

## Airtnt Assumptions

\* For the **X attribute** (unique identifier for identity), I choose customers passport as the attributes. Since the Airtnt is a global organization, it would be inappropriate to use any identification that relates to local, or can only be check in a certain location. Using the passport number as identifier for identity is very common, and this method is accepted by every countries as a valid way to prove identity.

Additionally, using Passport as identifier for identity may provide many useful data such as full name, age, country of origin, and even the traveling history of the traveller. These data can be used to confirm and update the information that customers provide.

\*For the **Y attribute** (unique identifier for payment details), I choose customers bank account number as the attribute. At the moment, many business using customers credit card as an identifier for payment detail. In my opinion, using credit card as an unique identifier for payment details puts many customers at risk. By the development of technology, criminal can exploit the security flaw, take advantage of it and steal the customers information.

Fortunately, using bank account as an identifier for payment details can be considered as a safe method at the moment. Most of banks have a very good security system to protect the information of customers. Additionally, any transaction involves bank account needs the approval of the customer. Not to mention many major bank restrict eligibility for some types of debit card by age.

According to Money Magazine, CommonWealth Banks data shows that providing account details to a third party occurs daily, and generally safe. However, the major bank also emphasizes that “any personal information, including banking details, should only be given if there is genuine need for a third party to know the details, ie, to receive funds or to set up a regular direct debit”. However, as an international organization as Airtnt, protecting customers information will be their priority. Therefore, in my opinion, using bank account as an identifier for payment detail is appropriate and in general, safe!

## References

X identifier references:

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Y identifier references:

Zahos, E. (2018, August 21). Gumtree scams: Is it safe to give out your bank account details? Retrieved from <https://moneymag.com.au/bank-account-safety/>

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