

Privacy regulation, self-regulation, and enforcement

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Privacy Policy, Law, and Technology

Carnegie
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Engineering &
Public Policy



Privacy self-regulation

- Since 1995, the US FTC has pressured companies to “self regulate” in the privacy area
- Self regulation may be completely voluntary or mandatory (or somewhere in between)

Self-regulatory programs and initiatives

- CPOs
- Seals
- Privacy policies
- Standards – P3P and DNT
- Industry guidelines
- Voluntary compliance (safe harbor)

IBM Press room - Harriet P. Pearson - Biography - Microsoft Internet Explorer

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Address http://www.ibm.com/press/prnews.nsf/html/bios_harriet.html

Links [Google](#) [AT&T VCS](#) [P3P Public](#) [P3P Spec](#) [About Privacy Companion](#) [CENTURY 21](#) [AT&T](#)

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Harriet P. Pearson
Chief Privacy Officer

Harriet Pearson was named Chief Privacy Officer for AT&T in November 2000, responsible for guiding privacy policy and practices across the company, streamlining privacy...

AT&T

release

AT&T Release

PLEASE TUESDAY, JUNE 20, 2000

The newest high-level position: Chief privacy officer

Companies are hiring them to ease consumers' concerns in this age of the Internet - and to prevent costly suits.

By D. Ian Hopper
 ASSOCIATED PRESS

WASHINGTON - Move over, CEO,

AT&T Appoints Michael Lamb its Chief Privacy Officer

BASKING RIDGE, N.J. -- AT&T today furthered its long tradition of protecting

Chief privacy officers

- Companies are increasingly appointing CPOs to have a central point of contact for privacy concerns
- Role of CPO varies in each company
 - Draft privacy policy
 - Respond to customer concerns
 - Educate employees about company privacy policy
 - Review new products and services for compliance with privacy policy
 - Develop new initiatives to keep company out front on privacy issue
 - Monitor pending privacy legislation

IAPP

- International Association of Privacy Professionals
- <http://www.privacyassociation.org/>

Seal programs

- TRUSTe – <http://www.truste.org>
- Japanese Privacy Mark
<http://privacymark.org/>



Seal program problems

- Certify only compliance with stated policy
 - Limited ability to detect non-compliance
- Minimal privacy requirements
- May not address privacy issues that go beyond the web site
- Nonetheless, reporting requirements are forcing licensees to review their own policies and practices and think carefully before introducing policy changes

Privacy policies

- Inform consumers about privacy practices
- Important part of privacy self regulation
- Consumers can decide whether practices are acceptable, when to opt-out
- Existing privacy policies are not an effective way to inform consumers or give them privacy controls

Amazon.com Privacy Notice

Last updated: **October 1, 2008**. To see what has changed, [click here](#).

Amazon.com knows that you care how information about you is used and shared, and we appreciate your trust that we will do so carefully and sensibly. This notice describes our privacy policy. **By visiting Amazon.com, you are accepting the practices described in this Privacy Notice.**

- [What Personal Information About Customers Does Amazon.com Gather?](#)
- [What About Cookies?](#)
- [Does Amazon.com Share the Information It Receives?](#)
- [How Secure Is Information About Me?](#)
- [What About Third-Party Advertisers and Links to Other Websites?](#)
- [Which Information Can I Access?](#)
- [What Choices Do I Have?](#)
- [Are Children Allowed to Use Amazon.com?](#)
- [Does Amazon.com Participate in the Safe Harbor Program?](#)
- [Conditions of Use, Notices, and Revisions](#)
- [Examples of Information Collected](#)

What Personal Information About Customers Does Amazon.com Gather?

The information we learn from customers helps us personalize and continually improve your shopping experience at Amazon.com. Here are the types of information we gather.

- **Information You Give Us:** We receive and store any information you enter on our Web site or give us in any other way. [Click here](#) to see examples of what we collect. You can choose not to provide certain information, but then you might not be able to take advantage of many of our features. We use the information that you provide for such purposes as responding to your requests, customizing future shopping for you, improving our stores, and communicating with you.
- **Automatic Information:** We receive and store certain types of information whenever you interact with us. For example, like many Web sites, we use "cookies," and we obtain certain types of information when your Web browser accesses Amazon.com or advertisements and other content served by or on behalf of Amazon.com on other Web sites. [Click here](#) to see examples of the information we receive.
- **E-mail Communications:** To help us make e-mails more useful and interesting, we often receive a confirmation when you open e-mail from Amazon.com if your computer supports such capabilities. We also compare our customer list to lists received from other companies, in an effort to avoid sending unnecessary messages to our customers. If you do not want to receive mail or other mail from us, please adjust your [Customer Communication Preferences](#).

- **Information from Other Sources:** We might receive information about you from other sources and add it to our account information. [Click here](#) to see examples of the information we receive.

What About Cookies?

- Cookies are alphanumeric identifiers that we transfer to your computer's hard drive through your Web browser to enable our systems to recognize your browser and to provide features such as [1-Click purchasing](#), [Recommend for You](#), personalized advertisements on other Web sites (e.g., Amazon Associates with content served by Amazon.com and Web sites using Checkout by Amazon payment services), and storage of items in your Shopping Cart between visits.
- The Help portion of the toolbar on most browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable cookies altogether. Additionally, you can disable or delete similar data used by browser add-ons, such as Flash cookies, by changing the add-on settings or visiting the Web site of its manufacturer. However, because cookies allow you to take advantage of some of Amazon.com's essential features, we recommend that you leave them turned on. For instance, if you block or otherwise reject our cookies, you will not be able to add items to your Shopping Cart, proceed to Checkout, or use any Amazon.com products and services that require you to Sign in.

