



INDONESIA
OFFICIAL 40TH MEMBER
SINCE OCTOBER 2023

BerAKHLAK
Berorientasi Pelayanan Akuntabel Kompeten
Harmonis Loyal Adaptif Kolaboratif

BELA NEGARA

MENJAGA NEGERI DARI KEJAHATAN EKONOMI

Defending The Country: Protecting Indonesia from Economic Crimes



PUSAT PELAPORAN DAN ANALISIS TRANSAKSI KEUANGAN

Laporan Tahunan | Annual Report

2025



BELA NEGARA: MENJAGA NEGERI DARI KEJAHATAN EKONOMI

LAPORAN TAHUNAN 2025

Defending The Country: Protect Indonesia from Economic crimes

Annual Report 2025

Supervisory Official: Supriadi (Head of INTRAC AML-CFT Empowerment Partnership Center)

Coordinator: Steffy Edwar

Editorial Team: Mulyana, Mashuda Taufiqi, Putri Artika Rasya, Irwansyah, Imam Afriyogo Susilo, Muhammad Fadlillah

Contributor: Ratih Putri Pertiwi, Ayudianti, Jeanny Jessica, Yessy Verawati, Riska Aura, Tyas Hayuwati, Aulia Riskafina Kusuma, Dinda Ulfah Sri Rezeky, Kristina Widhi Prasetyanti, Arsa Maulidya, Riana Rizka, Muhammad Muflih Murtada, Tri Andriyanto, Dhurandhara Try Widigda, Zakaria, Arni Cipta L, Kartika Hendrasary, Utari Ayuningrum Zuti, Ricky Eka Prastianto, Retno Dwi Larasati, Meilani, Irham Walidaka, Rieke Widyasari.

Quality Assurance: Ellya Sulistiyani

21x21 cm - xiv,126 pages

ISSN : 2623-2766

SK Nomor 0005.26232766/Jl.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

© Pusat Pelaporan dan Analisis Transaksi Keuangan, 2025

All contents of this book are protected under the Copyright Law of the Republic of Indonesia (Law Number 28 of 2014 on Copyright), and no part of this publication may be reproduced, distributed, transmitted, or quoted in any form or by any means without prior written permission from the copyright holder, except as permitted by applicable laws and regulations.

“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 & Mission

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



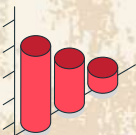
Meningkatkan produk intelijen keuangan yang berkualitas

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.*
5. *Carrying out duties and functions related to the prevention and eradication of criminal acts of terrorism financing.*

"Regim APUPPT yang kuat hanya dapat terwujud bila setiap unsur dari regim 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 Regim APUPPT-PPSPM, Jakarta, 16 Desember 2025

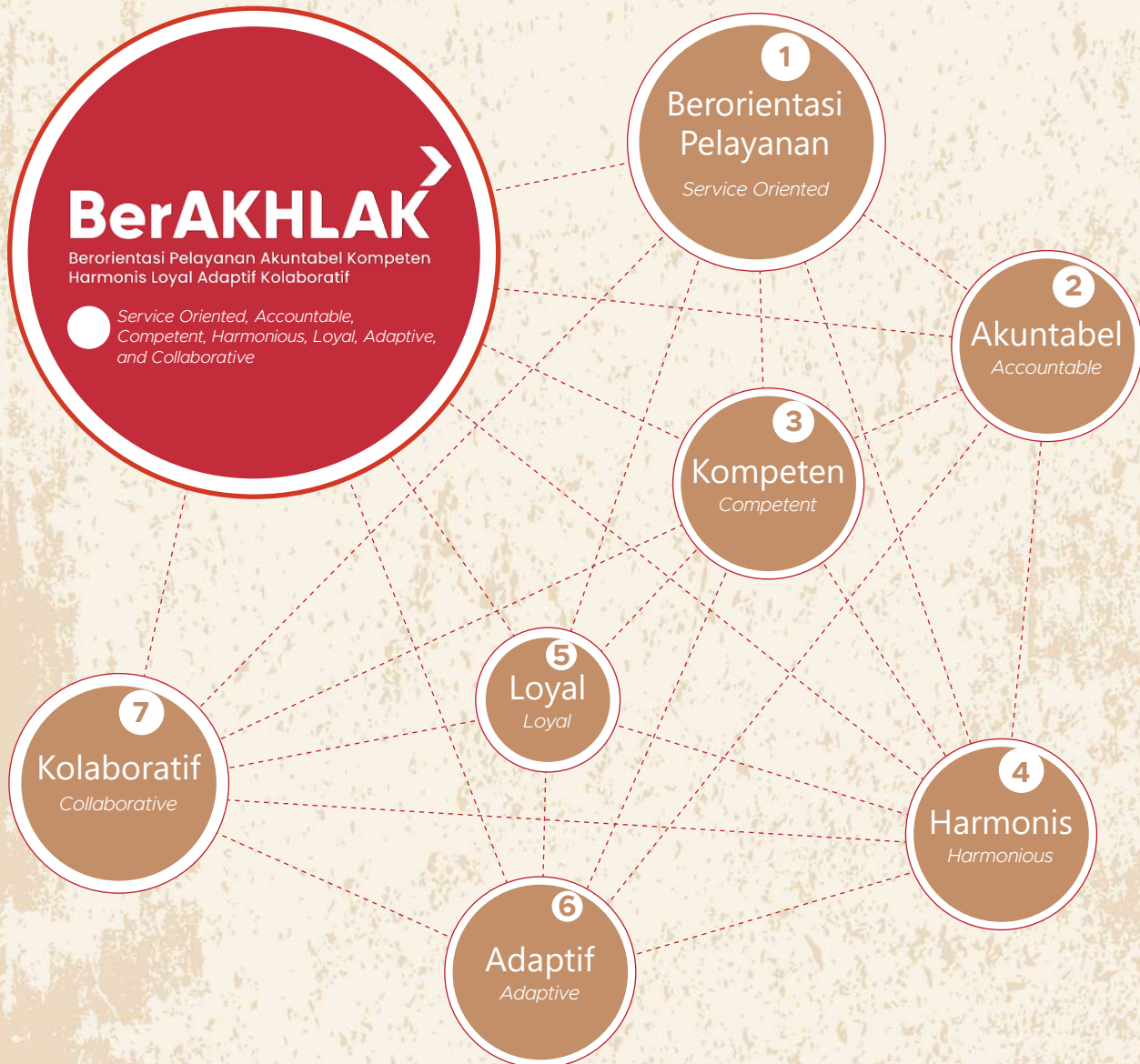
"A strong APUPPT regime can only be realized if every element of this regime, from policy, oversight, to law enforcement, works in an integrated and complementary manner,"

~ Ivan Yustiavandana at the Dissemination of Pilot Survey Results on the APUPPT-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 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 PPAATK yang akan tetap hidup dan tumbuh ketika masing-masing bagian dalam organisasi berfungsi secara sehat. PPAATK 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 PPAATK, symbolizing that the organization will continue to thrive and grow as long as each part functions healthily. A healthy PPAATK will flourish beautifully, enriching Indonesia's natural landscape by effectively implementing its roles in preventing and eradicating ML and TF within the country.

Tenaga Ahli
Expert Staff



KEPALA PPAK
 Head of INTRAC

WAKIL KEPALA PPAK
 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

“There is no such thing as a victimless economic crimes.”

— Joseph E. Stiglitz

SEBUAH kalimat yang lahir dari kekecewaan seorang intelektual terhadap cara dunia memandang kejahatan ekonomi. Bagi ekonom peraih Nobel itu, kejahatan semacam ini kerap dikesampingkan: dipersempit menjadi pelanggaran teknis, direduksi sebagai urusan regulasi, dan dilekatkan pada istilah *white collar crime*: kejahatan yang dilakukan oleh kalangan tertentu dengan akses, posisi, dan *privilege* yang kerap membuat dampaknya luput dari perhatian publik.

Stiglitz menolak cara pandang itu. Dalam esai dan buku-bukunya: *Globalization and Its Discontents* (2002) dan *The Price of Inequality* (2012), ia menegaskan bahwa tak ada kejahatan ekonomi yang benar-benar tanpa korban. Dari pengamatannya atas krisis keuangan global, ia melihat bagaimana, apa yang tampak abstrak dan administratif justru menjalar ke kehidupan banyak orang: terutama mereka yang berada di ‘pinggiran’ kehidupan ekonomi. Mengakibatkan sumber daya publik menguap, kepercayaan terkikis, dan ketimpangan sosial tumbuh secara perlahan dan merata.

Pandangan inilah yang menjadi latar reflektif atas penyusunan Laporan Tahunan PPATK Tahun 2025 dengan tema **“Bela Negara: Menjaga Negeri dari Kejahatan Ekonomi.”** Di tengah arus globalisasi dan

The statement was born out of an intellectual's disappointment with the way the world views economic crimes. For the Nobel Prize-winning economist, this type of crime is often overlooked: narrowed down to technical violations, reduced to a matter of regulation, and labeled as white collar crime: crimes committed by certain groups with access, position, and privilege that often make their impact escape public attention.

Stiglitz rejects this view. In his essays and books: *Globalization and Its Discontents* (2002) and *The Price of Inequality* (2012), he asserts that there is no economic crimes that is truly without victims. From his observations of the global financial crisis, he sees how abstract and administrative issues affect the lives of many people, especially those on the “fringes” of economic life. These results in the evaporation of public resources, erosion of trust, and the slow and steady growth of social inequality.

This perspective becomes the reflective background for the preparation of the PPATK Annual Report 2025 with the theme ‘PPATK Defends the Nation: Protecting the Country

percepatan teknologi, kejahatan ekonomi dan keuangan berkembang semakin kompleks, lintas batas, dan kerap bersembunyi di balik kecanggihan sistem. Kejahatan ini mencakup berbagai tindak pidana: mulai dari pencucian uang, penipuan, penggelapan, hingga manipulasi pasar yang bukan hanya menggerus stabilitas sistem keuangan, tetapi juga mengancam kepentingan publik dan keadilan sosial.

Dalam kerangka tersebut, PPATK menjalankan mandat konstitusionalnya sebagaimana diatur dalam Undang-Undang Nomor 8 Tahun 2010, melalui analisis dan pemeriksaan transaksi keuangan yang berindikasi tindak pidana pencucian uang dan tindak pidana asal. Sepanjang Januari hingga Desember 2025, PPATK telah menyampaikan 1.540 produk intelijen keuangan kepada aparat penegak hukum serta kementerian dan lembaga terkait, yang terdiri atas hasil analisis, informasi, dan hasil pemeriksaan, didukung oleh lebih dari lima belas ribu permintaan data kepada pihak pelapor dan otoritas terkait.

Upaya ini diperkuat melalui pertukaran informasi dengan *Financial Intelligence Unit* di berbagai negara, sebagai respons atas karakter kejahatan keuangan yang semakin lintas yurisdiksi. Kontribusi nyata juga tercermin dalam penguatan penerimaan negara dan pemulihan aset, baik melalui dukungan kepada Direktorat Jenderal Pajak yang menghasilkan tambahan penerimaan negara, maupun melalui penanganan perkara yang telah berkekuatan hukum tetap dengan perolehan denda, uang pengganti, dan aset.

Dalam menghadapi kejahatan keuangan berbasis aset virtual dan siber, PPATK memperkuat kerja sama strategis, termasuk dengan pelaku industri global, untuk

from Economic crimes.' Amid globalization and technological acceleration, economic and financial crimes are becoming increasingly complex, cross-border, and often hidden behind sophisticated systems. These crimes cover a wide range of criminal acts: from money laundering, fraud, embezzlement, and market manipulation, which not only erodes the stability of the financial system but also threatens public interests and social justice

Within this framework, PPATK carries out its constitutional mandate as regulated in Law No. 8 of 2010, through the analysis and examination of financial transactions that indicate money laundering and predicate offences. From January to December 2025, PPATK submitted 1,540 financial intelligence products to law enforcement agencies and related ministries and institutions, consisting of analysis results, information, and examination results, supported by more than fifteen thousand data requests to reporting parties and related authorities.

These efforts are reinforced through information exchange with Financial Intelligence Units in various countries, in response to the increasingly cross-jurisdiction of financial crime. Tangible contributions are also reflected in the strengthening of state revenue and asset recovery, through support to the Directorate General of Taxes, which has resulted in additional state revenue, and through the handling of cases that have been legally finalized with the collection of fines, compensation and assets.

In tackling virtual asset and cyber-based financial crime, PPATK is strengthening strategic cooperation, including with global industry players, to encourage reporting of suspicious transactions, the use of blockchain analytics, and efforts to temporarily halt transactions that are suspected of



mendorong pelaporan transaksi mencurigakan, pemanfaatan analitik *blockchain*, serta upaya penghentian sementara transaksi yang terindikasi tindak pidana. Di tingkat internasional, PPATK berperan aktif dalam penanganan *cyber-enabled financial crime*, penguatan rezim APUPPT dan PPSPM, serta perlindungan korban melalui mekanisme cepat lintas negara. Peran Indonesia dalam forum regional dan global pun semakin menguat, dengan PPATK tampil sebagai aktor kunci dalam berbagai inisiatif, kajian tipologi, dan kepemimpinan jaringan, termasuk dalam isu perdagangan orang, dan pendanaan proliferasi senjata.

Keseluruhan upaya ini menegaskan bahwa pemberantasan kejahatan ekonomi bukan sekadar soal kepatuhan atau penegakan hukum, melainkan ikhtiar kolektif untuk menjaga keadilan, kepercayaan, dan martabat kehidupan bersama. Melalui laporan ini, PPATK mengajak semua pihak untuk terus berjalan beriringan; membaca jejak uang dengan cermat, serta mengingatkan kembali bahwa setiap kejahatan ekonomi pada akhirnya menimbulkan dampak luas dan nyata, khususnya terhadap masyarakat yang berada dalam posisi rentan.

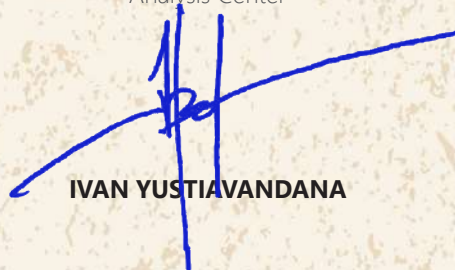
being criminal. At the international level, PPATK acts an active role in handling cyber-enabled financial crime, strengthening the AMLCFT and CPF regimes, and protecting victims through rapid cross-border mechanisms. Indonesia's role in regional and global forums is also growing stronger, with PPATK emerging as a key actor in various initiatives, typology studies, and network leadership, including on issues of human trafficking and weapons proliferation financing.

These efforts define that combating economic crimes is not merely a matter of compliance or law enforcement, but rather a collective initiative to preserve justice, trust, and dignity in our shared lives. Through this report, PPATK invites all parties to continue working together, carefully tracing the flow of money, and reminding everyone that every economic crimes ultimately has a widespread and tangible impact, especially on vulnerable communities.

Jakarta, 31 Desember 2025 | Jakarta, 31 December 2025

**Kepala Pusat Pelaporan
dan Analisis Transaksi Keuangan**

Head of Indonesian Financial Transaction Reports and
Analysis Center



IVAN YUSTIAVANDANA



Laporan Tahunan 2025 — Bela Negara: Menjaga Negeri dari Kejahatan Ekonomi

Annual Report 2025 — Defending the
Country: Protecting Indonesia from
Economic crimes



Laporan Tahunan 2024 — Integritas PPATK: Mengawal Asta Cita Indonesia

2024 Annual Report — PPATK Integrity:
Safeguarding Indonesia's Eight Ideals



Laporan Tahunan 2023 — Mendunia: 2 Dekade Menjaga Indonesia

2023 Annual Report — Enter the Global Arena: 2
Decades Protecting Indonesia



Daftar Isi

CONTENTS

Visi & Misi/ <i>Vision & Mision</i>	iv
Tugas & Fungsi/ <i>Roles and Functions</i>	v
Budaya Kerja ASN/ <i>Core Value of Civil Servant</i>	vi-vii
Struktur Organisasi/ <i>Organizational Structure</i>	viii-ix
Kata Pimpinan/ <i>The Leader Foreword</i>	x-xiii
Daftar Isi/ <i>Contents</i>	xiv-1
Strategi Nasional/ <i>National Strategy</i>	2-5
Rencana Strategis/ <i>Strategic Plan</i>	6-7
Korelasi RPJMN-PPATK/ <i>Correlation of RPJMN and PPATK</i>	8-9
Proses Bisnis/ <i>Business Processes</i>	10-11
LIPUTAN KHUSUS (SPECIAL REPORT) :	12-21
Bela Negara : Menjaga Negeri dari Kejahatan Ekonomi <i>PPATK Defending the Country: Protect Indonesia from Economic crimes</i>	
BAB 1 - PEMBERANTASAN	22-23
<i>Chapter 1 - Eradication</i>	
Henti Sementara: Jaga Keuangan Negara <i>Temporary Suspend: Protecting State Finances</i>	24-25
Ketika Data Berbicara <i>When Data Speaks</i>	26-29
Analisis dengan Dampak Luas <i>Analysis with Broad Impact</i>	30-39
<i>Green Financial Crime</i>	40-45

Menutup Celah Penghindaran Pajak <i>Closing Tax Avoidance Loopholes</i>	46-47
Tren Ancaman Kripto <i>Crypto Threat Trends</i>	48-50
Kolaborasi: Dari Analisis ke Aksi <i>Collaboration: From Analysis to Action</i>	51-53
Studi Kasus Tracing Aset Lintas Yurisdiksi <i>Cross-Jurisdictional Asset Tracing Case Study</i>	54-55
Statistik Tindak Lanjut: Ketika Data Menjadi Tindakan <i>Follow-up Statistics: When Data Becomes Action</i>	56-57
Ketika Analisis Berdiri di Ruang Sidang <i>When Analysis Takes Centre Stage in the Courtroom</i>	58-59
BAB 2 - PENCEGAHAN	60-61
<i>Chapter 2 - Prevention</i>	
Kolaborasi Cegah Pencucian Uang dengan Masyarakat <i>Public Collaboration to Prevent Money Laundering</i>	62-65
Kanal Digital dan Media Publikasi <i>Digital Channels and Publication Media</i>	66-69
Sinergi Patriotik: Memperkokoh Posisi Indonesia Dalam Pemberantasan Kejahatan Keuangan Global <i>Patriotic Synergy: Strengthening Indonesia's Position In Combating Global Financial Crime</i>	70-72

Menjaga Nadi Ekonomi, Mengawal Kehormatan Negeri <i>Safeguarding The Economy, Safeguarding The Nation's Honor</i>	73-75
Kepatuhan Adalah Harga Mati Garda Depan Anti Pencucian Uang <i>Compliance Is Non-Negotiable For The Anti-Money Laundering Frontline</i>	76-78
Kontribusi Nyata Indonesia Dalam Memutus Rantai Pencucian Uang Dunia <i>Indonesia's Real Contribution To Breaking The Chain Of Global Money Laundering</i>	79
Memantau APUPPT Dalam Angka <i>Monitoring Money Laundering And Counterterrorism In Numbers</i>	80-81
Navigasi Indeks Nasional: Mengukur Ketangguhan Ekosistem Keuangan <i>Navigating National Index: Measuring The Resilience Of The Financial Ecosystem</i>	82-83
Saat Nyali Nasional Berpadu Dengan Standar Dunia Demi Martabat Bangsa <i>When National Courage Meets World Standards For The Sake Of National Dignity</i>	84-89
Peran Dalam Forum Regional (ASEAN, APEC, Antar FIU, EGMONT Group) <i>Role In Regional Forums (ASEAN, APEC, Inter FIU, EGMONT Group)</i>	90-91
Kolaborasi Sektor Privat: Perbankan, Fintech, Dan Pelapor Lainnya <i>Private Sector Collaboration: Banking, Fintech, And Other Reporters</i>	92-94
Klinik Dumas: Memperkuat Partisipasi Publik, Menajamkan Laporan, Menjaga Integritas Keuangan Negara <i>Public Complaints Clinic: Strengthening Public Participation, Sharpening Reporting, Maintaining State Financial Integrity</i>	95-97

BAB 3 - INTERNAL <i>Chapter 3 - Internal</i>	98-99
Mengawal Integritas Sebagai Wujud Bela Negara <i>Safeguarding Integrity As A Form Of Defending The Country</i>	100-101
Garda Nadi Keuangan Negeri <i>Guardians Of The Nation's Financial Lifeline</i>	102-103
Pelatihan Sebagai Fondasi Kokoh Bela Negara <i>Training As A Solid Foundation For National Defense</i>	104-106
Edukasi Dan Literasi Untuk Negeri <i>Education And Literacy For The Nation</i>	107-108
Akuntabilitas Bangun Integritas <i>Accountability Builds Integrity</i>	109-110
Merawat Negara Di Balik Tata Kelola <i>Caring For The Country Behind Governance</i>	111-113
Menjaga Informasi, Membela Negeri <i>Safeguarding Information, Defending The Nation</i>	114-115
BAB 4 - RESPONSIBILITY <i>Chapter 4 - Responsibility</i>	116-117
Bergerak Bersama, Menjaga Sesama <i>Moving Together, Caring For Others</i>	118-119
Kerja Terbukti, Prestasi Teruji <i>Proven Work, Proven Achievements</i>	120
Apresiasi Untuk Dedikasi <i>Appreciation For Dedication</i>	121
GLOSARIUM <i>Glossary</i>	122-126



STRATEGI NASIONAL

NATIONAL STRATEGY

KOMITE Koordinasi Nasional Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang (Komite TPPU) memiliki mandat strategis untuk menetapkan arah, kebijakan, dan strategi nasional dalam pencegahan dan pemberantasan Tindak Pidana Pencucian Uang (TPPU), Tindak Pidana Pendanaan Terorisme (TPPT), serta Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM). Sejak 2007 hingga 2025, Komite TPPU telah menghasilkan lima paket Strategi Nasional (Stranas) sebagai pedoman pelaksanaan rezim APUPPT dan PPSPM di Indonesia. Stranas tersebut menjadi acuan bagi seluruh anggota komite dalam menjalankan aksi pencegahan dan penindakan, dengan mempertimbangkan dinamika nasional, perkembangan global, serta standar *Financial Action Task Force* (FATF).

Berakhirnya periode Stranas 2020–2024 mendorong perumusan strategi baru untuk periode 2025–2029. Berbeda dari sebelumnya, Stranas 2025–2029 telah diintegrasikan ke dalam RPJMN 2025–2029, khususnya pada Program Asta Cita 7 sebagaimana ditetapkan melalui Peraturan Presiden Nomor 12 Tahun 2025. Integrasi ini mempertegas bahwa penguatan rezim APU/PPT dan PPSPM menjadi prioritas pembangunan nasional dan memerlukan dukungan penuh seluruh pemangku kepentingan.

Untuk memastikan implementasi berjalan efektif, setiap tahun disusun Rencana Aksi Nasional (RAN) sebagai turunan operasional Stranas. Rencana Aksi Tahun 2025 ditetapkan melalui Keputusan Menteri Koordinator Bidang Hukum,

THE National Coordination Committee (NCC) for the Prevention and Eradication of Money Laundering has a strategic mandate to set the direction, policies, and national strategies for the prevention and eradication of Money Laundering (ML), Terrorism Financing (TF), and the Financing of Weapons of Mass Destruction Proliferation (FWMDP). From 2007 to 2025, NCC has produced five National Strategy packages as guidelines for the implementation of the AMLCFT and CPF regimes in Indonesia. The Stranas serves as a reference for all committee members in carrying out prevention and enforcement actions, taking into account national dynamics, global developments, and Financial Action Task Force (FATF) standards.

The end of the 2020-2024 Stranas period has prompted the formulation of a new strategy for the 2025-2029 period. Unlike before, the 2025-2029 Stranas has been integrated into the National Medium-Term Government Plan 2025-2029, specifically in the Asta Cita 7 Program as stipulated in Presidential Regulation No. 12 of 2025. This integration emphasizes that strengthening the AMLCFT and CPF regimes is a national development priority and requires the full support of all stakeholders.

To ensure effective implementation, a National Action Plan (RAN) is formulated each year as an operational derivative of the National Strategy. The 2025 Action Plan was established through Decree of the Coordinating Minister for Law, Human Rights, Immigration and Corrections as Chair of the NCC Number MKH-804.HK.05.01 of 2025. Its implementation involves 17 member agencies of the NCC with a total of 68

HAM, Imigrasi dan Pemasyarakatan selaku Ketua Komite TPPU Nomor MKH-804.HK.05.01 Tahun 2025. Pelaksanaannya melibatkan 17 instansi anggota Komite TPPU dengan total 68 rencana aksi yang tersebar dalam 9 strategi nasional. Hasil evaluasi dan verifikasi oleh PPATK selaku Sekretaris Komite TPPU menunjukkan capaian pelaksanaan sebesar 94 persen, mencerminkan komitmen kuat lintas sektor dalam mengimplementasikan agenda strategis tersebut.

Adapun sembilan Strategi Nasional 2025–2029 yang ditetapkan melalui Keputusan Menteri Koordinator Nomor MKH-803.HK.05.01 Tahun 2025 meliputi:

action plans spread across 9 national strategies. The results of the evaluation and verification by PPATK as the Secretary of the NCC show an implementation achievement of 94 percent, reflecting a strong cross-sectoral commitment to implementing this strategic agenda.

The nine National Strategies for 2025–2029, established through the Coordinating Minister's Decree Number MKH-803.HK.05.01 of 2025, include:

Strategi I

10 Rencana Aksi 2025

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

Rencana Aksi 2025 **9**

Strategi II

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.

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 III

7 Rencana Aksi 2025

Strategi IV

6 Rencana Aksi
2025

Penguatan sektor NPO dalam pencegahan pendanaan terorisme dengan memperhatikan penilaian risiko.

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

Strategi VI

7 Rencana Aksi
2025

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 VIII

10 Rencana Aksi
2025

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.

Rencana Aksi
2025 7

Strategi V

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.

Rencana Aksi
2025 8

Strategi VII

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.

Rencana Aksi
2025 4

Strategi IX

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.

Keseluruhan strategi tersebut menegaskan pendekatan berbasis risiko, penguatan koordinasi lintas sektor, serta respons adaptif terhadap ancaman baru. Dengan dasar Stranas 2025–2029 dan capaian implementasi yang tinggi pada tahun pertama, Komite TPPU menegaskan komitmennya untuk menjaga integritas sistem keuangan nasional sekaligus memperkuat posisi Indonesia dalam rezim global anti pencucian uang dan pencegahan pendanaan terorisme.

The overall strategy emphasizes a risk-based approach, strengthened cross-sector coordination, and adaptive responses to new threats. Based on the 2025–2029 National Strategy and high implementation achievements in the first year, the TPPU Committee affirms its commitment to maintaining the integrity of the national financial system while strengthening Indonesia's position in the global anti-money laundering and counter-terrorism financing regime.

“PPATK mendukung Asta Cita 7, yaitu memperkuat reformasi politik, hukum, dan birokrasi serta memperkuat pencegahan dan pemberantasan korupsi, narkoba, 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.”

~ **Dr. Ivan Yustiavandana, S.H., LL.M.**
(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.”

~ **Dr. Ivan Yustiavandana, S.H., LL.M.**
(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 Strategik 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)

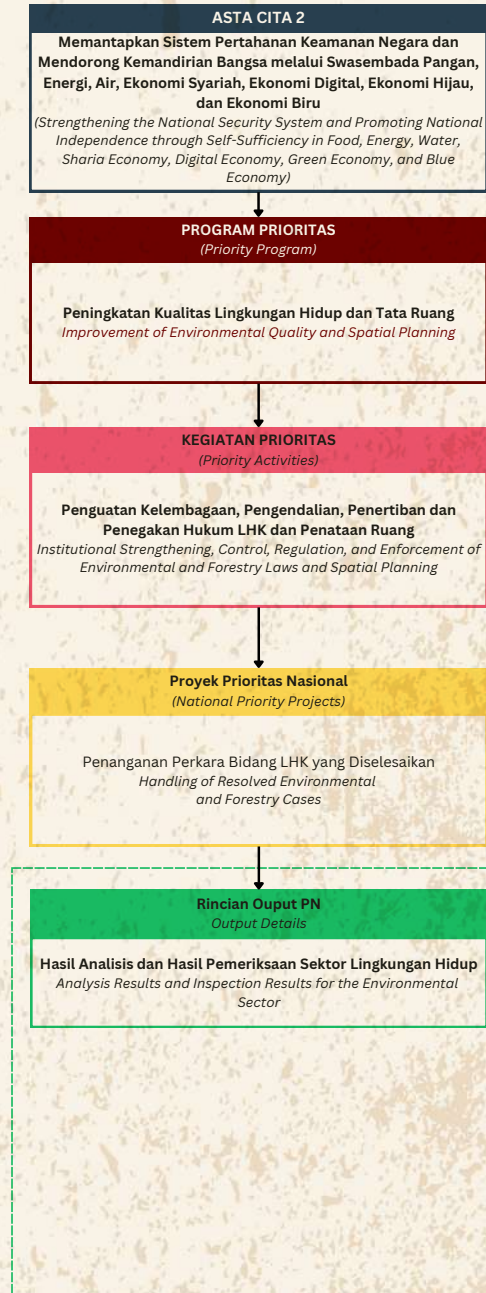
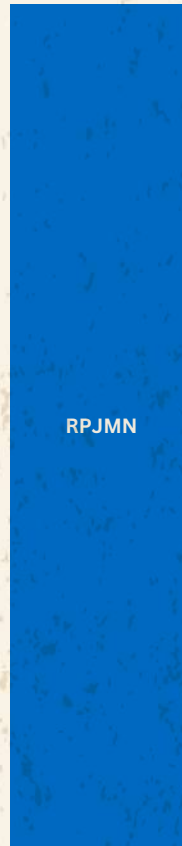
Meningkatnya Tata Kelola Internal PPATK
(Improved Internal Governance of PPATK)

KORELASI RPJMN-PPATK

CORRELATION OF RPJMN AND PPATK

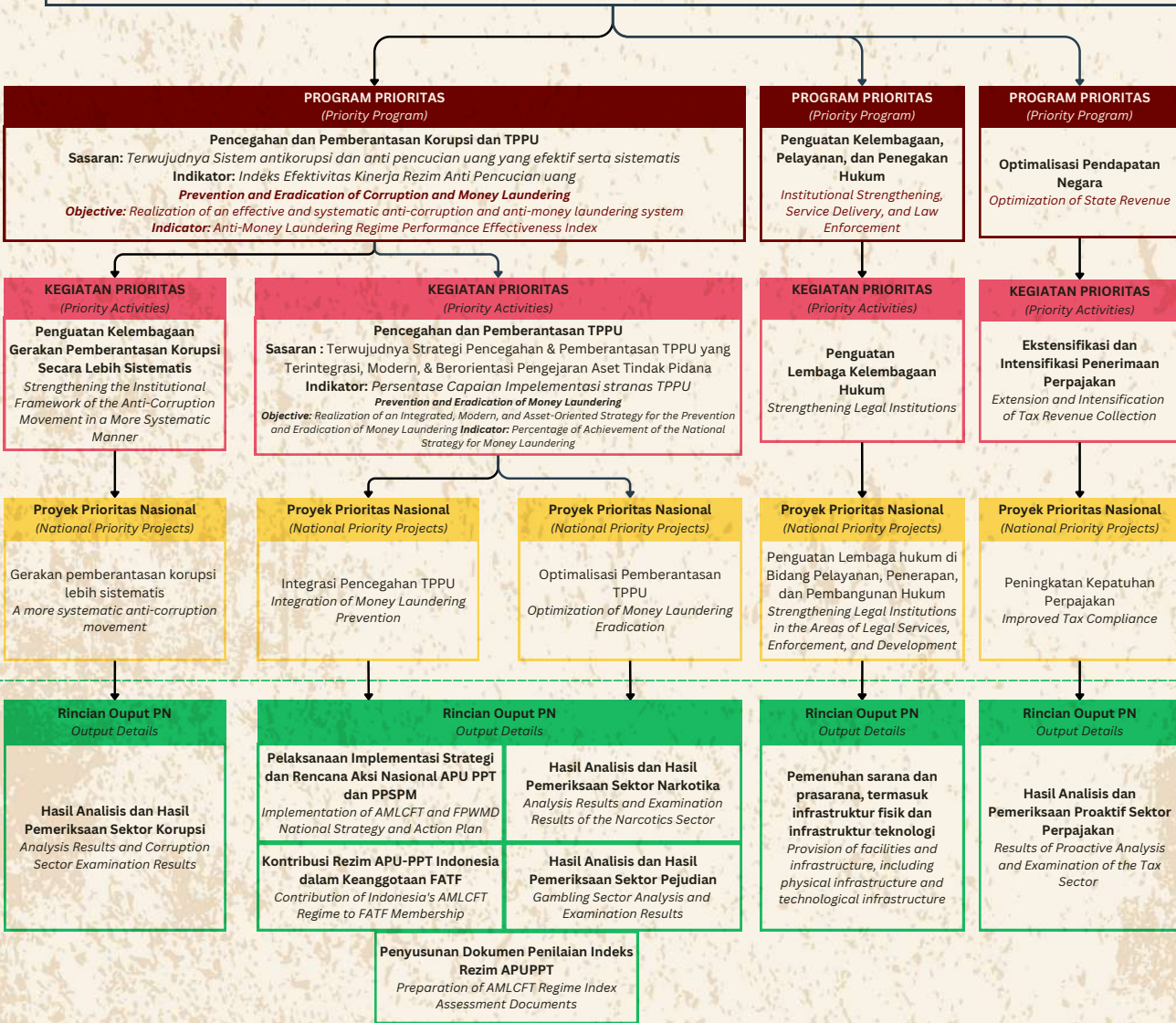
RPJMN (Rencana Pemerintah Jangka Menengah Nasional) 2025–2029 sebagai tahap awal RPJPN (Rencana Pemerintah Jangka Panjang Nasional) 2025–2045 mengusung visi “Bersama Indonesia Maju, Menuju Indonesia Emas 2045” melalui Delapan Asta Cita. Renstra PPATK disusun berpedoman pada RPJMN, mendukung Asta Cita 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.



