

Credit Card Fraud Prevention Strategy in Indonesia

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For years, credit card fraud has been a major problem in Indonesia. In addition to being costly, the offence is believed to have been used to support other crimes such as terrorism.

In a 2012 paper *“Towards a Better Credit Card Fraud Prevention Strategy in Indonesia”* Hendi Yogi Prabowo, Director of the Centre for the Study of Forensic Accounting in the Faculty of Economics at the Islamic University of Indonesia, Yogyakarta, analyses this problem and suggests some solutions.

Numerous efforts have been made to mitigate this payment crime, but the high fraud losses recorded in particular by banks and other parties in credit card networks suggests that more actions still need to be taken.

For this, formulation of a sound fraud prevention strategy is paramount to the success in combating credit card fraud in a payments system so as to ensure that available resources are allocated effectively and efficiently.

Over the years, Indonesia has allocated resources to counter the growing problem of credit card fraud. This includes the six key areas of payments fraud prevention: understanding the real problems, fraud prevention policy, fraud awareness, technology-based protection, identity management and legal deterrence.

Due to the growing threat of credit card fraud, particularly those caused by offenders shifting their offences to Indonesia from other countries that have already strengthened their defences, efforts to protect consumers from fraud have been intensified, particularly in these six key areas.

Major prevention measures in these areas have included publication of fraud data and formulation of fraud risk management policy by Bank Indonesia,

the holding of seminars and training events about credit card fraud and prevention, the implementation of chip technology, the development of a Single Identification Number (SIN) and the enactment of laws on Electronic Information and Electronic Transactions. Additionally, a credit card industry SRO is planned to be established in the near future.

All these efforts will increase consumers' awareness and thus improve their resistance to fraud attacks. Additionally, technology-based protection such as smartcards will make it more difficult for offenders to commit offences such as counterfeit card fraud.

Similarly, with more robust identity management system, application fraud will become more difficult to commit.

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He is also a lecturer at the Accounting Department and teaches in the Graduate Program. He earned a Bachelor of Economics of International Programs Ull in 2002 and in 2006 he completed the S-2 program Master of Forensic Accounting at the University of Wollongong and also became the first Indonesian to hold the title. He then undertook the Doctor of Philosophy program in the same field at the University of Wollongong. He has written more than 50 articles in the media at home and abroad on various issues forensic audit and several papers in national and international journals such as the Journal of Money Laundering Control (JMLC) and the Journal of Economics, Business and Management (JOEBM). In 2012 he received the Sumitro Fellowship Award from the United States - Indonesia Society (USINDO)

The full paper can be found at business.uow.edu.au/content/groups/.../@commerce/.../uow120442.pdf

Implementing a Project on Human Resource Development in the Legal Sector of Laos PDR – Phase II

Judge Somsack Taybounlack



Judge Somsack Taybounlack is from the Court of Appeal of the People's Supreme Court of Lao PDR. He is involved in judicial training and is a teacher at the National University of Lao PDR. Judge Somsack visited ACPC's Townsville Forum in 2007.

The Project on Human Resource Development in the Legal Sector Phase II is a cooperative initiative

between the Lao Government and the Japan International Cooperation Agency (JICA). The project involves representation of the Ministry of Justice (MoJ), the Peoples' Supreme Court (PSC), the Peoples' Supreme Prosecutor Office (OSPP) and the National University (Faculty of Law and Science FLP). The working group is divided into four parts, namely Civil and Economic Law, Penal Law, Legal Education Training Institute and the Civil Code.

I am involved in the drafting of a Civil Code and I am also responsible for the Civil and Economic Group. This group includes the officer who is working with the Economic Dispute Resolution Center (EDRC). I am writing a Handbook on Economic Dispute Resolution (EDR). This book is very important for people who want to run a business. Since Lao PDR enacted the law on Resolution in 2005 we have not had a Handbook to implement this law.

As a result, in this time it has been difficult for official staff to deal with such cases. Now we have completed 80% of writing of the book and we predict that it will be completed at the beginning of 2016.

We continue researching labor law in order to prepare commentary on the book relating to Labor Law. There is a large problem in Lao PDR when employees are working in a factory and they have no knowledge about labor law, so are unable to utilize their rights in order to claim their benefits from their

Combating Juvenile Involvement in Crime and Other Social Ills in Malaysia

Tan Sri Lee Lam Thye is Vice-Chairman of the Malaysia Crime Prevention Foundation (MCPF). He was the elected State Legislative Assemblyman for Bukit Nenas, Selangor from 1969 to 1974 and served as Member of Parliament for Kuala Lumpur Bandar Bukit Bintang from 1974 to 1990. He has served as Member of the Special Royal Commission to enhance the operations and management of the Royal Malaysian Police.

Lee attended the 2011 Adelaide Forum as leader of a three member team from Malaysia.

This report has been provided by the MCPF.

Lee Lam Thye has called on all Malaysians to adopt a zero tolerance for crime by participating actively in all crime prevention activities. He said that an issue of major concern was the “culture of violence” which seemed to be gaining a foothold in society. The recent spate of violent crimes was certainly not characteristic of society and its causes needed to be identified and addressed. He said that crime today affected all races and does not distinguish race and gender, and as such it was time for all Malaysians to stay united in their determination to fight crime, which began with crime prevention awareness.

The MCPF is of the view that drug addiction is one of the major causes of many crimes, snatch thefts, house break-ins etc, and that unless there was success in addressing the issue of drug abuse, many drug-related crimes would continue to occur. The serious crime rates, the unresolved drug menace, indiscipline in schools and the culture of

employer. Accordingly it is planned to produce this book so as to explain the principles of labor law concerning the rights and obligations of employers and employees. Arising from these activities, officers, staff, and other people in society will have knowledge of the basic principles of law relating to the Resolution of Economic Disputes and labor law, and they can be practical and implement this law in their duties.

The People’s Supreme Court has the responsibility for drafting the laws concerning children. This law was promulgated by the decree of the President of State. Since 2014 we have been preparing the drafting of a mediation decree and also writing a Children’s Handbook.

In the future we will try to set up juvenile courts in the local areas by establishing a mobile court. This plan aims to help provide the population with easy access to judicial proceedings.

violence all pointed to an urgent need to address the country’s social capital. Unless and until Malaysia succeeded in boosting social capital, no amount of economic development could strengthen the social fabric in the face of new challenges. This was why it was important for Malaysia to balance rapid economic growth with moral and societal values.

Social ill was the symptom of an unhappy society. Many factors had been blamed for causing social ill, including the lack of parental supervision, lack of moral education, urbanization and the oft-discussed delinquent behaviour of teenagers. The nation’s rapid economic and technological development was not matched by moral and human development. No one could deny the importance of ICT in the information age but at the same time there was need to realize the necessity to promote the development of morals and values which were essential to make Malaysia a fully developed nation. Economic and technological development could not be at the expense of moral and human development which was crucially needed to enable the country to cope with the many social maladies besetting its society.

Lee said that the easy availability of pornographic materials was, he believed one of the main factors for the increase in sexual crimes. Pornographic materials through pirated VCDs sold cheaply everywhere were not the only problem. There was also the addiction to cybersex, sex aids, pornographic websites etc leading to the corruption of young minds and also marital woes. There was also a problem of ecstasy pills and other stimulants being easily available at