PRESS RELEASE

095/SP/CCIR/BSS/VIII/2026

Winning Three Awards, Bank Sampoerna's Digitalization Brings Positive Impact to Financial Service Partners, Including MSMEs

JAKARTA, August 24, 2026 – Shifting consumer transaction behavior toward digital technology has delivered a fundamental impact on banking services at PT Bank Sahabat Sampoerna ("Bank Sampoerna"). Through its Bank as a Service (BaaS) strategy, Bank Sampoerna provides a digital ecosystem and banking services that enable merchants to accept payments across various channels easily.

This strategy not only expands Bank Sampoerna's service coverage, but also accelerates business growth for its partners, empowers MSMEs to scale up, and facilitates public access to banking services.

This positive impact is reflected in the accolades recently received by Bank Sampoerna at the Prima Awards 2026, organized by PT Rintis Sejahtera in Nusa Dua, Bali, on Thursday, August 6, 2026. At this event, Bank Sampoerna secured three awards, including Platinum Awards for Best Acquiring Bank All Features, Best Acquiring Digital Payment Channels, and Best Transaction Growth All Channels.

Information Technology Director of Bank Sampoerna, Hendra Rahardja, stated that the ongoing digital transformation efforts have entered a new chapter. This is marked by an increasing number of strategic partners entrusting their payment infrastructure to Bank Sampoerna. This positive achievement highlights Bank Sampoerna's commitment to integrating its mission of empowering MSMEs with sustainable, digitally driven business growth.

"We remain steadfast in our core purpose as a bank that continuously supports MSME growth. This digital ecosystem further helps MSMEs scale up by providing easier access to funding and daily transactions. On the other hand, Bank Sampoerna is fully committed to providing reliable and secure payment infrastructure that partners can depend on," Hendra said.

Through strategic BaaS collaborations, Bank Sampoerna partners with more than 50 fintech companies, multifinance firms, cooperatives, and other financial institutions. This integration enables customers of each partner to enjoy transactional convenience on par with formal banking services.

This strategic decision has delivered significant results. Throughout the second quarter of 2026, Bank Sampoerna's BaaS services recorded over 906 million transactions, surging 513.3% compared to the same period in the previous year, which stood at 147 million transactions. Meanwhile, total transaction volume through the end of June 2026 reached Rp168 trillion, up 187% from Rp58.7 trillion in June 2025.

Digital Initiative, Fintech, & Partnership Division Head, Wibiyanto Cahyadi, added that, as part of efforts to strengthen the digital ecosystem, Bank Sampoerna provides various financial services via the SNAP API

(Application Programming Interface), which partners can access and integrate to meet their business needs.

Through this approach, partners can directly connect their systems with the Bank's banking services in a secure, fast, and efficient manner. These services include Host-to-Host Virtual Accounts, real-time fund transfers, QRIS, ATM/Debit cards, Open Banking, and other transaction solutions designed to support partners' payment and transaction management needs more seamlessly and in an integrated fashion.

In the future, Bank Sampoerna will continue to develop its Banking-as-a-Service (BaaS) capabilities. These capabilities are part of the Bank's strategy to play a larger role as a trusted, customer-centric financial partner. This approach allows partners to deliver a more seamless financial service experience to users while expanding access to more inclusive banking services, including for MSMEs, which are an essential part of Bank Sampoerna.

“Bank Sampoerna will use this achievement as motivation to continue growing and delivering the best service. We believe that sustainable innovation and strong collaboration are key to creating comprehensive financial solutions that can offer broader benefits and added value for customers," Wibi closed.

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About Bank Sahabat Sampoerna

Bank Sahabat Sampoerna (Bank Sampoerna) is a private bank that develops micro and SME businesses through digital technology. Leading shareholders, including the Sampoerna Strategic Group, Xendit, and the Alfa Group through PT Cakrawala Mulia Prima, support it. The Bank has 21 branch networks in major cities across Indonesia. Bank Sampoerna has established a strategic partnership with KSP Sahabat Mitra Sejati (Sahabat UKM), a network in several provinces throughout Indonesia.

By using the GPN network and collaborating with Prima Network and ATM BERSAMA, Bank Sampoerna customers can access ATM and EDC services managed by any bank. Bank Sampoerna continues to implement digital transformation and collaborates with various partners, including fintechs, to support and develop the digital financial ecosystem. For further information about Bank Sampoerna, please visit www.banksampoerna.com.

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