



# Rise of Digital and 'Cashless' in Times of a Pandemic:

Challenges and opportunities for the Healthcare Industry

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PayMaya Philippines

# About PayMaya



## PayMaya Enterprise

Biggest **online acquirer** and **fastest-growing POS payment acceptance acquirer** in the Philippines



## PayMaya e-Wallet

Most recognized e-wallet in the Philippines (**36% of Filipino adults**) according to BSP's National Financial Inclusion Survey



## Smart Padala by PayMaya

Largest domestic remittance network, with over **30,000 partner agent touchpoints** nationwide

# Challenges and Opportunities for Digital Transformation in the Healthcare industry

	Challenges	Digital Enablement Opportunities
<b>For patients and medical professionals</b>	COVID-19 cases flooding hospitals, deprioritizing other patients	Telemedicine
	Physical distancing measures limit consultations	Teleconsultations
	Need for citizen education on public healthcare issues	Social media E-Learning
	Restricted mobility makes access medicines and other supplies harder.	End-to-end e-Commerce
<b>For patients and retail pharma</b>	"High touch" payments can help spread infection	Contactless payments for physical branches Online payment gateway
<b>For patients and social security agencies/insurers</b>	Distribution/disbursement of financial assistance	Digital payment technologies such as e-Wallets especially for unbanked, underserved
	Collection of contributions	
<b>For hospitals</b>	Higher costs and lessening revenues	More efficient collection and payment processing

Digital  
makes healthcare services  
Accessible

## Lockdown forces cash-dependent Filipinos to go cashless



Prinz Magtulis (Philstar.com) - April 28, 2020 - 8:26am

MANILA, Philippines – Stuck at home during the enhanced community quarantine, Mark Andrew Francisco, 30, from Rizal province has resorted to paying his bills online, something he has not tried doing before.



Republic of the Philippines

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## PH e-payments goal gets boost during ECQ

By Joann Villanueva April 23, 2020, 8:52 pm

MANILA – The Bangko Sentral ng Pilipinas' (BSP) program to encourage people to use digital payment platforms got a boost during the ongoing enhanced community quarantine (ECQ) in most parts of the country.

Data from the central bank showed that transactions using PESONet and InstaPay visibly increased compared before the ECQ due to restrictions in movement of people outside of their houses.

"To efficiently and safely make payments, the business entities with obligations to pay during this period used EFT (electronic fund transfer) services, particularly, the PESONet," a central bank bulletin showed.



# 'Cashless' is on the rise.

The recent public health situation and the physical distancing measures are making people migrate to digital and cashless faster.

Having an **e-Wallet** is the fastest and easiest way for Filipinos to access various services

- Sending money
- Payments for transactions
- Ordering online
- Receiving gov't aid



