



ASIAN-PACIFIC
POSTAL
UNION

EC 2023 Doc 12
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Meeting on 2023 APPU Executive Council Meeting in Bangkok

Presentation by Pos Indonesia

**Executive Council Meeting
Bangkok, Thailand
14 - 18 August 2023**

VISION

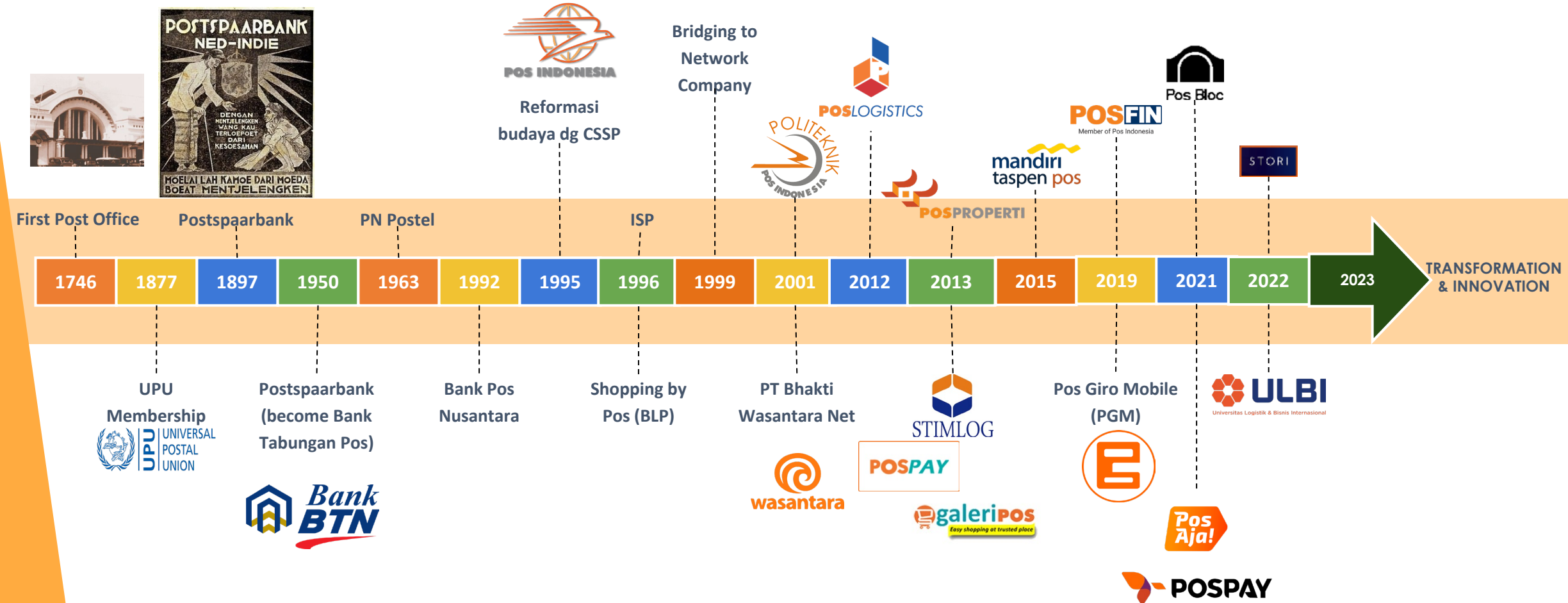
**TO BE THE BEST CHOICE FOR
NATIONAL LOGISTICS AND
FINANCIAL SERVICES**

MISSION

- *To provide competitive e-commerce logistics service solutions.*
- *To serve the function of a designated operator professionally and competitively.*
- *To provide competitive integrated financial services solutions in order to support digital- based financial inclusion.*
- *To provide competitive digital documentation and authentication service solutions.*

Journey of PT Pos Indonesia (Persero)

Pos Indonesia has a long history of building socio-economic, political and cultural communications in Indonesia. The first post office was established on 26 August 1746 in Batavia by Governor General GW Baron. The first time the Post Office transformed into PTT in 1906, then changed to PTT Department (1945), PN PTT (1961), PN Pos & Giro (1965), Perum (1978), and since 1995 it became PT Pos Indonesia (Persero).



Pos Indonesia Networks

6 Region
 42 Main Branch Offices
 168 Branch Office
 4.308 Sub Branch Offices
 |
 263 Extension Outlets
 24 Mobile Pos Services
 9.175 Courier Agent
 101.324 Financial Services Agent
 5.357 Oranger

Regional 1 Sumatera

9 KCU
 42 KC – 857 KCP
 29 LE – 0 MPS
 1.180 Agenpos Kurir
 32.553 Agenpos Jaskug
 573 Oranger

Regional 2 Jakarta & greater suburb area & Banten

8 KCU
 9 KC – 305 KCP
 59 LE – 3 MPS
 1.863 Agenpos Kurir
 11.220 Agenpos Jaskug
 1.894 Oranger

Regional 3 West Java

3 KCU
 15 KC – 353 KCP
 14 LE – 2 MPS
 1.076 Agenpos Kurir
 14.533 Agenpos Jaskug
 938 Oranger

Regional 4 Yogyakarta Special Area & Central Java

5 KCU
 28 KC – 596 KCP
 40 LE – 8 MPS
 1.893 Agenpos Kurir
 12.536 Agenpos Jaskug
 604 Oranger

Regional 5 East Java, Bali, and South East Nusa

7 KCU
 41 KC – 806 KCP
 58 LE – 2 MPS
 2.544 Agenpos Kurir
 16.399 Agenpos Jaskug
 1.013 Oranger

Regional 6 Borneo, Celebes, Moluccas and Papua

10 KCU
 34 KC – 749 KCP
 61 LE – 9 MPS
 589 Agenpos Kurir
 14.083 Agenpos Jaskug
 284 Oranger

 = Kantor Regional

PT Pos Indonesia's Business Portofolio

COURIER BUSINESS

BUMN UNTUK INDONESIA

#WujudkanKeceriaan

Atta Halilintar
Pos Aja! Brand Ambassador

TERMURAH TERLUAS TERCEPAT

Download on the App Store | Get it on Google Play

LOGISTIC BUSINESS

BUMN UNTUK INDONESIA | G20 INDONESIA 2022

Merantau ke kota lain,
kirim barang-barang
pindahan dengan

SUPER KARGO!

STORI | POSPAY | POS BLOC | ULBI

FINANCIAL SERVICES BUSINESS

BUMN UNTUK INDONESIA | G20 INDONESIA 2022

Udah Borong Barang
Tapi Lupa Bawa Uang
Langsung Scan Pakai QRIS
Di Aplikasi POSPAY

STORI | POS BLOC | POSPAY | Pos Aja!

PROPERTY BUSINESS

BUMN UNTUK INDONESIA | G20 INDONESIA 2022

Pos Indonesia Bisa Menjadi Etalase Budaya
Lewat Pos Bloc

"PT Pos sendiri gedung-gedungnya yang bagus peninggalan Belanda, isinya kita bangun UMKM dan merek lokal"

Erick Thohir - Menteri BUMN

STORI | POSPAY | POS BLOC | Pos Aja!

ANCILARY SERVICES

BUMN UNTUK INDONESIA | G20 INDONESIA 2022

Poltekpos & Stimlog Resmi Merger Menjadi
Universitas Logistik dan Bisnis Internasional

STORI | POSPAY | POS BLOC | Pos Aja!

Business Portfolio

Pos Aja!

