

# Trending now: Social Media

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The success of Facebook, Instagram, Twitter and LinkedIn (to name a few) is testament to this. Users – both commercial and personal – create accounts and post comments and images on these social media applications in an attempt to say something. From current affairs to personal outings to showcasing products and services (and everything else in between), popular social media applications are bursting at the seams with live and current information.

This is great news for the owners and creators of the social media applications. The success of social media has led to new and exciting ways for people to engage with each other, whereby owners and creators continuously strive to push the digital boundaries into a new era.

To this end, we highlight below some interesting new developments that are trending right now internationally. For some of these developments, and particularly those which may be accessible to users in the UAE, it remains to be seen as to whether or not they will raise any local legal or regulatory issues. We encourage you to watch this space ...

## **Who: Facebook**

### **What: Passporting: Facebook e-money**

Details: Facebook is reportedly seeking regulatory approval in Ireland to provide a service which, if approved, will facilitate digital payments between users across EU member states without Facebook having to gain regulatory approval from each EU member state. The service is called “passporting”, and will allow users to store money on Facebook and use it to pay others (limited to Europe only) without the intervention of outside parties and without “real” money ever exchanging hands.

If this concept is in fact true, then not only does this revolutionise social media as we know it, it has the potential to raise cross-border financial regulatory and legal issues that arise when dealing with e-money generally. Matters of security, improper use and data protection are a few that are high on the list, as are the overarching central bank / regulatory concerns.

Available in the UAE: No, although perhaps don't be too quick to dismiss the thought of a branch of the Bank of Facebook coming soon.

## **Who: Getty Images**

### **What: Free Embedding Option for Social Media Users**

Details: Getty Images, one of the world's largest supplier of stock images for businesses and consumers, has recently revolutionised the concept of photo-sharing and is for the first time ever allowing users to embed images on blogs and social media sites without charging a fee for the (non-commercial) use of those images. This option will be available on the bulk of Getty Images' images, and will allow users to drop any image into their website or blog – providing that the use is non-commercial.

Getty Images' terms of use specifically state that the images cannot be used: “...for any commercial

purpose (for example, in advertising, promotions or merchandising) or to suggest endorsement or sponsorship.” For those interested, make sure you read the terms of use, as any use that is deemed commercial will be subject to a fee (whereby the user will have to purchase a license to use the image(s)).

In an attempt to clarify what is meant by a “commercial purpose”, Getty Images has been reported as saying that “The key attribute in classifying use as commercial is whether the image is used to promote a business, goods or services, or to advertise something. If not, it is a non-commercial use.”

It has also been reported in the media that the new embeds are built on the same iframe code that lets you embed a tweet or a YouTube video, which means that Getty Images may use embeds to place advertisements or collect user information, for example. This has not been confirmed by Getty Images, although it has not been ruled out entirely. This may have the potential to raise privacy-type concerns, however in the context of having access to a database of free images for use in non-commercial purposes, this may be the quid-pro-quo for images which would otherwise have been subject to license fees (or copyright claims, for those infringers out there!).

Available in the UAE: As far as we know, yes. Happy sharing!

### **Who: Facebook**

### **What: Removing Chat Option from Mobile App**

Details: Facebook is reportedly turning off its instant chat function from its mobile phone app. According to recent media reports, Facebook will slowly begin to roll out this deactivation plan globally, starting with European users, where Facebook has already notified its users in some European countries that they will need to download the Messenger app on their iOS or Android phone to ‘instant message’ their friends.

This is an interesting development, given that Facebook recently purchased the popular social chat application, “What’s App” (although given that What’s App has an extensive user base, it is understandable). Reports say that What’s App and Facebook Messenger will co-exist with little to no cross-over, with Facebook now controlling over two-thirds of the instant messaging market.

Available in the UAE: As far as we know, users in the UAE need to download the Messenger app on their iOS or Android phone to instant message their friends. (We are, however, not clear if it is mandatory like it is in Europe, as users in the UAE can still email chat with their contacts in the Facebook mobile app without downloading Messenger). Until otherwise notified, chat away!