

Montreal Event

**Turning the challenges of
Law 25 and global regulations
into opportunities**



ADVISO



Your Speakers



Philippe Rincon

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@National Bank of Canada
Didomi Client



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Co-Founder & Chief Revenue Officer
@Didomi



Axel Queffeulou

Senior Architect of Data Solutions
@Adviso
Didomi Partner



About National Bank of Canada

Since our founding in 1859, we have been in the business of **making a positive impact on people's lives.**

Sustainability is an integral part of our mission and we have made a series of environmental, social and governance (ESG) commitments*.

6th most important bank in Canada

* [source](#)



ABOUT ADVISO

100+ digital and business strategy **specialists**

Culture of **performance** since 2002

Independence of technical suppliers

One of **the most certified** firms in Canada

Advanced experience in **digital strategy**

-  STRATEGIC CONSULTING
-  CLIENT EXPERIENCE
-  PERFORMANCE MEASUREMENT
-  DATA SCIENCE
-  360 MEDIA
-  CONTENT MARKETING

A few clients





In a rapidly changing regulatory environment, Didomi is a global market leader.

- Spans over **27 countries** and available in **45 languages**
- Covers **+2% of global internet traffic**
- **95%** customer retention rate

+100 B

Pages viewed with consent granted by Didomi

+2 B

Devices on which Didomi collects consent every quarter



1,000+ clients already trust us



Our partners



Context recap

Law 25 : modernisation

September 22
2022



- Designate a Privacy Officer
- Mandatory reporting of violations

Law 25 : modernisation

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2022

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- Mandatory reporting of violations

By
September 22
2023

- Privacy Policy enforcement
- Privacy Impact Assessments ("PIAs")
- Establish systems of **transparency and consent**

Law 25 : modernisation

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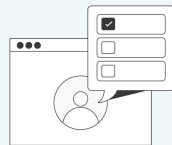
By
September 22
2024

- **Enable the right to portability**



Obligation of **transparency**

The company must **inform the person concerned** of the purposes of the **means of collection** and the **rights of access / rectification** provided by law



Obligation to obtain **consent**

Individuals must consent to the use of their **personal information** for the **purposes** identified by the Privacy Officer

Risks in case of non-compliance with Law 25



Administrative Sanctions

10 Million \$CAD

2% of the company's global turnover of the previous fiscal year

Developments

Reactive alignment with operations / systems teams

Brand Impact

Loss of reputation, transparency and trust

40% of consumers claimed they “would switch from a preferred to second-choice brand after a negative privacy experience”*

Didomi Learnings



Protection of personal information (PPI) remains an under-appreciated topic

especially in regions where the law is just coming into effect

The **subject of privacy is becoming a recurring** theme in companies implementing **compliance protocols**

Ignoring the regulation is not the answer

Brands that anticipated the European GDPR in 2018 had the opportunity to test, adjust and iterate

A **wait-and-see attitude** results in a **rush** to compliance

An **"in-house" compliance solution** can quickly become **internally burdensome** and a **gas factory**

Transforming Law 25 challenges into opportunities means:

- Having a competitive advantage
- Building trust with the user
- Adopting a culture of compliance to reduce your risk exposure



