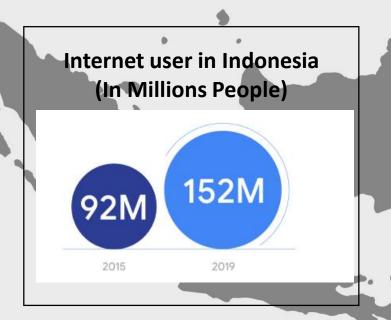
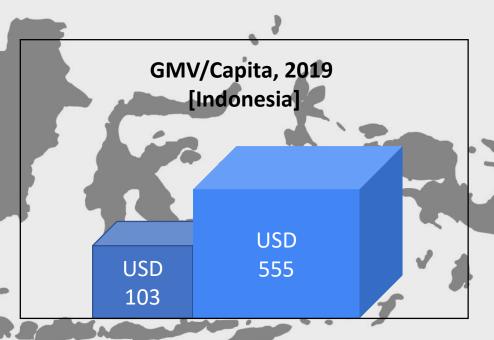


### **BACKGROUND**





- 1. Internet user in Indonesia has significant growth into 60% [2015-2019] and still growing up
- 2. The difference is **more than fivefold**, amid **a wider gap** in **living standards** between those living in Metros and elsewhere

#### Reference

E-conomy SEA 2019 by Google, Temasek, Bain & Company

#### **BACKGROUND**









2 Millions ++ Agents

2019

#### New comer

Financial Inclusive Start-Up (Payfazz & Grab Kios/Kudo) That has focusing in Rural Area (Unbanked & Underbanked People) With aggressive growth of agents since 2014 - present

Then, acknowledge Indomaret and Alfamart in rural area with their offline branding (28,000++ store across Indonesia)



#### **BACKGROUND**



Consumers living in smaller cities and rural areas will benefit from having services they could not access before. For example, they will be able to buy products online that are not available in nearby stores at competitive prices.

#### Reference

E-conomy SEA 2019 by Google, Temasek, Bain & Company

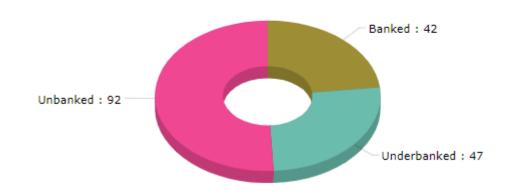
#### **PAIN POINTS**

- 1. Difficult to access banking service (offline) in rural area to pay Shopee order (unbanked and underbanked people).
- 2. User's Address is not wellrecognized by 3PL
- 3. Shipping cost is too expensive when delivery a product to rural area (across Indonesia)

#### 92 Juta Penduduk Dewasa Indonesia Belum Tersentuh Layanan Finansial

Jumlah Penduduk Dewasa Indonesia yang Sudah dan Belum Tersentuh Layanan Finansial (2019)

Sumber: Google, Temasek, Bain & Company, Okt 2019



Satuan : Juta Jiwa

#### **OBJECTIVE & KEY RESULT**

#### **Objective:**

1. Acquire new user outside metros area

#### **Key Result:**

- 1. New user acquisition
- 2. New payment method with payfazz and kudo
- 3. New address to delivered with payfazz, kudo, alfa, indomaret

