

Private and Secure Computing

Rules of Engagement in a Digital Mass Surveillance World
for private persons, SMBs, corporations, and governments

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Economic interaction

Economic Interaction — Banks

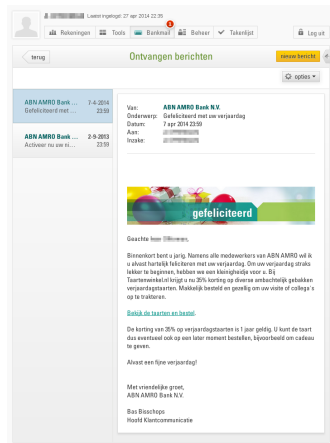
Banks

Banks are selling out their customers:

- ▶ in May 2013, Equens (a European transaction processor) said they are planning to sell your transactions and payment behaviour to companies and (online) shops
- ▶ ABN AMRO supported these plans
- ▶ the plans were said to be postponed after public outcry

Example

ABN AMRO is already using your transaction information to not only promote their own products but also those of their “partners” to you, that way polluting their Bankmail service channel.



The screenshot shows a web interface for 'Ontvangen berichten' (Received messages) from ABN AMRO. The top navigation bar includes 'Rekeningen', 'Tools', 'Bankmail', 'Beheer', 'Takenlijst', and 'Log uit'. The message header shows 'ABN AMRO Bank N.V.' and 'Gefeliciteerd met uw verjaardag' (Congratulations on your birthday) with a timestamp of 7-4-2014 23:59. The main content area features a colorful banner with balloons and the word 'gefeliciteerd'. Below the banner, the text reads: 'Binnenkort bent u jarig. Namens alle medewerkers van ABN AMRO wil ik u aheadst hartelijk feliciteren met uw verjaardag. Om uw verjaardag straks lekker te beginnen, hebben we een kleinigheidje voor u. Bij Toesamenkeel.nl krijgt u nu 30% korting op diverse ambachtelijk gefabriceerde verjaardagsartikelen. Middelrijk bezield en geschikt om uw wive of collega's op te trakteren. [Bekijk de tarieven en bestel.](#) De korting van 30% op verjaardagsartikelen is 1 jaar geldig. U kunt de kaart dus eventueel ook op een later moment bestellen, bijvoorbeeld om cadeau te geven. Alvast een fijne verjaardag! Met vriendelijke groet, ABN AMRO Bank N.V. Bos Bisschops Hoofd Klantcommunicatie'.

Banks

ABN AMRO blocks online access to accounts for privacy-aware customers:

- ▶ their website for internet banking blocks customers using the **Ghostery browser plugin** to disable **Adobe Omniture tracker**;
- ▶ according to the bank's helpdesk, there is no work-around available
- ▶ the **mobile app** for Android now requires access to your full address book (Contacts) and Call Log, just for a feature to split a bill among your friends
- ▶ the bank forces you to upgrade to this new version by disabling access from the old app
- ▶ in September 2013, the mobile app tried to gain **root access** on Android for no obvious reason; the bank called it a mistake
- ▶ this behaviour, however, you would only expect from serious **malware**
- ▶ so, do **not** trust the ABN AMRO app on your mobile device!

Banks

What to do?

- ▶ pay cash whenever possible
- ▶ use anonymous **prepaid credit cards** for online transactions
- ▶ start using a different bank;
you are a paying customer; consider taking your business elsewhere,
although this might be hard as long as there is no account number portability
- ▶ replace the stock **Android** operating system on your mobile device with **CyanogenMod**,
and use the Privacy Guard feature to block access to your address book
- ▶ early adopters can use **Bitcoin**,
although it currently is too volatile and too rarely accepted to be used as a general currency
- ▶ make yourself heard!
you are a paying customer; consider taking your business elsewhere

Economic Interaction — Payments

Payments

In general, do **not** use **debit cards** or **credit cards**

- ▶ all of your transactions are logged, mined, profiled, and sold
- ▶ assume that all of this information is, can be, and eventually will be available to government (i.e. police services, the revenue service, and customs)

The same for online payment service providers:

- ▶ **PayPal**
- ▶ **Google Wallet**
- ▶ **Amazon Payments**

Instead:

- ▶ pay cash whenever possible
- ▶ use anonymous **prepaid credit cards** for online transactions
- ▶ consider **Bitcoin** and other **crypto-currencies**

Colofon

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Feedback

Don't hesitate to send corrections, additions, and comments.

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Support

If this information was useful to you, please donate to support its further development:

- ▶ Bitcoin address:

19toqEkQZpgM7zTMpge1YUbF7eZ9xBd7Rn

- ▶ Litecoin address:

LMQz2SYM48Tn5JbRHuRo2aXcTHgmt5V26v

Bitcoin:



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