

Analisis Bank Indonesia Fast Payment (BI-FAST) sebagai Infrastruktur Sistem Pembayaran Ritel = Analysis of Bank Indonesia Fast Payment (BI-FAST) as a Retail Payment System Infrastructure

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Abstrak

Untuk menjawab kebutuhan masyarakat akan layanan transfer dana yang efisien dan cepat di era digital, Bank Indonesia mengembangkan Bank Indonesia Fast Payment (BI-FAST). BI-FAST merupakan infrastruktur sistem pembayaran yang dapat memfasilitasi pembayaran ritel secara real-time, aman, efisien, dan tersedia setiap saat dengan menggunakan berbagai kanal dan instrumen pembayaran. BI-FAST menawarkan berbagai manfaat bagi masyarakat. Namun, sebagai infrastruktur baru, tentunya BI-FAST tidak lepas dari suatu risiko yang dapat timbul dalam penyelenggaraannya. Maka, pokok permasalahan yang dibahas dalam penelitian ini adalah bagaimana risiko yang dapat timbul dalam penyelenggaraan BI-FAST dan upaya pengendaliannya, serta bagaimana Bank Indonesia memberikan perlindungan bagi nasabah sebagai pengguna BI-FAST. Bentuk penelitian pada skripsi ini bersifat yuridis normatif dengan tipologi penelitian deskriptif yang didukung alat pengumpulan data berupa studi pustaka dan wawancara. Hasil penelitian ini memberikan kesimpulan bahwa: 1) Risiko yang berpotensi timbul meliputi risiko operasional berupa gangguan sistem BI-FAST di sisi Bank Indonesia maupun peserta, risiko terjadinya fraud, risiko pencucian uang dan pendanaan terorisme melalui BI-FAST, dan risiko peserta tidak dapat memproses transaksi nasabah. Bagi Bank Indonesia, terdapat risiko reputasi dan risiko hukum. Terhadap setiap risiko tersebut, telah dilakukan upaya pengendalian yang memadai; 2) Bank Indonesia memberikan perlindungan kepada nasabah melalui perannya sebagai regulator dan pengawas. Sebagai regulator, Bank Indonesia menerbitkan PBI Perlindungan Konsumen Bank Indonesia, PBI Sistem Pembayaran, PBI Penyelenggara Infrastruktur, dan PADG BI-FAST yang mengikat penyelenggaraan BI-FAST. Bank Indonesia juga berwenang menjatuhkan sanksi administratif atas pelanggaran peraturan tersebut. Sebagai pengawas, Bank Indonesia melakukan pengawasan berbasis risiko dan berbasis market conduct terhadap peserta, serta pemantauan kepatuhan peserta terhadap ketentuan PADG BI-FAST secara offsite dan onsite. Di samping itu, Bank Indonesia juga melakukan pemantauan terhadap infrastruktur BI-FAST itu sendiri.

.....To answer the public's need for an efficient and fast fund transfer services in the digital era, Bank Indonesia developed Bank Indonesia Fast Payment (BI-FAST). BI-FAST is a payment system infrastructure that can facilitate real-time, safe, efficient, and continuously available retail payments using various payment channels and instruments. BI-FAST offers various benefits to society. However, as a new infrastructure, of course, BI-FAST certainly cannot be separated from risks that may arise in its implementation. Thus, the main issues discussed in this study are how are the risks that may arise in the implementation of BI-FAST and the control measures which are taken, as well as how Bank Indonesia provides protection for customers as BI-FAST users. The research method in this thesis is normative juridical with a descriptive research typology supported by data collection tools in the form of literature studies and interviews. The results of this study conclude that: 1) Risks that may arise include operational risks in the form of disruptions to the BI-FAST system on the side of Bank Indonesia and participants, fraud risks, risk of money laundering and terrorism financing through BI-FAST, and risk of participants not being

able to process customer transactions. As for Bank Indonesia, there are reputational risks and legal risks. For each of these risks, adequate control measures have been taken; 2) Bank Indonesia provides protection to customers through its role as a regulator and supervisor. As a regulator, Bank Indonesia issues Bank Indonesia Regulation on Consumer Protection, Bank Indonesia Regulation on Payment System, Bank Indonesia Regulation on Payment System Infrastructure Operator, and Board of Governors Regulation on BI-FAST which are the basis for BI-FAST operation. Bank Indonesia also imposed administrative sanctions for violations towards those regulations. As a supervisor, Bank Indonesia carries out risk-based and market conduct-based supervision towards participants, as well as monitoring the compliance of participants through offsite and onsite supervision. In addition, Bank Indonesia also monitors the BI-FAST infrastructure itself.