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JURIDICAL ANALYSIS OF THE ROLE OF FOREIGN EXCHANGE BUSINESS ACTIVITIES IS NOT A BANK IN THE IMPLEMENTATION OF ANTI MONEY LAUNDERING PROGRAM AND PREVENTION OF TERRORISM FUNDING

NPM : 1651068
Bobic Cantona

Abstract

In our daily life, of course, we are very often faced with differences, especially in the field of currency values which are created different from one country to another country, which has a different physical form or value of the currency, the purpose of the value of a currency is a economic prices contained in one sheet of our country's currency. Due to differences in currencies, of course we need an institution engaged in the exchange of money that provides several currencies in several popular countries that are often used for example providing currencies for destination countries that are popularly used for business, popular destination countries for tourism activities or roads or more precisely we often refer to as a money changer. As currency organizers, of course we must be observant in looking at the market, what currencies are used more often, or currencies that are rarely needed by the market in our region.

But over time the money changer which is a place to change state currencies is now often used as a platform for the implementation of the crime of money laundering, the modes that are often found in money changers for money laundering are in the form of changing to a currency that has a higher value in large forms or transferring large amounts of funds to domestic and foreign accounts through money changers, which of course has an enormous impact on the country's monetary policy and economy, which we know that usually the background currency of people who want to launder their money usually comes from from the results of acts of corruption and narcotics actions that are very contrary to the regulation of our laws. So researchers want to examine whether there are things in the form of policies carried out by the government to anticipate the mode of crime used by irresponsible people at the money changer.

In this study, researchers used a type of normative research, type of normative research is a type of research in which the data is taken from literature studies as the main source in writing this thesis report. Primary data obtained by researchers are obtained directly from the Act which then proceed to law books that are used as secondary data, the last is government websites, legal literature,

encyclopedias, and others that researchers make as tertiary data. Then, accompanied by a party interview related to the researcher's thesis report, the researcher made it as a supporting data for writing this thesis report, the last one the researcher poured in a systematically arranged form to answer any problem statements made by the researcher in writing this thesis report.

The results of this thesis report study, researchers found that the government has launched a legal product that contains things to prevent money laundering and prevent terrorism funding on money changers and the contents are good enough but fatal thing that researchers get to implement anti-money laundering and prevention programs terrorism funding is the lack of government intensity in channeling knowledge about anti-money laundering programs and preventing terrorism funding to money changers, where the government only sends the results of its policy via e-mail where the contents of the e-mail are shaped like a draft that must be filled by the money changer and then sent back to the government. Where from some of the organizers that researchers asked, many did not understand the contents of the e-mail because it was not something that could be easily accepted by lay people. So this should be re-considered by the government for example conducting learning seminars or raising the standard conditions when people want to carry out this money changer business.

Keywords: Foreign Exchange Business Activities Non-Bank, anti-money laundering and prevention of terrorism funding programs, money changer