POSSAMEDAY
POSNEXTDAY
POSREGULER

EMS INTERNATIONAL
POSEKSPOR
"the easiest way to do export"

Business Portfolio

Stend

SUPER KARGO

STORI

Business Portfolio

POSPAY

Payment
Investment
Credit
Insurance
Saving

Distribution of Government
Social Protection Programs

Business Portfolio

Point Lab

Point Homy

Point Arena

Point Meal

Service Portfolio

YPBPI

dapenpos

ULBI
Universitas Logistik & Bisnis Internasional

DWIKARYA

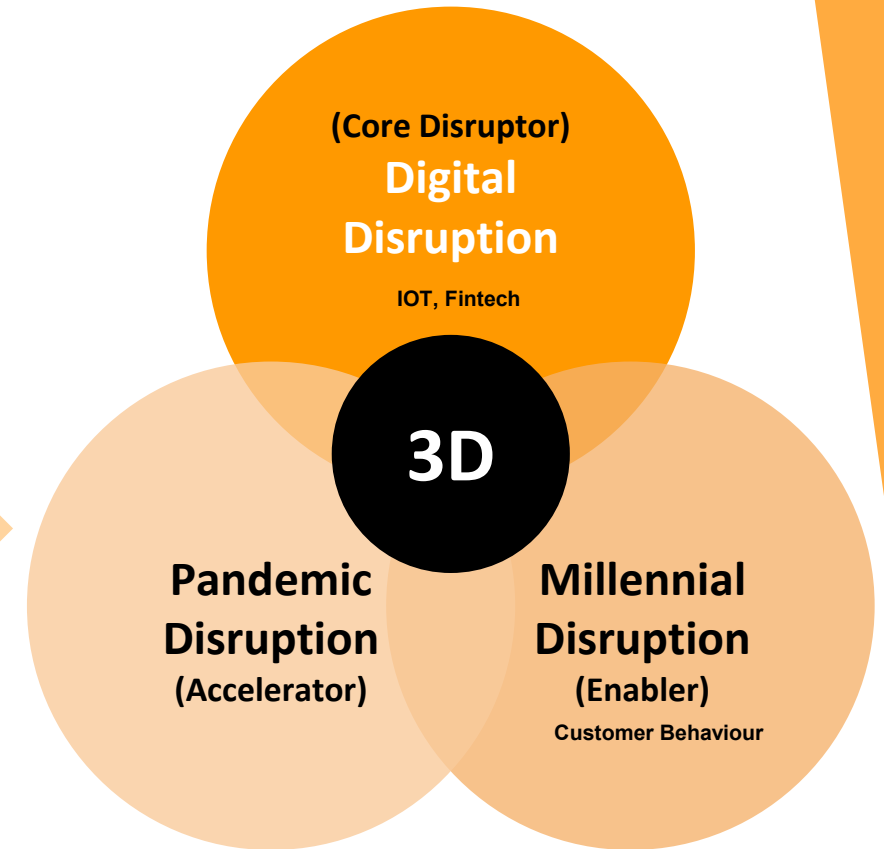
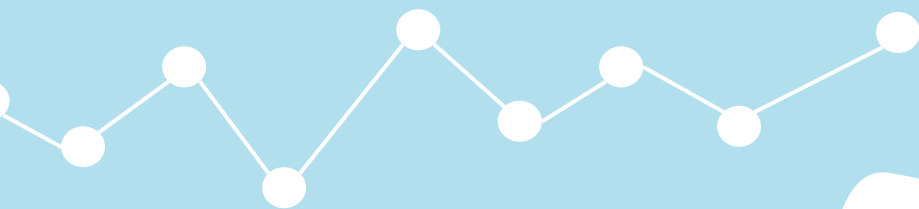
DAPENSI TRIO USAHA

Current Industries Challenges

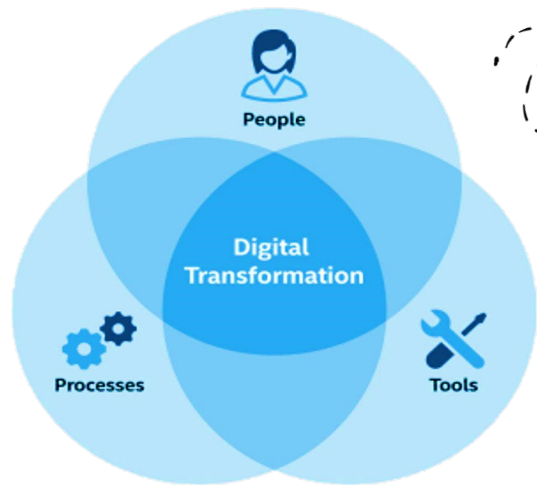
The Courier, Logistics, and Financial Inclusion Services market is still growing at double digits.

Competition for market share for Courier Services, Logistics and Financial Services is quite high

Pos Indonesia experienced triple disruption (3D)



Transformation and Innovation

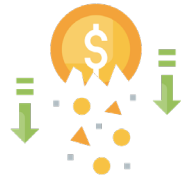


Sumber: Rob Wilson, 2020



TRANSFORMATION PROGRAMS

*Fill the Gap
Internal Capability
Market Demand*



**POS INDONESIA'S
CHALLENGES &
PROBLEMS**



INOVATION PROGRAMS

*Build
Borrow
Buy*



**RELEVANT FOR
TODAY**



**RELEVANT FOR
TOMORROW**



**“You should focus on customers' problems.
Not on business model nor your competitors.”
-Nadiem Makarim-**

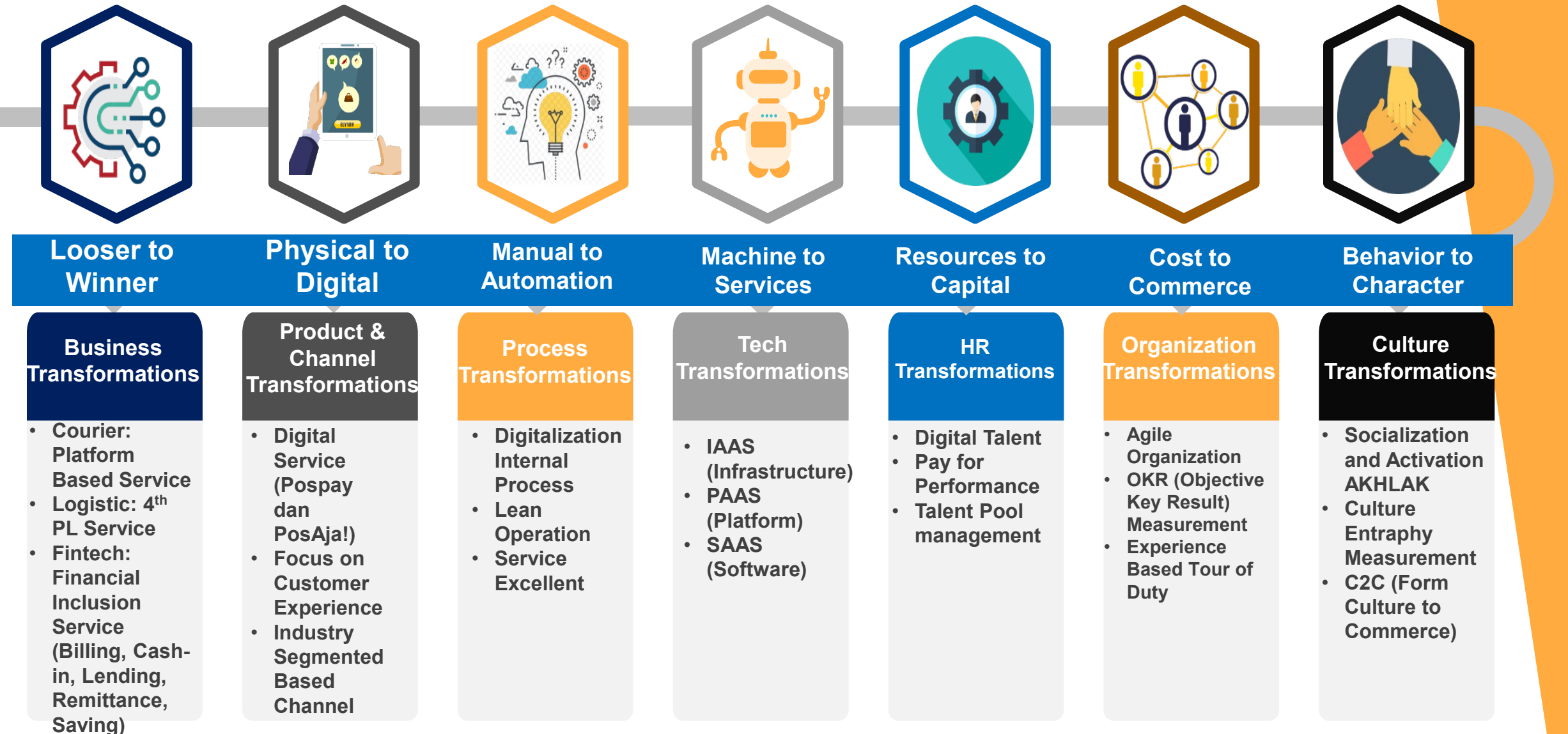
Current Industry Business Model Changes



- ❑ The form of non-cash/account-based payment instruments is growing.
- ❑ Modernization/Digitalization of Channels and Business Process transactions through the support of Information Technology is increasingly needed.
- ❑ Needed access to financial services that are easy, fast, safe and not limited by place and time.

