

INDUSTRY OVERVIEW

Immense Market Opportunity to Serve the Unbanked



~280 Million
Population



US\$4,920
2023 GDP per Capita



~80%
Internet Penetration

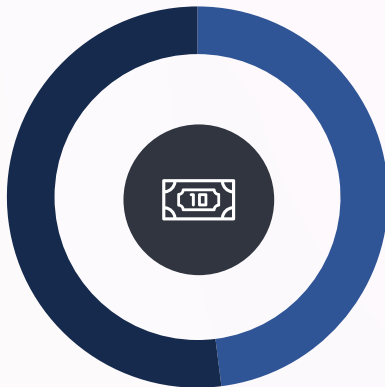


~90%
Smartphone Penetration



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

Indonesia has the world's fourth-largest unbanked population

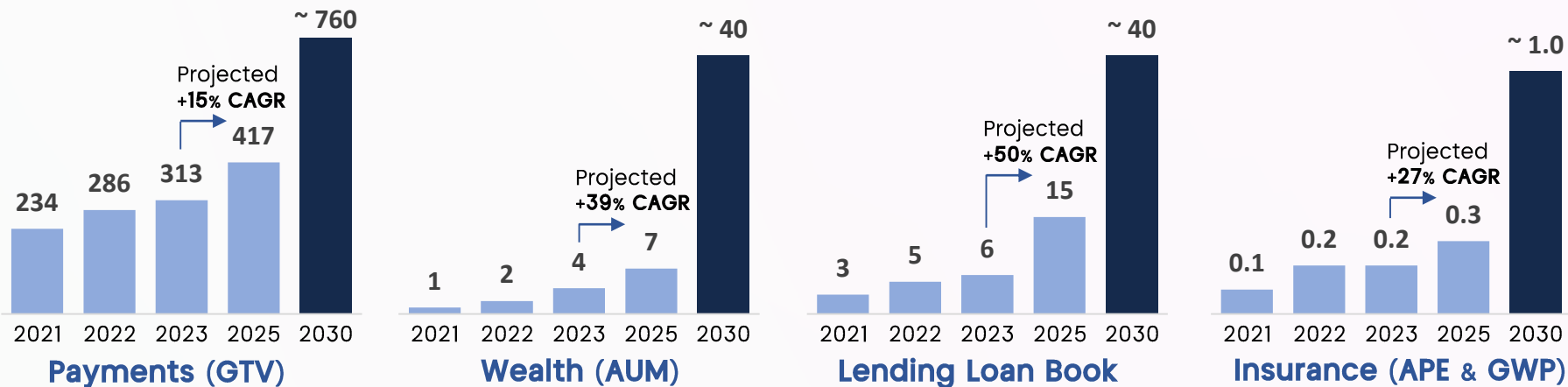


48% Banked
Full access to financial services

52% Unbanked
Do not own a bank account

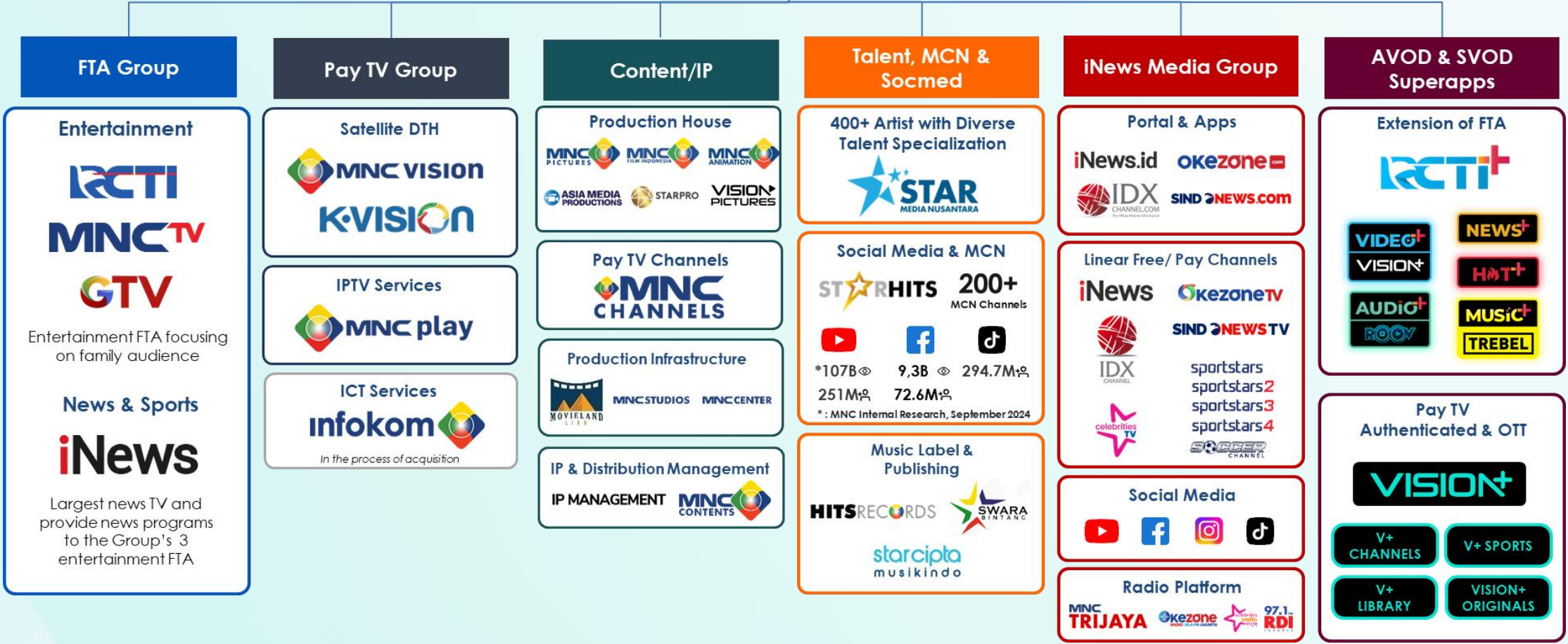
* adult population

Digital Financial Services *in USD billion



• The Global Findex by World Bank, 2022 • Google, Temasek, Bain, e-Conomy SEA, 2023 • Central Bureau of Statistics, 2023 • World Economic Outlook, Apr 2024 • Indonesian Internet Service Providers Association Forecast, Jan 2024 • Statista, Oct 2023

MNC MEDIA ENTERTAINMENT



FTA Group

Entertainment

Entertainment FTA focusing 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

Talent, MCN & Socmed

400+ Artist with Diverse Talent Specialization

Social Media & MCN

200+ MCN Channels

*107B @
 9.3B @
 294.7M @
 251M @ 72.6M @

* : MNC Internal Research, September 2024

Music Label & Publishing

iNews Media Group

Portal & Apps

Linear Free/ Pay Channels

sportstars
sportstars2
sportstars3
sportstars4

Social Media

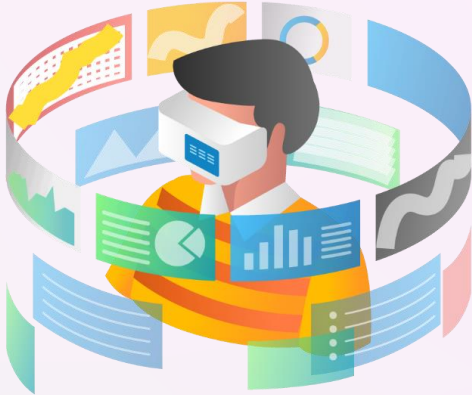
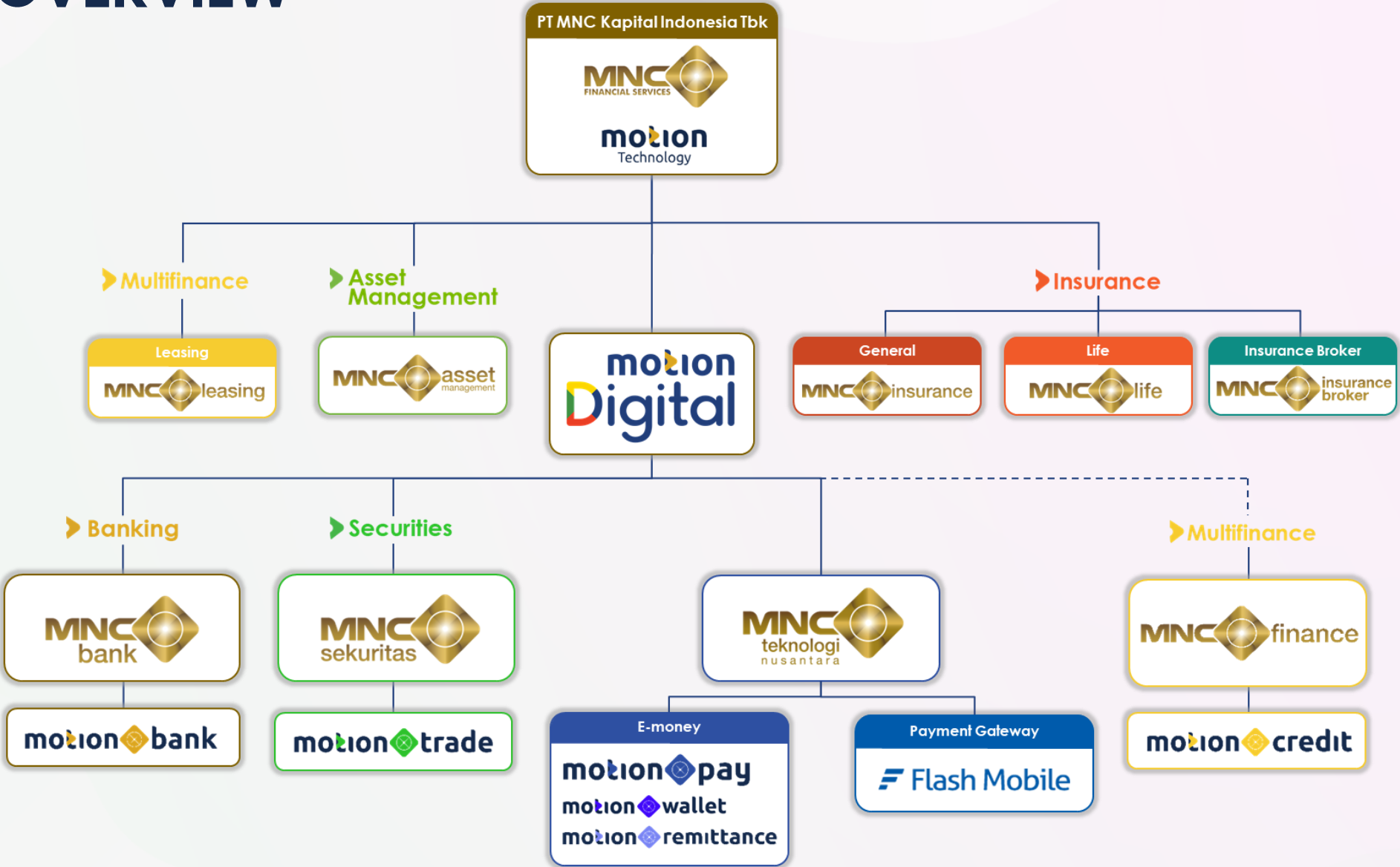
Radio Platform

