

11. Privacy Notice and Choice

Blase Ur, May 1st (May Day), 2017
CMSC 23210 / 33210



THE UNIVERSITY OF
CHICAGO



Security, Usability, & Privacy
Education & Research

Today's class

- Discuss projects
- Privacy notice and choice

Project progress reports

- Written reports due May 8
 - **By email (no paper copy needed) to Blase and TA**
 - Research questions and hypotheses
 - (Combined) related work
 - (Combined) methodology
 - Full draft of survey, interview questions, scripts, etc.
 - Describe unresolved issues or challenges
- 7 min presentations (3 min questions) May 8 + 10
 - **Email PDF to ligushu@uchicago.edu 5/8 @ noon**
 - Explain your study design
 - Propose things for which you want feedback

Typical paper structure

- Abstract
- Introduction
- Related work
- Methodology
- Results
- Discussion / limitations / conclusion

Usable security paper structure

- Abstract
- Introduction
- Related work
- Methodology
- Pilot results
- Lessons learned (for moving forward)
- Discussion / limitations / conclusion

Privacy notice & choice

Fair Information Practice Principles

(US Federal Trade Commission)

1. Notice / awareness
2. Choice / consent
3. Access / participation
4. Integrity / security
5. Enforcement / redress

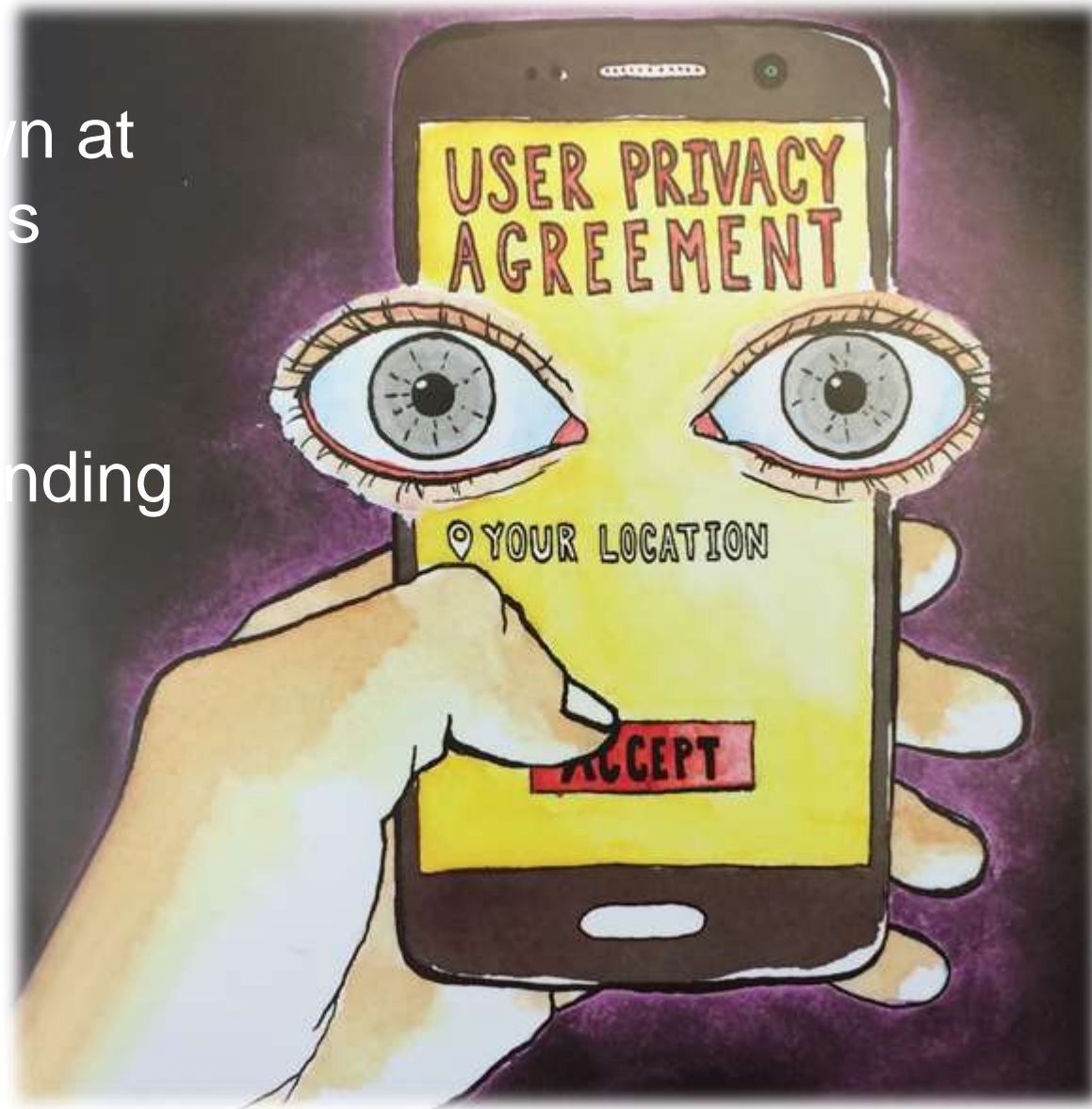


- We don't sell your Personal Information to anyone for any purpose.
- We keep your Personal Information in our business records while you are a customer, or until it is no longer needed for business, tax or legal purposes.
- We will keep your information safe using encryption or other appropriate security controls.

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Sections The Washington Post

Search

Privacy Policy

Facebook Twitter Google+ Email +

January 1

Published: January 1, 2015

The WP Company LLC ("The Washington Post") recognizes the importance of protecting your personal information, and we have prepared this Privacy Policy to explain how we collect, use, and share your information.

Search Facebook

Data Policy

We give you the power to share as part of our mission to make the world more open and connected. This policy describes the information we collect and how it is used and shared. You can find additional tools and information at [Privacy Basics](#).

As you review our policy, keep in mind that it applies to all brands, products and services that do not have a separate policy or that link to this policy, which we call the "Facebook Services" or "Services."

- What kinds of information do we collect?
- How do we use this information?
- How is this information shared?
- How can I manage or delete information about me?
- How do we respond to legal requests or prevent harm?
- How our global services operate
- How will we notify you of changes to this policy?

Microsoft

Privacy & Cookies

View Privacy Statement for:

[Bing & MSN](#)
[CRM](#)
[Microsoft.com](#)
[Mobile Devices](#)
[Office](#)
[Enterprise Services](#)
[Windows Services](#)
[Xbox](#)
[Other Products](#)

Last Updated: October 2014

Microsoft.com Privacy Statement

This privacy statement applies to Microsoft.com and Microsoft websites, services and products that collect data and share this data, as well as their other products and services. It does not apply to Microsoft sites, services and products that do not display or link to this statement or that have their own privacy statements.

Please read the statement below and click on "Learn More" for more details on a particular topic. You may also want to read the products listed above to see what they collect.

Please find the statement below and click on "Learn More" for more details on a particular topic. You may also want to read the products listed above to see what they collect.

Cookies & Similar Technologies

Most Microsoft websites use "cookies," which are small text files stored on your device, to help operate the site and collect information about online activity. For instance, we use cookies to store your preferences and settings. Help with cookies is provided through our central team, and privacy site operators.

We also use web beacons to help deliver cookies and compile analytics. These may include web beacons that help us deliver service providers.

You have a variety of tools to control cookies and similar technologies, including:

- Browser controls to block and delete cookies

SOUNDCLOUD Explore Search for artists, beats, tracks, podcasts

We have updated our Privacy Policy as of 10 June 2015.

SoundCloud Privacy Policy

Welcome to SoundCloud®, a service provided by SoundCloud Limited ("SoundCloud", "we", "our", "us").

Your privacy is important to us. This Privacy Policy explains how we collect, store, use, and disclose your information when you use soundcloud.com and m.soundcloud.com (together, the "Website"), our mobile and desktop apps (the "Apps") and all related sites, players, widgets, tools, apps, data, software, APIs and other services provided by SoundCloud (the "Services").

This Privacy Policy explains the following, amongst other things:

- Our principles with respect to your information and your privacy
- The information we collect about you
- How we use your information
- How we share your information
- How we use cookies and similar technology
- Your choices with respect to your information
- How to contact us regarding privacy issues

By using the Website, the Apps or any of the Services, and in particular by registering a SoundCloud® account, you are consenting to the use of your information in the manner set out in this Privacy Policy.

For your convenience, information relating to our use of cookies and similar technologies is set out in a separate [Cookies Policy](#). The Cookies Policy forms part of the Privacy Policy and whenever we refer to the Privacy Policy, we are referring to the Privacy Policy incorporating the Cookies Policy.

uses, and uses your personal information as a data controller in connection with our services and websites (together "Services") according to this privacy policy.

If you have any questions or concerns about your rights, please contact us at privacy@troyio.com or alternatively at Roviio Island.

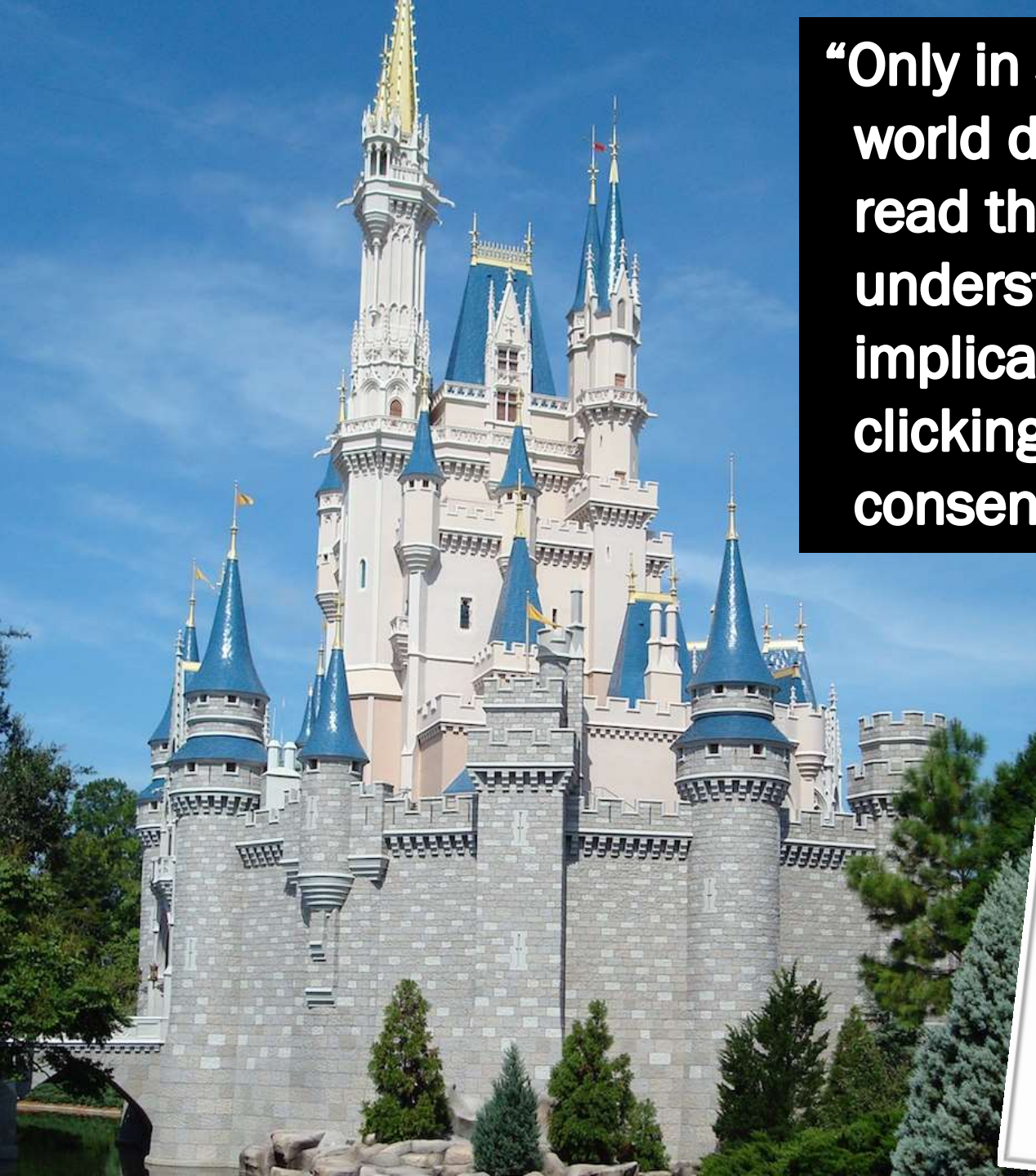
For more information, please see "Special Note About Children's Privacy" below.

By accessing a Service You give consent to the processing, use and disclosure of your information, and you do not agree to this Privacy Policy.

By using the Services you signify your acceptance of the changes to this Privacy Policy.

but are not limited to: (i) by using Roviio's mobile apps or visiting our website; (ii) by using a third party ID, such as social networking sites or gaming sites; (iii) by using Roviio's online stores or within the app (or "in-app purchase") (iv) by using our support and (vii) otherwise through use of Roviio Services where

“Only in some fantasy world do users actually read these notices and understand their implications before clicking to indicate their consent”



Tools of FTC in US

- Unfair practices
 - Injure consumer
 - Violate established policy
 - Unethical
- Deceptive practices
 - Mislead consumer
 - Differ from reasonable consumer expectations



FEDERAL TRADE COMMISSION

PROTECTING AMERICA'S CONSUMERS

≡ MAIN MENU

🔍 SEARCH

Digital Advertising Company Settles FTC Charges It Deceptively Tracked Consumers Both Online and Through Their Mobile Devices

Settlement ensures consumers can control targeted ads

FOR RELEASE

December 20, 2016

consumerreports.org

CR

Consumer Reports

Privacy Policy

Privacy Policy Highlights

Privacy Principles

Privacy Policy FAQ

Cookies

Protection of Information

Surveys

Choice/Opt Out

Like 2

Share

Tweet

G+

Pin it

A

A

Choice/Opt Out

Opting out of email communications (promotional, free email newsletters, and Ratings alerts)

If you subscribe to any of our paid products or services (for example, *Consumer Reports* magazine or ConsumerReports.org), our free email newsletters (for example, those about cars, finance, drugs or safety issues) or our Ratings alerts, we may send you promotional emails about our other products and services or to ask you about your experience.

Opting out online

You can opt out of receiving these email communications from us by following the instructions provided at the bottom of each email. If you use this method, you will stop receiving only that particular type of email message.

If you are a subscriber to one of our paid products or services, you can manage your email communication preferences on your "My Account" page by clicking [here](#) (or by going to www.consumerreports.org/myaccount).

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Evernote's new not-so-privacy policy will let employees read your notes





The note-taking app will let humans (and not just machines) sift through your private data.

