

clab 2016

XVI CONGRESO LATINOAMERICANO
DE AUTOMATIZACIÓN BANCARIA

LIMA-PERÚ 14-16 SEPTIEMBRE

Automatización de la cartera de clientes para generar negocios rentables

MEDSiS

¿Quién es Medsis?

Medsis es una empresa dedicada a la creación y despliegue de sistemas de información sanitaria en todo el mundo emergente

MEDSiS



¿Por qué Medsis?

Así que si Medsis construye sistemas de salud, ¿Por qué están hablando sobre la automatización de carteras de clientes para construir negocios rentables?

MEDSiS



Vamos a empezar con el problema

Carteras electrónicas y por qué las poblaciones no las utilizan

La digitalización de los países emergentes

Según encuestas recientes, sólo el 25% de los adultos en Perú dicen tener un teléfono inteligente.

Entonces, ¿cómo los sistemas médicos y billeteras móviles se suman a la creación de empresas sostenibles

En el mundo actual, se estima que el 15% de todas las transacciones financieras en ambos casos personales y profesionales se llevan a través de un sistema digital, como un pago con tarjeta de crédito o una billetera electrónica.

De acuerdo con las principales entidades financieras, si el porcentaje de las transacciones financieras digitales podría ser planteada por sólo el 1% que significaría miles de millones de dólares a la economía nacional

Entonces, ¿cómo se plantea el % de las transacciones digitales para las empresas en una economía?

Mconec[®]

CONVENIENT. SAFE. SECURE.

Executive Summary

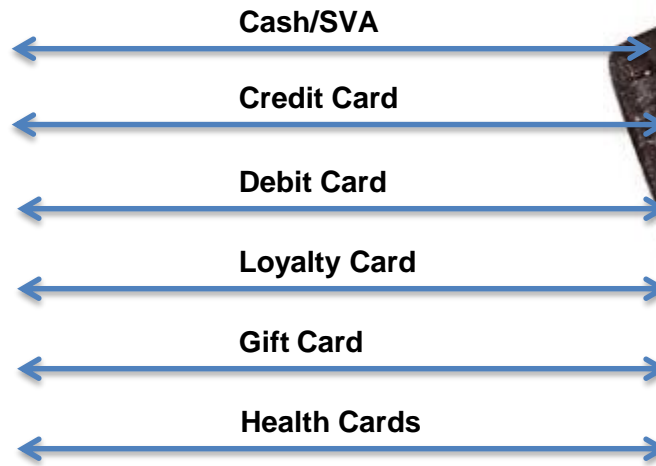
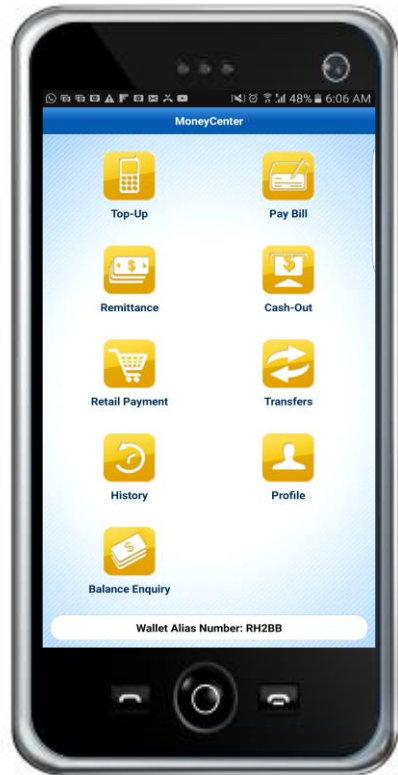
- MCONEC Mobile Wallet
- The Mobile Financial Services Ecosystem
- Market Dynamics
- The Value Proposition
- The MEDSIS Difference
- Integrating is easy

