

PHILIPPINES WEALTH MANAGEMENT FORUM

Embedded Wealth opportunity in the Philippines

March 22nd 2023

Pieter K. Zylstra

GM APAC

additiv

Key data about additiv

Who we are



Mature Fintech company



Vast experience with top tier brands and banks



Well capitalized, privately owned, backed by strong investor group



Progressive technology and infrastructure, API-first, cloud-native



> 750 standard APIs in wealth, credit, insurance, and risk



Enabling institutions to capture the orchestrated finance opportunities

Where we are

Switzerland



Ukrainia



Germany



Indonesia



UAE



Eastern Europe



Go r m { ggu < ~280



R&D: ~70



Awards



Global Clients



Global / APAC HQ



Innovation & PM



Development Centers

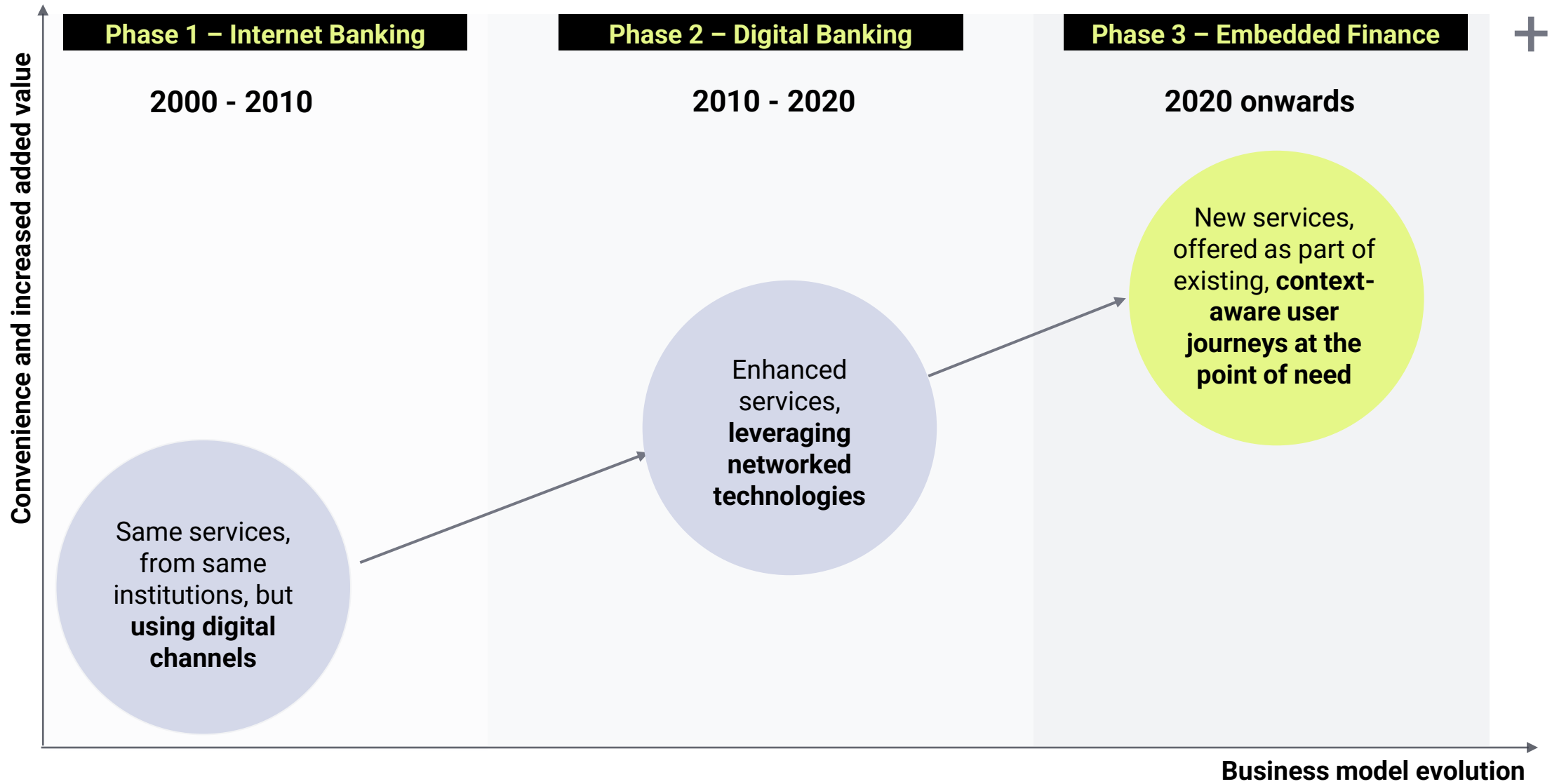


Business Consultancy

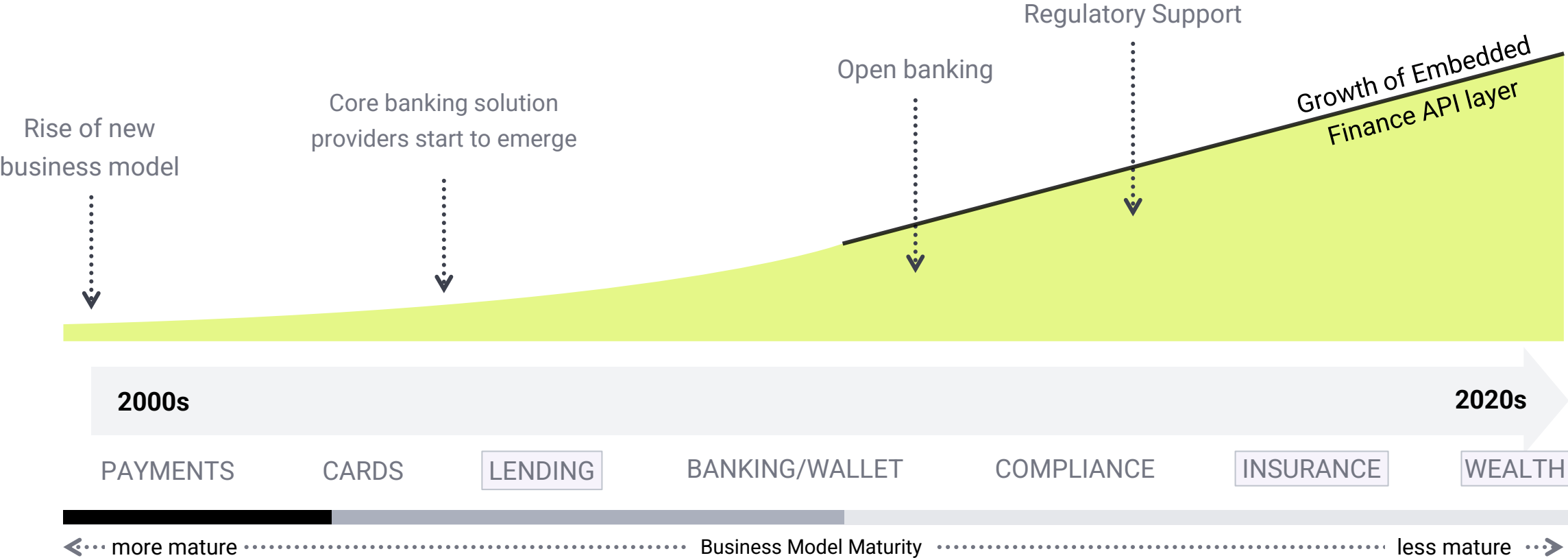


Business Development

Evolution of embedded finance



The evolution of the embedded finance ecosystem

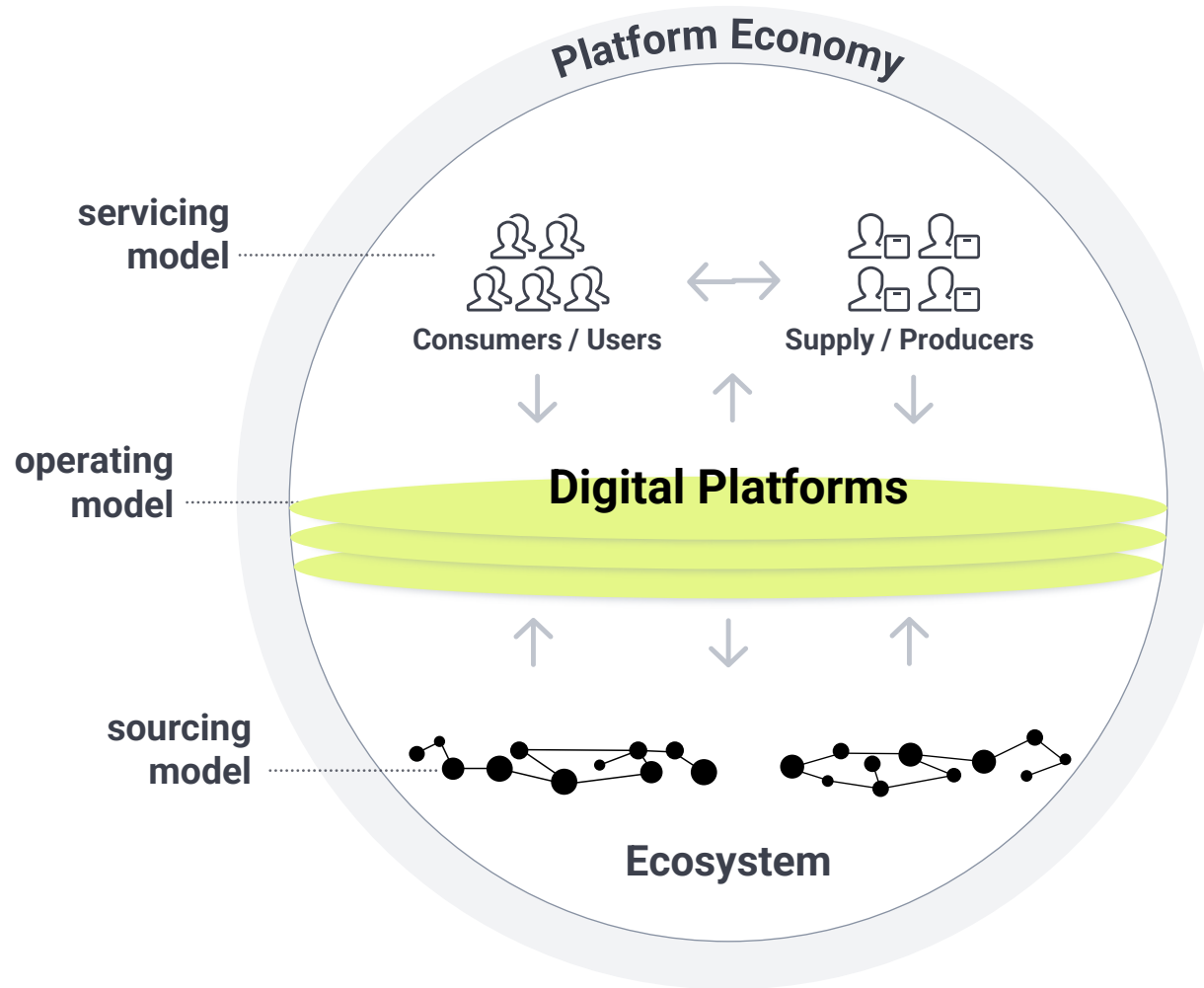


Massive market with 10 – 25% annual growth rate in Wealth-as-a-Service, Mortgage-as-a-Service and Insurance-as-a-Service

