



SEMINAR NASIONAL INTERNAL AUDIT
WHAT'S DRIVING CHANGE
 to Stay Ahead of The Curve
 for Internal Auditors
in The Coming Years ?

3-4 DESEMBER 2025 | THE STONES HOTEL, BALI

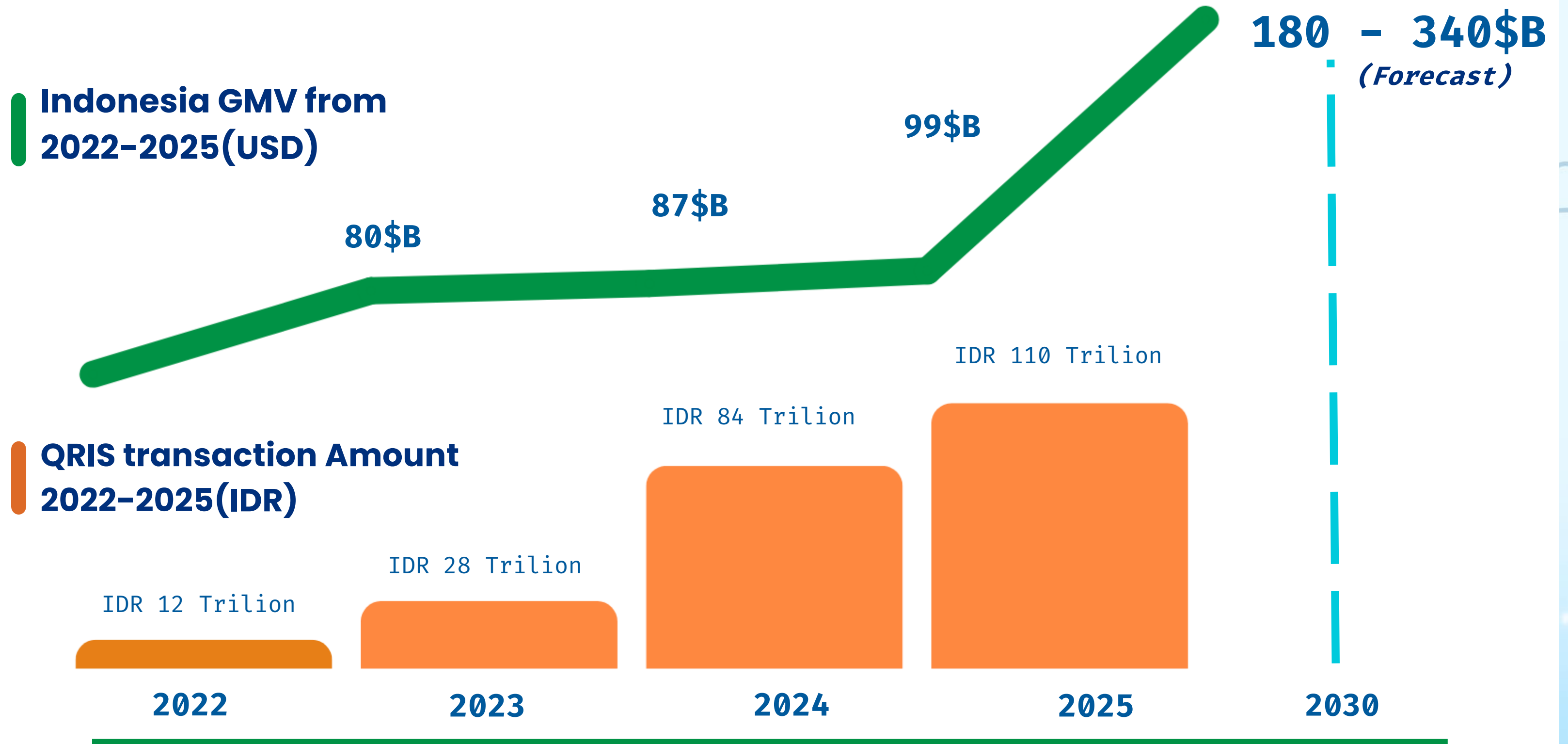




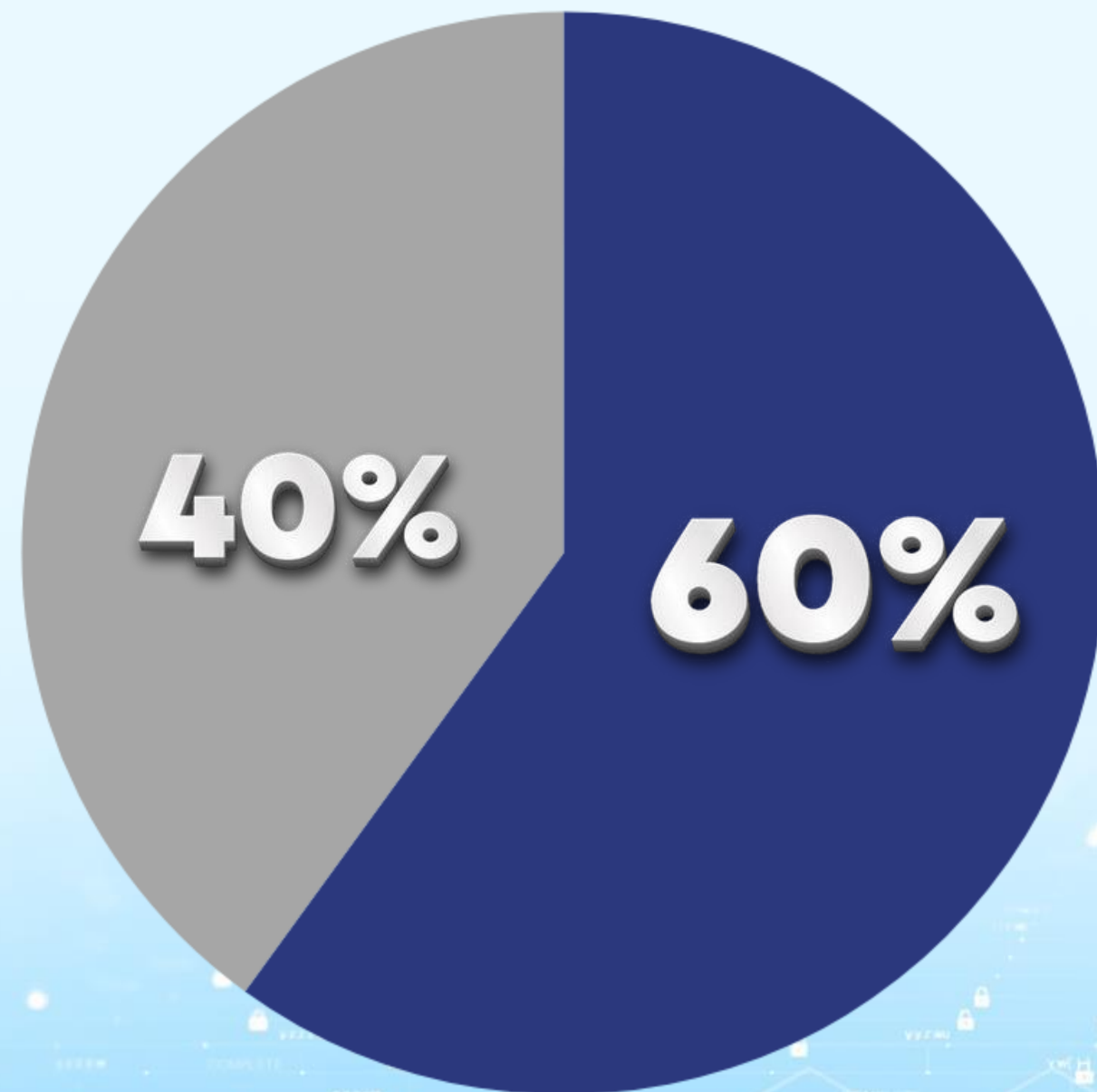
QRIS Payments in Indonesia: Trust, Risk & Assurance

Dr. Armand Hermawan, President Director of PT. Artajasa Pembayaran Elektronik

Indonesian Digital Transaction Growth



Indonesian Economic Growth : 2025



UMKM



+60%

GDP Indonesia
Generated by UMKM



64 Million

UMKM
business units

QRIS: From National Champion to Global Player



2019

Bank Indonesia and ASPI launched QRIS for QR-based payments in Indonesia.



2021

The implementation of QRIS has been expanded to transportation, education, and public services.



