The GDPR Readiness of European Organisations and the role of identity technology

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Maarten Stultjens – VP Corporate Development

maarten.stultjens@iwelcome.com

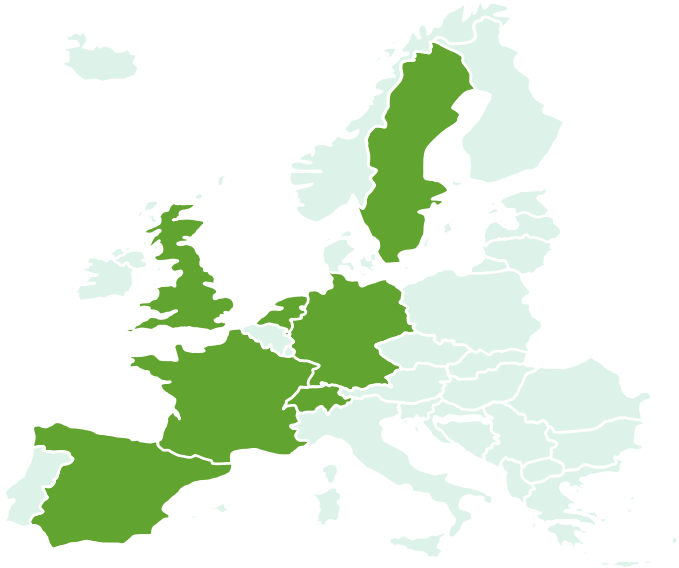
- GDPR = consumer in control of their own data
- GDPR programs have been focusing on internal processes and controls
- Is the customer now in control?

The proof the pudding is in the eating

- Researched a full year
- How ready are organisations from a consumer's perspective
- Sample: 89 of Europe's largest organisations

