Survey on E-Commerce Regulations in APEC

Transparency is key to promoting E-Commerce. In Pillar One of the **APEC Cross-border E-Commerce Facilitation Framework** (2017), economies agreed to "promote transparent and predictable legal and regulatory approaches and measures that are business friendly and coherent to facilitate cross-border ecommerce." The **APEC Internet and Digital Economy Roadmap** (2017) also identified the "Facilitation of E-commerce and Advancing Cooperation on Digital Trade" as one of its key areas of focus. Under this area, economies were asked to "elaborate and promote measures and policies aimed at effective development of e-commerce including through policy and regulatory environments that are predictable, transparent and consistent".

This survey calls on APEC economies to voluntarily submit your domestic approaches, measures, and polices that are related to E-Commerce. The collated results will be published in the APEC Trade Repository (http://tr.apec.org/).

This is intended to be a non-exhaustive listing. To ensure that the information remains up-to-date, economies should report new or amended information to the Digital Economy Steering Group. Economies will convey the changes to the APEC Secretariat and the Market Access Group which is responsible for updating the APEC Trade Repository.

The information is correct as of 6 October 2026.

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E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Australian Consumer Law ('ACL') (Commonwealth)	The ACL is one of the most important e-commerce laws that online retailers need to consider. The ACL sets out general protections that apply to a wide variety of consumer products including digital goods and services, and applies to all businesses that engage in trade and commerce in Australia. The ACL provides a set of guarantees for Australian consumers which help ensure that goods (including digital goods) are of acceptable quality and fit for purpose, and that services (including digital services) are provided with due care and skill.	Australian Consumer Law legislation
Electronic Transactions Act 1999	The *Electronic Transactions Act 1999* ensures that a transaction under a Commonwealth law will not be invalid simply because it was conducted through electronic communication. If Commonwealth law requires individuals to give information in writing, produce a document in material form or record information, this Act means these can be done through electronic means.	Australian Attorney-General's Department webpage on E-commerce
Privacy Act 1988	The *Privacy Act 1988* is a Commonwealth law which regulates the handling of personal information about individuals. The Act includes thirteen Australian Privacy Principles, which set out standards, rights and obligations for the handling, holding, use, accessing and correction of personal information (including sensitive information).	Office of the Australian Information Commissioner webpage on privacy law

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Notifiable Data Breaches (NDB) scheme under the *Privacy Act 1988*	The NDB scheme requires any organisation or agency covered by the *Privacy Act 1998* to notify individuals whose personal information is involved in a data breach that is likely to result in serious harm.	Office of the Australian Information Commissioner webpage on the NDB scheme
The Consumer Data Right (CDR) system, as set out in Part IVD of the *Competition and Consumer Act 2010* and *Competition and Consumer (Consumer Data Right) Rules 2020*.	The CDR is a data portability scheme which gives individual and business consumers that ability to share their data securely with accredited and trusted third parties. The CDR is being rolled out in stages; it has been implemented in the banking sector and is currently expanding into the energy sector, with non-bank lending to follow.	Australian Government Consumer Data Right webpage

Brunei Darussalam

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Autoriti Monetary Brunei Darussalam FinTech Regulatory Sandbox Guidelines	The Guidelines allow the testing of FinTech products and services through the usage of a framework that enables qualified companies or businesses to experiment with innovative solutions in a relaxed regulatory environment, for a limited period of time and with defined boundaries.	http://www.ambd.gov.bn/SiteAssets/fintech-office/FTSG%20v1_final.pdf
CUSTOMS IMPORT DUTIES (AMENDMENT) ORDER 2012 Under Amendment of Second Schedule to S45/07	All imported items with threshold value of less than BND400 delivered via express couriers e.g. DHL, UPS, etc. are exempted from customs duties except cigarettes, tobacco, and intoxicating liquor.	www.agc.gov.bn/AGC%20Images/LAWS/Gazette_PDF/2012/EN/s037.pdf
CUSTOMS ORDER 2006 Under Section 103.Computer Service	103.(1) The Controller may establish and operate a computer service and make provision for any manifest, return, list, statement, declaration, direction notice, permit, receipt or other document required or authorized by this Order to be made, served or submitted by electronic transmission, referred to in this Order as electronic notice. The Brunei Darussalam National Single Window (BDNSW) is the integrated system implemented by Royal Customs and Excise Department (RCED) with the objective to expedite	http://www.agc.gov.bn/AGC%20Images/LOB/Order/ABC/Customs%20Order,%202006%20(S%2039).pdf http://www.bdnsw.gov.bn/Pages/Home.aspx

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	cargo release and clearance by means of simplifying trade-related processes and procedures among agencies.	
Electronic Transactions Act	A legislation to regulate the security and use of electronic transactions, electronic communications, electronic commerce and for connected purposes.	http://www.agc.gov.bn/AGC%20Images/LOB/PDF/Electronic%20Transactions%20(chp.196).pdf

Canada

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Personal Information Protection and Electronic Documents Act (PIPEDA)	PIPEDA is the federal privacy law for private sector organizations. The Act's 10 fair information principles set out the ground rules for how businesses must handle the collection, use or disclosure of personal information in the course of their commercial activity. The Office of the Privacy Commissioner oversees compliance. Various privacy laws at the provincial and territorial level also set out the requirements for privacy protection within those jurisdictions.	Personal Information Protection and Electronic Documents Act Office of the Privacy Commissioner of Canada webpage on Canada's private-sector privacy law
Mandatory data breach reporting under PIPEDA	As of November 1, 2018, private sector organizations that experience a data breach posing a real risk of serious harm must notify affected individuals, the Privacy Commissioner of Canada, and any other organizations that may be able to assist individuals in reducing their risk of harm. Organizations must keep a record of any breach for a period of two years.	Office of the Privacy Commissioner of Canada guidance on mandatory data breach reporting
Part 2 of PIPEDA: Electronic Documents	Part 2 of PIPEDA provides for and sets out requirements for the use of electronic alternatives where federal law contemplates the use of paper to record or communicate information or transactions.	Office of the Privacy Commissioner of Canada overview of Part 2 of PIPEDA

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	Various e-commerce laws at the provincial and territorial level also cover the legal validity of electronic documents or information.	
Canada's Anti-Spam Legislation (CASL)	CASL protects consumers and business from the misuse of digital technology, including unsolicited commercial electronic messages, i.e. spam, and other electronic threats. Under the Act, there are three general requirements for sending a commercial electronic message to an electronic address: (1) obtain consent, (2) provide identification information, and (3) provide an unsubscribe mechanism. Enforcement is the shared responsibility of the Canadian Radio-television and Telecommunications Commission, the Office of the Privacy Commissioner, and the Competition Bureau.	Canada's Anti-Spam Law Overview of Canada's Anti-Spam Legislation webpage
Competition Act	The *Competition Act* is a federal law governing most business conduct in Canada. It contains both criminal and civil provisions aimed at preventing anti-competitive practices in the marketplace, including in business conducted online. The Act contains antitrust provisions such as those addressing abuse by firms in a dominant position and collaborations between competitors, as well as deceptive marketing practices like false or misleading advertising or fake consumer reviews. The Competition Bureau is responsible for the administration and enforcement of the Act.	*Competition Act* Competition Bureau's overview of the *Competition Act*

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Canada-United States-Mexico Agreement (CUSMCA)	Canada's Free Trade Agreement with the United States and Mexico includes provisions under Chapter 7of the Customs administration and Trade Facilitation, Section A – Trade Facilitation, article 7.8 for Express Shipments requiring each party to adopt or maintain specific expedited customs procedures for express shipments while maintaining appropriate customs controls. The Canada Border Services Agency is responsible for the administration of this provision of the CUSMA.	Canada-United States-Mexico Agreement (CUSMA) - Table of contents (international.gc.ca)

Chile

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Digitalize your SME - Digitalize your SME Community Program	**A) OBJECTIVE OF THE INICIATIVE**: Incorporate and congregate the relevant private and public digital entities of the country. **B) ACTORS**: Chamber of Commerce of Santiago (CCS in spanish), National Chamber of Commerce, Services and Tourism of Chile (CNC), Chilean Association of Information Technology Companies A.G (ACTI), Industrial Development Society (Sofofa), Digital Country Foundation (*Fundación País Digital*), Association of Chilean technology companies (Chiletec), Confederation of Production and Trade (CPC), Banco Estado *(*a major bank in Chile*)*, BCI SME (BCI PYME), Santander Bank (*Banco Santander*), Facebook, AWS, Mercado Libre, Digital Government (*Gobierno Digital*), Inacap (a Higher Education Institution), among others. **C) 2018 MILESTONES**: Collaboration agreements and add them to the Program Coordination Board.	No.
Digitalize your SME - Technological Entrepreneurship for SMEs Program	**A) OBJECTIVE OF THE INICIATIVE**: To Address entrepreneurial challenges for the development of technology according to the needs identified. **B) ACTORS**: As a pilot work, it begins with the Corporation for the Promotion of Production (CORFO) and Banco Estado. But it is intended to incorporate the Chamber of Commerce of Santiago (CCS), Digital Government	No.

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	(*Gobierno Digital*) and Chilean Association of Information Technology Companies A.G (ACTI). **C) 2018 MILESTONES**: Through CORFO Entrepreneurship Management contest for technological developers, associated with digital issues (this year SSAF-I (Seed Founding with Flexible Assignment – Innovation. *Subsidio Semilla de Asignación Flexible – Innovación*) with Banco Estado); CORFO Innovation Management grant strengthening subsidies. **D) CYBERSECURITY**: The Ministry of Interior work group is generating instances to consider in software developments.	
Digitalize your SME - SME Human Capital Digital Program	**A) OBJECTIVE OF THE INICIATIVE**: Implement programs to facilitate digital transformation in SMEs through the adoption of technology and installation of capabilities in people. Committee analysis stage: "Electronic Commerce and Digital Marketing" for SMEs. **B) ACTORS**: CORFO, Technical Cooperation Service (Sercotec), ProChile and the National Training and Employment Service (SENCE). **C) 2018 MILESTONES**: Subsidy Human Capital Grant (CORFO) awarded; Subsidy 1000 Programmers (SENCE); agreement with ProChile.	No.
Pilot experience "*EspacioPyme" (a translation could be "*SMEsSpace"): E-commerce platform aimed at promoting	Measure that promotes the growth in productivity of companies by digitizing the management of SMEs through individualized accompaniment to the user and providing reliable software for their use. **BENEFITS**:	www.espaciopyme.cl

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and offering software and knowledge to small entrepreneurs.	▪ Reliable and available software according to the needs of each entrepreneur. ▪ Personalized and multichannel accompaniment, of a close nature, which invites / enthuses to adopt the software. ▪ Free software. Pilot version. By July 2018, it has approximately 32,000 visits, 1,360 software downloads, 900 registered users.	
Consumers' Rights Protection Law (No. 19.496)	The law regulates the relationship between suppliers and consumers, establishes infractions for acts that are detrimental to consumers and indicates the applicable procedure in these matters. The law creates the National Consumer Service (SERNAC), which corresponds to an administrative body in charge of overseeing compliance with the law. Failure to comply with the law will be sanctioned by the courts of justice.	https://www.bcn.cl/leychile/navegar?idNorma=61438
Private Life Protection Law (No. 19.628)	The law regulates the protection of personal data and indicates that the processing of personal data can only be carried out when this law or other legal provisions authorize it or the owner expressly consents to it. Likewise, it indicates that personal data must be eliminated when there is no longer a legal basis for its storage. Failure to comply with the law will be sanctioned by the courts of justice.	https://www.bcn.cl/leychile/navegar?idNorma=141599

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Electronic Documents, Electronic Signatures and Certification Services of such Signatures Law (No. 19.799)	The law regulates electronic documents and their legal effects, the use of electronic signatures in them, the provision of certification services for these signatures and the accreditation procedure that providers of said certification service may adhere to, in order to guarantee these signatures will be used safely. In addition, the law indicates that the acts and contracts granted or entered into by individuals or legal entities, signed by means of electronic signature, will be valid in the same way and will produce the same effects as those entered into in writing and on paper.	https://www.bcn.cl/leychile/navegar?idNorma=196640

People's Republic of China

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Electronic Signature Law (2015 Amendment)	Establish the legal validity of electronic signature, regulate electronic signature activity, specify the legal status of	http://www.npc.gov.cn/wxzl/gongbao/2015-07/03/content_1942836.htm

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	electronic certification bodies and certification procedures, and stipulate the safeguards for electronic signatures.	
Decision of the Standing Committee of the National People's Congress on Strengthening Cyber Information Protection	Specify personal information protection, commercial electronic information management and other requirements.	http://www.xinhuanet.com/politics/2012-12/28/c_114195221.htm
General Provisions of the Civil Law	Specify consumer protection, personal information protection and other matters.	http://www.npc.gov.cn/npc/xinwen/2017-03/15/content_2018907.htm
Law on the Protection of Consumer Rights and Interests (2013 Amendment)	Specify obligations and responsibilities of cyber trading platform provider and other matters.	http://www.npc.gov.cn/npc/xinwen/2013-10/26/content_1811773.htm
Postal Law (2015 Amendment)	Regulate express business operation activities.	http://www.spb.gov.cn/zc/flfgjzc_1/201210/t20121026_159203.html
Measures for the Administration of Electronic Certification Services (Ministry of Industry and Information	Specify the conditions and requirements for the establishment of electronic certification services bodies, the procedures for electronic certification services and the obligations of electronic certification services bodies.	http://www.miit.gov.cn/n1146295/n1146557/n1146624/c3554822/content.html

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Technology Decree No.1 in 2009, Revised in 2015)		
Provisions on the Procedures for Developing the Third-Party Online Retail Platform Transaction Rules (Trial Implementation, Ministry of Commerce Decree No.2014-7)	Regulate the development, modification and implement of the third-party online retail Platform Transaction Rules.	http://www.mofcom.gov.cn/article/b/c/201412/20141200850329.shtml
Administrative Measures for Online Trading (State Administration for Industry and Commerce Decree No. 60)	Stipulate the obligations of online products operator and relevant service operator, and specify the special provisions of the third party trading platform operator and the supervision and administration of online trading and related services.	http://www.mofcom.gov.cn/article/b/c/201412/20141200850329.shtml
Administrative Measures for the Payment Services Provided by Non-financial Institutions(the People's Bank of China Decree No. 2010-2)	Regulate the payment services provided by non-financial institutions.	http://www.pbc.gov.cn/tiaofasi/144941/1449957/2845832/index.html
Administrative Measures for Express Delivery Market (Ministry of Transport Decree No.2013-1)	Stipulate the requirements of express delivery business operator, express delivery services and express delivery security.	http://www.gov.cn/flfg/2013-01/25/content_2319591.htm

Electronic Commerce Law	Regulate the E-commerce activity, specify obligations of E-commerce operators and stipulate the requirements of the conclusion and performance of the e-commerce contracts.	http://www.npc.gov.cn/zgrdw/npc/lfzt/rlyw/2018-08/31/content_2060827.htm
Electronic Signature Law (2019 Amendment)	Establish the legal validity of electronic signature, regulate electronic signature activity, specify the legal status of electronic certification bodies and certification procedures, and stipulate the safeguards for electronic signatures.	http://www.npc.gov.cn/npc/c30834/201905/1d39b3ac29144348a01ffc43212a0b39.shtml
Civil Code (Go Into Effect on 2021.1.1)	Specify the requirements of consumers' rights and interests protection, personal information protection, regulate the performance of electronic contracts and other matters.	http://www.npc.gov.cn/npc/c30834/202006/75ba6483b8344591abd07917e1d25cc8.shtml
Data Security Law of the People's Republic of China	Regulates data processing activities and the supervision and administration of data security within the territory of the People's Republic of China.	https://www.cac.gov.cn/2021-06/11/c_1624994566919140.htm
Personal Information Protection Law of the People's Republic of China	Regulates the processing of personal information of natural persons within the territory of the People's Republic of China, as well as the processing outside the territory of the People's Republic of China of personal information of natural persons within its territory under relevant circumstances.	https://www.cac.gov.cn/2021-08/20/c_1631050028355286.htm

Cybersecurity Law of the People's Republic of China (2025 Amendment)	Regulates the construction, operation, maintenance, and use of networks within the territory of the People's Republic of China, as well as cybersecurity supervision and administration activities.	https://www.cac.gov.cn/2025-12/29/c_1768735112911946.htm
Regulations on Network Data Security Management	Regulates network data processing activities and the supervision and administration of network data security within the territory of the People's Republic of China, as well as the processing outside the territory of the People's Republic of China of personal information of natural persons within its territory under the circumstances specified in Item 2 of Article 3 of the Personal Information Protection Law of the People's Republic of China.	https://www.cac.gov.cn/2024-09/30/c_1729384452307680.htm
Provisions on the Administration of Algorithmic Recommendations in Internet Information Services	Regulates activities involving the provision of internet information services using algorithmic recommendation technology within the territory of the People's Republic of China. In particular, Article 21 stipulates that algorithmic recommendation service providers selling goods or providing services to consumers shall protect consumers' rights to fair transactions and shall not engage in unlawful practices—such as imposing unreasonable differential treatment regarding transaction prices or other terms—by leveraging algorithms based on consumer characteristics like preferences or transaction habits.	https://www.cac.gov.cn/2022-01/04/c_1642894606364259.htm
Measures for Supervision and Administration of Rules for Online Trading Platforms	Regulates the activities of online trading platform operators in formulating, amending, and implementing platform rules, as well as supervisory activities conducted by market regulation and cyberspace authorities in accordance with their respective responsibilities.	https://www.cac.gov.cn/2026-01/07/c_1769515215345420.htm

Measures for Supervision and Administration of Live-Streaming E-Commerce	Regulates live-streaming e-commerce activities conducted within the territory of the People's Republic of China, as well as the supervision and administration thereof by market regulation and cyberspace authorities in accordance with their respective responsibilities.	https://www.cac.gov.cn/2026-01/07/c_1769516655383334.htm
Provisions on Promoting and Regulating the Application of Electronic Documents	Regulates activities such as the application and management of electronic documents within the territory of the People's Republic of China.	https://www.cac.gov.cn/2026-04/17/c_1778166821092785.htm

Hong Kong, China

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Electronic Transactions Ordinance (Cap. 553) ("ETO")	ETO provides the legal framework for the recognition of electronic records and signatures, giving them the same legal status as their paper counterparts.	https://www.elegislation.gov.hk/hk/cap553!en
Unsolicited Electronic Messages Ordinance (Cap. 593) ("UEMO") Unsolicited Electronic Messages Regulation (Cap. 593A) ("UEMR")	UEMO regulates the sending of unsolicited commercial electronic messages that have a "Hong Kong link" over a public telecommunications service to an electronic address. The UEMR, made under section 62 of the UEMO, supplements the rules for the sending of commercial electronic messages set out in the UEMO.	UEMO: https://www.elegislation.gov.hk/hk/cap593!en UEMR: https://www.elegislation.gov.hk/hk/cap593A!en
Payment Systems and Stored Value Facilities Ordinance (Cap. 584) ("PSSVFO")	PSSVFO provides the regulatory regime for retail payment systems (a system or an arrangement for the transfer, clearing or settlement of payment obligations relating to retail activities, principally by individuals, that involves purchases or payments) and stored value facilities (a facility that may be used for storing the value of an amount of money that is paid into the facility from time to time and used either for payments for goods or services or to another person) in Hong Kong, China. PSSVFO ensures the safety and soundness of the operation of such systems/facilities as well as adequate	https://www.elegislation.gov.hk/hk/cap584

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	protection and no misappropriation of users' float. It also fosters innovation in retail payment products and services in Hong Kong, China by providing clarity in the laws and a level playing field for market participants.	

