Navigating Regulatory and Privacy Challenges in Analytics, Data Science and AI

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The Agenda for Our Conversation Today

1. Current and Emerging Regulatory Concerns: Potential Impacts for Analytics, Data Science and AI

2. The Recent Rise of Privacy Regulations Around the World: GDPR, CCPA, LGPD and More

3. Reacting To Regulatory Changes: Innovative Technology Approaches

4. Translating Changes into Action: Opportunities for Analytics, Data Science and AI

5. Maintaining Regulatory Vigilance / Compliance for Analytics, Data Science and AI: Next Steps
Navigating Regulatory and Privacy Challenges in Analytics, Data Science and AI

1. **Current and Emerging Regulatory Concerns: Potential Impacts for Analytics, Data Science and AI**

2. **The Recent Rise of Privacy Regulations Around the World: GDPR, CCPA, LGPD and More**

3. **Reacting To Regulatory Changes: Innovative Technology Approaches**

4. **Translating Changes into Action: Opportunities for Analytics, Data Science and AI**

5. **Maintaining Regulatory Vigilance / Compliance for Analytics, Data Science and AI: Next Steps**
“I’d Like to work with U.S. Banking Data, with a Bank who has Operations in North Carolina and New York State”
Current and Emerging Regulatory Concerns
Potential Impacts to Analytics, Data Science and AI: Becoming Aware

**Becoming Aware of Regulations for Analytics, Data Science and AI**

- **Your Industry Sector May Have a Large Number of Regulations You Need to Review**
  - In the US, the most heavily regulated industries tend to be:
    - Healthcare and Life Sciences
    - Energy (Oil and Gas) and Utilities (Electric Power and Transmission)
    - Financial Services and Trading (e.g., Banking or Insurance)
    - Telecommunications
    - Transportation (Airlines, Railroads and Oil / Gas Pipelines)
  - Technology Companies, especially those who are “Software as a Service” or “In the Cloud” are Facing Increasing Regulatory Scrutiny

- **Your Functional Area May Have Additional, Cross-Sector Regulations You Need to Adhere To**
  - Any Functional Operation using Individual, Consumer Data is Especially Sensitive Now
  - Business or Organizational Data May Have Its Own Regulatory Requirements, Depending on the Analysis Being Done
  - Government and Non-Profits Have Their Own Regulatory Requirements

- **The Physical Sources of Data (People, Other Living Creatures, Devices or “Thing Type”) Have Regulatory Requirements**

- **As Does the Geography of Where Your Analytics, Data Science and AI is Being Created – or Put Into Action**
Imagine Having to Read the Entire US Code of Federal Regulations (CFR) To Try to Determine What Regulations You Might Need to Review To Uncover Restrictions on Data Use for Analytics, Data Science or AI?
An ongoing Study of
22 US State-Level
Regulatory Restrictions
(as of February 2019)

Shows the Sheer number of Regulations your Organization might Need to sift through

To Uncover Restrictions on Data Use for Analytics, Data Science or AI
“I’m an International Bank - and I’d Like to Enter the US Market. What Do I Need to Review and Manage Through for Data Use and Analytics Compliance?”

A Sample Array of US Federal and State Banking Regulators - Just for Business Operations (Excluding Human Resources)

Regulations Can Vary From US State to State, and Type of Financial Institution – or FinTech
Current and Emerging Regulatory Concerns
Potential Impacts to Analytics, Data Science and AI: Key Driver Impacts

Global Trends Drive The Need to Increase Process Speed + Quality ...

