Privacy Policies

Patrick Gage Kelley
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 Revocations
- 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 technology. (Note: We do not have access to information such as your e-mail address, name, or IP number unless you provide it to us.) We also keep track of our e-mail campaigns to learn which e-mails are most effective in helping us reach our customers.

- Information from Other Sources: We might combine information from other sources with the information we receive from you. For example, we might combine demographic information with the information you provide in creating a personalized view of the Amazon.com Web site. We might also combine the information you provide with the information we receive from other sources, including third-party providers who verify your purchase history, credit score, or credit card transactions. We might use that combined information for purposes such as sending you customized product recommendations, enhancing our ability to target ads to your interests, and improving the effectiveness of our advertising.

What About Cookies?

Cookies are small pieces of information that are stored by your browser on your computer's hard drive. Cookies are used to improve the convenience of using the Web site. Amazon.com uses cookies to personalize your shopping experience by saving your preferences; providing you with product recommendations based on your browsing history; and providing you with services, such as Amazon Single Sign-On, which lets you seamlessly access Amazon.com and Amazon Web Services sites by using only one set of login credentials.

How Secure Is Information About Me?

We use encryption technologies and other security measures to help protect the confidentiality and security of your personal information. However, we cannot guarantee its complete security, and no security measure can prevent your information from being accessed by unauthorized persons.

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

Our site includes third-party advertising and links to other Web sites. These third-party advertisers and linking partners may choose to collect and store certain personal information as a necessary part of operating and managing their Web sites and their advertising. We encourage you to review their privacy policies, as they may differ from ours.

Which Information Can I Access?

We recognize that you have a fundamental right to access your personal information. Our Privacy Notice describes your right to access the information we have about you.

What Choices Do I Have?

You can control whether you receive e-mail from us, the types of e-mail you receive, and the level of personalization of the information you receive.

Are Children Allowed to Use Amazon.com?

We do not sell products to children. If you are under 13, you may use Amazon.com only with the involvement of a parent or guardian.

Does Amazon.com Participate in the Safe Harbor Program?

We are a participant in the Safe Harbor program. We have certified that the privacy practices outlined in this Privacy Notice comply with the Safe Harbor framework as set forth by the United States Department of Commerce. To learn more about Amazon.com's certification or the Safe Harbor framework, visit the U.S. Department of Commerce website at: http://www.export.gov/idc/groups/public/@export/documents/privacy/privacy0106a2.pdf.

Conditions of Use, Notices, and Revocations

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 our liability to you. If you have any concern about security or the protection of your personal information, please contact us. For more information, please see the Amazon.com Privacy Notice.

Examples of Information Collected

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 technology. (Note: We do not have access to information such as your e-mail address, name, or IP number unless you provide it to us.) We also keep track of our e-mail campaigns to learn which e-mails are most effective in helping us reach our customers.

Information from Other Sources: We might combine information from other sources with the information we receive from you. For example, we might combine demographic information with the information you provide in creating a personalized view of the Amazon.com Web site. We might also combine the information you provide with the information we receive from other sources, including third-party providers who verify your purchase history, credit score, or credit card transactions. We might use that combined information for purposes such as sending you customized product recommendations, enhancing our ability to target ads to your interests, and improving the effectiveness of our advertising.

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today we will focus on evaluation methodology

but first, a little history.
In light of the Commission's findings and significant consumer concerns regarding privacy online, it is evident that substantially greater incentives are needed to spur self-regulation and ensure widespread implementation of basic privacy principles.
survey of over 1,400 Web sites
upward of 85% – collect personal information from consumers.
only 14% – provide any notice with respect to their information practices
~2% – provide notice by means of a comprehensive privacy policy.
The Commission has encouraged industry to address consumer concerns regarding online privacy through **self-regulation**. The Internet is a rapidly changing marketplace. Effective self-regulation remains desirable ... To date, however, the Commission has not seen an effective self-regulatory system emerge.

Chairman Pitofsky recommended that Congress pass legislation if self-regulation failed to produce significant progress. [EPIC2005]

However, by 1999 privacy policies were found on over 80% of top websites. [EPIC1999]
Industry progress has been far too slow since the Commission first began encouraging the adoption of voluntary fair information practices in 1996. Notice, while an essential first step, is not enough if the privacy practices themselves are toothless.

– Commissioner Sheila Anthony
Notice, while an essential first step, is not enough if the privacy practices themselves are toothless...

Common to all of these documents [hereinafter referred to as "fair information practice codes"] are five core principles of privacy protection:

1. Notice/Awareness
2. Choice/Consent
3. Access/Participation
4. Integrity/Security
5. Enforcement/Redress

FTC. Privacy Online: A Report to Congress. 1998.
Dear Consumer,

To answer your question of what rights you have over the information that we have about you, there are none. We are a third party data collection company and we import information about each subject from several different sources including credit bureaus and utility companies. If you find that the information supplied to you from us is inaccurate, you may take that up with those companies.

Thank you for using LocatePlus.

