

THE APEC GROUP AND E-COMMERCE POLICY:

IMPLICATIONS OF THE U.S. “FRAMEWORK” FOR GLOBAL ELECTRONIC COMMERCE

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ABSTRACT

THE APEC GROUP AND E-COMMERCE POLICY: IMPLICATIONS OF THE U.S. "FRAMEWORK" FOR GLOBAL ELECTRONIC COMMERCE

American proposals for a regime of unregulated global electronic commerce are reviewed. The actions taken by APEC to address the issues raised by the U.S. proposals on a regional and international basis are described and evaluated, and policy, legal, regulatory and other issues which need to be harmonized are raised.

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I. INTRODUCTION

On July 1, 1997, U.S. President William Jefferson Clinton released his Administration’s proposal, “A Framework for Global Electronic Commerce,” recommending that the nations of the world refrain from all types of regulation of commerce conducted over the Internet. The U.S. has aggressively promoted this policy, seeking its early adoption by other governments. It urged adoption by the APEC Ministers at their meeting in Vancouver, Canada in November 1997, but they elected instead to form a group to study it, develop a plan, and report back to them in June 1998. Initial reactions were cautious, and in some cases, suspicious, of this American initiative, and its potential to relatively advantage the companies of the developed nations in general and the U.S. in particular.

II. THE U.S. “FRAMEWORK” AND “EMERGING DIGITAL ECONOMY” REPORT

The July 1, 1997 “Framework” notes the potentially significant economic impact of the Internet on global trade in services, and says it wishes to see this potential develop unretarded by regulatory and economic burdens. The Report sets forth five principles and raises and discusses nine issues¹:

Principles

1. The private sector should lead
2. Governments should avoid undue restrictions on electronic commerce
3. Where governmental involvement is needed, its aim should be to support and enforce a predictable, minimalist, consistent and simple legal environment for commerce
4. Governments should recognize the unique qualities of the Internet
5. Electronic Commerce over the Internet should be facilitated on a global basis.

Issues

1. Customs and Taxation
2. Electronic Payment Systems
3. 'Uniform Commercial Code' for Electronic Commerce
4. Intellectual Property Protection
5. Privacy
6. Security
7. Telecommunications Infrastructure and Information Technology
8. Content
9. Technical Standards

The “Framework” identifies potential areas of problematic regulation including taxes and duties, restrictions on the type of information transmitted, control over standards development, and public utility forms of regulation on services offered. Preempting such harmful actions before they take root is the motivation for the strategy outlined in the Paper. For this result to occur, the Paper says, it is critical to ensure that governments adopt a non-regulatory, market-oriented approach to policy development around electronic commerce and provide a transparent and harmonized legal environment in which business and commerce can occur.²

On April 18, 1998, U.S. Secretary of Commerce William M. Daley released “The Emerging Digital Economy Report”³, which continues the work initiated in the “Framework”, which set forth their vision of the future of electronic commerce and the increasingly important role it will play in the global economy, in business, in government, and in individual lives. The “Framework” established a set of principles and identified a series of policy challenges that, if met, would lead to the realization of much of the promise that electronic commerce holds for Americans and the world. The new Report offers a clearer understanding of what the promise of electronic commerce is – a future with more opportunity and prosperity. It establishes a link among electronic commerce and information technology and the economic future. It also

provides a snapshot of the many ways that businesses of all sizes and from all sectors can use these technologies to extract greater efficiencies and create new opportunities.

While the full economic impact of information technology, according to the Report, cannot yet be precisely evaluated, its impact has been significant. Soon, virtually all information technology investment will be part of interlinked communications systems, whether internal to a business, between businesses, between individuals and businesses, or individual to individual. IT and electronic commerce can be expected to drive economic growth for many years to come. However, it says, to realize this potential, the private sector and governments face a number of challenges.

Because the Internet is new and its uses are developing very rapidly, reliable economy-wide statistics are hard to find. By the end of 1997, more than 100 million people were using the Internet. If the trends suggested by preliminary analysis continue, IT and electronic commerce can be expected to drive economic growth for many years to come. By 2002, the Internet may be used for more than \$300 billion worth of commerce between businesses⁴, and some experts believe that as many as one billion people may be connected to the Internet by 2005⁵. To realize this potential, according to the Report, the private sector and governments must work together to create a predictable, market-driven legal framework to facilitate electronic commerce; to create non-bureaucratic means that ensure that the Internet is a safe environment; and to create human resource policies that endow students and workers with the skills necessary for jobs in the new digital economy.

