Pivacy 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?
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- 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. <u>Click here</u> 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

- E-mail Communications: To help us make a-mails more unafil and interesting, we shall not receive a conformation when you open a mail from Amazon.com if your compacts expends such capabilities. We also compacts our automations to talk to later received from other compacts or in an effort to larved sending unnocessary messages to our customers. If you do not used to receive a mail or other mail from us, please adjust your Customer Communication Professional
- Enformation from Other Sources: the might receive information about you from other sources and add it to our account information. <u>Click here</u> to see examples of the information we receive.

at About Cookles?

- Cookies are alphanument identifiers that we transfer to your asympter's hard drive through your asympter's branch during through your like to enable our systems to recognize your browser and to provide features such as I_CTLip punihasing. Recommended for You, personalized advertisements on other Web sites (a.g., Amazon, Associates with content served by Amazon, com and Web sites using Checkout by Amazon, payment service), and Storoge of latens in your Shopping Carl between visits.
- The Help portion of the contact on most browsers will stall you have to prevent your browser from accepting see opplices, how its have the toweser notify you when you receive a new cookin, or how to disable cookins altogether. Additionally, you can altestite or disable cookins altogether. Additionally, you can altestite or disable cookins account of the cookins accounts of the cookins accounts of the cookins accounts of the cookins accounts or visiting the total sale of its manufacturer. However, because cookins allow you to size advantage of some of Amazon, comits execute the features, we recommend that you bear them turned on, for instance, if you took or otherwise reject our cookins, you will not be able to sall items to your through you will not be able to add items to your through your through a contact to Checkhood, 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 suspect to this Privacy hotics or follow practices of least as protective as those described in this Privacy bottom.

- Affiliated Susinesses We Do Not Control: We work closely with affiliated businesses. In some cases, such as Ministrations sellers, these fucinesses operate stores at Amezon, core or sell afferings to you at Amezon, core, it afferings to you at Amezon, core, it afferings to you at Amezon, core, it afferings to you at amezon, you've to exercise, or sell product time some examples of co-branded and jurid offerings. You can bell when a third party is involved in your transactions, and we share customer information related to those transactions with that thered party.
- Thind-Party Service Providers: the employer share companies and individuals to perform functions on our benter. Examples include fulfilling orders, delivering pockages, sending passal mail and e-mail, removing repetitive information from outsiness libit, analyting data, providing marketing assistance, providing search results and links (including paid totings 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.
- Premotional Offices Sometimes we send affers 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 offices, please adjustor want to receive such offices, please adjus-
- Business Transfers: As we continue to develop our business, we might set or buy stores, soldieries, or business since. In such transactions, customer information generally is one of the transferved cusiness seems for remains subject to the promises made in any pre-existing frivary fuelior (unless, of course, the customer consents otherwise). Also, in the unlikely event that Amazon, com, linc., or substantially all of its seests are equired, customer information with of course be one of the transferred seets.
 Protection of Amazon, com and Others: We
- Profesciole of Amazon, open and Others: We release account and other personal information when we believe release is appropriate to comply with the law, enforce a paper our <u>Conditions of the law</u>, enforce or apply our <u>Conditions of the and other approximate, or protect the rights, property, or safety of Amazon, can, not users, or others. This includes exchanging information with other companies and organizations for final protection and credit risk reduction. Obviously, however, this poes not include selling, nathing, sharing, or otherwise disclining personally identificable information from customers for commencial purposes in violation of the commitments set forth in this Privace hasting.</u>
- 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

above, you will receive notice when information about you might go to third parties, and you will have an apportunity 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 Societa Layer (SSL) software, which encrypts information you input.
- We reveal only the test five digits of your credit card numbers when confirming an order. Of course, we transmit the entire credit card number to the appropriate credit cand company during order processing.
- It is important for you to protect against unauthorized access to your password and to your computer, the sure to sign off when finished using a shared computer. Click how for more information on how to sign off.

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

Our site includes third perty advertising and links to state Web sites. We do not provide any personally identifiable outdomer information to these advertisers or third perty Web sites. Click here for more information about sur Advertising Policies and Specifications.

These third-party Web sites and advertisers, or behalf, sometimes use technology to send for "serve") the advertisements that appear on our Web site directly to your browser. They automatically receive your IP address when this happens. They may also use cookies, Javaticript, well beacons falso known as action tags or singlepixel gift), and other technologies to measure the effectiveness of their ads and to personalize advertising content. We do not have access to or may use, and the information practices of these advertisers and third-party Web sites are not. covered by this Privacy Notice. Please contact them practices. In addition, the Sabsuck Advantaging Initiative offers useful information about Internet advertising companies (sieo called "ad networks" or hetwork advertisers"), including information about

advertising based on personal information about customers, such as purchases on Amazon.com, 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 interest with or chick 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, preses adjust year Advertising Traferances

Which Information Can I Access?

Ameron com gives you ecces to a broad nange of information about your account and your interactions with Ameron, com for the timited purpose of vicening and, in certain some, updating that information. <u>Click hour</u> to see some examples, the list of which will change so our first one some examples.

What Choices Do I Have?

- As discussed above, you can always choose not to provide information, even though it might be readed to make a purchase or to take advantage of such Amazon, com features on Your Intalia, Walk Listo, Castomic
- Tou can add or update certain information or pages such as those referenced in the "struct Information Can I Access" section. When you update information, we usually keep a copy of the strict various for any execut.
- the prior various for our records.

 If you do not each to receive e-mail or other mail from us, please adjust your California Communication, Indications, Oir have do not want to receive Confidence of tips and other tegs notices from us, such as this Privacy faction, these notices will get govern your use of Amazon.com, and it is your respensibility to review them for Changes...]
- If you do not want us to use personal information that we gather to allow third parties to personatios advertisements we display to you, please adjust your Advertising fraferences.
 The residence portion of the toolbar on most
- browsers with the your how to prevent your browser from accepting new contines, how to have the transver notify you when you receive a new context, or how to disable copiese attemptive. Additionally, you can disable or death similar data used by browser addi-ons, such as finant notifies, by Changing the addon's settings or visiting the Mee site of its manufacture. There've, because contribe allow you to take advantage of some of Amazon, comit's assertial flatherus, we recommend that you have them turned on.

Are Children Allowed to Use Amazon.com?

Amazon.com does not sell products for purchase by shildnen. We sell shildnen's products for purchase by adults. If you are under 18, you may use Amazon.com/y with the involvement of a parent or quantities.

Does Amazon.com Participate in the Safe Harbor Program?

Ameron.com is a participant in the Safe marbor program developed by the U.S. Department of Commerce and the European Union. We have sertified that we adhere to the Safe inarbor Inivisity Principles agreed upon by the U.S. and the E.U. For more information about the Safe Interior and to view our certification, visit the U.S. Department of Commerces Safe Institut Web site. If you would the to consect Ameron core directly about the Safe Harbor program, please send an a-mail to safeharter-Samaran core.