By  Zack Whittaker for Zero Day | December 14, 2016 -- 16:55 GMT (08:55 PST) | Topic: [Security](#)

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RELATED STORIES

-  Security
XSS on WebEx domains undoes previous fixes to Cisco WebEx Chrome extension
-  Security
Expect renewed push for encryption backdoors from Trump administration
-  Security
Breach site LeakedSource apparently raided by feds
-  Security
Facebook adds security key and YubiKey support for 2FA

It's getting worse



Simplified notice and choice

“the question is not whether consumers should be given a say over unexpected uses of their data; rather, **the question is how to provide simplified notice and choice.**”



Edith Ramirez
Former FTC Chairwoman
January 2015
Speaking about IoT privacy

EU General Data Protection Regulation (effective 2018)



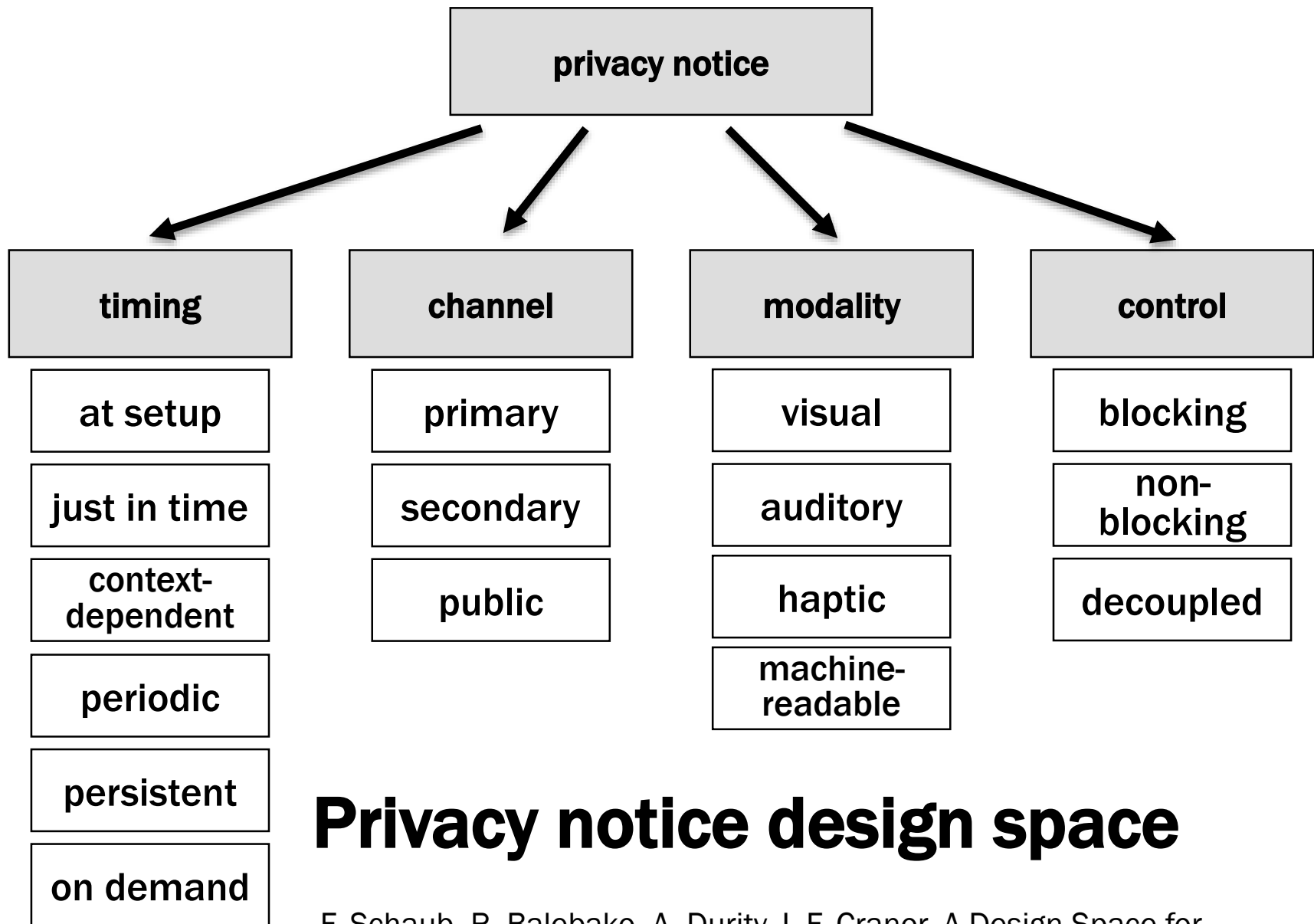
- “have **transparent** and easily **accessible** policies”
- “provide any information... in an **intelligible** form, using **clear** and **plain language**, **adapted** to the data subject”
- Request consent in a way that is “**clear**, **concise**, and **not unnecessarily disruptive**”

How can we put people in control over their personal information?



