



Challenges

The background features a stylized mountain range with layered peaks in shades of blue and green. The foreground is filled with a dense, dark green forest of evergreen trees. The sky is a solid, deep blue.

Indonesians choose to shop in traditional trade

despite the promising growth of **online transactions**



**Low penetration
of logistic services**

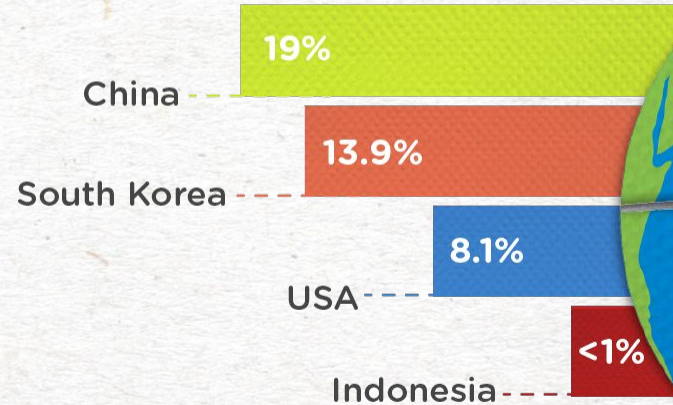


~80% are unbanked



Lack of trust

Online retail transactions *in 2016*



The bigger
the challenge

The bigger
the opportunity

You can't spell

Challenge

without

Change

If you're going to *rise* to the **challenge**,
you have to be *prepared* to *change*



We are an *Online to Offline (O2O) technology platform* that connects online merchants with offline customers through a *network of agents*



Enabling
Digital Entrepreneurs



Digitalizing
Retail Transaction



Allowing Un-bankables,
Non Tech Savvy *to Shop Online*



Our Mission:

Empower micro, small & medium size **entrepreneurs** to help **underserved customers** across Indonesia transacting online that will **accelerate financial inclusion**



Our O2O Platform
Leverages Existing Network
to Create Trust



Traditional online transactions:

Search and transact from unknown parties



Kudo enables online transactions:

Search & transact from someone you know and trust

Kudo O2O Platform Allows Unbanked Population to Transact Digitally via Kudo's Agents Network

Kudo **provides solution** for the **three major challenges** in **digital ecosystem**:



**O2O Platform for
Product & Financial Services**
E-commerce, bill payments,
cell phone top-ups, banking
and financial products



**Payment Acceptance
and Cash Outs**
Accept cash for
digital transactions,
transfer money within network



**Order Aggregations
and Last Mile Delivery**
Savings on shipping cost,
plus handling item deliveries
to end-customers

and since **may 2017**
it gets *better..*



Part of the  Family

Kudo and Grab together is the
#1 mobile app in **South East Asia**
127 cities in 7 Countries



620 Million
Addressable Consumers



63 Million
Downloads



1.9 Millions
Drivers in 127 cities

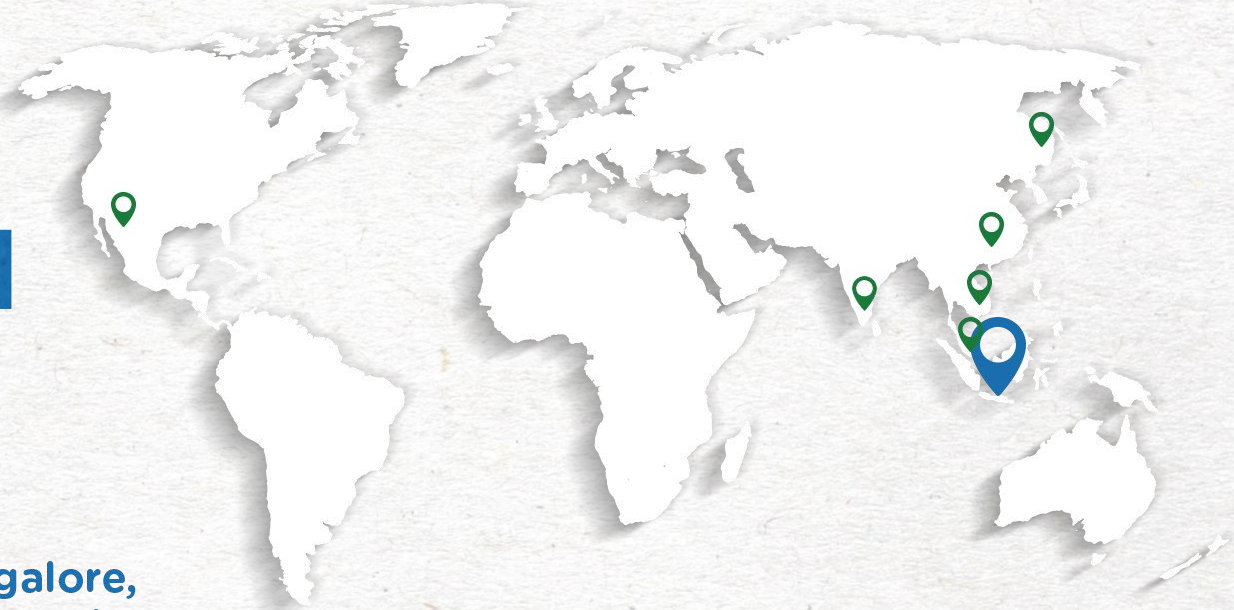


500
Towns & Cities
in Indonesia

1 Billion Transactions
Annually in South East Asia

Kudo becomes Grab R&D Centre in Indonesia

This latest center now joins a global network of R&D centers spanning Bangalore, Beijing, Ho Chi Minh City, Seattle and Singapore.