The Report notes that businesses have raised three potential inhibitors to the widespread adoption of Internet commerce: the lack of a predictable legal environment, concerns that governments will overtax the Internet, and uncertainty about the Internet's performance reliability and security. The U.S. government supports the development of both a domestic and global uniform commercial legal framework that will recognize, facilitate and enforce electronic transactions worldwide. To this end, the U.S. Government is working with the United Nations Commission on International Trade Law (UNCITRAL), which has completed work on a model law that supports the commercial use of international contracts in electric commerce. It is also

encouraging the work of the International Chamber of Commerce which has issued model commercial code guidelines.

Companies are also concerned about the potential for excessive taxation of the Internet. The U.S. Government says it believes that no new discriminatory taxes should be imposed on Internet commerce. It also believes that no customs duties should be imposed on electronic transmissions. The application of existing taxation on commerce conducted over the Internet should be consistent with the established principles of international taxation, should be neutral with respect to other forms of commerce, should avoid inconsistent national tax jurisdictions and double taxation, and should be simple to administer and easy to understand.⁶

According to the Report, creating optimal conditions for the new digital economy to flourish requires a new, much less restrictive approach to the setting of rules:

1. Governments must allow electronic commerce to grow up in an environment driven by markets, not burdened with extensive regulation, taxation or censorship. While government actions will not stop the growth of electronic commerce, if they are too intrusive, progress can be substantially impeded.
2. Where possible, rules of the Internet and electronic commerce should result from private collection (sic) action, not government regulation.
3. Governments do have a role to play in supporting the creation of a predictable legal environment globally for doing business on the Internet, but must exercise this role in a non-bureaucratic fashion.
4. Greater competition in telecommunications and broadcast industries should be encouraged so that high-bandwidth services are brought to homes and offices around the world and so that the new converged market place of broadcast, telephony and the Internet operate based on laws of competition and consumer choice rather than those of government regulation.

5. There should be no discriminatory taxation against Internet commerce.
6. The Internet should function as a seamless global marketplace with no artificial barriers erected by governments.⁷

The Report then adds a closing note that some may find less than comforting. As with any major societal transformation, it says, the digital economy will foster change and some upheaval. The Industrial Revolution brought great economic and social benefit, but it also brought about massive dislocations of people, increased industrial pollution, unhealthy child labor and unsafe work environments. Societies were often slow in responding to these negative side effects. Similarly, the digital economy may bring potential invasions of privacy, easier access by children to pornographic and violent materials and hate speech, more sophisticated and far-reaching criminal activity and a host of other as-yet unknown problems. The private sector and government are urged to work together to address these problems in ways that make the Internet a safe environment while not impeding its commercial development.⁸

Although the Clinton Administration's "Framework" policy had been some time in preparation (as a study chaired by Ira Magaziner), it took the APEC countries, and most WTO members, at a time when they were focused on the WTO's only recently (February 15, 1997) signed Basic Telecommunications Agreement. There was a sense of uncertainty as to why this proposal was made at this time, and a suspicion among some of U.S. intentions. It appeared as another step not only to lower trade but also political and cultural barriers, and to potentially undermine further some State's sense of sovereignty. However, since that time, a strong international appetite to address these issues has appeared, along with a sense that global information technologies will require global forms of regulation (and possibly taxation).

There are a number of issues around which areas of disagreement have already emerged between the United States, Europe, and other regions. In particular, these include regulation of encryption, privacy of individual records and the ability to transmit personally identifiable information across borders, and control of the management of the Internet. The Internet was, arguably, born "American", with the U.S. government playing a major role, and English as its

“native language”. It is still largely American or North American with the U.S. currently estimated to account for 75 percent of users (Canada 9%)⁹, 86 percent of e-commerce (Canada 7%)¹⁰ and 66 percent of “hosts” (U.S. and Canada combined)¹¹. (While the United States’ relative percent of all hosts has been declining, the shift has largely been to the other developed countries, with the OECD countries estimated to account for 96% of all “hosts”.) Although the Internet is being rapidly “globalized”, the U.S. government appears reluctant to “let go” of its dominant influence.

