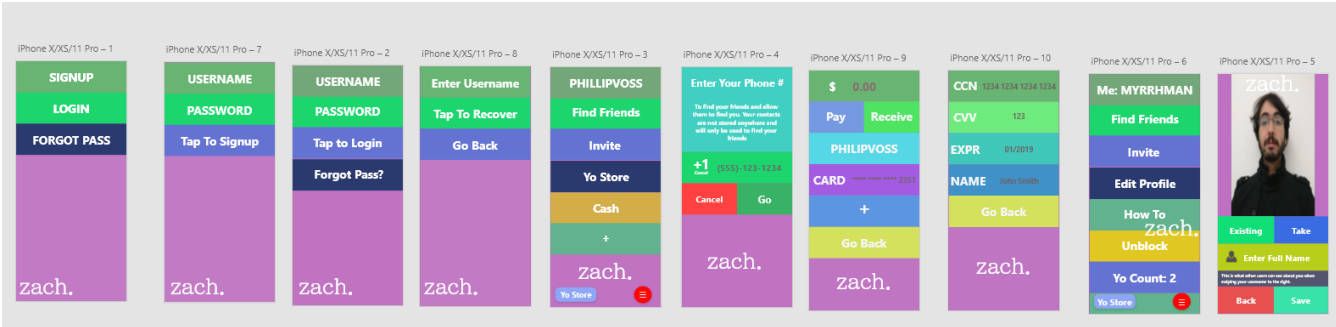


 **readme.md**

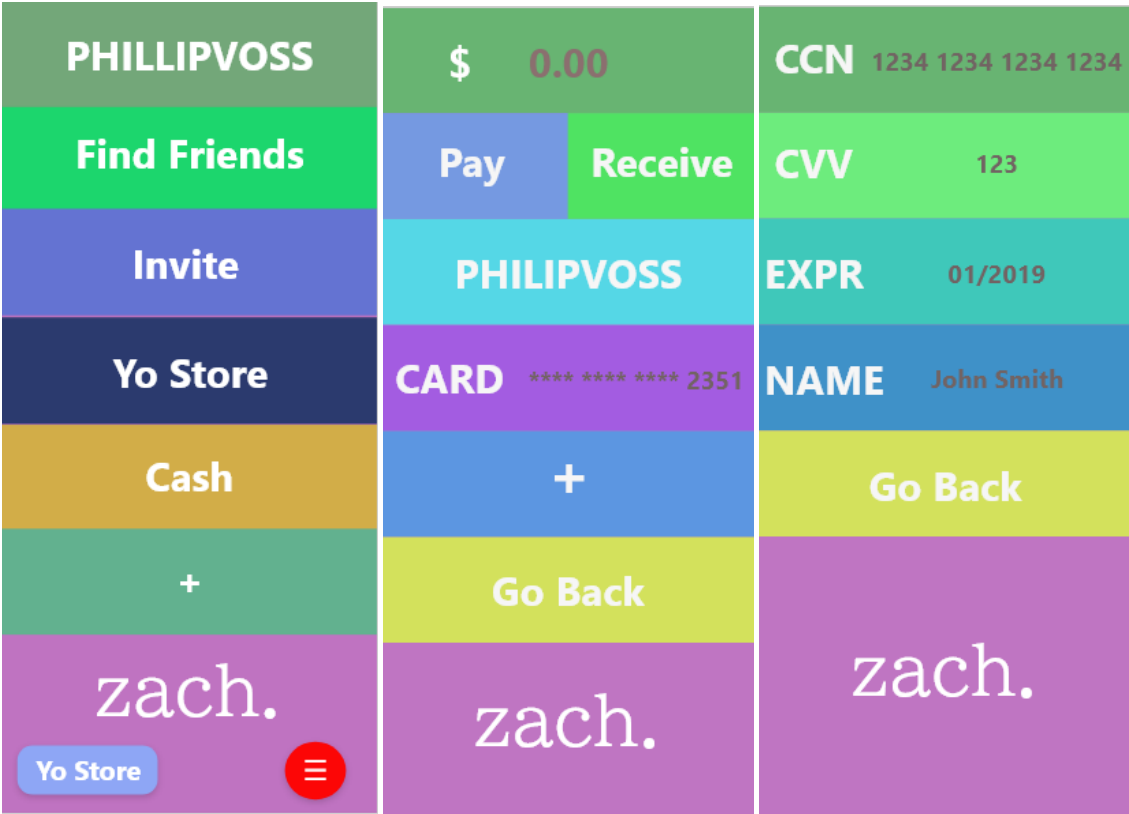
<https://github.com/ZachArani/cs3203-midterm>