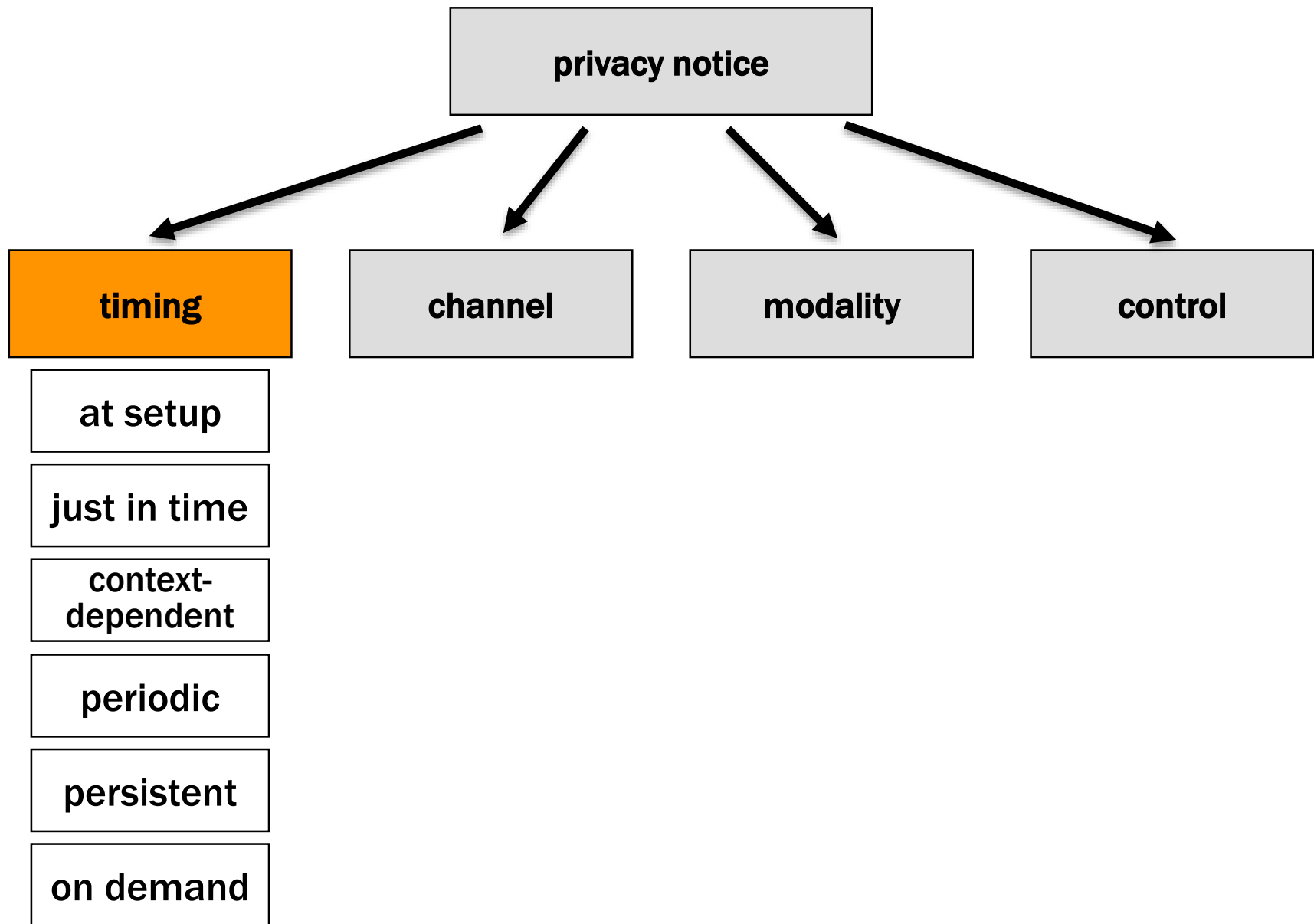


Privacy Notice Design Space



Privacy notice design space

F. Schaub, R. Balebako, A. Durity, L.F. Cranor, A Design Space for Effective Privacy Notices, SOUPS'15



privacy notice

timing

channel

modality

control

at setup

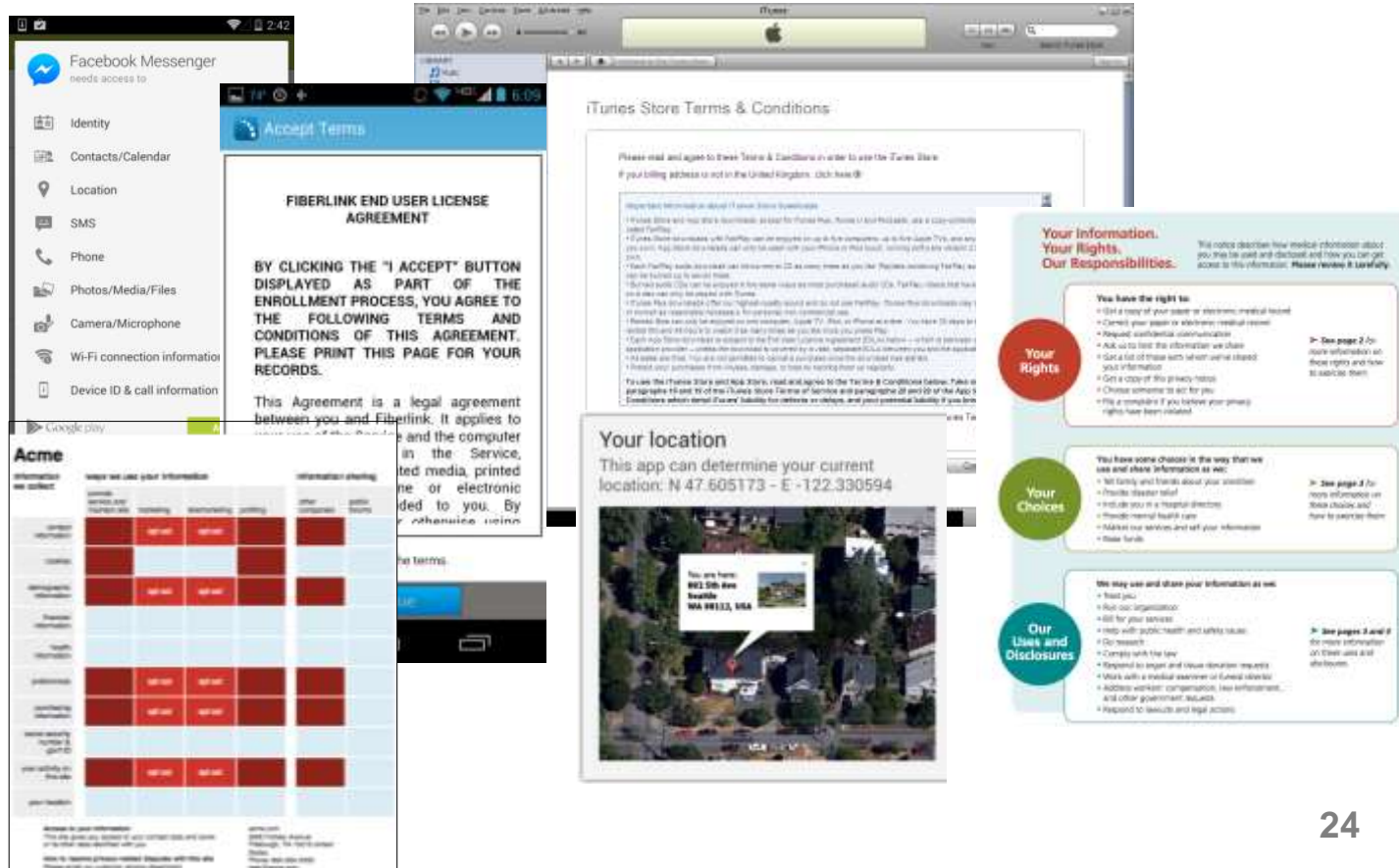
just in time

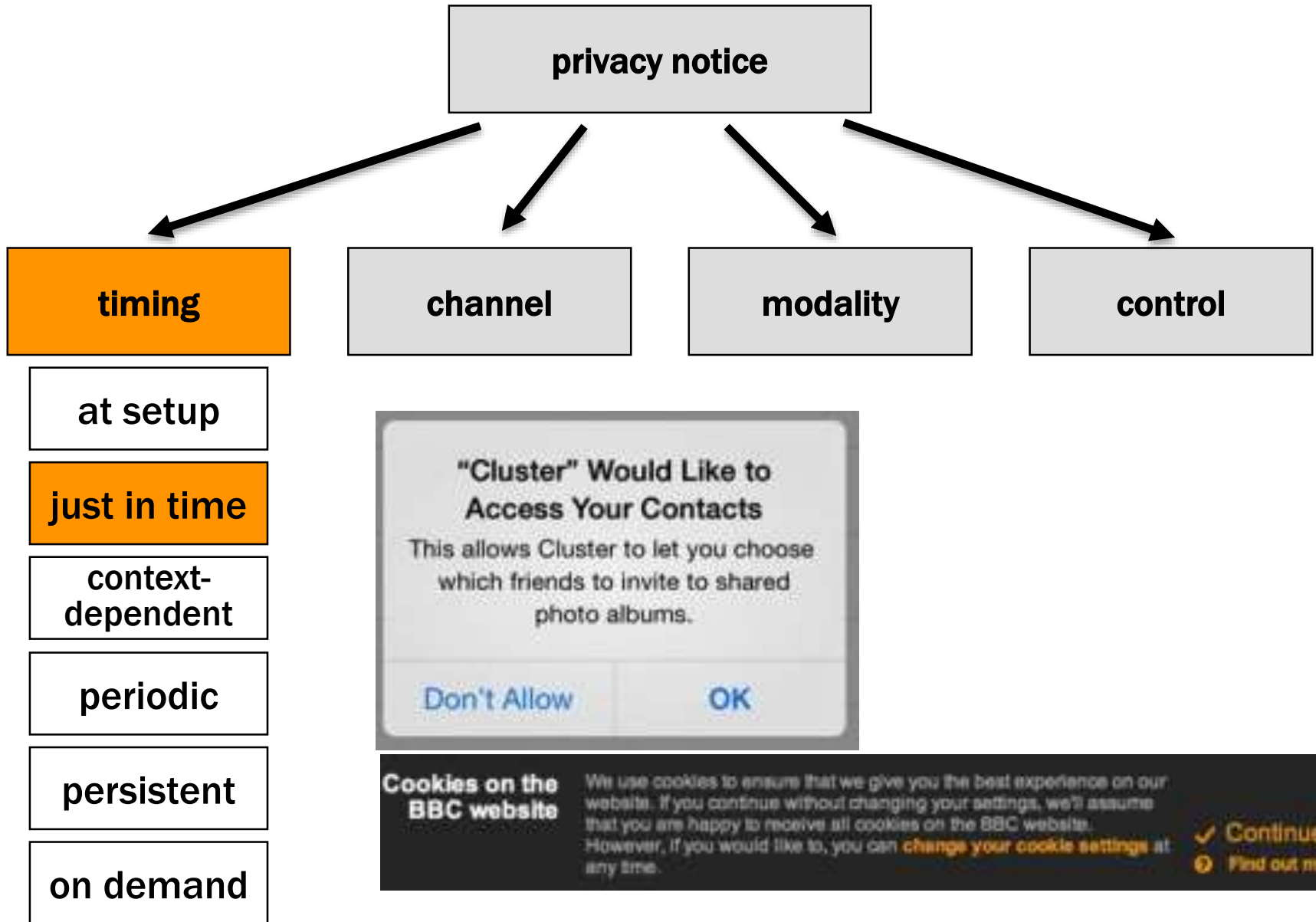
context-dependent

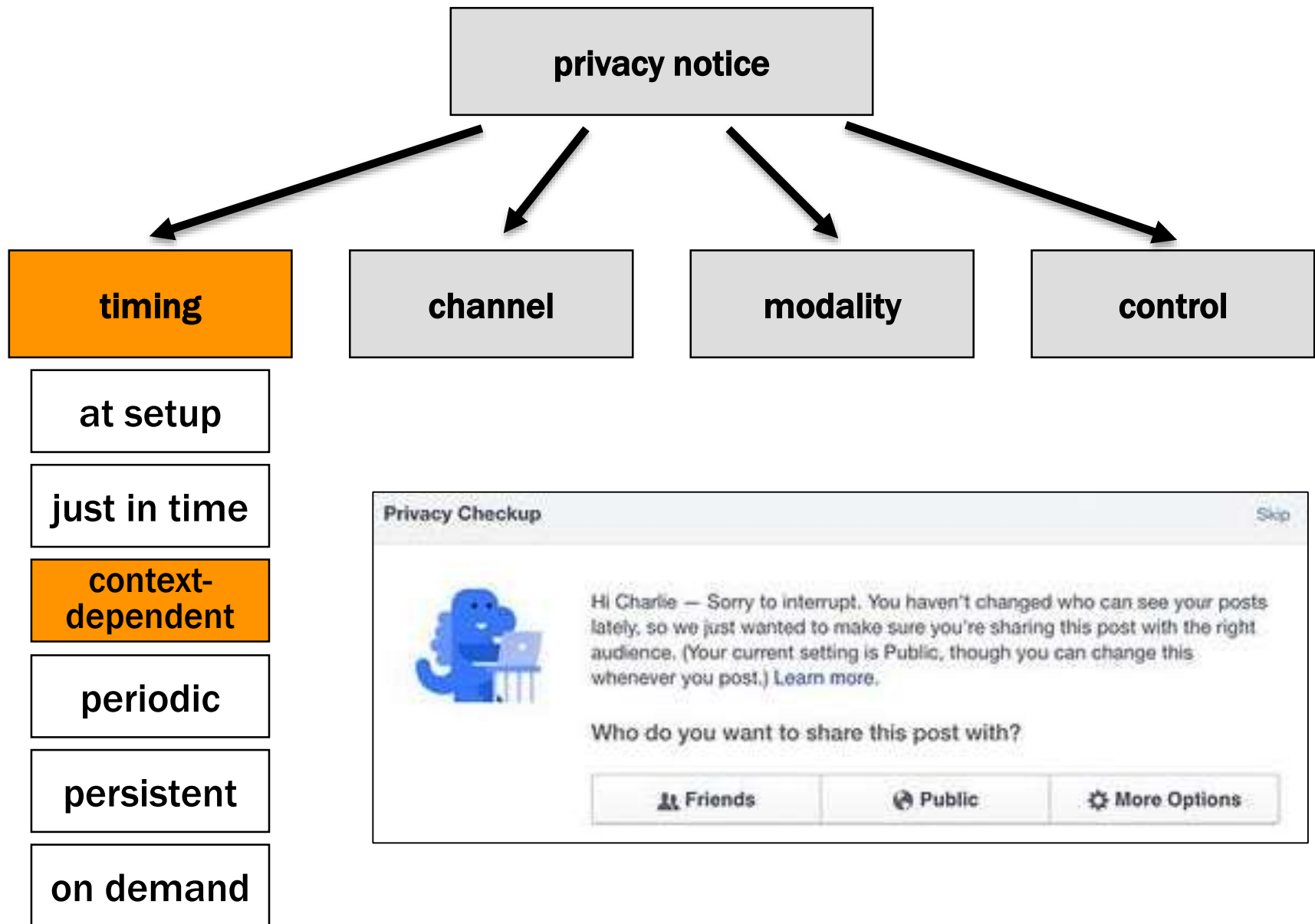
periodic

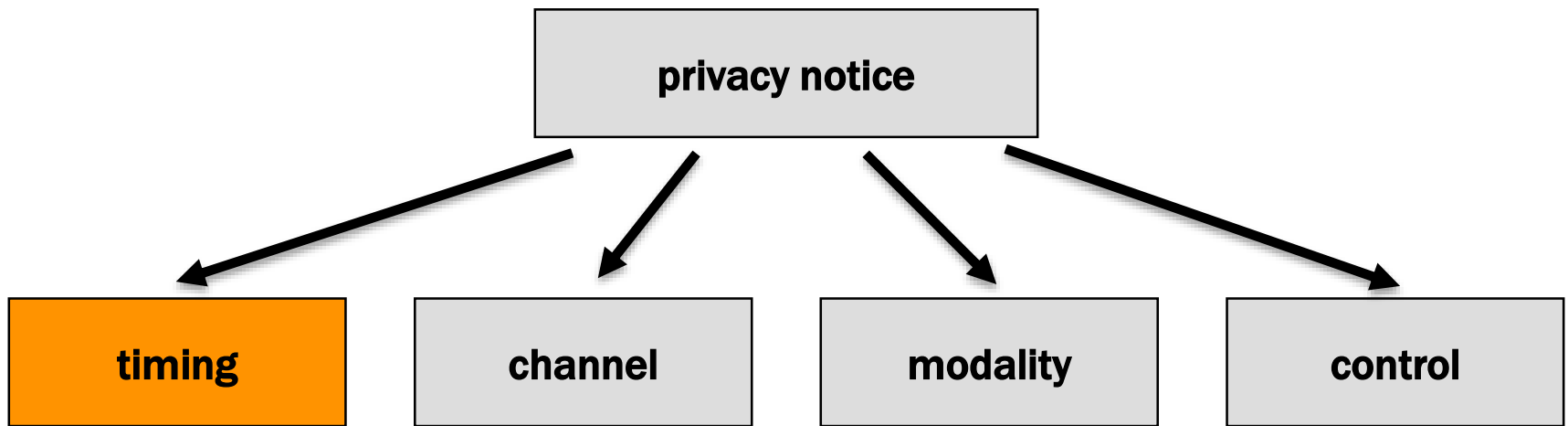
persistent

on demand

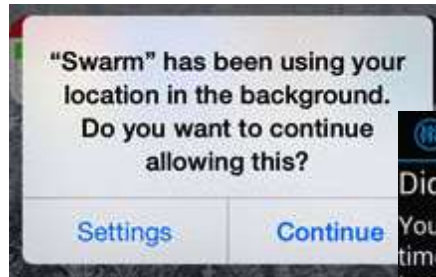






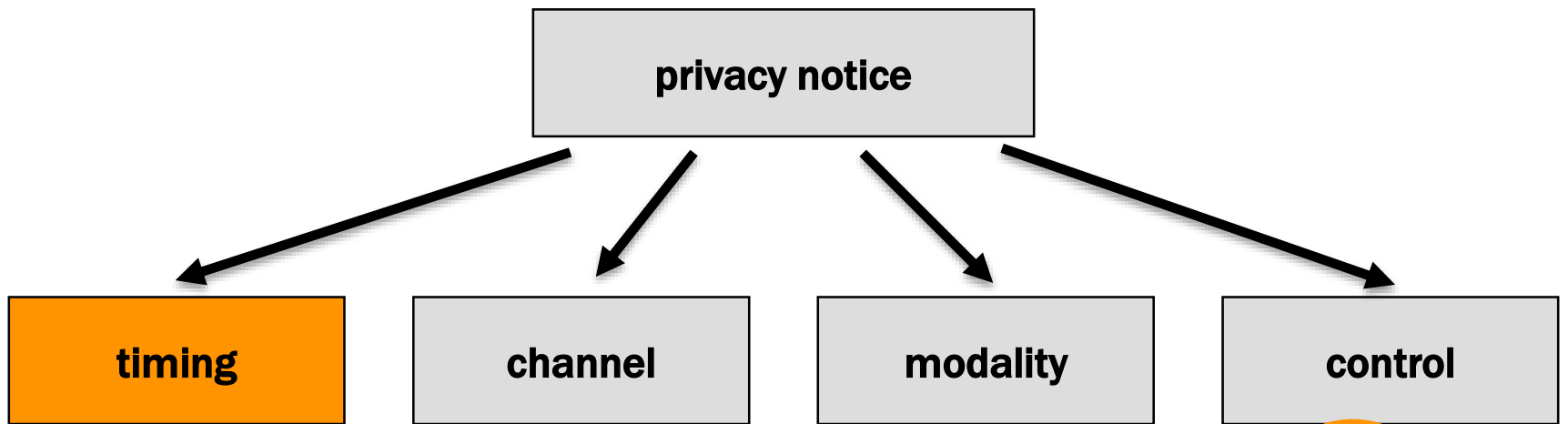


- at setup
- just in time
- context-dependent
- periodic**
- persistent
- on demand



Rev April 28/15

PNC		
FACTS	WHAT DOES PNC DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and account transactions • Credit scores and payment history 	
How?	All financial companies need to share customers' personal information to run their everyday business. In the sections below, we tell the reasons financial companies can share their customers' personal information, the reasons PNC chooses to share, and whether you can limit this sharing.	
Reasons we can share your personal information	Does PNC share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share
To limit our sharing	• Call 1-800-752-2118 — our menu will prompt you through your choices. • Visit us online: www.pnc.com/privacy (Online Banking customers only) Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.	
Questions?	Call 1-800-752-2118	



