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INDONESIA

FINTECH LANDSCAPE REPORT | MAY 2018



INDONESIA STATISTICS

Powered by:



POPULATION
261.12 Million



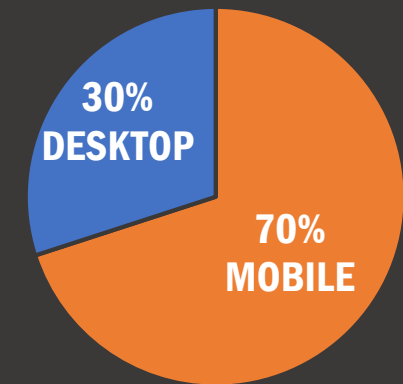
**BANKED
POPULATION**
48.9%



**ACTIVE SOCIAL
MEDIA USERS**
130 Million



**INTERNET
PENETRATION**
143.2 Million



GDP GROWTH
5% per annum



**BORROWED FROM
FINANCIAL
INSTITUTION**
17.2%



**MOBILE
SUBSCRIPTIONS**
415.7 Million

URBAN 72.4%
SEMI-URBAN 49.4%
RURAL 48.2%

INDONESIA STATISTICS

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**Total value of disclosed
Fintech investment (2017)**

USD \$176.75 Million



**Transaction value in the
Fintech market
(projected 2018)**

USD \$22,338 Million



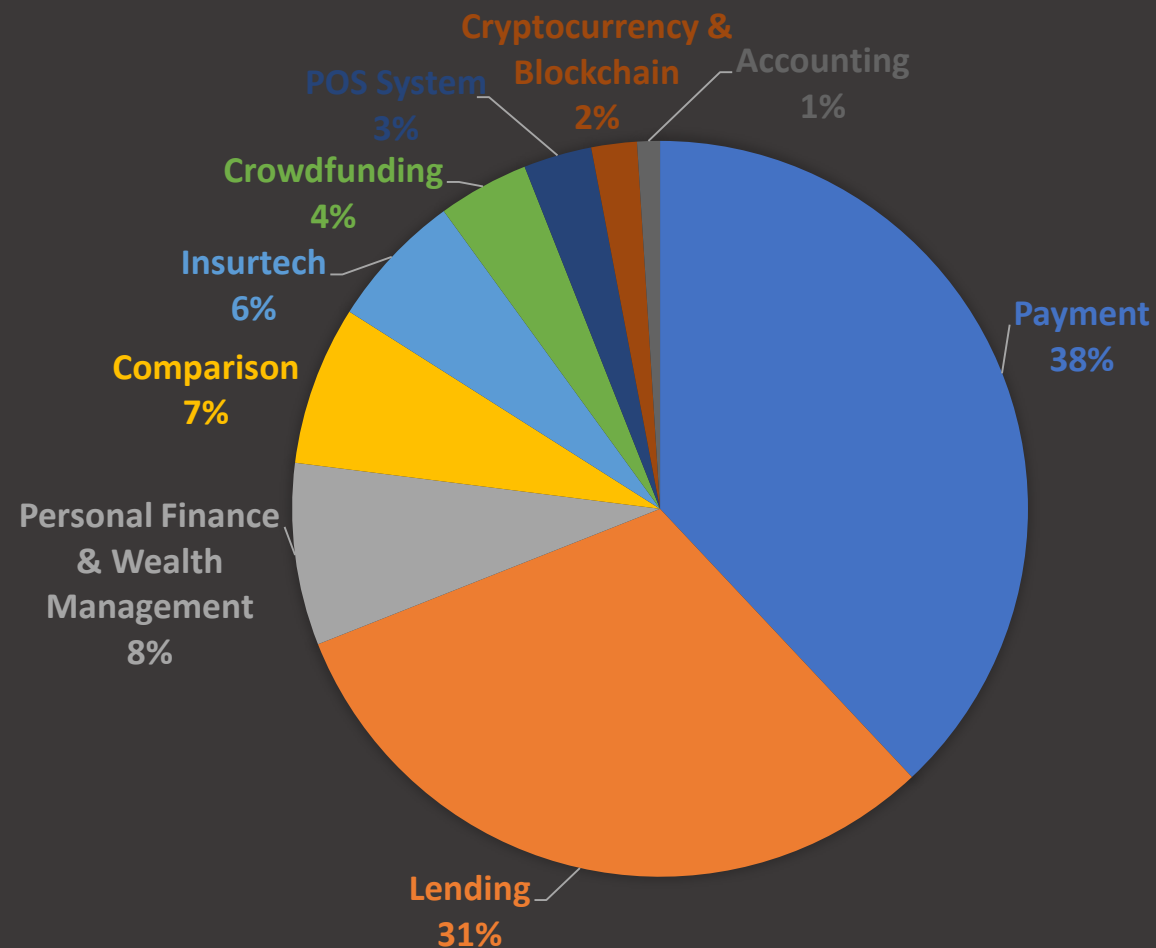
**Transaction value
expected to show
a growth rate of**

**16.3%
annually**

Fintech Indonesia Players Overview

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Percentage Distribution of the Indonesian Fintech Ecosystem



Fintech Indonesia Regulatory Environment

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Central Bank of Indonesia

- eWallets
- eMoney
- Payment gateways
- Principals
- Switching companies
- Card issuers and acquirers
- Clearing houses
- Settlement agencies
- Cryptocurrency and Blockchain
- National payment gateway
- Support for payment transactions e.g. ATM, EDC and data centers



Indonesia Financial Services Authority

- Peer-2-peer lending
- Crowdfunding
- Digital banking
- Insurtech
- Fintech in capital markets
- Venture capital
- Online financing
- Data security
- Consumer protection



Ministry of Communication and Informatics (MOCIT)

- Telecommunications
- Information technology
- Aspects of fintech that fall under information technology

Recent Developments in the Regulatory Environment

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Fintech office

November 2016 – Bank Indonesia (BI) officially launched a **Fintech office** dedicated to supporting the growing number of technology-based financial services in Indonesia.

Fintech office tasked with four main duties:

1. Facilitating discussion and sharing ideas;
2. Business intelligence unit providing Fintech companies with the latest economic data;
3. Assessing the potential, benefits and risks of Fintech services; and
4. One-stop shop for companies that need details on government policies.

Recent Developments in the Regulatory Environment

Powered by:



National Payment Gateway

December 2017 – Bank Indonesia (BI) launched the National Payment Gateway (NPG): A system which provides a shared payment infrastructure and creates a nationally integrated electronic payment channel, **lowering cashless transaction costs** for the public.

The National Electronic Transaction Provider (NETP) Consortium is made up of four interbank switching companies: PT Artajasa Pembayaran Elektronik, PT Rintis Sejahtera, PT Alto Network and PT Jalin Pembayaran Nusantara.

Four main e-money issuers PT Bank Mandiri, PT Bank Central Asia (BCA), PT Bank Rakyat Indonesia (BRI), and PT Bank Negara Indonesia (BNI) have already signed an agreement for their e-money interoperability.

March 2018 – Preparations for launch of **NPG second phase** announced.

Transaction standards have been established in preparation for:

1. Implementation of Multi-Lane Free Flow system on toll roads; and
2. Providing payment facilities for 20 main utilities, including electricity and phone bills.

Recent Developments in the Regulatory Environment

Powered by:



Fintech Regulation

December 2017 – Bank Indonesia (BI) introduces **Fintech regulation (Reg 19/12 2017)** designed to support innovation while maintaining customer protections and financial stability.

Requires Fintech providers to register with BI unless providers already registered with OJK supervision, namely P2P lending services.

Key Components

- Scope and characteristics of Fintech activities to which rules apply.
- Regulatory sandbox.
- Procedures for registration with BI.
- Prohibits the use of cryptocurrencies as a payment tool, but does not regulate activities such as bitcoin mining and trading.

Recent Developments in the Regulatory Environment

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Regulatory Sandbox



Criteria to make use of Fintech Regulatory Sandbox:

1. Development of innovative technology;
2. Potential to disrupt/affect existing financial products, services, technologies and/or financial business models;
3. Offers a benefit to customers;
4. Capacity for widespread use

April 2018 – BI approves **Toko Pandai** for its regulatory sandbox



B2B providing digital financial products to retailers

15 other services providers have registered to join the BI regulatory sandbox:

- Cashlez Mpos
- Pay by QR
- Bayarind Payment Gateway
- YoOk Pay
- Halo Money
- Saldomu
- Disitu
- PajakPay
- Wallezz
- Lead Generation
- Netzme
- Mareco Pay
- iPayMu

Recent Developments in the Regulatory Environment

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2016 – OJK Regulation on Financial Technology-based Lending Services No. 77/POJK.01/2016

Defines P2P lending services as financial services which are provided via online systems which facilitate meetings between lenders and borrowers for the purpose of entering into loan agreements in the Indonesian Rupiah currency.

Rules for Registration

- Providers must be an established legal entity
- Maximum 85% of direct or indirect foreign ownership
- IDR 1 Billion in capital at the time of registration and IDR 2.5 Billion at the time of licensing
- Prohibited from conducting other services outside P2P services e.g. securities or guarantees

Recent Developments in the Regulatory Environment

Powered by:



OJK Deputy Commissioner, Sukarela Batunanggar, said
“To deal with the vast development [of P2P lending services], OJK will establish a regulatory sandbox similar to that made by Bank Indonesia for fintech companies in payment gateways.”
-April 2018

April 2018 – 40 P2P Lending Services registered with OJK



Collaborations with Fintech

Powered by:



Bank Mandiri

- Largest bank in Indonesia
- 2,631 branches
- Dedicated Fintech venture fund, Mandiri Capital with a \$37 million budget
- Mandiri Capital also runs Mandiri Business Incubator
- Hosts Finspire and Hackathon series



Bank Central Asia

- Largest private bank in Indonesia
- 1,235 branches
- Launched venture fund, Central Capital Ventura in 2017



Bank Bukopin

- Focused on SMEs and middle segment
- 40 branches, 170 sub-branches
- Launched start-up incubator, BnV Labs in 2017



Bank Rakyat Indonesia

- Focused on small scale entrepreneurs
- 446 branches, 545 sub-branches
- Acquired a 35% stake in venture capital firm, Bahana Artha Ventura

Indonesia Fintech Map

Payment



Lending



Personal Finance & Wealth Management



Comparison



Insurtech



Crowdfunding



POS System



Crypto & Blockchain



Accounting



Indonesia Fintech Map

Powered by:



PAYMENT

LENDING

PERSONAL FINANCE AND WEALTH MANAGEMENT

COMPARISON

INSURTECH

CROWDFUNDING

POS SYSTEM

CRYPTO & BLOCKCHAIN

ACCOUNTING



Description

PT AINO INDONESIA (AINO), a subsidiary of PT Gamatechno Indonesia, is an information technology company with a business focus on smartcard development and multi-issuer electronic money integration. PT AINO INDONESIA has national qualification standards with experience in the integration of electronic ticketing systems since 2007. Since 2012, AINO has matured the business to focus on receiving multi-issuer electronic money.

Company

Aino

Website

<https://ainosi.co.id/en/>

Country/City

Indonesia/Yogya
karta

Founded

2007



Description

PT Ayopop Teknologi Indonesia develops and provides a mobile application which provides bill payments. The application allows users to create a profile and load credit onto the account via credit card, bank transfer, and other payment options. It offers mobile credit top-ups and on-demand video. PT Ayopop Teknologi Indonesia was founded in 2016 and is headquartered in Jakarta, Indonesia.

ayopop

Company
Ayopop

Website
<https://ayopop.com/>

Country/City
Indonesia/Jakarta

Founded
2016





Description

Bayarind is a payment gateway that allows users to make various payments, anywhere, and anytime. Bayarind is suitable for small to large e-commerce businesses and is designed to accommodate business to customer (B2C) and business to business (B2B) business needs. Bayarind accepts payments for product orderings, retail purchases to services from one easy-to-manage payment solution.

Company

Bayarind

Website

<http://www.bayarind.id/>

Country/City

Indonesia/Jakarta

Founded
2016



Payment | Bebas Bayar

Powered by:



Description

Bebas Bayar is the solution to fulfil all your regular billing payment (PDAM, PLN, Phone, Pulsa, etc) needs, in a practical, easy and profitable way. Bebas Bayar is one of the services of PT. Bimasakti Multi Sinergi that has been certified ISO 27001 - Information Security Management.

Company
Bebas Bayar

Website
<http://www.bayarind.id/>

Country/City
Indonesia/Yogyakarta

Founded
2014

POWERED BY SpeedCash SMART WAY TO PAY

BERANDA LAYANAN CARA DAFTAR

WOW SANGAT PRAKTIS & BEGITU HEMAT

Semakin mudah melunasi tagihan, kebutuhan bulanan keluarga Anda dengan cepat & Hemat

- ✓ Layanan **Gratis 100%**
- ✓ Terlengkap **250 Layanan** kebutuhan keluarga Anda
- ✓ Lengkap dengan **layanan belanja & travelling**
- ✓ Gerakan Nasional Non Tunai **24 jam & dimana saja**
- ✓ Harga sangat **murah** dan **cashback** tiap transaksi
- ✓ Hemat waktu dan **inspirasi keluarga sejahtera**

DAFTAR GRATIS

""sejak pakai bebas bayar saya tidak perlu keluar rumah dan ngantri untuk melakukan membayar tagihan2 & pembelian pulsa, semuanya bisa dilakukan di rumah, tinggal klik... praktis, dapat casback lagi. nselain itu saya jg bisa menjadi agen pulsa dan tagihan2""



Company
Cashlez

Website
<https://www.cashlez.com/>

Country/City
Indonesia/Jakarta

Founded
2015

Description

Cashlez is the first locally developed EMV card-present processor VAPN "value added payment network", tailored for the demands by South East Asia's largest economy. Established to bridge the huge gap between the number of cards in circulation in the country and the relatively low number of acceptance points by enabling small, under-served merchants to use its reader.

Accept Payment Anywhere, Any way

Solusi pembayaran mudah dan praktis melalui *smartphone* untuk semua tipe bisnis Anda kapan pun & di mana pun

[lihat video](#)

DAFTAR SEKARANG

OUR PARTNERS: **mandiri** **BNI** **Maybank** **OUTLETZ**

Saatnya beralih ke transaksi non-tunai



Terhindar dari kesalahan pencatatan



Terhindar dari uang palsu



Terhindar dari pencurian



Kemudahan transaksi jumlah besar



Description

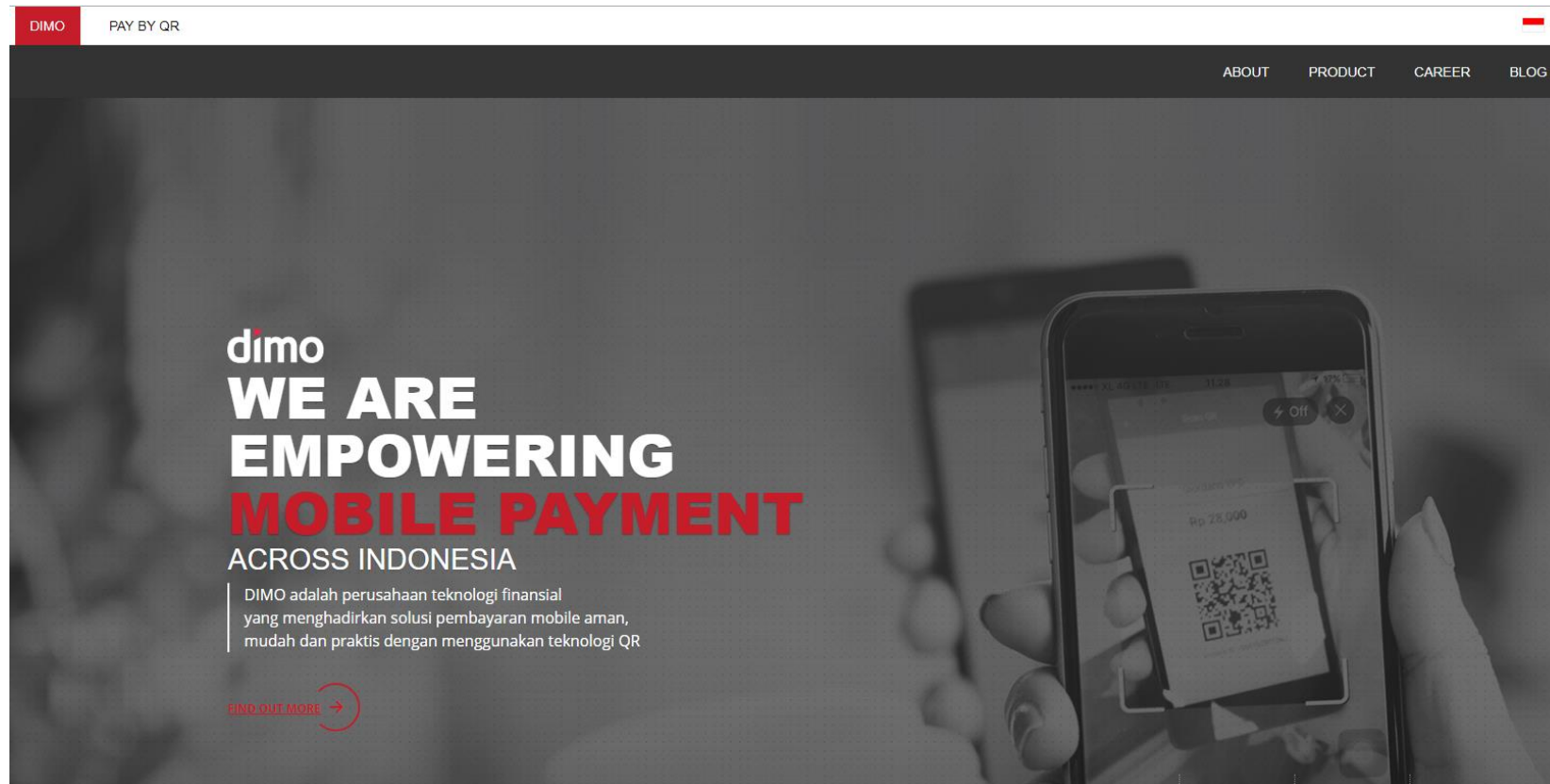
Founded in 2013, Dimo Pay was previously known as FLASHiZ Indonesia. In March 2016, it launched its QR code-based, white label mobile payment app Pay by QR. The company claimed to have secured partnership with 150 retail outlets; it is also working together with Sinarmas Bank and startups such as HappyFresh and Orami.

Company
Dimo

Website
<https://www.dimo.co.id/id/dimo>

Country/City
Indonesia/Jakarta

Founded
2016





Company
Doku

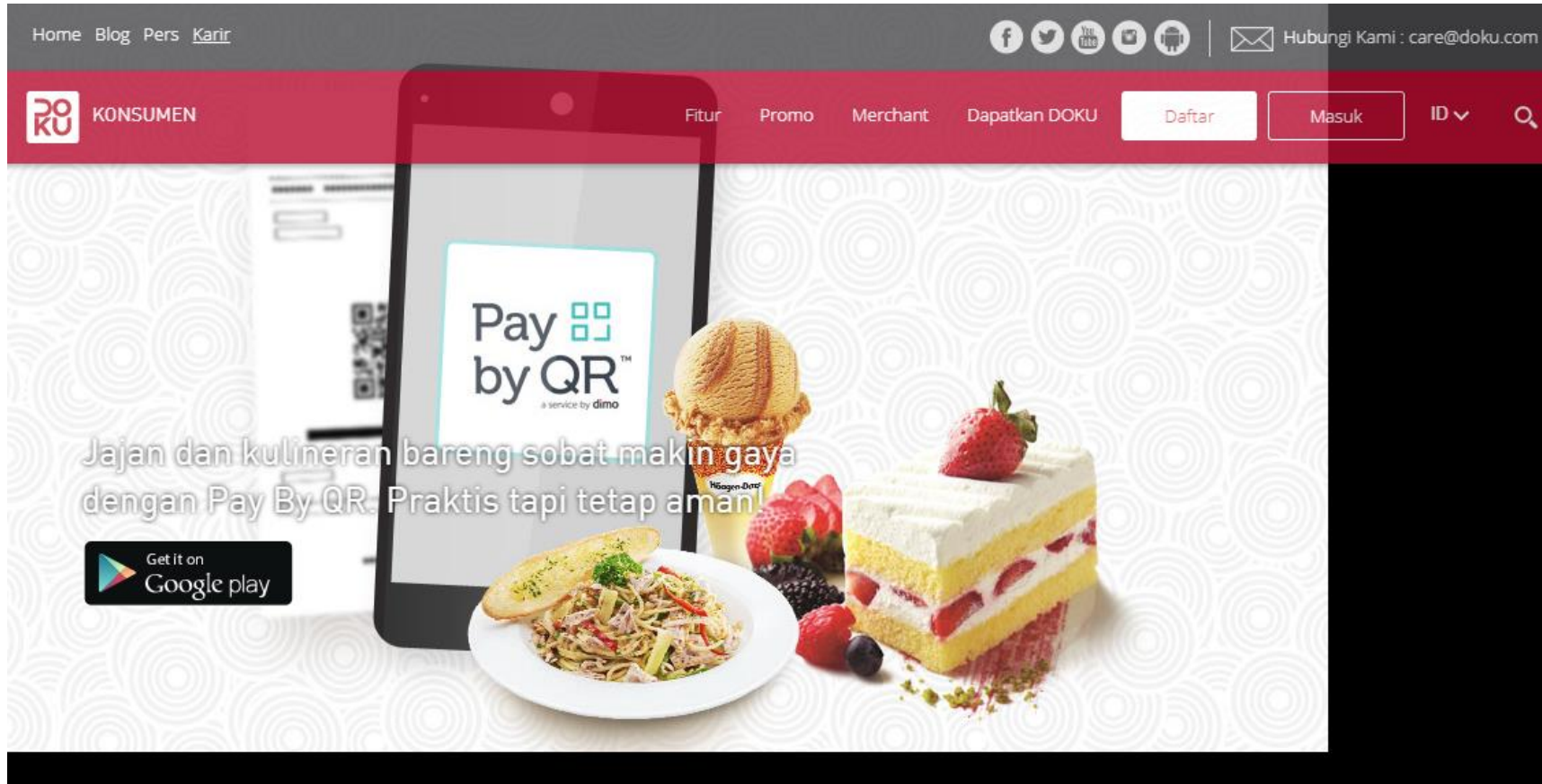
Website
<https://doku.com/id>

Country/City
Indonesia/Jakarta

Founded
2007

Description

Established since 2007, DOKU previously named PT. Nusa Satu Inti Artha is known as the first provider of electronic payment and risk management services in Indonesia. With the spirit of hard work and totality in supporting the online business needs of the merchants, DOKU is increasingly trusted and becomes the preferred electronic payment service for national and international merchants.





Company
Duithape

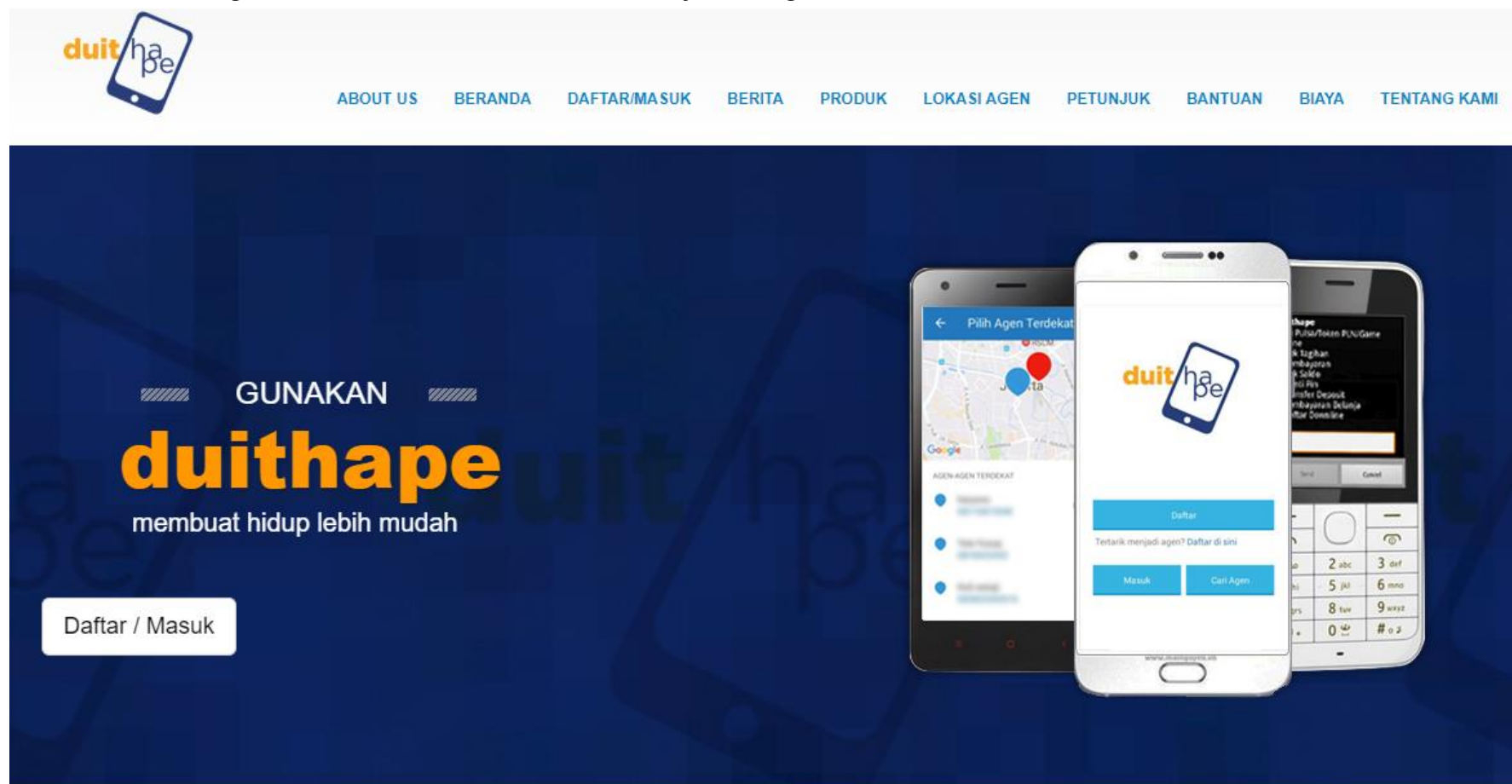
Website
<https://www.duithape.com/sites/beranda>

Country/City
Indonesia/Jakarta

Founded
2015

Description

Duithape is a payment and remittance system through HP that runs across operators, across banks and across operational systems. Duithape aims to facilitate HP-based financial transactions for the majority of Indonesians who still do not have bank accounts; including those in remote areas not covered by banking services.





Description

PT E2Pay Global Utama was established in 2012 as part of PT Infinetworks Global with the proven relation, technology and trusted reputation in national banking. E2Pay offers a complete payment solution with payment range of up to 15 payment channels, connecting e-commerce business with hundreds of millions of banking customers and telecommunication customers in Indonesia.

Company
E2Pay

Website
<http://e2pay.co.id/payment>

Country/City
Indonesia/Jakarta

Founded
2012





Description

Easypay Indonesia being established in 2013 with the sole purpose of providing a secure cash payment service that reliably simplifies the everyday life of 250 million Indonesians. Easypay Points of Payment enable verified cash payments to be made instantly for a wide range of essential services. Apart from mobile phone, utility and remittance services, Easypay is a dynamic new platform to access online shops and purchase all the latest applications.



Services

How to use

Equipment

Company

Location



Company
Easy Pay

Website
<http://easypay.co.id/>

Country/City
Indonesia/Jakarta

Founded
2013



**Our reliable and fast Points of Payment
make paying cash for essential everyday use services
quick, safe, and fun.**



Company
Espay

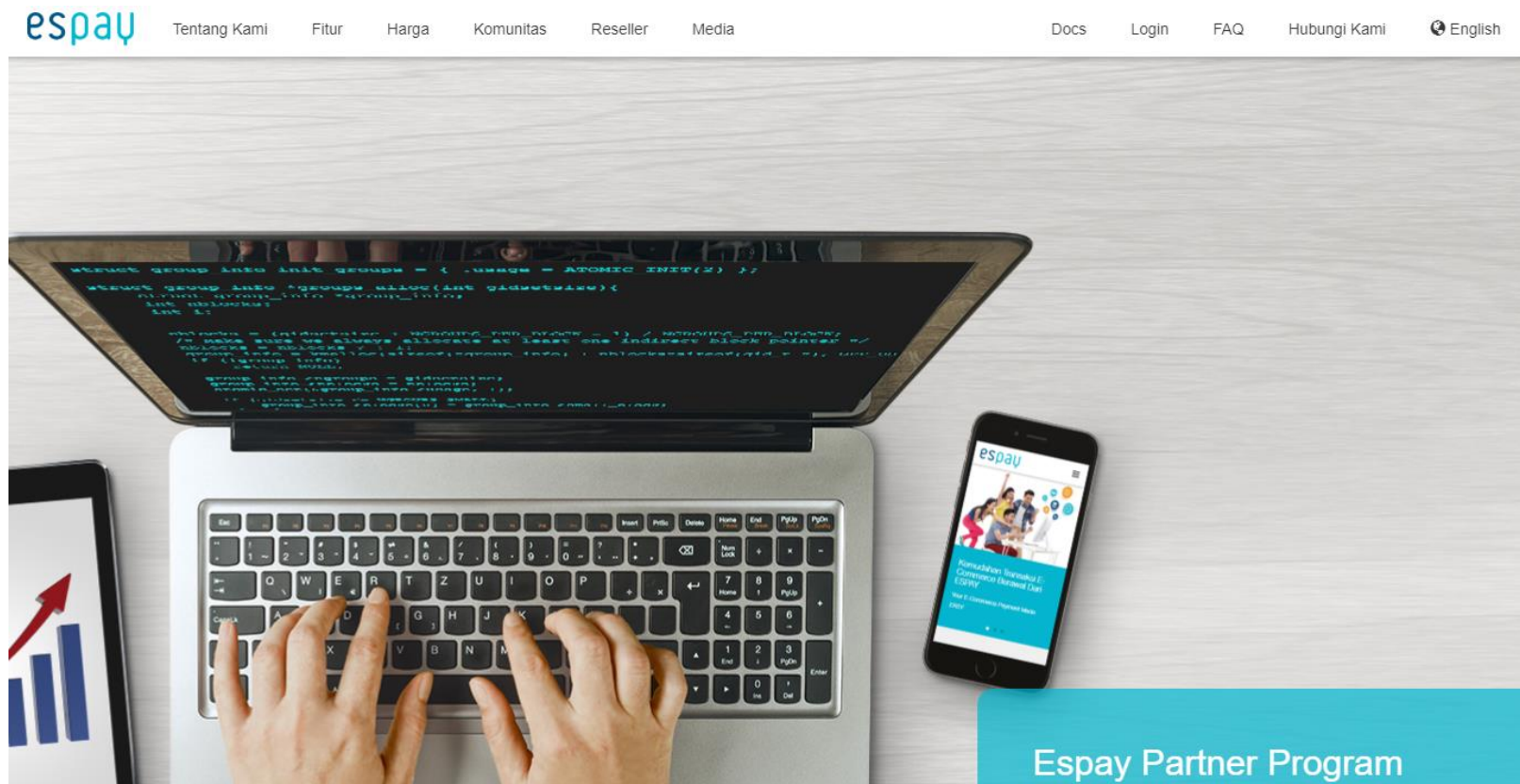
Website
<http://espay.id/>

Country/City
Indonesia/Banten

Founded
2012

Description

PT. Successful Cross Payments (PLUS) was established in 2012 and is a subsidiary of PT. Square Gate One has more than 10 years experience in providing information technology infrastructure of financial transactions banking and Financial Supply Chain in various industries. Espay offers an e-commerce payment solution with the only B2C2B concept in Indonesia. The B2C2B concept addresses the needs of e-commerce payments from customers to merchants and from merchants to their business partners (suppliers, delivery services, etc.).



Espay Partner Program



Description

Founded in 2014, PT. ETOBEE TEKNOLOGI INDONESIA is a crowd-sourced urban logistics delivery platform that connects individual users with the nearest courier available while offering corporates and businesses a logistics dashboard to track deliveries. The firm offers a web and mobile application for individuals and businesses to ship and collect any item across the archipelago with options for same-day, next-day, and regular deliveries available. The company was founded in 2014 and is headquartered in Jakarta, Indonesia.

Company

Etobee

Website

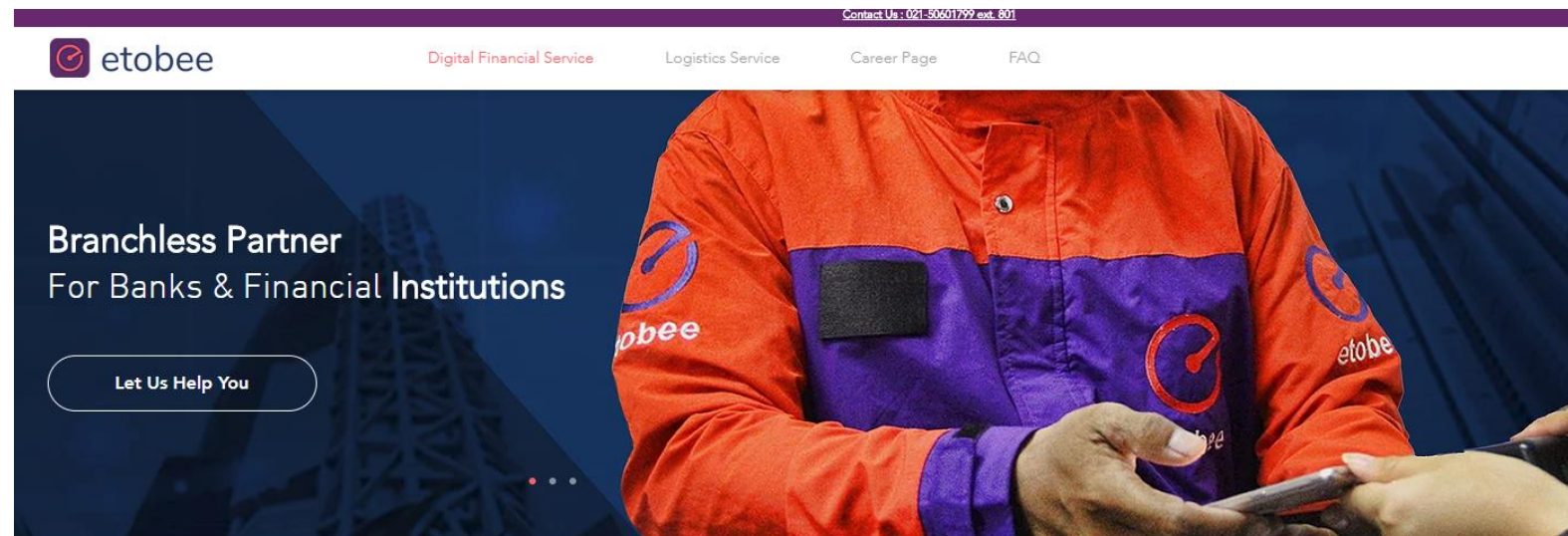
<https://www.etobee.com/>

Country/City

Indonesia/Jakarta

Founded

2014



Our Services

With an active reach to 100 million people and supported by over 1,000 Financial Smart Agent, we are determined to represent your institution with a variety of digital financial services. Anywhere, anytime.

Our clients include local and international banks and leading financial institutions in Indonesia and beyond to support the whole customer journey by providing services such as :



Description

Faspay, PT. Media Indonusa is a subsidiary of Astel Group which was founded in 2003. We are as an organizer of the mobile e-commerce switching and payment gateway partners include mobile operators, financial institutions and merchants. We having a good reputation as a provider of managed services which is able to provide excellent service as a whole both technical and commercial facilities to provide e-commerce for the partners.

Company

Faspay

Website

<https://www.faspay.co.id/>

Country/City

Indonesia/Jakarta

Founded

2003



LENGKAPI

Channel Pembayaran Online Anda
dengan **Virtual Account BNI**

DAFTAR SEKARANG





Company
Finnet

Website
<http://www.finet-indonesia.com>

Country/City
Indonesia/Jakarta

Founded
2006

Description

PT. Finnet Indonesia was founded in 2006 in cooperation with several partnership built with the BNI for the implementation of Telkom Vision Online payment with host to host system. PT. Finnet Indonesia began to form a portfolio of products and further expand the cooperation of several partners and utilize the synergies of Telkom Group. PT. Finnet Indonesia has successfully expanded its services to deliver products to realize integrated payment system, with the aim to facilitate the community in conducting various electronic payment transactions.

Finnet
Electronic Payment Provider
by Telkom Indonesia

Hubungi Kami Call Center

Beranda Korporat Bisnis & Layanan Mitra Kapabilitas Berita & Informasi Kontak Karir In English

Lihat bagaimana cara Kami menghubungkan Anda dengan Mitra Bisnis Anda melalui Uang Elektronik.
"teknologi NFC - Near Field Communication"

Info lebih lanjut >

Selamat Datang di Finnet Indonesia

Selanjutnya ...

Sebagai Perusahaan jasa berbasis teknologi informasi PT. Finnet Indonesia memiliki solusi yang efektif dan efisien bagi kebutuhan transaksi keuangan berbagai entitas bisnis melalui inovasi yang dilahirkan ke dalam berbagai produk dan Layanan yang merupakan kombinasi jaringan perangkat infrastruktur teknologi informasi termasuk hardware, software dan database.



Description

PT Indobest Artha Kreasi ("FIRSTPAY") is a payment gateway company with the One-Stop Payment Solution concept that provides a large selection of payment methods to website owners. FirstPay offers an electronic payment with authorization made in real time to make it easier for merchants to handle payments made by customers with various payment methods. FirstPay Cooperate and handle Credit Card (Visa Card and Visa) BCA, Mandiri, ATM Bersama Network, Prima, Alto and E-money.

Company
First Pay

Website
<http://www.fintech-indonesia.com>

Country/City
Indonesia/Banten

Founded
2008



[Home](#) [Our Services »](#) [Merchant »](#) [Fee & Pricing](#)

Kemudahan Pembayaran Bagi Pelanggan Anda

[READ MORE](#)

Solusi Payment Gateway untuk Pembayaran Bisnis Online Anda

Kini tidak perlu lagi merepotkan pelanggan Anda untuk melakukan konfirmasi Pembayaran, Anda hanya perlu mengecek Merchant Center kami untuk memonitor transaksi yang terjadi pada bisnis Anda



Description

Flip is an application for inter-bank transfer at no cost. Flip has helped the people of Indonesia save billions of rupiah from the cost of interbank transfers. Flip is an application created by alumni of the University of Indonesia and is under the supervision of the Directorate of Innovation and Incubation UI.

Company
Flip

Website
<https://flip.id/>

Country/City
Indonesia/Jakarta

Founded
2016



Terlisensi dan diawasi Bank Indonesia
[Lihat lisensi - Kenapa bukan OJK?](#)



Lebih dari 150.000 pengguna
[Apa kata mereka tentang Flip?](#)

Rp1.000 Miliar

Nilai transfer antar bank yang sudah dikirimkan Flip sejak Oktober 2016
[Lihat cara kerja Flip](#)

Flip adalah aplikasi untuk melakukan transfer antar bank tanpa biaya

Sampai saat ini Flip telah membantu masyarakat Indonesia **menghemat miliaran rupiah** dari biaya transfer antar bank.

