# INTERNATIONAL STANDARD

**ISO**
**10008**

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# Quality management — Customer satisfaction — Guidelines for business-to-consumer electronic commerce transactions

*Management de la qualité — Satisfaction client — Lignes directrices pour les transactions de commerce électronique entre commerçant et consommateur*

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# Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work. ISO collaborates closely with the International Electrotechnical Commission (IEC) on all matters of electrotechnical standardization.

The procedures used to develop this document and those intended for its further maintenance are described in the ISO/IEC Directives, Part 1. In particular the different approval criteria needed for the different types of ISO documents should be noted. This document was drafted in accordance with the editorial rules of the ISO/IEC Directives, Part 2. www.iso.org/directives

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The committee responsible for this document is ISO/TC 176, *Quality management and quality assurance*, Subcommittee SC 3, *Supporting technologies*.

# Introduction

**0.1 General**

This International Standard provides guidance to organizations for planning, designing, developing, implementing, maintaining and improving an effective and efficient system concerning business-to-consumer electronic commerce transactions.

An effective and efficient business-to-consumer electronic commerce transaction (B2C ECT) system can assist consumers and organizations in addressing all aspects of a transaction.

This International Standard gives guidance on how organizations can implement such a B2C ECT system and thereby:

a)  provide a basis for consumers to have increased confidence in B2C ECTs;

b)  enhance the ability of organizations to satisfy consumers;

c)  help reduce complaints and disputes.

A B2C ECT involves internet interactions between the organization and the consumer, when accessed by the consumer through any device with wired or wireless connectivity (e.g. personal computers, e-tablets, personal digital assistants and internet-enabled cell phones). For the purposes of this International Standard, a B2C ECT can also involve other data-based telecommunications networks (e.g. short-text messaging) and various interfaces, including websites, social media web pages and e-mails.

The guidance in this International Standard is intended to apply to situations where a substantial part of the B2C ECT, including at least one in-transaction phase process (see 5.3), is facilitated by electronic methods (e.g. processing of payment, confirmation by the consumer of the agreement, or delivery of a product).

The guidance in this International Standard could be useful for situations where no B2C ECT takes place, but there is some online interaction between the organization and the consumer, such as when an organization advertises online and does not sell products online.

Where distance selling does not include an online component, e.g. a mail order, it is not the subject of this International Standard, but some of the guidance provided could be relevant.

The guidance in this International Standard is not intended to apply to online transactions completed between individuals ("consumer-to-consumer"). However, the guidance in this International Standard could be relevant to third party organizations that provide online services to facilitate consumer-to-consumer transactions (e.g. auction websites).

**0.2 Relationship with ISO 9001 and ISO 9004**

This International Standard is compatible with ISO 9001 and ISO 9004 and supports the objectives of these two standards through the effective and efficient application of a B2C ECT system.

ISO 9001 specifies requirements for a quality management system that can be used for internal application by organizations, or for certification, or for contractual purposes. A B2C ECT system implemented in accordance with this International Standard (ISO 10008) can be an element of a quality management system. ISO 9004 provides guidance on quality management for the sustained success of organizations. This International Standard (ISO 10008) can support sustained success in the context of B2C ECTs.

**0.3 Relationship with ISO 10001, ISO 10002, ISO 10003 and ISO 10004**

This International Standard is designed to be compatible with ISO 10001, ISO 10002, ISO 10003 and ISO 10004. These five standards can be used either independently or in conjunction with each other. When used together, the standards can be part of a broader and integrated framework for enhanced customer satisfaction in both the B2C and non-B2C contexts.

Organizations can use the guidance contained in ISO 10001 to plan, design, develop, implement, maintain and improve a B2C ECT code as part of the B2C ECT system. The complaints handling, dispute resolution and customer satisfaction monitoring and measuring processes described in ISO 10002, ISO 10003 and ISO 10004, respectively, can form important parts of a B2C ECT system.

# Quality management — Customer satisfaction — Guidelines for business-to-consumer electronic commerce transactions

## 1 Scope

This International Standard provides guidance for planning, designing, developing, implementing, maintaining and improving an effective and efficient business-to-consumer electronic commerce transaction (B2C ECT) system within an organization.

It is applicable to any organization engaged in, or planning to be engaged in, a business-to-consumer electronic commerce transaction, regardless of size, type and activity.

This International Standard is not intended to form part of a consumer contract or to change any rights or obligations provided by applicable statutory and regulatory requirements.

This International Standard aims to enable organizations to set up a fair, effective, efficient, transparent and secure B2C ECT system, in order to enhance consumers' confidence in B2C ECTs and increase the satisfaction of consumers. It is aimed at B2C ECTs concerning consumers as a sub-set of customers.

The guidance given in this International Standard can complement an organization's quality management system.

## 2 Normative references

The following documents, in whole or in part, are normatively referenced in this document and are indispensable for its application. For dated references, only the edition cited applies. For undated references, the latest edition of the referenced document (including any amendments) applies.

ISO 9000, *Quality management systems — Fundamentals and vocabulary*

## 3 Terms and Definitions

For the purposes of this International Standard, the terms and definitions given in ISO 9000 and the following apply.

**3.1**
**business-to-consumer electronic commerce transaction**
**B2C ECT**
set of interactions between an *organization* (3.2) and a *consumer* (3.3) for the provision of a *product* (3.4) facilitated online

**3.2**
**organization**
person or group of people that has its own functions, with responsibilities, authorities and relationships to achieve its objectives

EXAMPLE    Company, corporation, firm, enterprise, institution, charity, sole trader, association, or parts or combination thereof.

**3.3**
**consumer**
individual member of the general public, purchasing or using *products* (3.4) for personal, family or household purposes

Note 1 to entry: For the purposes of this International Standard, the term "consumer" includes potential consumers.

[SOURCE: ISO/IEC Guide 76:2008, 3.4, modified — The phrase "goods, property or services" has been replaced by "products" and the Note has been deleted.]

**3.4**
**product**
result of a process

Note 1 to entry: There are four generic product categories: services (e.g. transport); software (e.g. computer program, dictionary); hardware (e.g. engine mechanical part); processed materials (e.g. lubricant).

