

ELECTRONIC TRANSACTIONS: A CONSULTATION

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Isle of Man
Government

Reiltys Ellan Vannin

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Introduction

The use of digital services and electronic transactions has expanded dramatically over the last twenty years and transformed the way we live.

Over the last eighteen months this has been accelerated even further by the coronavirus pandemic and the associated lockdowns which have forced greater use of remote working and learning.

Though technology increasingly enables us to save time and resources by relying on electronic services, in many areas there can still be uncertainty both in the public and private sector about the legal validity of electronic transactions and electronic execution of documents. In some cases this may be holding back businesses and other organisations. There are, as well, entirely legitimate fears about the threat of fraud, identity theft and the risks to vulnerable people through enabling certain kinds of transactions electronically.

In the Isle of Man the Electronic Transactions Act was introduced in 2000, in order to encourage the use of electronic services in both the public and private sectors. However the legislation is complex and isn't easy to understand. Other jurisdictions have put in place other measures, such as the EU's Regulation on electronic identification and trust services for electronic transactions in the internal market (eIDAS), which has been maintained in an adapted form in the UK post-Brexit.

Further, Regulations made under the Electronic Transactions Act 2000 in 2001 specifically excluded from the Act a number of transactions which were seen as highly risky.

The Act has however not been amended or subject to comprehensive review since 2000 and at a time when we are more reliant than ever on electronically delivered services it is appropriate to consider whether amendment would be beneficial, or whether further measures should be put in place.

This consultation seeks views from both the public and private sectors on the Island's current legal framework on electronic transactions to ascertain to what extent it is fit for purpose and what changes should be brought forward in order to encourage further use of technology while at the same time minimising the risks involved.

About the consultation

Consultees are asked a number of questions (see section 3 for a summary of those questions). If you would like to respond to any or all of these questions please send a submission by email or post or to:

Steven Tallach
Legislation Officer
Department for Enterprise
1st Floor
St George's Court
Upper Church Street
Douglas
Isle of Man
IM1 1EX

Tel: (01624) 685375
Email: Steven.Tallach@gov.im

Please note that the Department will assume, unless you tell us otherwise, that you **do not** object to your response or the name of your organisation (or your own name if you are responding as an individual) being made public. If you want all or any part of your reply to be treated as confidential, then please indicate this clearly in your reply.

The consultation period ends on **Friday 29 October 2021**.

Following consultation, the Department will:

- review and evaluate comments received from consultees; and
- publish a review of the comments received; and
- set out the next steps for any legislative changes.

Section 1: Background

The Electronic Transactions Act 2000

The legal framework for electronic transactions in the Isle of Man is underpinned by the Electronic Transactions Act 2000.

The Electronic Transactions Act 2000¹ (henceforth referred to as the ETA in this consultation) seeks to encourage and facilitate digital commerce and services by removing doubts about the legal validity of electronic transactions.

The ETA achieves this by providing in section 1(1) that:

“For the purposes of any statutory provision or rule of law, a transaction is not invalid merely because it takes place wholly or partly by means of one or more electronic communications.”

However a number of following provisions in the ETA qualify that general rule.

So, for example, the ETA specifies that, in general, any existing requirements of statute or common law for writing, signature, the production of documents and the retention of information can be satisfied by the use of an electronic communication containing the required information, subject to its complying with certain criteria, such as that any technological requirements of the receiving body must be met.

Certain points about the ETA should be noted:

It treats public bodies and the private sector in slightly different ways: public bodies *must accept* electronic transactions unless there is an exemption for the relevant transaction or for the public body, whereas the private sector *may accept* an electronic transaction. However, as set out above, public bodies may set a number of conditions, for example, in relation to technological requirements that must be met.

The ETA also enables Regulations to be made which exempt transactions of specified categories from execution electronically.

In addition the ETA includes provisions which enable regulations to be made for a voluntary system for approval of “certification service providers”. The function of a certification service provider is to provide a service whereby a digital signature can be verified. Regulations for a register of certification service providers have never been made. In addition the ETA clarifies the position of internet service providers and telecommunication system operators with regards to electronic communications sent through them: providers (a) are not subject to criminal or civil liability in respect of such communications; and (b) are not required to monitor the content sent through them.

¹ The Act is based on the Electronic Transactions Act 1999 introduced by the federal government of Australia. That Act, in turn, was based on a model law developed by the UN Commission on International Trade Law in 1996.