Payment | Fusion Payments

Powered by:



Description

Fusion Payments deploys streamlined, modern online payments in developing markets. The platform allows purchase from a variety of funding sources including mobile wallets, points, prepaid, debit & credit cards. They aggregate the complexity of mobile payments and provide to users a simple, secure, delightful UX.



ABOUT PRODUCTS PLATFORM

Company

Fusion
Payments

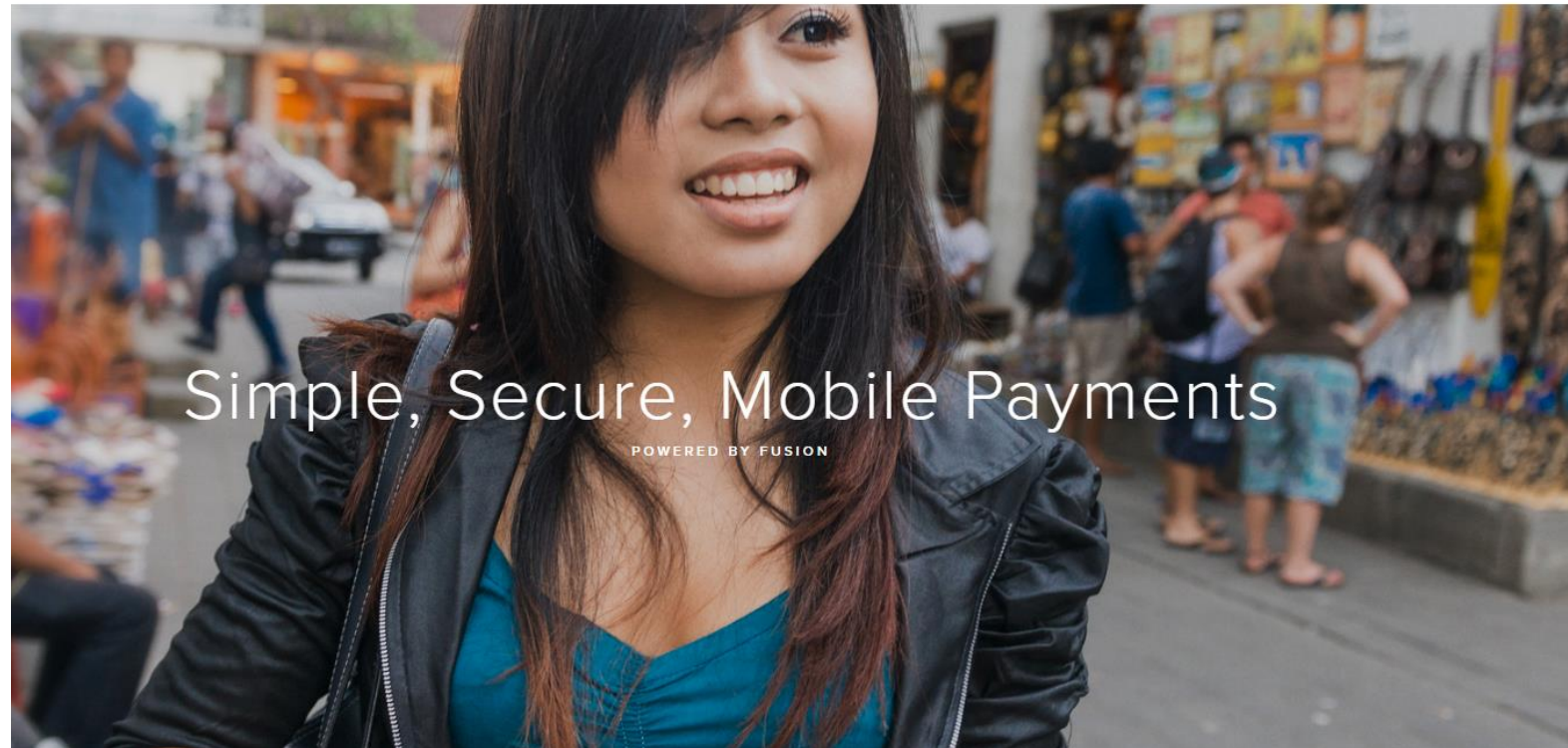
Website

<https://www.fusion-payments.com/>

Country/City

Indonesia/Jakarta

Founded
2001





Description

GO-JEK (PT. Aplikasi Karya Anak Bangsa) is an Indonesian-owned and run technology start-up that specialises in ride-hailing, logistics and digital payments. GO-PAY is not only to pay for GO-JEK services but also available to help you with new features and products. In October 2017, GO-PAY transactions have contributed 30 percent of overall e-money transactions in Indonesia.



[About Us](#)

[Services](#)

[Blog](#)

[FAQ](#)



Company

Go Jek/Go Pay

Website

<https://www.go-jek.com/go-pay/>

Country/City

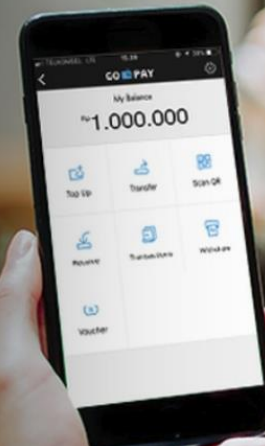
Indonesia/Jakarta

Founded

2010

GO-PAY 24/7

Your convenience in daily transaction is our ultimate goal. GO-PAY is not only to pay for GO-JEK services but also available to help you with new features and products. No need to worry because GO-PAY is also protected with secure system for hassle-free transactions.



Payment | Gudang Voucher

Powered by:



Company
Gudang
Voucher

Website
<https://www.gudangvoucher.com/>

Country/City
Indonesia/Jakarta

Founded
2003

Description

Established in 2003, Gudang Voucher partnered with banks to roll out online e-voucher distribution systems. The first payment solution to work with Facebook in Indonesia for its Facebook Credits, and one of the few merchants that is working with BCA, the country's biggest private bank.





Company
Indomog

Website
<https://www.indomog.com/>

Country/City
Indonesia/Jakarta

Founded
2008

Description

INDOMOG is a provider of online payment solution with various methods of payment which allows users to conduct transactions online and the easiest payment solutions as a partner. INDOMOG provides payment solutions that cater for local culture and the Indonesian online buying habits and trends. Founded in 2008, INDOMOG has now launched MOGPlay, a direct redeem voucher which integrated with 140 games from a variety of publishers. MOGPlay can be used to buy Facebook Credit with the best conversion rate in Indonesia.



Description

Intrajasa received its Indonesian remittance licence in 2013 and has since developed and fine-tuned a remittance system that can be utilised easily by third-parties. With efficient technology solutions allowing them to lower the cost of remittance and provide a service to the Indonesian community at home and abroad. The robust engine and relationships with Banking Networks in Indonesia offers a processing reliability matching what a bank can deliver to their customers.

Company
Intrajasa

Website
<http://www.intrajasa.com/>

Country/City
Indonesia/Jakarta

Founded
2013



[HOME](#)

[INTERNATIONAL ▾](#)

[DOMESTIC ▾](#)

[ABOUT US ▾](#)

[NEWS](#)

[CONTACT US](#)



Intrajasa is a remittance company connecting Indonesian people across Asia.

We simplify the process of sending money from one place to another, connecting families and friends, enabling them to send money securely and efficiently to each other. Our service is licensed by the Central Bank and enables domestic and international money transfers at competitive rates.

Whether it's a migrant worker sending cash to their family overseas, parents supporting a child through university or a city dweller sending cash to a rural area, Intrajasa makes the process simple.

We work closely with Indonesian Co-operatives to help the 100 million unbanked people of Indonesia to have access to digital money transfers.



Description

iPay88 is a leading regional Payment Gateway provider in South East Asia which has successfully provided competitive advantage through e-commerce and online payment services to more than 10,000 merchants globally and regionally. Since its inception in 2006, iPay88 has grown leaps in online payments in Malaysia as well in the ASEAN region. iPay88's first international footprint was set in Indonesia in 2006, followed by the Philippines in 2014. Today, iPay88 is one of the leading payment gateway providers in Indonesia as well as the Philippines.

Company
iPay88

Website
<http://www.ipay88.co.id/>

Country/City
Indonesia/SEAsia

Founded
2006



Competitive Advantage
through e-commerce

[Home](#) | [Features](#) | [Shopping Carts](#) | [Online Payments](#) | [Payment Methods](#) | [Sign Up](#) | [Contact Us](#) | [View Demo](#)



WHO IS IPAY88?

iPay88 is a leading regional Payment Gateway Provider in South East Asia which has successfully providing competitive advantage through e-commerce and online payment services to more than 10,000 merchants globally and regionally.



Description

iPaymu offers online payment solutions. The product mix includes ecommerce functionality for retail trade. iPay has integrated tools to e-commerce you need as an online payment tool, with debit transactions, credit cards, and even withdrawals. iPaymu provides a product that is the integration of three separate businesses into one company that is e-commerce business solutions, payment gateway / payment network business and merchant services business. iPaymu is a full service Merchant Service Provider in Indonesia.

Company
iPaymu

Website
<https://ipaymu.com/>

Country/City
Indonesia/Jakarta

Founded
2011

The screenshot shows the iPaymu website homepage. The header features the iPaymu logo and a navigation menu with links: HOME, EVENT, LAYANAN (with a dropdown arrow), WHY?, SUPPORT, MEDIA, DOCS (with a dropdown arrow), and a yellow LOGIN button. The main content area has a dark blue background with white text. It prominently displays 'Menerima Transaksi Global dengan Langkah Sederhana' (Accept Global Transactions with Simple Steps). Below this, it states '1 Akun untuk semua Bank dan jaringan VISA, MASTER CARD, JCB & AMEX' (1 Account for all banks and networks). At the bottom, it mentions 'Integrasi Pembayaran Cash on Delivery (COD) ke Seluruh Indonesia' (COD payment integration to all of Indonesia) next to a 'BAYAR DI TEMPAT' (Pay on Delivery) logo. On the right side, a yellow box highlights '59.122 Merchant iPaymu' and 'Telah terhubung ke 140 Bank di Indonesia' (Already connected to 140 banks in Indonesia). Below this is a green 'DAFTAR SEKARANG' (Sign Up Now) button with the text 'Hanya 5 menit, terima pembayaran online' (Only 5 minutes, receive online payment). At the bottom right, there are links for 'Cara Daftar' (How to Sign Up) and 'Fee'.

Payment | Kartuku/Spots

Powered by:

spots



kartuku

PT Multi Adiprakarsa Manunggal

Company
Kartuku/Spots

Website
<https://www.spots.co.id/>

Country/City
Indonesia/Jakarta

Founded
2001

Description

Kartuku is a premier Third Party Processor (TPP) and Payment Service Provider (PSP), delivering end-to-end, mission critical payment solutions in Indonesia. They build and operate payment systems that process electronic transactions securely, efficiently, and reliably. Kartuku has played a pioneering role in the Indonesian electronic payment landscape since 2001. Kartuku was acquired by Go-Jek in 2017 and is now known as Spots.

spots

TENTANG KAMI | PRODUK | BERGABUNG

APA YANG KAMI LAKUKAN?

Merchant

SPOTS membantu menghubungkan Merchant dengan jaringan Konsumen, seperti:

- Mempermudah proses akuisisi konsumen
- Mempermudah operasional bisnis
- Mempermudah sistem pembayaran untuk konsumen

Konsumen

SPOTS membantu menghubungkan Konsumen / Nasabah dengan berbagai kemudahan berbelanja, seperti:

- Mempermudah pengalaman berbelanja non tunai, baik dari semua aspek pembayaran maupun program promosi dan loyalitas.

Partner

SPOTS membantu menghubungkan Partner dengan jaringan Merchant, seperti:

- Mempermudah proses akuisisi merchant
- Mempermudah pengembangan teknologi pembayaran
- Mempermudah sistem pembayaran untuk pengguna/nasabah

Payment | Kinerja Pay

Powered by:



Description

KinerjaPay provides digital payment solutions to brick-and-mortar businesses in Indonesia and South East Asia regions in order to promote the growth of eCommerce and marketplace in the internet by providing users and merchants with safe and secure shopping experience online. Users may also enjoy the convenience of making online payments of their utility bills, phone topups/data plan, insurance, automobile instalments, and many more.



Company
Kinerja Pay

Website
<https://www.kinerjapay.com/>

Country/City
Indonesia/Jakarta

Founded
2016



HOME WHY KINERJAPAY? PRODUCT NEWS CONTACT US INVESTOR RELATIONS

Why KinerjaPay?

Continue to Develop Your Business, Entrust Us with Your Payment System Management.



Simplify people's life

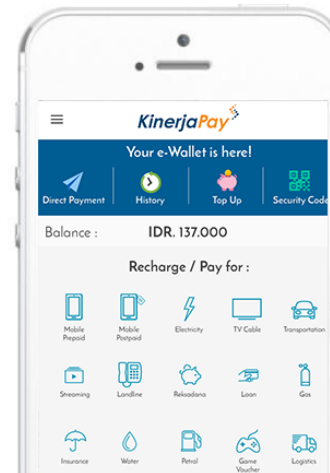
Through comprehensive omni-channel payment solution.



Safe & secured

platform

Especially for the un-banked population.



Improve Business



Support conventional business to go online.

Inspire more startups



Co-develop Indonesian payment and eCommerce landscape to compete internationally.



Company
Kioson

Website
<https://www.kioson.com/en/>

Country/City
Indonesia/Jakarta

Founded
2015

Description

Kioson is a startup that established since 2015 by Roby Tan (Founder), Viperi Limiardi (Co-Founder), and Jasin Halim (CEO). With the vision to enable everyone in Indonesia to go online, Kioson provides digital platform to give accessible access to citizen all over Indonesia to do business in a simple way. In 2016, Kioson become top 10 in Startup World Cup. And in October 2017, Kioson successfully become the first e-commerce startup that go public on Indonesia Stock Exchange.



ABOUT

OUR BUSINESS

INVESTOR RELATIONS

CSR

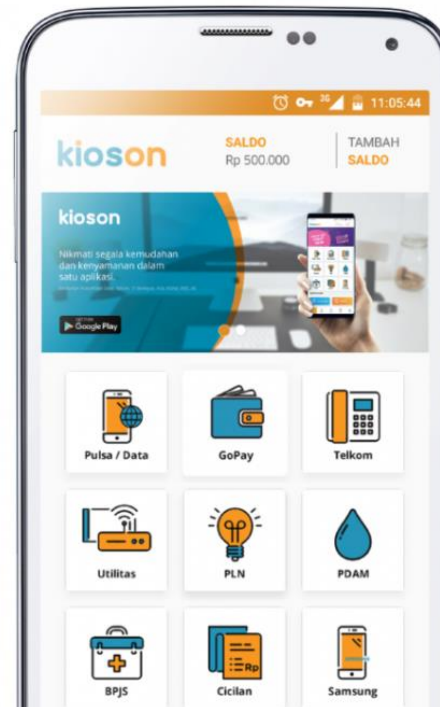
CORPORATE GOVERNANCE

CONTACT US

BLOG



DOWNLOAD



Download Kioson App



Register

Top Up Balance



Description

Established in July 2014 by a team of experienced in global technology & management consultants such as Apple & The Boston Consulting Group, Kudo developed practical solutions for marketplace & payment ecosystems in Indonesia. Kudo provides convenience for the people of Indonesia to make e-commerce spending for those who do not have access or do not want to transact online. Grab confirms acquisition of Kudo in 2017.

Company

Kudo

Website

<https://kudo.co.id/>

Country/City

Indonesia/Jakarta

Founded

2014

A screenshot of the Kudo website banner. The background shows a woman in a colorful hijab and a man smiling in front of a shop filled with various goods. The banner text includes the Kudo logo, navigation links like 'Apa itu Kudo?', 'Keuntungan jadi Agen', 'Cara Daftar', 'Mitra Korporat', 'Berita', and a 'DAFTAR JADI AGENT' button. The main headline reads 'Maksimalkan pendapatan usahamu bersama Kudo'. Below it, a sub-headline says 'Tanpa stok barang dan modal, bisa jual jutaan produk kepada pelangganmu.' and another 'DAFTAR JADI AGENT' button. The background also features a large sign that says 'kios terlengkap se-Indonesia' and lists services like 'Tiket', 'Asuransi', 'Fashion', 'Elektronik', and 'Bayar Tagihan'.

Payment | Mandiri e-cash

Powered by:



Description

Mandiri e-cash, a joint venture company providing revolutionary digital payment. Mandiri ecash is a debit system linked to mobile phone numbers rather than bank accounts. Users deposit funds at e-cash agents, usually shops or kiosks or transferring from existing bank accounts. The funds can then be drawn upon for transfers and payments. Without an bank account, you are able to withdraw the cash at Mandiri ATM.



Company
Mandiri e-cash

Website
<http://ecash.ban>
kmandiri.co.id/

Country/City
Indonesia/Jakarta

Founded
2013



[PROMO E-CASH](#) [SOLUSI UNTUK PERUSAHAAN](#) [EDUKASI & TIPS](#) [FAQ](#) [SYARAT & KETENTUAN](#)



Description

MatchMove enables companies to offer a fully branded secure mobile wallet solution, increasing revenue and user engagement. MatchMove proprietary Wallet OS™ is built with the vision of strengthening financial inclusion through enabling its Spend, Send, Lend™ capabilities across developed and developing markets. MatchMove is headquartered in Singapore with offices in Vietnam, Indonesia, Thailand, India, Philippines and the USA.

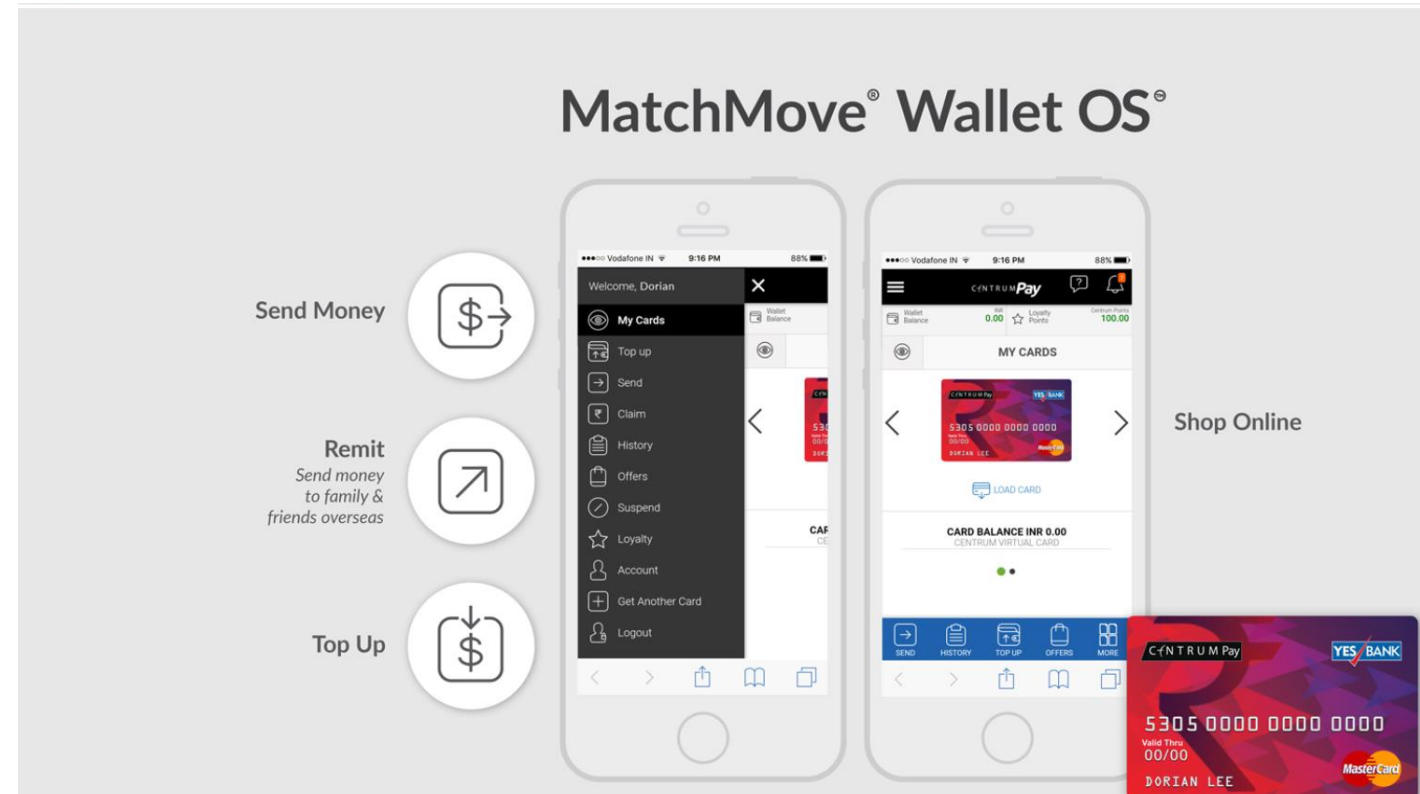


Company
Matchmove

Website
<https://www.matchmove.com/>

Country/City
Indonesia/Jakarta

Founded
2016



Description

Midtrans, previously Veritrans, was established in 2012 with a mission to provide online businesses in Indonesia with a payment infrastructure that is safe, reliable, and fraud-free. Working with reputable banking institutions and payment channels in Indonesia, they support online businesses by facilitating transactions and enabling growth via chat commerce service.

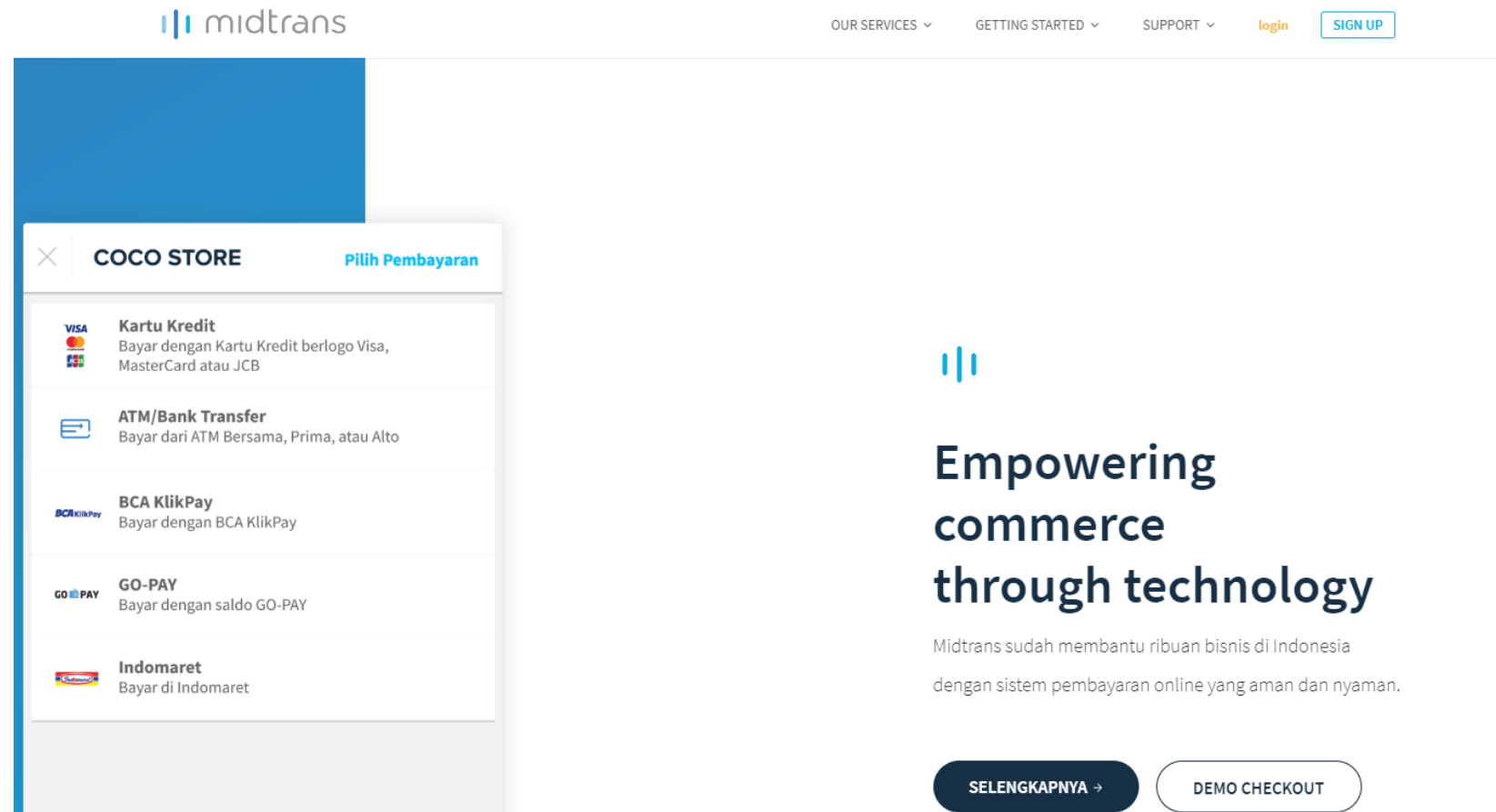


Company
Midtrans

Website
<https://midtrans.com/>

Country/City
Indonesia/Jakarta

Founded
2012



Payment | Mimopay

Powered by:



Company
Mimopay

Website
<https://midtrans.com/>

Country/City
Indonesia/Jakarta

Founded
2012

Description

Mimopay is a payment aggregator that offers four ways for merchants to receive online payments. First is through telcos: Mimopay works with Smartfren (11.3 million user base) and XL Axiata (68.5 million user base), so subscribers of both telcos can use prepaid vouchers to top up online credits. Furthermore, Mimopay says they can directly do carrier billing with XL Axiata and is in talks to do something similar with Telkomsel (131.5 million user base).



HOME

ABOUT

SERVICES

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OUR PARTNERS

CONTACT



Payment | Mol Money Online

Powered by:



Description

MOL Global, Inc. (MOL) is a leading e-payment enabler for online goods and services in emerging and developed markets. We operate a payments platform that connects consumers with digital content providers, telecommunications service providers and online merchants by providing a vast network of payment channels that accepts cash and online payment methods. Their physical distribution network comprises more than 970,000 locations in 11 countries across 4 continents. We also have mobile payment channels, electronic distribution channels that accepts major credit cards and online banking from over 100 banks.

Company

Mol Money Online

Website

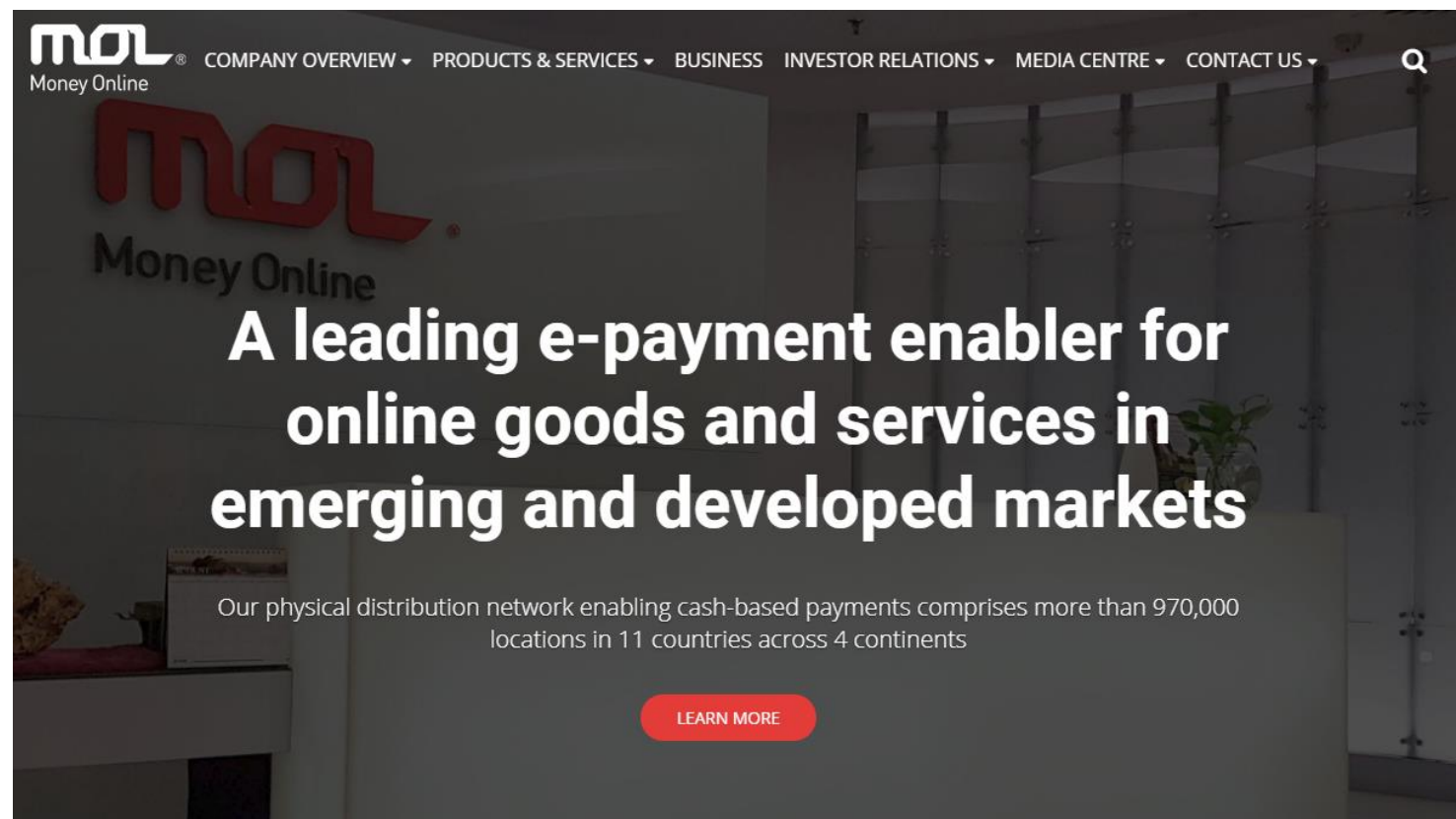
<http://www.mol.com/>

Country/City

Indonesia/Jakarta

Founded

2013



Payment | M-Saku

Powered by:



Description



M-saku is created for VISA Cardholders to ensure optimum shopping experience by making M-saku application user-friendly, convenient, and secure. As more and more merchants are coming in, M-saku will not only become the new way to shop but also become the preferred mobile application for mobile payment in Indonesia.

Company
M-Saku

Website
<http://www.m-saku.me/>

Country/City
Indonesia/Jakarta

Founded
2011



ABOUT US TENTANG M-SAKU

m-saku dibuat untuk pemegang kartu kredit VISA dan MasterCard dengan tujuan mempermudah berbelanja, terutama berbelanja secara online, dengan nyaman namun tetap menjaga faktor keamanan bertansaksi.

Payment | Mynt E-Money

Powered by:



Description

Labeled as a pioneer in the electronic transaction market in Indonesia, PT ARTAJASA PAYMENT OF ELECTRONICS, a company focusing its services on the technology-based financial sector, particularly in banking infrastructure providers, sees the high demand for effective and efficient transactional services, providing another product and service integrated payment transactions with one another, MYNT.

Company
Mynt E-Money

Website
<http://www.mynt-e-money.com/>

Country/City
Indonesia/Jakarta

Founded
2012

The image shows a screenshot of the Mynt e-money website. The top banner features the 'mynt e-money' logo on the left and a woman holding a tablet with various shopping items (shoes, sunglasses, handbag, camera) floating around it on the right. Below the banner is a navigation menu with links: BERANDA, MYNT, FITUR, PELANGGAN, MERCHANT, BANTUAN, and INFO MYNT. Below the menu is a large blue section with the text 'Dapatkan Produk Favoritemu dengan menggunakan mynt di merchant-merchant kami'. To the left of this text is a diagram showing a hot air balloon labeled 'mynt e-money' connected by lines to various merchant logos including Groupon, Unipin, rumahparfum, online, wellcomm, IndobestDea, and PROD/GY. At the bottom of this section is the website address 'Website : www.mynt-e-money.com'. On the right side of the screenshot, there is a sidebar with the text 'powered by ARTAJASA' and a blue star logo. Below this are social media icons for Facebook and Twitter. Further down are two buttons: 'Masuk' (Login) and 'Daftar' (Register). At the bottom of the sidebar is a red box with the text 'Belanja mudah bersama Mynt' and an image of shopping bags.



Company
Netzme

Website
<http://www.mynt-emoney.com/>

Country/City
Indonesia/Jakarta

Founded
2015

Description

Netzme calls itself a "social payment app", a payment application that allows every user to perform various financial transaction activities like chatting. The goal is to make the experience of banking transactions easier and more enjoyable. The placement of funds through the Netzme app goes directly to partner banks. Currently Bank QNB Indonesia is a partner of Netzme fund collection and is in the stage of exploring cooperation similar to several other banks in Indonesia. In the future Netzme hopes to become a diverse aggregator of banking services.



[Beranda](#)

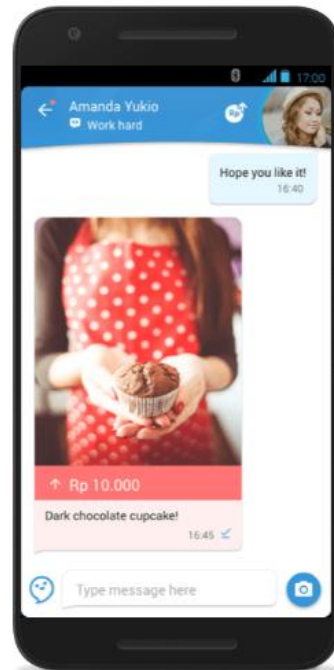
[Agen Netzme](#)

[Tentang Kami](#)

[Karir](#)

[Hubungi Kami](#)

[Pertanyaan Umum](#)



Funtastic Payment!

Jadilah **CREATIVEPRENEUR** sejati! Hasilkan uang secara langsung dari kegiatan harian sosial mediamu yang kreatif, kapanpun, dimanapun.



Temukan kami di:



netzmeofficial



@netzmeofficial



netzmeofficial



Company

Nice Pay

Website

<http://nicepay.co.id/>

Country/City

Indonesia/Jakarta

Founded
2015

Description

NICEPAY is an Online Payment Solutions Provider offering an all in one online payment solution, which process thru credit card and transfer. NICEPAY leads market by knowledge of enhanced payment industry and experience of financial solution provider more than 30 years.

A screenshot of the Nice Pay website homepage. The header is teal with the Nice Pay logo on the left and navigation links (COMPANY, FEATURES, SERVICES, PRICING, PROMO) in the center. On the right are "LOGIN" and "SIGN UP" buttons. The main content area has a light blue background with a cityscape image. It features the heading "Transfer Payment" in red, followed by "Easy and quickly transfer to 10 bank in 1 back office platform" in teal. Below this is a list of features with checkmarks: Major Banks System Integration, All ATMs, Internet-Banking, Mobile-Banking, SMS-Banking, Real-Time Transfer Notification, 1 Single Back Office for all Banks, Settlement Supported, and Quick Registration. To the right of the text is an image of a laptop and a smartphone displaying the Nice Pay interface, which includes logos for various banks (mandiri, Dancamon, BNI, BANK BRI, BCA, CIMB) and a "Pay Now" button.



Company

Money Polo/OK Pay

Website

<https://moneypolo.com/int-en/products/>

Country/City

Indonesia/Jakarta

Founded
2011

Description

As of March 2018, OK Pay has now merged all its accounts with Money Polo. MoneyPolo provides alternative corporate and individual banking solutions such as Multi-Currency Accounts, Wire Transfers, Prepaid Cards, and Forex Exchange Services.

The screenshot shows the Money Polo website interface. At the top, there is a navigation bar with the Money Polo logo, a 'Global site' link, and links for 'Products', 'Solutions', 'Branches', 'Become an agent', 'Blog', and 'Support'. On the right side of the navigation bar, there are links for 'ZHO', 'RUS', and 'ENG', along with 'Register' and 'Login' buttons. The main content area features a large green banner with the text 'Send money online with ease' and 'We accept bank transfer, Visa or Mastercard'. Below the banner is a form with two main sections: 'Amount and currency to send' and 'Destination currency and country'. The 'Amount and currency to send' section has a text input field containing '1 000.00' and a dropdown menu showing 'EUR' with a green checkmark. The 'Destination currency and country' section has a text input field containing 'Select destination' and a dropdown menu with a green checkmark. To the right of these fields is a green 'Send' button.



Description

Omise actually started as an ecommerce platform in 2013, they then did a 180-degree turn and focus on building the payment gateway instead. The company offers a set of APIs and tools that allows merchants to accept payments online. It charges clients on a pay-per-use basis – at 3.65 percent of transactions.

Company
Omise

Website
<https://www.omise.co/>

Country/City
Indonesia/Jakarta

Founded
2013



[FEATURES](#) [PRICING](#) [ENTERPRISE](#) [DOCUMENTATION](#) [SUPPORT](#)

[SIGN IN](#)

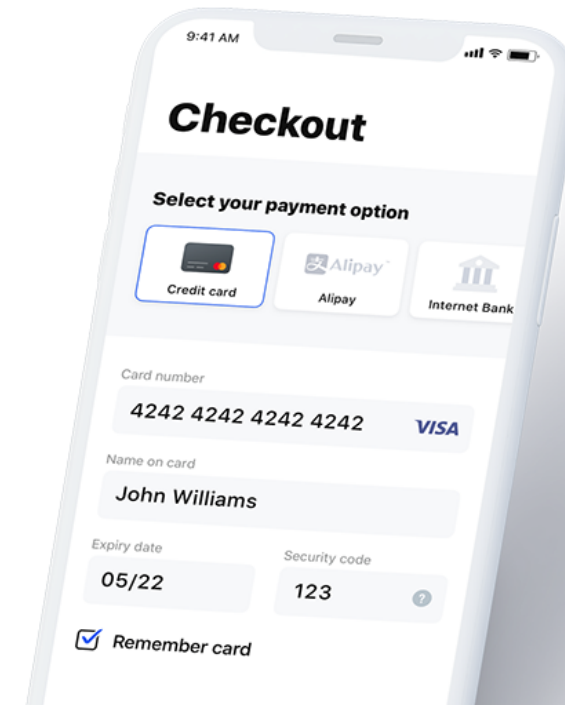
[REGISTER](#)

Accept and process payments

Friction-free for buyers to navigate, hassle-free for you to integrate and maintain.

