Alfamart





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

Currencies

Consumer IDR
Processing IDR
Settlement USD

Features

Recurring payments

One-click payments

(X) Refunds

X Partial refunds

Multiple partial refunds

Payment assurance

Chargeback risk

Why Alfamart?



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 e-commerce 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?



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



make a cash payment at a nearby
Alfamart store

