Econsumer

Bipin C. DESAI

Concordia University

Montreal, CANADA
I AM NOT A PIECE OF YOUR INVENTORY.

I am not a pair of eyeballs to be captured or a consumer profile to be sold.

I am an individual and you will respect my privacy.

I will not be bartered, traded or sold.

On the Net I am in control.
Outline of talk

Ecommerce and Econsumer

Pros & Cons
  Global Market Place
  Global opportunity for good and evil

Concerns
  Privacy
  Protection
  Dispute Resolution:

Conclusions
E-commerce: commerce activity carried over network using computing devices

Facilitated by:
- Advances in database and info processing
- Open network: Internet
- Web: GUI for the masses

Reduction of transmission costs has made distance irrelevant!

Activities: Communicating with:
- Customers
- Suppliers
- Selling
- Buying
- Invoicing
- Payment

Reach: Global for even the smallest enterprise
Privacy: the right to be left alone
right to control personal information

  if
when and
how

information is to be used

Confidentiality

**Informational Self Determination** vs. *laissez faire*

Minimum elements for fair practice:

- notice
- choice
- security
- access
Market for Personal Information
Harvesting from browsing of users on the Web
Mining information and distilling for various marketing
Bulk e-mailing

Personal Information has become a commodity.

Recourse: counter measures
legislature
Principles for privacy

Accountability: organization is accountable
Identifying Purposes: why is the information being collected
Consent: individual's is aware and has consented
Limiting Collection: only what is necessary
Limiting Use, Disclosure and Retention:
Accuracy: accurate, complete and up-to-date
Safeguard: security of information
Openness: policies and practice must be accessible
Individual Access: upon request
Challenging Compliance: recourse if not compliant
E-Profiling:
Tracking users over multiple "partner Web sites"

**Cookie:** a small amount of information written to a user's hard disk when she visit the site offering cookies
unique cookie ID
site name (domain)
page visited
date/time
Other information linked to a cookie could be:
user name
password
information from form filled by user
(account or credit card numbers)

Only the site that wrote a cookie can access it!
How the Cookie crumbles!
Cookies were designed to be of benefit to the user:
- time saving
- avoid repetitive data entry

Web pages have become cluttered with targeted ad frames and panes

Cookies play a large part in this targeting racket
- used to generate user's browsing habits and hence profile

Such tailoring requires accurate profiling of users
- tailor ads to the user
- increased revenues for such profiling companies
- portals sell more ads for a variety of profiles
- charge higher fees per pair of eyeballs
- constant pressure to increase
  - the number of visitors and
  - length of visit

cluttered Web pages annoying (JunkBusters or Lynx!)
More Snooping points:
- REMOTE_IDENT is used to disclose identity
- REMOTE_HOST is used to disclose the domain

Another address added to junkmail list.

Profiles are not only used by the Web server company and sold and resold to other commercial interests

Search engine companies have an intention of creating a tracking system to create highly detailed profiles of user's search patterns.

Such profiles when sold would expose the individual to possible harm
Is your identity being revealed to web servers?

In this case the “REMOTE_IDENT” variable was bcdesai.
The “REMOTE_HOST” variable was ideas.concordia.ca.

Most browsers reveal your identity and address and other details about your system!

Is your identity being revealed to web servers?

In this case the “REMOTE_IDENT” variable was 101.
The “REMOTE_HOST” variable was ideas.concordia.ca.

Running identd with –n option offers only user number
Using anonymizer to hide your host and details about your system! But anonymizer knows!
Fighting Cookies:

Disable cookies: annoying messages about cookies
Send cookie file to /dev/null or write protect the file
Use proxy such as Junkbuster,
Use agents such as Anonimizer, Freedom
Use a browser that don't accept cookies

Lose some of the advantages of cookies
Many of the services would become unusable
Alternate Dispute Resolution

Dispute resolution across national boundaries:
  cost of legal action
  jurisdiction mis-match

ADR:    electronic forum
        speedy resolution
        full airing
        - consideration of issues not-relevant in a court
        creative resolution
        fairness

Must provide choice to the consumer
Must not prevent further legal action
Disparity between parties: culture, language etc.
Cost may be high for consumer(\$100/hour)
Enforcement
ADR standards must be set by legislation and be uniform
ADR system be accessible and convenient
type of disputes, procedures, costs, enforceability etc.
Voluntary option for consumer:
ecommerce normally requires pre-payment
ADR system must be free or low-cost
decision in favour of consumer should be binding
consumers be refunded if ruling is in their favour
System must be independent, non-profit third party and
have input from consumer organization
Resolution of complains should be expeditious
Legal rights and other recourses must not be blocked
customer's local court
Decisions should be public and publicized
Econsumer Protection

Consumer Protection Acts enacted for a province or state are not enforceable when goods are purchased from another nation.

No common minimum standard for fair business exist, truth in advertising and honesty, for disclosure of all relevant information.

Full explanation of the terms of the ecommerce transaction Clear procedure for redress.

Any standard in the sellers legislature may not provide same level of protection as the local one.
Safe Harbour Proposal

- incompatible privacy philosophies

Legal right against self-regulation

Developed to foster, promote and develop international commerce vs.

Human rights dimension of privacy protection

EU citizen enjoy greater privacy protection than US citizens

Does not establish fair information practice

Notice may be given as soon as is practicable not before collection of data is made

Opt-out instead of opt-in

Lack of purpose specification and use limitation

Limitation to access for individual but in favour of business

Self-Policing

No protection from refusal of service if data not provided

Lack of enforcement and accountability through auditing

What about others?
Ecommerce and Children
Data must not be collected from children
Privacy Legislature

Protects personal information:
- race, ethnic origin, colour, age, marital status, religion, education
- medical, criminal, employment of financial history
- address, phone number, other identifications
- blood type, fingerprint, tissue or biological sample, DNA, views or personal opinions

Consent required for collection
to be only used for the purposes for which information is collected

Privacy Commissioner:
to investigate complains and take legal actions

Example: Bill C6 of Canada
Principles to econsume:

- *market forces don't provide privacy protection*
- know the vendor
- details of the product/service being purchased
- contract terms and conditions
- applicable laws and jurisdiction
- quality assurance certificate
- complaint handling process of vendor
- how to cancel, when (3-5 days for off-line)
- secure transaction system being used
- Will personal information protected?
- International purchasing is a risk
  - meet local standards
  - willing to lose the money

Scams:
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End of talk: Thank you