

INDUSTRY OVERVIEW

Immense Market Opportunity to Serve The Underbanked & Unbanked



~280 Million
Population



US\$4,783
GDP per Capita



77%
Internet Penetration

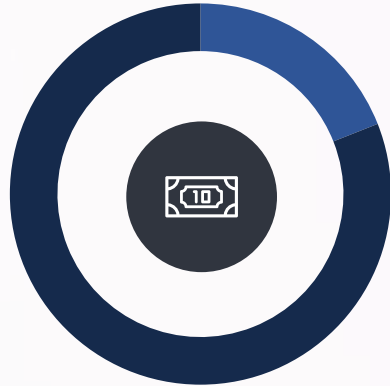


~80%
Smartphone Penetration



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

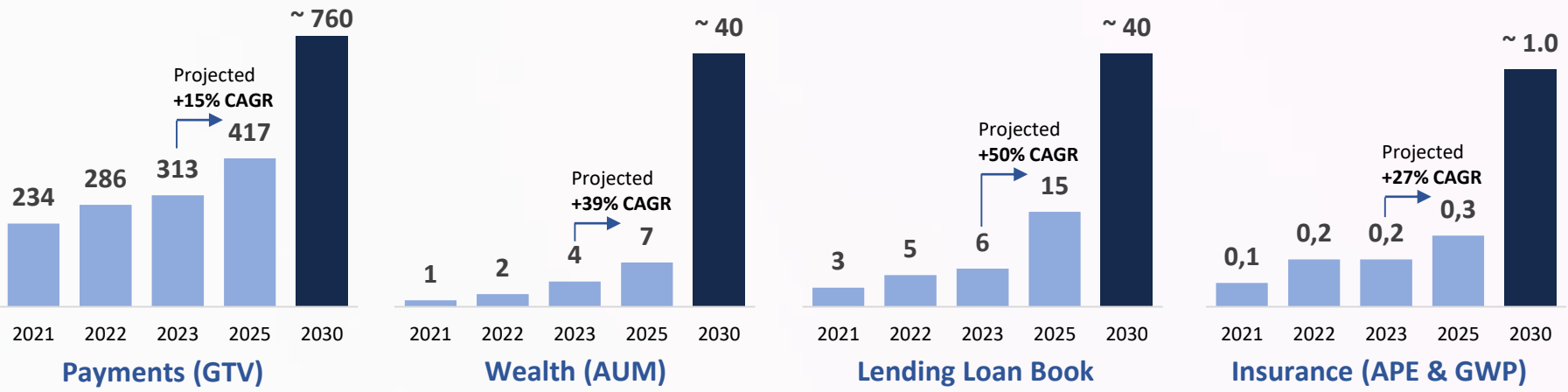
Indonesia has the
world's third-largest
underbanked &
unbanked population



19% Banked
Full access to financial services

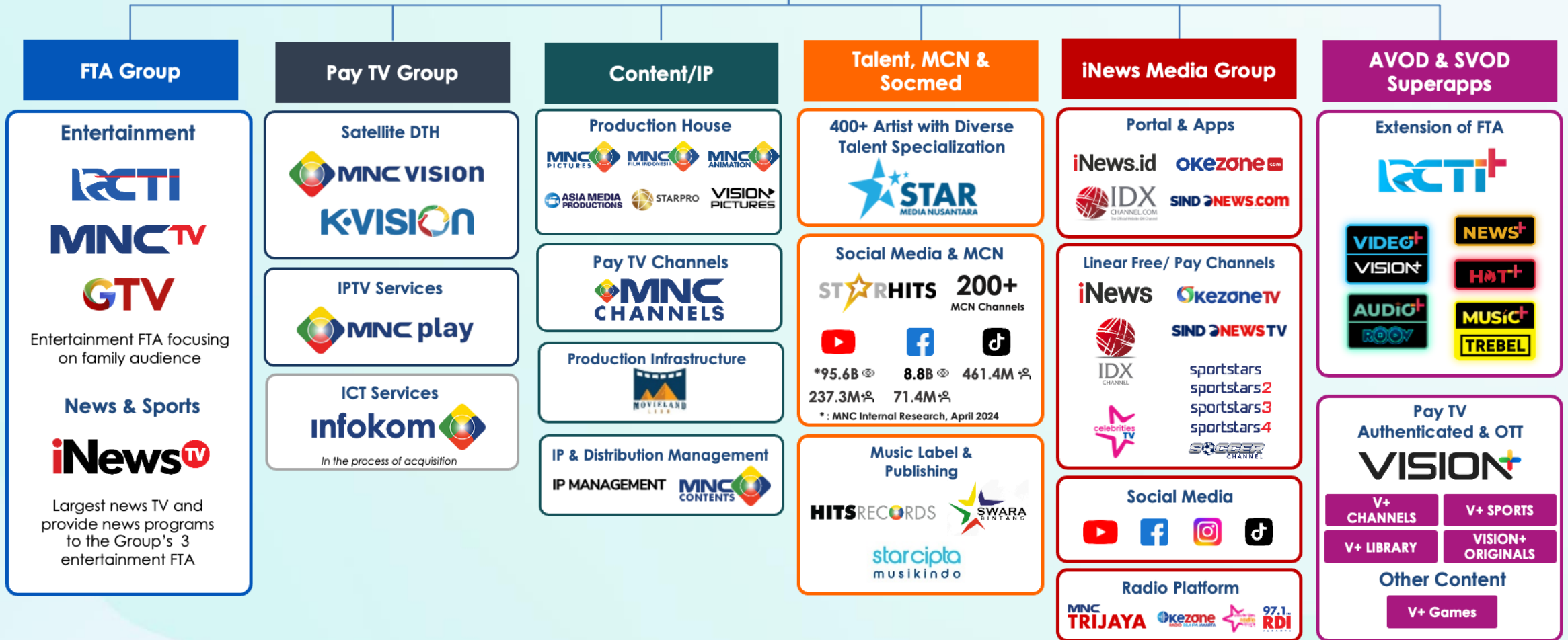
81% Underbanked | Unbanked
Has bank account, but insufficient access to credit, investment and insurance | Do not own a bank account