[Explore features](#)

[Sign up for free](#)





Description

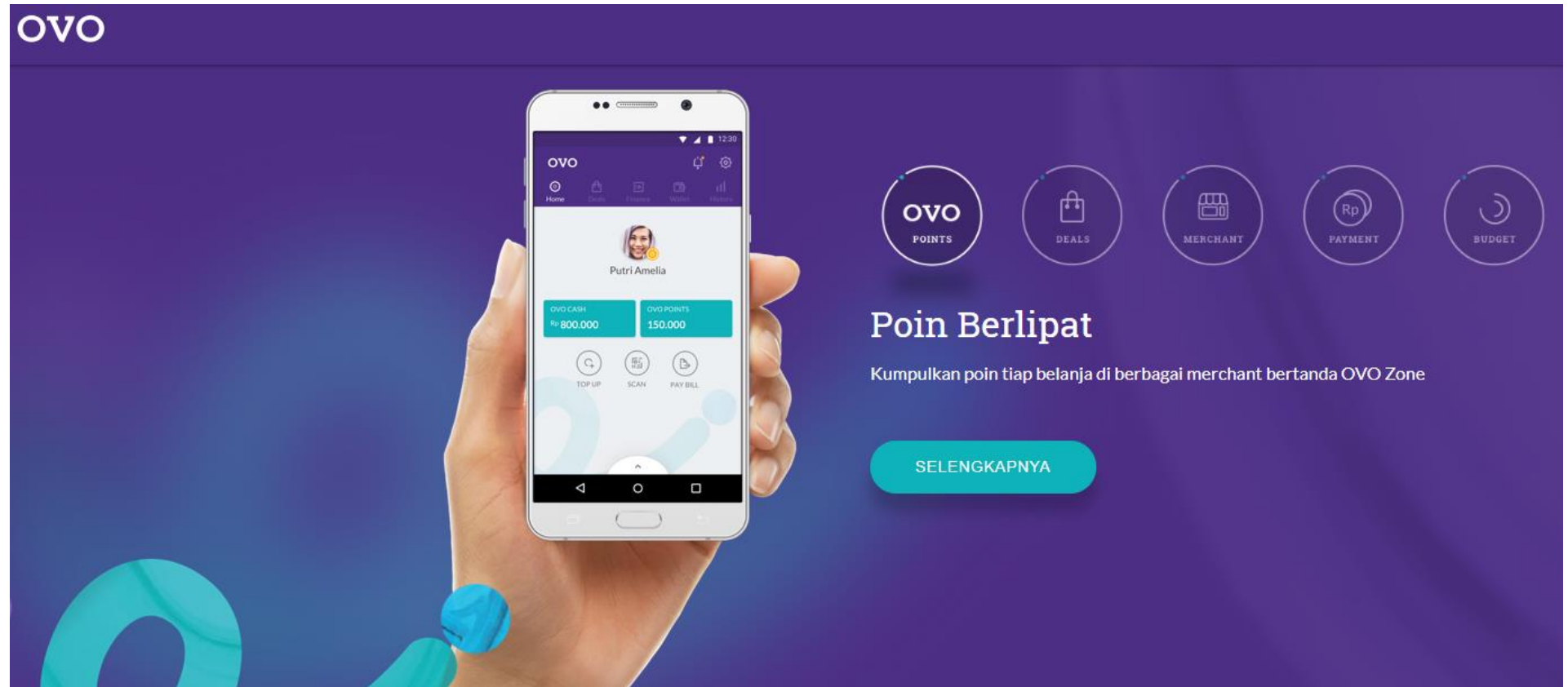
OVO (PT Visionet Internasional), a fintech startup that builds a digital platform aiming to simplify your life by providing amazing rewards & deals through our merchant partners, simple payment and smart financial services. In December 2017, Ovo officially announced their partnership with GrabPay in Indonesia.

Company
Omise

Website
<https://www.ovo.id/>

Country/City
Indonesia/Jakarta

Founded
2006





Description

PadiPay is a Payment Aggregator in Indonesia. Currently managing partnership with All Banks in Indonesia, including Transfer, Commerce, and Wallet Payment, PadiPay offers you a wide variety of payment channel as well as flexible arrangement specially designed for your needs.



HOME

ABOUT

PRODUCT

PARTNERS

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CONTACT

Company
Omise

Website
<https://padipay.com>

Country/City
Indonesia/Jakarta

Founded
2013

SAVE Payment Module.

- ✓ Secure
- ✓ Accurate
- ✓ Valuable
- ✓ Easy





Description

OnlinePajak is currently the leading solution in Indonesia, with 500,000 users. Last year, it contributed 4% of the government's total tax collection. It launched in 2015. The basic software is free, but it has a premium component with additional benefits for larger companies.

Company
Pajak Pay

Website
<https://www.online-pajak.com/e-billing-pajakpay>

Country/City
Indonesia/Jakarta

Founded
2015

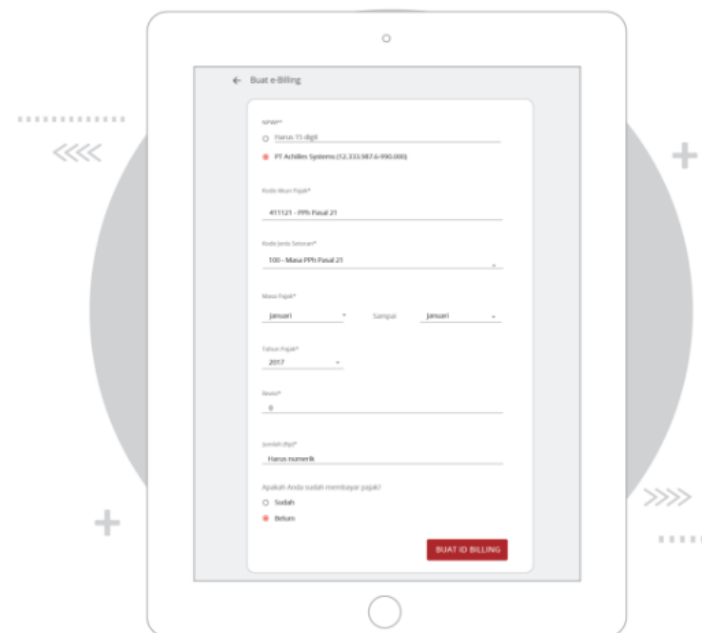


Mengapa OnlinePajak Solusi Fitur Partner Sumber

PajakPay : Solusi Mudah dan Aman Buat e-Billing dan Setor Pajak Online dengan 1 Klik

Buat satu atau lebih e-Billing pajak sekaligus, untuk selanjutnya setor pajak online di 1 aplikasi dan dapatkan bukti pembayaran yang sah.

Mulai Sekarang



Payment | Pasar Warga

Powered by:



Description

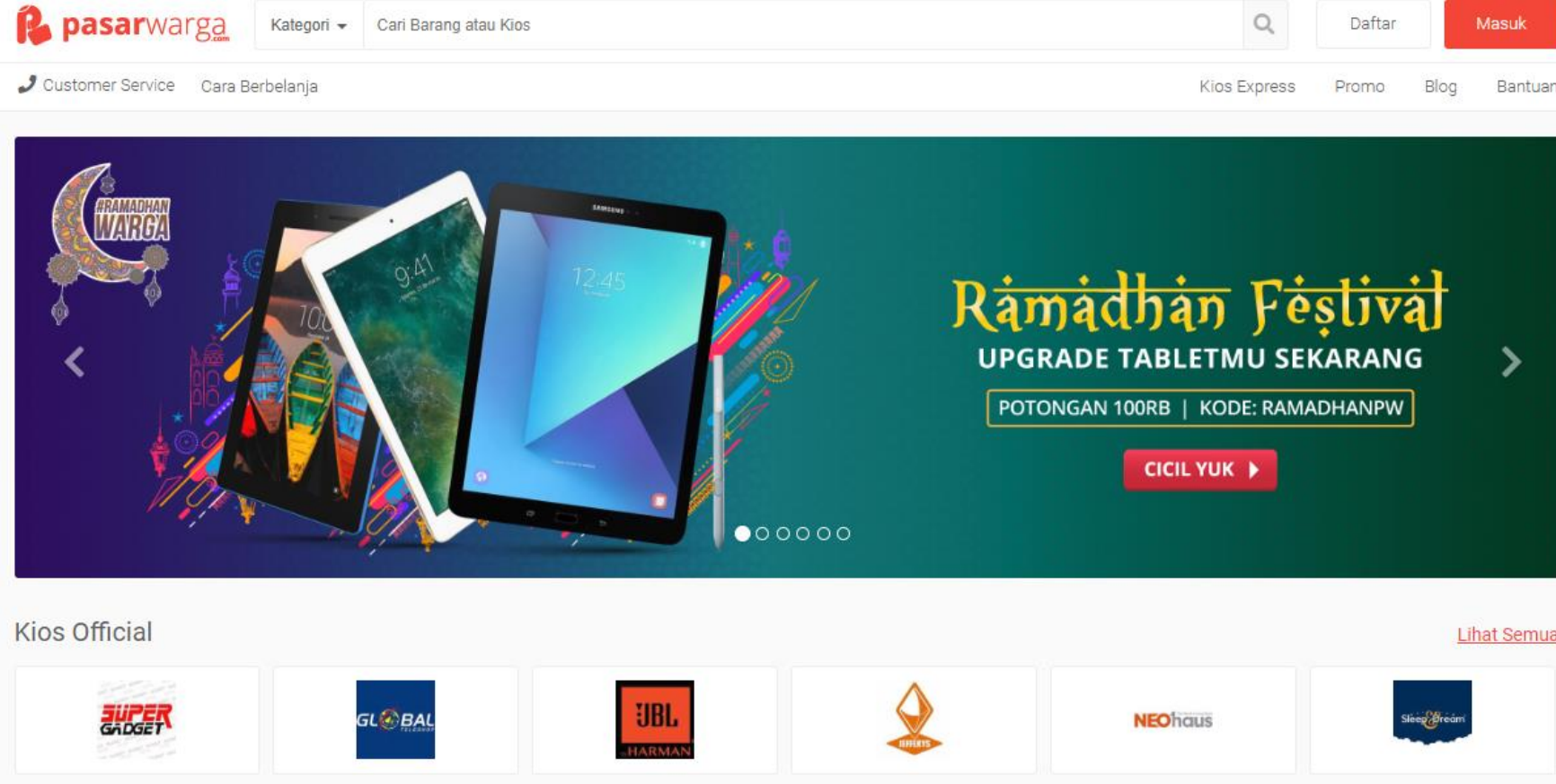
Pasarwarga is a marketplace site and has thousands of store networks spread all over Indonesia. It provides over hundreds of thousands of electronic products ranging from gadgets, tablets, notebooks, consumer electronics, hobbies, household appliances and furniture at the best price for all needs.

Company
Pasar Warga

Website
<https://www.pasarwarga.com/>

Country/City
Indonesia/Jakarta

Founded
2015





Description

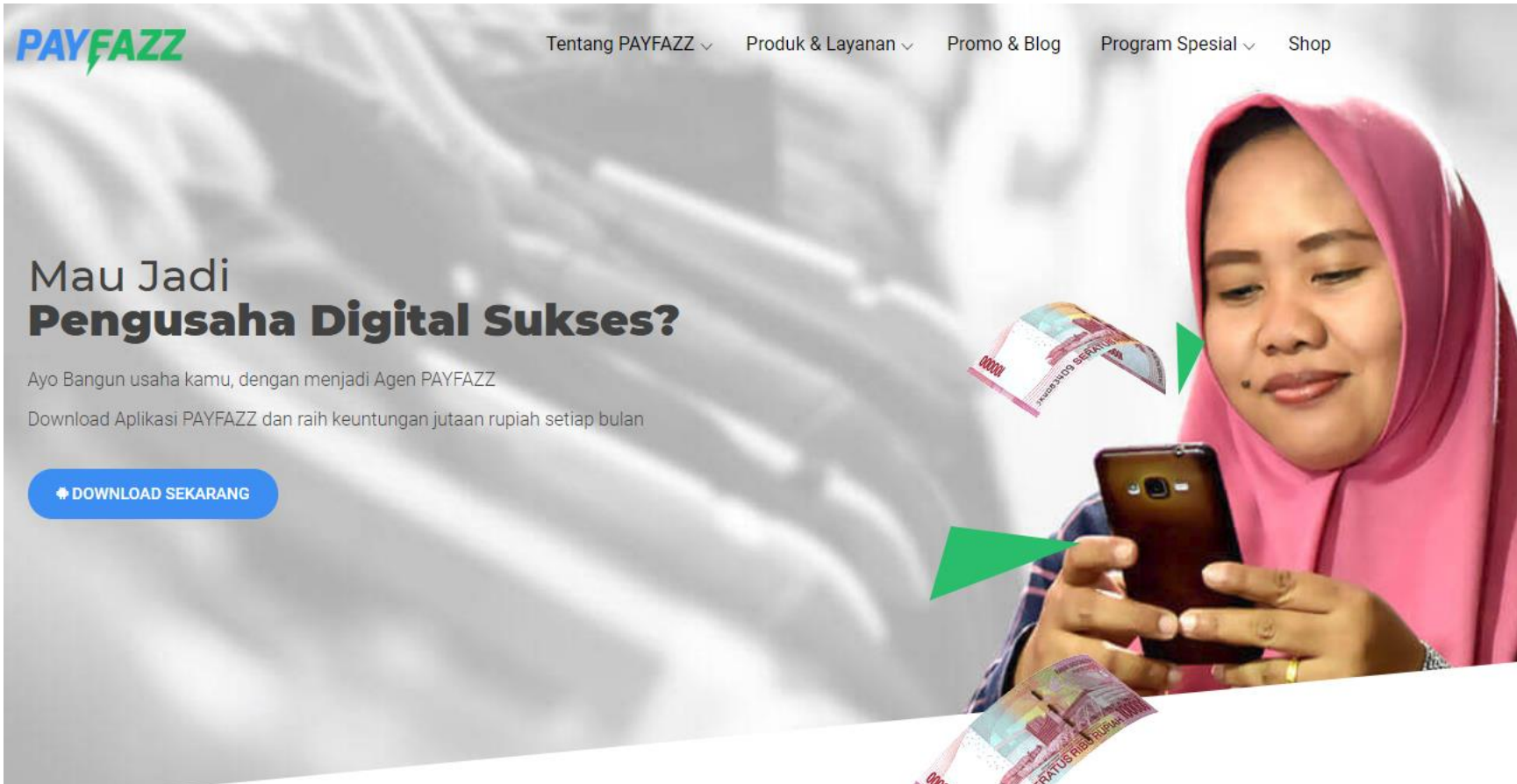
PT Payfazz Teknologi Nusantara (PAYFAZZ) is a financial technology development with an agency-based financial platform that becomes a payment solution for Indonesian people, especially for the unbanked.

Company
Payfazz

Website
<https://www.pasarwarga.com/>

Country/City
Indonesia/Jakarta

Founded
2016





Description

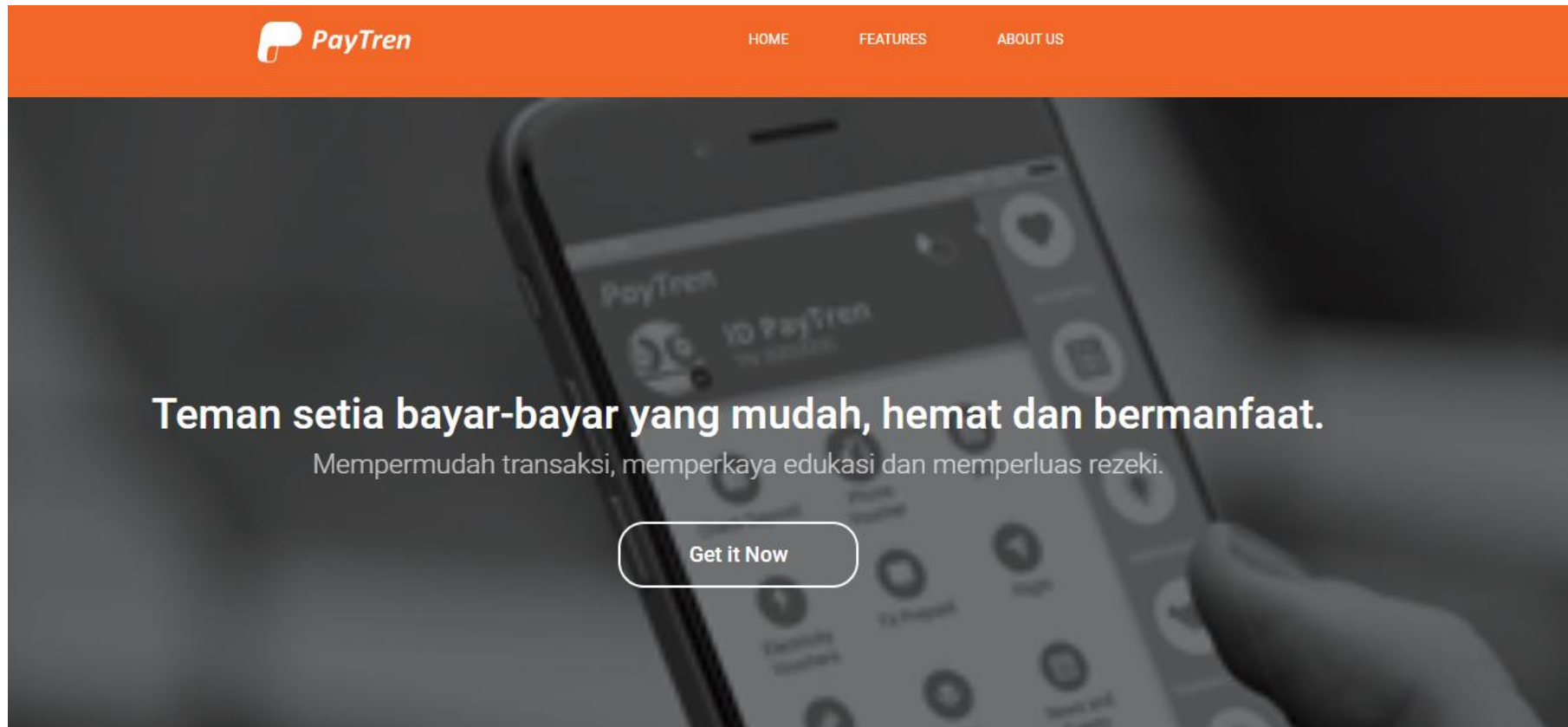
PayTren is a mobile transaction application for various types of payments and purchases that provide the benefits and benefits of every transaction. PayTren system is designed with emphasis on convenience, security and convenience for its users. PayTren currently can be used on all Android and iOS-based smartphone types and will continue to be developed in line with the advancement of digital technology.

Company
Paytren

Website
<https://www.paytren.co.id/>

Country/City
Indonesia/Jakarta

Founded
2013





Description

PayPro is application of financial services and digital payment to easy daily transactions as the payment of a bill electricity, water, phone, the distribution of funds, rechargeable pulse and still many other services.

Company
Paypro

Website
<http://www.paypro.id>

Country/City
Indonesia/Jakarta

Founded
2017



[TENTANG PAYPRO](#)

[CARA KERJA](#)

[PROMO](#)

[MERCHANT](#)

[HUBUNGI KAMI](#)

[DOWNLOAD](#)

[EN](#)

[ID](#)

Pake PayPro Semua Aman

PayPro menjawab kebutuhan finansial mu dengan proses yang aman, mulai dari pengajuan pinjaman, pembayaran asuransi, hingga investasi. Apapun kebutuhanmu, PayPro solusi nya.





Description

PonselPay is a platform for digital financial transactions designed for traditional economic actors. Using PonselPay, will help people perform financial transactions like bank account transactions through digital applications. Indonesian ride-hailing giant In 2016, Go-Jek acquired local e-payment startup, MVCommerce, which owns and operates mobile payment service PonselPay.

Company
PonselPay

Website
<http://www.paypro.id>

Country/City
Indonesia/Jakarta

Founded
2001



[HOME](#) [PONSELPAY PERSONAL](#) [PONSELPAY PARTNER](#)



PonselPay Partner

untuk Koperasi & Institusi



PonselPay Personal

untuk Perseorangan

SALDOMU

Description

PT Mitra Pembayaran Elektronik (MPE) is a FINTECH pilot company established in Surabaya in 2017 and has been registered as FINANCIAL TECHNOLOGY AUTHORIZED at Bank Indonesia with Number 20/85 / DKSP / Srt / B dated March 8, 2018. MPE provides Branchless Banking and DIGITAL FINANCIAL SERVICES (e-money) integrated with the name "SALDOMU"

Company
PonselPay

Website
<http://www.paypro.id>

Country/City
Indonesia/Jakarta

Founded
2017





Company
Sepulsa

Website
<https://m.sepulsa.com/>

Country/City
Indonesia/Jakarta

Founded
2015

Description

Sepulsa is a platform for online payment which provides additional advantages for our customer in form of an attractive discount voucher that can be used in a variety of our e-commerce partner's sites. They provide a range of services from mobile credit and internet data packets across all providers, pre-paid electric credit, Government Health Insurance (BPJS Kesehatan) and Multifinance payment in Indonesia.

sepulsa



Isi Pulsa



Paket Data



Listrik PLN



Bayar BPJS
Kesehatan



Tagihan
Telkom



Tagihan
PDAM

More

Payment | SerbaPay

Powered by:



Description

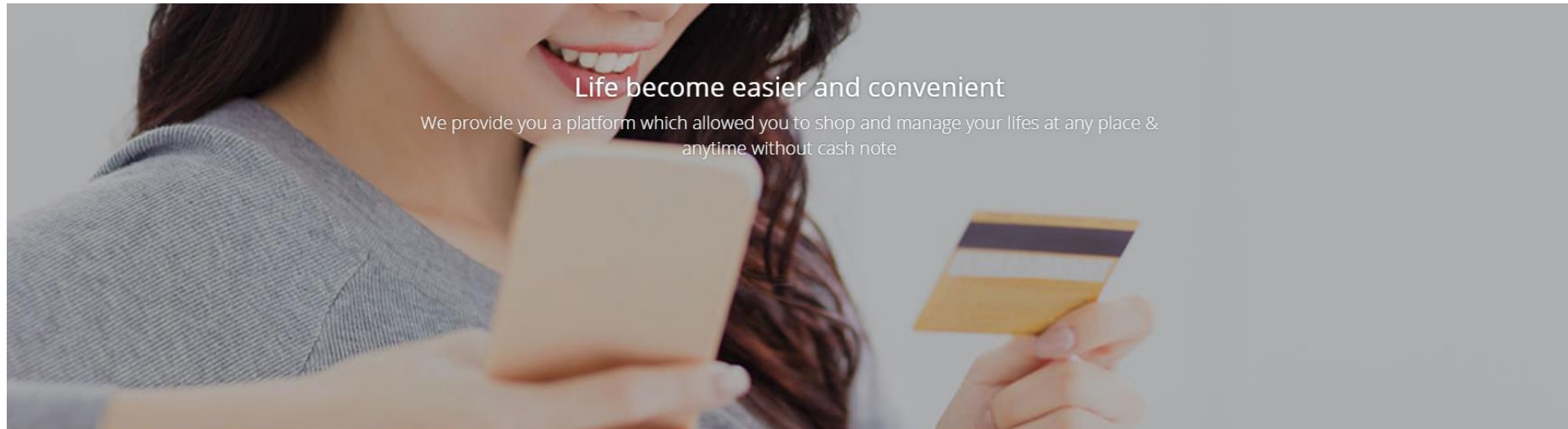
SerbaPay is an online retailing payment system catered for Indonesia market. It allow users to make payment on any physical goods and digital content online. It provides an easy access payment option and serve as a better option comparing to the current conventional payment method such as cash, credit cards, cheques and etc for Indonesia netizen.

Company
SerbaPay

Website
<https://www.serbapay.com/>

Country/City
Indonesia/Jakarta

Founded
2015



Our business partner covered entire Indonesia region

Payment | Speed Cash

Powered by:



Company
SpeedCash

Website
<https://www.speedcash.co.id/>

Country/City
Indonesia/Jakarta

Founded
2007

Description

PT. Bimasakti Multi Sinergi is an IT-based National Company in the field of Payment Switching Provider. The company has experience in electronic payment since 2007 and continues to innovate to provide the best service to customers in the form of data center management development, interconnection between various biller servers with synchronization and uniform message format, to the development of payment point application for bill payment, reservation and airplane, train, hotel, tour and traveling tickets.

The screenshot shows the SpeedCash website homepage. At the top is a blue navigation bar with links: Home, Tentang, Produk dan Layanan, Promo, Cara Bergabung, Panduan, Tanya jawab, and Kontak. On the right of the bar are buttons for 'Masuk' (Login) and 'Daftar' (Register). The main content area features the SpeedCash logo on the left and a large red headline: 'Transaksi E-money praktis, aman, nyaman kapanpun dan dimanapun.' Below this, there are three promotional boxes: 1) 'Gratis...!!!' with the text 'Nikmati beragam Fitur uang Elektronik secara Gratis' and an image of two women. 2) 'Transaksi dan bayar apapun melalui Handphone' with the text 'Terobosan baru dalam sistem pembayaran sehingga pengguna/pelanggan dapat melakukan transaksi dan melakukan pembayaran apapun melalui Handphone.' and an image of a woman holding a smartphone. 3) 'Semua Praktis dan Mudah dengan Speedcash' with the text 'Speedcash memberikan Layanan uang elektronik untuk pengiriman uang, belanja, pembayaran segala tagihan dan banyak lainnya' and an image of a woman holding cash. On the right side of the page is a login/register form with input fields for 'No HP/Email', 'PIN', and 'OTP'. Below these fields is a text block explaining that users need to send an SMS to 082228422459 with the format 'KEY*[PIN]' to receive an OTP. There is a captcha image showing the text 'M9nd9' and a 'Masukkan captcha di atas' label. At the bottom of the form are 'Masuk' and 'Daftar' buttons.



Description

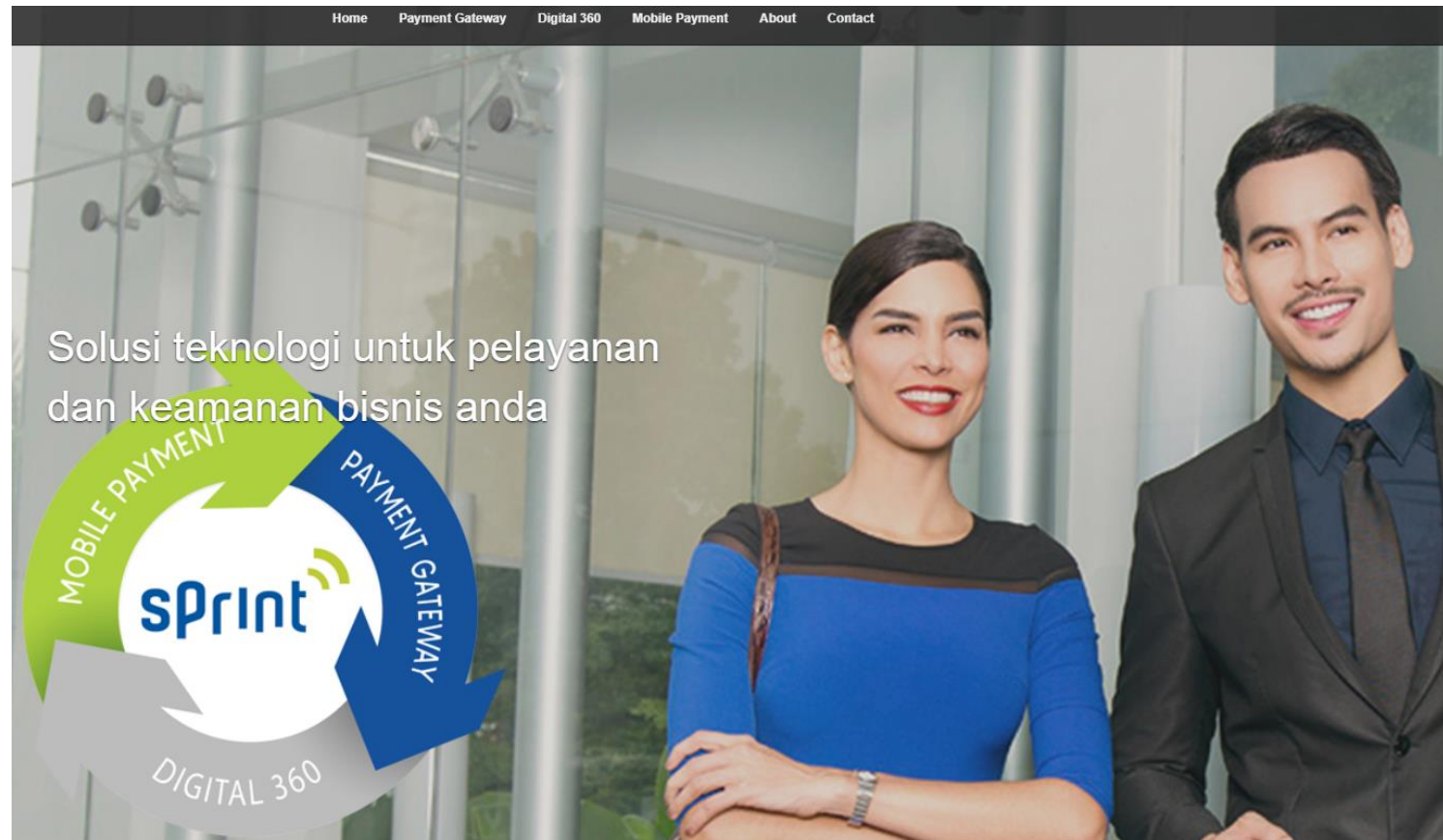
A provider of digital infrastructure and technology services that innovate your business with services such as mobile transactions, digital advertising and also help the integration of online payments to more than 350 merchants which cooperate with big banks such as BCA, BRI, Bank Permata, BNI, MayBank and others.

Company
Sprint

Website
<https://www.sprintasia.co.id/>

Country/City
Indonesia/Jakarta

Founded
2000



TADA

Description

Gift Card Indonesia is the leading gift card and loyalty company based in Jakarta, Indonesia, founded in 2012. They provide end-to-end services in loyalty and gift card industries, including gift card processing and distribution through our corporate sales and retail partners.

Company

Tada

Website

<https://redeem.setada.com/>

Country/City

Indonesia/Jakarta

Founded

2012

TADA



All-in-one gift card

Login atau aktivasi kartu Anda.

Enter your card number

Submit

Butuh bantuan? Hubungi kami!

1500-340



Description

Tapp provides an innovative peer-2-peer commerce exchange network, which allows people without bank accounts or credit cards to locate mobile point of sales, in order to pay for goods & services via mobile in a super cool way.

Company

Tapp

Website

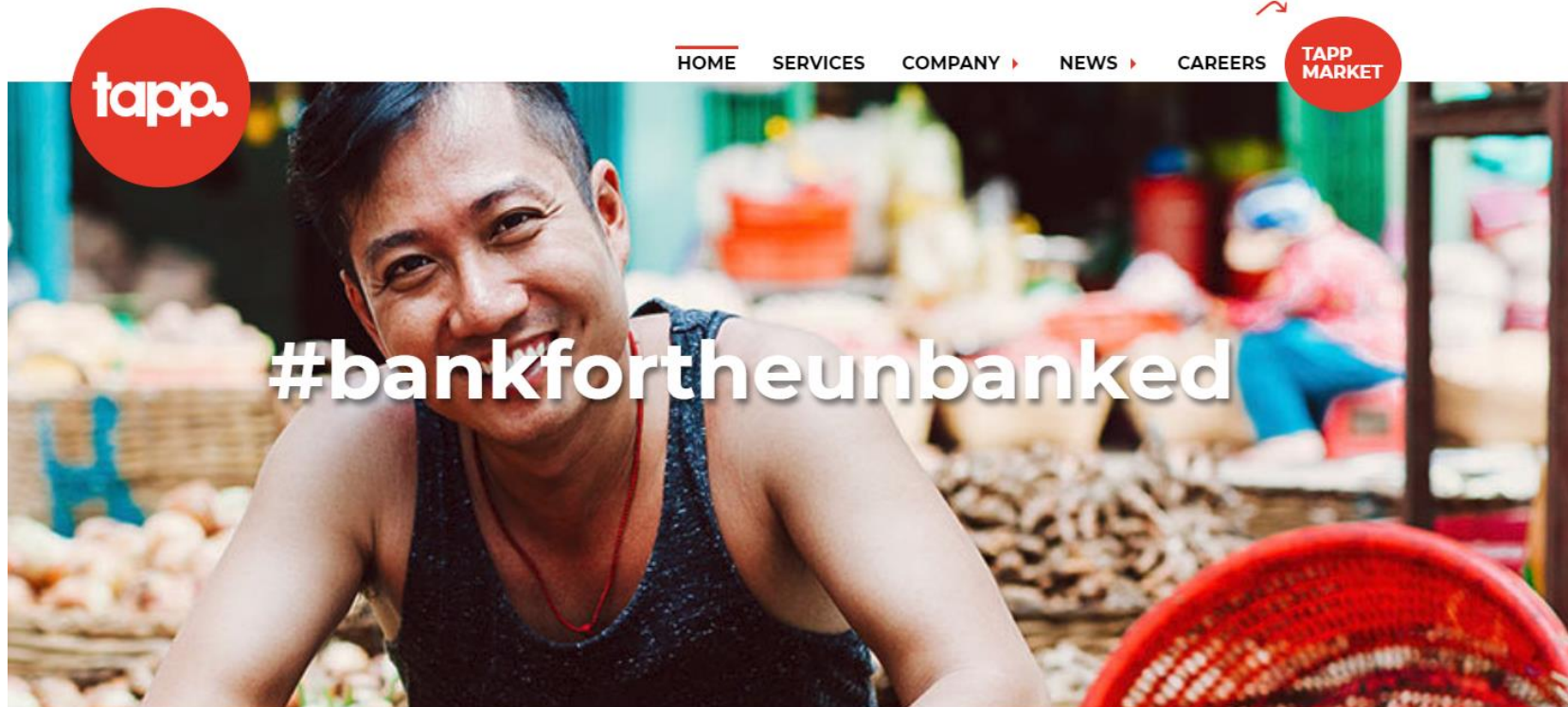
<http://tappcommerce.com/>

Country/City

Indonesia/Jakarta

Founded

2013



FINANCIAL INCLUSION



Company
TCash

Website
<https://digitalpayment.telkomsel.com/>

Country/City
Indonesia/Jakarta

Founded
2011

Description

Instead of paying with cash or debit card, customers can now use T-Cash with a cellular phone to pay for various services and goods and to transfer money with T-Cash.



#MENANGBANYAK TCASH ▾ GET TCASH HOW TO PROMO MERCHANTS ▾ NEWS

ID

EN



Telkomsel TCASH | Cash Jaman Now #pakeTCASH Semua Gampang

TCASH adalah layanan uang elektronik yang dapat digunakan oleh semua pelanggan Telkomsel. Yuk, beralih ke #CASHJAMANNOW #pakeTCASH. Download TCASH Wallet & temukan kejutan tiap transaksinya kapanpun dan dimanapun!



DAPATKAN TCASH

Payment | Toko Pandai

Powered by:



Description

Toko Pandai implements a B2B business model aimed to help retailers and distributors by providing cash, customer relation, and store management features that opened access to various digital financial services and products.

Company

Toko Pandai

Website

<http://www.toko-pandai.id/>

Country/City

Indonesia/Jakarta

Founded

2018



TokoPandai 

Pandai Keuangan Demi Masa Depan



Company
True Money

Website
<https://www.truemoney.co.id/>

Country/City
Indonesia/Jakarta

Founded
2007

Description

TrueMoney was founded in 2007 in Thailand and is a business unit of Charoen Pokphand (CP) Group. TrueMoney is one of the top three electronic money used in Thailand, and other parts of South East Asia. In September 2015 TrueMoney also expanded to Indonesia under the umbrella of Ascend Group, through PT. Witami Tunai Mandiri.



Payment | Uang Elektronik

Powered by:

Description

uNIK is a social banking mobile application that provides server-based electronic money services and smart-service services. Through uNIK applications users can perform banking activities such as saving, paying bills, giving pocket money, the contents of pulses, to transfer to fellow users. This service was created by PT Espay Debit Indonesia Koe (EDIK) in cooperation with PT Square Gate One (SGO), and PT Successful Cross-Payment (PLUS).

Uang elektroNIK

Company

Uang Elektronik

Website

<http://unik.co.id/>

Country/City

Indonesia/Jakarta

Founded

2007





Description

UANGKU is a mobile wallet issued by PT Smartfren Telecom Tbk to create a safe and simple access for people to do financial transaction only with simple taps from their smartphone. With vision to democratize safe and simple mobile payments, UANGKU has committed to keep innovating for everyone equally to have their payments simplified and enjoy a less-hassle life.

Company
Uangku

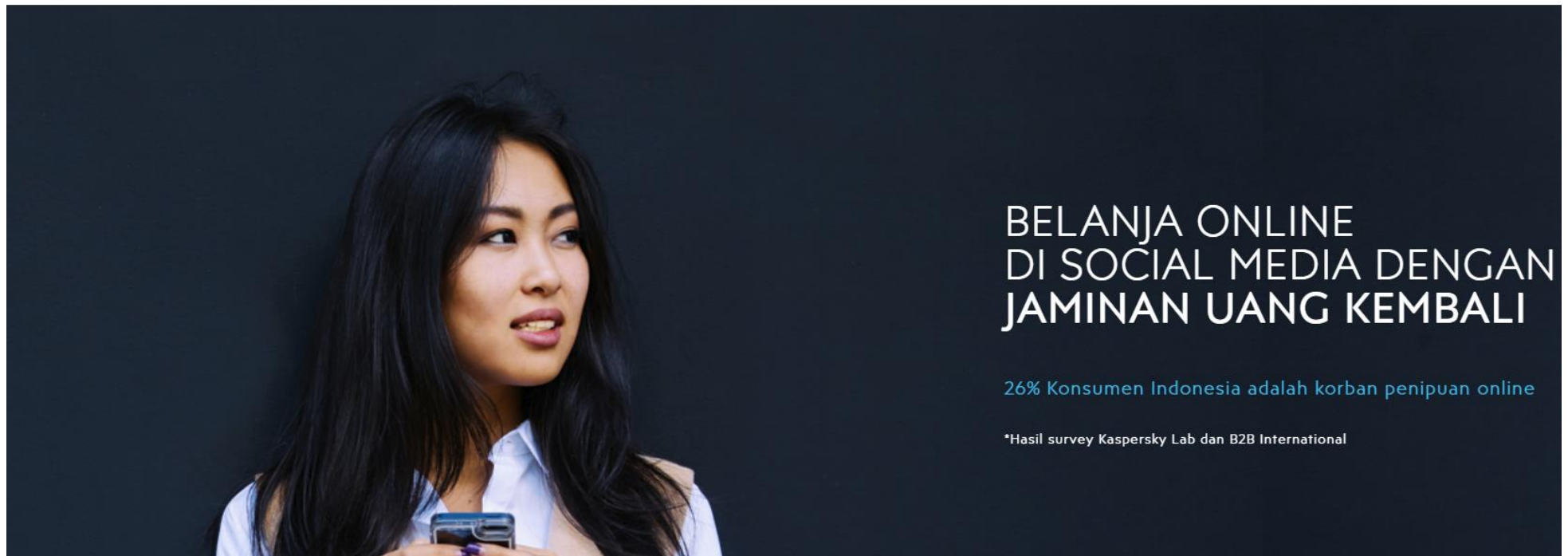
Website
<https://www.uangku.co.id/>

Country/City
Indonesia/Jakarta

Founded
2014



FEATURES SECURITY MERCHANTS



Payment | UniPin

Powered by:



Company
UniPin

Website
<https://www.uangku.co.id/>

Country/City
Indonesia/Jakarta

Founded
2009

Description

UniPin is a startup payment has the best alternative in overcoming the physical game voucher dilemma. After four years, UniPin is here to make it easier for online gamers to get credit game without having to use physical vouchers that are considered very troublesome.

