Demson Natanael Sihaloho, S.Kom

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Identity

Date of Birth	: Medan, December 15,1989
Sex	: Male
Religion	: Catholic
Nationality	: Indonesia
Marital Statue	: Married
High & Weight	: 170 cm, 65 kg
Address	: Jl. Mampang Prapatan XIV No.65 D South Jakarta, Indonesia

Formal Education

1. 1995 – 2001 : SD Negeri 0666666 Medan
2. 2001 – 2004 : SMP Negeri 29 I Medan
3. 2004 – 2007 : SMA Negeri 8 I Medan
4. 2008 – 2012 : Bachelor's, Computer Science/ IT STMIK – Mikroskil (3.12)

Professional Experiences

Risk Management – Supervisor | Head Office (2015 – Present)
PT. Bank Panin, Tbk | Jakarta Raya, Indonesia

1. Reviewing Operational Risk Management Policy
2. Reviewing Good Corporate Governance (GCG) report
3. Handling Operational Risk
   - Loss Event Management (LEM)
   - Risk Control Self Assessment (RCSA)
   - Near Miss Management (NMM)
4. Making the Strategy of Anti Fraud report for OJK (Otoritas Jasa Keuangan)
5. Fraud Risk Assessment (Prevention)
   - Provide and campaign training about Fraud / Fraud Risk Awareness to risk owner and risk coordinator
   - Business Process Identification
   - Business Process Modeling Defined
   - Fraud and criminal activity detection
   - Interview / walk-trough with risk owner
   - Control "as is" Assessment
   - Fraud Potential and event Analysis
   - Fraud Schemes Assessment & Risk Map
   - Report : FRA Focus Plan, Term of Reference FRA and Final Report FRA
6. Making report of Recommendation Management Action based on LHP

Project :

- Design and Develop Fraud Risk Assessment Tool
- Design and Develop Enterprise Risk Management Framework

Credit Analyst - Head Office (2013 – 2015)
PT. Finansia Multi Finance | Jakarta Raya, Indonesia

1. Analyzing the authority/deviation financing applicant to the Head Office and coordinate the loan committee to the Credit Operational Manger, General Manager, Credit Risk and to the Managing Director to recommend the credit expedience.
2. Provide training periodically in order to develop the Credit and Risk division.
3. Support the Credit and Risk service system.
4. Analyze the AR quality of branch from the credit approval realization in every month.
5. Support the Credit Operational Manager in order to increase the booking quality and reduce the Over Due (OVD).
6. Make the monthly report of incentive recapitulation of branch surveyor.
7. Checking and processing the open lock submit system for the branch which is approved by the Branch Manager and Regional Manager.

Project :
Design and develop the Surveyor Mobile System Ver. 2.0. joint to the vendor appointed by the company. System Ver. 2.0. is the system used by Credit Analyst and Surveyor in branch. This system is developed with the aim to minimize the fraud and fastly making the decision of credit

Credit Analyst - Branch
PT. Finansia Multi Finance | Batam and Binjai, Indonesia

1. Analyze the credit worthy by the authority limit of Credit Analyst.
2. Making *OTS (On The Spot)* periodically.
3. Observe the *FPD (First Payment Default)* movement daily.
4. Coordinate to the collection division to handle new booking focusly and prevent the flow down.
5. Making some point to the Branch Manager and Marketing division about the target based on the analysis booking quality in last 3 months.
6. Provide training to the surveyor.

Credit Analyst Development Program (CADP)
PT. Finansia Multi Finance | Jakarta Raya, Indonesia
Training about :
1. Company Profile and Core values
2. Credit Knowledge & Concept
3. Credit Policy & Deviation
4. Credit Verification
5. Credit Skills & Analisys
6. Collection Division
7. Operation Division
8. Reporting & Filling Credit Analyst
9. Leadership Skills

Organizational Experiences

1. Vice Chairman Ikatan Mahasiswa Sistem Informasi STMIK – Mikroskill Medan (2010-2011)
2. Member of Blogger Sumatera Utara (2008 – 2012).
3. Member of Association of Certified Fraud Examiners (ACFE) (2015 – Presents) .

Training, Seminar and Internship

1. Enterprise Risk Management and Internal Control by Manos Solution, Jakarta (2015)
2. Fraud and Financial Crime Forum by Fair Isaac Corporation (FICO), Jakarta (2015)
3. Internship Program at Bank Indonesia (BI), Medan (2012)

Article Writers

1. ***Fraud Risk Management*** Dalam Tata Kelola Dana Desa, *published on Jurnal Desa, Kementrian Desa Pembangunan Daerah Tertinggal & Transmigrasi Republik Indonesia (2015)*

Skills

Advanced	Office Skills, Web Design (Content Management System)
Intermediate	Operational Risk, Fraud Management, Fraud Prevention, Fraud Awareness, Enterprise Risk Management, Credit Control, Credit And Collection, Credit Investigation, Credit Management, Managing People, Supervisory Skills, Leadership And Interpersonal Skills