From *The Telegraph*, UK

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In Nosedive, an episode of Black Mirror released on Netflix last year, Bryce Dallas Howard plays Lacie, a woman seeking the approval of her soon-to-be-wed childhood friend. But because this is a machination of Charlie Brooker's mind (Michael Schur and Rashida Jones wrote the script), Lacie's social standing was decided by technology and voted on by the people she interacted with.

Having a good score – above four-point-five out of five – meant that Lacie could qualify for a luxury apartment. If she lost her temper with a waiter or shop assistant, or associated with people with lower scores, her score would drop, excluding her from the more refined parts of society.

A story in Wired magazine reports on Zhima Credit, a "personal credit" rating associated with Alipay, the main form of mobile payment in China – and the power of Zhima Credit sounds eerily similar to that outlined in Nosedive.

Users will be given a score between 350 (low) and 950 (high), and rewards those with "good" scores with perks and rewards. Paying back debts will give you a good rating, but so will having certain qualifications, the products you choose to buy and, crucially, the company you keep.

The writer of the piece, Mara Hvistendahl, explains that she used the system in August and was immediately given a "poor" rating of 550, which meant she had to pay a $30 deposit before she could rent a bike at the cost of 15 cents. She also had to pay deposits to stay in hotels or rent GoPros or free umbrellas. "I belonged to the digital underclass," Hvistendahl wrote.

The Zhima Credit system is integrated with China's governmental blacklist, List of Dishonest People, as journalist Liu Hu found. Even though he hadn't signed up for Zhima Credit, he had a score that rendered him a "second-class citizen". As Hvistendahl describes it: "He was banned from most forms of travel; he could only book the lowest classes of seat on the slowest trains. He could not buy certain consumer goods or stay at luxury hotels, and he was ineligible for large bank loans."

Those with high Zhima Credit scores, however, had reverse fortunes: Lazarus Lui, who had a score of 722, was able to access: "favorable terms on loans and apartment rentals, as well as showcasing on several dating apps should he and his wife ever split up. With a few dozen more points, he could get a streamlined visa to Luxembourg."

As another high-scoring millennial told Hvistendahl, the ratings of those in your social circle impacts on your own score: "If your friends are all high-score people, it’s good for you. If you have some bad-credit people as friends, it’s not nice."

[You can read the whole feature here](https://www.wired.com/story/age-of-social-credit/?mbid=synd_digg). The perilously prescient Nosedive is available to watch on Netflix.