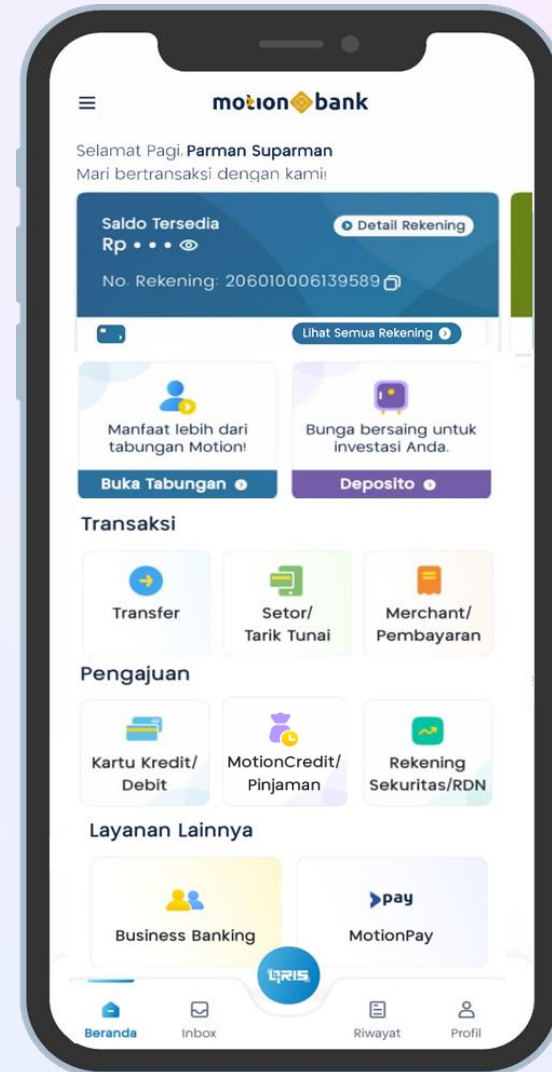




# INDUSTRY OVERVIEW

Immense Market Opportunity to Serve the Unbanked



> 286 Million  
Population



US\$4,960  
2024 GDP per Capita

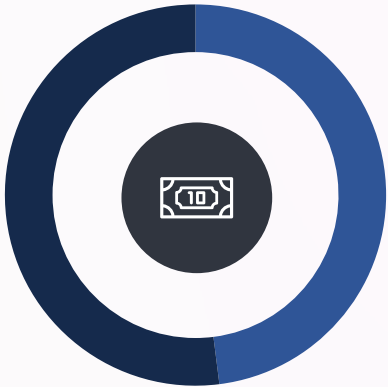


~80%  
Internet Penetration



~90%  
Smartphone Penetration

Indonesia has the  
world's fourth-largest  
unbanked population

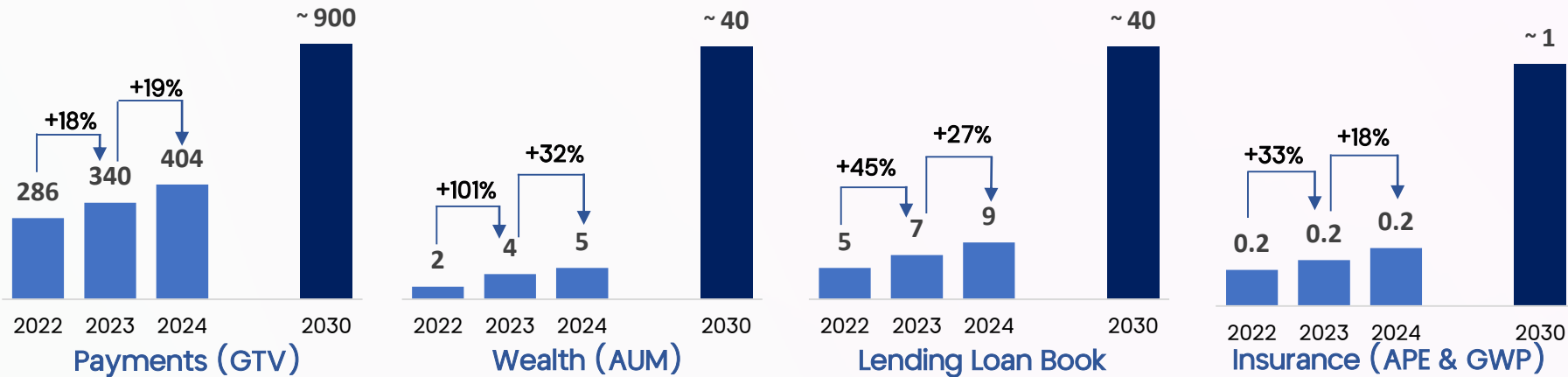


**48%** Banked  
Full access to financial services

**52%** Unbanked  
Do not own a bank account

\* adult population

## Digital Financial Services \*in USD billion

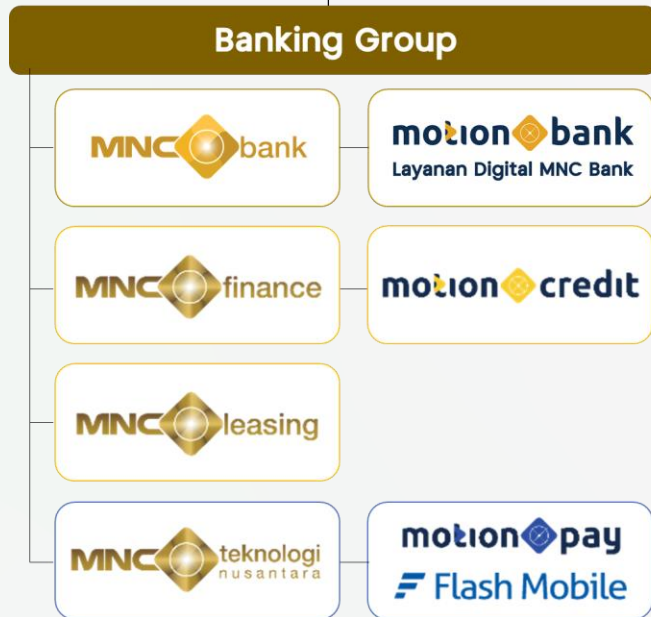


• The Global Findex by World Bank (accessed, Aug 2022) • Google, Temasek, Bain, e-Conomy SEA, 2024 • Central Bureau of Statistics, 2024  
 • Indonesian Internet Service Providers Association Forecast, Jan 2024 • Statista, Dec 2024

