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# A PIMS Development Kit for New Personal Data Platforms

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## Abstract

The web ecosystem is based on a market where stakeholders collect and sell personal data, but nowadays users expect stronger guarantees of transparency and privacy. With the PIMCity PDK, we provide an open-source development kit for building personal information management systems to foster the development of open and user-centric data markets.

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## Introduction

In today’s data-driven economy, the amount of data a company holds has a direct and non-trivial impact on its overall market valuation. Data are catalysing not only business, but also governance and everyday life, across all sectors, regions, time scales, economic and political systems worldwide. Online advertising and marketing have driven developments in this space, transforming a decades-old industry and creating some of the biggest businesses (and in a few cases, controversies) of our time. In fact, the online advertising industry is breaking records year after year, both in terms of growth and overall value.

However, online advertising is just the tip of the iceberg. Data is being sought and offered in a wide range of applications, and data-driven decision making is having a significant impact across a variety of sectors. According to a large-scale 2016 study by McKinsey [1], the numbers for the potential of data-driven decision making are staggering, even by the most conservative estimates.

In some aspects, this economy is primitive: the source of value – or raw material – are the users, and they have no choice but to give away their goods (data) to a very few companies against whom they have no bargaining power. In exchange for their goods, users receive a range of services, some of which are now essential to everyone’s digital life: web search, connecting with other people, shopping, etc. As a result, users cannot really opt out and can only continue to give away their data without being able to negotiate compensation. This is not a market. It is more like

the colonial economy, where peasants had no choice but to work for the colonists, without any bargaining power whatsoever.

This situation has sparked intense debates on various issues, including privacy, discrimination and bias, manipulation of public opinion and spread of fake news [2], competition and monopolisation, automation and its impact on unemployment and economic inequality [3].

Personal Information Management Systems (PIMSs), also called personal data banks or personal data vaults, are a promising alternative to the uncontrolled collection, processing and use of people’s data. A PIMS can be thought of as a software interoperability layer between end-users and data services, responsible for ensuring that data is passed from the former to the latter in a controlled manner. However, PIMSs so far are struggling to succeed due to both the complexity of creating a fully-fledged solution, and the bootstrapping problem.

In this paper, after reviewing the available PIMS, we present and discuss the new PIMS Development Kit – or PDK – whose main goal is to speed up the creation, testing and deployment of PIMSs, limiting the burden of creating a solution from scratch.

## Current Solutions for Personal Data Management

The first countermeasures against the collection of user data were solutions to block online advertisements and trackers, usually implemented via browser plugins. Ad-Block Plus and Ghostery are notable examples. In response, services have attempted to circumvent blocking with a variety of more sophisticated tracking techniques, fuelling an arms race.

