

December 2018

A Simplified Guide to Personal Data and the GDPR



What is the GDPR?



GDPR is the most recent wave that started in 1953 with the European Convention on Human Rights stating that everyone has the right of respect for their private and family life.

There shall be no interference from a public authority unless there is a reason – legal, security, criminal.

With the frequent occurrence of corporate data breaches and the aggregation of personal data by big tech companies, in May 2018 the European Union built on those basic principles and brought into law a set of rules and regulations to improve the rights of citizens over the personal data held by companies large and small.

What is Personal Data?

Any information that a business or agency uses to identify you is your personal data. This information starts with your name, ID, physical address, email address or telephone number but may also include one or more factors relating to your physical, physiological, genetic, mental, economic, cultural or social identity. In other words any information at all about you.

Why Protect Your Personal Data?

Most of us understand that having control of our personal data is important, yet we all still “click through” the new GDPR data messages to get to that article or to enter that website and don’t often return to find out what information that business has collected.

- ✓ How many jobs have you had and how many companies have all your personal details? Or how many jobs have you applied for and provided your personal data – where is that data now?
- ✓ How many shops' loyalty programs have you joined and in how many places and where is your personal data being held: did those companies sell your information to other companies?

Recently it was revealed that Google paid huge sums to buy four years' worth of transaction data from Mastercard, allowing the tech giant to measure the amount of times online viewing leads to a sale in a retail store which in turn they use to sell online advertising to those stores. Four years' worth of your personal spending data without your permission to use that data. This could end up being beneficial to you as you may then get ads from businesses about items that you are interested in. It could also lead to discounts and offers from those businesses. The downside is that all this is being done without your express permission or having any say in the process.

Our laissez-faire attitude to how our personal data is used does not reflect how we value our information and our desire to protect it. The challenge is how do we bridge this gap and take back control of how companies use our personal data? How do we do that easily and what is there that is readily available to enable this?

A recent survey found that consumers aren't concerned about what happens to data attributes such as: name, age, gender, brand preferences, product frustrations and planned purchases. And yet all this data is perfect for creating profiles and determining future actions. Cambridge Analytica used data similar to this on 30 million Facebook users (without their permission) which provided enough information to enable them to match residences and create profiles including political views.

Those profiles were then used to identify the personalities of American voters and to influence their voting behaviour. The blatant misuse of personal data and the high number of reported data breaches are among the reasons why the GDPR is good for you.

Why is GDPR good for you?



Imagine: there is a breakthrough in medical research that either your data assisted with or could help you. Wouldn't you want your personal medical data to be accessed by the medical research team?

You could appoint your trusted medical authority as the repository of that data and then advise those research companies and your medical authority that you have granted access. And all this could be done from your smartphone.

Have you ever researched a product and been sent banner advertisements via your browser or received them into your email inbox? As soon as you enter a website and click 'yes' to the privacy message, a cookie is attached to your web browser. If the business becomes easier to access or provides you with a range of options, such as competitive, discounted prices, then it is really good. If you get rewards points and bonuses from retailers, then that access to my personal data is working for me.

On the other hand, within seconds the information that some cookies capture is forwarded on to hundreds and many times thousands of other businesses. That is why being able to manage your personal data is so important.

To get real benefits from the personal data that businesses have you need to know your rights, which is where the GDPR comes in.

Your Rights Under the GDPR

The GDPR not only protects EU citizens and residents from data within the EU but also from data going out and coming in to the EU. For example, if you regularly buy online from ACME, Inc., the company has access to information that you have provided. Some of that data is held to continue to do business with you, some of it not. In both cases, you have a number of rights:

- ✓ The right to be informed says that ACME must properly inform you what data they are collecting, what they are using it for, how long they intend keeping it and whether they are sharing it with third parties and, if so, which ones and for what purposes.
- ✓ The right of access entitles you to ask ACME to provide you with the data they hold on you in an easily usable form
- ✓ The right to rectification ensures that ACME must take steps to ensure that your data is both accurate and not misleading – which is beneficial to both you and ACME.
- ✓ The right to erasure (or to be forgotten) gives you the right to demand that information ACME holds about you is deleted, either in part or entirely, unless it stops them carrying out their business with you.
- ✓ The right to restrict processing allows you to suppress the use of your personal information. ACME must be able to show you what it is doing with your data so you can decide to restrict processing if you wish.
- ✓ The right to data portability lets you move, copy or transfer data from ACME elsewhere, to another company.
- ✓ The right to object allows you to demand that ACME stops using your data in ways you object to, such as sending direct marketing, or calling you on the phone
- ✓ Rights in relation to automated decision making and profiling permit you to object to or appeal against automated decisions that negatively affect you, such as the use of data to automate sending targeted advertising or content to you or making credit decisions or job decisions about you.

Now you can manage your data!



The Business Challenge

The GDPR provides you with a framework but what you also need is an easy way to protect, correct and manage your data. Businesses that choose their interests over your rights are, sooner or later, going to come unstuck. With the GDPR, the pendulum has swung very much in your favour and the only strategy that resonates today is one which respects your rights and your data. The key to success is to build a long term trust relationship with you that is based on transparency and trust.

How Does iGrant.io Help?

iGrant.io provides a solution for businesses to work with you to protect, correct and manage your personal data with a consent agreement accessible via the company website or mobile app.

iGrant.io does not hold any of your personal information – just a record of the transactions between you and each company you have a relationship with and is responsible for the storage of your personal data as agreed with you.

The **iGrant.io** app, available on iOS and Android, is freely available for you to protect, correct and manage your data in real-time. You can give your consent when a business wants to share your data with a third party; or if you choose to share your data with another company or service. And when you move home or change job, the **iGrant.io** app on your phone lets you update your phone number, email address, postal address and any other relevant data.

Your data, your choice.



Bössvägen 28 Sollentuna
192 55, Sweden

info@igrant.io
+46 720 165 965

Org. No.: 559133-2720