



Smart World Remit

The Target Customer: The Overseas Filipinos

200,000

Overseas Filipinos (OFs)
in Hong Kong who:



98% Are mostly
Female



46%

Have been in
Hong Kong for
at least 3 years

66% Are between the
ages of 30 - 44



64% Are
married



80% Are mostly
Domestic
Helpers /
Househelpers



Why do the Overseas Filipinos Remit?



To pay for the **daily expenses** of their families, such as food



To pay for the **bills** of their families (electricity, water, rent)



To fund the **education** of their kids / siblings



To pay for the **medical expenses** of their families



To pay for **house improvements** / building of a house



To provide for other **emergency expenses**

The OFs remit about **40%** of their salary monthly, to provide for the needs of their family in the Philippines.

What challenges do the OFs have when Remitting?

Because of their sense of responsibility towards their families, OFs endure the following pain points, just so they can remit and provide for their families' needs:

Long Cues



The challenge of commuting from their place of employment and **queuing up for as long as 3 hours** at brick & mortar remittance centers on Sundays, their only rest day

Employer's Permission



The challenge of **asking employers to allow them to make trips to remittance centers** on weekdays for emergency remittances

Communication



The challenge of **immediate communication with their beneficiaries** on the remittance that was made, which is not always achieved if the OFs do not have an immediate way to call internationally

Security & Piece-Of-Mind



The challenge of learning that their hard-earned **money is sometimes not spent on the intended purpose**, and is used for non-essential items

The Solution: The Smart World Remit App



Smart World Remit is a mobile app that was launched by PLDT 1528 Limited, Hong Kong (PLDT HK) last September 23, 2017. It aims to help Overseas Filipinos in Hong Kong to remit anytime and anywhere, in a manner that is fast, secure and hassle-free.

The promise of the Smart World Remit app is simple:

Fast. Secure. No Lines.

Key Features of the Smart World Remit App

Remittance anytime, anywhere

Instead of queuing up at brick & mortar remittance centers, users can simply use their mobile phone to remit. The money that they will remit can be loaded to their Tap & Go wallet, a partner mobile wallet app. Loading of money is conveniently done in any of the 7-Eleven branches nationwide.



Competitive foreign exchange rates

While the regular forex rates of the Smart World Remit app are already competitive enough vis-à-vis market rates, Smart World Remit continues to raise the bar through regular implementation of payday forex rate promos, providing the best remittance rates for the customers.

Integration of remittance and telco services

PLDT HK subscribers who use the Smart World Remit app have the advantage of receiving 200 IDD (International Direct Dialing) minutes for free, for every remittance that they make. This benefit, not offered by any other remittance service, allows them to call and communicate with their beneficiaries right away, as soon as they remit.



The Smart World Remit App User Journey

1



Download the Smart World Remit app on Google Play or App Store, and register for an account.

2



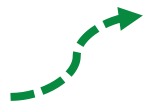
Download the Tap & Go app on Google Play or App Store, and register for an account. This will serve as the mobile wallet.

3



Top-up your Tap & Go wallet with the amount that you will remit in any 7-Eleven branch in Hong Kong.

4



Remit via the Smart World Remit app!

5



Inform your beneficiary in the Philippines about the remittance you just made.

6



Your beneficiary can claim the money from over 15,000 cash pick-up centers in the Philippines.

Marketing Execution for the Smart World Remit App



Smart World Remit app Key Visual

Headline Translation: You can now remit easily and securely on your smartphone!



Smart World Remit app logo

Marketing Execution for the Smart World Remit App

Digital & Social Media

Product awareness and educational posts on the Smart World Hong Kong Facebook page



Marketing Execution for the Smart World Remit App

Digital & Social Media

Boosted promo posts on the Smart World Hong Kong Facebook page that leverage on:

FREE 200 IDD minutes

Discounted cable charges

Special foreign exchange rates



Smart World

REMIT

MABILIS, MAAASAHAN, WALANG PELA!

Sa Smart World Remit,
mas malaking halaga ang maipapadala!

HK\$1 = P6.60

May **FREE 200 IDD minutes** ka pa!
Download the Smart World Remit app **NOW!**

Offer valid until October 8, 2017.
Terms & conditions apply.



Smart World

Panalo pa rin ang rate,
PINABABA pa ang cable charge!

P6.60
ang PANALO remit

\$19
Cable Charge!



Smart World

Remit na with our
PANALO payday rate!

HK\$1 = P6.60
Valid from January 26 – 29 only!

Marketing Execution for the Smart World Remit App

On-Ground

Merchandising materials and on-ground collaterals

Banners



How-to flyers



Posters



Marketing Execution for the Smart World Remit App

On-Ground

Booth setup for on-ground activations / promotional campaigns



Smart World Remit App Performance Highlights

In the 6 months since the app was launched, Smart World Remit has:



Helped at least

4,000

Overseas Filipinos in
Hong Kong remit more
conveniently



Averaged around

1,000

transactions per month



Generated over

HK\$ 4 million

worth of remittances

What's Next for the Smart World Remit App?



Telco Load as Currency

Being that majority of the Overseas Filipinos in Hong Kong are uncarded, PLDT HK and PLDT Global have introduced the use of telco load as means of payment in their online store, www.smartworld247.com. As part of the Purposeful Remittance thrust, this provides an alternative to sending cash directly to beneficiaries.

Special Perks for PLDT HK subscribers (available by Q3 2018)

If the app detects that the user is a PLDT HK subscriber, the app will offer additional perks such as a special discounted remittance rate or higher forex rate. This further reinforces the remittance and telco service integration for the Smart World Remit app.



Retail Business Ownership Option for Customers (available by Q4 2018)

Customers who love doing “buy and sell” as a side business can be instant retailers of PLDT HK and PLDT Global products through the Smart World Retailer app. Through the Smart World Remit app, they can fund the selling wallet of the Retailer app.

Purposeful Remittance (available by early 2019)

Through the Smart World Remit app, the remitter can select and define where the remittance will be spent on, such as rent, electricity/water bills, school tuition fees, or grocery items. This addresses the pain point of the remittance being used for non-essential items, and instead encourages purposeful use of the money.





Thank You!