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Euronet and Jalin Awarded Best Retail Payment Technology in Asia by The Asian Banker

Euronet and Jalin are honored for powering one of Asia's most ambitious multi-channel payment transformations

Asian Banker award

Jalin



JAKARTA, Indonesia, June 30, 2025 (GLOBE NEWSWIRE) — PT Jalin Pembayaran Nusantara (Jalin), a subsidiary of Indonesia's state-owned holding company Danareksa and one



Technology Innovation Awards 2025. The award acknowledges the companies' groundbreaking efforts in modernizing Indonesia's national payment infrastructure—one of the most ambitious and complex projects of its kind in the Asia Pacific region.

Jalin selected **Euronet's Ren Payments Platform** to modernize its payment processing environment, which powers a wide range of services delivered through member banks to millions of Indonesians. These include interbank ATM cash withdrawals and deposits, interoperable Point-of-Sale (POS) and QR code transactions, and support for regional interoperability through ASEAN's cross-border QR payment initiative.

A key highlight of this initiative was also the consolidation of the ATM networks of Indonesia's four state-owned banks—**BRI, BNI, Bank Mandiri, and BTN**, collectively known as the **Himbara** group—into a single nationwide platform under the **ATM Link** brand. This platform, operated by Jalin and powered by Euronet's ATM software and payments switch, represents a strategic shift toward shared infrastructure to boost operational efficiency, reduce capital expenditures and foster greater focus on customer innovation.

"This award is a testament to the strength of our collaboration and the transformative power of the Ren Payments Platform," said **Sundeep Rawal, Managing Director, Euronet Indonesia**. "By delivering a scalable, real-time, and cloud-native system, we've helped create a truly modern and inclusive payment ecosystem for Indonesia. What sets the Ren platform apart is its **versatility to handle a wide spectrum of services across ATMs, POS terminals, QR code transactions and cardless payments**—all within a single, unified infrastructure. This allows our partners to simplify operations, drive innovation faster and serve customers more efficiently across both physical and digital channels."

Ario Tejo Bayu Aji, CEO of Jalin, added, "This initiative represents more than just a technological upgrade—it's a showcase of how collaboration among state-owned enterprises can deliver strategic, nation-scale infrastructure. Our partnership with Euronet has been instrumental in bringing this modernization vision to life."

The initiative has already achieved significant results. Over **4,500 ATMs** now operate under the **ATM Link** brand, replacing the previously fragmented networks of individual Himbara banks.

This initiative is aligned with the country's accelerating shift toward digital payments. According to Bank Indonesia, digital transaction volume in 2024 grew by over 30% year-on-year, driven by mobile banking, QRIS usage, and fintech adoption. This rapid growth



About Euronet

Founded in 1994, **Euronet** (NASDAQ: EFFT) is a global leader in payments and cross-border transaction services. Its real-time digital and cash payments network spans more than **200 countries and territories**, with:

- 55,512 installed ATMs
- 1.2 million EFT POS terminals
- Prepaid services at 735,000 POS terminals across 64 countries
- A global money transfer network with 624,000 locations in 199 countries

Euronet's network connects to 4 billion bank accounts and 3.2 billion digital wallets, as well as 4 billion Visa debit cards through Visa Direct.

Headquartered in **Leawood, Kansas, USA**, Euronet has 67 offices worldwide.

Visit www.euronetworldwide.com for more information.

About Ren Payments Platform

Ren is Euronet's modern, cloud-native payments platform designed for high-volume, mission-critical transactions. With a microservices-based architecture, Ren supports issuing, acquiring, core switching, and payment hubs—all through open APIs and flexible deployment on public cloud or private data centers.

Ren enables seamless integration with legacy systems, empowering organizations to innovate without overhauling infrastructure. Learn more at www.renpayments.com.

About PT Jalin Pembayaran Nusantara

Established in 2016 by the Ministry of SOEs, Himbara banks, and PT Telkom Indonesia (Persero) Tbk, **Jalin** is Indonesia's largest state-owned payment network integrator. Jalin operates the **LINK network**, supporting ATM and CRM transactions, debit cards, mobile banking, QRIS services, and other digital and physical payment solutions. In 2019, the majority of Jalin's shares were transferred to **PT Danareksa (Persero)**.

Today, Jalin serves over **85 financial institutions** and fintech providers across Indonesia. It holds global certifications such as **ISO 27001, ISO 9001, ISO 37001, PCI DSS, and PCI PIN**, reflecting its commitment to world-class operational and security standards.



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Headquarters:

11400 Tomahawk Creek Parkway, Suite 300
Leawood, KS 66211 USA

marketing@renpayments.com

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