Payment | Wallezz

Powered by:



Description

Wallezz was developed to be a solution to accelerate the electronic transaction and financial inclusion in Indonesia. Wallezz was created to serve many transaction model, digitalize many supporting part and become a solution to make electronic payment more comfort to people around Indonesia.

Company

Wallezz

Website

<https://wallezz.com/>

Country/City

Indonesia/Jakarta

Founded

2016



FEATURES

PARTNERSHIP

TEAM

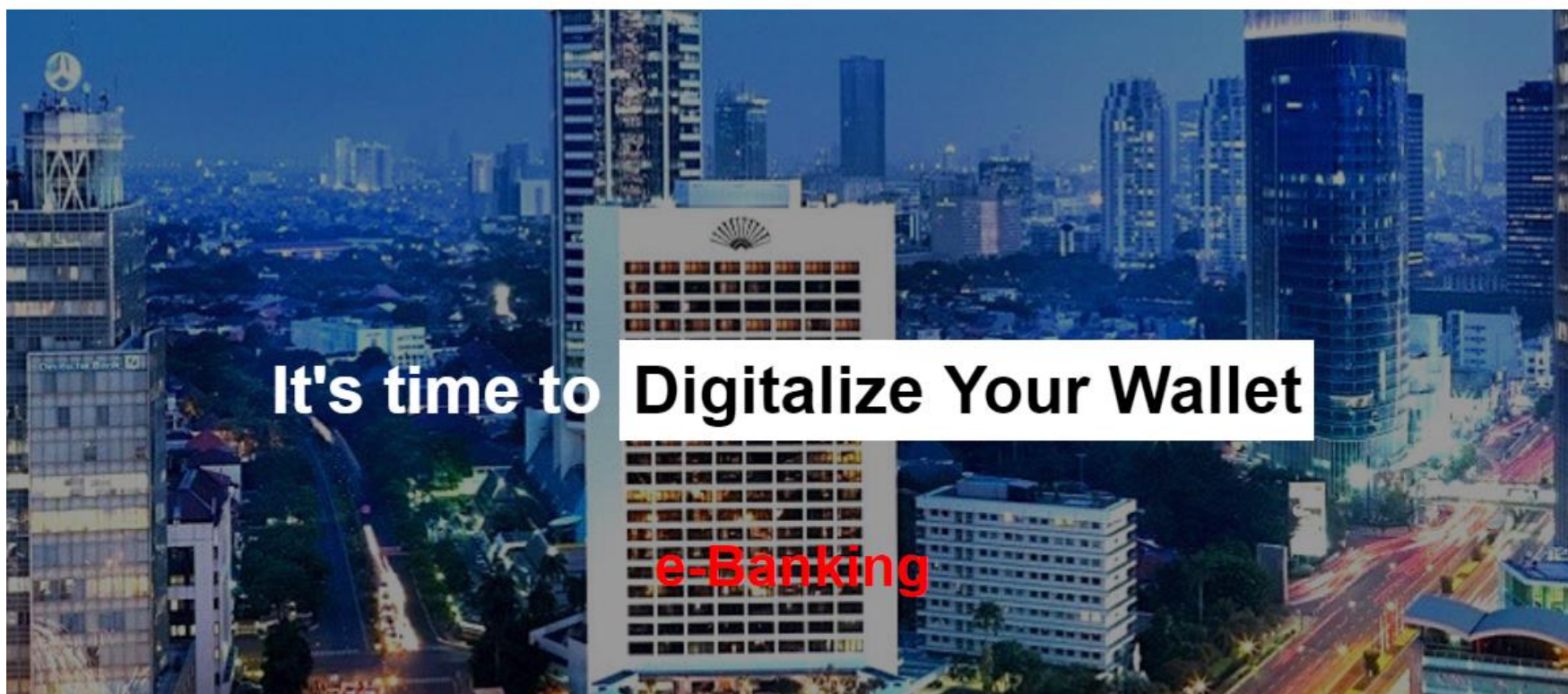
CAREER

ABOUT

CONTACT

FAQ

DOWNLOAD





Company
Xendit

Website
<https://www.xendit.co/id/>

Country/City
Indonesia/Jakarta

Founded
2015

Description

Since mid 2015 Xendit's team has focused on making an impact in the world by making the process of sending money simple and user-friendly. Our goal is to make easy payments, for friends, family or businesses. We've been talking to people from every continent and from every walk of life, trying to understand how we can use our knowledge of payment technology infrastructure to build something that gives real value to our customers.





Description

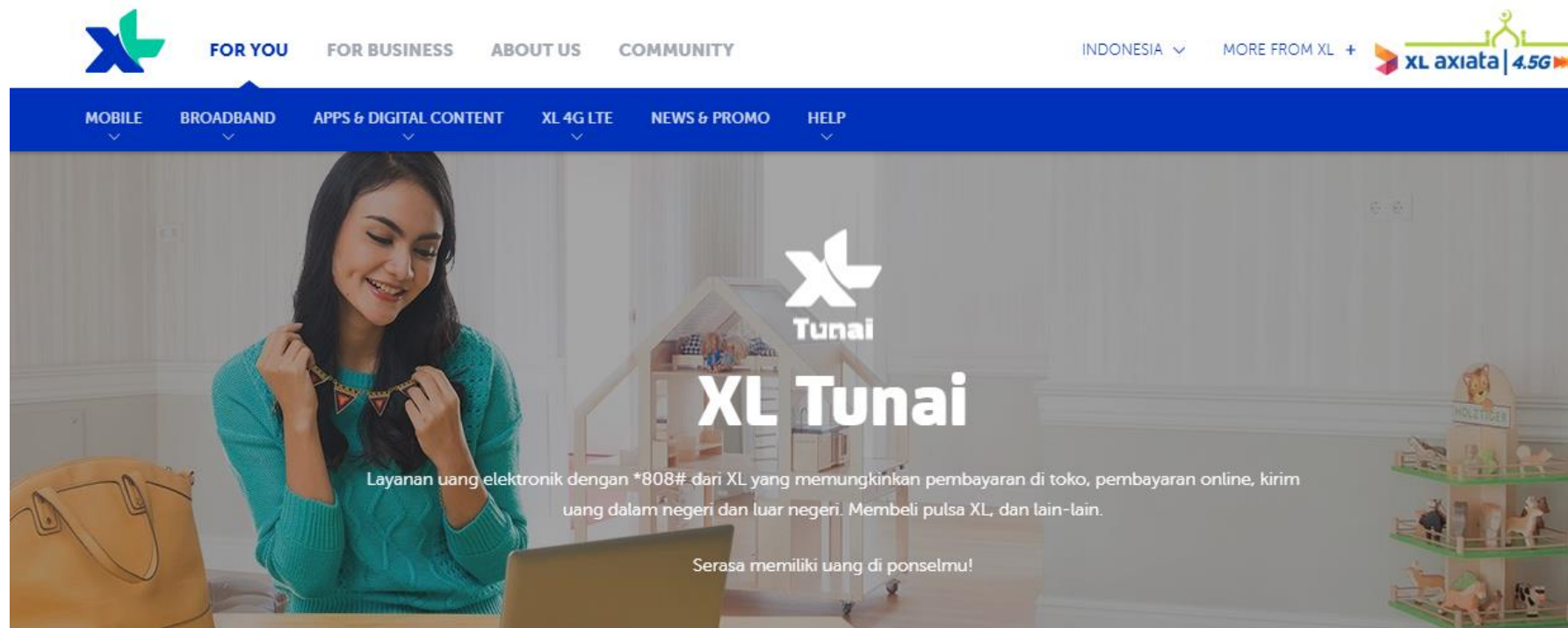
XL Tunai is a name of XL Axiata's electronic money service (e-money) product. With XL Tunai, XL Axiata customers can conduct financial transactions using mobile phones. The types of transactions that can be done with this service include to purchase XL credit, bill payment, shopping in store, online shopping, and remittances both from domestic and abroad.

Company
XL Tunai

Website
<https://www.xl.co.id/id/for-you/apps-digital-content/xl-tunai>

Country/City
Indonesia/Jakarta

Founded
2013



Apps & Digital Content > XL Tunai

Indonesia Fintech Map

Powered by:



PAYMENT

LENDING

PERSONAL FINANCE AND WEALTH MANAGEMENT

COMPARISON

INSURTECH

CROWDFUNDING

POS SYSTEM

CRYPTO & BLOCKCHAIN

ACCOUNTING

Lending | Akseleran

Powered by:



Description

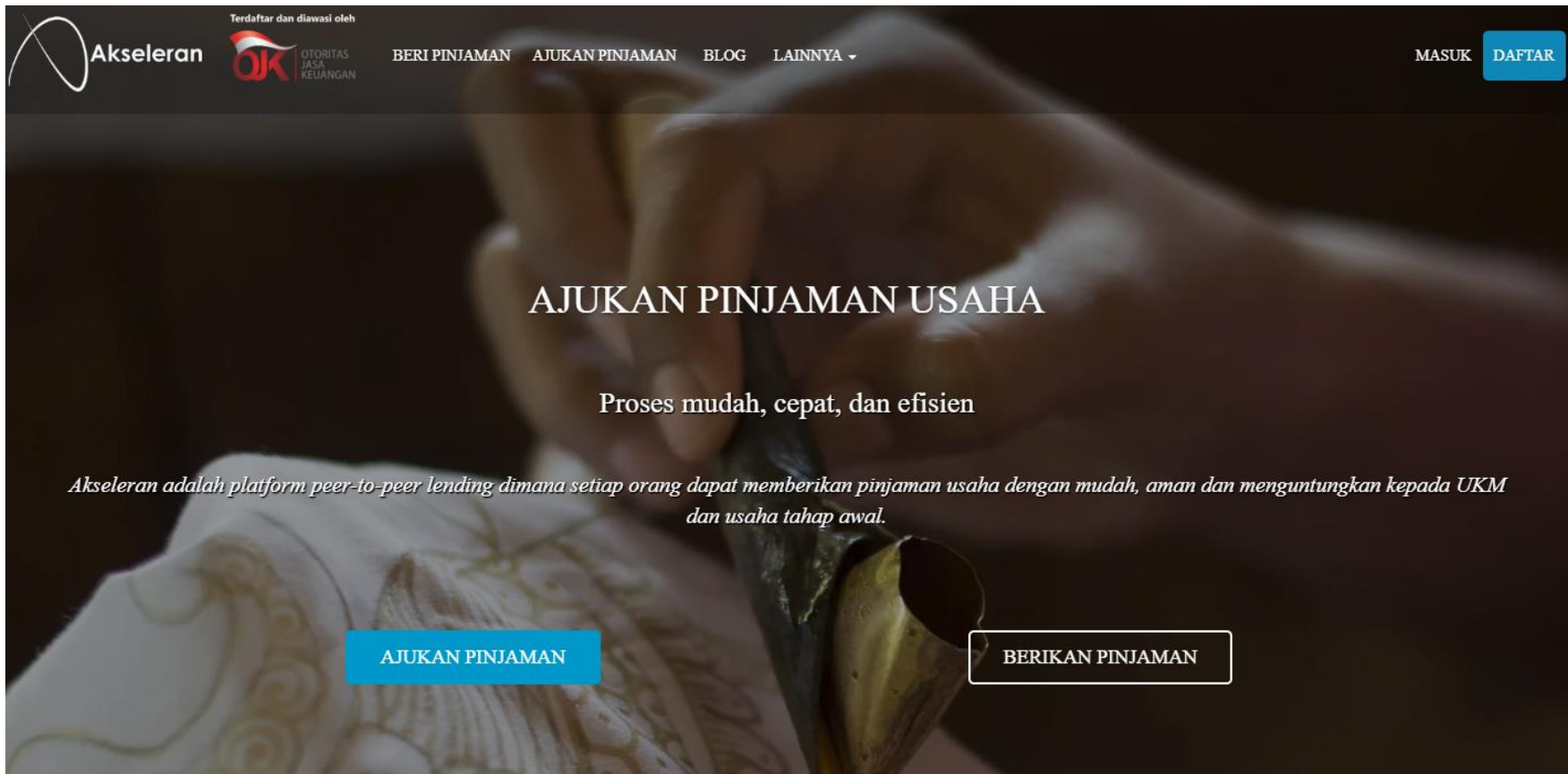
Akseleran is an integrated crowdfunding portal in Indonesia. They connect startups, start-up businesses and SMEs who need capital to start or expand their business with people who have the funds to invest in these businesses, in loans or equities.

Company
Akseleran

Website
<https://www.akseleran.com/>

Country/City
Indonesia/Jakarta

Founded
2016





Company
Aktivaku

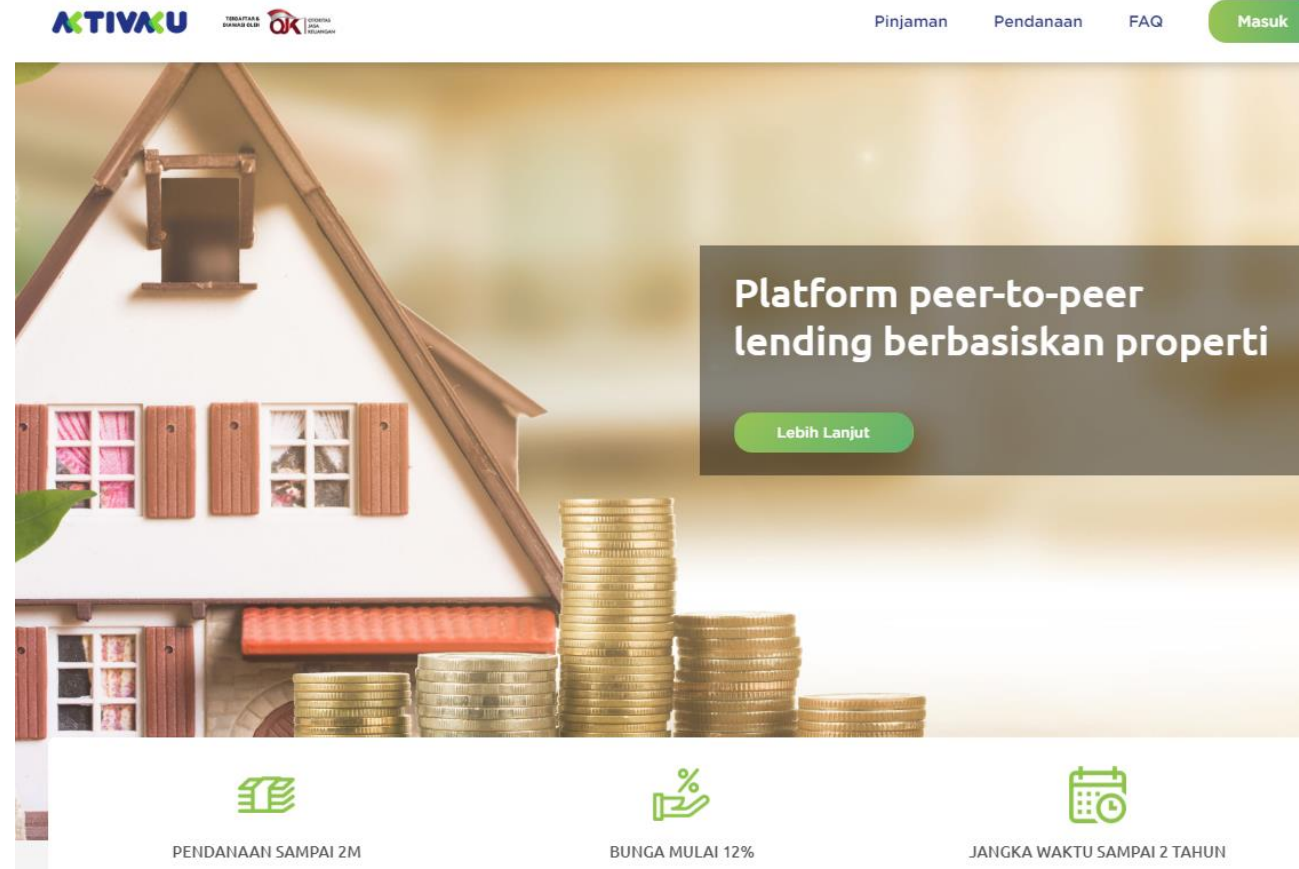
Website
<https://www.akseleran.com/>

Country/City
Indonesia/Jakarta

Founded
2017

Description

Aktivaku is a proprietary peer-to-peer lending platform. It brings together property owners (personal or entities) who need funding with the owners of funds outside the banking system. Through Aktivaku, every property owner can apply for a loan with a fast process, whereas everyone can have secure investment (property guarantee) and affordable.



Lending | Akulaku

Powered by:



Company

Akulaku

Website

<https://akulaku.com/>

Country/City

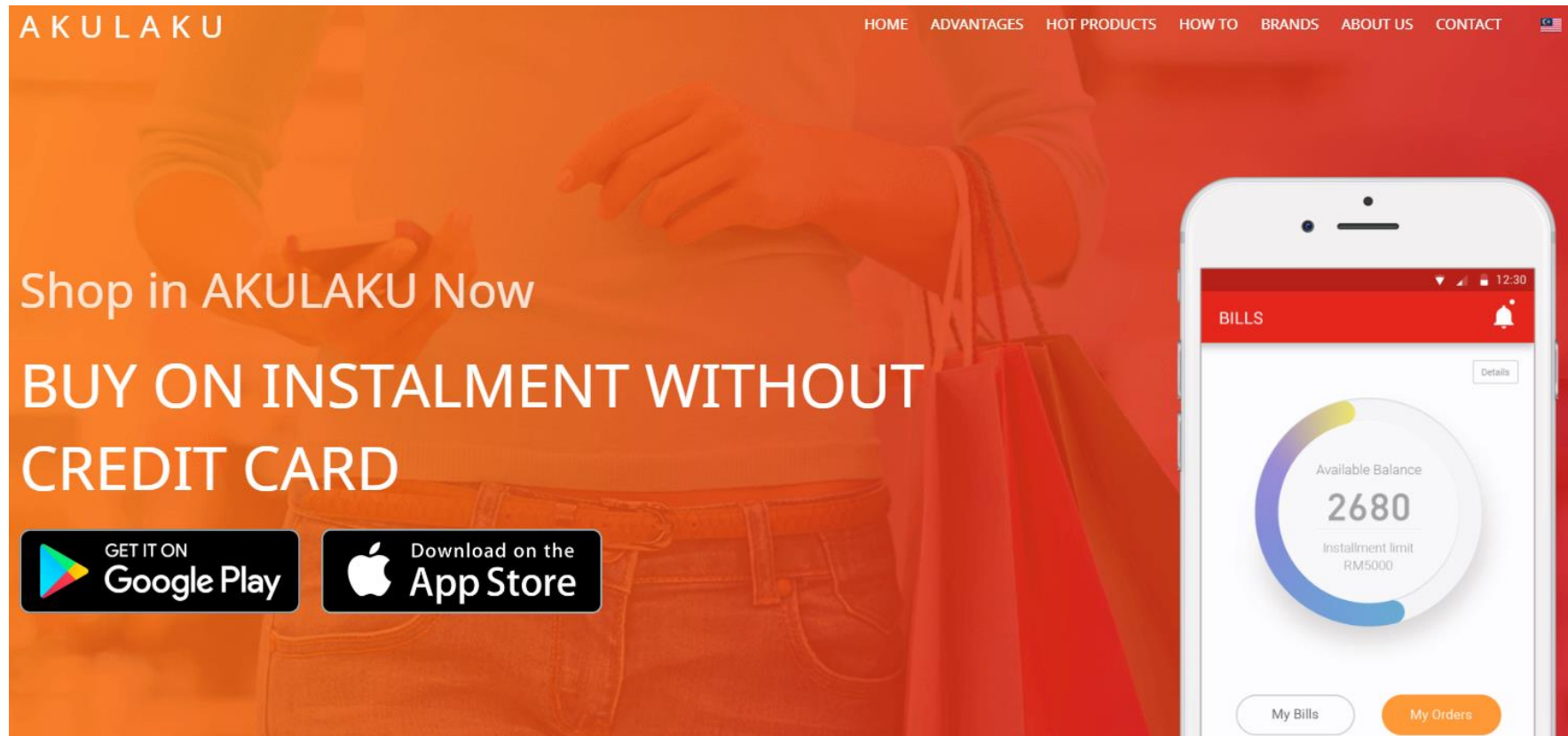
Indonesia/Jakarta

Founded

2014

Description

Akulaku is focused on e-commerce and online financial services in Southeast Asia. They have established offices in five countries, providing localised services to users, including online shopping and instalment. Akulaku is the first ever online instalment shopping mall.





Company
Amalan

Website
<https://www.amalan.com/id>

Country/City
Indonesia/Jakarta

Founded
2015

Description

Amalan is a technology-based company offering mediation services between the debtor and the bank. The goal is that debtors can get discounts or installments with lower interest for their debts that have already overdue. Amalan only helps their clients who are in debt and credit card debt with minimum nominal of Rp10 million.



TENTANG KAMI / SOLUSI KAMI / HUBUNGI KAMI / KARIR / KABAR / BLOG /
ENGLISH



Description

In 2010, Amartha was founded as a Micro Finance company with the mission of connecting businesses in rural areas who have difficulty in getting business capital. Now Amartha has grown into a fintech peer to peer lending to connect directly to micro entrepreneurs with online financiers.



Company
Amartha

Website
https://amartha.com/id_ID/

Country/City
Indonesia/Jakarta

Founded
2010



Lending | Ammana

Powered by:



Company
Ammana

Website
<https://ammana.id/>

Country/City
Indonesia/Jakarta

Founded
2017

Description

Ammana is a dedicated sharia P2P lending service that brings you to the owners of SMEs who need business loans. The difference is that Ammana focuses on cooperating with Shariah cooperatives or Baitul Mal wat Tamwil (BMT) as a lending institution. The loan applicants on their platform are obtained from sharia cooperatives who work with them.

ammana TENTANG IKUTI KOMUNITAS BANTUAN YUK! BERGABUNG

Terdaftar dan diawasi oleh **OK** OTORITAS JASA KEUANGAN

Berkolaborasi Pendanaan Syariah Secara Musyarakah, Mudharabah, dan Lainnya Tanpa Riba

Teknologi Ammana menghubungkan pemodal dan pelaku usaha untuk bersinergi menuju keuntungan dan keberkahan bersama (peer-to-peer). Siapapun bisa jadi pemodal, Siapapun bisa menjadi pengusaha **#TanpaRiba**. Yuk! **#BeraniBerhijrah**

GET IT ON **Google Play** Download on the **App Store**

Lending | Artawana

Powered by:



Company
Artrawana

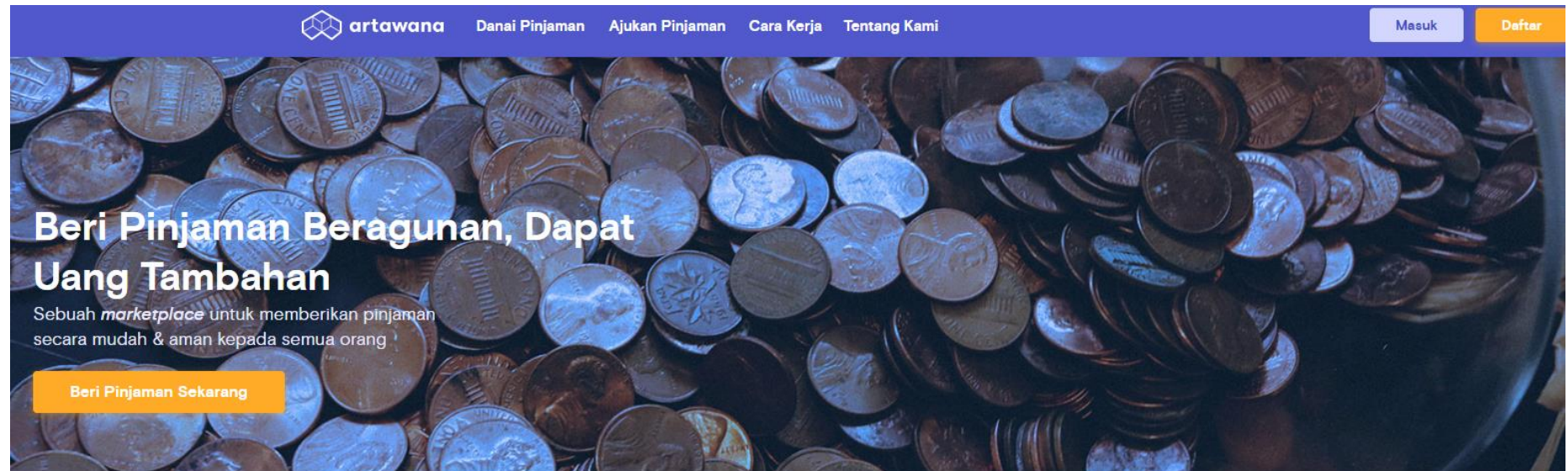
Website
<https://artawana.com/>

Country/City
Indonesia/Jakarta

Founded
2016

Description

Artawana is a lending and borrowing platform with collateral for everyone. Artawana was established in 2016 by a group of professionals with strong financial and technological experience in leading companies in London, Zurich and Singapore to disrupt financial inclusion with technology and enable everyone to achieve financial security.



Berikan Pinjaman
Mulai Dari

100K

dengan pengembalian maksimal 1 tahun

Mulai dari Rp 100 ribu anda sudah dapat melakukan investasi dengan bunga yang jauh lebih tinggi dari deposito.

Dapatkan Bunga
Hingga

25%

per tahun dari nilai pokok pinjaman

Estimasi pendanaan selama 1 tahun pada pinjaman grade B1, sebelum pajak. Tanpa potongan biaya apapun.

Lending | Awan Tunai

Powered by:



Description

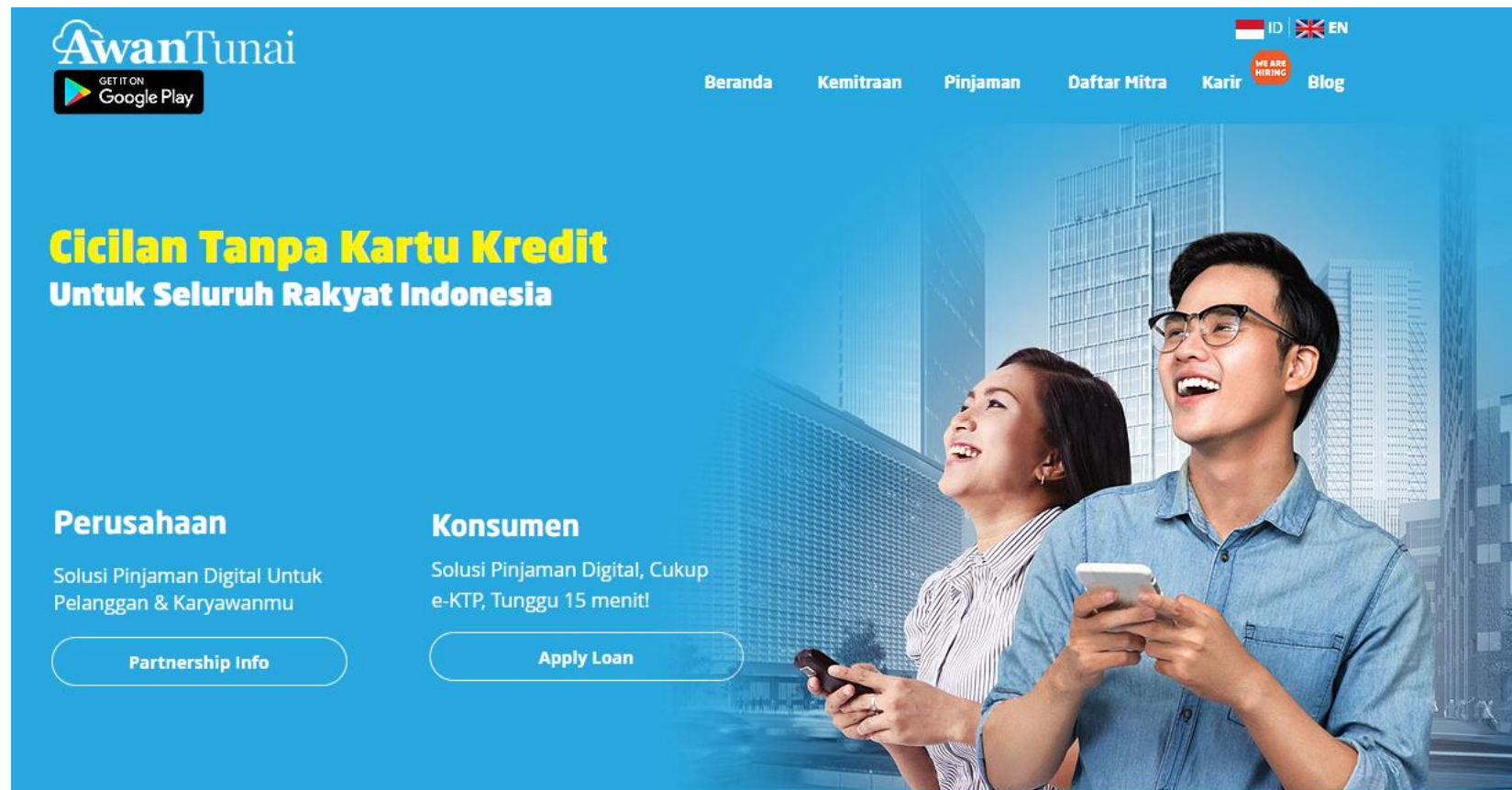
Awan Tunai is a digital financial solution that wants to realize Financial Independence for the People of Indonesia. Awan Tunai is partnering with mobile telecommunication providers and several major companies.

Company
Awan Tunai

Website
<https://www.awantunai.com/>

Country/City
Indonesia/Jakarta

Founded
2017



Lending | Cashwagon

Powered by:



Company
Cashwagon

Website
<https://cashwagon.id/>

Country/City
Indonesia/Jakarta

Founded
2016

Description

Cashwagon is a service provider of financial technology. They provide access to financial technology solutions in Indonesia. With a presence in several Southeast Asian countries, Cashwagon's main focus in Indonesia is on consumer financing online, providing access to online cash loans, complicated approval procedures, or long-term lending.

cash wagon **OK** Otoritas Jasa Keuangan

Tanya Jawab Hubungi Kami Ketentuan Peminjaman Syarat & Ketentuan Cara Bayar Layanan **PINJAMAN ULANG**

UANG TUNAI 24/7 HANYA SEKALI KLIK

Nilai Pinjaman Rp. 2,000,000

— **Rp 2,000,000** — +
500,000 5,000,000

Lama Pinjaman?

— **30 hari** — +
10 40

JUMLAH PINJAMAN **Rp. 2,000,000** JATUH TEMPO PEMBAYARAN **04.07.2018** TOTAL PELUNASAN **Rp. 2,600,000**

Nama depan
Nama tengah
Nama belakang
Nomor HP

DAPATKAN UANG SEKARANG!



Company
Cicil

Website
<https://www.cicil.co.id/>

Country/City
Indonesia/Jakarta

Founded
2016

Description

Cicil aims to answer Indonesia's financial inclusion issue among university students. For the time being, Cicil.co will enable students to purchase products to support their study, such as computers and laptops. But in the future, the startup plans to also include tuition fee. In 2016, Cicil received seed funding from East Ventures.



[Beranda](#) [Tentang Kami](#) [Cara Kerja](#) [FAQ](#) [Ambasador](#) [Karir](#) [Kontak](#)

[Masuk](#)

[Daftar](#)





Company
Crowde

Website
<https://crowde.co/>

Country/City
Indonesia/Jakarta

Founded
2016

Description

CROWDE is a crowd-investing platform that enables farmers to raise their working capital from a crowd-investor with a profit-sharing scheme. CROWDE aims big to increase farmer's welfare by empowering farmers to be agropreneurs, creating an efficient agriculture ecosystem, and be the trusted crowd-investment platform with the spirit of mutual cooperation.



CROWDO

Company
Crowdo

Website
<https://crowdo.com/>

Country/City
Indonesia/Jakarta

Founded
2013

Description

Crowdo is a regional fintech company offering a full portfolio of alternative financing solutions across peer-to-business lending and securities / equity crowdfunding. Launched in 2013, Crowdo is one of the region's largest and fastest growing platforms with over 38,000 members, 3500+ projects, and market presence in Singapore, Indonesia and Malaysia.

CROWDO

Invest
Now

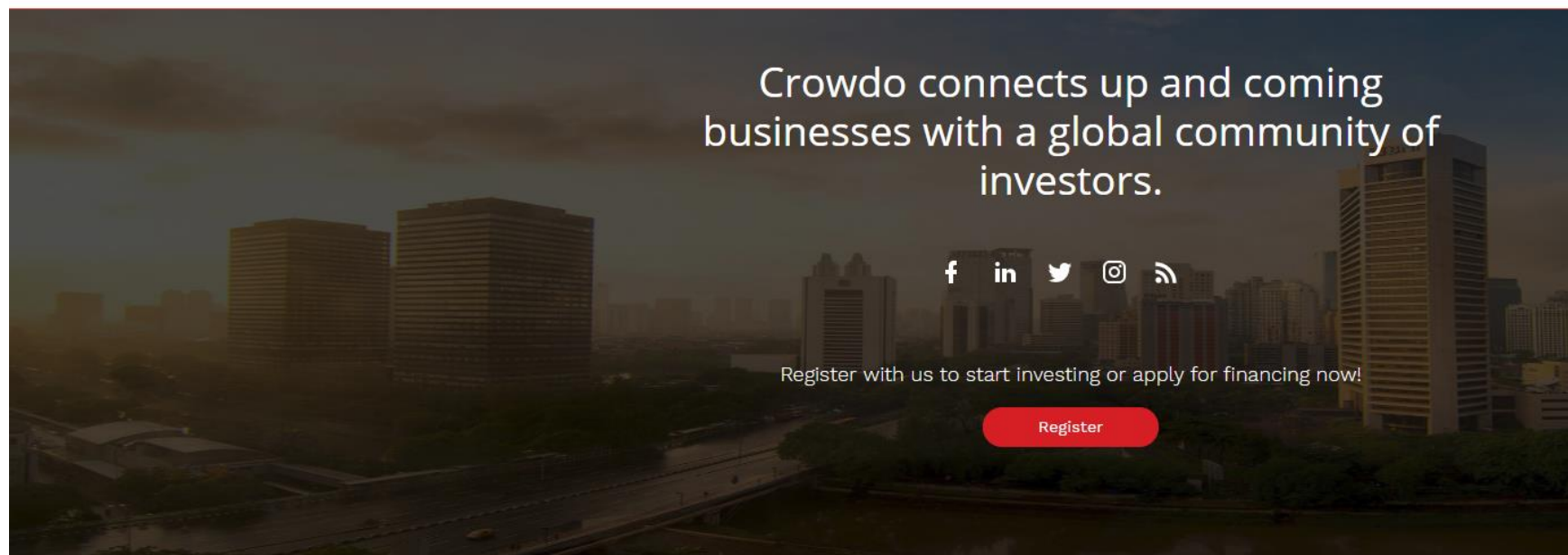
Apply
For Loan

Funding
With Equity

Crowdo
Connect

FAQs
Insight

English



Our Services: Peer to Business Loans and Equity Crowdfunding

Lending | Dana Bijak

Powered by:



Company
Dana Bijak

Website
<https://danabijak.com/#>

Country/City
Indonesia/Jakarta

Founded
2015

Description

DanaBijak is an Indonesian-based digital financial technology start-up that provides unsecured microloans to underbanked Indonesians up to US\$250 and 30 days as the maximum length of a loan. The mission of the company is to provide consumer finance and give access to financial services to those who are left aside by banks while leveraging on technology and smart data.

danabijak

CARANYA MASUK MENDAFTAR

PINJAMAN YANG ADIL, CEPAT DAN AMAN

Dengan DanaBijak Dapatkan Pinjaman Aman, Cepat dan Terpercaya hingga Rp 3,000,000

Jumlah Pinjaman (IDR)	Rp. 2,000,000	Jumlah Pinjaman	Rp. 2,000,000
		Total Pengembalian	Rp. 2,360,000
		Tanggal Jatuh Tempo	Jun 22, 2018
Jangka Waktu Perpanjangan	18 hari		

Lending | Dana Cita

Powered by:



Company
Dana Cita

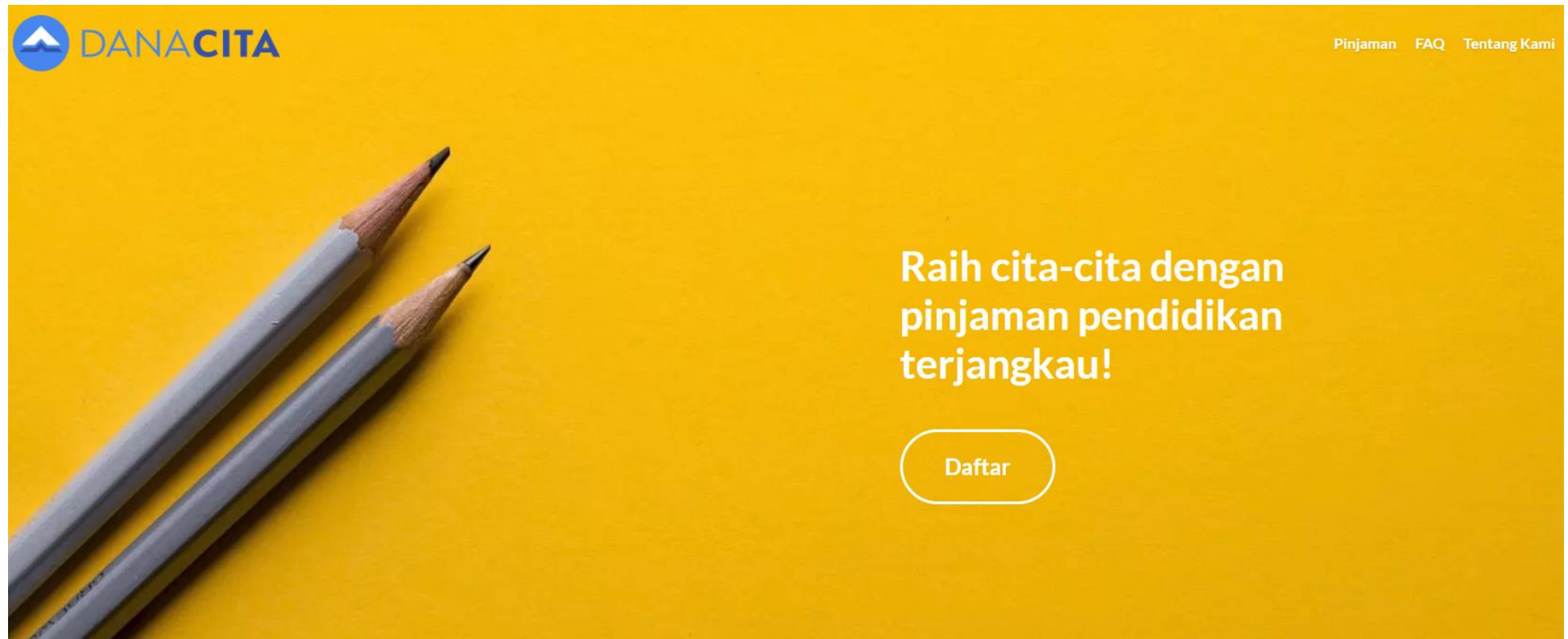
Website
<https://www.danacita.com/>

Country/City
Indonesia/Jakarta

Founded
2017

Description

Dana Cita is on a mission to democratize access to higher education in Indonesia. Through our lending platform, students pursuing Diploma, Bachelors, Masters, and non-degree short-courses can obtain affordable loans to fund their tertiary education and training. We are the first in Indonesia to offer financing for full degree programs and are backed by Y Combinator.