Many products comprise elements belonging to different generic product categories. Whether the product is then called service, software, hardware or processed material depends on the dominant element. For example, the offered product "automobile" consists of hardware (e.g. tyres), processed materials (e.g. fuel, cooling liquid), software (e.g. engine control software, driver's manual) and service (e.g. operating explanations given by the salesman).

Note 2 to entry: In this International Standard, the term "product" refers to products intended for but not limited to, personal, family or household use, and can include consumer products. This could differ from the definition of the term "product" in other ISO standards.

**3.5**
**B2C ECT code**
promise or set of promises made by *organizations* (3.2) to *consumers* (3.3), and related provisions in support of B2C ECTs

**3.6**
**B2C ECT provider**
person or *organization* (3.2) that supplies a *B2C ECT* (3.1) process or activity and that is external to the organization operating the B2C ECT system

# 4   Guiding principles

## 4.1   General

Effective and efficient planning, design, development, implementation, maintenance and improvement of an organization's B2C ECT system is based on adherence to the consumer-focused guiding principles set out in 4.2 to 4.17. These guiding principles can assist in enhancing consumer protection throughout the B2C ECT system.

NOTE        Annex A provides further guidance on customer satisfaction and consumer needs in the B2C ECT context.

## 4.2   Commitment

An organization should be actively committed to the adoption, integration and dissemination of a B2C ECT system, including the fulfilment of the promises that it is making to consumers in its B2C ECT code.

## 4.3   Capacity

Sufficient resources should be made available for managing an organization's B2C ECT system, including its planning, design, development, implementation, maintenance and improvement.

## 4.4   Competence

Organization personnel and B2C ECT providers should have the attributes, knowledge, skills, training and experience necessary to discharge their responsibilities in a consumer-friendly manner.

### 4.5 Suitability

The organization should ensure that the B2C ECT system is appropriate for the type of transaction involved, taking into consideration such factors as the characteristics of the consumer, the type of product and the nature of any complaint or concern, as applicable.

### 4.6 Accuracy

An organization should ensure that its B2C ECT system and the information about it are adequate, current, accurate, not misleading, verifiable and in accordance with all applicable statutory and regulatory requirements.

### 4.7 Transparency

Sufficient information about the organization's B2C ECT system should be disclosed to consumers, personnel and other interested parties, and this information should be clearly visible.

### 4.8 Accessibility

An organization's B2C ECT system and the relevant information about it should be easy to find, understand and use.

NOTE        ISO Guide 76 provides further guidance on accessibility.

### 4.9 Responsiveness

In its B2C ECT system, an organization should respond to the needs of consumers. The organization's responses, including responses to any queries or complaints, should be provided quickly and efficiently, given the nature of the need and the process in question.

### 4.10 Consent

An organization should ensure that whenever consumer consent is required in a B2C ECT, it is given intentionally and based on full information.

### 4.11 Fairness

An organization should develop and implement a B2C ECT system that is fair for all consumers.

### 4.12 Accountability

An organization should establish and maintain accountability for, and reporting on, the actions and decisions with respect to its B2C ECT system, including with respect to its B2C ECT providers.

### 4.13 Legality

An organization should proactively monitor the relevant legislative environment and operate its B2C ECT system in accordance with all applicable statutory and regulatory requirements.

### 4.14 Privacy

Personal information about the consumer gathered by an organization in the application of its B2C ECT system should be kept confidential, and protected and treated in accordance with all applicable statutory and regulatory requirements. This includes limiting the use of personal information to those purposes for which explicit consent is obtained from the consumer. This also includes limiting disclosure of personal information to situations where it is required by applicable statutory and regulatory requirements, or, when permitted, to situations where explicit consent for disclosure is obtained from the consumer.

## 4.15 Security

The organization should preserve the confidentiality and integrity of consumer data in the B2C ECT system by security safeguards appropriate to the sensitivity of the information, and apply generally-accepted best practices to protect against unauthorized access.

## 4.16 Integration

An organization's B2C ECT system should be integrated with the organization's quality and other management systems, where appropriate. This should include online B2C ECT and conventional face-to-face or distance selling marketplace interactions, where applicable, in a way that is consistent and comprehensible to all consumers.

## 4.17 Improvement

The increased effectiveness and efficiency of the B2C ECT system should be a permanent objective of the organization.

# 5 Business-to-consumer electronic commerce transaction system

## 5.1 Framework

An organization should establish and apply a framework for decision-making and action in planning, design, development, implementation, maintenance and improvement of the B2C ECT system. This framework involves the resource assessment, provision and deployment needed to support the carrying out of the processes to achieve the objectives of the B2C ECT system. It also includes top management commitment, assignment of appropriate responsibilities and authorities, and training, in accordance with the guiding principles stated in Clause 4.

In planning, design, development, implementation, maintenance and improvement of its B2C ECT system, the organization should gather and assess information concerning:

— the needs and expectations of consumers;

— the issues associated with B2C ECTs (e.g. privacy, security, responsiveness and accuracy);

— statutory and regulatory requirements associated with dealing with these issues (see Annex B);

— how these issues arise, their potential effects, and how they are addressed;

— how other organizations are dealing with these issues.

It is important for the organization to obtain and assess the input from relevant interested parties (e.g. customers, providers, industry associations, consumer organizations, relevant government agencies, regulatory authorities, personnel and owners) concerning B2C ECTs.

## 5.2 Objectives

The organization should determine the objectives to be achieved by the B2C ECT system. These objectives should be consistent with the overall organizational objectives, and their fulfilment should be measurable using suitable performance indicators. These objectives should be reviewed at regular intervals and updated as necessary.

The organization should prepare quantitative and qualitative performance indicators designed to evaluate and assist in understanding whether the organization's B2C ECT system is successful in fulfilling its objectives.

NOTE    Examples of performance indicators relating to the B2C ECT system include:

— the number of successful finalized sales in relation to the visits of the website,

— the number of returns of successful deliveries in relation to the total,

— the number of returning consumers in relation to the total,

— loss and damage relative to total deliveries,

— the number of deliveries completed on time in relation to the total,

— the number of internal site/platform system failures,

— grading or ranking from surveys measuring the satisfaction of consumers,

— statistics regarding complaints and their resolution, and

— the timeliness of responses to feedback.

