

11. Privacy Notice and Choice

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



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



About Our Privacy Policy

Whenever you do something like buy one of our products, watch a video or use our services, information is created. Because we know your privacy is important to you, we work hard to explain how we collect, use and protect that information. There's a lot of information, and the actual policy is written in an **easy to understand "FAQ" format** ([/sites/privacy_policy/terms](#)). We want to simplify the process so you can make informed choices about your privacy, and then spend the rest of your day doing the things you love.

Effective July 24, 2015

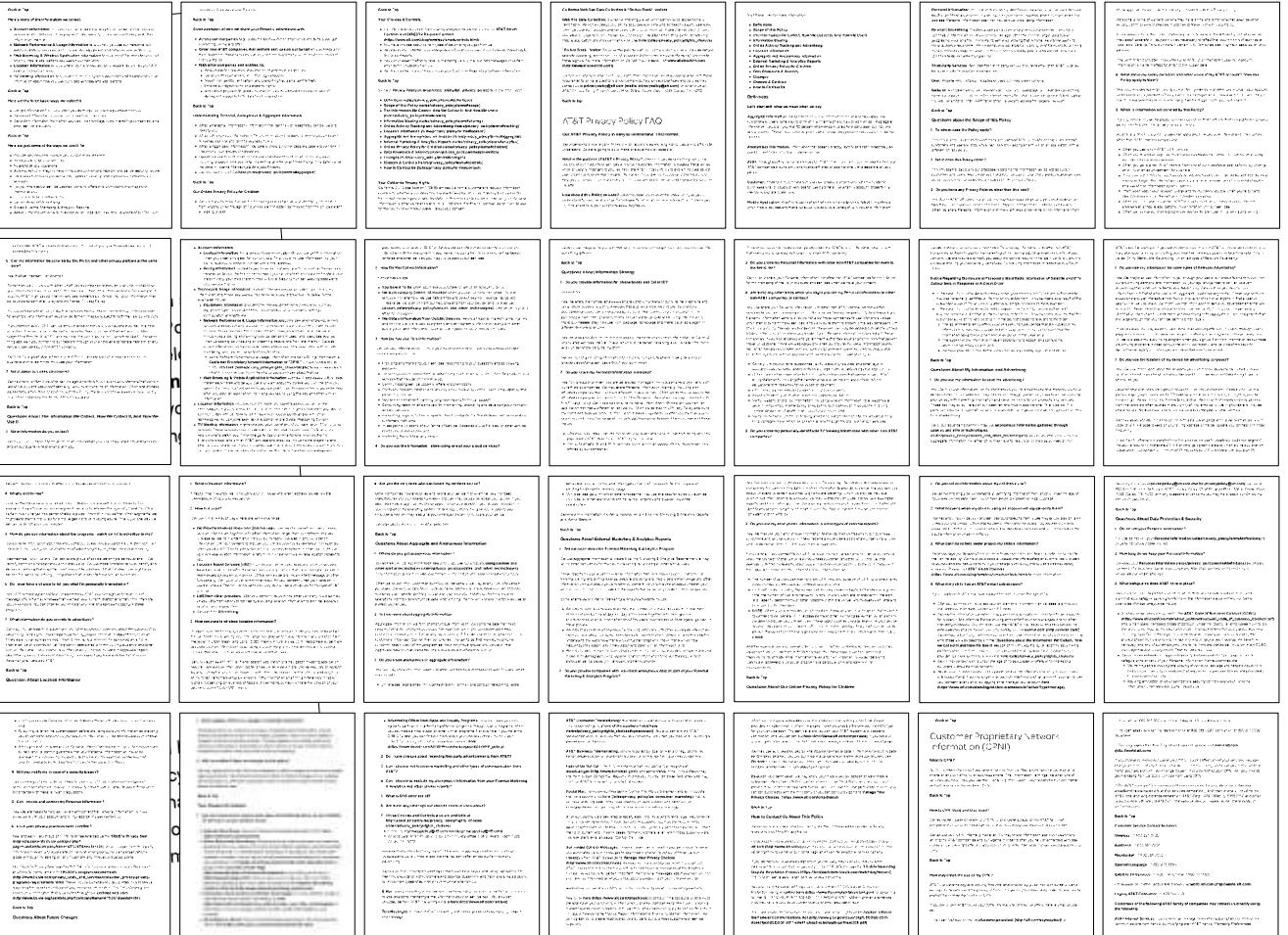
A Quick Summary of Our Policy

Our Privacy Policy applies to your use of all products, services and our AT&T affiliates, such as DIRECTV, unless they have a Because some apps, including some AT&T and DTV branded information, or use information in different ways, they may have and/or terms and conditions. These apps may also offer you a your personal information.

[Back to Top](#)

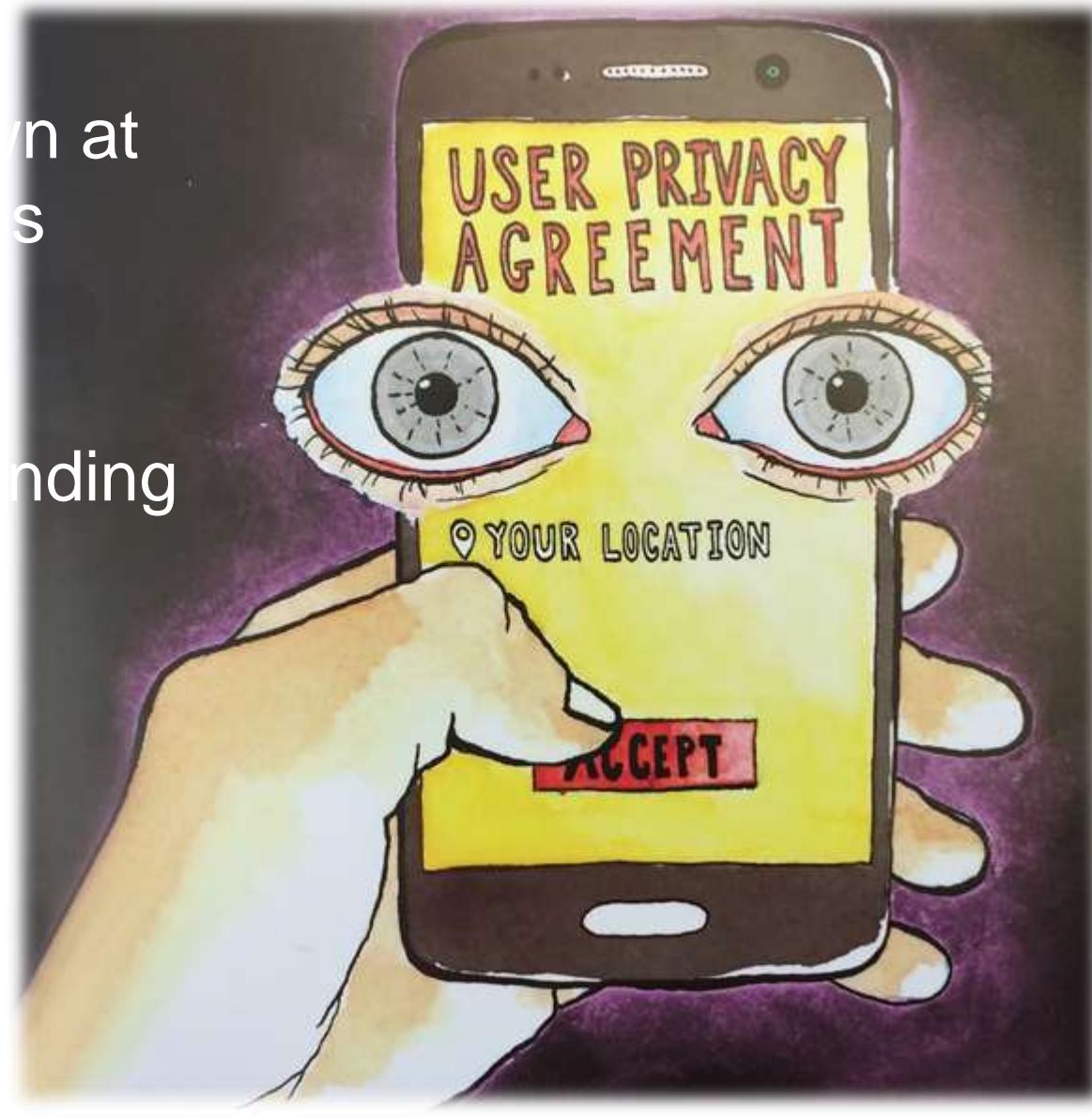
Our privacy commitments

- We don't sell your Personal Information to anyone for any purpose. Period.
- 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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The Washington Post

Privacy Policy

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 tell you about our

[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 third-party 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?](#)

PRIVACY POLICY

en français (simplified)
en français (extended)

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:

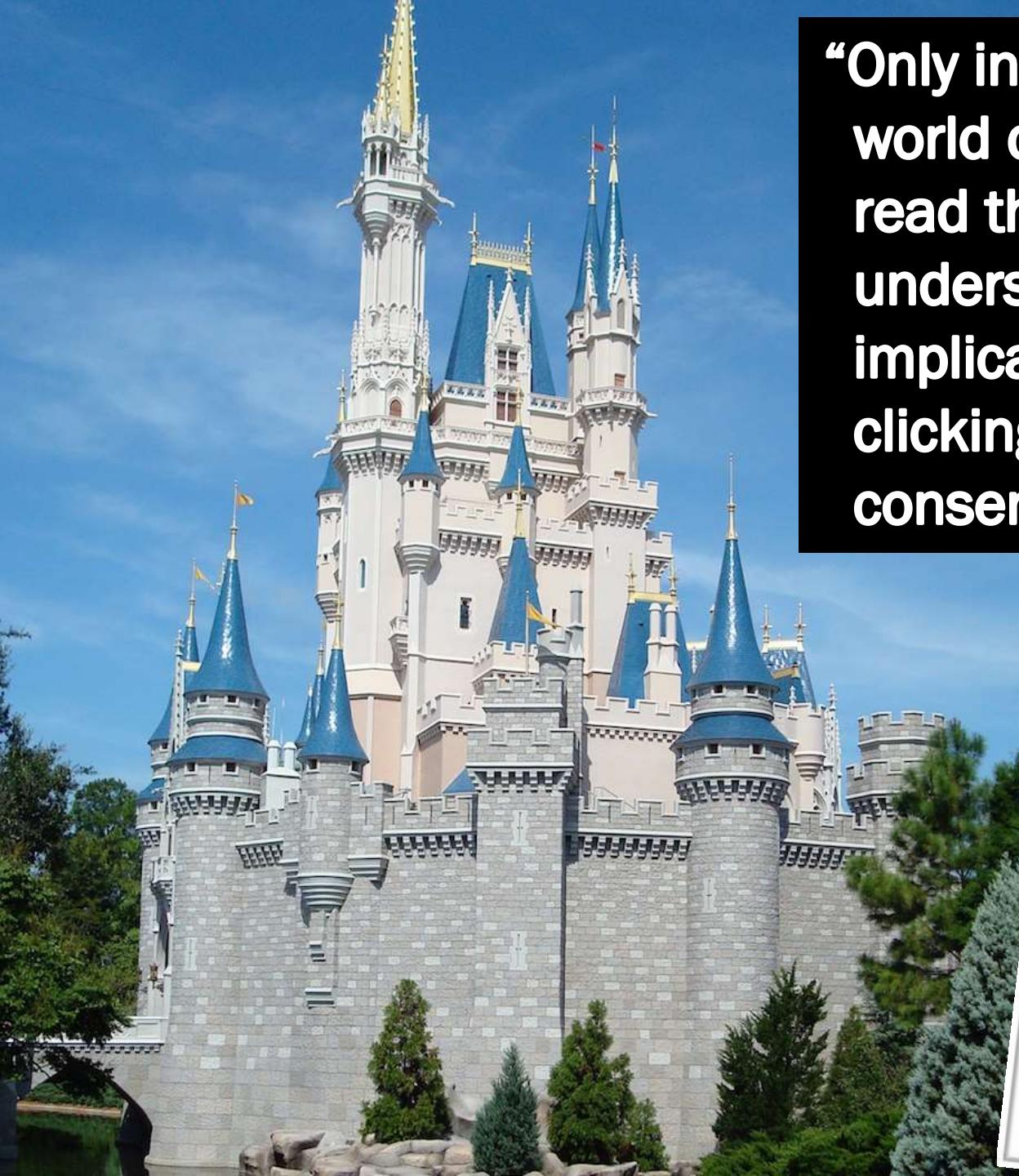
- Our principles with respect to your information and your privacy
- The information we collect about you
- How we use your information
- How we share your information
- How we use cookies and similar technology
- Your choices with respect to your information
- How to contact us regarding privacy issues

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 technology 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.

res, and uses your personal information as a data controller in connection with the services and websites (together "Services") according to this privacy policy. If you have any questions or comments about this privacy policy, please contact us at privacy@rovio.com or alternatively at Rovio. In the European Union, please see "Special Note About Children's Privacy" below. If you are accessing a Service You give consent to the processing, use and disclosure of your personal information in accordance with this Privacy Policy. If you do not agree to this Privacy Policy, you may not use the Services. Acceptance of Services will signify your acceptance of the changes to this Privacy Policy.

But are not limited to: (i) by using Rovio's mobile apps or visiting our websites or services using a third party ID, such as social networking sites or gaming platforms; (ii) by using Rovio's online stores or within the app (or "in-app purchase"); (v) using Rovio's support services; and (vi) otherwise through use of Rovio's Services where we have given you permission to do so.

A photograph of the iconic Disney Castle at Walt Disney World, featuring its white stone walls, blue spires, and golden roofs under a clear blue sky.

