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व्यवसाय-से-उपभोक्ता के लिए इलेक्ट्रॉनिक
वाणिज्य लेनदेन — दिशानिर्देश

(पहला पुनरीक्षण)

**Quality Management —
Customer Satisfaction — Business-
to-Consumer Electronic Commerce
Transactions — Guidelines**

(*First Revision*)

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NATIONAL FOREWORD

This Indian Standard (First Revision) which is identical to 'ISO 10008 : 2022 Quality management — Customer satisfaction — Guidelines for business-to-consumer electronic commerce transactions' issued by the International Organization for Standardization (ISO) was adopted by the Bureau of Indian Standards on the recommendation of the Quality Management Sectional Committee and approval of the Management and Systems Division Council.

This standard was first published in 2018. This revision has been undertaken to align it with latest version of ISO 10008 : 2022 Quality management — Customer satisfaction — Guidelines for business-to-consumer electronic commerce transactions.

The main changes compared to the previous edition are as follows:

- a) Alignment with ISO 9000 : 2015;
- b) Alignment with ISO 9001 : 2015; and
- c) Improved alignment with ISO 10001, ISO 10002, ISO 10003 and ISO 10004.

The text of ISO standard has been approved as suitable for publication as an Indian Standard without deviations. Certain conventions are, however, not identical to those used in Indian Standards. Attention is particularly drawn to the following:

- a) Wherever the words 'International Standard' appear referring to this standard, they should be read as 'Indian Standard'; and
- b) Comma (,) has been used as a decimal marker while in Indian Standards, the current practice is to use a point (.) as the decimal marker.

In this adopted standard, reference appears to an International Standard for which Indian Standard also exists. The corresponding Indian Standard, which is to be substituted in its place, is listed below along with its degree of equivalence for the editions indicated:

<i>International Standard</i>	<i>Corresponding Indian Standard</i>	<i>Degree of Equivalence</i>
ISO 9000 Quality management systems — Fundamentals and vocabulary	IS/ISO 9000 : 2015 Quality management systems — Fundamentals and vocabulary (<i>fourth revision</i>)	Identical

Annexes A, B, C, and D are for information only.

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Introduction

0.1 General

Electronic commerce offers the convenience of being able to research and select from a wide range of products and services, but consumers must usually do so without the benefit of face-to-face interactions. The related transactions can take place across international borders, sometimes without the consumer realizing this, and the levels of consumer protection can be different from those to which the consumer is accustomed.

This document provides guidance to organizations for planning, designing, developing, implementing, maintaining and improving an effective and efficient system concerning business-to-consumer electronic commerce transactions (B2C ECTs).

An effective and efficient B2C ECT system can assist consumers and organizations in addressing all aspects of a transaction.

This document 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) reduce complaints and disputes.

A B2C ECT involves electronic 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, cell phones). For the purposes of this document, 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, apps and emails.

NOTE ISO 32111¹⁾ provides principles and framework for electronic commerce transaction assurance.

The guidance in this document is intended to apply to situations where a substantial part of the B2C ECT, including at least one in-transaction phase process (e.g. processing of payment, confirmation by the consumer of the agreement, delivery of products and services) is facilitated by electronic methods. It also can be useful 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 or services online. Where distance selling does not include an online component (e.g. a mail order), it is not the subject of this document, but some of the guidance provided can be relevant.

Considered broadly, business-to-consumer e-commerce involves a wide variety of organizations engaged in many different activities. The focus of this document is on the organizations that directly offer products and services to consumers, whether via their own platforms or via online marketplaces. However, the guidance provided can be relevant to other organizations involved in any B2C ECT transaction, including online marketplaces and price comparison sites. There are also separate standards for organizations that facilitate transactions between consumers and providers, and organizations that provide consumers access to publicly accessible processes where they can review and rate products and services offered by their organizations, and access the reviews and ratings of other consumers (see ISO 42500 and ISO 20488).

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

1) Under preparation. Stage at the time of publication: ISO/DIS 32111:2022.

0.2 Relationship with ISO 9001 and ISO 9004

This document 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. This document can also be used independently of ISO 9001 and ISO 9004.

ISO 9001 specifies requirements for a quality management system. A B2C ECT system implemented in accordance with this document (i.e. ISO 10008) can be used as an element of a quality management system.

ISO 9004 provides guidance to achieve sustained success of an organization. The use of this document can enhance performance regarding B2C ECTs, as well as increase the satisfaction of consumers and other relevant interested parties to facilitate the achievement of sustained success. It can also facilitate the continual improvement of the quality of products, services and processes based on feedback from consumers and other relevant interested parties.

