

List of Digital Finance Innovation Provider



Digital Finance Innovation Group

Department of Regulatory and Licensing for Technology Innovation of Financial Sector, Digital Finance Asset, and Crypto Asset

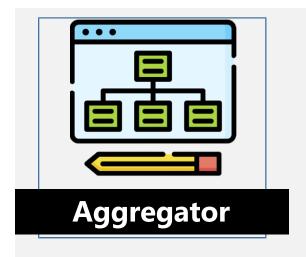
Otoritas Jasa Keuangan



DISCLAIMER

The providers of Digital Finance Innovation (DFI), as listed in this catalog, are currently in a Recorded status according to POJK No. 13/POJK.02/2018 as of August 2023. Currently, the mentioned DFI providers are in the process of researching and deepening their business model through the Regulatory Sandbox mechanism. Once the research process is completed, the DFI providers will be allowed to proceed with the registration and licensing process, which will be regulated later.

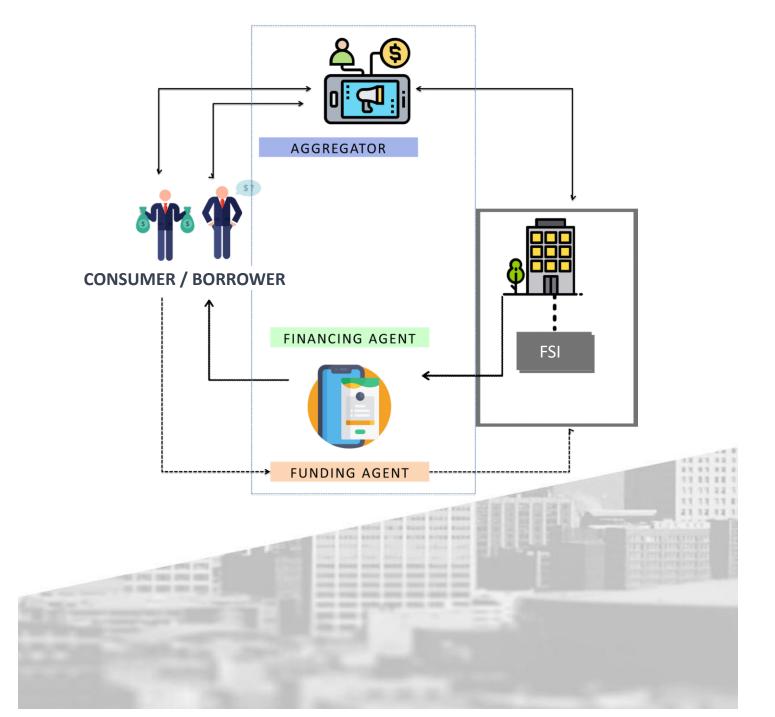






An Aggregator is a website or application that assists customers in obtaining information about financial products and services by gathering, filtering, and comparing products and services offered by various Financial Services Institutions (FSIs) digitally.

Consumers can access these services digitally to compare and choose the best-suited financial products and services for their needs.







No	Platform Name	Company Name	Reference Number	Date	Operating System
1	CekAja.com	PT CEKAJA MERDEKA KEUANGAN	Recorded: S-77/MS.72/2019	Recorded: 26 March 2019	Web
2	MoneyZ	PT RACHMAD DHARMA ANUGRAH	Recorded: S-79/MS.72/2019	Recorded: 26 March 2019	Web
3	Cashcash Pro	PT DIGITAL KUANTUM TEKNOLOGI	Recorded: S-82/MS.72/2019	Recorded: 26 March 2019	Web
4	Cermati	PT DWI CERMAT INDONESIA	Recorded: S-85/MS.72/2019	Recorded: 26 March 2019	Web
5	Pinjamania	PT ARTHA SUPREMASI TEKNOLOGI	Recorded: S-90/MS.72/2019	Recorded: 26 March 2019	Web
6	KPR Academy	PT KREASI FINANSIAL MEDIATAMA	Recorded: S-99/MS.72/2019	Recorded: 26 March 2019	Web
7	Lifepal	PT LIFEPAL TECHNOLOGIES INDONESIA	Recorded: S-167/MS.72/2019	Recorded: 15 July 2019	Web
8	KreditAll	PT ATHENA TEKNOLOGI LAYANAN	Recorded: S-272/MS.72/2019	Recorded: 25 October 2019	Web
9	BandinginAja	PT BANDING KEUANGAN DIGITAL	Recorded: S-275/MS.72/2019	Recorded: 25 October 2019	Web
10	Loan Market	PT LOAN MARKET INDO	Recorded: S-277/MS.72/2019	Recorded: 25 October 2019	Web
11	Paper.id	PT PAKAR FINANSIAL GLOBAL	Recorded: S-282/MS.72/2019	Recorded: 25 October 2019	Web
12	KreditList	PT PRODUK KEUANGAN DIGITAL	Recorded: S-322/MS.72/2019	Recorded: 23 December 2019	Web







