

COMPANY PROFILE



It's Time to Build the Nation through Digital Transactions

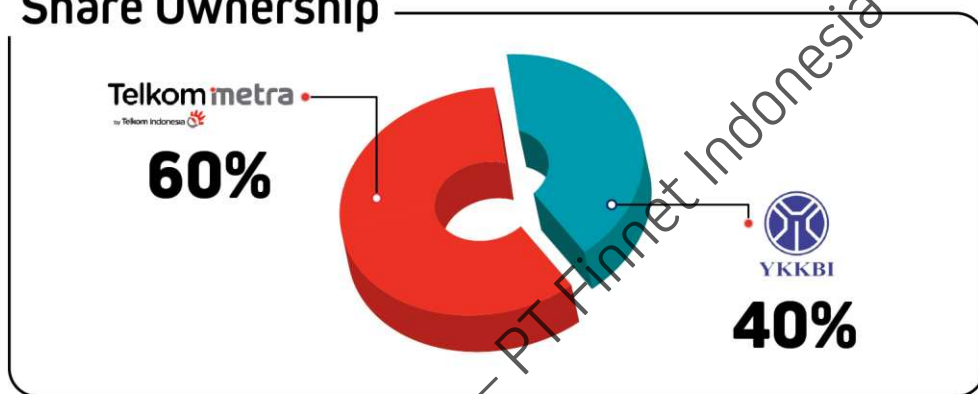
Finpay connects the economy
across the archipelago in the palm
of your hand.

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About Finnet Indonesia

PT Finnet Indonesia is a subsidiary of Telkom Metra (Telkom Group) in collaboration with Mekar Prana Indah (Bank Indonesia Employee Welfare Foundation) and has become one of the leading digital payment service providers in Indonesia. Finpay is an umbrella brand product from PT Finnet Indonesia which began operating in 2006 as a financial technology service provider and focuses on providing digital payment solutions and their support.

Share Ownership



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finnet

by Telkom Indonesia



Company Name	PT Finnet Indonesia
Commercial Name	Finnet
Business Field	• Services, financial transaction solutions, and electronic and digital payments. • Implementation of service platforms, financial solutions, and electronic and digital payments.
Company Status	Limited
Legal Registration	• NPWP: 02.479.391.1-062-000 • SIUP: 9120313151914
Date of Establishment	31 October 2005
Deed of Establishment	PT Finnet Indonesia was established through Notarial Deed of Imas Fatimah, S.H., No. 48 dated October 31, 2005, and was legalized by the Minister of Justice of the Republic of Indonesia under Decree No. C-00710/HT.01.01.Th.2006 dated January 11, 2006. The Articles of Association were adjusted to Law No. 40 of 2007 concerning Limited Liability Companies, as stipulated in the Deed dated July 10, 2008 No. 08, drawn up before Hasanah Yani, S.H., Notary in South Jakarta, and approved by the Ministry of Law and Human Rights of the Republic of Indonesia through Decree dated August 7, 2008 No. AHU-48614.AH.01.02.Th.2008. The latest amendment to the Articles of Association was stated in Deed No. 26 dated June 21, 2023 before Notary Utiek R. Abdurachman, S.H., M.Li., M.Kn, and has been acknowledged through the receipt of notification of amendment to the Articles of Association by the Ministry of Law and Human Rights under Decree No. AHU-AH.01.03-0081683 dated June 22, 2023. The latest composition of the Board of Directors and Board of Commissioners as set out in Deed No. 02 dated November 6, 2024, drawn up before Notary Utiek R. Abdurachman, S.H., M.Li., M.Kn, has been received by the Ministry of Law and Human Rights through Decree No. AHU-AH.01.09-0272695 dated November 6, 2024.

Company Vision and Mission



Vision

To become the digital payment company of choice to accelerate Indonesia's financial inclusion.



Mission

1. Strengthen digital financial products and solutions through product orchestration and licensing integration with market-accepted value propositions and business models.
2. Develop a sustainable platform that orchestrates the digital payment ecosystem to form ease of integration and access to services for the entire community.
3. Improve customer relationships by presenting digital touch points to provide the best experience and impression for partners and customers.

