

# Cybercommerce

# Overview

- Introduction
- Microsoft (N/A)
- Net Neutrality
- eBay
- Amazon
- Online Publishing (N/A)
- Online Banking
- Conclusion & Questions

# Net Neutrality

Presented by Mahmoud Saada (Moody)

# Overview

- What is Net Neutrality?
- Why Net Neutrality?
- The FCC proposal
- Background on FCC
- National Broadband Plan (NBP)
- Opponents
- Proponents
- Conclusion

# What is Net Neutrality?

- Short for "network neutrality" or "Internet neutrality."
- The concept addresses user access to the Internet, and the debate around Net neutrality centers on whether ISPs (Internet service providers) can
  - limit
  - tier
  - block
  - affect

## Internet Performance

# Why Net Neutrality?

Without Net Neutrality:

- ISPs can charge higher fees for more bandwidth and higher-speed access to one vendor and not others, thus establishing tiers of service.
  - Discrimination based on financial interest (examples)

# The FCC Proposal

The Federal Communications Commission (FCC) jumped on the bandwagon to address this issue with regulations. On December 23, 2010, the FCC issued a 170-page report establishing three guidelines for Net neutrality that include a two-tier system -- one for fixed lines and the other mobile

## Three Guidelines:

- Transparency
- No blocking
- No unreasonable discrimination



# The FCC Proposal

## Three Guidelines:

- Transparency
  - Fixed and mobile broadband providers must disclose the network management practices, performance characteristics, and terms and conditions of their broadband services.
- No blocking
- No unreasonable discrimination

# The FCC Proposal

## Three Guidelines:

- Transparency
- No blocking
  - Fixed broadband providers may not block lawful content, applications, services, or non-harmful devices; mobile broadband providers may not block lawful websites, or block applications that compete with their voice or video telephony services.
- No unreasonable discrimination

# The FCC Proposal

## Three Guidelines:

- Transparency
- No blocking
- No unreasonable discrimination
  - Fixed broadband providers may not unreasonably discriminate in transmitting lawful network traffic.

# Background of FCC Intervention

- 2008: Comcast slowing down BitTorrent traffic
- 2010: US Circuit Court for the District of Columbia unanimously ruled that the FCC did not have the authority to force ISPs

# National Broadband Plan (NBP)

- Post the Bell Breakup in the 1980s, FCC sees its duties to include Internet Regulation through Net Neutrality
- NBP is in response to the perceived need for US to expand broadband Internet access to spur economic growth (railroads, electricity)
- Establish competition policies

# Opponents of Net Neutrality

- Verizon vs FCC
- Electronic Frontier Foundation vs FCC

# Proponents of Net Neutrality

- Google
- Facebook
- Myspace
- Groupon
- LinkedIn
- Foursquare
- and others

# Conclusion

## Net Neutrality

- Prevents Monopoly
- Allows startups to flourish
  - Google
  - Facebook
  - Myspace
  - Groupon
- Allows equal opportunity

