

buy



Risk Strategy & Analytics Weekly Report



**EXCELLENT
TO THE NEXT LEVEL**

PT. Akulaku Finance Indonesia

Summary Payment Success rate

Item	ALL transaction Merchant e-commerce	Paylater non-VP	Paylater VP	loan	merchant QR	Open Pay	Qris	Total
Total YTD	102,885,708	6,733,471	85,297,967	10,854,270	6,977	8,942,113	-	111,834,798
Total W1 Oct	2,614,609	163,202	2,200,520	250,887	1,623	265,090	-	2,881,322
Total W2 Oct	3,051,419	208,722	2,542,920	299,777	2,050	308,835	-	3,362,304

Success rate (Count transaction)

Transaction	Formula	Threshold	YTD %	W1 Oct %	W2 Oct %	YTD	W1 Oct	W2 Oct	Comments
Merchant E-Commerce Over All	Total Payment success transaction AFI user / Total transaction e-commerce AFI	TBD	70.08%	73.79%	72.55%	72,103,924	1,929,340	2,213,912	
Merchant E-Commerce Paylater	Total Payment success Paylater E-commerce / Total transaction Paylater E-commerce	TBD	47.98%	45.05%	44.43%	3,230,822	73,522	92,725	
Merchant E-Commerce Paylater - Virtual Product	Total Payment success Paylater E-commerce - virtual Product / Total transaction Paylater	TBD	75.90%	79.91%	78.94%	64,737,306	1,758,439	2,007,496	
Merchant E-Commerce Loan	Total Payment success loan E-commerce / Total transaction loan	TBD	37.35%	38.81%	37.93%	4,054,341	97,379	113,691	
Merchant QR Loan	Total Payment success Merchant QR Loan / Total transaction Merchant QR Loan	TBD	41.08%	39.06%	30.44%	2,866	634	624	
Open Pay	Total Payment success OpenPay / Total transaction Open Pay	TBD	50.74%	54.02%	47.30%	4,537,232	143,200	146,088	
QRIS (Kaspro)	Total Payment success Qris / Total transaction Qris	TBD	-	-	-	-	-	-	*data do not exist because waiting table information

Summary Promo success rate

Item	ALL transaction Merchant e-commerce	Paylater non-VP	Paylater VP	loan	merchant QR	Open Pay	Qris	Total
Total coupon	13,468,907	657,097	9,040,655	3,771,155	-	280,737	-	13,749,644
Total W1 Oct	172,542	14,513	73,959	84,070	-	8,112	-	180,654
Total W2 Oct	272,343	24,424	103,808	144,111	-	10,658	-	283,001

Coupon rate

Transaction	Formula	Threshold	YTD %	W1 Oct %	W2 Oct %	YTD	W1 Oct	W2 Oct	Comments
Merchant E-Commerce Over All	Total Payment with coupon transaction AFI user / Total transaction AFI with coupon	TBD	49.23%	41.61%	38.37%	6,630,301	71,793	104,503	
Merchant E-Commerce Paylater	Total Payment with coupon Paylater E-commerce / Total transaction Paylater with coupon	TBD	33.97%	29.31%	30.78%	223,189	4,254	7,518	
Merchant E-Commerce Paylater - Virtual Product	Total Payment with coupon Paylater E-commerce - virtual Product / Total transaction Paylater with coupon	TBD	56.08%	53.97%	65.30%	5,069,764	39,916	48,292	
Merchant E-Commerce Loan	Total Payment with coupon loan E-commerce / Total transaction loan with coupon	TBD	35.46%	32.86%	33.79%	1,337,348	27,623	48,693	
Merchant QR Loan	Total Payment with coupon Merchant QR Loan / Total transaction Merchant QR Loan with coupon	TBD	-	-	-	-	-	-	*data do not exist
Open Pay	Total Payment with coupon OpenPay / Total transaction Open Pay with coupon	TBD	45.39%	43.23%	37.11%	127,427	3,507	3,955	
QRIS (Kaspro)	Total Payment with coupon Qris / Total transaction Qris with coupon	TBD	-	-	-	-	-	-	*data do not exist because waiting table information