Does Amazon.com Share the Information It Receives?

Information about our customers is an important part of our business, and we are not in the business of selling it to others. We share customer information only as described below and with subsidiaries Amazon.com, Inc. controls that either are subject to this Privacy Notice or follow practices at least as protective as those described in this Privacy Notice.

- **Affiliated Businesses We Do Not Control:** We work closely with affiliated businesses. In some cases, such as Marketplace sellers, these businesses operate stores at Amazon.com or sell offerings to you at Amazon.com. In other cases, we operate stores, provide services, or sell product lines jointly with these businesses. [Click here](#) for some examples of co-branded and joint offerings. You can tell when a third party is involved in your transactions, and we share customer information related to those transactions with that third party.

- **Third-Party Service Providers:** We employ other companies and individuals to perform functions on our behalf. Examples include fulfilling orders, delivering packages, sending postal mail and e-mail, removing repetitive information from customer lists, analyzing data, providing marketing assistance, providing search results and links (including paid listings and links), processing credit card payments, and providing customer service. They have access to personal information needed to perform their functions, but may not use it for other purposes.

- **Promotional Offers:** Sometimes we send offers to selected groups of Amazon.com customers on behalf of other businesses. When we do this, we do not give that business your name and address. If you do not want to receive such offers, please adjust your [Customer Communication Preferences](#).

- **Business Transfers:** As we continue to develop our business, we might sell or buy stores, subsidiaries, or business units. In such transactions, customer information generally is one of the transferred business assets but remains subject to the promises made in any pre-existing Privacy Notice (unless, of course, the customer consents otherwise). Also, in the unlikely event that Amazon.com, Inc., or substantially all of its assets are acquired, customer information will of course be one of the transferred assets.

- **Protection of Amazon.com and Others:** We release account and other information when we believe release is appropriate to comply with the law, enforce or protect our [Conditions of Use](#), other agreements; or protect the rights, property, or safety of Amazon.com, our users, or others. This includes exchanging information with other companies and organizations for fraud protection and credit risk reduction. Obviously, however, this disclosure does not include selling, renting, sharing, or otherwise disclosing personally identifiable information from our customers for commercial purposes in violation of the commitments set forth in this Privacy Notice.

- **With Your Consent:** Other than as set out above, you will receive notice when information about you might go to third parties, and you will have an opportunity to choose not to share the information.

How Secure Is Information About Me?

- We work to protect the security of your information during transmission by using Secure Sockets Layer (SSL) software, which encrypts information you input.
- We reveal only the last five digits of your

- **With Your Consent:** Other than as set out above, you will receive notice when information about you might go to third parties, and you will have an opportunity to choose not to share the information.

How Secure Is Information About Me?

- We work to protect the security of your information during transmission by using Secure Sockets Layer (SSL) software, which encrypts information you input.
- We reveal only the last five digits of your credit card numbers when confirming an order. Of course, we transmit the entire credit card number to the appropriate credit card company during order processing.
- It is important for you to protect against unauthorized access to your password and to your computer. Be sure to sign off when finished using a shared computer. [Click here](#) for more information on how to sign off.

What About Third-Party Advertisers and Links to Other Websites?

Our sites include third-party advertising and links to other Web sites. We do not provide any personally identifiable customer information to these advertisers or third-party Web sites. [Click here](#) for more information about our Advertising Policies and Specifications.

These third-party Web sites and advertisers, or Internet advertising companies working on their behalf, sometimes use technology to send (or "serve") the advertisements that appear on our Web site directly to your browser. They automatically receive your IP address when they access our Web site. They may also use cookies, JavaScript, web beacons (also known as action tags or single-pixel gifs), and other technologies to measure the effectiveness of their ads and to personalize advertising content. We do not have access to or control over cookies or other features that they may use, and the information practices of these advertisers and third-party Web sites are not covered by this Privacy Notice. Please contact them directly for more information about their privacy practices. In addition, the [Network Advertising Initiative](#) offers useful information about Internet advertising companies (also called networks or "network advertisers"), including information about how to opt-out of their information collection.

Amazon.com also displays personalized third-party advertising based on personal information about customers, such as purchases on Amazon.com, visits to Amazon Associate Web sites, or use of payment services like Checkout by Amazon on other Web sites. [Click here](#) for more information about the personal information that we gather.

Although Amazon.com does not provide any personal information to advertisers, advertisers (including ad-serving companies) may assume that users who interact with or click on a personalized advertisement meet their criteria to personalize the ad (for example, users in the northwestern United States who bought or browsed for classical music). If you do not want us to use personal information that we gather to allow third parties to personalize advertisements we display to you, please adjust your [Advertising Preferences](#).

Which Information Can I Access?

Amazon.com gives you access to a broad range of information about your account and your interactions with Amazon.com for the limited purpose of viewing and, in certain cases, updating that information. [Click here](#) to see some examples, the list of which will change as our Web site evolves.

What Choices Do I Have?

