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INDONESIA

FINTECH LANDSCAPE REPORT | MAY 2018



www.fintechnews.sg



www.facebook.com/FintechIndonesia/

INDONESIA STATISTICS

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POPULATION
261.12 Million



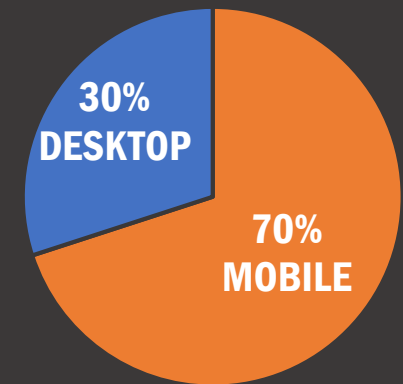
**BANKED
POPULATION**
48.9%



**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



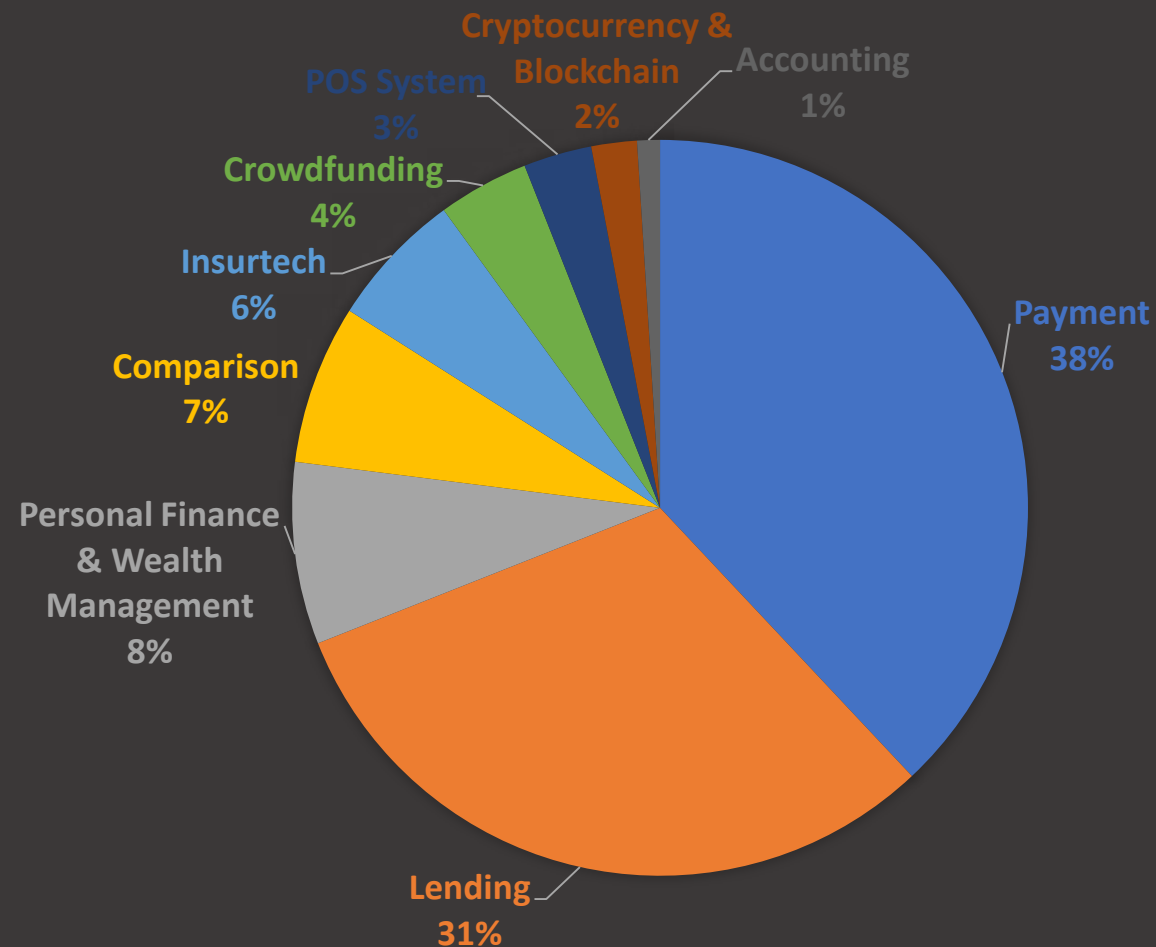
**Transaction value
expected to show
a growth rate of**

**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

Powered by:



Payment



Lending



Personal Finance & Wealth Management



Comparison



Insurtech



POS System



Crypto & Blockchain



Accounting



Crowdfunding



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



Payment | Bayarind

Powered by:



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 **Bebas Bayar**

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 ngantir untuk melakukan membayar tagihan2 pembelian pulsa, semuanya bisa dilakukan di rumah, tinggal klik... praktis, dapat cashback lagi, selain itu saya jg bisa menjadi agen pulsa dan tagihan2"

ACHMAD KURNIAWAN Jawa Tengah Kabupaten Berau 11 Mar 2018 what lainnya

Payment | Cashlez

Powered by:



Description

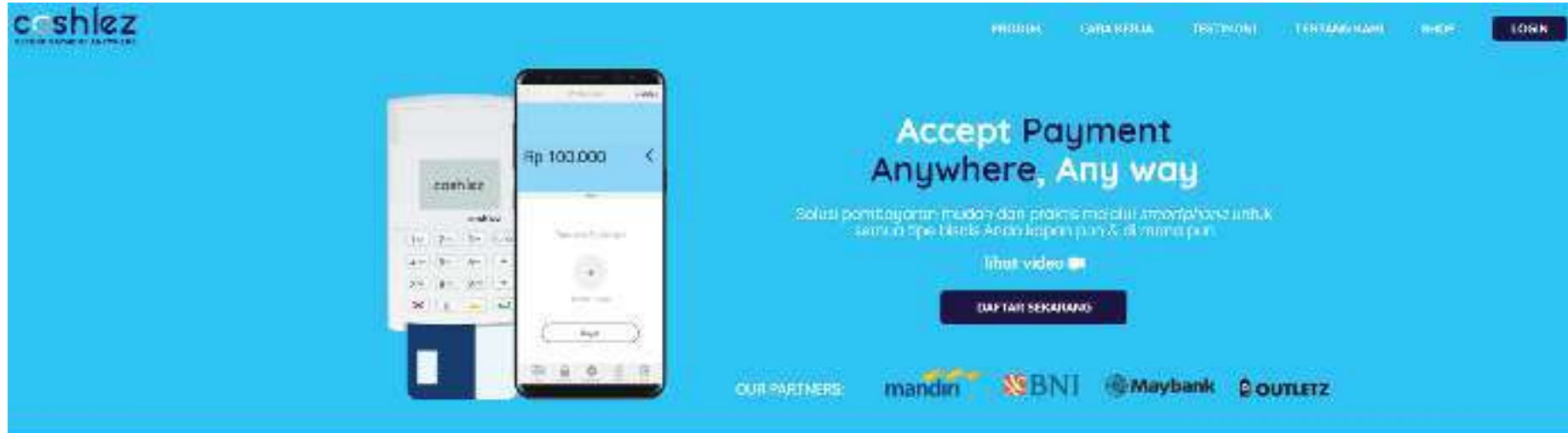
Cashlez is the first locally developed EMV card-present processor VAPN "value added payment network", tailored for the demands by South East Asia's largest economy. Established to bridge the huge gap between the number of cards in circulation in the country and the relatively low number of acceptance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

Company
Cashlez

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

Country/City
Indonesia/Jakarta

Founded
2015



Saatnya beralih ke transaksi non-tunai



1. Mudah dan nyaman untuk nasabah



2. Mudah dan praktis



3. Mudah dan praktis



4. Mudah dan praktis



Description

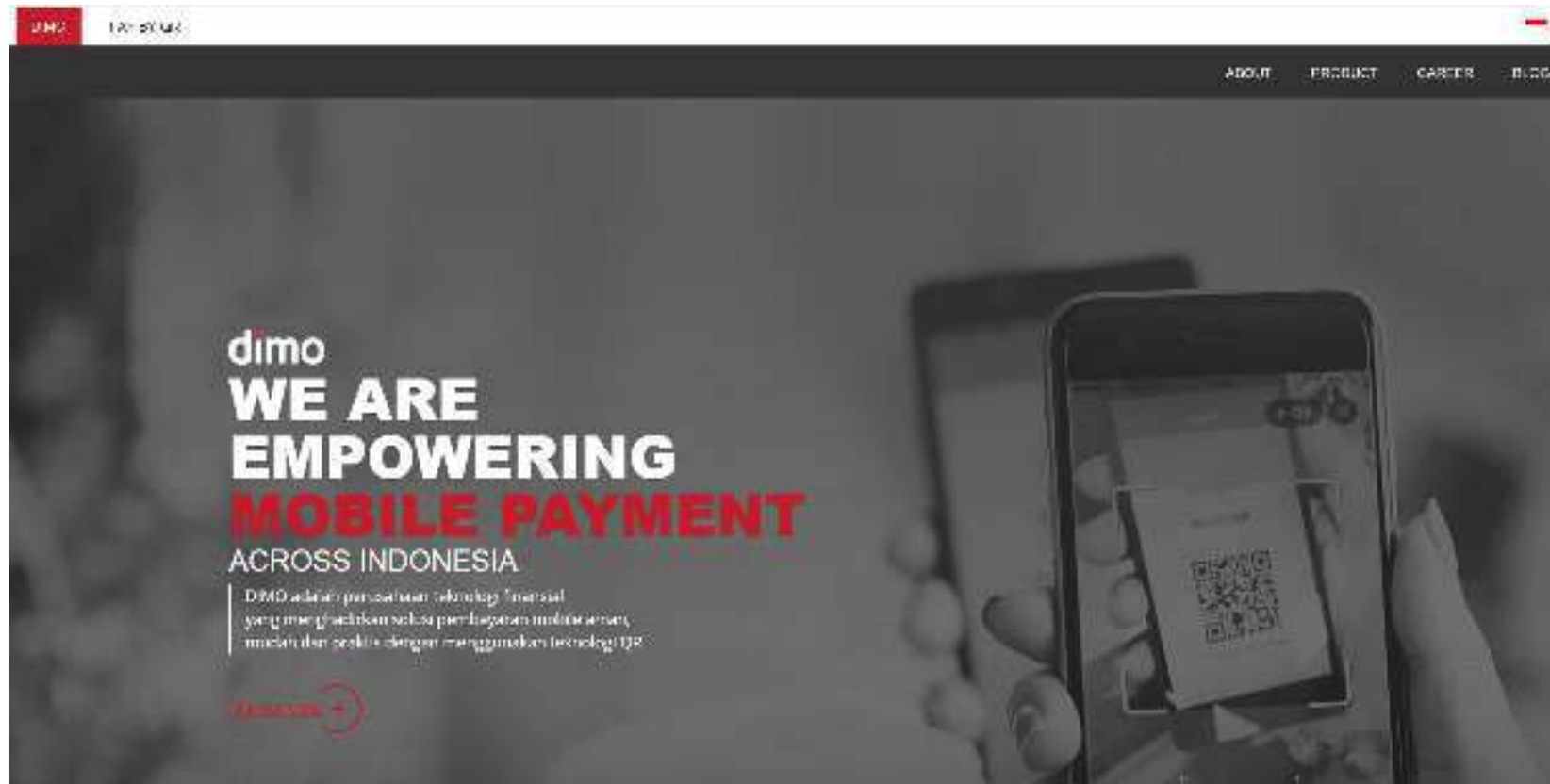
Founded in 2013, Dimo Pay was previously known as FLASHiZ Indonesia. In March 2016, it launched its QR code-based, white label mobile payment app Pay by QR. The company claimed to have secured partnership with 150 retail outlets; it is also working together with Sinarmas Bank and startups such as HappyFresh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

Company
Dimo

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

Country/City
Indonesia/Jakarta

Founded
2016





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
Doku

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

Country/City
Indonesia/Jakarta

Founded
2007





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.

The screenshot shows the Duithape website homepage. At the top left is the Duithape logo. A horizontal navigation menu contains the following links: ABOUT IIS, BERANDA, DAFTAR MASUK, BERITA, PRODUK, LOKASI AGEN, PETUNJUK, BANTUAN, BIAYA, and TENTANG KAMI. The main banner area has a dark blue background with the text "GUNAKAN duithape" in large white and orange letters, followed by "membuat hidup lebih mudah" in smaller white text. Below this is a white button with the text "Daftar / Masuk". On the right side of the banner, three smartphones are shown, displaying the Duithape app interface on their screens.



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.

Company

Easy Pay

Website

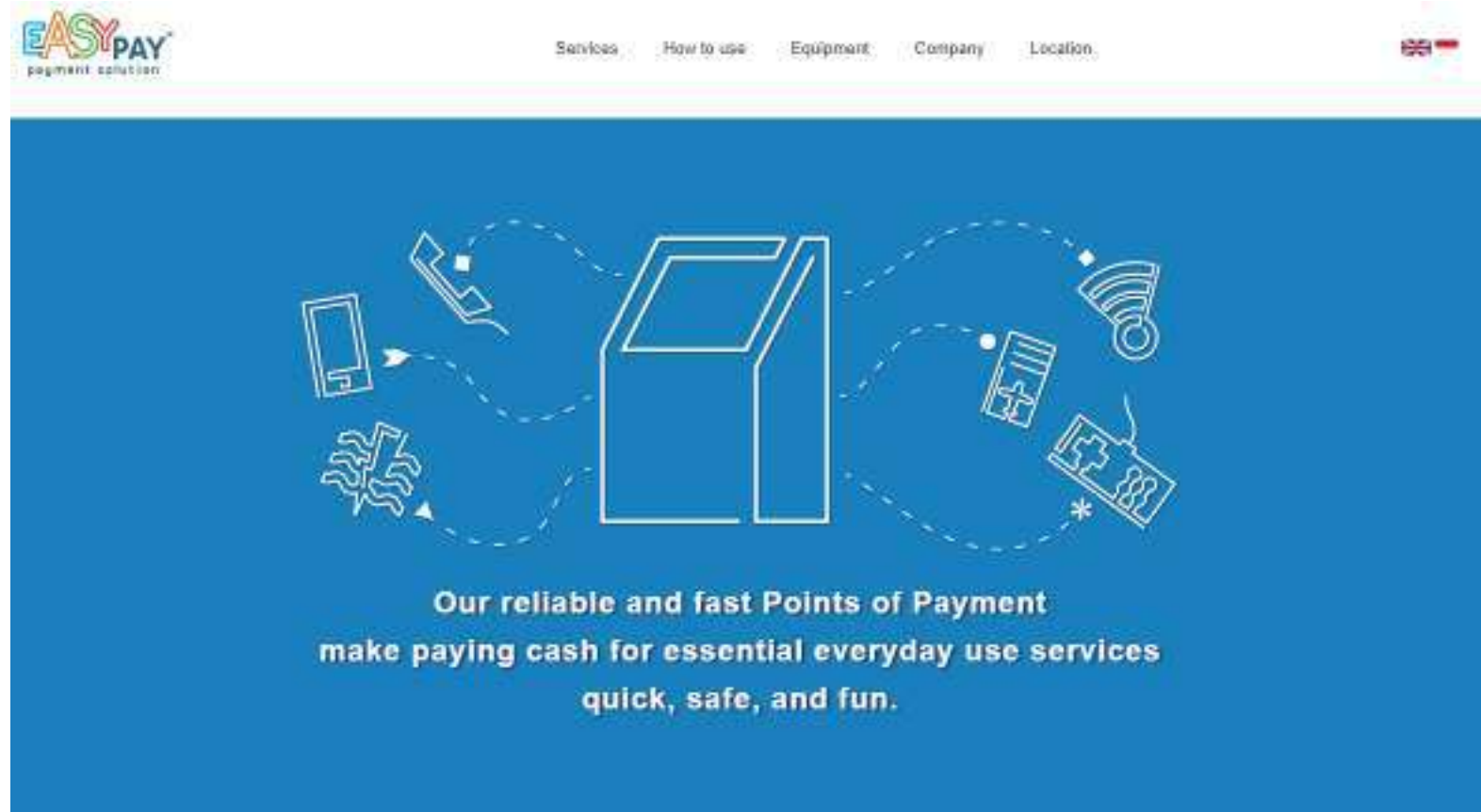
<http://easypay.co.id/>

Country/City

Indonesia/Jakarta

Founded

2013



espay

Company
Espay

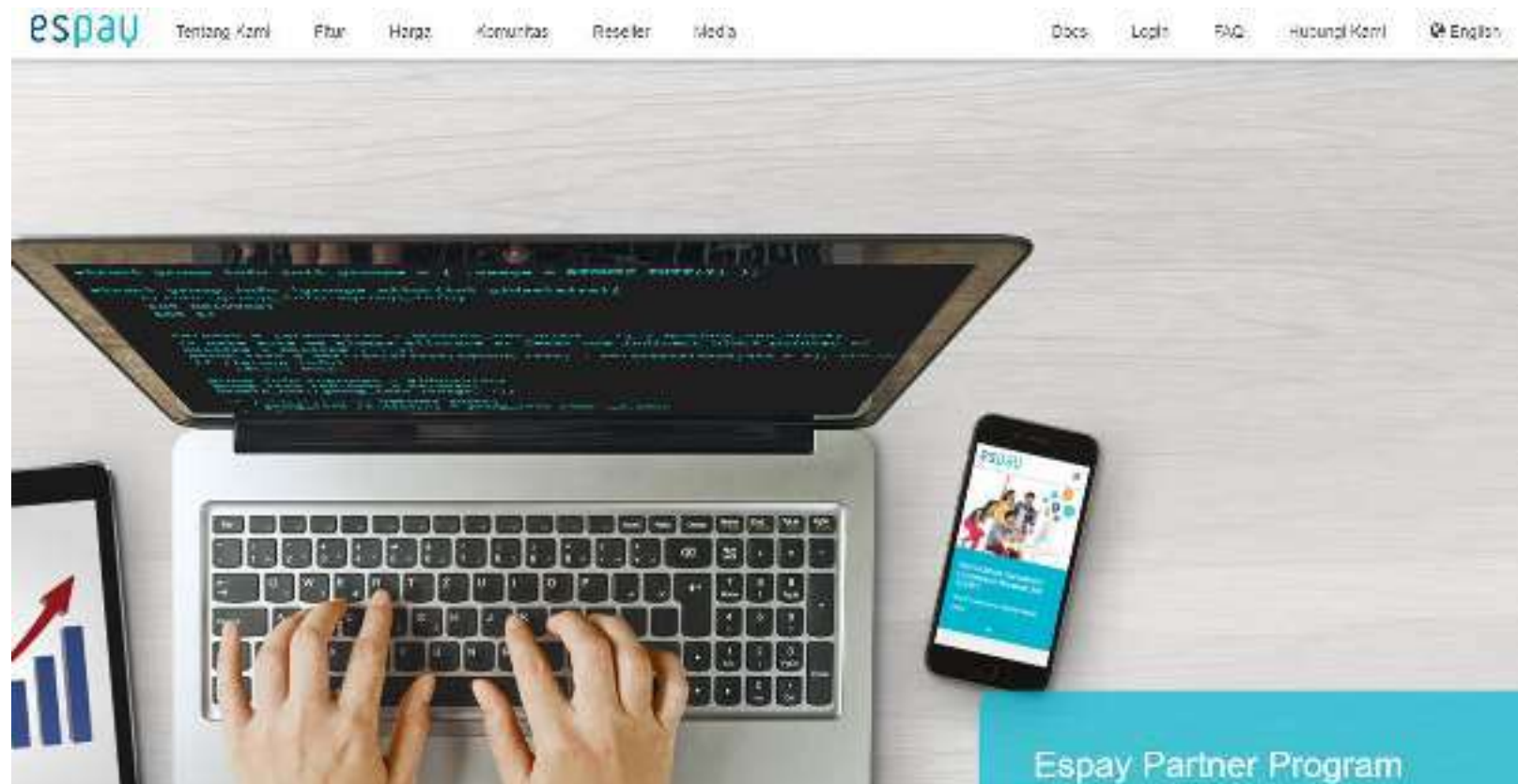
Website
<http://espay.id/>

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.).