Digital Financial Services *in USD billion

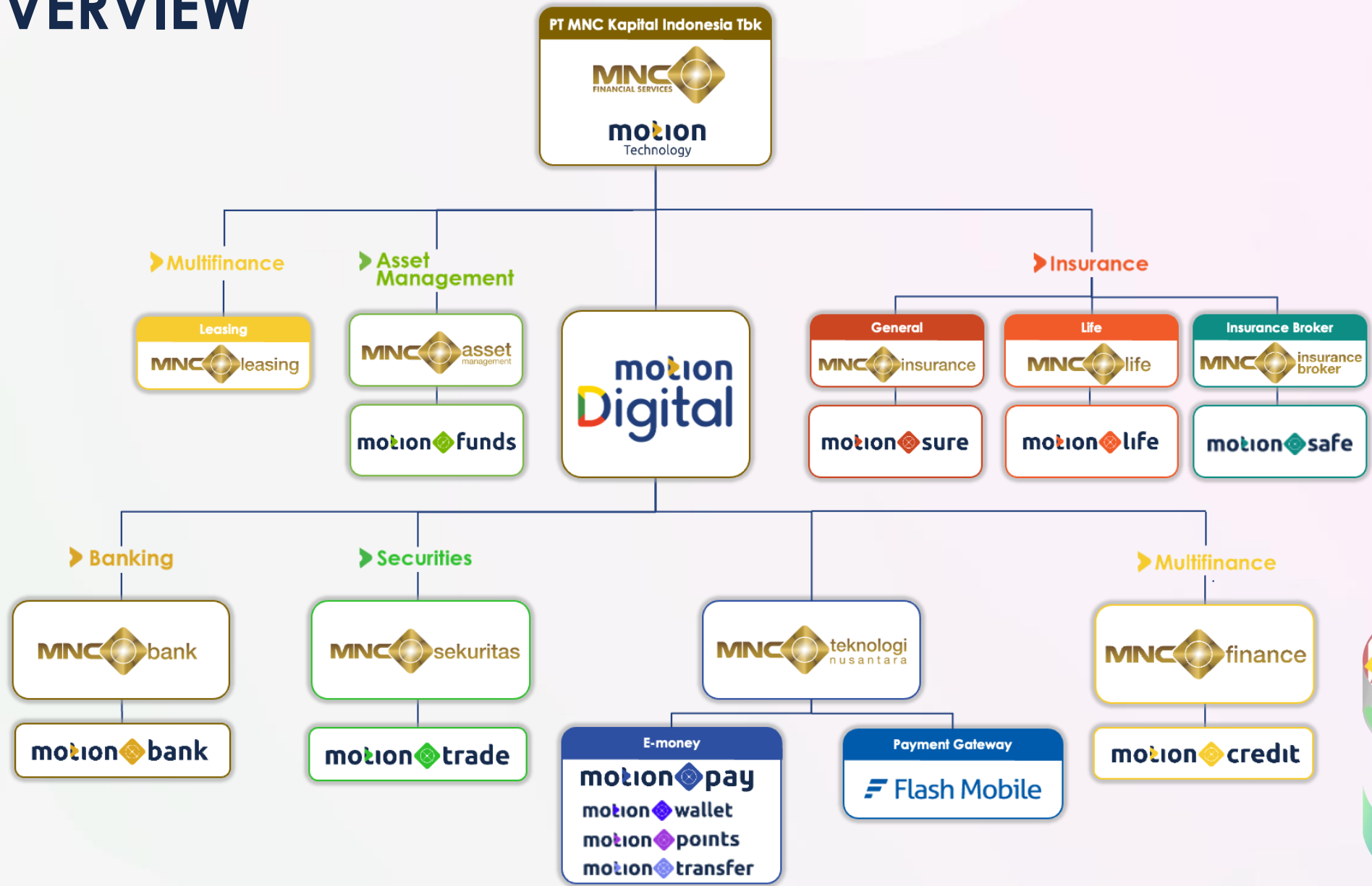


• Google, Temasek, Bain, e-Economy SEA, 2023 • World Economic Forum, 2022 • Central Bureau of Statistics, 2022
 • Central Bank of Indonesia, 2022 • Statista, 2022 • We Are Social & Meltwater, 2023 • Multidisciplinary Publishing Institute, 2021

MNC MEDIA ENTERTAINMENT



MNC FINANCIAL SERVICES OVERVIEW



motion Digital



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

Upcoming Developments

- Bulk account opening
- Wealth management
- Loyalty program
- Cross-border payment & remittance
- RDN (client fund account)
- FX online
- Debit online
- Personal financial management
- ATM cardless withdrawal
- BaaS
- MotionCredit Integration

Partnerships



Upcoming Partnerships



Products

- Stocks, Mutual funds, and Bonds
- Exchange Traded Funds (ETF)
- Structured Warrants & Rights
- E-IPO & E-Bonds
- Bonds online
- Philanthropy (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



- 33 Investment Managers
- 93 Investment Galleries
- Administrator & Payment banks

Upcoming Partnerships

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

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 QR payment & remittance
