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Impact and Priorities

A communication to the Spring European Council in Stockholm, 23-24 March 2001

Contents

1. Introduction

1. The impact of eEurope on the knowledge-based society

- Benchmarking: Cheaper, faster, more secure Internet

- Benchmarking: Investing in people and skills
- Benchmarking: Stimulate the use of the Internet
- Conclusion - the impact of eEurope on society
- **Priority areas to be addressed**

- New framework for electronic communications services
- High speed infrastructure
- eLearning and eWorking skills
- e-commerce
- e-Inclusion
- e-government
- Secure networks
- Mobile communications

4. eEurope+ - an initiative by and for the candidate countries

5. Next Steps

Communication to the Stockholm Spring Summit

eEurope - impacts and priorities

Preface

In the year since the Lisbon Summit, the information society in Europe has developed considerably further. Nearly one third of EU homes are now connected to the Internet and nearly two thirds of Europeans now have a mobile phone. Almost half of workers use computers in their jobs. Electronic commerce between companies is growing and forcing companies to restructure their businesses. This is only the beginning. More powerful computers, Internet-enabled mobile terminals and faster networks are to come and with them will come a restructuring of the entire economy. The decline in technology stocks which is partly due to exaggerated expectations do not invalidate this analysis.

To realise the potential of the new economy, there is a need for structural reform. Public administrations often remain too much stuck in traditional ways of working. Modernising the public sector is no longer primarily a matter of introducing new technologies; working practices and rules must be changed to realise the benefits of technology. Governments are slower to get services online, electronic public procurement is not yet a reality more than simply accepting emailed bids (e.g. e-market places are not being used) and public sector information crucial to value-added services is not made readily available in all Member States. Progress has nevertheless been made in some areas, notably in the speed with which the legislative framework for the new economy is being established.

The Internet sector is now big enough to exert an influence on the entire economy. The public sector must lead, not trail, in the take-up of new technologies. It must both establish the legal framework for the private sector to flourish and exploit technology to bring more efficient delivery of public service. The European Council should emphasise that the transition to the information society remains critical to future growth and therefore eEurope continues to be a major policy objective.

1. Introduction

eEurope's objectives are to accelerate the development of the information society in Europe and to ensure its potential is available to everybody - all Member States, all regions, all citizens. Progress towards these objectives has been documented in the reports from the European Commission and the French Presidency, which were submitted to the Nice European Council. Welcoming these reports the Heads of State and Government concluded:

'At its Stockholm meeting it [the European Council] will examine an initial report on the contribution which this plan has made to the development of a knowledge-based society as well as the priorities for its future implementation. In the same context, the contribution which the plan has made to modernising the civil service in the Member States will also be examined in the light of the meeting of Ministers for the Civil Service held in Strasbourg.'

This communication is the European Commission's contribution to this discussion. It builds on the Commission's strategy report to the Spring Summit in Stockholm by developing its eEurope element. It is also based on discussions with Member States in Council and ad-hoc working groups.

In accordance with the request made in Nice, the communication is structured in two sections - firstly an analysis of the impact of eEurope on the knowledge based society, including the modernisation of public administrations in the Union and secondly proposals for concrete steps to make progress in some key areas of eEurope.

2. Impact of eEurope on the knowledge-based society

This section will look at the extent to which the knowledge-based society has arrived in the Member States, by providing a first overview of the results of the eEurope benchmarking. The benchmarking of eEurope is based on a set of indicators agreed by the Internal Market Council on 30 November 2000. These indicators were chosen as representative of progress in areas targeted by eEurope on Member States level. The indicators are part of the "open method of co-ordination" and will therefore allow a comparative analysis between Member States which in time will include indications of best practice. This will enable policy conclusions to be drawn, in particular to identify areas where actions need reinforcement.

Data have already been collected for several of these indicators. Work will continue to gather the remaining data within the coming months. **The available results are published in more detail on the eEurope Website.** The following analysis gives a first assessment and helps to identify the priorities for eEurope with a view to the Stockholm European Council.