RISK STRATEGY UPDATE

Merchant investigation

There is feedback from risk Operation / merchant investigation team

Merchant Online Data 11 Oct 2022

Case Name	Jumlah merchant
13.Fraud merchant - Berhasil menjual produk virtual	1
13.Fraud merchant - Cashout	1
18.Fraud merchant - Merchant tidak mengirimkan barang	1
21.Fraud merchant - Berhasil Menjual Product Virtual	1
7.No Fraud Merchant	1
Total	5

merchant online data 7 Oct 2022

Case Name	Count of Nama Case
Merchant Case	51
Fraud Merchant	9
13.Fraud merchant - Cashout	4
21.Fraud merchant - Berhasil Menjual Product Virtual	3
22.Fraud merchant - Unggah Product Virtual	1
Unggah produk virtual	1
No fraud	42
7.No Fraud Merchant	42
Grand Total	51

1. 7 Oct This is false positive because There is with threshold ≥ 2 device
2. For data monitoring 11 Oct this is with adjustment for threshold ≥ 5 device

User investigation

There is feedback from risk Operation / merchant investigation team

Kesimpulan	Group Device	Count of AFI_uid
Cashout	Group 16	1
No fraud	Group 1	2
	Group 10	2
	Group 11	2
	Group 12	2
	Group 13	2
	Group 14	2
	Group 15	4
	Group 16	1
	Group 2	3
	Group 3	2
	Group 5	2
	Group 6	2
	Group 7	2
	Group 8	2
	Group 9	2
Grand Total		33

1. This is false positive because There is with threshold ≥ 2 device
2. There is we finding cashout case with 2 unique user with 1 device

User investigation Verification Call

There is feedback from risk Operation / merchant investigation team

User Need WC Data 12 Oct 2022

Row Labels	Count of aku_uid
Dugaan Penipuan 疑似欺诈	3
Highrisk Non Fraud 高风险, 非欺诈	1
Menolak verifikasi 拒绝回访	2
Nomer Tidak Valid/Salah 号码无效/错误	1
Orang lain yang mengangkat telepon 他人接听	2
Tidak terhubung 未接通	14
Verifikasi data diri tidak sesuai 核实信息不一致	2
Verifikasi Normal 回访正常	6
Grand Total	31

There is with threshold with 1 device sharing with ≥ 5 Unique User

User Need WC Data 7 Oct 2022

Hasil Akhir	Teruskan ke AF	Count of aku_uid
Dugaan Penipuan 疑似欺诈	Iya	1
Menolak verifikasi 拒绝回访	(blank)	2
Orang lain yang mengangkat telepon 他人接听	Iya	1
Tidak terhubung 未接通	(blank)	10
Verifikasi data diri tidak sesuai 核实信息不一致	Iya	1
Verifikasi Normal 回访正常	(blank)	1
Grand Total		16

There is with threshold with 1 device sharing with ≥ 3 Unique User

User investigation Verification Call

There is feedback from risk Operation / merchant investigation team

User Need WC Data 13 Oct 2022

Hasil Final	Teruskan ke AF	Count of aku_uid
Dugaan Penipuan 疑似欺诈	Iya	24
Highrisk Non Fraud 高风险, 非欺诈	(blank)	2
Menolak verifikasi 拒绝回访	(blank)	19
Orang lain yang mengangkat telepon 他人接听	(blank)	3
Tidak terhubung 未接通	(blank)	76
Verifikasi data diri tidak sesuai 核实信息不一致	Iya	1
Verifikasi Normal 回访正常	(blank)	8
Grand Total		133

