

Usability Threats to Privacy Disclosures and Choice Interfaces

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Carnegie Mellon University
Security and Privacy Institute



How long would it
take to read privacy
policies at websites
you visit?

2008 study estimated
244 hours/year

A. McDonald & L. Cranor, *The Cost of Reading Privacy Policies*, I/S: A Journal of Law and Policy for the Information Society, 2008.



Nutrition Facts	
Serving Size oz.	
Serving Per Container	
Amount Per Serving:	
Calories	Calories From Fat
% Daily value*	
Total Fat	%
Saturated Fat	%
Trans Fat	
Cholesterol	%
Sodium	%
Total Carbohydrate	%
Dietary Fiber	%
Sugars	
Protein	

TRADER JOE'S® SHREDDED BITE SIZE WHEATS

Nutrition Facts

Serving Size 1 cup (49 g)
Servings Per Container about 10

Amount Per Serving		
Calories 180	Calories from Fat 10	
% Daily Value*		
Total Fat 1g	2%	
Saturated Fat 0g	0%	
Trans Fat 0g		
Cholesterol 0mg	0%	
Sodium 0mg	0%	
Potassium 180mg	5%	
Total Carbohydrate 36g	13%	
Dietary Fiber 5g	20%	
Sugars 0g		
Protein 5g		

Vitamin A 0% • Vitamin C 0%
Calcium 0% • Iron 8%
Thiamine 8% • Riboflavin 2%
Niacin 10% • Vitamin B 0%

*Percent Daily Values are based on a diet of other people's misadventures.

	Total Fat	Sat Fat	Cholesterol	Sodium	Potassium	Total Carb	Dietary Fiber	Sugars	Protein
Less Than	1g	0g	0mg	0mg	180mg	36g	5g	0g	5g
20%	2g	0g	0mg	0mg	200mg	40g	6g	0g	6g
100%	10g	0g	0mg	0mg	1,800mg	360g	50g	0g	50g

INGREDIENTS: Whole Wheat,
Vitamin E (to preserve freshness).

Dist. & Sold Exclusively By:
Trader Joe's
Monrovia, CA 91016

BARBARA'S BAKERY Shredded Spoonfuls® Multigrain

Nutrition Facts

Serving Size 3/4 Cup (32g)
Servings Per Container about 21

Amount Per Serving		
Calories 120	Calories from Fat 15	
% Daily Value*		
Total Fat 1 1/2g	2%	
Saturated Fat 0g	0%	
Trans Fat 0g		
Cholesterol 0mg	0%	
Sodium 200mg	6%	
Potassium 125mg	4%	
Total Carbohydrate 24g	8%	
Dietary Fiber 4g	15%	
Soluble Fiber 1g		
Insoluble Fiber 3g		
Sugars 5g		
Protein 4g		

Vitamin A 0% • Vitamin C 4%
Calcium 8% • Iron 10%
Thiamine 2% • Riboflavin 2%
Niacin 10% • Vitamin B 0%

*Percent Daily Values are based on a diet of other people's misadventures.

	Total Fat	Sat Fat	Cholesterol	Sodium	Potassium	Total Carb	Dietary Fiber	Sugars	Protein
Less Than	1 1/2g	0g	0mg	200mg	125mg	24g	4g	5g	4g
20%	3g	0g	0mg	400mg	250mg	48g	8g	10g	8g
100%	15g	0g	0mg	2,000mg	1,250mg	240g	40g	50g	40g

INGREDIENTS: Whole Wheat,
Vitamin E (to preserve freshness).

Dist. & Sold Exclusively By:
Trader Joe's
Monrovia, CA 91016

TRADER JOE'S® Very Berry Clusters® CEREAL

Nutrition Facts

Serving Size 1 cup (55 g)
Servings Per Container about 7

Amount Per Serving		
Calories 230	Calories from Fat 50	
% Daily Value*		
Total Fat 5g	8%	
Saturated Fat 0.5g	1%	
Trans Fat 0g	0%	
Cholesterol 0mg	0%	
Sodium 140mg	6%	
Total Carbohydrate 42g	14%	
Dietary Fiber 3g	11%	
Sugars 12g		
Protein 5g		

Vitamin A 0% • Vitamin C 2%
Calcium 2% • Iron 8%

*Percent Daily Values are based on a diet of other people's misadventures.

	Total Fat	Sat Fat	Cholesterol	Sodium	Potassium	Total Carb	Dietary Fiber	Sugars	Protein
Less Than	5g	0.5g	0mg	140mg	140mg	42g	3g	12g	5g
20%	10g	1g	0mg	280mg	280mg	84g	6g	24g	10g
100%	50g	5g	0mg	1,400mg	1,400mg	420g	30g	120g	50g

INGREDIENTS: WHOLE GRAIN ROLLED OATS,
MILLED CANE SUGAR, CORN FLOUR, RICE
FLOUR, VEGETABLE OIL (CANOLA AND/OR
SAFFLOWER AND/OR SUNFLOWER OIL),
WHOLE WHEAT FLOUR, BROWN RICE,
CORNSTARCH, WHEAT, DRY BARLEY, RYE,
STYROP, FINEST SUGAR, BLUEBERRIES,
FRESH DRIED RASPBERRIES, FRESH
DRIED STRAWBERRIES, NATURAL FLAVOR,
ANNATTO (FOR COLOR), TURMERIC (FOR
COLOR), PINK PEARL JEWELRY, PINK
PEARL JEWELRY.

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SEBASTOPOLE, CA 95576 USA

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TRADER JOE'S®

Nutrition Facts

Serving Size 1/4 cup (50g)
Servings Per Container about 12

Amount Per Serving		
Calories 110	Calories from Fat 5	
% Daily Value*		
Total Fat 0.5g	1%	
Saturated Fat 0g	0%	
Trans Fat 0g	0%	
Cholesterol 0mg	0%	
Sodium 125mg	5%	
Potassium 100mg	2%	
Total Carbohydrate 25g	8%	
Dietary Fiber 2g	8%	
Sugars 4g		
Protein 3g		

Nutrition Facts

Serving Size 1 cup (55 g)
Servings Per Container about 7

Amount Per Serving		
Calories 230	Calories from Fat 50	
% Daily Value*		
Total Fat 5g	8%	
Saturated Fat 0.5g	1%	
Trans Fat 0g	0%	
Cholesterol 0mg	0%	
Sodium 140mg	6%	
Total Carbohydrate 42g	14%	
Dietary Fiber 3g	11%	
Sugars 12g		
Protein 5g		

Vitamin A 0% • Vitamin C 2%
Calcium 2% • Iron 8%

*Percent Daily Values are based on a diet of other people's misadventures.

	Total Fat	Sat Fat	Cholesterol	Sodium	Potassium	Total Carb	Dietary Fiber	Sugars	Protein
Less Than	5g	0.5g	0mg	140mg	140mg	42g	3g	12g	5g
20%	10g	1g	0mg	280mg	280mg	84g	6g	24g	10g
100%	50g	5g	0mg	1,400mg	1,400mg	420g	30g	120g	50g

INGREDIENTS: WHOLE GRAIN ROLLED OATS,
MILLED CANE SUGAR, CORN FLOUR, RICE
FLOUR, VEGETABLE OIL (CANOLA AND/OR
SAFFLOWER AND/OR SUNFLOWER OIL),
WHOLE WHEAT FLOUR, BROWN RICE,
CORNSTARCH, WHEAT, DRY BARLEY, RYE,
STYROP, FINEST SUGAR, BLUEBERRIES,
FRESH DRIED RASPBERRIES, FRESH
DRIED STRAWBERRIES, NATURAL FLAVOR,
ANNATTO (FOR COLOR), TURMERIC (FOR
COLOR), PINK PEARL JEWELRY, PINK
PEARL JEWELRY.

