

# COMPANY PROFILE 2025

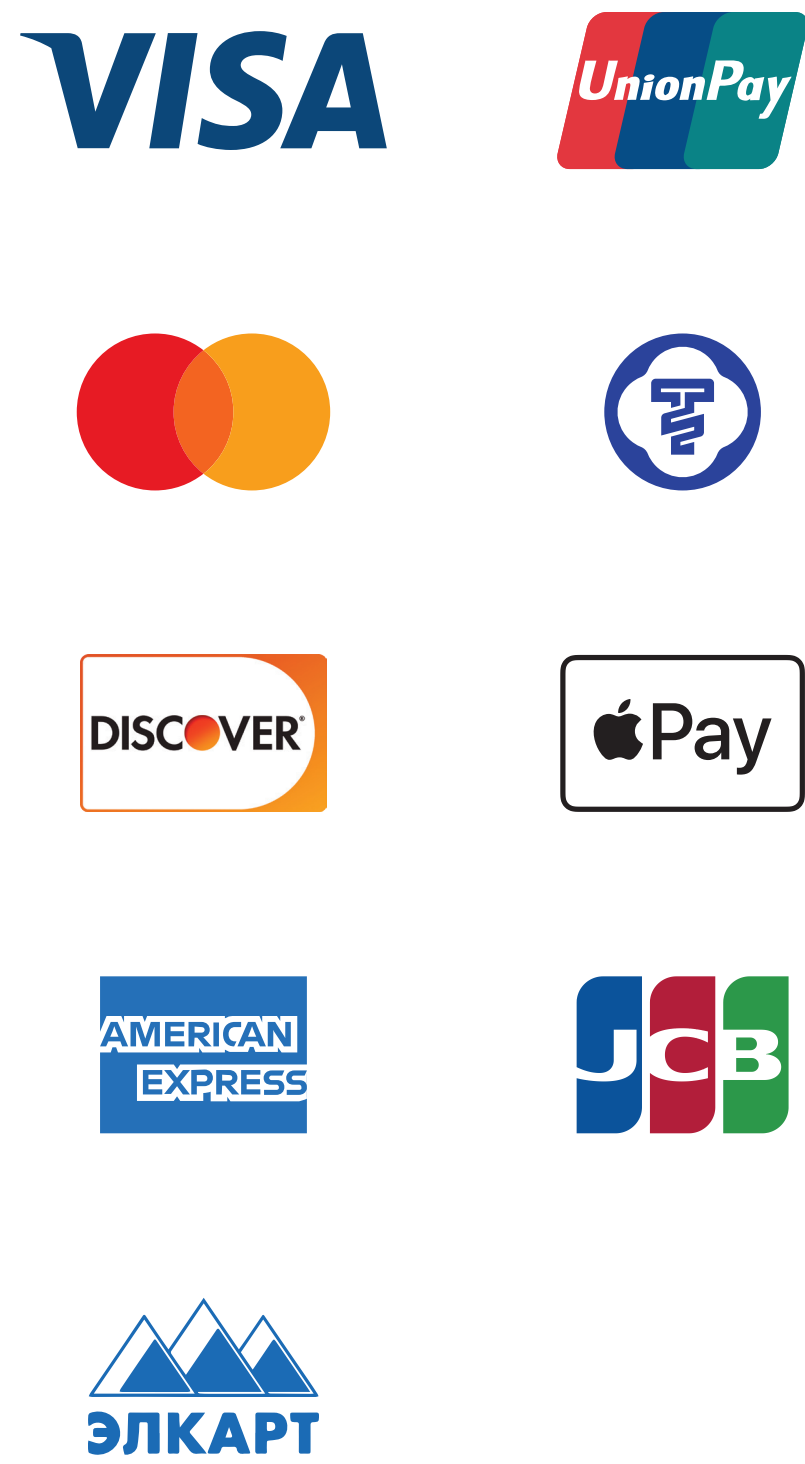


# MILESTONES

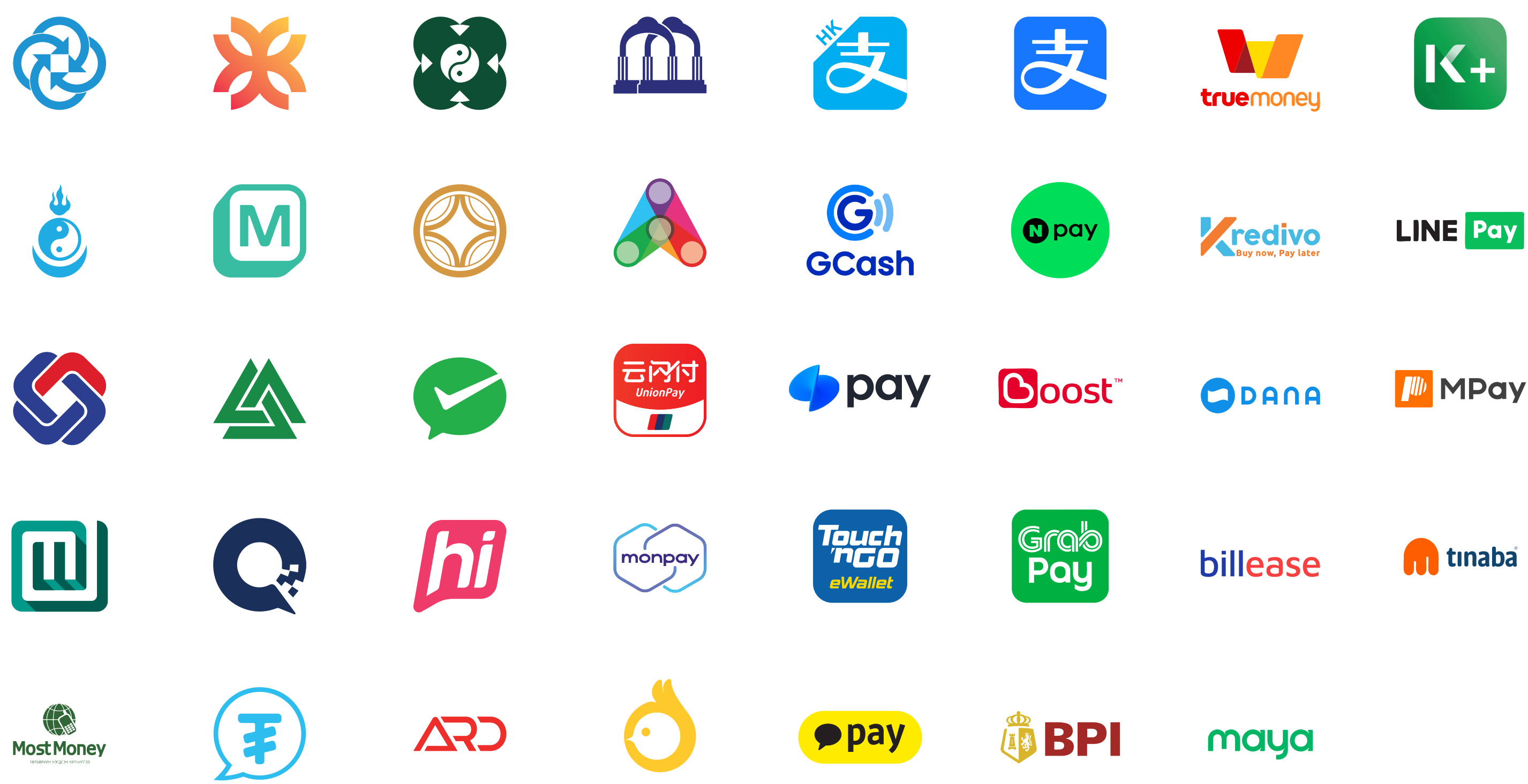


# WIDE RANGE OF INTEGRATIONS

## CARD ACCEPTANCE

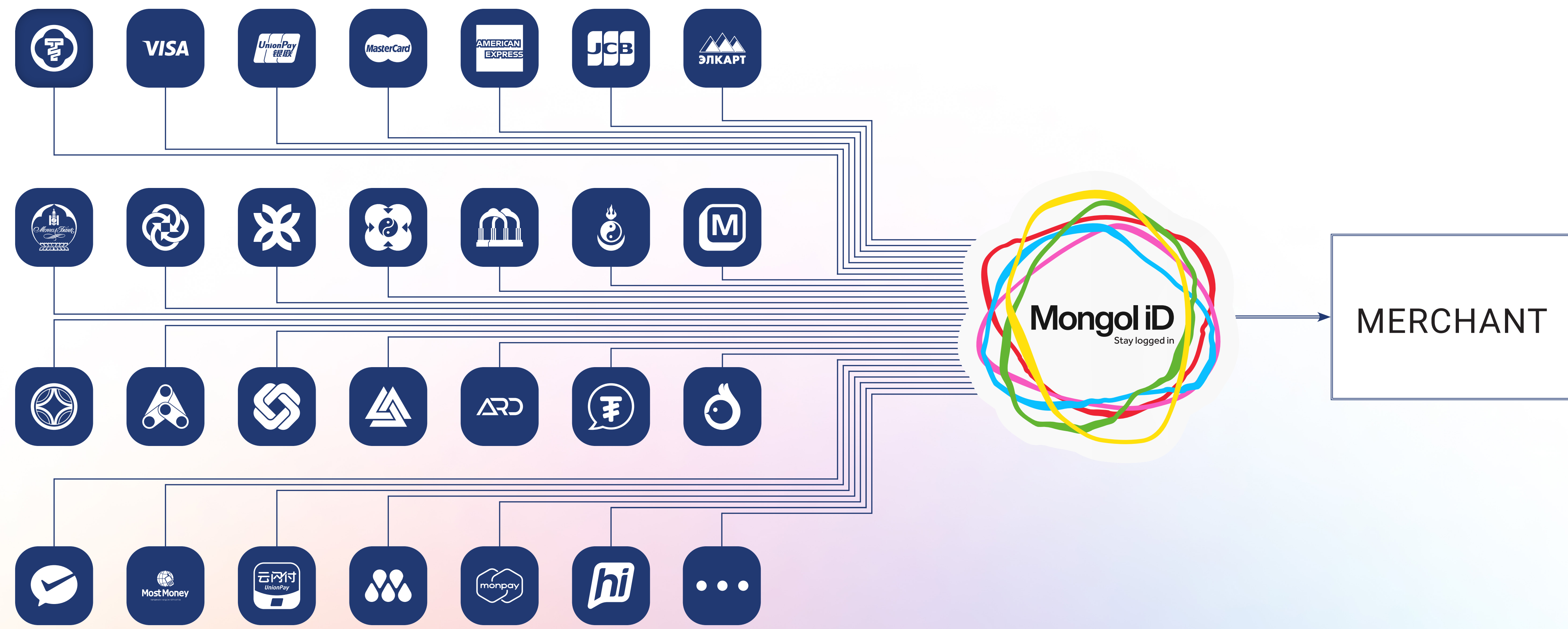


## QR ACCEPTANCE





# UNIFIED ACCEPTANCE





# PAYMENT SOLUTION

## Card Management System

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Mongol iD is a trailblazer in the financial technology sector, offering an all-encompassing Card Management Service that spans Issuance, Processing, and Acquiring. Our platform is designed to provide unparalleled flexibility and functionality, catering to a diverse range of card types including Credit Cards, Prepaid Cards, and Gift Cards

## Card Management System

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- **Card Issuance:** Our state-of-the-art issuance system enables financial institutions and businesses to issue cards with speed and efficiency. From card design to activation, we manage the entire lifecycle, ensuring a seamless experience for the end-user.
- **Card Processing:** Our robust processing engine is capable of handling high-volume transactions in real-time. With features like fraud detection, real-time authorization, and settlement services, we offer a one-stop solution for all your processing needs.
- **Card Acquiring:** Our acquiring solutions are designed to facilitate secure and seamless transactions. With support for multiple payment gateways and advanced risk management features, we ensure that every transaction is processed with utmost security and reliability.