NOTE Other relevant interested parties can include customers, providers, industry associations and their members, consumer organizations, relevant government agencies, regulatory authorities, personnel, owners and others who are affected by an organization's B2C ECT system.

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

This document is 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.

Indian Standard

QUALITY MANAGEMENT — CUSTOMER SATISFACTION — BUSINESS-TO-CONSUMER ELECTRONIC COMMERCE TRANSACTIONS — GUIDELINES

*(First Revision)***1 Scope**

This document gives guidance on 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 B2C ECT, regardless of size, type and activity. The focus of this document is on organizations that directly offer and provide products and services to consumers.

This document 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 document can complement an organization's quality management system.

2 Normative references

The following documents are referred to in the text in such a way that some or all of their content constitutes requirements of this document. 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 document, the terms and definitions given in ISO 9000 and the following apply.

ISO and IEC maintain terminology databases for use in standardization at the following addresses:

- ISO Online browsing platform: available at <https://www.iso.org/obp>
- IEC Electropedia: available at <https://www.electropedia.org/>

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 products and services, facilitated online

3.2**organization**

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

Note 1 to entry: The concept of organization includes, but is not limited to, sole-trader, company, corporation, firm, enterprise, authority, partnership, association, charity or institution, or part or combination thereof, whether incorporated or not, public or private.

Note 2 to entry: Additional examples include shop and retailer.

[SOURCE: ISO 9000:2015, 3.2.1, modified — Note 2 to entry has been replaced.]

3.3

consumer

individual member of the general public who is the end user of products and services

Note 1 to entry: For the purposes of this document, use of the term “consumer” includes a range of potential and existing product or service users, e.g.

- those thinking about using or purchasing a product or a service;
- those who have purchased a one-off product or service;
- those in a short- or long-term product or service contract;
- end users of a product or a service paying directly for the product or service;
- end users of a product or a service not paying for the product or service.

Note 2 to entry: The end user might not be the customer who purchased the product or service, e.g. persons having a meal at a restaurant that is paid for either by one person in this group or by a different person.

[SOURCE: ISO/IEC Guide 76:2020, 3.5, modified — The phrase “services or service-related goods (e.g. a smart speaker)” has been replaced by “products and services” and the term “product” has been added to the term “service” in the notes to entry.]

3.4

business-to-consumer electronic commerce transaction code

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* (3.1)

Note 1 to entry: Promises can include elements of what are commonly referred to as “terms and conditions”.

3.5

business-to-consumer electronic commerce transaction provider

B2C ECT provider

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

Note 1 to entry: B2C ECT providers include organization reliability assurance providers, financial intermediaries (e.g. payment card companies), product and service information providers, consumer information protection and security assurance providers, product and service delivery providers, and dispute resolution providers.

3.6

content

<business-to-consumer electronic commerce transaction> wording, images and related mechanisms associated with communicating information about the *organization* (3.2), its products and services, and the *B2C ECT* (3.1) 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 4.21. These guiding principles should be used to enhance consumer protection throughout the B2C ECT system.

NOTE 1 The order of the guiding principles as listed is not intended to reflect their relative importance.

NOTE 2 [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 effectively and efficiently 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, skills, training, knowledge and experience necessary to discharge their responsibilities in a manner that meets the needs and expectations of consumers.

4.5 Suitability

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

NOTE Examples of interfaces include mobile browsers, web browsers and apps.

4.6 Information integrity

An organization should ensure that its B2C ECT system and the information about it are accurate, not misleading and verifiable, and that data collected are relevant, correct, complete, meaningful and useful.

4.7 Transparency

Adequate information about the organization's B2C ECT system should be disclosed to consumers, personnel and other interested parties, and this information should be easily available and clear.

NOTE Examples of information can include the application of artificial intelligence and product origin.

4.8 Choice

An organization should offer consumers a choice of comparable and realistic options in the application of its B2C ECT system, where possible.

NOTE 1 See ISO/IEC Guide 76:2020, 6.2.

NOTE 2 Examples of a choice include providing more than one way of contacting the organization, such as email, telephone and online chat, and offering alternative payment options.

4.9 Accessibility

An organization's B2C ECT system and the relevant information about it should be easy to find, understand and use. The B2C ECT system should be planned, designed, developed, implemented, maintained and improved to take into account the needs of different consumers, including those who

can be at greater risk of detriment due to consumer vulnerability, and those with specific accessibility requirements.

NOTE 1 ISO/IEC Guide 71 provides further guidance on accessibility.

NOTE 2 ISO 22458 provides further guidance on identifying and responding to consumer vulnerability.

4.10 Responsiveness

In the application of its B2C ECT system, an organization should respond to the needs and expectations of consumers and the expectations of other relevant interested parties.

