

## HOW INTEREST BASED ADS WORK

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## Frequently Asked Questions about Online Behavioral Advertising and the Consumer Opt Out Page

For answers to frequent questions about online behavioral advertising and how the opt out page works, please visit the following FAQ topic areas:

- [Learn about online behavioral advertising and the Cross-Industry Program](#)
- [Learn about how what the consumer opt out page does – and doesn't - do.](#)

If you are experiencing issues with the functionality of the opt out page, please visit the Help section.

### About Online Behavioral Advertising

#### What is online behavioral (or interest-based) advertising?

Online behavioral advertising -- which is also sometimes called "interest-based advertising" -- uses information gathered through your browser about your visits over time and across different websites in order to help predict your preferences and show you ads that are more likely to be of interest to you. For example, a sporting goods manufacturer might work with an advertising network that collects and uses online behavioral advertising information to deliver ads to the browsers of users that have recently visited sports-related sites, or an airline might direct ads to users that recently visited travel sites.

#### How does online behavioral advertising work?

When a user visits a web site that participates in an advertising network or works with other online advertising companies, these advertising companies place a small piece of computer text -- called a "cookie" -- in the user's web browser. The cookie allows the advertising network or marketing company to tell when that same user browser visits other web sites in the same network, even if the web sites are run by different companies or have different web addresses or brands. Over time, the information gathered through the browser and associated with the cookie may help predict the user's likely interest in particular categories of ads: for example, users who frequently visit baseball-related Web sites might receive more ads for the "baseball/sports enthusiast" category, or users who visit automobile review sites might receive more ads for the particular models of cars that interest them. The process of serving ads to particular users based on their predicted interests relies on recognizing the cookies stored in users' browsers, and does not require personally identifiable information about the user (such as the user's name).

#### What are the benefits of online behavioral advertising for me?

The most important benefit of online behavioral advertising is the free Internet itself. Many non-subscription websites and online services rely on this type of advertising for revenue, so they do not have to charge users. Every time you check the news or the weather online, scan your favorite gossip site or political blog, or watch a popular TV show or music video on your computer, you are seeing the consumer benefits of online advertising at work.

Put another way, advertising is the financial engine that powers most of the free websites online, and online behavioral advertising is a significant part of that economic model. Without online behavioral advertising, some free websites and services might have to start charging their users, and others would not be able to continue delivering innovative online services.

There's another benefit of online behavioral advertising for users as well: better ads. When advertisers use online behavioral advertising tools, you get ads that are more interesting, relevant, and useful to you. If you're a college student, for example, you might be more interested in seeing ads for spring break destinations than for retirement homes. If you like baseball, you might want a ticket offer to a home game and not to the ballet. Those relevant ads improve the online experience and help users find the things that interest them more easily.

#### What types of information do companies use to advertise to me online?

Just as in the offline world, companies use a wide range of information to deliver advertisements to users online. In addition to online behavioral or interest-related information, online advertising companies may use information about users' general location, such as their city or zip code, so that they can market products of most interest to a particular region (snow shovels to residents of northern states, for example), or help local advertisers reach their customers.

Advertising companies may also use demographic information, like age, gender, or occupation provided during registration for a site, or they can attempt to infer such information based on the general demographics of visitors to a particular site. They may separately use the data they have collected online to make additional predictions about users' interests or backgrounds, or they may combine their data with related information from other sources.

#### Participating Associations



A typical set of information associated with a user's web browser might include:

- Gender: Male
- Age Range: 25-34
- Location: Washington DC metro area
- Interested in baseball
- Interested in travel to Europe
- Car Shopper

Some advertising companies give users access to the categories of information associated with users' browsers, so users can edit that information to make it more useful and accurate.

#### **How can I learn more about online advertising and how it works?**

There are some excellent online tutorials and educational materials on the online advertising "ecosystem" and how it works, which you can review on aboutads.info [educational page](#).

