

Masterclass Public Training

Building an Ecosystem: Opportunity for Lending, Funding & Cash Management

What it takes to make a banking ecosystem work



Background:

- Large banks with many branches in Indonesia have a large customer base with various segments and types of businesses, which may not be fully developed.
- The customer base is within the Bank's Business Units (BU), i.e Consumer, SME, Commercial, and Corporate, most of which still operate individually.
- Banks still face challenges in building the right synergy, because the silo mentality still exists among BUs.
- As a product and solution partner, Transaction Banking can be a bridge in forming the right synergy and creating a well-structured ecosystem.
- A well-structured ecosystem increases bank revenue, driving growth in interest and fee-based income.



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Day 1

- How to map the Customer Base across branches or in major cities: leveraging branch network, identifying business segments and business types, developing focus cities, etc.
- How to synergize Business Units that are still silo-driven with a `what's in it for me/us` mindset : creating a referral program, designing revenue sharing scheme between BUs, etc.
- Ecosystem (Eco): what is Eco, how to build Eco, who are the stakeholders in Eco, how to build Eco mindset across BUs, how to measure uplift from Eco, etc.

Upstream Eco:

- Products and solutions suitable in Upstream Eco :
 - Supplier Financing
 - Receivable Purchase w/o Recourse (RPWOR)
 - Silent RPWOR
- Opportunities and challenges
- · Lending or Funding or both
- Cross selling opportunities & uplift

Case study, Discussion & Presentation I

Downstream Eco:

- Products and solutions suitable in Downstream Eco :
 - Distributor Financing
 - E-Discount & Festive
 - Receivable Purchase w/ Recourse
- · Opportunities and challenges
- Lending or Funding or both
- Cross selling opportunities & uplift

Case study, Discussion & Presentation II

Day 2

How to build Eco - up & downstream:

- Who is involved in Eco:
 - Anchor
 - Spokes
 - o Bank
- What need to be prepared in building Eco
- Documents required
- Approval needed

Case study, Discussion & Presentation III

Anchor

- Criteria for Anchor
- Type of businesses
- RAC Anchor
- · MoU limit with Anchor

Spokes

- Criteria for Spokes
- RAC Spokes
- Loan limit for Spokes

Case study, Discussion & Presentation IV

Monitoring, Account Behaviour & Reports

- How to know whether an Ecosystem is properly utilized
- How to know Anchor does not push goods to Spokes, in case of Distributor Financing
- How to ensure no double financing in Upstream Eco?
- How to determine Green, Amber and Red Flags?
- How to know early alert signals both from Anchor and Spokes

Case study, Discussion & Presentation V

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Meet Your Transaction Banking Expert & Practitioner



Robertus Oetoyo Karim (ROK) is an experienced banker with over 20 years of expertise across a diverse range of financial institutions — including local, regional and international banks. His core competencies lie in SME, Commercial Credit and Transaction Banking, particularly in areas such as Trade Finance, Value Chain Solutions and Cash Management.

Throughout his career, Robert has held key roles as a Relationship Manager and Transaction Banking Sales Specialist, where he developed deep technical expertise alongside strong leadership and strategic capabilities. He has a proven track record of delivering client-centric solutions and driving business growth in competitive banking environments.

His professional journey includes tenures at prominent institutions such as Standard Chartered Bank (Indonesia), Bank Maybank Indonesia and Bank CIMB Niaga. Robert holds industry-recognized certifications, including CDCS (Certified Documentary Credit Specialist) commitment to continuous professional development and excellence in banking services.