# MNC MEDIA ENTERTAINMENT



# MNC FINANCIAL SERVICES OVERVIEW



# 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



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



- Co-Brand Credit Card with Citilink App (with more than 3.5m Active user base)
- On-Line MotionBank 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 is proposing whitelabel e-Money, e-Wallet, transfer and in app purchase
- MotionBank – “Banking as a Services integration” with Bluebird Taxi reservation App ecosystem



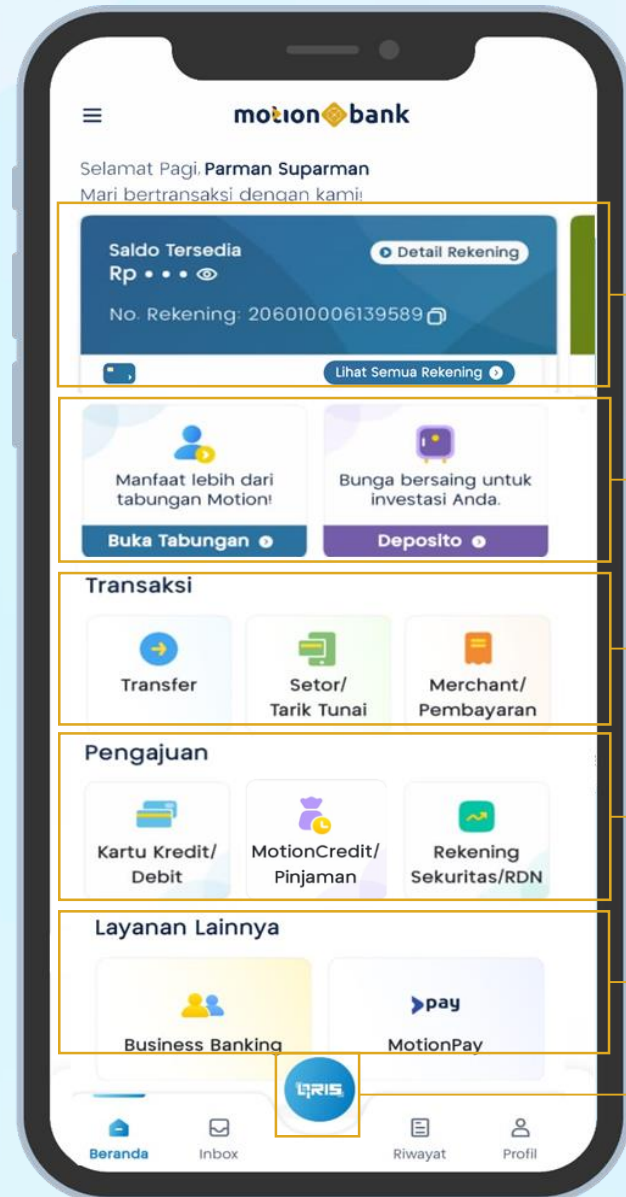
- MotionBank as the first Digital Banking facilitating pension salary payment to Retired Government Employees (3M retirees)
- MotionBank provides digital lending with auto-deduction installment from retiree's payroll
- MotionTrade as an appointed investment platform for Taspen Life (a life insurance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



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



# THE SOLUTION



**Account Details**  
with optional balance display

**Main Products**

- Savings Account
- Online Time Deposits
- MotionPension

**Daily Transactions**

**Financial Solutions**

- Debit Card & Digital/Virtual Credit Card
- Digital Lending/MotionCredit
- Securities Account/RDN

**Others**  
(Business Banking & MotionPay Integration)

**QRIS Payment**

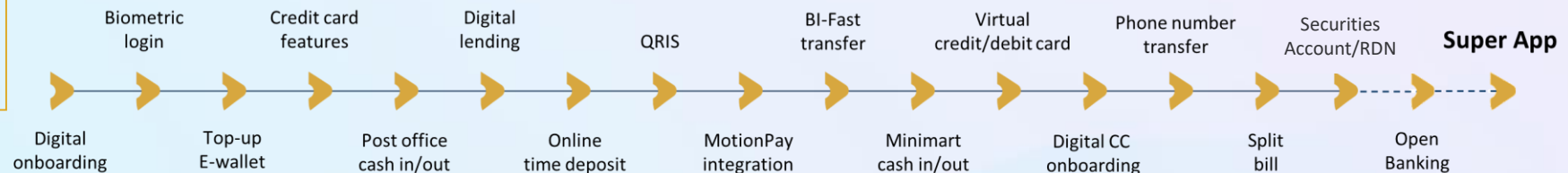
**MotionBank** is an integrated digital banking app, providing end to end banking services and attractive features.

