Trans Atlantic Consumer Dialogue

TACD Recommendations for EU-U.S. Tech Dialogue

September 2026

As the EU and the U.S. are exploring the idea of a Tech Dialogue, the Transatlantic Consumer Dialogue (TACD) proposes key topics to ensure this cooperation delivers for consumers.

Most importantly, any dialogue must remain a platform for sharing information and improving understanding of differing approaches and good practices. It should not be used a tool to secure changes to laws or enforcement outcomes that have been determined through legitimate domestic processes.

Issues of common interest for a potential Tech Dialogue

Scams

A 2026 study conducted by the Consumer Federation of America (CFA) shows that Americans lose over $119 billion per year to online scams. Despite publicly committing to combat fraud, some platforms have allowed scam advertising to persist. For instance, in 2024 Meta reportedly expected more than 10% of its revenue to come from scam advertisements, illegal gambling, and the sale of prohibited goods on its platforms.

Similar concerns have been identified in Europe. Between December 2025 and March 2026, the European consumer organisation BEUC investigated TikTok, Meta, and Google across 13 countries. The investigation found that while nearly 900 instances of suspected fraudulent content were reported, only 27% of reports were removed and 53% were rejected or ignored.

THESE FINDINGS SHOW THAT FINANCIAL SCAMS ARE A COMMON DETRIMENT FACED BY CONSUMERS IN THE EU AND U.S. TACD THEREFORE ENCOURAGES THE EU AND U.S. TO COOPERATE ON SCAM PREVENTION.

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Protection of minors

In 2026, 25% of teens in the EU exceeded six hours of screen time on school days and 46% on weekends, with social media accounting for the largest share of use. In the U.S., in 2025 nearly one in five adolescents reported being, or knowing someone who was, in a romantic relationship with an AI-enabled avatar. More than twice as many said they used AI companions as friends (42%) or for relationship advice (43%), mental health support (42%), escaping reality (42%), or medical advice (37%).

The online world and AI have become intertwined with children's everyday lives. And those children are increasingly paying the toll: the U.S. suicide deaths among 10–24-year-olds increased by 62% between 2007 and 2021, a period that corresponded closely with widespread smartphone adoption among teens. AI companions have also been linked to harmful behaviours, including self-harm, drug use, suicidal ideation, delusions, and paranoia, as well as homicide and murder-suicide.

However, it is important to note that harmful online practices do not only harm children: they harm everyone. In the EU, only 43% of consumers feel in control of their online choices, 55% have lost trust in a company after feeling deceived, and 31% report spending more time or money than intended due to addictive design features. Service providers will not always know whether their users are children. The best avenue to protecting *children* online is to protect *everyone* online by addressing the unfair structural systems upon which many online platforms and technologies are built. One immediate step should be to make privacy-preserving designs the default for all accounts, adults, *and* children.

OVERALL, THIS TECH DIALOGUE SHOULD ADDRESS THE ROOT OF THE PROBLEM: THE PRIVACY-ERODING, ADDICTIVE AND ENGAGEMENT-DRIVEN BUSINESS MODELS OF THE MAJOR PLATFORMS OPERATING IN THE TRANSATLANTIC MARKET.

Deceptive design

Deceptive designs are interfaces designed to push consumers into making choices that may not be in their best interest. They can cause financial harm, undermine autonomy and privacy, increase cognitive strain, and erode trust in markets.

Despite these risks, 97% of the most popular websites and apps used by EU consumers employed at least one deceptive design pattern in 2022, most commonly: hidden information, preselection, nagging, difficult cancellations, or forced registration.

These unfair practices are seldom deployed on their own. Interface designs often incorporate multiple types of deceptive design simultaneously.

This is demonstrated by a 2023 study from BEUC which found that 61% of consumers across eight EU countries sometimes felt pressured by a website or app to make a purchase, with nearly half ending up buying products or services they did not mean to. 54% said they also had been forced to create an online account to make a purchase, although they did not want to.

THE EU AND U.S. NEED TO USE THE OPPORTUNITY PROVIDED BY A TECH DIALOGUE TO ESTABLISH A CLEAR AND COMPREHENSIVE HORIZONTAL PROHIBITION ON DECEPTIVE DESIGN ACROSS ALL DIGITAL SERVICES.

E-Commerce, Product Safety, and Customs

TACD encourages the dialogue to cover e-commerce and customs and explore cooperation activities that could contribute to improved protection for consumers against unsafe products. This is an area of common interest. In 2025, around 5.9 billion low-value parcels purchased through e-commerce platforms entered the EU.

In 2026, around 15 million parcels coming from abroad, mostly China, entered the EU every day, and in the 2024, before the *de minimis* exception was lifted, 1.37 billion packages entered the U.S. through this loophole. Enforcement actions conducted by TACD members revealed widespread non-compliance with EU product safety rules.

The U.S. faces a similar challenge. By September 2025, the Consumer Product Safety Commission (U.S.) issued 376 recalls and safety warnings, exceeding the 2024 total with three months to go in the year. Nearly two-thirds involved products from China.

THE EU AND THE U.S. HAVE BOTH TAKEN MEASURES TO ADAPT THEIR CUSTOMS CHECKS AND REMOVED RESPECTIVE DE MINIMIS EXEMPTIONS TO ADDRESS THE MASSIVE INFLUX OF CHINESE PARCELS. HAVING AN EXCHANGE ON THIS PROCESS AND HOW SUPPLY CHAINS ADAPTED COULD BE VALUABLE FOR BOTH SIDES.

How the potential dialogue should operate

Transparency and engagement

- The EU and the U.S. must not repeat the mistakes from the Transatlantic Trade and Investment Partnership (TTIP) negotiations era. Cooperation dialogues, just like trade talks, must be transparent and subject to public scrutiny. Agendas of meetings and progress reports should be published along with the list of participants. This information should be easily accessible to the public. EU and U.S. public interest groups should be regularly consulted as well as briefed about the progress of the cooperation.

TO ENSURE LONG-TERM COOPERATION, THE EU AND THE U.S. NEED TO GUARANTEE INDEPENDENT OVERSIGHT OF LAWS THAT PROTECT CONSUMERS, AND JOINTLY SEEK VIEWS, INSIGHTS, AND EXPERIENCES FROM PUBLIC INTEREST GROUPS.