

TYPE: REVIEW ARTICLE

The Discourse of Procedural Criminal Law on Follow the Money Concept in Indonesian Anti-Money Laundering Act

Annas Firdaus¹✉, Ridwan Arifin² 

^{1,2} Universitas Negeri Semarang, Indonesia

✉ Corresponding Email: annasfrds@gmail.com

Citation:

Firdaus, A., & Arifin, R. (2021). The Discourse of Procedural Criminal Law on Follow the Money Concept in Indonesian Anti-Money Laundering Act. *IJCLS (Indonesian Journal of Criminal Law Studies)*, 6(1), 93-104.

History of Article

Submitted: February 2, 2021

Revised: March 2, 2021

Accepted: April 22, 2021

© The Author(s)



This work is licensed under a [Creative Commons Attribution-ShareAlike 4.0 International License](https://creativecommons.org/licenses/by-sa/4.0/). All writings published in this journal are personal views of the authors and do not represent the views of this journal and the author's affiliated institutions.

IJCLS (Indonesian Journal of Criminal Law Studies) published by Faculty of Law, Universitas Negeri Semarang, Indonesia. Published biannually every May and November.

ABSTRACT

Money laundering is an act attempts to conceal or disguise the origin of money/funds or wealth proceeds of crime through a variety of financial transactions in order to money or possessions that looked as if it came from a legitimate activity or legal. The term money laundering has been known since 1930 in the United States when the mafia buys a legitimate company and officially as one of its strategies. These illicit funds not only could damage the market, but also detriment the market, and always do not contribute towards the long-term economic development and stability of the markets where the fund is hidden. Problems of money laundering in English known as money laundering. Money laundering in Indonesia today has developed so alarmingly and requires serious treatment by law enforcement officials at both the police and the institutions established by the Anti Money Laundering Act, namely Transaction Reports and Analysis Center (INTRAC). This paper is intended to analyze the discourse of procedural criminal law on the following the money concept in the money laundering tracking process. This paper confirmed that some different interpretation and limitation has become one of the problems on money laundering tracking process. Especially on follow the money scheme in procedural criminal law. Moreover, it is also emphasized that some judgments have not enough

power because of unclear determination in counting the amount of money laundering and counting the losses.

KEYWORDS

Follow the Money; Money Laundering; Criminal Procedural Law

1 INTRODUCTION

Money laundering is a badness yielding properties possession in number a real big or properties possession genesis is result of badness, the hidden or disguised variously. This badness longer increasingly increases, so that must be fought against that crime intensity yielding or entangles properties possession that is the numbers big earned process so that economics stability of state and security and safety of state can awake. Method applied is bibliography study, result of is money laundering is badness of transnational because getting through state region boundaries, the eradication cannot be done self, but that be effective must be done cooperation International through multilateral or bilateral forum and must fulfill standard International. Money laundering is an act of altering and concealing cash or assets acquired from a crime, which appears to come from a legitimate source. Illegal funds (*illicit funds*) are not like the world in general, because these funds can damage the market, harm the legitimate market participants, and always do not contribute to long-term economic development and market stability where the funds are hidden. Some previous research confirmed that money laundering is a well-organized crime, neat, involving many parties, with technological sophistication and adequate skills, even in some cases, this activity involves expert actors who come from abroad (Arifin, Utari, & Subondo, 2017; Arifin, Rodiyah, & Puspita, 2019; Arifin, 2014; Utari & Arifin, 2019; Arifin & Choirunnisa, 2019; Ardianysah, Rifai'I & Rosidah, 2021).

Problematic money laundering which in English is known as "*money laundering*" is now being discussed, because it seizes the attention of the international world due to its dimensions and implications that violate the boundaries of the state. As a crime phenomenon that concerns especially the world of crime called "*organized crime*", it turns out there are certain parties who come to enjoy the benefits of money laundering traffic without realizing the impact of losses incurred (Ramelan, 2008: 23). Closely related to this last thing is the banking world which on one hand operates on the basis

of the trust of the consumers, but on the other hand, whether to let this money laundering crime continue to rampant.

