

Digital Defense

Financial Intelligence Against ML,TF, and PF

Bela Negara di Era Digital

Peran Intelijen Keuangan dalam Memerangi TPPU, TPPT, dan PPSPM

PUSAT PELAPORAN DAN ANALISIS TRANSAKSI KEUANGAN

Laporan Semester | *Mid-Year Report*

2026

BELA NEGARA DI ERA DIGITAL: PERAN INTELIJEN KEUANGAN DALAM MEMERANGI TPPU, TPPT, DAN PPSPM
LAPORAN SEMESTER 2026
Digital Defense: Financial Intelligence Against ML,TF, and PF
Midyear Report 2025

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Quality Assurance: Ellya Sulistiyani

21x21 cm - xiv,126 pages
ISSN : 2623-2766
SK Nomor 0005.26232766/JI.3.1/SK.ISSN/2018.09

Pusat Pelaporan dan Analisis Transaksi Keuangan
Indonesian Financial Transaction Reports and Analysis Center
Jl. Ir. H. Juanda No. 35 Jakarta Pusat
www.ppatk.go.id

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“Semangat bela negara harus menjadi kekuatan kolektif seluruh warga Indonesia”

“The spirit of defending the country must become the collective strength of all Indonesian citizens.”

~

Prabowo Subianto
Presiden Republik Indonesia
Dalam Upacara Peringatan Hari Bela Negara (HBN) ke-77 Tahun 2025,
19 Desember 2025.

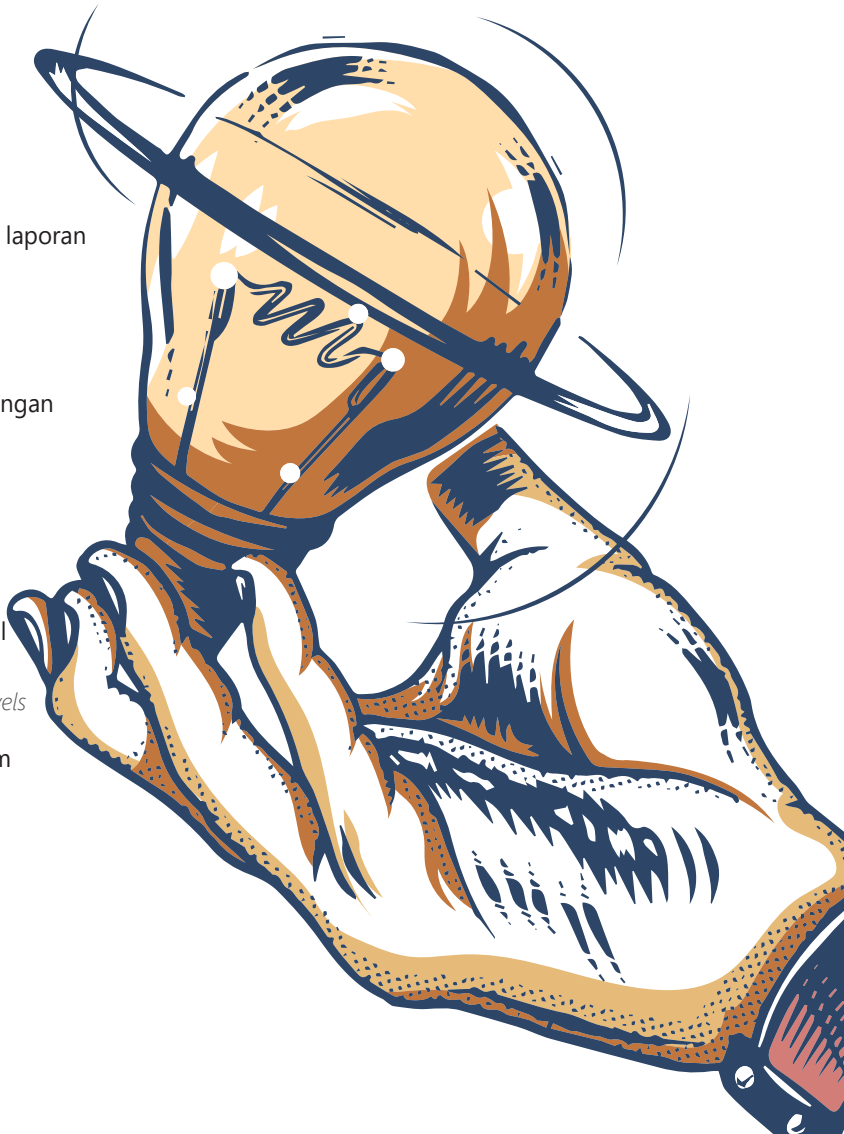
Visi & Misi

Vision & Mision

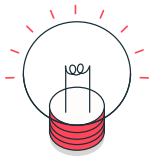
VISI (*Vision*)

Bersinergi Membangun Indonesia Tanpa Pencucian Uang dalam rangka Mewujudkan Indonesia Maju Menuju Indonesia Emas 2045.

Working together to build an Indonesia free of money laundering in order to realise an advanced Indonesia towards a Golden Indonesia in 2045.



MISI (*Mission*)



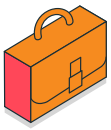
Memperkuat kebijakan pengelolaan laporan transaksi keuangan

Strengthening financial transaction reporting management policies



Meningkatkan produk intelijen keuangan yang berkualitas

Improving the quality of financial intelligence products



Memperkuat kerjasama di tingkat domestik, regional, dan internasional

Strengthening cooperation at the domestic, regional, and international levels



Memperkuat tata kelola PPATK dalam pencegahan dan pemberantasan pencucian uang.

Strengthening PPATK governance in the prevention and eradication of money laundering.

TUGAS
Roles

Mencegah dan memberantas tindak pidana pencucian uang - UU No. 8 Tahun 2010

Preventing and eradicating money laundering - Law No. 8 of 2010

Mencegah dan memberantas tindak pidana pendanaan terorisme - UU No.9 Tahun 2013

Preventing and eradicating criminal acts of terrorism financing - Law No. 9 of 2013

Sumber: UU No. 8 Tahun 2010

FUNGSI
Functions

Dalam melaksanakan tugasnya, PPATK mempunyai fungsi sebagai berikut:

1. **Pencegahan dan pemberantasan tindak pidana pencucian uang;**
2. **Pengelolaan data dan informasi yang diperoleh PPATK;**
3. **Pengawasan terhadap kepatuhan pihak pelapor;**
4. **Analisis atau pemeriksaan laporan dan informasi transaksi keuangan yang berindikasi tindak pidana pencucian uang dan/atau tindak pidana lain; dan**
5. **Menyelenggarakan tugas dan fungsi berkaitan dengan pencegahan dan pemberantasan tindak pidana pendanaan terorisme.**

In performing its duties, PPATK operates the following core functions:

1. *Preventing and eradicating money laundering offenses;*
2. *Managing and utilizing data and information obtained by PPATK;*
3. *Supervising the compliance of reporting entities;*
4. *Analyzing or examining reports and information on financial transactions that may indicate money laundering and/or other criminal activities; and*
5. *Carrying out duties and functions related to the prevention and eradication of criminal acts of terrorism financing.*

"Rezim APU PPT yang kuat hanya dapat terwujud bila setiap unsur dari rezim ini, mulai dari kebijakan, pengawasan, hingga penegakan hukum, bekerja secara terintegrasi dan saling melengkapi,"

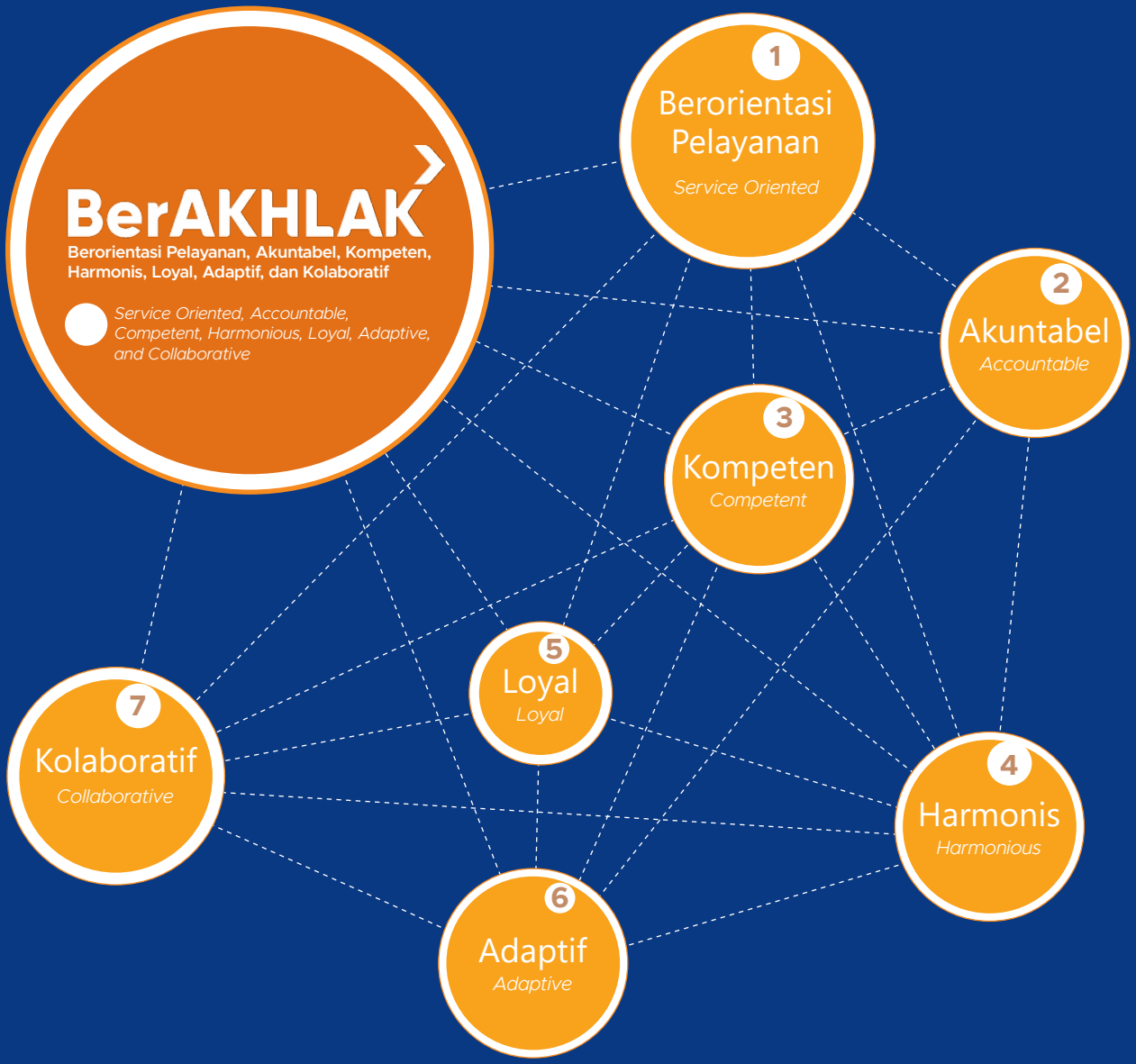
~ Kepala PPATK dalam acara Diseminasi Hasil Pilot Survei Penilaian Indeks Efektivitas Kinerja Rezim APU PPT-PPSPM, Jakarta, 16 Desember 2025

"A strong APU PPT regime can only be realized if every element of this regime, from policy, oversight, to law enforcement, works in an integrated and complementary manner,"

~ Ivan Yustiavandana at the Dissemination of Pilot Survey Results on the APU PPT-PPSPM Regime Performance Effectiveness Index, Jakarta, December 16, 2025

Core Value of Civil Servant

Budaya Kerja ASN



Core Value of Civil Servant

BerAKHLAK

Berorientasi Pelayanan, Akuntabel, Kompeten, Harmonis, Loyal, Adaptif, dan Kolaboratif

Service Oriented, Accountable, Competent, Harmonious, Loyal, Adaptive, and Collaborative

Berorientasi Pelayanan
Service Oriented

- Memahami dan memenuhi kebutuhan masyarakat;
- Ramah, cekatan, solutif, dan dapat diandalkan;
- Melakukan perbaikan tiada henti.
- *Understanding and meeting community needs;*
- *Friendly, dexterous, solutive and reliable;*
- *Making continuous improvements*

Akuntabel
Accountable

- Melaksanakan tugas dengan jujur, bertanggung jawab, cermat, disiplin dan berintegritas tinggi;
- Menggunakan kekayaan dan barang milik negara secara bertanggung jawab, efektif, dan efisien;
- Tidak menyalahgunakan kewenangan jabatan.
- *Performing duties honestly, responsibly, carefully, with discipline and integrity;*
- *Utilising state assets and properties responsibly, effectively and efficiently;*
- *Avoiding abuse of authority.*

Kompeten
Competent

- Meningkatkan kompetensi diri untuk menjawab tantangan yang selalu berubah;
- Membantu orang lain belajar;
- Melaksanakan tugas dengan kualitas terbaik.
- *Improving personal competence to meet ever-changing challenges;*
- *Assisting others to learn;*
- *Performing tasks with the best quality.*

Harmonis
Harmonious

- Menghargai setiap orang apa pun latar belakangnya;
- Suka menolong orang lain;
- Membangun lingkungan kerja yang kondusif.
- Respecting everyone regardless of their background;
- Like helping others;
- Building a conducive work environment.

Loyal
Loyal

- Memegang teguh ideologi Pancasila, Undang-Undang Dasar Negara Republik Indonesia tahun 1945, setia kepada Negara Kesatuan Republik Indonesia serta pemerintahan yang sah;
- Menjaga nama baik sesama ASN, pimpinan, instansi, dan negara;
- Menjaga rahasia jabatan dan negara.
- *Upholding the ideology of Pancasila, the Constitution of the Republic of Indonesia 1945, to be loyal to the State of the Republic of Indonesia and the legitimate government;*
- *Preserving the reputation of civil servant, leaders, agencies, and the state;*
- *Guarding office and state secrets.*

Adaptif
Adaptive

- Cepat menyesuaikan diri menghadapi perubahan;
- Terus berinovasi dan mengembangkan kreativitas;
- Bertindak proaktif.
- *Adaptive to change;*
- *Innovative and Creative;*
- *Proactive.*

Kolaboratif
Collaborative

- Memberi kesempatan kepada berbagai pihak untuk berkontribusi;
- Terbuka dalam bekerja sama untuk menghasilkan nilai tambah;
- Menggerakkan pemanfaatan berbagai sumber daya untuk tujuan bersama.
- *Provide opportunities for various parties to contribute;*
- *Open to working together to generate added value;*
- *Utilizing various resources for a common goal.*

STRUKTUR ORGANISASI

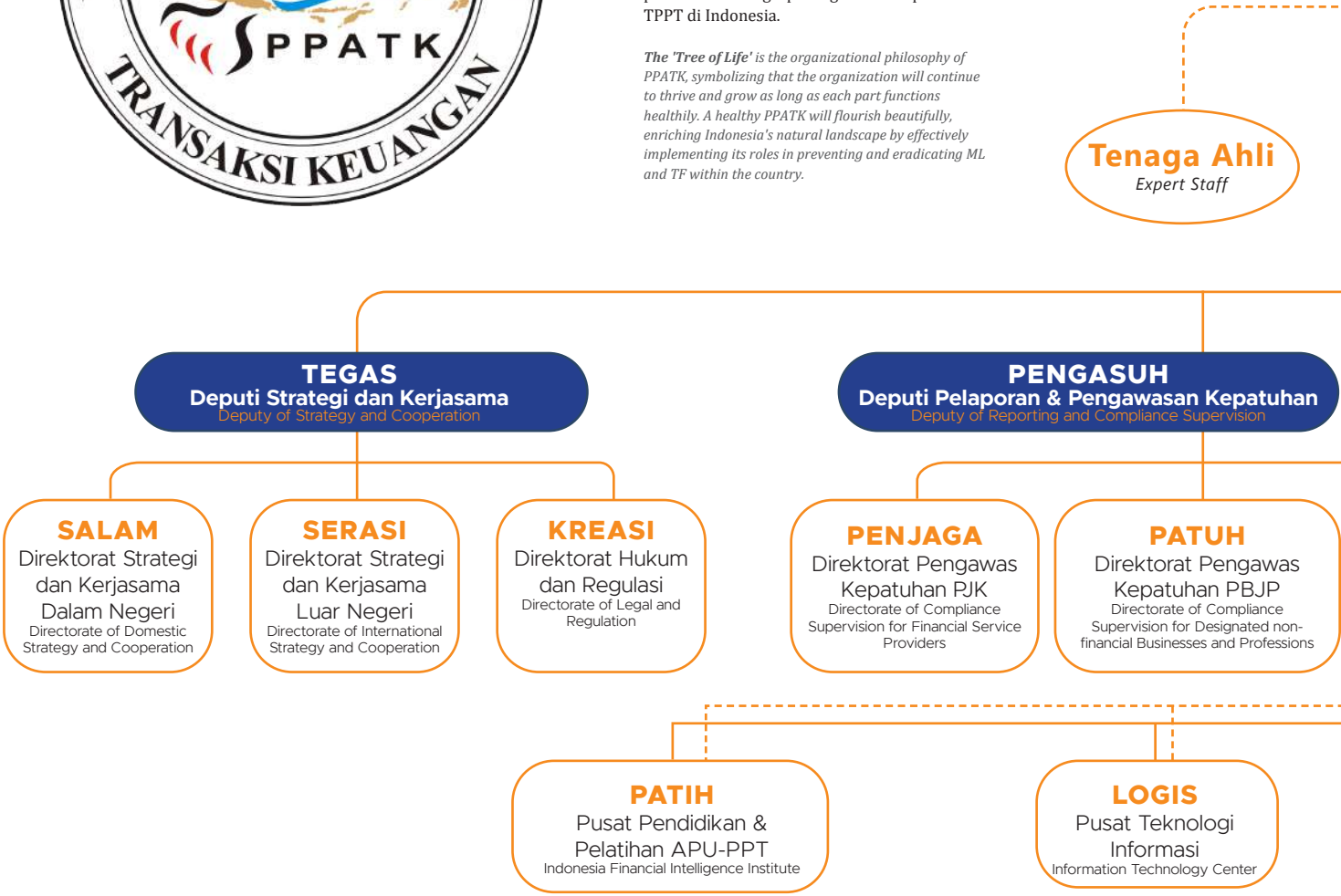
Pusat Pelaporan dan Analisis Transaksi Keuangan

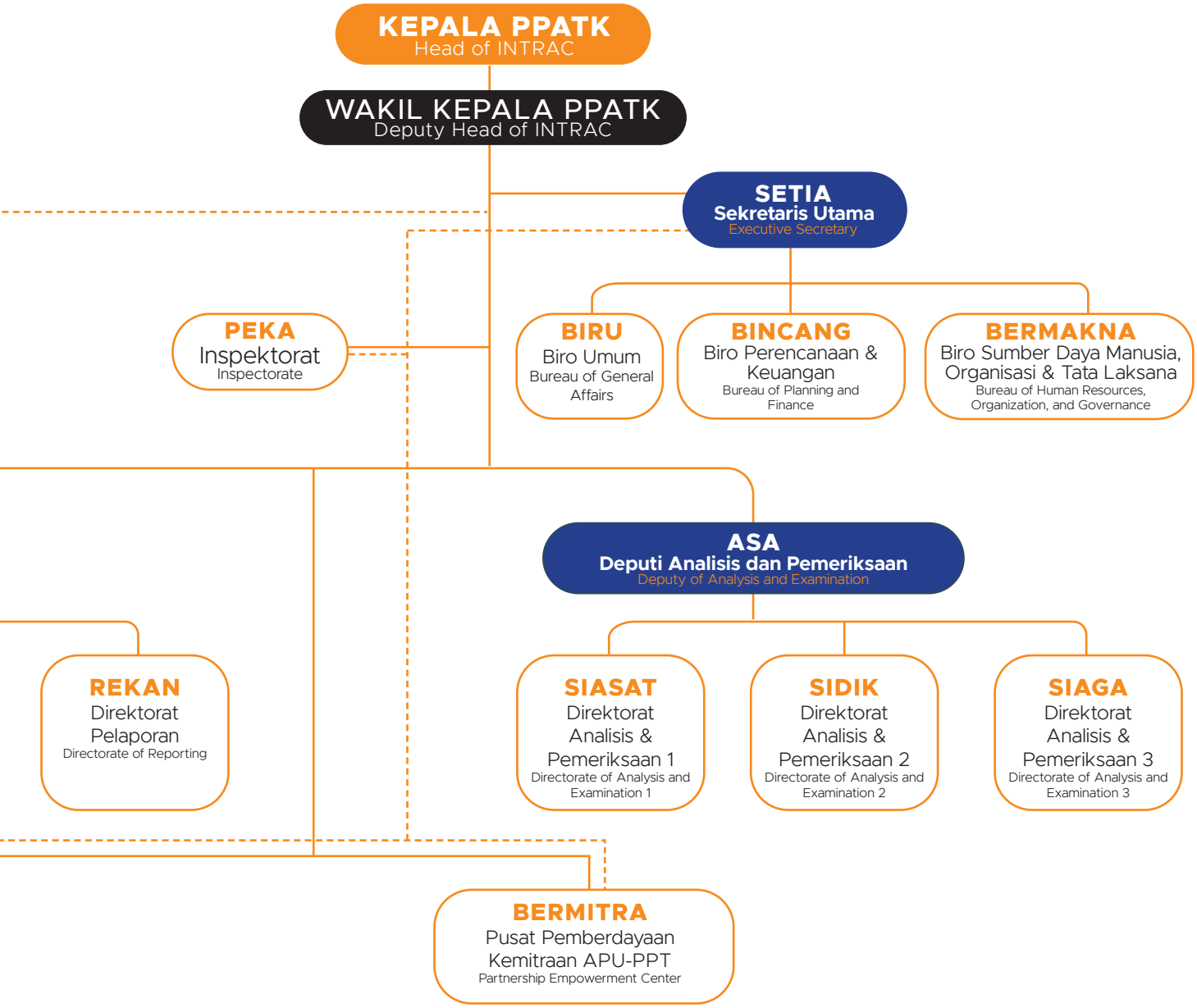
ORGANIZATIONAL STRUCTURE

Indonesian Financial Transaction Report and Analysis Center

Tree of life sebagai filosofi organisasi PPATK yang akan tetap hidup dan tumbuh ketika masing-masing bagian dalam organisasi berfungsi secara sehat. PPATK yang sehat akan tumbuh indah mewarnai *landscape* alam Indonesia melalui pelaksanaan fungsi pencegahan dan pemberantasan TPPU dan TPPT di Indonesia.

***The 'Tree of Life'** is the organizational philosophy of PPATK, symbolizing that the organization will continue to thrive and grow as long as each part functions healthily. A healthy PPATK will flourish beautifully, enriching Indonesia's natural landscape by effectively implementing its roles in preventing and eradicating ML and TF within the country.*




KEPALA PPATK
Head of INTRAC
WAKIL KEPALA PPATK
Deputy Head of INTRAC
SETIA
Sekretaris Utama
Executive Secretary
PEKA
Inspektorat
Inspectorate
BIRU
Biro Umum
Bureau of General Affairs
BINCANG
Biro Perencanaan & Keuangan
Bureau of Planning and Finance
BERMAKNA
Biro Sumber Daya Manusia, Organisasi & Tata Laksana
Bureau of Human Resources, Organization, and Governance
ASA
Deputi Analisis dan Pemeriksaan
Deputy of Analysis and Examination
REKAN
Direktorat Pelaporan
Directorate of Reporting
SIASAT
Direktorat Analisis & Pemeriksaan 1
Directorate of Analysis and Examination 1
SIDIK
Direktorat Analisis & Pemeriksaan 2
Directorate of Analysis and Examination 2
SIAGA
Direktorat Analisis & Pemeriksaan 3
Directorate of Analysis and Examination 3
BERMITRA
Pusat Pemberdayaan Kemitraan APU-PPT
Partnership Empowerment Center

KATA PIMPINAN

THE LEADER FOREWORD

"The real problem of humanity is the following: We have Paleolithic emotions, medieval institutions, and godlike technology."

— Edward O. Wilson

SEBUAH peringatan tajam dari biolog evolusioner, Edward O. Wilson, yang secara akurat memotret paradoks zaman kita. Dalam konteks kejahatan keuangan modern, "teknologi layaknya dewa" ini telah mewujud dalam bentuk yang sangat destruktif dan masif: Judi Online. Kejahatan ini seringkali direduksi sebagai sekadar patologi individu atau pilihan sadar pemainnya. Namun sejatinya, ini adalah bentuk eksploitasi sistemik yang terorganisir, sebuah penipuan massal berkedok hiburan. Algoritma tanpa belas kasihan mengeksploitasi kelemahan psikologis manusia, menyedot sumber daya ekonomi terutama dari masyarakat rentan, dan memindahkannya dengan kejam ke dalam pundi-pundi kejahatan transnasional.

Tidak ada narasi "tanpa korban" dalam pusaran kejahatan judi online, penipuan, dan scam. Uang yang seharusnya menggerakkan ekonomi riil keluarga, membiayai pendidikan anak, dan membeli nutrisi, justru menguap ditelan manipulasi digital. Praktik ini memicu hancurnya kohesi sosial keluarga, meledakkan tindak pidana ikutan (*predicate crimes*) seperti penipuan dan

A sharp warning from evolutionary biologist Edward O. Wilson accurately captures the paradox of our time. In the context of modern financial crimes, this "godlike technology" has manifested in a highly destructive and massive form: Online Gambling. This crime is often reduced to mere individual pathology or the conscious choice of the player. However, in reality, it is a form of organized, systemic exploitation, a mass deception disguised as entertainment. Merciless algorithms exploit human psychological vulnerabilities, draining economic resources especially from vulnerable communities, and ruthlessly transferring them into the coffers of transnational crime.

There is no such thing as a 'victimless' narrative in the world of online gambling, fraud and scams. Money that should drive the real economy of families, fund children's education, and purchase nutrition, instead evaporates swallowed by digital manipulation. This practice triggers the destruction of family social cohesion, explodes predicate crimes such as fraud and theft, and threatens the nation's demographic dividend. This perspective serves as the reflective foundation for the

pencurian, serta mengancam bonus demografi bangsa. Pandangan inilah yang menjadi fondasi reflektif atas penyusunan Laporan Semester PPATK dengan tema "Bela Negara di Era Digital: Peran Intelijen Keuangan dalam Memerangi TPPU, TPPT, dan PPSPM."

Laporan ini bukan sekadar deretan angka di atas kertas, melainkan wujud pertanggungjawaban mutlak di hadapan Presiden Republik Indonesia, wakil rakyat, dan denyut nadi ibu pertiwi. PPATK menempatkan diri di garis terdepan pertempuran ini. Sesuai mandat undang-undang, kami bergerak senyap namun pasti untuk memutus urat nadi pendanaan sindikat. Sepanjang semester ini, jutaan mutasi transaksi yang berusaha mengelabui sistem berhasil ditelanjangi. Ribuan rekening yang menjadi sarang penyamaran uang haram dibekukan seketika. Produk intelijen keuangan strategis terus disuplai kepada otoritas penegak hukum dan pemangku kepentingan negara sebagai amunisi utama untuk meruntuhkan tembok impunitas para bandar dan pelaku kejahatan digital.

Tantangan ini menuntut daya tahan yang luar biasa. Sindikat judi online terus bermutasi menggunakan tipologi yang semakin elusif. Mulai dari pengeksploitasian data identitas warga, hingga pemanfaatan aset virtual untuk mengaburkan jejak uang melintasi batas yurisdiksi. Menghadapi konspirasi kejahatan sebesar ini, ego sektoral harus mati. Oleh karena itu, PPATK terus merajut kolaborasi yang tangguh dengan seluruh elemen otoritas domestik serta memperluas jaring intelijen keuangan di kancah regional maupun global. Tujuan kita hanya satu: memburu dan merampas kembali hak negara dari tangan para pencuri masa depan.

preparation of the PPATK Semester Report with the theme "State Defense in the Digital Era: The Role of Financial Intelligence in Combating Money Laundering, Terrorist Financing, and Proliferation Financing."

This report is not merely of a row of numbers on paper, but an absolute manifestation of accountability before the President of the Republic of Indonesia, the the house of representative, and the pulse of the motherland. PPATK positions itself at the forefront of this battle. In accordance with the mandate of the law, we move silently but surely to cut the financial lifeblood of syndicates. Throughout this semester, millions of transaction mutations attempting to deceive the system have been exposed. Thousands of accounts serving as havens for illicit funds were frozen instantly. Strategic financial intelligence continues to be supplied to law enforcement authorities and state stakeholders as the primary weapon for breaking down the wall of impunity enjoyed by ringleaders and perpetrators of digital crime.

This challenge demands extraordinary endurance. Online gambling syndicates continue to mutate using increasingly elusive typologies. From exploiting citizens' identity data to utilizing virtual assets to obscure the money trail across jurisdictional borders. Facing a criminal conspiracy of this magnitude, sectoral egos must die. Therefore, PPATK continues to weave resilient collaboration with all elements of domestic authorities and expand the financial intelligence network in the regional and global arenas. Our goal is only one: to hunt down and reclaim the rights of the state from the hands of the thieves of the future.

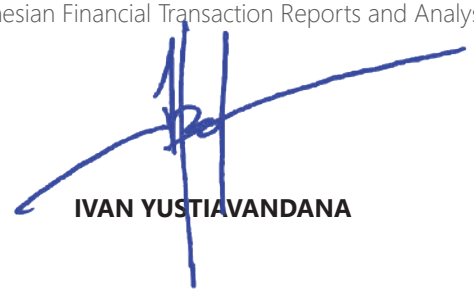
Keseluruhan ikhtiar ini menegaskan satu kebenaran fundamental, memberantas judi online di era kiwari adalah manifestasi paling nyata dari Bela Negara. Ini bukan semata-mata soal penegakan hukum administratif, melainkan deklarasi perang untuk menyelamatkan kedaulatan ekonomi, keadilan sosial, dan kewarasan generasi penerus bangsa. Melalui laporan semester ini, PPATK memanggil seluruh elemen negara dan masyarakat luas untuk berdiri merapatkan barisan. Pertahanan terbaik kita melawan kejahatan ini adalah nyali yang tak kunjung padam dan integritas sistem keuangan yang tidak akan pernah bisa dibeli.

All these efforts affirm one fundamental truth, eradicating online gambling in the current era is the most concrete manifestation of State Defense. This is not merely about administrative law enforcement, but a declaration of war to save economic sovereignty, social justice, and the sanity of the nation's future generations. Through this semester report, PPATK calls upon all elements of the state and the wider community to stand united. Our best defense against this crime is unyielding courage and the integrity of a financial system that will never be bought.