#### **What are cookies and how are they used in online advertising?**

Cookies are small pieces of text that are placed in your browser by the websites you visit and the advertising companies and content partners for those sites. Only the website or ad company that sets a cookie can read it later. You can use the preferences in your browser to view and control the cookies you have.

Cookies help websites remember visitors when they return to the site. For example, a cookie can help a website remember your computer's location, so it can show your local news or weather when you return, or it can remind a video site that you've already registered, so you don't have to sign in again each time you visit. In short, cookies are used to customize websites for you based on the preferences you've chosen and through predictions about the type of content that might interest you.

In the advertising world, cookies are used in many different ways. Online advertising companies use cookies to help deliver ads and track their performance. Cookies provide information about how many times an advertisement has been seen, which browsers have received it, and what sites were being visited when it appeared. They can also help predict which type of advertisements might be of interest to groups of users in the future and help advertising companies recognize the the browsers of users in that group so that these ads can be delivered to them.

#### **What can I do if I don't want to receive online behavioral advertising?**

You can opt out of receiving online behavioral advertising from the companies participating in the Self-Regulatory Program for Online Behavioral Advertising. After you opt out, the companies will no longer collect and use information about your browser's online activities for the purpose of online behavioral advertising. They may, however, continue to serve online advertising on the pages you visit that do not use online behavioral information. [Learn more](#). Additionally, most browsers also include controls through which users can decide which cookies they wish to allow and whether or how often they would like such cookies deleted. For more information on those options, you can learn about your browser's [privacy control settings](#).

#### **Are there industry standards that govern online behavioral advertising?**

Yes, there is a cross-industry effort to set rigorous self-regulatory standards around the collection, use, and transfer of data for online behavioral advertising. The Self-Regulatory Program for Online Behavioral Advertising is operated through the aboutads.info website.

A joint effort of many of the nation's largest media and marketing organizations, the Self-Regulatory Program for Online Behavioral Advertising has established seven Principles for online advertising that respond to the "Self-Regulatory Principles for Online Behavioral Advertising" proposed by the Federal Trade Commission in February 2009.

The seven Principles cover the areas of education, transparency, consumer control, data security, changes to existing policies, sensitive data, and accountability. More information on those Principles, and the standards for each, can be found at <http://www.aboutads.info/principles/>.

#### **What is the Self-Regulatory Program for Online Behavioral Advertising?**

The Self-Regulatory Program for Online Behavioral Advertising is an effort by many of the nation's largest media and marketing trade associations to give consumers more information and choices about the advertising they receive online. The program requires advertising companies to clearly inform consumers about their data collection practices and to enable consumers to exercise greater control over the types of interest-based ads they see. This website – aboutads.info – serves as a central element of that Program by offering consumers the ability to opt-out of behavioral advertising from a wide range of participating companies through a single page. Organizations participating in the Program include many of the largest organizations in the marketing and media industries and their members: the American Association of Advertising Agencies (4A's), the Association of National Advertisers (ANA), the Direct Marketing Association (DMA), the Interactive Advertising Bureau (IAB), and the Network Advertising Initiative (NAI). The Council of Better Business Bureaus (BBB) supports this Program and has agreed, along with the DMA, to implement accountability programs to monitor online behavioral advertising activity and promote widespread industry adoption of the Program. The seven Principles of the cross-industry program cover

the areas of education, transparency, consumer control, data security, changes to existing policies, sensitive data, and accountability. More information on those Principles, and the standards for each, can be found at <http://www.aboutads.info/principles/>.

#### **What is the Advertising Option Icon and what does it tell me about online behavioral advertising?**

A major element of the Self-Regulatory Program for Online Behavioral Advertising is the creation and broad adoption of a clickable "icon" to be placed on or near online advertisements that links users to information about interest-based advertising, and that identifies the advertising companies involved in serving such ads and describes their data collection practices. The icon should also link users to a choice mechanism they can use to notify advertising about whether they wish to opt out of future interest-based advertising.

