

 Allen G. Mascenon

President

**6 t h F l o o r , J a f e r P l a c e , 1 9 E i s e n h o w e r S t . ,**

**G r e e n h i l l s ,**

**S a n J u a n C i t y , 1 5 0 4**

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**EXECUTIVE SUMMARY**

As of 2007, 46.9% of the Philippine population is considered poor. This translates to 6.9 million poor families or 41.5 million poor people. Poverty in the Philippines remains largely a rural phenomenon.

Cooperatives, by virtue of their mandates and geographic location, are in a strategic position to offer financial products and services to financially un-served households in rural areas, and contribute to countryside development.

Expresspay, Inc. (ExpressPay) helps cooperatives to fulfil this function by providing a proven, commercially operated e-commerce platform that enables them to engage in several lucrative businesses such as local and international money transfer, universal prepaid load reselling, bills payment and e-ticketing. This portfolio of technology-driven, financial and value-added services has been developed to be competitive, profitable, and easy to operate and maintain.

The Company also provides VISA cash cards for members of cooperatives. Loans, Patronage Refunds, Dividends, Money transfers and Savings Fund can be instantly credited to this card through its online system. Cash is readily withdrawable from more than 8,000 Bancnet, Megalink, and Expressnet ATM in the Philippines and in over a Million VISA Plus ATM internationally. And since it is VISA, cardholders can also make purchases and payment transactions with over 12 million VISA-accredited merchants worldwide.

ExpressPay has invested heavily on its data center to offer a highly dependable system uptime level of 99.99%, complete with a detailed business continuity and disaster recovery plan. The Company has also entered into strategic partnerships with leading service providers such as iRemit, Elite Express Corporation, Coinstar Money Transfer, Sterling Bank of Asia, I.Can, Touch Solutions and Sagesoft Solutions to provide a comprehensive business package for the cooperatives.

 **ABOUT EXPRESSPAY**

**EXPRESSPAY** is part of the Touch Group of Companies. It was conceptualized by innovative, sociallyconscious individuals who recognized the need to provide secure, cost-efficient, technology-driven financial services that are sorely lacking in rural-based communities.

The DIRECTORS of ExpressPay are:

**Anson Uy** is the ***Chairman of the Board***

*He is the President and founder of Touch Group of Companies. Regarded as one of the leaders in open solution services in the Philippines and has introduced the use of enterprise grade Linux and other open source software to the country’s top companies, as well as small and medium enterprises. Anson also spearheads the Open Source Arena for BPOs through the establishment of TSI Japan.*

*Prior to heading Touch Solutions, Anson has worked for various conglomerates and multinationals such us Unilab and P&G. He holds a double major degree in Management Engineering (Cum Laude) and Economics in Ateneo de Manila University.*

**Allen Mascenon** is the ***President***.

*He graduated from De La Salle University. He has extensive experience in product and business development, solutions packaging, and project implementation gained from various fields such as international manpower services, investments, banking, and I.T. Solutions. His knowledge in electronic and mobile commerce is valuable in delivering customized solutions to its target markets.*

**Michael Fernandez** is the ***Vice President for I.T.***

*He has 10 years of professional and practical experience in both IT and services industries. He manages and supervises all technical teams of Touch Group of Companies. His expertise includes project development and implementation, education and training. He graduated with the degree Bachelor of Science in Business Administration Major in Computer Applications from De La Salle University – College of Saint Benilde, Philippines.*

**VISION STATEMENT**

Within the next five years, ExpressPay, Inc. will become the most trusted financial management partner of more than 1,000 top cooperatives by becoming known for its offer of sound financial planning and viable business opportunities.

By next year, the company will have the trust and goodwill of at least 200 cooperative franchisees who are operating profitably.

**MISSION STATEMENT**

ExpressPay, Inc. is a one-stop progressive economic development specialist that provides its customers with viable business opportunities and the best support service that ensures their success.

**SOCIAL IMPACT STATEMENT**

Rural folks shall benefit from this project by bringing within their reach the latest technology in financial services. Aside from convenience, accessibility, and lower transaction costs, the coop members will be able to accumulate savings with their cooperative in the form of patronage refund through regular use of these services. These benefits will further entice people to join the cooperatives.