## 5.3   Processes

### 5.3.1   General

An organization should plan, design, develop, implement, maintain and improve:

a)   single-phase processes, and

b)   multi-phase processes.

A B2C ECT typically goes through three distinct phases:

— a pre-transaction phase,

— an in-transaction phase, and

— a post-transaction phase.

A single-phase process applies to only one of the three phases of the B2C ECT. For example, the final quote process is specific to the in-transaction phase.

A multi-phase process applies to all three phases. The relationship between processes is dynamic and should not be viewed in a strictly sequential way. For example, an organization can prepare a multi-phase process, such as establishing a B2C ECT code, prior to the preparation of pre-transaction, in-transaction and post-transaction phase processes.

Figure 1 illustrates these processes and the related activities.

The planning, design and development of each of these processes is integral to their successful implementation. The organization should test its B2C ECT system prior to implementation in order to determine the need for adjustments.

Guidance on planning, design, development and implementation of pre-transaction, in-transaction and post-transaction phase processes is provided in Clause 6.

Guidance on planning, design, development and implementation of multi-phase processes is provided in Clause 7. Guidance on maintenance and improvement of the B2C ECT system is provided in Clause 8.
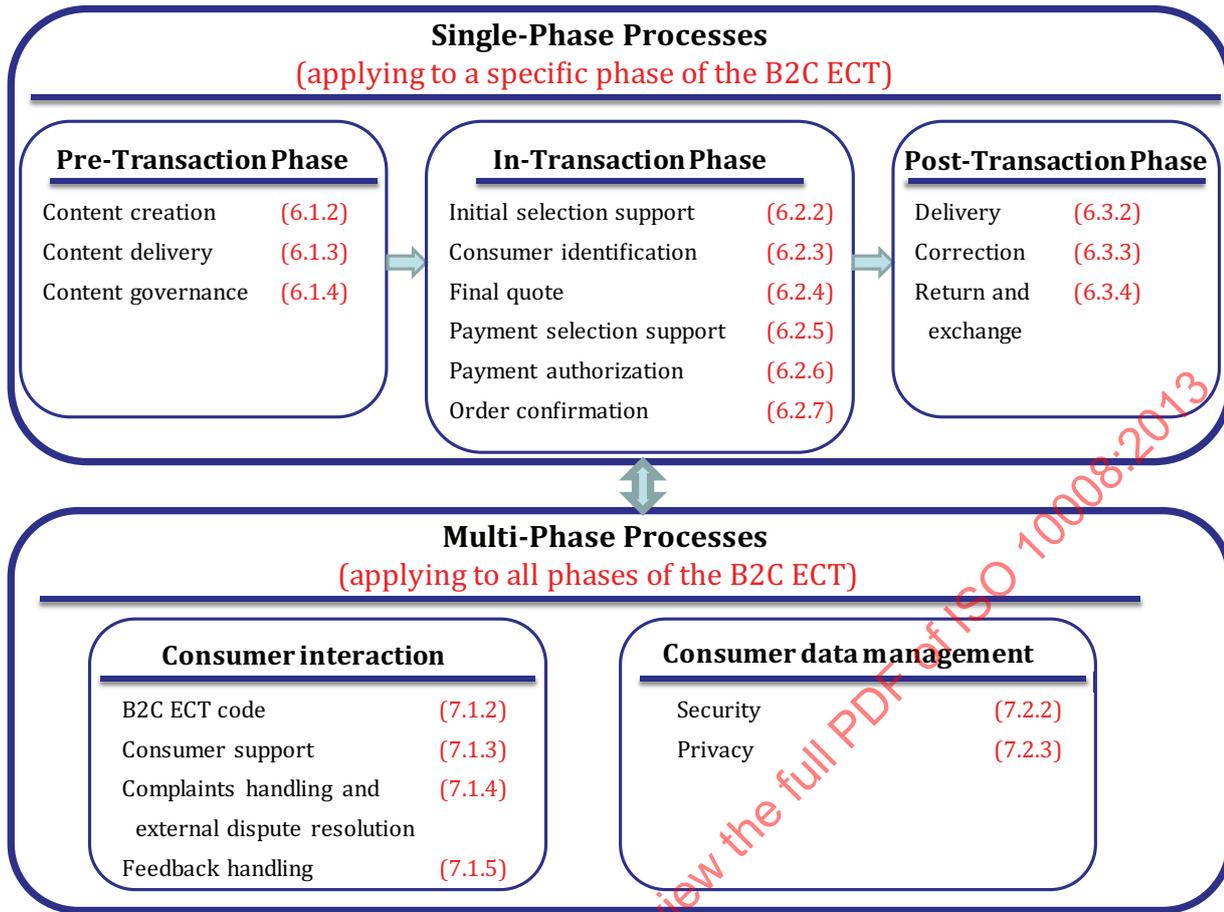
**Figure 1 — Processes of the B2C ECT System**

### 5.3.2 Single-phase processes

An organization should recognize the distinct activities and issues associated with the pre-transaction, in-transaction and post-transaction phases.

In the pre-transaction phase, the consumer is searching for information about an organization, its product and the B2C ECT system. An organization should support this phase by creating, delivering and governing content that meets such consumer needs for information.

The in-transaction phase involves product ordering, the acceptance of the terms of the contract, the transfer of value in exchange for a product, agreement concerning product delivery and recourse should problems arise.

In the post-transaction phase, all parties fulfil the obligations they have made as a part of the in-transaction phase. This phase involves the activities related to product delivery, options for adjustments to the original order or for returns, and maintenance of relevant on-going communications.

NOTE    In this International Standard, "content" refers to the wording, images and related mechanisms associated with communicating information about the organization, its products and the B2C ECT system.

### 5.3.3 Multi-phase processes

In the B2C ECT context, multi-phase processes apply to all three phases of the B2C ECT, and consist of consumer interaction processes and consumer data management processes.

Consumer interaction processes encompass activities related to B2C ECT code establishment and application, consumer support, complaints handling, external dispute resolution and feedback handling. Interactions between the organization and consumers allow a better understanding of how the B2C ECT system is working and where it could be improved.

Consumer data management processes encompass activities related to security and privacy. Consumer data are essential to the organization's B2C ECT system and need to be appropriately managed and protected.