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TRADER JOE'S®

Shredded Oats™ Original

Nutrition Facts

Serving Size 1 1/4 Cup (2 oz/55g)
Servings Per Container About 12

Amount Per Serving		
Calories 220	Calories from Fat 25	
% Daily Value*		
Total Fat 2.5g	4%	
Saturated Fat 0.5g	2%	
Trans Fat 0g		
Cholesterol 0mg	0%	
Sodium 250mg	10%	
Potassium 180mg	5%	
Total Carbohydrate 42g	14%	
Dietary Fiber 3g	11%	
Sugars 11g		
Protein 1g		

Nutrition Facts

Serving Size 1 cup (55 g)
Servings Per Container about 7

Amount Per Serving		
Calories 230	Calories from Fat 50	
% Daily Value*		
Total Fat 5g	8%	
Saturated Fat 0.5g	1%	
Trans Fat 0g	0%	
Cholesterol 0mg	0%	
Sodium 140mg	6%	
Total Carbohydrate 42g	14%	
Dietary Fiber 3g	11%	
Sugars 12g		
Protein 5g		

Vitamin A 0% • Vitamin C 2%
Calcium 2% • Iron 8%

*Percent Daily Values are based on a diet of other people's misadventures.

	Total Fat	Sat Fat	Cholesterol	Sodium	Potassium	Total Carb	Dietary Fiber	Sugars	Protein
Less Than	5g	0.5g	0mg	140mg	140mg	42g	3g	12g	5g
20%	10g	1g	0mg	280mg	280mg	84g	6g	24g	10g
100%	50g	5g	0mg	1,400mg	1,400mg	420g	30g	120g	50g

INGREDIENTS: WHOLE GRAIN ROLLED OATS,
MILLED CANE SUGAR, CORN FLOUR, RICE
FLOUR, VEGETABLE OIL (CANOLA AND/OR
SAFFLOWER AND/OR SUNFLOWER OIL),
WHOLE WHEAT FLOUR, BROWN RICE,
CORNSTARCH, WHEAT, DRY BARLEY, RYE,
STYROP, FINEST SUGAR, BLUEBERRIES,
FRESH DRIED RASPBERRIES, FRESH
DRIED STRAWBERRIES, NATURAL FLAVOR,
ANNATTO (FOR COLOR), TURMERIC (FOR
COLOR), PINK PEARL JEWELRY, PINK
PEARL JEWELRY.

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TRADER JOE'S®

TRADER JOE'S® Organic HIGH FIBER O's

Nutrition Facts

Serving Size 1 1/4 cup (55g)
Servings per Container 8

Amount Per Serving		
Calories 190	Calories from Fat 10	
% Daily Value*		
Total Fat 1g	2%	
Saturated Fat 0g	0%	
Trans Fat 0g		
Cholesterol 0mg	0%	
Sodium 115mg	5%	
Total Carbohydrate 44g	15%	
Dietary Fiber 9g	36%	
Soluble Fiber less than 1g		
Insoluble Fiber 8g		
Sugars 9g		
Protein 6g	12%	

Vitamin A 0% • Vitamin C 130%
Calcium 4% • Iron 30%
Thiamine 25% • Riboflavin 25%
Niacin 25% • Vitamin B6 25%
Folate 25% • Vitamin B12 25%
Zinc 15%

*Percent Daily Values are based on a diet of other people's misadventures.

	Total Fat	Sat Fat	Cholesterol	Sodium	Potassium	Total Carb	Dietary Fiber	Sugars	Protein
Less Than	1g	0g	0mg	115mg	115mg	44g	9g	9g	6g
20%	2g	0g	0mg	230mg	230mg	88g	18g	18g	12g
100%	10g	0g	0mg	1,150mg	1,150mg	440g	90g	90g	60g

INGREDIENTS: ORGANIC MILLED CORN,
ORGANIC EVAPORATED CANE JUICE, SEA
SALT, ORGANIC BARLEY MALT EXTRACT,
SOY LECITHIN (AN EMULSIFIER), MIXED
TOCOPHEROLS (VITAMIN E) ADDED TO
PRESERVE FRESHNESS, VITAMINS &
MINERALS: FERRIC OXYHYDROPHOSPHATE
(IRON SOURCE), SODIUM ASCORBATE
(VITAMIN C), VITAMIN A ACETATE, NIACINA-
MADE (A B VITAMIN), ZINC OXIDE (ZINC
SOURCE), FOLIC ACID (A B VITAMIN),
CHOLECALCIFEROL (VITAMIN D), PYRIDOX-
INE HYDROCHLORIDE (VITAMIN B6),
BIOTIN (VITAMIN B7), THIAMIN
MONONITRATE (VITAMIN B1).

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TRADER JOE'S®

TRADER JOE'S® Organic Corn Flake

Nutrition Facts

Serving Size 1 Cup (30g)
Servings Per Container about 11

Amount Per Serving		
Calories 110	Calories from Fat 0	
% Daily Value*		
Total Fat 0g	0%	
Saturated Fat 0g	0%	
Trans Fat 0g		
Cholesterol 0mg	0%	
Sodium 280mg	12%	
Total Carbohydrate 26g	9%	
Dietary Fiber less than 1g		
Sugars 2g		
Protein 2g		

Vitamin A 25% • Vitamin C 25%
Calcium 0% • Iron 45%
Thiamine 25% • Riboflavin 25%
Niacin 25% • Vitamin B6 25%
Folate 25% • Vitamin B12 25%
Zinc 15%

*Percent Daily Values are based on a diet of other people's misadventures.

	Total Fat	Sat Fat	Cholesterol	Sodium	Potassium	Total Carb	Dietary Fiber	Sugars	Protein
Less Than	0g	0g	0mg	280mg	280mg	26g	0g	2g	2g
20%	0g	0g	0mg	560mg	560mg	52g	0g	4g	4g
100%	0g	0g	0mg	2,800mg	2,800mg	260g	0g	20g	20g

INGREDIENTS: ORGANIC MILLED CORN,
ORGANIC EVAPORATED CANE JUICE, SEA
SALT, ORGANIC BARLEY MALT EXTRACT,
SOY LECITHIN (AN EMULSIFIER), MIXED
TOCOPHEROLS (VITAMIN E) ADDED TO
PRESERVE FRESHNESS, VITAMINS &
MINERALS: FERRIC OXYHYDROPHOSPHATE
(IRON SOURCE), SODIUM ASCORBATE
(VITAMIN C), VITAMIN A ACETATE, NIACINA-
MADE (A B VITAMIN), ZINC OXIDE (ZINC
SOURCE), FOLIC ACID (A B VITAMIN),
CHOLECALCIFEROL (VITAMIN D), PYRIDOX-
INE HYDROCHLORIDE (VITAMIN B6),
BIOTIN (VITAMIN B7), THIAMIN
MONONITRATE (VITAMIN B1).

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TRADER JOE'S®

- Get a quick overview of **how nutritious food is**
- Check for specific (desired or objectionable) properties
- Compare **food products**
- Provide data for analysis by researchers, regulators, journalists

[illegible]

Nutrition Facts
Serving Size 1-1/4 Cup (2 oz/55g)
Servings Per Container About 12

Amount Per Serving	Canal	Portland Cement
Calories	220	260
Calories from Fat	25	25

Total Fat 2.5g*	4%	4%
Saturated Fat 0.5g	2%	2%
Trans Fat 0g		

Cholesterol 0mg	0%	1%
Sodium 250mg	10%	12%
Potassium 180mg	5%	11%

Carbohydrate 42g	14%	16%
Dietary Fiber 5g	20%	20%
Soluble Fiber 2g		

Sugars 11g
Protein 6g

Vitamin C	35%	35%
Calcium	2%	15%
Iron	10%	10%

Vitamin E	8%	8%
Thiamin	10%	15%
Riboflavin	4%	10%

Phosphorus	15%	30%
Magnesium	15%	20%
Zinc	10%	15%

* Amount in cereal. One half cup skim milk contributes an additional 40 calories, 10mg sodium, 200mg potassium, 6g carbohydrate (6g sugar), and 4g protein.

