

The logo for Motion Digital is prominently displayed in the upper left. 'motion' is in a dark blue sans-serif font with a yellow play button icon replacing the 'o'. 'Digital' is in a larger, bold, dark blue sans-serif font. The 'D' in 'Digital' is stylized with a yellow, green, and red gradient. The background features a light blue and white circuit-like pattern with various icons: a thumbs up, a laptop, a hand holding a device, a network diagram, and a line graph. A large yellow arrow points from the top right towards the center.

motion Digital

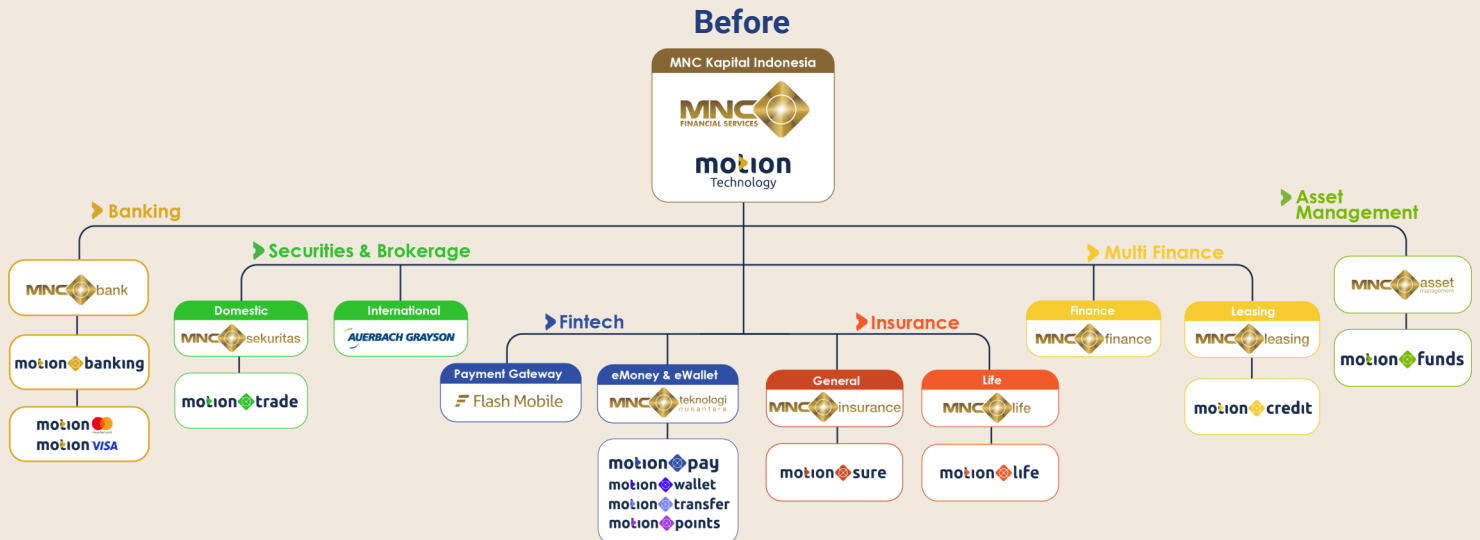
PUBLIC EXPOSE: BCAP Finalizes Motion Digital Integration Concept

Jakarta, 15 February 2022

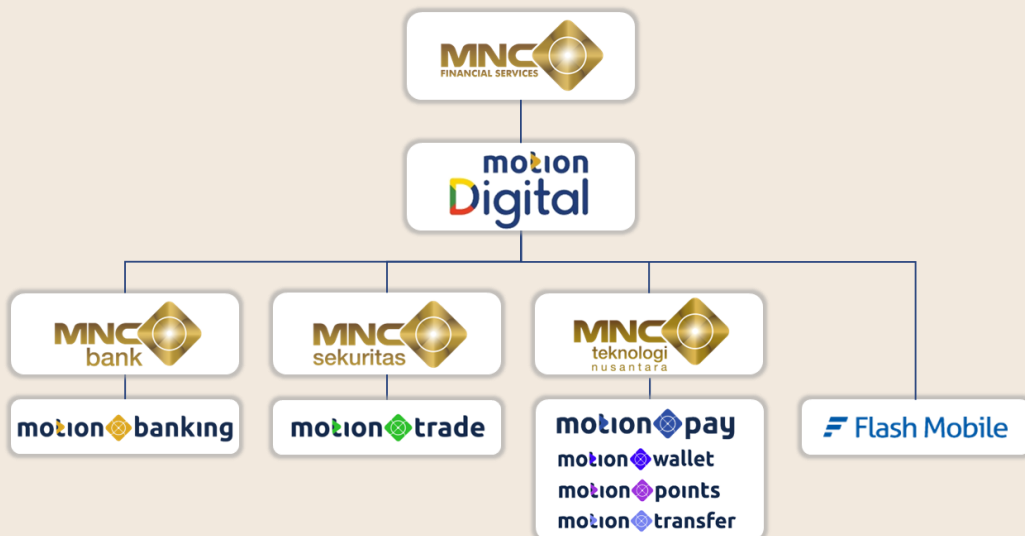
At the public expose held today, PT MNC Kapital Indonesia Tbk (BCAP) revealed the plan to unite its core digital products, MotionBanking (MB), MotionPay (MP), Motion Trade (MT), and Flash Mobile (FM), into an entity called PT Motion Digital Technology (MDT), under the brand Motion Digital. The main reason of this consolidation is to create maximum synergy between MB, MP, MT and FM. The integration and synergy will attract more investors, including private equity, hedge funds, start-up investors, and other financial institutions.

