



International  
Trade  
Centre

TRADE IMPACT  
FOR GOOD

# Can E-commerce rules help MSMEs in developing countries?

Rajesh Aggarwal  
Chief, Trade Facilitation and Policy for Business



# What is E-commerce?

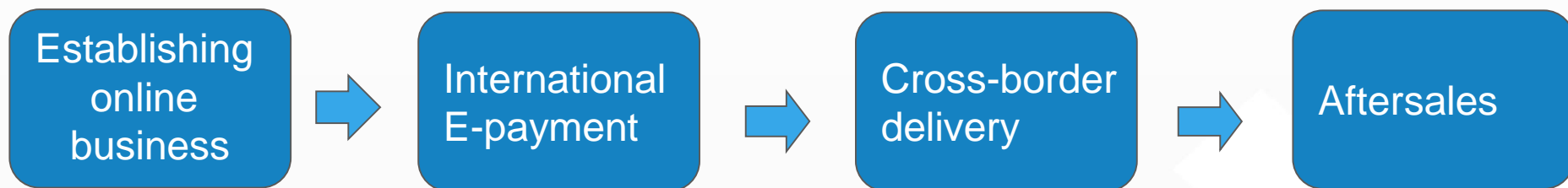
« the sale or purchase of goods and services  
Conducted over computer networks.....

The goods and services are **ordered by those methods**, but  
Payment and delivery *..do not have to be* conducted online.

An e-commerce transaction can be between enterprises,  
households, individuals, governments and other public or  
private organisations.»

OECD

# E-commerce process chain



# E-Commerce and SMEs

## Business to Business

1. Domestic sales / purchase
2. Imports
3. Exports

## Business to Consumer

1. Domestic sales
2. Exports
3. Imports

# Establishing on-line business

	Business to Business	Business to Consumer
Domestic transactions	Access to internet  E-signature and E-contract laws	Access to internet  Registration as vendors on e-commerce platforms  E-signature /Contract laws
Exports	Access to internet  E-signature and E-contract laws	Access to internet  <b>Registration as vendors on e-commerce platforms</b>  E-signature /Contract laws
Imports	Access to internet  E-signature/Contract laws	Access to internet  E-signature/ Contract laws

# International e-payment

	Business to Business	Business to Consumer
Domestic transactions	Availability of third party e-payment services provider linked to local banks	Availability of third party e-payment services provider linked to local banks
Exports	Availability of third party e-payment services provider linked to local banks	Availability of third party e-payment services provider Linked to local banks
Imports	Availability of third party e-payment services provider  Free convertibility of currency	Availability of third party e-payment services provider  Free convertibility of currency

# Cross border delivery

	Business to Business	Business to Consumer
Domestic transactions	Access to postal and express delivery services	Access to postal and express delivery services
Exports	Access to postal and express delivery services	Access to postal and express delivery services  Access to ware-houses/ delivery services at destination
Imports	Access to postal and express delivery services with tracking ability	Access to postal and express delivery services  Expedited customs clearance for small parcels  Application of duties: VAT, Income Tax

# Aftersales

	Business to Business	Business to Consumer
Domestic transactions	Availability of dispute settlement procedures	Consumer rights and enforcement through dispute settlement system
Exports	Availability of dispute settlement procedures  Elimination of duties on returned products	Consumer rights and enforcement through dispute settlement system  <b>Elimination of duties on returned products</b>
Imports	Availability of dispute settlement procedures  Elimination of duties on returned products	Consumer rights and enforcement through dispute settlement system  <b>Elimination of duties on returned products</b>



**Thank you**