

AgenBRI**Link** :

Our Answer to Financial Inclusion & Literacy Challenge

Made and Presented by: BRI Research Institute,
Microbanking BRI**Link** Business Division





AgenBRILink :

Our Answer to Financial Inclusion & Literacy Challenge



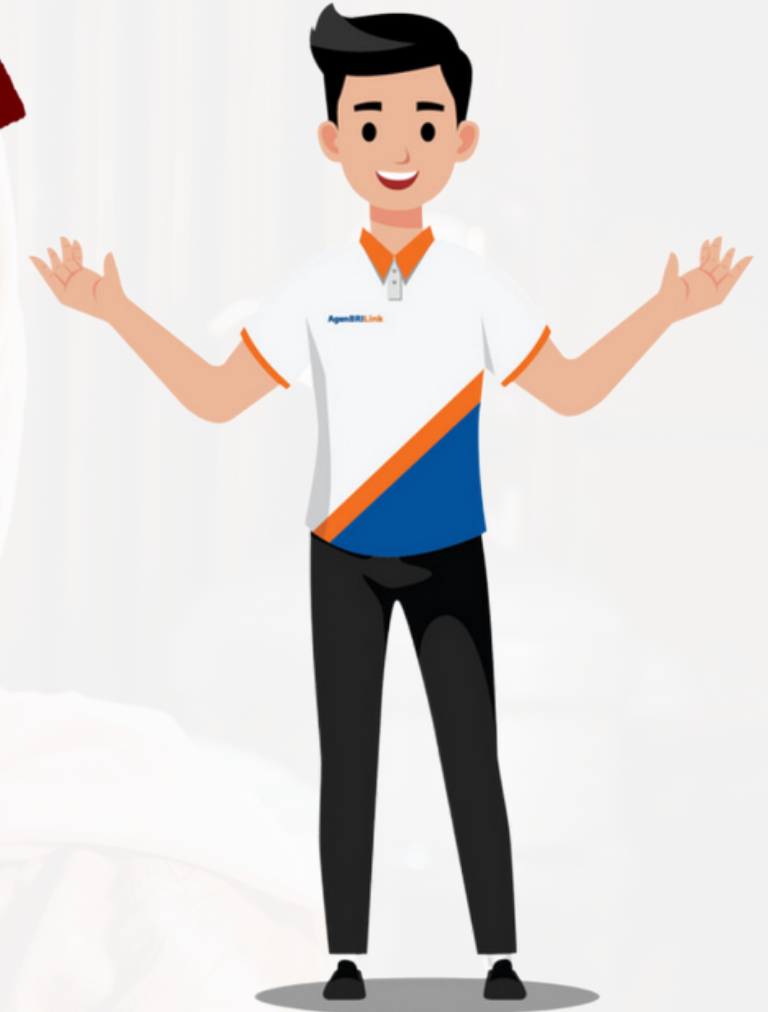
The Financial Services Authority (OJK) program for the provision of banking services or other financial services through cooperation with other parties (bank agents), supported by the use of information technology facilities.



AgenBRILink

Layanan Transaksi Keuangan Tanpa Kantor

Laku Pandai BRI Agents are an extension of BRI's services where **BRI collaborates with its customers as agents**. They can facilitate banking transactions for the public using a **fee-sharing concept**



Government and Internal BRI Regulations

- **POJK NOMOR 1 /POJK.03/2022** tentang Layanan Keuangan Tanpa Kantor Dalam Rangka Keuangan Inklusif
- **Perjanjian Kerjasama** AgenBRILink dengan BRI

Pasal 12 Ayat 1.D of POJK regarding the Requirements for Laku Pandai Agents stipulates that '**Not being a Laku Pandai Agent of another bank with similar business activities outside the same banking group.**'

Pasal 6 Ayat 2.3 of PKS AgenBRILink regarding the Obligation of AgenBRILink states that '**AgenBRILink is obliged to use EDC or BRILink Mobile for all transactions.**'

Pasal 17 Ayat 1.1 of PKS AgenBRILink : **BRI may unilaterally terminate the cooperation agreement with AgenBRILink** if AgenBRILink is found to offer financial services other than those agreed upon in the cooperation agreement with the BANK.

>90%
transactions
are from BRI bank customers

BRI's 2025 Vision

*The Most VALUABLE
Banking Group in Southeast Asia &
Champion of FINANCIAL INCLUSION*

- > \$75Bn Market Cap
- Home To The "Best Talent"
- "Digital First" DNA
- **90% Financial Inclusion**
- "Agile & Entrepreneurial" Mindset

BRI Financial Inclusion Roadmap



**The figures on the roadmap are measured by the customers acquired by BRI*

BRI has contributed to the national **financial inclusion rate of 85.5%**, and through its Ultra Micro Holding, BRI has provided financing access to 31 million UMI entrepreneurs

BRI aspires to become **the champion of financial inclusion**, with an estimated inclusion potential of 210-220 million or **90% of adults by the year 2025**.

AgenBRILink

Layanan Transaksi Keuangan Tanpa Kantor



SOCIAL VALUES

1. Community empowerment
2. Financial inclusion of the unbanked
3. Democratisation of access to opportunity
4. Dissemination of knowledge



ECONOMIC VALUES

1. Additional income for partners
2. Mutually beneficial economic partnership
3. Extension of bank's network (operational efficiency)
4. Allows for better distribution of wealth

Strengthened by Network Transformation and Empowered by New Digital Proposition → **Serving the customers through physical and digital presences**

