



United Nations' Financial Leaders Want to Create a Social-Credit Score Based on a Person's Internet History

The UN's International Monetary Fund proposed a system of social-credit scoring based on a person's internet history, a system that could be turned against anyone who opposes the policies of financial and political leaders. Social-credit scoring is already in use in China and it restricts the economic and social activities of those who score low. The IMF's priorities are "climate change" and the UN's Sustainable Development Goals for radical green policies. The Network of Central Banks and Supervisors for Greening the Financial System is bringing global finance in line with the green agenda by controlling the policies of banks and insurers. Vaccine acceptance will be another factor that determines social score. -GEG

In a blog post on its website, the International Monetary Fund (IMF) proposed a system of social credit scoring similar to the kind already in use in Communist China that would determine people's credit eligibility based on internet history, leading to concerns that such a system could be turned against anyone who opposes the will of financial and globalist leaders.

The concepts that the IMF proposes are already being quietly

promoted and practiced, notably in China, but also in the U.K., where trials are underway involving widespread covert internet surveillance and data recording.

The blog post in question, entitled “What is really new in Fintech,” appeared on the IMF website in December 2020 and was drawn up by four men: Arnoud Boot, a professor of finance at the University of Amsterdam; Peter Hoffmann and Luc Laeven, both economists with the European Central Bank; and Lev Ratnovski, an economist with the IMF but currently with the European Central Bank.

It addressed the questions of how new innovations would change the face of finance, as well as the “challenges” that these developments would bring, particularly with regard to the growing challenge to traditional banking, which is posed by the rise of Big Tech.

In response to this issue, the paper proposed a system of social credit born out of one’s online activities. It pointed to “information,” which the authors described as having “new tools to collect and analyze data on customers, for example for determining creditworthiness.”

Credit scoring the future of finance

In a section entitled “New types of information,” the authors casually revealed how online activities could, and seemingly already are, being used to determine a social credit score. “The most transformative information innovation is the increase in use of new types of data coming from the digital footprint of customers’ various online activities – mainly for credit-worthiness analysis.”

The article continued, “Credit scoring using so-called hard information (income, employment time, assets and debts) is nothing new.” But the authors next noted two problems: first, that accurate data was hard to come by, and second, that some people may not have enough “hard data available.”

In order to cope with these issues, the IMF blog proposed “tapping various non-financial data.” This would include “the type of browser and hardware used to access the internet, the history of online searches and purchases.” Such digital tracking could render more reliable results in determining credit, the article argued.

In the paper that the four researchers wrote, they stated that “combining credit scores and digital footprint further improves loan default predictions.” Their proposal was based on previous “credit scoring and securitization,” the authors argued, adding that “(t)he key new development is the abundance of non-financial data, including from digital footprints, which can be used in financial services provision.”

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Governors of 10 States Will Require ‘Contact Tracing’ to Reopen

The Clinton Global Initiative is promoting contact tracing and building an “army” of investigators to track people and their personal contacts. California Governor Newsom and New York

Governor Cuomo are strong supporters of the program. Newsom said that “getting back to some sense of normalcy” is dependent on the government’s ability to monitor people and invade their privacy with contact tracing. Freedom to move out of one’s home will depend on COVID tests. The common PCR test has an 80% false-positive result in people without symptoms. New York, New Jersey, Connecticut, Rhode Island, Pennsylvania, Delaware and Massachusetts have agreed to coordinate the reopening of their states. Contact tracing will be part of the plan to reopen. California, Oregon, and Washington also will include contact tracing with the lifting of restrictions. -GEG

President Trump’s decision on Tuesday to back off his insistence that he would decide when states reopen their economies came after governors grew increasingly frustrated with the White House over his comments, and moved to coordinate their own efforts.

Ten governors, all but one of whom is a Democrat, have formed two multi-state coalitions on both coasts to determine how and when to ease restrictions put in place to slow the spread of the coronavirus, planning that state officials say has begun in earnest.

The dispute between the states and the president began Monday, when Mr. Trump said he had the “total” authority to reopen the economy, even though individual governors issued orders for their states.

“When someone’s the president of the United States, the authority is total,” Mr. Trump said, a claim that flew in the face of constitutional delineations of power. New York Governor Andrew Cuomo was among the governors who dismissed the president’s comment, calling it “absurd” during an appearance Tuesday on “CBS This Morning.”

“He has total authority to open up the economy – then why didn’t he have authority to close the economy? Why did he leave it to the states and the governors to close it down?”

Cuomo asked.

Mr. Trump walked back his inflammatory comments on Tuesday evening, saying “the governors are responsible” for reopening their economies. He said his administration would “authorize” governors “of each individual state to implement a reopening – and a very powerful reopening – plan of their state at a time and in a matter as most appropriate.”