PAYMENT HAS NEVER BEEN  
**THIS EASY IN MONGOLIA**

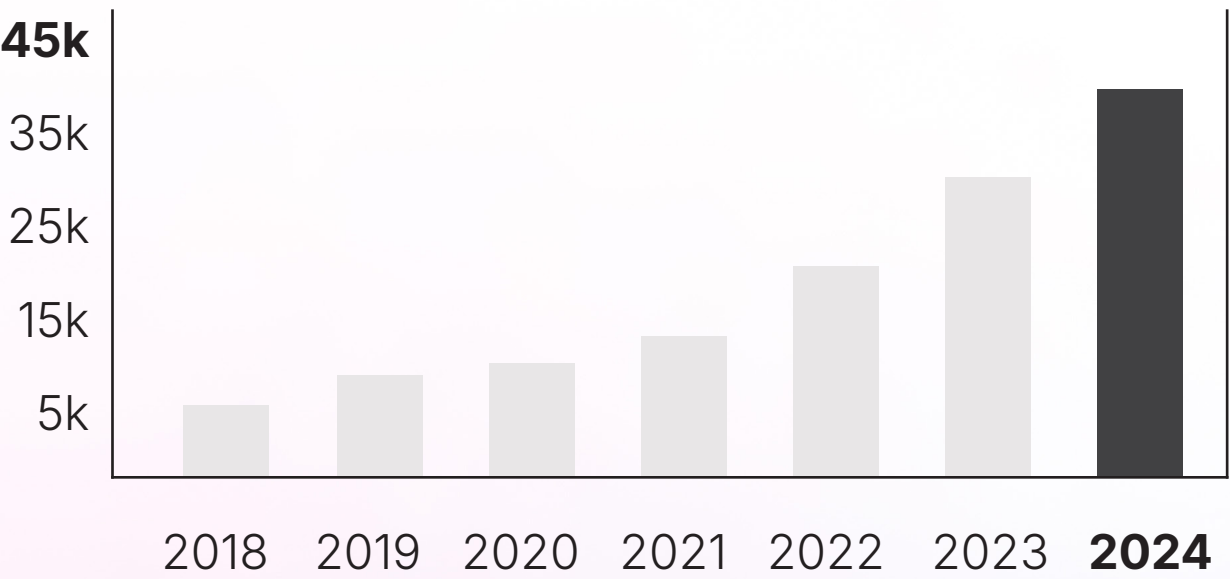


# ACQUIRING

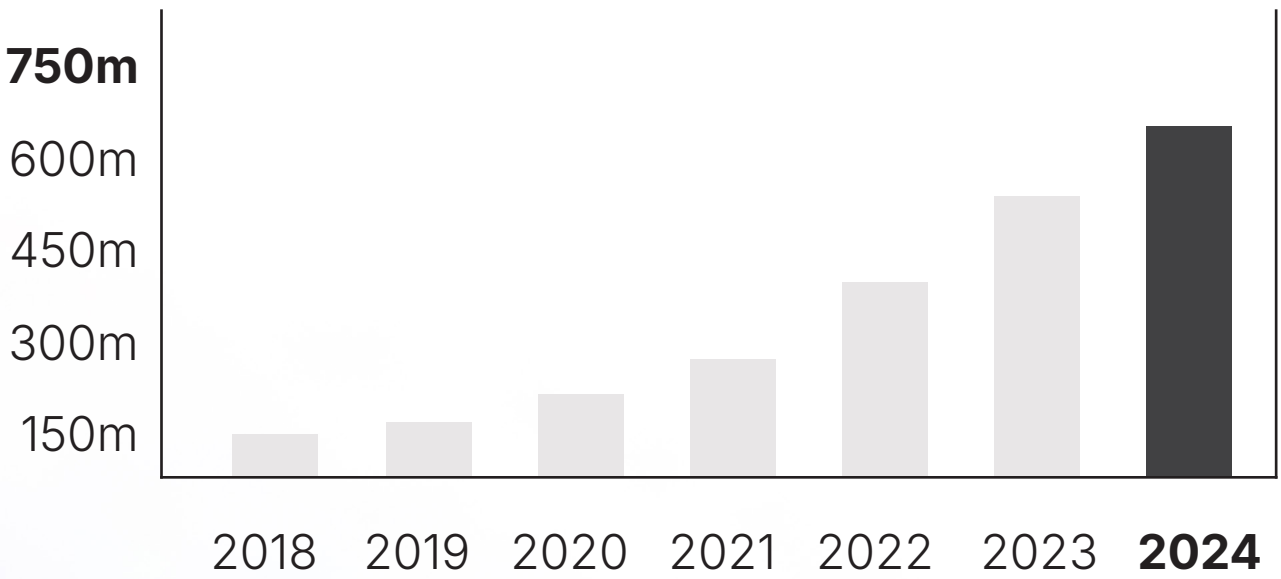


In the rapidly evolving financial landscape of Mongolia, Mongol iD stands at the forefront with its innovative Acquiring Services. This service is meticulously designed to offer an unparalleled transactional experience, integrating seamlessly with Point-of-Sale (POS) systems to facilitate direct and immediate payments.

Number of Merchants



Transaction Volume



YoY growth

**126%**

YoY growth

**136%**

Market share

**~30%**

Market share

**~20%**



# EMV QR PAYMENT SOLUTION

## Merchant QR

Give your customers convenient access with the intention of functionality allowing for digital receipts, digital warranties, simple loyalty point redemptions, and gift cards purchase even Buy Now Pay Later - all in one place.

By, over time, giving you access to increased data, QR lets you get to know customers better, and connect with them across more touch points. It can even help you upsell in real time, and unlock possibilities beyond payments.

- Generation of Dynamic and Static QR for seamless transaction
- Bank account-based transaction
- Bank card-based transaction

## P2P QR

Your customers enjoy the same seamless experience whether it's in-store, online or in-app-all by using their QR enabled digital wallet. On-board new online customers with minimal friction.

With sensitive card data tokenized, security is taken care of by Mongol iD trusted infrastructure. That means aiming to simplify your PCI requirements, as well as saving you time and money.

- Generation of Dynamic and Static QR for seamless transaction
