

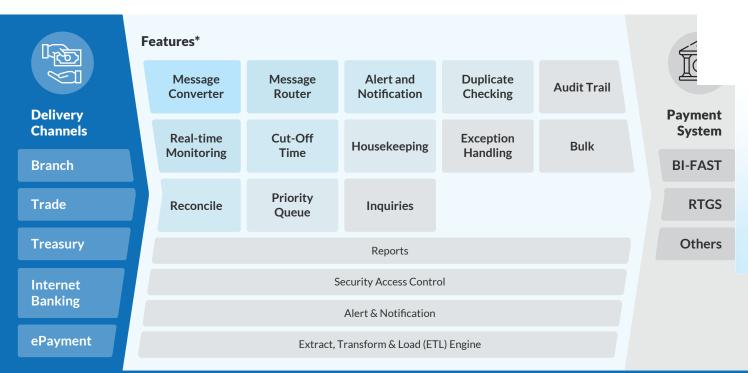
With our proven expertise as SKNBI solution provider for the Central Bank and majority of banks since 1990, we are introducing **SMARTGATEWAY™** as part of our commitment to support all participants - both bank and non-bank financial institution - in the implementation of BI-FAST and other digital payment system.

Designed and developed to support the real-time and straight through payment processing, **SMARTGATEWAY™** enables participants to save cost and boost efficiency by being so smart, adaptable, and scalable – ensure minimum modification on interface while also highly flexible to accommodate the needs of other digital payment method.

SMARTGATEWAY™ Key Features

to Support Fast Payment

- Time saving and ready to use with minimum modification
- Proven workable and effective design to perform seamless straight through processing
- Quick problem solving with real-time monitoring and alert notification



Flexibility and Visibility Maximized

Built with intelligence in mind



Real-time Monitoring & Alert Notification

Trace the status and flow of each transaction easily. The automatic SMS or email notification to authorized users also ensures that you will be aware and react quickly to manage any error transactions.



Message Router & Converter

Fully configurable to identify various format of transaction message, **SMARTGATEWAY™** smartly routes and feeds incoming messages into other payment system for further processing, such as RTGS or credit card payment



Automatic Reconciliation

Easy comparison of transaction status (pending/ successful) and generate comprehensive reports at the end of the day



Data Validation & Encryption

Ensure data accuracy by validating the outgoing and incoming transactions. Even more, all of the data can be transferred, stored, and encrypted in the database to enhance security and prevent malicious access to sensitive data.



Support SKNBI Format

Highly flexible to adapt with current SKNBI Gen. II format, greatly saves time and efforts with zero to minimum modification on interface



Support Various Integration Method

Seamless integration with multiple bank hosts via different type of interface such as Web Service, API, MQ, Database, and SFTP



PT MURNI SOLUSINDO NUSANTARA

Digital Business Transformation Center

Branch Transformation | Digital Marketing | Managed Services Public Information Display | Customer Experience Solutions Maintenance Services | Cash & Cheque Processing Solutions

Your reliable partner in digital payment system

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30+ Years of Dedication

As a trusted business partner & solution provider for the Central Bank and major corporate clients across sectors

Proven Expertise in Nationwide Payment System Projects

From critical SKNBI projects to various strategic, self-service cash payment system, we are able to deliver the projects within very tight timeframe and maintain their continuity without any issue.



In-House Software Development and **System Integration Team**

We can quickly cater to clients' specific business needs or integrations, ensuring cost effectiveness and easy access to direct support.



SEMARANG

- 24/7 Helpdesk support (Hotline 1500 013)
- 70+ fully owned Service Points across Indonesia
- 200+ highly experienced and certified Engineers

JAKARTA (HEAD OFFICE)

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