



PermataMobile

Ease of transaction
..anytime and anywhere

PermataBank is presently one of the largest national banks in Indonesia and is renowned for its service excellence.

Standard Chartered Bank and **PT Astra International Tbk** are the major shareholders holding 89.03%.

PermataBank's premium service revolves around comprehensive and innovative financial products, customer convenience and safety backed by sophisticated information technology and risk management systems, and outstanding people.

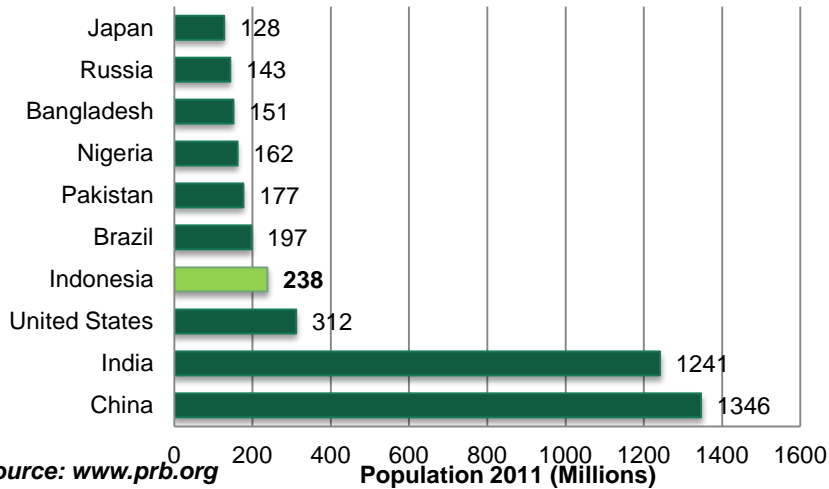
Currently the Bank has an extensive outlet network, consisting of 280 branches, 11 Sharia branches, over 253 Sharia Office Channeling and 712 ATMs with 40.000 shared ATMs in 56 cities throughout Indonesia

Awards from The Asian Banker for the best Mobile Banking in Asia Pacific in 2011, The best CCSL's Annual Call Center Award 2011 in all segment banking, cards and Priority, Service Quality Diamond Award 2011 for Priority Banking, Service Quality Gold Award 2011 for Regular Banking, Bisnis Indonesia Award as the best national bank in 2010, The Most Profitable and The Most Efficient Syariah Unit 2009 in The Islamic Award 2010, The Asian Banker – the best Cash Management in Indonesia 2010, second best for bank intermediation from BI in 2010, Awards for mortgage KPR Keluarga and KPR Bijak from Rekor Bisnis Indonesia, Yayasan Tera and Seputar Indonesia in 2010, Awards for 8 category Bank Service Excellence Monitor (BSEM) by MRI-InfoBank 2010/2011, 3rd position in 50 best companies in Indonesia for Bank Menengah by Business Week.

Our Website PermataBank is at <http://www.permatabank.com>.

Huge opportunity in Indonesia as 4th largest population, with very fast growing banking and cell phone ownership

