Understanding Self Data/MyData
Frequently Asked Questions
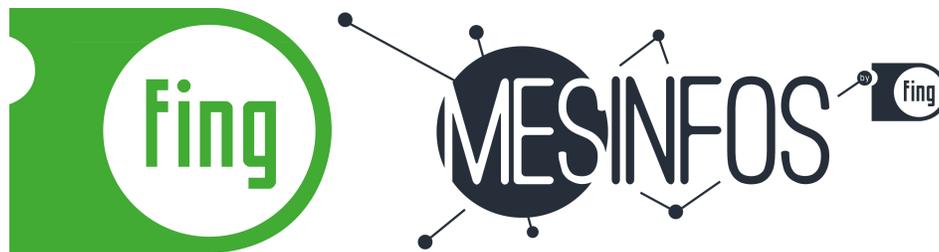
A production by FING (the Next Generation Internet Foundation), leader of the "MesInfos project", the French Hub of the MyData Global Network.

NB:

- The human centric personal data model has different names. In France we call it "Self Data" but it shares common values and principles with the "MyData" model so this FAQ can be applied to both.

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Understanding Self Data - Frequently Asked Questions

Self Data' is the collection, use and sharing of personal data by and for individuals, under their complete control, and to fulfil their own needs and aspirations – to know themselves better, make better decisions, evaluate past decisions, make life easier, and more.

'Data' has become so fashionable, and the issue of personal data protection so vital to contemporary society, it is easy to miss the distinctiveness of 'Self Data' as a concept. Is it a type of 'open data', or 'big data', or part of 'the Quantified Self'? Is it just another method of personal data protection? Is it a yet another new digital trend?

This version of the FAQ will delve into the topic of 'Self Data'. It is intended for anyone curious about data, including citizens wanting to take some of their power back, and organisations that want to get ahead in the data game!

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SELF DATA: GENERAL INFORMATION

What is 'Self Data'?

The term refers to personal data production, use and disclosure by and for individuals, under their control, and in ways that fulfill their personal goals. With Self Data, individuals take control of their personal data, rather than tacitly allowing it to be exploited by others (for marketing purposes, for example).

More concretely, Self Data implies that individuals can personally exploit the data they generate when using trusted third-party services – websites, sales and service platforms, apps, personal cloud storage, and so on – to learn about themselves and their habits, make more well-informed choices, evaluate past decisions and make life easier, among other benefits.

Let's consider the example of personal banking data. Using Self Data, individual users could select a data aggregation service that would generate an easy-to-read, playful visualization that they could use to manage their spending, create short-and long-term budgets, schedule payments, compare banking offers . . .

The Self Data narrative tells the story of an individual who:

[1] obtains her personal data from the service providers he or she uses (and adds the data she logs or produces him- or herself),

[2] stores and manages the data him- or herself – usually with the help of a trusted third-party service provider: a Personal Information Management System (PIMS),

[3] consciously negotiates its use by others,

and [4] uses the data in any way he or she chooses (usually with the help of third-party service providers or platforms) to gain insight into herself, make better decisions, evaluate past decisions, make life easier and streamline day-to-day tasks.

What kinds of personal data does 'Self Data' include?

Self Data concerns any and all personal data whose use can be of benefit to individuals. This can include purchase data (cash receipts, invoices, etc.), banking details, mobility statistics, energy consumption information, communications records (text messages, calls, social network posts), Internet browsing history, health and well-being tracking data, training and employment history, public records . . . the list goes on!

While it is currently possible for individuals to obtain a certain amount of their personal data, the majority is held by various organisations (private companies and public administrations). In the Self Data world, these data holders make personal data 'available' to individuals for them to use as they wish.

How does the notion of Self Data differ from open data, Big Data, and every other [something] data?

Big data are massive amounts of data that organisations collect, process, calculate and cross-reference. Using big data saves time, helps organisations anticipate needs, improve workflows, perceive patterns and trends – and in the case of marketing, get ahead of their competitors.

