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Technology park 21
Ljubljana, Slovenia, EU
Zagreb, IT STAR 2010

Problem

- Consumer protection law and EU directive request:
 - Consumer should know who is advertising him, who is selling him, ... who is on the other side.
- 99,9% of websites are violating this law

Current situation

- trust of visitors are in permanent decrease since 2001 (University North Carolina studies)
- 57.000 “phishing” websites are created daily (Reuters)
- 70% of identities of Internet visitors is already stolen in UK (Cyber Source)
- “phishing” is increasing exponentially every year (CyberSource)
- “copycat” is increasing in field of SME (noticed on market last 3 years)
- 85% of website visitors are looking for identity information (CyberSource)

Why?

- Website owners do not recognize the importance of consumer protection and do not fulfill legal requirements.
- Consumers do not know their rights.
- SSL certificates are not able to solve the problem.
 - Do not protect http protocol
 - Do not protect websites proactively
 - Low cost SSL ...

Interpretation of the law

- **Consumer has right to know who is the owner of the website who is advertising, selling, ...**
 - Anyone can register any domain name for 10€
 - Whois register is “open to write anything”
 - Anyone can write anything on website.
- (In most cases the current legislations predict the company should have basic information about the company on website.)*

Both views

- How owner see his own website?

**Website on our domain registered by us
with our content.**

- How the consumer (visitor) see the same
website?

**Website on one domain registered by
someone with some content.**

Conversation

- For: "Your website does not provide information about you as it should. Website is violating the law."
- Against: "We have written on our website that we are ABC Ltd."
- For: "How could the company data publish on your website protects me as a consumer, if anyone can copy-paste your content on similar domain name? I would see in this case this site exactly the same as yours."
- Against: "On our website you know where you are. We write our company and contact data on website. We do not know what others have done. We cannot accept responsibility for other websites."
- For: " Yes I agree that you should not accept responsibility for phishing websites. But in current situation you accept responsibility for that. If you would mark your website in a way that consumers would be protected and be able to check your identity, then everything would be just fine. We can forget the law if the data about the company of the website is enough. It doesn't make sense to have a law which has no real value. The title of law is: " Consumer protection law" so it has been written to protect consumers. If we allow explanation like yours then it makes no difference if we would not have any law.
- Against: "No one ever said that I was violating the law."

to be continued ...

Implementation of the law

The title of directive is **Consumer protection directive** so the basic question is not what the owner of the website should do, the question is how consumer has to be protected.

Website without third party external identity verification with appropriate security technology behind is violating consumer protection directive.

This is the starting point of future activities on consumer protection rights on Internet. Side effects of this will be noticed on many platforms of Digital Agenda of EU where we were invited.

NLB case

- Phishing of KLIK (on-line banking in Slovenia).
- NLB after attack write a note (A4)
- In newspapers NLB used to be presented as a victim.
- Is NLB really victim?
- Real victims did not know that.

Responsible for Phishing

- US online car insurance (for traveling to Mexico)
- Phishy website linked to correct website (they have give a promise)
- Class action against the insurer
- People were buying in good faith, no elements of distinction were available, bound trade and very important insurance did not refute suspicions that they are producers of this website.

What we are doing?

- We are “hologram stickers” technology solution for Internet.
- We can mark the websites, we can protect part of websites.
- We can protect websites actively against phishing, monitor websites, ...
- We are Internet Protection Certificate technology platform provider (for many different types of issuers).

Invitation

- partners investors
- sales partners
- technology partners
- issuers
 - existing issuers of Internet and “landbased” certificates
 - companies which want to protect brand and sales network
 - webdesigners, SEO companies, hosting companies, SMM companies
 - organizations and associations
 - new projects (virus free web, we do not spam, unlimited possibilities)

Thank you.

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