



**Hi!**  
**Meet Ratih.**  
**She doesn't have**  
**any bank account**

**She has to walk to**  
**the nearest bank to**  
**get the money from**  
**her parents and pay**  
**utility bills**





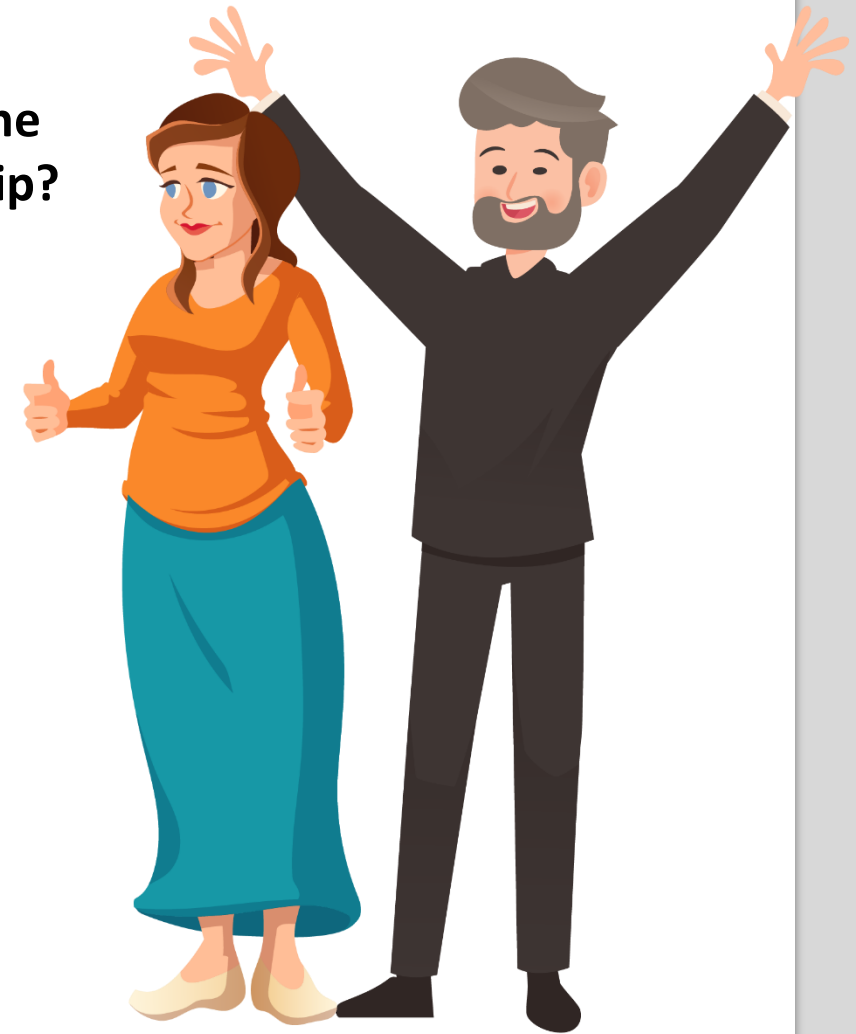
Ratih is  
**NOT**  
**ALONE**

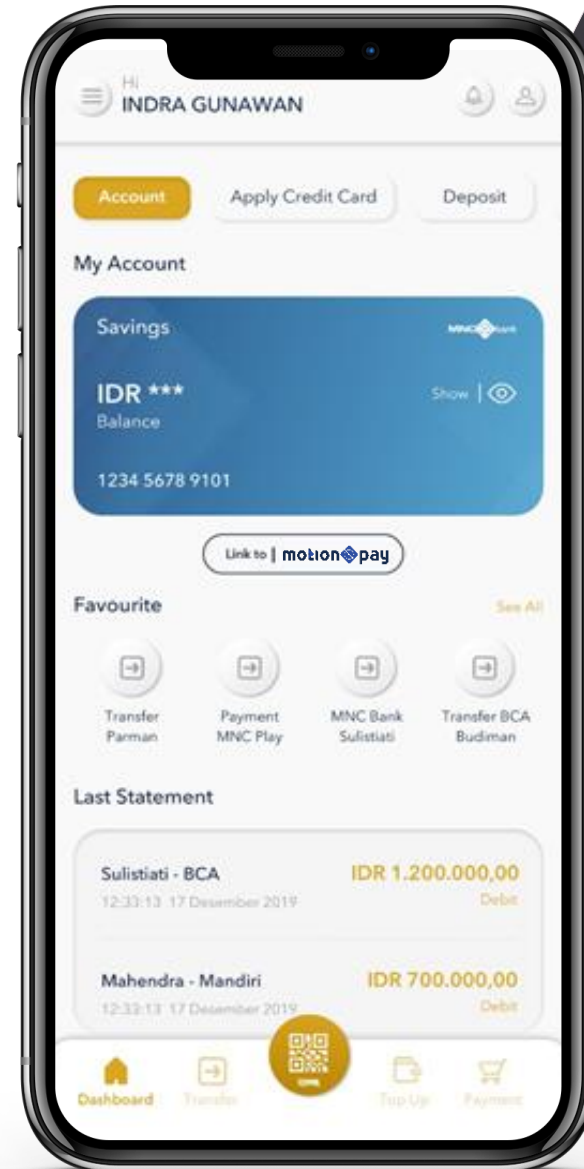
There are more than  
**130 million individuals**  
with no access to bank  
and financial products





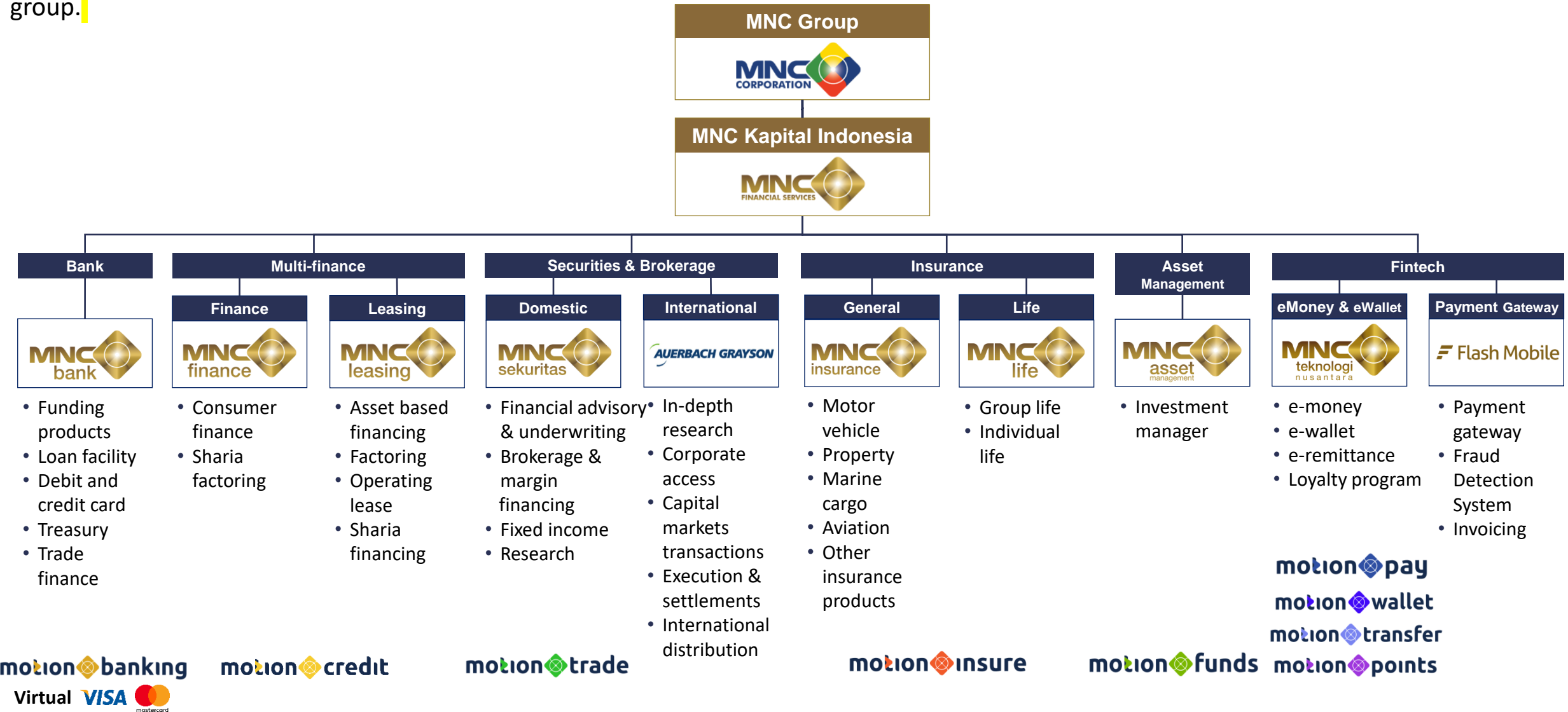
**What if...**  
**The banking services she**  
**needs are at her fingertip?**





# MNC FINANCIAL SERVICES OVERVIEW

MNC Kapital Indonesia (BCAP IJ Equity) is the holding company for all MNC Group's Financial Services related companies; Bank, Multi-finance, Securities & Brokerage, Insurance, Asset Management, and Technology Business. It is a part of Southeast Asia's largest integrated media group.



