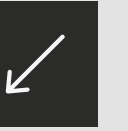


MAJU



Strategy Deck

Salary Payment App for Indonesian Domestic Helpers

By Andrew You





Overview

To revolutionize cross-border salary payments by leveraging blockchain technology, ensuring fast, fair, and low-cost financial access for migrant workers worldwide - starting with Hong Kong employers and 200,000+ Indonesian domestic helpers/workers (TKI).

Hong Kong employers hiring Indonesian domestic helpers face challenges when paying salaries in HKD, as workers need to convert funds to Indonesian Rupiah (IDR). Current issues include:

- High fees/rates charged by money changers or remittance services.
- Exchange rate fluctuations reducing actual income.
- No credit record or credit history in Hong Kong and Indonesia for home mortgage loan or business or personal loan.
- Long queues and inconvenience at physical exchange shops.

This proposal outlines our salary payment gateway MAJU, which TKI can instantly convert HKD to IDR and withdraw to local bank accounts or e-wallets to directly purchase SKU for their families, saving time and costs.

Introduction



MAJU

Vision & Mission

Eliminate Financial Friction - Replace expensive and slow traditional remittance methods with instant, low-fee stablecoin transfers.

Empower Migrant Workers - Give helpers direct control over their earnings with real-time conversion to local currency and seamless withdrawals to directly purchase phone data plans and groceries via MAJU for their families.

Enhance Transparency - Provide clear real time rates and minimal hidden fees, ensuring workers receive their full wages.

Drive Financial Inclusion - Expand access to digital payment gateways for unbanked or underbanked workers in emerging markets.

Promote Regulatory Compliance - Work within Hong Kong and Indonesian financial laws to ensure a secure and sustainable solution.

By achieving these goals, MAJU aim to set a new standard for fair and efficient salary payments in the global domestic helper industry.

Solutions

Employer Side

A dedicated dual-interface app for Indonesian TKI and Hong Kong employers, featuring:

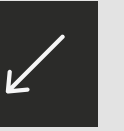
- Link Hong Kong bank accounts to buy/transfer HKD stablecoins.
- Set up auto-payroll for monthly salary disbursement.
- Transparent transaction history and exchange rate tracking.

Helper Side

- Receive salary in stablecoins and instantly convert to IDR for phone data plans (rencana data ponsel) and groceries (belanja kebutuhan sehari-hari).
- Withdraw to Indonesian bank accounts or e-wallets (GoPay, OVO, DANA).
- View real-time rates and fee breakdowns.

Core System

- Blockchain-based transfers for fast, low-cost cross-border payments.
- Partnerships with licensed stablecoin issuers.
- Rate-lock feature to protect against volatility.



- Maju accepts both HKD₹ and fiat, we cooperated with a MSO (money service operator) a licensed company, and accepts payment via bank transfer, FPS, Alipay, WeChat pay.
- Maju has a well-established payment gateway platform (with CRM and APP), currently integrated with USD₹, built and supported by a sophisticated IT team with investment banking background.
- Indonesia Payout Partners: Local banks & integration of e-wallet providers for seamless IDR withdrawals.
- Compliance:
Adherence to Indonesian financial regulations and HKMA.

KYC (identity verification) and AML (anti-money laundering) safeguards.

Technology & Partnerships

User Flow Example



Hong Kong Employer Action: Log in, enter helper's account details and salary amount (HKD).
App auto-converts HKD to HKD₮ and sends to helper's wallet.
Simplified payroll, lower fees vs. traditional remittance.



TKI Receives Salary:
Notification of stablecoin salary deposit.

Select “Convert to IDR” at live, real-time rates
(low 0.5–1% fee). Saves 3–5% in exchange fees.

Direct transfer to Indonesian bank/e-wallet.

No cash handling or queues; funds accessible instantly.

Instantly get phone data plans (rencana data ponsel) and
groceries (belanja kebutuhan sehari-hari).





Beneficial

Republic of Indonesia

- Legal capital inflow
- Credit history data for mortgage / financing / taxation purposes
- More potential business opportunities for banks

Hong Kong SAR

- More people using HKD₹ and better control of capital in/outflow
- Better manage MSO activities
- Avoid illegal lending activities and ML

TKI

- Lower transaction costs
- Time saving
- Safer way to send money in order to avoid fraud and other scams

Employers

- More convenient to pay (different payment solutions) via Maju
- Safer way to deal with legalized MSO
- Send money anytime, anywhere with a handset (digital banking)



Phase 1 (Two months)

UI/UX design, stablecoin partnerships. Multilingual tutorials (Bahasa, Cantonese, English). Potential micro-financing business opportunities, serve as a platform between domestic helpers and other financial institutes.

Phase 2 (Six months)

Core development, Indonesia payout integration. expanding the business into other scopes, soliciting prospects such as SME and business owners, meanwhile exploring various kind of financial vehicles and services.

Phase 3 (Four months)

Compliance checks, pilot testing.
MAJU charges 0.05% service fee.

