



VIRA Risk Management Application



www.tracesync.com



by PT Media Kreatif Teknologi



Problem Statement

A

Data Fragmented in spreadsheets and manual processes

B

No real-time monitoring or early warning system

C

Slow and manual regulatory reporting

D

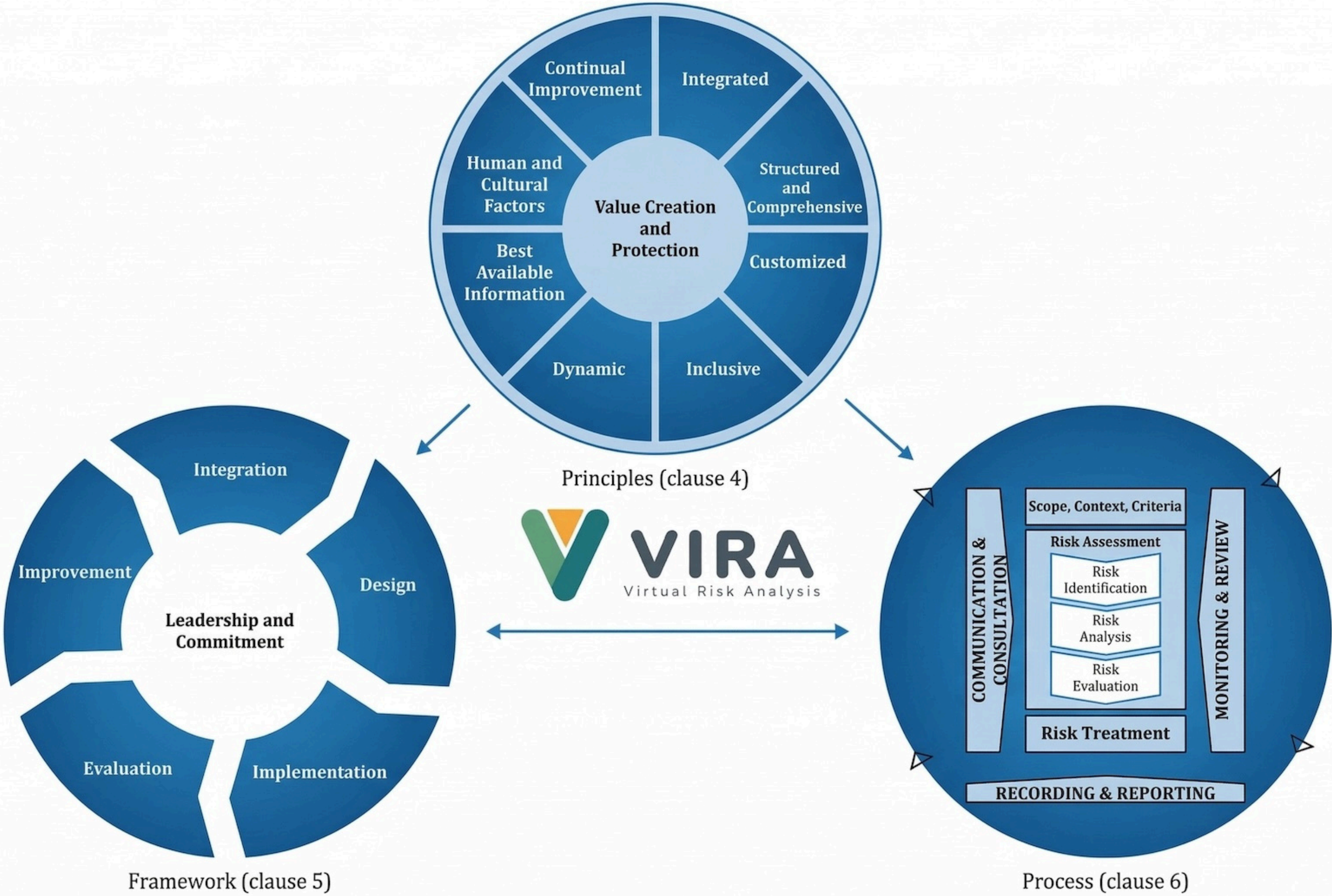
Reactive instead of proactive risk decisions

Introducing



VIRA
Virtual Risk Analysis

a **Risk Management** platform



Benefit

- 1 Active supervision by BOD**
BOD easily monitoring Company Risk Profile, Top Risk , Company Health level
- 2 Reports to regulators easily create and report**
Reporting to the regulator can be done at any time
- 3 Early Warning System**
BOD and Risk Owner get alerted when Risk is nearly to happen
- 4 Risk Based Decision**
Strategic decisions are taken with risk considerations
- 5 Risk Based Budgeting**
Budget planning takes into account potential future losses
- 6 KPI Monitoring**
BOD and Risk Owner can monitor KPI performance affected by Risk Event

Good Risk Management Governance

Risk Management Oversight

Action Plan Monitoring

RCSA
(Risk Control Self Assessment)

KPI
(Key Performance Indicator)

KRI
(Key Risk Indicator)

LED
(Loss Event Database)