No	Platform Name	Company Name	Reference Number	Date	Operating System
13	OY!	PT DOMPET HARAPAN BANGSA	Recorded: S-326/MS.72/2019	Recorded: 23 December 2019	Web
14	ReLi.id	PT RELIANCE INTEGRASI DUNIA ANDA	Recorded: S-76/MS.72/2020	Recorded: 10 February 2020	Web
15	KLOP!	PT TELEKOMUNIKASI SELULAR	Recorded: S-77/MS.72/2020	Recorded: 10 February 2020	Web
16	360 Finmart	PT PRIMA KREDIT SOLUSI	Recorded: S-78/MS.72/2020	Recorded: 10 February 2020	Web
17	Pak Bos	PT SILOT TECHNOLOGY INDONESIA	Recorded: S-79/MS.72/2020	Recorded: 10 February 2020	Web
18	Alumak	PT ALUMAK TEKNOLOGI INDONESIA	Recorded: S-80/MS.72/2020	Recorded: 10 February 2020	Web
19	Butuh Modal	PT INKLUSI KEUANGAN NASIONAL	Recorded: S-81/MS.72/2020	Recorded: 10 February 2020	Web
20	Oneshaf	PT NAQIF SOLUSI INDONESIA	Recorded: S-83/MS.72/2020	Recorded: 10 February 2020	Web
21	Pilih Kredit	PT ESTREND TEKNOLOGI DIGITAL	Recorded: S-84/MS.72/2020	Recorded: 10 February 2020	Web
22	KoinWorks	PT SEJAHTERA LUNARIA ANNUA	Recorded: S-87/MS.72/2020	Recorded: 10 February 2020	Web
23	Finpedia	PT SOLUSI INKLUSI FINANSIAL	Recorded: S-225/MS.72/2020	Recorded: 15 August 2020	Web, App
24	Cash Cerdas	PT TEKNOLOGI CERDAS FINANSIAL	Recorded: S-343/MS.72/2020	Recorded: 29 December 2020	Web, App
25	Otto	PT INDOARTHA PERKASA SUKSES	Recorded: S-345/MS.72/2020	Recorded: 29 December 2020	Web
26	Yup!	PT FINTURE TECH INDONESIA	Recorded: S-266/MS.72/2021	Recorded: 26 August 2021	Web, App





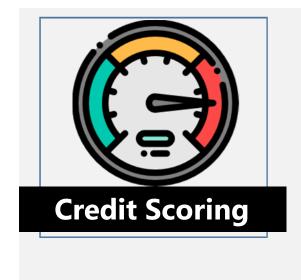
No	Platform Name	Company Name	Reference Number	Date	Operating System
27	Zahir Kapital Hub	PT ZAHIR KAPITAL HUB	Recorded: S-128/MS.72/2022	Recorded: 9 May 2022	Web
28	BRIIX	PT SIWA DIGITAL SOLUTIONS	Recorded: S-129/MS.72/2022	Recorded: 9 May 2022	Web, App
29	Durian Pay	PT DURIAN PAY INDONESIA	Recorded: S-70/MS.72/2022	Recorded: 4 July 2022	Web
30	KluwyPay	PT SARANA PEMBAYARAN DIGITAL	Recorded: S-241/MS.22/2022	Recorded: 24 November 2022	Web
31	KelolaYuk	PT KARYA TEKNOLOGI ANDALAN	Recorded: S-273/MS.22/2022	Recorded: 30 December 2022	Web, App
32	Ringkas	PT RINGKAS ASIA TECHNOLOGY	Recorded: S-275/MS.22/2022	Recorded: 30 December 2022	Web, App
33	Digitechno	PT DIGITAL TEKNOLOGI MODERN	Recorded: S-91/NB.22/2023	Recorded: 2 March 2023	Web
34	IDEAL	PT HIDUP IDEAL SEJAHTERA	Recorded: S-90/NB.22/2023	Recorded: 2 March 2023	Web, App
35	Jeff	PT JEFF TOP SKOR	Recorded: S-89/NB.22/2023	Recorded: 2 March 2023	Web
36	Nex	PT NEX TEKNOLOGI DIGITAL	Recorded: S-88/NB.22/2023	Recorded: 2 March 2023	Web, App
37	Nutech	PT ANUGRAH TEKNOLOGI DIGITAL	Recorded: S-87/NB.22/2023	Recorded: 2 March 2023	Web