MCONEC

A New Way to

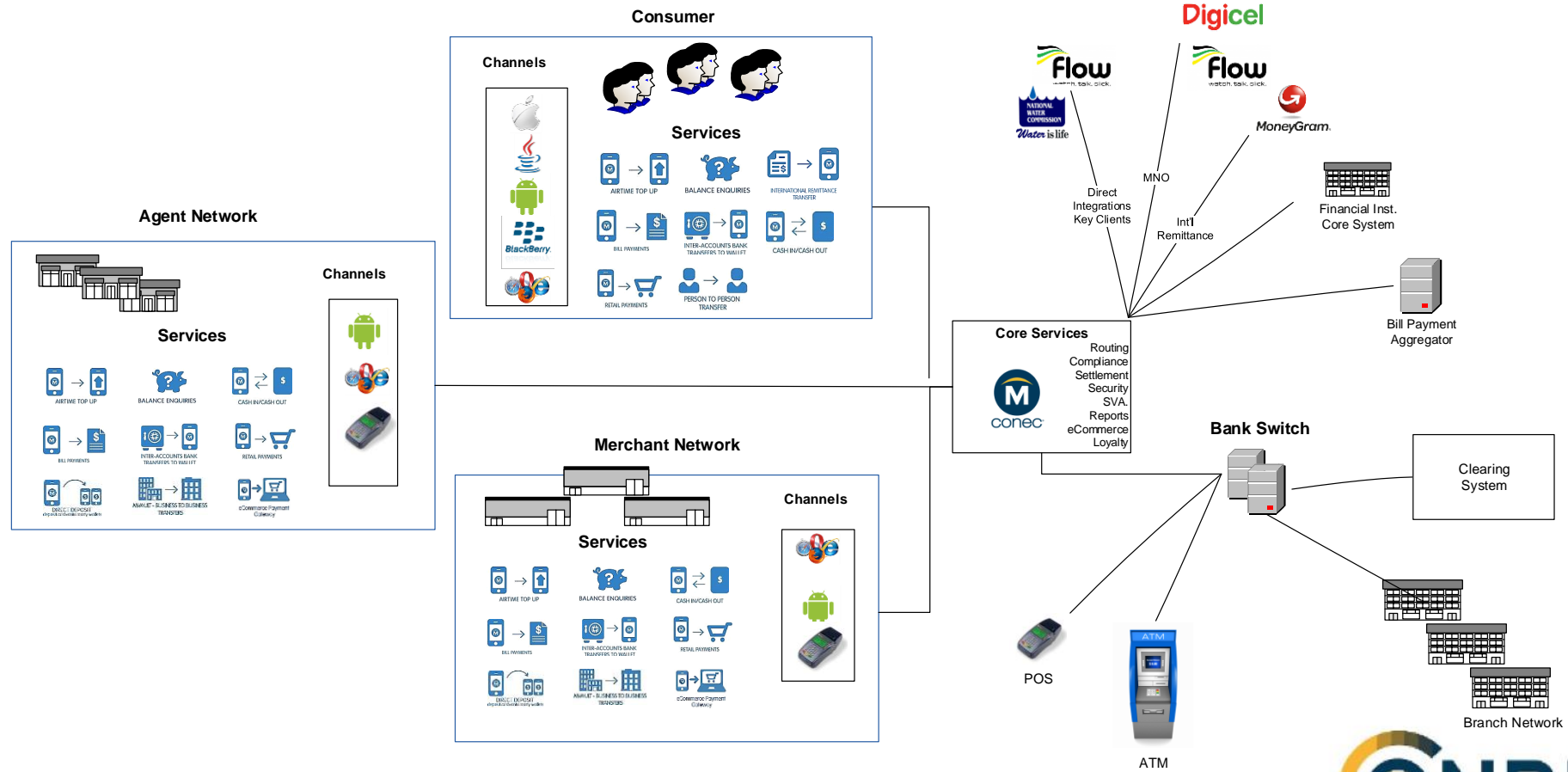
- Pay*
- Send Cash*
- Receive Cash*
- Top Up Credit*
- Store Cash*
- Remittance*
- Access Health Care*