Finally, the ETA makes provision to determine when and where electronic communications are sent and received, and to clarify that a communication is to be treated as sent by a person only if it is sent with their authority.

Regulations

Regulations which establish exemptions from the ETA have been in place since 2000, the year that the Act came into force, though there have been various versions since then.

The Regulations in force currently (a) exempt specific types of transaction and (b) establish a broad general exemption for specific public bodies. However where public bodies do accept information or other kinds of transactions electronically - for example income tax returns to the Treasury - these are listed in the Schedule to the Regulations.

Other relevant legislation

Though the ETA makes general provision for electronic transactions, there are a number of individual items of legislation which make more specific provision. A comprehensive review of these has not been undertaken for the purposes of this consultation, but such provisions include:

- S9 of the Freedom of Information Act 2015, which allows that a form containing an FOI request “may be transmitted by electronic means”.
- Part 4A of the Bills of Exchange Act 1883, which provides for presentment of cheques and other instruments by electronic means.
- S20D of the Representation of the People Act 1995, which provides that the register of election donations and expenses may be maintained electronically.

Other jurisdictions

United Kingdom

In the United Kingdom electronic communications are underpinned by the Electronic Communications Act 2000 (which is very different in content and structure to the ETA) and the EU eIDAS system, which is covered in Section 2 below.

In 2019 the Law Commission of England and Wales published a report on electronic execution of documents. The report contained a statement of the law in the area, which is reproduced below in full:

“(1) An electronic signature is capable in law of being used to execute a document (including a deed) provided that (i) the person signing the document intends to authenticate the document and (ii) any formalities relating to execution of that document are satisfied.

(2) Such formalities may be required under a statute or statutory instrument, or may be laid down in a contract or other private law instrument under which a document is to be executed. The following are examples of formalities that might be required: (i) that the signature be witnessed; or (ii) that the signature be in a specified form (such as being handwritten).

(3) An electronic signature is admissible in evidence in legal proceedings.

It is admissible, for example, to prove or disprove the identity of a signatory and/or the signatory's intention to authenticate the document.

(4) Save where the contrary is provided for in relevant legislation or contractual arrangements, or where case law specific to the document in question leads to a contrary conclusion, the common law adopts a pragmatic approach and does not prescribe any particular form or type of signature. In determining whether the method of signature adopted demonstrates an authenticating intention the courts adopt an objective approach considering all of the surrounding circumstances.

(5) The Courts have, for example, held that the following non-electronic forms amount to valid signatures:

- (a) signing with an 'X';
- (b) signing with initials only;
- (c) using a stamp of a handwritten signature;
- (d) printing of a name;
- (e) signing with a mark, even where the party executing the mark can write; and
- (f) a description of the signatory if sufficiently unambiguous, such as "Your loving mother" or "Servant to Mr Sperling".

(6) Electronic equivalents of these non-electronic forms of signature are likely to be recognised by a court as legally valid. There is no reason in principle to think otherwise.

(7) The courts have, for example, held that the following electronic forms amount to valid signatures in the case of statutory obligations to provide a signature where the statute is silent as to whether an electronic signature is acceptable:

- (a) a name typed at the bottom of an email;
- (b) clicking an "I accept" tick box on a website; and
- (c) the header of a SWIFT message.

(8) Our view is that the requirement under the current law that a deed must be signed "in the presence of a witness" requires the physical presence of that witness. This is the case even where both the person executing the deed and the witness are executing / attesting the document using an electronic signature."

The report also made the following recommendations, which were accepted by the UK Government, and a "further option for reform" which is also set out below:

"An industry working group with multi-disciplinary membership should be convened by Government to consider practical issues relating to the electronic execution of documents. It should also provide best practice guidance for the use of electronic signatures in different

commercial transactions as well as where individuals, particularly vulnerable individuals, execute documents electronically.

The industry working group should consider potential solutions to the practical and technical obstacles to video witnessing of electronic signatures on deeds and attestation. Following the work of the industry working group, the Government should consider legislative reform to allow for video witnessing.

A future review of the law of deeds should consider broad issues about the efficacy of deeds and whether the concept remains fit for purpose, as well as specific issues which have been raised by consultees in relation to witnessing, delivery and the decision in Mercury. Such a review should take a holistic approach, and deal with both deeds executed on paper and electronically.”

“Although the current law already provides for electronic signatures, Government may wish to consider codifying the law on electronic signatures in order to improve the accessibility of the law.”