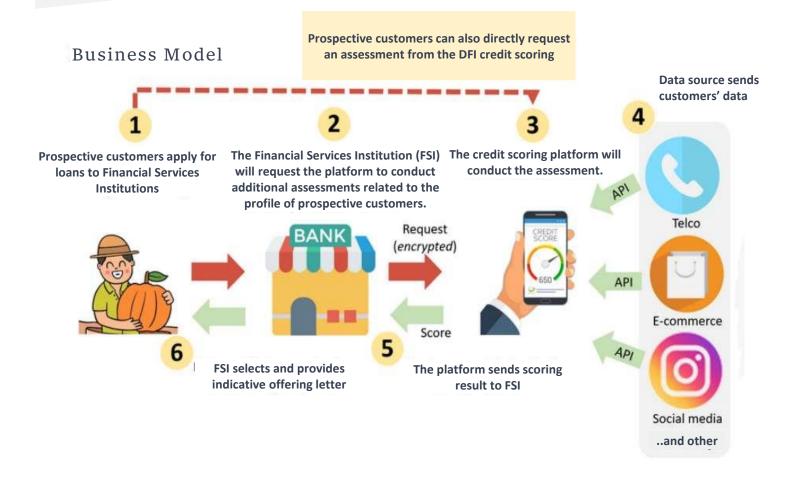
No	Platform Name	Company Name	Reference Number	Date	Operating System
38	Thintech	PT TEKNOLOGI INVESTAMA NUSANTARA	Recorded: S-133/NB.22/2023	Recorded: 28 April 2023	Web
39	Dompet Aman	PT DOMPET AMAN INDONESIA	Recorded: S-137/NB.22/2023	Recorded: 28 April 2023	Web, App
40	TMS	PT TAKTIS MAJU SEJAHTERA	Recorded: S-192/NB.22/2023	Recorded: 27 June 2023	Арр
41	IstanaTech	PT ISTANA KREATIF TEKNOLOGI	Recorded: S-191/NB.22/2023	Recorded: 27 June 2023	Web
42	SavingTech	PT CITRA ABADI TEKNOLOGI	Recorded: S-190/NB.22/2023	Recorded: 27 June 2023	Web







Alternative Credit Scoring is an institution or entity that processes data, other than credit data or its derivatives, using specific algorithms through information technology to generate a numeric or alphanumeric value indicating the assessment of an individual's eligibility to receive services in the Financial Services Sector.







DFI Recorded: Credit Scoring Cluster

No	Platform Name	Company Name	Reference Number	Date	Operating System
1	Acura Labs	PT ACURA LABS INDONESIA	Recorded: S-84/MS.72/2019	Recorded: 26 March 2019	Web
2	TSI	PT TRUSTING SOCIAL INDONESIA	Recorded: S-88/MS.72/2019	Recorded: 26 March 2019	Web
3	Finscore	PT TONGDUN TECHNOLOGY INDONESIA	Recorded: S-164/MS.72/2019	Recorded: 15 July 2019	Web
4	BPS	PT BANGUN PERCAYA SOSIAL	Recorded: S-269/MS.72/2019	Recorded: 25 October 2019	Web
5	PYXIS	PT DIGITAL SYNERGY TECHNOLOGY	Recorded: S-270/MS.72/2019	Recorded: 25 October 2019	Web
6	iSkor	PT PUNCAK AKSES FINANSIAL	Recorded: S-274/MS.72/2019	Recorded: 25 October 2019	Web
7	Fineoz	PT FINEOZ INOVASI TEKNOLOGI	Recorded: S-279/MS.72/2019	Recorded: 25 October 2019	Web
8	CredoLab	PT CREDOLAB INDONESIA SCORING	Recorded: S-325/MS.72/2019	Recorded: 23 December 2019	Web
9	Izidata	PT IZI DATA INDONESIA	Recorded: S-85/MS.72/2020	Recorded: 10 February 2019	Web
10	OLDI	PT ORANYE LAYANAN DIGITAL INDONESIA	Recorded: S-86/MS.72/2020	Recorded: 10 February 2019	Web
11	SDB Score	PT SEMANGAT DIGITAL BANGSA	Recorded: S-90/MS.72/2020	Recorded: 10 February 2019	Web
12	Aiskor	PT AISKOR TEKNOLOGI INDONESIA	Recorded: S-173/MS.72/2020	Recorded: 26 June 2020	Web
13	Eureka	PT EUREKA ANALYTICS INDONESIA	Recorded: S-344/MS.72/2020	Recorded: 29 December 2020	Web
14	Digiscore	PT SKORING KREDIT INKLUSIF	Recorded: S-69/MS.72/2021	Recorded: 1 March 2021	Web
15	Aiforesee	PT AIFORESEE INOVASI SKOR	Recorded: S-70/MS.72/2021	Recorded: 1 March 2021	Web
16	Scoring.co.id	PT SCORING TEKNOLOGI INDONESIA	Recorded: S-466/MS.72/2021	Recorded: 29 December 2021	Web
17	Finantier Score	PT FINANTIER TEKNOLOGI INDONESIA	Recorded: S-467/MS.72/2021	Recorded: 29 December 2021	Web
18	Cek Polaris	PT CEK DATA DIGITAL	Recorded: S-243/MS.22/2022	Recorded: 24 November 2022	Web
19	NilaiQ	PT KEPERCAYAAN INFORMASI TERINTEGRASI	Recorded: S-276/MS.22/2022	Recorded: 30 December 2022	Web
20	Prime Analytics	PT PRIME ANALYTICS INDONESIA	Recorded: S-3/IK.01/2022	Recorded: 28 August 2023	Web





