

End-to-End Cheque Processing Solutions

We Understand You

For over 28 years, we have been trusted by major banks, both local and international, to develop and implement various cheque processing solutions in nationwide scale.

With the combination of our proven expertise and professional in-house software development team, we are able to provide customized, specifically tailored solutions to support your every business needs.

Fully Automated Cheque Processing is Now possible

With complete range of solutions for both the front and back-office, find out how our solutions could help you:



Streamline Business Process

by eliminating manual process and repetitive procedures



Boost Positive Customer Service

with faster yet more secure cheque settlement



Increase Security

with minimum human intervention and lower risk of cheque fraud

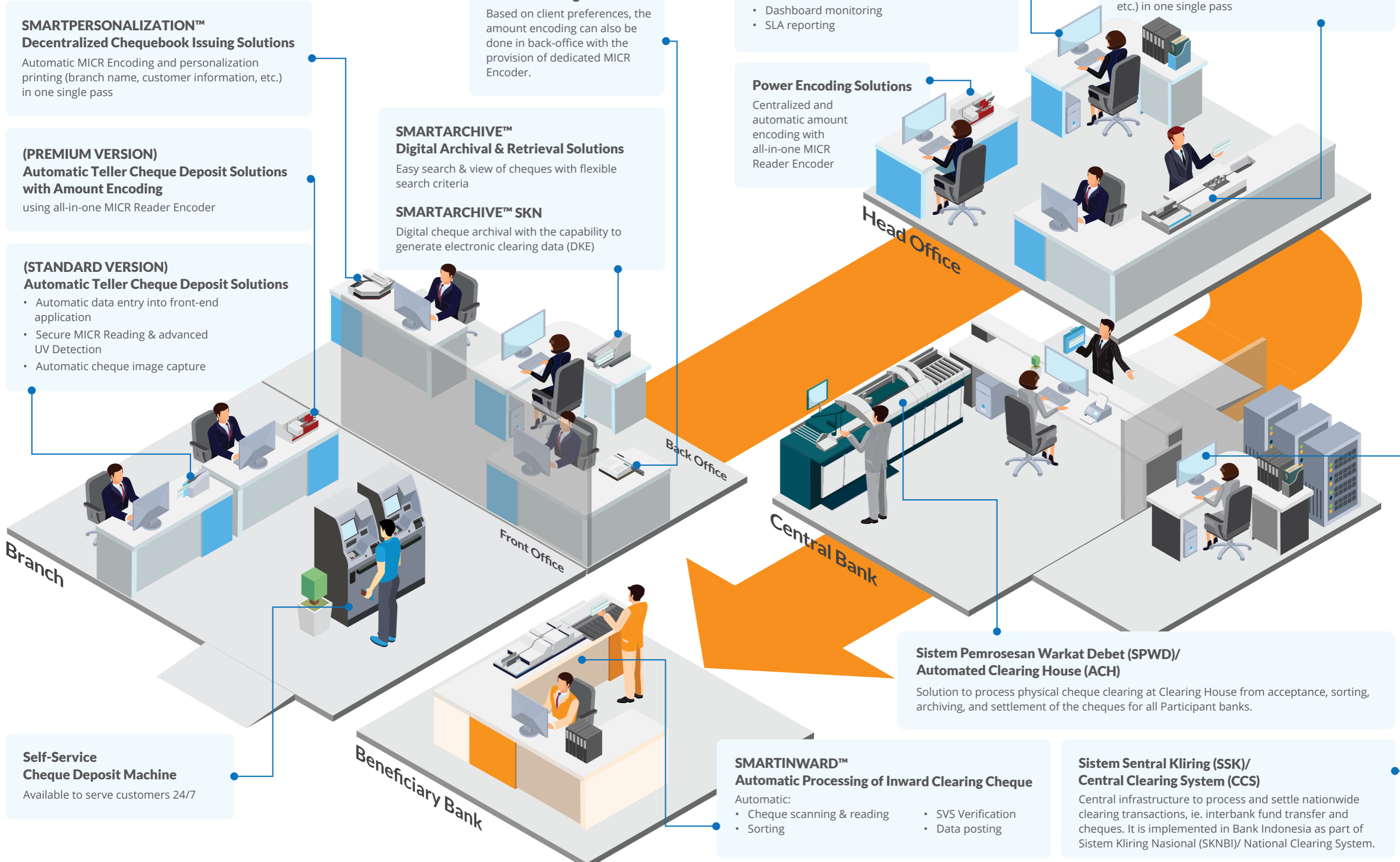


Increase Operational Efficiency

by reducing the unnecessary costs, efforts, and Human Resources

End-to-End Cheque Processing Solutions

Let's take a closer look.
See how our solutions complement every cheque processing cycle.