AVOD & SVOD Superapps

Extension of FTA

Pay TV Authenticated & OTT

MNC FINANCIAL SERVICES OVERVIEW



motion Digital



motion bank

Products

- Savings
- Online term deposit
- Online credit card & debit card
- Pension business
- Digital lending
- RDN (Client Fund Account)
- QRIS Payment
- In-app billers/ purchases
- Virtual account
- Cardless withdrawal convenient store
- Split bill
- Super app

Upcoming Developments

- Online debit
- Bank as a Service
- Cardless Withdrawal
- Wealth management
- Loyalty program
- Cross-border payment & remittance
- FX online
- Personal financial management
- Bulk Account Opening
- MotionTrade Integration
- MotionCredit Integration

Partnerships



Upcoming Partnerships



motion trade

Products

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

Upcoming Developments

- KSEI sub account integration
- Intraday short selling
- Margin account relaxation
- RDN to e-Wallet (MP, GoPay, OVO)
- Payment via e-Wallet
- Education website
- Margin financing PEI
- Stock screening & comparison
- MotionTrade Lite via Web

Partnerships



- 34 Investment Managers
- 91 Investment Galleries
- Administrator & Payment banks

Upcoming Partnerships



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

Partnerships



Upcoming Partnerships



to be acquired from the borrower



motion credit

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



Peer to Peer

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

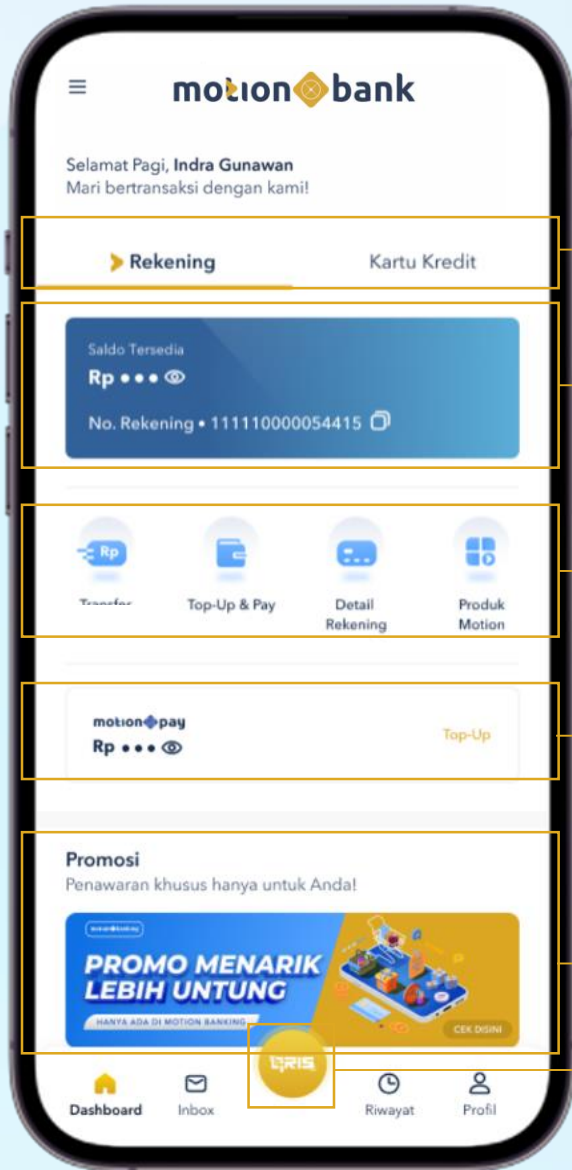


- MotionBank as the first Digital Banking facilitating pension salary payment to Retired Government Employees (3M retirees)
- MotionBank provides digital lending with auto-deduction installment from retiree's payroll
- MotionTrade as an appointed investment platform for Taspen Life (a life insurance 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
- Bank RDN (Client Fund Account)
- Online CC Application
- Online Time Deposits
- Digital Lending
- MotionPension

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

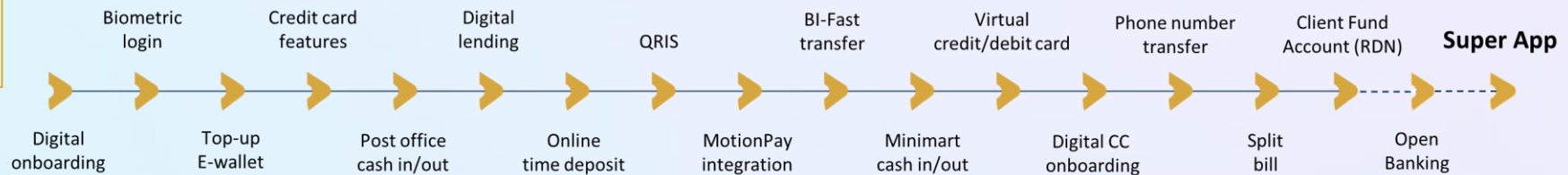
MotionBank is an integrated digital banking app, providing end to end banking services and attractive features.