## UPCOMING FEATURES

- Online Debit
- Bank as a Service (BaaS)
- Cardless Cash Withdrawal
- QRIS Tuntas (Merchant)
- Cross Border QR
- FX Online
- Personal Financial Management

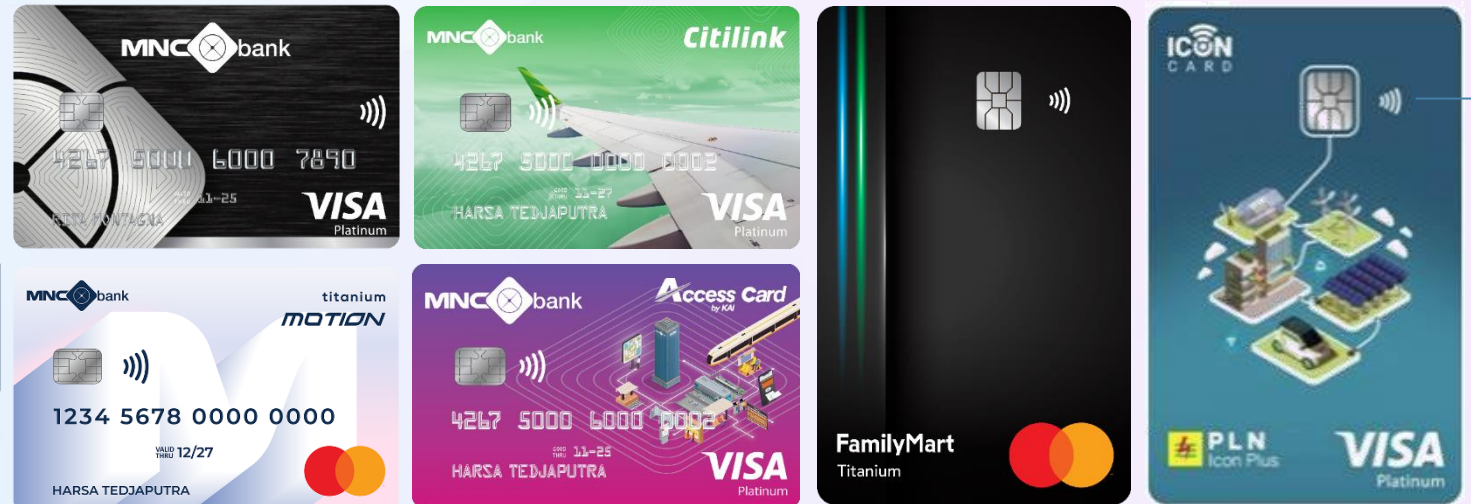
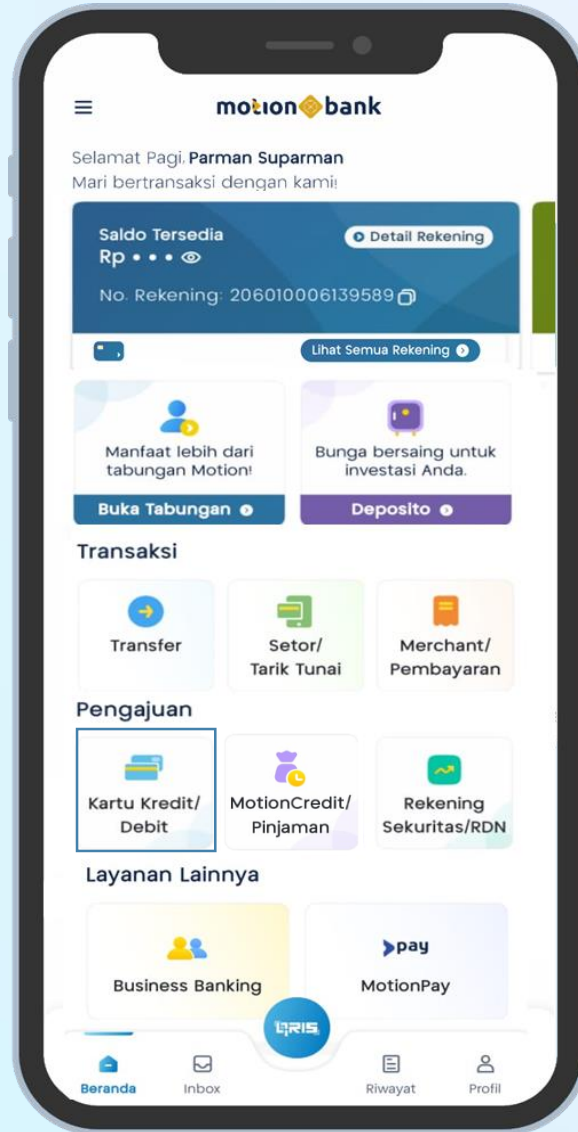


## Product development



# MODERN & CONVENIENT CREDIT CARDS

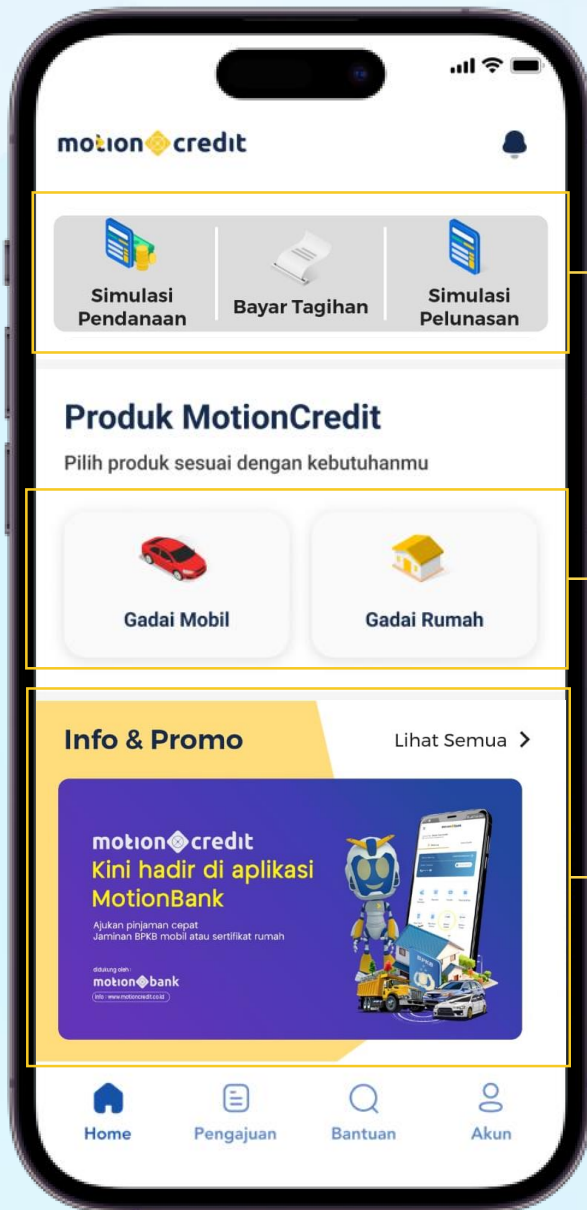
Full digital  
onboarding  
with a  
5-minute  
approval  
decision!



