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**PROTECTION OF ONLINE CONSUMERS:
'IDENTITY AS A MATTER OF LIFE AND DEATH'**

*Presentation by Mr. Robert Simpson, Expert
Consumer Protection*

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Session II: Protection of online consumers

‘Identity as a matter of life and death’

Robin Simpson 18th December 2020

Extending online protection to public services.

- UN Guidelines for consumer protection, 2015, 4 new 'legitimate needs' in GL 5:
 - *access by consumers to essential goods and services;*
 - *protection of vulnerable and disadvantaged consumers;*
 - *protection for consumers using electronic commerce ...not less than that afforded in other forms of commerce;*
 - *protection of consumer privacy...;*

GL 2 extends guidelines to public sector transactions with consumers.

Formalising the informal sectors

- ILO: 2 billion workers in informal economy; 61% of employed population
- 90% in low income countries, two thirds in MICs, 18% in HICs.
- Low coverage in LICs for social protection eg health care costs, income replacement.
- WHO: 40% of sub-Saharan Africa population pays health care out of pocket.

‘Social registers’ needed extending to population locked out of work.

How to do?

Eligibility for service and records

- OECD countries: models: Social insurance and social assistance, help in kind (eg free health care).

Two elements:

- personal identity;
- sector specific records.

Different kinds of records:

- contribution records for social health insurance;
- Income records for means tests;
- Payment records for health if not free at point of use;
- Records of payments received for income support while sick;
- Records of payments received for income support for lock down or unemployment;
- Medical records

- India: 900 million registrations in 10 years.

Benefits and risks in digital identification:

Benefits

- rapid roll out; eg India
- extension to minorities (eg migrants);
- does not depend on literacy;
- accurate recording of payments;
- impersonation difficult.

Risks:

Casual approach to privacy found;

Confidentiality breaches at scale;

Digital inputs as a de facto requirement: UK & India

Identity as factor of exclusion?

Mission creep towards control?

Conclusion: privacy is not a luxury. Users may stay away if confidentiality not guaranteed

Thank you!