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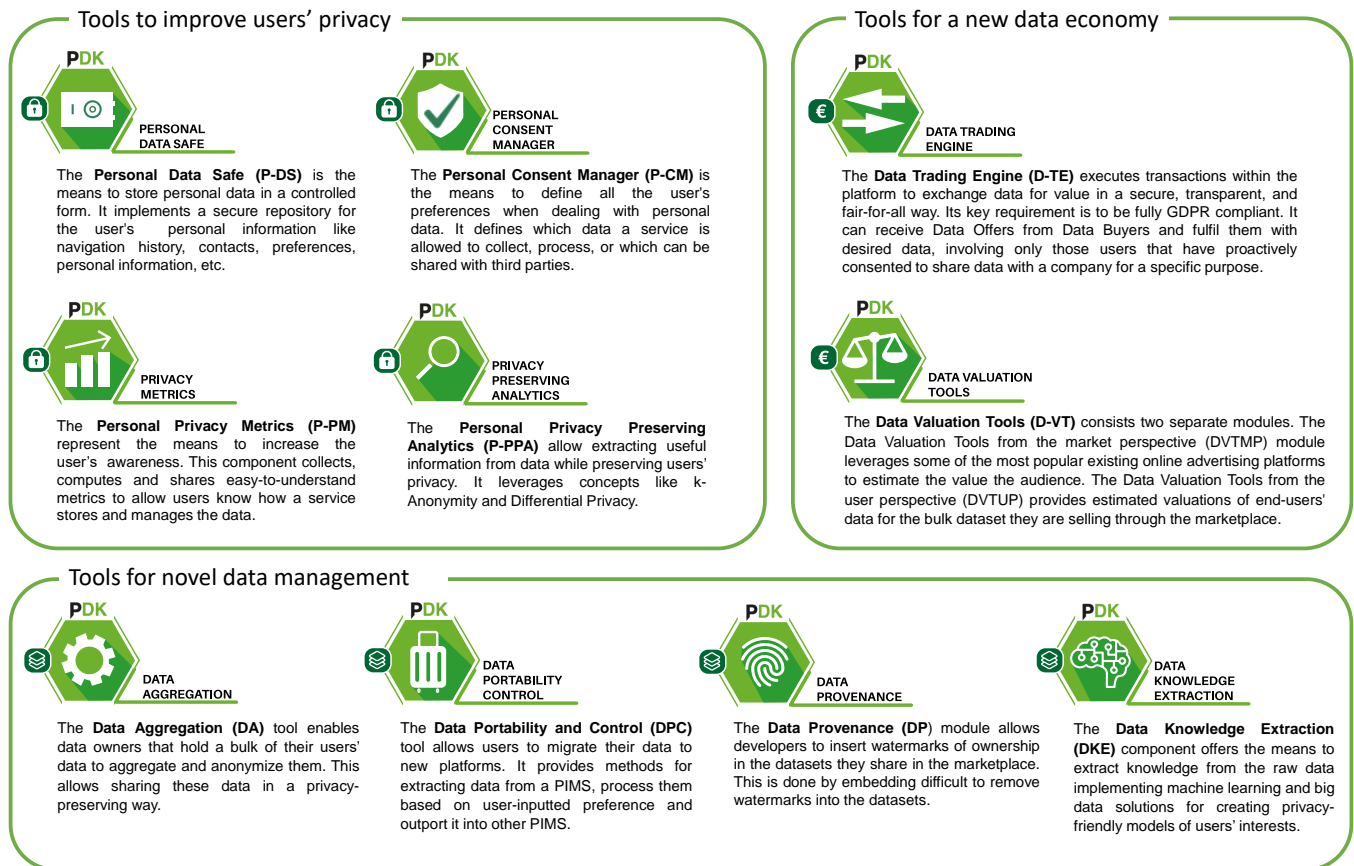


Figure 1: The PDK components for privacy-enhanced, data management and tools for data economy.

Recently, several technological solutions and business models have emerged to balance the above tensions: PIMs. They look to empower individuals to take control of their personal data. For that purpose, they are building capability to let users collect their personal information from other sources (e.g., banks or internet service providers); exercise their erasure and modification rights; manage cookie, privacy and access permissions settings; manage consent for sharing personal data; monetise data by allowing users to receive the corresponding payments for their sharing.

We identify 18 existing PIMs platforms that offer the ability to trade personal data. Most PIMs focus on collecting and managing personal data for marketing-related purposes. Some specialise in using their data for targeted marketing surveys and rewarding users for filling in questionnaires. As supplemental material, we report the complete list of the 18 surveyed PIMs.

In terms of architecture, PIMs are usually decentralised platforms that use users' devices to store information. They may rely on blockchain solutions to provide an additional layer of security and meet demanding regulatory requirements. In terms of data trading, 9 of the 18 surveyed PIMs focus on consent management and data sharing, and therefore do not offer specific marketplace

or data pricing features. Those that offer such features typically help users set a fair price for their data: they manage buyers' bids, advise sellers on actual prices, or adjust prices based on buyers' purposes. Finally, more than half of the PIMs leverages their own cryptocurrency to process payments.

Most of PIMs provide as open-source some of their components – for example Digi.me, Airbloc, Meeo have a public GitHub repository. However, each of the current PIMs targets a specific use case and envisions a precise business model. This limits their applicability and acceptance, as no single platform can cover the diverse scenarios of the current data economy. Another obstacle to PIM scaling is the need for earning the *trust* of users for them to let the PIM manage their personal data on the Internet, which is not trivial in the current data-for-services economy.

### The PIMCity PIM Development Kit: Challenges and Design Principles

To unlock the potential of data-driven decision making, as part of the EU-funded PIMCity project, we have designed, developed and validated a set of reusable, flexible, open and user-friendly components in the form of a

PIMS Development Kit (hereafter PDK). Being aware of the complex and non-standard definition of PIMS, our goal is to provide a modular approach that can be flexibly improved and refined as needed. The PDK offers the ability to rapidly develop new PIMS solutions and easily experiment with possible alternatives. We have carefully developed a bottom-up methodology that involves all stakeholders (including advertisers and end-users) at all stages, from design to development to large-scale demonstration and going to market. We strongly believe that an open market for data will only thrive if we stop the arms race between users and services.