Self Data, by definition, means that people reuse their personal data themselves, for their own purposes. This is closer to the notion of 'Small Data' – everyone handles their own personal data, and shares it, as they see fit**.**

Personal Data and Self Data are not synonymous. Self Data is a concept that implies that individuals are empowered to use their data for their own purposes. This means that they can access their personal data in a reusable format, and that they have the tools and services to do so.

Open Data is data held by public institutions that they make freely available online for anyone to share and use. It is not personal data; however, combining personal data with open data has the potential to produce value that could be quite useful to individuals.

Who created the Self Data concept?

Since 2013, Fing and its partner organisations in France have been conducting a project called 'MesInfos' to define and articulate the Self Data concept. All of the MesInfos project outcomes have been published online under a Creative Commons license, and are thus freely available for use and reuse (you just need to add the mention 'Fing - CC by 3.0').

There is no shortage of initiatives that seek to empower individuals to use their own data – VRM, Midata, Smart Disclosure, Personal Cloud, the Quantified Self, PDS, Personal Information Management Systems (PIMS), Customer Commons . . . Every one of these, however, represents a small part of the data picture – each deals with an aspect, an audience, a tool class, an organisation. 'Self Data' brings all these initiatives together under one banner.

The MyData movement was launched by Aalto University and Open Knowledge Finland in 2016. Now it has become a European community (with an eponymous annual event), joined by Fing and a number of other organisations. MyData and Self Data have closely-aligned values and principles.

What purpose does Self Data serve?

- · **It is intended to restore confidence, and reverse the information asymmetry between organisations and individuals.** The fact that organisations hold, use and share more information about individual users than the users do themselves is becoming increasingly difficult to accept. Information asymmetry has created a crisis of confidence that is harmful to both users and providers alike. Self Data promises to

reestablish trust between them: handing back user data is a way to breathe new life into the client/provider relationship, to build a new relationship that is more sustainable because it is more balanced.
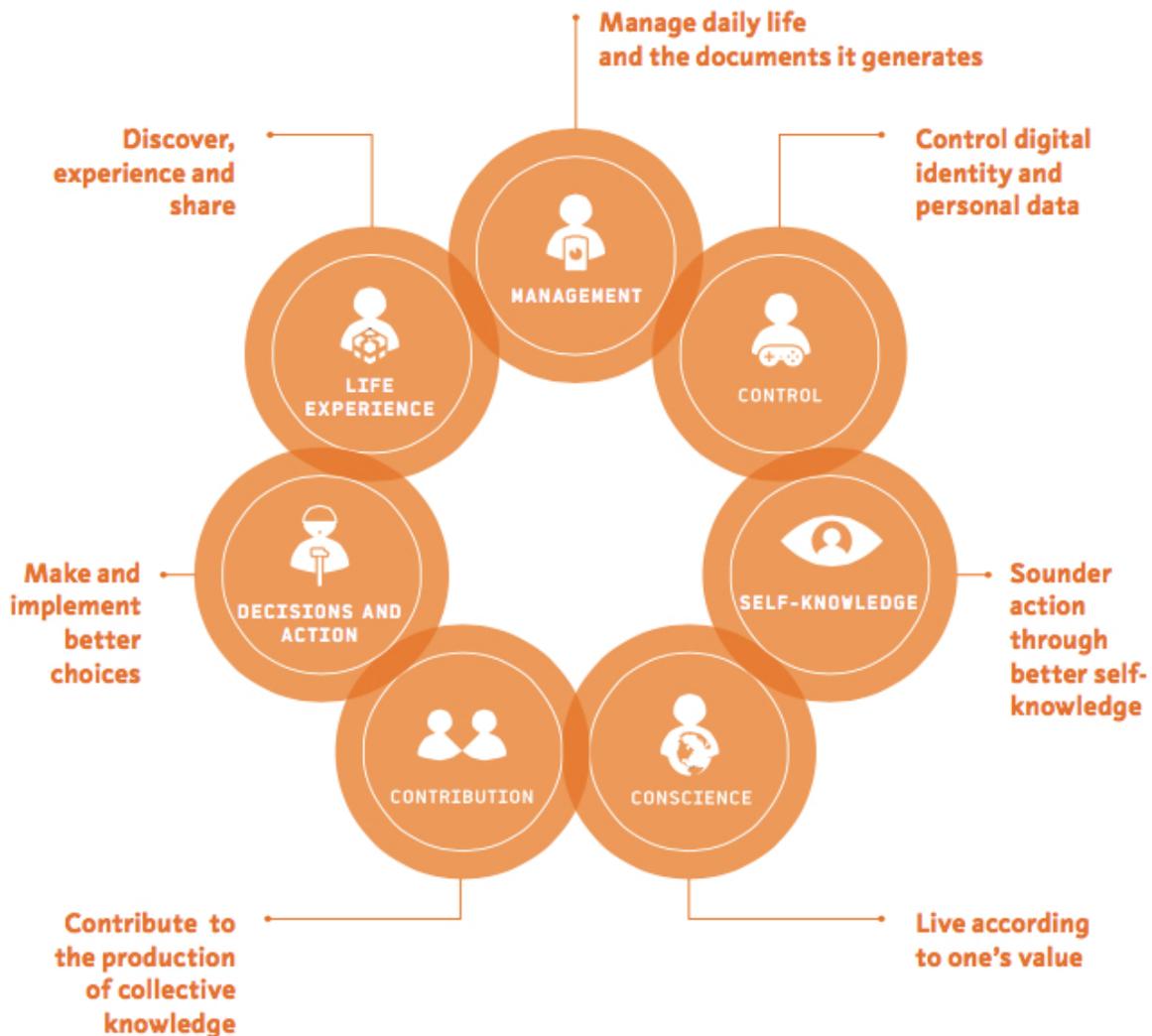
· **It is useful for everyday life.**

