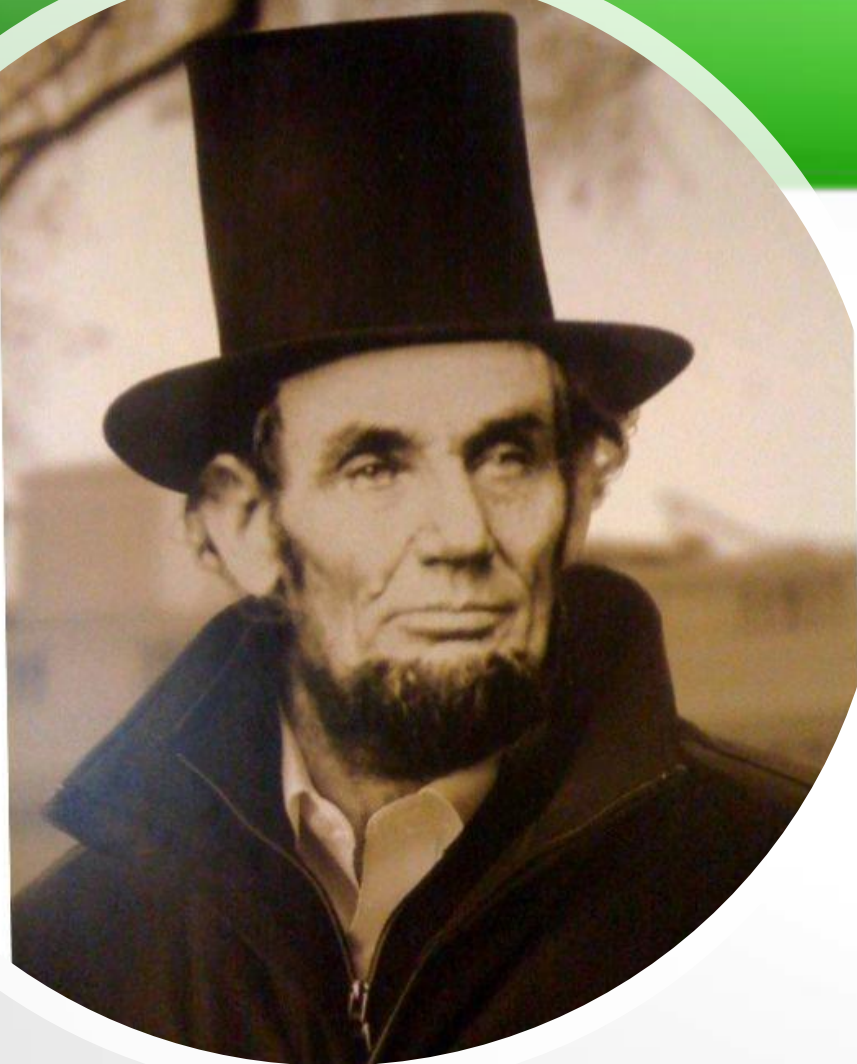


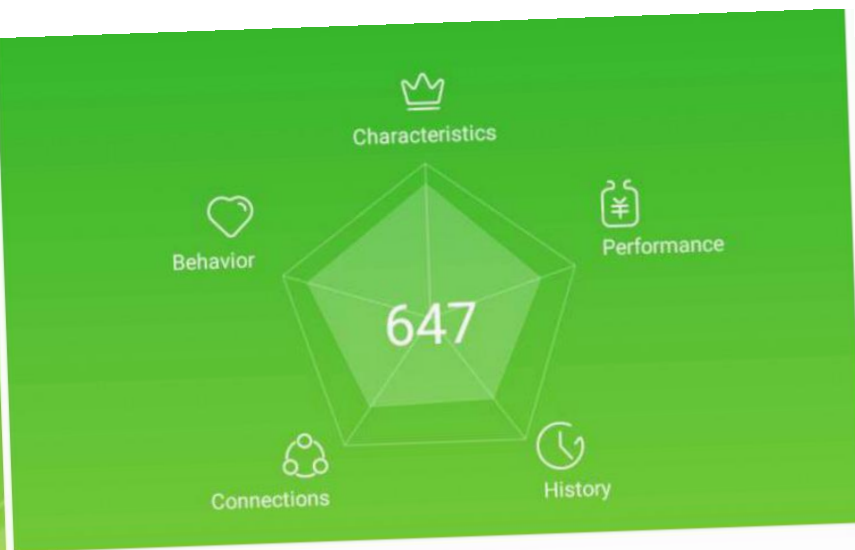
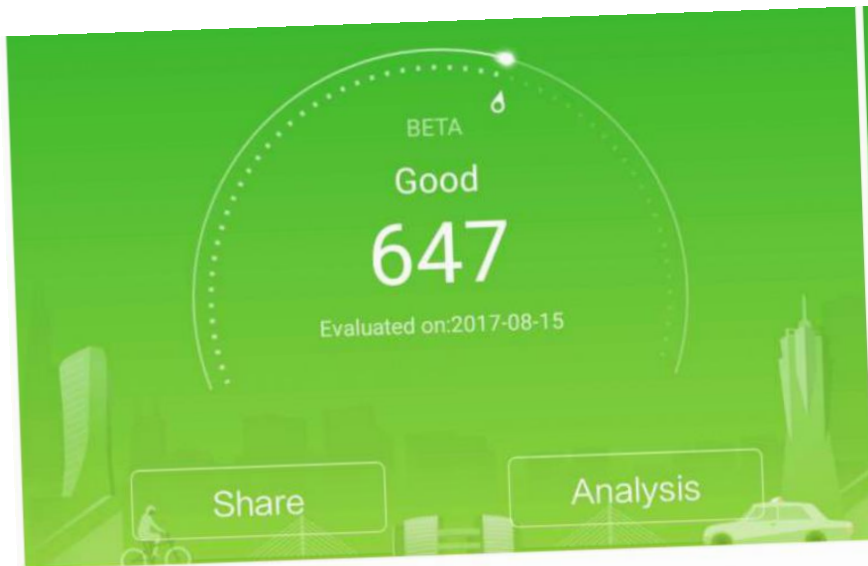
Big Tech and Global Finance: the data of money