- Process Speed
- Task Speed
- Transaction Speed
- Speed-to-Market

- Data Accuracy
- Data Quality
- Reporting Accuracy
- Regulatory Accuracy

- Operational Cost
- Capital Cost
- Resource Cost
- Regulatory Reserve Cost

- Information Security Risk
- Operational Risk
- Regulatory Risk
- Competitive Risk
- Reputational Risk

....While Reducing Costs and Risk

- Failure to Maintain Regulatory Vigilance
- In Any Operational Function
- Can Adversely Impact Key Aspirations Of Modern Digitally-Centric Organizations
Current and Emerging Regulatory Concerns
Potential Impacts to Analytics, Data Science and AI: Impacts by Key Driver Type

Drilling Down: Exploring Example Potential Impacts, By Key Driver Type

**Speed**
- Can your Organization Quickly (and Accurately) Track Changing or New Regulations?
- Can your Organization Use “Alternative Data” In Data Science - while Ensuring you are in Compliance with Regulations, in a Timely Manner?
- Is Your Organization Able to Automate Analysis, Data Science and AI related processes or tasks - to Keep Pace with Competitors or “X-Techs” in your Industry Sector or Functional Area?

**Quality**
- Are your Data, Models and Algorithms Accurate Enough to be Reconciled with Regulations?
- Are your Data and Models Easily Explainable and Accessible for Regulators - or Legal Discovery?
- Are you Prepared for “Explainable AI” (XAI) for Regulators - or Legal Discovery?

**Cost**
- Are You Over-Spending on Data and Tools - and have a “Data and Tool Stack Glut?”
- Have you Made the Right People and Process Investments?
- Are you able to Make Results Actionable via Cost-Effective Investments in Digitization, Automation and AI, or other “Smarter Workplace” tools and techniques?

**Risk**
- Can you Organization Quickly Translate Regulatory Changes into Awareness and Action (Use), to Mitigate against Risk or Compliance penalties?
- Is your Data, Model and Algorithm inventory managed properly against Operational Risk factors?
- As you Drive from Analysis into Action (Operations), are you managing against Reputational Risk? (e.g., “Creep Factor” in Marketing, Data Leaks from Cyber Attacks, Bias in AI models for HR...)
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The Recent Rise of Privacy Regulations Around the World
GDPR, CCPA, LGPD and More: The Latest Global List with Notable Examples, March 2019

**European Union (GDPR)** - General Data Protection Regulation:
Effective as of May 25, 2018; unclear how “2019 Brexit” will impact U.K compliance

**US** - A Variety of Federal Regulations Already Cover Uses of Customer Data

**US California CCPA** - California Consumer Privacy Act of 2018:
- Takes Effect as of January 1st, 2020
- New amendments already introduced for consideration in February 2019

**Brazil’s LGPD** - Lei Geral de Proteção de Dados Pessoais:
Takes Effect as of August 2020; being modelled after GDPR

**China Data Protection Laws of 2018**:
Still being refined for customer data scope

**Japan**:
Act on the Protection of Personal Information, 2015

**Hong Kong**:
Currently reviewing GDPR to create similar regulation

**Philippines**:
Data Privacy Act of 2012: In enforcement since 2016

**Australia**:
Open Banking Review Act enables their government to get consumer data “on demand” starting July 2019 from top 4 Aussie banks

**India**:
Started creating a data privacy framework in 2018, still being debated in Parliament

**Singapore**:
Personal Data Protection Act of 2012 features stiff non-compliance penalties

Sources: Sia Partners research; World Economic Forum report, “The Appropriate Use of Customer Data in Financial Services,” September 2018
The Recent Rise of Privacy Regulations Around the World

GDPR, CCPA, LGPD and More: Existing US Federal Regulations around Customer Data

Existing US Federal Legislation and Regulation Covering Consumer Data (as of Fall 2018)

Financial institutions
- Gramm-Leach-Bliley Act enacted in 1999
- Dodd-Frank Act, Section 1033, requires financial institutions to provide customers with copies of data about them
- CFPB has issued principles on financial data sharing and aggregation
- Several FTC rules regulate protection and disposal of financial data

Credit reporting
- Fair Credit Reporting Act
- Applies to consumer reporting agencies
- Aims to protect consumers from inaccurate information on credit reports

