

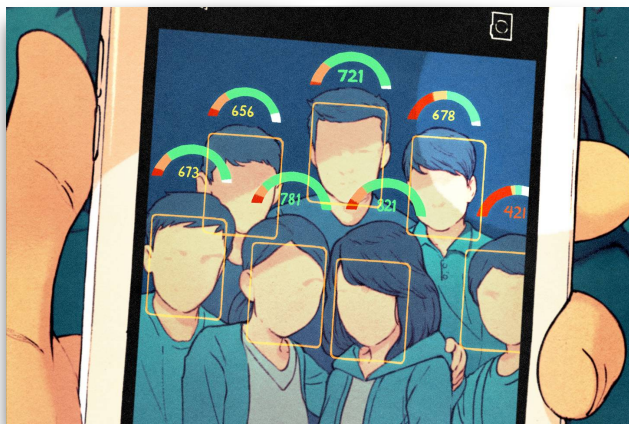
A GLIMPSE INTO THE FUTURE

CHINA'S SOCIAL CREDIT



the odd reality of life under china's all-seeing credit score system

In the UK, credit scores are mostly used to determine whether people can get a credit card or loan. But in China, the government is developing a much broader "social credit" system partly based on people's routine behaviors with the ultimate goal of determining the "trustworthiness" of the country's 1.4 billion citizens.



It might sound like a futuristic dystopian nightmare but the system is already a reality. Social credit is preventing people from buying airline and train tickets, stopping social gatherings from happening, and blocking people from going on certain dating websites. Meanwhile, those viewed kindly are rewarded with discounted energy bills and similar perks.

China's social credit system was launched in 2014 and is supposed to be nationwide by 2020. As well as tracking and rating individuals, it also encompasses businesses and government officials. When it is complete, every Chinese citizen will have a searchable file of amalgamated data from public and private sources tracking their social credit. Currently, the system is still under development and authorities are trying to centralise local databases.

Given the Chinese government's authoritarian nature, some portray the system as a single, all-knowing Orwellian surveillance machine that will ensure every single citizen's strict loyalty to the Communist Party. But for now, that's not quite the case. Rogier Creemers, a researcher in the law and governance of China at Leiden University, has described the social credit setup as an "ecosystem" of fragmented initiatives. The main goal, he says, is not stifling dissent – something the Chinese state already has many tools for at its disposal – but better managing social order while leaving the Party firmly in charge.

Yet social credit isn't limited to the government and for the most part it has been operated by private firms. Ant Financial, the finance arm of e-commerce giant Alibaba, launched a product called Sesame Credit in 2015. It was China's first effective credit scoring system but was also much broader, functioning as a social credit scheme and loyalty programme as well.

Along with providing preferential loans, a high Sesame Credit score – which ranges from 350 to 950 – can result in a huge variety of benefits, like no-deposit apartment and bicycle rentals. While the system is undoubtedly popular, the line between private social credit schemes and the government is being increasingly blurred. China's supreme court, for example, shares a "blacklist" of people who haven't paid court fines with Sesame Credit, which in turn deducts users' scores until they sort out they pay up.

As both the private and public components of social credit expand in China, there's legitimate concern the system will end up creating an "IT-backed authoritarianism" unlike any other. One independent journalist has already been barred from buying plane tickets because of court fees related to his work, for example.

But, for now, it remains grimly captivating to see the benefits and rewards created by such an ambitious and potentially dystopian project.

Charles Rollet

June 5, 2018, wired.com

1. Introduce the document
2. What is a « social credit »?
3. What is a dystopia? Does this system fit the definition?
4. Quote a few examples of how social credits can affect people's lives.
5. « a single, all-knowing Orwellian surveillance machine that will ensure every single citizen's strict loyalty to the Communist Party » Explain
6. What is Sesame Credit?
7. What is your opinion about it?

answer the online quiz

myenglishclass.net/classes/terminales

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Jumping healthcare waiting lists

China's hospitals, long notorious for stifling bureaucracy, are currently experimenting with social credit systems. In a bid to reduce wait times by up to 60 per cent, Sesame Credit is giving users with a score above 650 a 1,000-yuan (£117) credit at one Shanghai university hospital, letting them see a doctor without lining up to pay. The scheme is set to expand to hospitals in 10 more Chinese cities. But social credit is also being used to punish some patients and practitioners. Last year, Chinese health authorities announced that people guilty of violence against medical workers – a significant problem in China thanks to poor malpractice policies – would be placed on the country's national social credit blacklist. Also added to the blacklist were those running illegal plastic surgery outfits.