Anne Ouellette
LocatePlus.com Customer Service
The FTC should work with the banking agencies to develop a unified mechanism for opting out under the Gramm-Leach-Bliley and Fair Credit Reporting Acts. Just as it made no sense for individuals to opt-out of every telemarketing call, it currently makes no sense for an individual to have to contact every single financial institution separately to protect privacy.
The corpus of privacy policies contains 948 instances of *may* and 123 instances of *might, perhaps, sometimes, occasional(ly), and from time to time..."

“"For example, they state that you *receive* unsolicited email messages instead of *we send* them."
The average Flesch-Kincaid score required for the top 50 internet privacy policies (2003) was 34.2

The Wall Street Journal averages a 43
Harvard Law Review averages a 32
The Cost of Reading Privacy Policies

p is the population of all Internet users
R is the average time to read one policy
n is the average number of unique sites Internet users visit annually

\[ T_R = p \times R \times n \]
p ≈ 221 million Americans online (Nielsen, May 2008)

R = avg time to read a policy
   = # words in policy / reading rate
To estimate words per policy:
   Measured the policy length of the 75 most visited websites
   Reflects policies people are most likely to visit
Reading rate ≈ 250 WPM
   Mid estimate: 2,514 words / 250 WPM = 10 minutes

n = number of unique sites per year
Nielsen estimates Americans visit 185 unique sites in a month:
   but that doesn’t quite scale x12, so 1462 unique sites per year.

\[ T_R = p \times R \times n \]

\[ T_R = 221 \text{ million} \times 10 \text{ minutes} \times 1462 \text{ sites} \]

\[ R \times n \approx 244 \text{ hours per year per person} \]
(lower: 181; upper: 304)

\[ T_R \approx 53.8 \text{ billion hours for all United States Internet users per year} \]
(lower: 39.9 billion; upper: 67.1 billion)

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</tr>
<tr>
<td>$R \times n$</td>
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<td>$492 \text{ B}</td>
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</tbody>
</table>

“Time to read is greater than the time to handle spam, and on par with the current time websurfing”

“Value of time to read or skim is several times greater than the cost of broadband access”

Industry Self Regulation in Theory

- Website owners voluntarily post online privacy policies
- FTC enforces policies via deceptive practices and fraud actions
- Consumers:
  - Visit new sites and read their online privacy policies
  - Compare policies between sites
  - Buy from sites with the best privacy policies
- This creates a market place that efficiently rewards privacy protections

Industry Self Regulation in Practice

- Website owners voluntarily post online privacy policies
- FTC enforces policies via deceptive practices and fraud actions
- Consumers:
  - Visit new sites and read their online privacy policies
  - Compare policies between sites
  - Buy from sites with the best privacy policies
- This creates a market place that efficiently rewards privacy protections

Do standardized policy formats help?
August – December, 2008
Recruited via blogs and craigslist for gift certificate drawing
15 conditions
n = 749; 50 per condition
Younger, well-educated, and confident with computers
Acme Privacy Summary

Scope

This policy discloses what information we gather about you when you visit any of our Web sites (all acme.com and Acme Network sites) or buy product directly from us. For more details, please refer to our full privacy policy.

Personal Information

Acme collects two kinds of information about users:

1. data that users volunteer by signing up to receive news and product information, entering contests, completing surveys, or buying directly from us
2. aggregated tracking data we collect when users interact with us, such as access logs and web cookies

For more information about our information collection practices, please see our full policy.

Uses

- We use the personal information you provide voluntarily to send information you’ve requested and to fulfill orders.
- When you sign up online to receive Acme Network newsletters, Acme product and company news, and to participate in talkbacks on our sites you must provide your name, email address, and a password. We never sell or rent your email address or other personally identifiable information you provide us under these circumstances.
- When you register for an Acme conference, or sign up for a conference email list, we will send you email announcements and updates about Acme conferences. We send conference brochures to past conference attendees.
- When you order books directly from us, or request book catalogs, we add you to our snailmail list, and we’ll send you catalogs and other marketing pieces.
- When you enter a contest or sweepstakes, we may ask for your name, address, and email address.
- When you receive a prize from a contest or sweepstakes, we need your address to send you your prize.
Acme Incorporated Privacy Practices

Opt-Out | Contact Site

Acme Incorporated may share your information with:

- Companies that help this site fulfill your requests (for example, shipping a product to you), but these companies must not use your information for any other purpose
- Delivery companies that help this site fulfill your requests and who may also use your information in other ways
- Companies that are accountable to this site, though their privacy policies may be different from this site's
- People who may access your information from a public area, such as a bulletin board, chat room, or directory -- only if you request this

Privacy Policy Summary

Policy Statement 1 - Access log information

Our Web server collects access logs containing this information.

Show data collection, use, and sharing details...

This site may collect the following types of information about you:

- HTTP protocol information
- click-stream information

The ways your information may be used:

- For research and development, but without connecting any information to you
- To provide the service you requested
- To perform web site and system administration

With whom this site may share your information:

Companies that help this site fulfill your requests (for example, shipping a product to you), but these
<table>
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<th>Reading Ease</th>
<th>% Passive</th>
<th># cross references</th>
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Flesch-Kinkaid Reading Ease
- 0-29: Very Confusing
- 30-49: Difficult
- 50-59: Fairly Difficult
Training question first, company’s address: end of policy

Percentage correct answers for four random order questions:

1. Does the Acme website use cookies?

2. Does the company provide a link to a webform that allows you to remove yourself from Acme's email marketing list?

3. Does this privacy policy allow Acme to share your email address with a company that might put you on their email marketing list (with or without your consent)?

4. Does this privacy policy allow Acme to use your phone number for telemarketing?

Also measured response times
All formats unsatisfactory
- Low comprehension for synthesis questions
- Participants disliked all

Better readability for NL did not improve comprehension
Larger than expected range within standardized formats
- Same practices, different results - Authors have much leeway

Current standardized formats not very different from NL
- PF better for complexity if topic part of P3P specification
- Layered faster yet less accurate: link hides information

Policy implications:
- Test new formats rigorously
- We do not suggest regulation requiring standardized formats
- Standardization remains a promising idea — can we do better in future revisions?
As Job Loss Rises, Obama Aides Act to Fix Safety Net
By JACKIE CALMES
3 minutes ago
Administration officials said that a new effort to combat unemployment would not add up to a second stimulus package, only an extension of the first.

U.S. Push to Expand in Pakistan Meets Resistance
By JANE PERELZ 9 minutes ago
American efforts to increase aid, as well as the footprint of its embassy and of private security contractors, are aggravating an already volatile mood among senior Pakistani officials.

Soon, Bloggers Must Give Full Disclosure
By TIM ARANGO 12 minutes ago
The government will seek to slow the spread of false “word of mouth” promotions in exchange for free product samples. Above, Katja Presnal, a blogger in Beacon, N.Y.

In Debate on Health, It's Coverage vs. Cost
By ROBERT PEAR
Democrats want people to pay affordable prices for health insurance, but they want those policies to cover more.

North Korea Says U.S. Key to Nuclear Talks Return
By REUTERS 17 minutes ago
North Korea said it was ready to return to international talks on ending its nuclear weapons program.

OPINION »
THE OPINIONATOR
Did Iran Blink?
Contrasting views on if last week's summit mattered.

SCIENCE TIMES »
A Hunt for Lost Art
Leonardo da Vinci probably would have loved the use of scientific gadgetry to locate his lost masterpiece.

MARKETS »
At 10:06 PM ET
<table>
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<td>Nikkei 9,675.00 +0.51 +155.73 Closed for holiday</td>
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</table>

HEALTH »
How Nonsense Sharpens the Intellect
When things don't add up, the mind goes into high gear.
The New York Times Privacy Policy Highlights

Last Updated on July 1, 2009

The New York Times wants to make our privacy practices clear and easy to understand. This page provides highlights of The New York Times Privacy Policy. For more information, please review our complete Privacy Policy. The New York Times is a licensee of the TRUSTe Privacy Program. You may contact TRUSTe if you believe a privacy question is not properly addressed.

By using NYTimes.com, you are agreeing to our Terms of Service.

Scope

The New York Times privacy highlights and full Privacy Policy (available at: www.nytimes.com/ref/membercenter/help/privacy.html) apply to the New York Times Web sites listed below, and to services that display or link to this notice.

- NYTimes.com
- The New York Times Home Delivery
- The New York Times Store
- The New York Times Learning Network


Information We Gather

The information we gather falls into two categories: 1) personal information you voluntarily supply when you subscribe, order, complete a survey, register for an online discussion, enter a contest or provide your e-mail address, and 2) tracking information collected as you navigate through our sites. More.

Use of Information

- If you have registered online to one of our sites, The New York Times will not sell, rent, swap or authorize any third party to use or disclose your personal information to third parties.
- However, The New York Times and other reputable companies that offer marketing information or products through direct mail. If you prefer that we do not disclose your name and address to The New York Times Company for direct mail purposes, NYTimes.com will not share personal information about you with third parties for their marketing purposes.
- NYTimes.com may share personal information about you and your purchasing preferences with third parties to whom you have chosen to subscribe, order, complete a survey, register for an online discussion, enter a contest or provide your e-mail address. If you have registered online to one of our sites, The New York Times will not sell, rent, swap or authorize any third party to use your e-mail address without your permission. This also applies to any information that personally identifies you, except as noted immediately below. We do, however, share information about our products, services, and promotions with our advertisers.
- For example, The New York Times may share information about you and your purchasing preferences with third parties to whom you have chosen to subscribe, order, complete a survey, register for an online discussion, enter a contest or provide your e-mail address. If you have registered online to one of our sites, The New York Times will not sell, rent, swap or authorize any third party to use your e-mail address without your permission.
- The New York Times may share information about you with third parties who offer our products or services on our behalf, including credit-card and billing services, and companies that supply content, process transactions or assist in other advertising or customer service activities.

Privacy Policy Highlights

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- If you have registered online to one of our sites, The New York Times will not sell, rent, swap or authorize any third party to use your e-mail address without your permission. This also applies to any information that personally identifies you, except as noted immediately below. We do, however, share information about our products, services, and promotions with our advertisers.
- The New York Times may share information about you and your purchasing preferences with third parties to whom you have chosen to subscribe, order, complete a survey, register for an online discussion, enter a contest or provide your e-mail address. If you have registered online to one of our sites, The New York Times will not sell, rent, swap or authorize any third party to use your e-mail address without your permission.
- The New York Times may share information about you with third parties who offer our products or services on our behalf, including credit-card and billing services, and companies that supply content, process transactions or assist in other advertising or customer service activities.
The New York Times

Privacy Policy

Last Updated on July 1, 2009

This Privacy Policy discloses the privacy practices for The New York Times newspaper and NYTimes.com. For the purposes of this Privacy Policy, unless otherwise noted, all references to “The New York Times” include NYTimes.com and The New York Times newspaper.

