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Assuring the Sellers Legal Security When Accepting Payments from Joint Accounts Online

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***Abstract:** As technology has improved, it has become easier to share information and less restricted. Anyone, anywhere, can talk to someone with different hobbies in a one-way or two-way exchange. In this age of globalization, changes in technology have made it easier for people to do things like E-Commerce. A "joint account" is a third-party service that allows people to share money online in a safe and friendly way. This is one of the many ways to pay for e-commerce, which is online shopping. This study will look at the legal protections that buyers have when they use joint accounts to do business online. If a seller who is also a joint account user breaks a contract during an online transaction, the law may support the seller.*
***Keywords:** Legal Security, Payments, Joint Accounts, Online, Technology, Service, E-Commerce*

I. INTRODUCTION

The education movement that swept across Europe in the Middle Ages and led to new lines of study could be seen as an early form of globalization. This shows that globalization has been going on for a while. Most of the time, the word "globalization" is used to talk about the business. This part of "globalization" is related to communication because it focuses on getting all of the world's money systems to work together. Because political and economic forces work together, it is clear that globalization is a complicated process. Globalization has brought about new international forces and structures that have a big effect on everyday life, especially in poor countries.

Its progress and use have made important advances to the improvement of society, technology, and social well-being. Anyone, anywhere, can talk to someone with different hobbies in a one-way or two-way exchange. Right now, you can't ignore how far information and communication tools have come as a part of globalization. This means that things will change no matter how much information gets better. A lot of people and businesses use the internet to do their day-to-day work, which often includes some kind of business.

When you think about how information and communication tools have changed over time, it's hard to ignore how important the Internet is as a way to share and get information electronically. It has many useful uses, such as using the internet for study and news, e-mail for personal and business communication, social media for group contact, and workplace networking. "E-commerce" is short for "electronic commerce," which is any business that is done online or through other computer ways. E-commerce, or electronic trade, is a modern thing that has come about because technology has improved and the Internet has grown.

E-commerce, which is the buying and selling of things and services over the Internet, shows that online deals are possible. E-commerce, which is buying and selling things over the Internet, gives people more time to do other things. When you do business online instead of in person, there are pros and cons for both buyers and sellers. "E-commerce" is the process of doing business online instead of using cash or money. It talks about a wide range of tools, techniques, and ways to run a business. You could reach this goal in a number of ways, including by sending emails. You could also reach this goal by using the Internet and social networking sites like Twitter, Instagram, and Facebook. Electronic transactions (often called "e-banking"), like phone banking, internet banking, and ATM transactions, are sometimes needed in everyday situations that require technology.

Both buyers and sellers love how easy it is to do business online. This could save sellers money and time, and it could also make it easier for them to promote their things. In the context of electronic transactions, legal links are made by mixing data from an automated technical device with the system's base network. A digital market, where buyers and sellers can do business and use all of the sales-related features of the site. That is to say, both advertising and business use the same tried-and-true way. In Indonesia, you could find online shops like Lazada, Shopee, Buka Lapak, and Tokopedia. On buying and selling websites like this one, the cost of running each transaction is less than what it would cost to rent a traditional spot.

After the client pays by sending the amount stated to the vendor, the vendor will send the things purchased. You can use this way to pay. On the other hand, there is a high chance of scam with direct money transfers because this method is so easy to use. Buyers

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who use the transfer method must stay alert and on task the whole time. You can pay for online items in many ways, like with a credit card, a debit card, or even an account-to-account payment. We could pay the bill with a joint bank account or choose Cash on Delivery (COD). The COD method, which stands for "cash on delivery," is used a lot in the world of e-commerce. The buyer can pay in cash when the item is brought to the chosen place or when the buyer takes actual ownership of the item. But both the buyer and the seller must be in an area where they can be reached for the money system to work.

The Joint Account, on the other hand, is a digital payment method that lets two or more people set up a safe and easy way to share money. This is done with the help of separate joint account providers. When making purchases or payments on a website, a joint account may give you more peace of mind because it uses the resources of a known third party (the providers of joint account services). In a buy-sell agreement, a shared account can act as a neutral third party who doesn't favor either of the two sides.