Source: Finch capital/additiv

Demographics dividend meets business model innovation

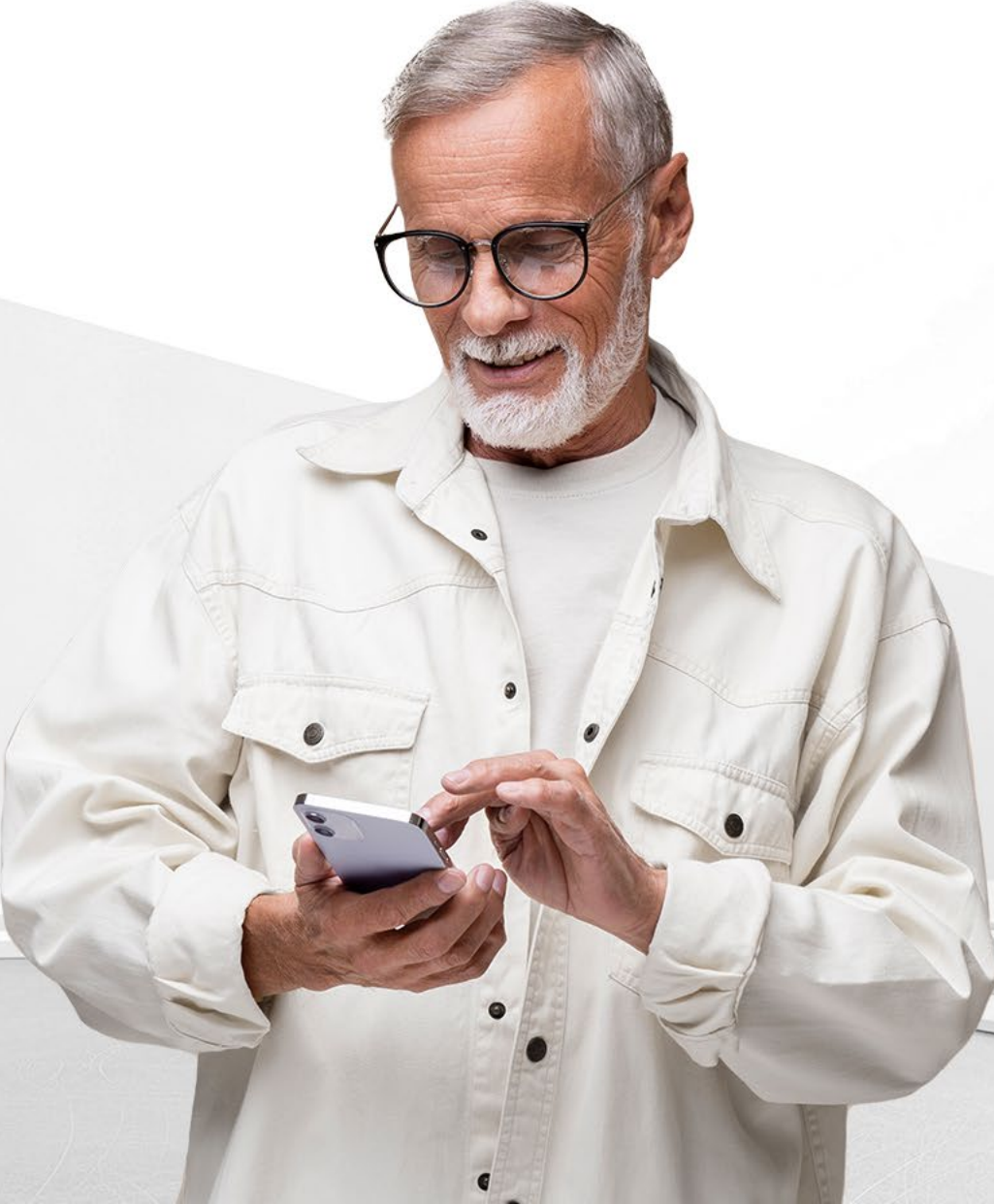
To innovate and drive collaboration dividends



«Platform ecosystems consist of two basic components: One is the orchestration platform itself. Secondly, it consists of an ecosystem of partners that develops and centres around this platform. The platform is thus the basis for this ecosystem and responsible for its development.»

³ Lingens, B., Böger, M., Gackstatter, S., & Lemaire, A. (2019). Business Ecosystems - Partnership of equals for corporates, SMEs and startups. 16. <https://www.alexandria.unisg.ch/256357/>

It's 2023: What do your customers want?



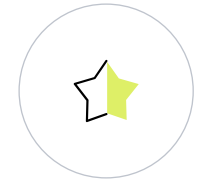
Philippines digital economy is set to grow at an accelerated pace due to its favorable demographics, economics and start-up emergence.