- ATM cardless withdrawal (18.000)

Partnerships



Upcoming Partnerships



Products

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

Upcoming Developments

- BaaS
- Cross Border remittance and payment infrastructure for Group and External Digital Ecosystems

Partnerships



Upcoming Partnerships



Products

- Digital car refinancing service
- Digital property refinancing service
- Digital signature
- Direct integration with Indonesia POS office as a fronting agent (more than 4.800 branches)

Upcoming Developments

- MotionCredit as services in other digital platform

Partnerships



Upcoming Partnerships



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 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



- 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

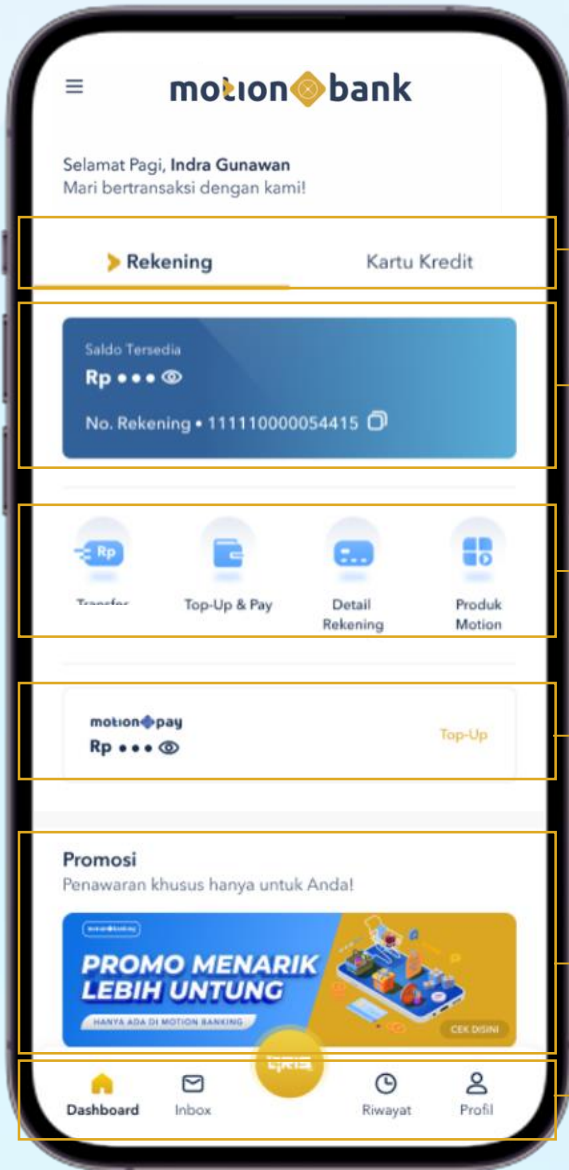


- MotionBank as the first Digital Banking facilitating pension salary payment to Retired Government Employees (3M retirees)
- MotionBank provides digital lending with auto-deduction installment from retiree's payroll
- MotionTrade as an appointed investment platform for Taspen Life (a life insurance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





