



Financial Inclusion and Regulatory Environment

Sep 11, 2017

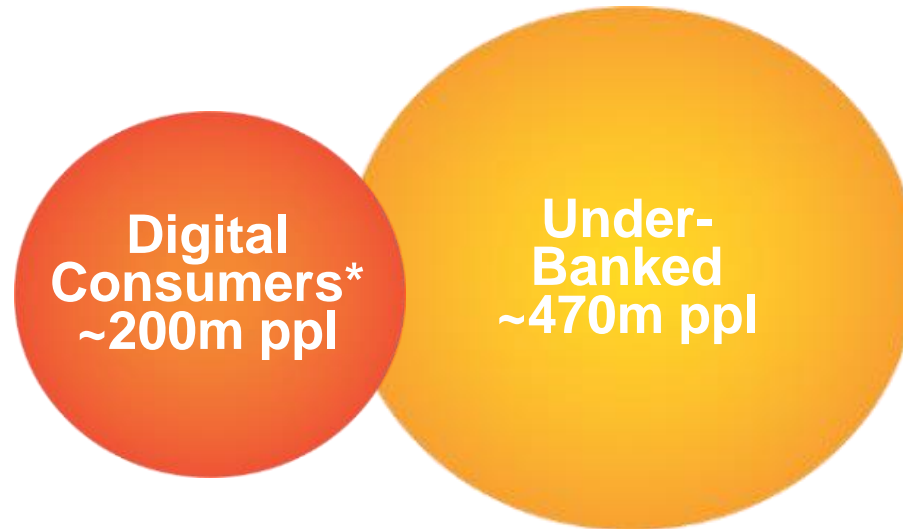
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Our targets are the “Under-served”, with key segments as digital consumers and under-Banked

