



**Presentation**

**On**

**E-commerce and online services Creating fairness and trust**

**By**

**Mr. Ashim Sanyal, COO & Secretary**

**Consumer VOICE**

**(Voluntary Organization in Interest of Consumer Education)**

**New Delhi, INDIA**

**[www.consumer-voice.org](http://www.consumer-voice.org)**

## Consumer Concerns on E-Commerce and Online Services

In the event of dispute, which law and court will adjudicated the dispute?

How accurate is information provided online?

What would be the mechanism of payment? And to what extent is it safe?

Hacking of Passwords/Info

Whom to complaint for Grievances?

Does a website advertisement legally constitute an offer?

What if a fraud is committed?

How are the offer and acceptance effected and confirmed?

What would be the mode of delivery of the goods ordered?

How to spot online Scams



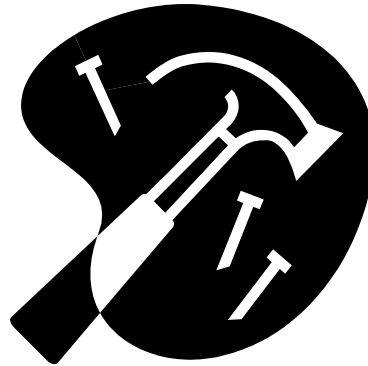
## Major Challenges

The consumer has little idea about the physical establishment of the seller and s/he has no means to verify the address represented on the website etc

The consumer cannot check or verify the claimed features of the product or service as s/he has no means to verify information .

The consumer has to rely on representation of seller almost entirely in the absence of physical access to the seller or his products

Security of Personal Information shared



Authenticity of Information

wherever e-commerce site is only a platform for buyers and sellers to meet and transact business – the site does not accept any responsibility of payment, quality, delivery, or genuineness of the transaction/claims

Payment is made by the consumer and received by the seller even before the product or services reaches the buyer/consumer in case of electronic transactions.

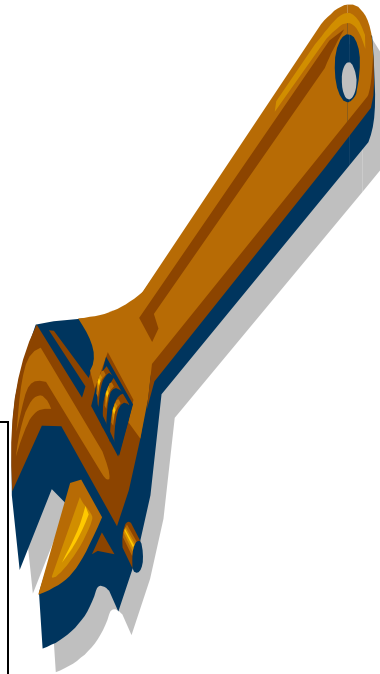
Sometime a third party is also involved either for payment transaction or delivery transaction

**Suggested Guidelines in the context of E-Commerce**  
**Businesses/Online Services**

**Scope:** These guidelines should be for business to Consumer (B2C) and not business to business transactions (not B2B)

**INFORMATION ABOUT BUSINESS**

**Companies must provide accurate, clear and easily accessible information about itself - location of the business, contact details, easy method of verifying the relevant codes and practices of the certifying body**



**TRANSPARENT AND EFFECTIVE PROTECTION**

**To provide affordable, transparent and effective consumer protection to consumers in order to redress their complaints**

**FAIR BUSINESS, ADVERTISING AND MARKETING PRACTICES**

**The organizations involved in such business must act in accordance with fair business policies, practices and marketing practices. Comply with consumer protection standards and mechanisms**

**INFORMATION ABOUT GOODS & SERVICES**

**Accurate and correct description of goods or services offered, to enable the consumer to make an informed decision.**

## **DISPUTE RESOLUTION**

Organizations must provide fair and timely dispute resolution without undue burden and delay. Consumer should be encouraged to take advantage of such alternate dispute redressal systems.

## **INFORMATION ABOUT USAGE & AFTER SALES SERVICES**

Proper usage, statutory warnings, terms of servicing after purchase, refund and cancellation policy should be informed



## **INFORMATION ABOUT TRANSACTION**

Information regarding terms, conditions and costs associated with the transaction must be clearly written or stated. A record must be maintained for such information and transaction

## **CONFIRMATION PROCESS**

Inform the consumer after concluding the purchase process, provide and retain a complete and accurate record of transactions

## **ONLINE SECURITY**

Strong security measures for protection and guidance about same to consumers

## **PAYMENT**

Payment gateway must be easy to use, secure and free from fraudulent use of systems

## **CONSUMER EDUCATION**

Consumer Education towards online security is one of the most important aspect.



## **Misleading Advertisements**

Special care in advertising while targeting kids, the elderly and the consumers suffering from illness as they may not be able to understand the full terms and conditions

## **PRIVACY**

Organizations must follow and maintain privacy statement in order to provide appropriate and effective protection.



**CONSUMER IS KING WHEN**

**SAFE AND SECURE**

**THANK YOU**