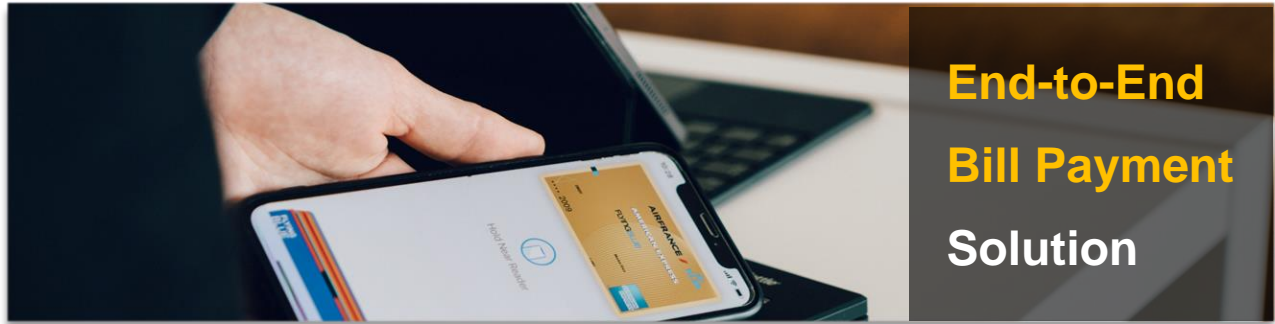


Bill Payment Company in Indonesia



100K+

Merchants

\$18.2M

2023 Revenue Projection

\$4.0B

2023 TPV Projection

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 January 2022, their transaction gateway handled more than 120 million transactions per month.
- In March 2023, reached its highest TPV of USD 234.3 million with 42.4 million transactions.

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)

	2022	2023P	2024P	2025P	2026P	2027P	2028P
TPV	\$2.6B	\$4.0B	\$5.0B	\$6.3B	\$7.7B	\$9.1B	\$10.8B
Revenue	\$13.0M	\$18.2M	\$24.0M	\$33.5M	\$46.5M	\$62.7M	\$85.6M
Gross Profit	\$927.8K	\$2.2M	\$2.9M	\$4.4M	\$7.6M	\$11.7M	\$18.3M

Currency Rate USD1 = IDR14,800