

Implementasi Customer Due Diligence Untuk Mencegah Dan Memberantas Pencucian Uang Dalam Praktik Bank Digital = Implementation of Customer Due Diligence to Prevent and Eradicate Money Laundering Practice On Digital Banking Practice

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Abstrak

Customer Due Diligence adalah kegiatan berupa identifikasi, verifikasi, dan pemantauan yang dilakukan oleh bank sebagai penyedia jasa keuangan untuk memastikan transaksi sesuai dengan profil, karakteristik, dan/atau pola transaksi calon nasabah, nasabah, atau walk in pelanggan. Bank wajib menerapkan prinsip Customer Due Diligence. Penerapan prinsip Customer Due Diligence dilakukan berdasarkan ketentuan internal masing-masing bank (self regulatory banking) namun tidak boleh bertentangan dengan peraturan perundang-undangan yang berlaku. Setiap Bank wajib memiliki unit kerja khusus untuk program anti pencucian uang . Bank juga diminta melaporkan kepada otoritas jasa keuangan dan PPATK jika ada transaksi yang dianggap mencurigakan atau bila ada nasabah mencurigakan yang menolak mengikuti seluruh proses uji tuntas nasabah yang ditetapkan bank. Penerapan Customer Due Diligence yang dilakukan oleh Bank Digital X dapat dikatakan cukup baik dan telah memenuhi ketentuan yang berlaku. Bank X sebagai Bank Digital mematuhi peraturan pemerintah. Tidak pernah ada indikasi tindak pidana pencucian uang yang dilakukan oleh nasabah atau calon nasabah dari Bank X, sehingga tidak pernah ada laporan ke PPATK

.....Customer Due Diligence is an activity in the form of identification, verification, and monitoring carried out by banks as Financial Services Providers to ensure transactions are in accordance with the profile, characteristics, and/or transaction patterns of prospective customers, customers, or walk in customers. Banks are required to apply the principle of Customer Due Diligence. The application of the principles of Customer Due Diligence is made based on internal regulations by each bank (self regulatory banking)but must not conflict with the prevailing law and regulations.. Each Bank must have a special work unit for the anti-money laundering programs. Banks are also asked to report to the financial services authority and PPATK if there is any transaction that is considered suspicious or when there are suspicious customers who refuse to follow all customer due diligence processes set by the bank. The implementation of Customer Due Diligence carried out by Bank Digital X can be said to be quite good and has complied with the applicable regulations. Bank X as a Digital Bank complies with government regulations. There has never been any indication of money laundering crimes committed by customers or prospective customers from Bank X, so there has never been a report to PPATK.