ABSTRACT

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One of these technological developments is the existence of the Internet media. Through the internet, we can create a way that can facilitate the payment systems in a transaction on line. Online transaction processing is basically not much different from ordinary buying and selling transaction process in the real world. In the transaction on line using a contract of sale is called an electronic contract. Electronic contract is a contract that contains the promise or agreement and the consequences of violations of these regulations. Thus in an online transaction must meet the legal requirements of an agreement as provided in Article 1320 Burgerlijk Wetboek. The growth of information technology also affect service developments banking services, one of which is on-line transaction services through an intermediary or third party on Thread facilitated through a Joint Account Forums Kaskus.us. This is in accordance with banking operations. Problems arise when talking about the interests of the parties who each have rights and obligations that must be considered in the implementation of the agreement. Settings on the rights and obligations of consumers and business actors in conducting transactions on line. Besides having the rights and duties, business operators and consumers must also have a responsibility in the implementation of the contract that each party has the objective to be able to avoid things that are detrimental to either party.

To answer the above problems, this research is conducted with a normative juridical approach, which is done by specification of the descriptive analytical research. Searching data in the form of legal materials both primary, secondary, and tertiary needs. Done through library and field study were processed and analyzed by juridical qualitative.

From processing and analysis of legal materials, found the conclusion that the transactions on line by using the Joint Account is a banking activity is conducted through an intermediary or a third party to help safety and convenience of online transactions by bank to meet the banking operations as contained in Article 6 Undang-Undang Number 10 Year 1998 About the Amendment to Act No. 7 of 1992 on Banking and must meet the legal requirements of an agreement as provided in Article 1320 Burgerlijk Wetboek. While the efforts of consumer protection in electronic transactions in accordance with Undang-Undang No. 8 Year 1999 on Consumer Protection provided for in Article 1 number 3 which gives the same position between entrepreneurs and consumers, as well as attention to consumer rights, as well as the parties must be considered in the implementation agreement as provided for in Article 4, 5, 6 and 7 of Undang-Undang Number 8 Year 1999 on Consumer Protection.