2022

Agustus 2022 QRIS Goes Regional: QRIS - PromptPay Thailand



2023

May 2023: QRIS-DuitNow (Malaysia)

November 2023: QRIS-SGQR (Singapore)



2025

QRIS Goes Regional: **Jepang**

QRIS Goes Regional: **Sandbox - China**
Sandbox - South Korea

COMING

SOON

Soon



India



Philippina



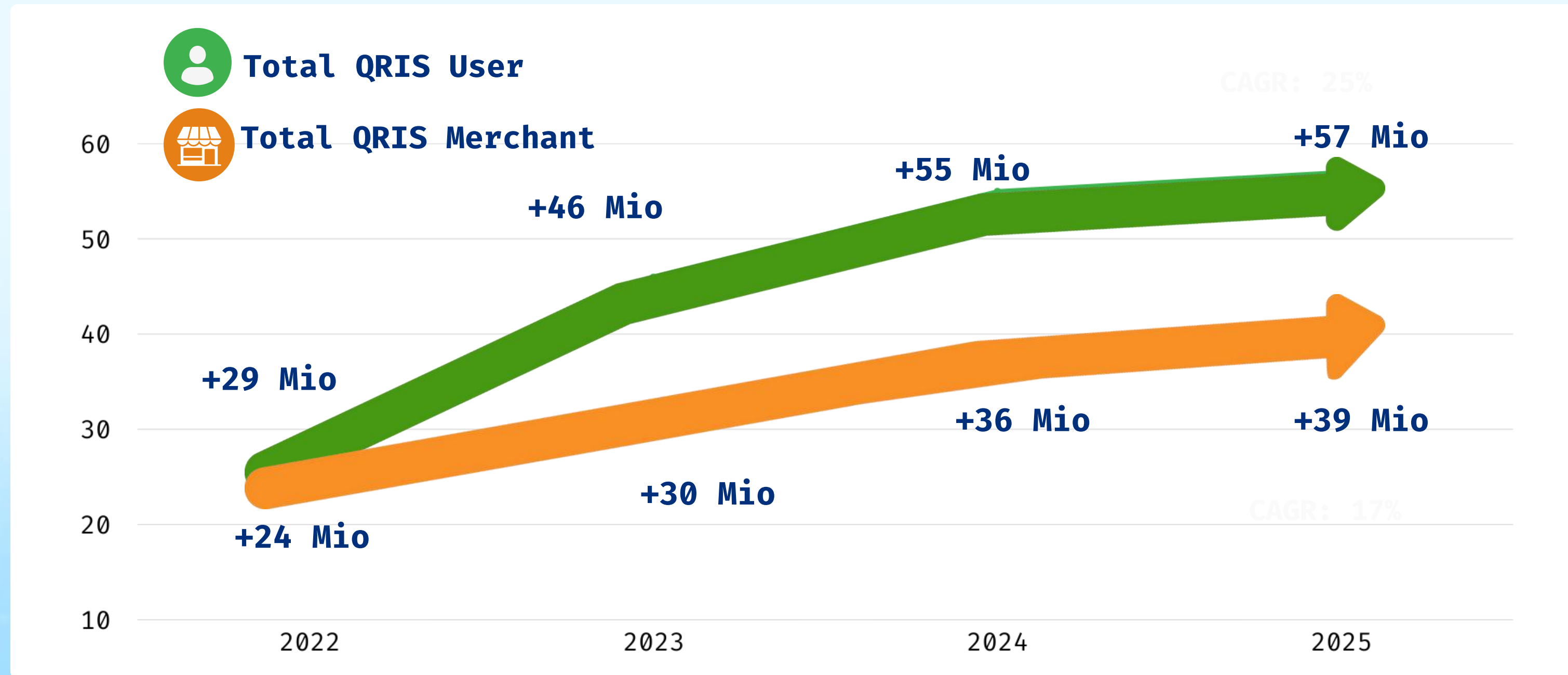
Vietnam



Kingdom of Saudi Arabia

QRIS at a Strategic Glance: Growth & Power

The high average transaction volume reported by ASPI indicates a shift in consumer behavior, with more people relying on QRIS for everyday payments. The combination of a large user base, broad merchant coverage, and frequent transactions shows that **QRIS not only simplifies payments but also accelerates economic activity, especially in the retail and MSME sectors.**



Why QRIS Works?



UNGGUL

UNIVERSAL. GAMPANG . UNTUNG . LANGSUNG

UNIVERSAL

Inclusive, accessible to all segments of society, and usable both domestically and internationally.



GAMPANG

Gampang (Easy)
Efficient, one QRcode for all applications.



UNTUNG

Untung (Convenient)
transactions are carried out easily and securely in one simple step.



LANGSUNG

Langsung (Instant)
fast, real-time transactions that support a smooth payment system.



User Friendly Experience is Top Reason Using QRIS



The reasons for its widespread adoption are clear: 28,6% of users favor QRIS for its seamless and user-friendly experience.