Lending | Dana Merdeka

Powered by:



Description



Dana Merdeka is a technology-based online loan facility developed by PT. Intekno Raya which is a legal entity established under the Law of the Republic of Indonesia. Established as a Peer-to-Peer Lending Service Borrower under the supervision of the Financial Services Authority ("OJK") in Indonesia.

Company

Dana Merdeka

Website

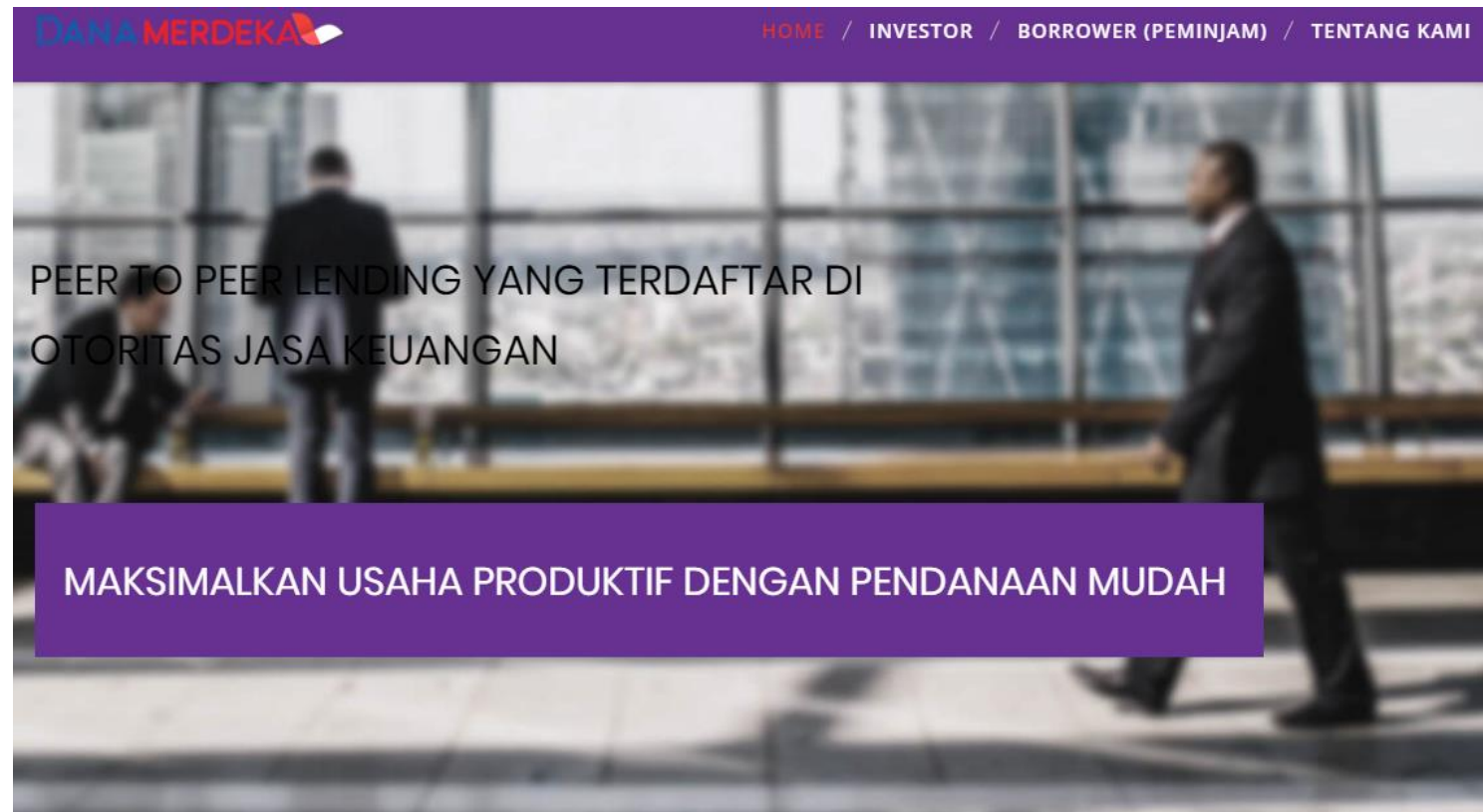
<http://danamerdeka.co.id/>

Country/City

Indonesia/Jakarta

Founded

2016





Company
Danakini

Website
<https://www.danakini.co.id/index.php/home>

Country/City
Indonesia/Jakarta

Founded
2017

Description

Danakini is a business of Dana Kini Indonesia Pt (DKI) which is part of Kawan Lama Group - a leading national business group with more than 300 branches in 36 major cities at 25 provinces in Indonesia. Established on September 15, 2017, is engaged in technology-based financial services, bringing together Fund-Owners and Borrowers focused on consumer financing (eg shopping for home and lifestyle items), microfinance financing, and employee cash loans.

The screenshot displays the Danakini website interface. At the top, the Danakini logo and tagline 'kini ada membantu anda' are visible. Navigation links include BERANDA, PENDANAAN, PEMBIAYAAN, CARA KERJA, and TENTANG KAMI. The main content area features a 'kiniCintaku' banner with the text 'Cicilan Tanpa Kartu Kredit - semudah 1-2-3!'. Below this, a loan application form is shown for 'FURNITUR'. The form includes fields for 'JUMLAH TRANSAKSI' (Rp), 'TENOR' (6 bulan), and 'CICILAN ANDA' (Rp). A blue button labeled 'AJUKAN PINJAMAN' is at the bottom of the form. The background of the website shows a modern living room with a sofa, cushions, and a coffee table.

Lending | Dana Kita

Powered by:



Company
Danakini

Website
<https://danakita.com/>

Country/City
Indonesia/Jakarta

Founded
2016

Description

PT. DanaKita Data Prima is a technology-based lending and borrowing service provider. The Fund is supervised and has been registered with the Financial Services Authority (OJK) since 27 April 2017.



Berapa dana yang anda butuh ?

Saya ingin pinjam Rp. yang akan saya cicil selama

Pinjam

Lending | Doctor Rupiah

Powered by:



Company
Doctor Rupiah

Website
<https://drrupiah.com/>

Country/City
Indonesia/Jakarta

Founded
2012

Description

Doctor Rupiah presents innovative financial services in Indonesia to help people get small cash loans without asking for lots of documents, to be with collateral, go through long process and complicated procedures, once you submit online. Doctor Rupiah operates under the auspices of PT Digital Solutions Indonesia.

The screenshot displays the Doctor Rupiah website interface for applying for a loan. At the top, there is a navigation bar with the Doctor Rupiah logo, a home icon, and links for 'Tentang Doctor Rupiah', 'Pembayaran Pinjaman', 'Tanya jawab', and 'Hubungi kami'. On the right side of the header, contact information is provided: 'Hotline pengaduan: Telepon: 0800 111 0101' and 'E-mail: info@drrupiah.com', along with a 'Peminjam Ulang' button.

The main content area features a large banner with the text 'Pinjaman tunai untuk apa saja. Transaksi 100% online'. Below this, there are two sliders for configuring the loan. The first slider is for the loan amount, labeled 'Saya perlu uang 2.500.000 Rp', with a range from 500.000 to 8.000.000. The second slider is for the loan term, labeled 'untuk jangka waktu 30 hari', with a range from 10 to 30. To the right of these sliders are input fields for '* Nama tertera di buku tabungan' and 'Nomor HP', and a prominent orange button labeled 'AMBIL UANG SEKARANG >'. Below the sliders, a summary table shows the loan details:

Saya terima	Pinjaman jatuh tempo	Pembayaran total
2.500.000 Rp	07.09.2017	3.625.000 Rp

On the right side of the form, there is a yellow box with a green 'PENAWARAN SPESIAL' badge. The text inside the box reads: 'Dapatkan pinjaman lebih besar bagi nasabah kami', 'Anda tidak perlu mengisi form lagi', and 'Terima dana di hari yang sama dengan konfirmasi persetujuan'. At the bottom of this box is a 'Peminjam Ulang' button.

At the very bottom of the page, there is a green bar with the text 'KLIEN MENGAJUKAN PINJAMAN' followed by a digital display showing the number '1054288'.

Lending | Dompot Kilat

Powered by:



Description

A fintech p2p lending company named PT Indo Fin Tek. We are registered under Otoritas Jasa Keuangan P2P regulation. At Dompot Kilat, we helped the underserved and the small enterprises to get the funding access.

Company
Dompot Kilat

Website
<https://drrupiah.com/>

Country/City
Indonesia/Jakarta

Founded
2017

Dompot Kilat
Andalkan Dompot Kilat untuk kebutuhan singkat anda

Dompot Kilat dapat memberikan pendanaan secara cepat dan handal. Percepat proses pencairan kredit anda dengan memberikan data yang terbaru dan tervalid

Pindai untuk mengunduh

Lending | Dynamic Credit

Powered by:



Description

Dynamic Credit is an innovative asset management firm specialized in alternative fixed income. We believe that a better matching of savings and credit in an economy leads to a more prosperous society. Founded in 2003, Dynamic Credit has offices in New York City, Amsterdam and Jakarta.



Company

Dynamic Credit

Website

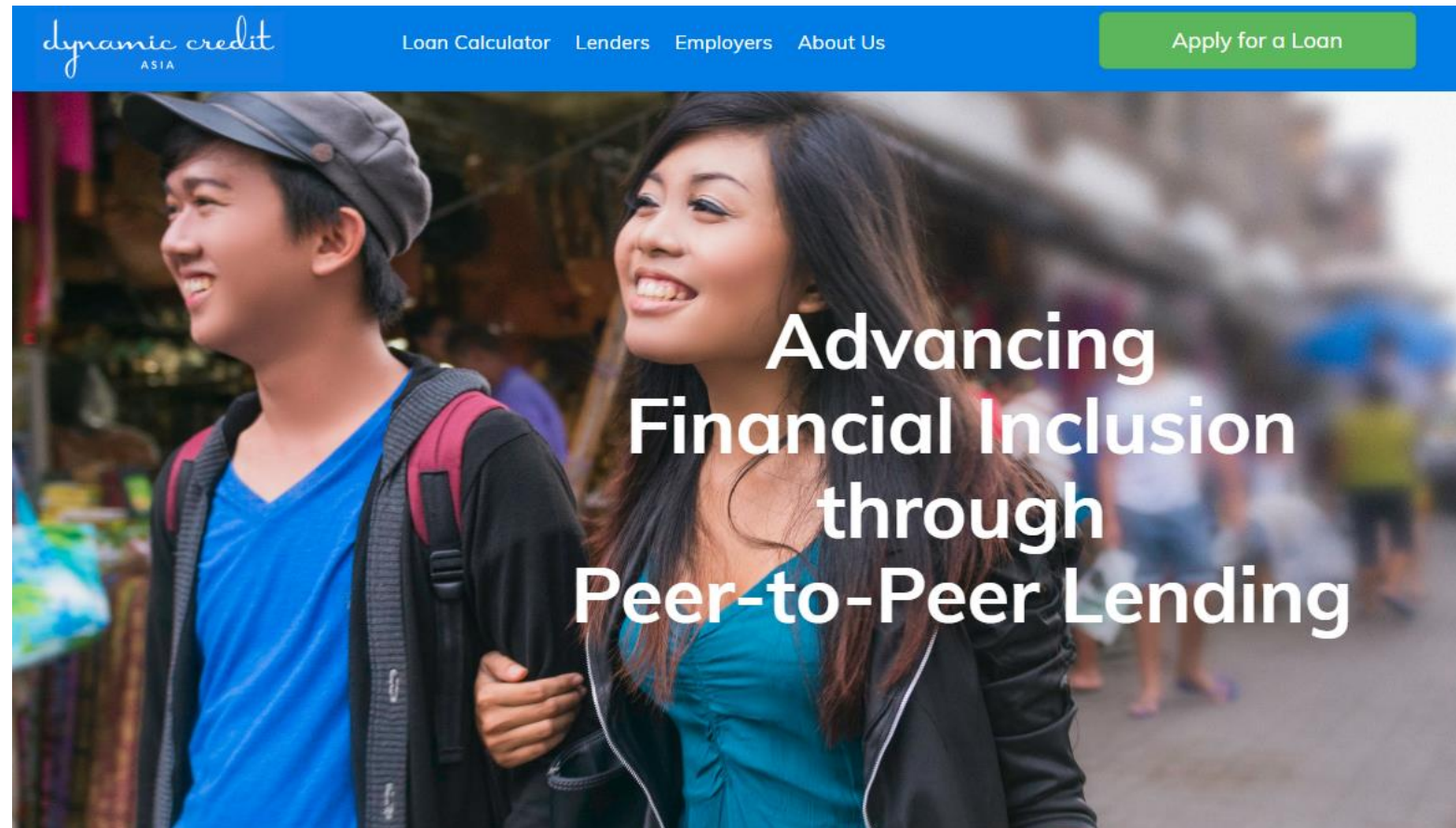
<http://www.dynamiccredit.co.id/>

Country/City

Indonesia/Jakarta

Founded

2003





Description

Esta Corporations was established in 2011 and till now Esta continues to expand through its business in various sectors, such as property, finance, and culinary. By 2017, Esta Kapital Fintek stands as a technology finance company under the auspices of Esta Corporations with the concept of peer to peer lending.

Company
Esta Kapital
Fintek

Website
<https://estakapital.co.id/>

Country/City
Indonesia/Jakarta

Founded
2011



Lending | Findaya

Powered by:



Description

Findaya is managed by PT Mapan Global Reksa, a company with a mission to improve access to financial aid for low income communities in Indonesia through technology. The Findaya team consists of technologists and microfinance experts.



[Beranda](#) [Tentang](#) [Pemberi Pinjaman](#) [Penerima Pinjaman](#) [Hubungi Kami](#)

Company
Findaya

Website
<https://www.findaya.com/>

Country/City
Indonesia/Jakarta

Founded
2016



Meningkatkan inklusi
keuangan di Indonesia



Company
Finmas

Website
<https://finmas.co.id/#/>

Country/City
Indonesia/Jakarta

Founded
2017

Description

Finmas (PT. Oriente Mas Sejahtera) aims to be the leading peer-to-peer lending platform offering fast and secure credit. They aim to provide equal access to affordable credit for everyone. Founded by a team with international working experience in the largest tech companies in Silicon Valley (eBay, Skype) and China (LU.com).



Description



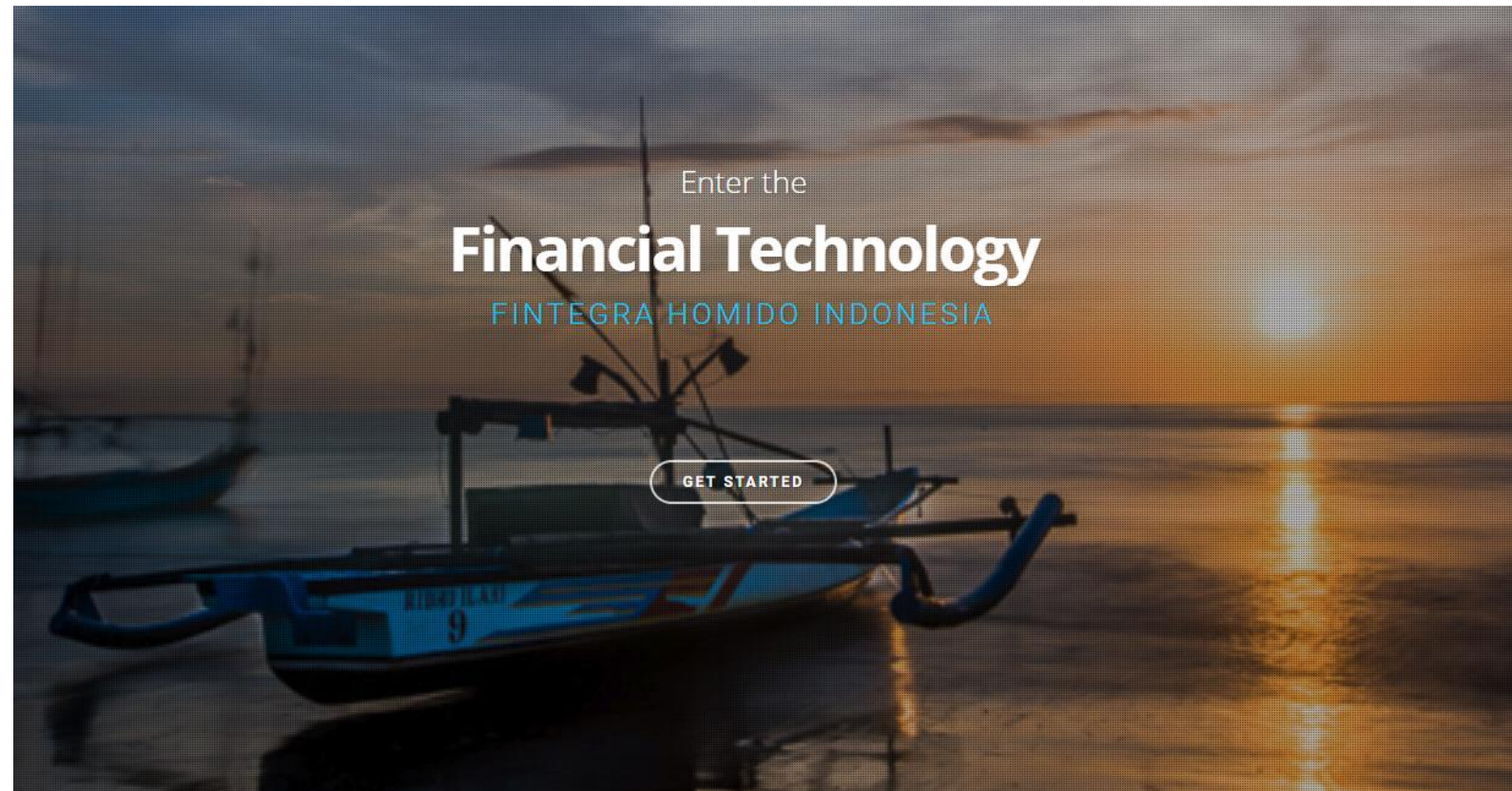
PT. FINTEGRA HOMIDO INDONESIA presents a solution of financial needs for business actors through the development of financial technology. As part of the financial world in the digital age, FINTEGRA officially formed since November 2016.

Company
Fintag

Website
<https://fintegra.co.id/>

Country/City
Indonesia/Jakarta

Founded
2016



Lending | Go Cash

Powered by:



Description

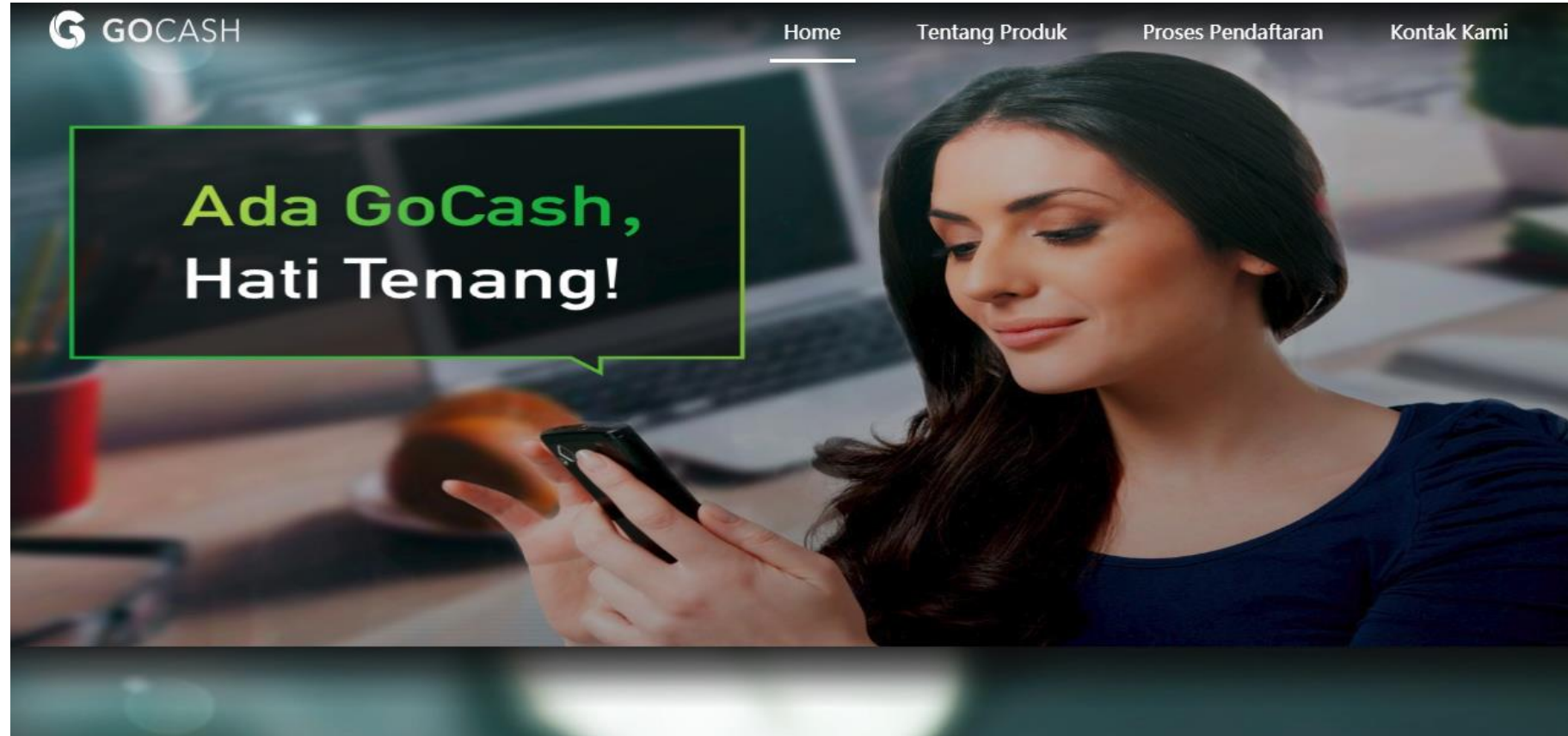
GoCash is an application launched by PT Teknologi Quantum Indonesia in 2017. Only by providing ID card, you can apply for a loan of up to Rp. 1,000,000. PT Teknologi Kuantum Indonesia combines powerful risk management, machine learning, and big data mining technologies to create high-quality mobile application implementation and technology.

Company
Go Cash

Website
<https://www.gocash.co.id/#two-part>

Country/City
Indonesia/Jakarta

Founded
2017



Description

Gradana offers cash advance loans of 24 to 36 months with no additional interest. The value of the advance has been agreed with the developers who become partners and informed in advance. Gradana guarantees the buyer gets the same house price according to the pricelist. Once the DP is paid off, the buyer will easily get a mortgage facility with a credit record of previous Gradana.



Company
Gradana

Website
<https://gradana.co.id/home>

Country/City
Indonesia/Jakarta

Founded
2016





Description

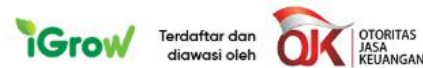
iGrow is a platform that allows you to invest in agriculture and monitor it online. They connect three important parties in the agricultural industry: investors, farmers, and buyers of agricultural products.

Company
iGrow

Website
<https://igrow.asia/v1/>

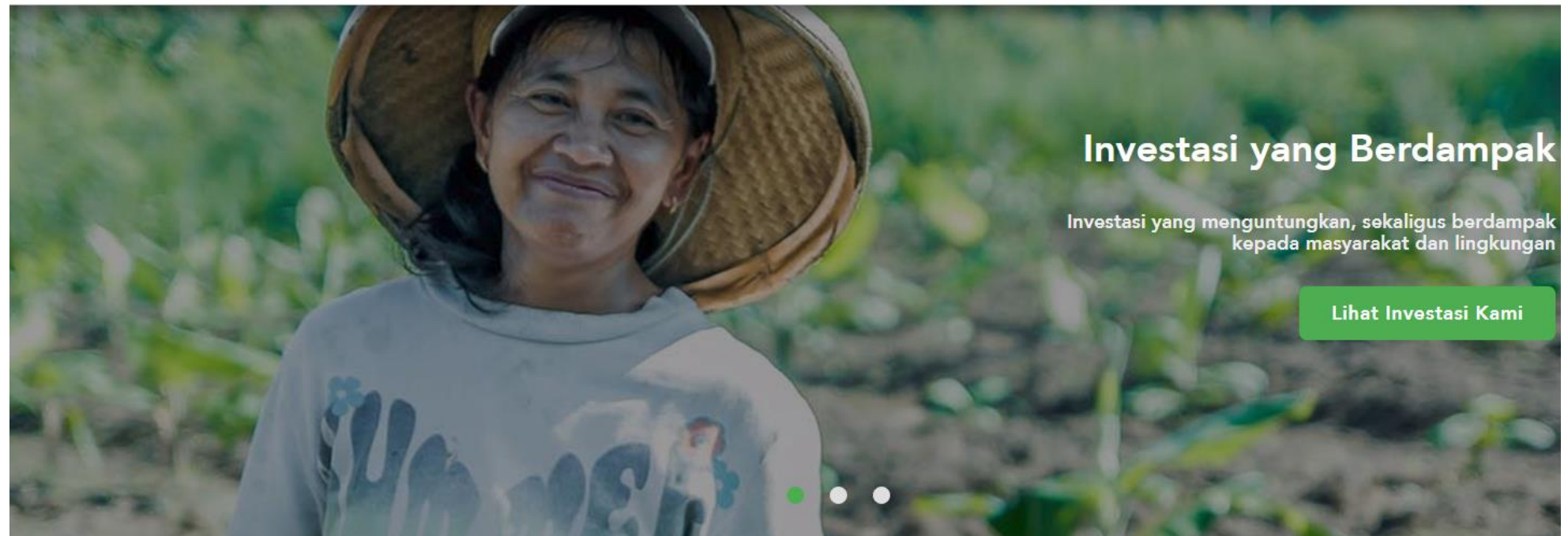
Country/City
Indonesia/Jakarta

Founded
2014



Cari investasimu di sini

Masuk



Description

Indodana is a fintech platform established by PT Artha Dana Teknologi to provide technology-based financial loans services established since November 2017. Indodana was established with the aim of providing financial services for people who do not get banking services.



Company
Indodana

Website
<https://www.indodana.com/>

Country/City
Indonesia/Jakarta

Founded
2017

A screenshot of the Indodana mobile application interface. The background is teal with a pattern of faint white icons. At the top left is the Indodana logo. To the right are links for "Biaya", "Cara Pembayaran", and "FAQ". The main heading reads "Ajukan Pinjaman Tunai Tanpa Agunan di Sekarang!". Below this are two dropdown menus: "Jumlah Pinjaman" set to "Rp 1.000.000" and "Periode Pinjaman" set to "1 Bulan". The monthly installment is displayed as "Cicilan Perbulan Rp 1.296.000". An orange button labeled "Ajukan Sekarang" is positioned below the installment amount. On the right side of the screen is a woman with her hair in a bun, wearing a pink shirt, holding a black smartphone in her right hand and a fan of Indonesian Rupiah banknotes in her left hand. At the bottom, there is a black banner with the text "Ajukan Pinjaman KTA Online tanpa ribet di Aplikasi Indodana!" and a "GET IT ON Google Play" badge.



Company
Investree

Website
<https://www.investree.id/>

Country/City
Indonesia/Jakarta

Founded
2016

Description

Investree is a financial technology company in Indonesia with a simple mission: as an online marketplace that brings together people who have funding needs with people who are willing to lend their funds. Not only do we increase our lenders, we also make loans more affordable and accessible to Borrower.

The image shows the homepage of the Investree website. At the top, there is a navigation bar with the Investree logo, a "Terdaftar dan diawasi oleh OJK" (Registered and supervised by OJK) badge, and links for Home, Pinjaman Personal, Pinjaman Bisnis, Pendanaan, Cara Kerja, and Tentang Kami. There are also buttons for "Masuk" (Login) and "ID". The main banner features a background image of a modern building with a glass facade. The text on the banner reads "Kini Investree menghadirkan Pembiayaan Usaha Syariah." (Now Investree offers Syariah Business Financing.) with a "Lihat Selengkapnya >" (See more >) link. Below the banner, there are two prominent boxes. The left box is dark blue and contains the text "Dapatkan keuntungan hingga 20% p.a.*" (Get up to 20% p.a.* profit) and a "Berikan Pendanaan" (Provide Funding) button. The right box is green and contains the text "Pembiayaan tanpa beban berlebih" (Funding without excessive burden) and an "Ajukan Pembiayaan" (Apply for Funding) button. A small footnote at the bottom of the blue box states: "*) Asumsi pendanaan selama 1 tahun pada pembiayaan grade C3, sebelum pajak dan sesuai prinsip syariah." (*) Assumption of funding for 1 year on C3 grade financing, before tax and in accordance with Shariah principles.



Company
Julo

Website
<https://www.julo.co.id/>

Country/City
Indonesia/Jakarta

Founded
2016

Description

JULO is a digital lending company that is revolutionizing access to financial products for millions of new consumers in Indonesia. The Company has developed the first digital data-based credit guarantee and risk assessment platform to process consumer loan applications and determine their credit worthiness using its mobile app.



Lending | Karapoto

Powered by:



Description

Karapoto is an information technology-based finance company (Fintech) that is present to reach and provide peer to peer financial services to the bottom pyramid community for the achievement of the inclusive financial program launched by the government through Bank Indonesia.



Company
Karapoto

Website
<https://karapoto.co.id/>

Country/City
Indonesia/Jakarta

Founded
2016





Description

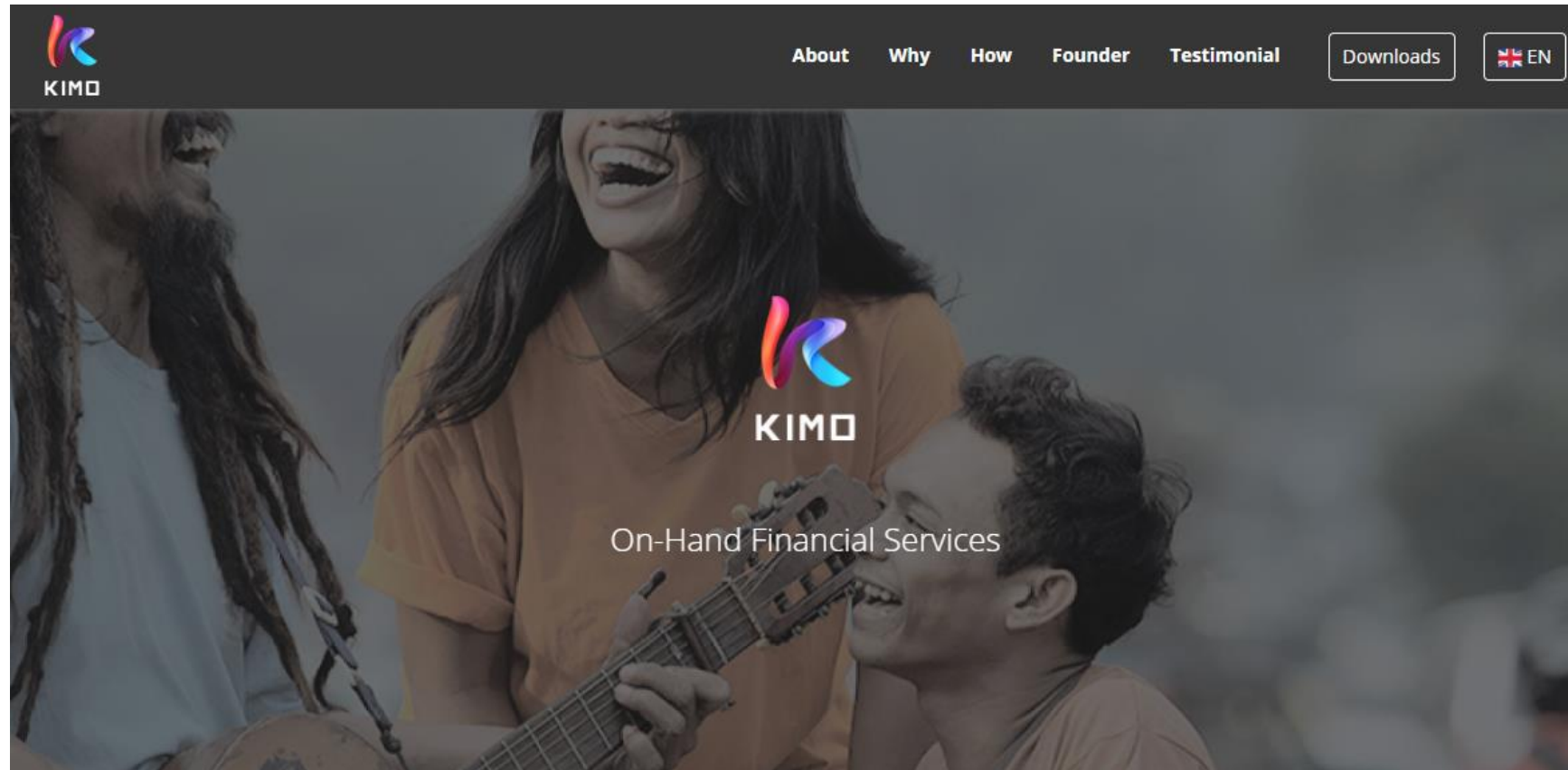
KIMO is a technology-based company that digitizes financial inclusion by bridging capital financing from investor to beneficiary safely, easily, and quickly. This is our background in helping mobile credit sellers acquire capital to expand their businesses.

Company
Kimo

Website
<http://kimo.co.id/>

Country/City
Indonesia/Jakarta

Founded
2016



Description



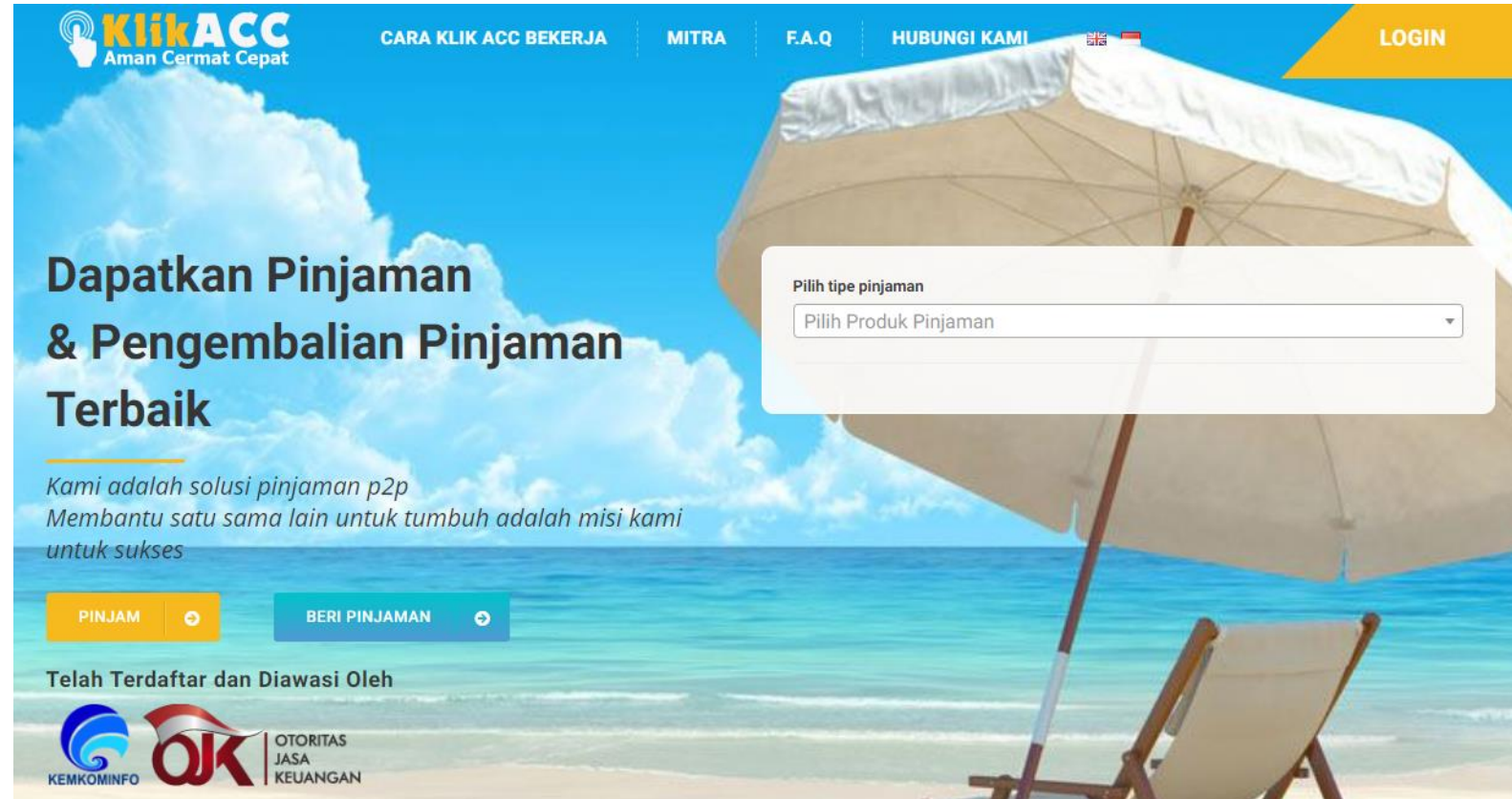
KlikACC is a service that can connect people who need loans with investors who have more funds. You can present loans ranging from Rp1 million to Rp50 million for a maximum period of 36 months.

Company
KlikACC

Website
<https://klikacc.com/>

Country/City
Indonesia/Jakarta

Founded
2016



Lending | Koinworks

Powered by:



Description

KOINWORKS

KoinWorks is a P2P Lending service that allows you to become an investor with a capital of only Rp100,000. In addition to being able to choose where to borrow money invested, you can also monitor in real time how the performance of debtors in returning the loan money.