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

REPORT TO THE PRESIDENT
BIG DATA AND PRIVACY:
A TECHNOLOGICAL
PERSPECTIVE

Executive Office of the President
President's Council of Advisors on
Science and Technology

May 2014



Tools of FTC in US

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



ftc.gov

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

Privacy Policy

Privacy Policy Highlights

Privacy Principles

Privacy Policy FAQ

Cookies

Protection of Information

Surveys

Choice/Opt Out



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).

EDITION: ▾

VIDEOS SMART CITY CES WINDOWS 10 CLOUD INNOVATION SECURITY MORE ▾ NEWSLETTERS ALL WRITERS

ZDNet 

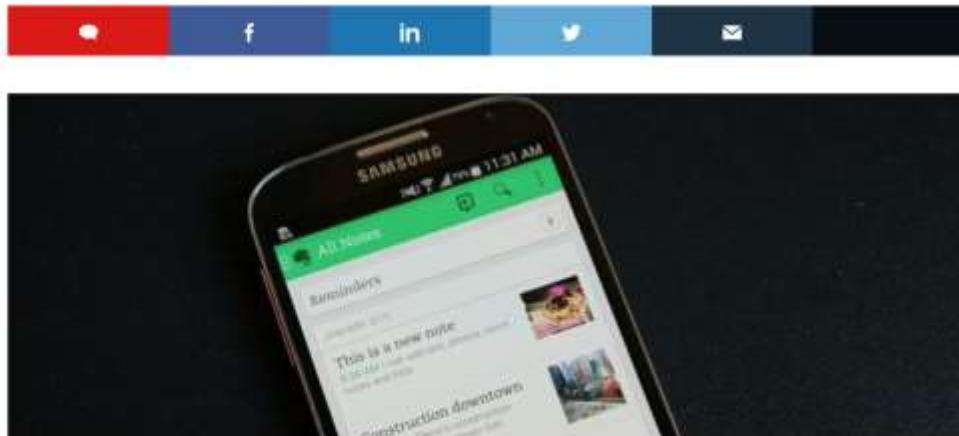
zdnet.com

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](#)



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

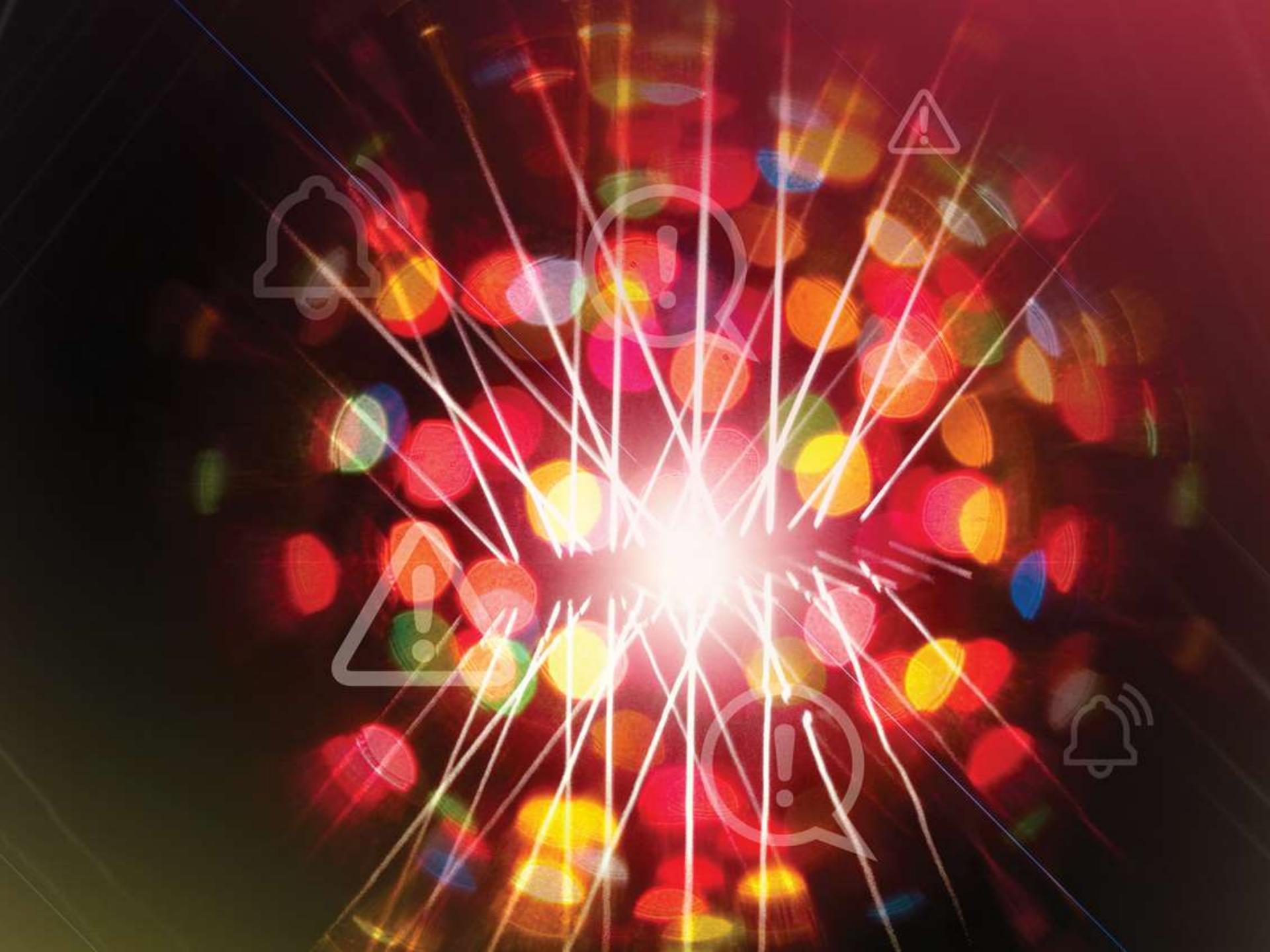
EU General Data Protection Regulation (effective 2018)



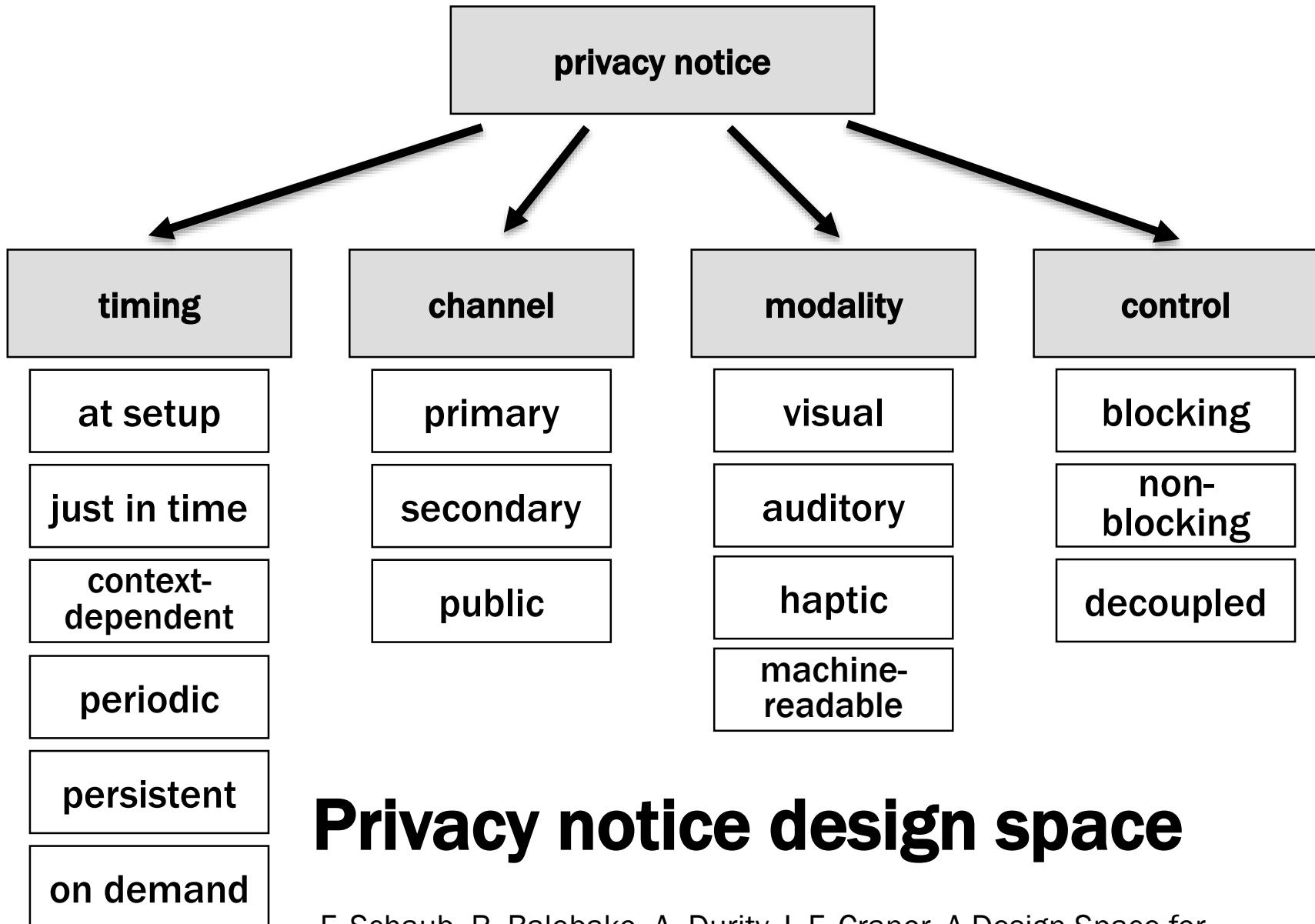
- “have **transparent** and easily **accessible** policies”
- “provide any information... in an **intelligible** form, using **clear** and **plain language**, **adapted** to the data subject”
- Request consent in a way that is “**clear**, **concise**, and **not unnecessarily disruptive**”

