

Manajemen Risiko Fraud Bank X Dalam Penyelenggaraan High Value Payment System Berdasarkan Standar Committee For Payment And Market Infrastructures (CPMI) Dalam Rangka Perlindungan Nasabah Bank = Fraud Risk Management in High Value Payment System Operators Based on Committee For Payment And Market Infrastructures (CPMI) Standards for the Protection of Bank Customers.

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Abstrak

Perkembangan teknologi yang semakin pesat memberikan pengaruh besar terhadap sistem pembayaran di Indonesia khususnya pada High Value/Wholesale Payment System (HVPS) untuk menjadi konsep yang nyaman, cepat dan efisien. Secara keseluruhan pada pelaksanaannya telah berjalan dengan baik, namun tidak menutupi maraknya pemberitaan tentang tingginya tindakan fraud di perbankan. Rumusan masalah dalam skripsi ini ialah bagaimana pengaturan sistem anti fraud bagi bank di Indonesia dalam HVPS berdasarkan standar CPMI dan bagaimana penerapan manajemen risiko anti fraud dalam HVPS oleh Bank X dalam rangka perlindungan nasabah. Metode penelitian yang digunakan adalah yuridis-normatif yakni penelitian hukum normatif dengan mengkaji strategi dan manajemen risiko anti fraud bank X di khususnya dalam transaksi HVPS dihadapkan dengan standar CPMI. Simpulan yang didapat atas penelitian skripsi ini adalah pengaturan manajemen risiko fraud pada HVPS sudah dilaksanakan sesuai standar CPMI mengadopsi 4 pilar utama namun belum terdapat peraturan khusus mengenai fraud pada HVPS tetapi secara umum telah diatur pada Undang-Undang (UU) Bank Indonesia, UU Perbankan beserta ketentuan pelaksanaannya. Penerapan manajemen risiko anti fraud HVPS dan perlindungan nasabah pada Bank X sudah dilaksanakan dengan cukup baik namun pada tahap pelaporan bank seharusnya merujuk pada Bank Indonesia selaku pengawas dan penyelenggara sistem pembayaran. Saran yang dapat diberikan adalah Bank Indonesia perlu memastikan penerapan pengaturan pelaporan dugaan fraud melalui pedoman pada titik penyebab terjadinya fraud BI-RTGS dan Bank X selaku peserta perlu melakukan penyesuaian tindakan pelaporan pada SOP fraud HVPS dengan regulasi.

.....Technological developments have had a major impact on the payment system in Indonesia, especially the High Value/Wholesale Payment System (HVPS) to become a convenient, fast and efficient concept. Overall, the implementation has been going well, but it does not cover up the widespread news about the high level of fraud in banking. The formulation of the problem in this thesis is how to regulate the anti-fraud system for banks in Indonesia in HVPS based on the CPMI standard and how to apply anti-fraud risk management in HVPS by Bank X in the context of customer protection. The research method used is juridical-normative, namely examining and analyzing positive legal provisions and other library materials. The conclusion obtained from the research of this thesis is that the fraud risk management arrangement in HVPS has been implemented according to the CPMI standard adopting 4 main pillars but there are no specific regulations regarding fraud in HVPS but in general it has been regulated in the Bank Indonesia Law, Banking Law and terms of implementation. The implementation of HVPS antifraud risk management and customer protection at Bank X has been implemented quite well but at the reporting stage the bank should refer to Bank Indonesia as the supervisor and operator of the payment system. Suggestions that can

be given are that Bank Indonesia needs to ensure the implementation of reporting arrangements for suspected fraud through guidelines on the point causing the BI-RTGS fraud and Bank X as a participant needs to make adjustments to reporting actions in the HVPS fraud SOP with regulations.