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

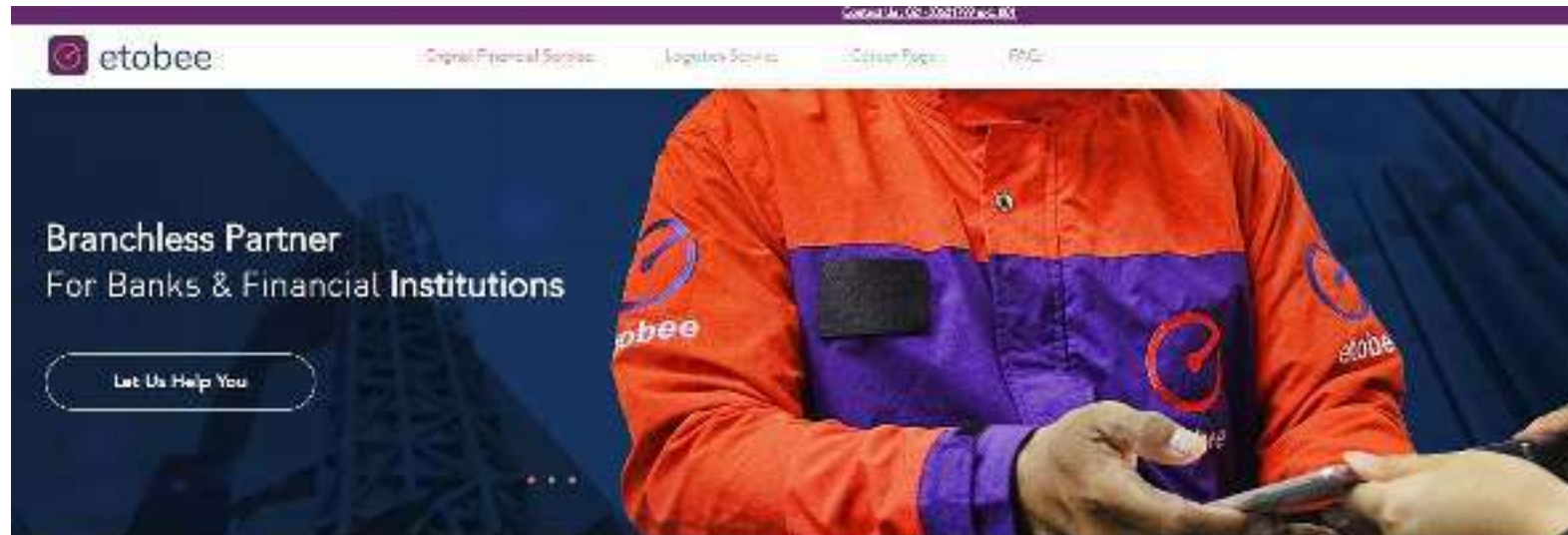
<https://www.etobee.com/>

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 increase 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:

Payment | Faspay

Powered by:



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.finnet-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.

The screenshot shows the homepage of the Finnet website. At the top, there is a navigation menu with links for 'Beranda', 'Tentang Kami', 'Layanan & Layanan', 'Mitra', 'Kepercayaan', 'Berita & Informasi', 'Kontak', and 'Kartu'. Below the navigation is a large banner image of a hand holding a card over a payment terminal. The text on the banner reads: 'Lihat bagaimana cara Kami menghubungkan Anda dengan Mitra Bisnis Anda melalui Uang Elektronik. "teknologi NFC - Near Field Communication"'. Below the banner is a red button labeled 'Info lebih lanjut >'. At the bottom of the page, there is a section titled 'Selamat Datang di Finnet Indonesia' with a 'Selanjutnya >>>' button.



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





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
Tiket Resmi - Kelompok Kerja OJK



Lebih dari 250.000 pengguna
Aplikasi mereka adalah Flip

Rp1.000 Miliar

Nilai transfer antar bank yang sudah dikirimkan Flip sejak October 2016
[Lihat transfer 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.



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.

GO-JEK | [ABOUT US](#) | [CONTACT](#) | [BLOG](#) | [FAQ](#)

[GO-JEK](#) | [ENGLISH](#)

Company

Go Jek/Go Pay

Website

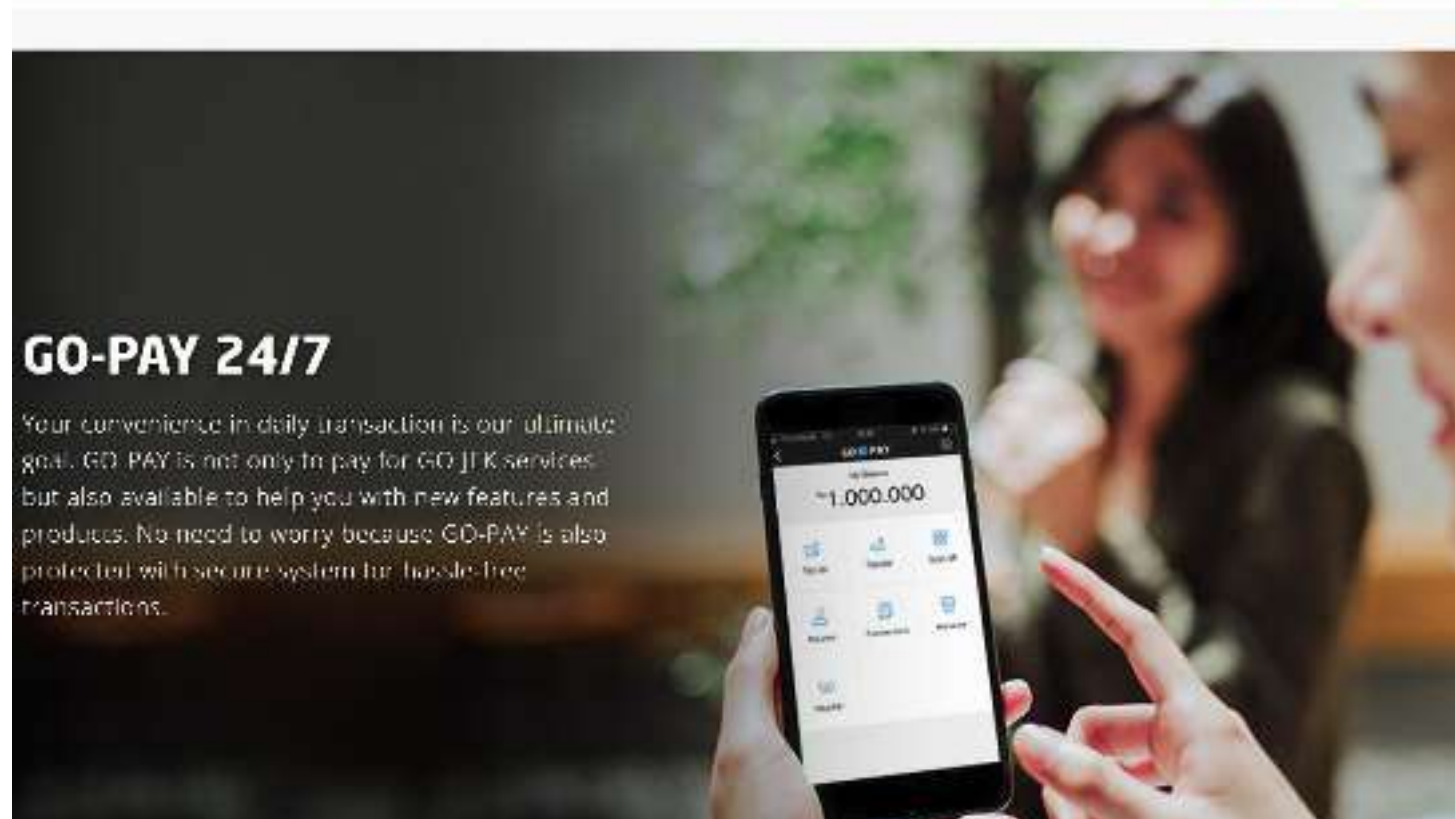
<https://www.go-jek.com/go-pay/>

Country/City

Indonesia/Jakarta

Founded

2010



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.



Payment | Indomog

Powered by:



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.

Company
Indomog

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

Country/City
Indonesia/Jakarta

Founded
2008

The screenshot shows the Indomog website interface. At the top, there is a navigation bar with the Indomog logo, a search icon, and links for 'REGISTER / LOG IN' and 'CART'. Below the navigation bar is a 'PROMOTION AND FEATURE RECOMMENDATION' section with four banners: 'BUY MOGPlay NOW! EARPHONE LINE BROWN', 'DISCOUNT 10% BELI SEKARANG JUGA!', 'amazon', and 'SURVIVE IS THE ONLY OPTION'. Below this is a 'HALL OF THE GAMES' section, and at the bottom is a 'TOP GAMES' section featuring logos for Google Play, MOGPlay, iTunes, LORDS MOBILE, STEAM WALLET, and boyaa.

Payment | Intrajasa

Powered by:



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



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

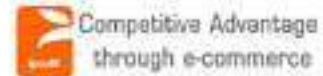
iPay88 is a leading regional Payment Gateway provider in South East Asia which has successfully provided competitive advantage through e-commerce and online payment services to more than 10,000 merchants globally and regionally. Since its inception in 2006, iPay88 has grown leaps in online payments in 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



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



Payment | iPaymu

Powered by:



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 includes the iPaymu logo and navigation links: HOME, EVENT, LAYANAN, WHAT, SUPPORT, MEDIA, DOCS, and a yellow LOGIN button. The main content area features a large blue background with the text: "Menerima Transaksi Global dengan Langkah Sederhana", "1 Akun untuk semua Bank dan jaringan VISA, MASTER CARD, JCB & AMEX", and "Integrasi Pembayaran Cash on Delivery (COD) ke Seluruh Indonesia". On the right side, there is a yellow box with the number "59.122" and the text "Merchant iPaymu" and "Telah terhubung ke 140 Bank di Indonesia". Below this is a green button labeled "DAFTAR SEKARANG" with the subtext "Risiko 0 modal, terima pembayaran online". At the bottom right, there is a small circular logo for "SAYAN" and a link for "Cara Daftar".

Payment | Kartuku/Spots

Powered by:



spots



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.

Company
Kartuku/Spots

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

Country/City
Indonesia/Jakarta

Founded
2001

The screenshot shows the Spots website with a central diagram titled "APA YANG KAMI LAKUKAN?". The diagram features a central pie chart with three segments, each connected to a different stakeholder: Merchant, Konsumen (Consumer), and Partner. Each stakeholder has a brief description of Spots' services and a list of key features.

Merchant
SPOTS membantu menghubungkan Merchant dengan jaringan Konsumen, seperti:

- Mempermudah proses akuisisi konsumen
- Mempermudah penarikan dana
- 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/mendek

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 solutions.



Safe & secured platform

Especially for the unbanked population.



Improve Business



Support conventional business to go online

Inspire more startups



Co-develop Indonesian payment and eCommerce landscapes to compete internationally



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.

Company
Kioson

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

Country/City
Indonesia/Jakarta

Founded
2015





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



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.bankmandiri.co.id/>

Country/City
Indonesia/Jakarta

Founded
2013



Payment | Matchmove

Powered by:



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.

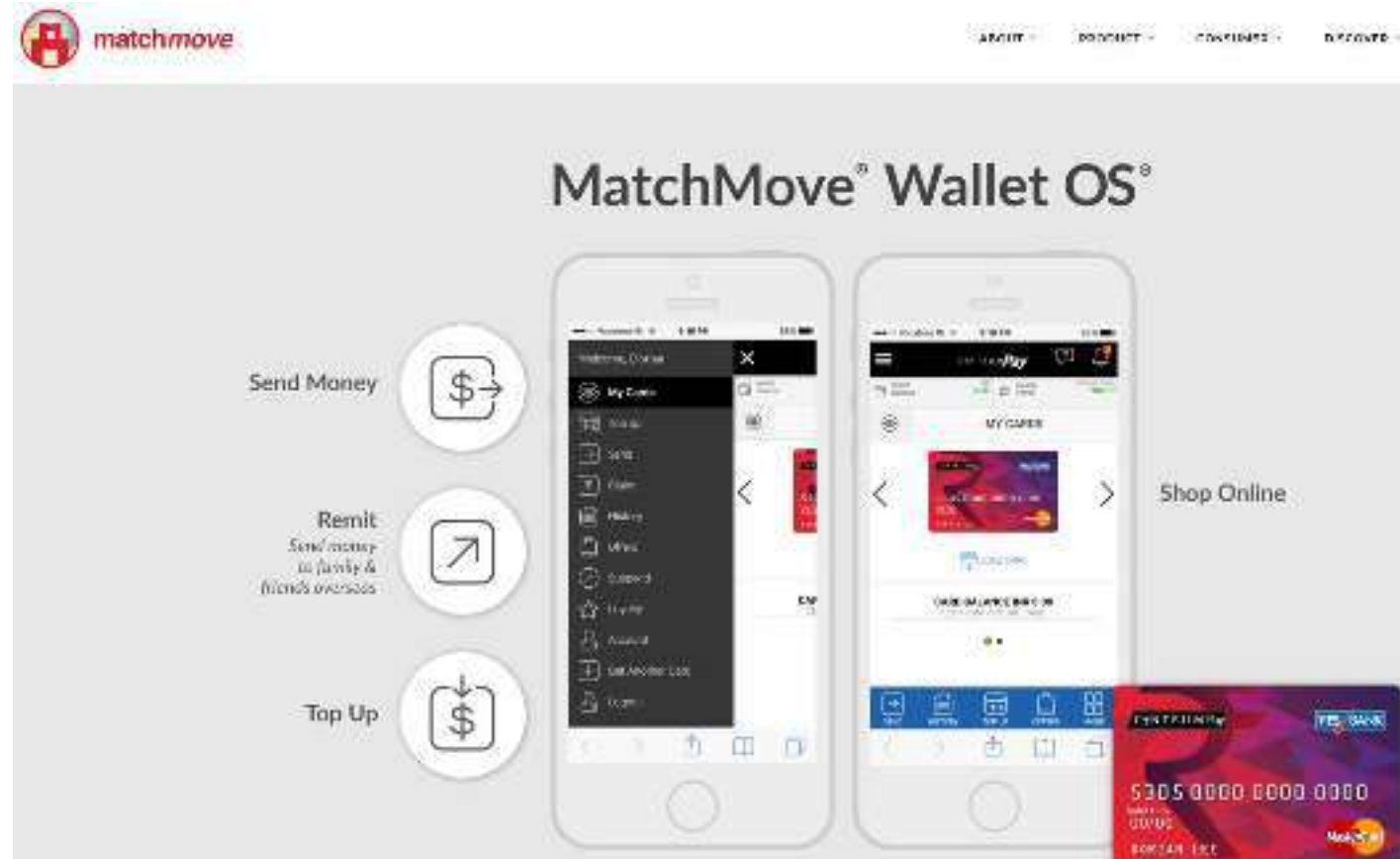


Company
Matchmove

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

Country/City
Indonesia/Jakarta

Founded
2016



Payment | Midtrans

Powered by:



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.

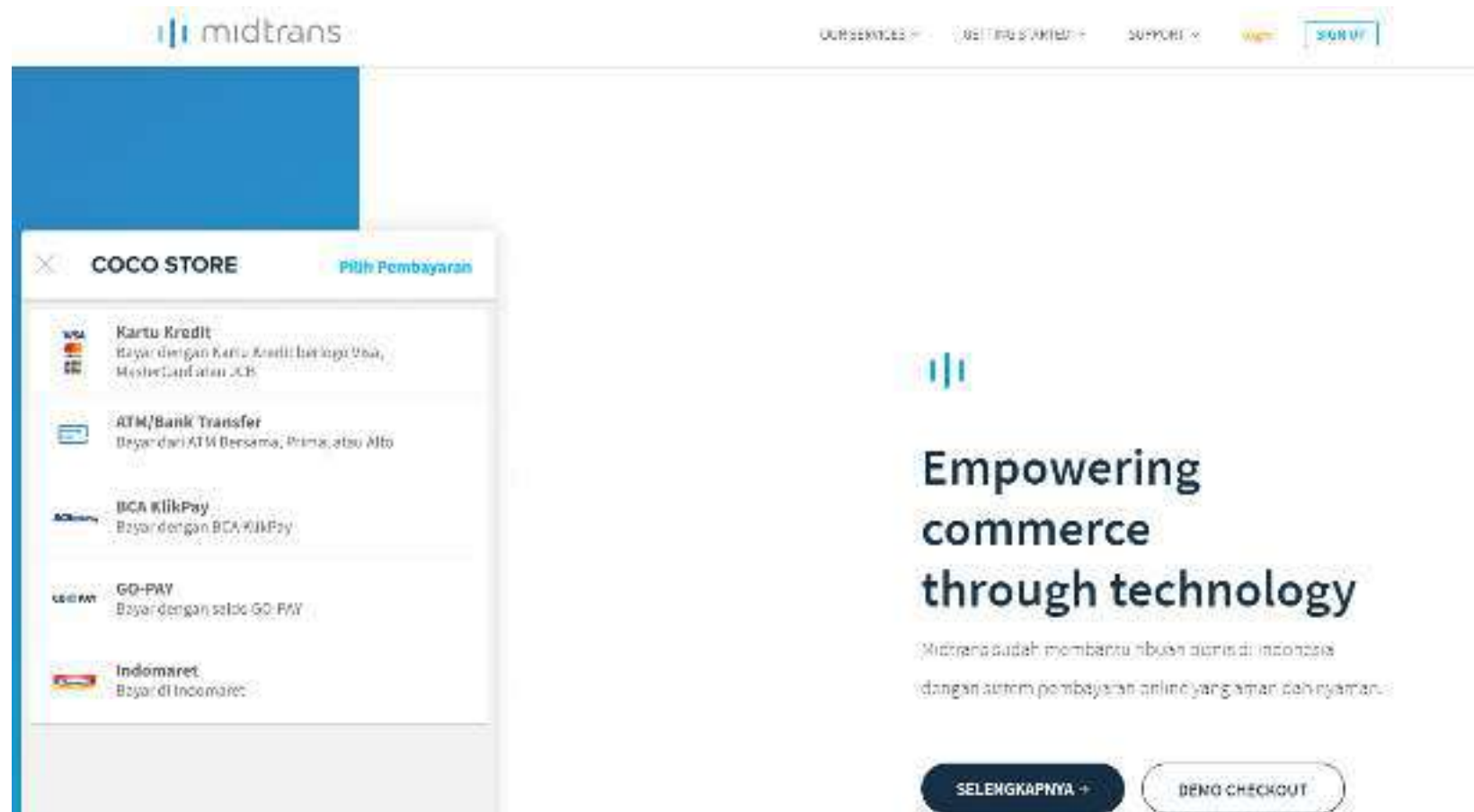


Company
Midtrans

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).