## 5.4 Resources

### 5.4.1 General

The organization should determine the resources needed to plan, design, develop, implement, maintain and improve its B2C ECT system. Resources include the provision of competent and available personnel, training, procedures, documentation, specialist support, materials and equipment, facilities, computer hardware and software and finances.

NOTE        Guidance on training and documentation is provided in ISO 10015 and ISO/TR 10013, respectively.

### 5.4.2 B2C ECT providers

B2C ECT providers include:

a)    organization reliability assurance providers,

b)    financial intermediaries (e.g. payment card companies),

c)    product information providers,

d)    consumer information protection and security assurance providers,

e)    product delivery providers, and

f)    dispute resolution providers.

An organization should:

— identify and select providers that are demonstrably capable of providing the support services needed, in order to appropriately and successfully complete B2C ECTs,

— put in place arrangements that ensure that the providers fulfil their obligations, so that B2C ECTs are undertaken successfully,

— provide information to consumers in a timely and accurate way about providers and the support role these providers perform, so that the role of these providers and their responsibilities concerning the successful completion of B2C ECTs are visible to and understood by consumers,

— ensure that providers are performing their roles in accordance with all applicable laws and regulations, including with respect to consumer data integrity and privacy, and

— review on an on-going basis the performance of providers, in order to ensure that they continue to provide the support services in a manner which is consistent with the needs of the organization and its consumers and, where deficiencies arise, ensure that those deficiencies are addressed in a timely and appropriate manner.

### 5.4.3 Procedures

The organization should develop procedures for the planning, design, development, implementation, maintenance and improvement of the B2C ECT system. Procedures will vary depending upon the organization and its B2C ECT system. Procedures should be developed and implemented in accordance with applicable statutory and regulatory requirements.

#### 5.4.4   Internal and external communication plan

The organization should develop a plan to make its B2C ECT system and supporting information available to its personnel and external parties involved. This plan should also capture details about situations and events triggering the need for communications on a particular aspect of the organization's B2C ECT system, including the identification of interested parties, what information to communicate and responsibility.

NOTE   See ISO 10001:2007, Annex I, for guidance on such plans related to customer satisfaction codes.

### 5.5   Connectivity

An organization can establish a stand-alone B2C ECT system using the guidance provided in this International Standard. Where appropriate, the B2C ECT system should be based on the quality management system of the organization. To address the framework and supplementary elements (such as policy, document and record control, training and corrective action) of the quality management system, the organization can refer to ISO 9001 or other quality management system standards.

## 6   Single-phase processes

### 6.1   Pre-transaction phase

#### 6.1.1   General

In support of the pre-transaction phase, an organization should carry out the following activities:

a)   content creation;

b)   content delivery;

c)   content governance.

The relationship between these activities is dynamic and should not be viewed in a strictly sequential way.

#### 6.1.2   Content creation

An organization should develop information to be communicated to the consumer concerning the organization, the product and the B2C ECT system, by identifying the following:

—   consumer requirements regarding the information needed (see <u>Annex C</u>);

—   the organization's own requirements for essential information;

—   applicable statutory and regulatory requirements;

—   the approach to address changes in the information;

—   the requirements of any necessary external content contributors.

#### 6.1.3   Content delivery

#### 6.1.3.1   General

An organization should provide the consumer with sufficient information about the organization, its products and the B2C ECT system to make an informed choice about whether and how to engage in and complete a B2C ECT (see <u>Annex C</u>).

In order to ensure satisfactory content delivery, an organization should:

— design a B2C ECT interface that is usable (see 6.1.3.2) and that makes use of all relevant design elements to convey information to the consumer (e.g. font size, colour and multi-media options such as graphics, sound, video),

— define what other complementary channels will be used (e.g. e-mailing, instant messaging, social media),

— provide easy-to-use links to other processes (e.g. payment and security systems), and

— identify the infrastructure, hardware and software requirements, including the technical support required for successful technology management of the B2C ECT interface.

### 6.1.3.2   Usability of B2C ECT interfaces

Usability issues and ergonomic design are standard requirements for any human interface.

NOTE        Guidance on information presentation is provided in the ISO 9241 series. In particular, ISO 9241-151 provides guidance on world wide web user interfaces.

The organization should design a B2C ECT interface that simplifies the presentation of information. This implies a legible lettering size, a clear visual design that is easy to understand for the consumer, and an interface design that offers an ease of navigation, where information is prominently disclosed and easy to reach.

The organization should consider integrating user-generated information into its information provision activities. This can include, for example, a search function, or using the consumers' selection of product or the consumers' selection of product options as filters to prioritize the content visible to them.

The organization should consider the use of real-time, interactive communications to enable it to respond to consumers in an appropriate manner. For example, a toll-free number, e-mail, online chat, or social media could be used to address consumer questions about product descriptions or delivery timeframes.

The organization should provide information in a form and manner that allows the consumer to keep the information for future reference. This includes making the information easy to save and print.

### 6.1.3.3   Clarity of information presentation

The organization should:

— avoid using jargon and legal terminology, and use plain language whenever possible,

— clearly distinguish the terms and conditions of sale from marketing and promotional statements,

— communicate the policies used to manage information in interactive parts of the B2C ECT interface, such as options for consumer comments and ratings,

— establish rules for consistent presentation of product information, so as to allow consumers to easily compare options across the organization's products,

— ensure that content variations that occur over a short period of time are clearly communicated (e.g. time-sensitive promotions, or other factors that could alter the product price or availability between the consumer's online visits),

— ensure that it does not use hyperlinks or logos in a misleading or inappropriate manner, particularly with respect to content about or from B2C ECT providers, and where the organization directs the consumer to B2C ECT providers, this should be very clearly communicated to the consumer in advance,

— manage the information provision activities across its B2C ECT and other interfaces (e.g. website, mobile web, short messaging service, printed material) in a way that is comprehensible to consumers,

— ensure that there are no substantive discrepancies between the information provided externally and internally (e.g. consistency between policies communicated on the website and information provided to employees through the organization's intranet, as well as between its own B2C ECT interface and that of its B2C ECT providers), and

— consider providing targeted, summarized information throughout the ordering process, while ensuring that such abbreviated information accurately reflects the terms and conditions that will apply (e.g. use of hyperlinks or marks referring to disclaimers should not hinder consumers' access to clear and timely information).