Healthcare
- Health Insurance Portability and Accountability Act and associated rules
- Applies to all entities that handle protected health information
- Regulates the collection, use and protection of PHI

Internet service providers
- April 2017 repeal of FCC’s privacy rule for broadband ISPs
- FCC privacy rule included browsing history and app usage as sensitive data and detailed customer consent requirements
- Repeal of regulation enables ISPs to sell data without customer consent

Minors
- Children’s Online Privacy Protection Act applies to websites collecting data on children under 13 years of age
- Regulates privacy policies, obtaining of consent and website operator’s responsibility to protect children’s privacy and online safety

Notes: CFPB = Consumer Financial Protection Bureau; FTC = Federal Trade Commission; FCC = Federal Communications Commission; ISP = internet service provider; PHI = protected health information.
Sources: Joly (2017); King and Raja (2013); Paul (2016)

The Recent Rise of Privacy Regulations Around the World
GDPR, CCPA, LGPD and More: The Challenges of Personal Data

Personal information collected can be of various types...

- Health information
- Localization Data
- Financial and asset management information
- Biometric data
- Identity information

... and are used by numerous departments / functions

- **Finance Department**: Analysis, Reporting and Operations
- **Marketing**: Campaign, Product and Service Personalization
- **Risk and Compliance Department**: Risk management (*Credit Risk*, *Collateral...*), Fraud Detection, Legal framework implementation
- **Human Resources**: Recruiting screening, Career Development / training, Benefits and Compensation, Retention Analysis
- **Operations**: Management of operations (*editing of files, customer relations...*), Product Management / Development
- **Data Management**: Development of models for analysis and operations (Marketing, Finance, Risk, Customer Service, HR)
- **Others**: Internal Controls / Risk, IT Department, etc.

The ability to handle Personal Information has become an Asset to enable Modern Competitive Advantage - but the Protection of Personal Information Now Has to Be Strengthened - and the Legal Rights granted to Individuals Reinforced
# The Recent Rise of Privacy Regulations Around the World

GDPR, CCPA, LGPD and More: CCPA vs. GDPR

## While the intent of the new California (US) privacy law and the GDPR (EU) are the same - protecting consumer privacy -

There are some differences between the two that Analysts and Data Users must be aware of.

<table>
<thead>
<tr>
<th>California Consumer Privacy Act (CCPA)</th>
<th>EU General Data Protection Regulation (GDPR)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>“Consumers”</strong> (natural persons who are California resident as defined under California tax law).</td>
<td><strong>EU nationals that are “identifiable natural persons” (data subjects).</strong></td>
</tr>
<tr>
<td><strong>Covered Person (Similar)</strong></td>
<td><strong>Covered Businesses (Different)</strong></td>
</tr>
<tr>
<td><strong>Businesses that collect or sell personal information about California consumers and that meet certain thresholds (revenue, selling information, etc.).</strong></td>
<td><strong>Any company that processes personal data of EU nationals.</strong></td>
</tr>
<tr>
<td><strong>Right to:</strong></td>
<td><strong>Right to:</strong></td>
</tr>
<tr>
<td>• Know what personal information is collected</td>
<td>• Know what personal information is collected</td>
</tr>
<tr>
<td>• Access personal information</td>
<td>• Access personal information</td>
</tr>
<tr>
<td>• Portability (included in the right to access)</td>
<td>• Portability (structured, commonly used and machine-readable format)</td>
</tr>
<tr>
<td>• Know if data is sold, disclosed and to whom</td>
<td>• Object (including the right to object to a automated individual decision making)</td>
</tr>
<tr>
<td>• Opt out of the sale of personal information</td>
<td>• Rectification</td>
</tr>
<tr>
<td>• Delete without legal retention period</td>
<td>• Erase / Forget</td>
</tr>
<tr>
<td>• Equal service and price (anti-discrimination)</td>
<td>• Portability</td>
</tr>
<tr>
<td>• Opt ins on sale of personal information of consumers under 16 years old</td>
<td><strong>Time to answer a request: 1 month (renewable)</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Time to answer a request: 45 days (renewable)</th>
<th><strong>Disclosure / Transparency Requirements (Different)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Entities are required to make certain disclosures on their website and in public statements</strong>, including its privacy policy, regarding the collection and sharing of personal information.</td>
<td><strong>The “controller” is under an obligation to provide information regarding collecting and sharing personal information</strong> (including retention period, legal basis of the treatment, export out of the European Economic Area, etc.).</td>
</tr>
<tr>
<td>Businesses must develop a button on their web site for consumers to <strong>“Opt Out”</strong> of the sale of personal information.</td>
<td><strong>Consumers must Opt In</strong> to allow businesses to sell personal data.</td>
</tr>
</tbody>
</table>
### Additional CCPA vs. GDPR Differences that Analysts and Data Users must be aware of, include:

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<tr>
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<tbody>
<tr>
<td>• All transfers to “service providers” require a written agreement containing certain provisions.</td>
<td>• Processors of personal data on behalf of controllers have to comply with GDPR.</td>
</tr>
<tr>
<td>• Cross-border data transfers are not restricted.</td>
<td>• Transfers outside the EU are restricted, some of which must be accepted by the regulatory authority.</td>
</tr>
<tr>
<td>• Third Parties not determining the purpose and the means of processing are out of scope.</td>
<td>• Data Transfers are accepted if the third party complies with GDPR to ensure that the level of protection of natural persons is guaranteed. Several methods can be used to ensure this level of protection such as Contract Clauses, Privacy Shield (in the case of EU-US transfer), etc.</td>
</tr>
<tr>
<td>• In the event of a data breach, a business may have to compensate a consumer from $100 to $750, plus $7,500 per violation to the Consumer Privacy Fund.</td>
<td>• Fines up to 20,000,000 EUR, or in the case of an undertaking, up to 4 percent of the total worldwide annual turnover of the preceding financial year.</td>
</tr>
<tr>
<td>• Before enforcing fines, customers have to inform business which have 30 business days to cure.</td>
<td>• Personal data collected for one purpose cannot not be used for any other purpose without consumer’s consent (opt-in).</td>
</tr>
<tr>
<td></td>
<td>• A clear governance process is required (including designations for a Data Protection Officer, data owner, etc.</td>
</tr>
<tr>
<td></td>
<td>• A control plan must establish processes to handle personal data and share with Third Parties; data minimization, retention and purpose limitation principles must be followed.</td>
</tr>
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</table>

**Others (Different)**

<table>
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<th>California Consumer Privacy Act (CCPA)</th>
<th>EU General Data Protection Regulation (GDPR)</th>
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<tbody>
<tr>
<td>• There is no “sensitive” data under the CCPA.</td>
<td>•</td>
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Reacting to Regulatory Change
Innovative Technology Approaches

Innovative Approaches to Reacting to - and Becoming Aware of - Regulatory Changes Have Emerged for Analysts, Data Scientists and Creators of AI Augmented Processes

- Monitoring for News and Changes:
  - Automated news services, website news scraping and evaluation platforms can help monitor changes or new additions
  - Monitoring platforms feature the ability to automate content reviewed (using AI approaches such as Natural Language Processing) using keyword analysis
  - Automated scoring and alerts notifies business leaders of the need to perform additional reviews, and take further action on the updated or enhanced regulation

- Translating Changes into New / Updated Policies and Procedures:
  - Automated alerts can open cases in case management platforms, for internal subject matter expert review
  - Content management / publishing workflows help smooth the internal regulatory document change process

- Filtering Changes Down to Business Units (including groups performing Analytics, Data Science or AI-creation activities):
  - Internal communication tactics, such as email and e-Learning, help transfer knowledge of the new changes
  - Microlearning and automated email quizzes help reinforce learning
  - Automated regulatory expertise by way of FAQ databases – or Chatbots – add another layer of communication capability