		Calories 2,300	2,300
Total Fat	Less Than	80g	80g
Sodium	Less Than	150mg	150mg

Sodium	Less Than	2,400mg	2,400mg
Potassium	Less Than	2,400mg	2,400mg
Total Carbohydrate		30g	37g
Dietary Fiber		2g	8g

Ingredients: Whole Oat Flour, Whole Wheat
or Unsulphured Molasses, Malted Barley
tract, Baking Soda, Salt, Natural Vitamin C

TRADER JOE'S®
Organic
HIGH FIBER O'S

Nutrition Facts

Amount per Serving

Calories 190 Calories from Fat 10

Total Fat 1g	2%
Saturated Fat 0g	0%
Trans Fat 0g	

Cholesterol 0mg	0%
Sodium 115mg	5%
Total Carbohydrate 44g	15%

Soluble Fiber less than 1g
Insoluble Fiber 8g
Sugars 9g

Protein 12%
Vitamin A 0% • Vitamin C 130%
Calcium 4% • Iron 30%

- Vitamin B2 25%
- Vitamin B6 25%
- Vitamin B12 25%

Percent Daily values are based on a diet of other people's secrets. Your daily values may be higher or lower depending on your calorie needs.

Calories	2,000	2,500
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Total Fat	Less than	20g	14g
Sodium	Less than	300mg	250mg
Sugar	Less than	300mg	300mg
Total Carbohydrate		2,400mg	2,400mg
Dietary Fiber		30g	37g
		25g	30g

INGREDIENTS: Organic Whole Grain Wheat
penic Wheat Bran, Organic Expanded
Rice, Organic Oat Fiber, Sun-Dried Tomatoes

...and Manufacturing Products ingredients to meet your requirements. Made on shared equipment. Free info & req. Facility pro-

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Joe's, Menlo Park, CA 94025
Certified Dealer in:

TRADER JOE'S
organic
Corn Flake

Nutrition Fact

Amount Per Serving	
Calories 110	Calories from Fat
% Daily Value	
Total Fat 0g	0%

Saturated Fat 0g	0%
Trans Fat 0g	
Cholesterol 0mg	0%
Sodium 280mg	14%

Total Carbohydrate 26g	9%
Dietary Fiber less than 1g	3%
Sugars 2g	
Protein 2g	

Vitamin A 25%	• Vitamin C 25%
Calcium 0%	• Iron 45%
Vitamin D 25%	• Thiamin 25%

Vitamin B6 25%	Niacin 25%
Vitamin B12 25%	Folic Acid 50%
	Zinc 25%

Percent Daily values are based on a diet of other people's secrets.

	Calories	2,300	2,500
Total Fat	Less Than	85g	80g
Sodium	Less Than	230g	230g
Cholesterol	Less Than	300mg	300mg
Fiber	Less Than	24g	24g

	25g	30g
Fiber	25g	30g
Carbohydrate	4	6
Protein	4	6

INGREDIENTS: ...

ORGANIC BARLEY MALT EXTRACT,
LECITHIN (AN EMULSIFIER), MIXED
OPHOBOLS (VITAMIN E) ADDED TO
STABE, ETC.

INGREDIENTS: FERROUS ORTHOPHOSPHATE
(SOURCE), SODIUM ASCORBATE
MONO-2-PHOSPHATE, VITAMIN A ACETATE, NIACINA-
MALEATE, VITAMIN B₆, ZINC OXIDE (ZINC

COBALAMIN (VITAMIN B12).
CALCIFEROL (VITAMIN D). PYRIDOX-
HYDROCHLORIDE (VITAMIN B6).
LAVIN (VITAMIN B2). THIAMIN

WORKERS FOLLOW GOOD MANUFACTURING PRACTICES TO SEGREGATE INGREDIENTS TO AVOID CROSS CONTACT WITH ALLERGENS.

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Nutrition labels

- Get a quick overview of **how nutritious food is**
- Check for specific (desired or objectionable) properties
- Compare **food products**
- Provide data for analysis by researchers, regulators, journalists

Will not on their own **prevent obesity**

Privacy labels

- Get a quick overview of **data practices**
- Check for specific (desired or objectionable) practices
- Compare **privacy practices**
- Provide data for analysis by researchers, regulators, journalists

Will not on their own **protect privacy**

Standardized privacy “nutrition labels” make it easy to find info + compare web privacy policies

Acme						
information we collect	ways we use your information				information sharing	
	provide service and maintain site	marketing	telemarketing	profiling	other companies	public forums
contact information		opt out	opt out		opt out	opt in
cookies		opt out	opt out			
demographic information		opt out	opt out			
financial information						
health information		opt out	opt out			
preferences		opt out	opt out			opt in
purchasing information		opt out	opt out			opt in
social security number & gov't ID						
your activity on this site		opt out	opt out			
your location						

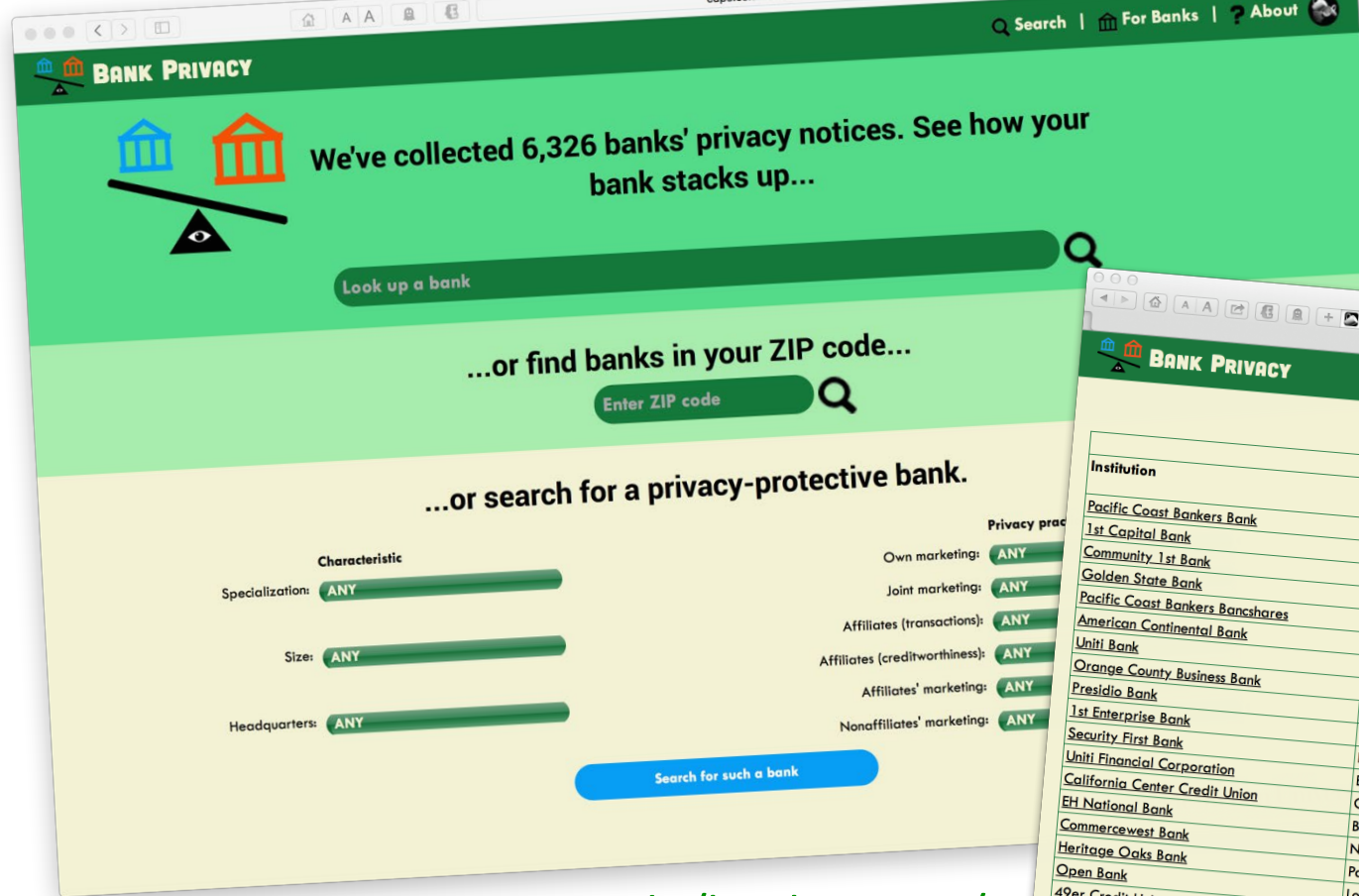
Bell Group						
information we collect	ways we use your information				information sharing	
	provide service and maintain site	marketing	telemarketing	profiling	other companies	public forums
contact information		opt in			opt out	
cookies						
demographic information		opt in			opt out	
financial information						
health information						
preferences		opt in			opt out	
purchasing information		opt in			opt out	
social security number & gov't ID						
your activity on this site		opt in			opt out	
your location						