The two U.S. Reports are, in effect, “cheerleaders’ for the American view on unregulated Internet commerce, which, following a period of reflection, many nations are adopting to some degree (although hard issues of content remain to be confronted). The Reports advance the U.S. position on free trade generally, and perhaps offer a “backdoor” to further undermine the international telecommunications accounting rate system. However, it is not clear that the support for these policies, even in the U.S., will be unanimous, as it seems likely that those domestic forces which wish to paint the WTO as anti-labor, anti-consumer and anti-environment, and which opposed NAFTA and the “Fast Track” trade legislation are likely to be enamored of a further opportunity for nations with a comparative advantage in labor costs and industry regulation (or lack thereof) to advantage themselves relative to the U.S. Likewise, those with international concerns about the impact of globalization on national sovereignty are unlikely to be impressed.

III. THE EMERGING GLOBAL REGULATORY FRAMEWORK FOR ELECTRONIC COMMERCE

The emergence of the potential for international electronic commerce over the Internet has, in a short time, caught the attention of numerous international and regional organizations. While there seems to be an intuitive sense of great potential for driving economic growth, there is a corresponding anxiety about unknown, unknowable and uncontrollable consequences once the genie of unregulated borderless commerce is out of the bottle. For this reason, some now seek global solutions both for facilitating and regulating the traffic on the global information

infrastructure into the future. Global or multi-lateral institutions currently addressing issues of electronic commerce include the following.¹²

The WTO

The WTO, having successfully completed agreements in the areas of information technology, basic telecommunications services and financial services, has asserted that electronic commerce falls under GATS. The U.S., in November, 1998, called on the WTO to reach an agreement on electronic commerce. On March 20, 1998, the WTO issued its first policy document on electronic commerce entitled, “Special Studies: Electronic Commerce and the Role of the WTO.” More recently, the EU put its proposal for a comprehensive approach to electronic commerce issues before the WTO. Talks are continuing on whether the WTO will agree on a two-year standstill on existing electronic commerce trade practices in order to prevent countries levying duties on transmissions. There are wide divergences of opinion on the form of regulation to be adopted and on which institutions should be responsible. The EU has also queried whether the proposals for tariff-free electronic commerce would not lead to a distortion of competition if the same product delivered on a more traditional medium is subject to duty payments.¹³

The ITU

The ITU has been supporting the WTO’s move to open and competitive markets. Its World Telecommunications Policy Forum in Geneva in March addressed issues around opening telecommunications markets in developing countries. This was followed by the second World Telecommunications Development Conference, which ended April 1, in Malta, at which delegates adopted the “Valetta Declaration and Action Plan” which cover issues of electronic commerce. As the “expert agency” in telecommunications, implementing the provisions of the WTO Basic Telecoms agreement, the ITU is in a key position to coordinate with the WTO on global electronic commerce policies.

The OECD

The OECD released a Report on the “Emergence of Electronic Commerce” and sponsored the Turku (Finland) Conference, “Dismantling the Barriers to Global Electronic Commerce” in November, 1997. This is part of the preparatory work for the next OECD Ministerial conference, “A Borderless World – Realizing the Potential of Global Electronic Commerce” to be held in Ottawa, Canada, October 7-9, 1998.

The G-7

The G-7 has an ongoing policy working group on electronic commerce called the Global Marketplace for Small and Medium enterprises. This group is developing underlying policy recommendations for facilitation of global electronic commerce, especially for small and medium enterprises.

The EU

The EU has been the most active of all international organizations in developing directives and policies regarding electronic commerce. In 1997, Martin Bangemann of the European Commission issued a call for an “International Communications Charter”. The EU endorsed this proposal and EC officials are promoting it to industry and government leadership around the world, and have asked the WTO to take it up. There was a joint EU-US Statement on Electronic Commerce on Dec. 5, 1997, which highlights areas of agreement, but disagreements on privacy, encryption and Internet management remain.

The UN

In early 1998, the United Nations supported the idea of a basic “Right to Communicate”. UNESCO held a conference addressing the “Ethical, Legal and Society Aspects of Digital Information” in March 1997. UNCTAD will be sponsoring a major conference on electronic commerce in November 1998 in Lyons, France. UNCITRAL adopted the Model Law on Electronic Commerce in 1996

Other Organizations

The World Bank's InfoDev program is supporting telecoms extensions in developing nations. The World Intellectual Property Organization (WIPO) continues to address protection of intellectual property rights in the Internet and digital environment, and the relationship between trademarks and domain names. The International Organization for Standardization (ISO) is cooperating with other national and international technical expert groups on standards for smart cards and electronic money. The International Chamber of Commerce, the Transatlantic Business Dialogue, the Global Information Infrastructure Commission, the US-Japan Business Council, and the Asia Business Advisory Council are all studying and reporting on issues related to electronic commerce.

