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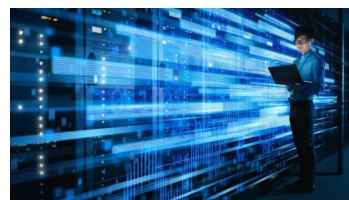
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IRR text is next battleground in 'Konektado'

August 27, 2025 | Andrea E. San Juan | BusinessMirror

NINE business groups are now keeping an eye on the development of the implementing rules and regulations of the Konektadong Pinoy Bill, hoping that this set of rules will enable Philippine businesses to innovate and scale globally.



"The Joint Foreign Chambers [JFC], EU-Asean

Business Council [EUABC], IT and Business Process Association of the Philippines [Ibpap], and US-Asean Business Council [USABC] laud the enactment of Konektadong Pinoy," the business groups said in a statement on Tuesday.

The business groups said they see this measure as a "landmark achievement that will significantly improve internet access, boost the Philippines' economic competitiveness, and strengthen its digital ecosystem as Asean develops its regional Digital Economy Framework Agreement [DEFA]."

They underscored, however, that the law's success will depend on the development of implementing rules and regulations that protect the "free and seamless" flow of data across borders.

"This approach will ensure that businesses are able to innovate and scale globally, allowing the Philippines to fully harness the digital economy's potential," the nine business groups said.

"We remain committed to supporting the Philippines's digital transformation and look forward to the full and immediate implementation of this law," they also noted.

The JFC is a coalition of the American, Canadian, European, Japanese, and Korean chambers and Pamuri.

The EU-ABC is the voice for European business within the Asean region.

The Ibpap is the industry association and advocacy group of the country's IT and Business Process Management (IT-BPM) sector.

The US-ABC, meanwhile, represents over 180 US companies, including many of the world's largest global firms, with a "significant" number of them having "substantial" investments in a variety of sectors.

On Sunday, Malacañang said the Konektadong Pinoy Bill, which is expected to make internet services cheaper but is widely opposed by the big telecommunication (telco) firms, had lapsed into law.

The law, which is part of the priority legislative measures of the Marcos administration, aims to simplify the entry of service providers into the market to make internet services cheaper for consumers.

Among its salient features is it exempts transmission providers from securing congressional franchise and a Certificate of Public Convenience and Necessity.

It will also reduce the regulatory duties of the National Telecommunications Commissions (NTC), and remove the vetting for new telecommunication players. (See: <https://businessmirror.com.ph/2025/08/25/konektadong-pinoy-bill-has-lapsed-into-law-says-palace/>) [Cont. page 2]

IRR text is next battleground in 'Konektado'

[Cont. from page 1]

In a joint statement in June, 35 signatories representing business groups, foreign chambers, tech alliances, public sector organizations, and civil society said the passage of the bill “will democratize internet access, which could potentially be this administration’s greatest legacy.” (See: <https://businessmirror.com.ph/2025/06/25/35-groups-to-pbbm-sign-konektado-bill/>)

However, those opposing the bill flagged serious risks to cyber security which they said would negate the supposed gains from democratizing access.

Among others, they had opposed the gaps in entrance of new players, as well as what they deem an unduly long grace period for cybersecurity certification. The removal of congressional franchise, which they said would undermine regulatory authority.

Source: <https://businessmirror.com.ph/2025/08/27/irr-text-is-next-battleground-in-konektado/>

Philippines growth seen slowing in 2nd half

August 27, 2025 | Louella Desiderio | The Philippine Star



As global economic conditions deteriorate

MANILA, Philippines — Philippine economic growth is expected to slow in the second half as global economic conditions weaken and reciprocal tariffs imposed by the United States take full effect, according to research and analysis firm BMI.

In a report, the Fitch Solutions unit said it is keeping its 2025 gross domestic product (GDP) growth forecast for the Philippines at 5.4 percent, even as the US has announced the imposition of a slightly lower tariff on Philippine exports.

Since Aug. 7, Philippine exports to the US have been slapped with a 19-percent tariff, slightly lower than the 20 percent levy announced in July.

