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**INDUSTRY STANDARD OF THE  
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**SB/T 10907-2012**

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**Web shop credit rating factors guide  
(English Translation)**

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### Foreword

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

This standard was proposed by the International Trade and Economic Cooperation Research Institute of the Ministry of Commerce.

This standard is under the jurisdiction of the Ministry of Commerce.

This standard was drafted. International Trade and Economic Cooperation Research Institute of the Ministry of Commerce.

### Introduction

With the rapid development of information technology, the improvement of people's living standards and consumption levels, China's e-commerce has developed rapidly and presented Out of mode, wide distribution, rapid development and so on. However, since China has not yet formulated a norm on the credit evaluation of e-commerce entities, the network Openness and virtuality make credit issues an important factor hindering the development of e-commerce.

In order to implement the "Eleventh Five-Year" Development Plan for Circulation Standardization, we will play a role in the technical support of standardization for industry management and promote e-commerce.

For the standardization of development, the "Guidelines for Online Credit Evaluation Elements" for the first time regulates the credit evaluation elements of e-commerce entities, and is an e-commerce letter.

Use the evaluation series criteria to lay the groundwork and indicate the direction in which

the evaluation indicators are designed.

This standard proactively fills the gap in online store credit evaluation, and regulates online store transactions to promote healthy and sustainable development of e-commerce.

The exhibition is of great significance.

Online store credit evaluation factor guide

## 1 Scope

This standard stipulates the basic principles, evaluation categories and evaluation factors of credit evaluation of e-commerce transaction entities.

This standard applies to B2B, B2C, C2C and other modes of e-commerce transactions.

## 2 Normative references

The following documents are indispensable for the application of this document. For dated references, only dated versions apply to this article.

Pieces. For undated references, the latest edition (including all amendments) applies to this document.

SB/T 10518 e-commerce model specification

## 3 Terms and definitions

The following terms and definitions apply to this document.

E-business

A business form in which goods or services are traded based on Internet technology and network communication means, and related services are provided. According to the transaction subject the specific breakdown is. business (or other organizational structure) (businesstobusiness, referred to as B2B), enterprise (or other organizational structure) Between the consumer and consumer (B2C), consumer (consumer toconsumer, C2C for short).

[SB/T 10518---2009, definition 2.1] 3.2 Online shop webshop it is the abbreviation of the online store, which enables people to make actual purchases while browsing, and supports them through various online payment methods.

Pay, complete the website of the whole process of e-commerce transactions. Including online business (WebMal), online store (WebStore), online trading market (WebTradeMarket), online trading (WebBusiness), online personal trading market (WebMarketforConsumers).

[SB/T 10518---2009, definition 2.2~2.6] 3.3 Credit rating According to the normative indicator system and scientific evaluation method, the ability to perform economic responsibility for the object being evaluated is objective and fair.

An organized activity that evaluates its credibility and expresses its credit rating with a certain symbol.

#### **4.1 Objectivity**

The credit evaluation elements are confirmed, measured and reported on the basis of actual transactions or events, and the status of online store credits is faithfully reflected.

#### **4.2 Systematic**

The elements of credit evaluation should be relatively independent and complement each other to form a complete system that accurately reflects the online store in multiple directions and multiple angles.

credit status.