Legal Protection for Bank Customers for Bank Fund Transfer Errors

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Abstract
This research aims to analyze the legal protection provided to bank customers in cases of erroneous fund transfers by the bank. The research method used is a normative legal research method with a statutory approach and literature study. This research identifies and analyzes legal regulations that regulate legal protection for bank customers in cases of erroneous fund transfers, such as the Banking Law, Bank Indonesia regulations, and related court decisions. The research results show that bank customers have rights that are protected by legal regulations. If there is an error in transferring funds by the bank, the customer has the right to recover the incorrectly transferred funds, compensation for losses incurred, and compensation for loss of business opportunities or reputation that may occur. This research provides recommendations for improving legal protection for bank customers in cases of erroneous fund transfers. Recommendations include improving existing legal regulations, increasing customer awareness of their rights, and increasing supervision of banks by competent authorities.
I. Introduction

The banking sector plays an important role in facilitating financial transactions for various parties, including entrepreneurs, individuals, government and the general public (Dharma et al., 2022). Banks function as financial institutions that facilitate economic activities, such as storing money, providing currency exchange tools, and providing various financial services (Amrani, 2019). Some of the main roles of banking in the economy include functions as monetary institutions, financial administrators, payment systems, and drivers of national economic growth (Amir, 2020). Apart from these functions, banks also provide various services that are really needed by customers and society in general (Putra & Multazam, 2022; Widyawati et al., 2018). Apart from that, banks can also provide various additional financial services that can help facilitate the overall economic activities of society (Daniel, State et al., nd).

Banks also have a role in collecting funds from the public and redistributing them through credit institutions. In this context, banks provide fund transfer services that make it easier for customers to carry out financial transactions, offer convenience, and improve service facilities as part of their efforts to meet community needs in terms of fund transfers (Sitorus, 2023). Money transfer or remittance is one of the services provided by banks, where banks are willing to follow instructions from customers to transfer amounts of money in rupiah or foreign currency to other parties, such as companies, institutions or individuals (Ibadova, 2022; Zaini et al., 2023). This is in accordance with the definition of Fund Transfer as regulated in Law Number 3 of 2011, which describes Fund Transfer as an activity that involves transferring or sending funds to the recipient on instructions from the original sender, until the funds reach the hands of the intended recipient (I., 2021).

Technological developments in the banking industry have changed the way funds transfers are carried out, with the use of electronic systems or Electronic Funds Transfer becoming increasingly common. Electronic transactions play an important role in improving bank performance, with statistics showing a significant increase in the use of electronic banking, from 27% of total customers in 2012 to 50.4 million customers in 2016 (Daniel, Negara et al., 2023).

Fund transfer activities via electronic media have received clear legal protection, in their implementation, negligence or errors often occur which can harm customers. This error could be caused by negligence on the part of the organizer or an error in the system. This has significant legal consequences, both for customers and the bank itself, and often gives rise to disputes between the two.

With increasing requests for transferring funds through banks, there is also the potential for errors in the transfer process, especially those carried out by banks (Lopiga Tarigan, 2020). In the case of a fund transfer error made by the bank, if a customer receives
funds as a result of the error, he or she is required to return the funds in accordance with the nominal amount. This is important to maintain integrity and compliance with the law and the principles of justice. If a person or customer uses funds in a transfer error that clearly does not belong to them, then this action can be punishable by crime in accordance with the provisions stipulated in Article 85 of Law no. 3 of 2011. In Article 372 of the Criminal Code, it is stated that a person who deliberately possesses goods that are partly or wholly the property of another person and the goods are in his hands, but not because of a criminal act, can be punished with embezzlement, with a maximum prison sentence of four years or a maximum fine of IDR. 900. Individuals in these types of cases to determine whether there is a violation of law.

For example, a case of wrong transfer occurred at Bank BCA KCP Citraland Surabaya, where an employee named Nur Chuzaimah made a transfer error which should have been addressed to a customer named Philip, but the money went into an account in Ardi’s name due to an error in inputting the account number made by Nur. Without confirming with the bank, Ardi immediately used the money to transfer it to his mother’s account and withdrew cash for himself, assuming that the money was a bonus from selling the car. Nur Chuzaimah was finally fired from her job because of this mistake and reported Ardi for taking money that was not rightfully hers. This case was then tried at the Surabaya District Court with registration number 148/Pid.Sus/2021/PN.sby(R&T, 2022). Nur felt aggrieved by Ardi’s actions, so he went into debt to cover the bank’s losses due to the transfer error he made (Kristian, 2018).

