

eMarket Services makes it easier for you to use
electronic marketplaces for international business

APPLYING CODES OF CONDUCT AND TRUST MARKS

By Bjørn Borg Kjølseth,
National Manager – eMarket Services
Innovation Norway

www.emarketservices.com

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Abstract

A study conducted by the Enterprise DG Expert Group in 2002 concluded that lack of trust is one of the main barriers for B2B e-marketplaces.

To increase trust for the users of e-marketplaces, organisations and the marketplaces themselves are implementing Codes of Conduct and Trust Marks that are acting as guidelines and certifications and with the main purpose of increasing confidence both in the operation of the e-marketplace itself, but also towards the trading partners.

The DG Enterprise Expert group suggested a best practice checklist to be used as a guideline for Codes of Conduct and Trust Marks.

This report is an introduction into the topic of Codes of Conduct/Trust Marks and an evaluation on how some of these compare to the best practice checklist.

Definitions

As indicated by the list of various codes and the web seal and code of conduct analysed by eMarket Service, there are a variety tools available that address the issues of online trust.

This report covers Codes of Conduct and Trust Marks.

Codes of Conduct are sub-grouped into “e-market codes” or “e-business codes”, depending on their target group.

The other area of interest for online trust is Trust marks. This category has been sub-grouped into “Web seals” and “Trust marks”. These “marks” or “seals” are provided by third parties and used by online service providers to address the issue of online trust.

Codes of Conduct and Trust Marks are not the same, they differ in scope and quality. Generally these programs advocate a set of standards and principles that concern privacy, security, and reliability, however, the way that they are administered and their focus does vary.

Codes of Conduct

A Code of Conduct outlines a service standard that the user of service can expect to receive when dealing with an organization and stipulates what the user should do to qualify/become eligible to engage or receive the particular service.

Codes of Conduct are not legislated, meaning that law enforces them. They act as guidelines only.

E-market codes

Research by eMarket Services for this report has identified codes of conduct developed by industry associations that focus on electronic marketplaces. These have been grouped as ‘e-market codes’.

E-business codes

However, more prevalent than codes of conduct specific to electronic marketplaces are codes of conduct relating to e-business generally and consider online activities and the usage of online tools such as websites, email, and electronic marketplaces together as one group. These were identified and included in this report under the heading 'e-business Codes'.

Trust Marks

Web seals and Trust marks

Ideally a trusted third party, other than the web site/e-market operator or the customer, checks, audits or verifies a particular online operation.

A Web seal or a Trust mark is a symbolic representation (normally the logo of the organisation auditing the online operation) that when placed on the website/e-market indicates that the website/e-market meets certain standards or criteria. The Web seal or Trust mark conveys a level of comfort or 'trust' to the user.

Best Practice Checklist

The Best Practice Checklist contains a list of questions that is intended to qualify a Codes of Conduct or Trust Mark in the area of raising user confidence in the B2B e-marketplace that uses them.

Below is a complete list of all the questions in the checklist:

The Checklist covers the following topics, the complete checklist if found in Appedix A

1. The scope
2. General questions
3. Information about the Internet trading platform
4. Information about the participants
5. Transaction process model
6. Price setting mechanism in auctions and exchanges
7. Technical security
8. Confidentiality and data protection
9. Applicable law
10. Dispute resolution

Evaluating Codes of Conduct and Trust Marks

There exists a wide range of Codes of Conduct and Trust Marks and it would not be possible to evaluate them all in this study.

Our intention was to compare a selected set of Codes and Marks and compare them to the checklist. The use of this report is both to see how the various Codes of Conduct/Trust Marks comply with the best practices of Expert Group, and also to set a guideline for users of B2B e-marketplaces to let them compare how they can compare a Code of Conduct/Trust Mark used by their e-marketplace of choice and what level of conformity to expect when compared to the checklist.

It is also our intention that the providers of Codes of Conduct/Trust Marks use the checklist as a basis for their work, and that the e-marketplaces choose a Codes of Conduct/Trust Marks that as much as possible follows the best practices defined by the Expert Group.

Below is a list of the Codes of Conduct and Trust Marks that were evaluated in this study.





