# motion@banking x







# MotionBanking Collaborates with Pos Indonesia, Provides Card-less Cash Deposit and Withdrawal Services throughout Indonesia

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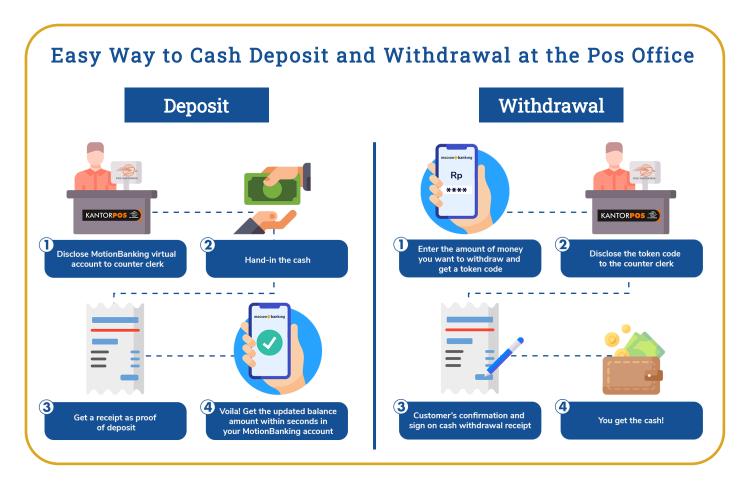
PT Bank MNC Internasional Tbk (BABP) and PT MNC Teknologi Nusantara, subsidiaries of PT MNC Kapital Indonesia Tbk (BCAP) have signed cooperation agreements with PT Pos Indonesia (Persero) to develop cash deposit/top up and cash withdrawal/cash out services at all post office locations and Pospay application under Pos Indonesia. These show the strategic efforts of MotionBanking and MotionPay towards ensuring wide reach to the unbanked and underbanked population by providing services closer to their homes within safe and trusted environments so that users can conveniently fulfill their basic banking needs.

Pos Indonesia has an extensive network with 4,524 post offices throughout Indonesia, spread across remote corners of the archipelago. Supported by public acceptance of digital financial services that continues to expand, the deposit and withdrawal services in collaboration with Motionbanking and Pos Indonesia will enable financial inclusion in areas with limited access to brick-and-mortar bank offices.



# Do Not Know Where to Cash Deposit and Withdrawal in Remote Areas?

MotionBanking's cash deposit and withdrawal services provided by Pos Indonesia are the solutions. With the collaboration between BABP and Pos Indonesia, the process of depositing and withdrawing cash to and from MotionBanking accounts can be carried out even in remote areas throughout Indonesia. To take advantage of this service, MotionBanking users only need to use the app, without card or savings book.



Serving and expanding across various corners of Indonesia for more than 275 years, Pos Indonesia continues to work on improving its foundation towards transformation into a modern innovative organization. Focusing on four main service pillars that provide courier and logistics business services, network business and financial services, property, and Pos Financial (PosFin), Pos Indonesia is also available digitally to users via the Pospay and Pos Aja! applications, building digital bridges closer towards their customers and facilitating various financial services, couriers, and logistics. The collaboration with MotionBanking is a further manifestation of Pos Indonesia's commitment to expand its ongoing business goals and to participate in national efforts to increase financial inclusion.

In addition to MotionBanking, on the same occasion Pos Indonesia also signed with MNC Group to strengthen cooperation with various business units under the Group.

Summary of collaborations between MNC Group x Pos Indonesia:

- 1. Cash deposit/top up and cash withdrawal/cash out for MotionBanking and MotionPay users
- 2. Courier and logistics delivery services for MNC Group's e-commerce business units
- 3. Pos Indonesia integration with MotionCredit application
- 4. Synergies of Agenpos, Pospay, and Pos Aja! application services in MNC Group's assisted MSMEs
- 5. Explore other synergistic opportunities in each MNC Group and Pos Indonesia business lines



## President Director of PT Pos Indonesia (Persero) **Faizal Rochmad Djoemadi**:

"Pos Indonesia's collaboration with MotionBanking will further complement various services that Pos Indonesia provides to all Indonesians across the archipelago, whether it's a delivery service for goods or documents, the need for financial service transactions such as payment of electricity, water, credit, vehicle installments, BPJS Kesehatan (Healthcare and Social Security Agency) premiums, insurance premiums, and the alliance with BAPB to enable cash deposits and withdrawals for MotionBanking customers. This is in line with the government's policy to increase financial inclusion throughout the Republic Indonesia."

