



MESINFOS PILOT

SUMMARY / KEY LEARNINGS / FUTURE STEPS!

2016
2018

'The MesInfos pilot comprises a platform, a research process, a group of data-holding organizations and an entire innovation ecosystem dedicated to the practical exploration of the value offered by Self Data. Since 2016, its partner organizations have returned personal data to 2000 individuals, for them to use... however they please!'



GUILLAUME JACQUART, SARAH MEDJEK, MANON MOLINS

**MESINFOS, THE ONLY
PILOT STUDY OF ITS
KIND IN THE WORLD**

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**MESINFOS,
THE ONLY
PILOT STUDY
OF ITS KIND
IN THE WORLD**

Self Data: become the master of your data

The digital economy relies on the collection, production and exploitation of ever-growing masses of data, including personal data. Even so, a steady stream of controversy both large and small — from Cambridge Analytica, to data theft by large corporations and administrations, to the question of algorithmic bias — is damaging the trust the digital economy needs to thrive. Is there another way?

With the MesInfos project, Fing has endeavoured to open up perspectives and propose an alternative — one that has become even more meaningful since the GDPR entered into force in May of 2018, and with the advent of the right to portability*. We call our approach Self Data: “the collection, use and sharing of personal data by and for individuals, under their complete control and designed to fulfil their own needs and aspirations”. What would happen if organizations shared the data they hold with the individuals who generate it, so those individuals can use

their personal data in ways that are valuable to them? What kinds of uses, knowledge, services, and even risks might emerge if people could not only control their data, they could actually use it? How would proficiency with their data impact people's finances, their spending, their travel habits, their communications and online relationships, their web browsing, their energy consumption? In short, what if individuals became masters of their data?

Since 2012, we at Fing have been exploring, monitoring and experimenting. We have been collaborating with our international counterparts. We have been generating new knowledge about the uses, architecture and challenges associated with a paradigm shift away from a one-way data economy (companies collecting and processing data, people trying to control what others do with their data) and towards an economy where the value derived from data use is shared between individuals and organizations. Our aim is to put an end to the asymmetry between companies who collect and use personal data, and the individuals generating the data. Our motto? “If we can use your data, you can too... however you please!”

We are not alone. Our partners include number of large organizations — insurers, large-scale retailers, energy providers, telecoms,

banks, healthcare industry actors, and public actors — and an entire ecosystem of startups, researchers, schools, developer communities, collectives, and a variety of other contributors who are equally devoted to making Self Data a reality.

Self Data has become a movement. It concerns

∴ **data holders***
(businesses, public sector organizations) who share the data their customers/users generate with them;

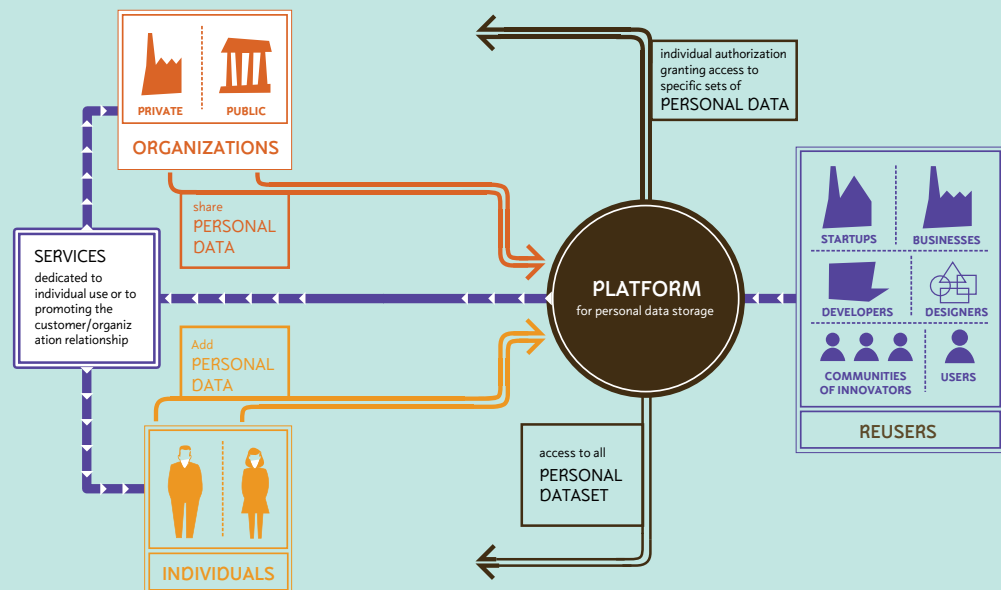
∴ **data storage and administration platforms***
such as personal clouds, which enable individuals to manage their personal data online, locally and securely (aka PIMS - *Personal Information Management Systems*);

∴ **reusers* or third parties**
connected to the platforms, whose offerings help individuals to derive use value from their data;

∴ **researchers** interested in exploring this new paradigm: computer scientists, sociologists, market researchers, and others; and

∴ **lead users** ready to test the concept and emerging services.

1. All terms marked with an asterisk (*) are defined in the lexicon at the end of this booklet.



What we are proposing is a new, more transparent model for personal data, one that inspires greater confidence and generates more value. This means

∴ greater individual agency: Self Data aims to empower individuals with the ability to understand, take control of and use their data freely, in ways that are meaningful to them. A robust ecosystem of services destined for individuals is

crucial — for most people, personal data only has meaning through use: it can make everyday life easier, inform (better) decision making, bring people closer, and more;

∴ new value streams²: greater trust, cost reduction, more strategic positioning, new services creation, improved data quality... there are so many reasons for organizations to get involved in this dynamic;

2. For more details, see our booklet 'What is the value of Self Data for organizations?' (written in collaboration with Without Model), available at http://mesinfos.fing.org/wp-content/uploads/2015/05/MesInfos_SelfData_business_models_English.pdf.

∴ a new market in the innovation ecosystem: the sheer number of potential uses for personal data is staggering, from PIMS/platforms — still in their infancy — to third-party services since we are talking about data that organizations have never shared before!

an ambitious multi-partner pilot — at once a sandbox to creatively approach the (then future) right to portability, an opportunity space for innovation ecosystem entrepreneurs and developers and a new field for multidisciplinary research.

Since then, many things have happened. An ecosystem of technologies, platforms and services has begun to solidify. Around the world, individuals and organizations are showing interest, and a groundbreaking European network (MyData) is coming together. And of course the **General Data Protection Regulation (GDPR)**, in effect since May 2018, now guarantees every individual's right to retrieve and reuse a copy of their data in a 'commonly used, machine-readable format'.

The MesInfos Pilot Study: implementing the Self Data concept

Fing launched the MesInfos pilot study in 2016. We wanted to take the Self Data concept to the next level in anticipation of a "new normal" in the global data economy. French insurance giant MAIF decided to make Self Data one of the key vectors of its digital strategy. Their aim was to equip MAIF members with a "personal cloud" they could use to manage the personal data returned by the participating organizations. This was an ideal opportunity to launch

MesInfos Pilot study documentation³ that explains our research focus, approach and methodology, and details the challenges we encountered, is available to any individual or organization seeking to implement a multisector Self Data initiative.

3. MesInfos Pilot documentation (June 2017) available at <http://mesinfos.fing.org/the-mesinfos-pilot-project-one-year-later/>.

Reusers are given a development kit, a representative dataset (based on a fictitious person), and a data map to start them off.

A €70K grant from Cap Digital funded a Self Data Challenge (October 2017 to March 2018).

The 3 winning startups (Egreen, The Machinery, Wivaldy) each developed a unique reuse application.

A personal cloud startup, CozyCloud

is up and running, hosting individuals' personal data and offering some basic collection and administration tools. It offers

A personal server for each user.

A dedicated process to guide and support these "MesInfonauts" when they join.

10 prototypical applications available for testers to make use of their data.



Over 15 committed partner organizations

are supporting the Self Data approach

More than 25 datasets available for individual use

A favorable legislative framework: the GDPR and the new right to data portability acts as a lever for Self Data and the MesInfos pilot project -- a research sandbox where organizations can try out ways of making personal data available and, at the same time, go one step further than mere compliance.

5 committed partners have already begun sharing data.

The CozyCloud reuser community

creates and develops innovative, secure private services for individuals based on the personal data shared by the partner organizations.

Regular meetings and events keep the community active.

Service co-creation workshops keep reusers connected with the MesInfonauts.

5 schools have programs dedicated to creating and prototyping CozyCloud services: Simplon, Ynov, Epitech, Strate, and École de Condé.

More than 2000 individuals

access their personal clouds and use CozyCloud services: these are the MesInfonauts.

Additional recruitment for the inhabitants of Greater Lyon.

Insurer Maif has opted to equip all its members with a CozyCloud.

A Living Lab* in Greater Lyon, hosted by Tubà, for face to face meetings.

Constant contact with the MesInfosnautes via forum and newsletter.

More than 2000 users testing Cozy since September 2017.

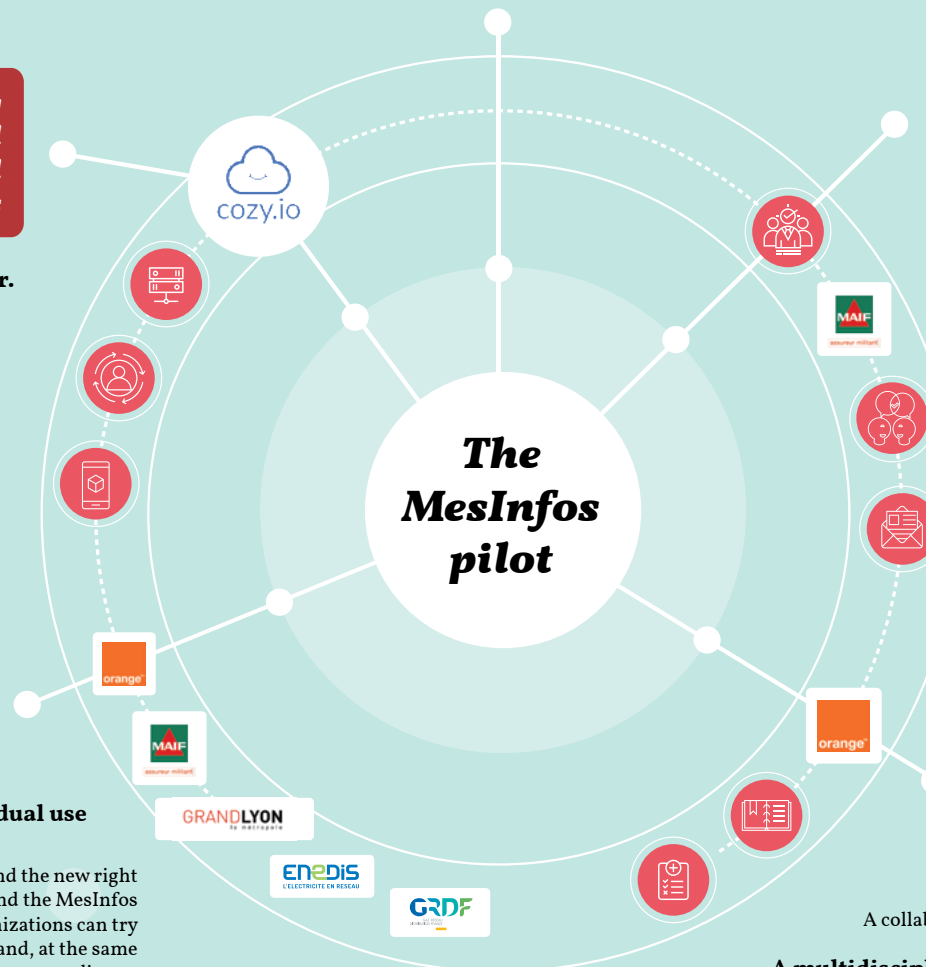
6 researchers

are conducting an ongoing study of user feedback about their perceptions of the data available, the platform, the services on offer, the organizations involved, and more.