- As discussed above, you can always choose not to provide information, even though it might be needed to make a purchase or to take advantage of such Amazon.com features as [Your Profile](#), [Wish Lists](#), [Customer Reviews](#), and [Amazon Prime](#).
- You can add or update certain information on pages such as those referenced in the "Which Information Can I Access?" section. When you update information, we usually keep a copy of the prior version for our records.
- If you do not want to receive e-mail or other mail from us, please adjust your [Customer Communication Preferences](#). If you do not want to receive [Conditions of Use](#) and other legal notices from us, such as this Privacy Notice, those notices will still govern your use of Amazon.com, and it is your responsibility to review them for changes.
- If you do not want us to use personal information that we gather to allow third parties to personalize advertisements we display to you, please adjust your [Advertising Preferences](#).
- The Help portion of the toolbar on most browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable cookies altogether. Additionally, you can disable or delete similar data used by browser add-ons, such as Flash cookies, by changing the add-on settings or visiting the Web site of its manufacturer. However, because cookies allow you to take advantage of some of Amazon.com's essential features, we recommend that you leave them turned on. For instance, if you block or otherwise reject

Are Children Allowed to Use Amazon.com?
Amazon.com does not sell products for purchase by children. We sell children's products for purchase by adults. If you are under 18, you may use Amazon.com only with the involvement of a parent or guardian.

Does Amazon.com Participate in the Safe Harbor Program?
Amazon.com is a participant in the Safe Harbor program developed by the U.S. Department of Commerce and the European Union. We have certified that we adhere to the Safe Harbor Privacy Principles agreed upon by the U.S. and the E.U. For more information about the Safe Harbor and to view our certification, visit the [U.S. Department of Commerce's Safe Harbor](#) Web site. If you would like to contact Amazon.com directly about the Safe Harbor program, please send an e-mail to safeharbor@amazon.com.

Conditions of Use, Notices, and Revisions
If you choose to visit Amazon.com, your visit and any dispute over privacy is subject to this Notice and our [Conditions of Use](#), including limitations on damages, resolution of disputes, and application of the law of the state of Washington. If you have any concern about privacy at Amazon.com, please [contact us](#) with a thorough description, and we will try to resolve it. Our business changes constantly, and this Privacy Notice and the [Conditions of Use](#) will change also. We may e-mail periodic reminders of our notices and communications. If you have instructed us not to, but you should check our Web site frequently to see recent changes. Unless stated otherwise, our current Privacy Notice applies to all information that we have about you and your account. We stand behind the promises we make, however, and will never materially change our policies and practices without making them protective of customer information collected in the past without the consent of affected customers.

Related Practices and Information

- [Conditions of Use](#)
- [Discussion Boards](#)
- [Community Rules](#)
- [Help department](#)
- [Your Recent Purchases](#)
- [Your Profile and Community Guidelines](#)

Examples of Information Collected

Information You Give Us

You provide most such information when you search, buy, bid, post, participate in a contest or questionnaire, or communicate with customer service. For example, you provide information when you search for a product, place an order through Amazon.com or one of our third-party sellers; provide information in [Your Account](#) (and you might have more than one if you have used more than one e-mail address when shopping with us) or [Your Profile](#); communicate with us by phone, e-mail, or otherwise; complete a questionnaire or a contest entry; form; complete [Wish Lists](#) or other gift registries; provide employer information when opening a corporate account; participate in [Discussion Boards](#) or other community features; provide and rate [Business](#); specify a [Special Occasion Reminder](#); share information with [Amazon Friends](#); and employ other Personal Notification Services, such as Available to Order Notifications. As a result of those actions, you might supply us with such information as your name, address, and phone numbers; credit card information; people to whom purchases have been shipped, including addresses and phone number; people (with addresses and phone numbers) listed in [1-Click settings](#); e-mail addresses of [Amazon Friends](#) and other people; content of reviews and e-mails to us; personal description and photograph in [Your Profile](#); and financial information, including Social Security and driver's license numbers.

Automatic Information

Examples of the information we collect and analyze include the Internet protocol (IP) address used to connect your computer to the Internet; login e-mail address; password; computer and connection information such as browser type, version, and time zone setting; browser plug-in types and versions; operating system, and platform; purchase history, which we sometimes aggregate with similar information from other customers to create features such as [Purchase Clusters](#) and [Top Sellers](#); the full Uniform Resource Locator (URL) clickstream to, through, and from our Web site, including date and time; cookie number; products you viewed or searched for; and the phone number you used to call our 800 number. We may also use browser data such as cookies, Flash cookies (also known as Flash Local Shared Objects), or similar data on certain parts of our Web site for fraud prevention and other purposes. During some visits we may use software tools such as JavaScript to measure and collect session analytics. For more information, see [Amazon.com's Advertising Policies and Specifications](#).

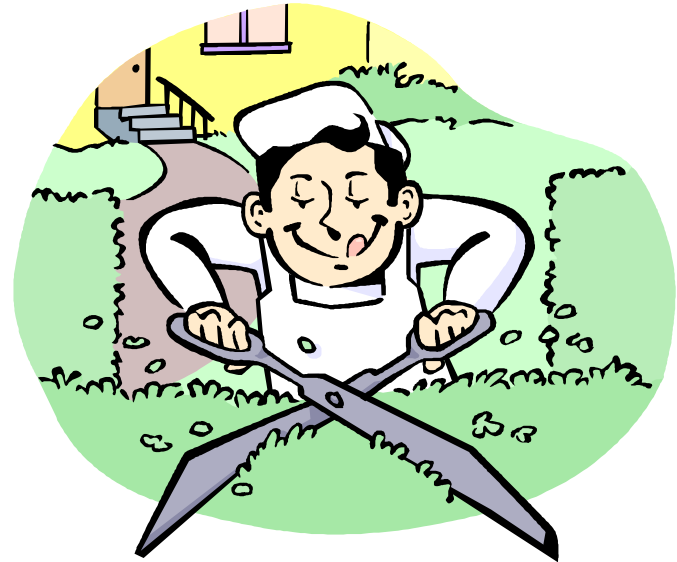
What's wrong with privacy policies?