Out of all this international activity, some new paradigm for the harmonization of rules for global electronic commerce is likely to emerge. However, it is not, as it might first appear, a simple topic.

IV. POLICY, LEGAL AND REGULATORY ISSUES IN ELECTRONIC COMMERCE

Before electronic commerce can flourish on a global scale, nations and regions must address many issues – some are matters of internal policy, some require changes and harmonization in legal regimes, and others raise traditional regulatory issues in new ways. The complexity of these issues is too easily glossed over by simply saying that the Internet should not be regulated, as if the Internet suddenly appeared with no historical context or precedent. Before accepting such a simplistic statement, nations must take into account numerous highly-charged issues of national policy, international comity, law and regulation. Even with the most positive of intentions, harmonizing a global “unregulated” regime of unfettered global communications and business will likely take years. While the issues can only be outlined here, the following gives some idea of some of the matters which will have to be addressed.

National Policy Issues in Internet Regulation

- National sovereignty issues
- Social/political implications
- Balance of payments/trade issues
- Need for restructured markets and sectoral regulation
- Budgetary issues
- National communications and media regulatory structures
- Universal access
- Access to the Internet
- Job creation vs. job loss issues
- Regulatory parity between telephony and Internet

Legal Issues

- Uniform Commercial Code
- Disclaimers, limitations and exclusion of liability
- Warranties
- Product liability
- Jurisdiction
- “Netwrap” and “Screenwrap” licenses
- Requirements for “writings” and “signatures”
- Dispute settlement procedures
- Contracts of Adhesion
- Admissibility of computer records in legal proceedings
- Formation and validity of electronic contracts (parties; offer and acceptance, consideration)
- Enforceability of web agreements
- Non-repudiation
- Electronic records and reproductions
- Digital “signatures” and authentication (certification authorities)

- Anti-trust issues (e.g., manufacturer restrictions on retailers, price controls, etc.)
- Liability of web-site hosts
- Content liability/defamatory materials
- Liability of third-party carriers
- International service of process, taking evidence, and enforcement of judgments
- Escheat

Regulatory Issues

- Consumer Protection laws
- Consumer “right of withdrawal” from transactions
- “Harmful or offensive content” (pornography, “hate speech”, gambling, blasphemy)
- Advertising
- Protection of children
- Privacy (consent, data mining); EU vs. US privacy policies
- Professional licensing
- Financial and banking regulations
- Securities regulations
- Intellectual property protection (copyright, trademark, unfair competition in web context)
- Foreign exchange control
- Money laundering
- Fraud
- Distribution and sale of information collected or produced by public institutions

Accounting Issues

Minimum global bookkeeping, accounting and auditing standards

Trade Issues

Agreement on common standards across borders (Suppliers Declaration of Conformity, e.g., for electronic products)

Tax Issues

- Potential tax consequences of electronic commerce
- Implications for fundamental tax concepts: source, residence, permanent establishment, export, place of supply, dutiable instrument
- Emergence of global or regional tax organizations
- OECD initiative - principle of “neutrality”
- A “taxable presence”
- Transfer pricing
- Sales Tax
- Consumption Tax
- Value Added Tax
- Tax evasion
- The “bit tax” proposal

V. APEC RESPONSE TO ELECTRONIC COMMERCE DEVELOPMENTS

The APEC Economic Leaders Declaration following its Vancouver Meeting in November 1997 included the following statement:

“We agree that electronic commerce is one of the most important technological breakthroughs of this decade. We direct Ministers to undertake a work program on electronic commerce in the region, taking into account relevant activities of other international fora, and to report to us in Kuala Lumpur. This initiative should recognize the leading role of the business sector and promote a predictable and consistent legal and

regulatory environment that enables all APEC economies to reap the benefits of electronic commerce."¹⁴

APEC Senior Officials, in Penang (in April?), agreed to establish a Task Force to manage the work of the program on electronic commerce. This Task Force will have a limited life - wrapping up at the end of the year - to be co-chaired by Australia and Singapore. At the same meeting, Senior Officials decided to address the electronic commerce work program on the basis of the approach proposed in a discussion paper circulated by Australia, which proposed a two-stage work program.