In this Privacy Policy, you will find answers to the following questions:

- Which sites are covered by this policy?
- What information do we gather about you?
- What do we do with the information we gather about you?
- What is our e-mail policy?
- With whom do we share the information that we gather?
- How do I change or update my personal information?
- How do I opt-out from receiving promotional offers?
- Is my information protected?
- Other information: Compliance with legal process
- Other information: Children’s Guidelines
- Other information: Changes to this Privacy Policy

**TRUSTe**: The New York Times is a licensee of the TRUSTe Privacy Program. TRUSTe is an independent, non-profit organization whose mission is to build user trust and confidence in the Internet by promoting the use of fair information practices. This privacy policy covers www.nytimes.com (see below). Because The New York Times wants to demonstrate its commitment to your privacy, it has agreed to disclose its information practices and have its privacy practices reviewed for compliance by Truste.

If you have questions or concerns regarding this statement, you should first contact Customer Service by sending an e-mail to feedback@nytimes.com. If you do not receive acknowledgment of your inquiry or your inquiry has not been satisfactorily addressed, you should contact TRUSTe at www.truste.org/consumers/watchdog_complaint.php. TRUSTe will then serve as a liaison with The New York Times to resolve your concerns.

The TRUSTe program covers only information that is collected through this Web site, and does not cover information that may be collected through software downloaded from this site. TRUSTe has not certified the disclosures in this Privacy Policy that relate to the Times Reader software.

Please note, our Web sites may contain links to other Web sites for your convenience and information. We are not responsible for the privacy practices or the content of such Web sites.

Is my information protected?

We reserve the right to disclose your opt-out information to third parties so they can suppress your name from unsolicited messages.

TRUSTe: The New York Times is a licensee of the TRUSTe Privacy Program. TRUSTe is an independent, non-profit organization whose mission is to build user trust and confidence in the Internet by promoting the use of fair information practices. This privacy policy covers www.nytimes.com (see below). Because The New York Times wants to demonstrate its commitment to your privacy, it has agreed to disclose its information practices and have its privacy practices reviewed for compliance by Truste.

If you have questions or concerns regarding this statement, you should first contact Customer Service by sending an e-mail to feedback@nytimes.com. If you do not receive acknowledgment of your inquiry or your inquiry has not been satisfactorily addressed, you should contact TRUSTe at www.truste.org/consumers/watchdog_complaint.php. TRUSTe will then serve as a liaison with The New York Times to resolve your concerns.

The TRUSTe program covers only information that is collected through this Web site, and does not cover information that may be collected through software downloaded from this site. TRUSTe has not certified the disclosures in this Privacy Policy that relate to the Times Reader software.
Please keep in mind that any opt-out choices you make will not apply in situations where (a) you either have made, simultaneously make, or later make a specific request for information from a member of The Acme Family of Companies, (b) The Acme Family of Companies uses your personal information for either "Operational Uses" or "Fulfillment Uses" (as described above in A3), (c) you either have engaged, simultaneously engage, or later engage in either Non-Registered Transactions or Sponsored Activities (as described above in A3), or (d) The Acme Family of Companies shares your personal information under the provisions of A3 above with respect to "Companies That Facilitate Communications and Transactions With You," "Companies That You Previously Authorized to Obtain Your Information," "Purchase or Sale of Businesses," or "Disclosures to Comply with Laws and Disclosures to Help Protect the Security and Safety of Our Web Sites, The Acme Family of Companies and Others." Also, any opt-out choices you make will not apply to personal information that you provide about other persons, but these other persons will have the
this is what consumers are up against.
design of a "nutrition label" for privacy
PLATFORM FOR PRIVACY PREFERENCES (P3P)
P3P

A framework for automated privacy discussions

Web sites disclose their privacy practices in standard machine-readable formats

Web browsers automatically retrieve P3P privacy policies and compare them to users’ privacy preferences

Sites and browsers can then negotiate about privacy terms
We collect personal information to provide you with a safe, smooth, efficient, and customized experience. We use "cookies" on certain of our pages to help analyze our web page flow; customize our services, content and advertising; measure promotional effectiveness, and promote trust and safety. We use your personal information to provide the service and customer support you request; resolve disputes, collect fees, and troubleshoot problems; prevent potentially prohibited or illegal activities, and enforce our User Agreement; customize, measure, and improve our services, content and advertising; tell you about targeted marketing, service updates, and promotional offers based on your communication preferences; and compare information for accuracy, and verify it with third parties.

<!-- Use (purpose) -->
<PURPOSE><admin/><contact required="opt-out"/><current/><develop/><pseudo-analysis/><pseudo-decision/><individual-analysis/><individual-decision/><tailoring/><telemarketing required="opt-out"/></PURPOSE>

<!-- Recipients -->
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<data ref="#dynamic.miscedata"><categories><navigation/></categories></data>
P3P

A Policy is composed of Statements
Statements have triples of information:

<statement>
  <purpose> admin, current, develop,...
  <recipient> ours, other, public,...
  <data> physical, cookies, computer,...
Whole policy. The Grid shows the whole policy, including principal/resource combinations for which there is no explicit rule.

Effective policy. The Grid shows the effective policy, while Windows merely shows component rules.

Group membership information. The Grid integrates group membership information into the file permissions display, while Windows puts it in a separate application from the file permissions interface.

Simple changes. The Grid requires a simple click on a colored box to change a permission, while the Windows interface requires adding a new rule to its list.

New policy semantics. The Grid’s new policy semantics allows for easy conflict resolution by simply clicking on a colored box, the same way any other policy change would be made.

Visual pop-out. The Grid allows for easy detection of anomalous permissions that visually pop out from the rest of the policy display.

### ACME Privacy Policy

#### Contact Site

<table>
<thead>
<tr>
<th>Information not used</th>
<th>Information may be used</th>
<th>Information may be used, only if you request this</th>
<th>Information may be used, unless you opt-out</th>
<th>Expand the column for more information</th>
<th>opt-in opt-out</th>
<th>Some information may be used - expand for details</th>
</tr>
</thead>
</table>

#### WHO may use your information

- Companies who help us
- Other companies
- People who read your public postings

#### HOW your information may be used

- Provide service and maintain site
- Profiling
- Research & Development
- Analytics
- Decision-making
- Marketing
- Other

#### 1. Access log and cookies

Our Web server collects access logs and cookies. A cookie is a small data file that we transfer to your computer’s hard drive through your web browser when you visit our sites. Cookies enable our systems to recognize your computer, so that we can provide you with personalized information and features. We also use cookies to track user traffic patterns. **Retention Time: Indefinitely**

<table>
<thead>
<tr>
<th>Types of Information Collected</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>

#### 2. Ordering Books and Conferences

We collect information in order to process your purchase. If you register for an Acme conference, or sign up for a conference email list, we will send you email announcements and updates about Acme conferences. We send conference brochures to past conference attendees. **Retention Time: Indefinitely**

<table>
<thead>
<tr>
<th>Types of Information Collected</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Name, address, phone number, etc.</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>User Information</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Name</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Home Contact Information</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Business Contact Information</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Email address, online contact info</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Web Browsing Information</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Cookies (optional)</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>User Information</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Third Party Information</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>
Can we create a better designed privacy policy?

Easy to understand  
Fast to find information  
Easy to compare  
More enjoyable
Nutrition Labeling

Sample Label for Macaroni and Cheese

Start Here

Limit these Nutrients

Get Enough of these Nutrients

Footnote

Quick Guide to % DV
5% or less is low
20% or more is high

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

Calories: 2,000 2,500

<table>
<thead>
<tr>
<th>Total Fat</th>
<th>Sat Fat</th>
<th>Cholesterol</th>
<th>Sodium</th>
<th>Total Carbohydrate</th>
<th>Dietary Fiber</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 65g</td>
<td>Less than 20g</td>
<td>Less than 300mg</td>
<td>Less than 2,400mg</td>
<td>300g</td>
<td>25g</td>
</tr>
<tr>
<td>Less than 80g</td>
<td>25g</td>
<td>300mg</td>
<td>2,400mg</td>
<td>375g</td>
<td>30g</td>
</tr>
</tbody>
</table>
§ 6803. Disclosure of institution privacy policy

(a) Disclosure required
At the time of establishing a customer relationship with a consumer and not less than annually during the continuation of such relationship, a financial institution shall provide a clear and conspicuous disclosure to such consumer, in writing or in electronic form or other form permitted by the regulations prescribed under section 6804 of this title, of such financial institution's policies and practices with respect to—

(1) disclosing nonpublic personal information to affiliates and nonaffiliated third parties, consistent with section 6802 of this title, including the categories of information that may be disclosed;
(2) disclosing nonpublic personal information of persons who have ceased to be customers of the financial institution; and
(3) protecting the nonpublic personal information of consumers.
Chapter 4. Focus Groups in Baltimore, Maryland discusses the baseline information we collected in two focus groups. These results produced the first versions of the prototype.

Chapter 5. Preference Testing in Washington, DC reports the results of a series of interviews in which we asked consumers about language, titles, and ordering.

Chapter 6. Pretest in Baltimore, Maryland discusses the failures of the initial designs with consumers and the importance of providing sufficient context for them to understand the disclosure information.

Chapter 7. Diagnostic Usability Testing in San Francisco, California discusses the first workable version of the prototype and the consumer issues that arose as consumers compared sharing practices using the prototype.

