

November 19, 2019

PT All Access Area
HIS Impact Finance Inc.
Japan Communications Inc.

International Digital Banking and Communication project covering

Indonesia, Japan, and other countries kick off

With 140 million members as the core

We are pleased to announce that ALL ACCESS AREA (AAA) who drives Digital Transformation (DX) from Indonesia and Malaysia, HIS Impact Finance (HIF), a HIS Group Company, providing banking services under its service brand, "Fimple Bank," and Japan Communications Inc. (JCI) have agreed to the vision to provide integrated digital service on smartphone/cell phone and signed an agreement today.

The three parties share the same understanding that the mobile e-ID provided by FPoS with subSIM will become the secure foundation, which enables banking transactions and payment/wallet functionalities, as well as mobile telecommunications, which will become the driving force of the DX, Digital Transformation. With this understanding, the three companies will collaborate in delivering various digital services.

With over 140 million members, Indonesia's NU is set to bring about Digital Transformation for the largest Faith Based Organization (FBO) and Civil Society Organization (CSO) based on a secured mobile ecosystem. Services provided via AAA unified mobile platform include, but not limited to, mobile identification and authentication, international telecommunications services based on FPoS technologies empowered by Pair-Key based Secure ID (PKBS ID), remote SIM provisioning technology, cross-border remittance, mobile banking, payment services and many more under its umbrella.

Message from Imam Pituduh

Chairman of NU Digital Services

President Director, PT All Access Area

This super apps with mobile e-ID shall create the next level of digital ID security in addition to the services to be offered by AAA to its communities and Indonesian worldwide such as mobile payments/wallets, telecom services, FinTech, banking services and social services. AAA has worldwide members, and in upholding NU digital sovereignty objective and creating service layers within a secured environment, NU members in particular and Indonesian nationals in general will be benefitted most. NU has significant number of its members residing in Japan, Taiwan, Malaysia, Middle East and other parts of the world. For example, over 1 million NU members in Malaysia are regularly transacting and communicating to their loved ones, and through this Japan Project initiative, it will create the accessibility, ability and affordability for Cross border Banking and Communication supported by digital security eco-system, for the better future world. This augurs well with our objective in digital transformation and humanity synchronization.

Message from Mitsuteru Higashikozono

Founder-CEO, HIS Impact Finance Inc.

I am excited to participate in this break-through, global project. HIS Impact Finance / Fimple Bank is committed to simplifying finance and banking both International and domestic remittance by secured module eco-system. This breakthrough will truly bring simple banking need in the palm of your hand.

Message from Naohisa Fukuda

Representative Director-President

Japan Communications Inc.

This Project is led by AAA with its clear vision of digital transformation and humanity synchronization. HIS Impact Finance and JCI shares this vision and are participating in this project. We will be collaborating in delivering banking, payment/remittance, and telecommunications solutions for those residing or visiting

Japan and beyond. It is an honor that FPoS, JCI's fintech platform, is to be adopted by an organization with 140 million members worldwide. I am fully committed to delivering the utmost secure platform for this community.

About Nahdlatul Ulama (NU)

NU was established on January 31, 1926 in Surabaya, Indonesia. It is the largest Faith Based Organization (FBO) and Civil Society Organization (CSO) in the world with membership estimates to over 140 million and presence in 37 countries. The mission of NU is to empower humanity and creating a better civilization through omni channel (online and offline). NU is also a charitable body funding schools and hospitals as well as organizing communities to help alleviate poverty.

About All Access Area (AAA)

All Access Area backed by Malaysian based AM Capital Investment, are a regional provider of super apps functionality that cater for cross border in digital banking, communication, mobile payment platform, remittance switching service and many more services under its umbrella. AAA aim to provide an efficient, cost effective and reliable services for B2B and B2C; such as remittance, payment infrastructure and accessible travelling internet connectivity to multitude of communities of various countries. Anytime, Anywhere, We Transact.

About HIS Impact Finance Inc. (HIF)

HIS Impact Finance Inc. is a financial services institution managed by Mitsuteru Higashikozono, Founder-CEO who is a former HIS employee and a 2nd term member in Sawada Foundation, primarily carries out credit guarantee and factoring (Settlement between Corporations). Founded in November 2017, currently carrying out Fimple settlement service which is a corporate settlement service that guarantees accounts receivables and factoring services which is a core financial service within HIS group. By obtaining an approval to operate as a branch of GMO Aozora Net Bank on March 3, 2019, HIS Impact Finance became the world's first innovative bank service who provides bank agency services together with concurrent credit guarantee and factoring services. We will be providing our innovative services to not only HIS but many customers onwards.

About Japan Communications Inc. (JCI)

Japan Communications Inc. is the mobile solution innovator having created MVNO industry with its vision since establishment in 1996. As digitalization progresses and devices connected to network in the world today, JCI's patented technology, Personal Wireless Leased Line, had obtained PCI DDS certification as defined as an international security standard to all our primary systems which has been implemented in police departments, banks, and credit card companies where security is most valued. Moreover, while providing world class security, we have made identification and prevention of falsification to contents of transactions without sacrificing convenience and ease of use to construct and implement a common platform to safely perform financial transactions using your smartphone with its patented FinTech technology, FPoS, Fintech Platform over SIM. JCI will keep our challenger mind set to construct and provide a safe mobile infrastructure to become a common social platform across international borders.

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