

# The Danger of Data Brokers



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# What are Data Brokers?

- ⬡ Companies that collect and sell people's personal data.
- ⬡ Some also function as other types of businesses
- ⬡ Examples:
  - Acxiom
  - MyLife
  - Verecor

# What are Data Brokers?

## ⬡ Acxiom

- Marketing company
- Collects analyzes and sells customer and business information
- Used for targeting advertising campaigns
- Works with financial, insurance, and automotive sectors among others

# What are Data Brokers?

## ⬡ MyLife

- Information Brokerage
- Gathers personal information through public records
- Open search for anyone
- Has data sharing agreements with different websites

# What are Data Brokers?

## ⬡ Verecor

- Business Services, Information & Document Management Company
- Discloses arrest records, contacts, house address history, social network profiles and more
- Holds millions of records spanning the last 40 years

# How Data Brokers are Harmful

- ❖ Collects and sells personal information without direct consent
  - Some services that send data are required for work, school, etc
- ❖ Danger Level Rubric (1 - 5, max 15)
  - Data: What data they hold?
  - Complexity: How hard is it to opt-out?
  - Time: How long will it take to opt-out



# How Data Brokers are Harmful

## Examples

- Axicom
  - Data: 5/5
  - Complexity: 3/5
  - Time: 4/5
  - Total: 12/15

Characteristic Data

Review and edit the marketing data about you below. Axicom collects data from a variety of sources such as public records, surveys, and online and offline registrations. The accuracy and completeness of the data is determined by these sources. The data may not be complete and in some cases the data may not be current due to the timing of updates from these sources. Please suppress or correct any data that is in error.

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| Element                      | Details                   | Action                              |
|------------------------------|---------------------------|-------------------------------------|
| Date of Birth                | [REDACTED]                | <a href="#">✎</a> <a href="#">✕</a> |
| Age Range                    | Age [REDACTED]            | <a href="#">✎</a> <a href="#">✕</a> |
| Gender                       | Female                    | <a href="#">✎</a> <a href="#">✕</a> |
| Ethnicity Based on Surname   | American                  | <a href="#">✎</a> <a href="#">✕</a> |
| Education                    | Completed Graduate School | <a href="#">✎</a> <a href="#">✕</a> |
| College Graduate             | True                      | <a href="#">✎</a> <a href="#">✕</a> |
| Marital Status               | Married                   | <a href="#">✎</a> <a href="#">✕</a> |
| Presence of Children         | No Children Present       | <a href="#">✎</a> <a href="#">✕</a> |
| Political Party              | Voter - No Party          | <a href="#">✎</a> <a href="#">✕</a> |
| SOHO Indicator               | True                      | <a href="#">✎</a> <a href="#">✕</a> |
| Gift Flowers                 | True                      | <a href="#">✎</a> <a href="#">✕</a> |
| Travel                       | True                      | <a href="#">✎</a> <a href="#">✕</a> |
| Sports and Leisure Apparel   | True                      | <a href="#">✎</a> <a href="#">✕</a> |
| Women's Apparel              | True                      | <a href="#">✎</a> <a href="#">✕</a> |
| Women's Plus Sizes Apparel   | True                      | <a href="#">✎</a> <a href="#">✕</a> |
| Gifts/Holiday Products       | True                      | <a href="#">✎</a> <a href="#">✕</a> |
| Stationary Products          | True                      | <a href="#">✎</a> <a href="#">✕</a> |
| Bedding Linens               | True                      | <a href="#">✎</a> <a href="#">✕</a> |
| Electronic Products          | True                      | <a href="#">✎</a> <a href="#">✕</a> |
| Gardening Products           | True                      | <a href="#">✎</a> <a href="#">✕</a> |
| Home Furnishings             | True                      | <a href="#">✎</a> <a href="#">✕</a> |
| Home Furnishings Accessories | True                      | <a href="#">✎</a> <a href="#">✕</a> |
| Linens                       | True                      | <a href="#">✎</a> <a href="#">✕</a> |
| Fishing Products             | True                      | <a href="#">✎</a> <a href="#">✕</a> |
| Golf Products                | True                      | <a href="#">✎</a> <a href="#">✕</a> |
| Sports and Leisure Products  | True                      | <a href="#">✎</a> <a href="#">✕</a> |

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# How Data Brokers are Harmful

## Examples

- Verecor
- Data: 4/5
- Complexity: 4/5
- Time: 5/5
- Total: 13/15

**Jacquelyn Johnston, 35**  
Minneapolis, MN

**Comprehensive Background Check**  
Report date: JUN 07, 2018

**Report Directory:**

- Summary
- Contact Information (14)
- Property Records (5)
- Related People (13)
- Marriages & Divorces (5)
- Professional Records (5)
- Criminal Records (5)

**Summary**

Personal public records include commonly available information such as maiden names, birth date, recent addresses and other basic data.