Conditions of Use, Notices, and Revision If you choose to visit Amazon.com, your visit and

any dispute over privacy is subject to this Notice. and our Conditions of Line, 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 up with a thorough description, and we will try to resolve it. Our business changes constantly, and our Privacy Notice and the Conditions of Use instructed us not to, but you should check our Web site frequently to see recent changes. Unless stated otherwise, our ourselt Privacy Notice applies to all account. We stand befind the promises we make, however, and will never materially change our policies and practices to make them less protective of ounterer information collected in the past without the consent of affected customers.

Related Practices and Information

- · Conditions, of Use
- Drovesten Bear
- Community Bullet
- Heat Resent Purchases
 Tour Profits and Community Guidelines

Examples of Information Collected

You provide most such information when you

Information You Give Us

search, buy, trid, post, participate in a contest or you search for a product; place an order through Amazon com or one of our third party sellers; provide information in Your Account Card you might have more than one if you have used more than one e-mail address when shopping with us) or Your frofile; communicate with us by phone, e-mail, or otherwise; complete a questionnaire or a contest entry form; compile Wah Lists or other gift. registries; provide employer information when spering a corporate account; perticipate in Discussion Search or other community features provide and rate Spokess specify a Special Dozeston Reminder; where 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) fisted in 1-Click settings; e-mail addresses of Atlaston Manda and other people; contact of reviews and e-mails to us; personal description and photograph in Your Profile. and financial information, including Social Society and driver's license numbers.

Automatic Information

mail address; password; computer and connection information such as browser look, 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 Cindes and Top Selfers! the full Uniform Resource Locator (URL) chokstream to, through, and from our Web site, including date and time; stokle 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 Plash Local Shared Objects), or similar data on serialn parts of our Web site for Fraud projection and other purposes. During some visits we software tools such as laveficript to measure and

Examples of the information we collect and analysis

include the Internet protocol (IP) address used to

today we will focus on evaluation methodology

but first, a little history.

Federal Trade Commission Privacy Online: A Report to Congress

June 1998

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]

Electronic Privacy Information Center (EPIC)

Privacy Self Regulation: A Decade of Disappointment

March 2005

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



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.

For example, they state that *you receive* unsolicited email messages instead of we send them.

The corpus of privacy policies contains 948 instances of *may* and 123 instances of *might*, *perhaps*, *sometimes*, *occasional(ly)*, and *from time to time...*

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

Aleecia McDonald & Lorrie Cranor The Cost of Reading Privacy Policies

2008

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)

 $T_R \approx 53.8$ billion hours for all United States Internet users per year (lower: 39.9 billion; upper: 67.1 billion)

Personal National \$3,534 \$781 B \$2,226 \$492 B

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

Aleecia McDonald, Robert Reeder, Patrick Gage Kelley & Lorrie Cranor

A Comparative Study of Online Privacy Policies and Formats

August 2009

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 <u>full privacy policy</u>.

Personal Information

Acme collects two kinds of information about users:

- data that users volunteer by signing up to receive news and product information, entering contests, completing surveys, or buying directly from us
- 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

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:

e ·		NL Pages	Reading Ease	% Passive	# cross references	PF Words	NL Words
	Α	13	31.8	11%	27	880	6329
	В	7	35.5	22%	0	1964	3725
	С	6	36.3	17%	7	2011	2920
	D	8	42.8	18%	2	554	2586
	E	8	44.9	11%	0	1373	2550
	F	3	46.3	9%	1	1843	928

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?

The New York Times

Monday, October 5, 2009 Last Update: 10:16 PM ET



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As Joh 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 PERLEZ 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.

· Blast at U.N. Office in Pakistan Kills 53:27 PM ET

Post a Comment | Read (36)



Jenn Ackerman/The New York Times

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

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 anding its nuclear weapons

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Leonardo da Vinci probably would have loved the use of scientific



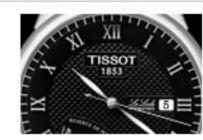
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- · TierneyLab: The Lost Masterpiece(s)

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MARKETS » At 10:06 PM ET

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delayed at least 15 minutes

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doesn't represent
garden-variety
inequality.



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Insurance, When the Patient Is a Pet



Thom Yorke's Unlikely New Band Has Its Debut



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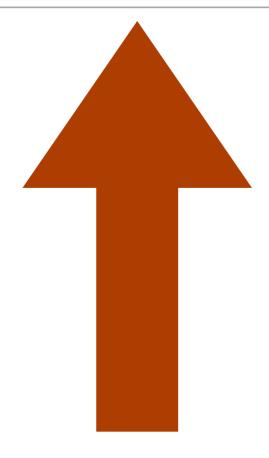
Bug by Bug, Google Fixes a New Idea



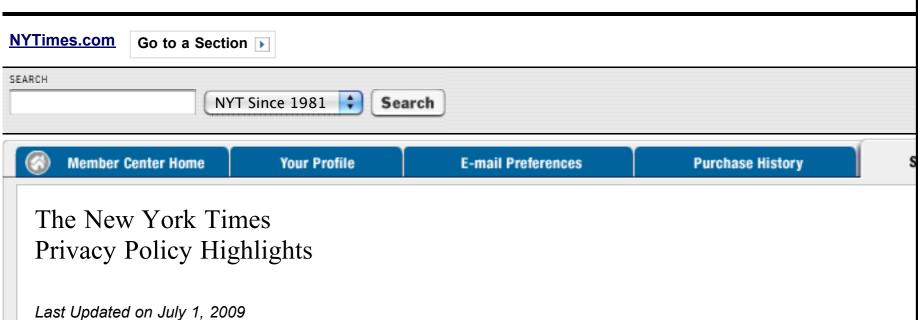
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Scope

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

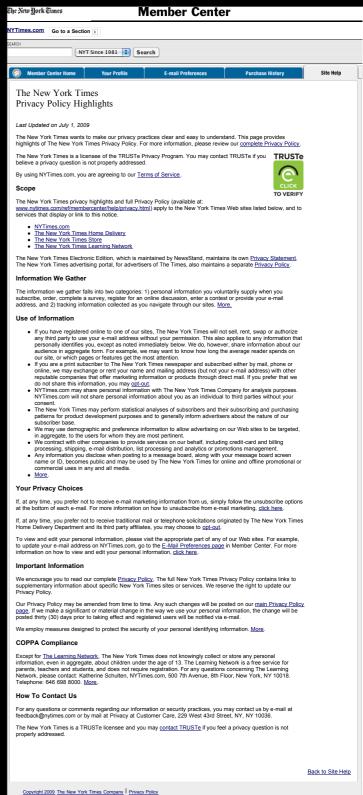
The New York Times Electronic Edition, which is maintained by NewsStand, maintains its own <u>Privacy Statement</u>. The New York Times advertising portal, for advertisers of The Times, also maintains a separate <u>Privacy Policy</u>.