Payment | Mol Money Online

Powered by:



Description

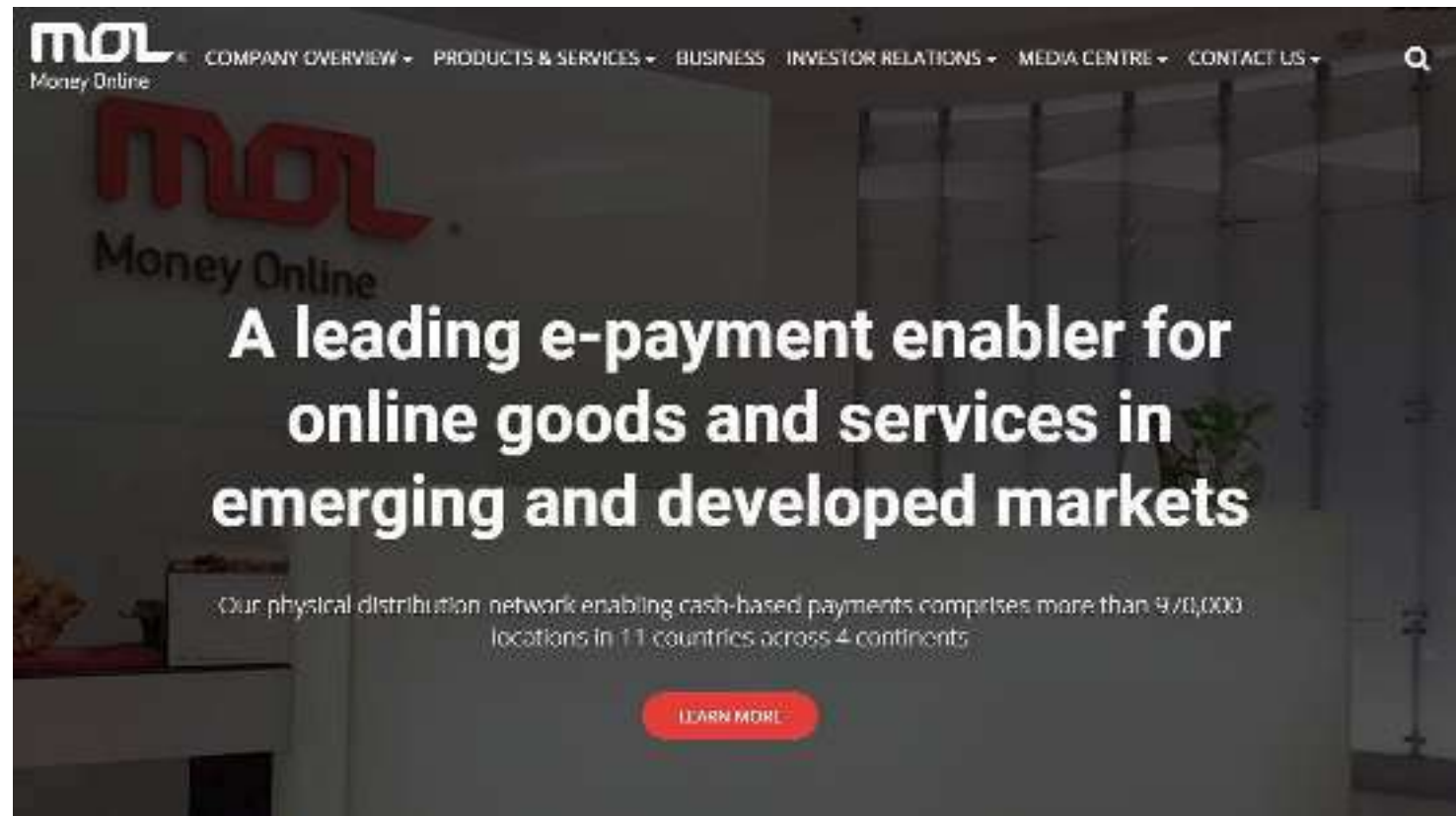
MOL Global, Inc. (MOL) is a leading e-payment enabler for online goods and services in emerging and developed markets. We operate a payments platform that connects consumers with digital content providers, telecommunications service providers and online merchants by providing a vast network of payment 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

Website untuk pemegang kartu kredit VISA dan Mastercard dengan tujuan untuk membantu pengguna dalam melakukan transaksi online dengan lebih mudah dan aman.

Payment | Mynt E-Money



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 screenshot shows the Mynt e-money website homepage. At the top left is the Mynt e-money logo. Below it, the tagline "desire a simpler life..." is displayed. A navigation menu includes links for BERANDA, MYNT, FITUR, PELANGGAN, MERCHANT, BANTUAN, and INFO MYNT. The main content area features a promotional banner with the text "Dapatkan Produk Favoritemu dengan menggunakan mynt di merchant-merchant kami" and a diagram showing various merchant logos like Group, M, and others. On the right side, there are social media icons for Facebook and Twitter, the ARTAJASA logo, and buttons for "Masuk" and "Daftar". A large red button at the bottom right says "Belanja mudah bersama Mynt".



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.

Company
Netzme

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

Country/City
Indonesia/Jakarta

Founded
2015



Funtastic Payment!

Jadilah **CREATIVEPRENEUR** sejati. Hasilkan uang secara langsung dari kegiatan hiburan sosial media yang kreatif, kapanpun, dimanapun.



Temukan kami di:





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.

Company

Nice Pay

Website

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

Country/City

Indonesia/Jakarta

Founded

2015

A screenshot of the Nice Pay website. The top navigation bar is teal with the Nice Pay logo on the left and links for COMPANY, FEATURES, SERVICES, PRICING, and PROMO in the center. On the right side of the navigation bar are buttons for LOGIN and SIGN UP. The main content area features a headline: "Transfer Payment. Easy and quickly transfer to 10 bank in 1 back office platform". Below the headline is a list of features: 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, with a "Pay Now" button visible on the laptop screen.



Company

Money Polo/OK Pay

Website

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

Country/City

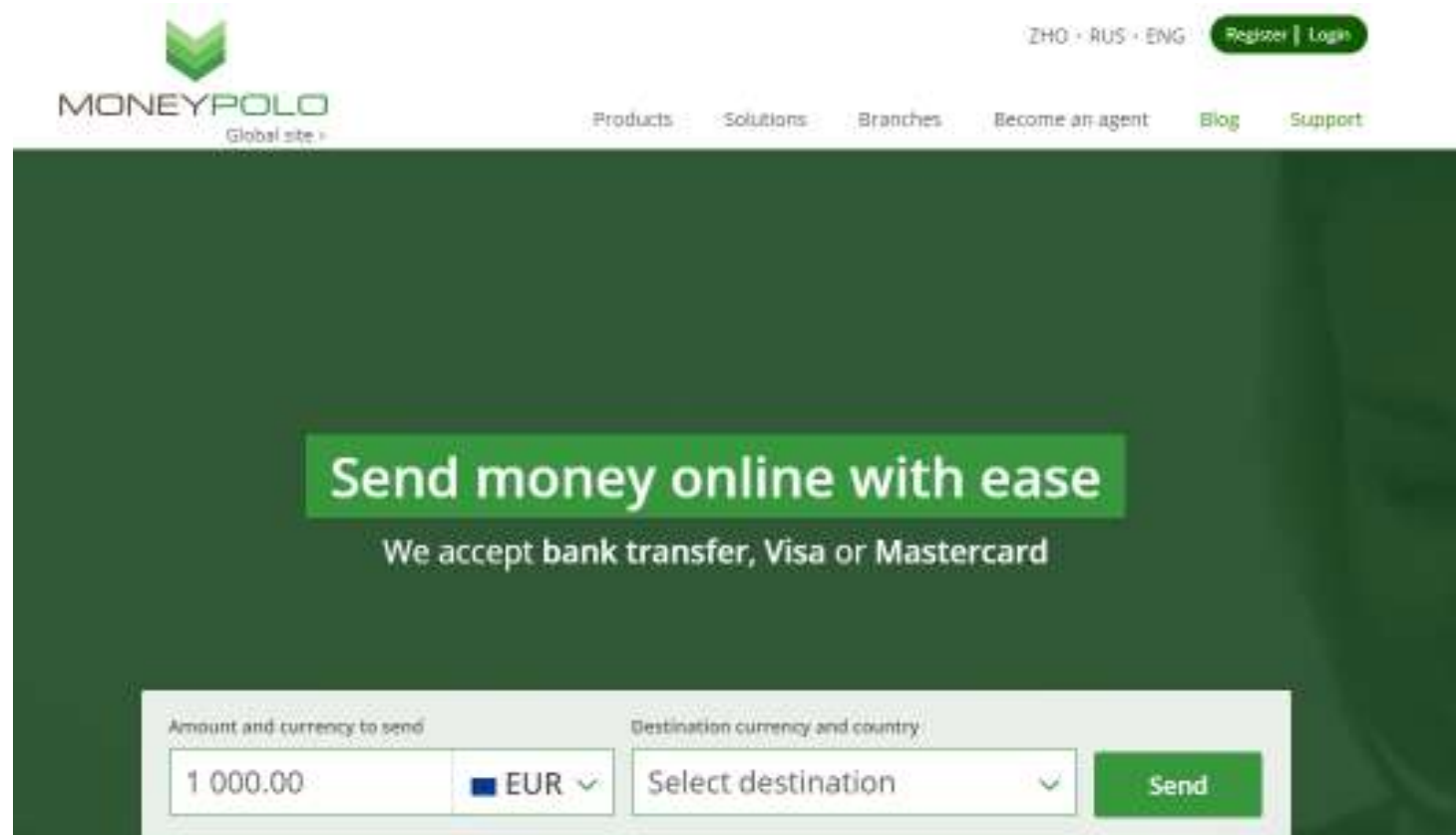
Indonesia/Jakarta

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.





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

The image shows a screenshot of the Omise website and a mobile checkout interface. The website header includes the Omise logo, navigation links for FEATURES, PRICING, ENTERPRISE, DOCUMENTATION, and SUPPORT, and buttons for SIGN IN and REGISTER. The main heading reads "Accept and process payments". Below this, a sub-heading states "Friction-free for buyers to navigate, hassle-free for you to integrate and maintain." At the bottom of the website section are two buttons: "Explore features" and "Sign up for free". The mobile interface on the right shows a "Checkout" screen with the heading "Select your payment option" and three options: Credit Card, Alipay, and Internet Bank. Below the options, a credit card is displayed with the number 4242 4242 4242 4242, the name John Williams, and the expiration date 06/22. There is also a security code field with the value 123 and a "Remember card" checkbox.



Description

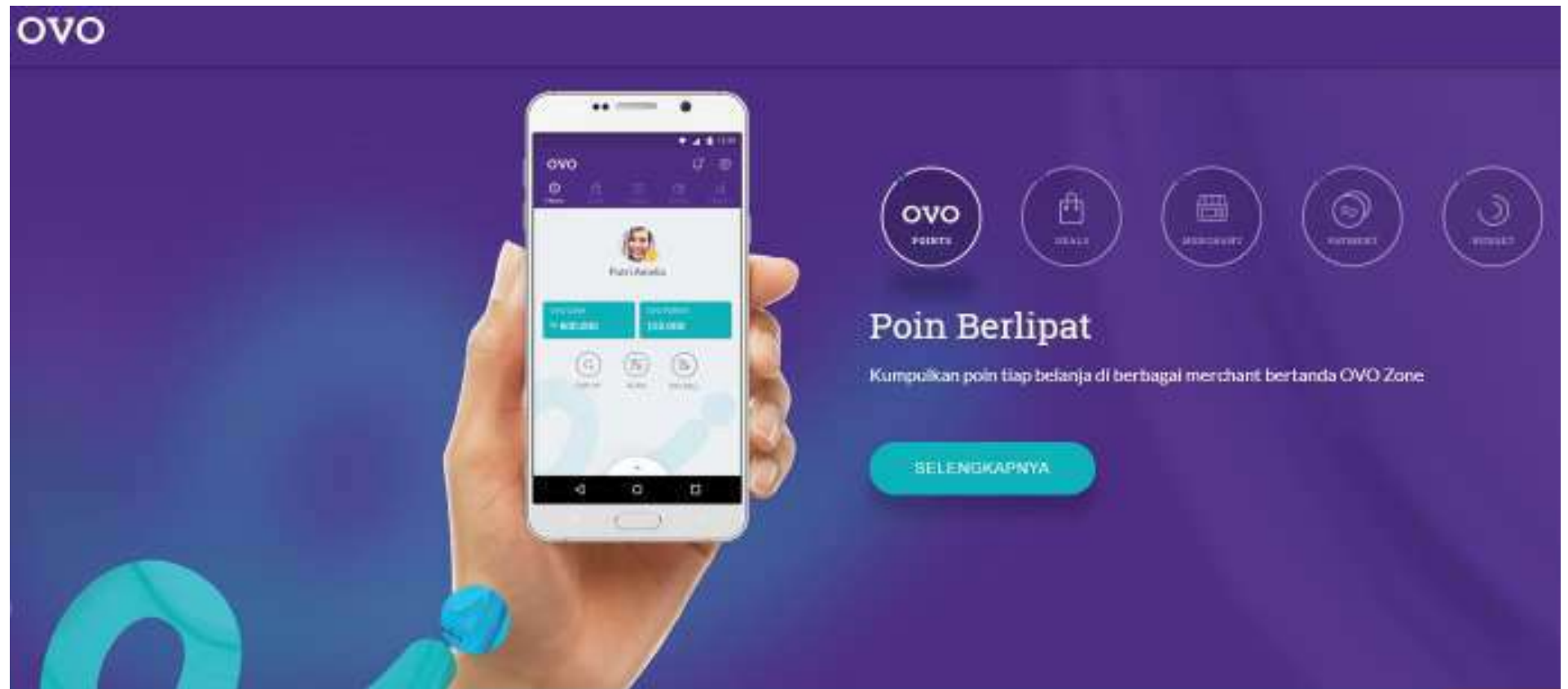
OVO (PT Visionet Internasional), a fintech startup that builds a digital platform aiming to simplify your life by providing amazing rewards & deals through our merchant partners, simple payment and smart financial services. In December 2017, Ovo officially announced their partnership with GrabPay in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

Company
Omise

Website
<https://padipay.com>

Country/City
Indonesia/Jakarta

Founded
2013



HOME

ABOUT

PRODUCT

PARTNERS

CLIENTS

CONTACT

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

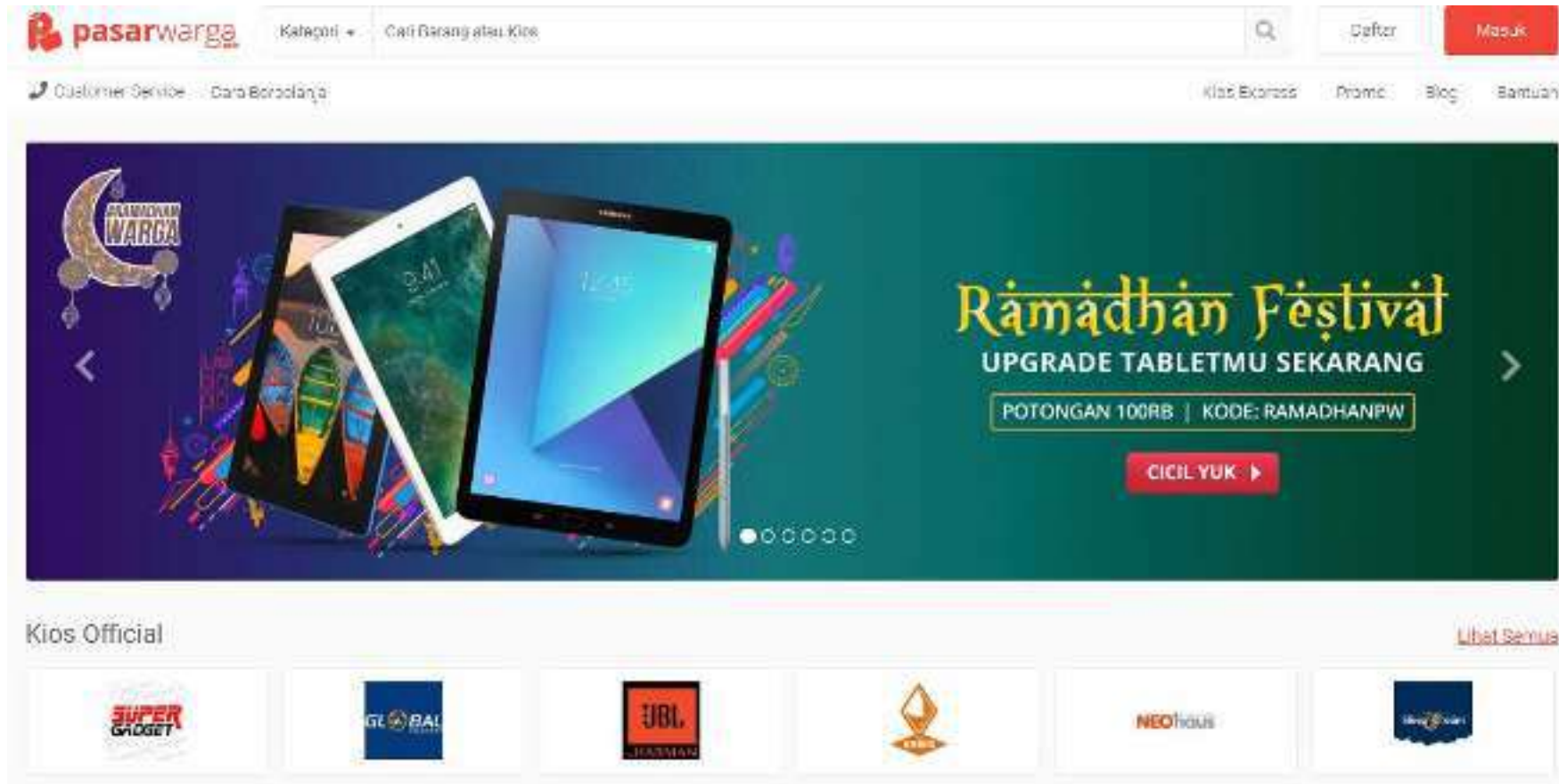
Pasarwarga is a marketplace site and has thousands of store networks spread all over Indonesia. It provides over hundreds of thousands of electronic products ranging from gadgets, tablets, notebooks, consumer electronics, hobbies, household appliances and furniture at the best price for all needs.