Klaus Schwab (2016) in the article "The Fourth Industrial Revolution: What It Means, How to Respond", states that **we are currently in the fourth industrial revolution which is marked by a digital revolution** that has fundamentally changed the way of life, the way of work and the way of interacting with each other. The digital revolution is changing the face of all industries across the country.

7 Transformation of PT Pos Indonesia (Persero)

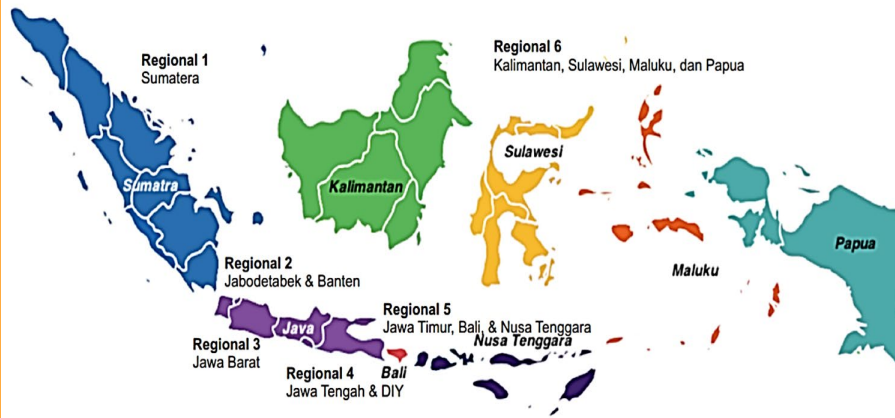


Network Company to Platform Company

Definite Time, Definite Place

Network Company is a company based on physical network assets to win business.

Network



- ✓ Requires time for queues, service and travel
- ✓ Requires cost and effort to the outlet



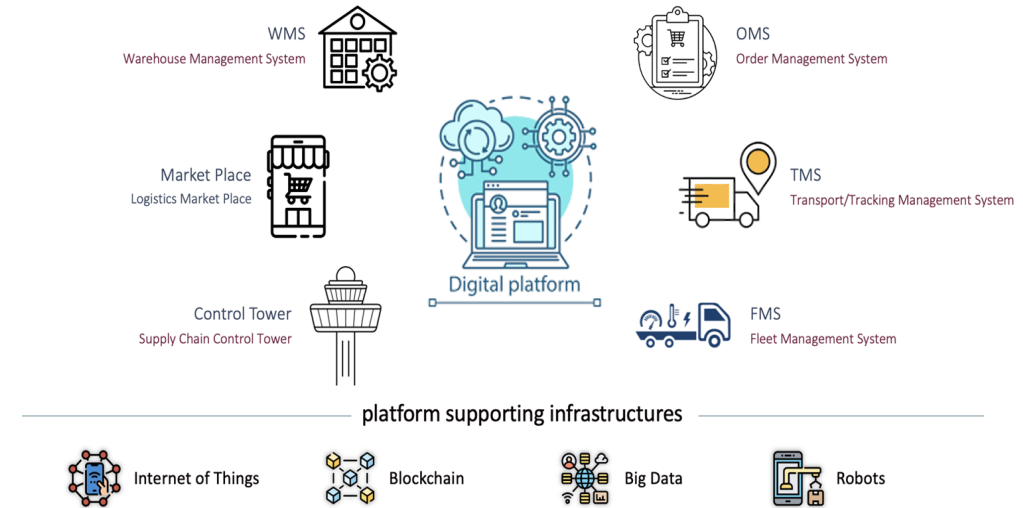
Customer Point of View



Any Time, Any Where

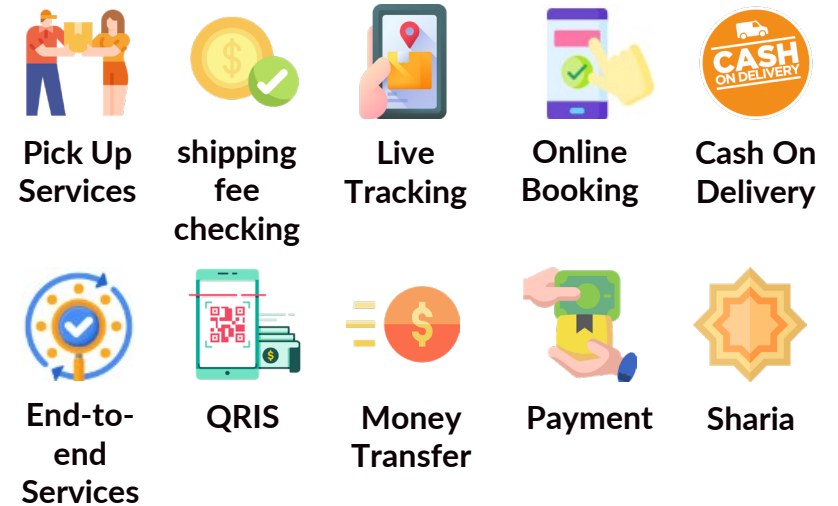
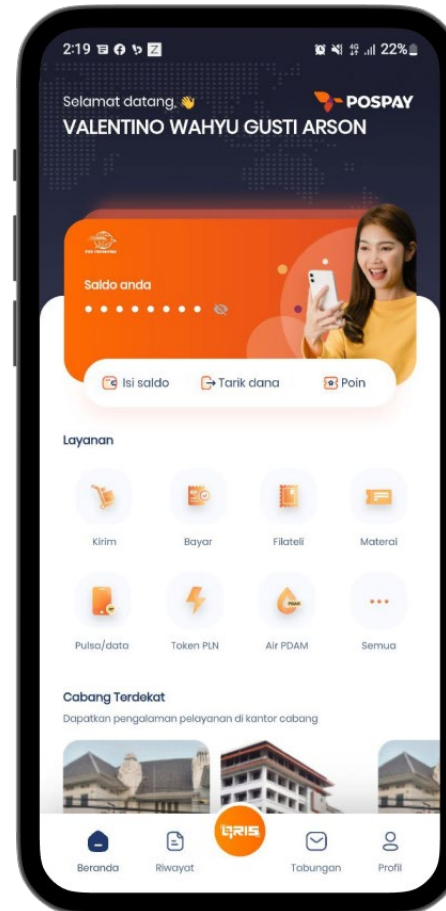
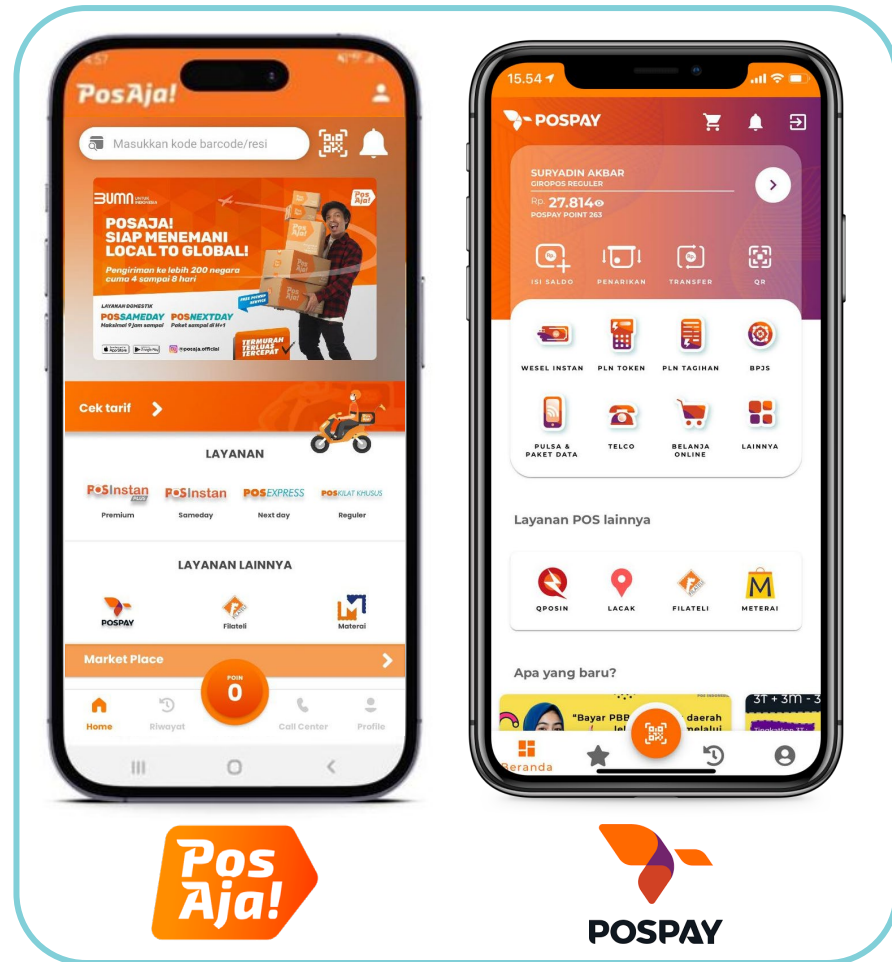
Platform Company is a company based on digital technology to develop business.