Article 1/6 of Law No. 19 of 2016 on Amendments to Law No. 11 of 2008 on Information and Electronic Transactions says, "Electronic System Operation is the use of Electronic System by State Administrators, persons, business entities, and/or society." Using a joint account to complete an electronic transaction can be a hassle if a vendor makes a mistake that could hurt the parties to a sale and purchase agreement. Both sides also don't talk to each other enough. Due to the way sales work, exchanging information is an important part of doing business online. However, this can't replace meeting with a customer in person. Another problem could be that the store is keeping the money from the sale and is also in charge of the shared account.

II. RESULTS AND DISCUSSION

"Legal protection" refers to the ways that rules and other forms of law protect people from people who break them. "Legal protection" could also be read as "protection from legal problems." Satjipto Rahardjo says that the goal of the law is to protect the Human Rights (HAM) of those who have been mistreated, and that this security is given to the whole community so that everyone can use their full legal rights. Information tools are being used more and more in business, which will make them more efficient. Almost all foreign business is done online or through other digital means these days. E-commerce, also called "electronic commerce," is when business is done over the Internet. This is just one way that the business works. In 2016, Law Number 19 of 2016 on Amendments to Law Number 11 of 2008 on Electronic Information and deals was passed. This law was made to be ready for future technological developments and the use of these technologies, especially in business deals.

The government of Indonesia needs to support the growth of IT by building legal structures and making laws that make sure IT is used in a way that keeps it from being abused and respects the religious and cultural values of the Indonesian people. But the government also needs to think about when and how business disputes are likely to be solved. So, the rules as they are now must allow for the addition of new measures to deal with arbitration, bargaining, mediation, and settlement, which are all different ways to settle a disagreement.

To stay competitive in the current reform sector, the company must change its internal core structure by making an e-business plan. The internet has made people more confident in how important technology is to a company's financial goals by changing and improving business processes, especially through the use of e-commerce. This is true even though the industry is still young, still changing, and still full of surprises. E-commerce's main benefit is that it lets customers do business with less effort and time away from their homes or places of work. This saves online businesses money on extra costs.

Electronic documents have electronic information; an analog, digital, electromagnetic, optical, or similar shape; the ability to see, display, and/or hear the document through a computer or other electronic system, including but not limited to writing, sounds, pictures, maps, photos, or similar media; letters, signs, numbers, codes, access, symbol, or perforation; meaning or tamperability; and the ability to have meaning or tamperability. There are a lot of different kinds of deals that go into buying and selling tech gadgets. Not only business owners and customers can make these kinds of deals, but the following groups can also do so.

B2B contacts or deals are things that companies do with each other. Both the buyer and the seller are businesses, not individual people. Most of these deals can happen because the people involved already know each other and have done business together before, so it makes sense for them to do it again.

When a company does business with a customer, they are "doing business with them." Consumers and the public are told about the deal and how it works, and then they take the initiative to finish it. Manufacturers need to be willing to listen to feedback from customers, which is often given over the internet because so many people use it. "Customer-to-customer" refers to the exchange of goods and services between end users who do not work for the same business.

Customer-to-business refers to any contact between a customer and a business. customers to the government, especially when private people and the government trade money. Anyone, anywhere in the world, including people, companies, and even

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governments, can be a party to an internet exchange. For buying and selling to be legal, both parties must be polite and meet all the other requirements needed to take part in a complicated legal case.

The main source of the relationship is the understanding between the two sides. Most of the time, an engagement starts with a contract, but law and other things can also play a role. So, the Act is the result of another deal, which itself was the result of an earlier agreement.

In a normal deal between a buyer and a seller, only the buyer and the seller are involved. This is because two people are usually involved in a deal. Because the formal connection is based on a contract, the seller has rights and responsibilities and the buyer has responsibilities. Article 40, section 2 of Law No. 11 of 2008 on Electronic Information and Transactions explains the type of legal security. According to the protection, "the government protects the public interest from all forms of disruption caused by the misuse of electronic information and electronic transactions that disrupt public order through regulatory provisions and legislation."

In other words, the seller is legally responsible for giving the buyer the goods or services in an insider's sale and purchase deal. Pay based on what you and your users or buyers agreed to. This means that a party has broken a promise, which is also called "default" if it doesn't do what it said it would do.

