



Republic of the Philippines
House of Representatives
Quezon City, Metro Manila

Twentieth Congress
First Regular Session

HOUSE BILL NO. 9497



Introduced by Representatives Ferdinand Martin G. Romualdez, Yedda Marie K. Romualdez, Andrew Julian K. Romualdez and Jude A. Acidre

AN ACT
ESTABLISHING A NATIONAL DIGITAL MARKETPLACE AND E-
COMMERCE SUPPORT PROGRAM FOR LOCAL PRODUCERS,
PROVIDING DIGITAL, LOGISTICAL, FINANCIAL, AND CAPACITY-
BUILDING ASSISTANCE TO MICRO, SMALL, AND MEDIUM
ENTERPRISES (MSMEs), FARMERS, FISHERFOLK, ARTISANS, AND
COOPERATIVES, AND APPROPRIATING FUNDS THEREFOR

EXPLANATORY NOTE

Micro, small, and medium enterprises (MSMEs), farmers, fisherfolk, artisans, cooperatives, and community-based producers remain among the most important drivers of the Philippine economy. They generate employment, sustain local industries, strengthen food security, and contribute significantly to rural development and national economic growth. Despite their economic contribution, many local producers continue to face limited access to wider markets, insufficient digital infrastructure, logistical barriers, financial exclusion, and unequal participation in the rapidly growing digital economy.

The rise of e-commerce and digital marketplaces has transformed how goods and services are bought, sold, and distributed both locally and globally. However, a significant number of Filipino producers—particularly those in rural, geographically isolated, and underserved communities—remain unable to fully benefit from these

opportunities due to inadequate digital literacy, high logistics costs, limited online visibility, fragmented support systems, and barriers to onboarding in existing commercial platforms.

Thus, this bill seeks to establish a National Digital Marketplace and E-Commerce Support Program that will strengthen market access, digital inclusion, financial literacy, logistics support, and technological capability for Filipino local producers. The measure adopts a comprehensive approach that combines government support, public-private partnerships, digital infrastructure development, consumer protection mechanisms, and capacity-building initiatives.

The bill likewise promotes interoperability among digital payment systems, logistics providers, and accredited digital commerce platforms while ensuring compliance with the Data Privacy Act of 2012 and applicable cybersecurity standards. It also provides mechanisms for consumer protection, dispute resolution, anti-fraud safeguards, and transparency in digital transactions. Furthermore, it seeks to empower underserved sectors—including women-led enterprises, indigenous peoples, youth entrepreneurs, cooperatives, and rural producers—through targeted training, onboarding assistance, and market linkage opportunities.

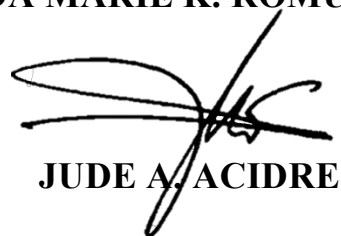
Digital commerce is no longer merely an option but an essential component of inclusive economic participation in the modern economy. By providing local producers with the tools, infrastructure, and institutional support needed to compete in the digital marketplace, the State can help create a more resilient, innovative, and inclusive economy for all Filipinos.

In view of the foregoing, the passage of this bill is earnestly sought.


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AN ACT
ESTABLISHING A NATIONAL DIGITAL MARKETPLACE AND E-COMMERCE SUPPORT PROGRAM FOR LOCAL PRODUCERS, PROVIDING DIGITAL, LOGISTICAL, FINANCIAL, AND CAPACITY-BUILDING ASSISTANCE TO MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs), FARMERS, FISHERFOLK, ARTISANS, AND COOPERATIVES, AND APPROPRIATING FUNDS THEREFOR

Be it enacted by the Senate and House of Representatives of the Philippines in Congress assembled:

SECTION 1. Short Title. - This Act shall be known as the “Digital Marketplace and E-Commerce Support for Local Producers Act.”

SEC. 2. Declaration of Policy. - It is hereby declared the policy of the State, consistent with the Constitution, to promote entrepreneurship, rural development,

innovation, digital inclusion, and equitable access to economic opportunities for local producers.

The State recognizes the important role of digital commerce and technology-enabled market systems in strengthening supply chain resilience, increasing income opportunities, reducing barriers to market access, and improving the competitiveness of Filipino products in local and global markets.

Towards this end, the State shall establish a comprehensive and inclusive digital marketplace and e-commerce support ecosystem that empowers farmers, fisherfolk, artisans, cooperatives, and micro, small, and medium enterprises (MSMEs) through accessible digital platforms, logistics support, financial inclusion, digital literacy, and consumer protection mechanisms.

The State shall likewise ensure that underserved and geographically isolated communities are provided meaningful access to digital commerce opportunities.