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Bank Indonesia License and Association Membership

Payment Service Providers (PJP) Category 1



Source of Fund
Information
Provider



Resource
Administration



Payment Initiation
and/or Acquiring
Services



Remittance
Services

FINNET has been approved by Bank Indonesia for the following products and services:



QRIS Organizer

- QRIS Merchant Presented Mode (MPM)
- QRIS Customer Presented Mode (CPM)
- QR Lintas Negara (QR Crossborder)



Digital Financial Services Provider



Debit Card Acquirer



National Open API Payment (SNAP) Standard



Fund Transfer Service Provider from abroad to Indonesia



Online Payment Gateway Operator



APMK Activity Organizer



BI-RTGS System Participants



MPNG3 LPL Designation



Appointment of E-Seal Distributor

Membership in Organizations and Associations

No.	Association/Organization Name	Role	Year Joined
1	Bank Indonesia Real-Time Gross Settlement (RTGS)	Membership	2009
2	Indonesian Payment System Association (ASPI)	Membership	2011
3	Indonesian Money Remittance Implementation Association (APPUI)	Membership	2012
4	Indonesian Fintech Association (Aftech)	Membership	2017
5	Indonesian e-Commerce Association (IDEA)	Membership	2016
6	Indonesian Payment Gateway Association	Membership	2023



International Standard for Information Security Management System (ISO 27001)

Ensures the company's customer, partner, and internal data is protected from threats such as information leakage, loss, or misuse.



International Standard for Payment Card Industry Data Security Standard (PCIDSS)

Ensures the security of the storage, processing, and transmission of payment card data to prevent information leakage and misuse.



International Standard for Anti-Bribery Management System (ISO 37001)

Ensures companies in identifying, preventing, and handling bribery risks that may occur both internally and externally.



International Standard for Quality Management System (ISO 9001)

Improve business process effectiveness, customer satisfaction, and product compliance with regulations to maintain consistent service quality.



Business Continuity Management System (ISO 22301)

Ensures companies implement systems to maintain operational continuity and quick recovery from disruptions.



IT Service Management System (ISO 20000-1)

Ensures information technology services that are effective and in accordance with customer needs.