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. <u>More.</u>

Use of Information

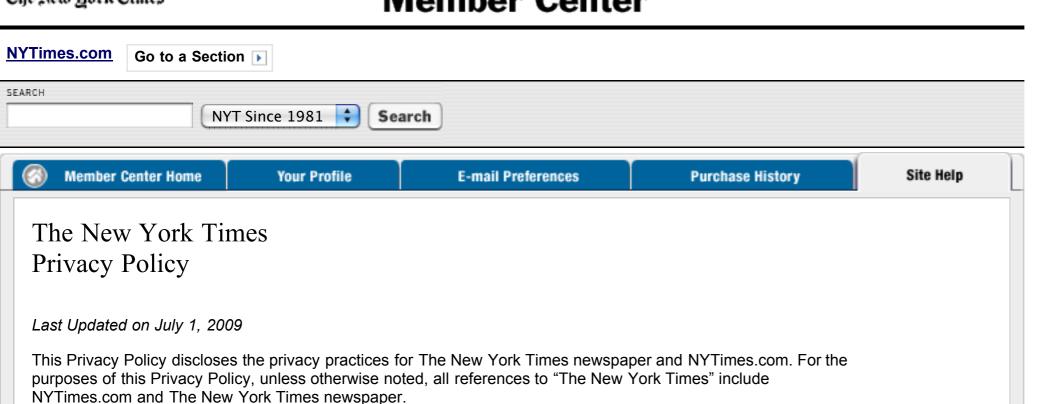
• If you have registered online to one of our sites, The New York Times will not sell, rent, swap or authorize any third party to use your e-mail address without your permission. This also applies to any information that personally identifies you, except as noted immediately below. We do, however, share information about our



TRUSTe

TO VERIFY

Member Center



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

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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

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 vou make will not apply to personal information that you provide

this is what consumers are up against.

PROJECT

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

```
<!-- Consequence -->
51
       <CONSEQUENCE>
52
53 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

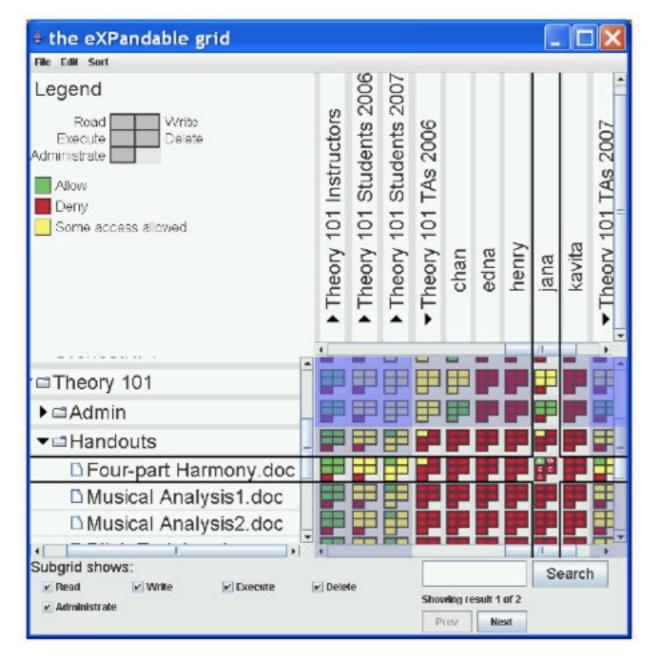
    information for accuracy, and verify it with third parties.</CONSEQUENCE>

54
55
       <!-- Use (purpose) -->
56
       <PURPOSE><admin/><contact required="opt-out"/><current/><develop/><pseudo-
   analysis/><pseudo-decision/><individual-analysis/><individual-decision/><tailoring/
 ><telemarketing required="opt-out"/></PURPOSE>
57
       <!-- Recipients -->
58
59
       <RECIPIENT><ours/><other-recipient required="opt-in"/></RECIPIENT>
60
61
       <!-- Retention -->
62
       <RETENTION><indefinitely/></RETENTION>
63
64
       <!-- Base dataschema elements. -->
65
       <DATA-GROUP>
       <DATA ref="#dynamic.miscdata"><CATEGORIES><physical/></CATEGORIES></DATA>
66
67
       <DATA ref="#dynamic.miscdata"><CATEGORIES><online/></CATEGORIES></DATA>
68
       <DATA ref="#dynamic.miscdata"><CATEGORIES><uniqueid/></CATEGORIES></DATA>
69
       <DATA ref="#dynamic.miscdata"><CATEGORIES><purchase/></CATEGORIES></DATA>
70
       <DATA ref="#dynamic.miscdata"><CATEGORIES><computer/></CATEGORIES></DATA>
                                                                                     37
71
       <DATA ref="#dynamic.miscdata"><CATEGORIES><naviaation/></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,...
```



Robert Reeder, et al. Expandable Grids for Visualizing and Authoring Computer Security Policies. WPES 2008.

Whole policy. The Grid shows the whole policy, including principal/resource combinations for which there is no explicit rule.