- If people had their personal data, it would save them time. It could help people keep track of their past actions and behaviours (from shopping lists to administrative task details). Sharing it could grant them access to more personalised advice (e.g., better promotional offers, offer customization, ways to consume more ethical or 'responsible' products and services). It would enable people to bring together the services they need to handle life events (moving, birth, change of work, travel, etc.), or simulate the effects created by complex potential decisions, and so on.

- People would also be in a position to compare prices more easily, be they for everyday purchases or big-ticket items. Similarly, by better managing their budgets, and having a better overall perspective of their consumption and the effect of certain daily choices, savings can be made on regular energy, mobility and other expenses.

· **There is something in it for organisations too**. First and foremost, they would regain the confidence and loyalty of their customers. They would also improve the quality and quantity of in-house data if individuals decide to share their data with them. They would also gain in competitiveness.

SELF DATA FOR INDIVIDUALS

What exactly can I *do* with Self Data? Why is it useful to me?

Once in control of your data – with the help of trusted third-party services to process them – you can do a lot! Better manage your daily life, grant others access to your data consciously, protect your privacy, get to know yourself . . . You would also be able to make decisions more in line with your values, make more well-informed choices, contribute to research if you wish ... or simply live a new experience!

Seven things you can do with your data.

Manage daily life and the documents it generates — MANAGEMENT

Control digital identity and personal data — CONTROL

Sounder action through better self-knowledge — SELF-KNOWLEDGE

Live according to one's value — CONSCIENCE

Contribute to the production of collective knowledge — CONTRIBUTION

Make and implement better choices — DECISIONS AND ACTION

Discover, experience and share — LIFE EXPERIENCE

My online accounts and subscriptions already allow me to access to my user profiles, and some already visualize my expenses and repayments for me, help me budget for the future, etc. What more can Self Data do for me?

More and more organisations are offering additional online services to their account holders that grant them access to their personal data (as much as the law allows). Account holders also have the right to rectify their data. However, they still cannot actually 'retrieve' or reuse the personal data the organisation holds.