### 6.1.3.4 Adaptation to potential consumers

The organization should ensure that its information provision activities are appropriately tailored to its potential consumers. For example, an organization will need to provide different information if it accepts international shipping and returns.

Depending on its targeted consumers, the organization might need to develop a B2C ECT interface that provides the consumer with the opportunity to change the language to a preferred one. Where the consumer selects a particular language at the products stage, that language should be used throughout all other B2C ECT processes and activities.

When developing content that is likely to be of interest to groups facing particular vulnerabilities or having special needs, the organization should ensure that its information provision activities are suitable for consumers to understand the information presented. For example, when the content is likely to be of interest to children, the language should be age-appropriate, should not exploit the credulity or lack of experience of children, and should not exert pressure on children to urge adults to purchase products. The organization should also consider guidelines with respect to designing B2C ECT interfaces that are accessible to all.

NOTE        ISO Guide 76 provides further guidance on accessibility.

### 6.1.4 Content governance

An organization should continually ensure that the content of the B2C ECT interface is complete, accurate and up-to-date. An organization should therefore:

— appoint a person responsible for managing the B2C ECT interface,

— develop guidance for content contributors, in order to ensure a consistent approach to the provision of information for consumers across the B2C ECT interface,

— monitor changes to the organization's system (e.g. to ensure compliance with regulations),

— establish how the archive of records will be managed, and

— review the content of the B2C ECT interface regularly to determine if any changes are required.

The organization should ensure that appropriate control mechanisms (e.g. multi-level review, sign-off procedure) are used when adding or modifying key content elements of the B2C ECT system.

The organization should ensure that required updates and modifications are done promptly. When errors are identified in its information provision activities, the organization should apply appropriate corrective measures as soon as possible and, when relevant, communicate this to consumers. The organization should respect the terms of contracts concluded before the identification and correction of a B2C ECT system error. To facilitate consumer access to updated information, the organization should include a validity date and an unambiguous version number in its B2C ECT policies and, when making a material change to one of its B2C ECT policies (e.g. privacy, data protection, returns and exchanges), the organization should explicitly highlight the revised section.

## 6.2 In-transaction phase

### 6.2.1 General

In support of this phase, the organization should carry out the following activities:

a) initial selection support;

b) consumer identification;

c) final quote;

d) payment selection support;

e) payment authorization;

f) order confirmation.

### 6.2.2 Initial selection support

In order to facilitate the ability of the consumer to communicate his/her interest in purchasing a selected product, an organization should:

a) identify the exact product or products that the consumer has an initial interest in purchasing and, as far as possible:

— make consumers aware of incompatibilities between product choices (e.g. if a product accessory is only compatible with certain models);

— ensure that product choices are suitable for the consumer, as far as possible, given the known details about the consumer (e.g. if a product is only available to consumers over a certain age);

— ensure that, once selected by the consumer, the product cannot be bought by others until the consumer makes his or her final decision, or an announced time-out has occurred.

b) record the quantity of each product to be purchased;

c) whenever possible, advise consumers of product availability and expected delivery;

d) permit the reservation of the selected products ahead of the final purchase decision;

e) allow changes to any reservation prior to proceeding to payment without the need to re-input existing choices, and retain the consumer's ability to consult other pre-transaction product information;

f) monitor for data input errors made by the consumer, and have mechanisms in place to prevent such situations, or to verify the consumer's intention (e.g. the process could pre-set parameters for data input fields to either alphabetical or numerical, or establish a maximum quantity for the number of products that can be ordered).

### 6.2.3 Consumer identification

In order to accurately record and, where possible, validate the consumer's relevant personal and delivery address data for order processing, an organization should do the following.

a) It should require the input of personal information only when it becomes essential to the order process. The organization should limit collection, use and disclosure of personal information to that which a reasonable person would consider appropriate in the circumstances. The organization should then provide the consumer with a very clear indication of mandatory and optional fields in the data.

b) It should communicate information in plain language to the consumer about the privacy and security policies applied to input data. When seeking consumer consent, the organization should provide the

consumer with clear and appropriate explanations as to how personal information could be used (e.g. by sharing within the organization or with third parties).

c) It should provide and validate input fields concerning the consumer's personal information for accuracy and completeness, and allow for re-input of necessary data only. Where external references are available to assist in data input (e.g. address completion from zip code), the organization should consider their use.

d) It should cross-reference any relevant internal or external data to check acceptability of the order, ensure that products selected are within the legal and regulatory requirements of the dispatch and delivery locations, and identify any problems for resolution.

e) It should provide for the use of a consumer-selected username and password to allow for identification in future transactions. The organization should consider providing guidelines that help consumers assess the strength of their password.

### 6.2.4 Final quote

In order to provide the consumer with accurate and complete information concerning the product or products to be purchased and all associated charges and conditions, the organization should ensure that it explicitly communicates to the consumer the following information:

a) the description of each of the products to be purchased, including all main features (e.g. model, quantity, size and colour);

b) the price for each product;

c) in situations involving the on-going provision of products (such as for payment of a periodic magazine subscription or membership fee):

 1) the amount and frequency of recurring charges;

 2) detailed terms with respect to the on-going nature of the offer (e.g. duration of the contract, expected delivery dates, renewal policies and terms and conditions of rebates);

 3) how often and to what address statements of account will be delivered (e.g. physical and/or e-mail address);

 4) how the consumer can change and correct the address information used for statements of account;

d) applicable taxes and charges from third parties, such as custom duties for the products that will be levied or currency conversion charges: when the amount of potentially applicable taxes or charges cannot be ascertained, the organization should include information that such taxes or charges could apply and an indication of who will collect them;

e) where appropriate, an indication of who will provide the product (e.g. in situations where B2C ECT providers supply the product or related services);

f) delivery timeframes and shipping options, including alternative prices available, depending on delivery speed, carrier type, tracking and order value;

g) any variations in charges according to the type of payment that will be used or the frequency of payments, and any conditions associated with payment (e.g. credit card restrictions);

h) the total price of the transaction, including available discounts and all applicable charges;

i) the process for cancelling or extending the contract, and the implications of any such cancellation or extension;

j) varied or additional charges for products and product options selected;

k) any other applicable restrictions or conditions.

