



## **BCAP's Subsidiary Receives License from Bank Indonesia as Payment Gateway Provider**

Jakarta, January 15, 2021

PT MNC Kapital Indonesia Tbk ("BCAP" or "the Company"), through its subsidiary, PT MNC Teknologi Nusantara has obtained Bank Indonesia's license for the development of a payment system service as a payment gateway operator through the brand Flash Mobile.

This license will complement BCAP's fintech ecosystem. Along with this license, the Company will also be able to provide additional services in the form of Fraud Detection System and invoicing services.

Flash Mobile is a payment gateway and biller aggregator brand under the Company. Flash Mobile is equipped with the highest security standard certification PCI DSS (Payment Card Industry Data Security Standard).

"Flash Mobile serves as the payment gateway and biller aggregator for all transactions within MNC Group, from making payments for MNC Vision, MNC Play, Vision+ and Hario bills, to shopping at The F Thing, Mister Aladin, MNC Shop and so on. Soon, we will collaborate with various external partners as well."

"MNC Group will consolidate all its paid services and billing into one coherent

## **Anak Perusahaan BCAP Mendapatkan Lisensi dari Bank Indonesia sebagai Penyelenggara *Payment Gateway***

Jakarta, 15 Januari 2021

PT MNC Kapital Indonesia Tbk ("BCAP" atau "Perseroan"), lewat anak perusahaannya, PT MNC Teknologi Nusantara telah mendapatkan lisensi Bank Indonesia terkait pengembangan jasa sistem pembayaran sebagai penyelenggara *payment gateway* dengan menggunakan brand Flash Mobile.

Lisensi ini akan melengkapi ekosistem fintech BCAP. Bersamaan dengan didapkannya lisensi ini, Perseroan diperbolehkan menyediakan layanan tambahan berupa layanan *Fraud Detection System* dan layanan *invoicing*.

Flash Mobile merupakan brand *payment gateway* dan *biller aggregator* dibawah Perseroan. Flash Mobile dilengkapi dengan sertifikasi standar keamanan tertinggi PCI DSS (Standar Keamanan Data Industri Kartu Pembayaran).

"Flash Mobile berfungsi sebagai *payment gateway* dan *biller aggregator* untuk semua transaksi di dalam MNC Group, mulai dari pembayaran tagihan MNC Vision, MNC Play, Vision+ dan Hario, hingga pembelian di The F Thing, Mister Aladin, MNC Shop dan lain sebagainya. Dalam waktu dekat, kita juga akan menjalin kerjasama dengan berbagai mitra eksternal."

"MNC Group akan menggabungkan semua layanan berbayar dan penagihan ke dalam



system. To achieve this, it is necessary for BCAP to build its back-end supports, especially in the provision of a payment gateway and biller aggregator services”, explain Hary Tanoesoedibjo, Executive Chairman of MNC Group.

satu sistem terpadu. Untuk mencapai hal tersebut, BCAP perlu membangun *back-end support*-nya, terutama layanan *payment gateway* dan *biller aggregator*”, jelas Hary Tanoesoedibjo, Executive Chairman MNC Group.

**About PT MNC Teknologi Nusantara**

MNC Teknologi Nusantara (“MTN”) is a subsidiary of BCAP, which focuses on developing solutions and digital payment systems, with e-money as its main product, SPIN (Smart Payment Indonesia). SPIN has obtained an e-money, e-wallet, as well as a digital remittance license from Bank Indonesia. Thus, SPIN may be used for any transaction using QRIS (QR Indonesian Standard).

**Tentang PT MNC Teknologi Nusantara**

PT MNC Tekonologi Nusantara (“MTN”) merupakan anak perusahaan BCAP yang berfokus pada pengembangan solusi dan sistem pembayaran digital, khususnya uang elektronik dengan produk utama SPIN (Smart Payment Indonesia). SPIN telah memperoleh ijin penyediaan jasa e-money, e-wallet, serta transfer uang digital dari Bank Indonesia. Dengan demikian, SPIN dapat digunakan untuk setiap transaksi yang menggunakan QRIS (QR Indonesian Standard).



MTN is also moving towards payment gateway business to become the biller aggregator for MNC Group’s ecosystem under the brand Flash Mobile. It adheres to the highest information security standards to ensure the security of e-

MTN juga melengkapi lini bisnisnya dengan *payment gateway* dan menjadi *biller aggregator* di dalam ekosistem MNC Group dengan merk Flash Mobile. Flash Mobile menerapkan standar keamanan informasi tertinggi untuk menjamin keamanan



commerce transactions. With the various features provided by Flash Mobile, various online transactions can be carried out effectively and efficiently.

Currently, Flash Mobile provides payment gateway and billing aggregator services for the entire MNC Group ecosystem. Flash Mobile will also continue to increase partnerships with various telecommunication providers in Indonesia and other online partners to expand its electronic billing and payment services.

Capitalizing on the above two core businesses, MTN plans to increase its revenue stream by providing digital lending features, such as PayLater and Installments, which are possible through collaborations with strategic partners within MNC Group as well as external parties.

In the near future, MTN will launch an integrated loyalty point program, SPIN Points. Every transaction made within MNC Group's ecosystem will generate points, which may be redeemed through MNC Group's various services or other special offers. In order to maintain a seamless operation, MNC Group will synergize all of its digital platforms so that through an interconnected infrastructure. This initiative will be the game-changer for the MNC Group ecosystem. The program is expected to increase engagement and retain customers to stay within MNC Group's ecosystem.

transaksi e-commerce. Dengan berbagai fitur yang disediakan Flash Mobile, berbagai transaksi online dapat dilakukan secara efektif dan efisien.

Saat ini, Flash Mobile menyediakan layanan *payment gateway* dan *biller aggregator* untuk seluruh ekosistem MNC Group. Flash Mobile juga terus meningkatkan kerjasama dengan berbagai provider telekomunikasi di Indonesia dan mitra online lainnya untuk memperluas layanan pembayaran dan penagihan elektroniknya.

Memanfaatkan dua bisnis inti di atas, MTN berencana untuk meningkatkan aliran pendapatannya dengan menyediakan fitur pinjaman digital, seperti PayLater dan Cicilan, melalui kolaborasi bersama mitra strategis baik internal maupun eksternal MNC Group.

Dalam waktu dekat, MTN akan meluncurkan program *loyalty point* terintegrasi, SPIN Points. Setiap transaksi yang dilakukan dalam ekosistem MNC Group akan mendapatkan poin, yang nantinya dapat digunakan untuk berbagai layanan MNC Group atau penawaran khusus lainnya. Untuk menjaga kelancaran operasional, MNC Group akan mensinergikan semua platform digitalnya sehingga infrastruktur saling terkoneksi. Inisiatif ini akan menjadi *game changer* seluruh ekosistem MNC Group. Program ini diharapkan dapat meningkatkan keterlibatan dan mempertahankan pelanggan untuk tetap berada dalam ekosistem MNC Group.



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

Supported by the implementation of the right business model and the strength of MNC Group's media and financial services networks, MTN will continue to focus on providing added values to its customers.

Didukung dengan implementasi model bisnis yang tepat dan kekuatan jaringan media dan jasa keuangan milik MNC Group, MTN akan terus fokus memberikan nilai tambah bagi penggunanya.

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