In other words, personal data are generally only accessible via an online customer account. And to derive any use from them, the only services available are provided by the banks/insurance companies/entertainment platforms themselves. On the contrary, Self Data promises true data portability: the ability to retrieve data in machine-readable formats, and the freedom to take advantage of the full range of services available on the consumer market.

These would be the third-party services *you* choose to help you compare prices and promotions, or figure out which insurance contract is best for you . . . independently of your current provider.

I know what I am doing and buying online, I already track my spending habits and I'm perfectly capable of making my own comparisons, so what more can Self Data do?

Nothing . . . provided that you actually *have* the time to wade through the targeted information you receive, and if that targeted information does not stand in the way of you making objective comparisons. Because Self Data provides you with the ability to automatically compare the suggestions you receive with those given to other consumers, those comparisons become both much easier and much clearer.

Remember: having real access to your data will allow you to compare more than just prices, as we have seen previously.

Will Self Data help me protect my privacy?

Self Data is an additional asset for privacy protection: not only will you know what others know about you, but you will also have new ways to control what others do with your data. There are already services available that provide tight security, ease of data control and convenience.

These services let you know who knows what about you, who has access to your data and who does what with it, and will block these trackers if you wish. You can also juggle multiple online identities simply and safely, use disposable identities, prove that you have rights without disclosing who you are, regain some control over the 'general conditions of use' that are generally impossible to read, and you could avoid having to re-enter the same personal information for the 1000th time . . .

Is Self Data just another ruse to squeeze more data out of me?

No, Self Data does not require you to divulge anything. It is about returning your data to you (and only you) – the data that companies and institutions already hold . . . about you.

You would be the only one to have access to those data, and the only one to decide whether to share them with third parties or not. The third-party service providers would be limited to performing a specific set of functions. They would have no reason to take a lot of information at once or hold on to it. How can you be sure? Researchers and other institutions have been studying several avenues: certification – given that registration with the DPO is already mandatory; direct and indirect types of audit and monitoring; solutions where individuals can use the service without being required to reveal their identities; generating competition among service providers . . .

Will Self Data help me get paid if I give others permission to use my personal data?

Yes, and no. You may choose to share your personal data for a fee; there are indeed more and more services that offer monetary compensation for personal data. But for us, this kind of exchange does not really represent the spirit of Self Data, because the benefit individual users get from that kind of transaction is virtually zero.

- The amount of money that you might earn by 'marketing' your data is likely to be minimal (no more than a few tens of euros). Data in themselves have little value – it is their *use* that creates value. And organisations can make use of them (targeted advertising for example) in far more lucrative ways than you can.

- If you hand your data over to others, you neither gain insight into yourself nor the capacity to utilize the data to benefit your future. Your market position would not improve. By selling your data, you are essentially abdicating your rights for a very small price – and being taken for a fool in the process.

Do I have to be a computer whiz to use Self Data?

No. Admittedly, deriving any kind of use value from personal data is no simple task. You have to be able to sort the data, organize and prioritize them, see patterns in them, visualize those patterns and then draw conclusions . . . But there are still ways for you to actively use your personal data even if you haven't studied computer science, database management or design. There are already several trusted third-party services out there – applications, websites, personal cloud platforms – whose offerings have been designed to empower *your* use of *your* personal data.

What if I don't have time to manage my personal data, or I don't feel like it?

Self Data was conceived to grant you mastery and control over your data. You are in no way obliged to choose, or use, any of its services – or even spend time looking at anything!

However, keep in mind that organisations will continue to use your data. Self Data is obviously not compulsory, but to us it seems a necessary tool for anyone who worries about data exploitation, and wants to get the situation under their own control.

SELF DATA FOR BUSINESSES AND OTHER ORGANISATIONS

How can sharing our clients' data with them benefit us?

- **Overcome the crisis of trust**: The erosion of trust and the decline in customer loyalty is, to a large extent, the result of organisations' excessively unilateral use of digital and personal data. One of the ways to defuse the situation is to share the knowledge and use value you produce from your clients' personal data with them.