The latest tariff rate, however, is higher than the 17 percent levy that the US unveiled in April.

BMI said the revised tariff rate is expected to lead to a 0.4-percentage-point reduction in output over the medium-term, a significant improvement from the 1.4-percentage-point decline it estimated in April.

Despite this, BMI said it is sticking with its growth forecast for the Philippines as global economic conditions are expected to deteriorate in the second half.

“By then, US tariffs will be fully in force and the knock-on effects on global trade will become more apparent,” BMI said.

While interest rates have eased from their peak, BMI expects erratic US trade policies to weigh on global investor sentiment and limit foreign direct investment inflows.

“As such, we see little prospect for a meaningful investment recovery in the near term,” BMI said.

At its last meeting on June 19, the Monetary Board reduced the key interest rate by 25 basis points to 5.25 percent.

BMI said household consumption is also expected to show weakness.

“Import volumes – a reliable proxy for private spending – continue to contract sharply and recent consumer surveys suggest confidence has eroded further as trade tensions escalate,” BMI said.

BMI’s growth forecast for this year is below the government’s 5.5 to 6.5 percent growth target for 2025.

As of the first half, the Philippine economy grew by an average of 5.4 percent.

For next year, BMI expects the Philippines to post faster growth of 6.2 percent and to maintain this pace of expansion in 2027.

For 2028, BMI is forecasting that the economy would expand at a faster rate of 6.4 percent.

BMI’s GDP growth forecast for 2026 to 2028 are within the government’s annual growth target of six to seven percent for those years.

Source: <https://www.philstar.com/business/2025/08/27/2468270/philippines-growth-seen-slowing-2nd-half>

Exporters see lower PDP goal out of reach with US chip tariff

August 24, 2025 | Justine Irish D. Tabile | BusinessWorld

THE Philippine Exporters Confederation, Inc. (Philexport), said the export targets set by the Philippine Development Plan (PDP) will be difficult to achieve if the US imposes tariffs on semiconductors.

"The Philippine Export Development Plan (PEDP) was not achievable... so we adapted the PDP (target), which is lower," Philexport President Sergio Ortiz-Luis, Jr. told reporters last week.

"That is the target we are now following; officially we haven't changed the target, but that is what we are looking at, and even that is difficult to achieve ... I am not even sure if we will meet it, because exports of electronics to the US will drop," he added.

Under the PEDP, Philippine merchandise and services exports are projected at \$163.6 billion in 2025. The corresponding PDP target was initially \$113.42 billion, rising to \$115.49 billion in the midterm PDP update.

This month, US President Donald J. Trump said he will be imposing a levy on semiconductors entering the US market in a bid to revive US chip production.

"We are very worried. We hope that there will be some breaks, but it is quite dim at the moment. We were hoping that electronics would save us, but I think our major competitors have lower tariffs, and that is the problem," Mr. Ortiz-Luis said.

He said the hope is for Philippine chip exports to be exempt but noted that the Philippines has little leverage with nothing to offer the US.

"We might have to change our geopolitics because we are being left behind by our neighbors," he added.

He said exporters have been trying to diversify their markets for the last 20 years but are failing due to lack of support.

"Our neighbors have complete support for research and development, policy, and promotions. If there are export exhibitions, our exporters won't join because... our booths will look pathetic," he said.

"Unless the government seriously says we will support exports and really puts money into it... I don't see anything happening," he added.

However, he said that the free trade agreements (FTAs) are helping cushion the impact of the US tariff.

"At least here in ASEAN, Korea, and Japan, the FTAs are helping somewhat, but we only have about four, and the others have more," he said.

Aside from the US, he said that the other potential big markets for Philippine exports are Greater China and Japan.

Source: <https://www.bworldonline.com/economy/2025/08/24/693426/exporters-see-lower-pdp-goal-out-of-reach-with-us-chip-tariff/>



STOCK PHOTO | Image by Freepik

SEC urges listed firms to fully disclose relevant info to investors

August 26, 2025 | Joann Villanueva | Philippine News Agency



MANILA – The Securities and Exchange Commission (SEC) on Tuesday reminded publicly listed companies to disclose all information that are relevant to their investors.

This, after the Commission learned about the arrest of Global Ferronickel Holdings Inc. chair Joseph Sy at the Ninoy Aquino International Airport on Aug. 21 on alleged citizenship misrepresentation.

"Given Mr. Sy's role as chairman of a publicly listed company, the SEC is closely monitoring the matter and will evaluate whether any actions are warranted under its jurisdiction," SEC said in a statement Tuesday. [Cont. page 4]

SEC urges listed firms to fully disclose relevant info to investors

[Cont. from page 3]

Citing Rule 17.1.1 of the Implementing Rules and Regulations (IRR) of the Securities Regulation Code, and the Consolidated Listing and Disclosure Rules of the Philippine Stock Exchange (PSE), SEC explained that listed firms must disclose all information surrounding the company and its officers because these “may influence investors’ decisions.”

“Any action taken by the SEC on the matter will be in line with promoting transparency and confidence in the markets, especially matters that affect the governance of publicly listed companies. The Commission reiterates its commitment to upholding the interests of the investing public and ensuring that the integrity of the capital market is preserved,” it added.

Meanwhile, the Philippine Nickel Industry Association (PNIA) on Tuesday urged for Sy’s immediate release, saying the latter “was unlawfully arrested by the Bureau of Immigration (BI) and remains under illegal detention” following his arrest.

It said Sy is a Filipino citizen and this “has already been affirmed by Philippine authorities, in particular by the BI in two separate rulings.”

“It is therefore deeply troubling and legally inconsistent that the BI which twice recognized his citizenship is now the very source of his illegal arrest and unlawful detention. His continued detention on mere suspicion of being an alien, without lawful basis and outside the BI’s jurisdiction, is a grave injustice and a violation of the fundamental principles of due process,” it said.

“This incident sends the wrong message to the business and investment community at a time when the Philippines is working to boost investor confidence in the mining industry and position itself as a global leader in responsible and competitive mineral development. No Filipino citizen deserves to be treated in this manner, least of all by institutions mandated to protect our rights and uphold the rule of law.”

Source: <https://www.pna.gov.ph/articles/1257318>

Korean Air makes airline’s biggest-ever Boeing jet order

August 27, 2025 | By Reuters | The Manila Times

WASHINGTON, D.C. — Korean Air announced a \$50 billion order on Monday for 103 Boeing airplanes and GE Aerospace engines and servicing coinciding with the visit of **The Manila Times®** South Korean President Lee Jae Myung to Washington.

The order, the largest in the Korean air carrier’s history, includes a mix of 787s, 777s and 737 Boeing airplanes worth about \$36.5 billion.

Reuters first reported the deal earlier Monday.

Korean Air also announced a separate deal Monday with GE on the purchase and maintenance of engines valued at \$13.7 billion.

Many countries negotiating trade deals with the Trump administration have announced or plan to announce significant Boeing airplane orders. Boeing has won a string of major orders in recent months.

Korean Air CEO Cho Won-tae, who recently visited one of Boeing’s US factories, told Reuters Monday the record-breaking order will help the largest Korean airline expand to more US, Latin American and South American destinations.

Cho said about half of the new order of 103 planes would be 737 MAX 10 planes and the rest would be a mix of 777-9 and 787 airplanes. About 80 percent of the new Boeing planes would replace existing airplanes in the fleet. He said the company had faith in Boeing despite prior troubles the planemaker experienced.

The Boeing deal is worth \$36.2 billion, South Korea’s industry ministry said, in addition to the GE deal.

Boeing said the deal would help Korean Air fully integrate operations with Asiana Airlines, a subsidiary of South Korea’s largest airline it acquired last year. [Cont. page 5]

Korean Air makes airline's biggest-ever Boeing jet order

[Cont. from page 4]

"As Korean Air transitions to a larger unified carrier, we are committed to supporting the airline's growth with one of the world's most efficient fleets," said Stephanie Pope, president and CEO of Boeing Commercial Airplanes.

Commerce Secretary Howard Lutnick told Reuters the major Boeing and GE deal would boost US aerospace exports.

"The world recognizes that our aircraft are the most advanced in the world, and this administration is committed to reshoring advanced manufacturing jobs for Americans," Lutnick said.

In March, South Korea's industry ministry said that Korean Air would soon finalize a \$32.7 billion deal for new Boeing and GE engines.

Korean Air last year said it would order 20 777-9 and 20 787-10 planes from Boeing, with options for an additional 10 aircraft. The new order is separate from that purchase.

Korean Air, a founding member of the SkyTeam airline alliance, was established in 1969 when state-owned Korean Air Lines was taken over by South Korean conglomerate Hanjin Kal.

Source: <https://www.manilatimes.net/2025/08/27/business/foreign-business/korean-air-makes-airlines-biggest-ever-boeing-jet-order/2173791>

More local government units express interest in ecozone development

August 24, 2025 | Justine Irish D. Tabile | BusinessWorld



LOCAL government units (LGUs) have signified their interest in building new economic zones (ecozones), according to the Philippine Economic Zone Authority (PEZA).

In a Facebook post, PEZA Director General Tereso O. Panga said that these include Naga City, Los Baños City, and San Pablo City.

"We certainly welcome these new host LGUs to join the PEZA network of 427 operating ecozones (and counting) all over the country," he added.

This week, he said PEZA visited three proposed ecozones in San Andres, Quezon (135 hectares), Pamplona, Camarines Sur (60 hectares), and Libon, Albay (40 hectares) to conduct due diligence and hold consultation meetings.

"These three ecozones are strategically located along the Bicol and Bondoc Peninsulas, fronting the Ragay Gulf — the third-largest gulf in the Philippines," he said.

"By providing for port connectivity among San Andres, Pasacao, and Pantao ports, this will stimulate regional economic growth, as the goods produced and raw materials needed in the ecozones can be facilitated through barge deliveries," he added.

He said the ports can serve as gateways for domestic and international commerce, tourism, and inter-island transportation.

He expects more LGUs to embrace ecozones to spur growth with the Philippines continuing to be one of the best-performing economies in the region.

"The Philippine economy could be boosted if business activities flourish in the ecozones as well as their linkages to the domestic market. This is where PEZA and host LGUs can collaborate in promoting and facilitating ecozone investments to accelerate our countrywide development," he said.

As ecozones in rural and new growth areas are created, he said LGUs must draft investment codes, transform digitally, and develop human resources, infrastructure, and local supply chains to enhance their capacities and attract locators.

"All these key reforms will factor in as competing LGUs vie to host ecozones and locator industries to generate additional income, jobs, livelihood, and other economic opportunities for their constituents," he said.

[Cont. page 6]

More local government units express interest in ecozone development

[Cont. from page 5]

"It is already a proven fact that when ecozones exist in LGUs, it becomes a boon to their community as it generates new ancillary and complementary micro, small, and medium enterprises, service companies, and transport service opportunities that each ecozone spurs with its creation," he added.

Citing a survey by the Philippine Statistics Authority, PEZA said that almost all the top 10 performing LGUs host ecozones.

"The bigger the number of ecozones and locator companies in a certain city or municipality, the higher is its level of socio-economic progress as compared to those LGUs that do not host any ecozones," Mr. Panga said.

To date, 34 ecozones have been proclaimed under President Ferdinand R. Marcos, Jr., accounting for P14.7 billion in capital investment.

Source: <https://www.bworldonline.com/economy/2025/08/24/693347/more-local-government-units-express-interest-in-ecozone-development/>

'Making PHL a fintech hub won't need complicated tech'

August 26, 2025 | Cai U. Ordinario | BusinessMirror

TRANSFORMING the country into a FinTech Innovation Hub does not need complicated technologies, according to the Bangko Sentral ng Pilipinas (BSP).

BSP Governor Eli M. Remolona Jr., in his speech at the Manila Tech Summit 2025 in Taguig City on Tuesday, said simple solutions that work for every Filipino should be prioritized by the FinTech industry.

"We like simple solutions that people can easily use. And we like secure systems that can withstand shocks and attacks. This is how we connect inclusion, security, and innovation," Remolona said.



BSP Governor Eli M. Remolona Jr

The BSP Governor said the first priority is making systems inclusive. Through QR PH and PalengQR PH, the BSP has made the financial system accessible to informal workers and businesses.

The QR PH and PalengQR PH has enabled tricycle drivers, market vendors, and sari-sari stores to accept online payments and not be limited to cash transactions. Along with their customers, these workers and businesses can also make payments online using their mobile phones.

Apart from being inclusive, Remolona said security is a top priority. The BSP has worked on a cyber resilience plan and the Anti-Financial Account Scamming Act (Afasa) will help prevent fraud and protect sites from cyber attacks.

Remolona said this, in turn, will help build trust in the financial system.

The latest Credit Perception Index (CPI) released by TransUnion stated that Filipinos continue to suffer from "trust issues" when accessing credit whether through traditional banks or online financial institutions.

The Philippines CPI score now stands at 73 out of 100 in 2025, only one point apart—almost flat—from the score of 74 out of 100 posted in 2024.

TransUnion Philippines President and Chief Executive Officer Peter Faulhaber said there was a slight decline in the security and safety of transacting through traditional banks.

"No matter how good or bad some of your processes are, you need to have the trust of somebody. Otherwise, they're not going to use your product, they're not going to borrow from you. So that's really what's borne out in the survey results," Faulhaber said.

Meanwhile, Remolona said, another important aspect is to innovate to keep the financial system relevant.

This means smart technologies such as open finance, including tools like the Personal Equity Retirement Account (Pera). [Cont. page 7]

‘Making PHL a fintech hub won’t need complicated tech’

[Cont. from page 6]

“At the BSP, we like to keep things simple. We like smart innovations that solve real problems,” Remolona said.

“The BSP can’t be the only game in town. The FinTech Alliance plays a vital role. You are the builders, the connectors, the innovators. We need your help to future-proof our financial system,” he, however, said.

In his welcome remarks on Tuesday, FinTech Alliance.Ph Founding Chairman Lito Villanueva said it is important for the industry to be reminded that technology is not the one shaping the future, but humans.

Villanueva said FinTech Alliance has a framework for responsible innovations that focus on creating technology for good, for growth, for all, and for trust.

“When technology works for good, for growth, for all and for trust, it doesn’t just innovate, it transforms economies and societies. This is our moment,” Villanueva said.

“We are called to change through innovation, to evolve with technology, to lead the charge for a digital revolution. It’s time to forge a new global order, not someday, but today, here together,” he added.

Creating technology for good means solving real world problems while upholding “zero tolerance” for the misuse of digital payment platforms such as online gambling and illegal businesses.

Technology for growth means creating solutions that help support the country’s aim to become a \$1- trillion economy by 2033.

Villanueva also said creating technology for all means making these solutions accessible to all Filipinos by 2028.

“Our bold vision is 80 percent of adults with digital transactional accounts and 80 percent of retail transactions done digitally. This is more than a target. It’s a movement from access to impact 80 and 80 by 2028,” Villanueva said.

Villanueva said building technology for trust means upholding integrity. He said recent events such as the exit of the Philippines from the dirty money lists of the Paris-based Financial Action Task Force (FATF) as well as the European Union are not just about compliance.

This, he said, is validation that the innovations in the country, including QR PH, open finance, and Projects Nexus and Aguila, are considered world class.

In April, Asian central banks incorporated Nexus Global Payments (NGP) to operationalize and manage the Nexus scheme for secure and instant cross-border payments. (See: <https://businessmirror.com.ph/2025/04/03/asian-cbs-incorporate-nexus-global-payments/>).

Project Agila aims to help the BSP and participating Financial Institutions explore and test the potential of Central Bank Digital Currencies (CBDCs), while evaluating if this technology can help improve the country’s large-value payment system. (See: <https://businessmirror.com.ph/2024/12/05/bsp-fis-complete-test-for-project-agila-the-central-banks-own-digital-currency/>).

“From fighting financial crime at home to leading Asean innovations on the world stage. This is the Philippines shaping the future. But again, let us be clear, we are not passengers of the future. We are its pilots,” Villanueva said.

Based on the recent TransUnion survey, FinTech use in the Philippines is at 91 percent, with survey respondents saying they are using at least one digital financial product.

The most common FinTech products are electronic wallets, with 77 percent of respondents saying they use these products, followed by online banks at 51 percent of the respondents; and digital payment apps, 47 percent.

TransUnion said 35 percent of the general population reported an eWallet as their first financial product, surpassing bank accounts at only 30 percent.

This trend, TransUnion said, is evident among younger generations, with Gen Z or those born between 1997 and 2012 at 47 percent and Millennials—born 1981 to 1996—at 37 percent being more likely to start their financial journey with an eWallet.

Gen X and Baby Boomers favored bank accounts at 40 percent and 34 percent, respectively. Gen X include Filipinos born between 1965 and 1980, while Baby Boomers are those born between 1946 to 1964.

In terms of credit perceptions, among the three population groups surveyed, FinTech users posted the highest CPI score in 2025 at 74, along with the highest level of general credit knowledge at 71 percent, outperforming both the general population and the unbanked.

Source: <https://businessmirror.com.ph/2025/08/26/making-phl-a-fintech-hub-wont-need-complicated-tech/>

ARANGKADA PHILIPPINES INVESTMENT FORUM 2025

MARRIOTT GRAND BALLROOM
SEPTEMBER 25-26, 2025

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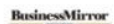
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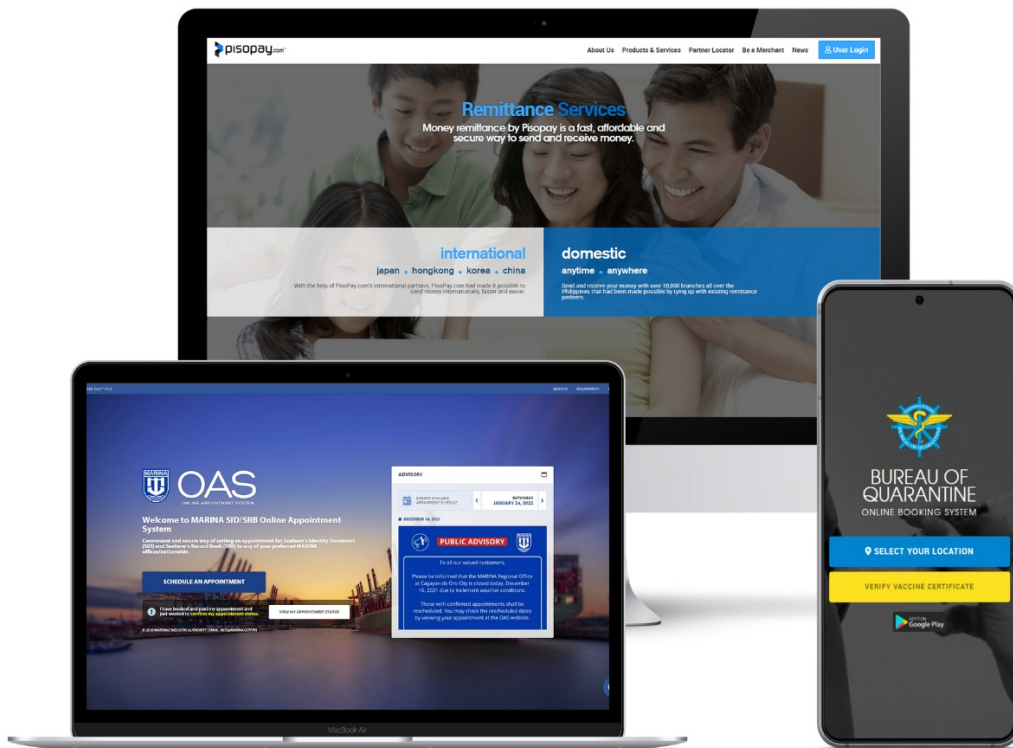
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