There are various formulas related to the meaning of money laundering basically the formulation of a money laundering process obtained from a crime and laundered through a financial institution (bank) or a provider of financial services, so that in the end the illicit money that gets an appearance as legitimate or lawful money. From the existing literature, it can be known, then Al-Capone, the greatest villain in America's past, washes the black money from his crime by wearing the genius Mayer Lansky, the Polish, who works as an Accountant, Al-Capone launders money crime through laundry, so the origin of the name "*Money Laundering*".

2 MEHTOD

Research methods or scientific methods are procedures or steps in obtaining scientific knowledge or science. Therefore, the method of research is a systematic way of composing science. whereas research techniques usually refer to the form of research. *Research standing point is* Descriptive method: the method used to find the elements, characteristics, properties of a phenomenon. This method begins by collecting data, analyzing data, and interpreting it. *Paradigm:* according to Thomas Kuhn, understanding paradigm is the basis of thinking or basic concepts used / adopted as a model or pattern that is referred to the scientists in his business, relying on scientific studies conducted. *Research Strategy:* This research uses qualitative descriptive, qualitative descriptive approach that is research procedure of descriptive data in the form of written words or oral from people and behavior that can be observed. The strategy used in this research is the stratified study strategy.

3 RESULT AND DISCUSSION

A. Relevance of Law Number 8 of 2010 Concerning Money Laundering Crime

Law No. 8 of 2010 Concerning Money Laundering explained that money laundering does not only threaten economic stability and integrity of the financial system, but also can harm the joints of the society, the nation, and a nation based on Pancasila and the Constitution constitution of the Republic of Indonesia Year 1945. money laundering Brazilians all the works that meet the elements of a criminal offense in accordance with the provisions of this law. Money laundering is certainly bad for society, nation and state. Money laundering is a criminal act against justice. Measure

of justice is often interpreted different. Justice itself dimensionless many, in various fields, such as economics, and law.

Legal truth manipulated in a systematic way so that the court did not find the real situation. Government policy incapable of bringing the law into a "commander" in determining the fairness, because the law was castrated by a group of people who can afford it or those who have a higher power (Muchsan, 1985). Laundering money at first regulated in Law Number 15 of 2002, According to Law No. 15 of 2002, money laundering is an attempt to conceal or disguise the origin of the assets derived from crime.

Specifically why until the establishment of Law No. 15 of 2002 is due on June 22, 2001, Financial Action Task Force on Money Laundering (FATF) has put Indonesia on the list of Non-Cooperative Countries and Territories (NCCT's) because in Indonesia:

- 1) No provisions were put in money laundering as a criminal offense;
- 2) In the absence of KYC (Know Your Customer-KYC) for non-bank financial institutions;
- 3) The lack of capacity in the handling of money laundering and
- 4) The lack of international cooperation in the handling of money laundering (Husein, 2008: 89-90).

The inclusion of a country to the list of NCCT's was the basis for the FATF's request to its members consisting of major countries in the world to do counter-measures against the country and establish a set date, the start date given sanction to the country. Usually money laundering is not done by individuals, but it is done by a corporation, the group that organized, consisting of three or more.

In terms of civil law, is a corporation is a legal entity, being in the sense of criminal law is the corporation is both legal entity and which is not a legal entity. In the literature of jurisprudence, is a legal entity is a legal subject that is not a human, but it is everything that is based on society's demands by law recognized as rights and obligations. According to the law, in order for a corporation to be a legal person, must meet several requirements as follows:

- 1) The existence of a separate wealth;
- 2) Has a specific purpose;
- 3) Have their own interests;
- 4) Their regular organization.

Then how is the event legal proceedings to prosecute perpetrators of money laundering, money laundering included in the category of criminal, for the use of due process. Due process is a process of law or fair which is the principle of criminal

procedural law in Indonesia (Handoyo, 2010: 105-110). Criminal procedure law is closely linked to their criminal law, and therefore is a set of rules that includes how the ruling government agencies namely the police, the prosecution, and the court must act in order to achieve the goal of the state to conduct criminal law (Prodjodikoro, 1983).

Criminal procedure law has a goal to seek, and get, or at least closer to the material truth, the complete truth is full of a criminal case in an honest and appropriate in order to find whether proven that a crime has been committed and whether the person charged to blame (Hamzah, 2008: 7-8). To be able to do the investigation, prosecution and examination before the court of the Anti-Money Laundering Act not required to first prove the crime of origin. The tools of proof for laundering money are as follows:

- 1) Evidence as referred to in the Code of Criminal Procedure; and
- 2) Other evidence in the form of information uttered, sent, received, or stored electronically by means of an optical or similar tool optics and documents.