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.payfazz.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. Apakah kebutuhanmu PayPro solusinya.



Payment | PonselPay

Powered by:



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
2011



HOME PONSELPAY PERSONAL PONSELPAY PARTNER



PonselPay Partner

untuk Koperasi & Instansi



PonselPay Personal

untuk Perorangan

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

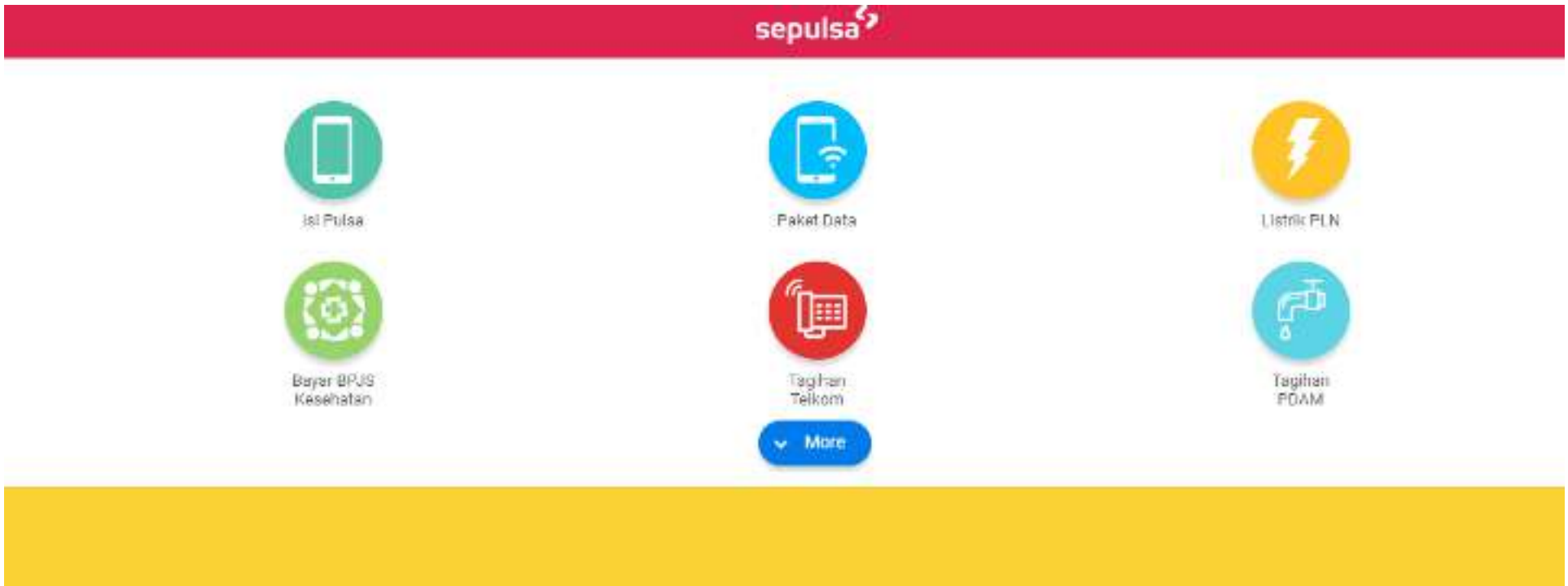
Website
<https://m.sepulsa.com/>

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.



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

Life become easier and convenient
We provide you a platform which allowed you to shop and transact your life at any place & anytime without cash note.

Indosat smartfren 20RU Wallet govt TELKOMSEL Telkomvision PLN

serbaPay
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.

Home Tentang Produk dan Layanan Promo Cara Bergabung Panduan Tanya Jawab Kontak

Masuk Daftar

SpeedCash
SMART WAY TO PAY

Transaksi E-money praktis, aman, nyaman kapanpun dan dimanapun.

Gratis...!!!
Nikmati beragam fitur uang Elektronik secara Gratis

Transaksi dan bayar apapun melalui Handphone
Terobosan baru dalam sistem pembayaran sehingga pengguna/pelanggan dapat melakukan transaksi dan melakukan pembayaran apapun melalui Handphone.

Semua Praktis dan Mudah dengan Speedcash
Speedcash memberikan Layanan uang elektronik untuk pengiriman uang, belanja, pembayaran segala tagihan dan banyak lainnya

No HP/Email
PIN
OTP

Untuk mendapatkan OTP silakan menghubungi 585 ke nomor 082228122850 dengan format: *key*pin* melalui no hp anda yang terdaftar.

M9nd9

Masukkan captcha di atas

Masuk Daftar



Description

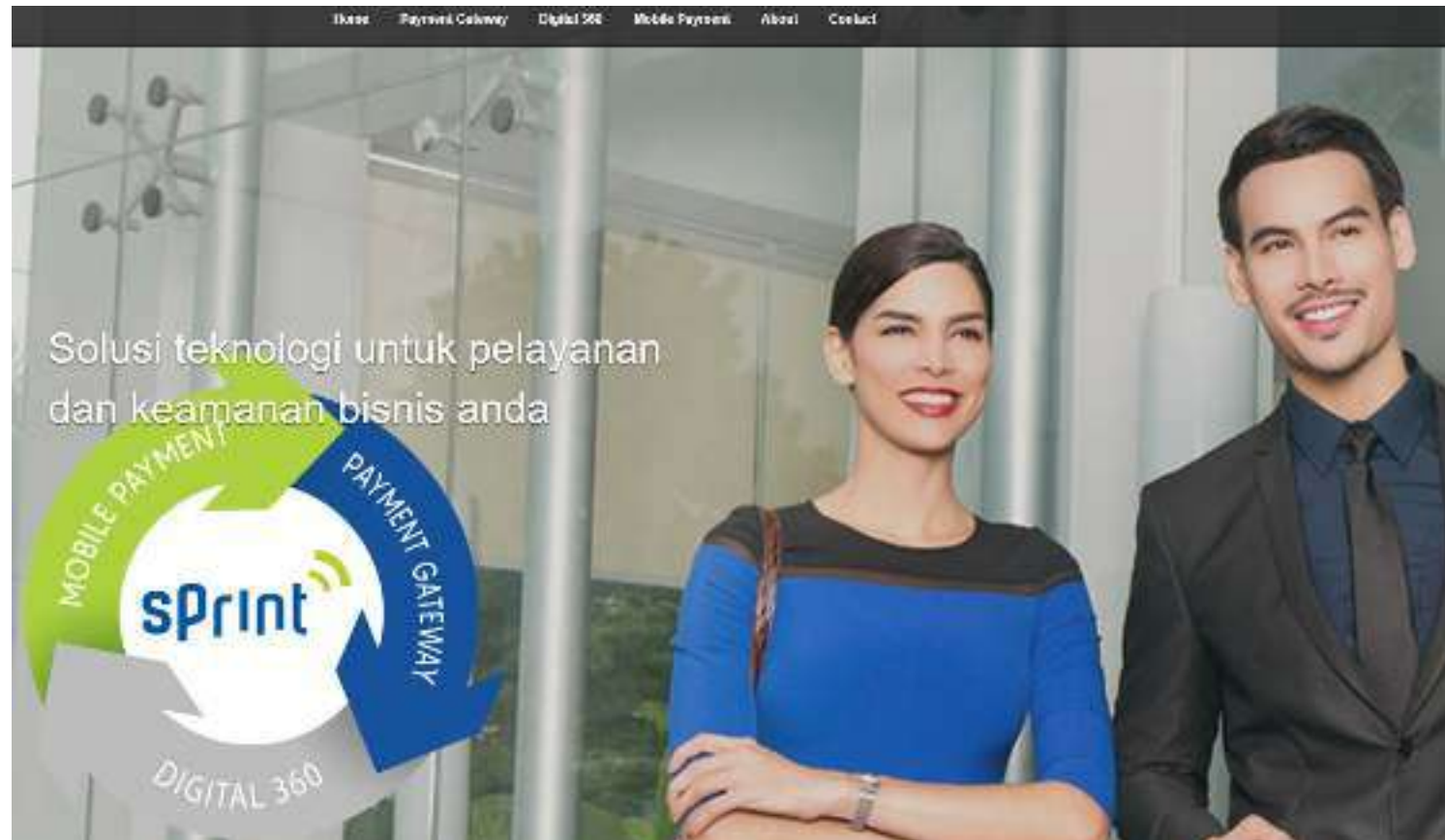
A provider of digital infrastructure and technology services that innovate your business with services such as mobile transactions, digital advertising and also help the integration of online payments to more than 350 merchants which cooperate with big banks such as BCA, BRI, Bank Permata, BNI, MayBank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

Country/City

Indonesia/Jakarta

Founded

2012





Company

Tapp

Website

<http://tappcommerce.com/>

Country/City

Indonesia/Jakarta

Founded

2013

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.



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.

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!

Available on the App Store

GET IT ON Google Play

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



Payment | True Money

Powered by:



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.

Company
True Money

Website
<https://www.true.money.co.id/>

Country/City
Indonesia/Jakarta

Founded
2007

The image shows a TrueMoney banner with three security tips in Indonesian. The banner has an orange background and a white cloud-like shape at the top containing the title 'TIPS AMAN BERTRANSAKSI MENGGUNAKAN TRUEMONEY'. Below the title are three circular icons, each with a number in a colored circle. The first icon (2) shows a computer monitor with a TrueMoney login form and a red 'X' over it, with the text 'Jangan gunakan PIN yang mudah di tebak' below. The second icon (3) shows a laptop and a smartphone with a 'Ganti PIN' (Change PIN) screen and a yellow warning triangle, with the text 'Ganti kode PIN secara berkala' below. The third icon (4) shows a woman in a customer service uniform, with the text 'Untuk bantuan, hubungi layanan pelanggan 0804-1000-100' below.

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

a

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



Payment | UniPin

Powered by:



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.

Company
UniPin

Website
[https://www.uan
gku.co.id/](https://www.uan
gku.co.id/)

Country/City
Indonesia/Jakarta

Founded
2009

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





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.

Company
Xendit

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

Country/City
Indonesia/Jakarta

Founded
2015





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



Indonesia Fintech Map

Powered by:



PAYMENT

LENDING

PERSONAL FINANCE AND WEALTH MANAGEMENT

COMPARISON

INSURTECH

CROWDFUNDING

POS SYSTEM

CRYPTO & BLOCKCHAIN

ACCOUNTING



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.





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

Akulaku

Website

<https://akulaku.com/>

Country/City

Indonesia/Jakarta

Founded

2014





Company
Amalan

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

Country/City
Indonesia/Jakarta

Founded
2015

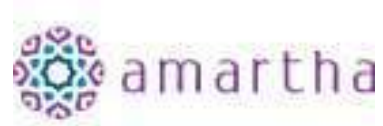
Description

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.



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:



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.

Company
Ammana

Website
<https://ammana.id/>

Country/City
Indonesia/Jakarta

Founded
2017

TENTANG IKUTI KOMUNITAS BANTUAN YUK! BERGABUNG

Tertdaftar dan dilawati oleh OK OKDARTAS MISA KEMUNGKINAN

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



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.

A screenshot of the Artawana website homepage. The top navigation bar is blue with the Artawana logo and links for "Donasi Pinjaman", "Ajukan Pinjaman", "Cara Kerja", and "Tentang Kami". On the right, there are buttons for "Masuk" and "Daftar". The main banner features a background of many coins and the headline "Beri Pinjaman Beragunan, Dapat Uang Tambahan". Below the headline is a sub-headline: "Sebuah marketplace untuk memberikan pinjaman secara mudah & aman kepada semua orang". A yellow button says "Beri Pinjaman Sekarang". Below the banner are two white boxes with promotional text. The first box says "Beri Pinjaman Mulai Dari 100K" with subtext "dengan pengembalian maksimal 1 tahun" and "Mulai dari Rp 100.000 anda sudah dapat menerima pinjaman dengan bunga yang jauh lebih rendah dari bank". The second box says "Dapatkan Bunga Hingga 25%" with subtext "per tahun dari nilai pokok pinjaman" and "Dengan pencahiran 0% anda bisa pada pinjaman proses 100% sebelum pakai. Tanpa penjaminan juga tersedia".

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:



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.

Company
Cashwagon

Website
<https://cashwagon.id/>

Country/City
Indonesia/Jakarta

Founded
2016

The screenshot shows the Cashwagon website interface for a loan application. At the top, there is a navigation bar with links: Tanya Jawab, Hubungi Kami, Ketentuan Pinjaman, Syarat & Ketentuan, Cara Bayar, Layanan, and a green button labeled 'PINJAMAN ULANG'. The main heading is 'UANG TUNAI 24/7 HANYA SEKALI KLIK'. Below this, there are two sliders: 'Nilai Pinjaman Rp. 2,000,000' and 'Lama Pinjaman? 30 hari'. At the bottom, there are three statistics: 'JUMLAH PELAYANAN Rp. 2,000,000', 'JATUH TEMPO PEMBAYARAN 04.07.2018', and 'TOTAL PELURANGAN Rp. 2,600,000'. On the right side, there is a form with fields for 'Nama depan', 'Nama tengah', 'Nama belakang', and 'Nomor HP', and a green button labeled '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.





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.



Our Services: Peer to Business Loans and Equity Crowdfunding

Lending | Dana Bijak

Powered by:



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.

Company
Dana Bijak

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

Country/City
Indonesia/Jakarta

Founded
2015

The screenshot shows the DanaBijak website interface. At the top, there are navigation links for 'CARANYA', 'MASUK', and 'MENDAFTAR'. The main heading is 'PINJAMAN YANG ADIL, CEPAT DAN AMAN' with a sub-heading 'Dengan DanaBijak Dapatkan Pinjaman Aman, Cepat dan Terpercaya hingga Rp 3,000,000'. Below this, there is a form with the following details:

| | | | |
|---------------------------|---------------|---------------------|---------------|
| Jumlah Pinjaman (IDR) | Rp. 2,000,000 | Jumlah Pinjaman | Rp. 2,000,000 |
| Jangka Waktu Perpanjangan | 16 hari | Total Pengembalian | Rp. 2,360,000 |
| | | langgah Jatuh Tempo | Jun 22, 2018 |

Lending | Dana Cita

Powered by:



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.

Company
Dana Cita

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

Country/City
Indonesia/Jakarta

Founded
2017



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

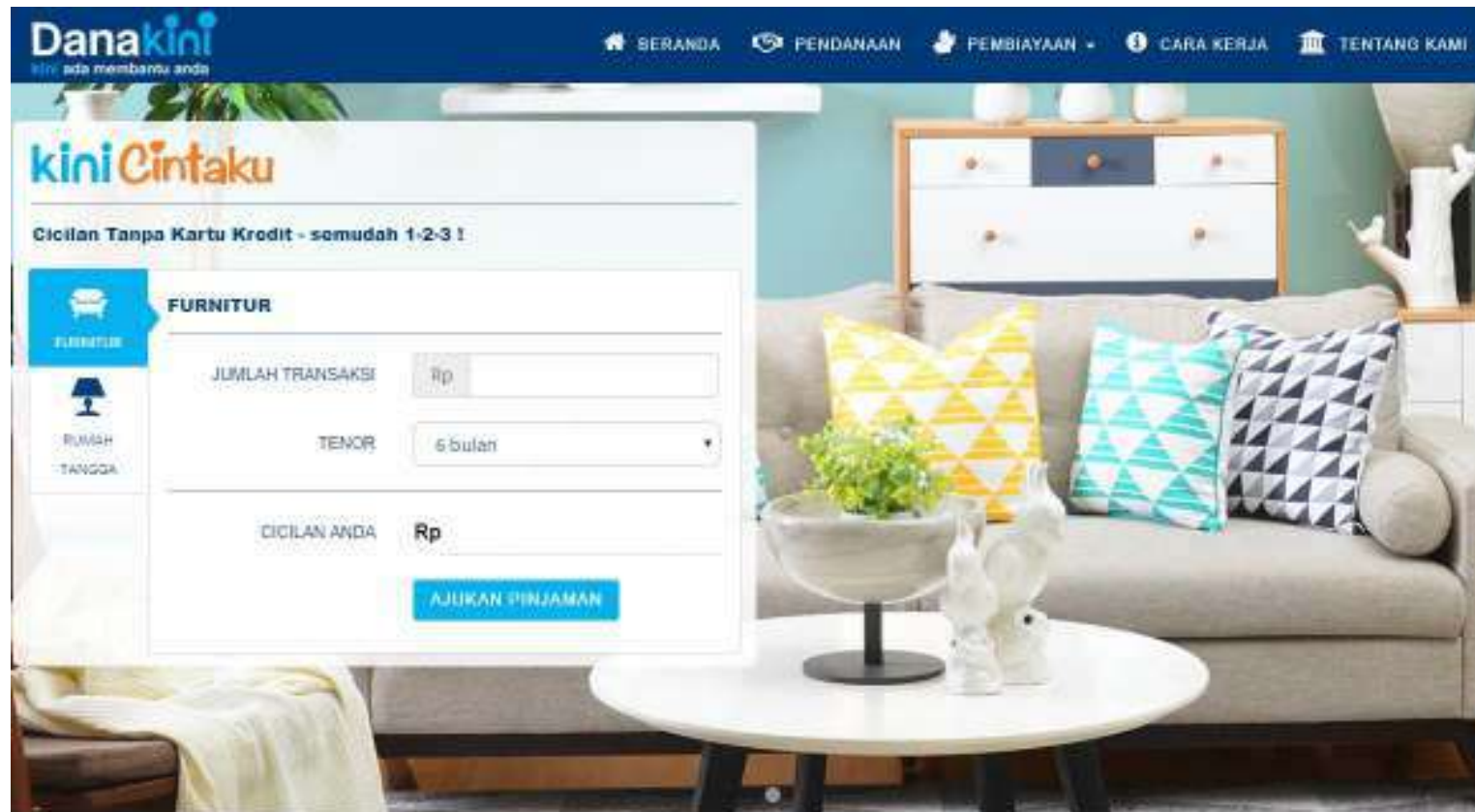
Website
<https://www.danakini.co.id/index.php/home>

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.