## Credit card features on motion bank app

- ▶ Activation
- ▶ Apply for new credit card, supplementary, or add-on card
- ▶ Installment plans
- ▶ Credit limit increase
- ▶ Cash on hand
- ▶ Transaction details
- ▶ Change PIN
- ▶ Virtual card display for online transaction

All cards feature contactless technology for lightning-fast and secure tap-and-go payments.



# motion credit

## DIGITAL LENDING MARKETPLACE

Brief Financing Simulation & Online Payment

### Main Products

- **Gadai Mobil**  
Car refinancing through AI-based credit scoring and easy to use application
- **Gadai Rumah**  
House refinancing through flexible use of application

Sliding Banner for Promotion & Announcement

**MotionCredit** accommodates retail financing trends, fully digital end-to-end from user acquisition, administration, and collection, enhancing 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





# 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.

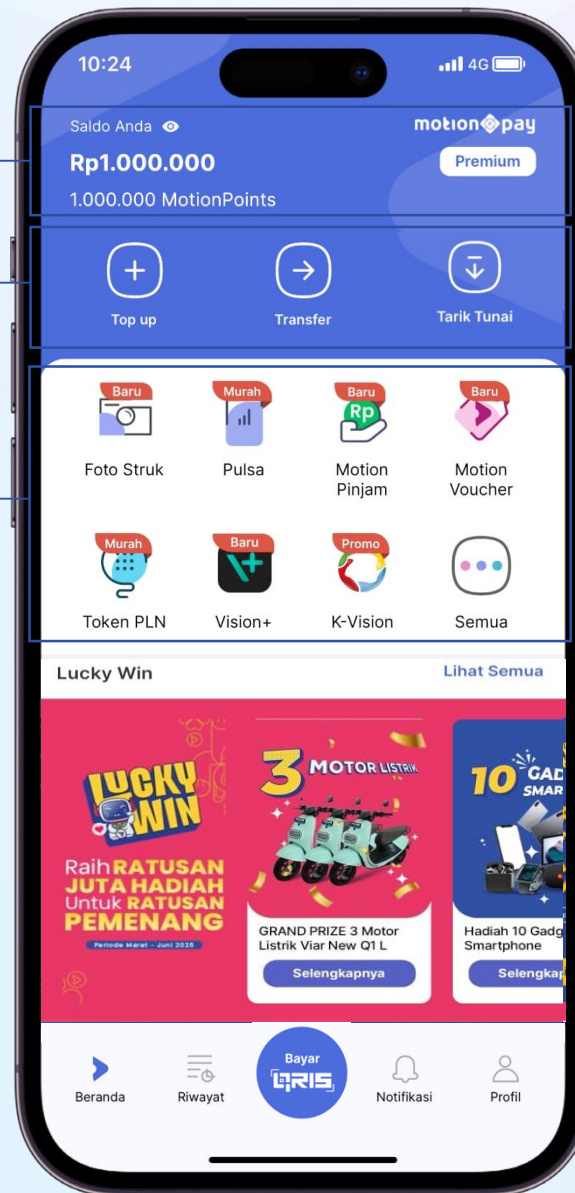


Balance & MotionPoints

- 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



## CUTTING-EDGE FEATURES

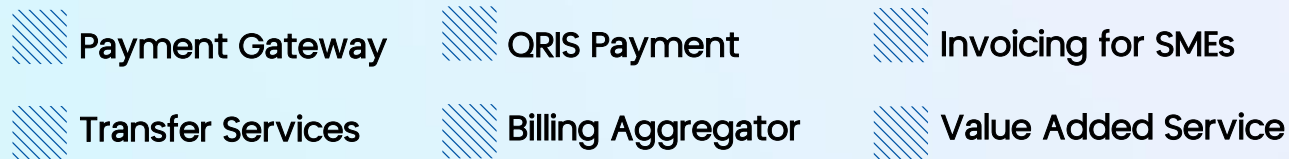
- Whitelabel eMoney Solution
- MotionCash
- Cross Border MotionRemittance for PMI
- Cross Border QRIS
- MotionWallet
- MotionPoints
- MotionBills
- MotionVoucher
- MotionPaylater

