



Information Sharing Agreements

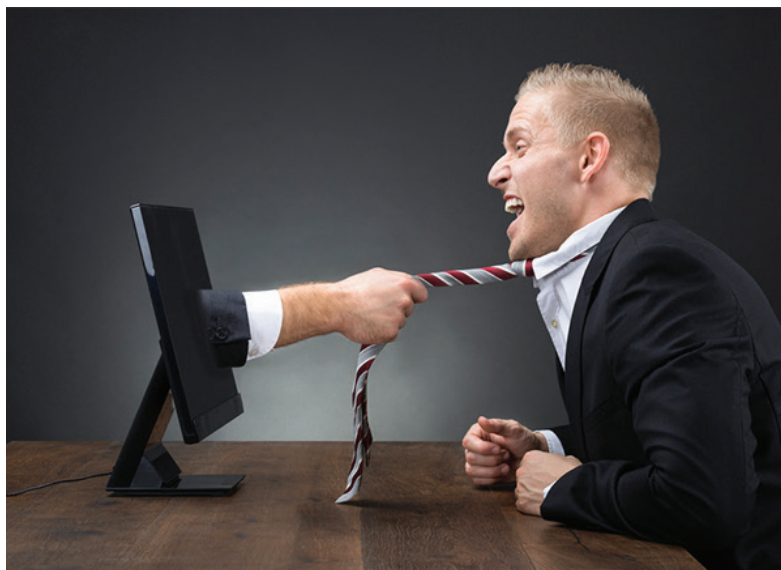
A New Marketing Capability

Why marketers should stop thinking
in terms of consents and permissions
and start thinking of
Information Sharing Agreements

[A White Paper from JLINC Labs](#)

Paul Weston, Primary Customer Data
Iain Henderson, JLINC Labs
November 6th, 2017

Stop thinking of consents and permissions. Start thinking about Information Sharing Agreements.



Consent is typically dragged out of individuals, who rarely understand what they are agreeing to. Communication and data sharing consents and permissions are rarely thought of positively by the individuals who give them or the organizations that collect them. Permission becomes a legal, administrative and IT nightmare for the organizations that collect it.

JLINC Labs strongly believes that customer data governance doesn't have to be like this. They are championing the move to a far more constructive and mutually beneficial approach to the sharing of data: Information Sharing Agreements (ISAs). ISAs help organizations and their customers share data in a way that is fair, trusted and valued by both sides.

ISAs for the individual's personal data are not new. Some data regulators are already issuing guidance on their use, in anticipation of their wide-scale adoption. The Information & Privacy Commissioner in British Columbia, Canada recently released a [Guidance Document on Information Sharing Agreements](#).



Customer Demand: The real driver for a new way of thinking

The emergence of ISAs is a direct result of customer demand. A key piece of research carried out in the UK by the Future Foundation on behalf of the Direct Marketing Association (DMA) entitled “[Data Privacy: What the Consumer Really Thinks](#)” revealed shifting consumer beliefs:

- The proportion of consumers who are fundamentally against sharing their data fell from 31% in 2012 to 24% in 2015.
- 73% of consumers expected to provide personal information in order to buy things in 2015 compared to 65% in 2012.
- Only 50% of consumers trusted their bank with their information, while only 20% trusted many types of online service providers.
- 81% of consumers feel their data is their property and they should be able to trade it for better offers or services.

Individuals are no longer against sharing data; they have become “consumer capitalists” who trade their information as long as it is with a trusted brand and there is something in it for them.

