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WORKSHOP 3

e-Commerce

The European Commission adopted an action plan to promote e-commerce in Europe on 11th January 2012 together with a green paper on card, electronic and mobile payments. These documents address existing barriers to e-commerce; amongst other, consumer trust and payments, which will be the two main issues addressed at the workshop.

Consumer trust: the workshop will address different aspects of consumer trust on e-commerce (consumer rights, information and redress), with a particular focus on trustmarks.

Payments: the workshop will follow up on the consultation launched by the green paper on payments.

Programme

This workshop was streamed live and is now available [1].

Trust What You Buy, Choose How to Pay? The Future of e-Commerce in Europe

Morning session: Consumer trust; a pre-condition for demand

9.00 Opening: MEP M. Harbour

9.20 Feedback from the online discussion, Andrew Griffin

9.30 *Experiences and complaints of consumers buying online*, Edith Appelmanns, Director, European Consumer Center

9.50 *Trustmark provision in Europe – preliminary findings from the trustmark study*, Luca Remotti, Intrasoft International

10.20 *Experiences from ADR/ODR*: Felix Braun, Lawyer, Head of the e-commerce contact point Germany

10.45 Coffee break

11.00 Panel discussion: **How to boost confidence in the cross-border e-commerce**

Moderator : A. Griffin

Participants

- Aleš Lipičnik, Connet d.o.o
- Grzegorz Wojcik, Allegro
- James Roper, EMOTA
- León Molenberg, Thuiswinkel
- Carine Moitier, E-commerce Europe
- Pablo Arias Echeverria, MEP

12.30–12.45 Summary of the main points, Mr Pegado Liz, Member, EESC

13.00–14.30 lunch

Afternoon session: Electronic and mobile payments

14:30 Introduction and summary of online discussion by the moderator - Andrew Griffin

14:45 Presentation of policy context in the EU – outcomes of the public consultation on the Green Paper for card, electronic and mobile payments. Rita Wezenbeek, DG COMP.

15:00 Panel one: **Demand side: Consumer need for, and acceptance of electronic and mobile payments**.

Participants:

- Dave Birch, Consult Hyperion: Conditions of consumers acceptance of e- and m-payments
- Roy Vella, Mobile services advisor: Potential of mobile technology in the area of payments
- Alice Enders, Enders Analysis: Monetising digital content: electronic and mobile payments as means to reach the consumer
- Katarzyna Lasota Heller, EDiMA (European Digital Media Association): Online retailers view on consumer expectations towards e- and m-payments
- Stacy Feuer, US Federal Trade Commission. US regulatory perspective

16.00 Coffee break

16.15 Panel two: **Supply side - established business models versus alternative solutions in search for market opportunities**.

- Laurent Le Moal, Paypal. It is about New Commerce, not just about Payments.
- Miroslaw Kula, MassPay: Market of low value payments - mobile as substitute of cash?
- Marina Solin, GSMA (GSM Association): Contactless mobile payments as an opportunity for telecom sector
- Ottilia Rouguet, Ingenico, France: Payment terminal at the heart of mobile payment
- Ineke Bussemaker, European Payments Council (EPC)/Rabobank: The role of banks in electronic and mobile payments
- Stefan Gonggrijp, iDEAL. Fast, easy and safe remote payments on-the-go

17.15 Summary: John Higgins – DigitalEurope

Workshop hashtag

#Da12commerce [2]

- Aleš Lipičnik, SECUCERT [3] (422 KB)
- Carine Moitier - Ecommerce Europe [4] (198 KB)
- Digital Agenda Action 13: Complementing the Consumer Rights Directive [5]
- Digital Agenda Action 14: Explore the possibilities for Alternative Dispute Resolution [6]
- Digital Agenda Action 16: Code of EU online rights [7]
- Digital Agenda Action 17: Stakeholder platform for EU online trustmarks [8]
- Digital Agenda Action 7: Fix a date for migration to Single European Payment & eInvoicing [9]
- E-commerce data pack [10] (2 MB)
- Ecommerce Europe [11] (198 KB)
- Edith Appelmanns: ECC Belgium: Experiences & complaints of e-consumers [12] (860 KB)
- Felix Braun: More confidence through specialized ADR/ODR [13] (1 MB)
- Grzegorz Wojcik - Trustmarks opening [14] (531 KB)
- James Roper, EMOTA [15] (3 MB)
- LARemotti-IISA_Trustmarks [16] (1 MB)
- Link to DAA 2011 related Workshop [17]
- Luca Remotti: Trustmark provision in Europe [13] (1 MB)
- Léon Mölenberg, Thuiswinkel [18] (343 KB)
- Marina Solin, Ottilia Rouguet and Rita Wezenbeek [19] (4 MB)
- Stacy Feuer presentation [20] (1 MB)
- Workshop final report [21] (202 KB)

Responsible Official: Franck BOISSIERE (European Commission, DG CONNECT, Belgium), Katarzyna GORGOL (DG Information Society and Media, Digital Agenda - Policy Coordination, Belgium), Kristiina PIETIKAINEN (European Commission, DGInfso)

Speakers: Ales LIPICNIK (CONNET, Slovenia), Carine MOITIER (becommerce.be, Belgium), Felix BRAUN (Zentrum für Europäischen Verbraucherschutz e.V., e-commerce), Edith APPELMANS (European Consumer Centre Belgium, Belgium), Grzegorz WOJCIK (Allegro, Poland), James ROPER (IMRG, CEO, United Kingdom), Stacy FEUER (Federal Trade Commission, Office of International Affairs, United States), Luca Alessandro REMOTTI (Intrasoft International, Research and Innovation, Luxembourg), Ottilia ROUGUET (Ingenico, France)

Full list of participants [22]

Picture gallery [23]

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