- Bank account-based transaction
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PAYMENT HAS NEVER BEEN

**THIS EASY IN MONGOLIA**





# POS TERMINALS



## Versatility Meets Innovation

In today's fast-paced retail environment, flexibility and adaptability are key. Mongol iD's range of POS Terminals is designed to meet these challenges head-on. From compact mobile units perfect for on-the-go transactions to robust kiosk machines designed for high-volume retail settings, we offer a spectrum of solutions that cater to diverse business needs.

Our POS Terminals are not just transactional devices; they are comprehensive business solutions. Equipped with the latest security features, they ensure safe and secure transactions, giving both businesses and customers peace of mind.

## Key Features:

- **Scalability:** Choose from a variety of models to fit the size and scale of your operations.
- **Security:** State-of-the-art encryption and compliance with international security standards.
- **User Experience:** Intuitive interfaces that require minimal training, enhancing operational efficiency.
- **Connectivity:** Seamless integration with Mongol iD's suite of financial services, including our White Label Banking App and FINMARKET lending platform.



# MINU SOFT POS

PAYMENT HAS NEVER BEEN

# THIS EASY IN MONGOLIA

## Elevating the Payment Technology in Mongolia

Minu Soft POS is a groundbreaking service that transforms smartphones into fully functional Point-of-Sale (POS) systems. Designed to empower merchants across Mongolia, our technology leverages Near Field Communication (NFC) to facilitate seamless and secure transactions.