UPCOMING FEATURES

- Online Debit
- Integration with MotionCredit
- Integration with MotionTrade
- MotionBank for Business & SME
- Bank as a Service (BaaS)
- Cross Border QR
- Online FX
- Personal Financial Management



Product development



THE BEST ONLINE TRADING APP



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

STRONG POINTS



130 Points of Sales
The widest distribution network in Indonesia



up to **195** products
The most complete and innovative products and services



1 out of **16**
Securities houses with Sharia Online Trading System (SOTS) license



1 out of **10**
Securities houses with short-selling license



SERVICES

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

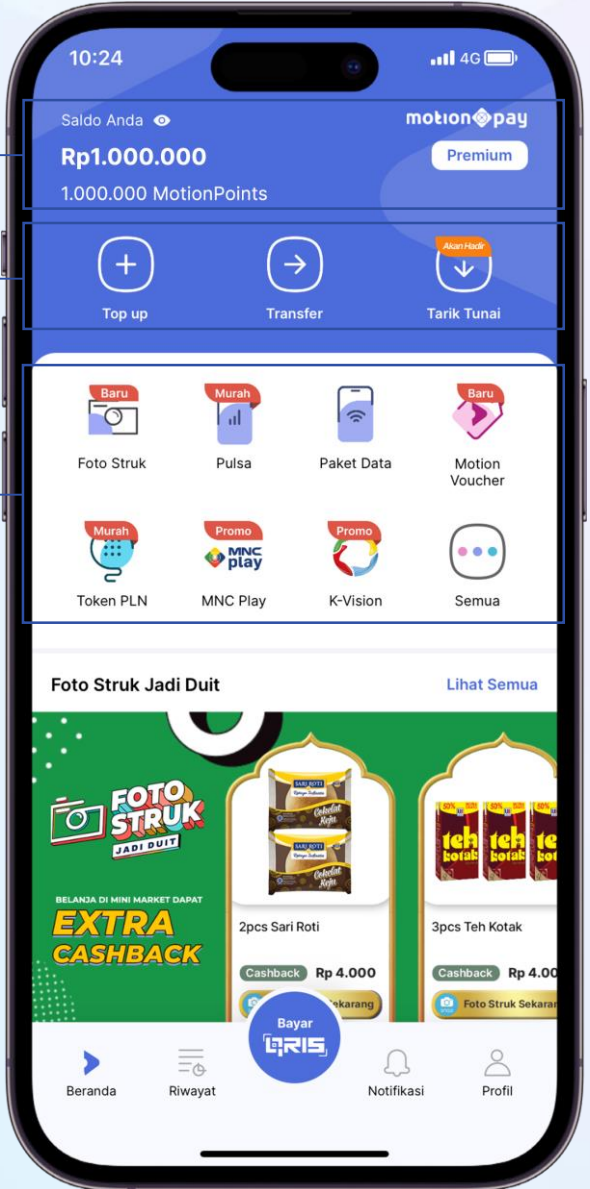
DISTINCTIVE FEATURES

 Auto Invest	 Super Order	 Online Account Opening	 One Time PIN Authentication
 e-IPO	 Daily MNC Research & Stock Recommendation	 Advance Charting Tools	 Voice Command



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 (coming soon)

