryny 🔅 TayoCash TAG CASH 0 true CASH TAXUMO TOPWALLET toktokwallet TouchPay MONEY ZOP ZOOM U-PAY USSC NSURTECH (9) **REMITTANCE (31)** RIMA 2 Creditaro iglas **ČEBUANA** ABRA Airwallex BEAM&G@ jumio Kwik.Insure ChildoEFL Coins.ph denarii G GCash IREMIT MarCoPay 🌱 MariaHealth 🔘 Singlife M"LHUILLIER Lulu JUSTPAY, TO/ Moneu MARKAN TERMINAL KYC/REGTECH (11) PEXPRESS maya S MoneyGram mynt PayPal 👂 pisopay 🔤 Remitly H CIBI THE OFFICE Dstrike Subrin send friend Padala Skrill јита 🅢 всолеона D 0 TransUnion<sup>®</sup> trustingsocial 🥶 UNAWA Tranglo truemoney ROWDFUNDING (3) 7WISE MIBS PHP INC. Western Union W WorldRemit XOOM investree Ø seed[m]

### CURRENT CHALLENGES



#### UNSECURE ECOSYSTEM



### UNSECURE **CUSTOMERS**

## INSTITUTION RESILIENCE & MATURITY

### SOLUTIONS

Synchronize & harmonize the whole ecosystem

> Customer understanding (KYC) with ubiquitous protection



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