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Mobile payment? But not with my data!

Mobile payment with the smartphone brings us advantages, but also data protection risks. The relocation of the previously more analogue payment process to the digital world harbors the risk of making people even more transparent than they already are. Not least because of this, it is important to retain the possibility of anonymous payment.

Although cash is still preferred for payment in Germany, the market for new digital payment methods, so-called “mobile payments”, is also growing here. Paying using mobile phone apps from large IT companies is becoming increasingly popular. Compared to cash purchases, digital mobile payment options usually have in common the loss of anonymity. Each payment process triggers data collection and data processing. Here it is possible to draw conclusions about personal purchasing behavior, or at least about the type and place of purchase – sometimes only on the basis of the metadata of a payment transaction. Especially when large data-collecting companies are able to further enrich the information that is usually already available there with this data, the risk of creating meaningful profiles of consumers increases.

In this context, the Federal Commissioner for Data Protection and Freedom of Information, Ulrich Kelber, explains on the occasion of Safer Internet Day, which this year deals with the new digital payment methods: From the point of view of data protection, it is essential that anonymous payment, which is completely risk-free in terms of data protection law, can also be used in remains possible in the future. Regardless of this, one cannot simply ignore digitization and its impact on our everyday lives. Rather, as data protection officers, we must pursue the goal of working towards designing the new digital payment methods in such a way that they can be used in the best possible way for consumers in terms of data protection law. In addition to the security and transparency of the ongoing data processing processes, this includes above all measures to prevent everyday payment transactions from being automatically accompanied by a loss of privacy or the formation of extensive user and consumption profiles. The legislature could also come into play here and oblige the providers of mobile payment solutions to at least also have to offer one form of anonymous payment. The bottom line is that mobile payment must definitely be possible without disclosing all personal data at the same time.

Safer Internet Day is an annual day of action initiated by the European Union to ensure more safety on the Internet and takes place every year on the second day of the second week of the second month.

contact finder

Here you can find out in just a few clicks who is responsible for your inquiry or complaint about data protection.

public bodies

The term public body not only includes the traditional administrative authorities, but also courts, parliaments and public foundations. This also includes social insurance, such as health insurance.

company

Private companies are mostly supervised by state authorities, but there are some exceptions. Private organizations such as clubs and associations also fall into this category.

Press, radio, church

Special responsibilities apply in these areas. Churches and public broadcasters have e.g. B. via their own data protection officers. The federal and state supervisory authorities are not responsible for other organizations either.