MCONEC – Your Wallet Digitised



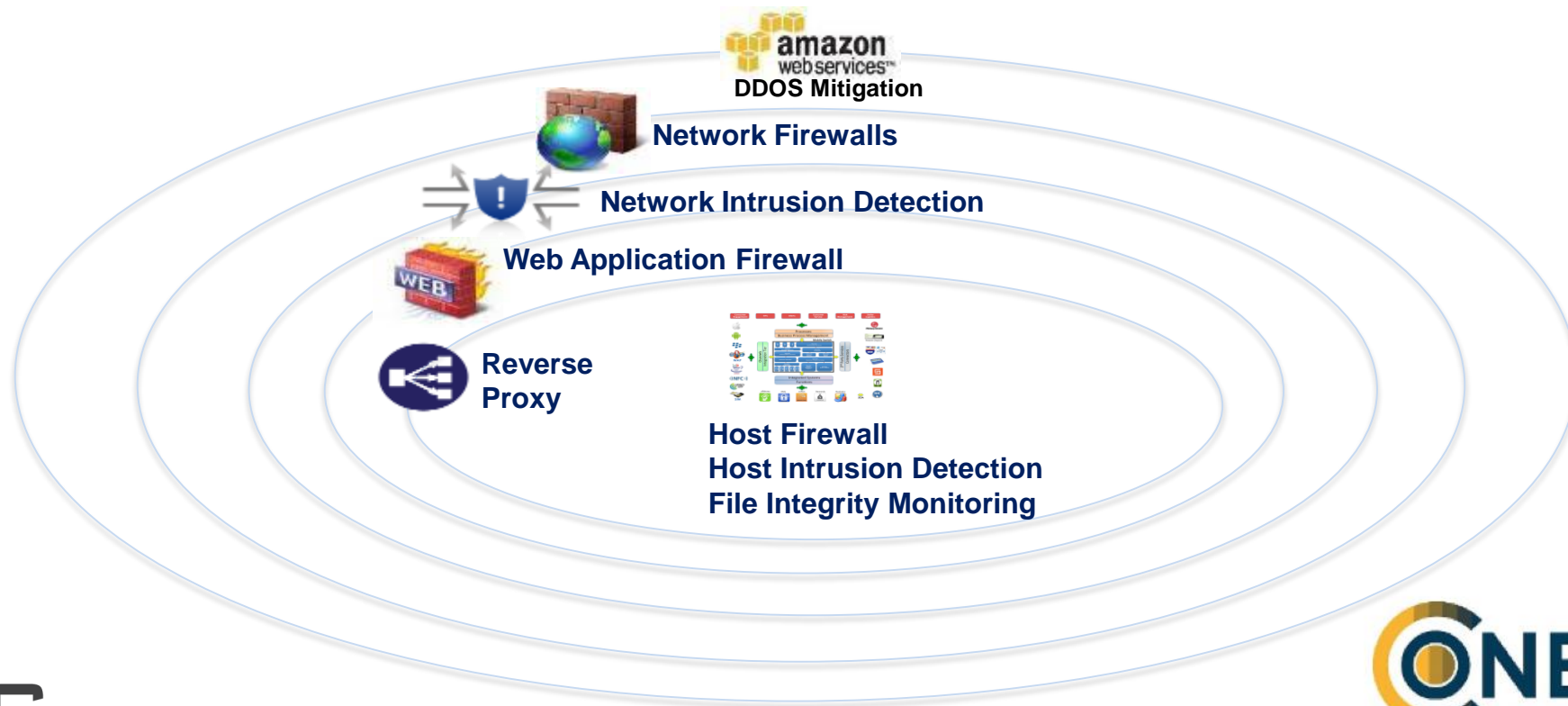
The Mobile Financial Services Ecosystem

Fully Scalable & Interoperable Ecosystem



Layered Security

MoTEAF™ Security is layered to filter inappropriate traffic at each step into the platform infrastructure. Every server is protected with security configuration specific to its role and network location.



Customer Suite of Services



AIRTIME TOP UP

Subscribers can instantly add credit (air-time) to their mobile phone or any other pre-paid mobile phone. Recipients can be saved for easy future top ups



INTER-ACCOUNTS BANK TRANSFERS TO WALLET

This feature allows the subscriber to transfer from their SVA to their bank or prepaid card account or vice versa



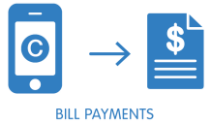
BALANCE ENQUIRIES

Subscribers can check balances on their Stored Value Accounts (SVA) or their connected Bank or Credit Union accounts



PERSON TO PERSON TRANSFER

The subscriber can transfer from their SVA to another subscriber's SVA



BILL PAYMENTS

Subscribers can pay bills to companies registered on the system for bill payment e.g. Utility companies



RETAIL PAYMENTS

This feature allows subscribers to pay for goods or services using their mobile wallet. Payment may be made from the SVA or any connected account.



CASH IN/CASH OUT

This feature allow subscribers to add cash to their wallet or withdraw cash from their wallets at registered agents or merchants



INTERNATIONAL REMITTANCE TRANSFER

Subscribers can pull down remittances to their Stored Value Account (SVA) or their connected Credit Union or Bank Account

Corporate Suite of Services



AIRTIME TOP UP

This feature allows the agent/merchant to sell prepaid airtime to cash customers via the MCONEC merchant portal



MVAULT - BUSINESS TO BUSINESS TRANSFERS

This feature allows merchants or agents to raise and settle invoices to another merchant or agent (B2B, G2B)



BALANCE ENQUIRIES

This feature allows the agent/merchant to check the balance on their Stored Value Accounts (SVAs)



DIRECT DEPOSIT
deposit cash onto many wallets

Corporations can transfer from their SVAs to multiple subscriber's SVAs. E.g Payroll, benefits and refunds



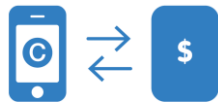
BILL PAYMENTS

Agents/Merchants can accept cash bill payments for companies registered on the system for that service e.g. Utility companies



RETAIL PAYMENTS

This feature a merchant to receive payment for goods or services from registered subscribers via the merchant portal or app.