Development Timeline



Do not leave any sensitive information

Please Confirm below information

Payment Fiat Amount	IDR 3,311,620
Order Quantity	200
Expired At	2025-05-13 05:07:07+0000

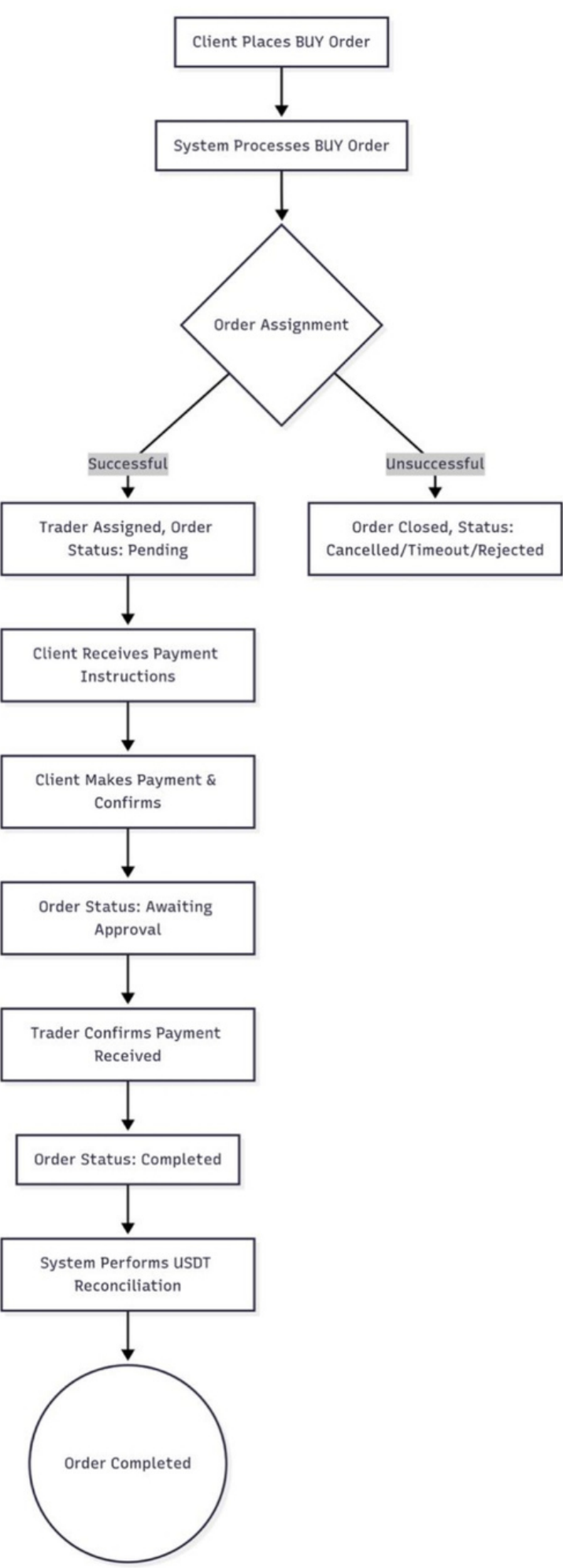
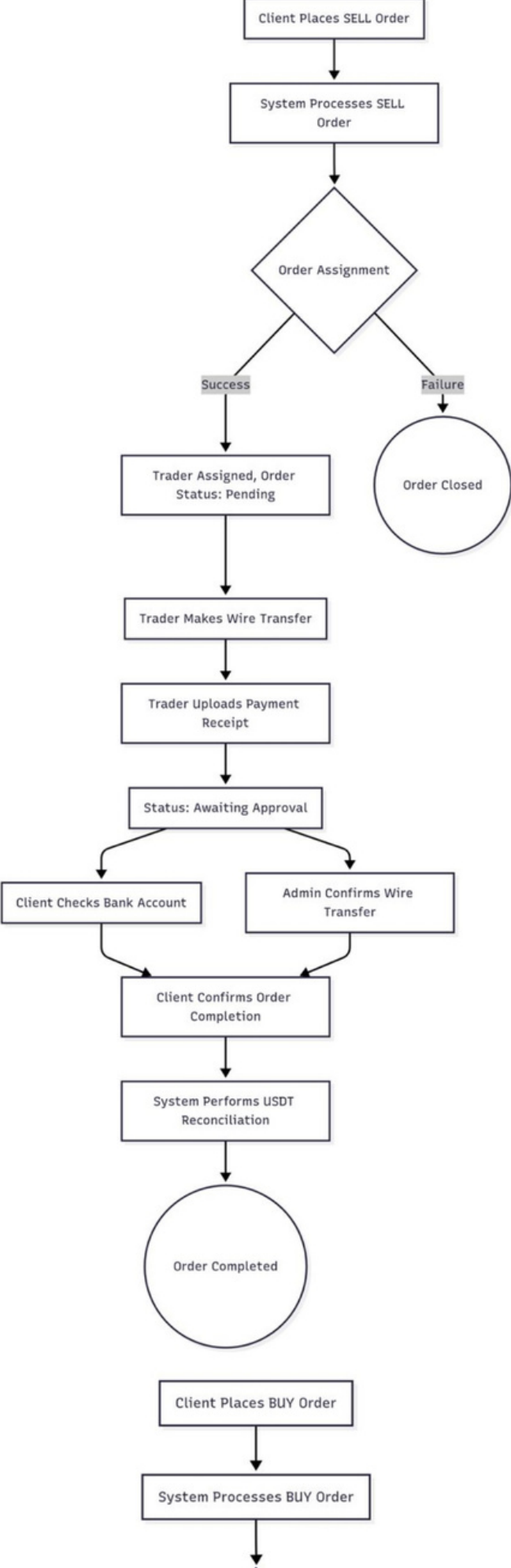
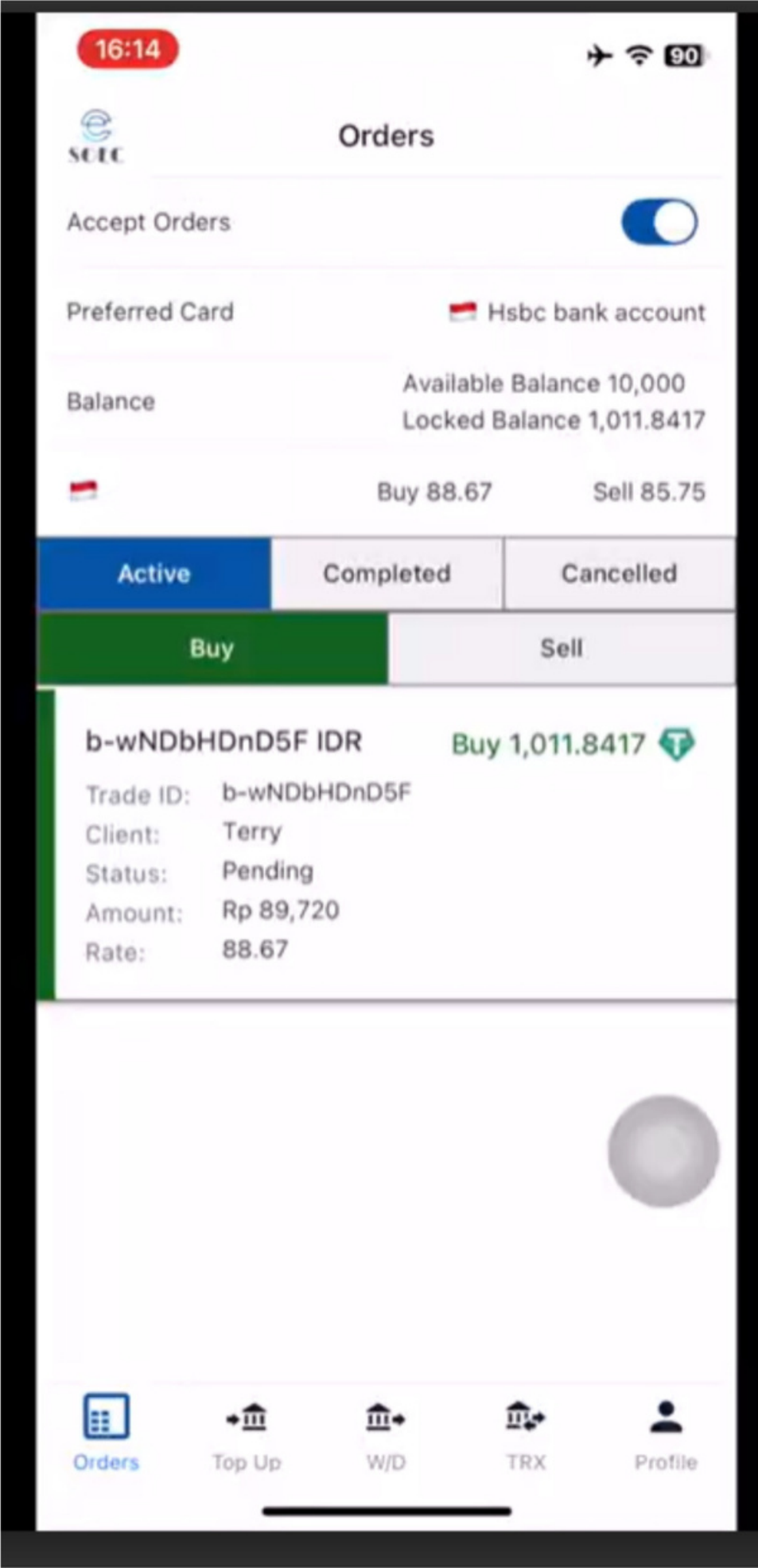
Please Complete Payment

Click **Confirm Payment Completed** button below after payment is done

Name	Testin	
Bank	Bang	
Branch	1234	
Acc No.	12345678	

Reminder

1. Please transfer the exact amount as listed above.



MAJU



Thank You

Salary Payment App for TKI in Hong Kong

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