



The problem

# 2011

The coming era of the Indonesian  
digital economy

## Merchant headaches

Before  
Going Live

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After  
Going Live

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Going Live

**Bank process** – too cumbersome for small and medium sized companies

**System Integration** - Too many payment options available in Indonesia

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After  
Going Live

## Merchant headaches

### Before Going Live

**Bank process** – too cumbersome for small and medium sized companies

**System Integration** - Too many payment options available in Indonesia

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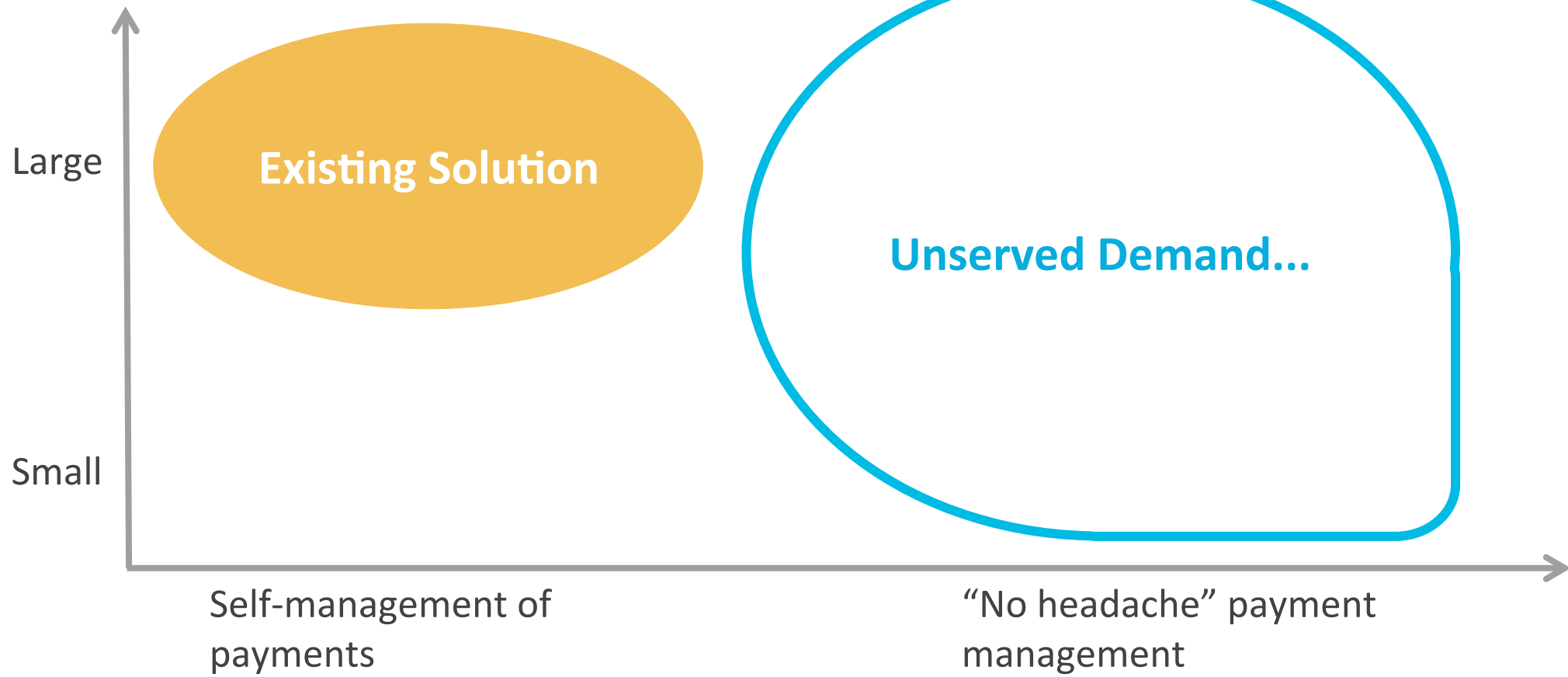
### After Going Live