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

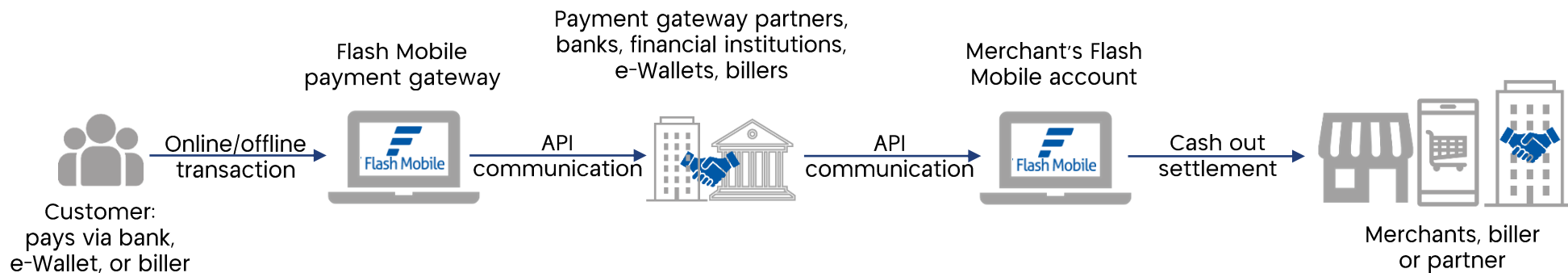
QRIS

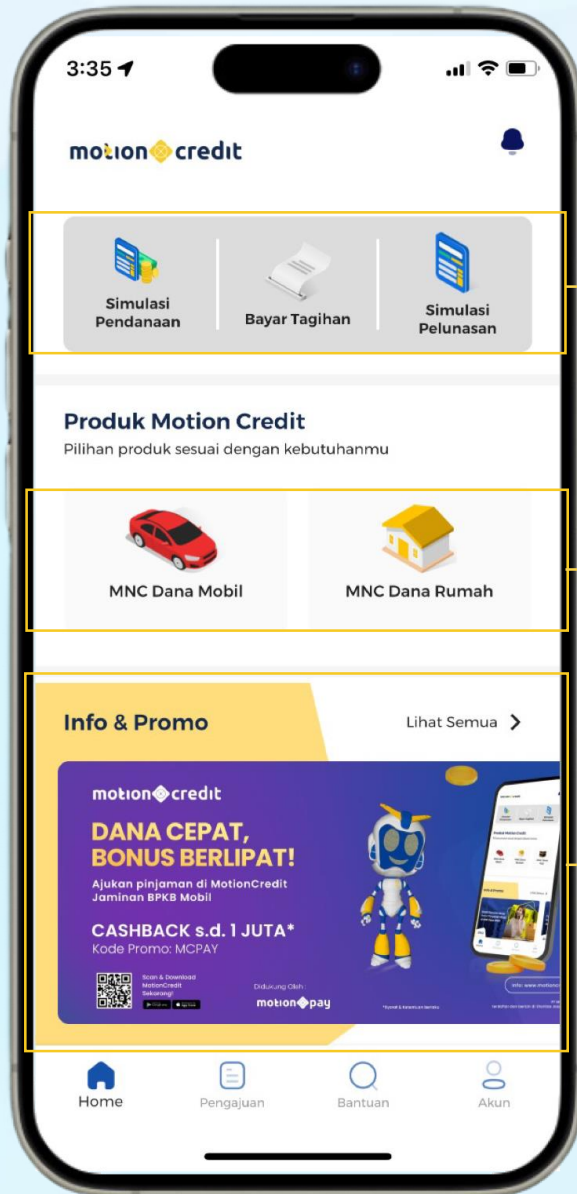
DIRECT DEBIT

PAYLATER/
CARDLESS

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

How Payment Gateway Works





motion credit

DIGITAL LENDING MARKETPLACE

Brief Financing Simulation & Online Payment

Main Products

- **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

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



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

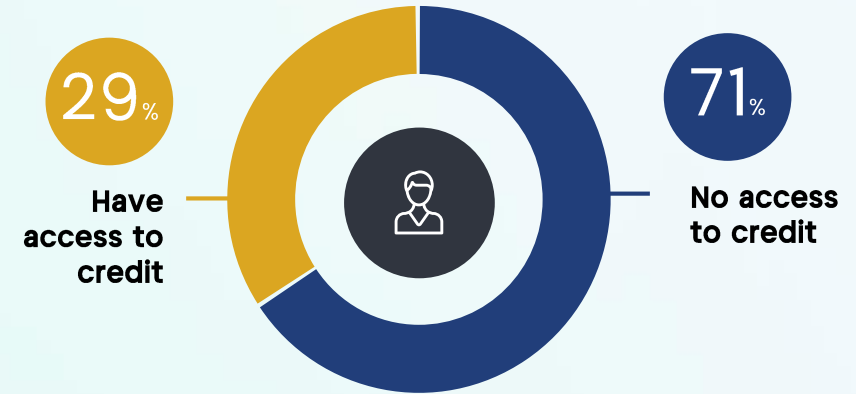


lending to retired government employees

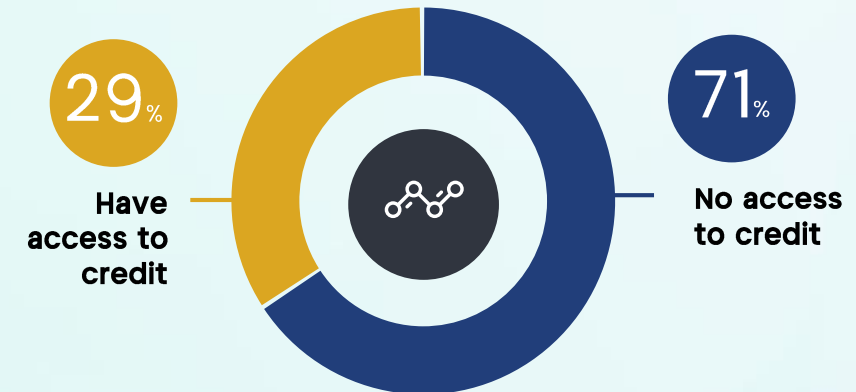
E-commerce digital lending for both merchant (working capital) and buyers (buy now pay later)

Why this market?