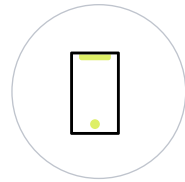
Global Ranking Startup
52nd



Population
111M



GDP (PPP) in billions
470



Mobile Connections*
138%



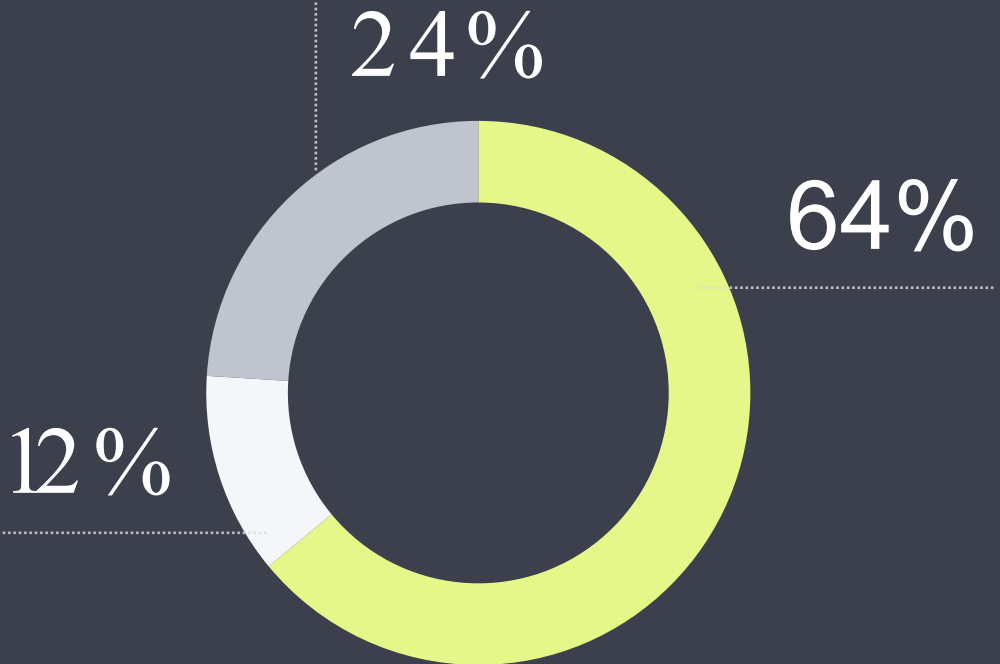
Internet Usage (per 100 people)
: 20'



Daily Time Spent on Internet
10.93 hours

Philippine consumers have low loyalty towards their bank

% consumers in the Philippines who would consider switching to a different bank if it provided more innovative services



