

COMPANY PROFILE

Building the foundation of digital trust in the Philippines

Twala is a Philippine legal technology company and a Supreme Court-accredited Electronic Notarization Facility, uniting AI document intelligence, eSignature, and eNotarization in one platform.

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ABOUT THIS PAPER

This paper introduces Twala to investors and strategic partners: the problem it solves, the platform it has built, why the market is opening now, how the business makes money, the traction and recognition it has earned, and where it goes next. Companion whitepapers in this series cover each part of the platform in depth.

THE TWALA WHITEPAPER SERIES

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■ 01

Executive summary

Twala is the smarter way to sign and notarize. It gives individuals, businesses, legal professionals, and government institutions one platform to draft, review, sign, notarize, store, and verify legally binding documents.

Founded in 2020 and operated by Ohelio Inc., Twala takes its name from **tiwala**, the Filipino word for trust, and trust is the product. Every document completed on Twala is sealed with a digital signature and anchored through **HashOrigin™**, Twala’s trademarked cryptographic assurance technology, so anyone holding a copy can confirm that it is genuine and unchanged.

On August 5, 2026, the Supreme Court of the Philippines accredited Twala as an **Electronic Notarization Facility (ENF)** under the 2025 Rules on Electronic Notarization (A.M. No. 24–10–14–SC). Twala was one of the first three facilities accredited. On October 19, 2026, the country’s first two electronically notarized documents were notarized on Twala, witnessed by First Lady Louise Araneta-Marcos and Supreme Court Senior Associate Justice Marvic M.V.F. Leonen.

Twala enters this new market with an installed base built over six years as a digital signature platform: more than **1.3 million individual users** and more than **600 companies**. Because every principal and witness in an electronic notarization needs a verified account on the facility the notary uses, that base is a structural advantage. Many of the people a notary will serve are already on Twala.

1.3M+	600+	80%	40%
Individual users	Companies served	Faster turnaround time	Savings in time and materials per agreement

The investment thesis in brief

- **A regulatory inflection.** The 2025 Rules made electronic notarization possible. Accreditation and the October 2026 launch opened the market, and the Supreme Court’s joint circulars with the Land Registration Authority and the Securities and Exchange Commission are widening acceptance.
- **An accredited, early position.** Twala is one of the first three Supreme Court–accredited ENFs, after contributing to the Court’s work on electronic notarization since July 2020.
- **A two–sided network.** Free signing brings people onto Twala, verified users become principals, and Electronic Notaries Public go where their clients already are.
- **One record from draft to seal.** AI drafting, eSignature, eNotarization, storage, and verification share a single document record.
- **Several revenue streams.** Per–sender subscriptions, prepaid notary credits, identity verification fees, and enterprise agreements.

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The problem: the paper tax

The Philippines digitized the front end of its transactions and kept paper at the back. A loan application goes online while the mortgage still waits for a wet signature. A contract is negotiated by email, then printed, carried to a notary, couriered between provinces, scanned, and filed where nobody can search it. Every handoff costs time, money, and certainty, and none of it appears on a receipt.

The cost is large because notarization is common. More than 40 document types commonly require it, from affidavits and special powers of attorney to deeds, loan and mortgage papers, and corporate certificates. Property alone shows the scale: the Land Registration Authority safeguards more than 20 million land titles and supporting documents through more than 180 Registries of Deeds, and has reported roughly ₱11 billion in collections across more than 6 million transactions in a single year. Many of those transactions began with a document someone had to print, carry, and sign in person.

FOUR STRUCTURAL GAPS

Fragmented tools
Drafting, review, signing, notarization, storage, and tracking usually live in separate systems, with no shared record of what happened to a document.

Geography
Until 2025, a notary could act only within the territory of their commission, and personal appearance meant standing in front of them.

Verifiability
Paper seals and stamps are easy to imitate, and a PDF can be edited without a visible trace. Recipients need a reliable way to check what they receive.

Access
Small businesses, cooperative members, and people far from city centers pay the highest share of the paper tax, in lost workdays, travel, and courier fees.

■ 03

The Twala platform

Twala replaces those handoffs with one workspace in which a document moves through its full lifecycle without leaving the platform. The draft, its comments, the signing envelope’s timeline, the notarial register entry, and the cryptographic seal all belong to the same record, so nobody has to reconcile several systems to prove what happened.

ONE DOCUMENT LIFECYCLE, ONE RECORD

01
Generate
Start from a template and have Lex draft from your own files.

02
Review
Mark up, compare versions, and explain the document to signers.

03
Sign
Legally binding eSignatures, in the order you set, on any device.

04
eNotarize
Supreme Court-accredited notarization, remote or in person.

05
Store
Searchable workspaces with version history.

06
Monitor
Expiry dates, reminders, task boards, and reports.

FIGURE 1 The six stages of the Twala lifecycle. Each stage works on the same document, in the same account.

FIVE CAPABILITIES, ONE PLATFORM

CAPABILITY	WHAT IT DELIVERS	WHITEPAPER
Context-aware workspaces	Document management, task boards, smart tags, team roles, and reports, with AI scoped to each workspace and to each person's access	No. 02
eNotary	Remote and in-person electronic notarization with identity verification, location checks, the notarial register, and Supreme Court filing built in	No. 03
eSignature	Envelopes, roles, signing order, reusable templates, reminders, and a complete activity history, sealed on completion	No. 04
Document intelligence (Lex)	Answers that name their sources, AI drafting, document explanation, data extraction, and Philippine legal research	No. 05
HashOrigin™	Digital seals, cryptographic fingerprints, and public blockchain anchoring for independent verification	No. 06

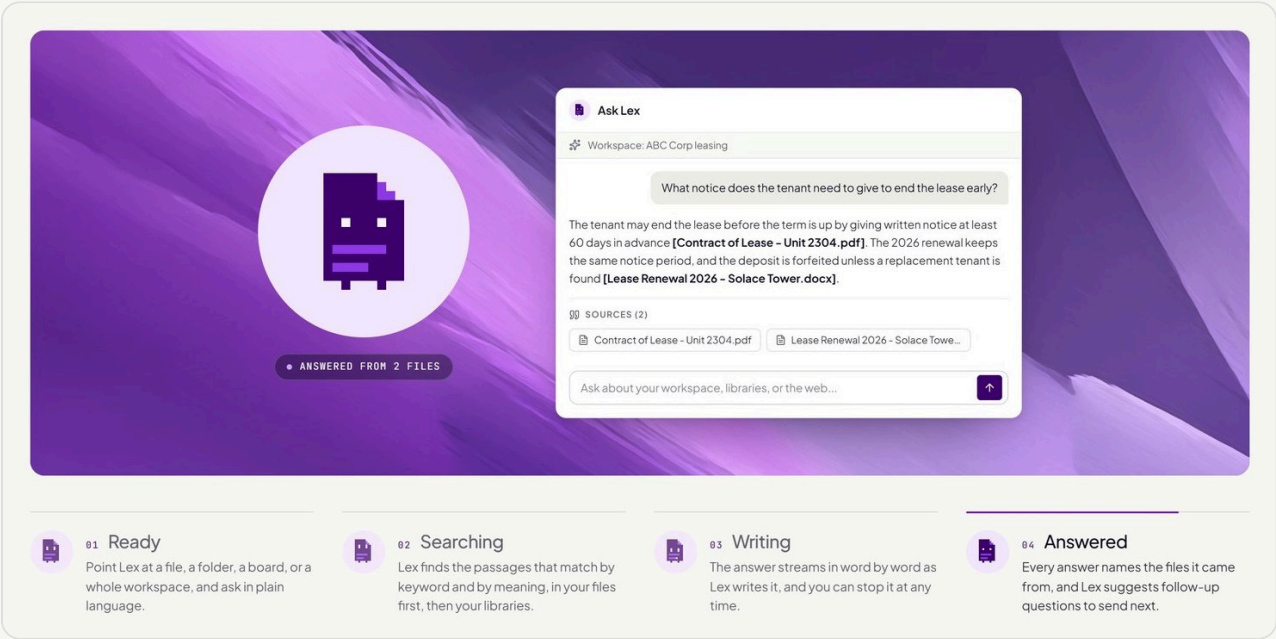


FIGURE 2 Ask Lex, the AI inside Twala, answers from a workspace's documents and names the files it used.

04

Why now: a regulatory inflection

Philippine law has recognized electronic documents and signatures since the Electronic Commerce Act of 2000, which also contemplated electronic notarization. What the country lacked were the procedural rules and the accredited facilities to carry it out. Both arrived between 2025 and 2026.

FROM RECOGNITION TO IMPLEMENTATION

2000	The Electronic Commerce Act (R.A. 8792) recognizes electronic documents and signatures and contemplates electronic notarization.
2001	The Rules on Electronic Evidence (A.M. No. 01-7-01-SC) set how electronic documents are authenticated and admitted in court.
Mar 2025	The Rules on Electronic Notarization (A.M. No. 24-10-14-SC) take effect, allowing in-person and remote electronic notarization nationwide.
Aug 5, 2026	The Supreme Court accredits Twala as an Electronic Notarization Facility, one of the first three.
Oct 13, 2026	The Supreme Court signs joint memorandum circulars with the Land Registration Authority and the Securities and Exchange Commission on accepting eNotarized documents.
Oct 19, 2026	Electronic notarization officially launches. The country's first two eNotarized documents are notarized on Twala.

Under the new Rules, an Electronic Notary Public (ENP) can serve principals anywhere in the Philippines, and appearing by videoconference is the equivalent of appearing in person. An electronic notarial act performed through an accredited facility has the same validity, force, and effect as a traditional one. Demand that was tied to paper can now move online, and accredited facilities are the channel through which it moves.

“With the legal framework and accredited technology now available, there is no more excuse for keeping transactions on paper when they can be completed digitally.”

Atty. Herminio “Third” Bagro III, Co-founder and General Counsel, Twala

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Competitive position

Twala’s advantages reinforce one another, and each makes the others harder to replicate.

Accreditation and regulatory depth

Twala began contributing to the Supreme Court’s work on electronic notarization in July 2020, while the rules were still being drafted, and was among the first three facilities accredited.

An installed base that converts

More than 1.3 million individuals and 600 companies already sign on Twala. Signing is free for signers, and an identity verification stays current for up to three years, so returning principals arrive ready.

Network effects

Everyone who appears in an eNotarization needs an account on the facility the notary uses. Notaries choose the facility where their clients already are, and clients follow their notaries.

One end-to-end record

Drafting, signing, notarization, storage, and verification share one document record. Customers prove what happened without reconciling several systems.

Local legal intelligence

Lex searches a curated Philippine Laws and Jurisprudence library of more than 200,000 documents alongside each customer’s own files, and names its sources.

Proprietary trust technology

HashOrigin™ is trademarked, built on international standards, and verifiable without relying on Twala, so every sealed document carries the brand to its recipient.

Twala’s institutional relationships extend that position: a national partnership with the Integrated Bar of the Philippines, whose membership exceeds 50,000 lawyers; a strategic collaboration with the UP College of Law; backing from the Department of Science and Technology; and engagements with the Anti-Red Tape Authority, the Land Registration Authority, the Senate of the Philippines, and the National Confederation of Cooperatives.

HOW TWALA COMPARES WITH THE STATUS QUO

NEED	PAPER PROCESS	SEPARATE POINT TOOLS	TWALA
Draft and review	Word files passed by email	An editor and a general AI tool	AI drafting from your own files, with every change approved by a person
Sign	Wet ink, printing, and couriers	A stand-alone eSignature service	eSignature with roles, signing order, reminders, and an audit trail
Notarize	In person, within the notary’s territory	A separate step outside the tool	Supreme Court-accredited eNotarization, nationwide
Verify	Inspect seals by eye	Depends on each vendor	Digital seal and public blockchain anchor, checkable by anyone
Find and reuse	Physical files and shared drives	Disconnected repositories	Searchable workspaces, data extraction, and reports

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Business model

Twala charges the people who send and manage documents, not the people who sign them. Signing is always free, which keeps the top of the funnel wide. Revenue comes from four streams.

Subscriptions

Priced per sender seat, with plans for individuals, professionals, teams, and enterprises. Allowances for envelopes, storage, AI, and data extraction grow with the plan.

Notary credits

Electronic Notaries Public buy prepaid credits to perform notarial acts. One credit covers one act, credits never expire, and no subscription is needed to notarize.

Identity verification

Principals and witnesses pay a published fee for identity verification, which stays current until the ID expires or for three years.

Enterprise agreements

Custom seats and allowances with single sign-on, advanced logging, SIEM integration, a PKI digital seal, a guaranteed SLA, and premium support.

PUBLISHED PLANS (VAT INCLUSIVE)

PLAN	PUBLISHED PRICE	SEATS	DESIGNED FOR
Personal	Free	1	Signers, and anyone getting a document notarized
Professional	₱990 a month, or ₱9,900 a year	1	Solo lawyers who want document management and AI tools alongside notarization
Business	₱1,690 per seat a month, or ₱16,900 a year	Minimum 3	Teams that need contract lifecycle management and several users under one account
Business Plus	₱2,390 per seat a month, or ₱23,900 a year	Minimum 3	Larger businesses that need the full feature set
Enterprise	Custom	Custom	Organizations with requirements beyond the standard plans

NOTARY CREDIT PACKAGES FOR ELECTRONIC NOTARIES PUBLIC

PACKAGE	NOTARY CREDITS	NOTES
₱500	5	One credit is spent when the notary requests payment for an act
₱1,000	11	Denying an act costs nothing
₱2,000	26	Credits never expire
₱5,000	76	Prices exclude 12% VAT



FIGURE 3 Each stage feeds the next: free signing builds the verified user base that makes Twala the natural facility for notaries, and faster closings attract more paying senders.

07

Traction and recognition

1.3M+ Individual users	600+ Companies served	1 of 3 First Supreme Court-accredited ENFs	50,000+ Lawyers in the IBP, Twala's national partner
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CUSTOMERS AND INSTITUTIONAL PARTNERS

ORGANIZATION	ENGAGEMENT
Integrated Bar of the Philippines	National partnership (January 2026) for training, discounted packages, and support for the Unified Legal Aid Service. One of the first two eNotarized documents.
UP College of Law	Strategic collaboration on legal technology, research, and policies for AI in legal practice. One of the first two eNotarized documents.
National Confederation of Cooperatives (NATCCO)	Two-year contract to digitalize the cooperative sector (2023).
National Confederation of Cooperatives Bank	Digital approvals for payment requests, cash advances, and HR documents, with an audit trail that keeps the bank audit-ready.
Celltrion Global Safety Data Center	eSignature inside a regulated quality management system. Reported a 75% improvement in turnaround time and costs 30% lower than alternatives evaluated.

ORGANIZATION	ENGAGEMENT
Lyceum of the Philippines University	Digital approvals, student documents, and administrative processes, with expansion planned across five campuses (2025).
Power Mac Center	Document management and digital signatures for business operations (2023).
Secuna	Agreement generation, signing, and audit trails; rated Twala 10 out of 10 for cost savings, turnaround time, and compliance.
Senate of the Philippines	Memorandum of understanding to move internal processes online, the Senate's first such agreement with a Filipino technology startup.
Anti-Red Tape Authority	Memorandum of understanding supporting the agency's digitalization strategy.
PLDT Enterprise	Memorandum of understanding to co-innovate a blockchain-powered document and signature solution.
National Development Company	Knowledge partnership on digitalizing government processes (2024).

MILESTONES

2020	Twala is founded. Its work with the Supreme Court on electronic notarization begins that July.
Feb 2022	First-ever Grand Champion of the La French Tech Startup Competition.
Jun 2022	IdeaSpace invests ₱1 million in Twala.
Aug 2022	Receives a ₱4.6 million startup grant from DOST-PCIEERD.
Mar 2023	Joins the Cloud Signature Consortium, a global digital standards organization, as its only Philippine member.
Aug 2023	NATCCO signs a two-year contract to digitalize the cooperative sector.
Mar 2024	CEO named to the Esquire Philippines 2024 Trailblazers List.
Oct 2024	Named an Ease of Doing Business Champion by ARTA, the only non-government awardee among 21.
2025	Tech Innovator of the Year at the KMC Startup Awards 2025.
Jan 2026	National partnership with the Integrated Bar of the Philippines.
Aug 5, 2026	Accredited by the Supreme Court as an Electronic Notarization Facility.
Oct 19, 2026	Records the Philippines' first two eNotarized documents.

AWARDS AND PROGRAMS

RECOGNITION	DETAIL
DOST-PCIEERD Startup Grant	Department of Science and Technology research funding for Filipino-built signature and identity technology, with an R&D partnership with DOST-ASTI

RECOGNITION	DETAIL
Ease of Doing Business Champion 2024	Anti-Red Tape Authority, for enabling digital trust services that promote regulatory efficiency
Tech Innovator of the Year 2025	KMC Startup Awards
Esquire Philippines Trailblazers 2024	For leadership in secure digital transformation and legal innovation
La French Tech Grand Champion 2022	Supported by the French Chamber of Commerce and Industry and the government of France
IdeaSpace Acceleration Program	Top 3, with a ₱1 million investment
Cloud Signature Consortium	Member in global standard-setting for cloud-based digital signatures
Selected exhibitor	SAASCON PH, Philippine Startup Week Top 100, and Echelon Top 100

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Trust, security, and compliance

Twala is architected around Philippine law and international eSignature principles, and it is governed by a defense-in-depth approach that layers technical controls, organizational policies, and continuous oversight. Its security program is designed to meet the expectations of regulated industries, including banking, financial services, real estate, and government.

FRAMEWORKS TWALA IS BUILT TO COMPLY WITH AND ALIGN TO

R.A. 8792	Electronic Commerce Act
A.M. NO. 01-7-01-SC	Rules on Electronic Evidence
A.M. NO. 24-10-14-SC	Rules on Electronic Notarization
R.A. 10173	Data Privacy Act of 2012, with a designated Data Protection Officer
BSP GUIDELINES	Bangko Sentral ng Pilipinas e-KYC and authentication guidelines
NIST SP 800-63-3	Digital Identity Guidelines
CSC	Cloud Signature Consortium standards for cloud-based digital signatures
PDF/A-2B	Archival PDF standard (ISO 19005–2) for sealed documents

Technical controls

Encryption in transit on every connection and of sensitive fields at rest, a digital seal and blockchain anchor on every sealed document, layered identity verification, single sign-on, and role-based permissions checked on every request.

Organizational policies

A formal Privacy Manual, a designated Data Protection Officer, Disaster Recovery and Business Continuity Plans, an Employee Handbook, and a Code of Conduct.

Continuous oversight

Real-time security monitoring, documented incident response procedures, and an internal information security management system as Twala works toward ISO/IEC 27001 certification.

Lex, the AI inside Twala, runs privately within Twala's own secured environment. AI search is opt-in for each file, Lex answers only from files the person asking is allowed to open, and no customer data is ever used to train AI models.

■ 09

Leadership

Twala is founded and led by a team that combines software engineering, law, and public service.

Engr. Jeffrey Reyes

Co-founder and Chief Executive Officer. More than 16 years in the software industry. Named to the Esquire Philippines Trailblazers List for 2024, and gave the keynote "Rewiring Trust in the Age of AI" at ASTICON 2025.

Atty. Herminio "Third" Bagro III

Co-founder and General Counsel. Teaches Constitutional Law at the UP College of Law and serves as the US-ASEAN Business Council's Philippines Chief Representative. Former Undersecretary at the Presidential Management Staff and the Department of Trade and Industry.

Alexander Paul Qunit

Co-founder and Chief Technology Officer. Leads technology at Twala, from document intelligence to digital identity verification. Specializes in AI and blockchain, with a bachelor's degree in computer science and certifications in blockchain technology.

"The Philippines deserves a digital future built on trust, not paperwork. That's why we started Twala: to give every Filipino institution the tools to move at the speed of trust."

Engr. Jeffrey Reyes, Co-founder and Chief Executive Officer

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Outlook

Twala's next phase turns accreditation into everyday use, and everyday use into recurring volume.

- **eGov app integration.** Announced at the October 19 launch, bringing eNotarization to a government platform already used by millions of Filipinos.
- **A streamlined mobile experience.** A mobile app built for speed and convenience, covering signing, end-to-end eNotarization, appointments, and consultations for both clients and notaries, alongside the full-featured web platform.
- **Legal aid at scale.** Under the IBP agreement, participating lawyers give free online consultations to eligible beneficiaries, and Twala provides free eNotarization credits for eligible indigent clients.
- **Institutional acceptance.** Working with agencies, banks, and registries as the LRA and SEC circulars become procedures that accept eNotarized documents at the counter.
- **Deeper intelligence.** More curated knowledge libraries beyond Philippine Laws and Jurisprudence.
- **Certification.** Completing ISO/IEC 27001 certification on the foundation of the existing internal information security management system.

“We built Twala so a document never has to leave the platform to be trusted. It’s drafted, signed, notarized, and sealed in one place.”

Alexander Paul Quinit, Co-founder and Chief Technology Officer

■ ABOUT TWALA

Twala is a Philippine legal technology company and a Supreme Court–accredited Electronic Notarization Facility (ENF). Its platform brings AI contract generation and review, eSignature, electronic notarization, and secure storage together, with every document sealed and independently verifiable through HashOrigin™ technology. Founded in 2020 and operated by Ohelio Inc., Twala serves more than 600 companies and 1.3 million individual users. Twala is backed by DOST-PCIEERD through its Startup Grant Fund Program and is a member of the Cloud Signature Consortium.

■ CONTACT

For investor relations, partnerships, and enterprise inquiries, email info@twala.ai or visit twala.ai.

Book a demo, explore pricing, or verify a Twala document at twala.ai. Technical details of HashOrigin™ are at hashorigin.io.

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