FACTS	WHAT DOES EXAMPLE BANK FSB DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Under federal law, that means personally identifiable information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and employment information • account balances, transaction history and credit information • assets and investment experience	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Example Bank FSB chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does EB FSB share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — with service providers we use to offer our products and services to you (please see below to limit the ways we contact you)	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — Information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you — for all credit card accounts	Yes	Yes
For nonaffiliates to market to you — for accounts and services endorsed by another organization (e.g., debit card co-branded with a baseball team) "Sponsored Accounts"	Yes	Yes
For nonaffiliates to market to you — for accounts other than credit card accounts and Sponsored Accounts, such as insurance, investments, deposit and lending	No	We don't share

FACTS	WHAT DOES EXAMPLE BANK (EB) DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depends on the product or service you have with us. This information can include: • Social Security Number and income • account balances and transaction history • credit history and credit scores When you are no longer our customer, we continue to share your information as described in this notice.	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons EB chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does EB share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	No
For nonaffiliates to market to you	No	We don't share
	No	We don't share



cups.cs.cmu.edu/bankprivacy/

Bank Privacy: About
cups.cs.cmu.edu/bankprivacy/filter.php
Bank Privacy: About

Search | Compare

The following 96 banks meet your criteria:

Institution	Location	This institution's privacy practices				
		Everyday business	Our marketing	Joint marketing	Affiliates: trans...	Affiliates: credit...
Pacific Coast Bankers Bank	Walnut Creek, CA					
1st Capital Bank	Monterey, CA					
Community 1st Bank	Auburn, CA					
Golden State Bank	Upland, CA					
Pacific Coast Bankers Bancshares	Walnut Creek, CA					
American Continental Bank	City Of Industry, CA					
Uniti Bank	Buena Park, CA					
Orange County Business Bank	Irvine, CA					
Presidio Bank	San Francisco, CA					
1st Enterprise Bank	Los Angeles, CA					
Security First Bank	Fresno, CA					
Uniti Financial Corporation	Buena Park, CA					
California Center Credit Union	Ontario, CA					
EH National Bank	Beverly Hills, CA					
Commercewest Bank	Newport Beach, CA					
Heritage Oaks Bank	Paso Robles, CA					
Open Bank	Los Angeles, CA					
49er Credit Union	Placerville, CA					
Royal Business Bank	Los Angeles, CA					
FNB Bancorp	South San Francisco, CA					
Folsom Lake Bank	Folsom, CA					

L.F. Cranor, P.G. Leon, and B. Ur. 2016. **A Large-Scale Evaluation of U.S. Financial Institutions' Standardized Privacy Notices.** ACM Trans. Web 10, 3, Article 17. DOI:<https://doi.org/10.1145/2911988>

Making privacy disclosures useful

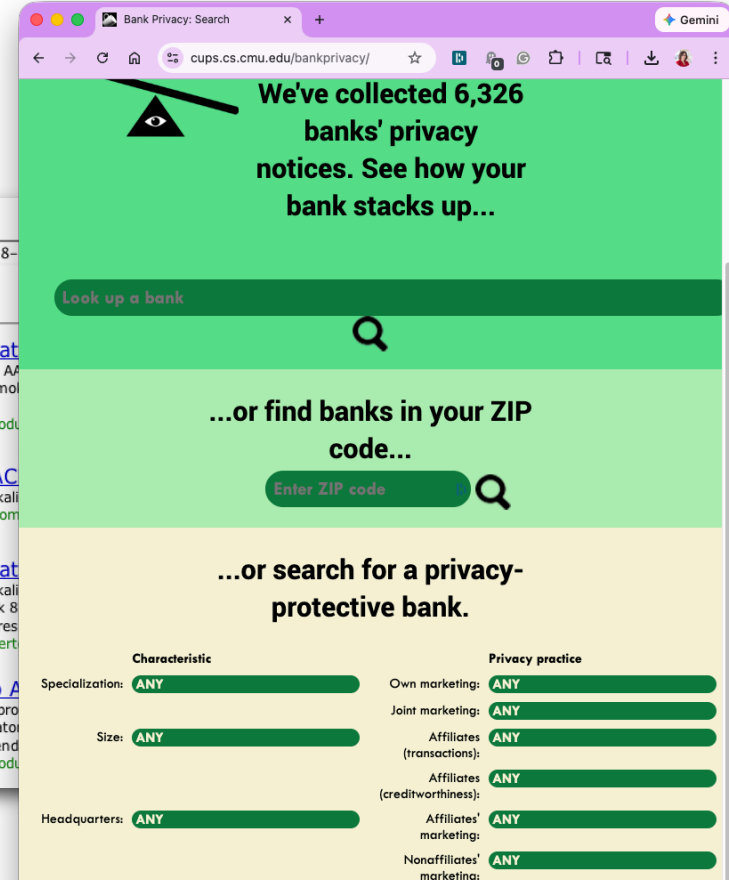
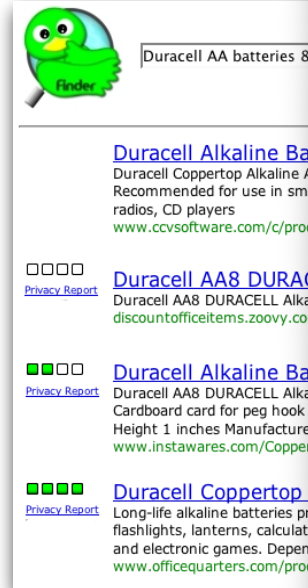
- **Labels** help make sure a standard set of information is available in a standard format and in a standard location



FACTS	WHAT DOES DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depends on the product or service you have with us. This information can include: • Social Security Number and income • account balances and transaction history • credit history and credit scores When you are no longer our customer, we continue to share your information as described in this notice.	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons EB chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Does EB share?	Can you limit this sharing?
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	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	No
For nonaffiliates to market to you	No	We don't share
	No	We don't share

