

### **INDUSTRY OVERVIEW**

#### Immense Market Opportunity to Serve The Underbanked & Unbanked



~280 Million

Population



US\$4,783 GDP per Capita



77%
Internet Penetration



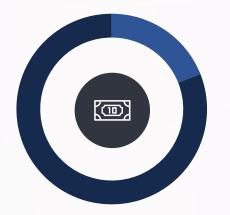
~80%
Smartphone Penetration



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

financial inclusion

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



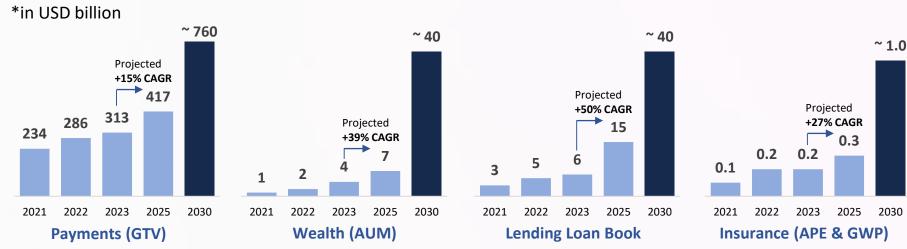
19% Banked

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**



- Google, Temasek, Bain, e-Conomy SEA, 2023 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 MEDIA **ENTERTAINMENT**





**Entertainment** 







Entertainment FTA focusina on family audience

**News & Sports** 



Largest news TV and provide news programs to the Group's 3 entertainment FTA

#### **Pay TV Group**

Satellite DTH





**IPTV Services** 



**ICT Services** 



In the process of acquisition

#### Content/IP

**Production House** 



**Pay TV Channels** 



Production Infrastructure



IP & Distribution Management IP MANAGEMENT CONTENTS

#### Talent, MCN & Socmed

400+ Artist with Diverse **Talent Specialization** 



Social Media & MCN

192

MCN Channels







\*90.3B® 8.5B @ 291.7M ☆ 246.5M<sup>2</sup> 70.2M<sup>2</sup>

\*: MNC Internal Research, February 2024

Music Label & Publishing



starcipta musikindo

#### iNews Media Group

Portal & Apps

iNews.id okezone



Linear Free/Pay Channels

**iNews O**kezonetv



SIND ONEWSTV



sportstars sportstars2 sportstars3



sportstars4 











Radio Platform









**AVOD & SVOD** 

Superapps



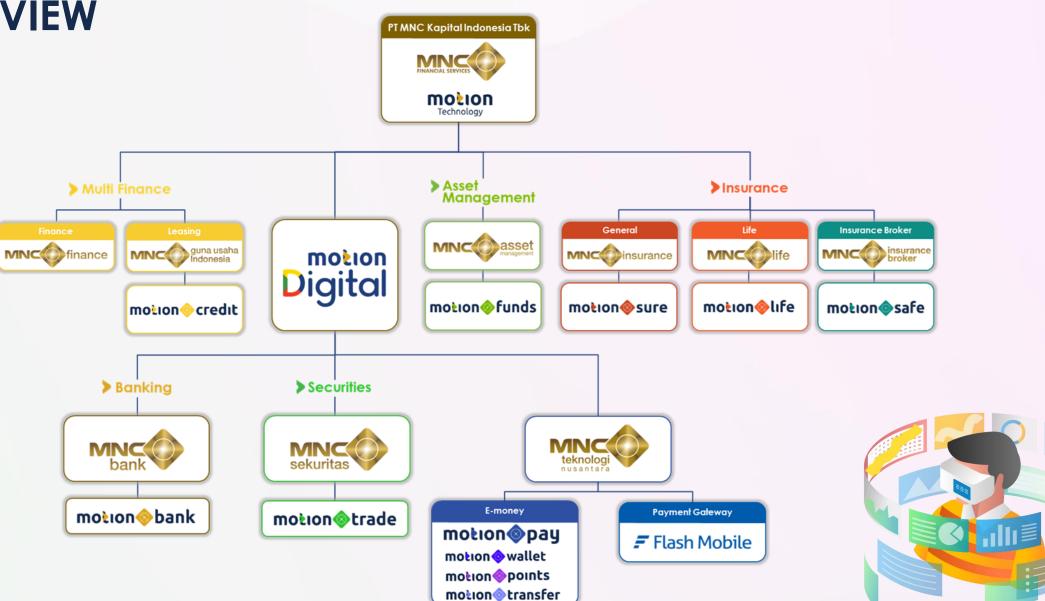








MNC FINANCIAL SERVICES
OVERVIEW









#### **Products**

- · Savings / deposit
- Credit card / debit card
- QRIS Payment
- Integration MotionPay
- In-app billers / purchases
- Virtual account
- Pension banking
- Credit card application
- Split bill
- Cardless withdrawal convenient store

