OXXO Direct



Cash

OXXO is a chain of convenience stores from Mexico, with over 20,431 stores across Latin America. Established over 30 years ago, OXXO is reportedly the largest convenience store chain in Mexico. E-commerce consumers simply choose OXXO as the payment method, creating an instant voucher with a specific payment reference. Once they have taken this to an OXXO store and paid in cash, the merchant ships the products.

Specifications

Coverage

Consumer Mexico Merchant Global

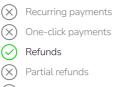
Transactions

Minimum	MXN 1.00
Maximum	MXN 10,000
Timeout	5 days

Currencies

Consumer MXN Processing MXN Settlement MXN, Check Notes

Features



- 🗙 Multiple partial refunds
- × Payment assurance
- 🗙 Chargeback risk

Why OXXO Direct?



Mexicans pay for 6% of all e-commerce purchases using cash, a market segment worth approximately US\$3 billion (PPRO Almanac).



Only 42% of the Mexican population have payments cards and 12% a credit card (PPRO Almanac). With OXXO, merchants can reach unbanked consumers.

There is a culture of ordering items via mobile and then paying for them in cash at convenience stores, with OXXO standing as the retail chain leading this method (J.P. Morgan).

How it works?

Merchant	2 Payment method	3 Payment point
At checkout, the consumer selects OXXO as their preferred payment method	A payment slip is generated containing the amount, reference number and other transaction details	The consumer prints the slip or notes the reference number, then pays in cash at an OXXO store