Andrés Arauz

DECODE
October2018



EQUIFAX



Repayment
信用从这里开始

Footprint
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EXECUTIVE OFFICE OF THE PRESIDENT
OFFICE OF THE UNITED STATES TRADE REPRESENTATIVE
WASHINGTON, D.C. 20508

December 7, 2017

You will recall our first meeting, on September 12, 2017, during which we discussed

ways to improve the trade relationship of our two countries. I am writing to bring to your attention our growing concern regarding Ecuador's steps to implement restrictions on private companies supplying credit reference and analysis services. Ecuador's policies have blocked new entrants to the market for some time, hampering competition. Last week, Ecuador's National Assembly passed legislation that appears to limit the ability of commercial suppliers to provide credit-reference and analysis services, and places the Credit Information Database under the sole control of the Superintendent of Banks. If implemented, this law would impede the ability of existing service suppliers in this sector to conduct business and may require these

competitiveness.

we work together to enhance our trade and



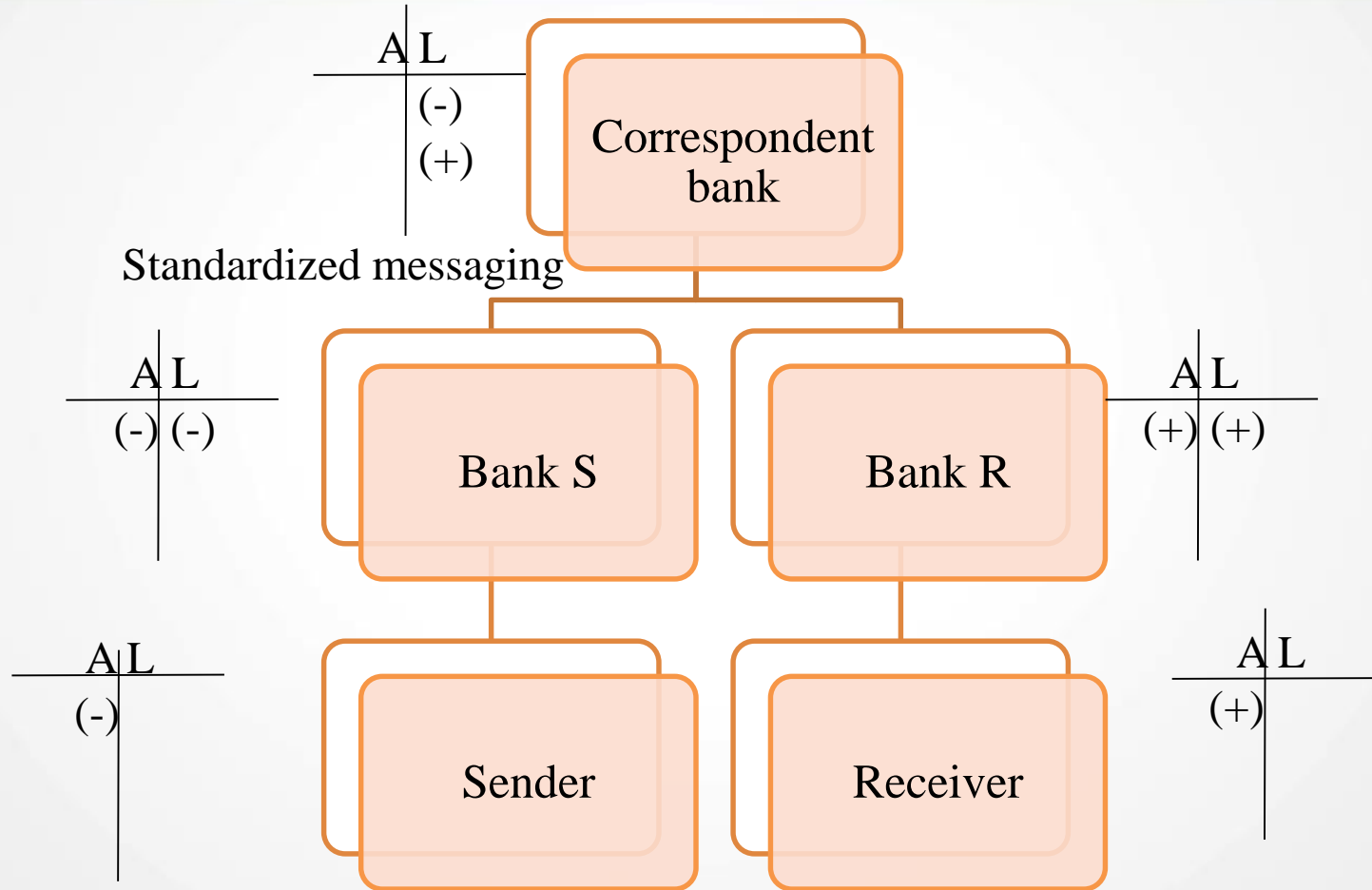
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Trade Representative
1 Hemisphere





