DOKU

Wallet



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 allo 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		Currencies
Consumer 1erchant	Indonesia Global	ConsumerIDRProcessingIDRSettlementUSD
ransactions		Features
1inimum 1aximum ïmeout	IDR 10,000 IDR 10,000,000 30 minutes	 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?

Merchant	Payment method	3 Payment method	Payment method
At online checkout, the consumer chooses DOKU as the preferred payment method	If the merchant is using DOKU's HPP (white label option), the consumer redirects and selects DOKU	The consumer logs in to DOKU Wallet using their DOKU ID or registered email	The consumer redirects to DOKU Wallet and conrms the payment using their DOKU PIN
5 Payment method			
Payment is confirmed			