- **Maintain a richer, higher quality database**: Should you decide to return your clients' personal data to them, they can become personal database administrators of sorts, overseeing the data related to their finances, mobility, housing, health and so on – very nearly the kind of 360° customer view so coveted by the market. Moreover, individuals sufficiently empowered to use their data will have a clear interest in maintaining data quality and freshness. Data that they could then make available to you, provided that confidence has been rebuilt.

- **Get ahead**: The first companies that commit to sharing data with their customers can expect a significant boost to their brand image and reputation. More importantly, this could lead to a lasting competitive advantage that your competitors would not be able to catch up with anytime soon.

We already have plenty of ways to provide personalised services to our clients, what more can Self Data offer?

Self Data offers organisations three key benefits. It can:

- **Improve the quality of your personalised services**. Organizations' concerted efforts to collect personal data, and their investment in powerful marketing tools does not seem to have borne any fruit from a commercial standpoint. Brand marketing can be a kind of predictive guessing game – marketers rely on data that are incomplete, incorrect or obsolete . . . as do the creators of the so-called 'personalized' services that brands

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sometimes offer! Self Data grants your organisation the opportunity to tailor the services you provide using quality data that has been updated and verified by the customers themselves. In the Self Data world, customers with access to their data are given a personal stake in keeping them up-to-date, and even sharing their needs and intentions upstream – given that if they do, the products and services you offer them will be all the more relevant to their needs and personal to them.

- **Enrich the basic services you already provide**. Enhance the quality and depth of your customers' records, order and purchase histories and profile pages thanks to the additional data provided by individuals and the relationship of trust and transparency enabled by Self Data.

- **Enable you to create new value for your customers and clients thanks to new services**. Support your customers' analysis and use of their data and extend the universe of uses associated with your brands or product ranges thanks to a diversity of fresh, accurate data.

Exactly what kind of data does Self Data involve? Do we have to share everything with our users? (User scoring? Propensity modeling?)

Self Data can incorporate all of your customers' personal data . . . if you want it to.

However, using Self Data does not mean that you are automatically required to hand over EVERYTHING. We will differentiate between identity data, transactional data, customer profile data – all of the data produced by an individual's regular activity, and legitimately belongs to them! – and customer modelling data, such as user scoring, customer segmentation/targeting/positioning and any other data produced by various calculations.

Activity data are expected to be handed back to individuals. As for modelling data, restitution will depend on your good will. But of course, the more data that are returned to individuals, the more they will be able to use!

Do we need to ensure the quality of our data before we implement Self Data?

Organizational databases often include obsolete or even erroneous data. Before returning data to your clients, work must be done internally to identify and describe the data, and make it intelligible and understandable by others – this includes verification of any data that appears to be faulty.

But getting started with Self Data does not necessarily mean having perfect data. On the contrary, telling customers 'this is what I know about you' can not only be seen as an act of transparency, but can also lead them to clarify whether data is obsolete or even update the data

themselves if the communication channel allows. Self Data is an ideal opportunity for your organisation to improve the quality of its databases.

Would we be increasing our security risks by granting our users access to their data?
You would not be increasing the number of risks that running any normal computer system faces. Your customers or users will obtain their data via download, or by making standardized queries through programming interfaces (APIs) that will not remotely access your information system. The same applies when (and if) customers and users update their data. Self Data operates similarly to, say, the way banks grant their clients access to their account information and enable them to make transfers – programming technology that has existed for decades without causing problems for banks.

OK, so what about the data themselves? When they circulate between you and your customers, all you need to do is take care to properly identify your customers and encrypt any communications. On the other hand, once the data are made available to individuals, you lose most of the control that you had of their integrity – but also the responsibility of maintaining it.

Could granting our users/customers access to their data damage our brand, or get us into legal trouble?