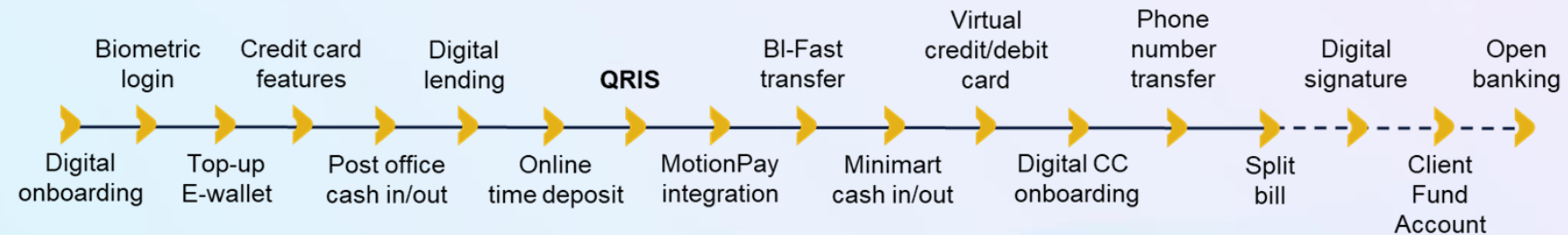
- Main Products**
 - Savings Account
 - Digital & Virtual Credit Cards
 - Online Time Deposit
 - Digital Lending
- Brief Account Details**
with optional balance display
- Attractive Features**
- Integration of MotionPay**
(e-Money, e-Wallet, e-Remittance)
- Sliding Banner for Promotion & Announcement**
- 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

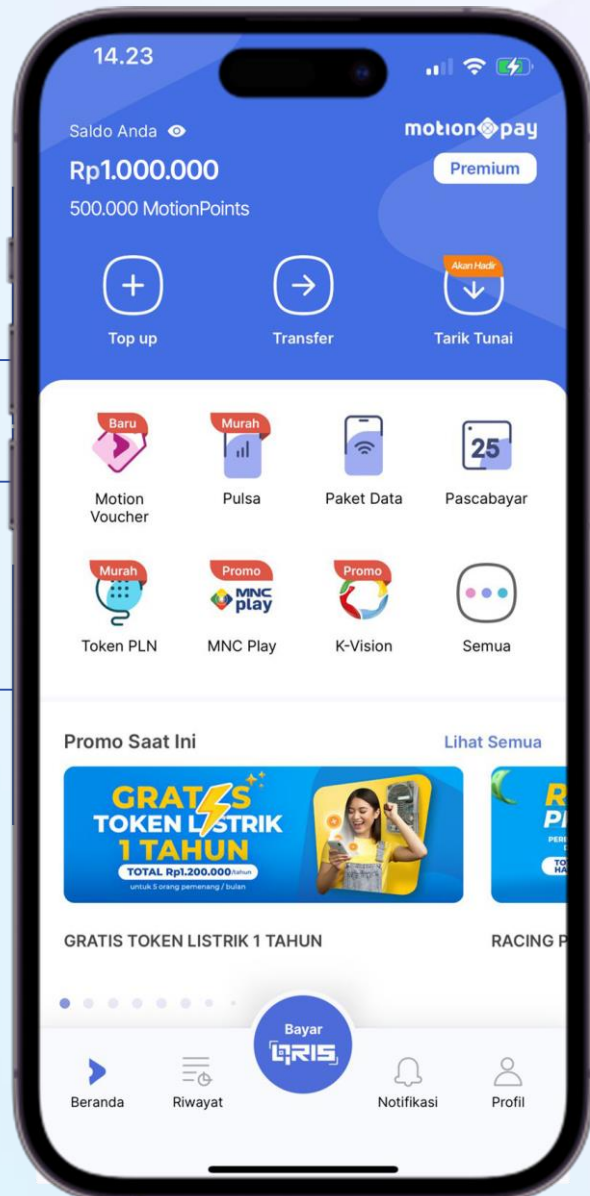
MotionPay is a digital payment platform including electronic money, electronic wallet, and digital transfer. MotionPay serves as the main payment instrument in MNC Group Ecosystem as well as mass products payment.



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 Gateway
- QRIS Payment
- Invoicing for SMEs
- Transfer Services
- Billing Aggregator
- Value Added Service