Analytics

**SNI ISO 31000 :
Risk Management**

POJK 42 Tahun 2024

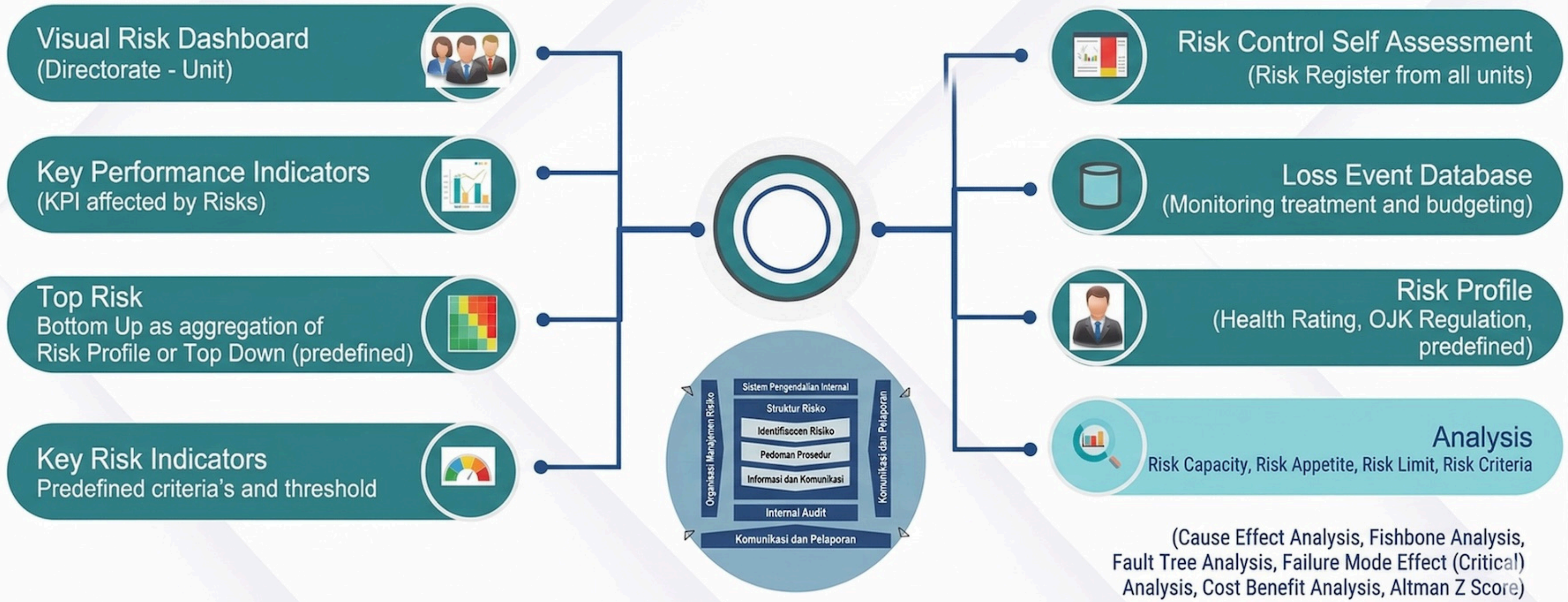
**SNI ISO Guide 73 :
RM – Vocabulary**

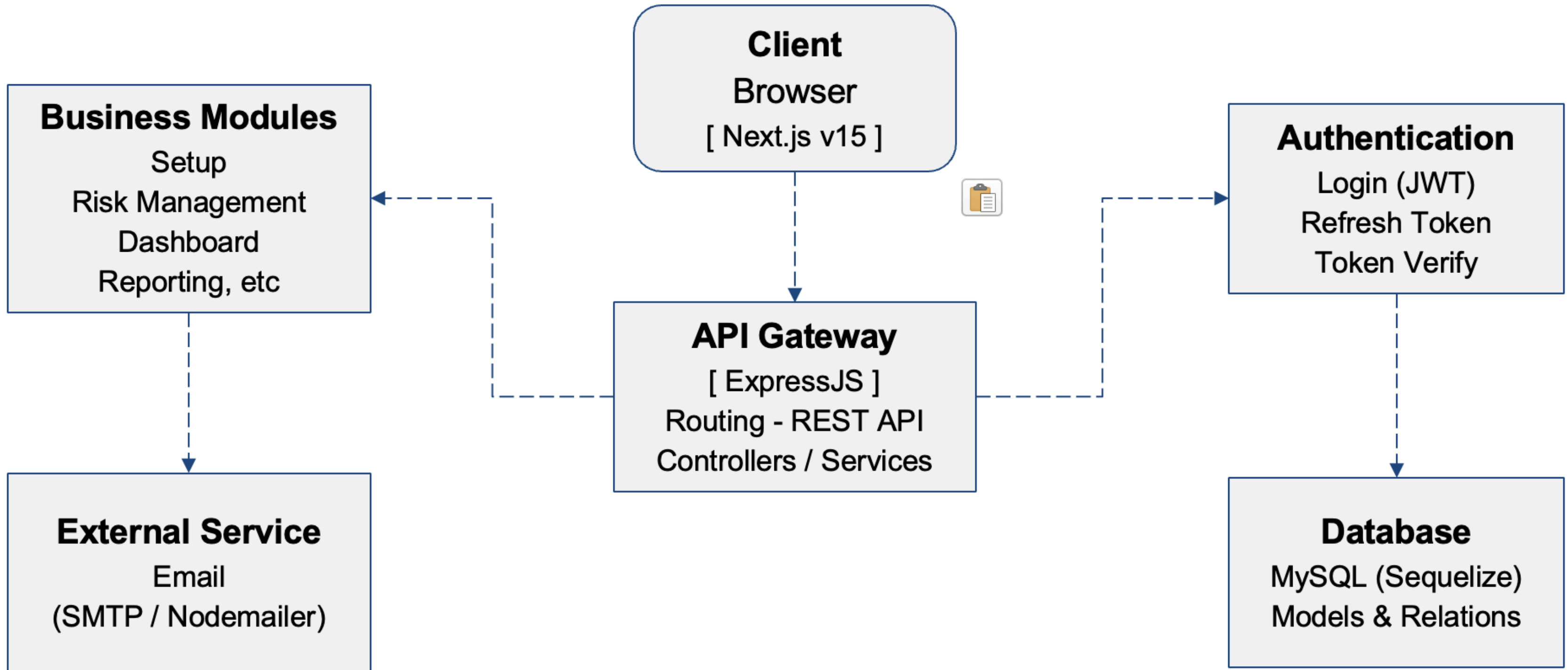
POJK 28 Tahun 2020

**SNI ISO 31010 : Risk
Assessment Techniques**

SEOJK 11 Tahun 2020

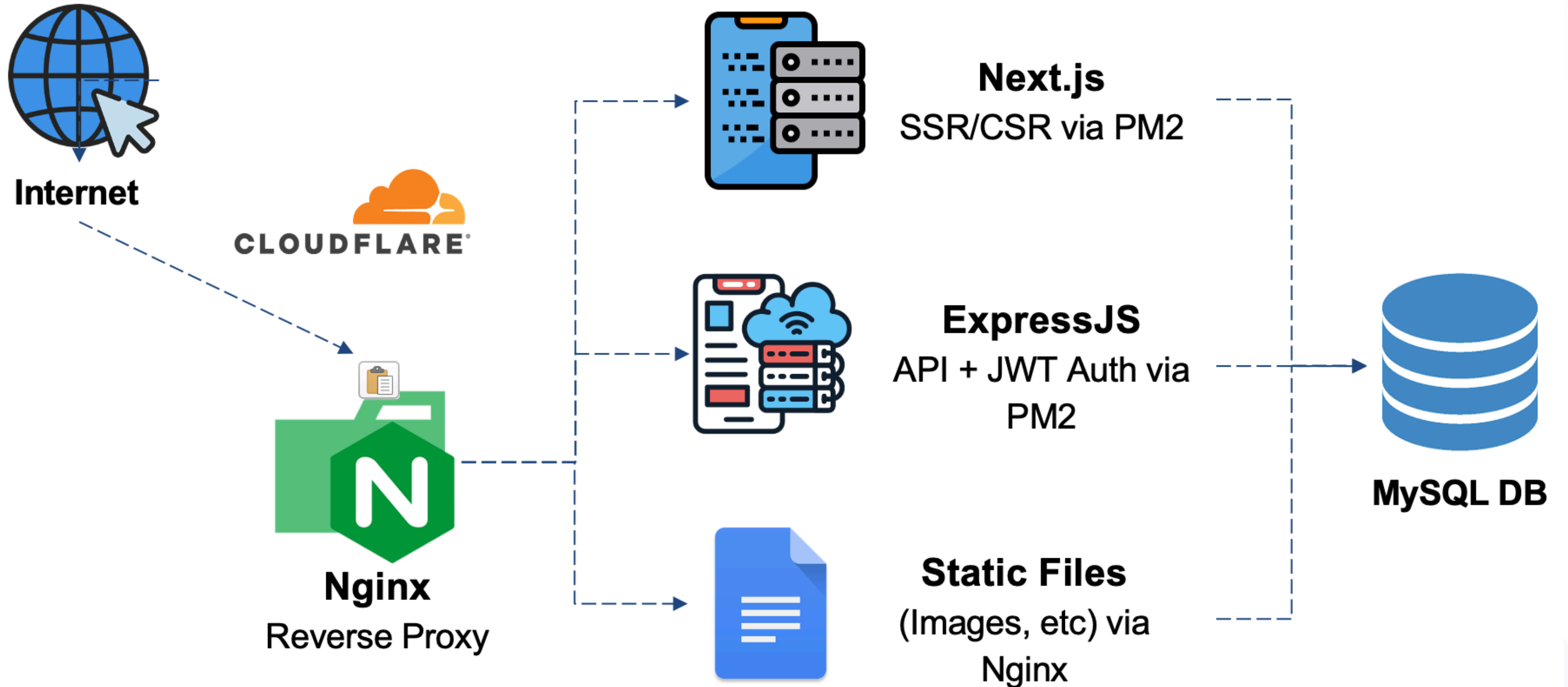
Features





Network Architecture Design

09



Who We Are

Since 2012, **PT Media Kreatif Teknologi (tracesync)** has been a dynamic IT solutions provider specializing in custom software. With over a decade of experience, the company is dedicated to creating value by developing web and mobile applications to solve unique business challenges.

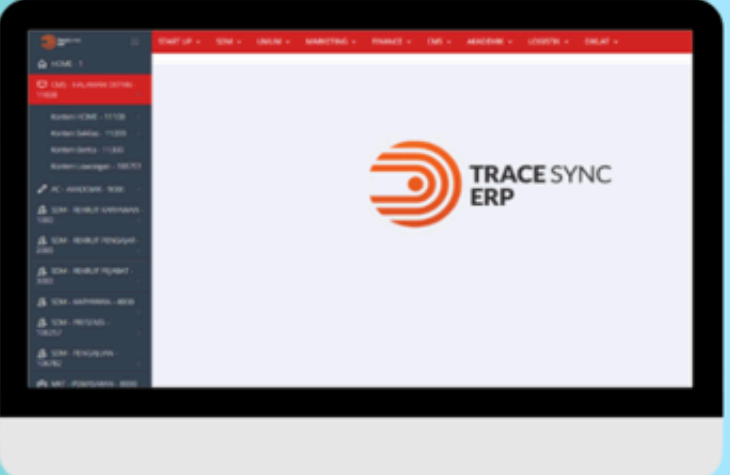
Core services also include business consulting to help digitalize and optimize operational procedures. Its diverse portfolio showcases expertise across various sectors, including ERP, healthcare, e-learning platforms, etc.