at setup

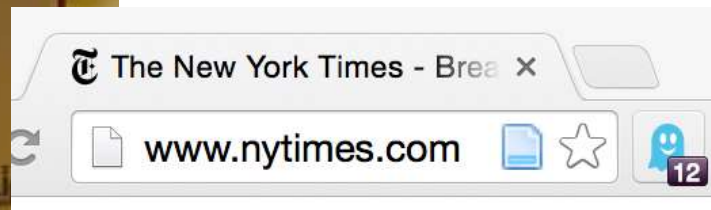
just in time

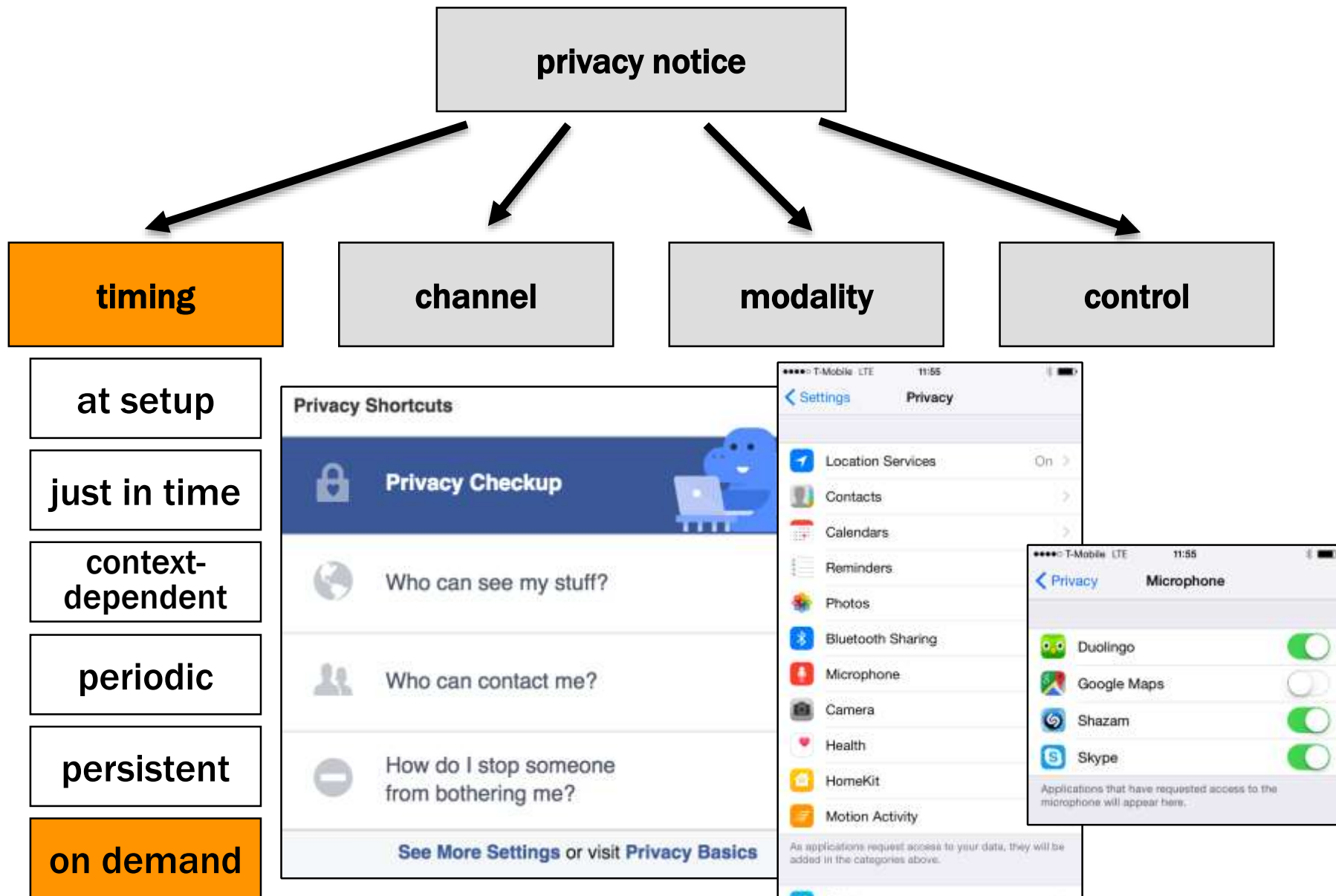
context-dependent

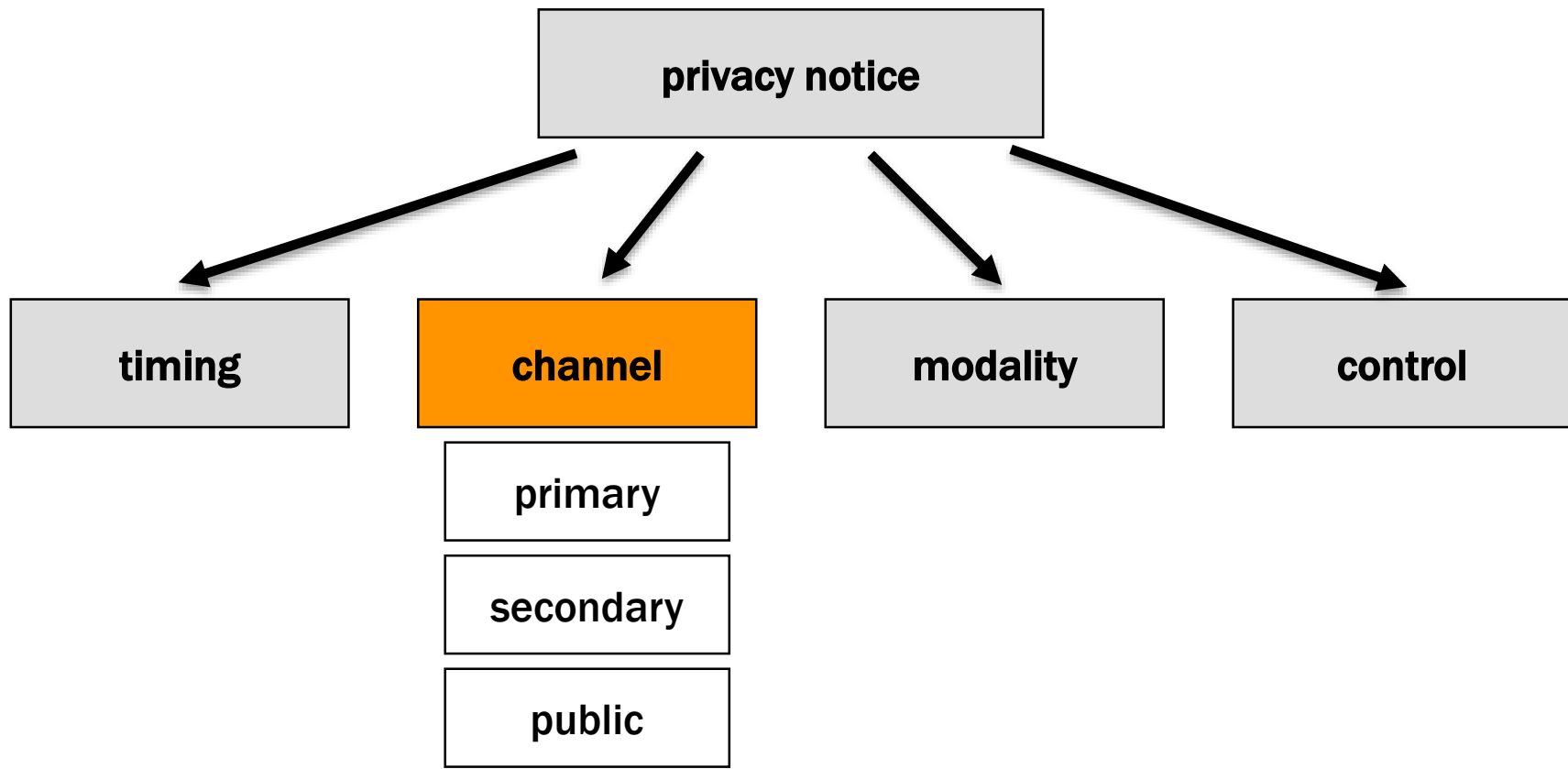
periodic

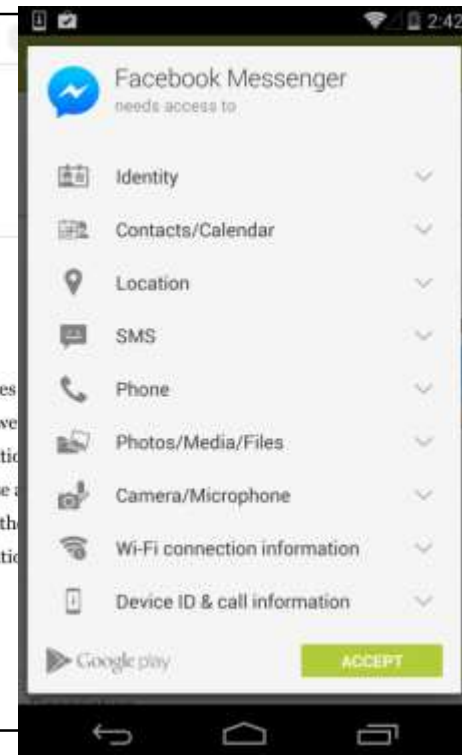
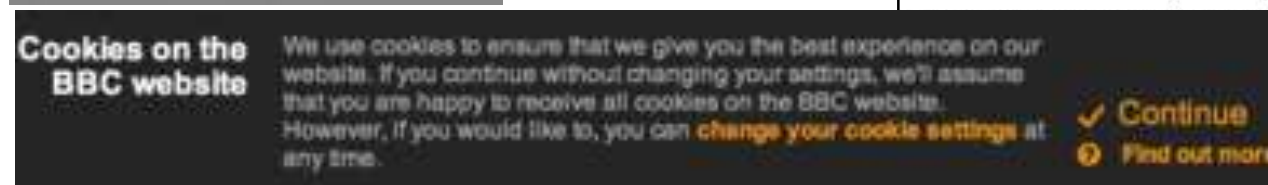
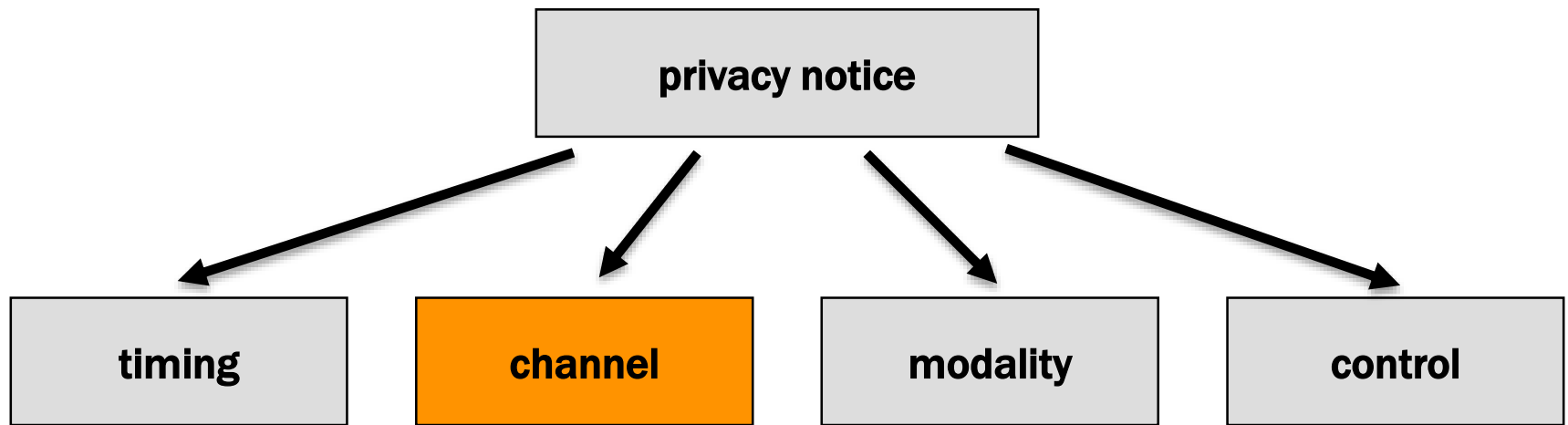
persistent