With all transaction-based digital financial services gathered under one entity, Motion Digital helps people make the most of their money, from daily transactions, digital lending to wealth management, enabling customers to manage all their financial needs. MotionBanking will take MotionPay's QRIS ability so that MotionBanking users can transact with offline merchants using QRIS. MNC Bank is also in the process to get approval from PT Kustodian Sentral Efek Indonesia (KSEI) to manage client fund accounts so that MotionBanking users can open MotionTrade accounts seamlessly and vice versa. Apps under Motion Digital will be interconnected to each other with a single sign-on, connected e-KYC, and even cross wallet for convenient transactions. Flash Mobile will process all aforementioned transactions to ensure real-time execution. Furthermore, Motion Digital will also maximize synergies with MNC Media and MNC Digital to attract Motion Digital users by collaborating with e-commerce and fintech to quickly increase the number of transactions as well as Motion Digital users.

► The Structure - Before & After Motion Digital Consolidation



Motion Digital Consolidation



Here are the digital innovations under Motion Digital:

motion banking by MNC Bank (BABP)

As one of the first digital banks in Indonesia, MotionBanking offers a complete banking experience allowing customers to open an account, deposit, transfer, online payments in real-time from a smartphone.

Since the launch, MNC Bank has signed a number of agreements with third parties to expand its

ecosystem. Some notable collaborations are with Visa and Mastercard for virtual debit and credit cards, Kredit Pintar for peer-to-peer (P2P) loan channelling and Atome for buy now pay later (BNPL) program, Amazon Web Services for cloud core banking system, XL Axiata for cross-promotion, Pos Indonesia as cash-in and cash-out agent, and the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia to reach the unbanked and underbanked micro, small and medium enterprises.

motiontrade by MNC Sekuritas

MotionTrade is an online stock trading and mutual funds application with Indonesia's first voice command feature. Equipped with news updates and periodic research, as well as automatic transaction features that make it easy for traders, MotionTrade can also be seamlessly accessible through any device.

MotionTrade has teamed up with the Population and Civil Registration Agency to verify the prospective investors' data. Also Bank Central Asia for e-KYC and paperless account opening. Currently, MotionTrade has collaborated with 18 asset management companies, selling 83 e-mutual fund products on MotionTrade app.

motionpay by MNC Teknologi Nusantara

MotionPay provides e-money, e-wallet (MotionWallet) for debit and credit card payments, and digital remittance (MotionTransfer), complete with the QRIS feature and loyalty program (MotionPoints).

MP's prominent partners including Baznas, Alfamart, Alodokter, Ruang Guru, KoinWorks, Pos Indonesia, Indosat, Blibli.com, and MNC Group huge ecosystem, which are the driver for MotionPay growth.

Flash Mobile

Flash Mobile (FM) has three core services to support business entities' transactions. As a payment gateway, FM provides single integration to access multiple payment methods, including bank transfers, debit and credit cards, retail outlets, installment plans, QRIS, and e-wallets. As a biller aggregator, FM serves MNC Group billers and more than 2,500 online and offline merchants to collect bill payments through Single API integration. Flash Mobile also acts as value added services provider to support fintech business process, i.e e-KYC, digital signature, Fraud Detection System (FDS), and credit scoring.

Group Ecosystem

Transaction

Motion Digital will benefit from the high transaction traffic occurring in MNC Media, especially the subscription-based media owned by the Group, such as pay-TV and broadband by MNC Vision, K-Vision, MNC Play, along with Vision+ app, with more than 12.5 million subscribers, also from the future gaming apps. Motion Digital will be the preferred transaction method for those subscribers.

Promotion

MNC Media, with its 4 largest Free-To-Air (FTA) TVs in Indonesia, has a combined average audience share of 52.2%, translating to 150 million people by the end of 2021. While its 6 online portals, okezone.com, sindonews.com, iNews.id, idxchannels.com, celebrities.id, and sportstars.id collectively reach 88 million monthly active users (MAU). For the young generation, it is supported by significant growth from super-app RCTI+ and Over the Top (OTT) platform Vision+, that reached 111 million MAU by the end of previous year. These will be vital communication channels for Motion Digital to create brand awareness and promote its products across Indonesia.

Not to mention that MNC is the largest content producer in Indonesia. It produces more than 20,000 hours of fresh content every year, perfect for permanent product placement in its FTA TVs and digital channels like YouTube, Facebook, and TikTok. Those 3 MNC's social medias generated more than 54 billion views and more than 440 million followers by December 2021.

MNC Group also has the largest talent management in Indonesia, connected with about 400 top artists and entertainers, as well as 288 YouTubers to become influencers and brand ambassadors. All of these Group's capabilities make it easier for Motion Digital to boost its brand to Indonesians all around the world.

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