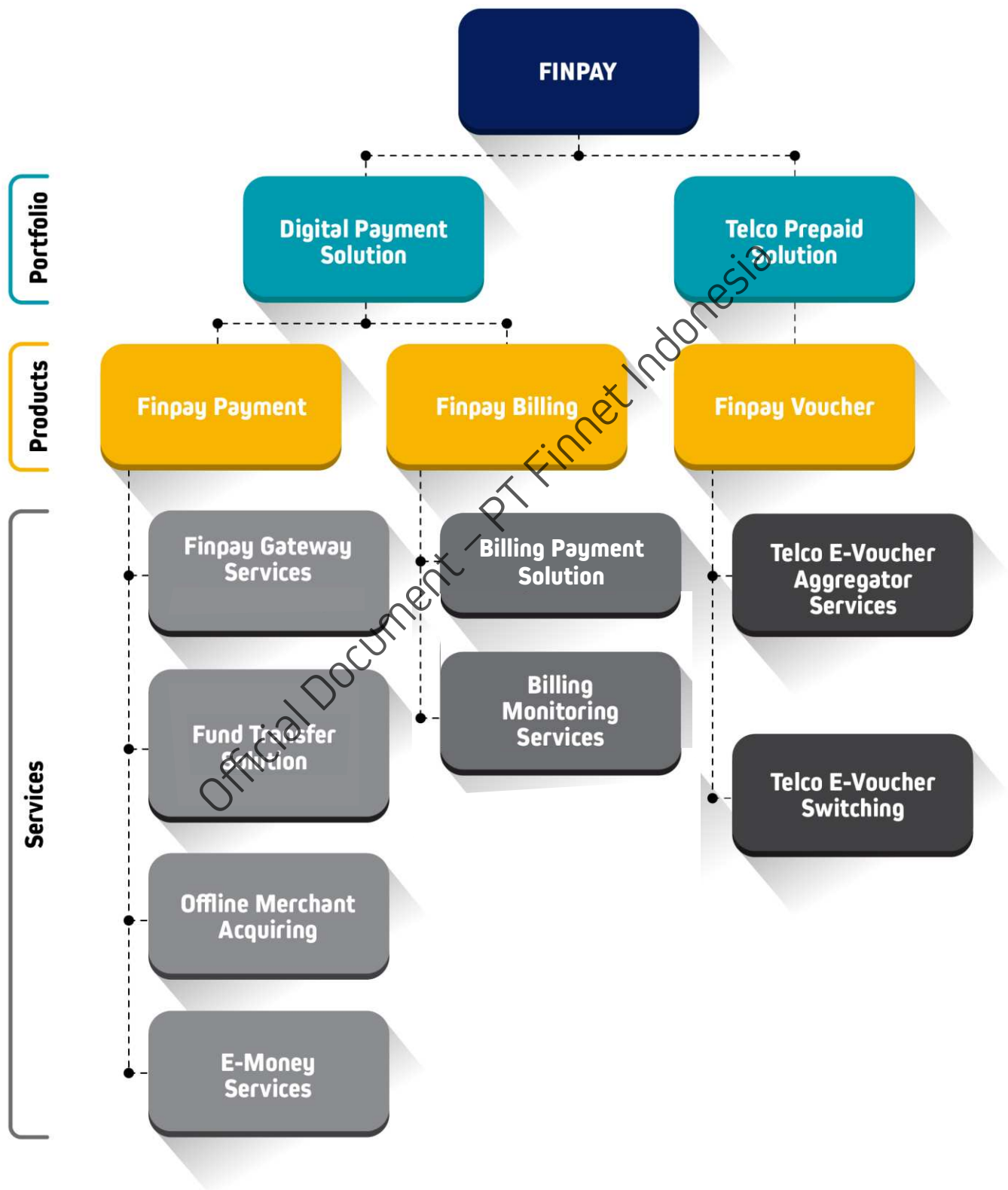


Finnet's Electronic System Operator (PSE)

Registered as an Electronic System Operator, which has been verified as an electronic system that is safe, reliable, and meets data protection requirements.



Products



Service and Customers

Finnet Indonesia is supported by a wide network and service coverage spread throughout Indonesia, ensuring easy and fast access for customers in various market segments.

Digital Payment Solution

Finpay Payment



Finpay Gateway Services

Services that facilitate online payments between buyers and sellers, such as through credit cards, e-wallets, or QRIS. The service secures transactions and processes payments quickly.



Fund Transfer Solution

Services for sending and receiving funds digitally, including interbank transfers, domestic and international remittances, as well as bulk payment management and e-money balance top-up.



Offline Merchant Acquiring

A service that allows physical merchants (such as stores or restaurants) to accept cashless payments, such as credit cards, e-wallets, or QRIS, at their location directly.



E-Money Services

Services that allow users to make transactions using electronic money, such as digital wallets or e-money balances, for various payments such as shopping, transportation, and bills.

Finpay Billing



Billing Payment Solution

A service that facilitates the payment of various types of bills, such as electricity, water, telephone through an integrated payment platform.



Billing Monitoring Services

A solution for customers for transaction recording and monitoring, clearing house and data provision.



Telco Prepaid Solution

Telco Prepaid Solution



Telco E-Voucher Aggregator Services

Connect various telecommunication voucher providers in one platform to facilitate voucher purchase and distribution.



Telco E-Voucher Switching

A service that regulates the distribution and transaction of telecommunication vouchers, ensuring that voucher payments and delivery are carried out quickly and securely.

FINNET's Partners

Finpay Billing

913

Billers and Channel Partners

Finpay Voucher

240

Partners

Finpay Remittance

19

Remittance Partners

Finpay Payment Gateway

148.444

Merchants

Finpay Money

96.913

Online Merchants



Target Market and Segmentation



Government (Public Bills, Taxes)

Finpay Easy Tax is an integrated solution for reconciliation services and tax and levy transaction settlement systems. Designed as a financial operation and managed service, Finpay Easy Tax supports central and regional governments in efficient, transparent, and accurate tax management through a digital system integrated with various national payment channels.



UMKM (Mitra Finpay, POS Management System)

Finpay Partners An all-in-one solution from PT Finnet Indonesia to support the digitization of transactions for the community and MSME actors. This service allows the payment of various bills such as BPJS, PLN, Telkom, IndiHome, credit, and Telkomsel Halo through one integrated platform.

Equipped with a digital Point of Sale (POS) system, Mitra Finpay helps MSMEs record sales, manage stock, and accept cash and non-cash payments, including QRIS and digital wallets—supporting more efficient and modern business operations.