If you click on the icon on or near an online ad, you will learn more about the ad and your interest-based advertising choices.



#### **How does the program limit the sharing of information between online advertising companies?**

The online advertising system involves hundreds of companies that play different roles and use data in different ways. Some companies operate the websites that you visit, while others run networks that distribute ads to those sites, track the performance of those ads, provide data to help better match ads to groups of users, or auction ads through real-time exchanges, among other activities.

One goal of this program is to better explain the process and to identify the companies that are involved in the distribution of online behavioral advertising to users through tools like a clickable icon inside or near the ad you view, and a choice mechanism enabling you to opt out of future behavioral advertising. In addition, the Program seeks to ensure that if you opt out of having your information used for online behavioral advertising, information about your likely interests will no longer be shared with other companies.

#### **How does the program limit the uses of sensitive information for online behavioral advertising?**

Companies participating in this Program agree not to use specific types of sensitive health or financial data, such as financial account numbers, medical records, pharmaceutical prescriptions, or Social Security numbers about a specific individual for online behavioral advertising without consent. The cross-industry program will continue to develop standards around the issue of sensitive data.

#### **How does the program limit behavioral advertising to children?**

Under the Principles of this Program and consistent with the Children's Online Privacy Protection Act (COPPA), participating companies agree not to collect personal information from children known to be under the age of 13 nor to engage in online behavioral advertising directed toward children unless it is compliant with the provisions of COPPA.

#### **How does the program ensure that participating companies comply?**

All of the participating associations expect their members to follow the Principles, and in 2011 will be launching a variety of compliance mechanisms. In addition, the Council of Better Business Bureaus (BBB) and the DMA are expected to implement accountability programs in 2011 to monitor compliance with the the Principles and to promote their widespread adoption across the industry.

As the accountability programs come into effect, consumers will be provided a mechanism to raises issues concerning advertising companies' compliance with the Principles.

#### **[About the Consumer Opt out Page and what it does – and doesn't – do](#)**

**How does the Consumer Opt Out Page work?**

Companies that engage in online behavioral advertising and participate in the Cross-Industry Program are required to provide consumers with an easy to use mechanism for exercising choice about the collection and use of information for online behavioral advertising, or to the transfer of such information to non-affiliated companies for this purpose.

The Consumer Opt Out Page gathers together in one place the opt out mechanisms provided by all the companies currently participating in the Cross-Industry Program, offering visitors a “one-stop” platform through which to opt out from receiving interest-based advertising from some or all of these companies.

Additionally, the Consumer Opt Out Page provides useful information about visitors' browser status with respect to cookies used for interest-based advertising, including information about which participating companies are already customizing ads for a user's browser or whether a visitor's browser is already opted out from some participating companies' interest-based ads.

The Consumer Opt Out Page does not, however, provide information about online behavioral advertising companies that do not participate in the Cross-Industry Program, or provide opt outs to any form of advertising provided by these non-participating companies.

**Will the Consumer Opt Out Page block me from receiving any ads or email advertisements?**

No. The opt-outs available through the Consumer Opt Out page apply only to interest-based advertising from the participating companies and do not apply to other types of banner ads provided by these companies (i.e. ads that come in the pictorial, “banner” format).

For example, even after opting out of interest-based advertising from a participating company, a user may still receive other types of banner advertising from that company, including ads selected on the basis of a the content of the web page (“contextual” ads), or other types of information (for example, demographic or general computer browser location information).

The opt outs provided on the Consumer Opt Out page do not apply to electronic email (or “spam”), postal mail, or pop-ups.

To learn more about how a particular web sites collects or uses data for other types of advertising, users should review the privacy policies of the websites that they visit.

**What are opt out cookies and how do they remember opt out preferences?**

Online companies use cookies to remember users' preferences about the collection and use of data for online behavioral advertising. These “opt out cookies” help the participating companies to “recognize” users who have opted out of receiving such advertising and to respect that choice.