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



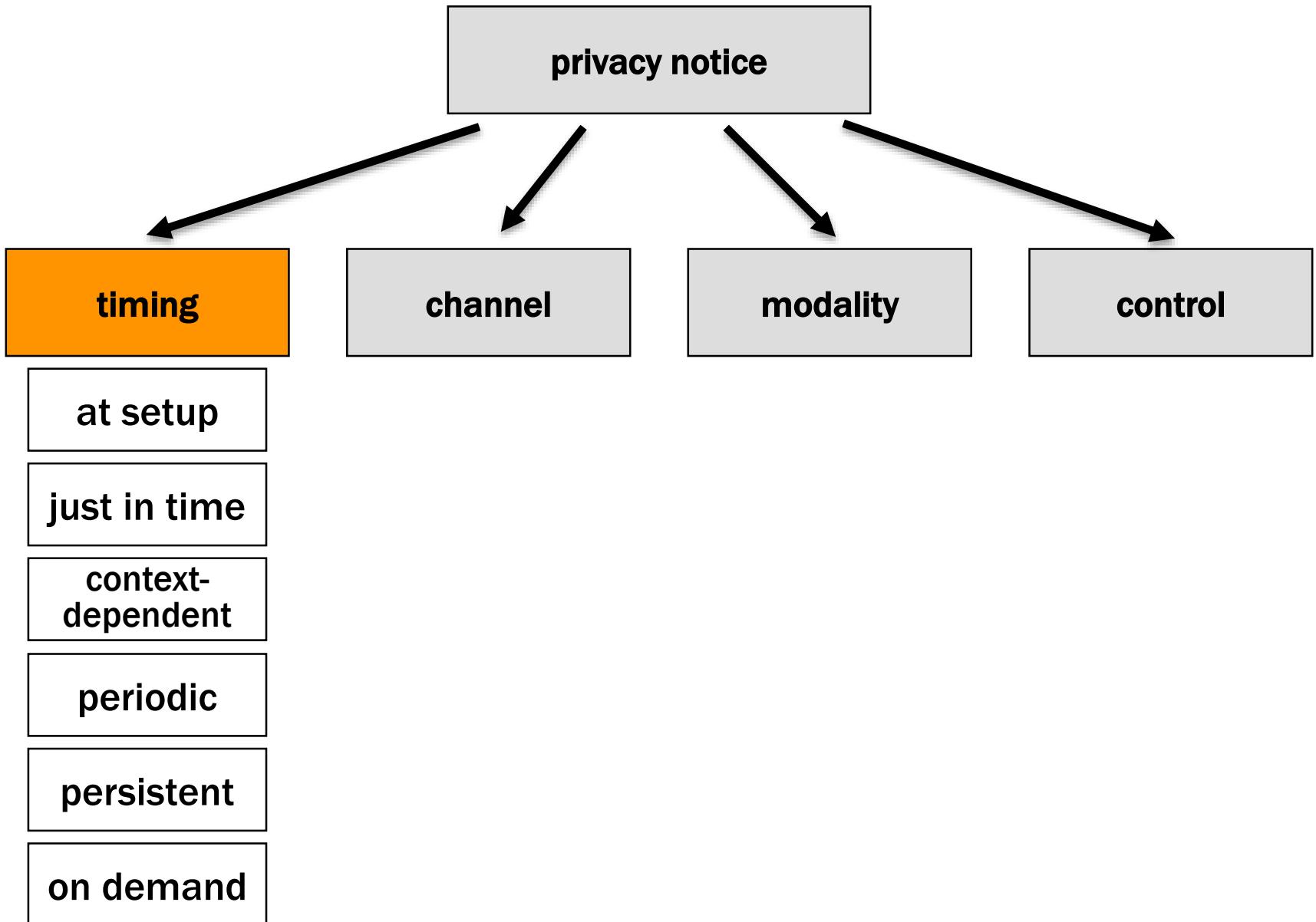


Privacy Notice Design Space



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

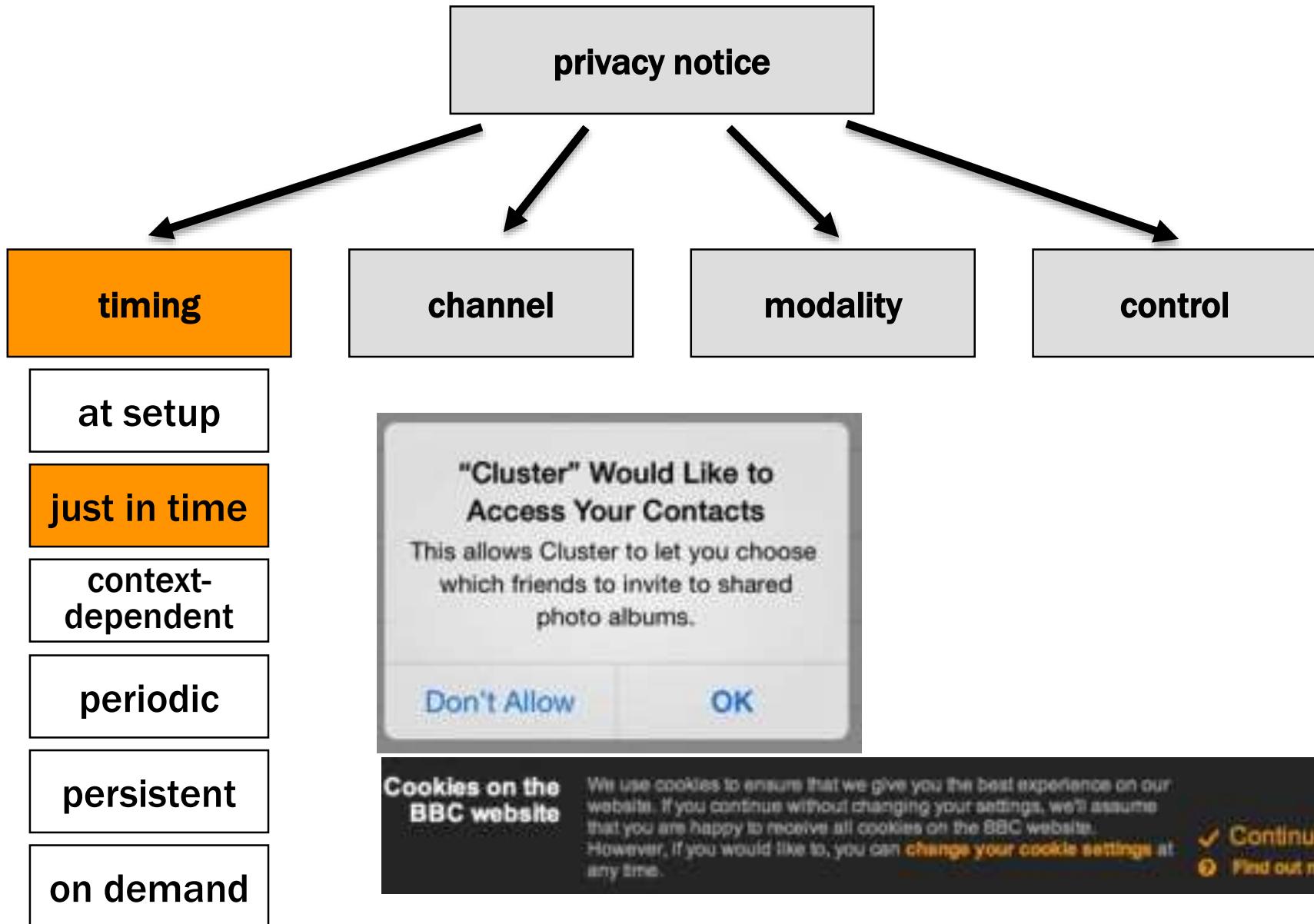
periodic

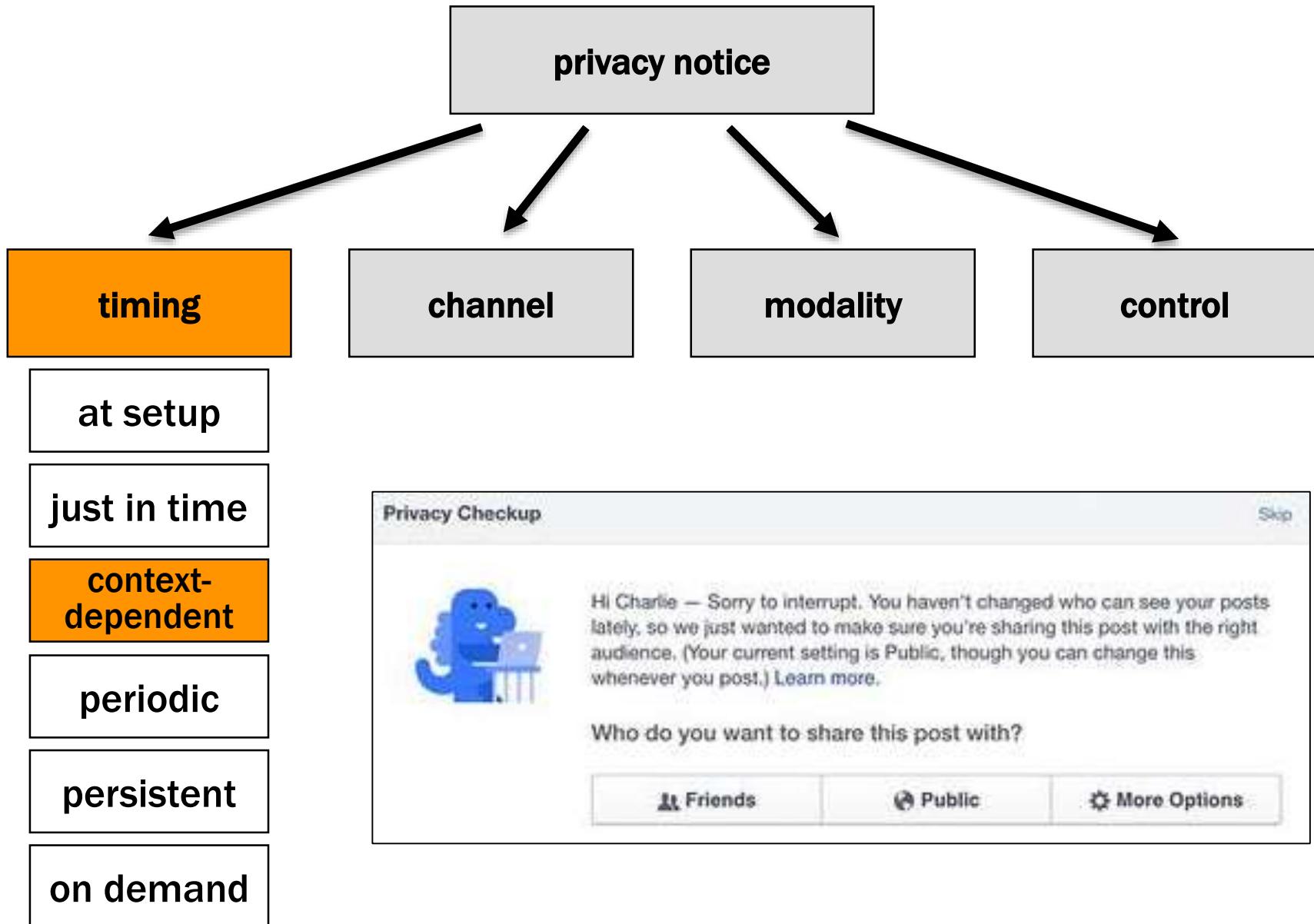
persistent

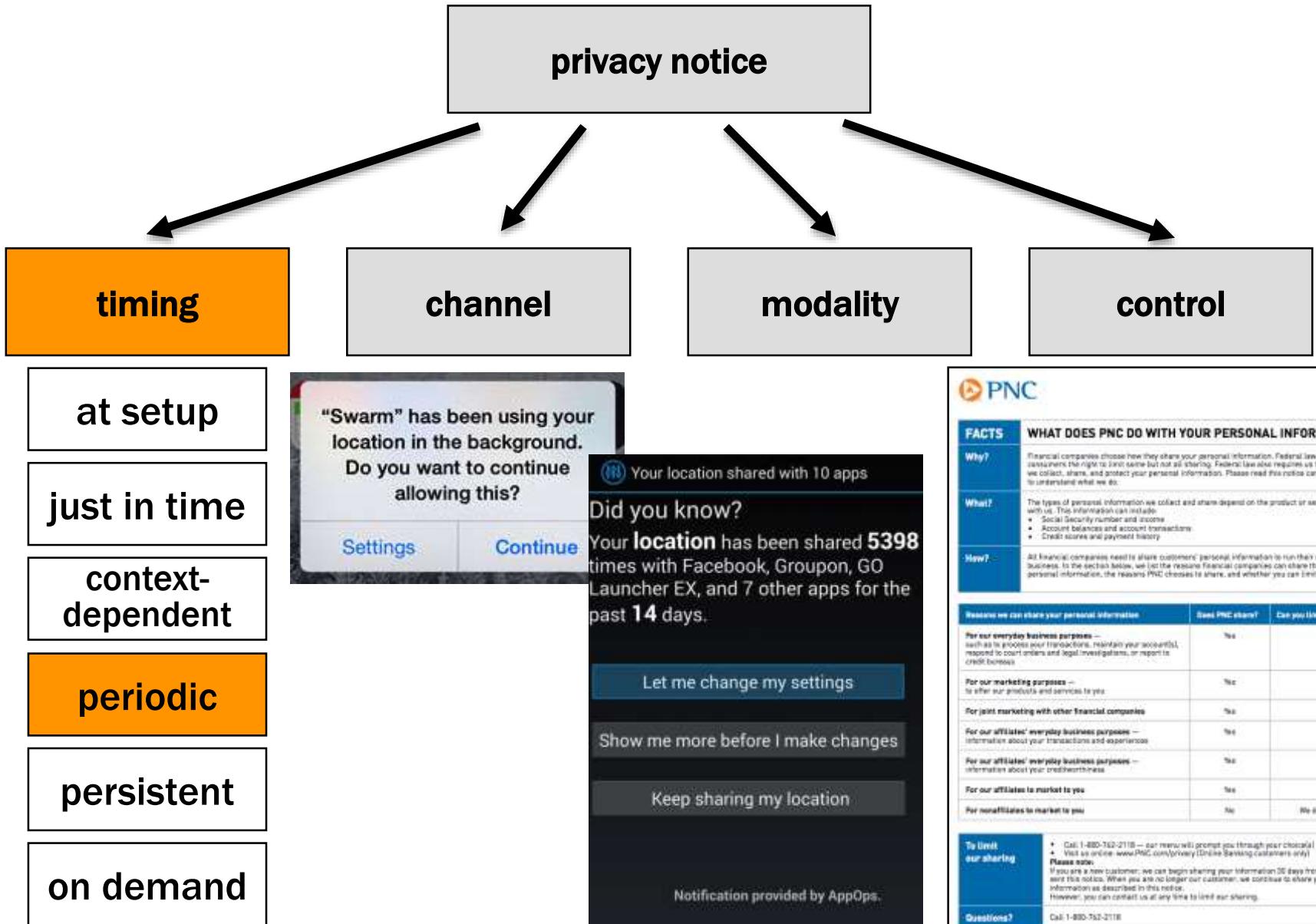
on demand

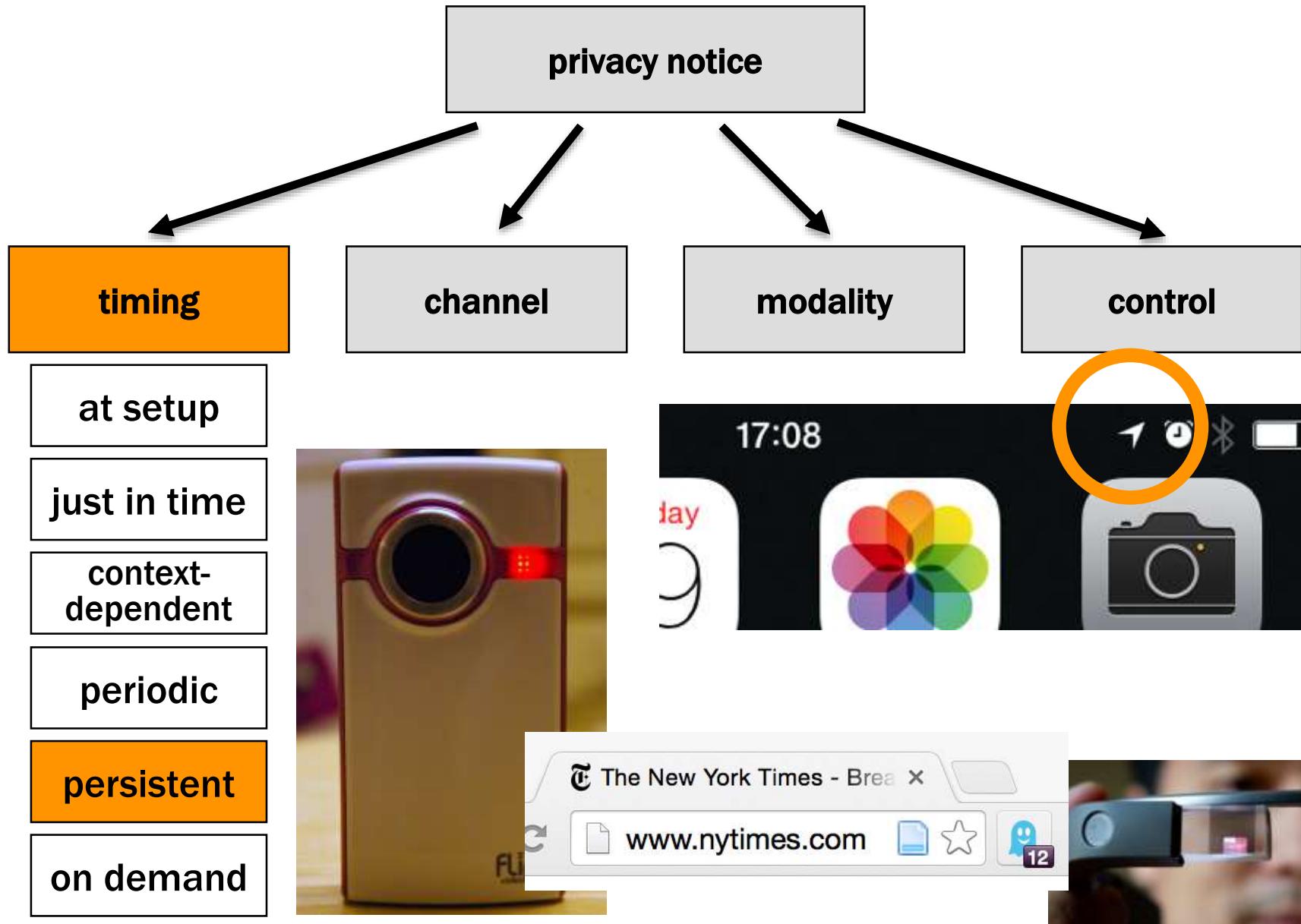
The collage includes the following elements:

- Facebook Messenger Privacy Notice:** A screenshot showing a request for access to identity, contacts/calendar, location, SMS, phone, photos/media/files, camera/microphone, Wi-Fi connection information, and device ID/call information.
- Fiberlink End User License Agreement (EULA):** A screenshot of a mobile device displaying the Fiberlink EULA. It states: "BY CLICKING THE "I ACCEPT" BUTTON DISPLAYED AS PART OF THE ENROLLMENT PROCESS, YOU AGREE TO THE FOLLOWING TERMS AND CONDITIONS OF THIS AGREEMENT. PLEASE PRINT THIS PAGE FOR YOUR RECORDS." It also includes a section about the agreement being between the user and Fiberlink.
- iTunes Store Terms & Conditions:** A screenshot of a computer screen showing the iTunes Terms & Conditions. It includes a note about billing address and a detailed terms and conditions section.
- Google Play Privacy Policy:** A screenshot of a mobile device displaying the Acme Privacy Policy. It includes sections for "Information we collect" (e.g., location, contacts, calendar, device information, account information, and more) and "Information sharing".
- Location-based Services:** A screenshot of a mobile device showing a map with a location pin and text indicating "Your location: N 47.605173 - E -122.330594".
- Medical Information Disclosure:** A screenshot of a document titled "Your Information. Your Rights. Our Responsibilities." It discusses medical information and rights, with sections for "Your Rights" and "Your Choices".
- Other Policies:** A screenshot of a document titled "Our Use and Disclosures" which lists various ways information is used and shared, such as for treatment, payment, and research.









privacy notice



timing

at setup

just in time

context-dependent

periodic

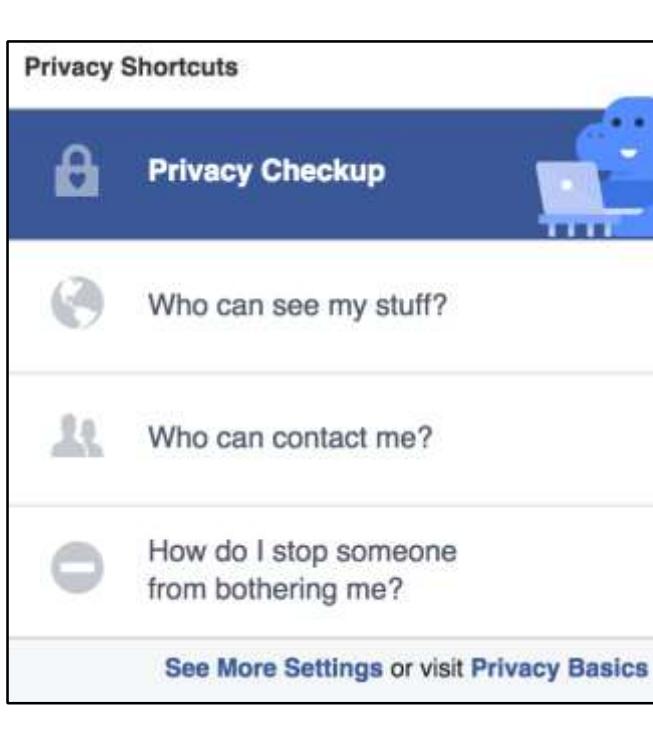
persistent

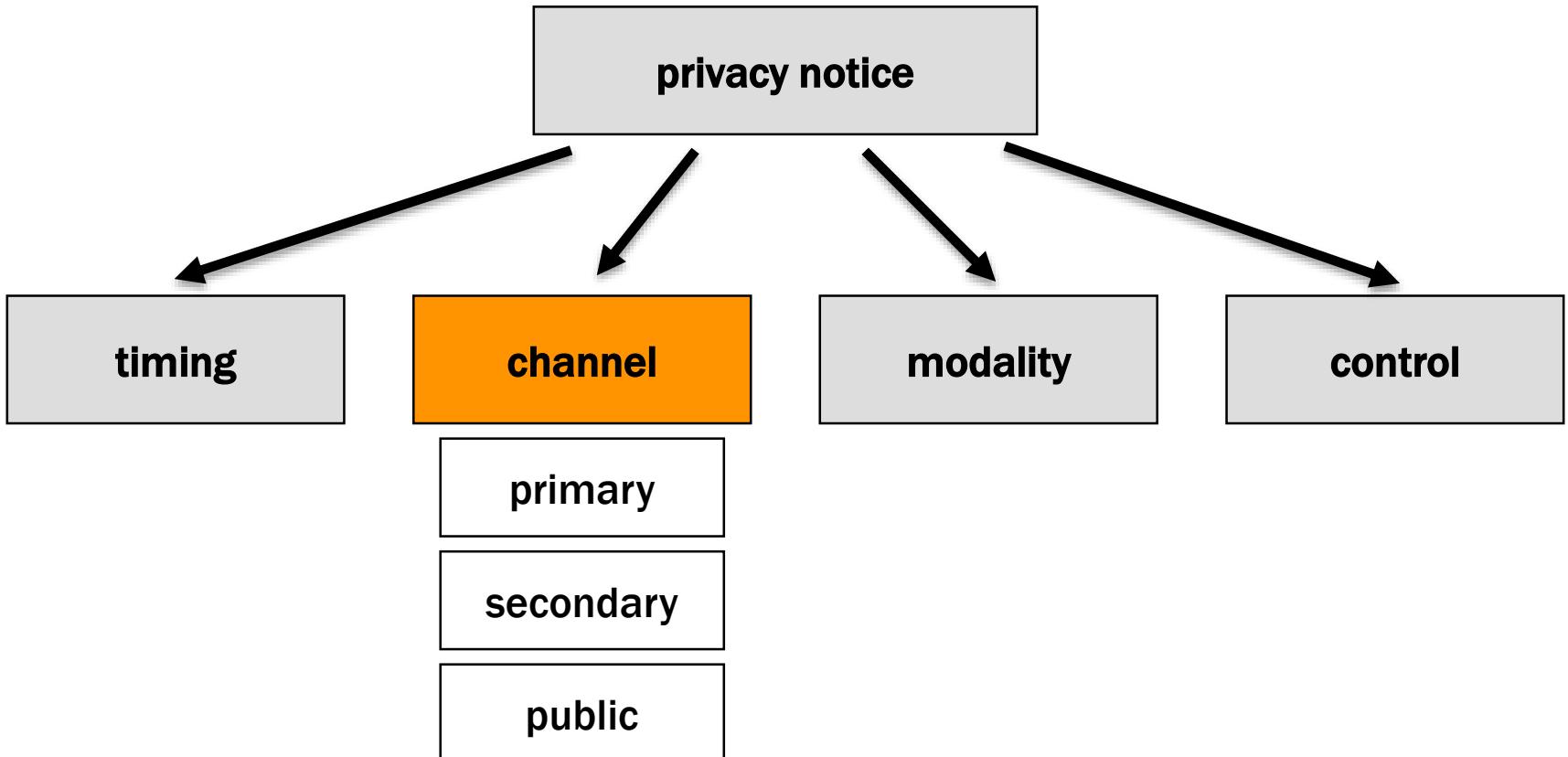
on demand

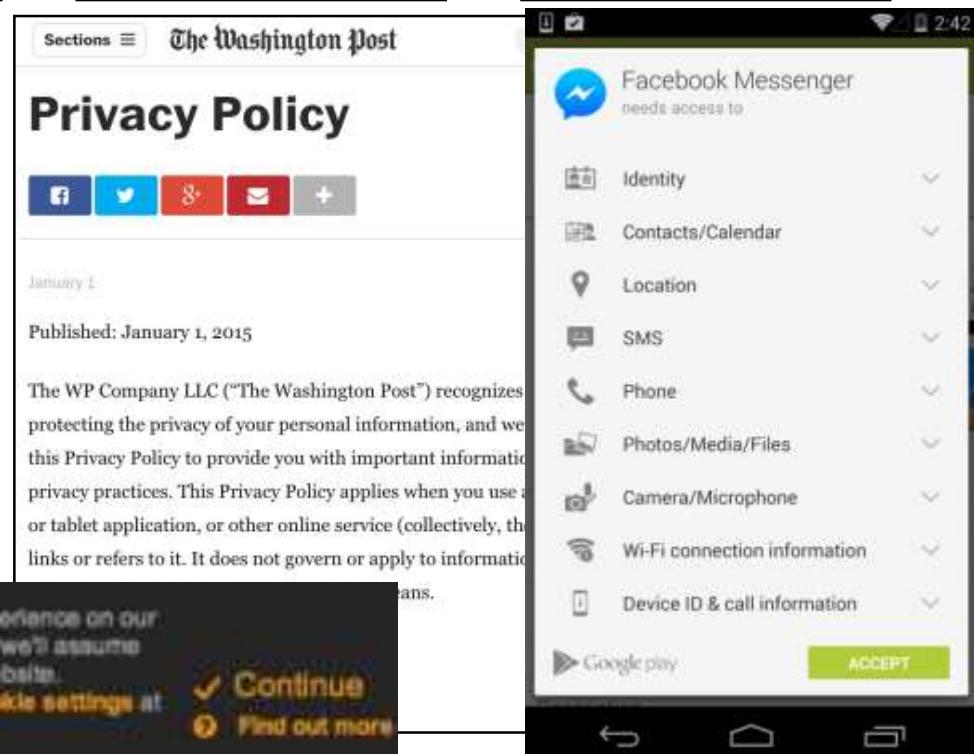
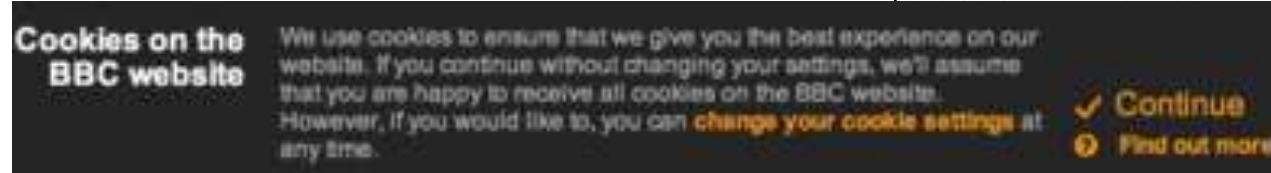
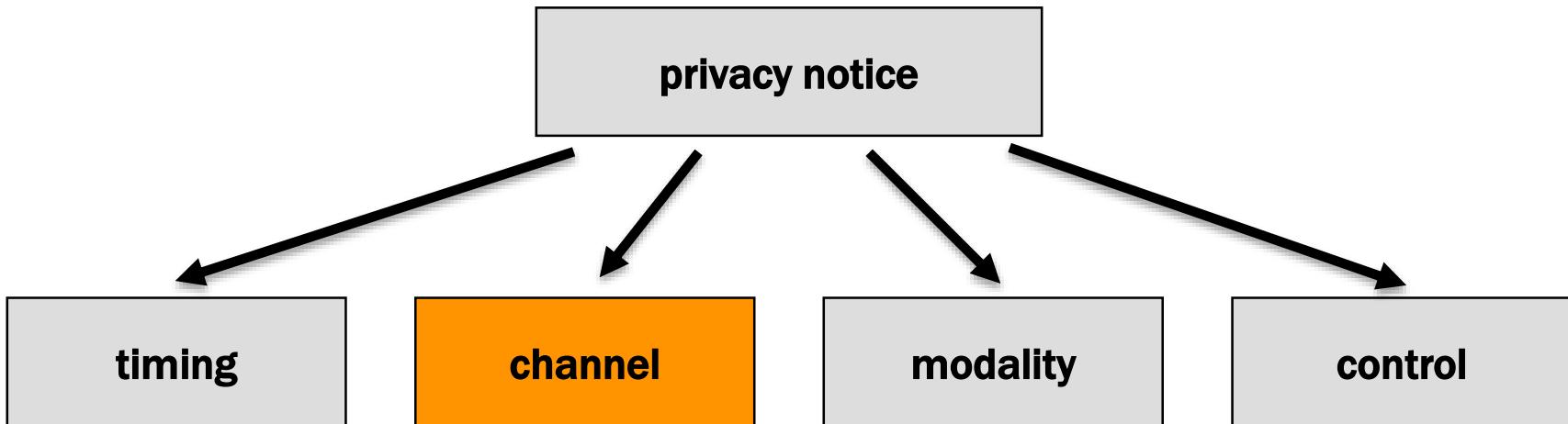
channel

