

# INDUSTRY OVERVIEW

Immense Market Opportunity to Serve The Underbanked & Unbanked



**~280 Million**  
Population



**US\$4,783**  
GDP per Capita



**77%**  
Internet Penetration

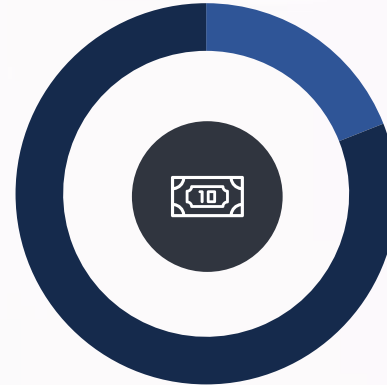


**~80%**  
Smartphone Penetration



**0.6%**  
Lower carbon emission  
for every 1% digital  
financial inclusion

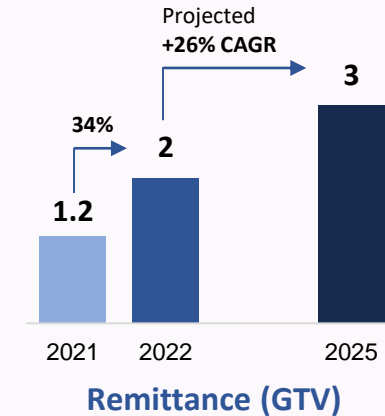
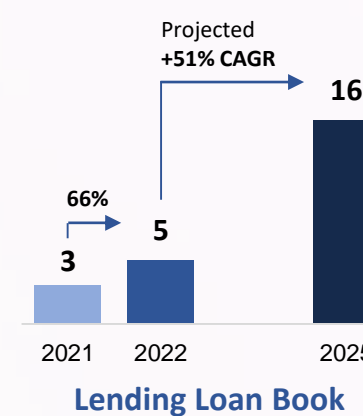
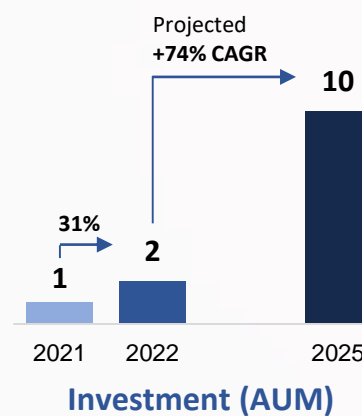
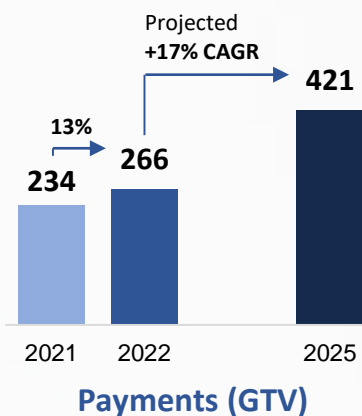
Indonesia has the  
world's third-largest  
underbanked &  
unbanked population



**19%** **Banked**  
Full access to financial services

**81%** **Underbanked | Unbanked**  
Has bank account, but insufficient  
access to credit, investment and  
insurance | Do not own a bank account

## Digital Financial Services \*in USD billion



- Google, Temasek, Bain, e-Economy SEA, 2022 • World Economic Forum, 2022 • Central Bureau of Statistics, 2022
- Central Bank of Indonesia, 2022 • Statista, 2022 • We Are Social & Meltwater, 2023 • Multidisciplinary Publishing Institute, 2021

# MNC GROUP'S GROWING ECOSYSTEM

Media as the only medium to reach a mass audience in Indonesian archipelago

AUDIENCE SHARE  
- PRIME TIME  
**41.5%** FTA TV

**RCTI MNC TV GTV iNews**



**>300K** HOURS  
CONTENT LIBRARY



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



**80%**  
CONTENT PRODUCTION MARKET SHARE

#1-20 TOP PROGRAMS 2021

- #1-5 DRAMA SERIES
- #1-3 TALENT SEARCHES
- #1-3 ANIMATIONS
- #1-2 INFOTAINMENTS
- #1 NEWS
- #1-5 ONLINE BLOCKING PROGRAMS
- #1-5 AWARDING PROGRAMS