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

# 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

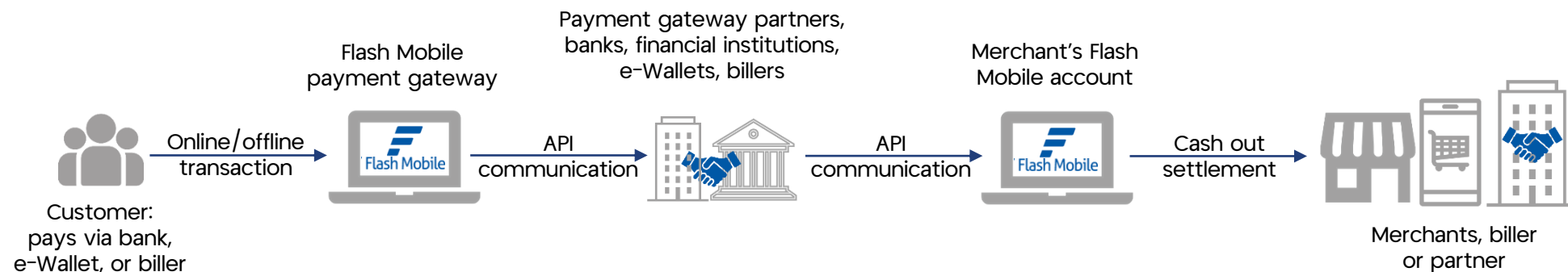
E-WALLET

QRIS

DIRECT DEBIT

PAYLATER/  
CARDLESS

### How Payment Gateway Works



# THE BEST ONLINE TRADING APP

**motiontrade**



11

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

## STRONG POINTS



**174** Points of Sales

The widest distribution network in Indonesia



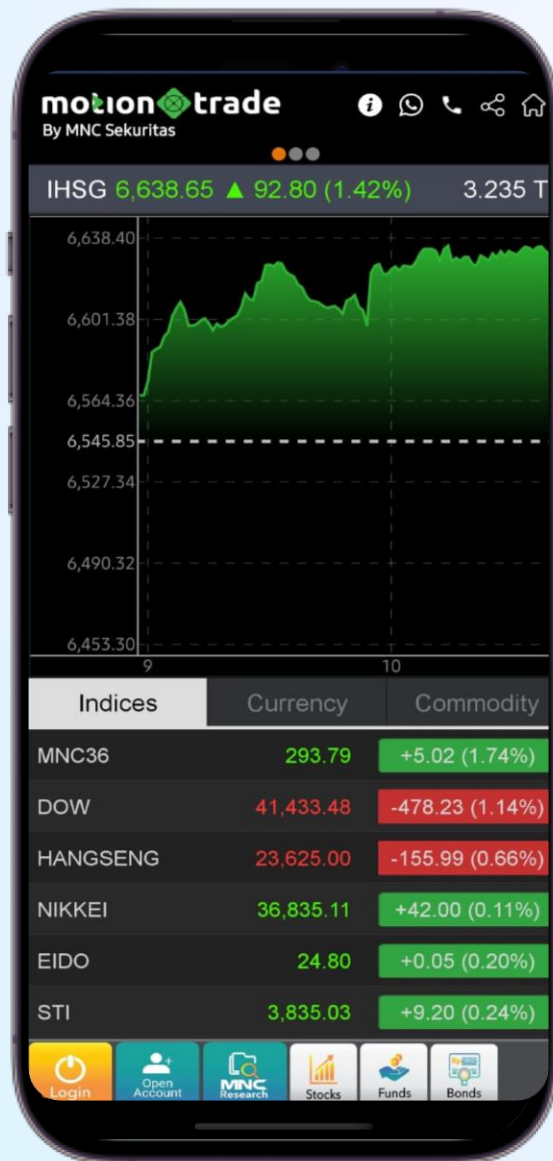
up to **215** products

The most complete and innovative products and services



**1** out of **18**

Securities houses with Sharia Online Trading System (SOTS) license



## SERVICES

- MNC Capital Market
  - Retail
    - Branch
    - Online Trading
    - Mutual Funds
  - Institution & High Net Worth
- MNC Fixed Income
- MNC Merchant Bank
- MNC Research

## DISTINCTIVE FEATURES



Auto Invest



Super Order



Online Account Opening



E-Mutual Fund Supermart



Bonds Online



Daily MNC Research & Stock Recommendation



Margin Trading



Advance Charting Tools

# SEAMLESS INTEGRATION FOR BETTER USER JOURNEY

When users move on to more sophisticated platforms, KYC requirements becomes tighter with respect to the associated risk factors of the provided service.

- Single sign-on
- Connected e-KYC across platform
- Cross wallet for convenient transaction
- Complete user data for comprehensive credit scoring
- End-to-end financial solutions



