

UNIVERSITAS INTERNASIONAL BATAM

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JURIDICAL REVIEW OF THE IMPLEMENTATION OF ANTI FRAUD POLICY BASED ON BANK INDONESIA CIRCULAR LETTER No.13 / 28 / DPNP ABOUT IMPLEMETATION OF ANTI FRAUD STRATEGY FOR COMMERCIAL BANKS

(Research on BCA Bank Branch Batam)

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Abstract

Circular Letter Number 13/28 / DPNP issued by Bank Indonesia requires all banks in Indonesia to make efforts to prevent fraud. Fraud itself is defined as an act of irregularities / omission in the form of fraud, fraud, embezzlement of assets and confidential leakage owned by financial institutions (banks) and their parties, both customers or third parties within the bank and / or using bank facilities so as to result losses for banks and customers and fraudsters benefit directly or indirectly. Fraud actions at BCA Bank Batam Branch in the last 3 years have increased.

The research methodology used is Empirical jurisdiction that is taking data directly in the field that will be examined by interviewing BCA Bank Batam Branch, and researchers also using primary legal materials, secondary legal materials and tertiary legal materials.

Based on the results of research that has been done, Bank BCA has formed the Anti-Fraud Bureau (BAF) and created a Fraud Prevention Guidelines. for supervision at BCA Bank Batam Branch, a Branch Internal Supervision (PIC) has been formed. The cause of fraud in BCA Bank Batam Branch is an imbalance between the number of work unit heads and the number of subordinates, which causes less than maximum control. Centralized employee recruitment and through the online system has prevented Bank BCA Batam Branch from being able to recognize employee character from the start.

Keywords: Fraud, Prevention, Supervisor