

Protecting Children Using the Internet European Economic and Social Committee

- A Payment Industry Perspective - *Tuesday 5 May 2009*

*Mikael Svensson – Co-Chair
Payment Industry Working Group
European Financial Coalition*

A moving target

- Commercial child abuse is not a new issue
- What has changed?
 - growth of the internet as a distribution channel
 - perceived 'anonymity' of the internet
 - expansion of payment vehicles
- MasterCard and Visa first to be targeted
- Then PayPal and other 'new' payment channels
- Major schemes have taken steps to protect themselves and their brands
- Monitoring has seen problem migrate from 'traditional' payment mechanisms
 - increasing use of "eCash" and payment alternatives
 - using "legitimate" merchants for processing
 - buying value less goods to obtain passwords

The payment industry is only one piece of the puzzle

- A holistic approach is necessary to stop on-line child abuse (in all its forms)
- The European Financial Coalition Against the Commercial Sexual Exploitation of Children on the Internet tries to apply such an approach
- Payment Industry Working Group
- What can industry do to combat this problem?
- Prevention: establish clear 'no tolerance' policy regarding child exploitation
- Detection: invest internally in developing robust models and detection tools, engage third party vendors that crawl the web to locate illegal content, invest in training for specialised agents
- Collaboration: develop public-private partnerships with key stakeholders in this area (law enforcement)
- The Payment Industry Working Group is working with stakeholders to develop appropriate policies and best practices: before, during and after
- It also works to promote global co-ordination as this is a global problem and needs global solutions

Conclusion

- Need to work together
- Must be forward thinking
- Speed to react, stop and deter
- Need all players