CIAM Tales from Around The Globe
Katryna Dow, Founder & CEO, Meeco
Kantara Workshop, Identity World, Paris November 2017
CIAM
customer centric
context driven
consent based
Regulation is driving a shift, with new opportunities we also face new challenges.
General Data Protection Regulation [GDPR]

Open Banking

Payment Services Directive II [PSD2]

ePrivacy
"Individuals have no rights to ownership of the data that is collected about them. Data is increasingly an asset, and when you create an asset you should have the ability to use it, or not, at your choice," Productivity Commission chair Peter Harris said.

"We are proposing the creation of a comprehensive right to data control for consumers that would give people the right to access their data, and direct that it be sent to another party, such as a new doctor, insurance company, or bank. Plus an expanded right for people to opt out of data-collecting activities.

And existing privacy laws would all remain in place."
we see a pattern emerging
€Million$ to manage processes, identify data, develop audit trails

digital transformation, customer centricity & brand value remain a challenge
Portfolio Approach
Enterprise networks, linking customers across a portfolio of products and services together with orchestrating adjacent services resulting in a better customer experience.

Walled-gardens like Apple, Google, Tesla that will create great value within their respective service offerings, whilst locking that value to the silo.

Open networks that link horizontally and enable customers to participate across enterprise networks and walled gardens, providing the crucial links & data.
Value-chains are rapidly evolving to include people + things.
Friction & Fraud
$6.3 Billion
Advertisers lost to bots in pay-per-click fees in 2015
If we are ad blocking we will be eye blocking.
What’s required to make sure real VALUE is unlocked?
Current business models = collecting, storing & monetizing data
Privacy
Data in silos
Onboarding friction
Diminishing trust
KYC & AML
Regulation

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The power is shifting to ME
The API-of-Me
I AM The Platform
Use-cases: Participation transforms business models

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More than 50% of participants would use Meeco to browse privately and avoid re-targeting.

94% of all participants would continue to use the Meeco consent settings when sharing their data.

Privacy awareness of participants was increased after the completion of all Labs programs.

87% of all participants were interested in using their data as an asset for value exchange.

Brands who provision data back are more trusted.

Participants felt more in control of their data which created peace of mind & empowerment.

Data is openly shared when a personalised solution is offered.

Enabling User control over data increases engagement.

Popular categories for tile creation and personal data storage in Meeco:
- Family & Friends
- Pets
- Warranty Details
- Address
- Health
- Clothing size

More accurate data is collected and exchanged when the user is in control.

Most trusted organisations participants would share data with:
- Government
- Finance
- Local Businesses

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1. Start out

2. Portfolio approach

3. Plan for new end state
“The hallmark of a future proof organisation will be the willingness to share the data it collects about its customers directly with its customers for mutual value”