Scored on how compliant their consumer journeys are

7 countries - 6 verticals - 89 organisations



Insurance

Utilities

Retail/E-tail & consumer goods

Media & Publishing

Travel & Services

Non-profit

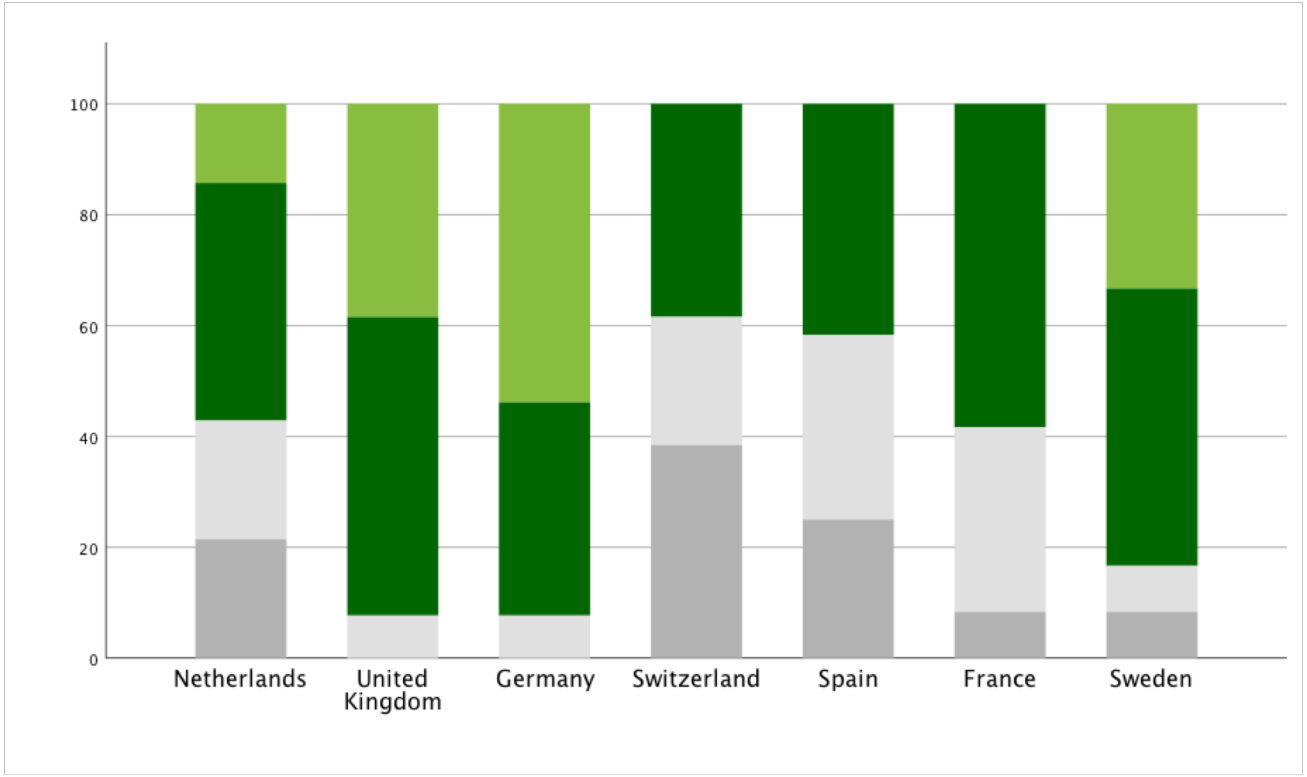
8 GDPR criteria

1. Consent
2. Ability to withdraw
3. Right of access
4. Right of rectification
5. Right to erasure
6. Data retention period
7. Privacy by default
8. 'Special categories of data' -> not always applicable

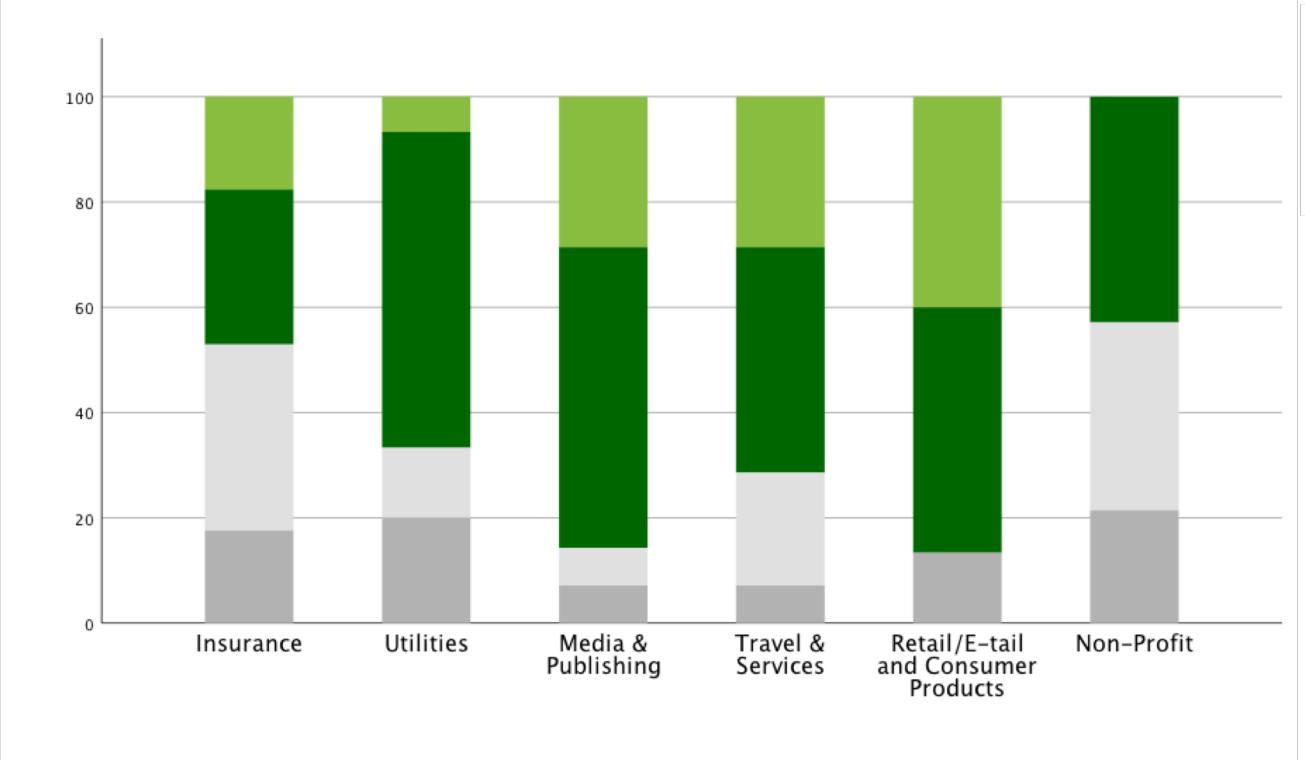
5 measurements

1. November 2017
2. January 2018
3. March 2018
4. May 2018
5. July 2018
6. October 2018
   (forthcoming – includes US)

Overall GDPR-score per country



Overall GDPR-score per industry



34% of organisations

uncompliant in most areas

only fulfilling 'some' GDPR requirements

Basic GDPR requirements are in place:

Ability to withdraw (92%),

Right of access (96%),

Right of rectification (95%).

