

Regulatory Sandbox of OJK

On 15 August 2018, the Financial Services Authority (Otoritas Jasa Keuangan/OJK) of Indonesia issued a new regulation on financial digital innovation in financial services (“**POJK 13/POJK.02/2018**”). This is a regulatory sandbox version of the OJK.

According to POJK 13/POJK.02/2018, financial digital innovation (*Inovasi Keuangan Digital* or IKD) is a new activity involving a business process, business model, and financial instruments that provide value added to financial services involving a digital ecosystem.

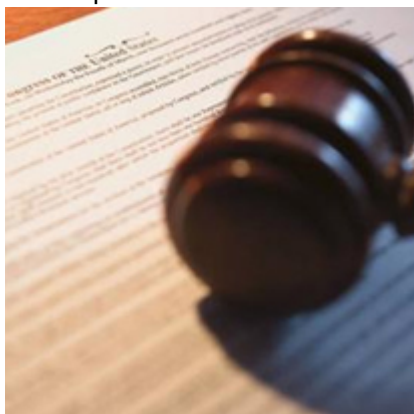
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