2.1. Benchmarking: Cheaper, faster, more secure Internet

Internet penetration at home is showing encouraging levels of growth. In the half year between March and October 2000 penetration rates at home increased from an average of 18% to 28%. Although there are continuing differences between the Member States, those with the lowest Internet penetration have experienced the fastest growth.

Many people in Europe access the Internet in non-domestic environments, particularly in work, at school or in college. When these are included, the overall total of *Internet users* in the EU comprises about 40% of the population. However, this includes occasional users and to obtain a more accurate figure, the Commission is currently undertaking a survey to establish the number of regular users in Europe.

High speed Internet is just beginning to be introduced in Europe. Technologies like ADSL(1.1% of EU Internet households) and cable Internet modems (7.8%) are not yet widely diffused but introducing competition to local access networks should bring prices into the reach of far more residential customers. Local loop unbundling is now being introduced, following agreement at Community level at the end of December and will help to stimulate the deployment of ADSL services.

Internet access costs have reduced quite considerably since eEurope was launched. The OECD has estimated that between March and September costs for 20 hours a month at off-peak times (representative of private household use) reduced by an average of 8.6% in the EU. For 40 hours at peak rates (the more relevant costs for business), prices have fallen by 23.0% in six months. Nevertheless crucial differences in costs remain between Member States, which are broadly correlated with penetration rates.

Security problems, both real and perceived, are widely seen to be an inhibiting factor for e-commerce. A Eurobarometer survey conducted for eEurope in Autumn 2000 found that around 17% of all Internet users had experienced certain problems. The majority of these related to receiving too many unsolicited emails (9%), which is more an intrusion of privacy than a security threat. Viruses, however, are a major security issue and these were encountered by around 8% of users. Credit card abuse was experienced by only around 2% of users.

In relation to the security of business networks there is little data available on this understandably confidential subject. One of the few is the number of secure socket layer (SSL) servers. The OECD found that, on a per-capita basis, the USA had six times as many secure servers as the EU and that this divide had not narrowed between their March and September 2000 surveys.

2.2. Benchmarking: Investing in people and skills

The percentage of *schools equipped with computers and Internet connections* is now high throughout Europe. A Eurobarometer survey carried out in February 2001 found that on average, for educational purposes, 94% of European schools were equipped with computers and 79% connected to the Internet. These findings are relatively consistent for a majority of Member States.

Regarding the technology used by schools to connect to the Internet, about two thirds (63%) use an ISDN line, while most of the others connect through a standard dial-up line (34%). For the time being, ADSL (4%), cable modem (6%) and satellite (4%) remain marginal ways for schools to connect to the Internet.

These overall figures say little about the ease with which pupils access computers and the Internet. For this, the number of pupils per PC provides a better indication. The average school in the EU has a computer for every 10 pupils and an Internet-enabled computer for 22 pupils, although there are discrepancies between the Member States. These findings suggest that many countries will need to increase their efforts if the *eEurope* targets for digital literacy are to be reached.

On average, 23% of workers in the EU have *received formal computer training*. There are large differences between the Member States, with particularly low levels of formal training in some Member States. Nevertheless, 45% use computers in their jobs.

Data are available for 12 countries on number of *public internet access points*(PIAPs) which indicate that, in most Member States, there is less than 1 PIAP per 10.000 inhabitants. Usage figures from Eurobarometer indicate that less than 3% of Europeans use public access points.

Figures on the number of *ICT-related third level training places* are not yet available from all Member States. Comparison of those figures available reveals large differences - from over 10% of all places down to less than 2%.

Already 5.6% of workers use *telework*, although significant differences exist between Member States. Denmark is well ahead of all others with 17.6% of workers teleworking regularly or occasionally. Danish *best practice* here is likely to be a reflection of a supportive legal environment and favourable tax measures and a positive social framework. Overall more men than women have the opportunity to use telework and it is most widespread amongst managers. Further details on the employment and social dimension of the information society can be found in a recent working document of the Commission services¹⁰.