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)



RPJMN

Renstra dan Renja PPAK
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 APUPPT, 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 APUPPT
(*AML/CFT Reporting and Compliance Management*)



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



I.03. Strategi dan Kerjasama APUPPT
(*AML/CFT Strategy and Cooperation*)

Bisnis Pendukung (Supporting Business)



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

P.02. Pemberdayaan Kemitraan APUPPT
(*Empowerment of AML/CFT 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

BELA NEGARA

Menjaga Negeri dari Kejahatan Ekonomi

*PPATK Defending the Country:
Protecting the Nation from Economic crimes*



BELA NEGARA tidak selalu berbicara tentang batas wilayah dan ancaman bersenjata. Setiap rupiah yang disamarkan melalui pencucian uang, juga berdampak pada kedaulatan ekonomi negara. Negara bisa kehilangan kendali atas kekuatan ekonominya bukan karena serangan senjata terbuka, melainkan karena kekayaan yang perlahan dialihkan melalui skema keuangan yang tersembunyi.

Kejahatan di sektor lingkungan hidup menunjukkan ancaman itu. Pembalakan liar, tambang ilegal, perdagangan ilegal satwa liar dilindungi, dan berbagai bentuk eksploitasi tanpa izin bukan hanya merusak hutan dan mencemari sungai. Ia menggerus penerimaan negara, melemahkan tata kelola, dan memindahkan nilai ekonomi ke jaringan yang bekerja di luar hukum. Kerusakan ekologis berjalan beriringan dengan kebocoran fiskal.

Tahun 2025–2026 menandai situasi yang cukup berat bagi lingkungan hidup Indonesia. Apalagi bencana banjir besar Sumatra–Aceh melanda, menandai rapuhnya daya dukung ekologis yang selama ini terus ditekan oleh segelintir oligarki. Luas hutan terus berkurang dan ruang hidup masyarakat semakin menyempit.

Dalam konteks demikian, persoalan lingkungan tak lagi berdiri sendiri. Ia terhubung dengan tata kelola sumber daya alam dan arus keuangan yang menyertainya. Setiap eksploitasi meninggalkan jejak transaksi. Membaca

DEFENDING the country is not always about territorial boundaries and armed threats. Every rupiah that is disguised through money laundering also has an impact on the country's economic sovereignty. The country can lose control of its economic power not because of open armed attacks, but because of wealth that is slowly transferred through hidden financial schemes.

Crimes in the environmental sector demonstrate this threat. Illegal logging, illegal mining, illegal trade in protected wildlife, and various forms of unauthorised exploitation not only destroy forests and pollute rivers. They also erode state revenues, weaken governance, and transfer economic value to networks operating outside the law. Ecological damage goes hand in hand with fiscal leakage.

The years 2025–2026 mark a difficult period for Indonesia's environment. The major floods in Sumatra and Aceh have highlighted the fragility of ecological support systems, which have been under constant pressure from a small number of oligarchs. Forest areas continue to shrink and people's living spaces are becoming increasingly limited.

In this context, environmental issues no longer stand alone. They are linked to natural resource management and the accompanying financial flows. Every exploitation leaves a transactional trail. Reading this trail is important so that





jejak itu menjadi penting, agar negara tak hanya melihat kerusakan di permukaan, tetapi juga memahami bagaimana nilai ekonomi berpindah dan siapa yang menikmati hasilnya.

PPATK mengungkap bahwa perputaran dana yang diduga terkait kejahatan lingkungan pada 2025 mencapai ratusan triliun rupiah. Sejak 2020 hingga 2025, nilainya terakumulasi sekitar Rp1.700 triliun. Sebuah angka yang menunjukkan bahwa kejahatan terhadap alam telah berkembang menjadi kejahatan ekonomi berskala sistemik. "Terkait dengan GFC, kami (PPATK) sudah melakukan riset mengenai *Green Financial Crime* itu sejak tahun 2020. Data kami, perputaran GFC sejak tahun 2020 bukan Rp992 triliun, tapi Rp1.700 triliun. Rp992 triliun itu hanyalah yang kita laporkan di 2025 yang lalu," ujar Kepala PPATK Ivan Yustiavandana.

Laporan dari Wahana Lingkungan Hidup Indonesia (WALHI) pada Maret 2025 mencatat 47 kasus kejahatan lingkungan yang dilaporkan ke Kejaksaan Agung Republik Indonesia. Pada Juli 2025, jumlah itu bertambah menjadi 76 kasus, dengan potensi kerugian negara mencapai Rp437 triliun. Deforestasi untuk pertambangan, perkebunan sawit, dan hutan tanaman industri menjadi pola dominan. Tahun 2025, lanskap penyusutan hutan menunjukkan perubahan: Sumatra menggeser Kalimantan sebagai titik paling rawan, sementara Papua mulai terdampak alih fungsi lahan skala besar.

countries do not only see the damage on the surface, but also understand how economic value is transferred and who benefits from it.

PPATK revealed that the turnover of funds suspected of being linked to environmental crimes in 2025 will reach hundreds of trillions of rupiah. From 2020 to 2025, the value will accumulate to around Rp1,700 trillion. This number shows that crimes against nature have developed into systemic economic crimes. 'In relation to GFC, we (PPATK) have been conducting research on Green Financial Crime since 2020. According to our data, the turnover of GFC since 2020 is not Rp992 trillion, but Rp1,700 trillion. The Rp992 trillion is only what we reported in 2025,' said PPATK Head Ivan Yustiavandana.

A report from Wahana Lingkungan Hidup Indonesia (WALHI) in March 2025 recorded 47 cases of environmental crimes reported to the Attorney General's Office of the Republic of Indonesia. In July 2025, that number increased to 76 cases, with potential state losses reaching Rp437 trillion. Deforestation for mining, oil palm plantations, and industrial forest plantations became the dominant pattern. In 2025, the landscape of forest loss showed changes: Sumatra replaced Kalimantan as the most vulnerable area, while Papua began to be affected by large-scale land conversion.

Dalam sejumlah penanganan perkara, PPATK menemukan pola keuangan yang konsisten. Hasil eksploitasi ilegal emas, kayu, hasil kebun terungkap masuk ke rekening tertentu, lalu diputar melalui *layering*: dipecah, dialihkan dengan ‘memanfaatkan’ perusahaan cangkang dan rekening *nominee*. Sebagian dana bergerak lintas negara sebelum kembali sebagai investasi atau aset yang tampak sah. Pola ini teridentifikasi kuat pada pertambangan emas tanpa izin, perdagangan kayu tanpa sertifikasi legalitas, hingga pencemaran limbah industri.

Sepanjang 2025, PPATK menyampaikan puluhan Hasil Analisis kepada aparat penegak hukum terkait dugaan penambangan ilegal di berbagai wilayah. Nilai transaksi yang terindikasi mencapai ratusan triliun rupiah, dengan total perputaran dana mendekati seribu triliun rupiah dalam periode 2023–2025. Pada sektor kehutanan, analisis juga menunjukkan dugaan perdagangan kayu ilegal dengan nilai transaksi signifikan antarperusahaan, tanpa dokumen legalitas yang dipersyaratkan.

In a few cases, PPATK found consistent financial patterns. The proceeds from the illegal exploitation of gold, timber and agricultural products were found to have been deposited into specific accounts, then laundered through layering: divided and transferred using shell companies and nominee accounts. Some of the funds moved across countries before returning as investments or seemingly legitimate assets. This pattern was strongly identified in unlicensed gold mining, timber trading without legal certification, and industrial waste pollution.

Throughout 2025, PPATK submitted dozens of analysis results to law enforcement officials regarding allegations of illegal mining in various regions. The value of the transactions indicated reached hundreds of trillions of rupiah, with a total fund turnover of nearly one thousand trillion rupiah in the 2023–2025 period. In the forestry sector, the analysis also showed allegations of illegal timber trading with significant transaction values between companies, without the required legality documents.

Rp1.700triliun

**Perputaran GFC Periode
2020 s.d. 2025**
*GFC Turnover for the Period
2020 to 2025*

Rp992triliun

Perputaran GFC Tahun 2025
GFC Turnover in 2025



KASUS DI BIDANG PERTAMBANGAN

PPATK telah menyampaikan 22 Hasil Analisis yang disampaikan kepada Kepolisian Negara Republik Indonesia (POLRI) berkaitan dengan dugaan tindak pidana penambangan emas tidak berizin (PETI) di beberapa daerah di Indonesia. Berdasarkan hasil analisis terhadap transaksi keuangan para pihak yang diduga terlibat dalam jaringan PETI, diketahui terdapat beberapa kluster wilayah utama yang menjadi konsentrasi PETI dan distribusi emas dari hasil PETI. Wilayah tersebut meliputi Papua, Kalimantan Barat, Sulawesi, Sumatra Utara dan Pulau Jawa.

Dari hasil analisis transaksi keuangan para pihak yang diduga berkaitan dengan penambangan dan distribusi hasil tambang/hasil olahan emas PETI di seluruh wilayah cluster meliputi Pulau Jawa, Kalimantan, Sulawesi dan Medan dan sekitarnya, total nilai nominal transaksi yang diduga berkaitan dengan PETI pada periode 2023-2025 sebesar Rp185.032.686.697.402,00. Sedangkan nilai total perputaran dana yang diduga berkaitan dengan PETI pada periode 2023-2025 sebesar Rp992.002.367.589.161,00. Selanjutnya juga diketahui adanya transaksi ekspor perdagangan emas antara perusahaan milik pemain besar bidang perdagangan dan pemurnian emas terbesar di Indonesia dengan perusahaan pemurnian emas dan perdagangan emas di luar negeri yaitu ke Singapura, Thailand dan Amerika Serikat. Transaksi tersebut diketahui dari adanya dana masuk ke rekening perusahaan milik pemain besar dimaksud pada periode 2023-2025 total sebesar Rp155.303.161.756.593,00.

CASES IN THE MINING SECTOR

PPATK has submitted 22 Analysis Results to the Indonesian National Police (POLRI) regarding allegations of illegal gold mining (PETI) in several regions in Indonesia. Based on the analysis of financial transactions of parties suspected of being involved in the PETI network, it was found that there are several main regional clusters that are the focus of PETI and the distribution of gold from PETI. These regions include Papua, West Kalimantan, Sulawesi, North Sumatra and Java.

From the analysis of financial transactions of parties suspected of being involved in mining and distribution of PETI mining products/processed gold in all cluster regions, including Java, Kalimantan, Sulawesi, and Medan and surrounding areas, the total nominal value of transactions suspected to be related to PETI for the period 2023-2025 is IDR 185,032,686,697,402. Meanwhile, the total value of funds suspected to be related to PETI in the 2023-2025 period is IDR 992,002,367,589,161. Furthermore, it is also known that there are gold export transactions between companies owned by major players in the largest gold trading and refining companies in Indonesia and gold refining and trading companies abroad, that are Singapore, Thailand and the United States. These transactions were identified through funds entering the accounts of the major player's company during the 2023-2025 period, totalling Rp155,303,161,756,593.

KASUS DI BIDANG KEHUTANAN

PPATK telah menyampaikan 3 (tiga) Hasil Analisis kepada Kementerian Kehutanan terkait dugaan tindak pidana di bidang kehutanan dengan estimasi nilai transaksi mencapai sekitar Rp137.000.000.000,-. Dugaan tindak pidana tersebut berkaitan dengan praktik pembalakan liar yang diduga melibatkan PT BRN. Berdasarkan hasil analisis, PT BRN diduga melakukan praktik *timber laundering*, yaitu mencampurkan kayu yang diperoleh secara legal dengan kayu hasil pembalakan ilegal dalam kegiatan usahanya guna menyamarkan asal-usul hasil kayu tersebut.

Dalam menjalankan aktivitasnya, PT BRN diduga memanfaatkan perusahaan cangkang, yaitu PT BDT, sebagai sarana untuk menampung dan memfasilitasi transaksi keuangan yang terkait dengan kegiatan usaha tersebut. Selain itu, PT BRN juga diduga menggunakan pihak-pihak tertentu sebagai *money mules* yang ditempatkan sebagai pengurus perusahaan untuk memfasilitasi dan menyamarkan aliran transaksi.

CASES IN THE FORESTRY SECTOR

PPATK has delivered three analytical reports to Indonesia's Ministry of Forestry concerning suspected crimes in the forestry sector, with estimated transactions of about Rp137,000,000,000. The allegations center on illegal logging activities linked to PT BRN, according to local investigators. The analysis suggests that PT BRN conducted timber laundering—mixing legally sourced timber with wood from illegal logging in its commercial operations to conceal the timber's true origin and market legitimacy.

In carrying out these activities, PT BRN allegedly relied on a shell company, PT BDT, to receive and facilitate financial transactions tied to the operation. Investigators also believe the firm used selected individuals as money mules, installing them as company directors to channel and disguise transaction financial internal flows.





KORUPSI EKSPOR *CRUDE PALM OIL* (CPO) DAN PRODUK TURUNANNYA

Dalam penanganan perkara korupsi ekspor *Crude Palm Oil* (CPO) dan produk turunannya pada tahun 2021-2022, telah ditetapkan 3 perusahaan besar di sektor sawit yaitu PT WG, PT PHG, dan PT MMG, sebagai pihak yang terlibat bersama sejumlah pejabat kementerian. Perkara ini kemudian dilimpahkan oleh Kejaksaan Agung Republik Indonesia ke Pengadilan Tindak Pidana Korupsi pada Pengadilan Negeri Jakarta Pusat dan mulai disidangkan pada tahun 2023. Namun demikian dalam putusan tingkat pertama, majelis hakim menyatakan para terdakwa korporasi terbukti melakukan perbuatan sebagaimana didakwakan, tetapi perbuatan tersebut dinilai bukan merupakan tindak pidana (*onslag van alle rechtsvervolging*) pada tanggal 19 Maret 2025 sehingga membuat para terdakwa PT WG, dkk tidak diwajibkan membayar ganti kerugian.

Seiring berjalannya waktu, Kejaksaan Agung kemudian mengungkap adanya dugaan suap dan gratifikasi dengan total mencapai Rp39,1 miliar yang melibatkan Ketua Pengadilan, 3 Majelis Hakim, dan juga Panitera dalam proses pemeriksaan dan pengambilan putusan perkara korupsi ekspor CPO. Terkait hal tersebut, PPATK telah menyampaikan sebanyak 7 Hasil Analisis dalam rangka mendukung proses penanganan perkara atas permintaan dari penyidik. Dalam hasil analisis yang telah disampaikan, PPATK menemukan bahwa terdapat sejumlah besar aktivitas transaksi yang melibatkan Valuta Asing di rekening pihak Pengacara perusahaan atas nama M dan A dan ditemukan adanya keterhubungan aliran dana pembelian valas yang kemudian diduga untuk diserahkan kepada para tersangka/

CORRUPTION IN THE EXPORT OF CRUDE PALM OIL (CPO) AND ITS DERIVATIVE PRODUCTS

In handling the corruption case involving the export of Crude Palm Oil (CPO) and its derivative products in 2021-2022, three large companies in the palm oil sector, namely PT WG, PT PHG, and PT MMG, were identified as parties involved along with a few ministry officials. This case was then transferred by the Attorney General's Office of the Republic of Indonesia to the Corruption Court at the Central Jakarta District Court and put on trial in 2023. However, in the first instance verdict, the panel of judges declared that the corporate defendants were proven to have committed the acts as charged, but these acts were deemed not to constitute a criminal offence (*onslag van alle rechtsvervolging*) on 19 March 2025, thereby exempting the defendants PT WG, et al. from paying compensation.

As time went by, the Attorney General's Office then revealed allegations of bribery and gratuities totalling Rp39.1 billion involving the Chief Justice, three judges, and the court clerk in the examination and decision-making process of the CPO export corruption case. In this regard, PPATK has submitted seven analysis reports to support the case handling process at the request of the investigators. In the analysis results that have been submitted, PPATK found that there were a large number of transactions involving foreign currency in the accounts of the company's lawyers on behalf of M and A, and found that there was a connection between the flow of funds for the purchase of foreign currency, which was then suspected to have been handed over to the suspects/defendants as gratuities in the acquittal (*onslag van alle rechtsvervolging*) on 19 March 2025.

PPATK then submitted this transaction information to the Indonesian Attorney General's Office investigators to strengthen the allegation of bribery in the form of foreign

terdakwa sebagai gratifikasi dalam putusan lepas (*onslag van alle rechtsvervolging*) pada tanggal 19 Maret 2025.

Informasi transaksi tersebut kemudian telah disampaikan PPATK kepada penyidik Kejagung RI untuk memperkuat adanya dugaan penyerahan suap dalam bentuk Valuta Asing yang dilakukan oleh pihak Pengacara kepada pihak Pengadilan Jakarta Pusat. *Outcome* atau capaian utama dari kasus ini adalah Kejaksaan Agung RI kemudian mengajukan kasasi atas putusan lepas tersebut perbuatan tindak pidana korupsi terhadap ketiga terdakwa PT WG, PT PHG, dan PT MMG yang pada penuntutannya PT WG diminta untuk membayar denda sebesar Rp1 miliar dengan uang pengganti sebesar Rp11.880.351.802.619,00 PT PHG dituntut untuk membayar denda Rp1 miliar dengan uang pengganti sebesar Rp937.558.181.691,26 dan PT MMG dituntut membayar denda Rp1 miliar dengan uang pengganti sebesar Rp4.890.938.943.794,00.

Kasus korupsi fasilitas ekspor *Crude Palm Oil* periode 2021–2022 memperlihatkan bagaimana kejahatan tata niaga dapat beririsan dengan manipulasi proses hukum. Pendekatan *follow the money* memperluas pembuktian, tidak hanya pada peristiwa, tetapi pada struktur pengendali dan aliran manfaat ekonominya.

currency by the lawyers to the Central Jakarta District Court. The main outcome or achievement of this case was that the Indonesian Attorney General's Office then filed an appeal against the acquittal for criminal acts of corruption against the three defendants, PT WG, PT PHG, and PT MMG, in which PT WG was ordered to pay a fine of Rp1 billion with compensation of Rp11,880,351,802,619. PT PHG was ordered to pay a fine of IDR 1 billion with compensation of IDR 937,558,181,691.26, and PT MMG was ordered to pay a fine of IDR 1 billion with compensation of IDR 4,890,938,943,794.

The corruption case involving Crude Palm Oil export facilities in the 2021–2022 period shows how trade crimes can intersect with the manipulation of legal processes. The follow the money approach broadens the scope of evidence, not only to events, but also to control structures and economic benefit flows.



Berdasarkan Hasil Analisis dan Pemeriksaan, diketahui modus-modus pencucian uang dalam kasus GFC antara lain:

a. Di Bidang Pertambangan

1. Perusahaan pemurnian dan perdagangan emas di luar negeri menampung hasil olahan emas ilegal dari Indonesia.
2. Perusahaan BUMN pemurnian/pengolahan emas di Indonesia diduga menampung emas hasil penambangan/pengolahan PETI.
3. Penggunaan rekening pihak ketiga (*nominee*) untuk menampung hasil usaha dari penambangan/pengolahan emas PETI.
4. Melakukan transaksi keuangan tunai (tarik dan setor).

b. Di Bidang Kehutanan

Berdasarkan hasil analisis dan pemeriksaan yang dilakukan, teridentifikasi adanya modus pencucian uang dalam perkara kehutanan tersebut, antara lain melalui penggunaan perusahaan cangkang (*shell company*)

a. In the Mining Sector

1. Overseas gold refining and trading companies are accepting illegally processed gold from Indonesia.
2. State-owned gold refining/processing companies in Indonesia are suspected of receiving gold from illegal mining/processing.
3. The use of third-party (nominee) accounts to receive proceeds from illegal gold mining/processing.
4. Conducting cash transactions (withdrawals and deposits).

b. In the Forestry Sector

Based on the analysis and examinations conducted, investigators identified a money-laundering scheme in the forestry case, involving the use of shell companies and money mules to facilitate transactions while disguising financial flows believed to stem from illegal logging operations overall activities.

Tabel Jumlah Output dan Nominal Transaksi Dugaan Tindak Pidana Asal GFC

Table of Output Amounts and Nominal Transactions of Suspected Criminal Acts Originating from GFC

Dugaan Tindak Pidana Asal <i>Alleged Criminal Offense</i>	JUMLAH OUTPUT (TAHUN 2025) <i>OUTPUT AMOUNT (YEAR 2025)</i>			Nominal Transaksi Dugaan Tindak Pidana Asal (Tahun 2025) <i>Nominal Value of Suspected Criminal Transactions (Year 2025)</i>	Nominal Transaksi Dugaan Tindak Pidana Asal (Tahun 2024) <i>Nominal Value of Transactions Suspected of Being the Proceeds of Crime (2024)</i>	Kenaikan (Penurunan) <i>Increase (Decrease)</i>
	HA	HP	INF			
Di Bidang Pertambangan <i>In the Mining Sector</i>	27	0	2	517.470.949.182.679,00	7.086.645.803.795,00	99%
Di Bidang Lingkungan Hidup <i>In the Environmental Sector</i>	15	1	0	198.707.951.612.207,00	23.861.560.013.456,00	88%

Sumber: Data PPATK diolah (2025)

Source: PPATK data processed (2025)

dan *money mules* untuk memfasilitasi transaksi serta menyamarkan aliran dana yang diduga berasal dari aktivitas pembalakan liar.

PPATK terus menganalisis dan memeriksa transaksi keuangan, menyampaikan Hasil Analisis dan Hasil Pemeriksaan, mendukung penyidik lintas sektor, serta melakukan penghentian sementara transaksi untuk mencegah pelarian dana. Data keuangan membantu mengungkap aktor pengendali yang tersembunyi di balik struktur formal, sekaligus memberi dasar bagi rekomendasi kebijakan untuk menutup celah kejahatan lingkungan.

Memutus aliran dana berarti memutus jaringan kejahatan. Menjaga sistem keuangan tetap berintegritas berarti menjaga sumber daya alam tetap memberi manfaat bagi publik. Ketika ancaman bergerak melalui angka dan rekening, *follow the money* dan *follow the assets* adalah bentuk konkret bela negara dengan menggunakan 'senjata data' demi memastikan negeri ini tidak kehilangan potensinya secara perlahan.

Negeri ini dibangun di atas sumber daya yang melimpah dan kesejahteraan rakyat yang harus dijaga. Ketika arus dana yang menyimpang dapat dihentikan, ruang bagi praktik pencucian uang dapat dihilangkan. Jika sistem keuangan tetap bersih dan akuntabel, maka manfaat ekonomi dapat kembali ke ruang yang semestinya: pendidikan, kesehatan, kesejahteraan, dan pada akhirnya sebesar-besarnya untuk kemakmuran rakyat.

PPATK continues to analyse and examine financial transactions, submit Analysis Results and Examination Results, support cross-sector investigators, and temporarily suspend transactions to prevent capital escape. Financial data helps uncover hidden controllers behind formal structures, while providing a basis for policy recommendations to close loopholes in environmental crime.

Cutting off the flow of funds means cutting off criminal networks. Maintaining the integrity of the financial system means ensuring that natural resources continue to benefit the public. When threats move through numbers and accounts, following the money and following the assets are concrete forms of defending the country by using "data weapons" to ensure that this country does not slowly lose its potential.

This country was built on abundant resources and the welfare of its people, which must be preserved. When the flow of illicit funds can be stopped, opportunities for money laundering can be eliminated. If the financial system remains clean and accountable, economic benefits can return to where they belong: education, health, welfare, and ultimately, the prosperity of the people.



Bab 1

Pemberantasan

Chapter 1 - Eradication

Memberantas kejahatan ekonomi berangkat dari satu keharusan sederhana: menghentikan aliran dana yang berasal dari tindak pidana sebelum dampaknya meluas. Di titik inilah PPATK bekerja, membaca transaksi yang ganjil, menyusun analisis, lalu menyerahkannya pada proses hukum yang berjalan. Memang tidak semua yang dikerjakan tampak di permukaan. Namun dari rangkaian itu, negara berupaya mencegah kerugian yang lebih besar terhadap sistem keuangan dan kepentingan publik. Kerja sama lintas lembaga menjadi ruang pertemuan antara data dan penegakan hukum, tempat tanggung jawab negara dijalankan secara terukur dan tersistematis.

Eradicating economic crimes depart from one simple necessity: stopping the flow of funds originating from criminal acts before their impact spreads. This is where PPATK comes in, reading unusual transactions, compiling analyses, and then submitting them to the ongoing legal process. Not everything that is done is visible on the surface. However, through this series of actions, the state seeks to prevent greater losses to the financial system and public interests. Inter-agency cooperation provides a meeting ground between data and law enforcement, where the state's responsibilities are carried out in a measured and systematic manner.



HENTI SEMENTARA: JAGA KEUANGAN NEGARA

TEMPORARY SUSPEND: PROTECTING STATE FINANCES

UPAYA henti sementara transaksi yang dilakukan PPAK semata demi melindungi sistem keuangan negara. Khususnya demi melindungi kepentingan publik. Kebijakan ini dijalankan berdasarkan amanat Undang-Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang. Kewenangan henti sementara digunakan untuk menangani transaksi mencurigakan yang terindikasi terkait korupsi, perjudian *online*, penggelapan, dan kejahatan pidana lainnya. Sepanjang tahun 2025, PPAK menghentikan **35.071 rekening** dengan nilai dana **Rp2,2 triliun, USD 127,66 juta**, serta mata uang lain, termasuk aset kripto. PPAK juga mengidentifikasi pola penyalahgunaan rekening tidak aktif (*dormant*) untuk menampung dan menyamarkan dana hasil kejahatan. Langkah ini mencegah perpindahan dana ilegal sekaligus melindungi hak pemilik rekening yang sah.

STATISTIK HENTI SEMENTARA TAHUN 2025 STATISTICS ON TEMPORARY SUSPENSIONS IN 2025

35.071
Jumlah Rekening

IDR 4.347 Triliun
(Total Konversi Rupiah)

THE PPAK's efforts to temporarily suspend transactions are solely for the purpose of protecting the state's financial system, particularly in order to protect the public interest. This policy is implemented based on the mandate of Law Number 8 of 2010 concerning the Prevention and Eradication of Money Laundering. The temporary suspension authority is used to handle suspicious transactions that are indicated to be related to corruption, online gambling, embezzlement, and other criminal offences. Throughout 2025, PPAK suspended **35,071 accounts** with a total value of **Rp2.2 trillion, USD127.66 million**, and other currencies, including crypto assets. The PPAK also identified patterns of misuse of dormant accounts to hold and conceal funds derived from crime. This measure prevents the illegal transfer of funds while protecting the rights of legitimate account holders.

IDR 2.211.577.968.926

USD 127.668.515

SGD 310.077

JPY 42.617

GBP 205

HKD 181

CNY 5.919

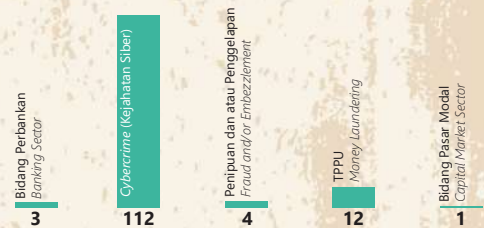
EUR 100

Tindak Pidana (Criminal Offenses)	Mata Uang (Currency)	Jumlah Rekening (Number of Accounts)	Nominal Penghentian Sementara Transaksi Temporary Transaction Suspension Amount	KONVERSI IDR (Kurs 31 Des 2025) IDR CONVERSION (Exchange rate on December 31, 2025)
Korupsi (Corruption)	IDR	836	885.956.021.521,00	885.956.021.521,00
	USD	43	127.586.081,00	2.130.443.863.285,00
	SGD	4	251.707,00	3.272.875.643,00
	JPY	1	14.940,00	159.926.575,00
	GBP	1	205,00	4.622.908,00
Perjudian (Gambling)	IDR	27.986	1.372.507.336.873,00	1.372.507.336.873,00
	USD	4	51.216,00	855.209.377,00
	SGD	1	9.932,00	129.143.015,00
Lingkungan Hidup Environment	IDR	25	244.358.856.434,00	244.358.856.434,00
ITE	IDR	549	206.196.029.598,00	206.196.029.598,00
	USD	3	89,00	1.486.130,00
Pasar Modal (Capital Market Crime)	IDR	24	98.557.036.648,00	98.557.036.648,00
	IDR	227	96.775.104.552,00	96.775.104.552,00
Penipuan, Penggelapan (Fraud, Embezzlement)	SGD	1	48.301,00	628.044.379,00
	JPY	1	27.267,00	291.882.056,00
	USD	14	1.969,00	32.878.539,00
	HKD	1	181,00	388.477,00
Bidang Perbankan (Banking)	IDR	82	66.119.906.882,00	66.119.906.882,00
	TPPU (Money Laundering)	IDR	1103	48.322.788.071,00
USD		14	19.279,00	321.922.477,00
IDR		4466	12.019.221.229,00	12.019.221.229,00
Cybercrime	USD	23	9.881,00	164.993.827,00
	CNY	5	5.919,00	14.137.413,00
	JPY	7	410,00	4.388.882,00
	SGD	10	137,00	1.781.373,00
	EUR	6	100,00	1.965.365,00
	Cukai (Excise)	IDR	6	1.179.504.652,00
Narkotika (Narcotics)	IDR	1	659.920.000,00	659.920.000,00
Jumlah (Total)		35.444		5.168.981.236.181,00

Sumber: Data PPATK diolah (2025)

Tindak Pidana (Criminal Offenses)	Mata Uang (Currency)	Jumlah Rekening (Number of Accounts)	Nominal Penghentian Sementara Transaksi
Bidang Perbankan (Banking)	USDT	3	1.398.945
	USDT	97	581.848
	DOGE	2	1.921
Cybercrime	ASIX	1	1.690
	TRX	8	510
	USDC	1	71
	XRP	2	33
ADA	1	32	
Penipuan dan/atau Penggelapan (Fraud and/or Embezzlement)	USDT	4	104.549
	TPPU (Money Laundering)	USDT	12
Pasar Modal (Capital Market)	USD	1	38
Jumlah (Total)		132	2.099.999

Sumber: Data PPATK diolah (2025)



Jumlah Rekening Kripto Henti Sementara

Tahun 2025

total temporary suspension of crypto accounts
The year 2025

KETIKA DATA BERBICARA

WHEN DATA SPEAKS

PRODUK intelijen keuangan PPATK hadir dalam berbagai bentuk: Laporan Hasil Analisis, Laporan Hasil Pemeriksaan, serta rekomendasi dan informasi 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 titik inilah data mulai berbicara. Pola transaksi dibaca, anomali diurai, keterkaitan diuji secara bertahap dan terukur. Setiap angka diperiksa bukan sebagai statistik semata, melainkan sebagai kemungkinan jejak kejahatan.

PPATK's financial intelligence products come in various forms: Analysis Reports, Examination Reports, as well as recommendations and information submitted to law enforcement agencies and institutional partners. All of these are based on Law No. 8 of 2010, which emphasises that financial transactions are often the gateway to tracing money laundering and its underlying crimes.

This is where the data begins to speak. Transaction patterns are read, anomalies are analysed, and connections are tested gradually and measuredly. Each number is examined not merely as a statistic, but as a possible trace of crime.

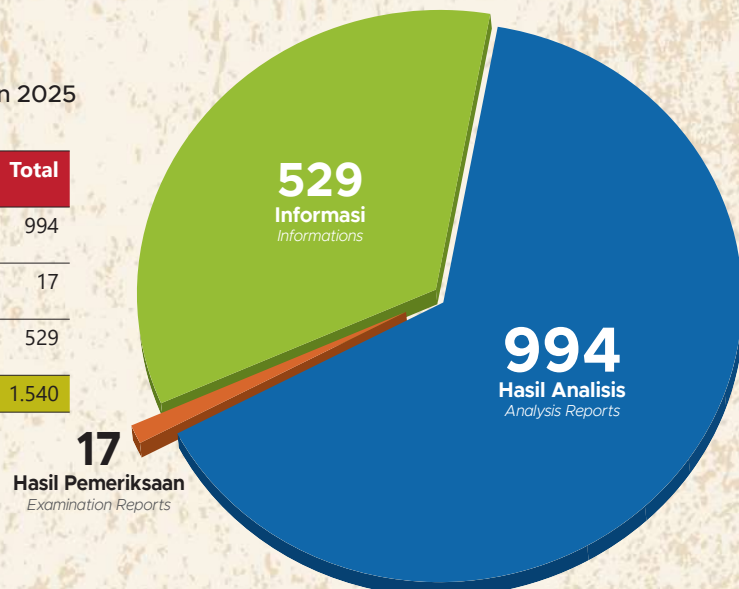
Tabel 1. Jumlah PIK yang disampaikan pada Tahun 2025
Table 1 Number of PIKs submitted in 2025

Produk Intelijen Keuangan <i>Financial Intelligence Products</i>	Proaktif	Reaktif	Total
HA (Hasil Analisis) <i>Analysis Reports</i>	360	634	994
HP (Hasil Pemeriksaan) <i>Examination Reports</i>	14	3	17
INF (Informasi) <i>Informations</i>	166	363	529
Total	540	1.000	1.540

Sumber: Data PPATK diolah (2025)

Produk Intelijen Keuangan 2025

Financial Intelligence Products 2025

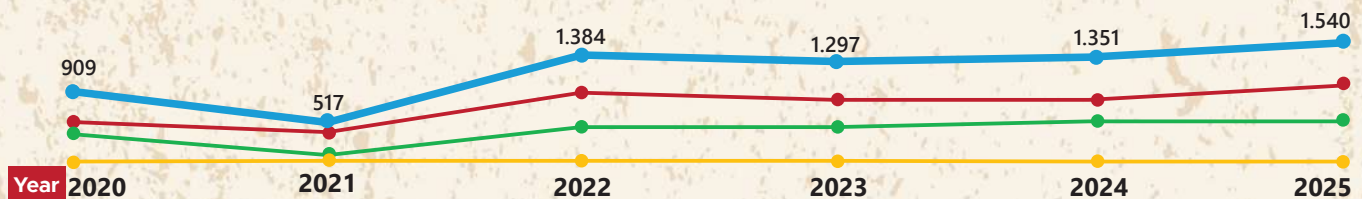


Tabel 2. Hasil Analisis, Informasi, dan Hasil Pemeriksaan Periode 2020-2025

Table 2. Analysis Results, Information, and Examination Results for the 2020-2025 Period

PIK	2020	2021	2022	2023	2024	2025	Total
Hasil Analisis <i>Analysis Reports</i>	523	389	901	811	804	994	4.749
Hasil Pemeriksaan <i>Examination Reports</i>	20	25	24	25	19	17	134
Informasi <i>Informations</i>	366	103	459	461	528	529	2.878
TOTAL	909	517	1.384	1.297	1.351	1.540	7.761

Sumber: Data PPATK diolah (2025)



Statistik Hasil Analisis, Informasi, dan Hasil Pemeriksaan Periode 2020-2025

Statistics on Analysis Results, Information, and Examination Results for the Period 2020-2025

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.