E-KYC is a platform that assists in providing identification and verification services conducted on prospective customers/existing customers using population data sourced from the Population Administration (Dukcapil).



A prospective customer wants to register as a customer with a Financial Services Institution (FSI) to ensure that the customer meets the "What You Are & What You Have" two-factor authentication. The FSI conducts a face-to-face meeting by asking the customer to fill out a registration form and provide additional personal document requirements.



Customers can register with a Financial Services Institution (FSI) through a smartphone application without the need for a face-to-face process while still fulfilling the "What You Are & What You Have" two-factor authentication. The registration process involves several stages, such as biometric checking, OCR (Optical Character Recognition), face recognition, and liveness detection, while also comparing and verifying data from the Civil Registration and Vital Events Information System (DUKCAPIL) for data verification.

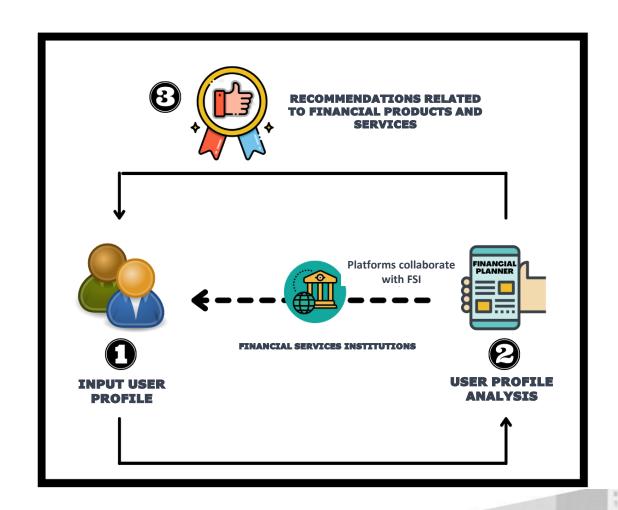
DFI Recorded: E-KYC Cluster

No	Platform Name	Company Name	Reference Number	Date	Operati ng System
1	PrivyID	PT PRIVY IDENTITAS DIGITAL	Recorded: S-170/MS.72/2019	Recorded: 15 July 2019	Web
2	VIDA	PT INDONESIA DIGITAL IDENTITY	Recorded: S-276/MS.72/2019	Recorded: 25 October 2019	Web
3	Digisign	PT SOLUSI NET INTERNUSA	Recorded: S-319/MS.72/2019	Recorded: 23 December 2019	Web
4	ASLI RI	PT ASLI RANCANGAN INDONESIA	Recorded: S-168/MS.72/2020	Recorded: 23 June 2020	Web
5	IdnPass	PT ANUGRAH PENDATAAN DIGITAL	Recorded: S-272/MS.22/2022	Recorded: 30 December 2022	Web
6	Goldentitas	PT IDENTITAS ANAK BANGSA	Recorded: S-136/NB.22/2023	Recorded: 28 April 2023	Web, App





Financial Planner is a platform that assists individuals in financial planning by providing recommendations related to financial products and services based on the user's profile to achieve financial goals.





