Delegates to the Committee on Consumer Policy (CCP) will find attached the proposal of the Secretariat for the Committee’s Programme of Work in 1999-2000.

As was decided at the meeting of the CCP Bureau, the deadline for written comments has been extended to 17 April 1998. Delegates are requested to e-mail (or fax) their comments by this date to the Secretariat [Ms. Laurie Labuda, fax : +33-1-45-24-93-32, E-mail: laurie.labuda@oecd.org].

The programme of work will be revised taking into account suggestions from Delegates, present at the Bureau meeting, as well as written comments submitted by Delegations.
DRAFT PROGRAMME OF WORK OF THE COMMITTEE ON CONSUMER POLICY

Committee: Committee on Consumer Policy

Activity X: Consumer Related Issues

Resources:

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Co-operation: ICCP, DAFFE

Rationale/objectives

I. The following activities stem from the Committee on Consumer Policy’s March 1997 conference entitled “Gateways To The Global Market: Consumers And Electronic Commerce.”

**Consumer Protection for Electronic Commerce Project** (Ongoing): The Committee will centre on the recognition, promotion, and adoption of the Guidelines for Consumer Protection in Online Commerce (scheduled for completion October 1998) by companies doing business over the Internet, the advertising industry, consumer organisations and Internet service providers.

**Advertising and Marketing on the Internet** (Proposed New Activity): The proliferation of readily available personal information and its use in marketing and advertising online could jeopardise personal privacy and facilitate fraud and deception online. In collaboration with the ICCP, the Committee would explore the full range of problems and potential solutions in this burgeoning field including: fraudulent and misleading advertising; the use of “SPAM”; and advertising and marketing directed at vulnerable populations such as children.

**Consumer Protection in Home Banking and Electronic Payment Systems** (Proposed New Activity): Consumers are using e-payment systems to purchase goods and services over open-networks and online banking facilities to conduct routine financial transactions. However, a number of consumer concerns are inhibiting the widespread use of these new technologies and, if not addressed, could hinder the development of this medium. These concerns include: the need to ensure sufficient protection from hackers and proper identification of counterfeit operations; the availability of interoperable payment systems that are easy to use and widely accepted by merchants; and, the importance to ensure transparency for online financial transactions.

**Application of Product Liability Laws to Online Consumer Transactions** (Proposed New Activity): Current product liability rules may not hold within the paradigm of electronic commerce. The laws and regulations that a consumer relies upon for protection at home may not be applicable in the merchant’s home country. Moreover, specific product liability rules may have to be re-evaluated for cases involving digitised goods. The Committee would explore the role of industry self-regulation, consumer redress and chargeback mechanisms, technological solutions, consumer education and the potential role of governments in the new digital marketplace.
II. The Committee will also continue its general exchange of information on major consumer policy developments in Member countries including the submission of annual development reports by Member countries to be made available on the Committee’s website, as well as the discussion of specific consumer policy issues.

Methodology/inputs

The Committee would convene roundtable discussions inviting government and private sector representatives, information technology policy experts and consumer advocates to identify and discuss the full range of consumer problems and concerns, and the potential solutions in each of these areas. The Committee would also work with industry groups and government representatives to explore and encourage industry self-regulation efforts and to examine the application of existing laws within the context of electronic commerce.

Scheduling/outputs

Following each roundtable, the Secretariat would produce a report presenting the conclusions with a view to possible recommendations to promote industry self-regulation and to implement existing laws in the online environment. The Committee may also choose to prepare guidelines for approval as an OECD Council Recommendation and/or develop codes of conduct endorsing private sector initiatives that address the needs of consumers.