# A Full Suite Of Licenses under a Holding Company

- BCAP holds **20 Indonesian financial licenses** across its 9 subsidiaries, including **8 financial technology licenses**
- Broker and dealer license from FINRA **USA** held by Auerbach Grayson
- MNC Group has a proven track record of obtaining licenses at an accelerated rate, able to acquire e-Money, e-Wallet, and Digital Remittance licenses in less than 6 months
- In the process of obtaining digital banking, P2P lending, securities crowdfunding, venture capital, and AI credit scoring licenses

 MNC bank	 MNC finance	 MNC leasing	 MNC sekuritas	 AUERBACH GRAYSON	 MNC insurance	 MNC life	 MNC asset management	 MNC teknologi nusantara	 Flash Mobile
<ul style="list-style-type: none"> <li>• Conventional commercial bank license</li> <li>• Foreign exchange bank license</li> <li>• Credit card issuing bank license</li> <li>• <b>Digital Onboarding</b></li> </ul>	<ul style="list-style-type: none"> <li>• Multifinance license</li> <li>• Sharia multifinance license</li> </ul>	<ul style="list-style-type: none"> <li>• Multifinance license</li> <li>• Sharia multifinance license</li> </ul>	<ul style="list-style-type: none"> <li>• Brokerage license</li> <li>• Underwriter license</li> </ul>	<ul style="list-style-type: none"> <li>• Brokers and Dealers license (FINRA)</li> </ul>	<ul style="list-style-type: none"> <li>• General insurance license</li> </ul>	<ul style="list-style-type: none"> <li>• Life insurance license</li> </ul>	<ul style="list-style-type: none"> <li>• Investment management license</li> </ul>	<ul style="list-style-type: none"> <li>• <b>e-Money</b></li> <li>• <b>e-Wallet</b></li> <li>• <b>Digital remittance</b></li> <li>• <b>QRIS – MPM (Merchant Presented Mode)</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Payment Gateway</b></li> <li>• <b>Fraud Detection System</b></li> <li>• <b>Invoicing</b></li> </ul>



# BOARD OF COMMISSIONERS



## **HARY TANOESOEDIBJO**

### *Executive Chairman*

Indonesian citizen, he obtained his Bachelor of Commerce (Honours) from Carleton University, Ottawa, Canada in 1988, and MBA from Ottawa University, Canada in 1989.

He is the founder, controlling shareholder, and Executive Chairman of MNC Group, which focuses on three business activities: Media, Financial Services, and Entertainment Hospitality.

He directly oversees PT Global Mediacom Tbk (MNC Media), the largest and the most integrated media group in Southeast Asia, which has 4 national FTA televisions: RCTI, MNCTV, GTV, iNews, the largest portal Okezone.com, Sindonews.com, and iNews.id as well as various digital platforms including streaming service called RCTI+ and OTT service called Vision+

In financial services, he oversees PT MNC Kapital Indonesia Tbk, the most diversified and integrated financial services group in Indonesia with ten fully licensed operating subsidiaries in banking, multi finance, securities & brokerage, insurance, asset management, and financial technology services.

The last group he oversees is PT MNC Land Tbk, the parent company of subsidiaries focusing on entertainment hospitalities. Its portfolio includes several office buildings and hotels in Jakarta & Surabaya and the most prestigious entertainment & lifestyle projects in Indonesia, such as MNC Lido City, MNC Bali Resort, Park Hyatt Jakarta, and The Westin Resort & Convention Centre in Bali.

As a prominent entrepreneur, he regularly gives speeches at various national and international media events and general lectures in close to 200 universities.



## **DARMA PUTRA**

### *President Commissioner*

Darma has over 29 years of experience in the financial services industry, where he held several strategic and senior roles before joining MNC Group in 2008. Prior to his career in MNC Group, he was President Director of PT Marga Mandalasakti. Recently, he was appointed Commissioner of the Company in May 2018. Concurrently, he also serves as President Director of MNC Investama. He obtained his Bachelor's Degree from The Oregon State University and his MBA from the University of Minnesota.



## **TIEN**

### *Commissioner*

Tien joined the Group in 1997 as Corporate Finance Manager of MNC Investama. She was appointed as Commissioner in September 2016 and has served as Director of MNC Investama since April 2014. Her previous roles within MNC Group included Director of MNC Kapital and MNC Sekuritas amongst numerous others. She obtained her Bachelor of Accounting degree from the Universitas of Tarumanegara.



## **SUKISTO**

### *Independent Commissioner*

Sukisto has over 30 years of experience at the Indonesian National Police (POLRI) and completed his education at Indonesian Police Academy, Police Science College, Bundeskriminalamt (Germany), Army Staff and Command School, and Police Staff College of Higher Level Administration.

# BOARD OF DIRECTORS



**WITO MAILOA**  
*President Director*

Wito has 24 years of extensive financial services experience in Indonesia and first joined MNC Group through PT MNC Sekuritas as a President Director in October 2009. Recently, Wito became President Director of MNC Financial Services on May 2018. He holds a Bachelor of Science degree in Management Information Systems from San Diego University and obtained his MBA in Finance from California State Polytechnic University Pomona



**JESSICA HERLIANI TANOESOEDIBJO**  
*Director*

Jessica started her position as Director in May 2018. Currently, she also serves as Vice Coordinator of MNC Business College and MNC Education College

She holds a Bachelor of Commerce from the University of New South Wales, Master of International Trade & Commerce Law from Macquarie University, and a Master of Arts in both Biblical & Theological Studies and Education from Biola University



**NATALIA PURNAMA**  
*Director*

Natalia joined MNC Group as a Research Analyst in 1996. Since her joining, Natalia has progressed to become an Investment Banking Manager, MNC Group's Senior Vice President of Treasury and Corporate Finance, and recently was appointed as the Company's Director. Concurrently, Natalia also serves as a Director of MNC Investama. She holds a Bachelor of Economics degree in Accounting from Universitas Trisakti



**AGENG PURWANTO**  
*Director*

Ageng joined MNC Group in 2015 as President Director of MNC Leasing and later appointed as President Director of MNC Bank. He is recently appointed as the Company's Director in 2019

He holds Bachelor of Economic degree in Banking Management from STIE Perbanas and Master in Marketing Management from Universitas Indonesia



**SAMUEL MULYONO**  
*Director*

Samuel earned a Bachelor of Science (B.Sc.) in Mathematics Science (Discrete, Combinatorial and Computational Science) from Institut Teknologi Bandung (ITB), Bandung, West Java in 2008. Previously Samuel was AVP of Compliance & Testing at HSBC, Head of Compliance at Visionet Internasional (OVO), Director & Chief of Risk Compliance at Paytren.



**DARMA WIDJAJA**  
*Director*

Darma earned Bachelor of Arts in Economics from the University of Houston, Houston, Texas, USA in 1995 and a Master of Arts in Economics from the University of San Francisco, San Francisco, California, USA in 2000. Currently, he also serves as CFO for PT MNC Land Surabaya and MNC Land Bali, both are subsidiaries of PT MNC Land Tbk. Prior to that, he served as CFO for PT MNC Energy & Natural Resources, a subsidiary of PT MNC Investama Tbk.



**PETER FAJAR**  
*Director*

Peter obtained Bachelor of Science in Industrial and Manufacturing Engineering from Oregon State University, United States in 1992 and Master of Business Administration in Finance & Commercial Banking Faculty from Texas A&M University, United States in 1993. He also holds position as EVP Head of Corporate Finance at PT MNC Investama Tbk (2012 – present), Commissioner of PT Bank MNC Internasional Tbk (2018 – present).





