

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

- Recurring payments
- One-click payments
- Refunds
- Partial refunds
- Multiple partial refunds
- Payment assurance
- 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?

