

INFORMATION AND COMMUNICATION UNIVERSITY
SCHOOL OF ENGINEERING
COURSE: CYBER LAW

ASSIGNMENT

Lecturer's Details

- **Name:** Moses Mupeta
- **Contact:** +260 973 204 432

Total Marks: 25

INSTRUCTIONS

1. Answer **all questions**.
2. Your answers must be **clear, well-structured, and supported by law**.
3. Cite relevant provisions of the **Cyber Security and Cyber Crimes Act, 2025 (Zambia)** where applicable.
4. Use **examples, case illustrations, or hypothetical situations** to support your answers.
5. **Due Date:** 31st Dec 2025.

CASE SCENARIO

In 2025, ZedPay Solutions, a mobile payment and fintech company operating in Zambia, launched a new digital wallet application that allows users to send money, pay bills, and store personal identification details.

Within three months of launch, several incidents were reported:

1. Multiple users complained that unauthorized transactions were made from their accounts after clicking links sent via SMS messages that appeared to be from ZedPay Solutions.
2. Investigations revealed that fraudsters had created a fake ZedPay website and mobile application, closely resembling the official platform, to harvest user login credentials.
3. The attackers used spoofed phone numbers and email addresses to impersonate ZedPay customer support.

4. It was discovered that ZedPay Solutions had not conducted a cybersecurity risk assessment before launching the application and had no clear incident response policy in place.
5. Some affected users alleged that ZedPay Solutions failed to adequately educate users about cybersecurity risks, such as phishing and social engineering attacks.

The matter was reported to the Zambia Information and Communications Technology Authority (ZICTA) and relevant law enforcement agencies for investigation under the Cyber Security and Cyber Crimes Act, 2025.

ASSIGNMENT QUESTIONS

Question 1:

- a. Identify and explain at least four (4) cyber offences committed by the fraudsters under the Cyber Security and Cyber Crimes Act, 2025.
- b. Distinguish between phishing, identity theft, and computer-related fraud as applied in this scenario.

Question 2:

- a. Discuss the legal responsibilities of ZedPay Solutions as a fintech service provider under the Cyber Security and Cyber Crimes Act, 2025.
- b. Assess whether ZedPay Solutions may be held legally or administratively liable for failing to implement adequate cybersecurity measures.

Question 3: Regulatory and Investigative Powers

Explain the powers and functions of ZICTA in responding to cyber incidents involving digital financial services. Your answer should include:

- Monitoring and compliance enforcement,
- Investigation and coordination with law enforcement, and
- Public awareness and consumer protection roles.

Question 4: Digital Evidence and Prosecution

- a. Explain how **digital evidence** such as server logs, SMS records, IP addresses, and transaction histories can be collected and preserved for prosecution under the Act.
- b. Discuss the **challenges of prosecuting cybercriminals** when attacks involve fake websites hosted outside Zambia.

Question 5:

Recommend **five (5)** cybersecurity and legal compliance measures that ZedPay Solutions should implement to:

- a) Protect users from cyber fraud,
- b) Ensure compliance with the Cyber Security and Cyber Crimes Act, 2025, and
- c) Strengthen trust in digital financial services.

ASSIGNMENT REQUIREMENTS

- 1. Word Count: 1,500 – 2,000 words.
- 2. Proper citation of legal provisions is mandatory.
- 3. Logical presentation with headings and subheadings.
- 4. Plagiarism will attract disciplinary action in line with university regulations.