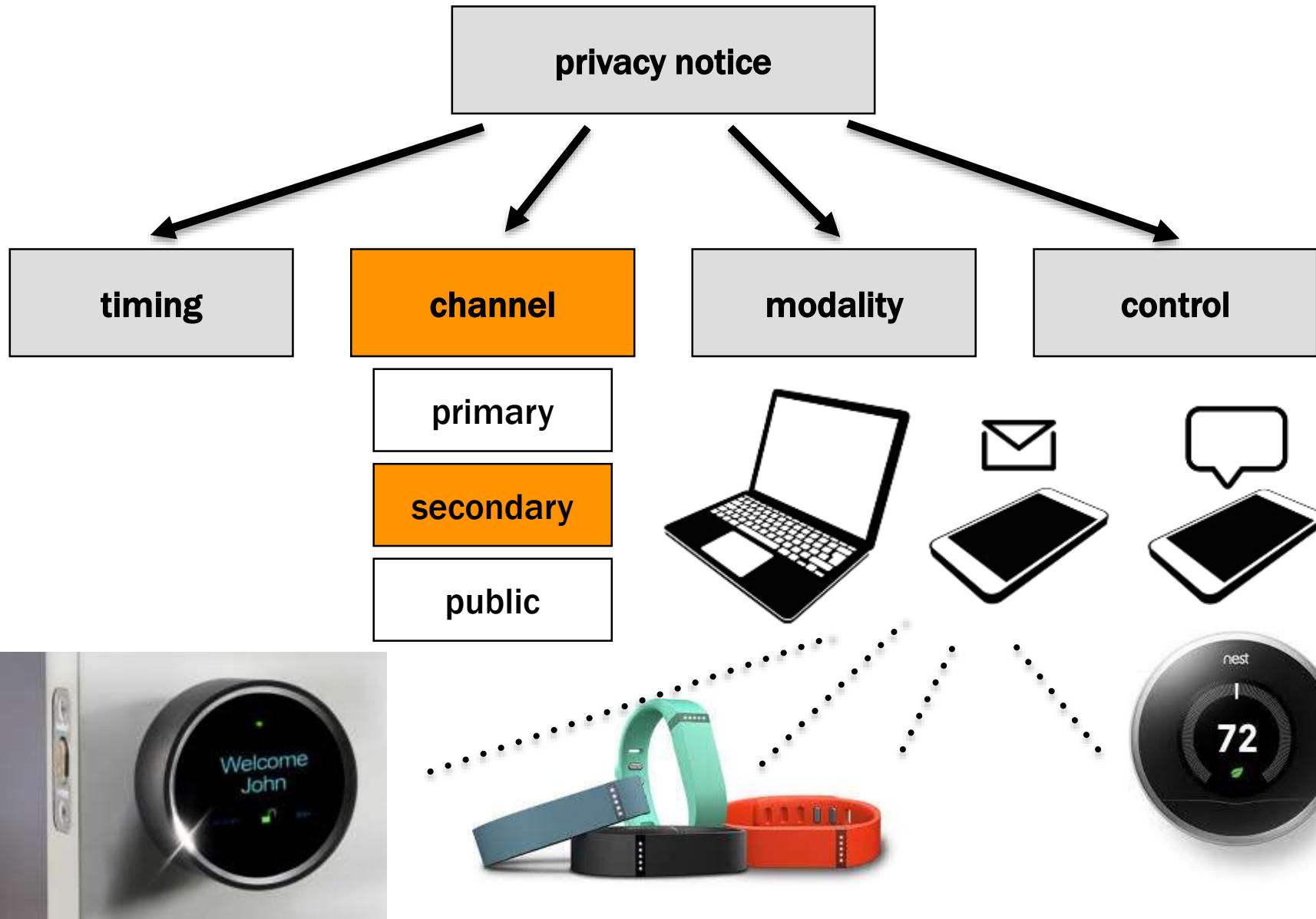
modality

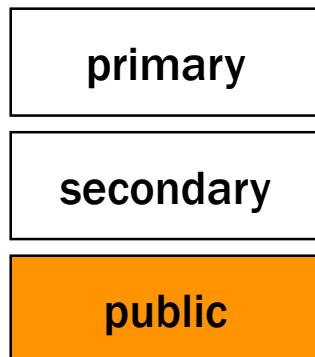
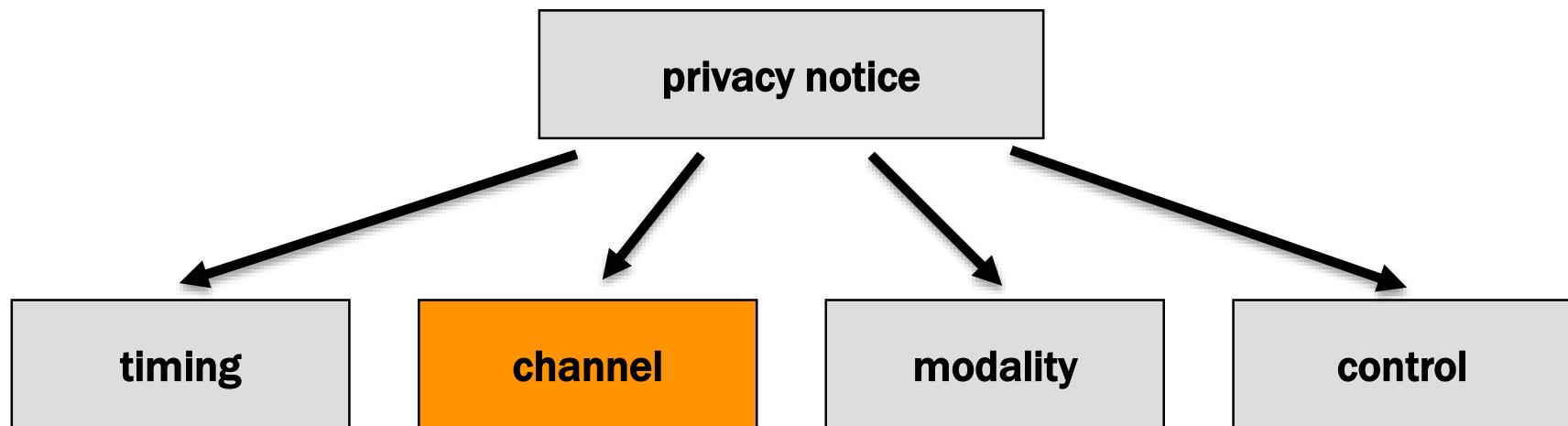
control



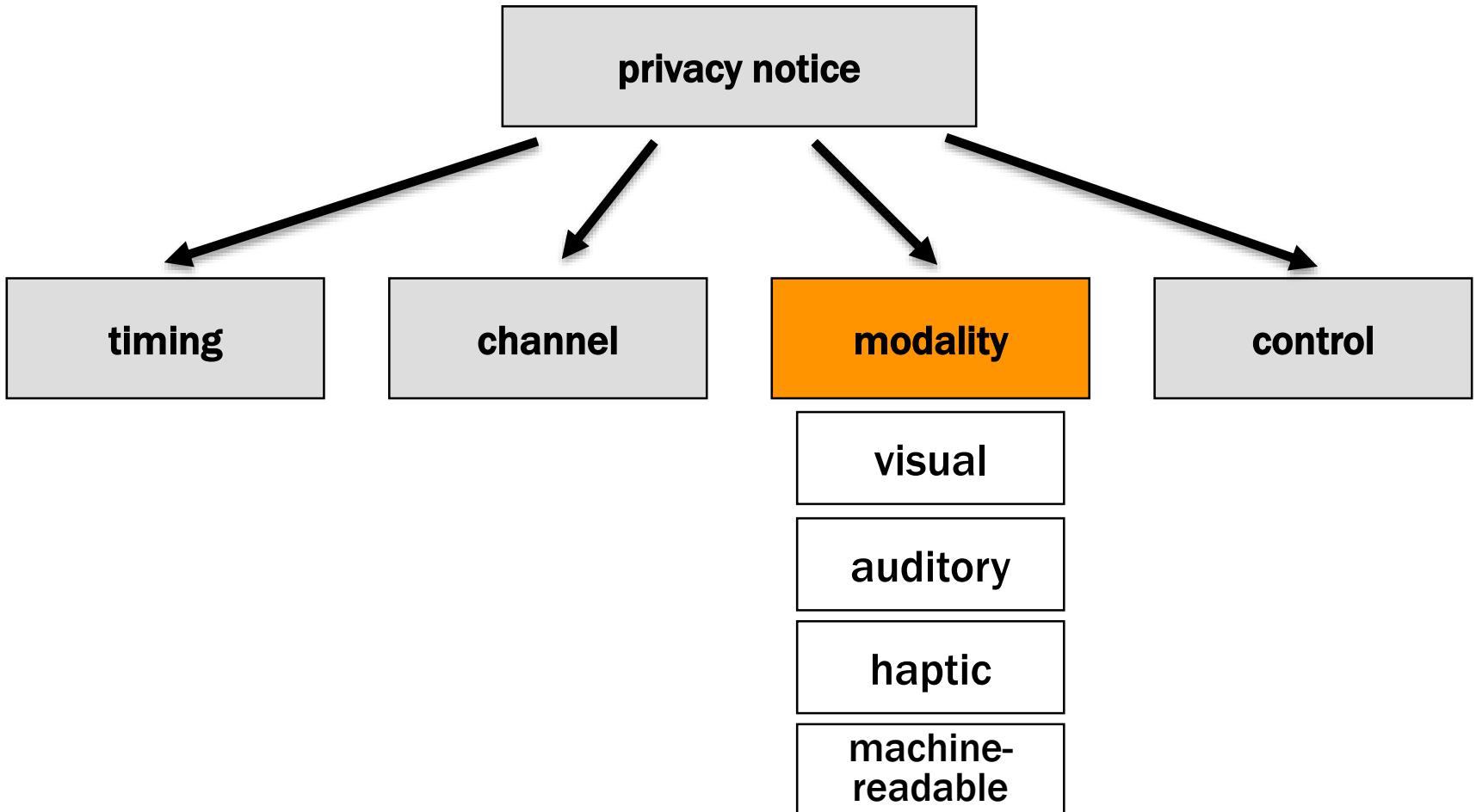


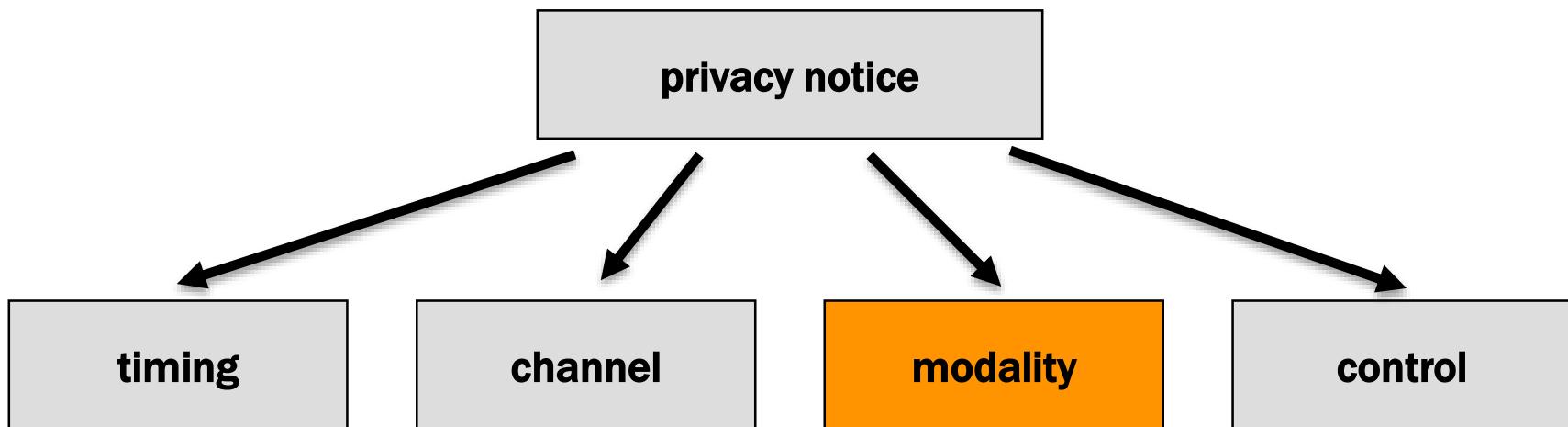






<http://www.offlinetags.net/>





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:

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

By using the Website, the Apps or any SoundCloud® account, you are consenting to this Privacy Policy.

For your convenience, information related to the Website is set out in a separate Cookies Policy. This Privacy Policy also incorporates the Cookies Policy.