Digital Platform



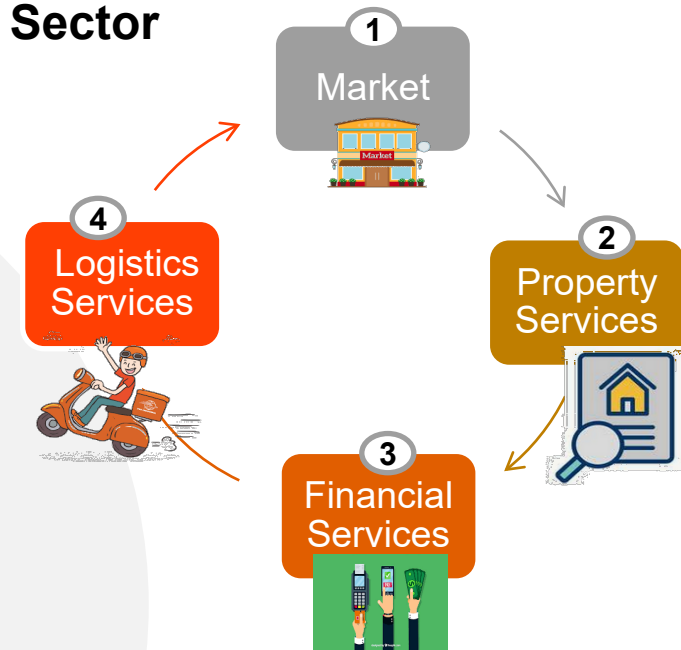
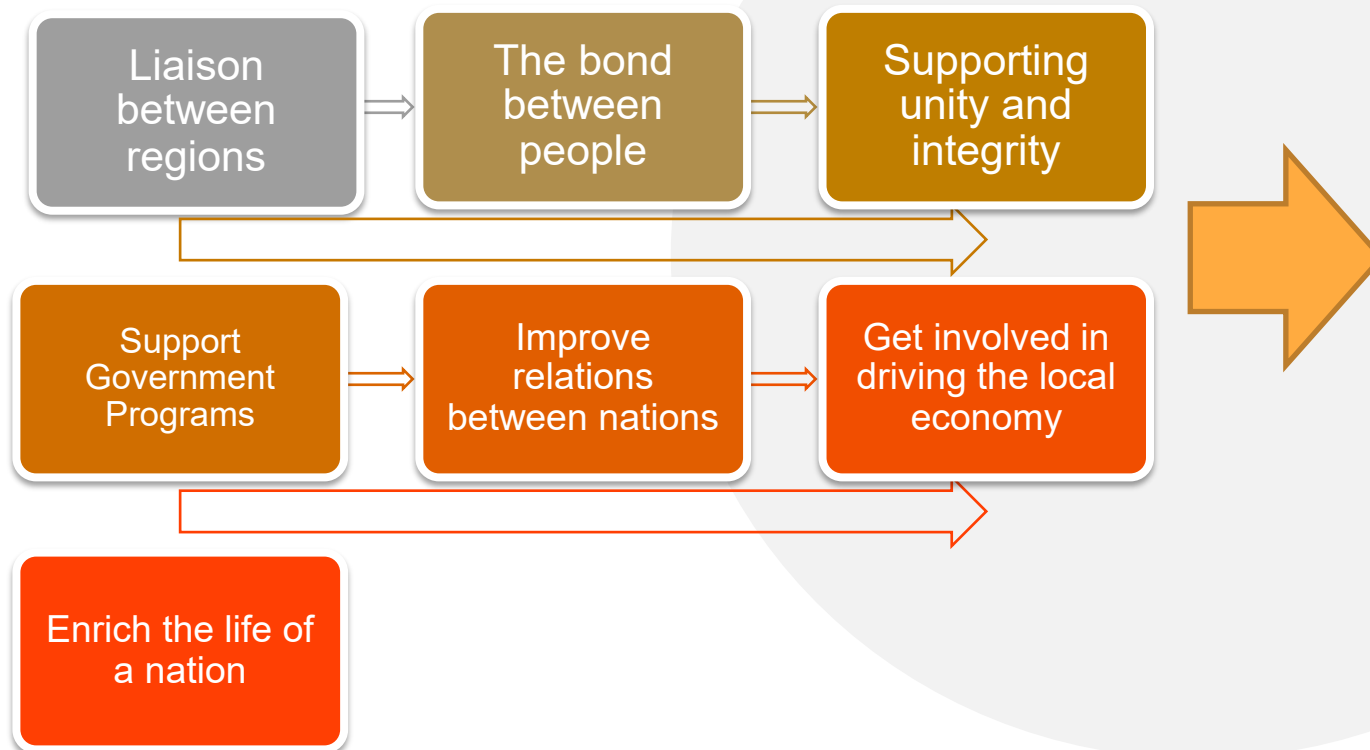
Time and cost efficiency (cheaper, faster, better)

The SuperApps Platform is a integrated digital platform that covers all Pos Indonesia services (Financial & Courier Services) so that it can serve end-to-end and digital users.



The Strategic Role of PT Pos Indonesia (Persero) to Support MSMEs and the Tourism Sector

The Strategic Role of PT Pos Indonesia (Persero):



3 commerce enablers are owned by PT Pos Indonesia (Persero).

1. PT Pos Indonesia (Persero) can play a role in encouraging the growth of MSMEs with the support of: **Financial Services** (payment, insurance, saving, QRIS, digital market) via digital channels (physical & digital) at counters, agents, POSPAY applications).
2. **Logistic Services** (parcel, fulfillment center, Exim) domestic & international coverage served physically at counters, agents & digitally at PosAja).
3. **Property Services** (Creative Hub for (PosBloc, point Meal, point game, display at Post Office).



POSPAY SuperApp

Pospay SuperApp is a digital platform/channel based on Giropos account provided to customers so that they can access courier service and financial transaction services as well as other services of PT Pos Indonesia (Persero) independently through their smartphones.