BaaS

Debit online

Personal financial

management

#### **Upcoming Developments**

- Bulk account opening
- · Wealth management
- Lovalty program
- Cross-border payment & ATM cardless withdrawal remittance
- RDN (client fund account)
- FX online

#### **Partnerships**









MotionCredit Integration



#### **Upcoming Partnerships**









#### motion@trade

#### **Products**

- · Stocks. Mutual funds. and Bonds
- Exchange Traded Funds (ETF)
- · Structured Warrants & Rights
- E-IPO & E-Bonds
- · Bonds online
- Philantrophy (Zakat, Infak, Wakaf)

#### **Upcoming Developments**

- KSEI sub account integration
- Auto Invest (money market fund placement for RDN account)
- RDN to e-Wallet (MP. GoPay, OVO)
- · Payment via e-Wallet
- · Education website
- Margin financing PEI
- · Stock screening & comparison
- · MotionTrade Lite via Web

#### **Partnerships**





















- · 93 Investment Galleries
- · Administrator & Payment banks

#### **Upcoming Partnerships**

- · Bank BSI dan Bank Jago as RDN Svariah Online
- GOTO Financial (Midtrans & GoPay) as Disbursement & Payment Partner

#### motion@pay **Products**

- · e-Money
- · e-Wallet
- Money transfer
- Loyalty point
- · Billers & utility payment
- · Vouchers: F&B, activity, beauty, game, health, & retails
- SNAP open API

#### **Upcoming Developments**

- Paylater
- Cross-border OR payment & remittance
- · ATM cardless withdrawal (18.000)

#### **Partnerships**





#### **Upcoming Partnerships**







#### Flash Mobile

**Products** 

- · Payment gateway
- · Billers & in-app purchase aggregator
- · SME invoicing
- · Value add services
- · Paylater aggregator

#### **Upcoming Developments**

BaaS

teknolog

· Cross Border remittance and payment infrastructure for **Group and External Digital** Ecosystems

#### **Partnerships**





#### **Upcoming Partnerships**









### CIAL SERVICES

# Partnership Ecosystems



- White-labeling MotionPay e-Money and e-Wallet inside JMO SuperApp ecosystems (more than 30m social security users)
- Disbursement of social security benefits and claim payment through Motion Bank overseas Network
- in-Apps purchase billers & utility payments inside JMO SuperApp

motion⊚bank motion⊚pay F Flash Mobile



- Co-Brand Credit Card with SuperApp KAI Access (with more than 20m user base)
- On-Line Motion Bank and Credit Card account opening
- MotionPay as preferred source of fund inside KAI Access SuperApp
- in-Apps purchase billers & utility payments inside KAI Access SuperApp

motion⊚bank motion⊚pay Flash Mobile



- Co-Brand Credit Card with Citilink App (with more than 3.5m Active user base)
- On-Line Motion Bank and Credit Card account opening
- MotionPay as preferred source of fund inside Citilink self-services App
- in-Apps purchase billers & utility payments inside Citilink self-services App





- MNC Insurance has won substantial contract of fleet insurance and buildings from Bluebird
- MotionPay proposing whitelabel e-Money, e-Wallet, Transfer and in App purchase
- MotionBank Banking as a Services integration with Bluebird Taxi reservation App ecosystem





- MotionBank as the first Digital Banking facilitating pension salary payment to Retired Government Employees (3M retirees)
- MotionBank provides digital lending with auto-deduction installment from retiree's payroll
- MotionTrade as an appointed investment platform for Taspen Life (a life insurance unit of Taspen)





- State owned power company with more than 80m households, PLN developed super-app ecosystems PLN Mobile
- We recently proposed bundled services of white-labeling MotionPay, MotionBank, and MNC Group OTT platform Vision+, as an exclusive payment ecosystems for PLN Mobile



# motion bank THE SOLUTION





**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 •

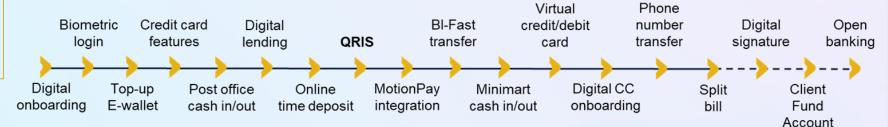
Complete features and products •

Attractive rewards •

**API** integration •



#### Product development



# motion@trade

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

# THE BEST ONLINE TRADING APP





#### **Full Online** Opening Account

Seamless stock and e-mutual opening account



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



#### Voice Command "Nancy"

Order, buy, sell, check portfolio, Read news, etc



#### Speed Order

To buy, sell, amend, and Withdraw order super fast.



