

BritCham Introductory Meeting: Business Group on Online Innovations & Technology (E-Commerce), 21st September 2015.

Venue/Time: Comme a la Maison, 08.00-09.00

Attendance: Sopheap Loeung (Acleda); Daniel Wein (DFDL); Lewis Walmesley-Browne (EuroCham); Yeng Sok & guest (Ezecom); Christophe Dalla Riva (Innovation K); Katie Scheduling, Nancy Jaffe and Chris McCarthy (MangoTango); Paul Clements (MekongBank); Tomas Pokorny (WorldBridgeE); Giuseppe Bogttiglieri (LinkingFood); Valentin Vermersch (Kaymu); Paul Simbsler (EuroCham); Matthew Rendall (ZicoLaw).

Papers: Terms of Reference (ToRs); Minutes of last meeting

Minutes of Meeting

1) ToRs & election of Chairperson

- Draft Terms of Reference presented to Group and open for comments (*please see attached ToRs*). Proposed edits made on: not restricting membership with a membership list under Membership; not restricting channels of communication under Goals; not restricting email contact to a BritCham-dedicated email address under Roles and Responsibilities.
- A Chairperson to help lead the Group's discussions and ensure all views are being equally considered was outlined. It was highlighted that the number of Chairpersons was not restrictive. Agreement by Group with proposal to have Tomas Pokorny as Chairperson, with the option of including other candidates later on.

2) Sector & Sector leads, Topics/Issues, Stakeholders

- Sector and Sector leads shared with the Group (*please see ToRs*)
- On Sectors, proposal to: include a new Sector on 'e-commerce infrastructure'; re-define 'banking' Sector to 'banking infrastructure'; keep retail/online shopping as a stand alone Sector and deal with credit & debit card payment systems under e-commerce infrastructure and banking infrastructure.
- On Sector leads, proposal to have Valentin Vermersch as Sector lead for either e-commerce infrastructure or retail/online shopping. Sector leads outlined in draft ToRs; no objections to proposals. Highlighted that Pharma/Healthcare still remains vacant.
- On topics, excel spreadsheet shared covering Sectors, issues/topics and relevant stakeholders. Proposal to amend in this into a Matrix as a number of issues/topics and relevant stakeholders cut across more than one Sector. The following comments were made to topics:
 - o Topic of Search versus curated access to technology to come under Sector on media, marketing & digital strategies
 - o Topic of mutual trust and transaction security to come under Sector on banking infrastructure
 - o Proposal to include topic of taxation, potentially under legal
 - o Proposal to include topic of privacy compliance under legal
 - o Proposal to include following topics under banking: lack of payment systems, providers, security
 - o Proposal to include e-signatures under e-commerce infrastructure and legal
 - o Proposal to look at education and including educational providers not only around awareness raising and information sharing, but also on issue of training and education at large. Mention made that no specific university degrees exist in Cambodia around online innovation and technologies.
 - o Proposal to include entrepreneurs, start-ups and YEAC. Mention made of the MoC's 101 Incubator.
 - o Proposal to consider market demand the what the path to successful e-commerce will look like in order to further identify issues
 - o Under retail/online shopping, proposal to look at analytical/business intelligence, assortment strategies, pricing issues, technical/IT side (content, mapping for example)
 - o Proposal to consider mapping issues affecting logistics, which cuts across Sectors on logistics, retail/online shopping, e-commerce infrastructure. Mention made of challenge of

- targeting province and delivery to wider country, as well as doing e-commerce outside of country. Linked to this, challenge of reliability of delivery, non-payment, building trust. Need to include telecoms. providers to launch global payments stressed.
- Proposal to consider Standards for Industry, potentially under Sector on legal as we are considering ethics, codes of practice.
- On Stakeholders, current identifiable ones shared (*please see ToRs*). Amendment to GPSF on Banking which is GPSF on Financial Services and including on Association of Banking in Cambodia (ABC). General scope of work of EuroCham Working Committee shared.
- Highlighted the need to ensure that scope of Group is well defined and avoids any potential duplication of existing platforms. To be clearly outlined in the ToRs.

3) AOB

- Amazon visit to Cambodia next week shared with Group, along with proposal to organise and event with them. Discussions of structure of event, looking at using the platform to raise some of the issues/topics identified above.
- Paul Clements shared new FAST payments systems, built by the National Bank of Cambodia and currently in the process of being integrated with 3-4 banks currently offering online banking. Stressed the payments would be made in Khmer Riel and the potentially issues to follow around customer acceptance, cost for example.
- A dedicated online platform for the Group was raised as a channel of communication. It was highlighted that BritCham currently has a dedicated page for the Group which can be accessed by all and allows information/resources to be uploaded. This can act as a repository but is not obligatory should the Group feel otherwise. The same goes for the Chamber's social media platforms. Highlighted as well that any exiting platforms or forms of communications are made via BritCham on your behalf and not on behalf of BritCham.

4) Conclusions & Next Steps

- Finalise and agree on ToRs, Chairperson & Sector Leads outlined in the ToRs
- Finalise Matrix (topics, sectors, stakeholders) & identify any potential areas of duplication with existing platforms
- Share event proposal with Amazon