There is with threshold with 1 device sharing with ≥ 5 Unique User

E-COMMERCE

TOP 10 SKU Merchant E-Commerce YTD

sku_name	total_order	total_user	total_amount	total_merchant
OPPO A53 4GB/128GB	19515	18968	41,869,640,575	1
Infinix Hot 11 Play (3+32GB) (4+64GB) Polar Black, Blue, Green	19411	18357	30,424,512,184	2
PARFUM PRIA TAHAN LAMA BEST SELLER PARFUM THAILAND TERMURAH 35ML	17898	17203	887,207,521	1
OPPO A16e 3GB/32GB (Garansi Resmi) Online Edition	16961	16213	26,534,529,972	1
Gratis ongkir Minyak Goreng Rose Brand 500 ML	16357	16010	99,338,825	1
OPPO A16 3/32GB	14203	13613	27,328,423,736	1
Xiaomi Redmi 9A (2GB+32GB / 3GB+32GB) Layar DotDrop 6.53" HD+, Baterai 5000mAh, Prosesor Helio G25, 13MP AI	13093	12540	17,916,240,068	3
vivo Y15s (3/32GB) (3/64GB) blue/green (5000mAh Battery, Ultra Fast Side Fingerprint, AI Multi-Mode Camera)	12700	12145	20,704,271,531	1
GRATIS ONGKIR!!!MS GLOW PAKET WHITENING/ACNE/ULTIMATE/LUMINOUS FREE POUCH/TOTE BAG BPOM ORIGINAL(READY SIAP KIRIM)	11863	9674	2,562,092,472	1
Sandal Pria Slip On Reebok	11677	11426	352,637,917	1

TOP 10 SKU Merchant E-Commerce Week 2 Oct

sku_name	total_order	total_user	total_amount	total_merchant
Nice Facial Tissue 180 Sheets [6 Pack]	958	950	23,282,953	1
OPPO A31 RAM 6GB 6+128gb MediaTek P35 6,5 inci 4230mAh baterai 4G HP Renovasi	795	790	933,915,920	1
[FREE ONGKIR JABODETABEK] Dompot Kulit Pria Bifold Lipat Dua V45 Import Kasual Premium Kanvas Leather Include Box	786	783	6,901,622	1
OPPO A16e 3GB/32GB (Garansi Resmi) Online Edition	671	668	990,745,313	1
OPPO A53 4GB/128GB	652	649	1,302,203,409	1
vivo Y15s (3/32GB) (3/64GB) blue/green (5000mAh Battery, Ultra Fast Side Fingerprint, AI Multi-Mode Camera)	650	649	1,002,015,000	1
Set Top box Tv Digital murah lengkap Advance DVB T2 EWS UHF HD Receiver STP-A01	614	604	101,324,976	1
BUY1 GET1 Masker Duckbill Premium 50Pcs Mouson Careion KN95 SHUMU UTAMA FACE MASK 4Ply 3ply 3D Earloop Isi 50Pcs 10Pcs	601	595	11,028,695	1
GM Bear Wajan Teflon Pengorengan - Teflon Fry Pan 1067	533	532	12,661,652	1
Gratis Ongkir!! 7 Pcs Gunting Kuku Wajah/ Nail Art Set Perlengkapan Manicure Pedicure/ Nail Set	523	516	4,579,228	1

Store Name Merchant E-Commerce

TOP 10 Store Name Merchant E-Commerce YTD

vendor_name	total_order	total_user	total_amount	total_merchant
JD	143096	84451	37,562,838,927	1
Akulaku Indonesia	107683	99030	216,690,114,187	4
Akulaku Express	88892	82525	205,120,588,820	1
Liliana	74446	69196	167,386,134,418	1
Emmanuel	63290	58821	5,020,921,643	1
Fenny Soepitno	54874	46953	1,041,979,774	2
PT Silvrr Artha Indonesia	53229	48882	92,716,761,156	1
kevin lie	45290	42514	9,794,178,391	9
Carel	43674	42007	1,889,754,308	1
ILYAS	42001	39485	8,821,963,649	2

TOP 10 Store Name Merchant E-Commerce Week 2 Oct

vendor_name	total_order	total_user	total_amount	total_merchant
JD	3288	2909	909,755,116	1
Akulaku Indonesia	3270	3251	6,196,646,980	4
Akulaku Express	2443	2434	5,512,487,339	1
Liliana	2269	2255	4,724,692,488	1
Emmanuel	2200	2149	145,429,159	1
ILYAS	1971	1936	386,134,221	2
Muhammad Miftah	1670	1641	23,157,690	2
PT Silvrr Artha Indonesia	1550	1542	2,696,268,551	1
ERNAWATI (LEON GROUP)	1458	1453	2,823,572,296	5
Dian Fadillah	1453	1409	50,141,733	2

