

# Analisis Layanan Automated Teller Machine Perbankan melalui Gerbang Pembayaran Nasional (National Payment Gateway) = Analysis of Automated Teller Machine Banking Services Through National Payment Gateway

Vania Nurjanitra, author

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## Abstrak

Alat Pembayaran dengan Menggunakan Kartu (APMK) merupakan salah satu alat pembayaran non-tunai yang berupa kartu kredit, kartu Automated Teller Machine (ATM), dan atau kartu debit. APMK hadir karena ketidaknyamanan dan inefisiensi alat pembayaran yang telah ada sebelumnya. Kemudian, Bank Indonesia menggulirkan gerbang pembayaran nasional atau National Payment Gateway (NPG) untuk peningkatan efisiensi sistem pembayaran ritel dan mikro. Salah satu bentuk NPG ialah interkoneksi nasional layanan ATM perbankan.

Dalam penelitian ini akan dibahas mengenai bagaimana peraturan mengenai APMK di Indonesia serta dibahas pula mengenai resiko, baik bagi bank maupun nasabah, dari interkoneksi nasional layanan ATM perbankan dan cara penyelesaian resiko tersebut. Dengan menggunakan metode yuridis normatif, hasil penelitian ini memberikan kesimpulan bahwa peraturan mengenai APMK yang ada cukup komperhensif, yang mana mengatur mengenai aspek sistem pembayaran, kehati-hatian, dan perlindungan nasabah.

Resiko bagi bank dengan interkoneksi nasional layanan ATM perbankan ialah mengenai kapasitas jaringan operasional sedangkan resiko bagi nasabah, yaitu nasabah tidak melakukan transaksi di ATM, tetapi rekening terdebit; nasabah melakukan transaksi tetapi uang tidak keluar; nasabah melakukan transaksi tetapi hasilnya tidak sesuai; kartu tertelan di mesin ATM, fraud APMK, dan sebagainya.

*Card-based payment instruments is one of non-cash payment instrument such as credit card, Automated Teller Machine (ATM) card, or debit card. The reason behind card based instrument existence is because of the inconvenience and the inefficiency of the prior payment instrument. Therefore, Bank Indonesia create the National Payment Gateway (NPG) to improve the efficiency of retail and micro sector payment system. One of many forms of NPG is the national interconnection of ATM service in banking system.*

This study will explain about how is the regulation of APMK in Indonesia and it will also explain the national interconnection of ATM service risks in banking system along with how to overcome it. By using normative juridical method, this study gives a conclusion that the current regulation about APMK is already comprehensive because it stipulated provisions about payment system, prudential principles, and customers protection in it.

The risk of the implementation of national interconnection of ATM service in banking system for bank is related to its operational network capacity and as for the customers, the risk is there will be possibilities for error to be occurred in the system such as reduction of the customers' account even when they did not do any transaction via ATM, the money does not come out from the ATM, result of transaction that does not match with the customers intention, the card stuck in the ATM, fraud in APMK, etc.