# 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



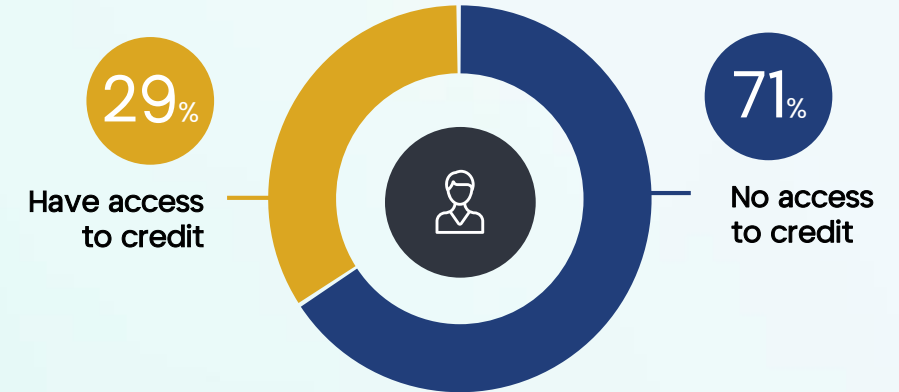
lending to retired government employees

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

## Why this market?

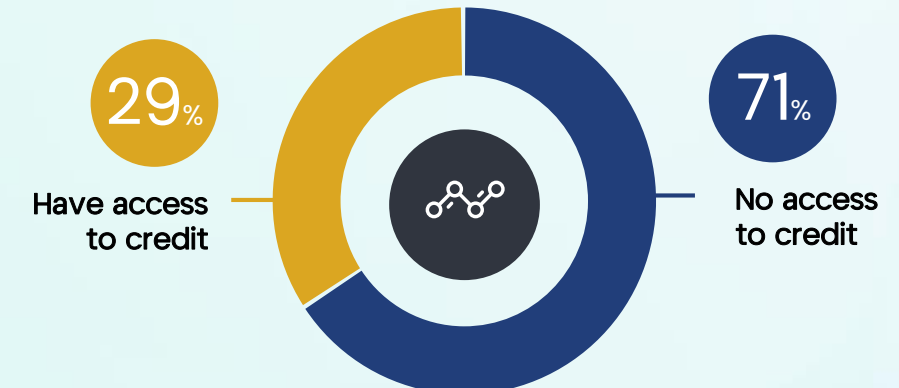
~ 186 million

Aspiring Middle & Middle Income Individual



66 million

Micro, Small and Medium Enterprises

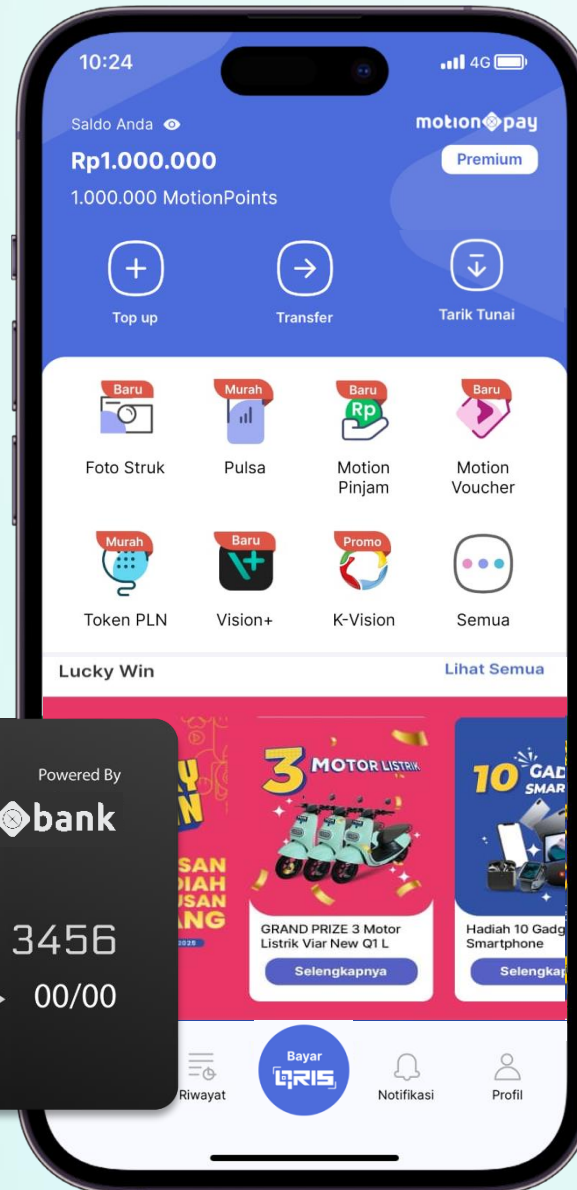
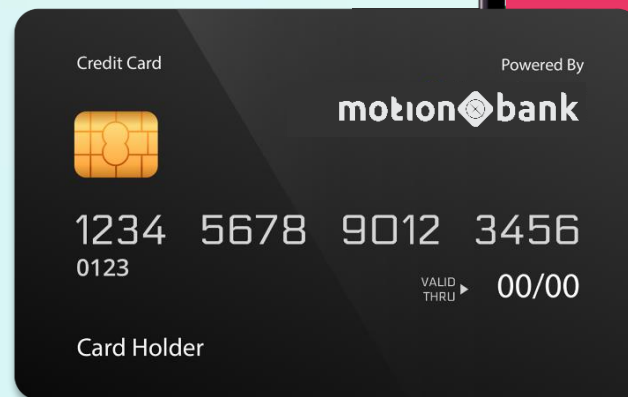


World Bank 2022; Central Bureau of Statistics, 2024; The Indonesian Joint Funding Fintech Association 2023; Indonesia Chamber of Commerce and Industry 2024