## Key Features

- **Mobile-First Approach:** No need for bulky hardware; your smartphone is your POS.
- **Universal Compatibility:** Accept payments from NFC cards and NFC-enabled smartphones with ease.
- **Merchant-Centric:** Tailored to meet the unique needs of Mongolian merchants, from small vendors to large enterprises.
- **Instant Settlements:** Real-time transaction processing ensures that merchants have immediate access to their funds.

## Market Potential

- Mongolia's digital payment landscape is ripe for disruption, and Minu is poised to lead this transformation.
- With an already extensive network of merchants, Minu has a first-mover advantage in a market that is increasingly shifting towards cashless transactions.







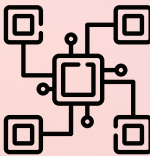
# XLS LOYALTY SYSTEM

Retail POS
App
Portals

Proprietary Protocol XRRP		Real-time services APIs
	Realtime XLS™	
Web APIs (Json/REST)		Data files (XML,CSV)

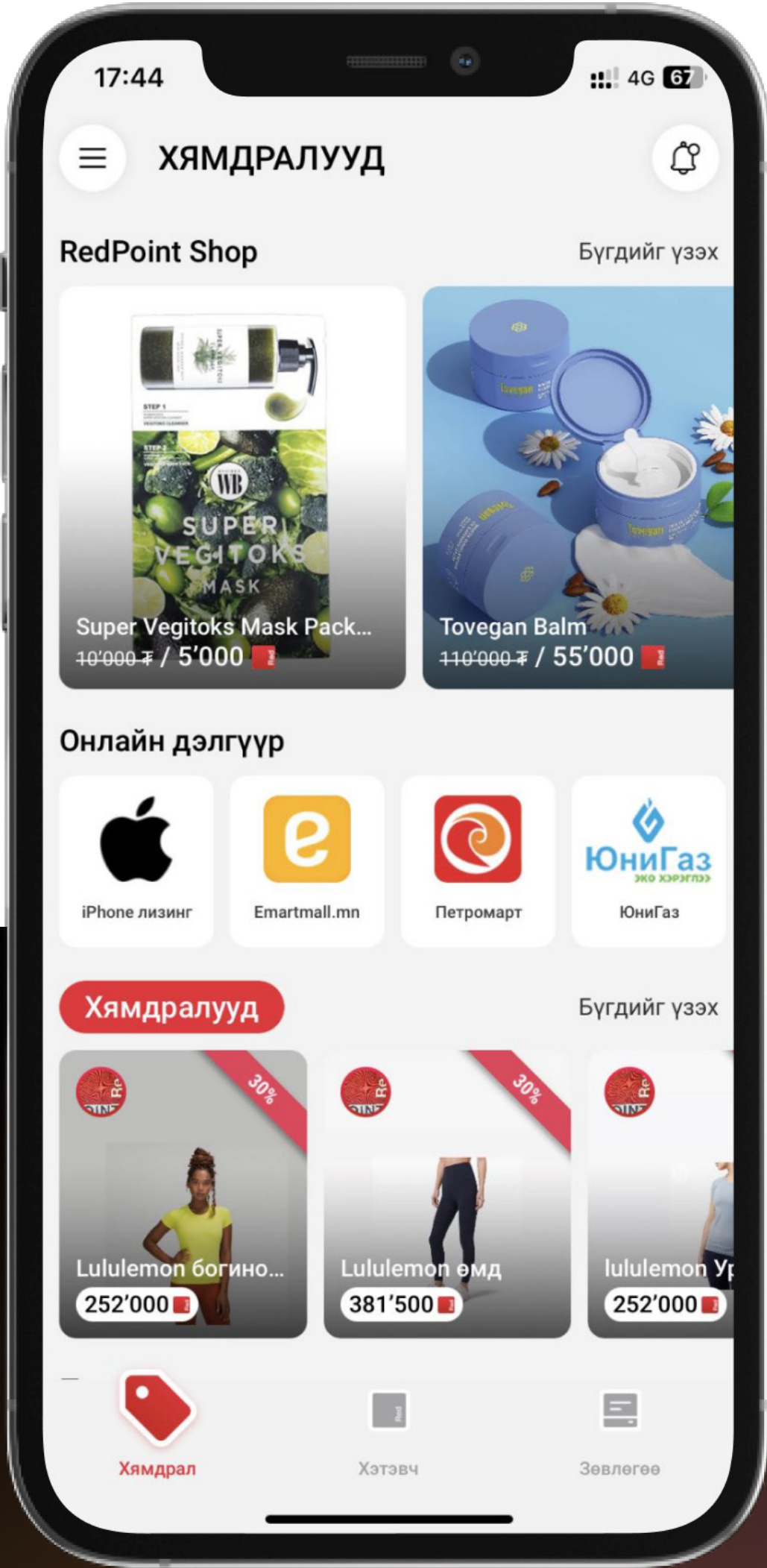
CRM	GL/Operations
Marketing automation	Bank gateways & channels
Call center	MI & reporting
Open Banking connectors	Cloud API Gateway