Portfolio

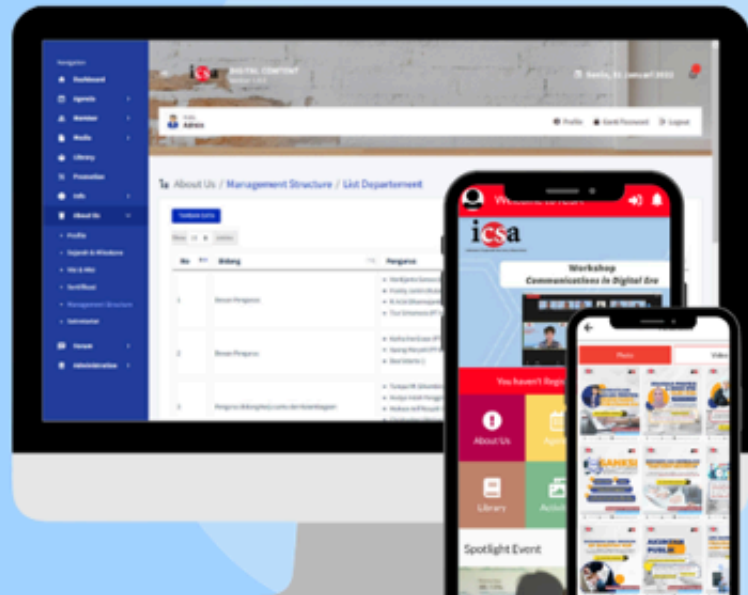
Enterprise Resource Planing Platform (ERP)

Integrated management of main business processes



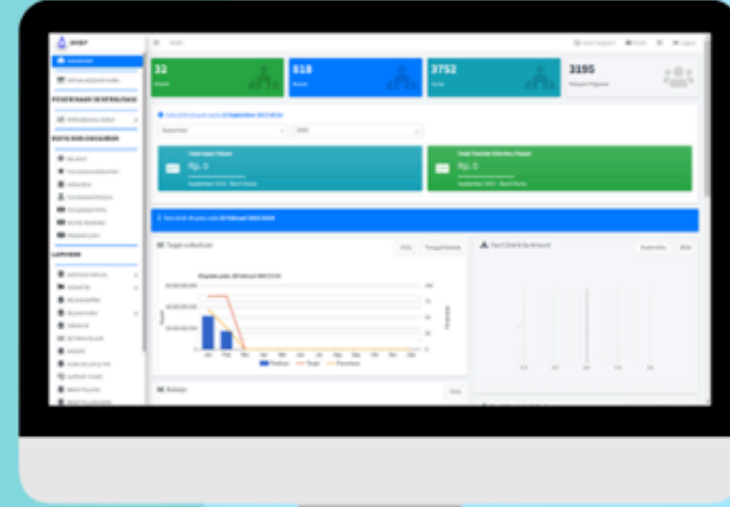
Organization Membership Application

A tool that simplifies the management of member-based organizations. It includes features like member registration, subscription management, communication tools, and activity tracking to strengthen engagement and improve administration.



Financial Services for Church

A digital platform tailored for churches to manage their finances more transparently and efficiently. It covers donations, budgeting, expense tracking, and financial reporting to support better stewardship and accountability.