AVAILABLE ON



Available on the
Google Play



Download on the
App Store



POSPAY USER DEMOGRAPHICS

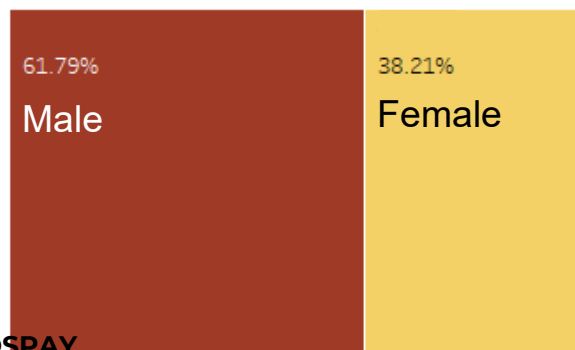
Total User:
4.731.995
Updated Augst 7th 2023

Transactions:

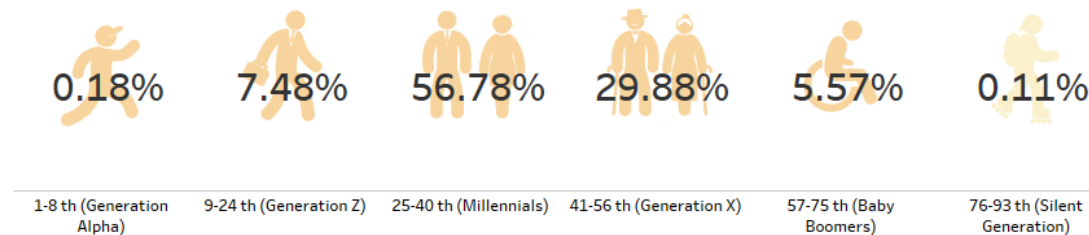
4.363.852

January 1st - July 30th 2023

Transaction Based on Gender:



Transaction Based on Age:



User's Transactions:
Common User: 450.994
Employee: 16.788



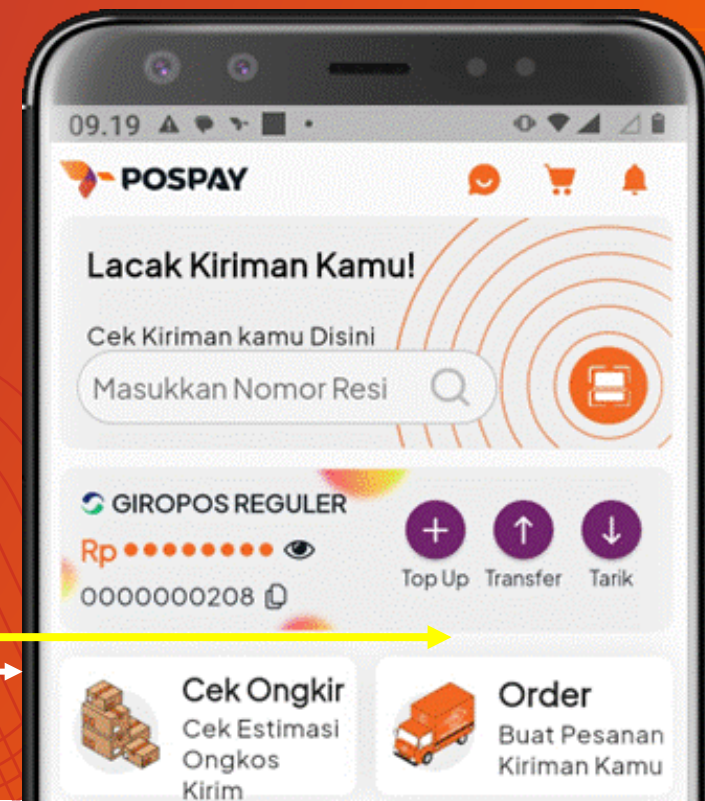
UMKM User

Micro	20,706
Social	4,113
Small	927
Middle	54
Large	5

1. IMPLEMENTATION OF DIGITAL TRANSFORMATION APPLIED BY POS INDONESIA ON PRODUCTS AND SERVICES
2. A MERGER OF 2 EXISTING APPLICATIONS **POS AJA** FOR COURIER SERVICES AND **POSPAY** FOR FINANCIAL SERVICES.

POSPAY SUPER APP PROVIDES INTEGRATED SERVICES :

1. SHIPMENT STATUS CHECKING
2. CHECKING SHIPPING CHARGES
3. SHIPMENT PICKUP REQUEST
4. FINANCIAL TRANSACTION SERVICES



Account Type

Pospay Lite



- New User
- Maximum Balance **Rp 2.000.000**
- Top up balance & Payment transaction

Pospay Lite Plus



- New User
- Maximum Balance **Rp 10.000.000**
- Top up Balance & Payment transaction
- Transfer / Withdrawal

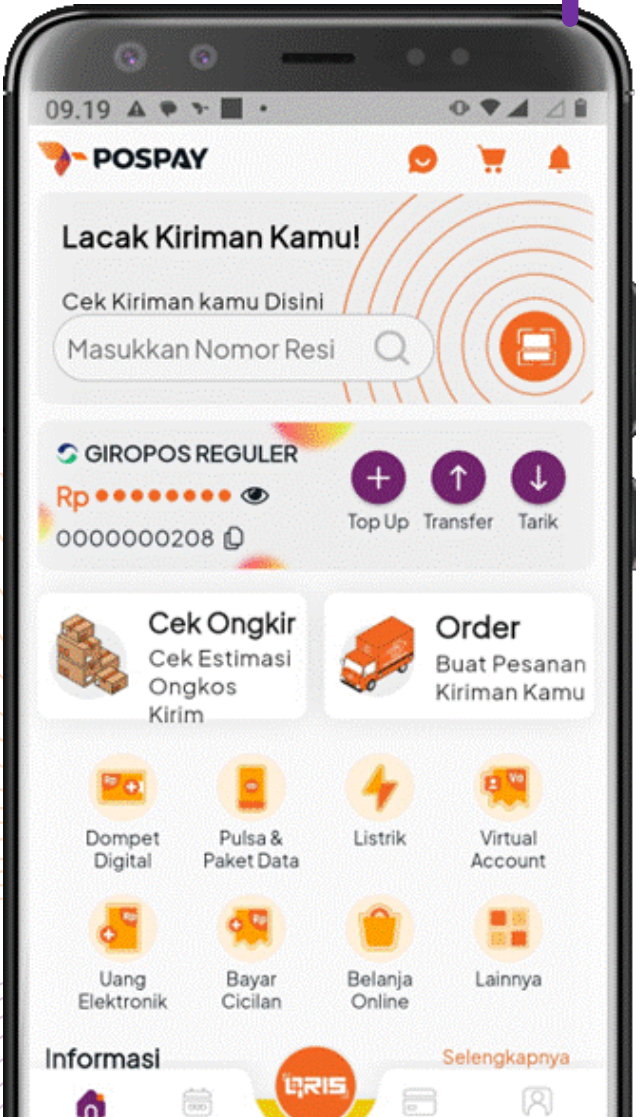
Pospay Reguler



- **Unlimited Balance**
- Cash in, Withdrawal, Transfer, saving, money transfer by remittance
- Other payment