It should also be noted that in July 2021 the UK Government published a consultation entitled “Modernising Lasting Powers of Attorney” which seeks views on an automated system for registration of lasting powers of attorney in the UK. A link to the consultation may be found in section 4 of this document.

Jersey and Guernsey

Jersey’s legislation relating to electronic and digital transactions is contained in the Electronic Communications (Jersey) Law 2000, which is similar in structure to the Isle of Man’s ETA, though it differs in certain respects. The 2000 Law made provision similar to that in sections 4, 5 and 6 of the ETA, providing that a “states entity” *must* accept electronic versions of information in writing, signatures and documents. However Jersey has subsequently amended this so that such transactions were accepted only with the consent of states entities.

More recently a consultation on amendments to the Electronic Communications (Jersey) Law 2000 was published in November 2020. This proposed amendments to enable:

- Remote witnessing of signatures;
- The authority to attach a signature electronically on behalf of another; and
- Amendments to bring greater clarity as to the application and scope of the Electronic Communications (Jersey) Law 2000

The outcome of that consultation has yet to be made public.

Guernsey’s Electronic Transactions (Guernsey) Law, 2000 is, again, similar in form to that of the Isle of Man and Jersey, but is less detailed. It contains a specific provision that states that nobody is compelled to accept anything in electronic form or by electronic means.

Section 2: Issues and questions

Though the last 20 years have certainly seen a huge increase in the acceptance of electronic transactions in many areas, there is still uncertainty about their use. It is likely that the ETA has helped support the use of e-services and e-commerce, though it is difficult to ascertain to what extent such changes would have occurred regardless. There are however a number of issues that have arisen in relation to electronic transactions in the Isle of Man over the last few years.

These are as follows.

Lack of "consent" provision for the public sector

As set out above, there is an important difference in treatment between transactions accepted by the public sector and those accepted by the private sector.

Sections 4, 5 and 6 provide that if a statutory provision or rule of law requires:

- a person to give information in writing;
- the signature of a person; or
- a person is required to produce a document which is in the form of paper, an article or other material,

that requirement is taken to have been met if the information in writing/signature/document is provided by means of an electronic communication where a number of conditions are met.

In each case, one of those conditions is that where the information in writing/signature/document is required to be given "to a person who is not a public authority and is not acting on behalf of a public authority" that person consents to the requirement being met by electronic communication.

In other words, whereas, under sections 4,5 and 6, an individual or a business in the private sector can opt to turn down an electronic transaction, there is no such option for the public sector (though it should be noted that under sections 4, 5 and 6 the public sector may specify technological requirements that have to be met).

In 2000, when the ETA was brought into operation, this proved problematic for the public sector, as many bodies did not have procedures in place to receive information in writing/signatures/documents in electronic form. Therefore when Regulations under the ETA were brought into force they excluded public authorities from the provisions of sections 4, 5 and 6.

The general exemption for public bodies has repeatedly been extended over the years, though where public bodies *can* accept electronic transactions in line with sections 4, 5 and 6 of the ETA, these have been listed as "exceptions" to the exemption in a Schedule to the Regulations, to ensure the legal validity of such transactions.

However the exemption and associated exceptions have been a source of confusion and entail a very bureaucratic process of identifying, on a regular basis, the services provided by public

bodies that are subject to sections 4, 5 and 6 of the ETA, by which electronic transactions may be made.

One way to avoid such confusion would be to amend the ETA to enable electronic transactions to be made to public bodies, with the consent of those bodies – in effect, the same position as it is in relation to the private sector under the ETA.

This has been done in other jurisdictions which have adopted a similar model to the ETA. For example in 2019 Jersey amended its law to provide that a “States entity” consents to the transaction.

Q1: Do you agree with the proposal that the ETA should be amended so that public bodies may simply accept electronic transactions by consent, in the same way as private individuals or businesses may under the ETA? Please explain your view.

Electronic Signatures and legal proceedings

Section 8(2) of the ETA makes clear that provisions relating to requirements to give information/signatures/production of documents and retention of information in sections 4 to 7 *do not* apply to “the practice and procedure of any court or tribunal” and that “for this purpose “practice and procedure” includes any matter in respect of which rules of court may be made.”

Further, section 8(3) states that nothing in sections 4 to 7 “affects any statutory provision or rule of law relating to evidence in proceedings in any court or tribunal.”

In other words, legal proceedings are excluded from the operation of the ETA, so where written documents are required in legal proceedings electronic communications are not legally valid by virtue of the ETA. This therefore means that the validity of electronic court documents is currently a grey area.