2.3. Benchmarking: Stimulate the use of the Internet.

e-commerce is less developed in Europe than in the US. The Eurobarometer survey found only a minority of Internet users (less than 5%) buy regularly on the Internet, but around 25% more buy "occasionally" or "rarely".

Business is more active, reflecting strong growth in business to business e-commerce. However last year a Eurobarometer survey of companies in certain key sectors related to Internet development found that, even in this relatively 'informed' group only just over a quarter sold either to other companies or consumers on the Internet. These results indicate that e-commerce has some difficulties to take off in EU industry. The Commission is launching further surveys and studies to gather more information on behaviour of both consumers and companies on-line.

The use of *online government services* is developing in the Union. About 25% of Internet users have accessed government websites. However most interactions are passive - i.e. information search and downloading. Only 10% of Internet users have used public websites to submit forms. The level of interactivity varies by Member State with the Netherlands, Finland, Sweden and Denmark all having levels of more than twice the average.

Low levels of interactivity were also observed in a Eurobarometer survey (Spring 2000) of local government which showed that although 56% of local authorities had a website, only 28% had electronic versions of official forms and only 8% allowed citizens to send these forms back by e-mail. Work is underway to complete this picture with more extensive information on what governments really offer.

Further indicators are being developed in order to benchmark progress in bringing *basic public services on-line*. So far, efforts have focused on securing clear definitions. Discussions with Member States have resulted in a draft list of these basic public services (attached in annex) which is to be endorsed by the Internal Market Council on 12th March. The challenge now is to fulfil the commitment made in Lisbon and ensure that all citizens, including those with disabilities, have interactive access to these services.

Another Eurobarometer in Spring 2000 showed that almost 50% of *general practitioners* had Internet access at work. Figures are highest in Sweden, the Netherlands and Denmark. The same survey showed that doctors' *main exploitation of Internet* was to consult professional databases and to consult with other doctors. The levels of interaction with patients is rather low - only 12%.

2.4. Conclusion - the impact of eEurope on society

The impact of digital technologies on markets and employment has been widely documented. The impact of digital technologies on society, on patterns of inter-actions, values and perceptions is much more difficult to assess. They are subtle, take a longer time and are open to interpretation.

The benchmarking results show that the dissemination of digital technologies is progressing. Penetration in households is rising quickly. The number of users is multiplying. **However one of the most striking features to emerge from this analysis is that the full potential of these digital technologies for efficiency gains is not yet being exploited.** So far, not even 5% of Internet users shop online on a regular basis, only 10% interact with their government online.

New technologies require a learning process before they are well used. However it is not just a question of learning how to use new technologies, **it is also a question of adapting old habits and practices.** Investment in digital technologies will only show its full potential for efficiency gains if the institutions, concepts and operating practices of the old economy are adapted to make full use of these possibilities. Adaptation in the public sector has so far been relatively slow in Europe. This no longer primarily a question for technicians. What is needed for an effective transition is leadership from politicians.

Furthermore, the rapid development of information and communication technologies brings an increasing risk of disparity between regions, in terms of access to the information and knowledge society. At a time when Europe faces growing challenges from global competition in this area public authorities at all levels - community, national, regional and local - must be particularly attentive to this risk. The danger of a true digital divide makes it even more important that the public authorities deal with exclusion from the information society. The new activities generated by the information society tend to be concentrated in a few urban centres, leading to dense, high performance networks which only link the economies of the central regions of Europe.

To address this issue, the Commission recommended that every regional development plan should include activities to encourage access to the information society. For the Objective 1 regions alone, it is estimated that $\{\{X80\}\}$ 6 billion of Community funds will be mobilised during the 2000-2006 programming period.