Jakarta, 30 Juni 2026 | Jakarta, 30 June 2026

Kepala Pusat Pelaporan
dan Analisis Transaksi Keuangan

Head of Indonesian Financial Transaction Reports and Analysis Center



IVAN YUSTIAVANDANA



Laporan Semester 2026

Bela Negara di Era Digital: Peran Intelijen Keuangan dalam Memerangi TPPU, TPPT, dan PPSPM

2026 Mid-year Report — Digital Defense: Financial Intelligence Against ML, TF, and PF



Laporan Semester 2025 — Menjaga Indonesia dengan Data: Mewujudkan Asta Cita

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STRATEGI NASIONAL
NATIONAL STRATEGY

KOMITMEN Pemerintah Indonesia dalam upaya penguatan tata kelola nasional terhadap pencegahan dan pemberantasan tindak pidana pencucian uang (TPPU), tindak pidana pendanaan terorisme (TPPT), serta pendanaan proliferasi senjata pemusnah massal (PPSPM) menunjukkan kemajuan yang signifikan melalui penetapan Keputusan Menteri Koordinator Bidang Hukum, Hak Asasi Manusia, Imigrasi dan Pemasyarakatan Republik Indonesia selaku Ketua Komite Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang (Komite TPPU) tentang Rencana Aksi Strategi Nasional Pencegahan dan Pemberantasan TPPU, TPPT dan PPSPM Tahun 2026, yang bertepatan dengan momentum 24 Tahun Gerakan Nasional Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pendanaan Proliferasi Senjata Pemusnash Massal (Gernas APU PPT dan PPSPM) pada tanggal 17 April 2026.

Salah satu wujud komitmen Pemerintah Indonesia dalam upaya penguatan tata kelola nasional terhadap pencegahan dan pemberantasan TPPU, TPPT dan PPSPM, yaitu dengan adanya perluasan Kementerian/Lembaga sebagai pelaksana Rencana Aksi Strategi Nasional, diantaranya: Kementerian Agama, Badan Pengawas Obat dan Makanan, Kementerian Komunikasi dan Digital, Kementerian PPPA, BKPM, LKPP selaku Tim Kelompok Kerja Komite TPPU (Tim Pokja) maupun Kementerian/Lembaga

THE Indonesian Government's commitment to strengthening national governance in the prevention and eradication of money laundering, terrorist financing and the financing of the proliferation of weapons of mass destruction has shown significant progress through the issuance of a Decision by the Coordinating Minister for Law, Human Rights, Immigration and Corrections of the Republic of Indonesia, in his capacity as Chair of the Committee on the Prevention and Eradication of Money Laundering (ML Committee), on the National Strategic Action Plan for the Prevention and Eradication of ML, TF and PF for 2026, which coincides with the 24th anniversary of the National Movement against Money Laundering, the Prevention of Terrorist Financing and the Financing of the Proliferation of Weapons of Mass Destruction (Gernas APU PPT and PPSPM) on 17 April 2026.

One manifestation of the Indonesian Government's commitment to strengthening national governance in the prevention and eradication of ML, TF and PF is the expansion of the Ministry/Agency framework as implementers of the National Strategic Action Plan, including: the Ministry of Religious Affairs, the Food and Drug Supervisory Agency, the Ministry of Communication and Digital Affairs, the Ministry of Women's Empowerment and Child Protection, the Investment Coordinating Board, and the National Public Procurement Agency as the Anti-Money Laundering Committee Working Group as well as other strategic ministries and agencies, as stipulated in the mandate of Presidential Regulation No. 88

strategis lainnya, sebagaimana diatur dalam mandat Peraturan Presiden Nomor 88 Tahun 2026, mencakup Kementerian Kehutanan, Kementerian Lingkungan Hidup, Kementerian Kelautan dan Perikanan, dan Kementerian ATR/BPN. Adapun rincian Rencana Aksi Stategi Nasional Pencegahan dan Pemberantasan TPPU, TPPT, dan PPSPM Tahun 2026, terdiri dari 9 Strategi dan 90 butir rencana aksi, dengan rincian sebagai berikut:

of 2026, including the Ministry of Forestry, the Ministry of Environment, the Ministry of Marine Affairs and Fisheries, and the Ministry of Agrarian Affairs and Spatial Planning/National Land Agency. The details of the 2026 National Strategic Action Plan for the Prevention and Eradication of Money Laundering, Terrorist Financing and the Proliferation of Weapons of Mass Destruction consist of 9 strategies and 90 action points, as follows:

Strategi I

13 Rencana Aksi *Action plans*

Peningkatan kualitas implementasi program anti pencucian uang, pencegahan pendanaan terorisme dan pencegahan pendanaan proliferasi senjata pemusnah massal berbasis risiko dengan memperhatikan *emerging threat* dan modus baru.

Improving the quality of implementation of anti-money laundering programs, preventing terrorism financing and preventing proliferation financing of weapons of mass destruction based on risk by paying attention to emerging threats and new methods

Strategi II

Rencana Aksi *Action plans* **15**

Peningkatan efektivitas pengawasan kepatuhan pada pihak pelapor berbasis risiko dengan memperhatikan *emerging threat* dan modus baru di bidang tindak pidana pencucian uang, tindak pidana pendanaan terorisme dan pendanaan proliferasi senjata pemusnah massal.

Improving the effectiveness of risk-based compliance monitoring of reporting entities by taking into account emerging threats and new methods in the areas of money laundering, terrorist financing, and financing the proliferation of weapons of mass destruction.

Strategi III

Rencana Aksi *Action plans* **7**

Peningkatan transparansi pemilik manfaat korporasi dan perikatan hukum untuk mencegah penyalahgunaannya sebagai sarana tindak pidana pencucian uang, tindak pidana pendanaan terorisme, dan pendanaan proliferasi senjata pemusnah massal.

Enhanced transparency of corporate beneficial owners and legal obligations to prevent their misuse as a means of money laundering, terrorist financing, and proliferation financing.

Strategi IV

10 Rencana Aksi *Action plans*

Penguatan penanganan TPPT sektor non profit organization secara komprehensif dan memperhatikan penilaian risiko.

Strengthening the NPO sector in preventing terrorism financing by taking risk assessments into account.

Strategi V

15 Rencana Aksi *Action plans*

Peningkatan efektivitas penanganan perkara tindak pidana pencucian uang dan pendanaan terorisme serta optimalisasi pemanfaatan hasil intelijen keuangan dengan memperhatikan penilaian risiko dan modus baru.

Improving the effectiveness of handling criminal cases of money laundering and terrorism financing, as well as optimizing the use of financial intelligence results by taking into account risk assessments and new methods.

Strategi VI

7 Rencana Aksi *Action plans*

Peningkatan efektivitas perampasan dan pemulihan aset di dalam negeri dan luar negeri dengan memperhatikan penilaian risiko.

Improving the effectiveness of asset seizure and recovery domestically and abroad, taking into account risk assessment.

Strategi VII

8 Rencana Aksi *Action plans*

Peningkatan efektivitas *targeted financial sanction* dalam rangka mendisrupsi aktivitas teroris, organisasi teroris, pendanaan terorisme dan pendanaan proliferasi senjata pemusnah massal.

Improving the effectiveness of targeted financial sanctions in order to disrupt terrorist activities, terrorist organizations, terrorism financing, and the financing of weapons of mass destruction proliferation.

Strategi VIII

9 Rencana Aksi *Action plans*

Pengembangan Teknologi Informasi dan Sumber Daya Manusia di bidang program anti pencucian uang, pencegahan pendanaan terorisme dan pencegahan pendanaan proliferasi senjata pemusnah massal.

Development of Information Technology and Human Resources in the field of anti-money laundering programs, prevention of terrorism financing, and prevention of proliferation financing of weapons of mass destruction.

Strategi IX

6 Rencana Aksi *Action plans*

Pemenuhan standar internasional dan kontribusi Indonesia pada forum internasional di bidang anti pencucian uang, pencegahan pendanaan terorisme dan pencegahan pendanaan proliferasi senjata pemusnah massal.

Ensuring compliance with international standards and Indonesia's contribution to international forums in the areas of anti-money laundering, countering the financing of terrorism, and countering the financing of the proliferation of weapons of mass destruction.

Berdasarkan perumusan tersebut, pemenuhan Rencana Aksi Strategi Nasional Pencegahan dan Pemberantasan TPPU, TPPT, dan PPSPM Tahun 2026 diarahkan pada penguatan ekosistem pencegahan dan pemberantasan yang berbasis risiko, adaptif terhadap *emerging threats* dan modus baru, serta didukung oleh pengawasan kepatuhan dan transparansi pemilik manfaat yang lebih efektif. Upaya tersebut mencakup penguatan pengawasan terhadap pihak pelapor dan NPO berisiko, peningkatan efektivitas penanganan perkara dan perampasan aset, penguatan mekanisme pembekuan aset terkait pendanaan terorisme dan proliferasi, serta optimalisasi pemanfaatan intelijen keuangan. Keseluruhan fokus tersebut perlu ditopang oleh penyempurnaan regulasi, penguatan kapasitas dan kompetensi, serta dukungan teknologi dan perangkat analisis bagi pengawas, lembaga intelijen keuangan, dan aparat penegak hukum guna meningkatkan efektivitas pencegahan dan pemberantasan TPPU, TPPT, dan PPSPM.

Based on this formulation, the implementation of the 2026 National Strategic Action Plan for the Prevention and Eradication of Money Laundering, Terrorist Financing and the Proliferation of Weapons of Mass Destruction is directed towards strengthening a risk-based prevention and eradication ecosystem that is adaptive to emerging threats and new modus operandi, and supported by more effective compliance oversight and beneficial ownership transparency. These efforts include strengthening supervision of reporting entities and high-risk NPOs, enhancing the effectiveness of case handling and asset forfeiture, strengthening mechanisms for freezing assets linked to the financing of terrorism and proliferation, and optimising the use of financial intelligence. This overall focus must be underpinned by regulatory improvements, capacity and competence building, and the provision of technological and analytical tools for supervisors, financial intelligence units and law enforcement agencies to enhance the effectiveness of preventing and combating money laundering, terrorist financing and the financing of proliferation.

> "PPATK mendukung Asta Cita 7, yaitu memperkuat reformasi politik, hukum, dan birokrasi serta memperkuat pencegahan dan pemberantasan korupsi, narkotika, judi, dan penyelundupan sebagaimana tertuang dalam RPJMN 2025–2029 dan Rencana Strategis PPATK 2025–2029. Optimalisasi pemanfaatan produk intelijen keuangan menjadi bagian penting dalam mendukung program Asta Cita tersebut."
>
> **~ Ivan Yustiavandana**
>
> (Kepala PPATK)

> *"PPATK aligns with Astacita's seventh priority: advancing political, legal, and bureaucratic reform while intensifying the fight against corruption, narcotics, gambling, and smuggling. As outlined in the 2025–2029 RPJMN and PPATK's Strategic Plan, the agency places financial intelligence at the core of this effort—optimizing its use to strengthen prevention and enforcement nationwide."*
>
> *~ **Ivan Yustiavandana***
>
> *(Head of PPATK)*

RENCANA STRATEGIS
STRATEGIC PLAN

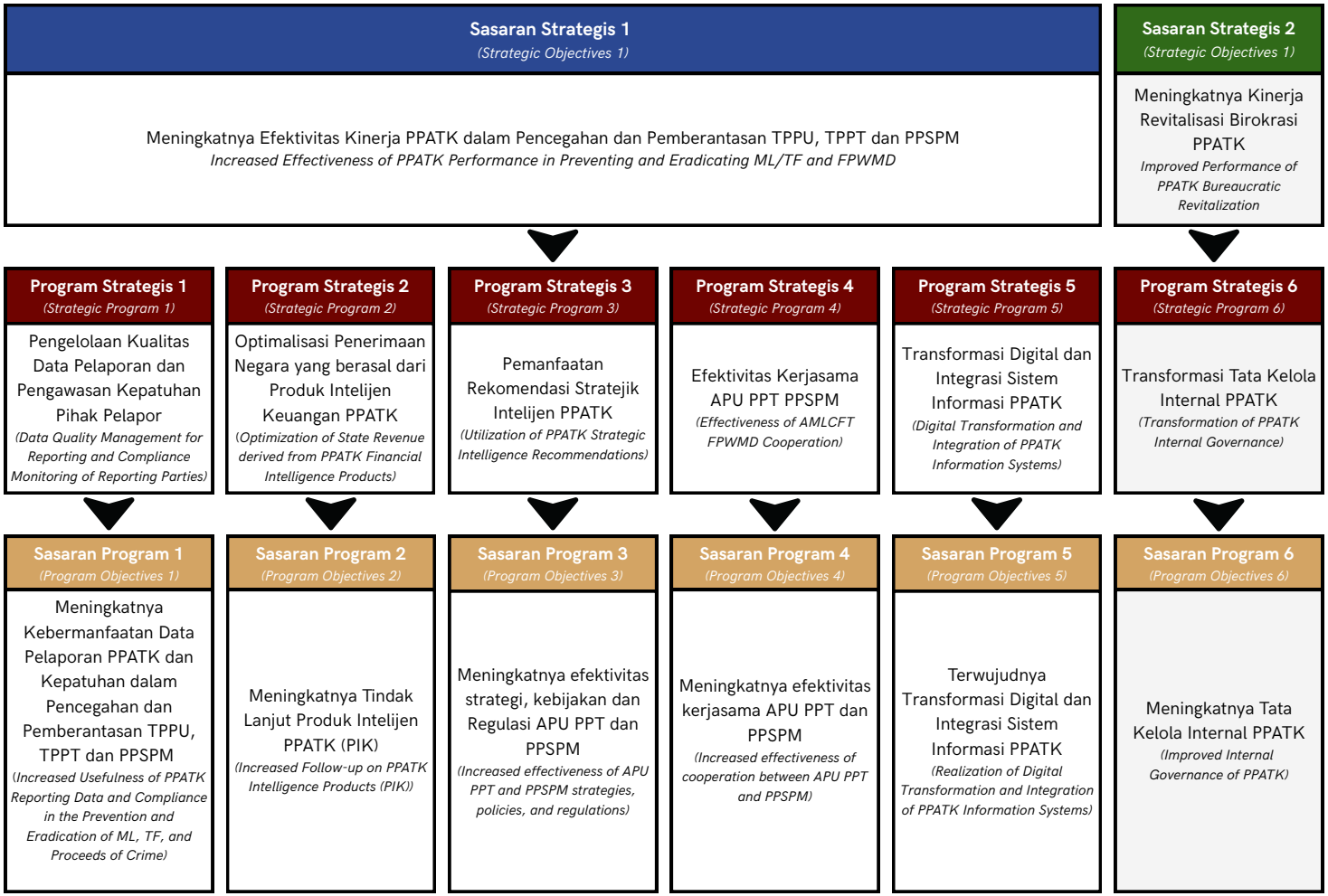
RENCANA Strategis Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) Tahun 2025–2029 merupakan pedoman pelaksanaan tugas dan fungsi PPATK dalam rangka pencegahan dan pemberantasan Tindak Pidana Pencucian Uang, Pendanaan Terorisme, dan Pendanaan Proliferasi Senjata Pemusnah Massal (TPPU, TPPT, dan PPSPM).

Renstra PPATK 2025–2029 berfokus pada peningkatan dan efektifitas kinerja PPATK sebagai *focal point* dalam pencegahan dan pemberantasan TPPU, TPPT dan PPSPM. Arah kebijakan mencakup peningkatan kualitas pelaporan, peningkatan kualitas produk intelijen keuangan, penguatan kerja sama domestik dan internasional, optimalisasi pemanfaatan teknologi informasi dan data, serta peningkatan kualitas tata kelola kelembagaan.

Sasaran strategis PPATK adalah "Meningkatnya Efektifitas Kinerja PPATK dalam Pencegahan dan Pemberantasan TPPU, TPPT dan PPSPM" dan "Meningkatnya Kinerja Revitalisasi Birokrasi PPATK". Pencapaian sasaran tersebut diukur melalui Indikator Kinerja Utama (IKU) yang dirumuskan secara terukur, relevan, dan selaras dengan tujuan pembangunan nasional.

THE 2025–2029 Strategic Plan of the Financial Transaction Reports and Analysis Center (PPATK) serves as a guideline for the implementation of PPATK's duties and functions in the prevention and eradication of Money Laundering, Terrorism Financing, and Proliferation Financing (TPPU, TPPT, and PPSPM).

The PPATK Strategic Plan 2025–2029 focuses on improving and enhancing the effectiveness of the PPATK's performance as a focal point in the prevention and eradication of TPPU, TPPT, and PPSPM. The policy direction includes improving the quality of reporting, improving the quality of financial intelligence products, strengthening domestic and international cooperation, optimizing the use of information technology and data, and improving the quality of institutional governance. The PPATK's strategic objectives are "Increased Effectiveness of PPATK Performance in the Prevention and Eradication of TPPU, TPPT, and PPSPM" and "Improved Performance of PPATK Bureaucratic Revitalization." The achievement of these objectives is measured through Key Performance Indicators (KPIs) that are formulated in a measurable, relevant, and aligned manner with national development goals.

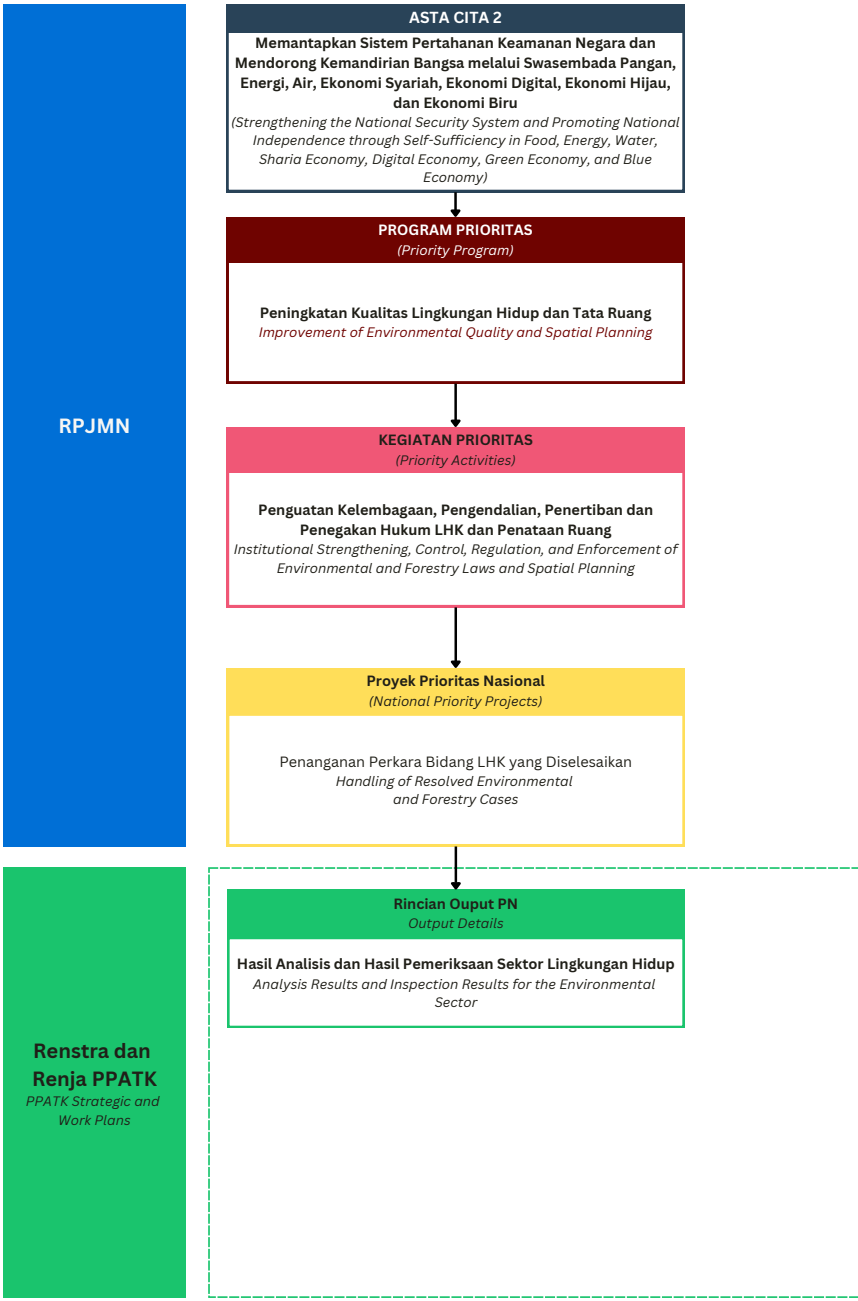

Sasaran Strategis 1
(Strategic Objectives 1)
Meningkatnya Efektivitas Kinerja PPATK dalam Pencegahan dan Pemberantasan TPPU, TPPT dan PPSPM
Increased Effectiveness of PPATK Performance in Preventing and Eradicating ML/TF and FPWMD
Sasaran Strategis 2
(Strategic Objectives 1)
Meningkatnya Kinerja Revitalisasi Birokrasi PPATK
Improved Performance of PPATK Bureaucratic Revitalization
Program Strategis 1
(Strategic Program 1)
Pengelolaan Kualitas Data Pelaporan dan Pengawasan Kepatuhan Pihak Pelapor
(Data Quality Management for Reporting and Compliance Monitoring of Reporting Parties)
Program Strategis 2
(Strategic Program 2)
Optimalisasi Penerimaan Negara yang berasal dari Produk Intelijen Keuangan PPATK
(Optimization of State Revenue derived from PPATK Financial Intelligence Products)
Program Strategis 3
(Strategic Program 3)
Pemanfaatan Rekomendasi Stratejik Intelijen PPATK
(Utilization of PPATK Strategic Intelligence Recommendations)
Program Strategis 4
(Strategic Program 4)
Efektivitas Kerjasama APU PPT PPSPM
(Effectiveness of AMLCFT FPWMD Cooperation)
Program Strategis 5
(Strategic Program 5)
Transformasi Digital dan Integrasi Sistem Informasi PPATK
(Digital Transformation and Integration of PPATK Information Systems)
Program Strategis 6
(Strategic Program 6)
Transformasi Tata Kelola Internal PPATK
(Transformation of PPATK Internal Governance)
Sasaran Program 1
(Program Objectives 1)
Meningkatnya Kebermanfaatan Data Pelaporan PPATK dan Kepatuhan dalam Pencegahan dan Pemberantasan TPPU, TPPT dan PPSPM
(Increased Usefulness of PPATK Reporting Data and Compliance in the Prevention and Eradication of ML, TF, and Proceeds of Crime)
Sasaran Program 2
(Program Objectives 2)
Meningkatnya Tindak Lanjut Produk Intelijen PPATK (PIK)
(Increased Follow-up on PPATK Intelligence Products (PIK))
Sasaran Program 3
(Program Objectives 3)
Meningkatnya efektivitas strategi, kebijakan dan Regulasi APU PPT dan PPSPM
(Increased effectiveness of APU PPT and PPSPM strategies, policies, and regulations)
Sasaran Program 4
(Program Objectives 4)
Meningkatnya efektivitas kerjasama APU PPT dan PPSPM
(Increased effectiveness of cooperation between APU PPT and PPSPM)
Sasaran Program 5
(Program Objectives 5)
Terwujudnya Transformasi Digital dan Integrasi Sistem Informasi PPATK
(Realization of Digital Transformation and Integration of PPATK Information Systems)
Sasaran Program 6
(Program Objectives 6)
Meningkatnya Tata Kelola Internal PPATK
(Improved Internal Governance of PPATK)

KORELASI RPJMN-PPATK

CORRELATION OF RPJMN AND PPATK

RPJMN (Rencana Pemerintah Jangka Menengah Nasional) 2025–2029 sebagai tahap awal RPJPN (Rencana Pemerintah Jangka Panjang Nasional) 2025–2045 mengusung visi "Bersama Indonesia Maju, Menuju Indonesia Emas 2045" melalui delapan Asta Cita. Renstra PPATK disusun berpedoman pada RPJMN, mendukung Asta Cita Ketujuh, serta berperan lintas prioritas menjaga integritas sistem keuangan dan mencegah kebocoran kekayaan negara melalui fungsi intelijen keuangan yang efektif.

THE 2025–2029 RPJMN (National Medium-Term Government Plan) as the initial stage of the 2025–2045 RPJPN (National Long-Term Government Plan) carries the vision of "Together for a Better Indonesia, Towards a Golden Indonesia in 2045" through Eight Asta Cita. The PPATK Strategic Plan is formulated based on the RPJMN, supporting the Seventh Asta Cita, and plays a cross-priority role in maintaining the integrity of the financial system and preventing the leakage of state wealth through effective financial intelligence functions.



RPJMN

ASTA CITA 7

Memperkuat Reformasi Politik, Hukum, dan Birokrasi, Serta Memperkuat Pencegahan dan Pemberantasan Korupsi, Narkoba, Judi, dan Penyelundupan
(Strengthening Political, Legal, and Bureaucratic Reforms, as well as Strengthening Prevention and Eradication of Corruption, Drugs, Gambling, and Smuggling)

PROGRAM PRIORITAS *(Priority Program)*

Pencegahan dan Pemberantasan Korupsi dan TPPU
Sasaran: *Terwujudnya Sistem antikorupsi dan anti pencucian uang yang efektif serta sistematis*
Indikator: *Indeks Efektivitas Kinerja Rezim Anti Pencucian uang*
Prevention and Eradication of Corruption and Money Laundering
Objective: *Realization of an effective and systematic anti-corruption and anti-money laundering system*
Indicator: *Anti-Money Laundering Regime Performance Effectiveness Index*

KEGIATAN PRIORITAS *(Priority Activities)*

Penguatan Kelembagaan Gerakan Pemberantasan Korupsi Secara Lebih Sistematis
Strengthening the Institutional Framework of the Anti-Corruption Movement in a More Systematic Manner

Proyek Prioritas Nasional *(National Priority Projects)*

Gerakan pemberantasan korupsi lebih sistematis
A more systematic anti-corruption movement

Rincian Ouput PN *Output Details*

Hasil Analisis dan Hasil Pemeriksaan Sektor Korupsi
Analysis Results and Corruption Sector Examination Results

KEGIATAN PRIORITAS *(Priority Activities)*

Pencegahan dan Pemberantasan TPPU
Sasaran : Terwujudnya Strategi Pencegahan & Pemberantasan TPPU yang Terintegrasi, Modern, & Berorientasi Pengejaran Aset Tindak Pidana
Indikator: *Persentase Capaian Impelementasi stranas TPPU*
Prevention and Eradication of Money Laundering
Objective: *Realization of an Integrated, Modern, and Asset-Oriented Strategy for the Prevention and Eradication of Money Laundering* ***Indicator:*** *Percentage of Achievement of the National Strategy for Money Laundering*

Proyek Prioritas Nasional *(National Priority Projects)*

Integrasi Pencegahan TPPU
Integration of Money Laundering Prevention

Proyek Prioritas Nasional *(National Priority Projects)*

Optimalisasi Pemberantasan TPPU
Optimization of Money Laundering Eradication

Rincian Ouput PN *Output Details*

Pelaksanaan Implementasi Strategi dan Rencana Aksi Nasional APU PPT dan PPSPM
Implementation of AMLCFT and FPWMD National Strategy and Action Plan

Hasil Analisis dan Hasil Pemeriksaan Sektor Narkotika
Analysis Results and Examination Results of the Narcotics Sector

Kontribusi Rezim APU-PPT Indonesia dalam Keanggotaan FATF
Contribution of Indonesia's AMLCFT Regime to FATF Membership

Hasil Analisis dan Hasil Pemeriksaan Sektor Perjudian
Gambling Sector Analysis and Examination Results

Penyusunan Dokumen Penilaian Indeks Rezim APUPPT
Preparation of AMLCFT Regime Index Assessment Documents

PROGRAM PRIORITAS *(Priority Program)*

Penguatan Kelembagaan, Pelayanan, dan Penegakan Hukum
Institutional Strengthening, Service Delivery, and Law Enforcement

KEGIATAN PRIORITAS *(Priority Activities)*

Penguatan Lembaga Kelembagaan Hukum
Strengthening Legal Institutions

Proyek Prioritas Nasional *(National Priority Projects)*

Penguatan Lembaga hukum di Bidang Pelayanan, Penerapan, dan Pembangunan Hukum
Strengthening Legal Institutions in the Areas of Legal Services, Enforcement, and Development

Rincian Ouput PN *Output Details*

Pemenuhan sarana dan prasarana, termasuk infrastruktur fisik dan infrastruktur teknologi
Provision of facilities and infrastructure, including physical infrastructure and technological infrastructure

PROGRAM PRIORITAS *(Priority Program)*

Optimalisasi Pendapatan Negara
Optimization of State Revenue

KEGIATAN PRIORITAS *(Priority Activities)*

Ekstensifikasi dan Intensifikasi Penerimaan Perpajakan
Extension and Intensification of Tax Revenue Collection

Proyek Prioritas Nasional *(National Priority Projects)*

Peningkatan Kepatuhan Perpajakan
Improved Tax Compliance

Rincian Ouput PN *Output Details*

Hasil Analisis dan Pemeriksaan Proaktif Sektor Perpajakan
Results of Proactive Analysis and Examination of the Tax Sector

Renstra dan Renja PPATK
PPATK Strategic and Work Plans

PROSES BISNIS PPATK

BUSINESS PROCESSES

PETA proses bisnis PPATK menggambarkan keterpaduan tugas dan fungsi organisasi dalam tiga lapisan: manajemen, proses inti, dan pendukung yang saling terhubung. Pada lapisan manajemen, PPATK menjalankan perencanaan strategis, manajemen kinerja, penerapan *good public governance* dan *e-government*, pengawasan, manajemen risiko dan mutu, serta pengendalian internal sebagai pengarah organisasi. Proses inti mencerminkan mandat APU PPT, mulai dari pengelolaan pelaporan dan pengawasan kepatuhan, analisis dan pemeriksaan transaksi keuangan, hingga perumusan strategi dan kerja sama nasional maupun internasional. Seluruhnya didukung layanan umum, kemitraan, keuangan, SDM, organisasi dan tata laksana, peningkatan kapabilitas, serta teknologi informasi guna memastikan fungsi intelijen keuangan berjalan efektif, akuntabel, dan berkelanjutan.