The Pain of Modern Regulatory Monitoring

- New / Updated Regulations often emerge on industry or government regulator websites
- Most governments websites are still - even in 2019 – lacking in modern features, making self-service monitoring difficult...
- A lack of common file formats or regulatory news delivery can also hinder monitoring
Reacting to Regulatory Change
Innovative Technology Approaches: RegWatch

Use Case (Automation Opportunity)

Automation the tracking of relevant regulatory news and changes:

- A global bank was facing a major operational issue: in 2017 alone, it had to review and analyze 2,500 regulatory texts that could potentially impact all of the bank's functions in Europe.

- Regulatory news and change monitoring was largely a manual, time-consuming, low value-added process - and often duplicated between different departments.

- The bank sought a more time and cost-efficient solution which could be then scaled to other geographies with complex regulatory sources to track (e.g., the United States, which has Federal and state-level regulators).

Deployed Automation Solution

- The bank piloted the usage of a Data Science developed Bot, “RegWatch,” to automate the monitoring of regulatory news / changes.

- The bot uses web scraping and machine learning to:
  - Collect, on a daily basis, documents published on target regulatory news / regulatory websites;
  - Machine Learning algorithms analyze, score and segment documents into appropriate categories for review.

- The bot also features a search engine and automated mailing / alerting system to deliver relevant items for further review / action.

- Impact: Cost savings: $2K / week; Time savings: 10 hrs / week (for 15 resources); reduced reaction time to regulation changes

Automating Regulatory Change / News Monitoring, via AI (Machine Learning)

A Robot “web scrapes” regulatory news and stores articles into a database

Machine Learning algorithms analyze, score and segment news based on regulatory relevance

Robot emails RegWatch subscribers based on scoring and regulation(s) of interest

RegWatch interface enables searching for regulatory news and email / alert updates
Use Case (Automation Opportunity)

Subject Matter Expertise Automation (Bank Compliance):

- A bank is seeking to optimize internal service processing; one identified area of opportunity is the aspiration to reduce the response time for answers to complex Regulatory and Compliance questions.
- Some of the institutional knowledge is “stuck in the head” of senior staff and not yet captured in easily searchable resources.
- The availability of subject matter experts to aid in problem-solving can be scarce, especially during peak vacation or holiday time frames.
- An additional aspiration is the goal to make it easier to onboard new staff members while minimizing training expenses.

Proposed Automation Solution

- A 3rd-party AI-Enabled chatbot software solution is being proposed (after a vendor evaluation) for an Expertise automation pilot (“R-Bot”).
- The chatbot will be initially trained with questions and answers to commonly-asked Regulatory and Compliance questions; dialogue is parsed into Q&A using NLP (Natural Language Processing).
- The robot will automatically score successes and failures (along with conversation flow) and learns from failures using Machine Learning (plus periodic coaching from select staff).
- The projected efficiency gain will reduce problem-solving time and potentially reduce future reliance on human subject matter experts for support or training.

Internal Trader Support Expertise Automation, via R-Bot

A trader visits an internal Regulatory and Compliance knowledge portal. Documents on the portal don’t answer her questions. The trader initiates dialogue with R-Bot, an internal Regulatory Robo Advisor. The Robo Advisor answers her Regulatory questions. The trader moves funds for a client, informed with Compliance knowledge from the Robo Advisor.
Innovative Technology Approaches: Regulatory Expertise R-Bot

R-Bot
A Regulatory Chatbot for Traders
Proof-of-Concept Proposal to reinforce traders knowledge on Compliance Best Practices

The Volcker Rule refers to a part of the Dodd-Frank Wall Street Reform and Consumer Protection Act, aiming at restricting United States banks from making certain kinds of speculative investments that do not benefit their customers. Would you like to know about its main provisions?