208 million
Low-Mid Income individuals



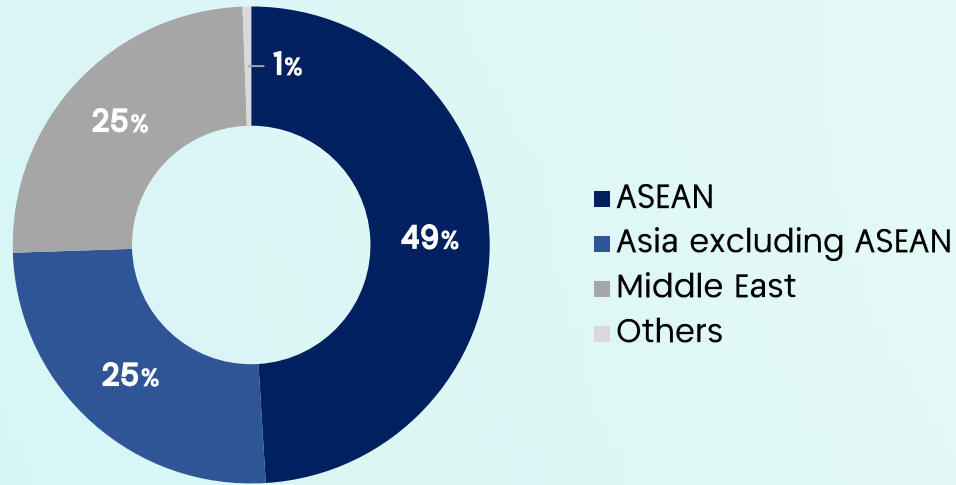
66 million
Micro, Small and Medium Enterprises



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

Total Number of Indonesian Migrant Workers

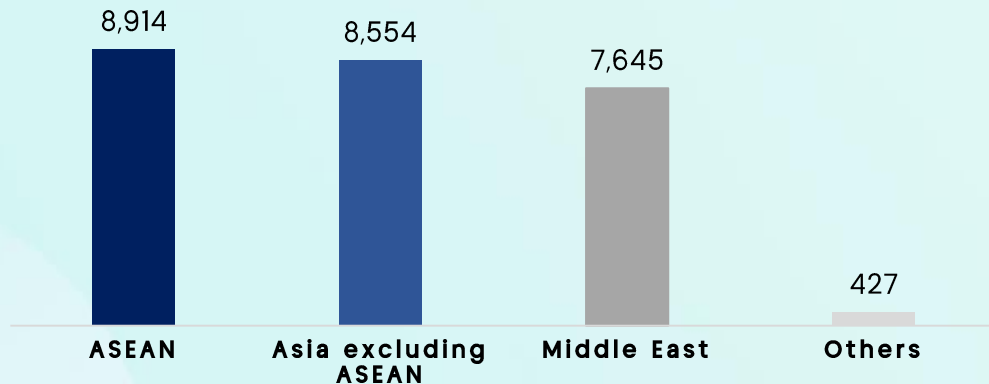
3,792,254



Remittance of Indonesian Migrant Workers

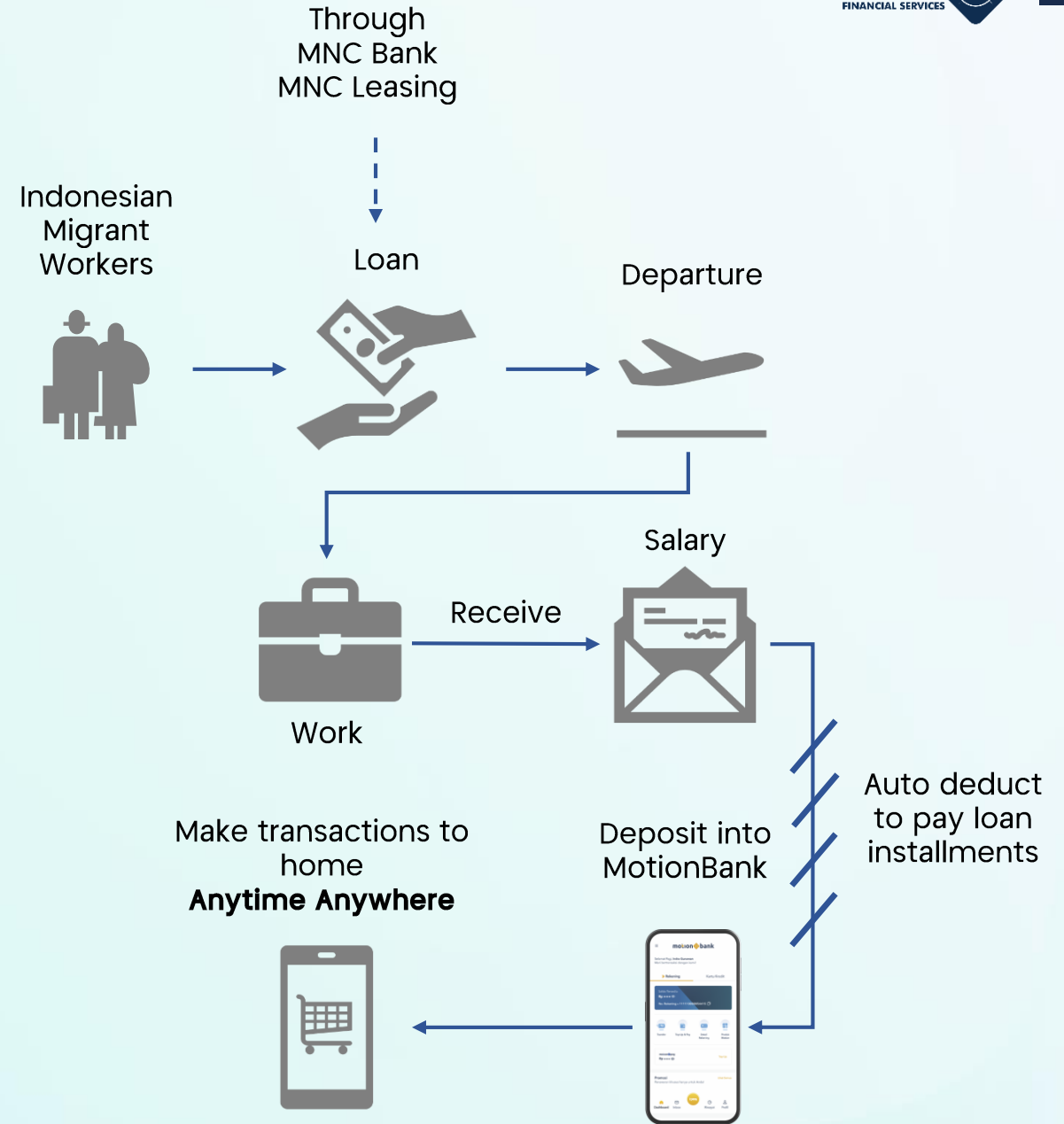
(Q3 2023 – Q2 2024)