Agenda

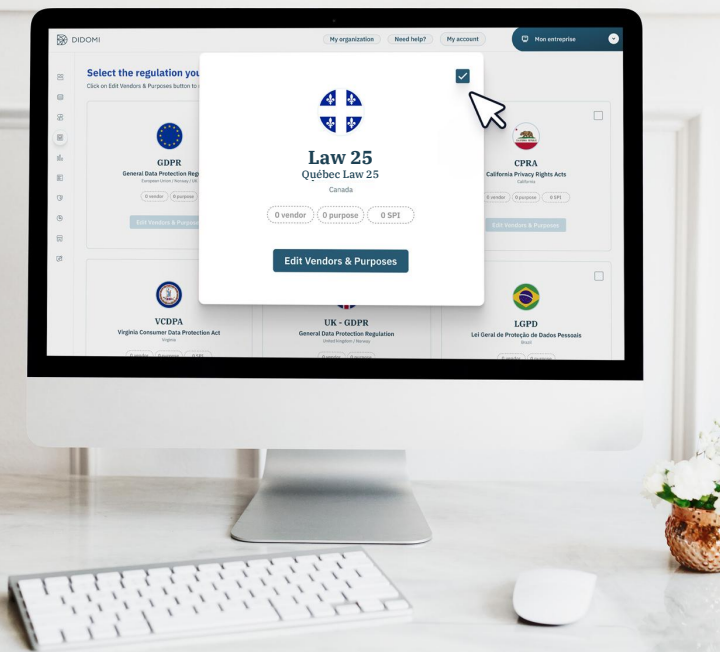
Agenda

National Bank of Canada
A heritage of trust

Didomi
Unify your users' choices

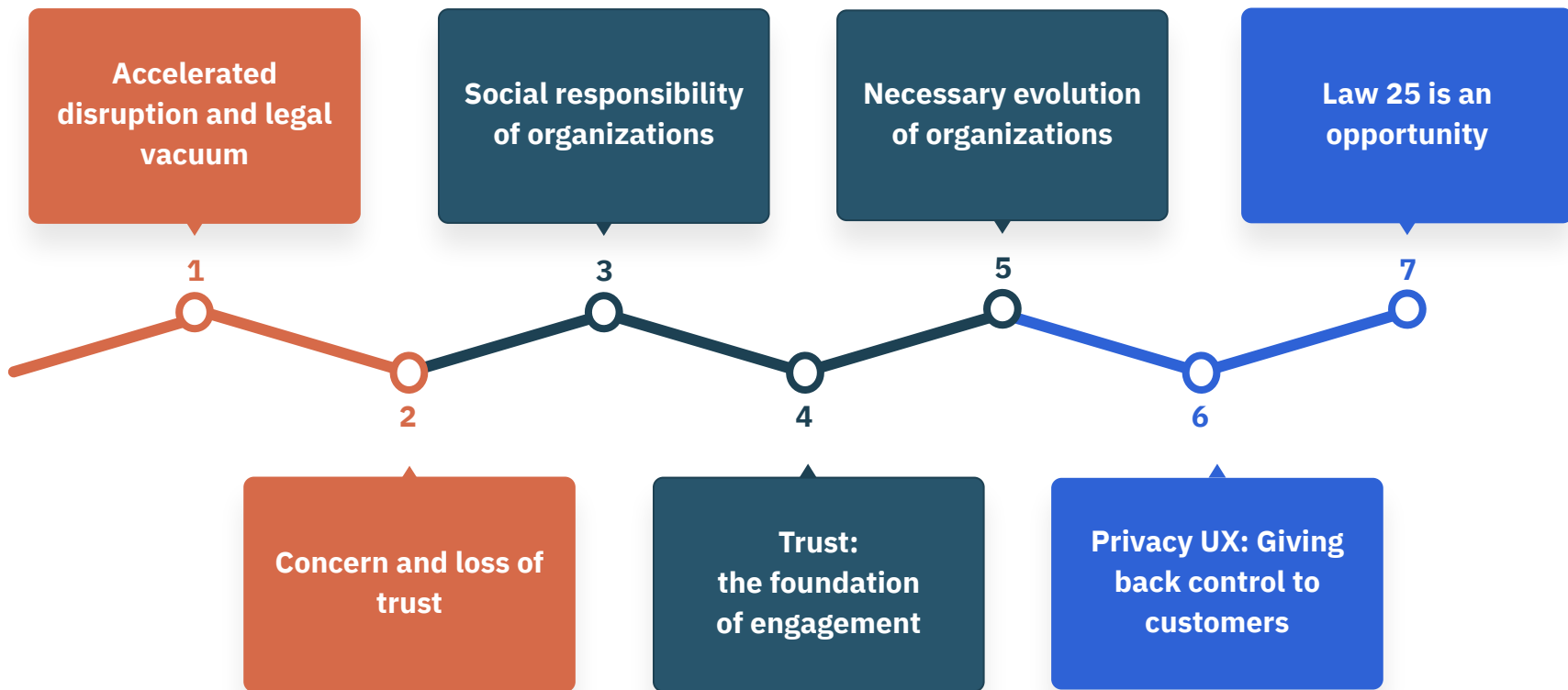
Adviso
Consent vs performance

Questions & Answers

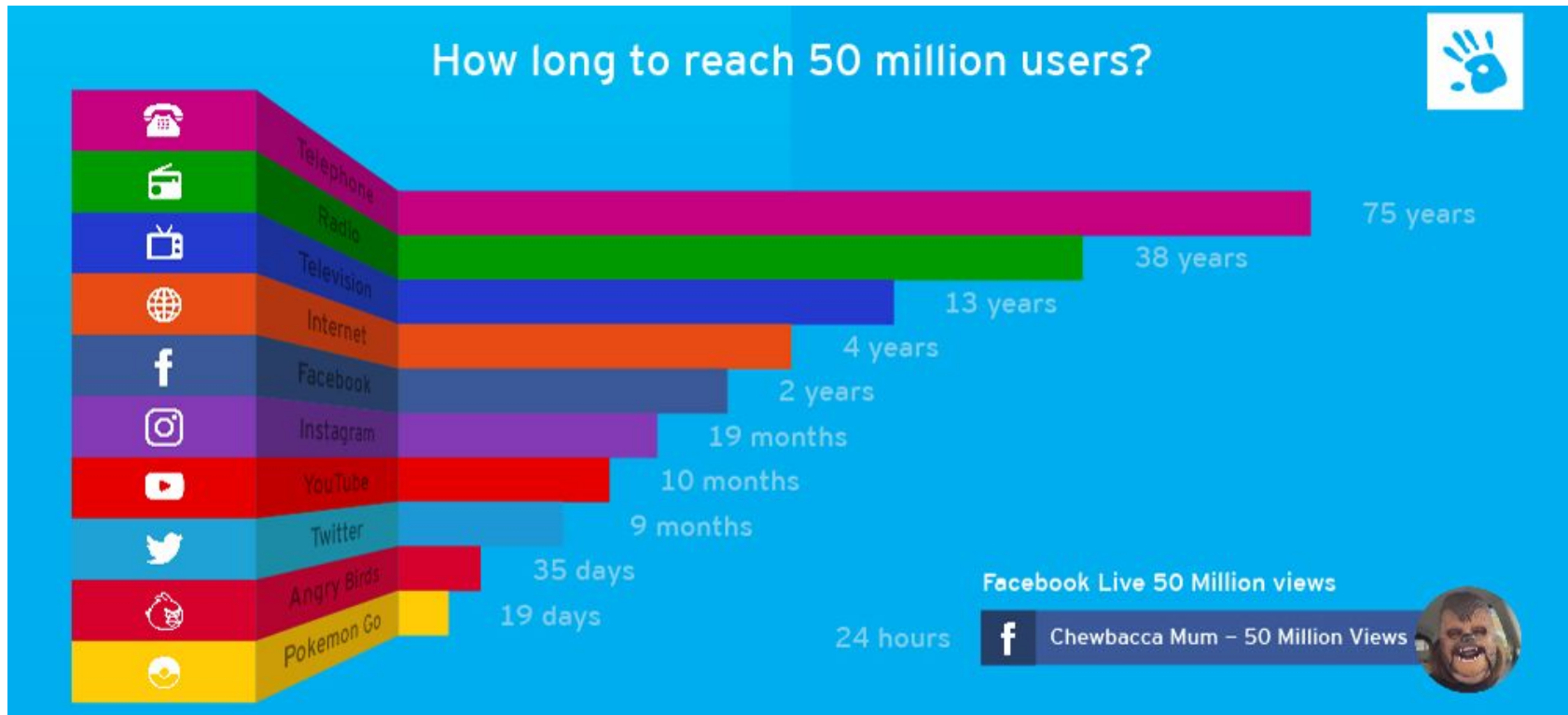


National Bank of Canada :

A heritage of trust

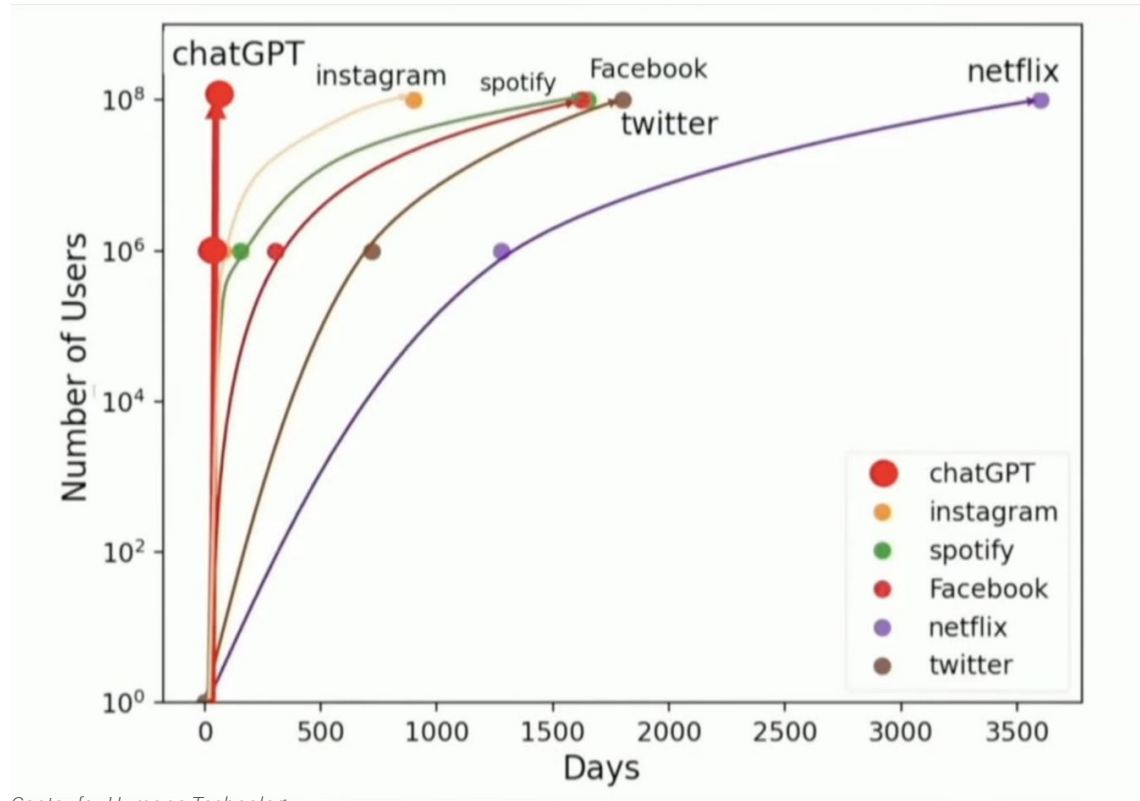


Accelerated disruption and legal vacuum



Source: Interactive Schools

Accelerated disruption and legal vacuum



Source: *The A.I. Dilemma*, Center for Humane Technology



Accelerated disruption and legal vacuum

01

**From creative
destruction to the Great
Misalignment**

02

**Disruption, for better or
for worse**

03

Legal vacuum



Concern and loss of trust

62%

of people surveyed are concerned about the security and privacy of their personal data ¹