Even before the president conceded that states would take the lead, governors in the Northeast and on the West Coast had begun developing plans to gradually reopen sectors of the economy while preventing a resurgence of infections.

Northeastern coalition

The governors of seven northeastern states announced Monday that they would join forces to develop plans to begin lifting restrictions on individuals and businesses.

The northeastern alliance – which for now includes New York, New Jersey, Connecticut, Rhode Island, Pennsylvania, Delaware and Massachusetts – could expand in the coming days to include other New England states like Maine, New Hampshire and Vermont. Massachusetts Governor Charlie Baker is the only Republican currently in the coalition.

Cuomo’s office said the group consists of one health expert, one economic development expert and the respective chief of staff from each state who “work together to develop a fully integrated regional framework to gradually lift the states’ stay at home orders while minimizing the risk of increased spread of the virus.”

“Now it is time to start opening the valve slowly and carefully while watching the infection rate meter so we don’t trigger a second wave of new infections,” Cuomo said in a statement. “This is not a light switch that we can just flick

on and everything goes back to normal – we have to come up with a smart, consistent strategy to restart the systems we shut down and get people back to work.”

George Helmy, chief of staff to New Jersey Governor Phil Murphy, described “rigorous and regular” conversations among the leaders of northeastern states that begin around 6 a.m. and continue well past 11 p.m. over text, email and quick phone calls. Helmy said the council has begun developing plans to address a range of issues that come with easing restrictions.

“The first question is defining the date, but you can’t define that until you’ve sussed out the plan,” Helmy told CBS News. “And that means figuring out testing – how, who, where, when – [and] tracing: how do we trace these people, how do we do contact tracing and what do we need to do that?”

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China Unveils ‘Super Camera’ That Can Identify Thousands of People and Link Their

Activities to the government Social-Credit System

China: A new 500-megapixel cloud camera AI system, with a resolution of five times more detailed than the human eye, is able to identify the faces of thousands of people in real time. The designers say police could set up the cameras in cities to monitor the movement of crowds, while cross-checking the images with medical and criminal records. The social-credit system is currently enforced using a network of over 200-million surveillance cameras. [Big Brother is in China but his younger brother is rapidly growing in the US and the rest of the world.] -GEG

Scientists have unveiled a 500 megapixel cloud camera system in China that they say is capable of capturing the facial details of each individual in a crowd of tens of thousands of people, raising fears facial recognition monitoring could soon reach a new level.

Key points:

- The super camera can instantly detect specific targets in a crowd of thousands
- It has the capacity to take both still images and record video
- The abilities of such a camera raise serious concerns about privacy

The camera, which was revealed at China's International Industry Fair last week, was designed by Fudan University and

Changchun Institute of Optics, Fine Mechanics and Physics of the Chinese Academy of Sciences.

The camera's resolution is five times more detailed than the human eye, and it is also equipped with artificial intelligence (AI), facial recognition, real-time monitoring and cloud computing technology, designers say.

All this means it can detect and identify human faces or other objects and instantly find specific targets even in a crowded stadium, Xiaoyang Zeng, one of the scientists who worked on the new technology, explained to reporters at the exhibition display.

He said this device – dubbed the “super camera” by local media – can capture both still images and record video.

Australian freelance technology journalist Alex Kidman said the camera was technically feasible but there were potential difficulties.

“The challenge for a camera of this scope, especially in a cloud-led AI environment is the quantity of data that's needed to shuffle around for identification; as you raise the detail level of each image as the Fudan University scientists have done, you seriously raise the size of the files – especially for video – a substantial amount,” Kidman said.

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'Social-Credit System' Is Turning All of China into A Virtual Prison

Chinese people who have low social-credit scores are harassed and ostracized through warnings about them on their cell-phone ring tones, which everyone can hear. They are subject air-travel bans, excluded from well-paying jobs, barred from owning a car or home, and publicly identified on a 'Deadbeat Map'. Their social-credit system is slated to go nationwide in 2020. The effect will be a culture of fear and a nation of informants, because individuals can earn positive points by snitching. The Chinese Communist Party has given birth to the world's first high-tech digital dictatorship and now it is selling its system to other like-minded socialist dictatorships. Venezuela was its first customer. -GEG

Imagine calling a friend. Only instead of hearing a ring tone you hear a police siren, and then a voice intoning, "Be careful in your dealings with this person."

Would that put a damper on your relationship? It's supposed to.

Welcome to life in China's "Social Credit System," where a low score can ruin your life in more ways than one.