PPATK's business process map illustrates the integration of its duties and functions across three interconnected layers: management, core processes, and support processes. The management layer includes strategic planning, performance management, implementation of good public governance and e-government, oversight, risk and quality management, and internal control to guide organizational performance. The core processes reflect PPATK's mandate in the AML/CFT regime, covering reporting and compliance supervision, financial transaction analysis and examination, and the development of national and international AML/CFT strategies and cooperation. These are supported by general services, partnerships, finance, human resources, organizational governance, stakeholder capacity building, and information technology to ensure effective and accountable financial intelligence operations.

Proses Bisnis PPATK *(Business Processes)*



Manajemen *(Management)*

M.01. Manajemen Perencanaan Strategis *(Strategic Planning Management)*

M.02. Manajemen Kinerja *(Performance Management)*

M.03. Manajemen Good Public Governance *(Good Public Governance Management)*

M.04. Manajemen e-Government *(E-Government Management)*

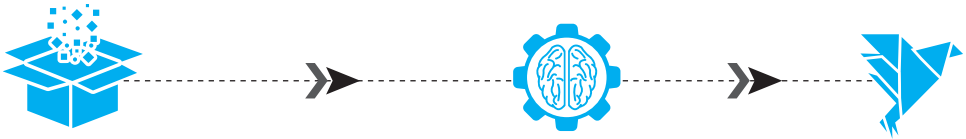
M.05. Manajemen Pengawasan *(Supervision Management)*

M.06. Manajemen Risiko *(Risk Management)*

M.07. Manajemen Mutu *(Quality Management)*

M.08. Manajemen Pengendalian Internal *(Internal Control Management)*

Inti *(Core)*



I.01. Pengelolaan Pelaporan dan Pengawasan Kepatuhan APU PPT *(AMLCFT Reporting and Compliance Managementt)*

I.02. Analisis dan Pemeriksaan *(Analysis and Examination)*

I.03. Strategi dan Kerjasama APU PPT *(AMLCFT Strategy and Cooperation)*

Bisnis Pendukung *(Supporting Business)*

P.01. Pengelolaan Layanan Umum *(Public Service Management)*

P.02. Pemberdayaan Kemitraan APU PPT *(Empowerment of AMLCFT Partnerships)*

P.03. Pengelolaan Keuangan *(Financial Management)*

P.04. Pengelolaan Sumber Daya Manusia *(Human Resources Management)*

P.05. Pengelolaan Organisasi dan Tata Laksana *(Organization Management and Administration)*

P.06. Pengelolaan Kapabilitas Pemangku Kepentingan *(Stakeholder Capability Management)*

P.07. Pengelolaan Teknologi Informasi *(Information Technology Management)*

LIPUTAN KHUSUS
SPECIAL REPORT

Virus itu Bernama Judi Online

The Virus Known as Online Gambling



MALAM itu, rumah telah sunyi. Anak-anak tertidur, sementara seorang ayah menatap layar telepon genggamnya. Ia tidak sedang menyelesaikan pekerjaan. Di balik cahaya layar itu, ia mengejar satu harapan yang terus menjauh, mengembalikan uang yang telah hilang. Satu kali deposit berubah menjadi berkali-kali transaksi. Tabungan menipis, cicilan tertunda, percakapan dengan pasangan semakin pendek. Apa yang mula-mula tampak seperti permainan akhirnya masuk ke ruang makan, kamar tidur, tempat kerja, dan masa depan keluarganya.

Kisah ini bukan lagi pengecualian. Judi *online* telah berkembang menjadi krisis sosial, ekonomi, kesehatan, dan kemanusiaan. Berdasarkan data yang dihimpun PPATK sepanjang 2017–2025 perputaran dananya terakumulasi hingga Rp1.163,9 triliun dalam lebih dari 956,8 juta transaksi. Pada akhir 2025, jumlah pemain diperkirakan mencapai 12,3 juta orang, sekitar empat hingga lima orang dalam setiap seratus

THAT EVENING, the house was quiet. The children were fast asleep, while a father stared at his mobile phone screen. He wasn't finishing off some work. Behind the glow of that screen, he was chasing a hope that kept slipping away: to recoup the money he had lost. A single deposit turned into countless transactions. His savings dwindled, instalments went unpaid, and conversations with his partner grew shorter. What had initially seemed like a game eventually seeped into the dining room, the bedroom, the workplace, and his family's future?.

This story is no longer an exception. Online gambling has evolved into a social, economic, health and humanitarian crisis. According to data compiled by the Financial Transaction Reports and Analysis Centre (PPATK) from 2017 to 2025, the total turnover accumulated to IDR1,163.9 trillion across more than 956.8 million transactions. By the end of 2025, the number of players is estimated to reach 12.3 million people, approximately four to five people for every hundred Indonesians. Indeed,

2017 s.d. **2025**

Rp**1.163,9** triliun

Akumulasi Perputaran Dana
the accumulated turnover of online gambling funds

>**956,8** juta
Transaksi
Transactions

12,3 juta
Pemain
Player

Januari s.d. **Juni 2026**

Rp**86,8** triliun

>**467,3** juta
transaksi
transactions

Rp**22,05** triliun
Deposit
Deposits

penduduk Indonesia. Bahkan pada Januari–Juni 2026, PPATK mengidentifikasi perputaran dana sekitar Rp86.816.656.150.127,00 dalam 467.324.475 transaksi, dengan nilai deposit Rp22.050.677.938.086,00.

Namun, angka-angka itu hanya permukaan. Di bawahnya terdapat keluarga yang kehilangan penghasilan, anak yang kebutuhan sekolahnya tertunda, pasangan yang kehilangan kepercayaan, serta pekerja yang produktivitasnya runtuh. Sebagian besar pemain berasal dari kelompok berpenghasilan di bawah Rp5 juta per bulan. Mereka mempertaruhkan pendapatan yang semestinya digunakan untuk pangan, pendidikan, kesehatan, dan tempat tinggal. Yang lebih mengkhawatirkan, anak-anak telah masuk ke dalam ekosistem ini, lebih dari seratus ribu pemain teridentifikasi berusia 16 tahun ke bawah.

between January and June 2026, the PPATK identified a turnover of around IDR 86.816.656.150.127,00 across 467.324.475 million transactions, with deposits totalling IDR 22.050.677.938.086,00.

However, these figures only scratch the surface. Beneath them are families who have lost their income, children whose educational needs have been put on hold, couples who have lost trust in one another, and workers whose productivity has plummeted. The majority of players come from households earning less than IDR 5 million per month. They are gambling away income that should be spent on food, education, healthcare and housing. What is even more worrying is that children have been drawn into this ecosystem; more than one hundred thousand gamblers have been identified as being aged 16 or under.



Judi *online* bekerja seperti virus yang cepat beradaptasi dengan kehidupan modern. Ia menyusup melalui iklan, ajakan teman, testimoni kemenangan, pinjaman daring, rekening bank, dompet elektronik, hingga QRIS yang digunakan untuk transaksi sehari-hari. Kemudahannya membuat aktivitas ilegal terasa normal dan nyaris tanpa jarak. Ketika kekalahan datang, sebagian

Online gambling operates like a virus that adapts rapidly to modern life. It infiltrates through adverts, peer pressure, testimonials of wins, online loans, bank accounts, e-wallets, and even QRIS, which is used for everyday transactions. Its ease of access makes this illegal activity feel normal and almost within everyone's reach. When defeat strikes, some players do not stop. They chase the next win, increasing their stakes, running



pemain tidak berhenti. Mereka mengejar kemenangan berikutnya, menambah taruhan, berutang, menjual aset, bahkan melakukan tindak pidana lain. Dampaknya bergerak dari stres, depresi, dan kecanduan menuju konflik keluarga, perceraian, kriminalitas, dan dalam beberapa kasus, hilangnya nyawa.

Krisis ini tidak lahir dari satu sebab dan tidak berhenti pada satu korban. Ia terbentuk melalui pertemuan antara kerentanan individu, tekanan ekonomi keluarga, pengaruh lingkungan sosial, desain platform digital, sistem pembayaran, budaya "menang cepat", dan celah pengawasan. Karena itu, jawabannya tidak cukup berupa pemblokiran situs atau penangkapan pelaku. Pencegahan, pengawasan transaksi, penegakan hukum, literasi digital, perlindungan anak, layanan kesehatan, dan rehabilitasi harus bergerak dalam satu arah. Penanganannya harus menyatukan negara, industri, komunitas, dan keluarga.

Langkah tegas pun terbukti mampu mengubah keadaan ketika ancaman terus berkembang. Penghentian sementara transaksi rekening *dormant* pada Mei 2025, misalnya, diikuti penurunan nilai deposit sekitar 55 persen dan frekuensi transaksi sekitar 78 persen. Penurunan tersebut menandai aliran dana berbahaya yang berhasil diputus, ruang gerak pelaku yang semakin sempit, serta lebih banyak orang yang berpeluang terhindar dari kerugian.

Laporan ini pada akhirnya tidak hanya berbicara tentang statistik, capaian, dan kinerja kelembagaan. Setiap angka membawa cerita tentang manusia serta generasi muda yang masa depannya harus dijaga dari dampak kejahatan.

up debts, selling assets, and even committing other criminal offences. The consequences range from stress, depression and addiction to family conflicts, divorce, crime and, in some cases, loss of life.

This crisis does not stem from a single cause, nor does it affect just one victim. It arises from the interplay of individual vulnerabilities, economic pressures on families, the influence of the social environment, the design of digital platforms, payment systems, a 'get-rich-quick' culture, and gaps in oversight. Consequently, the solution cannot simply consist of blocking websites or arresting perpetrators. Prevention, transaction monitoring, law enforcement, digital literacy, child protection, healthcare and rehabilitation must all work in unison. The response must bring together the state, industry, communities and families.

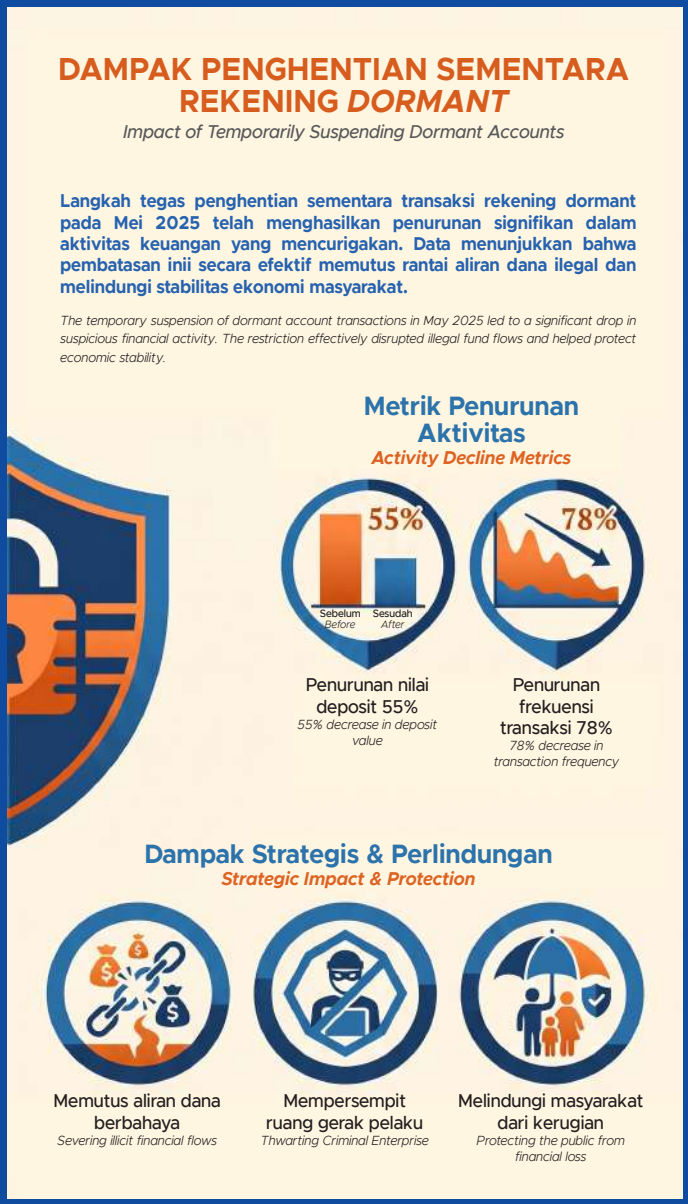
Decisive measures have also proven capable of turning the tide as threats continue to evolve. The temporary suspension of transactions on dormant accounts in May 2025, for example, was followed by a reduction in deposit values of around 55 per cent and a drop in transaction frequency of around 78 per cent. These reductions signalled that dangerous cash flows had been successfully cut off, that perpetrators' room for manoeuvre was narrowing, and that more people stood a chance of avoiding financial loss.

Ultimately, this report is not merely about statistics, achievements and institutional performance. Every figure tells a story about people and the younger generation, whose future must be safeguarded from the impact of crime.

Analysing financial transactions is not merely about reading figures, but about safeguarding the nation's interests. Every transaction leaves a trail that helps uncover crime, protect state assets and prevent losses to the public. Because, ultimately, figures are not just data, but stories that lead to

Analisis transaksi keuangan bukan sekadar membaca angka, melainkan menjaga kepentingan bangsa. Setiap transaksi menyimpan jejak yang membantu mengungkap kejahatan, melindungi aset negara, dan mencegah kerugian masyarakat. Karena pada akhirnya, angka bukan hanya data, tetapi cerita yang mengarahkan pada tindakan. Itulah mengapa pemberantasan kejahatan keuangan merupakan bagian dari bela negara. Di era digital, bela negara hadir dalam berbagai bentuk: menjaga keluarga dan kerabat dari jerat judi online, menolak menjadi rekening penampung, tidak memfasilitasi transaksi ilegal, serta menjaga integritas sistem keuangan agar tetap aman, transparan, dan dipercaya. Dengan cara itulah, setiap individu dapat mengambil peran dalam melindungi Indonesia.

action. That is why combating financial crime is part of defending the nation. In the digital age, national defence takes many forms: protecting family and relatives from the trap of online gambling, refusing to act as a front account, not facilitating illegal transactions, and safeguarding the integrity of the financial system to ensure it remains secure, transparent and trustworthy. In this way, every individual can play a part in protecting Indonesia.



Bab 1

Pemberantasan

Chapter 1 - Combating



JUDI ONLINE MENGGERUS KETAHANAN BANGSA

How Online Gambling Is Hollowing Out a Nation

Bela Negara di Era Digital
Peran Intelijen Keuangan dalam Memerangi TPPU, TPPT, dan PPSPM

Defending the Nation in the Digital Age : Financial Intelligence Against ML,TF and PF

BELA negara hadir dalam banyak bentuk, bukan hanya soal perang. Di zaman ketika kejahatan bergerak melalui layar dan uang berpindah tanpa mengenal batas, menjaga masyarakat dan sistem keuangan menjadi bagian dari tanggung jawab kebangsaan. Melalui intelijen keuangan, PPATK menelusuri aliran dana dan berdiri di garis depan pemberantasan TPPU, TPPT dan PPSPM.

NATIONAL defence takes many forms; it is not just about war. In an age when crime operates via screens and money moves across borders, safeguarding society and the financial system is part of our national responsibility. Through financial intelligence, the PPATK traces the flow of funds and stands at the forefront of the fight against money laundering, terrorist financing and Proliferation Financing.

HENTI SEMENTARA: LINDUNGI KEUANGAN NEGARA

TEMPORARY SUSPENSION: PROTECTING THE STATE'S FINANCES

UPAYA penghentian sementara transaksi yang dilakukan PPATK merupakan bagian dari langkah strategis untuk menjaga integritas sistem keuangan serta melindungi kepentingan publik dari penyalahgunaan dana hasil tindak pidana. Kewenangan ini dijalankan berdasarkan amanat Undang-Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang, yang memberikan dasar hukum bagi PPATK untuk menghentikan sementara transaksi yang terindikasi berkaitan dengan tindak pidana.

Selama periode Januari hingga Juni 2026, PPATK telah melakukan penghentian sementara terhadap 7.605 rekening dengan total dana sebesar Rp1,2 triliun, JPY1,9 juta, USD143,1 ribu, serta mata uang lainnya, termasuk aset kripto. Rekening-rekening tersebut terindikasi terkait berbagai tindak pidana, antara lain perjudian, korupsi, penggelapan, dan tindak pidana lainnya.

Berdasarkan nilai dana yang dihentikan, tindak pidana asal perjudian menempati posisi tertinggi, diikuti oleh tindak pidana korupsi. Tingginya nilai penghentian sementara pada kasus perjudian *online* tidak terlepas dari pola transaksi judi *online* yang masif, berlangsung secara cepat, dan memanfaatkan banyak rekening penampung untuk memecah serta memindahkan dana. Kondisi tersebut menjadikan penghentian sementara sebagai instrumen penting untuk mencegah perpindahan dana lebih lanjut dan mengoptimalkan proses penelusuran hasil kejahatan.

THE temporary suspension of transactions by the PPATK forms part of a strategic approach to safeguarding the integrity of the financial system and protecting the public interest from the misuse of proceeds of crime. This authority is exercised in accordance with the provisions of Law No. 8 of 2010 on the Prevention and Eradication of Money Laundering, which provides the legal basis for the PPATK to temporarily suspend transactions suspected of being linked to criminal offences.

During the period from January to June 2026, the PPATK has temporarily frozen 7,605 accounts holding a total of IDR1.2 trillion, JPY1.9 million, USD143,100, and other currencies, including cryptocurrencies. These accounts are suspected of being linked to various criminal offences, including gambling, corruption, embezzlement and other criminal offences.

Based on the value of funds frozen, gambling-related offences ranked highest, followed by corruption offences. The high value of funds frozen in online gambling cases is closely linked to the nature of online gambling transactions, which are massive in scale, take place rapidly, and utilise numerous intermediary accounts to split and transfer funds. These circumstances make the temporary freezing of funds a vital tool for preventing the further movement of funds and optimising the tracing of the proceeds of crime.

Tabel Jumlah Rekening dan Nominal Penghentian Sementara Transaksi (Fiat)

Table of Account Numbers and Amounts for Temporary Transaction Suspensions (Fiat)

Tindak Pidana Asal *(Predicate Crimes)*	Mata Uang (Fiat) *(Currency)*	Jumlah Rekening *(Number of Accounts)*	Nominal Rekening Henti Sementara *(Temporary Account Balance)*
Perjudian *(Gambling)*	IDR	5762	1.076.889.946.806
	JPY	2	1.873.168
	KRW	1	678.060
	MYR	1	1.946
	USD	1	98
	HKD	1	1
Korupsi *(Corruption)*	IDR	183	156.617.547.895
	USD	2	126.301
TPPU *(Money Laundering)*	IDR	871	29.992.545.040
Penggelapan *(Embezzlement)*	IDR	31	19.040.603.094
	SGD	3	63.587
	JPY	1	27.267
	USD	3	2.964
	HKD	1	181
	AUD	1	1
Penipuan *(Fraud)*	IDR	100	4.022.407.125
Narkotika *(Narcotics)*	IDR	67	5.603.205.567
	USD	2	12.683
	MYR	1	450
ITE	IDR	312	3.440.453.341
Perpajakan *(Taxation)*	IDR	39	1.955.078.387
	JPY	1	29.704
	EUR	1	2.377
	USD	5	513
Perbankan dan/atau Penggelapan *(Banking and/or Embezzlement)*	IDR	45	1.040.693.485
Penipuan dan/atau Penggelapan *(Fraud and/or Embezzlement)*	IDR	77	673.098.055
	USD	4	546
ITE dan/atau Perbankan	IDR	3	450.407.493
Pornografi dan Perjudian *(Pornography and Gambling)*	IDR	6	159.004.060
Lainnya *(others)*	IDR	25	44.766.007

Sumber: Data PPATK diolah (Juni 2026)

Tabel Jumlah Rekening dan Nominal Penghentian Sementara Transaksi (Crypto)

Table of Account Numbers and Amounts for Temporary Transaction Suspensions (Crypto)

Tindak Pidana Asal *(Predicate Crimes)*	Mata Uang (Crypto) *(Currency)*	Jumlah Rekening *(Number of Accounts)*	Nominal Rekening Henti Sementara *(Temporary Account Balance)*
Penipuan dan/atau Penggelapan *(Fraud and/or Embezzlement)*	BTT2	1	42.372.891,09
	USDT	1	300,00
Korupsi *(Corruption)*	PEPE	1	3.604.614,00
	PENGU	1	59.112,00
	UW3S	1	14.236,13
	LABUBU	1	6.319,00
	DOGE	1	5.636,53
	CEL	1	461,08
	XRP	2	360,96
	PLPA	1	259,00
	DUPE	1	184,00
	ZKY	1	166,12
	TRUMP	1	97,11
	SOL	4	59,38
	ASTER	1	35,81
	BNB	3	13,59
	ETH	4	5,41
	USDT	3	1,19
	BTC	4	0,63
	ANOA	1	0,14
	HYPE	1	0,03
TPPU *(Money Laundering)*	USDT	11	10.361,58
Narkotika *(Narcotics)*	PTU	2	6.361,526
	BTC	4	5,873
	ETH	2	0,00000424
	USDT	2	0,00373224
	BNB	2	0,00000000013

Sumber: Data PPATK diolah (Juni 2026)

STATISTIK HENTI SEMENTARA SEMESTER 1 2026

STATISTICS ON TEMPORARY WITHDRAWALS, MIDY-EAR 2026

IKHTISAR KINERJA/*PERFORMANCE OVERVIEW*

7.605 **REKENING DIHENTIKAN**
ACCOUNTS SUSPENDED

Jumlah total akun yang dibekukan karena terindikasi terkait tindak pidana selama semester pertama
Total accounts frozen for suspected links to criminal activity in the first half of the year



FOKUS: PERJUDIAN & KORUPSI
FOCUS: GAMBLING & CORRUPTION

Perjudian menempati posisi tertinggi dalam nilai dana yang dihentikan sementara
Gambling accounts for the highest value of temporarily suspended funds



RP**1,2 TRILIUN** TOTAL DANA
*RP**1.2 TRILLION** TOTAL FUNDS*

RUPIAH (IDR)	YEN JEPANG (JPY)	DOLLAR AS (USD)
Rp1,2 Triliun	1,9 Juta/Million	143.100



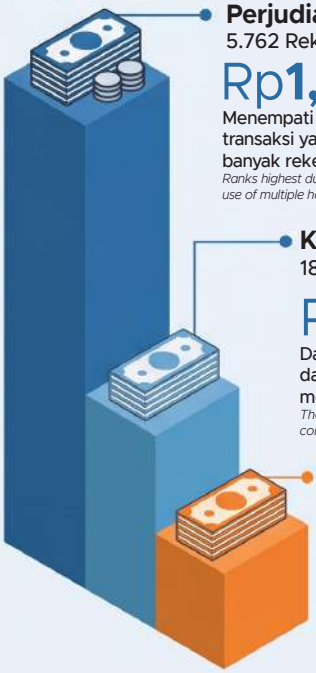
Melalui kewenangan penghentian sementara transaksi, PPATK berupaya mencegah perpindahan dan penyamaran dana hasil kejahatan, sekaligus memberikan ruang bagi aparat penegak hukum untuk melakukan tindak lanjut sesuai kewenangannya. Langkah ini menjadi bagian penting dari upaya negara dalam memperkuat integritas sistem keuangan dan mendukung pemberantasan tindak pidana pencucian uang serta pendanaan kejahatan

Through its authority to temporarily freeze transactions, the PPATK seeks to prevent the movement and concealment of proceeds of crime, while also providing law enforcement agencies with the scope to take follow-up action in accordance with their respective powers. This measure forms an important part of the state's efforts to strengthen the integrity of the financial system and support the fight against money laundering and the financing of crime.

STATISTIK TINDAK PIDANA ASAL/PREDICATE OFFENCE STATISTICS

Penghentian Sementara Transaksi oleh PPATK/*PPATK Temporary Transaction Suspensions*

STATISTIK MATA UANG FIAT/
FIAT CURRENCY STATISTICS



Perjudian/*Gambling*
5.762 Rekening/*Accounts*

Rp1,07triliun

Menempati posisi tertinggi karena pola transaksi yang masif dan pemanfaatan banyak rekening penampung
Ranks highest due to massive transaction volumes and the use of multiple holding accounts

Korupsi/*Corruption*
183 Rekening/*Accounts*

Rp156,6miliar

Dana yang dihentikan sementara berasal dari indikasi tindak pidana korupsi untuk mengamankan keuangan negara
The temporarily suspended funds were linked to suspected corruption, helping to protect state finances

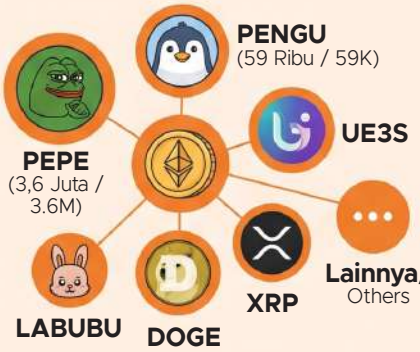
TPPU/*Money Laundering*
871 Rekening/*Accounts*

Rp29,9miliar

Penghentian transaksi dilakukan pada rekening yang terindikasi kuat terlibat dalam proses pencucian uang
Transactions were suspended on accounts strongly suspected of involvement in money laundering

DETAIL ASET KRIPTO/
CRYPTO ASSET DETAILS

Korupsi Aset Kripto
Corruption Involving Crypto Assets



TPPU (Aset Kripto)
Money Laundering (Crypto Assets)

11 Rekening/*Accounts*

10.361,58 USDT

MEMBACA JEJAK KEUANGAN

TRACING FINANCIAL FLOWS

PRODUK intelijen keuangan PPATK hadir dalam berbagai bentuk: Laporan Hasil Analisis, Laporan Hasil Pemeriksaan, serta informasi dan rekomendasi yang disampaikan kepada aparat penegak hukum dan mitra kelembagaan. Seluruhnya berangkat dari amanat Undang-Undang Nomor 8 Tahun 2010, yang menegaskan bahwa transaksi keuangan kerap menjadi pintu masuk untuk menelusuri tindak pidana pencucian uang beserta tindak pidana asalnya.

Di era digital, bela negara tidak hanya diwujudkan melalui perlindungan wilayah kedaulatan, tetapi juga melalui upaya menjaga integritas sistem keuangan dari ancaman kejahatan yang dapat menggerus ketahanan bangsa. Di titik inilah data mulai berbicara. Pola transaksi dibaca, anomali diurai, dan keterkaitan antarpihak dianalisis secara sistematis. Setiap angka tidak dipandang sekadar sebagai statistik, melainkan sebagai jejak yang dapat mengungkap pergerakan dana hasil kejahatan. Melalui produk intelijen keuangan yang akurat dan tepat waktu, PPATK mendukung penegakan hukum sekaligus memperkuat pertahanan negara di ruang digital dengan memutus aliran dana yang menjadi sumber kehidupan berbagai tindak pidana, termasuk perjudian *online*.

PPATK's financial intelligence products take various forms, ranging from Analysis Reports and Investigation Reports to recommendations and information provided to law enforcement agencies and strategic partners. All of these are compiled in accordance with the provisions of Law No. 8 of 2010 on the Prevention and Eradication of Money Laundering Offences, which identifies financial transactions as the entry point for tracing money laundering offences and their underlying criminal activities.

In the digital age, national defence is realised not only through the protection of sovereign territory, but also through efforts to safeguard the integrity of the financial system from criminal threats that could undermine national resilience. It is at this point that the data begins to speak. Transaction patterns are analysed, anomalies are unravelled, and interconnections between parties are systematically examined. Each figure is viewed not merely as a statistic, but as a trail that can reveal the movement of proceeds of crime. Through accurate and timely financial intelligence products, PPATK supports law enforcement whilst strengthening national defence in the digital realm by cutting off the flow of funds that sustain various criminal activities, including online gambling.

Tabel Jumlah PIK yang disampaikan periode Januari s.d Juni Tahun 2026

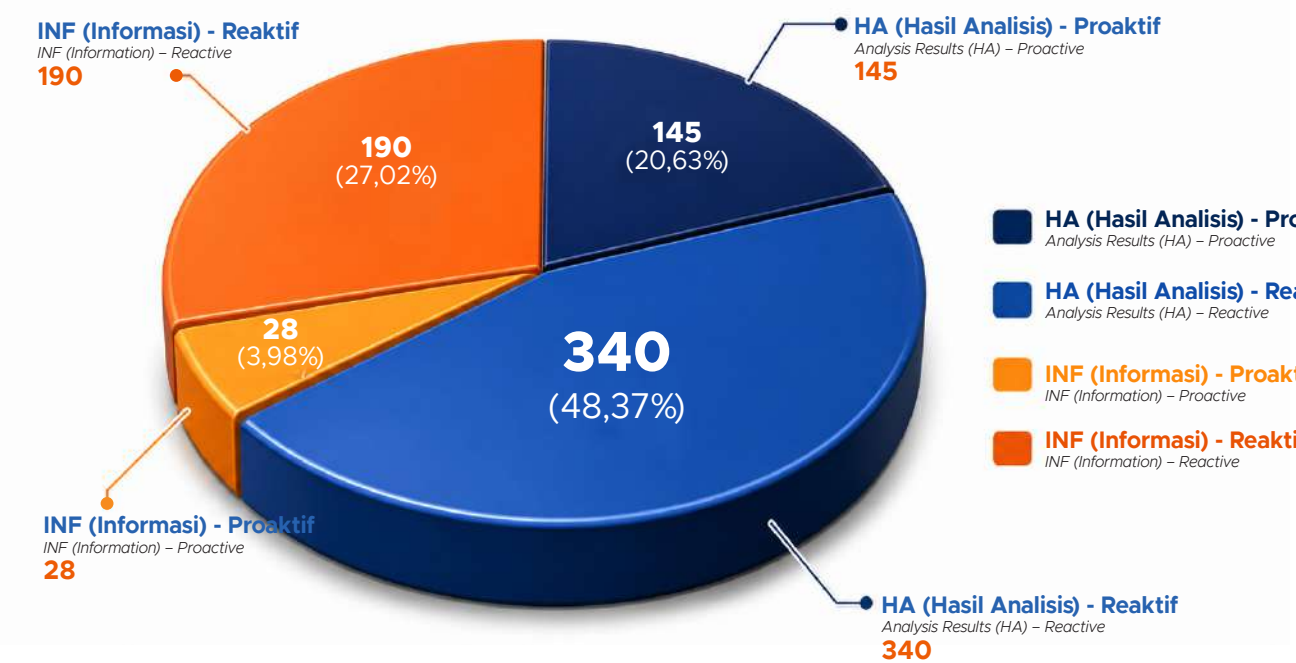
Table The number of PIKs submitted for the period from January to June 2026

Produk Intelijen Keuangan *Financial Intelligence Products*	Proaktif	Reaktif	Total
HA (Hasil Analisis) *Analysis Reports*	145	340	485
INF (Informasi) *Informations*	28	190	218
Total	173	530	703

Sumber: Data PPATK diolah (Juni 2026)

Produk Intelijen Keuangan Semester 1 tahun 2026

Financial Intelligence Products Midyear 2026



Keterangan:

- Hasil Analisis (HA): Hasil Analisis yang disampaikan ke Apgakum (APH).
- Hasil Pemeriksaan (HP): Hasil Pemeriksaan yang disampaikan kepada Apgakum.
- Informasi: Informasi yang disampaikan kepada Non APH termasuk dengan informasi seleksi jabatan strategis.
- Proaktif: HA, HP dan Informasi proaktif yang disusun berdasarkan laporan yang diterima oleh PPATK.
- Reaktif: HA, HP dan informasi reaktif yang disusun berdasarkan permintaan dari *stakeholder*.