QR INTEGRATION PAYMENT (OFFLINE)

TOP 10 SKU Merchant QR

TOP 10 SKU Merchant QR YTD

product_name	total_order	total_user	total_amount	total_merchant
OPPO A57	200	194	502,032,389	81
OPPO A16	147	143	282,333,381	82
Infinix Smart 6	122	115	259,544,700	77
VIVO Y21A (4+64)	107	106	253,528,960	35
VIVO Y15S	102	99	193,585,790	42
VIVO Y22	101	101	256,401,980	44
VIVO Y16	96	96	185,396,950	38
OPPO Reno 8	96	95	495,538,980	55
Samsung Galaxy A03	94	93	168,810,190	52
Samsung Galaxy A13	90	89	243,983,730	57

TOP 10 SKU Merchant QR (Offline) Week 2 Oct

product_name	total_order	total_user	total_amount	total_merchant
OPPO A57	64	63	161,645,470	38
Infinix Smart 6	37	35	53,430,700	29
VIVO Y22	33	33	81,906,000	20
OPPO A16	33	33	61,172,980	23
VIVO Y16	33	33	61,086,960	23
OPPO Reno 8	24	24	125,372,990	22
OPPO A96	18	18	73,925,000	17
OPPO A76 4G	17	17	57,645,000	15
Samsung Galaxy A03	17	16	32,214,000	15
Samsung Galaxy A13	16	16	41,934,750	16

TOP 10 Store Name Merchant QR

TOP 10 Store Name Merchant QR YTD

store_name	total_order	total_user	total_amount	total_merchant
ã€16ã€'629 ME ROXY PAMERAN UTARA 78	90	87	253,987,000	1
ã€13ã€'629 ME ROXY PAMERAN TIMUR	54	50	148,943,000	1
ã€24ã€'ME TANGCITY LG BLOK D NO. 01D PRINTIS	41	39	111,289,000	1
Hana Phone	39	36	122,537,000	1
ã€30ã€'MVS ITC DEPOK VIVO STORE 2	32	27	79,155,000	1
CENTRAL COMMUNICATION	26	26	92,310,500	1
ã€12ã€'629 MVS ROXY SHOWROOM 21	25	23	72,284,000	1
Yes ponsel 1	22	22	58,862,000	1
RIBHI CELLUER	22	21	68,197,000	1
Duta ponsel 2	22	21	64,995,000	1

TOP 10 Store Name Merchant QR (Offline) Week 2 Oct

store_name	total_order	total_user	total_amount	total_merchant
ã€16ã€'629 ME ROXY PAMERAN UTARA 78	9	9	24,295,000	1
RISKA CELL	8	8	35,850,000	1
RIBHI CELLUER	8	8	21,650,000	1
ã€24ã€'ME TANGCITY LG BLOK D NO. 01D PRINTIS	7	6	19,913,000	1
Hana Phone	7	7	15,800,000	1
BINTANG CELULER CIKUPA	6	6	17,700,000	1
Jimmy cell	6	6	18,117,000	1
VINUS CELL	6	6	13,800,000	1
KARUNIA PHONE	6	5	16,175,000	1
WAHANA KOMUNIKASI	6	6	14,000,000	1

TOP 10 Risk Reject Node Merchant QR YTD

rule_name	total_order	total_user	total_amount	total_merchant
Long_Last 7 Days Long & Last 30 Days Long & Cash Loan Nearly 30 Days Long	678	357	2,083,094,401	194
The GPS of the user's order is inconsistent with the GPS of the salesperson (GPS distance calculation)	585	422	1,823,849,680	163
The largest overdue in history_The largest number of overdue days in the history of consumption installments	335	205	1,078,082,710	112
Overdue Behavior_Maximum Collection Stage	323	178	911,496,880	102
Rating Model_Cash B Card 124	252	147	606,568,320	109
Rating Model_FDC Model	243	139	503,000,560	73
Overdue behavior_The number of days overdue in the last consumption installment	170	115	524,843,950	89
Counterfeit risk store transaction interception	91	53	266,310,980	27
Offline large-value store level limit	79	49	206,709,470	6
IC hit greylist	70	40	181,148,990	36