Company
Koinworks

Website
<https://koinworks.com/>

Country/City
Indonesia/Jakarta

Founded
2016

KOINWORKS

Beranda | Investor | Meminjam | Informasi | Team Kami

Terdaftar dan Diawasi oleh: OTORITAS JASA KEUANGAN

The Connection that Works

Jumlah investor terdaftar: 60714
Sejak Aug 2016

Mulai dari

Rp 100.000

Dapatkan

18%

Effective p.a

Buktikan Sendiri!

Jumlah investasi Anda

Pilih tingkat resiko pembiayaan Anda

Rendah

Apakah Anda akan menggunakan penerimaan bulanan Anda untuk menginvestasi pinjaman lain?

Ya

Lending | Kredit Cepat

Powered by:

Kreditcepat.id

Description

Kredit Cepat is an short-term online lending company that aims to provide cash in the shortest possible time without any collateral. They disburse loan funds into your bank account within 24 hours.

Company
Kredit Cepat

Website
<https://kreditcepat.id/>

Country/City
Indonesia/Jakarta

Founded
2016

kreditcepat.id
EKSPRES, JELAS & MUDAH

TENTANG KAMI | PRODUK KAMI | CARA PINJAM | PENDANA | BLOG | TANYA JAWAB | **MASUK**

Pinjaman tercepat di Indonesia

Penuhi impian Anda – ikuti tren fesyen terbaru. Pakaian trendi, sepeda motor keren dan gadget terbaru hanya dalam beberapa langkah!

Jumlah pinjaman yang diinginkan?

Rp. 300.000 Rp. 1.500.000 Rp. 8.000.000

Untuk jangka waktu berapa lama?

5 hari 30 hari

Tanggal pembayaran	06.07.2018
Jumlah pinjaman	Rp. 1.500.000
Biaya pinjaman	Rp. 315.000
Biaya administrasi	Rp. 90.000
Biaya proses	Rp. 45.000
Total untuk pembayaran	Rp. 1.950.000

Dapatkan dana sekarang



Description

Kredivo, whose parent company FinAccel is headquartered in Singapore, launched in Indonesia last year to tackle a fundamental problem ecommerce startups were facing: customers didn't fully trust online shopping.

Company
Kredivo

Website
<https://www.kredivo.com/>

Country/City
Indonesia/Jakarta

Founded
2015



Lending | Mekar

Powered by:



Company
Mekar

Website
<https://mekar.id/>

Country/City
Indonesia/Jakarta

Founded
2013

Description

MEKAR Exchange is Indonesia's first Online Peer to Peer micro lending platform developed to meet the needs of Indonesian micro and small entrepreneurs and lenders.



BERANDA

DAFTAR INVESTASI

Investasi aman dengan manfaat sosial sesungguhnya

- Pendanaan untuk perempuan pelaku usaha mikro
- Reinvest dan dapatkan imbal hasil hingga 12.5% per tahun
- Investasi Anda dijamin

Didukung oleh



PUTERA
SAMPOERNA
FOUNDATION

MULAI INVESTASI

Kenapa memberi pinjaman melalui Mekar?

Lending | Modalku

Powered by:



Description

Founded in 2016, Modalku is a new marketplace for peer-to-peer (P2P) lending to give Indonesia's small and medium enterprises (SMEs) greater access to funding by means of loans pooled from crowdfunding.

Company
Modalku

Website
<https://modalku.co.id/>

Country/City
Indonesia/Jakarta

Founded
2016



[Pendanaan](#) [Pinjaman](#) [Statistik](#) [FAQ](#) [Bahasa Indonesia](#) [Log](#)

Bersama Memajukan Ekonomi Indonesia.

Melalui Platform Peer-to-Peer (P2P) Lending Terbesar di Indonesia dan Asia Tenggara

Jumlah Pendanaan Regional

Rp 1,70 triliun

Terdaftar dan diawasi oleh **OJK** OTORITAS JASA KEUANGAN

Pinjaman **Pendanaan**

Untuk pengajuan pinjaman dengan jumlah pinjaman kurang dari 50 juta rupiah silahkan mengunduh aplikasi untuk mengajukan pinjaman

Perorangan

Klik tombol dibawah untuk pengajuan dengan jumlah pinjaman mulai dari 50 juta sampai 2 miliar rupiah

Badan Usaha

Lending | Pendanaan

Powered by:



Description

This technology-based loan technology platform in Indonesia since December 2016, under the control of the parent company Hadoop Fintech (Hong Kong) Limited, a limited liability company incorporated in Hong Kong.



Company
Pendanaan

Website
<http://www.pendanaan.com/index.htm#about>

Country/City
Indonesia/Jakarta

Founded
2016

A promotional banner for Pendanaan.com. The background is orange with a stylized illustration of a man in a white shirt and red tie, holding a yellow smartphone and a blue shopping bag, standing next to a yellow scooter. The illustration also includes a laptop, a shopping basket, and various coins and money bags. The text on the banner reads: "Potongan biaya layanan hingga 30% untuk pinjaman berikutnya" (Service fee discount up to 30% for the next loan), "Sahabat Finansial Anda Sepanjang Masa" (Your financial friend for life), and "DOWNLOAD SEKARANG!" (Download now!). Below this is a "GET IT ON Google Play" button. At the bottom, it says "Terdaftar dan diawasi oleh" (Registered and supervised by) followed by the logo of Otoritas Jasa Keuangan (OJK).

Lending | Qreditt

Powered by:



Description

Qreditt is a short-term borrower of short-term borrowing services through a direct auction mechanism between the Borrower and Lender to result in a fair borrowing agreement for the Borrower but remains favorable to the Lender.

Company
Qreditt

Website
<https://qreditt.com/>

Country/City
Indonesia/Jakarta

Founded
2016

The image shows a promotional banner for the Qreditt app. On the left, two smartphones are displayed: a white iPhone showing the login screen with fields for Username, Kata Sandi (Password), and a LOGIN button, and a smaller white smartphone showing the 'Loan Application Feeds' screen with a list of loan offers. The background of the banner is a dark, high-angle view of a city skyline at night. The Qreditt logo is at the top center. Below it, the text 'A Peer-to-Peer Lending Market Place' is written. Further down, a paragraph in Indonesian describes the service: 'Qreditt adalah pionir layanan pinjam meminjam dana yang bersifat jangka pendek melalui mekanisme lelang langsung antar Peminjam (Borrower) dan Pemberi Pinjaman (Lender) sehingga menghasilkan kesepakatan biaya pinjaman yang adil untuk Peminjam namun tetap menguntungkan bagi Pemberi Pinjaman.' Below this text are two buttons: 'GET IT ON Google play' and 'Available on the App Store'. At the bottom right, there is a 'Scroll Down' arrow icon.

Lending | Relasi

Powered by:



Description

PT. Prime Relation Indonesia ('RPI') is a legal entity established under the Law of the Republic of Indonesia on April 5, 2017. RPI is a Peer to Peer Lending marketplace platform that is a platform that bridges parties who want to lend (Funders) to those in need loan (Borrower Dana) in order to perform a loan and borrowing agreement in rupiah currency directly through electronic systems using the internet network



Company
Relasi

Website
<https://www.relatasi.co.id/>

Country/City
Indonesia/Jakarta

Founded
2017



The screenshot shows the RELASI website homepage. At the top is a teal navigation bar with links: HOME, TENTANG KAMI, TATA CARA, HUBUNGI KAMI, and DAFTAR / MASUK. The main header area has a dark background with a construction site image and the text 'SOLUSI PENDANAAN DAN PINJAMAN BISNIS ANDA'. Below this are two buttons: 'Hubungi Kami' (teal) and 'Pelajari Lebih Lanjut' (blue). There is also a 'TEMUKAN DI Google Play' badge. On the right, there is a 'Simulasi Pinjaman.' section with a form. The form includes a text input for 'Berapa dana yang dibutuhkan ? (Min 100jt)', a dropdown for 'Tenor', and a dropdown for 'Grade (Bunga per bulan)'. A teal 'SIMULASI' button is at the bottom of the form.

HOME TENTANG KAMI TATA CARA HUBUNGI KAMI DAFTAR / MASUK

SOLUSI PENDANAAN DAN PINJAMAN BISNIS ANDA

Hubungi Kami Pelajari Lebih Lanjut

TEMUKAN DI Google Play

Simulasi Pinjaman.

Berapa dana yang dibutuhkan ? (Min 100jt)

Tenor

Grade (Bunga per bulan)

SIMULASI

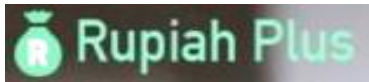
Lending | Rupiah Plus

Powered by:



Description

Rupiah Plus develops credit software which provides secure and convenient loans to its service users in Indonesia. Its features includes risk management, supports technologically driven financial innovation, financial position in mobile Internet, and builds secure, convenient, easy and transparent users who need loan. The company is based in Jakarta Barat, Indonesia.

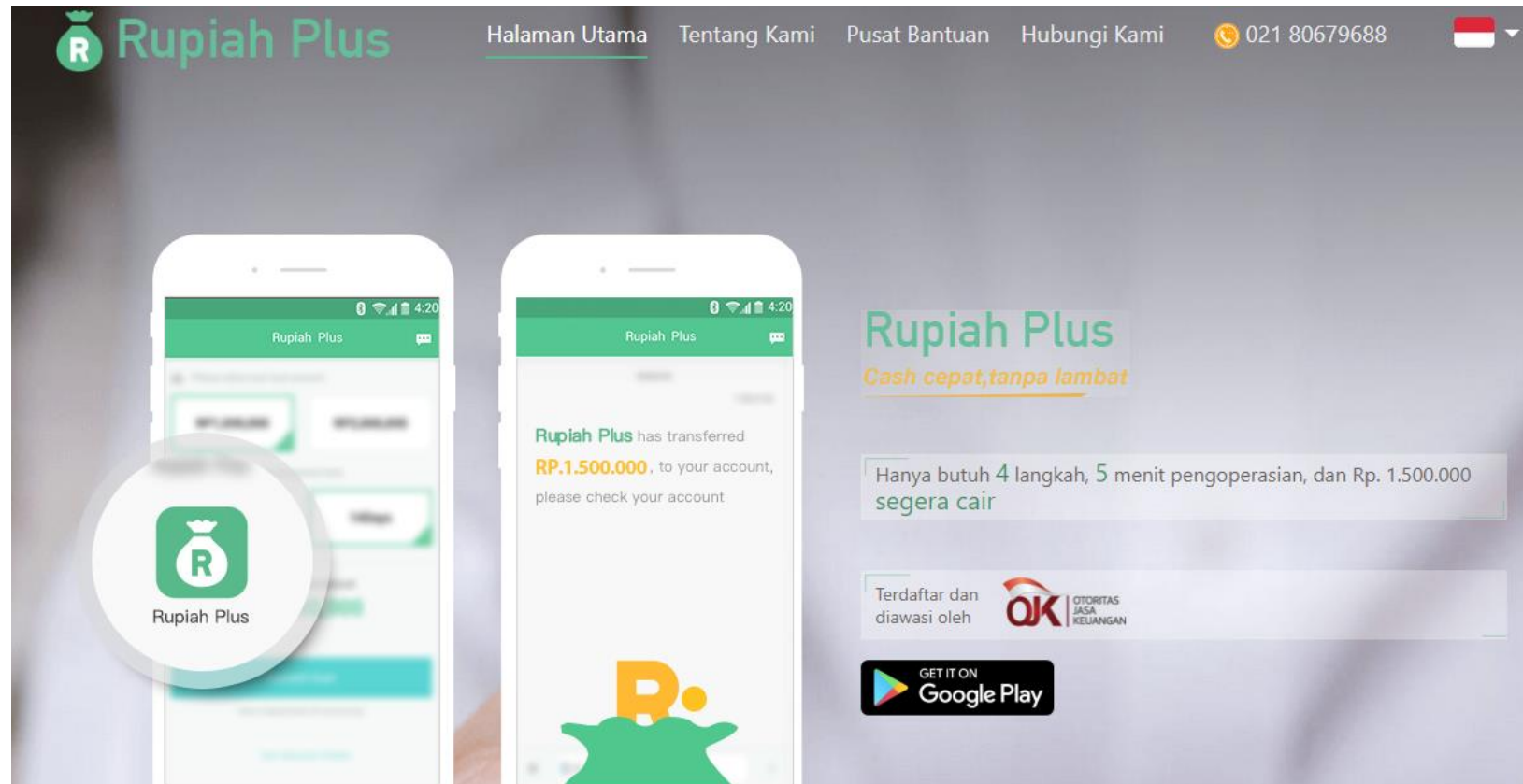


Company
Rupiah Plus

Website
<https://www.rupiahplus.com/>

Country/City
Indonesia/Jakarta

Founded
2017



Lending | Tangbull

Powered by:



Description



PT Tangbull Tech Indonesia is a corporate legal entity that positions itself as a platform by providing services as a liaison between the parties who provide loans with lending recipients by means of funding from individuals, organizations, or legal entities to individuals (peer to peer lending).

Company
TangBull

Website
<https://www.tangbull.com/>

Country/City
Indonesia/Jakarta

Founded
2017

TangBull

Cicilan Pendanaan Pinjaman Tentang kami

Nikmati keindahannya, tanpa menunggu

Tangbull adalah sebuah produk layanan financial berbasis internet, berkomitmen untuk menyediakan layanan angsuran via ponsel yang nyaman dan mudah. Dengan menggunakan teknologi dan database yang luas serta canggih maka Tangbull akan meniadakan peninjauan secara manual yang rumit sehingga pinjaman akan dapat dinikmati oleh konsumen secara langsung yaitu hanya dalam waktu 15 menit.

Scan Kode QR, download Angsuran TangBull! Nikmati kemudahannya

get it on Google Play



Company
Taralite

Website
<https://www.taralite.com/>

Country/City
Indonesia/Jakarta

Founded
2015

Description

Taralite is a financial technology startup that focuses on lending money to the unbankables. They provide affordable loans that will help Indonesians to live up to their potential and enjoy memorable moments in life such as marriage and education. With interest rate from 0.99% each month, we are ready to serve you from all across Indonesia and revolutionize Indonesia's underdeveloped loan markets.



We're Hiring

ID • EN

BARU! Jurnal dan Dekoruma telah resmi menjadi partner Taralite! >

Kami hadir untuk bisnismu

Taralite hadir untuk memberikan dana pinjaman untuk keperluan bisnismu, karena kami yakin setiap bisnis memiliki kesempatan yang sama untuk berkembang

▶ Lihat video

Lihat produk pinjaman



Description



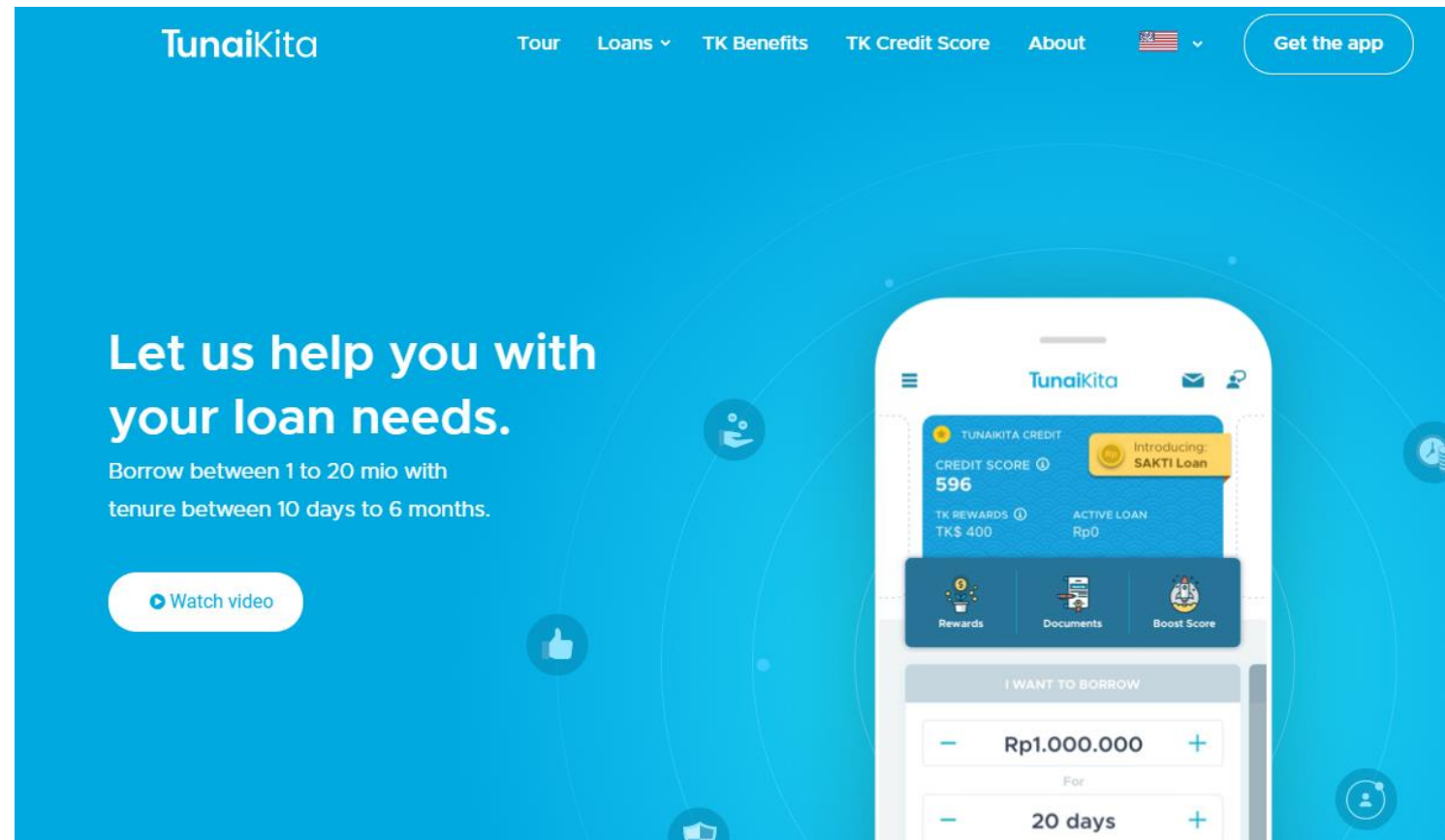
TunaiKita is Indonesia's first technology company to develop and deploy a 'lending robot' that uses the data you provide through our mobile app on your smartphone and online accounts. Their lending robot evaluates your user profile and assigns you a credit score with which you can apply for cash loans.

Company
TunaiKita

Website
<https://www.tunaiKita.com/>

Country/City
Indonesia/Jakarta

Founded
2017





Company
Tunaiku

Website
<https://tunaiku.com/>

Country/City
Indonesia/Jakarta

Founded
2014

Description

Tunaiku provides loans online without collateral. Supported with advanced technology and data analytics, Tunaiku is able to serve very quickly (24 hours) and with easy requirements. Beginning operations in 2014, Tunaiku became a non-collateral loan product owned by a multinational company called TOLARAM.

The screenshot displays the Tunaiku website's loan application interface. At the top, there is a navigation bar with links for 'Referral', 'Swara', 'Tentang Kami', 'Kontak', 'Masuk Akun', and 'Saran'. The main heading reads 'Ajukan Pinjaman Tanpa Agunan di Tunaiku'. Below this, it states 'Pinjaman Online Tanpa Jaminan Rp2 - 20 Juta Syarat KTP Saja!'. A 'GET IT ON Google Play' button is visible. On the right side, a form allows users to input loan details: 'Cicilan' (Rp 1.167.957,- per bulan), 'Jumlah Pinjaman' (Rp 10 juta, with a slider from 2 to 20), 'Periode Pinjaman' (12 bulan, with a slider from 6 to 20), and 'Tujuan Pinjaman' (a dropdown menu with 'Pilih salah satu'). A green 'AJUKAN PINJAMAN' button is at the bottom of the form. At the very bottom, a small text link says 'Klik disini khusus untuk agen atau affiliates yang ingin memasukkan data peminjamnya sendiri (formulir agen)' with a green arrow icon.

Lending | Uangteman

Powered by:



Description



Company
Uangteman

Website
<https://uangteman.com/>

Country/City
Indonesia/Jakarta

Founded
2014

Uangteman is part of PT Digital Alpha Indonesia and Digital Alpha Group Pte Ltd. They provide instant short-term microcredit to Indonesian consumers. At present, we offer unsecured loans of a maximum of 6 million Rupiah for a maximum of 30 days.



[Beranda](#) [Cara Pinjam](#) [Blog](#) [Bantuan](#) ▾

[Login](#)

Lebih Cepat Pinjam dari Smartphone!

Download & pinjam sekarang kapanpun dan dimanapun kamu berada



GET IT ON
Google Play



Download on the
App Store

Terdaftar
dan diawasi
oleh



Indonesia Fintech Map

Powered by:



PAYMENT

LENDING

PERSONAL FINANCE AND WEALTH MANAGEMENT

COMPARISON

INSURTECH

CROWDFUNDING

POS SYSTEM

CRYPTO & BLOCKCHAIN

ACCOUNTING

Finance & Wealth Management | Bareksa

Powered by:



Company
Bareksa

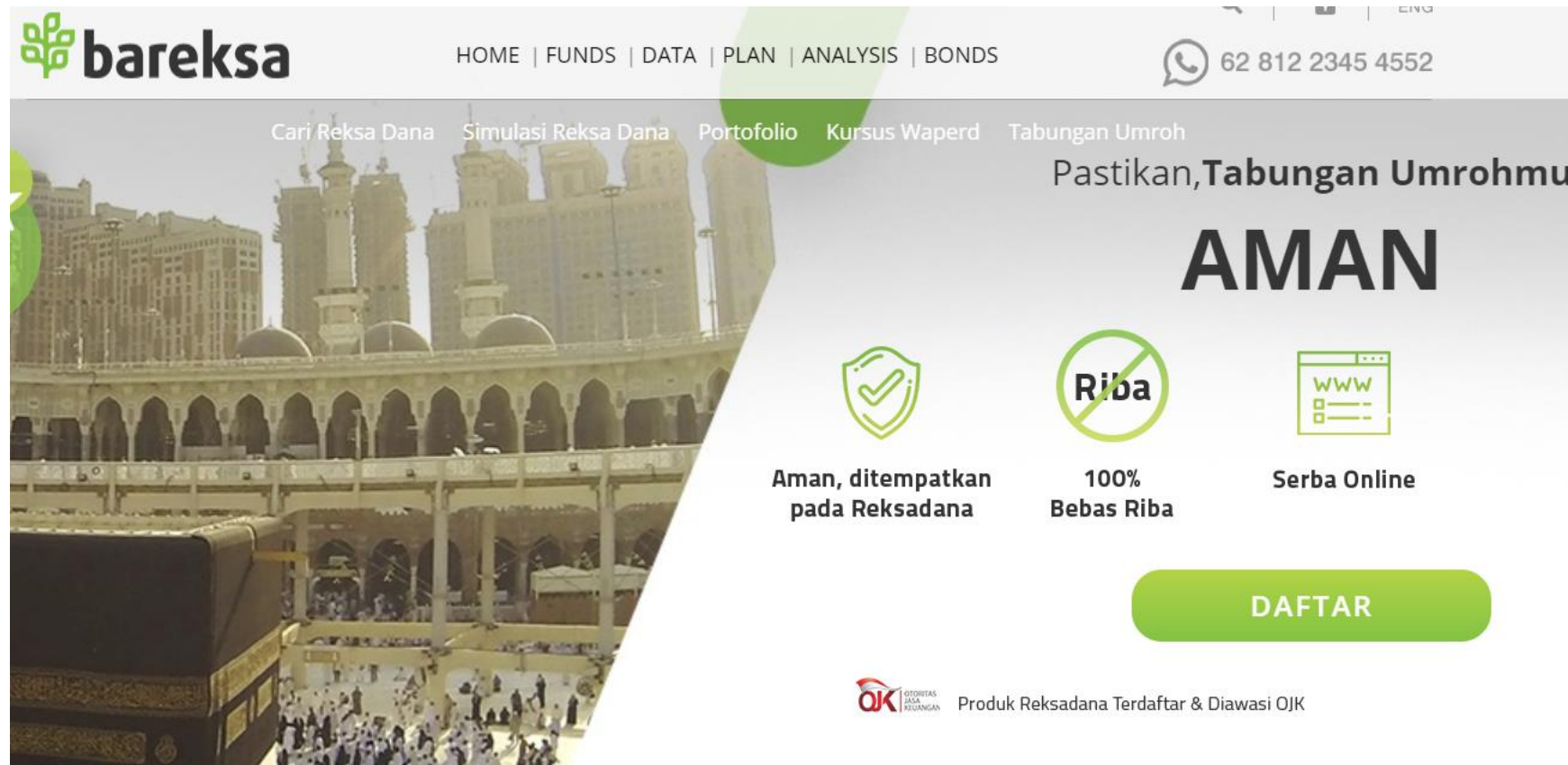
Website
<https://www.bareksa.com/>

Country/City
Indonesia/Jakarta

Founded
2013

Description

Bareksa.com is the first integrated online mutual fund marketplace in Indonesia, under PT Bareksa Portal Investasi which was established on February 17, 2013. This portal, in addition to providing a platform to conduct mutual fund trading online, also provides data services, information, and investment tools of mutual funds, stocks, bonds, and others, to facilitate the public to invest.



Produk Reksadana Terdaftar & Diawasi OJK

Finance & Wealth Management | Bibitnomic

Powered by:



Description

Bibitnomic provides small-scale saving portals, bit by bit and invests those coin savings to some of the largest and most reliable investment managers in Indonesia.

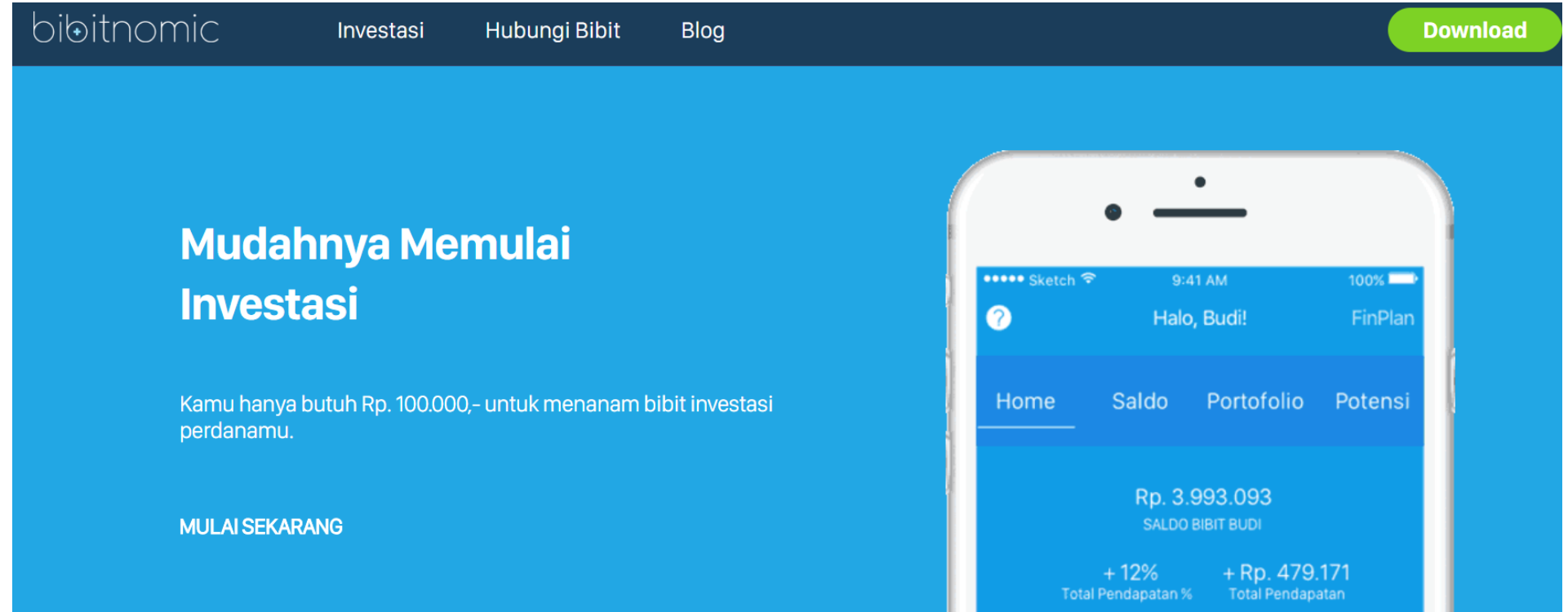
bibitnomic

Company
Bibitnomic

Website
<https://www.bareksa.com/>

Country/City
Indonesia/Jakarta

Founded
2016



Finance & Wealth Management | Brankas

Powered by:



Company
Brankas

Website
<https://brank.as/>

Country/City
Indonesia/Jakarta

Founded
2016

Description

Brankas helps people manage money better. They provide software that automates account management, payments, and reconciliation, making it easier for consumers and businesses to manage their financial activities.

Features ▾ About Brankas Careers Custom Integrations Documentation EN ▾

Brankas
BUSINESS BANKING SOFTWARE

eCommerce payments shouldn't be this hard.

Customers prefer paying by bank transfer, but it's costing your company too much time and money. The transaction fees, frequent IT issues, and manual reconciliation by your Finance team is a costly distraction.

Shouldn't there be a fast, easy, affordable way to manage bank transfer payments?

Try Brankas now and say goodbye to...

- High Transaction Fees
- Abandoned Shopping Carts
- Manual Payment Matching
- Unreliable Online Banking sites

Sign Up to Try Brankas!

Finance and Wealth Management | CashShield

Powered by:



Description



CashShield is an enterprise online risk management company that helps organisations manage their payment fraud risks and prevent hostile account takeovers. Uniquely powered by high-frequency trading algorithms combined with real-time pattern recognition and passive behavioural biometrics.

Company
CashShield

Website
<https://www.cashshield.com/>

Country/City
Indonesia/Jakarta

Founded
2008



[Products](#) ▾ [Industries](#) ▾ [Get Started](#) [Resources](#) ▾ [About](#) ▾ [English](#) ▾ [Search](#)

Make Decisions Not Predictions

Accept more transactions without worrying about fraud.

[LEARN MORE](#)

Finance & Wealth Management | Finansialku

Powered by:



Description

Finansialku is a financial planner portal for individuals and families in Indonesia. At Finansialku.com, they help to realize your financial goals with proper financial planning. They provide a wealth of information and educational articles on finance, Financial Applications and financial planning seminars.



Company
Finansialku

Website
<https://www.finansialku.com/>

Country/City
Indonesia/Jakarta

Founded
2013



[Keuangan](#) ▾ [Investasi](#) ▾ [Asuransi](#) ▾ [Entrepreneurship](#) ▾ [Produk](#) ▾

[DAFTAR APPS](#)



Ingin Lebih Tahu Cara Mengelola dan Merencanakan Keuangan untuk Anda Sekeluarga?

Khusus untuk Anda para karyawan, *entrepreneur*, *freelance*, ibu rumah tangga dan mahasiswa/i. Temukan solusi keuangan Anda dan keluarga

DISINI



Selain Dana Pensiun, HRD Perlu Mengetahui Persiapan Masa Pensiun Bagi Karyawan Anda



Harga Emas Hari Ini 6 Juni 2018
Rp 650.000 per gram

Finance & Wealth Management | Fundnel

Powered by:



Description

Fundnel is a private investment platform that offers unlisted securities in growth and pre-IPO stage companies across industries to a qualified network of investors, comprising of both professional – corporate venture, private equity, venture capital funds, family offices, angel investor networks – and individually accredited investors actively looking to diversify their current portfolio.

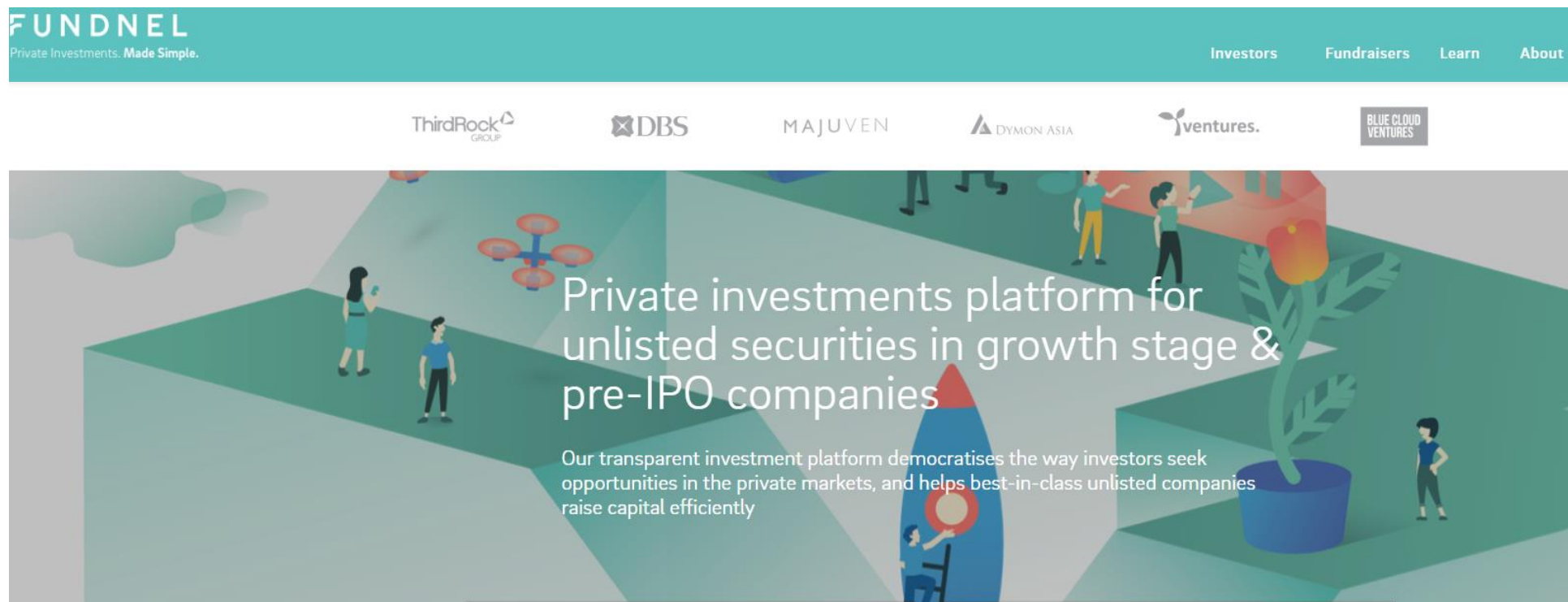
FUNDNEL

Company
Fundnel

Website
<https://fundnel.com/>

Country/City
Indonesia/Jakarta

Founded
2015



Finance & Wealth Management | Indogold

Powered by:



Company
Indogold

Website
<https://www.indogold.com/>

Country/City
Indonesia/Jakarta

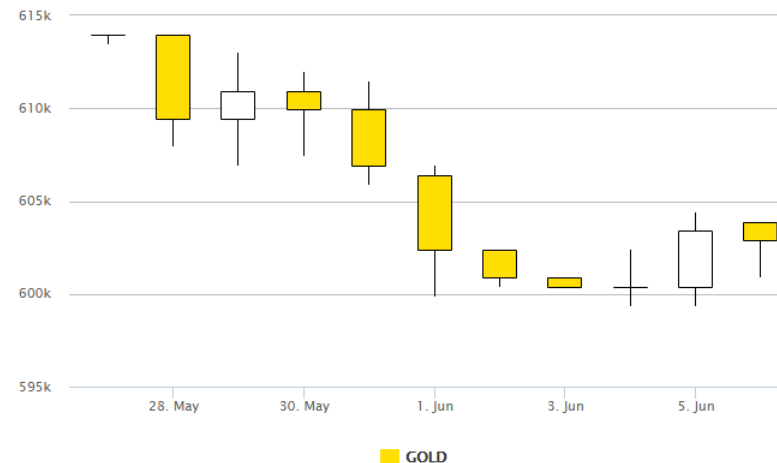
Founded
1978

Description

IndoGold.com is a company engaged in the gold trading of precious metals certified PT. Antam since 1978. Currently IndoGold.com site is serving the buying and selling of LM Antam gold, LM King Halim, LM UBS, silver LM HMVBullion, Silver SRH and Gold Savings service.



GRAFIK HARGA HARIAN



BASIC MEMBER

GOLD MEMBER

Produk	Jual	Beli
Emas Logam Mulia 99.99%	603,383	587,000
Perak Murni 99.9%	11,605	8,550

Last Update : 06/06/2018 22:23 *dalam satuan rupiah/gram

BELI EMAS

Mulai dari 0,001 gram
atau dengan Rp1000,-

Beli Sekarang

Jenis Grafik

Emas Logam Mulia 99.99% ▼

Interval

- ☐ 10 Hari
- ☐ 1 Bulan
- ☐ 6 Bulan
- ☐ 2 Minggu
- ☐ 3 Bulan
- ☐ 1 Tahun

Jangka Waktu

- ☐ Waktu awal
- ☐ Waktu akhir



Description

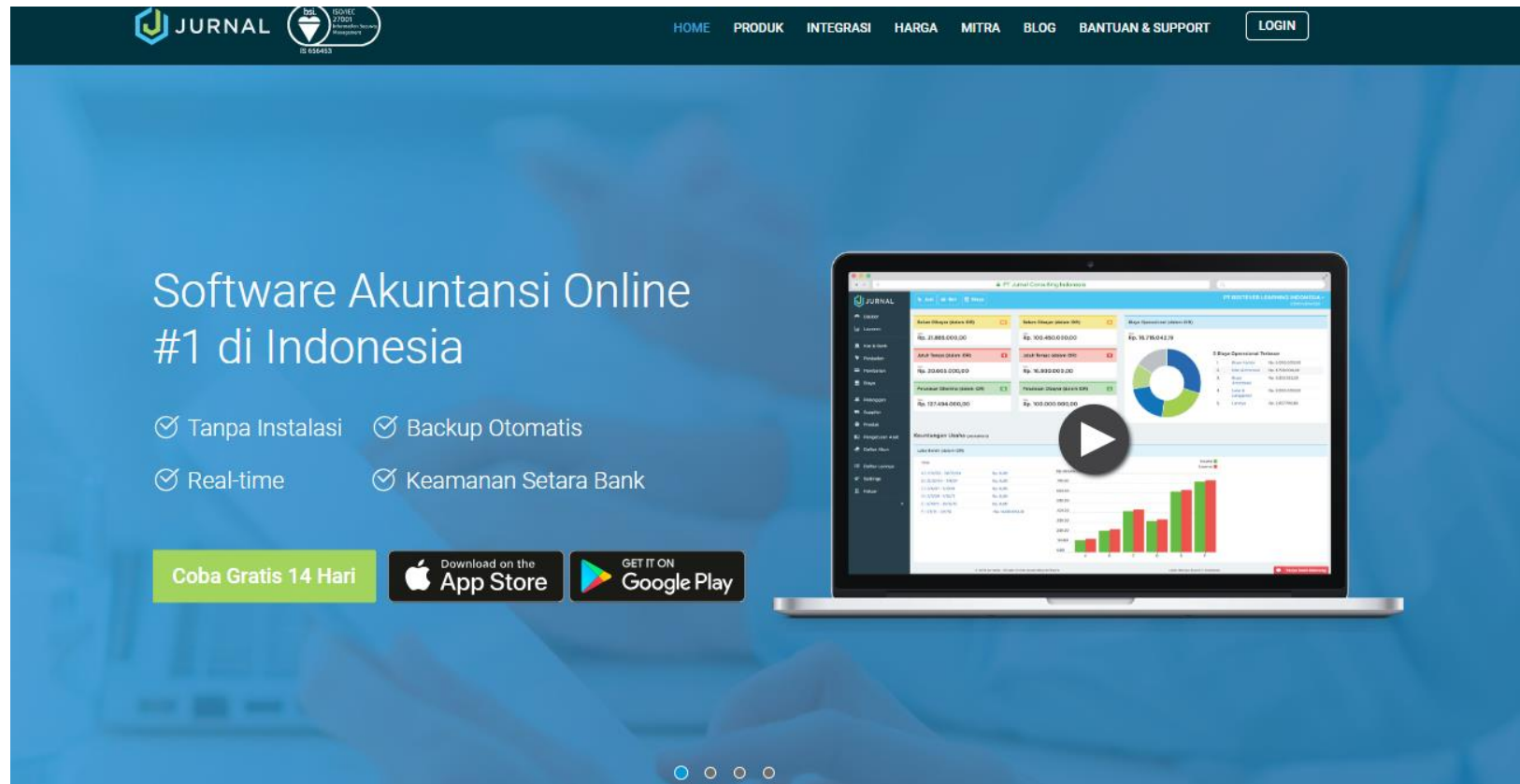
Jurnal is a tech company delivering web-based accounting solutions for small to medium businesses. We simplify administrative processes to only the essentials.