Key findings:
'Checklist' implementations
Consumers not in control

UK & Germany

Best performing countries

Retail/E-tail & Media/Publishing

Best performing industries

Core GDPR requirements are not in place:

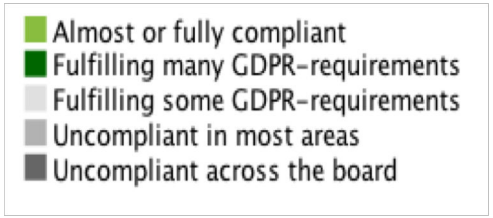
Data retention period (43%),

Privacy by default (59%),

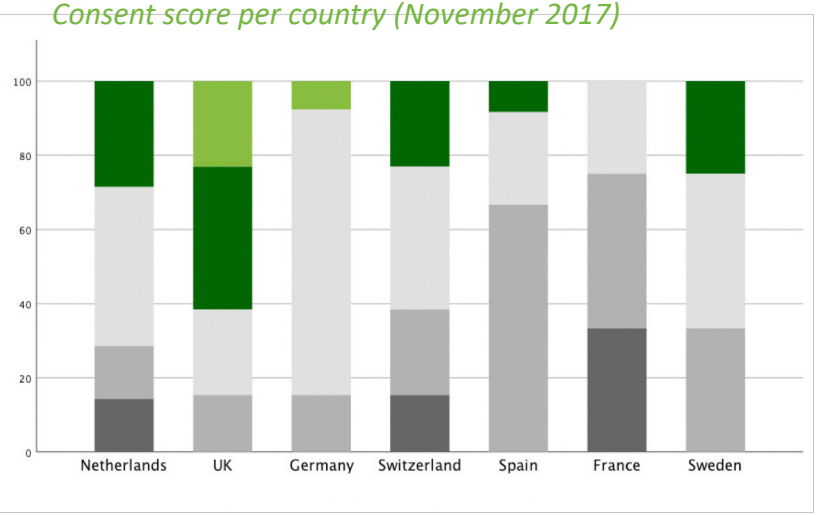
Consent (12%).

‘Consent’

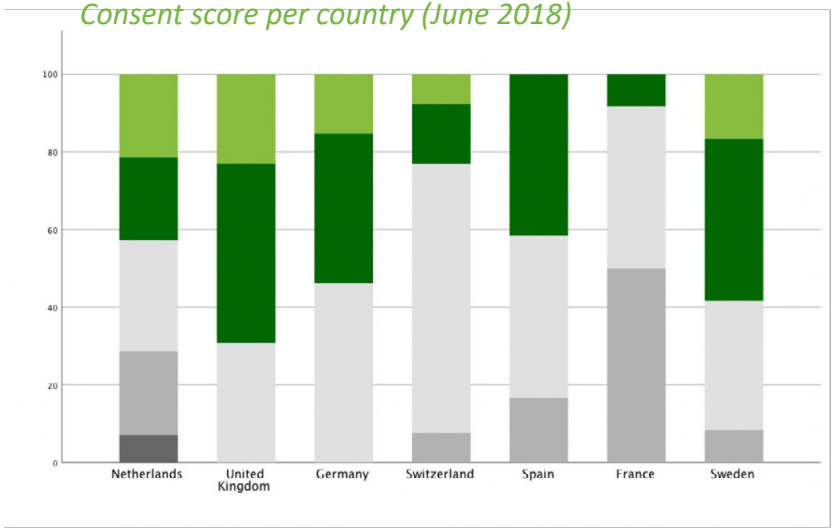
- Is consent being asked for in a straightforward manner?
- Are the purpose(s) of use mentioned at all?
- Does the organisation clarify for what purpose(s) the personal data will be used? Is it crystal clear?
- Are the purpose(s) of use specified per attribute?
- Little progress



Consent score per country (November 2017)



Consent score per country (June 2018)



Why are we where we are?