90%

of data collected worldwide in the last 2 years were collected without user consent ²

¹[ATB Venture Study](#)

²[IT Briefcase](#)

Social responsibility of organizations

Environmental, Social, Governance : ESG



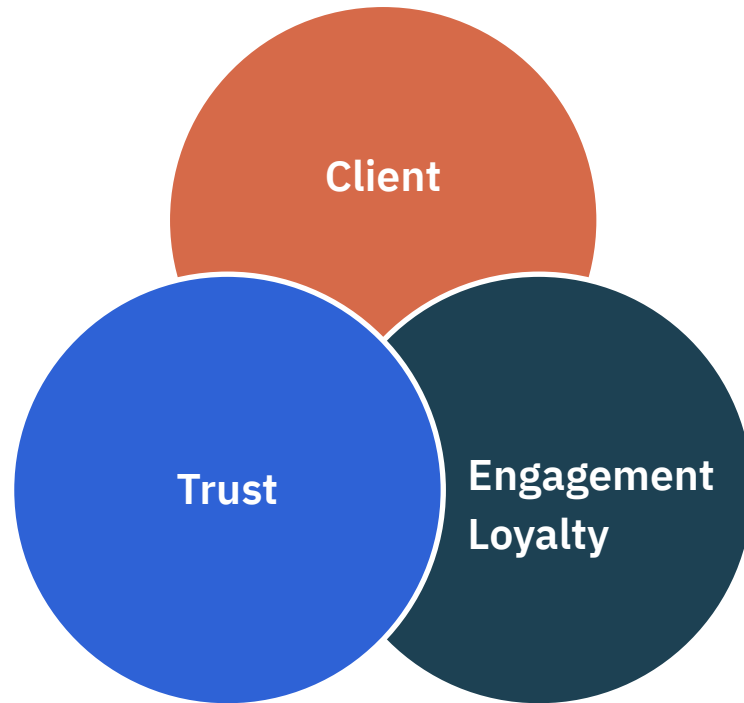
Source: *Genius Capital Management*

Corporate Social Responsibility: CSR



Source: *Moissons Nouvelles*

Trust: the foundation of engagement



Necessary evolution of organizations

1 Executive endorsement

2 Client centricity

3 Cross-functional teams

4 PPI culture, data ethics

5 Training Program

6 Change management

Necessary evolution of organizations

It is a strong and necessary choice.

We are learning and this field is evolving fast. Our intention is to **build trust with our users** through the Privacy UX.

Which position to choose?	Law 25: a burden	Law 25: an opportunity
1. Client experience	⊘	✓
2. Engagement/ Loyalty	⊘	✓
3. Brand reputation	⊘	✓
4. NPS	⊘	✓
5. Client Lifetime Value	⊘	✓
6. Team mobilisation	⊘	✓
7. Churn / Attrition	⊘	✓

Privacy UX: Giving back control to customers

Privacy UX

Takes the **best practices of the user experience field** and applies them to data collection and interactions with privacy policies.

Privacy by design

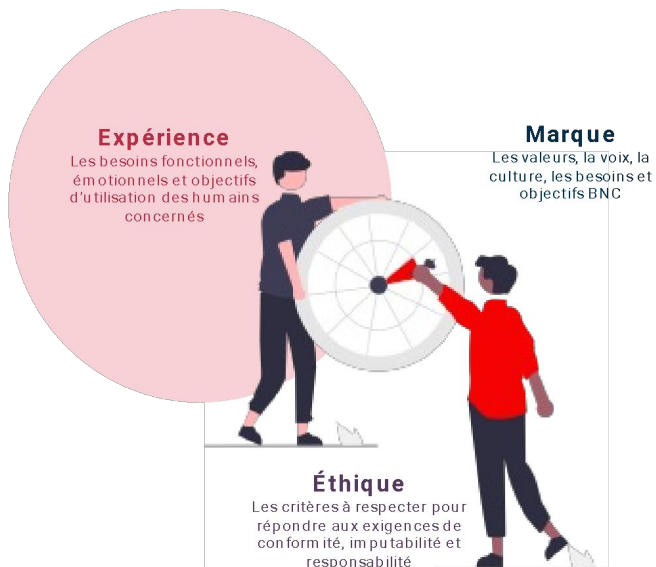
An approach of both design and creation that accounts for privacy throughout the process.



Privacy-Enhancing Design

Practical UX design framework and guidelines to translate the principles and rules of the Data Protection Act into UX practices.

Privacy UX: Giving back control to clients



Recent use case at the National Bank of Canada

Project to implement an information collection consent

1. Implementation of an experience decision framework

(CX/UX) by all project stakeholders in order to make informed choices in the interest of the user throughout their journey.

2. User interviews and testing

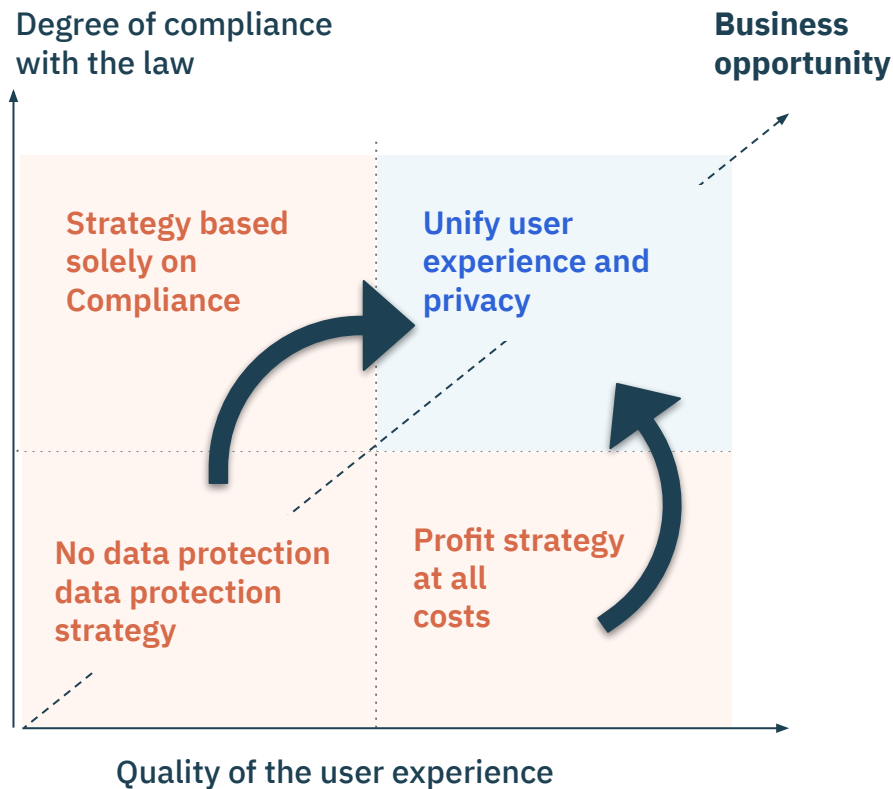
To ensure a customer-centric design that meets their needs.