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:



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.

Company
Doctor Rupiah

Website
<https://drrupiah.com/>

Country/City
Indonesia/Jakarta

Founded
2012

The screenshot shows the Doctor Rupiah mobile app interface. 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, there is contact information: 'Hotline pengaduan: 0800 111 0101' and 'E-mail: info@drrupiah.com', along with a 'Peminjam Ulang' button.

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

| Item | Value |
|----------------------|--------------|
| Saya terima | 2.500.000 Rp |
| Pinjaman jatuh tempo | 07.09.2017 |
| Pembayaran total | 3.625.000 Rp |

On the right side of the app, there is a yellow box with a green seal that says 'PEMINJAM SPESIAL'. The text inside the box reads: 'Dapatkan pinjaman lebih besar bagi nasabah kami. Anda tidak perlu mengisi form lagi. Terima dana di hari yang sama dengan konfirmasi persetujuan.' Below this box is another 'Peminjam Ulang' button.

At the bottom of the app, there is a green bar with the text 'KLIEN MENGAJUKAN PINJAMAN' and a counter showing '1 0 5 4 2 8 8'.

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

The screenshot shows the Dompot Kilat website with a red background. At the top, there is a navigation menu with links for 'Halaman Utama', 'Produk', 'Pinjaman', 'Investasi', and 'Hubat Intrenasi', along with an Indonesian flag icon. The main content area features the Dompot Kilat logo and the headline 'Andalkan Dompot Kilat untuk kebutuhan singkat anda'. Below the headline, there is a paragraph of text: 'Dompot Kilat dapat memberikan pendanaan secara cepat dan handal. Tercapai proses pencairan kredit anda dengan memberikan data yang terbaru dan tervalid'. On the left side, a smartphone displays the app interface with a circular progress indicator and a '1.000.000' value. At the bottom right, there is a QR code.

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





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.

Company
Findaya

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

Country/City
Indonesia/Jakarta

Founded
2016



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





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).

Company
Finmas

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

Country/City
Indonesia/Jakarta

Founded
2017



Lending | Fintag

Powered by:



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

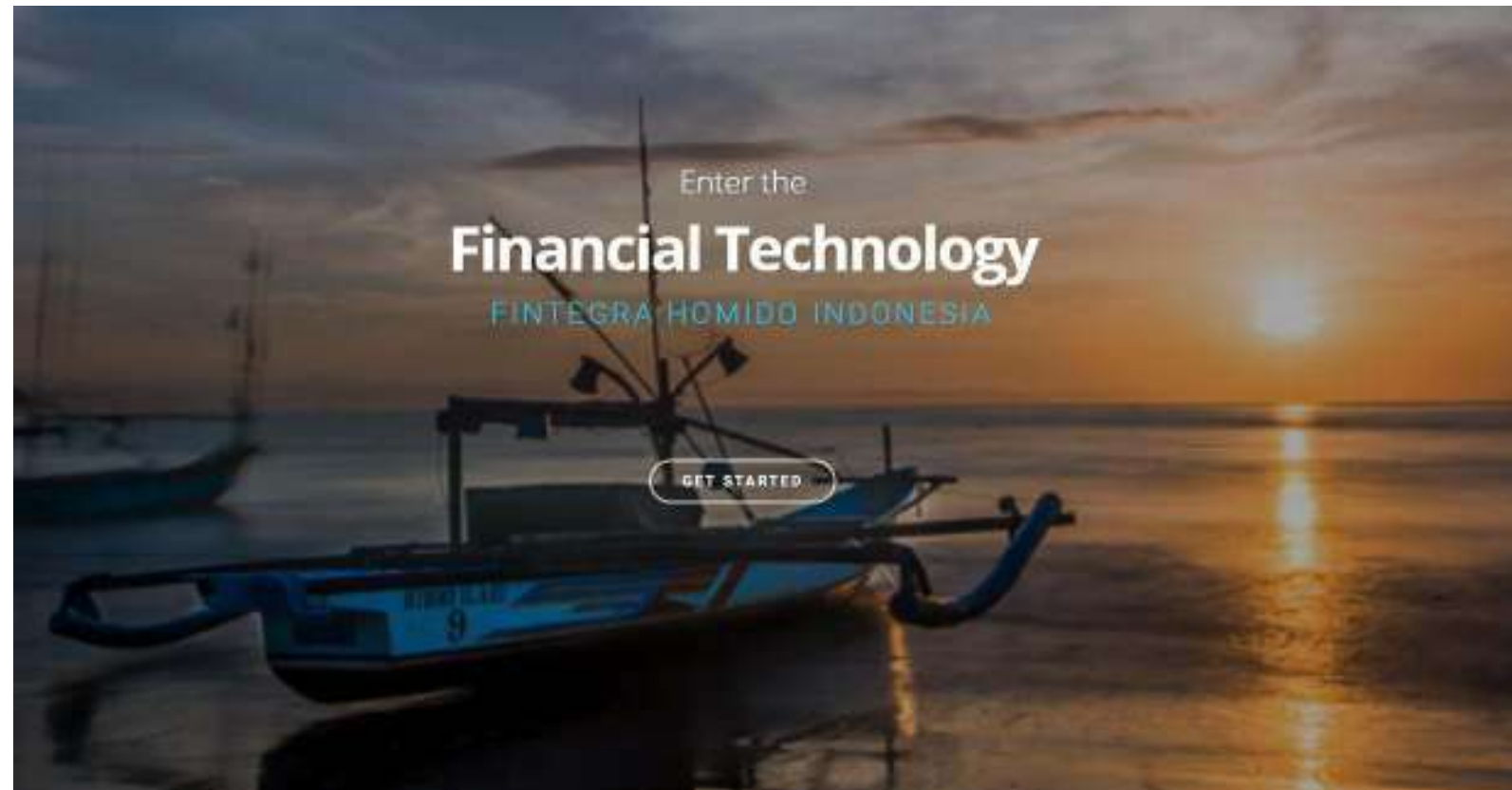
<https://fintegra.co.id/>

Country/City

Indonesia/Jakarta

Founded

2016





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

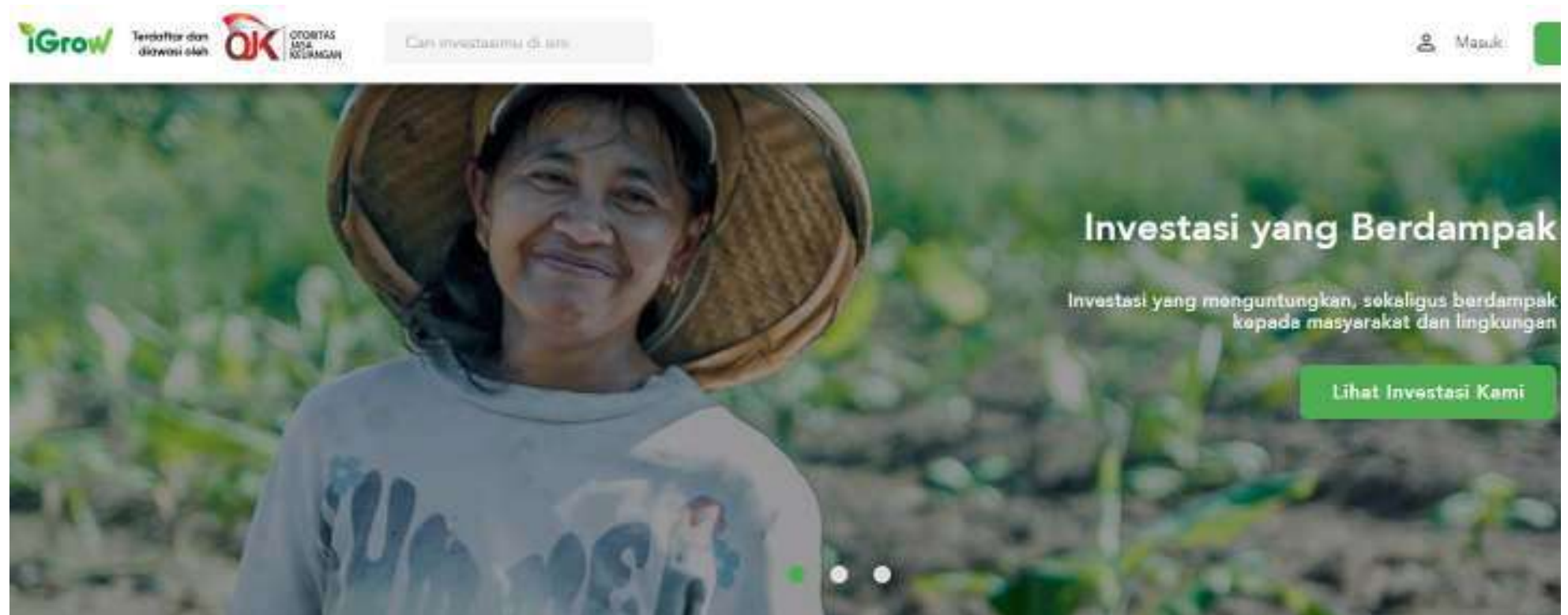
iGrow is a platform that allows you to invest in agriculture and monitor it online. They connect three important parties in the agricultural industry: investors, farmers, and buyers of agricultural products.

Company
iGrow

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

Country/City
Indonesia/Jakarta

Founded
2014





Company
Indodana

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

Country/City
Indonesia/Jakarta

Founded
2017

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.

The image shows a screenshot of the Indodana mobile application interface. At the top left is the Indodana logo. On the right, there are navigation links for 'Batas', 'Cara Pembayaran', and 'FAQ'. The main heading reads 'Ajukan Pinjaman Tunai Tanpa Agunan di Sekarang!'. Below this, there 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'. A yellow button labeled 'Ajukan Sekarang' is positioned below the installment information. On the right side of the interface, a woman in a pink shirt is shown holding a smartphone and a stack of Indonesian Rupiah banknotes. At the bottom, there is a 'GET IT ON Google Play' badge and a footer text that says 'Ajukan Pinjaman KTA Online tanpa ribet di Aplikasi Indodana!'.



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.

A screenshot of the Investree website homepage. The page features a navigation bar at the top with the Investree logo, a "Masuk" button, and a language selector set to "ID". The main content area has a light background with a network-like pattern. A large headline reads "Kini Investree menghadirkan Pembiayaan Usaha Syariah." with a "Lihat Selengkapnya >" link. Below the headline are two prominent call-to-action boxes: a dark blue box on the left offering "Dapatkan keuntungan hingga 20% p.a.*" with a "Berikan Pendanaan" button, and a green box on the right offering "Pembiayaan tanpa beban berlebih" with an "Ajukan Pembiayaan" button. The footer contains a small disclaimer: "* Asumsi pendanaan selama 1 tahun pada pembiayaan grade C3, sebelum pajak dan sesuai prinsip syariah."



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

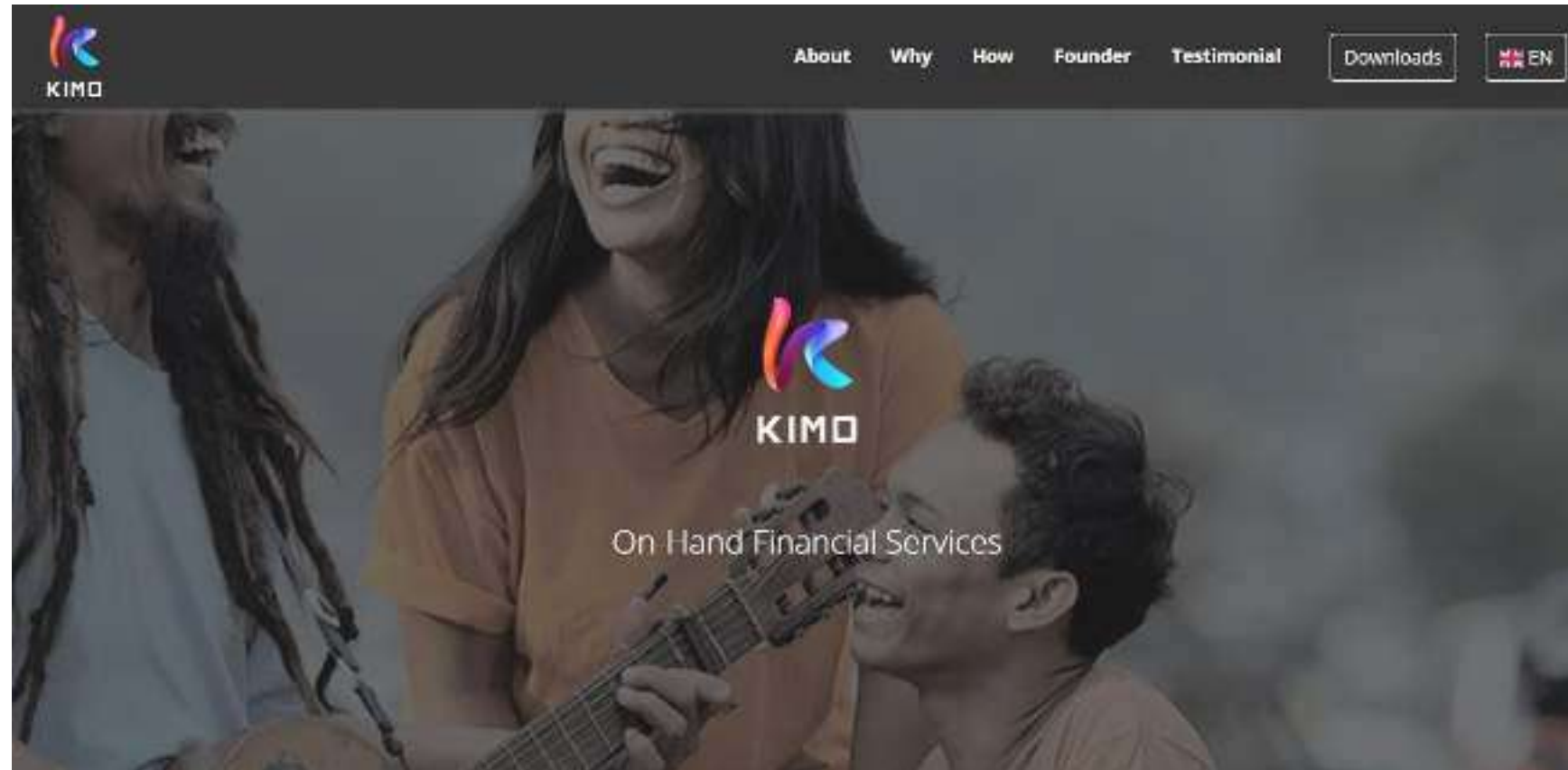
KIMO is a technology-based company that digitizes financial inclusion by bridging capital financing from investor to beneficiary safely, easily, and quickly. This is our background in helping mobile credit sellers acquire capital to expand their businesses.

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
KlickACC

Website
<https://klikacc.com/>

Country/City
Indonesia/Jakarta

Founded
2016



Lending | Koinworks

Powered by:



Description

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

The screenshot shows the KoinWorks website interface. At the top, there is a navigation menu with links for Beranda, Investor, Meminjam, Informasi, and Team Kami. The main heading reads "The Connection that Works" with a sub-heading "Jumlah investor terdaftar: 6 0 7 1 4" and "Sejak Aug 2016". A prominent call to action states "Mulai dari Rp 100.000 Dapatkan 18% Effective p.a.". Below this, there is a registration form titled "Buktikan Sendiri!" with fields for "Jumlah investasi Anda" (Rp50,000 - 100,000,000), "Pilih tingkat risiko pembiayaan Anda" (Low, Medium, High), and a question "Apakah Anda akan menggunakan penerimaan bulanan Anda untuk menginvestasikan pinjaman lain?".

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

The screenshot shows the Kredit Cepat website interface. At the top, there is a navigation menu with links: TENTANG KAMI, PRODUK KAMI, CARA PINJAM, PENDANA, BLOG, TANYA JAWAB, and MASUK. The main heading is "Pinjaman tercepat di Indonesia". Below this, there is a promotional text: "Penuhi impian Anda – ikuti tren Fesyen terbaru. Pakaian trendi, sepeda motor keren dan gadget terbaru hanya dalam beberapa langkah!". The central image shows a man in a blue shirt and white shorts holding the hands of a young girl in a pink dress, who is jumping joyfully. To the right, there is a loan application form with two sliders: "Jumlah pinjaman yang diinginkan?" (loan amount) and "Untuk jangka waktu berapa lama?" (loan term). Below the sliders is a table of loan details and a "Dapatkan dana sekarang" button.

| | |
|-------------------------------|----------------------|
| 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





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.

Company
Mekar

Website
<https://mekar.id/>

Country/City
Indonesia/Jakarta

Founded
2013

A screenshot of the MEKAR website homepage. The header includes the MEKAR logo, a tagline "Bermitra dan Damai oleh OJK", and navigation links for "BERANDA" and "DAFTAR INVESTASI". The main content area features a blue background with the headline "Investasi aman dengan manfaat sosial sesungguhnya" and a list of three bullet points: "Pendanaan untuk perempuan pelaku usaha mikro", "Reinvest dan dapatkan imbal hasil hingga 12.5% per tahun", and "Investasi Anda dijamin". Below this, it states "Didukung oleh" followed by the logo of the Sampoerna Foundation. A green button labeled "MULAI INVESTASI" is positioned on the right side of the main content area. The background image shows a busy outdoor market stall with various fresh vegetables and a person weighing produce.

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

The screenshot shows the Modalku website homepage. At the top left is the Modalku logo. The main banner features a cityscape with a prominent blue skyscraper. Text on the banner includes: "Terdapat dan didukung oleh OJK", "Bersama Memajukan Ekonomi Indonesia.", "Makhluk Platform Peer-to-Peer (P2P) Lending Terbesar di Indonesia dan Asia Tenggara", "Raih Pendanaan Regional Rp 1,70 triliun", and "Membantu UMKM". On the right side, there are two main sections: "Pinjaman" (Loans) and "Pendanaan" (Funding). The "Pinjaman" section has a sub-header "Untuk mengajukan pinjaman dengan jumlah pinjaman kurang dari 50 juta rupiah silahkan kunjungi aplikasi untuk mengajukan pinjaman" and a "Pinjaman" button. The "Pendanaan" section has a sub-header "Kau tertarik di bantu untuk pinjaman yang akan dibayar melalui debit 50 juta sampai 500 juta? silahkan kunjungi" and a "Bantuan Usaha" button. The top navigation bar includes "Beranda", "Pinjaman", "Siapa Kami", "FAQ", and "Bantuan Pelanggan".



Company
Pendanaan

Website

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

Country/City
Indonesia/Jakarta

Founded
2016

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.