A collaboration with Orange Labs.

A multidisciplinary team.

3 rounds of questionnaires, plus interviews and a use trace analysis form the backbone of the research.



Five parallel projects

The pilot explores several axes head on. The chapters that follow summarize the major milestones and lessons drawn from each.

01. Legal axis

establish a consortium of voluntary partners, develop a charter, collaborate with the french DPA (CNIL) to build a precise legal framework related to data sharing and relevant responsibilities, understand the connections between all these elements and the new right to data portability, and more.

02. Data axis

work with data holding organizations to facilitate data availability via existing transmission channels or newly-created ones (APIs), document these efforts, create a summary dataset.

03. Tester axis

devise a tester recruitment procedure, develop lexical elements and tools to teach the Self Data

concept, coordinate with the platform administrators to facilitate tester subscriptions, facilitate tester experience.

04. Reuse axis

mobilize a community of potential reusers, establish collaborations with schools, lead workshops with partners and testers to imagine new use cases, launch the Self Data Challenge to fund three reuser projects.

05. Facilitation and research axis

build a multidisciplinary research team; select the variables to be measured; build the questionnaires and interview guides, and analyze them; support the panel of testers: answer questions, propose services for them to test and/or co-build with us during workshops.

2016

The consortium project begins!
The legal projects (with the CNIL) are launched, as are the data sharing, tester recruitment, and research projects.

The Self Data Charter, co-constructed with our partners, is published. The charter laid down the main principles to be observed by the MesInfos pilot study.

The development kit and first summary dataset are ready for a two-day (overnight) services prototyping hackathon at Tubá.

Pilot tester recruitment begins. By September, we had a full house: more than 2000!

The Self Data Challenge goes live. The 3 startups chosen will each develop a prototype for the pilot program. Their deadline is April 2018. They share a €70,000 endowment from Cap Digital.

The first MesInfos research report is published. It provides insight into the testers' attitude towards data, data holders and CozyCloud. The research part of the pilot ends in September 2018 with the publication of the final report.

Publication of Dataaccess project deliverables. Dataaccess is the world's first collective effort to define a positive, consistent and ambitious implementation of the right to portability.

MesInfos Open Conference : Sharing the power of personal data: a day dedicated to exploring the breadth and depth of the Self Data concept and how it ties into the new GDPR right to portability, and to presenting the lessons learned over the course of our groundbreaking MesInfos pilot study.

February
AprilJuly
OctoberNovember
December

July

August

Fall

September

December

February/March

March

May

June

THE HIGHLIGHTS OF THE MESINFOS PILOT STUDY.

First big meetup of the MyData community in Paris, hosted by Cap Digital, and our chance to share the progress we made on the MesInfos pilot with our European counterparts: France is a pioneer!

Recruitment of 300 beta testers from a pool of project partner employees and associates. The testers enable us to obtain the first round of feedback.

The G29 - European CNIL Group - publishes its guidelines on the right to portability. The guidelines cite MesInfos as one of the projects demonstrating the potential for innovation that this legislation can offer to a wide range of stakeholders.

Publication of the MyData declaration. It affirms the founding principles of the European movement to rebalance the personal data economy for the benefit of the people.

Lyon City Hall hosts the Self Data breakfast, the first in-depth presentation of the subject. It is an opportunity to awaken the curiosity of the Living Lab regional testers and share ideas with them.

Two Living Lab Grand Lyon workshops at Tubá. We meet with the "super testers" to talk about CozyCloud services and their uses..

The RGPD enters into force.

TESTERS

EVENTS

REUSE



**WHO ARE THE
MESINFONAUTS?**

The MesInfonauts: educated early adopters

Our intention was never to make our panel of testers — who came to be known as MesInfonauts — representative of the general population. The recruitment criteria were intentionally limited to address early Self Data adopters: individuals motivated to master their data and participate in the pilot study adventure with us.

Recruitment took place in two phases. The first wave of testers came on board in November 2016: 300 of our project partner's employees, mainly from Maif, agreed to go through the teething process and give us the objective feedback that enabled us to correct certain recruiting issues related to language, CozyCloud onboarding and other small bugs.

The second recruitment wave sought the participation of “real” users (rather than partner employees). The recruitment process itself was redesigned several times, so that new recruits would have the most fluid experience

possible. These reiterations took place over several months, in close collaboration with Cozy and Maif. We wanted to make the project's objective perfectly clear and relatively simple. We knew that the Self Data concept and the functionality of a platform like Cozy might be confusing to potential

testers, so part of the recruitment process included an introduction to the wider concept of personal data. The aims were to generate interest, raise awareness about the Self Data concept and the scope of its application and situate the pilot within these parameters. These insights ultimately served

to facilitate the new testers' personal cloud activation process and provided them with the most fluid experience possible when taking control of their Cozy.

THE SECOND WAVE TESTER RECRUITMENT PROCESS.

An article is published on the Maif membership blog to introduce the concept of personal data and measure their interest in the subject: contact details from those expressing interest were gathered

Maif members receive an email explaining the Self Data concept and the MesInfos pilot study. They are invited to an event at the Maif Social Club to exchange ideas about both topics.

One million members are invited to participate in the pilot and receive their own Cozy (contact details are gathered). A two-minute video demonstrating the advantages of Self Data accompanies the invitation

The members who have registered for the pilot are asked to confirm their participation in the pilot and its research program, and invited to visit the Cozy platform and set up their Cozy cloud!



Introduce
the subject to
potential testers



Raise
awareness
about Self Data and
the MesInfos Pilot
study



Invite
registration for
the pilot begins



Activate
members set up
their Cozy
clouds

Guide testers after login

> clear and concise TOCs

> slideshow introducing applications and potential uses

> automatic redirect to the CozyCollect application to enable data synchronisation and provide usage tips

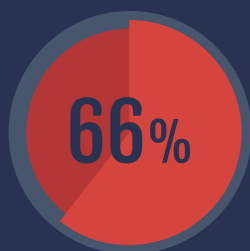
Over 2000 MesInfonauts take control of their data

Over the various stages of the recruitment process, 2,300 testers agreed to be part of the panel and join the MesInfos adventure. They agreed that a multidisciplinary team of researchers could study their expectations, impressions and use habits. The results from an initial survey, conducted between July and September 2017, yielded a digital profile of the testers. Their online habits were in line with national averages, especially the kinds of equipment they used and their Internet connexion speeds⁴. Most of them stated that they connected to the Internet on a daily basis to engage in a variety of activities, from information seeking to online banking and online shopping. Most were also regular users of social media, including Facebook, LinkedIn and Twitter.

4. P. Croutte, S. Lautié, S. Hoibian, Credoc (Centre for Research and Documentation on Living Conditions) Baromètre du Numérique (R333, 2016), available at <http://www.credoc.fr/publications/abstract.php?ref=R333> (in French).

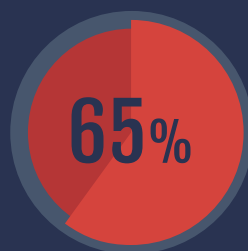
THE DIGITAL PROFILE OF THE MESINFONAUTS.⁵

Number of devices



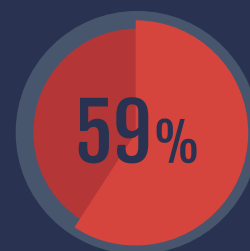
Have more than three digital devices

Device use



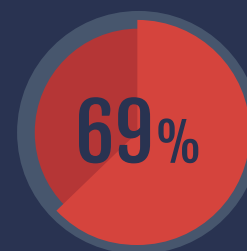
Primarily use a computer to connect to the Internet

Internet use



Use the Internet from 1 to 3 hours per day

Social Media use



Use at least one form of social media

ONLINE HABITS

Information seeking



Online shopping



Browsing



Online banking



5. Data from the first experimental survey (335 respondents).

Takeaways and core issues

“Facilitating Self Data understanding includes a concerted effort to ensure readability.”

➤ Self Data is a revolutionary new concept that introduces a radically different model involving many actors. Its implications raise many questions. For us to create the conditions that foster a deeper understanding of the variables at play, we realized that we would have to create dedicated videos and guidebooks, and be sure to use the same vocabulary across the various channels of communication we established with the testers.

➤ In the interest of clarity, several face to face meetings were organized to meet the members and give them the chance to ask their questions directly to the pilot team. We had the opportunity to address any fears they had about personal data and thereby enable them to join MesInfos adventure armed with accurate, relevant and useful information.

➤ The fact that Maif participated with the recruitment process and took charge of Cozy allocation for its members was an undeniable advantage. Fing and Cozy alone could never have achieved this level of participation. From the point of view of its members, Maif was a trusted third party whose support gave the future MesInfonauts peace of mind.

“People are generally interested in the subject of personal data and curious about the Self Data concept.”

➤ More than 2,500 individuals answered the questions included in the introductory article about personal data on the Maif member blog, and more than 27,000 people responded to the questionnaire sent by the Maif in May 2017 inviting them to participate in the MesInfos pilot.

➤ Recruitment took place relatively quickly — over three months (in the summer!), several thousand testers expressed a desire to be part of the MesInfos pilot adventure.

“Applying the concept in practice clarifies the theory behind it.”

➤ To streamline CozyCloud testers' first experiences with Cozy, and ensure that they had the right amount of information to work with, we created a unique onboarding process for them. Components of the process included a slideshow explaining the possible uses of Cozy, and a tutorial highlighting various features and visualising the first applications that were available.

➤ To make the experience tangible right from the beginning, we invited the MesInfonauts to collect their personal data themselves. After connecting to Cozy, they were immediately directed to Cozy Collect, the application that connects them to data holders (Maif, Google, etc.) and facilitates personal data recovery.



OF DATA...

Which data sharing architecture is best?

We began to focus on data processing applications long before the testers connected to their personal clouds. Based on findings from the first MesInfos experiment in 2013, we and our partners undertook a multi-step development process. This was not only so that potential re-users would have time to devise and create new services — we also wanted the MesInfosnautes to be able to retrieve and use their data as soon as their Cozy was activated. Each partner who would be returning data worked at their own pace, so the entire development process took over two years.