Key Characteristics of UMi Customer

Familiar with smartphone technology,

Although smartphone penetration remains low

Limited knowledge

Of financial products

Cash being the dominant

chosen method of transaction

Prefer a financial institution that is LOCALLY EMBEDDED

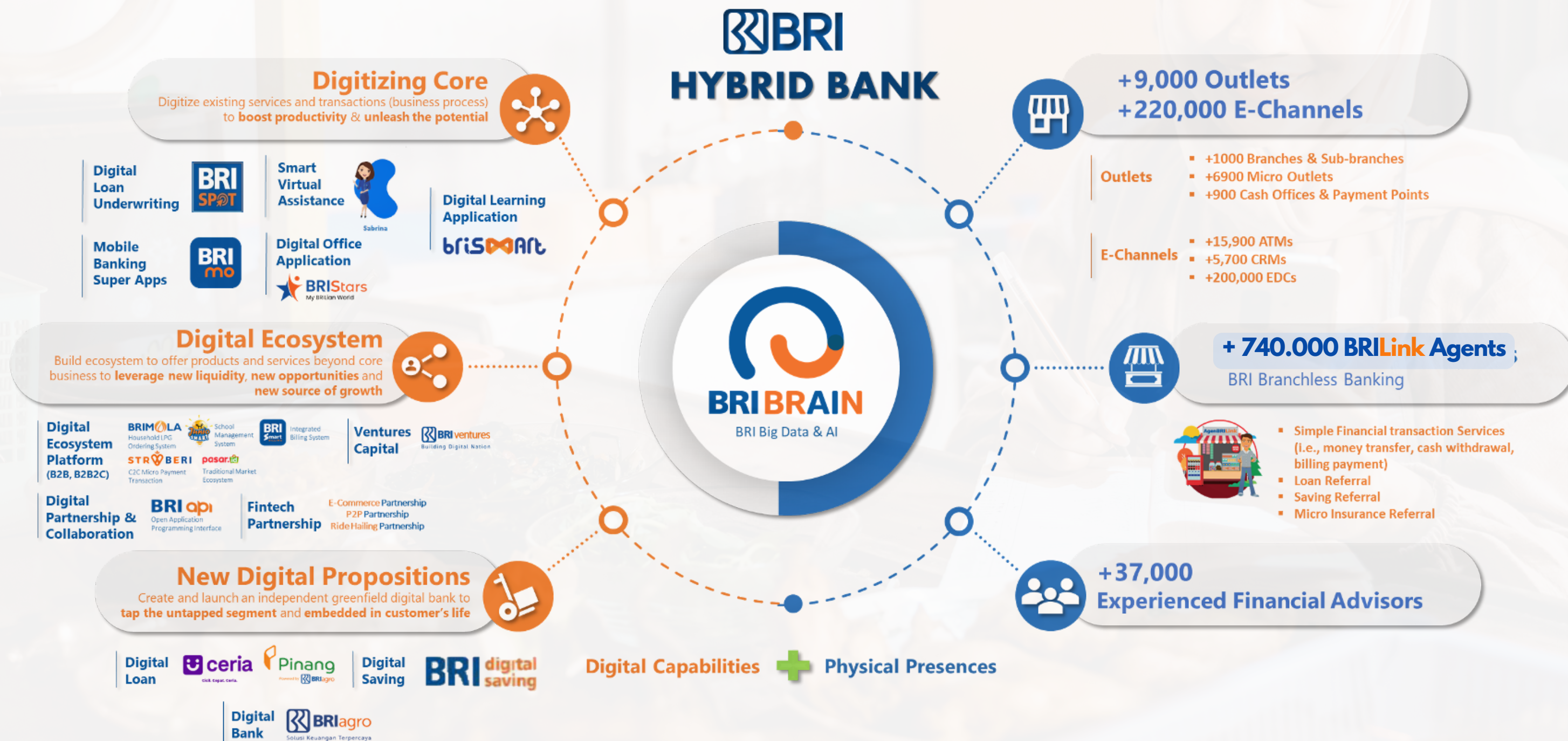
and is able to "gain their **TRUST**"

Majority without stable income

and not comfortable with traditional lending products

Prefer banking via an Agent

rather than digital banking



AgenBRILink Journey

2008

BRILink Agent is a form of service expansion in which BRI collaborates with BRI customers as agents who can serve banking transactions for the public in real-time.

Customers can also make deposits and loans without the need to visit a BRI work unit. BRILink agents have succeeded in increasing the velocity of money and carrying out the role of economic sharing for the wider community.

This condition improves BRI services and the implementation of financial literacy and inclusion, including in the Frontier, Outermost, and Disadvantaged (3T) regions.

The number of BRILink Agents spread throughout Indonesia is 584,599, consisting of 127,352 BRILink EDC agents, and 375,799 BRILink Mobile Agents. In addition, 11,287 BRILink Agents, or 2% are in the 3T area.

2013

Embrio for the branch-less banking business, **Mini ATM BRI**, was piloted. The idea itself was hatched back in '08.

2014

OJK published **Laku Pandai** regulation and BI LKD. AgenBRILink brand **officially announced**.

2015

More than **50,000 agents on boarded** and joined AgenBRILink's ranks.

2016

AgenBRILink's CASA generation **surpassed Rp1 Tn.**

2017

BRI introduced **BRILink Mobile app** to further bolster agent-banking business.

2018

Present in **40K+ villages**, CASA generated from AgenBRILink went beyond **Rp5 Tn.**

2019

Rp670+ Bn of gross transaction value (GTV) processed through **420,000+ AgenBRILink.**

2020

Fee-based income generated from AgenBRILink surpassed **Rp1 Tn** psychological threshold, with **500K+-strong agent network.**