PAYMENT NETWORKS

CARDS

VIRTUAL ACCOUNTS

RETAIL OUTLETS

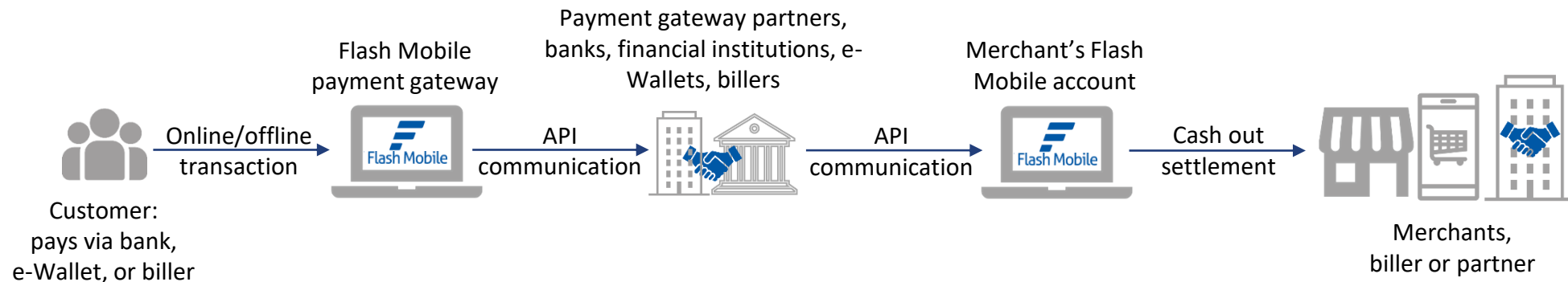
E-WALLET

QRIS

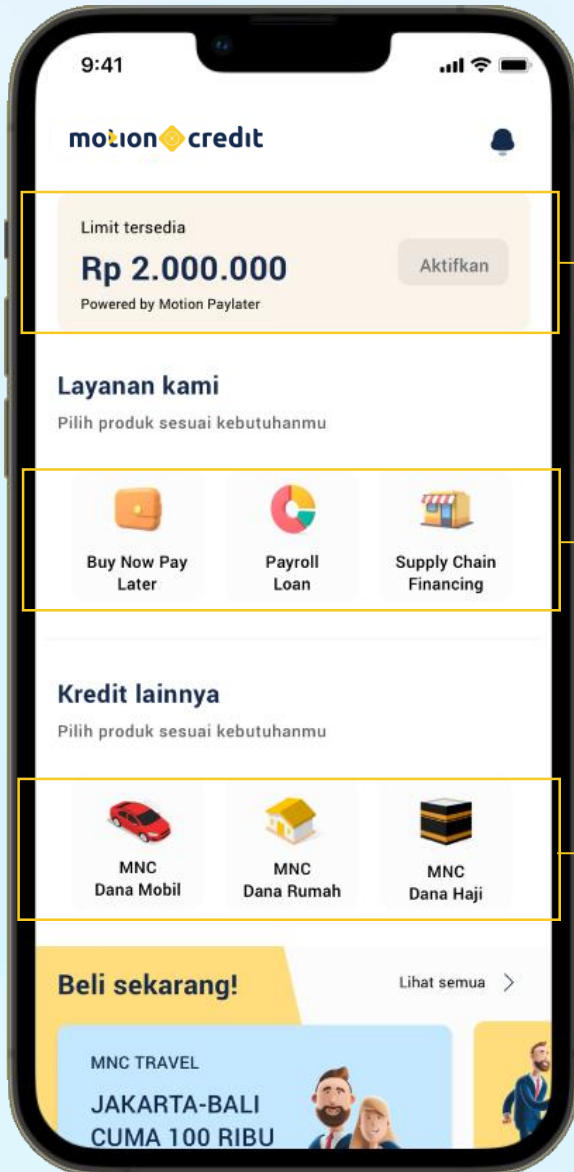
DIRECT DEBIT

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

Why this market?



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

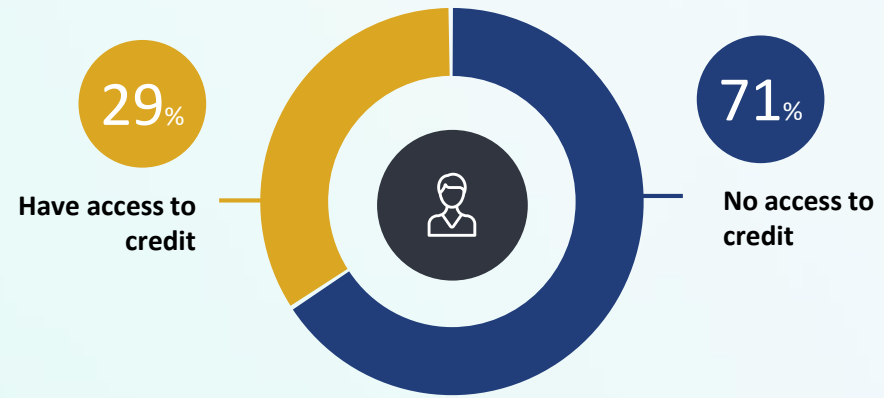
Partnering with reputable P2P lending platforms to manage risk



