

One of The Top 3 Most Licensed Fintech Firms in Indonesia



3

Licenses

2,700+

Average Transaction
Per Day

\$50M

GMV of 2019

Holder of Rare Difficult to Acquire Fintech Licenses in Indonesia:



**Payment Gateway
License**



**E-Money
License**



**Remittance
License**

Various Digital Financial Products

- **Payment Gateway**
Providing the back-end infrastructure between banks and merchants to enable the settlement of payments/purchases between customers and merchants.
- **Biller Gateway**
Facilitating transactions between individuals and/or corporates, in both pre-paid and post-paid digital solutions for billing services.
- **E-Money**
Enabling individuals to own a virtual bank account (e-wallet) without the need to open a bank account, to foster the financial inclusion of the unbanked population in Indonesia.
- **Remittance**
Offering a simple, quick, and low-cost digital solution for individuals residing in and out of Indonesia to flexibility transfer and receive funds.

Highly Experienced and Seasoned Management Team

Co-Founder & Chairman

Prior to joining The Company, The Chairman had already worked for a Big Four accounting firm in USA as a manager.

Co-Founder & CEO

The CEO co-founded an early pioneer of internet and mobile banking services in Indonesia.

Co-Founder & CEO of Syaria Product

The CEO of Syaria Product worked for one of the top Fortune 500 companies in the world as a brand manager.

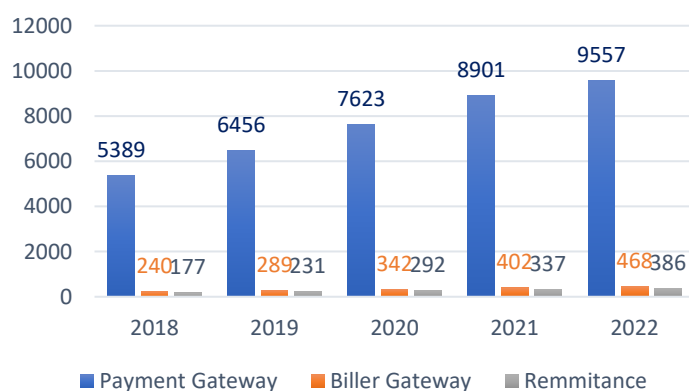
Co-Founder & CFO

A licensed investment manager with the experience in handling both equity and bonds underwriting in an asset management company.

Recently Endorsed by Large Reputable Organizations in Indonesia

The company has recently been endorsed by two large organization in Indonesia representing a combined total of 150M potential new users.

The Company's Total Addressable Market (USD Millions)



Indonesia's increase in digital transactions creates a need for a digital financial ecosystem able to support all financial activities for all people across the economic spectrum.

The Company has a mission to enable the financial inclusion of all Indonesian people, regardless of economic status, and become the country's most accessible, economical, and secure digital banking solution.

GMV Projections (in '000 USD)

	2020p	2021p	2022p	2023p
E-Money	79,513	474,857	3,427,929	13,338,737
Payment Gateway	28,793	101,330	181,787	306,765
Billing Gateway	2,227	4,143	96,543	258,214
P2P Lending (Loan Disbursed)	-	12,857	22,857	35,714
Total	110,533	593,187	3,729,116	13,939,430