3. Follow-up and optimization in production

To eliminate irritants that could cause us to lose the trust of our users.


Law 25 is an opportunity

Privacy by design and privacy UX allow you to put the **user experience** at the center of your consent strategy.



Didomi

Unify your users' choices

 DIDOMI A platform that unifies consent and user preferences. **Monitor, collect, store, distribute, respect.**

01

Didomi suite for data protection

02

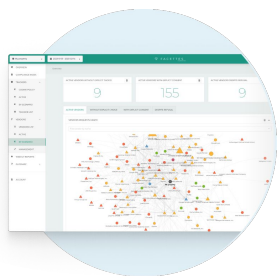
Monitoring the compliance of your sites

03

CMP: Multi-regulations including Law 25

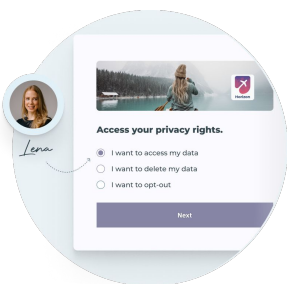
Didomi suite for data protection

The Didomi suite for data protection allows you to overcome the Law 25 and beyond



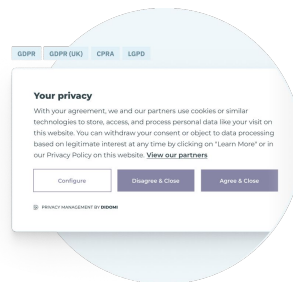
Advanced compliance monitoring

Ensure website compliance and performance with ease



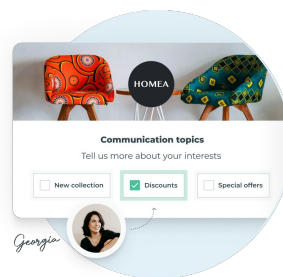
Privacy Request

Reduce costs and manual labor



Consent management

International Compliance
Privacy Policy



Preference management

Better understand users for a better marketing ROI

Project Management

Continued Support

Our training goal is to ensure that every stakeholder feels comfortable with the platform and its functionality.

We provide you with an Account Manager (AM) that gives you access to the appropriate support from our team of experts, including:

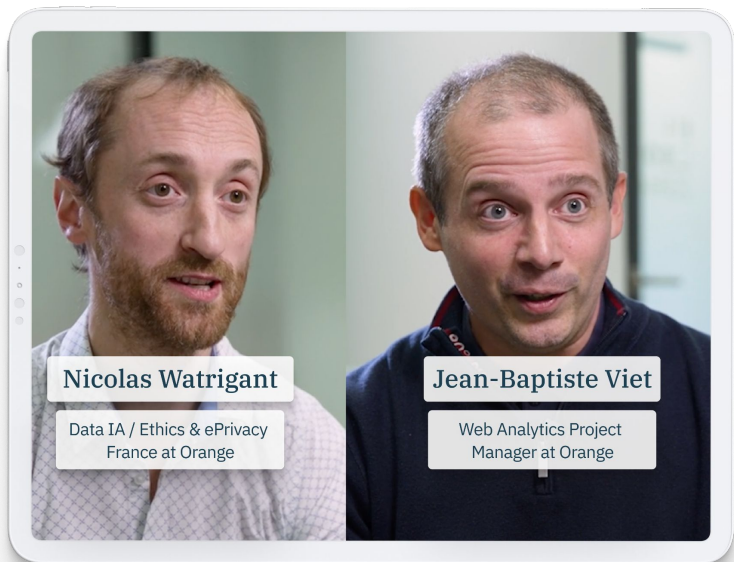
- Versatile technical support
- Web, iOS, Android and React specialists.

Your AM keeps abreast of privacy regulatory changes that may affect your business and consent systems, notifying and supporting you in the event action is required.

Your account manager is your main contact throughout your journey with Didomi.

Frank Hofmann
[Senior Account Manager](#)





[How did Orange increase its consent rate by 10%?](#)



+10% consent rate with cross-device

*"Didomi stood out for its **simplicity and ease of integration** on websites and applications."*

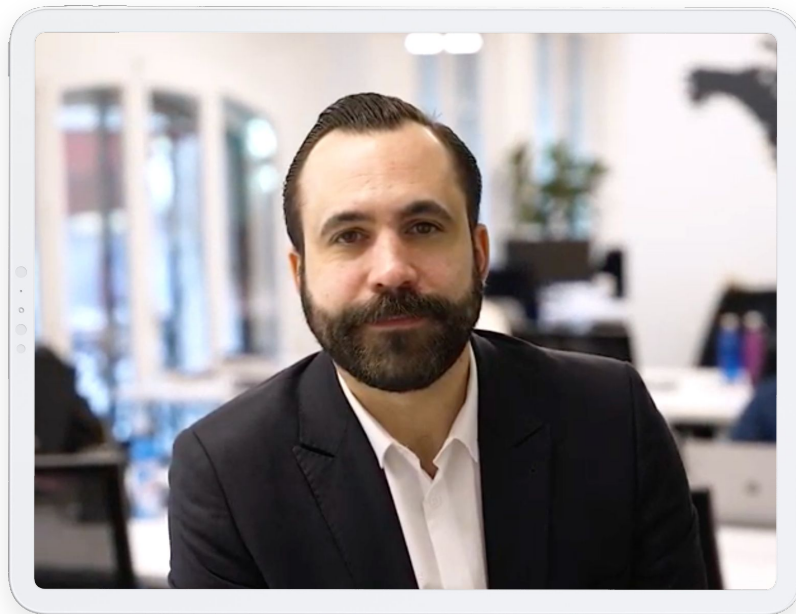
Nicolas Watrigant,
Data/AI Ethics & ePrivacy France | Orange

Banking case study

Compliance on hundreds of websites

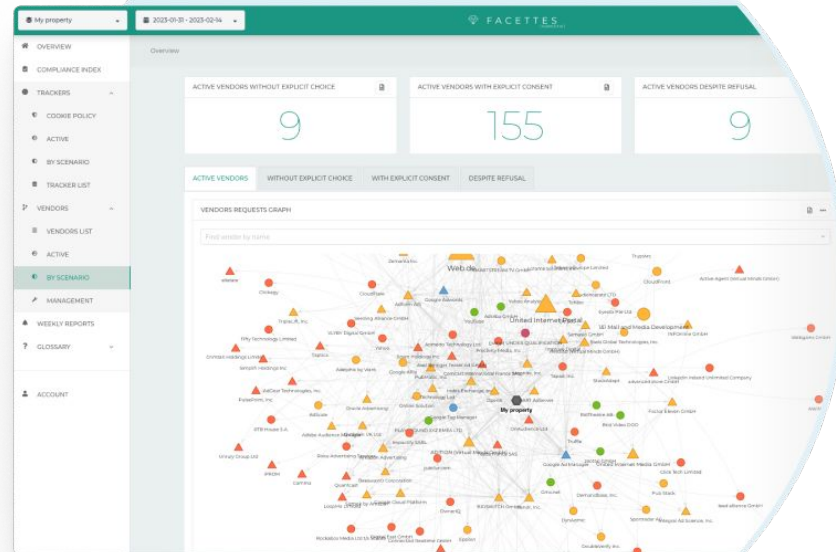
*"The strategy implemented with Didomi has allowed us to maintain **a very good consent rate** on our websites. This is a major success for us and a great source of pride."*