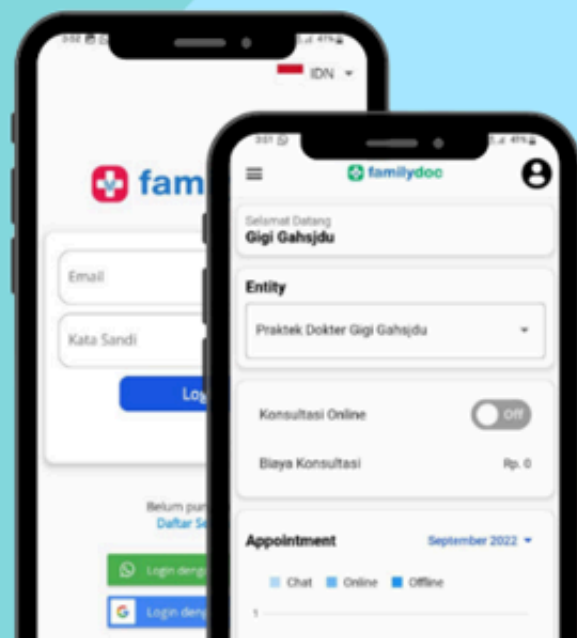
E-Learning System

Facilitate Learning process and Relevant Education through Digital



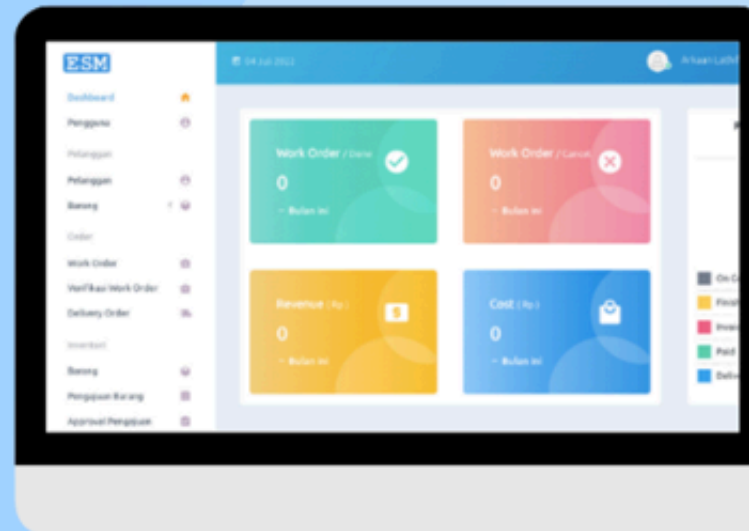
Healthcare Online Service

Connect Doctor and Patient using electronic Platform



Order Management (SAAS)

A cloud-based system designed to streamline the process of handling customer orders, from placement to fulfillment. It helps businesses manage inventory, track sales, monitor payments, and improve operational efficiency in real time.





Dra Muara Lysta Sirait, M.B.A.

Professional Certifications

- Qualified Chief Risk Officer (QCRO), LSPMKS, Indonesia
- Certified Risk Management Professional (CRMP), LSPMR, Indonesia
- Certified GRC Professional (GRCP), Certified GRC Audit (GRCA), OCEG, USA
- Certified Instructor by Badan Nasional Sertifikasi Profesi (BNSP), Indonesia
- Certified Assessor by Badan Nasional Sertifikasi Profesi (BNSP), Indonesia

Education

- Bachelor of Science in Mathematics (North Sumatera University)
- Master of Business Administration (School of Business Management ITB)
- Doctoral student, University of Indonesia

Professional Background

Lysta has more than 20 years of professional experience in Risk Management, Compliance, and Governance. Previously worked as Risk Management and Compliance in one of the biggest conglomeration in Indonesia, Lecturer in Actuarial Science, and as Risk Oversight Committee in state owned insurance company.

For the last 5 years, working as a professional trainer, consultant, and assessor for - Risk Management Certification Program.

Professional Experience

Project leader for several Consulting and Assurance topics :

- Enterprise Risk Management Implementation based on ISO 31000 for Electrical Industry, Financial Services, Fertilizer Industry, Energy Distribution Company, Telecommunication Company, Insurance Company, etc
- Risk Management Maturity Assessment for State Owned Enterprise, using ERMA RM³
- Risk Management Maturity Assessment for State Owned Enterprise, using PerMen BUMN no 2
- Review and setting Risk Limit, risk appetite & risk tolerance for Argo industries company
- Training for Risk Control and Self Assessment, Risk Modelling, Risk Assessment Techniques,
- Business continuity Management development for Financial Services
- ESG dan GRC webinar for Plantation Company

Some Clients





Herbet Frans Yone, ST.

Professional Background

- 2023 – Now : IT Advisor – Solusi Prima Packaging**
 E-Commerce Platform Development & Implementation
- 2012 – Now : Director – PT Media Kreatif Teknologi**
 Managing Project Management and Development in diverse sectors, including Healthcare, Education, SaaS, Finance, and Social Media.
- 2002 - 2012 : CIO – PT Antar Mitra Prakarsa**
 Managing IT Development and Infrastructure in Telecommunication Value Added Service
- 1999 - 2001 : Programmer & Support – Merrill Lynch Japan**
 Develop and Support Equity Trading Platform
- 1996 - 1999 : Consultant – James Martin + Co**
 IT and Business Consultant for Indonesia Government Electricity Company and Australian Chain Supermarket

Education Background

- 1991-1996 : Institut Teknologi Bandung - ITB**
 Computer Science - Bachelor Degree

Skill & Ability

Project Management
Project Development
Product Development
Business Development
Business Analysis
Software Development



Gerry Gumilar Ardimanggala, S.T

Professional Background

- **2016 – 2017 : Project Procurement Leader**
Managing Procurement for Government Project on IT Architecture field.
- **2017 – 2018 : Business Analyst ERP System**
Analyze client requirement and enhance business process for client
- **2018 – current : Project Leader Software Developer**
Overseeing the end-to-end development of a software product, from planning and execution to delivery.