Description

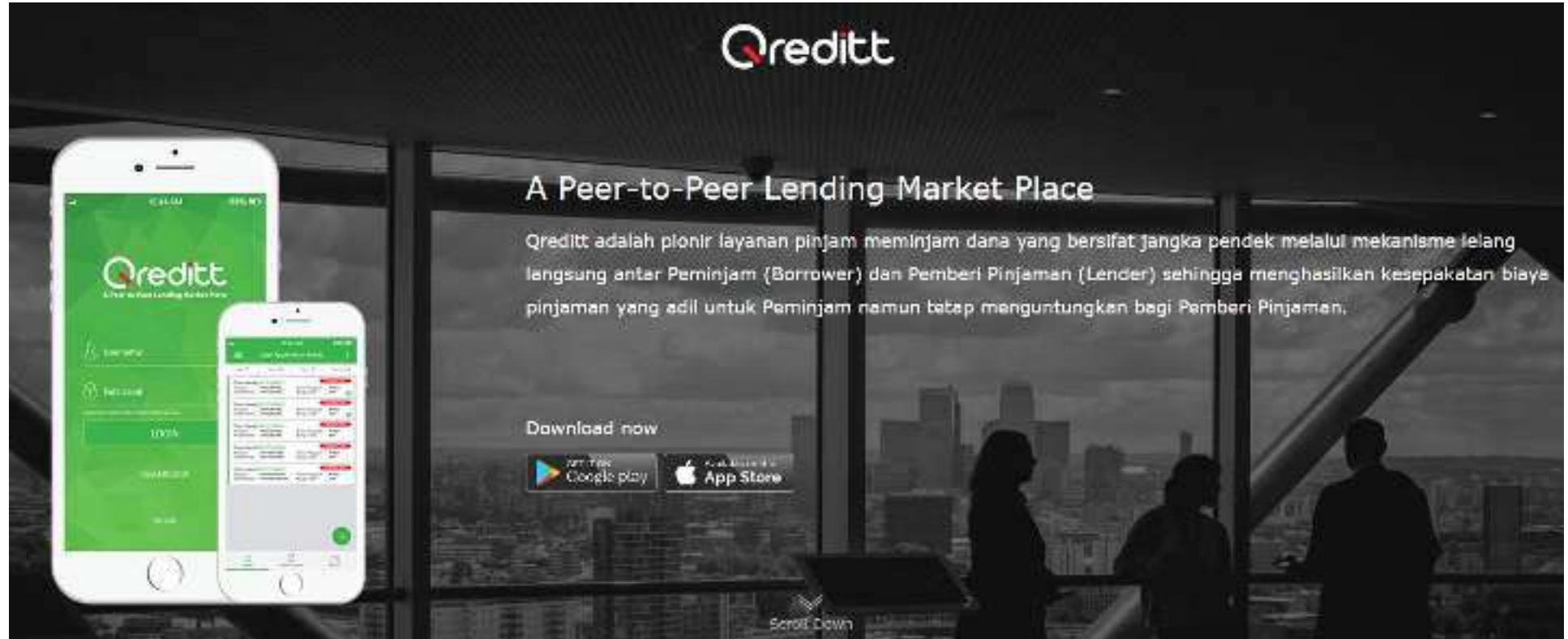
Qreditt is a short-term borrower of short-term borrowing services through a direct auction mechanism between the Borrower and Lender to result in a fair borrowing agreement for the Borrower but remains favorable to the Lender.

Company
Qreditt

Website
<https://qreditt.com/>

Country/City
Indonesia/Jakarta

Founded
2016



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.relasi.co.id/>

Country/City
Indonesia/Jakarta

Founded
2017



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 100k)

Tenor

Grade (Bunga per bulan)

SIMULASI

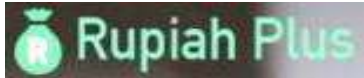
Lending | Rupiah Plus

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



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



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.



Company
Taralite

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

Country/City
Indonesia/Jakarta

Founded
2015



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.

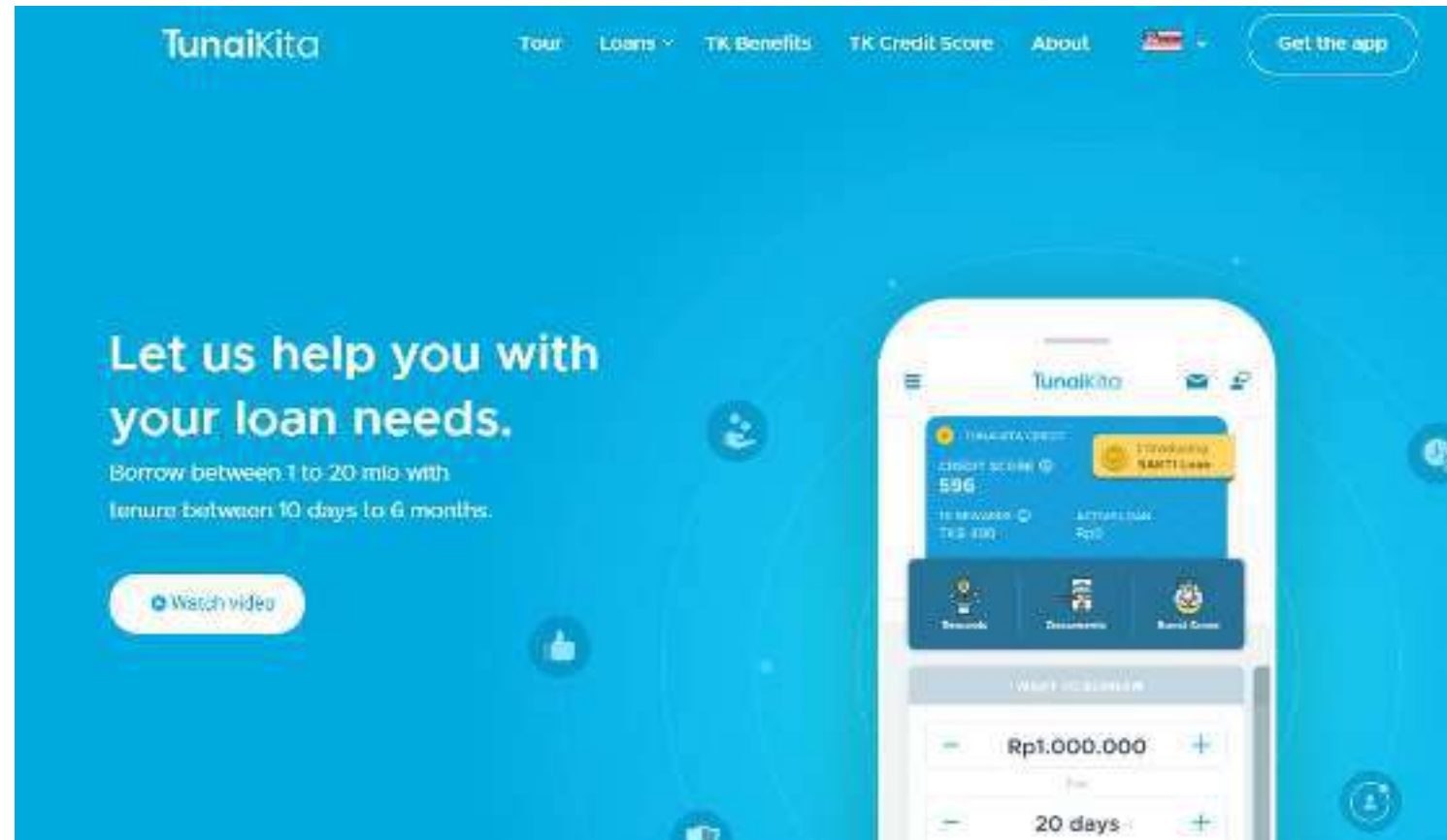


Company
TunaiKita

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

Country/City
Indonesia/Jakarta

Founded
2017





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.

Company
Tunaiku

Website
<https://tunaiku.com/>

Country/City
Indonesia/Jakarta

Founded
2014

The screenshot displays the Tunaiku website interface for applying for a loan. 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, there is a form with the following fields and values:

- Cicilan:** Rp 1.167.957,- per bulan
- Jumlah Pinjaman:** Rp 10 juta (with a slider ranging from 2 to 20)
- Periode Pinjaman:** 12 bulan (with a slider ranging from 6 to 20)
- Tujuan Pinjaman:** Pilih salah satu (dropdown menu)

A green button labeled "AJUKAN PINJAMAN" is located at the bottom of the form. At the bottom of the page, there is a small disclaimer: "Klik disini khusus untuk agen atau affiliates yang ingin mempromosikan data pemeringkatan sendiri (formulir agen)".

Lending | Uangteman

Powered by:



Description

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.



Company
Uangteman

Website
<https://uangteman.com/>

Country/City
Indonesia/Jakarta

Founded
2014

UANGTEMAN

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 OK OTORITAS JASA KEUANGAN

Indonesia Fintech Map

Powered by:



PAYMENT

LENDING

PERSONAL FINANCE AND WEALTH MANAGEMENT

COMPARISON

INSURTECH

CROWDFUNDING

POS SYSTEM

CRYPTO & BLOCKCHAIN

ACCOUNTING

Finance & Wealth Management | Bareksa

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.



Company
Bareksa

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

Country/City
Indonesia/Jakarta

Founded
2013

A screenshot of the Bareksa website homepage. The page features a navigation bar with links for HOME, FUNDS, DATA, PLAN, ANALYSIS, and BONDS. A WhatsApp contact number (62 812 2345 4552) is displayed in the top right. The main content area includes a search bar for "Cari Reksa Dana" and a large promotional banner for "Pastikan, Tabungan Umrohmu AMAN". The banner highlights three key benefits: "Aman, ditempatkan pada Reksadana" (Safe, placed in Reksadana), "100% Bebas Riba" (100% Riba-free), and "Serba Online" (All online). A prominent green "DAFTAR" (Register) button is located at the bottom of the banner. The background of the banner shows a large mosque with a crowd of people. At the bottom of the page, there is a logo for OJK (Indonesia's Financial Services Authority) and the text "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.



Company
Bibitnomic

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

Country/City
Indonesia/Jakarta

Founded
2016



Finance & Wealth Management | Brankas



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.

Company
Brankas

Website
<https://brank.as/>

Country/City
Indonesia/Jakarta

Founded
2016

A screenshot of the Brankas website homepage. The background is a teal color with a faint pattern of overlapping banknotes. At the top, there is a navigation menu with links for "Features", "About Brankas", "Careers", "Custom Integrations", "Documentation", and a language selector "EN". The Brankas logo and tagline "BUSINESS BANKING SOFTWARE" are centered at the top. The main headline reads "eCommerce payments shouldn't be this hard." Below this, a paragraph explains that customers prefer bank transfers but it's costly due to transaction fees, IT issues, and manual reconciliation. A call to action asks, "Shouldn't there be a fast, easy, affordable way to manage bank transfer payments?". To the right, a section titled "Try Brankas now and say goodbye to..." lists four pain points: "High Transaction Fees", "Abandoned Shopping Carts", "Manual Payment Matching", and "Unreliable Online Banking sites". A prominent blue button at the bottom right says "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 ▾ 🔍

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



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

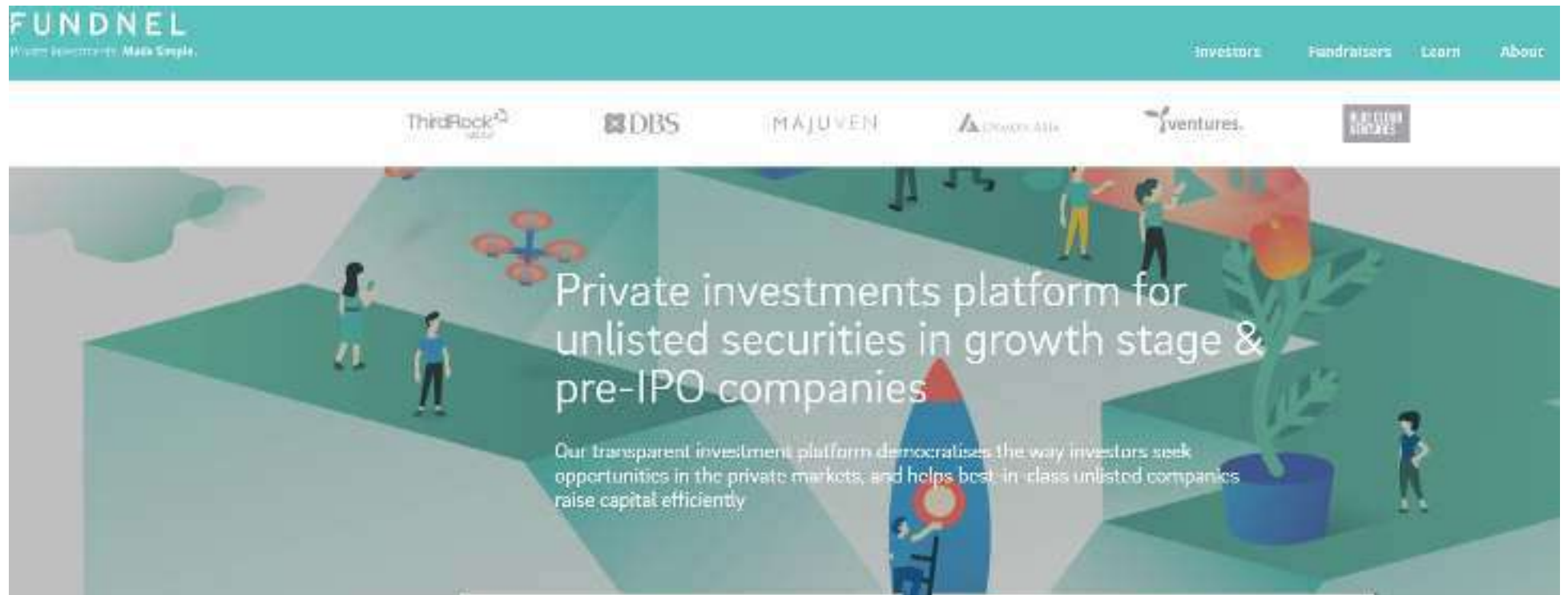
<https://fundnel.com/>

Country/City

Indonesia/Jakarta

Founded

2015



Finance & Wealth Management | Indogold

Powered by:



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.

Company
Indogold

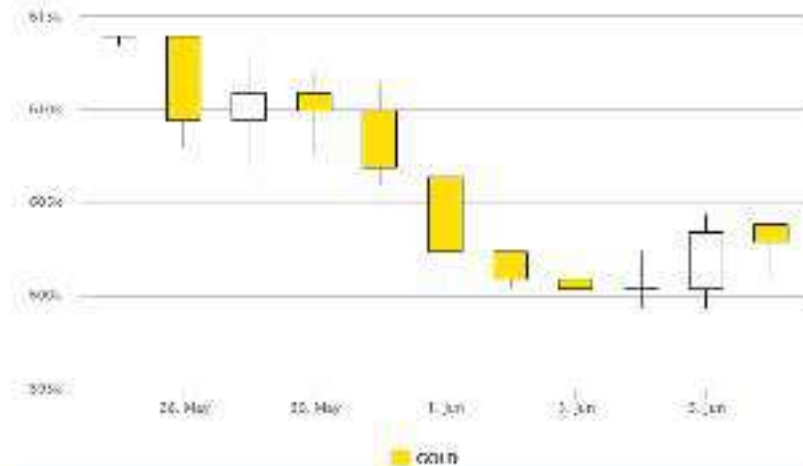
Website
<https://www.indogold.com/>

Country/City
Indonesia/Jakarta

Founded
1978



GRAFIK HARGA HARIAN



| | BASIC MEMBER | GOLD MEMBER | |
|----------------------------|--------------|-------------|--------------|
| Produk | Jual | | Belii |
| Emas Logam Nufis 99.99% | 500,000 | | 500,000 |
| Perak Murni 99.9% | 11,000 | | 11,000 |
| © L&L Vision (020100) 0200 | | | IndoGold.com |

BELI EMAS
Mulai dari 0,001 gram
atau dengan Rp1000,-

[Beli sekarang!](#)

Jenis Grafik
Dras Logam Nufis 99.99%

Interval
 15 Menit 30 Menit
 1 Jam 2 Jam
 15 Menit 30 Menit
 1 Jam 1 Tahun

Jangka Waktu



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:



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.

Company
LiveOlive

Website
<http://liveolive.com/>

Country/City
Indonesia/Jakarta

Founded
2013

LiveOlive Ingin tahu cara mudah memulai investasi reksa dana? [LIHAT VIDEO](#)

ALL POSTS

- MONEY BASICS
 - Money Must Knows
 - Myths About Credit Card Debt
 - Starting to Work
 - I'm Getting Married
- I AM
 - In my 20's
 - In my 30's
 - In my 40's / 50's
- MY MONEY TOOLBOX
 - Budget Tool
 - Retirement Tool
 - Unisave Tool
- CALCULATORS
 - Home Loan
 - Auto Loan
- COMPARE RATES

Recent Posts

- Sharish Banking Explained**
12 Sep 2014 | Sani Kusuma
Sharish system was born from Islamic values that forbid interest because it is considered as "riba", or money earned without working.
- 4 Things to Know about Gold Trading**
26 Sep 2014 | Nani Tika
People from older generation had been taught that gold investments have nothing to lose, because they believed that "the price of gold never goes down".
- 5 Money Strategies You Should Have in Place by 30**
22 Sep 2014 | LiveOlive Team
It's often a source of great anxiety, and of starting to think that you should maybe have done things a little differently.
- How to Pick a Diamond: A Beginner's Guide**
11 Sep 2014 | Rivalda, Susanto, Marullo

Videos

LiveOlive Mobile App

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

LOGIN

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

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.