Sepanjang Januari hingga Desember 2025, PPATK menyampaikan 1.540 Produk Intelijen Keuangan, baik secara proaktif maupun sebagai respons atas permintaan aparat penegak hukum serta kementerian/lembaga. Produk tersebut terdiri atas Hasil Analisis, Informasi, dan Hasil Pemeriksaan. Angka ini merekam kerja yang senyap namun berkelanjutan: menganalisis pola mencurigakan dan menimbang dugaan, lalu menyerahkan temuan untuk diproses hukum.

Dalam lima tahun terakhir, statistik produk intelijen menunjukkan kesinambungan peran PPATK sebagai penghubung antara data keuangan dan proses penegakan hukum. Sebuah kerja yang menuntut ketelitian, kesabaran, dan keberlanjutan karena kejahatan jarang datang dengan wajah yang sama dua kali.

Tabel 3. Permintaan Data dan/atau Informasi kepada Pihak Pelapor, Regulator dan Instansi terkait

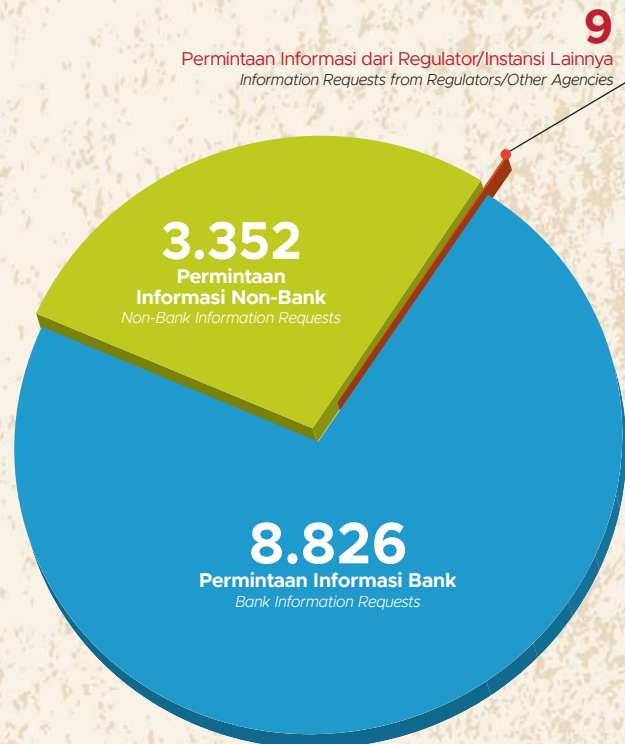
Table 3. Request for Data and/or Information from Reporting Parties, Regulators, and Related Agencies

Jenis Permintaan Informasi <i>Types of Information Requests</i>	Jumlah <i>Amount</i>
Permintaan informasi (Information request)	
a. Bank	8.826
b. Non-Bank	3.352
c. Regulator/Instansi Lainnya <i>Other Regulators/Agencies</i>	9
Total	12.187

Sumber: Data PPATK diolah (2025)

From January to December 2025, PPATK submitted 1,540 Financial Intelligence Products, both proactively and in response to requests from law enforcement agencies and ministries/institutions. These products consisted of Analysis Results, Information, and Examination Results. This number reflects silent but continuous work: analysing suspicious patterns and weighing up suspicions, then submitting findings for legal processing.

Over the past five years, financial intelligence product statistics demonstrate PPATK's consistent role as a link between financial data and law enforcement processes. This work demands precision, patience, and persistence, as crime rarely presents itself in the same way twice.

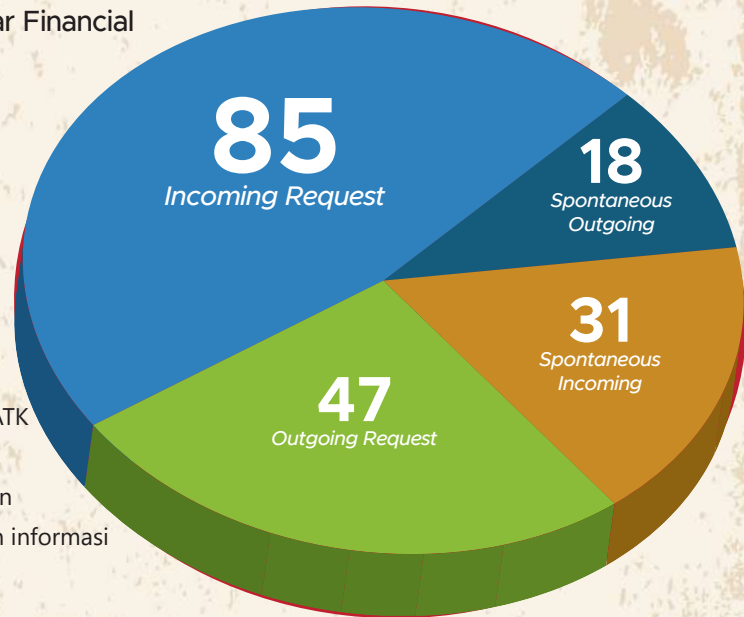


Statistik Laporan Pertukaran Informasi antar Financial Intelligence Unit (FIU) Luar Negeri

Statistics on Information Exchange Reports between Foreign Financial Intelligence Units (FIUs)

Keterangan:

- *Spontaneous Outgoing*: PPATK memberikan informasi kepada FIU lain secara proaktif.
- *Spontaneous Incoming*: PPATK menerima informasi proaktif dari FIU lain.
- *Outgoing Request*: PPATK mengirimkan permintaan informasi kepada FIU lain, dan PPATK menerima informasi yang diminta.
- *Incoming Request*: PPATK menerima permintaan informasi dari FIU lain, dan PPATK memberikan informasi yang diminta.



Descriptions:

- *Spontaneous Outgoing*: PPATK proactively provides information to other FIUs.
- *Spontaneous Incoming*: PPATK receives proactive information from other FIUs.
- *Outgoing Request*: PPATK sends information requests to other FIUs, and PPATK receives the requested information.
- *Incoming Request*: PPATK receives information requests from other FIUs, and PPATK provides the requested information.





ANALISIS DENGAN DAMPAK LUAS

ANALYSIS WITH BROAD IMPACT

DISEMINASI Produk Intelijen Keuangan PPAK bergerak di ruang yang kerap tak terlihat, namun menentukan arah. Melalui penyampaian informasi kepada aparat penegak hukum dan instansi terkait, negara berupaya memahami dan menutup alur dana yang terkait dengan pencucian uang, pendanaan terorisme, dan proliferasi senjata pemusnah massal. Dari sisi ekonomi, kerja ini menjaga keteraturan sistem keuangan dan mencegah kerugian yang merambat perlahan tapi pasti. Di ranah sosial, ia menyentuh rasa keadilan dan kepercayaan publik, ketika kejahatan yang berdampak luas dihadapkan pada proses hukum.

Dalam tata kelola pemerintahan, informasi intelijen keuangan menjadi bahan pertimbangan dalam pengambilan kebijakan dan seleksi pejabat publik. Sepanjang 2025, PPAK menyampaikan 240 informasi terkait uji kelayakan dan kepatutan kepada kementerian dan lembaga negara. Penelusuran rekam jejak transaksi keuangan ini termasuk transaksi yang menyimpang dan digunakan untuk memastikan integritas dan akuntabilitas. Pada sisi lain, diseminasi intelijen juga membuka jalan bagi penanganan kejahatan lingkungan yang mengalir lewat dana ilegal, sebagai bagian dari upaya menjaga keberlanjutan sumber daya alam.

DISSEMINATION of Financial Intelligence Products operates in a space that is often invisible, yet determines the direction. By disseminating information to law enforcement agencies and relevant institutions, the country seeks to understand and shut down the flow of funds related to money laundering, terrorism financing, and the proliferation of weapons of mass destruction. From an economic perspective, this work maintains the order of the financial system and prevents losses that spread slowly but surely. In the social sphere, it touches on the sense of justice and public trust when crimes with widespread impact are brought to justice.

In governance, financial intelligence information is taken into consideration in policy-making and the selection of public officials. Throughout 2025, PPAK submitted 240 information related to fit and proper tests to ministries and state institutions. The tracing of financial transaction records includes transactions that deviate from the norm and is used to ensure integrity and accountability. On the other hand, the dissemination of intelligence also paves the way for the handling of environmental crimes that flow through illegal funds, as part of efforts to preserve the sustainability of natural resources.

PERJUDIAN ONLINE DAMPAK & PENANGANAN

Online Gambling: Impact & Management

PPATK terus menelusuri pergerakan dana judi online yang terus berkembang pesat, memanfaatkan celah teknologi dan sistem pembayaran yang terus berubah. Para analis berupaya memahami bagaimana transaksi disusun, disamarkan, lalu diputar kembali. Melalui analisis transaksi keuangan dan diseminasi produk intelijen, upaya diarahkan untuk menahan aliran dana yang merugikan ekonomi dan berdampak luas bagi masyarakat.

Data tahun ini mencatat penurunan aktivitas dibandingkan tahun sebelumnya, namun skala perputaran dana dan jumlah pelaku tetap besar. Metode pembayaran pun bergeser, dengan instrumen digital semakin dominan. Di balik angka-angka tersebut, terdapat puluhan ribu rekening yang dianalisis, hasil analisis yang disampaikan kepada aparat penegak hukum, serta penghentian sementara transaksinya untuk mencegah dana hasil kejahatan berpindah dan memutus jaringan ilegalnya.

THE Financial Transaction Reports and Analysis Centre (PPATK) continues to track the rapidly growing movement of online gambling funds, which exploit technological loopholes and constantly changing payment systems. Analysts are working to understand how transactions are structured, disguised, and then recycled. Through financial transaction analysis and the dissemination of intelligence products, efforts are being directed towards stemming the flow of funds that are detrimental to the economy and have a widespread impact on society.

This year's data shows a decline in activity compared to the previous year, but the scale of fund circulation and the number of perpetrators remain significant. Payment methods have also shifted, with digital instruments becoming increasingly dominant. Behind these numbers lie tens of thousands of accounts analysed, the results of which are shared with law enforcement agencies, along with the temporary suspension of transactions to prevent criminal proceeds from moving and disrupting illegal networks.

TREN AKTIVITAS JUDI ONLINE 2025

Online Gambling Trends in 2025

Total perputaran dana:
cash flow

Rp286,84triliun

Penurunan aktivitas:

20%

dibanding 2024

reduce of activities compared to 2024

422.141.166

Transaksi
transactions



PROFIL PELAKU DEPOSIT JUDI ONLINE 2025

Profile of Online Gambling Depositors in 2025

Jumlah pelaku deposit:

Depositors:

12.345.787

account

Total nilai deposit:

Total deposit value:

Rp36,01 triliun

Jumlah transaksi deposit:

deposit transaction frequency:

389.140.098

transaksi

transactions

METODE DEPOSIT JUDI ONLINE 2025

Online Gambling Deposit Methods 2025

QRIS

54%

Rp**19,35** triliun

305.350.856 transaksi

Bank & e-Wallet

46%

Rp**16,67** triliun

83.789.242 transaksi

Tren 2025: penggunaan QRIS semakin dominan

2025 Trend: QRIS usage becomes increasingly dominant

Rekening Dianalisis

Account Analyzed

38.524

rekening (deposit & layering)

account (deposit & layering)

PRODUK INTELIJEN KEUANGAN (PIK) TERKAIT JUDI ONLINE 2025

Financial Intelligence Product (PIK) related to Online Gambling in 2025

94 PIK

53

Hasil Analisis
(Analysis Reports)
Ke POLRI (to Indonesian
National Police)

1

Hasil Pemeriksaan
(Examination Reports)
Ke POLRI (to Indonesian
National Police)

2

Informasi (Informations)
Ke FIU Luar Negeri
(to the Foreign FIU)

38

Informasi (Informations)
Ke Instansi Pemerintah - Disiplin ASN
(To Government Agencies -
Civil Service Discipline)

HENTI SEMENTARA TRANSAKSI TERKAIT JUDI ONLINE 2025

Temporary Suspension of Online Gambling Transactions in 2025

JUMLAH REKUNING:

Number of accounts:

27.986

INSTITUSI TERKAIT:

Related institutions:

24 Bank | **4** E-Wallet
8 PJP QRIS

TOTAL SALDO DIHENTIKAN

(31 DES 2025):

Total balance suspended (Dec. 31, 2025):

Rp1,372 triliun

PENEGAKAN HUKUM & ASET

Law Enforcement & Assets

Penerapan PMA No. 01 Tahun 2013

Penetapan pengadilan: Aset hasil perjudian online dirampas untuk negara

Implementation of PMA No. 01 of 2013

Court ruling: Assets from online gambling confiscated by the state

JEJAK DANA PERETASAN

Tracking Hacking Funds

DI TENGAH ketergantungan dunia pada sistem digital, kasus peretasan kerap datang secara acak dan tiba-tiba. Seringkali para '*hackers*' menasar sistem yang menopang kepercayaan publik. Di tahun 2025, PPATK menelusuri jejak transaksi yang tertinggal dari peristiwa tersebut di bank, perusahaan sekuritas, dan penyedia jasa pembayaran. Dari pergerakan dana itulah, para analis membaca pola, dugaan dirumuskan, dan kemudian hasilnya disalurkan.

Hasil analisis dan informasi intelijen keuangan disalurkan kepada kepolisian, lembaga negara, serta *stakeholders* sebagai bagian dari upaya menjaga ketertiban sistem keuangan. Nilai transaksi yang terlibat menunjukkan bahwa peretasan bukan sekadar persoalan remeh yang kerap dianggap gangguan teknis, melainkan risiko nyata yang dapat merambat ke stabilitas ekonomi. Dengan adanya data ini, masyarakat diharapkan meningkatkan kewaspadaan dan pihak otoritas didorong untuk terus berkoordinasi untuk memberantas kejahatan ini.

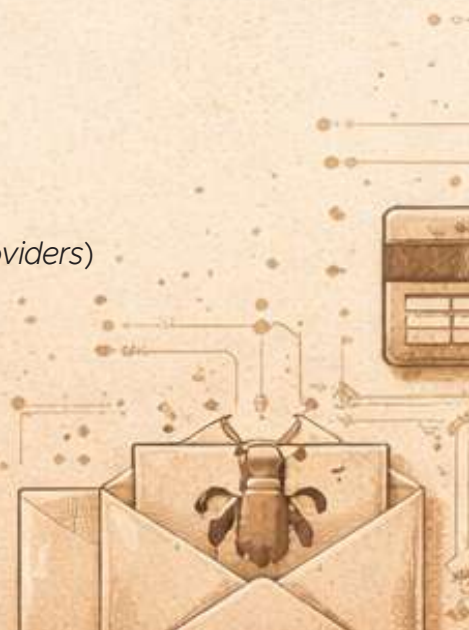
Amidst the world's dependence on digital systems, hacking cases often occur randomly and suddenly. Hackers often target systems that support public trust. In 2025, PPATK traced the transaction records left behind from such incidents at banks, securities companies, and payment service providers. From these fund movements, analysts read patterns, formulate assumptions, and then report their findings.

The results of the analysis and financial intelligence information are distributed to the police, state institutions, and stakeholders as part of efforts to maintain order in the financial system. The value of the transactions involved shows that hacking is not just a trivial matter that is often considered a technical disruption, but a real risk that can spread to economic stability. With this data, the public is expected to increase their awareness and the authorities are encouraged to continue coordinating to eradicate this crime.



SEKTOR TERDAMPAK (AFFECTED SECTORS):

- Bank (*Banks*),
- Perusahaan Sekuritas (*Securities Companies*),
- Penyedia Jasa Pembayaran (*Payment Service Providers*)





NILAI TOTAL TRANSAKSI TERKAIT PERETASAN

Total Value of Transactions Related to Hacking.

Rp**1.029.858.827.256,00**



PRODUK INTELIJEN KEUANGAN (PIK) TERKAIT

Related Financial Intelligence Products (PIK)

9

Hasil Analisis (Analysis Results)
Ke POLRI (to Indonesian National Police)

3

Informasi (Informations)
Ke Pemerintah Daerah (to local governments)

3

Informasi (Informations)
Ke Lembaga Negara (to state institutions)



ANALISIS TRANSAKSI DUGAAN KORUPSI PENGADAAN CHROMEBOOK

Analysis of Suspected Corruption in Chromebook Procurement Transactions

PROGRAM digitalisasi pendidikan lahir dari niat baik: untuk memperluas jangkauan dan mempermudah kegiatan belajar. Namun dalam pelaksanaannya, kebijakan selalu berhadapan dengan kenyataan di lapangan. Pada kasus pengadaan laptop Chromebook dan *Chrome Device Management*, perhatian tertuju pada kesesuaian antara perencanaan, kebutuhan, dan dampak yang ditimbulkan. Ketika perangkat tidak sepenuhnya menjawab kondisi sekolah, terutama di wilayah dengan keterbatasan infrastruktur, pertanyaan pun muncul: untuk siapa kebijakan ini berdampak?

PPATK membaca persoalan ini dari arah yang berbeda, yaitu melalui pergerakan dana dan relasi transaksi. Angka-angka mengungkap alur keuangan lintas yurisdiksi, keterkaitan antar entitas, serta momentum transaksi yang beririsan dengan proses pengambilan kebijakan publik. Informasi intelijen keuangan kemudian disampaikan kepada penegak hukum sebagai bagian dari proses pembuktian.

THE education digitisation programme was born out of good intentions: to expand reach and facilitate learning activities. However, in practice, policies always face the realities on the ground. In the case of the procurement of Chromebook laptops and Chrome Device Management, attention is focused on the alignment between planning, needs, and the resulting impact. When the devices do not fully address the conditions in schools, especially in areas with limited infrastructure, questions arise: who does this policy impact?

PPATK examines this issue from a different angle, namely through the movement of funds and transaction relationships. The figures reveal cross-jurisdictional financial flows, inter-entity relationships, and transaction momentum that intersects with the public policy-making process. Financial intelligence information is then submitted to law enforcement as part of the evidence-gathering process.

±Rp **2,1** triliun

POTENSI KERUGIAN NEGARA

Potential Losses to the State

±Rp **809** miliar

DUGAAN KEUNTUNGAN PRIBADI

Alleged Personal Gain



PROGRAM : **Digitalisasi Pendidikan Pengadaan Laptop Chromebook & Chrome Device Management (CDM)**

SASARAN : **Wilayah 3T (Terdepan, Terluar, Tertinggal)**

Program : *Digitalization of Education Procurement of Chromebook Laptops & Chrome Device Management (CDM)*

Target : *3T Regions (Frontier, Outermost, Disadvantaged)*

TEMUAN UTAMA (KEY FINDINGS)

- Ketidaksesuaian kebutuhan di wilayah 3T
- Keterbatasan infrastruktur internet
- Dugaan harga pengadaan lebih tinggi dari nilai wajar
- CDM dinilai tidak memberi manfaat sebanding
- *A mismatch between actual needs and conditions in Indonesia's remote, frontier, and underdeveloped (3T) regions*
- *Limited internet infrastructure constraining effective implementation*
- *Allegations that procurement prices exceeded fair market value*
- *Concerns that Chrome Device Management (CDM) delivered benefits disproportionate to its cost*

Entitas Terkait (*Related Entities*):

PT AKAB, GAP Ltd, Keterkaitan ekosistem GTG
(*PT AKAB, GAP Ltd, GTG ecosystem interconnectivity*)

Aliran Dana Luar Negeri (Singapura)

Foreign Capital Flows (Singapore):

USD **409.996.726**,₀₀

Rekening PT AKAB (Singapura): 29 Januari 2019
USD 349.999.459; 23 Maret 2020 USD 59.997.267
PT AKAB (Singapore) Account: January 29, 2019 USD 349,999,459; March 23, 2020 USD 59,997,267

Aliran Dana ke Indonesia

Fund Flows to Indonesia:

Rp **17.698.126.220.743**,₀₀

Periode : Jan 2019 – Des 2020
Aliran dari PT AKAB Singapura ke PT AKAB Indonesia.
Flow from PT AKAB Singapore to PT AKAB Indonesia.

Kronologis (*Chronology*):

- 29 Jan 2019: NM masih tercatat sebagai pemegang saham PT AKAB/NM *is still listed as a shareholder of PT AKAB.*
- 23 Mar 2020: NM menjabat sebagai menteri/NM *served as minister*
- Berdekatan dengan perumusan dan pelaksanaan kebijakan Chromebook (*Close to the formulation and implementation of Chromebook policy*)

Dukungan Intelijen Keuangan (*Financial Intelligence Support*):

- Konfirmasi transaksi melalui FIU Singapura (*Confirmation of transactions through FIU Singapore*)
- Fakta transaksi menjadi bukti pendukung dakwaan Jaksa (*Transaction facts become supporting evidence for the prosecutor's indictment*)
- Digunakan untuk memperkuat dugaan memperkaya diri/menerima keuntungan (*Used to strengthen allegations of self-enrichment/receiving benefits*)

TELAAH TRANSAKSI KORUPSI EKSPOR CPO

Analysis of CPO Export Corruption Transactions

KASUS Korupsi ekspor *Crude Palm Oil* (CPO) Periode 2021–2022 dan produk turunannya memperlihatkan bagaimana kebijakan, kepentingan ekonomi, dan hukum saling berkelindan. Pada periode 2021–2022, fasilitas ekspor yang semestinya menjaga keseimbangan pasar justru membuka ruang persoalan. Ketika perkara ini masuk ke ruang sidang, putusan yang lahir tidak serta-merta menutup cerita; ia memunculkan bab lain tentang integritas proses peradilan dan aliran dana di baliknya.

PPATK membaca perkara ini melalui transaksi: perpindahan nilai, penggunaan valuta asing, dan keterhubungan rekening yang membentuk pola. Dari sana, informasi intelijen keuangan disampaikan untuk mendukung penyelidikan lebih lanjut, termasuk dugaan suap dan gratifikasi dalam proses pengambilan putusan. Angka-angka yang muncul bukan sekadar besaran kerugian negara, melainkan penanda risiko ketika tata kelola melemah



KORPORASI TERLIBAT (*Corporations Involved*):

PT WG, PT PHG, PT MMG



AKTOR TERKAIT (*Related Actors*):

Pejabat kementerian, Ketua Pengadilan, 3 Majelis Hakim, Panitera, Pengacara (inisial M dan A)

Ministry officials, Chief Justice, 3 Judges, Court Clerk, Lawyers (initials M and A)

THE case of corruption in the export of Crude Palm Oil (CPO) and its derivative products during the 2021–2022 period shows how policy, economic interests and the law are intertwined. During the 2021–2022 period, export facilities that were supposed to maintain market balance instead opened up problems. When this case went to court, the verdict did not necessarily close the story; it raised another issue regarding the integrity of the judicial process and the flow of funds behind it.

PPATK examined this case through transactions: transfers of value, use of foreign currency, and interconnected accounts that formed a pattern. From there, financial intelligence information was submitted to support further investigation, including allegations of bribery and gratification in the decision-making process. The figures that emerged were not merely the amount of state losses, but indicators of risk when governance weakens.



LINIMASA PERKARA:

Case Timeline:

2021–2022

: Periode tindak pidana ekspor CPO, 2023: Perkara disidangkan di Tipikor PN Jakarta Pusat

Period of criminal acts related to CPO exports, 2023: Cases heard at the Corruption Court of Central Jakarta District Court

9 Maret 2025

: Putusan lepas (*onslag van alle rechtsvervolging*),

Dismissal (onslag van alle rechtsvervolging),

September 2025

: Putusan kasasi Mahkamah

Agung

Supreme Court cassation decision



DUGAAN SUAP & GRATIFIKASI:

Allegations of Bribery & Gratuities:

Total: **Rp39,1** miliar.

Bentuk: Valuta Asing.

Terkait putusan lepas 19 Maret 2025

Form: Foreign Currency.

Related to the release decision on March 19, 2025.



DUKUNGAN PPATK:

Support from PPATK:

7 Hasil Analisis (HA) disampaikan, atas permintaan penyidik Kejaksaan Agung RI.

7 Analysis Results (HA) submitted at the request of the Indonesian Attorney General's Office.



TEMUAN UTAMA:

Key findings:

Aktivitas transaksi valas, aliran dana melalui rekening pengacara (M & A), dugaan gratifikasi ke aparat peradilan.

Foreign exchange transactions, fund transfers through attorney accounts (M&A), alleged gratuities to judicial officials.



Putusan Kasasi Mahkamah Agung:

Vonis bebas dianulir, Korporasi dinyatakan bersalah.

Supreme Court Cassation Decision: Acquittal overturned, corporation found guilty.

SANKSI & UANG PENGGANTI:

Penalties & Compensation:

■ PT WG: Denda: Rp1 miliar, uang pengganti: Rp11,88 triliun.

PT WG Fine: IDR 1 billion, compensation: IDR 11.88 trillion

■ PT PHG: Denda: Rp1 miliar, uang pengganti: Rp937,56 miliar.

PT PHG: Fine: IDR 1 billion, compensation: IDR 937.56 billion.

■ PT MMG: Denda: Rp1 miliar, uang pengganti: Rp4,89 triliun.

PT MMG: Fine: IDR 1 billion, compensation: IDR 4.89 trillion.

TOTAL KERUGIAN NEGARA:

Total State Losses:

Rp17,7 triliun

TINDAKAN TAMBAHAN PPATK:

Additional Measures by PPATK:

Penghentian Sementara Transaksi. | Sasaran:

rekening para tersangka. | **Tujuan:** maksimalisasi perampasan aset

Temporary suspension of transactions. | Target: suspects' accounts. |

Objective: maximization of asset seizure.



GREEN FINANCE CRIME

GREEN FINANCE CRIME

KEJAHATAN KEUANGAN DAN ANCAMAN EKOSIDA

Financial Crime and the Threat of Ecocide

KEJAHATAN lingkungan di Indonesia semakin menunjukkan pola yang terorganisir dan terhubung langsung dengan aliran keuangan. Aktivitas penambangan emas tanpa izin dan pembalakan liar tidak hanya meninggalkan kerusakan ekologis, tetapi juga ditopang oleh transaksi keuangan dalam skala besar yang melintasi wilayah bahkan lintas negara. Pola ini menempatkan kejahatan lingkungan sebagai bagian dari *Green Financial Crime* (GFC), ketika eksploitasi alam berjalan seiring dengan pencucian hasil kejahatannya.

PPATK mengidentifikasi jaringan penambangan emas ilegal yang tersebar di Papua, Kalimantan Barat, Sulawesi, Sumatra Utara, dan Pulau Jawa, dengan nilai transaksi dan perputaran dana yang signifikan pada periode 2023–2025. Di sektor kehutanan, analisis PPATK mengungkap praktik pembalakan liar yang berlangsung tanpa pemenuhan kewajiban legalitas, disertai aliran dana komersial yang mengindikasikan perdagangan kayu ilegal. Praktik-praktik ini mempercepat kerusakan ekosistem dan, dalam perspektif global, mendekati kategori ekosida: perusakan lingkungan yang bersifat luas, sistematis, dan berjangka panjang.

ENVIRONMENTAL crime in Indonesia is increasingly showing patterns of organisation and direct links to financial flows. Illegal gold mining and illegal logging not only cause ecological damage, but are also supported by large-scale financial transactions that cross regions and even countries. This pattern places environmental crime as part of Green Financial Crime (GFC), where the exploitation of nature goes hand in hand with the laundering of its proceeds.

PPATK has identified illegal gold mining networks spread across Papua, West Kalimantan, Sulawesi, North Sumatra, and Java, with significant transaction values and cash flow during the 2023–2025 period. In the forestry sector, PPATK's analysis revealed illegal logging practices that took place without fulfilling legal obligations, accompanied by commercial cash flows that indicated illegal timber trade. These practices accelerate ecosystem damage and, from a global perspective, approach the category of ecocide: widespread, systematic, and long-term environmental destruction.

PERTAMBANGAN

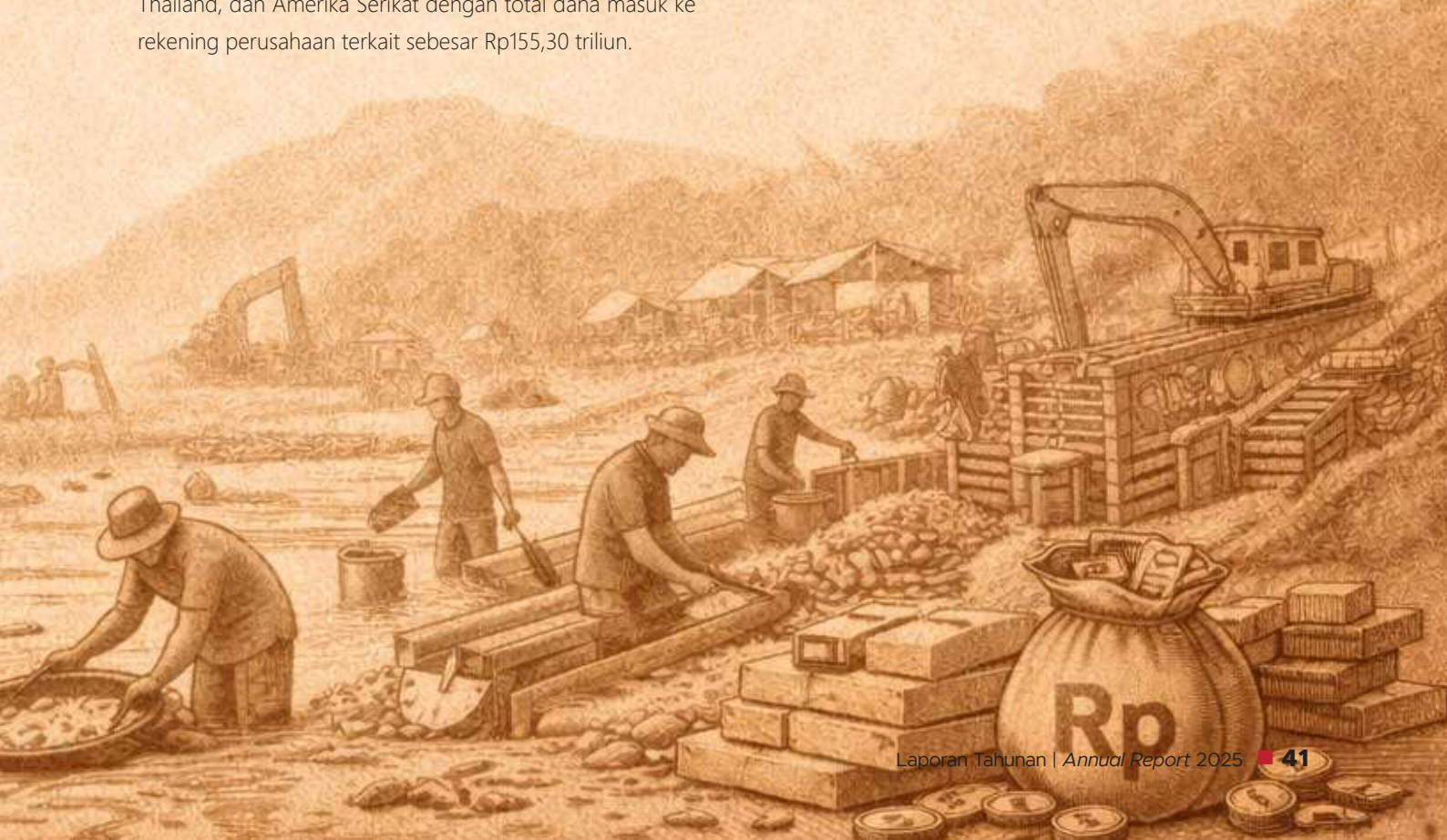
Mining

SELAMA 2025, PPATK menyampaikan 22 Hasil Analisis kepada Kepolisian terkait dugaan penambangan emas tanpa izin (PETI) di sejumlah wilayah Indonesia. Analisis transaksi keuangan mengidentifikasi kluster utama PETI dan distribusi emas yang meliputi Papua, Kalimantan Barat, Sulawesi, Sumatra Utara, dan Pulau Jawa.

Pada periode 2023–2025, nilai nominal transaksi yang diduga berkaitan dengan PETI mencapai Rp185,03 triliun dengan total perputaran dana sebesar Rp992,00 triliun. Selain itu, teridentifikasi transaksi ekspor emas ke Singapura, Thailand, dan Amerika Serikat dengan total dana masuk ke rekening perusahaan terkait sebesar Rp155,30 triliun.

During 2025, PPATK submitted 22 Analysis Results to the Police regarding allegations of illegal gold mining (PETI) in a number of regions in Indonesia. Financial transaction analysis identified the main PETI clusters and gold distribution covering Papua, West Kalimantan, Sulawesi, North Sumatra, and Java.

In the 2023–2025 period, the nominal value of transactions suspected of being related to PETI reached Rp185.03 trillion with a total turnover of Rp992.00 trillion. In addition, gold export transactions to Singapore, Thailand, and the United States were identified, with a total of Rp155.30 trillion entering the accounts of related companies.