#### E-Mutual Fund Supermart

Supermart of 158 e-mutual fund products from 31 Asset Management companies



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



#### Trading View 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

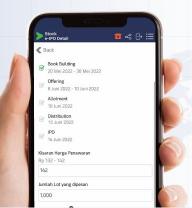


**MNC Filantropi** 

# **FEATURES** NEW

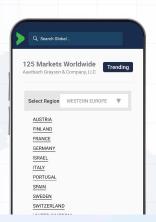
#### e-IPO

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)



# motion pay

# INTEGRATED CASHLESS **PAYMENT SOLUTION**

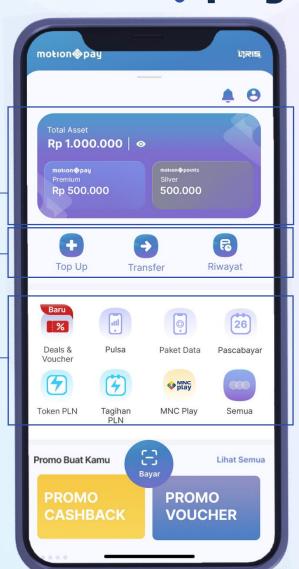
MotionPay is a digital payment platform including electronic money, electronic wallet, and digital transfer. MotionPay serves as the main payment instrument in MNC Group Ecosystem as well as mass products payment.

**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



Rp

















# 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 Gateway	QRIS Payment	Invoicing for SMEs
Transfer Services	Billing Aggregator	Walue Added Service