Depending on how complicated the deal is, there may also be direct or secondary involvement from third parties. From looking for a product to buying it and paying for it, the whole buying and selling process takes place online. Buhiyanto lists the Seller (seller), who is the person who makes or sells the product or service being bought, as one of the people involved in online buying and selling. As the buyer (customer), you can be a person or a business. People or businesses can buy things on the Internet. When a customer buys something online, it's very important to pay close attention to how they pay, whether it's with a credit card or cash. Taking note of this is important because it will help you remember how to pay.

The word "acquirer" can be used in place of "payment intermediary." The money middleman sits between the holder and the author, and the collection intermediary sits between the seller and the publisher. When a seller sends a statement to an issuer, a collection agent takes care of getting the money on behalf of the issuer.

In Indonesia, credit cards can be given out by a number of different types of businesses, such as regular banks and financial firms that are not banks. Card International must first give a bank a license before it can give out credit cards like Master and Visa. Certification Authorities are independent third parties that can give certificates to companies, credit card companies, and other Certification Authorities. A certifying Authority can give approval to merchants, credit card companies, and other certifying bodies.

But the buyers, dealers, and third-party shared accounts are all involved in a close way. A marketplace is a place where buyers and sellers can meet, and it also keeps an eye out for things like fraud that break the rules about how these kinds of deals should work. If both the buyer and the seller have accounts in more than one online store, then the deal involves at least three (3) people.

When using a shared account in an online marketplace, there are three different legal ties at play: between the seller and the customer, between the seller and the shared account, and between the seller and the marketplace itself. From a legal point of view, the contact between a seller and a buyer affects both the seller's rights and responsibilities as a business person and the buyer's rights and responsibilities as a customer. The law ties together a vendor's client rights and responsibilities and a shared account's business rights and responsibilities. Due to the formal relationship between the buyer and the joint account, the buyer has certain rights and responsibilities as a business player, while the joint account has certain rights and responsibilities as a customer. For shared account services to be used to protect the security of the parties' transactions, there must have been a number of legal events or deals.

If a side breaks a deal or doesn't do what they agreed to, there may be legal consequences. A promise could be something that has been done or something that needs to be done to keep a deal.

The service provider's joint account is used to hold seller funds on Shopee. This is an example of how a joint account is used in internet trade. The highest amount of time that can be kept has passed. Money is often kept in joint accounts, which can only be used for a maximum of 24 hours for regular buyers and 7 days for Shopee mall vendors. The money is being held so that the buyer can make a claim with Shopee if the things he got weren't what he bought or if there were problems with them that weren't obvious. Shopee will send an email to the seller to tell them to be careful. When the customer opens the e-mail from Shopee and clicks the "Order Has Been Received" button, the order has been received if the item was the right size and didn't have any hidden flaws. If the buyer doesn't say "Order Has Been Received" within 1x24 hours, the seller will get the money from the shared account.

One of the markets, on the other hand, has recently shocked the internet by saying that sellers have been arrested for staying on the site longer than they were supposed to. When the money finally lands in a shared account, the vendor can't do a capital exchange, which usually involves cash that the vendor can use to shop again. When two people agree on a price for a product, the buyer gives the seller an order.

Next, the buyers put money into a shared account that the seller has set up. The fact that there is a shared account shows that the customer has paid the seller, so the seller has to ship the goods on time or pay a penalty. At last, the seller uses Shopee to get the goods ordered by the customer to them quickly. The buyer received the item in good condition, and the buyer.

After waiting for about six hours and not seeing the money in his account, the seller contacted Shopee's customer service to let them know what was going on. The seller took too long to respond to a request from customer service, but the problem is almost fixed now. Shopee had three (3) days to send the money to the seller, but it hasn't done so yet.

The seller must now file an official report with Indonesia's Ministry of Trade. The Ministry of Trade of the Republic of Indonesia will follow up by calling the market or asking about its process. In this case, the vendor must first contact the online platform to file a report. If the vendor does not get an answer within three days or if the problem is not fixed, the vendor must then contact the Ministry of Commerce.

Article 72, line 1, of Government Regulation Number 80 of 2019 on Trade Through the Electronic System says, "If PMSE disputes arise, the parties may use the court or other dispute resolution mechanisms." Article 72(2) says that "PMSE dispute resolution as described in paragraph (1) can be done electronically (online dispute resolution) in accordance with applicable laws and regulations."