E-market codes

Alufoil - European Aluminium Foil Association	http://www.alufoil.org/media/eCommerce.pdf	A
FPE (Flexible Packaging Europe) Code of Conduct for Reverse Auctions	http://www.flexpack-europe.org/	B
CLEPA (European Association of Automotive Suppliers) Global Automotive Industry Guidelines for the Conduct of Reverse Auctions	http://www.clepa.be/	C
ArGeZ (Arbeitsgemeinschaft Zulieferindustrie) Fairness for Electronic Market Places	http://www.argez.de/	D
CPGmarket.com (Nestle, Danone, Henkel, SAP) – Consumer Packaged Goods Industry	http://www.cpgmarket.com/index.htm	E
Europacable (European Confederation of Associations of Manufacturers of Insulated Wires and Cables)	http://www.europacable.com/	F


E-business codes



Electronic Commerce Promotion Council of Japan (ECOM) - ECOM Guidelines for Transactions between Virtual Merchants and Consumers	http://www.ecom.or.jp/ecom_e/report/no7/wg01.html	H
FEDMA code on ecommerce and interactive marketing	http://www.fedma.org/code/page.cfm?id_page=106 http://www.fedma.org/img/db/Code_of_conduct_for_e-commerce.pdf	I
The Canadian Code of Practice for Consumer Protection in Electronic Commerce	www.http://cmcweb.ca/epic/internet/incmc-cmc.nsf/en/fe00064e.html	J
UN/CEFACT Recommendation 32 E-Commerce self regulatory Instruments (Codes of Conduct)	http://www.unece.org/cefact/	K
ECP (Electronic Commerce Platform, Netherlands) Model Code of Conduct for Electronic Business	http://www.ecp.nl/index.php	L
Principles for Electronic Authentication – A Canadian framework	http://strategis.ic.gc.ca/epic/internet/inecic-ceac.nsf/en/h_gv00240e.html	M
Industry Canada ‘Your Internet business Earning consumer trust’, a guide for on-line merchants to protecting consumers and earning their trust	http://strategis.ic.gc.ca/epic/internet/inoca-bc.nsf/en/ca01183e.html	N
Canadian Association of Internet Providers (CAIP) – ‘Shopping Safely Online’ guide has a brief mention of online auctions	http://www.caip.ca/issueset.htm	O
Canadian Code of Practice for Consumer Protection in electronic commerce	http://cmcweb.ic.gc.ca/epic/internet/incmc-cmc.nsf/en/fe00064e.html	P
Orgalime (European federation of national industry associations representing the European mechanical, electrical, electronic and metal articles industries), Principles of Conduct in electronic commerce	http://www.orgalime.org/publications/publications.htm	Q
New Zealand Direct Marketing Standards Authority – Code of practice for direct marketing in New Zealand	http://www.trustmark.co.nz/Story?Action=View&id=1297	R

Web Seals and Trust Marks

Name	Logo	URL	Owners	Scope of application	Seal requirements	Started	Country
TrustUK		www.trustuk.org.uk	UK Government, Consumers' Association and The Alliance for Electronic Business	Accredits seal providers such as Which? – Web Trader shown below	Privacy, payment security, information, returns, delivery time, content (Children) complaint resolution.	Late 1999	UK
BBB Reliability Seal & BBB Privacy Seal	  	http://bbbonline.org/	wholly owned subsidiary of the Council of Better Business Bureaus that focuses on web assurance.	Quality assurance; privacy; content (ethical business practices)	<p>(Reliability seal) Merchant provides BBB with information re company ownership and management (verified by BBB with a visit to physical location). Merchant must be in business a minimum of one year; have BBB membership; have a satisfactory complaint handling record; agree to participate in BBB's advertising self-regulation; correct unsubstantiated advertising; respond promptly to all consumer complaints; and, agree to arbitration, at consumers requests for unresolved disputes.</p> <p>(Privacy seal) Merchant posts its privacy policy, abides by it, and agrees to a thorough compliance assessment review. Practices are monitored and seal renewed annually.</p> <p>The BBBOnLine Privacy kid's seal requirements are based upon the guidelines of the Council of Better Business Bureaus' Children's Advertising Review Unit, the Online Privacy Alliance, and the Children's Online Privacy Protection Act of 1998.</p>	N/A	US