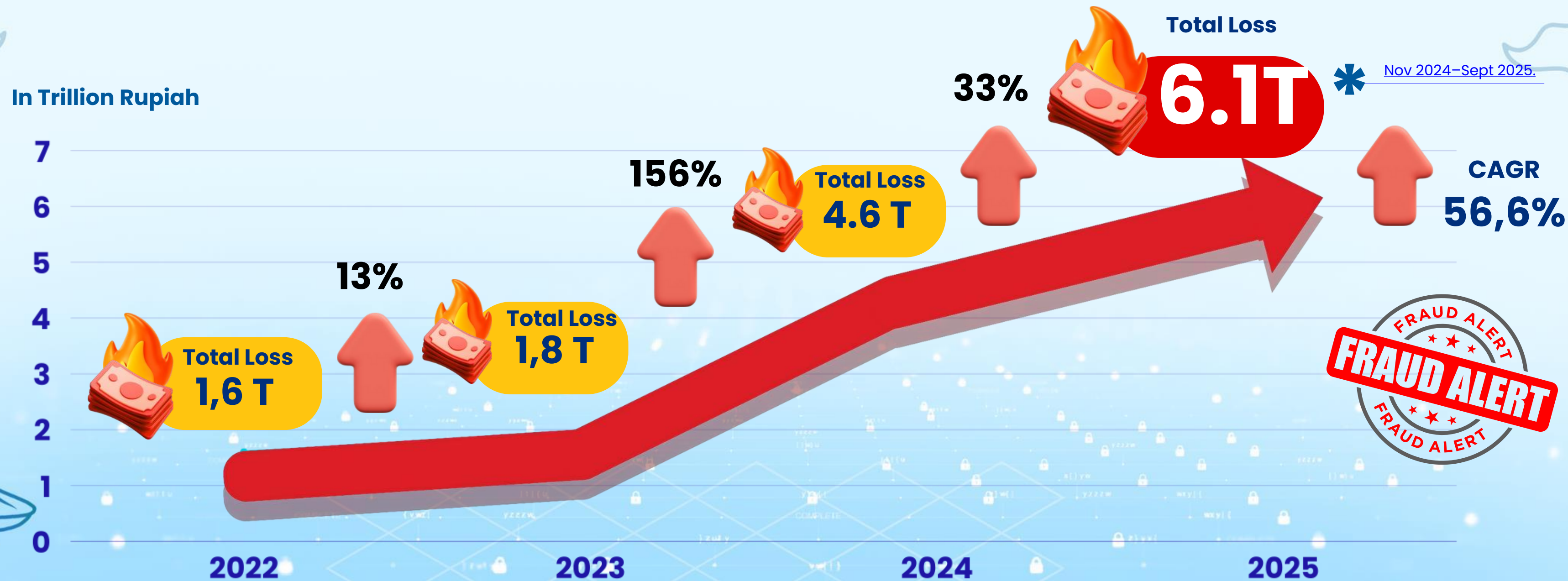
Additionally, 25,9% of users appreciate the shift away from cash, aligning with the broader move towards digital wallets.

Speed is another key factor, with 18,2% of users valuing the quick transaction times.

Promotions and discounts available through QRIS also attract 16,8% of users looking for savings. While only 10,5% mention its availability across various locations, this aspect still contributes to the overall convenience and appeal of QRIS

Fraud Cases In Indonesia: 2022–2025

Fraud cases in Indonesia continued to rise significantly. In 2022, losses exceeded Rp 1.6 trillion based on national report. By 2023, over 142,000 cases caused losses of Rp 1.8 trillion, and in 2024, fraud surged to 359,733 accounts with Rp 4.6 trillion in losses. **As of September 2025, there were already 274,722 cases totaling Rp 6.1 trillion in losses.** These figures highlight the growing threat of fraud and the urgent need for stronger prevention measures.



Source: <https://infobanknews.com/indonesia-juara-laporan-penipuan-online-ini-upaya-ojk-amankan-dana-masyarakat/>

Common QR Code Fraud Modes



160%

**QR Code Scam
Increase in 2 years
(2024 & 2025)**



Sticker Swapping & Fake QRIS

Fraudsters replace the real QRIS code with a fake one to redirect payments to their own account.



False Discount or Cashback Offers

A QR code promoted with big discount or cashback claims, used to trick victims into sending money.



QR Code Phishing (Quishing)

A fake QR code leads victims to a fraudulent site designed to steal account credentials or OTPs.