2. Research Methods
This research uses normative legal methods and a statutory approach which will be explained as follows.

a. Case Approach Based on Normative Review

This research uses a case approach. In the context of legal research (Soekanto & Mamudji, 2001; Suwendra, 2018), it involves the analysis and examination of concrete cases related to the particular issues being researched. This approach aims to understand and evaluate how legal norms are applied in everyday legal practice. The cases analyzed in the case approach have empirical relevance to the issues being studied in the research, even though the research itself may be normative. This research will explore the problems of legal cases that occur more comprehensively, namely legal protection for customers for errors in bank fund transfers in banking service transactions.
b. Approach Legal Approach

The legal approach in legal research includes analysis and study of laws and regulations that are currently in force and relevant to the problem being studied. This approach aims to understand the legal framework that regulates a particular problem and considers the suitability and consistency between various applicable laws. In the legislative approach, researchers examine legal, regulatory and policy texts related to the topic under study. This may include analysis of legal articles, government regulations, or policies on a particular topic. The aim is to understand the existing legal framework, assess whether there are inconsistencies or inconsistencies between different laws, and determine whether policies and regulations need to be changed or improved.

By analyzing existing laws and regulations, researchers can provide insight into the role of law in overcoming the problems or issues under study and provide recommendations for changes or improvements to the existing legal framework. After the data was collected, the researcher compiled and analyzed it systematically using deductive reasoning techniques linked to relevant theories (secondary data). The results of the analysis are presented descriptively. This means that the data is detailed to describe the actual situation. By using this approach, this research aims to provide an explanation of descriptive and qualitative research findings, as well as produce meaning and conclusions related to answering research questions.
3. Results and Discussion

Legal Protection for Customers for Mistakes in Bank Fund Transfers in Banking Service Transactions

The development of science and technology cannot be denied that it has an influence on criminal law, because both directly and indirectly it influences the development of crime.(Article 11 Paragraph (1) Bank Indonesia Regulation Number 14/23/PBI/2012 concerning Fund Transfers, nd). In this article, we will focus on the implementation of fund transfers carried out by banks, because criminal acts in the banking business today are increasingly diverse in form and method, criminal acts in the banking business are also carried out with variations in the modus operandi, location and time chosen by the perpetrator.(Saroinsong, 2019). Criminal acts in the banking world are often identified with the term banking crime. In fact, the term banking crime must be differentiated from criminal acts in the banking sector(Faridah, 2018).

Fund ownership status in a fund transfer error is a situation where an error occurs in the fund transfer process between two parties. Fund transfer errors can occur in various forms, such as writing an incorrect account number or an incorrect transfer amount. In these cases, it is important to understand how the fund's ownership status may change and how legal regulations govern this situation. Errors in the implementation of the money transfer process can occur in the form of money transfer errors that do not comply with the money transfer order, or receiving errors that prevent the funds from reaching the rightful recipient. This law regulates several acts that are classified as remittance crimes, namely those who carry out remittance activities without permission from Bank Indonesia, including companies(Fitriana et al., 2016).

Article 11 Paragraph 1 Bank Indonesia Regulation No. 172 A person who is not a bank (Article 79 of the Money Transfer Act) and fraudulently creates and stores money transfer instructions with the intention of using it or ordering another person to use it (Article 80 of the Money Transfer Act). Someone who uses and/or transfers a money transfer order as intended in Article 80 Paragraph 1 of the Money Transfer Law (Article 80 Paragraph 2 of the Money Transfer Law), someone who unlawfully deletes or transfers part or all of the funds, forgery of funds transfer to another person through a money transfer order (Article 81 of the Remittance Law), a recipient who intentionally receives or keeps funds for himself or another person which he knows or reasonably suspects come from a money transfer order; A person who fraudulently falsifies, omits or omits part or all of the information contained in a money transfer order with the aim of benefiting himself or another person (Article 82 of the Remittance Law) (Article 83 Paragraph 1 of the Remittance Law) If this causes losses to the sender, legal recipient, or other party (Article 83 Paragraph 2
of the Remittance Law). A person who manipulates the funds transfer system unlawfully (Article 84 of the Remittance Law), who deliberately uses funds from remittances even though he knows or should know that he does not have the right to manage property and recognize it as his own (Article 85 of the Remittance Law) (Albert Mangasi Rumahorbo, Mahmud Mulyadi, Mohammad Ekaputra, 2022).

