LinkAja

Wallet



LinkAja is one of Indonesia's largest digital payment methods, accepted by almost 3 million merchants. Established in 2019 by a group of state-owned enterprises, it's designed to broaden financial inclusion by not requiring consumers to have a bank account in a country where 48% of the population is unbanked (PPRO Almanac). Consumers load funds to their LinkAja wallet via bank transfer, cash deposit at ATMs, or participating local convenience stores. Payments are completed by entering their phone number, PIN and verification code.

Specifications

Coverage

Consumer Indonesia

Merchant Global, Check Contracting

Features Comments

Transactions

Minimum IDR 10,000 Maximum IDR 100,000,000

Timeout 1 hour

Currencies

Consumer IDR
Processing IDR
Settlement USD

Features

(X) Recurring payments

(X) One-click payments

(X) Refunds

X Partial refunds

(X) Multiple partial refunds

Payment assurance

X) Chargeback risk

Why LinkAja?



E-wallets are the most popular payment method amongst Indonesians, with 39% opting to use one to pay for services and goods (PPRO Almanac).



LinkAja reported an increase in consumers from 65 million in 2021 to 89 million in 2022, with up to 80% of users based in Tier 2 and Tier 3 cities.



The launch of Indonesia's first Sharia-compliant wallet in 2020, supported by more than 1,000 mosques, will expand LinkAja's potential customer base in the world's largest Muslim nation.

How it works?



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

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Payment method



If DOKU is selected, the consumer first redirects to a hosted payment page (merchant white label option) before selecting LinkAja 3

Payment method



The consumer reviews the transaction and enters their LinkAja credentials

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Payment method



The consumer provides their phone number and LinkAja PIN, then enters the verification code sent via SMS



