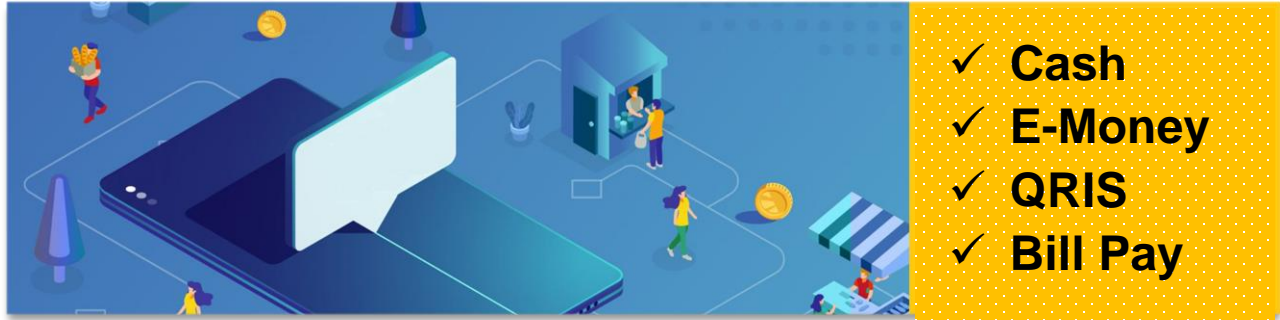


## Category-1 Licensed Branchless Banking Company in Indonesia



**\$28.9M**  
2023P TPV (USD)

**\$295.1K**  
2023P Revenue (USD)

**2**  
Fintech Licenses

### Licensed by Bank Indonesia



**Bank Indonesia**  
PSP Category-1 License



**Bank Indonesia**  
QRIS License

### Serving All Daily & Financial Needs for Indonesians, Such As:



**Cash Deposits/  
Withdrawals**



**E-Money  
Top Up**



**Bill  
Payment**



**QRIS  
Payments**

### Branchless Banking and Less Cash Collection System

The Company extends banking services to rural areas and cash-restricted societies. This branchless banking system follows OJK's Laku Pandai policy which aims to make banking more inclusive and accessible to those living in rural areas.

Agents go door-to-door assisting people with transactions, bill payments, loan disbursement, and cash collection without the need of going to a physical branch via special devices provided to said agents.

## Secure for Users

The Company is committed to the security of customer data and transactions and uses a standard security system to protect users when transacting via the Company's service.

## Partnered with Major Banks & E-Money Companies, Such As:



## Financials (USD)

	2020	2021	2022	2023P	2024P	2025P
<b>TPV</b>	7.46M	9.85M	22.20M	28.86M	37.52M	48.77M
<b>Revenue</b>	60.22K	54.66K	256.63K	295.13K	339.39K	390.30K
<b>COGS</b>	103.57K	76.88K	211.07K	162.32K	186.67K	214.67K
<b>Gross Profit (Loss)</b>	(43.34K)	(22.22K)	45.56K	132.81K	152.73K	175.64K

Currency Rate USD1 = IDR14,800