**Transaction Analytics** – transaction analytics tool needed to developed in-house

**Fraud Management** – everything done manually

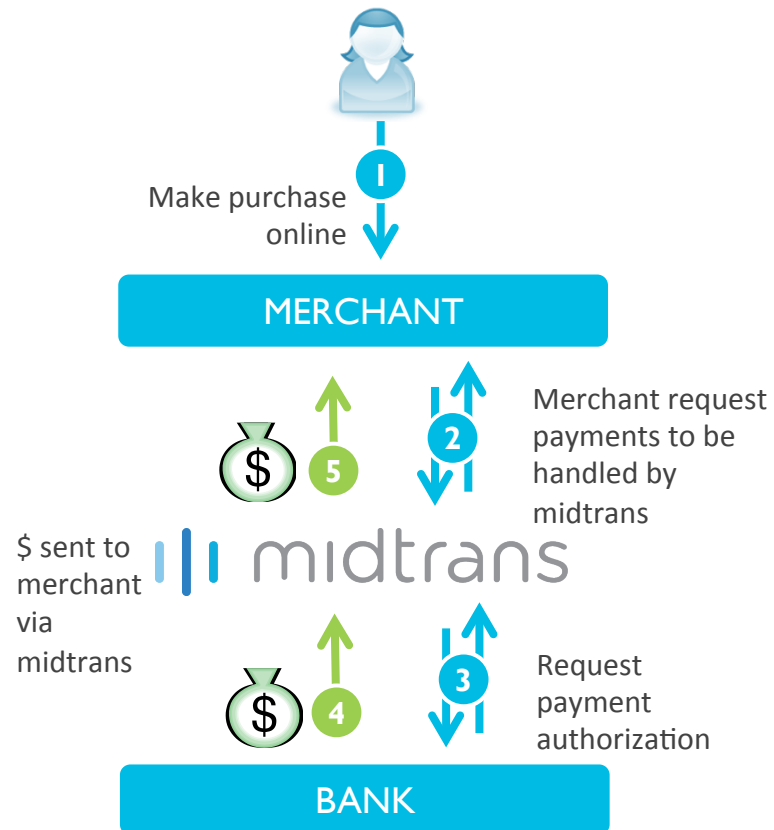
## The market

### Business Size



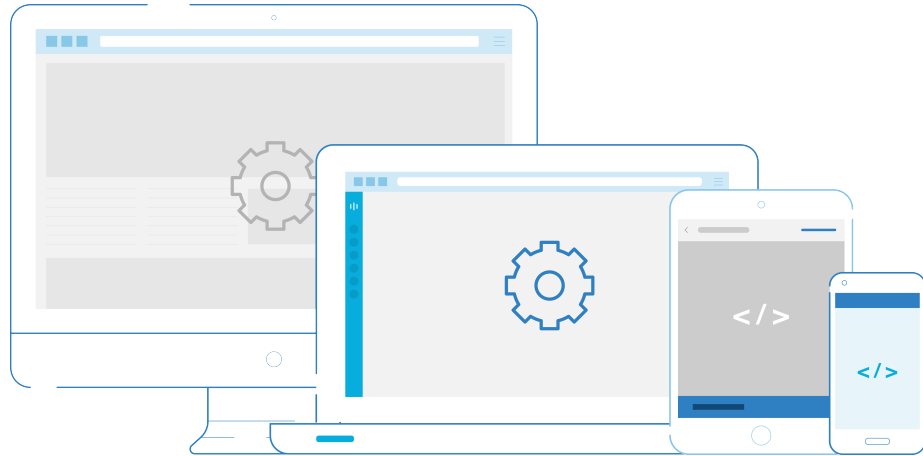
### Service level needs of the Merchants

## Solving the: Bank Process




























- Application can be processed within **a day** since Midtrans handles DD
- **1** legal agreement
- **1** invoice + billing handled automatically by midtrans
- **1** knowledgeable customer service representative
- **Merchant risk is minimize for the bank** via the credit enhancement from midtrans