Cicumvent:

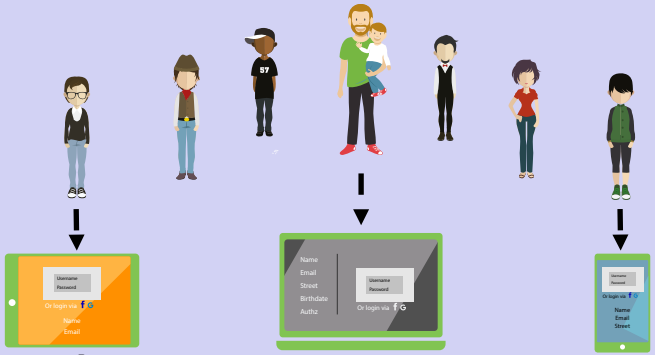
- Do we really care about privacy?
- As little effort as possible
- Trying to get away with legitimate interest

… or technology?

1. Scattered landscape
   - Consumer facing: Portals and Apps
   - Backend: Application landscape
2. Different personas
   - Digital: frictionless customer journeys
   - DPO: compliancy controls and reporting
   - CFO: reputation and financial risks
   - CIO: reduced costs
3. Multi-layered datamodel
   - Meta-data per Attribute value: retention, consents, Level of Assurance
   - Proper UI/UX
   - Integrating in processes and landscape
   - Reporting

Scattered landscape

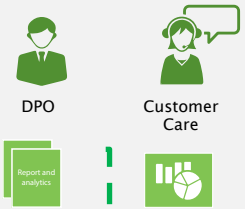
Consumers are offered different apps & portals for different services



Consumers are not offered the option to view, edit or delete their data

Consumer data is stored into a wide variety of systems and applications

Data reports and analytics need to be manually extracted per system



Chief Digital Officer

- Frictionless customer journeys
- Boost conversion, reduce drop-offs
- Actionable data to optimise cross- and upselling
- Building foundations for innovation (e.g. IoT)

Chief Information Officer

- IT agility & being quick to react
- Ability to scale rapidly
- High and guaranteed service levels
- Bringing innovation capacity into the organisation

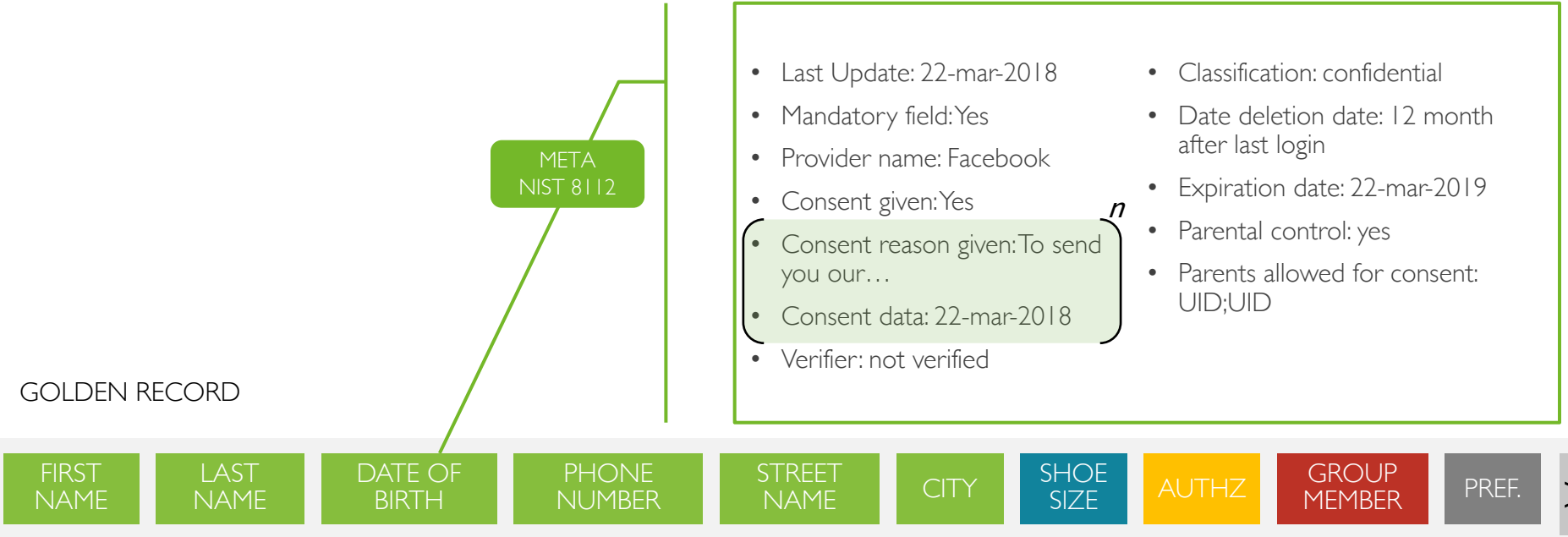
Chief Risk Officer / DPO / CISO

- Become & stay compliant
- GDPR, US Consumer Privacy, PIPEDA, PSD2
- Assuring data residency
- Audit efficiency

