



Why Ignoring the **E-Commerce Act Could Cost Your Business Millions**

Introduction

The global e-commerce market is projected to reach **\$8.1 trillion by 2026** (Statista).

Regulatory bodies worldwide have introduced **E-Commerce Acts** to protect consumer data, ensure digital transaction security, and prevent fraud.

Non-compliance with these regulations can lead to:

- ◆ Heavy fines and legal actions
- ◆ Loss of consumer trust
- ◆ Operational disruptions
- ◆ Data breaches and cyberattacks

The E-Commerce Act – What It Covers



Digital Contracts & E-Signatures

Legally binding online agreements



Consumer Protection & Data Privacy

Safeguarding sensitive user data



Cybersecurity & Fraud Prevention

Encryption and secure transactions



Regulatory Compliance

Adhering to local and international regulations such as **GDPR, CCPA, and PCI DSS**

Ignoring any of these aspects puts businesses at significant financial and reputational risk.

Real-World Non-Compliance Costs

GDPR Penalties

Amazon fined **\$887 million** for data privacy violations

CCPA Violations

Sephora fined **\$1.2 million** for non-compliant customer tracking

Data Breach Impact

A single cyberattack costs an average of **\$4.35 million** per incident (IBM)

Fraudulent Transactions

Global e-commerce fraud losses expected to reach **\$48 billion** by 2025

Failure to comply with the E-Commerce Act is not just about fines—it can cripple businesses financially and operationally.

Where Most Businesses Fail



Insecure Digital Transactions

Weak encryption and unsecured payment gateways



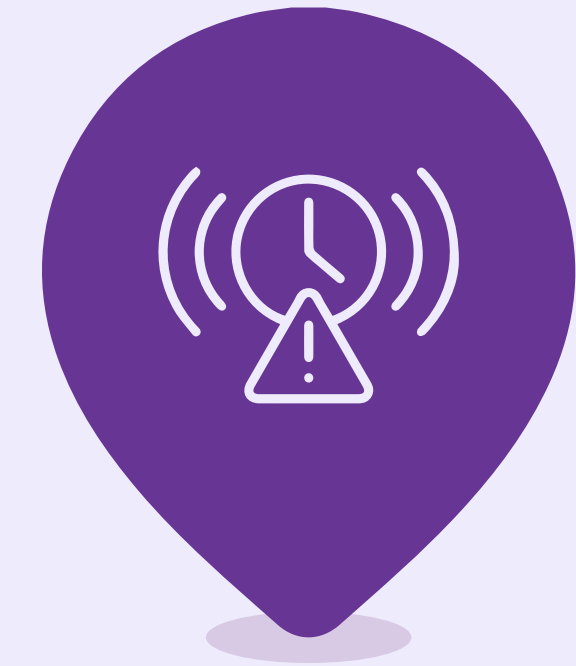
Non-Compliant E-Signatures

Lack of legally valid digital contracts



Weak Customer Data Protection

Poor encryption leading to data leaks



Delayed Response to Regulatory Changes

Failing to adapt to evolving e-commerce laws

Businesses need a secure, compliant, and automated approach to digital transactions.

How eMudhra Services Helps You Stay Compliant

eMudhra provides end-to-end solutions for e-commerce compliance:

Legally Recognized E-Signatures and Digital Certificates



- ◆ Secure online contracts and transactions with PKI-backed digital signatures
- ◆ Fully compliant with **E-Commerce Acts, IT Act 2000, GDPR, CCA, and other regulations**

Advanced Data Encryption and Cybersecurity Solutions



- ◆ Protect customer information with AI-powered encryption
- ◆ Secure payment gateways and identity verification

Automated Compliance Monitoring



- ◆ Track, audit, and manage compliance effortlessly
- ◆ AI-driven alerts to prevent regulatory violations

Fraud Prevention and Risk-Based Authentication



- ◆ Multi-Factor Authentication (MFA) and risk analytics
- ◆ Minimize fraudulent transactions and account takeovers

Securing Banking Transactions with eMudhra

Challenge

Rising cyber fraud in India's banking sector prompted the **Reserve Bank of India (RBI)** to mandate **PKI and Digital Signatures** for secure electronic transactions.

Solution – eMudhra's SecurePass

- ◆ **SecurePass Authentication Server** deployed in **45+ banks** for **digital signature-based login and fund transfers**.
- ◆ **Multi-Factor Authentication (MFA)** with **digital signatures & OTP-based authentication**.
- ◆ **HSM Integration** ensuring **FIPS 140-2 Level 3 certified encryption** for digital keys.
- ◆ **Seamless Core Banking Integration** with **Finacle, Flexcube, and Bancs**.

Impact

- ✓ **90%+ of interbank electronic payments** in India use PKI authentication.
- ✓ **Significant reduction in fraud** with secure authentication.
- ✓ **Full compliance with RBI regulations** on digital identity security.
- ✓ **Faster, legally compliant fund transfers**, enhancing customer trust.

The Cost of Inaction vs. The ROI of Compliance

Cost of Ignoring the E-Commerce Act

- ◆ Legal fines exceeding one million dollars per violation
- ◆ Fraud losses projected to reach billions globally
- ◆ Data breaches costing over four million dollars per incident

ROI of eMudhra's Compliance Solutions

- ◆ Full legal compliance without regulatory headaches
- ◆ More than 50 percent reduction in fraud and cyber risks
- ◆ Faster transactions and improved customer experience

Ignoring compliance is far more expensive than investing in a robust security and compliance framework.



Secure Your E-Commerce Future with eMudhra

- ◆ Ensure full compliance with e-commerce regulations
 - ◆ Talk to our compliance and security experts today
- ◆ Visit www.emudhra.com to secure your e-commerce transactions