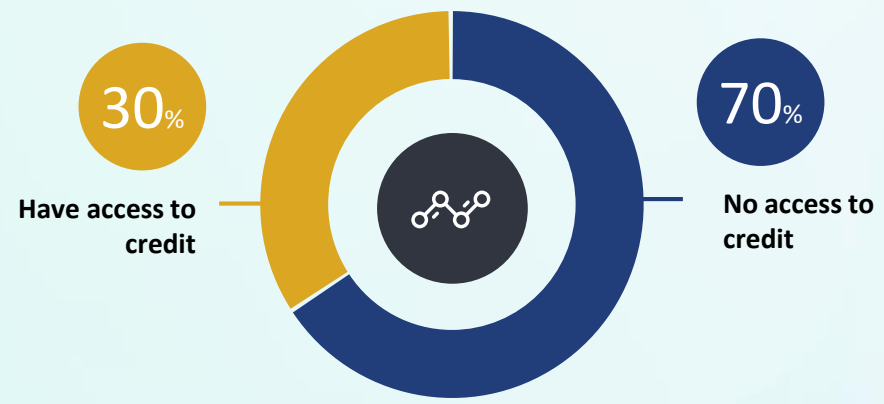
lending to retired government employees

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

186million
Low-Mid Income individuals



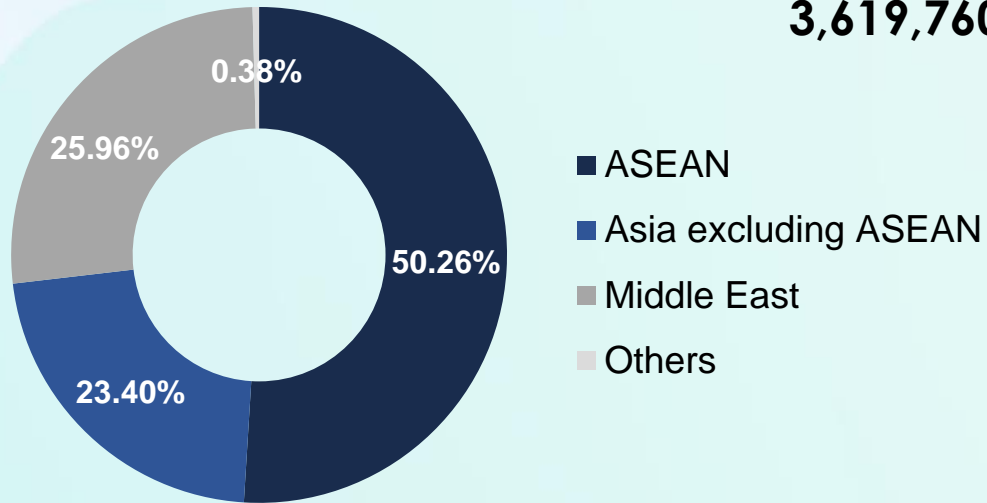
65million
Micro, Small and Medium Enterprises