The organization should ensure that the consumer can easily navigate the selections to change them, without losing access to the final quote information. The organization should provide precise instructions for any rebates or discounts which might be claimable, and real-time countdowns for time-based product selection or pricing. The organization should also ensure that the consumer is provided with a final opportunity to confirm the intent to purchase in an informed and deliberate manner.

### 6.2.5 Payment selection support

In order to provide the consumer with access to a variety of payment options, the organization should undertake, where appropriate, a cost/benefit analysis, taking into account:

— the need to provide the consumer with as many methods of payment as practical;

— the popularity of payment method;

— the popularity of payment brand;

— the cost of processing;

— time delays on receipt of funds;

— the ease of use for the consumer;

— the ease of interaction for the organization with the payment provider;

— the level of protection against fraud.

An organization should:

a)  adhere to all relevant security standards for the retention and transmission of payment data, and should clearly communicate the security safeguards to the consumer in plain language that will help the consumer assess the level of risks associated with each available payment option,

b)  allow the consumer to select a payment option, in a manner that ensures that the terms of payments are accepted,

c)  route the consumer to the chosen payment provider, so that payment processing can be completed, or provide the information needed for the consumer to make a direct payment to the organization, and

d)  provide information to the consumer as to whom to contact for payment-related questions or problems.

### 6.2.6 Payment authorization

In validating the transaction, the organization should ensure that there is communication to the consumer of whether or not the transaction is authorized or rejected. In the event of rejection, the organization should suggest an alternative method of payment, if possible.

### 6.2.7 Order confirmation

In order to confirm with the consumer that his/her order has been received and is being processed, an organization should ensure that:

a)  as soon as possible after the payment authorization is received, the consumer is provided with documented confirmation of all details of the order being processed, including order number, delivery address, planned delivery timeframe (including split orders), the organization's contact information and any special terms and conditions which have been previously agreed,

b)  it is clear to the consumer at what point the organization considers that a binding contract has been formed,

c)  it is clear to the consumer whether or not order confirmation becomes part of the contract,

d) if the confirmation message is not delivered, this fact is logged and remedial action is in place to overcome the deficiency,

e) instructions are provided for the consumer to contact the organization in the event of any disagreement or changes needed in the order, including the physical address of the organization,

f) the order confirmation reverts to the final quote in the event of changes being needed, without unnecessary re-keying of other data,

g) as for all other processes, the order confirmation is provided in the language chosen by the consumer during his/her product selection, and

h) in the absence of any changes initiated by the consumer within a reasonable period, the order processing moves to the post-transaction phase.

## 6.3 Post-transaction phase

### 6.3.1 General

In support of the post-transaction phase, an organization should carry out the following activities:

a) deliveries;

b) corrections;

c) returns and exchanges.

### 6.3.2 Delivery

An organization should ensure the secure delivery of the selected products to the consumer, so that:

— the products are packaged in a manner that will protect them in transit, under anticipated conditions,

— the method of delivery selected by the consumer is used,

— the delivery is managed (e.g. tracking, verifying the performance of delivery service providers),

— the consumer is promptly notified of any variations in the delivery arrangements or handling charges, and

— dispatch records are maintained.

An organization should provide the means to track product deliveries, where appropriate. This can include the activities of B2C ECT providers. If a tracking system is available to the consumer, the organization should provide the consumer with the instructions on how to access this system. If an order cannot be fulfilled as originally specified, the organization should assume responsibility for any additional costs, or provide options to reschedule or cancel without penalty to consumer.

Where the consumer has a contract for the on-going provision of products, the organization should ensure that each statement of account identifies the organization, the product and the amounts to be charged. Unless the option is explicitly waived by the consumer, the organization should provide timely notice in advance of an automatic repeat purchase being completed or of an automatic subscription being renewed. The organization should also explicitly communicate to the consumer any changes to the terms and conditions. When this change is significant, the organization should provide the consumer with an opportunity to cancel without any further cost or obligation.

### 6.3.3 Correction

In order to correct as quickly as possible any product deficiencies or nonconformities, an organization should develop a correction policy and:

— provide the consumer with a clear description of its correction policy,

— identify any exceptions,

— provide instructions and advice to the consumer as to what to do if the product is in an unsatisfactory condition,

— provide appropriate information for returning the product,

— where the consumer was not at fault, assume full responsibility for any additional costs incurred in solving the problem, returning, repairing or replacing the product, or making a full refund, and

— where applicable, explore options with B2C ECT providers with respect to their own correction policy and its possible use for the organization's consumers.

### 6.3.4 Return and exchange

In order to support the B2C ECT system, an organization should develop a return and exchange policy, and:

— provide the consumer with a clear description of its return and exchange policy,

— identify any exceptions with regard to particular products (e.g. perishable goods, digital products, or custom-made products),

— clarify whether return freight is free of charge or at consumer expense, and

— state any requirements, such as the condition of the product, its packaging and the method of return, including return address.

The organization's return and exchange policy should be in accordance with any applicable legal requirements (e.g. regarding the time period in which the consumer can cancel the contract without penalty).

# 7 Multi-phase processes

## 7.1 Consumer interaction

### 7.1.1 General

Organizations should develop appropriate approaches for interactive communication with consumers, including the B2C ECT code, consumer support, complaints handling, external dispute resolution and feedback handling. Interactions between the organization and consumers allow a better understanding of how the B2C ECT system is working and where it could be improved.

An organization should adapt its consumer interaction processes to consumer expectations in the online context. For example, expectations on responsiveness with respect to e-mail enquiries differ from those related to postal mail enquiries.

An organization should ensure that it possesses the appropriate knowledge and skills associated with each of the processes. For example, the skills required for the development of the user interface, such as knowledge of security safeguards, can be significantly different from those associated with consumer-related support, such as interpersonal and communication skills.

### 7.1.2 B2C ECT code

An organization should prepare a B2C ECT code. The code should address the organization's promises to consumers regarding:

— its products;

— product ordering and processing procedures;

— the privacy of personal information;

— information security;

— the handling of cross-border B2C ECTs;

— product delivery procedures;

— product corrections;

— exchanges and returns;

— consumer support;

— complaints handling;

— feedback handling;

— external dispute resolution.

