14. Privacy Notice and Choice

Blase Ur
May 21st, 2019
CMSC 23210 / 33210
Today’s class

• Logistics
• Discuss projects
• Privacy notice and choice
Suggested project 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

Wherever you do something like buy one of our products, watch a program, or use a service, there is a risk that your personal information is created. Because we know your privacy is important to you, we want to explain how we collect, use and protect that information. There's an easy to understand “Frequently Asked Questions” (FAQ) format (sites/privacy_policy/faq). We want to simplify the process, make informed choices about your privacy, and then spend the rest of our time innovating new products and services.

Effective July 24, 2015

A Quick Summary of Our Privacy Policy

Our Privacy Policy applies to your use of all products, services, and AT&T brands. Because some apps, including some AT&T and DirecTV branded apps, may use or collect personal information in different ways, they may have specific terms and conditions. These apps may also offer you features and capabilities that do not involve 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 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.
Notice fatigue and helplessness
• Information shown at inopportune times
• Misconceptions
• Lack of understanding
• Lack of choices
• Habituation

USER PRIVACY AGREEMENT

YOUR LOCATION

ACCEPT
Time to read policies of websites you visit: 244 hours/year


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SoundCloud Privacy Policy

Welcome to SoundCloud, a service provided by SoundCloud Limited (“SoundCloud” or “we” or “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, products, services and software provided or controlled by SoundCloud (the “Services”).

This Privacy Policy applies to the following, among other things:

- Our principles with respect to your information and your privacy
- The information we collect about you
- How we use that 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 using a SoundCloud account, you are committing to the use of all information in the manner set out in this Privacy Policy.

For your convenience, information relating to our use of cookies and similar technology is provided in a separate Cookies Policy. The Cookies Policy is part of the Privacy Policy and whenever you refer to the Privacy Policy, we are referring to the Privacy Policy incorporating the Cookies Policy.

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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 inform you of how we collect, use and disclose the information you provide to us or that we collect about you.

Privacy Policy

January 1

Published: January 1, 2015

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“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
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
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).
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.


Alexa has been eavesdropping on you this whole time

When Alexa runs your home, Amazon tracks you in more ways than you might want.
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 5/25/18)

- “transparent and easily accessible policies”
- “information... using clear & plain language”
- Request consent in a way that is “clear, concise, and not unnecessarily disruptive”
- Right of access
- Right to erasure (forgotten)
- Data protection by design / default
California Consumer Privacy Act (effective 1/1/20)

• Consumers should:
  – Know what personal data is being collected
  – Know about the sale of their data
  – “Right to say no to sale of personal information”
  – Access their data
  – Have equal service even if they use their privacy rights
How can we put people in control over their personal information?
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
  - at setup
  - just in time
  - context-dependent
  - periodic
  - persistent
  - on demand

- channel
- modality
- control
privacy notice

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

### Channel

### Modality
- periodic
- persistent
- on demand

### Control
privacy notice

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

**Channel**

**Modality**

**Control**
privacy notice

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

Channel

Modality

Control

Privacy Checkup
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
privacy notice

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

channel
-

modality
- persistent
- on demand

control
-

Context-dependent
- periodic
- on demand

PNC

FACTS
WHAT DOES PNC DO WITH YOUR PERSONAL INFORMATION?

Why?
The type 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 account transactions
- Credit scores and payment history

What?
Your location has been shared 5398 times with Facebook, Groupon, GO Launcher EX, and 7 other apps for the past 14 days.

Did you know?
Let me change my settings
Show me more before I make changes
Keep sharing my location

Notification provided by AppOps.
privacy notice

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

channel

modality
- periodic
- persistent
- on demand

control

Privacy Shortcuts

Privacy Checkup

Who can see my stuff?
Who can contact me?
How do I stop someone from bothering me?

See More Settings or visit Privacy Basics
privacy notice

- timing
- channel
  - primary
  - secondary
  - public
- modality
- control
privacy notice

- timing
- channel
- modality
- control

visual
auditory
haptic
machine-readable

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SoundCloud Privacy Policy

Welcome to SoundCloud®, a service provided by SoundCloud Limited ("SoundCloud", "we" or "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 consented to in this Privacy Policy.