# 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.



## Why Co-Branding?

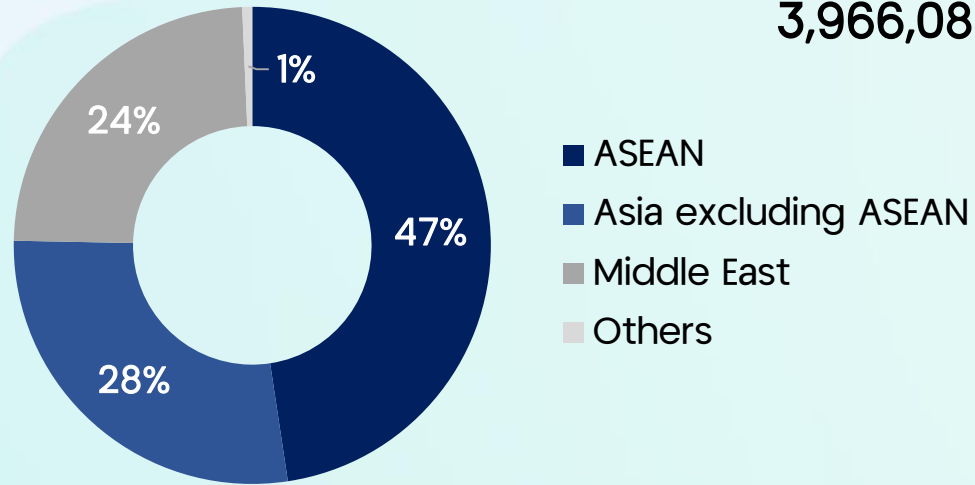
- License
- Technology
- Resources

## Products

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

## Total Number of Indonesian Migrant Workers

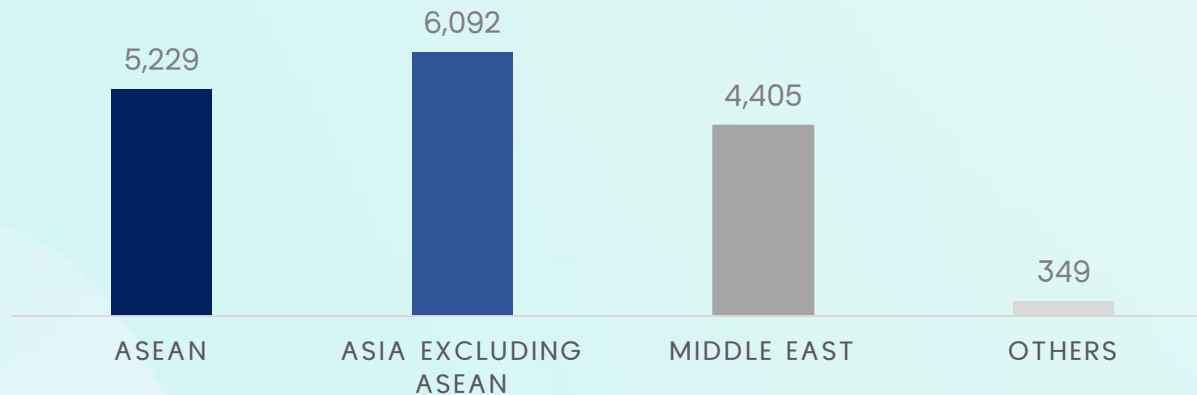
3,966,086



## Remittance of Indonesian Migrant Workers

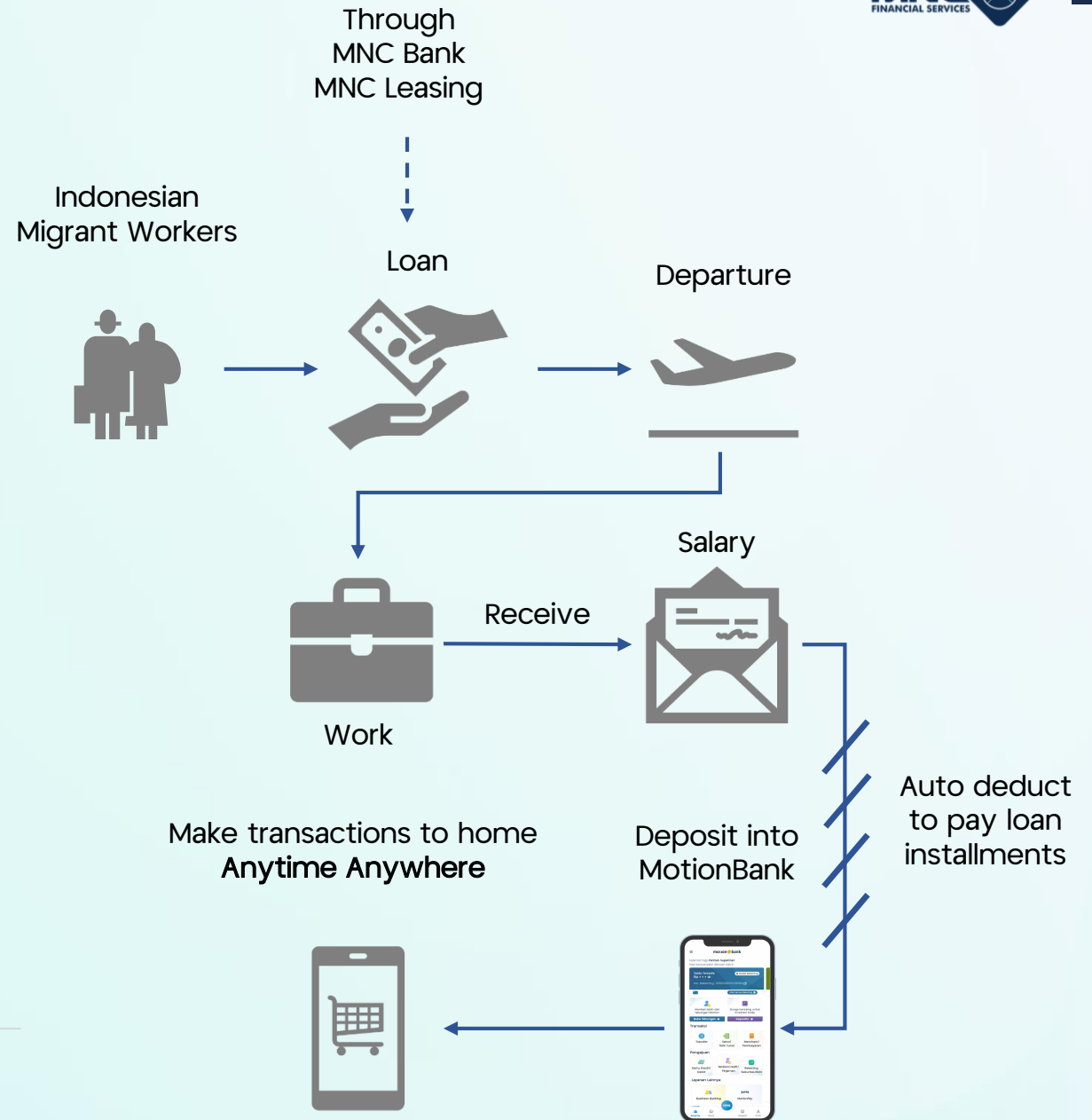
(Q2 2024 – Q1 2025)