4.11 Timeliness

In the application of its B2C ECT system, the organization's responses to consumers and other relevant interested parties, including responses to any queries or complaints, should be provided quickly and efficiently, given the nature of the need and the process in question.

4.12 Consent

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

NOTE ISO/IEC 29184 provides further guidance related to consent.

4.13 Accountability

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

4.14 Legality

An organization should proactively monitor the relevant legislative environment. It should make clear to the consumer which jurisdictions cover B2C ECTs where purchases are carried out across borders.

4.15 Privacy

Personally identifiable information about the consumer gathered by an organization in the application of its B2C ECT system should be kept confidential and protected. Disclosure should take place only if it is essential for completion of the B2C ECT or consent for disclosure is obtained from the consumer.

NOTE 1 Personally identifiable information is information that when associated with an individual can be used to identify them, and is retrievable by the individual's name, address, email address, telephone number or similarly specific identifier. The precise meaning of the term can differ around the world.

NOTE 2 ISO/IEC 29100, ISO/IEC 29184 and the ISO 31700 series provide further guidance on privacy.

4.16 Data protection

The organization should preserve the integrity of consumer data in the B2C ECT system. This should include implementing security safeguards appropriate to the sensitivity of the information, applying generally accepted best practices to protect against unauthorized access, obtaining necessary consent for the use of consumer data, and taking account of the applicable statutory and regulatory requirements imposed in the jurisdiction of the purchaser.

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

4.17 Safety

An organization should take all reasonable steps to ensure the safety of products and services supplied through its B2C ECT system.

NOTE 1 See ISO/IEC Guide 76:2020, 6.5.

NOTE 2 ISO 10377 provides further guidance on assessing and managing the safety of products.

NOTE 3 ISO 10393 provides further guidance on product recalls.

4.18 Sustainability

An organization's B2C ECT system should be established and operated in a way that ensures sustainability.

NOTE 1 See ISO/IEC Guide 76:2020, 6.7.

NOTE 2 ISO 26000 provides further guidance on social responsibility.

NOTE 3 Examples of ensuring sustainability can include treating workers, such as delivery drivers and warehouse staff, fairly and considering environmental impacts, such as in packaging and delivery.

4.19 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.

NOTE Reference [28] provides further guidance on integration.

4.20 Customer-focused approach

The organization should adopt a customer-focused approach with respect to the B2C ECT system and should be open to feedback.

4.21 Improvement

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 Context of the organization

In planning, designing, developing, implementing, maintaining and improving the B2C ECT system, the organization should consider its context by:

- identifying and addressing external and internal issues that are relevant to the organization's purpose and that affect its ability to achieve objectives of the B2C ECT system;
- identifying the interested parties that are relevant to the B2C ECT system, and addressing the relevant needs and expectations of these interested parties;
- identifying the scope of the B2C ECT system, including its boundaries and applicability, and taking into account the external and internal issues and the needs of interested parties noted above.

5.2 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, 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 and their members, consumer organizations, relevant government agencies, regulatory authorities, personnel, owners) concerning B2C ECTs.

When establishing and using a B2C ECT system, the organization should consider and address risks and opportunities that can arise. This involves:

- monitoring and evaluating processes and external and internal factors concerning risks and opportunities;
- identifying and assessing specific risks and opportunities;
- planning, designing, developing, implementing and reviewing corrective actions and improvements pertaining to identified and assessed risks and opportunities.

As defined in ISO 9000:2015, 3.7.9, risk is the effect of uncertainty, which can be negative or positive. In the context of the B2C ECT system, an example of a negative effect is customer dissatisfaction resulting from a lack of information provided regarding the expected product delivery date. An example of a positive effect is the enhancement of customer satisfaction due to the possibility to deliver the product before the expected date, if desired by the consumer. These risks can be addressed by reviewing the allocation and deployment of resources leading to the introduction of a delivery tracking module and improvement of the B2C ECT system.

An opportunity is related to identification of a new possible way of realizing positive outcomes, which does not necessarily arise from the organization's existing risks. For example, the organization can identify a new product, service or process as a result of customer feedback provided in the course of a B2C ECT.

5.3 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 percentage of successful finalized sales in relation to the visits of the website;
- the percentage of returns in relation to the total deliveries;
- the percentage of returning consumers in relation to the total;
- loss and damage relative to total deliveries;
- the percentage 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;
- the timeliness of responses to feedback.

5.4 Processes

5.4.1 General

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

- a) single-phase processes;
- b) multi-phase processes.

A B2C ECT typically goes through three distinct phases:

- a pre-transaction phase;
- an in-transaction phase;
- 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](#).