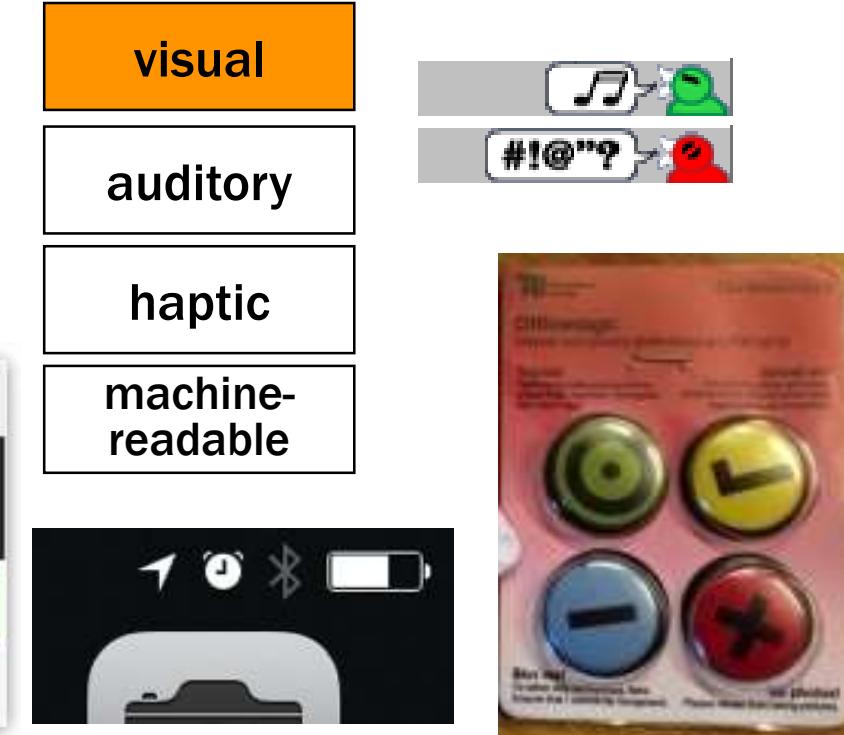
Disconnect Privacy Icons

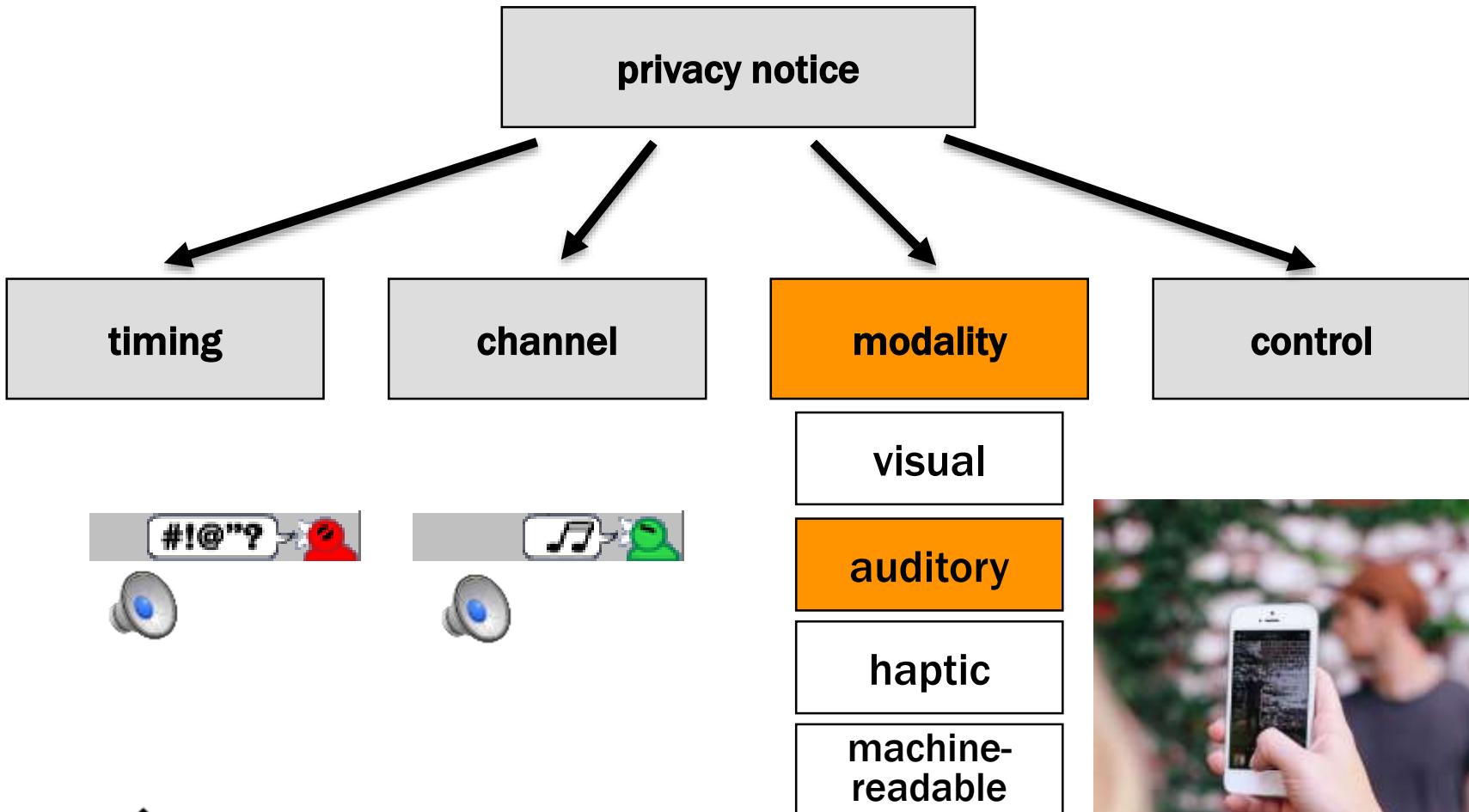
examplesite.com

Info Share

Privacy Icons Search

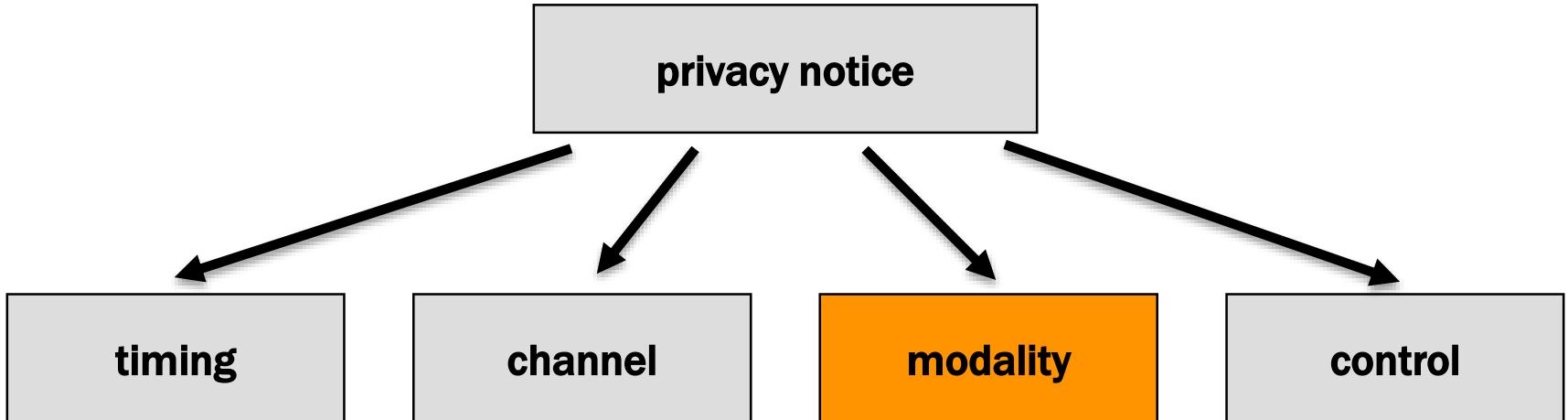
Display Options

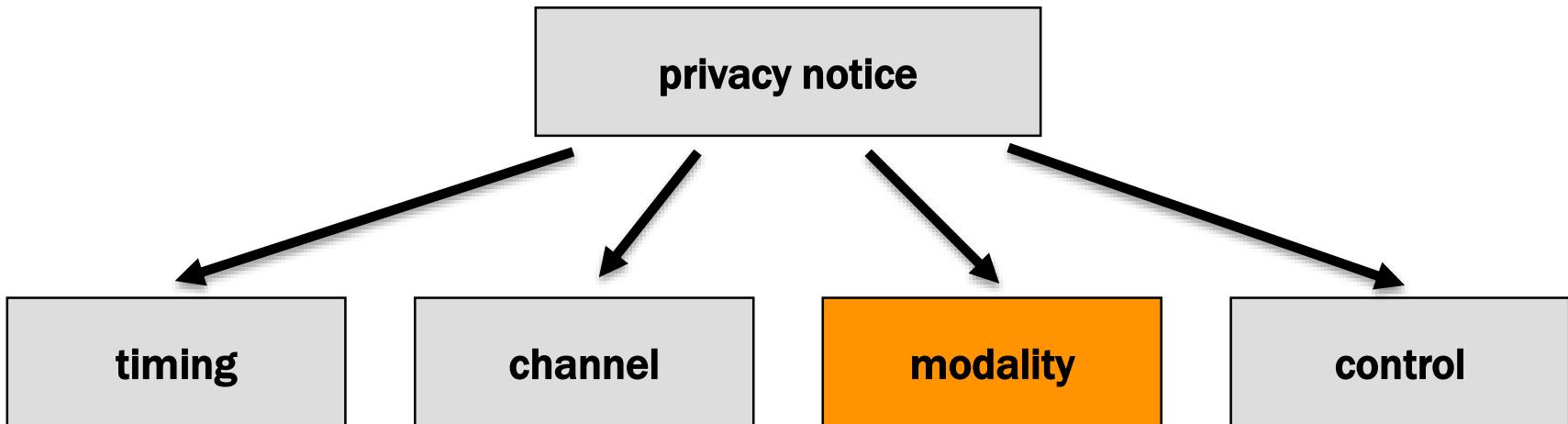




*“this call will be recorded for
training purposes”*





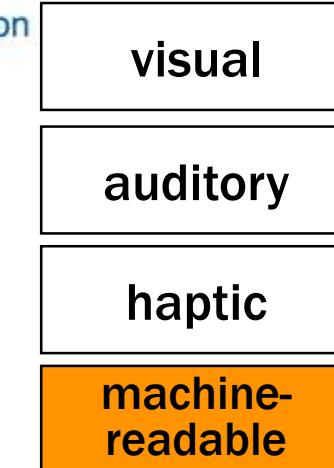


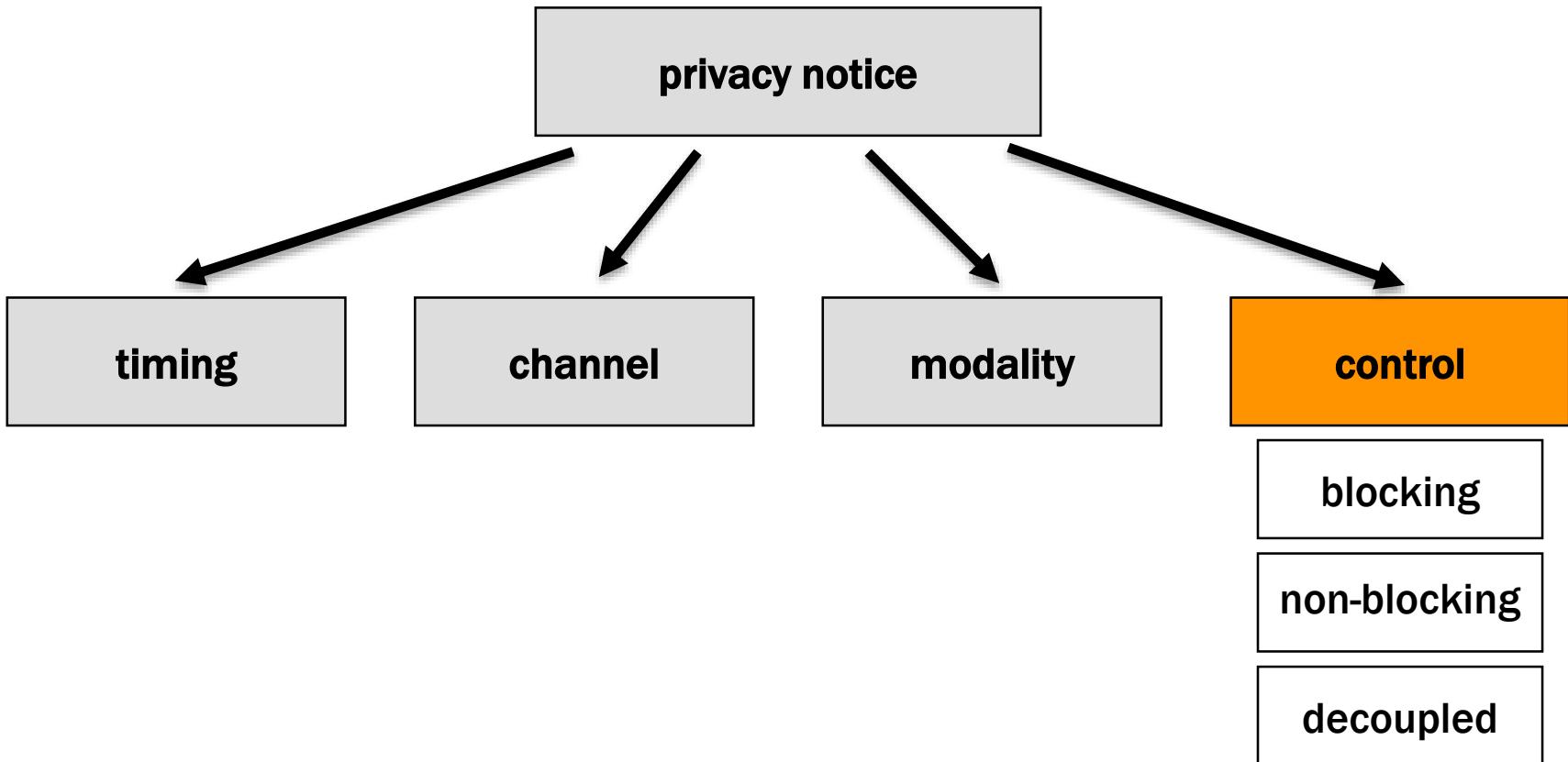
The Platform for Privacy Preferences 1.1 (P3P1.1) Specification