SEC. 3. Definition of Terms. - For purposes of this Act, the following terms are hereby defined:

- a. *Digital Marketplace* refers to an online platform, portal, application, or electronic system where local producers may market, advertise, sell, or distribute products and services directly to consumers or institutional buyers;
- b. *Local Producers* refer to individual farmers, fisherfolk, artisans, cooperatives, associations, social enterprises, and registered or community-recognized

MSMEs engaged in the production, processing, manufacture, or crafting of goods and services;

- c. *MSME* refers to micro, small, and medium enterprises as defined under Republic Act No. 9501, otherwise known as the Magna Carta for MSMEs;
- d. *E-Commerce* refers to the buying, selling, marketing, distribution, or exchange of goods and services through electronic systems and digital platforms;
- e. *Platform* refers to a government-supported or government-accredited digital commerce system, marketplace, or online platform operating under this Act;
- f. *Payment Gateway* refers to a secure Bangko Sentral ng Pilipinas (BSP)-regulated or accredited electronic payment system used for digital financial transactions;
- g. *Logistics Partner* refers to a public or private courier, transport, warehousing, fulfillment, or delivery service provider accredited under this Act;
- h. *Digital Literacy* refers to the ability to access, understand, use, and participate effectively in digital technologies, online platforms, and electronic transactions; and
- i. *Institutional Buyers* refer to government agencies, local government units (LGUs), schools, hospitals, cooperatives, and private organizations engaged in bulk procurement of goods and services.

SEC. 4. Establishment of the National Digital Marketplace and E-Commerce Support Program. - The Department of Trade and Industry (DTI), in coordination with the Department of Information and Communications Technology (DICT), Department of Agriculture (DA), Department of Science and Technology (DOST), Cooperative Development Authority (CDA), and other relevant agencies, shall

establish a National Digital Marketplace and E-Commerce Support Program for Local Producers.

The Program may include the establishment, accreditation, support, or integration of one or more digital commerce platforms accessible to local producers nationwide.

The Program shall:

- a. Enable verified local producers to market and sell products online;
- b. Ensure interoperability with accredited e-commerce systems, payment gateways, logistics providers, and digital government services;
- c. Provide multilingual, mobile-friendly, and accessible user interfaces;
- d. Support real-time inventory management, product categorization, ratings and reviews, and customer service systems;
- e. Facilitate partnerships with public and private e-commerce platforms, cooperatives, and technology providers;
- f. Comply with Republic Act No. 10173, otherwise known as the Data Privacy Act of 2012, applicable cybersecurity standards, and consumer protection laws; and
- g. Promote fair competition and avoid undue market distortion against existing private-sector digital commerce platforms.

The DTI may establish a national brand identity or marketplace name for implementation purposes, subject to the Implementing Rules and Regulations (IRR).

SEC. 5. Eligibility and Onboarding of Sellers. - Eligible participants under this Act shall include local producers registered with the DTI, DA, CDA, Securities and

Exchange Commission (SEC), local government units, or recognized producer associations and cooperatives.

Informal, community-based, or emerging producers may be provisionally onboarded subject to simplified registration assistance and compliance support.

Participating sellers shall undergo orientation or training programs on digital commerce, consumer protection, financial literacy, and platform operations through the DTI, DA, TESDA, SUCs, Negosyo Centers, Agricultural Extension Offices, or accredited training partners.

The onboarding process shall be simplified, affordable, digitally accessible, and designed to minimize bureaucratic barriers for small producers.

Verified sellers shall be issued appropriate accreditation or Seller Identification credentials under the Program.

SEC. 6. Logistics and Fulfillment Support. - The DTI and DICT, in coordination with the Department of Transportation (DOTr), Philippine Postal Corporation (PHLPost), LGUs, cooperatives, and accredited logistics providers, shall develop logistics and fulfillment support systems for participating producers.

Such support systems shall include:

- a. Affordable and time-bound delivery services;
- b. Order tracking, return management, and proof-of-delivery systems;
- c. Barangay-based drop-off and pick-up points in remote and underserved areas;

- d. Cold-chain and climate-resilient logistics support for agricultural, fishery, and perishable products; and
- e. Shared warehousing, consolidation, and fulfillment facilities where feasible.

The State shall encourage public-private partnerships to strengthen nationwide logistics access and delivery efficiency.

SEC. 7. Digital Payment Integration and Financial Inclusion. - The Bangko Sentral ng Pilipinas (BSP), in coordination with the DICT, Department of Finance (DOF), and DTI, shall promote secure, interoperable, and inclusive digital payment systems for all transactions conducted under this Act. The Program shall:

- a. Integrate BSP-regulated digital payment systems and electronic fund transfer facilities;
- b. Enable cashless, mobile wallet, bank transfer, and cash-on-delivery payment options where appropriate;
- c. Promote financial literacy and digital banking access among participating producers;
- d. Provide onboarding assistance for digital wallets and financial accounts; and
- e. Implement fraud prevention, dispute-resolution, and transaction security measures.

