

PRESS RELEASE

OJK RELEASES LICENSED/REGISTERED DIGITAL FINANCIAL ASSETS AND CRYPTO ASSETS TRADING OPERATORS WHITELIST

Jakarta, 19 December 2025. Indonesia Financial Services Authority (OJK) released Licensed/Registered Digital Financial Assets and Crypto Assets Trading Operators (“PAKD”) and Digital Financial Assets Prospective Traders (“CPAKD”) Whitelist (previously referred as Crypto Asset Prospective Traders/CPFAK under Bappebti), as a consumer protection and digital financial assets/crypto assets integrity enforcement measures in Indonesia.

The whitelist includes all entities and application/platforms that have obtained the license and/or acknowledgement by OJK as an official reference for the public in ensuring the legality of providers of digital financial assets and crypto assets transaction.

The PAKD and CPAKD Whitelist issuance refers to:

1. Law Number 4 of 2023 on the Development and Strengthening of the Financial Sector (P2SK Law), particularly:
 - a. Article 218 – “FSTI Operators shall fulfil the licensing provision, stipulated by Bank Indonesia or Indonesia Financial Services Authority in accordance with their respective authorities.”
 - b. Article 304 – “Every Individuals who have violated the licensing provisions in Article 218 will be indicted with jailtime minimum of 5 (five) years and maximum of 10 (ten) years and sanction fee of minimum Rp1,000,000,000.00 (one billion rupiah) and maximum of Rp1,000,000,000,000.00 (one trillion rupiah).”
2. Implementation provision on digital financial assets/crypto assets trading and the transitional provisions from Bappebti to OJK.

With the issuance of this Whitelist, OJK encourages the public to:

1. Conduct digital financial assets/crypto assets transactions exclusively through the PAKD and CPAKD listed in the Whitelist using their apps, system, website, or other official channels.
2. Avoid using apps, websites, or other channels not listed in the Whitelist, as the entity/channel are not licensed and are not under OJK’s supervision, thereby posing risks to the public.
3. Always verify the entity’s name, application title, and website address with the Whitelist published by OJK, and avoid unofficial links, typosquatting domains, as well as social media and group chat promotions with no exact origins and sources. Public should be alert on activities under the guise of crypto assets education, literacy, seminar, or community that promotes apps/platforms unlisted in the Whitelist or unlicensed PAKD products.

It should be noted that each digital financial assets/crypto assets trading services must comply with the prevailing licensing/acknowledgement provisions. The Whitelist is expected to become a main reference, where parties not listed in the Whitelist are automatically categorized as unlicensed/unsupervised entities by OJK.

Additionally, OJK will continue to coordinate with related institutions, including law enforcement and other ministries/institutions to take actions against all parties that engages in digital financial assets/crypto assets without license in accordance with Article 304 of P2SK Law.

People are encouraged to always pay attention to the Legality and Logical (2L) aspects when choosing digital financial assets/crypto assets products and services. The entities, products/services, and platforms should be **legally** acknowledged and/or licensed by OJK and/or other related authorities and must be listed in the Whitelist. The profits or returns offered should be within a **logical** (reasonable) amount. People should stay alert when offered with unreasonably high profits or returns, as it may be a scam or illegal schemes.

OJK encourages everyone, the public and the stakeholders, to support a healthy, integrous digital financial assets/crypto assets ecosystem development that revolves around consumer protection, and engaging in legal transaction, as well as actively reporting suspicious activities or indication of illegal activities that may be detrimental to the community.

Please report any suspicious information or offer on investment and online loan offers with unreasonably high profit/return/interest to the Illegal Financial Activities Eradication Task Force Satgas PASTI on sipasti.ojk.go.id or dial 157 or WhatsApp (+6281157157157), or email: satgaspasti@ojk.go.id.

The Licensed/Registered Digital Financial Assets and Crypto Assets Trading Operators (“PAKD”) and Digital Financial Assets Prospective Traders (“CPAKD”) in this Press Release will be periodically updated on OJK’s official channels.

Head of the Literacy, Financial Inclusion and Communication Department – M. Ismail Riyadi;
Tel. (021) 29600000; E-mail: humas@ojk.go.id