### **Immense Market Opportunity:**

of serving unbanked/underbanked with a solid digital presence



### **New Digital Initiatives:**

low-cost, accessible products that fit customers' needs



### **Building Superior Understanding of Our Customers**

through solid digital ecosystem within the Group



### **Full Suite of Licenses under One Holding Company:**

with exceptional ability to acquire new financial services licenses



### **Proven Track Record:**

strong inorganic growth and exceptional management team

# INVESTMENT HIGHLIGHTS



**“To become the most integrated Digital Financial Services In Indonesia”**

# INDUSTRY OVERVIEW

Immense Market Opportunity to Serves The Underbanked & Unbanked



**~276 Million**  
Population



**US\$4,256**  
GDP per Capita



**49%**  
Financial Inclusion



**38%**  
Financial Literacy

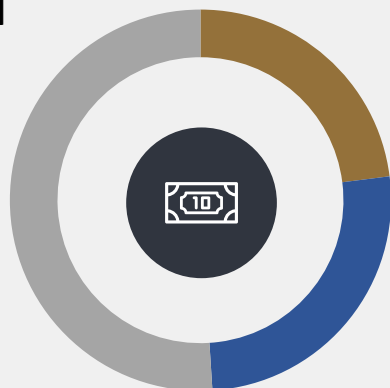


**73% | 70%**  
Internet Penetration  
Smartphone Penetration



**2.4%**  
Aged 15+ Has A  
Credit Card

More than half of the population is unbanked

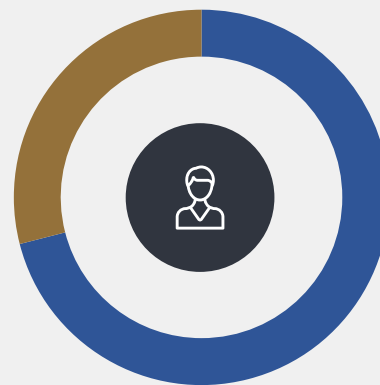


**23% Banked**  
Full access to financial services

**26% Underbanked**  
has bank account, but insufficient access to credit, investment and insurance

**51% Unbanked**  
do not own a bank account

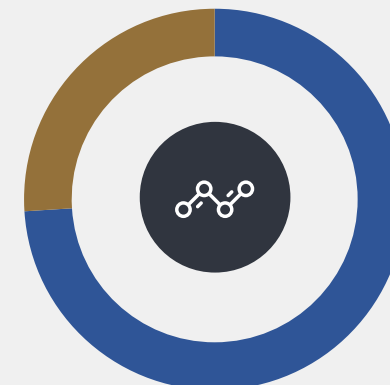
Credit Access is limited for Low-Mid Income Individuals & MSMEs



**Over 186million Individuals**  
Low-Mid Income

**29%** Have access to credit

**71%** No access to credit



**Over 63million**  
Micro, Small and Medium Enterprises

**26%** Have access to credit

**74%** No access to credit

• Wordometers, 2021 • World Bank, 2021 • Statista, 2021 • Google, Temasek, Bain, e-Economy SEA, 2020 • Central Bureau of Statistics, 2021 • Ministry of Cooperative and MSME, 2021 • Central Bank of Indonesia, 2021

# DIGITALIZATION IS INEVITABLE

Through Technology, Banking in the future will be focused at:



## 1. Customer's Journey

Bank of the future will be invisible and embedded into customer's journey



## 2. Personalized

Data, digital, and technology will be merged to provide personalized banking



## 3. Tech-based Growth

Tech and data will enable significant release in capacity and productivity boost



## 4. Product Differentiation

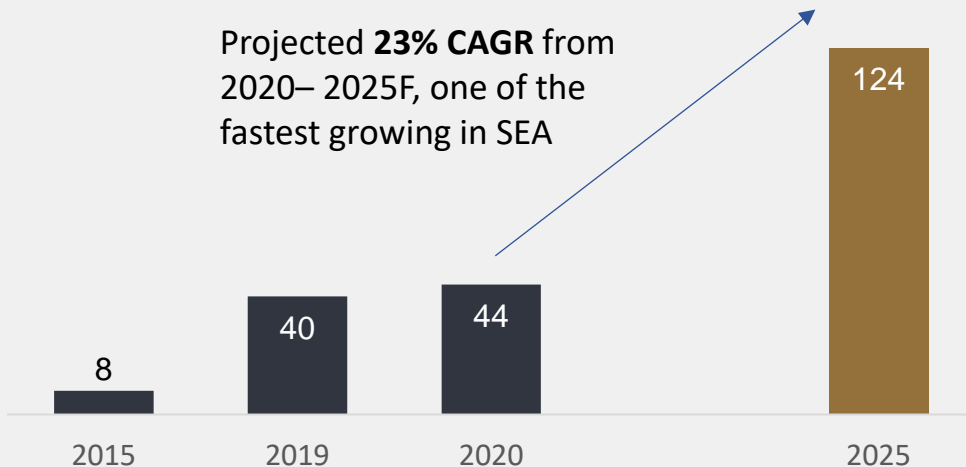
Will be as important as distribution power



**Growing digital economy size**  
\*in USD billion

**23%**

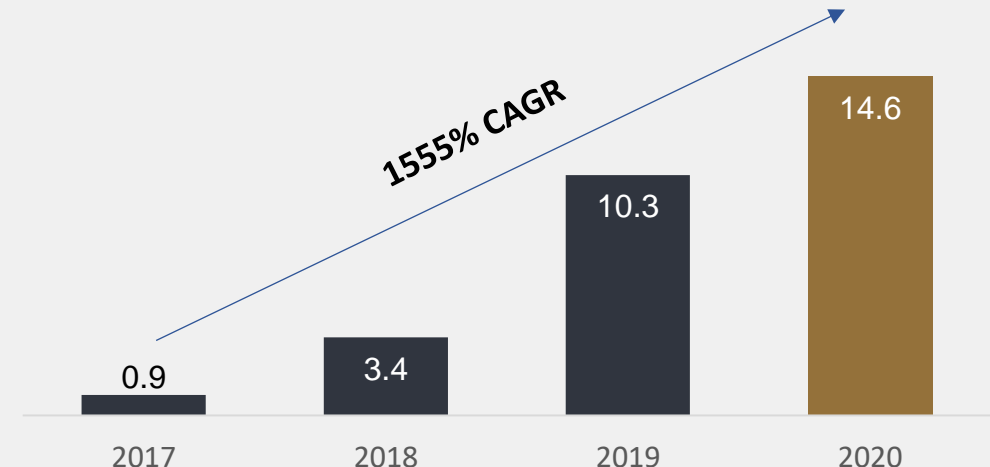
Projected **23% CAGR** from 2020– 2025F, one of the fastest growing in SEA