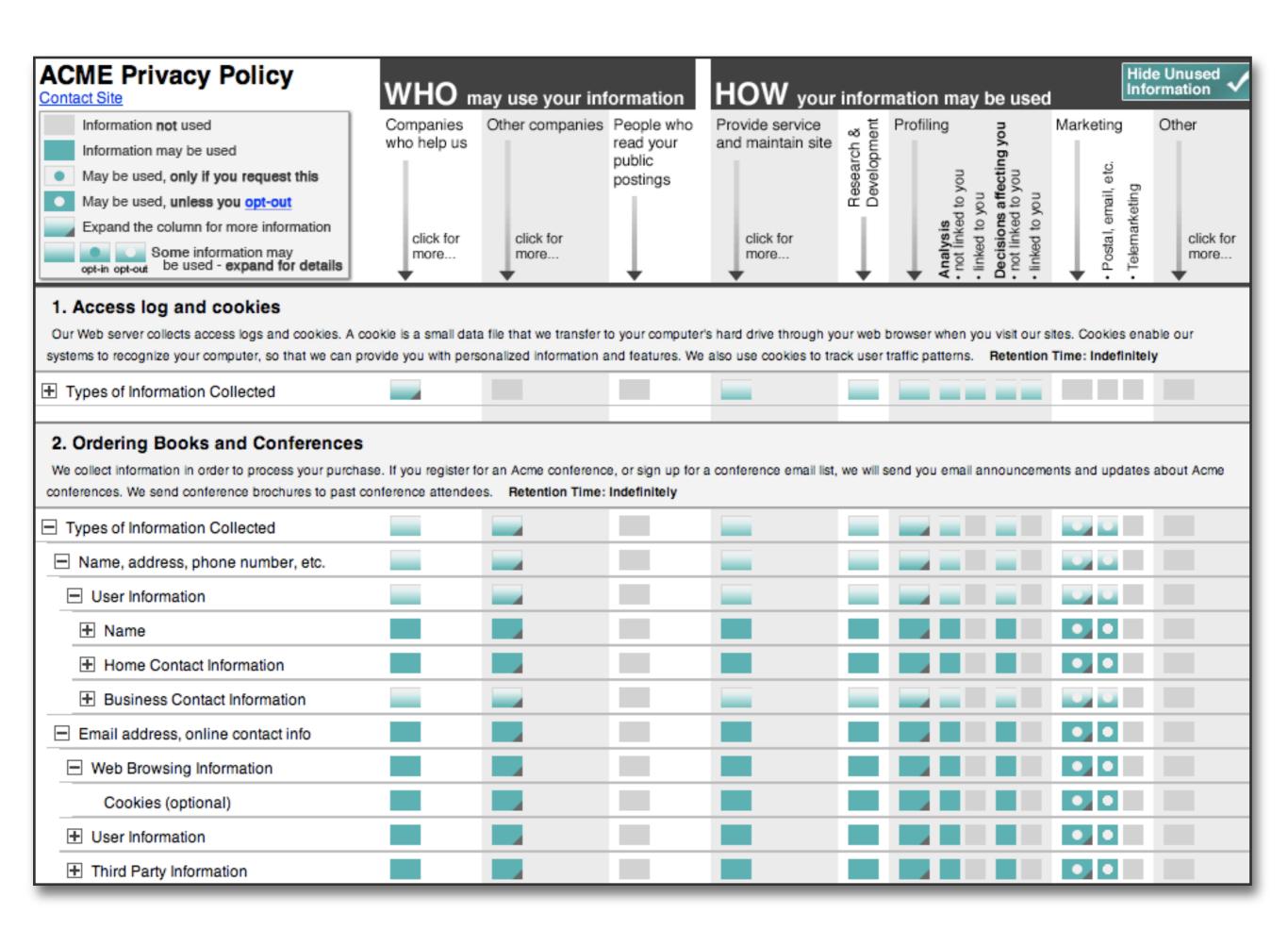
Effective policy. The Grid shows the effective policy, while Windows merely shows component rules.

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.



CAN WE CREATE A BETTER DESIGNED PRIVACY POLICY?

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

Nutrition Facts

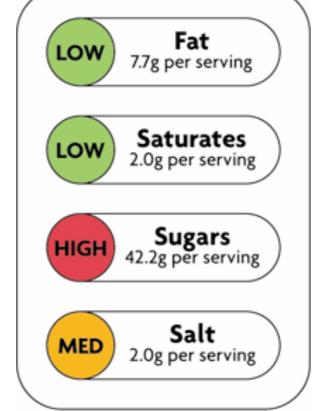
Serving Size 1 cup (228g) Serving Per Container 2

Dietary Fiber

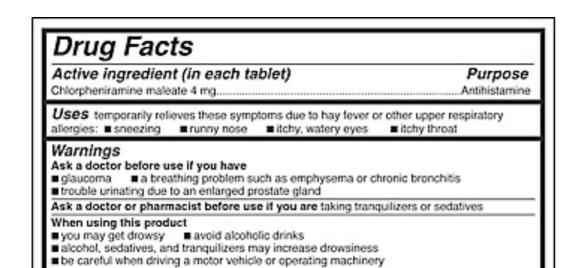
Amount Per Serv	ing .							
Calories 250 Calories from Fat 110								
	% Daily Value*							
Total Fat 12g		18%						
Saturated Fa	t 3g			15%				
Cholesterol				10%				
Sodium 470r				20%				
Total Carboh		1a		10%				
	0%							
Dietary Fiber 0g								
Sugars 5g								
Protein 5g								
Vitamin A				4%				
Vitamin C				2%				
Calcium				20%				
Iron				4%				
* Percent Daily Values are based on a 2,000 calorie diet. Your Daily Values may be higher or lower depending on your calorie needs: Calorie 2,000 2,500								
Total Fat	Less than	65g	809	9				
Sat Fat	259							
Cholesterol	Less than	300 mg		Omg				
Sodium	Less than	2,400 mg		00 mg				
Total Carbohydrate 300g 375g								

25g

30g











Compare the Energy Use of this Refrigerator with Others before You Buy.



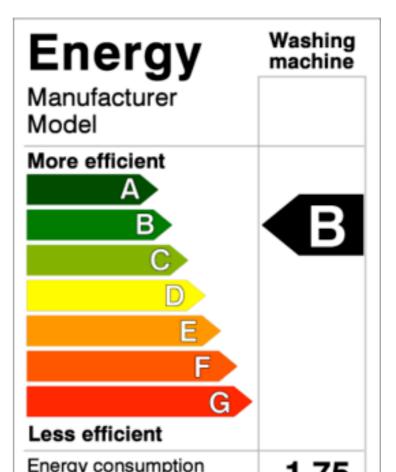
kWh/year (killowatt-hours per year) is a measure of energy (electricity) use.
Your utility company uses it to compute your bill. Only models with 22.5 to 24.4 cubic feet and the above features are used in this scale.

Refrigerators using more energy cost more to operate. This model's estimated yearly operating cost is:

\$68

Based on a 1992 U.S. Government national average cost of 8.24c per kWh for electricity. Your actual operating cost will vary depending on your local utility rates and your use of the product.

imported. Personal of the lock before concerner purchase in a continue of Federal Res (47 to 5.0. 4595).



Nutrition Labeling

Sample Label for Macaroni and Cheese

Start Here

Limit these Nutrients

Get Enough of these Nutrients

Footnote

Nutr	ition	Fac	cts	
	1 cup (228g	·		
Servings Per	Container 2			
Amount Per Serv	ring		2	
Calories 250		lories from	Fat 110	
		% Dail	y Value*	
Total Fat 12g)		18%	
Saturated	Fat 3g		15%	
Trans Fat				
Cholesterol 3	30mg		10%	
Sodium 470mg				
Total Carbohydrate 31g				
Dietary Fiber 0g				
Sugars 5g				
Protein 5g				
			-	
Vitamin A			4%	
Vitamin C			2%	
Calcium			20%	
Iron			4%	
		er or lower dep	ending on	
T-1-1 F-1	Calories:	2,000	2,500	
Total Fat Sat Fat	Less than Less than	65g	80g 25g	
Cholesterol	Less than	20g 300mg	300mg	
Sodium	Less than	2,400mg	2,400mg	

300g

25g

375g

30g

Total Carbohydrate

Dietary Fiber

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

Gramm-Leach-Bliley Act (GLBA) 1999

§ 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

(3) protecting the nonpublic personal information of consumers.

ceased to be customers of the financial institution; and

Kleimann Communication Group Evolution of a Prototype Financial Privacy Notice

February 2006

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.