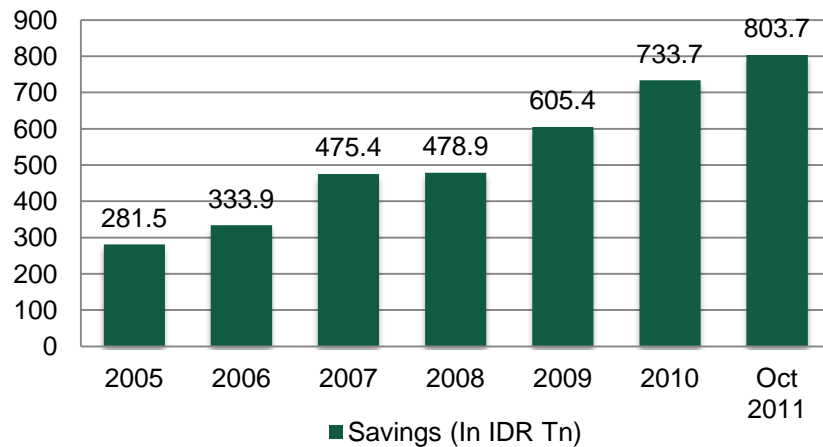
The 4th largest Population in the world



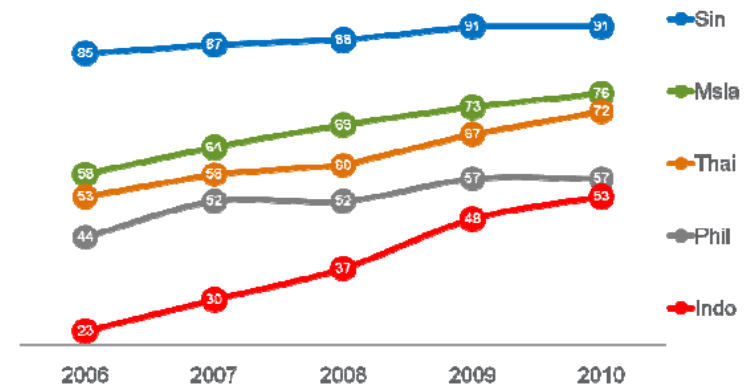
Highlight

- Indonesia is an attractive market for banking as savings growth is high.
- However, it is also challenging to serve huge population as it is spreading across 14k islands

Savings grew at high pace (CAGR 19.7%)



Mobile phone penetration (% of population) has increased dramatically in Indonesia



Mobile banking has a huge potency in Indonesian Market, while Social Media is also very important to be considered as its pair.

Bank accounts holders and mobile phone users grow very quickly in Indonesia

Projected growth of Bank Accounts & Mobile Phone users

Criteria	2010	2013
Bank Account Holders	50 – 60	70
Unique Mobile Subscribers	96 – 114	150

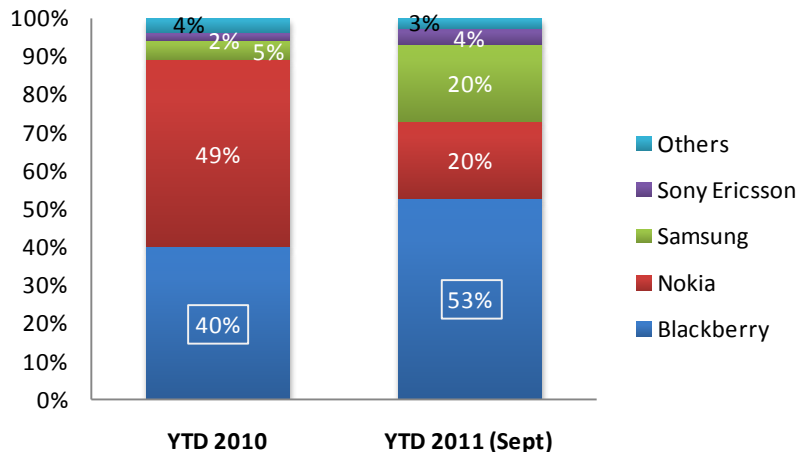
(*) Numbers in millions

Source: International Finance Corporation (IFC) – Mobile Banking in Indonesia

Highlight

- Growth of bank account holders and mobile phone subscribers increase significantly.
- Indonesia is the 2nd largest Facebook user in the world.
- Mobile Banking with complete features can be a good solution to fulfill customer's financial transaction needs

Brand Share Smart Phone by Unit



Data of Facebook User 2011

10 Largest Countries

1.	United States	155,981,460
2.	Indonesia	40,829,720
3.	India	38,045,000
4.	United Kingdom	30,481,300
5.	Turkey	30,474,500
6.	Brazil	30,453,260
7.	Mexico	30,121,400
8.	Philippines	26,752,000
9.	France	23,248,340
10.	Germany	21,634,380

Source: <http://www.checkfacebook.com>

Last update October 27, 2011

Andalah yang kami pikirkan sewaktu merancang berbagai layanan keuangan



Nothing but consumers!

Customer centric mindset!

Define your customer, understand their needs,
and serve them with care!

Mobile Banking is a lifestyle



Customers in the center, PermataMobile aimed at easing up our customers to do transaction

PermataMobile was first introduced in 2003.

Continuous development was done and enriched with Joyliving in 2011

**Easy to operate and
hassle free**

Unique features

**Permata
Mobile Banking**

Security

Complete features

CONTINUOUS DEVELOPMENT 

Mobile banking menu is so easy, even for the first time users...

