

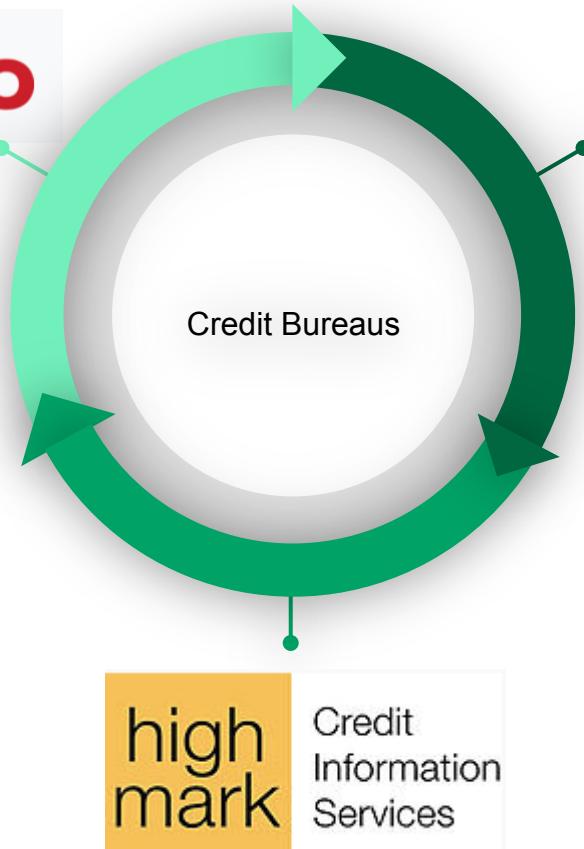
Triton Credit

LUCAS CLEAR

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Hank Yin, Yanxi Wang,



Credit Bureaus in the World



9:41 AM 3G

Credit Karma

756 +12 pt

Credit Rating: Excellent

Updated: Feb 15, 2013
Next Update: Feb 22, 2013

300 350 400 450 500 550 600 650 700 750 800 850

VERY POOR POOR FAIR GOOD EXCELLENT

MY CREDIT REPORT CARD

Your credit score indicates that you have used credit responsibly and have demonstrated a good job at managing your debts.

B

Open Credit Utilization: 20%
Percent of On-Time Payments: 98%
Avg. Age of Open Credit Lines: 72 months
Total Accounts: 7
Hard Credit Inquiries: 0
Emergency Works: 0

Credit Report Card

ALL ACCOUNTS Total Balance: \$217,320

Monthly Balance History

Credit Cards: \$16,000
Auto Loans: \$21,000
Home Loans: \$80,000
Student Loans: \$10,000
Other: \$900

My Accounts

Notifications (12)

ALERT: Recently Closed Accounts: 1

Feb 15, 2013

The following accounts have been closed since...

Credit Karma

10:37 AM AT&T

myFICO.

EQUIFAX Score +0

Score Watch

700 750 800

Jan

FICO® Score Updated Feb 23, 2014

TransUnion FICO® Score Not Purchased

You do not have a FICO Score by TransUnion.

How do I get one?

Experian FICO® Score Not Purchased

You do not have a FICO Score by Experian.

How do I get one?