As a first tangible result, we offer the PIMS Development Kit (PDK) to commoditise the creation complexity of PIMSs. This PDK lowers the barriers for companies to enter the web data market. The main challenges in designing and developing the PDK can be summarised as follows.

*User-centric model.* Implementing a user-centric data ecosystem is the biggest challenge of the PDK. A user-centric data economy requires that individuals are compensated for their data in proportion to the overall economic benefits. Then, what is a reasonable price for data? Even though PIMS users and data sellers are usually in charge of setting this price, they do not know what a fair price should be. To this end, the PDK offers a data valuation framework backed by state-of-the-art research in the field [4]. On the one hand, these data valuation tools allow one to estimate the value of their data once offered on a marketplace, i.e., how much my data is worth. On the other hand, they redistribute the revenues among users whose data was traded on the market, i.e., what is the fair share of revenues my data shall be compensated.

*Interoperability.* PIMCity architecture allows users to integrate new data sources and connect them to new services. This is a fundamental property to build trust in any PIMS. For this, we offer predefined modules to import data from common sources (e.g., Facebook and Google exported data, the Open Banking protocol) into a common personal data safe module, the “personal data bank” which allows a user to store and manage their data, and offer them to an open marketplace.

Interoperability is the biggest advantage offered by the PDK and at the same time a great challenge, because it requires a process of standardisation of consent mechanisms, formats and semantics. All PDK components provide REST-APIs, which we document using the Open APIs specifications to enable seamless integration. This enables communication and interaction between them and facilitates integration with existing PIMSs as well as the design and development of new ones.

*Open-Source Software.* We deem open-source software a means to achieve transparency and user trust. Although maintaining a (large) open-source project is challenging

in terms of code maintenance and long-term support, it allows us to collect feedback, bugs, feature requests, and ultimately measure the success of the PDK. The PDK is open-source and available online on the GitLab Project of PIMCity [5]. We encourage its use and invite the community to test and support the project. We use the GitLab collaboration features as a forum for tracking issues, discussing bugs, requesting new features, and providing user support.

## The PDK in Details

In the PDK, we design and develop generic components that offer fundamental functionalities for PIMS. We release them as SDKs to streamline PIMS development and integration. We identify three coarse areas in which we group those elemental blocks that offer basic functionalities and sketch them in Figure 1.

### *Tools to improve users’ Privacy*

These PDK modules aim to improve user privacy from various points of view. They are designed to provide users with a simple and intuitive interface and enable transparent data management. Users can use Personal Data Safe (P-DS) to securely store their personal data and eventually allow data buyers to access them through the Personal Consent Manager (P-CM). Details about data buyers can be found in the Personal Privacy Metrics (P-PM), along with information on the purpose of a data buying campaign. Finally, Personal Privacy-Preserving Analytics (P-PPA) provide data buyers access to aggregated and anonymised data by implementing anonymisation via well-known approaches such as  $k$ -anonymity [6], differential privacy [7], or  $z$ -anonymity for streams [8].

### *Tools for a User-Centric Data Economy*

Currently, users are not part of the data market. Conversely, they are external actors who merely provide the assets but have no influence or decision power. In this scenario, the value of end-users is determined solely by the market, i.e., the price that data buyers are willing to pay for a given end-user’s data. However, in the human-centric data economy envisioned by PDK, this one-sided vision is no longer valid. Conversely, end-users must have control over their data. Hence, we come into a new scenario with two sides: the market and the users. To this end, we offer the Data Valuation Tools (D-VT), which are able to derive the value of end-user data from the two perspectives mentioned above: Market and End User perspective, i.e., how much the data is worth for the buyer and for the end-user, respectively. We also provide a Data Trading Engine (D-TE) that can be integrated as part of the PIMS infrastructure to trade end-user data within the ecosystem.

## *Tools for Data Management*

Due to the variety of devices and data sources available, it is challenging to import, process and aggregate data in a standardised, scalable and privacy-preserving manner. To this end, we offer the Data Aggregation (DA) tool for mass insertion of personal data into a PIMS – allowing to bulk-import data from large databases such those of banks or Internet Service Providers. Data Portability Control (DPC) enables users to import the data directly from Facebook or Google, for example, offering filtering capabilities to define which data one is willing to import. The Data Provenance tool (DP) adds hard-to-remove watermarks to datasets to prove ownership later. Finally, the Data Knowledge Extraction (DKE) engine is an example of machine learning analytics to extract privacy-preserving models from data. It supports the creation of user profiles that contain the interests of each user as extracted from their browsing history.

