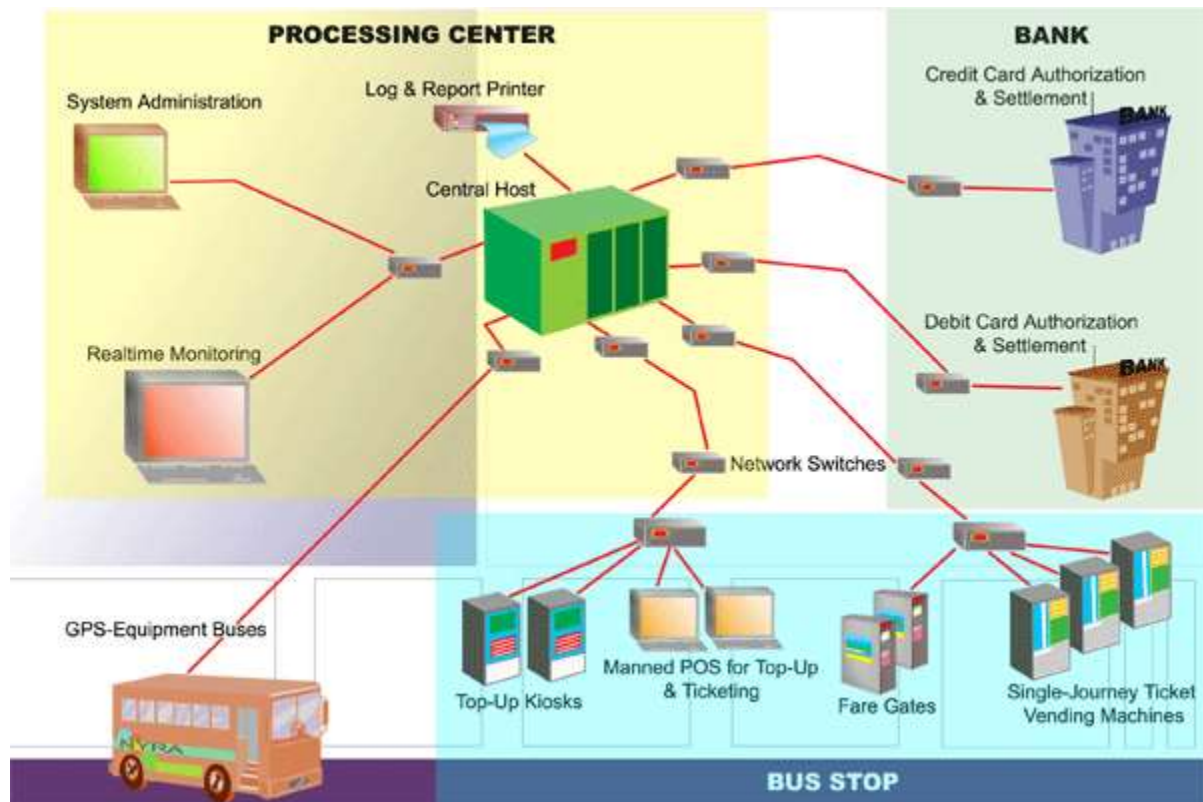


# PRODUCTS

## Payment System

**NYRA**  
Your Partner in Solution



NYRA have started to develop various smartcard applications in the early 1990s and since then various payment solutions have been developed by us from the simplest to the most complex payment system.

In 1996, we were awarded to develop a payment tracking system for Astra Federal International Finance (Astra FIF) and followed by PLN, Excelcomindo Pratama (now XL Axiata) and Telkomsel for their electronic billings payment and electronic voucher reload.

Currently, our own integrated and extensive gateway payment solution have been satisfactory implemented on several established national banks (Bank Sinarmas, Bank Mayapada, BTPN) and also several regional banks (Bank Riau Kepri, Bank Papua, Bank Nagari).

These solutions enables banking customers to conduct banking transactions in merchant's retails, accessing mini-ATM features, micro banking features, as well as accessing features provided in an integrated payment system for retails & banking outlets.