DFI Recorded: Financial Planner Cluster



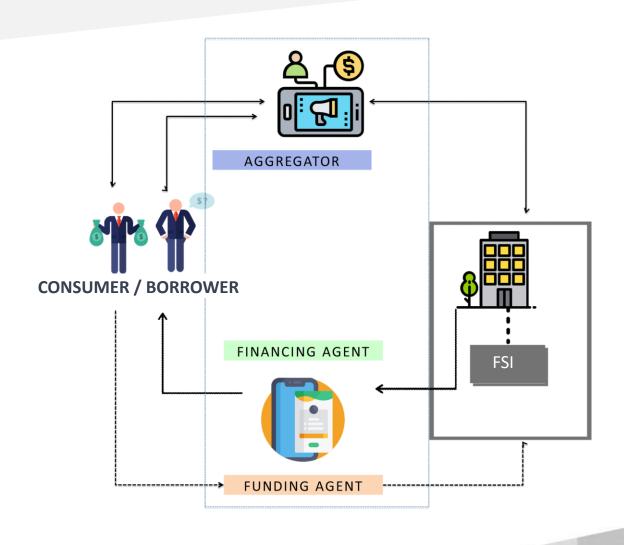
No	Platform Name	Company Name	Reference Number	Date	Operating System
1	Arkana Finance	PT ARKANA TEKNOLOGI FINANSIAL	Recorded: S-98/MS.72/2019	Recorded: 26 March 2019	Web
2	Fundtastic	PT CHANDARWEALTH MANDIRI INDONESIA	Recorded: S-159/MS.72/2019	Recorded: 15 July 2019	Web, App
3	SkorLife	PT SKORTECH KARYA INDONESIA	Recorded: S-166/MS.22/2022	Recorded: 29 September 2022	Арр
4	Finku	PT SAHABAT FINANSIAL KAMU	Recorded: S-242/MS.22/2022	Recorded: 24 November 2022	Арр







Financing Agent is a website-based or application-based Digital Finance Innovation (DFI) that assists FSIs in disbursing financing to prospective customers and customers of said FSI.





DFI Recorded: Financing Agent Cluster



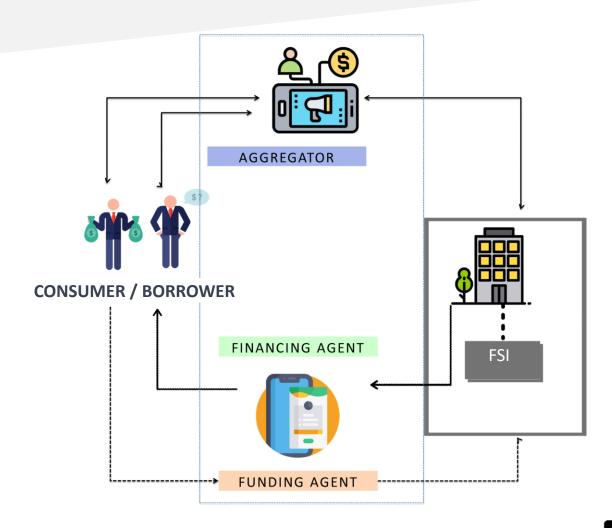
No	Platform Name	Company Name	Reference Number	Date	Operating System
1	AgriON	PT ISAN TECHNOLOGY INDONESIA	Recorded: S-161/MS.72/2019	Recorded: 15 July 2019	Web
2	Lendana	PT LENDANA DIGITALINDO NUSANTARA	Recorded: S-273/MS.72/2019	Recorded: 25 October 2019	Web
3	Amaan	PT AMAAN INDONESIA SEJAHTERA	Recorded: S-227/MS.72/2020	Recorded: 15 August 2020	Арр
4	Artaku	PT SARANA PASAR DIGITAL	Recorded: S-362/MS.72/2021	Recorded: 1 November 2021	Арр
5	InfinID	PT INOVASI FINANSIAL UNTUK INDONESIA	Recorded: S-135/NB.22/2023	Recorded: 28 April 2023	Web, App
6	Fazz Business	PT XFERS INDONESIA TEKNOLOGI	Recorded: S-2/IK.01/2023	Recorded: 28 August 2023	Web
7	Fairbanc	PT FAIRBANC TECHNOLOGIES INDONESIA	Recorded: S-4/IK.01/2023	Recorded: 28 August 2023	Web







Funding Agent is a Digital Finance Innovation (DFI) based on a website or application that assists Financial Services Institutions (FSI) as a marketing platform to acquire funding customers.



