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# Maryland Legislative Summary: House Bill 114: State Government - Electronic Transactions Protection Act

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**HOUSE BILL 114: STATE GOVERNMENT - ELECTRONIC TRANSACTIONS  
PROTECTION ACT**

By Amy Mezewski

House Bill 14 creates the Electronic Transaction Act (ETPA) which will take effect on October 1, 2001. By adding to the Maryland Code Annotated, State Government Article Sections 6-201 through 6-203, the ETPA will govern electronic transactions and describe the Unit's duties.

The ETPA grants the Attorney General the authority to adopt certain regulations relating to consumer protection in electronic transactions. Specifically, the ETPA establishes an Electronic Transaction Education, Advocacy, and Mediation Unit.

The purpose of the Unit is to prevent the misappropriation of private consumer information and to protect against unlawful conduct or practices in electronic commerce. The Unit will establish certain regulations to accomplish these goals at the direction of the Attorney General.

Primarily, the Unit will receive complaints concerning the collection and use of private information and will investigate and prosecute those complaints. In addition, the Unit will receive complaints regarding any unlawful conduct, theft, and identity fraud. Finally, the Unit will develop educational programs to foster public understanding of privacy issues and will promote voluntary and mutually agreed upon non-binding arbitration and mediation of privacy-related electronic transaction disputes.