David Temim - Program Director of the Data Protection Group at Société Générale

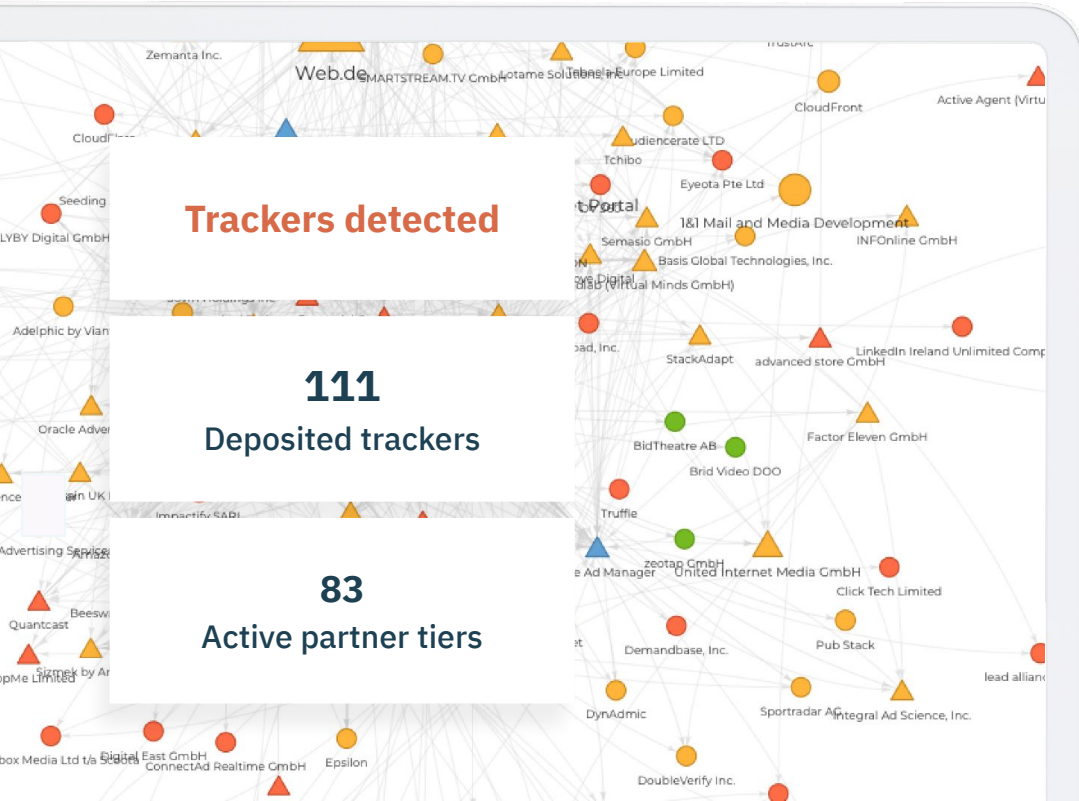


[How did one of Europe's leading banks manage to bring millions of user data into compliance?](#)

Advanced compliance monitoring



Methodology for detecting compliance gaps



- Review of the website
- Complete tracker mapping
- Risk analysis according to the legal framework and the declared purposes

Web compliance monitoring - Measurable gains



Control and minimize legal risks

Reduce the risk of sanctions with the Didomi suite



Identify and neutralize data leaks

Identify and monitor up to **95%** of suspicious third-party partners



Improve the productivity of your teams

Save up to **2.5 full-time equivalents** [or \$220,000 CAD in savings per year, including expenses].

CMP: Multi-regulations including Law 25

GDPR

LAW 25

CPRA

LGPD

Your privacy

With your agreement, we and our partners use cookies or similar technologies to store, access, and process personal data like your visit on this website. You can withdraw your consent or object to data processing based on legitimate interest at any time by clicking on "Learn More" or in our Privacy Policy on this website. [View our partners](#)

Configure

Disagree & Close


Agree & Close


PRIVACY MANAGEMENT BY DIDOMI


DIDOMI My organization Need help? My account Azura-shop


Select the regulation you want


Click on Edit Vendors & Purposes button to manage the



Law 25
Québec Law 25
0 vendor 0 purpose 0 SPI
[Edit Vendors & Purposes](#)


GDPR
General Data Protection Regulation
European Union / Norway / UK
0 vendor 0 purpose
[Edit Vendors & Purposes](#)

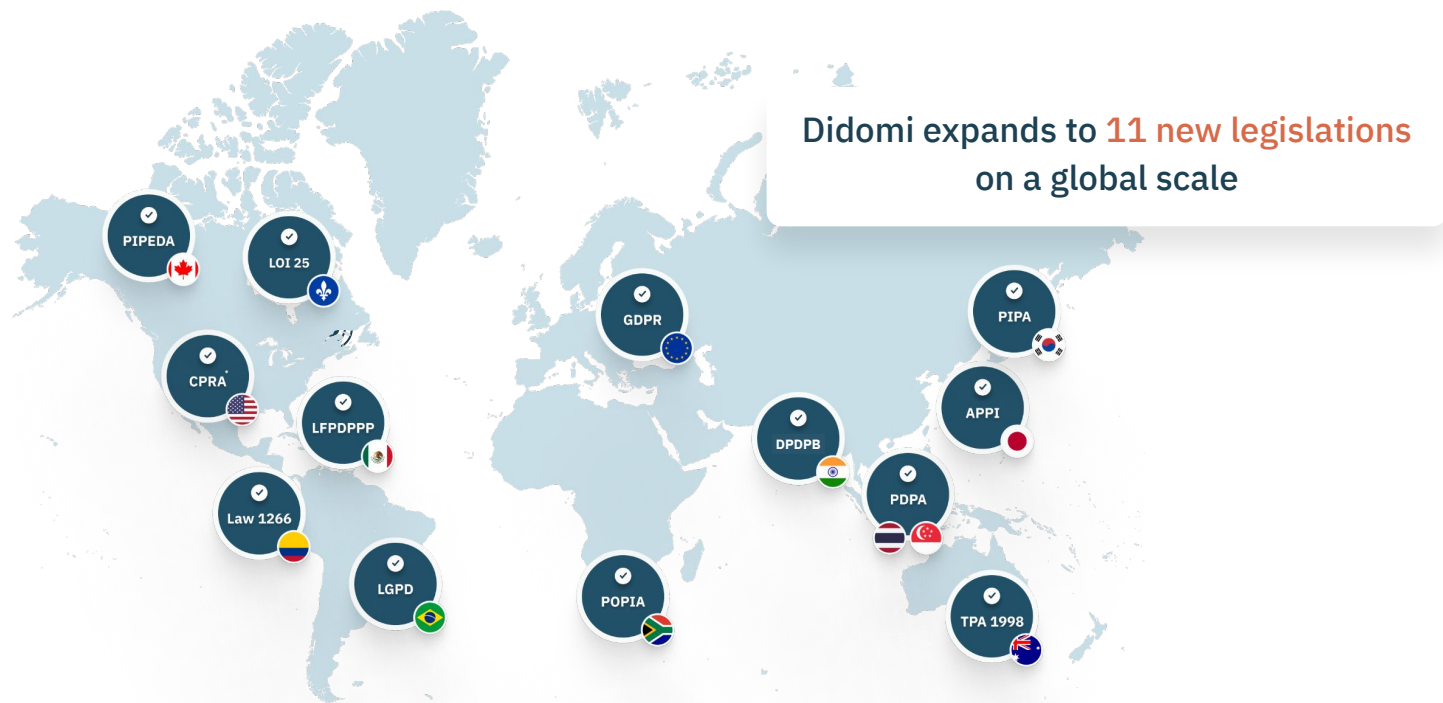

CPRA
California Privacy Right Acts
Canada
0 vendor 0 purpose 0 SPI
[Edit Vendors & Purposes](#)


