

Mastering Wholesale Transaction Banking Concepts & Strategies

Master and Understand the Six Concepts of Wholesale Transaction Banking: Cash Management, Guarantee, Trade Services, Trade Finance, Supply Chain Finance & Digital Banking

The one & only, with practical knowledge, multiple case studies, use cases and real world roleplay!

10 - 11 February 2026 

Ashley Tanah Abang atau setara 

08.00 - 17.00 WIB 

Who can gain enormous insight, knowledge, best practice, use cases and technical skill from the training :
Wholesale transaction banking sales, product, implementation staff & manager, Relationship manager from all business segments, Credit analysts from all business segments, Credit approver from all business segments, Branch Manager, area, field & regional office

Investment fee : 12 mio / pax (exclude PPN)

Including 2 days comprehensive training, hard & soft copy of training material & certificate and multiple case studies. Investment fee is not including transportation & accommodation. Minimum registration 5 person, free 2 person.

Since 2015, Alta Perfecto has been trusted by these companies



Join this comprehensive yet easy to understand training delivered by **15+ years of hands-on experiences wholesale transaction bankers** who had work with HSBC in South East Asia (Indonesia) & Middle East (Qatar) and learn the following :

- **Understand & master** the implementation of strategies, direct & indirect impacts and fundamentals of the six main concepts of wholesale transaction banking
- **Learn & understand** the variations in needs, opportunities and problems that exist among customers and how to identify them
- **Know & understand** the six concepts of wholesale transaction banking, mechanisms, transactions and applications of :
 - Cash management
 - Guarantee
 - Trade services
 - Trade finance
 - Supply chain finance
 - Digital banking
- **Implementation** wholesale transaction banking strategy to control company transactions, ecosystem development, business development and implementation of cross-selling.

Day 1

- Overview of wholesale transaction banking strategy :
 - Why banks implement WTB strategy
 - Direct & indirect benefits of implementing WTB strategy
 - Introduction to six main concepts of wholesale transaction banking : cash management, guarantee, trade services, trade finance, supply chain finance & digital banking
- **Case study, group discussion & presentation I**
- Variations in company objectives and how alternative solutions can be structured and provided by the bank
 - a. Financing needs
 - b. Payment & receipt of payments
 - c. Issuance of business & trading instruments
 - d. Cost efficiency in business
 - e. Strengthening suppliers & buyers of the company
 - f. Pencatatan transaksi pada laporan keuangan
 - g. Risk mitigation
 - h. Digital agenda
- Penguasaan konsep utama dari cash management
 - Kenapa, kapan & bagaimana solusi cash management dapat digunakan oleh perusahaan-perusahaan
 - Solusi payment, collection & liquidity
 - Solusi account information & reporting
 - Aplikasi solusi cash management untuk menjawab needs, opportunity & problem dari nasabah
- Bagaimana bank dapat menggunakan strategi wholesale transaction banking untuk dapat mempertahankan dan mengembangkan bisnis :
 - Meningkatkan product holding ratio meningkatkan stickiness & membangun barrier to entry
 - Menggunakan data dan historical transaction untuk dapat membangun aliansi dan mengimplementasikan cross-selling baik antara maupun lintas segmen
- **Case study, group discussion & presentation II**

Day 2

- Konsep utama dari guarantee
 - Kenapa, kapan & bagaimana solusi guarantee dapat digunakan oleh perusahaan-perusahaan
 - Underlying transaction yang dapat dimitigasi dengan adanya guarantee
 - Tiga jenis guarantee yang utama : bank garansi, demand guarantee & standby LC
- **Case study, group discussion & presentation III**
- Konsep utama dari trade services
 - Kenapa, kapan & bagaimana solusi trade services dapat digunakan oleh perusahaan-perusahaan
 - Variasi metode pembayaran documentary collection, letter of credit & SKBDN
 - Risiko dan keuntungan dari metode pembayaran
 - Mekanisme & transaksi documentary collection, letter of credit & surat kredit berdokumen dalam negeri
 - Variasi solusi trade services baik dari sisi buyer maupun seller : confirmation, transferable, back to back dan lainnya
- **Konsep utama dari trade finance**
 - Kenapa, kapan & bagaimana solusi trade finance dapat digunakan oleh perusahaan-perusahaan
 - Trade cycle & working capital requirement
 - Perbedaan pendekatan modal kerja
 - Variasi jenis pembiayaan modal kerja berdasar trade finance : buyer & seller financing, pre & post shipment financing, customer & bank limit, with & without recourse
- Pengenalan konsep dasar dari supply chain finance (payable financing & distributor financing) dan solusi digital banking dalam bentuk digital channel, platform & open banking / API / host to host
- Bagaimana bank dapat menggunakan strategi wholesale transaction banking untuk dapat memitigasi berbagai macam risiko seperti : side streaming, repayment, double dan over-financing
- **Case study, group discussion & presentation IV**

Meet Your Subject Matter Expert & Lead Trainer



Taufik Ardi is the founder of Alta Perfecto (a well-known training & consulting services in wholesale & transaction banking space) and Global Transaction Banking Specialist - GTBS (a provider of professional testing, assessment, event and award in transaction banking industry). Prior to his business ventures, he has gained extensive 15+ years of hands-on experiences from various type of banks (local, state-owned and foreign bank) all of them are in trade finance dan wholesale transaction banking business.