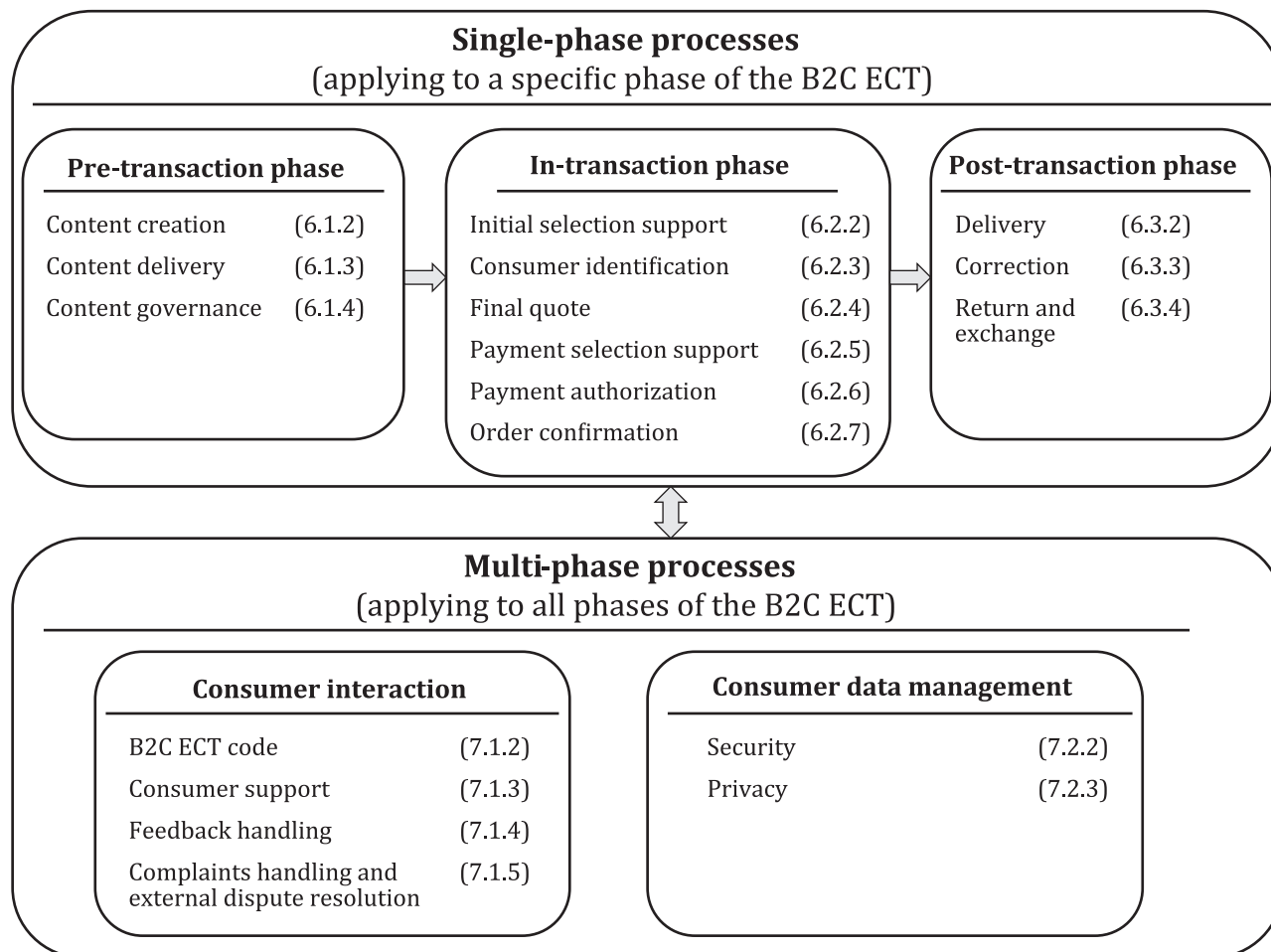


Figure 1 — Processes of the B2C ECT system

5.4.2 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 products and services, 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 ordering, the acceptance of the terms of the contract, the transfer of value in exchange for a product or service, agreement concerning 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 and service delivery, options for adjustments to the original order, returns, refunds and maintenance of relevant ongoing communications.

5.4.3 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, feedback handling, complaints handling and external dispute resolution.

Interactions between the organization and consumers allow a better understanding of how the B2C ECT system is working and where it can 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.

5.5 Resources

5.5.1 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 10013, respectively.

5.5.2 B2C ECT 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 to ensure that the providers fulfil their obligations, including any applicable statutory and regulatory requirements related to products and services supplied by the provider, 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;
- put in place arrangements to ensure that providers are performing their roles in accordance with all applicable statutory and regulatory requirements, including with respect to consumer data integrity and privacy;
- review on an ongoing 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.

5.5.3 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.