**12.3M+**  
SUBSCRIBERS  
DTH, PAY TV  
BROADBAND

**400+** TOP ARTISTS  
**224+** YOUTUBERS

THE BIGGEST TALENT  
MANAGEMENT COMPANY IN  
INDONESIA



**208.6M+**  
SUBSCRIBERS

#1 YOUTUBE TV VIEWS &  
SUBS AMONG COMPETITORS



**301.1M+**  
FOLLOWERS

STARTED IN SEPT 2020



**70.4M+**  
FOLLOWERS

STARTED IN JULY 2020



**110M+**

**VISION+** MAU  
OTT AND SUPER APPS



**2.8M+**



USERS  
GROWING  
E-COMMERCE

**4** PORTALS WITH A COMBINED **42M+** MAU

**okezone.com**  
#LengkapCepatBeritanya

**SINDO NEWS.com**



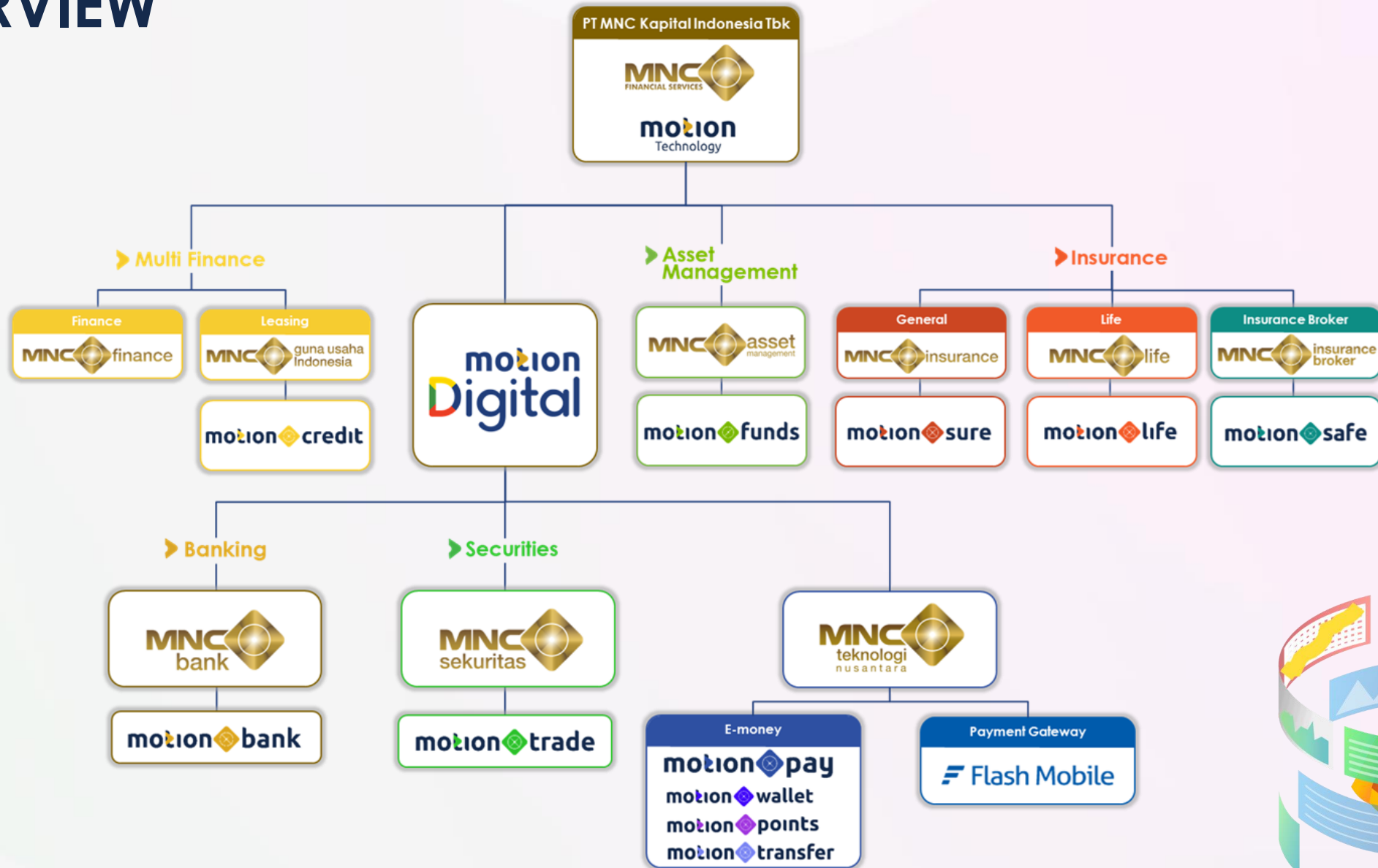
**iNews.id**  
#IniBaruBerita

**1M+** **motion bank**  
USERS

**1M+** **motion pay**  
USERS

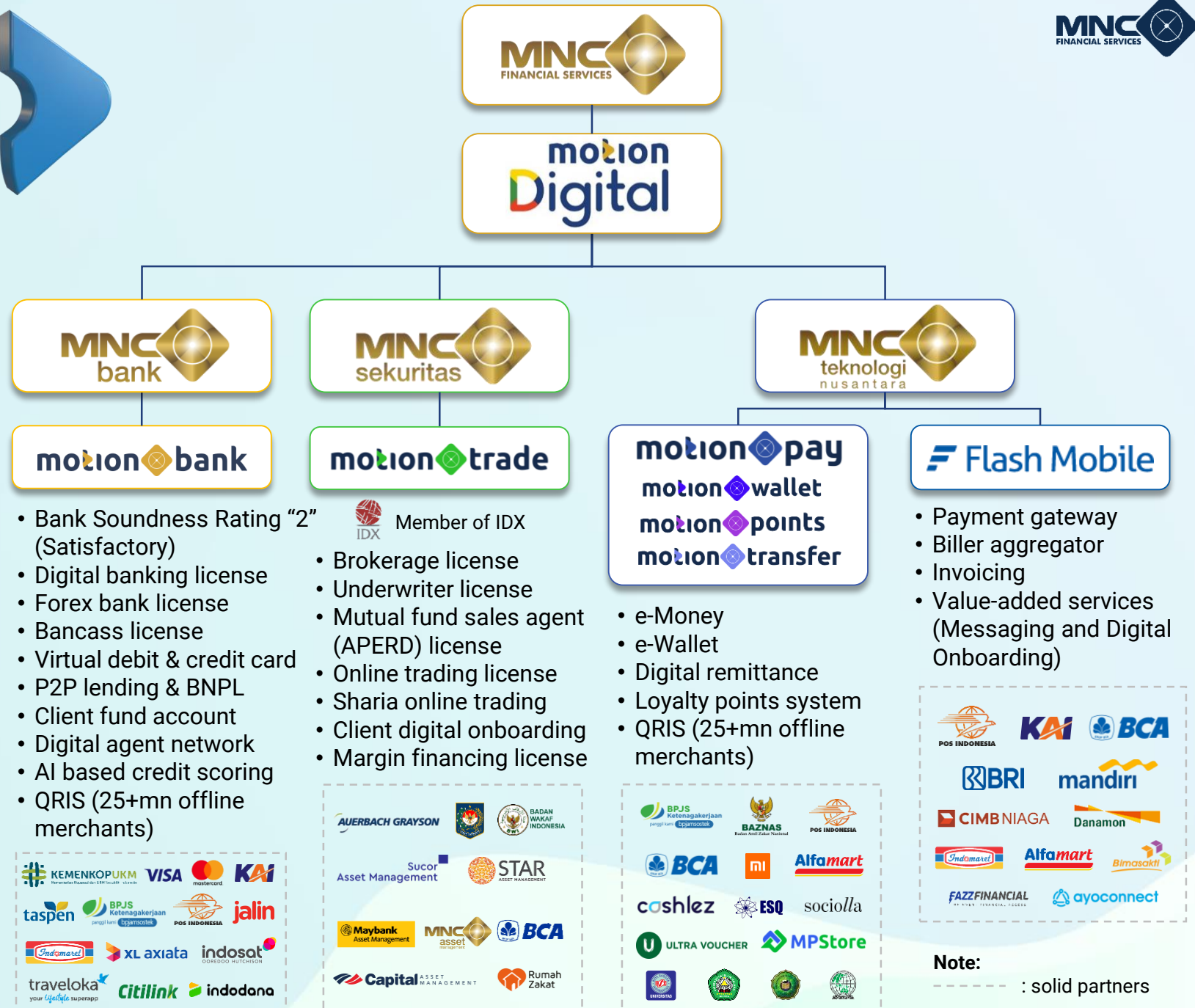
**425K** **motion trade**  
DOWNLOADS

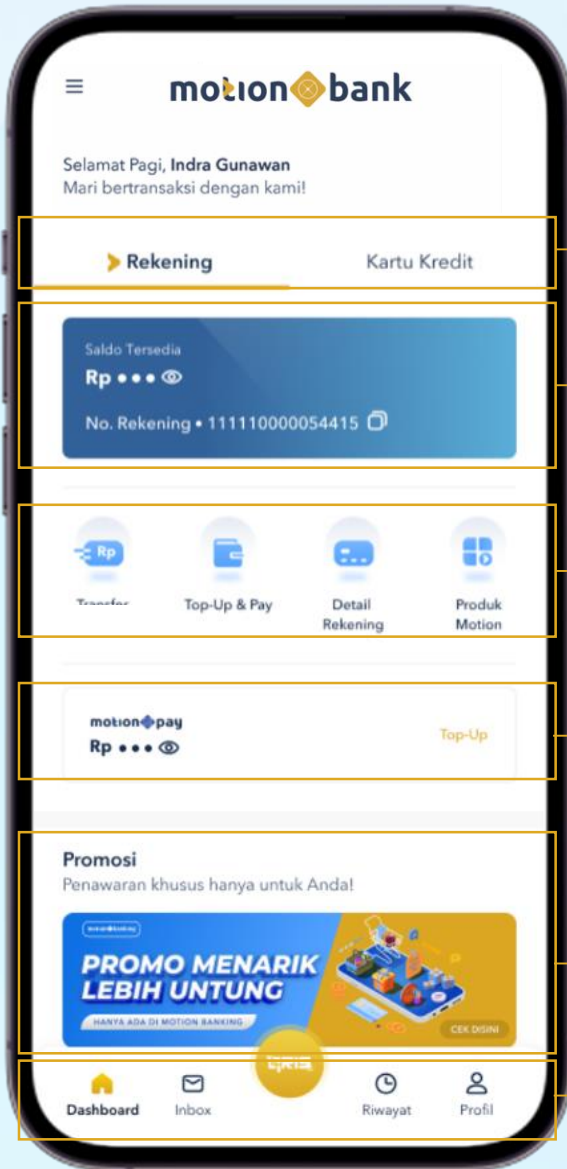
# MNC FINANCIAL SERVICES OVERVIEW



# motion Digital

PT Motion Digital Technology is a new wholly owned subsidiary of PT MNC Kapital Indonesia Tbk (BCAP), Motion Digital is created to focus on developing transaction-based apps. To be a leading and integrated digital financial services provider, ranging from banking, financing, stock trading, e-money, and beyond.





## Main Products

- Savings Account
- Digital & Virtual Credit Cards
- Online Time Deposit
- Digital Lending

## Brief Account Details

with optional balance display

