

Econsumer

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zerøknowledge

Internet privacy solutions

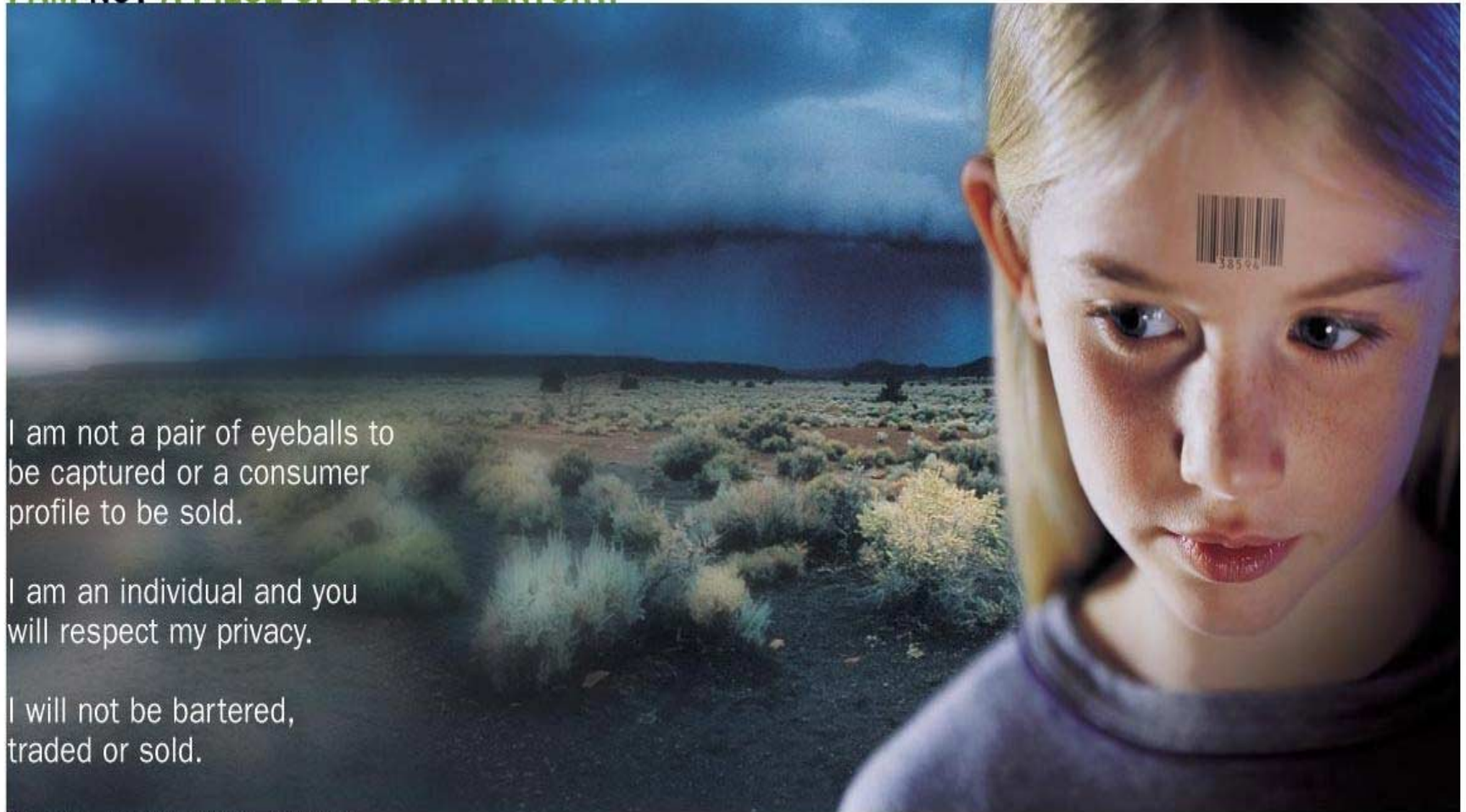
I AM NOT A PIECE OF YOUR INVENTORY.

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.



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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

```
Your IP address: 132.205.50.31
```

```
Your computer name (if it has one):  
ideas.Concordia.CA
```

Proxy server can't hide the host address

```
Your IP address: 216.34.244.46
```

```
Your computer name (if it has one):  
draco.anonymizer.com
```

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

consumer'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

What about others?

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

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