

A Five-Step Program : Designing Privacy Notices for Greater Readability

Shorter Version of *A Fifteen-Step Program*

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A Brief Set of Instructions

Step 1. Plan, test, revise

Step 2. Consider consumers' needs/questions

Step 3. Establish "big picture"

Step 4. Focus on visual appeal

Step 5. Use plain language style



Step 1. Plan, test, revise

To increase readability

- Establish an iterative process
- Provide usability testing
- Revise according to results



Step 2. Consider needs/questions

To increase readability, understand

- Why am I receiving this information?
- What is it about?
- How does it apply to me?
- Is it worth my time?
- How will I benefit?
- What action should I take?



Step 3. Establish “big picture”

To increase readability

- Provide purpose
- Establish context
- Include “map”



The Primary Principle

Less (text) is More (readable)



Step 4. Focus on visual appeal

To increase readability, use

- white space
- readable typefaces
- informative headings
- bulleted or numbered lists
- short sentences, paragraphs



Use white space



Use readable typefaces

- Type size: Minimum of 10 pt.
- Serif fonts for text (hardcopy) (Times)
- Sans serif fonts for headings (Helvetica)
- Sans serif fonts for screen reading (Web)
- USING ALL CAPITAL LETTERS
DECREASES READABILITY



Use informative headings

Before Security

After Security Practices Protect
Your Information

Before Collecting Information

After Collecting Information to Conduct
Your Business

Before Accessing Information

After Accessing Your Information Via Internet



Use bulleted or numbered lists

Before

Unless we are told not to, we are permitted by the Fair Credit Reporting Act to share within our affiliated companies information about you, including information we obtain from your application (such as your income), information we obtain from a consumer reporting agency (such as your credit history), and information we obtain from nonaffiliated third parties (such as your employment history).



Use bulleted or numbered lists

After

According to the Fair Credit Reporting Act, unless you opt out, we may share with our affiliated companies information that we obtain from you. This information may come from three sources:

- 1. nonaffiliated third parties (example: job history)**
- 2. consumer reporting agency (example: credit history)**
- 3. your application (example: income)**



Use short sentences and short paragraphs

Before Big Bank uses state of the art technology to ensure your information and transactions are kept private and secure when you use Internet Banking. Internet Banking includes use of online banking bill payment, and your Big Bank account. To support this technology, access to Internet Banking can only be done from an internet browser that supports 40-bit encryption or higher. Big Bank strongly recommends using 128-bit encryption. You can only access your accounts by providing your secure User ID and password. For additional protections, all IB sessions log off after 20 minutes of no activity.



Use short sentences and short paragraphs

After Big Bank technology to keeps your information and transactions private and secure when you use Internet Banking. Internet Banking includes online banking, bill payment, and your Big Bank account.

For your protection, you can only access your accounts by providing your secure User ID and password. In addition, all our Internet Banking sessions automatically log off after 20 minutes of inactivity.

Note: To support this technology, access to Internet Banking can only be done from an internet browser that supports 40-bit encryption or higher. Big Bank strongly recommends the use of 128-bit encryption.



Step 5. Use a plain language style

To increase readability, use

- you-attitude
- common words and/or define
- active voice
- positive language



Use a you-attitude

Your Right to Opt Out

If you opt out, your information will be available **only** to other Big Bank companies...If you own a life insurance contract or a Big Bank Mutual Funds account with a co-owner, you and the co-owner may opt out separately or either of you may opt out for both of you.



Use common words and define

Limiting Information Received From Other Companies

Please note that nonaffiliated third parties (*definition: companies or agencies that...*) may have access to information related to Big Bank customers that has been obtained independently (such as through credit ratings or public records).



Use the active voice

Before

Information that enables us to conduct business may be shared with others.

After

To conduct business, Big Bank may share your information.

Note: We generally speak in the active voice.



Use positive language

Before

Access to customer information is not authorized for any parties except Big Bank business purposes. Employees who have access to customer information are not allowed to share that information with non-affiliated third parties if you have not authorized it.

After

Access to customer information is authorized **only** for Big Bank business purposes. Employees who have access to customer information are required to protect and keep it confidential.



Success!

