

**CRITERIA FOR FINANCIAL SERVICES PRODUCT AND SERVICE INFORMATION
AGGREGATION PROVIDER
(AGGREGATOR, FINANCING AGENT, FUNDING AGENT, WEALTHTECH)**

NO.	CRITERION	EXPLANATION
1.	<p>Innovative and forward-oriented. Carrying out business processes that have not been regulated by the OJK and other Ministries/Institutions.</p>	<p>It is filled with an explanation related to the Company's role in aggregating product information and LJK, the purpose of the company's business model, the aggregation method used, and the flow of the business model for the services and products provided.</p>
2.	<p>Using information and communication technology as the main means of providing services to consumers in the financial services sector.</p> <p>1. Using technology that is not only an intermediary for the products of Financial Services Institutions.</p> <p>2. The organizer has information security standards equivalent to ISO 27001, cybersecurity SOPs, data centers and data recovery centers in Indonesia.</p>	<p>It is filled with explanations of several things, including:</p> <p>a. technology used in the process of collecting information;</p> <p>b. technology used in the process of communication or data transmission;</p> <p>c. the process of developing and operationalizing electronic systems;</p> <p>d. SPO Information security, data center and Data Recovery Center.</p>
3.	<p>Supporting financial inclusion and literacy.</p> <p>There is (potential) additional users who reach people in various regions, especially those who are <i>unbanked</i> and <i>underbanked</i>.</p>	<p>It was filled with an explanation of the company's services in supporting financial inclusion and the company's active role in the financial literacy program.</p>
4.	<p>Useful and can be used widely. It can reach all regions in Indonesia.</p>	<p>It is filled with an explanation of <i>existing</i> user segments and regions as well as target markets in the next 3 years.</p>
5.	<p>It has a legal entity form that is compatible with laws and regulations. Comply with the provisions of the law, especially in the financial sector.</p>	<p>Filled with information regarding the legal entity form of the company according to the Deed</p>

6.	<p>Pay attention to consumer and data protection aspects.</p> <p>It has standard SOPs related to data protection mechanisms as well as</p>	<p>Filled with explanations about:</p> <p>a. policies owned by the company in order to ensure the creation of data protection by prioritizing the principles of <i>confidentiality, integrity, and availability</i>;</p>
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	complaint handling mechanisms and consumer protection.	b. Consumer Protection SPO.
7.	<p>Collecting, comparing, and/or integrating financial products or services from various products and/or financial information from one or more LJK.</p> <p>1. Having a portal or application containing various information related to various financial products and/or services from one or more LJK to provide options to prospective customers.</p> <p>2. Providing a diverse selection of information and/or financial services products.</p>	<p>Filled with explanations about:</p> <p>a. information displayed on the platform equipped with <i>a mockup</i> of the application or website of the ITSK organizer that shows <i>the user journey</i>;</p> <p>b. types of services provided by the company.</p>
8.	<p>Must have cooperation with LJK that has products to be aggregated or other mechanisms that allow access to various information regarding LJK financial products and/or services.</p> <p>1. Evaluate the performance of products or services displayed on the platform.</p> <p>2. Have cooperation with LJK whose products or services are displayed on other platforms or mechanisms that allow to access various information regarding LJK financial products and/or services.</p>	<p>Filled with explanations about:</p> <p>a. SPO evaluation of the performance of products or services;</p> <p>b. the number of active users categorized into Banks, Financing Companies, Information Technology-Based Joint Funding Services, and others;</p> <p>c. Financial Services Institutions that have collaborated with companies.</p>

9.	<p>It is mandatory to have a portal or application that can be accessed by LJK users and/or end consumers that contains <i>company profiles, product disclosures, and contact centers.</i></p> <ol style="list-style-type: none"> 1. Display <i>company profile</i> on the portal or application. 2. Displays information related to financial products and/or services that are compared/aggregated on the portal or application. 3. Providing <i>a contact center</i> to serve 	<p>Filled with explanations about:</p> <ol style="list-style-type: none"> a. information displayed on the platform equipped with <i>a mockup</i> of the application or website of the ITSK organizer that shows <i>the user journey</i>; b. Application Management SPO.
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	<p>information requests and complaint services from customers.</p>	
10.	<p>Have adequate data management procedures.</p> <ol style="list-style-type: none"> 1. There is a clear and documented privacy policy that explains how data is collected, used, and protected. 2. Implementation of robust data security procedures, including encryption, firewalls, and the use of the latest anti-virus software. 3. Have an access control system in place that ensures only authorized staff can access certain data. 	<p>Filled with explanations about:</p> <ol style="list-style-type: none"> a. the concept of <i>consent letter</i>; b. data security standards that include encryption, firewalls, and the use of the latest anti-virus software; c. backtesting/POC procedures carried out and their results; d. SPO or policy that governs access control.