

Wider adoption of PKI products and services for trusted and secure e-commerce

By enabling secure, authenticated and contractually-binding transactions online, digital certificates will lead to the creation of new business opportunities. A “killer” application for such certificates is the **Trusted & Secure E-commerce Platform**. This can be implemented easily in cooperation with a critical mass of suitable retailers and can very simply be extended from a local virtual marketplace to a global one.

Consumers are becoming increasingly confused with the proliferation of products being offered for sell on the Internet. Adding to such confusion are concerns about being misled into providing credit card details to unscrupulous merchants and/or buying fake or inferior-quality goods. Fears of being cheated are compounded when dealing

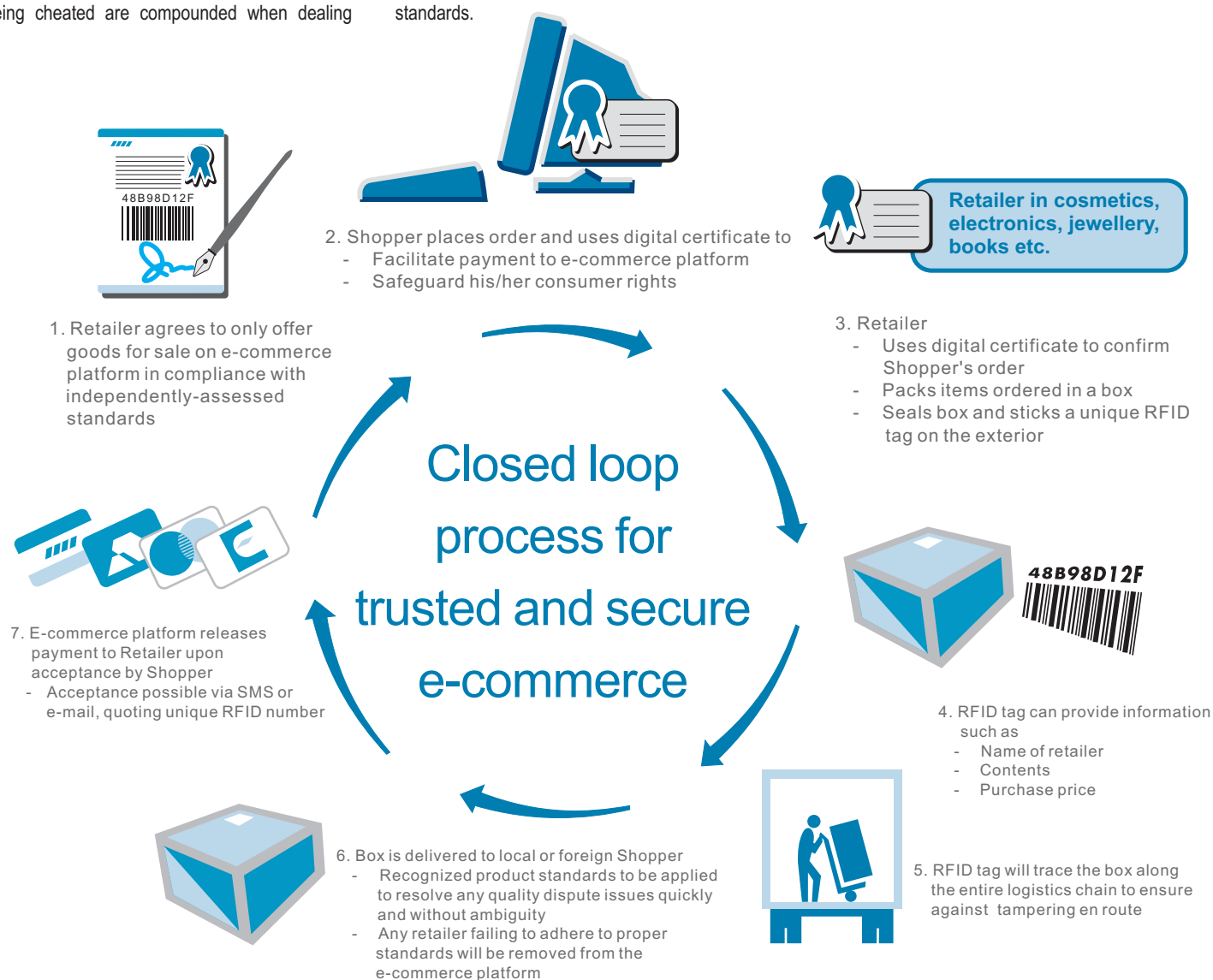
online with retailers from another territory or country, because of unfamiliarity with the reputation of foreign brands and retailers, and lack of knowledge about how to enforce consumer rights in a different jurisdiction.

The **Trusted & Secure E-commerce Platform** combines several key elements to form a “closed loop” process to protect the interests of both consumers as well as participating retailers. First, only qualified retailers will be permitted to offer goods for sale on this site. To be qualified, each retailer must agree to:

- (a) be vetted on a regular basis by accredited and trustworthy issuers of digital certificates, and
- (b) supply products adhering to recognized standards.

Secondly, shoppers seeking to make purchases on this platform will be required to deploy digital certificates to facilitate payment as well as to protect their consumer rights. Thirdly, purchased goods would be properly sealed and tagged, to facilitate tracking and tracing and ensure against tampering in transit.

This platform will be open to consumers and qualified retailers locally and globally. As illustrated in the example below, consumers can shop on the **Trusted & Secure E-commerce Platform** knowing that products offered for sale are from reputable retailers, conform to recognized standards, and are shipped using a reliable and auditable process.



邁進跨境安全電子商貿新里程

Towards a New Generation in Secure Cross-border E-commerce

廣泛應用公匙基建產品及服務 建立安全可靠之電子商貿平台

電子證書系統可以確保交易各方身份均已核證，使網上交易安全可靠，並受合約條款約束，從而為各行各業締造商機。電子證書其中一個「殺手應用」，便是**安全可靠的電子商貿平台**。透過與一群重要及合適的零售商合作，**安全可靠的電子商貿平台**將可由本地擴展至全球化發展，成為未來首選的解決方案。

消費者在網上購物時愈來愈感到困惑，除了關注會被誤導提供信用卡資料外，亦擔心會買到偽冒或劣質產品。由於消費者對異地品牌和零售商在當地的信譽並不熟悉，加上對不同法制如何保障自己的權益亦

所知有限，因此與其他地區或國家進行網上購物時會更加害怕受騙。

安全可靠的電子商業貿易平台需備有多個元素，才可形成閉環式(closed loop)的交易流程，以保障消費者及零售商。首先，只有合資格的零售商方可透過此渠道售賣商品。要符合資格，每一個零售商必需同意：

- I) 接受認可及可靠的電子證書發出者的定期評核，
- II) 確保其銷售產品的質素已達致公認標準。

其次，透過平台購物的買家也必需使用電子證書，以保障自己的權益及方便付款。第三，交易中的貨物包裹必需封好及貼上標籤以便追蹤及追查，確保運送途中不受干擾。

此交易平台將公開予本地及全球的消費者及合資格的零售商使用，以達到足不出門可安全購物的宗旨。為簡化說明，以下特舉一例，以解釋消費者如何透過**安全可靠的電子商業貿易平台**，從信譽可靠的零售商，購買符合公認品質標準的產品，並經由可靠及可審查的過程運送。

