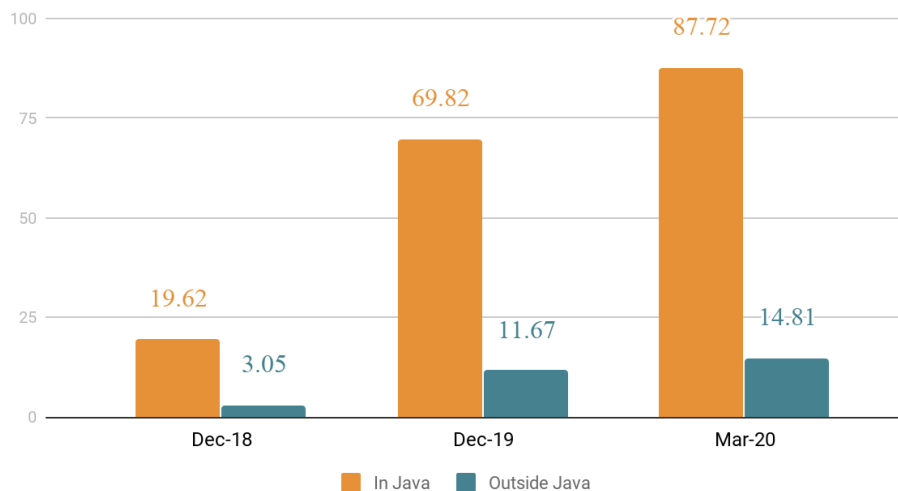


Data Analytics in SME Banking: Data Trends in Analytics, Risk, and Privacy in a Post-COVID 19 World



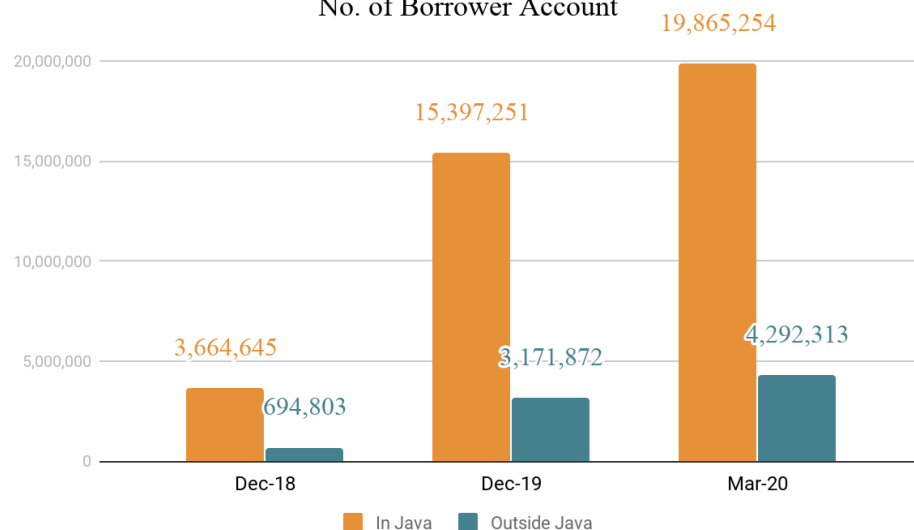
During COVID-19, there has been an increase in Digital Lending in Indonesia

Amount of Loan Distribution (in IDR, Trillions)



Cumulative Loan Distribution until March 2020 is IDR Rp 102.53 trillion (an increase of 208.83% y-o-y)

No. of Borrower Account



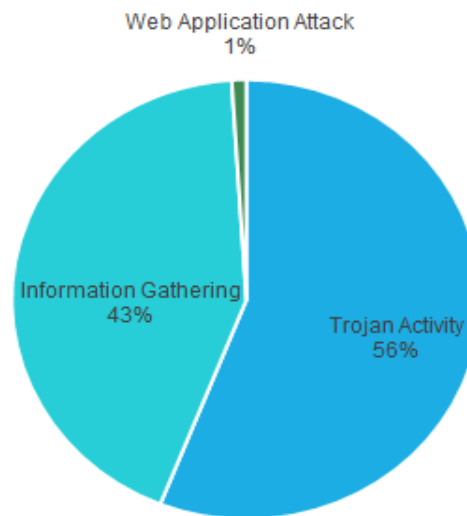
Cumulative Borrower Account until March 2020 is 24,157,567 (an increase of 246.99% y-o-y)

With the increase in Digital Transactions, Cyberattacks have also increased

Indonesia is #5 in Cyber-crime related searches

1. Bangladesh
2. Nigeria
3. India
4. Pakistan
5. Indonesia

Cyber attacks amidst COVID-19



88.414.296

Cyber Attack






During the period 1st January - 12th April 2020

Hence, certain principles of Data Protection should be followed



This is how VIDA Stack helps in ensuring highest standards of Security & Data Privacy



	Value proposition	What is it?	VIDA's Products
 Integrity Layer	Fraud-less Transactions	Ensure end-to-end data integrity	INTEGRITY SUITE GPS anti-spoof App Attestation Device Attestation
 Access Layer	Password-less Authentication	Multi-factor strong authentication	UNLOCK SUITE Multi-factor Authentication Identity Access Management Digital Locker
 Contract Layer	Paper-less Agreements	Legally valid acceptance to agreements	SIGN SUITE Mobile signing Server signing
 Certificate Layer	Friction-less Chain of Trust	Issue a trusted identity certificate	CERTIFICATE SUITE USB token/SSL Identity Management
 Identity & Consent Layer	Presence-less Identity Proofing	Verify the identity of your customers remotely	VERIFY SUITE Liveness Face Verification Consent Management



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Founder and Former Chairman/CEO of Kartuku, a payments technology company;

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Endeavor Entrepreneur;

Operating Advisor Monk's Hill Ventures.



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