

## Anti E-Theft

By Eric Isaacson

The percentage of purchases online is going up. E-commerce sites are becoming more and more popular. With that, there is also an increasing amount of personal information on the web. This personal information is thought by most to be very private. Many believe this private information is unsafe. Many are avoiding online purchases for fear of identity theft. Many states have passed privacy laws to regulate the use of private information. In this paper, I will answer questions such as: “Why do we need privacy laws?”, “What are they?”, and “How does one develop a privacy policy?”

The modern world runs on information. With the right information, it seems that one can do almost anything. One can steal somebody’s identity if they can get their hands on a Social Security Number and just a little bit of random information. With something as simple as an account and routing number, an entire bank account can be drained. Others might become the target of sex offenders who get a hold of an address or a schedule. In essence, with a few snippets of information one could lose life as they know it. That is precisely why privacy laws are such a big deal. Our physical and financial security could be at stake every time we enter our address, phone number, or account number. For children, it can be even worse.

Many laws have roots back to ancient times. Land, for one, is something that has always existed and been fought over. Therefore, the laws we have today, regarding land, have derived from previous laws that have evolved over centuries. Privacy laws, however, are fairly new. In the past, invasions of privacy would occasionally fall under other laws, such as trespass, assault, or eavesdropping. It may have taken more time to recognize privacy as a right simply because

most invasions of privacy now involve new technology such as wiretaps, microphones, amplifiers, cameras, and computers. Computers have made the collection of data, including personal data, very streamline. The dispersion of that information is now just as easy (Standler).

Privacy laws regulate how personal information can be acquired and used. It has physical implications such as the Search and Seizure Amendment. However, most of the issues effecting privacy are now electronically based. These laws are made on a state level. Therefore, the laws are different across the nation. Many states have passed laws requiring internet service providers to keep certain customer information private, unless permission is given by the customer to do otherwise. Some states have laws that require businesses that own or license computer data to notify state residents if there is a security breach or if data has been compromised. Spyware is software that can track or collect personal information or activities of web users. Several states have enacted laws to prohibit such software (State Laws Related to Internet Privacy).

As mentioned, children are especially susceptible to being tricked into handing over critical information. For this reason, the Federal Trade Commission has passed the Children's Online Privacy Protection Act. This act requires all websites geared to children to have a parental consent before collecting any information.

As a web developer, it becomes important to disclose a privacy policy. For many, signing over a credit card number to someone they have never met can be a terrifying thought. It's enough to make people stay away from online purchases. In fact, many people don't shop online for those very reasons. Sure, that percentage is dwindling but it still exists. However, that's probably not the audience for most privacy policies. The general audience here is those

educated online shoppers who want to be sure where their information is going. A privacy policy is about trust.

What does one right in a privacy policy? First, the customers must trust the information to the site itself. They should be told what types of information are collected and what is then done with that information. The more clear and precise this explanation is, the more trust it builds. Any wholes will breed mistrust. The customer also needs to know that their information will not be given out to other sites. They need to know the security measures in place to protect it once it is given. Next is an escape plan. Wary customers always need an out. More specifically, they need a way to opt-out of whatever service is being provided. Knowing that as an option will give customers greater reason to trust the site. If the customer wants to see their information, that should be possible. They should be able to edit it also. They should be informed about policy changes. There should be ample contact information in case they have questions (“How to Write a Privacy Policy”)

Really, when it all boils down to it, a privacy policy must be clear and concise. Wordiness or technical jargon will make customers feel like they are having the wool pulled over their eyes. The more they understand, the more they trust.

In conclusion, personal information is vital. It should be treated as such. Customers should be informed on all policies concerning their information. As a web developer, I will show the utmost respect for any and all personal information I receive from clients or customers.

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