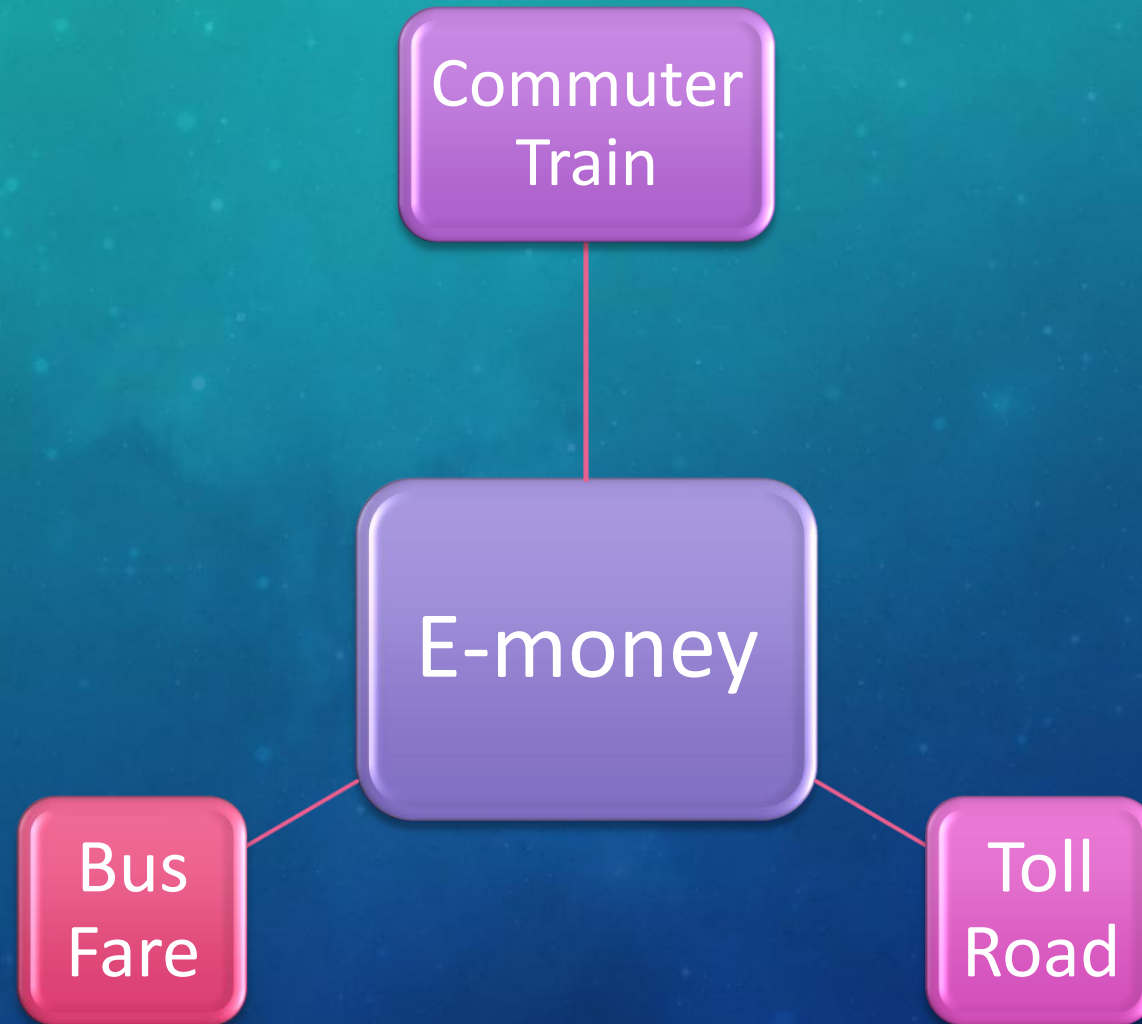




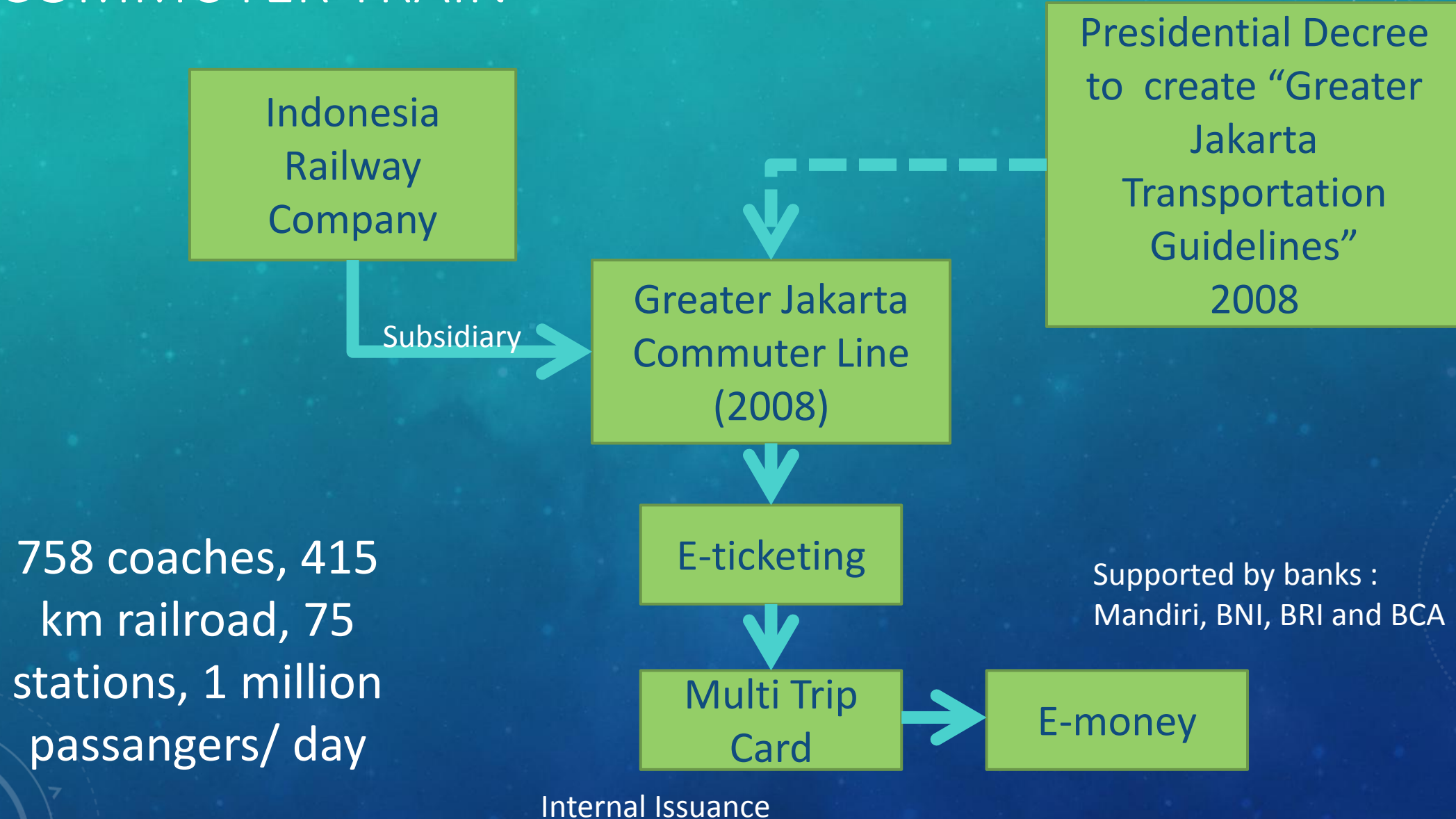
DIGITAL PAYMENT IN PUBLIC UTILITIES INDONESIA EXPERIENCE