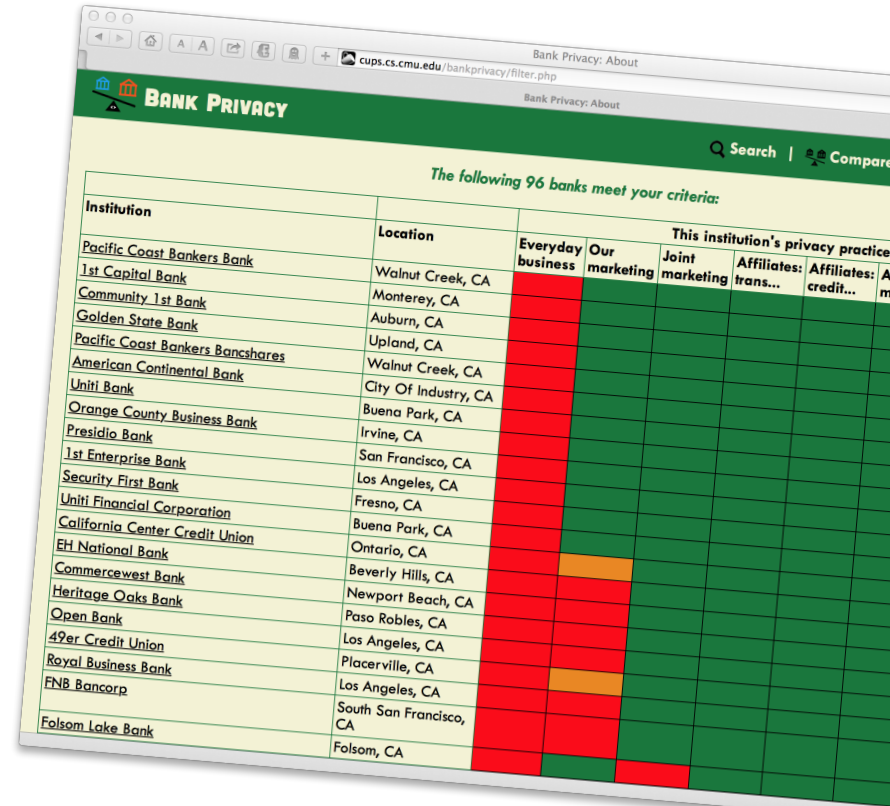
Making privacy disclosures useful

- **Labels** help make sure a standard set of information is available in a standard format and in a standard location
- **Search engines** help users find labels that match their preferences



Making privacy disclosures useful

- **Labels** help make sure a standard set of information is available in a standard format and in a standard location
- **Search engines** help users find labels that match their preferences
- **Comparison tools** highlight differences between labels and attributes of interest



The screenshot shows a web browser window displaying the 'BANK PRIVACY' website. The URL is 'cups.cs.cmu.edu/bankprivacy/filter.php'. The page title is 'Bank Privacy: About'. The main heading is 'The following 96 banks meet your criteria:'. Below this is a table with columns: Institution, Location, Everyday business, Our marketing, Joint marketing, This institution's privacy practice (with sub-columns: Affiliates: trans..., Affiliates: credit..., Affiliates: A m...), and a final column with a single letter 'A'. The table lists 15 banks, with the first 14 having red cells in the 'Everyday business' and 'Our marketing' columns, and the last bank, Folsom Lake Bank, having a green cell in the 'Everyday business' column and a red cell in the 'Our marketing' column.

Institution	Location	Everyday business	Our marketing	Joint marketing	This institution's privacy practice	
					Affiliates: trans...	Affiliates: credit...
Pacific Coast Bankers Bank	Walnut Creek, CA					
1st Capital Bank	Monterey, CA					
Community 1st Bank	Auburn, CA					
Golden State Bank	Upland, CA					
Pacific Coast Bankers Bancshares	Walnut Creek, CA					
American Continental Bank	City Of Industry, CA					
Uniti Bank	Buena Park, CA					
Orange County Business Bank	Irvine, CA					
Presidio Bank	San Francisco, CA					
1st Enterprise Bank	Los Angeles, CA					
Security First Bank	Fresno, CA					
Uniti Financial Corporation	Buena Park, CA					
California Center Credit Union	Ontario, CA					
FH National Bank	Beverly Hills, CA					
Commercewest Bank	Newport Beach, CA					
Heritage Oaks Bank	Paso Robles, CA					
Open Bank	Los Angeles, CA					
49er Credit Union	Placerville, CA					
Royal Business Bank	Los Angeles, CA					
FNB Bancorp	South San Francisco, CA					
Folsom Lake Bank	Folsom, CA					

Making privacy disclosures useful

- **Labels** help make sure a standard set of information is available in a standard format and in a standard location
- **Search engines** help users find labels that match their preferences
- **Comparison tools** highlight differences between labels and attributes of interest
- **Automation** can make seamless privacy choices for users that match their individual preferences



**GLOBAL
PRIVACY
CONTROL**

W3C Recommendation



The Platform for Privacy Preferences 1.0
(P3P1.0) Specification

W3C Recommendation 16 April 2002

**Tracking Preference Expression
(DNT)**

W3C Working Group Note 17 January 2019



[E-tracking-dnt-20190117/](#)

[-dnt/](#)

[s/tracking-dnt.html](#)

[17/CR-tracking-dnt-20171019/](#)

Making privacy disclosures useful

- **Labels** help make sure a standard set of information is available in a standard format and in a standard location
- **Search engines** help users find labels that match their preferences
- **Comparison tools** highlight differences between labels and attributes of interest
- **Automation** can make seamless privacy choices for users that match their individual preferences
- **Laws** are needed to ensure a safe, fair, and private baseline for everyone

Requirements for a usable consent interface

1. Address user needs
2. Require minimal user effort
3. Make users aware of what choices exist and where to find them
4. Convey choices and their implications so users understand them easily
5. Satisfy users and engender trust
6. Allow users to change their decision due to errors or changing their mind
7. Avoid nudging users towards less privacy-protective options

Framework Criterion	Usability Aspect						Evaluation Approach				Interface Timing			
	Needs	Ability & Effort	Awareness	Comprehension	Sentiment	Decision Reversal	Nudging Patterns	Expert Evaluation	Self-Report	Observation	Privacy Task	Distraction Task	Interruptive	On-demand
Users' privacy objectives	●						●		●		●	●	●	●
Users' intentions	●							●	●		●	●	●	●
Interface completeness	●							●					●	●
Interface accuracy	●							●					●	●
Ability - make privacy choice		●				●	●			●	●	●	●	●
Time taken - make privacy choice		●				●	●			●	●	●	●	●
User actions - make privacy choice		●				●	●			●	●	●	●	●
Perceived effort - make privacy choice		●				●	●	●		●	●	●	●	●
Estimated effort - make privacy choice		●				●	●	●		●	●	●	●	●
Awareness of choice existence			●			●	●		●			●	●	●
Ability - find privacy choice			●			●	●			●	●		●	●
Time taken - find privacy choice			●			●	●			●	●		●	●
User actions - find privacy choice			●			●	●			●	●		●	●
Perceived effort - find privacy choice			●			●	●	●		●	●		●	●
Estimated effort - find privacy choice			●			●	●	●		●	●		●	●
Objective knowledge - focused attention				●		●	●		●		●		●	●
Objective knowledge - unfocused attention				●		●	●		●		●		●	●
Perceived effort - comprehension				●		●	●	●	●		●	●	●	●
Estimated effort - comprehension				●		●	●	●	●		●	●	●	●
Perceived transparency & control					●		●		●		●	●	●	●
Subjective knowledge					●		●		●		●	●	●	●
Levels of comfort & trust					●		●		●		●	●	●	●
Investment in decision-making					●		●		●		●	●	●	●
Impact on individual welfare						●		●		●	●		●	●
Unintended societal consequences						●		●					●	●
Alignment with regulatory objectives						●		●					●	●
Individual autonomy						●		●	●	●	●	●	●	●

A usable consent interface should

1. Address user needs

**I am not fine
with this. What
should I do?**

We use cookies to help make this website better. For more information on cookies and how we use them, please see our Cookies Policy. Otherwise, we'll assume you're OK to continue. [Learn more](#)

I am fine with this

A usable consent interface should

1. Address user needs
2. Require minimal user effort

I can't see what choices I am confirming until I click on each tab and check it individually

The screenshot shows a privacy consent interface for 'ACME NEWS'. At the top, there's a blue header with 'ACME NEWS' and 'About Your Privacy'. Below this is a sidebar with tabs: 'Your Privacy' (highlighted), 'Strictly Necessary Cookies', 'Performance Cookies', 'Targeting Cookies', 'Store and/or access information on a device', and 'Personalised ads and'. The main content area, titled 'Your Privacy', contains a paragraph explaining data processing and a link for 'More information'. At the bottom, there are two buttons: 'Confirm My Choices' and 'Allow All'.