**Me Jacquelyn Anne Johnston**

**Contact Information**

**Addresses**

| Address                                  | First reported | Last reported |
|------------------------------------------|----------------|---------------|
| 3121 Chasen Ave Apt 263, Minneapolis, MN | 04/25/2016     | 10/10/2016    |

**Neighbors**

| Rel. Type | Relationship      | SSN     | State      | Date       | County     |
|-----------|-------------------|---------|------------|------------|------------|
| Marriage  | DEBORAH J ADAMOVA | E Davis | CA         | 03/06/1983 | FRESNO     |
| Divorce   | MARGARET LEE      | WV      | 04/05/1998 | CLARK      | 01/19/2013 |
| Divorce   | FRANK L LEE       | WV      | 08/24/1978 | CLARK      | 01/19/2013 |

**Neighbors**

| Neighbors            | Address                               | Phone          | First reported | Last report |
|----------------------|---------------------------------------|----------------|----------------|-------------|
| Charles L Matthews   | 1337 Mauna Kea Ln, San Jose, CA 95131 | (408) 259-1051 | 01/10/2004     | 04/05/2012  |
| Priscilla C T Jactac | 1337 Mauna Kea Ln, San Jose, CA 95131 | (408) 955-4207 | 01/17/2001     | 07/10/2001  |
| Kenneth J Aguilar    | 1361 Mauna Kea Ln, San Jose, CA 95131 | (408) 259-4882 | 10/19/1986     | 01/10/2014  |

**Property Records**

These records are gathered from state property ownership records. We match together the name and addresses to come up with the displayed results. The assessed value of the property and APN are only displayed when we receive such information from our providers.

| Address                                  | APN      | County |
|------------------------------------------|----------|--------|
| 1624 Avenida Dr, Roseville, CA 95747 999 | 05042010 | PLACER |

**Property Details:**

| Field             | Value                                    |
|-------------------|------------------------------------------|
| Address           | 1624 Avenida Dr, Roseville, CA 95747 999 |
| APN               | 05042010                                 |
| County            | PLACER                                   |
| Assessed Value    | \$24,100,000                             |
| Assessed Date     | 01/01/2010                               |
| Assessed Category | Unknown                                  |
| Assessed Date     | 01/01/2010                               |
| Assessed Category | Unknown                                  |

**License Records (0)**

**Criminal Records (0)**

**Chal Records (0)**

**Unk Records (0)**

**Addresses**

| Address                                  | First reported | Last reported |
|------------------------------------------|----------------|---------------|
| 3121 Chasen Ave Apt 263, Minneapolis, MN | 04/25/2016     | 10/10/2016    |

**Neighbors**

| Neighbors       | Address                                  | Phone          |
|-----------------|------------------------------------------|----------------|
| David Day       | 3121 Chasen Ave Apt 263, Minneapolis, MN | (612) 331-1111 |
| Sandra Chen Hsu | 3121 Chasen Ave Apt 263, Minneapolis, MN | (612) 331-1111 |
| Robert C Lee    | 3121 Chasen Ave Apt 263, Minneapolis, MN | (612) 331-1111 |
| Wanda Johnson   | 3121 Chasen Ave Apt 263, Minneapolis, MN | (612) 331-1111 |
| William C Hsu   | 3121 Chasen Ave Apt 263, Minneapolis, MN | (612) 331-1111 |
| Sub-Cat Chasen  | 3121 Chasen Ave Apt 263, Minneapolis, MN | (612) 331-1111 |

**Relatives**

**Kevin J Davis**

**Marriages & Divorces**

| Rel. Type | Relationship      | SSN     | State | Date       | County        |
|-----------|-------------------|---------|-------|------------|---------------|
| Marriage  | LOIS LAPRENTZ     | E Davis | CA    | 11/28/1969 | SANTA CLARA   |
| Marriage  | KATHLEEN HADLEY   | E Davis | CA    | 01/16/1972 | SANTA BARBARA |
| Marriage  | DEBORAH J ADAMOVA | E Davis | CA    | 03/06/1983 | FRESNO        |

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| Assessed Category | Unknown                                  |
| Assessed Date     | 01/01/2010                               |
| Assessed Category | Unknown                                  |

**Criminal Records**

| State   | County | Date of Birth | Category |
|---------|--------|---------------|----------|
| E Davis | —      | 03/06/1983    | Domestic |

# How to Opt-Out from Data Brokers

- ⬡ Highly dependent on specific broker
- ⬡ Correlation between amount of data collected and complexity of opting out
- ⬡ Most data brokers require email, name and address
- ⬡ Typically fill out a form on their website
- ⬡ Have to look yourself up about 50% of the time