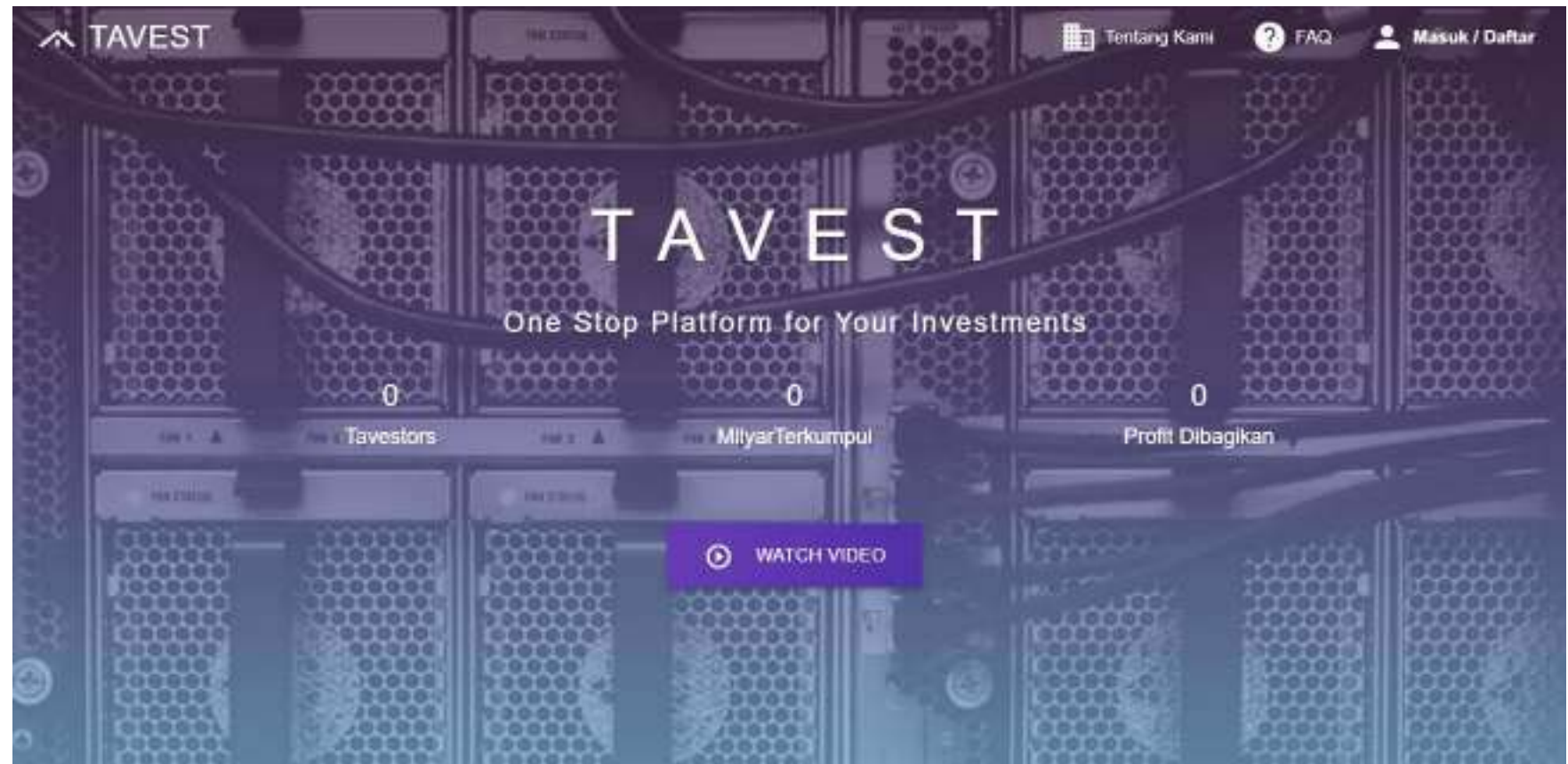


Company
Tavest

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

Country/City
Indonesia/Jakarta

Founded
2015



Finance & Wealth Management | Veryfund

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.

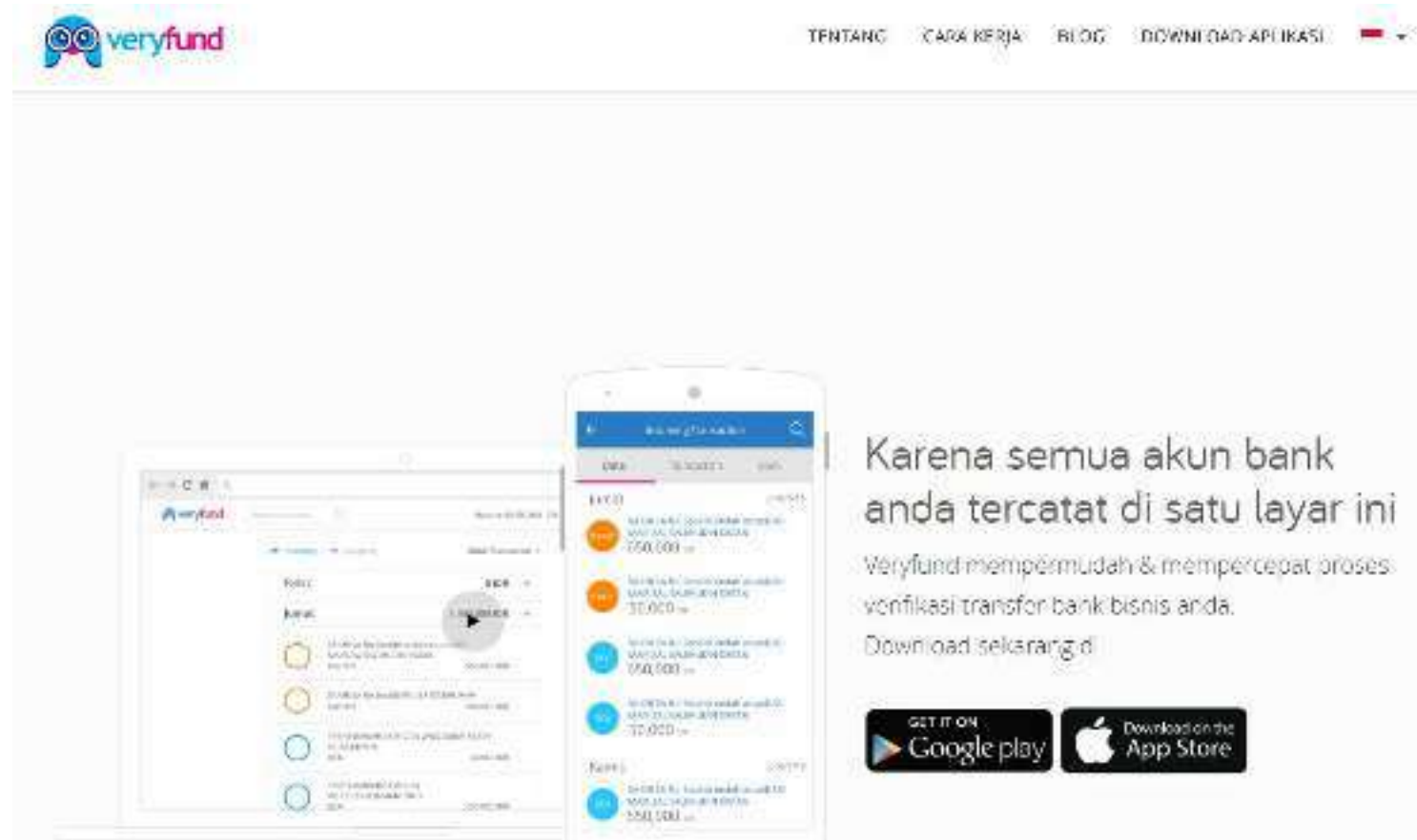


Company
Veryfund

Website
<http://veryfund.co/>

Country/City
Indonesia/Jakarta

Founded
2015



The image shows a screenshot of the Veryfund website and its mobile application. The website header includes the Veryfund logo and navigation links: TENTANG, CARA KERJA, BLOG, and DOWNLOAD APLIKASI. The mobile app interface displays a list of bank accounts with their respective balances and transaction details. The text on the right side of the screenshot reads: "Karena semua akun bank anda tercatat di satu layar ini Veryfund mempermudah & mempercepat proses verifikasi transfer bank bisnis anda. Download sekarang di". Below this text are two buttons: "GET IT ON Google play" and "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.com/>

Country/City
Indonesia/Jakarta

Founded
2015



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:



Company
Atur Duit

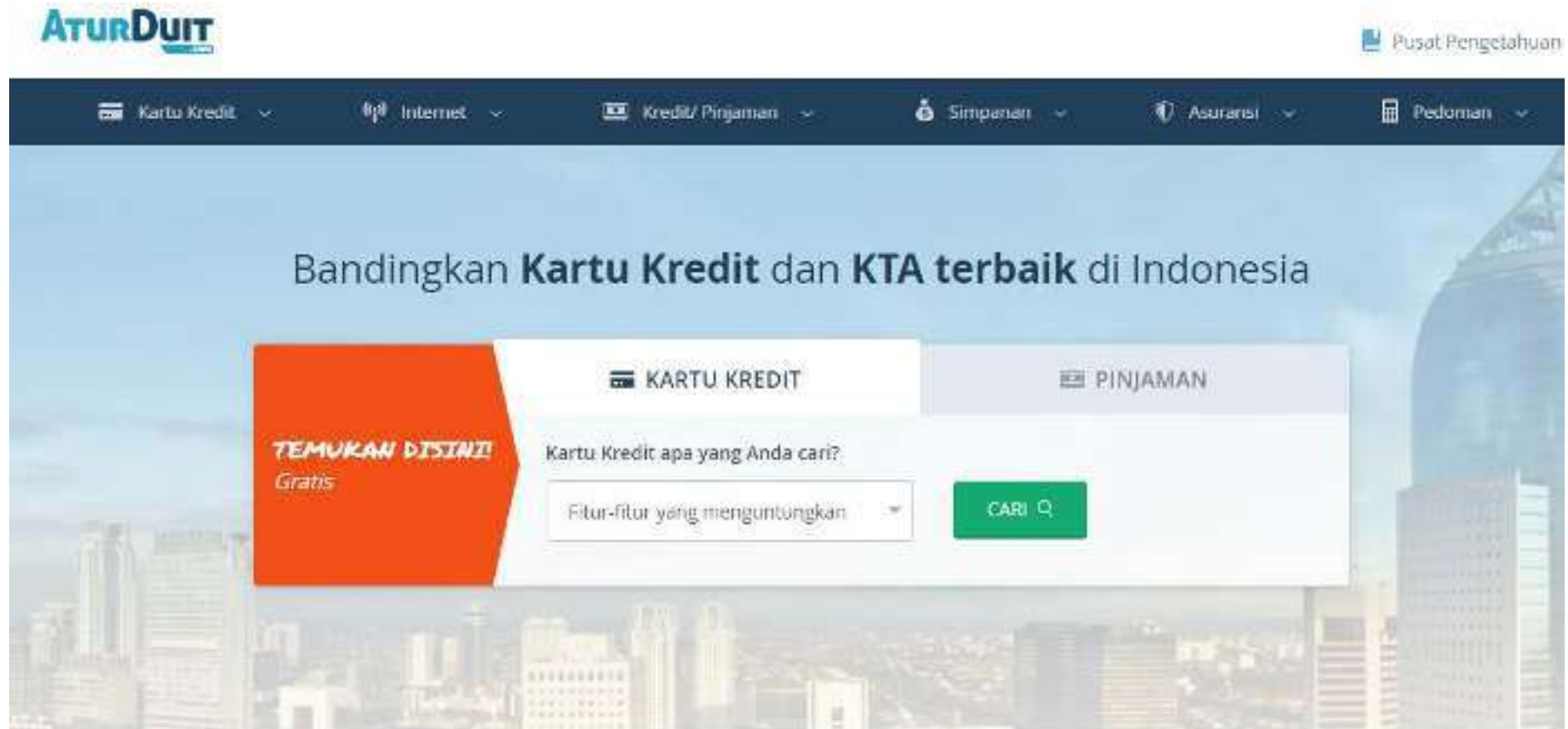
Website
<https://www.aturduit.com/>

Country/City
Indonesia/Jakarta

Founded
2014

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.



Comparison | Bos Tunai

Powered by:



Description



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



Comparison | Cekaja



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.

Comparison | Disitu

Powered by:



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.

Company
Disitu

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

Country/City
Indonesia/Jakarta

Founded
2016



Comparison | Eragano

Powered by:



Company
Eragano

Website
<https://eragano.com/>

Country/City
Indonesia/Bandung

Founded
2015

Description

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



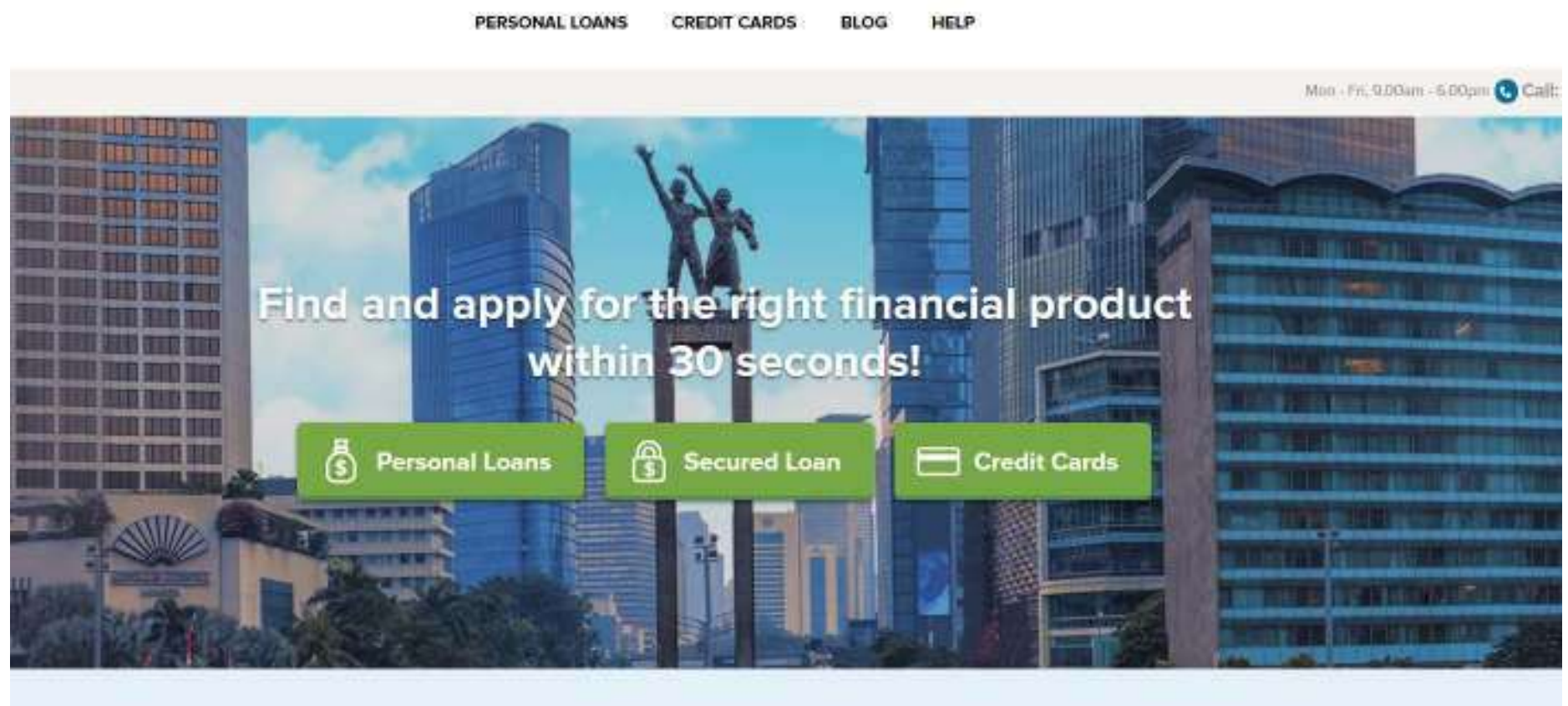
We can help you compare mortgages, personal loan, and Home loans (KPR), so try HaloMoney.co.id easy comparison process and within minutes you can compare quotes that cover the things that are important to you.

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:



KreditGoGo

Company
KreditGoGo

Website
<https://kreditgogo.com/>

Country/City
Indonesia/Jakarta

Founded
2014

Description

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.

The screenshot shows the KreditGoGo website homepage. At the top, there is a navigation menu with links for 'Kartu Kredit', 'Investasi', 'Pinjaman', 'Asuransi', 'Internet', 'Promosi', and 'Tips Keuangan'. The main banner features a smiling woman on the left and a red background on the right with the text 'Penuhi Semua Kebutuhan Dana Anda' and 'Promo Spesial Bunga Ringan Mulai 1.29%!'. A button labeled 'Ajukan Sekarang' is visible. Below the banner, there is a section titled 'Dapatkan Promosi dan Manfaat Menarik' with the subtitle 'Berbagai kemudahan dan manfaat yang bisa anda dapatkan apabila memiliki produk berikut'. This section includes three promotional cards for HSBC, BANK MEGA, and citi.

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

The screenshot displays the Premikita.com website interface. At the top, there is a navigation bar with the Premikita.com logo and tagline 'find d'best deal'. To the right, there are links for 'Bergabung' (Join) and 'Masuk' (Login), along with social media icons for Facebook and LinkedIn. Below the navigation bar, there is a main banner for 'premi asuransi mobil dengan 0% CUKUP KOLEKSI' (car insurance with 0% collection). The banner features a red Mitsubishi Outlander Sport GLS - 2013 and a price tag of '79.995 /BULAN'. A search form is visible on the right side of the banner, with fields for 'Kategori', 'Penggunaan', 'Tahun', 'Merk', 'Tipe & Model', 'Pertanggungjanaan', and 'Kode Plat No', each with a 'Pilih' dropdown menu. A 'SEARCH' button is located at the bottom right of the form. Below the banner, there is a footer with the text '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

KALKULATOR KPR - KARTU KREDIT - KERJA SAMA - KOMUNITAS

Bingung dalam memilih

KPR TERMURAH?

Bandingkan saja semua KPR dengan SikatAbis.com

mandiri **ANZ** **BNI** **Permata Bank** **BANK BRI** **CIMB NIAGA** **HSBC** **DCBC NISP** **BTPN** **Panin Bank** **Standard Chartered** **Rabobank** **bii** **KPR Dalam**

SikatAbis.com
5 menit untuk memilih kredit rumah (KPR) murah.

Bandingkan Sekarang!