- Long
- Require college-level reading skills
- Include legalese and obfuscated language
- Difficult to compare
- May change at any time without notice



Typical policies have > 20 hedging claims

- may
- might
- perhaps
- in/at our discretion
- except as
- on a limited basis
- we reserve the right to
- including but not limited to



- Pollach, I. 2007. What's wrong with online privacy policies?. Commun. ACM 50, 9 (Sep. 2007), 103-108. DOI= <http://doi.acm.org/10.1145/1284621.1284627>

“Nonetheless, except as separately permitted by other provisions of this Privacy Policy, these companies are allowed to gather, receive, and use your information only for the purposes described in this paragraph or to facilitate compliance with laws.”

Privacy policy components

- Identification of site, scope, contact info
- Types of information collected
 - Including information about cookies
- How information is used
- Conditions under which information might be shared
- Information about opt-in/opt-out
- Information about access
- Information about data retention policies
- Information about seal programs
- Security assurances
- Children's privacy

There is lots of information to convey -- but policy should be brief and easy-to-read too!

Short Notices

- Project organized by Hunton & Williams law firm around 2002
 - Create short version (short notice) of a privacy notice
 - Sometimes called a “layered notice” as short version would advise people to refer to long notice for more detail
 - Now being called “highlights notice”
 - Focus on reducing privacy policy to at most 7 boxes
 - Standardized format but only limited standardization of language
- Alternative proposals from privacy advocates focus on check boxes
- Interest Internationally
 - <http://www.privacyconference2003.org/resolution.asp>

Privacy Notice Highlights Template

Dated: May 28, 2002

Acme Company Privacy Notice

SCOPE

This statement applies to Acme Company and several members of the Acme family of companies.

PERSONAL INFORMATION

We collect information directly from you and maintain information on your activity with us, including your visits to our website.
We obtain information, such as your credit report and demographic and lifestyle information, from other information providers.

USES

We use information about you to manage your account and offer you other products and services we think may interest you.
We share information about you with our sister companies to offer you products and services.
We share information about you with other companies, like insurance companies, to offer you a wider array of jointly-offered products and services.
We share information about you with other companies so they can offer you their products and services.

YOUR CHOICES

You may opt out of receiving promotional information from us and our sharing your contact information with other companies. To exercise your choices, call (800) 123-1234 or click on "choice" at ACME.com.

IMPORTANT INFORMATION

You may request information on your billing and payment activities.

HOW TO REACH US

For more information about our privacy policy, write to:
Consumer Department
Acme Company
11 Main Street
Anywhere, NY 10100
Or go to the privacy statement on our website at acme.com.

Template prepared by the Notices Project, a program of the Center for Information Policy Leadership at Hunton & Williams

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NY142510v1
5/28/2002



P&G Privacy Notice

Scope

This statement applies to websites operated by or on behalf of **The Procter & Gamble Company and its affiliated companies and subsidiaries (P&G)**.

Personal Information

[Click here](#) for more information

- We collect information you choose to provide such as your email or postal address.
- We collect non-personal information such as browser type, operating system, and web pages visited to help manage our websites.
- We use cookies and other internet technologies to manage our website and e-mail programs. We do not use these technologies to collect or store personal information.
- We may obtain additional information about you, such as demographic information, from commercially available sources.

Uses

[Click here](#) for more information

- We use personal information to provide you information and samples you request, to give you a customized interactive experience, and to help us develop new products and services that meet your needs.
- We do not share your personal information with other marketers unless we have asked for and obtained your explicit consent. If you do not provide your consent, we will not share your information.
- We use personal information you provide only for purposes consistent with the reason you provided it.
- When we temporarily provide personal information to companies who perform services for us, such as to send you email or samples, we require those companies to protect the information in the same manner as P&G. These service companies cannot use your personal information for any other purpose than the reason you provided it to P&G.

Your Rights & Choices

[Click here](#) for more information

- You have the right to have a copy of the personal information you provide, and to correct or update your personal information.
- You may instruct P&G to remove you from our programs you have subscribed to by using the unsubscribe link provided in our email programs, or using the link provided below
- You may instruct P&G to remove any previous consent you provided to share your personal information with other companies.
- [Click here](#) to select your country and be linked to the correct address to use to: obtain a copy of the personal information you provided, be removed from our programs, or remove your consent for information sharing.

Important Information

- P&G is committed to working with consumers to obtain a fair resolution of any complaint or concern about privacy.
- P&G complies with country data protection laws.
- We cooperate with country data protection authorities if they believe a privacy problem has occurred.
- Our U.S. websites are privacy certified by the U.S. [Better Business Bureau OnLine OnLine](#)® Privacy Seal.

How to Contact Us

- To contact us with a question [click here](#) (for country specific addresses)

Or write to us at:
 P&G Privacy Team
 2 P&G Plaza
 Cincinnati, OH 45202 U.S.A.