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

Total Number of Indonesian Migrant Workers

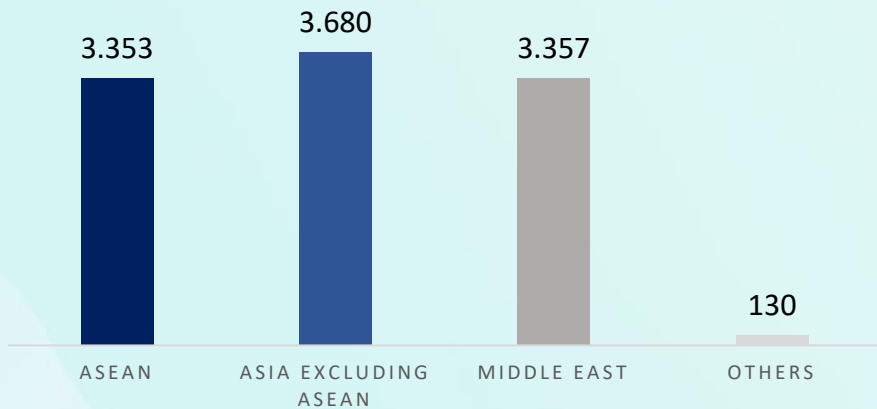
3,619,760



Remittance of Indonesian Migrant Workers

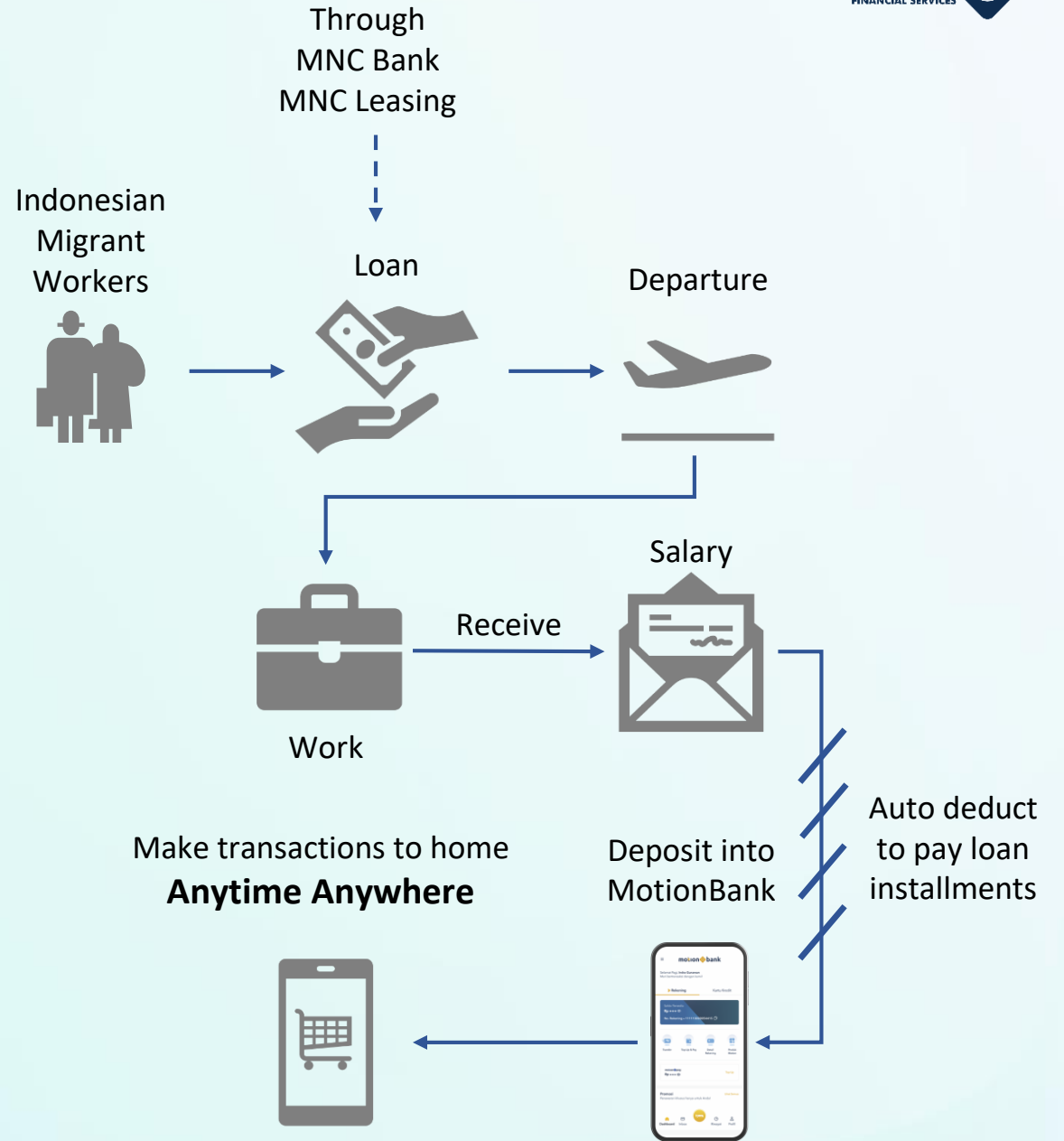
(Q4 2022 – Q3 2023)

