LEGAL PROTECTION AGAINST USERS OF CONSUMER BANKING TRANSACTIONS THROUGH ELECTRONIC DATA CAPTURE (EDC), GENERAL PACKET RADIO SERVICES (GPRS) ANCHORED BY UNDANG-UNDANG *NUMBER 11 YEAR 2008 ABOUT INFORMATION AND JUNCTO ELECTRONIC TRANSACTIONS JUNCTO* UNDANG-UNDANG *NUMBER 8 YEAR 1999 ABOUT CONSUMER PROTECTION*

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Abstract

The presence of banks in public life today, has an important role because banking institutions particularly commercial banks is the essence of the financial system of each country, especially in formulating and implementing monetary policy, regulating and maintaining the smoothness of the payment system and regulate and supervise banks. In connection with pembayaraan system, currently in line with the development of information technology there is a payment processing service that is done through either an electronic system provided by the Bank and non Bank. This service aims to facilitate the company accepts payment by using the connection between the payee by the bank or a non-bank (Collecting Agents) in realtime. One of the electronic payment service conducted by the Bank is the Electronic Data Capture (EDC).

The research method used by the author in preparing this thesis is descriptive analysis method approach in the writing of normative Juridical approach and the resulting data analyzed by juridical qualitative.

Based on the research, then drawn the conclusion that the payment transactions electronically via Electronic Data Capture (EDC) GPRS, the bank can be used as the channeling of funds from consumers to business actors. While the Provider only as service providers GPRS access. Thus, the parties have rights and obligations that must be considered in the implementation of the agreement as provided for in Article 4, 5, 6 and 7 of Undang-Undang *Number 8 Year 1999 about Consumer Protection. Furthermore, the electronic transaction must meet the legal conditions of the agreement as provided in Article 1320 Burgerlijk Wetboek. As for the business must pay attention to safety and reliability and responsibility in the operation of electronic systems and to the operation of electronic systems, as appropriate, as provided for in Article 15 of* Undang-Undang *Number 11 Year 2008 about Information and Electronic Transactions.*