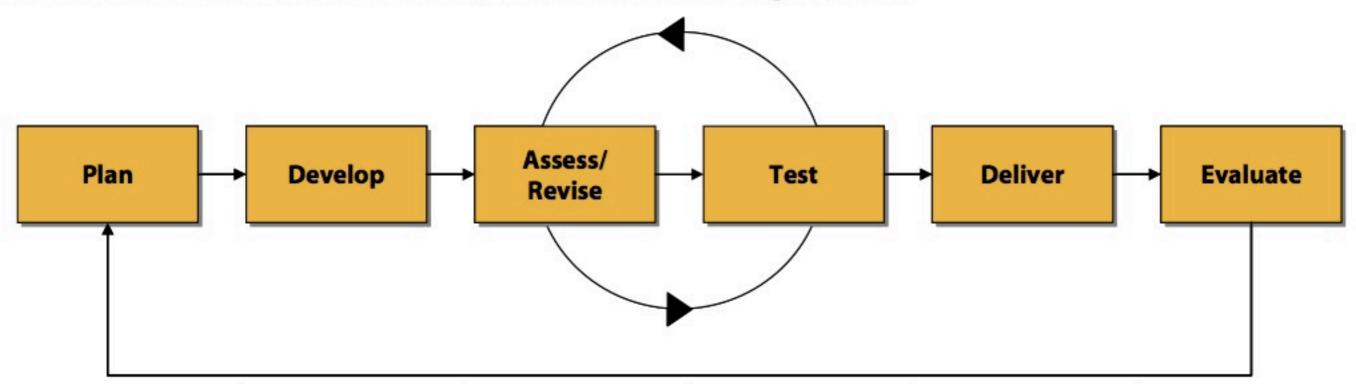
Chapter 5. Preference Testing in Washington, DC reports the results of a series of interviews in which we asked consumers about language, titles, and ordering.

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



Plan	Develop	Assess/ Revise	Test	Deliver	Evaluate
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)

FACTS

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	Does Neptune share?	Can you limit this sharing?
For our everyday business purposes— to process your transactions, maintain your account, and 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 transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes (Check your choices, p. 3)
For our affiliates to market to you	Yes	Yes (Check your choices, p. 3)
For nonaffiliates to market to you	Yes	Yes (Check your choices, p. 3)

Contact Us

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

p. 1 of 3

Do not change

Instructions

Possible types of information they collect

Purpose of the policy

Will they share your informaiton "for this purpose"

Can you opt-out?

Contact information

Privacy Facts

What does ACME Corporation do with Your Personal Information?

14/	$\sqcup \land \top$	
vv	HAT	

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?	Can you limit this use?
For everyda to process ye	No	
For marketi	Yes (check your choices below)	
	g purposes – is with your data, both linked and not linked to you	This is only used on your request
WHO	may your information be shared with?	Can you limit this sharing?
-	ny and companies who help us. who have similar policies to ours	No

CONTACT US Call 1-800-898-9698 or go to 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 Who shares your How we use your information collect information Provide Research Profiling not | Profiling linked to you | Other **Public** Telemarketing service and and Marketing companies forums maintain site development I Contact OUT OUT information 1 OUT OUT Content OUT OUT Cookies 1 1 Demographic OUT OUT information Social security no. and gov't ID ! 1 OUT OUT **Preferences** 1 1 Purchase and OUT OUT financial data Web browsing OUT OUT information Unique OUT OUT identifiers

Understanding this privacy report



Data is collected and used in this way.



OUT You can opt-out of this data use.



Your data will not be used in this way unless you opt-in.



You can opt-in or opt-out of some uses of this data.

The Acme Policy who we share your information with how we use your information provide types of service & public research & other information telemarketing profiling maintain site development marketing companies forums contact OUT OUT information OUT OUT cookies demographic information financial information health information preferences OUT OUT purchasing OUT OUT information social security number & govt your activity on OUT OUT this site your location

User Testing

5 focus groups

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

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.

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?