## Solving the: System Integration



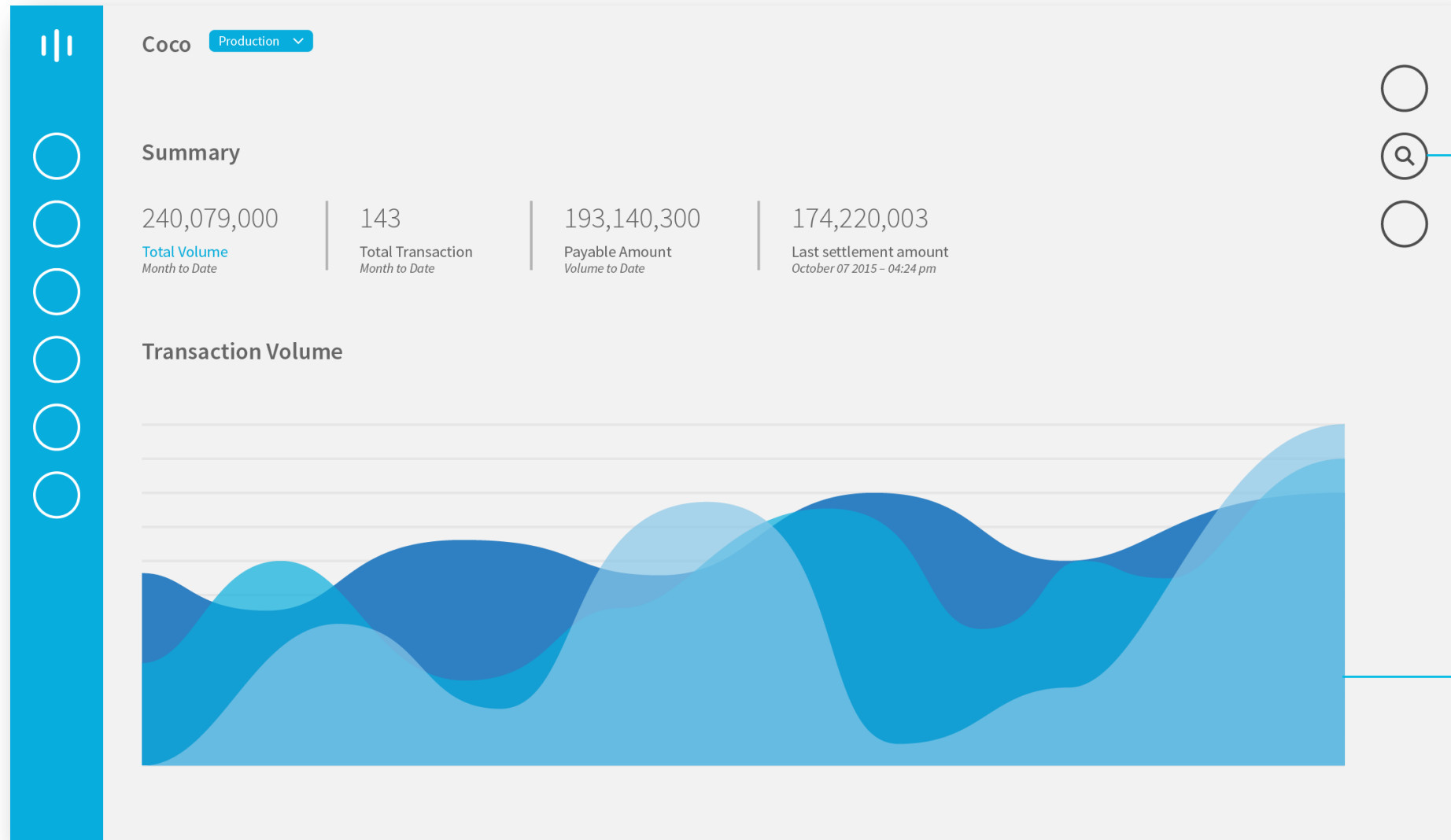
# One API

for all payment methods

 card payment	 direct debit	 e-Wallet	 bank transfer	 over the counter
				
				
				
				
				