Not only that, cases of wrong transfers by bank employees to customer accounts are events that occur when a bank employee makes a mistake in transferring funds between customer accounts. This error can occur due to various factors, such as data input errors, errors in selecting the destination account, or technical problems in the banking system. In research conducted by Putra and Multazam (2022) on number input errors by tellers when entering customer funds. This research shows that the legal responsibility of fund transfer providers is absolute and without any defense. This study has important implications for bank customers and fund transfer providers, as it clarifies legal obligations and responsibilities in the event of a fund transfer error (Tektona et al., 2017). Furthermore, research conducted by Tektona et al. (2020) shows that this research shows that if an error occurs, even a small thing, it will have a big impact on the bank’s running system. As explained in the online media Kontan.co.id on July 20 2019. Regarding this matter, customers felt worried about their account balance which was very detrimental to customers and customers felt disadvantaged. In this regard, there is a need for legal protection for customers who suffer losses, where customers as consumers have the rights to the goods and/or services they obtain.

In the context of a fund transfer error, the ownership status of the funds may change from the original owner to the unauthorized recipient. For example, if someone sends funds to the wrong account number, the ownership status of the funds passes from the original owner to the unauthorized recipient. This can give rise to complex legal and financial issues.

In many countries, including Indonesia, the legal regulations governing erroneous fund transfers are the Banking Law and Article 53 of the Civil Code. According to Article 53 of the Civil Code, if an error occurs in the transfer of funds, the unauthorized recipient must return the funds to the original owner. However, in practice, resolving this issue can be complicated and time consuming. This is like research conducted by Benhur (2022) on "ILLEGAL FUND TRANSFER AS A BANKING CRIME ACCORDING TO LAW NUMBER 3 OF 2011" which shows that 1. The occurrence of criminal acts of fund transfer is associated with crimes involving the transfer of transactions using fund transfer orders. false in the perpetrator's attempt to transfer some or all of the funds belonging to another person unlawfully. 2. Ratification of Law Number 3 of 2011 concerning Fund Transfers becomes a legal means for the government to resolve fund transfer crimes and other crimes. With this law, every suspicious fund transfer activity can be immediately prosecuted by the government on the assumption that the fund transfer activity is closely related to other criminal acts.
In cases of fund transfer errors, the bank or financial institution involved also has an important role. Banks must play a role in identifying and correcting fund transfer errors as quickly as possible. They must work with both the original owner of the funds and the unauthorized recipient to recover funds that have been mistransferred.

However, in some cases, resolving funds transfer errors can involve more complex legal processes. If the unauthorized recipient refuses to return the funds or if there is a dispute between the original owner and the unauthorized recipient, the original owner can file a lawsuit in court to obtain justice.

In Law Number 3 of 2011 concerning Fund Transfers, especially in Article 85, which only regulates criminal provisions regarding the use of funds resulting from transfer errors, there are regulations that regulate this matter; however, there are no specific regulations regarding fund ownership rights in cash transfers or in connection with proving such errors.

In court, the ownership status of funds will be the main focus. The court will assess existing evidence, such as transfer records, proof of original ownership, and communications between the parties involved. The court will also involve financial experts and legal experts to assist in resolving this case.

Ultimately, a court decision will determine the ownership status of the funds. If a court finds that the transfer of funds was in error and the original owner has title, the unauthorized recipient will be required to return the funds. However, if a court determines that an unauthorized recipient has ownership rights, the original owner may have to seek other means to obtain compensation or file an appeal.

A person is given full legal control and use of an item through the exercise of civil law property rights. The rights owner is entitled to rights that are eternal, cover everything, and apply to his personal interests. As long as it is in accordance with existing laws and regulations, the owner's ownership rights over the object give them the freedom to enjoy and use it according to their wishes. Property owners have the authority to defend their personal property, which has also been granted by ius constitutum, and individual property is given legal protection based on the rights contained therein. Based on the provisions in the Criminal Code, material rights are divided into two types, namely:

a. Material rights that give rise to a guarantee or zakelijk zekenheidsrecht, for example: pledge, mortgage, liability right, fiduciary;

b. Material rights that provide enjoyment or zakelijk genotsrecht, for example: bezit, property rights

The concept of fund ownership rights in cases of fund transfer errors can be analyzed and studied using the KUHPen regulations related to property rights. In Article 570 of the Civil Code, it states that: "Ownership rights are the right to enjoy an item more freely and to act with that item completely freely, as long as it does
not conflict with the law or general regulations established by the competent authority and as long as it does not interfere with the rights of others; All of this does not reduce the possibility of revocation of rights in the public interest and appropriate compensation for losses, based on statutory provisions."