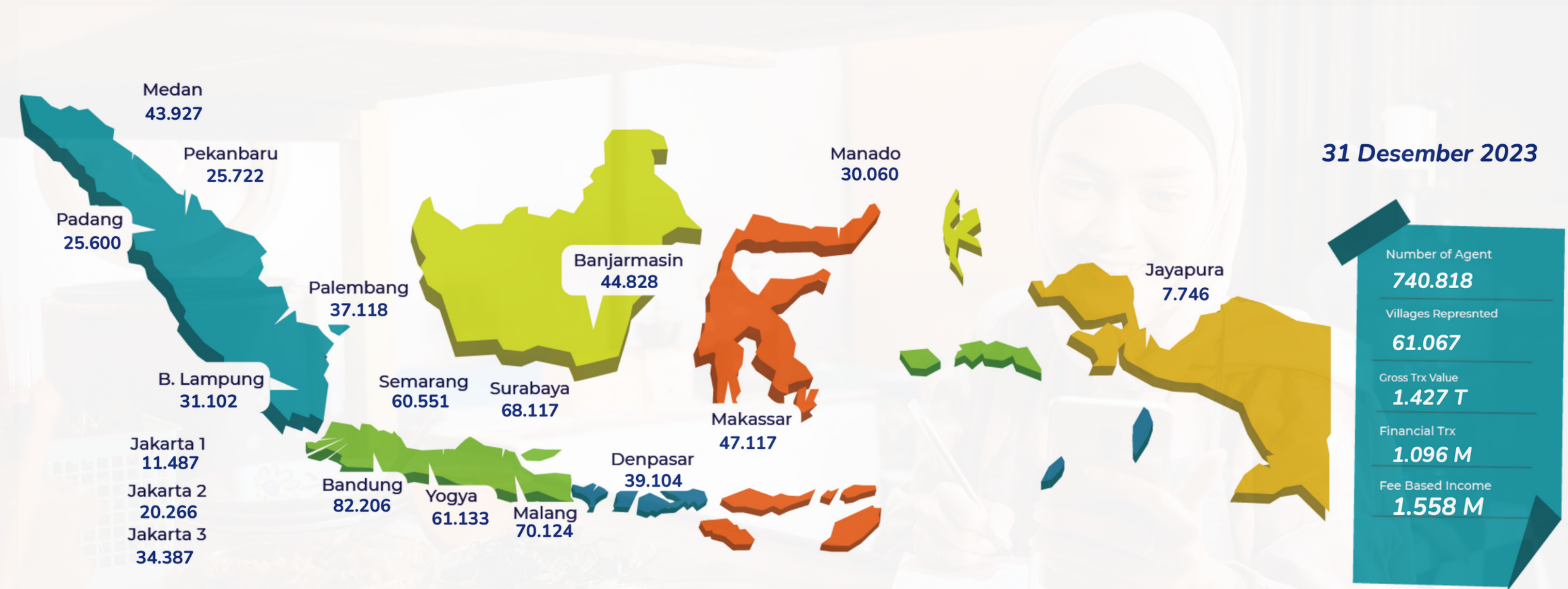
2021

BRI Introduce intraday loan facility for AgenBRILink "Dana talangan" and expand travel & ticketing services "Pasar BRILink"

2022

Transaction volume at AgenBRILink has almost reached 1 billion transactions and covers around 80% of villages in Indonesia



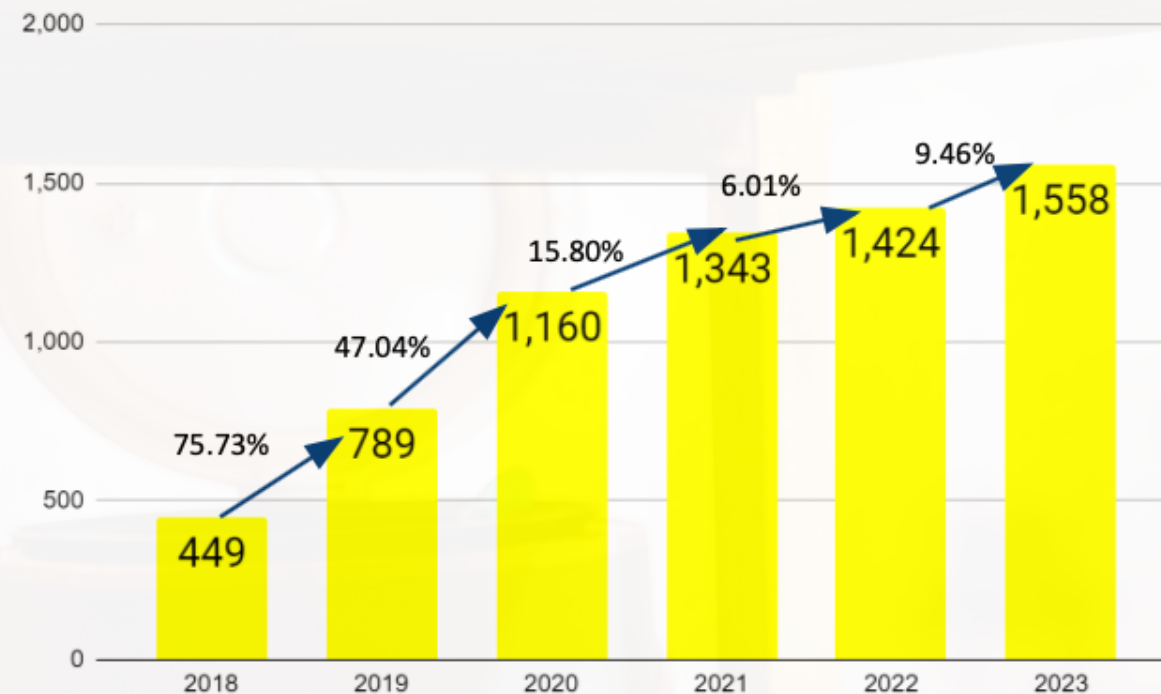


The number of BRILink Agents available at the **18 BRI Regional Offices** above shows that BRI is committed to supporting government programs to implement financial inclusion.

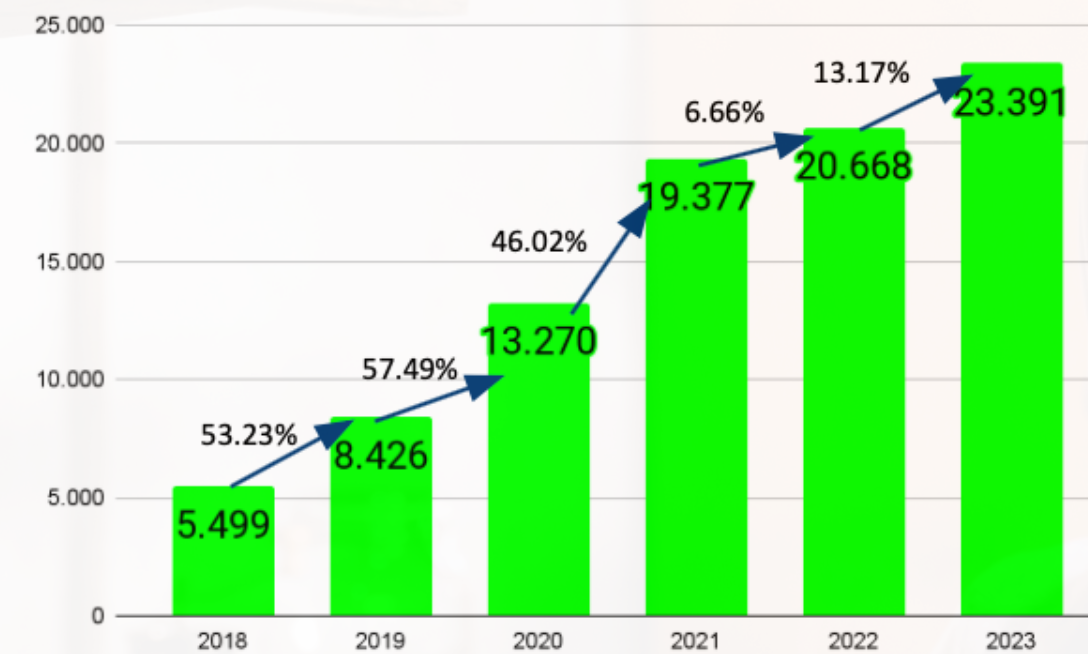
Ubiquitous and omnipresent, AgenBRILink has Indonesia covered. It's providing financial services to