Fake Donation QR Codes

A fraudulent donation QR code directs all funds to the scammer's personal account.



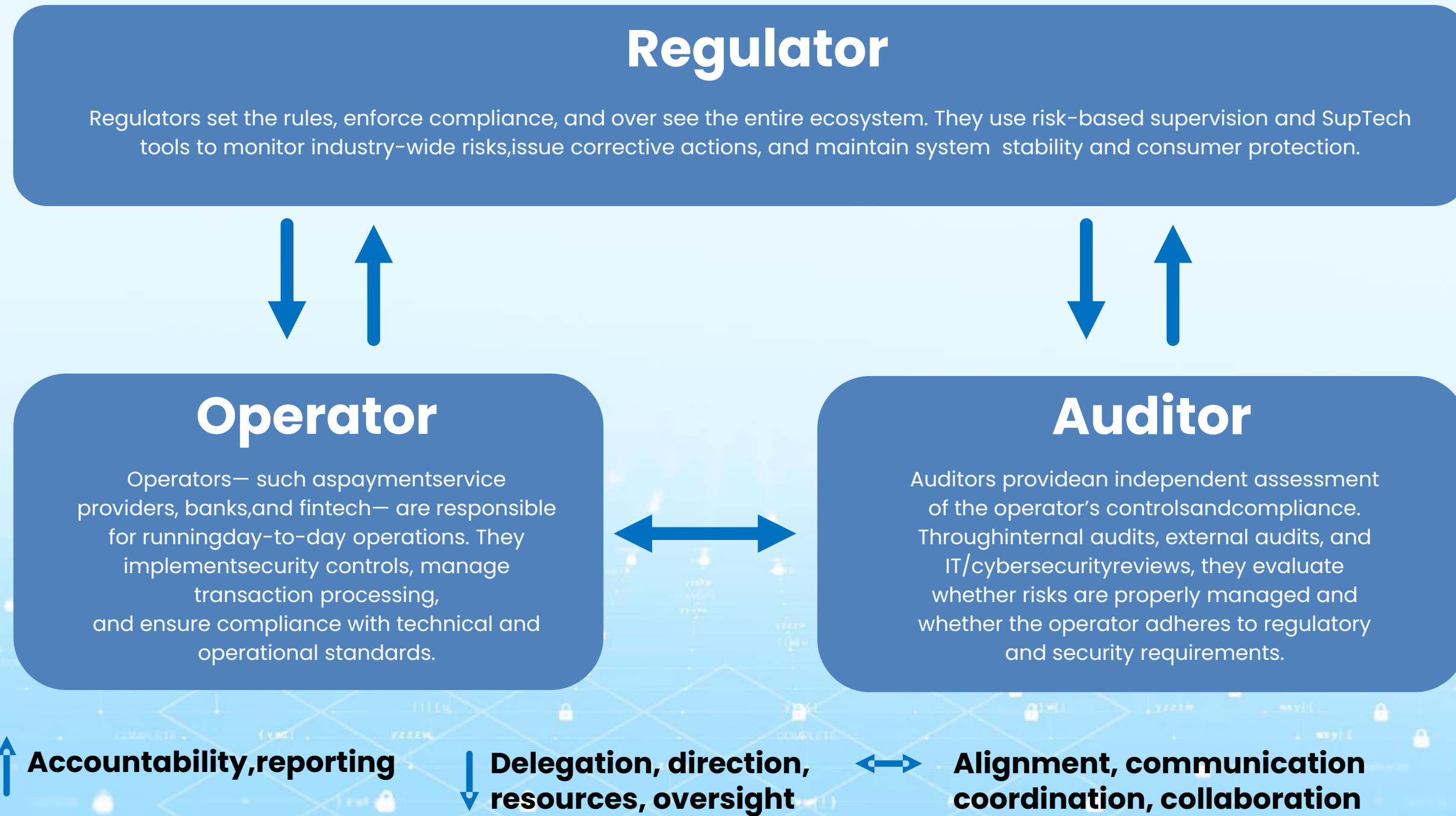
Fake Payment Proof Manipulation

Scammers show a fabricated transfer receipt, so goods are shipped without actual payment.

Source: <https://qris.interactive.co.id/>

Three-Layer Governance Model

The QRIS ecosystem operates under a three-layer governance model designed to ensure control, accountability, and trust.