# Midterm Discussion



## Overview

For my Yo application feature addition I created YoPay: a system for users to send money to each other quickly via their own payment methods (credit/debit card in this case). Users can add several cards to their Yo account and use them to either send or receive money quickly from and to other Yo users.



## Ethical Issues

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1. **Avoiding Harm** Obviously the first important ethical quandary is that of harm. Since we will be acting as the middle man in monetary transactions, we will have to work to the best of our ability to ensure that Yo is not being used in ways that are illegal or unethical (prostitution, human trafficking, drug trafficking, etc.). Any violations we discover will be reported to the appropriate authorities and the accounts will be removed accordingly.
2. **Be Honest and Trustworthy** When a user decides to use YoPay, we will educate the user on their rights and how their data will be handled. Users will be informed on how exactly we store their card information and how we use it to process transactions. On top of this we will inform users of their rights (per local law) on rights to their data.
3. **Respect Privacy** Utmost care will be given to ensuring that the data of our users is protected from internal mishaps and external breaches. Here at Yo we do not collect much data (compared to other popular applications), so it is vital we put forth an even greater effort in making sure our user's private data is never compromised.

## Legal Issues

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1. **Data Storage** Extra care and understanding must be undertaken when storing data from users all across the globe--especially monetary data. Our team must be trained in a reasonable understanding of general data storage laws with major countries across the globe.
2. **Right to be Forgotten** At Yo we are very pro-consumer, so we will enforce a right to be forgotten principle even in places where it is not legally enforced. We believe it is an ethical necessity. Users will be allowed to delete their account at any time, which will cause their data on our servers to be deleted within a 6 month period. On top of that users can choose at any time to delete any individual cards from YoPay, which will then be removed from our servers' database system within 6 months.
3. **General Law** Yo will hire and consult with lawyers who are familiar with local and global electronic monetary transaction law. We will use their legal expertise to ensure that all of our activities with YoPay (and future endeavors) are above the board.

## Professional Issues

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1. **Poor Rollout** A poorly handled implementation and rollout of this software feature could be disastrous for users and Yo's public image. To avoid this issue, absolute care is being used to handle the implementation and rollout of YoPay on a region by region basis throughout the next financial year. Rollouts to certain parts of the world may be delayed if we assess that we are not prepared to professionally handle the task.
2. **Respecting Existing Rules** Yo will take great heed in following ACM's code of ethics in our current and future development and implementation of Yo features as well as Yo's general server maintenance and structure.
3. **Professional Review** Yo will open its corporate structure, software development, and data maintenance to reliable third parties that can perform a quality professional review. It is inherently difficult to catch all professional issues within a company, so we will trust external sources who are considered reliable to assist Yo in handling ourselves in an ethical manner compliant with ACM ethics.

## Japanese Data Laws

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Japanese data storage and processing laws are rather streamlined. In general, we must abide by the *Act on the Protection of Personal Information* (APPI) and its notable extensions. Since Yo does not collect nearly as much relevant data as other phone applications, there is not a great deal that we must consider. In general, we must

- Protect user data with a reasonable amount of care
- Inform users about how we collect, store and use data
- Inform users if data is shared with third parties
- Allow users to request modifications or deletions of data if found to be incorrect or outdated

Beyond these basic principles, other legal guidelines are not relevant to our collection and processing. Our proposed system thankfully already covers all of these legal requirements. Users will be able to update their information as they like (and are even free to request deletion) and we will be transparent with users on how we store data and contact with third parties to verify cards and monetary transactions.