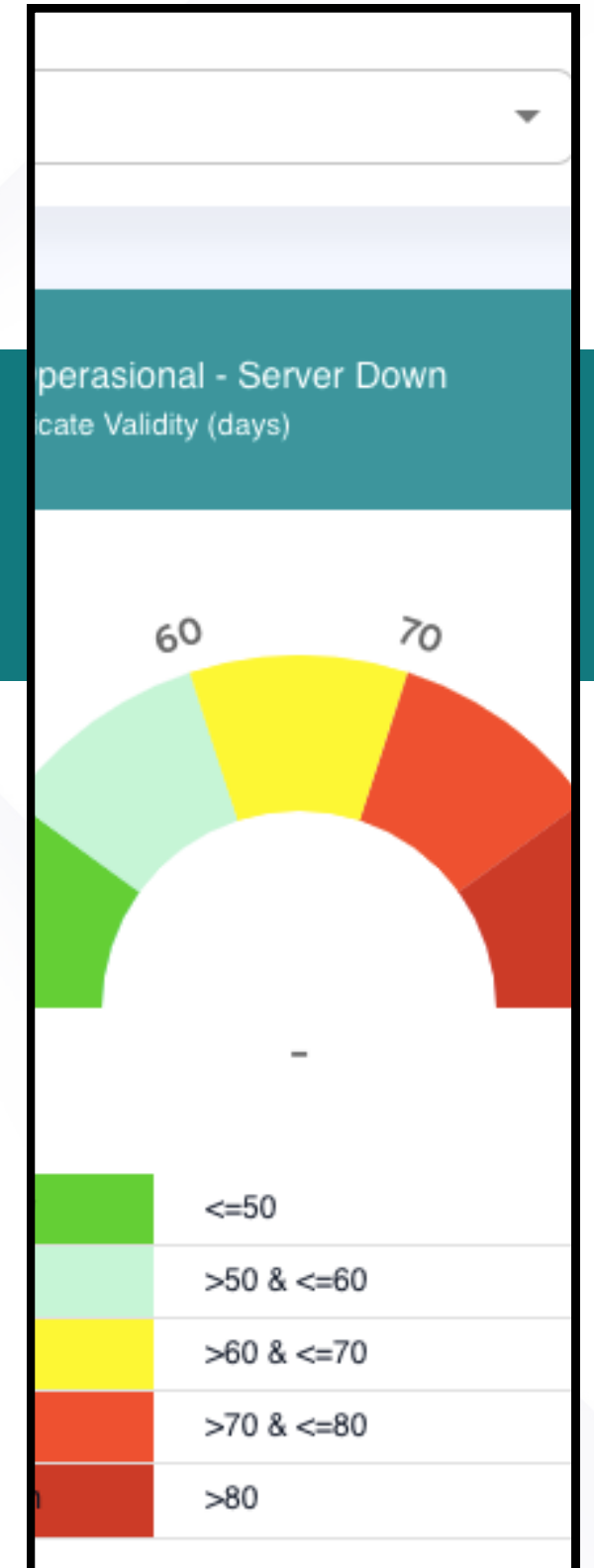
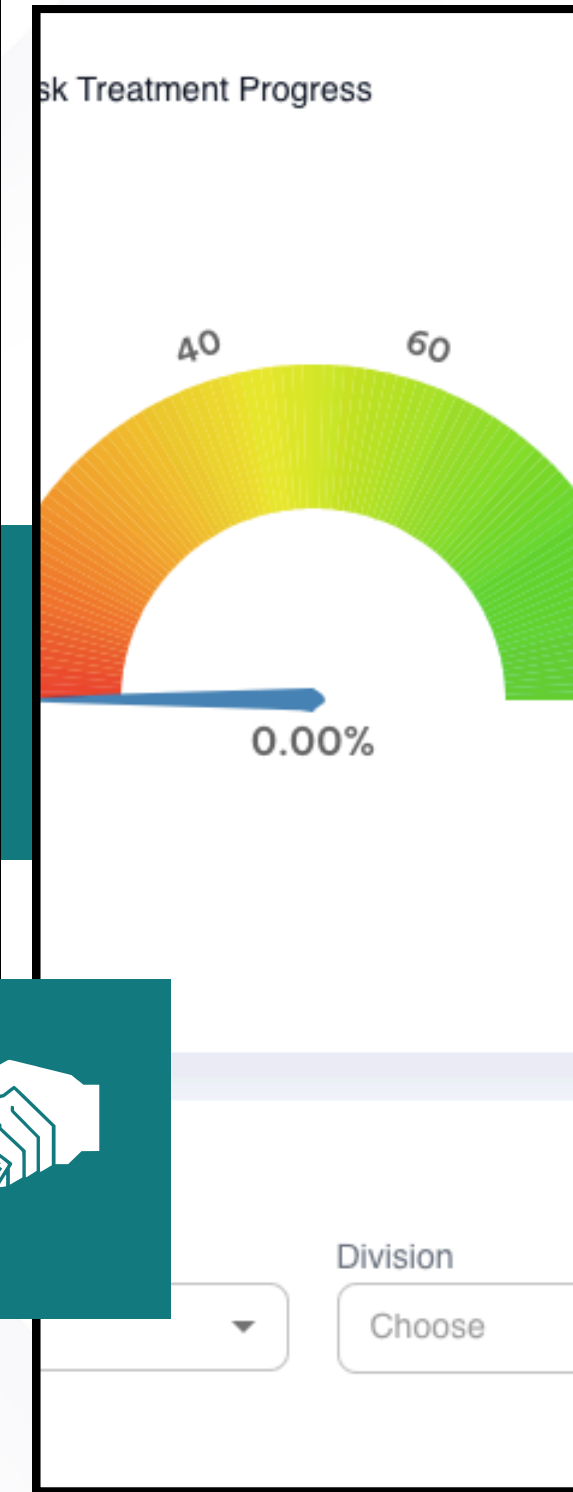
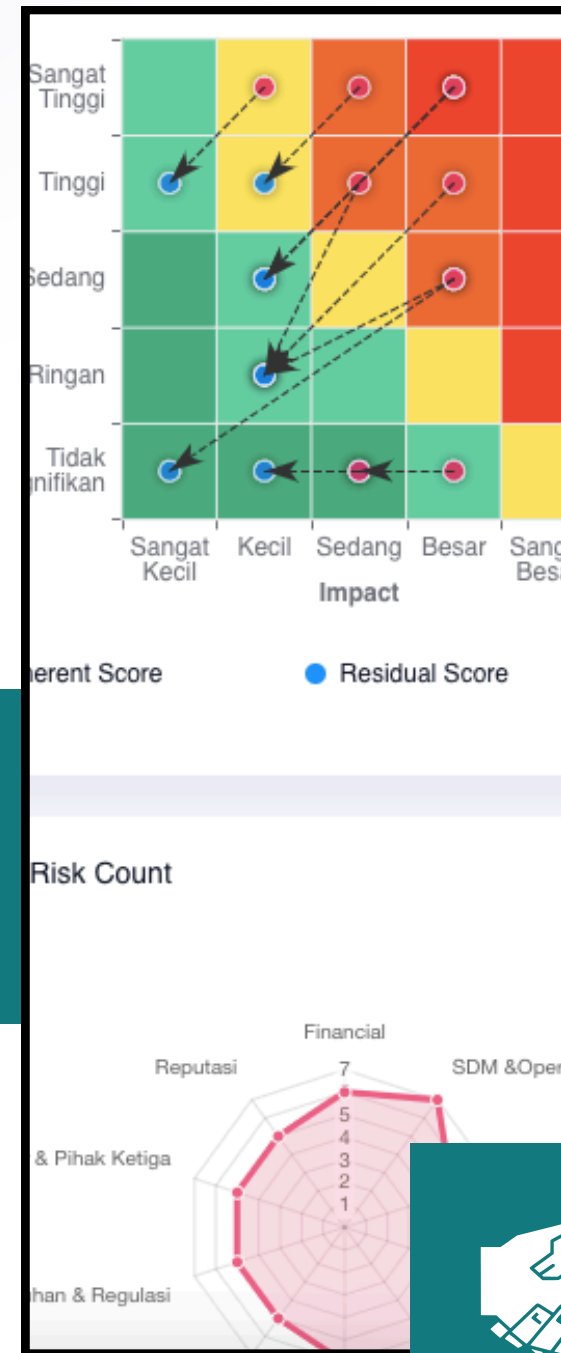
Education Background

- **2011 – 2016 : Telkom University**
Bachelor of Industrial Engineering with specialization in Quality Management.
- **2016 : Telkom University**
Certified ISO 9001 : 2008 trainee
- **2023 : Halal Institute**
Certified Halal Auditor in Indonesia under BPJPH