W3C Working Group Note 13 November 2006

```

<POLICY xmlns="http://www.w3.org/2000/P3Pv1"
  entity="TheCoolCatalog, 123 Main Street, Seattle, WA 98103, USA">
  <DISPUTES-GROUP>
    <DISPUTER 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 disclosure="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.misdata" 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

privacy notice

timing

channel

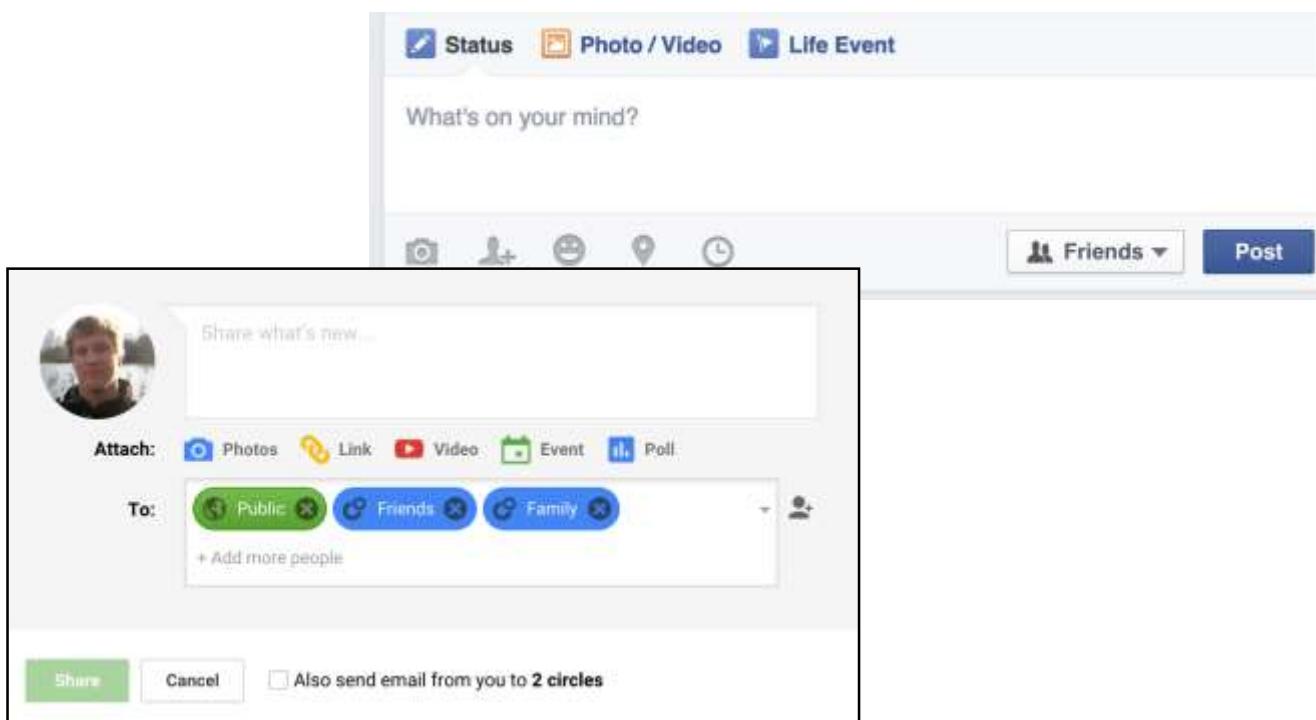
modality

control

blocking

non-blocking

decoupled



privacy notice

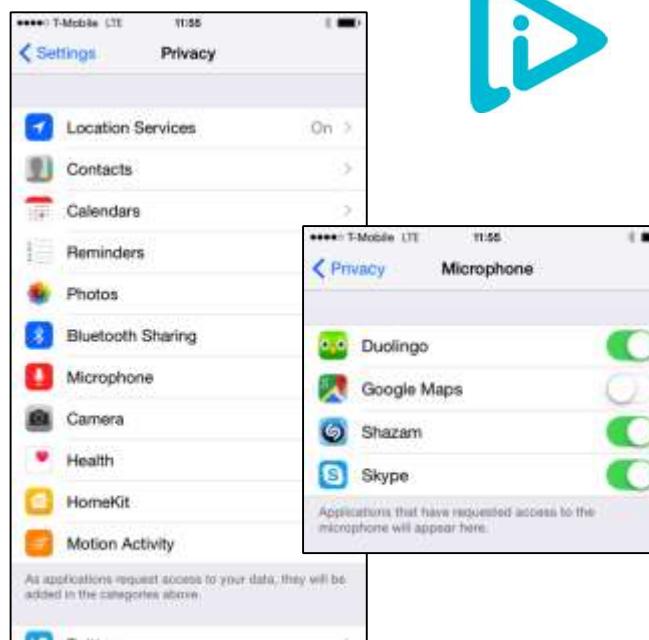


timing

channel

modality

control



blocking

non-blocking

decoupled

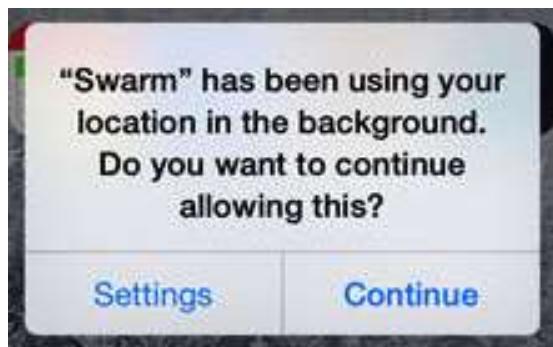
Layered examples from iOS



just-in-time, primary visual, blocking



persistent, primary visual, non-blocking



periodic, primary visual, blocking



at setup, primary visual, blocking

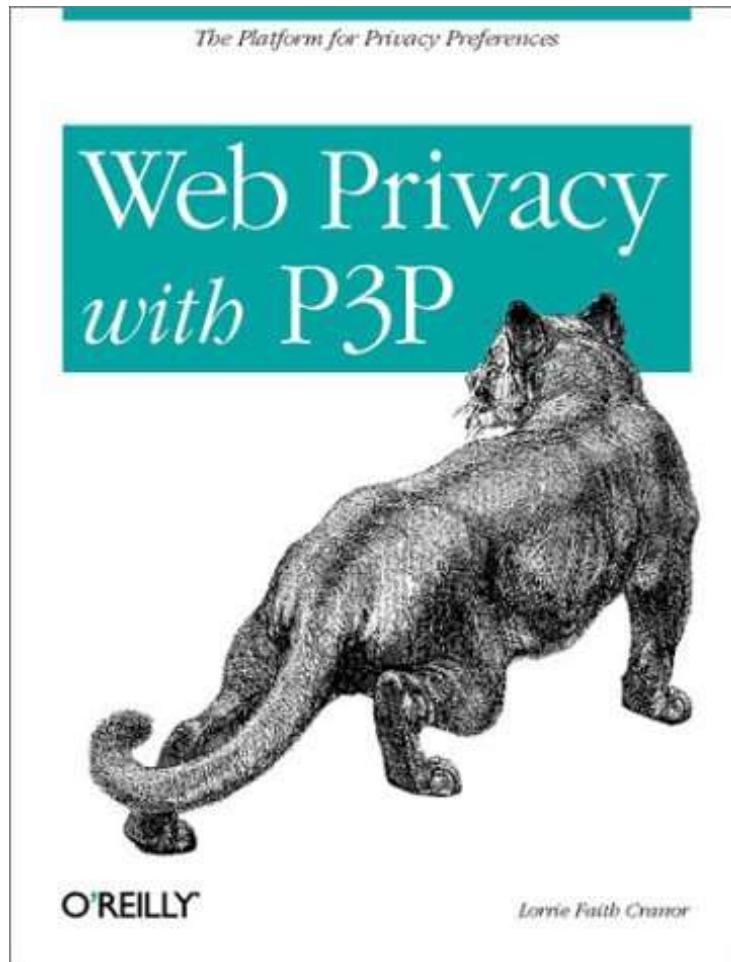
on demand, primary visual, decoupled

on demand, secondary visual, decoupled

Attempts at improving notice & choice

Attempt: Machine- readable privacy policies

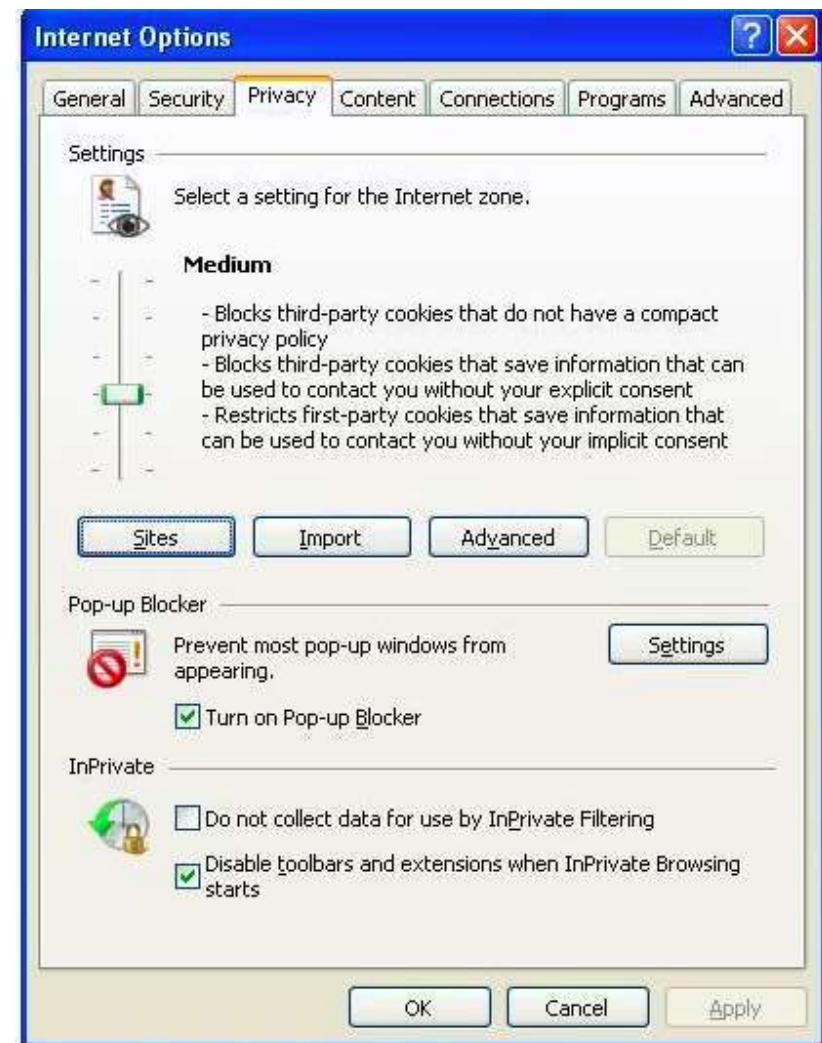
Let your computer read for you



- 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.



merrell primo chill slide

Search

 Google Yahoo! Shopping

Search Engine:

Preference Level:

Medium



[Merrell Primo Chill Slide - Men's Tan: Merrell Shoes](#)

[Privacy Report](#)

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](#)



\$89.95



[merrell" Primo Chill Slide Shoes, Chocolate, Women's](#)

[Privacy Report](#)

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](#)



\$90.00



[Merrell Primo Chill Slide](#)

[Privacy Report](#)

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](#)



\$89.95 - \$89.95



[Merrell Primo Chill Slide \(Men's\)](#)

[Privacy Report](#)

We heated up our stylish Italian standout slide with a sheepskin lining with removable footbed 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](#)



\$99.95

[Merrell Shoes Primo Chill Slide - Men's](#)

Why limit your casual winter footwear wardrobe to unimaginative, straight-laced shoes? Merrell's Primo Chill Slides offer the slim-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



<http://privacyfinder.org/>

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>

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

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



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

Acme		ways we use your information				information sharing	
information we collect		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:
help@acme.com

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
opt out

 we will not collect and use your information in this way
opt in

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

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

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.

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 <ul style="list-style-type: none">■ [open an account] or [deposit money]■ [pay your bills] or [apply for a loan]■ [use your credit or debit card] <p>[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.]</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none">■ 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 <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p>