## Attractive Features

Integration of MotionPay  
(e-Money, e-Wallet, e-Remittance)

Sliding Banner for Promotion & Announcement

QRIS Payment and Various Online Transactions

**MotionBank** is an integrated digital banking App. Providing end to end banking services and attractive features

Light - easy to use •

Friendly UI/UX •

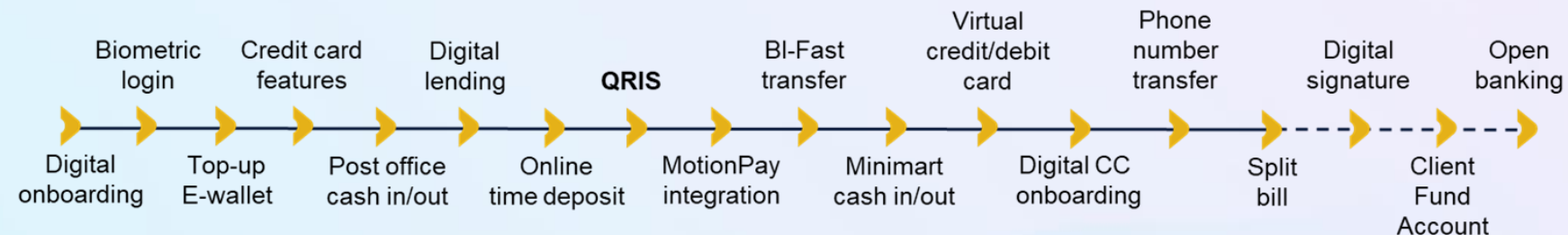
Complete features and products •

Attractive rewards •

API integration •



## Product development

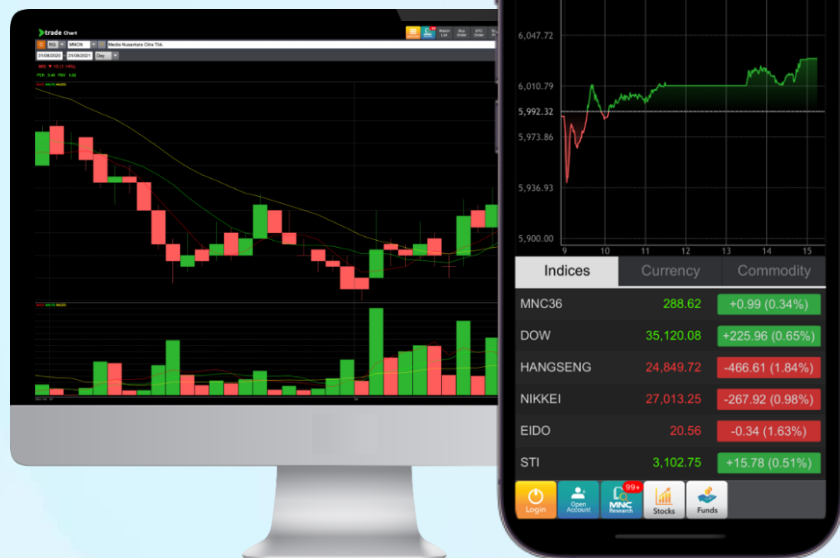




# motiontrade

**MotionTrade** by MNC Sekuritas has been one of the best and well-known online stock-trading platform since 2016.

## THE BEST ONLINE TRADING APP



## NEW FEATURES

**Full Online Opening Account**  
Seamless stock and e-mutual opening account

**Voice Command "Nancy"**  
Order, buy, sell, check portfolio, Read news, etc

**E-Mutual Fund Supermart**  
Supermart of 158 e-mutual fund products from 31 Asset Management companies

**MNC Research**  
Integrated research report And economic news

**Super Order**  
To automate order entry (Good till Cancel Order, Break Order, Trailing Order, If Matched Order)

**Speed Order**  
To buy, sell, amend, and Withdraw order super fast.

**TradingView Chart**  
For trading analysis convenience

Available in Mobile & Desktop Version, both Android & iOS. Compatible with Smart Watch