Say you arrive at the Beijing airport, intending to catch a flight to Canton 1,200 miles south. The clerk at the ticket counter turns you away because – you guessed it – your social credit score is too low.

Not only are you publicly humiliated in the ticket line, you are then forced to travel by slow train. What should have been a three-hour flight becomes a 30-hour, stop-and-go nightmare.

All because the government has declared you untrustworthy. Perhaps you defaulted on a loan, made the mistake of criticizing some government policy online or just spent too much time playing video games on the internet. All of these actions, and many more, can cause your score to plummet, forcing citizens onto the most dreaded rung on China's deadbeat caste system, the laolai.

And the punishments are shocking. The government algorithm will go as far as to install an "embarrassing" ring tone on the phones of laolai, shaming them every time they get a call in public.

But an embarrassing ring tone, flight bans and slow trains are just the beginning of the dystopian nightmare that is now daily life in China for tens of millions of people.

A low social credit score will exclude you from well-paid jobs, make it impossible for you to get a house or a car loan or even book a hotel room. The government will slow down your internet connection, ban your children from attending private schools and even post your profile on a public blacklist for all to see.

According to Australia's ABC News, the government has produced a "Deadbeat Map" via an app on WeChat, which shows a radar-style graphic identifying every laolai in the vicinity of the user.

"Tapping on a person marked on the map reveals their personal information, including their full name, court-case number and the reason they have been labeled untrustworthy. Identity-card numbers and home addresses are also partially shown," ABC reported.

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China Says Its Social Credit System Has 'Restored Morality' by Blacklisting Over 13-Million People

China revealed that, as of March, the Social-Credit system has blocked an unspecified number of citizens from buying over 23-million airplane, train, and bus tickets. It blocked over three times the number of plane tickets as train tickets, suggesting the government is suppressing international travel more than domestic. -GEG

China's state-run newspaper *Global Times* revealed in a column defending the nation's authoritarian "social credit system" Monday that the communist regime had blacklisted 13.49 million Chinese citizens for being "untrustworthy."

The article did not specify what these individuals did to find themselves on the list, though the regime has revealed the

system

assigns a numerical score to every Chinese citizen based on how much the

Communist Party approves of his or her behavior. Anything from jaywalking and walking a dog without a leash to criticizing the

government on the internet to more serious, violent, and corrupt crimes

can hurt a person's score. The consequences of a low credit score vary,

but most commonly appear to be travel restrictions at the moment.

China is set to complete the implementation of the system in the

country in 2020. As the date approaches, the government's propaganda

arms have escalated its promotion as necessary to live in a civilized

society. Last week, the Chinese Communist Youth League released a music

video titled "Live Up to Your Word"

featuring well-known Chinese actors and musicians who cater to a

teenage audience. The song in the video urged listeners to "be a

trustworthy youth" and "give thumbs up to integrity" by abiding by the

rules of the Communist Party. While it did not explicitly say the words

"social credit system," observers considered it a way to promote the

behavior rewarded in social credit points.

Monday's *Global Times* piece claimed it will "restore

morality” by holding bad citizens accountable, with “bad” solely defined in the parameters set by Communist Party totalitarian chief Xi Jinping.

The federal party in Beijing is also establishing a points-based metric for monitoring the performance of local governments, making it easier to keep local officials in line with Xi’s agenda.

“As of March, 13.49 million individuals have been classified as untrustworthy and rejected access to 20.47 million plane tickets and 5.71 million high-speed train tickets for being dishonest,” the *Global Times* reported, citing the government’s National Development and Reform Commission (NDRC). Among the new examples the newspaper highlights as dishonest behavior are failing to pay municipal parking fees, “eating on the train,” and changing jobs with “malicious intent.”

China had previously revealed that, as of March, the system blocked an unspecified number of travelers from buying over 23 million airplane, train, and bus tickets nationwide. That report did not say how many people the travel bans affected, as the same person could presumably attempt to buy more than one ticket or tickets for multiple means of transportation. The system blocked over three times the number of plane tickets as train

tickets, suggesting the government is suppressing international travel far more than use of domestic vehicles. At the time of the release of the initial numbers in March, estimates found China had tripled the number of people on its no-fly list, which predates the social credit system.

The Chinese also reportedly found that some of the populations with the highest number of system violations lived in wealthy areas, suggesting Xi is targeting influential businesspeople with the system to keep them under his command.

In addition to limited access to travel, another punishment the Chinese government rolled out in March was the use of an embarrassing ringtone to alert individuals of a low-credit person in their midst. The ringtone would tell those around a person with low credit to be “careful in their business dealings” with them.

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China Has Built the World's First Digital Mark of the Beast. Most Other Countries Are Not Far Behind.