TRUSTe		www.truste.org	Truste Founded by Electronic Frontier Foundation and CommerceNet	Privacy	<p>Merchant posts privacy policy that is periodically verified by Truste. Merchant agrees to follow established privacy principles outlined by Truste and comply with oversight and resolution process.</p> <p>Merchant agrees to explain what personal information is gathered, how it will be used, with whom shared, and whether the user has an option to control its dissemination.</p> <p>Web sites must have an opt out option for users, implement reasonable encryption procedures, and have mechanisms in place to allow users to correct inaccuracies in their personal information.</p>		
Direct Marketing Code Compliant Seal	N/A	www.adma.com.au	Australian Direct Marketing Association	<p>Merchant Code of Conduct. By joining ADMA direct marketing companies agree to abide by the code of practice.</p> <p>The ADMA Code Authority can recommend sanctions up to and including expulsion of members. They can also withhold membership from a non-member company.</p>	<p>Merchants must comply with the following;</p> <p>Seven day cooling-off period in which consumers can cancel contracts.</p> <p>Adoption of National Privacy Principles set down by Federal Privacy Commissioner including making it compulsory to let consumers "opt out" from receiving further marketing offers.</p> <p>Independent Code Authority with consumer reps to investigate unresolved consumer complaints.</p> <p>International best practices for e-commerce.</p> <p>Limits on telemarketing.</p> <p>Compulsory use of the Do Not Mail / Do Not Call service, giving consumers the ability to limit the number of direct marketing offers they receive</p>		Australia

Code Compliance Symbol	N/A	www.iaa.net.au/code.html	Internet Industry of Australia (IIA)	Code of Practice	Code subscribers will be permitted to display a Code Compliance symbol to signify their adherence to the minimum standards. Adherence and enforcement aspects not known.	1999	Australia
CaseTrust		www.casetrust.com.sg	<p>Joint project between:</p> <p>Consumers Association of Singapore (CASE) your only consumer body in Singapore setup to inform, educate and protect consumer rights.</p> <p>Retail Promotion Centre (RPC) an arm of the Singapore Productivity and Standards Board, dedicated to helping small and medium-sized enterprise (SME) retailers upgrade and modernise.</p>	Code of Practice	<p>The Scheme extends to two branches of certification.</p> <ol style="list-style-type: none"> 1. Web Based Accreditation Web accreditation is designed for web retailers, this entails internet sites having in place good business practices and additional assurance on transaction integrity via information security and procedures. 2. Store Based Accreditation Store accreditation is designed for retail stores to ensure that there is a compliance with a code of good business practice. <p>Web and Store retailers have to meet and pass an assessment criteria and agree to abide by a code of practice before they are accredited to be CaseTrust members.</p> <p>The key to both Web and Store accreditation is open declaration of trade practices that are observed by the retailers themselves, making it known and transparent so that the consumers knows what to expect from his purchase from the point of browsing and buying to after-sales. In respect to web retailers, this process is extended to information security and integrity.</p>	Explored in 1997 as a concept to give consumers the assurance needed to encourage electronic commerce transactions locally, the idea was expanded in 1998 to extend to retail shops given the increasing number of complaints received from both residents and tourists alike against errant retailers.	Singapore

Better Internet Bureau		www.better-internet-bureau.org	Better Internet Bureau is a private nonprofit Society registered in British Columbia Canada and is not affiliated with any government agency.	Quality assurance – The site looks like a pyramid selling scam. There are affiliates linked who earn a commission on new members signed up.	<p>Merchants agree to 10 pt guidelines, pay annual fee.</p> <p>Better Internet Bureau does not monitor businesses.</p>	1998	Canada and Inter.
BizRate		www.bizrate.com	BizRate	Merchant rating service – online shopping site/mall that shows merchant ratings.	Merchant requests free evaluation. BizRate collects and aggregates online point-of-sale consumer feedback. Depicts online buyers' ratings of online merchants. BizRate does not accept money from merchants for evaluation or listing.	1996	Inter.

Compliance with Expert Group checklist

The study of Codes of Conduct and Trust Marks compared them to the checklist from the Expert Group

The details of the complete study can be found on the eMarket Services pages. The tables in Appendix A show how the Codes and Trust Marks compare to each of the 10 sections.

It can be seen that on average the E-market Codes comply with only 24% of the items in the Best Practice Checklist, the E-business Codes 36% and the Trust Marks/WebSeals only 18%. The reason for this discrepancy can partly be found in the goals and targets of the Codes of Conduct or the Trust Marks compared to the fact that the checklist is intended for B2B e-marketplaces.

Summary and best few

It is not the intention of this report to award ranking to the evaluated Codes and Trust Marks. However, we recommend that users of e-marketplaces evaluate whether the e-marketplace has applied a set of standards to verify trust and confidence questions.

In this respect, the user could compare the Codes/Trust Marks found with these that ended up as having complied the best to the Best practice checklist:

E-market Codes



OESA – The Original Equipment Suppliers Association

provides a strategic forum for the automotive industry's original equipment suppliers. OESA have developed a code for reverse auctions.