81.8% of the country's villages

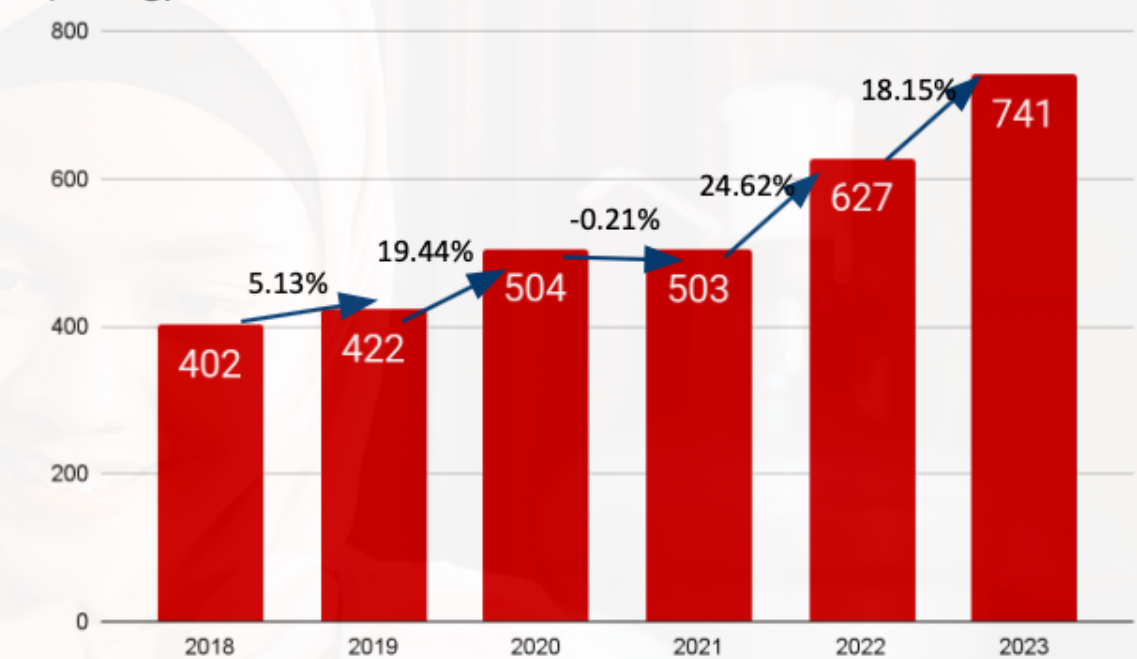
Fee Based Income (Rp. Juta)



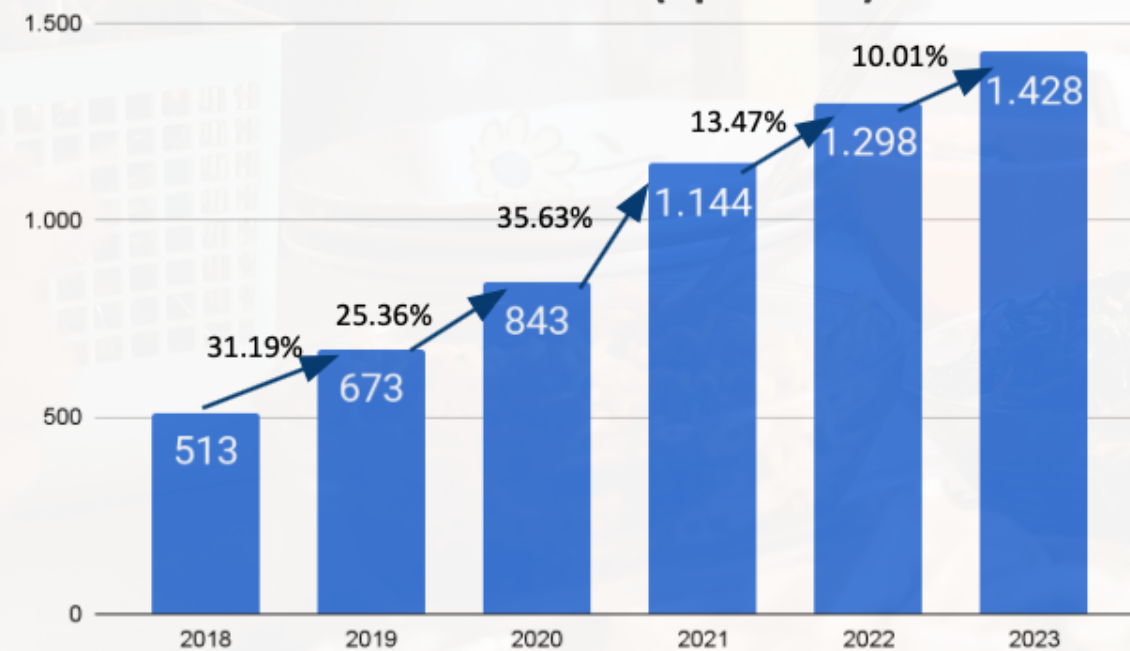
CASA Mikro (Rp. Miliar)