Descriptions:

- Analysis Results (HA): Analysis results submitted to law enforcers (APH).
- Examination Results (HP): Inspection results submitted to Apgakum.
- Information: Information submitted to Non-APH, including information on strategic position selectio
- Proactive: HA, HP, and proactive information compiled based on reports received by PPATK.
- Reactive: HA, HP, and reactive information compiled based on requests from stakeholders.

Tabel Jumlah Produk Intelijen Keuangan dan Nominal Transaksi Dugaan Tindak Pidana Asal

Table showing the number of financial intelligence reports and the nominal value of transactions relating to suspected criminal offences by source

Tindak Pidana Asal *Predicate Crimes*	**HA (Hasil Analisis) -** *Analysis Results*	**INF (Informasi) -** *Information*	**Total Produk Intelijen Keuangan PPATK** *Number of Financial Intelligence Products from PPATK*	**Nominal Dugaan Tindak Pidana (Rp)** *Estimated Value of the Alleged Offence (Rp)*
Di Bidang Pertambangan *Mining Sector*	15	0	15	167.234.785.000.000
Di Bidang Perpajakan *Taxation*	91	2	93	122.988.260.663.279
Kepabeanan *customs*	7	0	7	51.965.660.000.000
Korupsi *Corruption*	174	28	202	14.903.757.084.556
ITE	11	0	11	14.465.919.000.000
Tindak Pidana Lainnya *Other Criminal Offences*	11	34	45	13.170.992.977.036
Penipuan *Fraud*	68	5	73	11.253.561.306.721
Perjudian *Perjudian*	24	10	34	9.685.900.931.500
Penggelapan *Embezzlement*	17	0	17	6.152.525.300.000
Narkotika *Narcotics*	33	7	40	2.923.840.000.000
Di Bidang Perbankan *Banking Sector*	3	4	7	922.090.000.000
Perdagangan Orang *Human Trafficking*	7	1	8	406.795.000.000
Di Bidang Pasar Modal *Capital Markets Division*	7	0	7	289.500.000.000
Di Bidang Lingkungan Hidup *Environmental Affairs*	3	0	3	164.000.000.000
Di Bidang Kehutanan *Forestry Sector*	5	0	5	56.212.000.000
Pendanaan Terorisme *Terrorism Financing*	8	29	37	1.338.109.000
Di Bidang Perasuransian *Insurance Sector*	1	0	1	-
Fit and Proper	0	98	98	-
Total	**485**	**218**	**703**	**416.585.137.372.092**

Sumber: Data PPATK diolah (Juni 2026)

Selama periode Januari hingga Juni 2026, PPATK telah menyampaikan 703 Produk Intelijen Keuangan kepada Aparat Penegak Hukum dan/atau Kementerian/Lembaga, terdiri atas 485 Laporan Hasil Analisis dan 218 Informasi. Setiap produk merepresentasikan upaya mengubah data transaksi keuangan menjadi intelijen yang dapat mendukung pengungkapan tindak pidana serta memperkuat respons negara terhadap ancaman kejahatan ekonomi.

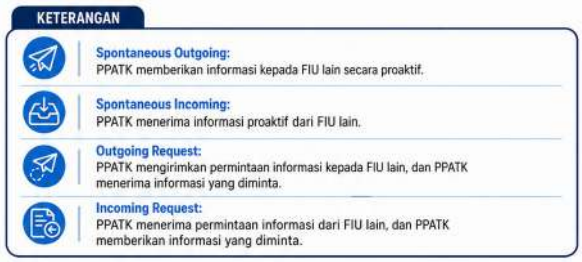
Di era digital, kemampuan membaca pola transaksi, mengidentifikasi keterkaitan, dan menghasilkan intelijen yang dapat ditindaklanjuti merupakan bagian penting dari upaya negara melindungi kepentingan publik dan memperkuat ketahanan bangsa dari ancaman kejahatan yang terus berevolusi.

JUMLAH PERTUKARAN INFORMASI LUAR NEGERI SEMESTER 1 2026

Number of Overseas Information Exchanges in the Midyear of 2026



Sumber: Data PPATK diolah (Juni 2026)



During the period from January to June 2026, the PPATK submitted 703 Financial Intelligence Products to law enforcement agencies and/or ministries and institutions, comprising 485 Analysis Reports and 218 pieces of information. Each product represents an effort to transform financial transaction data into intelligence that can support the detection of criminal offences and strengthen the state's response to the threat of economic crime.

In the digital age, the ability to analyse transaction patterns, identify links and generate actionable intelligence is a vital part of the state's efforts to protect the public interest and strengthen the nation's resilience against the ever-evolving threat of crime.

Tabel Jumlah Permintaan Informasi kepada Pihak Pelapor

Table Number of Requests for Information from the Reporting Party

	Permintaan Informasi	Total
a	PJK Bank (Bank, BPR, BPD)	3.694
b	PJK Non-Bank (Koperasi, Asuransi, Pegadaian, PVA)	1.636
c	PBJ (Perusaahaan Properti/Agen Properti, Pedagang Kendaraan Bermotor, Pedagang Permata dan Perhiasan/Logam Mulia, Pedagang Barang Seni dan Antik, Balai Lelang)	7
d	Profesi (Akuntan, Advokat, Akuntan Publik, Notaris, PPAT, Perencana Keuangan)	1
e	Regulator/Instansi Lainnya	15
	Total	5.353

Sumber: Data PPATK diolah (Juni 2026)

PERJUDIAN *ONLINE*

ONLINE GAMBLING

KETAHANAN bangsa di era digital tidak hanya ditentukan oleh kemampuan menjaga kedaulatan wilayah, tetapi juga oleh keberhasilan melindungi sistem keuangan dari berbagai ancaman kejahatan yang dapat mengganggu stabilitas ekonomi dan kepentingan nasional. Judi *online* menjadi salah satu ancaman tersebut karena melibatkan perputaran dana dalam jumlah besar, mendorong kerugian ekonomi, serta berpotensi menjadi pintu masuk bagi tindak pidana lainnya.

Selama periode **Januari s.d. Juni 2026**, PPATK mengidentifikasi aktivitas perjudian *online* dengan total perputaran dana yang merupakan akumulasi transaksi penerimaan dan pengeluaran uang pada seluruh rekening terkait dengan aktivitas judi *online* sebesar **Rp86.816.656.150.127,00** dalam **467.324.475** kali transaksi. Jumlah pemain perjudian *online* diketahui sebanyak 12,3 juta orang di akhir tahun 2025. Selama Semester I Tahun 2026 ini, PPATK mengidentifikasi nominal untuk deposit judi *online* sebesar **Rp22.050.677.938.086,00.** Adapun rincian transaksi deposit perjudian daring per semester I selama tahun 2026 sebagaimana ditunjukkan pada infografis di samping.

Untuk menekan pergerakan perjudian *online*, PPATK telah berkoordinasi dengan Kementerian Komunikasi Digital (KOMDIGI) untuk melakukan upaya pencegahan melalui mekanisme *crawling* QRIS pada website judi *online* untuk ditindaklanjuti sesuai dengan kewenangan.

NATIONAL resilience in the digital age is measured not only by a country's ability to defend its territorial sovereignty, but also by its success in protecting the financial system from criminal threats capable of undermining economic stability and the national interest. Online gambling represents one such threat: it involves vast flows of money, inflicts significant economic losses and may serve as a gateway to other forms of criminal activity.

Between January and June 2026, PPATK identified online-gambling activity involving a total turnover of IDR86,816,656,150,127.00 calculated from the combined inflows and outflows across all accounts linked to such activity, in 467,324,475 transactions. By the end of 2025, the number of online gamblers was estimated to have reached 12.3 million. During the first half of 2026, PPATK also identified online-gambling deposits amounting to IDR22,050,677,938,086.00. A detailed breakdown of online-gambling deposit transactions during this period is presented in the accompanying infographic.

To curb the movement of funds associated with online gambling, PPATK has coordinated with the Ministry of Communication and Digital Affairs, or KOMDIGI, on preventive measures. These include a mechanism for crawling online-gambling websites to detect QRIS payment facilities, enabling the relevant authorities to take further action in accordance with their respective mandates.

STATISTIK TRANSAKSI JUDI ONLINE

ONLINE GAMBLING TRANSACTION STATISTICS

Semester I 2026 | *First Half of 2026*

Rp**86.816.656.150.127**,00
Perpustaran Dana
Funds Circulated

467.324.475
Transaksi
Transactions

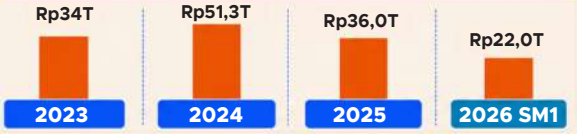
12,3juta
Pemain pada akhir 2025
Players at end-2025

JUMLAH DEPOSIT/*TOTAL DEPOSITS*

Rp**22.050.677.938.086**,00

226.756.244
transaksi | *transactions*

TREN DEPOSIT/*DEPOSIT TRENDS*



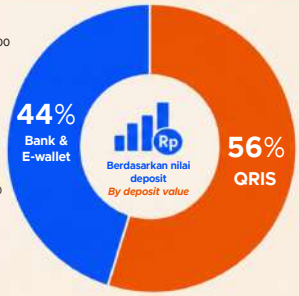
KANAL DEPOSIT/*DEPOSIT CHANNELS*

Bank & E-wallet
Rp**9.694.361.951.617**,00

27.989.304
transaksi | *transactions*

QRIS
Rp**12.356.315.986.469**,00

198.766.940
transaksi | *transactions*





KEJAHATAN PENIPUAN DAN INFORMASI TRANSAKSI ELEKTRONIK (ITE)

FRAUD AND THE ELECTRONIC TRANSACTIONS ACT (ITE) OFFENCES

PADA periode Januari s.d. Juni 2026, PPATK telah menyampaikan sebanyak **84 Produk Intelijen Keuangan (PIK)** kepada aparat penegak hukum terkait dugaan tindak pidana penipuan dan Informasi Transaksi Elektronik (ITE).

Penerima PIK (*Recipients*)	**Jumlah PIK** (*Number of PIKs*)
Kepolisian (*Police*)	79
Lembaga Negara (*State Institutions*)	2
FIU	1
Kementerian (*Ministry*)	1
Penyidik Pegawai Negeri Sipil (PPNS) *Civil Service Investigators (PPNS)*	1

Berdasarkan hasil analisis terhadap PIK tersebut, teridentifikasi berbagai kasus dengan modus operandi yang semakin beragam, antara lain impersonisasi pejabat lembaga/kementerian (termasuk pejabat PPATK), impersonisasi pengurus perusahaan, investasi palsu/bodong, investasi saham dan aset kripto palsu, kegiatan usaha tanpa izin, serta penawaran pekerjaan paruh waktu.

Selain itu, sepanjang Semester I 2026, PPATK telah melakukan penghentian sementara transaksi yang diduga berkaitan dengan tindak pidana penipuan dan ITE dengan total nominal sebesar Rp7.462.860.466. Adapun modus pencucian uang yang digunakan, antara lain penggunaan rekening nominee/pihak ketiga, penggunaan rekening peer-to-peer (P2P)

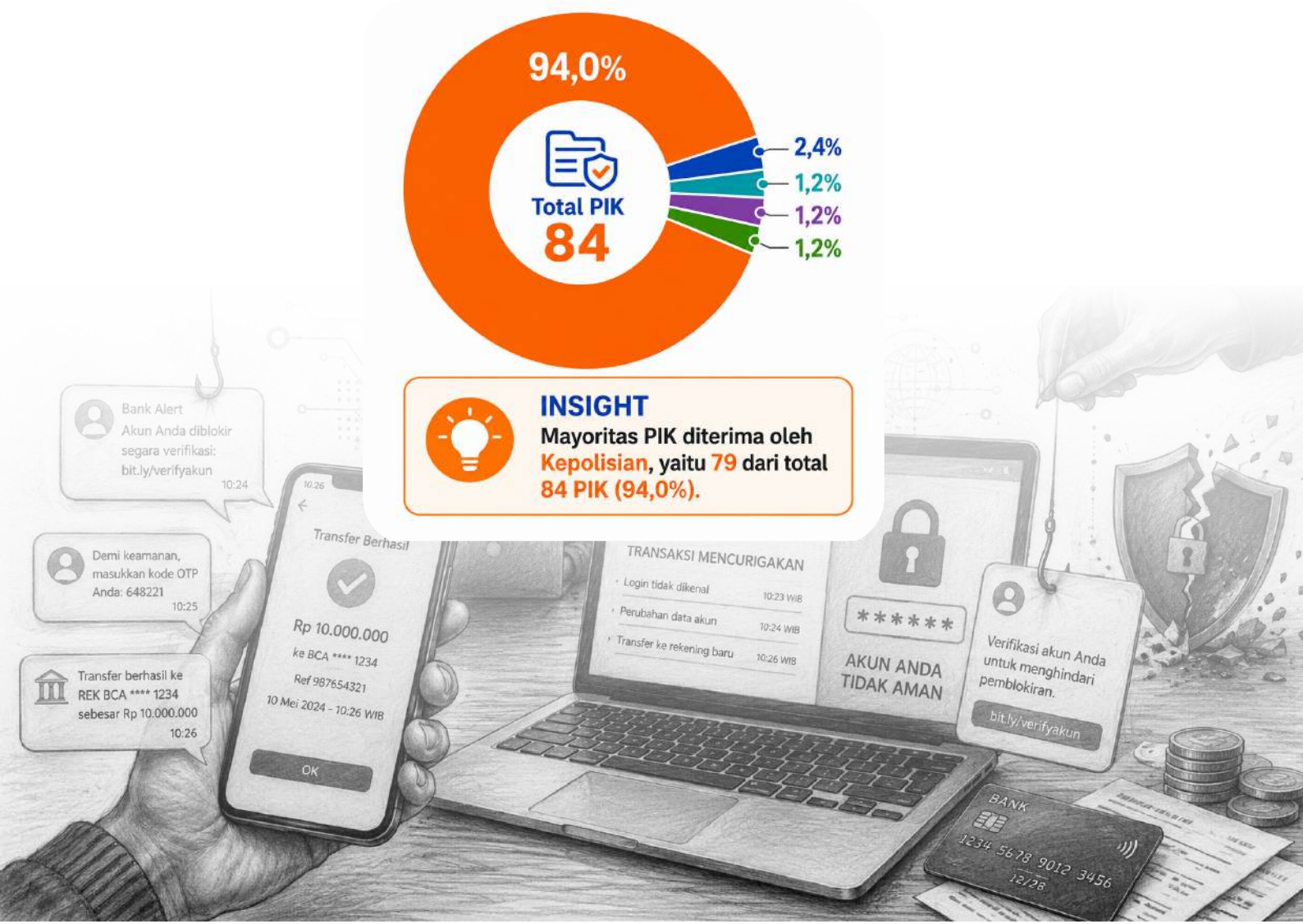
BETWEEN January to June 2026, PPATK submitted total of 84 Financial Intelligence Reports (PIK) to law enforcement agencies in relation to alleged criminal offences of fraud and the Electronic Transactions Act (ITE).

Based on the analysis of these PIKs, various cases have been identified involving increasingly diverse modus operandi, including impersonation of officials from institutions or ministries (including PPATK officials), impersonation of company directors, fraudulent investment schemes, fake share and cryptocurrency investments, unauthorised business activities, and offers of part-time employment.

Furthermore, during the first half of 2026, the PPATK suspended transactions suspected of being linked to criminal offences of fraud and cybercrime, with a total value of IDR7.462.860.466,-. The money-laundering methods used include, amongst others, the use of nominee or third-party accounts, the use of peer-to-peer (P2P) crypto

crypto trader, konversi hasil tindak pidana ke dalam cyptocurrency, penggunaan perusahaan cangkang, penggunaan layanan fintech (QRIS, virtual account, dan lainnnya), serta transaksi tunai.

trader accounts, the conversion of proceeds of crime into cryptocurrency, the use of shell companies, the use of fintech services (QRIS, virtual accounts, and others), and cash transactions.



HASIL ANALISIS BERDAMPAK TINGGI

HIGH-IMPACT ANALYSIS RESULTS

ANALISIS DENGAN DAMPAK LUAS

Analysis with Far-Reaching Impact

BELA NEGARA di era digital hadir dalam berbagai bentuk, termasuk menjaga sistem keuangan dari penyalahgunaan oleh pelaku kejahatan. Melalui diseminasi Produk Intelijen Keuangan, PPATK menjembatani informasi strategis dengan kebutuhan penegakan hukum, sehingga dugaan tindak pidana pencucian uang, pendanaan terorisme, pendanaan proliferasi senjata pemusnah massal, maupun tindak pidana asal lainnya dapat ditindaklanjuti secara efektif. Dampaknya tidak hanya mendukung proses penegakan hukum, tetapi juga memperkuat kepercayaan terhadap sistem keuangan, melindungi kepentingan publik, dan menjaga ketahanan ekonomi nasional sebagai bagian dari upaya bela negara.

NATIONAL DEFENCE in the digital age takes many forms, including safeguarding the financial system from misuse by criminals. Through the dissemination of Financial Intelligence Products, the PPATK bridges the gap between strategic information and law enforcement needs, ensuring that suspected offences such as money laundering, terrorist financing, the financing of the proliferation of weapons of mass destruction, and other predicate offences can be effectively investigated. The impact not only supports the law enforcement process but also strengthens confidence in the financial system, protects the public interest, and safeguards national economic resilience as part of national defence efforts.



KASUS GRATIFIKASI 1

GRATIFICATION CASE

GSP merupakan mantan Kepala Bidang Jalan dan Jembatan pada Dinas PU Bina Marga dan Pematusan (saat ini DSDABM) Kota Surabaya yang terbukti secara sah dan meyakinkan melakukan tindak pidana korupsi dalam bentuk penerimaan gratifikasi dalam bentuk mata uang asing sebesar SGD45,000 dan penerimaan setoran tunai baik melalui ATM maupun melalui *counter teller* dalam kurun waktu tahun 2017 s.d. 2022 dengan total nominal mencapai lebih dari Rp4,9 miliar yang teridentifikasi berasal dari perusahaan-perusahaan pemenang tender pelaksana pekerjaan pada bidang jalan dan jembatan di Dinas Pekerjaan Umum Bina Marga dan Pematusan Kota Surabaya. Adapun dana masuk tersebut kemudian ditempatkan ke dalam sejumlah instrumen keuangan yakni Deposito dan Sukuk Retail Negara guna mendapat sejumlah imbal hasil.

GSP is the former Head of the Roads and Bridges Division at the Surabaya City Public Works, Roads and Drainage Department (now DSDABM), who was proven beyond reasonable doubt to have committed a criminal act of corruption by accepting gratification in the form of foreign currency amounting to SGD45,000 and accepting cash deposits, both via ATMs and at teller counters, between 2017 and 2022, with a total value exceeding IDR4.9 billion, which was identified as originating from companies that had won tenders to carry out road and bridge works for the Public Works, Roads and Drainage Department of Surabaya City. These incoming funds were subsequently invested in a number of financial instruments, namely time deposits and government retail sukuk, in order to generate returns.



Atas perbuatan GSP tersebut di atas, Pengadilan Negeri Surabaya telah menjatuhkan pidana penjara selama 6 tahun dan denda sejumlah Rp500.000.000,00 atas Tindak Pidana Korupsi dan Tindak Pidana Pencucian Uang.

In respect of GSP's actions described above, the Surabaya District Court has sentenced him to 6 years' imprisonment and a fine of IDR500.000.000,00 for the offences of corruption and money laundering.

KASUS KORUPSI LEMBAGA PEMBIAYAAN EKSPOR INDONESIA (LPEI) 2

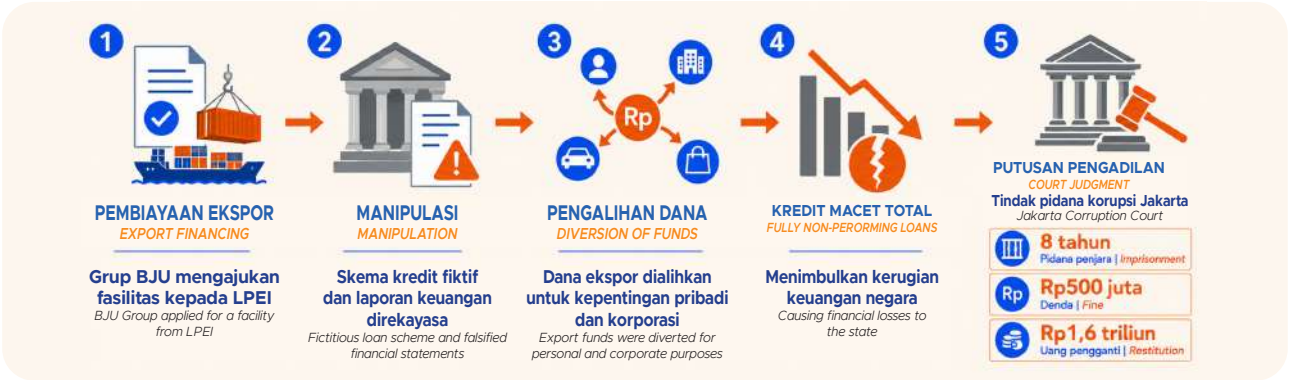
CORRUPTION CASE AT THE INDONESIAN EXPORT FINANCING AGENCY (LPEI)

BJU Group yang dipimpin oleh H mengajukan fasilitas pembiayaan ekspor ke Lembaga Pembiayaan Ekspor Indonesia (LPEI). Namun proses pengajuan dan pencairan dana tersebut terbukti dimanipulasi melalui skema kredit fiktif dan laporan keuangan yang direkayasa. Dana yang seharusnya digunakan untuk mendanai aktivitas ekspor justru dialihkan untuk kepentingan pribadi dan korporasi, hingga akhirnya kredit tersebut macet total.

Akibat tindakan manipulatif tersebut, negara mengalami kerugian finansial yang sangat besar. Hakim Pengadilan Tindak Pidana Korupsi Jakarta akhirnya menjatuhkan vonis 8 tahun penjara dan denda Rp500.000.000,00 kepada H serta mewajibkannya membayar uang pengganti sebesar Rp1,6 triliun.

The BJU Group, led by H, applied for export financing facilities from the Indonesian Export Financing Agency (LPEI). However, the application and disbursement processes were found to have been manipulated through a scheme involving fictitious loans and falsified financial statements. Funds that were intended to finance export activities were instead diverted for personal and corporate gain, ultimately resulting in the loans becoming completely non-performing.

As a result of these manipulative actions, the state suffered enormous financial losses. A judge at the Jakarta Corruption Court ultimately sentenced H to eight years' imprisonment and a fine of IDR500.000.000,00 whilst also ordering him to pay restitution of IDR1.6 trillion.



KASUS BIDANG PERPAJAKAN 3

TAX CASES



Pada periode Maret s.d April 2026, PPATK melakukan analisis terhadap 3 (tiga) grup perusahaan importir mobil mewah atas dugaan *under-invoicing* untuk mengurangi kewajiban fiskal kepada negara. Perusahaan-perusahaan tersebut diduga menggunakan rekening nominee serta mendirikan sejumlah perusahaan terafiliasi untuk menyamarkan transaksi dan penerimaan hasil penjualan mobil mewah di Indonesia. Berdasarkan hasil analisis, total omzet atas penjualan mobil mewah yang diduga tidak dilaporkan kepada negara mencapai nilai Rp13.084.582.154.157,00.

Between March and April 2026, the PPATK conducted an analysis of three groups of luxury car importers regarding allegations of under-invoicing to reduce their tax liabilities to the state. These companies are suspected of using nominee accounts and setting up a number of affiliated companies to conceal transactions and proceeds from the sale of luxury cars in Indonesia. Based on the results of the analysis, the total turnover from the sale of luxury cars that is suspected of not having been reported to the state amounts to IDR13.084.582.154.157,00.

KASUS DI BIDANG PERTAMBANGAN 4

CASES IN THE MINING SECTOR

PADA Januari s.d. Juni 2026 PPATK telah mengirimkan sejumlah 15 PIK terkait bidang pertambangan kepada aparat penegak hukum dengan rincian sebagaimana pada tabel.

Penerima PIK *PIK Recipients*	**Jumlah PIK** *Number of PIKs*
Kepolisian / *Police*	14
Kejaksaan / *Public Prosecutor's Office*	1
Grand Total	**15**

Sumber: Data PPATK diolah (Juni 2026)

Produk Intelijen Keuangan membuka jejak dugaan bisnis tambang ilegal di berbagai wilayah. Komoditasnya beragam: emas, pasir timah, batubara, hingga mineral logam lain. Di balik peredarannya, terendus penambangan tanpa izin, perdagangan mineral dan batubara ilegal, serta PETI yang diduga bersumber dari tambang tak berizin.

Jejaring itu terutama membentang di Kalimantan dan Sulawesi. Hasil tambang diduga bergerak dari lokasi produksi menuju pengepul, toko emas, perusahaan, hingga pasar ekspor. Pengumpulan, pengangkutan, pengolahan, pemurnian, dan penjualan melibatkan sejumlah perantara. Perusahaan berizin beserta dokumennya diduga menjadi kedok untuk memberi tampilan legal pada komoditas ilegal.

Jejak barang berkelindan dengan jejak uang. Rekening pribadi, keluarga, pihak terafiliasi, dan perusahaan menjadi pintu keluar-masuk dana. Transaksi bernilai besar, perpindahan berlapis melalui pihak ketiga, penarikan tunai,

FROM January to June 2026, PPATK disseminated 15 Financial Intelligence Products relating to the mining sector to relevant law-enforcement agencies. Further details are presented in the accompanying table.

The Financial Intelligence Products identified indications of suspected illegal mining activities across several regions of Indonesia. The commodities involved included gold, tin sand, coal and other metallic minerals. The identified activities encompassed unlicensed mining, illicit trade in minerals and coal, and illegal gold mining, with the commodities suspected to have originated from sources operating without the permits required under applicable laws and regulations.

Geographically, the cases were concentrated primarily in Kalimantan and Sulawesi. The commodities were suspected to have been collected, transported, processed, refined, sold and, in certain cases, exported through networks involving collectors, gold shops, companies and other intermediaries. Licensed companies and their supporting documentation were also suspected to have been used to conceal the illicit origin of commodities and to provide an appearance of legitimacy.

The financial analysis identified the use of personal, family, affiliated-party and corporate accounts to receive, transfer and distribute funds suspected to be linked to illegal mining activities. Observed transaction patterns included large-value transfers, layered transactions through third parties, significant cash withdrawals and the use of funds for asset purchases and personal expenditure.

Further indications suggested efforts to obscure the origin and beneficial ownership of funds through transaction splitting, large cash transactions, money changers, nominee

hingga pembelian aset muncul dalam pola transaksi yang dianalisis.

Upaya mengaburkan asal dana diduga dilakukan melalui pemecahan transaksi, uang tunai, *money changer*, rekening *nominee*, dan jaringan keluarga. Pola ini berpotensi memutus jejak antara kejahatan pertambangan dan aset hasilnya.

Rangkaian itu menggambarkan dugaan jaringan tambang ilegal terorganisasi dari hulu hingga hilir. Pelakunya mencakup penambang, pengepul, pedagang, perusahaan pengolahan-pemurnian, hingga pengelola dana. Jaringan lintas provinsi ini mengindikasikan dugaan pencucian uang sekaligus kebutuhan penegakan hukum dan penelusuran aset secara terpadu.

accounts and family networks. These mechanisms may have been intended to weaken the traceable link between the underlying mining offences and assets derived from the proceeds.

Overall, the findings indicate the possible existence of organised illegal-mining networks operating across the value chain, involving miners, collectors, traders, processing and refining companies, and parties responsible for managing financial flows. The cross-provincial nature of these activities also indicates potential money-laundering risks and highlights the need for coordinated law-enforcement action and integrated asset tracing across jurisdictions and relevant government agencies.



MAKAN BERGIZI GRATIS (MBG) 5

FREE NUTRITIOUS MEALS

PROGRAM MBG merupakan salah satu program prioritas nasional yang dikelola oleh Badan Gizi Nasional. Mengingat besarnya cakupan program, nilai anggaran, serta banyaknya pihak yang terlibat dalam pelaksanaannya, program ini memerlukan tata kelola yang kuat, transparan, dan akuntabel.

Dalam pelaksanaannya, terdapat sejumlah aspek yang menjadi perhatian, antara lain terkait penunjukan mitra pelaksana, pengelolaan titik layanan atau dapur SPPG, proses pengadaan barang dan jasa, serta penggunaan dana program. Beberapa isu yang mengemuka antara lain potensi konflik kepentingan, konsentrasi pengelolaan pada pihak tertentu, efektivitas pengawasan operasional, serta kepatuhan terhadap prinsip efisiensi, transparansi, dan akuntabilitas.

The MBG programme is one of the national priority programmes managed by the National Nutrition Agency. Given the programme's extensive coverage, budget size and the large number of parties involved in its implementation, it requires strong, transparent and accountable governance.

In its implementation, there are a number of aspects of concern, including the appointment of implementing partners, the management of service points or SPPG kitchens, the procurement process for goods and services, and the use of programme funds. Some of the issues that have come to the fore include potential conflicts of interest, the concentration of management in the hands of certain parties, the effectiveness of operational oversight, and compliance with the principles of efficiency, transparency and accountability.



PPATK turut berperan dalam melakukan analisis dan pemeriksaan transaksi keuangan yang berkaitan dengan pelaksanaan program prioritas nasional, termasuk MBG. Peran tersebut dilakukan dalam rangka mendukung upaya pencegahan dan pemberantasan tindak pidana pencucian uang serta tindak pidana asalnya, termasuk tindak pidana korupsi.