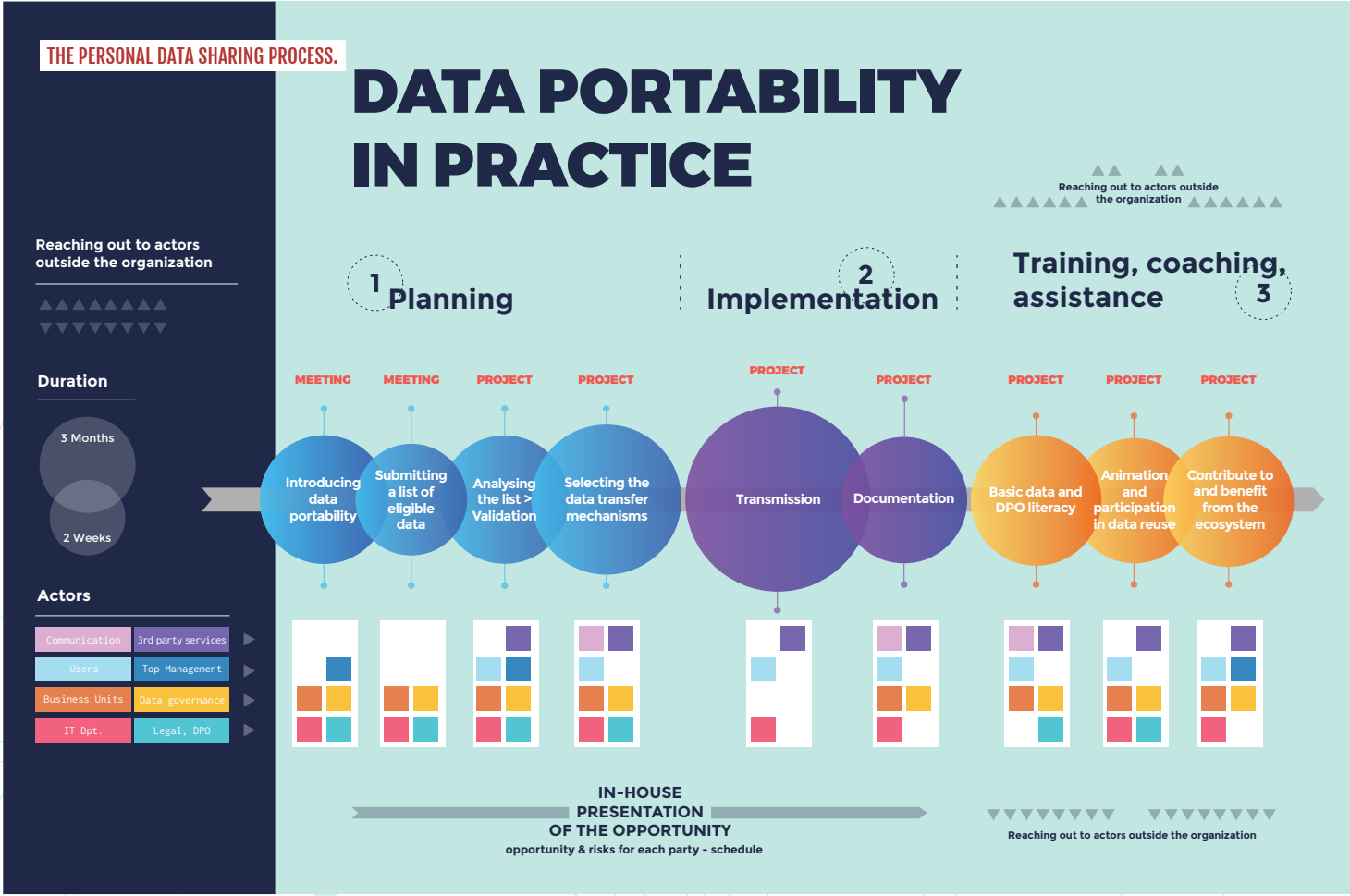
#Preparation. Fing hosted workshops with partner companies to identify personal datasets that they could share with their clients/users. These meetings were also our chance to introduce the MesInfos pilot to the various actors and stakeholders concerned so we could streamline the next steps. We used these meetings to clarify the data transfer legal framework jointly with the French DPA (CNIL), our project partners and Cozy Cloud representatives.

#Transmission. Individuals initiated the data recovery process themselves. They were directed to identify and authenticate their identities with the data holders themselves, usually with the same identifier and password associated with their personal cloud, ensuring that they would recover their own personal data and not someone else's. Once the initial

activation process was completed, each tester's Cozy would automatically and regularly query the organizations' APIs (software interfaces).

#Documentation. To enable third-party services to build applications and innovate uses for personal data, we documented the data thoroughly. We needed to

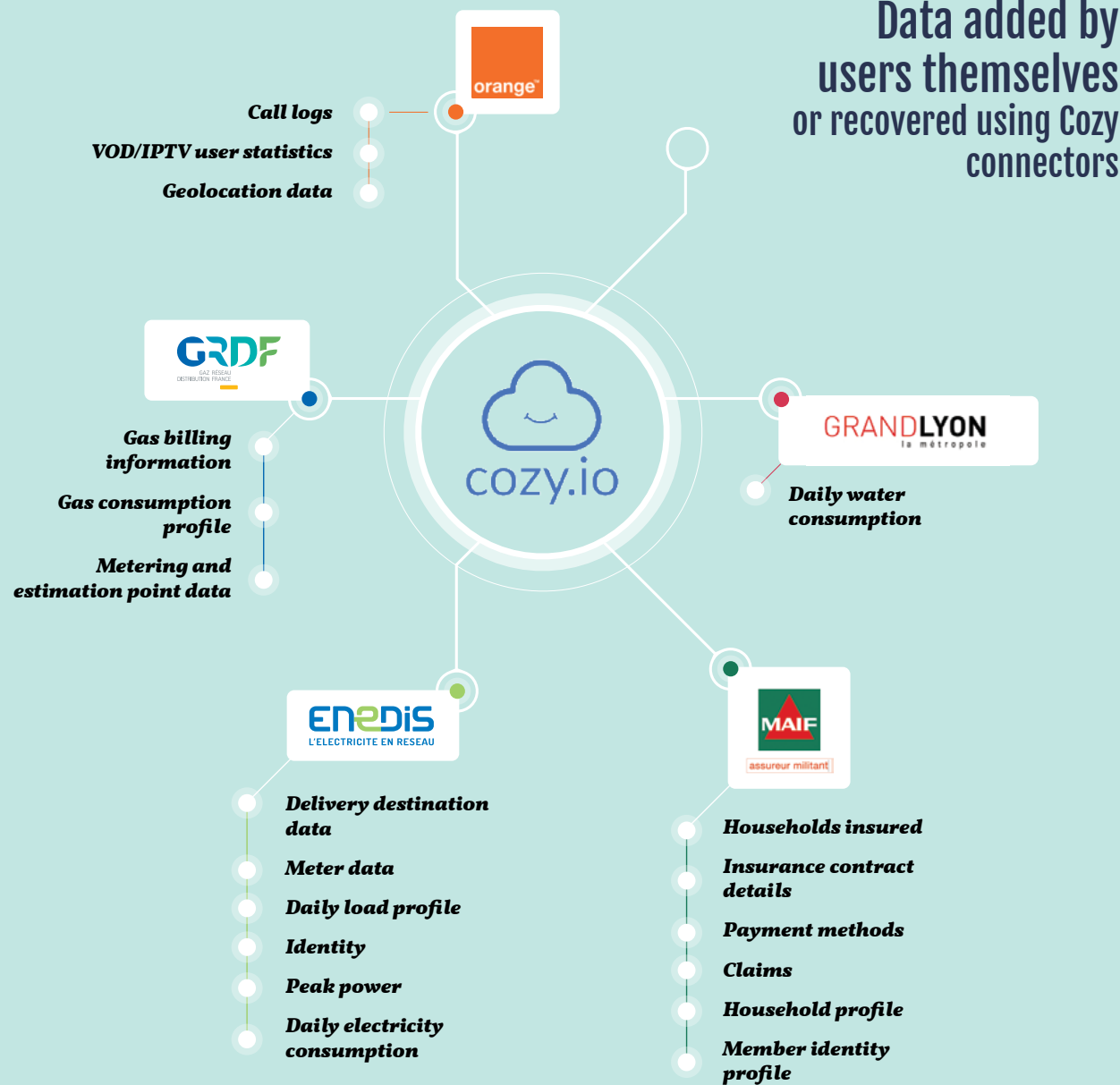
create a comprehensible, universal semantics, describe and report the specific attributes and pitfalls associated with each datapoint, compile several synthetic datasets (comprised of false data to not infringe on anyone's privacy) and create tools that would simplify the data processing implementation process on Cozy.



Which data was shared during the pilot?

In the Self Data world, individuals have a 360 ° view of the data they recover from the information systems of all their suppliers. As part of the pilot, five partner organizations committed to sharing home and vehicle insurance (Maif), telephony and VOD (Orange), energy consumption (Enedis, GRDF) and water consumption (Grand Lyon) personal data with customers and users.

THE DATA RETURNED AS PART OF THE MESINFOS PILOT STUDY.



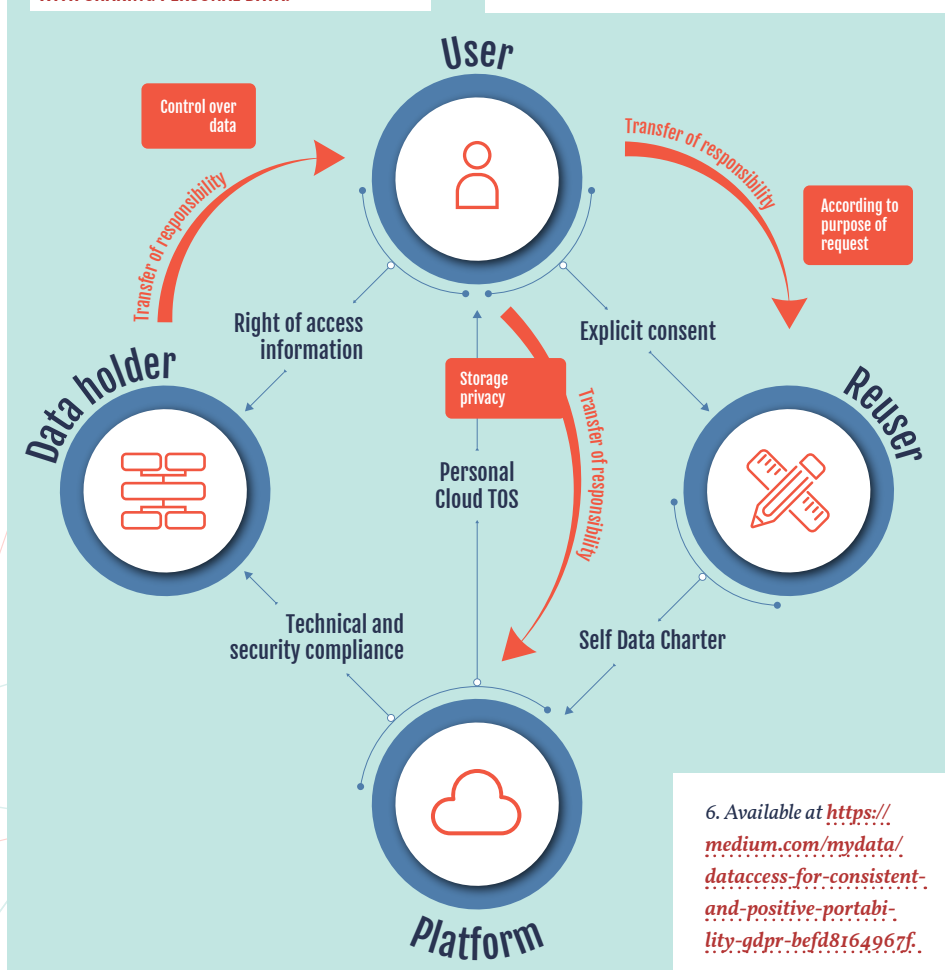
MesInfos introduces portability, before portability was even a thing

Our work on personal data restitution had a number of spillover effects, and led to the formalization and documentation of several aspects of what is now called (compliance with) the right to portability.