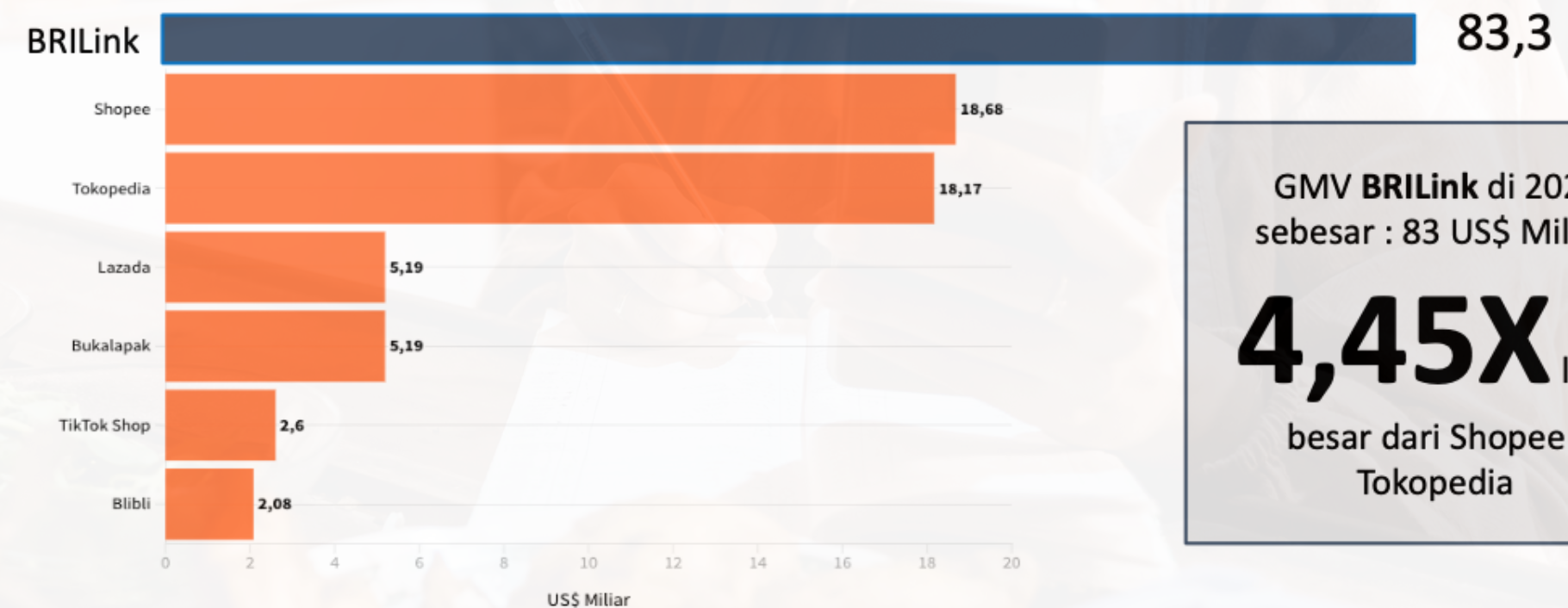
Jumlah Agen (orang)



Volume Transaksi (Rp. Miliar)



Daftar E-Commerce Penyumbang GMV Terbesar di Indonesia (2022)



GMV **BRILink** di 2022 sebesar : 83 US\$ Miliar.

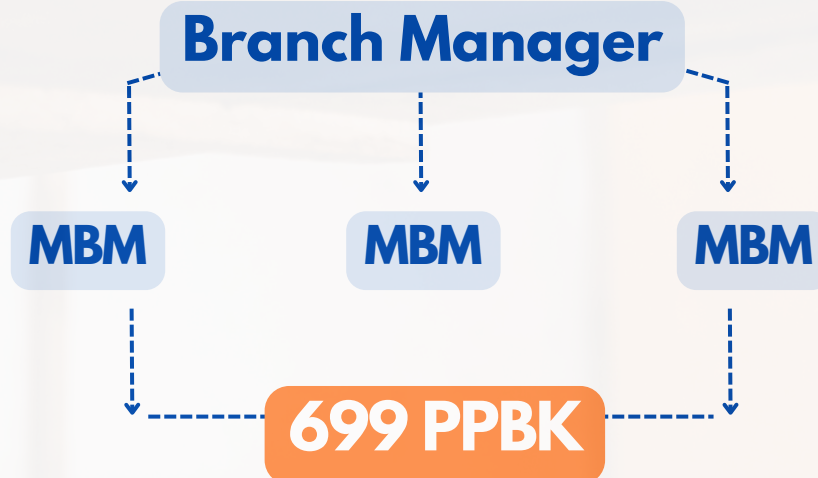
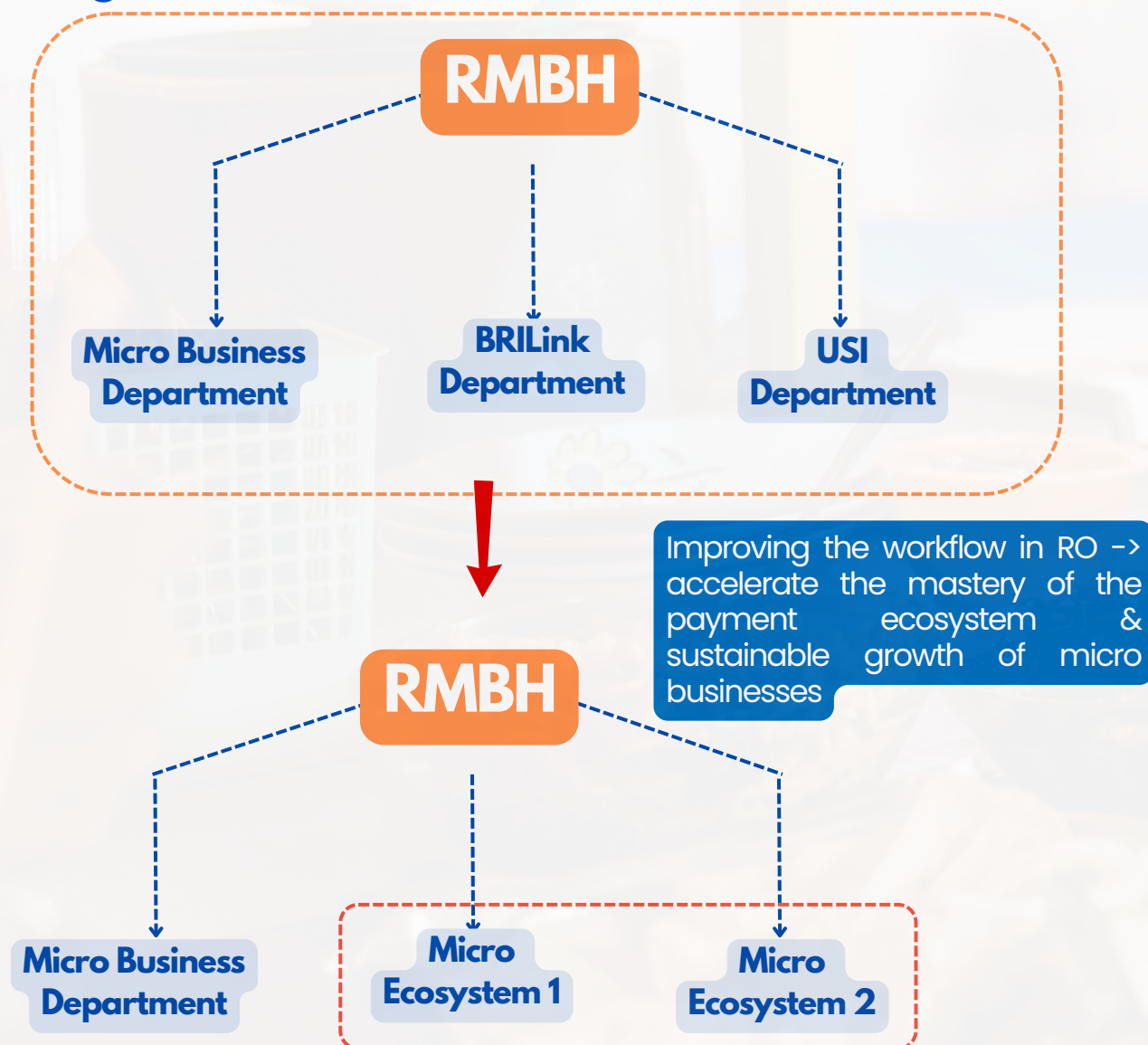
4,45X lebih
besar dari Shopee / Tokopedia