Alerts

FICO

← My Creditworthiness

Credit Score

804 ↑ 1 pts

Last updated: Oct 2 Since: Sep 3

300 850

Very Poor Poor Fair Good Excellent

My Credit Score

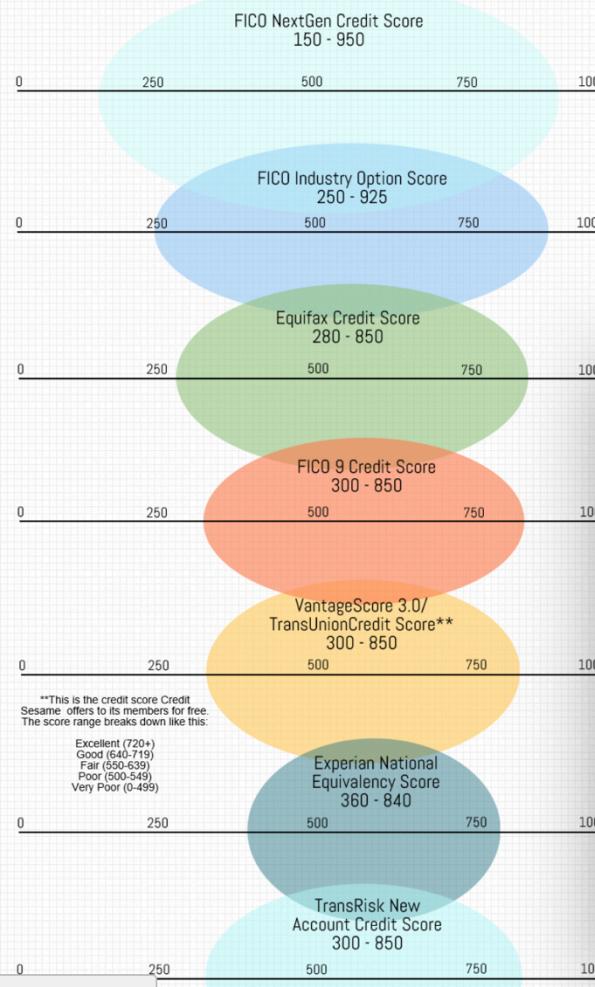
Your credit score is between 740 and 850 which is considered Excellent by lending institutions.

UPGRADE TO Platinum Protection Secure Your Credit & Identity

Credit Score Credit Usage

Credit Sesame

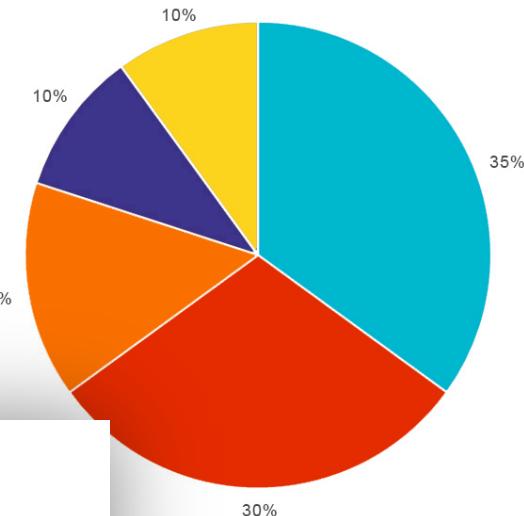
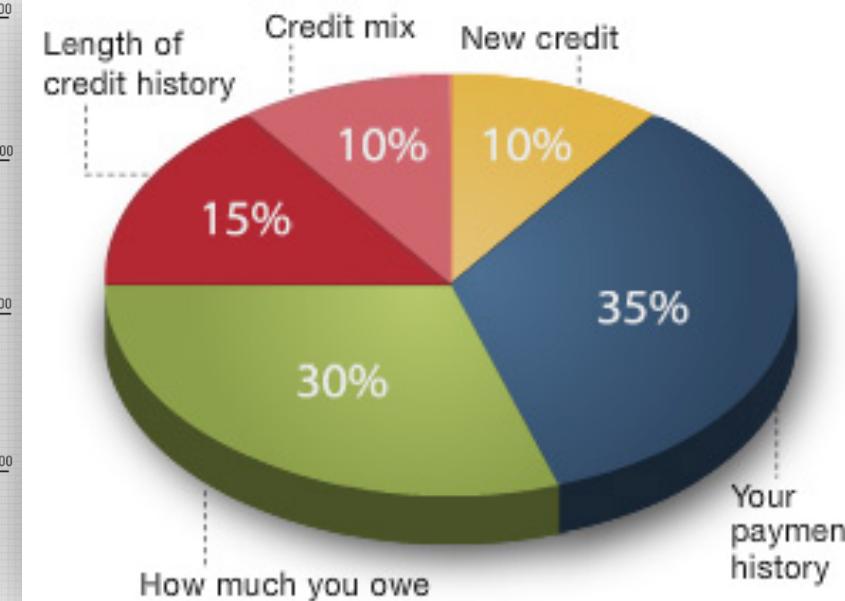
Where Credit Scores Overlap