During meetings and workshops that took place during the first half of 2016, the MesInfos project collaborators — Fing, several partner organizations and the french DPA (CNIL) — developed a legal framework for personal data restitution to apply to the context of the MesInfos Pilot. Designed for the autumn 2016 - spring 2018 period, that framework was based on laws that were in force before the GDPR came into effect, when the legal basis for personal data restitution was the 'right of access', a component of France's Data Protection

Act (1978). Its 'right to access' was proposed as a legal basis for data recovery in the context of the pilot. In May of 2018, the legal grounds became the 'right to portability', which applies to all regular activities of organizations, not only those included in the pilot.

THE RIGHTS AND RESPONSIBILITIES ASSOCIATED WITH SHARING PERSONAL DATA.



Dataaccess: guiding compliance with the right to portability

The coming into force of the GDPR spurred the launch of the Dataaccess working group. The working group, led by Fing, took advantage of the momentum and expertise generated by the MesInfos pilot to create a first guide to portability regulation compliance. The deliverables produced by the Dataaccess working group describe user journeys once data subjects choose to exercise their right to portability, outline the data concerned and guide and advise data holders undertaking data transmission about how to comply with data requests. This collective effort was the first of its kind to espouse a positive, coherent and ambitious approach to portability implementation and compliance.

The MesInfos pilot took place during a pivotal moment in the history of personal data restitution. When the project began, the solutions being used and developed were rather experimental. But with the advent of the GDPR, these solutions have become integral to wider initiatives with broader dynamics. Experimenting with them essentially enabled MesInfos project partners to get a jump on the legislation.

Key takeaways

“Setting up data channels is far from impossible.”

➤ Partner organizations created their own APIs or built on existing APIs. Admittedly, the task was to open data channels for “only” 2000 testers, but the technical constraints were not the biggest hurdles to overcome -- the strategic hesitation was.

➤ The technical task provides organizations with an ideal opportunity to take stock of the data they hold and break down the barriers separating different internal departments. Improving internal communication and organizational dynamics is not only required to effectively implement the GDPR, such efforts can also lead to improved efficiency overall and new uses for data.

“The right to personal data portability introduced by Article 20 of the GDPR is probably the right for which companies today are the least prepared.”

➤ Individuals effectively controlling their personal data is still a new concept, and one that is poorly understood by every actor concerned. Very few have a perfect grasp on the meaning and scope of the right to portability. Self Data allows organizations to get a complete picture of the opportunities it presents.

➤ Organizations do not see how individuals might put their data to use. They generally — and erroneously — understand the right to portability as something akin to the right of access, which hardly anyone exercises. But the right to portability will enable thousands of third parties (reusers) to create services requiring individuals to obtain copies of their data from

data holders. Data subjects are no longer simply motivated to control their data (let alone have it forgotten) — they want to use it. And as a result, the number of people exercising their right to portability will probably be quite high, and requests for data restitution will likely be made on a daily basis.

“The practice of reusing personal data is also profoundly new.”

➤ For a world of Self Data to emerge, personal datasets provided by data holders must be delivered in a format that can be reused easily by third party application developers. For individuals to truly benefit from their personal data, dataset formatting practices must be standardized and properly documented. This will ensure that individuals will not need to play the role of interface between data holders and reusers.

➤ All personal data are not equal! They differ in size, level of sensitivity, potential uses... All of these characteristics will have a considerable impact on reuse. Variables must be taken into account as soon as possible.

➤ Companies that have started to implement sustainable data provision have seen a considerable uptick in the number of third parties expressing interest in the data their users generate. The data subjects themselves, however, are being left out in the cold, uninvited to participate in the debate. They must be included.



...AND SERVICES

So, what the heck can I do with my personal data?

For most people, knowing they can regain control over their data doesn't hold much promise — 'personal data' is still an abstract concept. For individuals to truly become masters of their data, and derive value from them on a daily basis, personal data tools and services must be developed.

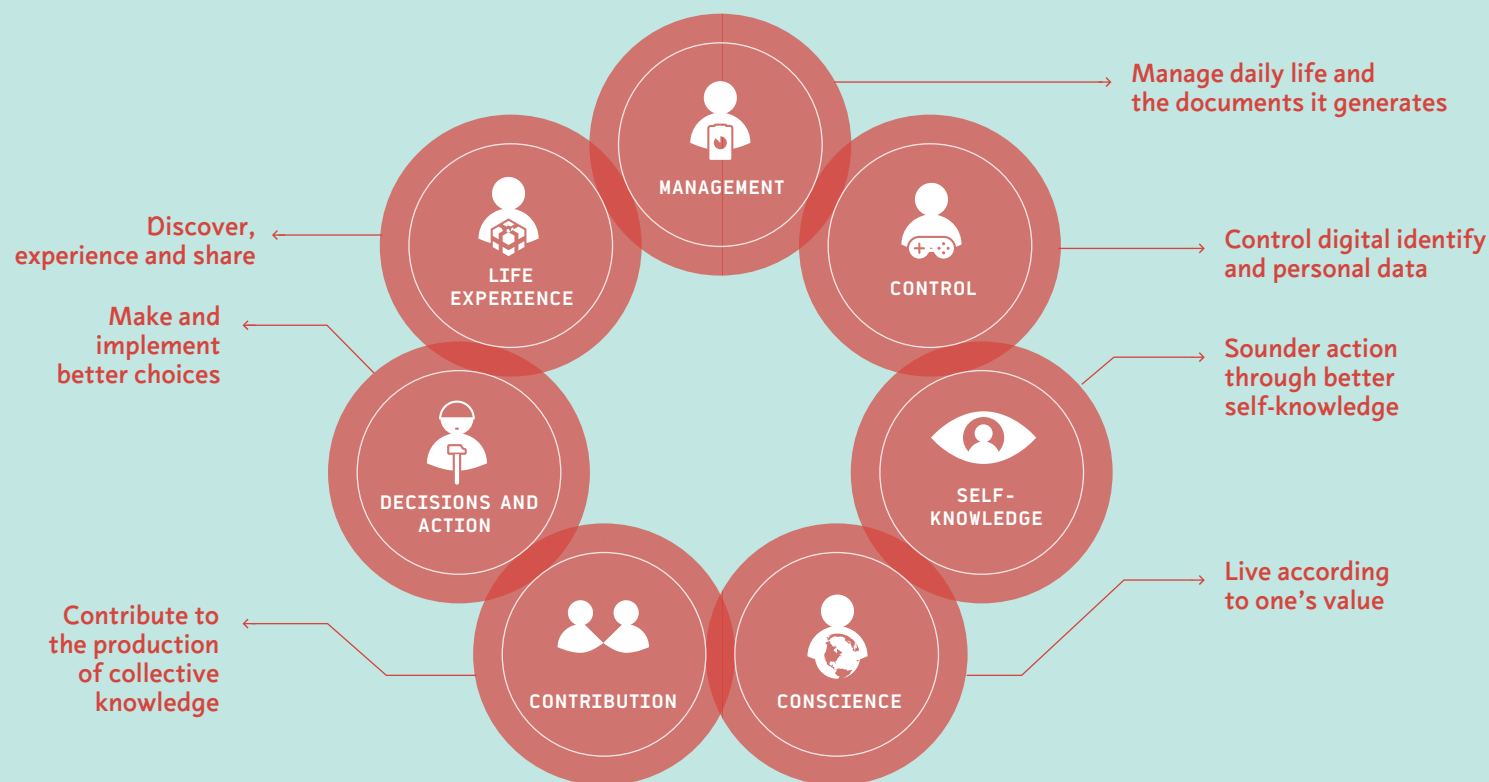
Self Data affords multiple possibilities for data cross tabulation within the same secure space, completely under individuals' control. Self Data cross tabs are available in a personalised setting — the individual's cloud — whereas before, cross tabulation required consent whenever organizations wished to perform it. This opens up a space for innovation that is at once respectful of people's privacy and of their right to information self-determination. For example, one potential service might cross an individual's daily consumption data (loyalty card data, etc.) with different benchmarks to calculate individuals' shopping carbon footprint, or help them make

purchases that are more in line with their values. Another might cross banking, receipt, warranty, geolocation and daily energy consumption data to contextualize each line of individuals' bank statements and allow them to click on each to access the corresponding warranty, invoice or place of purchase -- thereby creating a 'smart' bank statement.

Throughout the multi-year MesInfos project, Fing has explored the full range of benefits individuals can derive from what is essentially a 'personal data ecosystem'. The MesInfos pilot demonstrates this in practice. MesInfonauts have a personal cloud to securely store their data, and an app store on their cloud offering (internal or external) application-based services that

provide valuable personal data cross-tabulation. Importantly, most of these services process the data locally, rather than sending it to another information system.

7 PERSONAL DATA USE CATEGORIES



Create the conditions for the Self Data market to emerge

The MesInfos pilot project is an open one. Any market player can develop applications on Cozy — businesses, public actors, independent developers — thanks to MesInfos' synthetic datasets, data documentation and developer kit. The goal was to allow the emergence of new services, new revenue models and new entrepreneurs, rather than put the Self Data market in the hands of a single actor.

The Self Data concept is nothing less than iconoclastic. Throughout the duration of the pilot, one portion of our efforts was consistently dedicated to nurturing a cautious marketplace, and in doing so, sustaining the Self data and portability ecosystem. We wanted new services to emerge, and for the MesInfonauts to truly benefit from the data that the partners shared with them. A strategy to sustain that ecosystem was set up,

in which two organizations played a major role:

∴ Tubà: an urban living lab* serving the Lyon metropolitan area. Tubà made it possible for us to anchor MesInfos pilot projects in the real world, by hosting co-creation workshops with testers, partners and the generally curious; running meetings; working with schools and conducting two hackathons (November 2016 and March 2017).

