

By Julie Brill, Published: August 15

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Revelations about the extent to which the National Security Agency (NSA) collects personal information started a robust national debate on how best to balance national security and privacy rights. Last month, members of the House of Representatives questioned the funding for the government's data-collection programs, and last week the White House proposed steps to increase the transparency of those programs. Along the way, consumers have gotten a crash course in the price we pay to participate in the online and mobile marketplace: Our most intimate information floats free in cyberspace, ripe for any data miner — government or otherwise — to collect, use, package and sell.

All day long, as we surf the Web, tap at apps or power up our smartphones, we send digital information out into cyberspace. As we live our wired lives, we constantly add to the veins from which data miners pull pure gold. It took the NSA revelations to make concrete what this exchange means: that firms, gove

Further, personal data could be — and probably are — used by firms making decisions that aren't regulated by the FCRA but still affect users' lives profoundly. These include determinations about whether we are too risky to do business with or aren't right for certain clubs, dating services, schools or other programs. Citizens don't know what of our personal information is on file or how it is being used, and this frames the fundamental challenge to consumer privacy in the online marketplace: our loss of control over our most private and sensitive information.

Changing the law would help. But even without legislation, we can begin to address the problem with a comprehensive initiative to give consumers the knowledge and tools they need to reassert some control over their personal data.

This approach, which I call Reclaim Your Name, can be adopted by the industry without a government directive. Its four basic components would empower people to find out how brokers are collecting and using their data; give people access to information that data brokers have amassed about them; allow people to opt out if they learn that a data broker is selling their information for marketing purposes; and provide consumers the opportunity to correct errors in information used for decisions about substantive benefits.

More than a year ago, I called on the data-broker industry to develop a user-friendly, one-stop online shop to achieve these goals. In a helpful move, the chief executive of Acxiom, Scott E. Howe, recently announced plans to open his company's dossiers to consumers. I invite Howe, his compatriots Bryan Kennedy at Epsilon and Don Robert of Experian, and other industry leaders to come to the table and hash out how we can put the principles of Reclaim Your Name into practice.

There is no reason that data brokers and firms that use consumer data cannot coexist with a system that empowers consumers to make real choices about how our privacy information is used. Such a system would go a long way toward restoring consumer trust in the online and mobile ecosystems, allowing us to continue to enjoy all the convenience, entertainment and wonder that cyberspace has to offer.

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