**Sharia Account**  
One of 18 IDX members with Sharia Online Trading System (SOTS) and Sharia License from DSN MUI

**MNC Filantropi**

### e-IPO

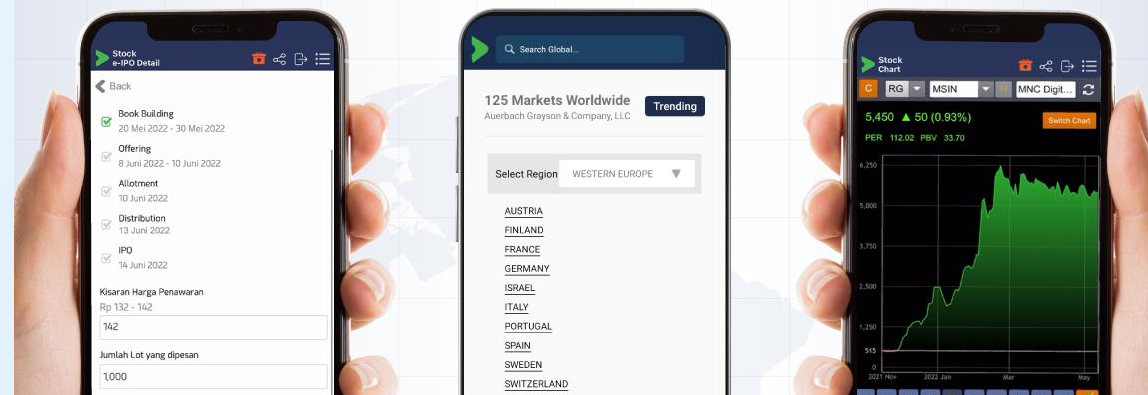
Users can participate in bookbuilding and transaction process of new listed companies through e-IPO menu in MotionTrade.

### Global Research

Global Research from 125 countries across the world

### Time Frame Chart

Users can get a big picture of market orientation through time frame chart during selected time period (1D, 5D, 1M, 3M, 6M, YTD, 1Y, 3Y, 5Y, Max)



ISO/IEC 27001:2013 Certified  
Bank Indonesia No. 21/392/DKSP/Srt/B



# INTEGRATED CASHLESS PAYMENT SOLUTION

**MotionPay** is a digital payment platform including electronic money, electronic wallet, and digital transfer. MotionPay serves as the main payment instrument in MNC Group Ecosystem as well as mass products payment.

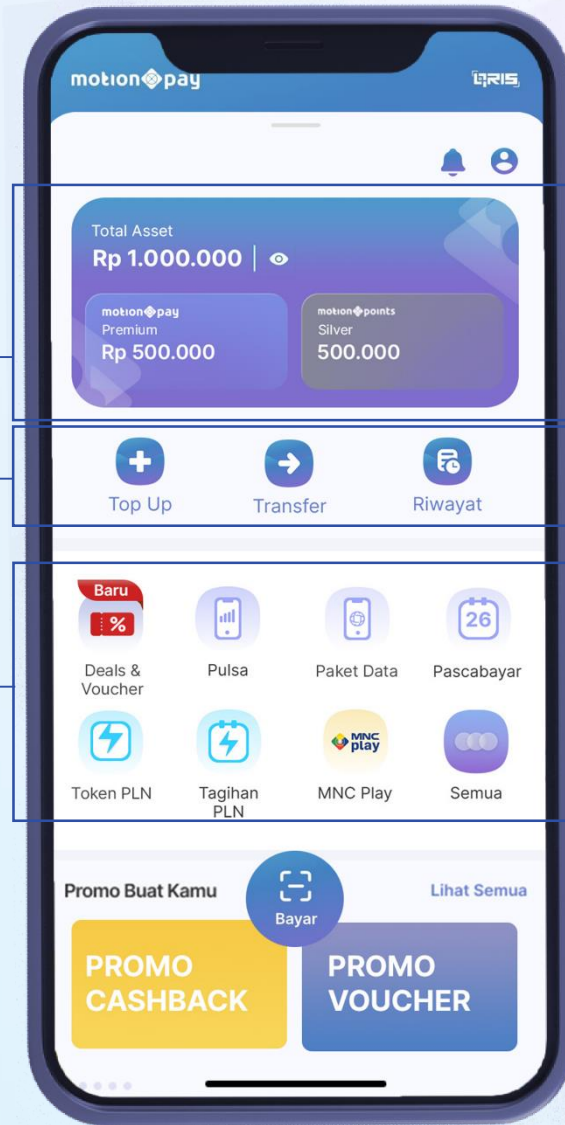


## Balance & MotionPoints

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

## Mass Product Segment

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



## Seamless and Secure Transactions

Seamless customer journey and payment flow for safe transactions without any hassle



## Easy Refunds

Easy and seamless refunds for failed transactions



## MotionCash

E-money/digital currency (in IDR) that is QRIS-enabled (QR Indonesian Standard), for seamless online and offline transactions



## MotionTransfer

Transfer money to/from MotionPay account and other Indonesian bank accounts (cash out)



## MotionWallet

Transfer money to/from MotionPay account and other Indonesian bank accounts (cash out)



## MotionPoints

Redeemable loyalty program and various special offers



## MotionBills

Payment service for routine bill such as electricity, water, cellular phone, internet and others



## MotionVoucher

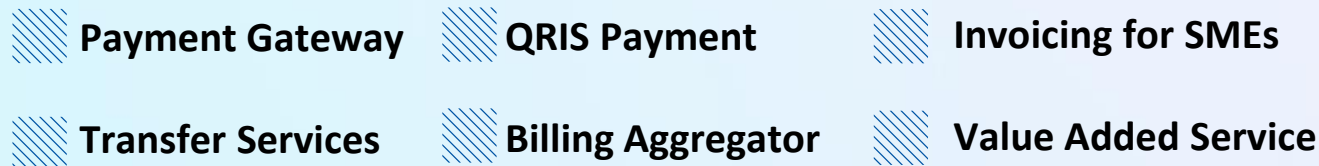
Numerous digital vouchers, including Food & Beverage (F&B), fashion, entertainment, lifestyle, etc



# Flash Mobile

Flash Mobile focus on providing payment gateway services in Indonesia, with qualified certifications including:

- PCI DSS security certification
- Fund Transfer Certification between Banks & eMoney
- QRIS Payment Certification
- Electronic Transaction and System Operator (PSTE)



## PAYMENT NETWORKS

CARDS

VIRTUAL ACCOUNTS

RETAIL OUTLETS

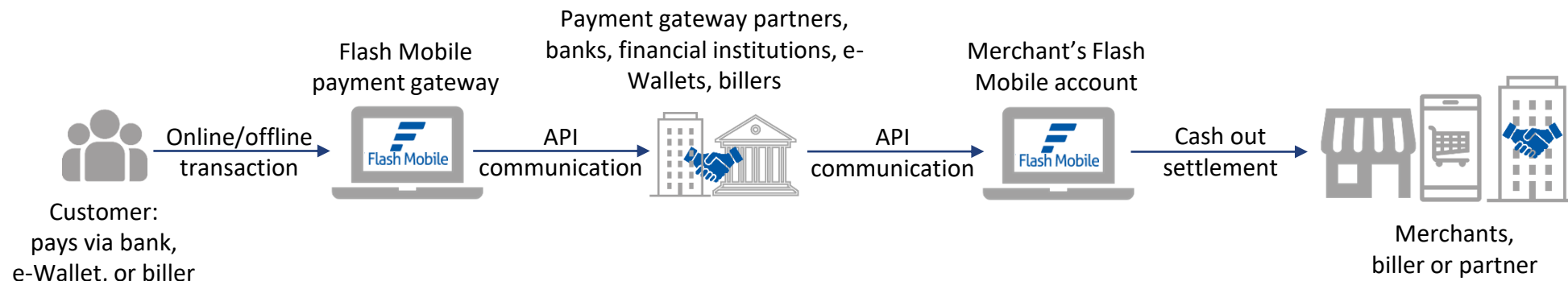
E-WALLET

QRIS

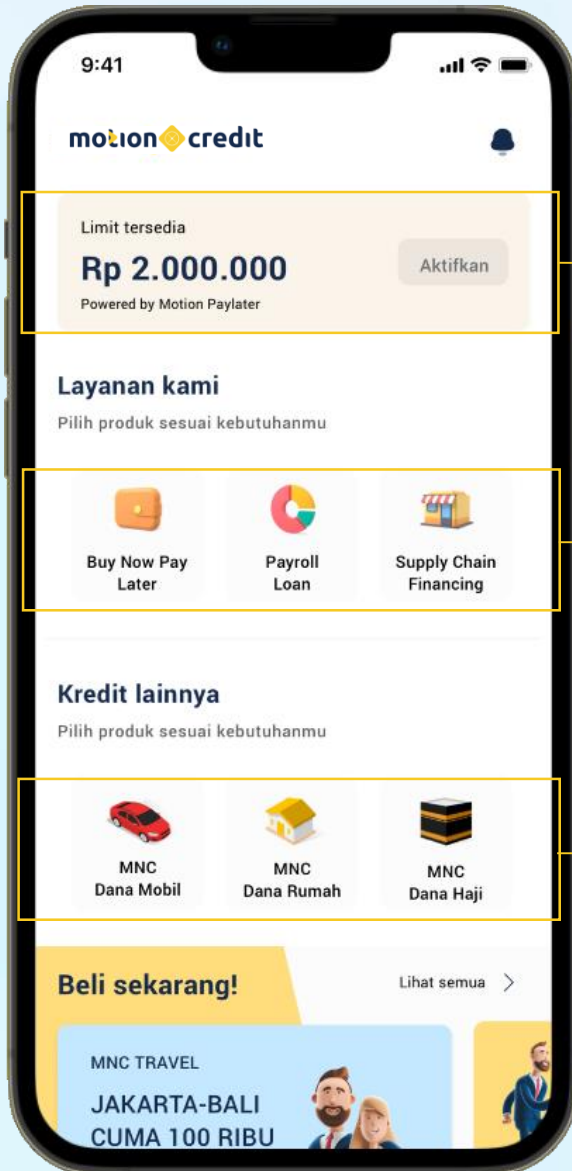
DIRECT DEBIT

PAYLATER/  
CARDLESS

### How Payment Gateway Works



# DIGITAL LENDING MARKETPLACE



## Integration of MotionPay:

- Support MotionPay with Motion Paylater product
- Provide easiness of financing through QRIS

## BNPL Financing

Seamless financing product through Buy now pay later scheme for easiness of financing

## Collaboration with MNC Finance

- **MNC Dana Mobil**  
Car refinancing through AI-based credit scoring and easy to use application
- **MNC Dana Rumah**  
House refinancing through flexible use of application
- **MNC Dana Haji**  
Haji financing with multiple flexible options

**MotionCredit** accommodates retail financing trends, fully digital end-to-end from user acquisition, administration, and collection, enhancing MNC Leasing and MNC Finance's reach to a broader market.

- Discover new experience of financing
- Friendly UI/UX
- Complete financial solutions
- Flexible financing option
- AI-based credit scoring



# OUR STRATEGY

Maximizing transaction-based income from underserved individuals and SMEs



## Funding

- Competitive interest
- Lucky draw / Lottery



Partnering with POS Indonesia and retail outlet as Agent Bank



## Transaction

Credit profiling based on user transactions

Promotions (discounts and cashback) to boost transactions, barter with media value (no cash-burning)



## Lending

De-risking business model by partnering with P2P Lending to serve both end customers & MSME

### Digital lending strategies:



Virtual Credit Card

Partnering with reputable P2P lending platforms to manage risk



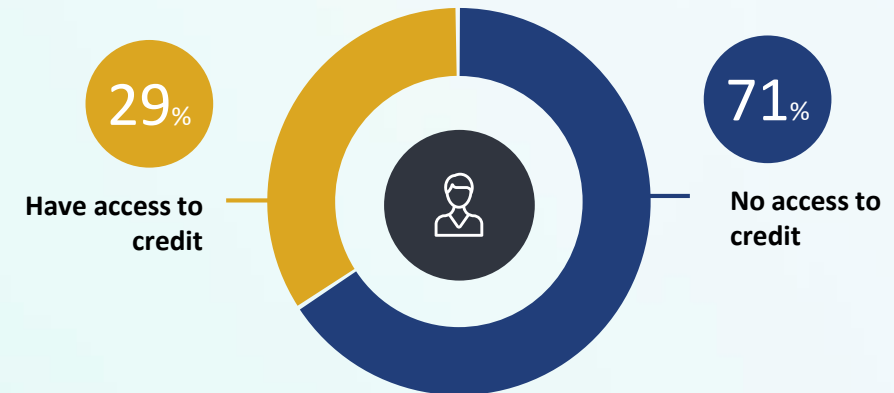
lending to retired government employees

E-commerce digital lending for both merchant (working capital) and buyers (buy now pay later)