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

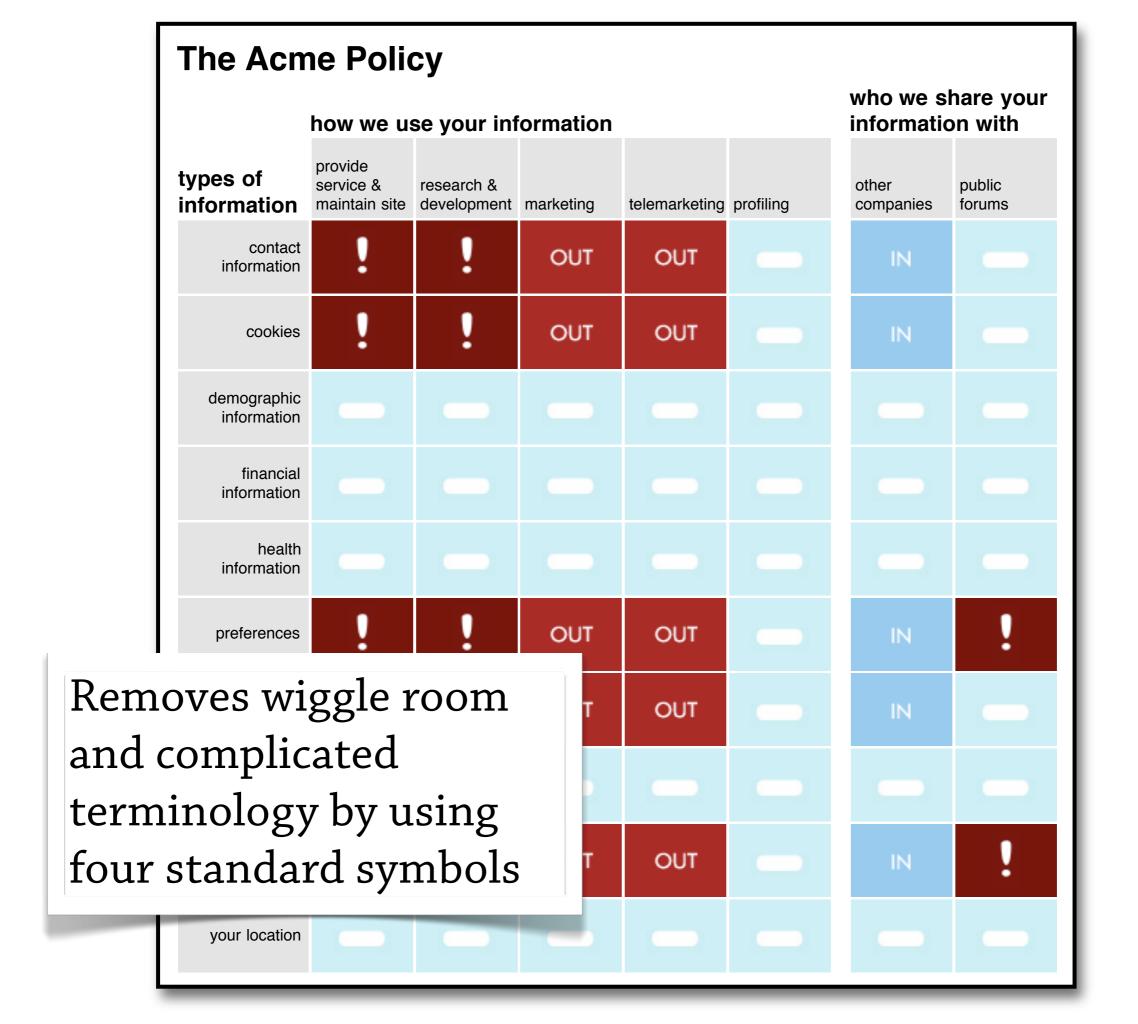
Privacy Policy Discussion

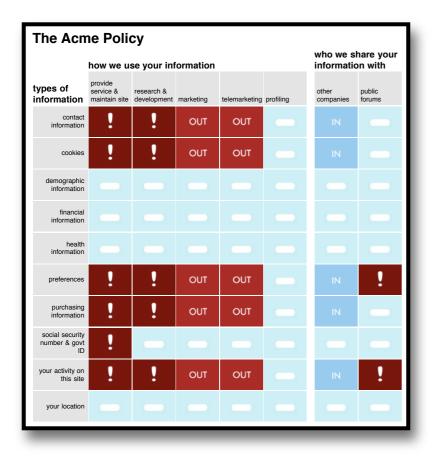
Encourage a group conversation, and ask prompting questions when the discussion slows.

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?

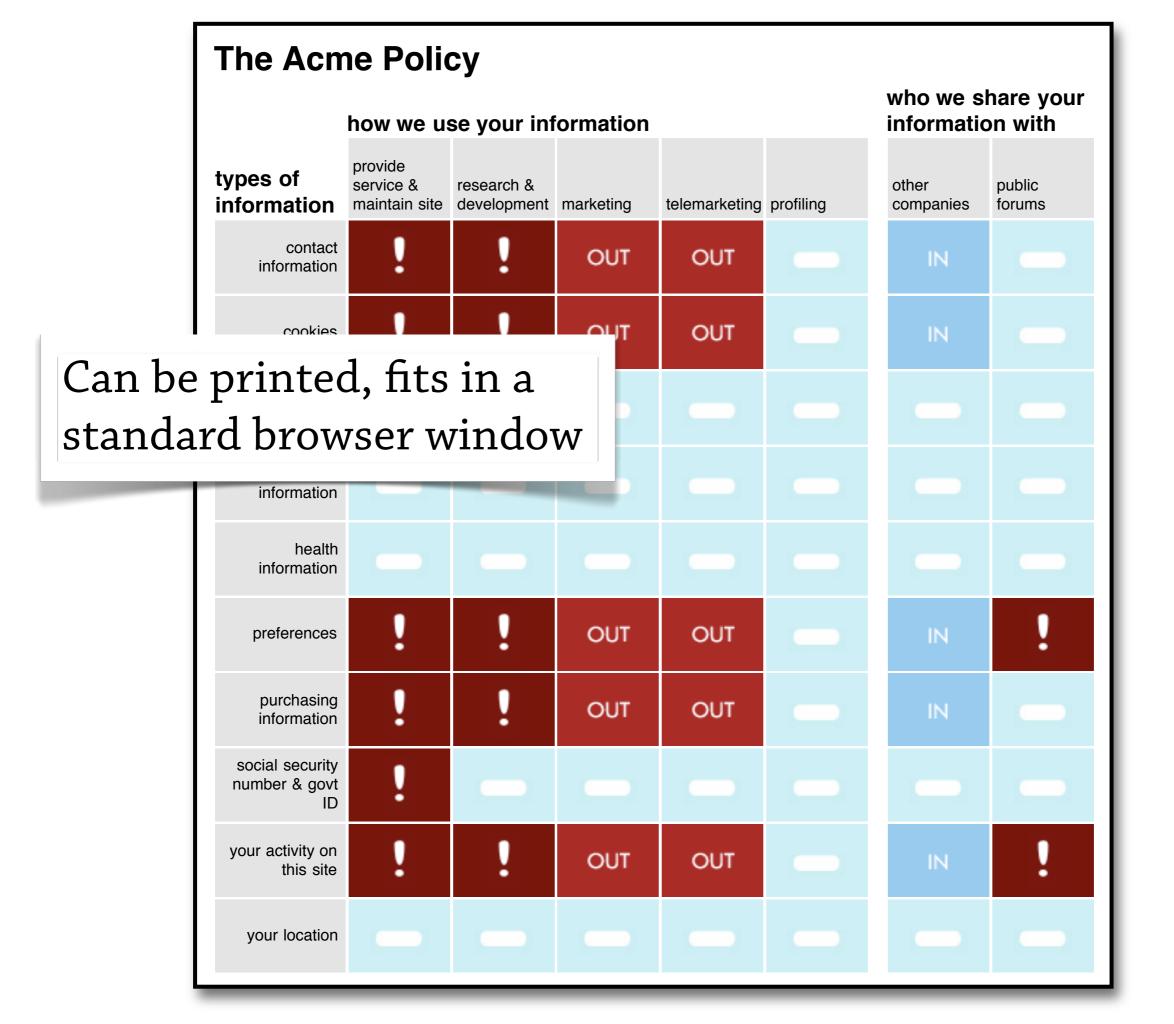
Sample Prompting Question: Was anyone confused about this symbol (point to the opt out symbol)? What does this mean and how does it affect you?

			he Acme Policy Button Co.							
	e use your in	forn		how we us	se your inf	ormation			who we share your information with	
types of service a maintain		mar	types of information	provide service & maintain site	research & development	marketing	telemarketing	profiling	other companies	public forums
contact information	!		contact information	!	!	OUT	OUT	!	OUT	_
cookies	!		cookies	!	!	OUT	OUT	!	OUT	
demographic information			demographic information	!	!	OUT	OUT	!	OUT	!
financial information			financial information							
health information			health information							
preferences	!		preferences			110w	s for i	inforn	nation	1
purchasing information	!		purchasing information	!				l in th		
social security number & govt		0,000	social security number & govt ID	!	I	olace	every	time		
your activity on this site	!		your activity on this site	!	!	OUT	OUT	!	OUT	!
your location			your location							





Allows for quick highlevel visual feedback by looking at the overall intensity of the page

