Student’s Name

Professor’s Name

Course

Date

Introduction to Cyberwarfare

TO: The United States Government

FROM: your name

DATE: 4 October 2019

SUBJECT: Cyberspace citizen protection

Cybercrime has accelerated in recent years due to advancements in technology, bringing about new and sophisticated methods of unauthorized penetration and access to data of innocent users of the internet. Very sensitive user data can be exposed to these threats without the user's knowledge. I, therefore, would like to call upon the respective arms of the government to put up cyberspace citizen protection policies and regulations to match the modern threats.

With the Rise in Modern E-commerce, E-banking, and the network of IoT, sensitive personal and financial data is shared across the internet either in the process of purchasing goods and services or other relevant online transactions. Users and participants need protection from both the organizations involved and also threats from malicious intruders to the system. Data protection act and financial regulations have to be applied.

However, even putting up mechanisms to prevent the breach against this private data is not a guarantee enough. I propose that in the case that a consumer is exposed to such a threat, the immediate action should be to notify them about the incident. The government and the relevant authorities should then draft a compensation plan by following up and tracing the root of the cause. Once established that the client is innocent, they should be restituted to their earlier state. The government should also see that all payment systems are a complaint of the Payment Card Industry Security Standards Council (PCI SSC) of 2006. PCI SSC describes how organizations handle customers' data (Keren and Jacob).

In conclusion, I envision that blockchain technology is a game-changer when it's adapted in the financial industry. The technology has a chance of beating around 75% financial fraud with the ability to provide the most secure decentralized digital ledger chainable in any economic sector with maintaining the identity of the participants concealed from the external network.

# Works Cited

Keren, Livneh, and Reeds, Jacob. *USA Cybersecurity 2019*. 16 10 2018. https://iclg.com/practice-areas/cybersecurity-laws-and-regulations/usa. 4 October 2019.