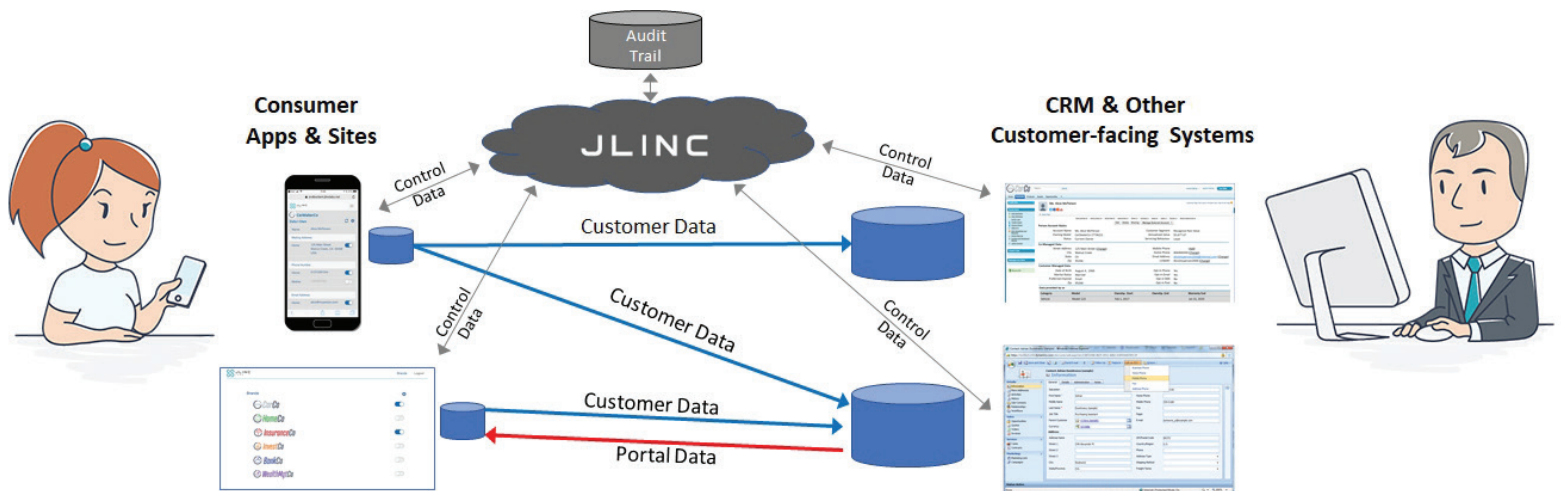
GDPR is only emphasizing the need for a new way of working

Regulation is tightening in virtually all markets and emerging in previously unregulated parts of the Middle-East and Latin America. The landmark General Data Protection Regulation (GDPR) in Europe presents a challenge for responsible organizations that must comply while minimizing the burden on customers. Mark Say, Head of Data and CRM at Volkswagen Group in the UK, observed that under the GDPR:

“Storing individual consents for each customer, for each channel, for each data usage type across our five brands within the Group could easily result in over 100 individual consent records for many customers...and become a minor industry in itself. I don’t think customers are going to be prepared for the onslaught of ‘permissioning’ by businesses after May 2018. We are looking at more elegant ways to capture, store and maintain customer consent.”

Managing hundreds of personal data consents is not sustainable for any individual. Managing tens of thousands or tens of millions of individual consent records is not sustainable for any organization. In JLINC’s view ‘data about data’ needs to be managed in a holistic, single agreement that can be easily understood by both the consumer and the organization.

JLINC – The Basics



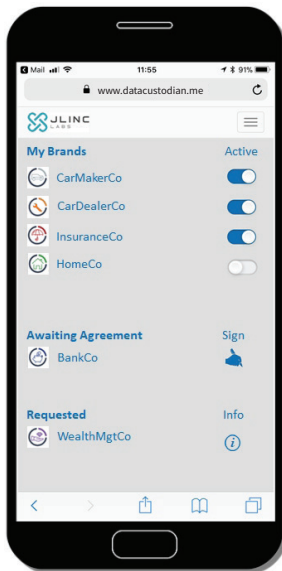
JLINC is an open technology platform with associated tools that help organizations and individuals manage their shared data in a process that

- is focused on the individuals' personal details but also enables the organization to share information that will be useful to its individual customers
- uses security, audit and accessibility methods that support compliance with the most stringent data protection regulation, including GDPR
- gives control of personal data back to individuals, making updates easy and improving the overall customer experience
- enables new, valuable flows of volunteered personal information that can only exist in more trusted relationships.

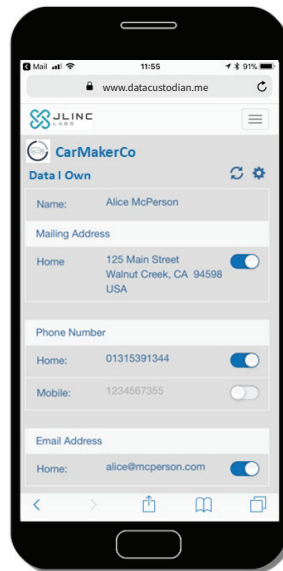
JLINC is not just another cloud that captures customer information. It stores and manages information about information. The end-users of any JLINC apps or information management services store their data on their own systems, as do vendors, often CRM systems. JLINC manages which pieces of data flow between each vendor and individual customer and vice versa, recording every data transaction and generating a receipt. Data flowing from an initial vendor to third parties can be controlled by the individual, ensuring the data controller/data processor relationship is compliant.