1. Convenience and simplicity.

Designed with a simple interface screen, so the customer doesn't need to input the predefined command text

2. Ease of screen menu.

Even the first user will easily use Permata Mobile.

3. Easy to deploy and download.

On top of downloadable from internet, the interface can also be transferred from hp to hp

4. Support various mobile operating system platform

Java, Blackberry, Android, Windows Mobile, PDA, etc.

:: PermataMobile ::

Inquiry

Reload Voucher

Payment

Transfer

Mobile Cash

Administration

Download PermataMobile Apps

Others

:: PAY ::

Credit Card

Mobile Postpaid

Telkom

Public Utility

Installment

Insurance

Education

Ticket

Television

Internet

Zakat/Donation

Securities

Unique Features – On Line Transfer & Credit Card Payment (First and the most comprehensive services in these areas)

TRANSFER ON-LINE

DESCRIPTION

- *Real Time Transfer* to all major banks

BENEFIT FOR CUSTOMER

- Customers can do real-time transfer anytime and everywhere, both to Permatatabank and other major banks
- No need to come to the branch or ATM or even use internet banking

CREDIT CARD PAYMENT

DESCRIPTION

- Payment to all credit card issuers

BENEFIT FOR CUSTOMER

- Easy for customers to manage their credit card payment.
- Many of customers are having multiple credit card

Joyliving (Integrate mobile banking with lifestyle & other bank service)

Joyliving is also extended to Facebook to ensure active communication with Customers on Permatabank's product, including PermataMobile.



facebook Search Indra Gunawan Home

Joy Living PermataBank

Public Places · Jakarta, Indonesia Create a Page

Wall Joy Living PermataBank · Everyone (Top Posts)

Share: [Post](#) [Photo](#) [Link](#) [Video](#)

Write something...

Joy Living PermataBank

Di PermataBintang, Sekarang Nabung Jadi Lebih Seru!

PermataBintang, tabungan khusus anak persembahan dari PermataBank, turut memeriahkan "CELEBRATING 35 TAHUN ANNIVERSARY AWESOME YEARS DONALD DUCK"! CATAT Waktunya ! Tan...

[Like](#) · [Comment](#) · [Share](#) · Saturday at 10:16am

[Amri Syowfi](#) likes this.

Write a comment...

Bambang Hermanto

PERMISIIII...Numpang jual yah Joy Living PermataBank :-)

Ada yang minat beli voucher dibawah,berlaku di :
-Giant

You and Joy Living PermataBank

[Irene Budiarto](#) and [Bianto Surodjo](#) like this.

Sponsored [See All](#)

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airbnb.com

Rent out a room short-term to other Tennis enthusiasts. Sign up now & get professional photos of your place FREE - a \$75 value!

Singapore Online Agency

ACTIVA MEDIA
Leading The Market, Pass Personal Limits

Be our fan today and win an iPhone 4. Singapore's only online agency to be ISO accredited. Google, Yahoo, Facebook and Bing Marketing.

Sewa Motor Murah
disdus.com

Diskon gede untuk sewa motor sekarang, buat berbagai acara. Banyak merk dan tipe motor, tinggal pilih.

[Chat \(4\)](#)

ASIAN BANKERS AWARD - THE BEST MOBILE PHONE BANKING IN ASIA PACIFIC 2010

MURI (INDONESIA MUSEUM OF RECORD)

- The first lifestyle mobile banking (JoyLiving) in Indonesia, 2011
- The First Card-less Cash Withdrawal (Mobile Cash) in Indonesia, 2006
- The first mobile banking using GSM & CDMA in Indonesia, 2006
- The first inter bank online transfer using mobile banking in Indonesia, 2005

BANK SERVICE EXCELLENT AWARD (MRI/ INFOBANK)

- The 1st Best SMS Banking, 2010-11
- The 1st Best SMS Banking, 2009-10
- The 2nd Best SMS Banking, 2008-09
- The 1st Best SMS Banking, 2007-08

INDOSAT APPRECIATION

- The Best of SMS Banking Traffic, 2009
- The Best of Mobile Banking Traffic, 2009



MURI award for cardless withdrawal and Mobile Banking using CDMA



MURI award for Transfer Online via SMS



Infobank award 2009
2nd best SMS Banking



The Best SMS Banking 2009
Indosat

THANK YOU