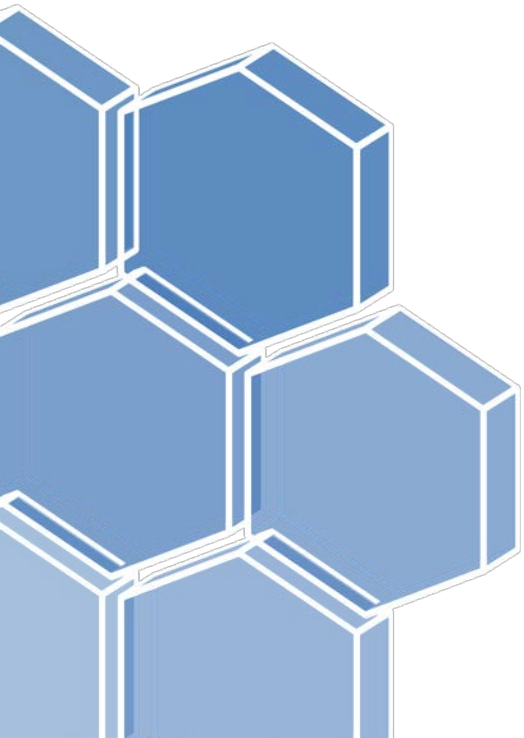
Research on the Machines

Help the FTC Protect Privacy and Security



Humans

User: **Terrell McSweeny**

Function: Commissioner, FTC

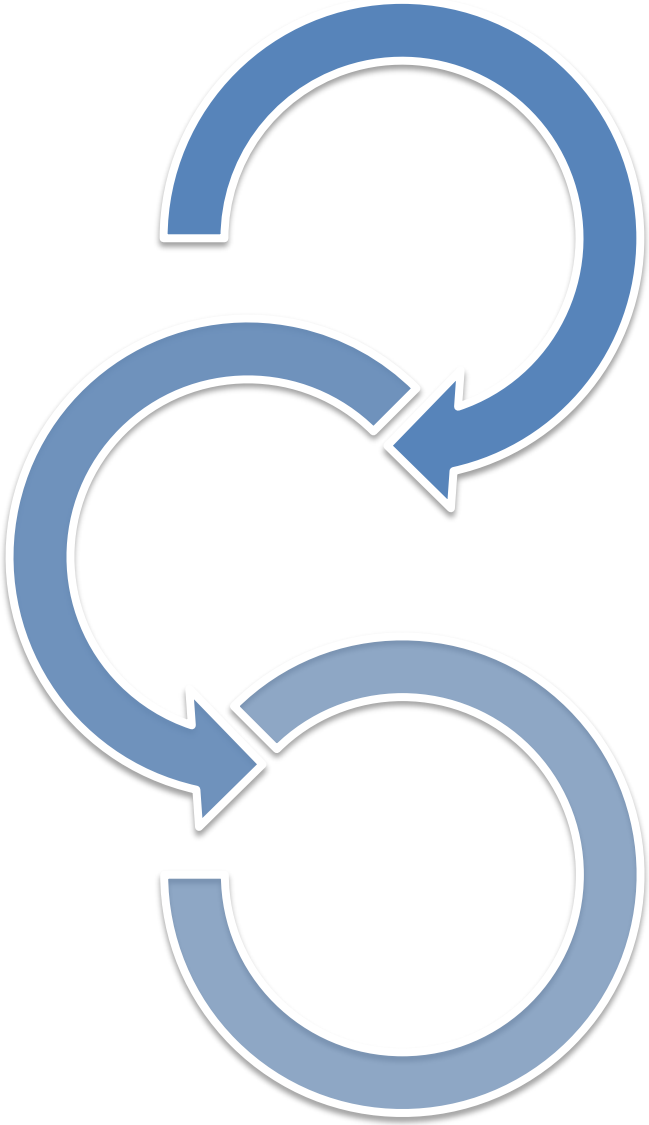
User: **Lorrie Cranor**

Function: Chief Technologist, FTC

Machines

Speech Schematics

Privacy & Security Protections Now



Issues of the Day

We Need Your Help!