# eBay

Presented By Mason Santos

# Summary

- What is it?
- How does it work?
- Security
- Ethics of Ebay

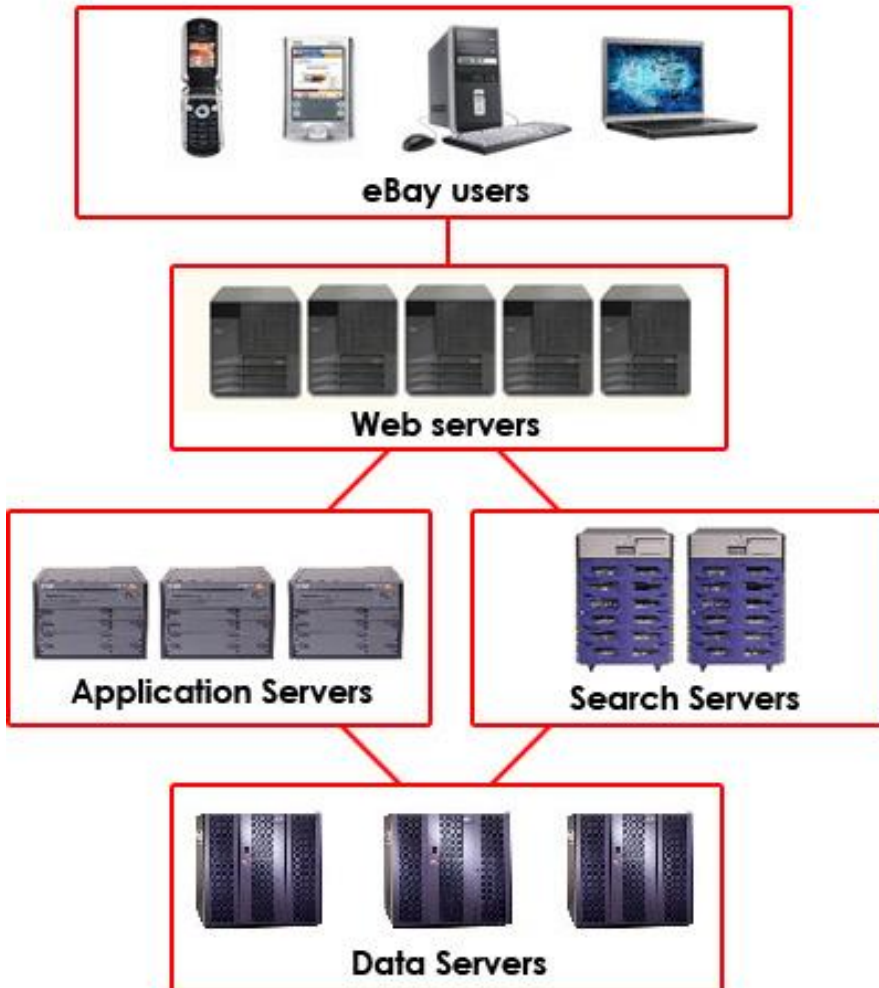
# What is Ebay?

- Online Auction
- Contractual Agreement upon bidding
- Selling: Bids, Reserve Prices, Buy it Now



# Infrastructure

## eBay Infrastructure



- Grid Computing
- Approximately 200 Servers and 20 Search Servers
- Can be run on about 50 servers
- 4 sets of 50

# Security

- **Buyer Security**
  - Tangible items insured for \$200
  - Paypal insured up to \$1000
- **Seller Security**
  - Unpaid Item Dispute
- **Seller Fraud**
  - Most Common Problem
  - File complaint for reimbursement
- **PayPal**
  - Minimal Insurance Through PayPal
  - Ebay Owns PayPal
  - Takes PayPal fees on top of buying and selling fees

The image shows the PayPal logo in a dark blue, italicized sans-serif font. The letters 'P' and 'a' are significantly larger than the other letters, creating a distinctive look. A small 'TM' trademark symbol is located at the top right of the 'l'.

# Ethics of Ebay

- **Ebay is horrible for sellers**

- Illegitimate Feedback from buyers
- No negative feedback on buyers
- Refunds
- Paypal and Listing Fees
- Horrible Customer Service

- **Sniping and Shill Bidding**

- Sniping: Placing a bid at the last minute
- Shill Bidding: Artificially raising the prices on an items

- **PayPal**

- **Ebay Charges fees for putting up items for sale**
- **Charges for owning a store and a PayPal account**
- **Forces you to use PayPal then takes a cut of the PayPal fees**

# Amazon

Presented by Sean Schaefer

# Introduction to Amazon

Amazon is the #1 selling eTailer in the world (5x more sales than Walmart, Target and Buy.com combined). Why?

1. Low prices & no taxes (in some states)
2. Excellent company partnerships
3. Superior data aggregation and analysis...



# Amazon and Data Aggregation

Amazon maintains an autonomous database of usage behavior

Includes purchase habits, product searches, and personal information

This data is utilized to present relevant "recommendations" and detect shopping trends in geographic regions for dynamic pricing

# Data Aggregation at Work

Your Amazon.com

Featured  
Recommendations

Kindle eBooks

Books

Musical  
Instruments

Video Games

Health &  
Personal Care

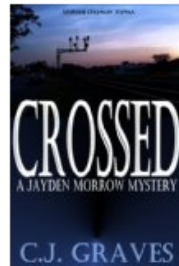
Beauty

See All  
Recommendations

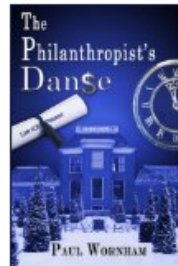
## Kindle eBooks



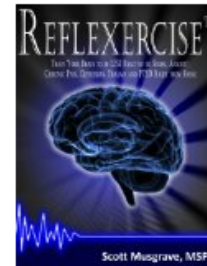
Still Waters  
Misha Crews  
★★★★☆ (14)  
Kindle Edition  
\$3.99  
[Why recommended?](#)