**SMARTPERSONALIZATION™
Decentralized Chequebook Issuing Solutions**
Automatic MICR Encoding and personalization printing (branch name, customer information, etc.) in one single pass

**(PREMIUM VERSION)
Automatic Teller Cheque Deposit Solutions with Amount Encoding**
using all-in-one MICR Reader Encoder

**(STANDARD VERSION)
Automatic Teller Cheque Deposit Solutions**

- Automatic data entry into front-end application
- Secure MICR Reading & advanced UV Detection
- Automatic cheque image capture

MICR Encoding Solutions
Based on client preferences, the amount encoding can also be done in back-office with the provision of dedicated MICR Encoder.

**SMARTARCHIVE™
Digital Archival & Retrieval Solutions**
Easy search & view of cheques with flexible search criteria

SMARTARCHIVE™ SKN
Digital cheque archival with the capability to generate electronic clearing data (DKE)

SmartTPK™
A specifically developed middleware to facilitate faster and more efficient submission of clearing data to Central Bank

- Dashboard monitoring
- SLA reporting

Power Encoding Solutions
Centralized and automatic amount encoding with all-in-one MICR Reader Encoder

**SMARTPERSONALIZATION™
Centralized Chequebook Issuing Solutions**
Automatic MICR Encoding and personalization printing (branch name, customer information, etc.) in one single pass

Head Office

Back Office

Front Office

Central Bank

Branch

Beneficiary Bank

Self-Service Cheque Deposit Machine
Available to serve customers 24/7

**Sistem Pemrosesan Warkat Debet (SPWD)/
Automated Clearing House (ACH)**
Solution to process physical cheque clearing at Clearing House from acceptance, sorting, archiving, and settlement of the cheques for all Participant banks.

**SMARTINWARD™
Automatic Processing of Inward Clearing Cheque**

Automatic:

- Cheque scanning & reading
- Sorting
- SVS Verification
- Data posting

**Sistem Sentral Kliring (SSK)/
Central Clearing System (CCS)**
Central infrastructure to process and settle nationwide clearing transactions, ie. interbank fund transfer and cheques. It is implemented in Bank Indonesia as part of Sistem Kliring Nasional (SKNBI)/ National Clearing System.

Why PT Murni?

28+ Years of Dedication

As a trusted business partner & solution provider for Bank Indonesia and other top 10 banks in Indonesia

Proven Expertise in Nationwide Clearing & Cheque Processing Projects

We are the Developer of:

- **Sistem Kliring Nasional Bank Indonesia (SKNBI)** with the capability to support up to 2.5 million transactions/ day
- **Sistem Pemrosesan Warkat Debet (SPWD)**

In-House Software Development Team

We can quickly cater to clients' specific needs of customizations or integrations without involvement of any third party companies.

It also implies cost effectiveness and easy access to direct and hands-on support.

Nationwide Support Coverage with Tightly Applied SLA

- Extended Help Desk Service (07.00-22.00 WIB), including weekend and public holiday (Hotline: 1500-013)
- 70+ fully-owned Service Points across Indonesia
- Standardized SLA for all areas in Indonesia
- 200+ Highly Experienced & Certified Technicians



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



28+ YEARS OF EXPERIENCES



TRUSTED BY MAJOR COMPANIES ACROSS SECTORS



NATIONWIDE TECHNICAL SUPPORT WITH 70+ SERVICE POINTS AND 24/7 HELPDESK



CORE COMPETENCY IN CHEQUE PROCESSING & DIGITAL TRANSFORMATION SOLUTIONS



SUPPORTED BY MORE THAN 500 DEDICATED STAFF AND TECHNICIANS

JAKARTA (HEAD OFFICE)

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