Enabling your customers to access and use the data you hold about them goes beyond the 'right of access and rectification' provided for in the 'Computer and Freedoms Act' and related European directives. It will bring you much closer to observing users' right to portability, guaranteed by Article 29 of the General Data Protection Regulation (GDPR), which all organisations will have to adhere to from May 2018. From this point of view, getting started with Self Data is clearly a beneficial way to make your clients accountable for the security of the personal data that they choose to procure.

> However, using Self Data does pose two specific risks.
> - The risk of disputes related to the inaccuracy or poor quality of certain data: pay attention to the 'processed' data that you share, and create easy ways for your users and clients to correct (or delete) their data.
>
> - The risk of unintentionally revealing another client's data: strong identification/authentication systems will be required, and the transmission of unencrypted identifier information across networks will have to be avoided.
>
> If these conditions are provided for, Self Data can probably be as safe as online banking.

Will our competitors be able to gain access to the data we hold about our clients?

In the new data ecosystem, organisations provide individuals with information about them, not about the organisation! Organisations also are not obliged to make the core of their strategic assets – internal modelling data (scoring, etc.) – available to users unless they choose to do so.

Of course, individuals will be able to make the data they recover – purchase histories, financial situation, etc. – available to third-party services. But, on the one hand, there is nothing to prevent companies that currently hold that data from providing the same services; and on the other hand, it will be difficult for a company to benefit from the data that individuals share with them without participating in the movement themselves. Finally, consumers already say a lot online about the businesses they use – wouldn't it be better if they based their comments on verifiable information?

Who else would have access to our clients' data with Self Data?

Self Data is designed to return personal data to individual data subjects – your customers and users – and only to them. Once in control of their data, they are the ones to decide who else will have access to it. They can choose to keep them for themselves (compiling and analyzing them, for example, via an Excel spreadsheet), share them with their relatives if they wish, or pass them on to a third-party service if they think they can derive value that will be of use to them (to see patterns and gain insight into their behaviour, set goals, facilitate everyday life, etc.) and if the general conditions for data use satisfy them.

Third-party services will therefore probably not have access to all of your clients' data, but only to those they are granted access to, and only then for a specific use or even a limited time.

Do we have a legal obligation to return data to customers or users?

Although not the case when the MesInfos parent project began, today organisations are under legal obligation to allow and enable their customers to take their data elsewhere (either by providing data subjects with a copy of their data free of charge, or making the data available to another data controller for reuse, at the individual's request). This is known as the 'right to data portability', which is guaranteed by Article 29 of the European General Data Protection Regulation (GDPR).

The passage of this new regulation marks a defining moment for the Self Data movement. The G29 guidelines specifically refer to the MesInfos/Self Data (Fing) and MiData (UK Government)

applications as appropriate means 'to foster innovation in data uses and to promote new business models linked to more data sharing under the data subject's control[1]. '

All organisations will be legally required to respect individuals' right to data portability as of May 2018. The objective is to provide a means for individuals to request and receive a copy of their data from organisations, and for them to reuse the data themselves (rather than transfer them from one organisation to another, or one company to another – it thus moves beyond merely preventing anti-competitive behaviour). Even though the boundaries of the right to portability are still a matter of debate, innovative companies can integrate it into their wider Self Data strategy now.

Is integrating Self Data a laborious and expensive process?

True, the process of implementing Self Data is a long one, for several reasons.
● Apart from a select few, today's business information systems are not designed to transmit data to customers, let alone in real-time.
● Returning personal data control to customers or users is a transversal process within an organisation: it requires the mobilization and participation of marketing and customer relations departments that each must reinvent less siloed channels of communication between customers, IT departments and business departments. Legal departments would also need to ensure regulatory compliance (in particular with respect to the Data Protection Act) and the protection of the company's intangible assets.
● Even though there is no need to have absolutely perfect data to get started with Self Data, it is vital that organisations ensure that the right data can reach the right people and that they are equally as intelligible to individuals as they are to potential reusers.

This transformation process would have a short-term cost. Nevertheless, in the longer term, it is a unique opportunity for organisations to reduce their marketing spending, improve the quality of their data and databases and even develop new services. Organizations that start using Self Data today would take a considerable lead over their present – and future – competitors.