TOP 10 Risk Reject Node Merchant QR Week 2 Oct

rule_name	total_order	total_user	total_amount	total_merchant
Long_Last 7 Days Long & Last 30 Days Long & Cash Loan Nearly 30 Days Long	338	199	987,869,900	132
The GPS of the user's order is inconsistent with the GPS of the salesperson (GPS distance calculation)	236	177	705,357,000	98
Overdue Behavior_Maximum Collection Stage	96	57	275,032,970	42
The largest overdue in history_The largest number of overdue days in the history of consumption installments	86	57	275,317,010	41
Rating Model_Cash B Card 124	79	54	209,938,500	49
Rating Model_FDC Model	77	45	161,572,100	34
Overdue behavior_The number of days overdue in the last consumption installment	67	44	195,707,950	38
Offline large-value store level limit	60	37	153,939,470	6
Counterfeit risk store transaction interception	35	22	111,751,500	16
Log in and place an order within 24 hours of equipment aggregation_News	25	18	80,358,990	16

MERCHANT OPEN PAY

TOP 10 SKU Merchant Open Pay YTD

TOP 10 SKU Merchant Open Pay YTD

vendor_name	total_order	total_user	total_amount	total_merchant
JD.id	111927	38136	79,588,717,226	1
Pencari Retceh 2	42959	5863	4,609,682,652	3
BabeCom Siantar	30739	4495	3,944,067,613	1
Pencari Retceh	27610	5065	3,052,425,934	2
BPM SHOP	23909	3691	1,474,163,633	1
Tjenk store	20295	2829	2,143,917,348	1
LUCKY 777	18942	2957	2,550,387,061	1
MIYSTERY .L	13810	1793	1,028,405,914	1
Rahma Cell	12538	2951	891,136,300	1
MD Jawa Shop	11646	2772	1,138,040,715	1

EXCELLENT
TO THE NEXT LEVEL

TOP 10 SKU Open Pay Week 2 Oct

vendor_name	total_order	total_user	total_amount	total_merchant
JD.id	2,110	1,694	1,094,874,679	1
20202110EyGQR1	694	670	160,634,887	1
20202108EfYKt1	538	519	29,013,211	1
Pencari Retceh	487	230	53,997,639	1
Pencari Retceh 2	453	202	40,767,552	1
20202104RCxHWb	442	389	52,753,599	1
20202109W5Phj1	372	358	21,718,463	1
BabeCom Siantar	368	149	41,673,016	1
20202203A3cS92	285	276	19,851,161	1
20202108L6AmA1	269	266	21,310,399	1

Merchant Open Pay

TOP 10 Store Name Merchant Open Pay YTD

merchant_name	total_order	total_user	total_amount	total_merchant
Shopee	1,610,096	209,241	604,989,204,756	277,879
Bukalapak	1,447,794	263,447	704,937,295,881	75,733
TikTok	445,786	134,338	60,906,047,486	40,836
Faspay	288,805	58,909	39,875,417,637	1
JD.ID	213,097	64,965	166,541,928,417	9,622
Blibli	186,850	89,441	231,217,020,719	1
tiket.com	153,737	57,593	110,383,270,256	1
Midtrans	133,582	52,033	27,182,586,558	1
Xendit	39,236	19,389	2,741,625,582	1
NICEPAY	7,467	5,135	2,668,262,904	666

TOP 10 Store Name Open Pay Week 2 Oct

merchant_name	total_order	total_user	total_amount	total_merchant
TikTok	55,409	35,558	7,491,088,864	14,756
Bukalapak	33,264	17,983	21,546,519,299	8,608
Shopee	26,825	18,358	11,256,436,070	20,519
Faspay	9,962	6,703	1,425,811,919	1
tiket.com	5,085	4,231	3,719,652,025	1
Blibli	4,507	3,729	5,711,787,108	1
JD.ID	3,698	2,930	2,250,703,633	1,003
Xendit	2,096	1,886	140,470,592	1
Midtrans	1,281	1,137	681,794,285	1
Pegipegi	625	555	379,921,520	1