SINs to track and register their employees/citizens. National and corporate SIN registries are required to share their data with the GSINR, but otherwise they keep the data confidential, only making it available to law enforcement and other appropriate agencies. Though rare, dual citizenship (such as UCAS/Ares) is possible; in such cases, you would have two separate SINs. Some corporations and nations, however, will revoke your citizenship if you become a citizen of another country or corporation.

The Crash of '64 destroyed thousands if not millions of identity records, creating a surge in the SINless population. In response, many governments staged "SIN amnesty programs" and allowed the SINless to (re-)register, no questions asked—which many took advantage of to start new lives. Others, however, preferred that their pasts were gone, and took the opportunity to stay in the shadows. The truth is, many people have valid concerns (and not so rational paranoia) about how SINs are used and how their lives are monitored and tracked by governments and megacorps, and so prefer to stay outside of the system—or at least to use a false ID whenever possible.

It is possible to register with the UCAS government and obtain a SIN, but to do so one must prove that they are a solid, upstanding citizen and that the UCAS has something to gain by admitting them. For most SINless members of the sprawl, this is not a viable option.

The actual numbers that compose a SIN are generated by a complex formula from several pieces of personal data. What this means is that law enforcement officials can determine your birthdate, state or country of origin, citizenship, and initials from your SIN.

As shadowrunners are denizens of the underworld, it is assumed that they are SINless by default, unless they start off with the SINner negative quality (p. 83).

## SINIess Consequences

If a SINless person is arrested, several things can happen. It is not uncommon for the SINless to be horribly abused, locked away, or "disappeared," as they have no rights to speak of and no datatrail to even prove they exist. Most SINless arrestees, however, are issued a "criminal SIN"—which they are then stuck with for the rest of their lives. That SIN is now archived in multiple law-enforcement databases and indexed with their photograph, biometric prints, DNA records, and tissue sample.

If you lack a SIN, many activities that normal citizens take for granted become impossible for you. For example, you need a SIN to get a legal job, open a bank account, own property, go to school, rent an apartment, establish utility services, and so forth. Most importantly, a SIN is now required for any form of legal travel—including just buying a bus ticket. Even those with criminal SINs will find it difficult to perform many of these activities without red tape and hassle. When an individual with a SIN dies, the SIN is tagged to indicate that it belongs to a deceased individual, and is then deactivated (but otherwise kept on file).

## **COMMLINKS, CREDSTICKS, AND ID**

It used to be that one's SIN and other forms of identification were all stored on credsticks, pen-sized tubes that served simultaneously as ID and credit card. Since the Matrix went wireless, however, all of this information was transferred to the commlink, and credsticks only survive as certified but relatively anonymous means of payment. In addition, all of a person's credentials and necessary personal data (licenses, credit history, health insurance, cred accounts, etc.) are stored in encrypted form on her commlink (with a default Encryption rating of 5). For privacy reasons, this information is usually not broadcast as part of their personal profile for social networking, though some high-security areas may require that key information (particularly name & SIN) be broadcast.

These personal details can also be transmitted (again in encrypted format) on an as-needed basis, as authorized by the user. For example, a store may ask for your cred account information (and possibly credit history or even licensing if you're buying restricted goods), a hospital will ask for your medical records and insurance, while a security checkpoint might demand your SIN, passport, and criminal record. For security purposes, such data can also be transmitted at a lower Signal rating, via a short-range, line-of-sight infrared beam connection, or by physically linking the commlink to a terminal and transmitting by fiberoptic cable.

## **Online Accounts**

The commlink is also used to keep track of an individual's bank accounts. To spend cred, you subscribe to your bank's online network and authorize transactions or simply authorize automatic deductions in appropriate situations. Since most transactions occur in real time, it's very difficult to overdraw one's account, but it can still happen if you don't keep track of automatic deductions.

The problem with most bank accounts, however, is that they require a SIN and they keep transaction records, meaning that all of your purchases create a datatrail. Naturally, however, enterprising capitalists and criminal institutions have risen to the challenge. Numerous "offshore" banks provide secure accounts to legitimate users, but unlike standard banks they keep their customer information private, do no share transaction data, and do not report to government authorities. Likewise, many criminal syndicates have their own black credit institutions online, providing accounts to anyone who pays the exorbitant fees, no questions asked, and even offering lines of credit (just beware the legbreakers if you're overdue).

## **Certified Credsticks**

The most common method of handling payment in the shadows is via certified credstick. Similar to a cash or bearer bond, a certified credstick is not registered to a specific person and is worth the amount of credit encoded on it. It requires no identification to use, and can't be used as ID. The financial institutions that issue them encode them with raw funds so that anyone can use them—not just the person to whom it was originally issued. Banks usually charge a small percentage to create a certified credstick.

