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 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

Transactions

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

Currencies

Consumer IDR
Processing IDR
Settlement USD

Features

Recurring payments

One-click payments

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.

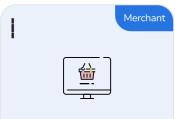


Bank-account penetration in Indonesia is 52%. For credit cards, it's just 2% (PPRO Almanac). Appealing to banked consumers who don't have a card, DOKU has significant reach.



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?



At online checkout, the consumer chooses DOKU as the preferred payment method Payment method

If the merchant is using DOKU's HPP (white label option), the consumer redirects and selects DOKU Payment method



The consumer logs in to DOKU Wallet using their DOKU ID or registered email

Payment method



The consumer redirects to DOKU Wallet and conrms the payment using their DOKU PIN