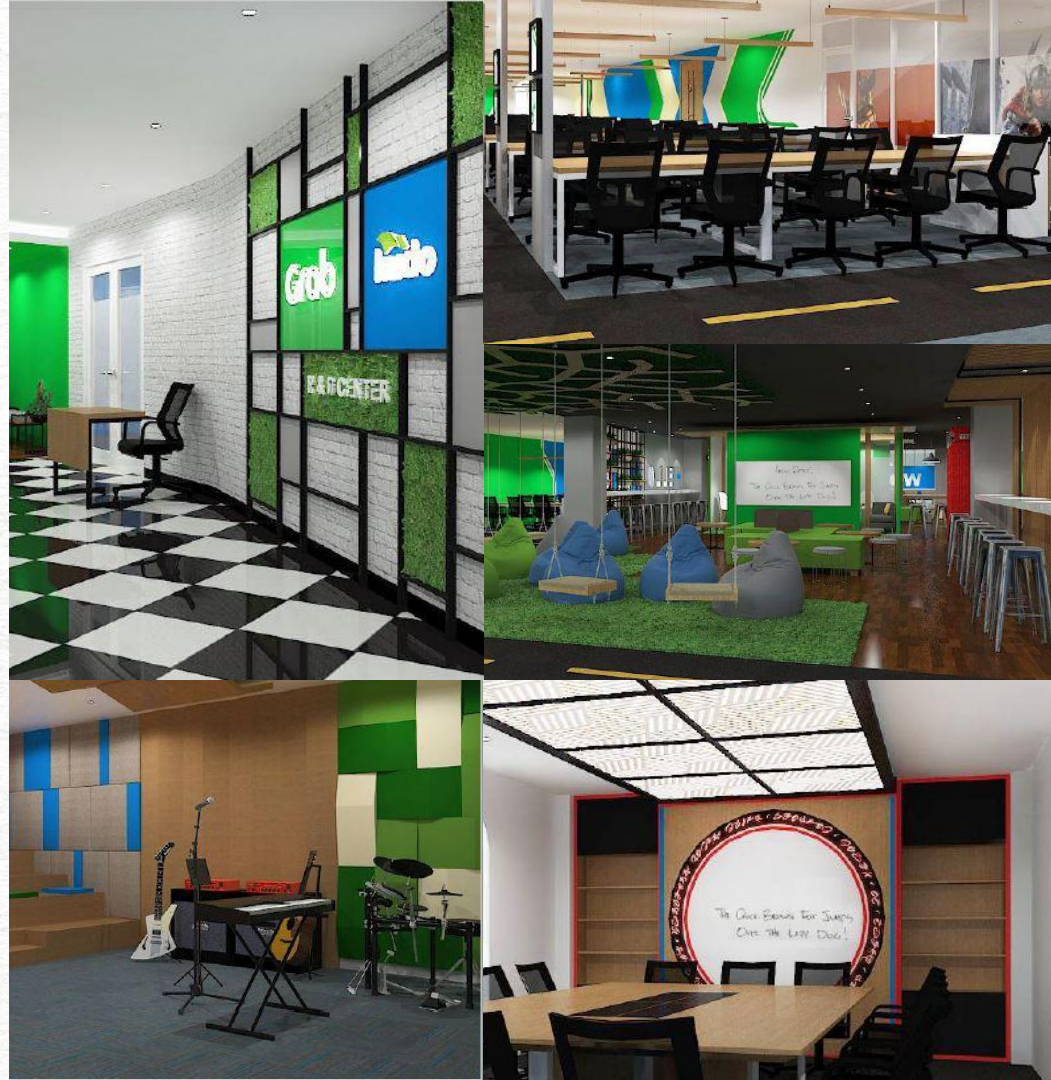




Indonesians engineers will have the opportunity to build local innovations alongside **world-class tech experts** who are alumni from companies such as **Amazon, Facebook and Microsoft.**

The Jakarta R&D Center

The Jakarta R&D Center will house a total of 200 engineers by end of 2017 and expands the existing premises of Kudo to form a new 4,500 sqm complex.



*even our agent
also feel the*

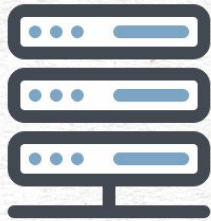
positive impact...



Multi-Region



Indonesia



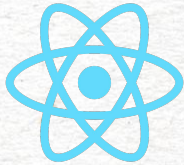
Disaster Recovery Center

local loop



Data Center

Client / FrontEnd



Backend



Database



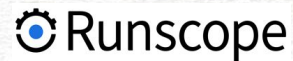
Deployment & Provisioning



Monitoring



Test Automation



Data



Creating something new is easy,
creating something *that* create a big impact
and sustainable is the challenge.

Thank You

JOIN US **NOW!**

Website

www.kudo.co.id/karir

LinkedIn

Kudo - PT Kudo Teknologi Indonesia