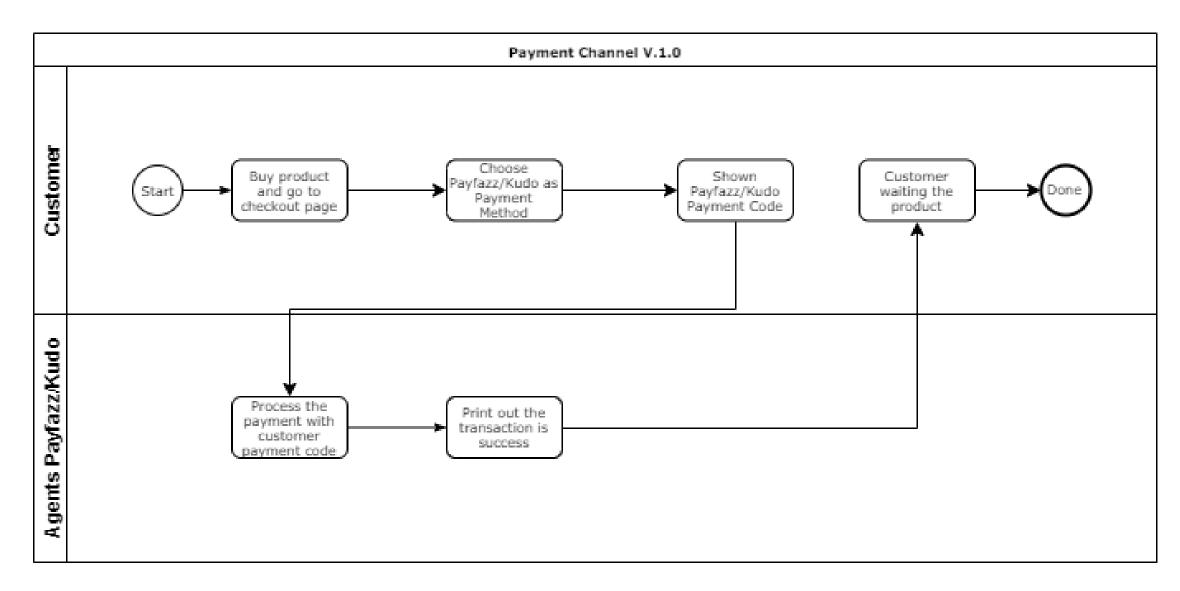
### **PROJECTS**

SHOPEE PAYMENT CHANNEL V.1.0
[ADD PAYFAZZ AND KUDO AS NEW PAYMENT METHOD]

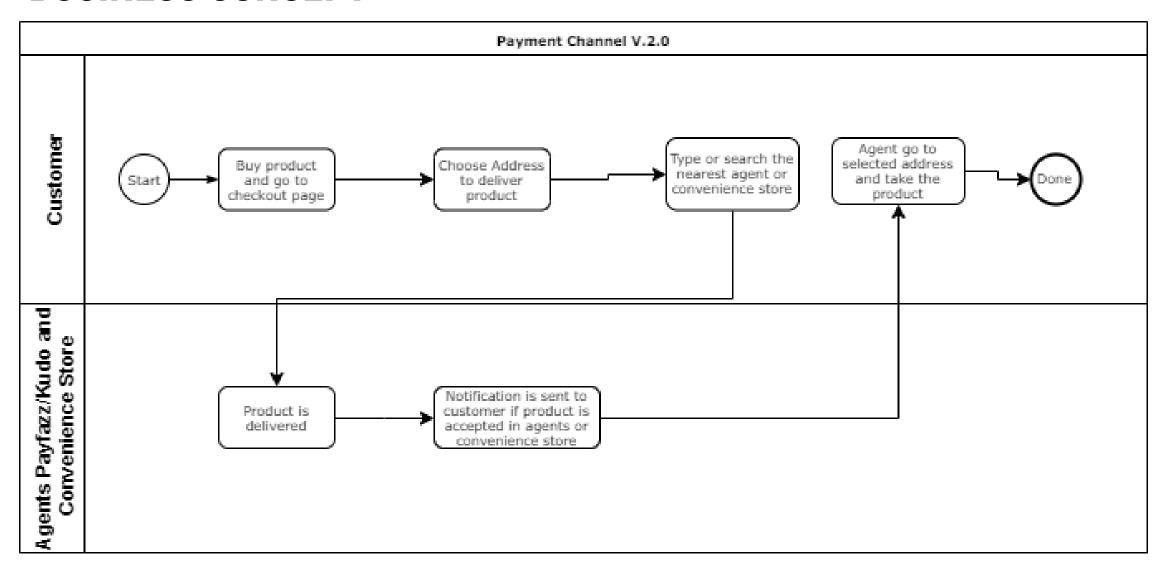
SHOPEE PAYMENT CHANNEL V.2.0
[PAYFAZZ, KUDO, ALFAMART AND INDOMARET AS HUB]



#### **BUSINESS CONCEPT**



#### **BUSINESS CONCEPT**



#### **BENCHMARKING**



**CHECKOUT** 



- 1. HUB TO TAKE THE PRODUCT
- 2. PAYMENT CHANNEL

#### Reference

https://www.youtube.com/watch?v=aVmaC\_bDBII

### **BENEFITS**

- Increasing Shopee GMV and order significant (shopee perspective)
- 2. Acquiring new user (shopee perspective)
- 3. Lowering shipping cost (cust perspective)
- 4. Many option for payment (cust perspective)