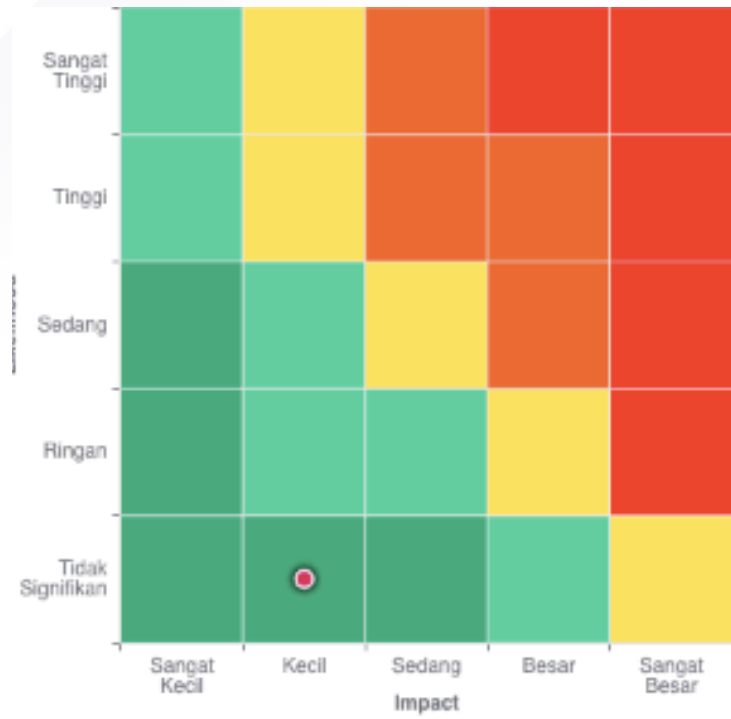
Professional Certification



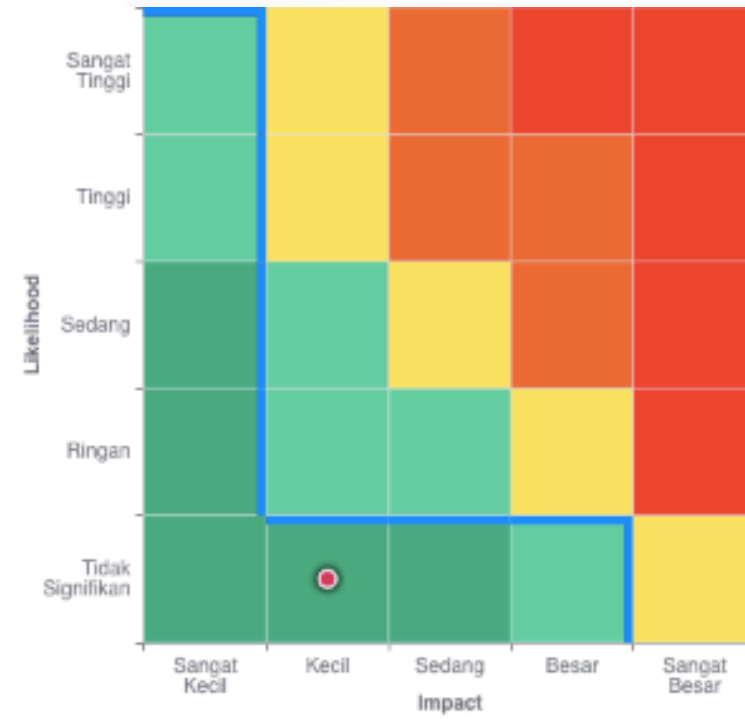
Screenshot



Dashboard



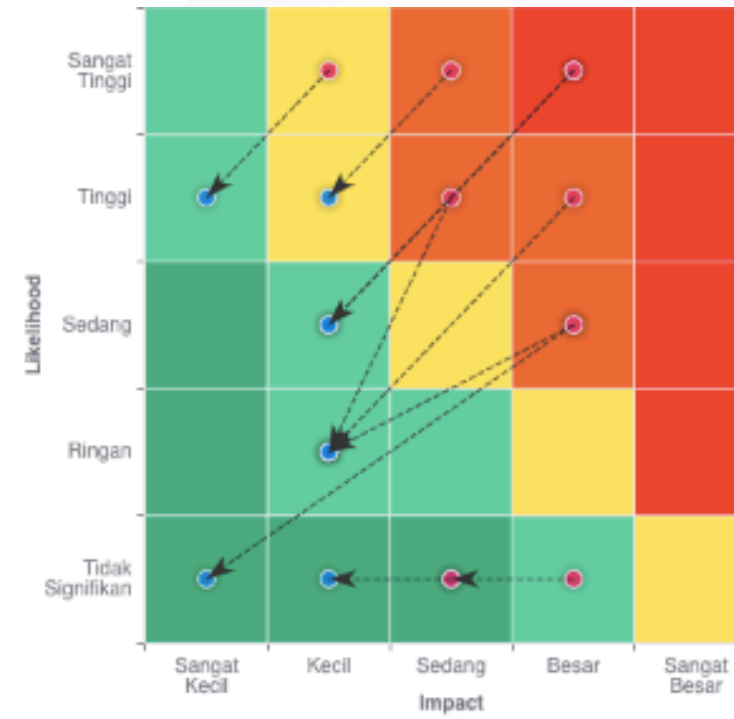
Residual Score



Residual Score

Appetite Line

Tolerance Line



Inherent Score

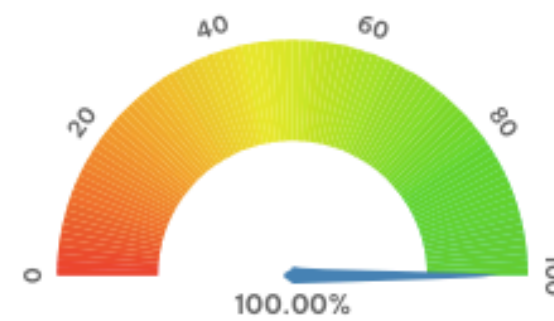
Residual Score

Risk Level Breakdown
By Residual Score

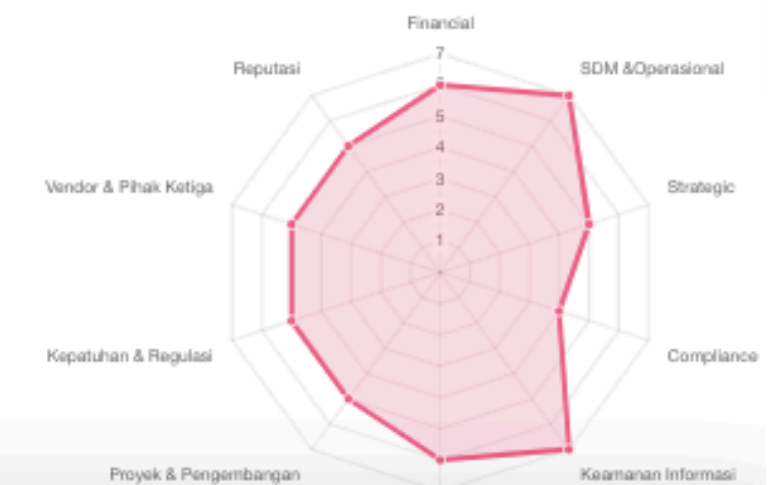


Low Low to Medium Medium Medium to High

Risk Treatment Progress



Risk Count



Top Risk

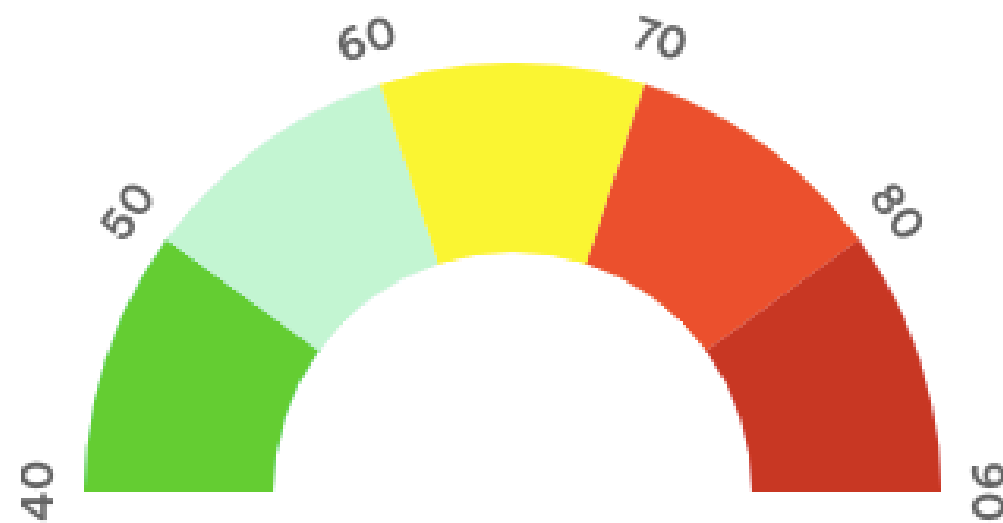
No	Top Risk	Likelihood	Impact	Risk Level	Likelihood	Impact	Risk Level	Detail
1	Tunggakan Client	Tinggi	Sangat Besar	High	Ringan	Sedang	Low to Medium	 
2	Nasabah tidak mampu memenuhi kewajiban pembayaran angsuran sesuai perjanjian.	Tinggi	Sangat Besar	High	Ringan	Sedang	Low to Medium	 