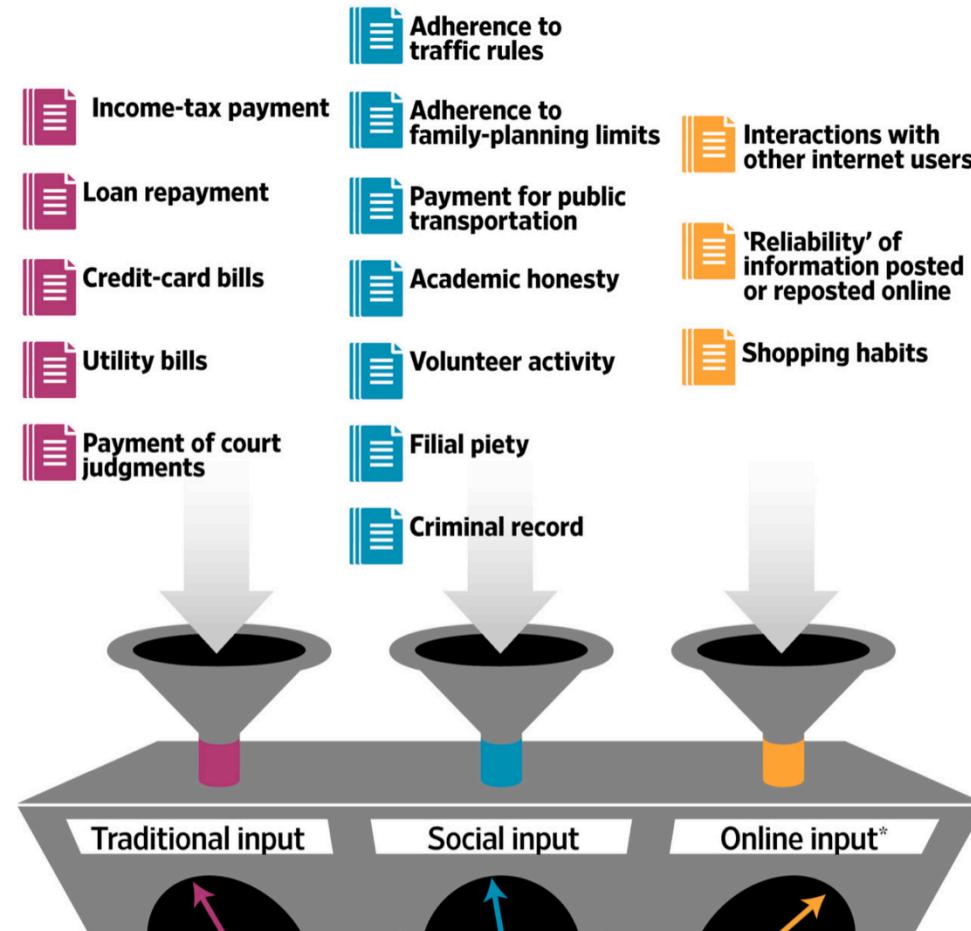


FICO

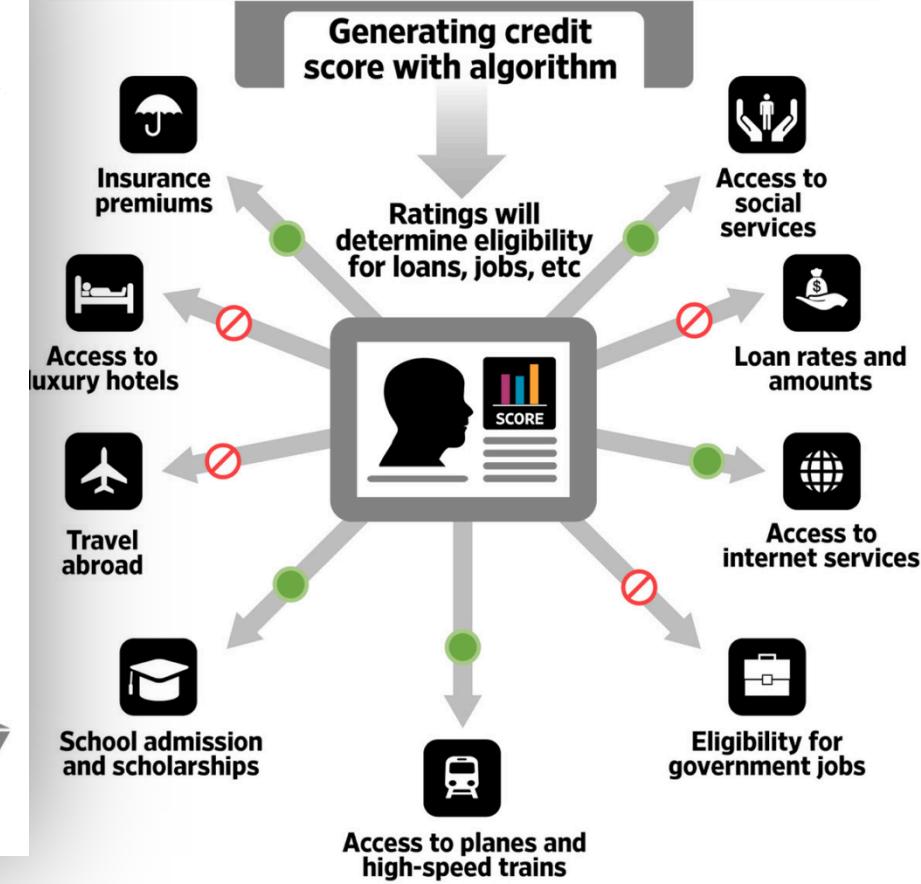
FORMULA TO RAISE YOUR FICO SCORE

- Payment History
- Credit Utilization
- Credit Age
- Different Types of Credit
- Number of Inquiries





<https://www.wsj.com/articles/chinas-new-tool-for-social-control-a-credit-rating-for-everything-1480351590>



* It is currently unclear how "online inputs" will be implemented.
Source: WSJ reporting based on government blueprints, state-media reports and interviews with architects of the plan.

Perspective on Credit System:

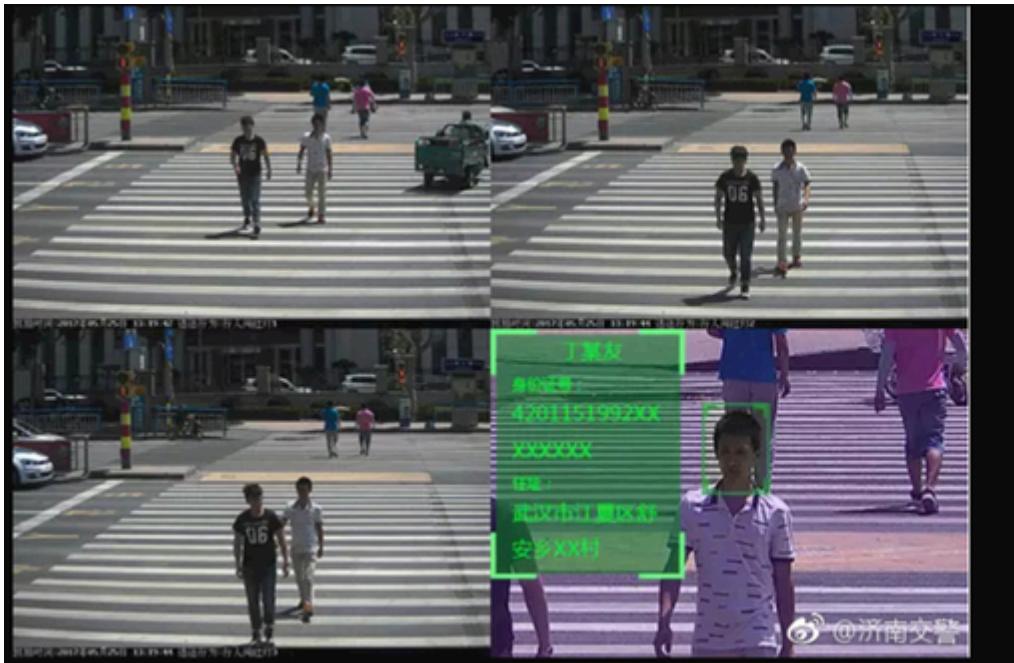
- “Credit system help us to quickly verify each others creditworthiness.” - *Henk Brandsma*
- “More troubling are the ill-defined “concepts of stability” Sesame Credit allegedly takes into consideration, which company representatives have alluded to without clearly defining.” - *Shazeda Ahmed*
- Since it is centred, above all, on how the general society functions in view of the fundamental purposes of human association, Social Credit is chiefly concerned with the nature and functionality of association for the sake of economic ends and with the nature and functionality of association for the sake of political ends. - *George Orwell*
- “As to how scoring works in foreign countries, lenders still look at how you’ve conducted your finances, the timeliness of payments, and how much of a risk you are.” - *Colleen Kane (2011)*

China's Social Credit System

- Credit - “xinyong” is the core value of traditional Confucian ethics
- Proposed in 2007, will finally launch in 2020
- Moral concept that praise honesty and trustworthiness
- For both business and individuals
- Mass surveillance and public records
- Ranking and Blacklisting Mechanism

In a pilot city, Large LED screen displaying Blacklisted debtor.





济南交警

上传于 2017-7-14 16:20

来自 360安全浏览器

原来你是这样的经十舜耕路！行人非机动车闯红灯抓拍、路沿石无障碍处理、行人及非机动车通行距离缩短.....还有神器——白鹭遮阳棚！

一种路口文化赋予路口一种温度，文明秩序在提升，希望每个路口都能有这样的温度！

▲ | 转发 6 | 评论 10

输入评论内容

一只膀受伤的囧：你好，我想咨询下，如果绿灯还剩三秒行人过了马路，但在路中变了红灯停了下来，发现机动车要撞过来了了，又倒退回去这样算闯红灯吗？

On Weibo, The traffic police exposing pedestrians jaywalking.



Network Companies like Wechat and Alipay (Ant-Financial) keep the users' file in their behavioural data center.

What can we learn?

- Reward and punish system
- Seek trustworthiness of individual
- Credit rating system
- Monitor the behavior
- Friends invitation and rating system

What is Triton Credit?

- Incentivize good behavior and connections
- Population Range at Campus
 - UC San Diego (35,841~)
- Credit System is a pilot project that may cause people to be self-discipline and self-restraint
 - Behavior
 - Interpersonal relationship
 - Identity
- What are those benefit for high ratings/scores people?
- Why credit system are most appropriate for certain situations in campus?
- How do we measure the complexity of moral standards by credit mechanisms?

Some Basic Rules

- Students can invite friends to evaluate each others.
- If students wants to report other students' misbehaviors, they need to provide compelling proofs (including photos, recordings, videos)
- Everyone who works and studies at UCSD will be automatically enrolled in the Triton Credit system
- Triton credits will be converted into social credits at a certain rate after graduation
- Your gpa and involvement in school will determines part of your credit score

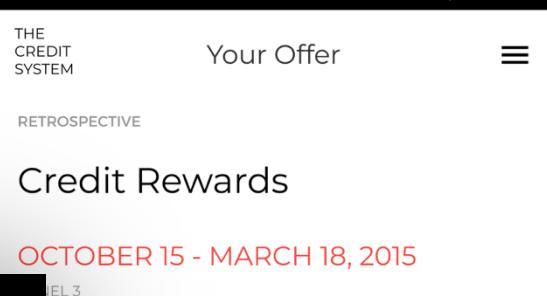
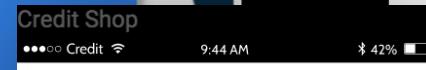
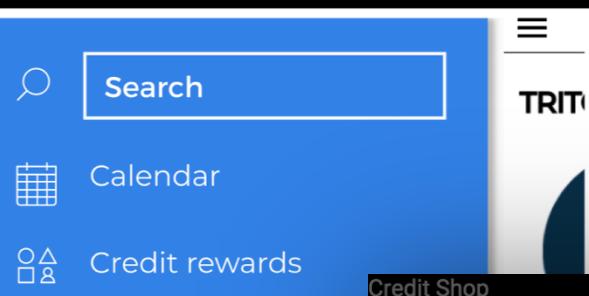
TRITON CREDIT



808



John Smith
A1234567
05/05/2015

[Clubs](#)[Class](#)[Food](#)[Others](#)

"Spending two hours for cleaning
this hours and earn 3
bonus points in advance"

OGRAPHY

Original red oak hardwood floors throughout upstairs recently finished. Completed basement. Large fenced backyard. Mature trees all around. 1 car garage and Storage shed. Has a formal living room, Central air and Sprinkler system. Easy freeway access to an inconvenient location. Square footage approximate applicant to verify all information.

Website Demonstration

<https://giieyeon.wixsite.com/triton-credit>

Good Things

- Volunteering for events/ inside and outside of school
- Free Tutoring of others, helping friends out
- Register bike or use any on campus bike, carpool/ rideshares, train, bus
- Help recycle, keep your dorm on school clean, keep the school clean
- Staying healthy (using bikes, amount of walking, type of food you choose, updates health status)
- Being environmentally friendly
- Be more involved with the school (come to more events, help out, or reach out to groups)
- Meeting more people and friends to grow your network
- Reporting violence/fighting on campus to earn credit score/bring the score up



Register Bike or use any on campus bike



Volunteering for events/ inside and outside of school



Be more involved with the school

Bad Things

- Smoking/ drinking/ harassing roommate may lead to them down voting your score if they disapprove
- Causing accidents around campus(reckless driving, being careless)
- Cheating/Violating academic integrity
- Residential life policies/Getting written up by ra (due to actions that violated rules living on campus: drinking underage, being too rowdy, language use etc..)
- Stealing/ standards of student conduct
- Dishonesty, giving up, dropping too many classes, Academic Probation
- Being disturbing and noisy in the library
- Bully others and get reported
- Racism behaviors
- Inappropriate content (not paying attention in class, skipping class, tardiness, interrupt the class)



Bully others and get reported



Racism behaviors

⚠ You are about to drop this class.

Warning: Academic regulations permit only one 'W' per-course.

If this is your second attempt, WebReg will prohibit the drop.

If this is your first attempt to drop this course, it will result in a 'W' grade on your transcript. If you re-enroll in this course in a future quarter, you will not be permitted to drop this course again with another W grade on your transcript. See the [Enrollment and Registration Calendar](#) for official deadlines .

You will be dropped from all components of this class.

Are you sure you would like to drop this class?

