

FINANCIAL SERVICES

Bank Mandiri safeguards the risk of loan application fraud



- Desktop-based solutions transitioned to web-based solutions, improving accessibility
- Strong technical support in optimising the solution implementation process

Tags

Financial services

1000+ Employees

Share this



Export as PDF →

The challenge



The solution



The outcome



The customer

PT Bank Mandiri is Indonesia's largest bank, established in 1998 following the acquisition and merger of 4 government-owned banks. It provides one-stop financial services through synergies with its subsidiaries, offering competitive and guaranteed products to accommodate customer needs.

The challenge

As part of Bank Mandiri's push to provide integrated and comprehensive financial products for its customers, GBG Instinct was implemented in 2012 as part of the bank's credit distribution process. GBG Instinct detects and flags fictitious loan applications by bad actors, safeguarding against loan application fraud.

The solution

GBG Instinct's developments have not only kept up with industry standards over the years, but also introduced further efficiencies to improve internal processes. Thus, ensuring that even as products and customer bases continues to grow, the application process continues seamlessly.

The outcome

GBG Instinct has supported Bank Mandiri in safeguarding the risk of loan application fraud, including credit cards...micro, KTA and SME. Improvements include:

- Desktop-based solutions transitioned into web-based solutions, improving accessibility
- Solution enhancements designed with ease of implementation in mind
- Strong technical support in optimising the solution implementation process

Complete customer intelligence

Connect safely with every genuine identity.

Get a demo →



Products

Identity data verification
Documents & biometrics
Document authentication
Biometric verification
Identity fraud
Know your customer
Know your business
Application fraud
Transaction monitoring

Solutions

Financial services
Real estate
Gaming
Education
Crypto & FX
Fintech
Telecoms
Superannuation

Resources

Resource library
Blog
Events
News
GBG Trust Centre [↗](#)
Our customers
AI at GBG

Legal

Legal and regulatory centre [↗](#)
Privacy policy
Products and services privacy policy
Cookie policy
Accessibility

Company

Investors [↗](#)
Careers [↗](#)
About us [↗](#)
Partners
ESG [↗](#)
[Loqate.com](#) [↗](#)

Contact us

Sales enquiries
Customer support
Individual data requests
Login



Platform

GBG Go

We are not a "consumer reporting agency," and our services do not constitute "consumer reports," as those terms are defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) ("FCRA"). Thus, our services may not be used as a factor in determining eligibility for credit, insurance, employment, or any other purpose authorized under the FCRA or other similar US consumer credit laws.

[Cookie preferences](#)

© Copyright 2025 GB Group plc ("GBG")