

Penerapan prinsip Known Your Customer (KYC) sebagai upaya mencegah terjadinya tindak pidana money laundering pada bank umum: studi kasus di PT. Bank X (persero) Tbk.

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Abstrak

Know Your Customer Principles is a certainty that should be done by a bank in Indonesia as means to prevent and eradicate money laundering criminal act, which are now days become International attention that is joined in Financial Task Force on Money Laundering (FATF), where this institutions still put Indonesia into a country that has not applied money laundering resistant. Besides, considering that banking still dominate financial development tin Indonesia therefore money laundering criminal act should be prevented.

The aim of this thesis research is to know how the apply of Know Your Customer (KYC) principles to prevent money laundering criminal act in bank.

This thesis has been completed by using normative law research. The secondary data is collected cy conducting library research in form of primary document and data study as the data instruments which collected by using field research in form of interviews to several branches, customer and the person who has authority in the implementation of Know Your Customer (KYC) principles.

Based on the collected data and analysis that has been done by using qualitative descriptive method, it can be concluded that the bank has made a policy and procedure of applying of Know Your Customer (KYC) principles as written by Law Number 1512402 On Money Laundering Criminal Act. However, the apply of Know Your Customer (KYC) principles has not been done perfectly as a unity which covers the procedure of knowing customer, the procedure of identification and verification customer, the procedure of evaluating and reporting which caution chances for people to do money laundering criminal. In the same word, we can say that the apply of Know Your Customer (KYC) principles has not been perfectly prevent and minimize money laundering crime.