

**THE LEGAL CERTAINTY OF THE CO BRANDING AGREEMENT REGARDING
UNREGISTERED TYPE OF ELECTRONIC MONEY BASED ON THE
REGULATION OF BANK INDONESIA**

By

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This thesis is written to describe (1) the types of agreement in co branding activity over unregistered type of electronic money, based on the policy made by Bank Indonesia; and (2) How the legal certainty applies on the practice of the agreement making in co branding activity.

This is a descriptive-normative type of writing which utilize the primary, secondary, and tertiary resources of policy and other information needed. Those resources then compared with the practice of co branding agreement which later the comparison generates the conclusion of the issue. The result serves as a descriptive writing on this thesis.

The first finding shows that the regulation which are PBI No. 20/6/PBI/2018 about Electronic Money and SE BI No. 16/11/DKSP are not comprehensive enough in giving the guidance to implement the co branding activity of unregistered type of electronic money. The policy related only regulate the limitation of its business model which is only for marketing purpose of electronic money. The second one is that the legal certainty of the enforcement in co branding agreement of electronic money doesn't seem to have enough consistency between regulation and practice yet it is expected to give more certainty for the subject in agreement.

Keywords: Electronic Money, Unregistered Type of Electronic Money, Co Branding, Payment Instrument, Agreement, Contract Drafting, Legal Certainty

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