# Examples of Opting Out (Easy)

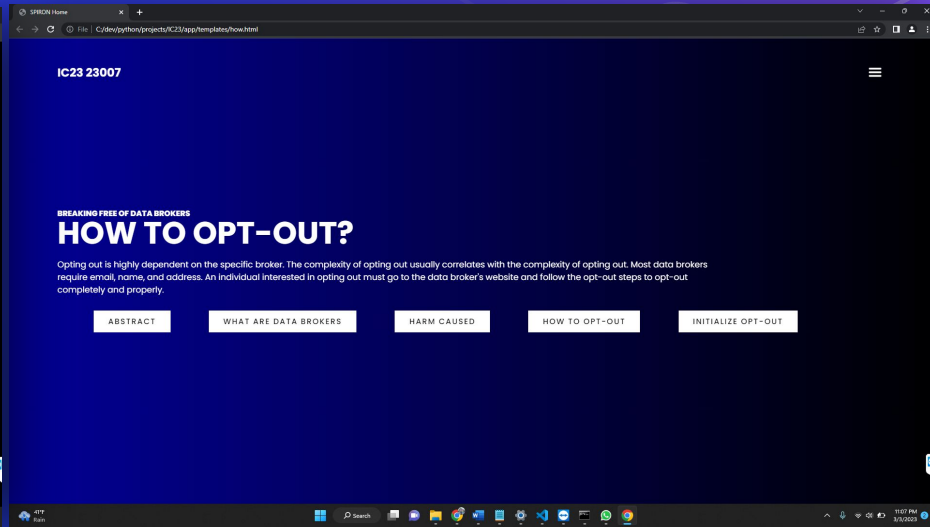
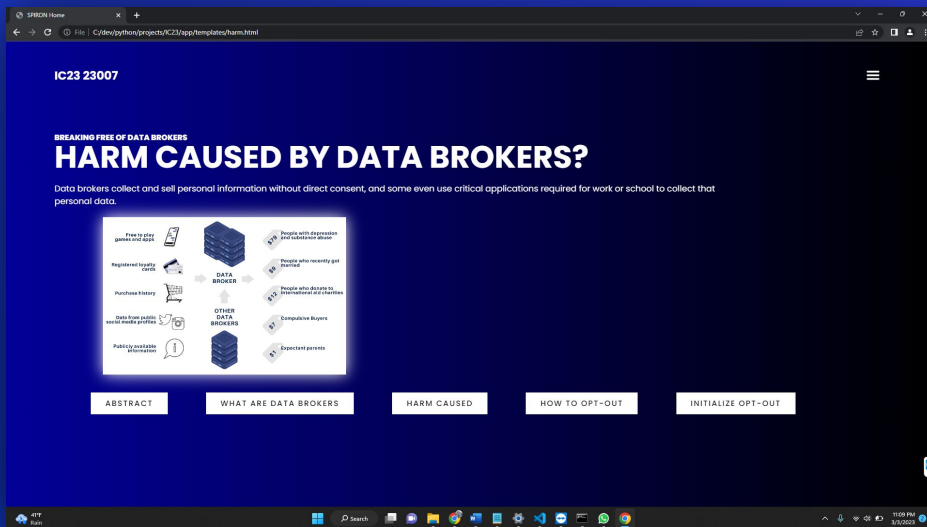
- ⬡ AdvancedBackgroundChecks
  1. Enter your email address
  2. Agree to terms and Conditions
  3. Complete Catptcha
  4. Click 'Begin Removal Process'
  5. Find the desired record, click "SEE FULL INFO", then "Remove my record"
  6. Receive confirmation email, record removed within 72 hours

# Examples of Opting Out (Complex)

## ⬡ MyLife

- Opt out page is California focused
- Emailing [privacy@mylife.com](mailto:privacy@mylife.com) will for an account with a copy of your driver's license
- Emailing [info@mylife.com](mailto:info@mylife.com) or [removalrequests@mylife.com](mailto:removalrequests@mylife.com) requires phone call
  - Used to be able to call the number and press 2 to remove profile, but not anymore

# More Information



# More Information

IC23 23007

BREAKING FREE OF DATA BROKERS

## HARM CAUSED BY DATA BROKERS?

Data brokers collect and sell personal information without direct consent, and some even use critical applications required for work or school to collect that personal data.

The diagram illustrates the flow of data from various sources to data brokers and then to other entities. On the left, sources include 'Games & apps', 'Registered health events', 'Purchase history', 'Data from public record & media profiles', and 'Public & social media'. These sources feed into a central 'DATA BROKER' box. From the data broker, arrows point to 'Other data brokers' and then to various entities: 'People with depression and substance abuse', 'People who recently got married', 'People who provide to international ad agencies', 'Competitive buyers', and 'Insurance parents'.