<http://www.oesa.org/pdf/publications/conduct.pdf>



Arbeitsgemeinschaft Zulieferindustrie

Fairness for electronic market places

Guide-lines for effective and reliable co-operation between suppliers and buyers in the electronic market place

http://www.argez.de/library/documents/Eckpunkte-english_56664.PDF

E-Business Codes

Canadian Code of Practice for Consumer Protection in electronic commerce

<http://cmcweb.ic.gc.ca/epic/internet/incmc-cmc.nsf/en/fe00064e.html>



Principles for Electronic Authentication – A Canadian framework

http://strategis.ic.gc.ca/epic/internet/inecic-ceac.nsf/en/h_gv00240e.html

FEDMA (Federation of European Direct Marketing) code on ecommerce and interactive marketing



http://www.fedma.org/code/page.cfm?id_page=106

http://www.fedma.org/img/db/Code_of_conduct_for_e-commerce.pdf

Trust Marks and Web Seals



Trust UK

TrustUK is a non-profit organisation endorsed by the UK Government to enable consumers to buy online with confidence.

<http://www.trustuk.org.uk/>



BBBOnline Privacy Seal

For online shoppers, trust is everything.

Your customers want assurances that you protect their information before they decide to make a purchase. The first step is to tell online shoppers that you value the privacy of their personal information through an easy-to-understand and easy-to-find privacy policy. Better yet, let the Better Business Bureau tell them!

<https://www.bbbonline.org/privacy/>

APPENDIX A

Best Practice Checklist

The Best Practice Checklist contains a list of questions that is intended to qualify a Codes of Conduct or Trust Mark in the area of raising user confidence in the B2B e-marketplace that uses them.

Below is a complete list of all the questions in the checklist:

1. The scope

(a) Who has drafted the Code of Conduct (i.e. the operator, representatives of the buyers, representatives of the suppliers or all of these)?

(b) To which form of B2B Internet trading platforms does the Code of Conduct apply?

2. General questions

(a) Does the Code of Conduct stipulate how to bring the participation terms to the participants' attention?

(b) Does the Code of Conduct stipulate training opportunities for potential participants in order to make them familiar with how transactions are carried out?

(c) Does the Code of Conduct refer to neutral third party auditing or certification of the Internet trading platform (e.g. regarding compliance with the Code of Conduct)?

3. Information about the Internet trading platform

Does the Code of Conduct require that information be provided about...

(a) name, address, legal status and VAT-number of the Internet trading platform?

(b) legal liability of the Internet trading platform in case undertakings from participants are not fulfilled (or the use of an escrow service)?

(c) legal liability of the Internet trading platform in case the procedure of making transactions is hampered?

(d) number of participants, transactions and business volume of transactions?

(e) any connection between certain participants and the Internet trading platform operator?

(f) the bargaining power of participants?

(g) how to make a calculation of return for potential participants?

4. Information about the participants

Does the Code of Conduct...

- (a) stipulate how participants should be scrutinised as to their qualifications and capacities before being allowed access to the Internet trading platform?
- (b) stipulate exclusion conditions?
- (c) make recommendations concerning rating systems of participants' trustworthiness?
- (d) stipulate to what extent the participants' identities are disclosed or secret before, during and after the bidding procedure?
- (e) address the issue of liability in case of breach of contract (liability for the operator, for the counter party in breach or for insurance companies) and any use of escrow services?

5. Transaction process model

Does the Code of Conduct...

- (a) describe how the process of making transactions at the Internet trading platform functions?
- (b) specify when in time the conditions for a transaction should be provided to the participants?
- (c) specify how and when a transaction is completed (e.g. whether hidden reserve price is allowed in auctions)?
- (d) specify to what extent it is possible to withdraw, retract or cancel invitations, bids or other transactions and what are the consequences?
- (e) specify who is allowed to make transactions (e.g. whether the auctioneer/invitor or operator is allowed to submit bids)?
- (f) stipulate whether transactions can be changed (e.g. whether a lot can be divided or by how much each bid is increased/decreased in an auction)?
- (g) stipulate what factors should be relevant for concluding a transaction (e.g. whether other factors than the price is relevant to determine the winning bid in an auction)?
- (h) stipulate who bears the risk for input errors and other mistakes?
- (i) stipulate which or whose general terms and conditions are applicable to the transaction?
- (j) specify to what extent the transactions can be tracked (e.g. when goods sold have been shipped)?