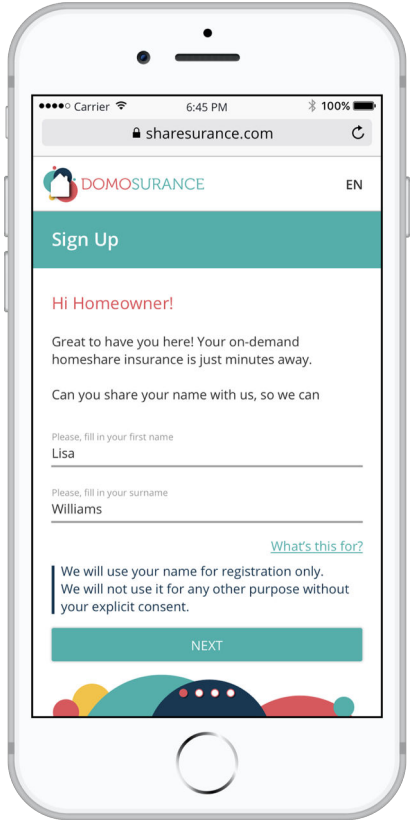
Chief Financial Officer

- Reputation
- Do more with less
- Pay-as-you-go vs large upfront investments
- Reduce financial and operational risk

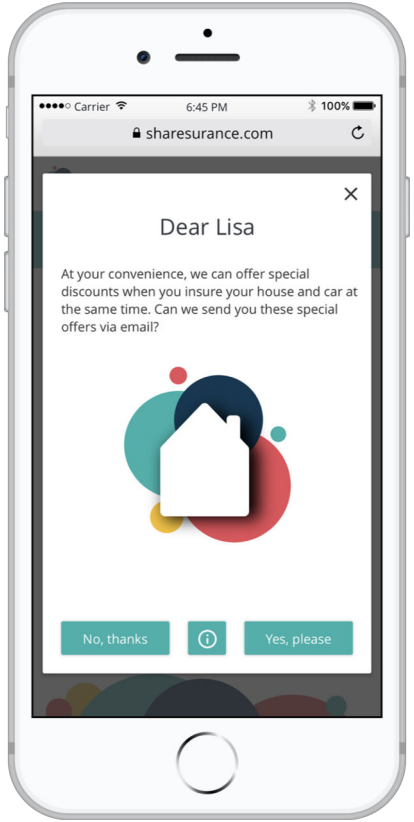
Meta-data for consent data and Know-Your-Customer



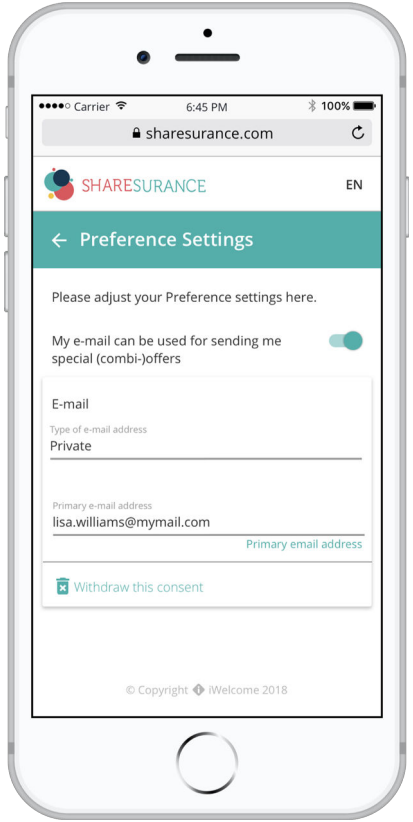
Consumer dialogue & Just In Time (JIT) consent



