

# Consumer's Right to Know

1. Data rights create <b>new business opportunities</b> for innovative companies in California	<ul style="list-style-type: none"><li>• Personal data becomes available for use by the consumer that was previously locked away only for use by the collecting business</li><li>• Enables more choice, more innovation, e.g. new business models not based on surveillance</li><li>• Benefits both consumers and innovative businesses (other than gatekeepers)</li></ul>
2. When implementing open-source software (called “UBOS Mesh”) that can help consumers <b>visualize and use their obtained personal data</b> , we found <b>many issues</b> with the implementation of data access by various companies. We’ve started tracking these issues with Gitlab at <a href="https://www.accesstracker.org">acesstracker.org</a>	<ul style="list-style-type: none"><li>• Typical data exports today are passive data dumps that are hard / impossible to understand or use.</li><li>• Use cases: consumers, investigative data journalism, regulators (?)</li><li>• Idea: crowdsource issues in covered businesses’ processes and software implementations</li><li>• Aggregate feedback to businesses, regulators</li></ul>
3. Process for exercising data rights should be <b>standardized</b> , and become <b>automatable</b> through software run by the consumer.	<ul style="list-style-type: none"><li>• Is a right a right if consumers have no practical way of exercising it with the thousands of companies that have their data?</li><li>• Consider requiring <a href="https://www.datarightsprotocol.org">datarightsprotocol.org</a></li></ul>

# Example issues

- A credit union:  
Only one of the joint owners of an account may make data access requests  
(issue #12)
- A credit reporting agency:  
13 fields containing e-mail addresses were blanked out with \*\*\*  
(issue #8)
- A mobile phone carrier:  
Collects and sells, but does not provide location information to the consumer  
(issue #20)

See: [accesstracker.org](https://www.accesstracker.org)