Indonesia

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Customs Duties	The import regime for e-commerce goods is stipulated in Minister of Finance (MoF) Regulation No. 199/PMK.010/2019 regarding Customs, Excise and Import Tax for Consignment Goods. **MoF Regulations 199/2019 stipulates some aspects as follow:** • Imported consignment goods can be granted the import duties exemption with de minimis up to FOB USD 3; • Imported consignment goods which the value ranging from USD 3 – USD 1,500 will be subject to a flat import duty tariff of 7.5%; • and for the goods which have value greater than USD 1,500, an MFN rate will be imposed. • In regard to the customs clearance process, the goods with a value below USD 1,500 are carried out using Consignment Note (CN) or with PIB / PIBK (import declaration document). • whereas goods whose value is above USD 1,500 can only be carried out using PIB / PIBK. For textile products, bags and shoes are excluded from the flat tariff of 7.5% import duty. Each of these commodities will be subject to MFN tariffs, books, it is subject to 0% import duty. Moreover, for all above-mentioned commodities are subject to 10% VAT.	https://jdih.kemenkeu.go.id/fullText/2019/199~PMK.010~2019Per.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	There is also an exemption for imported consignments in the form of excise goods, in amount of 40 cigarettes, 5 cigar stems, 40 grams sliced tobacco, 350 ml beverage. The excess of excisable goods will be destroyed.	
Personal Data Protection	Ministerial Regulation 20/2016 on Personal Data Protection for Electronic Systems This Ministerial Regulation stipulates the Protection of personal data in electronic systems by setting the term limits for its arrangement. Personal Data Protection in Electronic Systems includes protection against the acquisition, collection, processing, analysing, storage, appearance, announcement, delivery, dissemination and destruction of Personal Data. Acquisition and Collection of Personal Data, Processing and Analysing Personal Data, Personal Data Storage, Appearance, Announcement, Delivery, Dissemination, and / or Opening of Personal Data Access, and Destruction of Personal Data. In addition, this Ministerial Regulation governs the rights of the Owners of Personal Data; User Obligations; Electronic System Operator Obligations; Dispute resolution; The Role of Government and Society; Supervision; and Administrative Sanctions.	https://jdih.kominfo.go.id/produk_hukum/view/id/553/t/peraturan+menteri+komunikasi+dan+informatika+nomor+20+tahun+2016+tanggal+1+desember+2016

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	Law No 27 of 2022 on Personal Data Protection Law No. 27 of 2022 on Personal Data Protection (PDP Law) is Indonesia's first comprehensive, cross-sector data protection statute. It was enacted on 17 October 2022, with a two-year transition period that ended on 17 October 2024, and now fully enforceable. Key Pillars of the Law • Lawful and Transparent Processing: Personal data may only be collected and used for specific, clearly communicated purposes, on a valid legal basis such as explicit consent contract, legal obligation, or legitimate interest. Data must be kept accurate and retained only as long as needed. • Protection of Individual Rights: Data subjects can access, correct, restrict, and delete their data, withdraw consent, object to fully automated decisions, and seek compensation. • Cross-Border Transfers: A Controller transferring data abroad must confirm the recipient country offers equal or higher protection. Failing that, it needs adequate binding safeguards, and failing that, the Subject's approval. • Enforcement and Consequences: Non-compliance can lead to administrative sanctions, including written warnings, suspension of processing, data deletion, and fines of annual revenue.	https://jdih.komdigi.go.id/produk_hukum/view/id/832/t/undangundang+nomor+27+tahun+2022

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Online Consumer Protection	Draft Government Regulation on Trade Transaction by using Electronic Systems (E-Commerce) for online consumer protection is currently under finalisation by Ministry of Trade in 2018. It is based on Law 7/2014 on Commerce and Law 8/1999 on Consumer Protection.	N.A.
Payment Transaction Processing	Regulation No. 18/40/PBI/2016 concerning the Implementation of Payment Transaction Processing Directed all Payment System Service Providers must be licensed by Bank Indonesia before conducting their activities in Indonesia and required to maintain data center and disaster recovery center in Indonesia. Payment (PS) Service Providers includes Principal, Issuer and Acquirer of card-based payment instruments and electronic money, Switching Operator, Payment Gateway Operator, and Electronic Wallet Operator	https://www.bi.go.id/id/peraturan/sistem-pembayaran/Pages/pbi_184016.aspx
National Payment Gateway (NPG)	Regulation of Bank Indonesia No. 19/8/PBI/2017 on National Payment Gateway (NPG). Regulates domestic payment transactions through NPG including Switching interconnection, interconnection and interoperability of payment canals, and interoperability of payment instruments. NPG also functions as the backbone to support the Government's programs,	https://www.bi.go.id/en/peraturan/sistem-pembayaran/Pages/pbi_190817.aspx

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	including the extension of cashless social support, electronification of toll roads and public transportation, financial inclusion and development of electronic-based national trade system as mandated in Presidential Regulation No. 74 of 2017 on Road Map of E-Commerce.	
Anti-Money Laundering and Prevention of Terrorism Financing	Bank Indonesia Regulation Number 19/10/PBI/2017 concerning Implementation of Anti-Money Laundering and Prevention of Terrorism Financing for Non-Bank Payment System Service Provider and Non-Bank Money Exchange Service Providers Regulates obligation for Non-Bank Payment System Service Provider and Non-Bank Money Exchange Service Provider to implement the Anti-Money Laundering and Prevention of Terrorism Financing program as risk mitigation of money laundering and terrorism financing. The Service Providers including Fund Transfer Service Provider, issuer of card based payment instruments (APMK), issuer of electronic money, and electronic wallet Service Provider	https://www.bi.go.id/en/peraturan/sistem-pembayaran/Pages/pbi_191017.aspx
Consumer Protection In Payment System Service	Bank Indonesia Regulation Number 16/1/PBI/2014 date 21 January 2014 concerning Consumer Protection In Payment System Service Stipulate obligation for payment system service providers to implement Principles of Consumer Protection in providing protection to Consumer	https://www.bi.go.id/en/peraturan/sistem-pembayaran/Pages/pbi_160115.aspx

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	Payment System Services. The Principles include: a) Fairness and reliability; b) Transparency; c) Protection of consumer data and/or information; and d) Effective handling and resolution of complaints.	
Provision Funds Transfer	Bank Indonesia Regulation No. 15/23/DASP concerning Provision Funds Transfer Regulates the rights and obligations of relevant parties in the provision of funds transfer activities including but not limited to provisions concerning the licensing procedure, licensing process, provision of funds transfers and submission of reports by Providers	https://www.bi.go.id/en/peraturan/sistem-pembayaran/Pages/SE_1523DASP_2013.aspx

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Electronic Authentication Methods	**The Government Regulation Number 71 of 2019** **The Government Regulation Number 71 of 2019** is the main implementing regulation of Indonesia's Electronic Information and Transactions (ITE) Law. It replaced GR 82/2012 and sets the legal framework for how online transactions are run in Indonesia. The regulation focuses on several core areas to secure electronic systems and build digital trust: • **Electronic System Operators (PSE):** Classifies operators into Public PSE (state institutions or those appointed by them) and Private PSE (individuals, businesses, and communities). It sets obligations for reliability, security, and accountability, including registration with the government which is submitted to the Minister through an electronically integrated business licensing service in accordance with the provisions of law and regulations. • **Data Management and Localization:** Public PSEs must manage, process, and store electronic systems and data within Indonesian territory. Private PSEs may do so offshore, provided the data remains accessible for law enforcement and supervision. • **Electronic Transactions and Trust Services:** Regulates electronic contracts, and the use of electronic certificates, signatures, seals, timestamps, and reliability certification, giving these instruments legal certainty.	https://jdih.komdigi.go.id/produk_hukum/view/id/695/t/peraturan+pemerintah+nomor+71+tahun+2019

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	The Ministerial Regulation for Communications and Informatics No. 11 of 2022 The Ministerial Regulation for Communications and Informatics No. 11 of 2022 establishes the legal framework for the Governance of the Organization of Electronic Certification. Key Pillars of the Regulation The regulation focuses on four core areas to secure electronic transactions and standardize digital trust infrastructure: • **Implementation of Electronic Certification:** Outlines standards for creating valid digital identities, certified electronic signatures, and electronic seals. • **Establishment of Accredited Certification Agencies:** Provides guidelines for the independent bodies (Lembaga Sertifikasi PSrE) tasked with auditing and certifying the compliance of trust service providers. • **Administrative Sanctions:** Establishes compliance supervision mechanisms and defines administrative penalties for providers that breach data privacy or secure handling protocols.	https://jdih.komdigi.go.id/produk_hukum/view/id/833/t/peraturan+menteri+komunikasi+dan+informatika+nomor+11+tahun+2022

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Security/ Cybersecurity	Government Regulation (PP) No 82/2012 stipulates some issues on Security/ Cybersecurity: • Every electronic system provider shall maintain electronic system as secure and safe well as responsible to the operation of electronic system appropriately (article 15(1)). • Government protects the public interest from all kinds of disturbance as a result of the misuse of electronic information and electronic transactions that interfere with public order in accordance with the laws and regulations (article 40(2)). • The Government establishes institutions or institutions that have strategic electronic data that must be protected (article 40(3)).	https://jdih.kominfo.go.id/produk_hukum/view/id/6/t/peraturan+pemerintah+republik+indonesia+nomor+82+tahun+2012
APEC Cross-Border Privacy Rules	N.A.	N.A.

Japan

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Act on Special Provisions to the Civil Code Concerning Electronic Consumer Contracts	To provide special provisions to the Civil Code in cases where there is a certain mistake in the elements comprising an electronic consumer contract executed by a consumer.	https://elaws.e-gov.go.jp/document?lawid=413AC0000000095
Act on Prohibition of Unauthorized Computer Access	The purpose of this Act is to prevent computer-related crimes committed via telecommunications lines and maintain telecommunications-related order as realized by means of Access Control Features by prohibiting acts of unauthorized computer access and stipulating penalties therefor and assistance measures to be taken by Prefectural Public Safety Commissions to prevent the recurrence of such acts, thereby contributing to the sound development of an advanced information and telecommunications society.	https://elaws.e-gov.go.jp/search/elawsSearch/elaws_search/lsg0500/detail?lawId=411AC0000000128&openerCode=1
Consumer Contract Act	To protect consumers' interests against business operators which have more information and ability to negotiate than consumers. This Act covers almost all contracts between consumers and business operators, and helps consumers to make deals on an equal footing with business operators while there are big differences of competence between them. Consumers may rescind any contract resulting unjust solicitation in accordance with this Act. If a contract contains any unjust contractual clause, that clause itself will be void. This Act provides qualified consumer organizations with the ability to demand cease and desist to or	https://www.japaneselawtranslation.go.jp/ja/laws/view/4624

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	seek injunctive relief against a business operator or its affiliates in order to prevent victimization of consumers from burgeoning.	
Act against Unjustifiable Premiums and Misleading Representations	To protect voluntary and rational choice-making for consumers. This Act prohibits businesses from making misleading representations concerning quality, standards, contents, prices and trade terms of goods or services as being significantly superior or significantly more advantageous than that of the actual goods or services, and limits maximum and total value of the premiums.	https://www.japaneselawtranslation.go.jp/en/laws/view/2888
Act on Specified Commercial Transactions	To protect consumers from illegal or malicious solicitation provided by sellers or service providers through specified transactions such as “Mail Order Sales”, “Telemarketing Sales”. This Act consists of rules, which businesses should obey and rules for protecting consumers.	https://www.japaneselawtranslation.go.jp/en/laws/view/4302
Act on the Protection of Personal Information	To protect an individual’s rights and interests while considering the utility of personal information, the Act provides for rules to be adhered to by business operators and administrative entities that handle personal information including requirements for the personal data provision to a foreign third party.	https://www.japaneselawtranslation.go.jp/en/laws/view/4241
Act on Improving Transparency and Fairness of Digital Platforms (TFDPA)	The Act designates digital platform providers whose transparency and fairness must be significantly improved in particular among other digital platforms as “specified digital platform providers” and it makes such providers subject to specific regulations.	https://www.meti.go.jp/english/policy/mono_info_service/information_economy/digital_platforms/pdf/0401_001b.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	The Act requires the specified digital platform providers to disclose terms and conditions and other information, develop procedures and systems to ensure their fairness in a voluntary manner and to submit a report every fiscal year on the overview of measures that they have conducted to which self-assessment results are attached.	
Act on the Protection of Consumers Who Use Digital Platforms for Shopping	To ensure the cooperation with the Digital Platform Providers in promoting the optimization of e-commerce transactions conducted using digital platforms and the promotion of dispute resolution, and thereby to protect consumer interests who use Digital Platforms for shopping. This Act stipulates obligation of Digital Platform Providers to make efforts, requests for suspension of use of Digital Platforms for Shopping, right to request disclosure of seller's or equivalent person's information, and establishment of a public-private council and reporting to the Prime Minister (Consumer Affairs Agency).	https://www.japaneselawtranslation.go.jp/en/laws/view/4310 （Outline） https://www.japaneselawtranslation.go.jp/outline/34/905R301.pdf

Republic of Korea

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Act on the Consumer Protection In Electronic Commerce, Etc.	The purpose of this Act is to protect the rights and interests of consumers and enhance market confidence by prescribing matters relating to the fair trade of goods or services by means of electronic commerce transactions, mail orders, etc., thereby contributing to the sound development of the national economy. The Act consists of 46 articles and includes provisions on i) definition of e-commerce, ii) consumer protection, iii) legal basis for the investigations, and iv) penalties for offenders.	http://law.go.kr/LSW/eng/engLsSc.do?menuId=2&section=lawNm&query=e-commerce&x=0&y=0#liBgcolor0
Customs Act Article 94 Customs Act Ordinance Article 45	Among goods subject to an import declaration, only those for personal use whose total customs value, including the value of the goods and freight, is no more than USD 150 (no more than USD200, in case for express shipments subject to the United States-Korea Free Trade Agreement) are exempted from customs duties and VAT. (Most beneficiaries of these regulations are consumers who purchase foreign goods by e-commerce.)	(Customs Act) **National Law Information Center** http://law.go.kr/LSW/eng/engMain.do
Customs Act Article 254 Enforcement Decree of the Customs Act on Special customs clearance for electronic commerce goods	Simplified customs clearance procedures are applied to inbound E-commerce goods to ensure facilitated clearance.	(Customs Act) **National Law Information Center** http://law.go.kr/LSW/eng/engMain.do

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Established Express Cargo Logistics Center in July, 2016	Korea Customs Service established the Express Cargo Logistics Center in the Incheon International Airport to effectively handle rapidly growing volume of express cargos and ensure fast and secure clearance of them. Also, joint inspection offices were set inside the center to allow experts from Customs and relevant agencies to joint inspect in a coordinated manner, leading to a more effective prevention of illegal, defective or harmful goods. (Most beneficiaries of this measure are consumers who purchase foreign goods by e-commerce.)	
Credit Information Use and Protection Act (FSC)	This act is to foster a sound credit information business, promoting an efficient utilization and systematic management of credit information, and protecting privacy, etc. from the misuse and abuse of credit information, thereby contributing to the establishment of sound practices in credit transaction.	**National Law Information Center** http://law.go.kr/LSW/eng/engMain.do
Electronic Financial Transactions Act (FSC)	This act is to ensure the safety and reliability of electronic financial transactions by clarifying their legal relations and to promote financial conveniences for people and contribute to national economic development by creating a foundation for the sound development of the electronic financial industry.	**National Law Information Center** http://law.go.kr/LSW/eng/engMain.do

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Establishment of organization in charge of e-commerce and expansion of manpower	Many ministries of Korea newly established division soley in charge of e-commerce: Korea Customs Service (E-commerce division), Ministry of Trade, Industry, and Energy (Digital Trade Policy division), Ministry of the Interior and Safety (Open Digital Government Service Division), Ministry of Culture, Sports and Tourism (Digital Media Communication Team), and Ministry of Agriculture (Big-data strategy Department)	
Unsolicited Electronic Messages Regulation : Act on Promotion of Information and Communications Network Utilization and Information Protection (Act No. 16021, Dec. 24, 2018)	This is to regulate transmission of advertising information for profit (unsolicited commercial electronic messages) in order to minimize inconvenience to citizens and reduce societal costs due to spam. In principle, in order to transmit advertising information for profit, a person must obtain express prior consent from an addressee to whom such information is addressed, and specify the name and contact details of a sender, and matters regarding measures and methods by which an addressee can readily express his or her consent to refuse to receive information. No person who transmits advertising information for profit shall take any part in any measures such as interfering with an addressee's refusal to receive advertising information, automatically generating an addressee's contact information, measures to hide the identity of the sender of advertising information or the source from which advertising is transmitted, etc. (article 50, 50-4, 50-5, 50-7, 50-8 of the Network Act)	http://elaw.klri.re.kr/kor_service/lawView.do?hseq=50484&lang=ENG

Malaysia

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Digital Signature Act 1997 Digital Signature (Amendment) Act 2001	The enactment of the Digital Signature Act 1997 (DSA 1997) effective on 1st Oct 1998, introduces and implements the usage of Digital Certificate for Internet based commercial transactions. The Malaysian Communications and Multimedia Commission (MCMC) as the Controller of Certification Authorities is responsible for administering, enforcing, carrying out and giving effect to the provision under DSA 1997 for the purpose of monitoring and overseeing the activities of Certification Authorities. Digital Signature (Amendment) Act 2001 has been gazetted and came into forces on 27 September 2001.	https://www.skmm.gov.my/sectors/digital-signature/digital-signature-act-1997

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Digital Signature Regulations 1998	The Digital Signature Regulations was enacted based on the main Act and came to operation in October 1998. MCMC as the Controller of Certification Authorities is responsible for administering, enforcing, carrying out and giving effect to the provision under the Digital Signature Regulations.	https://www.mcmc.gov.my/en/legal/acts/digital-signature-act-1997-reprint-2002/digital-signature-regulations-
Central Bank Guideline on Electronic Money (E-money)	The main objective of the guideline is to oversee e-money operations, to promote the safety and soundness of e-money schemes, and therefore enhance users' confidence in the usage of e-money. This Guideline outlines the broad principles and minimum standards to be observed by e-money issuers in relation to the operation of their e-money schemes.	http://www.bnm.gov.my/microsite/ps/gl_016_3.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Consumer Protection Act 1999 (Act 599) Amendment 2019	The Malaysia's Consumer Protection Act 1999 (CPA) is an act which was gazetted on 9 September 1999 and came into force on 15 November 1999. It is a piece of legislation enacted with the main objective to provide greater protection for consumers. The provisions of this Act cover areas not covered by other existing laws. Under this Act, the Tribunal for Consumer Claims Malaysia (TTPM) was established for consumers to claim compensation not exceeding RM25,000 on the purchase of goods or services supplied from merchants or service providers in a simple, inexpensive and speedy manner. Under the latest amendment which came into forces on 1 October 2019, the TTPM's award was increased from RM25,000 to RM50,000 as well as the penalty for non-compliance of award.	https://aseanconsumer.org/file/pdf_file/CONSUMER%20PROTECTION%20ACT%201999%20AMENDMENT%202019%20.pdf

Consumer Protection (Electronic Trade Transactions) Regulations 2012	The Regulations apply to any person who operates a business through a website or an online marketplace for the purpose of supplying goods or services (Online Business Supplier) and any person who provides an online marketplace (Online Marketplace Operator). An 'online marketplace' refers to a website where goods or services are marketed by third parties for the purpose of trade. An 'online marketplace operator' refers to a person who provides an online marketplace. Malaysian Government has gazetted the Consumer Protection (Electronic Trade Transactions) Regulations 2012. Under Regulations 3, the online traders must disclose eight (8) information on their business website to increase the transparency which as follows: 1. The online trader's name; 2. The business or company registration number with the Companies Commission of Malaysia; 3. The online trader's email address and telephone number or address; 4. The product description; 5. The full price of the goods/services; 6. The method of payment; 7. The terms and conditions; and 8. The estimated delivery time of goods/services.	http://www.federalgazette.agc.gov.my/outputp/pua_20121221_P.U.%20(A)%20458%20-%20Peraturan-Peraturan%20Pelindungan%20Pengguna%20(Urus%20Niaga%20Perdagangan%20Elektronik)%202012.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Personal Data Protection Act 2010 (Act 709)	The Malaysian Personal Data Protection Act 2010 (Act 709) enacted on June 2010 was fully enforced on 15 November 2013. The Personal Data Protection Act 2010 (Act 709) regulates the processing of personal data in commercial transactions. A Personal Data Protection Commissioner is appointed by the Minister of Communications and Multimedia to carry out the powers and functions of the Act. The Act 709 applies to any person who processes and who has control over or authorizes the processing of any personal data in respect of commercial transactions. The main gist of Act 709 is the compliance of the 7 Personal Data Protection Principles in processing personal data.	http://www.pdp.gov.my/index.php/my/akta-709/personal-data-protection-act-2010