**e-Money Transactions Growth**  
\*in USD billion

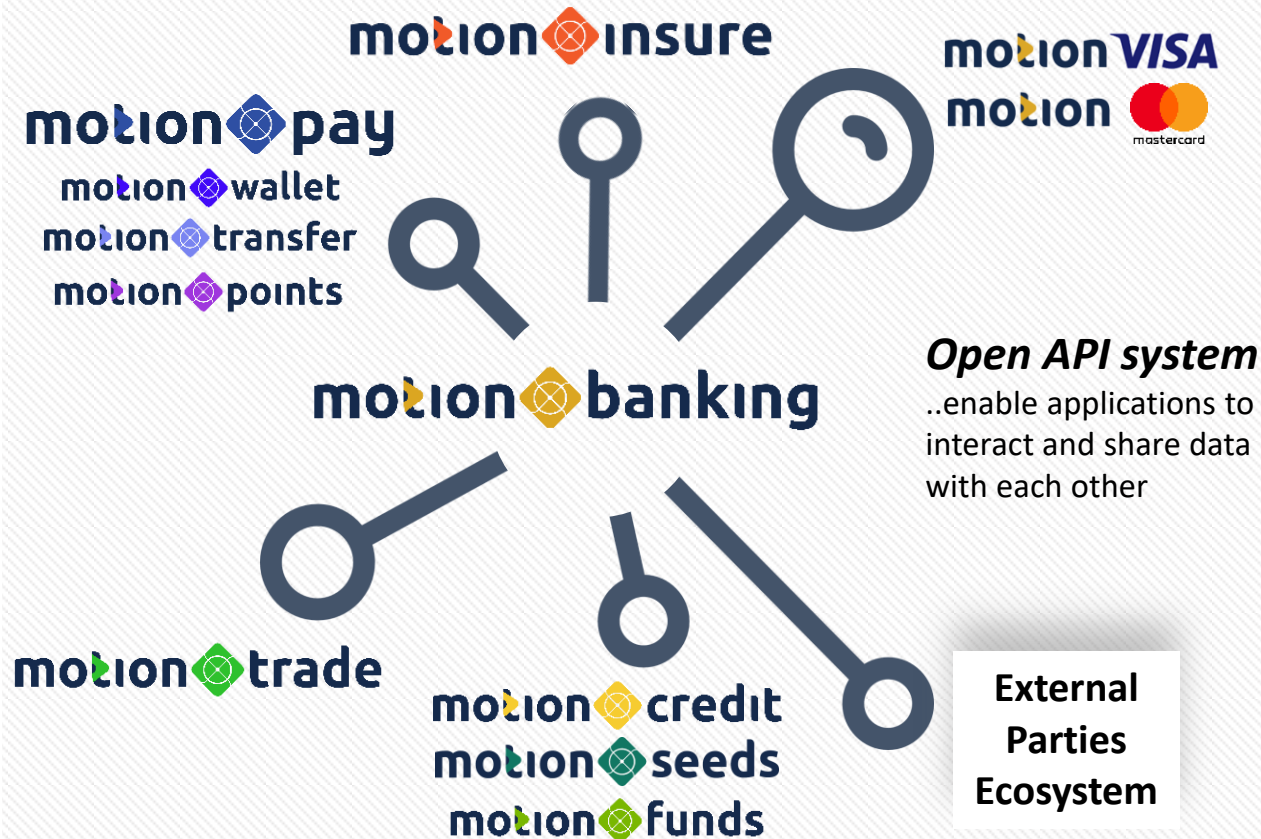
**1555%**

**1555% CAGR**

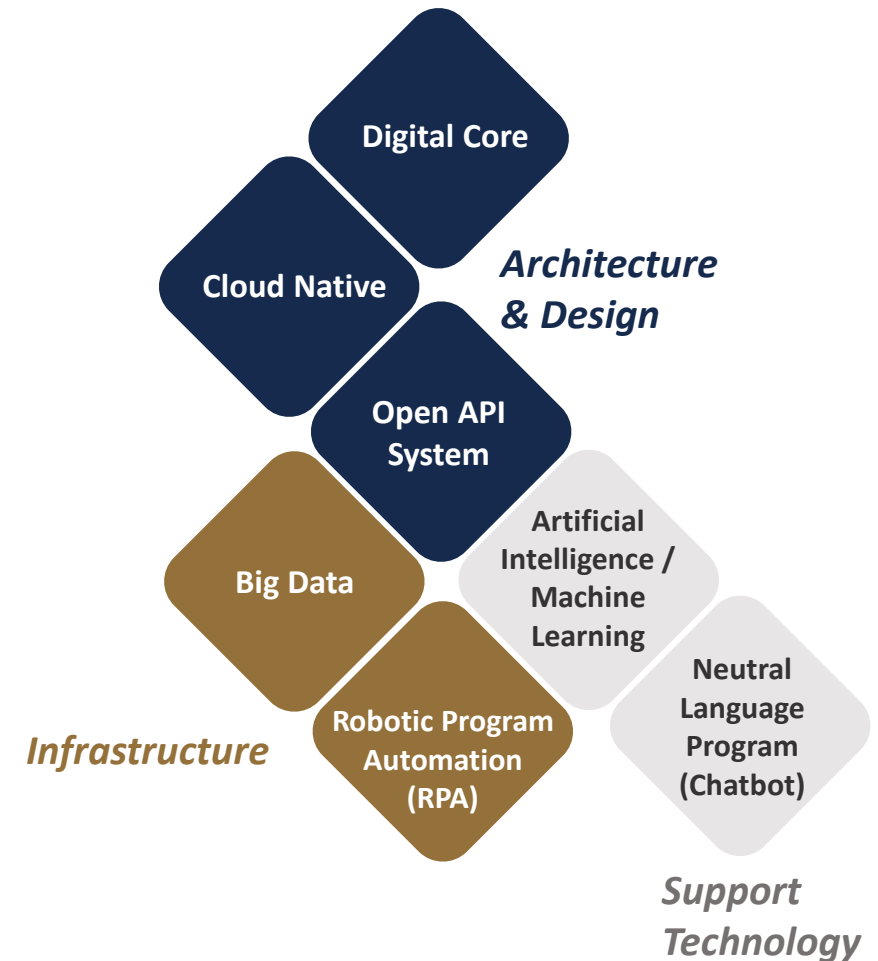


# SUPPORTED BY MNC GROUP DIGITAL CAPABILITY

## motion banking Ecosystem



## Sophisticated Back-end System



# MNC GROUP'S GROWING ECOSYSTEM

Media as the only medium to reach mass audience in Indonesia archipelago



13

**54%** AUDIENCE SHARE  
PRIME TIME  
**FTA TV**  
RCTI MNC TV GTV iNews

 **>300K** HOURS  
CONTENT LIBRARY

 **>20K** HOURS  
FRESH PRODUCTION  
EVERY YEAR

 **80%**  
CONTENT  
PRODUCTION  
MARKET SHARE  
(ANIMATION &  
TALENT SEARCH)

 **10M**  
 SUBSCRIBERS  
 DTH, PAY TV  
BROADBAND

**400** TOP ARTISTS  
**288** YOUTUBERS

THE BIGGEST TALENT  
MANAGEMENT COMPANY  
IN INDONESIA

 **141M**  
SUBSCRIBERS  
#1 YOUTUBE TV VIEWS &  
SUBS AMONG COMPETITORS

 **89.5M**  
FOLLOWERS  
STARTED IN SEPT 2020

 **55M**  
FOLLOWERS  
STARTED IN JULY 2020

 **100M** MAU  
OTT AND SUPER APPS

**6** PORTALS WITH A COMBINED **75M** MAU

ALEXA RANK: #1 OKEZONE.COM, #6 SINDONEWS.COM, #32 INEWS.ID



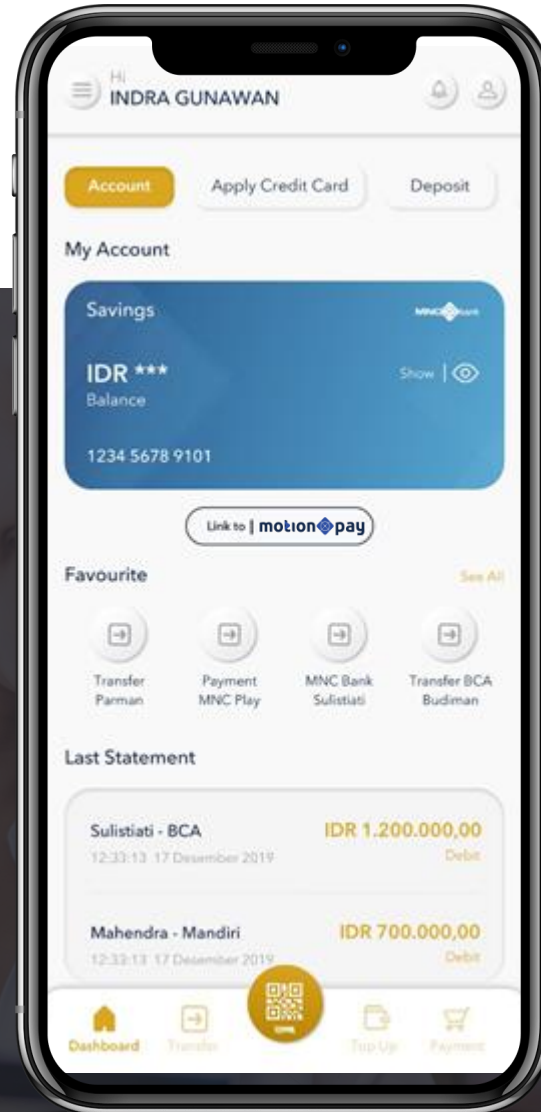
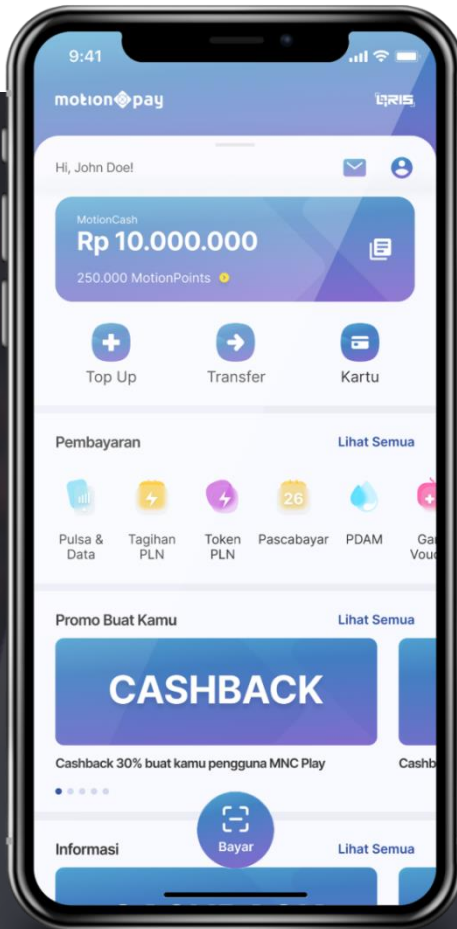
 **2.7M**  
GROWING E-COMMERCE  
  
  


