

Profitable Licensed B2B Payment Gateway & E-Wallet in Indonesia



\$2.2B
2023P TPV (USD)

\$1.7M
2023P Revenue (USD)

60K+
Merchants

Comprehensive End-to-End Payment System

The licensed payment gateway company provides comprehensive payment acceptance and distribution system for corporations, SMEs, retails, and individuals. It also provides an end-to-end payment collection system for companies using multiple channels from banks, credit cards, and non-bank transactions.

Various Payment Channels

60K+	Merchants	5	Business Banking
800+	Billers' Products	5	Credit Card Acquiring
18	Virtual Accounts	5	P2P Lending
7	E-Wallets	3	Direct Debits
6	Online Payments		

Licensed & Registered by Major Fintech Authorities



Bank Indonesia
Payment Service Provider
License Category 2



OJK
Digital Finance Innovation
Regtech

Payment Solution & Regtech Products

The Company not only interconnects businesses to accept various domestic and international payment methods, but also provides:

- Simple catalog ordering system & invoice payment link
- Electronic invoice presentment and payment for corporations and small businesses
- Multibank cash management system
- One stop solution for ID verification, face verification, name screening and risk scoring
- Integration of POS system with various payment methods
- Distribution/payout to all bank accounts in Indonesia in real-time using API

Benefits for Business

- Accept all payment methods
- Single API real-time payment notification
- Settle to one bank account
- Reconciliation report to client's accounting system
- API payment distribution to business partners

Global Business Partners

J.P.Morgan

citibank

UOB

Maybank

BNP PARIBAS

DBS

standard chartered

CIMB NIAGA

Top Customers (% of Revenue)

- Customer 1: **17%**
- Customer 2: **14%**
- Customer 3: **8%**

Financials (USD)

	2020	2021	2022	2023P	2024P	2025P
TPV	\$ 1.6B	\$ 1.7B	\$ 2.0B	\$ 2.2B	\$ 2.5B	\$ 2.9B
Revenue	\$ 267.0K	\$ 612.4K	\$ 1.4M	\$ 1.7M	\$ 1.9M	\$ 2.2M
Gross Profit	\$ 153.5K	\$ 337.0K	\$ 576.0K	\$ 663.5K	\$ 763.1K	\$ 877.5K
Net Profit	\$ 29.9K	\$ 37.9K	\$ 108.3K	\$ 132.7K	\$ 162.2K	\$ 197.4K

Currency Rate USD1 = IDR14,800

15% Annual Revenue Growth Expected in Average