Berdasarkan hasil analisis dan pemeriksaan, PPATK mengidentifikasi sejumlah kerawanan tata kelola dalam pelaksanaan Program MBG. Kerawanan tersebut antara lain berkaitan dengan konsentrasi pengelolaan SPPG oleh pihak tertentu, potensi rangkap peran dalam pengelolaan operasional, rekening yang belum sepenuhnya mencerminkan aktivitas program, serta ketidaksesuaian antara pencairan dan penggunaan dana.

Selain itu, terdapat pula perhatian terhadap hubungan antara pengelola program, yayasan, vendor, dan pihak-pihak lain yang terlibat dalam rantai pelaksanaan MBG. Hubungan

ADANYA DANA YANG MENGALIR KE PIHAK TERAFILIASI

Dari anggaran yang telah dicairkan ke rekening VA SPPG

Availability of Funds Flows to Affiliated Parties
From the budget that has been disbursed to the SPPG VA account



Risiko Pemisahan Fungsi & Akuntabilitas
Risk of Inadequate Segregation of Duties and Accountability

The Financial Transaction Reports and Analysis Centre (PPATK) plays a role in analysing and examining financial transactions related to the implementation of national priority programmes, including the MBG. This role is carried out to support efforts to prevent and eradicate money laundering offences and their underlying criminal offences, including corruption.

Based on the results of its analysis and scrutiny, PPATK has identified a number of governance vulnerabilities in the implementation of the MBG Programme. These vulnerabilities relate, amongst other things, to the concentration of SPPG management in the hands of specific parties, the potential for dual roles in operational management, accounts that do not fully reflect programme activities, and discrepancies between the disbursement and use of funds.

Furthermore, there are also concerns regarding the relationships between the programme managers, foundations, vendors, and other parties involved in the MBG implementation chain. Relationships that are too close or lack transparency may give rise to risks of conflicts of interest, abuse of authority, or the use of funds that do not align with the programme's objectives.

yang terlalu dekat atau tidak transparan dapat menimbulkan risiko konflik kepentingan, penyalahgunaan kewenangan, maupun penggunaan dana yang tidak sesuai dengan tujuan program.

PPATK juga mengidentifikasi adanya indikasi pola transaksi yang berisiko, antara lain pemindahan dana dalam waktu singkat, penggunaan pihak lain dalam transaksi, serta aliran dana kepada pihak-pihak yang perlu ditelusuri lebih lanjut. Pola-pola tersebut tidak serta-merta menunjukkan terjadinya tindak pidana, namun menjadi dasar bagi PPATK untuk melakukan analisis lebih mendalam sesuai kewenangannya.

The PPATK has also identified indications of high-risk transaction patterns, including the transfer of funds within a short timeframe, the use of third parties in transactions, and the flow of funds to parties requiring further investigation. Whilst these patterns do not necessarily indicate the commission of a criminal offence, they form the basis for the PPATK to conduct more in-depth analysis within the scope of its authority.

In the context of law enforcement, the PPATK supports law enforcement agencies by providing the results of analyses and examinations of financial transactions in accordance with



Dalam konteks penegakan hukum, PPATK mendukung aparat penegak hukum melalui penyediaan hasil analisis dan pemeriksaan transaksi keuangan sesuai ketentuan peraturan perundang-undangan. Dukungan tersebut diarahkan untuk membantu penelusuran aliran dana, mengidentifikasi pihak-pihak yang diduga terkait, serta memperkuat pembuktian apabila ditemukan indikasi tindak pidana korupsi dan/atau tindak pidana pencucian uang.

Dengan demikian, pengawasan terhadap Program MBG tidak hanya penting dari sisi pelaksanaan teknis, tetapi juga dari sisi integritas tata kelola keuangan. Program yang bersentuhan langsung dengan kepentingan masyarakat luas harus dijaga agar tepat sasaran, bebas dari penyalahgunaan, dan memberikan manfaat sebesar-besarnya bagi penerima program.

statutory provisions. This support is aimed at assisting in tracing the flow of funds, identifying parties suspected of being involved, and strengthening the evidence should indications of corruption and/or money laundering offences be found.

Consequently, oversight of the MBG Programme is not only important from the perspective of technical implementation but also in terms of the integrity of financial governance. Programmes that directly impact the interests of the wider public must be safeguarded to ensure they are targeted effectively, free from misuse, and provide the greatest possible benefit to programme beneficiaries.



MENJAGA PENERIMAAN NEGARA

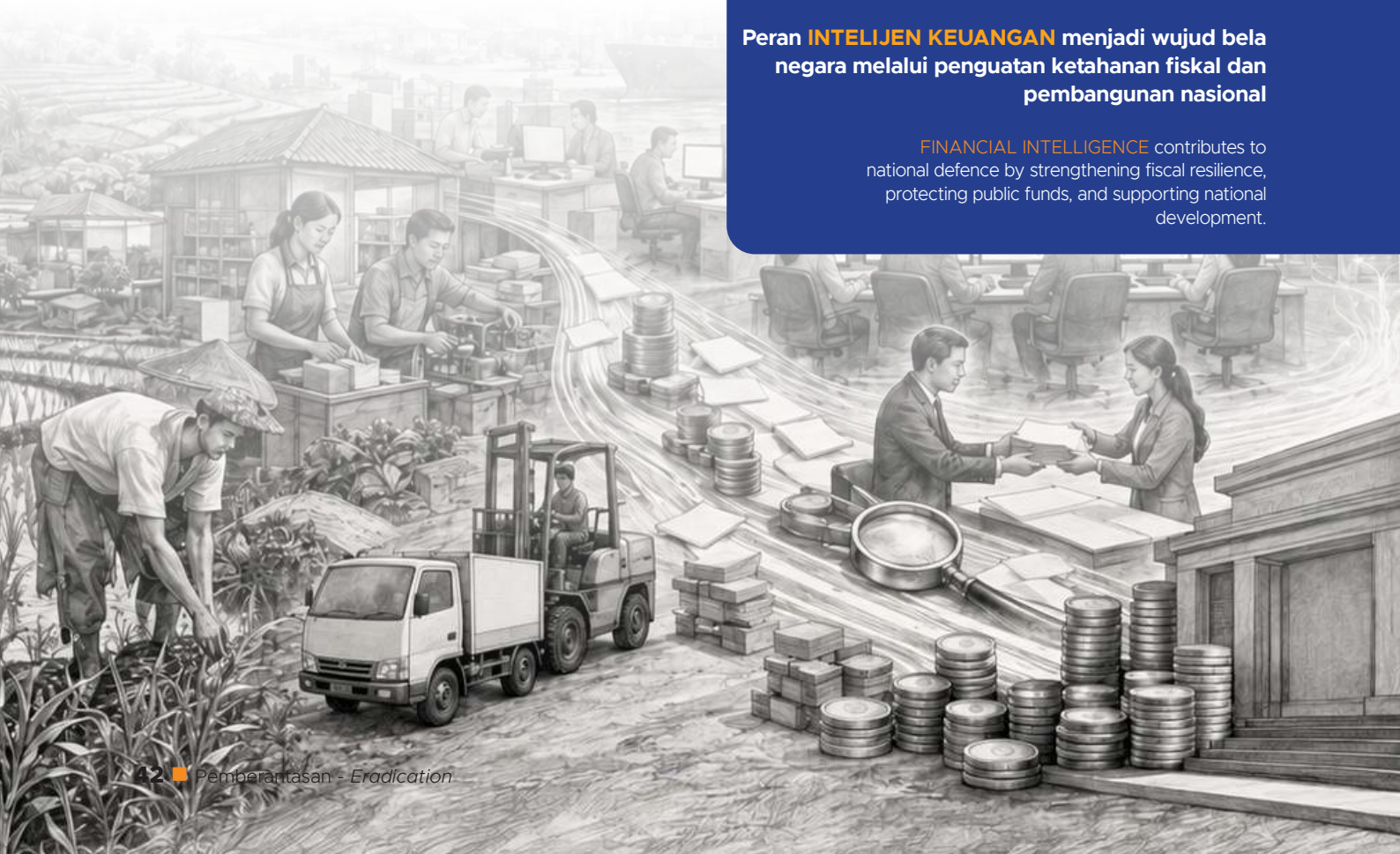
SAFEGUARDING STATE REVENUE

PAJAK merupakan sumber utama pembiayaan pembangunan dan penyelenggaraan negara. Oleh karena itu, menjaga optimalisasi penerimaan perpajakan merupakan bagian dari upaya memperkuat ketahanan ekonomi nasional. Melalui penyampaian Produk Intelijen Keuangan (PIK), baik secara proaktif maupun berdasarkan

TAXES are the primary source of funding for development and the running of the state. Therefore, ensuring the optimisation of tax revenue is part of the effort to strengthen national economic resilience. Through the provision of Financial Intelligence Products (PIK), both proactively and on request, the Financial Transaction Reports and Analysis

Peran INTELIJEN KEUANGAN menjadi wujud bela negara melalui penguatan ketahanan fiskal dan pembangunan nasional

FINANCIAL INTELLIGENCE contributes to national defence by strengthening fiscal resilience, protecting public funds, and supporting national development.



permintaan, PPATK mendukung Direktorat Jenderal Pajak dalam penegakan hukum dan pelaksanaan tugas di bidang perpajakan. Sinergi tersebut berkontribusi pada pengungkapan potensi penerimaan negara yang belum tergali. Selama periode 2020 hingga Juni 2026, pemanfaatan Produk Intelijen Keuangan PPATK telah menghasilkan penerimaan negara sebesar Rp20.265.452.211.259,00. Capaian tersebut mencerminkan peran intelijen keuangan dalam mendukung pengelolaan keuangan negara sekaligus menjadi wujud bela negara melalui penguatan ketahanan fiskal dan pembangunan nasional.

Centre (PPATK) supports the Directorate General of Taxes in law enforcement and the performance of its duties in the field of taxation. This synergy contributes to the identification of untapped potential for state revenue. During the period from 2020 to June 2026, the utilisation of PPATK's Financial Intelligence Products has generated state revenue amounting to IDR20.265.452.211.259,00. This achievement reflects the role of financial intelligence in supporting the management of state finances, whilst also serving as a manifestation of national defence through the strengthening of fiscal resilience and national development.

Selama periode 2020 hingga Juni 2026,

Pemanfaatan Produk Intelijen Keuangan PPATK
menghasilkan penerimaan negara

Rp20.265.452.211.259,00



KOLABORASI PENEGAKAN HUKUM

LAW ENFORCEMENT COLLABORATION

PEMBERANTASAN pencucian uang, pendanaan terorisme, hingga proliferasi senjata pemusnah massal bukanlah pertarungan yang bisa dimenangkan sendirian. Ini adalah wujud nyata sebuah kolaborasi strategis. Sebagai ujung tombak intelijen keuangan, apakah PPATK hanya bekerja di balik meja? Tentu tidak. Selama paruh pertama tahun 2026 saja, 108 pertemuan koordinasi telah dieksekusi bersama penegak hukum untuk membedah, melacak, dan membongkar kejahatan langsung dari akarnya.

Tidak hanya itu, PPATK turun langsung ke lapangan memberikan 8 kegiatan asistensi untuk mengawal penanganan perkara di berbagai daerah. Hebatnya, 6 di antaranya dilakukan secara proaktif. Kita menjemput bola, bukan sekadar menanti surat permintaan! Lalu, apakah laporan tersebut hanya menumpuk jadi laci arsip? Tentu tidak. Nyaris 76,39% atau sebanyak 6.472 dari total produk intelijen tersebut telah berhasil ditindaklanjuti. Sedangkan sepanjang semester I tahun 2026, telah ditembakkan 703 produk intelijen keuangan dengan realiasi sebanyak 88 diantaranya telah berhasil ditindak lanjuti atau sekitar 12.5%.

Angka-angka ini bukan sekadar statistik di atas kertas. Ini adalah alarm keras sekaligus bukti nyata bahwa jaring pemberantasan kejahatan keuangan kita bekerja kian mematikan, tidak menyisakan ruang bagi para pelakunya untuk bernapas lega.

COMBATING money laundering, terrorist financing and the proliferation of weapons of mass destruction is not a battle that can be won alone. It is a tangible manifestation of strategic collaboration. As the spearhead of financial intelligence, does the PPATK merely work from behind a desk? Certainly not. In the first half of 2026, 108 coordination meetings were held with law enforcement agencies to analyse, track down and dismantle criminal activities right at their source.

Not only that, but the PPATK went directly into the field to provide 8 assistance operations to oversee the handling of cases in various regions. Remarkably, 6 of these were carried out proactively. We took the initiative, rather than simply waiting for a formal request! So, do these reports simply pile up in filing cabinets? Certainly not. Nearly 76.39 per cent, or 6,472 of the total financial intelligence products, have been successfully followed up. Meanwhile, during the first half of 2026, 703 financial intelligence products were generated, of which 88—or approximately 12.5 per cent—have been successfully followed up.

These figures are not merely statistics on paper. They serve as a stark warning and clear evidence that our network for combating financial crime is becoming increasingly effective, leaving no room for the perpetrators to breathe a sigh of relief.

STATISTIK PERIODE JANUARI S.D. JUNI TAHUN 2026
STATISTICS FOR THE PERIOD JANUARY TO JUNE 2026



KEGIATAN KOORDINASI
COORDINATION ACTIVITIES

108

ASISTENSI LAPANGAN DAN PEMANFAATAN PRODUK INTELIJEN KEUANGAN
On-Site Assistance and Use of Financial Intelligence Products

1 ASISTENSI LANGSUNG DI LAPANGAN
Direct On-Site Assistance

8 KEGIATAN *Activites*

Mengawal penanganan perkara di berbagai daerah

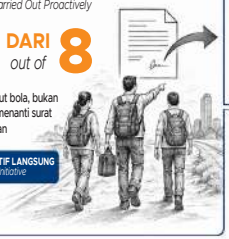


2 DILAKUKAN SECARA PROAKTIF
Carried Out Proactively

6 DARI *out of* **8**

Menjemput bola, bukan sekadar menanti surat permintaan

INISIATIF LANGSUNG *Direct Initiative*



3 TELAH DITINDAKLANJUTI
Followed Up

76,39%

6.472 PRODUK / *product*

Produk intelijen keuangan tidak berhenti sebagai arsip

BERHASIL DITINDAKLANJUTI *Successfully Followed Up*



4 DISAMPAIKAN PADA SEMESTER I 2026
Submitted in the first half of 2026

703 *Product*

88 Telah ditindaklanjuti *Followed Up*

12,5% REALISASI *Actual*



8 asistensi lapangan *on-site assistance* • **6** dilakukan proaktif *Conducted Proactively* • **6.472** proaktif ditindaklanjuti *proactively followed up* • SEMESTER I 2026 | *HALF YEAR 2026* **703** produk disampaikan *deliverables submitted* **88** ditindaklanjuti *followed up*



CHILD SEX EXPLOITATION WEEK OF ACTION

PEKAN AKSI MELAWAN EKSPLOITASI SEKSUAL ANAK

SELAIN pemberantasan judi *online* yang semakin kuat, PPATK bekerja sama dengan berbagai negara juga berfokus pada satu kejahatan lintas yurisdiksi yang membahayakan masa depan generasi muda, yakni *Child Sex Exploitation* (CSE) yang semakin memanfaatkan platform digital, media sosial, serta sistem pembayaran elektronik lintas negara. Sebagai tindak lanjut kerja sama dengan otoritas Australia, PPATK menjadi tuan rumah *CSE Week of Action* bersama AUSTRAC Australia, Bank Negara Malaysia, FIU Selandia Baru, dan FINTRAC Kanada.

Kegiatan ini dibuka dengan peningkatan pemahaman mengenai tren, tipologi dan *redflag* tindak pidana CSE dan terkini di masing-masing yurisdiksi serta mengedepankan pendekatan *on-site joint analysis* dan *real-time intelligence exchange* untuk mengidentifikasi pola, jaringan, serta aliran dana kejahatan digital transnasional. Hasil kegiatan berhasil mengerucutkan 133 *persons of interest* (POI) menjadi tiga kasus berisiko tinggi yang diprioritaskan sebagai *joint intelligence product* antar-FIU.

Keberhasilan tersebut menjadi model awal pengembangan mekanisme multilateral *intelligence sharing* di bawah *Financial Intelligence Consultative Group* (FICG) serta

IN addition to stepping up the crackdown on online gambling, PPATK is collaborating with various countries to focus on a cross-jurisdictional crime that threatens the future of the younger generation, namely Child Sexual Exploitation (CSE), which are increasingly exploiting digital platforms, social media and cross-border electronic payment systems. As a follow-up to its cooperation with the Australian authorities, the PPATK is hosting the CSE Week of Action, in collaboration with AUSTRAC (Australia), Bank Negara Malaysia, the New Zealand FIU and FINTRAC (Canada).

The event began with a focus on enhancing understanding of the latest trends, typologies and red flags relating to CSE offences in each jurisdiction, while prioritising an on-site joint analysis approach and real-time intelligence exchange to identify patterns, networks and the flow of funds associated with transnational digital crime. The outcome of the event successfully narrowed down 133 persons of interest (POIs) to three high-risk cases, which were prioritised as a joint intelligence product between FIUs.

This success serves as an initial model for the development of a multilateral intelligence-sharing mechanism under the Financial Intelligence Consultative Group (FICG) and opens

membuka peluang pelibatan lebih banyak FIU dari kawasan lain pada kegiatan serupa. Capaian ini memperkuat posisi PPATK sebagai penggerak kerja sama operasional lintas yurisdiksi dalam mendukung pendekatan *follow the money* untuk memutus jaringan eksploitasi seksual anak dan kejahatan siber lintas negara.

up opportunities for the involvement of more FIUs from other regions in similar activities. This achievement strengthens PPATK's position as a driving force for cross-jurisdictional operational cooperation in supporting the 'follow the money' approach to dismantling networks involved in the sexual exploitation of children and cross-border cybercrime.

PPATK IS HOSTING

CSE Week of Action

19–22 MEI 2026

in collaboration with AUSTRAC (Australia), Bank Negara Malaysia, the New Zealand FIU and FINTRAC (Canada)



KETERANGAN AHLI
EXPERT TESTIMONY

SETIAP kejahatan selalu meninggalkan jejak, dan jejak itu kerap tersembunyi di balik lalu lintas transaksi keuangan yang tampak biasa. Semakin canggih pelaku menyamarkan hasil kejahatan, semakin besar pula tanggung jawab negara untuk membongkar lapisan demi lapisan penyamaran tersebut. Sebagai *Financial Intelligence Unit* Indonesia, PPATK hadir bukan hanya untuk membaca pola transaksi, tetapi juga mengubah jejak keuangan menjadi bukti yang memperkuat penegakan hukum. Di tengah masifnya kejahatan ekonomi, termasuk maraknya perjudian *online* yang memanfaatkan sistem keuangan sebagai sarana pencucian uang, peran PPATK menjadi semakin penting dalam memastikan bahwa hasil kejahatan tidak pernah benar-benar menemukan tempat yang aman.

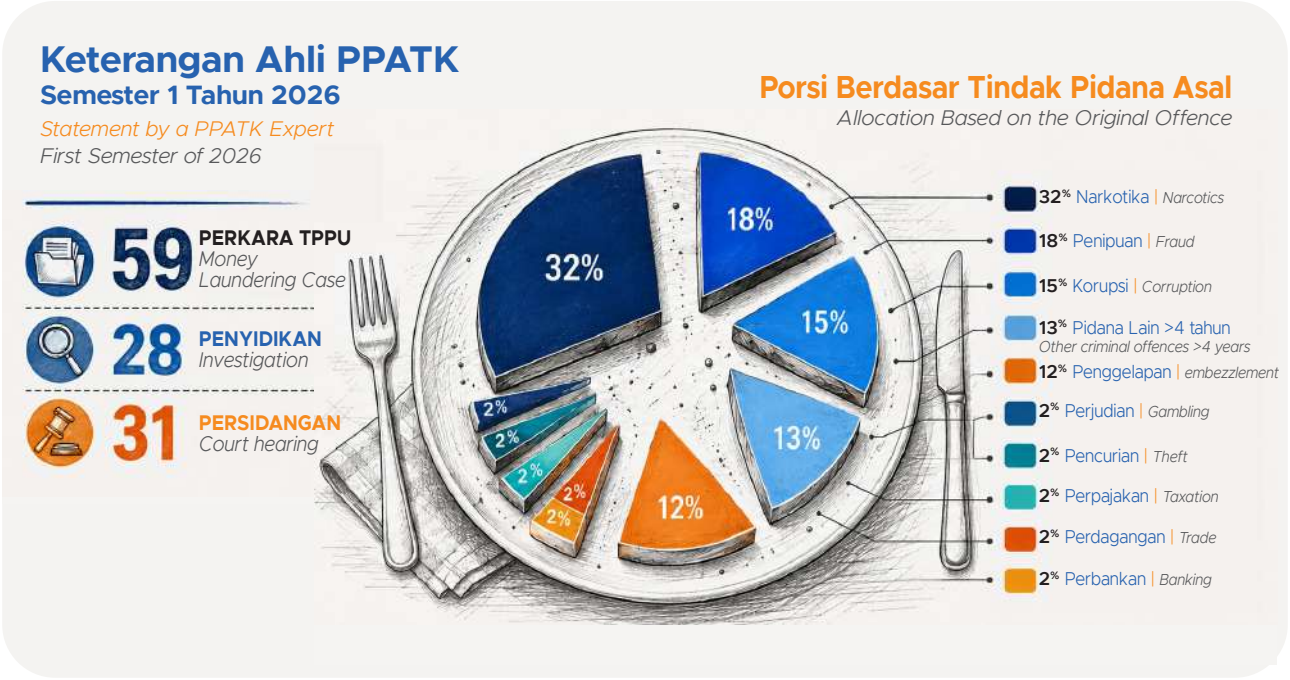
Komitmen tersebut diwujudkan melalui pemberian keterangan ahli yang mendukung proses penegakan hukum pada setiap tahapan perkara. Pada Semester I Tahun 2026, PPATK memberikan keterangan ahli pada 59 perkara tindak pidana pencucian uang, yang terdiri atas 28 perkara pada tahap penyidikan dan 31 perkara pada tahap persidangan. Tindak pidana asal didominasi oleh narkotika (32%), penipuan (18%), korupsi (15%), tindak pidana lain yang diancam pidana penjara empat tahun atau lebih (13%), penggelapan (12%), serta perjudian, pencurian, perpajakan, perdagangan, dan perbankan yang masing-masing sebesar 2%.

EVERY crime leaves a trail, and that trail is often hidden behind seemingly ordinary financial transactions. The more sophisticated the perpetrators are in concealing the proceeds of crime, the greater the state's responsibility to peel back the layers of that concealment, one by one. As Indonesia's Financial Intelligence Unit, PPATK exists not only to analyse transaction patterns, but also to transform financial traces into evidence that strengthens law enforcement. Amidst the massive scale of economic crime, including the proliferation of online gambling that exploits the financial system as a means of money laundering, PPATK's role is becoming increasingly vital in ensuring that the proceeds of crime never truly find a safe haven.

This commitment is realised through the provision of expert testimony supporting the law enforcement process at every stage of a case. In the first half of 2026, PPATK provided expert testimony in 59 money laundering cases, comprising 28 cases at the investigation stage and 31 cases at the trial stage. The predicate offences were predominantly drug-related offences (32 per cent), fraud (18 per cent), corruption (15 per cent), other criminal offences punishable by imprisonment of four years or more (13 per cent), embezzlement (12 per cent), and gambling, theft, tax offences, trade-related offences and banking offences, each accounting for 2 per cent.

Kategori tindak pidana lain tersebut meliputi perkara di bidang ITE, transfer dana, serta penghimpunan dana masyarakat tanpa izin dari Otoritas Jasa Keuangan. Dari keseluruhan perkara tersebut, PPATK mengidentifikasi 19 modus tindak pidana pencucian uang, dengan modus yang paling dominan berupa penggunaan rekening atas nama pihak lain yang dikuasai pelaku, pembelian aset atas nama orang lain, transaksi setor dan tarik tunai, serta penyalahgunaan perusahaan atau badan usaha sebagai sarana menampung dan mengalirkan dana hasil tindak pidana. Modus-modus tersebut juga menjadi pola yang berulang dalam praktik pencucian uang yang bersumber dari perjudian *online*, sehingga pengungkapan aliran dana menjadi salah satu kunci utama dalam memutus mata rantai kejahatan tersebut.

These other categories of criminal offences include cases relating to the Information and Electronic Transactions Act (ITE), fund transfers, and the collection of public funds without authorisation from the Financial Services Authority (OJK). From these cases as a whole, the PPATK has identified 19 methods of money laundering, the most prevalent of which involve the use of accounts in the names of third parties controlled by the perpetrators, the purchase of assets in the names of others, cash deposit and withdrawal transactions, and the misuse of companies or business entities as a means of holding and channelling the proceeds of crime. These methods also constitute recurring patterns in money laundering practices stemming from online gambling; consequently, tracing the flow of funds is one of the key factors in breaking the chain of such criminal activity.





Bab 2
Pencegahan
Chapter 2 - Prevention

NEGERI TERJAGA, INTEGRITAS TERPELIHARA
A Nation Protected, Integrity Preserved

Pencegahan adalah ikhtiar untuk menjaga sebelum sesuatu yang buruk terjadi. Ketika kejahatan semakin mudah masuk melalui teknologi dan sistem keuangan, pengetahuan dan kesadaran menjadi benteng pertama. Karena itu, PPATK terus memperkuat literasi, mengukur efektivitas kinerja rezim, dan membangun pengetahuan bersama agar masyarakat dan negara lebih siap menghadapi ancaman kejahatan keuangan.

Prevention is an effort to take precautions before something bad happens. As it becomes increasingly easy for crime to infiltrate through technology and financial systems, knowledge and awareness serve as the first line of defense. Therefore, PPATK continues to strengthen financial literacy, assess the effectiveness of the anti-money laundering regime, and build a shared understanding so that the public and the nation are better prepared to face the threat of financial crime.

MELIHAT POTRET INTEGRITAS SISTEM KEUANGAN INDONESIA

AN OVERVIEW OF THE INTEGRITY OF INDONESIA'S FINANCIAL SYSTEM

JUDI online bukan sekadar ilusi angka; ia adalah racun digital yang sistematis merusak sendi kehidupan bangsa. Ketika triliunan rupiah uang haram dari kejahatan ini bebas mengalir, pertanyaannya, seberapa tangguh benteng pertahanan keuangan kita? Apakah penerapan prinsip APUPPT (Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme) di republik ini sudah berjalan holistik dan optimal, atau hanya sekadar macan kertas?

Di sinilah Indeks Efektivitas Kinerja Rezim (IR) APUPPT hadir memotret realitas. Indeks ini bukan sekadar mengecek deretan kepatuhan, melainkan cermin seberapa efektif nyali negara dalam menjaga integritas sistem keuangan dan perekonomian nasional. Kini, progres tersebut tengah diuji. Tahun 2026 menjadi tonggak implementasi nasional pertama yang dipertajam dengan standar FATF 5th Round Methodology. Sebanyak 759 responden lintas instansi dikerahkan, dan hasilnya bersiap dibongkar pada Oktober nanti.

Hasil pengukuran tahun 2025 menunjukkan Indeks Rezim APUPPT Nasional sebesar 6,42, yang menempatkan Indonesia pada kategori "Cukup Efektif". Nilai ini menunjukkan bahwa rezim telah berjalan sesuai rencana, namun masih memerlukan perbaikan mayor pada berbagai aspek. Perbedaan yang cukup signifikan penilaian Indeks Rezim APU PPT di tahun ini terletak pada penajaman pertanyaan serta jumlah responden dan pihak yang terlibat

ONLINE gambling is not merely an illusion of numbers; it is a digital poison that systematically erodes the very fabric of national life. When trillions of rupiah in illicit funds from this crime flow freely, the question is: how resilient is our financial defence system? Is the implementation of the APUPPT (Anti-Money Laundering and Counter-Terrorist Financing) principles in this republic already holistic and optimal, or is it merely just a paper tiger?

This is where the APUPPT Regime Performance Effectiveness Index (IR) comes in to capture the reality. This index does not merely check a list of compliance items; rather, it reflects how effectively the state has the resolve to safeguard the integrity of the financial system and the national economy. Now, this progress is being put to the test. The year 2026 marks the first national implementation milestone, refined in line with the FATF 5th Round Methodology. A total of 759 respondents from across various agencies were surveyed, and the results are set to be unveiled this coming October.

The 2025 assessment results show that the National APUPPT Regime Index stands at 6.42, placing Indonesia in the 'Moderately Effective' category. This figure indicates that the regime has been operating as planned, but still requires major improvements in various areas.

A significant difference in this year's APU PPT Regime Index assessment lies in the refinement of the questions, as well as the number of respondents and stakeholders involved in the assessment. This will, of course, provide a broader and more representative picture. Ultimately, whether the results show an

untuk diuji. Tentu hal ini akan memberikan potret yang lebih lebih luas dan lebih representatif. Nantinya, peningkatan maupun penurunan hasil adalah tanggung jawab bersama untuk dijadikan pedoman dan evaluasi diri bagi Indonesia yang berintegritas dan memiliki sistem keuangan dan perekonomian negara yang kuat.

improvement or a decline, it is our shared responsibility to use them as a guide and for self-evaluation, with a view to ensuring that Indonesia maintains its integrity and possesses a strong national financial and economic system.

INDEKS REZIM APU PPT 2025



PENGUATAN LITERASI DAN KAJIAN KEILMUAN

STRENGTHENING FINANCIAL LITERACY AND ACADEMIC RESEARCH

MARAKNYA judi *online* yang semakin menyasar berbagai lapisan masyarakat, terutama kelompok ekonomi menengah ke bawah, telah menjadi ancaman serius bagi stabilitas sosial, ekonomi, dan ketahanan bangsa. Di balik praktik tersebut terdapat potensi tindak pidana pencucian uang yang memungkinkan pelaku menyamarkan hasil kejahatan melalui sistem keuangan. Karena itu, pemberantasan judi online memerlukan penegakan hukum yang kuat sekaligus penguatan literasi agar masyarakat mampu mengenali modus, risiko, dan dampaknya.

Sebagai wujud komitmen tersebut, PPATK terus memperkuat literasi anti pencucian uang dan pencegahan pendanaan terorisme (APU PPT) dengan melibatkan akademisi, pihak

THE PROLIFERATION of online gambling, which is increasingly targeting various sections of society—particularly the lower-middle and lower economic groups—has become a serious threat to the nation's social and economic stability and resilience. Behind these practices lies the potential for money laundering offences, which enable perpetrators to disguise the proceeds of crime through the financial system. Therefore, combating online gambling requires robust law enforcement alongside the strengthening of public awareness so that the public can recognise the methods, risks and impacts involved.