ABSTRACT WHAT ARE DATA BROKERS HARM CAUSED HOW TO OPT-OUT INITIALIZE OPT-OUT

IC23 23007

BREAKING FREE OF DATA BROKERS

## HOW TO OPT-OUT?

Opting out is highly dependent on the specific broker. The complexity of opting out usually correlates with the complexity of opting out. Most data brokers require email, name, and address. An individual interested in opting out must go to the data broker's website and follow the opt-out steps to opt-out completely and properly.

ABSTRACT WHAT ARE DATA BROKERS HARM CAUSED HOW TO OPT-OUT INITIALIZE OPT-OUT



# More Information - Emailing Data Brokers

IC23 23007

**Email Opt-out**


Please provide us information to craft an email

[[ form.first\_name.label(class="form-control-label") ]]

First name

[[ form.last\_name.label(class="form-control-label") ]]

Request to Remove - Danish Nadar from Acxiom ▾ inbox x

 **Authorized Agent** AuthorizedAgent@danishnadar.com via sendgrid.net  
to me ▾ 11:39 PM (0 m)

Dear Acxiom Team,

I am writing to request that you remove my personal information from your database and stop selling or sharing it with third-party companies.

Please find below the details you may need to process my request. You may reach out to me anytime if you need more information from me to proceed with my request.

Name: Danish Nadar  
Email Address: [SuperiorSeiron@gmail.com](mailto:SuperiorSeiron@gmail.com)  
Phone Number: 505-430-0266

I would like to emphasize that I did not give you permission to collect or share my information, and I do not wish to receive any further communications from your company.

As per my rights under the General Data Protection Regulation (GDPR) and the California Consumer Privacy Act (CCPA), I request that you delete my information from your database within 30 days of receiving this email.

Thank you for your prompt attention to this matter. I look forward to receiving confirmation from you that my information has been removed.

Sincerely,  
Danish Nadar

○ This webpage obtains your name and email address to send an email to data brokers to request them to erase your data from their database

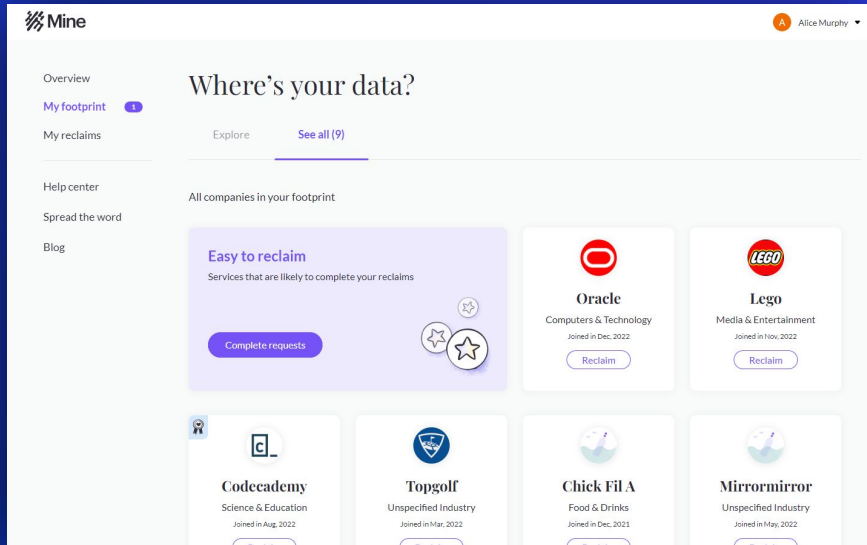
○ Works using the Sendgrid API

○ A Python function runs in the backend after user information has been provided to send the email using Sendgrid

# More Information

Coming Soon: Data Footprint

Inspired by: [www.saymine.com](https://www.saymine.com)



Plans for future advancement of the website:

- Creating a data footprint analysis tool
- Develop a reclaim system to reclaim data from brokers
- Create a more concrete form of automated opting out using selenium
- Creating an API with important information regarding data brokers and opting out

# Sources

<https://www.cnet.com/tech/services-and-software/data-brokers-and-personal-data-deletion-services-what-you-should-know/>

<https://github.com/yaelwrites/Big-Ass-Data-Broker-Opt-Out-List>

<https://en.wikipedia.org/wiki/Acxiom>

<https://verecor.com/page/about>

<https://www.advancedbackgroundchecks.com/removal>

<https://www.tomsguide.com/us/how-to-axicom,review-1894-2.html>

# Questions?