## Solving the: Transaction Analytics



Search for particular transactions

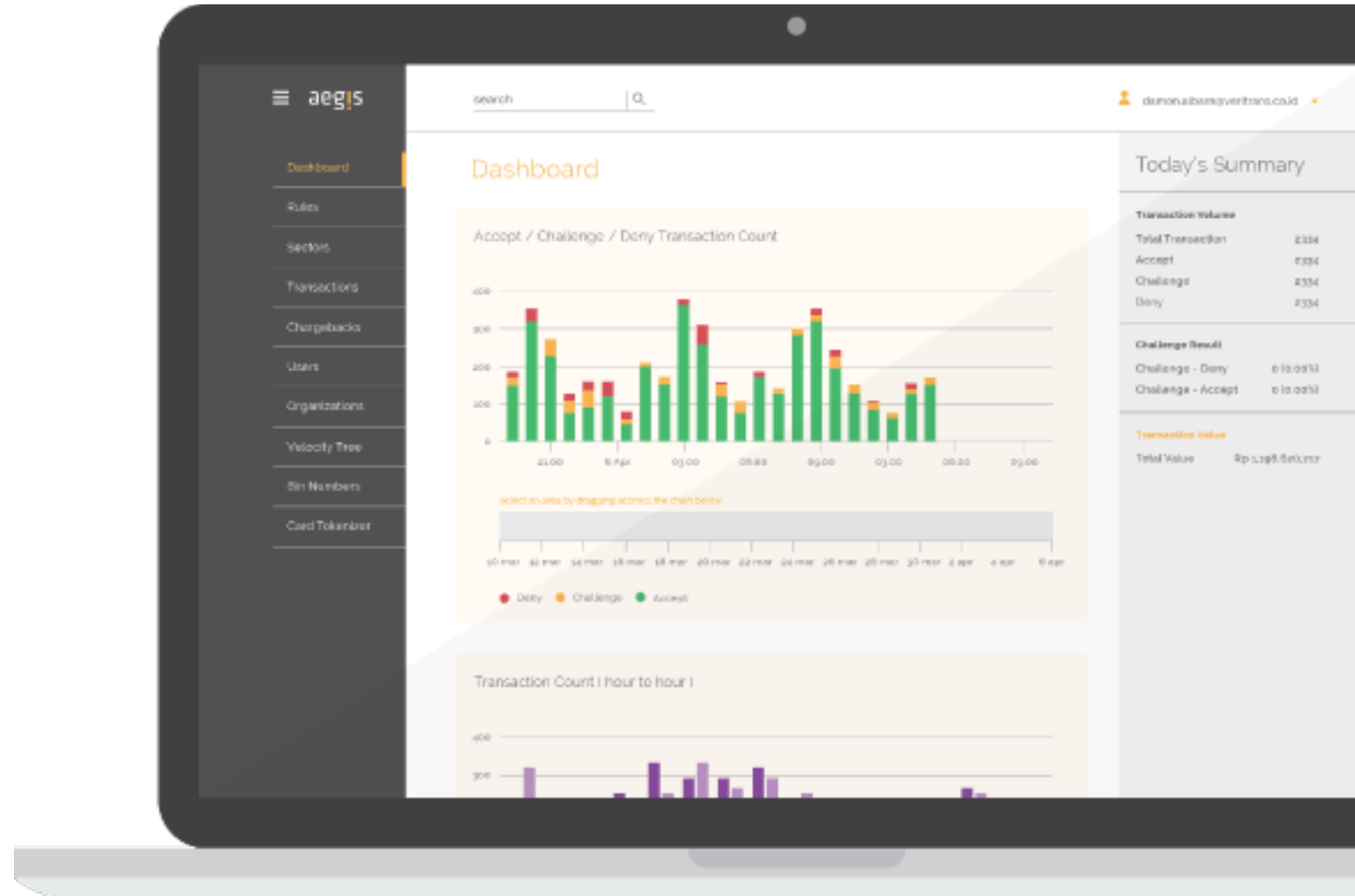
Graph your transaction volume from all channels.

Change the date for different time periods.