He gained technical, leadership dan strategic capabilities as product dan business development manager. During his full time career in banking he had worked with HSBC in two different market region South East Asia (Indonesia) dan Middle East (Qatar), also he had worked with a state-owned bank (Bank Mandiri) and a local bank (Bank Mega).

ALTA PERFECTO
Training & Consulting for Wholesale Banking

In-House Training
Fundamentals of Trade Finance & Wholesale Transaction Banking
12-13 OKTOBER 2023
BTPN Tower

Participant: SMART Trainee

Feedback Peserta

Komen: Sangat bermanfaat, detail materi, dan terdapat banyak contoh kasus yang relevan dengan pekerjaan sehari-hari.

Kelebihan: Materi yang disampaikan sangat komprehensif dan mendalam.

Kelemahan: Tidak ada.

Saran: Tidak ada.

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Training & Consulting

ASTRA Financial

In-House Training
Fundamentals of Corporate Financial Statement & Credit Risk Analysis
04-05 JUNI 2023
Ashley International Jakarta

Participants: PT Toyota Astra Financial Services, PT Bank Jasa Jakarta, PT Astra Sedaya Finance, PT Komatsu Astra Finance, PT Surya Artha Nusantara Finance, PT Astra Mitra Ventura

Feedback Peserta

Sangat baik, materi yang disampaikan sangat komprehensif dan mendalam.

Kelebihan: Materi yang disampaikan sangat komprehensif dan mendalam.

Kelemahan: Tidak ada.

Saran: Tidak ada.

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Training & Consulting for Wholesale Banking

WIDE

In-House Training
Mastering Wholesale Transaction Banking Concepts & Strategies
16 & 19 AGUSTUS 2023
Wide Technologies Head Office, Jakarta

Participant: Customer Implementation, Product Planning & Support & IT Infrastructure

Feedback Peserta

Sangat baik, materi yang disampaikan sangat komprehensif dan mendalam.

Kelebihan: Materi yang disampaikan sangat komprehensif dan mendalam.

Kelemahan: Tidak ada.

Saran: Tidak ada.

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Training & Consulting for Wholesale Banking

BNI

In-House Training
Brevet Wholesale Transaction Banking
MODUL 5 - GROWING & WINNING WHOLESALE TRANSACTION BANKING
22-23 FEBRUARI 2024
Alofi Hotel Jakarta

Participants: Divisi Wholesale Transaction Product and Partnership & Divisi International

BATCH 2

Feedback Peserta

Sangat baik, materi yang disampaikan sangat komprehensif dan mendalam.

Kelebihan: Materi yang disampaikan sangat komprehensif dan mendalam.

Kelemahan: Tidak ada.

Saran: Tidak ada.

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Training & Consulting for Wholesale Banking

BSI BANK SYARIAH INDONESIA

WORKSHOP PENDAMPINGAN
Workshop Aliansi Wholesale & Retail Business Ecosystem untuk Penguasaan Transaksi & Sinergi Pengembangan Bisnis
22-23 AGUSTUS 2024
JW Marriott Hotel Medan

Participant: Department Head (Value Chain Business, Corporate Business, Distribution Business Alignment, Micro Business, Treasury, Area Manager, Branch Manager, Hq & Unit Manager, SOE, Internal & Private Company Payroll, dll)

Feedback Peserta

Sangat baik, materi yang disampaikan sangat komprehensif dan mendalam.

Kelebihan: Materi yang disampaikan sangat komprehensif dan mendalam.

Kelemahan: Tidak ada.

Saran: Tidak ada.

ALTA PERFECTO
Training & Consulting for Wholesale Banking

DBS

In-House Training
Implementing & Executing Wholesale Transaction Banking Strategies & Initiatives
27-28 JULI 2023
DBS Tower

BATCH 2

Participants: Business Risk Analyst, Business, Operations, Guarantee & Insurance Team, Policy, Procedure & Product, Legal & Compliance and Audit

Feedback Peserta

Sangat baik, materi yang disampaikan sangat komprehensif dan mendalam.

Kelebihan: Materi yang disampaikan sangat komprehensif dan mendalam.

Kelemahan: Tidak ada.

Saran: Tidak ada.

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Training & Consulting for Wholesale Banking

Indonesia Eximbank

In-House Training
Mastering Various International Rules Guarantee: Demand Guarantee & Standby Letter of Credit
20-21 AGUSTUS 2024
Indonesia Eximbank Head Office

Participants: Business Risk Analyst, Business, Operations, Guarantee & Insurance Team, Policy, Procedure & Product, Legal & Compliance and Audit

Feedback Peserta

Sangat baik, materi yang disampaikan sangat komprehensif dan mendalam.

Kelebihan: Materi yang disampaikan sangat komprehensif dan mendalam.

Kelemahan: Tidak ada.

Saran: Tidak ada.

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Training & Consulting for Wholesale Banking

CIMB NIAGA

In-House Training
Intermediate Trade Finance
12-15 AGUSTUS 2024
11C Bumi CIBU Niaga

BATCH II

Participants: Auditor, Commercial Funding RM, Business Relation Manager, Corporate Banking RM, Trade Sales Specialist

Feedback Peserta

Sangat baik, materi yang disampaikan sangat komprehensif dan mendalam.

Kelebihan: Materi yang disampaikan sangat komprehensif dan mendalam.

Kelemahan: Tidak ada.

Saran: Tidak ada.