How does the FTC respond to the Rise of the Machines?

When machines are everywhere?

What does the FTC do?

Unfair

Deceptive

What do “unfair” and “deceptive” mean?

- Unfair =
  - Substantial Injury to Consumers
  - Unavoidable
  - Not Outweighed Procompetitive By Benefits
- Deceptive =
  - Act Likely to Mislead Consumers
  - Unreasonable
  - Material

For Example …

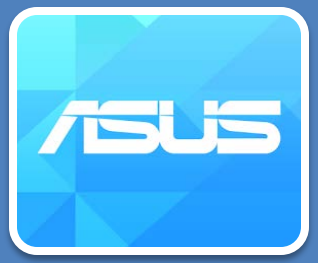
Facebook promised to keep personal info safe, but allowed 3rd party access

Snapchat promised images would disappear, but kept them

Wyndham unfairly exposed consumers' payment-card info in three separate data breaches

For Example …

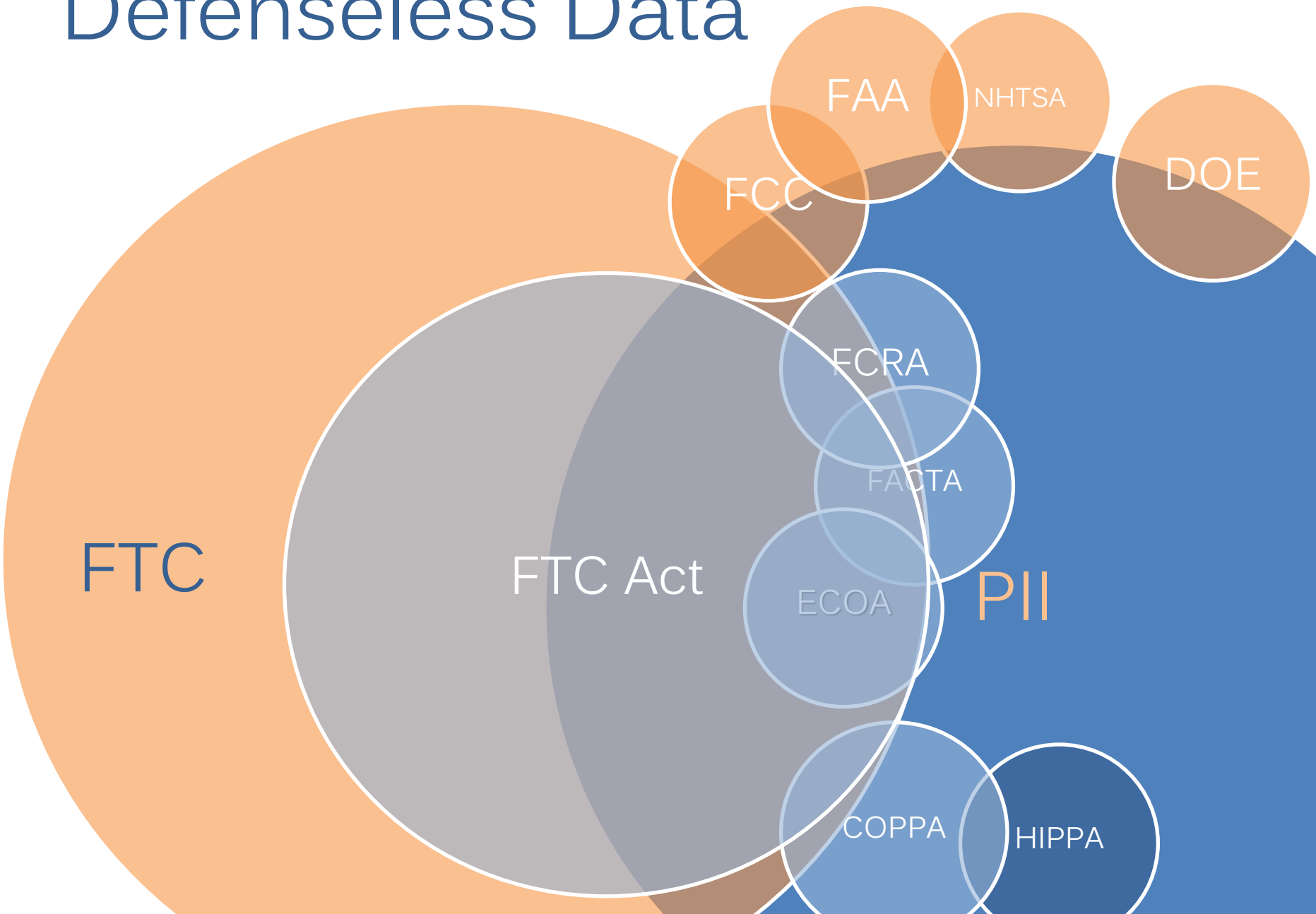
Google promised Gmail contacts wouldn't be used elsewhere, but used them in its social-media site, Buzz



