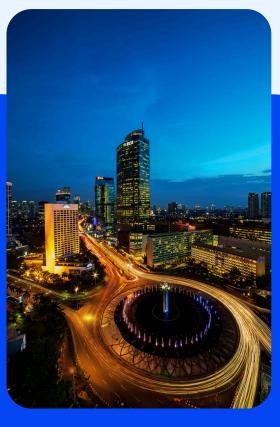
Secure and Convenient Payment Methods

Payment Solutions Leader in Indonesia







Overview

Indonesia's alternative payments solution industry is expanding rapidly, fueled by increasing smartphone usage, widespread internet access, and a growing digital economy. According to a 2023 report, over 80% of Indonesians have access to digital financial services. Mobile payment platforms and digital wallets are gaining popularity, with services like OVO, GoPay, and Dana leading the market. QR code payments via QRIS are also becoming common, providing a convenient and secure method for transactions across various sectors. Virtual accounts and bank transfers remain integral to the financial ecosystem, supporting both personal and business transactions.

UBank Connect is well-equipped to support Indonesia's diverse payment landscape with our comprehensive solutions. We offer virtual accounts, QRIS, eWallet options, and bank transfer services, ensuring secure and efficient transactions. Our solutions are designed to meet the diverse needs of businesses and consumers, driving growth and innovation in Indonesia's alternative payments industry.



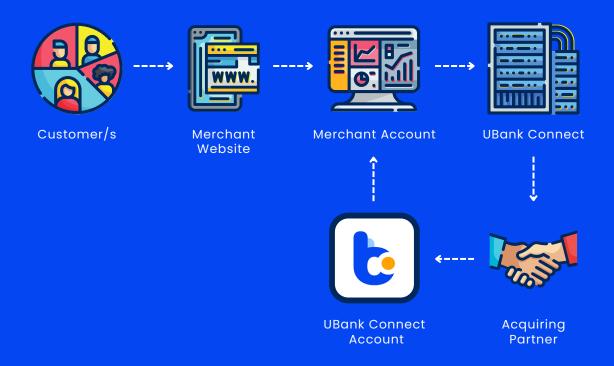




Why Choose UBank Connect?

- Direct connection to banks
- Dedicated bank account(s)
- Local technology and operations team
- Flexible and competitive rates
- Global reach with a single API access
- Support in emerging markets

UBank Connect's Payment Settlement Flow





Quick Fact on Indonesia's Alternative Payments Scene

A quick fact about Indonesia's payment scene is that mobile payment transactions reached over \$15 billion in 2022, showcasing the rapid adoption of digital wallets and mobile payment platforms like OVO, GoPay, and Dana.





Deposit

Payment Method	Minimum Amount	Maximum Amount
Virtual Account	100,000 IDR	24,000,000 IDR
QRIS	10,000 IDR	100,000,000 IDR
eWallet (Dana / OVO / Shopee Pay)	Dana: 150,000 IDR	
	OVO: 50,000 IDR	40,000,000 IDR/monthly
	Shopee Pay: 40,000 IDR	
eWallet (Link Aja! - Web Checkout)	40,000 IDR	40,000,000 IDR/monthly
Bank Transfer	100,000 IDR	200,000,000 IDR

Payout/Withdrawal

Payment Method	Minimum Amount	Maximum Amount
Virtual Account	100,000 IDR	24,000,000 IDR
QRIS	100,000 IDR	100,000,000 IDR
Bank Transfer	1,000,000 IDR	100,000,000 IDR

Settlement

Settlement Option	Minimum Amount	Maximum Amount
Local Settlement	No Limit	No Limit
USDT Settlement	1,000 USDT	No Limit

Supported Banks

- Bank Central Asia (BCA)
- Bank Negara Indonesia (BNI)
- Bank Mandiri
- Bank Rakyat Indonesia (BRI)
- Maybank Indonesia

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Check out UBank Connect's alternative payment solutions for emerging markets at www.ubankconnect.com

For more information, email us at sales@ubankconnect.com. For partnerships, email us at partner@ubankconnect.com