Partner Systems





# XLS LOYALTY SYSTEM



## Success Case - RedPoint Alliance

RedPoint Loyalty program has successfully managed to create a loyalty alliance, bringing together numerous companies from various different industries. In 2021, RedPoint was able to generate 350 million USD worth of sales.



Total Users

300,000+

Total processed volume /million/

233 USD





## White label banking app solution

In today's fast-paced digital landscape, financial institutions require a robust, secure, and user-friendly mobile platform to stay competitive. Mongol iD's White Label Banking App solution is designed to meet these needs, offering a comprehensive suite of features that can be tailored to your specific requirements.

- **Turnkey Solution:** A pre-defined set of features that accelerate your time-to-market, allowing you to launch your app swiftly.
- **Customization:** Add special features based on your unique business needs, ensuring a bespoke experience for your customers.
- **Industry-Standard Security:** Our app is built to meet current industry standards, providing unparalleled security for both your customers and your institution.
- **Compliance Ready:** Rest easy knowing that our solution is designed to meet all regulatory requirements, reducing your compliance burden.
- **Omnichannel Experience:** Boost the organic growth of your business by offering your customers a seamless experience across multiple touchpoints.
- **Enhanced Convenience:** Features like one-click payments, real-time transaction alerts, and biometric authentication make banking easier and more convenient for your customers.



# ISSUING

## Virtual and Physical Cards

- **Debit and Credit Cards:** Offer customers the convenience of credit and debit cards as an alternative to traditional banking
- **Prepaid and Gift Cards:** Our platform supports the issuance and management of gift cards, which can be customized for specific retailers or as a universal shopping card
- **Virtual Cards:** Fastest way to obtain a card. By creating a virtual card in your own Issuer Wallet, the customer can seamlessly get access to all benefits of card payments.

## Tap to Pay (HCE)

- **Fastest contactless payment.** Thanks to our all-in-one Tap to Pay Payment solution based on our Tokenization Hub, easily and quickly develop your range of NFC mobile payment services, for a stronger customer relationship and enhanced daily commitment.
- **NFC Digital Payments.** Digitize all your cards to any Wallet app! With our white label mobile payment solution, banks and issuers can easily and quickly offer a mobile payment service to their customers through their own Issuer Wallet.





**Minu Payment Solutions** is a fintech company operating in Kyrgyzstan under the umbrella of Mongol iD, focusing on digital payments and acquiring services. It aims to modernize the financial ecosystem in Central Asia by offering cutting-edge payment infrastructure, merchant acquiring solutions, and real-time digital transactions.

