

UBL OMNI FOR G2P PAYMENTS

Abrar A. Mir

Group Head & Executive Vice President

Branchless & e Banking

abrar.mir@ubl.com.pk

May 9, 2011



هرپل آپکے ساتھ

Branchless Banking!

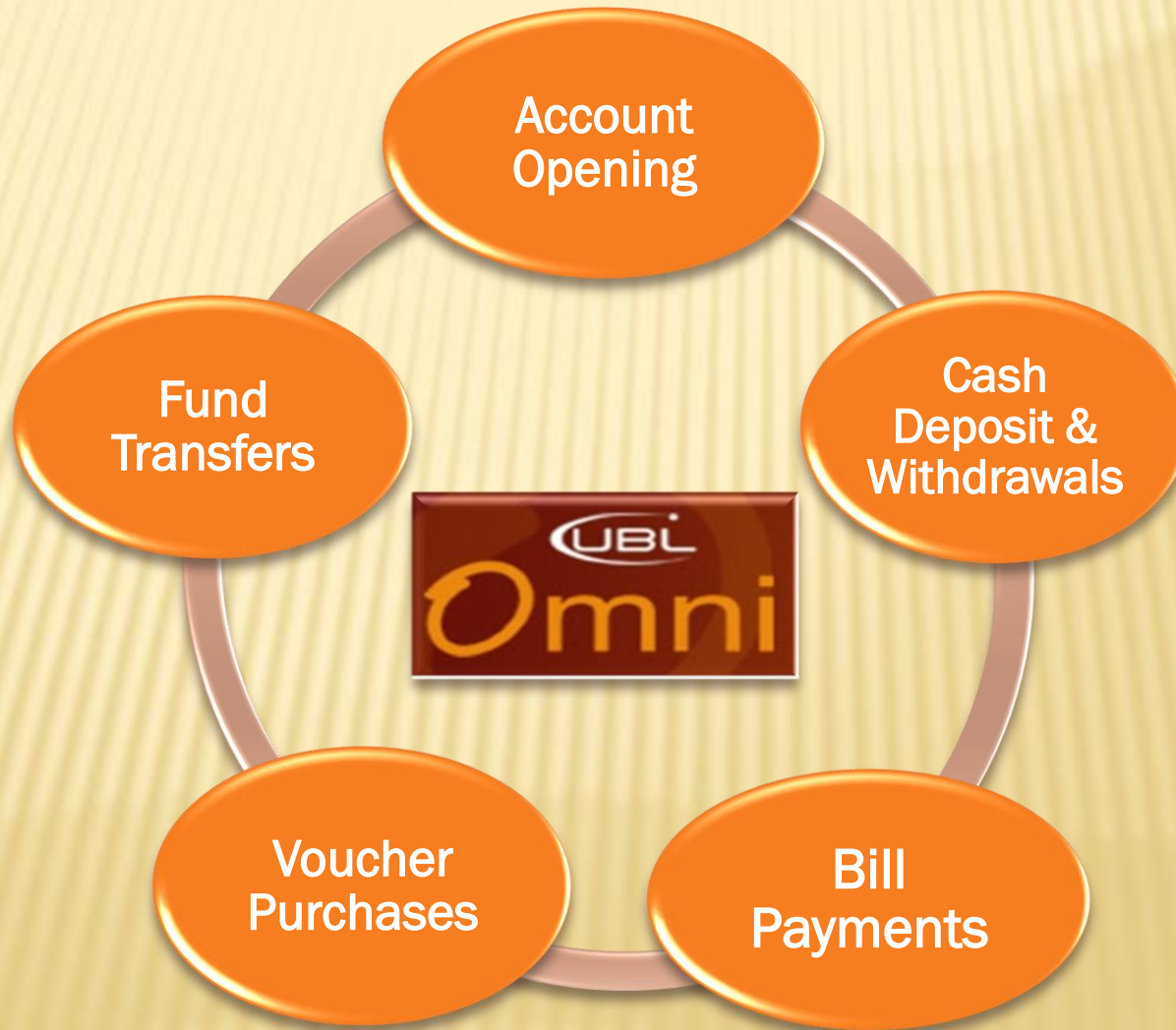
About UBL Omni



UBL Omni is Retail Agent Banking



Services offered to customers



UBL Omni Business Models

P2P

P2B

B2B

B2P

G2P

UBL Omni Channels



Omni Dukaan



SMS, WAP



Internet



ATM/POS



Agent Banking / IVR



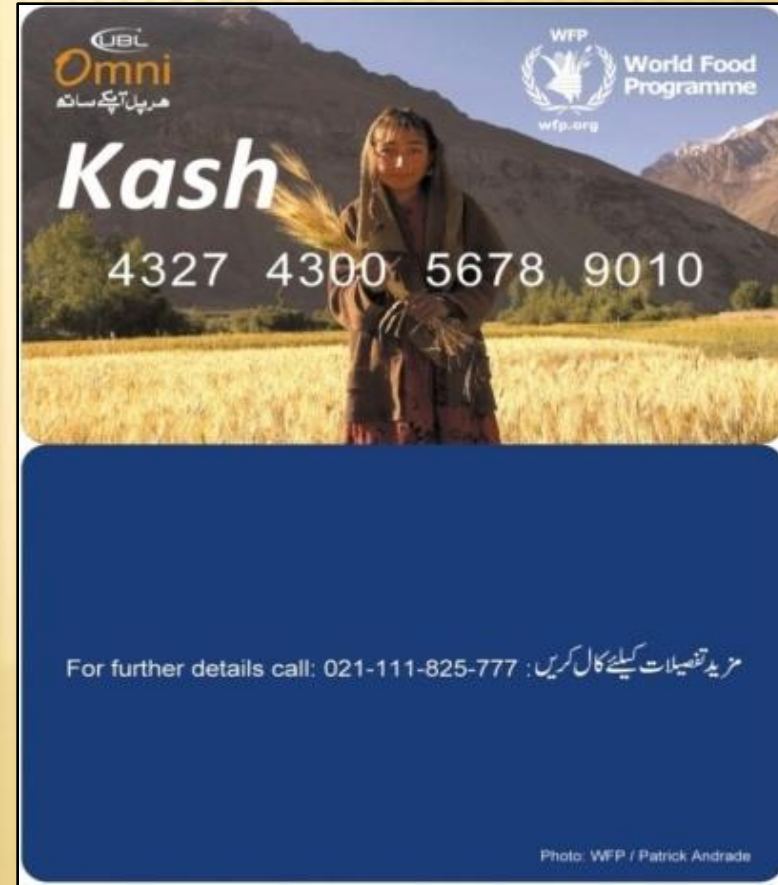
Branch

G2P EXPERIENCES

WORLD FOOD PROGRAMME (WFP) & OMNI “CASH FOR FOOD PROJECT”

Various Locations

- + Targeted population:
Approx 36,000
- + Cash for food and cash for work assistance for 3-6 months



Benazir Income Support Program (BISP)

BISP IDP (KPK)

- + Targeted population:
Approx 300,000

BISP QR Card (Punjab/Sind)

- + Targeted population :
Approx 170,000

BISP Mobile (Layyah)

- + Targeted population :
Approx 40,000



WATAN CARD & CASH DISBURSEMENTS TO FLOOD AFFECTEES

UBL UNITED BANK LTD.



Out of adversity grew a miracle



Getting the government's funds to the flood affectees was a challenge we took to heart at UBL

- One million Watan Cards distributed in 70 days
- 70 Districts covered across Pakistan
- Over Rs. 19 billion disbursed

Key Stakeholders / Enablers

- ✗ Government
- ✗ Donor Agencies
- ✗ Banks with reach
 - + Branch network
 - + Retail agent network
- ✗ National ID card – the most critical enabler
- ✗ Technology and flexibility
- ✗ Regulators
- ✗ Availability of GPRS / internet connectivity , POS terminals and ATMs

Challenges

- ✗ Finding “believers” (Government, Donor and the Bank itself)
- ✗ Resistance from entrenched interest groups
- ✗ Ensuring an honest distribution channel
- ✗ Speed of execution
- ✗ Technology adoption
- ✗ Funds availability and Potential Brand Implications for the FI
- ✗ Media management
- ✗ Creating awareness among the masses

Benefits

1. Large number of Touch points
2. Financial Inclusion & funds Tracking
3. Payment Highway for cost effective subsidy management and routing of other grants
4. Convenience & Flexibility
5. Building trust in retail locations as Financial service providers
6. Transparency
7. Accountability

Thank you