Top up Balance



transfer from various
National banks using
banks' virtual accounts





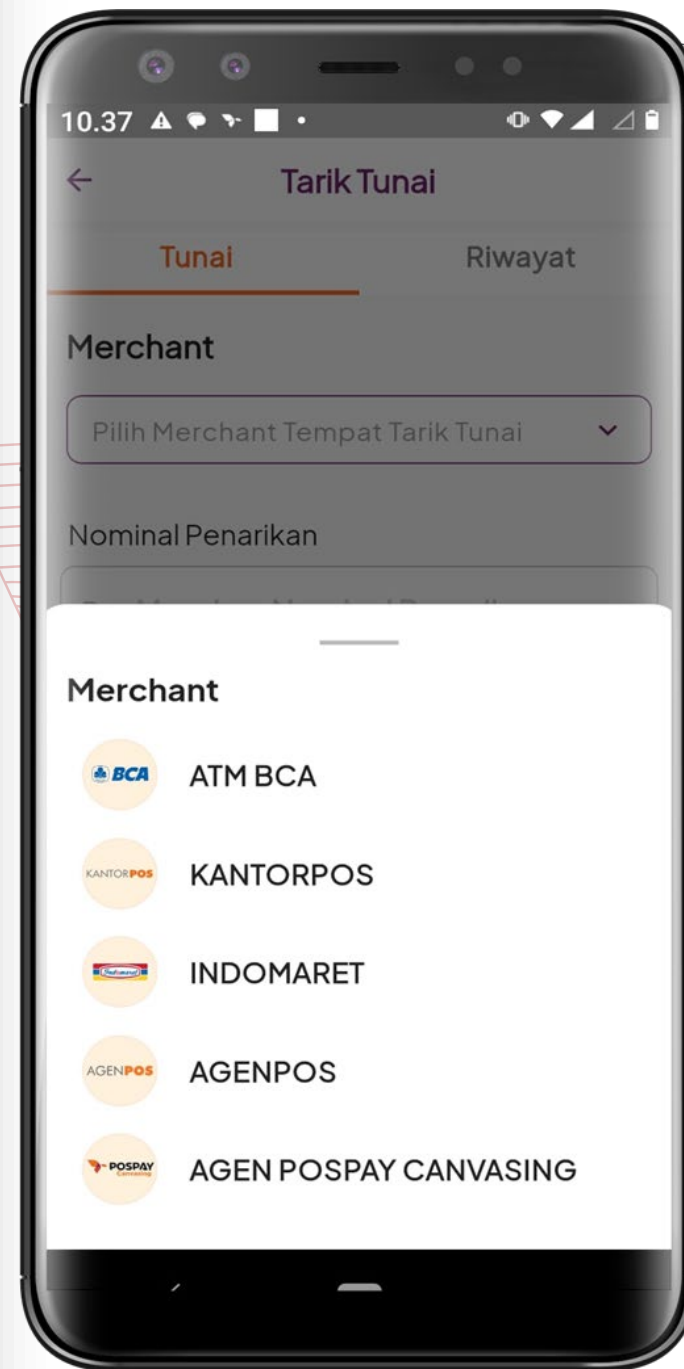
01. **Cash Withdrawal at Post Office (Free admin fee)**



02. **Withdrawal without Card at National Bank ATM & withdrawal in Convenience stores**

03. **Minimum balance Rp 10.000**

Rp. 10.000





Top up balance



Withdrawal

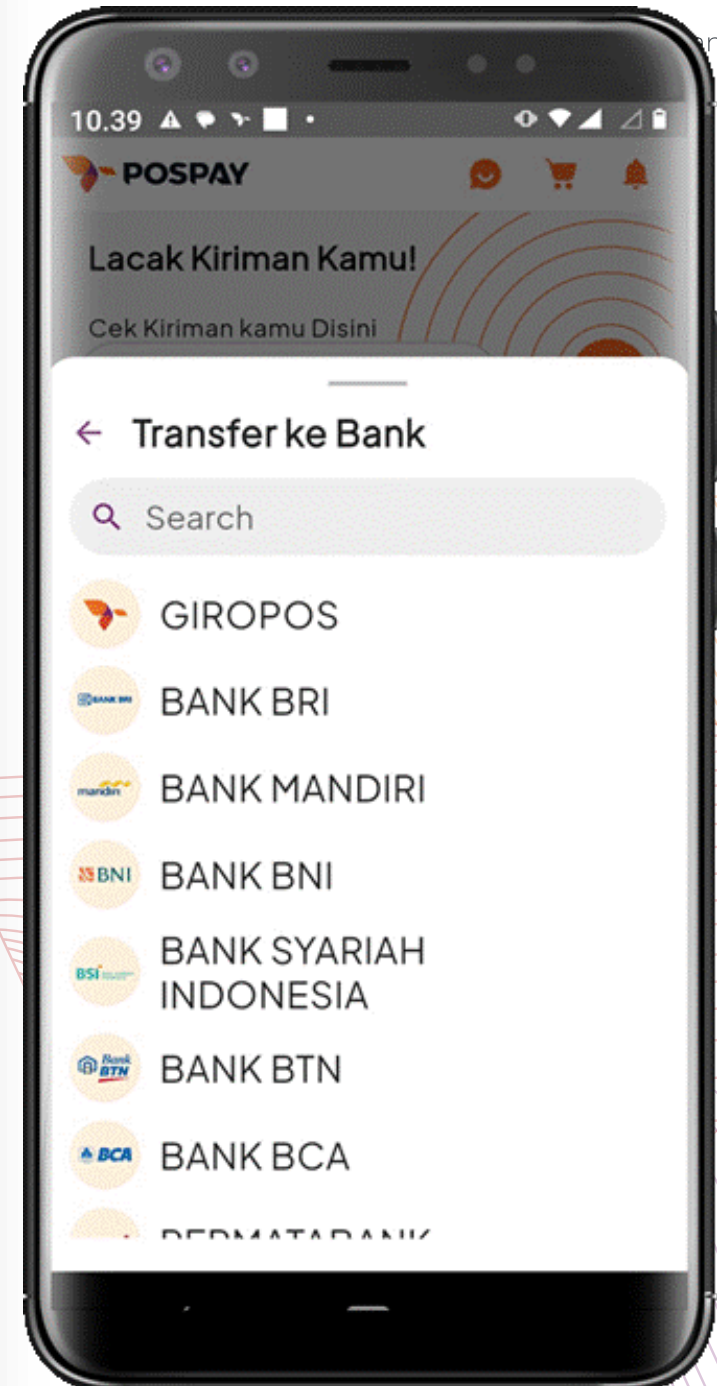


Transfer

01. **Transfer to other Pospay account**



02. **Transfer to All bank account**





Top Features



Remittance
Money transfers to bank accounts and without bank accounts via money orders



Telecommunication, cell phone credit and data packages
All Provider (PosPaid & Prepaid)



Electricity
Payment Invoice , Token, Non regular payment



Top up E-Wallet & e-Money
Service for topup e-wallet & e-money



Water Billing Payment
More than 270 biller



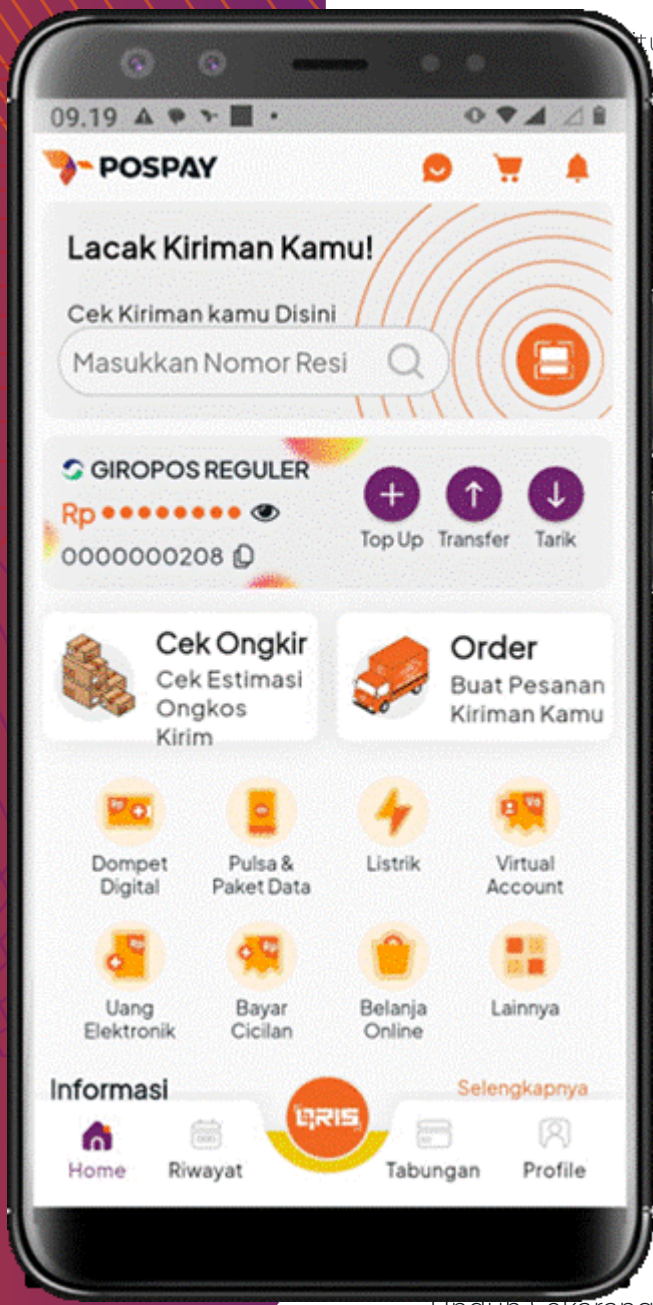
Tax Payment
payment of income tax, value added tax and non-tax state revenue