5.5.4 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 assignment of roles and responsibilities.

NOTE 1 Examples of such situations and events can include:

- cross-border movement of products;

- product delivery times;
- limitations of availability of products and services;
- redirection of order fulfilment;
- use of a subcontractor.

NOTE 2 See ISO 10001:2018, Annex I, for guidance on such plans related to customer satisfaction codes.

5.6 Connectivity

An organization can establish a stand-alone B2C ECT system using the guidance provided in this document. 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, control of documented information, 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, its products and services, and the B2C ECT system, by identifying the following:

- consumer requirements regarding the information needed (see [Annex C](#));
- 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 services, and the B2C ECT system to make an informed choice about whether and how to engage in and complete a B2C ECT (see [Annex C](#)).

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. emailing, instant messaging, social media);
- provide easy-to-use links to other processes (e.g. payment and security systems);
- 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 9241-161 provides guidance on worldwide web user interfaces.

The organization should design a B2C ECT interface that simplifies the presentation of information and is easy to understand for the consumer. This implies a legible lettering size, a clear visual design, content that is accessible to those with sight, hearing or other physical impairments, and an interface design that offers an ease of navigation, where information is prominently disclosed and easy to reach, for example by someone reliant on voice input.

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 products and services, or the consumers' selection of product and service options as filters to prioritize the content visible to them.

The organization should consider the use of multiple methods of real-time, interactive communications to enable it to respond to consumers in an appropriate manner. For example, a toll-free number, email, online chat, or social media can be used to address consumer questions about product and service descriptions or delivery time frames.

The organization should consider providing a process that allows consumers to post a publicly accessible review and rating of a product or service offered by the organization and access the posted reviews and ratings of other consumers. For further guidance concerning online consumer reviews, see ISO 20488.

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:

- use plain language whenever possible and avoid using jargon or unnecessary acronyms and legal terminology;
- 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 the application of artificial intelligence or options for consumer reviews and ratings;
- establish rules for consistent presentation of product and service information, so as to allow consumers to easily compare options across the organization's products and services;

- ensure that content variations that occur over a short period of time are clearly communicated (e.g. time-sensitive promotions, or other factors that can alter the product and service 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 regardless of the interface used;
- 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);
- 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, it is possible that the organization will need to develop a B2C ECT interface that provides the consumer with the opportunity to change the language to a preferred one. Whenever the consumer selects a particular language, that language should be used throughout all 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 and services. The organization should also consider guidelines with respect to designing B2C ECT interfaces that are accessible to all.

NOTE 1 ISO/IEC Guide 71 provides further guidance on accessibility.

NOTE 2 ISO 22458 provides guidance on identifying and responding to consumer vulnerability.

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:

- assign responsibilities 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 records will be managed;
- 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 promptly planned and completed. 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. Consumers whose transactions had been concluded before any errors were identified should not be adversely affected by the corrective measures. 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 their interest in purchasing a selected product or service, an organization should:

- a) identify the exact product or service that the consumer has an initial interest in purchasing and, as far as possible:
 - 1) make consumers aware of incompatibilities between product or service choices (e.g. if a feature is only compatible with certain options);
 - 2) ensure that product or service choices are suitable for the consumer, as far as possible, given the known details about the consumer (e.g. if a product or service is only available to consumers over a certain age);
 - 3) ensure that, once selected by the consumer, the product or service cannot be bought by others until the consumer makes their final decision, or an announced time-out has occurred.
- b) record the quantity of each product or service to be purchased, including the units of measure, as appropriate;
- c) whenever possible, advise consumers of product and service availability and expected delivery;
- d) permit the reservation of the selected products and services 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 and service 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 pre-sets parameters for data input

fields to either alphabetical or numerical, or establishes a maximum quantity for the number of products or amount of services 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 the minimum information appropriate in the circumstances.
- b) It should provide the consumer with a very clear indication of mandatory and optional fields in the data.
- c) 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 can be used (e.g. by sharing within the organization or with third parties).
- d) 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 postal code), the organization should consider their use.
- e) It should cross-reference any relevant internal or external data to check acceptability of the order, take into consideration any legal and regulatory requirements regarding the despatch and delivery locations, and identify any problems for resolution.
- f) It should provide for the use of appropriate and consumer-selected security options for identification and authentication, such as username and password, biometric identification, and two-factor authentication, to allow for ongoing identification and authentication in transactions. The organization should consider providing guidance that helps consumers assess the adequacy of the form of identification and authentication.