Article 85 of Law Number 3 of 2011 concerning Fund Transfers states that if an error in transferring funds occurs, ownership rights cannot be recognized if the account owner believes the funds do not belong to him or the owner does not know the source. flow of funds, although the owner remains in control and enjoys the funds. Article 85 explains that:

"Any person who deliberately controls and recognizes as his/her possession funds resulting from a transfer that is known or should be known to be not his or her right to be punished with a maximum imprisonment of 5 (five) years or a maximum fine of IDR 5,000,000,000.00 (five billion rupiah)."

This was also researched by Rumahorbo (2022) who showed that the crime of transferring funds provides a new alternative for law enforcement officials in determining the criminal threat of a criminal incident. Prior to this law, legal officials tended to use Article 372 of the Criminal Code as the basis for punishment for the criminal incident in question. However, the application of this law is still rarely used by legal authorities because the application of these provisions requires a deeper inquiry and investigation process to determine criminal responsibility. The law also still has shortcomings in terms of basic criminal threats and additional criminal penalties. Because if the perpetrator of the criminal act is a corporate legal subject, then the provisions of Article 87 of the law apply, which creates a tendency for the Panel of Judges to only impose basic criminal sanctions in the form of fines and additional sanctions in the form of returning funds belonging to the victim or the bank, without imposing criminal sanctions, prison to provide a deterrent effect.

Bank Indonesia Regulation Number 22/20/PBI/2020 concerning Bank Indonesia Consumer Protection provides further legal protection for customers. With all efforts to provide legal clarity and protection for customers or consumers who use the services of banking financial institutions, this regulation aims to supervise providers who are subject to regulation and supervision by Bank Indonesia. Regarding consumer protection, Bank Indonesia Regulation Number 22/20/PBI/2020 applies. Bank Indonesia places great emphasis on implementing consumer protection laws which banks must provide to their customers as well as handling complaints quickly and effectively if disputes arise. If customers or customers are still dissatisfied with the settlement they have reached with their previous bank, Bank Indonesia can handle their complaints. Consumers now have legal protection when conducting banking transactions with Bank Indonesia, which offers various dispute resolution options and can also receive and resolve complaints from dissatisfied consumers.
Bank's Legal Responsibility for Customers Who Have Been Harmed Due to Mistakes in Bank Fund Transfers in Banking Service Transactions

People's needs for financial facilities are becoming increasingly diverse and complex, and bank services are currently continuing to develop to keep up with these changes. (Daniel, Negara et al., 2023) Legal relations arising from the acceptance process, if a violation or error occurs, then the violating party can be deemed to have defaulted/not fulfilled their achievements. The party who makes a mistake or reneges must assume "responsibility based on default", therefore the originating provider must compensate the costs of losses as regulated in the relevant law. In this case, the bank employee who made the transfer error was required to compensate for the loss and has complied.

If you look at the model of legal responsibility for fund transfer activities as a whole, the responsibility of the organizer in the fund transfer law is absolute or what is better known as "absolute liability" (R&T, 2022). Efforts that can be made by banks to recognize insurance for customers are that the Bank as the coordinator of the implementation of asset transfers is generally faced with opportunities that are closely related to its capacity as a monetary mediator foundation. The rapid development of the external and internal financial climate has also made the stakes in banking business activities increasingly complicated. Therefore, to have the option to adapt to the financial business climate, Banks are expected to execute board risks (Khoirunisa et al., 2020; Wicaksono, 2021).

Legal efforts known in the banking world can be carried out in litigation or non-litigation. The legal relationship between the customer and the bank is still based on civil law through an agreement. With the enactment of Law Number 8 of 1999 concerning Consumer Protection and the existence of agreements between banks and customers, this has given logical consequences to banking services. However, it should be noted that the stages of resolving disputes between customers and the bank do not involve taking legal action through litigation.