VCDPA
Virginia Consumer Data Protection Act
Virginia
0 vendor 0 purpose 0 SPI
[Edit Vendors & Purposes](#)


UK - GDPR
General Data Protection Regulation
United Kingdom / Norway
0 vendor 0 purpose
[Edit Vendors & Purposes](#)


LGPD
Lei Geral de Proteção de Dados Pessoais
Brazil
0 vendor 0 purpose
[Edit Vendors & Purposes](#)

The need to **adapt** to a constantly changing world



Privacy requirements differ by country and region

GDPR

Votre vie privée est notre priorité

Avec votre accord, nous et nos partenaires utilisons des cookies ou des technologies similaires pour stocker, accéder et traiter des données personnelles telles que votre visite sur ce site web, les adresses IP et les identifiants des cookies. Certains partenaires ne demandent pas votre consentement pour traiter vos données et s'appuient sur leur intérêt commercial légitime. Vous pouvez retirer votre consentement ou vous opposer au traitement des données fondé sur l'intérêt légitime à tout moment en cliquant sur "En savoir plus" ou dans notre [politique de confidentialité](#). **Voir nos partenaires**

Paramétrer Refuser Accepter

CPRA

GLOBAL PRIVACY CONTROL signal detected and applied.

We collect some sensitive and not sensitive personal data like your IP address or the browser's cookies and we share or sell it to third parties. This also helps us in keeping our service operative, improving our products and delivering personalized ads. You can choose to opt-out from the share and from the sale of the data by using the options below. Please visit our [Privacy Policy](#) for more information about your rights.

Do not Share or Sell My Personal Informations Limit the Use of My Sensitive Personal Information Agree and Close

CCPA

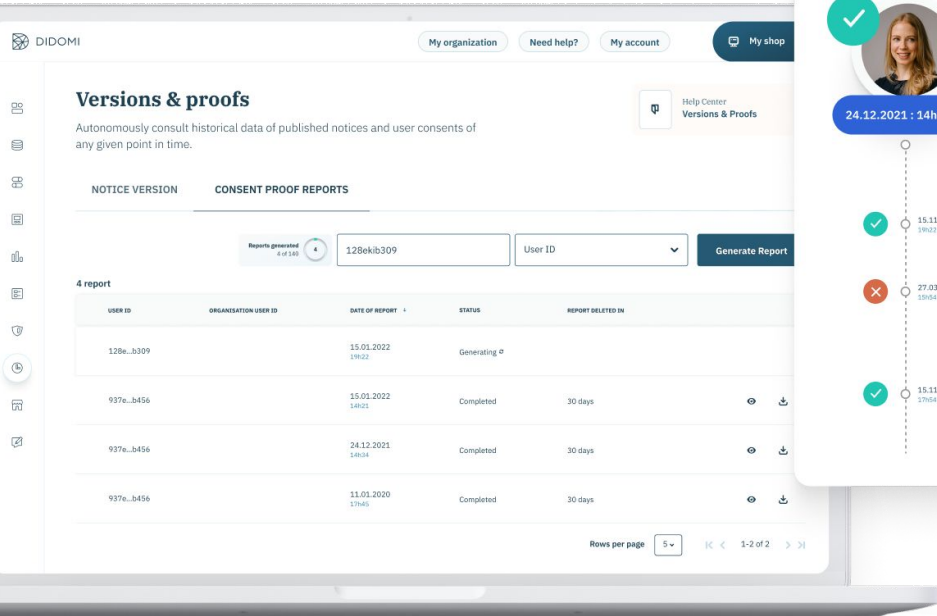
With your agreement, we and [our partners](#) use cookies or similar technologies to store, access, and process personal data like your visit on this website. You can withdraw your consent or object to data processing based on legitimate interest at any time by clicking on "Learn More" or in our [Privacy Policy](#) on this website.

We and our partners do the following data processing:
Personalised ads and content, ad and content measurement, audience insights and product development. Store and/or access information on a device

Do not sell my data OK, I understand



**Multi-regulation,
scalable thanks to
geo-targeting**



USER ID
128eb309

24.12.2021 : 14h34

15.11.2021 19h22

27.03.2020 15h04

15.11.2019 17h54

Store and prove consent



Track and optimize consent

- ✓ Opt-in
- ✓ Opt-out
- ✓ No choice
- ✓ Consent rate

Adviso

Consent vs performance

ADVISO Adviso: Consent vs performance

01

**Analytical Focus:
Maximizing Consent**

02

**Less data
but more qualitative:
Lower costs**

03

**Action Plan:
Preparing for the
aftermath
of Law 25**

ADVISO Adviso : The consent/performance gap

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WHAT THE OLD CONTINENT TEACHES US

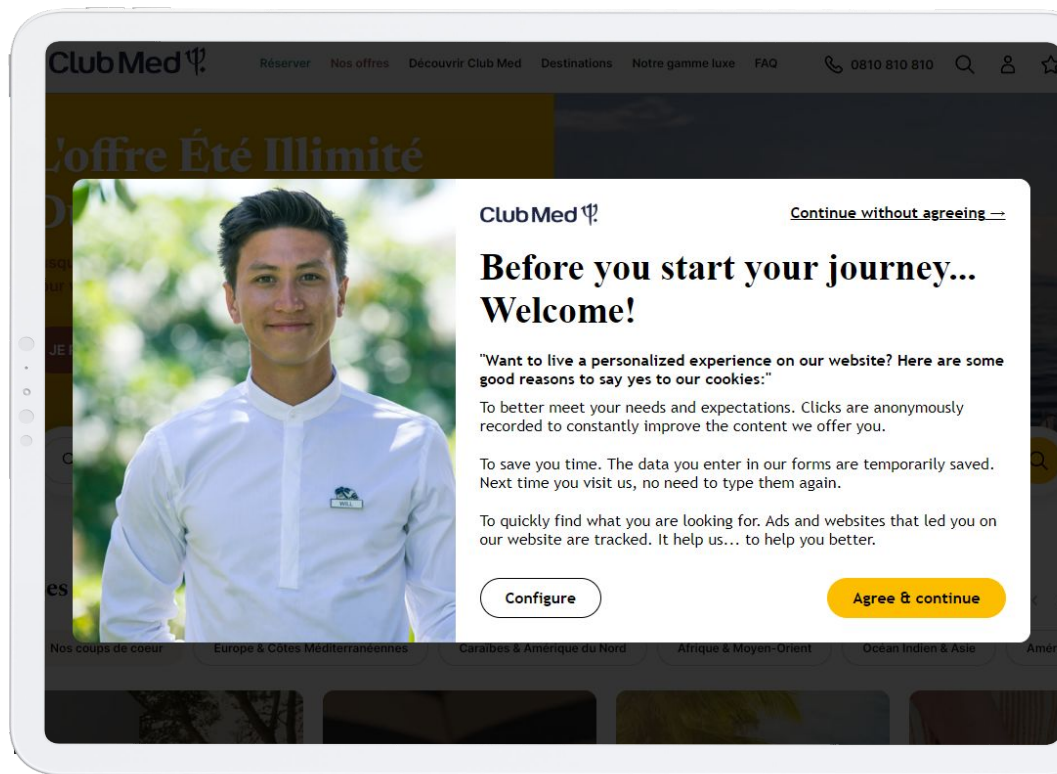
Five years after its
implementation, there is
consent fatigue amongst
users

