



**PT MNC KAPITAL INDONESIA Tbk**

**(IDX Ticker Symbol: BCAP)**

**The Most Integrated Financial Services in Indonesia**

### **SPIN Receives Approval from Bank Indonesia to Place QRIS On Air**

Jakarta, April 29, 2020

PT MNC Kapital Indonesia ("BCAP" or "Company"), through its subsidiary, PT MNC Teknologi Nusantara has obtained Bank Indonesia's approval regarding transaction processing using the Quick Response Code Indonesian Standard – Merchant Presented Mode (QRIS-MPM).

This approval will be used by SPIN (Smart Payment Indonesia), an e-money, e-wallet and digital remittance platform owned by MNC Group to present a new breakthrough, introducing the new concept of in-TV purchase, in which users will be able to scan the displayed QRIS and buy products offered, directly from their television screen.

Renowned for its FTAs, namely RCTI, MNCTV, GTV and iNews; as well as PayTV and OTT service, RCTI+ and Vision+, MNC will be ahead of its competitors with this new concept.

"This benefits both parties. For sellers or advertisers, this means a higher conversion rate, because payments are made up front. While buyers also benefit from the seamless experience offered," said Yudi Hamka, Chief Technology Officer of MNC Group.

Currently, users can already use SPIN as a means of payment at all QRIS compatible merchants, as well as all basic payment needs such as mobile credit top up, electricity bill, tax and BPJS. SPIN also enables its users to transfer funds digitally, making it easy to send funds to family, friends or anyone else anywhere, both via a specific bank account or by a registered telephone number to e-wallet.

In the future, BCAP will also integrate its digital services, including insurance, asset

### **SPIN Mendapatkan Persetujuan dari Bank Indonesia untuk Membuat QRIS Mengudara**

Jakarta, 29 April 2020

PT MNC Kapital Indonesia ("BCAP" atau "Perseroan"), lewat anak perusahaannya, PT MNC Teknologi Nusantara telah mendapatkan persetujuan Bank Indonesia terkait pemrosesan transaksi menggunakan *Quick Response Code Indonesian Standard – Merchant Presented Mode* (QRIS-MPM).

Persetujuan ini akan digunakan oleh SPIN (Smart Payment Indonesia), platform e-money, e-wallet dan transfer digital yang digadang oleh MNC Group untuk membuat terobosan baru, memperkenalkan konsep *in-TV purchase*, pengguna dapat melakukan *scan* QRIS yang terpampang dan membeli produk yang ditawarkan, langsung dari layar televisi.

Dikenal dengan saluran FTA-nya, yaitu RCTI, MNCTV, GTV dan iNews; serta layanan TV berbayar dan OTT yang dimiliki, RCTI+ dan Vision+, MNC akan menjadi terdepan dibanding para pesaingnya dengan konsep baru ini.

"Hal ini menguntungkan kedua belah pihak. Bagi penjual atau pengiklan, ini berarti *conversion rate* yang lebih tinggi, karena pembayaran di lakukan di depan. Sedangkan pembeli juga diuntungkan oleh *seamless experience* yang ditawarkan", ujar Yudi Hamka, Chief Technology Officer MNC Group.

Saat ini, pengguna sudah dapat menggunakan SPIN sebagai alat pembayaran di semua *merchant* yang kompatibel dengan QRIS, juga untuk semua kebutuhan pembayaran dasar seperti pembelian pulsa, pembayaran listrik, pajak dan BPJS. SPIN juga memungkinkan para penggunanya untuk mentransfer dana secara digital, memudahkan pengiriman dana ke keluarga, teman maupun siapapun dimanapun ke rekening bank tertentu maupun ke e-wallet nomor telepon terdaftar.

Kedepannya, BCAP juga akan mengintegrasikan layanan digital yang dimiliki, termasuk asuransi,

management and others, into the SPIN platform.

Asked further about SPIN as a provider of e-money, e-wallet and digital remittance platform, Yudi explained the differences and functions between the three.

"Electronic money or e-money, is divided into two, chip based and server based. The card used to pay for public transportation, toll gates and parking lots is chip based e-money. There is also server-based e-money, the money that is saved in your smartphone that can be used for online and offline purchase. E-Wallet is a platform where users can choose their source of funds, whether from e-money or registered credit or debit cards. With that comes digital remittance, where users can transfer money to e-money account or bank account. The advantage with SPIN is that users will be able to transfer money to others who do not have a bank account – they may withdraw cash from convenience stores instead, as part of our partnership with TrueMoney. This is our effort to provide services to the unbankable", he explained.