Consumer data capturing



JIT Consent capturing

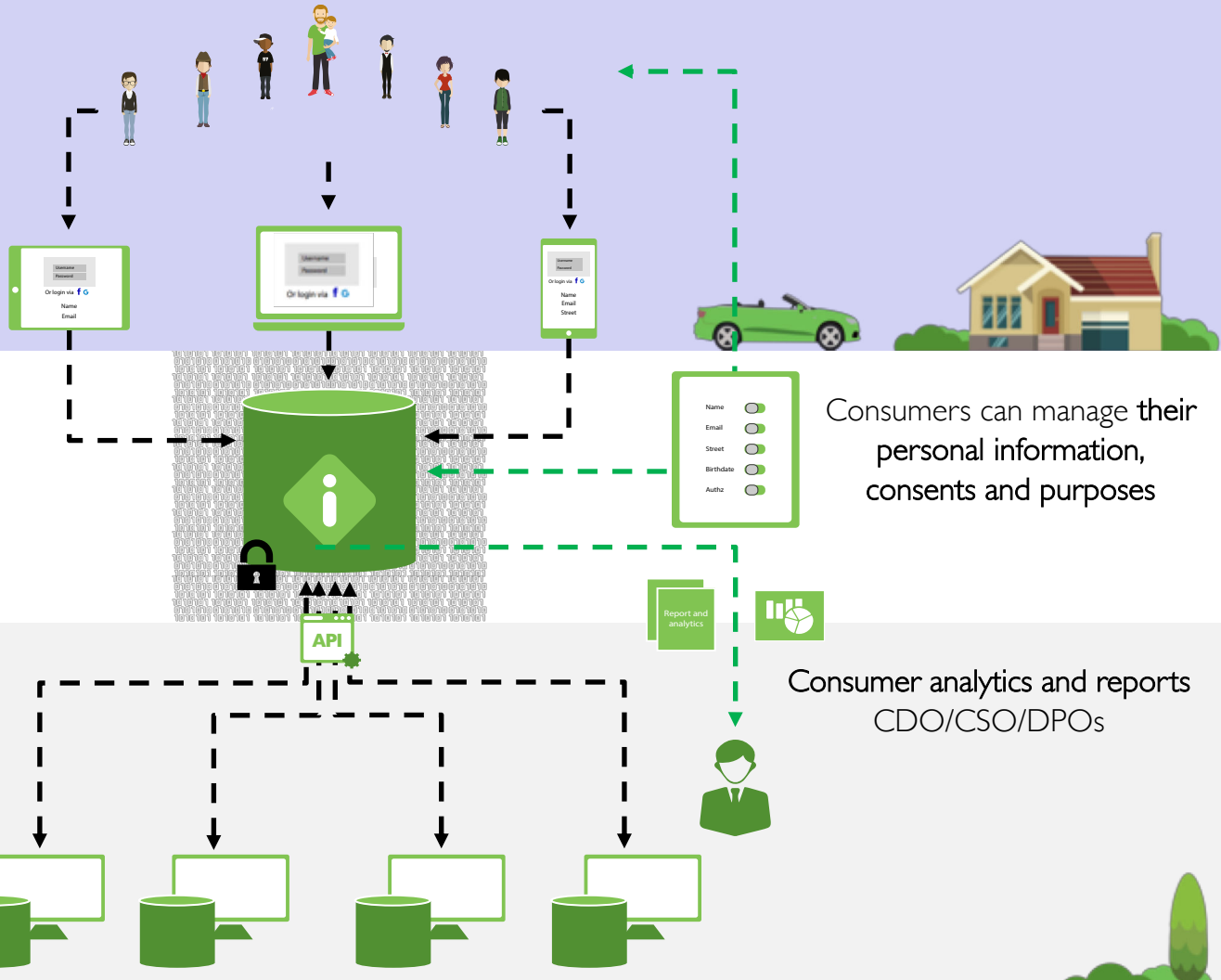


Self-service overview

Fail early / learn fast via A/B-testing

Integrated landscape

Consumers are offered one **frictionless multichannel experience**



Consumers can manage **their personal information, consents and purposes**

Applications are **relieved from Identity & Consent Mgt complexity**

Consumer analytics and reports CDO/CSO/DPOs

Conclusions

- We do not see a true focus on the consumer:
  GDPR is more like a 'checklist', the consumer is not in control;
- Consumer-centric requirements like consent and privacy-by-default are not in place;
- A missed opportunity to build trusted relationships;
- We do need a framework of best practices and technology
  to enable companies and change their approach;
- Larger organisations will need to pave the way for smaller ones.

What's next?

- Initiative to build frameworks:

  Kantara Initiative workgroup for Consent Management Solutions;

- The future is to those building trusted relationships with customers;

- Consent Management will become pivotal

  Explore integrated technology and UI/UX instead of island-optimisations;

- Opportunity for frontrunners to outsmart the competition by

  investing in empowering customers with full control over their personal data;

- … October comparing with USA (highlighting California).

Thank you for your attention!

Maarten.Stultjens@iwelcome.com