Multifinance & Insurance
60++ biller



Marketplace





Pospay Benefit



Complete Billing Payment

One application can pay all bills



Remittance

- Transfer to Bank up to IDR 50,000,000 per day for Regular account holders.
- Send money to recipients without a bank account in real time arriving at the destination Post Office



Free Admin Fee

There are no administrative fee deductions per month, with a minimum settling balance of IDR 10,000



Payment with QRIS

Ease of making payments at any QRIS merchant



Withdrawal

Pospay balances can be withdrawn at all Post Offices, ATMs without a card and at all convenience store.

Pospay and Giropos have been used for many things:

- 1. Supporting Government Programs.**
- 2. Supporting financial inclusion.**
- 3. Provide protection to Indonesian migrant workers.**
- 4. Providing alternatives to small and medium entrepreneurs for payment facilities.**

POSPAY SUPPORTS THE INDONESIAN GOVERNMENT IN DISTRIBUTING SOCIAL ASSISTANCE

PT Pos Indonesia supports and succeeds the Social Assistance Distribution program from the Government quickly, safely and accountably including the following:

- 1 DISTRIBUTION OF SOCIAL ASSISTANCE FROM THE SOCIAL MINISTRY OF THE REPUBLIC OF INDONESIA**
- 2 DISTRIBUTION OF SOCIAL ASSISTANCE FROM THE MINISTRY OF EMPLOYMENT OF THE REPUBLIC OF INDONESIA**
- 3 DISTRIBUTION OF ENTREPRENEURSHIP FUNDS FROM THE MINISTRY OF STATE-OWNED ENTERPRISES FOUNDATION**
- 4 DISTRIBUTION OF SOCIAL ASSISTANCE FROM THE LOCAL GOVERNMENT**

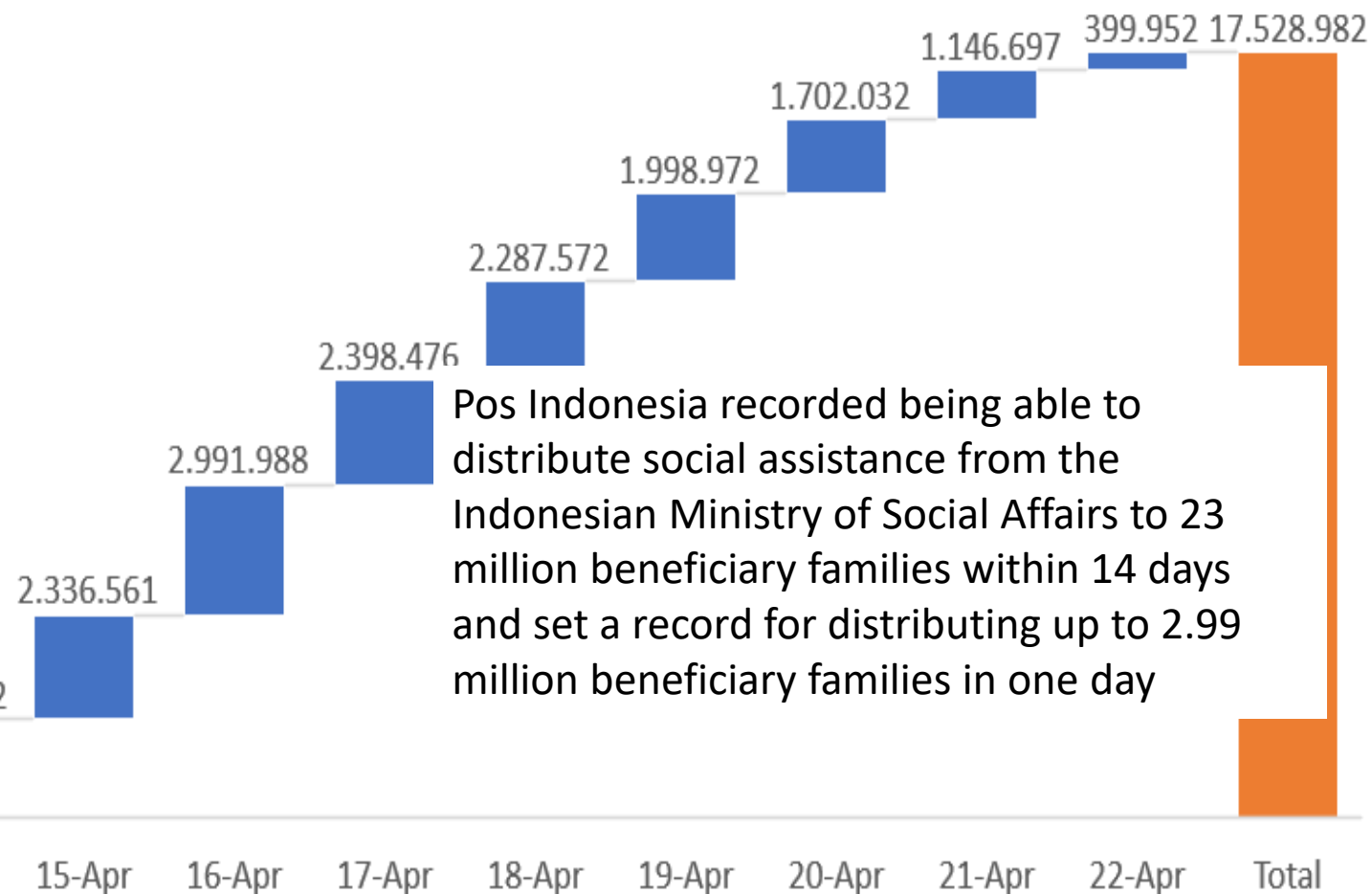


Through Giropos (Pospay Account) Pos Indonesia distributes government aid funds from various ministries to more than 23 million beneficiary families, especially since the covid-19 pandemic in 2020.