What a JLINC App could look like to individuals

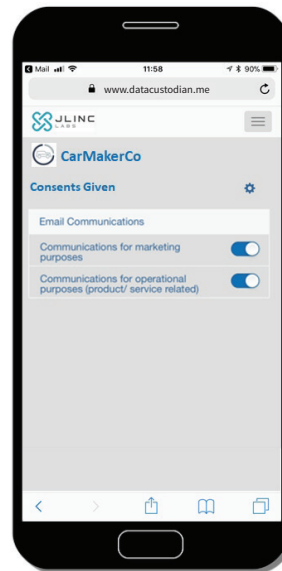
JLINC Labs does not focus on developing apps for individuals. Web applications and apps for consumer devices can be designed by any developer using the JLINC protocol to connect to JLINC-enabled vendors. Sample screens from an end-user app could look like this:



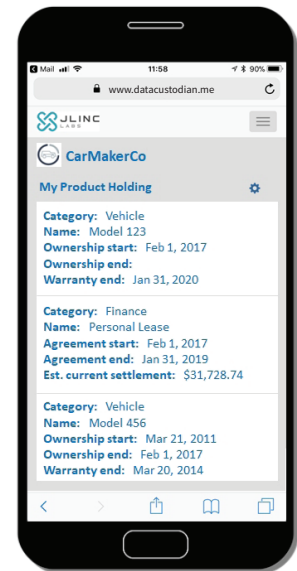
The user sees the brands with which they have existing Information Sharing Agreements, those that are awaiting their 'signature' or they have requested of potential suppliers.



Users can determine exactly which data from their standard profile they share with each supplier. Any changes they make to this data is immediately updated on the supplier's systems.



Users can manage the communications consents covered by the agreement that they have in place with the supplier. Every change is recorded and visible in the JLINC Audit Trail.



Where their suppliers provide a portal capability, users can access this via the same app. This is presented as data that is managed by the supplier which cannot be changed by the user.

What It Means to Individuals: Control Your Data

A single finding from the UK DMA Research referenced earlier is very telling:

Control continues to be the key consumer ambition.

As we found in 2012, how much control consumers have over their data will determine how happy they are with any data exchange. In 2015, 90% claim to want more control over the data they choose to exchange with brands. In addition, respondents are far more likely to state that they have overall responsibility for their own data security than regulators or industry.

Delivering this control is at the heart of the JLINC proposition to individuals. It enhances consumer control further by providing:

- Improved transparency of what data is shared with which organization
- Prevention of data sharing with 'bad players'
- Time savings by universally updating a commonly shared item such as a phone number or email addresses
- A bargaining tool to leverage additional value from suppliers
- A platform for inviting new suppliers to win your business

The core value that JLINC offers individuals is control.

What JLINC could look like in suppliers' systems

Organizations see some additions in their data systems after adopting JLINC, as illustrated:

CarCo

Search...

Andrew Mowat Help & Training **Co-managed Data**

Home Accounts Products Assets Opportunities +

Create New...

Ms. Alice McPerson

Show Feed

Open Activities | Activity History | Social Posts | Opportunities | Orders | Contracts | Assets | Cases | Partners | Notes & Attachments

Edit Delete Sharing Manage External Account

Person Account Basics

Account Name	Ms. Alice McPerson	Customer Segment	Recognise Past Value
Owning Dealer	CarDealerCo (773622)	Annualised Value	\$5,677.67
Status	Current Owner	Servicing Behaviour	Loyal

Information Sharing Agreement

Agreement Type	CarCo Standard Version3	Basis for legal processing	Consent of the data subject
Customer Data Custodian	TrustedBrand.plc	Lawful processing source	Signed agreement number D838372H.pdf

Co-Managed Data

Street Address	125 Main Street (Change)	Mobile Phone	(Add)
City	Walnut Creek	Home Phone	466466444 (Change)
State	CA	Email Address	alicemcperson2000@Hotmail.com (Change)
Zip	95266	LinkedIn	Alicemcperson2000 (Change)

Customer Managed Data

Date of Birth	August 4, 1960	Opt-In Phone	Yes
Marital Status	Married	Opt-in Email	Yes
Preferred Channel	Email	Opt-in SMS	No
Preferred Time	Working Day	Opt-in Post	No

Data provided by us

Category	Model	Ownshp. Start	Ownshp. End	Warranty End
Vehicle	Model 123	Feb 1, 2017		Jan 31, 2020

Once JLINC has managed the selection and mutual signing of an Information Sharing Agreement, the 'Co-managed Data' indicator can be shown on the organization's customer system. The agreed-upon information is displayed under one of three categories based upon the ISA:

- **Co-Managed Data** can be provided and updated by either party, with the other party always informed of changes.
- **Customer Managed Data** can only be updated by the customer and not over-written by the organization.
- **Data Provided By Us** is shared with the customer but under the organization's control.

What it means to Marketers and their IT colleagues

There are four clear motivators for organizations to adopt ISAs and for JLINC to manage them. They are not mutually exclusive and any one of them can easily justify the investment.

1. Easier implementation of the data and technology requirements for regulatory compliance.

Security, portability and transparency of personal data is central to GDPR and other regulation. These principles have been easy to document but the technical challenges of delivering them are substantial, costly and possibly detrimental to the customer experience. JLINC delivers a large proportion of the technical capability needed to comply with GDPR.

