

Expert Meeting on

**CYBERLAWS AND REGULATIONS FOR ENHANCING E-COMMERCE:**  
**INCLUDING CASE STUDIES AND LESSONS LEARNED**

25-27 March 2015

E-commerce Development in Ghana/West Africa  
& Cyber Security Challenges

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The views reflected are those of the author and do not necessarily reflect the views of UNCTAD

# E-Commerce Development in Ghana/West Africa & Cyber Security Challenges

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# E-Commerce Development in Ghana

- E-Banking Products & Services
- Mobile Money Platforms
- Government E-Payment System
- E-Government Services
- Online Shopping
- Other E-commerce Services, Etc.



# E-Commerce Development in Ghana

President of Ghana  
on  
E-Cabinet Platform

Ghana Presidency gets a new E-Cabinet platform [Share!](#)

## GOVERNMENT

| March 21, 2015, 8:57 a.m.

Image: By BiztechAfrica



*By Nana Appiah Acquaye,  
Accra, Ghana*

Ghana's cabinet on Thursday witnessed a major boost as the President John Dramani Mahama unveiled a new E-Cabinet platform to be used by himself and members of his cabinet. The introduction of an e-cabinet platform at the presidency now offers the president and cabinet members countless opportunities to transact important government business without the presence

of a physical space.



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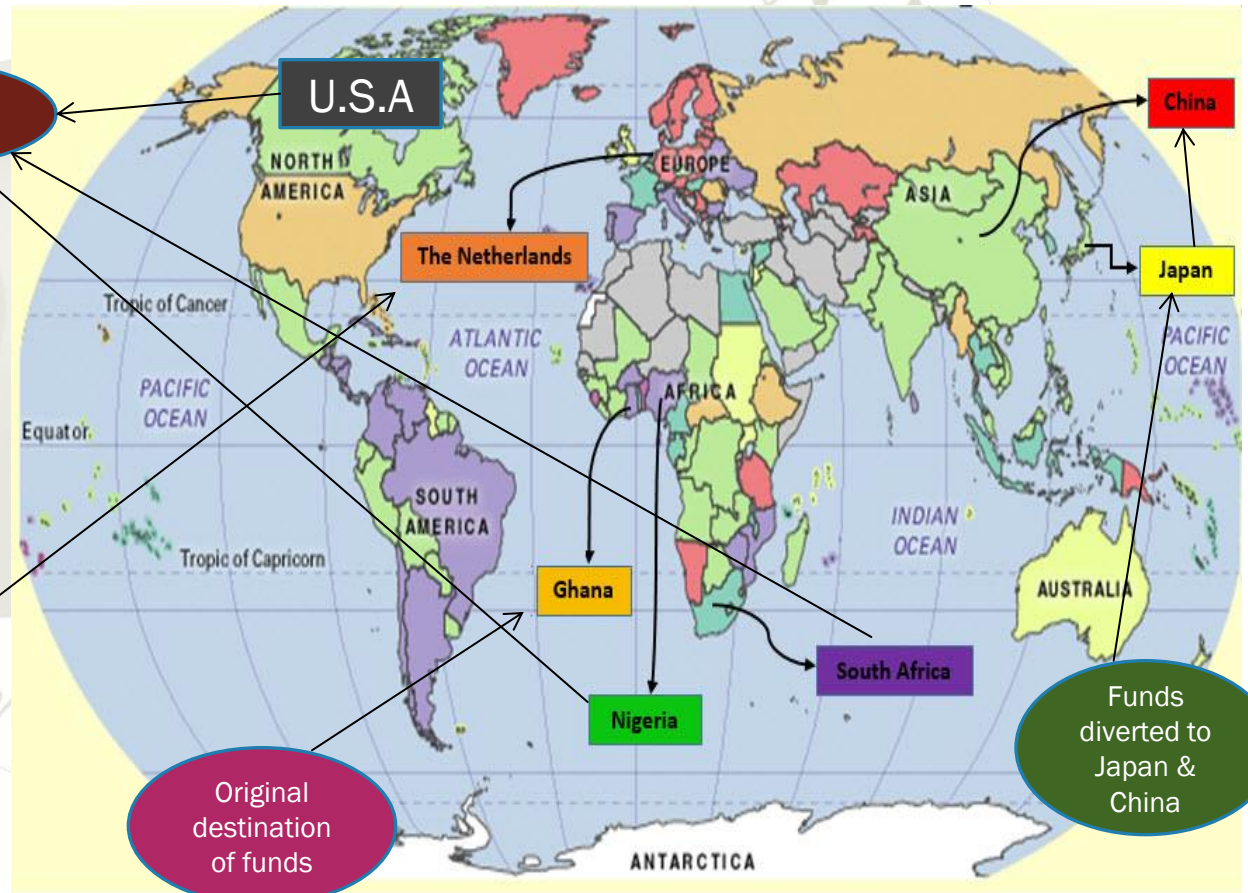
## Cybercrime Trends in Ghana/West Africa

- Hacking ( E-mail Hacks, Websites,
- Identity theft/Impersonation
- Data theft
- Cyber fraud
- Insider threats  
Phishing/Mobile Attacks



# Cybercrime Trends in Ghana/West Africa

**CASE STUDY**  
Investigations into 2  
Million Euros E-mal  
Fraud



IP Address locations

Origin of funds

Original destination of funds

Funds diverted to Japan & China



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## Cybercrime Trends in Ghana/West Africa

Increasingly, the nexus between cyber criminality and other transnational crimes:

- Human Trafficking
- Drug Trafficking
- Money laundering
- Terrorism (Cyber Terrorism)



## Cybercrime Trends in Ghana/West Africa

- ❑ Cyber fraud in Ghana/West Africa is undermining the adoption of e-commerce by citizens in the region.





# Cyber Security - Current Developments

- Launch of National Cyber Security Policy & Strategy
- Data Protection Act (Act 843) passed, Data Protection Commission set up
- Electronic Transactions Act (Act 772)
- CERT-GH set up with support of ITU
- Other Initiatives, etc.

# Cyber Security - Key Challenges

- Limited understanding of cybercrime (among some key stakeholders)
- Ineffective Coordination/collaboration among in-country stakeholders
- Legal issues
- Lack of Enforcement
- Issues with international collaboration
- Socio-economic factors, etc.



# Stakeholder Engagement/Cooperation

Three levels of Engagement to address Cybercrime & Cyber Security Challenges:

- In-Country Stakeholder Engagement
- Regional/Sub Regional Collaboration
- International Cooperation



# In-Country Stakeholder Engagement

Towards tackling cybercrime from Within