The ministers for the civil service met in Strasbourg in November 2000 and adopted a **resolution on eGovernment**. A Working Group has been established to consider the impact of eGovernment on the structures and systems of public

administrations, the potential it offers for greater interaction with citizens and business and the opportunities for pan-European electronic services. A Work Programme is being prepared for adoption in the first half of 2001. The Commission is actively involved in this initiative. In addition, eGovernment is among the priorities being examined with candidate countries to help to prepare their public administrations for accession.

The contribution of the eEurope 2002 Action Plan to the knowledge based economy and society is only observable over longer periods of time. The eEurope benchmarking process will measure dissemination. Wider impacts on the economy can only be measured in the medium term as learning effects filter through. The extent to which these effects are realised depends on the willingness to change. There are signs that eEurope has helped to establish an environment supportive to such flexibility. It is already possible to identify a **accelerating, activating and priority setting** impact of eEurope, as has been documented in the Commission and Presidency reports to the Nice European Council.

3. Priority areas to be addressed

As progress towards the eEurope targets varies in speed and extent, Member States have requested that further efforts be made. The Stockholm European Council provides an opportunity to further strengthen the key activities of eEurope. Some areas below are already included in the above mentioned strategy paper of the Commission. Other issues have been discussed in the Council Working Group on Information Society Services and in special workshops with Member States. The eight areas selected have been identified through this process, i.e. in co-operation with the Member States and the Presidency.

1. 3.1. New framework for electronic communication services

The ongoing liberalisation of the telecommunications market is the EU's main tool to create the essential infrastructures for a dynamic new economy, providing new services and lower prices for the end-users. The most recent step forward was the harmonised introduction of local loop unbundling which is of crucial importance for the development of high speed Internet. Full and rigorous implementation of this Regulation is an urgent task for all Member States.

Encouraging progress has been made in Council and the European Parliament with respect to the new regulatory framework. The remaining difficulties have to be resolved as a matter of urgency without compromising the need for a simplified, pro-competitive, and sufficiently harmonised framework. Therefore, **the adoption of the regulatory framework for electronic communications** and its rapid implementation in the Member States should be a given high priority.

3.2. High speed infrastructure

The deployment of high speed networks is primarily a task for the private sector operating in the competitive environment for communication services. Investments in broadband infrastructure and new markets need a favourable regulatory environment. This again underlines the importance of reaching agreement rapidly on the new framework.

1. Multimedia wireless systems have the potential to become an alternative for broadband access networks in competition with ADSL, cable and other technologies. The deployment of fixed wireless access infrastructures, especially in the lower frequencies (e.g. 3.5 GHz), is also one way to rapidly achieve broadband Internet access in rural and less-populated areas. Harmonised usage of such frequencies in Europe, for which the CEPT has identified spectrum bands (i.e. from 3.5 GHz to 40 GHz), is essential to a wider rollout of this technology. This would allow the industry to realise economies of scale, thereby overcoming the cost barrier which still prevents wider deployment of multimedia wireless systems. **Member States should be encouraged to work towards co-ordination of frequency allocations and licensing conditions for such services at Community, European and global levels.**
2. Digital television shows great potential to bring broadband access to a large number of potentially-excluded households. By allowing broadband access via a familiar terminal which is already present in 97% of EU households, it enables those who may be reluctant to buy a computer to become part of the network, through a significantly cheaper investment. **Member States should co-operate to facilitate the introduction of digital television services with Internet capabilities and promote interoperability** within the framework of voluntary, industry-led standardisation.
3. A new Internet protocol is required in order to enlarge the IP numbering space and thereby facilitate mobile Internet and the development of new and more secure services. Europe risks running out of IP addresses by 2005 if action is not taken now. At present, the new Internet Protocol Version 6 (IPv6), which enables almost limitless address space, is gradually being introduced. However this process needs to be speeded up to prevent bottlenecks

and increase quality. This is an issue of importance to a wide range of industries which will be producing goods with embedded Internet access, including cars and consumer electronics as well as mobile communications.