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Financial Services Act 2013 Islamic Financial Services Act 2013	The Financial Services Act (FSA) and the Islamic Financial Services Act (IFSA) came into force on 30 June 2013, replacing the repealed Payment System Act 2003 (PSA). Both Acts have provisions on electronic payment.	https://www.bnm.gov.my/documents/20124/820862/Financial+Services+Act+2013.pdf/35ed2b4c-1995-f91d-3891-75d69d247d55?t=1584637163610 https://www.bnm.gov.my/documents/20124/8102422b-e6dd-d149-8db0-e3637e89ed5c

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Trademark Act 2019 Copyright Act 1987	Malaysia's Intellectual Property laws establish intellectual property rights broadly consistent with its obligations under WIPO treaties. The law appears to have general application to e-commerce, but no specific provisions to this effect are made. There is no specific legislation that extends intellectual property protection to online transaction in Malaysia. However, various existing legislation exists and extend to the e-commerce context. This includes the Trademarks Act 2019 and the Copyright Act 1987. The Trademark Act was first introduced in 1976. However, the Trademark Act 1976 was repealed, and the new Act came into forces on 27 December 2019.	https://www.myipo.gov.my/wp-content/uploads/2019/12/ACT-815-TRADEMARKS-ACT-201.pdf https://www.myipo.gov.my/wp-content/uploads/2016/08/Copyright-Act-1987-Act-332.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Competition Act 2010	The Competition Act 2010 came into force on 1 January 2012. The legislation aims to promote and protect competition and outlines provisions that prohibits the abuse of dominant position and anti-competitive agreements in the market. The Competition Act 2010 is not focusing solely on e-commerce. However, it could be extended to explicitly apply to e-commerce context.	https://www.mycc.gov.my/sites/default/files/Competition%20Act%202010%20-%2022092020.pdf

Mexico

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Document Digitalization	It establishes the process that allows the migration of printed documents to data messages, in accordance with the provisions of articles 95 Bis 1 to 95 Bis 6 of the Commercial Code and Appendage B of the Official Mexican Standard NOM-151-SCFI-2016, Requirements that must be observed for the conservation of data messages and digitized documents (cancels NOM-151-SCFI-2002	http://www.dof.gob.mx/normasOficiales/6499/seeco11_C/seeco11_C.html
Regulation of the Commercial Code on Certification Service Providers	It establishes the regulatory standards to which the accredited third parties must submit to provide services related to electronic signature for acts of commerce in accordance with the provisions of articles 100 to 113 of the Commercial Code	https://dof.gob.mx/nota_detalle.php?codigo=667272&fecha=19/07/2004
General Rules to which the Certification Services Providers must adhere	Rules that must be met by those interested in obtaining accreditation by the Ministry of Economy to be Certification Service Providers and offer the services of issuing Digital Certificates, Digital Time Stamps, Conservation of Data Messages, Digitalization of Documents in Physical Support, as well as to act as a Legally Authorized Third Party.	https://dof.gob.mx/nota_detalle.php?codigo=5522462&fecha=14/05/2018
NMX-COE-001-SCFI-2018 Electronic commerce - provisions that will be subject to those	It establishes the provisions to which all natural or legal persons who habitually or professionally offer, trade or sell goods, products or services through electronic, optical or any other technology, in order	Declaration of the effectiveness of the standard:

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
persons who offer, commercialize or sell goods, products or services.	to guarantee the rights of consumers who carry out transactions through the referred means.	https://www.dof.gob.mx/nota_detalle.php?codigo=5559015&fecha=30/04/2019 Text available for consultation at: http://www.economia-nmx.gob.mx/normas/nmx/2010/NMX-COE-001-SCFI-2018.pdf
Commerce Code	Within its second title on the second book “General Commerce”, it establishes rules for Electronic Commerce It incorporates a chapter on electronic commerce that establishes the recognition and regulation of commercial acts and their formation in electronic, optical or any other technology. It provides security and legal certainty in transactions between merchants. They incorporate, mechanisms that allow to take advantage of and distribute existing technological capabilities and standardize the use	https://www.diputados.gob.mx/LeyesBiblio/pdf/CCom.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	of technologies to ensure technological neutrality by following international best practices in terms of electronic communication. Security and legal certainty mechanisms have been included for transactions between traders through data messages, in accordance with the provisions of Chapter I, Title Two of Electronic Commerce.	
Federal Civil Code	Provides measures that regulate transactions that are carried out through electronic means, in accordance with the provisions of articles 1803, 1811, 1834 Bis of the Federal Civil Code.	http://www.diputados.gob.mx/LeyesBiblio/pdf/2_110121.pdf
Advanced Electronic Signature Law (2012)	Its purpose is to regulate: i.) The use of the advanced electronic signature in the acts foreseen in this Law and the issuing of digital certificates to natural persons; ii.) Services related to advanced electronic signature, and iii.) The homologation of the advanced electronic signature with the advanced electronic signatures regulated by other legal provisions, in terms established in this Law.	http://www.diputados.gob.mx/LeyesBiblio/pdf/LFEA_200521.pdf
Regulation of the Law of Advanced Electronic Signature	Its purpose is to establish the regulatory standards for the use of the Advanced Electronic Signature; the services related to this, as well as its homologation with other advanced electronic signatures, in compliance with the Law.	http://www.diputados.gob.mx/LeyesBiblio/regley/Reg_LFEA.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Official Mexican Standard NOM-151-SCFI-2016, Requirements that must be observed for the conservation of data messages and digitized documents (cancels NOM-151-SCFI-2002)	It establishes the requirements that must be observed for the preservation of data messages and digitized documents.	http://www.dof.gob.mx/normasOficiales/6499/seeco11_C/seeco11_C.html Amendment: http://dof.gob.mx/nota_detalle.php?codigo=5618010&fecha=11/05/2021
Federal Law on Protection of Personal Data held by Private Parties	Its purpose is to protect personal data held by private parties, aiming to regulate their legitimate, controlled, and informed processing to guarantee privacy and the right to information self-determination of individuals. The foregoing, including the processing of personal data by those controllers for the private sector, within electronic commerce´s framework.	https://www.diputados.gob.mx/LeyesBiblio/pdf/LFPDPPP.pdf
Regulations to the Federal Law on Protection of Personal Data held by Private Parties	Its purpose is to regulate the provisions of the Federal Law on Protection of Personal Data Held by private parties	https://www.diputados.gob.mx/LeyesBiblio/regley/Reg_LFPDPPP.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Parameters for personal data self-regulation	Their purpose is to establish rules, criteria and procedures for the correct development and implementation of binding self-regulation schemes to raise the standards of protection in the processing of personal data by companies engaged, among other activities, in electronic commerce.	http://inicio.inai.org.mx/MarcoNormativoDocumentos/Parametros%20de%20Autorregulacion.pdf **Rules of operation for the register of binding self-regulation schemes:** https://www.dof.gob.mx/nota_detalle.php?codigo=5382543&fecha=18/02/2015
Recommendations on personal data security	Their purpose is to establish a frame of reference for those controllers and processors of the actions that are considered as the minimum necessary for the security of personal data, in various contexts, including electronic commerce.	http://www.dof.gob.mx/nota_detalle.php?codigo=5320179&fecha=30/10/2013
Federal Consumer Protection Law	Promotes and protects the consumer´s rights and culture, seeking equity, certainty and legal security in the relations between suppliers and consumers.	https://www.diputados.gob.mx/LeyesBiblio/pdf/LFPC.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	Likewise, this Law contains a Chapter VII BIS that establishes the rights of consumers when they make transactions through the use of electronic, optical or any other Technology.	
Customs Law	It regulates the entry and exit in the national territory of goods and the means in which they are transported or driven, the customs clearance and the facts or acts that derive from it or the referred entry or exit of goods	https://www.diputados.gob.mx/LeyesBiblio/pdf/LAdua.pdf
Customs Law Regulation	Establishes the regulations of the Custom Law by integrating aspects such as the electronic transmission of information and the provision of electronic processing services.	https://www.diputados.gob.mx/LeyesBiblio/regley/Reg_LAdua.pdf
Foreign Trade Law	Its purpose is to regulate and promote foreign trade, increase the national economy competitiveness, promote the efficient use of the country´s productive resources, properly integrate the national and international economy, defend the productive plant from unfair practices of international trade and contribute to the elevation of the welfare of the population.	http://www.diputados.gob.mx/LeyesBiblio/pdf/28.pdf
Foreign Trade Law Regulation	It establishes non-tariff regulation and restriction measures, procedures on unfair international trade practices.	http://www.diputados.gob.mx/LeyesBiblio/regley/Reg_LCE.pdf
General Rules of Foreign Trade of the Tax Administration Service - SAT	Its purpose is to disclose, group and facilitate knowledge of general provisions through an annual publication, issued by the customs and tax authorities, on foreign trade matters.	https://www.sat.gob.mx/normatividad/14584/versiones-compiladas-

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	They establish the electronic invoice for definitive export operations of goods type A-1. Rules 3.1.34 and 3.1.35.	de-las-reglas-generales-de-comercio-exterior
Agreement by which the Ministry of Economy issues rules and criteria of general nature regarding Foreign Trade.	Its purpose is to disclose rules that establish general provisions in the competence area of the Ministry of Economy, as well as the necessary criteria for compliance with laws, international trade agreements or treaties, decrees, regulations, agreements and other general arrangements of their competence, grouping them in a way that facilitates their application by users.	https://www.dof.gob.mx/nota_detalle.php?codigo=5651333&fecha=09/05/2022#gsc.tab=0
Mexican Postal Service Law	Its purpose is to regulate everything related to the provision of public postal services and other services that are expressly contemplated, including receipt, transportation, and delivery of shipments, other than correspondence.	http://www.diputados.gob.mx/LeyesBiblio/pdf/98_310518.pdf
Parcel and Courier Regulations	Its purpose is to establish the conditions that regulate the parcel and courier service provided to third parties on roads and bridges under federal jurisdiction.	http://www.diputados.gob.mx/LeyesBiblio/regla/n287.pdf
Regulations for the Operation of the Mexican Postal Service Organization	Its purpose is to regulate the provision, operation, organization, monitoring and administration of the public postal service, various services and other services contemplated in the Law of the Mexican Postal Service.	http://www.ordenjuridico.gob.mx/Federal/Combo/R-365.pdf
Regulation of the Federal Consumer Attorney's Office	Its purpose is to establish the organization of the Federal Consumer Protection Agency, for the exercise of the powers conferred by the Federal Consumer Protection Law.	https://www.dof.gob.mx/nota_detalle.php?codigo=5583075&fecha=30/12/2019

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
General Law for the Protection of Personal Data in Possession of Obliged Subjects	Its purpose is to establish the bases, principles and procedures to guarantee the right that every person has to the protection of their personal data, in possession of obligated subjects.	http://www.diputados.gob.mx/LeyesBiblio/pdf/LGPDPPSO.pdf
General Guidelines for the Protection of Personal Data in Public Sector.	These guidelines are intended to develop the provisions set forth in the General Law for the Protection of Personal Data Held by Obliged Subjects in relation to the federal scope.	https://www.dof.gob.mx/nota_detalle.php?codigo=5511540&fecha=26/01/2018 http://inicio.inai.org.mx/AcuerdosDelPleno/ACT-PUB-19-12-2017.10.pdf https://www.dof.gob.mx/nota_detalle.php?codigo=5605789&fecha=25/11/2020 **Amendments**: www.dof.gob.mx/2020/INAI/ACT-PUB-11-11-2020-05.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
		https://home.inai.org.mx/wp-content/documentos/AcuerdosDelPleno/ACT-PUB-11-11-2020.05.pdf https://dof.gob.mx/nota_detalle.php?codigo=5643872&fecha=25/02/2022#gsc.tab=0
Parameters of Best Practices for the Protection of Personal Data in the Public Sector	Best practice schemes are defined as the set of actions, rules, criteria and procedures that are implemented to increase the level of protection of personal data, harmonize processing, facilitate the exercise of ARCO rights and transfers, complement the provisions of the regulations and demonstrate compliance.	https://dof.gob.mx/nota_detalle.php?codigo=5574878&fecha=09/10/2019 **Rules of operation for the registration of best practice schemes:** https://www.dof.gob.mx/nota_detalle.php?codigo=5595498&fecha=24/06/2020
Administrative general provisions for the elaboration, presentation	Their purpose is to establish the general framework applicable in the elaboration, presentation and valuation of impact assessments on the	https://dof.gob.mx/nota_detalle.php?codigo=5511113&fecha=23/01/2018

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
and valuation of protection of personal data impact assessments	protection of personal data as an obligation for controllers in the public sector.	
Guidelines that establish the parameters, modalities and procedures of personal data portability.	Their purpose is to determine the cases in which there is a structured and commonly used format containing personal data, as well as the technical standards, modalities and procedures for the transmission of such personal data to ensure its portability.	http://dof.gob.mx/nota_detalle.php?codigo=5512847&fecha=12/02/2018
Federal Law on Transparency and Access to Public Information	Its objective is to establish mechanisms that guarantee the protection of the right of access to information and promote transparent public management, enhancing accountability to citizens and further consolidating Mexico's Democratic System.	http://www.diputados.gob.mx/LeyesBiblio/pdf/LFTAIP_200521.pdf
General Law on Transparency and Access to Public Information	Its purpose is to establish the principles, general bases and procedures to guarantee the right of access to information held by any authority, entity, body and institution of the Legislative, Executive and Judicial powers, autonomous bodies, political parties, trusts and public funds. as well as of any individual, moral legal or union trade that receives and exercises public resources or acts of authority of the Federation, the Federative Entities and the municipalities.	http://www.diputados.gob.mx/LeyesBiblio/pdf/LGTAIP_200521.pdf
Federal Tax Code	It establishes the provisions on taxation that must be paid by natural or legal persons, including residents abroad who have a permanent	https://www.diputados.gob.mx/LeyesBiblio/pdf/CFF.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	establishment in the country, with respect to the income attributable to said permanent establishment. It establishes the figure of the advanced electronic signature, and electronic billing as the only way to issue tax invoices in Mexico to deduct or deduct (CFDI) (articles 29 and 29-A); electronic invoices are generated and used in format and using XML schemas and establishes the electronic keeping of fiscal accounting (article 28) and the use of digital documents to report or send information to the tax administration (Article 31 and 29, fifth paragraph)	
Regulation of the Federal Tax Code	It establishes or complement the provisions about the electronic billing and CFDI. Articles 34, and 36 to 43.	http://www.diputados.gob.mx/LeyesBiblio/regley/Reg_CFF.pdf
Miscellaneous Tax Resolution	It is a set of administrative tax provisions that define, clarify and grant facilities to taxpayers to comply with their tax obligations. They specify the procedures of how to make arrangements with the tax administration detailing each of the requirements. In its Title 2, Chapter 2.2. From electronic media, develops: • The figures of the non-advanced electronic signature and the portable advanced electronic signature, its probative value and administrative detail of its operation.	RMF 2021, Chapter 2.2. y 2.7. https://www.sat.gob.mx/normatividad/58521/resolucion-miscelanea-fiscal-(rmf)- Annex 20 of the Miscellaneous Fiscal Resolution. (technical

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	• Requirements for digital certificates and their operational management: cancellation blocking etc. • Operation of the online system of bi-directional electronic communication between taxpayers and the tax administration, called "Tax mailbox", in which formal requests are submitted to the authority, binding legal acts are notified and various messages of orientation and service are sent. In its Title 2, Chapter 2.7. From the digital tax receipts or electronic invoice, develops: • Detail on storing, generating, using and validating digital certificates to sign electronic invoices and the requirements of their representations in natural language - printed representation -. • Operational regulation of billing for special or particular cases, for example, sale of used cars, charges for third parties, air transportation, retail sale etc. • Regulation so that the tax administration can authorize private legal persons to digitally certify "stamp" electronic invoices in the name and representation of the state, requirements to obtain authorization, obligations, penalties, cause of loss of authorization, notices etc.	specification to build an electronic invoice in XML file complying with the relevant legal requirements): https://www.sat.gob.mx/consultas/35025/formato-de-factura-electronica-(anexo-20) Annex 20 RMF 2022 https://dof.gob.mx/nota_detalle.php?codigo=5640565&fecha=13/01/2022#gsc.tab=0 Guide for filling out Annex 20 (detailed instructions that explain how to fill out an electronic invoice in non-computer terms, is addressed to taxpayers and tax advisors): http://omawww.sat.gob.mx/tramiteyservicios/paginas/documentos/guiaanexo20.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	Generally speaking, regarding tax invoices, the regulatory and technical requirements that electronic invoices must meet. Through one of its annexes, Annex 20, the technological specifications of electronic invoices (XML schemas) are disclosed, this is the instructions in computing to build an invoice in an XML schema that complies with the legal requirements established in The tax code. Likewise, as part of the Resolution, guides are also given to explain how information should be recorded in an electronic invoice, one of which is the Guide for filling out Annex 20. It should be noted that, when electronic invoices are issued, electronic commerce is favored since these are generated and exchanged in XML and online files, their information is transmitted immediately to both the issuer, the receiver and the tax authority itself. And can be consulted online at all times. The issuance of the electronic invoice is an enabler that facilitates the development of electronic commerce, establishing mechanisms for compliance with tax obligations in electronic commercial transactions.	Annex 21 of the Miscellaneous Fiscal Resolution (specification of the technological standard to build fiscal digital documents in XML files that meet the relevant fiscal requirements): https://www.sat.gob.mx/cs/Satellite?blobcol=urldata&blobkey=id&blobtable=MungoBlobs&blobwhere=1461172446651&ssbinary=true

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	Similarly in its Title 2, Chapter 2.8, Section 2.8.2. From the suppliers of certification of reception of digital documents, it develops: • Requirements for legal entities to obtain authorization from the state to certify the receipt of digital documents submitted by individuals in accordance with established technical standards. • Obligations, infractions and sanctions for suppliers of certification of receipt of digital documents.	
Federal Law for the Protection of Industrial Property	Its purpose is to: I.- Protect industrial property through regulation and concession of patents; records of utility models, industrial designs, integrated circuits layout designs, trademarks and commercial ads; publication of commercial names; declaration of protection of appellations of origin and geographical indications; II.- Regulation of industrial secrets; III.- Prevent acts that attempt against industrial property or that constitutes to unfair competition and able to establish sanctions and penalties in respect of them; IV.- Promote and encourage the inventive activity of industrial application, the technical improvements, design creativity and presentation of new and useful products;	http://www.diputados.gob.mx/LeyesBiblio/pdf/LFPPI_010720.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	V.- Promote the diffusion of technological knowledge in the country.	
Copyright Federal Law	Its purpose is the safeguarding and promotion of the Nation's cultural heritage; protection of the rights of the authors, performers, editors, producers and the broadcasting organizations, in relation to their literary or artistic works in all their manifestations, their interpretations or executions, their editions, their phonograms or videograms, their broadcasts, as well as other intellectual property rights.	http://www.diputados.gob.mx/LeyesBiblio/pdf/122_010720.pdf
Law to Regulate Financial Technology Institutions	Its purpose is to regulate the financial services provided by financial technology institutions, as well as their organization, operation, functioning and financial services subject to special regulations that are offered or made by innovative means.	http://www.diputados.gob.mx/LeyesBiblio/pdf/LRITF_200521.pdf
National Cybersecurity Strategy	Identify and establish cybersecurity actions applicable to the social, economic and political spheres that allow the population and public and private organizations, the use and harnessing of ICT in a responsible manner for the sustainable development of the Mexican State. To achieve the general objective, 5 strategic objectives were established: 1. Society and rights. 2. Economy and innovation. 3. Public institutions.	https://www.gob.mx/gobmx/documentos/estrategia-nacional-de-ciberseguridad

