

# IDR BANK TRANSFER (ATM / ONLINE BANKING)

Indonesia is much younger than China in terms of its digital revolution and emerging middle class, but it is showing unmistakable signs of following in its footsteps. The world's fourth most populous country with over 250 million inhabitants, it has the world's 16th largest economy.

While its internet penetration is relatively low in percentage terms, the large population means it is already approaching similar number of internet users to the UK with huge growth potential.

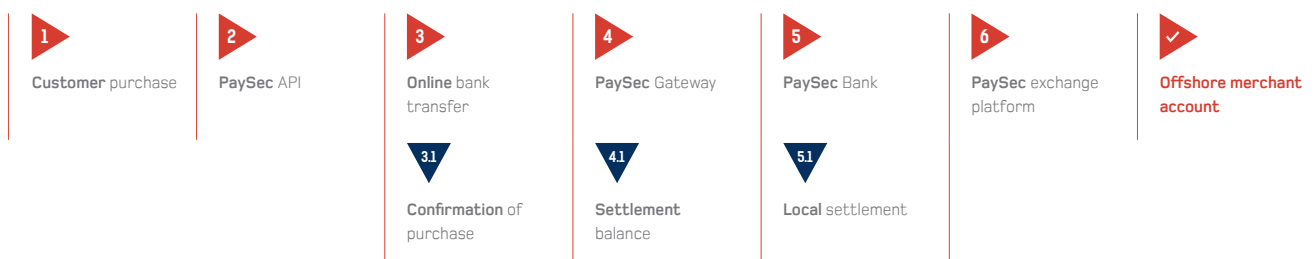
## Merchant benefits

- Simple integration
- Efficient bank transfer
- No chargebacks
- Access to customers without debit cards

## Customer benefits

- Security of dealing with own bank
- Simple process
- Acknowledgement of payment from bank
- No debit cards required

## IDR Bank Transfer Technical Flow



## Customer experience