Presiden Apresiasi Pos Indonesia Salurkan BLT Minyak Goreng 98,3 persen

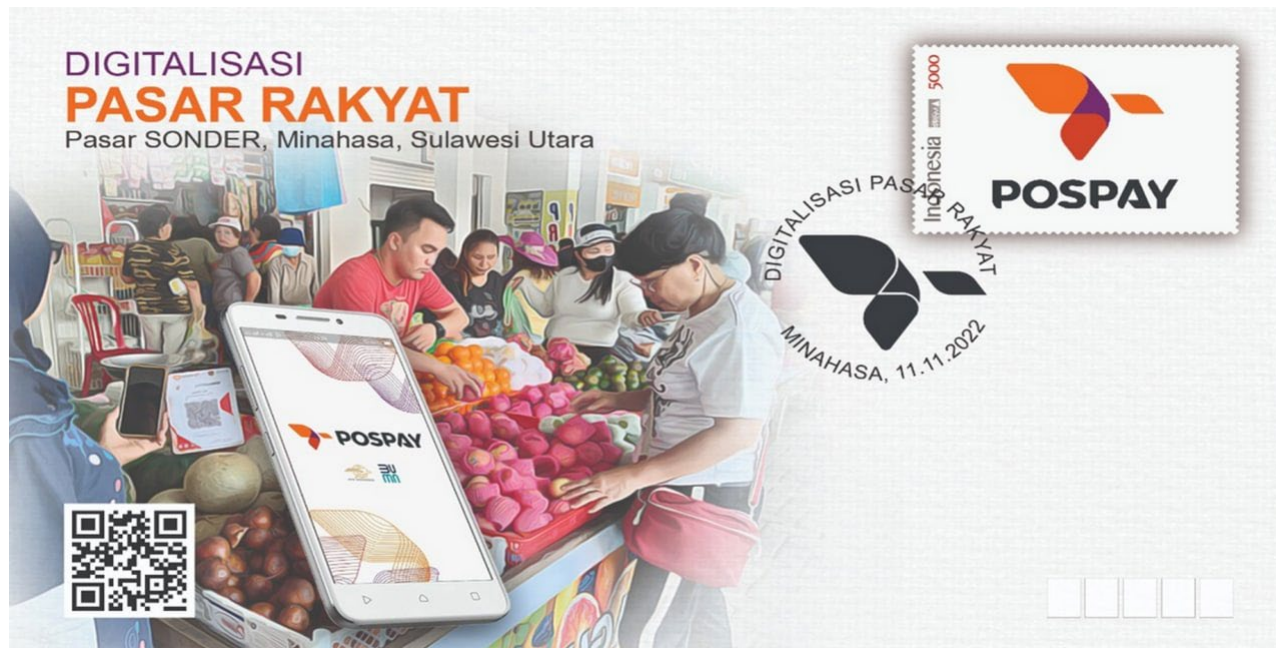
Selasa, 26 April 2022 12:29 WIB

KOMENTAR



Pos Indonesia recorded being able to distribute social assistance from the Indonesian Ministry of Social Affairs to 23 million beneficiary families within 14 days and set a record for distributing up to 2.99 million beneficiary families in one day

Pospay Supports Market Digitalization Program (MSME Go Digital)



*Pasar Sonder, Minahasa, North Sulawesi
(KCU Manado)*

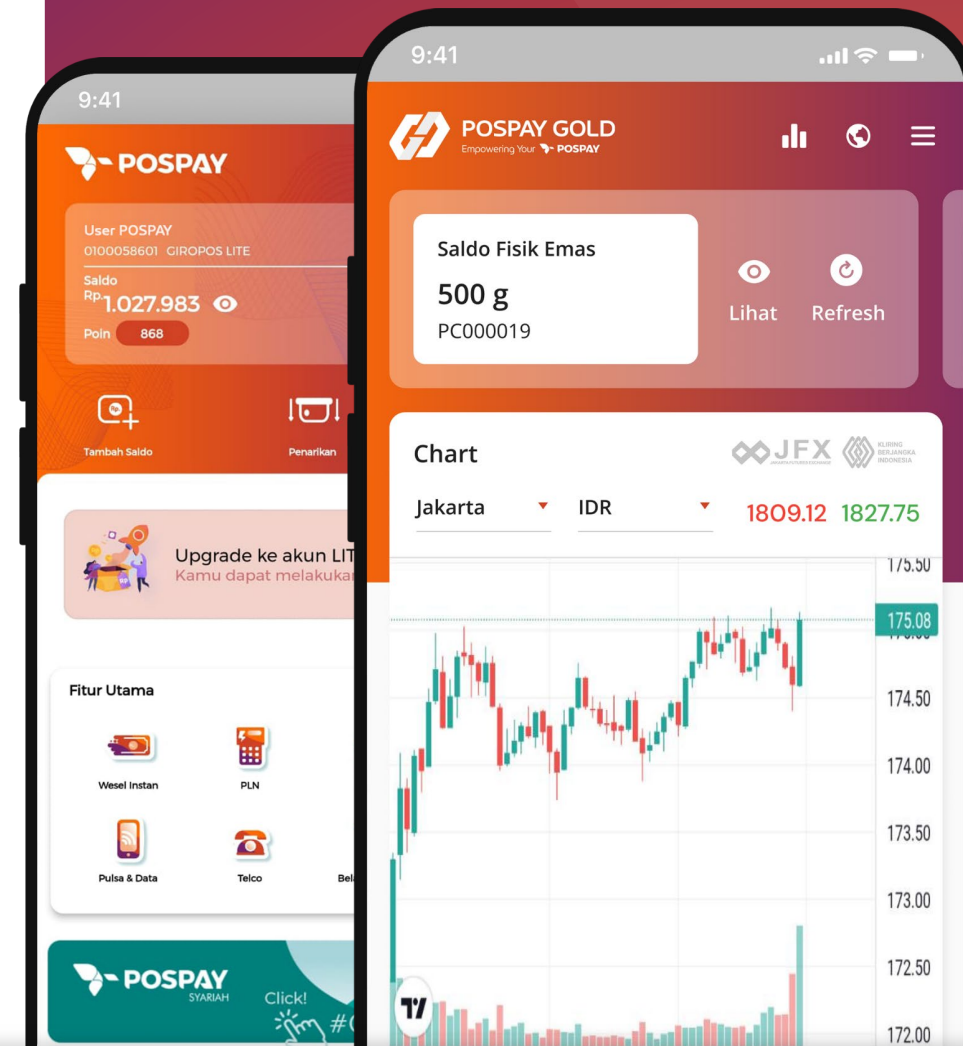


*Pasar Lengkong, Nganjuk, East Java
(KC Nganjuk)*

Pospay helps to digitize the market by providing non-cash payment platforms such as QRIS, Pospay KIOS App for financial services agency etc.

Pospay also provides the **Pospay Gold** feature :

- The first digital physical gold trading platform in Indonesia,
- Consumers can buy gold at the world gold exchange price.
- Consumers can withdraw physical gold at a minimum of every 5 grams.





Provide **protection** to **Indonesian migrant workers** in sending salaries and income to Pospay accounts in collaboration with several partners abroad.





Pospay as a Business Solution

01.

Simplify Postal COD Service

- Helping sellers and MSMEs in serving COD
- Pospay as the main account for Cash On Delivery payments from buyers
- Easy monitoring of COD transactions in account mutation history

02.

Account Payment purpose

Without a bank account, Pospay can be a solution for a payment destination account either via transfer or QRIS scan.

Example:

- Payment alternative for business merchants
- payment of school fees.

03.

Fund Distribution

Pospay distributes various assistance in 1 community, with the benefit of being free of monthly admin fees

Example:

- Payroll
- Social assisten from government for beneficiary families





Pospay as a Bill Payment Solution (Virtual Account, Tickets, Billing etc.), Universal Billing is available for Small and Medium Enterprise and other entrepreneurs.

Download Apps POSPAY

GRATIS
Merchandise
JakCloth



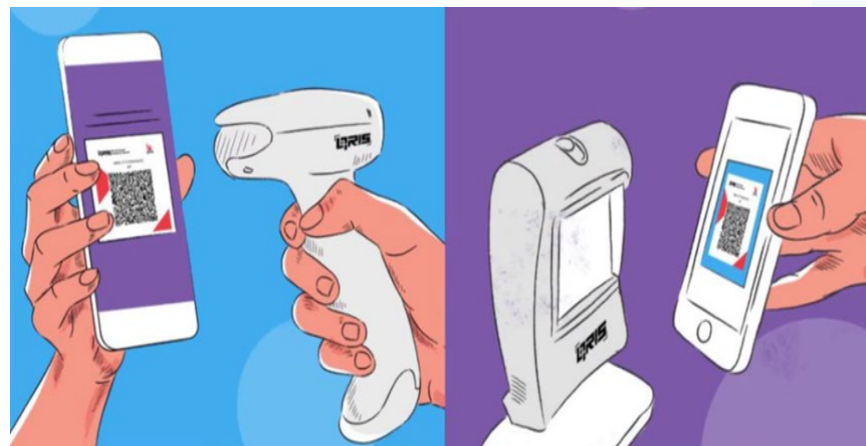
**TIKET
MOTOGP
BISA DIBELI DI**



Next target

1. Features of Financing Application through Pospay

2. QR Code for Withdraw, Transfer, Deposit, CrossBorder QR Code Payment for ASEAN region



Our hope

We are able to provide easy, secure, convenient, and ubiquitous global financial services and inclusion for all citizens, inclusive of Indonesian citizens, through the development of remittance cooperation among countries through the exchange of APIs.

Thank you



#emangpalingngertikamu

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