- Member States should make a commitment to progressively **introduce IPv6 in their publicly owned networks**, e.g. those for research and administrations.
- The Commission will **increase support for testbeds** through its research, TEN Telecom and IDA programmes.
- The Commission will invite Member States to work together with industry in **an ad-hoc group** which, should provide proposals by the end of 2001 in order to accelerate the introduction of IPv6.

1. 3.3. eLearning and eWorking skills

The agreement on providing Internet access to schools by 2001 and on ensuring the training of teachers by the end of 2002 were amongst the most far reaching commitments achieved at Lisbon. Now that the technology is being brought into the classroom, new challenges are emerging. At the same time the wider problem of lack of digital literacy amongst workers is becoming more pressing. The Commission's strategy report to the Spring Summit in Stockholm⁴ underlined the digital skills gap as a priority area for action. In addition the recent joint informal meeting of employment and telecom ministers in Luleå underlined the urgency of tackling this issue and supported the establishment of a taskforce on skills and mobility in European labour markets. The challenge of digital training and skills for workers has been monitored in the follow-up to the 'Strategies for Jobs in the Information Society'.

Four areas are particularly urgent and therefore require targeted action: the **training of teachers**; the **adaptation of school curricula** to fully exploit the potential of the Internet for education and innovative pedagogical methods; the **assurance of access to high quality multimedia resources** through broadband connections. Building on the conclusions of the Lisbon European Council and the *eLearning: Designing Tomorrow's Education* initiative, the Commission intends to adopt the *eLearning* action plan in March 2001 to mobilise all relevant Community programmes and instruments to accelerate the implementation of the *eLearning* initiative in particular to address the ICT skills gap and promote digital literacy for all in Europe.. Member States and the Commission should **implement the 2001 Employment Guidelines, the eEurope and eLearning initiatives and ensure the necessary investments** to:

1. aim at a target of at least one multimedia computer per five pupils,
2. accelerate appropriate **training programmes** in digital technologies, especially for teachers and trainers,

1. adapt school curricula

to enable new ways of learning and teaching using Internet and multimedia,

3. upgrade Internet access

for learning and training establishments to higher bandwidth via ADSL, cable, wireless access, or other means,

4. stimulate the availability of **high-quality educational multimedia content** and services, including those exploiting cultural heritage, as well as appropriate virtual learning environments.
5. support **research**, through the IST programme, on e-learning advanced technologies and standards and their applications, to support Europe's move to an effective knowledge-based economy.
6. Address **the skills gap** in information and communication technologies in the EU, by tackling its structural causes, promoting life-long learning and supporting increased dialogue and co-operation between the social partners, educational institutions and other stakeholders.

1. 3.4. e-Commerce

Rapid **implementation of the electronic signature and e-commerce Directives, in particular of the country of origin approach**, is vital to enhance legal security both for business and consumers by ensuring over-all coherence of the Community legislative framework for electronic commerce. This will be a key factor in enabling European business and consumers to buy and sell across national borders as easily as within their national market. However more needs to be done to boost consumer confidence in e-commerce, if the disappointing uptake of business to consumer e-commerce is to be addressed.

The cross-border dimension of the Internet brings into play a series of important issues in the field of jurisdiction and applicable law at global level. However more action is needed in non-regulatory areas. The rapid **development of online**

dispute settlement systems and codes of conduct for e-commerce in the EU and at global level is a matter of urgency to increase consumer confidence and business predictability. The Commission will make concrete proposals on how to further their development and diffusion.

SMEs are often the most wary of developing their e-commerce potential due to a lack of knowledge of the legislative framework and a fear of new technology. The Commission's '**go digital**' initiative which will be launched shortly will support SME's in their efforts to move into e-commerce and to trade across national borders.

3.5. e-Inclusion

As the Information Society advances it becomes more important to ensure that disadvantaged people are not left behind. The emerging risks of digital divide underline the urgency of preventive actions for specific target groups mobilising both public and private actors.