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	4. Public safety. 5. National security.	
CoDi®	CoDi® is a request to pay scheme that allows users to realize electronic fund transfers while it only requires them an opened account on a financial institution that participates in the SPEI®, the most important real-time settlement system of Mexico, and a smartphone. This functionality is offered primary by the financial institutions participating in the SPEI®, but it also allows the participation of third parties developers and businesses that want to offer CoDi® as a new option to pay, when they had been previously certified by Mexico´s Central Bank. CoDi® ensures immediate, low-cost and secure transactions to the account holders that maintain an account which applicable regulation allows them to realize electronic fund transfers. The previous, due to the fact that it takes advantage of the actual infrastructure of the SPEI® and that in order to realize transfers with CoDi®, the beneficiary account must be validated first.	https://www.codi.org.mx/
Roadmap to Export. Guide to MSM´s	Mexico developed this document to boosting the MIPyMES, the guide contains: The importance and advantages of export; elements to consider for an export strategy, export documents and formalities, and general information and basic steps for Mexican MSMEs seeking export. It also contains interactive links to access forms, formalities, and certificates that are export requirements.	https://mipymes.economia.gob.mx/wp-content/uploads/2020/06/ruta_para_la_exportacion-6.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
United States-Mexico-Canada Agreement (USMCA)	Mexico has an FTA that include provisions on digital trade to facilitate trade by electronic means.	https://www.gob.mx/t-mec/acciones-y-programas/textos-finales-del-tratado-entre-mexico-estados-unidos-y-canada-t-mec-202730 https://ustr.gov/trade-agreements/free-trade-agreements/united-states-mexico-canada-agreement/agreement-between
Value Added Tax Law	Its purpose is to tax the sale of goods, the provision of independent services, the leasing of goods and the importation of goods and services. In recent years, Chapter III Bis. was added, which regulates the provision of digital services by residents abroad without an establishment in Mexico.	https://www.diputados.gob.mx/LeyesBiblio/pdf/LIVA.pdf
Law of the Special Tax on Production and Services	In Article 2, paragraph II, subsection c), this Law establishes the payment of this tax at 3% for services that are provided in national territory through one or more public telecommunications networks.	https://www.diputados.gob.mx/LeyesBiblio/pdf/LIEPS.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Digital Trustmark	An official recognition, granted to those suppliers of products and services that provide clear and complete information, security, transparency, confidentiality, trust and legal certainty to consumers in ecommerce. These suppliers must adhere to the Code of Ethics in Ecommerce, a voluntary program.	https://distintivodigital.profeco.gob.mx/
Code of Ethics on E-Commerce	A set of values and principles that all adhering suppliers must observe in their activities related to e-commerce. This voluntary program is a commitment for suppliers to: - Respect and promote the rights of consumers - Promote a culture of responsible consumption. - Promote the human rights of consumers. - Encourage ethical and responsible digital advertising. - Protect vulnerable groups. - Encourage self-regulation.	https://www.gob.mx/profeco/articulos/codigo-de-etica-en-materia-de-comercio-electronico?idiom=es https://dof.gob.mx/nota_detalle.php?codigo=5612351&fecha=26/02/2021#gsc.tab=0

New Zealand

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Part 4 (Electronic Transactions) of the Contract and Commercial Law Act 2017	Administered by the Ministry of Business, Innovation, and Employment. The purpose of this Part 4 is to facilitate the use of electronic technology by reducing uncertainty regarding the legal effect of information that is in electronic form or that is communicated by electronic means; and the time and place of dispatch and receipt of electronic communications; and providing that certain paper-based legal requirements may be met by using electronic technology that is functionally equivalent to those legal requirements.	http://www.legislation.govt.nz/act/public/2017/0005/latest/DLM6844033.html
Consumer Guarantees Act 1993	Administered by the Ministry of Business, Innovation, and Employment. The Consumer Guarantees Act (CGA) protects consumers by, among other things: allowing them to seek repairs, replacements or refunds when goods are	http://www.legislation.govt.nz/act/public/1993/0091/latest/DLM311053.html

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	faulty, setting minimum guarantees that apply to all products and services.	
Fair Trading Act 1986	Administered by the Ministry of Business, Innovation, and Employment. The Fair Trading Act (FTA) exists to promote fair competition, make sure consumers get accurate information before buying products and services and promote product safety.	http://www.legislation.govt.nz/act/public/1986/0121/70.0/DLM96439.html
Unsolicited Electronic Messages Act 2007	Administered by the Ministry of Business, Innovation, and Employment. The Unsolicited Electronic Messages Act 2007 prohibits the sending of spam with a New Zealand link (i.e. messages sent to, from, or within New Zealand). The Act refers to spam as 'unsolicited commercial electronic messages'. The Act covers email, fax, instant messaging, and mobile/smart phone text (TXT).	http://www.legislation.govt.nz/act/public/2007/0007/latest/DLM405134.html
Privacy Act 1993	Administered by the Ministry of Justice.	http://www.legislation.govt.nz/act/public/1993/0028/latest/DLM296639.html

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Privacy Act 2020 (comes into effect on 1 December 2020)	Administered by the Ministry of Justice. The Privacy Act 2020 sets requirements for how 'agencies' collect, use, disclose, store and give access to personal information. The Privacy Act applies to almost every person, business or organisation in New Zealand. Notable features of the Privacy Act 2020 include: - Extraterritorial effect of the Act - Requirements on disclosing personal information overseas - Notifiable privacy breach regime	https://legislation.govt.nz/act/public/2020/0031/latest/LMS23223.html https://www.privacy.org.nz/privacy-act-2020/privacy-principles/ https://www.privacy.org.nz/responsibilities/your-obligations/
New Zealand Consumer Data Right (CDR) under the Customer and Product Data Act 2025	The Consumer Data Right (CDR) is a legal framework that enables consumers and businesses to securely access, share, and manage their data with accredited third parties through standardised digital interfaces (APIs).	Main CDR information: https://www.mbie.govt.nz/business-and-employment/business/consumer-data-right Customer and Product Data Act 2025: https://www.legislation.govt.nz/act/public/2025/0014/latest/LMS700098.html

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	It is intended to promote competition, innovation, consumer choice, and data portability in designated sectors. Customers can authorise accredited requestors to access specified data or initiate certain actions on their behalf, while maintaining control through consent, privacy, security, and accreditation requirements. Banking (open banking) is the first designated sector, with electricity expected to follow.	

Papua New Guinea

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
NICTA Act 2009	The National Information Communication Technology Authority is responsible for the regulation and licencing of information of Communication Technology (ICT) in PNG.	https://www.nicta.gov.pg/legislative/acts/
National Cybercrime Code Act 2016	The Act criminalizes offences relating to the integrity of data and electronic systems or devices, computer related offences, content related offences and other offences such as online copyright infringement, trademark infringement, patent and industrialize infringement, unlawful advertising and other offences.	https://www.nicta.gov.pg/regulatory/internet/cybercrime-cybersecurity/
National Payments System Act 2013	The National Payment System Act empowers the Central Bank to regulate and oversee all national payment systems and for any related purposes.	https://www.bankpng.gov.pg/payment-system/payment-systems-act/
Cybercrime Policy 2014	This Policy seeks to provide a legal and regulatory framework to protect communities from cybercrime, preserve cultural and traditional values, create safe cyber environment for all users, build confidence in e-commerce, ensure that PNG laws are consistent with other regional and international laws dealing with cybercrime, promote and enhance international cooperation in addressing and combating cybercrime, strengthen law enforcement capacity, create and	https://www.nicta.gov.pg/regulatory/internet/cybercrime-cybersecurity/

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	increase education on cybercrime, and ensure effective coordination and collaboration amongst all stakeholders.	
PNG Digital Transformation Policy 2020	The Policy sets out the benefits of digital government, civil society the Government of PNG, and the private sector, and draws attention to linkages to other international and national supraordinate policies.	https://ict.gov.pg/policy/

Peru

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
• Digital Signatures and Certificates Law (Law 27269) • Regulation of the Law of Digital Signatures and Certificates (Supreme Decree N 052-2008-PCM)	This Law establishes provisions to regularize the use of the electronic signature, granting it the same validity and legal effectiveness as the use of a handwritten or other similar signature that entails a declaration of willingness.	https://bit.ly/2LnFt4y
• Data Protection Law (Law 29733) • Regulation of the Law Supreme Decree Nº 016-2024-JUS	This law establishes provisions to ensure an adequate treatment of the personal data and guarantee the right to the protection of personal data.	https://www.gob.pe/institucion/congreso-de-la-republica/normas-legales/243470-29733
• Law that regulates the use of unsolicited commercial e-mail (Law 28493) Regulation of the Law 28493 – Supreme Decree Nº 031-2005-MTC	This law regulates the sending of unsolicited commercial communications by electronic mail.	https://bit.ly/29AgwBw
• Law that allows the use of electronic means for the communication of the manifestation of willingness and	This law establishes that manifestation of willingness may be generated or communicated through electronic, optical and other analogous means.	https://shorturl.at/tANPT

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
the use of the electronic signature (Law 27291)[1]		
• Consumer Protection Law (Law 29571)[2]	This Law aimed at protecting and defending consumer rights, which will help to better access appropriate and adequate goods and services in the market, through effective mechanisms for the resolution of disputes.	https://www.consumidor.gob.pe/en/consumercode
• Regulation regarding the access of electronic money issuers to telecommunications services	It defines certain conditions under which access to networks of concessionaires of public telecommunications services must be given by electronic money issuers.	https://shorturl.at/erQX2
• Peru Foreign Trade Agreements: Peru – Pacific Alliance FTA Peru - Australia FTA Peru – Canada FTA Peru – Singapore FTA	Peru has seven FTAs that include provisions on e-commerce to facilitate trade by electronic means.	http://www.acuerdoscomerciales.gob.pe/

[1] Regulation amended by: Legislative Decree that recognizes and regulates the legal capacity of persons with disabilities on equal terms

LEGISLATIVE DECREE NO. 1384

(https://spij.minjus.gob.pe/spij-ext-web/#/detallenorma/H1215394)

"Article 141.- Expression of will

The expression of will may be express or tacit. It is express when it is made orally, in writing, through any direct, manual, mechanical, digital, electronic means, through sign language or some alternative means of communication, including the use of reasonable accommodations or the supports required by the person.

It is tacit when the will is indubitably inferred from an attitude or behaviors reiterated in the life history that reveal its existence.

It cannot be considered that there is a tacit manifestation when the law requires an express declaration or when the agent makes a reservation or declaration to the contrary."

[2] In force, with two recent amendments: Law 32323 (May 2025, spam) and DL 1729 (February 2026, e-commerce/dark patterns).

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Peru – Korea FTA Peru – United States FTA Comprehensive and Progressive Agreement for Transpacific Partnership - CPTPP		
Law and regulations regarding the tax on remote gaming and remote sports betting through technological platforms: • Articles 39-48 of Law 31557, as amended by Legislative Decree 1644. • Supreme Decree 253-2024-EF.	The tax on remote gaming and remote sports betting applies to domiciled and non-domiciled operators who use technological platforms for gaming and sports betting that are registered with the Ministry of Foreign Trade and Tourism (MINCETUR). The tax is determined on a monthly basis and is calculated by applying a 12% rate to the difference between the monthly net revenue and the technological platform maintenance expenses. For this purpose, technological platform maintenance expenses are deemed to be equal to 2% of the monthly net revenue.	https://spij.minjus.gob.pe/spij-ext-web/#/detallenorma/H1322380 https://spij.minjus.gob.pe/spij-ext-web/#/detallenorma/H1391625
Law and regulations regarding excise tax on remote gaming and remote sports betting:	The excise tax on remote gaming and remote sports betting applies to both domiciled and non-domiciled operators, although special collection mechanisms apply to the latter. For these purposes, it is considered	https://spij.minjus.gob.pe/spij-ext-web/#/detallenorma/H784217

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
• Articles 50(c), 53(e), 61, 63, 63-A and paragraph a) of the New Appendix IV to the General Sales Tax and Selective Consumption Tax Law. • Supreme Decree 29-94-EF.	that the habitual residence of the bettor is in Perú if any of the following nexus criteria are met: the use of a Peruvian IP address, a Peruvian SIM card, a Peruvian credit or debit card, or a domicile in Peru. The tax is levied at a rate of 1% of the value of each wager placed on remote gaming and remote sports betting activities.	https://spij.minjus.gob.pe/spij-ext-web/#/detallenorma/H762519
Law and regulations regarding income tax on digital services: • Articles 9(i), 6, 14 and 56 (j) of the Income Tax Law. • Article 4-A(b) of the Income Tax Regulation (Supreme Decree 122-94-EF)	Non-domiciled taxpayers that provide digital services are subject to income tax at a rate of 30%, provided that such services are economically utilized, used or consumed in Peru. This tax is collected through withholding at source. Digital services are deemed to be economically utilized, used or consumed in Peru when they are employed in carrying out the business activities of a resident taxpayer in Peru (B2B services). In addition, it is deemed that a taxpayer who claims, as a deductible expense or cost, the consideration paid for a digital service, economically utilized such service in Peru.	https://spij.minjus.gob.pe/spij-ext-web/#/detallenorma/H880428 https://spij.minjus.gob.pe/spij-ext-web/#/detallenorma/H764581

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	It should be noted that resident taxpayers providing digital services are also subject to income tax, at a rate of 29.5%. Resident taxpayers are taxed on their worldwide income, whereas non-resident taxpayers are taxed only on their Peruvian-source income.	
• Legislative Decree 1623 (2024) Implemented VAT on Digital Services and Import of Intangible Assets	An 18% VAT applies to digital services and import of intangible assets through internet by individuals not conducting business activities. Since December 1, 2024, non-domiciled providers are required to collect and remit the VAT to SUNAT under the mechanism established by Legislative Decree 1623. The rules determine whether the service is consumed in Perú based on the user's usual residence, which may be established through factors such as the user's IP address, SIM card, payment method, or registered address.	https://spij.minjus.gob.pe/spij-ext-web/#/detallenorma/H1382233
• Law regulating the basic characteristics of electronic money as an instrument for financial inclusion (Law N° 29985)	Peru established a regulatory framework for electronic money through Law 29985 and SBS Resolution N° 6283-2013. The framework regulates the issuance and operation of electronic money and promotes the use of	https://www3.congreso.gob.pe/Docs/DGP/DIDP/files/ley_29985.pdf

• Electronic Money Operations Regulation (SBS Regulation N° 6283-2013)	digital wallets and mobile financial services as tools for financial inclusion.	https://www.sbs.gob.pe/Portals/0/jer/Auto_Nuevas_Empresas/ESC_Conexos/8.%20Reg.%20de%20operaciones%20con%20dinero%20electr%C3%B3nico_Res.%20SBS%20N%C2%B0%206283-2013.pdf
• Credit and Debit Card Regulation – SBS Regulation N° 6523-2013 • Credit and Debit Card Regulation – Operations monitoring systems as part of risk management (SBS Regulation N° 3289-2025) • Credit and Debit Card Regulation – Enhanced Authentication and Customer Protection Requirements (SBS Regulation N° 2286-2024)	Regulates the provisions applicable to credit and debit cards, as well as transactions, security measures, and the responsibilities of companies related to their use. SBS established that companies must have monitoring systems —separate from authentication mechanisms— that detect transactions deviating from the user's habitual consumption behavior, and must implement procedures to manage alerts, taking into account fraud patterns, atypical transactions, amount limits, and additional authentication for high-risk transactions. SBS strengthened authentication, identity verification and customer consent requirements applicable to credit and debit card transactions. The amendments seek to reduce fraud risks, improve security in digital payment channels and strengthen consumer confidence in digital financial services.	https://intranet2.sbs.gob.pe/dv_int_cn/718/v11.0/Adjuntos/6523-2013.R%20(2025).pdf https://intranet2.sbs.gob.pe/dv_int_cn/2525/v1.0/Adjuntos/Resoluci%c3%b3n%20SBS%20N%c2%b0%203289-2025.pdf https://www.sbs.gob.pe/app/pp/INT_CN/Paginas/Busqueda/Download.aspx?url=p8ehJETNq5hYZsadCTQlDA1Pw7aAvNcREl6DVQhESNiouiM3fzeprEeqSY0+Ubw+IMYa9V8Zay/mgvD1uvX66Ar+LIbOKeBV02kcyJ2IZ6tj26RBh1tQPmDr+e+gx1iiF5KGwbthnXHILvnfe7eYm2555x+zo5yA4u4RqffrbDEPa/Co0POeG7kQks51WpZICXX28ofmlTDYiOxDj/BQSkTT0oc1QdqXECM4cKudwwk=
• Law Authorizing the Use of Digital Wallets for Salary Payments and Other	The regulation promotes the use of the digital wallet as a valid payment method for employers to pay wages and meet other labor-related obligations, thereby expanding the reach of the use of inclusive financial	https://cdn.www.gob.pe/uploads/document/file/8374887/6967388-ley-32413.PDF?v=1752702279

Employment-Related Payments (Law N° 32413)	tools to all citizens, enabling the promotion of financial inclusion effectively and efficiently.	
• Information Security and Cybersecurity Management Regulation (SBS Regulation N° 504-2021)	The regulation establishes cybersecurity, information security and operational resilience requirements for supervised institutions, supporting the secure provision of digital financial services and strengthening trust in the digital financial ecosystem.	https://www.sbs.gob.pe/app/pp/INT_CN/Paginas/Busqueda/Download.aspx?url=p8ehJETNq5hYZsadCTQlDA1Pw7aAvNcREl6DVQhESNiouiM3fzeprEeqSY0+Ubw+IMYa9V8Zay/mgvD1uvX66Ar+LIbOKeBV02kcyJ2IZ6uvNiOjrClS+m5+xhbmqcaYjTwDurq8RV33JiKHcLgT7C0emiq+Fs1l9m2hAeI2P0IaECWmnN0rnDXFcd2AF0wkks34F5atQWKM6KByxQ5M8Q==
• Regulation on Business Continuity Management - Operational Resilience in Digital Channels (SBS Regulation N° 00814-2025)	SBS strengthens operational resilience by enhancing financial institutions' ability to ensure the continuity of their critical operations, even in the event of disruptions.	https://intranet2.sbs.gob.pe/dv_int_cn/2483/v1.0/Adjuntos/814-2025.R.pdf
• Banking as a Service (BaaS) Regulation (SBS Regulation N° 01747-2026).	Banking as a Service (BaaS) framework allows supervised financial institutions and electronic money issuers to provide financial products and services through third-party digital platforms, fostering innovation and expanding access to digital financial services.	https://www.sbs.gob.pe/app/pp/INT_CN/Paginas/Busqueda/Download.aspx?url=p8ehJETNq5hYZsadCTQlDA1Pw7aAvNcREl6DVQhESNiouiM3fzeprEeqSY0+Ubw+IMYa9V8Zay/mgvD1uvX66Ar+LIbOKeBV02kcyJ2IZ6sOkwRE1kKw4ie+PHtCtuT+6bP0toYMlaCPF9OGJzbP/WA+gAdfkeS3L1QmalVEDwRM04Dd6+fXA/OgTbp515weZPp4yaC1JmBAzAk1TH8ksA==
• **Legislative Decree 1141** — Strengthening and Modernization of the National Intelligence System (SINA) and the DINI	Basic standard of the national intelligence system. It does not deal with electronic commerce directly, but it is the **parent regulation** where the legal concept of "Digital Security" was incorporated for the first time in Peru.	https://www.gob.pe/institucion/dini/normas-legales/886385-1141

• **Law 30618** (2017) — Amends Legislative Decree 1141 to regulate Digital Security	It incorporates the legal definition of "Digital Security" (situation of trust in the digital environment in the face of threats) and gives the DINI a leading role in the matter. It is the direct antecedent of the entire subsequent cyber defense framework.	https://www.gob.pe/institucion/dini/normas-legales/887205-30618
• **Emergency Decree 007-2020** — Digital Trust Framework	It creates the national digital trust framework and lays the foundations for the National Centre for Digital Security (CNSD), the governing body in cybersecurity for public and, in certain aspects, private entities (operators of essential services).	https://www.gob.pe/institucion/pcm/normas-legales/395322-007-2020
• **Law 30999** — Cyber Defense Law **Supreme Decree No. 017-2024-PCM "Supreme Decree approving the Regulations of Law No. 30999, Cyber Defense Law"**	It regulates the cyber defense operations of the Peruvian State to protect national digital sovereignty, relevant if your e-commerce platform interacts with critical infrastructure or public entities.	https://www.gob.pe/institucion/congreso-de-la-republica/normas-legales/5192995-30999 https://www.gob.pe/institucion/pcm/normas-legales/5192944-017-2024-pcm
• **Law 30096** — Computer Crimes Law[3]	It typifies computer crimes (illegal access, computer fraud, etc.), a criminal basis for prosecuting cyberattacks, phishing, e-commerce impersonation, etc.	https://www2.congreso.gob.pe/sicr/cendocbib/con5_uibd.nsf/C5F98BB564E5CCCF05258316006064AB/$FILE/6_Ley_30096.pdf
• **Legislative Decree 1412** — Digital Government Act	It regulates the use of digital technologies in the interaction of the State with citizens and companies	https://www.gob.pe/institucion/pcm/normas-legales/289706-1412

[3] **Modified.** DL 1614, published on 12/21/2023, toughened the penalties of articles 2 (illicit access) and 8 (computer fraud) by aggravating the penalty when security measures are violated or interfaces/web pages are impersonated, which is relevant for fraud on e-commerce platforms.