To transact with server based e-money, offline merchants, like restaurants or shops, require a QR code. To increase efficiency, beginning January 1, 2020, Bank Indonesia requires every QR code transaction in Indonesia to use a single QRIS across all platforms. Already QRIS-compatible since its creation, SPIN has benefitted from already-available nationwide QRIS merchants, without putting up a big investment on its own for merchant acquisitions.

"SPIN is BCAP's first step towards integrated digital financial services", expressed Jessica Tanoesoedibjo, The Director of BCAP overseeing digital development.

*asset management* dan lainnya kedalam platform SPIN.

Ditanya lebih lanjut mengenai SPIN sebagai platform e-money, e-wallet dan transfer digital, Yudi menjelaskan perbedaan dan fungsi antara ketiganya.

"E-money atau uang elektronik, dibagi menjadi dua, berbasis *chip* dan *server*. Kartu yang digunakan untuk membayar transportasi umum, gerbang tol dan tempat parkir merupakan e-money berbasis *chip*. Ada juga e-money yang berbasis *server*, ini adalah uang yang anda simpan di ponsel yang biasa digunakan untuk belanja *online* maupun *offline*. E-Wallet merupakan platform dimana pengguna bisa memilih sumber dana pembayaran, apakah dari uang elektronik, atau kartu kredit maupun debit yang telah diregistrasi. Dengan itu, hadir pengiriman uang digital, di mana pengguna dapat mentransfer uang ke rekening e-money maupun ke rekening bank. Keuntungan SPIN adalah pengguna akan dapat mentransfer uang ke orang yang tidak memiliki rekening bank sekalipun – mereka dapat menarik uang tunai dari minimarket, hasil dari kemitraan kami dengan TrueMoney. Ini juga merupakan upaya kita untuk memberikan layanan kepada *unbankable*", jelasnya.

Untuk bertransaksi dengan e-money berbasis *server*, *offline merchants*, seperti restoran atau toko memerlukan kode QR. Untuk meningkatkan efisiensi, mulai 1 Januari 2020, Bank Indonesia mewajibkan setiap transaksi kode QR di Indonesia untuk menggunakan satu QRIS lintas platform. Dirancang sedari awal untuk kompatibel dengan QRIS, SPIN diuntungkan dari seluruh *merchant* QRIS yang sudah tersedia, tanpa perlu melakukan investasi besar untuk akuisisi.

"SPIN adalah langkah pertama BCAP menuju layanan keuangan digital terintegrasi", ungkap Jessica Tanoesoedibjo, Direktur BCAP yang membawahi pengembangan digital.



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

For further information, please contact:

**Natasha Yunita** – Head of Investor Relations

natasha.yunita@mncgroup.com

ir.bcap@mncgroup.com

**PT MNC Kapital Indonesia Tbk**

MNC Financial Center 21st Floor

Jl. Kebon Sirih Kav 21-27, Jakarta 10340

Phone : +6221 2970 9700

www.mncfinancialservices.com

**DISCLAIMER**

**By accepting this Press Release, you are agreeing to be bound by the restrictions set out below. Any failure to comply with these restrictions may constitute a violation of applicable securities laws.**

The information and opinions contained in this Press Release have not been independently verified, and no representation or warranty, expressed or implied, is made as to, and no reliance should be placed on the fairness, accuracy, completeness or correctness of, the information or opinions contained herein. It is not the intention to provide, and you may not rely on this Press Release as providing, a complete or comprehensive analysis of the condition (financial or other), earnings, business affairs, business prospects, properties or results of operations of The Company or its subsidiaries. The information and opinions contained in this Press Release are provided as at the date of this presentation and are subject to change without notice. Neither The Company (including any of its affiliates, advisors and representatives) nor the underwriters (including any of their respective affiliates, advisors or representatives) shall have any responsibility or liability whatsoever (in negligence or otherwise) for the accuracy or completeness of, or any errors or omissions in, any information or opinions contained herein nor for any loss howsoever arising from any use of this Press Release.

In addition, the information contained in this Press Release contains projections and forward-looking statements that reflect The Company's current views with respect to future events and financial performance. These views are based on a number of estimates and current assumptions which are subject to business, economic and competitive uncertainties and contingencies as well as various risks and these may change over time and in many cases are outside the control of The Company and its directors. No assurance can be given that future events will occur, that projections will be achieved, or that The Company's assumptions are correct. Actual results may differ materially from those forecasts and projected.

This Press Release is not and does not constitute or form part of any offer, invitation or recommendation to purchase or subscribe for any securities and no part of it shall form the basis of or be relied upon in connection with any contract, commitment or investment decision in relation thereto.