∴ Cap Digital: Digital transformation cluster. Cap Digital launched the national Self Data Challenge in September 2017: 3 startups were selected to develop a Cozy prototype, share a grant from the PIA (Programme Investissements d'Avenir) capped at €70,000, meet with pilot project partners to explore possibilities for collaboration and generally benefit from the perfect setting to test out the new right to portability.



Ideation: Imagining innovative concepts

The services development process can be long and fraught with technical, legal and financial pitfalls. We decided to maintain the ideation process throughout the pilot, which led to our having a 'concept box' full of ideas. Our goal was firstly to provide ideas to potential service developers, but we also wanted to develop these concepts during open workshops with citizens, design students and potential data reusers.

7. Real Me, Time Winner, Family Crew, TravelBot, Verger, Yada, Freeble and Nomad are concepts developed by STRATE school students.



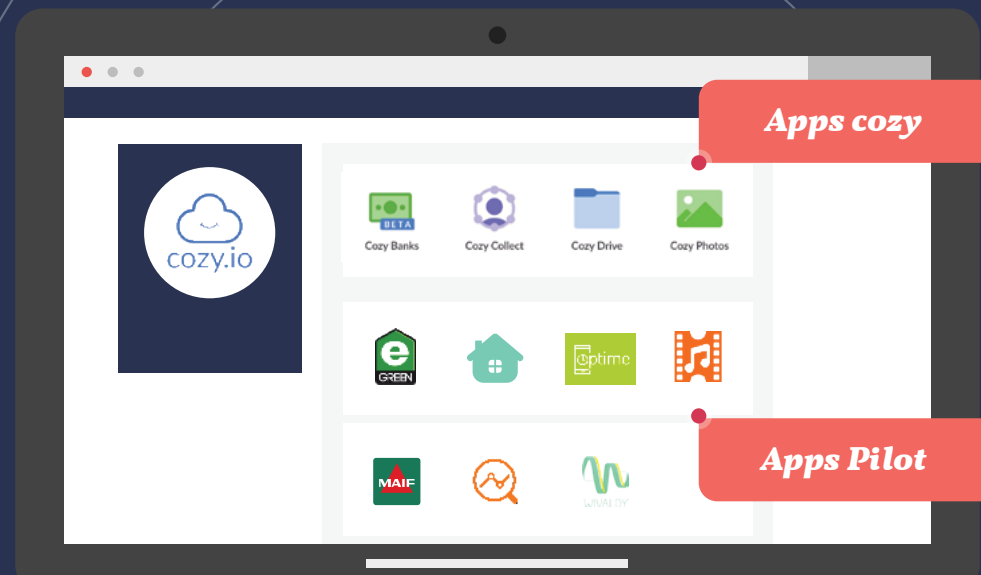
Prototyping: iterating on uses for personal data

telecommunications and energy consumption data.

The MesInfos pilot saw the emergence of a dozen prototypes. Each utilizes at least one source of data supplied by pilot partners, making it possible for the MesInfonauts to use that personal data for the first time.

The project's data holder and platform partners were among the first to develop applications. For organizations to move beyond the mere restitution of datasets in machine-readable format, and towards visualisations and treatments that individuals find valuable, offering customers and users a level of personal data services and working towards facilitating reuse is crucial, even in the simplest of ways. Telecom giant Orange developed two prototypes, and Fing and Maif developed one each. The Cozy platform continues to grow with new internal applications. In September of 2017, the Self Data Challenge invited the three winning startups to develop a prototype mobilizing

MESINFOS PILOT PROTOTYPES.



MESINFOS PILOT: WHICH REUSERS OFFER WHICH SERVICES?

Mon Logis

MonLogis is a dashboard that collects all home-related data: insurance policy information, telephony, energy, and more. With My Logis, easily locate your automatically updated data and generate visualizations that reveal patterns in your household-related spending.



"My Film Soundtracks"

Build a playlist from the soundtracks for movies you have viewed via VOD services and IPTV replay on both Livebox Orange and your PC.



"Mapping my life"

Create an interactive map of your movements from place to place. With your Orange geolocation data, visualise everyday commuting and journey habits and rank the places you frequent the most.



Orange

MesInfos Maif

Find relevant contract, claims, and contact data and information. Easily locate the right department for all your queries.



Partners

Maif

Cozy Collect

Cozy Collect organizes your administrative document files for you. It's automated data recovery process stores data in your Cozy so you don't have to go searching for it yourself! More than sixty connectors are already available for you to connect your accounts with different providers and aggregate your data.



Cozy

Cozy Photo

Smile! Your photos are synched from your devices and shared with whomever you want, whenever you like! Saved photos taken on your mobile are accessible on your PC and tablet. Automatically sync your PC's photo files with your Cozy. Photo storage and sharing made secure, and simple.



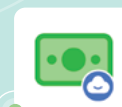
Cozy Drive



Here is where you can locate and manage your data and documents. Cozy Drive, in conjunction with Cozy Collect, makes your life easier by automatically generating folders — for official documents, photos, warranties, and so on — for your data. The application also allows to sync your computer files to your Cozy.

Cozy Bank

Visualise a synthesis of your different bank accounts even if you use different banks. With one click, Cozy displays receipts for payments or highlights reimbursement for medical expenses by an insurer or by social security. Gone is the nagging feeling of not keeping up with life's administrative details.



Optime

Optime is a coach. It summarizes and informs you about your screen/online consumption, and invites you to take control of the time you spend in front of a screen by suggesting other fun activities for you to try.



Self Data Challenge Startups



Wivaldi

Four seasons of electricity consumption highlights. Learn when your consumption relies on renewable energy sources; adapt your habits to the energy sources you wish to support and, alongside other Wivaldy users, challenge yourselves to better energy consumption for all.



"Island & Co"

Have fun reducing your energy consumption! Island and Co. is a game challenging you to save enough energy to resettle a polluted, inhabited island and rebuild a sustainable ecosystem!

MesInfos pilot:
which reusers
offer which
services?

Multipartners

Key takeaways

“Personal data presents enormous value.”

- The promise inherent in enabling individuals to reuse their personal data via new products and services is evident to many.
- Misunderstandings about the value of personal data were common in our dialogues with third party reusers. The Self Data concept imparts a notion of use value. Our aim is to enable people to gain new and actionable knowledge, and not at all to gain financial compensation, however minimal, which does nothing to alter individuals' status in the value chain. Self Data therefore does not stipulate data subjects' right of ownership over their data.

“It's the chicken and egg paradox all over again.”

- The journey toward sharing personal data with the people who generate it is a long one that requires dedicated tools. Organizations need concepts and use cases upstream to justify the approach internally.
- Yet it is only the act of sharing personal data with data subjects and documenting how they use it that innovative use cases emerge and trigger the interest of third party reuse developers. Judging the value that personal data restitution might offer upstream only limits the service and value creation potential inherent in practice.

“Self Data is truly a disruptive concept.”

- Every actor on the personal data stage has become accustomed to perceiving personal data as something only organizations can collect and process, while individuals might, at best, control (a tiny portion of) their use. Innovating using a new paradigm (Self Data) confuses third parties about the potential reuses of personal data.

- Accustomed to organizational data sources, startups are not used to developing applications that enable individuals to control their data, which require a specific connection pathway via a personal cloud platform. A key facet of the developer framework is that it is based solely on fictitious datasets, because reusers will never have access to personal datasets, only individuals will! Statements like, “But we have not received any data, we can't start developing anything yet!” are common ...

“Before a platform is an asset, it is a liability.”

- In order for MesInfonauts to truly be the only ones with access to their data, reuser applications must leave personal data in the individuals' personal storage space (the Cozy personal cloud, in the case of the pilot) untouched, and develop services whose code will run on the platform without extracting that data. This builds trust: a reuser can provide a service without burdening itself with the role of data controller, but it must also adapt and coordinate its efforts with the platforms' strategies, which may differ from theirs.
- Personal data reuse developers must adapt to any number of Self Data platform technologies. Most usually develop services for operating systems provided by GAFA (Apple IOS or Google Android) or for closed but large scale “ecosystems” (Facebook). This is a difficult adjustment to make. Self Data platforms like Cozy are only in their infancy, and simply do not have the same volume of users. To counter this problem in the pilot, we modified the Self Data Challenge rules. Two choices were offered to the winning reusers: develop “for” Cozy (without extracting data from individuals' personal clouds) or connect to the Cozy API and gain access to data, in compliance with the Self Data charter (see appendices).



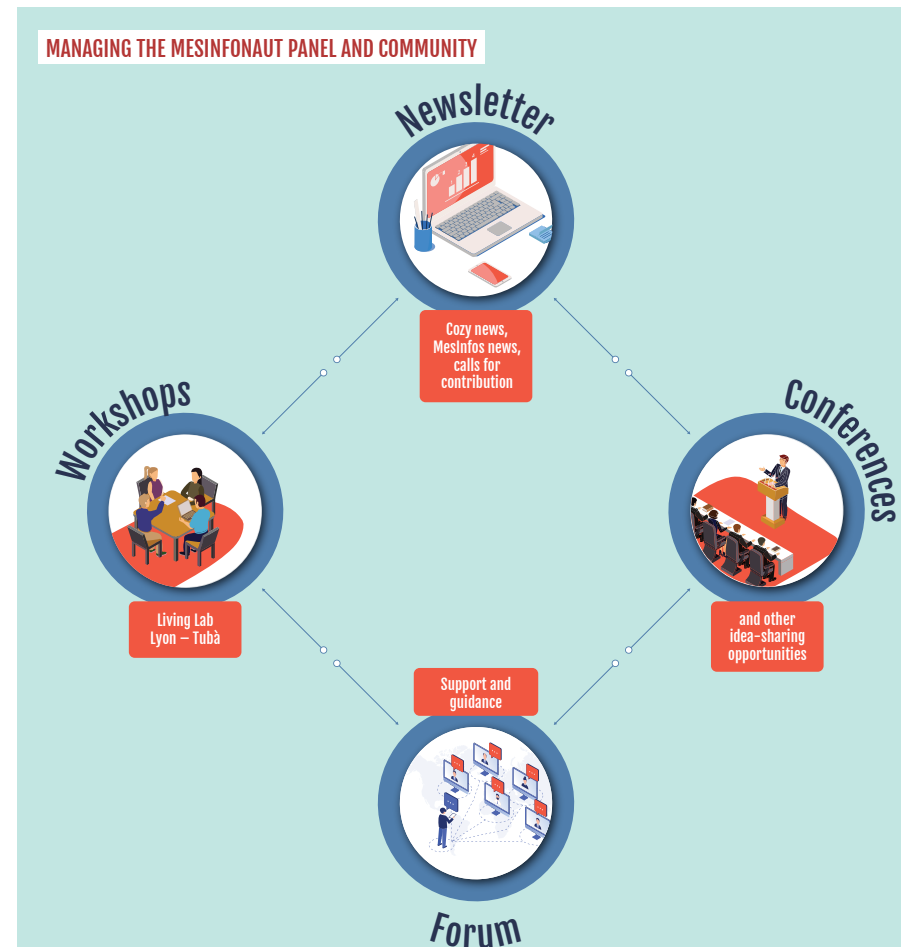
USER AND USE FEEDBACK

Coordinating the group of 2300 MesInfonauts

The services developed in the context of the pilot were primarily prototypes that the testers had never seen or heard of, let alone used before. We knew it would be important to track their use and the attitudes that might have influenced these uses. But we also knew we had to support the community to maintain their ongoing interest in using the tools. This meant communicating regularly with them to keep them abreast of news about Cozy (applications, features) and events related to the pilot study (workshops, conferences). It also meant creating a forum, supported by Cozy advisers and members of the pilot research team, where they could get answers to their questions and help with any issues they experienced (password resets, bug alerts...).