- To read our full Online Privacy Statement [click here](#);
- To read our Global Privacy Policy [click here](#)

Microsoft Online Privacy Notice Highlights

(last updated January 2006)



Scope

This notice provides highlights of the full [Microsoft Online Privacy Statement](#). This notice and the full privacy statement apply to those Microsoft websites and services that display or link to this notice.

Personal Information

[Additional Details](#)

- When you register for certain Microsoft services, we will ask you to provide personal information.
- The information we collect may be combined with information obtained from other Microsoft services and other companies.
- We use cookies and other technologies to keep track of your interactions with our sites and services to offer a personalized experience.

Your Choices

[Additional Details](#)

- You can stop the delivery of promotional e-mail from a Microsoft site or service by following the instructions in the e-mail you receive.
- To make proactive choices about how we communicate with you, follow the instructions listed in the [Communication Preferences](#) of the full privacy statement.
- To view and edit your personal information, go to the [access section](#) of the full privacy statement.

Uses of Information

[Additional Details](#)

- We use the information we collect to provide the services you request. Our services may include the display of personalized content and advertising.
- We use your information to inform you of other products or services offered by Microsoft and its affiliates, and to send you relevant survey invitations related to Microsoft services.
- We do not sell, rent, or lease our customer lists to third parties. In order to help provide our services, we occasionally provide information to other companies that work on our behalf.

Important Information

- The full [Microsoft Online Privacy Statement](#) contains links to supplementary information about specific Microsoft sites or services.
- The sign in credentials (e-mail address and password) used to sign in to most Microsoft sites and services are part of the [Microsoft Passport Network](#).
- For more information on how to help protect your personal computer, your personal information and your family online, [visit our online safety resources](#).

How to Contact Us

For more information about our privacy practices, go to the full [Microsoft Online Privacy Statement](#). Or write us using our [Web form](#).

Microsoft is a TRUSTe licensee and you may [contact TRUSTe](#) if a privacy question is not properly addressed.

Microsoft Privacy Microsoft Corporation



 Search

Privacy

[Privacy details](#)
[Cookies](#)

Related links

[TRUSTe](#)

Privacy

IBM Privacy practices on the web

Scope

This statement applies to IBM Web Sites Worldwide.

Personal information

In general, you can visit us on the internet without telling us who you are or giving us personal information. There are times when we may need information from you, for instance: to process an order, to correspond, to provide a subscription or in connection with a job application. We may supplement this information to complete a transaction or to provide a better service.

Uses

- To fulfill your requests by us or by others involved in fulfillment.
- To contact you for customer satisfaction surveys, market research or in connection with certain transactions.
- By IBM and selected organizations for marketing purposes if you have permitted such use.
- In a non-identifiable format for analysis (e.g., Clickstream Data)
- To develop our business relationship if you represent an IBM Business Partner or Vendor

Your choices

- When we collect information from you, you may tell us that you do not want it used for further marketing contact and we will respect your wishes.
- You may also turn off cookies in your browser.

Important information

IBM is a member of TRUSTe (www.truste.org). IBM abides by the EU/US Safe Harbor Framework. To correct inaccuracies in IBM's record of your personal information respond to the sender or contact IBM at access_request@us.ibm.com

For IBM's complete notice see [IBM's Privacy policy](#).

How to contact us

Questions about this statement or about IBM's handling of your information may be sent to:

prvcy@us.ibm.com, or

Privacy, IBM
1133 Westchester Ave.
White Plains, NY 10604
USA

Checkbox proposal

WE SHARE [DO NOT SHARE] PERSONAL INFORMATION WITH OTHER WEBSITES OR COMPANIES.

Collection:	YES	NO	
We collect personal information directly from you		<input checked="" type="checkbox"/>	<input type="checkbox"/>
We collect information about you from other sources:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
We use cookies on our website	<input checked="" type="checkbox"/>		<input type="checkbox"/>
We use web bugs or other invisible collection methods		<input type="checkbox"/>	<input checked="" type="checkbox"/>
We install monitoring programs on your computer		<input type="checkbox"/>	<input checked="" type="checkbox"/>

Uses: We use information about you to:		With Your	Without Your
Consent	Consent		
Send you advertising mail	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Send you electronic mail	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Call you on the telephone	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Sharing: We allow others to use your information to:		With Your	Without Your
	Consent	Consent	
Maintain shared databases about you		<input type="checkbox"/>	<input checked="" type="checkbox"/>
Send you advertising mail	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Send you electronic mail	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Call you on the telephone	N/A	N/A	

Access: You can see and correct {ALL, SOME, NONE} of the information we have about you.

Choices: You can opt-out of receiving from		Us	Affiliates	Third Parties
Advertising mail	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Electronic mail	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Telemarketing	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	N/A	

Retention: We keep your personal data for: {Six Months Three Years Forever}

Change: We can change our data use policy {AT ANY TIME, WITH NOTICE TO YOU, ONLY FOR DATA COLLECTED IN THE FUTURE}

Privacy policy format study

- Reading-comprehension and opinion questions for 4 policy formats
- People could accurately answer when they could find answer by scanning
 - Does Acme use cookies? (98%)
- People had trouble with questions that required more reading comprehension
 - Does this policy allow Acme to put you on an email marketing list? (71%)
 - Does this policy allow Acme to share your email address with a marketing company that might put you on their email marketing list? (52%)
- Even well-written policies are not well-liked and difficult to use