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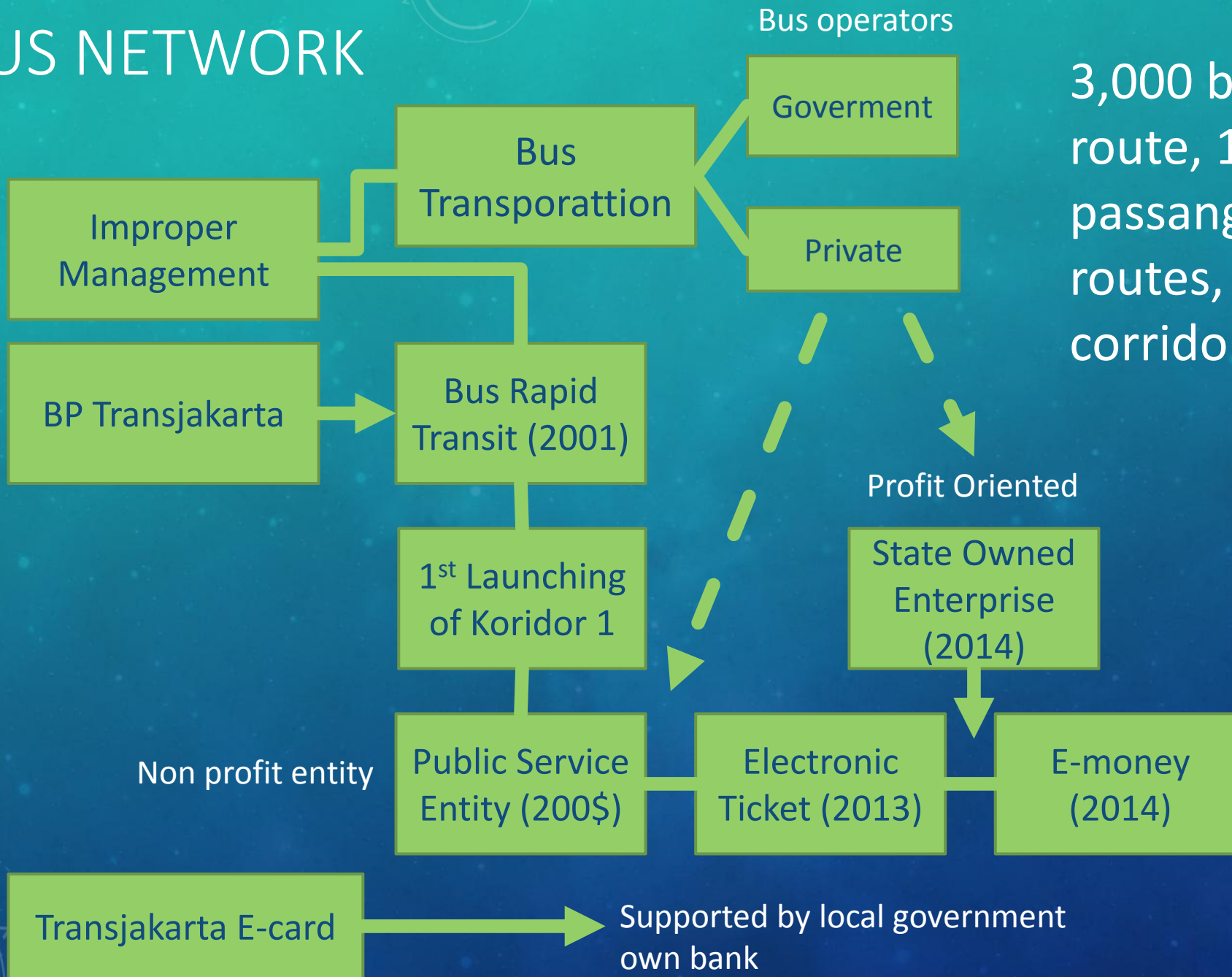
SINGLE CARD FOR MULTI PAYMENTS



