Jenius Pay

Wallet

jenius

The Jenius Pay wallet was launched by Bank BTPN, one of Indonesia's top-ten biggest banks (FitchRatings) in 2016. It provides a secure, easy 2-step payment method where consumers simply log in to the app and use their unique $Cashtag to pay from their pre-paid account

Specifications

Coverage

Consumer	Indonesia
Merchant	Global

Currencies

Consumer	IDR
Processing	IDR
Settlement	USD

Transactions

Minimum	IDR 10,000
Maximum	IDR 100,000,000
Timeout	1 hour

Features

- ⊗ Recurring payments
- ⊗ One-click payments
- ⊗ Refunds
- ⊗ Partial refunds
- ⊗ Multiple partial refunds
- ✓ Payment assurance
- ⊗ Chargeback risk

Why Jenius Pay?

Jenius Pay continues to grow its consumer numbers, reaching just under 4 million in 2022 (BTPN).

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

Consumers trust Jenius to ensure their financial transactions are simple and safe due to a single app, connections to the ID banking ecosystem and support by Bank BTPN.

How it works?

1 Merchant

At checkout, the merchant can display either Jenius Pay or DOKU for the consumer to select

2 Payment method

If DOKU is selected, the consumer first redirects to a DOKU HPP (merchant white label option) before selecting Jenius Pay
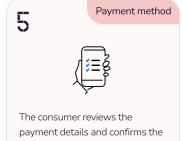
3 Payment method

The consumer enters their $Cashtag and is instructed to continue with the payment in the mobile app

4 Payment method

The consumer logs into the Jenius app and checks their notications for the payment request

5 Payment method

The consumer reviews the payment details and confirms the transaction

6 Merchant

Payment is confirmed

PPro