USD 25,539 Million



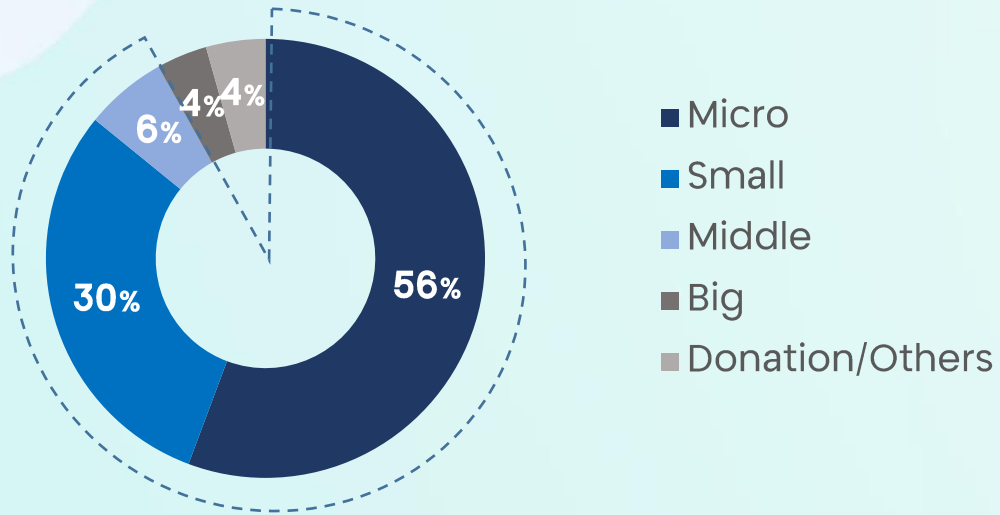
Central Bank of Indonesia, Q2-2024

in million USD



QR Adoption in Indonesia

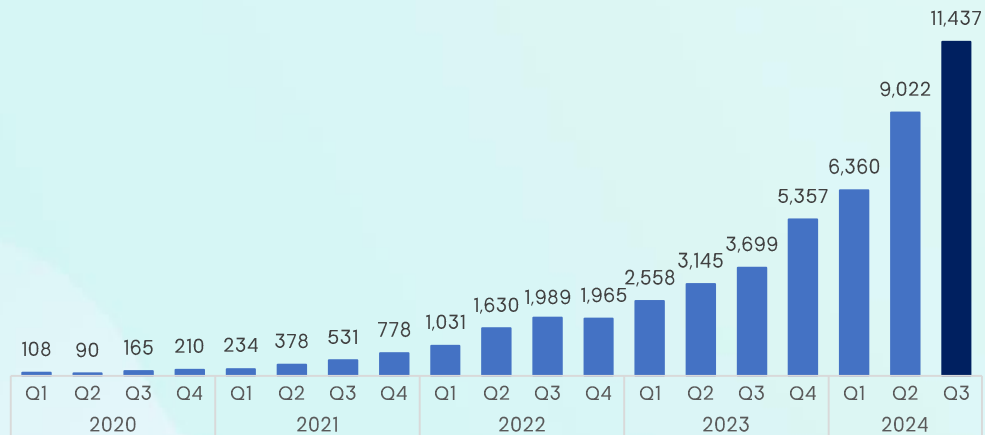
Total QRIS Merchants **34+ Million**



Transactions

USD 32,176 Million

(Q4 2023 - Q3 2024)