#### **PAYMENT NETWORKS**

CARDS VIRTUAL ACCOUNTS

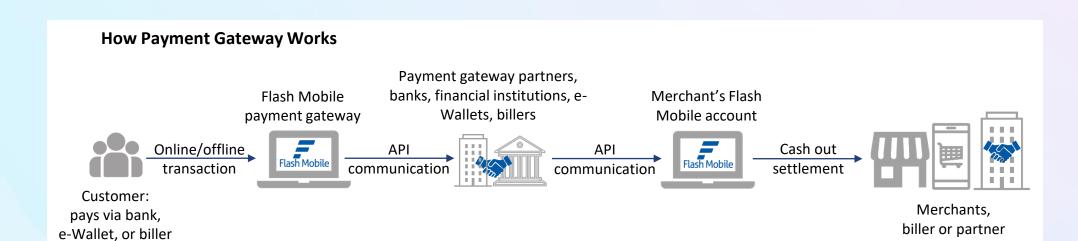
**RETAIL OUTLETS** 

**E-WALLET** 

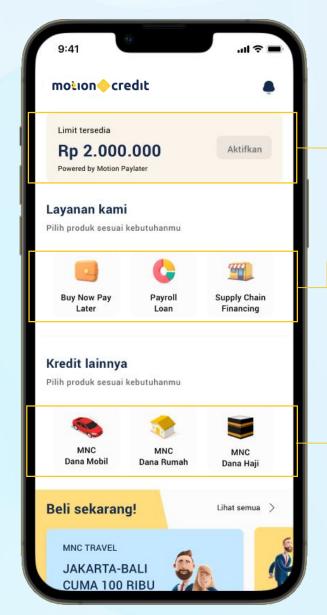
**QRIS** 

**DIRECT DEBIT** 

PAYLATER/ CARDLESS



# motion ocredit



### 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







Transaction





# Lending

De-risking business model by partnering with P2P Lending to

serve both end

customers & MSME



- Competitive interest
- Lucky draw / Lottery





Partnering with POS Indonesia and retail outlet as Agent Bank



**Promotions (discounts** and cashback) to boost media value

# transactions, barter with (no cash-burning)

### Digital lending strategies:



Partnering with reputable P2P lending platforms to manage risk

#### **KOPNUSPOS** taspen



employees

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

# Why this market?

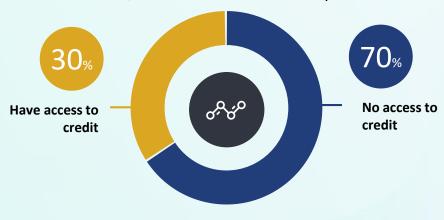
#### 186million

Low-Mid Income individuals



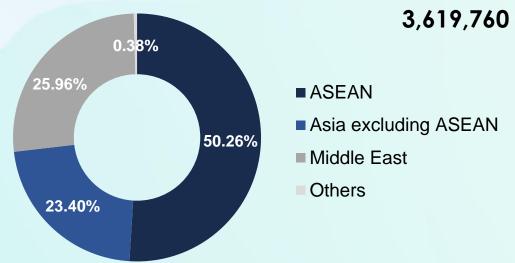
#### 65million

Micro, Small and Medium Enterprises



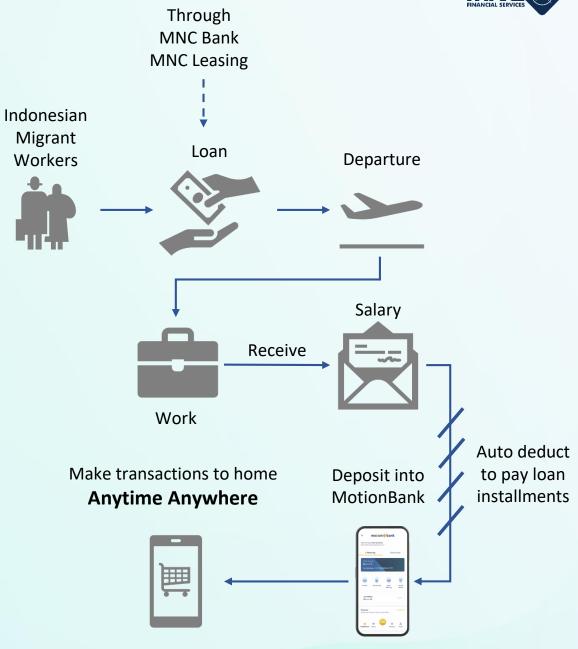
Central Bureau of Statistics, 2021 • Ministry of Cooperative and MSME, 2021 • Central Bank of Indonesia, 2021

# Total Number of Indonesian Migrant Workers



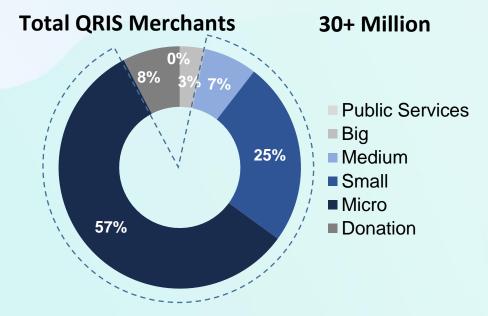
# Remittance of Indonesian Migrant Workers (Q4 2022 - Q3 2023) USD 10,519 Million





# FINANCIAL SERVICES

### **QR** Adoption in Indonesia



**Transactions FY-23** US

USD 15,065 Million



Central Bank of Indonesia, 2023

in million USD

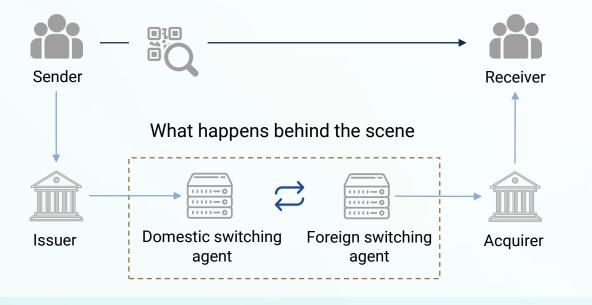


#### **Cross-border remittance**





Indonesia, Malaysia, India, Pakistan, Philippines, Thailand

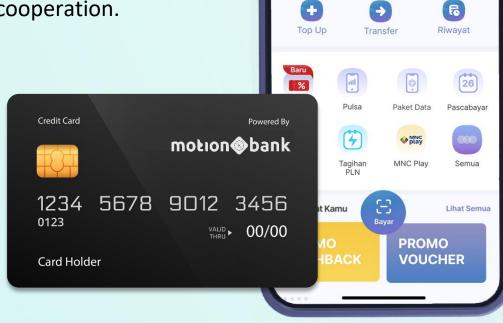


# WHITE LABELING

# 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



motion pay

Rp 1.000.000 │ ◎

Rp 500.000

### Why Co-Branding?

License

A 8

500.000

- Technology
- Resources

#### **Products**

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

# **INVESTMENT HIGHLIGHTS**



#### **Immense Market Opportunity:**

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



#### **Strategic Emphasis on Profitability:**

sustainable and low burn rate to maximize profitability



#### **New Digital Initiatives:**

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



#### **Proven Track Record:**

strong inorganic growth and exceptional management team



# Full Suite of Licenses under One Holding Company:

with exceptional ability to acquire new financial services licenses



# **Building Superior Understanding**of Our Customers

through solid digital ecosystem within MNC Asia Holding







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

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