## Why this market?

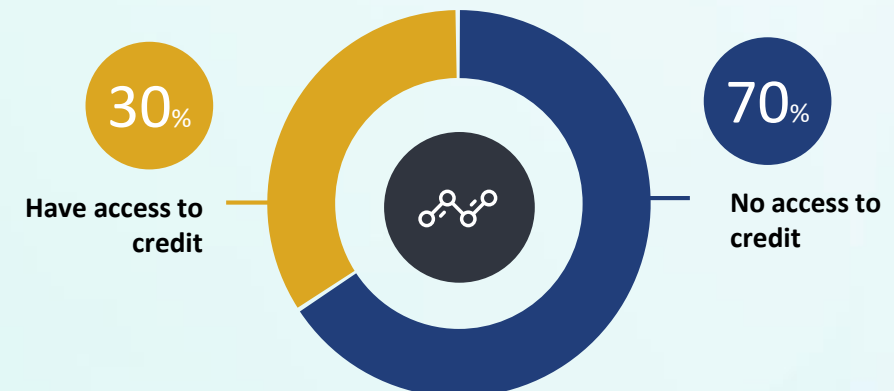
186million

Low-Mid Income individuals

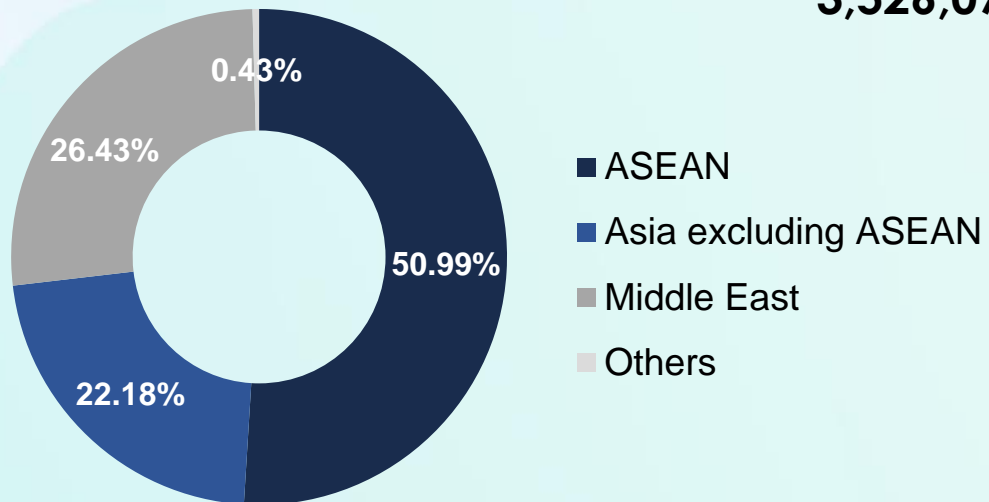


65million

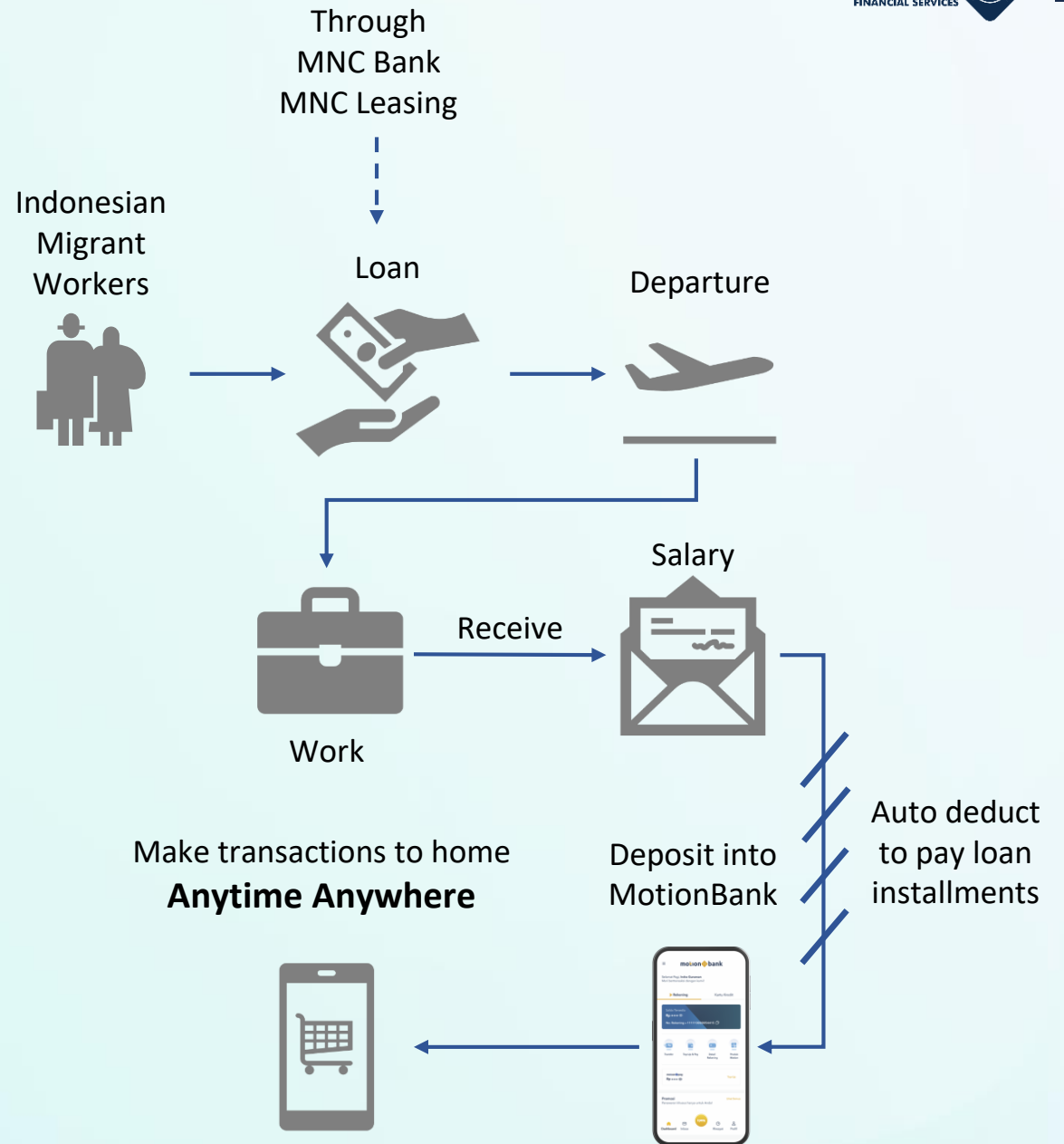
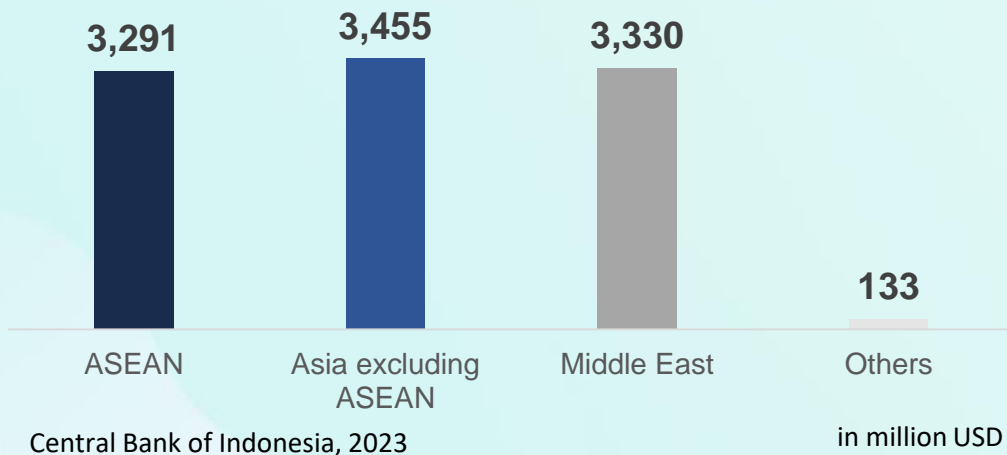
Micro, Small and Medium Enterprises