BRILink Workforce & Devices

BRILink Business Division



Regional Office



Mantri / Relationship Manager

- **Partnership Mantri & AgenBRILink** -> Managing business potential in AgenBRILink and Mitra UMi
- **BEP Agent** -> maintain BEP status in AgenBRILink

PPBK / Agent Banking Assistant

- **Coordinator** of AgenBRILink in the supervision area
- **Jawara & Juragan** : Education and maintenance for the improvement of productivity
- Coordinator of BRILinkers

BRILinkers & Mentor

- **Strengthening the role of the AgenBRILink Community** as a media for information, education, and promotion in the supervision area of the Branch Office
- **Managing AgenBRILink Pemula** -> enhance their knowledge, skills, and productivity.

Conventional EDC

- The EDC BRILink device is the first device used by AgenBRILink.
- In 2024, conventional EDCs will be deactivated gradually.
- The withdrawal process will take place at the end of each month



BRILink Mobile

- BRILink based on an Android application.
- In 2024, there will be a revitalization of BRILink Mobile and an alignment of features between BRILink Mobile and MPOS.

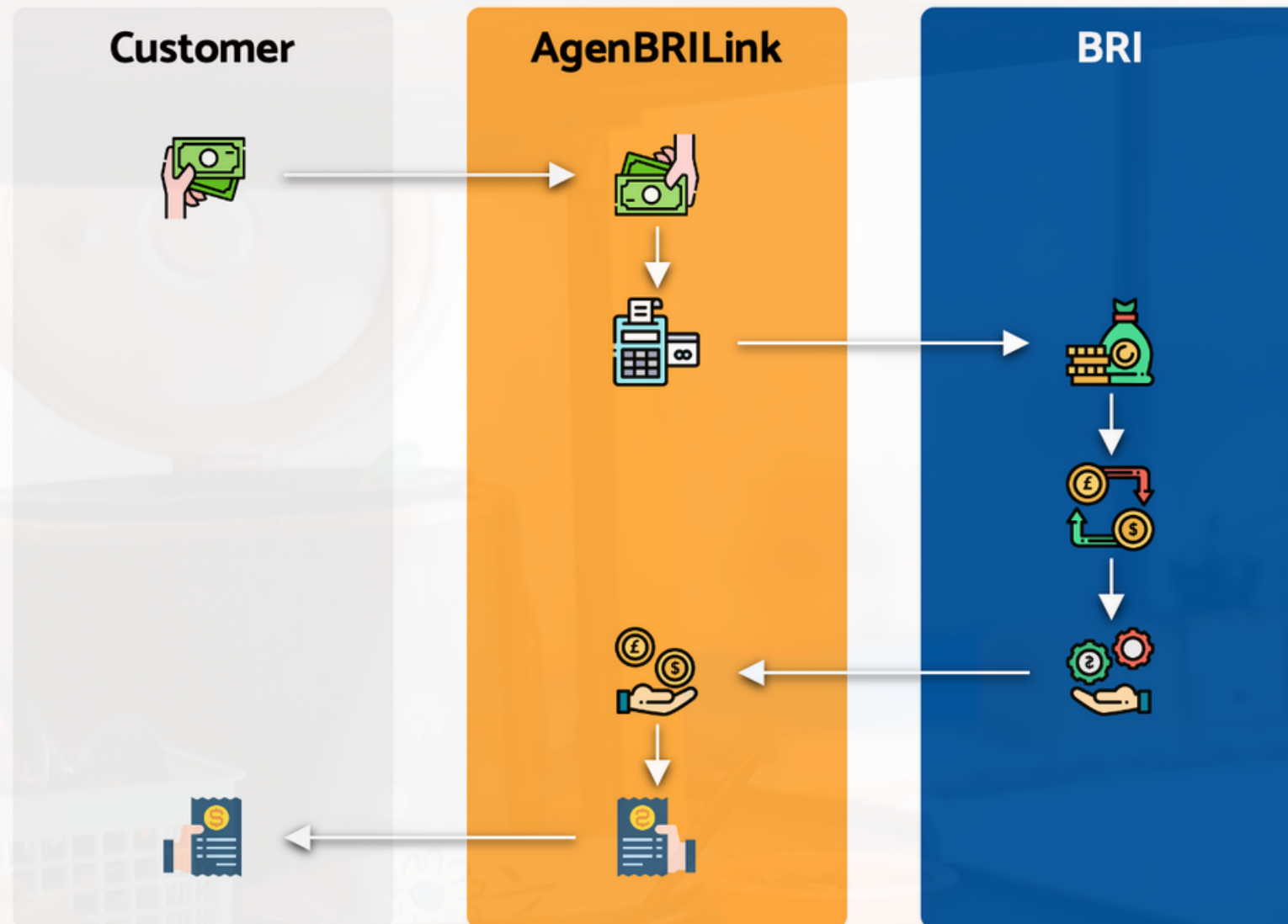


EDC Android - MPOS

- Bundling acquisition for AgenBRILink EDCs that do not yet have MPOS.
- More than 114 thousand MPOS devices will be distributed for bundling in the year 2024.



