US FTC leaders will target AI that violates civil rights or is deceptive

WASHINGTON — Leaders of the US Federal Trade Commission (FTC) said on Tuesday the agency would pursue companies who misuse artificial intelligence to violate laws against discrimination or be deceptive.

The sudden popularity of Microsoftbacked OpenAI's ChatGPT this year has prompted calls for regulation amid

concerns around the world about the possible use of the innovation for wrongdoing even as companies are seeking ways to use it to enhance efficiency.

In a congressional hearing, FTC Chair Lina Khan and Commissioners Rebecca Slaughter and Alvaro Bedoya were asked about concerns that recent innovation in

artificial intelligence, which can be used to produce high-quality deep fakes, could be used to make more effective scams or otherwise violate laws.

Mr. Bedoya said companies using algorithms or artificial intelligence were not allowed to violate civil rights laws or break rules against unfair and deceptive acts.

PRESENT:

Vice Mayor

"It's not okay to say that your algorithm is a black box" and you can't explain it, he said.

Ms. Khan agreed the newest versions of artificial intelligence (AI) could be used to turbocharge fraud and scams and any wrongdoing would "should put them on the hook for FTC action."

Slaughter noted that the agency had throughout its 100-year history had to adapt to changing technologies and indicated that adapting to ChatGPT and other

artificial intelligence tools were no different. The commission is organized to have five members but currently has three, all of whom are Democrats. — *Reuters*



SONY's WF-C700N in Lavender and Sage Green

Sony Philippines to launch latest wireless earphones

SONY Philippines is set to release this week its latest noise-cancelling wireless earbuds, the WF-C700N.

The WF-C700N, priced at P6,999, will be available at Sony Authorized Dealers nationwide starting April 21 in three colors: black, white, lavender and sage green.

"The WF-C700N are small and lightweight for all-day comfort, perfect for those looking for their first pair of truly wireless noise-cancelling earbuds," Sony Philippines said in a statement on Friday.

The company said the earbuds are designed to ensure comfort and stability for varied ear shapes.

"Sony has designed the WF-C700N by utilizing extensive ear shape data collated since it introduced the world's first in-ear headphones in 1982, as well as evaluation of the sensitivity of various types of ears. The WF-C700N earbuds combine a shape to perfectly match the human ear with an ergonomic surface design for a more stable fit, so you can listen for longer without needing a break," it said.

The hybrid silicone rubber earphones come in a cylindrical charging case.

The WF-C700N features noise cancelling to turn off your surroundings using its Noise Sensor Technology. It also has an Ambient Sound mode to let you stay connected to the world outside.

"In Ambient Sound Mode, the feedforward mics capture more of the ambient sound around you, so you can enjoy a natural listening experience while staying connected to your environment. You can personalize the settings within the Sony | Headphones Connect app or use the Focus on Voice setting to chat without removing your earbuds," Sony Philippines said.

The earbuds also have an Adaptive Sound Control feature that adjusts ambient sound settings depending on where you are.

"It recognizes locations that you frequently visit, such as your workplace, the gym or a favorite cafe, and switches the sound modes that suit the situation. With this, you can seamlessly move through your surroundings all while letting your favorite artists and entertainment play on," the company said.

"The WF-C700N delivers highquality sound with its Digital Sound Enhancement Engine. Plus, with the help of Sony's original 5-mm driver unit, the WF-C700N packs a punch, producing powerful bass and stunningly clear vocals despite their small size, bringing out the best in whatever genre or entertainment you choose. You can also change your music to fit your taste with the EQ settings on the Sony | Headphones Connect app," it added.

The WF-C700N has a Multipoint connection feature that allows the earphones to be paired with two Bluetooth devices at the same time.

"So, when a call comes in, your earbuds know which device is ringing and connects to the right one automatically. The WF-C700N also provides reliable call quality thanks to the Wind Noise Reduction Structure which delivers your voice clearly, even on a windy day," Sony Philippines said.

The earbuds have a battery life of up to 15 hours, the company said. They also have an IPX4 water resistance rating.

WH-1000XM5 IN MIDNIGHT BLUE

Meanwhile, Sony Philippines will launch on May 12 the Midnight Blue version of its WH-1000XM5 noisecancelling headphones, which is priced at P20,999.

"Since the launch of the WH-1000XM5 in 2022, the wireless headphones have received numerous awards and critical acclaim for their industry-leading noise cancellation and superior sound quality," it said.