When a user chooses not to receive online behavioral advertising from certain companies on the Consumer Opt Out Page, those companies place an “opt-out” cookie in the user's browser to tell the company not to deliver such advertising in future. Opt out cookies storing such preferences that are placed by companies participating in the Program have a minimum five-year lifespan, and remain in effect for the user's browser unless these opt out cookies are deleted (as can happen if users deletes all of their cookies using browser tools). Users should visit the Consumer Opt Out Page periodically to review or update their browser preferences or to set preferences for new participating companies.

**Does opting out stop participating companies from collecting any data?**

No. Opting out tells the participating companies to stop delivering interest-based advertisements to that browser. Other types of advertisements – including those based on general location or registration data – will continue to be delivered to the browser.

After you opt out, participating companies and the Web sites you visit may continue to collect and use information for purposes other than online behavioral advertising. For example, participating companies may still collect and use advertising data to measure the number of ads served for a particular campaign, to limit the number of times a particular ad is served to a unique browser, or to prevent fraud. In some cases, automated systems will continue to collect other data about browser visits but that data will no longer be used to deliver interest-based advertising to the user.

In addition, data may be collected and used by participating companies and Web sites for a variety of purposes unrelated to advertising, including the operation of online products and services (like recognizing a return visitor to an online photo or social networking service).

**Does the Consumer Opt Out Page give me choices about the use of Flash cookies for online behavioral advertising?**

Flash cookies are a technology that can function similarly to a browser cookie, by allowing a piece of information to be stored on a user's computer. Because Flash cookies cannot currently be seen through most browser tools and cannot be turned off via a browser's privacy settings, both the Cross Industry Program and the Network Advertising Initiative require that their participating companies not use Flash cookies or similar locally-shared objects for online behavioral advertising.

If you would like to see the Flash cookies in your browser, please visit the Flash cookies [setting tool](#).

**What does it mean for the Consumer Opt Out Page to be in “Beta”?**

The Cross-Industry Program launched in the fall of 2010, and its accountability mechanisms will become effective in 2011. The Consumer Opt Out page launched in November 2010, and is being offered for “beta” testing as new participating companies join the program. In addition to identifying any technical issues for functionality, the beta phase is intended to allow for user feedback to help improve the page. If you would like to provide feedback, please complete our [feedback form](#).

**Will the Opt Out Page work if my browser is set to block third party cookies?**

No. Your browser must be set to accept third party cookies in order for the Consumer Opt Out Page (Beta) to properly display status results and to set opt out preferences for your browser. The following links show how to adjust the browser settings of commonly used browsers:

- Internet Explorer: <http://windows.microsoft.com/en-US/windows-vista/Block-or-allow-cookies>
- Firefox: <http://support.mozilla.com/en-US/kb/Enabling+and+disabling+cookies>
- Safari: <http://docs.info.apple.com/article.html?path=Safari/5.0/en/9277.html>
- Chrome: <http://www.google.com/support/chrome/bin/answer.py?hl=en&answer=95647>

**Does the Opt Out Page set preferences for every computer that I use?**

No. The opt out preferences set by the Consumer Opt Out Page are associated with cookies in the browser that you use to set those preferences, not with you as an individual. When you use a different browser, you will need to visit the Consumer Opt Out Page to review your status and set your preferences for that browser.

Some of our participating companies may offer users the ability to remember their opt out preferences across browsers and devices if they establish a user account that they use to log in to each browser or device. Please review the member company information for further detail.

**Where can I find out more detail about the participating companies?**

Each of the companies participating in the Cross-Industry Program furnishes information about its business and privacy practices. This information can include additional privacy preference management tools for other services provided by the company, or ad interest managers. To review the information provided by a particular participating company, click on the company name in the Consumer Opt Out Page.