### CONCERNS

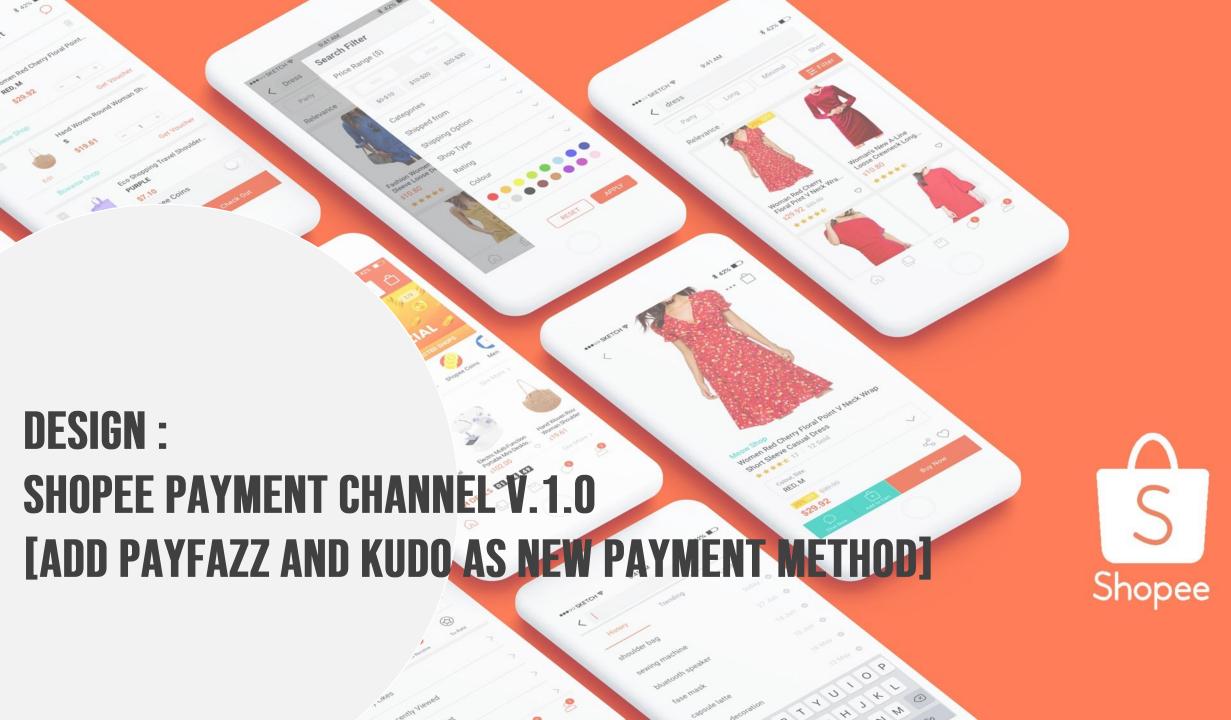
- 1. TRUSTWORTHY
  AGENT/CONVENIENCE STORE
- 2. HANDLING PRODUCT ON HUB
- 3. HANDLING TECHNICAL ISSUE
  AND COMPLAINS BETWEEN 3<sup>RD</sup>
  PARTIES AND SHOPEE



## **BUSINESS REQUIREMENT**

- 1. NON-DISCLOSURE AGREEEMENT [BEFORE START TO IMPLEMENT PROJECT]
- 2. PKS [RELATED WITH BUSINESS AND TECHNICAL ALSO HANDLING COMPLAINS ISSUE]
- 3. API-DOCS FOR EACH PARTY