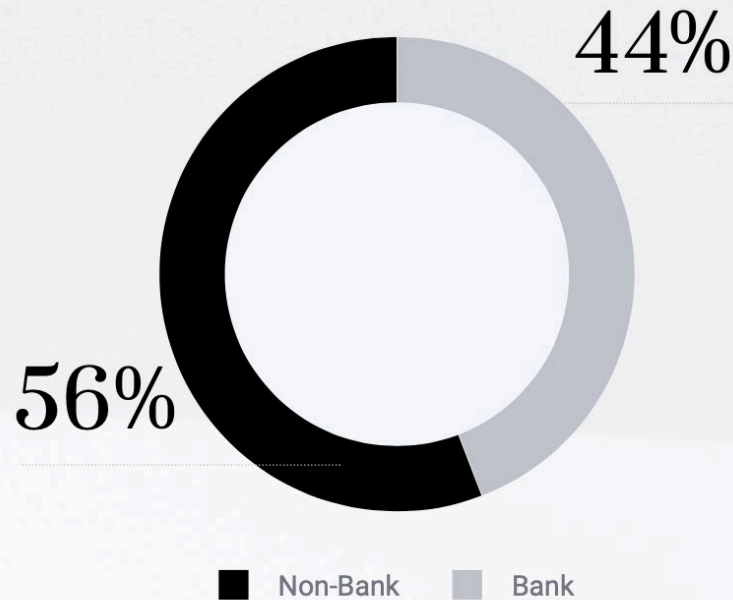
■ Agree and strongly agree

■ Disagree and strongly disagree

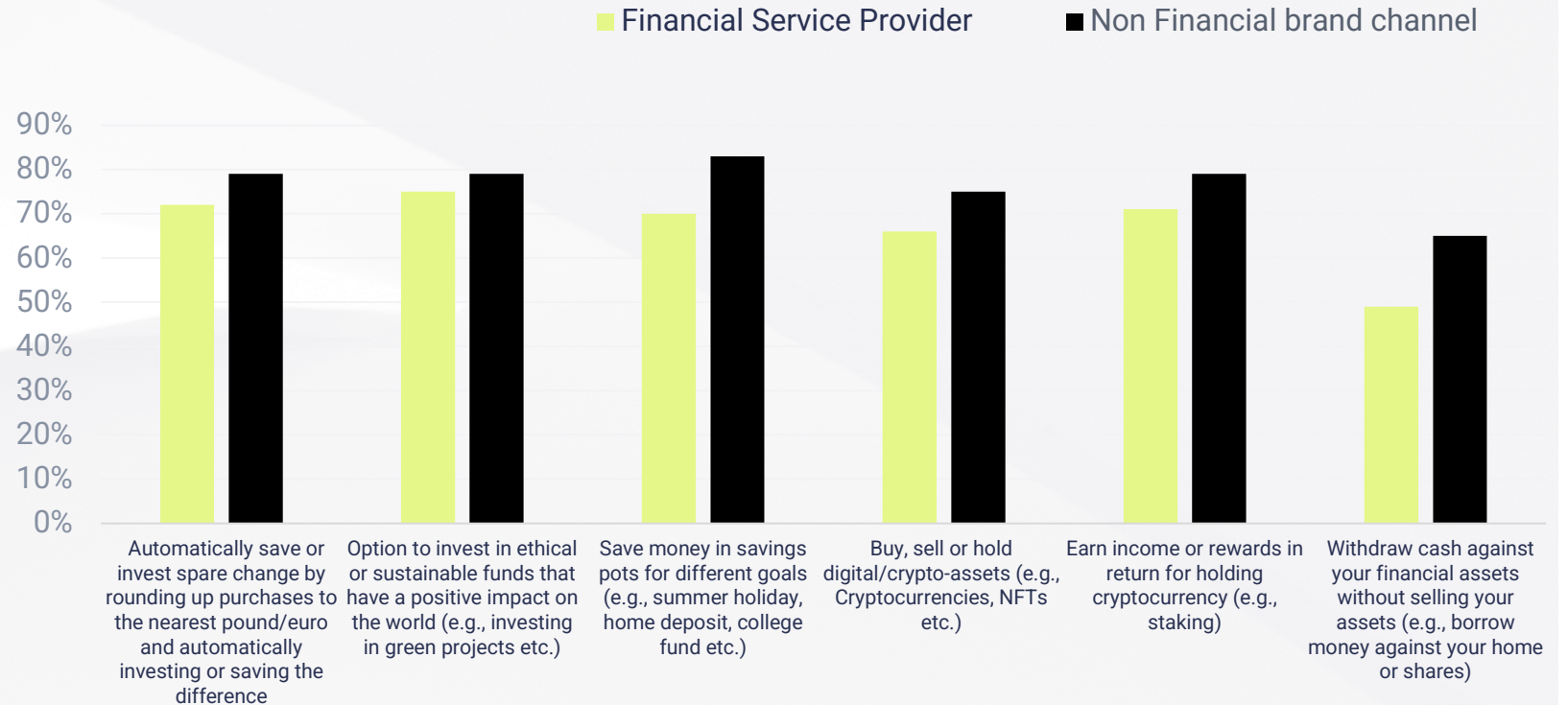
■ Neither agree or disagree

Consumers seek embedded finance, and they don't mind who provides it

% consumers inclined to take investment services from financial service providers (i.e. banks) vs through non-financial brands (i.e. non-banks)



% consumers inclined to take certain investment services from financial service providers vs. non-financial brands channels (by activity)



It is about transforming business models



Wealth Managers & IFAs

Grow and delight your customer base with digital capabilities & a wide range of regulated products



Asset Managers

Increase your distribution reach and launch your D2C business



Consumer Platforms

Increase customer life-time value and loyalty with new offers



Banks

Enhance and integrate wealth management capabilities in the right digital offering



Insurance Companies

Allow for full financial planning services, including pension offering.



Neo-banks

Build recurring revenue streams by offering investment services; Maintain customer loyalty



Thank you!

www.additiv.com