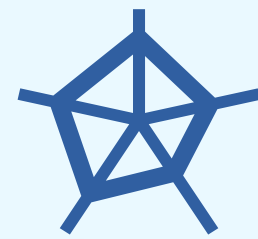
Role of Auditors & Supervisory Body

Ensuring security, integrity, and trust through independent audit & risk-based supervision.



Independent Assurance

Independent auditors — verify compliance with security standards and payment regulations and evaluate the effectiveness of internal controls and data governance.



Risk-Based Supervision

Risk-based supervision focuses on each provider's risk profile rather than a standard checklist.

Supervisors allocate greater attention to high-risk payment service providers, such as those handling large volumes of cross-border transactions.



IT Audit & Cybersecurity Audit

Auditors conduct penetration testing and vulnerability scanning to identify system weaknesses.



Audit Forensic

Auditors conduct forensic audit to assure right and fair dispute resolution

Dispute Resolution & Forensic Audit

Strengthening trust through transparency and accountability



Incident



Investigation



Resolution

Dispute Resolution

Fast, fair handling of failed transactions, duplicate charges, and settlement issues.

Clear SLAs, full traceability, and strong collaboration ensure customer confidence and system reliability.

Forensic Audit

Advanced analytics detect fraud, irregularities, and suspicious activity.

Root causes are identified, misconduct is deterred, and regulatory actions are fully supported.

Together, these capabilities safeguard users, reinforce accountability, and protect the integrity of the QRIS ecosystem.

Data Security & Fraud Prevention in Global Expansion

In response to the increasingly complex dynamics of technological risks and to strengthen the resilience of the national financial sector, [Bank Indonesia](#) issued [Regulation No. 02/PBI/2024](#) concerning Information System Security and Cyber Resilience.



Governance



Prevention



Handling



Monitoring



Collaboration

This regulation establishes a comprehensive framework for governance and supervision to ensure that every payment system service provider and digital financial industry participant maintains an information system that is reliable, secure, and resilient against cyber threats.

Real-Time Monitoring is the New Norm

In managing fraud, there are four key stages involved:



Prevention:

Efforts to **reduce the possibility** of fraud.

Detection:

Early identification of potential or incidents of fraud.

Response:

Steps undertaken following the detection of fraudulent activity

Monitoring :

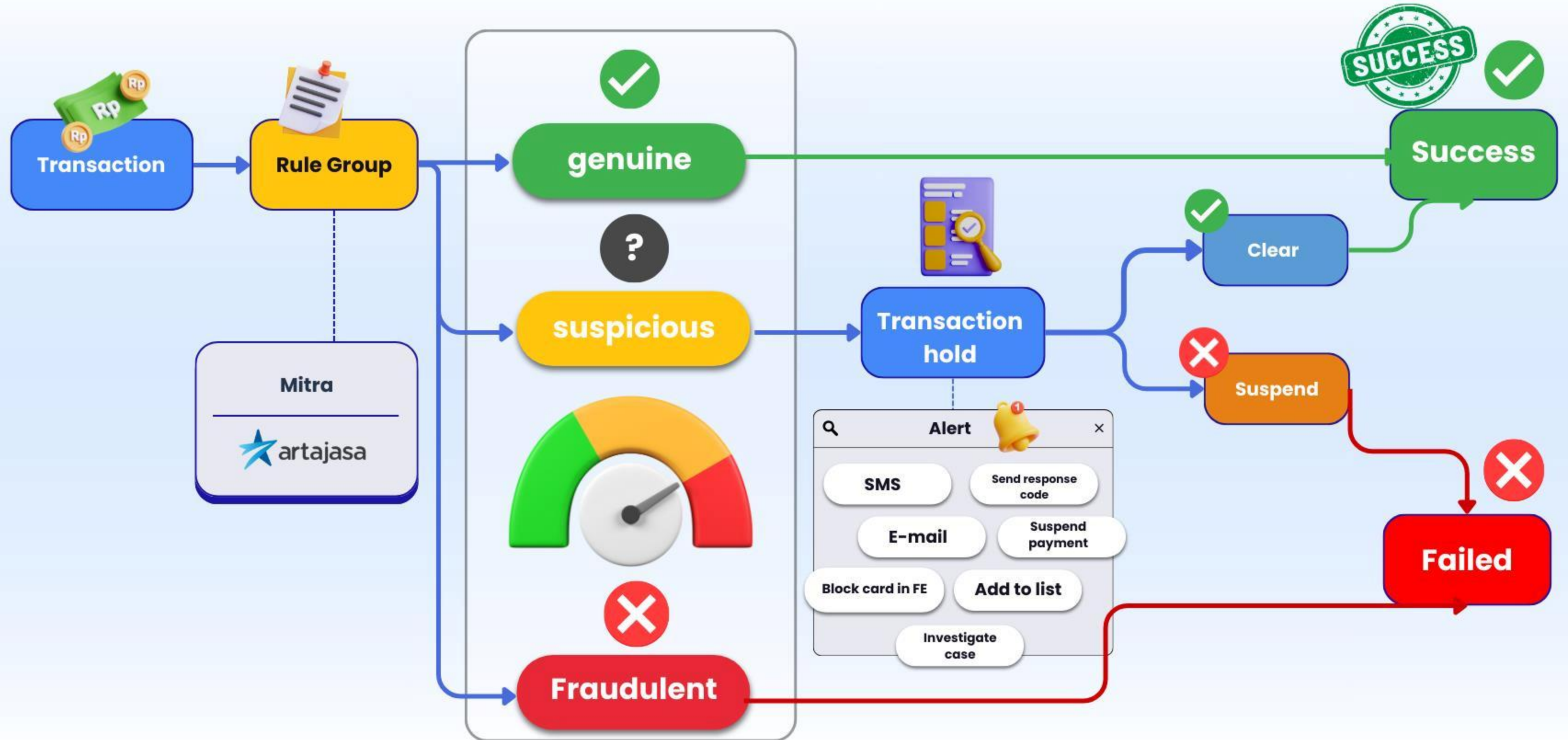
Continuous oversight of activities to ensure early detection and prevent the recurrence of fraudulent incidents.