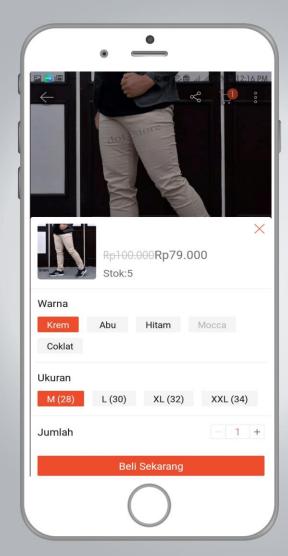
#### **HOMEPAGE**



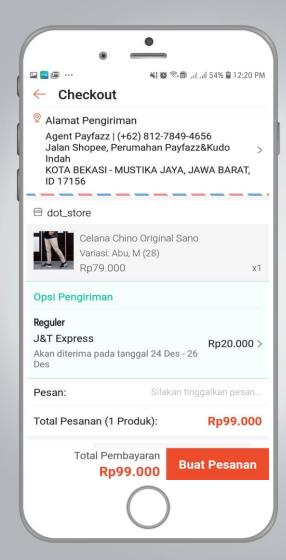
#### **CHOOSE STUFF THAT WE WANT TO BUY**



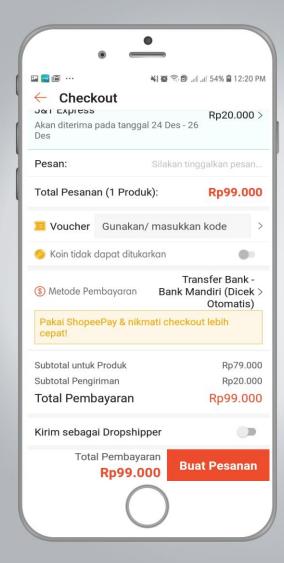
#### **CHOOSE STUFF THAT WE WANT TO BUY (2)**