A.M. McDonald, R.W. Reeder, P.G. Kelley, and L.F. Cranor. A comparative study of online privacy policies and formats. Privacy Enhancing Technologies Symposium 2009. <http://lorrie.cranor.org/pubs/authors-version-PETS-formats.pdf>

Industry privacy guidelines

- Direct Marketing Association Privacy Promise
<http://www.dmaconsumers.org/privacy.html>
- Network Advertising Initiative Principles
<http://www.networkadvertising.org/>
- DAA Self-Regulatory Principles
<http://www.aboutads.info/principles>
- CTIA Location-based privacy guidelines
http://www.ctia.org/business_resources/wic/index.cfm/AID/11300
- GSMA Mobile Privacy Principles
<http://www.gsma.com/publicpolicy/mobile-and-privacy/mobile-privacy-principles>

Are They Actually Any Different? Comparing Thousands of Financial Institutions' Privacy Practices

Lorrie Faith Cranor, Kelly Idouchi,
Pedro Giovanni Leon, Manya
Sleeper, Blase Ur, WEIS 2013



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 section below, we list 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	<ul style="list-style-type: none"> ▪ Call 1-800-762-2118 — our menu will prompt you through your choice(s) ▪ Visit us online: www.PNC.com/privacy (Online Banking customers only.) <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.</p>
Questions?	Call 1-800-762-2118

FACTS **WHAT DOES CIT Group Inc. ("CIT") 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 depends on the product or service you have with us. This information can include:

- Social Security Number and income
- account balances and transaction 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 CIT chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CIT 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	No
For our affiliates' everyday business purposes — information about your transaction	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	No
For nonaffiliates to market to you	No	No

Questions? Call: 1-800-681-[policy/index.h](http://www.pnc.com/policy/index.h)

FACTS **WHAT DOES BANK OF AMERICA DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Under federal law, that means personally identifiable 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 employment information
- account balances, transaction history and credit information
- assets and investment experience

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 Bank of America chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of America 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 — with service providers, we use to offer our products and services to you. (Please see below to limit the ways we contact you)	Yes	No
For joint marketing with other financial companies	Yes	No
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	No
For nonaffiliates to market to you — for all credit card accounts endorsed by another organization (e.g., debit card co-branded with a baseball team) "Sponsored Accounts"	Yes	Yes
For nonaffiliates to market to you — for accounts other than credit card accounts and sponsored accounts, such as insurance, investments, deposit and lending	Yes	Yes
For nonaffiliates to market to you — for accounts other than credit card accounts and sponsored accounts, such as insurance, investments, deposit and lending	No	We don't share

Gramm-Leach Bliley Act (1999)

- Mandated annual privacy disclosures
- Disclosures were full of fine print, difficult to read and compare



Standardized notice

- Eight federal agencies jointly released a model privacy form (2009)
 - Two pages
 - Optional, but widely adopted
 - Safe harbor

Model Privacy Form


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: <ul style="list-style-type: none"> ■ Social Security number and [income] ■ [account balances] and [payment history] ■ [credit history] and [credit scores] 	
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.	
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		
To limit our sharing	<ul style="list-style-type: none"> ■ Call [phone number]—our menu will prompt you through your choice(s) ■ Visit us online: [website] or ■ Mail the form below <p>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.</p>	
Questions?	Call [phone number] or go to [website]	

Mail-in Form																			
Leave Blank OR [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.] <input type="checkbox"/> Apply my choices only to me]	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. <table border="1"> <tr> <td>Name</td> <td></td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State, Zip</td> <td></td> </tr> <tr> <td>[Account #]</td> <td></td> </tr> </table> <table border="1"> <tr> <td>Mail to:</td> <td></td> </tr> <tr> <td>[Name of Financial Institution]</td> <td></td> </tr> <tr> <td>[Address1]</td> <td></td> </tr> <tr> <td>[Address2]</td> <td></td> </tr> <tr> <td>[City], [ST] [ZIP]</td> <td></td> </tr> </table>	Name		Address		City, State, Zip		[Account #]		Mail to:		[Name of Financial Institution]		[Address1]		[Address2]		[City], [ST] [ZIP]	
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[City], [ST] [ZIP]																			