Central Bank of Indonesia, Q3-2024

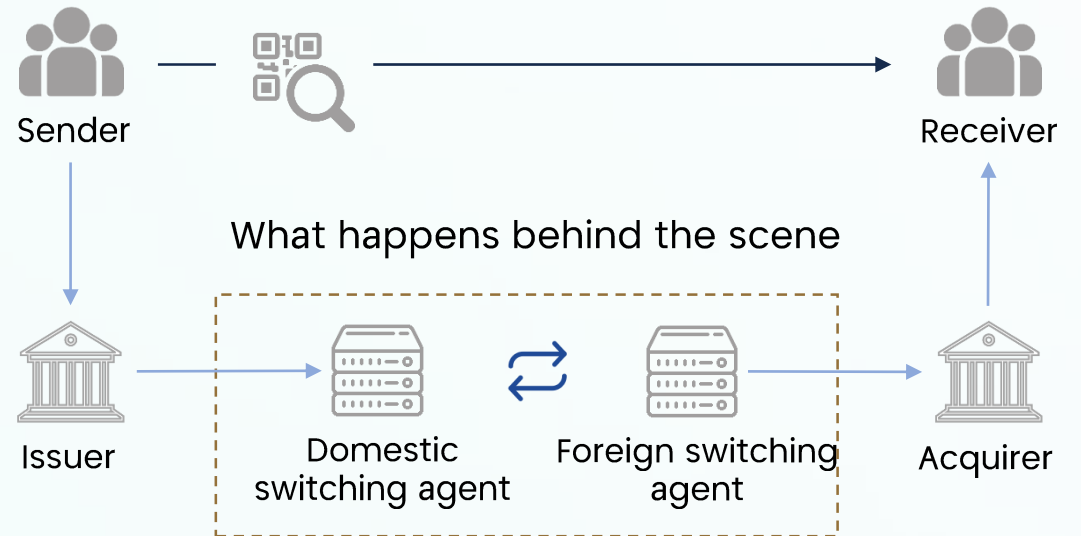
in million USD



Cross-border remittance



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

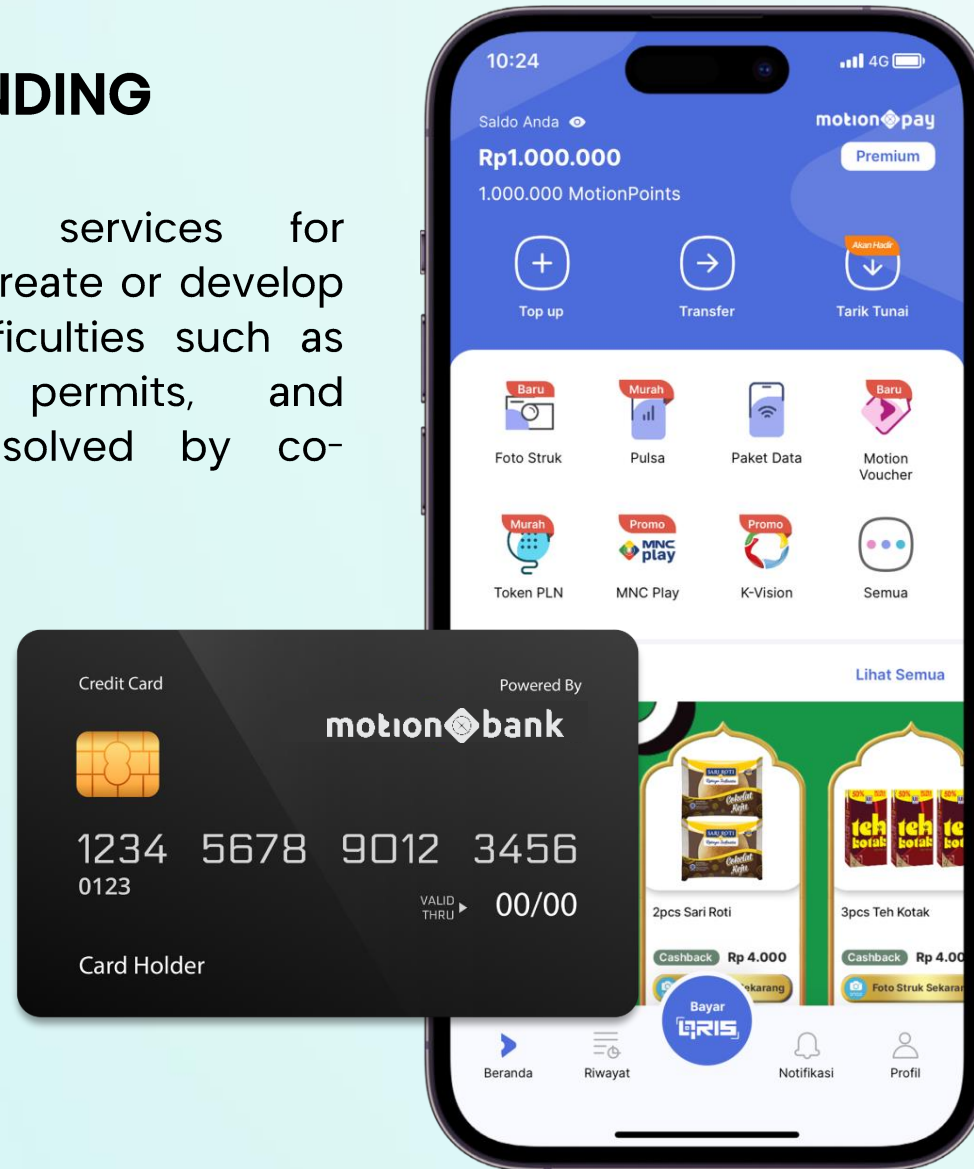


WHITE LABELING

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:



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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