

INDONESIA: HOW DO YOU WANT TO PAY TODAY?

The payments landscape in Indonesia reflects the nascent nature of its digital economy. To accept payments online, you need to understand the culture. Here are just a few ways Indonesians pay for goods.



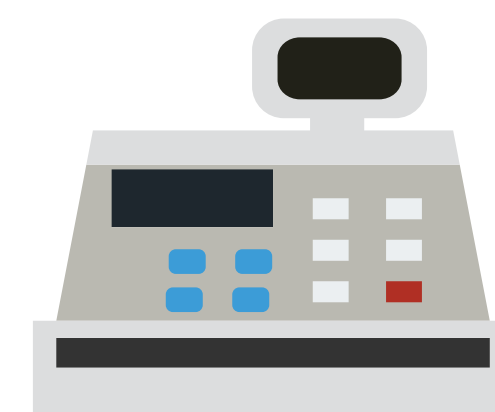
At the minimart

Goods are selected online before selecting the relevant shop to conclude the transaction. A code is generated that the shop uses in its POS system to accept payment on the merchant's behalf



POS Indonesia

If the local shop isn't near enough, online shoppers can head down to the post office that has a similar merchant payment service to the minimarts



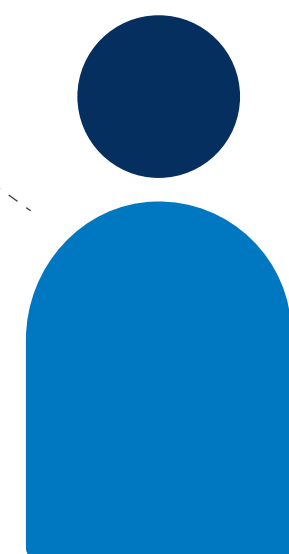
Pay in-store

For some online shoppers the payment is exactly the same as normal bricks and mortar shopping; purchase your items and head down to the store to pay for them



At the ATM

This is a solution for those with an ATM card that can't be used online. The online merchant provides the account number and a unique transaction ID to enable the transaction



Payment gateways

Standard payments gateways do exist and are improving but they can be unreliable and provide a hindrance to the un- or underbanked



Bank transfer

Online payments can be completed via online banking using the same process as ATM transactions, using an account number and unique transaction ID



Wallet

Wallet solutions are becoming more commonplace thanks largely to Go-Pay, the digital wallet linked to the popular Go-Jek moped taxi service that can be used to pay for myriad products ordered via its app. It can be topped up by voucher, card or cash