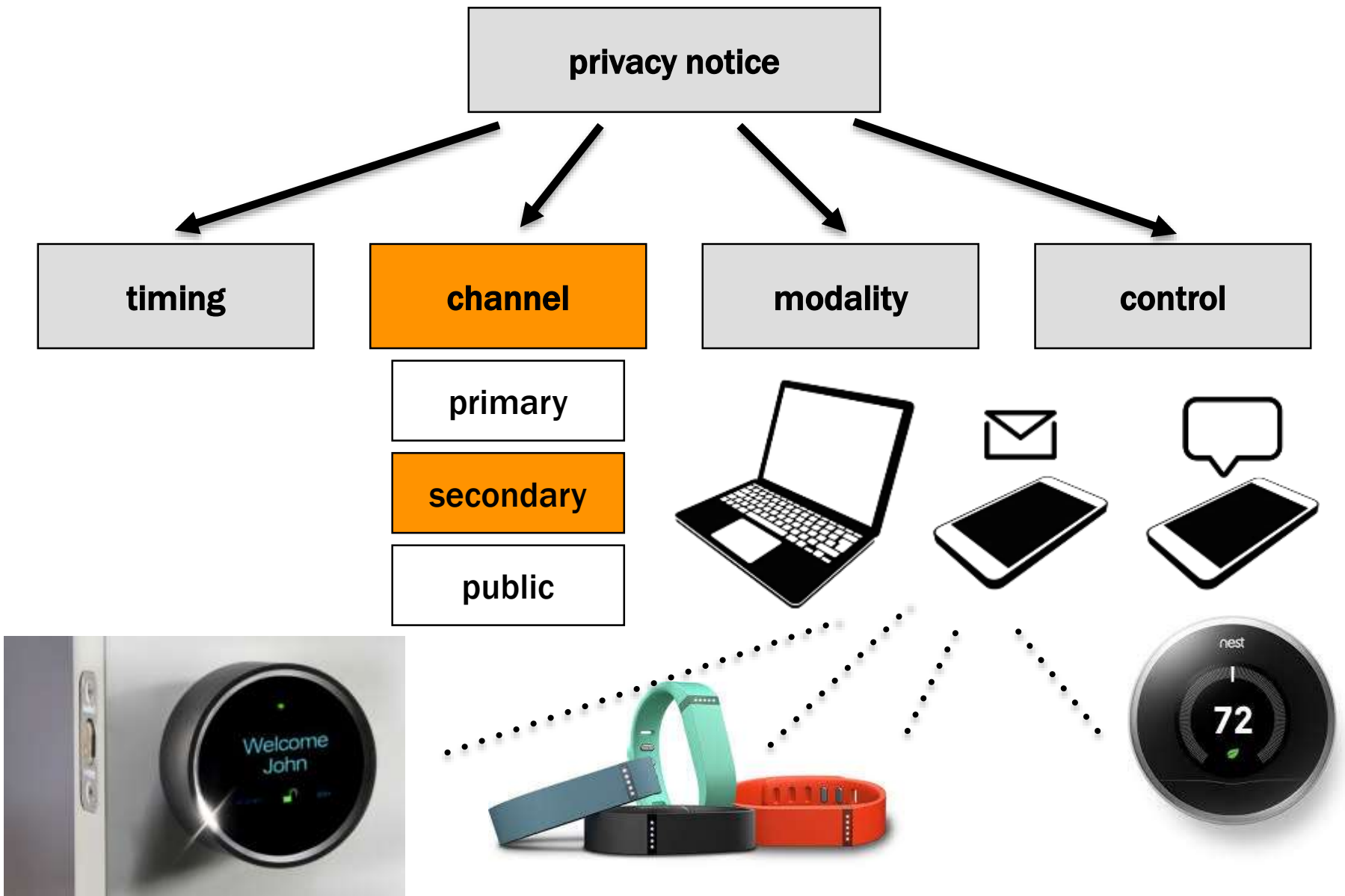
on demand

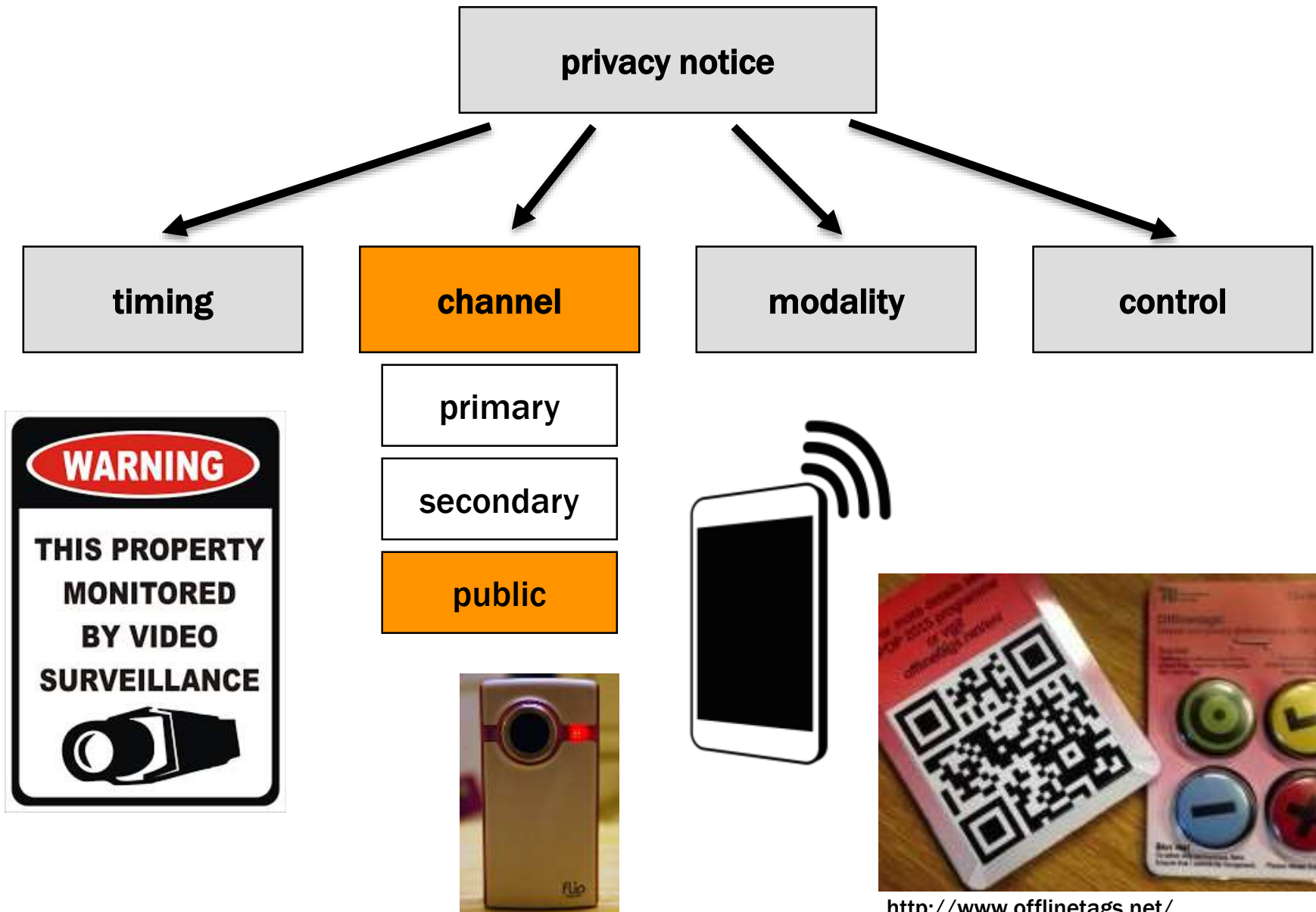




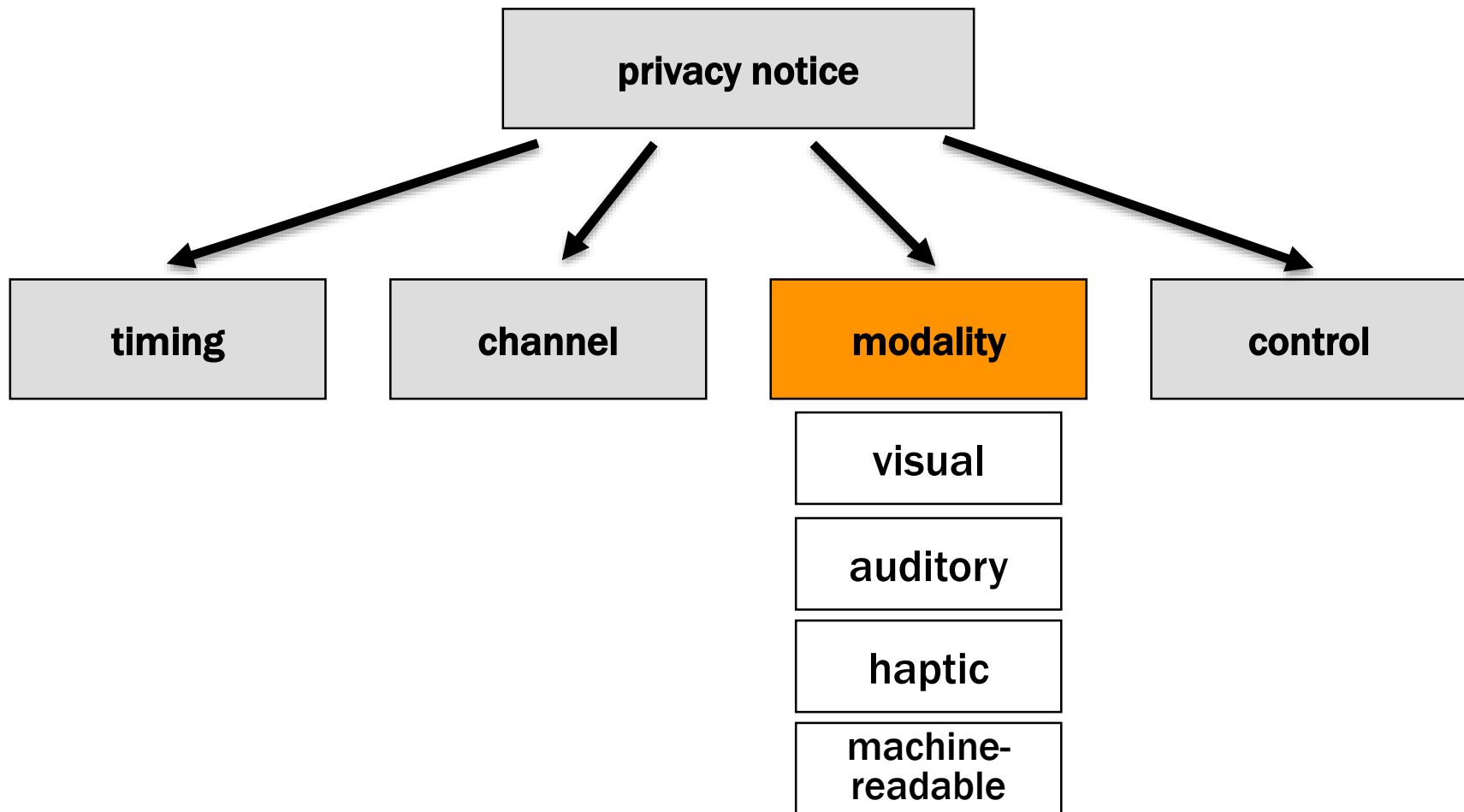


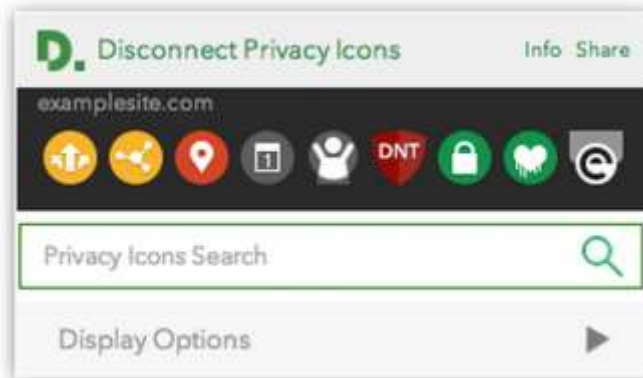
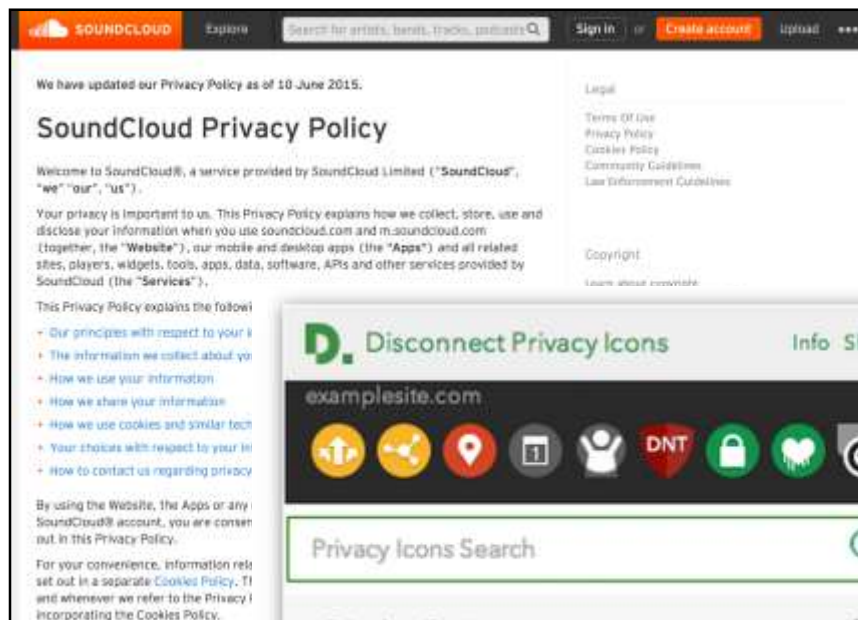
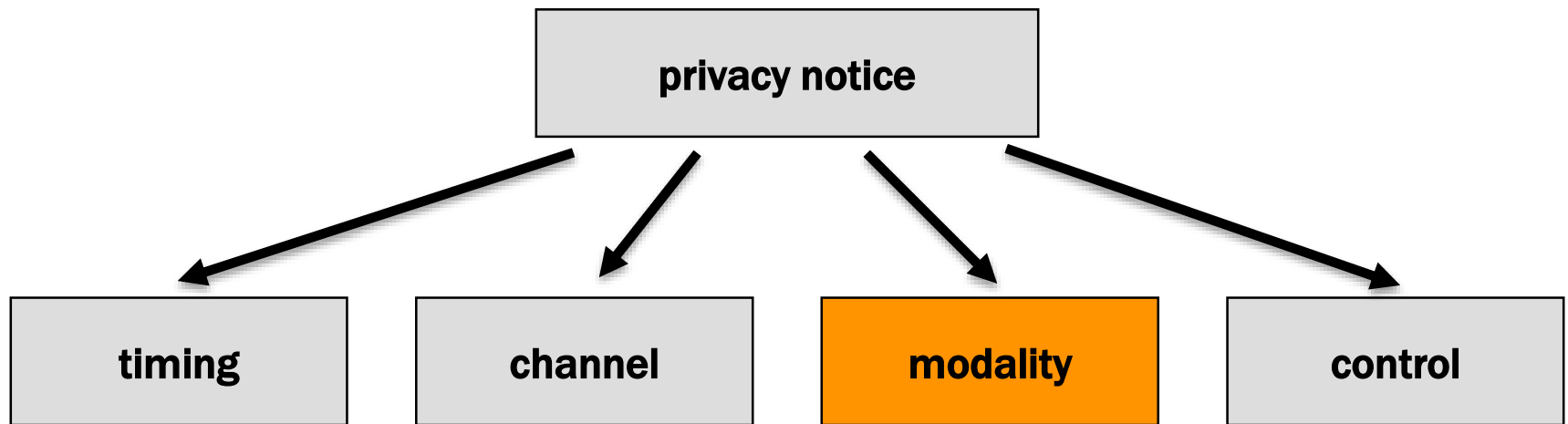






<http://www.offlinetags.net/>





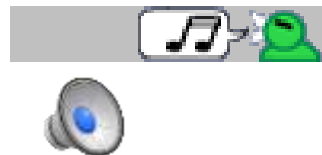
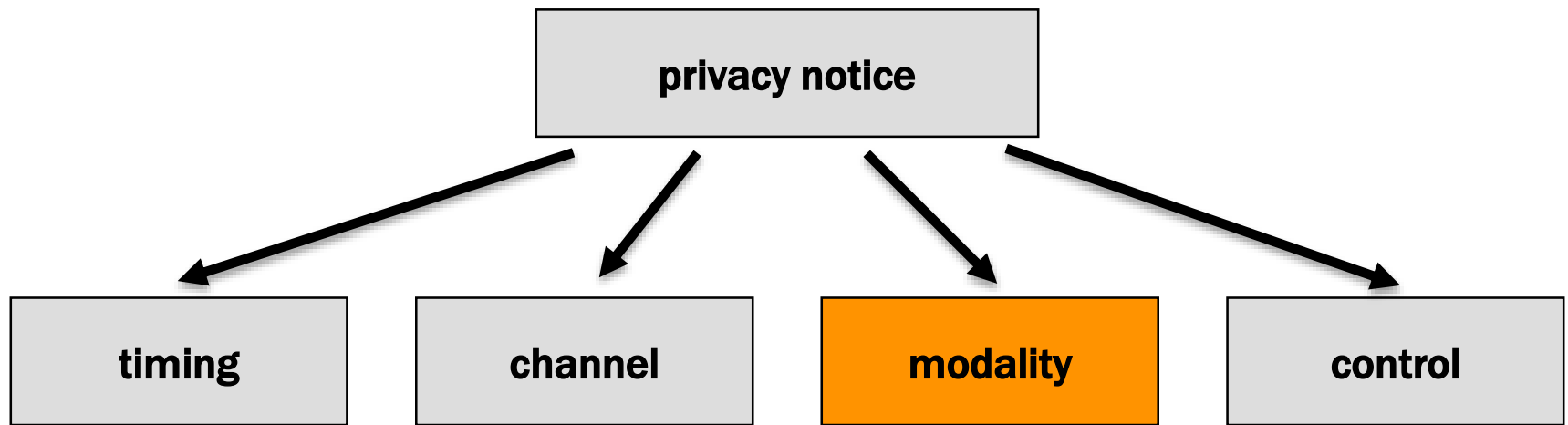
visual

auditory

haptic

machine-readable

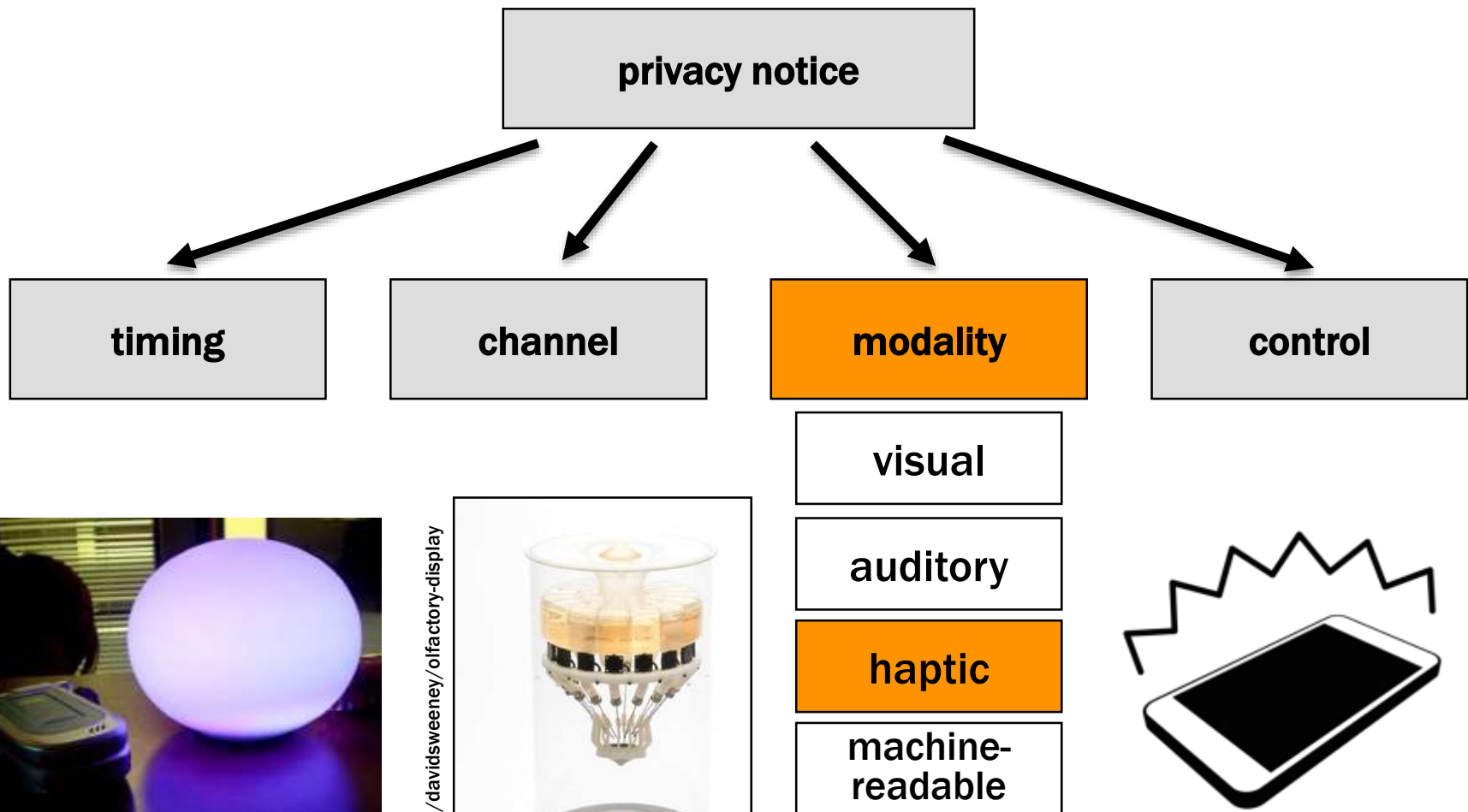




- visual
- auditory**
- haptic
- machine-readable

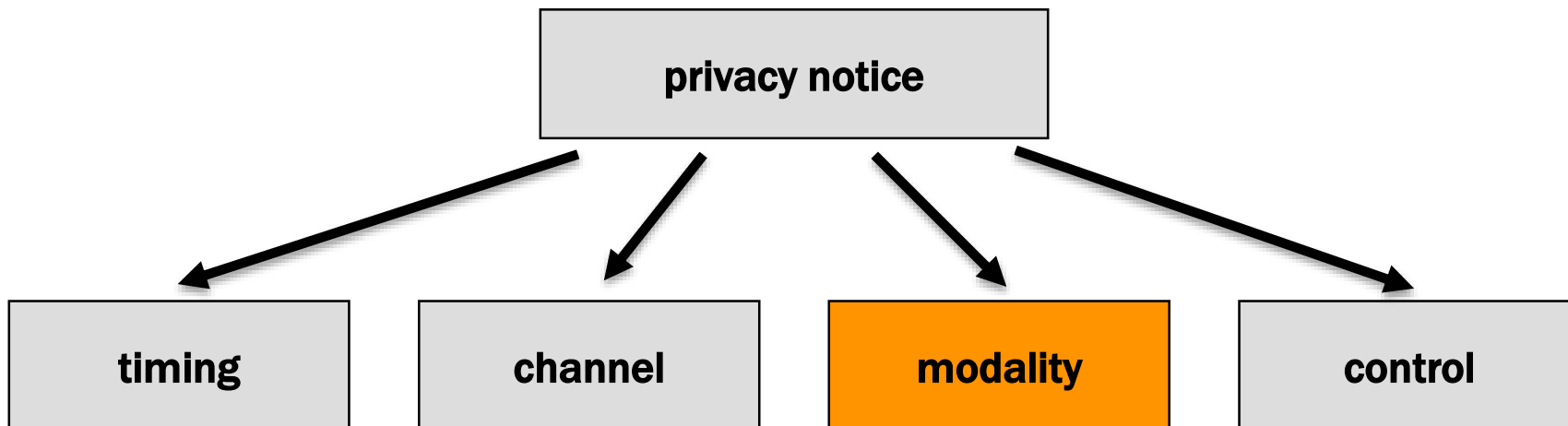


“this call will be recorded for training purposes”