Several cases involving justice for victims are related to criminal law policies. First, criminal reporting by PT. Bank Negara Indonesia (Persero) Tbk Medan Branch Office against PT. Dharma Utama Metrascoa. Medan District Court Decision Number 2018/Pid.Sus/2019/PN Mdn dated 28 October 2019 has handed down a decision which essentially states that PT. Dharma Utama Metrasco, represented by Br. Eddy Sanjaya as the President Director was legally and convincingly proven guilty of committing the criminal act of "controlling and possessing as his own funds from transfers which he knew were not his rights", and for that reason punished PT. Dharma Utama Metrasco with the main punishment in the form of a fine in the amount of IDR 4,000,000,000 (four billion rupiah), and additional punishment in the form of the obligation to pay/return money from criminal acts in the amount of IDR 2,880,574,000 (two billion eight hundred eighty million five hundred seventy-four thousand rupiah) along with services,
interest or compensation of 6% (six percent) per year, starting from July 12 2013 until the Defendant returns the money from the crime to PT. Bank Negara Indonesia (Persero) Tbk, and if the Defendant does not pay the principal and additional penalties within a period of 2 (two) months, then the Defendant's property and assets will be confiscated by the Prosecutor and auctioned off to pay for the principal and additional penalties. Regarding the legal appeal, the Panel of Judges of the Medan High Court through the Medan High Court Decision Number 1751/Pid.Sus/2020/PT Mdn dated 29 December 2020 has handed down a decision which essentially changes the Medan District Court Decision Number 2018/Pid.Sus/2019/PN Mdn dated 28 October 2019 simply corrects the criminal law and states that PT. Dharma Utama Metrasco, represented by Br. Eddy Sanjaya as the President Director was legally and convincingly proven guilty of committing the criminal act of "controlling and possessing as his own funds from transfers which he knew were not his rights", and for that reason punished PT. Dharma Utama Metrasco with the main punishment in the form of a fine in the amount of IDR 3,000,000,000 (three billion rupiah) and additional punishment in the form of the obligation to pay/return money from criminal acts in the amount of IDR 2,880,574,000 (two billion eight hundred eighty million five hundred seventy-four thousand rupiah) and if the Defendant does not pay the principal and additional penalties within a period of 2 (two) months, then the Defendant's property and assets will be confiscated by the Prosecutor and auctioned off to pay for the principal and additional penalties. c. Medan High Court Decision Number 1751/Pid.Sus/2020/PT Mdn dated 29 December 2020 jo. The decision of the Medan District Court Number 2018/Pid.Sus/2019/PN Mdn dated 28 October 2019 has permanent legal force (in kracht van gewijsde). Second, criminal reporting by Br. Chaula Nitya Tedja towards Br. Agusa. Whereas for the Defendant's actions, the Central Jakarta District Court through Decision Number 671/Pid.Sus/2020/PN Jkt.Pst dated 23 November 2020 handed down a decision which essentially stated that Mr. Agus as the Defendant has been legally and convincingly proven guilty of committing the criminal act of participating in the criminal act of transferring funds as regulated in the Fund Transfer Law jo. Article 55 paragraph (1) 1 of the Criminal Code, Law Number 8 of 1981 concerning Criminal Procedure Law, so that the person concerned is sentenced to prison for 3 (three) years and 3 (three) months. Based on these two decisions, It can be concluded that the act of deliberately controlling and recognizing as his own the funds resulting from a transfer which he knows or deserves to know is not his right is a special criminal act, namely the crime of transferring funds.

Criminal liability for account owners who receive funds from errors in the fund transfer process is of course based on the account owner's fault element. An error is mens rea which can be interpreted as an error due to violating a rule that is expressly or constitutively or legally stated and fulfills the valid value of a legal rule (legislation). Criminal liability for the provisions of Article 85 of the Fund Transfer Law can be imposed on individual legal subjects and legal entities or corporations. This can be done provided that the formulation of the offense contained in the act (delik) has been
committed by the subject of the offense. Furthermore, criminal liability for the subject of the offense in the form of an individual in this provision, can be subject to criminal sanctions with a maximum imprisonment of 5 (five) years or a maximum fine of IDR 5,000,000,000 (five billion rupiah), while criminal liability for the subject of the offense in the form of a legal entity or corporation can be imposed on the corporation and/or its management, while the main criminal penalty that can be imposed on the corporation is a fine maximum plus 2/3 (two thirds). Because a corporation is a legal fiction, those who can commit crimes and be held criminally responsible are people based on employment relationships, or based on other relationships, either individually or collectively acting for and on behalf of the corporation inside or outside the corporate environment.