**750K** USERS  
**motion**  
A COMPLETE & INTEGRATED  
DIGITAL FINANCIAL SERVICES

**56M**  
MOBILE USERS  




**motion pay**  
E-Money/E-Wallet



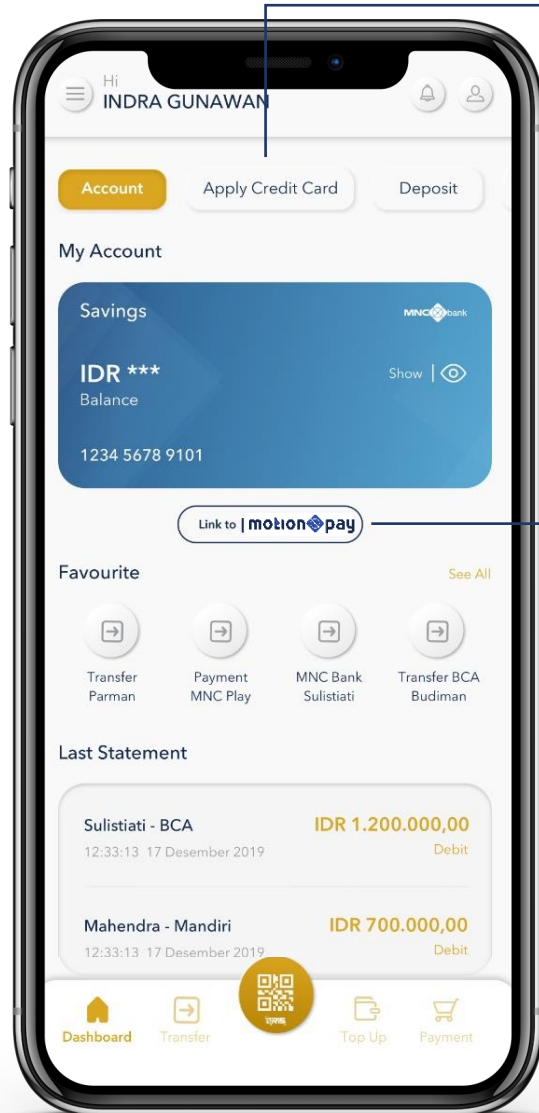
**motion trade**  
Online trading App



**motion insure**  
Insurance App







**Banking services**

**Brief Account Details**

**Customized Menu**

**QRIS Payment and  
Various Online  
Transactions**

## Virtual credit card application in MotionBanking

- Visa and Mastercard virtual credit cards as Pay-later source of funds for MotionPay and online transactions
- Physical card (Optional)
- AI based credit scoring

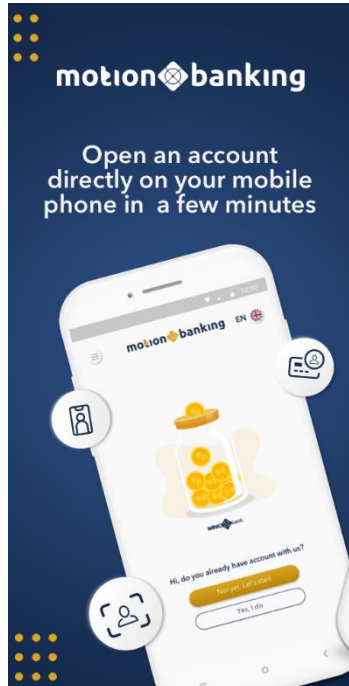
## Integration of MotionPay:

- E-Money
- E-Wallet
- E-Remittance
- QRIS payments
- Loyalty points



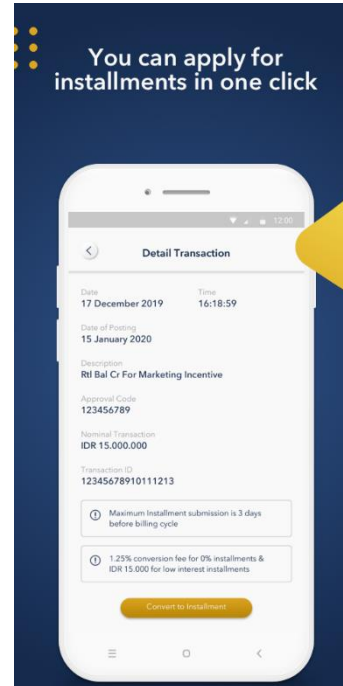
- ▶ **Light - easy to use**
- ▶ **Friendly UI/UX**
- ▶ **Complete features and products**
- ▶ **Attractive rewards**
- ▶ **Open banking API**

## Savings



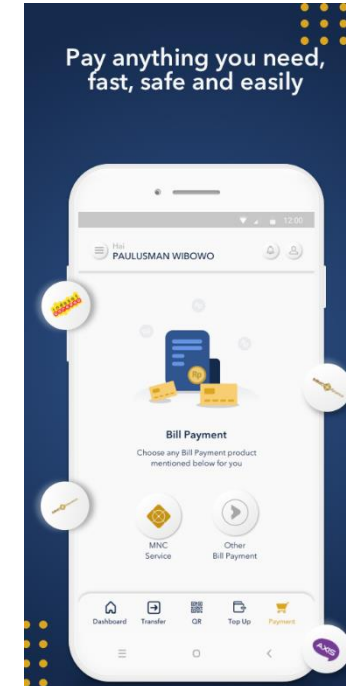
- **Full Biometric Onboarding**
- CASA Information
- Hide & Show Balance
- Fund Transfer
- Credit Card Bill Payment
- Top Up & Payment
- Transaction History
- Add/Edit/Delete Favourite Transfer
- Activate & Change PIN Debit Card

## Credit Card



- Credit Card Activation
- Create & Change PIN
- Promo Information
- 3-Month Billing Summary
- Claim e-Voucher
- Current Transaction History
- Installment

## General



- Various Account Information
- Biometric Login
- Real Time Notification
- E-Form Request
- Product & Interest Rate Information
- Branch & ATM Location
- Fee & Limit Transaction Information
- Unsecured Loan & TD Simulation
- Contact Us

#FutureBankingHere

# E-MONEY, E-WALLET & DIGITAL REMITTANCE



MotionPay is a digital payment platform that includes electronic money (**MotionPay**), electronic wallet (**MotionWallet**), and electronic funds transfer facilities (**MotionTransfer**). MotionPay serves as the main payment instrument in MNC Group Ecosystem as well as mass products payment.



## MotionPoints

Redeemable loyalty program and special offers



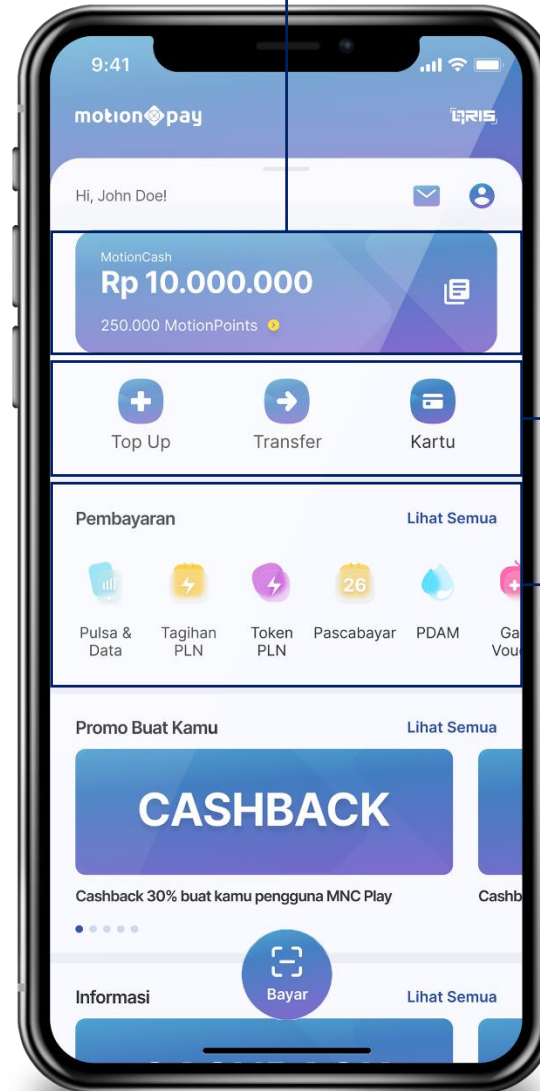
## QRIS Transaction on TV

Marketplace integration with MNC Media



## Direct Host to Host

- With major banks for lower cost transactions
- With convenience store for low cost cashout

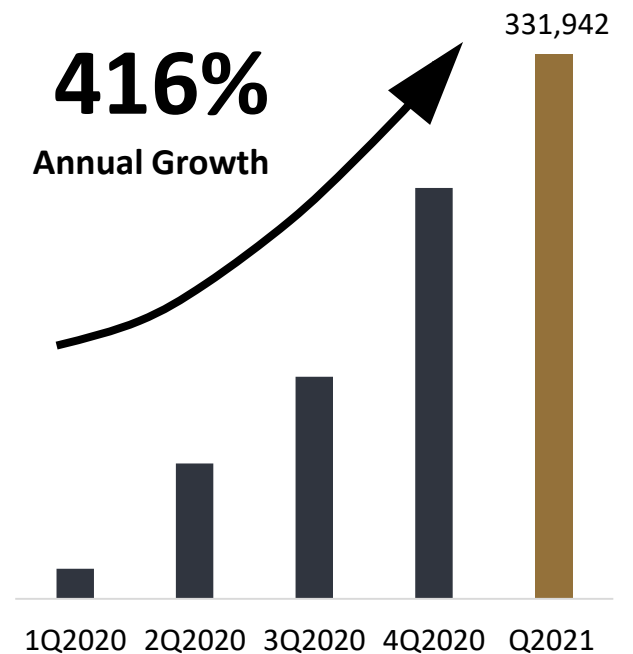


## Balance & MotionPoints

- Transfer e-money to/from bank account
- E-Wallet to save debit/credit card

## Mass Product Segment

- MotionPay has partnership with other mass service providers
- Product Display



# THE BEST ONLINE TRADING APP




MotionTrade is one of the best and well-known online stock trading applications in Indonesia.