Panel coordination also took place during meetings that ended up being of capital importance. During the meetings we were able not only to address the numerous questions the testers had, but also ensure we were gathering rich

qualitative tester feedback. We set up a living lab in conjunction with Greater Lyon and Tubà, which enabled a small group of testers to become more involved in the pilot. We set up workshops and meetings to exchange ideas and discuss Self Data, MesInfos, Cozy and the service applications. These exchanges yielded much valuable feedback for every pilot stakeholder.

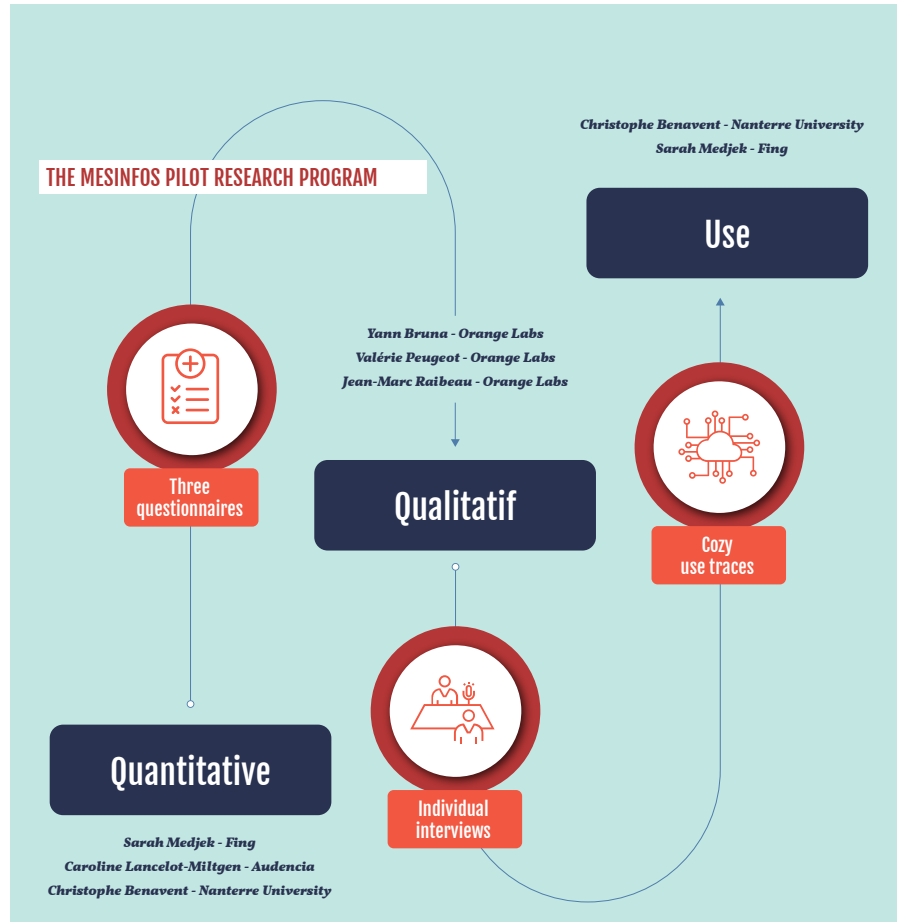


A multidisciplinary research team

Careful observation of the MesInfonauts by a team of researchers enhanced our understanding of testers' expectations and behaviours related to personal data and privacy. The research program included observing the testers during different periods of the experiment, which led to valuable longitudinal measurement of and insight into the evolution in their behaviors. Data collection was carried out using quantitative and qualitative methods to obtain results that were both rich and potentially representative⁸. As soon as the testers opted in to the platform, data collection began — a quantitative survey sought to gather information about the testers' attitudes vis-à-vis personal data and data holders. The study's preliminary findings have already been published, and study results

8. From the moment the recruitment process began, testers were told of the existence of the research track, and that they could volunteer only if they wished — they were under no obligation to participate. Participant data was masked/protected using pseudomization.

will be published in their entirety in the autumn of 2018.



The MesInfonauts are worried

Different attitudes towards data, data holders and Cozy, as a tool and as an organization, were measured, including the risks testers perceived, the benefits they expected, their sense of ownership and their perceived levels of concern and confidence. One of the key subsets of research in the domain of personal data is user concern about privacy.

Privacy concerns are constructed on the basis of information available to individuals and associated with the experiences they have had. These concerns tend to impact their expectations and behaviours — the higher their level of concern, the more individuals will perceive personal data as risk-related and feel the need to protect them.

As regards the testers participating in the MesInfos experiment, **the level of concern related to privacy was particularly high, with 90%⁹ of respondents**

claiming to be concerned. This concern is fueled, in part, by a lack of information about how personal data is collected and used. A lack of perceived transparency on the part of organizations is at the origin of testers' **low levels of trust** in them. This general feeling of distrust, a by-product of testers' experiences *before* the pilot, led them to ask numerous questions regarding the reliability of the means put in place to protect their data. Testers' pre-existing wariness did not create favorable conditions, *ex ante*, for a relationship of trust.

9. Percentage of testers who answered the question about their level of concern with a score of 6 to 10 (out of 10).

The MesInfonauts demanded the ability to control and protect their data.

The Cozy platform allows testers to store and administer their data, and also benefit from third-party services that can create value from them. While the storage function was highly appreciated by the testers (40 GB free cloud storage, rather than paid), their primary interest in Cozy was data protection. For the MesInfonauts, the major problem with other centralized cloud services (e.g., icloud) is a lack of clarity regarding data security and use. Cozy was perceived, first and foremost, as a tool that respects privacy.

KEY FIGURES FROM THE PRELIMINARY FINDINGS OF THE MESINFOS PILOT¹⁰



Beyond privacy concerns, interviews also revealed testers' particularly high expectations regarding Cozy and third party service functionality. The testers — whose definition of personal data is rather ambiguous — noted that personal data recovery and sharing only makes sense if reusers' services enable them to do something productive with their data. Even though the MesInfonauts felt that personal data recovery and security were crucial elements of Cozy's offering, its overall attractiveness was strongly linked to its ability to provide useful services and applications that generate perceptible value.

Key takeaways

“Data transparency is no longer optional.”

- Today, individuals (e.g., customers, clients, users) want clear and precise information about the collection and use of their personal data.
- The overall lack of transparent communications from organizations — or their providing information, such as a TOS, that is incomprehensible to non legal experts — resurfaced time and again as a source of mistrust among the testers. Any hope that organizations have of rebuilding trust with customers, clients and users requires a real effort in terms of transparency.

“Data literacy must be developed.”

- The pilot’s survey findings demonstrate just how difficult it is for non-experts to properly define what personal data is. Nearly 80% of the MesInfonauts thought that they owned their data, even though no right to data ownership exists. If one did, it could potentially put them at risk!
- At workshops dedicated to imaginining new uses for personal data, the testers proved to be quite creative. They could really see the value that data services might offer. Involving users in reuse service design appears to make it easier for them to imagine themselves putting their data to use.
- Organizations (public, private and social enterprises alike) who understand how important it is to share the power of data must also strategize personal data acculturation among their clients and users.

“People want to secure and master the use of their data.”

- Getting one’s data is not enough. When we announced that the data channels were open, and the MesInfonauts could recover their data, had we not also created services that used the data, few testers would have used the platform to synchronize theirs.
- The testers wanted to secure their data on their Cozy. They were quite vocal about the features available. They asked — with good reason — for useful services. The success of Self Data rests on it!



TEN MEASURES TO ADVANCE SELF DATA

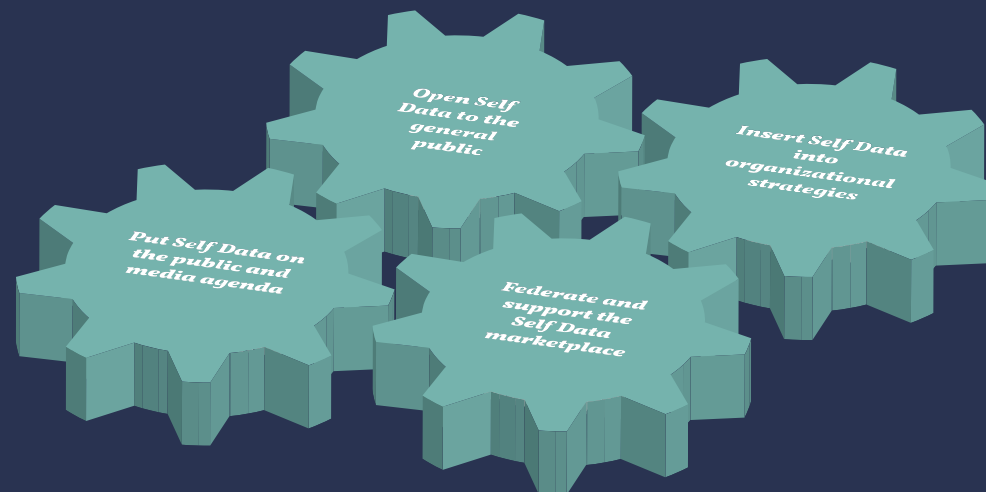
Which goals are worth pursuing?

For Self Data to really take off, a number of technical, legal and societal challenges will have to be tackled. Some ‘foundation stones’ are already being laid in France and around the world. These efforts include the development of authentication tools that ensure personal data are delivered to the right person (e.g., France Connect, France national identity federation system), more understandable TOSs, clearer consent forms, data standardization policies and improved interoperability.

In truth, the Self Data concept is still alien to most — it holds appeal for niche audiences only. Mastery over one’s personal data still takes too much time and requires too many skills. Existing user pathways offered by service providers are complicated and virtually invisible to the market. The Self Data concept must be rendered intelligible and credible to society, and among public and media actors. It must appeal to a broader audience that includes every citizen, and its platforms, features and services must enable anyone

to take control of their data. Although the Self Data services ecosystem has grown considerably in recent years, and has seen the ongoing emergence of various platforms and services (especially since the right to portability came into play), supply remains fragmented and stakeholders rarely communicate among themselves. Federating personal data actors and stakeholders, and creating the conditions that will support this promising market is imperative if Self Data is to become a reality. Finally, Self Data must become a strategic priority among organizations, because without the data to fuel it, the ecosystem can offer little of real value. If organizations can strategically grapple with Big Data, Smart Cities or Artificial Intelligence, why not Self Data?