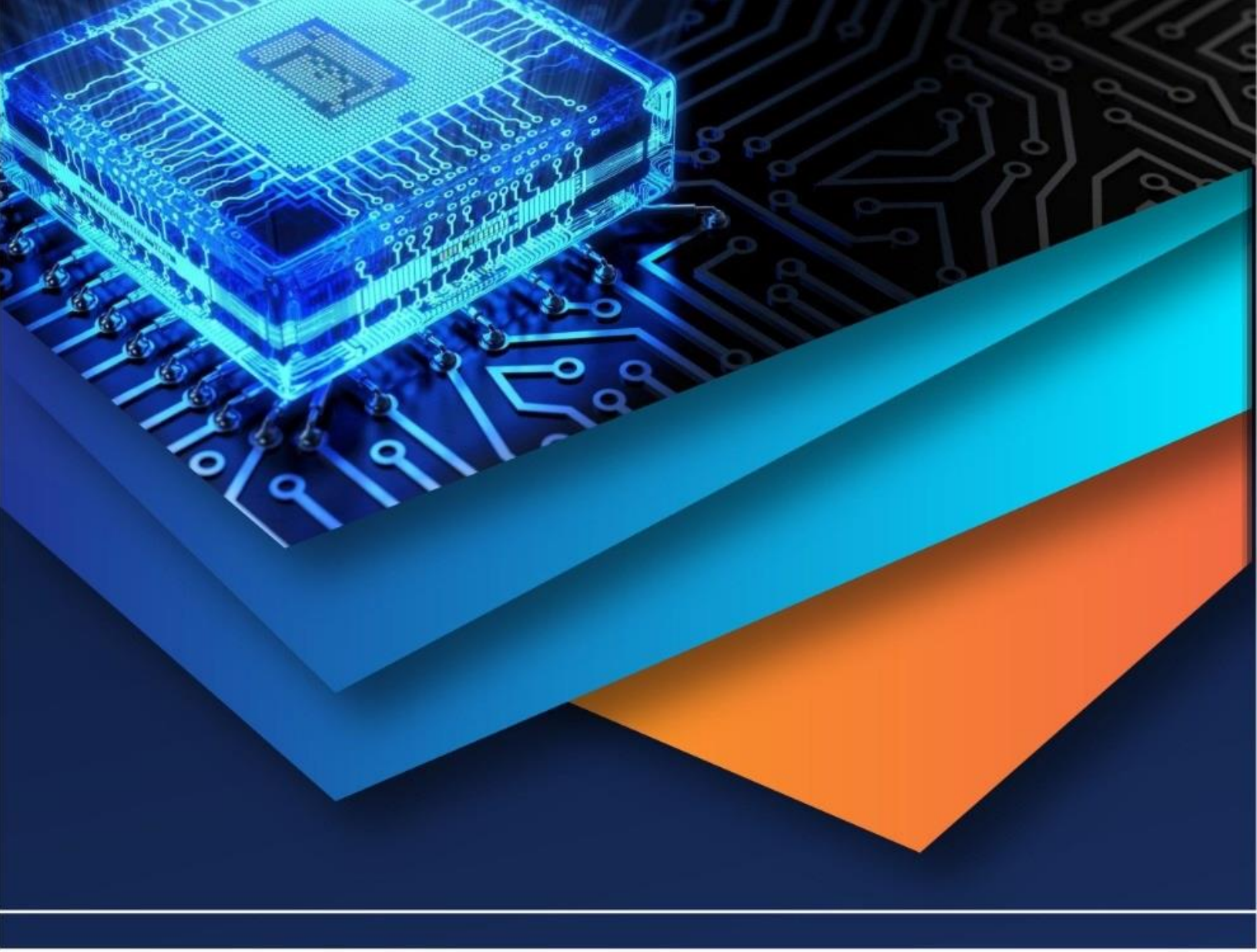
III. CONCLUSION

Sellers who use the Joint Account option are subject to the fines listed in Article 80, paragraph 2, of Government Regulation Number 80 of 2019 on Trade Through the Electronic System (PMSE): A seller who uses the Joint Account feature risks getting a written warning, being put on a list of priority inspection, being put on a ban, and having PMSE services temporarily shut down by the right people. A story said that the government saves people from chaos by making sure that computer information and deals aren't used in ways that cause trouble.

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