

Dampak Illegal Transaction bank lewat ATM terhadap Nasabah Bank di Indonesia

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=132020&lokasi=lokal>

Abstrak

Banking crime was is an story. However, at any time the story may be blown up on the surface as new crime story like the automatic teller machine breaking which happened in Jakarta and Bali in the last view months ago. As likely and iceberg story, the case of breaking ATM is just a peak of iceberg, there may many unseen crime stories that we have never known whether in total capital lose or in total customer disadvantaged. The main stream of action can be varied amongst intelektual actors and direct crime perpetrators, thus there are possibly become a global crime network. The breaking ATM has become a test case of law No. 11 year 2008 regarding Information and Electronic Transaction. International syndication did the action of breaking automatic teller machine using such method such as, skimming, ATM cloning, stealing Personal Identification Number (PIN), credit card cloning, installing camera or card reader to copy the PIN. The question now are, why occurred the ATM breaking undetected until the accumulated lose reached for billions of rupiah? How far banking security system works to protect bank customer and credit card holder? Then, how wide the impact of the ATM breaking case on bank rush?