Comparison | TaniHub

Powered by:



Company
TaniHub

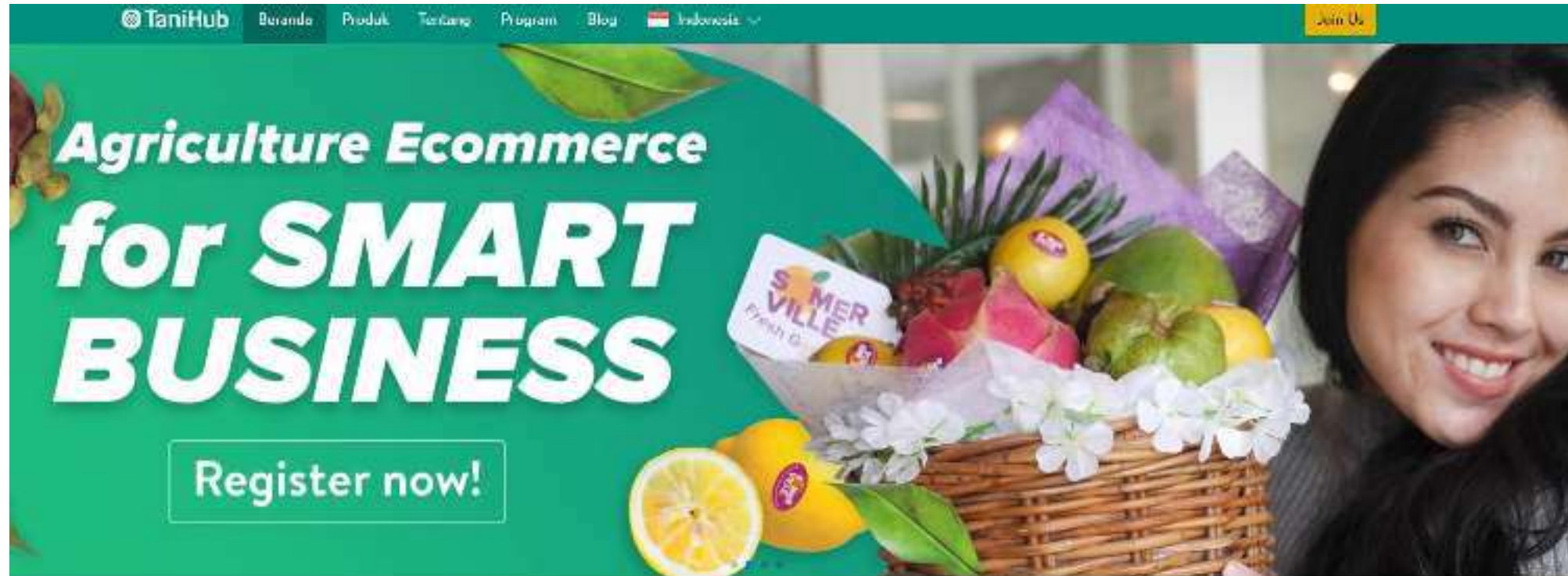
Website
<https://www.tanihub.com/>

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



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).



Company
Asuransiku

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

Country/City
Indonesia/Jakarta

Founded
2015





Company

Bima

Website

<http://www.bimamobile.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.



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.

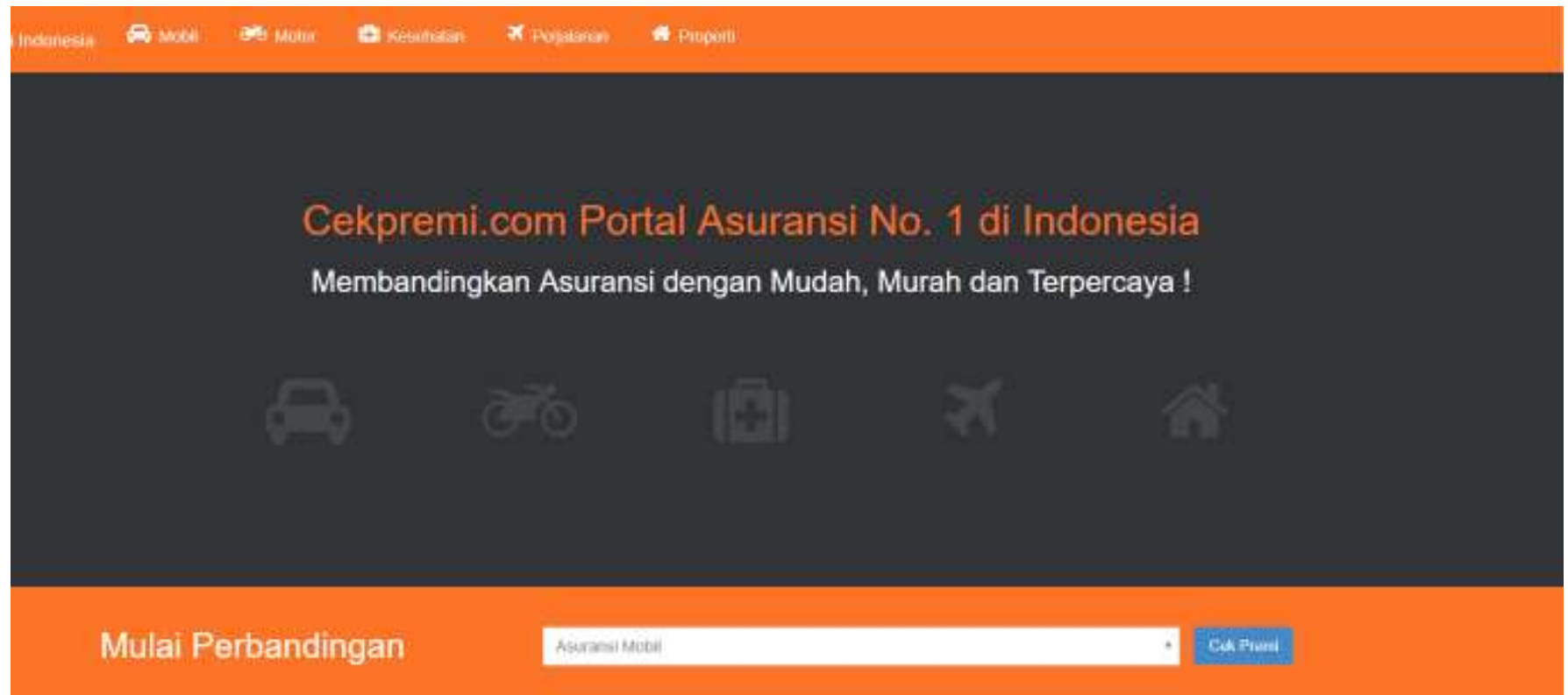


Company
Cekpremi

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

Country/City
Indonesia/Jakarta

Founded
2014



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 on the left and links for 'Produk', 'Blog', 'Forum', 'Log in', and a green 'Daftar' button on the right. Below the navigation bar is a 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 and the text 'redefining / insurance'. The main headline reads 'Asuransi Kecelakaan Senilai Rp 25 Juta Secara Gratis'. Below this, it says 'Nikmati Perlindungan Asuransi Kecelakaan oleh AXA Care Protection tanpa pungutan biaya apapun.' A red diagonal line is on the left side of the banner, and a photo of a smiling woman holding a child is on the right. A red button with white text says 'AJUKAN SEKARANG >>'. At the bottom of the banner is a white box with the text 'DAFTARKAN EMAIL ANDA DAPATKAN INFORMASI & PENAWARAN MENARIK'. Below this text are three input fields: 'NAMA LENGKAP', 'EMAIL', and a green 'KIRIM' button.

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

The screenshot shows the Futuready website interface. At the top, there is a navigation bar with the Futuready logo, a home button, and links for 'Tentang Kami', 'Cari Asuransi', 'Artikel', 'Bantuan', and 'Masuk'. A phone number '021-2188 4918' is also visible. The main heading is 'Supermarket Asuransi Online' with the subtext 'Asuransi Perjalanan, Asuransi Mobil, dan Asuransi Kesehatan — Semua ada di sini'. Below this, there are three tabs: 'Asuransi Perjalanan' (selected), 'Asuransi Mobil', and 'Asuransi Kesehatan'. A search form is present with fields for 'Perjalanan' (dropdown), 'Nama Lengkap', 'Nomor Selular', and 'Tanggal Perjalanan: Berangkat → Pulang'. A 'CARI' button is on the right. A disclaimer at the bottom of the form states: 'Dengan klik tombol Cari, maka Anda telah menyetujui Syarat dan Ketentuan yang berlaku di dalam Futuready.com'.

LINDUNGI KELUARGA



Description

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.

PasarPolis.com

Company
PasarPolis

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

Country/City
Indonesia/Jakarta

Founded
2015

PasarPolis.com

Tentang Kami | Kontak | FAQs

MUDIK AMAN & NYAMAN

Bersama **PasarPolis.com**

Voucher Pertamina UP TO 500K untuk ASURANSI KENDARAAN

Diskon 10% untuk Travel Product

100K Voucher **100000** untuk KENDARAAN

Gunakan Kode: **PPMUDIKTS** 21 Mei - 20 Juni 2016

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.

A screenshot of the Premiro website. The top navigation bar includes links for 'Asuransi', 'Tentang Kami', 'Bantuan', 'Login', 'ID', and a highlighted 'BELI SEKARANG' button. The main content area features a large heading 'Beli Asuransi dalam Sekejap' (Buy Insurance in a Flash) with a subtext: 'Manfaat asuransi tanpa kerumitan berkaas tradisional dan dapatkan perlindungan asuransi untuk semua dalam sekejap.' Below this is a green button labeled 'Beli Asuransi Sekarang' with a right-pointing arrow. A small note below the button says 'Bandingkan bekkasan asuransi dalam 30 detik.' To the right of the main content is a large banner with a dark blue background and a subtle geometric pattern. The banner features a crescent moon, stars, and a glowing lantern. The text on the banner reads 'Kado Premiro' in large white letters, followed by 'Beli SEMUA ASURANSI PERJALANAN' and 'Dapatkan SALDO GO-PAY HINGGA 50k*' in a mix of white and gold fonts.

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

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PERSONAL FINANCE AND WEALTH MANAGEMENT

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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:



Company
GandengTangan

Website
<https://gandengtangan.org/>

Country/City
Indonesia/Jakarta

Founded
2015

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.

gandengtangan BELA. BANTUK. BERTANI

MENJADI INVESTOR AJUKAN PEMBAYARAN GT-TRUST Select Language MASUK

Investasi pada Pendanaan Mikro Terproteksi.
Dapatkan 20% efektif* per tahun dengan Mitra Penjamin.

*11% flat per tahun

PELAJARI SELINGKAPNYA

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 website interface. At the top, there is a search bar with the text "Cari judul, nama, atau isi kampanye" and a "Galang Dana" button. The main content area features a large image of hands holding a coin, with the text "Bantu saudara kita yang butuh **BIAYA PENGOBATAN**" and "Mulai dari Rp 10.000, salurkan donasi atau zakat terbaikmu". Below this, there are two buttons: "Donasi" (pink) and "Zakat" (green). A summary bar at the bottom of the main section displays three statistics: "11.001 Kampanye Terdanaai", "Rp 286.151.522.065 Donasi dan Zakat Tersalurkan", and "740.873 #OrangBaik Terhubung". Below the summary bar, there is a section titled "Menghubungkan #OrangBaik" with the subtitle "Cerita mereka yang sukses menggalang dana". This section includes two images: a baby in a yellow shirt and a woman smiling with a child.

limakilo

Company
Limakilo

Website
<https://limakilo.id/>

Country/City
Indonesia/Jakarta

Founded
2015

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.

limakilo Beranda Petani Mitra Belanja Grosir Pasar Petani Masuk | Daftar Akunku

Menjadi fokus kami untuk mengefisiensikan rantai pasok makanan

Menjadi Petani Mitra >

Daftarkan warung sayur di sekitar Anda menjadi agen / kios kilo untuk bisa menjual langsung hasil panen petani

Dapatkan souvenir dari 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

Company
WeCare.id

Website
<https://wecare.id/>

Country/City
Indonesia/Jakarta

Founded
2014

Towards Equal, Healthy Indonesia

Rp 4.044.854.283 from 8.109 donors have donated to over than 338 patients.

DONATE TO A PATIENT

Change & improve lives of patients by donating, start from Rp10.000!

WeCare.id understands & protects every patient's confidentiality. All informations shown in this page have been verified and agreed by Patients or their family. [See FAQ](#)

Indonesia Fintech Map

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CRYPTO & BLOCKCHAIN

ACCOUNTING

POS System | Bima Sakti

Powered by:



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.

Company
Bima Sakti

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

Country/City
Indonesia/Jakarta

Founded
2012



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

dealPOS

ABOUT TOUR PRICING DEMO CONTACT MORE

Cloud POS Software for retail business

Start your retail outlet.
Anytime Anywhere.

Sign Up for Free

NO INSTALLATION Web Browser AVAILABLE ON Google play

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



[About Us](#)

[Product](#)

[Benefits](#)

[Contact Us](#)

[Login or Register](#)



POS System | Moka

Powered by:



Description

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:



Company
Pawoon

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

Country/City
Indonesia/Jakarta

Founded
2013

Description

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 screenshot shows the Pawoon website interface. At the top, there is a navigation bar with the Pawoon logo, menu items (FITUR, CERITA KONSUMEN, HARDWARE, HARGA), a LOGIN button, and a COBA GRATIS button. The main heading reads "Aplikasi Kasir Online Pilihan Pebisnis Indonesia". Below this, a sub-heading says "Buat akun Pawoon sekarang dan nikmati kebebasan mengelola bisnis Anda dari mana saja." A sign-up form is displayed with fields for "Nama Bisnis", "Email", and "Nomor Telepon", and a prominent green "COBA GRATIS SEKARANG" button. To the right of the form is a photograph of a white POS terminal with a tablet displaying the application's interface. At the bottom left, there is a "GET IT ON Google Play" logo.

Indonesia Fintech Map

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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

dan download aplikasi Luno sekarang

App Store Google Play

Cryptocurrency & Blockchain | Pundi X

PUNDI^x

Company
Pundi X

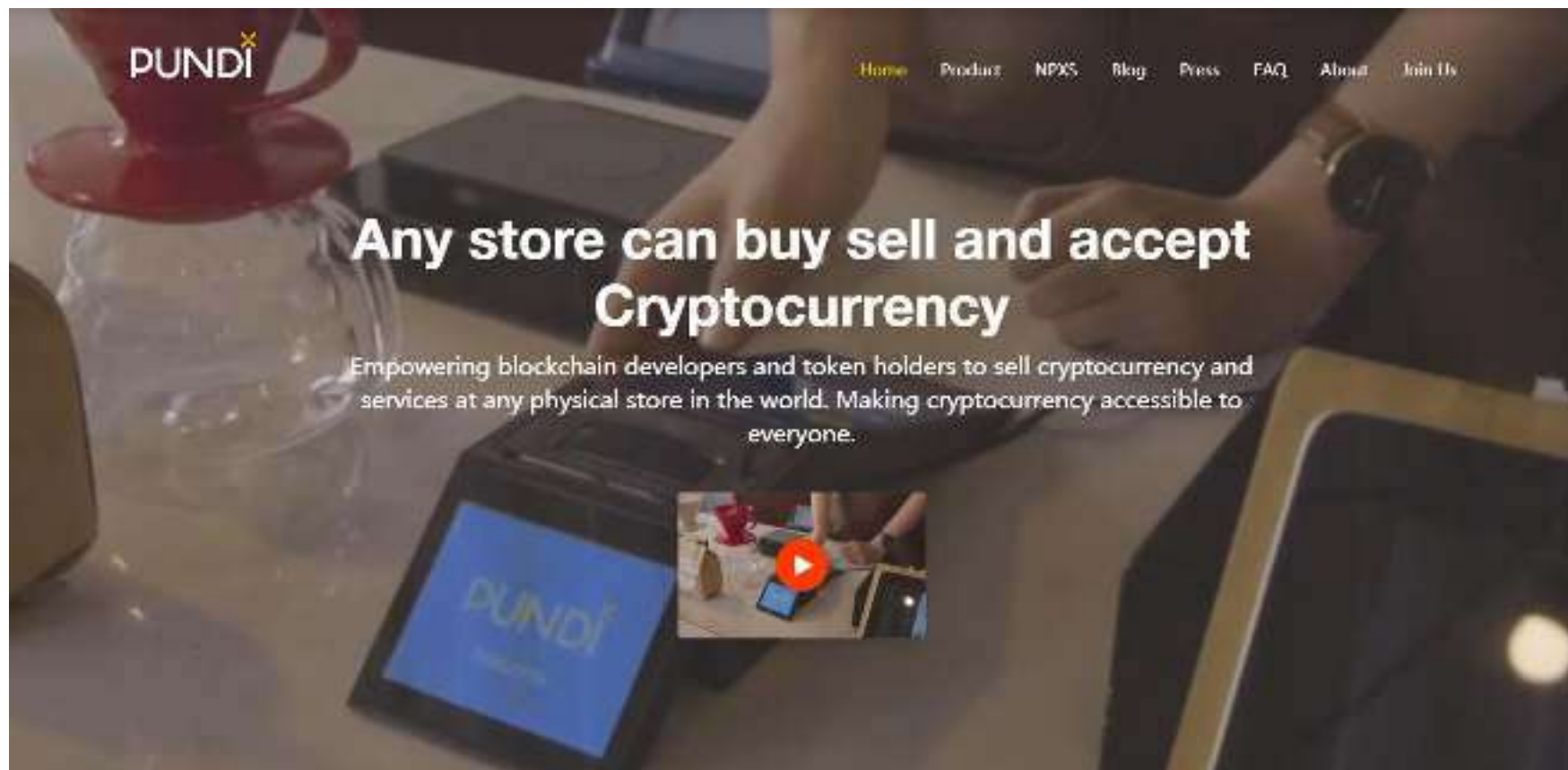
Website
<https://pundix.com/>

Country/City
Indonesia/Jakarta

Founded
2014

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.



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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.

The screenshot shows the Akunting Mudah website interface. At the top left is the logo. To the right is a navigation menu with links for 'About', 'Testimoni', 'Pricing', 'Contact', 'Blog', and 'Login'. Below the navigation is a large graphic featuring a hand writing on a ledger. The ledger has columns for 'TANGGAL', 'AKUN', 'DEBIT', 'KREDIT', and 'SALDO'. The text 'semudah mencatat di buku kas sepintar akuntan profesional' is overlaid on the graphic. At the bottom right are two buttons: 'Pelajari Panduan !' and 'Coba GRATIS ?'.

| TANGGAL | AKUN | DEBIT | KREDIT | SALDO |
|------------|-----------|------------|-------------|-------------|
| 5 MEI 2013 | PERANJAN | RP2.000,00 | | RP2.500.000 |
| 6 MEI 2013 | BANK BUKU | | RP1.100.000 | RP1.400.000 |

Accounting | Jojonomic

Powered by:



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

JOJONOMIC

RECEIPTS | MARKING | LOGIN | EN | EN | REQUEST DEMO

Cawabari!
Enyuk banyu wungkulonkeun Receptor

JOJONOMIC

Jl. Pemuda 31, Purwokerto, JABAR,
41111
0254 200725

01 Mei 2017 09:09
Receipt Number 36056F
Collected By Jumaroh cianesa

| | | |
|--------------|-----|-------------|
| Nasi | x6 | Rp. 45.000 |
| Sate | x3 | Rp. 21.000 |
| Area Goreng | x1 | Rp. 108.000 |
| Black Coffee | x1 | Rp. 15.000 |
| White Coffee | x1 | Rp. 20.000 |
| Sate Meran | x40 | Rp. 200.000 |
| Tahu / Tempe | x4 | Rp. 12.000 |
| Subtotal | | Rp. 421.000 |
| Ppn (10%) | | Rp. 42.100 |

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Mobile expense management enterprise solution.

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[@FintechINA](https://twitter.com/FintechINA)