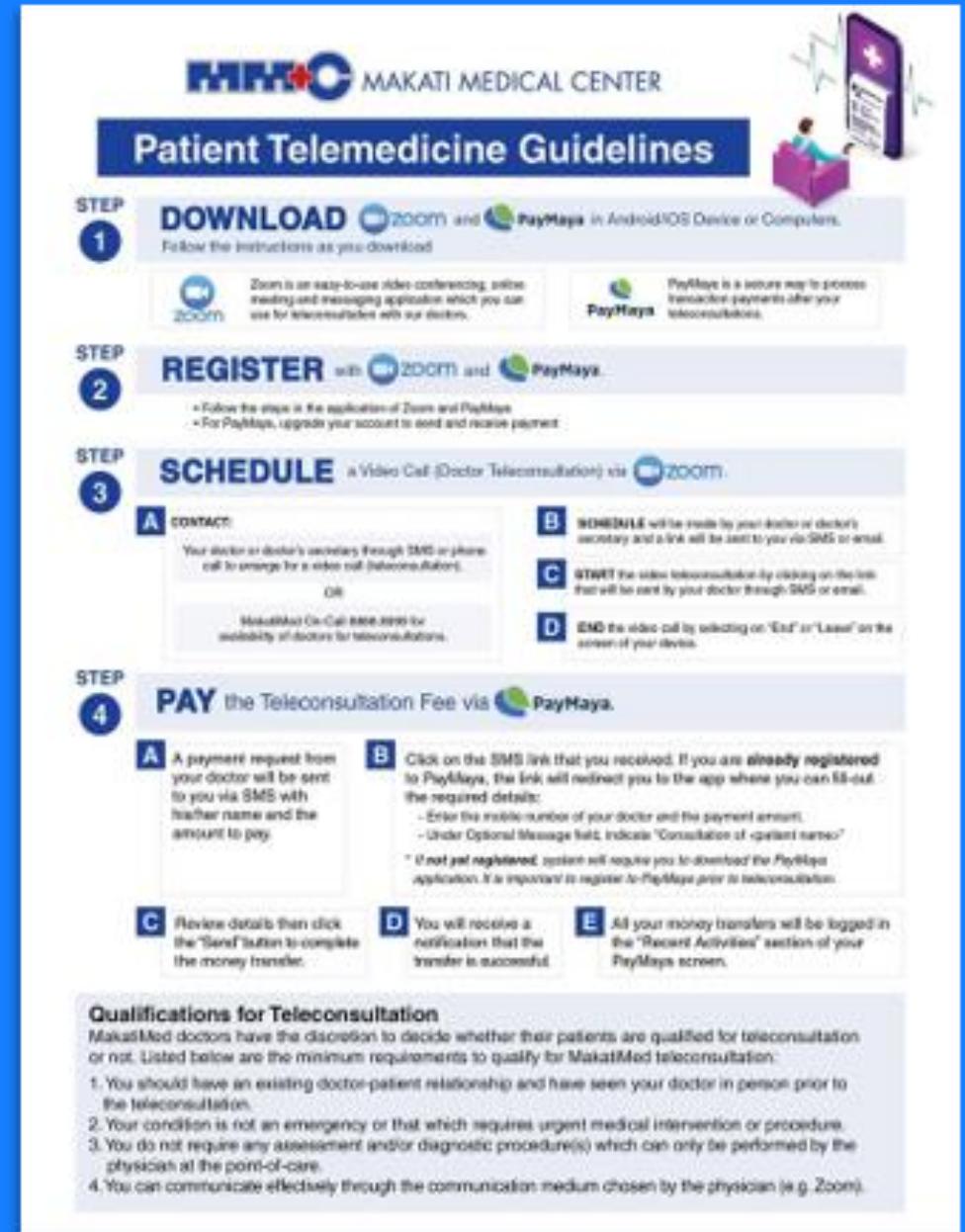


# Telemedicine

Use of digital technologies enable continuity of care for patients and allows healthcare professionals to practice

# MMC Telemedicine Implementation

- Trial started in March 2020
- Participants: 150 doctors
- 70% of doctors are using digital payments – via PayMaya and bank transfers
- More than 95% of the doctors said that they will continue to do telemedicine even after ECQ
- Remaining 5% said they will not continue due to limitations in face-to-face engagements requiring in-patient procedures



The image shows a document titled "Patient Telemedicine Guidelines" from Makati Medical Center (MMC). The document is a step-by-step guide for patients on how to use telemedicine services. It includes sections for download, registration, scheduling, and payment. It also provides qualifications for teleconsultation and information on how to cancel a scheduled appointment. The document features the MMC logo and icons for Zoom and PayMaya.

**Patient Telemedicine Guidelines**

**STEP 1 DOWNLOAD**   Zoom and PayMaya in Android/iOS Device or Computers.

Follow the instructions as you download.

**STEP 2 REGISTER**   Zoom is an easy-to-use video-conferencing, online meeting and messaging application which you can use for teleconsultation with our doctors.

PayMaya is a secure way to process transactional payments after your teleconsultation.

**STEP 3 SCHEDULE** a Video Call (Doctor Teleconsultation) via  ZOOM.

**A CONTACT**  
Your doctor or doctor's secretary through SMS or phone call to arrange for a video call (teleconsultation).

OR

MakatiMed On-Call 8868-8899 for availability of doctors for teleconsultation.

**B REQUEST** will be made by your doctor or doctor's secretary and a link will be sent to you via SMS or email.

**C START** the video teleconsultation by clicking on the link that will be sent by your doctor through SMS or email.

**D END** the video call by selecting on "End" or "Leave" on the screen of your device.

**STEP 4 PAY** the Teleconsultation Fee via 

**A** A payment request from your doctor will be sent to you via SMS with doctor's name and the amount to pay.

**B** Click on the SMS link that you received. If you are already registered to PayMaya, the link will redirect you to the app where you can fill-out the required details:  
- Enter the mobile number of your doctor and the payment amount.  
- Under Optional Message field, indicate "Consultation of <patient name>".  
- If not yet registered, system will require you to download the PayMaya application. It is important to register to PayMaya prior to teleconsultation.

**C** Review details then click the "Send" button to complete the money transfer.

**D** You will receive a notification that the transfer is successful.

**E** All your money transfers will be logged in the "Recent Activities" section of your PayMaya screen.

**Qualifications for Teleconsultation**

MakatiMed doctors have the discretion to decide whether their patients are qualified for teleconsultation or not. Listed below are the minimum requirements to qualify for MakatiMed teleconsultation:

1. You should have an existing doctor-patient relationship and have seen your doctor in person prior to the teleconsultation.
2. Your condition is not an emergency or that which requires urgent medical intervention or procedure.
3. You do not require any assessment and/or diagnostic procedure(s) which can only be performed by the physician at the point-of-care.
4. You can communicate effectively through the communication medium chosen by the physician (e.g. Zoom).

