

SMARTGATEWAY™

Accelerating Digital Payment Transformation



With our proven expertise as SKNBI solution provider for the Central Bank and majority of banks since 1990, we are introducing **SMARTGATEWAY™** as part of our commitment to support all participants - both bank and non-bank financial institution - in the implementation of BI-FAST and other digital payment system.

Designed and developed to support the real-time and straight through payment processing, **SMARTGATEWAY™** enables participants to save cost and boost efficiency by being so smart, adaptable, and scalable – ensure minimum modification on interface while also highly flexible to accommodate the needs of other digital payment method.

SMARTGATEWAY™ Key Features to Support Fast Payment

- ✔ **Time saving and ready to use** with minimum modification
- ✔ **Proven workable and effective design** to perform seamless straight through processing
- ✔ **Quick problem solving** with real-time monitoring and alert notification

 Delivery Channels Branch Trade Treasury Internet Banking ePayment	Features*					 Payment System BI-FAST RTGS Others
	Message Converter	Message Router	Alert and Notification	Duplicate Checking	Audit Trail	
	Real-time Monitoring	Cut-Off Time	Housekeeping	Exception Handling	Bulk	
	Reconcile	Priority Queue	Inquiries			
	Reports					
Security Access Control						
Alert & Notification						
Extract, Transform & Load (ETL) Engine						

Flexibility and Visibility Maximized

Built with intelligence in mind



Real-time Monitoring & Alert Notification

Trace the status and flow of each transaction easily. The automatic SMS or email notification to authorized users also ensures that you will be aware and react quickly to manage any error transactions.



Message Router & Converter

Fully configurable to identify various format of transaction message, **SMARTGATEWAY™** smartly routes and feeds incoming messages into other payment system for further processing, such as RTGS or credit card payment



Automatic Reconciliation

Easy comparison of transaction status (pending/successful) and generate comprehensive reports at the end of the day



Data Validation & Encryption

Ensure data accuracy by validating the outgoing and incoming transactions. Even more, all of the data can be transferred, stored, and encrypted in the database to enhance security and prevent malicious access to sensitive data.



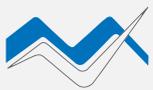
Support SKNBI Format

Highly flexible to adapt with current SKNBI Gen. II format, greatly saves time and efforts with zero to minimum modification on interface



Support Various Integration Method

Seamless integration with multiple bank hosts via different type of interface such as Web Service, API, MQ, Database, and SFTP



PT MURNI SOLUSINDO NUSANTARA

Digital Business Transformation Center

Branch Transformation | Digital Marketing | Managed Services
Public Information Display | Customer Experience Solutions
Maintenance Services | Cash & Cheque Processing Solutions

Your reliable partner in digital payment system

Powered by **InsiteMY**

30+ Years of Dedication

As a trusted business partner & solution provider for the Central Bank and major corporate clients across sectors

Proven Expertise in Nationwide Payment System Projects

From critical SKNBI projects to various strategic, self-service cash payment system, we are able to deliver the projects within very tight timeframe and maintain their continuity without any issue.

In-House Software Development and System Integration Team

We can quickly cater to clients' specific business needs or integrations, ensuring cost effectiveness and easy access to direct support.

Nationwide Support Coverage

- 24/7 Helpdesk support (**Hotline 1500 013**)
- 70+ fully owned Service Points across Indonesia
- 200+ highly experienced and certified Engineers

JAKARTA (HEAD OFFICE)

Jl. Lingkar Luar Barat No.1,
Jakarta Barat 11750,
Indonesia

P +62-21 584 1060
F +62-21 587 4505
E info@murni.co.id

PRODUCTS & SOLUTIONS GALLERY

Pusat Bisnis Thamrin City 6th Floor #630
Jl. Thamrin Boulevard, Waduk Melati
Jakarta 10230, Indonesia

BANDUNG +62-22 205 63705
SURABAYA +62-31 593 0010
MEDAN +62-61 453 2994
YOGYAKARTA +62-274 883 506
DENPASAR +62-361 499 323
SEMARANG +62-24 764 34391



ISO 9001:2015
Certified No. ID 14/02656