6.2.4 Final quote

In order to provide the consumer with accurate and complete information concerning the products or services 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 or services to be purchased, including all main features;

EXAMPLE For products, the model, quantity, size, colour, where the product is made and where the product is being sent from, and for services, the number, quantity, duration, location, type and level.
- b) the price for each product or service;
- c) in situations involving the ongoing provision of products or services (such as for payment of a periodic magazine subscription or membership fee):
 - 1) whether the charges are recurring;
 - 2) the amount and frequency of recurring charges;
 - 3) detailed terms with respect to the ongoing nature of the offer (e.g. duration of the contract, expected delivery dates, renewal policies, and terms and conditions of rebates and cancellations);
 - 4) how often and to what address statements of account will be delivered (e.g. physical and/or email address);

- 5) 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 can apply and an indication of who will collect them;
- e) where appropriate, an indication of who will provide the product or service (e.g. in situations where B2C ECT providers supply products or services);
- f) delivery time frames 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 the product or service and product or service 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 can be claimable, and real-time countdowns for time-based product or service 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 the payment option in an informed manner so that the implications of the consumer selecting that payment option are made clear to the consumer and the terms of the payment 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;
- 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 provide a reason for rejection and suggest an alternative method of payment, if possible.

6.2.7 Order confirmation

In order to confirm with the consumer that their 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 time frame (including split orders), the organization's contact information, and any special terms and conditions that 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 their product or service selection;
- 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) delivery (see [6.3.2](#));
- b) correction (see [6.3.3](#));
- c) return and exchange (see [6.3.4](#)).

6.3.2 Delivery

6.3.2.1 Product 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;
- 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.

6.3.2.2 Service delivery

An organization should ensure that:

- the selected service is delivered in accordance with the agreed arrangements;
- the consumer is promptly notified of any variations in the service provision or related charges.

6.3.2.3 Continuing provision of products or services

Where the consumer has a contract for the ongoing provision of products or services, the organization should ensure that each statement of account identifies the organization, the product or service, 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. 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 the consumer.

6.3.3 Correction

In order to correct as quickly as possible any product or service 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 or service is in an unsatisfactory condition or not as described;
- provide appropriate, relevant, clear, and complete 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, providing remedial action for the service, or making a full refund;
- where applicable, explore options with B2C ECT providers with respect to their own correction policy and its possible use for the organization's consumers.

The correction policy should include information regarding the procedures for product recalls.

NOTE ISO 10393 provides further guidance on product recalls.

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, custom-made products);
- clarify whether return freight is free of charge or at consumer expense;
- state any requirements, such as the condition of the product, its packaging and the method of return, including return address.

The return and exchange policy should include information regarding the procedures for product recalls.

NOTE ISO 10393 provides further guidance on product recalls.

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, feedback handling, complaints handling and external dispute resolution. Interactions between the organization and consumers allow a better understanding of how the B2C ECT system is working and where it can 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 email, social media or online chat 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 and services;
- communication methods;
- product and service ordering and processing procedures;
- the privacy of personal information;
- information security;
- the handling of cross-border B2C ECTs;

- product and service delivery procedures;
- product and service corrections;
- exchanges and returns;
- consumer support;
- feedback handling;
- complaints 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 the product or service which the consumer purchased).

7.1.4 Feedback handling

An organization should establish a process to handle any communication by a consumer or other interested party directed at the organization, concerning the consumer's experience with the organization, its products and services, 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. Feedback can also be contained in online consumer reviews. The feedback-handling process can encompass the complaints handling process (see [7.1.5](#)).

NOTE Guidance on online consumer reviews is provided in ISO 20488.

7.1.5 Complaints handling and external dispute resolution

An organization should establish a process to address any expressions of dissatisfaction by consumers concerning the organization, its products and services, or some aspect of its B2C ECT system, decisions, or actions.

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

An organization should establish a process for the resolution by external parties of complaints relating to the organization, its products and services, 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, multilingual). An organization should also adapt its complaints handling and external dispute resolution processes to consumer expectations in the online context.

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 document, 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/IEC 27001 and ISO/IEC 27002.

An organization should:

- specifically and clearly 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, 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;
- have defined procedures in place to handle any breach of security;
- 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 data needed to complete a purchase, and how those data can be retained and used in the future;
- make such data mandatory only when needed for the purpose;
- 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 can be given access to the data and, unless access is provided solely for the purpose of current order processing, seek consumer consent for their use;
- provide consumers with the opportunity to review, correct or delete the personal data that have been retained;
- retain personal data only as long as needed for the purpose;
- 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.

NOTE In some jurisdictions, such privacy guidelines are mandatory legal requirements.

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, including their interactions with the system. This can 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.