It is understood that this has caused an obstacle for IOM Constabulary in progressing an electronic criminal justice system which would have considerable benefits in streamlining proceedings, for example by using digital signatures in court documents and witness statements, where at present a wet signature is required.

It has been proposed that the provisions in section 8(2) and (3) could be removed and a provision instead included along the lines of section 7(1) of the UK’s Electronic Communications Act 2000, which provides:

- “(1) In any legal proceedings—
 - (a) an electronic signature incorporated into or logically associated with a particular electronic communication or particular electronic data, and

(b) the certification by any person of such a signature, shall each be admissible in evidence in relation to any question as to the authenticity of the communication or data or as to the integrity of the communication or data.”

Q2: Do you agree with the proposal that the ETA should be amended in order to enable digital signatures to be admitted in legal proceedings for example in court documents and witness statements? Please explain your view.

Categories of transactions excluded under the Regulations

The 2000 Regulations also excluded from the operation of the ETA certain classes of transaction. These transactions have remained in place since then. They are as follows:

- a marriage;
- a testamentary disposition;
- the conveyance or creation of an interest in land;
- a mortgage or charge of land;
- a covenant burdening an estate in customary fee simple in land;
- the grant of a power of attorney;
- a transfer or mortgage of, or a share in a registered ship or registered vessel (within the meaning of the Merchant Shipping Registration Act 1991);
- a bill of exchange;
- a mortgage, debenture or charge on the undertaking, property or revenues of a company or public authority.

These categories clearly represent categories of transaction where the risk of fraud or malpractice through electronic execution is deemed greater owing to the size, sensitivity or importance of the transaction.

The categories were determined in 2000 on the basis of a public consultation. Since then, though there has been periodic consultation with public sector bodies, there has been no public consultation as to the exclusion of the above transactions from the scope of the ETA.

Recently, the IOM Ship Registry has been reviewing its approach to electronic transactions. The Registry has identified two of the above classes of transaction which may need to be removed from the Regulations to allow the Registry to accept certain documents which have been executed electronically.

It is important to note that documents which have been executed electronically will only be accepted subject to meeting security standards specified by the Ship Registry - eIDAS for example. Any changes to the current practice by the Registry would therefore require further consideration around the policy and technical requirements for such transactions.

The first of the transactions identified by the Registry is:

“a transfer or mortgage of, or a share in a registered ship or registered vessel (within the meaning of the Merchant Shipping Registration Act 1991)”

Removing this class of transaction from the Regulations would provide that the following transactions (which are executed as Deeds and if executed outside of IOM, UK or relevant British possession, are also required to be certified by a notary) would not be invalid merely because it takes place wholly or partly by means of one or more electronic communications-

- mortgage of a registered ship;
- mortgage of a share in a registered ship;
- transfer of ownership of a registered ship; (i.e. by Bill of Sale); and
- transfer of ownership of a share in a registered ship (i.e. by Bill of Sale).

The Ship Registry considers that this would enable the Registry to accept such transfers of ownership or mortgages which have been executed as a Deed electronically and notarised electronically.

Q3: Do you agree with the proposal that it should be possible to electronically execute transfers or mortgages of, or of a share in a registered ship or registered vessel (within the meaning of the Merchant Shipping Registration Act 1991)? Please explain your view.

Q4: What difficulties might arise from making electronically executed ship mortgages or transfers of ownership legally valid?

The second of the transactions is:

“the grant of a power of attorney”

“Grant of power of attorney” is a term which describes the situation whereby an individual gives another individual or body the power to carry out actions on their behalf. It is important to make a distinction between different types of power of attorney.

There is *enduring* power of attorney (or what is often referred to in the UK as “lasting power of attorney”): this specifically relates to the situation where an individual (“the donor”) who may be elderly or have a form of incapacity, confers authority on another person to make decisions about the donor’s personal welfare, and/or property and affairs. The process for bestowing enduring power of attorney is therefore a particularly sensitive exercise and requires care to ensure that the donor will not be taken advantage of. In the Isle of Man this is provided for under the Powers of Attorney Act 1987.

It should be made clear that the Department or the IOM Government has no plans to allow enduring power of attorney to be executed electronically. In addition it should also be noted that the Department of Health and Social Care intends to replace the existing enduring power

of attorney with a new form of power of attorney - a lasting power of attorney – in a Capacity Bill intended to be considered by Council of Ministers in the next Administration.²

In the case of *ordinary* power of attorney, provided for under the Powers of Attorney Act 1983, however, businesses would be enabled to provide for electronic execution of powers of attorney. Though this has been initially proposed by the IOM Ship Registry, the measure would affect not just the IOM Ship Registry, but all sorts of individuals, businesses and bodies who would be able to provide, through electronic means, for a representative to take action on their behalf.