PENAMBANGAN EMAS TANPA IZIN (PETI) PERIODE 2023-2025

Illegal Gold Mining (PETI) for the period 2023-2025

Diseminasi PPATK (2025)

PPATK Dissemination (2025)

22

Hasil Analisis (HA) ke POLRI
Analysis Results (HA) to the
Indonesian National Police

NILAI TRANSAKSI TERKAIT PETI

PETI-Related Transaction Value

Total nilai nominal transaksi:

Total nominal transaction value:

Rp **185.032.686.697.402,00**

Total perputaran dana:

Total fund turnover:

Rp **992.002.367.589.161,00**



TRANSAKSI EKSPOR EMAS

Gold Export Transactions

Negara Tujuan

Destination Country



Total dana masuk (2023-2025):

Total funds received (2023-2025):

Rp **155.303.161.756.593,00**

Berdasarkan Hasil Analisis dan Pemeriksaan, diketahui modus-modus pencucian uang dalam kasus GFC di bidang pertambangan antara lain:

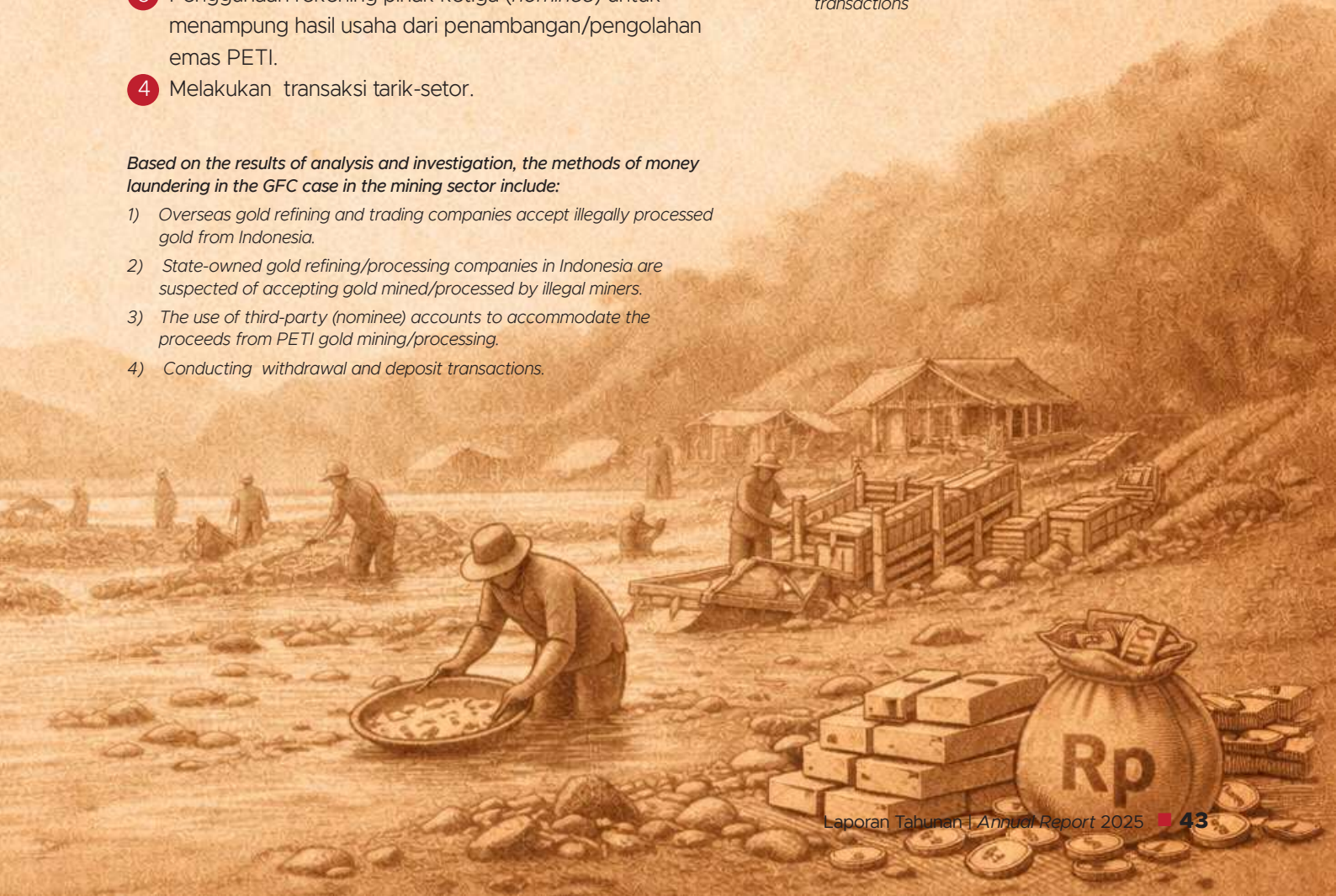
- 1) Perusahaan pemurnian dan perdagangan emas di luar negeri menampung hasil olahan emas ilegal dari Indonesia.
- 2) Perusahaan BUMN pemurnian/pengolahan emas di Indonesia diduga menampung emas hasil penambangan/pengolahan PETI.
- 3) Penggunaan rekening pihak ketiga (*nominee*) untuk menampung hasil usaha dari penambangan/pengolahan emas PETI.
- 4) Melakukan transaksi tarik-setor.

Based on the results of analysis and investigation, the methods of money laundering in the GFC case in the mining sector include:

- 1) *Overseas gold refining and trading companies accept illegally processed gold from Indonesia.*
- 2) *State-owned gold refining/processing companies in Indonesia are suspected of accepting gold mined/processed by illegal miners.*
- 3) *The use of third-party (nominee) accounts to accommodate the proceeds from PETI gold mining/processing.*
- 4) *Conducting withdrawal and deposit transactions.*

POLA TEMUAN UTAMA (KEY FINDINGS PATTERN)

- Jaringan PETI lintas wilayah
Cross-regional PETI network
- Distribusi emas terhubung ke perdagangan dan pemurnian
Gold distribution is linked to trading and refining
- Keterkaitan hulu-hilir melalui transaksi keuangan
Upstream-downstream linkages through financial transactions





KEHUTANAN

Forestry

SEPANJANG 2025, PPATK mengirim tiga Hasil Analisis kepada Kementerian Kehutanan mengenai dugaan tindak pidana di bidang kehutanan dengan estimasi nilai transaksi mencapai Rp137 miliar. Kasus ini melibatkan PT BRN dalam praktik pembalakan liar. Perusahaan ini menggunakan modus timber laundering, yakni praktik mencampur kayu legal dengan hasil tebangan ilegal untuk menyamarkan asal-usul barang. Dalam operasinya, PT BRN menggunakan PT BDT sebagai perusahaan cangkang untuk menampung transaksi. Mereka juga memakai money mules atau pengurus perusahaan 'formalitas' untuk mengaburkan identitas pemilik manfaat dan aliran uang sebenarnya. Data di samping memperlihatkan keterkaitan langsung antara kejahatan kehutanan dan pergerakan dana, sebagaimana disajikan dalam infografis.

Throughout 2025, PPATK submitted three analytical reports to the Ministry of Forestry concerning suspected crimes in the forestry sector, with estimated transactions reaching Rp137 billion. The case involves PT BRN in illegal logging activities. The company allegedly used a timber laundering scheme, mixing legally sourced wood with illegally harvested timber to obscure its origin. In its operations, PT BRN used PT BDT as a shell company to receive transactions and relied on money mules—nominal company officers—to conceal beneficial ownership and actual financial flows. The accompanying data illustrates a direct link between forestry crimes and financial flows, as presented in the infographic.

DISEMINASI PPAK (2025)

PPAK Dissemination (2025)

3

Hasil Analisis (HA) ke Kementerian Kehutanan

Analysis Results (HA) to the Ministry of Forestry



Jenis Dugaan Tindak Pidana:

Pembalakan liar

Type of Alleged Crime: Illegal logging



PIHAK TERKAIT:

Related Parties:

PT BRN, PT BDT, PT HLMP

PERKIRAAN NILAI TINDAK PIDANA:

Estimated Value of Criminal Offenses:

RP **137.000.000.000,00**

INDIKASI UTAMA (KEY INDICATORS):

- Tidak memiliki Sertifikat Verifikasi Legalitas Kayu (SVLK)
Lack of Timber Legality Verification Certificate (SVLK)
- Aktivitas penebangan di kawasan Hutan Produksi
Logging activities in Production Forest areas
- Dugaan jual-beli kayu ilegal
Suspected illegal timber trading

MENUTUP CELAH PENGHINDARAN PAJAK

CLOSING TAX AVOIDANCE LOOPHOLES

SELAMA periode tahun 2020 s.d 2025, PPATK telah menyampaikan beberapa produk kepada Direktorat Jenderal Pajak yang digunakan baik untuk penegakan hukum maupun untuk memperkuat pelaksanaan tugas dan fungsi Direktorat Jenderal Pajak dalam optimalisasi penerimaan negara dari sektor perpajakan dan turut menghasilkan penerimaan negara periode tahun 2020 s.d Oktober 2025 sebesar Rp18.645.813.423,00.

During the period from 2020 to 2025, PPATK has submitted several products to the Directorate General of Taxes, which were used both for law enforcement and to strengthen the implementation of the duties and functions of the Directorate General of Taxes in optimising state revenue from the taxation sector and contributing to state revenue for the period 2020 to October 2025 amounting to IDR 18,645,813,423.

PENANGANAN KASUS PENGHINDARAN PAJAK GRUP SAWIT X

Handling of the Palm Oil Group X Tax Avoidance Case

PPATK melakukan analisis transaksi keuangan terhadap perusahaan Grup Sawit X yang terindikasi melakukan penghindaran pajak. Analisis menemukan penggunaan rekening *nominee* atas nama karyawan untuk menampung transaksi usaha grup, serta praktik penggelembungan biaya (*cost markup*) yang menurunkan kewajiban perpajakan perusahaan.

Pengelembungan biaya dilakukan dengan menyamakan transaksi intra-grup sebagai pembayaran invoice pembelian pupuk dan jasa transportasi. Transaksi tersebut diduga bersifat fiktif dan pada kenyataannya digunakan untuk penyaluran dana ke rekening pengurus,

PPATK conducted a financial transaction analysis of the Palm Oil Group X companies that were indicated to have committed tax avoidance. The analysis found the use of nominee accounts in the names of employees to accommodate the group's business transactions, as well as the practice of cost inflation, which reduced the companies' tax liabilities

Cost inflation was carried out by disguising intra-group transactions as payments for fertilizer purchases and transportation services. These transactions were suspected to be fictitious and were used to channel funds to management accounts, management investments abroad, and significant foreign exchange transactions that were not in line with the company's business profile.

investasi pengurus di luar negeri, serta penukaran valuta asing dalam jumlah signifikan yang tidak sejalan dengan profil usaha perusahaan.

Melalui kerja sama dengan Direktorat Jenderal Pajak, penanganan kasus ini menghasilkan penerimaan negara sebesar Rp474.086.908.000,00 yang disetorkan pada tahun 2025.

Through cooperation with the Directorate General of Taxes, the handling of this case resulted in state revenue of IDR474,086,908,000,00 which was deposited in 2025.

PENANGANAN KASUS PENGHINDARAN PAJAK

Handling Tax Evasion Cases



GRUP SAWIT X

TEMUAN UTAMA: Indikasi penghindaran pajak
MODUS OPERANDI: Penggunaan rekening *nominee* atas nama karyawan; Penggelembungan biaya (*cost inflation*)

Key Findings: Indications of tax avoidance

Modus Operandi: Use of nominee accounts in the names of employees; Cost inflation



POLA TRANSAKSI (**TRANSACTION PATTERNS**)

Transaksi intra-grup disamarkan sebagai: Invoice pembelian pupuk, Jasa transportasi, Transaksi bersifat fiktif

Intra-group transactions were disguised as: Fertilizer purchase invoices, Transportation services, Fictitious transactions



PEMANFAATAN DANA: Penyaluran ke rekening pengurus, Investasi di luar negeri, Penukaran valuta asing dalam jumlah signifikan (tidak sesuai profil usaha)

Use of Funds: Transfer to management accounts, Overseas investments, Significant foreign currency exchanges (not in line with business profile)



KOLABORASI

ANTARINSTANSI: Kerja sama dengan Direktorat Jenderal Pajak
Interagency Collaboration; Cooperation with the Directorate General of Taxes

DAMPAK FISKAL (**FISCAL IMPACT**)

Penerimaan negara:

State revenue:

Rp474.086.908.000,00

Tahun setoran: **2025**

Year of deposit: 2025



TREN ANCAMAN KRIPTO

CRYPTO THREAT TRENDS

PERKEMBANGAN aset kripto membawa perubahan mendasar pada lanskap kejahatan keuangan. Sifatnya yang *pseudonym*, kemampuan transfer lintas negara tanpa perantara perbankan, serta kecepatan transaksi menjadikan *cryptocurrency* semakin menarik bagi pelaku pencucian uang. Di sisi lain, kompleksitas teknologi *blockchain* dan munculnya *private coin* seperti Monero, membatasi visibilitas transaksi, sehingga mempersempit ruang pengawasan dan penelusuran aliran dana hasil kejahatan.

Kondisi ini dimanfaatkan secara strategis melalui berbagai skema *layering*, dengan tujuan mengaburkan asal-usul harta kekayaan dan memutus keterkaitan antara tindak pidana asal dan hasil kejahatan. Dalam praktiknya, aset kripto tidak hanya digunakan untuk menyamarkan hasil kejahatan ekonomi, tetapi juga berpotensi dimanfaatkan untuk pendanaan aksi dan jaringan terorisme lintas negara, yang menempatkan kripto sebagai instrumen berisiko tinggi dalam rezim pencegahan dan pemberantasan pencucian uang.

Pada masa yang akan datang, akselerasi inovasi teknologi aset kripto menuntut peningkatan kapasitas analisis, pemantauan, dan pelacakan transaksi keuangan. Tanpa penguatan pengawasan dan kolaborasi lintas yurisdiksi, dinamika kripto berpotensi melemahkan efektivitas upaya penegakan hukum dalam menjaga integritas sistem keuangan nasional.

The development of crypto assets has brought fundamental changes to the landscape of financial crime. Its pseudonymous nature, ability to transfer across countries without banking intermediaries, and transaction speed make cryptocurrencies increasingly attractive to money launderers. On the other hand, the complexity of blockchain technology and the emergence of private coins such as Monero, limit the visibility of transactions, thereby narrowing the scope for monitoring and tracing the flow of criminal proceeds.

This situation is strategically exploited through various layering schemes, with the aim of obscuring the origin of assets and severing the link between the original crime and the proceeds of crime. In practice, crypto assets are not only used to disguise the proceeds of economic crimes, but also have the potential to be used to fund transnational terrorist actions and networks, placing crypto as a high-risk instrument in the regime of preventing and combating money laundering.

In the future, the acceleration of cryptocurrency technology innovation requires increased capacity for analysis, monitoring, and tracking of financial transactions. Without strengthened supervision and cross-jurisdictional collaboration, the dynamics of cryptocurrency have the potential to weaken the effectiveness of law enforcement efforts in maintaining the integrity of the national financial system.

UPAYA PPATK MENGHADAPI ANCAMAN KEJAHATAN BERBASIS KRIPTO

PPATK's Efforts to Address the Threat of Crypto-Based Crime

PPATK melakukan penghentian sementara transaksi aset kripto untuk mencegah penghilangan jejak hasil kejahatan, mengamankan nilai aset, serta membuka ruang bagi penegak hukum menelusuri aliran dana. Langkah ini menegaskan pendekatan *preventif* negara dalam menghadapi kejahatan finansial berbasis teknologi.

PPATK has temporarily suspended crypto asset transactions to prevent the disappearance of traces of criminal proceeds, secure asset values, and open up space for law enforcement to trace the flow of funds. This step reaffirms the state's preventive approach to addressing technology-based financial crime.



BIDANG TINDAK PIDANA

Criminal Law

Dalam kerangka Bela Negara, PPAK memetakan infiltrasi kejahatan ekonomi ke ekosistem digital sepanjang 2025. Aset kripto, terutama USDT, menjadi instrumen utama dalam berbagai tindak pidana seperti cybercrime, perbankan, dan TPPU. Langkah penghentian transaksi ini krusial untuk memutus pelacakan aset ilegal dan menjaga kedaulatan ekonomi nasional.

Within the framework of National Defense, PPAK mapped the infiltration of economic crimes into the digital ecosystem throughout 2025. Crypto assets, especially USDT, became the main instrument in various crimes such as cybercrime, banking, and money laundering. This transaction termination measure is crucial to cut off the tracking of illegal assets and maintain national economic sovereignty.



Perbankan (*Banking*)

Aset (Assets): **USDT**

Jumlah Rekening (Number of Accounts): **3**

Nominal: **1.398.945**



Cybercrime

USDT: 97 rekening (accounts) | **581.848**

DOGE: 2 rekening (accounts) | **1.921**

ASIX: 1 rekening (accounts) | **1.690**

TRX: 8 rekening (accounts) | **510**

USDC: 1 rekening (accounts) | **71**

XRP: 2 rekening (accounts) | **33**

ADA: 1 rekening (accounts) | **32**



Penipuan/Penggelapan

Fraud / Embezzlement

Aset (Assets): **USDT**

Jumlah Rekening (Number of Accounts): **4**

Nominal: **104.549**



TPPU (*Money Laundering*)

Aset (Assets): **USDT**

Jumlah Rekening (Number of Accounts): **12**

Nominal: **10.362**



Pasar Modal (*Capital Market*)

Aset (Assets): **USD**

Jumlah Rekening (Number of Accounts): **1**

Nominal: **38**

HIGHLIGHT

- USDT mendominasi aset yang dikenakan penghentian sementara
USDT dominates assets subject to temporary suspension
- *Cybercrime* menjadi klaster risiko terbesar
Cybercrime is the largest risk cluster
- Kripto digunakan lintas sektor kejahatan, dari penipuan hingga TPPU
Cryptocurrency is used across crime sectors, from fraud to money laundering

KOLABORASI: DARI ANALISIS KE AKSI

COLLABORATION: FROM ANALYSIS TO ACTION

PERANG melawan pencucian uang dan pendanaan terorisme tidak dapat dijalankan sendiri-sendiri. Kerja intelijen keuangan menemukan maknanya ketika bertemu dengan penegakan hukum. Laporan dan pola transaksi yang dibaca di ruang analisis menjadi berarti saat diterjemahkan ke dalam penyidikan dan pembuktian di pengadilan. Di titik itulah keduanya saling menguatkan: intelijen keuangan membutuhkan tangan penyidik, dan penyidik membutuhkan ketajaman analisis transaksi.

Selama periode 2020–2025, PPATK menyampaikan 3.792 produk intelijen keuangan kepada Kepolisian Negara Republik Indonesia, Kejaksaan Agung RI, dan Komisi Pemberantasan Korupsi. Dari jumlah itu, 2.926 di antaranya telah ditindaklanjuti sekitar 77,16 persen. Angka ini bukan sekadar statistik administratif. Ia mencerminkan sejauh mana data dibaca, diuji, dan dibawa masuk ke proses hukum.

KPK mencatat tingkat tindak lanjut tertinggi, 85,94 persen. Disusul Kejaksaan Agung 82,26 persen, dan Polri 73,65 persen. Di balik persentase itu ada kerja koordinasi, pertukaran informasi, dan penyesuaian langkah. Tidak selalu mudah. Tidak selalu lurus. Tetapi terus bergerak.

Di titik itulah rezim Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme bekerja bukan hanya sebagai norma hukum, tetapi sebagai praktik kolaborasi. Data memberi arah. Penegakan hukum memberi daya paksa. Dan di antara keduanya, negara berusaha memastikan bahwa aliran dana ilegal tidak dibiarkan mengalir tanpa kendali.

The fight against money laundering and terrorist financing cannot be carried out alone. Financial intelligence work finds its meaning when it meets law enforcement. Reports and transaction patterns read in the analysis room become meaningful when translated into investigations and evidence in court. It is at this point that the two reinforce each other: financial intelligence needs investigators, and investigators need sharp transaction analysis.

During the period 2020–2025, PPATK submitted 3,792 financial intelligence products to the Indonesian National Police, the Attorney General's Office, and the Corruption Eradication Commission. Of that number, 2,926 have been followed up, or around 77.16 per cent. This number is not merely an administrative statistic. It reflects the extent to which data is read, tested, and brought into the legal process.

The KPK recorded the highest follow-up rate, at 85.94 per cent. This was followed by the Attorney General's Office at 82.26 per cent and the National Police at 73.65 per cent. Behind these percentage, there is coordination work, information exchange and coordination of steps. It is not always easy. It is not always straightforward. But it continues to move forward.

At this point, the Anti-Money Laundering and Counter-Terrorism Financing regime operates not only as a legal norm but as a collaborative practice. Data provides direction. Law enforcement provides coercive power. And between the two, the state strives to ensure that illegal funds are not allowed to flow unchecked.



KETIKA KOORDINASI DIPERKUAT: BABAK BARU KOMITE TPPU

When Coordination is Strengthened: A New Chapter for the TPPU Committee

PERUBAHAN lahir dari kebutuhan menjawab tantangan yang kian kompleks. Dalam rezim pencegahan dan pemberantasan tindak pidana pencucian uang dan pendanaan terorisme (TPPU dan TPPT), kebutuhan itu diwujudkan melalui Peraturan Presiden Nomor 88 Tahun 2025. Aturan ini menempatkan Komite TPPU di bawah koordinasi Kementerian Koordinator Imigrasi dan Pemasarakatan (Kemenko Imipras) dengan susunan kepengurusan yang diperbarui.

Langkah tersebut bukan sekadar administratif. Ia mempertegas posisi Komite TPPU sebagai forum koordinasi nasional yang menghubungkan kementerian, aparat penegak hukum, otoritas pengawas, dan PPATK sebagai FIU Indonesia. Di tengah kejahatan keuangan yang lintas batas dan berbasis teknologi, koordinasi tak bisa lagi berjalan parsial. Dibutuhkan simpul yang kuat dengan mandat jelas.

Selama ini, Komite TPPU berperan sebagai pengarah kebijakan, evaluator efektivitas rezim, sekaligus motor koordinasi lintas sektor. Penguatan regulasi, peningkatan kepatuhan pihak pelapor, pengelolaan DTTOT, hingga persiapan evaluasi internasional dijalankan melalui kerja kolektif di bawah payung komite.

Penataan melalui Perpres 88 Tahun 2025 menyesuaikan struktur kabinet sekaligus memperkuat integrasi kebijakan keamanan nasional dengan pencegahan kejahatan keuangan. Di tengah meningkatnya risiko kejahatan terorganisir dan pendanaan terorisme, pendekatan menyeluruh menjadi kebutuhan.

Change arises from the need to respond to increasingly complex challenges. In the regime of preventing and eradicating money laundering and terrorism financing (TPPU and TPPT), this need is realised through Presidential Regulation No. 88 of 2025. This regulation places the TPPU Committee under the coordination of the Coordinating Ministry for Immigration and Corrections (Kemenko Imipras) with a renewed management structure.

This step is not merely administrative. It reinforces the position of the TPPU Committee as a national coordination forum that connects ministries, law enforcement agencies, supervisory authorities, and PPATK as Indonesia's FIU. Amidst cross-border and technology-based financial crimes, coordination can no longer be partial. A strong hub with a clear mandate is needed.

All this time, the TPPU Committee has served as a policy guide, an evaluator of regime effectiveness, and a driver of cross-sector coordination. Regulatory strengthening, increased compliance by reporting parties, DTTOT management, and preparations for international evaluation have been carried out through collective work under the committee's umbrella.

The restructuring through Presidential Regulation No. 88 of 2025 adjusts the cabinet structure while strengthening the integration of national security policies with the prevention of financial crime. Amidst the increasing risk of organised crime and terrorism financing, a comprehensive approach is needed.

Bagi komunitas internasional, perubahan ini menegaskan komitmen Indonesia memperkuat arsitektur rezim APU PPT, termasuk dalam memenuhi standar FATF dan tindak lanjut evaluasi mutual. Dengan struktur baru, Komite TPPU diharapkan mempercepat pengambilan keputusan, memperjelas akuntabilitas, dan memastikan konsistensi implementasi.

For the international community, this change affirms Indonesia's commitment to strengthening the APU PPT regime architecture, including meeting FATF standards and following up on mutual evaluations. With the new structure, the TPPU Committee is expected to accelerate decision-making, clarify accountability, and ensure consistency in implementation.





STUDI KASUS TRACING ASET LINTAS YURISDIKSI

CROSS-JURISDICTIONAL ASSET TRACING CASE STUDY

KEJAHATAN keuangan tidak mengenal batas negara. Ia bergerak melalui jaringan digital, memanfaatkan aset virtual, berpindah dari satu yurisdiksi ke yurisdiksi lain dalam hitungan detik. Dalam lanskap seperti itu, pelacakan aset (*asset tracing*) tidak cukup dilakukan secara domestik. Ia menuntut kerja lintas batas, lintas otoritas, dan lintas sistem hukum.

PPATK mengambil peran strategis dalam ruang ini. Melalui kerja sama dengan Binance, upaya pelacakan diperluas ke ekosistem aset kripto yang kompleks dan bergerak cepat. Kolaborasi ini mencakup penguatan pelaporan transaksi mencurigakan, pertukaran tipologi kejahatan, pemanfaatan *blockchain analytics*, hingga langkah pembekuan (*freezing*) wallet yang terindikasi digunakan untuk tindak pidana. Di balik kerja teknis tersebut, terdapat tantangan yang tidak sederhana: perbedaan yurisdiksi, isu perlindungan data, serta kebutuhan peningkatan kapasitas teknis yang berkelanjutan.

Pada tingkat global, kontribusi itu berlanjut melalui penanganan kejahatan keuangan berbasis siber, mulai dari *business email compromise*, *romance scam*, hingga *investment scam*. PPATK menggunakan kewenangan penghentian sementara transaksi dan menyampaikan laporan intelijen keuangan kepada mitra *Financial Intelligence Unit* (FIU) melalui *platform Egmont Secure Web* (ESW) yang dikelola Egmont Group. Pertukaran informasi

FINANCIAL crime knows no national boundaries. It moves through digital networks, utilises virtual assets, and moves from one jurisdiction to another in a matter of seconds. In such a landscape, asset tracing cannot be done domestically. It requires cross-border, cross-authority, and cross-legal system cooperation.

PPATK plays a strategic role in this area. Through cooperation with Binance, tracing efforts have been expanded to the complex and fast-moving crypto asset ecosystem. This collaboration includes strengthening the reporting of suspicious transactions, exchanging crime typologies, utilising blockchain analytics, and freezing wallets that are indicated to have been used for criminal acts. Behind this technical work, there are complex challenges: differences in jurisdiction, data protection issues, and the need for continuous technical capacity building.

At the global level, this contribution continues through the handling of cyber-based financial crimes, ranging from business email compromise, romance scams, to investment scams. PPATK uses its authority to temporarily suspend transactions and submit financial intelligence reports to Financial Intelligence Unit (FIU) partners through the Egmont Secure Web (ESW) platform managed by the Egmont Group. This exchange of information serves as a bridge when criminal proceeds cross borders and require a rapid response.

At the national level, PPATK acts as a coordination hub for the APU PPT and PPSPM regimes, synergising reporting parties, law enforcement agencies, and supervisory and

ini menjadi jembatan ketika dana hasil kejahatan melintasi perbatasan dan memerlukan respons cepat.

Di tingkat nasional, PPAK bertindak sebagai simpul koordinasi rezim APUPPT dan PPSPM, menyinergikan pihak pelapor, aparat penegak hukum, serta otoritas pengawas dan pengatur. Dukungan konkret juga diberikan melalui mekanisme cepat penyelamatan dana INTERPOL I-GRIP. Sepanjang 2024–2025, PPAK memfasilitasi 18 permintaan, sebagai bagian dari kontribusi Indonesia dalam melindungi korban dan menjaga integritas sistem keuangan global.



regulatory authorities. Concrete support is also provided through INTERPOL's I-GRIP rapid fund recovery mechanism. Throughout 2024–2025, PPAK facilitated 18 requests as part of Indonesia's contribution to protecting victims and maintaining the integrity of the global financial system.

Defending the country under the anti-money laundering regime does not stop at producing reports. It is tested on one more fundamental thing: whether the information sent is translated into action.





STATISTIK TINDAK LANJUT: KETIKA DATA MENJADI TINDAKAN

FOLLOW-UP STATISTICS: WHEN DATA BECOMES ACTION

BELA NEGARA dalam rezim anti pencucian uang tidak berhenti pada produksi laporan. Ia diuji pada satu hal yang lebih mendasar: apakah informasi yang dikirim benar-benar bergerak menjadi tindakan.

Dalam rangka mengoptimalkan pemberantasan tindak pidana pencucian uang dan pendanaan terorisme, PPATK secara sistematis memantau tindak lanjut atas setiap Hasil Analisis, Hasil Pemeriksaan, dan Informasi yang telah disampaikan kepada penyidik maupun instansi terkait.

Sepanjang periode 2020–2025, PPATK menyampaikan 7.770 produk intelijen keuangan. Dari total tersebut, sebanyak 6.191 produk telah ditindaklanjuti, atau mencapai 79,68 persen. Artinya, mayoritas laporan yang dihasilkan bergerak ke proses hukum lanjutan, baik dalam bentuk penyelidikan, penyidikan, maupun tahapan lain sesuai kewenangan aparat penegak hukum.

Statistik ini menunjukkan dua hal. Pertama, adanya respons institusional yang relatif kuat terhadap intelijen keuangan. Kedua, pentingnya pengawalan berkelanjutan agar setiap laporan memiliki dampak konkret. Dalam konteks bela negara, konsistensi ini adalah bentuk pertahanan sistem keuangan nasional dari infiltrasi hasil kejahatan.

Tahun 2025 memperlihatkan pendekatan yang lebih proaktif. PPATK melakukan koordinasi langsung ke berbagai institusi, antara lain Kepolisian Daerah Metro Jaya, Detasemen Khusus 88 Anti Teror Polri, Komisi Pemberantasan Korupsi,

NATIONAL DEFENCE in an anti-money laundering regime does not stop at producing reports. It is tested on one more fundamental thing: whether the information sent translates into action.

In order to optimise the eradication of money laundering and terrorism financing, PPATK systematically monitors the follow-up on every Analysis Result, Examination Result, and Information that has been submitted to investigators and related agencies.

During the 2020–2025 period, PPATK submitted 7,770 financial intelligence products. Of this total, 6,191 products have been followed up, or 79.68 per cent. This means that most reports generated have moved on to further legal proceedings, whether in the form of investigations, inquiries, or other stages in accordance with the authority of law enforcement officials.

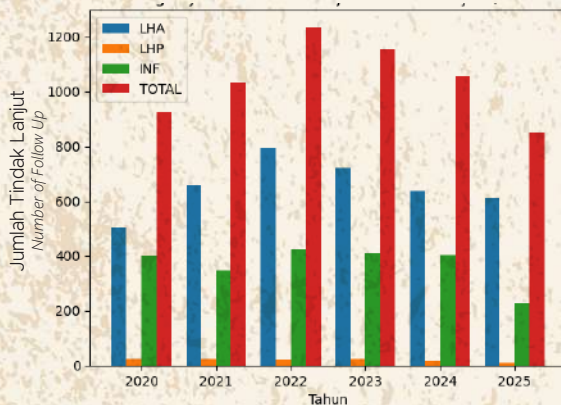
These statistics show two things. First, there is a relatively strong institutional response to financial intelligence. Second, it is important to provide continuous monitoring so that each report has a concrete impact. In the context of national defence, this consistency is a form of defence of the national financial system from the infiltration of the proceeds of crime.

The year 2025 shows a more proactive approach. PPATK coordinated directly with various institutions, including the Metro Jaya Regional Police, the Police Special Detachment 88 Anti-Terrorism Unit, the Corruption Eradication Commission, the Police Internal Affairs Division, the Police Criminal Investigation Unit, and elements of the Attorney General's Office, including the Deputy Attorney General for Special

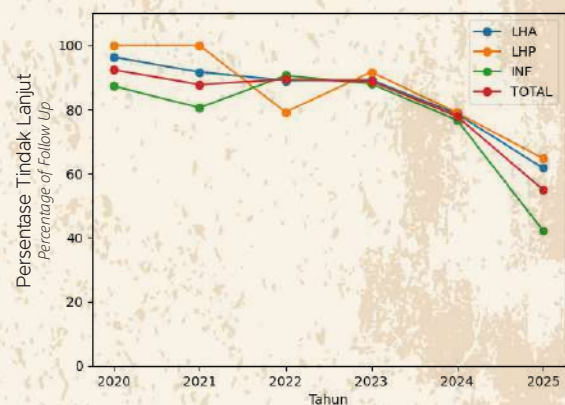
Divhubinter Polri, Dittipideksus Bareskrim Polri, serta unsur Kejaksaan Agung termasuk Jampidsus, Jampidmil, dan Badan Pemulihan Aset. Koordinasi juga dilakukan dengan Badan Nasional Penanggulangan Terorisme, Badan Pemeriksa Keuangan, Kementerian Dalam Negeri, Badan Intelijen Negara, Sekretariat Kabinet, BPKP, KPPU, dan Mahkamah Agung. Pemantauan tersebut juga dilakukan bersamaan dengan kegiatan asistensi penanganan perkara, sehingga analisis intelijen keuangan dapat terintegrasi dengan kebutuhan pembuktian di lapangan.

Crimes, the Deputy Attorney General for Military Crimes, and the Asset Recovery Agency. Coordination is also carried out with the National Counterterrorism Agency, the Financial Audit Agency, the Ministry of Home Affairs, the State Intelligence Agency, the Cabinet Secretariat, the Financial and Development Supervisory Agency, the Competition Supervisory Agency, and the Supreme Court. This monitoring is also carried out in conjunction with case handling assistance activities, so that financial intelligence analysis can be integrated with the needs of evidence in the field.