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]*

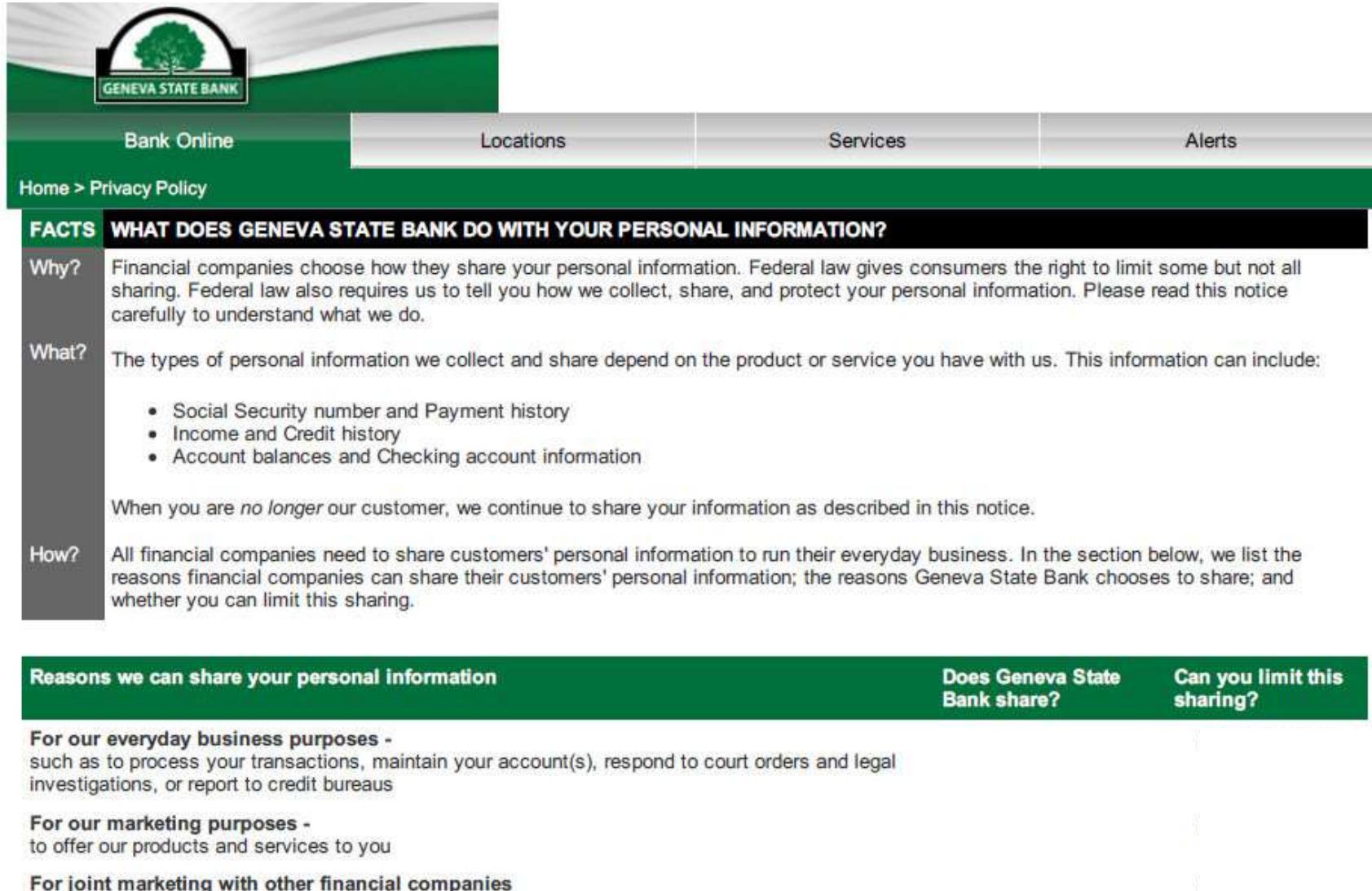
Other important information

[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



The screenshot shows the Geneva State Bank website with a green header featuring a tree logo and the bank's name. The navigation bar includes links for 'Bank Online', 'Locations', 'Services', and 'Alerts'. The page title is 'Home > Privacy Policy'. The main content area is titled 'FACTS' and 'WHAT DOES GENEVA STATE BANK DO WITH YOUR PERSONAL INFORMATION?'. It includes sections for 'Why?', 'What?', and 'How?'. The 'What?' section lists personal information types and a list of items. The 'How?' section discusses reasons for sharing. A table at the bottom maps sharing purposes to Geneva State Bank's involvement and sharing limits.

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	Yes	Yes
For our marketing purposes - to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	No

Attempt: Improve timing

Privacy label for Android



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

comment

Ad supported, with ability to upgrade to ad-free full version in game.

Uses the SOWPODS word list containing 100,000+ words. They may be obscure, but yes those are words!

Privacy Facts

THIS APP COLLECTS YOUR

<input checked="" type="checkbox"/> Personal information	<input type="checkbox"/> Credit card / financial
<input type="checkbox"/> Contacts	<input type="checkbox"/> Diet / nutrition
<input checked="" type="checkbox"/> Location	<input type="checkbox"/> Health / medical
<input type="checkbox"/> Calendars	<input type="checkbox"/> Photos

THIS APP USES

<input type="checkbox"/> Advertising	<input checked="" type="checkbox"/> Analytics
--------------------------------------	---

REVIEWS

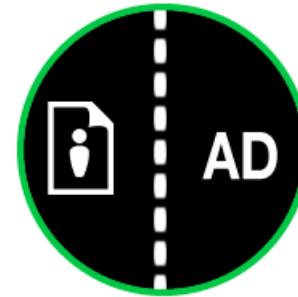
Average

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



TM



Buy Now!



AT&T.
The nation's
largest
4G
network.

LEARN MORE

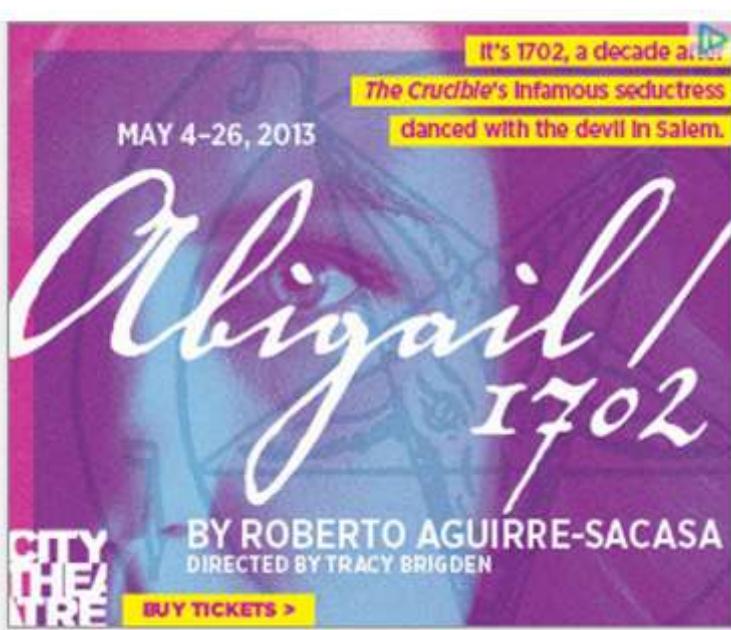
Rethink Possible



4G speeds not available everywhere.

MAY 4-26, 2013

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



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

Search

Follow Us    | Subscribe to Home Delivery Personalize Your Weather

Switch to Global Edition

JOB
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.

Archive Offers

THE WORLD SERIES



Dilip Vishwanat for The New York Times

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 THEE-BRENAN 3 minutes ago
With Election Day just over a year away, a deep

OPINION »

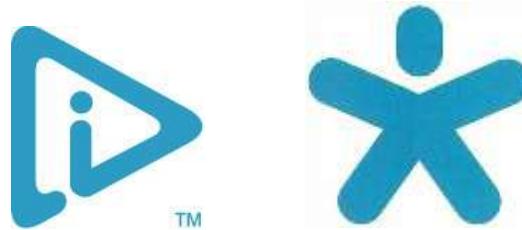
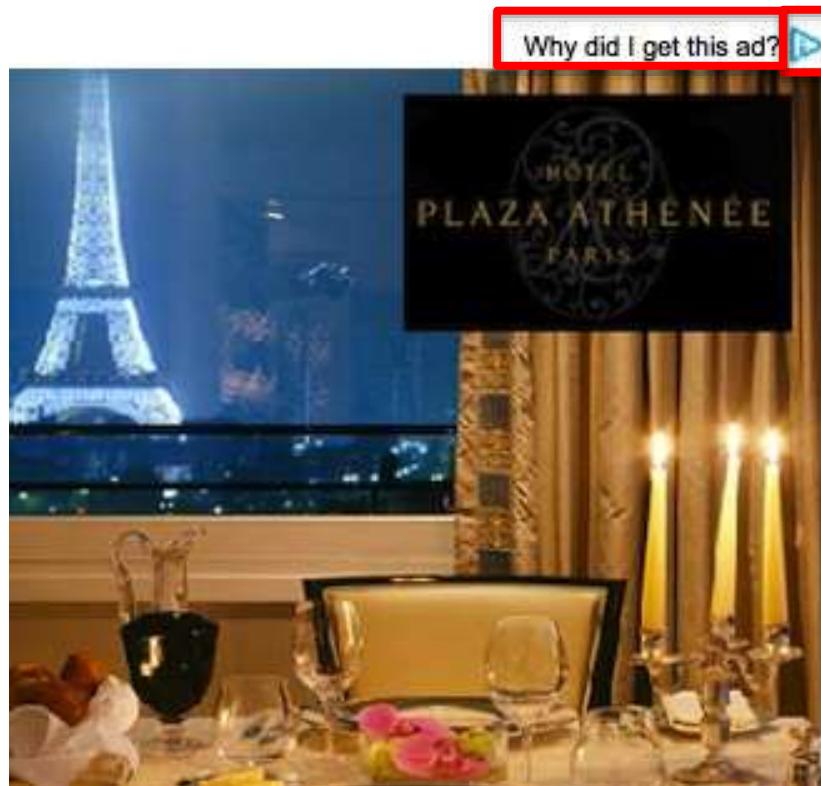
OP-ED | CLIFFORD WINSTON Are Law Schools and Bar Exams Necessary?
The barriers to entry for the legal industry exist to protect lawyers from competition with non-lawyers.

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

Why did I get this ad? 



Second exposure to OBA disclosures

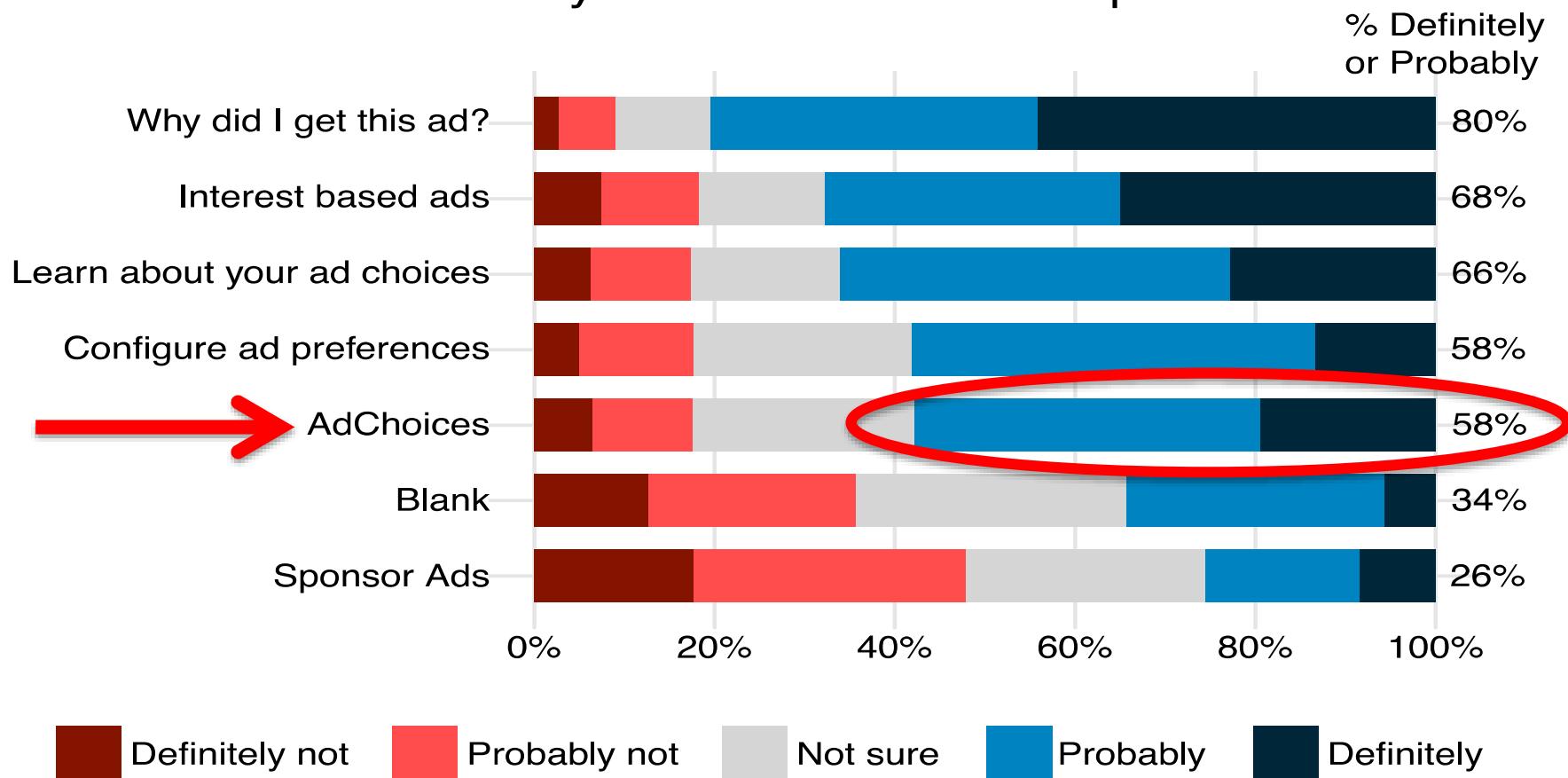


- Why did I get this ad?
- Interest based ads
- AdChoices
- Sponsor ads
- Learn about your ad choices
- Configure ad preferences
- 'No tagline'

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