

Analisis penyelesaian pembayaran tagihan kartu kredit dengan kartu kredit palsu (Study kasus putusan Nomor 493/Pid.B/2013/PN.Bpp) = Analysis settlement credit card payment of bills with fake credit (Case study decision case Nomor 493/Pid.B/2013/PN.Bpp)

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Abstrak

[ABSTRAK

Kecanggihan teknologi di zaman modern saat ini merupakan faktor pendukung manusia dalam menjalankan aktivitasnya dengan lancar dan mudah serta sebagai faktor penunjang terpenuhinya kebutuhan hidup bagi sebagian besar masyarakat perkotaan. Perbankan mempermudah nasabahnya dalam bertransaksi secara online. Salah satu kemudahan dalam bertransaksi yang ditawarkan oleh perbankan adalah kartu kredit yang hadir karena pemanfaatan kemajuan teknologi. Dengan kartu kredit maka nasabah dapat melakukan transaksi kapan saja dan di tempat ? tempat yang menjual barang/ jasa yang khusus memiliki mesin EDC (Electronic Data Capture) milik Bank yang dititpkan ke pedagang. Transaksi nasabah dapat ditalangi terlebih dahulu oleh bank penerbit kartu kredit dan pedagang dapat menagih biaya transaksi pembelian yang dilakukan nasabah tersebut ke bank dengan menunjukkan slip transaksi (sales draft) yang dikeluarkan oleh mesin EDC dan telah ditandatangani oleh nasabah tersebut. Akan tetapi produk kartu kredit yang dikeluarkan perbankan ini memiliki banyak kelemahan dan kelebihan. Kelemahan yang ditimbulkan oleh produk kartu kredit dalam perbankan ini memberikan kesempatan kepada oknum ? oknum tertentu yang akan melakukan kejahatan yang berkaitan dengan kartu kredit.

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ABSTRACT

In the modern era technologically advanced technological now is a supporting factor man in running their activities smoothly and easily and as a factor supporting fulfilling the requirements for most of society living for urban areas. Banks making it easier for customers in transacting online. One of the facility in making that offered by banks, credit card that is present to use advances in technology. With credit card , then customer can carry out the transaction anytime, in places that sell goods/ services that have special machinery EDC (Electronic Data Capture) for a Bank dititpkan to the trader. Transaction customer can debt bailed out by first by the bank published by credit card and traders can collect transaction cost purchase that was carried out by customers was to the bank by shows transaction slip (sales draft) that was issued by the machines EDC and has been signed by the customer. But product credit card that issued banks have many weaknesses and strengths. The weakness that impact by credit card in banking provides the opportunity to persons - suspected certain things that will do all the evil that related to credit cards;In the modern era technologically advanced technological now is a supporting factor man in running their activities smoothly and easily and as a factor supporting fulfilling the requirements for most of society living for urban areas. Banks making it easier for customers in transacting online. One of the facility in making that offered by banks, credit card that is present to use advances in technology. With credit card , then customer can carry out the transaction anytime, in places that sell goods/ services that have special machinery EDC (Electronic Data Capture) for a Bank dititpkan to the trader. Transaction customer can debt bailed out by first by the

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