Business Flow



1. Customer transacts (mostly with cash).
2. Agent takes cash and transacts through EDC with his card.
3. BRI deducts balance from agent account and processes payment /transfer.
4. BRI calculates agent's share of fee and credits it to agent's account.
5. Agent's EDC produces receipt and hands it to customer.

Business Models

Fixed Amount Fee Sharing

A set per-transaction fee is shared between BRI and partner agent (e.g. transfers, deposits, payments)

Percentage of Trx Value

Fee is pegged as a portion of transaction amount (e.g. loan referrals, insurance referrals)

Delivery Methods :



BRILink Mobile app, available on Android Play Store, allowed us to reach further and wider into financial inclusion.



New Source of Income



Expanding Customer Segment & Cross Selling



Brand Association with BankBRI

Advantages of AgenBRILink



Comes with comprehensive features



Supported by BRI's widespread and extensive network of branches and E-channels



Business support from Agency Business Support Officers (PPBK)



Free equipment rental fees

Why ? AgenBRILink



Seeking additional business opportunities to meet daily expenses

Supporting Family Economics

Providing financial services & reaching out to customers in specific area

Establish an independent business and become a self-reliant entrepreneur

... Providing the sharing fee to AgenBRILink is intended to help AgenBRILink earn the income they need to run their agency business and keep delivering quality services to the community ...

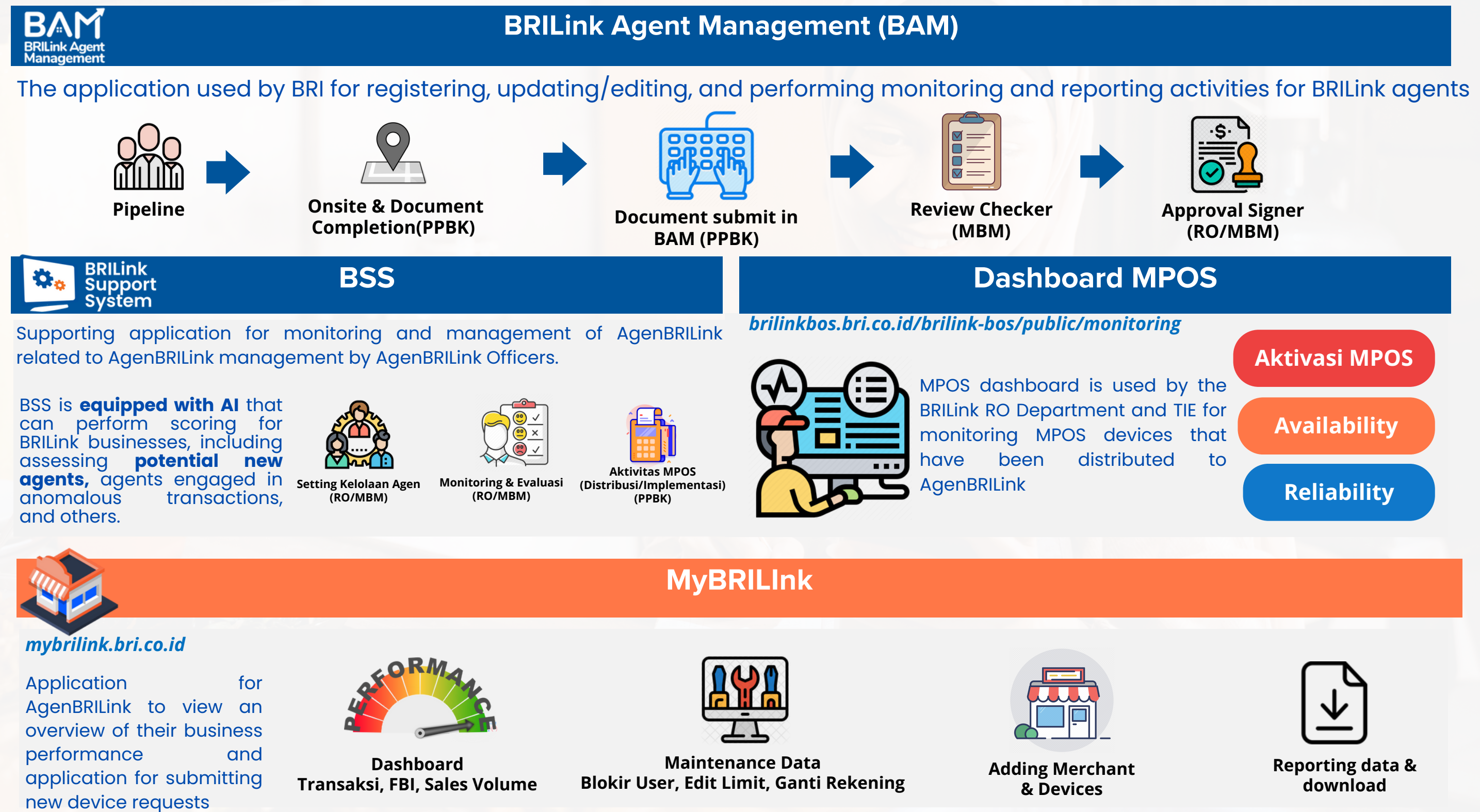
Features & Futures of AgenBRILink



BRI builds strong partnership relationships with AgenBRILink and allocates AgenBRILink's fee income to **support the growth and sustainability of AgenBRILink's business and financial inclusion in Indonesia** by:

- Training & educating AgenBRILink agents
- Developing technology and exploring new collaborations
- Providing operational support and marketing assistance to AgenBRILink.