## **Use Cases and Applications**

Here we discuss two possibilities that we consider common use cases for the PDK.

### *A Fully-Fledged PIMS*

Combining our PDK modules makes it possible to build a new PIMS prototype without developing all the applications from scratch. In Figure 2a, we show how the modules work together. Each user can store their data in the P-DS. This allows them to have structured, well-organised information about the data they provide to the system. With the help of the DPC, they can import/export their data from/to another PIMS company. Through the P-CM, the user can specify what types of data they are willing to share, to what class of data buyers, and in what form (raw, aggregated). The DP module can watermark the datasets before they are sold through the DTE to keep the ownership of the data verifiable in a healthy data economy model. When a data buyer is interested in the users' data, the D-TE handles the request and operations, calculates the data value with the D-VT, collects users' consent on the P-CM, and offers the user a fair compensation. With this in place, any user can consult the easy-to-understand P-PM to learn about the purpose of the data purchase. This makes the user the main actor with complete control of their data and its use in the open marketplace.

### *A PIMS for societal benefit*

Illustrated in Figure 2b, we consider a PIMS in the premises of a company that holds personal data as a consequence of its business. For instance, a telecommunication provider with access to customer location data, or an online store with customer purchase history. The use case encourages users to share their personal data in exchange for

a reward from the company, which can be statically determined (e.g., a discount on the monthly subscription) or dynamically defined using the DVT (not shown in the figure). Customers can opt-in using the P-CM, giving the company the right to share their data with third parties. Upon consent, the P-DS stores users' data using the DA module to perform a bulk transfer from the company's systems. The P-PPA allows third parties to perform privacy-preserving queries that aggregate data from multiple customers and obtain an anonymised version of a portion of the dataset, protecting the identity of individual customers. Finally, the DKE can enrich the raw data by creating user profiles. Interested stakeholders can access the system to collect anonymised data and perform their own analytics.

## **Discussion and Ongoing Deployment Initiatives**

With the PIMS Development Kit, we simplify experimentation enabling the prototyping of new user-centric marketplaces and fostering a new data economy where users are at the centre and have complete control over their data. The PDK includes tools for managing consent and personal data, and for creating marketplaces.

The development of the PDK was a two-year effort for the PIMCity team. We designed it to identify PIMS basic functionalities and offer independent components that are easy to integrate and use. A PIMS must include many and diverse functionalities, and therefore it is not trivial to find a satisfactory level of component integration and interoperability. The biggest challenge (and the most important lesson we learned) is that the current ubiquity of data in our lives makes creating generic components a complex task. Data comes in a variety of formats (location, health, and browsing data are just a few examples) and from heterogeneous players, which are typically not cooperative and do not offer standard means to export data from their platforms but instead offer cumbersome and time-consuming means to obtain your personal data. Therefore, PIMs must be flexible and constantly updated.

To disseminate our work to users and enterprises, we are currently developing two pilot projects that demonstrate how the PDK simplifies the development of complete solutions. The first pilot is the EasyPIMS platform, a PIMS for end-users where anyone can offer their data and receive rewards from companies interested in running data collection campaigns. The second pilot project is devoted to testing the PDK in a business-to-business (B2B) scenario, involving companies interested in products that combine security and privacy protection with user education and awareness.