Philippines

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Republic Act No. 8792 – Electronic Commerce Act of 2000 and its implementing rules and regulations	To give legal recognition to electronic forms of data messages, documents, signatures, transactions and storage of information. It provides for penalties for access of data without consent; piracy; hacking; and other violations.	LAW: https://www.officialgazette.gov.ph/2000/06/14/republic-act-no-8792-s-2000/ IRR: https://www.bfar.da.gov.ph/wp-content/uploads/2021/04/Electronic-Commerce-Act-of-2000-R.A.-8792-Implementing-Rules-and-Regulations.pdf
Republic Act No. 12234 "Konektadong Pinoy Act" (An Act Establishing a Comprehensive and Inclusive Data Transmission and Connectivity Framework for the Philippines)	Introduces an open access policy to make the data transmission market more competitive and affordable for both service providers and consumers. Under the measure, all data transmission industry participants (DTIPs) are required to register with the National Telecommunications Commission (NTC). They must undergo registration and certification procedures, including a cybersecurity audit by the Department of Information and Communications Technology (DICT).	https://pco.gov.ph/wp-content/uploads/2025/08/20250824-RA-12234-FRM.pdf
DTI DAO No. 25-02, Series of 2025 Guidelines on the Registration of Online Sale of Consumer Products Under Mandatory Certification	Establishes guidelines for the registration of online sales of consumer products under mandatory certification. This order requires online merchants and e-retailers of goods needing Bureau of Philippine Standards (BPS) certification to register.	https://dtiwebfiles.s3.ap-southeast-1.amazonaws.com/Laws+and+Policies/DAO/Department+Administrative+Order+No.+25-02%2C+Series+of+2025.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
		Supplemental Procedure on the Implementation of DAO No. 25-02, Series of 2025: Guidelines on the Registration of Online Sale of Consumer Products under Mandatory Certification: https://bps.dti.gov.ph/component/edocman/7-laws-and-issuances/14-memorandum-circulars/2646-memorandum-circular-mc-no-25-05-series-of-2025?tmpl=component&Itemid=
MSME Development Plan 2023-2028	This serves as the country's roadmap for building an inclusive, innovative, and sustainable MSME sector. Centered on three focus areas: MSME Environment, MSME Competencies, and MSME Prospects. Within this framework, e-commerce is treated as a key driver of competitiveness, aligning with the Philippine E-Commerce Roadmap 2022–2025 to promote secure online transactions, digital payments, and consumer protection.	https://www.dti.gov.ph/sdm_downloads/msmed-plan-2023-2028/
BSP Circular No. 1238 dated 17 June 2026 Amendments to the National Retail Payment System Framework and the Regulatory Framework for Merchant Payment Acceptance Activities	Strengthens fair and inclusive pricing in digital payments by requiring fees to be supported by actual service delivery costs and ensuring that charges for off-us fund transfers do not materially differ from on-us transfers, except for legitimate additional costs. It also aligns merchant due diligence requirements with existing AML/CTPF regulations. Importantly, the Circular does not mandate free transfers or uniform fees. Rather, it allows providers to recover legitimate	https://www.bsp.gov.ph/Regulations/Issuances/2026/1238.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	costs while continuing to compete through pricing, service quality, and innovation.	
BSP Circular No. 1237 dated 16 June 2026 Regulations on the Operation of Digital Financial Marketplace and Presentation of Financial Products and Services in Digital Platforms	These guidelines recognize the pivotal role of digital platforms in advancing inclusive, customer-centric financial ecosystems. Under this framework, BSP-supervised Financial Institutions (BSFIs) are empowered to offer their proprietary financial products and services while also featuring third-party financial or non-financial products or services that complement their business models. This collaborative approach enables BSFIs to expand operational scale, reach a wider customer base, and deliver a more integrated and tailored customer experience.	https://www.bsp.gov.ph/Regulations/Issuances/2026/1237.pdf
Extension of the Peso RTGS Operating Hours	A round-the-clock operation will enable the payment system (PhilPaSSplus) to settle more transactions in real-time, interlink with foreign payment systems, and further economic activities. These may include 24/7 remittances, cross-border e-commerce flows, and bond trading.	https://www.bsp.gov.ph/Regulations/Issuances%20of%20Policy%20Exposure%20Drafts/Discussion-Paper-Near-24-7-Availability(Extending-the-Boundaries-of-PhilPaSSplus).pdf
Harmonization with Internationally Accepted ISO 20022 Standard for Retail Payment Systems	All retail payment systems are now required to adopt the global standard ISO 20022 for a more efficient and seamless process for domestic and cross-border retail payments, based on a circular issued by the BSP. According to BSP Circular 1223, harmonization with the global standards is in line with Sec. 7 of RA 11127, or the National Payment Systems Act, and Sec. 102 of the Adoption of the Principles for Financial Market infrastructure	https://www.bsp.gov.ph/Regulations/MORPS/MORPS.pdf
Involvement with the BIS Innovation Hub's Project Nexus (now known as Nexus Global Payments)	NGP was established in 2025 by the central banks of India, Malaysia, Philippines, Singapore, and Thailand. Originally conceptualized and developed by the Bank for International Settlements (BIS) in collaboration with central	https://nexusglobalpayments.org/about-nexus/

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	banking partners, Nexus standardizes the way IPS connect across countries. Instead of requiring custom-built integrations for each new connection, IPS operators only need to connect once to Nexus—gaining access to all other countries in the network.	
BSP Memorandum No. M-2024-040 Revised Survey on Pricing of Digital Payments	Supports BSP oversight of digital payment fees and market practices to protect consumers and promote efficient digital payment services	https://www.bsp.gov.ph/Regulations/Issuances/2024/M-2024-040.pdf
BSP Memorandum No. M-2026-009 Submission of Prudential Reports using Extensible Mark-up Language (XML) Format through Prudential Reporting Innovation and Monitoring Engine (PRIME).	Promotes digital innovation and automation in regulatory reporting by requiring covered BSFIs to migrate to API-based submission of prudential reports through the PRIME platform.	https://www.bsp.gov.ph/Regulations/Issuances/2026/M-2026-009.pdf
BSP Memorandum No. M-2026-025 Lifting of the Moratorium on Increase of Fee for InstaPay and PESONet Transactions	Lifts the temporary moratorium on increases in InstaPay and PESONet transaction fees to support BSFIs' compliance with the provisions of BSP Circular No. 1238.	https://www.bsp.gov.ph/Regulations/Issuances/2026/M-2026-025.pdf
Digital Payments Transformation Roadmap (DPTR) 2020-2023	A roadmap which aimed to strengthen customer preference for digital payments and enable more innovative and responsive digital financial products and services, with the goal of digitalizing more transactions and onboarding more Filipinos into the financial system.	https://www.bsp.gov.ph/Media_And_Research/Primers%20Faqs/Digital%20Payments%20Transformation%20Roadmap%20Report.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
BSP Memorandum No. M-2026-026 Frequently Asked Questions on the Amendments to the National Retail Payment System Framework and the Regulatory Framework for Merchant Payment Acceptance Activities	Provides implementation guidance on BSP Circular No. 1238, covering topics such as expectations on the cost analysis requirement and application of the pricing structure for P2P EFTs,	https://www.bsp.gov.ph/Regulations/Issuances/2026/M-2026-026.pdf
Manual of Regulations for Banks (MORB) and Manual of Regulations for Non-Bank Financial Institutions (MORNBFI)	Compilation of the BSP's issuances of regulations governing banks/non-bank financial institutions which provide comprehensive guidance on prudential requirements to ensure consistent interpretation and implementation of regulatory provisions. This includes regulations related to e-commerce, as follows: • Guidelines on the establishment of digital banks under Section 102 of the MORB; • Guidelines for the regulatory sandbox under Section 115/112-Q/115-S/115-P/113-T/103-N/141-CC of the MORB/MORNBFI; • Information Technology risk management standards under Section 148/147-Q/145-S/126-N of the MORB/MORNBFI; • Guidelines for the adoption of open finance framework under Section 154/152-Q/149-S/146-P/130-N/129-T/102-CC of the MORB/MORNBFI; • Guidelines governing the issuance and operations of electronic money under Part 7/402-N of the MORB/MORNBFI;	https://www.bsp.gov.ph/SitePages/Regulations/MORB.aspx https://www.bsp.gov.ph/SitePages/Regulations/MORNBFI.aspx

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	• Regulations on payment systems under Part 8 of the MORB; and Guidelines for virtual asset service providers (VASP) under Section 161-M of the MORNBFI[4]	
BSP Circular No. 1237 dated 16 June 2026 – Regulations on the Operation of Digital Financial Marketplace and Presentation of Financial Products and Services in Digital Platforms	Establishes a regulatory framework for BSFIs that operate digital financial marketplaces and those that present their financial products and services through digital platforms. It enables new forms of collaboration and expands customer reach, while keeping regulatory accountability, prudent risk management and consumer protection.	https://www.bsp.gov.ph/Regulations/Issuances/2026/1237.pdf
RA 11765 – Financial Products and Services Consumer Protection Act	Law providing appropriate mechanisms to protect the interest of the consumers of financial products and/ or services.	https://www.officialgazette.gov.ph/2022/05/06/republic-act-no-11765/
RA 11127 – The National Payment Systems Act (NPSA) (2018)	Mandates the BSP to oversee payment systems in the Philippines and exercise supervisory and regulatory powers for the purpose of ensuring the stability and effectiveness of the monetary and financial system.	https://www.officialgazette.gov.ph/downloads/2018/10oct/20181030-RA-11127-RRD.pdf
BSP Circular No. 1160 Series of 2022 – Regulations on Financial Consumer Protection to implement Republic Act No. 11765, otherwise known as the "Financial Products and	Establishes the Financial Consumer Protection Framework, which mandates BSP-Supervised Institutions to incorporate consumer protection into their governance, manage financial consumer risks, and adhere to standards on disclosure, fair treatment, client information protection, and effective recourse.	https://www.bsp.gov.ph/Regulations/Issuances/2022/1160.pdf

[4] BSP Memorandum No. M-2025-031 on the continued enforcement of moratorium on the issuances of new licenses for VASP.

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Services Consumer Protection Act"		
BSP Circular No. 1169, Series of 2023 – Rules of Procedure for the Consumer Assistance Mechanism, Mediation and Adjudication of Cases in BSP	Establishes the BSP Consumer Assistance Mechanism and sets rules for mediation and adjudication of disputes involving BSP-Supervised Financial Institutions.	https://www.bsp.gov.ph/Regulations/Issuances/2023/1169.pdf
Implementing Rules and Regulations of the FCPA by other regulatory agencies: a. Securities and Exchange Commission (SEC) Memorandum Circular No. 5, s. 2023 b. Insurance Commission (IC) Memorandum Circular No. 2023-01 Cooperative Development Authority (CDA) Memorandum Circular No. 2023-14	These issuances implement the provisions of the FCPA to financial service providers supervised by the SEC, IC, and CDA — covering securities and lending firms (SEC), insurance and pre-need providers (IC), and cooperatives engaged in financial services (CDA).	https://www.sec.gov.ph/mc-2023/sec-mc-no-05-series-of-2023/?fbclid=IwY2xjawNafKFleHRuA2FlbQIxMABicmlkETFkc3dYYUVFVFR1eEM0dXNPAR7mdPm8R7o_fzkvGQa0bpdWg7nS8gwUV2dIIusiLEX6vxInoRT0NjGW1ik_UA_aem_1ahuHYgVQvDs7JxBroHm1Q#gsc.tab=0 https://www.insurance.gov.ph/imc2023-01/ https://cda.gov.ph/memorandum-circulars/mc-2023-14-implementing-rules-and-regulations-of-republic-act-no-11765-otherwise-known-as-the-financial-products-and-services-consumer-protection-act/
BSP Circular No. 1191 Creation of Manual of	A comprehensive reference for National Payment System participants, outlining the rules, regulations, and responsibilities essential for maintaining the stability and integrity of payment systems, with annual updates to ensure compliance with evolving	https://www.bsp.gov.ph/Regulations/MORPS/MORPS.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Regulations for Payment Systems (MORPS)	financial policies. The manual was last updated in December 2025. This includes regulations related to e-commerce, as follows: • BSP Circular No. 1198, Series of 2024 Regulatory Framework for Merchant Payment Acceptance Activities • BSP Circular No. 1196, Series of 2024 Amendments to the Guidelines on the Settlement of Electronic Payments Under the NRPS Framework • BSP Circular No. 1195, Series of 2024 Consumer Redress Mechanism Standards for Account-to-Account Electronic Fund Transfers under the National Retail Payment System Framework • BSP Circular No. 1161, Series of 2022, Amendments to the MORPS to Incorporate the NRPS Framework • BSP Circular No. 1138, Series of 2022 - Regulatory Reporting Standards for Operators of Payment System (OPS) • BSP Circular 1135, Series of 2022 - Guidelines on the Settlement of Electronic Payments Under the National Retail Payment System (NRPS) Framework • BSP Circular No. 1127, Series of 2021 - Governance Policy for Operators of Payment System	https://www.bsp.gov.ph/Regulations/Issuances/2024/1191.pdf https://www.bsp.gov.ph/Regulations/Issuances/2024/1198.pdf https://www.bsp.gov.ph/Regulations/Issuances/2024/1196.pdf https://www.bsp.gov.ph/Regulations/Issuances/2024/1195.pdf https://www.bsp.gov.ph/Regulations/Issuances/2022/1161.pdf https://www.bsp.gov.ph/Regulations/Issuances/2022/1138.pdf https://www.bsp.gov.ph/Regulations/Issuances/2022/1135.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	• BSP Circular No. 1089, Series of 2020 – Payment System Oversight Framework • BSP Circular No. 1055 - Adoption of a National Quick Response (QR) Code Standard (2019) • BSP Circular No. 1000, Series of 2018 - Guidelines on the Settlement of Instant Retail Payments • BSP Circular No. 980, Series of 2017 – Adoption of National Retail Payment System (NPRS) Framework	https://www.bsp.gov.ph/Regulations/Issuances/2021/1127.pdf https://www.bsp.gov.ph/Regulations/Issuances/2020/c1089.pdf https://www.bsp.gov.ph/Regulations/Issuances/2019/c1055.pdf https://www.bsp.gov.ph/Regulations/Issuances/2018/c1000.pd https://www.bsp.gov.ph/Regulations/Issuances/2017/c980.pdf
BSP Circular No. 1191 Creation of Manual of Regulations for Payment Systems (MORPS)	A comprehensive reference for National Payment System participants, outlining the rules, regulations, and responsibilities essential for maintaining the stability and integrity of payment systems, with annual updates to ensure compliance with evolving financial policies. This includes regulations related to e-commerce, as follows: • BSP Circular No. 1198, Series of 2024 Regulatory Framework for Merchant Payment Acceptance Activities • BSP Circular No. 1196, Series of 2024 Amendments to the Guidelines on the Settlement of Electronic Payments Under the NRPS Framework	https://www.bsp.gov.ph/Regulations/Issuances/2024/1191.pdf https://www.bsp.gov.ph/Regulations/Issuances/2024/1198.pdf https://www.bsp.gov.ph/Regulations/Issuances/2024/1196.pdf https://www.bsp.gov.ph/Regulations/Issuances/2024/1195.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	• BSP Circular No. 1195, Series of 2024 Consumer Redress Mechanism Standards for Account-to-Account Electronic Fund Transfers under the National Retail Payment System Framework • BSP Circular No. 1161, Series of 2022, Amendments to the MORPS to Incorporate the NRPS Framework • BSP Circular No. 1138, Series of 2022 - Regulatory Reporting Standards for Operators of Payment System (OPS) • BSP Circular 1135, Series of 2022 - Guidelines on the Settlement of Electronic Payments Under the National Retail Payment System (NRPS) Framework • BSP Circular No. 1127, Series of 2021 - Governance Policy for Operators of Payment System • BSP Circular No. 1089, Series of 2020 – Payment System Oversight Framework • BSP Circular No. 1055 - Adoption of a National Quick Response (QR) Code Standard (2019) • BSP Circular No. 1000, Series of 2018 - Guidelines on the Settlement of Instant Retail Payments • BSP Circular No. 980, Series of 2017 – Adoption of National Retail Payment System (NPRS) Framework	https://www.bsp.gov.ph/Regulations/Issuances/2022/1161.pdf https://www.bsp.gov.ph/Regulations/Issuances/2022/1138.pdf https://www.bsp.gov.ph/Regulations/Issuances/2022/1135.pdf https://www.bsp.gov.ph/Regulations/Issuances/2021/1127.pdf https://www.bsp.gov.ph/Regulations/Issuances/2020/c1089.pdf https://www.bsp.gov.ph/Regulations/Issuances/2019/c1055.pdf https://www.bsp.gov.ph/Regulations/Issuances/2018/c1000.pd https://www.bsp.gov.ph/Regulations/Issuances/2017/c980.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
BSP Memorandum No. M-2021-071 Moratorium on the Increase in Transfer Fee for InstaPay and PESONet Transactions	Issuance increasing fund transfer fees for InstaPay and PESONet.	https://www.bsp.gov.ph/Regulations/Issuances/2021/M-2021-071.pdf
BSP Memorandum No. M-2022-029 Guidelines on Handling of Consumer Concerns on PESONet and InstaPay	Guidelines requiring financial institutions to ensure that frontline personnel are well-informed, provide accessible channels for consumer concerns, and post clear information on redress mechanisms related to PESONet and InstaPay.	https://www.bsp.gov.ph/Regulations/Issuances/2022/M-2022-029.pdf
BSP Memorandum No. M-2022-049 - Peso Real Time Gross Settlement Rules	Discusses the rules covering the operation of the Peso Real Time Cross Settlement Payment System.	https://www.bsp.gov.ph/PaymentAndSettlement/RTGSRules.pdf
BSP Memorandum No. M-2023-020 - Monthly Monitoring Report on Sponsored Participation in the Peso Real Time Gross Settlement Payment System	Issuance requiring banks a monthly monitoring report of sponsored peso-denominated real time gross settlement payment system.	https://www.bsp.gov.ph/SitePages/Regulations/RegulationDisp.aspx?ItemId=4883
BSP Memorandum No. M-2024-006 Prioritization of the Philippine Identification (PhilID) and Other Recognized Formats in the List	Mandates all BSP-supervised financial institutions to prioritize the Philippine Identification (PhilID) and its electronic version as the primary valid ID for all financial transactions.	https://www.bsp.gov.ph/Regulations/Issuances/2024/M-2024-006.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
of Acceptable Identification Documents (ID)		
BSP Memorandum No. M-2024-015 Guidelines on Pricing of Electronic Payments	Guidelines on e-payment pricing to ensure transparent, fair, and competitive pricing practices among banks and non-bank.	https://www.bsp.gov.ph/Regulations/Issuances/2024/M-2024-015.pdf
2024-2029 Financial Services Cyber Resilience Plan	Serves as a comprehensive roadmap and primary framework aimed at enhancing the resilience of the financial services sector against cyber threats.	https://www.bsp.gov.ph/Media_And_Research/FSCRP/FinancialServicesCyberResilienceePlan2024-2029.pdf
RA No. 12010 on the Anti-Financial Account Scamming Act (AFASA)	Aims to combat financial cybercrimes, safeguard the interests of financial consumers, and uphold the integrity of the financial system.	https://elibrary.judiciary.gov.ph/thebookshelf/showdocs/2/97690
BSP Circulars to implement the AFASA: BSP Circular No. 1213 Series of 2025 – Amendments to Regulations on Information Technology Risk Management to Implement Section 6 of the Anti-Financial Account Scamming Act (AFASA) BSP Circular No. 1214 – Rules of Procedure on the Conduct of Inquiry into Financial Accounts and Sharing of Financial Account Information by the Bangko	These policies provide a comprehensive framework for the exercise of the BSP's mandates and translate AFASA's aspirations into actionable rules and policies for BSP Supervised Financial Institutions (BSFIs), consumers, and the public. These rules work in tandem to (1) prevent, detect, and delay fraudulent transactions, (2) enhance the ability of fraud victims and BSFIs to trace hold, verify and recover disputed funds, and (3) provide an expedited procedure for accessing and sharing financial account information for law enforcement purposes.	https://www.bsp.gov.ph/Regulations/Issuances/2025/1213(corrected%20copy).pdf https://www.bsp.gov.ph/Regulations/Issuances/2025/1214.pdf https://www.bsp.gov.ph/Regulations/Issuances/2025/1215.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Sentral ng Pilipinas Pursuant to the AFASA BSP Circular No. 1215-Regulations on the Temporary Holding of Funds Subject of Disputed Transactions and Coordinated Verification Process		
BSP Memorandum No. M-2025-031	Continued enforcement of the moratorium on the issuance of new Virtual Asset Service Provider (VASP) license.	https://www.bsp.gov.ph/Regulations/Issuances/2025/M-2025-031.pdf
BSP Memorandum No. M-2025-032	Closes the application window for the establishment of new digital banks.	https://www.bsp.gov.ph/Regulations/Issuances/2025/M-2025-032.pdf
DTI-DA-DOH-DENR-IPOPHL-NPC Joint Administrative Order (JAO) 22-01 Series of 2022 – Guidelines for online businesses reiterating the laws and regulations applicable to online businesses and consumers	Aims to increase consumer confidence in business-to-consumer (B2C) and business-to-business (B2B) e-Commerce transactions. It seeks to ensure that e-Commerce platforms, electronic retailers (e-retailers), and online merchants are properly guided about the rules, regulations, and responsibilities in the conduct of their online business, considering the need to protect consumers against deceptive, unfair, and unconscionable sales acts and practices. Moreover, the purpose of this JAO is to ensure that online consumers are informed of their rights and the mechanisms for redress.	https://dtiwebfiles.s3.ap-southeast-1.amazonaws.com/Laws+and+Policies/SME+Laws/Joint+Administrative+Order+No.+22-01.pdf
DTI-DSWD-NCSC-NCDA-DOH-DILG-BIR Joint Memorandum Order (JMC) No. 01 Series of 2022 - Guidelines on the	To ensure and require persons and business establishments to comply with existing relevant rules and guidelines, particularly on the grant of Senior Citizen and Persons with Disability	https://www.officialgazette.gov.ph/2022/05/06/joint-memorandum-jmc-no-01-s-2022/