The issues associated with electronic commerce are vast and complex, and there needs to be a greater degree of common understanding across APEC economies of these issues and their implications. For this reason, stage one of the work program is based on information exchange and analysis of the issues relevant to electronic commerce - in other words, a capacity building exercise. Member economies are to take the lead in stage one by providing papers on electronic commerce issues, for information and discussion; and these papers will form the basis of the report to Ministers responsible for Trade, in June.

Stage two will build on the results of stage one, moving on to more substantive action-focused work. It will develop common principles for promoting the use of electronic commerce in the APEC region, identify areas for technical cooperation to assist those economies whose capacity for electronic commerce is still low, and whose consideration of the issues is at a relatively early stage, and look at ways that APEC can most effectively contribute to the wider development of global electronic commerce, including through contributions in other international fora.¹⁵

The intention is that by the end of the year APEC economies will have a better shared understanding of the broad implications of electronic commerce and will have identified ways to continue to improve this understanding, to expand the use of electronic commerce in the region, and to position APEC to play a strong role in the global development of electronic commerce

The electronic commerce Task Force met for the first time alongside the Penang meeting to discuss implementation of the first stage of the work program. Fifteen member economies and members-designate, as well as the APEC Secretariat, PECC and the South Pacific Forum attended the meeting. An important decision of the Task Force was to use Australia's Department of Foreign Affairs and Trade electronic commerce website to facilitate the work of the Task Force. This website was recently established as part of the development of Australia's online trade policy.

Of particular interest also is the APEC Telecommunications Working Group which produced the Seoul Declaration on an Asia Pacific Information Infrastructure (APII) adopted in 1995. On March 9-10, the APEC Telecommunications Working Group sponsored a seminar in Brunei on the impact of electronic commerce for the Asian region, which involved private industry and government representatives. As a further part of its response to the Ministers' instruction, APEC held a joint meeting with the Pacific Economic Cooperation Council (PECC) in Brunei, March 10-13, 1998, on Electronic Commerce.

As one speaker in Brunei noted, electronic commerce is one of the most important and high profile aspects of the information economy. While it has been with US for some time now, in the last few years its profile has increased exponentially as it becomes an increasingly normal way of doing business. Even taking into account the economic difficulties that some of APEC member economies are currently facing, APEC has some of the fastest growing economies in the world. Further, APEC member economies tend to conduct large proportions of their trade with other APEC members. They therefore have much to gain by expanding the use of electronic commerce in the region, and doing so in a consistent and transparent way. Benefits from electronic commerce are maximized as domestic and international policies and principles governing electronic commerce become more closely aligned. APEC is thus in a unique position to make a contribution to the development of global electronic commerce, encompassing as it does a diverse group of developed and developing economies. It provide an effective forum through which members can cooperate in work aimed at extending the use of electronic commerce in the region.

It was suggested that there are two particularly important roles that TEL-WG can play: provide information on the extent of the obstacles and how they are being solved within each economy, and help ensure that specific remedial steps have a high priority on the ministerial and policy agenda in each member economy. Action steps were suggested in the following areas: analysis of regional regulatory barriers and access and compliance with WTO obligations, harmonization of policies and laws, dispute resolution issues, “best practices”, cryptography, taxation, privacy, advertising, intellectual property and regional “codes of conduct” (identifying culturally sensitive matters). These actions could take some of the following forms:

- Monitor and publish data on the state of compliance with WTO Agreements within each APEC economy, with comparative tariff data for non-WTO members
- Develop an APEC position on the simplification of customs procedures. Encourage members to adhere to this in World Customs Organization deliberations on simplifications and harmonization
- Encourage member economies to review the UNCITRAL Model Law on E-commerce in light of their national laws. Encourage harmonization and report annually on progress
- Investigate the possibility of establishing a mechanism for alternative dispute resolution in relation to e-com within APEC, possibly involving financial intermediaries
- Maintain an accessible database showing implementation of the Agreement of Trade Related Aspects of Intellectual Property (TRIPS), the WIPO Copyright Treaty and the WIPO Performances and Phonograms Treaty in APEC member economies
- Formulate an APEC position on cryptography

It has also been suggested that APEC could undertake to increase the level of consumer trust in electronic commerce; widen the dialogue process by seeking consumer input in the formulation of policy on electronic commerce; increase consumers' comfort by working with other regional bodies for a clear statement of customers' rights, liabilities and redress in a world of borderless

commerce; and, set up a regional online ombudsman as a visual representation of governments and business caring for customers.