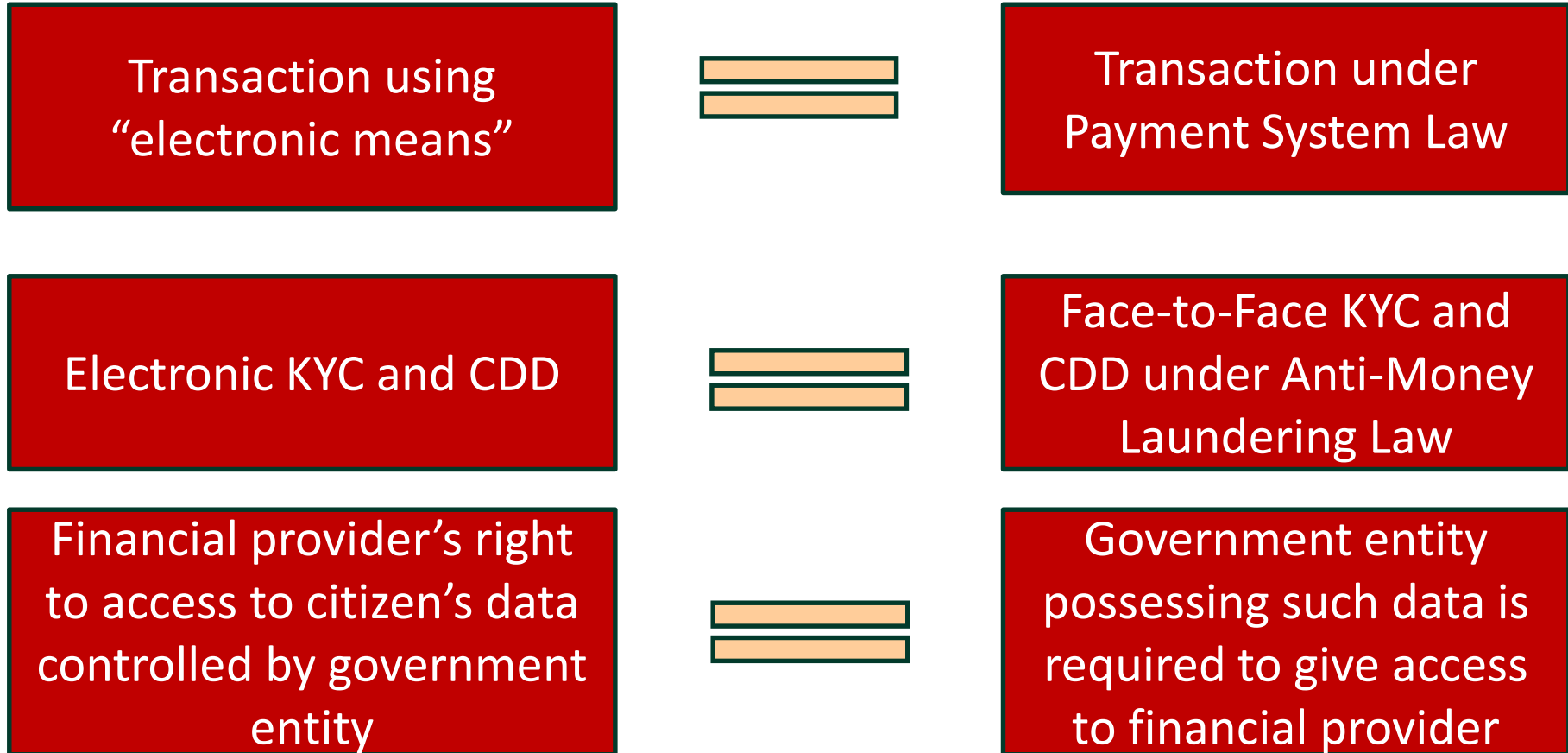


- Lack of trust in online payment
- Reliance on cash - Limited credit card penetration
- Limited access to advanced financial services



- No saving account
- Lack of access to formal lending
- No access to insurance & investment

Does the draft bill on Supporting Business and People using FinTech solve industry's pain points?





Our Mission

***"To enable everyone
access to innovative financial services,
leading to a better live"***

Thank you



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ascend

Backup

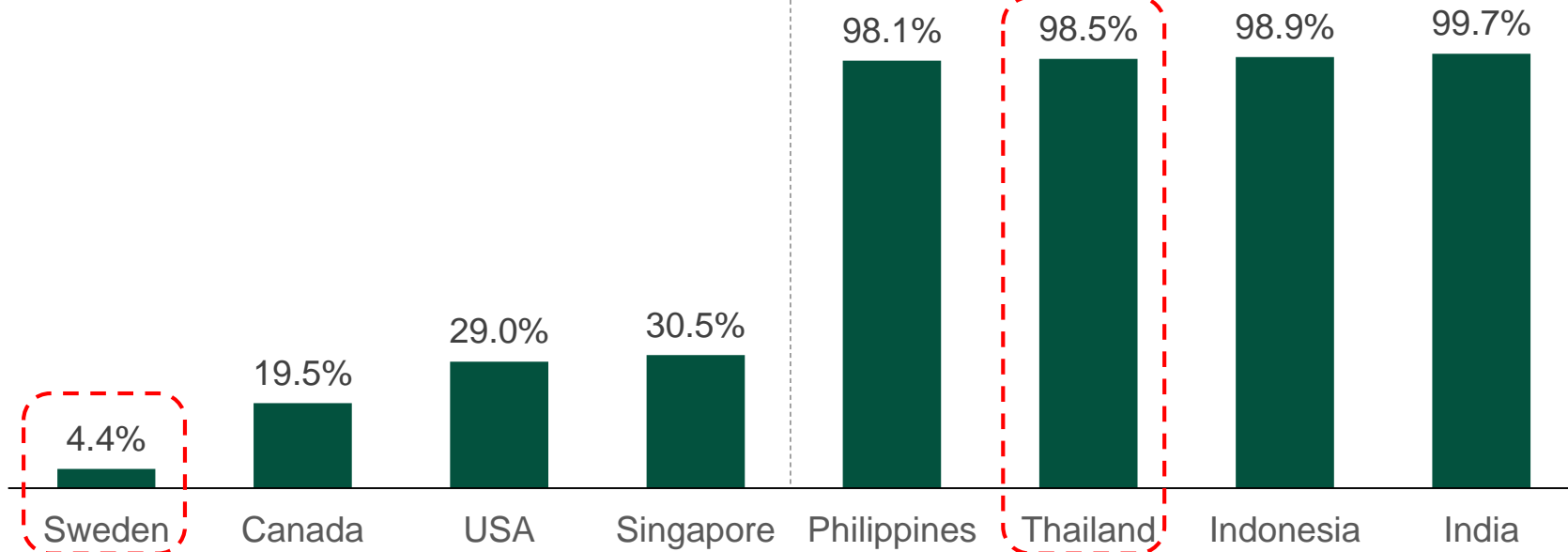
Cash is still account for more than 90% of total transaction in Thailand

Percentage of cash transactions* (%)

Year 2014

Developed Countries

Developing Countries



Thais still use cash as a major payment method

Note: *Percentage of cash transactions paid for utility bills (ex. water and electricity)

Source: World Bank

We seek to create multiple ecosystems and business to build a better life for people in SEA

Current services



- Bill payment



- Payment gateway



- Top up



- Prepaid MasterCard



- P2P Transfer

True Money has a regional presence, operating in 6 countries throughout SEA