Korporasi, E-Commerce, Transportasi, Telekomunikasi, dan lain-lain

PT Finnet Indonesia provides an integrated solution for institutions that handle complex payment flows from various funding sources, issuers, and front-end channels. This service supports automatic reconciliation and settlement processes that are accurate, fast, and secure to various parties.

Connected to various payment methods, such as credit cards, online debits, e-money, Virtual Accounts, to Finpay Payment Codes, this system improves the efficiency of financial management and merchant transaction conversion.

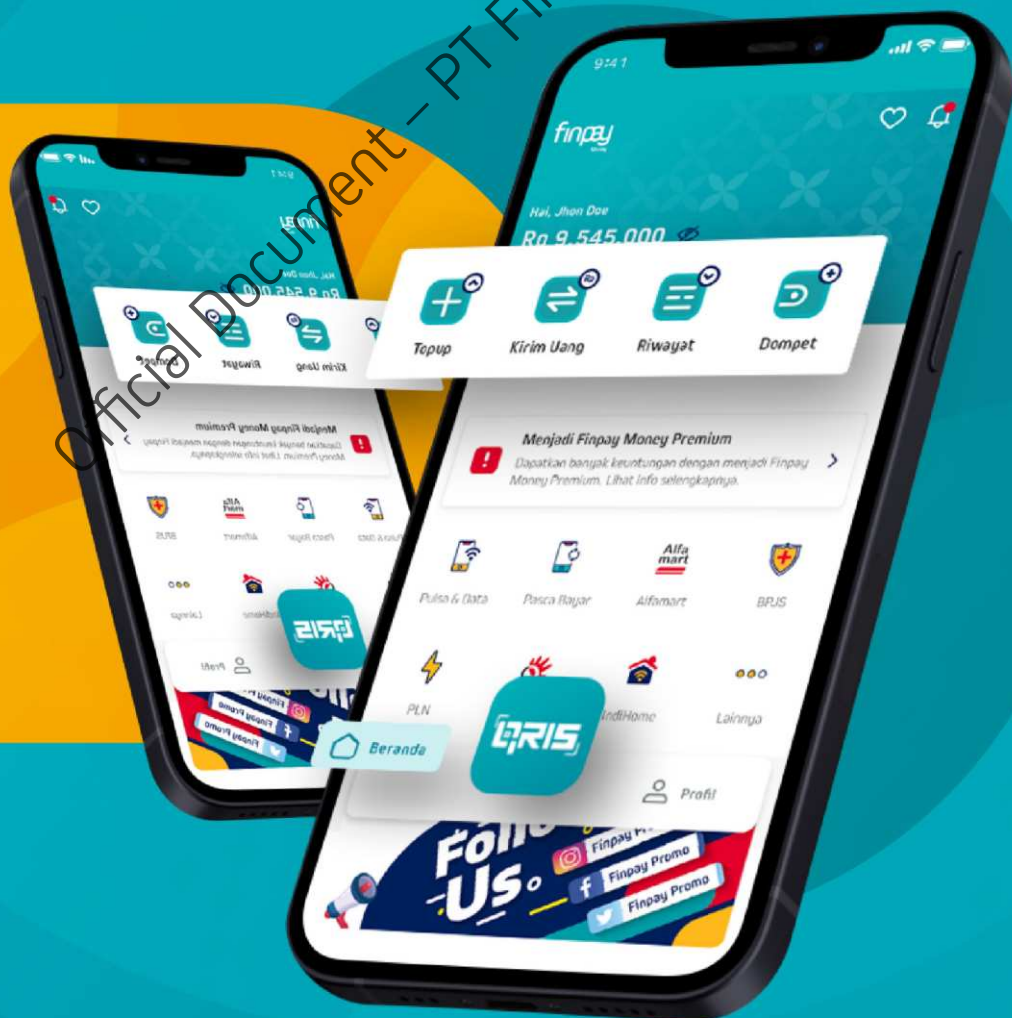


Competitive Advantage

Finnet has a comprehensive digital financial services ecosystem, supported by official licenses and extensive connectivity to various payment and distribution channels. This enables the provision of end-to-end solutions for partners and customers, ranging from financial transactions to digital products and fintech services.

With a strong distribution network and presence on various digital platforms, Finnet's services reach the retail segment to large institutions throughout Indonesia. Finnet continues to develop relevant digital products, such as Finpay Link, a fast, secure, and easy-to-use online payment solution.

Customer trust is maintained through the implementation of advanced security systems, including an Artificial Intelligence (AI)-based Fraud Detection System and real-time monitoring to ensure every transaction is secure and transparent.



Awards & Achievements



Finnet has won various awards in the development of financial technology solutions in Indonesia. The award is clear evidence of Finnet's commitment to providing innovative, secure, and reliable digital services.



Finnet Wins 'Most Trusted Company' Award

Finnet has reaffirmed its position as a company that has high credibility by winning the 'Most Trusted Company' award from SWA Magazine. This award is the third time that Finnet has been recognized for its consistency in implementing GCG principles in the company.

Finnet Wins "Excellence in Digital Banking Turnaround" Award at InvestorTrust BUMN Awards 2025

Finnet's Vice President (VP) Corporate Secretary, Ido Laksono, received the 'Excellence in Digital Banking Turnaround' award at the 2025 InvestorTrust BUMN Awards, as proof of recognition for the company's digital transformation and continuous performance improvement.



Finpay Became 'Best Payment Gateway Solutions in the Industry'

Finpay received an award as 'Best Payment Gateway Solutions in the Industry' at the CNBC Indonesia Awards 2024, strengthening its reputation as a reliable and innovative payment solution provider.



Corporate Social Responsibility (CSR)

PT Finnet runs a CSR program that focuses on environmental conservation, community empowerment, and support for education. All initiatives are designed in line with Environmental, Social, and Governance (ESG) principles as a form of the company's commitment to sustainable development.



Celebrating its 18th Anniversary, Finnet Plants 275 Trees in Cikole

PT Finnet Indonesia celebrated its 18th anniversary by planting 275 trees in the Perhutani Cikole area, Bandung, a concrete form of CSR by implementing the concept of Triple P (People, Profit, Planet) under the theme 'Beat to Elevate', as well as encouraging the use of digital transactions as an alternative to paper.

Finnet Shows ESG Commitment Through Release of 100 Hatchlings

President Director of Finnet Rakhmad Tunggal Afifuddin released 100 hatchlings on the beach of Nusa Dua, Bali. This action affirms Finnet's commitment to ESG practices and environmental conservation.



Full Dedication to the Country, Finnet Wins Two TOP CSR Awards 2025

The President Director of Finnet, Rakhmad Tunggal Afifuddin, received the TOP CSR Awards 2025 and the TOP Leader on CSR Commitment 2025 awards. A recognition of the integration of effective, relevant, and sustainable CSR programs in line with ESG principles.



Azis Sidqi
Director of Business
and Marketing

Rakhmad Tunggal Afifuddin
President Director

Apep M.K. Noormansyah
Director of Technology,
Product and Operation



Management



Rakhmad Tunggal Afifuddin
President Director

Place and
Date of Birth

Sidoarjo, January 3, 1973

Age

52 tahun

Educational History

- Master's Degree – Universitas Gadjah Mada, Indonesia
- Bachelor's Degree – Telkom Institute of Technology, Bandung, Indonesia

Career Journey

- President Director of PT Graha Sarana Duta (Telkom Property)
- President Commissioner of PT Telkom Landmark Tower



Azis Sidqi
Director of Business and Marketing

Place and
Date of Birth

Pemalang, May 7, 1973

Age

52 years old

Educational History

- Master's Degree in Management, Universitas Gadjah Mada, Indonesia
- Bachelor's Degree in Industrial Management Engineering, STT Telkom, Bandung, Indonesia

Career Journey

- Deputy Executive Vice President, Telkom Regional West Java
- Deputy Executive Vice President, Enterprise Service Division



Apep M.K. Noormansyah
Director of Technology, Product and Operation

Place and
Date of Birth

Bandung, December 26, 1965

Age

59 years old

Educational History

- Doctorate (Ph.D.) in Strategic Management, Universitas Padjadjaran, Indonesia
- Master's Degree in Financial Management, Universitas Padjadjaran, Indonesia
- Bachelor's Degree in Agricultural Cultivation, Bogor Agricultural University

Career Journey

- Deputy Main Director, PT Orix Indonesia Finance
- Director, Bank Indonesia

Building a Practical, Secure, and Trusted Digital Economy Ecosystem

With Finpay,
every digital transaction
becomes faster, easier, and
more reliable.



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by Telkom Indonesia 

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