Both the WF-C700N and the WH-1000XM5 Midnight Blue were designed with sustainability in mind, the company said, as zero plastic is included in their packaging material, "reflecting Sony's commitment to reducing the environmental impacts of their products and practices." -Bettina V. Roc

Filipino fintech app users say security is as important as user experience, features

By Jan Sysmans

A RESILIENT economy bolstered by robust fundamentals and a potential rebound make 2023 a good year for Filipinos to build and diversify their investment portfolios, according to local market analysts.

This bullish outlook, coupled with financial technology (fintech) and trading and investment apps that make buying and selling stocks and trading currencies easier than ever. are reasons to be optimistic.

The Filipino digital wave is surging on the back of 168.3-million cellular mobile connections (144.5% of the population). Research also revealed that 76.7% of local consumers increased their mobile app use over the past 12 months, with e-wallet adoption and usage on the rise.

Filipinos have also embraced crypto. The Philippines is the second-ranked country in the 2022 Global Crypto Adoption Index released by blockchain analysis firm, Chainalysis, which tracks the most active cryptocurrency nations. Many Filipinos are also drawn towards digital tokens through blockchain games like Axie Infinity, with up to 40% of players coming from the Philippines at one stage.

Most Filipinos likewise have high expectations when it comes to mobile app security, according to Appdome's recent survey. Many rank security as important as a great user experience. They have good reason to demand the best because studies show that 77% of financial apps have at least one vulnerability. By exploiting weaknesses, hackers can break through encrypted apps to access payment data. So, whether you are a digital investor or an investment app developer, here are some of the common security threats to be aware of today:

1. FAKE APPS

Fake financial services apps are a big threat. One app masquerading as an Asian trading company targeted social media and dating site users, and when they opened the app and inputted financial data, this triggered a fund transfer to cybercriminals. As most fake apps are published through a "Super Signature process," - bypassing security protections - antitampering solutions are recommended to deter hackers. Mobile Piracy Prevention, meanwhile, ensures that Android and iOS apps will not be copied or become Trojan apps when they are published in an app store.

2. OVERLAY ATTACKS

Malware such as Xenomorph and Sharkbot use overlay attacks. This is when a fake screen or a window controlled by an attacker is placed on top of a legitimate application to trick users into revealing data. In a nutshell, malicious overlays are designed to mimic the original user interface of the app being targeted and can appear in the form of a button or a data entry field. It's worth noting that blocking overlay attacks is required by law and regulators in many countries.

3. JAILBREAK AND ROOTING THREATS

Private keys are the security essentials in crypto and decentralized finance. Stolen private keys allow hackers to steal from investors. While custodial wallets were provided to help investors manage their private keys, other offerings enabling users to self-manage their private keys have been introduced. These have risks as many crypto novices lack the expertise to manage a key.

Securing devices is also vital. Hackers can steal private keys and confidential information, and the risk is raised on a jailbroken or rooted device, when the original security protocols of a device are compromised, allowing attackers to control operating systems and payment and investment apps. Tools to block Magisk and detect jailbreak bypass tools such as Liberty Lite are highly recommended.

4. WEAK ENCRYPTION Looking at the top five attacks on in-

vestment apps, several were found to use an unencrypted SQL lite database in their Android app, which makes them vulnerable. Unencrypted data in the application sandbox or SD card in areas like NSUserDefaults or the clipboard are common channels targeted. Given this, data at rest encryption is recommended to protect data inside these areas. Hackers also target transactions, passwords, and passphrases, and enforcing SSL/TLS for communications, including minimum TLS version, and cipher suites are good protective measures.

5. DYNAMIC RUNTIME ATTACKS

Modified investment apps equipped with emulators, simulators, or ondevice malware can be used to create fake accounts, perform malicious trades, and transfer cryptocurrency from one app to another. Implementing runtime application self-protection (RASP) methods, particularly anti-tampering, anti-debugging, and preventing emulators, is a way to guard against this.

Hackers constantly look for "easy marks," and if your app is missing one or two security features, scammers will exploit the defensive weakness. Investment app developers, therefore, must keep providing great services, as well as security to address new threats. It is a tough balancing act, but one that is nonnegotiable.

Jan Sysmans is the Mobile App Security Evangelist at Appdome.



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HON. MONIQUE YAZMIN MARIA Q. LAGDAMEO - Presiding Officer HON. DENNIS B. ALMARIO

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<u>N.B.</u>

Councilor

HON. VIRGILIO V. HILARIO, JR. – Vacation Leave Councilor HON. RENE ANDREI Q. SAGUISAG, JR. - On Leave Councilor

ALSO IN ATTENDANCE:

ATTY. DINDO R. CERVANTES Secretary to the

Sanggunian

Upon motion of Hon. A.J. Cruz, duly seconded, the Sangguniang Panlungsod of Makati, by a unanimous vote, approved City Ordinance No. 2023-060 on third and final reading.

