



PT MNC KAPITAL INDONESIA Tbk
(IDX Ticker Symbol: BCAP)
The Most Integrated Financial Services in Indonesia

BCAP Mendapatkan Restu BI Untuk Menerbitkan E-Money, E-Wallet dan Digital Remittance

Jakarta, 23 Oktober 2019. PT MNC Kapital Indonesia ("BCAP") melalui anak perusahaannya, PT MNC Teknologi Nusantara ("MTN") hari ini mendapatkan persetujuan Bank Indonesia ("BI") sebagai penerbit uang elektronik (e-money), penyelenggara dompet elektronik (e-wallet) dan transfer dana elektronik (digital remittance).

Dengan restu dari BI ini, MTN dapat meluncurkan aplikasi *fintech*, SPIN, Smart Payment Indonesia. Aplikasi yang digadang MNC Group ini akan mengintegrasikan semua produk keuangan digital MNC ke dalam satu aplikasi super.

Untuk tahap awal, SPIN akan melayani ekosistem MNC Group, seperti pembayaran langganan *pay TV* MNC Vision, MNC Play, dan OTT platform MNC Now. SPIN Juga akan dipakai untuk pembayaran e-commerce dan online travel milik MNC Group termasuk theFthing, MNCshop.com, MisterAladin dan keperluan pembayaran secara digital didalam MNC Group. Masyarakat umum juga dapat menggunakan SPIN untuk top up pulsa, maupun pembayaran tagihan listrik dan air.

SPIN mengakomodasi fitur e-wallet. Dimana pengguna bisa melakukan pembayaran dengan kartu kredit dan debit secara digital. Antar pengguna juga dapat melakukan transfer dana menggunakan nomer HP atau ke rekening bank lain secara digital.

BCAP Has Obtained BI Approval To Issue E-Money, E-Wallet and Digital Remittance

Jakarta, October 23, 2019. Today, PT MNC Kapital Indonesia ("BCAP") through its subsidiary, PT MNC Teknologi Nusantara ("MTN") received its license from Bank Indonesia ("BI") as an e-money issuer, e-wallet and digital remittance arranger.

With this BI approval, MTN can launch its fintech application, SPIN, Smart Payment Indonesia. The application, developed by MNC Group, will integrate all of MNC's digital financial products into one super application.

In the initial stage, SPIN will serve MNC Group's ecosystem, such as its Pay TV subscription MNC Vision, MNC Play, and its OTT Platform MNC Now. SPIN will also be used for MNC Group's e-commerce and online travel payments, theFthing, MNCshop.com, MisterAladin and other digital payments within the Group. The general public can also use SPIN to top up mobile credit, as well as pay electricity and water bills.

SPIN accommodates an e-wallet feature, where users can make digital payments with credit and debit cards. It also allows the transfer of funds between users using their registered mobile number or to another bank account.

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Saat ini SPIN sedang dalam proses sertifikasi QRIS (QR Indonesia Standard) untuk melakukan interkoneksi antar penyelenggara. Dengan ini, pengguna SPIN dapat melakukan transaksi dengan memindai QR penyelenggara lain yang sudah memenuhi QRIS.

Direktur Utama MTN, Bapak Yudi Hamka menjelaskan, "pengguna SPIN nantinya dapat menggunakan QR Code dari penyedia layanan e-money lain, dengan ini, kita bisa mengurangi biaya akuisisi merchant. Pengguna juga tidak perlu bolak-balik memilih aplikasi, cukup dengan SPIN saja".

MTN juga sedang menggodok kerjasama dengan partner-partner strategis untuk mengembangkan berbagai produk seperti transfer dana antar negara, peer-to-peer lending dan co-branding.

"Kedepan, kami yakin SPIN akan menjadi pilihan pembayaran digital anak bangsa dengan tersinerginya kekuatan MNC Group dalam melakukan promosi dan meningkatkan trafik."

MNC Group mempunyai digital media platform seperti Okezone dengan pengguna aktif harian lebih dari 20juta, ditambah lagi dengan MNC Now dan RCTI+ dengan pengguna aktif lebih dari 15 juta orang.

Mengenai Grand Launching SPIN, Yudi mengungkapkan bahwa tim sedang mempersiapkan peluncuran yang direncanakan bertepatan dengan perayaan HUT MNC Group 3 November 2019 nanti.

Untuk informasi lebih lanjut, silahkan hubungi:
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Currently SPIN is in the process of obtaining its QRIS (QR Indonesia Standard) certification that allows interconnection between providers. With the QRIS, SPIN users can transact by scanning other providers' QRIS-compatible code.

President Director of MTN, Mr. Yudi Hamka explains, "in the near future, SPIN users can use the QR Code from other e-money service provider. With this, we can reduce acquisition cost. Users will find ease in using a single application, SPIN, that caters to all their financial needs".

MTN is also working on collaborating with strategic partners to develop various products such as inter-country remittance, peer-to-peer lending and co-branding.

"Moving forward, we are confident that SPIN will become the digital payment option in Indonesia by synergizing the strength of MNC Group in promoting and increasing traffic."

MNC Group has a digital media platform like Okezone with more than 20 million active daily users, as well as MNC Now and RCTI+ with more than 15 million active users.

Regarding the Grand Launching, Yudi revealed that the team is in its final preparation to launch on November 3, 2019, coinciding with MNC Group's Anniversary celebration.

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