As a demonstration of this commitment, the PPATK continues to strengthen anti-money laundering and counter-terrorist financing (AML/CFT) literacy by engaging academics, reporting

Total Statistik Laporan Jurnal AML/CFT



Total Page View/Semester: 9,942

Rata-Rata Perbulan *Monthly average* 499

Rata-Rata Perbulan *Monthly average* 1,657

New Visitor 2,882

Total Visitors/semester 2,995

Rata-Rata New Visitor perbulan *Average New Visitors per month* 480

pelapor, aparat penegak hukum, serta masyarakat. Salah satu langkah strategisnya adalah menerbitkan Jurnal Anti Money Laundering/Counter Terrorism Financing (AML/CFT) Vol. 4 No. 2 Tahun 2026 bertema Money Laundering in Legal, Financial, and Islamic Economic Perspectives: Challenges, Risks, and Control Strategies. Publikasi ini diharapkan memperluas pemahaman publik mengenai keterkaitan judi online dan kejahatan keuangan.

Komitmen tersebut diperkuat melalui penyelenggaraan layanan Perpustakaan yang mencatat 254 transaksi peminjaman dan 627 kunjungan, baik secara daring maupun luring. Perpustakaan juga memiliki 9.685 eksemplar koleksi, yang terdiri atas

8.080	**Koleksi Umum** *General Collection items*
746	**Koleksi Referensi** *Reference Collection items*
102	**Reference** *Reference books*
86	**Koleksi Deposit** *Deposit Collection items*
64	**Koleksi Khusus** *General Collection items*

Selain itu, penyelenggaraan Pekan Literasi PPATK pada 9 s.d. 11 Juni 2026 dengan menghadirkan pameran buku, bazar, *talkshow, Silent Reading, Poetry on the Spot,* serta *talkshow* APU PPT yang melibatkan lebih dari 100 pustakawan Jabodetabek, menjadi bukti komitmen kuat PPATK dalam menciptakan ekosistem literasi yang kreatif, inovatif, dan menarik.

entities, law enforcement agencies and the public. One of its strategic measures is the publication of the Anti-Money Laundering/Counter-Terrorism Financing (AML/CFT) Journal, Vol. 4, No. 2, 2026, themed 'Money Laundering in Legal, Financial, and Islamic Economic Perspectives: Challenges, Risks, and Control Strategies'. This publication is expected to broaden public understanding of the links between online gambling and financial crime. This commitment is reinforced through the provision of library services, which recorded 254 loan transactions and 627 visits, both online and in person.

The library also holds a collection of 9,685 items, comprising

43	**Koleksi Peraturan dan Hukum** *Regulations and Law Collection items*
16	**Fiction** *Fiction*
16	**Koleksi Referensi** *Reference*
11	**Textbook** *Textbooks*
1	**Umum** *General*
519	**Koleksi lainnya** *Other collections*

Furthermore, the organisation of the PPATK Literacy Week from 9 to 11 June 2026—featuring a book fair, a bazaar, talk shows, Silent Reading, Poetry on the Spot, and an APUPPT talk show involving more than 100 librarians from the Greater Jakarta area—demonstrates PPATK's strong commitment to creating a

> "Melalui pendekatan literasi yang inklusif, PPATK membangun kesadaran kolektif untuk memerangi judi online sejak dini."
>
> "*Through an inclusive approach to literacy, PPATK is building collective awareness to combat online gambling from an early aget.*"

SAAT INFORMASI MENJADI PERTAHANAN

WHEN INFORMATION BECOMES A DEFENCE

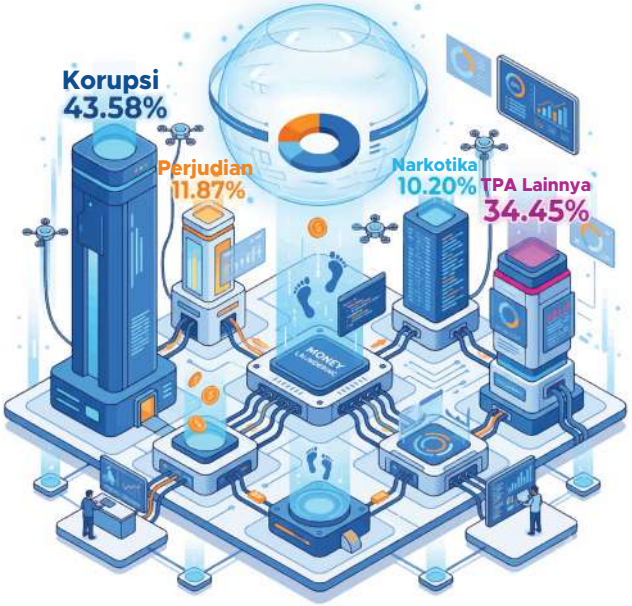
MELALUI tugas dan fungsinya, PPATK menjadikan komunikasi publik sebagai bagian dari bela negara dengan membangun kesadaran masyarakat untuk menjaga integritas sistem keuangan nasional dari ancaman pencucian uang dan pendanaan terorisme. Penguatan keterbukaan informasi, *media monitoring*, *media relations*, publikasi dan produksi konten edukatif, serta peliputan kegiatan strategis menjadi instrumen untuk meningkatkan literasi dan kepercayaan publik terhadap rezim APUPPT.

THROUGH its duties and functions, PPATK makes public communication part of national defence by raising public awareness to safeguard the integrity of the national financial system from the threats of money laundering and terrorist financing. Strengthening information transparency, media monitoring, media relations, the publication and production of educational content, and coverage of strategic activities serve as tools to enhance public literacy and trust in the AML/CFT regime.

Monitoring Pemberitaan
Media Monitoring



Topik Isu Berdasarkan Tindak Pidana Asal (TPA) Pencucian Uang
Topics by Predicate Offence (TPA) in Money Laundering



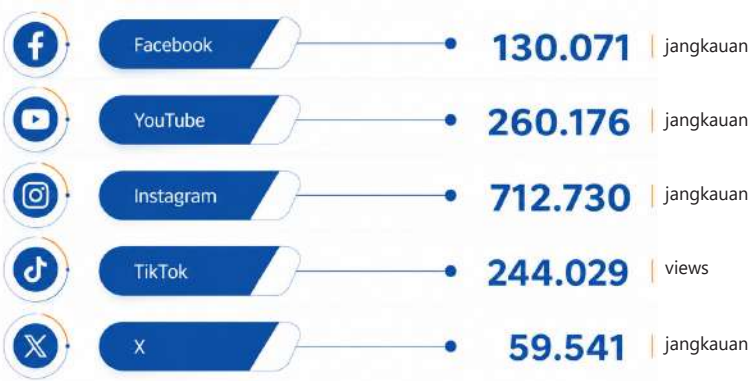
Publikasi Resmi
Official Publication



Produksi Konten
Content Production

PPATK telah memproduksi 442 konten selama satu semester pertama di tahun 2026. Semua konten tersebut telah menjangkau masyarakat melalui sejumlah kanal media sosial yang dikelola oleh PPATK dengan capaian jangkauan dan interaksi sebagai berikut :

PPATK produced 442 pieces of content during the first half of 2026. All of this content reached the public via a number of social media channels managed by PPATK, achieving the following reach and engagement figures:



"Ketika informasi dipahami dengan benar, ia berhenti menjadi sekadar kabar. Ketika disebarluaskan dengan jujur, ia menjelma menjadi benteng. Sebab, pertahanan sebuah bangsa tidak selalu dimulai dari senjata, melainkan dari kesadaran warganya. Di sanalah informasi menjadi garis pertahanan pertama melawan kejahatan keuangan."

"When information is properly understood, it ceases to be mere news. When disseminated honestly, it becomes a bulwark. For a nation's defence does not always begin with weapons, but with the awareness of its citizens. It is there that information becomes the first line of defence against financial crime."

KOLABORASI BERSAMA MASYARAKAT (LAYANAN BANTUAN DAN STATISTIK PENGADUAN MASYARAKAT)

COLLABORATION WITH THE PUBLIC (SUPPORT SERVICES AND STATISTICS ON PUBLIC COMPLAINTS)

Masyarakat Bertanya, PPATK Menjawab

The Public Asks, PPATK Answers

KITA tidak akan pernah membiarkan kejahatan pencucian uang, pendanaan terorisme, maupun racun transaksi judi *online* terus menggerogoti integritas ekonomi bangsa. Perlawanan semesta melawan kejahatan finansial ini mutlak menuntut kejelasan langkah dan keberanian masyarakat untuk tidak mengabaikan setiap kejanggalan di sekitarnya. Sebagai garda terdepan, PPATK hadir memecah kebuntuan informasi dari masyarakat dengan komitmen penuh menjawab setiap pertanyaan yang masuk melalui layanan bantuan siaga pada kanal WhatsApp Resmi PPATK dan email call195@ppatk.go.id. Terpantau sebanyak 19.389 interaksi telah direspon sejak Januari hingga Juni tahun 2026.

WE will never allow the crimes of money laundering, terrorist financing, or the toxic effects of online gambling transactions to continue to erode the nation's economic integrity. This all-out fight against financial crime absolutely demands clear action and the courage of the public not to ignore any irregularities around them. As the frontline defender, PPATK is here to break the information deadlock with the public, fully committed to answering every enquiry received via its on-call assistance service on PPATK's official WhatsApp channel and via email at call195@ppatk.go.id. A total of 19,389 interactions have been responded to from January to June 2026.

Bulan *Month*	**Total Interaksi WA** *Total WhatsApp Interactions*	**Total Email** *Total Email*	**Total Interaksi** *Total Interactions*
Jan 2026	2.403	800	12
Feb 2026	2.099	625	1
Mar 2026	2.379	601	1
Apr 2026	3.350	840	1
Mei 2026	2.704	722	37
Jun 2026	2.188	678	48

Data Interaksi yang Diterima Tim Layanan Bantuan Jan-Jun 2026
Sumber data: Tim Layanan Bantuan PPATK

Interaction Data Received by the Support Services Team, Jan–Jun 2026
Data source: PPATK Support Services

Membendung Kejahatan Keuangan bersama Masyarakat

Combating Financial Crime Together with the Public

"Ketika informasi dipahami dengan benar, ia berhenti menjadi sekadar kabar. Ketika disebarluaskan dengan jujur, ia menjelma menjadi benteng. Sebab, pertahanan sebuah bangsa tidak selalu dimulai dari senjata, melainkan dari kesadaran warganya. Di sanalah informasi menjadi garis pertahanan pertama melawan kejahatan keuangan."

"When information is properly understood, it ceases to be mere news. When disseminated honestly, it becomes a bulwark. For a nation's defence does not always begin with weapons, but with the awareness of its citizens. It is there that information becomes the first line of defence against financial crime."



Sepanjang Semester pertama tahun 2026, Layanan Pengaduan Masyarakat telah menerima 198 aduan dengan rincian 118 aduan perorangan, dan 80 aduan berasal dari lembaga/komunitas. Sinergi ini menegaskan bahwa perlindungan terhadap bangsa tidak hanya lahir dari kebijakan, tetapi juga dari keberanian masyarakat untuk peduli dan bertindak. Ketika pemerintah dan masyarakat berjalan dalam irama yang sama, ruang gerak pelaku kejahatan semakin sempit. Sebab menjaga kesejahteraan rakyat dan mengawal kemajuan Indonesia bukanlah tugas yang dapat dipikul sendiri, melainkan ikhtiar bersama yang harus terus dirawat dan diperkuat.

During the first half of 2026, the Public Complaints Service received 198 complaints, comprising 118 from individuals and 80 from organisations or communities. This synergy underscores that the protection of the nation stems not only from policy, but also from the public's courage to care and take action. When the government and the public move in unison, the scope for criminals to operate becomes increasingly limited. For safeguarding the people's welfare and steering Indonesia's progress is not a task that can be shouldered alone, but rather a collective endeavour that must be continually nurtured and strengthened.

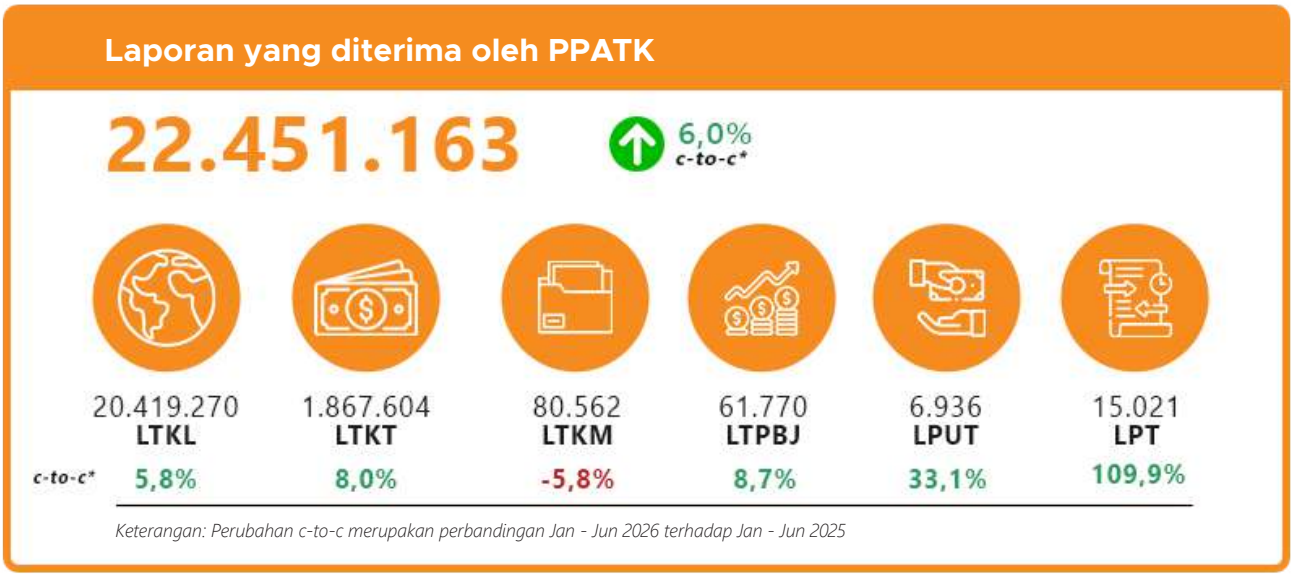
DETEKSI KEJAHATAN MELALUI ANGKA

DETECTING CRIME THROUGH FIGURES

APA yang sesungguhnya disembunyikan oleh kejahatan keuangan? Jawabannya sering kali tersimpan dalam data yang luput dibaca. Itulah sebabnya statistik APU PPT menjadi denyut analisis PPATK. Mengubah angka menjadi informasi, informasi menjadi kewaspadaan, dan kewaspadaan menjadi pertahanan bagi Indonesia.

WHAT is financial crime really concealing? The answer often lies in data that has been overlooked. That is why APU PPT statistics form the heart of PPATK's analysis. Turning figures into information, information into vigilance, and vigilance into a defence for Indonesia.

Laporan yang diterima oleh PPATK



Keterangan: Perubahan c-to-c merupakan perbandingan Jan - Jun 2026 terhadap Jan - Jun 2025

Angka di atas bukan sekedar laporan. Setiap angka bercerita kondisi dan situasi terkini transaksi keuangan yang ada di Indonesia. Melalui angka tersebut, pemerintah, aparat penegak hukum, pihak pelapor, hingga masyarakat dapat menjadikannya sebagai pedoman untuk berkontribusi dalam upaya pencegahan Pencucian Uang, Pendanaan Terorisme, dan Pendanaan Proliferasi Senjata Pemusnah Massal.

The figures above are not merely statistics. Each figure reflects the current state and situation of financial transactions in Indonesia. Through these figures, the government, law enforcement agencies, reporting entities and the general public can use them as a guide to contribute to efforts to prevent money laundering, terrorist financing and the financing of the proliferation of weapons of mass destruction.

Statistik Registrasi Pihak Pelapor pada goAML

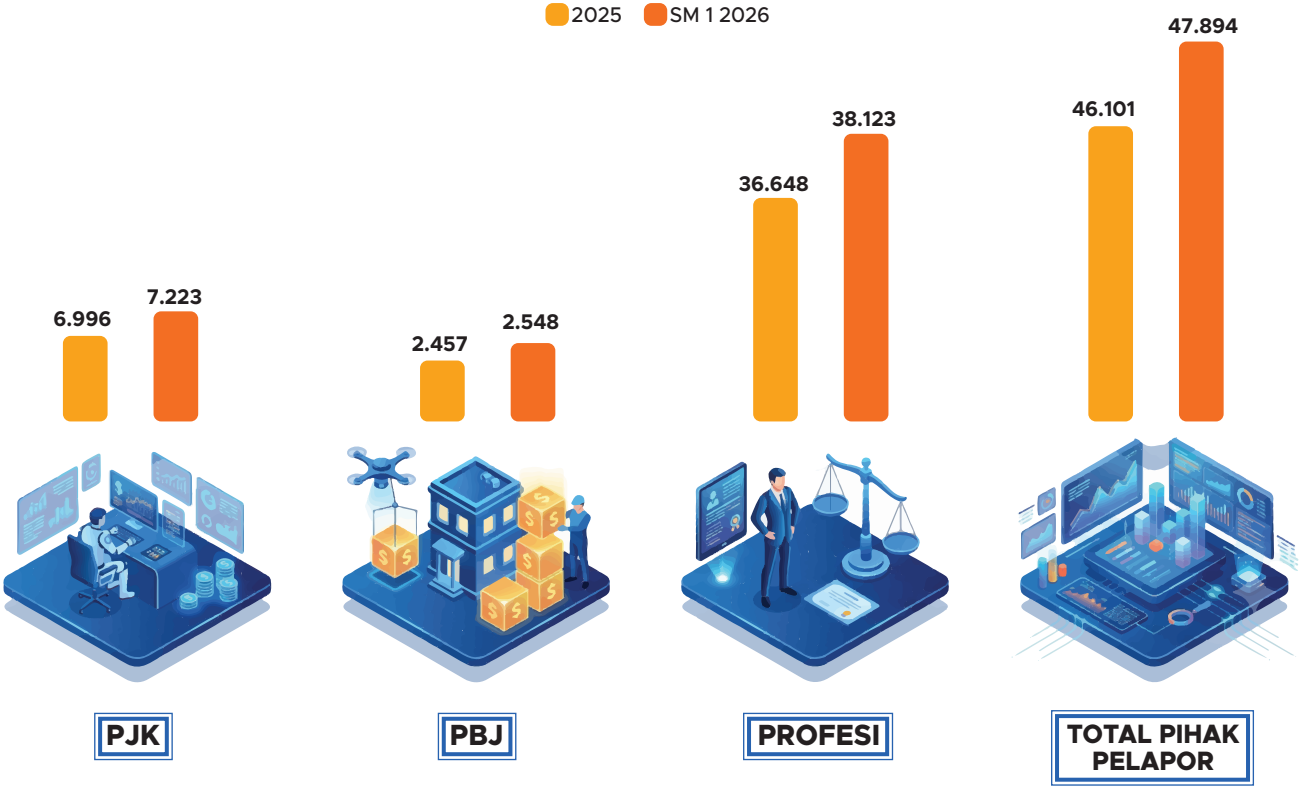
Statistics on Reporting Entities Registered with goAML

Pencucian uang hanya akan berhasil ketika transaksi luput dari pengawasan. Itulah sebabnya PPATK memperkuat goAML dengan memastikan setiap Pihak Pelapor menjadi bagian dari sistem deteksi dini. Selama Semester I tahun 2026, PPATK telah mendorong pihak pelapor untuk terdaftar di aplikasi goAML, dan angka pihak pelapor telah mencapai 47.894 pihak, atau terjadi peningkatan sejumlah 1.793 pihak.

Money laundering can only succeed when transactions evade scrutiny. That is why PPATK is strengthening goAML by ensuring that every reporting entity forms part of the early detection system. During the first half of 2026, PPATK has encouraged reporting entities to register on the goAML application, and the number of reporting entities has reached 47,894, representing an increase of 1,793 entities.

TOTAL ORGANISASI AKTIF PADA GOAML

Total number of active organizations on goAML



Penguatan Kapasitas Punggawa

Capacity Building for Key Personnel

Secara berkala, PPATK memberikan pelatihan, pembinaan, dan asistensi kepada pihak pelapor dan berbagai mitra dalam Rezim APU PPT, untuk mendorong Pihak Pelapor dalam menerapkan Prinsip Mengenali Pengguna Jasa (PMPJ) serta melaksanakan kewajiban pelaporan kepada PPATK secara efektif. Hal ini guna membentuk garda depan yang tangguh dalam menghalau masuknya kejahatan keuangan melalui celah-celah yang mungkin terdeteksi oleh para pelakunya.

On a regular basis, PPATK provides training, guidance and assistance to reporting entities and various partners within the Anti-Money Laundering and Counter-Terrorist Financing (AML/CTF) regime, to encourage reporting entities to apply the Know Your Customer (KYC) principles and fulfil their reporting obligations to PPATK effectively. This is aimed at establishing a robust frontline defence to ward off the infiltration of financial crime through loopholes that perpetrators might exploit.

Pembinaan dan Asistensi
Guidance and Assistance

Bulan	Jenis Pihak Pelapor	Jumlah Peserta
Februari Luring (Cirebon)	Koperasi yang Melakukan Kegiatan Simpan Pinjam, Properti/Agen Properti, Lembaga Keuangan Mikro	42 Peserta
Maret (Daring)	Pejabat Pembuat Akta Tanah, Penyedia Barang dan/atau Jasa Lain	31 Peserta
April (Daring)	Pejabat Pembuat Akta Tanah, Penyedia Barang dan/atau Jasa Lain, Lembaga Keuangan Mikro	81 Peserta
Mei (Daring)	Pejabat Pembuat Akta Tanah	36 Peserta
Juni (Daring dan Luring)	Pejabat Pembuat Akta Tanah, Koperasi yang Melakukan Kegiatan Simpan Pinjam	59 Peserta

Klinik GoAML
GoAML Clinic

Tanggal	Jenis Pihak Pelapor	Jumlah Peserta
06 Feb 2025	Pedagang Fisik Emas Digital	4 Perusahaan
18 Jun 2025	Koperasi yang Melakukan Kegiatan Simpan Pinjam, Bank Perkreditan Rakyat	10 Perusahaan



KOLABORASI DENGAN SEKTOR PRIVAT
COLLABORATION WITH THE PRIVATE SECTOR

MAMPUKAH satu lembaga melawan kejahatan keuangan sendirian? Tentu tidak. Kekuatan Rezim APU PPT lahir dari berbagai kolaborasi, salah satunya dengan sektor privat, yang memasok informasi berkualitas bagi analisis PPATK. Sepanjang semester 1 tahun 2026, kolaborasi dengan sektor privat rutin dibangun.

CAN a single agency combat financial crime on its own? Certainly not. The strength of the APUPPT regime stems from various collaborations, one of which is with the private sector, which provides high-quality information for PPATK's analysis. Throughout the first half of 2026, collaboration with the private sector was routinely developed.

Pertemuan Tahunan (Annual Meeting) PPATK Bidang Pelaporan Tahun 2026
PPATK Annual Meeting on Reporting for 2026

Kejahatan keuangan tidak menunggu negara bersiap, maka pencegahan tidak boleh terlambat. Annual Meeting Bidang Pelaporan Tahun 2026 menjadi ikhtiar PPATK menyatukan regulator dan seluruh Pihak Pelapor dalam memperkuat kualitas pelaporan serta efektivitas Rezim APUPPT. Sebab, kejahatan paling mudah dihentikan sebelum sempat berkembang.

Financial crime does not wait for a country to be prepared, so prevention must not be delayed. The 2026 Annual Reporting Meeting is part of PPATK's efforts to bring regulators together and all reporting entities to enhance the quality of reporting and the effectiveness of the AML/CFT regime. After all, crime is easiest to stop before it has a chance to take root.





Optimalisasi Kewajiban Pelaporan dan Peningkatan Kualitas Laporan Transaksi (LT) PBJ melalui Pemanfaatan XML Converter

Optimisation of Reporting Obligations and Improvement of the Quality of Transaction Reports (LT) for Public Procurement through the Use of an XML Converter

Pada bulan Juni 2026, Direktorat Pelaporan PPATK menyelenggarakan kegiatan Asistensi Teknis Optimalisasi Kewajiban Pelaporan dan Peningkatan Kualitas Laporan Transaksi (LT) PBJ melalui Pemanfaatan XML Converter di Gedung PPATK, Jakarta Pusat. Kegiatan ini diikuti oleh 41 peserta dari 18 Pedagang Kendaraan Bermotor dan 16 peserta dari 13 Perusahaan Properti/Agen Properti di Wilayah DKI Jakarta, dan masih melakukan web input di aplikasi goAML. Kegiatan ini bertujuan mendorong optimalisasi pemanfaatan XML Converter sebagai sarana penyampaian laporan yang lebih efisien, terstandar, dan terstruktur guna mendukung peningkatan kualitas laporan.

In June 2026, the PPATK Reporting Directorate organised a Technical Assistance event on the Optimisation of Reporting Obligations and Improvement of the Quality of PBJ Transaction Reports (LT) through the Use of an XML Converter at the PPATK Building in Central Jakarta. The event was attended by 41 participants from 18 motor vehicle dealers and 16 participants from 13 property companies/estate agents in the DKI Jakarta region, all of whom are still submitting reports via the goAML application. The event aimed to encourage the optimised use of the XML Converter as a means of submitting reports in a more efficient, standardised and structured manner, thereby supporting improvements in the quality of reports.

Focus Group Discussion (FGD) Evaluasi Kualitas Laporan dan Penyampaian Rancangan Standar Kualitas Laporan bagi Bank Umum

Focus Group Discussion (FGD) on the Evaluation of Report Quality and the Presentation of the Draft Report Quality Standards for Commercial Banks



Laporan yang berkualitas bukan sekadar data, melainkan senjata pertama melawan kejahatan keuangan. Melalui FGD bersama lebih dari 100 Bank Umum, PPATK menyatukan standar kualitas pelaporan agar setiap informasi mampu mempercepat deteksi dini. Sebab, ketika laporan semakin tajam, perlindungan terhadap integritas sistem keuangan pun semakin kuat.

High-quality reports are not merely data; they are the first line of defence against financial crime. Through focus group discussions involving more than 100 commercial banks, the PPATK has harmonised reporting quality standards to ensure that every piece of information can facilitate early detection. This is because the more detailed the reports are, the stronger the protection of the financial system's integrity becomes.

MENAKAR KEPATUHAN PIHAK PELAPOR PPATK

ASSESSING COMPLIANCE AMONG PPATK REPORTING ENTITIES



KEJAHATAN Kejahatan keuangan tak selalu mengetuk dari luar; terkadang ia tumbuh dari celah yang dibiarkan terbuka di dalam. Karena itu, audit kepatuhan PPATK hadir bukan sekadar untuk memeriksa, tetapi memastikan setiap Pihak Pelapor tetap teguh sebagai garda terdepan yang bekerja dengan integritas, patuh, dan bebas dari penyimpangan. Ketika benteng pertama tetap kokoh, ruang bagi pencucian uang semakin sempit, di situlah pengawasan menjadi pencegahan, dan kepatuhan menjadi penjaga kepercayaan terhadap sistem keuangan Indonesia.

PPATK berperan memastikan efektivitas penerapan Program APU, PPT, dan PPPSPM melalui pengawasan berbasis risiko terhadap Penyedia Jasa Keuangan (PJK). Pengawasan mencakup penerapan lima pilar Program APU PPT PPPSPM serta kepatuhan terhadap kewajiban pelaporan transaksi. Selain itu, PPATK memperkuat integritas sistem keuangan melalui koordinasi dengan Lembaga Pengawas dan Pengatur (LPP) serta bimbingan teknis untuk meningkatkan kapasitas pihak pelapor dalam mencegah dan mendeteksi TPPU, TPPT, dan PPPSPM

FINANCIAL crime does not always come from outside; sometimes it grows from loopholes left open within. Therefore, PPATK compliance audits are not merely for the sake of inspection, but to ensure that every Reporting Entity remains steadfast as the frontline defence, operating with integrity, in compliance with regulations, and free from misconduct. When the first line of defence remains strong, the scope for money laundering narrows; it is here that supervision becomes prevention, and compliance safeguards trust in Indonesia's financial system.

The PPATK plays a role in ensuring the effective implementation of the Anti-Money Laundering (AML), Counter-Terrorist Financing (CTF) and Prevention of the Financing of Terrorism and the Proliferation of Weapons (PPPSPM) Programmes through risk-based supervision of Financial Service Providers (FSPs). Supervision covers the implementation of the five pillars of the AML, CTF and CFT programmes, as well as compliance with transaction reporting obligations. Furthermore, PPATK strengthens the integrity of the financial system through coordination with Supervisory and Regulatory Bodies (LPP) and by providing technical guidance to enhance the capacity of reporting entities to prevent and detect money laundering, terrorist financing and the financing of serious crimes.

