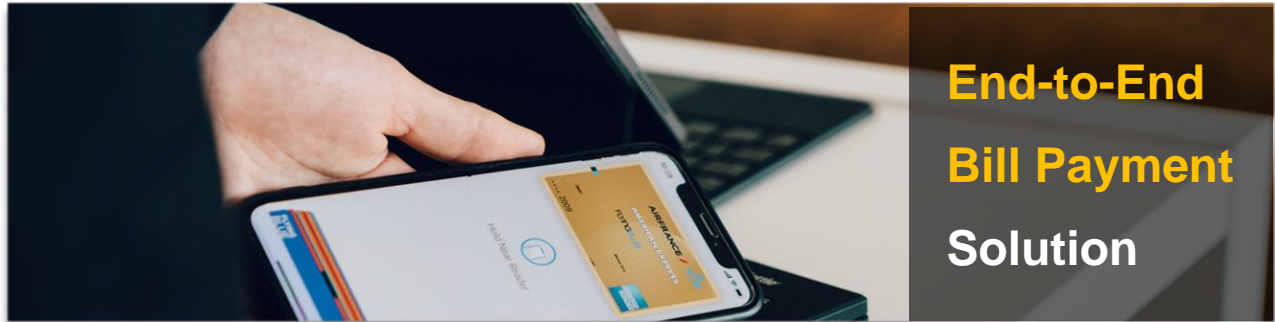


## Bill Payment Company in Indonesia



**100K+**

Merchants

**\$15M**

2022 Revenue (Annualized)

**\$3B**

2022 TPV (Annualized)

### One of the Only Few End-to-End Bill Payment Solutions in Indonesia



**Billing  
Aggregator**

- Billing Interface
- Fund Transfer and Reconciliation Engine
- H2H Interface



**Merchant  
Management**

- Deposit Management
- Purchase and Payment Service
- Store Opening Service/Retail Purchase



**Biller & Banking  
Solution**

- Billing System and E-channel
- Mini Core Banking
- Online Reconciliation
- Tax Object Data Collection System
- Point of Sales System

### Low-Cost, High Margin

- **High Profit**

The Company has a high profit due to the high margins that result from their managing of the whole process from the biller to the end-user without switching to another distribution channel.

- **Low Merchant Acquisition**

By working with government projects, the Company can acquire merchants with lower costs.

## Strong Technology Trusted by 100K+ Businesses



### Achievements

- Developed a banking system that has won multiple awards over the last 7 years.
- In April 2022, reached its highest TPV of \$257M, with 41.5 million transactions.
- In January 2022, their transaction gateway handled more than 120 million transactions per month.

### Highly Experienced Team in Transactional and Financial IT Solutions

#### Founder & President Director

- 20+ years of experience in the IT Industry in Indonesia
- Deep knowledge in IT solution, product, and service development
- Holds a Master of Engineering in Informatics from Institut Teknologi Bandung

#### Co-Founder & Director of Operations

- 20+ years of experience in the IT Industry in Indonesia
- Deep knowledge in IT development and business management
- Holds a Bachelor of Engineering in Informatics from Institut Teknologi Bandung

### Financials (USD)

	2020	2021	2022P	2023P	2024P	2025P
TPV	2.2B	2.4B	2.8B	4.2B	5.3B	6.6B
Revenue	4.7M	10.1M	14.7M	19.0M	25.0M	34.9M
COGS	4.7M	9.8M	12.9M	16.7M	22.0M	30.2M
Gross Profit	31.2K	367.5K	1.7M	2.3M	3.1M	4.6M