FOUR SELF DATA IMPACT OBJECTIVES



1. Raise awareness among data holders

Basically, not enough public or private data-holding organizations are aware of Self Data — those who have implemented Self Data strategies can be counted on the fingers of two hands. Many have done so only because there is an internal ‘ambassador’ who believes in the innovative potential of Self Data. Building an internal data culture — via seminars, workshops, Corporate Open Online Courses (COOCs), and so on — would enable employees across company silos to acquire new competencies. Data acculturation could also push Self Data to the top of organizational strategies, and the agendas of information systems management leaders. This might even lead to information systems and CRMs that implement ‘Self Data by design’, making personal data sharing and transparency an integral part of their architectures.

2. Facilitate better mediation and greater citizen empowerment

To get citizens on board with the idea of Self Data, stronger mediation and acculturation efforts are needed. The pilot findings demonstrate that use and support are what empower individuals to use the tools that enable them to control their data. We need mediation spaces and organizations that represent citizens -- consumer rights associations, advocacy groups, and the like -- to launch awareness campaigns, build tools with citizens and co-create a Self Data narrative that makes sense to various audiences and their needs. These efforts could include co-experimentation, such as Self Data challenges at schools or companies returning employees’ HR data to them. All would place citizens at the heart of the push towards making Self Data a valuable reality.

3. Federate PIMS (Personal Information Management Systems)

The new right to data portability is a key opportunity to create value through services. Data-holding organizations that are betting that the right to portability will pass under individuals’ radar — like the right of access did — forget that third-party service providers can make data requests on their own, at the behest of users seeking a service based on legally portable data. If Self Data entrepreneurs (PIMs) organize themselves into a network/federation, and demand that data-holding organizations set up the necessary channels for efficient and sustainable data transmission— and even establish security and behaviour parameters alongside them — organizations will comprehend that the era of personal data management and use is upon them.

4. Create a Self Data clause

What would happen if public procurement policies included a Self Data clause? Any response to a public tender would automatically need to meet certain Self Data criteria: respect Self Data principles, ensure that data sharing and transmission channels exist (or be willing to create them), document the data they gather and perhaps create a basic visualization service dedicated to individuals. Public actors are data holders who can share personal data with citizens, but by introducing such a clause, they will ensure that their suppliers and service providers follow suit, and Self Data takes root in the public sector.

5 Foster experimentation and exchange, generate user feedback

The MesInfos pilot taught us that any attempt to anticipate use, and therefore which data to 'liberate', is pointless. Sharing data is what leads to the emergence of innovative uses. This is why iterative processes and multi-sectoral projects that break data silos are important. Any actor can invent their own definition of what constitutes 'MesInfos' and determine what will achieve a balance of power among personal data stakeholders. The only condition? Share results and user feedback. Being a Self Data pioneer -- making it real, and profitable -- is good, but for it to become a reality, then every data holding organization must work to make it so.

6 Mobilize collective use of the right to data portability

Personal data needs to be protected. The GDPR implies new forms of collective action, such as the right to collectively disagree with personal data processing practices. For example, La Quadrature du Net launched a class-action lawsuit¹² in 2018 enabling thousands of users to lodge a formal complaint against GAFAM practices (Google, Apple, Facebook, Amazon and Microsoft). What if the Self Data movement were to take some of its inspiration from class actions like this? In December of 2017, the french DPA (CNIL) published 'Giving people the upper hand: The ethical stakes implied by Artificial Intelligence algorithms'. The paper asserts that the public has the power to 'champion a national cause, or a participative research project focusing on personal data generated when citizens exercise their right to portability'. Third-party re-users could provide services of a different breed: apps

12. GAFAM class-action details can be found at <https://gafam.laquadrature.net/> (in French).

7 Build trust: license, rank and certify

Self Data platforms and services are multiplying — and the right to portability is a potential vector of their further proliferation. Where are the standards? Novel types of licensing and certification would help individuals sift through data services and verify that they meet Self Data criteria. They could immediately ascertain which service providers they can trust, because they enable individuals to control their data and value data subjects' contributions. A ratings system, similar to the TOS rating model, could label services' policies vis-a-vis Self Data. Specific ratings would garner favorable visibility for third parties as members of the circle of 'actors of trust'. A Self Data/portability barometer — created by an impartial actor, such as a research center or social enterprise for example — could also become an effective readability tool that rewards and puts organizations that respect Self Data principles in the spotlight.

that enable individual groups to organize class-action portability requests from data holders, retrieve the personal datasets, share or manage them and otherwise derive value from them collectively¹³.

13. This notion is similar to health data cooperatives (such as [Midata.coop](https://midata.coop/)) that allow citizens to derive value from their health data and contribute to research projects. Their governance is transparent and collective. Fing's upcoming Self Data Cities project (September 2019) will explore this type of governance.

8. Gain financial support

Move beyond mere compliance with the GDPR

Self Data has real value-creation potential. On the one hand, it will improve the existing data economy, by generating trust and improving the quality of the data being used. On the other hand, and most importantly, it could open up an entirely new market: data-driven applications for individuals that they install and use voluntarily, and also control. We wager that companies adopting the new Self Data paradigm will benefit from a competitive advantage vis-à-vis those whose model is based on unilateral data accumulation and the asymmetrical exploitation of personal data.

In the context of the GDPR, shifting to such a paradigm would be very favorable to French companies. Public and private innovation financing mechanisms, as well as digital competitiveness clusters, should make that shift one of their priorities in the years to come.

The GDPR accords individuals with new rights. It thereby creates new opportunities for individuals and organizations alike. For one, it has made data holders perfectly aware that they must share personal data with the individuals that generate it. For some time, the law has asked energy distributors to set up data sharing channels. Yet certain economic players advocate taking a narrow view of the right to portability - which is central to the GDPR - that would render it virtually meaningless. Legislators and regulators from every sector must resist this trend — its backwardness will soon become evident — and instead invite companies to consider the right to portability as a source of value, a vector of trust building and the foundation for a more balanced relationship with consumers and users. We need to create the conditions that will convince firms that going one step further than compliance will create gains for every stakeholder concerned.

10. Think and act globally

Self Data is a rapidly expanding concept. Although it remains relatively unknown among the general public, it has made a quantum leap in Europe with the creation of the MyData network of European actors, the GDPR, the strategic positioning of many actors, and, of course, increased collective awareness of the frequent scandals associated with personal data. We must harness its momentum, make the movement coherent and understandable, continue to work on key issues and challenges and make the Self Data scenario desirable. All these efforts can only be undertaken collectively, whether at the local or the global level. The MyData network, just three years old, is an ideal vector for this. France has already earned the title of pioneer in this field, thanks to the MesInfos project. An alliance of French Self Data actors, working in conjunction with MyData, would facilitate our work on the major challenges ahead.

ACKNOWLEDGEMENTS

Project Partners



Project coordinator: Fing

For 18 years, Fing has been helping companies, institutions and territories to anticipate changes in technologies and their uses. It has become a new type of think tank, whose offerings have been widely recognized in Europe and elsewhere. <http://fing.org/>

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APPENDICES

APPENDIX 1 – MESINFOS PILOT FAQ

Self Data: the collection, use and sharing of personal data by and for individuals, under their complete control and to fulfil their personal needs and aspirations: improve self-knowledge, evaluate past decisions, make better and more informed choices, share information and collaborate with others, contribute to common endeavours, make life easier...

Right to portability: a new law enforced by the European General Data Protection Regulation (GDPR), which ‘offers an easy way for data subjects to manage and reuse personal data themselves’. The data must be easy to use, and furnished ‘in a structured, commonly used and machine-readable format’. The user can download it or directly transmit it to a third party service.

Living lab: a user-centered, open-innovation ecosystem, often

operating in a territorial context (e.g. city, agglomeration, region), integrating concurrent research and innovation processes within a public-private-people partnership (Wikipedia).

Data holders, or ‘controllers’: organizations that collect and store personal data and define the objectives and means of their treatment. Self Data invites data holders to share personal data with the customers and users that generate them.

[Self Data]Platform: data storage and administration architectures, such as personal clouds, which enable individuals to manage their personal data securely (aka PIMS, or Personal Information Management Systems).

Reusers, third parties: applications and digital services that rely

on personal data and enable individuals to derive value from them.

What data could testers recover? In which format?

Within the scope of Self Data, data holder companies have the opportunity to share any personal data generated by their customers. We worked with project partners (Maif, Enedis, GRDF, Greater Lyon, Orange) to identify which data they would be able to share with testers. These data were documented and made available in a machine-readable format (json, xml) so that they could be reused by third-party services.

Who had access to testers’ Cozy clouds? Could partners access them?

Only testers had access to their Cozy space. No project partner had access to the clouds (data, downloaded applications). CozyCloud itself has restricted access to the spaces it hosts, which it maintains

strictly for maintenance purposes. In addition, all of the testers’ personal data (and that of all Cozy users) were encrypted.

Where does Cozy Cloud host its users’ personal data?

The personal data stored on Cozy are hosted in France. Cozy set up a partnership with OVH, whose data centers are located in Roubaix. If the testers wished, they could also store their data at home, locally, on a Raspberry Pi (single-board nanocomputer).

Could third-party services (not developed by Cozy) retrieve personal data from testers/users?

Third party services were able to retrieve testers’ personal data only after explicitly requesting and obtaining their consent. Cozy’s value lies in the fact that third party services cannot recover users’ personal data on their own. Cozy has been designed so that all the applications work within its architecture without extracting anything from it.

Was the personal data returned to testers deleted from the partners' databases?

Personal data returned to users was not deleted from the partner databases. Testers received a *copy* of the data from the partner databases. A core tenet of Self Data is that personal data use value should be *shared* between organizations and individuals.

How do I know that Cozy does what it claims to do? What happens if they are bought by Google?

Cozy is a piece of open source software used by a vigilant community of individuals who all care very much about their privacy: not even a tiny faux pas by Cozy would go unnoticed by its community! Moreover, with the provisions (technical, legal, ...) Cozy has in place, even if Google were to acquire it, Cozy would need its users' consent to introduce new uses for their data. But this is one of the greatest challenges facing PIMS: provide proof of trust to their users.

Have the research results been published? Where can I find them?

All results from the research project will be published under a creative commons license 4.0. The final report and summary will be complete in the autumn of 2018. All documentation will be available at mesinfos.fing.org.

APPENDIX 2 – THE SELF DATA CHARTER

PREAMBLE: OBJECTIVES

As the influence of personal data in contemporary society continues to expand, the need to share the knowledge, control, use and value of personal data with the people it concerns becomes increasingly urgent.

Although we use different words to describe what we do—Self Data, MyData, Personal Cloud, VRM (Vendor Relationship Management), PIMS (Personal Information Management Systems)—we share the same goal: to empower individuals with their personal data. Through the use of their own data, we want to help people develop the skills they need to increase their knowledge, make informed decisions, and interact more consciously and efficiently with other organizations, communities and individuals.