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[1] "See several experimental applications in Europe, for example MiData in the United Kingdom, MesInfos/Self Data by FING in France",
http://ec.europa.eu/information_society/newsroom/image/document/2016-51/wp242_en_40852.pdf

Is quantifying everything desirable?

This question – which focuses on the place that 'data' should occupy in our lives – involves two very legitimate concerns.

- ● We could be reducing the richness of our experiences, or the complexity of reality, to a few quantitative indicators that express only fragments of the whole – food is not just calories – but their analysis reveals trends and patterns in our attitudes and behaviours.

- ● These measures could easily become a means of assessing or classifying people, or locking us into categories and imposing behaviors on us.

One should bear in mind, however, that people are under no obligation to capture or retrieve their data, nor to comply with any suggestions that may be made by third parties or software based on such data (however, we must plan to legally protect these freedoms in the future). For the time being, we may have to learn to better identify the elements of our 'personal ecology' – all the digital artefacts we interact with – and just like we limit our time reading email or using video games, we need to set aside regular moments that are free of measurement, free of devices, free of data . . .

Moreover, not all data are quantifiable (measurements even less so)! Your tastes, the videos you have published, your digital identity, your friends, your travels and so on – these kinds of data are of a unique nature. Some people may wish to use their data to remind themselves of something, to inspire a creative message or a work of art, to show their 'self' to the world . . .

Does Self Data comply with existing data protection legislation? What does the French DPO (CNIL) say?

Not only is Self Data not incompatible with data protection legislation, it complements it.

Even though it is already part of existing legislation, people rarely exercise their right to data access and rectification, because companies and administrations often make it difficult to do so: procedures are complex, delays are long, the data is handed over in unusable formats (on paper!) . . .

Giving individuals one-click access to their data would make this right more automatic. But Self Data goes even further than the protection of personal data as mandated by the legislation. It emphasizes people's right to *use* their data – to exploit it, to find value in it that they can use to improve their lives. In this sense, it brings participating organisations closer to respecting individuals' 'right to data portability' guaranteed by Article 29 of the General Data Protection Regulation (GDPR). Self Data offers everyone new possibilities, because it empowers individuals and individual choice: to derive benefit from their data as they see fit. The

architecture described by the Self Data scenario is one way to effectively comply with the new regulation.

The CNIL (French DPO) – a partner whose input has been integral to the MesInfos project since 2011 – has been closely involved with the development of Self Data.

Is this about recognizing individuals' right of ownership of their personal data?

No, it is a matter of recognizing individuals' right to *use* their data, not its ownership. Recognising a right of ownership could be dangerous, since this would assume that personal data is a transferable asset . . . which would mean that individuals could abdicate their rights to their own data!

This right of use will allow individuals to better exercise the rights already conferred by the French Data Protection Act of 1978. Today, few individuals exercise their right to rectification or deletion of their data because they do not know what kinds of information companies hold about them, and also because the procedures seem complicated. Tomorrow, with access to and control over their personal data, individuals will be able to assert their rights in simpler and more efficient ways.

Are we not giving individuals too much responsibility?

Not necessarily. Of course, using Self Data means entrusting individuals with greater responsibility. They would have to manage and protect their data, and make choices and decisions about the use of these data – to whom will they grant access, for what service, under what conditions? But this is a small price to pay to get out of a situation where they have no grasp of their personal data and derive no benefit from it.

For Self Data to be beneficial to all stakeholders, avenues need to be explored to ensure that responsibility does not rest entirely on the individual:
- Trusted third-party service certification (security, portability, loyalty);
- Establishment of general conditions for the use of legible and comprehensible data by third-party services and data-holding organisations;
- The possibility for individuals to establish their own set of general conditions for the re-use of their data by the services requesting access;
- other, less 'individually-minded' approaches, allowing collective answers to the question of unbalanced power relations between individuals and companies.

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