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Provision of the Mandatory Statutory Benefits and Privileges of the Senior Citizens and Persons with Disabilities on their Purchases through Online (E-Commerce) and Phone Call/SMS	discounts mandated by law on the purchase of covered goods and services using the digital/online platforms.	
National Privacy Commission (NPC) Advisory No. 2021 – 02 - Guidance for the Use of the ASEAN Model Contract Clauses and ASEAN Data Management Framework	Aims to provide additional guidance to supplement the ASEAN Model Contractual Clauses and ASEAN Data Management Framework as to how Personal Information Controllers and Personal Information Processors in the Philippines may use these in their respective personal data processing.	https://www.privacy.gov.ph/wp-content/uploads/2021/06/Advisory-ASEAN-MCC-DMF_FINAL-signed.pdf
NPC Circular 2022-02 Amending Certain Provisions Of NPC Circular No. 20-01 On The Guidelines On The Processing Of Personal Data For Loan-Related Transactions (2022)	Shall apply to, among others, the processing of personal data for purposes of loan processing activities, 1 through any modality, by lending or financing companies, as defined under the Lending Company Regulation Act of 2007 and Financing Company Act of 1998, respectively, or by any natural or juridical person who acts as such, whether or not granted with the requisite authority from the Securities and Exchange Commission (SEC). It shall likewise apply to personal information processors (PIP) or third-party service providers engaged by the lending or financing company, or any natural or juridical person who acts as such, whenever such PIPs or third-party service providers are engaged in the processing of the personal information of the latter's clients.	https://www.privacy.gov.ph/wp-content/uploads/2020/10/NPC-Circular-No.-20-01.pdf Updated Circular: https://privacy.gov.ph/wp-content/uploads/2023/05/NPC-Circular-No.-2022-—-02-Amending-20-01-Loan-Related-Transactions.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
NPC Circular No. 2022-01 - Guidelines on Administrative Fines	Any PIC or PIP who shall violate the following provisions of R.A. 10173, its IRR, and the issuances of the Commission shall be liable for an administrative fine for each infraction. The amount of the fine for each infraction shall fall within the ranges identified in the Circular and shall be determined in accordance with the factors enumerated in Section 3. In any case, the total imposable fine for a single act of a PIC or PIP, whether resulting in single or multiple infractions, shall not exceed Five Million Pesos (Php 5,000,000.00).	https://www.privacy.gov.ph/wp-content/uploads/2022/08/NPC-CIRCULAR-NO.-2022-01-GUIDELINES-ON-ADMINISTRATIVE-FINES-dated-08-AUGUST-2022-w-SGD.pdf
NPC Advisory No. 2024-03: Guidelines on Child-Oriented Transparency	This Advisory applies to all PICs and PIPs engaged in the processing of children's personal data, whether in a digital or physical environment. It covers products or services specifically intended for children or likely to be accessed by children. It provides guidelines for PICs and PIPs to adopt a risk-based, child-centered Guidelines on the following: 1. Biometric Data 2. Body-worn cameras 3. Data Scraping 4. Tracking Mechanisms 5. Joint Issuance with the Philippine Commission on Women approach in processing children's personal data, ensuring clear, age-appropriate privacy notices, enhanced protections, and accountability measures that prioritize the best interests and evolving capacities of children.	https://privacy.gov.ph/wp-content/uploads/2024/12/Advisory-2024.12.17-Guidelines-on-Child-Oriented-Transparency-w-SGD.pdf
NPC Advisory No. 2024-04: Guidelines on the Application of Republic Act No. 10173 or the Data Privacy Act of 2012 (DPA), its Implementing Rules and Regulations, and the Issuances of the	This Advisory applies when the processing of personal data is involved in the development or deployment of AI systems, including its training and testing. It outlines guidelines for applying the Data Privacy Act of 2012 to AI systems processing personal data, emphasizing transparency, accountability, fairness, accuracy, data minimization, lawful processing, and safeguarding data subject rights throughout AI development, deployment, and testing.	https://privacy.gov.ph/wp-content/uploads/2025/02/Advisory-2024.12.19-Guidelines-on-Artificial-Intelligence-w-SGD.pdf

Commission to Artificial Intelligence Systems Processing Personal Data		
NPC Advisory 2024-01 Model Contractual Clauses For Cross-Border Transfers Of Personal Data	The Advisory provides guidance to personal information controllers (PICs) and personal information processors (PIPs) on the availability of the various model contractual clauses for transfers of personal data across jurisdictions.	https://privacy.gov.ph/wp-content/uploads/2024/06/Published-NPC-Advisory-No.-2024-01-Contractual-Clauses-for-Cross-Border-Transfers_30May24.pdf
NPC Circular 2023-04 Guidelines On Consent	The Circular shall provide guidance on what constitutes valid consent, and how it shall be obtained and managed in compliance with the DPA and its IRR. The Circular is limited to the requirements of consent in relation to the processing of personal data.	https://privacy.gov.ph/wp-content/uploads/2023/11/NPC-Circular-No.-2023-04_Guidelines-on-Consent_07Nov2023.pdf
NPC Circular 2023-04 Guidelines on Legitimate Interest	This Circular applies to all PICs and third parties engaged in the processing of personal information based on legitimate interest under Section 12(f) of the DPA. This Circular provides guidelines for PICs and third parties relying on legitimate interest as a lawful basis to process personal information for a specific processing activity.	https://privacy.gov.ph/wp-content/uploads/2024/01/NPC-Circular-No.-2023-07_Guidelines-on-Legitimate-Interest_13-December-2023.pdf
NPC Advisory 2023-01 Guidelines on Deceptive Design Patterns	This Advisory provides guidance on PICs on the nature of deceptive design patterns, and its impact on the lawful processing of personal data based on the data subject's consent and in line with the general privacy principles. These Advisory aims to prevent the usage of deceptive design patterns on analog and digital interfaces.	https://privacy.gov.ph/wp-content/uploads/2023/11/NPC-Advisory-No.-2023-01-Guidelines-on-Deceptive-Design-Patterns_7Nov23.pdf
Executive Order (EO) No. 170, s. 2022 – Adoption of Digital Payments for Government Disbursements and Collections	Requires the government, including state universities and colleges, government-owned or -controlled corporations, and local government units to adopt digital payments for disbursements and collections (e.g., taxes, fees, tolls, and other	https://www.officialgazette.gov.ph/2022/05/12/executive-order-no-170-s-2022/

	charges). However, traditional modes of payment such as cash shall still be accepted. The covered agencies may engage the services of established Payment Service Providers (or PSPs), provided that only interoperable digital payment solutions which are compliant with the National Retail Payment System Framework shall be availed.	
Republic Act (RA) No. 11032 - Ease of Doing Business and Efficient Government Service Delivery Act of 2018	Aims to improve the country's competitiveness and ease of doing business and to further improve and speed up the delivery of government services by simplifying the issuance of permits and licenses. Overall, it aims to promote transparency and cut red tape in the government for a more conducive business environment.	http://www.officialgazette.gov.ph/2018/05/28/republic-act-no-11032/
Participation in the APEC Cross-Border Privacy Rules System (CBPR)	The Philippines' National Privacy Commission (NPC) became a member of the APEC Cross Border Privacy Enforcement Arrangement (CPEA) in 2017. The Philippines' application to join the APEC CBPR System was approved on 9 March 2020. The Philippines is also a member of the Global CBPR.	http://cbprs.org/
APEC MSME Marketplace *(PH-led initiative)*	Launched in 2017. An online portal which facilitates business matching for MSMEs and other stakeholders across the Asia Pacific Region and beyond, thereby promoting cross-border E-commerce. It also provides information about international trade standards and regulations and link MSMEs to other stakeholders who share the same interest of fostering MSME participation in the global trade.	https://apecmsmemarketplace.com/

EO 127 - Expanding the Provision of Internet Services through Inclusive Access to Satellite Services (2021)	Bridges the massive internet infrastructure gaps in rural and remote communities.	https://www.officialgazette.gov.ph/downloads/2021/03mar/20210310-EO-127-RRD.pdf
EO No. 21 – Modifying the Nomenclature and the Rates of Import Duty on Certain Information Technology Products Under Section 1611 of the Customs Modernization and Tariff Act, In Order to Implement the Philippines' Tariff Commitments under the World Trade Organization – Information Technology Agreement (2017)	Provides for the expansion of the original Information Technology Agreement product landscape to include new generation Information Technology products and elimination by the Philippines of its bound tariffs on these products starting 01 July 2017 until 01 January 2023.	https://drive.googsle.com/file/d/0B6XF3AhfubONZXV1eHB5N3lpMDA/view?resourcekey=0-E6-jBOoW0FYM6y3RHbhtVQ
RA No. 10844 – An Act Creating the Department of Information and Communications Technology (2016)	To create a Department of Information and Communications Technology (DICT) mandated to be the primary policy, planning, coordinating, implementing and administrative agency of the Executive Branch of the Philippine Government, and tasked to plan, develop, and promote the national Information and Communications Technology ("ICT") development agenda.	http://www.officialgazette.gov.ph/2016/05/23/republic-act-no-10844/
Customs Administrative Order (CAO) No. 02-2016 Imported Goods with De Minimis Value Not Subject to Duties and Taxes	Implements the de minimis provision of the Philippines' Customs Modernization and Tariff Act (CMTA) or RA No. 10863, specifically CMTA Section 423, which states that no duties and taxes are to be collected on all importations with a free-on-board or free carrier value of P10,000 and below.	https://customs.gov.ph/wp-content/uploads/2023/01/CAO-2-2016-ONAR-DE-MINIMIS.pdf
CAO No. 01-2025 Cross-Border Control on E-Commerce Importations	Covers the processing, clearance, and release of imported goods to be brought into the country by means of online trading platforms and e-retailer websites. Under the CAO, all stakeholders, including e-commerce operators, digital platform	https://customs.gov.ph/wp-content/uploads/2025/02/2025CAO-01-2025.pdf

	providers, e-retailers, value-added service providers, freight forwarders, and customs brokers will have to be accredited by the Bureau of Customs (BOC) for e-commerce transactions.	
Office of Cybercrime Advisory Opinion No. 02-2015 – Advisory on Online Shopping Fraud	*Coverage: Online Shopping Fraud* This Advisory was issued by the Department of Justice (DOJ) – Office of Cybercrime on 30 April 2015 as a response to the increasing popularity of online shopping platforms such as Lazada, OLX, Hallo Hallo, Metrodeal and Beeconomic (Groupon). Important issues are the following: 1. Frauds and scams; 2. Misleading or deceptive product advertisements; 3. Difficulty in returns and replacements; 4. Unexpected customs dues, transaction costs, and surcharges; 5. Privacy breaches and abuse of user information; and 6. Chaotic delivery procedures.	https://www.doj.gov.ph/files/ADVISORY%20ON%20ONLINE%20SHOPPING%20FRAUD(1).pdf
RA 11055 – Establishment of the Philippine Identification System (2020)	Enables targeted delivery of public and social services through a single identification system, which could serve as the foundational platform for efficiencies and innovations in government and private transactions.	https://www.officialgazette.gov.ph/downloads/2018/08aug/20180806-RA-11055-RRD.pdf
Insurance Commission Circular Letter (CL) No. 2014-47 – Guidelines on Electronic Commerce of Insurance Products, as amended by CL	Prescribes principles of good business practice on the sale of insurance, HMO and pre-need products through the Internet, to ensure that the rights of policyholders are protected amid the faster way of transacting business with insurers online. ***Amendments:***	INSURANCE https://www.insurance.gov.ph/wp-content/uploads/2022/11/CL2014_47.pdf Amendments:

Nos. 2016-15, 2016-60 and 2021-66 Insurance Commission CL No. 2021-10 – Guidelines on Electronic Commerce of HMO Products Insurance Commission CL No. 2021-09 – Guidelines on Electronic Commerce of Pre-Need Products	*CL No. 2016-15 1) allows consumers of variable life insurance products to bypass licensed agents or intermediary, provided essential product information is easily accessible, understandable and accurate through the insurer's website or online channels 2) Insurance companies must ensure Philippine jurisdiction over electronic insurance contracts regardless of the location of the data servers and keep all data and records accessible for inspection and legal purposes. 3) An insurance contract or policy may be renewed electronically with the insured's consent.4) Issuance of an electronic insurance policy is allowed after a traditional sales process, with the insured's consent.* *CL No. 2016-60 provides that instead of a specimen signature, consumers may give consent by clicking a confirmation button or through other methods.* *CL No. 2021-66 provides the Division responsible for reviewing the mobile application for non-life insurance companies and life insurance companies.*	https://www.insurance.gov.ph/wp-content/uploads/2022/11/CL2016_15.pdf https://www.insurance.gov.ph/wp-content/uploads/2022/11/CL2016_60.pdf https://www.insurance.gov.ph/circular-letter-2021-66-amendment-to-guidelines-on-electronic-commerce-of-insurance-products/ HMO https://www.insurance.gov.ph/circular-letter-2021-10-guidelines-on-electronic-commerce-of-hmo-products/ PRE-NEED https://www.insurance.gov.ph/circular-letter-2021-09-guidelines-on-electronic-commerce-of-pre-need-products/
Insurance Commission Circular Letter No. 2019-72 – Guidelines on Approval of Life Insurance Products, Forms and Other Product-Related Requests	Streamlines the approval process for life insurance products together with the introduction of new distribution channels.	https://www.insurance.gov.ph/wp-content/uploads/2022/09/CL2019_72.pdf
Insurance Commission Circular Letter No. 2020-109 – Guidelines on institutionalization of "Remote Selling Initiatives" as	Provides rules and safeguards that insurers must follow when offering products through remote or non-face-to-face methods (e.g. teleconferencing, videoconferencing, computer conferencing, or audio conferencing).	https://www.insurance.gov.ph/wp-content/uploads/2022/02/CL2020_109.pdf

a permanent mode of selling insurance products		
Republic Act No. 12023 Value-Added Tax (VAT) on Digital Services Law *(An Act Amending Sections 105, 108, 109, 110, 113, 114, 115, 128, 236, and 288 and Adding New Sections 108-A And 108-B of the National Internal Revenue Code of 1997, as Amended)*	Imposes VAT on digital services consumed within the Philippines. This forward-thinking measure aims to create a level playing field for both domestic and foreign digital service providers while harnessing the immense revenue potential of the growing digital economy. Bureau of Internal Revenue (BIR) issued Revenue Regulations (RR) No. 3-2025, RR No. 14-2025, and Revenue Memorandum Circular (RMC) No. 47-2025, outlining the implementing rules for the registration and compliance requirements for NRDSPs.	Main link: https://web.senate.gov.ph/republic_acts/ra%2012023.pdf RR No. 3-2025: https://bir-cdn.bir.gov.ph/BIR/pdf/RR%20No.%203-2025.pdf RR No. 14-2025: https://bir-cdn.bir.gov.ph/BIR/pdf/RR%20NO.%2014-2025.pdf RMC No. 47-2025: https://bir-cdn.bir.gov.ph/BIR/pdf/RMC%20No.%2047-2025.pdf RMC No. 78-2025: https://bir-cdn.bir.gov.ph/BIR/pdf/RMC%20No.%2078-2025.pdf
Bureau of Internal Revenue (BIR) Revenue Memorandum Circular No. 55-2013 – Reiterating Taxpayers' Obligations in Relation to Online Business Transactions	To inform taxpayers, buyers and online intermediaries of their duties and tax obligations when doing online transactions.	https://www.bir.gov.ph/images/bir_files/old_files/pdf/73941RMC%20No%2055-2013.pdf
RA 10173 – Data Privacy Act of 2012	To protect the fundamental human right of privacy, of communication while ensuring free flow of information to promote innovation and growth and to ensure that personal information in information and communications systems in the government and in the private sector are secured and protected.	https://www.privacy.gov.ph/data-privacy-act/

RA 10175 – Cybercrime Prevention Act of 2012	Recognizes the vital role of information and communications industries such as content production, telecommunications, broadcasting electronic commerce and data processing in the nation's overall social and economic development.	https://www.officialgazette.gov.ph/2012/09/12/republic-act-no-10175/
Rules on Electronic Notarization A.M. No. 24-10-14-SC	The Supreme Court's new E-Notarization Rules and Accreditation Guidelines (A.M. No. 24-10-14-SC) introduce Electronic Notaries Public (ENPs), who can notarize electronic documents for people anywhere in the Philippines and, in some cases, abroad. This expands on the previous 2004 Rules on Notarial Practice, which limited notaries to a specific territorial area, making services more accessible, especially in remote areas. The new rules allow for three types of electronic notarization: in-person, remote, and a mixed format. To ensure security, the system uses multi-factor authentication (MFA) and protects the integrity of the electronic notarial book. All data is also secured under the Data Privacy Act. Only electronic documents in PDF or PDF/A format can be notarized under these new rules. Traditional paper documents, notarial wills, and depositions will continue to follow the 2004 rules.	https://sc.judiciary.gov.ph/24-10-14-sc-rules-on-electronic-notarization/?fbclid=IwY2xjawM1hihleHRuA2FlbQIxMABicmlkETFqdWdWSkFkTjVSajFwVjlEAR7-Tlyfo_rgwdUkoQdf95oWpdwpI--VkHsxZfdc4cLwB8ACVOLk1XF_L3R8Ug_aem_owJzjhBziu1xMCi6yzxCTg
Executive Order (EO) No. 810 s. 2009	An issuance institutionalizing the certification scheme for digital signatures and directing the application of digital signatures in e-government services.	http://www.officialgazette.gov.ph/2009/06/15/executive-order-no-810-s-2009/ DTI Department Administrative Order No. 11-01, Series Of 2011: Prescribing Rules and Guidelines for the Implementation of Executive Order No. 810 – https://lawphil.net/administ/dti/ao_11-01_2011.html DTI Department Administrative Order No. 10-09, Series of 2010: Prescribing