# MMC Telemedicine Implementation

- Of the 95% who said they will continue the use of teleconsultation, all of them would want to use an electronic medical records (EMR) that has video conferencing and payment gateway already integrated.
- Makati Med exploring to expand to all consultants with 60% already expressing interest to use telemedicine.
- Main factors to move adoption are ease of use, seamless integration of technologies (clinic appointment system, telehealth, payment)

# Hospital and Clinic Operations

## Need for safe and efficient collection and payment processing

- Contactless terminals
- Dashboard to better monitor transactions



MAKATI MEDICAL CENTER



CARDINAL SANTOS  
MEDICAL CENTER



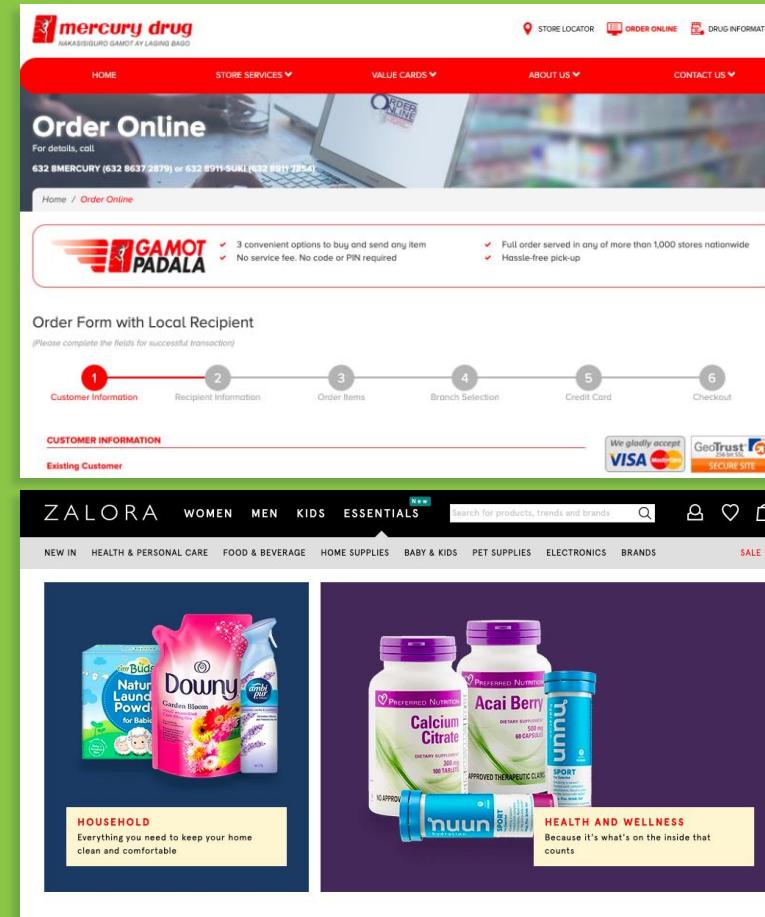
De Los Santos  
Medical Center  
A METRO PACIFIC HOSPITAL



