

THE FRAUD LEADERS' ROUNDTABLE

# Defending the Customer Beyond the Bank's Line of Sight

8 October 2026 · Four Seasons 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 Fraud Leaders' Roundtable on 8 October 2026 at Four Seasons Jakarta.

The table is deliberately small, bringing together senior leaders responsible for fraud, financial crime, compliance, risk and information security from Indonesia's commercial, Islamic 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

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## 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, Islamic banks and digital banks to examine one question: who protects the customer when no single institution can see the whole picture?

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## KEY DISCUSSION POINTS

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**01** Working Beyond the Governance Floor

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**02** Intercepting the Authorised Scam

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**03** Closing the Recovery Gap

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SCHEDULE · 8 OCTOBER 2026, JAKARTA

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|---------------|-----------------------------------------------------------------------------------------------------------|
| 10:00 – 10:30 | Arrival, Networking and Welcome Coffee                                                                    |
| 10:30 – 10:35 | Welcome Remarks                                                                                           |
| 10:35 – 10:50 | <b>INDUSTRY BRIEFING</b><br>Fraud, Financial Crime and Trust in Real-Time Banking                         |
| 10:50 – 11:15 | <b>PANEL DISCUSSION</b><br>One Customer, No Single View: Building Defence Beyond the Bank's Line of Sight |
| 11:15 – 11:40 | Roundtable Discussion                                                                                     |
| 11:40 – 12:05 | <b>PANEL DISCUSSION</b><br>Fraud at Machine Speed: Synthetic Identity, Deepfakes and Manufactured Trust   |
| 12:05 – 12:35 | Roundtable Discussion                                                                                     |
| 12:35 – 12:40 | Closing Remarks                                                                                           |
| 12:40 – 13:30 | 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.

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PANEL DISCUSSION

**Fraud at Machine Speed: Synthetic Identity, Deepfakes and Manufactured Trust**

Generative AI has changed both the scale and the credibility of financial fraud. Voice cloning, deepfake video, synthetic identities and automated social engineering allow criminals to manufacture trust, imitate legitimate customers and personalise attacks at a speed conventional controls were never designed to handle.

The manipulation happens across the super-app layer, the merchant economy and channels the bank does not control, yet POJK 12/2024 holds the institution accountable for the outcome. By the time the instruction reaches the bank it may carry a genuine customer, a recognised device and valid credentials. Nothing in the transaction itself needs to look anomalous.

This panel examines what separates genuine customer activity from activity a fraudster has shaped or is controlling: where conventional KYC stops working against AI-generated documents and blended personas, what exposes manipulation inside the payment window, and where responsibility sits once the fraud is designed to be undetectable by the customer.

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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.

## 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.

|                                          |                                                                                                                        |
|------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| <b>DATE</b><br>Thursday, October 8, 2026 | <b>TIME</b><br>10.30 – 13.30                                                                                           |
| <b>VENUE</b><br>Four Seasons Jakarta     | <b>FORMAT</b><br>Invitation-only, closed-door roundtable.<br>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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