



U.S. Federal Trade Commission Consumer Protection and Privacy Technical Assistance Overview

The U.S. Federal Trade Commission's technical assistance program is one of the agency's flagship initiatives. For many years, FTC TA missions focused primarily on competition matters. In recent years, however, the FTC has expanded its consumer protection international technical assistance work. Our goal is to help our foreign counterparts develop and strengthen institutional frameworks to better protect both U.S. and foreign consumers. By inspiring consumer trust in the marketplace, these programs can contribute to robust, sustained economic development and competitive market-oriented economies.

- **Key Topics** – We provide assistance on such issues as: e-commerce; mobile commerce, including mobile payments; privacy and data security; financial practices, including financial literacy; credit reporting; payday lending; pyramid schemes; false and misleading advertising; legal framework and regulatory reform; enforcement capacity; and various consumer fraud areas.
- **Countries** – Since 2010, the FTC has provided technical assistance on consumer and privacy issues to more than 70 countries all over the world. (See map on page 2.) In FY2016, we plan to conduct such missions to Brazil, Cambodia, Chile, China, Colombia, India, Kenya, Mexico, Peru, the Philippines, Qatar, Saudi Arabia, and South Africa, among others.
- **Multi-stakeholder Approach** – Our technical assistance program – both on consumer protection and privacy issues – engages with appropriate foreign government officials, non-governmental organizations, business leaders, university faculty and students, lawyers, and other stakeholders. We also link this assistance to our work in various consumer protection and privacy networks, as well as international organizations.
- **Training Methods** - We provide our counterparts with law enforcement and policy capacity building, based on our vast experience and international best practices. We also assist with strengthening institutional frameworks, analyzing consumer complaint and market data, and developing consumer education materials. The FTC's Bureaus of Consumer Protection, Competition and Economics play critical roles in providing expertise for our missions. We leverage resources by working with USG sister agencies. Our missions use a variety of formats, including workshops with case studies, expert consultations and planning sessions, assessments, and resident advisors. We routinely host foreign delegations, and host international fellows seconded to our agency, pursuant to special authorization in our legislation. We also sometimes use MOUs to deepen cooperation with foreign civil and criminal agencies. More information is available on our website at www.ftc.gov.



Key Consumer Protection TA Topics:

- **General Consumer Protection, including False and Misleading Advertising** – The FTC protects consumers in most areas affecting commerce – such as e-commerce, health, energy, and green labeling, including practices that target vulnerable populations such as children, low-income groups and the elderly. Our **USAID-sponsored Consumer University TA program** focused on health and financial matters affecting consumers in Latin America.
- **Mobile Issues and Mobile Payments** - Technological and demographic trends suggest that Internet and mobile commerce, and mobile payment mechanisms, are spreading rapidly in many developing countries. In addition, recent FTC cases and other trend data suggest that these countries are increasingly involved in scams targeting consumers. We help consumer agencies develop tools to effectively navigate mobile issues. We have recently provided training to over twenty African agencies through the FTC’s technical assistance initiative - **The African Consumer Protection Dialogue** - as well as to all ten ASEAN Member States and others.
- **Privacy/Data Protection** – Our privacy TA has focused on privacy and commercial data security/ protection in Africa, Asia-Pacific, Latin America, India and China, as well as cross border privacy rules (CBPRs) and general interoperability schemes.
- **Financial Practices and Credit Reporting** – We have co-regulatory authority with other U.S. agencies as to financial issues. Our TA missions benefit from the expertise developed over decades of work on financial practices such as pyramid schemes, business opportunity scams and payday lending fraud. On consumer credit matters, we help stakeholders establish the frameworks for fair and transparent systems. Studies show that consumer credit reporting empowers individuals and strengthens economies through the expansion of opportunity and objective risk assessment for loans. We also work on financial literacy consumer education initiatives. Recent financial practices missions include the Philippines and South Africa.
- **Legal Framework and Regulatory Reform** – We provide comments on draft laws, regulations and policies, as well as training related to implementation and transparency. Recent comments involved laws in Afghanistan, China, South Africa and Peru (Standards Alliance).
- **Combating Fraud and Working with Criminal Authorities** – The FTC has a Criminal Liaison Unit (CLU) that works closely with the U.S. DOJ and criminal investigative agencies. We work with foreign authorities and within several networks to combat civil scams that have or may develop a criminal dimension. Our recent MOU with the Nigerian consumer protection and financial crimes agencies is an example of how we use TA to deepen relationships and undertake new approaches to combat consumer fraud.



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