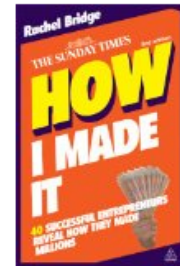
Crossed  
C.J. Graves  
★★★★☆ (18)  
Kindle Edition  
\$2.99  
[Why recommended?](#)



The Philanthropist's...  
Paul Wornham  
★★★★☆ (88)  
Kindle Edition  
\$3.99  
[Why recommended?](#)



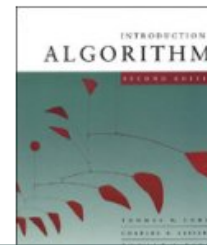
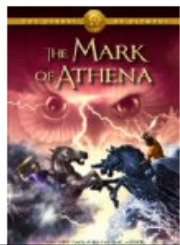
**New Release**  
Reflexercise  
Scott Musgrave  
Kindle Edition  
\$9.97  
[Why recommended?](#)



How I Made It  
Rachel Bridge  
★★★★☆ (10)  
Kindle Edition  
\$1.59  
[Why recommended?](#)

> See all recommendations in Kindle eBooks

## Books



# Ethics of Amazon Aggregation

Amazon uses your information to make money more efficiently, not invade your privacy. Most collected information is benign.

While Amazon may act ethically with your data, they interact with many third party organizations.

Your data is vulnerable to leak by human error, corrupt third parties and disgruntled analysts.

# From Aggregation to Data Mining

Legal precedent set in 2011 WikiLeaks ruling: law enforcement can access your online data -- no warrant necessary.

A thorough profile of your behavior and preferences can be compiled, without your knowledge.



# Protecting Yourself

Consent through use: if you don't use it, they can't mine it. Practical? Maybe not...but the best all-inclusive option.

You can remain anonymous online using proxy servers and services (Tor, Proxify, Anonymizer etc).

Questions?

# Online Banking

by Jordan Russell

# Online Banking

## Why?

- **Increase convenience** and functionally
- benefits for the bank and customer

"Three direct delivery means; the telephone, the PC and the World Wide Web, these should be employed in a complementary and integrated way with existing distribution channels if financial services providers are going to survive into the next decade"

~ Elizabeth Daniel

# Online Banking

## Nottingham Building Society (1983)

Homelink offered by the Bank of Scotland

- Connected to the TV through the phone line
- Send transfers and pay bills

## Microsoft (1993)

- Money personal finance software
- 100,000 began accessing bank accounts online



# Online Banking

**2001**

Eight US banks have at least 1 million users



**2005**

Federal Financial Institutions Examination Council (FFIEC)

-safeguard customer information

-prevent money laundering

-terrorist financing

-theft of sensitive customer information

-reduce fraud

-legal enforceability of electronic agreements and transaction

# Online Banking

## 2007

- Apples launches the iPhone and Banking goes from online to mobile smartphones



## 2009

- According to the Online Banking Report 2012
- 54 million US Households access banking accounts online

## 2011

- Online Banking goes mainstream

# Online Banking

## **Trust**

Face-to-Face

The Duty to Authenticate Identity

Do you Trust your Financial Institutions with your transactions online?

# Questions

# Questions

1. Do you prefer Amazon collects your data to provide personal recommendations, or is this an invasion of privacy?
2. Should ISPs start charging their customers based on which websites they access? Is Net Neutrality going, the lack of it, impact Internet use in the coming years?
3. Do you trust your Financial Institution with your financial records?
4. Are eBay's business practices ethical? Do you buy or sell on eBay, and why or why not?

# References

1. <http://www.wired.com/techbiz/media/news/2005/03/67034>
2. <http://www.pcmag.com/article2/0,2817,2396634,00.asp>
3. <http://7.mshcdn.com/wp-content/uploads/2012/10/government-data-600.jpg>
4. <http://www.amazon.com/gp/help/customer/display.html?nodeId=468496>
5. <http://computer.howstuffworks.com/internet/basics/ebay5.htm>

# References

1. <http://visual.ly/history-online-banking>
2. <http://www.computinghistory.org.uk/det/5474/Tandata-TD1400-Prestel-System/>
3. <http://ce.sharif.edu/courses/86-87/2/ce347/resources/root/2.THE%20ETHICS%20OF%20EBANKING.pdf>
4. <http://ce.sharif.ac.ir/courses/86-87/1/ce428/resources/root/ebanking%20service%20quality/2.pdf>