ACME NEWS About Your Privacy

Your Privacy

Strictly Necessary Cookies

Performance Cookies

Targeting Cookies

Store and/or access information on a device

Personalised ads and

Your Privacy

We process your data to deliver content or advertisements and measure the delivery of such content or advertisements to extract insights about our website. We share this information with our partners on the basis of consent and legitimate interest. You may exercise your right to consent or object to a legitimate interest, based on a specific purpose below or at a partner level in the link under each purpose. These choices will be signaled to our vendors participating in the Transparency and Consent Framework. [More information](#)

Confirm My Choices **Allow All**

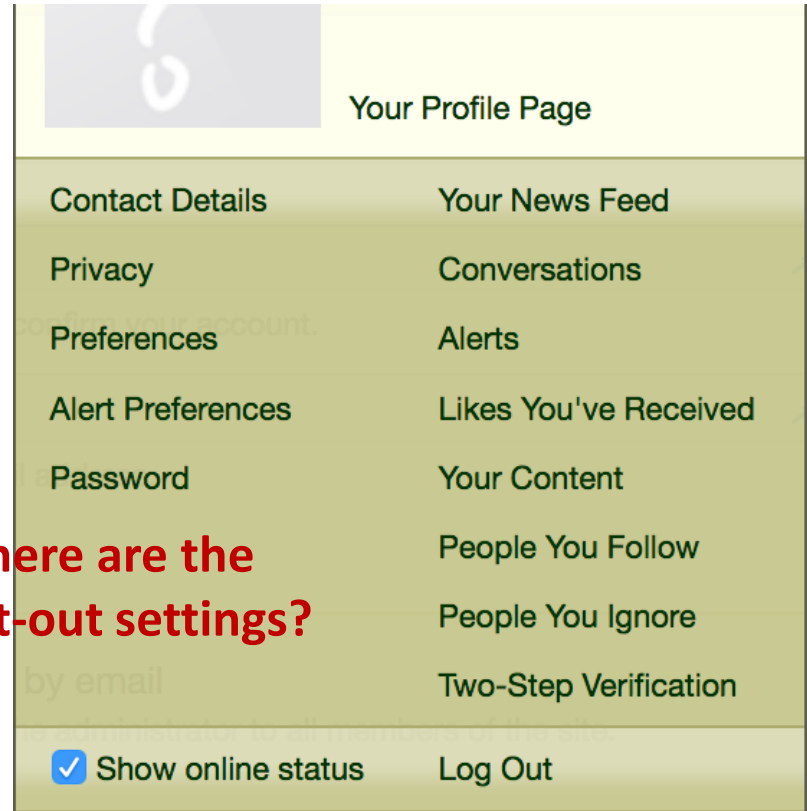
A usable consent interface should

1. Address user needs
2. Require minimal user effort
3. Make users aware of what choices exist and where to find them



Your privacy choices

Where are the
opt-out settings?



A usable consent interface should

1. Address user needs
2. Require minimal user effort
3. Make users aware of what choices exist and where to find them
4. Convey choices and their implications so users understand them easily

What is legitimate interest? How is that different from consent?
What does it mean when the toggles are on the left vs. the right?

The screenshot shows a privacy consent interface for 'ACME NEWS'. The title is 'About Your Privacy'. On the left, there is a list of data processing activities: 'Store and/or access information on a device', 'Personalised ads and content, ad and content measurement, audience insights and product development' (highlighted with a purple box), and 'Use precise geolocation data'. On the right, there are two columns of toggles. The first column is labeled 'Legitimate Interest' and the second is labeled 'Consent'. The first toggle, 'Personalised ads and content, ad and content measurement, audience insights and product development', is currently turned off in both columns. Below this, there are two more toggles: 'Select basic ads' and 'Create a personalised ads profile', both of which are turned on in the 'Legitimate Interest' column and off in the 'Consent' column. Each toggle has a brief description of what it does. At the bottom, there are two buttons: 'Confirm My Choices' and 'Allow All'.

ACME NEWS About Your Privacy

Store and/or access information on a device

Personalised ads and content, ad and content measurement, audience insights and product development

Use precise geolocation data

Legitimate Interest Consent

Personalised ads and content, ad and content measurement, audience insights and product development

Select basic ads

Ads can be shown to you based on the content you're viewing, the app you're using, your approximate location, or your device type.

Create a personalised ads profile

A profile can be built about you and your interests to show you personalised ads that are relevant to you.

Confirm My Choices Allow All

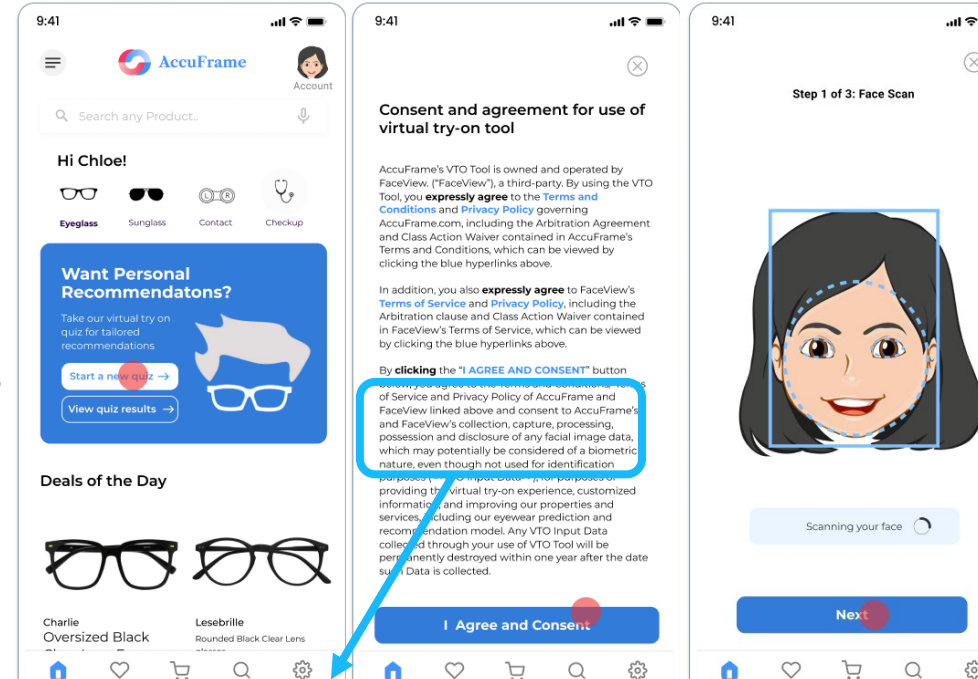
A usable consent interface should

1. Address user needs
2. Require minimal user effort
3. Make users aware of what choices exist and where to find them
4. Convey choices and their implications so users understand them easily
5. Satisfy users and engender trust

Often users find privacy settings frustrating and question whether they actually do anything

A usable consent interface should

1. Address user needs
2. Require minimal user effort
3. Make users aware of what choices exist and where to find them
4. Convey choices and their implications so users understand them easily
5. Satisfy users and engender trust
6. Allow users to change their decision due to errors or changing their mind

