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**NATIONAL STANDARD OF THE  
PEOPLE'S REPUBLIC OF CHINA**

**GB/T 28041-2011**

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**Transaction subject based upon electronic commerce activities  
-- The specification for personal credit assessment index  
system and ranking symbols**

基于电子商务活动的交易主体 个人信用评价指标体系及表示规范

**(English Translation)**

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### Foreword

This standard was drafted in accordance with GB/T 1.1-2009 given rules.

The standard proposed by China National Institute of Standardization.

This standard by the National Standardization Technical Working Group on Credit.

This standard drafting units. China National Institute of Standardization, Beijing God Chau to bridge Technical Services Co., Ltd. Zhejiang Taobao Network, North Beijing Dangdang Information Technology Co., Ltd. Commercial linkage (Beijing) Technology Co., Ltd. Beijing integrity of enterprise management service center, China Power Commerce association.

### Introduction

In order to regulate e-commerce transactions credit evaluation activities for e-commerce activities in different personal credit evaluation contents, evaluation criteria not Unified, inconsistent results of expression and other issues, the development of this standard.

Personal Credit Evaluation There are various methods of quantitative (rates), qualitative and comprehensive evaluation, the industry should be evaluated according to the criteria in the organization and implementation Information items determined to develop appropriate scoring rules.

Rating agencies in determining the rating information item weights, different regions or different industries weighting ratio may be different.

The standard evaluation principles of timeliness, should be based on a shorter update cycle

industry characteristics determined by the industry to reflect.

The standard message in "bad record" refers to the government administration, the judiciary or organization designated by the State according to industry management the main credit record of bad behavior.

Trading activity on the subject of e-commerce Personal credit evaluation system and expressed specification

## 1 Scope

This standard specifies the method of e-commerce activity level indicates the personal credit evaluation items and evaluation results.

This standard applies to e-commerce activities in the personal credit evaluation activities. Personal credit evaluation related activities can also refer to use.

## 2 Normative references

The following documents for the application of this document is essential. For dated references, only the dated version suitable for use herein Member. For undated references, the latest edition (including any amendments) applies to this document.

GB/T 18811-2002 basic terms of e-commerce GB/T 22117 Basic terms of credit

## 3 Terms and Definitions

GB/T 18811-2002, GB/T 22117 and defined by the following terms and definitions apply to this document.

E-commerce activities electroniccommerceactivities Based on the economic activities of the network.

E-commerce transactions electroniccommercectransaction Trading activities of goods or services based network.

Transactions subject transactionssubject Buyers and sellers market trading activity.

E-commerce transactions subject electroniccommercectransactionactivitysubject  
E-commerce transactions between buyers and sellers and service providers trading environment. Service providers including e-commerce platform operators, pay Service providers, logistics service providers, security services providers, credit service providers.

**Note:** The credit service provider to an approved government authorities established an independent legal entity engaged in providing credit products and services.

Feedback creditassessment According to the specification of the index system and evaluation methods, in an objective and fair stance on the ability to fulfill the object being

evaluated and credible economic responsibility Degree evaluation, and certain of its credit rating symbol represents an organized activity.

Personal credit evaluation personalcreditassessment According to the specification of the indicator system and assessment methods, objective and fair stance on the individual performance capacity and credibility of the evaluation, and Certain of its credit rating symbol represents an organized activity.