

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

Currencies

Consumer	IDR
Processing	IDR
Settlement	USD

Transactions

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

Features

- Recurring payments
- One-click payments
- Refunds
- 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?