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 statutory and regulatory requirements;
- changes in practices of competitors or technological innovations;
- changes in societal expectations;
- fulfilment of the contracts;

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risks and opportunities, including the related actions;

- status of corrective actions;
- feedback on the B2C ECT system;
- products and services offered;
- 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, using such means as corrective actions, actions taken in relation to risks and opportunities, 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 document (i.e. ISO 10008) and the other customer satisfaction standards;
- the need to consider the relationship and differences between customers and consumers;
- 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 document, 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 9000:2015, 3.9.2, as the “customer’s perception of the degree to which the customer’s expectations 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, as well as overall customer experience.

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 a “person or organization that could or does receive a product or a service that is intended for or required by this person or organization” (as defined in ISO 9000:2015, 3.2.4) and encompasses retailers, purchasers and others, this document is aimed at activities involving a consumer, that is “an individual member of the general public who is the end user of products and services” (as defined in 3.3). Consumers are therefore a subset of customers, as they encompass only individuals, and only those individuals purchasing or utilizing products and services 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 or receiving the service,

consumers' safety issues can 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 document 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, but it can also provide opportunities. For example, consumers have a limited scope for examining a product before proceeding with their final order, but can have an opportunity to evaluate the product virtually, if offered. In addition, online transactions can be completed in a more immediate manner, compared with the purchases 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 can 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 or service in an analogous way as in a physical store or by visiting a physical location, 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. An organization needs to carefully manage these risks in order to avoid a loss of consumer confidence, a decrease in customer satisfaction and even financial losses for either the consumer or the organization. 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 can 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, complaints handling, redress, warranties and distance sales.
- Product labelling laws.
- Specific trade practice laws, which can apply to sectors such as travel and accommodation, telecommunications, public utilities and services, 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.

B.3 Administrative authorities

- Business licensing authorities, which can administer requirements in specific industries such as travel.
- Consumer protection agencies or authorities.
- Regulators of public utilities and public services, health authorities, and competition authorities.
- Environmental authorities.
- Planning authorities.
- Postal authorities, regarding requirements such as restricted products.
- Public safety authorities, which can administer requirements in areas such as electrical safety.
- State revenue authorities, regarding taxes.
- Trading standards offices.

B.4 Other sources of information

- Chambers of commerce.
- Consumer organizations.
- International government forums, e.g. the Organisation for Economic Co-operation and Development (OECD).
- National governments' electronic commerce information portals, which can sometimes be specifically tailored to small businesses.
- Online assurance organizations.
- Trade associations.
- Relevant government agencies.

Annex C (informative)

Guidance on information provision

C.1 General

At the pre-transaction phase, the organization should ensure that each of the following information components is treated appropriately. At the in-transaction phase, the organization should take into account any applicable legal requirements pertaining to the contract. Legal requirements can include the type of information to be provided at different stages of the B2C ECT system, as well as qualify how the information is to be provided to the consumers.

C.2 Organization identification

The organization should provide the following information:

- the organization's legal name and the name(s) under which it conducts business;
- its place of registration;
- its relation to a parent company;
- the full street address and the contact numbers (e.g. telephone and fax) of the organization's principal office and, when applicable, of local offices or agents;
- its email address;
- its website;
- the points of contact for directing feedback, asking questions (e.g. social media) and filing a claim;
- the times of availability at the contact address;
- business registration numbers and/or licensing information;
- the authorization schemes or B2C ECT codes to which the organization is subject, including details on the relevant supervisory authority;
- where the organization exercises a regulated profession, details of the professional title granted and the jurisdiction where the title has been granted, the professional body or similar institution with which the organization is registered, a reference to the professional rules applicable to the organization and the means to access them, as well as any professional liability insurance or guarantee that the organization is required to hold;
- accreditation information, including an appropriate method of verifying any accreditation claims.

C.3 Product and service description

The organization should provide the following information:

- a fair and accurate description of the products and services offered for sale or hire, including their main features (e.g. quantity, dimensions, colour, functionalities, compatibility, availability, scope, condition compared to a new product, installation, maintenance, recycling, disposal, ingredients, environmental impact and energy consumption);

- material information that the consumer would otherwise have available when buying the product or service in the traditional face-to-face B2C context (e.g. restrictions, health and safety warnings, limitations or conditions of purchase such as parental/guardian approval requirements and time restrictions);
- the availability of the product or service (e.g. the quantity in stock or service time slot available);
- country of origin of product and any implications this has for transit, delivery, returns or availability of replacement parts;
- guarantees and warranties concerning the product or service, including information on extent and limitations;
- product and service certification;
- access to product and service reviews, if available.

NOTE 1 ISO/IEC Guide 14 provides further guidance on the information regarding products and services for consumers.

NOTE 2 ISO 20488 provides further guidance regarding online consumer reviews.