Over

**229,000+**

Downloaders

with

**85,000+**

Active Users



**Automated Online Onboarding  
Account Opening**  
with e-KYC



**Integration with Asset Management**  
Subscribe and redeem AM products at ease



**Research Report**  
Cross sector's daily and quarterly research reports  
of listed companies in IDX

## New Features:







- Online Mutual Fund Supermarket
- Voice Command & Synthesizer
- Advanced Charting: TradingView Chart
- Compatible with any kind of devices, including: Smartphone, Tablet & Smart Watch (Android, iOS) & PC/ Laptop (Windows/ MacOS)

# COMPLETE INSURANCE-APP\*










MotionInsure provides life and general life insurance with complete online onboarding, online claim, and auto-debit feature. MotionInsure is supported by 24-hour live chat to makes it convenient for policyholders.

## Life insurance

-  Accident (MotionSure Safe)
-  MotionSure Pandemi Care\*
-  Health (MotionSure Health)
-  MotionSure Education\*
-  Life (MotionSure Safe)
-  MotionSure Pension\*

## General Insurance\*

-  MotionSure Car
-  MotionSure Domestic Travel
-  MotionSure Home
-  MotionSure International Travel
-  MotionSure Family
-  MotionSure Flight
-  MotionSure Gadget

\* coming soon

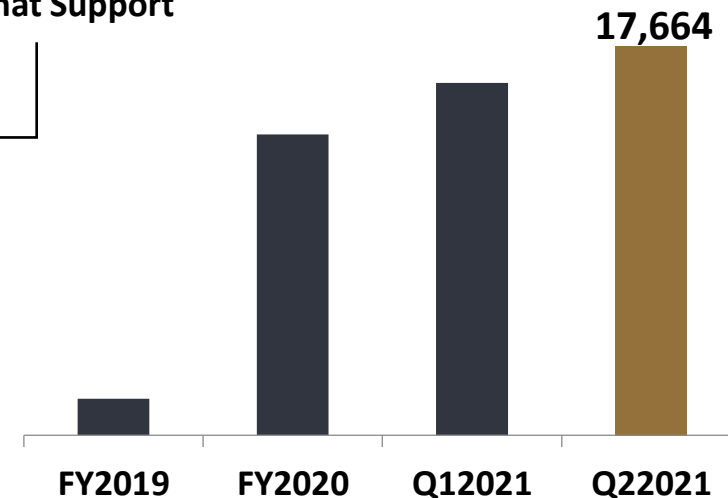


Sliding Banner for  
Promotion &  
Announcement

Complete Products  
For all insurance needs

Live Chat Support

**965%**  
subscribers  
growth





# NEAR FUTURE DEVELOPMENTS

## AI Based Credit Scoring

Leveraging on MNC Group's vast database to create a unique and sophisticated credit scoring system to improve lending quality



**motion**  **credit**

## Mobile Lending Platform

One stop application for all lending needs from car, house, working capital, to hajj financing with funds provided by MNC Leasing, MNC Finance and P2P



## Venture Capital

Utilizing MNC Group's network to find and grow promising new ventures



**motion**  **funds**

## Online Mutual Fund

Financial platform to buy, sell, switch & redeem MNC Asset Management Mutual Funds with interconnection to MNC Trade and MotionPay



**motion**  **seeds**

## Securities Crowdfunding

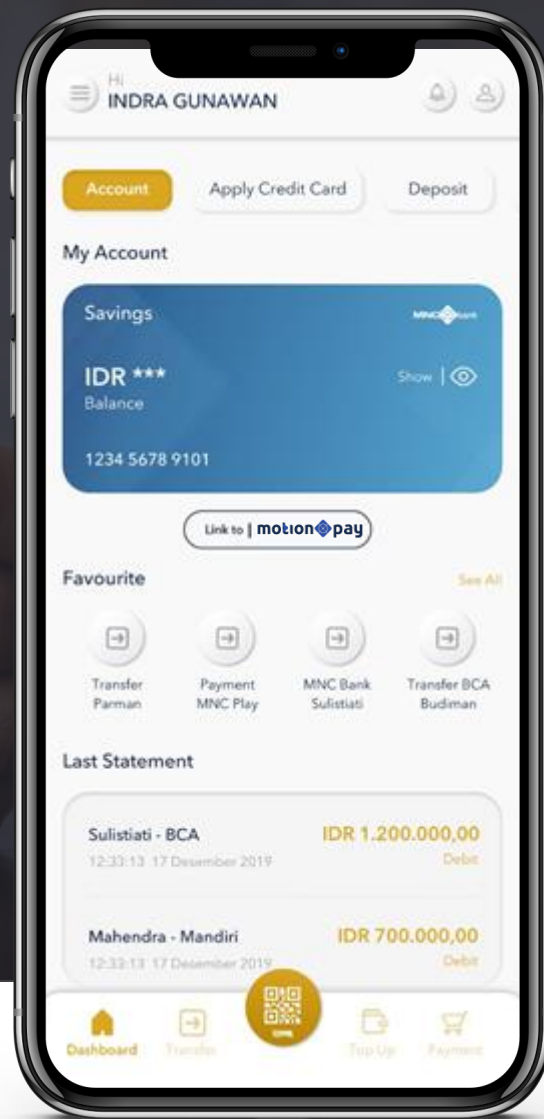
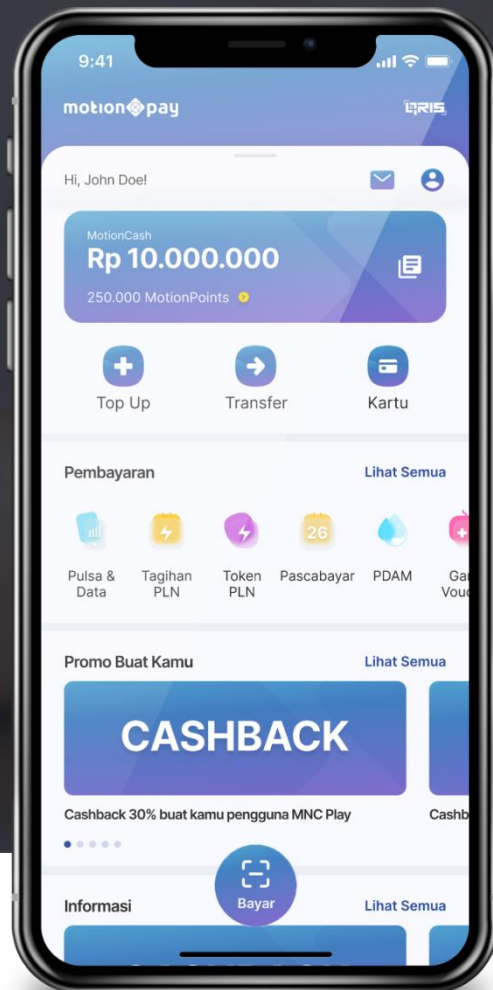
Raising funds by selling a portion of ownership to help MSMEs grow their business



# FINANCIAL HIGHLIGHTS - HISTORICAL 5 YEARS

in million Rupiah	2020	2019	2018	2017	2016
<b>Profit and Loss</b>					
Revenues	2.657.232	2.737.029	2.661.759	2.386.245	2.287.344
Income (Loss) Before Tax	84.614	82.312	180.489	(980.719)	(57.795)
Net income	65.525	56.482	153.877	(737.629)	(38.941)
Total net income attributable to :					
- Owners of the company	62.078	46.787	119.835	(334.654)	(45.713)
- Non-controlling interests	3.447	9.695	34.042	(402.975)	6.772
Total comprehensive income for the period	63.228	93.737	103.545	(779.107)	(100.543)
Total comprehensive income attributable to :					
- Owners of the company	45.630	75.105	77.485	(381.776)	(107.639)
- Non-controlling interests	17.598	18.632	26.060	(397.331)	7.096
Earnings (loss) per share <sup>(in full Rupiah)</sup>	1,57	1,21	3,13	(8,74)	(9,22)
<b>Balance Sheet</b>					
Total assets	19.101.546	18.385.005	18.762.724	19.883.263	22.216.019
Total liabilities	14.007.712	12.839.026	13.015.396	14.255.743	15.810.740
Total equity	5.093.834	5.545.979	5.747.328	5.627.520	6.405.279
<b>Ratios</b>					
Profit (loss)* to assets ratio <sup>(%)</sup>	0,32	0,25	0,64	(1,68)	(0,21)
Profit (loss)* to equity ratio <sup>(%)</sup>	1,22	0,84	2,09	(5,95)	(0,71)
Profit (loss)* to revenues ratio <sup>(%)</sup>	2,34	1,71	4,50	(14,02)	(2,00)
Liabilities to equity ratio <sup>(%)</sup>	274,99	231,50	226,46	253,32	246,84
Liabilities to assets ratio <sup>(%)</sup>	73,33	69,83	69,37	71,70	71,17

