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| **The Meeting of the SATRC Working Group** **on Policy, Regulation and Services** | **SAPIX-PRS1/OUT-05** |
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Working Group on Policy, Regulation and Services

**QUESTIONNAIRE ON STUDY ON CHALLENGES AND ADDRESSAL OF ONLINE SCAMS AND DIGITAL FINANCIAL FRAUDS TAKING INTO ACCOUNT THE CONSUMER INFORMATION PROTECTION AND RIGHTS**

**1. BACKGROUND AND PURPOSE**

Technological innovations in the telecommunication/ICT sector has introduced many innovative services for making daily lives of consumers convenient. However, such technical innovations are changing rapidly in such a way that such technical improvements need to be incorporated in regulations urging the need for revision/review of traditional consumer rights regulations based on basic telecommunication/ICT services. These changes provide consumers with more commercial opportunities, and also bring a number of new and emerging risks on protection of consumer information.

With the introduction of more digital services, online scams and digital financial frauds remain as major obstacle to digitization because they make people distrustful of digital technologies. Regulators and industry are facing such challenges in increasing trend ultimately providing negative impact on economic growth and social innovation. Additionally, it can have a devastating impact on consumers. Victims of these scams can lose money, their identities, and even their sense of security. This can make it difficult for consumers to participate in the digital economy and enjoy the many benefits that it offers.

Therefore, an adequate regulatory framework is required for consumer rights protection including online scams and digital financial frauds so that the internet can remain as a safer and convenient place for everyone supporting digital transformation.

**2. SCOPE**

Consumer information protection in a digitized environment has changed and will continue to do so, due to the emergence of new services and their widespread uptake. Consumers are not in par with this digital transformation and hence an adequate regulatory framework is required to protect the information of consumers. Also, the regulatory measures for addressing online scams and digital frauds need to be addressed too. Clear understanding is required whether the consumer rights had been addressed in the existing law, as well as the gaps in the present legal framework which may cause disadvantage to consumers.

The scope of this Work Item is to study the issues and challenges of online scams and digital financial frauds taking into account the consumer information protection and rights and prepare a report accordingly for developing new policies and regulations and changing old policies

Therefore, SATRC members are welcome to share their experiences & plans on the following issues:

1. Emerging technologies and innovations used for digital transformation.
2. Consumer-protection policies, standards, guidelines adopted by national regulatory agencies.
3. Collaboration with other local/international authorities to strengthen the capacities of digital consumers by sharing experiences and good practices.
4. Cross-border cooperation among regulators in protecting consumer information in the border-less digital economy.
5. Identifying the challenges faced in addressing these issues.
6. Developing strategies to prevent these scams from happening.

**3. METHODOLOGY FOR CARRYING OUT THE STUDY**

The study will be carried out by the Experts of Working Group on Policy, Regulation and Services nominated by the SATRC Members. Therefore, in order to pursue the study, the following questions have been developed to obtain necessary information from the SATRC Members on the subject matter of the Work Item. Based on the information, the Experts will develop a draft Report on the Work Item for consideration of SATRC-26.

**4. QUESTIONS**

1. What is the internet penetration in your country? Do you have any plans to improve the internet penetration and connect the unconnected population (if any, )?Please provide details.
2. Please provide the present status of digital literacy in your country?
3. What are the initiatives taken to improve the digital inclusion in your country by age, gender etc.
4. What are the emerging technologies used to provide connectivity for financial services and innovative applications used for digital transformation in your country. Please provide details.
5. What are ~~of~~ the impacts of digital transformation in financial services?
6. Please provide the statistics related to adoption of online/digital financing services by consumers in your country?
7. What are the digital financial activities available in your country? a) Online transactions b) Digital Wallets c) Banking transactions d) Block chain e) Artificial Intelligence enhanced security etc.
8. Which national regulatory authority (banking regulator/telecom regulator/any other agency) in collaboration with other agency (if any) is handling online scams and digital financial frauds? What is the number of complaints on the above types of online scams and digital financial frauds?
9. Have your country defined social engineering, spoofing, hacking etc. in regulations/, rules, policies etc.? if yes, please provide details?
10. Does any national regulatory authority or any agency handling fraudulent activities and any remedial action on online scam/fraud. Please specify what action has been initiated by your country?
11. Does any national regulatory authority or any agency carry out public awareness for protection against fraudulent activities?
12. Do national regulatory agencies of your country have consumer-protection policies, standards, guidelines against financial frauds? If yes, please provide details with link of these regulatory tools.
13. Are there any existing policies related to online scams and digital financial frauds? If yes, what are the current challenges and the matters that are not being addressed by those policies?
14. Do your country have cyber security policy or regulation for protecting online consumers? If yes, please provide details with link of these regulatory tools.
15. Do you have a policy/s for the protection of consumer data in your country. If yes, please provide details.
16. Is cryptocurrency or digital currency and online betting legalised in your country? If yes, please provide details.
17. Have you collaborated with other local authorities to protect digital consumers against financial fraud and data transfer? If yes, please provide details with experiences, good practices, and available laws.
18. Is there any cross-border cooperation among regulators in protecting consumer information in the border-less digital economy? If yes, please provide details.
19. What are the available strategies and new strategies that can be developed to prevent online scams and digital financial frauds?