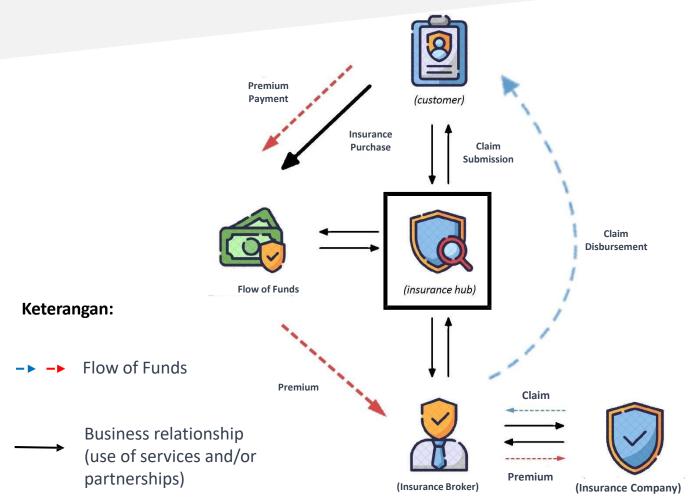
DFI Recorded: Funding Agent Cluster

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No	Platform Name	Company Name	Reference Number	Date	Operating System
1	E-Funding	PT EFUNDING TEKNOLOGI KEUANGAN	Recorded: S-91/MS.72/2019	Recorded: 26 March 2019	Web
2	Depositobpr.id	PT KOMUNAL SEJAHTERA INDONESIA	Recorded: S-178/MS.72/2021	Recorded: 23 June 2021	Web
3	KoinDeposito	PT SEJAHTERA LUNARIA ANNUA	Recorded: S-274/MS.22/2022	Recorded: 30 December 2022	Web, App





Insurance Hub is an infrastructure provider in the insurance sector that can assist in insurance distribution and claims processing.



DFI Recorded: Insurance Hub Cluster

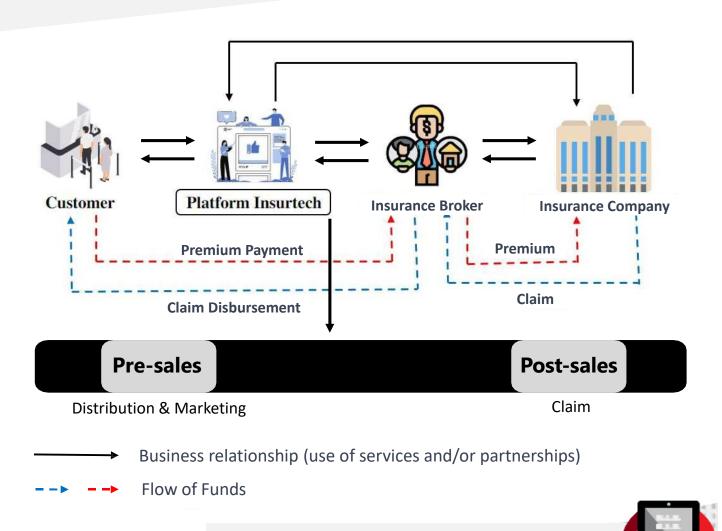


No	Platform Name	Company Name	Reference Number	Date	Operating System
1	PasarPolis	PT PASARPOLIS INDONESIA	Recorded: S-67/MS.72/2021	Recorded: 1 March 2021	Web, App





InsurTech is a platform that collaborates with brokers and/or insurance companies to provide online services such as information dissemination, insurance product purchases, and insurance claim submissions to customers/the public, thereby expediting the claims process.



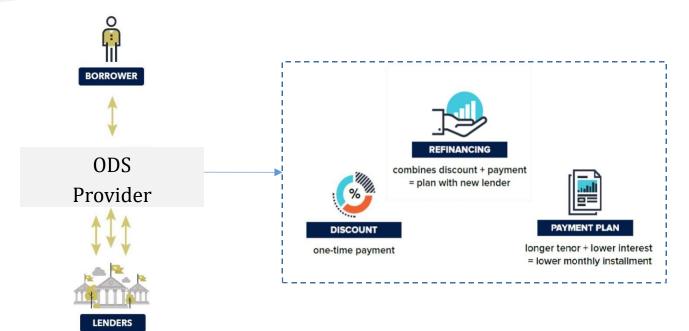
DFI Recorded: InsurTech Cluster

No	Platform Name	Company Name	Reference Number	Date	Operating System
1	Qoala	PT ARCHOR TEKNOLOGI DIGITAL	Recorded: S-132/MS.72/2020	Recorded: 13 April 2020	Web, App
2	YukTakaful	PT URUN DANA TAKAFUL	Recorded: S-323/MS.72/2019	Recorded: 23 December 2019	Web, App
3	Rey	PT VERTIKA TECHNOLOGIES NUSANTARA	Recorded: S-189/NB.22/2023	Recorded: 27 June 2023	Web, App





Online Distress Solution (ODS) is a platform that provides negotiation services to borrowers who are facing difficulties in repaying their debts with creditors.