SEC. 8. Capacity-Building and Digital Skills Development. - To ensure the long-term sustainability and competitiveness of participating producers, the State shall provide continuous training and technical assistance on:

- a. Digital literacy and e-commerce operations;

- b. Product branding, packaging, and quality standards;
- c. Digital marketing, product photography, analytics, and online customer engagement;
- d. Entrepreneurship, bookkeeping, and financial management;
- e. Intellectual property protection and anti-counterfeiting measures;
- f. Export readiness and participation in international digital commerce opportunities; and
- g. Emerging digital technologies and innovation systems.

TESDA, SUCs, DTI, DOST, DICT, and accredited civil society organizations shall jointly implement the capacity-building programs under this Act.

Dedicated support initiatives shall be established for women-led enterprises, youth entrepreneurs, indigenous peoples, cooperatives, and geographically isolated communities.

SEC. 9. Consumer Protection and Dispute Resolution. - The DTI, in coordination with the DICT and relevant agencies, shall establish consumer protection and dispute-resolution mechanisms for transactions conducted under this Act. Such mechanisms shall include:

- a. Complaint handling and mediation systems;
- b. Refund, replacement, and return policies;
- c. Seller accountability standards;
- d. Anti-fraud and anti-counterfeit safeguards;
- e. Product authenticity and quality verification measures; and

f. Transparent platform policies and user protections.

Consumers and sellers shall have access to fair, timely, and accessible remedies for disputes arising from digital marketplace transactions.

SEC. 10. Data Privacy and Cybersecurity. - All systems, databases, platforms, and operations established or accredited under this Act shall comply with the Data Privacy Act of 2012, the Cybercrime Prevention Act of 2012, and other applicable laws, rules, and regulations relating to cybersecurity and digital transactions.

The DICT shall establish minimum cybersecurity standards and protocols for accredited platforms and service providers under this Act.

Appropriate safeguards shall be implemented to protect personal information, financial data, transaction records, and user accounts from unauthorized access, misuse, or cyber threats.

SEC. 11. Procurement and Market Access Support. - Government agencies, government-owned and controlled corporations (GOCCs), state universities and colleges (SUCs), public hospitals, and local government units may prioritize procurement from accredited local producers and cooperatives participating under this Act, subject to existing procurement laws and regulations.

The State shall likewise promote the inclusion of participating producers in local and international trade fairs, tourism initiatives, institutional purchasing arrangements, and digital export promotion programs.

SEC. 12. Responsibilities of Local Government Units. - LGUs shall:

- a. Integrate digital commerce and local producer support programs into their local economic development plans and investment programs;
- b. Establish local support mechanisms for onboarding, training, logistics coordination, and market linkage;
- c. Assist local producers in securing registration, permits, and digital access;
- d. Support the establishment of community-based logistics and fulfillment systems; and
- e. Submit annual reports on implementation and participation within their jurisdiction.

SEC. 13. Monitoring, Evaluation, and Transparency. - The DTI, in coordination with the DICT, DA, DOST, and participating agencies, shall conduct periodic monitoring and evaluation of the implementation of this Act. The annual report to Congress shall include:

- a. The number of registered sellers and active users;
- b. Transaction volume and sales generated;
- c. Geographic reach and participation rates;
- d. Producer income growth and digital adoption indicators;
- e. Logistics efficiency and fulfillment performance;
- f. Complaints received and resolved; and
- g. Recommendations for policy and operational improvements.

The DTI shall maintain a publicly accessible digital transparency dashboard containing non-confidential implementation statistics and program updates.

SEC. 14. Funding. - The amount necessary for the initial implementation of this Act shall be charged against the current appropriations of the DTI, DICT, DA, and participating agencies. Thereafter, such amounts as may be necessary shall be included in the annual General Appropriations Act.

The DTI may enter into public-private partnerships and may receive grants, donations, technical assistance, and other lawful forms of support from domestic or international sources, subject to existing accounting and auditing laws.

Priority implementation shall be given to underserved, rural, and geographically isolated communities.

SEC. 15. Implementing Rules and Regulations. - Within ninety (90) days from the effectivity of this Act, the DTI, in coordination with the DICT, DA, BSP, DOST, CDA, DOF, TESDA, and other concerned agencies, and in consultation with producer organizations, MSMEs, cooperatives, digital commerce stakeholders, and civil society organizations, shall promulgate the necessary rules and regulations for the effective implementation of this Act.

SEC. 16. Separability Clause. - If any provision of this Act is declared unconstitutional or invalid, the remaining provisions not affected thereby shall continue to be in full force and effect.

SEC. 17. Repealing Clause. - All laws, executive orders, rules, and regulations inconsistent with the provisions of this Act are hereby repealed, amended, or modified accordingly.

SEC. 18. Effectivity. - This Act shall take effect fifteen (15) days after its publication in the Official Gazette or in a newspaper of general circulation.

Approved,