The Volcker Rules prohibits banking entities from engaging in proprietary trading, or acquiring or retaining an ownership interest, sponsoring or having certain other relationships with covered funds. Which of the two provisions would you like me to explore in details?

I would like to explore covered funds

R-Bot Proof-of-Concept Prototype, Demonstrating Regulatory Expertise Automation
AI Platform: Dialogflow
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Opportunities for Analytics, Data Science and AI

Customer Data Platforms, Evolving for Operations and Regulatory Use:
- A “Customer Data Platform” (or CDP) is a recently new area of Marketing technology, for
  - Creating a “Single Customer View” of customer data which can then power cross-platform, cross-channel analysis
  - CDPs can also then be used to group customers into audience segments for automated marketing targeting, on or off a website
- Newer CDPs such as Treasure Data now feature the ability to review customer and IoT (Internet of Things) data for GDPR, CCPA

Data Science Platforms can help make Data Use and Models more Explainable for Regulators or Legal Teams:
- Platforms such as Alteryx, Dataiku and Domino Data Labs help ease the documentation and management of formulas, models and algorithms
- Data management platforms such as Evidon and Collibra can also ease the ability to manage data and data lineage for GDPR and other privacy/data regulatory needs

Technology Platforms are Adding Features to Make Business Logic More Visible – and Manageable:
- Workflow and “Low-Code / No-Code” Platforms such as Pega and Appian feature business-user features for rules and logic delegation
- “Strategy interfaces” in automated underwriting and marketing automation tools also becoming more business manageable to aid compliance

“Digital Proof of Compliance” Has Also Become More Business-Friendly:
- Digitized “Client Lifecycle Management” (CLM) has emerged, with market leaders such as Fenergo, Pega serving as the KYC (Know Your Customer) “System of Record” to help regulated industries prove they’ve done their compliance due diligence to regulators

“Smarter Workplace Automation” (or “Intelligent Process Automation”) tech also helps Automate Compliance needs:
- Robotic Process Automation (RPA) is being used to compare and reconcile data, automatically, for regulatory verification – or simulations
Opportunities for Analytics, Data Science and AI: Data Analysis to Aid Compliance

Translating Changes into Action

- Data Science and Data Management Platforms now feature user-friendly interfaces to help speed the documentation of data, data relationships and models.
- These digitized features can help Analysts and Data Users to quickly respond to requests for information from Risk, Compliance or Legal colleagues, and thus free up valuable time to focus more sharply on creating value and impact.
- Below example: Collibra Data Lineage analysis interface

Utilizing Data Science Platforms for Data Document, Lineage Analysis and Data Management to Aid Regulatory Needs

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Leveraging a Customer Data Platform (CDP) for Regulatory / Compliance Data Reviews

- CDPs enable Marketers, Operations leaders and Data Users help create a “single Customer Data View” – or increase visibility into existing “Customer Data Lakes”.
- This granular visibility, down to a Customer ID, Cookie ID or Device / Internet of Thing ID, helps aid data reviews for Compliance, Privacy, Opt-in / Opt-out flags, etc.
- Above example: Treasure Data CDP interface
Translating Changes into Action
Opportunities for Analytics, Data Science and AI: Banking Compliance Verification

U.S. OFAC Watch List Maintenance (Compliance):

- A bank sought to automate a **highly manual process** which verifies that internal systems are flagging U.S. OFAC data, to ensure KYC (Know Your Customer) **data integrity**.

- The OFAC list was received **daily** from the overseas HQ by SFTP, **reformatted and loaded** into the KYC platform in other geographies around the world.

- Manual testing (with test data of “known Anti-Money Laundering suspects”) **compares test data vs. the system data**

- A **manual email** to the Compliance team was sent when verification was complete.

Piloted Automation Solution

- A RPA software robot was deployed to **automatically insert test data** into the internal system.

- The robot **automatically compares test data vs. OFAC data - logs successes and exceptions - and emails** the Compliance team when the data validation process is complete.