The Nice European Council stressed the importance of the fight against poverty and social exclusion in Europe and launched a '**Social Inclusion Process**' based on an open method of co-ordination. One of its key objectives is e-Inclusion which aims to fully exploit the potential of the knowledge based society and ensure that no-one is excluded from it, taking particular account of the needs of people with disabilities.

- The Stockholm European Council should call on the Member States to ensure that the information society dimension is fully addressed in their National Action Plans on Social Inclusion to be submitted by June 2001.
- In support of this process ESDIS will draw up a report on e-Inclusion by end 2001 to enhance the co-ordination of policies to prevent a digital divide in Europe.

1. 3.6. e-Government

EU institutions and national public administrations should make every effort to use information technology to develop efficient services for European citizens and business.

Public administrations should:

1. develop **internet-based services** to improve access of citizens and businesses to public information and services,
2. use the Internet to **improve the transparency of the public administration** and to involve citizens and business in decision making in an interactive fashion. Public sector information resources should be made more easily available, both for citizens and for commercial use,
3. ensure that digital technologies are fully exploited within administrations, including the use of open source software and electronic signatures.
4. establish electronic marketplaces for **e-procurement**, building on the new Community framework for public procurement.

The IDA Programme is a valuable tool in supporting the development of pan-European interactive public services as well as ensuring exchange of best practice between Member States.

1. 3.7. Secure networks

The need for action in the area of network security has become increasingly evident in recent months. Increases in high profile sabotage, like the 'I Love You' virus and denial of service attacks, have raised public awareness about the potential for real economic damage arising from the insecurity of networks.

In spite of this pressure for action, progress in this area has been relatively slow, beyond the smart card activity where the Commission will stimulate the implementation of "common requirements". The reasons lie in its complexity in terms of political, organisational and technical issues, the decentralised and global nature of the Internet and the vast number of different applications, which require appropriate information security. The Commission recently adopted a Communication on cyber-crime which foresees the establishment of an EU Forum on cybersecurity and cybercrime, but more needs to be done to improve network security as such.

A working meeting with Member State experts and industry took place in Brussels on February 2nd to discuss the development of common approaches to some of these issues. A consensus emerged that concrete progress can be made in the following areas:

1. Establishment and co-operation of CERTs

(Computer Emergency Response Teams) to prevent and respond to incidents for the benefits of enterprises, governmental bodies and citizens in all Member States.

1. Improved co-operation on **network security in the Union** aimed at documenting and analysing security problems, informing market actors and developing solutions.

1. Support for research and technological development

in network security needs to be strengthened both at Community and Member State level.

3.8. Mobile Communications

In parallel with Internet developments, mobile telephony has seen large growth rates in the European population. Overall penetration rates are now over 60% in the Union. These high rates should help to give Europe a strong lead in mobile Internet when the 3rd generation (3G) networks are rolled out. However, preparation for 3G has been hampered by the high cost of licences in some Member States which has co-incided with uncertainty in the high tech stock market.

Discussions with Member States have revealed a strong interest in securing a supportive environment for mobile communications to ensure that one of Europe's most dynamic industries will continue to thrive. This will require movement on the following issues:

- The Commission has already tabled a proposal for a Decision on a regulatory framework for radio spectrum policy in the Community. **Adoption of this Decision** is urgently required.
- The introduction of IPv6 (see proposed action above) is instrumental for quality **mobile Internet**
- Strong **support for technological development** is needed through the national and Community research programmes if Europe is to maintain leadership in the future.

An analysis of the state of play in 3G licensing in Europe and more detailed proposals for actions are included in a Commission Communication.

4. eEurope+ : an initiative by and for the candidate countries

The process of preparing for enlargement is closely linked to the need to modernise the economies and institutions of the candidate countries. Such modernisation is a key aim of eEurope.