USD 16,075 Million



in million USD

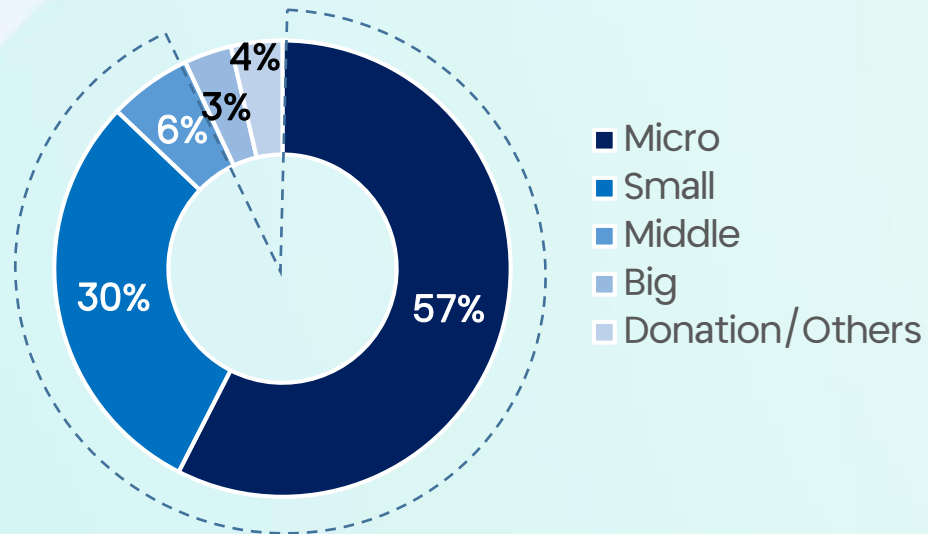
Central Bank of Indonesia, Q1-2025



# QR Adoption in Indonesia

Total QRIS Merchants

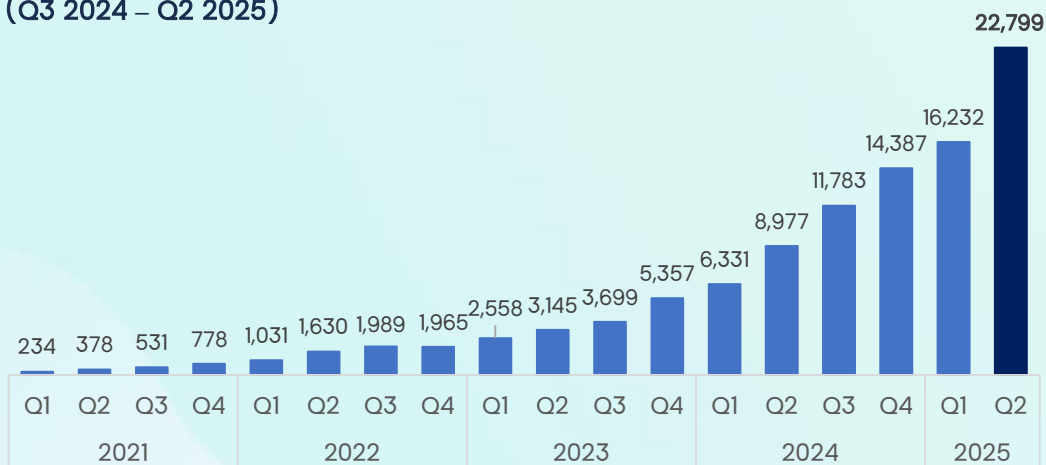
39+ Million



## Transactions

(Q3 2024 – Q2 2025)

USD 65,201 Million



Central Bank of Indonesia, Jun 2025

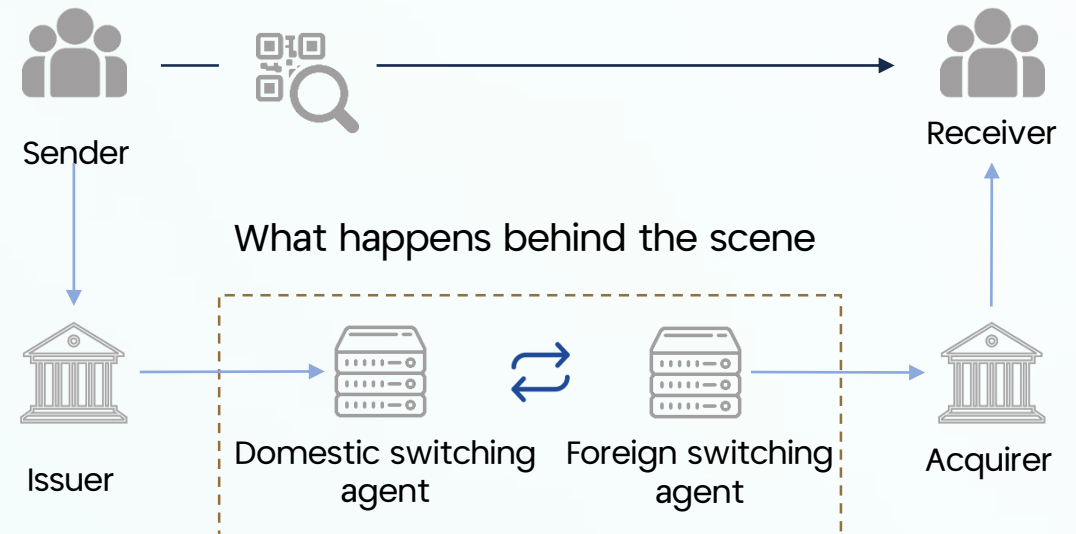
in million USD



## Cross-border remittance



Indonesia, Malaysia, Thailand, Singapore, Japan, China, India, Korea, UAE



# 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

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