Subject/Course	Course Title	Grading	Units	Section Code	Meeting Type	Days	Time
VIS 135	Design Research Methods	Letter	4.00	A00	Lecture	W	3:00p-4:50p
				A01	Lab	Tu	9:30a-11:20a

Cancel

Drop



Dropping too many classes

Encourage

- use credit to purchase food at cafes, dining halls, market
- free transportation around San Diego from Uber and lyft about max of 10 miles
- Use at PC to purchase food/ items at the bookstore
- Use points on Amazon to purchase everyday items
- Access to school events: new screenings of movie, craft events (more upscale), free one on one training,
- Free health service if needed (flu shots etc)
- Earlier appointment times for course enrollments
- [Academic credit] Use points in class to push assignment/exam date back, make one on one appointment with the profesor, be able to bring cheat sheet to class, free assignment points(online hw course), (forgot to do your homework)extend deadline after due date, free absence, excuse tardiness, access to a better study guide,
- Book the study room in advance



use credit to purchase food at cafes, dining halls, market





Course Enrollment

Select a term to begin:

New to WebReg? [View the tutorial](#)

Earlier appointment times for course enrollments





All kinds of privileges in academic life



Discourage

- Shows in the transcript
- Refuse by school clubs
- Even get expelled if below certain level
- Influence the application of graduate school
- Influences amount of financial aid received
- Scholarships get taken away or added on (from school)
- Full time student dropping below 12 units becoming a part time student *
- Student ID can monitor your attendance/ activity in the classroom (leaving class early, arriving late to class)
- Credits will influence your GPA (in a group work ppl will score each other's effort which will then affect our grade for the class)
- Unable to access university facilities such as library equipments: monitor
- Your Triton Credit can influence your social city credit



Student ID can monitor your attendance/ activity in the classroom (leaving class early, arriving late to class)

UCLA, UCSD UC BURKELEY AVG.



GPA

**NOTHING TO
DO HERE**

4.11, 4.08 4.14

memegenerator.net

Credits will influence your GPA



Influence the application of graduate school

Some Controversies

- Students will only make friends with people who have similar credit scores
- Unfair to the introverted students
- Threaten students to do volunteering
- Unfair to the students in poor health
- Forcing students to do well despite their personal circumstances
- Blacklist students who are doing poorly
- School is Analyzing and judging students based on few factors (pushing certain behaviors)
- Restrict access to school facilities/events and makes it even harder to get the classes you need

General Rules

- Students in the same study groups of the courses are required to evaluate each others' contributions and efforts.
- For students who live on campus, roommates are required to add each others to the system.
- Evaluation scores from friends and club members are only accounted for a relatively small fraction of a student's total credit scores.
- Professors are qualified to add specific Triton credit clauses for his courses. (For example, earn credits for excellent class performances; able to postpone deadlines if surpass certain score)
- Before students officially start college life, they are required to choose their Triton credit emphases. They can choose from: academic life, club activity, networking, voluntary activity and maybe more. The emphasis credits will weigh more than other domains credits.
- Different domains have different weights in Triton credit system. For example, health credit holds a smaller proportion in the system. And the morality aspect weighs the most.
- For students in poor health, if they are not able to do any extra work other than school work, they can always keep an average credit score.

Reference Works

China rates its own citizens - including online behaviour

<https://www.volkskrant.nl/buitenland/china-rates-its-own-citizens-including-online-behaviour~a3979668/>

China Copyright and Media The law and policy of media in China – edited by Rogier Creemers

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CASHLESS SOCIETY, CACHED DATA Security Considerations for a Chinese Social Credit System

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China's New Tool for Social Control: A Credit Rating for Everything

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I fixed my poor credit score by being a more loyal Alibaba consumer

<https://qz.com/1097766/i-fixed-my-poor-sesame-credit-score-by-being-a-more-loyal-user-of-alibabas-wallet-app-alipay-in-china/>

What is Social Credit?

<http://www.socred.org/index.php/pages/what-is-social-credit>