3	Testing	Sedang	Sangat Besar	Medium to High	Ringan	Besar	Medium	 
4	Testing 2	Tinggi	Besar	Medium to High	Ringan	Kecil	Low to Medium	 
5	Malware / ransomware	Sedang	Besar	Medium	Ringan	Kecil	Low to Medium	 
6	Kinerja Tim Pengembangan Tidak Optimal	Ringan	Sangat Besar	Medium	Tidak Signifikan	Besar	Low to Medium	 
7	Kebocoran Data User	Tinggi	Sedang	Medium to High	Ringan	Kecil	Low to Medium	 
			Sangat			Sangat		 

Key Risk Indicator (KRI)

2025

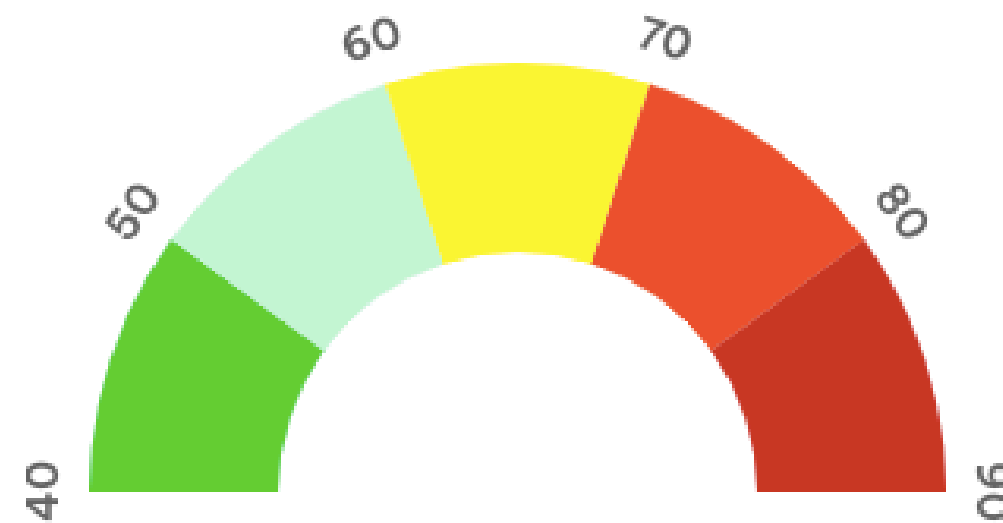
November

SDM & Operasional - Server Down
SSL Certificate Validity (days)



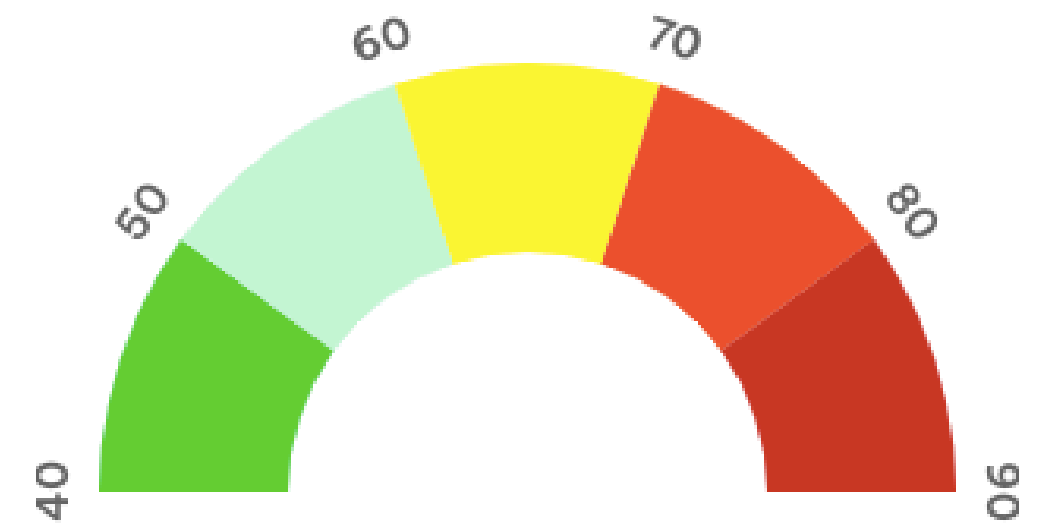
Very Low	≤ 50
Low	$>50 \ \& \ \leq 60$
Medium	$>60 \ \& \ \leq 70$
High	$>70 \ \& \ \leq 80$