Tahun Year	Hasil Analisis Analysis Results			Hasil Pemeriksaan Examination Results			Informasi Information			Total Surat Total Letters	Total Tindak Lanjut Total Follow-ups	Total Persentase Total Percentage
	Surat Letters	Tindak Lanjut Follow-ups	%	Surat Letters	Tindak Lanjut Follow-ups	%	Surat Letters	Tindak Lanjut Follow-ups	%			
2020	523	504	96.37%	24	24	100.00%	457	399	87.31%	1.004	927	92.33%
2021	720	660	91.67%	25	25	100.00%	432	348	80.56%	1.177	1.033	87.77%
2022	892	794	89.01%	24	19	79.17%	466	422	90.56%	1.382	1.235	89.36%
2023	809	722	89.25%	24	22	91.67%	467	411	88.01%	1.300	1.155	88.85%
2024	811	637	78.55%	19	15	78.95%	527	404	76.66%	1.357	1.056	77.82%
2025	992	612	61.69%	17	11	64.71%	541	228	42.14%	1.550	851	54.90%
Total	4.747	3.929	82.77%	133	116	87.22%	2.890	2.212	76.54%	7.770	6.257	80.53%



Perkembangan Jumlah Tindak Lanjut Produk Intelijen (2020-2025)
Growth of the Number of Follow-Up Intelligence Products



Perkembangan Jumlah Tindak Lanjut Produk Intelijen (2020-2025)
Growth of the Number of Follow-Up Intelligence Products



KETIKA ANALISIS BERDIRI DI RUANG SIDANG

WHEN ANALYSIS TAKES CENTRE STAGE IN THE COURTROOM

DI RUANG SIDANG, bela negara tercermin dari keberanian menghadirkan data dan analisis sebagai dasar pembuktian. Ia hadir dalam bentuk lain data yang disampaikan di bawah sumpah, analisis yang diuji di hadapan hukum. Di sanalah, tim Hukum PPATK menjalankan peran bela negara sebagai saksi ahli yang menghadirkan jejak transaksi, memetakan pola aliran dana, dan menjelaskan konstruksi tindak pidana pencucian uang maupun pendanaan terorisme di hadapan majelis hakim. Melalui keterangan yang akuntabel dan berbasis fakta, integritas sistem keuangan dijaga, dan kepentingan negara dilindungi dari ancaman kejahatan finansial.

Sepanjang 2025, PPATK memberikan keterangan ahli dalam 203 perkara tindak pidana pencucian uang dan 2 perkara tindak pidana pendanaan terorisme. Angka itu mencerminkan satu hal: kerja intelijen keuangan tidak berhenti di meja analisis. Ia menyeberang ke ruang pembuktian.

Perkara yang dihadapi beragam. Tindak pidana asal narkoba mendominasi, sebanyak 63 kasus atau 30,73 persen. Disusul tindak pidana lain yang diancam pidana penjara empat tahun atau lebih sebanyak 56 kasus (27,32 persen). Penipuan muncul dalam 37 kasus (27,32 persen), sementara korupsi tercatat dalam 22 kasus (18,05 persen). Di sektor perbankan terdapat 12 kasus (10,73 persen),

IN THE COURTROOM, defending the country is reflected in the courage to present data and analysis as evidence. It takes the form of data presented under oath and analysis tested before the law. There, the PPATK Legal Team carries out its role in defending the country as expert witnesses who present transaction records, map fund flow patterns, and explain the construction of money laundering and terrorism financing crimes before the panel of judges. Through accountable and fact-based testimony, the integrity of the financial system is maintained, and the interests of the country are protected from the threat of financial crime.

Throughout 2025, PPATK provided expert testimony in 203 cases of money laundering and 2 cases of terrorism financing. This number reflects one thing: financial intelligence work does not stop at the analysis desk. It crosses over into the courtroom.

The cases faced are diverse. Drug-related crimes dominated, with 63 cases or 30.73 per cent. This was followed by other crimes punishable by four years or more in prison, with 56 cases (27.32 per cent). Fraud appeared in 37 cases (27.32 per cent), while corruption was recorded in 22 cases (18.05 per cent). In the banking sector, there were 12 cases (10.73 per cent), embezzlement in 11 cases (5.85 per cent), and one case each in taxation and insurance (0.49 per cent).

penggelapan 11 kasus (5,85 persen), serta masing-masing satu kasus di bidang perpajakan dan perasuransian (0,49 persen).

Dalam kategori “tindak pidana lain” tercakup berbagai bentuk kejahatan yang berkembang seiring transformasi digital, antara lain pelanggaran di bidang ITE, transfer dana ilegal, judi online, pemalsuan dokumen, pemerasan, serta pelanggaran di sektor obat dan makanan.

Sebagai saksi ahli, PPAK tidak menentukan kesalahan pihak tertentu. Perannya adalah menjelaskan pergerakan dana, keterkaitan antar rekening, serta pola transaksi yang mengindikasikan pencucian uang atau pendanaan terorisme. Penilaian akhir tetap berada pada hakim, dengan pembuktian oleh penuntut umum.

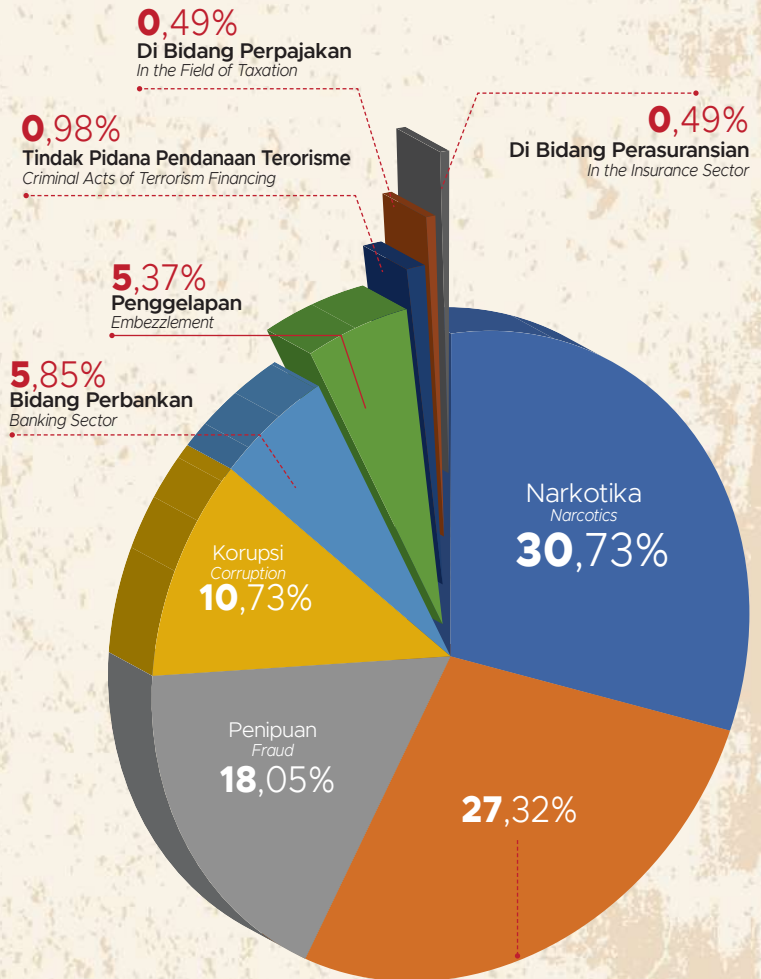
The ‘other crimes’ category includes various forms of crime that have developed alongside digital transformation, including violations in the field of information and electronic transactions, illegal fund transfers, online gambling, document forgery, extortion, and violations in the medicine and food sectors.

As an expert witness, PPAK does not determine the guilt of any particular party. Its role is to explain the movement of funds, the links between accounts, and transaction patterns that indicate money laundering or terrorist financing. The final assessment remains with the judge, with the prosecution providing the evidence.

205

KETERANGAN AHLI TPPU TAHUN 2025

Money Laundering Expert Statement 2025



Tindak Pidana Lain yang Diancam dengan Pidana Penjara 4 (empat) tahun atau lebih
Other Criminal Acts Punishable by Imprisonment of 4 (four) Years or More



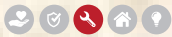
Bab 2

Pencegahan

Chapter 2 - Prevention

Pencegahan kejahatan ekonomi berangkat dari satu langkah sederhana: mendeteksi dan menghentikan aliran dana mencurigakan sebelum berkembang menjadi kerugian yang lebih besar. Di sinilah PPATK bekerja, membaca pola transaksi, menyusun analisis risiko, dan menyampaikan peringatan dini kepada pemangku kepentingan. Tidak semua prosesnya terlihat. Namun melalui sinergi lintas lembaga dan penguatan sistem, negara berupaya menjaga stabilitas keuangan serta melindungi kepentingan publik secara terukur dan berkelanjutan.

Preventing economic crimes begins with a simple step: detecting and stopping suspicious financial flows before they grow into greater harm. This is where PPATK works—analyzing transaction patterns, building risk assessments, and issuing early warnings to relevant stakeholders. Not all of this work is visible. Yet through interagency coordination and stronger safeguards, the state strives to protect financial stability and the public interest in a measured and sustainable way.



KOLABORASI CEGAH PENCUCIAN UANG DENGAN MASYARAKAT

PUBLIC COLLABORATION TO PREVENT MONEY LAUNDERING

Menembus Kamufase Kejahatan Keuangan bersama Rakyat

Exposing Financial Crime Camouflage with Public

KEJAHATAN keuangan modern merupakan perang gerilya di era digital. Mereka tidak lagi tampil mencolok, melainkan menyusup halus ke dalam nadi ekonomi, bersembunyi di balik identitas palsu dan transaksi yang terlihat lumrah. Dalam kesunyian ini, pengaduan masyarakat PPATK hadir sebagai senjata paling tajam milik PPATK untuk merobek topeng para pelaku.

Setiap laporan warga adalah cahaya yang menembus sudut-sudut gelap yang tak terjangkau oleh radar mesin. Partisipasi publik adalah bentuk nyata penjagaan kedaulatan, memastikan bahwa tidak ada ruang sekecil apa pun bagi dana haram untuk menetap. Dengan keberanian melaporkan kejanggalan, masyarakat secara langsung memutus rantai peredaran hasil kejahatan. Inilah cara paling patriotik dalam menjaga kesucian sistem keuangan kita, karena pertahanan terbaik bangsa bermula dari kewaspadaan kolektif warganya.

Sepanjang tahun 2025, tercatat sejumlah 288 pengaduan masyarakat telah diterima oleh PPATK, dengan jumlah tertinggi pada bulan September dan bulan November.

MODERN financial crime is guerrilla warfare in the digital age. It no longer appears conspicuous, but rather infiltrates the economy subtly, hiding behind false identities and seemingly normal transactions. In this silence, public complaints to the PPATK serve as the PPATK's sharpest weapon to tear off the masks of the perpetrators.

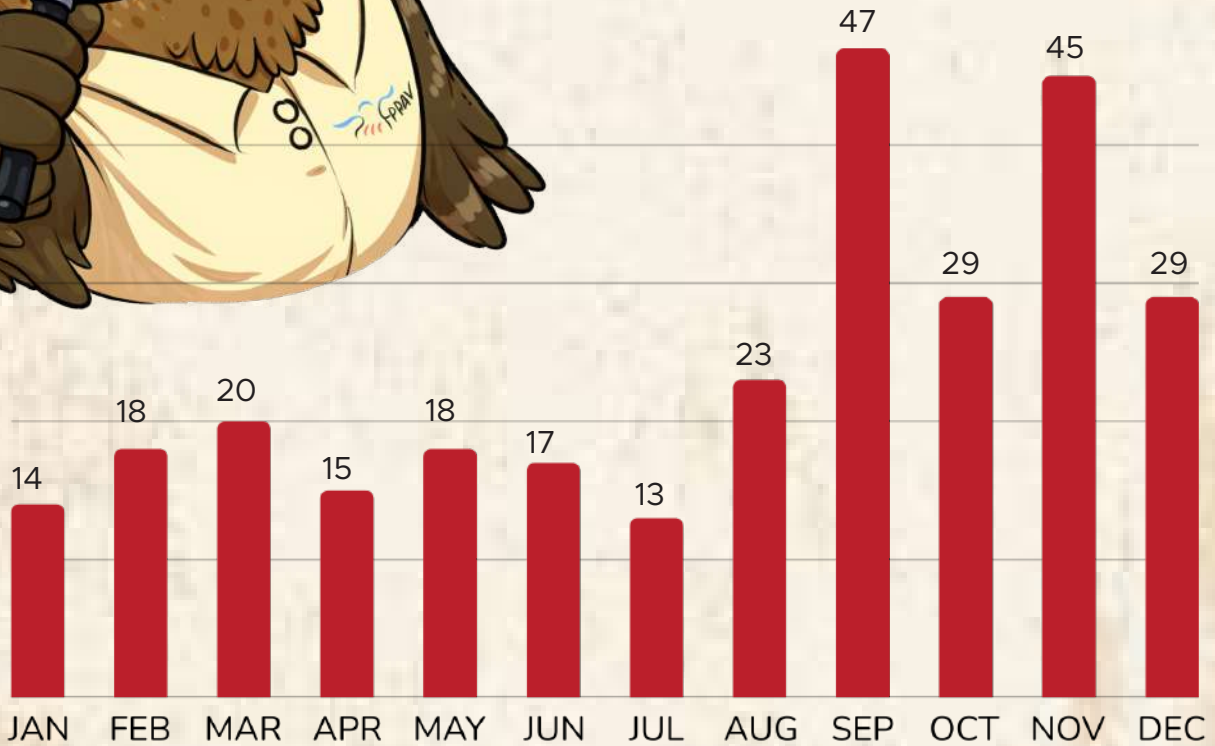
Every citizen report is a light that pierces the dark corners that cannot be reached by machine radar. Public participation is a tangible form of safeguarding sovereignty, ensuring that there is no room for illicit funds to settle. By courageously reporting irregularities, the public directly breaks the chain of criminal proceeds circulation. This is the most patriotic way to maintain the integrity of our financial system, because the best defence of a nation begins with the collective vigilance of its citizens.

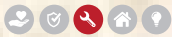
Throughout 2025, PPATK received a total of 288 public complaints, with the highest number in September and November.



PENGADUAN MASYARAKAT TAHUN 2025

PUBLIC COMPLAINTS IN 2025





Infografis Cara Pengaduan

Infographics method of Complaints

PPATK mengajak seluruh elemen bangsa bersinergi menjaga integritas ekonomi nasional melalui pengawasan transaksi keuangan. Partisipasi aktif dalam melaporkan aktivitas mencurigakan merupakan bentuk kontribusi nyata dalam melindungi kedaulatan finansial negeri. Berikut adalah langkah praktis bagi masyarakat untuk melakukan pengaduan resmi demi mewujudkan sistem keuangan yang bersih dan terpercaya.

1. Persiapan Dokumen yang Akurat

Kunci dari laporan yang efektif adalah kelengkapan data. Sebelum mengirimkan aduan, pastikan anda telah menyiapkan:

- **Identitas Lengkap:** Baik identitas Anda sebagai pelapor maupun identitas pihak yang dilaporkan (Terlapor).
- **Kronologis Kejadian:** Penjelasan detail, runtut, dan jelas mengenai bagaimana dugaan tindak pidana tersebut terjadi.
- **Bukti Pendukung:** Lampirkan dokumen, struk transfer, tangkapan layar, atau bukti fisik lainnya yang dapat memperkuat laporan Anda.

2. Pengisian Formulir Resmi

PPATK telah menyediakan formulir standar untuk memudahkan proses analisis. Anda dapat mengunduh formulir tersebut melalui tautan langsung di: <https://bit.ly/DokumenDumas>.

3. Saluran Penyampaian Laporan

Setelah formulir diisi dan dokumen siap, Anda dapat mengirimkannya melalui dua kanal resmi:

- **Melalui Email:** Kirimkan seluruh dokumen digital ke alamat dumastppu@ppatk.go.id.
- **Melalui Surat atau Datang Langsung:** Anda juga dapat menyerahkan laporan fisik secara langsung ke **Gedung PPATK** yang beralamat di Jl. Ir. H. Juanda No. 35, Gambir, Jakarta Pusat.

THE FINANCIAL TRANSACTION REPORTS AND ANALYSIS CENTRE (PPATK) invites all elements of the nation to work together to maintain national economic integrity through financial transaction monitoring. Active participation in reporting suspicious activity is a tangible contribution to protecting the country's financial sovereignty. The following are practical steps for the public to file formal complaints to achieve a clean and trustworthy financial system.

1. Accurate Document Preparation

The key to an effective report is complete data. Before submitting a complaint, ensure you have prepared:

- **Complete Identity:** Both your identity as the reporter and the identity of the reported party (the Respondent).
- **Chronology of Events:** A detailed, coherent, and clear explanation of how the alleged crime occurred.
- **Supporting Evidence:** Attach documents, transfer receipts, screenshots, or other physical evidence that can support your report.

2. Completing the Official Form

The PPATK has provided a standard form to facilitate the analysis process. You can download the form via the direct link:

<https://bit.ly/DokumenDumas>.

3. Report Submission Channels

Once the form is completed and the documents are ready, you can submit it through two official channels:

- **By Email:** Send all digital documents to dumastppu@ppatk.go.id.
- **Chronology of Events:** A detailed, coherent, and clear explanation of how the alleged crime occurred.





KANAL DIGITAL DAN MEDIA PUBLIKASI

DIGITAL CHANNELS AND PUBLICATION MEDIA

KANAL digital dan media publikasi kini menjadi pilar strategis bagi PPATK dalam menjaga integritas sistem keuangan nasional. Melalui transparansi informasi, PPATK melampaui tugas pengawasan dengan mengoptimalkan platform digital sebagai sarana edukasi publik. Upaya ini merupakan langkah nyata dalam mencerdaskan kehidupan bangsa sesuai amanat Pembukaan UUD 1945. Masyarakat yang terliterasi secara finansial menjadi benteng pertahanan utama melawan kejahatan ekonomi. Pemanfaatan teknologi media memastikan pesan pencegahan menjangkau seluruh pelosok negeri, memperkuat kedaulatan ekonomi melalui kolaborasi informasi yang cepat, akurat, dan mencerdaskan.

DIGITAL channels and publication media are now strategic pillars for PPATK in maintaining the integrity of the national financial system. Through information transparency, PPATK goes beyond its supervisory duties by optimizing digital platforms as a means of public education. This effort is a concrete step in educating the nation in accordance with the mandate of the 1945 Constitution. A financially literate society is the main defence against economic crimes. The use of media technology ensures that prevention messages reach all corners of the country, strengthening economic sovereignty through fast, accurate, and intelligent information collaboration.



Jangkauan Edukasi Publik Media Sosial

Public Education on Social Media Range

PADA Tahun 2025, Jumlah *engagement* edukasi *public* PPATK melalui media sosial mencapai 10.415.790 jangkauan. Jangkauan ini tersebar di seluruh Indonesia.

Pada tahun 2025, kesadaran publik dalam menjaga kedaulatan ekonomi tercermin dari 1.651.409 sebutan terkait PPATK di media sosial. Puncak partisipasi digital masyarakat terjadi pada 31 Juli 2025 dengan 315.344 sebutan, menandakan tingginya atensi warga terhadap integritas finansial bangsa. Aktivitas ini menunjukkan fluktuasi yang meningkat tajam pada paruh kedua tahun, khususnya Agustus, di mana seluruh platform seperti Instagram, Twitter/X, Facebook, dan TikTok mencapai angka tertinggi secara serentak.

Lonjakan ini mengindikasikan adanya momentum isu krusial yang membangkitkan semangat kolektif untuk mengawal transparansi keuangan negara. Meskipun intensitas sedikit melandai dari September hingga November, dominasi Instagram dan Facebook tetap menunjukkan konsistensi publik dalam memantau stabilitas nasional. Sementara itu, YouTube berperan lebih selektif sebagai media edukasi mendalam bagi masyarakat.

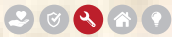
Secara keseluruhan, pola ini membuktikan keberhasilan strategi komunikasi PPATK dalam merangkul masyarakat sebagai mitra strategis pertahanan ekonomi. Fokus pada platform visual dan percakapan cepat menjadi kunci dalam memperluas jangkauan literasi demi memperkuat ketahanan nasional dari ancaman kejahatan keuangan.

IN 2025, the number of engagements in PPATK's public education through social media reached 10,415,790. This reach is spread throughout Indonesia.

In 2025, public awareness of maintaining economic sovereignty was reflected in 1,651,409 mentions related to PPATK on social media. Peak digital participation occurred on July 31, 2025, with 315,344 mentions, indicating high public attention to the nation's financial integrity. This activity showed a sharp increase in the second half of the year, particularly in August, when all platforms such as Instagram, Twitter/X, Facebook, and TikTok reached their highest numbers simultaneously.

This surge indicates the momentum of a crucial issue that has sparked collective enthusiasm for safeguarding the country's financial transparency. Although the intensity declined slightly from September to November, the dominance of Instagram and Facebook continues to show the public's consistency in monitoring national stability. Meanwhile, YouTube plays a more selective role as a medium for in-depth education for the public.

Overall, this pattern demonstrates the success of PPATK's communication strategy in engaging the public as strategic partners in economic defence. Focusing on visual platforms and rapid conversations is key to expanding literacy outreach to strengthen national resilience against financial crime threats.



Sinergi Media Massa dalam Mengawal Integritas Nasional

Mass Media Synergy in Guarding National Integrity

SEPANJANG Januari hingga Desember 2025, media massa menjalankan peran vitalnya sebagai garda terdepan diseminasi informasi bela negara dengan mencatat 25.542 ekspos terkait langkah strategis PPATK.

Secara akumulatif, sentimen positif mencapai 75,5%, mencerminkan dukungan kuat masyarakat terhadap upaya penegakan kedaulatan ekonomi. Narasi ini didominasi oleh tindakan tegas PPATK dalam memberantas judi online serta pengamanan rekening *dormant* sebagai langkah preventif terhadap penyalahgunaan aset bangsa. Sentimen netral sebesar 18% dan negatif 6,5% menjadi indikator dinamika kontrol sosial dalam ruang publik yang sehat.

Di ruang media, Kepala PPATK, Ivan Yustiavandana, menjadi figur kunci yang menggerakkan kesadaran kolektif melalui kebijakan henti sementara transaksi sebagai wujud nyata perlindungan aset negara.

FROM January to December 2025, the mass media played a vital role as the frontline in disseminating information on national defence, recording 25,542 exposés related to PPATK's strategic steps.

Cumulatively, positive sentiment reached 75.5%, reflecting strong public support for efforts to enforce economic sovereignty. This narrative was dominated by PPATK's decisive actions in eradicating online gambling and securing dormant accounts as a preventive measure against the misuse of national assets. Neutral sentiment at 18% and negative sentiment at 6.5% were indicators of the dynamics of social control in a healthy public sphere.

In the media, PPATK Head Ivan Yustiavandana became a key figure in raising collective awareness through a policy of temporarily suspend transactions as a tangible form of protecting state assets.

75%

Sentimen Positif
Positive Sentiment

18%

Sentimen Netral
Neutral Sentiment

6,5%

Sentimen Negatif
Negative Sentiment

Media Online | **23.843 Pemberitaan**
online media | *23.843 News reports*

Radio | **4 Pemberitaan**
Radio | *4 News reports*



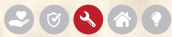
Media Cetak
Print Media

1.323 Pemberitaan
1.323 News reports

Televisi
Television

372 Pemberitaan
372 News reports

Total Ekspos | **25.542 Pemberitaan**
Total Exposure | *25,542 News reports*



SINERGI PATRIOTIK: MEMPERKOKOH POSISI INDONESIA DALAM PEMBERANTASAN KEJAHATAN KEUANGAN GLOBAL

PATRIOTIC SYNERGY: STRENGTHENING INDONESIA'S POSITION IN COMBATING GLOBAL FINANCIAL CRIME

Diplomasi Sunyi, Penjaga Kedaulatan Ekonomi

Quiet Diplomacy, Guardian of Economic Sovereignty

DI MEJA-MEJA perundingan dunia, PPAATK bukan sekadar hadir sebagai saksi, melainkan pemain kunci yang memastikan suara Indonesia bergema. Bersama Bank Indonesia dan OJK, amandemen Rekomendasi 16 FATF dikawal ketat; memastikan transparansi global tak boleh menggilas kepentingan nasional demi sistem pembayaran yang mandiri dan inklusif. Inilah cara kita menegakkan kepala: bukan dengan retorika kosong, tapi dengan kebijakan yang menjaga tiap jengkal arus uang negeri.

Sebagai ujung tombak delegasi, PPAATK melantangkan perlawanan terhadap ancaman nirwujud—dari labirin stablecoin hingga jerat judi online yang lintas batas.



AT GLOBAL negotiating tables, PPAATK is not merely present as a witness, but as a key player ensuring that Indonesia's voice is heard. Together with Bank Indonesia and OJK, amendments to FATF Recommendation 16 are closely monitored, ensuring that global transparency does not override national interests in favor of an independent and inclusive payment system. This is how we hold our heads high: not with empty rhetoric, but with policies that guard every inch of the country's money flow.

As the spearhead of the delegation, PPAATK voices resistance against intangible threats—from the labyrinth of stablecoins to the snares of cross-border online gambling.



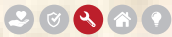
Di dalam negeri, kebijakan dikunci melalui konsolidasi lintas lembaga; menyatukan langkah agar keanggotaan FATF menjadi urat nadi pembangunan jangka panjang. Lompatan peringkat efektivitas menjadi bukti nyata bahwa kepatuhan bukan sekadar angka, melainkan amunisi diplomasi yang disegani lawan maupun kawan.

Dari BRICS hingga forum aset virtual, Indonesia teguh mendorong keadilan regulasi dan objektivitas data. Menggunakan doktrin *follow the money*, Indonesia sedang memutus urat nadi kejahatan transnasional. Sebab menjaga integritas sistem keuangan adalah cara paling senyap namun mematikan dalam menjaga kehormatan serta masa depan bangsa Indonesia.

Domestically, policies are locked in through cross-agency consolidation; unifying steps so that FATF membership becomes the lifeblood of long-term development. The leap in effectiveness rankings is clear evidence that compliance is not just a number, but diplomatic ammunition respected by both friends and foes.

From BRICS to virtual asset forums, Indonesia steadfastly promotes regulatory fairness and data objectivity. Using the "follow the money" doctrine, Indonesia is severing the lifeline of transnational crime. For safeguarding the integrity of the financial system is the quietest yet most lethal way to preserve the honour and future of the Indonesian nation.





Lima Tajam Pena Hukum: Memutus Rantai Kejahatan, Melindungi Masa Depan

Five Sharp Legal Pens: Breaking the Chain of Crime, Protecting the Future

KEHORMATAN sebuah bangsa dipertaruhkan saat celah hukum dibiarkan terbuka bagi para perusak ekonomi. Sepanjang 2025, PPATK telah merampungkan lima naskah kebijakan strategis—sebuah upaya intelektual untuk membentengi harta negara dari infiltrasi gelap.

- Tinjauan Hukum Tentang Potensi Penyalahgunaan Payment Gateway Sebagai Media Tindak Pidana Pencucian Uang;
- Penerapan Program APU PPT bagi Pedagang Emas Digital dan Lembaga Jasa Keuangan yang Menyelenggarakan Kegiatan Usaha Bulion;
- Analisis Konsep i dan Trustee dalam UU Pengembangan dan Penguatan Sektor Keuangan dari Perspektif Anti Pencucian Uang;
- Prinsip Kerahasiaan dalam Pelaksanaan Tugas dan Fungsi PPATK dalam Mencegah dan Memberantas Tindak Pidana Pencucian Uang dan Pendanaan Terorisme; dan
- Urgensi Pembuktian Tidak Langsung (*Indirect Evidence*) dalam Perkara Tindak Pidana Pencucian Uang.

Melalui diskusi terpumpun bersama para pakar, rekomendasi ini ditempa untuk menjadi kompas bagi penegak hukum serta otoritas pengawas. Di balik rumitnya konsep trustee dan prinsip kerahasiaan, ada komitmen teguh untuk memastikan bahwa hukum tidak boleh kalah selangkah dari kejahatan. Inilah sumbangsih nyata dalam menjaga marwah finansial: memastikan sistem keuangan kita tetap bersih, kokoh, dan tak tersentuh oleh tangan-tangan yang ingin menggerogoti stabilitas nasional.

A NATIONS'S honour is at stake when legal loopholes are left open to economic saboteurs. Throughout 2025, PPATK has completed five strategic policy papers—an intellectual effort to fortify state assets from dark infiltration.

- Legal Review of the Potential for Misuse of Payment Gateways as Money Laundering Media;
- Implementation of the APU PPT Program for Digital Gold Traders and Financial Services Institutions that Conduct Bullion Business Activities, Principle of Confidentiality in the Implementation of PPATK's Duties and Functions;
- Analysis of the Concepts of i and Trustee in the Law on Development and Strengthening of the Financial Sector from an Anti-Money Laundering Perspective;
- The Principle of Confidentiality in the Implementation of the PPATK's Duties and Functions in Preventing and Eradicating Money Laundering and Terrorism Financing; and
- The Urgency of Indirect Evidence in Money Laundering Cases.

Through comprehensive discussions with experts, this recommendation has been forged to become a compass for law enforcement and regulatory authorities. Behind the complexities of the trustee concept and the principle of confidentiality lies a firm commitment to ensuring that the law remains one step behind crime. This is a real contribution to maintaining financial dignity: ensuring our financial system remains clean, robust, and untouched by hands seeking to undermine national stability.

MENJAGA NADI EKONOMI, MENGAWAL KEHORMATAN NEGERI

SAFEGUARDING THE ECONOMY, SAFEGUARDING THE NATION'S HONOR

DI PANGGUNG sandiwara ekonomi, inisiatif pencegahan melalui mitigasi risiko TPPU dan TPPT bukan sekadar tumpukan regulasi di atas meja birokrasi. Inilah benteng pertahanan modern, sebuah ikhtiar tanpa senjata untuk memutus urat nadi kejahatan finansial yang mencoba merongrong kedaulatan Indonesia. Sebuah langkah nyata untuk memastikan bahwa setiap rupiah yang berputar tetap berada di jalur yang semestinya, menjaga martabat bangsa dari infiltrasi dana gelap yang tak bertuan.

ON THE ECONOMIC stage, the risk prevention initiative for TPPU dan TPPT are not simply a pile of regulations on a bureaucratic desk. It is a modern defence barrier, an unarmed effort to sever the pulse of financial crimes that attempt to undermine Indonesia's sovereignty. It is a concrete step to ensure that every rupiah in circulation remains on its proper path, safeguarding the nation's dignity from the infiltration of unclaimed illicit funds.

Pengkinian Penilaian Risiko Nasional terhadap TPPU, TPPT, dan PPSPM

Updating the National Risk Assessment on Money Laundering, Terrorist Financing, and Proliferation of Weapons of Mass Destruction

PEMUTAKHIRAN National Risk Assessment 2025 adalah pembuktian komitmen menjaga kedaulatan ekonomi. Sinergi 31 kementerian dan PPATK ini bukan sekadar mengejar standar FATF, melainkan benteng pertahanan dari ancaman dana gelap.

THE 2025 National Risk Assessment update demonstrates our commitment to safeguarding economic sovereignty. This synergy between 31 ministries and the Financial Transaction Reports and Analysis Centre (PPATK) are not merely about pursuing FATF standards, but also about establishing a strong defence against the threat of illicit funds.

Beberapa hal yang telah dihasilkan dalam penyusunan pengkinian penilaian risiko nasional terhadap TPPU, TPPT dan PPSPM:

The results of the preparation of the national risk assessment update of TPPU, TPPT, and PPSPM are:

- Indonesia telah mengadopsi pedoman standar FATF terbaru tahun 2024 mengenai formulasi metodologi penyusunan penilaian risiko nasional TPPU, TPPT dan PPSPM yang digunakan terdiri dari faktor *inherent risk, control measure dan residual risk*;
- Pengumpulan data yang digunakan dalam penyusunan NRA mencakup Pihak Pelapor (financial

- Indonesia has adopted the latest 2024 FATF standard guidelines on the methodology formulation for preparing a national risk assessment of TPPU, TPPT, and PPSPM consists of inherent risk, control measures, and residual risk factors;
- The data collection used in the preparation of the NRA includes Reporting Parties (financial institutions & DNFBP sectors), Regulatory Supervisory Agencies (LPP), Law

institutions & DNFBP sectors), Lembaga Pengawas Pengatur (LPP), Aparat Penegak Hukum (APH), Kementerian/Lembaga terkait PPSPM di seluruh wilayah di Indonesia, serta Financial Intelligence Unit di berbagai negara;

- Melakukan identifikasi dan analisis transaksi keuangan yang mengindikasikan *Dark Economy* yang berindikasi TPPU sebagai bagian faktor ancaman TPPU;
- Pada tahun 2025 Indonesia dinyatakan tidak ada serangan terorisme (*zero attacks*), namun tim NRA TPPT mengidentifikasi adanya ancaman pendanaan terorisme baik domestik maupun luar negeri;
- Pelaksanaan penyusunan NRA Tahun 2025 ini masih bersifat Preliminary yang menggambarkan hasil pemetaan awal risiko TPPU, TPPT dan PPSPM, dengan keluaran berupa *Inherent Risk*, serta *indepth study* bersama Pihak Kementerian Luar Negeri, Kementerian Imigrasi dan Bareskrim Polri mengenai aktivitas kejahatan keuangan lintas batas.

Enforcement Agencies (APH), Ministries/Agencies related to PPSPM throughout Indonesia, as well as Financial Intelligence Units in various countries;

- Identifying and analysing financial transactions that indicate a dark economy with indications of TPPU as part of the TPPU threat factor;
- In 2025 Indonesia is declared zero terrorist attacks, the NRA TPPT team has identified threats of domestic and foreign terrorist financing;
- The implementation of the 2025 NRA is still preliminary, describing the initial mapping of ML, TPPT, and PPSPM risks, with outputs in the form of Inherent Risk, and in-depth study with the Ministry of Foreign Affairs, the Ministry of Immigration, and the Police Criminal Investigation Unit regarding cross-border financial crime activities.

Promensisko: Dedikasi Negara dalam Menangkal Kejahatan Keuangan di Indonesia

Promensisko: The State's Dedication to Combating Financial Crime in Indonesia



MENJAWAB tantangan kejahatan siber yang kian kompleks, Tim SRA PPATK menghadirkan Promensisko sebagai instrumen perlindungan bagi sistem keuangan nasional. Program ini memberikan pemahaman mendalam mengenai risiko TPPU dan TPPT yang bersumber dari tindak pidana siber, sekaligus meningkatkan kapasitas aparat dalam penanganan perkara berbasis risiko.

Kehadiran pimpinan tertinggi dari PPATK, Polri, dan Kementerian Komunikasi dan Digital dalam kegiatan ini menegaskan keseriusan negara dalam menjaga integritas ekonomi digital. Dengan keterlibatan luas dari pihak pelapor hingga penegak hukum, Tim SRA PPATK memastikan bahwa setiap langkah mitigasi yang diambil berdampak langsung pada terciptanya ekosistem keuangan yang aman bagi masyarakat

TO RESPOND the increasingly complex challenges of cybercrime, the Financial Transaction Reports and Analysis Centre (PPATK)'s SRA Team introduced Promensisko as a protection tool for the national financial system. This program provides an in-depth understanding of the risks of TPPU and TPPT from cybercrime, while also enhancing the capacity of authorities in risk-based case handling.

The presence of top leaders from PPATK, the Indonesian National Police (Polri), and the Ministry of Communication and Digital at this event underscores the state's commitment to maintaining the integrity of the digital economy. With extensive involvement from reporting parties to law enforcement, the PPATK's SRA Team ensures that every mitigation step taken has a direct impact on creating a safe financial ecosystem for the public.



KEPATUHAN ADALAH HARGA MATI GARDA DEPAN ANTI PENCUCIAN UANG

COMPLIANCE IS THE ULTIMATE THREAT FOR THE ANTI-MONEY LAUNDERING FRONTLINE

Statistik Pelaksanaan Audit Terhadap Penyedia Barang dan/atau Jasa, dan Profesi Lainnya
Statistics Provider of Goods and/or Services and Other Professions Audits

Tahun <i>Year</i>	Jenis Industri <i>Industry Type</i>	Jumlah Pihak Pelapor <i>Number of Reporting Parties</i>
2025	Advokat/Lawyer	12
	Balai Lelang/Auction house	1
	Kantor Akuntan Publik/Public accounting firm	1
	KPKNL/State Assets and Auction Services Office	1
	Pedagang Kendaraan Bermotor/Motor Vehicle Dealer	37
	Perusahaan Properti/Agen Properti/Real Estate Company/Real Estate Agency	48
	Total	100

AUDIT kepatuhan didasarkan pada respon survei penilaian risiko Pihak Pelapor serta berdasarkan penilaian terhadap kepatuhan pelaksanaan kewajiban pelaporan oleh PBJ dan Profesi beberapa periode terakhir. Sedangkan untuk pemilihan objek audit khusus/tematik didasarkan pada informasi dan/atau permintaan dari unit terkait untuk mendukung proses analisis seperti korupsi, *green financial crime*, perjudian online, investasi ilegal, maupun kasus-kasus lain. Audit kepatuhan menilai 5 (lima) pilar pengawasan yaitu pengawasan aktif direksi dan dewan komisaris, kebijakan dan prosedur, pengendalian internal, sistem informasi dan pelaporan, sumber daya manusia dan pelatihan. Pada pelaksanaan audit tersebut, DPK PBJP memberikan rekomendasi untuk dipenuhi oleh Pihak Pelapor sebagai tindak lanjut audit.

COMPLIANCE audits are based on the responses to the risk assessment survey of Reporting Party and on the assessment of compliance with reporting obligations by Provider of Goods and Services and Professionals over the last periods. Meanwhile, the selection of specific/thematic audit objects is based on information and/or requests from relevant units to support analysis processes such as corruption, green financial crime, online gambling, illegal investment, and other cases. Compliance audits assess five pillars of supervision, that are active supervision by the board of directors and board of commissioners, policies and procedures, internal controls, information and reporting systems, and human resources and training. In conducting these audits, the DPK PBJP provides recommendations to be fulfilled by the Reporting Party as a follow-up to the audit.

Statistik Pelaksanaan Audit terhadap Penyedia Jasa Keuangan

Statistics Financial Service Providers Audits



Berdasarkan kegiatan Audit Khusus terhadap Penyedia Jasa Keuangan tersebut baik yang dilaksanakan secara bersama dengan Lembaga Pengawas Pengatur (LPP) maupun mandiri, secara umum masih ditemukan kelemahan-kelemahan sebagai berikut:

- Penerapan Prinsip Mengenali Pengguna Jasa (PMPJ) yang masih kurang memadai;
- Pengawasan aktif dewan direksi dan komisaris terkait dengan penerapan APU PPT yang belum maksimal;
- Kebijakan dan prosedur yang belum memadai;
- Sistem informasi yang masih perlu disempurnakan;
- Pelaksanaan sistem pengendalian internal pada PJK Non-Bank yang belum berjalan secara optimal; dan
- Pelaksanaan pelatihan APU PPT pada PJK Non-Bank yang masih minim.

Based on the Special Audit of Financial Service Providers, both those conducted jointly with the Regulatory Supervisory Agencies (LPP) and independently, the weaknesses were generally found:

- Inadequate implementation of the Know Your Customer (KYC) principle;
- Active supervision by the board of directors and commissioners regarding the implementation of APU and PPT is not optimal;
- Inadequate of Policies and procedures;
- The information system needs to be improved;
- The implementation of internal control systems at Non-Bank Financial Service Providers is not optimal; and
- The implementation of APU PPT training at Non-Bank Financial Institutions is still low.

Statistik Pelaksanaan Bimbingan Teknis Penyedia Jasa Keuangan

Statistics on the Implementation of Technical Guidance for Financial Service Providers

Tahun Year	Jenis Industri Industry Type	Jumlah Pihak Pelapor Number of Reporting Parties
2025	Perusahaan Pembiayaan / Finance Companies	122
	Pialang Berjangka Komoditi / Commodity Futures Brokers	66
	KUPVA BB dan PTD BB / KUPVA BB and PTD BB	225
	CPAKD dan PAKD / CPAKD and PAKD	34
	Total	448

Statistik Pelaksanaan Bimbingan Teknis pada Penyedia Barang dan/atau Jasa, dan Profesi Lainnya

Statistics on Technical Guidance Implementation for Provider of Goods and Services and Other Professions

Tahun Year	Jenis Industri Industry Type	Jumlah Pihak Pelapor Number of Reporting Parties
2025	Advokat / Lawyer	86
	Akuntan & Akuntan Publik / Accountants & Public Accountants	1
	Balai Lelang / Auction House	1
	Notaris / Notaries	158
	Pedagang Kendaraan Bermotor / Motor Vehicle Dealers	81
	Pedagang Permata dan Perhiasan/Logam Mulia / Gem and Jewelry/ Precious Metal Dealers	1
	Perencana Keuangan / Financial Planners	28
	Perusahaan Properti/Agen Properti / Property Companies/Property Agents	157
	Total	513

PELAKSANAAN Pelaksanaan bimbingan teknis terhadap PBJ dan Profesi dilakukan melalui daring maupun luring dengan pemaparan materi mengenai Prinsip Mengenali Pengguna Jasa (PMPJ), kewajiban pelaporan kepada PPATK, risiko Tindak Pidana Pencucian Uang (TPPU) dan Tindak Pidana Pendanaan Terorisme (TPPT) serta Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM). Selain itu, terdapat sesi diskusi tanya jawab dan peserta dipandu secara teknis untuk registrasi atau pengkinian data serta tata cara pelaporan melalui aplikasi goAML. Selain itu, bimbingan teknis turut diselenggarakan dalam rangka perbaikan kualitas data laporan yang disampaikan PBJ dan Profesi yang mengalami penolakan oleh sistem (laporan ditolak sistem).

TECHNICAL guidance for PBJ and Professionals are provided both online and offline, with presentations related Principles of Recognizing Service Users (PMPJ), reporting obligations to PPATK, the risks of Money Laundering (TPPU) and Terrorism Financing (TPPT) and the Proliferation of Weapons of Mass Destruction Financing (PPSPM). In addition, there are question and answer discussion sessions and participants are guided technically for registration or data updates and reporting procedures through the goAML application. In addition, technical guidance is also provided in order to improve the quality of reports submitted by PBJ and Professionals that have been rejected by the system (reports rejected by the system).

KONTRIBUSI NYATA INDONESIA DALAM MEMUTUS RANTAI PENCUCIAN UANG DUNIA

INDONESIA'S REAL CONTRIBUTION TO BREAKING THE CHAIN OF GLOBAL MONEY LAUNDERING

DI PANGGUNG diplomasi keuangan global, Indonesia tidak lagi sekadar menjadi pengikut aturan, melainkan penentu arah kebijakan dunia. Peran strategis PPATK dalam rezim APUPPT/PPSPM adalah bentuk nyata Bela Negara di era modern, sebuah ikhtiar menjaga kedaulatan ekonomi dari infiltrasi kejahatan keuangan lintas batas.

Melalui penugasan Analis Transaksi Keuangan di Sekretariat FATF Paris, Indonesia menanamkan pengaruhnya langsung di jantung perumusan standar internasional. Dari kepemimpinan sebagai FATF Lead Reviewer bagi negara tetangga seperti Laos, Myanmar, Nepal, Papua Nugini, dan Vietnam, sebagai FATF ME Assessor untuk Singapura, Turkiye, dan Tiongkok, hingga keterlibatan aktif merevisi Rekomendasi 16 terkait Payment Transparency, PPATK memastikan kepentingan nasional tetap terlindungi di tengah tuntutan transparansi global yang kian ketat. "Sebab kedaulatan bukan hanya soal batas wilayah yang dijaga senjata, ia adalah suara yang bergema di ruang-ruang sidang dunia, memastikan aturan global tak menindas kepentingan bangsa." Inovasi melalui kecerdasan buatan dan *big data* yang dipamerkan di Swiss menjadi bukti bahwa pertahanan finansial kita telah naik kelas. Apresiasi langsung dari Presiden FATF menegaskan satu hal: Indonesia adalah pemain kunci, bukan sekadar penonton. Kita hadir untuk mengawal integritas, memperkuat kapasitas teknis, dan membuktikan bahwa di tangan putra-putri terbaik, kehormatan ekonomi bangsa tetap tegak berdiri.

ON the global financial diplomacy stage, Indonesia is no longer merely a rule-follower, but a global policymaker. The PPATK's strategic role in the Anti-Corruption and Counterterrorism (AML, CTF, and PPSPM) regime is a concrete manifestation of National Defence in the modern era, an effort to safeguard economic sovereignty from the infiltration of cross-border financial crime.

Through the assignment of a Financial Transaction Analyst at the FATF Secretariat in Paris, Indonesia has established its influence at the heart of international standard setting. From its leadership as FATF Lead Reviewer for neighboring countries such as Laos, Myanmar, Nepal, Papua New Guinea, and Vietnam, as FATF ME Assessor for Singapore, Turkey, and China, to its active involvement in revising Recommendation 16 on Payment Transparency, PPATK ensures that national interests remain protected amid increasingly stringent global transparency demands.

"Because sovereignty is not just about borders guarded by weapons; it is a voice that resonates in the world's courtrooms, ensuring that global rules do not oppress the interests of the nation." The innovations through artificial intelligence and big data showcased in Switzerland are proof that our financial defences have advanced. The direct appreciation from the FATF President confirms one thing: Indonesia is a key player, not a mere spectator. We are here to safeguard integrity, strengthen technical capacity, and prove that in the hands of the best sons and daughters, the nation's economic honour remains strong.

MEMANTAU APUPPT DALAM ANGKA

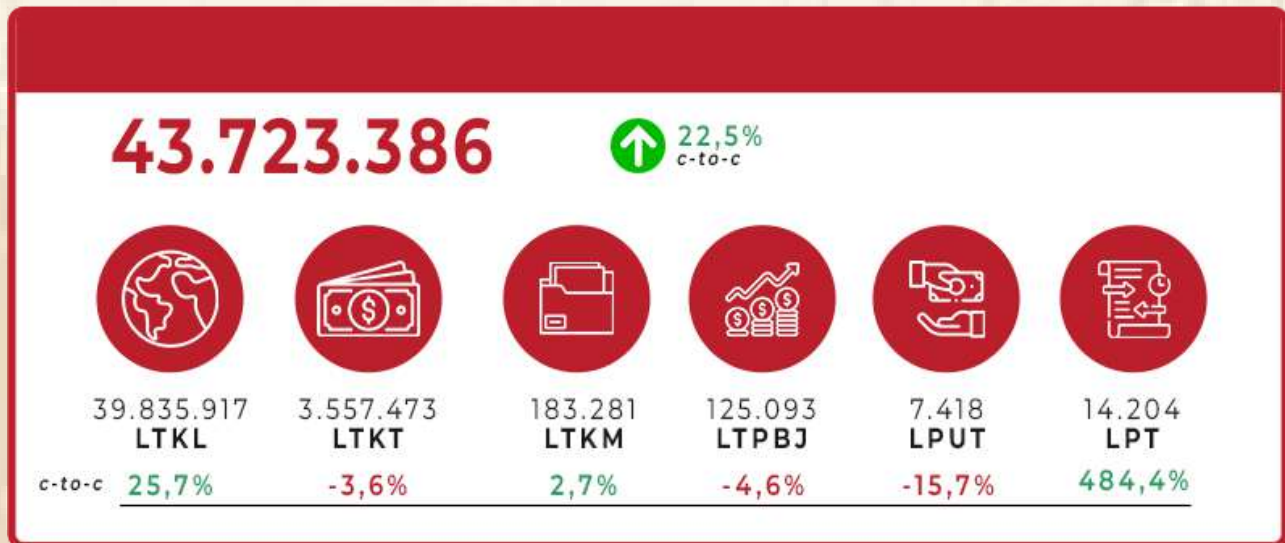
MONITORING MONEY LAUNDERING AND COUNTERTERRORISM IN NUMBERS

STATISTIK bukan sekadar baris angka, ia adalah radar pendeteksi anomali finansial. Data pelaporan transaksi menjadi kompas strategis untuk memetakan risiko pencucian uang dan pendanaan terorisme. Sebab di balik tumpukan data yang dingin, kejujuran dipaksa bicara. Saat angka mulai bersuara, di situlah para pelaku kejahatan kehilangan ruang untuk berdusta.

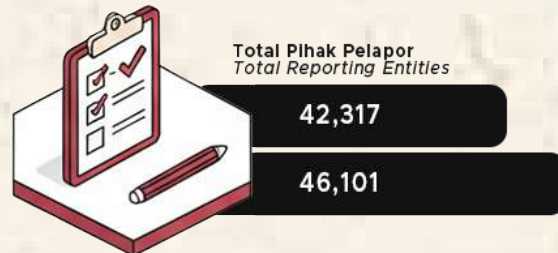
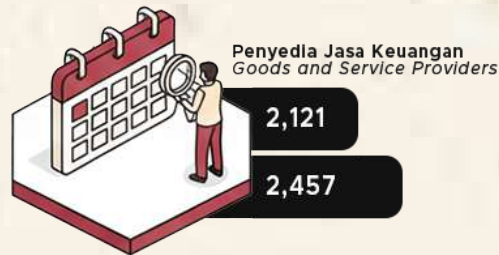
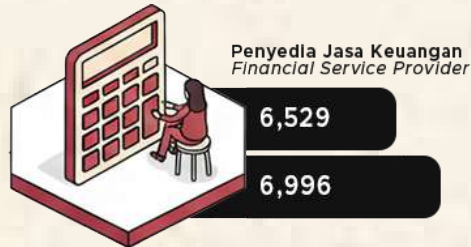
STATISTICS Are more than just numbers; they are a radar for detecting financial anomalies. Transaction reporting data serves as a strategic compass for mapping the risks of money laundering and terrorism financing. Because behind the cold data, honesty is forced to speak. When numbers start to speak, that's when criminals lose the opportunity to lie.

Statistik Transaksi Keuangan: Peta Jalan Deteksi Dini Kejahatan Lintas Batas

Financial Transaction Reporting Statistics: A Roadmap for Early Detection of Cross-Border Crime



Statistik Registrasi Registration Statistics

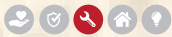


TOTAL Pihak Pelapor yang terdaftar pada aplikasi goAML dan berstatus aktif secara kumulatif per 31 Desember 2025 adalah sebanyak 46.101 Pihak Pelapor. Jumlah ini meningkat sebesar 8,94% dari jumlah Pihak Pelapor yang terdaftar pada aplikasi goAML per Tahun 2024. Jumlah Pihak Pelapor yang terdaftar pada aplikasi goAML terdiri atas 6.996 Penyedia Jasa Keuangan (PJK), 2.457 Penyedia Barang dan/atau Jasa Lain (PBJ), dan 36.648 Profesi.

"Meningkatnya jumlah registrasi dari Pihak Pelapor pada goAML merupakan cermin atas *awareness* dalam mendukung pencegahan dan pemberantasan tindak pidana pencucian uang di Indonesia. Hal ini menjadi penting mengingat potensi dan risiko pencucian uang pada sejumlah sektor masih tinggi; dan diperlukan adanya dukungan dari Pihak Pelapor untuk menyampaikan laporan kepada PPATK sebagai data/informasi pendukung analisis dan penelusuran aset hasil tindak pidana.

THE TOTAL number of Reporting Parties registered on the goAML application and with active status as of December 31, 2025, is 46,101 Reporting Parties. This number has increased by 8.94% from the number of Reporting Parties registered on the goAML application in 2024. The number of Reporting Parties registered on the goAML application consists of 6,996 Financial Service Providers (PJK), 2,457 Provider of Goods and Services (PBJ), and 36,648 Professionals.

"The increase in the number of registrations from Reporting Parties on goAML reflects awareness in supporting the prevention and eradication of money laundering in Indonesia. This is important considering that the potential and risk of money laundering in several sectors is still high; and support from the Reporting Party is required to submit reports to PPATK as data/information supporting for analysis and assets tracing resulting from criminal acts.



NAVIGASI INDEKS NASIONAL: MENGUKUR KETANGGUHAN EKOSISTEM KEUANGAN

NATIONAL NAVIGATION INDEX: MEASURING THE RESILIENCE OF THE FINANCIAL ECOSYSTEM

INDEKS Financial Integrity Rating (FIR on ML/TF) 2025 bukan sekadar baris statistik di atas kertas, melainkan cermin kedaulatan ekonomi kita di hadapan dunia. Angka 8,03 yang diseminasikan pada 27 November 2025 lalu menjadi fondasi kokoh bagi PPAATK untuk mengawal integritas sistem keuangan hingga 2029 mendatang.

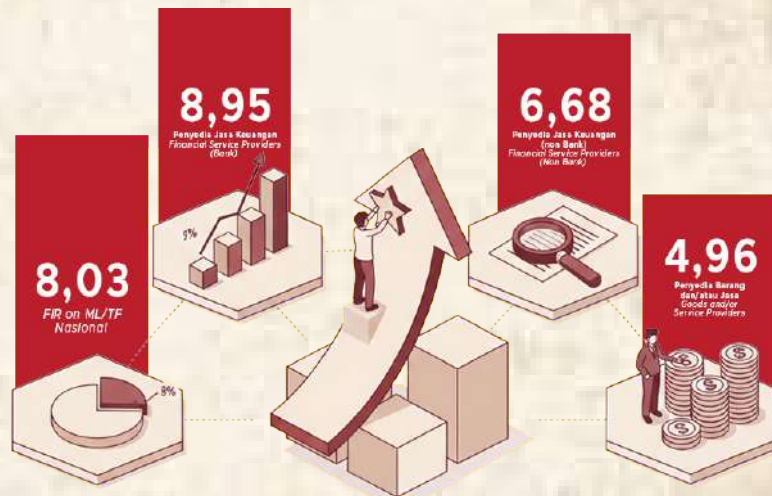
"Sebab di hadapan aliran dana gelap, netralitas adalah kenafian. Integritas bukan soal siapa yang paling bersih di atas meja, tapi siapa yang paling berani memasang badan demi menjaga marwah bangsa."

Langkah strategis ini bertumpu pada tiga dimensi utama: kesungguhan dalam menelusuri indikasi transaksi mencurigakan, ketangguhan tata kelola internal, serta kedisiplinan dalam menunaikan kewajiban pelaporan. Sinergi antara penyedia jasa keuangan dan barang/jasa menjadi kunci utama. Tanpa keteguhan memegang standar, sistem akan rapuh. Indonesia sedang membangun benteng, memastikan setiap rupiah yang mengalir tidak mengkhianati amanah pertiwi.

THE 2025 Financial Integrity Rating Index (FIR on ML/TF) is not just a statistic on paper, but a reflection of our economic sovereignty before the world. The figure of 8.03, disseminated on November 27, 2025, provides a solid foundation for the Financial Transaction Reports and Analysis Center (PPATK) to safeguard the integrity of the financial system until 2029.

"Because in the face of illicit financial flows, neutrality is naivety. Integrity is not about who is the cleanest at the table, but who is bravest in protecting the nation's dignity."

This strategic step rests on three main dimensions: seriousness in investigating indications of suspicious transactions, robust internal governance, and discipline in fulfilling reporting obligations. Synergy between financial service providers and goods/services is key. Without steadfast adherence to standards, the system will be fragile. Indonesia is building a fortress, ensuring that every rupiah that flows does not betray the trust of the motherland.



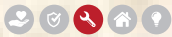
Apresiasi Untuk Refleksi : Kepatuhan Adalah Pengabdian

Appreciation for Reflection: Compliance is Devotion



MOMEN Diseminasi FIR on ML/TF 2025 menjadi panggung refleksi sekaligus apresiasi yang penuh energi, terutama saat Kepala PPAK menyerahkan penghargaan kepada 19 perwakilan Pihak Pelapor inspiratif dari berbagai lini industri. Penyerahan ini bukan sekadar seremoni semata, melainkan pengakuan nyata atas dedikasi luar biasa dalam menjaga sistem keuangan Indonesia dari ancaman beragam kejahatan keuangan.

THE FIR on ML/TF 2025 dissemination event was a vibrant moment of reflection and appreciation, particularly when the Head of the Financial Transaction Reports and Analysis Center (PPATK) presented awards to 19 inspiring reporting parties from various industries. This award ceremony was not merely a ceremony, but a tangible recognition of their extraordinary dedication to safeguarding Indonesia's financial system from the threat of various financial crimes.



SAAT NYALI NASIONAL BERPADU DENGAN STANDAR DUNIA DEMI MARTABAT BANGSA

WHEN NATIONAL COURAGE MEETS WORLD STANDARDS FOR THE SAKE OF NATIONAL DIGNITY

Kolaborasi Nasional Bangun Sistem APUPPT yang Kuat

National Collaboration to Build a Strong APUPPT System

SEPANJANG tahun 2025, PPATK telah mengesahkan 21 dokumen kerja sama, yang terdiri dari 14 Nota Kesepahaman dan 6 Perjanjian Kerja Sama dengan berbagai kementerian dan lembaga dalam negeri, serta satu Buku Petunjuk Teknis. Langkah ini bukanlah sekadar formalitas birokrasi, melainkan upaya memancang barisan pertahanan nasional melalui sinergi kebijakan dan pertukaran informasi yang terstruktur.

Intensitas koordinasi yang mencapai 266 pertemuan sepanjang tahun mencerminkan kesigapan antarinstansi dalam merespons pola kejahatan keuangan yang kian kompleks. Forum-forum strategis ini menjadi wadah untuk memetakan risiko dan memberikan dukungan penuh terhadap proses penegakan hukum demi menjaga marwah sistem keuangan kita.

THROUGHOUT 2025, the Financial Transaction Reports and Analysis Center (PPATK) ratified 21 cooperation documents, consisting of 14 Memoranda of Understanding (MoUs) and 6 Cooperation Agreements with various domestic ministries and institutions, as well as one Technical Guidebook. This step is not merely a bureaucratic formality, but rather an effort to strengthen national defence through policy synergy and structured information exchange.

The intensity of coordination, reaching 266 meetings throughout the year, reflects the inter-agency readiness to respond to increasingly complex financial crime patterns. These strategic forums serve as a platform for mapping risks and providing full support to law enforcement processes to safeguard the dignity of our financial system.

SISPEKA: Senjata Digital Melawan Uang Gelap

SISPEKA: A Digital Weapon Against Illegal Money



SELASA, 8 Juli 2025, menjadi penanda bahwa kedaulatan bukan hanya soal menjaga perbatasan, tapi juga tentang ketajaman mengendus jejak rupiah yang menyimpang. Di bawah sorot lampu, Kepala PPAK, Ivan Yustiavandana, bersama Kabareskrim Polri, Komjen Pol. Wahyu Widada, dan Deputy Bidkooor Kamtibmas Kemenko Polkam, Irjen Pol. Asep Jenal Ahmadi, menegaskan bahwa negara tak boleh kalah oleh kecanggihan kerah putih.

Peluncuran Sistem Aplikasi Statistik Penanganan Kejahatan Ekonomi (SISPEKA) dan interkoneksi data Tindak Pidana Pencucian Uang (TPPU) serta Tindak Pidana Pendanaan Terorisme (TPPT) ini adalah pernyataan sikap bahwa kejujuran ekonomi adalah harga mati. Mengintegrasikan data penanganan perkara bukan sekadar urusan teknis statistik, melainkan upaya menutup celah bagi mereka yang ingin merongrong fondasi bangsa dari dalam.

TUESDAY, July 8, 2025, marked the point that sovereignty is not just about guarding borders, but also about discerning the trail of misappropriated rupiah. Under the spotlight, the Head of the Financial Transaction Reports and Analysis Center (PPATK), Ivan Yustiavanda, along with the Head of the Criminal Investigation Agency (Bareskrim) of the Indonesian National Police, Commissioner General Wahyu Widada, and the Deputy for Public Order and Security of the Coordinating Ministry for Political, Legal, and Security Affairs, Inspector General Asep Jenal Ahmadi, emphasized that the state must not be outdone by the sophistication of white-collar intelligence.

The launch of Statistical Data for Handling Economic Crimes (SISPEKA) and the interconnection of data on Money Laundering (TPPU) and Terrorism Financing (TPPT) crimes is a statement of commitment that economic honesty is essential. Integrating case handling data is not merely a matter of statistical technicalities, but an effort to close loopholes for those who seek to undermine the nation's foundations from within.

SATU DATA, LAWAN KEJAHATAN

One Data, Fight Crime

SENIN, 24 November 2025, menjadi panggung bagi PPAATK untuk menegaskan bahwa kedaulatan hari ini ditentukan oleh ketajaman mengelola informasi. Forum Satu Data yang menghimpun 40 punggawa Walidata dan Produsen Data bukan sekadar seremoni birokrasi, melainkan langkah krusial internalisasi SISPEKA. Inilah ikhtiar nyata untuk mengunci Prioritas Nasional RPJMN 2025-2029 ke-7, yakni terwujudnya Satu Data Penegakan Hukum yang terintegrasi, transparan, dan akuntabel.

Di balik deretan angka digital, ada napas pengabdian untuk memagari harta negara dari tangan para penjarah ekonomi. Sinergi antara PPAATK, KPK, dan Kejaksaan melalui platform ini adalah cermin gotong royong modern yang menutup rapat ruang bagi kongkalikong keuangan. Kita sedang membangun keyakinan kolektif bahwa sinkronisasi data adalah senjata utama untuk menjaga marwah republik dari ancaman korupsi dan pencucian uang.

MONDAY, November 24, 2025, marked the stage for the Financial Transaction Reports and Analysis Center (PPATK) to emphasize that sovereignty today is determined by the adeptness of information management. The One Data Forum, which brought together 40 Data Custodian and Data Producers, was not merely a bureaucratic ceremony, but a crucial step in the internalization of SISPEKA. This was a concrete effort to secure the 7th National Priority of the 2025-2029 RPJMN, namely the realization of an integrated, transparent, and accountable One Data Law Enforcement System.

Behind the strings of digital numbers, there is a spirit of dedication to protecting state assets from the hands of economic plunderers. The synergy between PPAATK, the Corruption Eradication Commission (KPK), and the Attorney General's Office through this platform is a reflection of modern mutual cooperation that tightly closes the door to financial collusion. We are building collective confidence that data synchronization is the primary weapon to safeguard the dignity of the republic from the threats of corruption and money laundering.



MENGUKUR INTEGRITAS KEUANGAN INDONESIA

Measuring Indonesia's Financial Integrity

ZAMAN telah berubah. Setiap negara berlomba untuk memosisikan dirinya sebagai sosok negara yang maju, berdaya saing, dan berintegritas, termasuk Indonesia. Namun, untuk membuktikan secara riil dimata global, dibutuhkan sebuah alat ukur yang tepat untuk pembuktiannya, seperti yang Indonesia terapkan saat ini melalui Indeks Efektivitas Kinerja Rezim Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APUPPT).

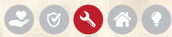
Indeks Efektivitas Kinerja Rezim APUPPT bukan sekadar barisan angka statistik, melainkan cermin kejujuran kolektif sebuah bangsa. Ia hadir bukan untuk menghakimi satu institusi, melainkan memotret sejauh mana kita bersatu menjaga kedaulatan finansial dari rongrongan kejahatan kerah putih. Di titik ini, integritas nasional sedang dipertaruhkan di hadapan data. Di tahun 2025, indeks yang diperoleh mencapai skor 6,42 dan masuk dalam kategori Cukup Efektif, yang menunjukkan bahwa rezim telah berjalan namun masih memerlukan penguatan. Meskipun ini merupakan sebuah pengukuran yang bersifat *piloting*, namun alat ukur ini adalah pertama kalinya yang digagas oleh Indonesia melalui PPATK, bahkan dunia, yang mampu mengukur kinerja seluruh pemangku kepentingan secara terperinci, mendalam, dan mandiri.

Ketika triliunan rupiah hasil bumi terancam dicuci oleh tangan-tangan gelap, di sanalah mandat kita diuji. Menjaga harta bangsa adalah kewajiban asasi, penguatan sinergi seluruh pemangku kepentingan bukan lagi pilihan administratif, melainkan sebuah keharusan demi martabat bangsa di panggung global. Karena pada akhirnya, keberhasilan sistem ini adalah benteng terakhir bagi keadilan ekonomi seluruh rakyat.

TIMES have changed. Every country is competing to position itself as a developed, competitive, and virtuous nation, including Indonesia. However, to truly demonstrate this in the eyes of the world, a precise measuring tool is needed, such as the one Indonesia is currently implementing through the Anti-Money Laundering and Counter-Terrorism Financing (APUPPT) Regime Performance Effectiveness Index.

The APUPPT Regime Performance Effectiveness Index is not simply a series of statistics, but rather a reflection of the collective honesty of a nation. It exists not to judge a single institution, but rather to capture the extent to which we are united in safeguarding financial sovereignty from the encroachment of white-collar crime. At this point, national integrity is being put at stake in the face of data. In 2025, the index reached a score of 6.42, falling into the "Moderately Effective" category, indicating that the regime is working but still requires strengthening. Although this is a pilot measurement, it is the first of its kind initiated by Indonesia through the Financial Transaction Reports and Analysis Center (PPATK), or even globally, to measure the performance of all stakeholders in such a detailed, in-depth, and independent manner.

When trillions of rupiah in agricultural products are at risk of being laundered by illegal agents, our mandate is truly tested. Safeguarding the nation's assets is a fundamental obligation, strengthening the synergy of all stakeholders is no longer an administrative option but a necessity for the nation's dignity on the global stage. Ultimately, the success of this system is the final bastion of economic justice for all.



HARMONISASI PENGELOLAAN DATA PIHAK PELAPOR

Harmonization of Reporting Entities Data Management

DI TAHUN 2025, PPATK sadar betul bahwa integritas finansial tak bisa dijaga dalam isolasi. Maka, sebuah orkestrasi besar digelar: kolaborasi dan harmonisasi pengelolaan data pelapor yang tak lagi sekadar formalitas birokrasi.

Langkah ini menyatukan kekuatan bersama 15 Lembaga Pengawas Pengatur (LPP) serta Asosiasi strategis dalam satu barisan. PPATK merangkul para Penyedia Jasa Keuangan (PJK), Penyedia Barang dan/atau Jasa (PBJ), hingga kalangan Profesi melalui forum Focus Group Discussion (FGD) yang intens. Di sana, data bukan sekadar angka mati, melainkan informasi yang dihidupkan lewat dialog dan uji nyali.

IN 2025, the Financial Transaction Reports and Analysis Center (PPATK) fully realized that financial integrity could not be maintained in isolation. Therefore, a major orchestration was launched: collaboration and harmonization of reporting data management, which was no longer a mere bureaucratic formality.

This step united the forces of 15 Regulatory Supervisory Institutions (LPP) and strategic associations in one line. PPATK engaged Financial Services Providers (PJK), Goods and/or Services Providers (PBJ), and professionals through intensive Focus Group Discussions (FGDs). There, data was not just dead numbers, but information brought to life through dialogue and rigorous testing.

PEMBINAAN DAN ASISTENSI PIHAK PELAPOR SERTA KLINIK GOAML

Guidance and Assistance for Reporting Parties and goAML Clinics

DI TENGAH kepubangan transaksi gelap yang kian canggih, integritas tidak boleh hanya menjadi slogan di atas kertas. Sepanjang 2025, sebuah ikhtiar besar dijalankan melalui pembinaan dan asistensi kepada 538 Pihak Pelapor, yang bergerak lincah menembus ruang daring hingga pertemuan luring.

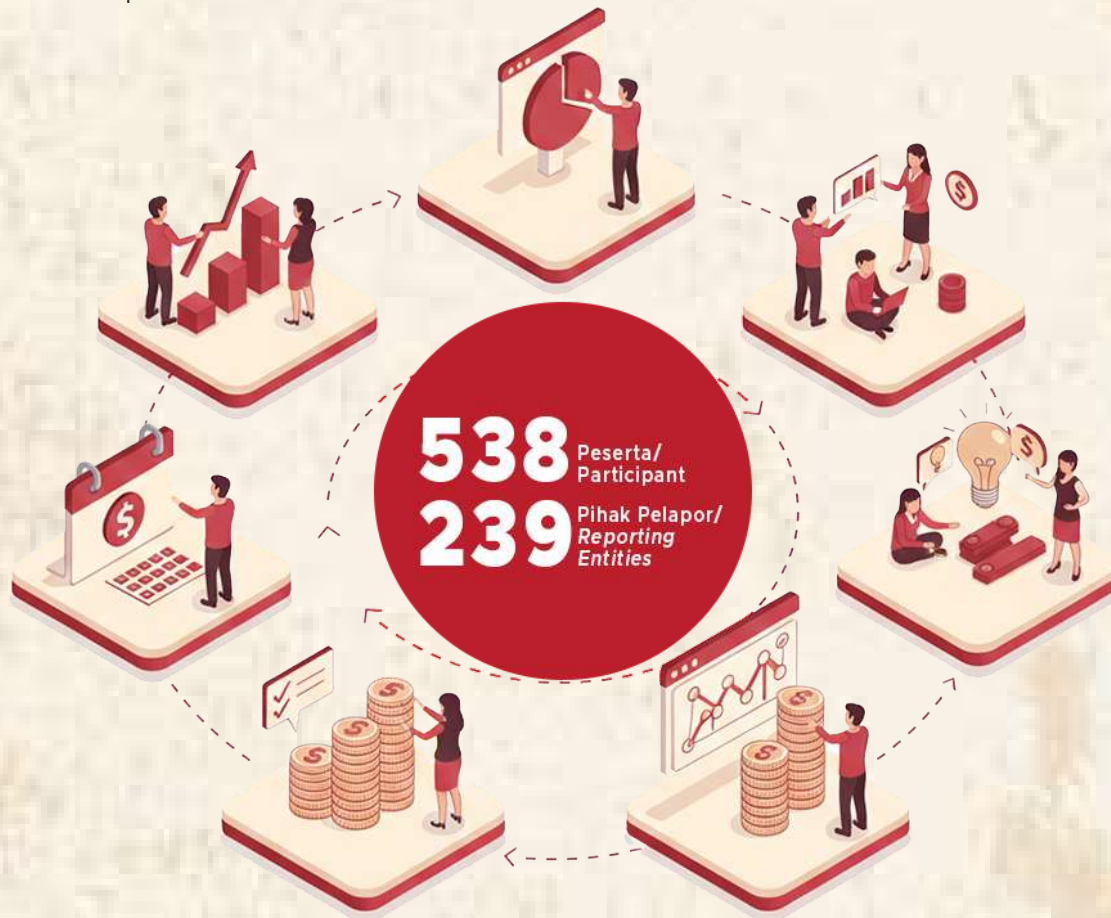
Ini bukan sekadar rutinitas birokrasi, melainkan langkah mendesak untuk memperkuat ekosistem garda depan anti pencucian uang dan pencegahan pendanaan terorisme (APUPPT). Membentuk individu dengan komitmen baja dan integritas tanpa kompromi adalah keharusan yang tak bisa ditawar, apa pun situasinya.

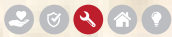
AMIDTS the increasingly sophisticated threat of illicit transactions, integrity cannot remain merely a slogan on paper. Throughout 2025, a major effort was undertaken through coaching and assistance to 538 Reporting Parties, who moved swiftly across online and offline platforms.

This is not merely a bureaucratic routine, but rather an urgent step to strengthen the frontline ecosystem of anti-money laundering and counter-terrorism financing (APUPPT). Cultivating individuals with iron commitment and uncompromising integrity is a non-negotiable imperative, regardless of the circumstances.

SELAIN itu, PPAK juga menyelenggarakan kegiatan Klinik goAML, yaitu layanan konsultasi dan asistensi teknis yang dilakukan secara daring. Kegiatan ini bertujuan untuk membantu Pihak Pelapor dalam mengatasi berbagai hambatan teknis yang dihadapi selama proses registrasi maupun pelaporan melalui sistem goAML. Adapun pelaksanaan kegiatan tersebut pada Tahun 2025 dihadiri oleh 239 Pihak Pelapor.

IN addition, PPAK also organises goAML Clinic activities, which are online consultation and technical assistance services. These activities aim to assist Reporting Parties in overcoming various technical obstacles encountered during the registration and reporting process through the goAML system. The implementation of these activities in 2025 was attended by 239 Reporting Parties.





KOLABORASI ANTAR LEMBAGA NASIONAL DAN MITRA INTERNASIONAL

Collaboration between National Institutions and International Partners

PPATK secara konsisten dan berkelanjutan memperluas serta memperdalam kerja sama bilateral dan multilateral antar-FIU, baik melalui penandatanganan Nota Kesepahaman (MoU) baru maupun optimalisasi implementasi kerja sama yang telah ada. Sepanjang periode pelaporan, PPATK telah menandatangani dan memperkuat kerja sama dengan Nigerian Financial Intelligence Unit pada Desember 2025, Financial Intelligence Department Bhutan, serta melakukan peninjauan kerja sama dengan FIU Guatemala, Belarus. Selain itu, adanya pertemuan teknis dan koordinasi dengan FIU Kamboja dalam rangka pelaksanaan *joint analysis* terkait Tindak Pidana Online Gambling lintas negara.

Peran Indonesia sebagai hubungan pengembangan kapasitas regional di bidang APU/PPT dan PPSPM juga semakin diperkuat melalui penyelenggaraan berbagai kegiatan peningkatan kapasitas dan berbagi pengetahuan, yaitu kegiatan *sharing knowledge* di Kawasan Asia Pasifik dan sekitarnya. PPATK juga terlibat aktif sebagai pembicara utama (*keynote speaker*) maupun narasumber dalam berbagai seminar dan forum internasional. Di sisi lain, dukungan teknis yang diberikan kepada Vietnam dan Papua Nugini, serta apresiasi yang diterima dari Drug Enforcement Administration (DEA) Amerika Serikat, semakin menegaskan kontribusi nyata PPATK dalam memperkuat rezim APU/PPT dan PPSPM, sekaligus mendukung upaya global dalam memerangi kejahatan keuangan lintas negara secara berkelanjutan.

PPATK consistently and continuously expands and extends bilateral and multilateral cooperation between FIUs, both through the signing of new Memoranda of Understanding (MoUs) and the optimisation of the implementation of existing cooperation. During the reporting period, PPATK signed and strengthened cooperation with the Nigerian Financial Intelligence Unit in December 2025 and the Financial Intelligence Department of Bhutan and explored cooperation with the FIUs of Guatemala and Belarus. In addition, technical meetings and coordination with the FIU of Cambodia were held in order to conduct joint analysis related to cross-border online gambling crimes.

Indonesia's role as a regional capacity builder in the field of APU/PPT and PPSPM has also been strengthened through the organization of various capacity building and knowledge sharing activities, namely Sharing Knowledge activities in the Asia Pacific region and beyond. PPATK has also been actively involved as a keynote speaker and resource person in various international seminars and forums. On the other hand, the technical support provided to Vietnam and Papua New Guinea, as well as the appreciation received from the United States Drug Enforcement Administration (DEA), further emphasises PPATK's tangible contribution to strengthening the APU/PPT and PPSPM regime, while supporting global efforts to combat cross-border financial crime in a sustainable manner.

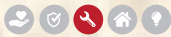
PERAN DALAM FORUM REGIONAL (ASEAN, APEC, FIU, EGMONT GROUP)

ROLE IN REGIONAL FORUMS (ASEAN, APEC, FIU, EGMONT GROUP)

DI KANCAH internasional, Indonesia tidak lagi sekadar menoleh pada standar global, melainkan ikut menentukan arah kebijakan dunia. Melalui PPATK, peran Indonesia dalam forum regional dan global adalah manifestasi dari kedaulatan finansial yang disegani.

ON the international stage, Indonesia no longer simply looks to global standards but also participates in shaping the direction of global policy. Through the Financial Transaction Reports and Analysis Center (PPATK), Indonesia's role in regional and global forums is a manifestation of its respected financial sovereignty.





PERAN DALAM FORUM REGIONAL

Role in Regional Forums

INDONESIA melalui PPATK, setiap peran strategis dalam APG Annual Meeting hingga penugasan sebagai reviewer internasional adalah bentuk pengabdian nyata untuk memastikan kedaulatan finansial kita tidak terjamah oleh tangan-tangan gelap. Menjadi Co-Lead kajian perdagangan orang dan memimpin forum aset virtual bukan sekadar pencapaian teknis di atas kertas, melainkan ikhtiar suci untuk melindungi segenap rakyat dari cengkeraman sindikat siber yang merusak tatanan sosial. Strategi follow the money yang diusung bukan sekadar metode, melainkan senjata utama untuk melumpuhkan musuh negara tanpa wajah yang bersembunyi di balik riuhnya transaksi global.

Sebagai policy shaper, setiap analisis intelijen dan harmonisasi kebijakan yang diperjuangkan Indonesia adalah bukti cinta pada tanah air; sebuah komitmen tanpa batas untuk memastikan Indonesia tetap menjadi benteng yang kokoh dan disegani. Di titik ini, profesionalisme adalah garda terdepan dalam menjaga kehormatan serta keamanan nasional di mata dunia, memastikan setiap jengkal sistem keuangan kita tetap bersih dari noda aliran dana haram.

ON the international stage, Indonesia no longer simply looks to global standards but also participates in shaping the direction of global policy. Through the Financial Transaction Reports and Analysis Center (PPATK), Indonesia's role in regional and global forums is a manifestation of its respected financial sovereignty. Co-leading the human trafficking study and leading the virtual asset forum are not merely technical achievements on paper, but rather a solemn endeavour to protect all citizens from the clutches of cyber syndicates that undermine social order. The "follow the money" strategy adopted is not merely a method, but rather a primary weapon to cripple the faceless enemies of the state who hide behind the hubbub of global transactions.

As a policy shaper, every intelligence analysis and policy harmonization championed by Indonesia is a testament to its love for the homeland; a boundless commitment to ensuring Indonesia remains a strong and respected fortress. At this point, professionalism is at the forefront of maintaining national honour and security in the eyes of the world, ensuring every inch of our financial system remains clean from the taint of illicit financial flows.

KOLABORASI SEKTOR PRIVAT: PERBANKAN, FINTECH, DAN PELAPOR LAINNYA

PRIVATE SECTOR COLLABORATION: BANKING, FINTECH, AND OTHER REPORTERS

OPTIMALISASI KOLABORASI PPATK DALAM MEWUJUDKAN ASTA CITA UNTUK
PEMBANGUNAN BERKELANJUTAN

Optimizing PPATK Collaboration in Realizing Asta Cita for Sustainable Development

MENGUSUNG tema besar “Optimalisasi Kolaborasi PPATK dalam Mewujudkan Asta Cita”, pertemuan koordinasi tahunan PPATK Tahun 2025 menjadi momentum krusial untuk membedah capaian 2024 sekaligus merajut strategi pertahanan ekonomi di tahun 2025.

Di balik deretan rencana kerja tersebut, tersimpan komitmen tanpa kompromi untuk menjaga setiap jengkal sistem keuangan agar tidak menjadi ladang kejahatan. Langkah ini adalah wujud pengabdian nyata dalam memastikan hak-hak rakyat terlindungi dari ancaman para pemburu rente yang ingin merusak fondasi bangsa. Menyelaraskan gerak dengan visi pembangunan berkelanjutan merupakan ikhtiar luhur untuk menjaga kehormatan finansial Indonesia di mata dunia.

Carrying the theme "Optimizing PPATK Collaboration in Realizing Asta Cita," the 2025 PPATK Annual Coordination Meeting is a crucial opportunity to review 2024's achievements and develop an economic defense strategy for 2025.

Behind these work plans, stored an uncompromising commitment to safeguarding every inch of the financial system from becoming a breeding ground for crime. This step demonstrates a concrete commitment to ensuring the protection of people's rights from the threat of rent-seekers seeking to undermine the nation's foundations. Aligning our actions with the vision of sustainable development is a noble endeavour to safeguard Indonesia's financial standing in the eyes of the world.



IMPLEMENTASI APLIKASI SIPESAT 3.0 YANG TERINTEGRASI

Integrated SIPESAT 3.0 Application Implementation



DI TENGAH arus digital yang bergerak tanpa jeda, Pusat Pelaporan dan Analisis Transaksi Keuangan tak tinggal diam. Melalui Sistem Informasi Pengguna Jasa Terpadu (SIPESAT), lahir sebuah langkah strategis untuk memastikan setiap data, setiap laporan, dan setiap informasi pengguna jasa terkelola secara terintegrasi dan presisi. Karena di ruang keuangan yang kompleks, ketelitian bukan pilihan—melainkan keharusan.

Namun inovasi tak berhenti pada gagasan. Ketika sebagian Penyedia Jasa Keuangan (PJK) sebagai pengguna, menghadapi kendala dalam penyampaian laporan, pengembangan lanjutan pun digulirkan. Sejak Juli 2024, PPATK menyusun kajian, membentuk tim kerja, menyempurnakan aplikasi, hingga menata ulang ketentuan yang diperlukan. Targetnya jelas: rampung Juni 2025, berjalan efektif 1 Juli 2025.

Sosialisasi Implementasi SIPESAT Versi 3.0 bukan sekadar agenda teknis. Ia adalah penegasan bahwa tata kelola yang kuat dibangun dari kolaborasi, kepatuhan, dan kesadaran bersama. Di sanalah integritas sistem keuangan dijaga—bukan hanya lewat regulasi, tetapi lewat konsistensi dan tanggung jawab kolektif.

AMIDTS the relentless digital flow, the Financial Transaction Reports and Analysis Center (PPATK) is not standing still. Through the Integrated Service User Information System (SIPESAT), a strategic step was born to ensure that every piece of data, every report, and every piece of user information is managed in an integrated and precise manner. Because in the complex financial landscape, accuracy is not an option—it's a necessity.

However, innovation doesn't stop with ideas. When some Financial Service Providers (PJK), as users, faced obstacles in submitting reports, further development was launched. Since July 2024, PPATK has been conducting studies, forming work teams, refining applications, and restructuring necessary regulations. The target is clear: completion by June 2025, effective July 1, 2025.

The socialization of SIPESAT Version 3.0 Implementation is not merely a technical agenda. It affirms that strong governance is built on collaboration, compliance, and shared awareness. This is where the integrity of the financial system is maintained—not only through regulation, but through consistency and collective responsibility.

DETAK MBG: SAATNYA DANA PUBLIK TERJAGA SEJAK DINI

DETAK MBG: It's Time to Safeguard Public Funds Early

SKALA pendanaan dan distribusi Program Makan Bergizi Gratis (MBG) yang menjangkau banyak wilayah menyimpan konsekuensi besar: semakin luas cakupannya, semakin tinggi pula potensi penyimpangan yang dapat menggerus tujuan mulia. Dana publik bukan sekadar angka dalam laporan keuangan; ia adalah amanah yang harus dijaga nilainya, karena di baliknya ada hak masyarakat yang tak boleh tereduksi.

Berangkat dari kesadaran itu, Pusat Pelaporan dan Analisis Transaksi Keuangan menginisiasi Sistem Deteksi Dini Transaksi Keuangan Mencurigakan terkait Penyalahgunaan Dana MBG (DETAK MBG). Sistem ini dirancang sebagai instrumen pengawasan berbasis analisis transaksi keuangan, yang mampu membaca pola, mengenali anomali, dan memberi sinyal sejak awal, sebelum dampaknya meluas.

Peluncuran DETAK MBG menjadi penegasan bahwa tata kelola anggaran negara tak boleh berjalan tanpa kewaspadaan. Dengan memadukan teknologi informasi, data intelijen keuangan, dan sinergi antar pemangku kepentingan, sistem ini mempercepat dan mempertajam analisis indikasi TPPU maupun tindak pidana asal. Lebih dari itu, ia menghadirkan peringatan dini, agar setiap rupiah yang dialokasikan benar-benar kembali pada tujuannya: sebesar-besarnya untuk kemaslahatan rakyat.

THE SCALE of funding and distribution of the Free Nutritious Meals (MBG) Program, which spans many regions, carries significant consequences: the broader the reach, the greater the potential for misappropriation that could undermine its noble objectives. Public funds are more than just numbers on a financial report; they are a trust whose value must be safeguarded, as they contain the inalienable rights of the people.

Based on this awareness, the Financial Transaction Reports and Analysis Center (PPATK) initiated the Early Detection System for Suspicious Financial Transactions related to Misuse of MBG Funds (DETAK MBG). This system is designed as a financial transaction analysis-based monitoring instrument capable of reading patterns, identifying anomalies, and providing early warnings before their impact becomes widespread.

The launch of DETAK MBG confirms that state budget governance cannot proceed without vigilance. By combining information technology, financial intelligence data, and synergy between stakeholders, this system accelerates and sharpens the analysis of indications of money laundering (TPPU) and predicate crimes. Furthermore, it provides early warnings to ensure that every rupiah allocated is truly returned to its intended purpose: for the greatest benefit of the people.





KLINIK DUMAS: MENGUATKAN PARTISIPASI PUBLIK, MENAJAMKAN LAPORAN, MENJAGA INTEGRITAS KEUANGAN NEGARA

DUMAS CLINIC: STRENGTHENING PUBLIC PARTICIPATION, SHARPENING REPORTING, MAINTAINING STATE FINANCIAL INTEGRITY

KLINIK Pengaduan Masyarakat (DUMAS) hadir bukan sekadar sebagai ruang konsultasi, tetapi sebagai jembatan antara kepedulian warga dan tanggung jawab negara. Di ruang inilah masyarakat dan pemangku kepentingan diedukasi, didampingi, dan difasilitasi untuk memahami serta menyampaikan dugaan tindak pidana, khususnya yang berindikasi Tindak Pidana Pencucian Uang (TPPU). Karena laporan yang baik bukan hanya soal keberanian, tetapi juga ketepatan.

Klinik DUMAS juga membangun sinergi berkelanjutan melalui kanal pelaporan resmi yang aman dan terintegrasi. Sebab ketika warga dilibatkan secara sadar dan sistem disiapkan secara kokoh, integritas keuangan negara tidak hanya dijaga oleh regulasi, tetapi oleh kesadaran kolektif untuk melindungi kepentingan bersama.

THE Public Complaints Clinic (DUMAS) exists not merely as a consultation space, but as a bridge between citizen concerns and state responsibility. This space provides education, support, and assistance to the public and stakeholders in understanding and reporting suspected crimes, particularly those that may indicate money laundering (TPPU). A good report requires not only courage but also accuracy.

The DUMAS Clinic also builds sustainable synergy through secure and integrated official reporting channels. When citizens are consciously involved and the system is solidly prepared, the integrity of state finances is safeguarded not only by regulations but also by a collective awareness to protect the common interests.



KLINIK DUMAS SPECIAL EDITION

Klinik Dumas Special Edition

PPATK menyelenggarakan Klinik Pengaduan Masyarakat (Dumas) Special Edition sebagai langkah konkret memperkuat pelibatan publik dalam rezim APUPPT. Sebanyak 106 peserta dari 37 organisasi hadir, mempertemukan pemerintah, NGO/CSO, organisasi profesi, perbankan, dan aparat penegak hukum dalam satu ruang kolaborasi. Di titik ini, pengawasan keuangan bukan hanya tugas institusi, tetapi tanggung jawab bersama.

Melalui pendekatan Dumas Proaktif dan peluncuran kanal lapor.ppatk.go.id, akses pengaduan dibuat lebih aman, sederhana, dan terdokumentasi. Dukungan mitra strategis seperti PT Pegadaian dan Bank Mandiri mempertegas komitmen kolektif menjaga transparansi dan akuntabilitas.

Sejak tahun 2019, 1.150 laporan telah diterima. Sebagian berhasil ditindaklanjuti, sebagian lainnya terkendala kelengkapan data. Karena itu, Klinik Dumas menjadi ruang penguatan kapasitas—agar setiap informasi yang disampaikan masyarakat tidak berhenti sebagai aduan, melainkan menjadi pijakan penting dalam menjaga integritas keuangan negara dan melindungi kepentingan publik.

THE Financial Transaction Reports and Analysis Center (PPATK) held a Special Edition Public Complaints Clinic (Dumas) as a concrete step to strengthen public engagement in the Anti-Money Laundering (AML/CTF) regime. A total of 106 participants from 37 organizations attended, bringing together government, NGOs/CSOs, professional organizations, banks, and law enforcement officials in a single collaborative space. At this point, financial oversight is not solely an institutional responsibility, but a shared responsibility.

Through the Proactive Dumas approach and the launch of the lapor.ppatk.go.id channel, access to complaints has been made safer, simpler, and more documented. The support of strategic partners such as PT Pegadaian and Bank Mandiri reinforces the collective commitment to maintaining transparency and accountability.

Since 2019, 1,150 reports have been received. Some have been successfully followed up, while others have encountered challenges with data completeness. Therefore, the Dumas Clinic serves as a space for capacity building—so that every piece of information submitted by the public does not remain a complaint, but becomes a crucial foundation for maintaining the integrity of state finances and protecting the public interest.





Bab 3

Internal

Chapter 3 - Internal

Peran PPATK dalam memberantas dan mencegah kejahatan keuangan ditopang oleh sinergi unit kerja internal yang menjaga ritme organisasi tetap stabil dan selaras. Mulai dari memastikan sistem teknologi bekerja aman, tata kelola terjaga, hingga proses pengawasan berlangsung konsisten, semua dilakukan agar roda lembaga tetap bergerak efektif. Peran ini mungkin tidak selalu terlihat, namun di sanalah fondasi bela negara dibangun, melalui ketertiban, integritas, dan profesionalisme kerja.

The PPATK's role in combating and preventing financial crime is supported by the synergy of internal work units that maintain the stability and harmony of the organization. From ensuring that technology systems operate securely and governance is maintained to ensuring that the oversight process is consistent, everything is done to keep the institution running effectively. This role may not always be visible, but it is there that the foundation of national defense is built, through order, integrity, and professionalism.



MENGAWAL INTEGRITAS SEBAGAI WUJUD BELA NEGARA

SAFEGUARDING INTEGRITY AS A FORM OF DEFENDING THE COUNTRY

BAGI Inspektorat PPATK, bela negara tidak selalu berarti menjaga batas wilayah, tetapi juga menjaga kepercayaan publik melalui tata kelola yang bersih dan berintegritas. Dari balik ruang kerja, semangat itu diwujudkan dengan memperkuat sistem pengawasan internal di lingkungan PPATK.

Sebagai Aparat Pengawasan Intern Pemerintah (APIP), Inspektorat hadir bukan sekadar mencari kekurangan, melainkan menjadi mitra strategis bagi seluruh unit kerja. Sepanjang 2025, pengawasan difokuskan pada pencegahan dan pendampingan melalui audit kinerja proses bisnis utama, audit teknologi informasi, pemantauan tindak lanjut produk intelijen keuangan, reviu kontrak pengadaan, serta evaluasi penerapan nilai organisasi. Seluruh langkah tersebut mencerminkan kepedulian terhadap kualitas dan keberlanjutan organisasi.

Tahun ini, Inspektorat PPATK juga mendapat kepercayaan dari Asosiasi Auditor Intern Pemerintah Indonesia untuk melaksanakan telaah sejawat pada Inspektorat Utama BNPB, sebagai pengakuan atas standar profesional yang telah dicapai.

Kolaborasi dengan para pemangku kepentingan terus diperkuat guna menumbuhkan budaya kerja profesional, berintegritas, dan antikorupsi, sekaligus berkontribusi menuju Indonesia Emas 2045.

FOR the PPATK Inspectorate, defending the country does not always mean guarding its borders, but also maintaining public trust through clean and ethical governance. From behind the scenes, this spirit is manifested by strengthening the internal control system within the PPATK.

As the Government Internal Control Agency (APIP), the Inspectorate is not merely there to find shortcomings, but to serve as a strategic partner for all work units. Throughout 2025, supervision will focus on prevention and assistance through audits of key business processes, information technology audits, monitoring of financial intelligence follow-ups, procurement contract reviews, and evaluation of the implementation of organizational values. All of these steps reflect a concern for the quality and sustainability of the organization.

This year, the PPATK Inspectorate also earned the trust of the Indonesian Government Internal Auditors Association to conduct a peer review of the BNPB Main Inspectorate, as recognition of the professional standards it has achieved.

Collaboration with stakeholders continues to be strengthened in order to foster a professional, integrity-based, and anti-corruption work culture, while contributing to Indonesia Emas 2045.

STATISTIK CAPAIAN REALISASI PENGAWASAN INTERNAL TAHUN 2025

Internal Oversight Achievement Statistics for 2025

PELAKSANAAN Pengawasan Internal Tahun 2025 oleh Inspektorat menetapkan target sebanyak 84 laporan sebagaimana tercantum dalam Program Kerja Pengawasan Tahunan (PKPT) yang telah disahkan oleh Kepala PPAK, dengan realisasi sebanyak 112 laporan. Capaian tersebut mencerminkan tidak hanya peningkatan produktivitas pengawasan, tetapi juga meningkatnya kepercayaan para pemangku kepentingan terhadap Inspektorat, yang terlihat dari tingginya kebutuhan dan permintaan atas layanan pengawasan serta keyakinan terhadap kualitas hasil audit yang dihasilkan.

Adapun rincian realisasi laporan yang dihasilkan oleh Inspektorat selama periode tahun 2020-2025 disajikan sebagai berikut:

THE implementation of Internal Oversight in 2025 by the Inspectorate set a target of 84 reports as stated in the Annual Oversight Work Program (PKPT) approved by the Head of PPAK, with a realization of 112 reports. This achievement reflects not only an increase in oversight productivity, but also increased stakeholder confidence in the Inspectorate, as evidenced by the high demand for oversight services and confidence in the quality of the audit results produced.

The details of the reports produced by the Inspectorate during the 2020-2025 period are presented as follows:



2020

TARGET OUTPUT/OUTPUT TARGET **54**
REALISASI/REALIZATION **70**
PERSENTASE/PERCENTAGE **129%**

TARGET OUTPUT/OUTPUT TARGET **57**
REALISASI/REALIZATION **92**
PERSENTASE/PERCENTAGE **161%**

2021

2022

TARGET OUTPUT/OUTPUT TARGET **61**
REALISASI/REALIZATION **77**
PERSENTASE/PERCENTAGE **126%**

TARGET OUTPUT/OUTPUT TARGET **79**
REALISASI/REALIZATION **98**
PERSENTASE/PERCENTAGE **124%**

2023

2024

TARGET OUTPUT/OUTPUT TARGET **77**
REALISASI/REALIZATION **104**
PERSENTASE/PERCENTAGE **135%**

TARGET OUTPUT/OUTPUT TARGET **84**
REALISASI/REALIZATION **112**
PERSENTASE/PERCENTAGE **133%**

2025



GARDA NADI KEUANGAN NEGERI

GUARDIANS OF THE NATION'S FINANCIAL LIFELINE

MENJAGA integritas sistem keuangan negara bukan sekadar tugas teknis, melainkan wujud pengabdian yang dijalankan dengan komitmen dan keteguhan. Peran strategis tersebut diemban oleh Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) melalui penguatan sumber daya manusia sebagai garda nadi organisasi.

Berdasarkan Keputusan Presiden Republik Indonesia Nomor 3 Tahun 2004 tentang Sistem Kepegawaian PPATK, pegawai PPATK terdiri atas pegawai tetap, dipekerjakan, dan kontrak yang bertugas di Satuan Kerja PPATK serta Pusdiklat APUPPT di Depok. Keberagaman ini menjadi kekuatan dalam menjalankan mandat negara. Sepanjang 2025, reformasi birokrasi difokuskan pada penerapan *digital governance* yang manusiawi, sejalan dengan visi Indonesia Emas 2045. Transformasi ini mendukung berbagai agenda strategis, mulai dari penanganan tindak pidana perjudian, penguatan peran Indonesia di forum internasional FATF, hingga kontribusi terhadap ketahanan pangan dan sektor kesehatan.

Ketangguhan organisasi terus diperkuat melalui pengembangan manajemen risiko dan kelangsungan bisnis berstandar internasional. Peningkatan kompetensi pegawai dilakukan melalui pelatihan dan program tugas belajar sebagai investasi jangka panjang. Kepercayaan internasional tercermin dari penempatan perwakilan PPATK di Sekretariat FATF, menegaskan kapasitas, kredibilitas, dan integritas bangsa dalam menjaga rezim APUPPT.

MAINTAINING the integrity of the country's financial system is not merely a technical task, but a form of service carried out with commitment and determination. This strategic role is carried out by the Financial Transaction Reports and Analysis Center (PPATK) through the strengthening of human resources as the lifeblood of the organization.

Based on Presidential Decree No. 3 of 2004 concerning the PPATK Civil Service System, PPATK employees consist of permanent, employed, and contract employees who work at the PPATK Work Unit and the APUPPT Training Center in Depok. This diversity is a strength in carrying out the state's mandate. Throughout 2025, bureaucratic reform will focus on the implementation of humane digital governance, in line with the Indonesia Emas 2045 vision. This transformation supports various strategic agendas, ranging from handling gambling crimes, strengthening Indonesia's role in the FATF international forum, to contributing to food security and the health sector.

The organization's resilience continues to be strengthened through the development of international standard risk management and business continuity. Employee competency is improved through training and study programs as a long-term investment. International trust is reflected in the placement of PPATK representatives in the FATF Secretariat, affirming the nation's capacity, credibility, and integrity in maintaining the APUPPT regime.

KOMPOSISI SUMBER DAYA MANUSIA PPATK

PPATK Human Resource Composition





PELATIHAN SEBAGAI FONDASI KOKOH BELA NEGARA

TRAINING AS A SOLID FOUNDATION FOR NATIONAL DEFENSE

UPAYA bela negara tidak selalu hadir dalam wujud yang kasatmata. Di balik kerja sunyi penguatan sistem keuangan nasional, PPATK melalui Pusat Pendidikan dan Pelatihan APUPPT menempatkan pendidikan dan pelatihan sebagai fondasi penting pertahanan keuangan negara. Sepanjang tahun 2025, Pusdiklat APUPPT menyelenggarakan 70 *batch* pelatihan APUPPT dan PPPSPM yang diikuti oleh 3.148 peserta dari berbagai latar belakang dan wilayah di Indonesia.

Pelatihan dilaksanakan melalui kombinasi 40 *batch* tatap muka dan 30 *batch* pembelajaran mandiri, yang dirancang untuk menjangkau kebutuhan pembelajaran yang beragam. Materi yang diberikan mencakup penerapan program APUPPT, penelusuran aset, penyidikan dan pemeriksaan perkara TPPU, pengawasan kepatuhan, penjenjangan jabatan fungsional, hingga pelatihan pendukung lainnya. Seluruh materi disusun untuk menjawab tantangan dalam pencegahan dan pemberantasan kejahatan keuangan.

Peserta pelatihan yang berasal dari Pihak Pelapor, Aparat Penegak Hukum, Lembaga Pengawas dan Pengatur, serta pegawai internal PPATK menciptakan suasana belajar yang saling melengkapi dan memperkaya wawasan. Pendidikan dan pelatihan menjadi wahana penting untuk memperkuat kerja sama antar pemangku kepentingan sekaligus menyamakan visi dan pemahaman. Pengembangan kapasitas dan integritas sumber daya manusia secara berkelanjutan membuat PPATK mampu menjalankan peran bela negara, menjaga kekuatan sistem keuangan, dan memastikan kesiapan menghadapi berbagai ancaman di masa depan.

EFFORTS to defend the country is not always visible. Behind the quiet work of strengthening the national financial system, PPATK, through the APUPPT Education and Training Center, places education and training as an important foundation for national financial defense. Throughout 2025, the APUPPT Education and Training Center held 70 batches of APUPPT and PPPSPM training, which were attended by 3,148 participants from various backgrounds and regions in Indonesia.

The training was conducted through a combination of 40 face-to-face batches and 30 self-learning batches, designed to reach diverse learning needs. The material included the implementation of the APUPPT program, asset tracing, investigation and examination of TPPU cases, compliance monitoring, functional position grading of Civil Servants, and other supporting training. All material was designed to address the challenges in preventing and eradicating financial crime.

Training participants are reporting agencies, law enforcement agencies, supervisory and regulatory agencies, and PPATK internal employees; created a learning environment that complemented each other and enriched their knowledge. Education and training are important for strengthening cooperation among stakeholders while aligning their vision. Continuous development of human resource capacity and integrity enables PPATK to carry out its role in defending the country, maintaining the strength of the financial system, and ensuring readiness to face various threats in the future.

JUMLAH BATCH
NUMBER OF BATCHES **70**

APARAT PENEGAK HUKUM
LAW ENFORCEMENT OFFICIALS **23**

LINGKUP DALAM PPATK
INTERNAL PPATK **12**

LEMBAGA PENGAWAS PENGATUR
REGULATORY SUPERVISORY AGENCY **3**

PIHAK PELAPOR
REPORTING PARTY **32**



JUMLAH PESERTA
NUMBER OF PARTICIPANTS **3.148**

JANUARI
JANUARY **50**

FEBRUARI
FEBRUARY **450**

MARET
MARCH **324**

APRIL
APRIL **346**

MEI
MAY **309**

JUNI
JUNE **475**

JULI
JULY **328**

AGUSTUS
AUGUST **244**

SEPTEMBER
SEPTEMBER **151**

OKTOBER
OCTOBER **363**

NOVEMBER
NOVEMBER **314**

DESEMBER
DECEMBER **0**



EDUKASI DAN LITERASI UNTUK NEGERI

EDUCATION AND LITERACY FOR THE NATION

SELAIN menjalankan tugas menganalisis transaksi keuangan, PPATK juga menghidupkan semangat bela negara melalui berbagai upaya pemberdayaan dan kemitraan yang dekat dengan masyarakat. Sepanjang 2025, beragam program edukasi, literasi, dan kolaborasi dirancang untuk menumbuhkan kesadaran akan pentingnya mencegah pencucian uang dan pendanaan terorisme sejak dini. Upaya ini terasa dari luasnya jangkauan edukasi publik bersama media yang menjangkau lebih dari 1,9 juta orang.

Melalui diskusi, kampanye, dan beragam konten yang mudah dipahami, pesan kewaspadaan finansial disampaikan dengan cara yang ringan, dekat, dan relevan dengan keseharian. Program PPATK Mengajar serta diskusi kontemporer yang melibatkan lebih dari 6.000 peserta pun membuka ruang dialog yang hidup bagi pelajar, mahasiswa, hingga para profesional.

Kunjungan siswa, mahasiswa, dan peserta magang, ditambah layanan perpustakaan serta jurnal AML-CFT, menjadi pintu masuk untuk mengenal lebih dekat pentingnya menjaga integritas sistem keuangan. Pada saat yang sama, ratusan ribu laporan yang diterima melalui layanan pengaduan masyarakat menunjukkan tumbuhnya kepercayaan sekaligus partisipasi publik.

Dari ruang kelas hingga kanal media, dari forum diskusi hingga layanan pengaduan, semua langkah ini saling terhubung dan menguatkan. Di sanalah makna bela negara menemukan wujudnya, hadir, peduli, dan bergerak bersama demi sistem keuangan yang bersih, sehat, dan berdampak.

IN addition to analyzing financial transactions, PPATK also promotes patriotism through various empowerment and partnership initiatives that are closely linked to the community. Throughout 2025, various education, literacy, and collaboration programs were designed to raise awareness of the importance of preventing money laundering and terrorist financing from an early age. These efforts can be seen in the wide reach of public education programs with the media, which reached more than 1.9 million people.

Through discussions, campaigns, and a variety of easy-to-understand content, the message of financial awareness was conveyed in a light, accessible, and relevant manner. The PPATK Teaching Program and contemporary discussions involving more than 6,000 participants have also opened up a lively dialogue for students, university students, and professionals.

Visits by students, university students, and interns, coupled with library services and AML-CFT journals, have become a gateway to learning more about the importance of maintaining the integrity of the financial system. At the same time, hundreds of thousands of reports received through public complaint services show growing public trust and participation.

From classrooms to media channels, from discussion forums to complaint services, all these steps are interconnected and reinforce each other. That is where the meaning of defending the country finds its form, being present, caring, and moving together for a clean, healthy, and impactful financial system.

PARTISIPASI MASYARAKAT DALAM PROGRAM APUPPT

Public Participation in the APUPPT Program

25.332 KUNJUNGAN PERPUSTAKAAN DAN JURNAL AML CFT
AML CFT LIBRARY AND JOURNAL VISITS

1.191 KUNJUNGAN SISWA/MAHASISWA/MAGANG
STUDENT/UNIVERSITY STUDENT/INTERN VISITS

6.314 PPAK MENGAJAR DAN DISKUSI KONTEMPORER
PPATK MENGAJAR AND DISKUSI KONTEMPORER

22 AKADEMISI DAN AHLI
ACADEMICS AND EXPERTS

26 AUDIENSI DENGAN PIHAK EKSTERNAL
HEARING WITH EXTERNAL PARTIES

PENGADUAN MASYARAKAT DAN LAYANAN BANTUAN PPAK
PUBLIC COMPLAINTS AND PPAK ASSISTANCE SERVICES

256.944

EDUKASI PUBLIK BERSAMA MEDIA
PUBLIC EDUCATION WITH THE MEDIA

256.944



TOTAL/TOTAL
2.248.294

AKUNTABILITAS BANGUN INTEGRITAS

ACCOUNTABILITY BUILDS INTEGRITY

AKUNTABILITAS pengelolaan keuangan negara merupakan wujud nyata bela negara dalam birokrasi. Hal tersebut tercermin dalam pengelolaan anggaran PPATK Tahun Anggaran 2025. Berdasarkan SP DIPA Induk Nomor SP DIPA-078.01-0/2025 tanggal 2 Desember 2024, PPATK memperoleh pagu awal sebesar Rp354.560.077.000,00 yang dialokasikan untuk tiga jenis belanja utama: belanja pegawai guna menjamin hak dan kesejahteraan, belanja barang untuk mendukung operasional dan pemeliharaan fungsi lembaga, serta belanja modal sebagai penguatan infrastruktur.

Sebagai bentuk transparansi, Laporan Realisasi Anggaran periode 1 Januari–31 Desember 2025 menyajikan perbandingan antara rencana dan realisasi. Dari sisi pendapatan, PPATK mencatat Penerimaan Negara Bukan Pajak (PNBP) sebesar Rp1.926.939.757 yang bersumber dari layanan pelatihan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, denda pelanggaran kewajiban pelaporan transaksi, dan pendapatan lainnya yang masuk ke kas negara.

Hingga akhir Desember 2025, realisasi belanja mencapai Rp376.849.451.491,00 atau 94,21 persen dari total anggaran sebesar Rp400.000.516.000,00. Tingkat penyerapan ini menunjukkan optimalisasi pemanfaatan anggaran secara tepat sasaran dalam mendukung tugas dan fungsi PPATK. Pengelolaan yang cermat, transparan, dan bertanggung jawab menegaskan komitmen memperkuat tata kelola keuangan yang akuntabel serta berorientasi pada kepentingan publik.

ACCOUNTABILITY in state financial management is a tangible manifestation of national defense in the bureaucratic sphere. This is visible in the management of the Financial Transaction Reports and Analysis Centre (PPATK) budget for the 2025 fiscal year. Based on the Main Budget Implementation List Approval Letter (SP DIPA) Number SP DIPA-078.01-0/2025 dated 2 December 2024, PPATK received an initial budget plafond of IDR 354,560,077,000,00. The budget is allocated into three main types of expenditure, namely personnel expenditure for the fulfilment of the rights and welfare of the employee, goods expenditure to support the maintenance and implementation of the main functions of the institution, and capital expenditure as an effort to strengthen the infrastructure supporting the PPATK's tasks.

As a form of transparency to the public, the Budget Realization Report presents a clear comparison between the planned and actual budgets for the period from 1 January to 31 December 2025. In terms of revenue, PPATK recorded Non-Tax State Revenue (PNBP) of Rp1,926,939,757,00, which came from training services in the field of Money Laundering Crimes and fines for violations of transaction reporting obligations.

Meanwhile, by the end of December 2025, PPATK had successfully spent expenditure of Rp376,849,451,491,00, equivalent to 94.21 percent of the total allocated budget of Rp400,000,516,000,00. This absorption rate indicates that the state budget has been optimally and appropriately on target to support the implementation of PPATK's duties and functions. Careful, transparent, and responsible expenditure management is part of the commitment to defend the country through strengthening accountable financial governance that is oriented towards the public interest.



PENERIMAAN NEGARA BUKAN PAJAK

Non-Tax State Revenue

31 Desember 2025/31 December 2025

Anggaran/Budget
Rp374.000.000,00

Realisasi/Realization
Rp1.926.939.757,00

Persentase Realisasi Anggaran/Percentage of Budget Realization
514,40 %

31 Desember 2024/31 December 2024

Realisasi/Realization
Rp1.428.909.261,00

REALISASI ANGGARAN

Budget Realization

31 Desember 2025/31 December 2025

Belanja Pegawai/Employee Purchases

Anggaran/Budget	Realisasi/Realization	Persentase/Percentage
Rp204.904.327.000,00	Rp204.410.476.008,00	99,76 %

Belanja Barang/Shopping for Goods

Anggaran/Budget	Realisasi/Realization	Persentase/Percentage
Rp 132.801.930.000,00	Rp112.858.101.881,00	84,98 %

Belanja Modal/Capital Expenditure

Anggaran/Budget	Realisasi/Realization	Persentase/Percentage
Rp62.294.259.000,00	Rp59.580.873.602,00	95,64 %

Jumlah Belanja/Total Purchase

Anggaran/Budget	Realisasi/Realization	Persentase/Percentage
Rp400.000.516.000,00	Rp376.849.451.491,00	94,21 %

31 Desember 2024/31 December 2024

Realisasi/Realization
Rp266.404.815.683,00

*Data Unaudited

MERAWAT NEGARA DI BALIK TATA KELOLA

CARING FOR THE COUNTRY BEHIND GOVERNANCE

SEPANJANG tahun 2025, PPATK secara konsisten memperkuat tata kelola kearsipan, pengelolaan Barang Milik Negara (BMN), serta keterbukaan informasi publik. Upaya ini menunjukkan bahwa kontribusi dalam merawat negara tidak hanya diwujudkan melalui peran strategis di lini operasional, tetapi juga melalui administrasi yang tertib, kelembagaan yang akuntabel, serta penyampaian informasi publik yang transparan, jelas, dan dapat dipertanggungjawabkan.

Di bidang kearsipan, PPATK mengelola arsip aktif dan inaktif secara tertib sesuai ketentuan perundang-undangan. Melalui aplikasi DINAMIS, sebanyak 118.216 naskah dinas tercipta dan dikelola oleh 16 unit pengolah sebagai rekam jejak sah penyelenggaraan tugas dan fungsi lembaga. Penataan 8.871 berkas arsip inaktif serta pemusnahan 34.173 item arsip periode 2005–2019 menjadi langkah untuk melindungi informasi negara sekaligus memastikan efisiensi pengelolaan arsip bernilai guna. Penyerahan arsip statis dan arsip terjaga, termasuk dokumen produk hukum dan kerja sama internasional, memperkuat memori kelembagaan negara.

Komitmen bela negara juga tercermin dalam pengelolaan BMN melalui sensus 5.997 unit aset non-KIB serta penertiban BMN rusak berat sesuai ketentuan.

THROUGHOUT 2025, PPATK consistently strengthened its archival governance, management of State Property (BMN), and public information disclosure. These efforts demonstrate that contributing to caring for the nation is not only realized through strategic roles in operational lines, but also through orderly administration, accountable institutions, and the transparent of delivery public information, clear, and accountable.

In the field of archiving, PPATK manages active and inactive archives in orderly accordance with legislation provisions. Through the DINAMIS application, 118,216 official documents were created and managed by 16 processing units as a valid record of the institution's duties and functions. The arrangement of 8,871 inactive archive files and the extermination of 34,173 archive items from the 2005–2019 period are steps to protect state information while ensuring the efficient management of valuable archives. The handover of static and protected archives, including legal documents and international cooperation documents, strengthens the state's institutional memory.

The commitment to defend the country is also reflected in the management of BMN through the census of 5,997 non-KIB asset units and the control of severely damaged BMN in accordance with regulations.

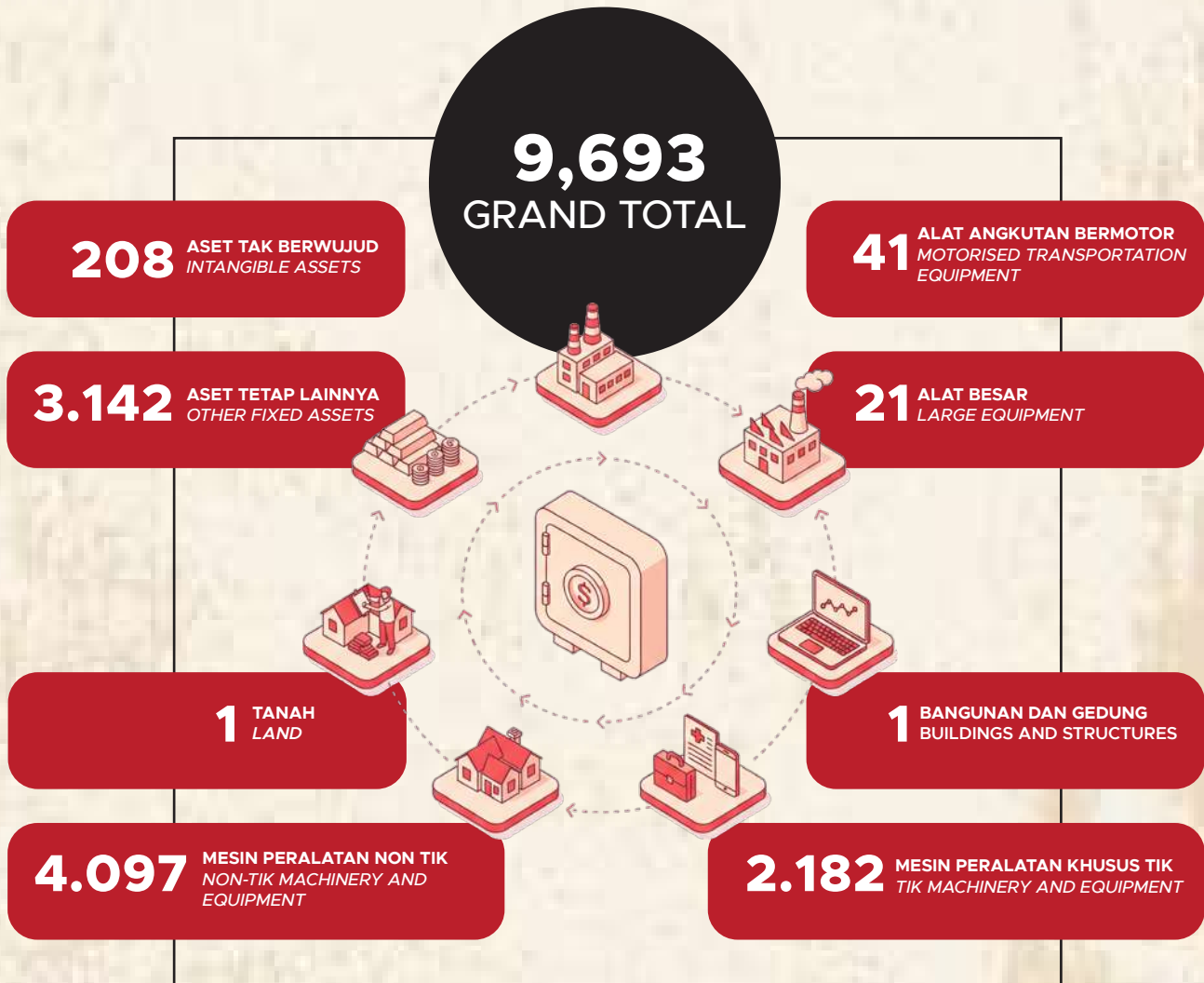
ARSIP PPAK PERIODE TAHUN 2025

PPATK Archives for the 2025 Period



PROPORSI JENIS BARANG MILIK NEGARA PADA KANTOR PUSAT PPATK

Proportion of State-Owned Goods at PPATK Headquarters





MENJAGA INFORMASI, MEMBELA NEGERI

SAFEGUARDING INFORMATION, DEFENDING THE NATION

DI TENGAH tuntutan digitalisasi, PPAATK melalui Pusat Teknologi Informasi memaknai bela negara sebagai upaya membangun tata kelola pemerintahan yang modern dan berintegritas. Komitmen ini diwujudkan melalui penguatan Sistem Pemerintahan Berbasis Elektronik (SPBE) sebagai fondasi organisasi yang adaptif dan berkelanjutan. Pada 2019, indeks SPBE PPAATK mencapai 3,30, menunjukkan dasar yang cukup kuat. Namun, dinamika organisasi dan meningkatnya kebutuhan layanan digital menyebabkan penurunan nilai pada 2021 dan 2022. Kondisi tersebut menjadi momentum evaluasi untuk memperbaiki tata kelola, integrasi sistem, dan kualitas layanan teknologi.

Pembenahan yang dilakukan membuahkan hasil pada 2023 dengan lonjakan indeks menjadi 4,24 melalui penguatan kebijakan, manajemen teknologi informasi, serta peningkatan infrastruktur dan keamanan sistem. Tren positif berlanjut pada 2024 dengan capaian 4,66 dan tetap terjaga pada 2025.

Kematangan pengelolaan teknologi informasi mendorong PPAATK menghadirkan sistem yang semakin efektif dan andal dalam mendukung tugas lembaga. Penguatan ini sekaligus menjadi wujud bela negara dalam menjaga kepercayaan publik dan melindungi informasi strategis. Untuk meningkatkan efektivitas tugas dan fungsi lembaga, tetapi juga menjadi wujud semangat bela negara dalam menjaga kepercayaan publik serta melindungi informasi.

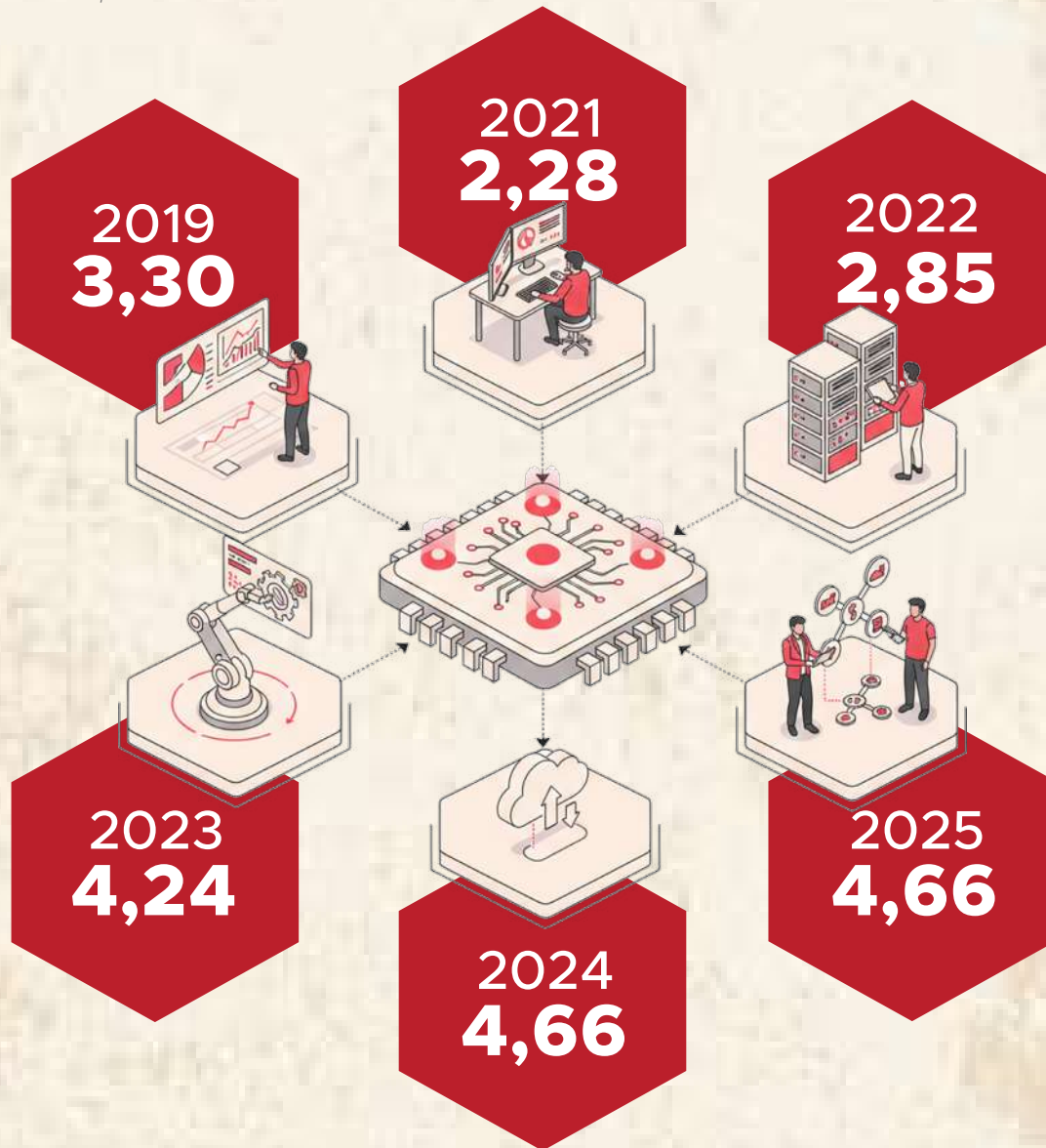
IN LINE with the demands of an increasingly digital era, PPAATK, through its Information Technology Centre, interprets defending the nation as a practice in building modern and integrity-based governance. This commitment is realized through the strengthening of the Electronic-Based Government System (SPBE), which continues to be developed on an ongoing basis as the foundation for adaptive organizational work. In 2019, the implementation of SPBE in PPAATK showed a strong index score of 3.30. However, organizational dynamics and the complexity of digital services presented their own challenges. This was reflected in a decline in the index score in 2021 and 2022, which became a moment of reflection to improve governance, system integration, and the quality of technology-based services.

This improvement efforts made results in 2023. The Information Technology Centre succeeded in encouraging a significant increase in the SPBE index to 4.24 through policy strengthening, information technology management restructuring, and infrastructure and system security improvements. This positive trend continued in 2024 with an achievement of 4.66 and remained steady in 2025.

The increasingly sophisticated management of information technology has encouraged PPAATK to continue developing systems that are useful for implementation of the institution's duties and functions. Every step taken to strengthen the system is not only aimed at improving the effectiveness of the institution's duties and functions, but also embodies the spirit of defending the country by maintaining public trust and protecting information.

PERKEMBANGAN NILAI SPBE

SPBE Value Development





Bab 4

Dampak Nyata

Chapter 4 - Tangible Impact

Kepedulian menjadi napas dalam setiap langkah PPATK. Tidak hanya berfokus pada penguatan sistem pencegahan kejahatan keuangan, PPATK juga hadir lebih dekat dengan masyarakat dan lingkungan melalui aksi yang bermakna. Dari kegiatan kemanusiaan, gerakan penghijauan, hingga penyediaan akses air bersih, setiap Upaya ini lahir dari kesadaran bahwa kebermanfaatannya adalah bagian penting dari pengabdian. Melalui langkah inilah peran PPATK melampaui fungsi kelembagaannya, menjadi mitra yang peduli, tumbuh bersama masyarakat, dan berkontribusi menjaga keberlanjutan untuk generasi mendatang.

Concern is the lifeblood of every step taken by PPATK. Not only does it focus on strengthening the financial crime prevention system, PPATK also works closely with the community and the environment through meaningful actions. From humanitarian activities and greening movements to providing access to clean water, each of these efforts stems from the awareness that usefulness is an important part of service. Through these steps, PPATK's role transcends its institutional function, becoming a caring partner that grows with the community and contributes to sustainability for future generations.



BERGERAK BERSAMA, MENJAGA SESAMA

MOVING TOGETHER, CARING FOR OTHERS

PPATK melalui semangat Gerakan Nasional APUPPT dan PPSPM secara konsisten menjalankan berbagai program pemberdayaan dan kegiatan sosial berbasis data dan kebutuhan masyarakat. Dalam bidang kemanusiaan, kegiatan donor darah yang diselenggarakan bersama Ikatan Pegawai PPATK berhasil menghimpun 150 kantong darah pada Februari 2025, 122 pendonor pada Agustus 2025, serta 98 pendonor pada November 2025. Kegiatan ini melibatkan berbagai mitra dan keluarga besar PPATK sebagai wujud kepedulian untuk menyelamatkan nyawa.

THROUGH the spirit of the National Movement for APUPPT and PPSPM, PPATK consistently implements various empowerment programs and social activities based on data and community needs. In the humanitarian field, blood donation activities organized in collaboration with the PPATK Employee Association successfully collected 150 bags of blood in February 2025, 122 donors in August 2025, and 98 donors in November 2025. These activities involved various partners and the PPATK extended family as a form of concern for saving lives.



Pada sektor lingkungan, PPATK menginisiasi penanaman 100 pohon Tabebuaya di Kepulauan Sangihe serta aksi penghijauan di Probolinggo melalui kampanye Green Financial Crime. Program ini bertujuan meningkatkan kesadaran publik dalam menjaga kelestarian alam dan mencegah kejahatan lingkungan bermotif ekonomi.

In the environmental sector, PPATK initiated the planting of 100 Tabebuaya trees in the Sangihe Islands and a reforestation action in Probolinggo through the Green Financial Crime campaign. This program aims to raise public awareness in preserving nature and preventing economically motivated environmental crimes.



Selain itu, PPATK juga membangun lima sumur bor di Kota Kupang, NTT, yang dimanfaatkan oleh sekitar 3.200 jiwa dari wilayah rawan krisis air bersih. Pembangunan sumur ini membantu masyarakat mengakses air layak konsumsi sekaligus menekan pengeluaran bulanan warga.

In addition, PPATK also built five bore wells in Kupang City, NTT, which are used by around 3,200 people from areas prone to clean water crises. The construction of these wells helps the community access potable water while reducing residents' monthly expenses.





KERJA TERBUKTI, PRESTASI TERUJI

PROVEN WORK, PROVEN ACHIEVEMENTS

SEPANJANG tahun 2025, PPATK terus menunjukkan kinerja unggul melalui berbagai capaian di bidang tata kelola, keamanan informasi, layanan teknologi, pengelolaan data, serta komunikasi publik. Konsistensi dalam menjaga standar tinggi keamanan informasi dibuktikan dengan keberhasilan mempertahankan sertifikasi SNI ISO/IEC 27001:2022 melalui kegiatan Surveillance I pada 17–18 Maret 2025. Capaian ini juga menunjukkan komitmen PPATK dalam melindungi data dan informasi dari ancaman siber, gangguan fisik, maupun risiko kesalahan manusia. Pada level nasional, PPATK kembali mencatatkan prestasi membanggakan dengan meraih predikat tertinggi Level 5 dalam Instrumen Pengukuran Kematangan Keamanan Siber dan Sandi (IKASANDI) 2025 yang diselenggarakan oleh Badan Siber dan Sandi Negara (BSSN). Pengakuan ini menempatkan PPATK sebagai salah satu instansi dengan tingkat kematangan keamanan siber dan persandian tertinggi di Indonesia. Sejalan dengan itu, penerapan Manajemen Layanan Teknologi Informasi berbasis SNI ISO/IEC 20000-1:2018 semakin memperkuat kualitas layanan TI yang efektif, andal, dan berkelanjutan. Komitmen terhadap tata kelola data juga terbukti dari diraihnya Juara Pertama Indeks Kualitas Data ASN dari Badan Kepegawaian Negara (BKN), yang membuktikan keunggulan PPATK dalam kelengkapan, ketepatan waktu, akurasi, dan konsistensi data. Sementara di ranah komunikasi publik, keberhasilan menembus enam besar Anugerah Media Humas 2025 kategori Kampanye Publik menunjukkan keseriusan PPATK dalam membangun kesadaran masyarakat.

THROUGH 2025, PPATK continued to demonstrate excellent performance through various achievements in the fields of governance, information security, technology services, data management, and public communication. Consistency in maintaining high information security standards was proven by the successful retention of SNI ISO/IEC 27001:2022 certification through Surveillance I activities on March 17-18, 2025. This achievement also demonstrates PPATK's commitment to protecting data and information from cyber threats, physical interference, and human error risks. At the national level, PPATK once again recorded a proud achievement by winning the highest Level 5 rating in the 2025 Cyber Security and Encryption Maturity Measurement Instrument (IKASANDI) organized by the National Cyber and Encryption Agency (BSSN). This recognition places PPATK as one of the agencies with the highest level of cyber security and cryptography maturity in Indonesia. In line with this, the implementation of Information Technology Service Management based on SNI ISO/IEC 20000-1:2018 further strengthens the quality of effective, reliable, and sustainable IT services. Commitment to data management is also evident in PPATK winning first place in the ASN Data Quality Index from the State Civil Service Agency (BKN), which proves PPATK's excellence in data completeness, timeliness, accuracy, and consistency. Meanwhile, in the realm of public communication, PPATK's success in breaking into the top six of the 2025 Public Relations Media Awards in the Campaign category

APRESIASI UNTUK DEDIKASI

APPRECIATION FOR DEDICATION

PPATK menggelar kegiatan Diseminasi FIR on ML/TF Tahun 2025 yang dirangkaikan dengan penyerahan penghargaan kepada pihak pelapor berprestasi. Penghargaan diserahkan langsung oleh Kepala PPATK kepada 19 perwakilan dari berbagai kelompok industri yang dinilai memiliki kinerja terbaik dalam pelaporan tindak pidana pencucian uang dan pendanaan terorisme. Penilaian dilakukan melalui pengukuran FIR on ML/TF berbasis tiga dimensi utama, yakni komitmen dalam penelusuran transaksi mencurigakan, implementasi tata kelola pelaporan APUPPT, serta kepatuhan terhadap kewajiban pelaporan. Apresiasi ini menjadi bentuk penghargaan atas dedikasi pihak pelapor sekaligus dorongan untuk terus memperkuat sinergi dalam menjaga integritas sistem keuangan nasional.

PPATK held a 2025 ML/TF FIR Dissemination event, which was coupled with the presentation of awards to outstanding reporting parties. The awards were presented directly by the Head of PPATK to 19 representatives from various industry groups who were assessed to have the best performance in reporting money laundering and terrorism financing crimes. The assessment was conducted through a three-dimensional FIR on ML/TF measurement, namely commitment to investigating suspicious transactions, implementation of APUPPT reporting governance, and compliance with reporting obligations. This appreciation is a form of recognition for the dedication of reporting parties as well as an encouragement to continue strengthening synergy in maintaining the integrity of the national financial system.





GLOSARIUM

GLOSSARY

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

Humas	Hubungan Masyarakat <i>Public Relations</i>	KUPVA	Kelompok Usaha Penukaran Valuta Asing <i>Foreign Exchange Business Group</i>
HP	Hasil Pemeriksaan <i>Examination Report</i>	LO	Laporan Operasional <i>Operational Report</i>
ICRG	International Cooperation Review Group <i>International Cooperation Review Group</i>	LO	Penghubung atau pendamping antara peserta dengan pihak penyelenggara <i>Liaison Officer</i>
IE	Indeks Efektivitas <i>Effectiveness Index</i>	LP3K	Lembaga Penyelenggara Pendidikan dan Pelatihan Kearsipan <i>Archives Education and Training Organizing Institutions</i>
IFTI	International Funds Transfer Instruction <i>International Funds Transfer Instruction</i>	LPJK	Lembaga Penyelenggara Jasa Kearsipan <i>Institutions Archive Services Organizer</i>
IKK	Indikator Kinerja Kegiatan <i>Activity Performance Indicator</i>	LPP	Lembaga Pengawas Pengatur <i>Regulatory Supervisory Agencies</i>
IKU	Indikator Kinerja Utama <i>Key Performance Indikator</i>	LPSDK	Laporan Pemberi Sumbangan Dana Kampanye <i>Campaign Fund Contribution Report</i>
INF	Informasi <i>Information</i>	Menkop dan UKM	Kementerian Koperasi dan Usaha Kecil Menengah <i>Ministry of Cooperatives and SMEs of The Republic of Indonesia.</i>
IO	Immediate Outcome <i>Immediate Outcome</i>	MER	Mutual Evaluation Report <i>Mutual Evaluation Report</i>
ISIS	Islamic State of Iraq and Syria <i>Islamic State of Iraq and Syria</i>	MoU	Memorandum of Understanding <i>Memorandum of Understanding</i>
ISO	International Organization for Standardization <i>International Organization for Standardization</i>	MTN	Medium Term Notes <i>Medium Term Notes</i>
ITKP	Indeks Tata Kelola Pengadaan <i>Procurement Governance Index</i>	MYR	Malaysian Ringgit <i>Malaysian Ringgit</i>
K/L/D	Kementerian/Lembaga/Satuan Kerja Perangkat Daerah <i>Ministries/Institutions/Regional Work Units</i>	NII	Negara Islam Indonesia <i>Indonesian Islamic State</i>
KAMI	Keamanan Informasi <i>Information Security</i>	Nilai Inti	"Prinsip-prinsip atau keyakinan dasar yang dipegang teguh seorang individu atau organisasi dalam menjalankan aktivitasnya" <i>"Core Value : basic principles or beliefs that an individual or organization adheres to in carrying out its activities"</i>
KPA	Kuasa Pengguna Anggaran <i>Proxy of Budget User</i>	NKRI	Negara Kesatuan Republik Indonesia <i>Unitary State of the Republic of Indonesia</i>
KPK	Komisi Pemberantasan Korupsi <i>Indonesia's Corruption Eradication Commission</i>		
KPU	Komisi Pemilihan Umum <i>General Election Commissions</i>		
KSP	Koperasi Simpan Pinjam <i>Savings and Loan Association</i>		
KTT	Konferensi Tingkat Tinggi <i>International Summit</i>		



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

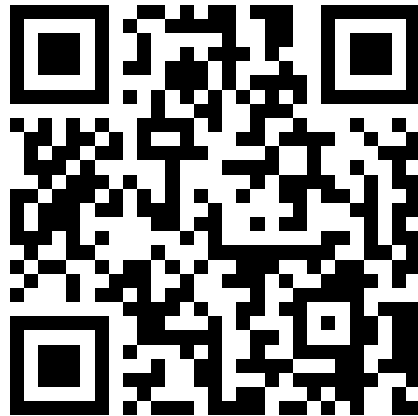


SWI	Satgas Waspada Investasi <i>Investment Alert Task Force</i>
TA	Tahun Anggaran <i>Fiscal Year</i>
THB	Thai Baht <i>Thai Baht</i>
TI	Teknologi Informasi <i>Information Technology</i>
TKM	Transaksi Keuangan Mencurigakan <i>Suspicious Financial Transactions</i>
TP	Tindak Pidana <i>Criminal Offense</i>
TPA	Tindak Pidana Asal <i>Predicate Crimes</i>
TPPT	Tindak Pidana Pendanaan Terorisme <i>Terrorism Financing Crimes</i>
TPPU	Tindak Pidana Pencucian Uang <i>Money Laundering</i>
UKPBJ	Unit Kerja Pengadaan Barang/Jasa <i>Goods/Services Procurement Work Unit</i>

Underlying	Kegiatan yang mendasari sebuah transaksi <i>Activities that underlie a transaction</i>
UPR	Unit Pemilik Risiko <i>Risk Unit Owner</i>
USD	United States Dollar <i>United States Dollar</i>
WBBM	Wilayah Birokrasi Bersih dan Melayani <i>Clean and Serving Bureaucratic Area</i>
WBK	Wilayah Bebas Korupsi <i>Corruption Free Area</i>
WNA	Warga Negara Asing <i>Foreign Citizen</i>
WTP	Wajar Tanpa Pengecualian <i>Unqualified Opinion</i>
ZI	Zona Integritas <i>Integrity Zones</i>
Fintech	Teknologi Finansial <i>Financial Technology</i>

**Pindai QR CODE untuk akses
Link Survey Evaluasi Laporan Tahunan PPATK**

Scan the QR code to access the PPATK
Annual Report Evaluation Survey



<https://bit.ly/PPATKAnnualReportSurvey>

The cover features a circular illustration with a red-to-orange gradient. The top half shows a cityscape with a tall skyscraper, a factory with smoke, and a large classical building with a flag. The bottom half shows a person with a money bag, a person at a laptop with a graph, and stacks of money. The text is overlaid on this illustration.

Laporan Tahunan | *Annual Report*
2025

BELA NEGARA

MENJAGA NEGERI DARI KEJAHATAN EKONOMI

Defending The Country: Protect Indonesia from Economic Crimes



INDONESIA
OFFICIAL 40TH MEMBER
SINCE OCTOBER 2023

PUSAT PELAPORAN DAN ANALISIS TRANSAKSI KEUANGAN

Jl. Ir. H. Juanda No. 35 Jakarta Pusat

Call Center 021-195

www.ppatk.go.id