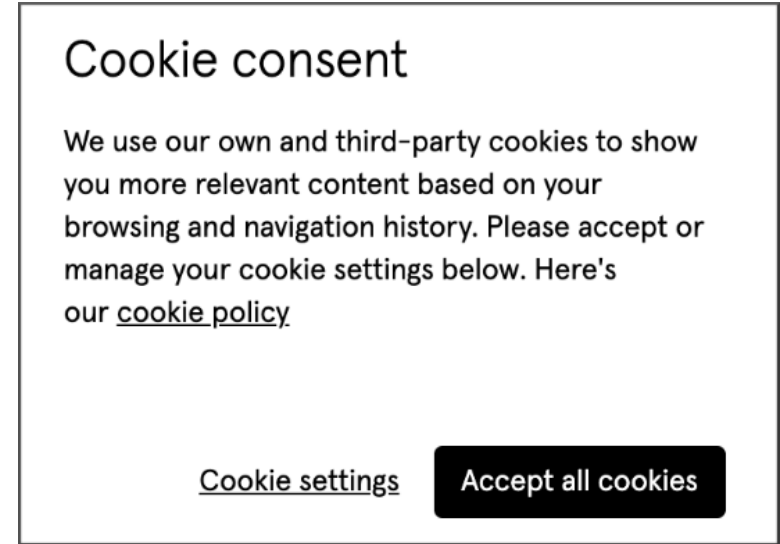


... consent to AccuFrame's and FaceView's collection, capture, processing, possession and disclosure of any facial image data....

No way to withdraw consent!

A usable consent interface should

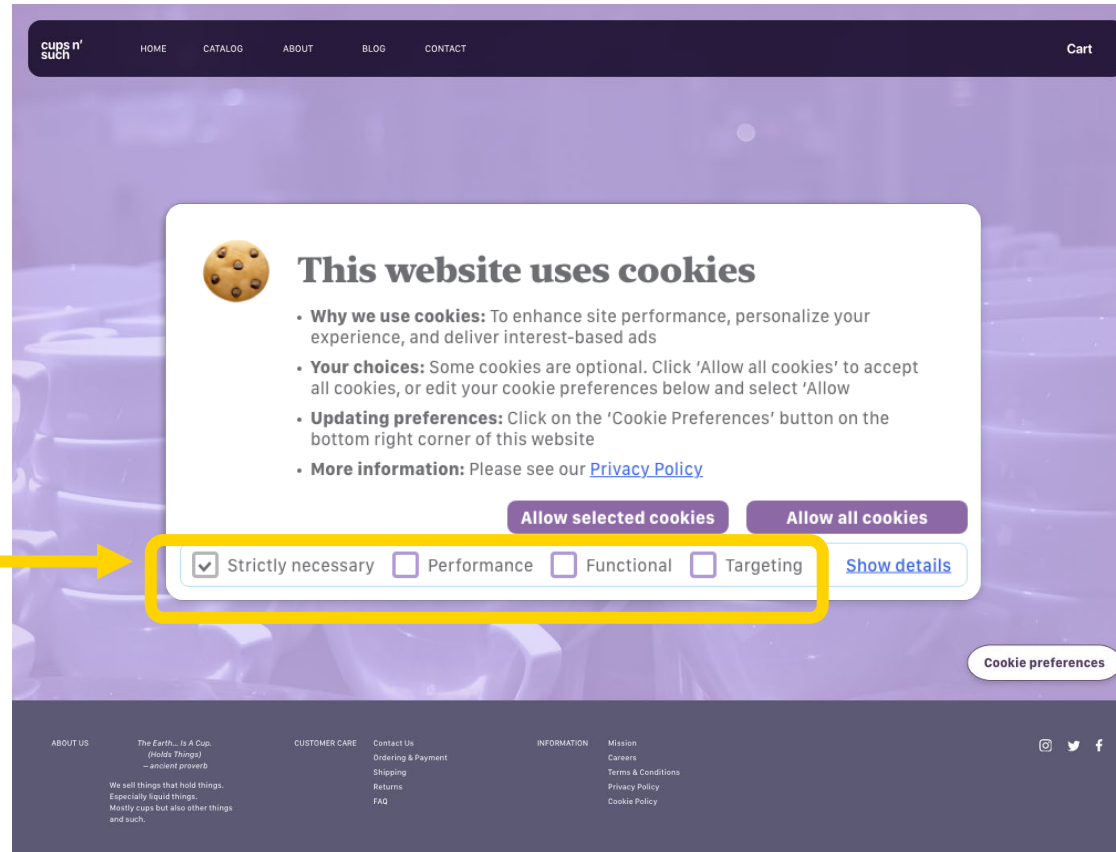
1. Address user needs
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3. Make users aware of what choices exist and where to find them
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5. Satisfy users and engender trust
6. Allow users to change their decision due to errors or changing their mind
7. Avoid nudging users towards less privacy-protective options



If I click “accept all” I’m done. I don’t know what they’ve hidden behind that “cookie settings” link.

Cookie banner interface influences user choices

- Tested 12 variations of the same cookie banner with 1,109 crowd workers tasked with testing a new ecommerce website
- When shown cookie option in the banner, participants less likely to accept all cookies



But users didn't understand cookie options

Performance cookies

- Cookies that help measure and improve website features
- Only 48% of participants selected correct definition

Functional cookies

- Cookies that help personalize the website's services for you
- Only 16% of participants selected correct definition

In subsequent work we tested alternative category names and recommend combining and renaming some cookie categories

- Functional → Extra functionality
- Performance → Anonymous analytics
- Recommend examining distinction between strictly necessary and functional

S. Jiwani, R. Sasheendran, A. Abhyankar, E. Bouma-Sims, and L. Cranor. **Crumbling Cookie Categories: Deconstructing Common Cookie Categories to Create Categories that People Understand.** Proceedings on Privacy Enhancing Technologies, 2024 (3) 561-588. DOI <https://doi.org/10.56553/popets-2024-0093>

Close button is confusing

This website uses cookies

Why we use cookies: We use cookies to enhance site performance, personalize your experience, and deliver interest based ads.

Your choices: Some cookies are optional. Click 'Allow all cookies' to accept all cookies, or click 'Edit cookie preferences' to customize your cookies.

More information: Please see our [privacy policy](#).

Edit cookie preferences

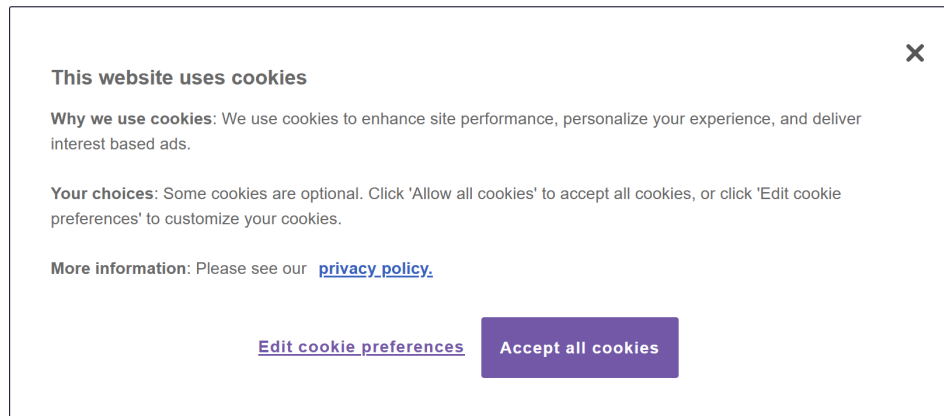
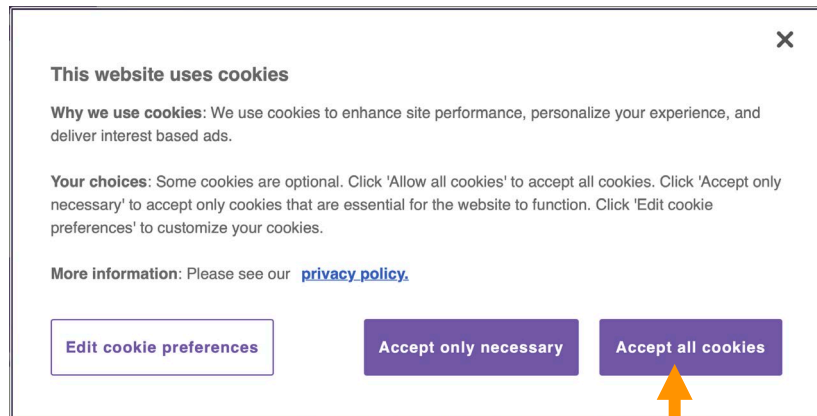
Accept all cookies



“I expect that selecting the 'x' means I do not accept all cookies...”