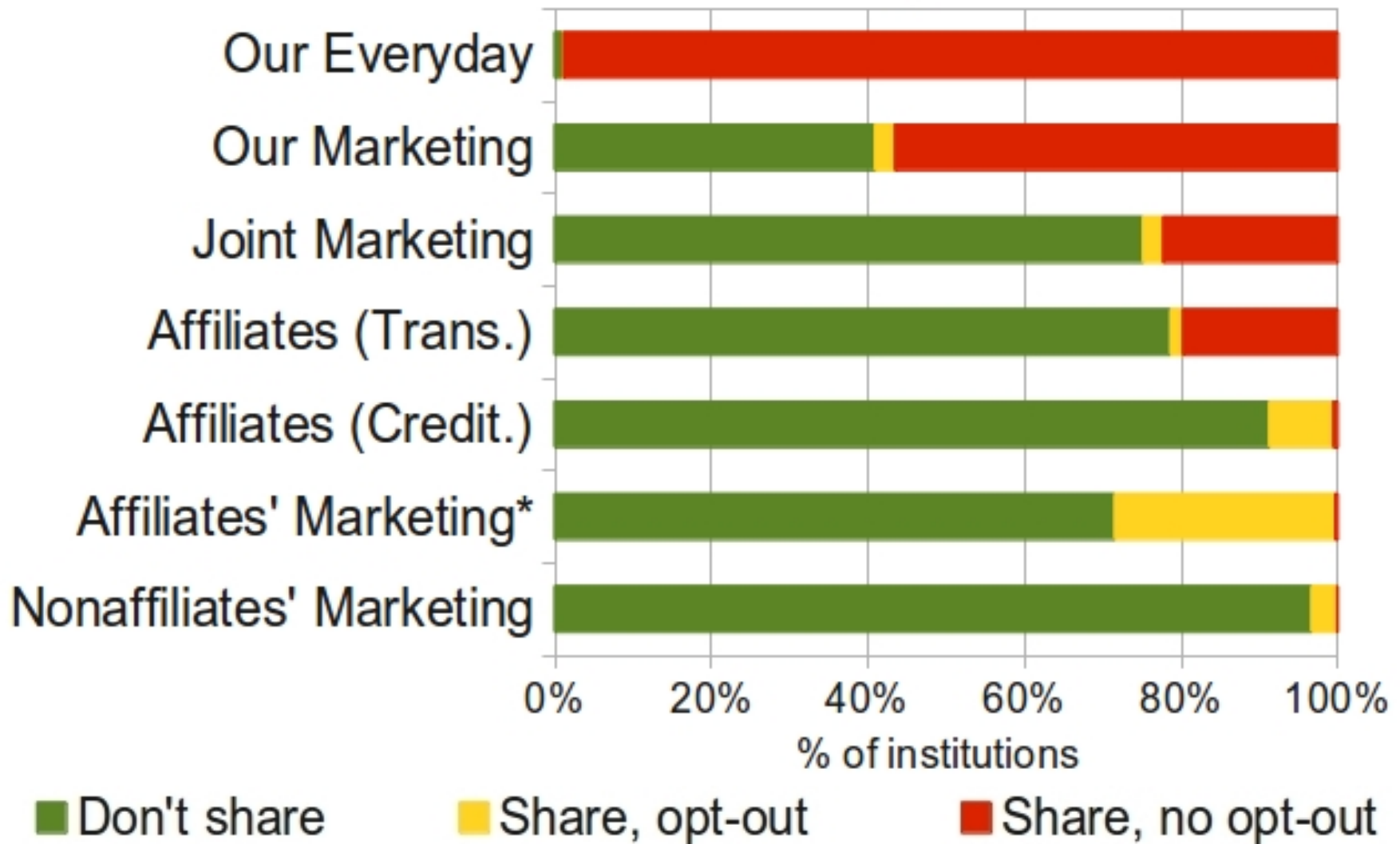
Page 2	
Who we are	
Who is providing this notice?	[insert]
What we do	
How does [name of financial institution] protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer 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] [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 <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 State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]
What happens when I limit sharing for an account I hold jointly with someone else?	[Your choices will apply to everyone on your account.] OR [Your choices will apply to everyone on your account—unless you tell us otherwise.]
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ [affiliate information]
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ [nonaffiliate information]
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ [joint marketing information]
Other important information	
[insert other important information]	

Data collection and extraction

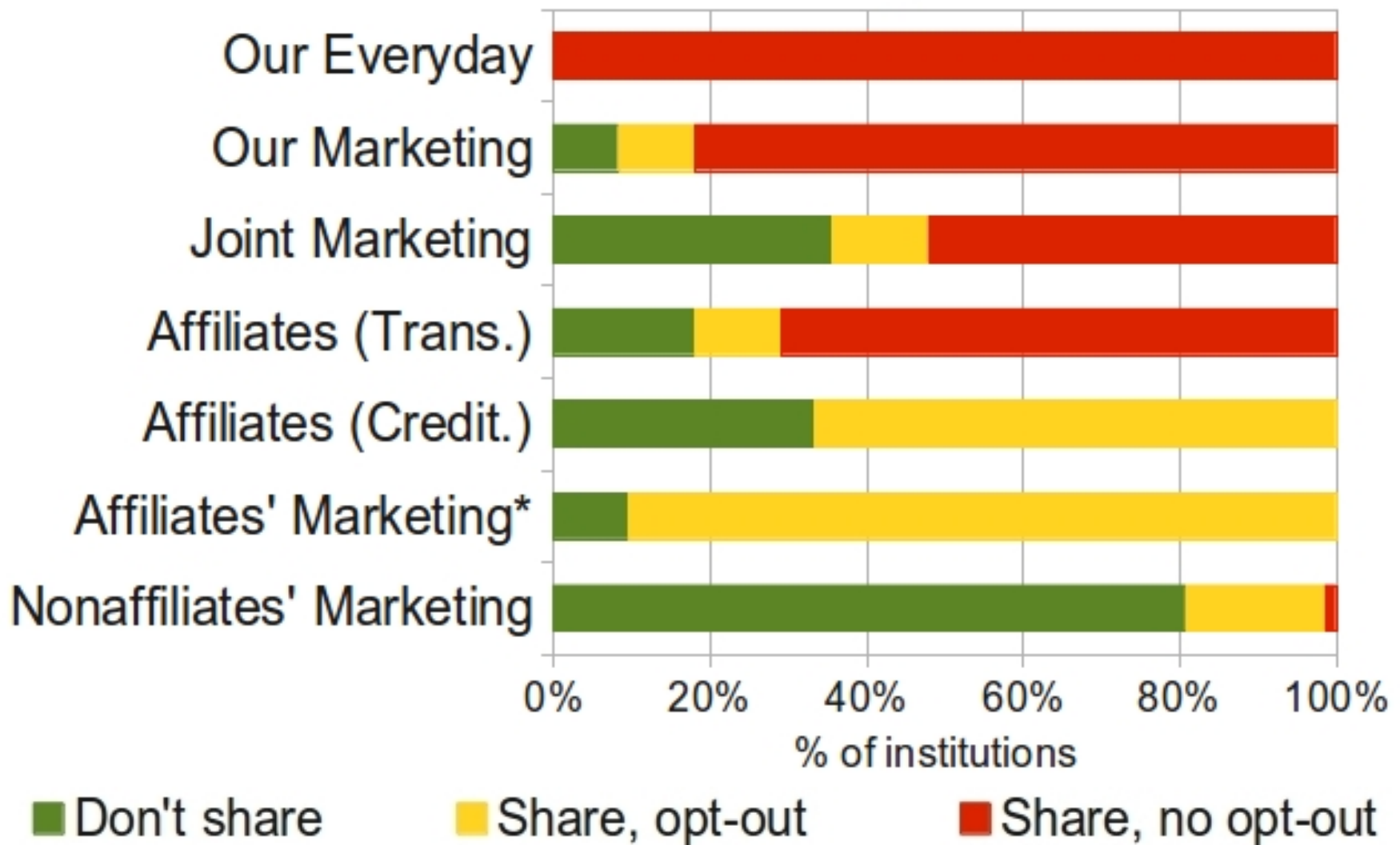
- FDIC directory of 7,072 institutions
- Download top 10 results for Google query:


FACTS WHAT DOES [NAME OF FINANCIAL INSTITUTION] DO WITH YOUR PERSONAL INFORMATION?
- Restrict to institution's web domain
- Convert HTML or PDF to text
- Regular expressions (pattern matching)
 - Structure of document
- Manual verification: 90%+ accurate per section on a random sample of 50 policies

Reasons for sharing



100 largest banks



Comparing Credit Cards

Institution	Our everyday	Our marketing	Joint marketing	Affiliates-Trans.	Affiliates-Credit.	Affiliates' Marketing	Non-affiliates' marketing
Capital One, Chase, Discover, HSBC	Share, no opt-out	Share, no opt-out	Share, no opt-out	Share, no opt-out	Share, opt-out	Share, opt-out	Share, opt-out
Bank of America, Citi	Share, no opt-out	Share, no opt-out	Share, no opt-out	Share, no opt-out	Share, opt-out	Don't share	Share, opt-out
Am. Ex.	Share, no opt-out	Share, no opt-out	Share, no opt-out	Share, no opt-out	Share, opt-out	Share, opt-out	Don't share
Barclays	Share, no opt-out	Share, no opt-out	Share, opt-out	Share, no opt-out	Share, opt-out	Don't share	Don't share
GE Capital	Share, no opt-out	Share, no opt-out	Don't share	Share, no opt-out	Don't share	Don't share	Don't share
U.S. Bank	Share, no opt-out	Share, no opt-out	Don't share	Share, no opt-out	Share, opt-out	Don't share	Don't share
Wells Fargo	Share, no opt-out	Share, no opt-out	Don't share	Share, no opt-out	Share, opt-out	Share, opt-out	Don't share

■ Don't share

■ Share, opt-out

■ Share, no opt-out

Logistic Regressions

- Dependent variable: {Share, Do not share}
- Independent variables: assets, state, specialization, regulator, etc.
- Significant factors included:
 - OCC district (geographic location)
 - Number of offices
 - Member or not of a bank holding company


Banks are not all the same

- Banks have different privacy policies
- Many banks do little sharing of customer data
- No easy way for consumers to find banks with good privacy policies

PrivacyFinder Search for: shoes

http://www.privacyfinder.org/?q=shoes&Search=Search&a nutrition label

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[Login here](#) if you already signed up

 shoes

Search Engine: Google Yahoo! Shopping **Preference Level:** Medium

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[Privacy Report](#) Browse through footwear shops and official company sites in the Yahoo! Directory. Find retailers selling shoes, boots, and accessories from Nike, adidas, Puma, Timberland, Converse, Reebok, Skechers, and others.
http://dir.yahoo.com/Business_and_Economy/Shopping... - Cached - [Privacy Policy](#) - [Similar Pages](#)

[Shoes.com - Womens. Mens. and Childrens Shoes](#)

What Info is Collected, and How

- What: 24 options, SSN + choose exactly 5

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]

- How: 34 options, choose exactly 5

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]

- The most commonly used terms were the examples listed in the model

Curiosities Encountered

- Self-contradictory statements (15)

Does Geneva State
Bank share?

Yes

Yes

Yes

Curiosities Encountered

- Self-contradictory statements (15)

Does Geneva State Bank share?	Can you limit this sharing?
Yes	We don't share
Yes	We don't share
Yes	We don't share

Curiosities Encountered

- Self-contradictory statements (15)

Does Geneva State Bank share?	Can you limit this sharing?
Yes	We don't share
Yes	We don't share
Yes	We don't share

- 24 institutions appear to be violating the Fair Credit Reporting Act (FCRA)
 - Not providing required opt-outs

Takeaways

- Adoption happens when there are incentives
- Institutions **are** actually different!
 - Largest institutions have the worst practices
 - Opportunity for consumer privacy choice
- But we need to help consumers find the banks with good privacy
- Model form needs some improvement



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SOFTWARE
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Engineering &
Public Policy