## Total Number of Indonesian Migrant Workers 3,526,070

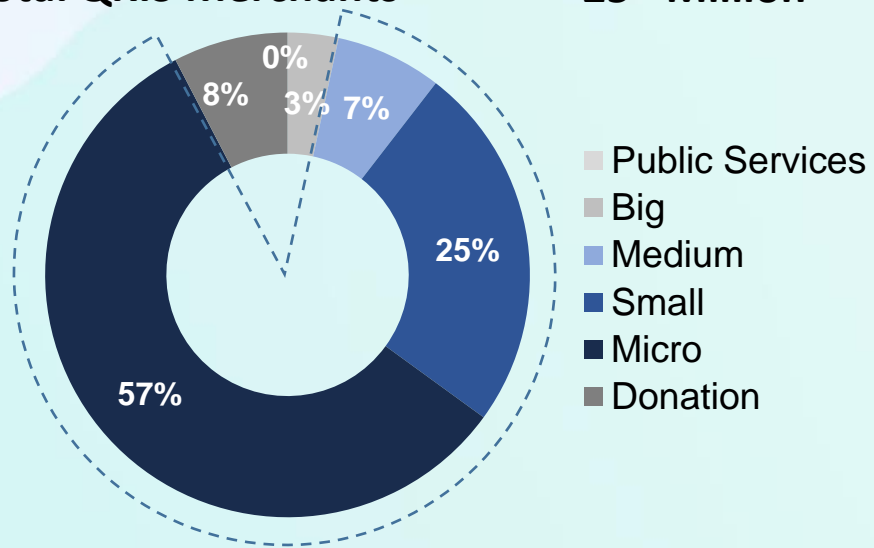


## Remittance of Indonesian Migrant Workers (Q3 2022 – Q2 2023) USD 10,209 Million



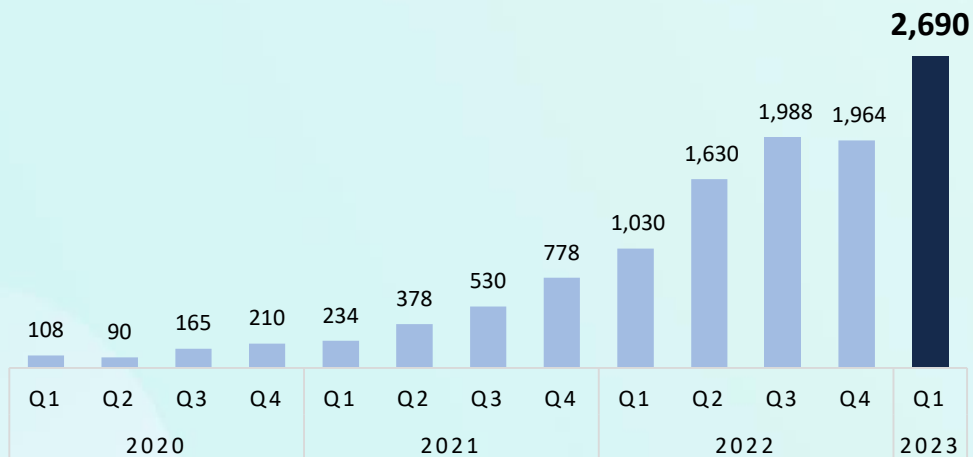
# QR Adoption in Indonesia

Total QRIS Merchants 25+ Million



Transactions FY-22

USD 6,612 Million

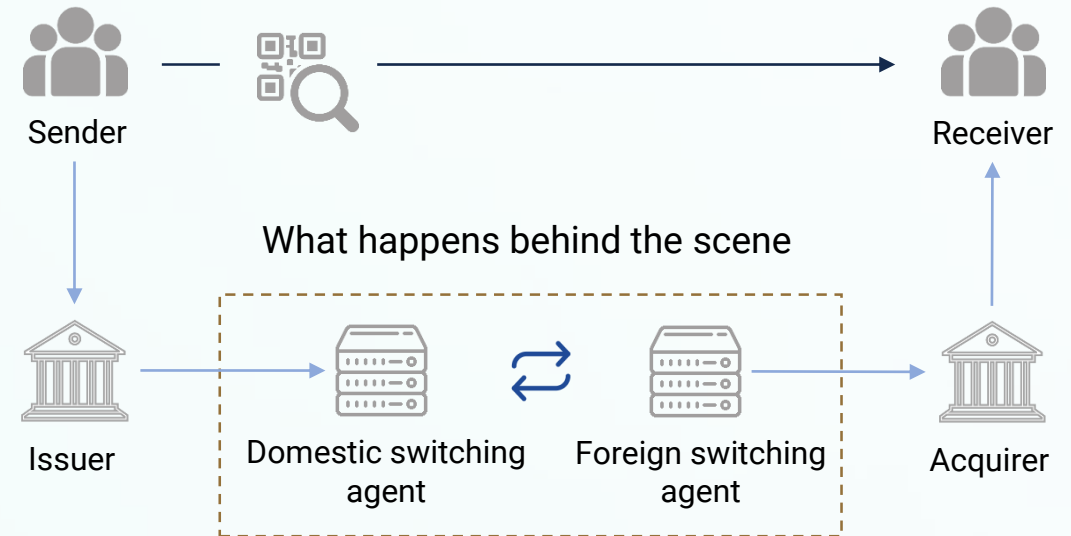


Central Bank of Indonesia, 2022

in million USD



**Cross-border remittance**   
Indonesia, Malaysia, India, Pakistan, Philippines, Thailand



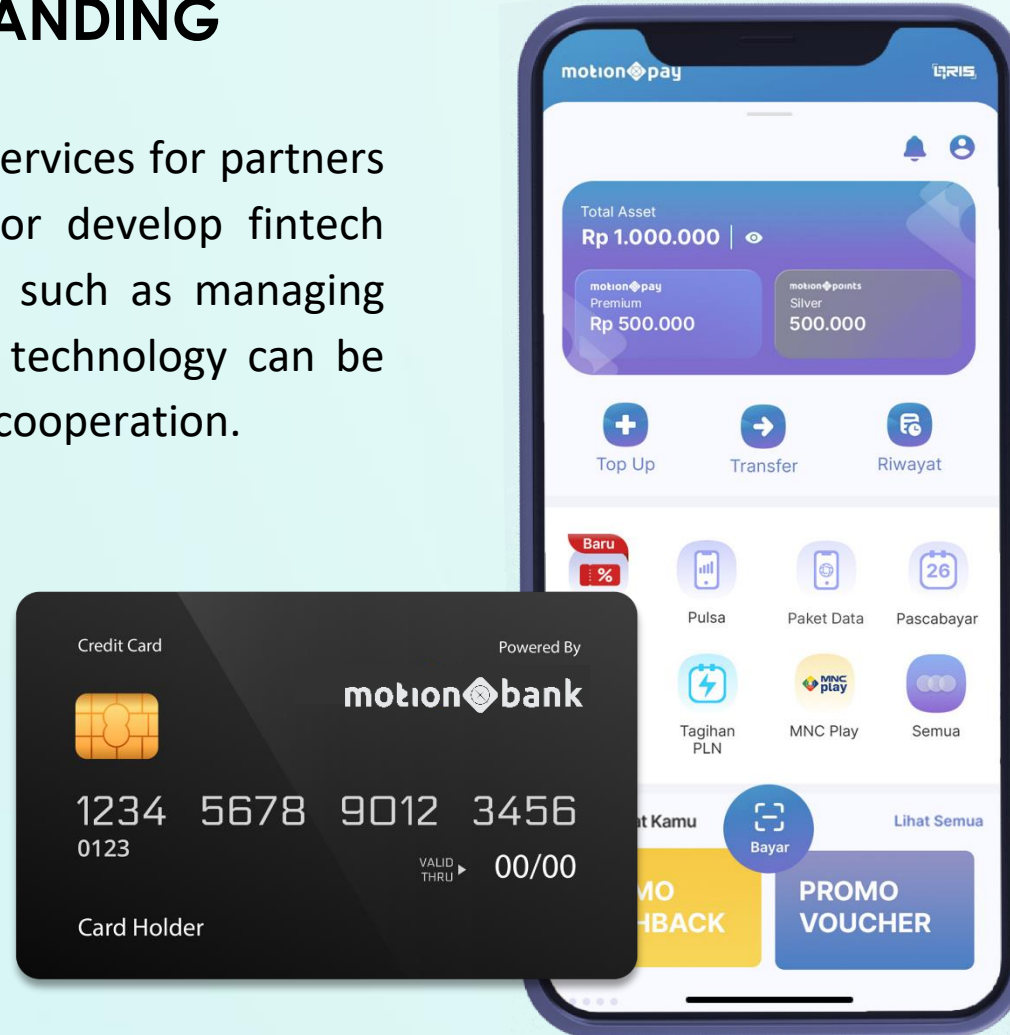


# WHITE LABELING

## FINTECH CO-BRANDING SOLUTION

Provides co-branding services for partners who want to create or develop fintech ecosystem. Difficulties such as managing licenses, permits, and technology can be solved by co-branding cooperation.

Powered By:  
**motion  
Digital**



## Why Co-Branding?

- License
- Technology
- Resources

## Products

- E-Money
- Top-up, transfers, transactions, balance checking
- QRIS
- Loyalty points
- Credit card

# PARTNERSHIP

To create additional traffic and accumulate data for upselling

**jalin** **58K+**

state-owned banks' ATMs

**Indomaret** **21K+**

retail convenience stores

**Alfamart** **17K+**

retail convenience stores

**POS INDONESIA** **4,800**

post offices

**Migo** **Targeting 100K**

warung download stations

**KEMEN KOPUKM** **65M**

merchants

**BPJS Ketenagakerjaan** **36M**

panggil kami **bpjamsostek**

participants

**KAI** **18M+**

yearly trx

**taspen** **6.8M**

active & retired participants

**sociolla** **>42M** users

**ESQ** **>1.7M**

Indonesian alumni

**ULTRA VOUCHER** **500K** users

**MPStore** **>100K**

MSME merchants



**35K**

students



**18K**

students



**8K**

students



**5K**

students

**Upcoming Citilink** **1M**

monthly existing pax

**indosat** **100M**

OOREDOO HUTCHISON

users

# INVESTMENT HIGHLIGHTS



## **Immense Market Opportunity:**

of serving unbanked/underbanked with a solid digital presence while delivering value to conventional customers



## **New Digital Initiatives:**

accelerating delivery of low-cost, accessible products that fit customers' needs



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

with exceptional ability to acquire new financial services licenses



## **Strategic Emphasis on Profitability:**

sustainable and low burn rate to maximize profitability



## **Proven Track Record:**

strong inorganic growth and exceptional management team



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

through solid digital ecosystem within MNC Asia Holding





# THANK YOU

**PT MNC Kapital Indonesia Tbk**

MNC Bank Tower 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)