Pengawasan Penyedia Jasa Keuangan
Supervision of Financial Services Providers

Kegiatan Audit Kepatuhan PJK
Compliance Audit Activities for Financial Services Providers

Jenis PJK	Jumlah	Mekanisme Audit
Kegiatan Usaha Pedagang Valuta Asing Bukan Bank (KUPVA BB) *Business activities of non-bank foreign exchange dealers*	4	*Joint Audit* dengan Bank Indonesia
PJP–Layanan Remitansi *Remittance services*	4	
Penyelenggara Layanan Transaksi Keuangan Berbasis Teknologi Informasi *Provider of information technology-based financial transaction services*	1	
Pialang Berjangka *futures broker*	1	*Joint Audit* dengan BAPPEBTI
Pedagang Fisik Emas Digital (PFED) *retailers of physical and digital gold*	1	
Perusahaan Asuransi *insurance company*	1	*Joint Audit* dengan OJK
Pedagang Aset Keuangan Digital (PKAD) *digital financial asset trader*	1	
Layanan Urun Dana Berbasis Teknologi Informasi/Securities Crowd Funding (SCF) *Securities Crowd Funding (SCF)*	1	Audit Khusus
DPLK	1	
Pergadaian *pawnbroker*	1	
Total	**16**	



Pelaksanaan Bimbingan Teknis Penyedia Jasa Keuangan
Delivery of Technical Guidance for Financial Service Providers



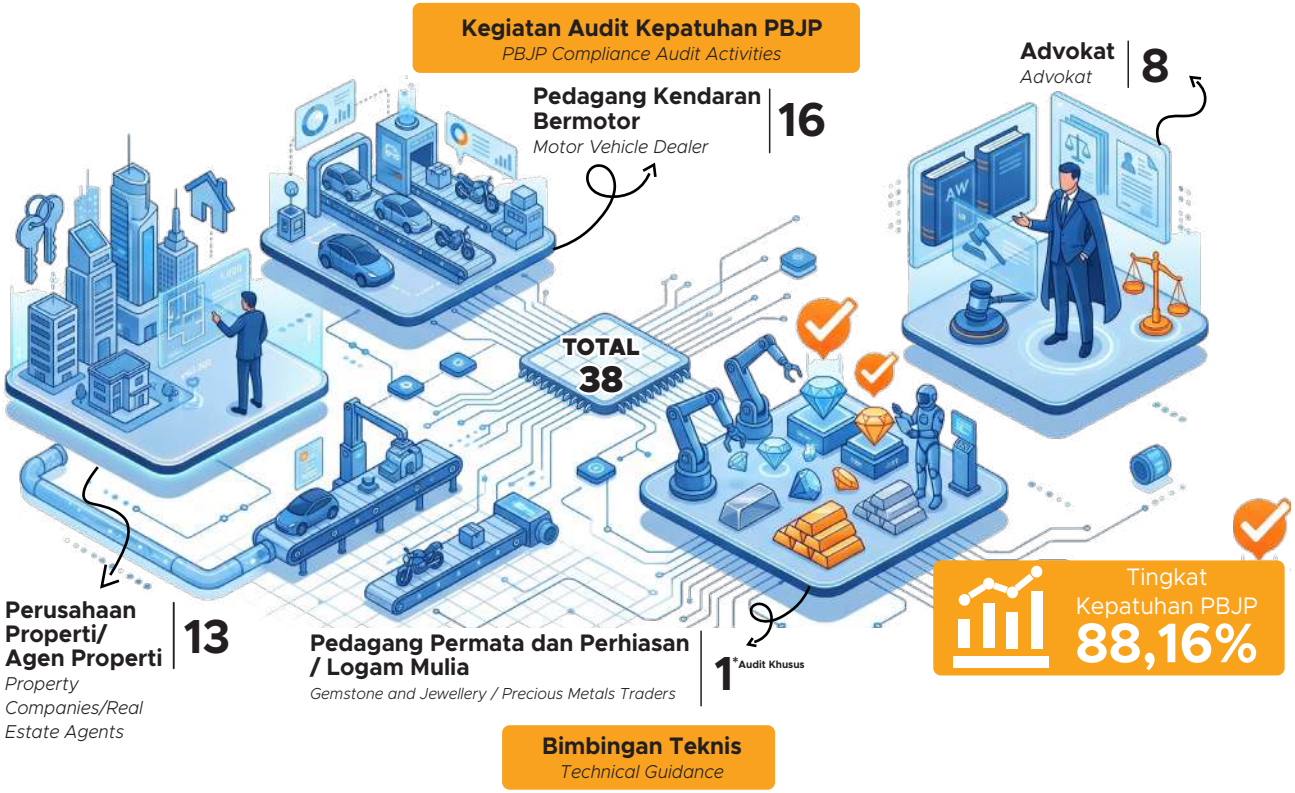
Usulan Rekomendasi Sanksi
Proposed Sanctions

Selain melakukan upaya penguatan sumber daya manusianya, PPATK juga turut memberikan rekomendasi pengenaan sanksi terhadap pihak pelapor PJK yang dinilai tidak patuh dalam menyampaikan laporan, yakni mencapai 118 PJK dengan jumlah laporan terlambat mencapai 165.483 laporan.

In addition to taking steps to strengthen its human resources, the PPATK has also recommended the imposition of sanctions against financial service providers found to be non-compliant in submitting reports; this involves 118 PJKs, with a total of 165,483 late reports.

Jenis PJK *Types of financial service providers*	**Jumlah PJK** *Number of financial service providers*	**Jumlah Laporan Terlambat** *Number of late reports*
PJP Layanan Remitansi *Remittance service provider*	41	159.588
Kegiatan Usaha Pedagang Valuta Asing Bukan Bank (KUPVA BB) *Non-bank foreign exchange business activities*	76	5.892
Penyelenggara *e-money* dan/atau *e-wallet* *e-money provider*	1	3
Total	**118**	**165.483**

Pengawasan Kepatuhan Penyedia Barang dan/atau Jasa lain, dan Profesi Lainnya
Supervision of Designated non-Financial Business and Professions



Jenis Industri/*Industry Sector*	Jumlah/*Nominal*
Perusahaan Properti/Agen Properti/*Property Companies/Real Estate Agents*	229
Pedagang Kendaraan Bermotor/*Motor vehicle delaers*	113
Pedagang Permata dan Perhiasan / Logam Mulia/*Gemstone and Jewellery / Precious Metals Traders*	7
Advokat /*Advokat*	61
Akuntan Publik /*Public Accountant*	1
Perencana Keuangan/*Financial Planner*	24
Balai Lelang /*Auction House*	1
Kantor Pelayanan Kekayanan Negara dan Lelang (KPKNL)/*State Assets and Auctions Service Office*	4
Total	**440**

Pengenaan Sanksi atas Keterlambatan Penyampaian Laporan

Imposition of Sanctions for Late Submission of Reports

Pembinaan adalah satu sisi dari kepatuhan. Sisi lainnya adalah pengawasan yang tegas dan konsisten. Di titik inilah PPATK memastikan bahwa kewajiban tidak berhenti sebagai imbauan, tetapi dijalankan sebagai komitmen. Melalui pengenaan sanksi administratif serta penyampaian rekomendasi pengenaan sanksi atas keterlambatan penyampaian Laporan Transaksi (LT) dan Laporan Transaksi Keuangan Mencurigakan (LTKM), kepatuhan diuji bukan hanya dari niat, melainkan dari tindakan.

Bagi Pihak Pelapor yang terlambat untuk pertama kali, teguran tertulis menjadi pengingat bahwa setiap kewajiban memiliki konsekuensi. Namun ketika keterlambatan berulang, denda administratif diberlakukan sebagai penegasan bahwa kelalaian tidak dapat terus ditoleransi. Sementara itu, terhadap Pihak Pelapor yang berada di bawah kewenangan Lembaga Pengawas dan Pengatur (LPP) selain PPATK, Direktorat Pengawas Kepatuhan (PBJP) menyampaikan rekomendasi pengenaan sanksi kepada LPP terkait agar penegakan kepatuhan berjalan selaras dan berkesinambungan.

Rincian pengenaan sanksi administratif oleh PPATK sebagai LPP maupun rekomendasi pengenaan sanksi kepada LPP lainnya selama periode Januari–Juni 2026 disajikan pada tabel berikut.

Guidance is one aspect of compliance. The other is firm and consistent oversight. It is at this point that PPATK ensures that obligations do not remain mere recommendations, but are carried out as commitments. Through the imposition of administrative sanctions and the issuance of recommendations for sanctions regarding late submission of Transaction Reports (LT) and Suspicious Financial Transaction Reports (STR), compliance is tested not merely by intention, but by action.

For Reporting Entities that are late for the first time, a written warning serves as a reminder that every obligation carries consequences. However, where delays recur, administrative fines are imposed to emphasise that negligence cannot continue to be tolerated. Meanwhile, for Reporting Entities falling under the authority of Supervisory and Regulatory Bodies (LPPs) other than the PPATK, Directorate of Comliance Supervision for Designated non-Financial Business and Professions submits recommendations for the imposition of sanctions to the relevant LPPs to ensure that compliance enforcement is consistent and continuous.

Details of the administrative sanctions imposed by the PPATK in its capacity as an LPP, as well as recommendations for the imposition of sanctions on other LPPs during the period January–June 2026, are presented in the following table.

Tabel Pengenaan Sanksi Administratif Periode Januari – Juni 2026
Table of Administrative Sanctions for the Period January–June 2026

Jenis Industri *Industry Sector*	**Jenis Industri** *Industry Sector*	**Jumlah Pihak Pelapor** *Number of Reporting Parties*	**Nominal (Rp)** *Nominal (IDR)*
Teguran Tertulis *Written Warning*	Perusahaan Properti/Agen Properti/*Property Companies/Real Estate Agents*	44	-
	Perusahaan Properti/*Property Agent*	38	-
Denda Administratif *Administrative Fines*	Pedagang Kendaraan Bermotor/*Motor Vehicle Dealer*	65	Rp 296.800.000,00
	Perusahaan Properti/*Property Agent*	76	Rp281.475.000,00
	Pedagang Permata dan Perhiasan/Logam Mulia/*Gemstone and Jewellery / Precious Metals Traders*	3	Rp950.000,00
Total		**226**	**Rp579.225.000,00**

Tabel Rekomendasi Pengenaan Sanksi Kepada LPP Periode Januari – Juni 2026
Table of Recommended Sanctions for Supervisory and Regulatory Bodies January–June 2026

Jenis Industri *Industry Sector*	**Jumlah Pihak Pelapor** *Number of Reporting Parties*	**LPP**
Balai Lelang *Auction House*	5	Kementerian Keuangan *Ministry of Finance*
Kantor Pelayanan Kekayaan Negara dan Lelang *State Assets and Auctions Service Office*	43	
Total	**48**	

INISIATIF PENCEGAHAN RISIKO TPPU, TPPT, DAN PPSPM

INITIATIVES TO PREVENT MONEY LAUNDERING, TERRORIST FINANCING AND THE PROLIFERATION OF WEAPONS OF MASS DESTRUCTION

Mutakhirkan Penilaian Risiko Terkini

Updating the Current Risk Assessment



KEJAHATAN finansial kini tak lagi mengenal batas yurisdiksi, memaksa Indonesia merapatkan barisan menghadapi sindikat lintas negara yang kian berani. Demi memperkokoh benteng pertahanan, PPATK bersama tiga puluh satu lembaga negara tengah meramu pemutakhiran dokumen Penilaian Risiko Nasional yang ditargetkan rampung pada Agustus 2026. Tak sekadar mengejar kepatuhan standar internasional, langkah ini adalah upaya mutlak untuk membongkar anatomi kejahatan terorganisir dan manuver pencucian uang global.

Dokumen strategis ini pantang hanya menjadi tumpukan kertas birokrasi, melainkan harus menjelma sebagai alarm bising yang mampu mendeteksi setiap denyut ancaman sejak dini. Dentang alarm inilah yang kelak akan membangunkan kewaspadaan penuh, memandu arah kebijakan agar negara tak lagi buta arah dalam merumuskan strategi. Karena saat penjahat keuangan kian lincah bermutasi, rezim integritas negara harus memegang kendali dan pantang untuk terus-menerus dipecundangi.

FINANCIAL crime now transcends jurisdictional boundaries, forcing Indonesia to close ranks in the face of increasingly brazen transnational syndicates. To strengthen its defences, the PPATK, together with thirty-one state agencies, is currently finalising an update to the National Risk Assessment document, which is scheduled for completion in August 2026. This initiative goes beyond mere compliance with international standards; it is an essential effort to unravel the anatomy of organised crime and global money laundering schemes.

This strategic document must not merely become a pile of bureaucratic paperwork; rather, it must serve as a loud alarm capable of detecting every pulse of a threat at an early stage. It is the ringing of this alarm that will, in time, rouse full vigilance and guide policy direction so that the state is no longer at a loss when formulating strategies. For as financial criminals become increasingly agile and adapt, the state's integrity regime must maintain control and refuse to be continually outmanoeuvred.

KOLABORASI ANTAR LEMBAGA NASIONAL

COLLABORATION BETWEEN NATIONAL INSTITUTIONS

Sinergi Kuat, Kejahatan Tamat!
Strong Synergy, an End to Crime!

KEJAHATAN finansial beroperasi dalam senyap dan melintas batas, menuntut negara tak sekadar hadir namun harus bersinergi tegas. Sepanjang tahun 2026, PPATK melalui Direktorat Strategi dan Kerjasama Dalam Negeri telah mengunci 10 kesepakatan—berupa 8 Nota Kesepahaman dan 2 Perjanjian Kerja Sama—memastikan kolaborasi ini tak sekadar parade tanda tangan belaka. Deretan dokumen ini adalah mesin penggerak pertukaran intelijen dan sinkronisasi kebijakan, agar aparat negara tak

FINANCIAL crime operates covertly and across borders, requiring the state not merely to be present but to engage in resolute collaboration. Throughout 2026, the PPATK, through Directorate of Domestic Strategy and Cooperation, has finalised 10 agreements—comprising 8 Memoranda of Understanding and 2 Cooperation Agreements—ensuring that this collaboration is more than just a mere signing ceremony. This series of documents serves as the driving force behind intelligence exchange and policy coordination, ensuring that



Bukan hanya wacana di atas kertas, sinergi ini langsung dilebur ke dalam satuan tugas untuk memburu sindikat judi daring, perdagangan manusia, hingga penipuan yang kian buas. Satgas menjadi arena krusial untuk meruntuhkan ego sektoral, menyatukan komando agar setiap manuver pemberantasan berjalan tajam dan tak saling jegal.

This is not merely rhetoric on paper; this synergy has been directly channelled into a task force to crack down on online gambling syndicates, human trafficking and increasingly brazen fraud. The task force serves as a crucial platform for breaking down sectoral egos and unifying command, ensuring that every anti-crime operation is carried out with precision and without mutual obstruction.

> "Karena dalam perang melawan para pencuci uang, kekompakan institusi adalah senjata paling mematikan untuk meruntuhkan setiap siasat curang"
>
> "*Because in the war against money launderers, institutional unity is the deadliest weapon for dismantling every fraudulent scheme.*"

KOLABORASI DAN PERAN GLOBAL PPATK

PPATK'S COLLABORATION AND GLOBAL ROLE

Kiprah dan Kontribusi PPATK (Regional dan Bilateral)

PPATK's Activities and Contributions (Regional and Bilateral)

MENGUKUHKAN taringnya sebagai benteng pertahanan finansial, PPATK terus terlibat dalam perlawanan terhadap kejahatan keuangan lintas negara melalui kepemimpinan strategis di kawasan regional dan perluasan aliansi bilateral yang strategis.

CONSOLIDATING its position as a bulwark of financial defence, PPATK continues to play an active role in combating cross-border financial crime through strategic leadership in the region and the expansion of strategic bilateral alliances.

Kepemimpinan Penanganan Ancaman Regional

Leadership in Addressing Regional Threats

Fokus Pemberantasan: Memerangi kejahatan keuangan lintas negara berbasis platform digital, aset virtual, dan jaringan terorganisasi.

Enforcement Focus: Combating cross-border financial crime involving digital platforms, virtual assets, and organized networks.



Penugasan Pakar (SME): Terlibat aktif dalam forum regional untuk menangani *cyber-enabled scams*, eksploitasi anak secara *online* (OSEC), dan aliran dana ilegal.

Subject Matter Expert (SME) Assignment: To play an active role in regional forums addressing cyber-enabled scams, online sexual exploitation of children (OSEC), and illicit financial flows.



Kontribusi Strategis di Kawasan ASEAN

Strategic Contributions in the ASEAN Region

Dukungan Forum: Memperkuat posisi Indonesia dalam Senior Officials Meeting on Transnational Crime (SOMTC) dan konsultasi dengan Dialogue Partners.

Forum Support: Strengthening Indonesia's position at the Senior Officials' Meeting on Transnational Crime (SOMTC) and consultations with Dialogue Partners.

Inisiatif Praktis: Mendorong pembentukan pusat anti-scam kawasan, investigasi bersama (*joint investigation*), penyusunan pedoman operasional, dan peningkatan kapasitas intelijen.

Practical Initiatives: Promoting the establishment of regional anti-scam centers, joint investigations, the sharing of operational guidelines, and the enhancement of intelligence capabilities.

Sinergi Sektor Publik dan Swasta (PPP)
Public-Private Partnership (PPP)

Akselerasi Informasi: Mempercepat pertukaran data intelijen keuangan domestik melalui kemitraan lintas sektor (Public-Private Partnerships).
Information Acceleration: Speeding up the exchange of domestic financial intelligence through cross-sector partnerships (Public-Private Partnerships).

Kajian Strategis: Menjadi penyusun utama dalam kajian evaluasi tentang kerja sama publik-swasta untuk memberantas tindak pidana pendanaan terorisme.
Strategic Study: To act as the lead author in a strategic study on public-private cooperation to combat the crime of terrorist financing.

Ekspansi MoU: Menyelesaikan *draft* kerja sama dengan FIU Guatemala dan Belarus (dijadwalkan penandatanganan pada Semester II 2026).
Expansion of MoUs: Finalizing draft cooperation agreements with the FIUs of Guatemala and Belarus (signing scheduled for the second half of 2026).

Kolaborasi Global: Memperkuat pertukaran intelijen, joint analysis, dan dukungan teknis melalui evaluation bersama 16 negara mitra strategis (Jepang, Amerika Serikat, Argentina, Kanada, Arab Saudi, dan Meksiko).*Global Collaboration: Strengthening intelligence sharing, joint analysis, and technical support for mutual evaluation with strategic partner countries (Japan, United States, Argentina, Canada, Saudi Arabia, and Mexico).*

Kontribusi Strategis di Kawasan ASEAN
Perluasan Kerja Sama Bilateral (Lintas Yurisdiksi)

Keterlibatan Punggawa Indonesia dalam Keanggotaan FATF
Indonesia's Role in the FATF

Apakah Indonesia hanya duduk diam menjadi penonton dalam panggung pemberantasan pencucian uang global? Tentu tidak! Melalui kepemimpinan PPATK, Indonesia kini berdiri di garis depan untuk membantu kebijakan dan standar rezim Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT) dunia sebagai anggota penuh FATF.

Is Indonesia merely sitting on the sidelines as a spectator in the global fight against money laundering? Certainly not! Under the leadership of the PPATK, Indonesia now stands at the forefront of shaping global Anti-Money Laundering and Counter-Terrorist Financing (AML/CTF) policies and standards as a full member of the FATF.

Rekam jejak kita hingga pertengahan 2026 membuktikan taring Indonesia di kancah global.
Our track record up to mid-2026 demonstrates Indonesia's clout on the global stage.

Ujung Tombak Dunia: Kita telah menyentuh 100% target dengan menerjunkan 5 Mutual Evaluation Assessor untuk mengevaluasi pertahanan negara raksasa seperti Singapura, Turki, Tiongkok, hingga Arab Saudi.
A Global Spearhead: We have achieved 100 per cent of our targets by deploying five Mutual Evaluation Assessors to evaluate the defences of major nations such as Singapore, Turkey, China and Saudi Arabia.

Pengawal Ketat *Grey List*: Enam FATF Lead Reviewer dari Indonesia telah terjun langsung mengawasi Vietnam hingga Papua Nugini, memastikan dunia bersih dari surga pencuci uang.
Tight Monitoring of the Grey List: Six FATF Lead Reviewers from Indonesia have been directly involved in monitoring countries from Vietnam to Papua New Guinea, ensuring the world remains free from money-laundering havens.

Ekspansi Pengawasan: Kita telah menominasikan ahli untuk mengevaluasi Eropa (seperti Swiss dan Swedia), serta menyumbang kontribusi ekstra bagi Asia Pasifik (APG) bersama Otoritas Jasa Keuangan (OJK).
Expansion of Oversight: We have nominated experts to evaluate European countries (such as Switzerland and Sweden), and are making an extra contribution to the Asia-Pacific Group (APG) in collaboration with the Financial Services Authority.

Lebih dari itu, siapa sangka Indonesia turut merancang strategi global FATF untuk membongkar pendanaan teroris via media sosial hingga perjudian? Puncaknya, sejak Maret 2026, delegasi PPATK telah menduduki Sekretariat FATF di Paris, merancang langsung pelatihan dan kebijakan APU dunia. Fakta ini membuktikan satu hal, bahwa Indonesia bukan sekadar pelengkap, melainkan pilar utama pelindung integritas sistem keuangan global.

What's more, who would have thought that Indonesia has also helped shape the FATF's global strategy to uncover terrorist financing via social media and gambling? To cap it all, since March 2026, a PPATK delegation has been based at the FATF Secretariat in Paris, directly shaping global AML training and policy. This fact proves one thing: that Indonesia is not merely a supporting player, but a key pillar safeguarding the integrity of the global financial system.



KONTRIBUSI STRATEGIS PPATK PADA FIU DAY

PPATK'S STRATEGIC CONTRIBUTION TO FIU DAY

Posisi PPATK dan Kolaborasi antar Mitra Internasional

PPATK's Role and Collaboration with International Partners



PANGGUNG pemberantasan kejahatan keuangan tidak mengenal batas negara, dan di sanalah Indonesia menolak untuk sekadar menjadi pengamat. Pada peringatan International FIU Day setiap 9 Juni, PPATK hadir membawa pesan tegas ke hadapan dunia, sebuah manifestasi nyata untuk menempatkan Financial Intelligence Unit (FIU) sebagai jantung penegakan hukum dan penjaga mutlak integritas finansial global. Di momentum krusial ini, jejak kontribusi PPATK terukir tajam melalui langkah-langkah strategis:

THE fight against financial crime knows no national boundaries, and it is in this arena that Indonesia refuses to be merely a bystander. On International FIU Day, every 9 June, PPATK delivers a clear message to the world – a tangible demonstration of its commitment to positioning the Financial Intelligence Unit (FIU) as the heart of law enforcement and the ultimate guardian of global financial integrity. At this crucial juncture, PPATK's contributions are clearly evident through a series of strategic measures:

Menggemakan Literasi, Membangun Kesadaran: PPATK mengubah ruang komunikasinya menjadi mimbar edukasi publik. Langkah ini bukanlah sekadar pamer pencapaian, melainkan upaya menanamkan pemahaman bahwa melawan kejahatan lintas yurisdiksi menuntut kesadaran dan kolaborasi dari seluruh pemangku kepentingan.

Promoting Financial Literacy, Raising Awareness: PPATK has transformed its communication channels into a platform for public education. This move is not merely a showcase of achievements, but an effort to instil the understanding that combating cross-jurisdictional crime demands awareness and collaboration from all stakeholders.

Ketegasan Sikap dalam FIU Voices: Dari panggung global, Kepala PPATK menyuarakan pesan kepemimpinan yang fundamental. Jejaring Egmont Group ditegaskan sebagai urat nadi pertukaran intelijen keuangan—sebuah ekosistem pertahanan yang aman, sangat cepat, dan berpijak pada fondasi saling percaya (*trusted network*).

A Firm Stance in 'FIU Voices': From the global stage, the Head of PPATK has voiced a fundamental message of leadership. The Egmont Group network has been reaffirmed as the lifeblood of financial intelligence exchange—a secure, highly responsive defence ecosystem grounded in a foundation of mutual trust (a trusted network).

Diplomasi Digital yang Menembus Batas: Gaung kewaspadaan ini tidak berhenti di ranah domestik. Melalui publikasi masif yang turut menembus etalase Egmont Group secara global, PPATK mengukuhkan citranya: bukan FIU yang pasif, melainkan institusi kredibel yang menjadi poros penting dalam arsitektur intelijen keuangan dunia.

Digital Diplomacy that Transcends Borders: This call for vigilance does not stop at the domestic level. Through extensive publications that have also reached the Egmont Group's global platform, PPATK has cemented its image: not as a passive FIU, but as a credible institution that serves as a key pillar in the global financial intelligence architecture.

Beragam upaya pencegahan yang dilakukan PPATK semata untuk menciptakan dunia yang sejahtera dan berintegritas. Lebih dari sekadar penegakan hukum, ikhtiar ini hadir untuk mempersatukan segala perbedaan demi terwujudnya dunia yang satu dan maju.

The various preventive measures undertaken by PPATK are aimed solely at creating a prosperous and ethical world. Going beyond mere law enforcement, these efforts seek to bridge all differences in order to realise a united and progressive world.



Bab 3

INTERNAL BERDAYA, NEGERI TERJAGA

Empowered Within, Nation Secured

Institusi yang kuat dibangun oleh manusia yang bekerja dengan pengetahuan, keberanian, dan integritas. Bela negara, dalam kerja kelembagaan, berarti memastikan negara memiliki 'amunisi' untuk menghadapi 'perang' kejahatan keuangan. Karena itu, PPATK terus memperkuat tata kelola, sumber daya manusia, teknologi, anggaran, dan kinerja agar bisa menjaga keamanan sistem keuangan.

Strong institutions are built by people who work with knowledge, courage, and integrity. In the context of institutional work, defending the nation means ensuring that the country has the "ammunition" to wage "war" against financial crime. Therefore, PPATK continues to strengthen its governance, human resources, technology, budget, and performance in order to safeguard the financial system.

TALENTA TANGGUH, NEGARA TERLINDUNGI

RESILIENT TALENT, A PROTECTED NATION

SUMBER daya manusia merupakan garda terdepan dalam pelaksanaan bela negara di lingkungan PPATK. Ketangguhan organisasi dalam menghadapi pencucian uang, pendanaan terorisme, judi *online*, serta berbagai bentuk kejahatan keuangan berbasis digital sangat bergantung pada kapasitas, integritas, dan profesionalisme para pegawainya.

Sebagai bagian dari upaya memperkuat pertahanan negara di bidang keuangan, PPATK secara berkelanjutan memfasilitasi pengembangan kompetensi aparatur sipil segara melalui berbagai program pendidikan dan pelatihan. Kegiatan tersebut diselenggarakan oleh lembaga pemerintah, institusi pendidikan, organisasi profesi, serta berbagai penyelenggara pelatihan lainnya yang memiliki kompetensi sesuai dengan kebutuhan organisasi.

Selama Semester I Tahun 2026, pegawai PPATK telah mengikuti berbagai kegiatan pengembangan kompetensi teknis, manajerial, sosial kultural, dan penunjang. Materi pelatihan diarahkan untuk memperkuat kemampuan pegawai dalam mengenali pola transaksi mencurigakan, merespons perkembangan teknologi, mengelola risiko, melindungi informasi, serta menghadapi modus kejahatan digital yang semakin kompleks. Pelatihan dilaksanakan melalui metode tatap muka, pembelajaran daring, dan blended learning agar pengembangan kompetensi dapat berlangsung secara adaptif dan berkesinambungan.

HUMAN Human resources are at the forefront of national defence efforts within the PPATK. The organisation's resilience in tackling money laundering, terrorist financing, online gambling and various forms of digital financial crime depends heavily on the capacity, integrity and professionalism of its staff.

As part of efforts to strengthen the nation's defences in the financial sector, PPATK continuously facilitates the development of civil servants' competencies through various education and training programmes. These activities are organised by government agencies, educational institutions, professional bodies, and various other training providers with expertise aligned with the organisation's needs.

During the first semester of 2026, PPATK staff participated in various activities aimed at developing technical, managerial, socio-cultural and supporting competencies. The training material was designed to strengthen staff's ability to identify patterns of suspicious transactions, respond to technological developments, manage risks, protect information, and tackle increasingly complex forms of digital crime. The training was delivered through face-to-face sessions, online learning and blended learning to ensure that skills development could take place in an adaptive and continuous manner.

TALENTA DI BALIK KINERJA

THE TALENT BEHIND THE PERFORMANCE



DARI KELAS, MENJAGA SISTEM KEUANGAN

FROM THE CLASSROOM TO SAFEGUARDING THE FINANCIAL SYSTEM



KEJAHATAN digital dan kejahatan keuangan terus berkembang seiring cepatnya perubahan teknologi. Modus penipuan semakin beragam, aliran dana dapat berpindah dalam hitungan detik, dan pelaku kerap memanfaatkan berbagai platform untuk menyamarkan hasil kejahatan. Menghadapinya membutuhkan sumber daya manusia yang terampil, peka membaca pola, dan mampu bekerja lintas lembaga.

Peserta mempelajari berbagai materi, mulai dari penerapan program APU PPT, analisis transaksi keuangan, pengawasan kepatuhan, penyidikan TPPU, penanganan TPPT, hingga identifikasi transaksi mencurigakan. Peserta berasal dari Pihak Pelapor, Aparat Penegak Hukum, Lembaga Pengawas dan Pengatur, pegawai PPATK, serta FIU negara lain.

Lebih dari ruang belajar, setiap kelas menjadi tempat berbagi pengalaman dan membangun jejaring. Dari sinilah pemahaman bersama tumbuh, agar setiap peserta semakin siap menjaga integritas sistem keuangan dari ancaman kejahatan digital.

CYBERCRIME and financial crime continue to evolve in step with rapid technological change. Fraud schemes are becoming increasingly diverse, funds can be transferred in a matter of seconds, and perpetrators often exploit various platforms to launder the proceeds of crime. Tackling these challenges requires skilled personnel who are adept at identifying patterns and capable of working across institutions.

Participants studied a range of topics, from the implementation of the APU PPT programme, the analysis of financial transactions, compliance monitoring, money laundering investigations, the handling of terrorist financing, to the identification of suspicious transactions. The participants came from reporting entities, law enforcement agencies, supervisory and regulatory bodies, PPATK staff, and FIUs from other countries.

More than just a classroom, each session served as a forum for sharing experiences and building networks. It is through this that a shared understanding grows, ensuring that every participant is better prepared to safeguard the integrity of the financial system against the threat of digital crime.

PESERTA PELATIHAN
TRAINING PARTICIPANT



17
Batch Pelatihan
Training Batches

97,6%
Tingkat Kelulusan
Representing a Pass Rate

532
Peserta
Participant

519
Peserta Lulus
Participants Passed

METODE PELATIHAN
TRAINING METHODS

14
Batch Tatap Muka
Face-to-Face Batches

429
Peserta Tatap Muka
Face-to-Face Participant

3
Batch Daring
Online Batches

103
Peserta Daring
Online Participant



SETIAP RUPIAH MENJAGA NEGERI

EVERY RUPIAH HELPS PROTECT THE NATION

ANCAMAN kejahatan digital terus berkembang, sehingga setiap rupiah anggaran negara harus bekerja secara strategis. Pada Semester I Tahun Anggaran 2026, PPATK mengelola DIPA sebesar Rp590.680.907.000,00 untuk memperkuat pertahanan nasional dari sisi keuangan sekaligus mencegah ruang digital dimanfaatkan bagi pemberantasan dan pencegahan pencucian uang serta pendanaan terorisme.

Anggaran tersebut terbagi ke dalam dua program utama. Program Dukungan Manajemen memperoleh Rp243.216.863.000,00 untuk memastikan organisasi, teknologi, sumber daya manusia, dan layanan pendukung berjalan andal. Sementara itu, Rp347.464.044.000,00 dialokasikan bagi program pencegahan dan pemberantasan TPPU dan TPPT sebagai penggerak analisis transaksi, penguatan koordinasi, peningkatan kapasitas, serta respons terhadap kejahatan keuangan berbasis digital.

