



MNC Bank Expands Financial Inclusion in Indonesia by Joining Jalin's Link Ecosystem

Jakarta, August 5, 2024 – PT Bank MNC Internasional Tbk (IDX: BABP) or MNC Bank, a part of MNC Group, has officially joined Link, the electronic payment system and network managed by PT Jalin Pembayaran Nusantara (“Jalin”). This milestone was marked with a cooperation agreement signed by Yudistira Ardhi Prastono (Chief Digital Business Officer of MNC Bank) and Eko Dedi Rukminto (Business Director of Jalin) on Friday, August 2, 2024, at the Jakarta Convention Center, coinciding with the Indonesian Digital Economy Festival (FEKDI). The signing was witnessed by the management teams of both companies.



Through this collaboration, MNC Bank will soon introduce a new service to expand customer access by enabling cash withdrawals without using an ATM card, known as Cardless Cash Withdrawal at more than 27,000 Link ATMs across Indonesia, leveraging the ATM network of other banks within Jalin's Link network. In addition to Cardless Cash Withdrawal, MNC Bank is also set to launch a new feature called QRIS Tuntas in partnership with Jalin. Unlike the QRIS feature for digital payment transactions, QRIS Tuntas, launched by Bank Indonesia in September 2023, is specifically designed for cash withdrawals, cash deposits, and interbank fund transfers using a simple QR Code scan. By broadening

access with Cardless Cash Withdrawal and the QRIS Tuntas feature, MNC Bank not only streamlines banking transactions for its customers but also plays a pivotal role in achieving widespread, secure, and convenient financial inclusion for the public, while advancing digital banking transformation in Indonesia.

Rita Montagna, President Director of MNC Bank, emphasized that this step reaffirms BABP’s commitment to providing unparalleled convenience and exceptional banking services to the public, with a focus on cutting-edge digital innovation through the MotionBank app. This partnership is also projected to significantly boost MNC Bank's transaction volume, leading to sustainable business growth. MNC Bank will strive to elevate the ease of banking transactions and broaden financial service inclusion across the nation.

Ario Bayu Tejo Aji, President Director of Jalin, explained that the collaboration with MNC Bank is a strategic decision to enhance access to digital payment technology and realize inclusive financial services in Indonesia. Ario predicted that this partnership will strengthen the national digital financial ecosystem and extend the reach of digital payment systems, driving positive changes in financial services to make it more secure, convenient, and efficient, ensuring that no one is left behind.

At the same event, Yudistira Ardhi Prastono elaborated on the mechanisms for using Cardless Cash Withdrawal and QRIS Tuntas services. "Currently, we and Jalin are advancing in the development of these services. We aim for Cardless Cash Withdrawal to be available to customers by the end of this year, allowing transactions from 50 thousand rupiah to 10 million rupiah per day. Additionally, MNC Bank targets the rollout of QRIS Tuntas by the first quarter of next year, as further processes are required to ensure its successful implementation," Yudistira explained.

About MNC Bank

PT Bank MNC Internasional Tbk (IDX: BAPP) or MNC Bank is a subsidiary of MNC Kapital that engages in full-service banking activities.

MNC Bank offers digital and conventional banking products and services, including savings accounts, loan facilities, debit and credit cards, treasury, trade finance and RDN (Client Fund Account), focusing on consumer, wholesale, and Micro, Small, and Medium Enterprise (MSME) segments.

MNC Bank also provides digital banking services through the MotionBank application and continuously innovates to become a future-ready bank based on cutting-edge technology.

For more information about MNC Bank, kindly reach out to the MNC Bank Call Center at 1500188 or MotionBank Customer Service via WhatsApp chat at 08888888888, visit www.mncbank.co.id and www.motionbank.co.id, and follow MNC Bank's official social media accounts, @officialmncbank and @motionbankingid on Instagram, MNC Bank on Facebook, and @MNCBank on X.

Enjoy MNC Bank's digital banking services by downloading the MotionBank app on the Play Store or App Store via the link bit.ly/MotionBankMNC. To simplify the process of opening a Tabungan Motion account, watch this tutorial: bit.ly/TutorBuRekdanMPay.

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About Jalin

PT Jalin Pembayaran Nusantara ("Jalin") manages the integration of Indonesia's largest state-owned ATM network under the ATM Link brand. As a payment processing company (switching), Jalin manages the "Link" network to connect financial transaction services based on ATMs & CRMs, Debit, CDMs, Mobile Banking, Mini ATMs, Quick Response Code Indonesian Standard (QRIS), both domestically and cross-border, as well as other banking services including cash management.

Founded in 2016 through a joint initiative by the The Ministry of State-Owned Enterprises, Himbara (BRI, BNI, Bank Mandiri, BTN), and PT Telkom Indonesia (Persero) Tbk, Jalin has played a crucial role in advancing payment sector innovation. In 2019, the majority of Jalin's shares were transferred to PT Danareksa (Persero). Today, Jalin has more than 60 members from the banking and fintech sectors in Indonesia.

Jalin has earned ISO 27001, ISO 9001, PCI DSS, and PCI PIN certifications as part of its efforts to meet service standards and reliability, ensuring the best service for all members. For more information, visit our official website at www.jalin.co.id.

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