Financial - Tunggakan Client
Jumlah Respons Peningkat pembayaran



Very Low	≤ 50
Low	$>50 \ \& \ \leq 60$
Medium	$>60 \ \& \ \leq 70$
High	$>70 \ \& \ \leq 80$

Keamanan Informasi - Serangan siber
Jumlah insiden keamanan per bulan



Very Low	≤ 50
Low	$>50 \ \& \ \leq 60$
Medium	$>60 \ \& \ \leq 70$
High	$>70 \ \& \ \leq 80$

Loss Event Database (LED)

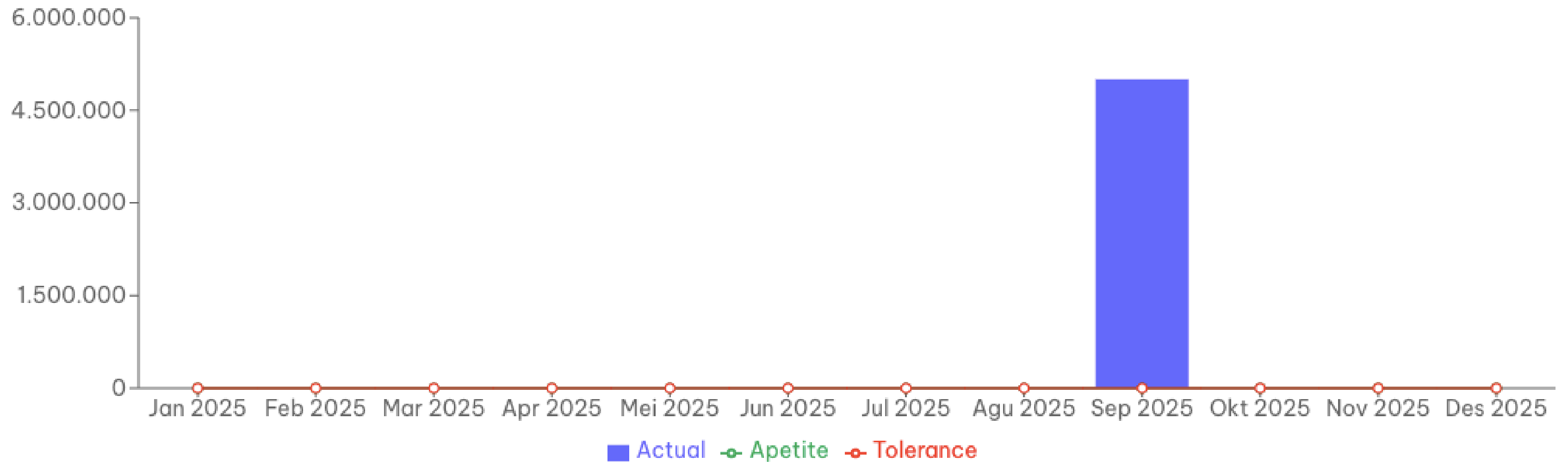
Loss Event Database: Actual Vs Risk Capacity

Year

2025

Category

Financial



Key Performance Indicator (KPI)



1
Low



0
Low to Me...



0
Medium





3
Medium to ...



0
High

Top 20 KPI by Working Unit

No	KPI Name	Directorate Name	DIV. Name	DEPT. Name	Target	UOM	Risk Count	Risk Level	Detail
1	Revenue	Direktorat Marketing	Divisi Sales	Department B2B			4	Medium to High	
2	Jumlah data breach	Direktorat Operasional	Divisi IT	Department Engineering			1	Medium to High	
3	Uptime	Direktorat Operasional	Divisi IT	Department Engineering			1	Medium to High	
4	Total downtime sistem per bulan (jam)	Direktorat Operasional	Divisi IT	Department Engineering			1		
5	Jumlah insiden keamanan per bulan	Direktorat Operasional	Divisi IT	Department Engineering			1	Low	

Risk Control Self Assessment (RCSA)



RISK
IDENTIFICATION



CAUSES



CONTROL



RISK ANALYSIS



TREATMENT



EXPECTED

Date

15 September 2025

Risk Event

Server Down

Periode

Februari

Risk Register

Downtime server

KPI

Total downtime sistem per bulan
(jam)

Stakeholder

Department Engineering

Description

Deskripsi Test

⊗ Has Occured

⊗ Top Risk

OJK Indicator

Risk Type	Parameter	Indicator	Threshold				
			1	2	3	4	5
Risiko Kredit	Pertumbuhan Tagihan nasabah	Tagihan Premi reasuransi periode 1	0%	2.5%	5%	7.5%	>7.5%
Risiko Kredit	Pertumbuhan Tagihan nasabah	Tes	5	10	15	20	25
Risiko Kredit	Pertumbuhan Tagihan nasabah	tes indicator	>90	80 - 90	70 - 80	60 - 70	<60
Risiko Kredit	Komposisi portofolio dan tingkat konsentrasi kredit	> 30% di sektor tertentu	30	20	15	10	5
Risiko Kredit	Pertumbuhan Tagihan nasabah	indicator	100	90	80	70	70<
Risiko Pasar	Strategi bisnis & kebijakan pasar	Acceptence Rate	80 %	70 - 80 %	50 - 70 %	40 - 50 %	< 40%
Risiko Pasar	Potensial loss dari risiko suku bunga pada banking book	Potensial loss dari risiko suku bunga pada banking book	< 5 %	5 - 10 %	10 - 15 %	15 - 20 %	> 20%
Risiko Pasar	Volume dan komposisi portofolio pasar	Komposisi pasar terhadap Modal	>15%	10 - 15%	7 - 10%	4 - 7 %	<4 %
Risiko Kredit	Kualitas penyediaan dana dan kecukupan pencadangan	Kualitas penyediaan dana dan kecukupan pencadangan					

OJK Risk Profile

Jenis Risiko	Tingkat Risiko Inherent		Tingkat Kualitas Penerapan Manajemen Risiko		Profil Risiko	
	November 2025	Oktober 2025	November 2025	Oktober 2025	November 2025	Oktober 2025
Risiko Hukum	5.00	5.00	0.00	2.00	0	3
Risiko Kepatuhan	3.00	3.00	0.00	1.00	0	2
Risiko Kredit	2.17	2.33	0.00	2.00	0	2
Risiko Likuiditas	5.00	5.00	0.00	1.00	0	3
Risiko Operasional	3.00	3.00	0.00	2.00	0	2
Risiko Pasar	2.67	2.67	0.00	2.00	0	2
Risiko Reputasi	3.00	3.00	0.00	2.00	0	2
Risiko Strategis	5.00	5.00	0.00	1.00	0	3
Composite Rating	3.60	3.63	0.00	1.63	0	3

Thank You.



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