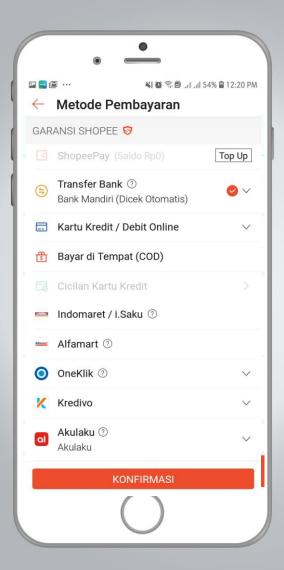
#### **GO TO CHECKOUT PAGE**



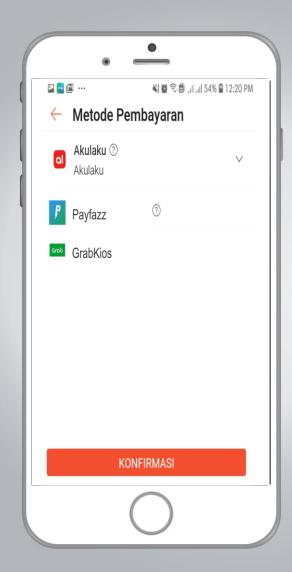
#### **CHOOSE PAYMENT METHOD**



## SCROLLING DOWN TO OUR NEW PAYMENTMETHOD

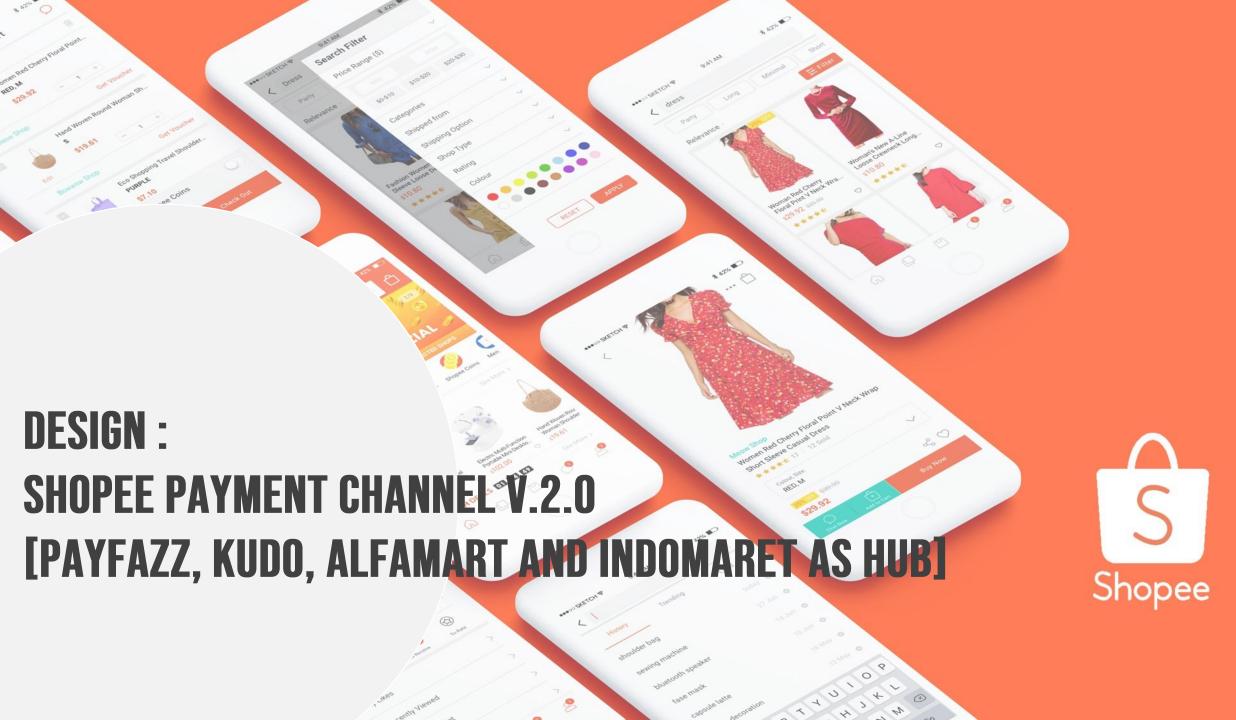


#### **CHOOSE PAYFAZZ OR KUDO**



# AFTER THAT WE GET PAYMENT CODE, GIVE IT INTO PAYFAZZ OR KUDO AGENT TO FULFILL THE PAYMENT PROCESS





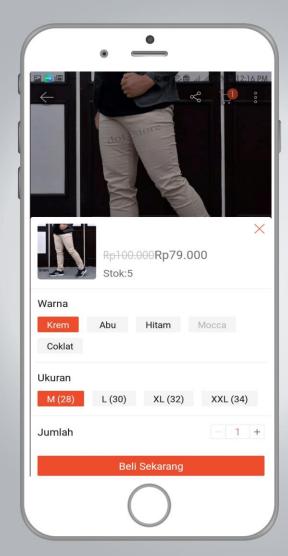
#### **HOMEPAGE**



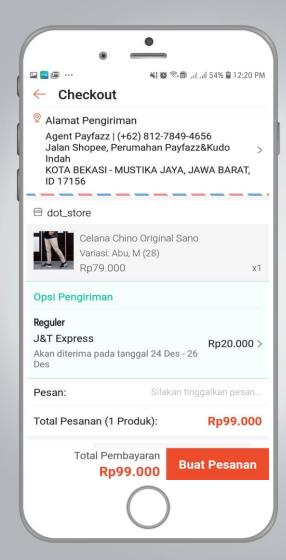
#### **CHOOSE STUFF THAT WE WANT TO BUY**



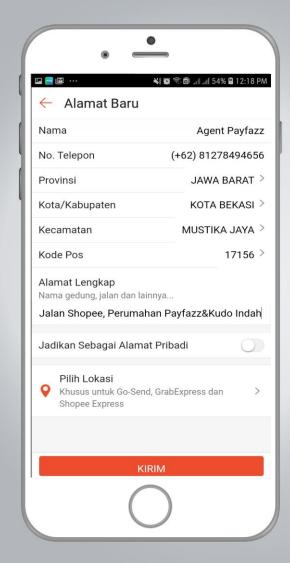
#### **CHOOSE STUFF THAT WE WANT TO BUY (2)**



#### **GO TO CHECKOUT PAGE**



# FULFILL NEW ADDRESS [ALFAMART, INDOMART, PAYFAZZ, KUDO]



#### OR WE CAN CHOOSE IN THE MAP, LOCATION OF SELECTED ADDRESS OF ALFAMART, INDOMARET , PAYFAZZ, OR KUDO AS HUB TO TAKE YOUR PRODUCT







## IMPLEMENTATION SHOPEE PAYMENT CHANNEL V.1.0 [ADD NEW PAYMENT METHOD; PAYFAZZ AND KUDO]



## IMPLEMENTATION SHOPEE PAYMENT CHANNEL V.2.0 [INDOMARET, ALFAMART, KUDO AND PAYFAZZ AS HUB TO TAKING CUSTOMER PRODUCT]