- The projected efficiency gain will **shave hours per month** off the process, reduce the process error rate and enable an estimated “upper five figure” cost savings on an annualized basis.

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**OFAC Data Maintenance Automation, via RPA (Data Validation and Verification)**

- **OFAC update data uploaded by IT into internal KYC platform**
- **Robot feeds Test Data into KYC platform**
- **Test Data compared by the Robot against OFAC update list to ensure hits were raised (in the KYC platform)**
- **Robot emails Compliance team when review is complete; exceptions noted in email**
- **Compliance team sends email verifying systems are updated; process complete**
Translating Changes into Action: Smarter Regulatory / Privacy Automation

Our Automation Framework, Applied to Regulatory, Privacy and Compliance Tasks / Processes

- **Smart Robo Advisor for Internal Expertise Support**
- **Robo Advisors, Smart AI Chatbots + Cognitive Interaction**
- **Customer Data Platforms for Privacy Data Review**
- **Smarter Data Collection**
- **Customer Data Platforms for Privacy Data Review**
- **Smarter Data Storage + Distribution**
- **Customer Due Diligence, Know Your Customer (KYC) and Risk / Cybersecurity Process Automation**
- **Collecting, storing and distributing KYC (Know Your Customer) data via Blockchain**
- **Robotic Process Automation (RPA)**
- **Leveraging Data Science Platforms for Model + Data Management**
- **Automated Data Reconcile and Verification for Anti-Money Laundering**
- **Smarter Reporting + Analytics**
- **Smart Workflow (iBPM)**
- **Business-Friendly Regulatory reporting via Data Visualization and Modern Data Blending platforms**
- **Customer Onboarding and KYC Digitization and Automation**
- **Document and communications scanning, “near real-time,” using AI to check against regulatory / compliance scenarios for possible violations**
- **Using Machine Learning to detect Fraud or Data errors in 3rd party data**
- **Artificial Intelligence (including Machine Learning)**
- **Smarter Workplace Automation**
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Maintaining Regulatory Vigilance / Compliance for Analytics, Data Science and AI

Next Steps for Your Organization

Next Steps for the Analysts, Data Scientists and AI Creators in Your Organization to Navigate Modern Regulatory and Privacy Challenges

Ensure Your Organization is Fully Compliant for Regulatory and Privacy Needs:
- When was the last time your organization perform a full audit of its regulatory and privacy policies and procedures?
- Has your organization expanded into new geographies, product / service offerings or new marketing / servicing terrain “too fast” to ensure you’re using the right regulatory and compliance compass?

Invest in People and Process Optimization to Recalibrate for Regulatory and Privacy Compliance:
- Is there a “regulatory and privacy review check-box” in your reporting, analysis and AI creation project plan or process workflow?
- Do you have “Regulatory and Privacy Translators” who can aid your “Analytics Translators” when assessing analysis / data science work?
- Have you deployed a CCPA Program in advance of the January 2020 deadline for US CCPA – to ensure you avoid operational or reputational risk for non-compliance?
  - Learn More about CCPA at: https://www.ccpa-2020.com/

Explore New Approaches to Reduce the Time from Regulatory Awareness to Policy, Procedure and Knowledge Change:
- What is your current organizational capability for becoming aware of new or changing regulations?
- Are your analytics and data scientists aware of regulatory and privacy rules for your industry sector?
- How quickly can they learn, or reinforce learning, about current and emerging regulatory and privacy concerns?

Review your Technology Capabilities to Reduce Risk and Move from Awareness to Action, with Greater Agility:
- Is your organization still heavily reliant on non-digital, non-automated tasks and processes for analysis and data science?
- Are your very, very valuable analysts and data scientists – notably those with some regulatory or privacy expertise - burdened with regulatory or privacy expertise requests that are impairing their ability to create innovative algorithms, models and drive impactful AI capabilities?