Company
Jurnal

Website
<https://www.jurnal.id/id>

Country/City
Indonesia/Jakarta

Founded
2014



Finance & Wealth Management | Live Olive

Powered by:



Company
LiveOlive

Website
<http://liveolive.com/>

Country/City
Indonesia/Jakarta

Founded
2013

Description

LiveOlive claims to be Indonesia's pioneer of the finance-for-females tech space. The homepage includes advice posts on the basics of money management, an age-specific content section, home and auto loan calculators, and a money toolbox that features budget, retirement, and "unisave" widgets.



Finance & Wealth Management | Stockbit

Powered by:



Company
Stockbit

Website
<https://my.stockbit.com/>

Country/City
Indonesia/Jakarta

Founded
2013

Description

Stockbit provides space for investors and traders to share ideas, news and other financial information in real-time. Users can create profiles and watchlist to follow certain stocks or investors to gain valuable information and exchange ideas.



[SIGN UP](#)

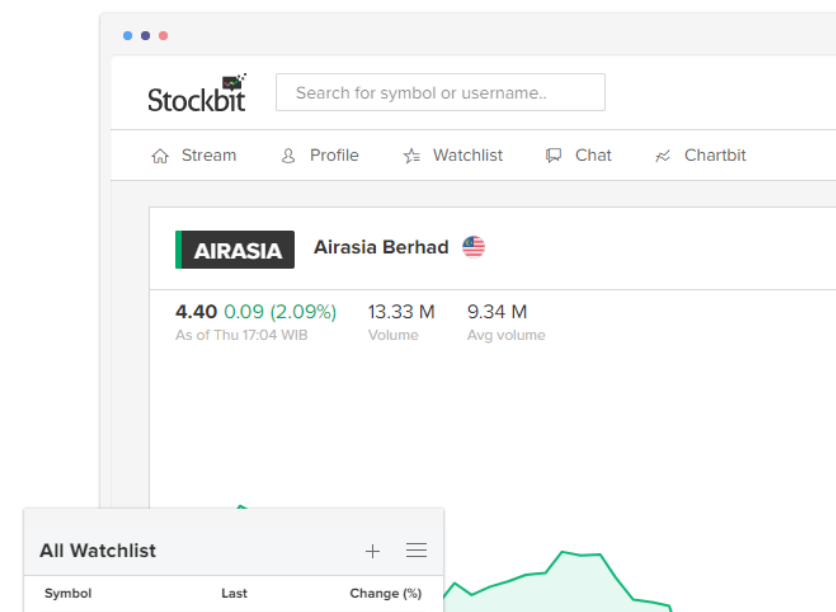
[LOG IN](#)

Your Sidekick in the Stock Market

Engage with a community of successful investors and equipped yourself with the essential fundamental and technical analysis tools.

Make Better Investment Decisions.

[JOIN NOW FOR FREE](#)



Finance & Wealth Management | Tavest

Powered by:



Description

Tavest.com (the Company) is a legal entity incorporated under the Law of the Republic of Indonesia is a company not controlled by and / or under the supervision of the Financial Services Authority (OJK) in Indonesia. It is a one stop platform for your investments.

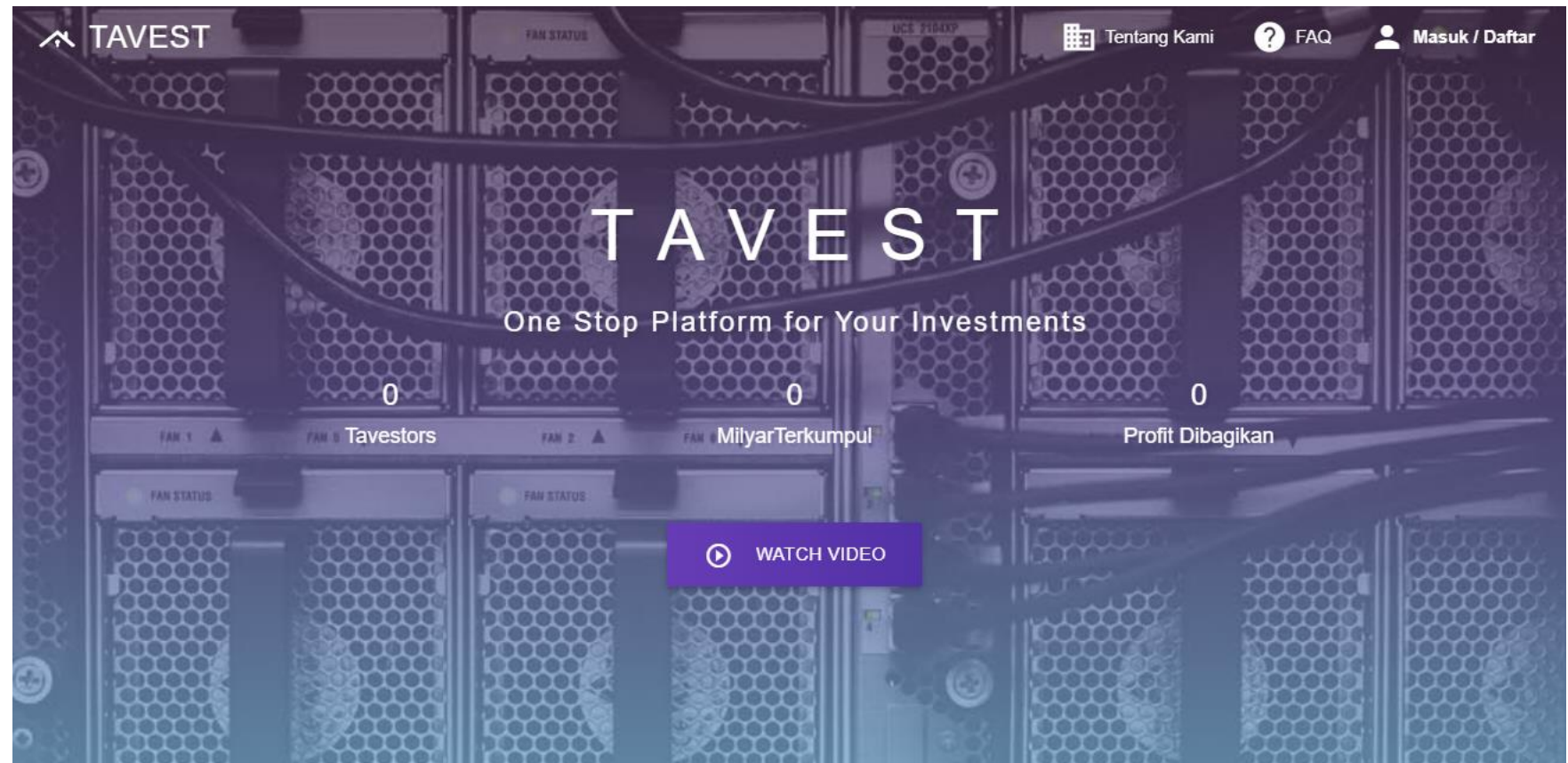


Company
Tavest

Website
<https://www.tavest.com/>

Country/City
Indonesia/Jakarta

Founded
2015



Finance & Wealth Management | Veryfund

Powered by:



Description



Veryfund used to verify payment for your customers who pay by bank transfer method internet banking / ATM. Veryfund also be able to consolidate the total balance of each - each bank that you use to receive such payments. Veryfund is a product of PT. Indiva Finansia Technology.

Company
Veryfund

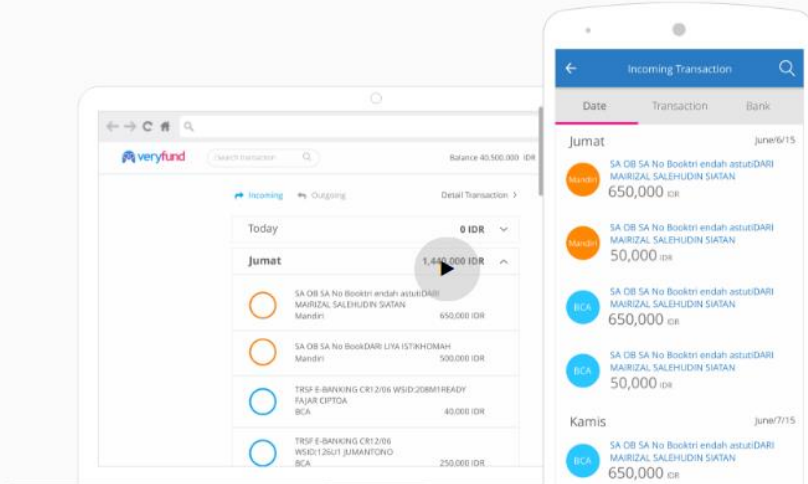
Website
<http://veryfund.co/>

Country/City
Indonesia/Jakarta

Founded
2015




TENTANG CARA KERJA BLOG DOWNLOAD APLIKASI 




Karena semua akun bank anda tercatat di satu layar ini

Veryfund mempermudah & mempercepat proses verifikasi transfer bank bisnis anda.

Download sekarang di

 GET IT ON Google play

 Download on the App Store

Finance & Wealth Management | Xdana Investa

Powered by:



Description

Xdana Investa is your partner in investing. With the best investment products on the market, we help you to realize your investment goals. Xdana Investa provides online and offline services that you can easily get with a high level of comfort and security.

Company
Xdana Investa

Website
<http://veryfund.co/>

Country/City
Indonesia/Jakarta

Founded
2015



BERANDA TENTANG KAMI PRODUK EDUKASI ▾



Indonesia Fintech Map

Powered by:



PAYMENT

LENDING

PERSONAL FINANCE AND WEALTH MANAGEMENT

COMPARISON

INSURTECH

CROWDFUNDING

POS SYSTEM

CRYPTO & BLOCKCHAIN

ACCOUNTING

Comparison | Atur Duit

Powered by:



Description

Atur Duit compares credit cards, loans, broadband and insurance by providing consumers with the convenience of online comparison and the benefit of telephone-based advice.

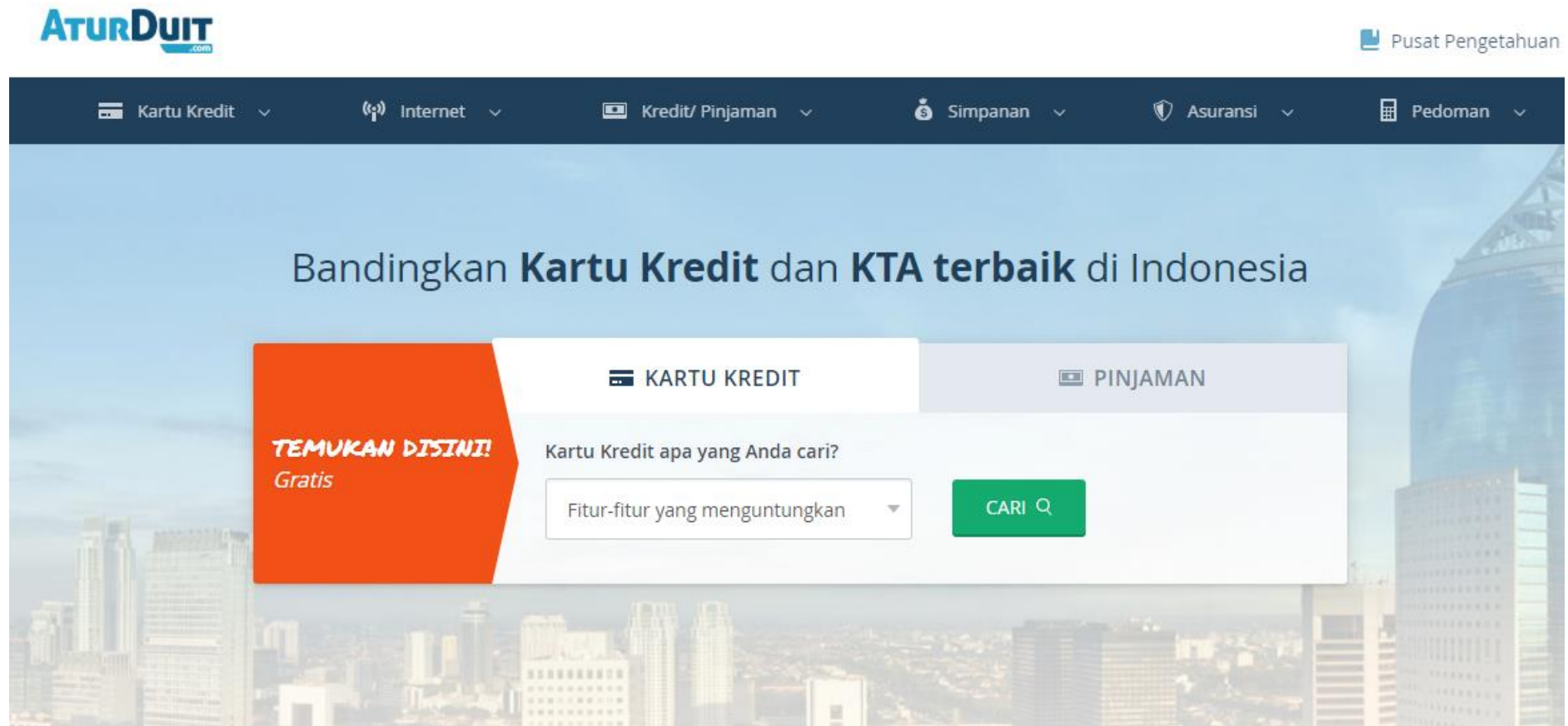


Company
Atur Duit

Website
<https://www.aturduit.com/>

Country/City
Indonesia/Jakarta

Founded
2014



Comparison | Bos Tunai

Powered by:

Description



Bos Tunai

Bos Tunai is a provider of financial services and information technology loan seeker platform in Indonesia. They offer a platform for comparisons of loan and installment applications without credit card in Indonesia.

Company
Bos Tunai

Website
<http://bostunai.co.id/>

Country/City
Indonesia/Jakarta

Founded
2017

The screenshot displays the Bos Tunai mobile application interface. At the top, there's a navigation bar with 'HOME', 'SCREENSHOT', 'FEATURES', and 'DOWNLOAD'. Below this, the app's logo 'BOSTUNAI' is prominently displayed. A large banner advertises a loan of 'RP 1.500.000' with the text 'Hanya perlu KTP' and 'cair dalam waktu sehari'. Below the banner, there's a 'RECOMEND' section featuring two loan products: 'RupiahPlus 4.7*' and 'TangBull 4.6*'. Each product listing includes the loan amount, interest rate, and processing time. A 'DOWNLOAD' button is visible at the bottom left of the app interface.

Comparison | Cekaja

Powered by:



Company
Cekaja

Website
<https://www.cekaja.com/>

Country/City
Indonesia/Jakarta

Founded
2013

Description

CekAja.com is the finest and most comprehensive financial store in Indonesia that provides loan, credit card, investment and insurance services to over 20 million customers, and is committed to providing access to financial services throughout Indonesia.

The screenshot shows the Cekaja.com website interface. At the top, there's a navigation bar with the Cekaja logo, the tagline "#Toko Finansial No.1 di Indonesia", and links for "Log In", "Hubungi Saya", and a phone number "021 8062 6900". Below the navigation bar is a horizontal menu with categories: "Kartu Kredit", "Kredit", "Asuransi", "Investasi", "UKM", "Info & Blog", and "Tentang Kami". The main content area features a promotional banner for "Kartu Kredit" (Credit Cards). The banner text includes "Nikmati Penawaran Terbaru" (Enjoy the latest offer), "Kartu Kredit" (Credit Card), "Pilih yang Terbaik dari" (Choose the best from), "140 Jenis Kartu" (140 types of cards), and a large orange button that says "Cek Aja di Sini" (Check here). Below the button, it says "Bandingkan. Ajukan. Berhemat." (Compare. Apply. Save). The background of the banner shows a woman holding a credit card and shopping bags in a store setting. On the right side of the banner, there's a green box that says "Bulan Ramadan" (Ramadan Month) and a blue box that says "Banjir Promo" (Promo Flood), with the text "Ini, di Setiap Kartu." (This, on every card.) below them.

Comparison | Disitu

Powered by:



Company
Disitu

Website
<https://www.disitu.com/>

Country/City
Indonesia/Jakarta

Founded
2016

Description

Through Disitu, lenders (credit companies) compete to provide the best of their financial products, allowing consumers there get the best financial products. With various integrated systems financial institution, we give the consumer something different, the actual price of each product and a real-time process.

Comparison | Eragano

Powered by:



Description



Company

Eragano

Website

<https://eragano.com/>

Country/City

Indonesia/Bandung

Founded

2015

PT. Eragano Agritech Indonesia develops mobile application for farmers with automated farm schedule, farm supply e-commerce, crop insurance, and micro finance services. Eragano aims to help them improve their livelihood with an end-to-end solution in a form of a mobile app. Farmers can use the app to access information related to agriculture, get connected to microloan facilities, and even sell their products to hotels and restaurants through an online marketplace.



Comparison | HaloMoney

Powered by:



Description



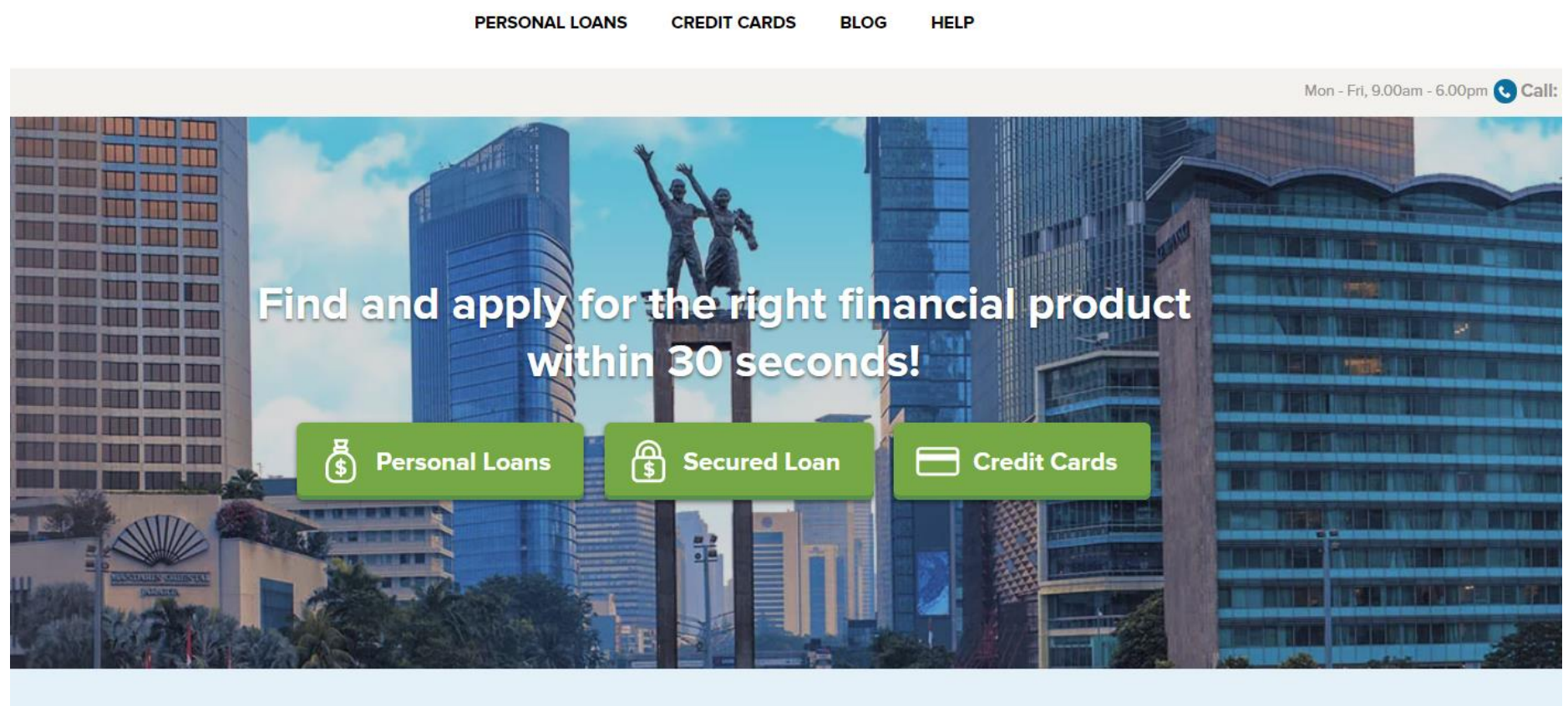
We can help you compare mortgages, personal loan, and Home loans (KPR), so try HaloMoney.co.id easy comparison process and within minutes you can compare quotes that cover the things that are important to you.

Company
HaloMoney

Website
<https://www.halo-money.co.id>

Country/City
Indonesia/Jakarta

Founded
2011



Comparison | Kredibel

Powered by:



Description



Founded on March 26, 2016 in Serang, Banten, Kredibel is a site that can identify whether an online store is potentially fraudulent or not, based on complaints and reports of users who have transacted with the online store. Our mission is to build a safe online shopping ecosystem.

Company
Kredibel

Website
<https://www.kredibel.co.id/>

Country/City
Indonesia/Jakarta

Founded
2016



Comparison | KreditGoGo

Powered by:



Description

KreditGoGo

KreditGoGo provides convenience to the people of Indonesia to get the right financial products as needed with the process easy, fast and secure. KreditGoGo was established in 2014, with technology system and has worked with the finest legal corporations (banks / multifinance) in Indonesia.

Company
KreditGoGo

Website
<https://kreditgogo.com/>

Country/City
Indonesia/Jakarta

Founded
2014

KreditGoGo

Kartu Kredit

Investasi

Pinjaman

Asuransi

Internet

Promosi

Tips Keuangan

Penuhi Semua Kebutuhan Dana Anda
Promo Spesial Bunga Ringan
Mulai **1.29%!** **Ajukan Sekarang**

The banner features a smiling woman with curly hair on the left. The right side has a red background with white and yellow text. A small navigation bar with three dots is visible below the main text.

Dapatkan Promosi dan Manfaat Menarik

Berbagai kemudahan dan manfaat yang bisa anda dapatkan apabila memiliki produk berikut



Comparison | Pilih Pintar

Powered by:



Description

Pilih Pintar strives to provide a complete list of credit cards and their specifications in Indonesia and how to easily compare which credit cards are most suitable for your credit card users.



Company
Pilih Pintar

Website
<http://www.pilihpintar.co.id>

Country/City
Indonesia/Jakarta

Founded
2014



Comparison | Premikita

Powered by:



Description

PremiKita.com, the business name of PT Premikita Indonesia, was established and registered in Indonesia on March 21, 2011 by a team of insurance experts who wish to provide an insurance product comparison facility to the vehicle owner following the purchase of the product through a single connection.



Company
Premikita

Website
<http://premikita.com/>

Country/City
Indonesia/Jakarta

Founded
2011

lebih JELAS, lebih LENGKAP dan lebih PASTI...

Comparison | SikatAbis

Powered by:



Description

Home Ownership Loan (KPR) is a long-term commitment. SikatAbis.com is a home loan comparison site from various banks, making you easily choose the cheapest mortgage.



Company
SikatAbis

Website
<https://www.sikatabis.com/>

Country/City
Indonesia/Jakarta

Founded
2015

The screenshot shows the homepage of SikatAbis.com. At the top, there is a navigation bar with the logo and tagline 'Bandingkan kredit rumah murah', and links for 'KALKULATOR KPR', 'KARTU KREDIT', 'KERJA SAMA', and 'KOMUNITAS'. The main content area has a dark background with various icons. The central text reads 'Bingung dalam memilih KPR TERMURAH? Bandingkan saja semua KPR dengan SikatAbis.com'. To the right, there is a grid of logos for various banks: Mandiri, ANZ, MEGA, BCA, BNI, PermataBank, BANK BRI, CIMB NIAGA, HSBC, OCBC NISP, Bank BTN, PaninBank, Standard Chartered, Rabobank, bii, and KPR Danamon. At the bottom, there is a footer with the SikatAbis.com logo, the tagline '5 menit untuk memilih kredit rumah (KPR) murah.', and a purple button that says 'Bandingkan Sekarang!'.

Comparison | Tanihub

Powered by:



Company
TaniHub

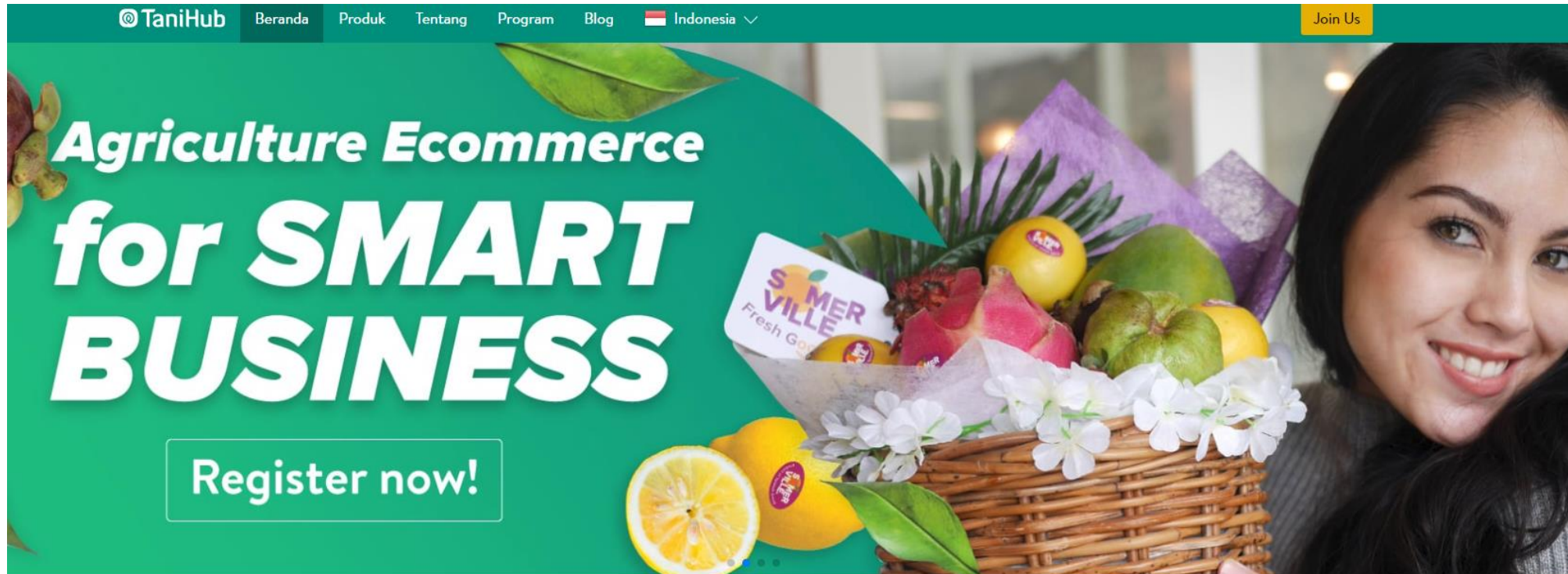
Website
<https://www.tanihub.com/>

Country/City
Indonesia/Jakarta

Founded
2015

Description

TaniHub is an Indonesian Agricultural Ecommerce that addresses supply chain problems and distribution of agricultural products. Through technology, TaniHub connects farmers with markets to enable farmers to sell agricultural products at a fair price and sustainable quantity.



Indonesia Fintech Map

Powered by:



PAYMENT

LENDING

PERSONAL FINANCE AND WEALTH MANAGEMENT

COMPARISON

INSURTECH

CROWDFUNDING

POS SYSTEM

CRYPTO & BLOCKCHAIN

ACCOUNTING

Description

Asuransi88.com is the most comprehensive web site for insurance products in Indonesia . They partner with certified insurance agents and leading insurers . Their aim is to " Help you " find the right product at the best price, while saving you TIME and MONEY.



Company
Asuransi88

Website
<http://www.asuransi88.com/>

Country/City
Indonesia/Jakarta

Founded
2014

The screenshot displays the Asuransi88.com website interface. At the top, there is a navigation bar with the company logo and links for 'Cara Kerja', 'Agen', and 'Login Nasabah'. Below this is a menu bar with icons and labels for various insurance categories: Mobil, Motor, Perjalanan, Rumah, Ruko, Kesehatan, Jiwa, Kecelakaan, and Perusahaan. The main content area features a large heading 'Rekomendasi Terbaik Asuransi Mobilmu' (Best Recommendation for Your Car Insurance). Below the heading are four checkmark icons with text: 'Tanpa Perlu Survey' (No Survey Needed), 'Polis Langsung Jadi' (Policy Issued Immediately), 'Premi Lebih Murah' (Cheaper Premium), and 'Bonus Voucher Rp 200 Ribu' (Rp 200,000 Bonus Voucher). On the right side, there is a smartphone displaying the mobile version of the website, which includes a search bar, a dropdown menu for vehicle type, a year selection field, and a 'CARI ASURANSI' (Find Insurance) button. The bottom of the page has a red footer with the same search and selection fields as the smartphone screen.



Company
Asuransiku

Website
<https://www.asuransiku.id/>

Country/City
Indonesia/Jakarta

Founded
2015

Description

ASURANSIKU.id currently managed by PT. Artha Bina Bhayangkara (ABB Insurance Broker) is one of the companies engaged in the field of Insurance Brokers filled by Insurance Practitioners more than 20 years old and has obtained operational license number KEP-241 / NB.1 / 2015 issued by the Service Authority Finance (OJK).

PORTAL ASURANSI TERPERCAYA Senin - Jumat 08:30 - 17:30 WIB
021 536 0781 / 0812 1234 7023 Login Register

ASURANSIKU.id [Beranda](#) [Tentang Kami](#) [Klaim](#) [Produk](#) [Promo & Artikel](#) [Agen Referral](#) [Dapatkan Penawaran](#)

NTUNGAN PROGRAM REFERRAL

Dapatkan **PASSIVE INCOME** dari Setiap Pembelian
yang Direferensikan
Dapatkan **DISKON PREMI** dari Agen Referral

PROGRAM REFERRAL

- 1. K
- 2. Ja
- 3. Pe
- 4. Pr
- 5. DI

Kendaraan **Property** **Jiwa** **Perjalanan**

DAPATKAN DISKON PREMI DAN PENAWARAN ASURANSI TERBAIK

Name	Email	No. Handphone
<input type="text" value="Nama"/>	<input type="text" value="Email"/>	<input type="text" value="No. Handphone"/>
<input type="button" value="Submit"/>		



Company
Bima

Website
<http://www.bima.mobile.com/>

Country/City
Indonesia/Jakarta

Founded
2010

Description

BIMA is an insurance tech player that uses mobile technology to disrupt the global insurance industry and fuel financial inclusion.



BIMA

BIMA is the leading emerging market insurance player, using innovative mobile technology to bring insurance to people who have never had it before



WHO WE ARE & WHAT WE DO



OUR PRODUCTS, PARTNERS & TECH



OUR LOCAL OPERATIONS



WORK WITH US





Description

Cekpremi.com is an online portal that provides information and comparison of various insurance products such as: car insurance, health insurance, personal accident insurance, property insurance, life insurance, and travel insurance. With online and telephone service, Cekpremi is ready to provide the best insurance product recommendations to suit your needs.

Company
Cekpremi

Website
<https://www.cekpremi.com/>

Country/City
Indonesia/Jakarta

Founded
2014

The screenshot shows the Cekpremi.com website interface. At the top, there is a navigation bar with icons and labels for 'Indonesia', 'Mobil', 'Motor', 'Kesehatan', 'Perjalanan', and 'Properti'. The main content area has a dark background with the text 'Cekpremi.com Portal Asuransi No. 1 di Indonesia' and 'Membandingkan Asuransi dengan Mudah, Murah dan Terpercaya !'. Below this text are five icons representing different insurance types: a car, a motorcycle, a first aid kit, an airplane, and a house. At the bottom, there is an orange bar with the text 'Mulai Perbandingan' on the left, a dropdown menu with 'Asuransi Mobil' selected in the center, and a blue button labeled 'Cek Premi' on the right.

Description



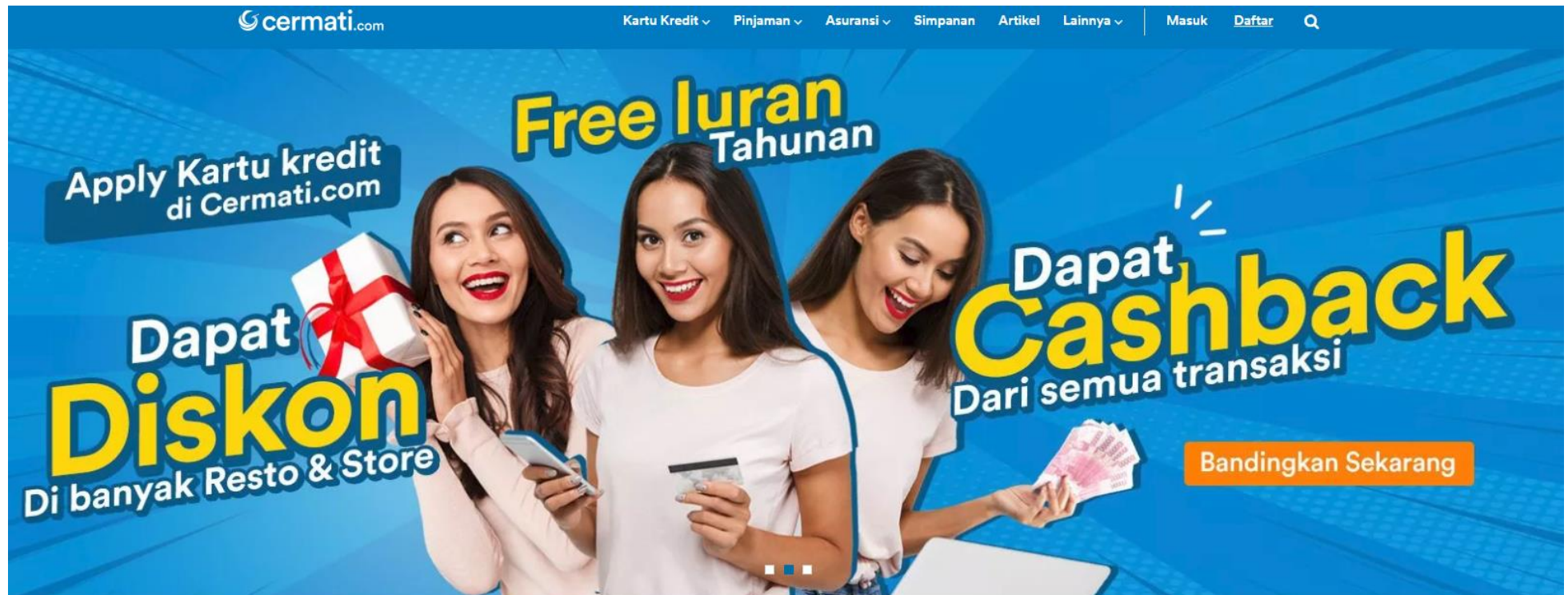
We are a technology startup that engages in the Indonesian financial technology area. We are based in Jakarta and we're founded by ex-silicon valley engineers. Our vision is to use technology to make financial information more available and more useful to everyone.

Company
Cermati

Website
<https://www.cermati.com/>

Country/City
Indonesia/Jakarta

Founded
2015



DUITPINTAR

Company
Duit Pintar

Website
<https://www.duitpintar.com/>


Country/City
Indonesia/Jakarta

Founded
2012

Description

DuitPintar.com is a trusted site that provides information on various financial products. We do not sell or provide these products directly but just to make it easier for you to find all the relevant information of all products available on the market.

The screenshot shows the DuitPintar website interface. At the top is a dark blue navigation bar with the DUITPINTAR logo, flags for Indonesia and the USA, and links for Produk, Blog, Forum, Log In, and a green Daftar button. Below this is a white horizontal menu with icons and labels for Pinjaman, Asuransi, Kartu Kredit, and Tabungan. The main content area features a large banner for AXA insurance. The banner includes the AXA logo with the tagline 'redefining / insurance', the headline 'Asuransi Kecelakaan Senilai Rp 25 Juta Secara Gratis', and a sub-headline 'Nikmati Perlindungan Asuransi Kecelakaan oleh AXA Care Protection tanpa pungutan biaya apapun.' On the right side of the banner is a photo of a smiling woman holding a young child. A red diagonal line runs across the banner. A red button with white text 'AJUKAN SEKARANG >>' is positioned over the photo. Below the banner is a white box with the text 'DAFTARKAN EMAIL ANDA DAPATKAN INFORMASI & PENAWARAN MENARIK'. To the right of this text are three input fields: 'NAMA LENGKAP', 'EMAIL', and a green 'KIRIM' button.

DUITPINTAR   [Produk](#) [Blog](#) [Forum](#) [Log In](#) [Daftar](#)

 [Pinjaman](#)  [Asuransi](#)  [Kartu Kredit](#)  [Tabungan](#)

 **redefining / insurance**

**Asuransi Kecelakaan Senilai
Rp 25 Juta Secara Gratis**

Nikmati Perlindungan Asuransi Kecelakaan oleh AXA Care
Protection **tanpa pungutan biaya apapun.**

AJUKAN SEKARANG >>

**DAFTARKAN EMAIL ANDA
DAPATKAN INFORMASI &
PENAWARAN MENARIK**

[KIRIM](#)

Description



Futuready.com is an online insurance supermarket. It is an initiative and a subsidiary of AEGON, one of the world's leading providers of life insurance, pensions and asset management based in Jakarta, Indonesia.

