



Bringing Digital Financial Services To Financial Inclusion

- Small ticket
- Manual & labor intensive processes
- Prone to fraud
- High operational costs

Bank Andara created Andara Link, a simple solution address the above issues





**BRINGING DIGITAL FINANCIAL SERVICES
TO SMALLHOLDER FARMERS OF BALI**

To the MFI/end customers:

- Reduce workload or manual processes
- Save time
- Minimize fraud
- Improved deposit taking and loan repayment monitoring
- Potential fee income
- Increase customer loyalty

To Bank Andara:

- Value added services to customer
- Cross selling opportunities
- Monitoring of MFI performance
- Increase customer loyalty

- > 100 units installed and will reach 160 units by end of the year
- Monthly transaction exceeding 200,000 transactions per month & is projected to increase to over 300,000 transactions by end of year.
- >100% increase in transaction volume in the last 9 months
- Serving approx. 40,000 end customers per month

Future potential:

- Additional features and vendors for cross selling opportunities
- Branchless banking tool
- Credit assessment tool
- Data collection analysis
- Non-MFI uses



Thank You