# Jenius Pay

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#### Wallet

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

#### Transactions

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

Consumer IDR Processing IDR Settlement USD

#### Features

- Recurring payments
- X One-click payments
- 🗙 Refunds
- 🗙 Partial refunds
- 🗙 Multiple partial refunds
  - Payment assurance
- 🗙 Chargeback risk

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## Why Jenius Pay?



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

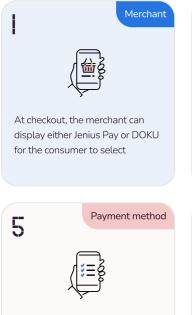


E-wallets are the most popular online payment method in Indonesia, with a 39% market share (PPRO Almanac) Indonesia's young population supports future growth.



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?



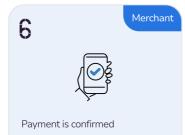
The consumer reviews the

transaction

payment details and confirms the

Payment method

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



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