CASH IN/CASH OUT

This feature allows registered agents or merchants to receive or pay out cash from registered subscribers, Agents or Merchants



eCommerce Payment Gateway

This feature provides an interface where merchants can sell and accept payments from subscribers online or via mobile applications.

Market Dynamics

Target Market - Focused on the Underserved

- Large unbanked/under-banked population
- Largest volume of transactions
 - Large dependency on cash
- Very high mobile phone penetration
 - Understand the concept of P2P transfers evidenced by the use of phone credit in trade
- Also attractive to the 'Banked' segment – Quick, Easy, Secure!



Over 2 Billion
Underserved
Globally

Unbanked

Underbanked

Prepaid Users

Teenagers/Students

Rural or Remote

The Value Proposition



Rapid Deployment for Fast ROI

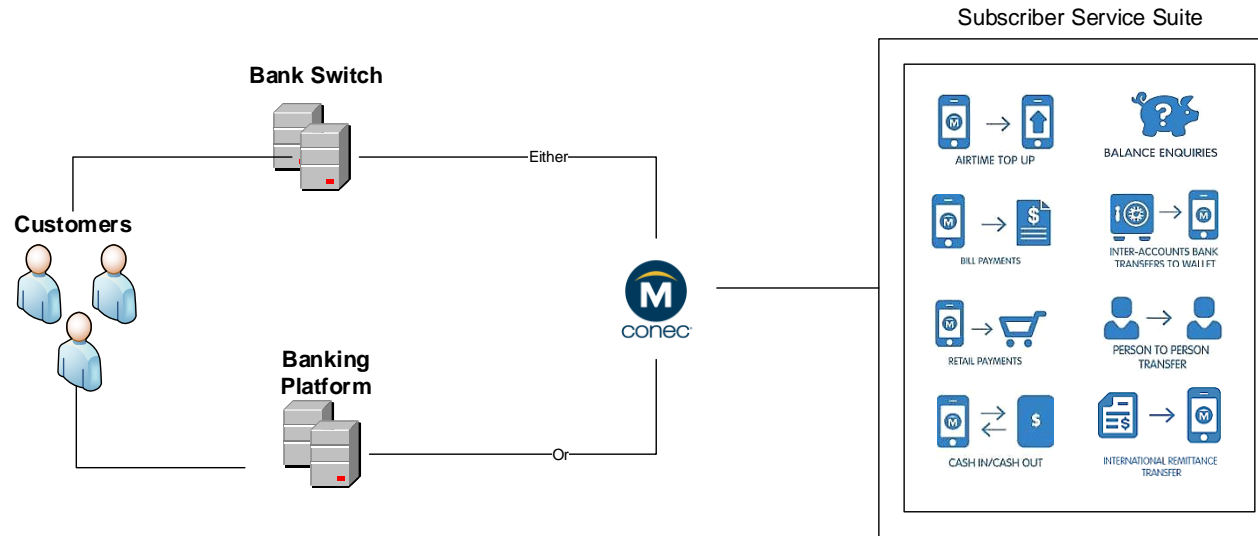
- Small capital investment to facilitate integration
- Leverage existing channels for sign up & customer awareness
- Operational gains via migration from more expensive channels
 - ATMs vs Cash in/Cash out
 - Brick and Mortar vs Agent Network
- Increase revenue from transactions generated from your customer base
 - Revenue generated off the top of transactions
 - Between USD \$0.50 – USD \$4.50 additional ARPU
- Increased competitiveness and customer satisfaction
 - Own MCONEC as an extension of your internet banking channel

Rapid Deployment for Fast ROI

- MCONEC integrated with MEDSIS provides the perfect catalyst to Rapid Adoption
 - Customer KYC information already available via the MEDSIS EHR system
- Secure authenticated portal for customers to access medical and financial services
- Government benefits easily deployed to the wallet
- Provides for transaction settlement between customers, pharmacy, health care service provider and health insurance companies
- Provides the foundation for customer loyalty

Integrating to MCONEC is easy

- Connection can be made either through the Banking switch or directly to the banking platform
- Fast Integration complete within 3-6 months



MEDS*i*S



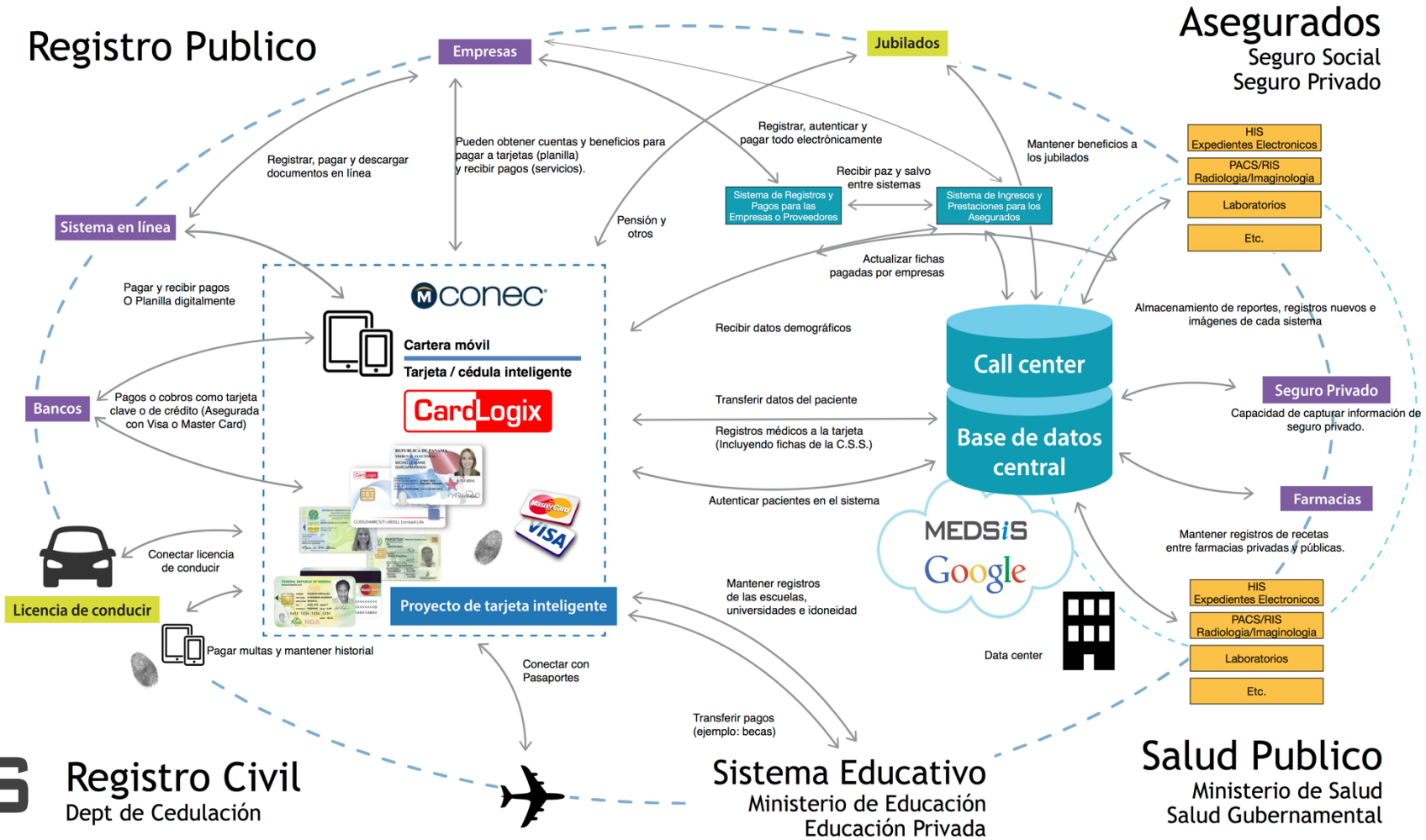
Perspectivas Medsis para unificar la información

- Mediante la creación de una base de datos central en la asistencia sanitaria, los pacientes no sólo van a aceptar que se pretenda digitalización financiera, sino que darán la bienvenida a ella.

Perspectivas Medsis para unificar la información

- Del mismo modo, mediante la automatización y mover grandes sectores no bancarizados de la población para comenzar a usar el dinero digital; mercados y servicios verticales estarán expuestos a millones o billones en ingresos que antes no estaban disponibles

Mapa de Estrategia Medsis



Gracias