Chapter 8. Diagnostic Usability Testing in Richmond, Virginia discusses the further validation of the prototype used in San Francisco and suggestions for additional changes to the prototype. We also identify emerging consumer issues.
### Kleimann Communication Group’s Information Design Model

<table>
<thead>
<tr>
<th>Plan</th>
<th>Develop</th>
<th>Assess/Revise</th>
<th>Test</th>
<th>Deliver</th>
<th>Evaluate</th>
</tr>
</thead>
</table>
| Conduct a needs analysis to identify:  
  - Audience  
  - Task  
  - Context  
  - Purpose  
  - Logistics  
  - Issues  
  - Political and policy concerns | Develop the documents, using information from the needs analysis. | Assess the documents internally to see how they work and make revisions based on this review. | Test the documents for usability with targeted user groups to find out what is working and what is not. | Deliver the documents in the most user-centered format. | Evaluate the short-term and long-term effectiveness of the documents. |
RQ 1: What are participants’ attitudes and general level of knowledge about privacy notices before looking at the initial designs?

Many participants thought that the font size of the privacy notices they’d received in the past from their financial institutions discouraged them from reading the notices.

“I’ve got to put two pair[s] of reading glasses on in order to see the print. And I get frustrated and just, well [assume] if it’s anything important they’ll let me know and [I] throw it away.” (Focus Group 2)

Participants in both focus groups mistakenly thought that all financial institutions share information in the same way and, therefore, all privacy notices say the same thing.

“I mean banks and institutions are governed by the government, so shouldn’t the policies pretty much be the same”? (Focus Group 1)
**F A C T S**

**What does Neptune 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 close your account, we continue to share information about you according to our policies.

**How?**

All financial companies need to share customers’ personal information to run their everyday business— to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Neptune chooses to share; and whether you can limit this sharing.

**Reasons we can share your personal information**

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Neptune share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes— to process your transactions, maintain your account, and report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes— to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes— information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes— information about your creditworthiness</td>
<td>Yes</td>
<td>Yes (Check your choices, p. 3)</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>Yes</td>
<td>Yes (Check your choices, p. 3)</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>Yes</td>
<td>Yes (Check your choices, p. 3)</td>
</tr>
</tbody>
</table>

**Contact Us**

Call 1-800-XXX-XXXX or go to www.neptune.com/privacy

---

**Do not change**

**Instructions**

**Possible types of information they collect**

**Purpose of the policy**

**Will they share your information “for this purpose”**

**Can you opt-out?**

**Contact information**

---

# Privacy Facts
What does *ACME Corporation* do with Your Personal Information?

## WHAT: information do they collect?
- Information about your interactions with this site
  - including information about your computer and pages you visited on this website
- Your social and economic categories or group memberships
- Your contact information *(optional)*
  - including your email address and your phone number
- Financial or purchase information

## HOW: do they use your information?

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Can you limit this use?</th>
</tr>
</thead>
</table>
| For everyday business purposes--  
to process your transaction, administer our site, or customize our site for you | No                      |
| For marketing purposes--  
to offer products and services to you (but not through telemarketing) | Yes (check your choices below) |
| For profiling purposes--  
to do analysis with your data, both linked and not linked to you | This is only used on your request |

## WHO: may your information be shared with?

<table>
<thead>
<tr>
<th>Group</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Our company and companies who help us.</td>
<td>No</td>
</tr>
<tr>
<td>Companies who have similar policies to ours</td>
<td></td>
</tr>
</tbody>
</table>

## CONTACT US
Call 1-800-898-9698 or go to [www.acme.com/privacy](http://www.acme.com/privacy)
If you want to limit your sharing please contact us by telephone, go online to our full policy, send us [this form](#) by mail, or use our [opt-out page here](#).
### What we collect

<table>
<thead>
<tr>
<th>Data Type</th>
<th>How we use your information</th>
<th>Who shares your information</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Provide service and maintain site</td>
<td>Other companies</td>
</tr>
<tr>
<td>Contact information</td>
<td>![Icon]</td>
<td>![Icon]</td>
</tr>
<tr>
<td>Content</td>
<td>![Icon]</td>
<td>![Icon]</td>
</tr>
<tr>
<td>Cookies</td>
<td>![Icon]</td>
<td>![Icon]</td>
</tr>
<tr>
<td>Demographic information</td>
<td>![Icon]</td>
<td>![Icon]</td>
</tr>
<tr>
<td>Social security no. and gov't ID</td>
<td>![Icon]</td>
<td>![Icon]</td>
</tr>
<tr>
<td>Preferences</td>
<td>![Icon]</td>
<td>![Icon]</td>
</tr>
<tr>
<td>Purchase and financial data</td>
<td>![Icon]</td>
<td>![Icon]</td>
</tr>
<tr>
<td>Web browsing information</td>
<td>![Icon]</td>
<td>![Icon]</td>
</tr>
<tr>
<td>Unique identifiers</td>
<td>![Icon]</td>
<td>![Icon]</td>
</tr>
</tbody>
</table>

### How we use your information

- **Provide service and maintain site**: The data is collected and used in this way.
- **Research and development**: The data is collected and used in this way.
- **Marketing**: You can opt-out of this data use.
- **Telemarketing**: You can opt-out of this data use.
- **Profiling not linked to you**: Your data will not be used in this way unless you opt-in.
- **Profiling linked to you**: Your data will not be used in this way unless you opt-in.

### Understanding this privacy report

- **![Icon]**: Data is collected and used in this way.
- **![Icon]**: You can opt-out of this data use.
- **![Icon]**: Your data will not be used in this way unless you opt-in.
- **![Icon]**: You can opt-in or opt-out of some uses of this data.
# The Acme Policy

<table>
<thead>
<tr>
<th>types of information</th>
<th>how we use your information</th>
<th>who we share your information with</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>provide service &amp; maintain site</td>
<td>research &amp; development</td>
</tr>
<tr>
<td>contact information</td>
<td>![ ]</td>
<td>![ ]</td>
</tr>
<tr>
<td>cookies</td>
<td>![ ]</td>
<td>![ ]</td>
</tr>
<tr>
<td>preferences</td>
<td>![ ]</td>
<td>![ ]</td>
</tr>
<tr>
<td>purchasing information</td>
<td>![ ]</td>
<td>![ ]</td>
</tr>
<tr>
<td>your activity on this site</td>
<td>![ ]</td>
<td>![ ]</td>
</tr>
</tbody>
</table>
User Testing

5 focus groups

- 7-11 participants each
- explored attitudes towards privacy policies
- tested understanding of labels and symbols
Focus Group Script

Introduction
The purpose of this focus group is to figure out how we can change an existing design to make it easier to understand. I’ll pass out copies of the design and then we can talk about the things that are confusing. If there’s anything that doesn’t make sense to you then please talk about it; it will help us make the design better. We’re interested in as many points of view as possible. We will never use your names outside of today’s exercise.

I’d like to stress that we’re not testing you; we’re trying to make the design better.
Focus Group Script

Background Questions
Before I pass out the design I’m going to ask a few questions about privacy online:

A privacy policy is the link at the bottom of most websites that says “Privacy Policy”. Raise your hand if you’ve ever read a privacy policy online before. Those with your hands raised: why did you read the policy?

Those who didn’t raise your hands: imagine you were going to read a privacy policy online. What would you look for?
Focus Group Script

Privacy Policy Mark-Up
*Pass out privacy policy*
Please carefully look-over the design and without talking circle any words, phrases or symbols that aren’t clear to you or that you find confusing.
*Allow several minutes*
Focus Group Script

Privacy Policy Discussion
Encourage a group conversation, and ask prompting questions when the discussion slows.
Now we’re going to talk about the things that were confusing or unclear about the design. Can anyone share something that they were confused about? Was anyone else confused about that? Did someone have an idea of what it means?

Sample Prompting Question: Was anyone confused about this symbol (point to the opt out symbol)? What does this mean and how does it affect you?
<table>
<thead>
<tr>
<th>types of information</th>
<th>how we use your information</th>
<th>who we share your information with</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>provide service &amp; maintain site</td>
<td>other companies</td>
</tr>
<tr>
<td></td>
<td>research &amp; development</td>
<td>public forums</td>
</tr>
<tr>
<td>contact information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>cookies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>demographic information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>financial information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>health information</td>
<td></td>
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<tr>
<td>preferences</td>
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</tr>
<tr>
<td>purchasing information</td>
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<td></td>
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<tr>
<td>social security number &amp; gov't ID</td>
<td></td>
<td></td>
</tr>
<tr>
<td>your activity on this site</td>
<td></td>
<td></td>
</tr>
<tr>
<td>your location</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Allows for information to be found in the same place every time.
# The Acme Policy

<table>
<thead>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td>research &amp; development</td>
</tr>
<tr>
<td>contact information</td>
<td>![ ]</td>
<td>![ ]</td>
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<tr>
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<td>![ ]</td>
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<td></td>
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<tr>
<td>financial information</td>
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<td></td>
</tr>
<tr>
<td>health information</td>
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<td></td>
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<tr>
<td>preferences</td>
<td>![ ]</td>
<td>![ ]</td>
</tr>
</tbody>
</table>

Removes wiggle room and complicated terminology by using four standard symbols.
## The Acme Policy

<table>
<thead>
<tr>
<th>Types of Information</th>
<th>How We Use Your Information</th>
<th>Who We Share Your Information With</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td>research &amp; development</td>
</tr>
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<td>![ ]</td>
</tr>
<tr>
<td>preferences</td>
<td>![ ]</td>
<td>![ ]</td>
</tr>
<tr>
<td>your activity on the site</td>
<td>![ ]</td>
<td>![ ]</td>
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</tbody>
</table>
### The Acme Policy

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<td>!</td>
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<tr>
<td>health information</td>
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<tr>
<td>preferences</td>
<td>!</td>
<td>!</td>
</tr>
<tr>
<td>purchasing information</td>
<td>!</td>
<td>!</td>
</tr>
<tr>
<td>social security number &amp; govt ID</td>
<td>!</td>
<td></td>
</tr>
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<td>your activity on this site</td>
<td>!</td>
<td>!</td>
</tr>
<tr>
<td>your location</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Can be printed, fits in a standard browser window
User Testing

Laboratory Study

• 24 participants

• within subjects design to compare label and text policies

• 8 tasks, measured time and accuracy

• 6 opinion questions
Like-ability Results

![Likert chart showing the results of the like-ability test. The chart compares the opinions of two groups, one represented by blue squares and the other by green circles, across various attributes such as feel secure, finding info pleasurable, practices explained, confident in understanding, information easy to find, and more likely if similar.]
Comparison Like-ability Results