From a consumer protection perspective, referring to the Financial Services Authority Regulation (POJK) Number 6/POJK.07/2022 concerning Consumer and Community Protection in the Financial Services Sector, ”In the event that an agreement is not reached on consumer complaint services by PUJK, consumers can resolve the dispute at outside court or through court”. This is in accordance with research conducted by Fitriana et al (2021) showing that technology makes the conventional financial system look impractical and takes quite a long time. Bank offices or ATMs have become less popular, from buying and selling transactions to lending and borrowing, funds can be accessed using the internet and smartphones, and financial transactions are far from rigid and complicated. However, this phenomenon has had an impact both directly and indirectly on the banking services industry as a provider of official financial services, banks have already provided introductions to bank products, bank loan services and so on to the public. The Financial Services Authority (OJK) has made regulations to be obeyed by administrators of user-to-user lending businesses, or what is usually called Fintech peer to peer lending (P2P lending), namely POJK Number 77/POJK.01/2016, this regulation aims to protect consumers related to fund and data security, prevention of money laundering and terrorism financing, financial system stability, to Fintech company managers (Fitriana et al., 2016). The choice of dispute resolution in cases of banking customer losses is a way to recover and request compensation for losses experienced by customers due to the actions of banking business actors (Khadijah et al., 2023; Setiawati et al., 2022).

Returning the value of losses to digital bank customers still refers to the provisions of Article 7 letter f of Law Number 8 of 1999 which explains that "business actors are obliged to provide compensation, compensation, and/or reimbursement for losses resulting from the use, use and utilization of goods and/ or traded services". In the element contained in article 7 letter f, where consumers who have used digital services in digital banking have resulted in losses due to the service operations not being in accordance with the traded value or causing losses, the bank is obliged to provide compensation. In the context of efforts to protect consumers in general, there is UUPK to become a strong legal basis, both for the government and the community independently to make efforts to empower consumers. This is in line with the results of
research conducted by Sitorus (2023) showing that despite the existing regulatory framework, there are still gaps that need to be addressed regarding transaction security and consumer protection in digital banks. Key challenges include vulnerabilities to data security and a lack of uniformity in customer or consumer protection regulations across various digital banking platforms (Caliskan, 2020).

In essence, the existence of criminal law is to overcome crimes to improve the welfare of society, so the criminal sanctions that should be given to perpetrators of criminal acts of transferring funds are in the form of basic criminal sanctions in the form of imprisonment to create a deterrent effect for the perpetrator and additional punishment in the form of an obligation to return/replace funds to the owner of the funds, the rightful person or to the bank that has provided the funds. Because if only a fine and additional penalty for refunding funds is imposed, then the perpetrator of the crime of transferring funds has the potential to repeat his actions, and places a high burden on the prosecutor in carrying out the execution of the decision because he has to seek payment of the fine and refund from the perpetrator, while for the victim the funds will be returned. This is only possible if the perpetrator's assets are sufficient to pay the fine in advance and compensation in the form of interest is not provided according to law, considering that the funds from the start of the incident until the decision has permanent legal force (inkracht van gewijsde) cannot be controlled or managed by the victim (Assalmani, 2021; Lopiga Tarigan, 2020).

4. Conclusion
   In the fund transfer process, the recipient of the funds has ownership rights to the funds they receive. If an error is discovered in the transfer of funds and if the recipient cannot prove that the money is his, then the money must be returned, and the original owner of the funds will regain ownership rights. It is very important for customers to cross-check or have good confidence to identify errors that may occur in the process of sending funds in the financial sector. In addition, if the bank can prove that the money does not belong to the recipient, then the money must be returned. The appropriate type of legal protection against errors in fund transfers is the customer's right to receive compensation for funds channeled to the wrong recipient, or the right to obtain reimbursement for funds sent to the wrong recipient. The obligation of a bank to revoke or cancel a money transfer order addressed to the legitimate recipient and requested by the sender is another way to understand the type of legal protection associated with errors in fund transfers.

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