

DOKU counts over 150,000 merchants across different categories. It is the only company to hold six operating licenses from the Bank of Indonesia. The DOKU e-wallet allows customers to store money electronically and use it to pay for goods and services online, without the need to have a bank account. It works on iOS and Android devices. Consumers add funds to the DOKU wallet via bank transfer or cash deposit at ATMs. Payment is made using login credentials and a password.

## Specifications

### Coverage

Consumer	Indonesia
Merchant	Global

### Currencies

Consumer	IDR
Processing	IDR
Settlement	USD

### Transactions

Minimum	IDR 10,000
Maximum	IDR 10,000,000
Timeout	30 minutes

### Features

- ☐ Recurring payments
- ☐ One-click payments
- ☐ In-store/POS
- ☐ Refunds
- ☐ Partial refunds
- ☐ Multiple partial refunds
- ☒ Payment assurance
- ☐ Chargeback risk

## Why DOKU?



E-wallets are the most popular online payment method in Indonesia, with a 39% market share for online payments (PPRO Almanac); Indonesia's young population supports future growth expectations.



Bank-account penetration in Indonesia is 52%. For credit cards, it's just 2% (PPRO Almanac). Appealing to banked consumers who don't have a card, DOKU has significant reach.



DOKU cite over 4 million registered e-wallet users, up from 3 million in 2021, and this number is growing fast among Millennials.

## How it works?