CITY ORDINANCE NO. 2023-060

Authors: Hon. A.P. Padilla, Hon. R.A.Q. Saguisag, Jr., Hon. D.B. Almario, Hon. B.B. Baniqued, Hon. V.V. Hilario, Jr., Hon. M.F. Vitales, Hon. R.C. San Pedro, Jr., Hon. J.M. Ariones, Hon. A.J. Cruz and Hon. C.C. Ortega

Co-Authors: Hon. M.D.M. Arayon, Hon. M.J.P.Q Arenas, Hon. L.S. Javier, Jr., Hon. E.M. Marquez, Hon. K.T. Sarosa, Hon. J.C. Villena, IV and Hon. A.A.M. Yabut

AN ORDINANCE DECLARING THE ANNUAL INVESTMENT PROGRAM (AIP) FOR C.Y. 2023 OF BARANGAY POST PROPER NORTHSIDE TO BE IN CONFORMITY WITH EXISTING LAWS, RULES, AND REGULATIONS.

WHEREAS, R.A. No. 7160, otherwise known as the Local Government Code of 1991, provides that the barangay development council shall prepare the barangay development

WHEREAS, Section 114 (a) of the same Code states that the policies, programs, and projects proposed by local development councils shall be submitted to the sanggunian concerned for appropriate action;

WHEREAS, the pertinent provisions of the abovementioned law likewise imply that the that the Sangguniang Panlungsod shall have the power to review/approve the public investment programs of the barangays;

WHEREAS, the Sangguniang Barangay of Post Proper Northside, by virtue of Barangay Resolution No. 03-03 Series of 2023, adopted its Annual Investment Program (AIP) for C.Y. 2023, a copy of such barangay resolution, including its supporting documents, is hereto attached and made an integral part hereof as Annex "A";

WHEREAS, the Honorable Members of the Sangguniang Panlungsod of Makati extensively reviewed the subject Annual Investment Program;

WHEREAS, after careful perusal of available documents, it was ruled by the Members of the Sangguniang Panlungsod of Makati that the proposed Annual Investment Program (AIP) for C.Y. 2023 of Barangay Post Proper Northside is compliant with the minimum requirements as prescribed by existing laws, rules, and regulations; hence, this Ordinance.

NOW, THEREFORE, BE IT ENACTED, AS IT IS HEREBY ENACTED BY THE SANGGUNIANG PANLUNGSOD OF MAKATI, METRO MANILA, BY THE POWERS VESTED IN IT BY LAW, IN SESSION ASSEMBLED, that:

Section 1. The Annual Investment Program (AIP) for C.Y. 2023 of Barangay of Post Proper Northside is hereby declared to be in conformity with existing laws, rules, and regulations.

Section 2. The Joint Endorsement issued by the Urban Development Department (UDD) and Budget Department dated 27 March 2023, which attests that the Annual Investment Program (AIP) for C.Y. 2022 of Barangay Post Proper Northside substantially complies with the provisions of pertinent laws, rules, and regulations, is hereby adopted in toto, a copy of such Joint Endorsement is hereto attached and made an integral part hereof as Annex "B";

Section 3. The provisions of this Ordinance are hereby deemed separable. If any provision hereof should be declared invalid or unconstitutional, the remaining provisions shall remain in full force and effect.

Section 4. All ordinances, resolutions and executive orders which are inconsistent with any of the provisions of this Ordinance are hereby repealed or modified accordingly.

<u>Section 5</u>. Let copies of this Ordinance be furnished to the Office of the Mayor, Office of the City Administrator, Law Department, Budget Department, Accounting Department, Urban Development Department, Department of the Interior and Local Government (DILG)-Makati City, Liga ng mga Barangay, Sangguniang Barangay of Post Proper Northside and other departments, offices, and agencies concerned for their information, guidance and reference.

Section 6. This Ordinance shall take effect immediately upon its approval.

ENACTED BY THE SANGGUNIANG PANLUNGSOD OF MAKATI, METRO MANILA, in its Regular Session held on 12 April 2023.

> tested by: Secretary to the Sangguniang Panlungsod

Certified true and correct by: HON. MONIQUE YAZMIN MARIA Q. LAGDAMEO Vice Mayor & Presiding Office

> HON. MAR-LEN ABIGAIL S. BINAY City Mayor

Date of Approval: