

A REBEL.REBEL LETTER

The Archaeology of the Unguarded

A consent order from 2018, and the record we are keeping now.

BY AUSTIN RIPMASTER

I

On the twenty-seventh of February, 2018, the Federal Trade Commission files an administrative complaint against PayPal, Inc., over the operation of its peer-to-peer payment service.

The complaint runs to the ordinary business of consumer protection. Funds credited to a balance could be frozen or removed pending review, and the company had not adequately said so. Security described as bank grade was not, for a period, backed by a written information security program.

Those are the headline counts. They are not the interesting ones.

The interesting count is about a setting.

The service offered its users a Default Audience Setting. A person could restrict who saw their transactions. Participants only. Friends. The setting existed, it was documented, and a careful user could find it and change it.

The Commission's finding is that changing it accomplished less than the user believed.

A Default Audience Setting did not govern the other party to the transaction. To limit visibility, a user had to change a second setting as well, and the company had not adequately disclosed that the second setting existed or that both were required.

Read that again slowly.

The record of a transaction was co-authored.

One person could compose themselves carefully. The other person, on the other end of the payment, held a setting the first person could not see and could not reach.

Every payment involves two people.

Which means no one held custody of their own record.

It is worth doing the arithmetic, because the arithmetic is the finding.

A user sets a default. The default governs future transactions, and even then only their own half of them. A second control governs an individual transaction. Neither control reaches across the payment to the person on the other side, whose own settings apply to the same event.

So a person who wanted a private record needed to find two controls, understand that both were required, and then persuade every counterparty they would ever have to do the same.

That is not a privacy setting. That is a petition.

There is a second detail in the file, and it is the one that ought to be taught.

The initial privacy notice, the document that would have explained all of this, was a link. The link was printed in grey text on a light grey background at the bottom of the account registration page.

The disclosure existed.

It was rendered at a contrast ratio designed not to be read.

Final approval comes on the twenty-fourth of May, 2018. The company neither admits nor denies. It agrees to stop misrepresenting the extent of control provided by its privacy settings, and to submit to biennial third-party assessments for ten years.

A consent order is a strange kind of literature. It is the only genre in which a company's own conduct is described by someone who was not paid to describe it well.

Plate I · The two settings, and the party neither reaches.

II

There is an old rule among archaeologists.

Do not begin with the monument.

Begin with the garbage.

The temple tells you what a civilization wished to become. The refuse tells you how it actually lived. Broken bowls. Fish bones. Tax receipts. Children's toys. The margin of a ledger. A shopping list.

History is written from what people deliberately preserved.

Archaeology is written from what they accidentally left behind.

The accidental record is usually the more honest one, and the reason is structural rather than moral. Nobody edits a midden.

Now hold the consent order next to that rule.

For most of a decade, a payments application maintained a public feed of what ordinary people owed each other. Not what they wanted. What they owed.

Little League dues.

A fantasy football bet, settled late.

Rent, split four ways.

The first round.

A birthday remembered the day before.

Pizza, after midnight.

Individually the entries mean almost nothing. A pizza emoji is not a document. Together they describe a civilization with a precision that no survey has ever achieved, because there was no instrument between the life and the entry.

The feed carried no sunsets.

No framed vacations.

No promotions announced.

No aspiration at all.

Only residue. Obligation, logged.

And here is the point the privacy commentary of the period almost entirely missed, because it was busy being right about privacy: the feed was honest for the same reason it was a violation.

Nobody could fully compose it.

The setting was not yours. The other party's setting overrode yours. The notice explaining this was grey on grey.

A record that cannot be authored is a record that cannot be flattered.

III

Every other surface of that era worked in the opposite direction.

The platforms of the period each performed the same introduction before a person spoke. One supplied classmates. One supplied followers. One supplied colleagues. One supplied opponents.

In each case the audience arrived before the sentence.

Everything after that is composition.

The remarkable thing about composition is not that people lie. Most do not. It is that they edit, and editing has a direction. Photographs become evidence. Meals become identity. Vacations become autobiography. Opinions become affiliations. Even candour develops conventions, and once candour has conventions it is a genre.

Eventually the lesson takes.

Nothing is merely posted.

Everything is published.

The payments feed sat outside that grammar entirely, and not by virtue. There was simply no composition step. No draft. No preview. A person typed four words and an emoji into a field whose purpose was accounting, and the accounting leaked.

That is the whole finding. Honesty was a side effect of a product decision, and the product decision was later found to be inadequately disclosed.

The archive existed because somebody failed to build a door.

The obvious objection deserves its full weight, because it is correct as far as it goes.

The feed was performed. Of course it was. People wrote jokes into the memo field. They used the eggplant. They put in a string of emoji instead of the word rent because the string was funnier and because a friend would see it. Anyone who claims that field was unmediated has not read it.

But the objection mistakes which part of the entry is the evidence.

The caption was authored. The transaction was not.

A person can write anything they like in the memo field. They cannot fake owing three hundred dollars on the first of the month. They cannot fake the timestamp. They cannot fake the direction of the arrow, or the fact that this name and that name are settling something between them twice a month, or that the settlement stops in March and resumes in September under a different name.

The joke sits on top of a fact that nobody composed.

Every serious archive works this way. The Roman graffito is a performance. The wall it is scratched into, its position, the district, the fact that somebody stood there long enough to carve it, is not. Archaeology has always read the performance and the substrate together, and it has always trusted the substrate.

The feed's substrate was obligation, and obligation is the one thing in a life that will not accept editing.

IV

On the twentieth of July, 2021, the door is built.

The company removes the global feed. The globe icon disappears in a redesign. Users see friends only. The company frames it as part of an ongoing evolution of the platform and notes that the community has grown past seventy million customers.

Public posting remains possible. The stream does not.

Whatever one thinks of the privacy question, and the privacy question has an obvious answer, something else happened that afternoon that nobody recorded.

An accidental archive closed.

There is no equivalent surface now. No feed of what strangers owe each other. The most honest public record ordinary life had produced in a generation was switched off in an app update, in the same release that promoted a crypto tab.

Archaeologists have a term for this. A site is not destroyed by malice. It is paved.

And the paving was asymmetric, which is the part worth holding onto.

The feed closed to the public. It did not close to the owner.

Every entry that ever ran through it remains where it always was, on the ledger of the company that operates the service, subject to the same commercial uses it was always subject to. What ended was the accident. What ended was the brief and unrepeatable period in which an ordinary person could look at the honest record of a civilization without permission, without a research budget, and without asking anyone.

The public lost a mirror. The proprietor lost nothing.

That is the ordinary shape of these closures and it almost never gets described, because the language available for describing them is the language of privacy, and privacy is a real good that in this case did real work. The setting was misdescribed. The notice was grey on grey. The remedy was correct.

It is possible for a remedy to be correct and for something to be lost anyway, and a house that only ever notices one of those two things is not running an argument. It is running a preference.

No university preserved the feed. No library took a copy. There was no acquisition, no accession number, no finding aid. The most legible public record of American obligation in a generation ran for years in plain sight and was retired in a product update, and the only institutions holding any part of it are the one that generated it and the one that regulated it.

v

While that record ran, a second one was being built, and it was being built out of translation.

People do not experience life in categories.

Nobody kisses a spouse goodbye and thinks about the premium midsize three-row segment. Nobody feels a need for a taxonomy. People wake up inside problems.

The youngest keeps kicking the back of the seat.

The daughter starts ballet next week.

Nobody planned tonight.

The father will not admit he needs help.

A search field cannot receive those sentences, so for twenty-five years people learned to stop offering them. Best SUV. Best ballet shoes. Restaurants near me. The machine had a grammar, and the grammar was learned, quickly and almost without complaint, by nearly everyone alive with a connection.

An entire industry was built on the far side of that conversion, and it is worth naming what it actually sold.

It sold the vocabulary.

Planners returned monthly volumes for the phrase, not for the problem. Category pages were written to receive the phrase. Comparison charts were built to satisfy the phrase. Agencies were retained to establish which phrase a company could plausibly own, and companies bought the phrase at auction from a company that had constructed the auction.

At no point in that chain did anyone need to know why a person wanted a larger car.

They needed to know what a person would type.

The two are not the same thing, and the gap between them is where the last quarter century of marketing lived. A discipline that describes itself as understanding the customer spent twenty-five years buying access to the sentence the customer had been forced to write instead.

This is worth stating plainly because it is usually described as convenience.

It was a labour transfer.

The burden of converting a life into a market vocabulary was placed on the person living the life, and an entire commercial apparatus grew up on the far side of that conversion, buying and selling the vocabulary rather than the life.

The record that era produced is enormous and nearly worthless as evidence. It is a record of people impersonating a database.

VI

The second site is open now, and it is producing something different.

Watch someone use a conversational model for an hour. The first prompt sounds like a query. The fifth does not.

The prompts get less composed. Not worse. Less finished.

Grammar loosens. Sentences interrupt themselves. Constraints arrive late, remembered rather than planned. A person says the thing they actually meant in the fourth message, having said the presentable version in the first.

The register changes.

Not because the machine has become more human.

Because the human has stopped being obliged to become more machine.

Consider a man in a parked car on a summer evening, an afternoon having dissolved into itself, nothing decided.

He asks about dinner.

Then whether anything decent is still open.

Then whether the game will be on somewhere.

Then whether the mini golf place still runs this late.

Then whether there is parking.

Then whether any of it is worth twenty minutes of driving.

He is not searching. He is thinking out loud, and each answer produces another constraint, and each constraint removes another possibility.

The conversation is not retrieving intention.

It is discovering it.

Plate II · Six questions from a parked car.

Consider a grandfather on a French road with three grandchildren in the back and an afternoon slipping, who dictates into a phone the whole sentence, unabridged, exactly as a person would say it to another person: somewhere to get a decent ham and cheese sandwich on the way to Mont-Saint-Michel, with three grandchildren in the car, without losing much time.

No website was ever optimised for that sentence. No keyword plan anticipated it. No restaurant imagined it.

It is simply what a grandfather needed that afternoon.

The translation still happens. It happens somewhere else, and it is no longer his job.

VII

There is a name already attached to some of this, and it is not the house's.

The intention economy was named in 2006, in a column in a Linux magazine, and argued at length in a 2012 book from Harvard Business Review Press. The thesis is specific and it is generous: the economy would grow around buyers rather than sellers, because buyers are the first source of money and arrive ready-made. Customers would acquire tools of their own. They would state terms. They would tell whole markets what they wanted, and vendors would answer. The author's summary is that you do not need advertising to make a buyer.

Sixteen years on, one half of that has arrived and the other half has not.

The buyer did not get tools.

The buyer got an interlocutor.

And the interlocutor is not neutral, is not the buyer's agent, and does not belong to them. It sits inside somebody else's product, funded by somebody else's model, and it is very good at listening.

There is a second departure, and it matters more.

The 2012 argument treats intention as the thing the buyer brings.

The evidence from the second site is that intention is the thing the buyer leaves with.

What the buyer brings is a mess. A friction. A complaint about a child in a back seat. A sentence about a father who will not ask. Something said badly, before it is known, in the register a person uses only with themselves.

That layer needs a name, because it is where the commerce is now happening and because naming it is the only way to argue about it.

Call it the unguarded.

Not what people conceal. What they never thought to compose.

The distinction is not academic. An economy organised around stated intention is an economy of terms, and terms can be negotiated, refused, and priced. That was the 2012 argument and it was a hopeful one. An economy organised around the unguarded is something else. It runs on material the person did not know they were providing at the moment they provided it, because they were not providing anything. They were working out what they meant.

There is no bargaining posture available in that register.

A person who has already said the true version of the problem has spent the only leverage they had, and they spent it before they knew a market was listening.

That is the deepening, and it is not an improvement on the original thesis. It is a correction of it in the direction of intimacy.

VIII

Imagine publishing six months of prompts.

Not the browser history. Not the photographs. Not the mail.

The prompts.

Most people recoil, and the reason is not shame. Very little in there is shameful. The reason is that the prompts are unfinished.

Rehearsed conversations.

Parenting worry.

Half-formed businesses.

Symptoms, typed at eleven at night.

Money.

Arguments conducted with oneself.

They are not the record of a life. They are the working notes. The drafts. The archaeology of intention before it hardened into action, which is precisely the material an archaeologist would trade a temple for.

And unlike the payments feed, this record has no accident in it.

The feed leaked because somebody failed to build a door. The prompt does not leak. It is addressed. A person types it into a box, knowingly, to a party they can name, in exchange for an answer they wanted. There is no grey text at the bottom of a registration page to blame, because there is no misunderstanding to correct. The disclosure is the product.

Rome left walls covered in graffiti. Victorian England left diaries. The last century left television. The social internet left profiles, which is to say it left a monument.

This one is leaving the midden and calling it a service.

A diarist knows they are keeping a diary. That knowledge is the whole reason a diary lies. The person typing at eleven at night about a symptom knows they are asking a question, which is a different thing entirely from knowing they are writing, and it is the reason the sentence comes out true.

The unguarded is not produced by trust.

It is produced by a person being too busy solving something to perform.

Every record a civilization keeps on purpose is a claim.

The record it keeps by accident is the receipt.

And the record it keeps on purpose, believing it to be an accident, is the one that will be read.

RECEIPTS

The document. Federal Trade Commission, administrative complaint and proposed consent agreement against PayPal, Inc., announced 27 February 2018; final complaint and order approved 24 May 2018. FTC press releases of both dates. Allegations relied on here: inadequate disclosure that a Default Audience Setting did not apply to the other party to a transaction and that a second Transaction Sharing Setting also required changing; initial privacy notice provided as a link in grey text on a light grey background at the bottom of the account registration page; failure to disclose that credited funds could be frozen or removed pending review; misrepresentation of bank grade security. Remedies: prohibition on misrepresenting the extent of control provided by privacy settings, mandated disclosures, biennial third-party assessments for ten years. PayPal neither admitted nor denied the allegations.

The closure. Venmo removed its global public feed on 20 July 2021 as part of an app redesign, retaining a friends-only feed; the company cited a community of more than seventy million customers. Contemporaneous reporting, 20 to 21 July 2021.

The prior naming. The intention economy was coined by a technology writer in a March 2006 Linux Journal article and developed in *The Intention Economy: When*

Customers Take Charge, Harvard Business Review Press, May 2012. Author: Doc Searls. The house takes no part of that term. It names a layer beneath it.

Disclosure, under this Letter's own law. The author of this Letter owns a Jeep Grand Cherokee L. He bought it after a conversation with a language model that began as a question about SUVs and ended as a sentence about two children who could reach each other in the back seat. The conversation resolved a behavioural complaint into a physical specification and the specification into a purchase, which is the exact mechanism this Letter describes, performed on the author.

The mechanism was not the one he assumed. The Grand Cherokee L runs a 121.7 inch wheelbase against 116.7 inches for the two-row car, and 39.4 inches of second-row legroom against 38.2. A gain of 1.2 inches does not separate two children. What separates them is a third row and a second-row captain's chair configuration that removes the middle seat. The purchase was correct. The author's account of why was wrong until he checked the specification, which is the reason this house checks specifications. Figures from manufacturer and dealer specification sheets; to be re-verified against the Jeep media specification sheet before this Letter ships.

Composited. The man in the parked car and the grandfather on the French road are real and are composited per house practice. Neither is named. Real individuals are named only in receipts.

Austin Ripmaster is the founder of Rebel.Rebel, an independent research and editorial practice for the retrieval age.

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