**E – BUSINESS CENTER**

***1. EXPRESSREMIT MONEY TRANSFER***

**DOMESTIC MONEY TRANSFER**

The ExpressPay system allows to offer different money transfer options to better serve the needs for customers.

Customer Options:

A.Door-to-Door Cash Delivery (Nationwide)

B.Branch Pick Up - Expresspay Branches (400+ Branches Nationwide)

\*>Expresspay-to-Mlhuillier ( over 1,000+ branches)

\*>Expresspay-to-LBC ( over 1,000+ branches)

\*>Expresspay-to-Prime Asia Pawnshops (190+)

\*>Expresspay-to-Smart Money (over 4,000+ Branches)

C.Credit-to-Bank Accounts

\*>BDO, BPI, Metro Bank, Land Band, PNB etc....

D. Expresspay-to-Visa Cash Card

\*>Debit Card

\*>ATM Card

\*>Remittance Card

\*>No initial Deposit and maintaining balance Requirement

\*>24/7, Real Time Card Loading System

**INTERNATIONAL MONEY TRANSFER**

ExpressPay is partnered with leading international remittance companies:

a. iRemit

b. Elite Express Corporation (EEC)

c. Coinstar Money Transfer (CMT)

***2. BILLS PAYMENT***

Expresspay provides a reliable system to accept bill payments from more than 125 merchants:

a. UTILITIES:

Meralco, Meralco Past Due, Manila Water, Maynilad, Visayas Electric Cooperative (VECO), Prime Water, First Peak Resources, Subic Water, Skyway E-Pass, Easytrip

b. CREDIT CARDS:

Allied Bank, AIG, AMEX Platinum, BDO, Bankard-RCBC/JCB Int’l., Citibank, Diners Card/Security Bank, EastWest Bank, Equitable Card Network, HSBC, Metrobank, Standard Chartered and Unionbank

c. TELECOMS:

Smart, Globe, Sun Cellular, PLDT, Bayantel, Digitel, Innove, PT&T and Eastern Telecoms

d. LIFE INSURANCE:

AXA Philippines, Fortune Care, Fortune Life, PNB Life, Great Life Insurance, Grepalife, Paramount Life, Pioneer Life, Prulife UK, Prudential Life and Sun Life

e. SSS CONTRIBUTIONS:

Non-working spouse, Self-employed, Voluntary, Farmers & Fishermen and OFW

f. NSO:

Birth Certificate, Marriage Certificate, Death Certificate, Certificate of No Marriage

AND LOTS MORE!

***3. PREPAID LOADING***

Be able to dispense over 300 types and denominations of e-loads (Globe 11%, Smart and Sun 13%) and e-PINS of call cards, prepaid internet, online gaming, satellite cards, etc. You no longer need to have a physical card inventory.

NEW! To expand the reach of your prepaid loading business, ExpressPay has launched its mobile retailing system, XPLOAD. This allows you to register unlimited number of users/retailers that will be able to dispense the same list of prepaid products that you have from their mobile phones at above average discount rates. You in turn also earn from all of their transactions.

***4. E-TICKETING AND BOOKING***

 Book air and sea travel itineraries and issue e-tickets of Philippine Airlines (PAL), Cebu Pacific, Zest Air n 2Go Travel (Negros Navigation, Cebu Ferries, SuperFerry and SuperCat)Expresspay s E-Ticketing Service allows you to book their tickets at a LOW COST than the Online Ticket.

***5. TRAVEL AND TOURS***

You can also

Book Local & International Hotels

Book Local & International Tour Packages

***6. XPACK COURIER SERVICE***

This is a courier service that offers:

- SAME-DAY,

- Insured parcel and cargo delivery

- With money back guarantee

- At rates that are lower than market standards.

***7. XP MARKET***

Expresspay has partnered directly with leading brands such as Nokia, Lenovo, Kingcom, Yamaha Motorcycles, Hanabishi, etc.

XP Market Place allows our Branch Partners to offer the latest products of our above partners, getting it at Dealer rates, without the inventory and the store space required.

