

ABSTRAK

PENERAPAN PROGRAM *CUSTOMER DUE DILIGENCE* (CDD) DAN *ENHANCED DUE DILIGENCE* (EDD) TERHADAP PENCEGAHAN ANTI TINDAK PIDANA PENCUCIAN UANG PADA PT. BANK WOORI SAUDARA 1906, Tbk. KANTOR CABANG PEMBANTU MANONJAYA (Studi Kasus Bank Woori Saudara KCP Manonjaya Tahun 2018-2023)

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Tujuan penelitian ini untuk mengetahui bagaimana penerapan program *Customer Due Diligence* dan *Enhanced Due Diligence* terhadap pencegahan anti tindak pidana pencucian uang pada PT. Bank Woori Saudara 1906, Tbk. Kantor Cabang Pembantu Manonjaya. Metode yang digunakan dalam penelitian ini metode kualitatif dengan pendekatan yuridis sosiologis, Teknik pengumpulan data yang dilakukan data primer yang diambil dengan melakukan wawancara, data sekunder diambil dari buku dan jurnal yang relevan. Berdasarkan hasil penelitian penerapan program *Customer Due Diligence* dan *Enhanced Due Diligence* dilakukan dengan prosedur Identifikasi, Verifikasi dan Prosedur pemantauan yang dilakukan langsung oleh Bank. Hambatan yang dihadapi yaitu kurangnya pemahaman karyawan, kendala jaringan dan kurangnya kesadaran calon nasabah untuk mematuhi ketentuan-ketentuan yang berlaku. Solusi dari hambatan tersebut yaitu memberikan pemahaman kepada karyawan mengenai pentingnya pelaksanaan CDD dan EDD untuk mencegah tindak pidana anti pencucian uang melalui Lembaga keuangan seperti bank dan pihak bank mencari lebih detail mengenai profil nasabah.

Kata Kunci: *Customer Due Diligence*, *Enhanced Due Diligence*, Tindak pidana pencucian uang.

ABTRACT

**IMPLEMENTATION OF THE CUSTOMER DUE DILIGENCE (CDD) AND
ENHANCED DUE DILIGENCE (EDD) PROGRAM TO PREVENTION
ANTI-MONEY LAUNDERING CRIMES AT PT. WOORI SAUDARA BANK
1906, Tbk. MANONJAYA SUPPORT BRANCH OFFICE
(Case Study of Woori Saudara Bank KCP Manonjaya 2018-2023)**

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The purpose of this research is to find out how the Customer Due Diligence and Enhanced Due Diligence programs are implemented to prevent anti-money laundering crimes at PT. Woori Brothers Bank 1906, Tbk. Manonjaya Sub-Branch Office. The method used in this research is a qualitative method with a sociological juridical approach. The data collection technique used was primary data taken by conducting interviews, secondary data taken from relevant books and journals. Based on research results, the implementation of the Customer Due Diligence and Enhanced Due Diligence programs is carried out using Identification, Verification and Monitoring procedures carried out directly by the Bank. The obstacles faced are a lack of employee understanding, network constraints and a lack of awareness of potential customers to comply with applicable regulations. The solution to this obstacle is to provide employees with an understanding of the importance of implementing CDD and EDD to prevent anti-money laundering crimes through financial institutions such as banks and the bank seeks more details regarding customer profiles.

Keywords: Customer Due Diligence, Enhanced Due Diligence, money laundering crime.