USD 10,519 Million



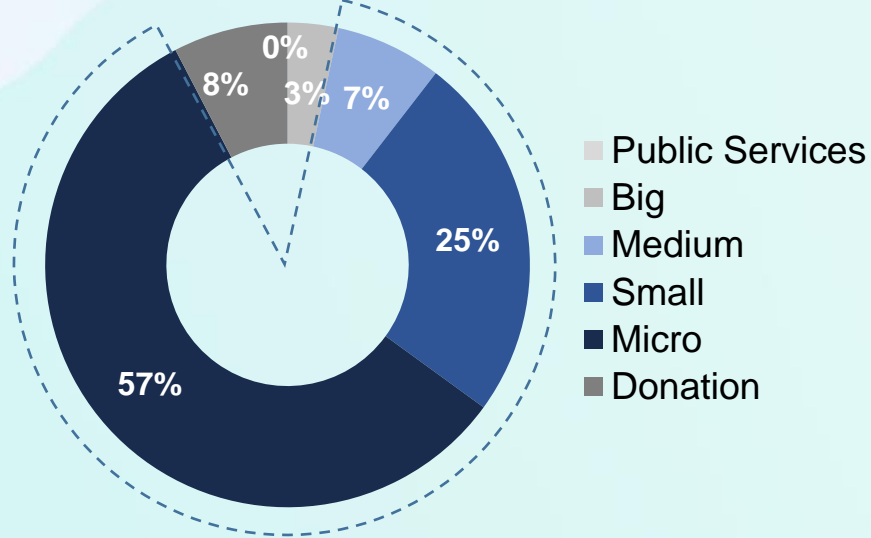
Central Bank of Indonesia, 2023

in million USD



QR Adoption in Indonesia

Total QRIS Merchants 30+ Million



Transactions FY-23 USD 15,065 Million



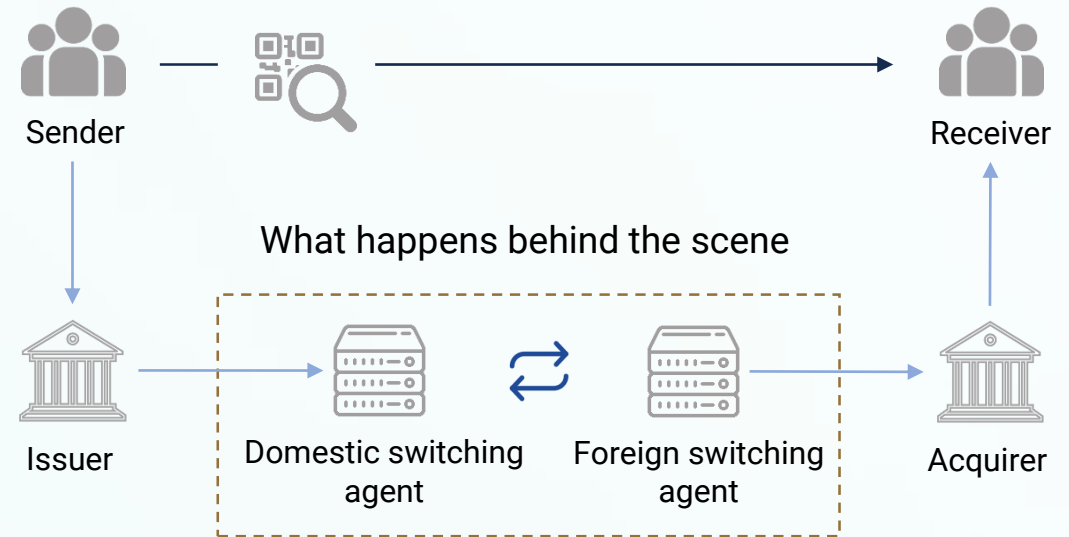
Central Bank of Indonesia, 2023

in million USD



Cross-border remittance

Indonesia, Malaysia, India, Pakistan, Philippines, Thailand

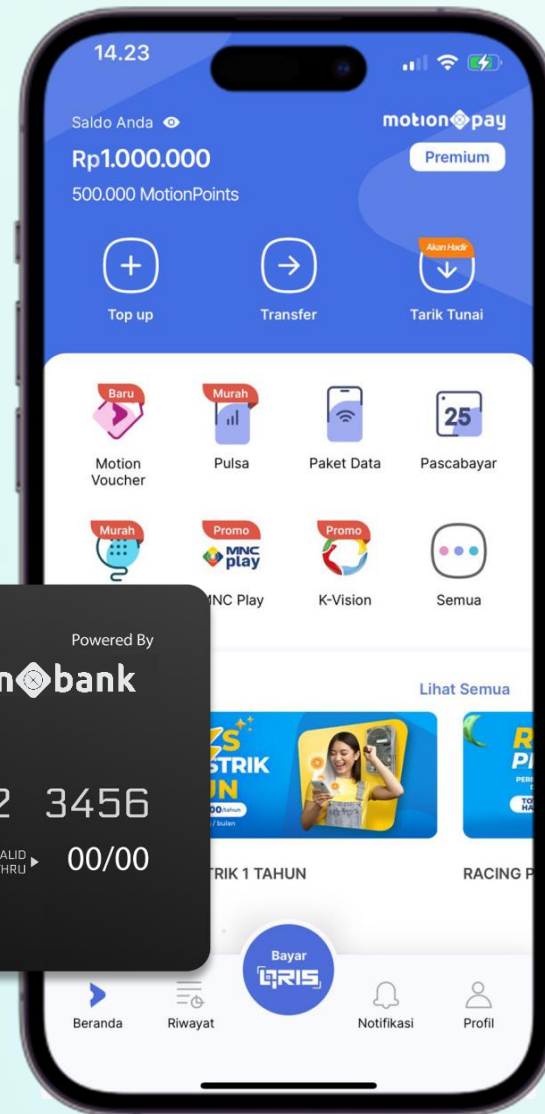
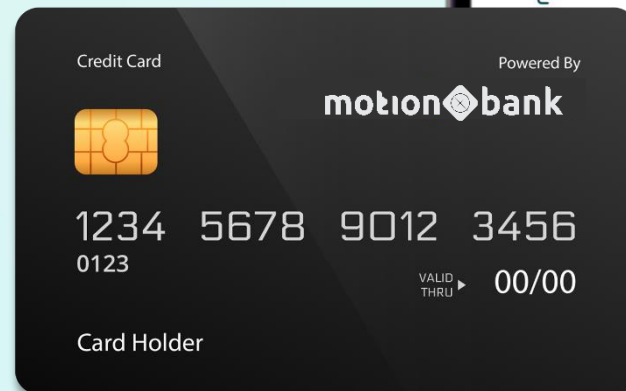


WHITE LABELING

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**



Why Co-Branding?

- License
- 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



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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