Additional guidance on B2C ECT code preparation is provided in Annex D and in ISO 10001.

### 7.1.3 Consumer support

In order to assist consumers in undertaking transactions and using the organization's B2C ECT system, an organization should:

— offer consumer support and make such support easily accessible, in a manner that is coherent with the organization's B2C ECT system activities: this can involve consideration of the use of online tools allowing for interaction between consumers and the organization;

— respond promptly to information revealing any need for action in the B2C ECT system generated through its consumer support activities;

— provide consumer support when situations require the timely communication of information (e.g. regarding product recalls, new safety or security information about a product which the consumer purchased).

### 7.1.4 Complaints handling and external dispute resolution

Complaints handling is the process an organization uses to address any expressions of dissatisfaction by consumers concerning the organization, its products, or some aspect of its B2C ECT system, decisions, or actions.

NOTE 1    Guidance on the complaints handling process is provided in ISO 10002.

External dispute resolution refers to the resolution by external parties of complaints relating to the organization, its products, or some aspect of its B2C ECT system, that have not been resolved in the organization's internal complaints handling process.

NOTE 2    Guidance on the dispute-resolution process is provided in ISO 10003.

Organizations should consider how their B2C ECT system objectives impact the required complaints handling and external dispute resolution processes. For example, accepting cross-border B2C ECTs

can have implications with respect to ensuring accessibility (e.g. free of charge, multi-lingual). An organization should also adapt its complaints handling and external dispute resolution processes to consumer expectations in the online context.

### 7.1.5 Feedback handling

Feedback is any communication by a consumer or other interested party directed at the organization, concerning the consumer's experience with the organization, its products, or some aspect of its B2C ECT system, decisions, or actions. Feedback encompasses both positive and negative statements about aspects of the organization and recommendations for change. The feedback-handling process can encompass, or can be based on, the complaints handling process (see 7.1.4).

## 7.2 Consumer data management

### 7.2.1 General

An organization should develop appropriate approaches to consumer data management in its B2C ECT system, including those associated with security and privacy.

### 7.2.2 Security

For the purposes of this International Standard, security encompasses the specific procedural control of the recording, transmission and retention of consumer data.

NOTE    Further guidance on information security is provided in ISO 27001 and ISO 27002.

An organization should:

— specifically, and very publicly, inform consumers of the standards that it maintains for security of the consumer's personal and payment card data,

— ensure it has security programs and procedures that take into account existing and new threats to electronic data recording, transmission and retention,

— use the requirements or recommendations of relevant third parties (e.g. internet service providers, web browser makers and the payment card/banking industry) wherever required or advantageous for consumer confidence, use encryption for secure transmission of consumer personal data and payment card data,

— follow all relevant laws and regulations,

— have defined procedures in place to handle any breach of security, and

— cooperate with consumers in the event of problems such as unauthorized or fraudulent transactions.

### 7.2.3 Privacy

Privacy refers to the way in which an organization collects and uses personal information of the consumer. The collected data should only be used for current order processing or other purposes explicitly agreed by the consumer.

The organization should:

— indicate to consumers the mandatory information needed to complete a purchase, and how it could be retained and used in the future,

— inform consumers where personal data are collected of any further potential uses of those data, with an invitation to opt in for each purpose,

— inform consumers of any third parties who might be given access to the data and seek consumer consent for their use,

— provide consumers with the opportunity to review the personal information that has been retained,

— provide consumers on every further contact where their personal data have been used with the possibility to opt out of any future contact and to remove them from the file,

— set up a clear policy for their own personnel that defines who has access to consumer data, for what reason and with what restrictions, including encryption and off-site use and clear indications of the penalties to be imposed for breach of the policy, and

— comply with all relevant data privacy laws and regulations.

# 8 Maintenance and improvement

## 8.1 Collection of information

The organization should regularly and systematically collect information needed for the effective and efficient evaluation of the performance of the B2C ECT system, including information, input and records described in Clauses 6 and 7.

## 8.2 Evaluation of performance of the B2C ECT system

The organization should regularly and systematically evaluate the performance of the B2C ECT system, including carrying out internal audits of the B2C ECT system.

NOTE        Guidance on management system auditing is provided in ISO 19011.

All feedback, complaints and disputes should be classified and analysed to identify systematic, recurring and single incident problems and trends, and to help eliminate the underlying causes of complaints.

To evaluate the impact of the organization's B2C ECT system, information is needed on the situation prior to its operation, and at appropriate intervals afterward. This information can be used not only to determine weaknesses in the system design and implementation, but also to demonstrate results achieved (if any) and progress made through use of the system.

## 8.3 Satisfaction with the B2C ECT system

There should be regular and systematic action taken to determine the satisfaction of consumers with the B2C ECT system and its implementation. This could take the form of random surveys of consumers and other techniques. One method of evaluating the satisfaction of consumers is the simulation of a contact of a consumer with the organization concerning a matter addressed in the system, where this is permitted by law.

NOTE        ISO 10004 provides guidance on measuring and monitoring customer satisfaction.

## 8.4 Review of the B2C ECT system

The organization should review its B2C ECT system on a regular and systematic basis, in order to:

— determine continuing suitability, adequacy, effectiveness and efficiency;

— address significant instances of non-fulfilment or failure associated with any element of the B2C ECT system;

— assess the need and opportunities for improvement;

— provide for related decisions and actions as appropriate.

In conducting the review, the organization should consider information on changes to the B2C ECT system, changes in legislation, practices of competitors or technological innovations, fulfilment of the contracts, status of corrective and preventive actions, products offered and follow-up actions from previous reviews.

## 8.5 Continual improvement

The organization should continually improve its B2C ECT system in order to increase customer satisfaction, including through such means as preventive and corrective actions and innovative improvements.

The organization should take action to eliminate the underlying causes of existing and potential problems leading to complaints, in order to prevent recurrence and occurrence, respectively.