		Rules Governing The Accreditation Of Certification Authorities For Digital Signatures – https://elibrary.judiciary.gov.ph/thebookshelf/showdocs/10/57883
RA 11967 – Internet Transactions Act of 2023 and its Implementing Rules and Regulations	RA 11967 is a Philippine law designed to regulate and protect both consumers and merchants involved in online transactions. It aims to create a trustworthy e-commerce environment by establishing clear rules and guidelines.	https://ecommerce.dti.gov.ph/internet-transactions-act-of-2023/ Joint Administrative Order No. 24-03: IRR of RA11967: https://dtiwebfiles.s3.ap-southeast-1.amazonaws.com/Laws+and+Policies/eCommerce/DTI+BSP+NPC+DA+DOH+DICT+SIGNED_IRR+OF+THE+ITA_4.pdf
Department Administrative Order (DAO) No. 25-12 Implementing Rules and Regulations on the E-Commerce Philippine Trustmark	The E-Commerce Philippine Trustmark (Trustmark) is a digital permit that grants e-marketplaces, online merchants, e-retailers, digital platforms, and third-party platforms to use the internet for conducting e-commerce. It is issued in compliance with Republic Act No.11967 (RA11967) or the Internet Transactions Act of 2023. The Trustmark aims to build consumer trust and encourage responsible online selling, and is issued to online businesses that follow good e-commerce practices and comply with relevant standards.	https://dtiwebfiles.s3.ap-southeast-1.amazonaws.com/ECB/%5BCTC%5D+DAO+No.+25-12.PDF * Addenda to DAO No. 25-07 which can be accessed here: https://dtiwebfiles.s3.ap-southeast-1.amazonaws.com/Laws+and+Policies/DAO/DAO+25%E2%80%9307_Trustmark+(Issued+on+27+June+2025).pdf
RA 7394 – Consumer Act of the Philippines	An Act declaring that it is the policy of the State to protect the interests of the consumer, promote his general welfare and to establish standards of conduct for business and industry.	https://lawphil.net/statutes/repacts/ra1992/ra_7394_1992.html

	RA11967 builds on the consumer-protection policy established under the Consumer Act of the Philippines.	
RA 11927 – Philippine Digital Workforce Competitiveness Act	An Act enhancing the Philippine digital workforce competitiveness by providing the necessary infrastructure and, in collaboration with the private stakeholders, undertaking the upskilling, re-skilling and training of the Filipino workforce on digital technology and innovations for employability and competitiveness in the Fourth Industrial Revolution. The law also includes establishing an inter-agency council for development and competitiveness of Philippine digital workforce.	https://www.lawphil.net/statutes/repacts/ra2022/ra_11927_2022.html
Republic Act No. 12010: An Act Defining and Penalizing Financial Account Scamming and other Offenses, and Providing for the Enforcement Mechanisms Therefor	Republic Act No. 12010, the Anti-Financial Account Scamming Act (AFASA), aims to combat financial cybercrimes, authorize the BSP to investigate and prosecute offenses, and impose strict responsibilities on financial institutions to protect consumers and uphold the integrity of the financial system.	https://mirror.pco.gov.ph/wp-content/uploads/2024/07/20240720-RA-12010-FRM.pdf
DTI-DOH-DA Joint Department Administrative Order (AO) No. 1 (2008) –"Rules and Regulations for Consumer Protection in a Transaction Covered by the Consumer Act of the Philippines (R.A. 7394) through Electronic Means under the E-commerce Act (R.A. 8792)" or the E-Consumer Protection Guidelines	Enacted by the Department of Trade and Industry (DTI), the Department of Health (DOH) and the Department of Agriculture (DA). To ensure consumer protection for e-commerce transactions. Part of the guidelines includes mandating minimum requirements that e-commerce sites must comply with, e.g., privacy policy, information about retailer, seller, distributor, products and services, and consumer transaction, including the	http://www.wipo.int/wipolex/en/text.jsp?file_id=317683

	setting-up of a help desk to internally resolve consumer complaints. There are moves by the executive and legislative branches to amend the Consumer Act of the Philippines to include e-commerce-related provisions.	
DTI-DOF Joint Department Administrative Order No. 02 s. 2006	A joint issuance of the Department of Trade and Industry (DTI) and the Department of Finance (DOF) on the guidelines implementing RA 8792 on electronic payment and collection system in government.	https://www.dti.gov.ph/sdm_downloads/joint-department-administrative-order-no-2-s-2006/
NTC Memorandum Circular No. 05-08-2005 – Voice Over Internet Protocol (VOIP)	To allow any person or entity to offer Voice over Internet Protocol (VoIP), a service as well as a technology that allows the transmission of voice communications via the Internet.	https://ntc.gov.ph/wp-content/uploads/2015/10/LawsRulesRegulations/MemoCirculars/MC2005/MC-05-08-2005.pdf
EO No. 395 – Modifying the Nomenclature and the Rates of Import Duty on Information Technology (IT) Products under Section 104 of the Tariff and Customs Code of 1978 (Presidential Decree No. 1464, as amended) (2004)	Provides for extended staging of bound tariff reductions up to year 2005 for the Philippines' sensitive IT products	https://tariffcommission.gov.ph/eo-395
EO No. 163 – Modifying the Rates of Import Duty of Information and Communications Technology (ICT) Products Under the Tariff and Customs Code of 1978 (Presidential Decree No. 1464, as Amended), in Order to	Provides that "the ASEAN CEPT rates […] shall be accorded to imports coming from ASEAN Member States applying CEPT concession to the same product pursuant to Article 4 of the CEPT Agreement and its Interpretative Notes".	http://tariffcommission.gov.ph/eo-163

Implement the e-ASEAN Framework Agreement (2003)		
DTI-DOST Joint Department Administrative Order No. 2 s. 2001 – Providing Implementing Rules and Regulations on Electronic Authentication and Electronic Signatures	Provides for the legal recognition of electronic signatures and imposes strict requirements before an electronic signature qualifies as a handwritten signature.	https://www.lawphil.net/administ/jointdept/jdao_2_2001.html
RA 8293: The Intellectual Property Code, as amended by RAs 9150, 9502, and 10372 (Effective 01 January 1998)	An Act prescribing the Intellectual Property Code and establishing the Intellectual Property Office, providing for its powers and functions (as amended by RAs 9150,9502, and 10372). In line with the state policy to streamline administrative procedures, the IPO has enabled electronic filing services for the application of registration for trademarks, patents, utility models, and industrial designs.	https://www.officialgazette.gov.ph/1997/06/06/republic-act-no-8293/
IPOPHL Memorandum Circular No. 2019-006 – Rules of Procedure for IPOPHL Mediation Outside of Litigation (MOL)	Rules providing for an option for parties to settle their intellectual property (IP) dispute even before filing a case in court or an administrative agency. The MOL service is a flexible, cost-effective and expeditious procedure in resolving an IP dispute.	https://drive.google.com/file/d/1N7YvoFVTntSrKSJBKpHSM3DIkzTBm1z3/view Amendment accessible at: https://drive.google.com/file/d/18JHl6_oqkkVa7Zf-ZBoQZ6H4_e-taHr_/view
IPOPHL Memorandum Circular No. 2018-008 – Revised Rules on Mediation	The Alternative Dispute Resolution (ADR) of the IPOPHL resolves cases of IP disputes through mediation. This function is carried out by a dedicated unit, the Alternative Dispute Resolution Services (ADRS), which is under the Bureau of Legal Affairs. The primary function of the ADR is to assist the parties during the mediation period to facilitate the resolution of the dispute.	https://drive.google.com/file/d/1H1oG32cWeFSI-pisiTo5HmxFfQWE6wCy/view Amendments accessible at:

		https://www.ipophil.gov.ph/reference/alternative-dispute-resolution-laws-implementing-rules-and-regulations/
IPOPHL Memorandum Circular 20-049 - Revised Rules of Procedure on Administrative Enforcement of Intellectual Property Rights (IPR)	These Rules governs the procedure in the exercise of enforcement functions and visitorial power of the Intellectual Property Office of the Philippines (IPOPHL) on the basis of complaint for counterfeit and pirated goods and information or report for violations of IPR before the IP Rights Enforcement Office (IEO).	https://drive.google.com/file/d/1I0NV1yYZYRfn90YSHOHAekWLDzkmcww2/view
IPOPHL Memorandum Circular 23-025 – Rules on Voluntary Administrative Site Blocking	Copyright owners or their authorized representatives can file a formal request with the IP Rights Enforcement Office to block access to a website. IPOPHL will review the request and decide whether to issue a site-blocking order. If approved, the order is sent to the website administrator, who has seven days to object. If no valid objection is raised, the internet service providers must block the website within 48 hours.	https://drive.google.com/file/d/1COAL99yWT6g6FHO_1rUrgdWx5kWtqGg4/view
Executive Order No. 264	Establishing the Information Technology and E-commerce Council (ITECC) from the Merger of the National Information Technology Council (NITC) and the Electronic Commerce Promotion Council (ECPC) 12 Jul 2000	https://www.officialgazette.gov.ph/2000/07/12/executive-order-no-264-s-2000/
NCC Memo Circular No. 2003-01	Guidelines on Creation Compliance to E-commerce Act (R.A. 8792) and Stage Two and Three of the UN-ASPA Five Stages of E-Government 27 Dec 2005	https://www.yumpu.com/en/document/read/35059507/ncc-memorandum-circular-no-2003-01-national-computer-center
RA 11900 – Vaporized Nicotine and Non-Nicotine Products Regulation Act	An Act the regulating importation, assembly, manufacture, sale, packaging, distribution, use, advertisement, promotion and sponsorship of Vaporized Nicotine and Non-Nicotine Products, and their devices, and Novel Tobacco Products in order to promote a healthy environment, protect the citizens from any potential hazards of these novel consumer products, reduce the harm caused by smoking, and ensure that the sale to minors	https://www.lawphil.net/statutes/repacts/ra2022/ra_11900_2022.html

	and the illicit trade of Vaporized Nicotine and Non-Nicotine Products, and their devices, and Novel Tobacco Products in the country are prevented.	
Department Administrative Order (DAO) No. 24-05: Requiring Effective Measures to Prevent Individuals below Eighteen (18) Years of Age from the Online Access or Purchase of Vaporized Nicotine and Non-Nicotine Products, their Devices, and Novel Tobacco Products	A measure denying access to individuals below eighteen (18) years of age, or an age-gating measure, shall be considered effective if the individual below eighteen (18) years of age cannot access and/or purchase from an internet website, e-commerce and/or other similar media platform that sells, distributes, or advertises Vaporized Nicotine and Non-Nicotine Products, their Devices, and Novel Tobacco Products, at any given time, and without any assistance from another who is eighteen (18) years of age or older.	https://dtiwebfiles.s3.ap-southeast-1.amazonaws.com/OSMV/OSMV%2BLaws%2C%2BIssuance%2C%2BCompliance/Department+Administrative+Order+No.+25-04+(ctc).pdf?fbclid=IwY2xjawUe_s1wZG9mAWV4dG4DYWVtAjEwAGJyaWQRMUZGUGVjQk9tdmVmc1EyNTJzcnRjBmFwcF9pZBAyMjIwMzkxNzg4MjAwODkyAAEeICW_k-ebZWuWuKClbKHWKITK34nO_TVuaYhdhaZqiYUgQlyTIZnYEBAK93Q_aem_hlshZmqUclpFi2rogT4tcQ

Russia

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
The Federal Law "On Electronic Signature" of April 6, 2011 No. 63-FZ	Stipulates for legal recognition of electronic documents, as well as the effectiveness, validation, shelf life and management of electronic signatures.	www.consultant.ru/document/cons_doc_LAW_112701/
The Federal Law "On the National Payment System of the Russian Federation" of 27 June, 2011 No. 161-FZ	Stipulates the administration of electronic money.	www.consultant.ru/document/cons_doc_LAW_115625/
The Federal Law "On consumer rights protection" of February 7, 1992 No. 2300-1	Regulates consumer-producer relations and establishes consumer rights, including in digital environment.	https://www.wto.org/english/thewto_e/acc_e/rus_e/WTACCRUS48_LEG_78.pdf
The Customs Code of the Eurasian Economic Union as of July 1, 2017	Provides legal basis for the use of electronic means in customs procedures with an aim to facilitate trade. In particular, provides for the priority of electronic customs declaration and the use of a written declaration only in exceptional case; provides for the possibility of doing customs operations related to the registration of the customs declaration and release of goods, automatically, using information systems of customs authorities.	http://www.eurasiancommission.org/en/act/tam_sotr/dep_tamoj_zak/SiteAssets/Customs%20Code%20of%20the%20EAEU.pdf

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
The Federal law "On customs regulation in the Russian Federation" of 3 August 2018 No. 289-FZ	Provides for the use of electronic means in customs procedures.	http://pravo.gov.ru/proxy/ips/?docbody=&nd =102479197&intelsearch=%EE+%F2%E0% EC%EE%E6%E5%ED%ED%EE+%F0%E5 %E3%F3%EB%E8%F0%EE%E2%E0% ED %E8%E8
The Federal law "On information, informational technologies and information protection" of July, 27 2006 No. 149-FZ	Defines concepts of electronic messages, documentary information and e-signature. Regulates relations arising in the exercise of the right to seek, receive, transmit, produce and disseminate information as well as in the use of information technology and the protection of information.	www.consultant.ru/document/cons_doc_ LAW_61798/
The Federal law "On personal data" of July, 27 2006 No. 152-FZ	Regulates the relations related to the processing of personal data using the automation tools including information and telecommunication networks	www.consultant.ru/document/cons_doc_ LAW_617801/
Civil Code of the Russian Federation (Part Four)	Outlines the framework for protection and enforcement of intellectual property rights, including that in the digital environment. Provides general copyright protection and optional registration system for computer programs	http://www.wipo.int/wipolex/en/details.jsp?id=17636

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
The Federal law “On Trade secrets” of 29 July, 2004 No. 98-FZ	Defines what information can be commercially secret and regulates the allocation of information as a trade secret, the transfer of such information, the protection of confidentiality, and the prevention of unfair competition while balancing the interests of information holders, other market members, and the State.	http://www.wipo.int/wipolex/ru/details.jsp?id=7205
The Federal Law “On the protection of competition” of July 26, 2006 No. 135-FZ	Provides general rules pertaining to protection against unfair competition which can be applied to a wide range of cases involving unauthorized use of trademarks and other indications in the digital environment.	http://www.wipo.int/wipolex/en/details.jsp?id=17041

Singapore

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Electronic Transaction Act (ETA) (Act 16 of 2010)	To provide a legal foundation for electronic transactions, and give predictability and certainty to contracts formed electronically. The ETA sets out a Commercial code for e-commerce transactions (including the legal aspects of e-contracts, use of specific security procedures, digital signatures, concerns for authentication and non-repudiation, as well as matters relating to electronic transferrable records such as electronic bills of lading). The ETA was adopted the United Nations Convention on the Use of Electronic Communications in International Contracts, and was further amended in 2021 to adopt the UNCITRAL Model Law on Electronic Transferable Records (MLETR) which enables the creation and use of transferable documents or instruments such as electronic bills of lading (eBLs) which are key documents for international trade.	https://sso.agc.gov.sg/Act/ETA2010
Personal Data Protection Act (2012)	To govern the collection, use, disclosure, and protection of personal data by organisations. The Act recognises both the rights of individuals to protect their personal data, including rights of access and correction, and the needs of the organisations to collect, use or disclose personal data for legitimate and reasonable purposes.	https://sso.agc.gov.sg/Act/PDPA2012

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	The Act was amended in 2020 to strengthen personal data protection and organisational accountability, including by introducing mandatory data breach notification requirements, providing additional exceptions to consent requirements for specified purposes, and enhancing financial penalties for non-compliance. The Act also provides for the establishment of a national Do Not Call (DNC) Registry. Individuals may register their Singapore telephone numbers with the DNC Registry to opt out of receiving unwanted telemarketing messages from organisations.	
Spam Control Act (2007)	To control the sending of unsolicited commercial electronic messages in bulk and prohibition of dictionary attack and address harvesting software. Among other requirements, the Act requires organisations to: • Provide an unsubscribe facility within the spam message; and • Include a header in the subject field of the message, or as the first words in a message with no subject field.	https://sso.agc.gov.sg/Act/SCA2007
Consumer Protection (Fair Trading) Act 2003	To protect consumers against unfair practices and to give them additional rights in respect of goods that do not conform to contract.	https://sso.agc.gov.sg/Act/CPFTA2003
Misrepresentation Act	To protect against websites which contain untrue pre-contractual statements that affect a customer's decision-making process.	https://sso.agc.gov.sg/Act/MA1967

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Broadcasting Act (1994)	All licensable broadcasting services, including computer online services provided by Internet Service Providers (ISPs) and Internet Content Providers (ICPs), are regulated under the Broadcasting Act. Internet websites, including e-commerce websites, are generally regulated under the Class Licence regime where operators are automatically licensed once they commence service, without the need for them to make a license application. The Broadcasting Act was also amended through the Online Safety (Miscellaneous Amendments) Act 2022, which took effect on 1 February 2023, to strengthen safeguards against harmful online content. The amendments introduced a regulatory framework for specified online communication services, including requirements for designated services to comply with applicable Codes of Practice for Online Safety.	https://sso.agc.gov.sg/Act/BA1994 –
Computer Misuse Act	The Computer Misuse Act (CMA) criminalises unauthorised access or modification of computer material and other computer crimes. The Act also governs the investigation and prosecution of cybercrime perpetrators. Amendments to the CMA that took effect in February 2024 introduced offences relating to the misuse of national digital identity services, including the unauthorised disclosure or supply of digital identity credentials. Further amendments that took effect in December 2025 strengthened provisions addressing the misuse of such credentials in connection with scams.	https://sso.agc.gov.sg/Act/CMA1993
Cybersecurity Act 2018	The Cybersecurity Act of 2018 establishes a legal framework for the oversight and maintenance of national cybersecurity in Singapore. Its four key objectives are to (1) Strengthen the protection of Critical Information Infrastructure (CII) against cyber-attacks; (2) Authorise CSA to prevent and respond to cybersecurity threats and incidents; (3) Establish a framework for sharing cybersecurity information; and (4)	https://www.csa.gov.sg/Legislation/Cybersecurity-Act

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	Establish a light-touch licensing framework for cybersecurity service providers. The Cybersecurity (Amendment) Act 2024 updates the regulation of CII, including provisions relating to virtual systems, and expands CSA's regulatory oversight to additional classes of entities and systems. Key amendments that took effect on 31 October 2025 introduced expanded cybersecurity incident reporting requirements for CII owners and a regulatory framework for Systems of Temporary Cybersecurity Concern (STCCs).	
Cybersecurity Strategy 2021	The Singapore Cybersecurity Strategy 2021 outlines Singapore's updated goals and approach to adapt to a rapidly evolving strategic and technological environment. Potential disruptive technologies such as edge computing and quantum technologies are on the horizon. Threat actors are becoming more sophisticated and taking advantage of increasingly ubiquitous connectivity to launch more cyberattacks. Singapore thus reviewed and refreshed its cybersecurity strategy, which was first launched in 2016. Developed in consultation with multiple stakeholders, including industry, and local and overseas academia, Strategy 2021 seeks to actively defend our cyberspace, simplify cybersecurity for end-users, and promote the development of international cyber norms and standards. Workforce and ecosystem development are foundations of this strategy.	Cybersecurity Strategy 2021

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Copyright Act	Singapore's Copyright Act was updated and came into force from 21 November 2021. The Act enhances Singapore's copyright regime by taking into account technological developments which have immensely impacted how copyright works are created, distributed, accessed, and used. For example, it introduces civil and criminal liability provisions relating to streaming content from unauthorised sources, such as software applications. It also introduced a new exception to allow copyright materials to be used for computational data analysis.	https://sso.agc.gov.sg/Act/CA2021
SGNIC-IPOS Programme	Applicants for a trade mark, patent or design registration made on IPOS Digital Hub eservice system is eligible to reserve a free .sg or com.sg domain name, subject to the adherence of domain rules of registration. To reserve, the applicant will need to do so via IPOS Digital Hub with a unique system's issued application number.	https://www.sgnic.sg/faq/ipos-programme
Code of Advertising Practice	To promote a high standard of ethics in advertising through industry self-regulation.	https://asas.org.sg/code
National standard, Technical Reference 76 (TR 76), on guidelines for e-commerce transactions.	TR 76 is a voluntary standard designed to help new and existing e-commerce marketplaces and e-retailers build or improve on e-commerce processes and policies. It covers the end-to-end process of e-commerce transactions, from pre-purchase activities, to purchasing and payment procedures, and to post-purchase activities. The guidelines also cover best practices on customer support and merchant verification. In 2022, it was revised to incorporate additional anti-scam measures, further strengthening protection for consumers transacting online. TR 76 was further revised in September 2025 (TR 76:2025) to address emerging challenges in the e-commerce sector and strengthen consumer trust and market competitiveness. The revised guidelines enhance transparency in product	www.singaporestandardseshop.sg https://www.enterprisesg.gov.sg/resources/media-centre/Media-Releases/2022/may/mr03022_introduction-of-e-commerce-marketplace-