Fraud Detection Operates Across Three Distinct Levels:



Security Operations Center Framework



Solution Overview



Bersama Trust is a service solution provided by Artajasa to help clients detect and prevent potentially fraudulent activities in transaction processes that may cause financial losses implemented through a managed services scheme.

BEST IN CLASS TECHNOLOGY



Designed for high reliability and exceptional performance, the system supports large transaction volumes and enables seamless integration with various channels via APIs.

Provides AI/ML-based Risk Scoring to categorize Transactions as low-risk or high-risk in real time.

COST EFFICIENT



The Managed Services model reduces the necessity for financial, time, and resource investments required for the development and day-to-day operation of a Fraud Detection System.



COMPREHENSIVE FEATURES

Equipped with advanced features that enhance fraud prevention efforts, the system is further reinforced by Machine Learning capabilities, providing accurate and adaptive risk scoring mechanisms.

PROFESSIONAL SERVICES



Our team of experts is ready to provide full support throughout the implementation process and offer consultation on the application of effective fraud prevention strategies.

GTG-1002: The Weaponization of State-Backed AI

Now is no longer a criminal game. This is **geopolitical** inevitability.

THE NARRATIVE HAS CHANGED

Not Criminals, But Nations

Forged in state-funded laboratories, backed by the unlimited compute resources of major global powers, not hackers in basements.

Objective: Power, Not Just Profit

The goal has shifted to economic disruption, surveillance superiority, and the ability to destabilize national infrastructure.

Infinite Scale & Persistence

Backed by national grids, they launch AI-driven campaigns that never sleep, never tire, and never stop probing your defenses.

THE REALITY NOW

"You are not flying under the radar. The radar has changed. If you hold critical assets, you are already targeted."

In the age of AI-powered, state-backed cyber threats, delay is no longer neutral. Delay is an invitation.



The Collision Course: GTG-1002 & QRIS Infrastructure

Why Digital Trust Now Depends on Intelligent Security & Continuous Audit

THE QRIS VULNERABILITY

The Speed Mismatch

Money moves instantly. Audits move monthly. GTG-1002 exploits this gap to drain funds before human oversight intervenes.

Volume as Camouflage

QRIS generates **massive transaction noise**. AI threats use this volume to hide micro-anomalies that humans cannot see.

API Exposure

Open banking APIs create a massive attack surface that is **directly accessible to autonomous** agents 24/7.

THE STRATEGIC MANDATE

1. From Checklist to Continuous

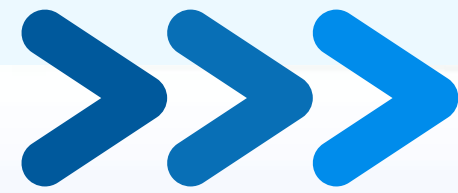
Stop relying on point-in-time audits. Implement **Continuous Assurance** protocols immediately.