# COO of MotionBanking **Teddy Tee**:

"We believe that the collaboration between MotionBanking and Pos Indonesia is a pivotal step to accommodate the disconnected banking needs of people in remote areas. With this partnership, MotionBanking positions itself as a game changer in the rapid development of digital banking services, especially in remote areas of Indonesia. The card-less cash deposit and withdrawal features are driving forces behind the wider objectives to targeting user acquisition from the unbanked and underbanked society who still make up more than 70% of the nations population. BABP with the wider support of the Group's media portals and reach, will also continue to educate and encourage financial literacy and onboarding throughout Indonesia in line with this aim."



# MotionBanking Development Chart

Licensed by:





MNC Bank obtained a digital onboarding license from the Financial Services Authority (OJK). This license allows new customers to open accounts digitally without a need to visit a physical office.



### 3 June 2021 - MotionBanking Launching

Introducing MotionBanking Digital Ecosystem that implements Open API System, enable it to connect with external parties ecosystem.



### 29 June 2021 – Strategic Partnership with Atome and Kredit Pintar

That includes digital lending with Kredit Pintar, "buy now pay later" products through Atome, Al-based credit scoring, and underwrite a lower risk digital lending.



### 7 July 2021 – Strategic Partnership with Jasamarga Related Business

Business cooperation which includes digital banking services, cashless ecosystem development.



### 15 July 2021 – First Virtual Credit Card in Indonesia with Visa

MotionBanking announced partnership with Visa Indonesia to issue the first virtual credit card in Indonesia to be called MotionVisa. MotionVisa is directly connected to the Department of Population and Civil Registration (Dukcapil), resulting in instant approval and much faster credit decisions.



### 23 July 2021 - Strategic Partnership with XL Axiata

MotionBanking can access XL Axiata's 56 million mobile users and offer special promotions and incentives for XL Axiata users.



### 27 July 2021 - Virtual Debit and Credit Cards with Mastercard

MotionBanking announced partnership with Mastercard for the release of MotionMastercard, a set of virtual debit and credit cards, effectively a digital substitute for the familiar plastic cards ideal for online payments, under Mastercard's payment network.





### 28 July 2021 – Full biometric onboarding with Artificial Intelligence (AI)

MotionBanking allows new users to open an account with only a selfie and a few data clarifications eliminating the need for a video call verification as previously done via KYC agents.



### 18 August 2021 – Collaboration with MotionInsure (insurtech)

MotionInsure and MotionBanking are developing bancaassurance, a concept of selling insurtech products by MotionInsure within the MotionBanking app, offering customers a one-stop solution for a complete range of banking and insurtech products and services.



### 27 September 2021 – Strategic Partnership with Amazon Web Services (AWS)

MNC Bank will use AWS cloud infrastructure, to run core banking workloads securely on the cloud, scale based on user demand, and innovate new digital financial services faster.



### 29 September 2021 – Collaboration with Pos Indonesia

Business cooperation with Pos Indonesia to provide cash deposit and withdrawal services to and from MotionBanking accounts at all post office locations under Pos Indonesia, replacing the function of ATMs which are difficult to find in the remote areas.

# #PosIndonesia #MotionBanking #DigitalBanking #FutureBankingHere #MotionPay #LifeInMotion #MNCBank #BABP #MNCFinancialServices #BCAP

For further information, please contact:

Johni Eka Putra – Executive Account Manager johniekaputra@posindonesia.co.id

**Tri Aulad** – Vice President e-Channel triaulad@posindonesia.co.id

PT Pos Indonesia (Persero)

Graha Pos Indonesia Jl. Banda No. 30 Bandung 40115, Indonesia Phone: +6222 42136640-46 www.posindonesia.co.id Natassha Yunita – Head of Investor Relations natassha.yunita@mncgroup.com ir.bcap@mncgroup.com

### **PT MNC Kapital Indonesia Tbk**

MNC Financial Center, 21/F, MNC Center Jl. Kebon Sirih Kav. 21-27, Menteng Jakarta Pusat 10340, Indonesia Phone: +6221 2970 9700 www.mncfinancialservices.com www.motionbanking.id

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