ASUS promised its routers would protect local network against attacks, but failed to update them enough

ORACLE promised its updates would protect consumers, but didn't protect older versions of Java SE.

Defenseless Data



Current Issues

Office of Technology Research & Investigation

START WITH SECURITY

2016 Fall Technology Series

Ransomware
September 7

Drones
October 13

Smart TV
December 7

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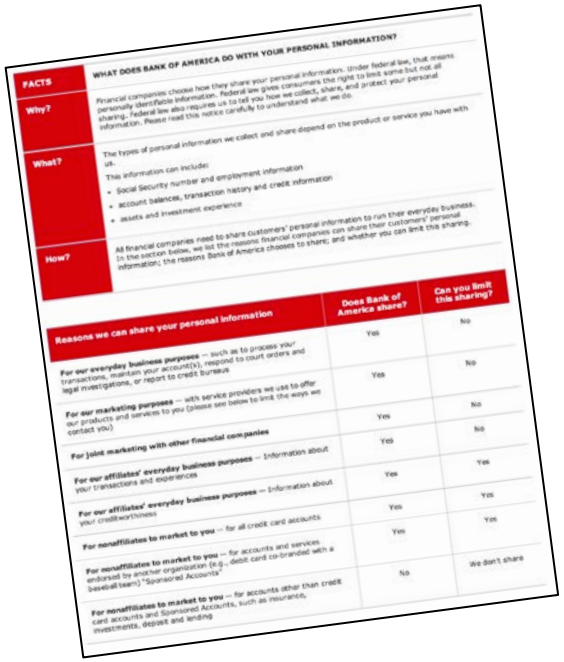
Putting Disclosures to the Test



FACTS

WHAT DOES BANK OF AMERICA DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Under federal law, that means personally identifiable information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

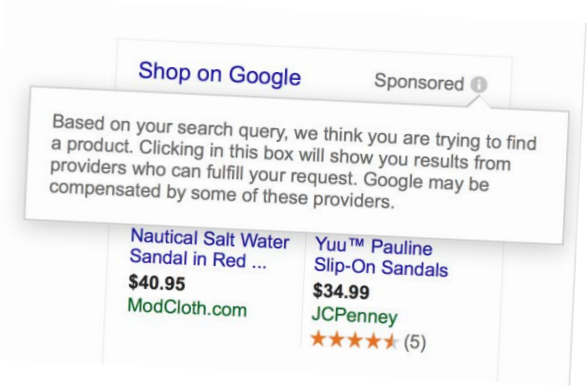
The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and employment information
- account balances, transaction history and credit information
- assets and investment experience

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bank of America chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of America share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — with service providers we use to offer our products and services to you (please see below to limit the ways we contact you)	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you — for all credit card accounts	Yes	Yes
For nonaffiliates to market to you — for accounts and services endorsed by another organization (e.g., debit card co-branded with a baseball team) "Sponsored Accounts"	No	We don't share
For nonaffiliates to market to you — for accounts other than credit card accounts and Sponsored Accounts, such as insurance, investments, deposit and lending		