Payment System



Processing of EU originating Personal Data by United States Treasury Department for Counter Terrorism Purposes — ‘SWIFT’

(2007/C 166/09)

Terrorist Finance Tracking Program — Representations of the United States Department of the Treasury

These representations describe the U.S. Department of the Treasury's Terrorist Financing Tracking Program (TFTP) and, in particular, the rigorous controls and safeguards governing the handling, use, and dissemination of data received from SWIFT under compulsion of administrative subpoenas. These controls and safeguards apply to all persons having access to the SWIFT data, unless otherwise noted in specific examples such as those describing the sharing of lead information derived from the SWIFT data with foreign governments.

The TFTP is grounded in law, carefully targeted, powerful and successful, and bounded by privacy safeguards. It represents exactly what citizens expect and hope their governments are doing to protect them from terrorist threats.

The Treasury Department's Terrorist Finance Tracking Program

Shortly after the September 11, 2001 attacks, as part of an effort to employ all available means to track terrorists and their networks, the Treasury Department initiated the TFTP. Under the TFTP, the Treasury Department has issued administrative subpoenas for terrorist-related data to the U.S. operations center of the Society for Worldwide Interbank Financial Telecommunication (SWIFT), a Belgium-based cooperative that operates a worldwide messaging system used to transmit financial transaction information. These subpoenas require SWIFT to provide the Treasury Department with certain financial transaction records — which are maintained by SWIFT's U.S. operations center in the ordinary course of its business — to be used exclusively for counterterrorism purposes as specified in the following sections.

Sanctions and the dollar

Bloomberg

Politics

EU Looking to Sidestep U.S. Sanctions With Payments System Plan

[reuters.com](https://www.reuters.com)

By [William Horobin](#) and [Birgit Jennen](#)

27 de agosto de 2018 13:07 CEST

- ▶ Europe must avoid being 'vassal continent': French minister
- ▶ Goal is to maintain business ties with nations like Iran

Germany urges EU payment system without U.S. to save Iran deal

Bloomberg Opinion

Finance

Europe Finally Has an Excuse to Challenge the Dollar

The plan for a “special purpose vehicle” to bypass U.S. sanctions on Iran could test American dominance of the global financial system.

By [Leonid Bershidsky](#)

25 de septiembre de 2018 16:45 CEST





Bank's notification to customers triggers *PATRIOT Act* concerns

PIPEDA Case Summary #2005-313

(Principles 4.1.3 and 4.8)

Complaint

The Office of the Privacy Commissioner of Canada received a number of complaints after the Canadian Imperial Bank of Commerce (the CIBC) sent a notification to its VISA customers in the fall of 2004, amending its credit cardholder agreement. The notification referred to the use of a service provider located in the United States and the possibility that U.S. law enforcement or regulatory agencies might be able to obtain access to cardholders' personal information under U.S. law.

The allegations made by the complainants can be summarized as follows:

- That as a condition of service, CIBC was requiring VISA customers to consent to the disclosure of their personal information to U.S. regulatory authorities;
- That they were being required to share their personal information with a U.S.-based company as a condition of service;
- That they were being required to consent to overly broad collection practices;

Need to harvest data of money

BETTER THAN CASH ALLIANCE



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Visa

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VISA

Untapped CB data

# Transactions	Cross-border SWIFT	Domestic Payment Systems
Brazil	24 million	31 billion
China	53 million	134 billion
Germany	440 million	21 billion

PBOC accessing online payments' data

Shareholder Structure China Nets Union Clearing Corp.