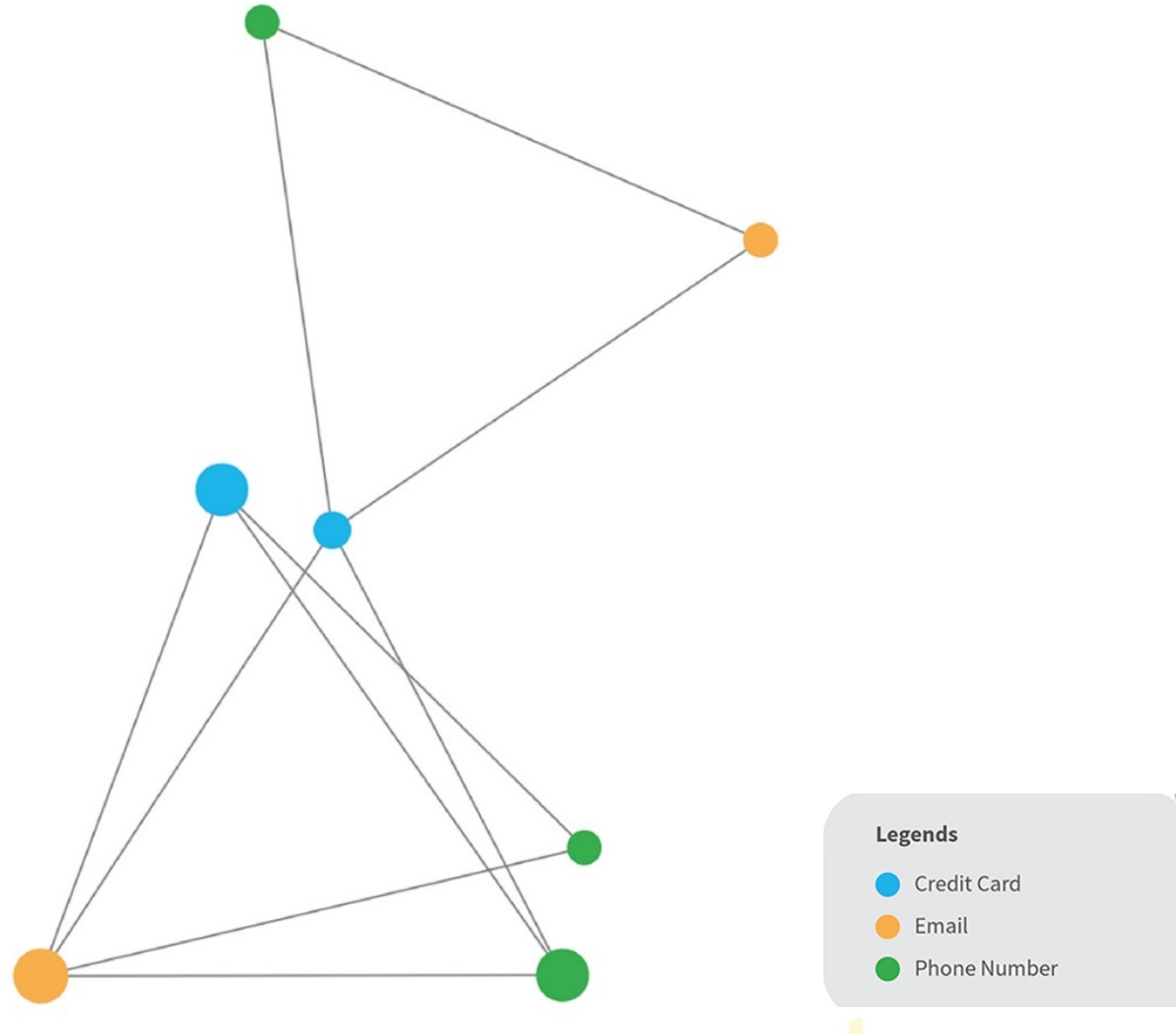
## Solving the: Fraud Management

# aegis

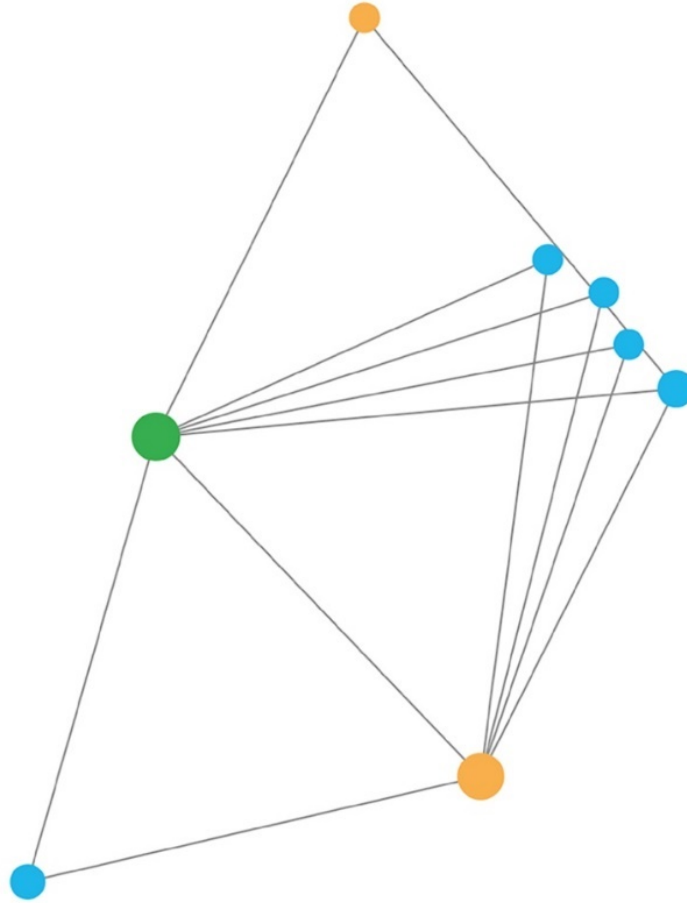
PATTERN DETECTION  
SYSTEM



