Alfamart

Alfamari

Cash

Alfamart is one of Indonesia's most popular convenience store chains, with more than 19,000 branches (FitchRatings). It's also one of the country's leading online-payment methods. Customers choose Alfamart at the checkout. Alfamart has four brands (Alfamart, AlfaMidi, Lawson, and DAN+DAN) The site generates a 16-digit code, which the consumer takes to the store. When they pay, the Alfamart store sends the payment to the merchant, which then releases the goods for shipment.

Specifications

Coverage

Consumer Indonesia Merchant Global

Transactions

Minimum	IDR 10,000
Maximum	IDR 2,500,000
Timeout	3 days 7 hours

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Consumer IDR Processing IDR Settlement USD

Features

- Recurring payments (X)(X)
 - One-click payments
- (X)Refunds
- (X)Partial refunds
- (X)Multiple partial refunds
- \bigcirc Payment assurance
- Chargeback risk (x

Why Alfamart?

Payment method



Over the last year, Alfamart has opened around 2,000 new stores, increasing the reach and relevance of its payment method (FitchRatings).



In Indonesia, 14% of all transactions are cash. Given an online population of 212 million, this suggests a large ecommerce market that still relies on cash payments (PPRO Almanac).



In a country where 48% are unbanked (PPRO Almanac) this allows many people to participate in e-commerce.

How it works?

Merchant	Payment method	3 Payment metho
At checkout, the merchant can display either Alfamart or DOKU for the consumer to select	If DOKU is selected, the consumer redirects to a DOKU HPP (merchant white label option) before selecting Alfamart	The DOKU-hosted page displays the payment code and instructions to pay

Payment point
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3.1
The consumer uses the code to
make a cash payment at a nearby
Alfamart store