

Jeremy Poff bank.nz submission

From: Jeremy Poff

Received: 13 March 2007

PREAMBLE

I have often considered nominating this TLD and thus have some thoughts generated over the past couple of years.

NEW TLD HOLDER CRITERIA

I am not sure what powers the DNC has to manage the TLD registrants once registered, but I feel bank.nz TLD holders should ALL qualify with the following

- have a registered office in NZ
- be a NZ registered company
- be able to be contacted by a NZ 0800 phone number
- have a current SSL Digital Certificates
- provide current PGP and other certificates so that people may communicate via encrypted and signed email
- utilise some form of login that negates the usefulness of key-loggers, or cookies perhaps. Here I am imagining a two step login process where you first log in to the TLD domain and then login to the site. The TLD could add some form of tracing that was a deterrent to criminals, or exclude any IP address not in NZ, with registered exceptions for travellers.
- the pages appear in such a way that logos and layout cannot be extracted easily for creating a look-alike page.
- provide a point of difference that makes the bank.nz sites more secure.

MY THOUGHTS...

This is really our chance to make a secure banking system to showcase to the world. There is no point in having bank.nz if it provides no benefit over the status quo. Rogues can already emulate sites and use quasi-links to sidetrack a user. I think if the banks have their own TLD it needs a point of difference that is not just "we are a bank". Perhaps the bank TLD could be used ONLY for secure transactions and they still maintain a .co.nz site for all facilities that do not require a login.

Of course banks are not the only companies that would like a more secure web presence. Possibly the new TLD should be accounts.nz, or finance.nz or transact.nz or secure.nz to allow any participant who

meets the security criteria and is a NZ company.

If we give out bank.nz then will there not be cries also for mall.nz, shop.nz, mailorder.nz, invest.nz, shares.nz and a whole raft of new TLDs.

And what about equally deserving industries such as .radio.nz, .media.nz, .tv.nz, .services.nz, .trades.nz, or .wholesale.nz. The list would be endless. The banks as a percentage of NZ industries must surely be small. Even if in their infancy on the web, perhaps more credence should be given to .agri.nz for NZ agriculture or to heavy demand streaming uses such as gamers and video. Surely a deserving entity would be .trust.nz - there are many of these and they do not really belong with .co.nz unless they are commercial. However they may well form the bulk of .org.nz. But they are easily discernable as they are legal entities of one sort or another.

TRULY USEFUL

I think the initiatives being created by 1id.com which arose from the XNS.org, should be investigated as a porthole to secure logging on. Apparently they have some form of authentication whereby the user authenticates with them and they authenticate with the web site. It also provides automatic updating for contact and address details to all subscribers to a user's 1id name. This could be an extremely useful form of keeping data current for those who provide accounts to holders.

BENEFITS OF TLDs AS I SEE THEM

I believe three of the benefits arising from TLDs are;

1) A new one can weed out or segregate off sites which are clogging or becoming a burden to an existing domain.

An excellent example of a truly standalone domain is the .school.nz domain. I think this is one of the most succinct created. Schools could have easily joined the .ac.nz domain, but perhaps there was resistance from the incumbent, or perhaps rules were already in place which prevented this. There may be a case for .porn one day, although I hope not in NZ.

I cannot really see an overwhelming reason to have .geek or .iwi other than pressure from those who want their own TLD. I could certainly be swayed by numbers of registered owners though if I knew these TLDs were being utilised well. A good TLD would be serving to remove clutter from an existing domain, or appropriately collect related interests.

2) A new TLD opens up a whole new set of name choices when the existing preferred TLD has limited options remaining. In NZ this is probably not hugely important, as the US still manages to find new domain names with a TLD such as .com, and they have many more people contending for the names.

3) They allow filtering of sites at the highest level to encompass all choices within. So (hypothetically) if no online shopping or banking was allowed then filter out secure.nz. If only schools are to be contacted then filter all but .school.nz. If the computer suite is only for online learning then filter all but learn.nz or courses.nz (if we had those TLDs).

This is possibly one of the most useful purposes for a TLD as it is definitive and participants know the criteria before they join. One bad apple can sour the barrel though, so there does need to be management of the participants to ensure they comply.

SUMMARY

I do NOT favour having a .bank.nz TLD as I feel it will either add nothing or if it does add something then it will be adding something that any other organisation with an account (phone, power, shopping, etc) would also want to be a part of. Additionally it is likely to add complacency around security issues, where none is due.

I DO favour a domain more general in members, but more specific in purpose, such as account.nz or secure.nz.

"Copyright (C) 2007 Digital Media Imaging
Parts of this message (other than quotations to the source) may only be used with express written permission of Jeremy Poff."

--

Digital Media Imaging (DMI Ltd)
PO Box 30-044
Christchurch 8030