

On the Predicament of the Third Party 's Payment Supervision

- to Alipay as an example

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Abstract: The arrival of the computer network era, third-party payment platform for its convenient and convenient way to pay the popular. Alipay played a leading role in the third-party payment platform. People in the application of Alipay, but also as a convenient lifestyle. However, the payment of simple and efficient Alipay in the application process, there will be some problems, a serious threat to the user's property security. In order to improve the quality of third-party payment platform, we need to strengthen the supervision and management work. This paper takes Alipay as an example to study the dilemma of third party payment supervision.

Introduction

Under the network environment, the financial payment system introduces the network technology to realize the network payment. Network payment to meet the requirements of the times, to the people of online transactions has brought a lot of convenience. In order to strengthen the network payment management, the People's Bank of China in 2015 introduced a network payment business management approach, requiring third-party payment platform can be the same name account transfer, not to other people's bank card transfer. At the same time, also on the consumption, transfer, financial and so have made restrictive provisions to the implementation of third-party payment supervision and management. Third-party payment platform, Alipay played a "leading" role. It is necessary to study the related problems in the face of the difficulties encountered in the supervision and management of the third party payment platform.

The development of third parties to pay the status quo

Third party payment is a trading support platform, the platform and the product country to establish an agreement, but also with some banks at home and abroad signed a cooperation agreement, the payment services are provided by third parties independent agencies to users. Because of the high social credibility of these institutions, and have a strong economic strength, it can be safe and stable operation, to provide a convenient payment for e-commerce. Including Alipay, TenPay, and so on are all third party payment platform, there is a reasonable relationship between each other, while the third party to pay the market competition is very intense. Among them, Alipay in the market has obvious advantages.

Alipay is the rapid development of it, and in the third-party payment platform alone, because the business users continue to analyze, and actively explore the new mode of operation, the purpose is to allow users to reflect the value of the platform on the Alipay, the maximum To meet the needs of users. Users in the process of online shopping, because the buyer and the seller is difficult to trust each other, it will inevitably affect the smooth development of the transaction. Alipay operation,

online shopping has played an important role in promoting, making the transaction faster, and pay more convenient.

According to the statistics show: in 2008, registered Alipay users have more than 100 million, to 2009, only a year's time, registered Alipay users have doubled, by 2010, registered Alipay users reached 300 million. By 2015, the number of registered Alipay users has exceeded 800 million, and the volume of transactions is increasing every year. Can be seen, Alipay in the payment market in the operation of the results are very significant.

The third party to pay the difficulties faced by supervision and management

In electronic payments, third-party payments are widely used. However, in the third party to pay the implementation of the main body of supervision and management is too simple, and the supervision and management agencies need to perform the duties are not clearly fixed, and did not resort to the legal level of protection, resulting in third-party payment supervision and management of the implementation did not get Expected effect. China is responsible for the network payment supervision and management of the institutions of the People's Bank of China and the Bank Supervision Committee. However, the two supervisory and regulatory agencies are subject to supervision and management of Internet banking. Third party payments are electronic payments, and there is no clear and no legal protection for the agencies that carry out supervision and management. Which will inevitably lead to third-party payment in the credit is less than the Internet banking. Alipay in the operation in recent years there is the problem of loss of user funds, but as a third party payment platform and no corresponding laws and regulations, it means that there is a certain risk of third party payment.

For the third-party payment platform for the management of precipitation funds, in accordance with the provisions of the implementation of commercial banks supervision and management of the power, no agencies and individuals have no reason to divert this money for other purposes. However, there is no restriction on the cooperation between the third party payment platform and the custodian bank, which makes the cooperation between the two at the same time, will form a community of interests, which will lead to the implementation of third-party payment platform supervision and management The bank will not seriously fulfill the responsibility of supervision and management. In addition, the precipitation funds by the bank management, the equivalent of bank deposits, if the funds do not play the role of liquidity, will become idle funds, will inevitably lead to waste. Alipay in 2015, the average daily precipitation funds will be more than 200 million yuan. Such a huge amount of money idle in the bank, is clearly a waste.

As a third party payment platform Alipay is not a bank, but play a bank financial transactions. When the business and the user on the Internet when the transaction, Alipay play the role of intermediary services to perform collection and payment, can play a certain third-party guarantee role. Alipay as a commercial security industry, and can not be seen as a commercial bank, so the laws and regulations of commercial banks for Alipay is not applicable. Third-party payment platform provides a platform for online transactions, but can not provide protection for the interests of consumers, of course, the consumer's funds can not be protected. If Alipay in the technical loopholes and lead to financial risks, it is difficult to clear all aspects of responsibility, leading to consumer losses.

Third party payment supervision and management issues to solve the problem

To ensure that the third party to pay the security, is to ensure that the transaction is valid, the

transaction information to be true and complete, and to ensure that the transaction information is highly confidential. Because the transaction involves personal information, capital operation, etc., these need to implement security protection, therefore, the entire online transactions need to support security technology to make third-party payment platform to run safe. The security level of the third party payment platform is equivalent to that of the bank. The current third-party payment platform operation, in order to protect the user's information and financial security, the use of electronic signature method, to ensure that the user's information will not be illegal occupation. However, if the third-party payment platform does not have the conditions to implement the electronic signature method, you need to use encryption protocol. To ensure the safe operation of third-party payment platform, you need to invest a lot of people in the safety of technology research and development, debugging and application to ensure that online transactions more secure and promote the stable development of e-commerce.

Laws related to third party payments, such as the "payment and settlement organization management approach", "electronic signature law" and so on, in the specific implementation, it is difficult to really play a legal effect. Both the buyer and the seller in the transaction have their respective legal liabilities. In the legislation does not have the buyer and the seller between the transactions required to fulfill the obligations and responsibilities of the contents of the refinement. If the need to use the law to solve the problem, these laws will be difficult to play a role, but can not effectively solve the specific problems. Therefore, it is necessary to put forward the corresponding measures to solve the problems that may exist in the transaction, and the obligations for the buyer and the seller to bear the responsibility and fulfillment should be specific. At the same time, we must regularly check e-commerce activities, and the necessary supervision and management.

The Internet itself is a virtualized environment. Conducting business activities on the web and performing financial transactions is fraudulent. If the user who purchased the goods has already paid, but the seller has not shipped, or the seller issued the quality of goods failed, will damage the interests of the buyer. If the buyer has received the goods, but for various reasons to request a return, it will damage the seller's interests. For these do not speak the phenomenon of business reputation, if not take measures to stop, is bound to adverse development of e-commerce. The credit evaluation system is constantly improving, the healthy and orderly development of e-commerce is very favorable.

Concluding remarks:

To sum up, third-party payment platform in the operation to bring convenience to users at the same time, there are risks, one of the important reasons is that the third party to pay the supervision and management is not in place. Alipay as a third party to pay the largest operators, there will still be user security can not be guaranteed security issues. To pay the treasure as an example for the third party to pay the supervision and management issues to analyze and put forward the corresponding measures to ensure that the third party payment platform healthy operation, sustainable development.

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