

UNIVERSITAS INTERNASIONAL BATAM

*Faculty of Law
Department of Law
Odd Semester 2019/2020*

A REVIEW ON PAYMENT POINT ONLINE BANK (PPOB) TRANSACTIONS BETWEEN JAYASTAR COMPANY AND CONSUMERS

Wenny Vionita Wijaya

NPM: 1651042

ABSTRACT

Jayastar Company is an individual company that was founded by Ani Suni on May 21st, 2011. The company is engaged in the Payment Point Online Bank (PPOB) business. The implementation of this practical work report has the aim to provide output to the company or provide solutions to problems that arise in the company, which can then be implemented by the company in the future. So, it can increase the number of consumers or provide opinions to the company.

The problem that occurs in the Jayastar Company is consumers feel worried when they want to entrust their funds to the company because there is no written evidence for consumers. When companies experience problems with the system, usually the solution offered is to entrust their funds to the company. When the system has run, the company will process the transaction and notify the consumers that the transaction has been done via SMS or Whatsapp. If left unchecked, there will certainly be fraud or loss between the company and consumers as well as a decrease in the number of consumers in the company.

Project output produced by the author to the Jayastar Company is in the form of a deposit fund between the company and the consumer. With the fund deposit form, of course, it will provide benefits and positive impacts for the company in conducting its business so as to provide legal certainty and legal protection and prevent disputes between the company and consumers.

Keywords: Jayastar Company, PPOB, Fund Deposit, Form