It should be noted, however, that even if the Regulations were to be amended to remove powers of attorney from one of the categories of transaction excluded from s 1(1) of the ETA, the Powers of Attorney Act 1983 provides for other “formalities” to be followed where powers of attorney are to be executed.

For example, section 1(1) of the Powers of Attorney Act 1983 provides that “An instrument creating a power of attorney shall be signed by, or by direction and in the presence of, the donor of the power”. Section 1(2) further provides that “Where such an instrument is signed by a person by direction and in the presence of the donor of the power, two other persons shall be present as witnesses and shall attest the instrument.”

In the case of an instrument signed by a person by direction those formalities would still need to be in place in order to allow for the power of attorney to be validly executed, unless changes are made which enable some form of remote witnessing of electronic execution of documents (this issue is addressed below).

Q5: Do you think that the Regulations under the Electronic Transactions Act 2000 should be amended to allow an electronically transacted general power of attorney?

eIDAS

eIDAS is an EU Regulation which in 2014 established a legal framework for electronic identification across the EU (though the EU is intending to revoke and update the existing eIDAS Regulation over the next two years).

The purpose of the framework is so that individuals and businesses know that electronic identification and electronic transactions are trustworthy and secure.

The current Regulation can be roughly divided into two segments.

The first part deals with electronic identification systems and establishes a legal framework that allows for mutual recognition of identification systems between member states.

² More information about the Capacity Bill can be found at:

<https://consult.gov.im/health-and-social-care/capacity-bill-consultation/>

The second deals with Trust Services and electronic signatures – it clarifies existing rules and introduces a new legal framework for electronic signatures and seals, time stamps, registered delivery services and website authentication, offering greater legal certainty to services that follow eIDAS rules which are designed to improve the reliability and trust worthiness of these services.

In addition to confirming the principle that electronic signatures are generally capable of having legal effect, eIDAS seeks to provide a common standard of electronic signature (a qualified electronic signature) which can be recognised in all member states.

A qualified electronic signature is an electronic signature which:

- meets the following requirements of an advanced electronic signature:
 - a) it is uniquely linked to the signatory;
 - b) it is capable of identifying the signatory;
 - c) it is created using electronic signature creation data that the signatory can, with a high degree of confidence use under their sole control; and
 - d) it is linked to the data signed therewith in such a way that any subsequent change in the data is detectable; and
- is created by a qualified electronic signature creation device and based on a qualified certificate for electronic signatures.

Qualified certificates can only be issued by a qualified trust service provider which has been granted its qualified status by the supervisory body. The electronic signature creation data must also be stored on a qualified signature creation device such as a smart card, a USB token or a cloud based trust service.

The introduction of a common standard of electronic signature (a qualified electronic signature) by eIDAS was considered necessary as the law on electronic signatures had developed differently in member states. There was a risk that it would diverge too much, hampering cross-border interactions. The EU is unique in operating a multinational system.

eIDAS also makes clear that:

It is for national law to define the legal effect of electronic signatures, except for the requirement that a qualified electronic signature should have the equivalent legal effect of a handwritten signature.

eIDAS therefore allows member states to make provision for the legal effect of electronic signatures which are not qualified electronic signatures. This would allow member states to lay down, for example, security standards to be complied with by e-signing systems should they want to.

As has been mentioned, English courts have treated electronic signatures as capable of binding parties in the same way as a handwritten signature, provided there is an intention to authenticate or bind. Case law in England and Wales has not sought to make legal validity conditional upon fulfilment of particular security standards.

It provides that:

- electronic ID which meet the standards set out in the Regulation is recognized across all EU member states;
- electronic signatures are not denied legal effect in any EU member state; and
- EU member states designate a supervisory body to regulate “trust service providers” – i.e. businesses that provide electronic ID services.

The Regulation also makes provision for electronic seals and time stamps.

As was noted above in the section above, the ETA contains provision for a register of certification service providers which is in some respects similar to the eIDAS system of trust service provider supervision. However Regulations to establish a register have never been made.

eIDAS came into effect in the UK prior to Brexit. Since the UK left the EU the UK has retained a modified form of eIDAS, though there is no longer any reciprocal effect with the EU, so UK eIDAS Regulation qualified trust services are not automatically recognised and accepted as equivalent in the EU. The UK Regulation does not include any provisions relating to electronic identification schemes, and excludes chapter II of the EU eIDAS Regulation. There is no cross border recognition of electronic ID for the UK post Brexit.