At the European Ministerial Conference held in Warsaw on 11-12 May 2000, the candidate countries recognised the strategic goals agreed at the Lisbon European Council and **undertook to take up the challenge set by the EU Member States** by developing their own eEurope-like Action Plan - eEurope+ - that would adopt all the strategic goals and objectives of eEurope, but contain their own specific national measures and target dates.

The Joint High Level Committee on the Information Society (JHLC), composed of government representatives from the CEECs, met in October 2000 to outline such a plan, eEurope+. This plan is currently being finalised. The objectives of this initiative would be:

1. The acceleration of the adoption of the *acquis communautaire* in IS-related areas, harmonisation of the regulatory framework and the liberalisation of markets,
2. The implementation of national action plans, taking account of the eEurope objectives and the monitoring and benchmarking of progress towards these objectives,
3. Awareness raising of the potential of the new economy amongst the public sector, business and the general public.
4. Promote exchange of best practice

Member states should therefore welcome the initiative and efforts of candidate countries to pursue the goals and objectives of eEurope+. Community support could be provided through EU programmes which are available to candidate countries.

5. Next Steps

Last year saw rapid breakthroughs in the Internet in Europe. Through the eEurope initiative, the information society became one of the key elements of the Lisbon strategy. This high level commitment is beginning to bear fruit, but the current economic context makes eEurope **even more important than last year**. There is a further need to stimulate the use of the Internet and to foster structural reform in order to reap the full benefits of the new economy.

eEurope actions must continue to be given high priority. The Commission will ensure their regular monitoring to ensure effective implementation. In addition, the integration of eEurope priorities in several Community policies contributes to the achievement of the eEurope targets. Both the Broad Economic Policy Guidelines and the Employment Guidelines take eEurope priorities into account. Regional policy is contributing to the success of eEurope through initiatives like eRegio.

Whilst eEurope is widely known in business and policy circles globally and has been widely emulated (most recently in eJapan) maintaining the momentum and focusing European level actions on the key issues requires constant commitment from policy makers.

The **benchmarking exercise** needs to be consolidated. All studies and surveys required to complete the first round of indicators will be launched in the first half of 2001, with the aim to have a complete set of indicators by end 2001. Values will then continue to be monitored either at six monthly or yearly intervals. Finally the results of the benchmarking will inform the identification of best practice and support mutual learning in the context of the 'open method of co-ordination'.

ANNEX

Draft common list of basic public services

For eGovernment, the following two indicators are the basis for benchmarking.

- Percentage of basic public services available online,
- Use of online public services by the public.

To make these indicators operational, Member States have agreed to a common **list of 20 basic public services**, 12 for citizens and 8 for businesses. Progress in bringing these services online will be measured using a **four stage framework**: 1 posting of information online; 2 one-way interaction; 3 two-way interaction; and, 4 full online transactions including delivery and payment. Data will be collected in surveys twice a year.

	Public Services for Citizens
1.	Income taxes: declaration, notification of assessment
2.	Job search services by labour offices
3.	Social security contributions (3 out of the following 4): <ul style="list-style-type: none"> • Unemployment benefits • Family allowances • Medical costs (reimbursement or direct settlement) • Student grants
4.	Personal documents (passport and driver's licence)
5.	Car registration (new, used and imported cars)
6.	Application for building permission
7.	Declaration to the police (e.g. in case of theft)
8.	Public libraries (availability of catalogues, search tools)

9.	Certificates (birth, marriage): request and delivery
10.	Enrolment in higher education / university
11.	Announcement of moving (change of address)
12.	Health related services (e.g.interactive advice on the availability of services in different hospitals; appointments for hospitals.)
	Public Services for Businesses
1.	Social contribution for employees
2.	Corporation tax: declaration, notification
3.	VAT: declaration, notification
4.	Registration of a new company
5.	Submission of data to statistical offices
6.	Customs declarations
7.	Environment-related permits (incl. reporting)
8.	public procurement