<http://www.coroflot.com/davidsweeney/olfactory-display>





The Platform for Privacy Preferences 1.1 (P3P1.1) Specification

W3C Working Group Note 13 November 2006

visual

auditory

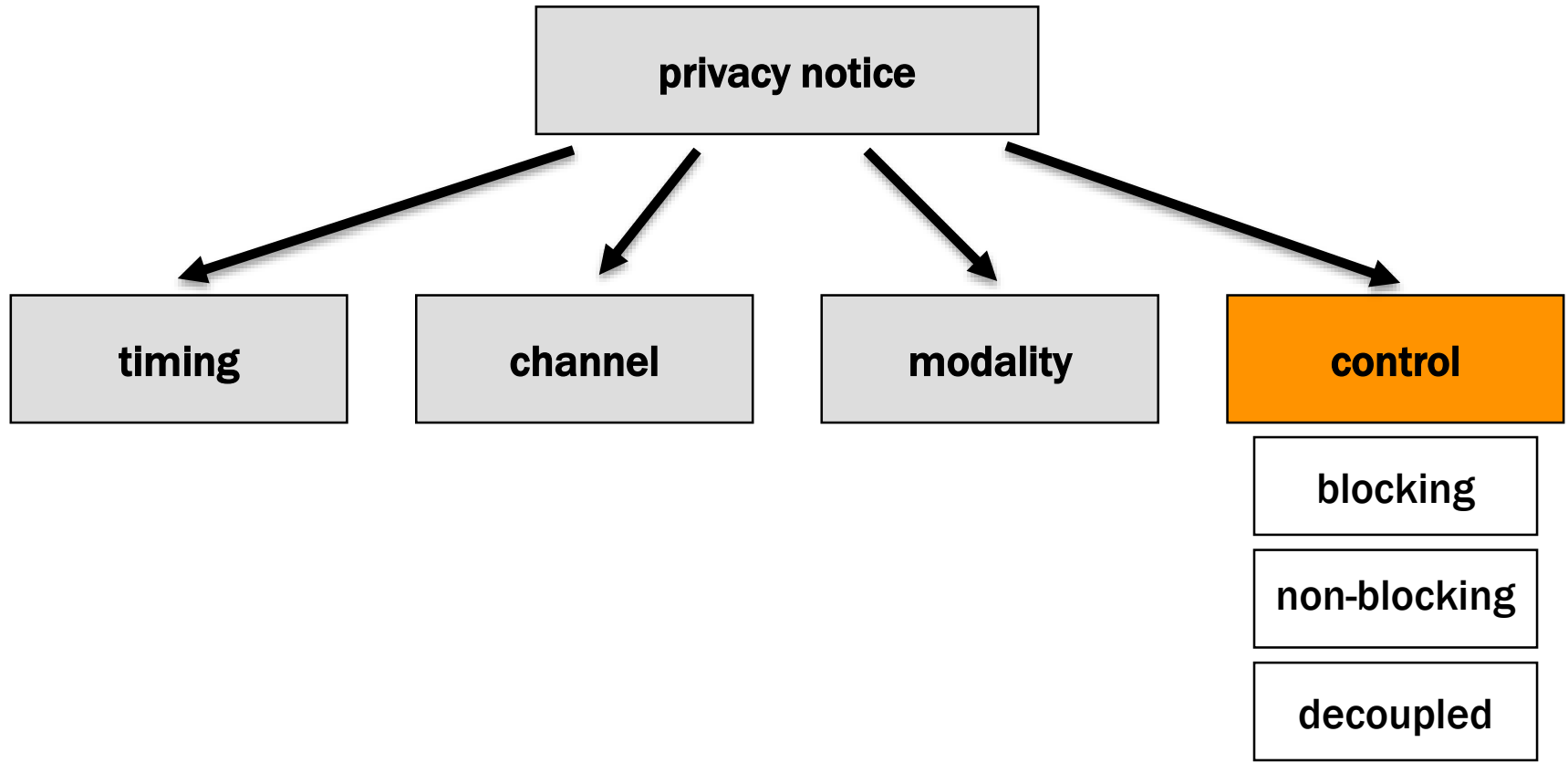
haptic

machine-readable



```

<POLICY xmlns="http://www.w3.org/2000/P3Pv1"
  entity="TheCoolCatalog, 123 Main Street, Seattle, WA 98103, USA">
  <DISPUTES-GROUP>
    <DISPUTES service="http://www.PrivacySeal.org"
      resolution-type="independent"
      description="PrivacySeal, a third-party seal provider"
      image="http://www.PrivacySeal.org/Logo.gif"/>
    </DISPUTES-GROUP>
  <DISCLOSURE discuri="http://www.CoolCatalog.com/Practices.html" access="none"/>
  <STATEMENT>
    <CONSEQUENCE-GROUP>
      <CONSEQUENCE>a site with clothes you would appreciate</CONSEQUENCE>
    </CONSEQUENCE-GROUP>
    <RECIPIENT><ours/></RECIPIENT>
    <RETENTION><indefinitely/></RETENTION>
    <PURPOSE><custom/><develop/></PURPOSE>
    <DATA-GROUP>
      <DATA name="dynamic.cookies" category="state"/>
      <DATA name="dynamic.miscdata" category="preference"/>
      <DATA name="user.gender"/>
      <DATA name="user.home." optional="yes"/>
    </DATA-GROUP>
  </STATEMENT>
  <STATEMENT>
    <RECIPIENT><ours/></RECIPIENT>
    <PURPOSE><admin/><develop/></PURPOSE>
    <RETENTION><indefinitely/></RETENTION>
    <DATA-GROUP>
      <DATA name="dynamic.clickstream.server"/>
      <DATA name="dynamic.http.useragent"/>
    </DATA-GROUP>
  </STATEMENT>
</POLICY>
  
```



privacy notice

timing

channel

modality

control

blocking

non-blocking

decoupled

"Cluster" Would Like to Access Your Contacts

This allows Cluster to let you choose which friends to invite to shared photo albums.

Don't Allow

OK

Privacy Checkup

Skip



Hi Charlie — Sorry to interrupt. You haven't changed who can see your posts lately, so we just wanted to make sure you're sharing this post with the right audience. (Your current setting is Public, though you can change this whenever you post.) [Learn more.](#)

Who do you want to share this post with?

Friends

Public

More Options



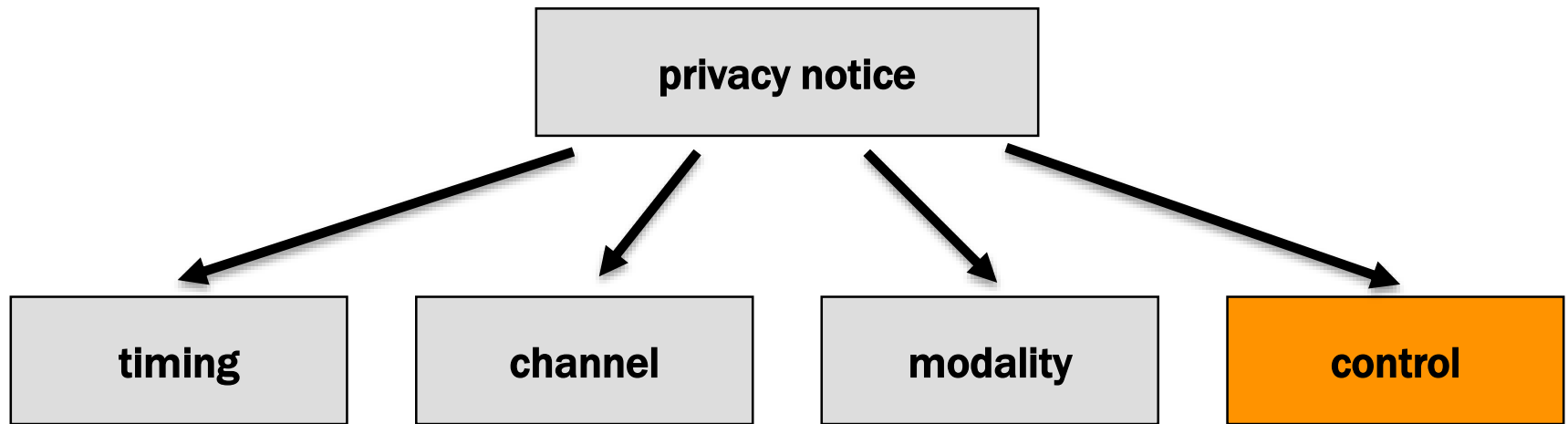
Windows Security

Allow the following publisher to install software with full access to this computer?

Publisher: **Milcr0s0ft Corporation (milcr0s0ft.com)**

I do not trust this publisher. Cancel the installation. To activate this option, slide your mouse over the publisher along the green arrow, from left to right.

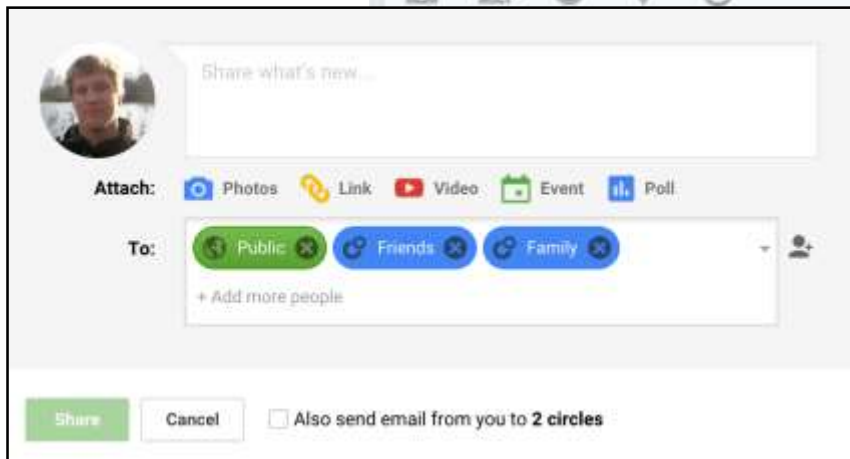
I trust this publisher with complete control of my computer. Install the software.