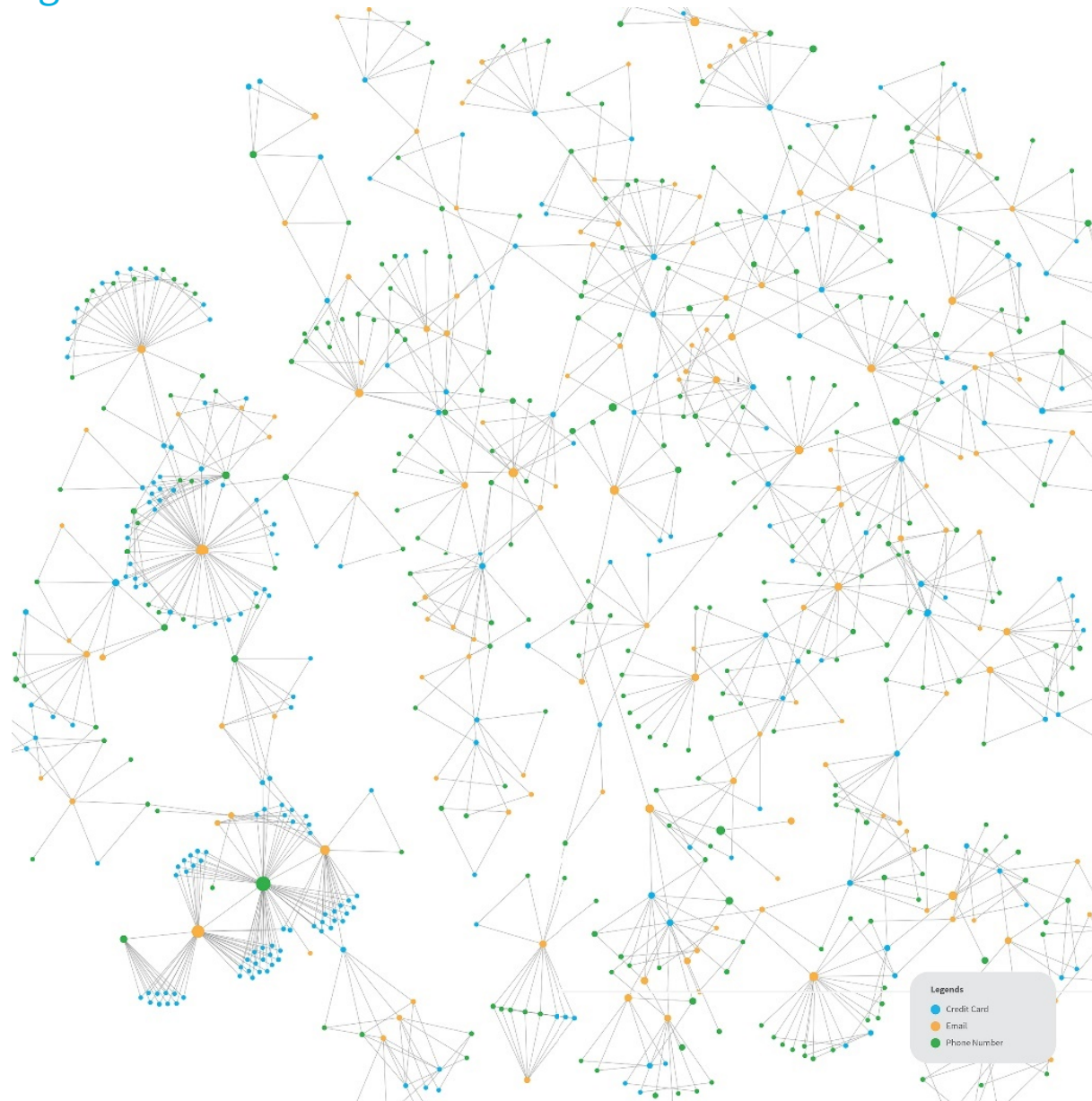
## Solving the: Fraud Management



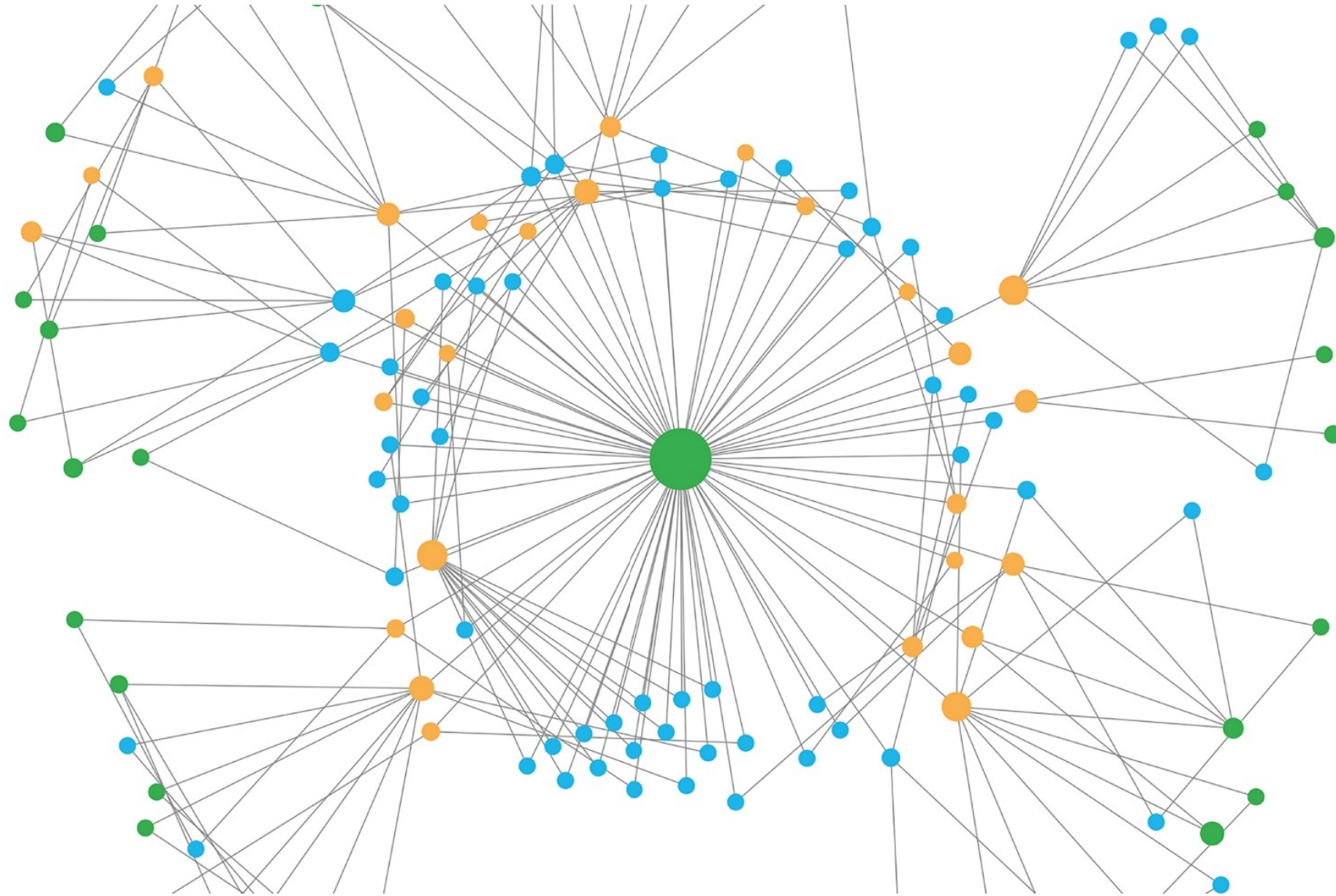
## Solving the: Fraud Management



