

Cashless Transactions Ready!

motion banking Presents QRIS Payment Feature

Jakarta, 4 July 2022 – PT MNC Kapital Indonesia Tbk (BCAP or the Company), through its subsidiary PT Bank MNC Internasional Tbk (BABP or MNC Bank), has just received a permit from Bank Indonesia (BI) to become an organizer of payment transaction processing activities through the Quick Response Code Indonesian Standard – Merchant Presented Mode (QRIS MPM). This service will be one of the features in MotionBanking, using savings account as the source of funds. With the availability of QRIS services on MotionBanking, users can enjoy conveniences of transacting at QRIS merchants throughout Indonesia, directly from the app.

What are the benefits of using QRIS payments?

- ✓ **Can be used anywhere.** There are 15 million QRIS merchants spread throughout Indonesia.
- ✓ **Lighter carry-on:** no need to carry cash, wallet or card to pay. In the case of MotionBanking, funds are automatically deducted from the account.
- ✓ **Reduce cash management & risk:** no need to bother dealing with change; reduce the risk of exposure to bacteria/germs/viruses from physical money, lost/stolen cash, and counterfeit money.
- ✓ **Easy and flexible:** just scan a QRIS code with MotionBanking app to make a transaction.
- ✓ The transaction process becomes more effective and efficient to **reduce queue time.**
- ✓ **Alternative payments:** providing additional payment options so that users who do not bring cash can still make transactions.

The QRIS integration comes at a time of digitalisation. Countries all over the world have pushed forward with the adoption of a digital payments infrastructure such as a universal QR payment method and Indonesia is doing the same. MotionBanking, through its friendly user interface design, trains users to be more digitally adept while serving their banking needs and reducing the risks of using physical cash.

With this integration, the QRIS transaction volume on the MotionBanking application will certainly have a positive impact on the Company's business growth in addition to supporting the Government's program in the cashless society movement. Various adaptations of financial digitalization were adopted by MotionBanking to increase its competitiveness and win the market.

MNC Bank is currently developing virtual credit card feature which will be accessible from MotionBanking. The feature allows users to access credit card details and make online payments, without the need for their physical card, by simply logging on their MotionBanking application. Additionally, the MNC Bank is testing cash withdrawal and deposit features at minimarkets to be added to the application.

motionbanking Development Roadmap



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