Nutrition Facts

Serving Size 2 tbsp. (33g)
Servings Per Container 7

Amount Per Serving

Calories 20 Calories from Fat 10

% Daily Value*

Total Fat 1g **2%**

Sodium 190mg **8%**

Total Carbohydrate 2g **1%**

Protein 1g

Vitamin A 2% • Vitamin C 15%

Iron 10% • Vitamin B6 20%

Vitamin B12 4%

Not a significant source of saturated fat, trans fat, cholesterol, dietary fiber, sugars, and calcium.

*Percent Daily Values are based on a 2,000 calorie diet.

September 15, 2016

ftc.gov/tech

January 12, 2017

ftc.gov/tech

Research Wish List:
What is the FTC looking for?
We want...

… Research On Privacy and Security

- What value do consumers put on various aspects of privacy in different contexts?
- How can we assess the risk of harm from security and privacy breaches?
- How can we trace the illegal sale of identity info back to a particular breach?
- How can interventions make attacks less economically viable?
- What does the FTC need to know to protect consumers from ransomware, malvertising, etc?

… Research to Enhance Fraud Detection

- How are fraud and attacker ecosystems organized? Participants? Tools? Incentives?
- How can we detect fraudulent ads and online posts?
- What practices, communications, methods are signs of fraudulent activity?

… New Tools for Privacy and Security

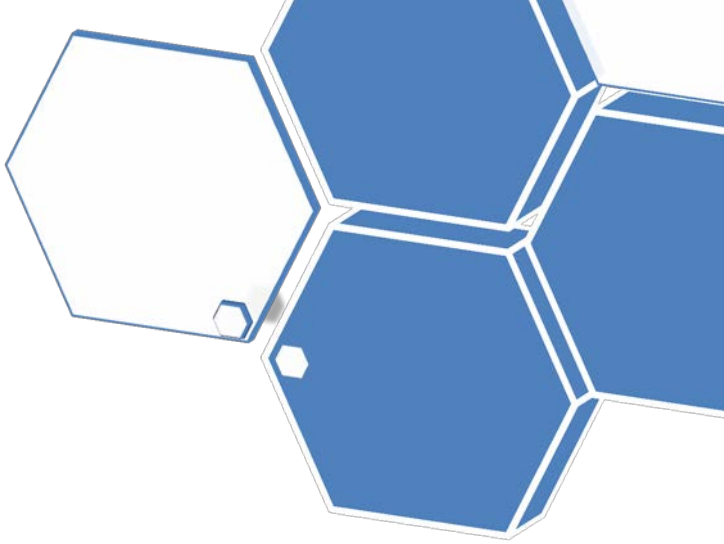
- Allow users to control personal info
- Filter or block unwanted marketing calls and scams on all types of phone lines
- Prevent or detect callerID spoofing

…New Tools for Investigation & Enforcement

- Analyze apps to determine practices associated with third-party libraries
- Detect discriminatory algorithms
- Identify when tracking is occurring and what info is being collected
- Identify cross-device tracking
- Identify vulnerable IoT devices
- Analyze law enforcement complaint databases, social network data, etc. to detect emerging scams

....Research On Emerging Technologies & Trends

- Connected Devices and Cloud Services
  - What do consumers understand about “buying” cloud services?
  - What do consumers understand about security issues when devices are no longer supported and updated?
  - Do firms have adequate plans to inform consumers about the lifecycle of connected products?
- Virtual Reality
  - What are security and privacy impacts of VR?
  - Does VR raise new consumer protection concerns?
- Intelligent machines
  - ????????



What happens to the findings you submit?

We Want You!

Send us your papers

Tell us what you've discovered

Come to our workshops

ftc.gov/tech

Federal Trade Commission
(Version 2016.8)

C:\DefCon\hackerInput.exe
>…

#Any questions?

#Learn more at ftc.gov/tech