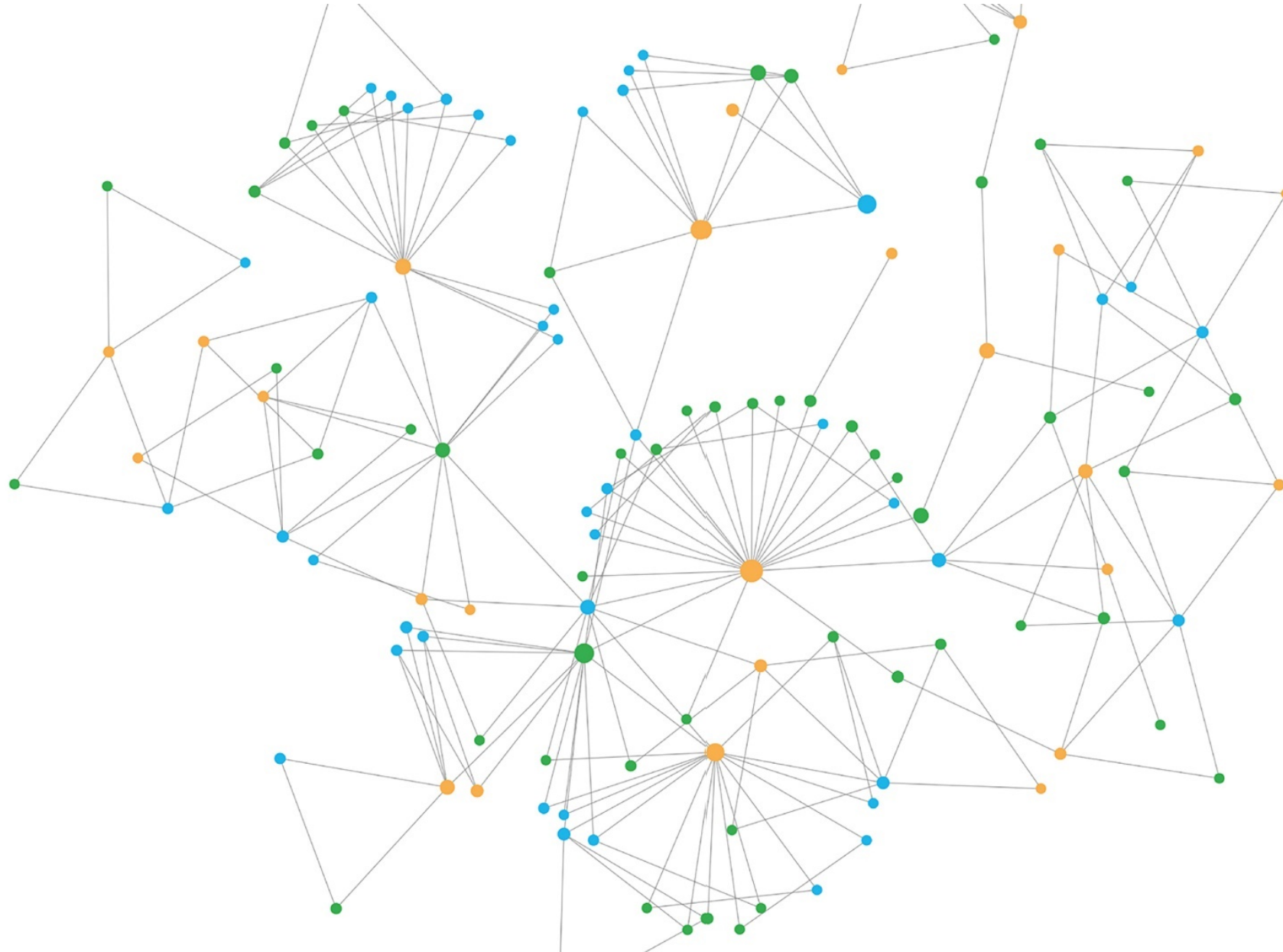
## Solving the: Fraud Management



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## Solving the: Fraud Management



Midtrans Today



## Midtrans today: our happy clients



**Midtrans today:** Expanded services



**Midtrans today:** Expanded services