DFI Recorded: Online Distress Solution Cluster



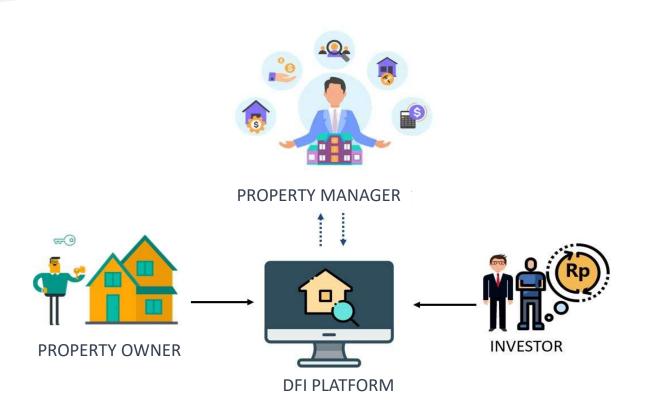
No	Platform Name	Company Name	Reference Number	Date	Operating System
1	Amalan	PT AMALAN INTERNATIONAL INDONESIA	Recorded: S-103/MS.72/2019	Recorded: 26 March 2019	Web
		100	and IIII		







Property Investment Management (PIM) is a platform for crowdfunding from the public online in the form of a scheme to manage rights to a property without creating derivatives for trading in the secondary market.



DFI Recorded: Property Investment Management Cluster

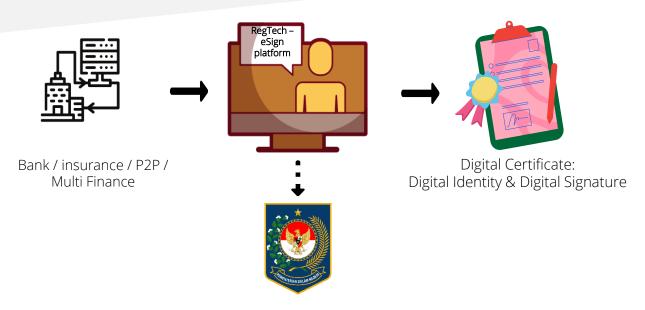


No	Platform Name	Company Name	Reference Number	Date	Operating System
1	DIPRO	PT PROPERTI KELUARGA BERSAMA	Recorded: S-318/MS.72/2019	Recorded: 23 December 2019	Web





RegTech - eSign is a platform for electronic certificate issuance under the auspices of the Ministry of Communication and Information Technology, serving the financial services sector with digital signature as the output.



Verification process using DUKCAPIL data

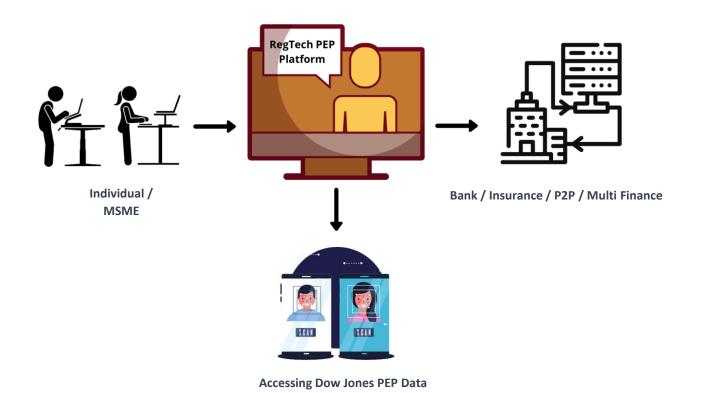
DFI Recorded: RegTech – eSign Cluster

No	Platform Name	Company Name	Reference Number	Date	Operating System
1	TekenAja!	PT DJELAS TANDA TANGAN BERSAMA	Recorded: S-465/MS.72/2021	Recorded: 29 December 2021	Web, App
2	Tilaka	PT TILAKA NUSA TEKNOLOGI	Recorded: S-169/MS.72/2022	Recorded: 4 July 2022	Web, App
3	Xignature	PT DIGITAL TANDATANGAN ASLI	Recorded: S-165/MS.22/2022	Recorded: 29 September 2022	Web, App
4	VIDA	PT INDONESIA DIGITAL IDENTITY	Recorded: S-239/MS.22/2022	Recorded: 24 November 2022	Web, App
5	PrivyID	PT PRIVY IDENTITAS DIGITAL	Recorded: S-240/MS.22/2022	Recorded: 24 November 2022	Web, App





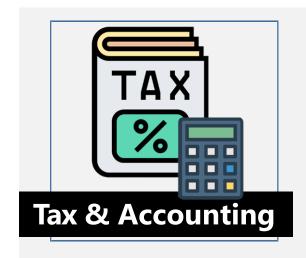
RegTech - PEP is a service provider platform capable of detecting high-risk customers (AML) by screening the background (PEP) of each customer.