The organization should:

— explore, identify and apply best practices in the structure, content and use of an organization's B2C ECT system;

— foster a consumer-focused approach within the organization;

— encourage innovation in approaches in the development of an organization's B2C ECT system, including updating relevant technologies;

— recognize examples of outstanding elements of an organization's B2C ECT system and its performance and practices.

# Annex A
## (informative)

# Customer satisfaction and consumer needs in the B2C ECT context

## A.1  General

This annex highlights the following:

— the importance of customer satisfaction and the linkages between this International Standard and the other customer satisfaction standards,

— the need to consider the relationship and differences between customers and consumers, and

— the distinctive characteristics of the online environment compared to traditional face-to-face B2C transactions.

## A.2  Customer satisfaction and the B2C ECT system

This International Standard, in common with the other International Standards on customer satisfaction developed by ISO/TC 176/SC 3, provides guidance that can assist an organization in taking actions which can sustain or enhance customer satisfaction in the specific context of a B2C ECT system.

Customer satisfaction is defined in ISO 9000:2005, 3.1.4, as the "customer's perception of the degree to which the customer's requirements have been fulfilled". Customer satisfaction is recognized as one of the driving criteria for any high-quality organization. Customer focus means that the organization is oriented to understanding current and future customer needs, requirements and expectations, including ensuring legal compliance.

With a B2C ECT system, organizations have the potential to improve their performance in a number of ways. For example, they can use resources more efficiently and offer new services, taking into account the types of challenges inherent to B2C ECTs, and how their responses to these challenges can impact consumers' perceptions of the organization. In the context of a B2C ECT system, customer satisfaction is significantly influenced by how the organization establishes and adapts its B2C ECT system to address consumer needs, and how it deals with the dynamics of online-based activities and interactions.

## A.3  Consumer needs

Whereas customer broadly refers to an "organization or person that receives a product" (as defined in ISO 9000:2005, 3.3.5) and encompasses retailers, purchasers and others, this International Standard is aimed at activities involving a consumer, that is "an individual member of the general public, purchasing or using products for personal, family or household purposes" (as defined in 3.3). Consumers are therefore a subset of customers, as they encompass only individuals, and only those individuals purchasing for private purposes.

This distinction between a consumer and a customer brings about some important considerations, as the needs and requirements at the individual consumer level can differ significantly from the needs of other customers, in light of their resources and characteristics. For example, with respect to access to information and the opportunity to communicate their expectations and concerns, individual consumers typically find themselves at a disadvantage compared to other customers, which can include whole organizations. Similarly, as the end-users consuming the product, consumers' safety issues could significantly differ compared with the safety issues related to other customers, such as organizations undertaking acquisition activities for the purposes of reselling.

When designing its B2C ECT system, an organization should take into consideration these distinctive needs and requirements. It should also seek to address them in a fair and suitable manner (e.g. avoiding overly complex or detailed privacy policies that cannot be easily understood by an individual who does not have access to legal expertise). The guidance provided in this International Standard incorporates principles aimed at ensuring that the organization maintains a strong consumer focus and addresses key consumer concerns, such as consumer protection (see Clause 4).

## A.4   Online environment

Compared to traditional face-to-face B2C transactions, the online context of a B2C ECT system raises distinctive challenges when considering how to meet consumer-focused needs and requirements, and how to address consumer limitations. For example, consumers have a limited scope for examining the products before proceeding with their final order. In addition, in the context of computer-mediated transactions, there is the potential for the transaction to be concluded in a more immediate manner, compared with the consumer completing the steps leading to a purchase in the offline environment.

These distinctive characteristics imply greater reliance on adequate information disclosure than in the offline context. However, this cannot be achieved by focusing solely on the quantity of information provided, but also by taking into account the way in which information provision is designed (see Clause 4 principles of accessibility and transparency). Taking into account consumer limitations and decision-making biases, as well as the constraints of how information can be displayed in the online environment, an organization developing a B2C ECT system should be concerned, for example, with how defaults could be set in a manner that gives consumers the opportunity to make optimal choices.

An organization also needs to pay particular attention to adapting its post-transaction B2C ECT processes. By providing the consumer with a limited-risk opportunity to experience the product in an analogous way as in a physical store, an organization can increase the consumer's confidence in its B2C ECT system and build goodwill.

Further, in an online environment, the reliance on ECTs brings enhanced risks for improper collection, use and disclosure of consumer information. This can lead to actual or potential financial loss, and an organization needs to carefully manage these risks in order to avoid a loss of consumer confidence and a decrease in customer satisfaction. In doing so, an organization needs to also consider the fact that a number of providers can be involved in its B2C ECT system, in a manner that is often not readily transparent to the consumer.

The above examples of the online environment's distinctive characteristics highlight the need for organizations to carefully plan, develop, implement, maintain and improve a B2C ECT system that, from the consumer's point of view, offers a predictable and trustworthy marketplace, and enhances customer satisfaction.

# Annex B
## (informative)

# Supplementary references

## B.1 General

This annex provides an overview of legal references, administrative authorities and other sources of reference that could be consulted by organizations seeking more information related to their B2C ECT systems. While many of these sources relate to B2C transactions in general, they often include information specific to B2C ECTs. The list is not exhaustive.

NOTE    For the purposes of this annex, the term "laws" refers to "laws" or "regulations", as applicable.

## B.2 Legal references

### B.2.1 General consumer protection laws

–    Consumer product safety laws and laws regarding food, drugs and medical devices. They can include provisions for recalling products or disposing of hazardous products.

–    Consumer protection laws such as business practice laws, sale of goods laws and competition laws. They can include provisions regarding sales practices, advertising, contract terms, information disclosures, warranties and distance sales.

–    Product labelling laws.

–    Specific trade practice laws, which can apply to sectors such as travel, telecommunications and gambling.

### B.2.2 Electronic marketplace laws

–    Electronic commerce laws.

–    Electronic payments laws.

–    Privacy and data protection laws, which can include provisions with respect to children's online privacy protection.

### B.2.3 Other commerce-related laws

–    Currency exchange laws, laws regarding local and international transactions.

–    Customs and tax laws.

–    Disposal and recycling laws, which can include provisions regarding products such as electronics and batteries.

–    Hazardous product laws, which can include provisions regarding the transport of hazardous materials.

–    Import/export prohibition laws.

–    Weights and measures laws.