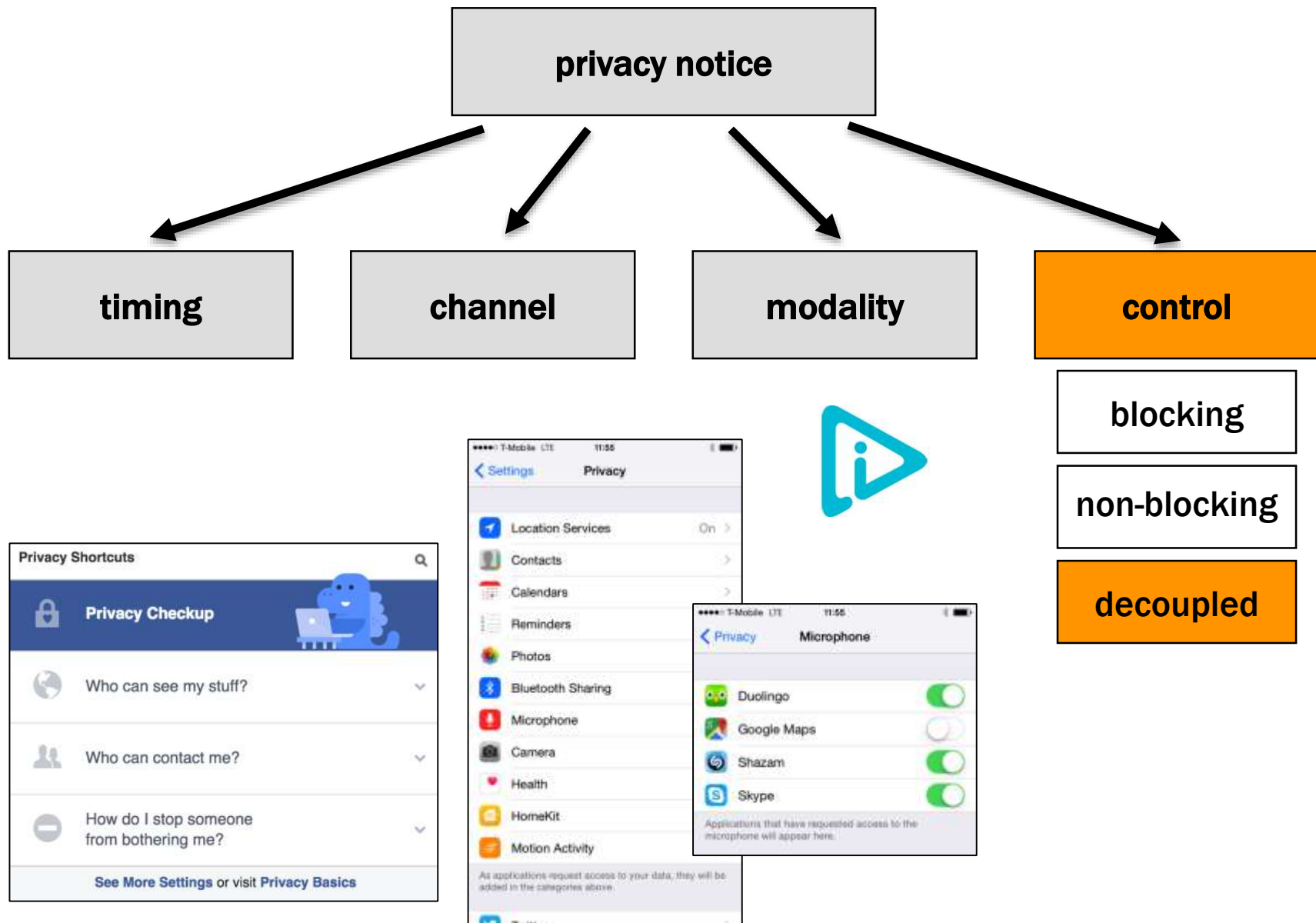


blocking

non-blocking

decoupled





Layered examples from iOS



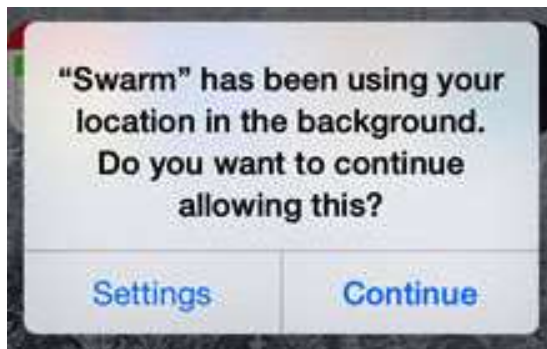
just-in-time, primary visual, blocking



persistent, primary visual, non-blocking



at setup, primary visual, blocking



periodic, primary visual, blocking



on demand, primary visual, decoupled

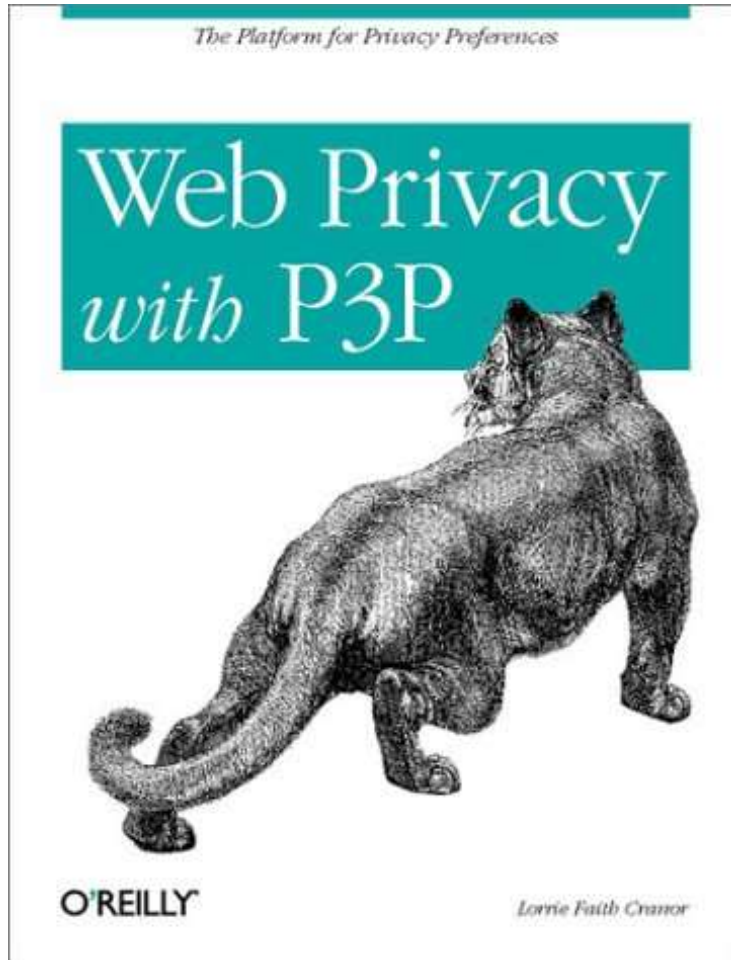


on demand, secondary visual, decoupled

Attempts at improving notice & choice

Attempt: Machine-readable privacy policies

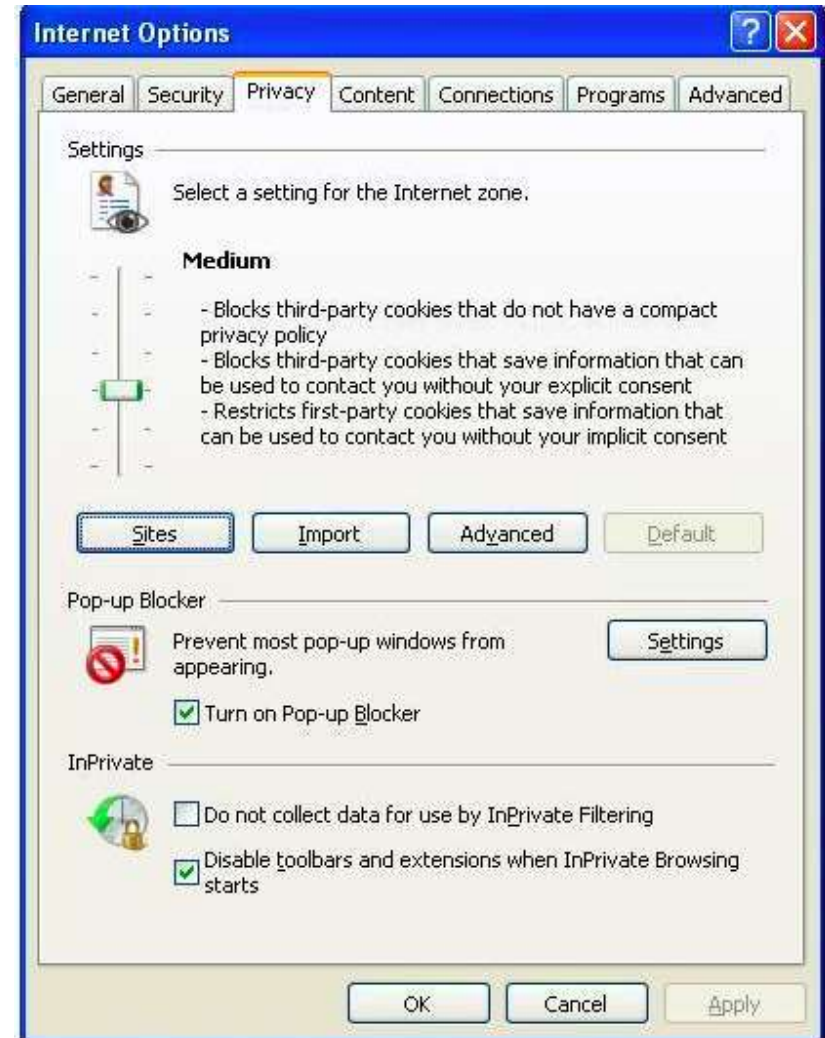
Let your computer read for you



- Platform for Privacy Preferences (P3P)
- W3C specification for XML privacy policies
 - Proposed 1996
 - Adopted 2002
- Optional P3P compact policy HTTP headers to accompany cookies
- Lacks incentives for adoption

P3P in Internet Explorer

- P3P implemented in IE 6, 7, 8, 9, 10 ...
- Default privacy setting
 - Rejects third-party cookies without a CP
 - Rejects unsatisfactory third-party cookies




No P3P syntax checking in IE

- IE accepts P3P policies containing bogus tokens or missing required tokens
- Example of valid compact policy:

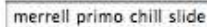
 **CAO DSP COR CURa ADMa DEVa OUR
IND PHY ONL UNI COM NAV INT DEM PRE**

- Examples of invalid policies accepted by IE:

 **AMZN**

 **Facebook does not have a P3P policy.
Learn why here: <http://fb.me/p3p>**

P. Leon, L. Cranor, A. McDonald, and R. McGuire. Token Attempt: The Misrepresentation of Website Privacy Policies through the Misuse of P3P Compact Policy Tokens. WPES 2010.



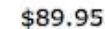
Search Engine:

Preference Level: Medium



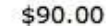
Buy Merrell Primo Chill Slide - Men's Tan and find Spring trends at Onlineshoes. Free Shipping and Exchanges on all Merrell!...

<http://yhs.trafficdashboard.com/track.htm?pid=1031...> - [Privacy Policy](#) - [Similar Pages](#)



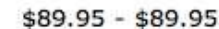
Italian styled winter slide for convenience and warmth. Easy-on and water resistant, the Primo Chill gives your feet after-sport comfort in casual style. Water-resistant pigskin leather upper with sheepskin lining. Removable wool fleece footbed. Injection-molded nylon shank for increased arch support. Air Cushion EVA midsole for softer flex and increased comfort. Merrell Pilot sole with sticky rubber sports a weight-saving design that is siped and barred for traction....

<http://clickserve.cc-dt.com/link/ddiprod?lid=41000...> - [Privacy Policy](#) - [Similar Pages](#)



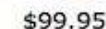
We heated up our stylish Italian standout slide with a sheepskin lining with removable footbed and a water resistant pigskin upper. Merrell Pilot Sole has a weight-saving cutaway configuration but is boldly siped and barred for wet and dry surface traction. Slip Lasted Construction. Water Resistant Pigskin Upper. Sheepskin Lining. Wool Fleece Footbed. Nylon 6. 6 Injection Molded Arch Shank. Compression Molded EVA Footframe. Air Cushion Midsole. Merrell Pilot Sole/Sticky Rubber....

<http://shopping.yahoo.com/p:Merrell%20Primo%20Chil...> - Privacy Policy - Similar Pages



We heated up our stylish Italian standout slide with a sheepskin lining with removable foot-bed and water resistant pigskin upper. Merrell Pilot Sole has a weight--saving cutaway configuration but is boldly siped and barred for wet and dry surface traction. FEATURES: Slip Lasted Construction, Water Resistant Pigskin Upper, Sheepskin Lining, Wool Fleece Foot-Bed, Nylon 6.6 Injection Molded Arch Shank, Compression Molded EVA Foot-Frame, Air Cushion Mid-Sole, Merrell Pilot Sole/Sticky Rubber. Available Colors: Black, Chocolate, Natural, Tan. J63253....

<http://www.shoebuy.com/cgi-bin/sbref.cgi?link=yps&...> - Privacy Policy - Similar Pages



Why limit your casual winter footwear wardrobe to unimaginative, straight-laced shoes? Merrell's Primo Chill Slides offer the slip-in convenience of traditional post-sport footwear.

Impact of privacy information on decision making

- Online shopping study conducted at CMU lab
- Paid participants to make online purchases with their own credit cards, exposing their own personal information
- Participants paid fixed amount and told to keep the change – real tradeoff between money and privacy
- Studies demonstrate that when readily accessible and comparable privacy information is presented in search results, many people will pay more for better privacy

J. Tsai, S. Egelman, L. Cranor, and A. Acquisti. The Effect of Online Privacy Information on Purchasing Behavior: An Experimental Study. WEIS 2007.
<http://weis2007.econinfosec.org/papers/57.pdf>

S. Egelman, J. Tsai, L. Cranor, and A. Acquisti. 2009. Timing is Everything? The Effects of Timing and Placement of Online Privacy Indicators. CHI2009.
<http://www.guanotronic.com/~serge/papers/chi09a.pdf>



<http://privacyfinder.org/>

Attempt: Personalized privacy assistants

Personal privacy assistants



Attempt: Make your own
machine-readable
privacy policies

Use NLP to read policies

- Usableprivacy.org
- It's a hard problem
- Annotated corpus → machine learning

Attempt: Crowdsourcing

Terms of Service; Didn't Read

SoundCloud Class B

- 👍 You stay in control of your copyright
- 👍 Collected personal data used for limited purposes
- 👍 6 weeks to review changes
- 🗨️ Indemnification from claims related to your content or your account
- 🗨️ Personal information can be disclosed in case of business transfer or insolvency

☰ [More details](#)

GitHub Class B

- 👍 You don't grant any copyright license to github
- 🗨️ Changes can happen any time, sometimes without notice
- 🗨️ You shall defend and indemnify GitHub
- 👍 Your personal information is used for limited purposes
- 🗨️ Your account can be suspended and your data deleted any time for any reason

☰ [More details](#)

Twitpic Class E

- ❌ Twitpic takes credit for your content
- 🗨️ Your content is for Twitpic and their partners
- 🗨️ Reduction of legal period for cause of action
- 🗨️ You indemnify Twitpic from any claim related to your content
- ❌ Deleted images are not really deleted

☰ [More details](#)

Delicious Class D

- 🗨️ Very broad copyright license on your content, includes right for Delicious to distribute through any media
- ❌ No Right to leave the service
- 🗨️ Only for personal and non-commercial use
- 👍 [bad] delicious new terms 5. third party services get access to personal information
- 🗨️ Your personal information are an asset for business transfers

☰ [More details](#)

Attempt: Standardized notices

Privacy Facts

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Towards a privacy “nutrition label”

- Standardized format
 - People learn where to find answers
 - Facilitates policy comparisons
- Standardized language
 - People learn terminology
- Brief
 - People find info quickly
- Linked to extended view
 - Get more details if needed

Shredded Oats
Original

Nutrition Facts

Serving Size 1-1/4 Cup (2 oz/55g)
Servings Per Container About 12

Amount Per Serving	Cal	Total Fat
Calories	220	260
Calories from Fat	25	25

	% Daily Value*	% Daily Value*
Total Fat 2.5g*	4%	4%
Saturated Fat 0.5g	2%	2%
Trans Fat 0g		
Cholesterol 0mg	0%	1%
Sodium 250mg	10%	12%
Potassium 180mg	5%	11%
Total Carbohydrate 42g	14%	16%
Dietary Fiber 5g	20%	20%
Soluble Fiber 2g		
Insoluble Fiber 3g		
Sugars 11g		
Protein 6g		

Vitamin A	10%	5%
Vitamin C	35%	35%
Calcium	2%	15%
Iron	10%	10%
Vitamin E	8%	8%
Thiamin	10%	15%
Riboflavin	4%	10%
Niacin	5%	5%
Phosphorus	15%	30%
Magnesium	15%	20%
Zinc	10%	15%
Copper	10%	10%

* Amount in cereal. One half cup plain milk contributes an additional 40 calories, filling sodium, 200mg potassium, 1g carbohydrate, 20g sugars, and 4g protein.

** Percent daily values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs.

	Calories	2,000	2,500
Total Fat	Less than	65g	80g
Sat Fat	Less than	20g	25g
Cholesterol	Less than	300mg	300mg
Sodium	Less than	2,400mg	2,400mg
Potassium	3,000mg	3,000mg	3,000mg
Total Carbohydrate	300g	300g	300g
Dietary Fiber	30g	30g	30g

Ingredients: Whole Oat Flour, Whole Wheat Flour, Unsulphured Molasses, Malted Barley Extract, Baking Soda, Salt, Natural Vitamin E (Mixed Tocopherols [Soy]), Vitamin C.

Contains wheat and soy. Made on equipment that also processes milk, almonds and hazelnuts.

Distributed by: **Barbara's Bakery, Inc.**, a Weetabix North America Company
20 Cameron Street, Clinton, MA 01510
www.BarbarasBakery.com

Product of Canada

TRADER JOE'S®
Organic HIGH FIBER O's

Nutrition Facts

Serving Size 1 1/4 cup (55g)
Servings per Container 8

Amount per Serving	Calories	Calories from Fat 10
Calories	190	Calories from Fat 10

	% Daily Value*
Total Fat 1g	2%
Saturated Fat 0g	0%
Trans Fat 0g	
Cholesterol 0mg	0%
Sodium 115mg	5%
Total Carbohydrate 44g	15%
Dietary Fiber 9g	36%
Soluble Fiber less than 1g	
Insoluble Fiber 8g	
Sugars 9g	
Protein 6g	12%

Vitamin A 0%	Vitamin C 130%
Calcium 4%	Iron 30%
Thiamin 25%	Riboflavin 25%
Niacin 25%	Vitamin B6 25%
Folate 25%	Vitamin B12 25%
Zinc 15%	

* Percent Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs.

	Calories	2,000	2,500
Total Fat	Less than	65g	80g
Sat Fat	Less than	20g	25g
Cholesterol	Less than	300mg	300mg
Sodium	Less than	2,400mg	2,400mg
Total Carbohydrate	300g	300g	300g
Dietary Fiber	25g	25g	25g
Protein	50g	50g	50g

INGREDIENTS: Organic Whole Grain Wheat Flour, Organic Wheat Bran, Organic Evaporated Cane Juice, Organic Oat Fiber, Sea Salt, Organic Caramel Color, Natural Vitamin E, **NUTRITION BLEND:** Nicotinamide, Vitamin C, Niacin, Iron, Zinc, Vitamin B6, Riboflavin, Thiamin, Folate, Vitamin B12.

Our vendors follow Good Manufacturing Practices to segregate ingredients to avoid cross contact with allergens. Made on shared equipment with milk, tree nuts & soy. Facility processes eggs & peanuts.

Dist. & Sold Exclusively By:
Trader Joe's, Monroeville, CA 91018

Certified Organic by
Quality Assurance International (IAI)



Iterative design process

- Series of studies
 - Focus groups
 - Lab studies
 - Online studies
- Metrics
 - Reading-comprehension (accuracy)
 - Time to find information
 - Ease of policy comparison
 - Subjective opinions, ease, fun, trust

P.G. Kelley, J. Bresee, L.F. Cranor, and R.W. Reeder. A “Nutrition Label” for Privacy. SOUPS 2009.