China's communist government is implementing a "social credit" scorecard in order to control and coerce more than a billion people into compliance. This is accomplished by high-tech surveillance systems, including facial recognition, body scanning, and tracking. Smartphone apps monitor daily behavior. The score also depends on educational and medical records, state security assessments, and financial records. Already, about 10-million people with low scores have been punished with bans on travel, employment, and credit. A Communist Party document says the program will "allow the trustworthy to roam freely under heaven while making it hard for the discredited to take a single step". Anyone who is critical of the government will be classified as discredited. This is the goal of all collectivist systems. GEG

China is building a digital dictatorship to exert control over its 1.4 billion citizens. For some, "social credit" will bring privileges – for others, punishment.

Dandan Fan is very much the modern Chinese woman.

A marketing professional, she's diligent and prosperous – in many ways she's a model Chinese citizen.

But Dandan is being watched 24 hours a day.

A vast network of 200 million CCTV cameras across China ensures there's no dark corner in which to hide.

Every step she takes, every one of her actions big or small – even what she thinks – can be tracked and judged.

And Dandan says that's fine with her.

What may sound like a dystopian vision of the future is already happening in China. And it's making and breaking lives.

The Communist Party calls it “social credit” and says it will be fully operational by 2020.

Within years, an official Party outline claims, it will “allow the trustworthy to roam freely under heaven while making it hard for the discredited to take a single step”.

Social credit is like a personal scorecard for each of China's 1.4 billion citizens.

In one pilot program already in place, each citizen has been assigned a score out of 800. In other programs it's 900.

Those, like Dandan, with top “citizen scores” get VIP treatment at hotels and airports, cheap loans and a fast track to the best universities and jobs.

“It will allow the trustworthy to roam freely under heaven while making it hard for the discredited to take a single step.”

Those at the bottom can be locked out of society and banned from travel, or barred from getting credit or government jobs.

The system will be enforced by the latest in high-tech surveillance systems as China pushes to become the world leader in artificial intelligence.

Surveillance cameras will be equipped with facial recognition, body scanning and geo-tracking to cast a constant gaze over every citizen.

Smartphone apps will also be used to collect data and monitor online behaviour on a day-to-day basis.

Then, big data from more traditional sources like government records, including educational and medical, state security assessments and financial records, will be fed into individual scores.

Trial social credit systems are now in various stages of development in at least a dozen cities across China.

Several companies are working with the state to nationalise the system, co-ordinate and configure the technology, and finalise the algorithms that will determine the national citizen score.

It's probably the largest social engineering project ever attempted, a way to control and coerce more than a billion people.

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Facebook Has a 'Trustworthy' Rating for Users, But Won't Tell You What It Is

Users receive a rating that determines if they have a good or bad reputation, but the score is hidden from view – for now. Facebook confirmed that it tracks user behavior across its site and uses that data to assign a rating. It says the data is in place to “identify malicious actors” (that could mean you if you do not agree with Facebook’s political views) and that it is a process to prevent people from flagging mainstream news as fake. It appears that Facebook is trying to imitate Communist China, which has a social-score system that analyzes individuals’ behavior to determine if they are qualified for loans or travel on public transport. -GEG

FACEBOOK is rating users based on how “trustworthy” it thinks they are.

Users receive a score on a scale from zero to one that determines if they have a good or bad reputation – but it’s completely hidden.

Your Facebook usage is being monitored, and may be converted into a trustworthiness score

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policy

The rating system was revealed in a report by the Washington Post – and later confirmed by Facebook to The Sun – which says it's in place to “help identify malicious actors”.

Facebook tracks your behaviour across its site and uses that info to assign you a rating.

Tessa Lyons, who heads up Facebook's fight against fake news, said: “One of the signals we use is how people interact with articles.

“For example, if someone previously gave us feedback that an article was false and the article was confirmed false by a fact-checker, then we might weight that person's future false news feedback more than someone who indiscriminately provides false news feedback on lots of articles, including ones that end up being rated as true.”

Facebook can see everything you do on the site – which helps build a highly detailed picture of who you are
Earlier this year, Facebook admitted it was rolling out trust ratings for media outlets.

This involved ranking news websites based on the quality of the news they were reporting.

This rating would then be used to decide which posts should be promoted higher in users' News Feeds.

User ratings are employed in a similar way – helping Facebook make a judgement about the quality of their post reports.

Mark Zuckerberg apologises for data breach by says he's 'sure someone's trying' to use Facebook to meddle with US mid-term election

According to Lyons, a user's rating “isn't meant to be an absolute indicator of a person's credibility”.

Instead, it's intended as a measurement of working out how

risky a user's actions may be.

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