PAYJN
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MERCHANT EDITION / INDONESIA / IDR

2026

Indonesia Local Payment & QRIS Onboarding Guide

A practical launch brief for international merchants.
Local collections, payouts and the operating details that matter.

QRIS VIRTUAL ACCOUNTS WALLETS

Eight years in payments. Built on local knowledge.

Service information reviewed 30 October 2026

01 / METHODS & LIMITS

Start with the right local payment mix.

These are PAYJN Indonesia indicative **per-transaction pay-in limits**, in Indonesian rupiah (IDR). Confirm the approved methods and limits for your merchant before launch.

PAY-IN METHOD	MINIMUM (IDR)	MAXIMUM (IDR)
QRIS	10,000	10,000,000
OVO / ShopeePay / LinkAja	10,000	20,000,000
VA: BNI / Mandiri / Permata / BRI	10,000	50,000,000
VA: CIMB	15,000	50,000,000

Payout destinations

Bank transfer, plus DANA, OVO, GoPay, LinkAja and ShopeePay. Pay-in limits above do not define payout limits; confirm payout funding, beneficiary details and terms separately.

DANA: distinguish pay-in from payouts

DANA pay-in is not currently open for merchant onboarding. DANA payouts are supported separately. This is a dated service snapshot, not a live status feed.

A national scheme or wallet name does not by itself confirm merchant eligibility, scheme affiliation or approval for a particular business model.

02 / QRIS CHECKOUT

Make the mobile payment journey clear.

01 Create a traceable order

Keep your own unique order reference. Present the amount, IDR currency, instructions and any expiry clearly.

02 Confirm the supported journey

Test the payer apps and same-device payment flow agreed for your setup. A QR image alone may not explain what to do on the same phone.

03 Show pending states honestly

A redirect, screenshot or customer message is not proof of payment. Keep pending and expired states distinct from verified success.

04 Resolve the final outcome

Use authenticated notifications and documented order queries. Match the amount and order references before fulfilment or customer credit.

Agree the experience before production

Review the customer journey with your product, engineering and support teams. Method availability and UI behaviour must match the approved integration.

03 / SERVER-SIDE INTEGRATION

Keep the API precise. Keep the keys private.

Requests are signed on your server

Production integration takes place on your secure server. Current endpoints, authentication rules, exact signing requirements and approved testing instructions are supplied during merchant onboarding. This public guide contains no working payment requests or credentials.

ILLUSTRATIVE FLOWS / NOT API ENDPOINTS

Pay-in: create order > receive instructions > confirm

Payout: submit instruction > track > reconcile

Detailed protocols are provided during approved onboarding.

Verification comes before business action

Use the verification and acknowledgement process provided during approved onboarding. Validate payment outcomes on your server and handle repeated notifications safely before taking a business action. This public guide does not reproduce the production notification schema.

Private keys never belong in the browser

Generate and retain merchant private keys in your controlled server environment. Exchange public keys only. Do not paste a private key into the marketing website, email, Telegram or a public code example.

A successful technical response is not proof of a settled payment. Confirm the final business outcome. Obtain the current documentation and approved test process during onboarding.

04 / OPERATIONS

Plan for the whole order lifecycle.

3-5s
Typical callback timing

24/7
Customer support

PAYJN-reported operational observations for Indonesia, reviewed 30 October 2026. Timing varies by event, route and receiving endpoint; it is not a payment or delivery SLA. Around-the-clock support is not a guaranteed response-time commitment.

Notifications and retries

The reviewed specification documents up to eight notification retries if the required acknowledgement is not received. Build safe duplicate handling.

Timeouts and uncertain outcomes

Do not blindly resubmit a create request after a timeout. Use the documented query and recovery flow to establish the order state first.

Finance and reconciliation

Agree fees, funding, settlement, reporting and payout limits for your merchant. Carry both merchant and platform order references.

Incident ownership

Agree who handles an exception, which references support needs and how updates are communicated. Never send private keys or customer banking data in a general support enquiry.

05 / YOUR LAUNCH BRIEF

Bring the right details to the first conversation.

Share a concise business brief so our team can review the market, payment flow and technical fit. No confidential customer records are needed for the initial discussion.

Company	Website, registration jurisdiction and business model
Payment flow	Pay-in, payouts or both; required Indonesian methods
Commercial profile	Expected monthly IDR volume and typical transaction size
Technical setup	Your integration contact, work email and launch timeline
Operating needs	Settlement, reconciliation and escalation requirements

Start the conversation

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www.payjn.com/markets/indonesia/

This PDF does not submit or store information. Send your brief using your own email or Telegram account. Merchant eligibility and commercial terms are reviewed individually.

References and scope

Method availability and indicative limits: PAYJN operational confirmation, 30 October 2026. Technical requirements: PAYJN Indonesia API documentation reviewed on the same date; request the current version during onboarding.

QRIS standard: Bank Indonesia / bi.go.id