# Retail Pharma

**Strong growth in cashless transactions as people buy essential medicines and supplies**

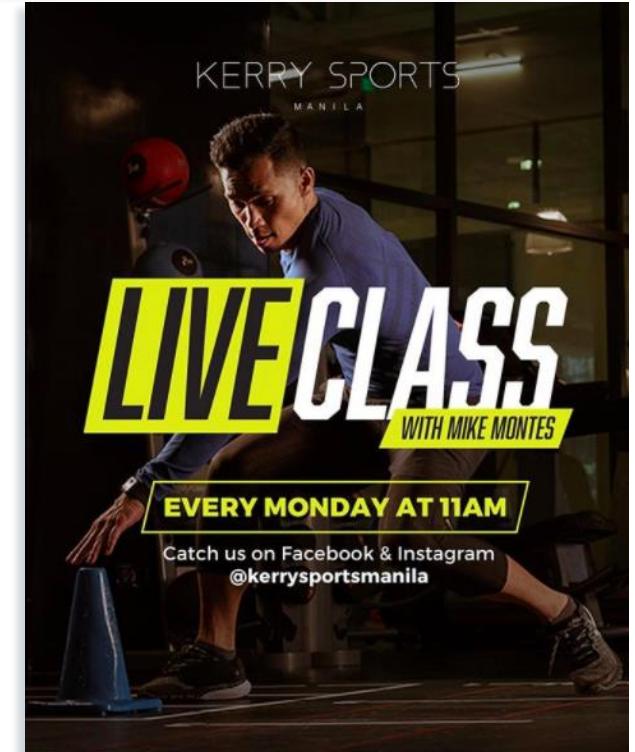
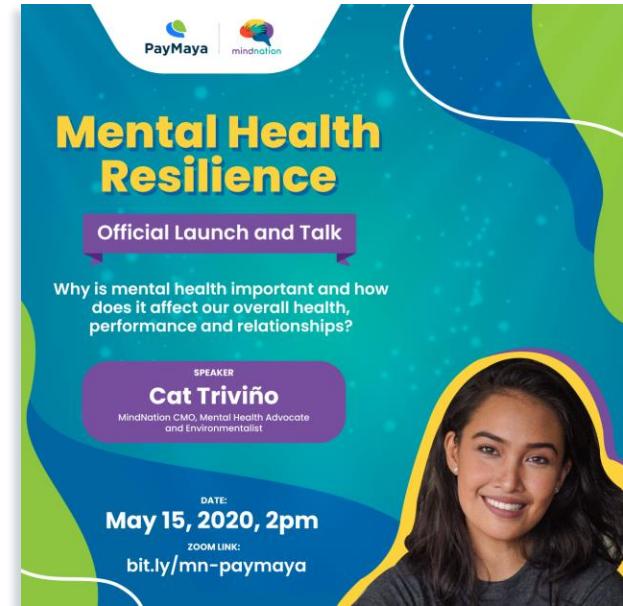
- Demand for contactless payments in-store or online
- Demand for eCommerce delivery

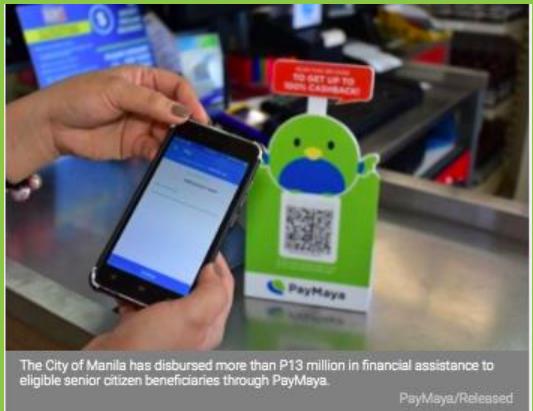


# Healthy Lifestyle and Counselling during ECQ

## Increasing demand for remote health lifestyle and mental health services

- Pay-per-session video conferencing for exercise and nutrition coaches
- Psychological counselling and coaching





The City of Manila has disbursed more than P13 million in financial assistance to eligible senior citizen beneficiaries through PayMaya.

PayMaya/Released

## PayMaya powers distribution of cash aid to Manila's seniors

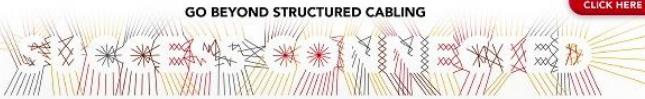


Richmond Mercurio (The Philippine Star) - April 26, 2020 - 12:00am

MANILA, Philippines – PayMaya, the digital financial services arm of PLDT's Voyager Innovations, continues its partnership with the City of Manila to conveniently disburse financial aid to its residents.

The City of Manila has disbursed more than P13 million in financial assistance to eligible senior citizen beneficiaries through PayMaya.

The financial aid is part of the monthly stipend allocated to senior citizens and the release has been expedited to further help the beneficiaries cope with the effects of the ongoing enhanced community quarantine.



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## SSS taps PayMaya for Small Business Wage Subsidy, loan disbursement

By Newsbytes.PH on 2020-04-19

Eligible employees under the Small Business Wage Subsidy (SBWS) program will be able to receive the cash assistance straight to their PayMaya accounts once disbursements commence in May.



## Caloocan students to receive aid via PayMaya, SmartPadala

Published 1 week ago on May 5, 2020 05:24 PM  
By Komfei Manalo



Students of the University of Caloocan City receive their P1,000 financial aid directly via PayMaya, which can be used for cashless transactions such as sending money, buying load, paying for bills, and other online purchases. They can also encash their funds at any Smart Padala center near their area of residence. The city is disbursing the cash aid to about 14,000 students of the university to aid in their day-to-day expenses as Metro Manila continues to be under the enhanced community quarantine due to the COVID-19 pandemic.

# For social security agencies and insurance providers

Using digital financial services platform is the most effective and fastest way to **disburse cash assistance and benefits**.



Digital adoption and financial inclusion is  
**more important than ever.**