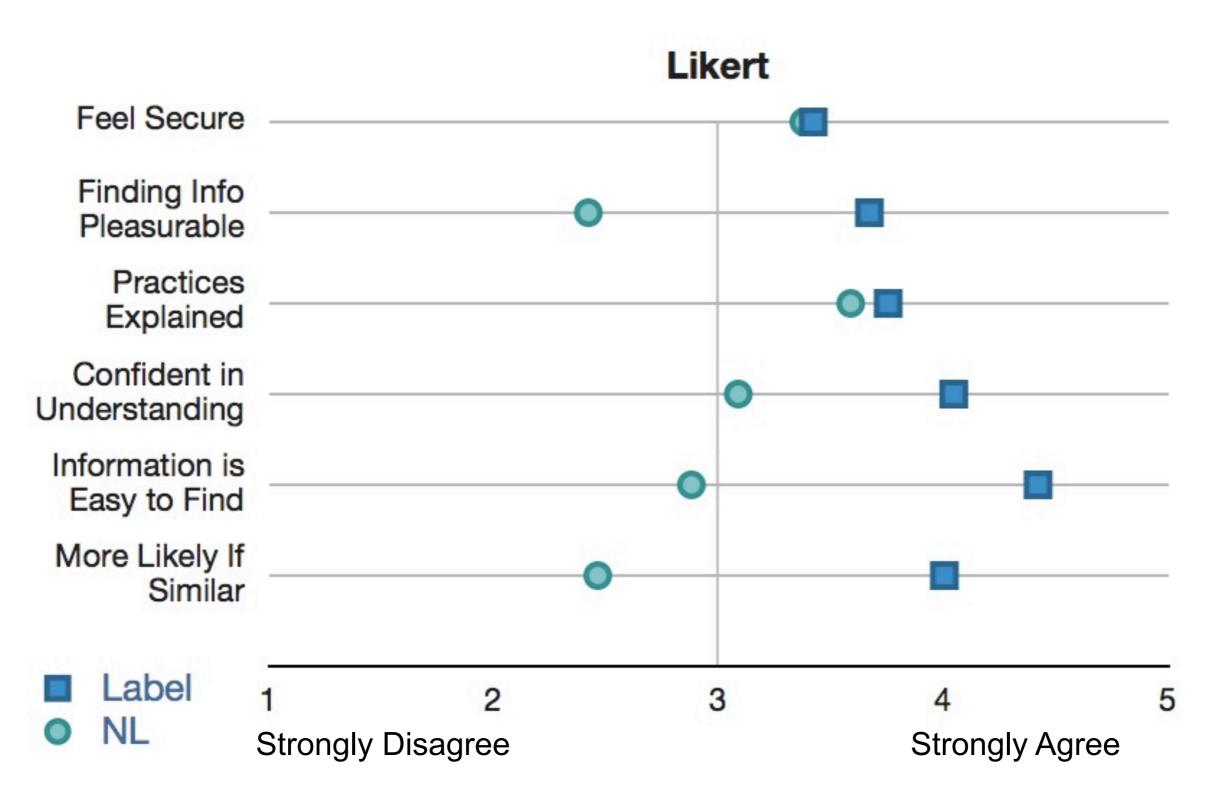


User Testing

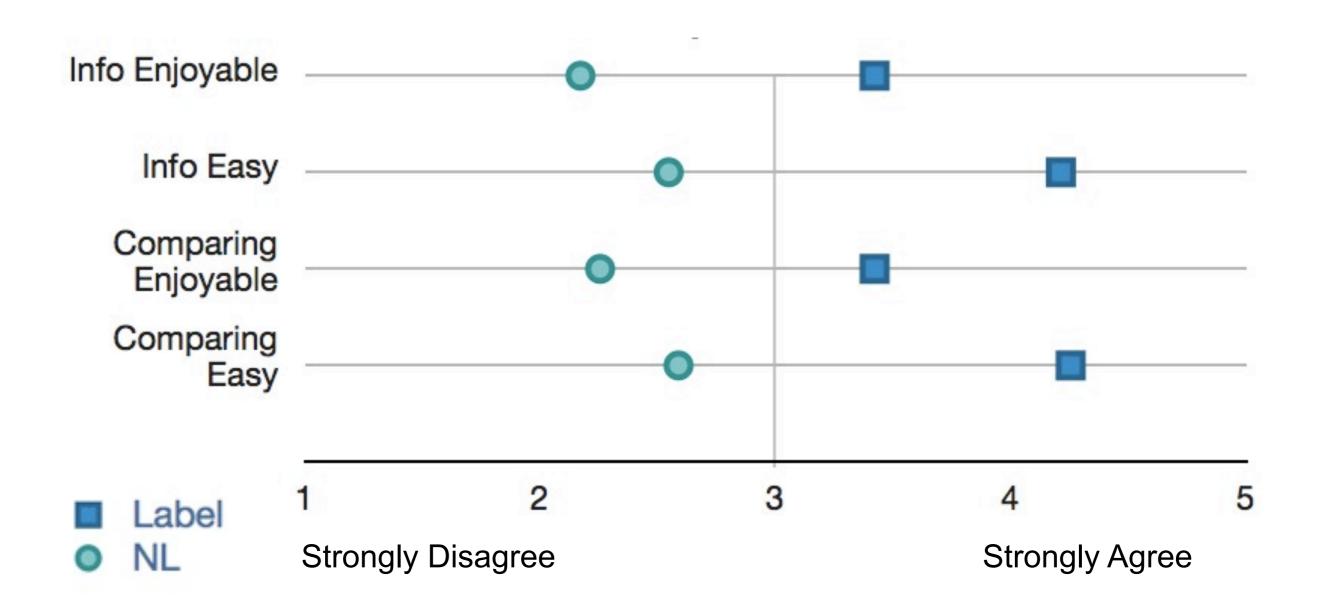
Laboratory Study

- 24 participants
- within subjects design to compare label and text policies
- 8 tasks, measured time and accuracy
- 6 opinion questions

Like-ability Results



Comparison Like-ability Results

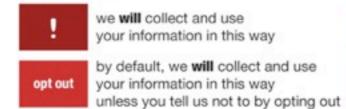


The final label design we have proposed here:

- 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

Amazon Privacy Policy



we will not collect and use your information in this way

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

how we use your information

who we share your information with

	how we us	se your infor	information with				
types of Information	provide service & maintain site	research & revelopment	marketing	telemarketing	profiling	other companies	public forums
contact information	!	!	opt out	opt out		opt in	
cookies	!	!	opt out	opt out		opt in	
demographic information							
financial information							
health information							
preferences	!	!	opt out	opt out		opt in	!
purchasing information	!	!	opt out	opt out		opt in	
social security number & govt ID	!						
your activity on this site	!	!	opt out	opt out		opt in	!
your exact							

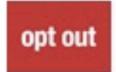
The Acme Policy

	how we use	your inform		information with		
types of information	provide service and maintain site	marketing	telemarketing	profiling	other companies	public forums
contact information	!	opt out	opt out		opt in	
cookies	!	opt out	opt out		opt in	
demographic information						
financial information						
health information						
preferences	!	opt out	opt out		opt in	!
purchasing information	Į.	opt out	opt out		opt in	
social security number & gov't ID	!					

who we share your



we will collect and use your information in this way



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



we will not collect and use your information in this way



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

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

CAN WE CREATE A BETTER DESIGNED PRIVACY POLICY?