P.G. Kelley, L.J. Cesca, J. Bresee, and L.F. Cranor. Standardizing Privacy Notices: An Online Study of the Nutrition Label Approach. CHI 2010.

Acme						
information we collect	ways we use your information				information sharing	
	provide service and maintain site	marketing	telemarketing	profiling	other companies	public forums
contact information		opt out	opt out			
cookies						
demographic information		opt out	opt out			
financial information						
health information						
preferences		opt out	opt out			
purchasing information		opt out	opt out			
social security number & gov't ID						
your activity on this site		opt out	opt out			
your location						

Access to your information.
This site gives you access to your contact data and some of its other data identified with you

How to resolve privacy-related disputes with this site
Please email our customer service department

acme.com
5000 Forbes Avenue
Pittsburgh, PA 15213 United States
Phone: 800-555-5555
help@acme.com

we will collect and use your information in this way

by default, we will collect and use your information in this way unless you tell us not to by opting out

we will not collect and use your information in this way

by default, we will not collect and use your information in this way unless you allow us to by opting in

Standardized financial notices

- Gramm-Leach-Bliley Act mandated annual disclosures
- In 2009, regulators created a recommended form
 - High adoption because of safe harbor

Standardized financial notices

Rev. [insert date]

FACTS

WHAT DOES [NAME OF FINANCIAL INSTITUTION] DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and [income]
- [account balances] and [payment history]
- [credit history] and [credit scores]

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share **customers'** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customers'** personal information; the reasons [name of financial institution] chooses to share; and whether you can limit this sharing.

Standardized financial notices

Reasons we can share your personal information	Does [name of financial institution] share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		
For our marketing purposes – to offer our products and services to you		
For joint marketing with other financial companies		
For our affiliates' everyday business purposes – information about your transactions and experiences		
For our affiliates' everyday business purposes – information about your creditworthiness		
For our affiliates to market to you		
For nonaffiliates to market to you		
Questions?	Call [phone number] or go to [website]	

Standardized financial notices

Page 2

Who we are

Who is providing this notice?

[insert]

What we do

How does [name of financial institution] protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

[insert]

How does [name of financial institution] collect my personal information?

We collect your personal information, for example, when you

- [open an account] or [deposit money]
- [pay your bills] or [apply for a loan]
- [use your credit or debit card]

[We also collect your personal information from other companies.] OR
[We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.]

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]

Standardized financial notices

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *[affiliate information]*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *[nonaffiliate information]*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *[joint marketing information]*


Other important information

[insert other important information]

Standardized financial notices

- Built a parser and built an online database
- Lets people compare practices
- <https://cups.cs.cmu.edu/bankprivacy>

Messing up standardized notices



[Bank Online](#)
[Locations](#)
[Services](#)
[Alerts](#)

[Home > Privacy Policy](#)

FACTS
WHAT DOES GENEVA STATE BANK DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Payment history
- Income and Credit history
- Account balances and Checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Geneva State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Geneva State Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		
For our marketing purposes - to offer our products and services to you		
For joint marketing with other financial companies		

Attempt: Improve timing

Privacy label for Android



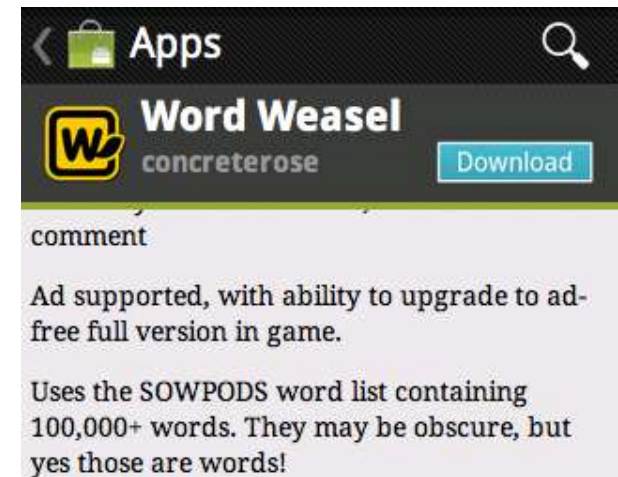
Privacy score

★★★★☆ 793
10,000+ downloads
1.9MB

DESCRIPTION

Like word games? Like weasels? This is the game for you. Word Weasel is a fast word game where you find as many words as you can from 9 letters in 50 seconds. Compete with everyone else playing at the same time, a new game starts every minute!

"The most fun you can have on your own with 9 random letters. Brilliantly simple, devilishly addictive." –Kim, Android Market comment



Privacy Facts

THIS APP COLLECTS YOUR

☒ Personal information

☐ Contacts

☒ Location

☐ Calendars

THIS APP USES

☐ Advertising

☐ Credit card / financial

☐ Diet / nutrition

☐ Health / medical

☐ Photos

☒ Analytics

REVIEWS

Average

4.6

★★★★☆
793

5 stars 534

4 stars 210

3 stars 37

2 stars 5

1 star 7

Attempt: Icons



Attempt: Standardized disclosure icons

What Do Online Behavioral Advertising Disclosures Communicate to Users?

Pedro Giovanni Leon, Justin Cranshaw, Lorrie Faith Cranor, Jim Graves, Manoj Hastak, Blase Ur, and Guzi Xu. WPES 2012



AdChoices



Pop in. Stand out.

Buy Now!

TARGET P&G eStore amazon.com

AT&T.

The nation's
largest
4G
network.

LEARN MORE

Rethink Possible®

4G speeds not available everywhere.

It's 1702, a decade after
The Crucible's infamous seductress
danced with the devil in Salem.

MAY 4-26, 2013

Abigail
1702

BY ROBERTO AGUIRRE-SACASA
DIRECTED BY TRACY BRIDGEN

CITY THEATRE

BUY TICKETS >

YAHOO!
--- ON THE ---
ROAD

Don't miss a beat

Ad Feedback

AdChoices

The industry claims total success

“The DAA has revolutionized consumer education and choice by delivering a real-time, in-ad notice more than 10 billion times every day through the increasingly ubiquitous DAA Advertising Option Icon (also known as the ‘Ad Choices’ Icon)”



Peter Kosmala, Former Managing Director of The Digital Advertising Alliance. *Yes, Johnny Can Benefit From Transparency and Control.* November 3, 2011.

Objectives

- Evaluate the effectiveness of different OBA disclosures at communicating notice and choice about OBA
- Find ways to improve effectiveness of OBA disclosures

Methodology

- Large scale between-subjects online study
 - 1,505 participants
 - Over 100 participants per treatment
- Participants recruited through Amazon Mechanical Turk
- Guided browsing scenario
- Online survey

First exposure to OBA disclosures

HOME PAGE TODAY'S PAPER VIDEO MOST POPULAR TIMES TOPICS

Subscribe: Home Delivery / Digital Log In Register Now

Why did I get this ad? 

The New York Times

Tuesday, October 25, 2011 Last Update: 11:21 PM ET

CLICK HERE

Follow Us    Subscribe to Home Delivery Personalize Your Weather

Switch to Global Edition ▶

JOBS
REAL ESTATE
AUTOS
ALL CLASSIFIEDS

WORLD
U.S.
POLITICS
NEW YORK
BUSINESS
DEALBOOK
TECHNOLOGY
SPORTS
SCIENCE
HEALTH
OPINION
ARTS
Books
Movies
Music
Television
Theater
STYLE
Dining & Wine
Fashion & Style
Home & Garden
Weddings/

Europe Faces New Hurdles in Crisis Over Debt

By STEVEN ERLANGER and RACHEL DONADIO 20 minutes ago

On the eve of a European Union summit meeting, crucial financial measures were still unresolved.

- Tempers Flare as European Meeting Nears

I.B.M. Names Virginia Rometty as New Chief Executive

By STEVE LOHR 22 minutes ago

The selection of Ms. Rometty, a senior vice president at I.B.M., will make her one of the highest-profile women executives in corporate America.



Baseball's Game of Telephone

By PAT BORZI 3 minutes ago

Monday night's bullpen debacle by the Cardinals has put a new spotlight on baseball's reliance on landlines.

New Poll Finds a Deep Distrust of Government

By JEFF ZELENY and MEGAN THREE-BRENAN 3 minutes ago

With Election Day just over a year away, a deep

OPINION »

OP-ED | CLIFFORD WINSTON

Are Law Schools and Bar Exams Necessary?

The barriers to entry for the legal industry exist to protect lawyers from competition with non-lawyers.

- Brooks: The Fighter Fallacy | Comments
- Nocera: Jobs's Biographer
- Cohen: Defending the E.U.
- Bruni: Have Glock
- Editorial: Refinancing
- Room for Debate: Will Amazon Kill Off Publishers?

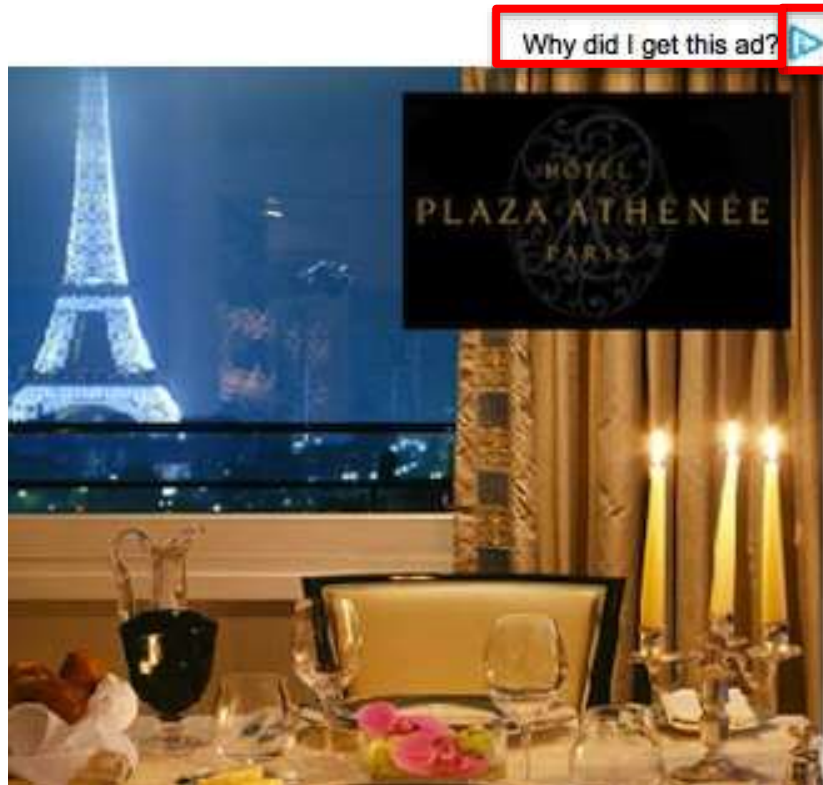
THE WORLD SERIES 



Dilip Vishwanat for The New York Times

Why did I get this ad? 

Second exposure to OBA disclosures

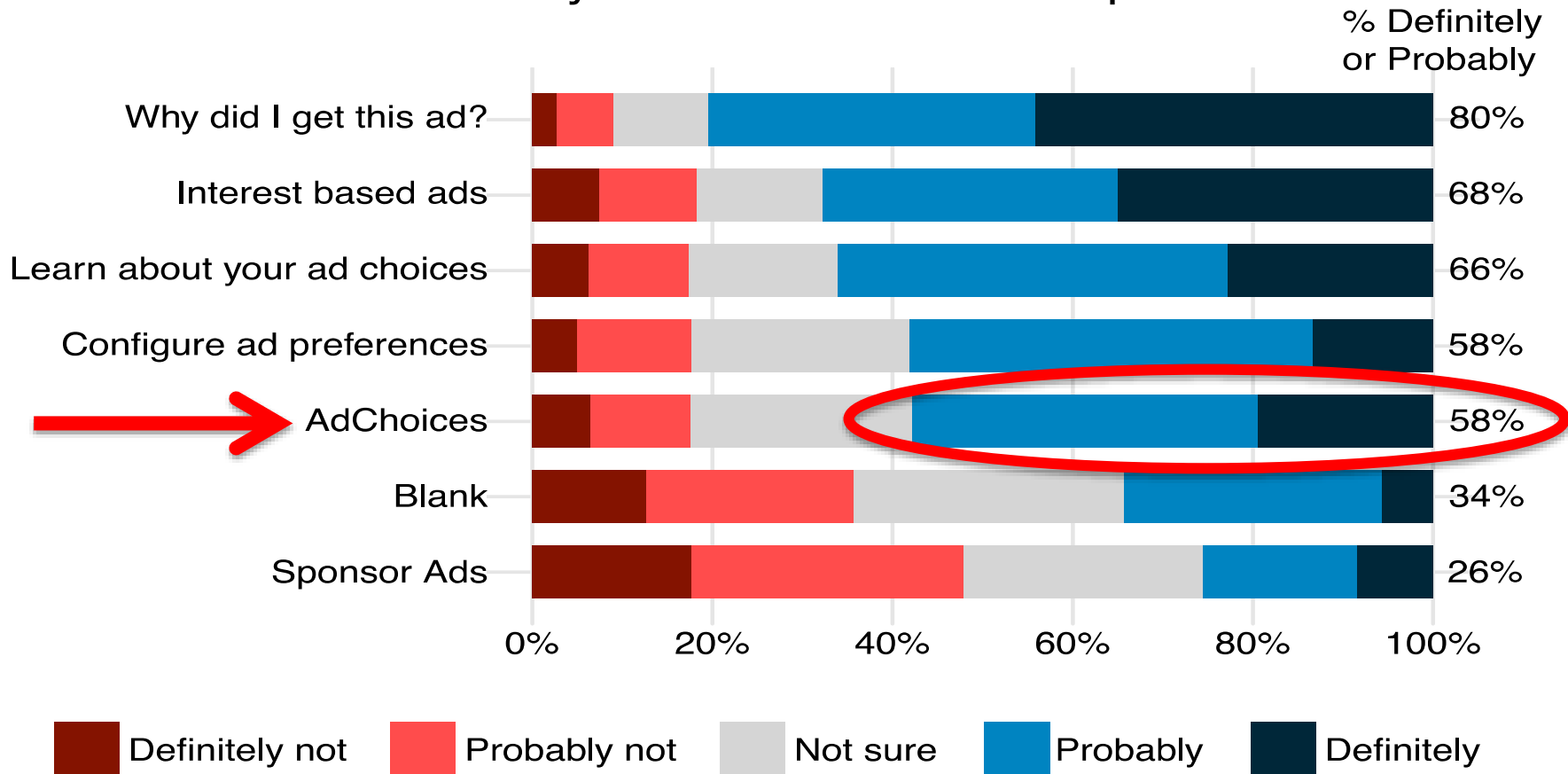


- Why did I get this ad?
- Interest based ads
- AdChoices
- Sponsor ads
- Learn about your ad choices
- Configure ad preferences
- 'No tagline'

Do icons and taglines suggest tailored ads?

- To what extent, if any, does this combination of the symbol and phrase, placed on the top right corner of the above ad suggest the following?
 - This ad has been tailored based on websites you have visited in the past. [true]

This ad has been tailored based on websites you have visited in the past



Takeaways

- OBA icons and taglines are not noticed
- “AdChoices” was outperformed by other tagline treatments at communicating notice and choice about OBA
- Users are afraid to click on icon