“[I expect for] cookies to be collected.... I rather just exit out and pretend i'm not being tracked, but I know I am.”

Users less likely to accept all when accept only necessary button is present



Less likely to
accept all



UsersFirst

- A user-centric threat modeling framework for privacy notice and choice
- Designed to help privacy engineers and designers systematically assess and refine notice and choice interfaces
- Goal is to improve usability and complying with relevant regulations

<https://www.usersfirst.io/>



UsersFirst Threat taxonomy

Discovery & Use

- [DU.1] Nonexistent or difficult to locate or access
- [DU.2] Ineffective timing
- [DU.3] Scattered presentation
- [DU.4] Poor organization, formatting, or presentation
- [DU.5] Dysfunctional components

Comprehension

- [C.1] Contradictory statement(s)
- [C.2] Inconsistent terminology
- [C.3] Difficult to understand
- [C.4] Consequences not adequately explained
- [C.5*] Inadequate feedback
- [C.6*] Confusing buttons/toggles/boxes

Appropriate choices

- [AC.1*] Limited choice
- [AC.2*] Excessive or redundant choice options
- [AC.3*] Difficult to modify previous choices

Manipulative Elements

- [ME.1] Manipulative statements
- [ME.2] Visually manipulative design
- [ME.3*] Asymmetric effort required for different privacy protection levels
- [ME.4*] Non-privacy protective defaults
- [ME.5*] Unexpected choice alteration

Threat taxonomy tables

Discovery and Use		Appropriate Choices	
Threat Names	Evaluation Process and Questions	Threat Names	Evaluation Process and Questions
[DU.1] Non-existent or Difficult to Locate or Access [DU.1.1] Non-existent notice/choice [DU.1.2] Notice/choice difficult to locate [DU.1.3] Notice/choice difficult to access, ineffective interaction channel	Consider each notice/choice relevant to the context and easy to find	[AC.1*] Limited Choice [AC.2*] Excessive or Redundant Choice Options [AC.3*] Difficult to Modify Previous Choices	Consider each context and each choice and ask whether options users are likely to want in that context are actually available. This includes looking at the granularity of available options. Consider each context and each choice in that context and ask whether each choice option is actually useful in that context, or whether some options might be superfluous or redundant. This includes looking at the granularity of available options. Consider each context and each choice in that context and make sure that the user can easily modify any selection they have made.
[DU.2] Ineffective Timing [DU.3] Scattered Presentation [DU.3.1] Lack of Centralized Management [DU.3.2] Decoupled Notice and Choice [DU.4] Poor Organization, Formatting, or Presentation [DU.4.1] Lengthy Text that Lacks Structure or Effective Navigation Aids [DU.4.2] Too Much Effort to Access Necessary Information (links or layered policy) [DU.4.3] Poorly Formatted Notices and Choices [DU.4.4] Distracting Presentation Elements [DU.5] Dysfunctional components (links, buttons, switches, etc.)	Consider each notice/choice relevant to the context and easy to find Is there a central location for notices (e.g., privacy policy of data practice) to these practices taking a global perspective Consider each notice/choice relevant to the context and easy to find through multiple channels (e.g., text, audio, video) Consider each notice/choice relevant to the context and easy to find through multiple channels (e.g., text, audio, video)	[C.1] Contradictory Statement(s) or Implementation(s) [C.1.1] Conflicting Statement(s) [C.1.2] Mismatched Notice Statement and Choice Implementation [C.2] Inconsistent Terminology [C.3] Difficult to Understand [C.3.1] Unclear Terms/Statements [C.3.2] Use of Legal or Technical Jargon [C.3.3] Use of Complex Language [C.4] Consequences not adequately explained [C.5*] Inadequate Feedback [C.6*] Confusing Buttons/Toggles/Checkboxes	Consider statements made across the entire system (global perspective) and determine whether any contradictions or ambiguities that remain unresolved. This could include conflicting notices and related choices presented together. Consider statements made across the entire system (global perspective) and look for possible inconsistencies in terminology (e.g., a notice using one term and a corresponding choice using another term). Consider each context and each notice/choice implemented/designed for that context, and ask whether it includes terms or statements that are overly technical, or language that is overly complex. Consider each context and each notice/choice implemented/designed for that context, and determine whether it does a good enough job of explaining the implications associated with the practices it discusses and the choices available when it comes to allowing or restricting the use of the system. Consider each context and each choice implemented/designed for that context, and ensure that the user is given information to determine whether the option recently selected has been recorded and currently active (including in situations where the user has not modified the initial default). For each context and each choice in that context, consider each button/toggle/checkbox and verify that it is intuitive and easy to use.
Comprehension		Manipulative Elements	
Threat Names	Evaluation Process and Questions	Threat Names	Evaluation Process and Questions
		[ME.1] Manipulative Statements [ME.2] Visually Manipulative Design [ME.3*] Asymmetric Effort Required for Different Privacy Protection Levels [ME.4*] Non-Privacy Protective Defaults [ME.5*] Unexpected Choice Alteration	Consider each context and each notice/choice in that context, and ask whether it contains manipulative statements. Consider each context and each notice/choice in that context, and ask whether it contains manipulative visual elements. Consider each context and each choice in that context, and check whether some options are artificially more complex to select than others - with the likely effect of manipulating the user's decisions. Consider each context and each choice in that context and check whether defaults are privacy protective. Consider each context and each choice in that context, and determine whether selecting some options might automatically impact other choices without the user's awareness or consent.

Cookie consent

We use our own and third-party cookies to show you more relevant content based on your browsing and navigation history. Please accept or manage your cookie settings below. Here's our [cookie policy](#)

[Cookie settings](#)

Accept all cookies

ME.3 Asymmetric effort required for different privacy protection levels

DU.4.2 Too much effort to access
necessary information

ACME NEWS About Your Privacy

Your Privacy

Strictly Necessary Cookies

Performance Cookies

Targeting Cookies

Store and/or access information on a device

Personalised ads and

Your Privacy

We process your data to deliver content or advertisements and measure the delivery of such content or advertisements to extract insights about our website. We share this information with our partners on the basis of consent and legitimate interest. You may exercise your right to consent or object to a legitimate interest, based on a specific purpose below or at a partner level in the link under each purpose. These choices will be signaled to our vendors participating in the Transparency and Consent Framework. [More information](#)

Confirm My Choices

Allow All

ACME NEWS

About Your Privacy

Store and/or access information on a device

Personalised ads and content, ad and content measurement, audience insights and product development

Use precise geolocation data

Legitimate Interest

Consent

Personalised ads and content, ad and content measurement, audience insights and product development

Select basic ads

Ads can be shown to you based on your viewing, the app you're using, location, or your device type.

Create a personalised ads profile

A profile can be built about you and your interests to show you personalised ads that

Confirm My Choices

Allow All

C.3.2 Use of legal or technical jargon

C.6 Confusing buttons/toggles/checkboxes

AC.2 Excessive or redundant choice options

32

Reducing the burden of user consent

- Considerable cost to reading consent interfaces, comprehending available options, and making decisions at large numbers of websites
- Need to reduce user burden
 - Standardized interfaces
 - Search and comparison tools
 - Automated user agents – including browser-based consent management