There are three (3) understanding, namely:

- 1) In Chapter I General Provisions Article 1 of Law No. 25 2003 is act of placing, transferring, disbursing, spending, donating, entrusting, brought out of the country, exchange, or other actions.
- 2) On Assets known or reasonably suspected constitute Proceeds of crime.
- 3) With the intent to conceal or disguise the origin Assets that proposal seems to be wealth legitimate, while understanding Wealth according to Article 1 paragraph 4 Law No. 25 of 2003, is all objects movable or immovable, either tangible or not intangibles.

In connection with the collected evidence, then the reversed burden of proof. Reverse authentication described in Act No. 8 of 2010 on the prevention and eradication of criminal offenses of money laundering, set the details on the reverse authentication while still in the process of investigation or has been entered into the court. Article 72 paragraph (1) reads, that for the purpose of examination in the case of money laundering, investigators, prosecutors or judges the authority to request the complainant to provide information in writing about the wealth of the people who reported to the Reporting and Financial Transaction Analysis Center (INTRAC) to the investigator, the suspect or the accused.

Paragraph (2) states, in asking for such information, the investigator, public prosecutor or the judge did not apply the provisions of the legislation governing bank

secrecy and confidentiality of other financial transactions. In Article 77 of the same Act are described, for the purpose of examination in court, the defendant must demonstrate that wealth is not the proceeds of crime. Any person who intentionally:

- 1) Placing Assets should be known or reasonably suspected conduct is the result of offenses within Financial Service Provider, either on its own behalf or on the name of the other party.
- 2) Transfer Assets known or reasonably suspected criminal offense is the result of a Provider Other financial services, both on behalf of itself and on the name of the other party.
- 3) Pay or spend Assets known or reasonably suspected to be proceeds of criminal, acts on behalf of itself and on the name of the other party.
- 4) Grant or donate Assets known or reasonably suspected to be proceeds of criminal, either on its own behalf or on behalf of another party.
- 5) Entrust Assets known or reasonably suspected to be proceeds of crime, either on behalf itself and on behalf of other parties.
- 6) Bringing out the land assets that are learned or reasonably suspected to be proceeds of crime.
- 7) Redeeming or other acts on Assets known or reasonably suspected to be proceeds of criminal currency or other securities ([Husein, 2007: 45](#))

For the purpose of concealing or disguising the origins proposal Assets knew, or reasonably suspected is proceeds of crime, shall be punished for money laundering with a term of imprisonment of five (5) years and a maximum of 15 (Fifteen) years and a fine of at least Rp. 100,000,000.00 (hundred million) and at most Rp. 15,000,000,000.00 (fifteen billion rupiah).

It is also emphasized that every person who receives or have: a. Placement, b. Money Transfer Proof, c. Payment, d. Grant, e. Donation, f. Deposit, g. Exchange Assets known or reasonably suspected is the result of a criminal offense, shall be punished with imprisonment 5 (five) years and a maximum of 15 (fifteen) years and a fine at least Rp. 100,000,000.00 (one hundred million rupiah) and at most Rp. 15,000,000,000.00 (fifteen billion rupiah).

B. The Money Laundry Characteristic

Look to limit the amount of wealth can categorized as a result of illicit money, which classified as AML is above 500 million, sourced from income activities as defined in the AML Law, of course, this crime committed by people who has a high social level, smart people and people already have the capital ([Sjahputra, 2006: 35](#))

Since the result of the theft of a chicken, even buffalo was not signed in this category, the criminal is commonly known as the villain tie (white collar crime), The term was popularized by Edwin H. Sutherland then followed by Hazel Coral. According to Hazell Coral (1992) as cited by Hakristuti Hakrisnowo (2001), there are several characteristics that generally attached to the crime White Collar Crime, as follows:

- 1) Invisible (low visibility)
- 2) Very complex (complexity)
- 3) The vagueness of criminal responsibility (diffusion of responsibility)
- 4) Obscurity victim (diffusion of Victims)
- 5) Legal rules are not clear (bias and unclear criminal law)
- 6) Difficult to be detected and prosecuted (weak detection and prosecution)

Although AML is only one of the forms white collar crime, but the above mentioned, characteristics are also attached to the AML. Thus, regardless of the seriousness of law enforcement officers accompanied with the appropriate arrangements, surely this criminal act can be eradicated.