Following the Brunei meeting, the APEC Business Advisory Committee (ABAC) organized a Roundtable at the Hong Kong Trade and Convention Center, April 28th, to examine the regulatory and business parameters of electronic commerce and how APEC governments might deal with it. APEC and ABAC have both established task forces to give recommendations to the APEC Trade Ministers on the role of APEC governments in creating the kind of E-Commerce environment in which business will flourish.¹⁶

The next critical meeting for development of the e-commerce agenda in APEC will be the Industry-Ministerial Dialogue, part of the agenda of the APEC Telecommunications Ministers Meeting June 3-4 in Singapore. PECC is coordinating the Dialogue program in cooperation with the Telecommunications Authority of Singapore and APEC.

A related development is the planned implementation of APECNET - the Asia-Pacific Electronic Commerce Network, a consortium of research groups, business associations, and government offices dedicated to the advancement of the networked society in APEC. It is designed as a virtual organization to serve as a catalyst for communication and collaboration among domestic, regional and global entities involved in the promotion of Electronic Commerce in the Asia-Pacific Region and to provide a forum to encourage involvement and information sharing, and to channel consensus views to APEC.¹⁷

VI. CONCLUSION

Now, nearly a year after the official adoption of the U.S. "Framework", issues of electronic commerce have moved into high priority and visibility positions in many international fora. APEC has responded by commencing an orderly process and creating structures to develop a coherent regional set of policies and recommendations to bring to the international dialogue. While identifying a regional "comfort zone" to build electronic commerce within the Asia-Pacific arena, it can also bring forward its perspective to issues of global harmonization through

the WTO, the ITU and other international organizations. At the same time, through collective action, it has the opportunity to cushion the political and cultural “shock” and transition costs of new information technologies and electronic commerce on the less developed economies of the region. The decision by the APEC Ministers in November 1997 to take time to study the U.S. proposal has created opportunities both for better understanding and better implementation of a regional and global regime for electronic commerce.

¹ United, States, The White House, “A Framework for Global Electronic Commerce”, July 1, 1997, <http://www.ecommerce.gov/framework.htm>, May 2, 1998.

² Ibid., “Background”.

³ U.S., Department of Commerce, “The Emerging Digital Economy Report”, April 15, 1998, <http://www.ecommerce.gov/letter.htm>.

⁴ Ibid., p. 24.

⁵ Ibid., p. 7.

⁶ Ibid., p. 22.

⁷ Ibid., p. 50.

⁸ Ibid., p. 51.

⁹ NUA, “NUA Analysis: Internet Users by Geographic Location”, http://www.nua.ie/surveys/analysis/graphs_charts/1995_graphs/location.html, May 7, 1998.

¹⁰ Cyberspace Lawyer, March, 1998, p. 28, citing Activmedia.

¹¹ TeleGeography 1997/98, “Distribution of Phone Lines vs. Internet Hosts”, p. 79.

¹² For a more extended treatment of this topic, see Taylor and Jussawalla, “The WTO Basic Telecommunications Agreement: Evolving Multilateral Regulatory Paradigms and the Developing World”, International Telecommunications Society Conference, Stockholm, Sweden, June, 1998.

¹³ AFX News (AP), “EU Seeks Clear Signal on New Trade Round at WTO Ministerial Meeting Next Week”, May 15, 1998.

¹⁴ “APEC Leaders Declaration”, Vancouver, Canada, November 25, 1997, <http://www.ecommerce.gov/apec.htm>, May 2, 1998.

¹⁵ Felton-Taylor, Leith, APEC-PECC Communication and Information Policy Dialogue, “The Importance of Electronic Commerce According to APEC Leaders and Ministers”, March 10, 1998, Brunei, <http://www.usc.edu/dept/PECCTEL/ecom.htm>, May 2, 1998.

¹⁶ APEC Business Advisory Council: Roundtable on Electronic Commerce, Hong Kong, April 20, 1998, “About the Roundtable”, <http://www.abacecomm.org/about.html>, May 15, 1998.

¹⁷ “Asia Pacific Electronic Commerce Network”, <http://www.abacecomm.org/presentations/APECNET>, May 15, 1998.