DFI Recorded: RegTech - PEP Cluster

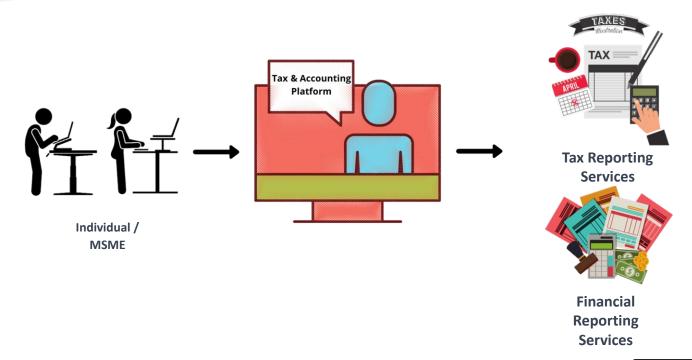


No	Platform Name	Company Name	Reference Number	Date	Operating System
1	SIJITU	PT PEMBAYARAN LINTAS USAHA SUKSES	Recorded: S-317/MS.72/2019	Recorded: 23 December 2019	Web
Si					





Tax & Accounting is a Digital Finance Innovation (DFI) platform that assists both individual consumers and companies by providing services for preparing financial reports in accordance with accounting standards or online tax reporting as per tax regulations.



DFI Recorded: Tax & Accounting Cluster



No	Platform Name	Company Name	Reference Number	Date	Operating System
1	Jurnal	PT JURNAL CONSULTING INDONESIA	Recorded: S-169/MS.72/2019	Recorded: 15 July 2019	Web
2	Sobat Pajak	PT NEBULA SURYA CORPORA	Recorded: S-89/MS.72/2020	Recorded: 10 February 2020	Web

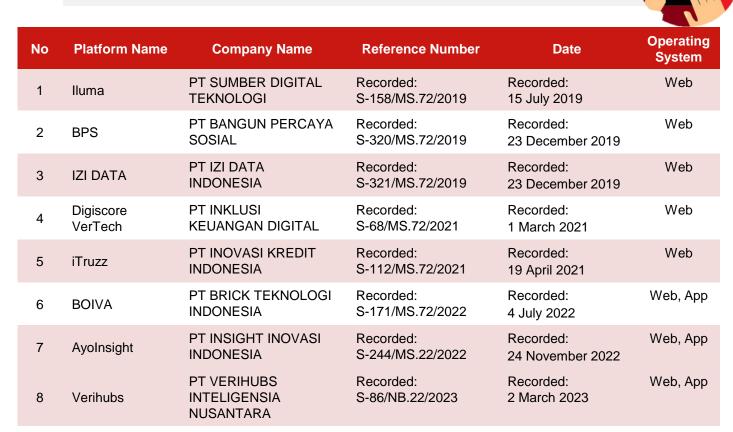




Authentication is a platform that assists in providing identification and verification services using data other than DUKCAPIL (Civil Registration and Vital Events Information System).



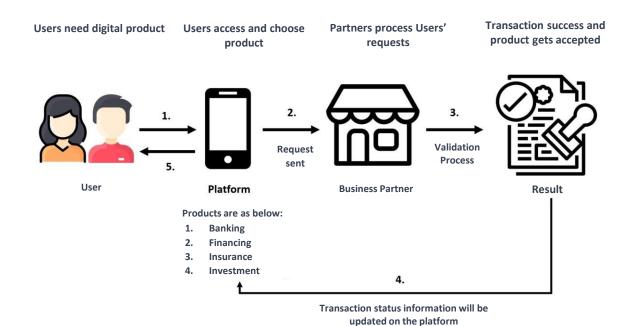
DFI Recorded: Authentication Cluster







WealthTech is a platform that integrates various financial products and supporting services provided by a conglomerate company and its business partners into a single mobile application for accessing and managing their finances, including Banking, Financing, Insurance, and Investment/Funding.



DFI Recorded: Wealth Tech Cluster



No	Platform Name	Company Name	Reference Number	Date	Operating System
1	Моха	PT ASTRA KREASI DIGITAL	Recorded: S-182/MS.72/2021	Recorded: 29 June 2021	Web, App
2	One by IFG	PT BAHANA PEMBINAAN USAHA INDONESIA (PERSERO)	Recorded: S-134/NB.22/2023	Recorded: 28 April 2023	Арр