Company
Futuready

Website
<https://www.futuready.com/>

Country/City
Indonesia/Jakarta

Founded
2011



[Home](#) [Tentang Kami](#) [Cari Asuransi](#) [Artikel](#) [Bantuan](#) [Masuk](#) | [021-2188 4918](#)

Supermarket Asuransi Online

Asuransi Perjalanan, Asuransi Mobil, dan Asuransi Kesehatan — Semua ada di sini

[Asuransi Perjalanan](#) [Asuransi Mobil](#) [Asuransi Kesehatan](#)

Perjalanan ▼	Nama Lengkap	Nomor Selular	Tanggal Perjalanan Berangkat → Pulang	CARI
------------------------------	--------------	---------------	--	----------------------

Dengan klik tombol Cari, maka Anda telah menyetujui [Syarat dan Ketentuan](#) yang berlaku di dalam Futuready.com

LINDUNGI KELUARGA



Description

PasarPôlis.com

PasarPolis.com is the first e-commerce in Indonesia that contains information services, comparisons and applications that provide various insurance products in Indonesia. This portal is made to facilitate the public in obtaining information on insurance comparison quickly, easily and safely.

Company
PasarPolis

Website
<https://www.pasarpolis.com/>

Country/City
Indonesia/Jakarta

Founded
2015

PasarPôlis.com

Tentang Kami | Kontak | FAQs

MUDIK AMAN & NYAMAN

Bersama **PasarPôlis.com**

Voucher Pertamina UP TO 500K untuk ASURANSI KENDARAAN

Diskon 10% untuk Travel Product | **100K** Voucher Alfamart untuk ASURANSI KENDARAAN ADIRA

Gunakan Kode **PPMUDIK18** 21 Mei - 20 Juni 2018

KLIK DISINI UNTUK INFORMASI LEBIH LANJUT

BPJS KETENAGAKERJAAN | KESEHATAN | KENDARAAN | KECELAKAAN DIRI | PROPERTI | JIWA | PERJALANAN

BPJS Ketenagakerjaan

PasarPolis membuat registrasi BPJS Ketenagakerjaan jauh lebih mudah. Dengan BPJS Ketenagakerjaan, jaminan perlindungan sebagai berikut akan ditanggung. Untuk keterangan lebih lanjut, kunjungi situs [BPJS Ketenagakerjaan](#).

Daftar Sekarang Dalam 3 Cara Mudah

NIK (Nomor Induk Kependudukan)



Company
Premiro

Website
<https://www.premiro.com/>

Country/City
Indonesia/Jakarta

Founded
2016

Description

Premiro.com is an independent online service provider that lets you compare different insurance products provided by our insurance partners. Premiro managed under PT Mitra Ibisnis Terapan (MIT), an insurance brokers based on technology that is fully owned by PT Mitra, Iswara & Rorimpandey, leading insurance broker that has stood for more than 40 years.

The image shows a screenshot of the Premiro website's main banner. The banner has a dark blue background with a subtle geometric pattern. It features a crescent moon and a string of hanging lanterns (one large, one small) on the left. On the right, there is a glowing Eid al-Fitr cake (Kado) with candles. The text 'Kado' is in a large, white, serif font, and 'Premiro' is in a white, sans-serif font with the company logo. Below this, it says 'Beli SEMUA ASURANSI PERJALANAN' and 'Dapatkan SALDO GO-PAY HINGGA 50k*'. At the top of the banner, there are navigation links: 'Asuransi', 'Tentang Kami', 'Bantuan', 'Login', 'ID', and a green button that says 'BELI SEKARANG'.

Asuransi ▼ Tentang Kami Bantuan Login ID ▼ BELI SEKARANG

Beli Asuransi dalam Sekejap

Manfaat asuransi tanpa kerumitan berkas tradisional dan dapatkan perlindungan asuransi untuk semua dalam sekejap.

Beli Asuransi Sekarang →

Bandingkan belasan asuransi dalam 30 detik.

Kado
Premiro

Beli **SEMUA ASURANSI PERJALANAN**
Dapatkan **SALDO GO-PAY HINGGA 50k***

Description



RajaPremi.com is a website-based technology development company started in 2013. RajaPremi.com focuses on financial services providing various insurance such as car insurance, motor insurance, trucking insurance, personal accident insurance, property insurance, health insurance, travel insurance and life insurance for Indonesian market.

Company
RajaPremi

Website
<https://www.raja-premi.com/>

Country/City
Indonesia/Jakarta

Founded
2013



Indonesia Fintech Map

Powered by:



PAYMENT

LENDING

PERSONAL FINANCE AND WEALTH MANAGEMENT

COMPARISON

INSURTECH

CROWDFUNDING

POS SYSTEM

CRYPTO & BLOCKCHAIN

ACCOUNTING

Crowdfunding | Arisan Mapan

Powered by:



Company
Arisan Mapan

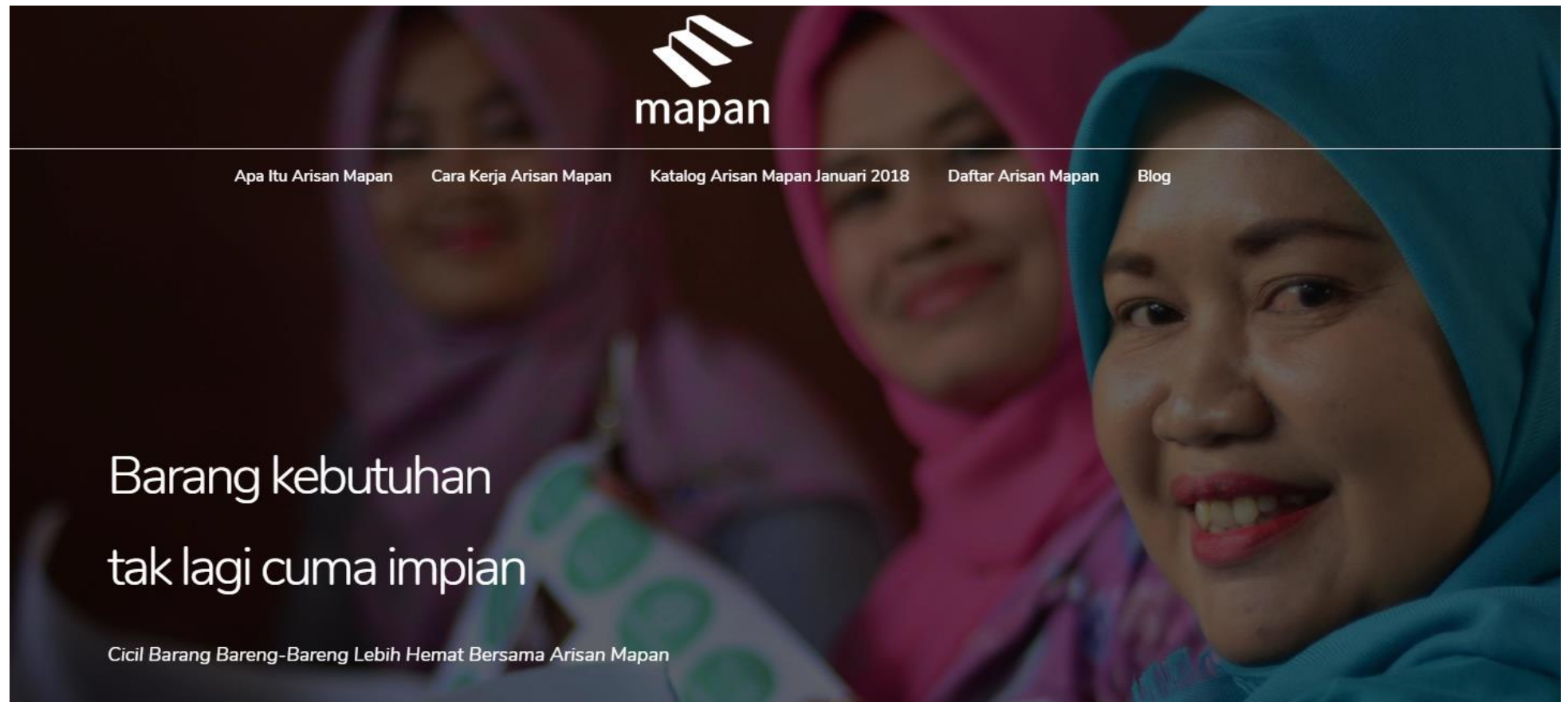
Website
<https://www.mapan.id/>

Country/City
Indonesia/Jakarta

Founded
2014

Description

We are uniting the power of millions of low income families to provide them with better access to goods and services. We do this by recruiting local entrepreneurs and local leaders to facilitate ordering, payment, and delivery for their neighbours using our technology. We split profits with the entrepreneurs, so the local economy could continue to thrive.



Crowdfunding | Ethis Crowd

Powered by:



Description



EthisCrowd.com is the world's first Real Estate Islamic Crowdfunding Platform. Our community of 20,000 ethical and Islamic crowd-investors and donors from 25 countries provide funding for Social Housing development projects in Emerging Indonesia.

Company
Ethis Crowd

Website
<https://www.ethiscrowd.com/>

Country/City
Indonesia/Jakarta

Founded
2014



[Home](#)

[Company](#)

[Invest](#)

[Learn](#)

[Login](#)

[Join Us](#)



Crowdfunding | GandengTangan

Powered by:



Description

GandengTangan is a collaborative venue for business owners who need capital with investors seeking to safely and transparently impact social. Through short-term investment, GandengTangan is present to bridge the two in order to join hands to create a good impact for Indonesia.

Company

GandengTangan

Website

<https://gandengtangan.org/>

Country/City

Indonesia/Jakarta

Founded
2015



MENJADI INVESTOR

AJUKAN PEMBIAYAAN

GT-TRUST

Select Language ▼

MASUK



Crowdfunding | Kapital Boost

Powered by:



Description



Kapital Boost is all about growing communities. Whether it's helping small businesses grow big or protecting the social welfare of less-privileged communities, our Singapore-based hybrid crowdfunding platform allows our members to invest or donate in a way that is ethical and Shariah-focused.

Company

Kapital Boost

Website

<https://kapitalboost.com/>

Country/City

Indonesia/Jakarta

Founded

2015

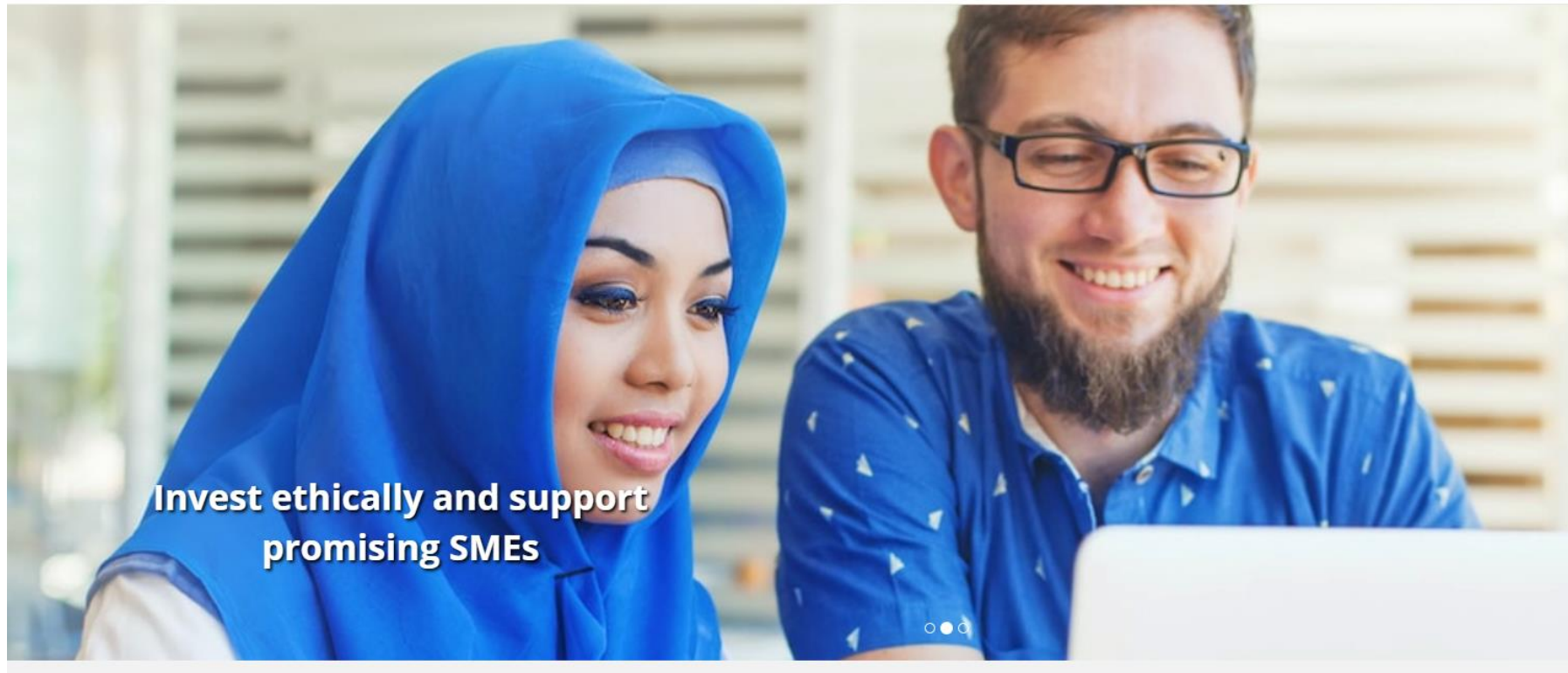


HOME

ABOUT

CAMPAIGNS

GET FUNDED



Description



Kitabisa is the most popular fund raising and donation platform (crowdfunding) in Indonesia. Since 2013, we provide online containers and technology for individuals, communities, organizations, and companies (we call the #Oranges)

Company
Kitabisa

Website
<https://kitabisa.com/>

Country/City
Indonesia/Jakarta

Founded
2013



The screenshot shows the Kitabisa.com homepage with a dark background featuring a close-up of hands. The main headline reads 'Bantu saudara kita yang butuh BIAYA PENGOBATAN' (Help our brother who needs medical costs) with a subtext 'Mulai dari Rp 10.000, salurkan donasi atau zakat terbaikmu' (Start from Rp 10,000, channel your best donation or zakat). Below this are two buttons: 'Donasi' (pink) and 'Zakat' (green). A summary bar displays '11.001 Campaign Terdanai' (11,001 funded campaigns), 'Rp 286.151.522.065 Donasi dan Zakat Tersalurkan' (Rp 286,151,522,065 in donations and zakat channeled), and '740.873 #OrangBaik Tergabung' (740,873 #GoodPeople joined). At the bottom, there's a section titled 'Menghubungkan #OrangBaik' (Connecting #GoodPeople) with the text 'Cerita mereka yang sukses menggalang dana' (Stories of those who successfully raised funds) and two images: a baby in a yellow shirt and a woman with a child.

Kitabisa.com | Cari judul, nama, atau isi campaign

Galang Dana

Bantu saudara kita yang butuh
BIAYA PENGOBATAN
Mulai dari Rp 10.000, salurkan donasi atau zakat terbaikmu

Donasi Zakat

11.001
Campaign Terdanai

Rp 286.151.522.065
Donasi dan Zakat Tersalurkan

740.873
#OrangBaik Tergabung

Menghubungkan
#OrangBaik

Cerita mereka yang sukses
menggalang dana

Crowdfunding | Limakilo

Powered by:



Description



Companies formed from one of the teams incorporated in the Code4Nation community who want to help farmers in Indonesia sell their commodities better. Our greatest hope is that people can buy food commodities directly from farmers.

Company
Limakilo

Website
<https://limakilo.id/>

Country/City
Indonesia/Jakarta

Founded
2015

The screenshot shows the Limakilo website homepage. At the top is a navigation bar with the Limakilo logo on the left and links for 'Beranda', 'Petani Mitra', 'Belanja', 'Grosir', and 'Pasar Petani' in the center. On the right side of the navigation bar are links for 'Masuk | Daftar' and 'Akunku' next to a user icon. Below the navigation bar is a large hero section with a background image of a person's hands holding a piece of fruit. The text in the hero section reads 'Menjadi fokus kami untuk mengefisiensikan rantai pasok makanan' (Our focus is to make the food supply chain more efficient). Below this text is a purple button that says 'Menjadi Petani Mitra >'. At the bottom of the page is a light blue banner. On the left side of the banner is a cartoon illustration of a purple vegetable character with a smiling face, arms, and legs, surrounded by small yellow and green plus signs. To the right of the illustration, the text says 'Daftarkan warung sayur di sekitar Anda menjadi agen / kios kilo untuk bisa menjual langsung hasil panen petani' (Register vegetable stalls around you to become agents / kilo kiosks to be able to sell directly the farmers' harvest). On the far right of the banner is a red button that says 'Dapatkan souvenir dari Limakilo.id' (Get a souvenir from Limakilo.id).



Description

WeCare.id is an online crowdfunding platform which pools the fund for patients who can't afford their medical bills, enabling them to access a decent, optimal, and effective healthcare treatment.

Company
WeCare.id

Website
<https://wecare.id/>

Country/City
Indonesia/Jakarta

Founded
2014

Indonesia Fintech Map

Powered by:



PAYMENT

LENDING

PERSONAL FINANCE AND WEALTH MANAGEMENT

COMPARISON

INSURTECH

CROWDFUNDING

POS SYSTEM

CRYPTO & BLOCKCHAIN

ACCOUNTING

POS System | Bima Sakti

Powered by:



Company
Bima Sakti

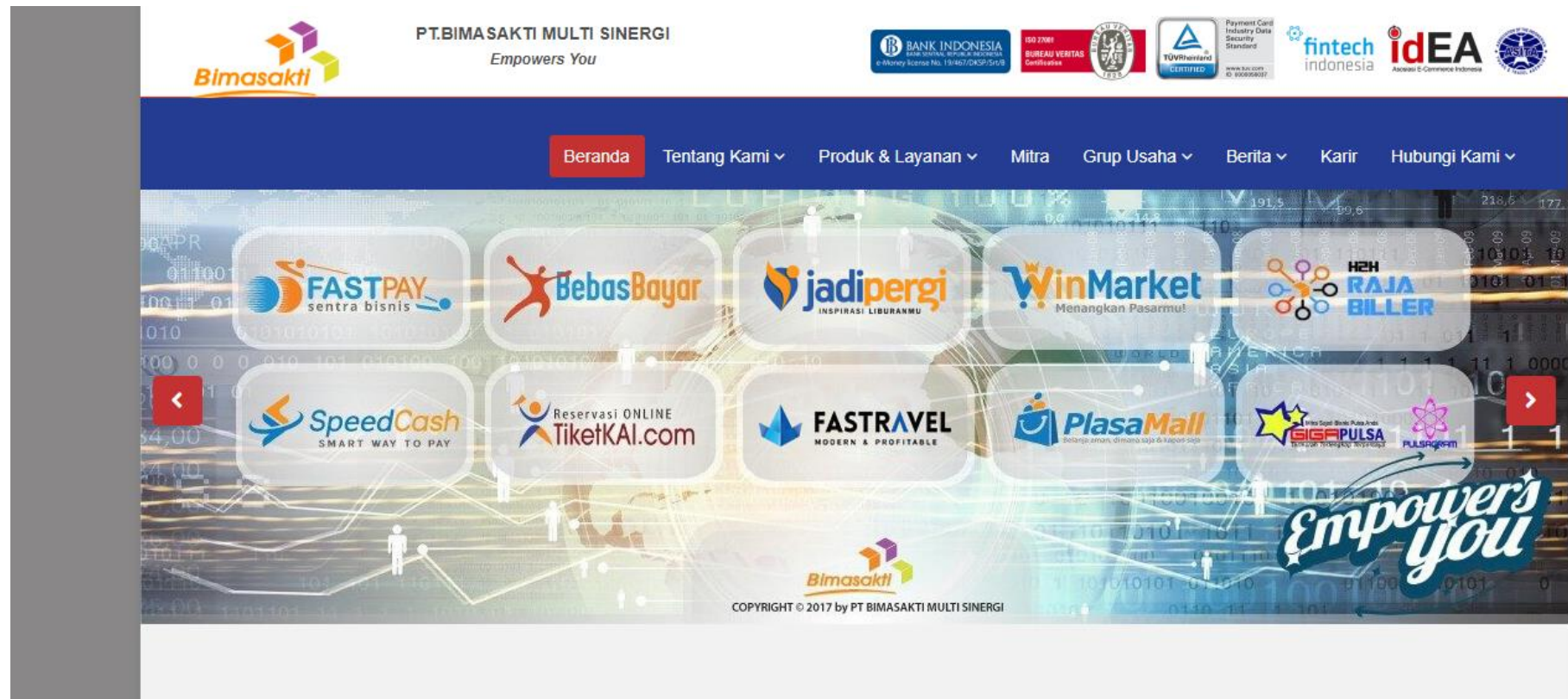
Website
<https://www.bm.co.id/>

Country/City
Indonesia/Jakarta

Founded
2012

Description

PT Bimasakti Multi Sinergi is an IT-based company in Indonesia, especially in the business of micro-payment, e-commerce and travel which constantly innovate and develop on the technology and service side, which is one of the company's strategy in line with an increase in FinTech's business in Indonesia in particular.



POS System | DealPOS

Powered by:



Description



Deal-POS is a cloud based point-of-sale (POS), inventory and accounting software for your business. Indonesian startup DealPOS instead wants to push point-of-sales systems onto the web – and the interface onto any tablet or iPad.

Company
DealPOS

Website
<https://www.dealpos.com/>

Country/City
Indonesia/Jakarta

Founded
2013

The image shows a screenshot of the DealPOS website. The header features the DealPOS logo on the left and navigation links (ABOUT, TOUR, PRICING, DEMO, CONTACT, MORE) on the right. The main content area has a large heading "Cloud POS Software for retail business" and a subheading "Start your retail outlet Anytime Anywhere". Below this is a "Sign Up for Free" button. At the bottom, there are two logos: "NO INSTALLATION Web Browser" and "AVAILABLE IN Google play". To the left of the text is a computer monitor displaying the DealPOS dashboard, which includes a "Weekly Sales" line graph, a "Today" summary, and a "This Month" summary. To the right is a tablet displaying the DealPOS interface, showing a list of products and their prices.

POS System | Jempol Kios

Powered by:



Description

Jempol Kios was established since 2007, under the auspices of PT Mitra Distribusi Utama, which is a modern channel aggregator / switching from Telco operators and payment points in Indonesia.

Company
Jempol Kios

Website
<http://jempolkios.co.id/>

Country/City
Indonesia/Jakarta

Founded
2007



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[Product](#)

[Benefits](#)

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POS System | Moka

Powered by:



Description

moka

Moka is a mobile Point of Sale (POS) technology company based in Jakarta, Indonesia. Moka provides end-to-end POS and payment solution that empowers small and medium businesses in Indonesia to sell and grow.

Company
Moka

Website
<https://www.mokapos.com/>

Country/City
Indonesia/Jakarta

Founded
2014

POS System | Olsera

Powered by:



Description

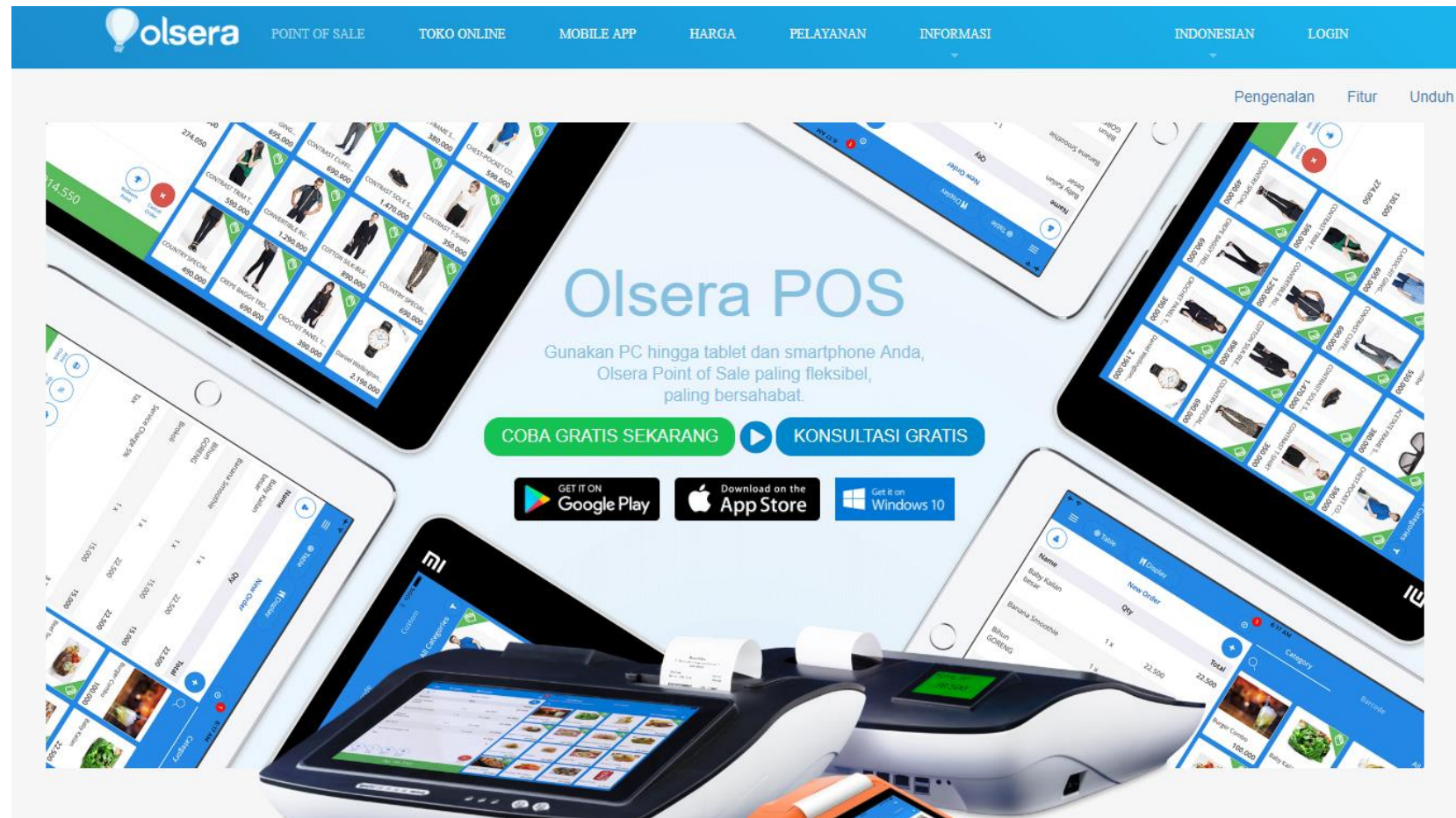
Olsera is a creative solution that helps you design and build online stores, while presenting Point Of Sale (POS) to your smart phone or tablet, with every convenience that today's technology can bring.

Company
Olsera

Website
<http://www.olsera.com/id/pos>

Country/City
Indonesia/Jakarta

Founded
2015



POS System | Pawoon

Powered by:



Description



Company
Pawoon

Website
<https://www.pawoon.com/>

Country/City
Indonesia/Jakarta

Founded
2013

Pawoon is cloud-based Point of Sales (POS) application for Small to Medium Enterprises (SMEs). Pawoon help SMEs becoming more efficient and productive in running their business, by providing a platform that gives them the tools to thrive in the current era of connected commerce.

The image shows the Pawoon website landing page and a physical POS terminal. The website has a light blue background with the Pawoon logo at the top left. Navigation links include "FITUR", "CERITA KONSUMEN", "HARDWARE", and "HARGA". There are "LOGIN" and "COBA GRATIS" buttons. The main heading is "Aplikasi Kasir Online" with the subtitle "Pilihan Pebisnis Indonesia". Below this is a sign-up form with fields for "Nama Bisnis", "Email", and "Nomor Telepon", and a "COBA GRATIS SEKARANG" button. The background of the website features a faint image of a person. To the right of the website is a white POS terminal with a tablet displaying the Pawoon app interface, which shows a menu of food items. A receipt is printed from the terminal.

Indonesia Fintech Map

Powered by:



PAYMENT

LENDING

PERSONAL FINANCE AND WEALTH MANAGEMENT

COMPARISON

INSURTECH

CROWDFUNDING

POS SYSTEM

CRYPTO & BLOCKCHAIN

ACCOUNTING

Cryptocurrency & Blockchain | Bitcoin.co.id

Powered by:



INDODAX

Company

Bitcoin.co.id/Indodax

Website

<https://indodax.com/>

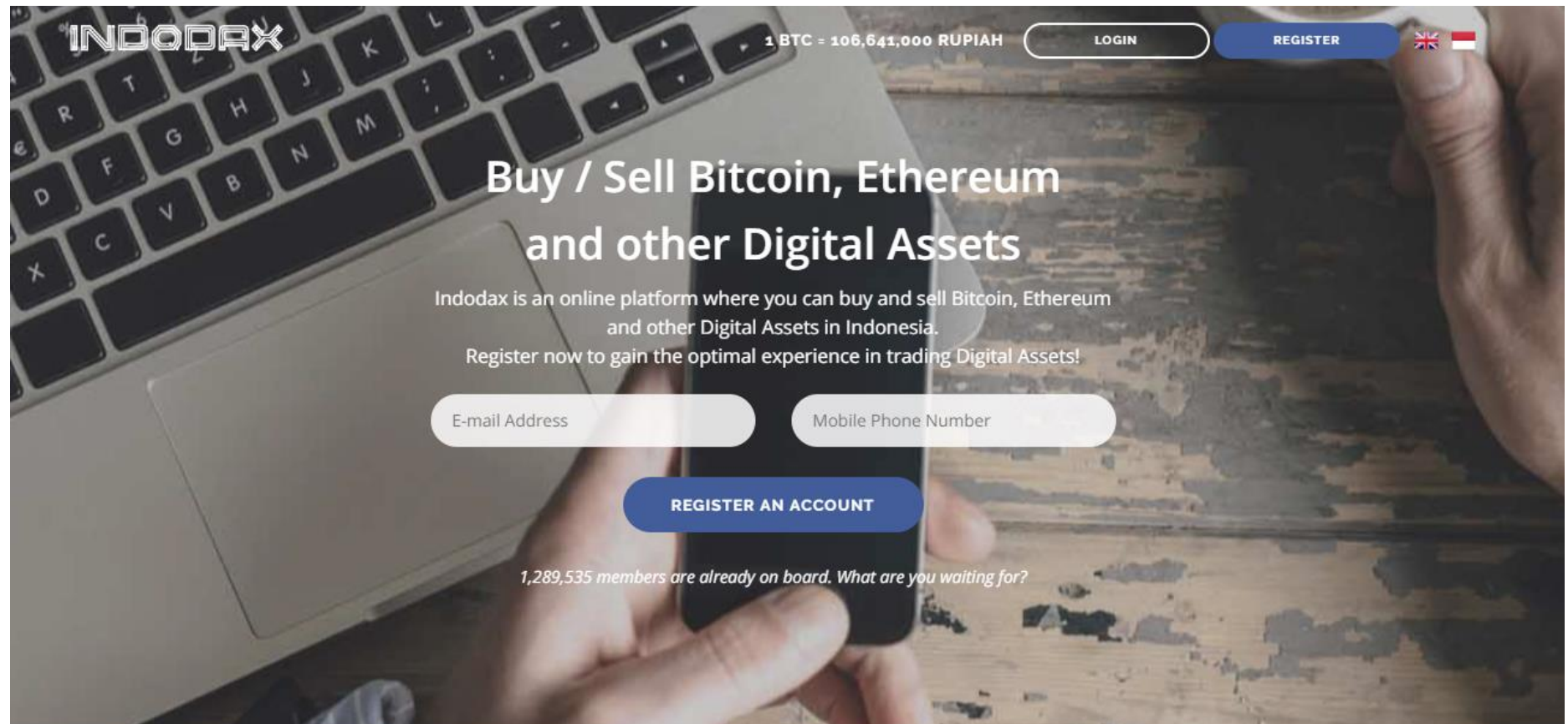
Country/City

Indonesia/Jakarta

Founded
2013

Description

Bitcoin.co.id is the Biggest Indonesia Bitcoin Exchange that act as bitcoin's backbone for the finance ecosystem in Indonesia.



Cryptocurrency & Blockchain | Luno

Powered by:



Description

Luno is a leading global digital currency company with a team of over 40 technology and finance experts, operating across several countries and continents. Our products and services make it safe and easy for people and businesses to store, buy, use and learn about digital currencies like Bitcoin.

Company
Luno

Website
<https://www.luno.com/id/>

Country/City
Indonesia/Jakarta

Founded
2013

Cara paling mudah beli Bitcoin dan Ethereum

Luno memudahkan Anda membeli, menyimpan, dan mempelajari mata uang digital seperti Bitcoin dan Ethereum di Malaysia

Daftar

atau download aplikasi Luno sekarang



Cryptocurrency & Blockchain | Pundi X

Powered by:



PUNDI^x

Description

We want to make using cryptocurrency as easy as getting bottled water. At Pundi X, we seek to bring cryptocurrency to the next billion users and will help increase the value of cryptocurrency for all. Pundi X team operates globally with offices in Jakarta, London, Taipei, Shenzhen and Singapore.

Company

Pundi X

Website

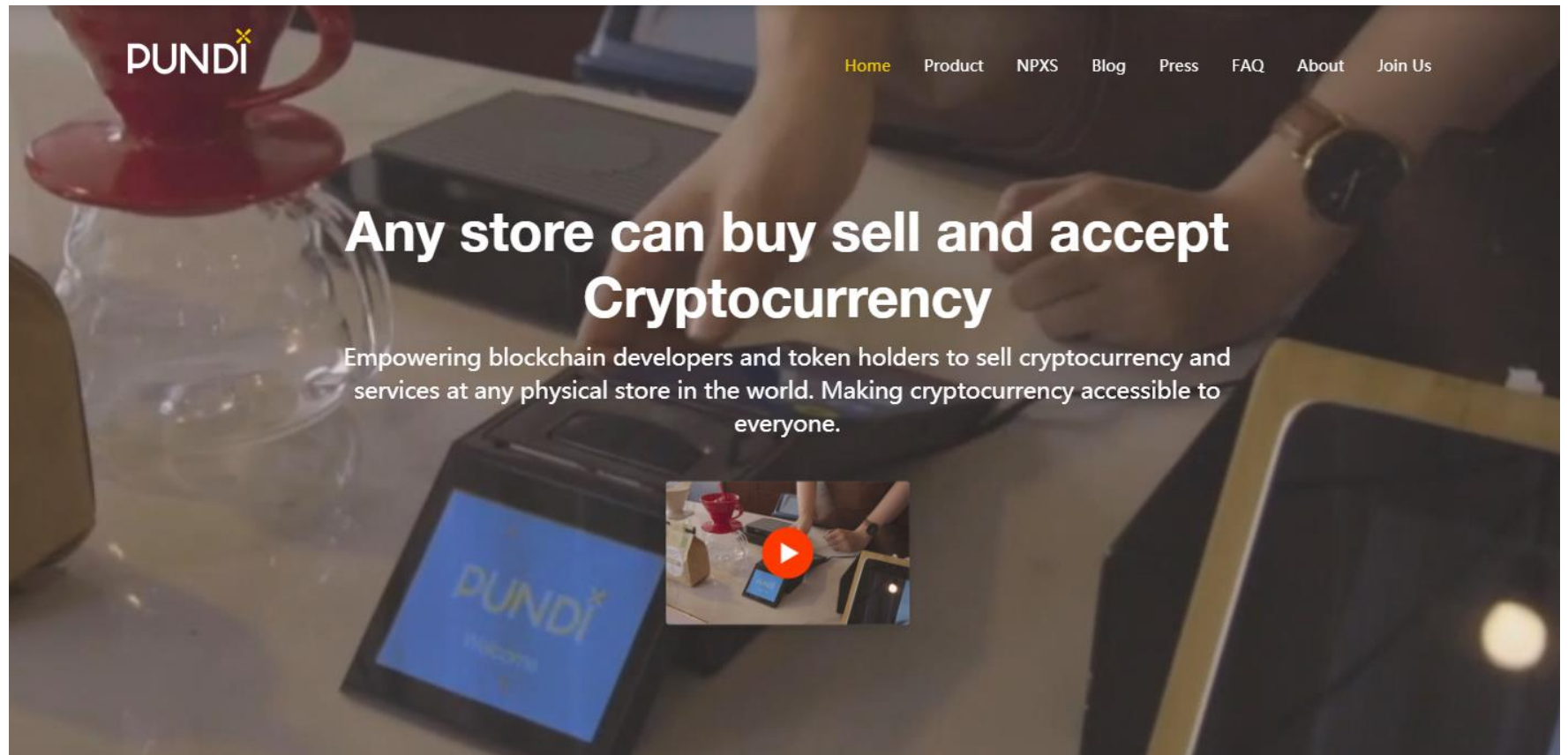
<https://pundix.com/>

Country/City

Indonesia/Jakarta

Founded

2014



Indonesia Fintech Map

Powered by:



PAYMENT

LENDING

PERSONAL FINANCE AND WEALTH MANAGEMENT

COMPARISON

INSURTECH

CROWDFUNDING

POS SYSTEM

CRYPTO & BLOCKCHAIN

ACCOUNTING

Accounting | Akunting Mudah

Powered by:



Company
Akunting Mudah

Website
<https://akuntingmudah.com>

Country/City
Indonesia/Jakarta

Founded
2013

Description

Akunting Mudah (which translates to “Easy Accounting”) is another cloud-based accounting software. Akunting Mudah helps users prepare and analyze their financial statements. The firm claims users don’t even need to understand the basic theory of accounting to use the product.



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semudah mencatat
di buku kas
sepintar akuntan
profesional

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[Coba GRATIS ?](#)

Description



Jojonomic is focused on making simple, human, delightful things. That's how we're creating the thoughtful finance. A finance that takes care of the people inside it and the world around it, easily.

Company
Jojonomic

Website
<https://jojonomic.com/>

Country/City
Indonesia/Jakarta

Founded
2015

A screenshot of the Jojonomic website. The header includes the Jojonomic logo, navigation links for PRODUCTS, PRICING, LOGIN, and a language selector (ENG), and a REQUEST DEMO button. The main content area features the headline "Reimbursement made easy." with the subtext "Mobile expense management enterprise solution." Below this are two buttons: "Try Now" and "Detailed Info". A note at the bottom states "No credit card required." On the right side, there is a large image of a man looking at a smartphone. The phone screen displays a receipt from Jojonomic with the following details: Address: Jl. Pemuda 31, Purwokerta, JABAR, 41111; Phone: 0264 200726; Date: 01 Mei 2017; Time: 09:09; Receipt Number: 38056F; Collected By: jumaroh cianea. The receipt lists items and prices: Nasi x6 (Rp. 45.000), Sate x3 (Rp. 21.000), Ayam Goreng x6 (Rp. 108.000), Black Coffee x1 (Rp. 15.000), White Coffee x1 (Rp. 20.000), Sate Maran... x40 (Rp. 200.000), Tahu / Tempe x4 (Rp. 12.000). The subtotal is Rp. 421.000 and Ppn (10%) is Rp. 42.100. A speech bubble from the man says "Capture! Easily Snap Your Expense Receipt".

Powered by:



CONTACT

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