6. Price setting mechanism in auctions and exchanges

Does the Code of Conduct...

- (a) to what extent information should be provided about the identity of bidders and the price levels of each bid?
- (b) whether bids from the initiator or from the operator (“puffing”) are allowed?
- (c) what information should be communicated to whom concerning the identity of the bid winner and the content of the winning bid?
- (d) how auction rings, bid shielding and other collusion is to be prevented?
- (e) any auditing procedures ensuring post-examination of the bidding transaction?
- (f) a policy about reporting criminal fraudulent behaviour to relevant authorities and/or the business community?

7. Technical security

Does the Code of Conduct...

- (a) include a reference to security standards with the purpose of limiting the risks for technical breakdowns, disruptions and manipulations?
- (b) provide how to solve acute technical problems (back up procedure)?
- (c) stipulate who bears the legal responsibility for technical breakdowns, disruptions or manipulations?
- (d) stipulate procedures for record keeping?
- (e) specify an insurance solution for technical security risks?

8. Confidentiality and data protection

Does the Code of Conduct...

- (a) stipulate how confidentiality is ensured?
- (b) stipulate who bears liability in case there is a breach of duty to keep information confidential?
- (c) prescribe the intellectual property rights for participants’ submitted information?
- (d) refer to a privacy policy?
- (e) If a privacy policy is referred to, does this policy contain provisions on:
 - when information is collected?
 - what information is collected?
 - for how long time the information is stored?

- how the information is processed (is it used to build up profiles of the participants?)
- to what extent information is disclosed to third parties?
- what rights there are to demand corrections or deletion of information?
- who has access to what type of information

9. Applicable law?

Does the Code of Conduct...

- (a) require that the applicable law be specified (with respect to contract law, competition law, and public law)?
- (b) make reference to generally accepted principles of international commerce (e.g. UNIDROIT Principles of International Commercial Contracts)?

10. Dispute resolution

Does the Code of Conduct...

- (a) give reference to a fair dispute resolution scheme?
- (b) stipulate the use of a permanent dispute resolution board?
- (c) stipulate how a claim should be submitted?
- (d) stipulate how to get access to information to relevant transaction data in case of a dispute?
- (e) stipulate the timeframe within which to handle a dispute?
- (f) stipulate who is to bear the costs for dispute resolution?
- (g) stipulate to what extent the decisions may be appealed?
- (h) describe how decisions can be enforced?

APPENDIX B

Compliance with Expert Group checklist

The study of Codes of Conduct and Trust Marks compared them to the checklist from the Expert Group

The details of the complete study can be found on the eMarket Services pages. The tables below show how the Codes and Trust Marks compare to each of the 10 sections.

It can be seen that on average the E-market Codes comply with only 24% of the items in the Best Practice Checklist, the E-business Codes 36% and the Trust Marks/WebSeals only 18%. The reason for this discrepancy can partly be found in the goals and targets of the Codes of Conduct or the Trust Marks compared to the fact that the checklist is intended for B2B e-marketplaces.

Reference	e-market Codes											Total	Average
	1. The scope	2. General questions	3. Information about the Internet trading platform	4. Information about the participants	5. Transaction process model	6. Price setting mechanism in auctions and exchanges	7. Technical security	8. Confidentiality and data protection	9. Applicable law	10. Dispute resolution			
Items	2	3	7	5	10	6	5	12	2	8	60	24%	
G OESA - The Original Equipment Suppliers	100%	17%	0%	60%	50%	33%	20%	17%	50%	6%	17	28%	
D ArGeZ (Arbeitsgemeinschaft Zulieferindustrie) Fairness for Electronic Market Places	50%	33%	0%	20%	60%	33%	20%	25%	0%	13%	16	27%	
B FPE (Flexible Packaging Europe) Code of Conduct for Reverse Auctions	100%	33%	29%	60%	30%	33%	20%	8%	0%	13%	16	27%	
F Europacable (European Confederation of Associations of Manufacturers of Insulated Wires and Cables)	100%	67%	0%	0%	70%	33%	0%	8%	0%	0%	14	23%	
E CPGmarket.com (Nestle, Danone, Henkel, SAP) - Consumer Packaged Goods Industry	100%	67%	29%	60%	20%	33%	0%	8%	0%	0%	14	23%	
A Alufoil - European Aluminium Foil Association	100%	67%	0%	0%	70%	33%	0%	8%	0%	0%	14	23%	
C CLEPA (European Association of Automotive Suppliers) Global Automotive Industry Guidelines for the Conduct of Reverse Auctions	100%	67%	0%	20%	20%	17%	20%	0%	50%	0%	10	17%	
Average eMarket Codes	93%	50%	8%	31%	46%	31%	11%	11%	14%	4%	14,4		