Only 1% of users define
granular consents



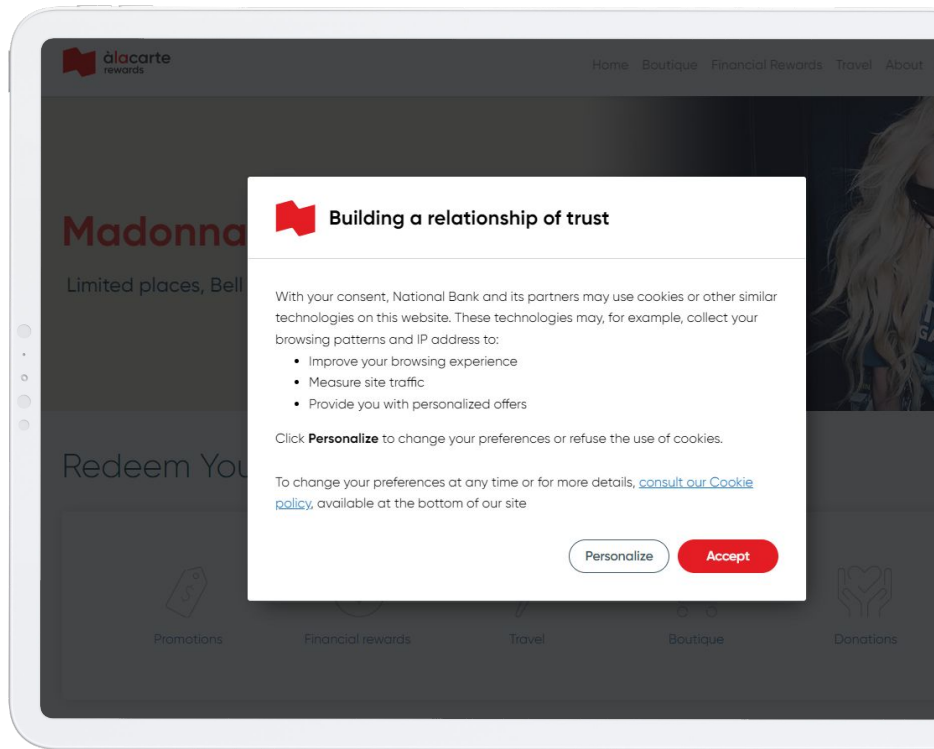
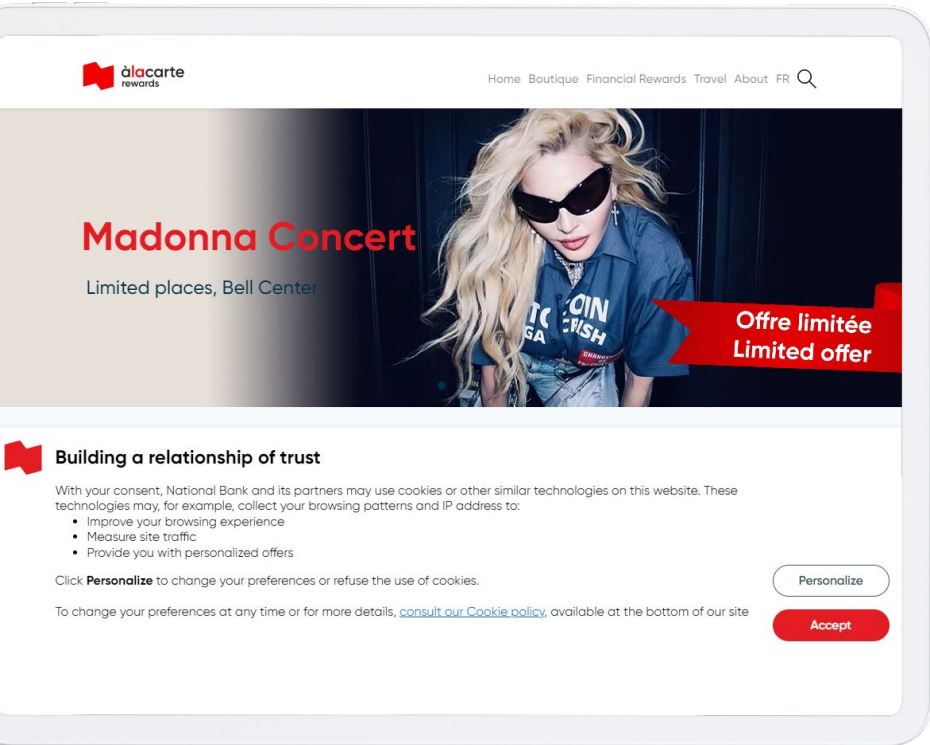
The consent rate is largely
influenced by the **UX/UI of
the popup***.

THE IMPORTANCE OF FIRST IMPRESSIONS



*Source: Club Med

THE C.R.O. ACRONYM IS EVOLVING



ADVISO Adviso : The consent/performance gap

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**When data quality
is more important than quantity**

3-2-1-0

**CONSENT ACCELERATES
THE TRANSITION
TO THE 0-PARTY**

3-2-1-0

CONSENT ACCELERATES THE TRANSITION TO THE 0-PARTY

3rd-party

Data from **web browser
cookies used by
advertisers**

3-2-1-0

CONSENT ACCELERATES THE TRANSITION TO THE 0-PARTY

2nd-party

Data from
external cookies
transferred from company
to company

3rd-party

Data from **web browser**
cookies used by
advertisers

3-2-1-0

CONSENT ACCELERATES THE TRANSITION TO THE 0-PARTY

1st-party

Data collected
via cookies or interactions
on your site

2nd-party

Data from
external cookies
transferred from company
to company

3rd-party

Data from web browser
cookies used by
advertisers

3-2-1-0

CONSENT ACCELERATES THE TRANSITION TO THE 0-PARTY

0-party

Data that the customer **intentionally shares**

1st-party

Data collected **via cookies or interactions on your site**

2nd-party

Data from **external cookies** transferred from company to company

3rd-party

Data from **web browser cookies used by advertisers**

3-2-1-0

CONSENT ACCELERATES THE TRANSITION TO THE 0-PARTY

Data controlled and held by you

0-party

Data that the customer **intentionally shares**

1st-party

Data collected **via cookies or interactions on your site**

2nd-party

Data from **external cookies** transferred from company to company

3rd-party

Data from **web browser cookies used by advertisers**

2024 Data Portability

"I want to delete my data"

"I want to access my data"