The BRILink business process certainly requires supporting applications for registration, monitoring, and business evaluation. Not only internal applications, but BRI has also developed supporting applications for agents, namely **MyBRILink**, which functions as a dashboard for monitoring and maintaining **BRILink Mobile outlets**.



AgenBRILink in 3T Area

Number of Agents 73.727

Transaction 128 Mn

CASA Rp 5 Tn

SV Rp 178 Tn

FBI Rp 177 M

BRILink agents support the financial inclusion program by expanding the range of access to bank services to the public, including the 3T area. Services covered by AgenBRILink:

- Banking Transactions
- Distribution of Social Assistance
- BRILink agents as digital extension agents: Opening Savings & Loan Accounts

* 3T : frontier, outermost and least developed



In effort to support Ultra Micro Synergy, as an effort to strengthen the acceleration of the MSME and UMi segments in the future, the existence of BRILink Agents is also optimized in assisting financial inclusion services.

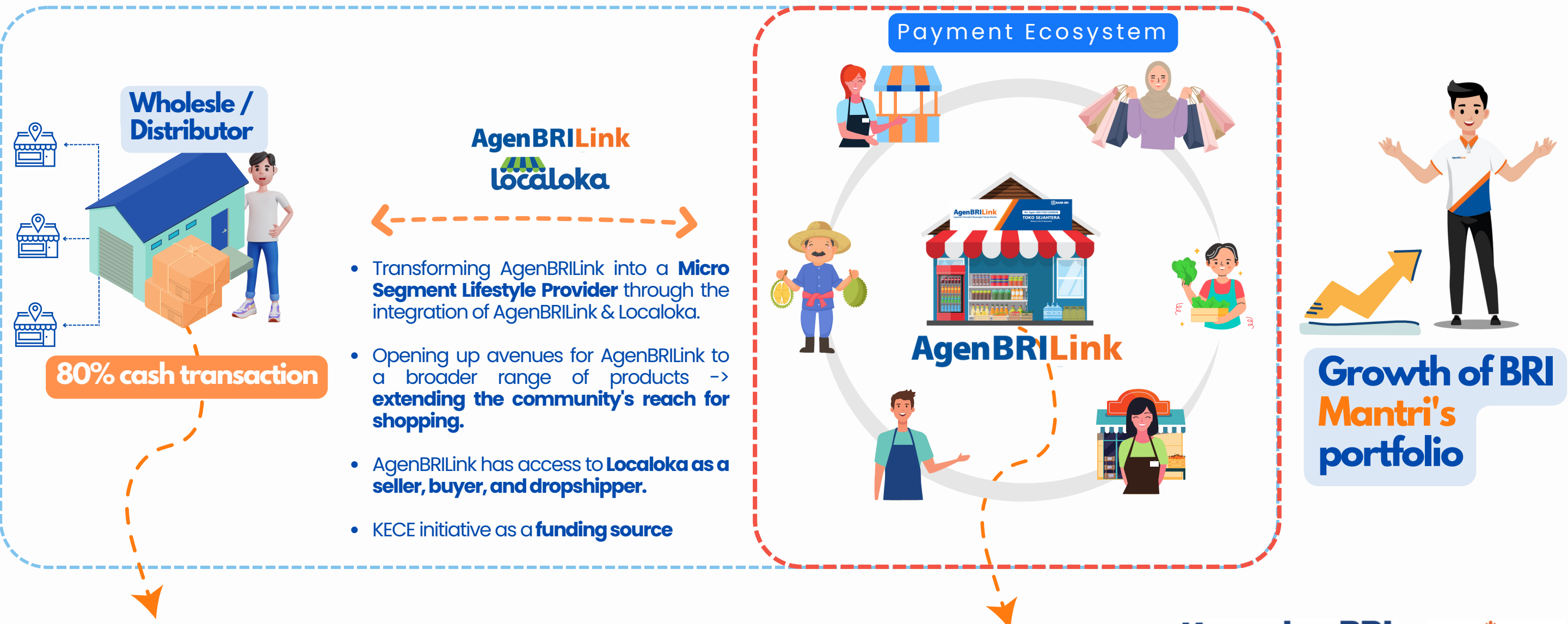
Mitra UMi is one of the BRILink Agents who has been delegated as an extension of BRI with the additional function of serving and managing Ultra Microloans.

UMi Partners can assist in the process of loan marketing, verification, and analysis of prospective debtors as well as assisting the realization and collection of loan installments

AgenBRILink Mitra UMi
as Mantri Partner:

Master the ecosystem
Close to potential debtors
Helping prospective debtors get low-interest loans
Increase transactions and revenue
Establish a financial-closed system

AgenBRILink, Heart of Local Ecosystem



Capturing New Source of growth :

- Pairing AgenBRILink with Stores & Distributors for initial needs: **Cash Pick Up.**
- Potential financing through AgenBRILink MitraUMi -> money circulation through BRI -> **Stable CASA growth.**

AgenBRILink as th centre of Ecosystem : sales & user of BRI's products

Providing AgenBRILink with a ratio of **1:500** customer to capture potential money circulation.

Kupedes BRI
Lebih Dekat, Lebih Mudah

Tabungan BRI
Simpedes
Lebih Dekat, Lebih Mudah

PARI

BRI mo

raya

STR BERI
Kasir

Simpedes BISA

localoka

BRI insurance
Melindungi Setulus Hati

Simpedes UMi

pasar.id

linkumkm

BRI life
Proteksi Masa Depan Terpercaya

New Business Model

Centre of Payment Ecosystem

AgenBRILink sebagai penyedia layanan perbankan dan pembayaran

Bayar BPJS

Beli Pulsa

Ticketing

Zakat

Ultra Micro (UMi) Services

PNM BRILink Agents supporting Ultra Micro services: Pegadaian & PNM

Agen UMi	Pegadaian	PNM Mekaar
144.133	3.425	144.133

Ultra Micro - Segment Lifestyle Provider

- BRILink Agents as providers of O2O community needs through Localoka integration.
- Facilities for financing through Talangan & Kece funds.
- Targeting 20k BRILink Lifestyle Provider Agents





THANK YOU

BRILink Business Division