2. Better consumer confidence in sharing data via corporate portals.

Marketers are keen to increase consumer engagement and trust, and increase the quality of accessible data. Online security and IT teams are often reluctant to open internal systems for external access. JLINC is a key enabler in letting the organization share relevant and valuable data with their customers in a controlled and auditable way.

3. Opportunities to be invited into relationships by individuals.

JLINC isn't just about formalizing consent management governance. Individuals can also use their JLINC-enabled apps to invite organizations into ISAs without an explicit prompt to do so. This can be based on individuals specifically seeking them out or just looking for products and potential suppliers in a market category.

4. Ability for trusted brands to act as data sharing custodians for customers.

The emergence of Customer Data Custodians will be accelerated by JLINC. Brands that are trusted by a large number of customers—of a particular type or in a particular market sector—can become their data custodians. This relationship can extend from simply being the provider of their JLINC-enabled user app to actually managing all their individual data and facilitating other supplier ISA requests.

JLINC as an empowering marketing channel

Empowered self-service is a clear and vital concept in marketing and customer service communities. As well as introducing the concept into the management of marketing consents and permissions, JLINC can empower the individual in the very earliest stages of a relationship between an individual and an organization.

Individuals who use JLINC-enabled apps can search an online directory of all organizations using it. They can locate specific organizations and know that sharing information with them will be quick, easy and controllable. They simply invite the organization to send them an ISA.



The screenshot shows the JLINC Labs app interface. At the top, the JLINC Labs logo is on the left and a menu icon is on the right. Below the logo, the text "Find a specific JLINC-compliant supplier" is displayed. A search bar contains the text "PetFoodInc" with a magnifying glass icon to its right. Below the search bar, a list of results is shown: "PetCo", "PetFoodInc" (highlighted in blue), "VetCo", and "CatteryCo". At the bottom, there is a button labeled "Request Agreement" with an upward arrow icon.

Individuals may also search for all potential suppliers in a specific market category. This model enables a self-maintaining customer and prospect database in which records are populated as requested by both parties, and automatically deleted when no longer required or valid.



The screenshot shows the JLINC Labs app interface. At the top, the JLINC Labs logo is on the left and a menu icon is on the right. Below the logo, the text "Find JLINC-compliant suppliers for:" is displayed. A search bar contains the text "Healthcare" with a magnifying glass icon to its right. Below the search bar, a list of results is shown: "BestHealthcareInc", "HsopitalHealthcareInc", "GreatHealthcareInc", and "SothernCrossHealthcare". At the bottom, there is a button labeled "Select required option/s and submit" with an upward arrow icon.

The organization can offer ISA options to sign digitally and the shared information is immediately available to the potential supplier. The terms of the Agreement, such as the period for which it is valid, can be automated to ensure the individual's wishes are met.



The screenshot shows the JLINC Labs app interface. At the top, the JLINC Labs logo is on the left and a menu icon is on the right. Below the logo, the text "Agreement options offered by PetFoodInc" is displayed. Below this text, there is a list of three options, each with a checkbox to its right: "3 month agreement with no third-party sharing" (checkbox is empty), "Ongoing agreement with no third-party sharing" (checkbox is checked), and "Ongoing agreement with third-party sharing" (checkbox is empty). At the bottom, there is a button labeled "Select required option and submit" with an upward arrow icon.

How to engage with and deploy JLINC

JLINC Labs has chosen the powerful Salesforce platform as the first large-scale ecosystem in which to illustrate the benefits of being JLINC-enabled. At the Dreamforce 2017 event JLINC Labs will show how Information Sharing Agreements can be deployed at scale, and how some of the most challenging aspects of GDPR can be addressed.

Organizations using Salesforce will be able to install the JLINC connector to enable the core functionality and to start piloting straightaway. Discussions with other vendors are well-advanced and connectors for more systems will be following soon.

The JLINC Protocol

JLINC is a new Internet protocol that enables universal APIs for permissioned data. This provides standard, binding agreements about how shared data can be used with third parties. Permissions can be automated between an individual's cloud-based service and an enterprise acting on behalf of other trusted entities. Any combination of database, log, ledger or block-chain can be used with this developer-friendly mechanism to record an audit trail establishing data provenance.

JLINC offers the only extensible personal data exchange solution on the Internet. Many companies addressing personal data or GDPR consent will need JLINC to become inter-operable. Blockchains do not deliver inter-operation by themselves.

The JLINC protocol can support granular permissioned data exchange between databases in additional verticals, such as supply-chain, IoT, Fintech, banking and business contracts.

To find out more about JLINC, or talk to one of our team, email contact@jlinclabs.com