With characteristic in the formula above, shows that both of the stages of action, sophisticated instruments and well-organized organization of the perpetrators, as well as the modus operandi diversity, it is difficult to detect and trap the perpetrators to be brought to court (Hamzah, 2001: 17). Not to mention the level of high socio-economic actors easy to mock the law enforcement officers who until now This integrity is questionable. There are three (3) stages in money laundering, namely:

1) Placement

This phase move illicit money from sources where the money is obtained to prevent his footsteps, or more simple so that the source of illicit funds is not known by the parties law enforcer. The most common method of "Placement" This is what is referred to as "Smurfing". Through "Smurfing", then the need to report cash transactions cash corresponding legislation applicable to deceived or avoided.

2) Layering or coatings

Always there is a relationship between "placement "with "Layering" namely that each procedure "Placement" which means changing physical location or unlawful nature of that money is one of the forms "Layering". Strategy "Layering" in general include, change cash into assets physical, such as buying a vehicle motorized, jewelry items of gold, or stones gem expensive or "Real estate" etc.

3) Integration or incorporation

Integrating funds by way of legitimacy to the process normal economy, this is

done by means of conveying false report concerning a loan of money, everyone act in this illicit money laundering process allows the king of this stolen money using a large fund, in order to maintain the scope of their crimes, or to continue to proceed in the world of crime particularly concerning narcotics or corrupt officials. To deal with the ways used by criminals with their servants through various transactions obviously in order to justify their money in large numbers, presumably here are a few policies that must be adopted by government, if the government and the policy makers wanted dirty practices thwart and eradicate illicit money laundering, among other things: to fine-tune all settings secrecy of the bank, forming, and arrangements regarding obligations reporting both personal and corporate financial and oversight all transactions in certain amounts. ([Prodjodikoro 2001: 54](#))

C. Handling Money Laundering and Its Problem on Procedural Criminal Law

Money Laundering Act Relating to Public Criminal Article 30 of Law No. 25 of 2003 specifies that investigation, prosecution, and examination before the court the offenses referred to in the enactment. This provision done under the provisions of the Criminal Procedure Criminal, unless otherwise provided in this Act. Meaning the formulation of this provision is the Criminal Procedure Code The current (Act No. 8 of 1981 on Code of Criminal Procedure) is rules/regulations excluded in this legislation is a special rule. In fact, under this law are also no rules / regulations Specialty of the criminal law provisions are generally set in The Code of Penal (Penal Code). Handling money laundering as well as with other offenses which are generally handled prosecutor starting with the receipt of Notice of Commencement of Investigation (SPDP) based on provisions of Article 110 paragraph (1) of Law No. 8 of 1981 on Criminal Proceedings.

Furthermore, walk as the procedural accordance with the provisions in the Criminal Code. Just keep in mind that money laundering is not stand alone because the assets were placed, transferred, or transferred by way of integration to derived from the crime, means already there are other crimes that preceded it (predicate crime). case This we know from the formulation of Article 2 of the Assets origin or derived from such offenses (Article 2 (1) letter a - y) is an Proceeds of crime ([Marpaung 2001: 52](#)).

The provisions contained in Article 2 (1) of Law No. 25 In 2003 proposed that the result of the Crime is treasure the wealth derived from the crime:

- 1) Corruption
- 2) Bribery
- 3) And so on until the letter y, namely Crime Others were threatened with imprisonment of 4 (four) years or more.

In the same context, with calls of corruption, we all know that corruption included in this type of criminal offense special. AGO has the authority conducting an investigation corruption that has been running. Thus, if there are assets that are obtained from corruption is the result of corruption, Prosecutor to investigate the Money Laundering (AML).

Crime of Bribery in the money laundering case raised some problems. Do the crime of bribery here is "*Bribery*" as the qualification of corruption as defined in Article 5, paragraph (1) and (2), Article 6, paragraph (1) and (2), Article 11, Article 12 letters a, b, c, d, and Section 12B. Law Number 20 Year 2001 on the Amendment of Act No. 31 of 1999 on Combating Corruption ([Pardede, 2000: 55](#)). If it was clarified wealth treasure of Bribery as qualifications such corruption cases above clauses already certainly the prosecutor can conduct an investigation.

