1. Find a website at which you can buy some things with credit cards. Look for privacy policy. Write a brief summary of it. Include URL, business name, product. How many sites you looked at before finding one with a privacy policy.
2. Find a recent application of smart cards. Discuss its privacy implications and protections.

Firstly, for this assignment I only checked one website being ebay as they have a full and standard privacy policy.  
  
**Brief Summary of policies**

This summary outlines key points regarding how eBay handles your personal data:

****Scope and Updates:****

* This notice applies to all eBay services and websites, regardless of access method (desktop, mobile).
* It details who is responsible for data collection based on your location and service used (e.g., eBay Inc. for US users, eBay GmbH for EU).
* The policy is subject to updates, with previous versions archived for reference.

****Data Collection and Processing:****

* eBay collects personal data when you use their services, create an account, contact them, or interact on their platform.
* Information may also be obtained from other sources like credit bureaus or data providers.
* The types of data collected vary depending on the service used (e.g., payment processing requires additional financial details).

****Data Usage and Sharing:****

* eBay processes your data for various purposes, including providing services, personalization, customer support, advertising, and fraud prevention.
* They may share your data with service providers, other eBay affiliates (to fulfill agreements), and potentially third-party advertisers.

****Data Transfers and Storage:****

* Your data may be transferred to entities outside your jurisdiction, where data protection laws might differ.
* eBay assures "appropriate safeguards" are implemented for such transfers.
* Data is stored for the duration necessary for its processing purpose, then deleted or anonymized, with legal exceptions considered (e.g., tax or legal compliance).

****Your Rights:****

* You have various rights regarding your data, including accessing, rectifying, erasing, restricting processing, and data portability (transferring it to another service).
* You can also withdraw consent for data processing based on legitimate interests and object to such processing.
* You have the right to lodge a complaint with a data protection authority.

****Additional Information:****

* The notice details how eBay uses cookies and similar technologies to personalize your experience and show you targeted advertising. You can manage your cookie preferences.
* eBay outlines security measures in place to protect your data, including network security, data encryption, and access controls.
* Regional and state-specific disclosures are available for certain areas (e.g., California privacy disclosures).

****Note:**** This summary provides a general overview. For specific details on data collection and your rights, refer to the full User Privacy Notice available on eBay's website.

(b) **Public transportation systems** have widely adopted smart cards for contactless fare payment. While convenient, their use raises privacy concerns.

**Privacy Issues:** Every swipe logs travel data, potentially revealing commute patterns, frequented locations, and spending habits. This detailed movement record could be used for profiling riders, targeted advertising, or even law enforcement without proper oversight.

**Mitigating Measures:**

* **Anonymization:** Public transport authorities can anonymize travel data by stripping out personal identifiers before analysis. This allows for studying overall ridership patterns without compromising individual privacy.
* **Opt-in Tracking:** Granting riders the option to explicitly opt-in for location tracking and personalized advertising based on travel data empowers them to control their information. Transparency about data collection practices and its purposes is crucial.
* **Encryption:** Strong encryption safeguards personal information stored on the card itself, like account details or linked payment methods. This adds a layer of security in case of physical loss or theft.

By implementing these measures, public transportation systems can leverage the convenience of smart cards while ensuring rider privacy remains protected.