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	information, pricing and promotions, and address issues such as fake reviews and misleading user interfaces. They also provide guidance on fair marketplace–merchant relationships, dispute resolution, responsible use of artificial intelligence and automated tools, and enhanced anti-scam measures, including merchant verification and fraud detection.	transaction-safety-ratings-and-revised-technical-reference-76-on-e-commerce-transactions
National standard, Technical Reference 105 (TR 105), on guidelines for last mile delivery of parcels	TR 105 is a voluntary standard which provides guidelines to optimise and strengthen last-mile delivery operations and improve data exchange and harmonisation across sellers, last-mile service providers (LSPs) and end-recipients. With this standard, LSPs can improve operational efficiencies while end-recipients get greater clarity on their deliveries.	www.singaporestandardseshop.sg enterprisesg.gov.sg/-/media/esg/files/media-centre/media-releases/2022/october/mr06422_singapore-introduces-a-new-industry-standard-for-ecommerce-and-logistics-players-to-boost-customer-satisfaction-and-operational-efficiencies.pdf

Digital Enterprise Blueprint	The Digital Enterprise Blueprint sets out Singapore's ambition for the next bound of digitalisation and aims to establish Singapore as a nation of empowered enterprises and workers through four focus areas: (a) Empower enterprises to **Be Smarter**. We will catalyse the adoption of emerging technologies, especially AI-enabled solutions, to enable SMEs to improve their productivity and innovate. (b) Enable enterprises to **Scale Faster**. We will accelerate the adoption of cloud-based and integrated digital solutions to support the growth of SMEs. (c) Equip enterprises to **Be Safer**. We will improve SMEs' cyber resilience and strengthen trust in our digital ecosystem. (d) Support enterprises to **upskill Workers**. We will provide opportunities for SMEs to upskill and reskill their workers and encourage SMEs to adopt inclusive, skills-based hiring practices.	https://www.mddi.gov.sg/digital-enterprise-blueprint

Chinese Taipei

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Personal Data Protection Act	Personal Data Protection Act (PDPA) is enacted to regulate the collection, processing and use of personal data so as to prevent harm on personality rights, and to facilitate the proper use of personal data. On May 31, 2023, Chinese Taipei amended the PDPA. The new version of the PDPA has heightened penalties for violating the obligation of proper security and maintenance measures in PDPA. This amendment aims to urge private sector to pay more attention to protection mechanisms for personal data collection and increase investment in data security to prevent future leaks. The amendment also designates the Personal Data Protection Commission (PDPC) as an independent Competent Authority for personal data protection. The preparatory office for the PDPC was launched in December 2023 and is making efforts to promote the establishment of the PDPC. Currently, Taiwan is carrying out the next phase of amendments to the PDPA, which include clarifying data breach notification obligations for both the public and private sectors, requiring government agencies to appoint data protection officers(DPO), and continuing efforts to establish the Personal Data Protection Commission (PDPC).	https://law.moj.gov.tw/Eng/LawClass/LawAll.aspx?PCode=I0050021
Electronic Signatures Act	The Act aims to encourage the use of an electronic signature, ensure the security of electronic signatures, and facilitate the development of digital economy, smart government and digital service.	https://law.moj.gov.tw/ENG/LawClass/LawAll.aspx?pcode=J0080037

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	Ministry of Digital Affairs introduced the Electronic Signature Act in October 2023, explicitly stating that electronic documents and electronic signatures are equivalent to physical documents and signatures, thereby confirming the legal validity of electronic signatures. The draft amendment was passed by the Legislative Yuan on April 30, 2024, and was promulgated by the President on May 15, 2024. The main points of this revision are as follows: 1. Explicitly stating the equivalence of electronic and paper-based documents. 2. Clarifying the relationship between electronic signatures and digital signatures. 3. Differentiating the strength of digital signatures issued by government-authorized certification authorities. 4. Adjusting the requirements for obtaining the consent of the counterparty. 5. Reducing the possibility of excluding the application of the Electronic Signature Act through public notices. 6. Considering future opportunities for international interoperability of electronic signatures. 7. Requiring the competent authority to conduct regular surveys on the application of electronic signatures. 1.	

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Enforcement Rules of the Electronic Signatures Act	These rules were formulated to facilitate the promotion and implementation of the Electronic Signatures Act.	https://law.moj.gov.tw/ENG/LawClass/LawAll.aspx?pcode=J0080039
Consumer Protection Act (2015 Amendment)	The Consumer Protection Act is enacted for the purposes of protecting the interests, facilitating the safety, and improving the quality of life of the consumers.	https://cpc.ey.gov.tw/en/FC9F20A6623A8B4C
The Regulations on Reasonable Matters as Exceptions to Rescind the Distance Sales	If a business operator informs consumers that the 7-day right to cancel an online purchase will be excluded from its product or service of seven categories, then regulations regarding the 7-day right to cancellation covered under Article 19 of the Consumer Protection Act are no longer applicable.	https://cpc.ey.gov.tw/en/FC9F20A6623A8B4C
Customs Act	For imported goods with a declared value of less than NTD 2,000 (approximately USD 65), there is an exemption from customs duties, commodity tax, and value-added tax. However, this exemption does not apply to tobacco, alcohol, agricultural products subject to tariff quotas, and goods that have been determined to be imported frequently. The principle for determining frequent importation is when the same taxpayer imports goods under the low-value tax exemption more than six times within a half-year period.	https://law.moj.gov.tw/ENG/LawClass/LawAll.aspx?pcode=G0350001

		https://law-out.mof.gov.tw/LawContent.aspx?id=GL010323 https://law-out.mof.gov.tw/LawContent.aspx?id=GL010285
Regulations Governing Customs Clearance Procedures for Air Express Consignments Regulations Governing Customs Clearance Procedures for Maritime Express Consignments	Express shipments cover goods that weigh 70 kilograms or less per piece (or bag) and are not items prohibited from importation under customs laws, controlled goods, intellectual property rights-infringing items, imported fresh agricultural, fishery, and livestock products, live plants, protected wild flora and fauna, or their derivatives. To simplify the customs clearance process for express shipments that do not fall under import regulations and have a declared value below NTD 50,000 (approximately USD 1,600), a simplified declaration can be made (certain fields on the declaration form can be omitted). Moreover, to expedite the customs clearance process, the express delivery service provider can collect and pay various taxes and fees for their clients through online deduction.	https://law.moj.gov.tw/ENG/LawClass/LawAll.aspx?pcode=G0350064 https://law.moj.gov.tw/ENG/LawClass/LawAll.aspx?pcode=G0350071
Regulations Governing Customs Clearance Procedures for Importing and Exporting Postal Parcels	Postal packages refer to international postal services provided by institutions for the delivery of inbound and outbound mail and parcels. They must meet the following conditions: 1. They do not contain items prohibited from import or export under relevant laws. 2. Each item (or bag) weighs 30 kilograms or less. Here are the regulations related to customs declaration and tax collection for postal packages: 1. For Free on board (FOB) prices below the equivalent of USD 5,000, no customs declaration is required.	https://law.moj.gov.tw/ENG/LawClass/LawAll.aspx?pcode=G0350072

	2. Tax-exempt postal packages: If the declared value is below NTD 2,000 (approximately USD 65), no taxes are levied, and the package is delivered directly to the recipient by the post office. 3. Taxable postal packages: If the declared value exceeds NTD 2,000 but the FOB price is below USD 5,000, customs will issue a "Small Postal Package Import Tax Payment Certificate" to the post office. The post office will collect the tax payment upon delivery. Since 2020, Customs has implemented the use of mobile payment tools for scanning and paying taxes on such small postal package imports. 4. 4.If the FOB price exceeds USD 5,000, the recipient should declare to customs within 15 days from the day following the issuance of the notification for customs declaration.	
Implementation Regulations Governing the Operation of Customs-Port-Trade (CPT) Single Window	Since 2013, Customs has implemented the Single Window system for trade facilitation. The system offers online services such as tax or fee payment, customs process inquiries, preapplication for tariff classification, customs clearance, and applications for reviewing customs decisions, among others.	https://law.moj.gov.tw/ENG/LawClass/LawAll.aspx?pcode=G0350070

Thailand

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Electronic Transaction Act, B.E. 2544 (2001) and B.E. 2551 (2008)	This Act applies to the use of electronic information for the purpose of electronic transaction in order to make electronic transaction as credible as the old mechanism.	Electronic Transaction Act
Royal Decree Prescribing the Rules and Procedures of the Public Sector's Electronic Transactions, B.E. 2549 (2006) (under Electronic Transactions Act)	To specify procedures for public sector in electronic transaction issue in order to support Electronic Transaction Act.	Royal Decree Prescribing the Rules and Procedures of the Public Sector's Electronic Transactions
Notification of the Electronic Transactions Commission Subject: Policy and Practice in protection of personal information of the State agency, B.E. 2553 (2010) (under Royal Decree Prescribing the Rules and Procedures of the Public Sector's Electronic Transactions, B.E. 2549 (2006))	To specify practice for public sector to create secured/credible/personal data protected electronic transaction.	Notification of the Electronic Transactions Commission Subject: Policy and Practice in protection of personal information of the State agency
Consumer Protection Act, B.E. 2522 (1979)	To specify the right of consumer and consumer protection.	Consumer Protection Act
Unfair Contract Term Act, B.E. 2540 (1997)	To specify the condition of unfair contract term.	Unfair Contract Term Act
Direct Sales and Direct Marketing Act, B.E. 2545 (2002)	To specify operation for business to do direct sale and direct marketing with specified condition.	Direct Sales and Direct Marketing Act
Product Liability Act, B.E. 2551 (2008)	To specify practice for entrepreneur related to unsafe products and claim.	Product Liability Act

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Official Information Act, B.E. 2540 (1997)	To guarantees the people's right to have full access to government information.	Official Information Act
Credit Information Business Act, B.E. 2545 (2002)	The Act specifies credit information business operation including the protection for information subject.	Credit Information Business Act
National Health Act, B.E. 2550 (2007)	To specify the rights and duties in respect of health.	National Health Act
Telecommunication Business Act, B.E. 2544 (2001) and 2549 (2006)	To specify the rights concerning the services related to telecommunication business.	Telecommunication Business Act
Copyright Act, B.E. 2537 (1994) and 2558 (2015)	To protect the right of the author. It also includes the use of copyright in special circumstances.	Copyright Act 1994 and 2015
Licensing Facilitation Act, B.E. 2558 (2015)	Government agencies are enforced to publish Licensing Manuals providing information on contact channels, procedures and duration, etc. to citizen.	Licensing Facilitation Act
Computer Related Crime Act, B.E. 2550 (2007) and 2560 (2017)	To protect and suppress computer-related crime especially for computer data, security, and system.	Computer Act 2007 and Computer Act 2017
Payment System Act B.E 2560 (2017)	To govern payment system and service to comply with international/secured/credible standard to the consumers.	Payment System Act
Thailand Digital Economy and Society Development Plan	To extend digital infrastructure with massive investments, creating the so-called digital economy and society for everyone, driving the	Digital Thailand

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	country with digital innovation, and leveraging digital technology to create value in a long-term and sustainable manner.	
Personal Data Protection Act., B.E. 2562 (2019) (PDPA)	To efficiently protect personal data and put in place effective remedial measures for data subjects whose rights to the protection of personal data are violated.	Personal Data Protection Act
Royal Decree on defining organizations and businesses of which personal data controllers are exempted from the applicability of the Personal Data Protection Act B.E. 2563 (2020) and B.E. 2564 (2021)	To provide exemption from certain provisions of the PDPA for applicable personal data controllers. This one-year exemption will give organizations and business operators more preparation time to comply with the law. **Effective from 27 May 2020 to 31 May 2022**	Royal Decree PDPA (Thai)
Thailand Cybersecurity Act, B.E. 2562 (2019)	Thailand CSA aims to supervise cyber security activities as well as to prevent and combat “cyber threats”, which is broadly defined as “any action or unlawful undertaking done using a computer, computer system, or undesirable program with an intention to cause harm to a computer system, computer data or other relevant data, and includes imminent threats which would cause damage or affect operation of a computer, computer system, or other relevant data”	Cybersecurity Act

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
DEVELOPMENT OF DIGITALITY FOR ECONOMY AND SOCIETY ACT, B.E.2560 (2017)	The law on development of digitality for economy and society	DEVELOPMENT OF DIGITALITY FOR ECONOMY AND SOCIETY ACT

United States

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Federal Trade Commission Act (15 U.S.C. §§ 41-58, as amended)	Section 5 of the FTC Act provides the FTC with broad authority to challenge a wide range of "unfair and deceptive acts or practices in commerce," which the FTC has used to address consumer issues arising from ecommerce.	FTC Act
Consumer Review Fairness Act (15 U.S.C. § 45b)	Among other things, the Act makes provisions of form contracts between sellers and individual consumers (including in ecommerce transactions) void if the provisions: (1) prohibit or restrict individuals from reviewing sellers' goods, services, or conduct; and (2) impose penalties or fees on individuals for such reviews.	Consumer Review Fairness Act
Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003 (CAN-SPAM Act) (15 U.S.C. §§ 7701-7713)	The Act establishes requirements for those who send unsolicited commercial email.	CAN-SPAM Act
Children's Online Privacy Protection Act (COPPA) (15 U.S.C. §§ 6501-6506) and Children's Online Privacy Protection Rule (16 CFR Part 312)	The Act and associated Rule protect children's privacy by giving parents tools to control what information is collected from their children online.	COPPA Act and COPPA Rule

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Protecting Children in the 21st Century Act (15 U.S.C. § 6552-53)	The Act requires the FTC to provide a nationwide program that promotes children's safe use of the Internet.	Protecting Children in the 21st Century Act
Magnuson Moss Warranty-Federal Trade Commission Improvements Act (15 U.S.C. §§ 2301-2312), including the E-Warranty Act of 2015, Pub. L. No. 114-51, 129 Stat. 494, amending the Act)	The Act authorizes the FTC to develop regulations for written warranties, including warranties on the manufacturers' websites.	Magnuson Moss Warranty Act
Restore Online Shopper's Confidence Act (ROSCA) (15 U.S.C. §§ 8401-8405)	The Act prohibits any post-transaction third party seller from charging any financial account in an Internet transaction unless it has disclosed clearly all material terms of the transaction and obtained the consumer's express informed consent to the charge.	ROSCA
Mail, Internet, or Telephone Order Merchandise Rule (16 CFR Part 435)	Among other things, the Rule requires sellers who solicit buyers to order merchandise through the Internet to have a reasonable basis to expect that the sellers can ship within the advertised time frame, or, if no time frame is specified, within 30 days. When the seller cannot ship within such time, it must take additional required steps.	Mail, Internet, or Telephone Order Merchandise Rule
FTC Enforcement Policy Statement Addressing "Native" Advertising and Deceptively Formatted Advertisements	The Policy Statement lays out the general principles the Commission considers in determining whether any particular ad format is deceptive and violates the FTC Act.	Enforcement Policy Statement-Native Advertising

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
FTC Policy Statement on Deception	The Policy Statement lays out the general principles the Commission considers in determining whether practices (which would include ecommerce practices) are deceptive and therefore violate the FTC Act.	Policy Statement on Deception
FTC Policy Statement Regarding Advertising Substantiation	The Policy Statement articulates the Commission's policy with respect to advertising substantiation, starting with the idea that advertisers and ad agencies (which would include advertisers in ecommerce) must have a reasonable basis for advertising claims before they are disseminated.	Policy Statement Regarding Ad Substantiation
FTC Policy Statement on Unfairness	The Policy Statement sets forth the general principles the Commission considers in determining whether practices (which would include ecommerce practices) are unfair and therefore violate the FTC Act.	Policy Statement on Unfairness
Better Online Tickets Sales Act (BOTS Act) (P.L. 114-274)	The Act prohibits the circumvention of a security measure or technical control on a website or online service used by a ticket issuer to enforce event ticket sales limitations.	BOTS Act
Electronic Signatures in Global and National Commerce Act (E-Sign Act) (Pub.L. 106–229)	The E-Sign Act, signed into law on June 30, 2000, provides a general rule of validity for electronic records and signatures for transactions in or affecting interstate or foreign commerce. The E-Sign Act allows the use of electronic records to satisfy any statute, regulation, or rule of law requiring that such	(E-Sign Act)
U.S. Safe Web Act (SAFE Web Act) (15 U.S.C. §§ 41 et seq.)	The Act, amending the FTC Act, provides the FTC with a number of tools to improve enforcement regarding consumer protection matters, particularly those with an international dimension, including increased cooperation with	SAFE Web Act[5]

[5] The most recent reauthorization has been delivered to President Trump and is expected to be signed soon.

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
	foreign law enforcement authorities through confidential information sharing and provision of investigative assistance.	

Viet Nam

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Decision No. 645/QD-TTg 2020 on National Master plan for E-commerce development in 2021-2025	Decision No. 645/QD-TTg 2020 on National Master plan for E-commerce development in 2021-2025 was approved on May 15, 2020. In accordance with this Decision, it aims to target that by 2025, Viet Nam B2C E-commerce sales raise by 25% per year, equivalent to USD 35 billion; 70% of purchase transaction on E-commerce application and platforms have electronic invoices; 80% off the E-commerce website have integrated online ordering functions and 70% of electricity, water, telecommunication services providers deploy electronic contracts with customers etc.. To achieve the above-mentioned targets, the Master Plan provides solutions as follows: - To complete mechanism and policies to satisfy the requirements of e-commerce development in the Fourth Industrial Revolution context; - To increase capability of managing and conducting e-commerce activities and prevent and combat commercial frauds; - Capacity building of infrastructure systems and support services for e-commerce; etc ..	https://vanbanphapluat.co/decison-645-qd-ttg-2020-approval-of-national-electronic-commerce-master-plan-during-2021-2025 (Eng version)

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Decision No. 749/QD-TTg on Introducing Program for national digital transformation by 2025 with orientations towards 2030	To focus on the development of digital economy, 4 types of digital enterprises shall be given priority to develop including: Major corporations, commercial and service enterprises in the socio-economic fields have shifted their operations to the field of digital technology and core technology research and investment; Information technology enterprises that have affirmed their brands, undertake the pioneering missions of researching and developing digital technology. In addition, among solutions for the development of digital society, there are some solutions such as: Selecting, educating and training at least 1,000 experts in digital transformation for sectors, fields and localities. Concurrently, pilot to provide training and retraining courses on digital technology for employees at least 01 hour per week at 03 following provinces: Thai Nguyen, Quang Nam and Binh Duong, then implement nationwide. For digital transformation in finance - banking sector, to support the ability to access loans by solutions of credit scoring with customer database and reliable scoring models.	https://vanbanphapluat.co/decison-645-qd-ttg-2020-approval-of-national-electronic-commerce-master-plan-during-2021-2025 (Eng Version)
Annual White book on e-commerce	The E-commerce and Digital Economy Agency released the annual white book on Vietnam e-commerce that provides the e-commerce statistic such as: B2C e-commerce revenue; e-commerce application in community; e-commerce application in enterprises; mobile e-commerce, etc.	https://wtocenter.vn/chuyen-de/17837-the-white-book-on-vietnamese-e-business-2021 (Viet Nam White book in Viet Nam E-commerce 2021)

E-commerce-related approaches, measures and policies	Brief summary of approaches, measures and policies	Is it available online? If so, pls provide the link
Decree No. 52/2013/ND-CP on e-commerce	The *Decree* provides the development, application and management of e-commerce activities	http://en.idea.gov.vn/default.aspx?page=legal&do=detail&id=712cb46e-13d1-4cba-93fd-f43215f56f0a English version