Though eIDAS did not apply to the Isle of Man as part of its relationship with the EU prior to Brexit, and the Regulation was never extended to the Island, it has been suggested that recognition of eIDAS standards would nonetheless be of advantage to the Island, given that the standards have already been in place in the UK and the EU for a number of years and such recognition may encourage businesses to use those standards.

Q6: Do you think that there is benefit in recognising eIDAS standards in the Isle of Man? Please explain your view.

Remote witnessing of signatures

Even though the ETA generally provides for the legal validity of electronic transactions, often there are other legal requirements pertaining to how execution of certain documents are witnessed which the ETA does not deal with.

For example a number of documents required to be submitted by companies to the Companies Registry under the Companies Acts are required to be witnessed. Similarly the Powers of Attorney Act 1983 requires that in order to execute ordinary powers of attorney “two other persons shall be present as witnesses and shall attest the instrument”.

This was explicitly acknowledged in legislation approved by Tynwald in April 2020 during the first lockdown period in the Island as a result of the coronavirus pandemic. The Emergency Powers (Coronavirus) (Electronic Transmission of Information – Enterprises) Regulations 2020 which included specific provision to enable documents filed with Companies Registry to be witnessed during an “electronic communication”.³

³ See regulation 6(3) of the Emergency Powers (Coronavirus) (Electronic Transmission of Information – Enterprises) Regulations 2020.

It may be that specific provision to provide for “remote” witnessing of such documents is helpful. At the same such provisions will need to be carefully formulated to ensure that scope for fraud is minimised.

Q7: Would a general provision in the Electronic Transactions Act 2000 to enable remote witnessing of documents be helpful? Please explain your view.

Q8: Do you have any views as to how a process for remote witnessing of documents should work?

Q9: Are there any other measures or issues to do with electronic transactions, identification, signatures or execution of documents that should be considered by the Isle of Man Government?

Section 3: Summary of Questions

Q1: Do you agree with the proposal that the ETA should be amended so that public bodies may simply accept electronic transactions by consent, in the same way as private individuals or businesses may under the ETA? Please explain your view.

Q2: Do you agree with the proposal that the ETA should be amended in order to enable digital signatures to be admitted in legal proceedings for example in court documents and witness statements? Please explain your view.

Q3: Do you agree with the proposal that it should be possible to electronically execute transfers or mortgages of a registered ship or registered vessel or shares in such ships or vessels (within the meaning of the Merchant Shipping Registration Act 1991)? Please explain your view.

Q4: What difficulties might arise from making electronically executed ship mortgages or transfers of ownership legally valid?

Q5: Do you think that the Regulations under the Electronic Transactions Act 2000 should be amended to allow an electronically transacted general power of attorney?

Q6: Do you think that there is benefit in recognising eIDAS in the Isle of Man? Please explain your view.

Q7: Would a general provision in the Electronic Transactions Act 2000 to enable remote witnessing of documents be helpful? Please explain your view.

Q8: Do you have any views as to how a process for remote witnessing of documents should work?

Q9: Are there any other measures or issues to do with electronic transactions, identification, signatures or execution of documents that should be considered by the Isle of Man Government?

Section 4: Relevant documentation

Electronic Transactions Act 2000:

https://legislation.gov.im/cms/images/LEGISLATION/PRINCIPAL/2000/2000-0008/ElectronicTransactionsAct2000_2.pdf

The Electronic Transactions (General) Regulations 2017:

https://legislation.gov.im/cms/images/LEGISLATION/SUBORDINATE/2017/2017-0103/ElectronicTransactionsGeneralRegulations2017_5.pdf

England and Wales Law Commission, Electronic Execution of Documents:

<https://s3-eu-west-2.amazonaws.com/lawcom-prod-storage-11jsxou24uy7q/uploads/2019/09/Electronic-Execution-Report.pdf>

Government of Jersey, Proposed Amendments to the Electronic Communications (Jersey) Law:

<https://www.gov.je/Government/Consultations/Pages/ProposedAmendmentsElectronicCommunications.aspx>

UK Ministry of Justice and Office of the Public Guardian, Modernising Lasting Powers of Attorney:

<https://www.gov.uk/government/consultations/modernising-lasting-powers-of-attorney>