- **Info Enjoyable**
  - Strongly Disagree
  - Strongly Agree

- **Info Easy**
  - Strongly Disagree
  - Strongly Agree

- **Comparing Enjoyable**
  - Strongly Disagree
  - Strongly Agree

- **Comparing Easy**
  - Strongly Disagree
  - Strongly Agree
The final label design we have proposed here:

- Allows for information to be found in the same place every time
- Removes wiggle room and complicated terminology by using four standard symbols
- Allows for quick high-level visual feedback by looking at the overall intensity of the page
- Can be printed, fits in a standard browser window
- And most importantly people who have used it to find privacy information have rated it as not just more pleasurable than text, but actually enjoyable
<table>
<thead>
<tr>
<th>Types of Information</th>
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</tr>
<tr>
<td>your activity on this site</td>
<td>!</td>
<td>!</td>
</tr>
<tr>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
# The Acme Policy

<table>
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<td></td>
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<td>marketing</td>
</tr>
<tr>
<td>contact information</td>
<td>!</td>
<td>opt out</td>
</tr>
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<tr>
<td>social security &amp; gov't ID</td>
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Definitions

contact information
Contact information may include name, address, phone number, email address, or other online or physical contact information.

cookies
Cookies or mechanisms that perform similar functions. A cookie is a small text file that a website can place on your computer's hard drive to collect information about your activities on the site or to allow the site to remember information about you and your activities.

demographic information
Demographic information may include social and economic categories that apply to you, such as your gender, age, income, or where you are from.

provide service and maintain site
Collecting information to provide the service you requested, to customize the site for your current visit, to perform web site and system maintenance, or to enhance, evaluate, or otherwise review the site, but without connecting any information to you.

public forums
A public area, such as a bulletin board, chat room, or directory.

purchasing information
Information about your purchases may include the payment methods you used.

social security number & govt ID
Includes government-issued identifiers such as your social security number.

financial information
Information about your financial situations, such as account numbers and balances.
CAN WE CREATE A BETTER DESIGNED PRIVACY POLICY?

Easy to understand
Fast to find information
Easy to compare (claimed)
More enjoyable
Mechanical Turk

- 789 participants
- between subjects design to compare standardized label and text policies

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### Acme

**Information We Collect**

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<th>Information We Collect</th>
<th>Ways We Use Your Information</th>
<th>Information Sharing</th>
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<td>your activity on this site</td>
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<td>opt out</td>
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<tr>
<td>your location</td>
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</table>

**Information Not Collected or Used by This Site:** social security number & government ID, financial, health, location.

**Access to Your Information**

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

**How to Resolve Privacy-Related Disputes with This Site**

Please email our customer service department.

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

*We will collect and use your information in this way.*

*We will not collect and use your information in this way.*

*By default, we will collect and use your information in this way.*

*By default, we will not collect and use your information in this way.*

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

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

Acme will collect your contact information. They will use this information for providing you service and maintaining the site and profiling. They will also use this information for marketing and telemarketing unless you opt out. They will share this information with other companies unless you opt out. They will share this information on public forums if you opt in.

Acme will collect your activity on this site, demographic information, your health information, and cookie information. They will use this information for providing you service and maintaining the site and profiling. They will also use this information for marketing and telemarketing unless you opt out. They will not share this information.

Acme will collect your preferences and your purchase information. They will use this information for providing you service and maintaining the site and profiling. They will also use this information for marketing and telemarketing unless you opt out. They will share this information on public forums if you opt in.

Information not collected or used by this site:
financial, SSN or government ID, and location.

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

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

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

(last updated May 2008)

Scope

This notice provides highlights of the full Acme Online Privacy Statement. This notice and the full privacy statement apply to those Acme Web sites and services that display or link to this notice.

Personal Information

- When you register for certain Acme services, we will ask you to provide personal information.
- The information we collect may be combined with information obtained from other Acme 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

- You can stop the delivery of promotional e-mail from a Acme site or service by following the instructions in the e-mail you receive.
- To make proactive choices about how we communicate with you by e-mail, telephone, and postal mail, follow the instructions listed in the Communication Preferences of the full privacy statement.
- To opt-out of the display of personalized advertisements, go to the Display of Advertising section 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

- 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 Acme and its affiliates, and to send you relevant survey invitations related to Acme 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 Acme Online Privacy Statement contains links to supplementary information about specific Acme sites or services.
- The sign in credentials (e-mail address and password) used to sign in to most Acme sites and services are part of the Acme Networks.
- For more information on how to help protect your personal computer, your personal information and your family online, visit our online safety resources.
- Acme is a member of the TRUSTe privacy seal program.

How to Contact Us

For more information about our privacy practices, go to the full Acme Online Privacy Statement. Or write us using our Web form. If you have a technical or general support question, please visit http://support.Acme.com to learn more about Acme Support offerings.

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CAN WE CREATE A BETTER DESIGNED PRIVACY POLICY?

Easy to understand
Fast to find information
Easy to compare
More enjoyable
By providing a **fuller context** for the disclosure of information sharing characteristics by a particular institution, the part-to-whole display approach seems to help consumers focus on information sharing as important and differentiating features of financial institutions.

Levy-Hastak Report
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