COMMUTER TRAIN



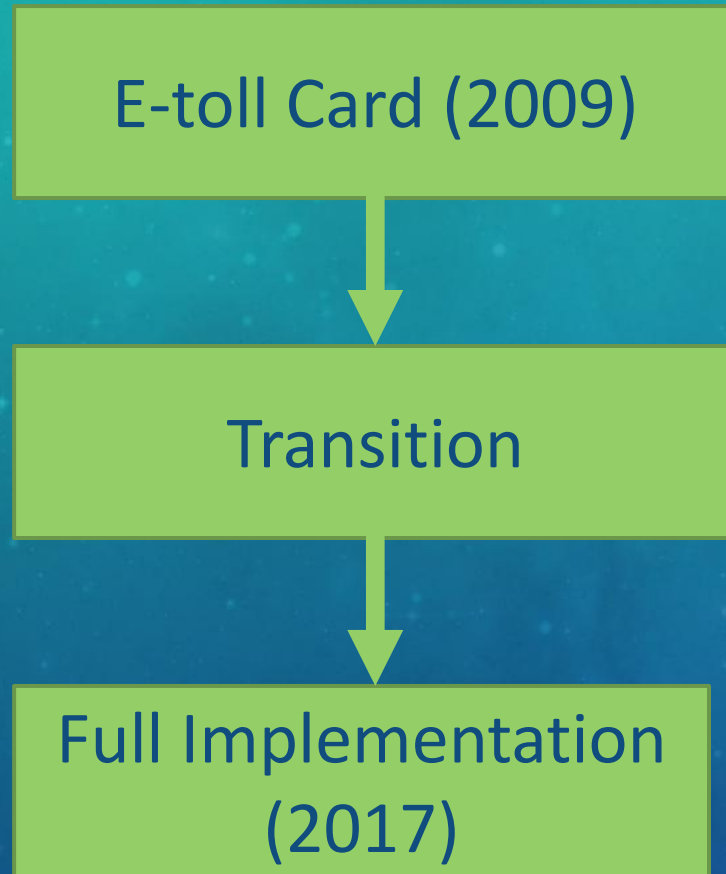
BUS NETWORK



3,000 busses, 230 KM route, 123 million passangers/ year, 80 routes, 2 stops, 15 corridors

Supported by other 2 commercial banks : BCA and Mandiri

TOLL ROAD ELECTRONIC PAYMENT



Issuers :

- Toll operators
- Bank Mandiri

988 toll gates :

- 466 automated
- 522 manual

All gates automated and some assisted

Enabler :

Government distribute 1 million e-card for free

PREPAID ELECTRICITY

Launching
(Jan 2008)

- Launched in West Java
- Serve 1,000 households
- Supported by 1 private bank

20 million prepaid customer
36 million postpaid customer

Soft
Approach

- Optional
- Customer Education

Hard
Approach

- New Connection use prepaid
- Subsidy channelled through prepaid

Supported by :
All banks and payment service providers