

**IMPLEMENTATION OF CUSTOMER DUE DILIGENCE (CDD) AND
ENHANCED DUE DILIGENCE (EDD) WITHIN BANKING
OPERATIONS IN THE PURPOSE OF PREVENTING MONEY
LAUNDERING AFTER INDONESIA'S FULL MEMBERSHIP IN THE
FATF (CASE STUDY OF PT BANK RAKYAT INDONESIA (PERSERO)
TBK)**

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ABSTRACT

This legal research aims to analyze and understand the effectivity of Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) implementation in preventing money laundering crimes after Indonesia has been accepted as the full member of FATF within banking operations of PT. Bank Rakyat Indonesia (Persero) Tbk. Additionally, researching about the compliancy to Anti-Money Laundering (AML) regime in Indonesia (POJK Number 8 of 2023) and FATF Recommendations related to the enforcement and enactment of Standard Operating Procedure (SOP) of AML policies.

The research conducted in a doctrinal manner, following the normative-empirical legal research approach, and employing a case study method by observing PT. Bank Rakyat Indonesia (Persero) Tbk. The primary data is collected with purposive sampling method from questionnaire and interviews with related officials at both BRI Head Office and Operational Work Units. The secondary data is collected from the latest AML laws and regulations in Indonesia and FATF Recommendations with addition of BRI's internal regulations and SOP. The data then analyzed as qualitative data with a descriptive-analysis manner.

After a thorough analysis, this legal research concludes that the implementation of CDD and EDD at PT. Bank Rakyat Indonesia (Persero) Tbk is very effective, as SOP governing CDD and EDD practices are meticulously implemented across every aspect of banking operations and corporate governance. BRI has also awarded with the "Very Good" predicate for Financial Integrity Rating (FIR) score from PPATK, and continuously complying with latest national AML regime and FATF Recommendations.

Keywords: Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD), Money Laundering, FATF Membership

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IMPLEMENTASI CUSTOMER DUE DILIGENCE (CDD) DAN ENHANCED DUE DILIGENCE (EDD) PADA OPERASI PERBANKAN DALAM RANGKA MENCEGAH PENCUCIAN UANG SETELAH KEANGGOTAAN PENUH INDONESIA DI FATF (STUDI KASUS PT BANK RAKYAT INDONESIA (PERSERO) TBK)

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INTISARI

Penelitian hukum ini bertujuan untuk menganalisis dan memahami efektivitas implementasi Customer Due Diligence (CDD) dan Enhanced Due Diligence (EDD) dalam mencegah kejahatan pencucian uang setelah Indonesia diterima sebagai anggota penuh FATF di dalam operasional perbankan PT. Bank Rakyat Indonesia (Persero) Tbk. Selain itu, penelitian ini juga meneliti kepatuhan terhadap rezim Anti-Pencucian Uang (APU) di Indonesia (POJK Nomor 8 tahun 2023) dan Rekomendasi FATF terkait penerapan dan pelaksanaan Prosedur Operasional Standar (SOP) kebijakan APU.

Penelitian ini dilakukan secara doktrinal, yang mengacu kepada pendekatan penelitian hukum normatif-empiris, dan menggunakan metode studi kasus dengan melakukan observasi di PT. Bank Rakyat Indonesia (Persero) Tbk. Data primer dikumpulkan dengan metode purposive sampling melalui kuesioner dan wawancara dengan pejabat terkait di BRI Kantor Pusat dan Unit Kerja Operasional. Data sekunder diperoleh dari undang-undang dan regulasi APU terbaru di Indonesia serta Rekomendasi FATF serta peraturan internal dan SOP BRI. Data tersebut kemudian dianalisis sebagai data kualitatif dengan pendekatan deskriptif-analitis.

Setelah analisis yang mendalam, penelitian hukum ini menyimpulkan bahwa implementasi CDD dan EDD di PT. Bank Rakyat Indonesia (Persero) Tbk sangat efektif, dikarenakan SOP yang mengatur praktik CDD dan EDD diimplementasikan secara cermat di seluruh aspek operasional perbankan dan tata kelola perusahaan. BRI juga telah memperoleh skor Financial Integrity Rating (FIR) yang sangat baik dari PPATK dengan predikat "Sangat Baik", dan selalu mematuhi rezim APU nasional terbaru serta Rekomendasi FATF.

Kata kunci: Customer Due Diligence (CDD) dan Enhanced Due Diligence (EDD), Pencucian Uang, Keanggotaan FATF

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