#### Key Features & Services:

- **Acquiring Services:** Minu Payment Solutions provides merchant acquiring for online and offline businesses.
- **POS & SoftPOS Solutions:** We provide wide arsenal of android POS terminals and SoftPOS solutions which are tailored from various industries.
- **Tailored business solutions:** Minu provides merchants with customized financial solutions, including a fully integrated ERP system that enhances business operations, sales tracking, and inventory management.
- **Comprehensive Payment Solutions for Banks & Financial Institutions:** Minu offers a wide range of digital payment solutions to banks and financial institutions, including payment processing, acquiring services, and digital banking solutions.
- **QR Payment Solutions:** Minu has direct integration with national standard QR (ELQR), facilitating seamless bank account and card based transactions.
- **Cross-Border Payment Capabilities:** The company has played a key role in enabling mutual acceptance of national payment schemes between Mongolia and Kyrgyzstan.

#### Strategic Banking & Payment System Integration

Minu Payment Solutions has established a direct host-to-host integration with the IPC and the Core Banking System of Kompanion Bank, significantly enhancing its transaction processing capabilities.

- **Licenses from NBKR** - Payment Organization, Payment Operator.
- **National payment scheme (ELcard, ELQR)** - via direct integration to IPC
- **Cross border payment** - mutual acceptance of Elcard and ₸card

#### Market Positioning & Growth Potential

With strong local banking partnerships, a robust fintech infrastructure, and direct integration with key financial institutions, Minu Payment Solutions is focused on real-time payments, cross-border transactions, and financial inclusion gives it a competitive edge in the rapidly growing Central Asian fintech market.







# FINMARKET

At FINMARKET, we're not just another lending platform; we're a comprehensive financial ecosystem designed to empower businesses, individuals, banks, and financial organizations. Our platform serves as a dynamic marketplace that bridges the gap between lenders and borrowers, but that's just the beginning.

## A Multifacated Platform

We extend our services to real estate agencies, retail businesses, students, and insurance companies, offering a unified platform where all financial needs can be met. Whether you're looking to invest in a new property, secure a student loan, or find the right insurance policy, FINMARKET has you covered.

## Core Features

- **Digital Intermediary:** FINMARKET acts as a neutral platform, connecting borrowers with potential lenders, be it banks, financial organizations, or individual investors.
- **Transparency:** Our platform ensures complete transparency in lending rates, terms, and conditions, thereby fostering trust among all parties involved.
- **Risk Assessment:** Utilize our AI-driven risk assessment tools to make informed lending or borrowing decisions.
- **Regulatory Compliance:** Designed to meet local and international compliance standards, FINMARKET mitigates legal risks for all parties.

## Why Choose FINMARKET?

- **Market Reach:** Already a trusted name in Kyrgyzstan, FINMARKET is on a fast track to expand its geographical footprint.
- **Innovation:** Our platform is built on cutting-edge technology, ensuring a smooth, secure, and efficient lending process.
- **Security:** With industry-leading encryption and security protocols, FINMARKET ensures the safety of all financial transactions.

CONNECTING PEOPLE

# ENABLING DREAMS



A photograph of a wind farm in a lush green field. Three wind turbines are visible in the distance, their blades slightly blurred, suggesting movement. The sky is a vibrant blue with scattered white clouds. The foreground is filled with tall, green grass.

# SUSTAINABILITY GOALS

OUR EFFORT FOR  
**BETTER EARTH**

We aim to create value for clients and society through sustainable and ethical practices that align with our ESG commitments.

## Environmental, Social and Governance effort

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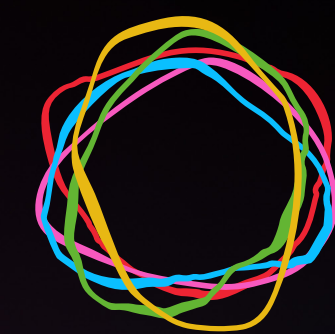
As we look towards 2024, one of our main priorities is to continue placing a strong emphasis on our Environmental, Social, and Governance (ESG) efforts, recognizing the importance of these factors in achieving our broader business goals and creating long-term value for our stakeholders and society. At Mongol iD, we fully support the belief that doing the right thing for society, our clients, colleagues, and communities is essential, and we strive to embody this belief in all of our actions and decisions.



# PARTNERS







# Mongol iD

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