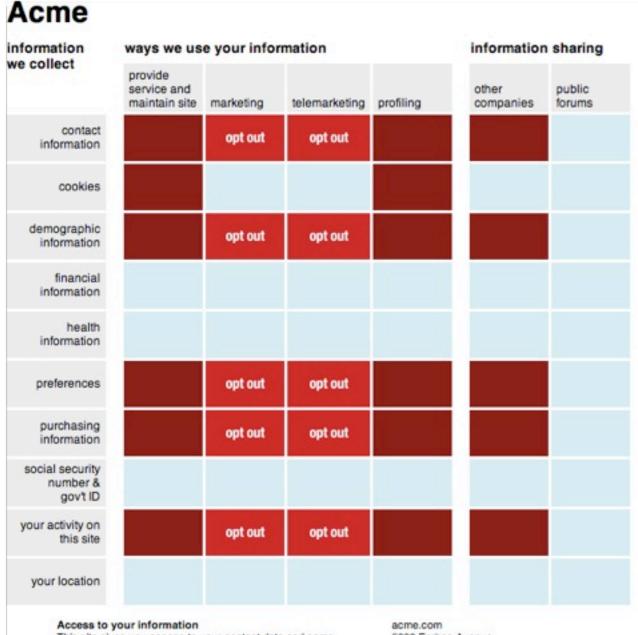
Easy to understand
Fast to find information
Easy to compare (claimed)
More enjoyable

User Testing

Mechanical Turk

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

	Std.	Std. Short	Std. Short	Full Policy	Layered
	Table	Table	Text	Text	Text
Α	105	84	88	88	
В	90	88	90	77	79



Acme

information	ways we us	e your info	information	information sharing		
we collect	provide service and maintain site	marketing	telemarketing	profiling	other companies	public forums
contact information		opt out	opt out			
cookies						
demographic information		opt out	opt out			
preferences		opt out	opt out	,		
purchasing information		opt out	opt out			
your activity on this site		opt out	opt out			

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 helo@acme.com



we will 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



we will not collect and use your information in this way



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

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

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 <u>Communication Preferences</u> of the full privacy statement.
- To opt-out of the display of personalized advertisements, go to the <u>Display of Advertising</u> 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.

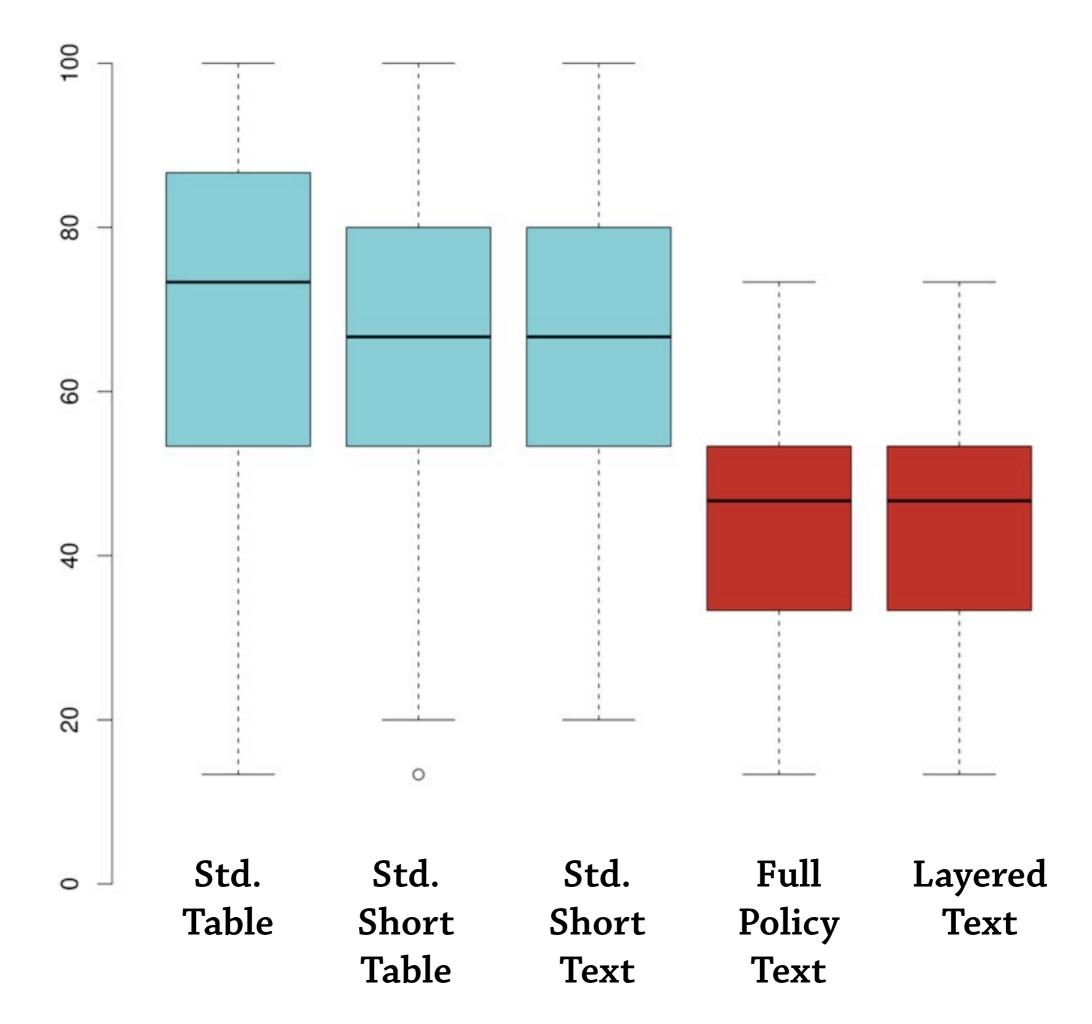
Important Information

- The full <u>Acme Online Privacy Statement</u> 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 <u>Acme Networks</u>.
- 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



http://cups.cs.cmu.edu

Patrick Gage Kelley

patrickgage.com me@patrickgage.com twitter.com/patrickgage

Acknowledgments:

Joanna Bresee, Janice Tsai, Sungjoon Steve Won, Robert Reeder, Aleecia McDonald, Daniel Rhim, Lucian Cesca, Steve Sheng, PK, Robert McGuire, Cristian Bravo-Lillo, Norman Sadeh, Lorrie Cranor