\*Net income attributable to owners of the company



# BUSINESS UNITS

# MOVING TOWARD DIGITAL BANKING



Acquired in 2014, **MNC Bank** operates banking activities with its products and services :

- Individuals

Deposit: savings, current and time deposit

Loan: asset-backed, housing and unsecured

Multi-purpose Credit and Debit cards

- Corporates

Deposit: savings

Loan: working capital, investment

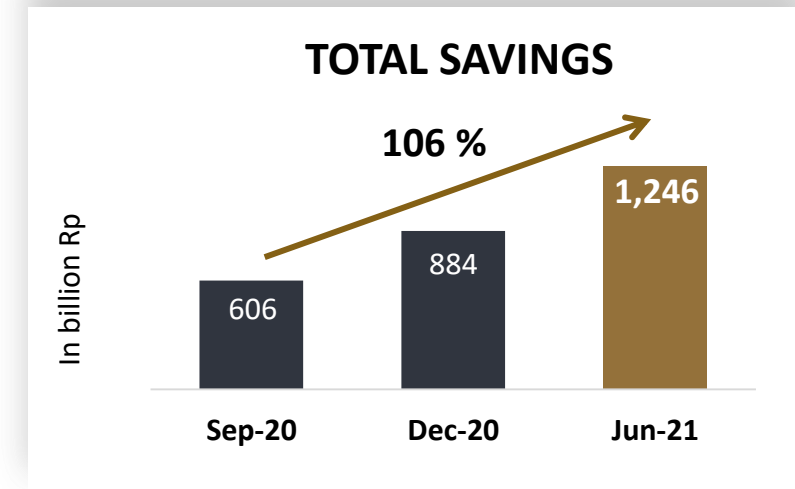
Treasury: FX transaction, retail bond

Trade financing: import and domestic transactions

## 116 Distribution Networks (Branch + ATM)

Head Office	Operational Office	Main Branches	Sub Branches	Cash Offices	ATMs
1	1	16	19	8	71

MNC Bank's networks incorporated with National Payment Gateways (GPN), Jaringan Prima, ATM Bersama with access to all ATMs and EDCs in Indonesia as well as Visa/Mastercard global EDC



# FOCUS ON CAR AND HOUSE REFINANCING

Acquired in 2003, **MNC Finance** is primarily engaged in the consumer financing business, including :

- **Car Refinancing**  
Refinancing customers' cars, mainly for productive purpose
- **Car Financing**  
Financing the purchase of new/used cars from MNC Group only (Operating or COP)
- **Property Refinancing**  
Refinancing customers' properties (houses), mainly for productive purpose
- **Factoring**  
Support business partner (supply chain) with maximum tenor of 1 year



**43** branches



**3,921** registered agents



**5** digital partnerships

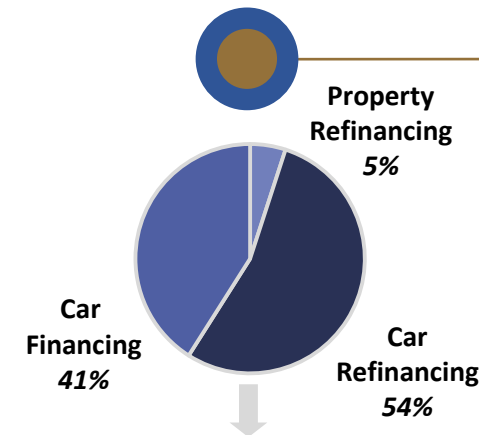


**motion credit**  
(under development)

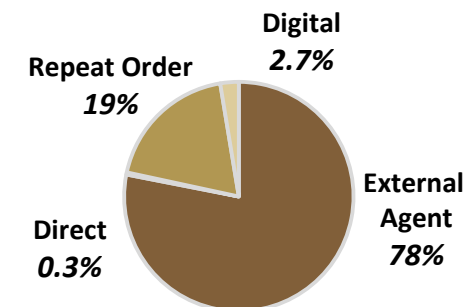
## WHY FOCUSING ON REFINANCING ?

- Higher selling interest rate
- Lower acquisition cost
- Higher net interest margin

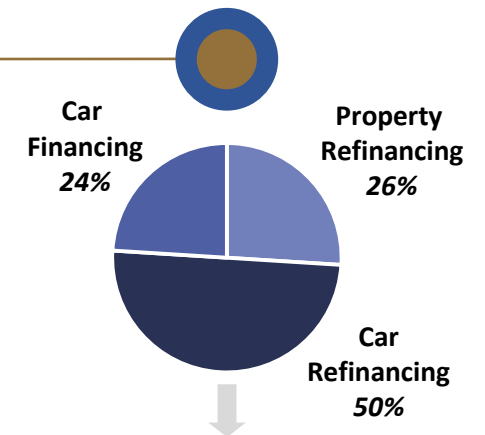
### 2019 FOCUS ON REFINANCING



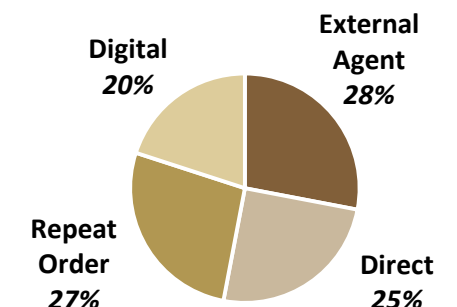
### CAR REFINANCING CHANNEL



### 2024 FOCUS ON CUSTOMER DRIVEN



### CAR REFINANCING CHANNEL



## SOLID PARTNERS



15 branches



SIAP Haji  
website



**motion credit**  
(under development)

Acquired in 2014, **MNC Leasing** focuses on 3 main businesses :

- **Asset Based Financing**  
Machinery and equipment related to the healthcare industry, infrastructure and construction, agrobusiness and manufacture
- **Supply Chain Financing and Factoring**  
Short term working capital loans and bridging loans with stock or invoices as collateral
- **Sharia Financing**  
Hajj Financing , Hajj Plus financing and Umrah financing

## KEY STRATEGIES

Product diversification through digital marketplace

Strengthen and expand collaboration with brand holders

Collaborate with Principal and Distributor in FMCG industry for Supply Chain Financing

Increase amount of cross-selling and joint-marketing campaign

Strengthen collaboration for Hajj Financing



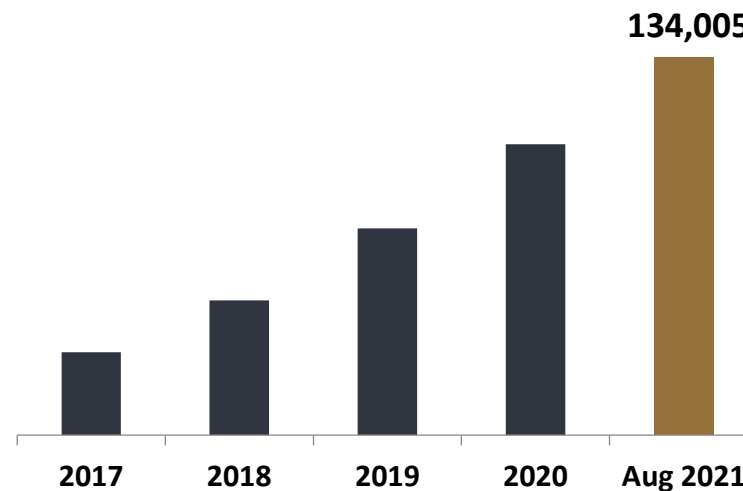
# TOP TIER SECURITIES HOUSE

- Equity
- Fixed income
- Investment banking
- Margin facility
- Research

Established in 1989, **MNC Sekuritas** is one of the most recognizable securities and brokerage house in Indonesia:

- Brokerage and securities trading services
- Corporate finance and financial advisory services
- Research and business development services, including market research and analysis

## CLIENT GROWTH



\* Total SID (stock): > 2.6 million (Source: KSEI)

\* Total broker: 94 securities houses (Source: IDX)

\* Industry average = 27,659 investors

## STRONG POINTS

- **The best** online trading system in the market, named **motiontrade**
- **148 points of sales.** The widest distribution network in Indonesia
- Up to **100 products.** The most **complete and innovative** securities products and services



# GLOBAL MARKET ACCESS



## Global Capital Market Executions

With seamless and dependable settlement



## 120+ Markets

Network of Local Broker Partners with  
Thousands of Global Investor Network



## Locally Produced Research

Ensuring low communication barrier to  
Local investors



**AUERBACH GRAYSON**

**Auerbach Grayson** is an independent agency-only brokerage firm founded 1993, headquartered in New York, USA, to serve institutional investors seeking to invest in securities market throughout the world.