As is the case with numerous laws law governing criminal acts spread out The Criminal Code, then the arrangement of money laundering as well impose special rules, among others:

- 1) Center for Financial Transaction Reporting and is as an independent agency to analyze the criminal act money laundering, Article 18 paragraph (2).
- 2) Financial Service Providers (FSPs), officers and employees which have an obligation to report financial transactions cannot be prosecuted both civil and criminal Article 13, Article 15 and Article 43.
- 3) Blocking treasure wealth is the result of acts criminal by the bank on the orders of the investigator, the public prosecutor, Judges, Article 32 paragraph (1).
- 4) of the Act governing bank secrecy and Other financial transaction confidentiality does not apply in case examination of Money Laundering Act, Article 33 paragraph (2).
- 5) Reverse burden of proof to the defendant, Article 35
- 6) Examination absentia (in absentia), Article 36
- 7) Assets defendants who had been seized and the defendant then dies before the verdict, can seized for the state, Article 37
- 8) The obligation of secrecy reporter's identity to investigators, public prosecutor or judge, Article 29 and Article 41.

- 9) The threat of imprisonment and fines adheres to the principle of minimum, Article 3, Article 6, Article 8, Article 9, Article 10.
- 10) To attempt, abetment and conspiracy, Money Laundering offense shall be punished the same as which has been completed, Article 3 (2)
- 11) The Corporation can be punished, Article 4, Article 5
- 12) The defendants who cannot afford to pay a fine, to be replaced with a maximum imprisonment of 3 (three) years, Article 11 (Siahaan, 2008: 41).

4 CONCLUSION

This paper concluded that Money Laundry Crime is crime in the area the economy is clearly a part of a criminal offense corruption, the crime of bribery. Where the results of his assets, is all moving objects or not moving, good both tangible and intangible. (Article 1 paragraph 4 of Law Number 25 of 2003). Stages in the crime of money laundry include, placement or storage phase, layering or coating and integration or merger. After exposing the descriptions above as a whole then as the cover of this paper argued that in Act No. 8 of 2010 explained that the Money Laundering not only threaten economic stability and integrity of the financial system, but also can harm the joints society. In the beginning to set on the AML is made of Law No. 15 Year 2002 on Money Laundering. He made this law because, the Financial Action Task Force on Money Laundering (FATF) has put Indonesia on the list of Non-Cooperative Countries and Territories (NCCT's) because in Indonesia there is no provision that puts Money Laundering as a follow pidana. Dalam Criminal Proceedings Act Laundering money were collected evidence evidence as referred to in the Code of Criminal Procedure and evidence another form of information uttered, sent, received, or stored electronically by means of an optical or similar tool optics and documents. Then do the reverse authentication where the defendant is obliged to prove that their wealth is not the proceeds of crime.

5 DECLARATION OF CONFLICTION INTERESTS

Authors declare that there is no conflicting interest in this research and publication.

6 FUNDING INFORMATION

None

7 ACKNOWLEDGEMNT

This paper is basically developed from the student assignment paper on legal English, with additional information, data, and some refinement. I would like to express thankfulness to Mr Ridwan Arifin as my supervisor and co-author of this paper who has been enlightened this paper.