Hingga 30 Juni 2026, realisasi anggaran telah mencapai Rp165.112.203.753,00 atau 27,95 persen. Optimalisasi anggaran menjadi wujud bela negara melalui penggunaan dana publik yang efektif untuk melindungi sistem keuangan, mempersempit ruang gerak pelaku kejahatan, memperkuat kepercayaan publik, serta membangun ketahanan ekonomi nasional yang akuntabel, aman, dan berkelanjutan.

THE threat of cybercrime continues to evolve, meaning that every rupiah of the state budget must be utilised strategically. In the first half of the 2026 financial year, the PPATK managed a DIPA of IDR590.680.907.000,- to strengthen national defence from a financial perspective, while preventing the digital space from being exploited for the eradication and prevention of money laundering and the financing of terrorism.

This budget is divided into two main programmes. The Management Support Programme received IDR243.216.863.000,- to ensure that the organisation, technology, human resources and support services operate reliably. Meanwhile, IDR347.464.044.000,- has been allocated to the programme for the prevention and combating of money laundering and terrorist financing, to drive transaction analysis, strengthen coordination, enhance capacity, and respond to digital financial crime.

As at 30 June 2026, budget implementation had reached IDR165.112.203.753,-, or 27.95 per cent. Optimising the budget is a manifestation of national defence through the effective use of public funds to protect the financial system, restrict the scope of action of criminals, strengthen public confidence, and build a national economic resilience that is accountable, secure and sustainable.





REALISASI ANGGARAN
BUDGET REALIZATION

Realisasi PPATK per 30 Juni 2026
PPATK Realisation as at 30 June 2026

Belanja Pegawai/*Personnel Expenditure*

Anggaran/*Budget*	Realisasi/*Realization*	Persentase/*Percentage*
Rp200.313.743.000,00	Rp117.233.007.972 ,00	58,52 %

Belanja Barang/*Operational Expenditure*

Anggaran/*Budget*	Realisasi/*Realization*	Persentase/*Percentage*
Rp99.836.420.000,00	Rp47.168.972.429,00	47,25 %

Belanja Modal/*Capital Expenditure*

Anggaran/*Budget*	Realisasi/ *Realization*	Persentase/*Percentage*
Rp290.530.744.000,00	Rp710.223.352,00	0,24%

Jumlah/*Total*

Anggaran/*Budget*	Realisasi/*Realization*	Persentase/*Percentage*
Rp590.680.907.000,00	Rp165.112.203.753,00	27,95 %

ARSIP TERTATA, INFORMASI TERJAGA

WELL-ORGANISED ARCHIVES, SECURE INFORMATION

SETIAP arsip menyimpan jejak kegiatan organisasi. PPATK terus menata jejak tersebut melalui pengelolaan kearsipan yang tertib, sistematis, dan akuntabel. Upaya ini tidak hanya mendukung kelancaran administrasi, tetapi juga memperkuat layanan informasi, transparansi, dan pertanggungjawaban organisasi.

Sepanjang Semester I 2026, PPATK mengelola arsip dinamis dan statis sesuai dengan ketentuan yang berlaku. Penataan dilakukan terhadap arsip aktif dan inaktif, disertai penerapan klasifikasi, pengendalian keamanan dan akses, serta pelaksanaan Jadwal Retensi Arsip. Langkah tersebut memastikan arsip tetap autentik, terpercaya, dan mudah ditemukan ketika dibutuhkan. Budaya tertib arsip juga diperkuat melalui sosialisasi, bimbingan teknis, dan evaluasi kepada seluruh unit pengolah. Kegiatan ini membantu meningkatkan pemahaman sekaligus kepatuhan pegawai terhadap kebijakan kearsipan. Daftar arsip aktif yang tersusun juga menjadi rujukan dalam penelusuran dokumen dan pengendalian informasi organisasi.

Transformasi digital turut menjadi bagian dari penguatan tersebut. Pengelolaan arsip elektronik terus dioptimalkan untuk mempercepat proses temu kembali dan meningkatkan efisiensi layanan. Hingga akhir Juni 2026, Aplikasi DINAMIS mencatat 6.686 naskah dinas. Sebanyak 40.571 naskah telah diberkaskan oleh 16 unit pengolah, mencerminkan perkembangan pengelolaan arsip PPATK menuju tata kelola yang semakin efektif dan terintegrasi.

EVERY archive preserves a record of an organisation's activities. PPATK continues to organise these records through orderly, systematic and accountable records management. These efforts not only support the smooth running of administrative processes, but also strengthen the organisation's information services, transparency and accountability.

Throughout the first half of 2026, PPATK managed dynamic and static records in accordance with applicable regulations. Active and inactive records were organised, accompanied by the implementation of classification, security and access controls, and the execution of the Records Retention Schedule. These measures ensure that records remain authentic, reliable and easily retrievable when needed.

A culture of proper record-keeping is also reinforced through awareness-raising, technical guidance and evaluations across all processing units. These activities help to improve staff understanding of, and compliance with, archiving policies. The organised list of active records also serves as a reference for document retrieval and the management of organisational information.

Digital transformation is also part of this strengthening process. The management of electronic records is continually being optimised to speed up retrieval processes and improve service efficiency. By the end of June 2026, the DINAMIS application had recorded 6,686 official documents. A total of 40,571 documents had been filed by 16 processing units, reflecting the progress made in PPATK's records management towards increasingly effective and integrated governance.

PENGADAAN TEPAT WAKTU, PROGRAM ORGANISASI MELAJU

TIMELY PROCUREMENT, ORGANISATIONAL PROGRAMMES MOVING FORWARD



KELANCARAN program organisasi turut ditentukan oleh kesiapan proses pengadaan barang dan jasa. Sepanjang Semester I Tahun 2026, UKPBJ PPATK terus mendorong percepatan pengadaan agar kebutuhan setiap unit kerja dapat dipenuhi sesuai rencana.

Pelaksanaan pengadaan dilakukan melalui beragam metode yang disesuaikan dengan karakteristik dan kebutuhan paket. Hingga akhir Juni 2026, sebagian besar paket yang tercantum dalam Rencana Umum Pengadaan telah memasuki tahap realisasi. Beberapa metode, yaitu Tender, Penunjukan Langsung, dan Swakelola, bahkan telah menyelesaikan seluruh paket yang direncanakan.

Sementara itu, pelaksanaan melalui E-Purchasing, Pengadaan Langsung, dan Pengadaan yang dikecualikan masih berlangsung dengan tingkat realisasi yang bervariasi. Paket-paket yang belum selesai akan menjadi bagian dari tindak lanjut pada semester berikutnya. Begitupun dengan pemantauan dan koordinasi akan terus diperkuat untuk memastikan setiap paket dapat diselesaikan tepat waktu serta mendukung kelancaran program dan kegiatan organisasi.

THE smooth running of organisational programmes is partly determined by the readiness of the procurement process for goods and services. Throughout the first semester of 2026, the Goods and Services Procurement Unit (UKPBJ) PPATK continued to drive the acceleration of procurement so that the needs of each work unit could be met as planned.

Procurement is carried out through a variety of methods customised to the characteristics and requirements of each contract. By the end of June 2026, the majority of contracts listed in the General Procurement Plan had entered the implementation phase. Several methods—namely Tender, Direct Appointment and In-House Procurement—had even completed all planned contracts.

Meanwhile, implementation via E-Purchasing, Direct Procurement and Exempted Procurement is still ongoing, with varying levels of implementation. Packages that have not yet been completed will form part of the follow-up work in the next half-year. Similarly, monitoring and coordination will continue to be strengthened to ensure that every package is completed on time and to support the smooth running of the organisation's programmes and activities.

REALISASI SEMESTER I 2026
FIRST HALF OF 2026 REALISATION

274
Paket telah Terealisasi
Packages have been Realised

64%
Dari Total Paket
Total Packages

51%
Dari Total Pagu
Total Budget

RP195,19 MILIAR/*BILLION*
Nilai Realisasi
Realised value

RENCANA UMUM PENGADAAN
GENERAL PROCUREMENT PLAN

429
Paket Pengadaan
Procurement Packages

427
Paket melalui Penyedia
Procurement Packages

2
Paket melalui Swakelola
Packages via in-house management

RP382,64 MILIAR/*BILLION*
Total Pagu
Total budget

REALISASI METODE LAINNYA
IMPLEMENTATION VIA OTHER METHODS

69%
Paket E-Purchasing
E-Purchasing Packages

62%
Pengadaan Langsung
Direct Procurement

60%
Pengadaan yang Dikecualikan
Exempt Procurement



MENYIAPKAN FONDASI INTELIJEN KEUANGAN DIGITAL

PREPARING THE FOUNDATIONS FOR DIGITAL FINANCIAL INTELLIGENCE

TAHUN 2026 menjadi tahap penting dalam transformasi digital PPATK. Melalui tambahan anggaran, penguatan teknologi informasi diarahkan pada modernisasi infrastruktur digital serta penguatan posisi strategis Indonesia dalam Financial Action Task Force atau FATF.

Salah satu fokus utamanya adalah pengembangan Artificial Intelligence yang didukung ekosistem Data Lake dan Data Warehouse. Infrastruktur ini menjadi fondasi untuk mengintegrasikan, menyimpan, mengolah, dan menganalisis data keuangan dalam skala besar.

Dengan dukungan *big data, machine learning,* dan tata kelola data yang lebih baik, PPATK dapat memperkuat kemampuan dalam mengenali pola transaksi yang berkaitan dengan tindak pidana pencucian uang dan pendanaan terorisme secara lebih cepat, akurat, terukur, dan berbasis bukti. Modernisasi juga mencakup standarisasi Data Center dan Disaster Recovery Center untuk meningkatkan kapasitas, keamanan, ketersediaan, serta kesinambungan layanan sistem kritikal.

Bagi PPATK sebagai Financial Intelligence Unit, data dan teknologi merupakan fondasi utama dalam membaca pola, menghubungkan informasi, dan mendukung pengambilan keputusan. Langkah ini mendukung kesiapan PPATK menghadapi kejahatan keuangan berbasis teknologi sekaligus menjaga kredibilitas Indonesia dalam sistem keuangan global.

THE YEAR 2026 marks a crucial stage in PPATK's digital transformation. Through additional funding, the strengthening of information technology is focused on modernising digital infrastructure and reinforcing Indonesia's strategic position within the Financial Action Task Force (FATF).

One of the key priorities is the development of Artificial Intelligence, supported by Data Lake and Data Warehouse ecosystem. This infrastructure forms the foundation for integrating, storing, processing and analysing financial data on a large scale.

With the support of big data, machine learning and improved data governance, PPATK can strengthen its ability to identify transaction patterns linked to money laundering and terrorist financing more quickly, accurately, measurably and on an evidence-based basis.

Modernisation also involves the standardisation of the Data Centre and Disaster Recovery Centre to enhance the capacity, security, availability and continuity of critical system services.

For PPATK, as the Financial Intelligence Unit, Data and technology are the cornerstones of pattern recognition, linking information and supporting decision-making. This measure supports the PPATK's preparedness to tackle technology-enabled financial crime while safeguarding Indonesia's credibility within the global financial system.

MENGAWAL PPATK MENUJU *BEST CONDITION*

GUIDING PPATK TOWARDS OPTIMAL PERFORMANCE

INSPEKTORAT PPATK memegang peran penting dalam memastikan organisasi berjalan akuntabel, efektif, dan sesuai ketentuan. Pengawasan intern tidak hanya berfokus pada pemeriksaan, tetapi juga membantu organisasi membaca risiko, memperkuat pengendalian, serta menjaga arah pelaksanaan Rencana Strategis PPATK.

Komitmen tersebut ditegaskan melalui Rapat Koordinasi Pengawasan 2026 bertema "Bela Negara Lawan TPPU, TPPT, dan PPSPM". Sepanjang Semester I 2026, sebanyak 47 laporan pengawasan berhasil diselesaikan dari target 33 laporan, sehingga capaian mencapai 142 persen. Hasil tersebut diperoleh melalui penugasan berbasis risiko, pengelolaan sumber daya yang efisien, serta respons terhadap kebutuhan pimpinan dan klien pengawasan.

Kualitas pengawasan turut diperkuat melalui Telaah Sejawat oleh BPKP. Hasil sementara menunjukkan tingkat kesesuaian penerapan SAIPI sebesar 83,62 persen dengan kategori "Baik".

Peran pengawasan juga mencakup pendampingan pemeriksaan laporan keuangan hingga PPATK kembali memperoleh opini WTP untuk ke-20 kali secara berturut-turut. Kunjungan benchmarking dari LKPP turut menunjukkan bahwa praktik pembangunan Zona Integritas PPATK menjadi salah satu rujukan bagi instansi pemerintah lainnya.

THE PPATK Inspectorate plays a vital role in ensuring the organisation operates in an accountable, effective and compliant manner. Internal monitoring does not merely focus on audits, but also assists the organisation in identifying risks, strengthening controls, and maintaining the direction of PPATK's Strategic Plan.

This commitment was reaffirmed at the 2026 Oversight Coordination Meeting, themed "Defending the Nation Against Money Laundering, Terrorist Financing, and Proceeds of Serious Crimes". During the first half of 2026, A total of 47 monitoring reports were successfully completed out of a target of 33 reports, resulting in an achievement rate of 142 per cent. These results were achieved through risk-based assignments, efficient resource management, and responsiveness to the needs of senior management and monitoring clients.

The quality of monitoring was further strengthened through a peer review conducted by the BPKP. Preliminary results indicate an 83.62 per cent compliance rate with the SAIPI framework, categorised as 'Good'.

The monitoring role also included support for the audit of financial statements, enabling PPATK to receive an unqualified audit opinion (WTP) for the 20th consecutive time. A benchmarking visit by LKPP further demonstrated that PPATK's practices in developing its Integrity Zone serve as a model for other government agencies.

CAPAIAN UTAMA
MAIN ACCESS



33
Target Laporan
Reporting Targets

47
Realisasi Laporan
Report Implementation

142%
Capaian
Reach

PENGUATAN KUALITAS
QUALITY ENHANCEMENT

Telaah Sejawat BPKP
Kategori : Baik
BPKP Peer Review
*Category: **Good***
83,62%

Akuntabilitas Keuangan
Financial Accountability
WTP
ke - 20





Bab 4
Responsibility

Chapter 4 - Responsibility

AKSI BERSAMA, BAKTI UNTUK BANGSA

Collective Action, Service to the Nation

Bela negara pada akhirnya adalah tentang manusia. Tentang menjaga agar masyarakatnya tidak menjadi korban kejahatan yang kerap tumbuh di sekelilingnya. Karena itu, PPATK hadir bukan hanya melalui kerja kelembagaan, tetapi juga melalui pengetahuan, edukasi, dan kepedulian, agar masyarakat mampu mengenali ancaman dan ikut menjaga negeri ini.

National defense is ultimately about people. It is about protecting the public from becoming victims of the crimes that often thrive around them. For this reason, PPATK is present not only through its institutional work but also through knowledge, education, and compassion, so that the public can recognize threats and help protect this country.

MENYENTUH KEHIDUPAN DENGAN KOLABORASI GERNAS MULIA

SHAPING LIVES THROUGH THE GERNAS MULIA COLLABORATION

KOLABORASI dalam GERNAS MULIA 24 Tahun hadir melalui wujud agenda Bela Negara. Semangatnya tumbuh dalam kegiatan yang menyentuh kebutuhan masyarakat, mempertemukan pegawai PPATK dengan mitra, komunitas, dan lembaga sosial dalam ruang kerja sama.

Ikatan Pegawai PPATK mengambil bagian dengan menggerakkan partisipasi pegawai, serta membangun jejaring bersama Dharma Wanita Persatuan PPATK, KORPRI, Palang Merah Indonesia, dan mitra bidang Kesehatan lainnya. Salah satu wujudnya terlihat dalam kegiatan donor darah yang diikuti lebih dari 120 partisipan.

Kolaborasi juga berkembang melalui dukungan terhadap Gerakan Sejuta Vaksin HPV. Sedikitnya 266 peserta mengikuti vaksinasi dosis pertama dan kedua, sekaligus memperoleh pemahaman mengenai pentingnya pencegahan kanker serviks.

Rangkaian pesan anti pencucian uang dan pendanaan terorisme dapat berjalan berdampingan dengan nilai kemanusiaan. GERNAS MULIA pun menjadi wadah untuk memperkuat kesadaran sekaligus menghadirkan manfaat bagi pegawai, mitra, dan masyarakat.

THE COLLABORATION within the 24th GERNAS MULIA takes the form of the National Defence agenda. Its spirit is fostered through activities that address the needs of the community, bringing together PPATK staff with partners, communities and social organisations in a spirit of cooperation.

The PPATK Staff Association has played its part by encouraging staff participation and building networks with the PPATK Dharma Wanita Association, KORPRI, the Indonesian Red Cross, and other partners in the health sector. One example of this was a blood donation drive attended by over 120 participants.

Collaboration has also developed through support for the 'One Million HPV Vaccines' Campaign. At least 266 participants received their first and second vaccine doses, while also gaining an understanding of the importance of cervical cancer prevention.

Messages on combating money laundering and terrorist financing can go hand in hand with humanitarian values. GERNAS MULIA thus serves as a platform to raise awareness while delivering benefits to staff, partners and the wider community.





GLOSARIUM
GLOSSARY

AKIP	Akuntabilitas Kinerja Instansi Pemerintah *Government Performance Accountability System*
AML	Anti Money Laundering *Anti Money Laundering*
AML CTF	Anti-Money Laundering and Counter-Terrorism Financing *Anti-Money Laundering and Counter-Terrorism Financing*
ANRI	Arsip Nasional Republik Indonesia *National Archives of The Republic Indonesia*
Apgakum	Aparat Penegak Hukum *Law Enforcement Officers/Agencies*
APH	Aparat Penegak Hukum *Law Enforcement Officers/Agencies*
APU-PPT	Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme *Anti-Money Laundering and Counter-Terrorism Financing*
ASEAN	Association of Southeast Asian Nations *Association of Southeast Asian Nations*
ASN	Aparatur Sipil Negara *Civil Servant*
BAWASLU	Badan Pengawas Pemilihan Umum *General Election Supervisory Agency*
BI	Bank Indonesia *Central Bank of Indonesia*
BMN	Barang Milik Negara *State-owned Asset*
BNN RI	Badan Narkotika Nasional Republik Indonesia *National Anti Narcotics Agency*
BNPT	Badan Nasional Penanggulangan Terorisme *National Anti Terrorism Board*
BPK	Badan Pemeriksa Keuangan *Indonesian Audit Board*
BPR	Bank Perkreditan Rakyat *Rural Bank*
CAT	Collaborative Analysis Team *Collaborative Analysis Team*
CBCC	Cross Border Cash Carrier *Cross Border Cash Carrier*
CIFG	Counter ISIS Finance Group *Counter ISIS Finance Group*
CSM	Cyber Security Maturity *Cyber Security Maturity*
DJP	Direktorat Jenderal Pajak *Directorate General of Taxes*
DTTOT	Daftar Terduga Teroris dan Organisasi Teroris *List of Suspected Terrorist Group and Organization*
DUMAS	Pengaduan Masyarakat *Public Complaints*
FATF	Financial Action Task Force *Financial Action Task Force*
FGD	Focus Group Discussion *Focus Group Discussion*
FICG	Financial Intelligence Consutative Group *Financial Intelligence Consutative Group*
FinCEN	Financial Crimes Enforcement *Financial Crimes Enforcement*
FIR on ML/TF	Financial Integrity Rating on Money Laundering and Terrorism Financing *Financial Integrity Rating on Money Laundering and Terrorism Financing*
FIU	Financial Intelligence Unit *Financial Intelligence Unit*
GFC	Green Financial Crime *Green Financial Crime*
HA	Hasil Analisis *Analysis Result*

HANI	Hari Anti Narkotika Internasional *International No Drugs Day*
Humas	Hubungan Masyarakat *Public Relations*
HP	Hasil Pemeriksaan *Examination Report*
ICRG	International Cooperation Review Group *International Cooperation Review Group*
IE	Indeks Efektivitas *Effectiveness Index*
IFTI	International Funds Transfer Instruction *International Funds Transfer Instruction*
IKK	Indikator Kinerja Kegiatan *Activity Performance Indicator*
IKU	Indikator Kinerja Utama *Key Performance Indikator*
INF	Informasi *Information*
IO	Immediate Outcome *Immediate Outcome*
ISIS	Islamic State of Iraq and Syria *Islamic State of Iraq and Syria*
ISO	International Organization for Standardization *International Organization for Standardization*
ITKP	Indeks Tata Kelola Pengadaan *Procurement Governance Index*
K/L/D	Kementerian/Lembaga/Satuan Kerja Perangkat Daerah *Ministries/Institutions/Regional Work Units*
KAMI	Keamanan Informasi *Information Security*
KPA	Kuasa Pengguna Anggaran *Proxy of Budget User*
KPK	Komisi Pemberantasan Korupsi *Indonesia's Corruption Eradication Commission*
KPU	Komisi Pemilihan Umum *General Election Commissions*
KSP	Koperasi Simpan Pinjam *Savings and Loan Association*
KTT	Konferensi Tingkat Tinggi *International Summit*
KUPVA	Kelompok Usaha Penukaran Valuta Asing *Foreign Exchange Business Group*
LO	Laporan Operasional *Operational Report*
LO	Penghubung atau pendamping antara peserta dengan pihak penyelenggara *Liaison Officer*
LP3K	Lembaga Penyelenggara Pendidikan dan Pelatihan Kearsipan *Archives Education and Training Organizing Institutions*
LPJK	Lembaga Penyelenggara Jasa Kearsipan *Institutions Archive Services Organizer*
LPP	Lembaga Pengawas Pengatur *Regulatory Supervisory Agencies*
LPSDK	Laporan Pemberi Sumbangan Dana Kampanye *Campaign Fund Contribution Report*
Menkop dan UKM	Kementerian Koperasi dan Usaha Kecil Menengah *Ministry of Cooperatives and SMEs of The Republic of Indonesia.*
MER	Mutual Evaluation Report *Mutual Evaluation Report*
MoU	Memorandum of Understanding *Memorandum of Understanding*
MTN	Medium Term Notes *Medium Term Notes*
MYR	Malaysian Ringgit *Malaysian Ringgit*
NII	Negara Islam Indonesia *Indonesian Islamic State*
Nilai Inti	"Prinsip-prinsip atau keyakinan dasar yang dipegang teguh seorang individu atau organisasi dalam menjalankan aktivitasnya" *"Core Value : basic principles or beliefs that an individual or organization adheres to in carrying out its activities"*
NKRI	Negara Kesatuan Republik Indonesia *Unitary State of the Republic of Indonesia*

Nominee "Seseorang atau perusahaan yang namanya digunakan untuk pembelian suatu benda seperti saham, tanah dan bangunan, dan lainnya tetapi sebenarnya bukan pemilik asli dari benda tersebut"
A person or company whose name is used to purchase an object such as shares, land and buildings, etc. but who is not actually the original owner of the object

NRA National Risk Assessment
National Risk Assessment

NSPK Norma, Standar, Prosedur, dan Kriteria
Standard Procedure Norms and Criteria

OPAC Online Public Access Catalogue
Online Public Access Catalogue

P3DN Peningkatan Penggunaan Produk Dalam Negeri
Increased Use of Domestic Products

PANRB Pendayagunaan Aparatur Negara dan Reformasi Birokrasi
Empowerment of State Apparatus and Bureaucratic Reform

PBJ Penyedia Barang dan Jasa
Provider of Goods and Services

PBJP Penyedia Barang dan/atau Jasa dan Profesi
Designated non-financial Businesses and Professions

PDG Policy Development Group
Policy Development Group

Pemblokiran "Tindakan mencegah pentransferan, pengubahan bentuk, penukaran,
penempatan,pembagian, perpindahan, atau pergerakan dana untuk jangka waktu tertentu"
Bloking

Pemilu Pemilihan Umum
Election

Pencucian Uang "Suatu upaya perbuatan untuk menyembunyikan atau menyamarkan asal usul uang/ dana atau Harta Kekayaan hasil tindak pidana melalui berbagai transaksi keuangan agar uang atau Harta Kekayaan tersebut tampak seolah-olah berasal dari kegiatan yang sah/legal"
"An attempt to hide or disguise the origin of money/ funds or assets resulting from criminal acts through various financial transactions so that the money or assets appear as if they come from activities valid/ legal"

Pendanaan Terorisme "Segala perbuatan dalam rangka menyediakan, mengumpulkan, memberikan, atau meminjamkan Dana, baik langsung maupun tidak langsung, dengan maksud untuk digunakan dan/atau yang diketahui akan digunakan untuk melakukan kegiatan terorisme, organisasi teroris, atau teroris."
"Terrorism Funding is any action in the context of providing,
collecting, giving or lending funds, either directly or indirectly, with the intention of being used and/ or known to be used to carry out terrorist activities, terrorist organizations or terrorists."

Pilkada Pemilihan Kepala Daerah
Regional Head Elections

PJK Penyedia Jasa Keuangan
Financial Service Providers

PJP LR Penyelenggara Jasa Pembayaran Layanan Remitansi
Remittance Service Payment Service Provider

PKPT Program Kerja Pengawasan Tahunan
Annual Supervision Work Program

PKS Perjanjian Kerja Sama
Cooperation Agreement

PMI Pekerja Migran Indonesia
Indonesian Migrant Workers

PMK Peraturan Menteri Keuangan
Regulation of Minister of Finance

PMPJ Prinsip Mengenali Pengguna Jasa
Principles of Recognizing Service Users

PNBP Penerimaan Negara Bukan Pajak
Non-tax Revenue

POLRI Kepolisian Negara Republik Indonesia
Indonesian National Police

PPATK Digipus Perpustakaan Digital PPATK
PPATK Digital Library

PPK Pejabat Pembuat Komitmen
Commitment Making Official

PPNS Penyidik Pegawai Negeri Sipil
Civil Servants Investigator

PPP Public Private Partnership
Public Private Partnership

PPSPM Pendanaan Proliferasi Senjata Pemusnah Massal
Proliferation of Weapons of Mass Destruction

Profesi	Bidang pekerjaan yang dilandasi pendidikan keahlian, keterampilan atau kejuruan tertentu *A paid occupation, especially one that involves prolonged training and a formal qualification*
PTD	Penyelenggara Transfer Dana *Remittance Companies*
PTO	Petunjuk Teknis Operasional *Operational Intructions*
Pusdiklat	Pusat Pendidikan dan Latihan *Educational and Training Center*
PVA	Pedagang Valuta Asing *Authorized Money Changer*
Rakornas	Rapat Koordinasi Nasional *National Coordination Meeting*
RAN PE AWARD	"Rencana Aksi Nasional Pencegahan dan Penanggulangan Ekstremisme Berbasis Kekerasan yang Mengarah pada Terorisme" *National Action Plan for Preventing Violent Extremism that Leads to Terrorism*
RB	Reformasi Birokrasi *Bureaucratic Reform*
RBA	Risk Based Approach *Risk Based Approach*
RENSTRA	Rencana Strategis *Strategic Plan*
RKBN	Rencana Kebutuhan Barang Milik Negara *State Property Requirement Plan*
RKDK	Penggunaan Rekening Dana Kampanye *Use of Unreported Campaign Fund Accounts*
RPD	Rencana Penarikan Dana *Fund Withdrawal Plan*
RPJMN	Rencana Pembangunan Jangka Menengah Nasional *National Medium Term Development Plan*
RPJP	Rencana Pembangunan Jangka Panjang *National Long Term Development Plan*
RTMG	Risk, Trends and Methods Group *Risk, Trends and Methods Group*
RUP	Rencana Umum Pengadaan *General Procurement Plan*
RUU	Rancangan Undang - Undang *Draft Bill*
SAKIP	Sistem Akuntabilitas Kinerja Instansi Pemerintah *Government Agency Performance Accountability System*
SAKTI	Sistem Aplikasi Keuangan Tingkat Instansi *Agency Level Financial Application System*
SAP	Standar Akuntansi Pemerintahan *Government Accounting Standards*
SDI	Satu Data Indonesia *One Indonesian Data*
SDM	Sumber Daya Manusia *Human Resources Development*
SGD	Singapore Dollar *Singapore Dollar*
SIMAN	Sistem Manajemen Aset Negara *State Asset Management System*
SISPEKA	Sistem Informasi Penanganan Kejahatan Ekonomi *Statistical Data for Handling Economic Crimes*
SKP	Sasaran Kinerja Pegawai *Key Performance Indikator*
SNI ISO/IEC	"Standar Nasional Indonesia The International Organization for Standardization/ International Electrotechnical Commission" *"Indonesian National Standard The International Organization for Standardization/ International Electrotechnical Commission"*
SOP	Standar Operasional Prosedur *Standard Operational Procedure*
SPAK	Survei Persepsi Anti Korupsi *Anti Corruption Perception Survey*
SPBE	Sistem Pemerintahan Berbasis Elektronik *Electronic Based Government System*
SPI	Survei Penilaian Integritas *Integrity Assesment Survey*
SPIP	Sistem Pengendalian Intern Pemerintah *Government Internal Control System*
SPKP	Survei Persepsi Kualitas Pelayanan *Service Quality Perception Survey*
SPSE	Sistem Pengadaan Secara Elektronik *Electronic Procurement System*
SRA	Sectoral Risk Assessment *Sectoral Risk Assessment*

SWI	Satgas Waspada Investasi *Investment Alert Task Force*
TA	Tahun Anggaran *Fiscal Year*
THB	Thai Baht *Thai Baht*
TI	Teknologi Informasi *Information Technology*
TKM	Transaksi Keuangan Mencurigakan *Suspicious Financial Transactions*
TP	Tindak Pidana *Criminal Offense*
TPA	Tindak Pidana Asal *Predicate Crimes*
TPPT	Tindak Pidana Pendanaan Terorisme *Terrorism Financing Crimes*
TPPU	Tindak Pidana Pencucian Uang *Money Laundering*
UKPBJ	Unit Kerja Pengadaan Barang/Jasa *Goods/Services Procurement Work Unit*
Underlying	Kegiatan yang mendasari sebuah transaksi *Activities that underlie a transaction*
UPR	Unit Pemilik Risiko *Risk Unit Owner*
USD	United States Dollar *United States Dollar*
WBBM	Wilayah Birokrasi Bersih dan Melayani *Clean and Serving Bureaucratic Area*
WBK	Wilayah Bebas Korupsi *Corruption Free Area*
WNA	Warga Negara Asing *Foreign Citizen*
WTP	Wajar Tanpa Pengecualian *Unqualified Opinion*
ZI	Zona Integritas *Integrity Zones*
Fintech	Teknologi Finansial *Financial Technology*

Laporan Semester | *Midyear Report*

2026

FATF INDONESIA OFFICIAL 40TH MEMBER SINCE OCTOBER 2023

BerAKHLAK



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