eBusiness Codes

Reference	1. The scope	2. General questions	3. Information about the Internet trading platform	4. Information about the participants	5. Transaction process model	6. Mechanism in auctions and exchanges	7. Technical security	8. Confidentiality and data protection	9. Applicable law	10. Dispute resolution	Total	Average
<i>Items</i>	2	3	7	5	10	6	5	12	2	8	60	36%
J The Canadian Code of Practice for Consumer Protection in Electronic Commerce	100%	50%	43%	80%	90%	0%	40%	75%	100%	38%	35,5	59%
P Canadian Code of Practice for Consumer Protection in electronic commerce	50%	33%	43%	20%	90%	0%	100%	100%	50%	25%	35	58%
M Principles for Electronic Authentication – A Canadian framework	100%	0%	57%	60%	0%	0%	100%	100%	100%	75%	34	57%
I FEDMA code on ecommerce and interactive marketing	50%	67%	29%	40%	70%	0%	40%	75%	100%	13%	28	47%
N Industry Canada 'Your Internet business Earning consumer trust', a guide for on-line merchants to protecting consumers and earning their trust	50%	67%	57%	0%	100%	0%	100%	17%	100%	13%	27	45%
K UN/CEFACT Recommendation 32 E-Commerce self regulatory Instruments (Codes of Conduct)	50%	33%	29%	0%	50%	0%	20%	67%	50%	0%	19	32%
L ECP (Electronic Commerce Platform, Netherlands) Model Code of Conduct for Electronic Business	50%	0%	14%	0%	40%	0%	20%	58%	50%	0%	15	25%
H Electronic Commerce Promotion Council of Japan (ECOM) - ECOM Guidelines for Transactions between Virtual Merchants and Consumers	100%	0%	0%	20%	30%	33%	0%	21%	100%	0%	12,5	21%
O Canadian Association of Internet Providers (CAIP) – 'Shopping Safely Online' guide has a brief mention of online auctions	50%	33%	14%	0%	30%	17%	20%	17%	50%	13%	12	20%
R New Zealand Direct Marketing Standards Authority – Code of practice for direct marketing in New Zealand	50%	33%	14%	0%	0%	0%	0%	8%	50%	75%	11	18%
Q Orgalime (European federation of national industry associations representing the European mechanical, electrical, electronic and metal articles industries), Principles of Conduct in electronic commerce	50%	33%	14%	0%	0%	0%	20%	21%	0%	0%	6,5	11%
Average eBusCodes	64%	32%	29%	20%	45%	5%	42%	51%	68%	23%	21,4	
Average TOP 5 eBusCodes	70%	43%	46%	40%	70%	0%	76%	73%	90%	33%	31,9	

WebSeals and TrustMarks

	1. The scope	2. General questions	3. Information about the Internet trading platform	4. Information about the participants	5. Transaction process model	6. Price setting mechanism in auctions and exchanges	7. Technical security	8. Confidentiality and data protection	9. Applicable law	10. Dispute resolution	TOTAL	Average
<i>Items</i>	2	3	7	5	10	6	5	12	2	8	60	18%
TrustUK	100%	67%	29%	20%	30%	17%	20%	67%	50%	50%	25	42%
BBB Privacy Seal	50%	67%	7%	40%	0%	17%	20%	71%	0%	100%	24	40%
TRUSTe	50%	67%	57%	40%	0%	0%	0%	83%	50%	13%	21	35%
Code Compliance Symbol	50%	33%	7%	0%	0%	0%	0%	17%	50%	19%	7	12%
BBB Reliability Seal	50%	33%	7%	0%	0%	0%	0%	8%	0%	25%	5,5	9%
Direct Marking Code Compliant Seal	50%	33%	7%	0%	0%	0%	0%	17%	0%	6%	5	8%
CaseTrust	50%	33%	0%	0%	0%	0%	0%	8%	0%	19%	4,5	8%
Better Internet Bureau	50%	0%	14%	0%	0%	0%	0%	0%	0%	0%	2	3%
BizRate	50%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1	2%
Average	56%	37%	14%	11%	3%	4%	4%	30%	17%	26%		
Average Top 5 WebSeals and TrustMarks	60%	53%	21%	20%	6%	7%	8%	49%	30%	41%	16,5	