C.4 Price information

The organization should provide the following information, as appropriate:

- the product or service price (net);
- the currency used to quote the price;
- the costs of shipment, including details of different rates applicable, depending upon the shipping options provided, or additional charges collected (e.g. fuel surcharges, excess luggage charges);
- all applicable and itemized taxes;
- the costs of borrowing;
- reference to any other charges that the organization is responsible for collecting (e.g. customs fees, custom broker fees, additional transportation charges such as aircraft landing and security charges);
- the total price or, when the total price cannot be worked out in advance, the method the organization will use to calculate it, including any recurrent costs and the method used to calculate them;
- promotional offers, such as sales, discounts, premiums and gifts, including the conditions which need to be met in order to be eligible for them.

NOTE ISO 21041 provides further guidance on unit pricing.

C.5 Final quote information

See [6.2.4](#).

C.6 Payment selection information

See [6.2.5](#).

C.7 Delivery information

See [6.3.2](#).

C.8 Other B2C ECT system information

The organization should provide the following information:

- the organization's promises and related provisions (B2C ECT code);
- contact information for consumer support (see [7.1.3](#)), warranties, corrections (see [6.3.3](#)), returns and exchanges (see [6.3.4](#)), and repair services, including days and hours of operation, when applicable, and any associated charges, as well as any legislative rights specific to a jurisdiction (e.g. legislated cancellation rights under certain conditions);
- details of the organization's complaints process;
- access to dispute resolution mechanisms, including directly with the organization and with third-party providers and regulatory agencies;
- contact information for any self-regulatory programmes or applicable dispute resolution processes in which the organization participates and, whenever possible, an online method of verifying its certification or membership;
- the organization's policies on privacy and unsolicited email;
- policies regarding any other particular B2C ECT system elements, such as mobile commerce, auction systems, the purchase and delivery of digital content products, accommodation of disabilities and environmental commitments.

The organization should clearly inform the consumer of the tools that it uses to personalize content delivery (e.g. cookies, mobile applications that retrieve location data, stored profiles for repeat consumers, artificial intelligence).

The organization should inform the consumer of the accountability structure in a manner that clearly indicates how responsibilities are allocated amongst the parties.

Annex D (informative)

Guidance concerning an organization's B2C ECT code

In the B2C ECT context, the consumer does not have the opportunity to handle a product, visit the location of a service or physically interact with a product or with the organization's personnel (e.g. to inspect a product, to engage in a face-to-face discussion with personnel of an organization concerning the product and its characteristics) and a delay can occur between product purchase and product delivery.

The promises made by an organization in its B2C ECT code can be an important way for an organization to indicate to a consumer how it will address consumer expectations in the absence of direct physical interaction with a product or a venue, or with the organization's personnel.

Considerations in preparing the B2C ECT code include:

- compliance of the B2C ECT code with statutory and regulatory requirements: in the B2C ECT context, it is not uncommon for consumers to be located in different jurisdictions, and therefore it is important that the organization recognizes the different statutory and regulatory requirements concerning deceptive or misleading advertising, distance selling, personal information protection and prohibitions against anti-competitive activity from one jurisdiction to another;
- addressing matters for which a B2C ECT consumer can have concerns, and including promises concerning:
 - the organization's products and services (e.g. the organization promises that all of its products and services are accurately represented in images and words, and that any product that does not meet the pictorial or written description can be returned by mail at no cost to the consumer for a refund or exchange for a specified period of time);
 - the pre-transaction phase (e.g. a promise that if a consumer finds the same product or service sold on another organization's website for a lower price the organization will meet that price);
 - the in-transaction phase (e.g. a promise that a consumer can cancel a transaction by email at no cost at any time within 24 hours from the time of the transaction);
 - the post-transaction phase (e.g. a promise that if products are not delivered within two weeks, the cost of delivery will be returned to the consumer);
 - what actions an organization will undertake if the consumer wishes to return the product or cancel the service (e.g. a promise that it will accept the return or exchange of products or provide alternative dates for the delivery of service, or refund deposits at no cost to the consumer);
 - privacy, including a promise that no personal information will be collected based on the website activity of the consumer, or communicated to anyone else without the prior consent of the consumer;
 - the security of information (e.g. a promise that all financial information is encrypted using a particular industry standard);
 - complaints handling (e.g. a promise that any complaints will be responded to by email within 24 hours of the complaint being communicated to the organization);
 - external dispute resolution (e.g. a promise that if the organization cannot reach a satisfactory conclusion concerning a consumer complaint through its own online complaints handling

process, then the organization will offer the opportunity of online external dispute resolution at no cost to the consumer);

- how the organization will address consumer enquiries about the organization, its products, services, and activities (e.g. promises that the organization will respond to consumer enquiries by email within a set period of time).

NOTE Additional guidance on B2C ECT code preparation is provided in ISO 10001.

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