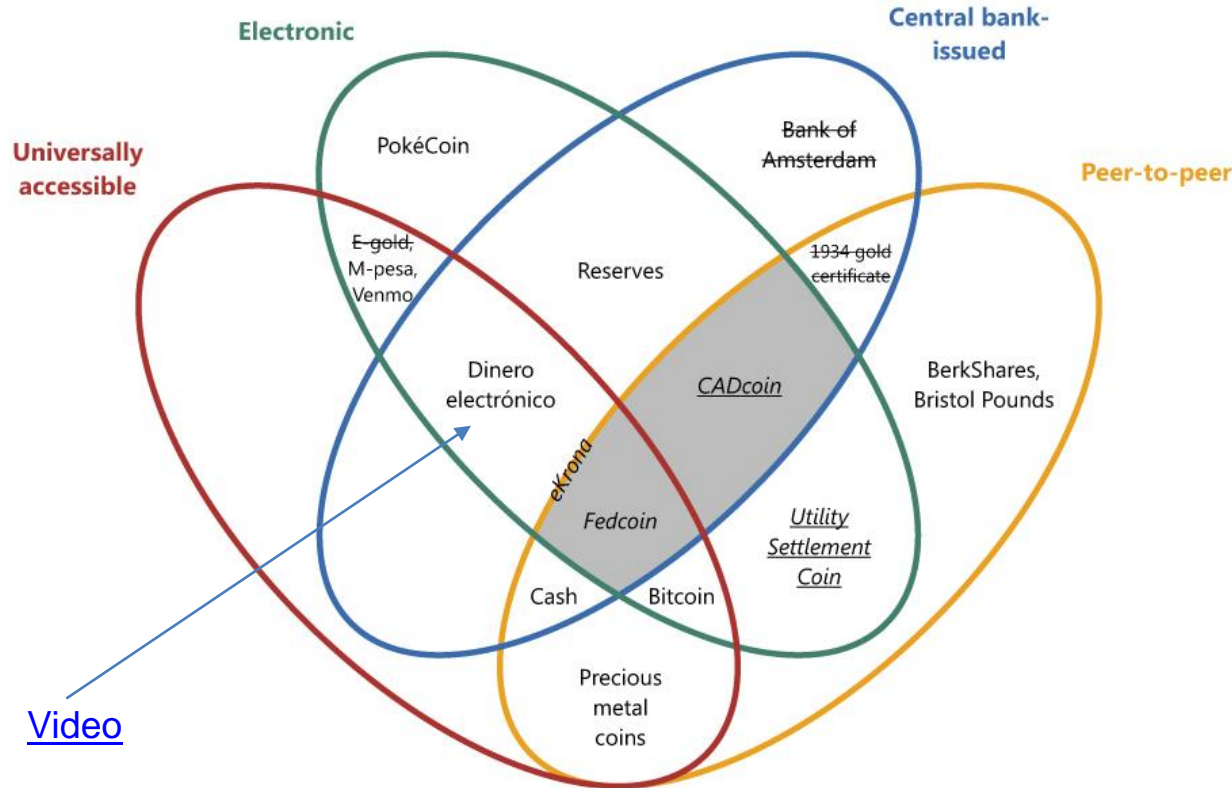


Forbes

CB issued electronic currency (Ecuador)

The money flower: example

Graph B



[India](#),
[Russia](#),
[Sweden](#),
[Uruguay](#),
[UK](#),
[Norway](#),
[Estonia](#),
[China](#),
[Venezuela](#),
[Australia](#),
Thailand,
Israel, ...

A standard font indicates that a system is in operation; an *italic* font indicates a proposal; an *italic and underlined* font indicates experimentation; a ~~strikethrough~~ font indicates a defunct company or an abandoned project.



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EL HACKATHON

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-
- 1- Pagos
 - 2- Descarga
 - 3- Consulta de Saldo
 - 4- Cambio de Clave
 - 5- Recargas a Celulares
 - 6- Consulta ultimas transacciones

0- Sig

Capacitaciones

24 de Septiembre de 2016, desde 14h00

Lugar: Banco Central del Ecuador,

Auditorio Germánico Salazar



HACK 153

Este viernes 7 y sábado 8 de octubre iniciará el reto más grande del Ecuador. Se desarrollarán las primeras soluciones en hardware y/o software que utilicen dinero electrónico, lo haremos de manera colaborativa, trabajando en equipos multidisciplinares. Si eres un apasionado de la tecnología, y te interesa el dinero electrónico ¡Este es tu momento! ¡Te necesitamos!

Periodo de inscripción: desde el 16 de agosto hasta el 14 de septiembre

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