FraudSense

INDONESIA ROUNDTABLE

Defending the Customer Beyond the Bank's Line of Sight

15 September 2026 · Jakarta

BY INVITATION ONLY | CHATHAM HOUSE RULE

A NOTE FROM THE HOST

The bank owns the customer relationship. It no longer owns the customer journey.

In Indonesia, daily financial life now runs across super-apps, QRIS, merchants and platforms beyond any single institution's visibility. Yet the responsibility for protecting customers, maintaining trust and meeting regulatory expectations remains with the bank.

That is why we are convening the FraudSense Indonesia Roundtable on 15 September 2026 in Jakarta.

The table is deliberately small, bringing together senior leaders responsible for fraud, financial crime, compliance, risk and information security from Indonesia's commercial and digital banks. Conducted under the Chatham House Rule, it is designed to encourage open discussion among peers. No presentations. No pitches. Just candid conversations about the challenges every institution is working to solve.

I hope you will join us, and I look forward to welcoming you to Jakarta.

Yours sincerely,

Syed Faisal

Syed Faisal
Chief Executive Officer
PMG Events Group

EVENT OVERVIEW

Indonesia's fraud problem is a visibility problem.

The bank owns the customer relationship, but no longer owns the full customer journey. Daily financial life now runs through the super-app layer, the merchant economy moves through QRIS, and identity sits on a device estate the bank does not control. Yet the deposits, the accountability and the loss still land on the institution.

POJK 12/2024 raised the stakes: board-level accountability for anti-fraud strategy, integrated controls across every channel, and significant fraud incidents reportable to OJK within three business days. The regulator set the floor. The market sets the harder test: detection, intervention and recovery measured across the customer's entire financial journey, not within a single institution.

This closed-door roundtable brings together senior fraud, financial crime, risk, and compliance leaders from Indonesia's commercial banks and digital banks to examine one question: who protects the customer when no single institution can see the whole picture?

KEY DISCUSSION POINTS

01 **Working Beyond the Governance Floor**

02 **Intercepting the Authorised Scam**

03 **Closing the Recovery Gap**

SCHEDULE · 15 SEPTEMBER 2026, JAKARTA

10:00 – 10:30	Arrival, Networking and Welcome Coffee
10:30 – 10:35	Welcome Remarks
10:35 – 10:50	INDUSTRY BRIEFING Fraud, Financial Crime and Trust in Real-Time Banking
10:50 – 11:20	PANEL DISCUSSION One Customer, No Single View: Building Defence Beyond the Bank's Line of Sight
11:20 – 12:15	Roundtable Discussion
12:15 – 12:20	Closing Remarks
12:20 – 13:15	Lunch and Networking

PROGRAMME

INDUSTRY BRIEFING

Fraud, Financial Crime and Trust in Real-Time Banking

A concise market briefing on how institutions are moving towards customer-level fraud visibility, with practical observations on real-time detection, cross-channel intelligence and case orchestration across fragmented digital financial journeys. The briefing sets the context for the panel and roundtable discussion that follows.

PANEL DISCUSSION

One Customer, No Single View: Building Defence Beyond the Bank's Line of Sight

Indonesia's fraud challenge converges on one problem: visibility. The customer journey now spans super-apps, QRIS, wallets, merchants and devices that banks do not fully control, yet the financial loss, accountability and customer relationship still sit with the institution.

Every transaction within a mule network may appear legitimate in isolation, while the broader pattern remains hidden across accounts, wallets, payment rails and platforms that no single institution can see end-to-end. Synthetic identities can pass onboarding simultaneously across multiple providers because each KYC process is limited to its own customer records.

This panel examines what it takes to build a real-time, customer-level view of risk, including cross-channel correlation, relationship analytics, device intelligence and behavioural signals, and explores where traditional account-based fraud detection reaches its limits.

ROUNDTABLE DISCUSSION

01 Working Beyond the Governance Floor

POJK 12/2024 has raised the governance floor for fraud risk, strengthening accountability, controls and reporting requirements across the industry. But compliance alone does not prevent fraud.

As scams become more sophisticated and recovery more challenging, institutions are being pushed to detect threats earlier, intervene faster and build a more complete view of customer risk across channels. This discussion explores what effective fraud prevention and response require beyond the governance baseline.

ROUNDTABLE DISCUSSION · CONTINUED

02 Intercepting the Authorised Scam

Pig-butchering operations work victims over weeks. Deepfaked public figures front investment platforms across marketplace ads and social channels. By the time the transfer happens, the customer believes the transaction is genuine.

Detection built only on anomalous transactions may find nothing anomalous. The table works through where behavioural and contextual signals can intervene before an authorised transfer clears, and what proves the bank acted in time.

03 Closing the Recovery Gap

Hundreds of thousands of scam reports have produced recovery of 7.6 per cent. The gap between detecting fraud and returning money is where institutional effectiveness is now judged.

Moving that number requires a single, unified case lifecycle that runs from alert to freeze to restitution at the speed of the layering it chases. It also requires intelligence shared across banks, wallets and platforms before the funds fragment. The roundtable examines what that lifecycle must deliver, where coordination becomes viable within PDP Law, and which executive owns the outcome.

REQUEST YOUR INVITATION

This is an invitation-only event with limited seating.

Attendance is subject to approval to ensure a senior and relevant group.

DATE	TIME
Tuesday, September 15, 2026	**10.30 – 13.30**

VENUE	FORMAT
Jakarta	Invitation-only, closed-door roundtable. Chatham House Rule. No pitches. No attribution. Peer-led.

AUDIENCE

By invitation only for senior leaders responsible for Fraud, Financial Crime, AML, Risk, Compliance, Fraud Analytics, Information Security and Internal Audit from Indonesia's commercial, Islamic and digital banks.

APPLY TO ATTEND

Scan the code to request your invitation. Approved applicants receive full venue details and the delegate list on confirmation.

FOR ENQUIRIES OR ASSISTANCE

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PMG