8 REFERENCES

- Ali, C. (2005). *Badan Hukum*. Bandung: Alumni.
- Ardiansyah, R., Rifa'i, E., & Rosidah, N. (2021). Law Enforcement towards Money Laundering Prepertrators Reviewed From the Presumption of Innocence. *Corruptio*, 2(1), 23-32.
- Arifin, R. (2014). Combating Corruption under ASEAN Cooperation: The Emerging Issues. *POLITICAL AND SECURITY ISSUES IN ASEAN*, 25.
- Arifin, R. (2018). Law Enforcement in Banking Criminal Act Involving Insiders. *Jambe Law Journal*, 1(1), 55-90.
- Arifin, R., & Choirinnisa, S. A. (2019). Pertanggungjawaban Korporasi dalam Tindak Pidana Pencucian Uang dalam Prinsip Hukum Pidana Indonesia (Corporate Responsibility on Money Laundering Crimes on Indonesian Criminal Law Principle). *Jurnal Mercatoria*, 12(1), 43-53.
- Arifin, R., Rodiyah, R., & Puspita, F. (2019). A Comparative Analysis of Indonesia's KPK and Hong Kong ICAC in Eradicating Corruption. *Jambe Law Journal*, 2(2), 163-179.
- Arifin, R., Utari, I. S., & Subondo, H. (2017). Upaya Pengembalian Aset Korupsi Yang Berada Di Luar Negeri (Asset Recovery) Dalam Penegakan Hukum Pemberantasan Korupsi Di Indonesia. *IJCLS (Indonesian Journal of Criminal Law Studies)*, 1(1), 105-137.
- Arsyad, A. (2014). Analisis Yuridis Penegakan Hukum Tindak Pidana Pencucian Uang. *Jurnal Ilmu Hukum Jambi*, 5(2), 38-49.
- Atmasasmita, R. (2014). "Asset Recovery dan Actual Assistance in Criminal Matters", *Paper*, presented on Pelatihan Hukum Pidana dan Kriminologi, MAHUPIKI and Faculty of Law UGM Yogyakarta, 23-27 February 2014.
- Ayumiati, A. (2017). Tindak Pidana Pencucian Uang (Money Laundering) dan Strategi Pemberantasan. *LEGITIMASI: Jurnal Hukum Pidana dan Politik Hukum*, 1(2).
- Dzulkifli Umar Usman Handoyo, D. U. U. (2010). *Kamus Hukum*. Jakarta: Quantum Media Press.
- Eleanora, F. N. (2015). Tindak Pidana Pencucian Uang. *Jurnal Ilmu Hukum*, 6(21).
- Garnasih, Y. (2006). Anti Pencucian Uang di Indonesia dan Kelemahan Dalam Implementasinya. *Jurnal Legislasi Indonesia Depkumham RI*, 3(4).
- Hamzah, A. (2008). *Hukum Acara Pidana Indonesia*. Jakarta: Sinar Grafika.

- Hariej, E. O. S. (2014). "Beberapa Catatan Kritis Terhadap Undang-Undang Nomor 8 Tahun 2010 Terhadap Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang", *Paper*, presented on Workshop Pemulihan Aset Tindak Pidana, MAHUPIKI Pusat, 28-29 August 2014.
- Hussein, Y. (2008). *Negeri Sang Pencuci Uang*. Jakarta: Pustaka Juanda Tigalima.
- Marpaung, L. (2001). *Pencegahan dan Pemberantasan Tindak Pidana Korupsi*. Jakarta: Djambatan.
- Muchsan, M. (1985). *Hukum Tata Pemerintahan*. Yogyakarta: Liberty.
- Muladi, D. P. (2010). *Pertanggungjawaban Pidana Korporasi*. Jakarta: Prenada Media Group.
- Prodjodikoro, W. (1983). *Hukum Acara Pidana di Indonesia*. Bandung: Sumur Bandung.
- Sholihin, B. (2008). Supremasi Hukum Pidana di Indonesia. *Unisia*, 31(69), 262-272.
- Sjahputra, I. (2006). *Pencucian Uang (Suatu Pengantar)*. Bandung: Harvarindo.
- Sutedi, A. (2008). *Tindak Pidana Pencucian Uang*. Jakarta: PT. Citra Aditya Bakti.
- Syahdeini, S. R., & Safrizar, N. (2004). *Seluk Beluk Tindak Pidana Pencucian Uang dan Pembiayaan Terorisme*. Jakarta: Pustaka Utama Grafiti.
- Utari, I. S., & Arifin, R. (2019). Law Enforcement and Legal Reform in Indonesia and Global Context: How the Law Responds to Community Development?. *Journal of Law and Legal Reform*, 1(1), 1-4.

ABOUT AUTHOR(S)

Annas Firdaus is an undergraduate student at Faculty of Law Universitas Negeri Semarang Indonesia.

Ridwan Arifin SH LLM., is a Lecturer at Department of Criminal Law, Universitas Negeri Semarang. His research interest are concerning criminal law issues, public international, and human rights law. Beside as a Lecturer, he also serving as Research at some research studies, such as: Southeast Asian Studies Center, Center for Anti Radicalism and Terrorism, Anti-Corruption Studies Center, Human Rights and Advocacy Center, and Legal Aid Center.