For your convenience, information is set out in a separate Cookies Policy. If you have any questions or concerns regarding the Privacy Policy or incorporating the Cookies Policy.
privacy notice

- timing
- channel
- modality
  - visual
  - auditory
  - haptic
  - machine-readable
- control

“this call will be recorded for training purposes”
privacy notice

- timing
- channel
- modality
  - visual
  - auditory
  - haptic
  - machine-readable
- control

http://www.coroflot.com/davidsweeney/olfactory-display
privacy notice

The Platform for Privacy Preferences 1.1 (P3P1.1) Specification
W3C Working Group Note 13 November 2006

The diagrams and text in the image are not directly translatable into plain text as they appear to be a visual representation of a privacy notice policy structure.
privacy notice

- timing
- channel
- modality
- control
  - blocking
  - non-blocking
  - decoupled
privacy notice

- timing
- channel
- modality
- control
  - blocking
  - non-blocking
  - decoupled

![Privacy Checkup]

- Who can see my stuff?
- Who can contact me?
- How do I stop someone from bothering me?

See More Settings or visit Privacy Basics

![Privacy Settings]

- Location Services: On
- Contacts
- Calendars
- Reminders
- Photos
- Bluetooth Sharing
- Microphone
- Camera
- Health
- HomeKit
- Motion Activity

Applications that have requested access to your data, they will be added in the categories above.
Layered examples from iOS

just-in-time, primary visual, blocking

persistent, primary visual, non-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

Merrell Primo Chill Slide - Men’s Tan: Merrell Shoes
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

Merrell Primo Chill Slide Shoes, Chocolate, Women's
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-ct.com/link/ddiprod?lid=41000... - Privacy Policy - Similar Pages

Merrell Primo Chill Slide

Merrell Primo Chill Slide (Men's)

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 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


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 $\rightarrow$ machine learning
Attempt: Crowdsourcing
Terms of Service; Didn’t Read

SoundCloud

- 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

GitHub

- 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

Twitpic

- 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

Delicious

- 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


Standardized financial notices

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

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

<table>
<thead>
<tr>
<th>Why?</th>
<th>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.</th>
</tr>
</thead>
</table>
| 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

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does [name of financial institution] share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For our marketing purposes—to offer our products and services to you</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your transactions and experiences</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—information about your creditworthiness</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Questions?** Call [phone number] or go to [website]
# Standardized financial notices

<table>
<thead>
<tr>
<th>Who we are</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Who is providing this notice?</strong></td>
<td>[insert]</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What we do</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>How does [name of financial institution] protect my personal information?</strong></td>
<td>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]</td>
</tr>
</tbody>
</table>
| **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

<table>
<thead>
<tr>
<th>Definition</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Affiliates</strong></td>
<td>Companies related by common ownership or control. They can be financial and nonfinancial companies.</td>
</tr>
<tr>
<td></td>
<td>- [affiliate information]</td>
</tr>
<tr>
<td><strong>Nonaffiliates</strong></td>
<td>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</td>
</tr>
<tr>
<td></td>
<td>- [nonaffiliate information]</td>
</tr>
<tr>
<td><strong>Joint marketing</strong></td>
<td>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</td>
</tr>
<tr>
<td></td>
<td>- [joint marketing information]</td>
</tr>
</tbody>
</table>

## 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

### 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.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Geneva State Bank share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For our marketing purposes - to offer our products and services to you</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Attempt: Improve timing
Privacy label for Android

**Privacy score**

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
- Location
- Contacts
- Calendar

THIS APP USES
- Advertising
- Analytics

**REVIEWs**

Average 4.6

<table>
<thead>
<tr>
<th>Stars</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>534</td>
</tr>
<tr>
<td>4</td>
<td>210</td>
</tr>
<tr>
<td>3</td>
<td>37</td>
</tr>
<tr>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>1</td>
<td>7</td>
</tr>
</tbody>
</table>

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!
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
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)”

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

<table>
<thead>
<tr>
<th>Question</th>
<th>Definitely</th>
<th>Definitely not</th>
<th>Probably</th>
<th>Probably not</th>
<th>Not sure</th>
<th>Blank</th>
<th>Sponsor Ads</th>
</tr>
</thead>
<tbody>
<tr>
<td>Why did I get this ad?</td>
<td>80%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest based ads</td>
<td>68%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Learn about your ad choices</td>
<td>66%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Configure ad preferences</td>
<td>58%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AdChoices</td>
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<td></td>
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<td></td>
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</tr>
<tr>
<td>Blank</td>
<td>34%</td>
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<td></td>
</tr>
<tr>
<td>Sponsor Ads</td>
<td>26%</td>
<td></td>
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</tr>
</tbody>
</table>
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