A GLIMPSE INTO THE FUTURE

Punishments in virtual worlds

In 2015, Sesame Credit executive Li Yingun said playing 10 hours of video games a day would get a lower credit score than a responsible parent buying loads of diapers. But playing video games can lower your Sesame Credit score in a much more direct way – if you cheat.

Chinese citizens signing up for the wildly popular multiplayer shooter game *Counter Strike Global Offensive* must register using both their national ID and Sesame Credit score, according to state media outlet *CGTN*, and anyone caught using cheating software like 'Aimbots' which ensure perfect aim will have their Sesame Credit scores deducted, potentially affecting their real-life ability to get loans. "It's the worst punishment in history," Li Haiyi, vice president of Chinese game developer Perfect World, told *CGTN*.



A GLIMPSE INTO THE FUTURE

Giving men access to women only dating groups

In China, a high credit score can help you find a date. Zhenai.com, a dating service with 140 million users which is partly-owned by the American parent company behind Tinder, gives users with high Sesame Credit scores better visibility on their website. And in a Tinder-like move, dating giant Baihe.com lets users with high Sesame Credit show off their score to members of the opposite sex as long as they agree to display their scores as well.

Sometimes, though, mixing up social credit and dating goes too far. In late 2016, Alipay launched a new feature on its app called Circles which created women-only groups where only men with Sesame Credit scores over 750 could comment on women's posts – which they immediately did, mostly by asking for sex. The feature was widely-derided as digital prostitution – one blogger called it “Alipimp” – and it was soon taken down.

珍爱网
zhenai.com



A GLIMPSE INTO THE FUTURE

Skipping deposits for rentals

Good credit can make city living significantly easier in China. In some cities, people with high Sesame Credit scores can check into hotels, rent umbrellas, and even rent cars without paying a deposit. But it's not all about the rewards.

Chinese cities piloting government-run social credit systems punish a wide range of activities, potentially causing travel and government service restrictions. Recently the names of 169 people who have been banned from buying travel tickets were published by the government.

In the eastern city of Suzhou, for example, bus fare evasion, posting fake product reviews online, not paying your electric bill, and booking a room in a hotel without showing up all cause deductions in the city's 200-point social credit system. Possibly to make Suzhou's program feel a bit less Orwellian, the scheme is named after a flower popularly used in teas and cakes.



A GLIMPSE INTO THE FUTURE

Banning social gatherings

In a sign that the government is using the social credit system to deepen its control civil society, social credit is being harnessed to crack down on “illegal social organisations.” The Ministry of Civil Affairs has announced it would take measures to blacklist people involved in such organisations, which were claimed to be largely fraudulent or copycat associations often using vague names in their titles like “international” to swindle people.

The regulation state that one’s social credit would be affected if they were found to be involved in running such an organisation. But what makes a “social organisation” legal or illegal in China sometimes has a lot to with its political stance. China has cracked down on foreign-funded NGOs, while the same ministry attacking “illegal social organisations” recently required that the legal ones include Communist Party “building” in their charters to “ensure their correct political direction”.



A GLIMPSE INTO THE FUTURE

Stopping you eating

Since 2015 China’s supreme court has shared a ‘blacklist’ of millions of people who defaulted on their court fines with Sesame Credit. In turn, Sesame Credit lowers these users’ scores and even bars them from making luxury purchases on the Alibaba-owned online marketplaces TaoBao and Tmall.

The system could go much further in the future. Thanks to the ubiquity of mobile payments in China, frequent debtors could eventually be barred from attempting to “buy breakfast, take a bus and look for jobs,” one Chinese academic told *China Daily*. While that seems extreme, one woman in 2017 did get plastic surgery to escape debts worth 25 million yuan (about £2.9 million).



A GLIMPSE INTO THE FUTURE

Chasing K-pop stars

Rabid K-pop fans be warned. After obsessed fans caused serious delays at Beijing's airport several times by rushing to meet their idols – including one incident where they managed to break into first-class – Chinese authorities passed a regulation that makes it possible to lower the social credit record of anyone found to have disrupted or blocked check-in counters and airport corridors. Until then, fans were able to get away with their antics thanks to their large numbers and the fact that they bought cheap refundable tickets to enter secure areas, according to Chinese media reports. The new regulation also includes a potential one-year ban from flying and social credit penalties for a host of other bad behaviours, from forging boarding passes to stealing suitcases.

