

## Licensed B2B & B2C Fund Transfer Provider in Indonesia



**48.2%**

2024 Annualized  
Net Profit Margin

**\$8.4M**

2024 Annualized  
Revenue (USD)

**\$4.0M**

2024 Annualized  
Net Profit (USD)

### 24/7 Fast & Secure Fund Transfer Services

The licensed fund transfer company provides payment and disbursement system services via their B2B Portal and B2C Mobile Application which are both available 24/7.

**B2B**

**Bulk API  
Disbursement**

**Payment Gateway for  
E-Commerce Sites**

**Receive Offline  
Payment**

**B2C**

**Low-Fee Money  
Transfer to Banks &  
E-Wallets**

**Make Local &  
International Online  
Payments**

**Tuition Payment**

### Licensed & Registered by All Major Fintech Authorities



**Bank Indonesia**  
Payment Service Provider  
License Cat. 3



**ISO 27001 Certified**



Registered on **Kominfo**



Member of  
**Fintech Indonesia Association**

## Over 450 Clients in the Country

**100+**  
Credit Unions

**100+**  
Rural Banks

**10+**  
P2P Lending

**1**  
SOE

**250**  
Other Companies

## Management Team

### Founder & Commissioner

The Founder has 15 years of experience in fintech and holds a master's degree in business management, as well as CODP from *Academy of Finance and Management Australia*.

In addition to their role at the Company, they are also the founder of a national company group working in investment, portfolio management, and real estate and hold the role of commissioner of an insurtech and multi-finance company.

### Co-Founder & COO

The Co-Founder has over 10 years of experience in fintech and a background in computer engineering. Prior to their work at the Company, they worked as a senior programmer and IT manager at an electronic payment company.

### CEO

The CEO is a C-level professional of 20 years with a strong IT background. They are a founder of multiple profitable tech companies in Indonesia and is currently also the president director of an IT service management company. They hold a bachelor's degree in electrical engineering from one of the Top 5 universities in Indonesia.

### CTO

The CTO has over 20 years of experience in IT and has worked for several fintech companies in Indonesia. They hold a master's degree in computer management from one of the Top 5 universities in Indonesia.

### CMO

The CMO has 10 years of experience in the fintech industry. They were a former head of marketing at a payment gateway company. They hold a bachelor's degree in informatics engineering from one of the Top 5 universities in Indonesia.

### CTO

The CTO has over 20 years of experience in IT and has worked for several fintech companies in Indonesia. They hold a master's degree in computer management from one of the Top 5 universities in Indonesia.

## Financials (USD)

	2021	2022	2023	Jan – Nov 2024	Annualized 2024
TPV	\$940.5M	\$1.1B	\$1.4B	\$1.58B	\$1.6B
Revenue	\$2.47M	\$3.28M	\$5.88M	\$7.66M	\$8.36M
COGS	\$690.96K	\$945.96K	\$1.22M	\$2.41M	\$2.63M
Gross Profit	\$1.78M	\$2.34M	\$4.65M	\$5.25M	\$5.73M
Net Income	\$1.26M	\$1.49M	\$2.98M	\$3.70M	\$4.03M

Currency Rate USD1 = IDR16,291