

## What roles and responsibilities internet intermediaries can and should play in consumer protection?- consumer perspective – Marzena Lipman

Over recent years internet intermediaries have evolved from invisible facilitators to market players that interact directly with consumers in various functions and roles. Not only do they facilitate e-commerce transactions, but also increasingly influence or in many cases determine on access and choice to online services and goods.

Online market places and auction platforms connect consumers and traders, payment intermediaries facilitate online payment and some fulfil the function of consumer redress. Internet Service Providers enable Internet connection and determine on service quality and access to online services. Internet intermediaries also provide tools for users to navigate retrieve and publish information online. Mobile providers facilitate access to both telecommunication services and mobile commerce.

The evolving roles of intermediaries and blurring lines of responsibilities between a supplier and a facilitator put pressure on a traditional model of consumer protection where roles and obligations of a supplier, a facilitator and a consumer are clear.

The speaker will address questions on what roles and responsibilities internet intermediates can and should play in consumer protection? What are key consumer concerns when it comes to network providers (Internet Services Providers/mobiles), search engines, payment intermediaries and online market platforms? Why payment intermediaries are best placed to facilitate consumer redress? Why robust dispute resolution and redress mechanism is required to address issues of service termination in mobile telephony and broadband?