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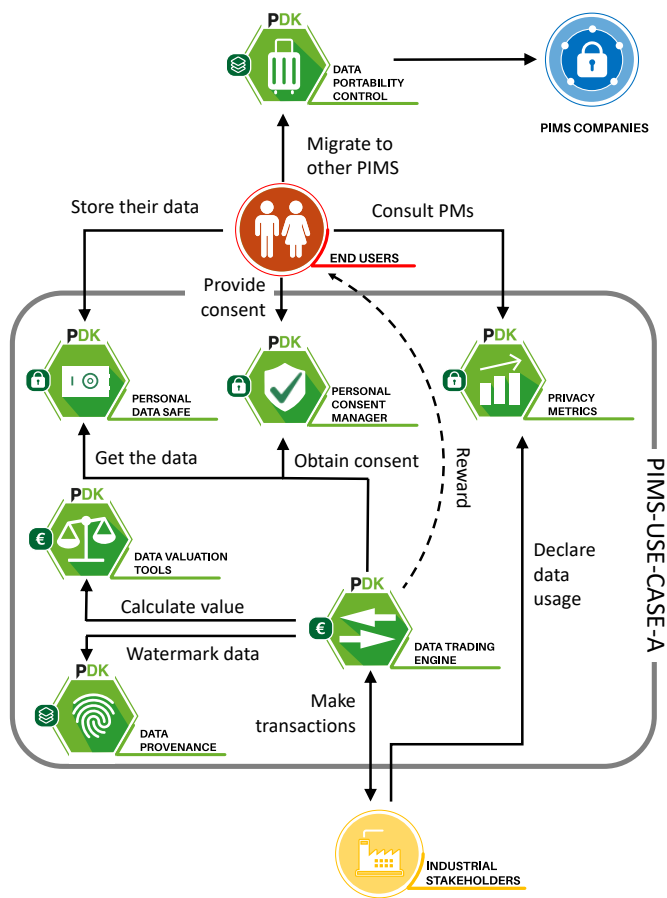
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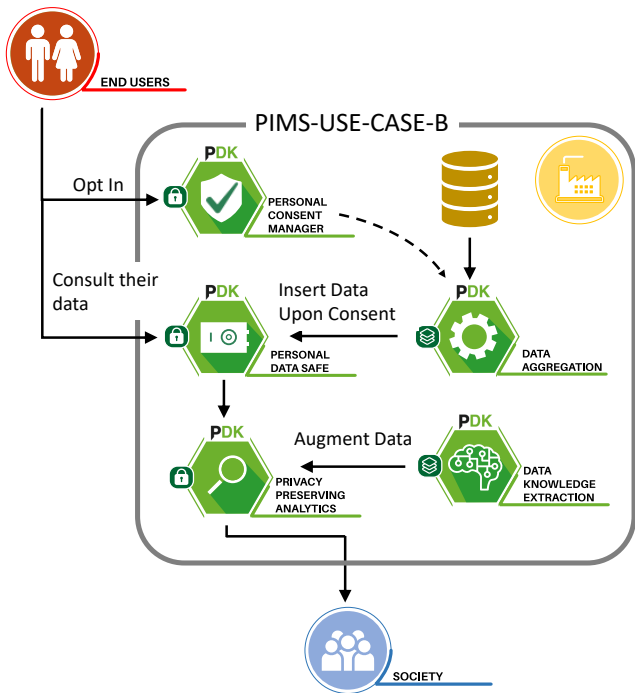
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(a) Use Case A: Users store data in a PIMS and get a reward when a Data Buyer purchases data.



(b) Use Case B: A company's users can opt in to share the data with third parties, e.g., for societal benefit.

Figure 2: Use cases for the PDK.

## Supplemental Material

The following table provides the list of the 18 PIMs surveyed, as well as some of their characteristics.

Company	URL	Country	Year
Marketing-related PIMs			
MyDex	<a href="https://mydex.org/">https://mydex.org/</a>	UK	2008
Digi.me	<a href="https://digi.me/">https://digi.me/</a>	UK	2009
Meeco.me	<a href="https://www.meeco.me/">https://www.meeco.me/</a>	Australia	2012
Data Wallet	<a href="https://datawallet.com/">https://datawallet.com/</a>	US	2015
HAT	<a href="https://www.hubofallthings.com/">https://www.hubofallthings.com/</a>	UK	2016
Airbloc	<a href="https://airbloc.org/">https://airbloc.org/</a>	South Korea	2017
Datum	<a href="https://datum.org/">https://datum.org/</a>	Switzerland	2017
Vetri	<a href="https://vetri.global/">https://vetri.global/</a>	Switzerland	2017
Weople	<a href="https://weople.space/">https://weople.space/</a>	Italy	2018
Wibson	<a href="https://wibson.org/">https://wibson.org/</a>	US	2018
SayMine	<a href="https://saymine.com/">https://saymine.com/</a>	Israel	2019
Decentr	<a href="https://decentr.net/">https://decentr.net/</a>	UK	2020
Survey PIMs			
CitizenMe	<a href="https://www.citizenme.com/">https://www.citizenme.com/</a>	UK	2013
People.io	<a href="http://people.io/">http://people.io/</a>	UK	2015
ErnieApp	<a href="https://ernieapp.com/">https://ernieapp.com/</a>	Ireland	2017
Health-related PIMs			
HealthWizz	<a href="https://www.healthwizz.com/">https://www.healthwizz.com/</a>	US	2016
dHealth Network	<a href="https://dhealth.network/">https://dhealth.network/</a>	Switzerland	2017
Medical Chain	<a href="https://medicalchain.com">https://medicalchain.com</a>	UK	2017