

User Interface Information System for Using Account Services (Joint Account) WEB-Based

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ABSTRACT

Rekber Services (Joint Account) is a method of payment or transactions made online. This method is considered safer than having to transfer directly to the seller's account. Abroad, the account is known as Escrow Service. Not only abroad, the Indonesian banking world is also known as ES (Escrow Service).

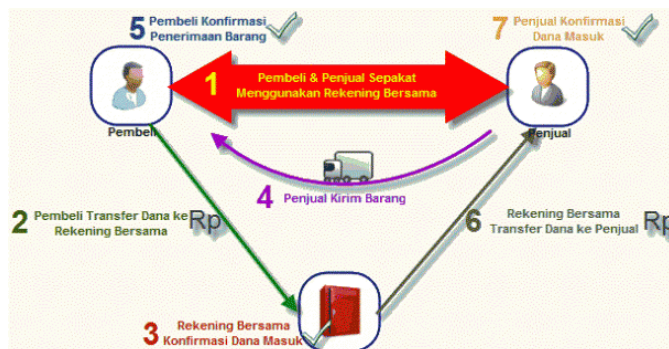
Keywords : *Rekber, Esrow Service, Banking*

INTRODUCTION

Rekber Services (Joint Account) is a method of payment or transactions made online. This method is considered safer than having to transfer directly to the seller's account. Abroad, the account is known as Escrow Service. Not only abroad, the Indonesian banking world is also known as ES (Escrow Service). Usually, the responsibility of the owner of the rekber service is quite large because it deals with two parties (online sellers and buyers). Keep in mind that joint accounts are different from banking accounts owned by two people, for example husband and wife. So, it can be said if rekber is a third party that fights to accommodate online transactions that occur between the seller and the buyer.

LITERATURE REVIEW

Nowadays, buying and selling no longer has to be done face-to-face, but is done online. Various kinds of merchandise are also traded on various blogs and online shopping sites on the internet, there are advantages to this transaction, one of which makes it easier for buyers to choose goods. However, in conducting online transactions, one must also pay attention to ethics in managing information so that it is safe in carrying out buying and selling, because all have legal provisions that have been regulated by the government.



METHODS

For those of you who are not familiar with the joint account payment method, here's how the account works that you need to know.

1. Buyer and seller agree to use a joint account
2. Buyer transfers funds to a joint account
3. Confirm the funds entered into the joint account
4. Seller sends goods
5. Buyer confirms receipt of goods
6. Account with transfer of funds to seller
7. Seller confirms incoming funds

Sample case:

- Person A will buy an item at online store B at a price of Rp. 4,000,000,
- Online transactions made by person A using the services of party C with admin fees charged to person A as the buyer
- The joint account rate determined by party C for transactions worth Rp.4,000,009,- is Rp.20,000,-
- Then person A will transfer Rp. 4,040,000,- to account C which is a joint account of B's online shop.
- If the money has been successfully transferred, then party C will notify B as the seller about the transaction that has been carried out by A
- After confirming, Person B is obliged to send the cellphone package immediately. This delivery process will also have to be known by the C . party
- Then person A will confirm to C if the goods purchased have been received in good condition
- If the goods received by person A are appropriate, then person C will transfer Rp. 4,000,000 to person B according to the price of the goods he sells. However, if the

goods received by the buyer do not match, then the C has the right to return the money of Rp. 4,000,000, - to the A

- So, for every transaction made using a joint account, an administration fee of IDR 20,000 will be charged.

Strengths and weaknesses

Advantages of Using Rekber

The seller and buyer who make transactions using a joint account are certainly not without reason. There are various benefits that can be felt by joint account users. This is what makes many people prefer to use a joint account when transacting online.

1. Advantages of Joint Accounts for Sellers

There are several advantages that will be obtained by the seller when using a joint account, including the following.

- Can eliminate doubts and distrust from the buyer to the seller.
- Can improve the security system when conducting online transactions.
- Can increase the credibility of the seller in the eyes of the buyer.

2. Advantages of Joint Accounts for Buyers

The use of rekber not only benefits the seller, but also for the buyer. The following are some of the advantages felt by buyers when using rekber.

- The transaction process can be safer, more secure, and also more convenient.
- Can minimize the risk of online fraud which is currently rife in the process of buying and selling online.

Disadvantages of Using Rekber

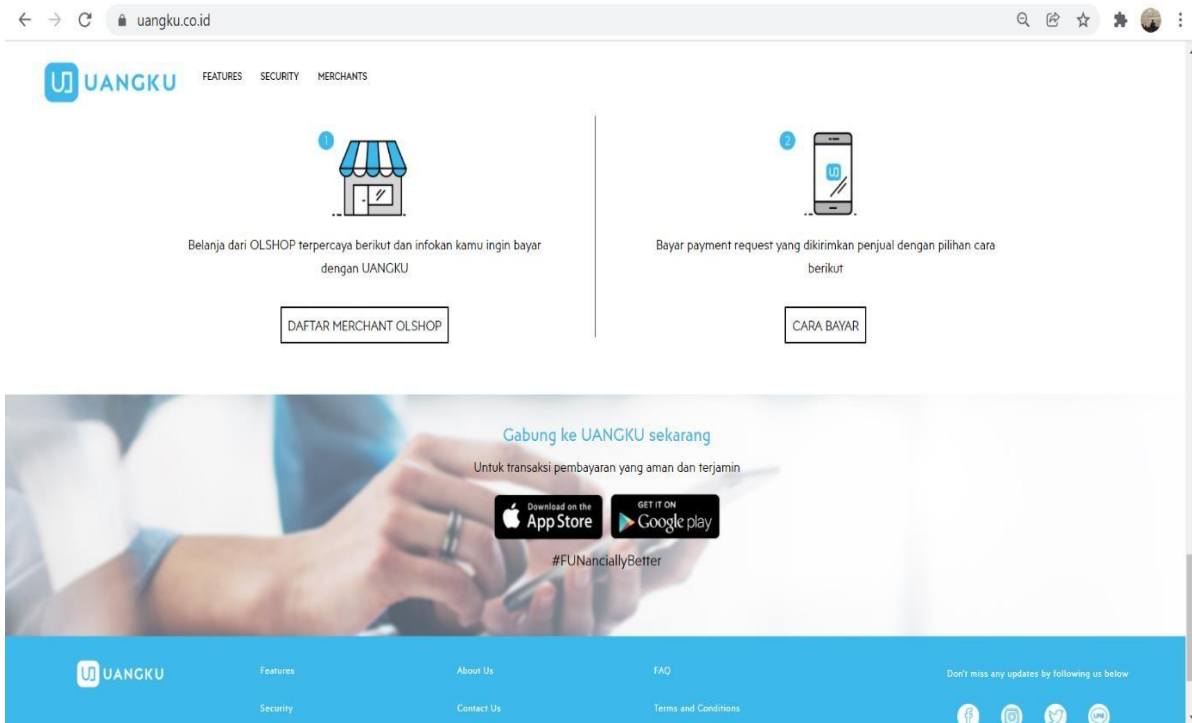
In addition to having many advantages, it turns out that using the joint account payment method there are also a number of disadvantages that you need to know. Here are some of the disadvantages of using a joint account.

- As the seller, cash flow that occurs in the business can be hampered because the funds will be stuck in the joint account until the buyer declares if the goods have been received or the specified period has expired.
- Funds can be deposited forever if there is no agreement between the seller and the buyer.

To overcome this problem, usually a joint account will provide a priority balance feature that will allow the seller to withdraw the funds before the transaction process is complete.

RESULTS AND DISCUSSION

The following is a web-based joint account main page display that displays the



Before entering the main page, users can access the joint account link as follows:

<https://www.uangku.co.id/>

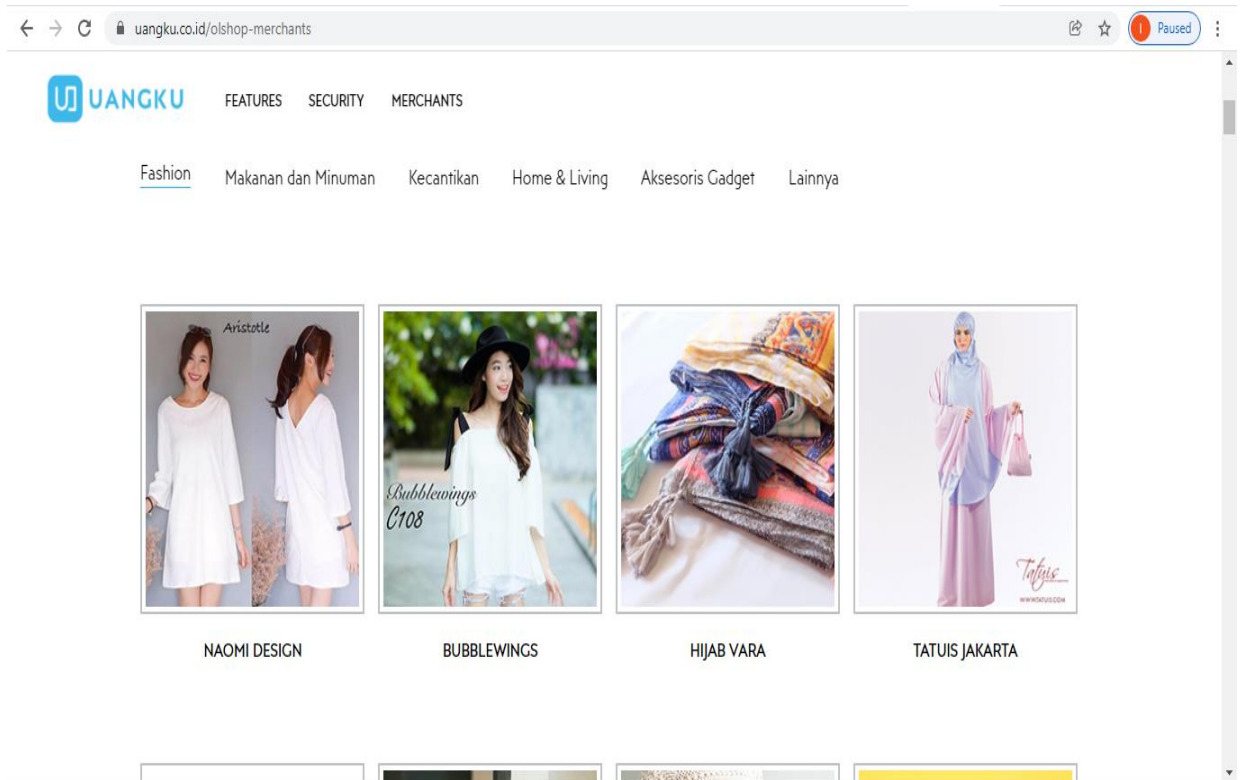


Figure 2. Olshop List Page

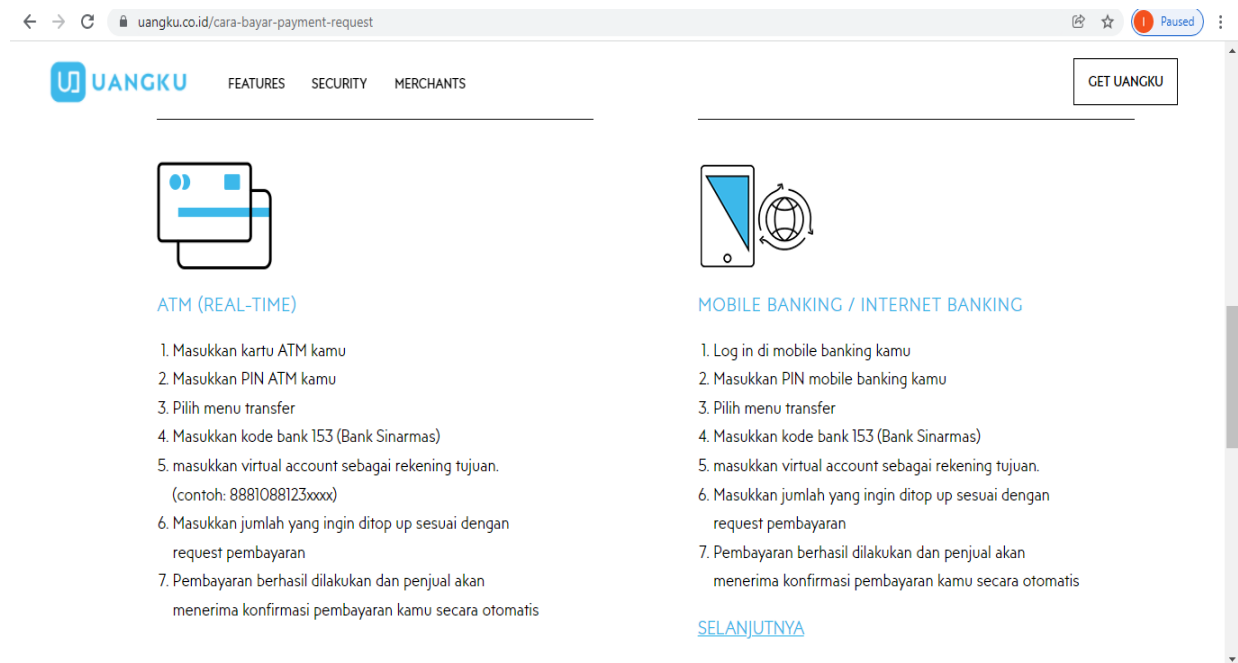


Figure 3. Payment page

CONCLUSION

Based on the explanation of the discussion in the writing of this paper, the following conclusions can be drawn:

1. With the existence of a joint account website that utilizes the internet as a medium for convenience, it can make it easier to provide services to users optimally and provide 24-hour information and can be accessed anytime and anywhere.
2. The transaction process can be more secure, guaranteed, and also comfortable. Can minimize the risk of online fraud which is currently rife in the process of buying and selling online.
3. With the application of this joint account information technology, it can also help the government in carrying out social distancing.

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