Individual empowerment will never supplant the need to protect personal privacy and personal data, but its prospect opens up a new, more positive dimension to that protection. It also paves the way for the development of new uses, new services, new kinds of relationships between individuals and organizations and new modes

of collaboration.

We together hold the conviction that the sustainable growth of a data-driven economy must rest on trust. This trust can only exist if organizations share the power of data with their customers and users.

A DEFINITION OF “ROLES” IN SELF DATA

Note: the same actor (especially a business or administration) can fulfill several roles at once.

- User: an individual or household that produces, gathers, manages and makes use of their own personal data, for their own purposes and under their control, with or without the help of a platform.
- Data controller: holds personal data about individuals/users—be it captured, collected, or co-produced.
- Platform: allows the user to collect personal data (or access permissions to its data through APIs and other connectors), gather it into a secure personal space, and

manage and exploit the data either individually or with the help of third-party services.

- Reuser, Third party service provider: provider of services and applications that rely on personal data to provide benefits to users who choose to install and/or use them.

With the above principles and definitions in mind, we are committed to the following principles:

>> PROTECTION AND CONTROL OF PERSONAL DATA

1. We respect European regulations and the national laws that govern the protection of personal data and privacy.

2. Access to, addition of or retrieval of users' personal data from a secure personal space, installation and activation of an application or service that uses this data, as well as data sharing with third parties, may only occur on the basis of free, informed and explicit user consent, and under the user's permanent control. Consent shall specify any and all personal data concerned, what ends are sought, as well as the location, storage conditions and shelf life of data. Consent shall be renewed when necessary, particularly at times

when parameters (such as type or purpose) change. Consent can easily be withdrawn at any time.

3. Platform users may at any time correct or delete saved personal data. Such 2/2 deletion shall take effect within a reasonable span of time, and shall apply to all copies of the data saved in the personal space, unless a user explicitly requests or accepts its conservation.

4. The storage, use and exchange of personal data and digital identities shall be secured at the highest level of the state of the art. Service designers and application programmers shall respect the principles of privacy by design. Any security problems affecting users' personal data and/or their digital identity shall be reported to them as soon as possible.

>> EMPOWERED INDIVIDUALS

5. Self Data aims to provide individuals with operable knowledge, and effective control and use of their data, to develop their informational self-determination and empowerment. All activities and knowledge related to the Self Data are evaluated against this objective.

6. Users are free to use the data they have provided, transmitted,

produced and co-produced, or that has been captured or collected via their activity, in any way that makes sense to them, to the exclusion of outright data sale or rental against monetary compensation. Apart from restrictions imposed by current legislation, no restrictions shall be placed on data use when freely chosen and/or consented to by the user.

7. Special effort shall be made to ensure transparency, clarity and education that enables individuals to understand their data and make best use of it: data documentation, simple visualizations, dashboard reporting of data usage, collective action towards "digital literacy"...

8. In the spirit of the emerging right to data portability, users shall always have the right to recover the sum of the data and content stored in their personal spaces, in a structured, commonly used and machine-readable format, and may reuse this data and content as they wish.

This Charter is open, it can be signed by all the actors who recognize themselves in its principles, and who want to participate in the Self Data dynamic.

APPENDIX 3 – PANORAMA OF THE MESINFOS PROJECT: 2016-2018

Since 2012, Fing has been conducting the MesInfos project in partnership with some of France's largest companies, and exploring the concept of Self Data: 'If I have your data, you have it too!' The program has evolved into a dynamic punctuated by periods of experimentation. We have made a sustained and concerted effort to identify and face the challenges confronting the Self Data concept, build tools for organizations, and create a synergistic space for personal data actors from Europe and all over the globe.

300 testers are given a personal cloud for 8 months.

8 large organizations customers' personal data with them.

One competition is held, 15 prototypes are built and 50 concepts are created.

MesInfo enters the experimental phase



The MesInfos Pilot is launched, and Self Data makes great strides:

More than 2000 testers are given personal Cozy clouds by their insurer, Maif.

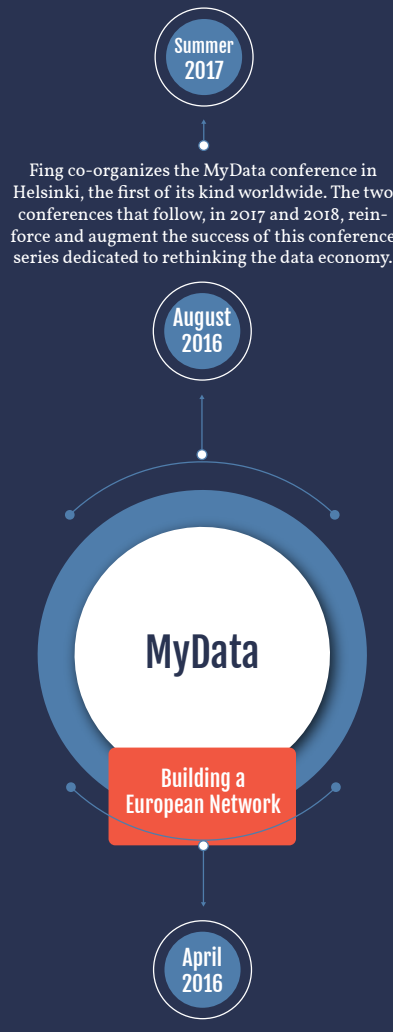
Data transmission channels become more sustainable.

Real market prospects for prototyped third party services emerge.

We explore the economic challenges associated with Self Data alongside the Without Models community: 'What is the Value of Self Data for organizations?'

A demonstration of some opportunities afforded by the right to portability enforced by the General Data Protection Regulation (GDPR).

Fing co-authors the MyData declaration signed by more than 200 individuals and organizations. The declaration affirms the principles that bring us together and rebalances the personal data economy in favor of individuals.



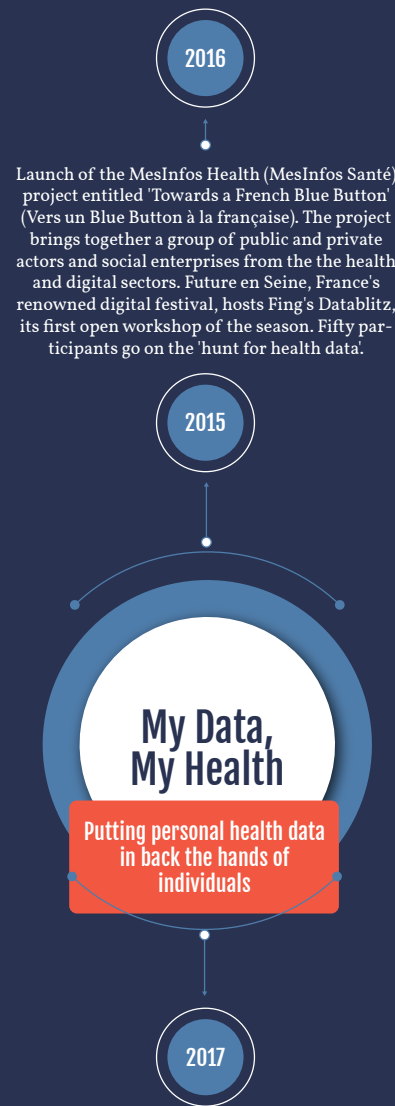
Fing is the first of several European actors to host the nascent MyData network and community. MyData federates European actors working to put the power of personal data back into the hands of individuals.

2 days of meetings and workshops lay the foundations of the organization.

50 specialist participants come from all over Europe to collaborate.

Other meetings follow in major European cities (London, Berlin, Aarhus, Turin ...). The most recent, hosted in Lyon by Fing and Tubà, took place June 19-20, 2018.

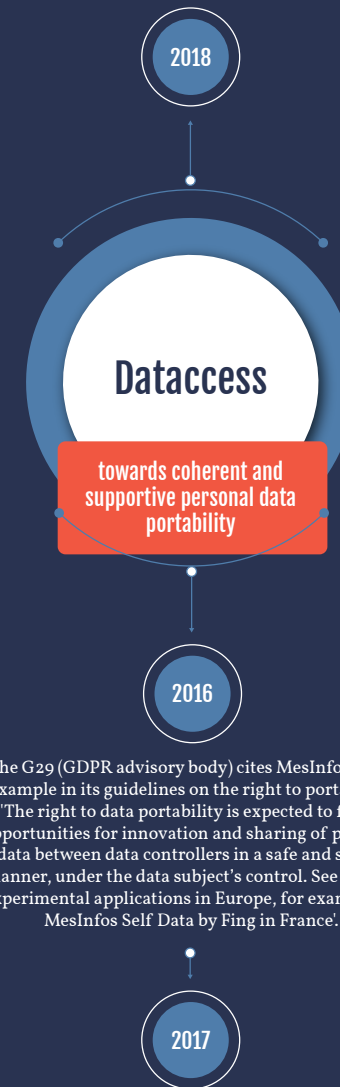
Cap Digital joins the project as a co-manager; the working group publishes the 'My Data, My Health' charter and conceptualizes an experimental scenario.



Launch of the MesInfos Health (MesInfos Santé) project entitled 'Towards a French Blue Button' (Vers un Blue Button à la française). The project brings together a group of public and private actors and social enterprises from the the health and digital sectors. Future en Seine, France's renowned digital festival, hosts Fing's Datablitz, its first open workshop of the season. Fifty participants go on the 'hunt for health data'.

MesInfos Santé becomes 'My Data, My Health'. Cap Digital conducts a small experiment. A large French healthcare organization agrees to share the personal data it holds with 30 of its members.

Publication of the deliverables generated by the world's first collective effort to foster a positive, coherent and ambitious implementation of the right to portability: 'Dataaccess - data-responsible organizations' and 'Data portability in practice'.



The G29 (GDPR advisory body) cites MesInfos as an example in its guidelines on the right to portability. 'The right to data portability is expected to foster opportunities for innovation and sharing of personal data between data controllers in a safe and secure manner, under the data subject's control. See several experimental applications in Europe, for example ... MesInfos Self Data by Fing in France'.

The Dataaccess working group launches. Its objective is to 'facilitate right to portability implementation by data-responsible companies'. It will capitalize on and formalize the accumulated knowledge gained over the course of the MesInfos project.



Armed with the lessons learned from the pilot — including the legal, economic and technical challenges, and user feedback — Fing will begin to explore the conditions needed to deploy Self Data across a specific French territory. This is our opportunity to explore the benefits that Self Data can provide in tandem with a group of volunteer private and public sector actors and territorial representatives. What might happen if Self Data were implemented to serve territorial actors' needs related to mobility, energy transition, user relationships and more? What new uses, what new forms of governance might emerge? If individuals are given their personal data, will they contribute to territorial management by sharing them anonymously (with services they deem to be of general public interest) or will they create data commons, and decide together what uses they will make of it?



*‘If we can use your data,
you can too ... however you please.’*