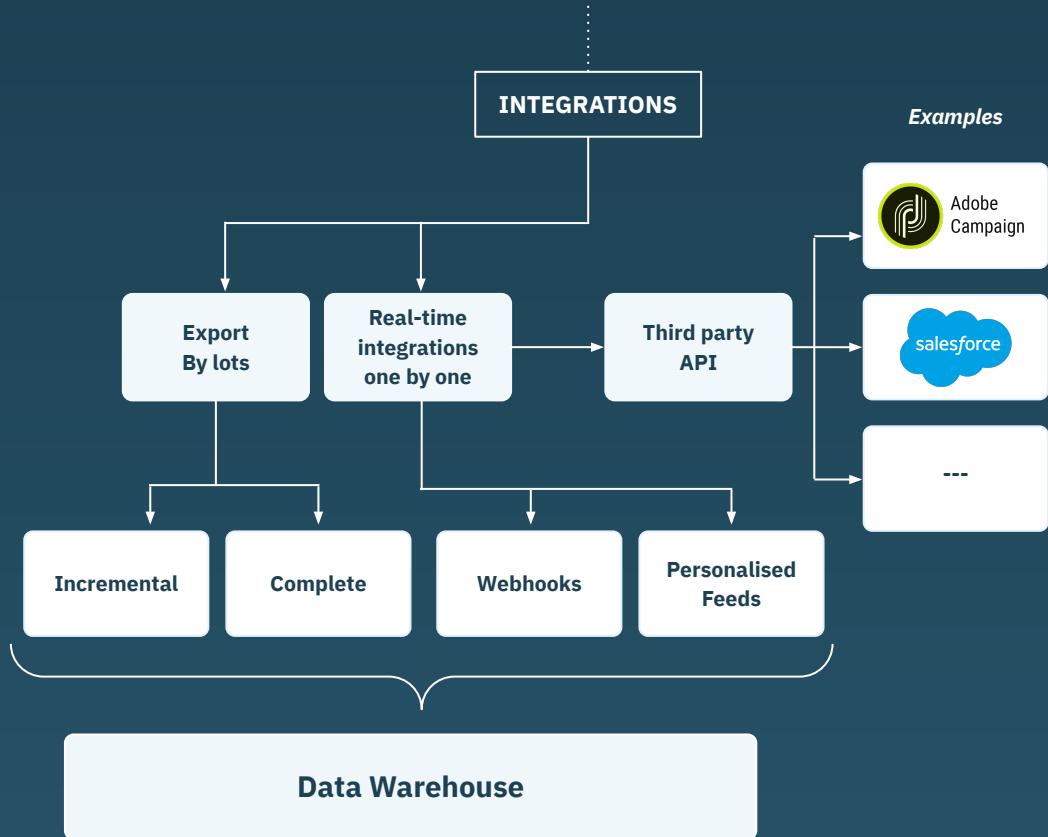
Access your privacy rights.

- I want to access my data
- I want to delete my data
- I want to opt-out

Next

Access your privacy rights.

Next



360 CUSTOMER VIEW

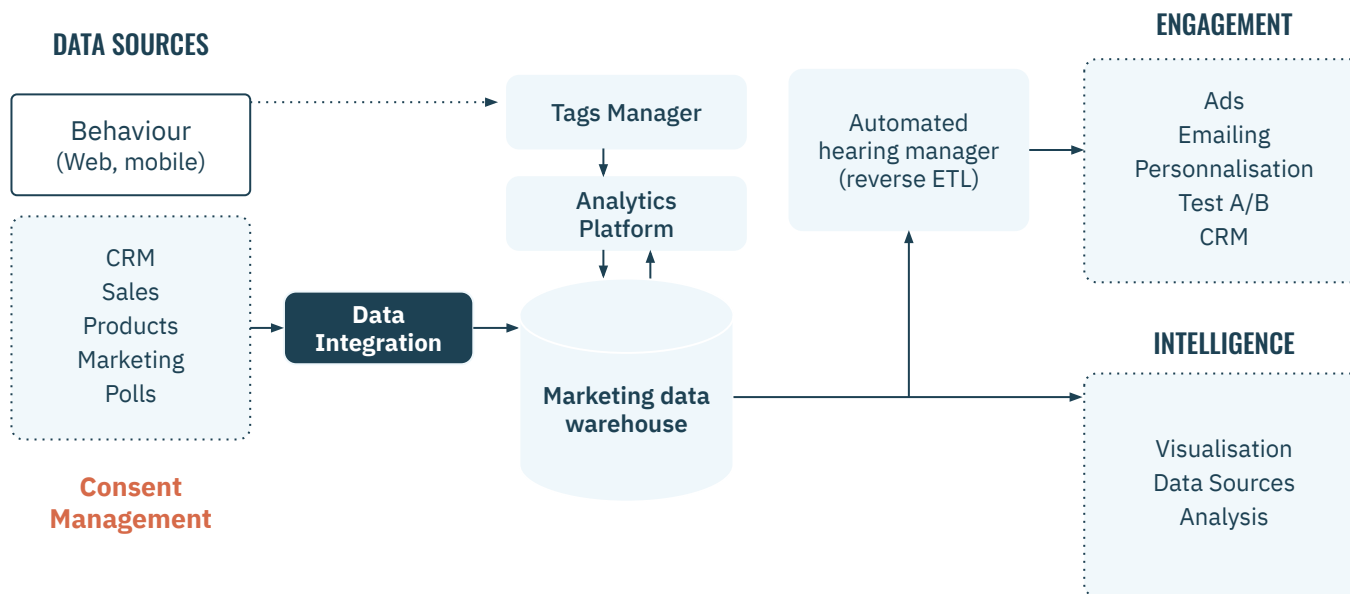
THE IMPORTANCE OF A DATA STRATEGY



From data acquisition to data valuation, the challenges and opportunities related to business data are growing.

Having a business plan is a priority.

CONSUMER-ORIENTED VISION WITH PRIVACY AT ITS CORE



CONSUMER-ORIENTED VISION WITH PRIVACY AT ITS CORE

Sustainable audience lists should be **dynamic**

0-party data should be **actionable**
in real time, and be of value to users

Data portability in 2024

ADVISO Adviso : The consent/performance gap

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ROADMAP, SHORT AND MEDIUM TERM



Retroplanning

May	June	July - August	September
Contractualisation	Implementation	Adjustments and improvements	Law 25 Compliance



Benefits of an implementation before September

- Compliant in September 2023
- Ample time for implementation
- Ample time for adjustments
- Does not shift the internal roadmap



Risks of an implementation in September

- Limited bandwidth for internal teams
- Risk of delaying business projects
- Saturated bandwidth of the PPI* ecosystem
- Risk of non-compliance

* Protection of personal information

Key Takeaways



- 1 Privacy is a **fundamental right in the digital age**
- 2 Privacy requires **transparency in data processing**
- 3 Unifying user experience and privacy builds **trust and benefits business**



- 1 A dedicated team, **strategic advice** and personalized support
- 2 Didomi is a solution that stands out for its **ease of integration** on websites and applications
- 3 It is also using an **agile and robust compliance solution** that adapts to local and global laws



- 1 **Data strategy**, a must in the short term
- 2 Maximize the amount of **primary data**, aided by CRO*.
- 3 **Governance** and operational efficiency will be driven by a CDP or equivalent agile system

* Conversion rate optimization



DIDOMI



NATIONAL
BANK

ADVISO

*See you on
September 19th!*