Best of all, you can operate all of these services and access detailed reports using only ONE system and utilizing ONE pre-funded account.

These services will provide substantial additional revenues (with minimal increase in your overhead expenses) and generate more customer traffic to your branches. The only requirements to operate this e-Business Center is a computer, printer and an internet connection.

**E-BUSINESS CENTER AND BRANCHES**

Expresspay’s fast-growing, e-Business Center network includes the following partner branches:

**COOPERATIVES:**

1. ASKI Marketing Cooperative
2. Aviation Cooperative for Enhanced Services
3. Buklod-Unlad Multi-Purpose Cooperative
4. Cypress Employees Multi-Purpose Cooperative
5. Dri-Con Multi-Purpose Cooperative
6. E. Rondon High School Multi-Purpose Cooperative
7. Elixer Multi-Purpose Cooperative
8. Fil-Estate Multi-Line Cooperative
9. Global Skills Provider Multi-Purpose Cooperative
10. Investreneur Multi-Purpose Cooperative
11. Monde Nissin Employees Multi-Purpose Cooperative
12. OFW Savings & Loans Cooperative
13. Our Lady of the Poor Multi-Purpose Cooperative
14. Panasahan Credit Cooperative
15. Sacred Heart Parish Development Multi-Purpose Cooperative
16. Sariaya Multi-Purpose Cooperative
17. Topspot Multi-Purpose Cooperative
18. Toyota Autoparts Phils. Multi-Purpose Cooperative
19. Windward Hills Homeowners’ Multi-Purpose Cooperative

**DRUGSTORES:**

1. Farmacia Uy (8 branches)
2. Carlos SuperDrug (2 branches)
3. Kits Medicine Shoppe
4. Vian Chloe Drugstore
5. Rite Cure Pharmacy & Distribution
6. MV Pena Pharmacy
7. Farmacia Nazarrea
8. Propoor Pharmaceutical Drughaus

**FOUNDATIONS:**

1. Community Development Capital Venture Foundation
2. Women’s Health Care Foundation (2 Branches)

**BUSINESS ESTABLISHMENTS:**

1. Jetti Gasoline Station
2. Tres Mujeres Agri Ventures
3. Haereditas Business Venture
4. Illumina Aqua Fontana Systems
5. CL De Leon General Merchandise
6. Elizbern General Merchandise
7. Perfect Choice Laundry (2 branches)
8. Pops Water Refilling Station
9. D’Rat Internet Cafe

39. Datoon’s Expresspay

40. Wahoo Machine Shop

41. Lavic

42. Corner Stop Convenience Store

**POLICIES**

ExpressPay adheres to the following policies with regards to the following:

1. **Bangko Sentral ng Pilipinas (BSP)**

Business partners who are to utilize ExpressPay’s electronic Fund Exchange (eFX) system to remit, transfer, or transmit money on behalf of any person to another person and/or entity shall be required to apply with the BSP for a certificate of registration to act as a Money transfer Agent.

1. **Anti-Money Laundering Act (AMLA)**

Business partners are to assign a Compliance Officer and an alternative/s to attend a seminar on the requirements of the Anti-Money Laundering Law particularly on customer identification, record keeping, and reporting of covered and suspicious transactions to be conducted by the Anti-Money Laundering Council (AMLC) or by any of its recognized or accredited service providers.

The officer(s)-in-charge and the personnel who attended the seminar needs to echo the said training to all their employees.

1. **Know Your Customer (KYC)**

Business partners are required to maintain accurate and meaningful originator information n funds transferred/remitted by requiring the sender/remitter to fill up and sign an application form, which shall contain the following minimum data and information:

* 1. Date
	2. Printed name and signature of remitter
	3. Present address
	4. Permanent address
	5. Date and Place of birth
	6. Telephone
	7. Nationality
	8. Amount and Currency to be remitted
	9. Source of foreign currency
	10. Name of and relationship with beneficiary/ies

As a means of further identification, business partners shall be required to present a government issued identification document such as SSS/GSIS/voter’s ID, driver’s license or passport.

 **SEC REGISTERED**