Auerbach became part of MNC Group in December 2020, in which instantly strengthen MNC's global investors reach

**935**  
NETWORK  
ANALYSTS

**16,986**  
RESEARCH  
REPORTS  
DISTRIBUTED

**4,103**  
CLIENT/COMPANY  
MEETINGS

# TRUSTED & RESPONSIVE INSURANCE SERVICES



**22** branches



**62** brokers



**112** registered agents



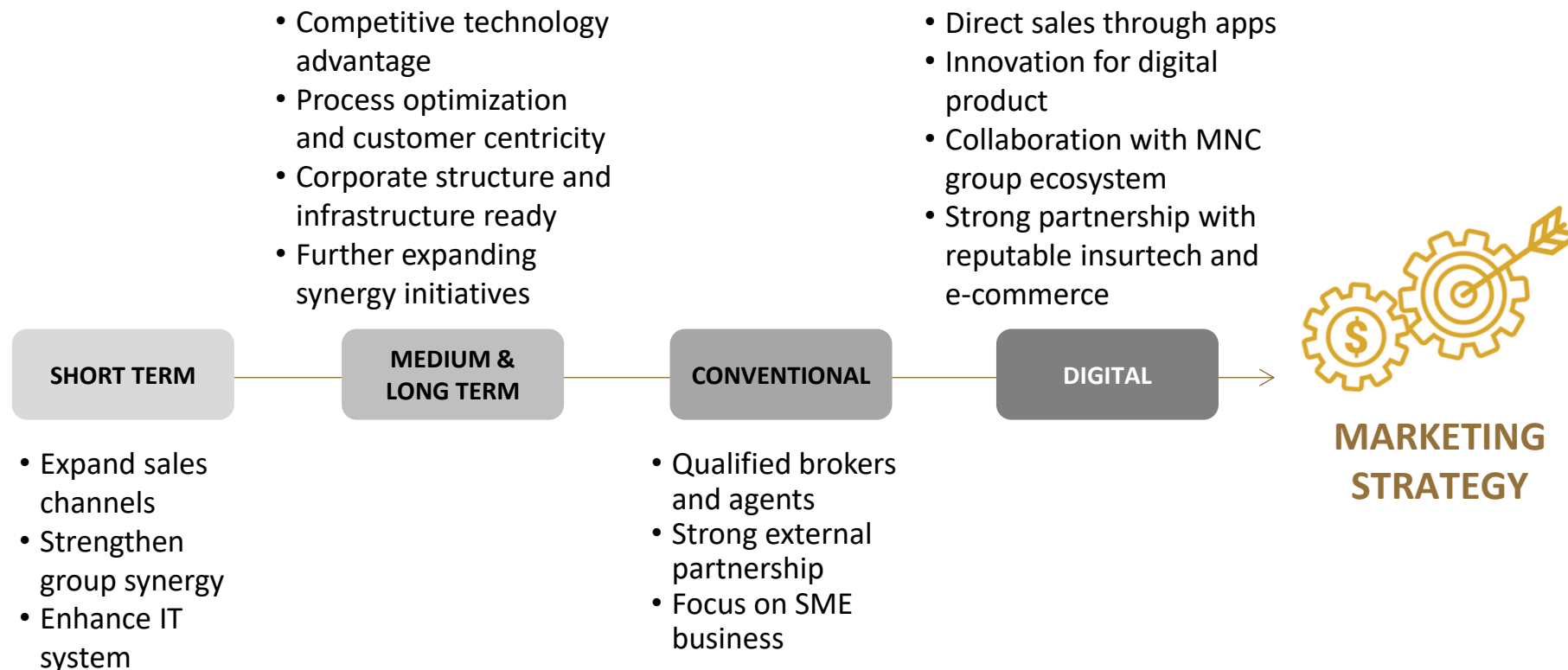
**40** financial institutions



**motion insure\***  
\* coming soon

MNC Insurance provides various of general insurance products :

- Motor vehicle
- Property
- Travel
- Personal accident
- Liability
- Aviation
- Heavy equipment
- Satellite
- Engineering
- Others



# EASY – FAST – COMPLETE

Acquired in 2010, **MNC Life** offers a variety of products, both long and short term life insurances for both individual and group products :

- Life insurance and unit link
- Endowment
- Health and personal accident insurance
- Education insurance
- Retirement

## SOLID PARTNERS

### Banks



### Non-Banks



**17** branches



**22** brokers



**1,247** registered agents



**21** financial institutions



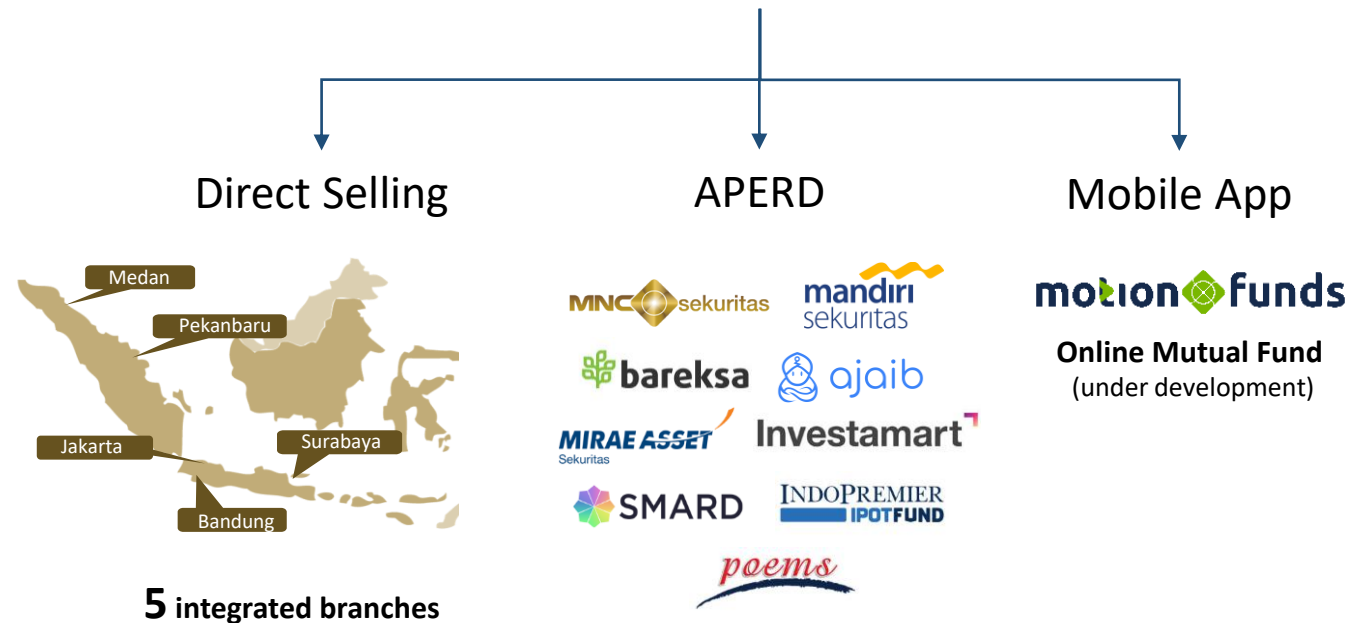
**motion insure**



Established in 1999, **MNC Asset Management** offers various mutual funds products (conventional and sharia based)



## DISTRIBUTION CHANNELS





# A COMPLETE ECOSYSTEM



**MNC Teknologi Nusantara** offers integrated payment services to become the digital distribution channel and one stop financial service digital solutions for MNC Group, with products and services :

- E-money, e-wallet, and fund transfer
- QRIS compatible
- Digital financial advisor
- Airtime top up
- Water, electricity bill payment
- MNC Group services payment
- e-TV Mall

Establishment  
of MTN  
**2018**

Obtained BI  
licenses for QRIS  
**Mar 2020**

SPIN Points  
live  
**Apr 2021**

**Oct 2019**

Obtained BI licenses to  
operate as e-money, e-wallet  
& digital remittance provider

**May 2020**




Obtained BI  
approval for  
QRIS On Air

**June 2021**

Rebranding of  
**motionpay**

# Flash Mobile

## ONE STOP BUSINESS SOLUTION

-  Payment gateway
-  Biller aggregator
-  Other value added services

In January 2021, **Flash Mobile** has obtained Bank Indonesia's license as a payment gateway operator, including Fraud Detection System and invoicing services

Flash Mobile is underway for PCI DSS (highest security standard certification)

- MNC Vision
- MNC Play
- Vision+
- K-Vision
- MNC Shop
- Hario (Insurance)

### MNC Group's billers

### External billers

- Mobile credits
- Internet package
- Water and electricity bills
- Game vouchers
- Property tax & retributions
- Etc



### Payment Partners

- Banks
- ATMs
- Credit cards
- Convenience stores
- SPIN and other E-money providers
- Non credit cards installment



# THANK YOU

For further information, please contact:

**Natassha Yunita**

Head of Investor Relations

[natassha.yunita@mncgroup.com](mailto:natassha.yunita@mncgroup.com)

[ir.bcap@mncgroup.com](mailto:ir.bcap@mncgroup.com)

**PT MNC Kapital Indonesia Tbk**

MNC Financial Center 21st Floor

Jl. Kebon Sirih No. 21-27

Jakarta 10340, Indonesia

Tel. +62-21 2970 9700

Fax. +62-21 3983 6870

[www.mncfinancialservices.com](http://www.mncfinancialservices.com)

