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THE WALL STREET JOURNAL.

Dentsu Unit Urges Ad Clients to Join Facebook Boycott

By Suzanne Vranica

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English

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A prominent advertising agency is advising clients to support an ad boycott against Facebook Inc. that was recently called for by civil-rights groups, a move that comes amid growing tensions between Madison Avenue and the social network over how it polices its content.

In an email to clients on Thursday, 360i, a digital-advertising firm owned by ad giant Dentsu Group Inc., said it supports the July ad boycott that groups including the Anti-Defamation League and the NAACP called for against Facebook on Wednesday.

The groups urged big advertisers to pull spending from Facebook for July to protest the lack of progress the social-media giant has made enforcing its policies around hate speech and misinformation.

360i, whose clients include spice maker McCormick & Co., Discover Financial Services and consumer-goods giant Unilever PLC, "believes any social platform that earns profits by amplifying the voices of their community must have a zero-tolerance policy for hate," according to the email, which was seen by The Wall Street Journal.

"It is no longer enough to be on a path to addressing this or merely celebrating the considerable gains made over the last year or so," said the email, which didn't mention Facebook by name but linked to a recent Journal story about the civil-rights groups' call to boycott Facebook. "Therefore, we support #StopHateforProfit and its July call to action."

Carolyn Everson, vice president of Global Business Group at Facebook, said in a statement that the company was in conversations with marketers and civil-rights organizations about how to be "a force for good to fight racial injustice around the world."

Tensions between Madison Avenue and Facebook have quickly escalated because of the company's handling of some posts made by President Trump last month. Facebook Chief Executive Mark Zuckerberg allowed two posts by Mr. Trump that called demonstrators thugs and warned: "When the looting starts, the shooting starts."

Earlier Thursday, Facebook said it took down campaign posts and ads for the president, citing violations of its policy against what it called "organized hate." The ads, featuring a downward-pointing triangle, asked Trump supporters to back President Trump's calls to designate antifa as a terrorist organization. The inverted red triangle is a marking Nazis used to designate political prisoners in concentration camps, according to the Anti-Defamation League. A Trump campaign spokesman said the inverted red triangle was a symbol used by antifa.

Over the past few years, Facebook has invested in workers and **technology** to guard against election interference and to better police its platforms, resulting in improvements in the removal of hate speech and other objectionable content.

Last week, an ad executive at Mediabrands, a large ad-buying firm owned by Interpublic Group of Cos. said on LinkedIn that it was time for marketers to hold Facebook's leadership team accountable.

Facebook "must rethink how to curb the spread of content that incites violence and leads to divisive discourse," wrote Elijah Harris, senior vice president of paid social at Mediabrands' Reprise. He called for marketers and ad agencies to commit to reallocating the spending that would traditionally go to Facebook to partners that better align with the values of their companies. Mr. Harris's post was reported earlier by Business Insider.

In an interview, Mr. Harris said the way Facebook handled Mr. Trump's posts was the "tipping point" that made him speak out.

Mr. Harris said he doesn't speak on behalf of his ad agency. Mediabrands said it isn't advising clients to pull their dollars from Facebook. Instead, the ad-buying firm said it recently developed a list of principles it is sharing with its clients to hold the entire media industry to a higher standard "that stops racial injustice and elevates the conversation," said Joshua Lowcock, global brand safety officer at Mediabrands. The agency's clients include Coca-Cola Co., Johnson & Johnson and Amazon.com Inc.

Facebook and other tech giants have been somewhat immune from past moves by big marketers to curb their spending because the platforms don't rely as heavily on large marketers as other media such as TV networks. Facebook's U.S. revenue from digital advertising is expected to rise about 5% this year to \$31.43 billion, according to eMarketer.

In 2017, several companies pulled their spending from Alphabet Inc.'s YouTube after they found their ads running alongside extremist and racist content on the site.

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THE WALL STREET JOURNAL.

EXCHANGE --- Shoppers Avoid Store Payment Screens

By AnnaMaria Andriotis

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As the new coronavirus spreads, people are worried that signing payment screens at store checkouts could make them sick. According to the card networks, they shouldn't have to sign anyway.

Major card networks including Visa Inc., Mastercard Inc., American Express Co. and Discover Financial Services stopped requiring signatures on almost all card purchases, no matter the dollar amount, over the past couple of years. Many stores and card companies don't even check the signatures.

There are two main reasons for the disconnect: Some stores actually do want signatures, viewing them as a way to improve security. And many stores just haven't updated their payment terminals to remove the signature prompt.

Mastercard last week sent a letter to banks that help process payments, asking them to remind merchants that the network no longer requires signatures. "As the Covid-19 situation continues to evolve, public health officials have advised that it's imperative that we all do our best to reduce physical contact with people or potentially contaminated surfaces," the company wrote.

Card networks like Mastercard are in charge of the rails that card payments run on. Banks issue cards and some of them also help process payments on behalf of merchants, which pay fees to card issuers, networks and acquirers.

The networks and stores used to be strict about making people sign for credit-card purchases, but the signatures became less important over time.

Some networks stopped requiring them for small purchases. Over the past couple of years, they stopped requiring them for almost all purchases.

The companies say signatures are no longer needed because card **technology** to catch fraud has improved, in particular the chip cards that have largely replaced magnetic stripe cards over the past few years.

There are exceptions where the networks still want signatures. For example, Visa says it requires a signature if the merchant doesn't accept chip cards.

The National Retail Federation said its survey last year found that about two-thirds of U.S. retailers expected to remove the signature requirement by the end of 2020 or already had.

Cecilia Quick isn't normally a germaphobe, but recently she refused to sign the checkout terminal at a computer repair store.

"I was like 'OK, this manicured hand is not touching that,' " said the 60-year-old retired attorney in San Jose, Calif.

She told a clerk that she wouldn't sign until the screen was wiped down. He brought back a bottle of Windex from the store's bathroom and wiped the screen.

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