

PROSEDUR CUSTOMER DUE DILIGENCE DALAM UPAYA PENERAPAN PROGRAM ANTI PENCUCIAN UANG DAN PENCEGAHAN PENDANAAN TERORISME

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Penelitian ini bertujuan untuk mengetahui prosedur *Customer Due Diligence* (CDD) yang dilakukan oleh Bank dalam upaya Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme. Berdasarkan Undang-Undang Republik Indonesia Nomor 8 Tahun 2010 Tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang, bahwa terdapat kewajiban Penyedia Jasa Keuangan untuk melakukan Prinsip Mengenali Pengguna Jasa, Untuk menganalisis prosedur CDD, Penulis menjadikan PT. Bank Tabungan Negara (Persero) Tbk. sebagai objek penelitian.

Metode yang dipakai dalam penelitian ini adalah penelitian yuridis empiris karena dalam penelitian ini bertolak dari aspek-aspek normatif yaitu penerapan program anti pencucian uang dan pencegahan pendanaan terorisme bagi Bank umum, khususnya berkaitan dengan proses pelaksanaan prosedur *Customer Due Diligence*.

Berdasarkan penelitian, Penulis menemukan bahwa prosedur *Customer Due Diligence* yang dilakukan PT. Bank Tabungan Negara (Persero) Tbk telah sesuai dan memiliki kebijakan Internal Perihal Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme. Namun demikian masih dibutuhkan penyempurnaan, antara lain penyesuaian struktur organisasi Unit Kerja Khusus serta penyesuaian prosedur pendukung lainnya yakni kebijakan pada produk-produk bisnis. Kemudian, diperlukan sosialisasi secara berkesinambungan yakni melalui pemerintah atau Internal untuk karyawan Bank, sehingga pelaksanaan prosedur *Customer Due Diligence* dapat berjalan lebih baik dan efektif

Kata kunci: Prosedur *Customer Due Diligence* dalam upaya penerapan program APU dan PPT

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CUSTOMER DUE DILIGENCE PROCEDURES IN EFFORT TO IMPLEMENT THE ANTI MONEY LAUNDERING AND COUNTER TERRORISM FINANCING

ABSTRACT

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This research aims to know the procedure of Customer Due Diligence conducted by the Bank in the efforts of the implementation of anti-money laundering Programs and counter terrorism financing. Under the laws of the Republic of Indonesia Number 8 Year 2010 Regarding Countermeasure And Eradication Of Money Laundering, that contained the obligation of financial service provider to apply the Know Your Customer Principle, to analyze the CDD procedure, the author makes the PT. Bank Tabungan Negara (Persero) Tbk as an object of research.

The method used in this research is the empirical juridical method, because this study departed from normative aspects, namely the implementation of anti-money laundering and Counter Terrorism Financing programs for commercial banks, especially the implementation of Customer Due Diligence procedure.

Based On Research, the author found that the procedures of Customer Due Diligence of PT. Bank Tabungan Negara (Persero) Tbk has been quite effective and has had an Internal policy implementation of anti-money laundering Programs and Counter Terrorism Financing, but still needs some improvement at least the adjustment of the organizational structure of the special work units and other supporting procedure i.e. adjustment of business products policies. Then, a continuous socialisation is required i.e. through Government or Bank employees, so the implementation procedure of Customer Due Diligence can better and effective

Keywords: The effectiveness of The Procedures Of Customer Due Diligence in the Implementation of AML / CTF Programs

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