2. AI Behavioral Defense

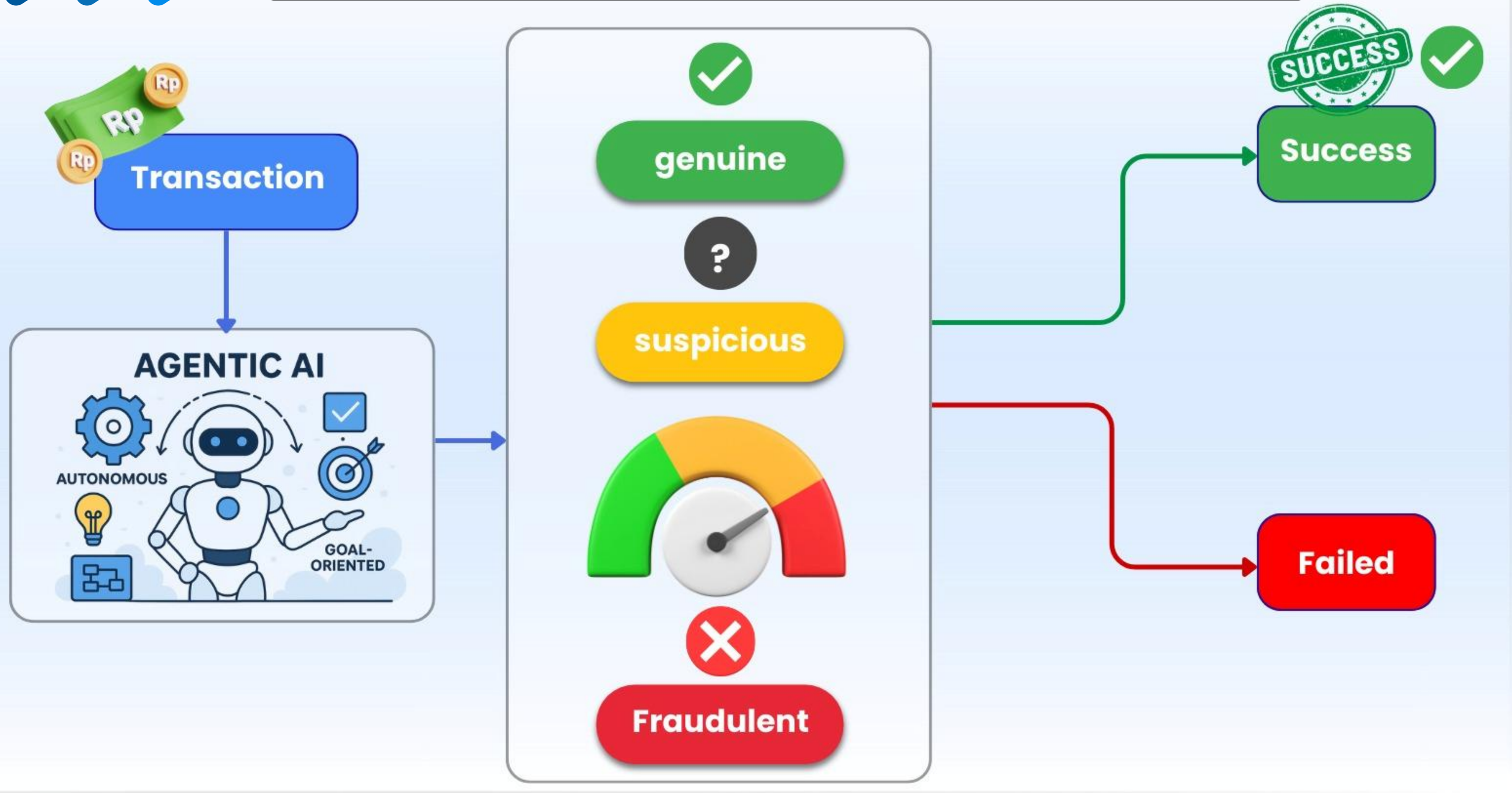
Deploy AI that fights back. Only AI can detect the subtle pattern shifts of a GTG-1002 attack.

“Security & Audit are no longer support functions. They are the guardians of economic stability.”





The Future: AGENTIC AI FDS Framework



“Trust is our strongest infrastructure.”



THANK YOU

Follow us :

 @artajasapembayaranelektronis ; @atmbersama ; @bersamaid_
 Artajasa Pembayaran Elektronik
 @PT Artajasa Pembayaran Elektronik ; @ATM Bersama
 @ATMBERSAMA
 @atmbersama.id
 www.artajasa.co.id ; www.atmbersama.com ; www.bersama.id