

ABSTRACT

High technology improvement increasingly makes banking activity easier. Long ago, bank's client must done all over transactions by came top the bank. Nevertheless, with ATM available, ATM can do certain transaction. By now, technology improvement makes everything possible, and with more modern computer technology, internet makes every task become simpler. In addition, know with available of internet, the banking world can use online service. Along with technology improvement of internet banking service, it's was very helpful for bank's client as a costumers, that client can make transaction without getting out from home or their office so that no need to stand in a line at bank or ATM. In internet banking, various simplicity and comfortable given to its client and accessible in one stop service over 24 hours.

With using of internet banking by its client, so we will explore when a deal in some transaction pass through internet banking, that will connected with certain theory about a deal birth. The law contact that occur between the bank and its client, the basic deal of banking product, and bias from existence of internet banking service that can occur was need to be known by client before signing the deal of use of internet banking.

However, as modern as technology was still have weaknesses, especially in Indonesia without any institutional laws of internet banking. With more using internet banking service by many bank, obviously there is many bias occurrences so gained a law protection for bank's client as bank's consumer that using internet

banking as a medium. Beside that some certain risk aspect that occurs in internet banking also need to be knows by it's user, for client safety and protect. That means the bank has to protect its prudential banking operation also carried out internet banking with safety operation, so that client still can use facility of internet banking with secure and comfortable.

By using of internet banking, need some regulation about standardized contract to compile the deal of opening bank account with use of internet banking facility. Therefore, that right and obligation between each sides can balanced out and did not lose out each other. Besides that with many problems about internet banking, it was needed to forward thought for make regulation about internet banking to give equal protection between client as bank's costumer and the bank itself as its agent.

