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electronic marketplaces for international business

## SECURITY AND CERTIFICATION SYSTEMS

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## Introduction

Notwithstanding the undeniable opportunities that the Internet offers as a shopping method, the fact that electronic commerce is not yet widespread is due in large part to the lack of confidence it inspires in the public.

If we want to achieve an increase in the use of electronic commerce, a basic strategy must be to develop a climate of trust between the parties in this relationship.

## Confidence in B2C transactions

In order for consumers and businesses to have confidence in Internet transactions as if they were normal commercial transactions, a number of frequent questions must be answered, such as:

- Who is really behind the website?
- Is it safe to pay electronically?
- How is the information I give them used?

The certification of websites can respond to these uncertainties. In general, codes of conduct define the procedures to be followed as regards consumer rights (the right to return goods, processing of personal data, delivery of goods, etc.).

The certification service provider checks that the website complies with the code of conduct and regularly monitors whether the standards guaranteed under the Code are observed.

This certification may be given to any business, whether public or private, and is voluntary. However, it is clearly to be recommended, since the user can in this way be certain that the virtual store adheres to a particular code of conduct.

Certification has developed very rapidly since it began in the United States. The owner of a web page currently has three options for certification, depending on its possibilities:

- Self-certification: the owner chooses its own code of conduct to follow. There is, therefore, no monitoring by an independent third party. The system is based on the will and reliability of the owner of the e-business. It is advisable to proceed with a degree of caution when dealing with a self-certified site, because the owner may on occasions decide unilaterally not to comply with undertakings given in principle (in which cases it can be sued for misleading certification, or fraud).
- Third party certification: various professional associations offer their members the opportunity to subscribe to a professional code of conduct. Whether members follow these rules is monitored by the association and certified by means of a logo or trust mark. This trust mark has no regulatory framework, which to a certain extent limits the benefits of the mechanism.
- Certification service providers: an external official body which certifies that a website complies with a given regulatory scheme.

At its Lisbon summit (2000), the EU launched a plan to support electronic commerce (e-Europe Action Plan) in which it seeks to promote the benefits of e-business amongst all citizens. Particular emphasis is placed on the safeguards and security available to users in order to encourage on-line transactions.

In this vein, the EU launched the e-Confidence initiative, which drew up a list of ten recommendations for secure e-commerce:

1. Make enquiries about the seller
2. Know what you are buying
3. Check the price
4. Check the available payment methods
5. Check the despatch date and costs when returning goods or cancelling the order
6. Check warranties
7. Keep all documents
8. Check data protection
9. Look at the mechanisms proposed for resolving disputes
10. Beware of possible fraud

Together with that plan, the “Euro-Label” initiative is also significant. It was set up to show the user how reliable the virtual platform is, and is designed both for businesses and individuals. Anyone accessing a web page with this seal can trust the security and competence of that page, because it is assessed and monitored according to strict criteria set by independent certification and validation systems.

Those criteria are valid throughout Europe. If the website comes under the “Euro-Label” initiative, the customer can be certain that:

- The company behind the electronic transaction is reliable
- The terms of sale are clearly drafted and accessible at all times
- The trader complies with data protection provisions
- The products will be delivered on the terms established
- The web page also offers an alternative dispute resolution system in the event of conflict

## World-wide chamber of commerce initiatives

Chambers of commerce is sensitive to the barriers which businesses have to deal with as regards electronic contracting and have for years been carrying out various international actions intended to lessen those burdens. Two significant initiatives in this field are *Chambertrust* and *Chambersign*.

### Chambertrust

The *Chambertrust* seal is granted to businesses through the chamber of commerce to which they belong and allows them to be included in a worldwide directory containing certain details about the business to promote confidence in relation to other businesses internationally.

The *Chambertrust* seal is run under the auspices of the World Chambers Federation (WCF), the specialised division of the ICC (International Chamber of Commerce) for each of its member chambers of commerce throughout the world. As a tool for electronic commerce, this initiative seeks to confirm that the company and its activities and products actually exist, and the real owner of the web page.

## Chambersign

In 1999 Eurochambres and ten of its chambers in Germany, Belgium, Spain, Holland, Italy, France, Luxembourg, the United Kingdom and Sweden set up the international organisation *Chambersign*, primarily aimed at allowing the interoperability of the electronic signatures used by European businesses (certified by the chambers of commerce) in order to promote cross-border electronic relations using electronic commerce.