



23 April 2020

Secretariat
Inquiry into Future Directions for the Consumer Data Right: Issues Paper
The Treasury
Langton Crescent
PARKES ACT 2600
Email: data@treasury.gov.au

Dear Secretariat,

Salesforce is pleased to provide this submission into the *Inquiry into the Future Directions for the Consumer Data Right (CDR): Issues Paper*.

Salesforce

Salesforce began in 1999 when it was founded with a vision for a new kind of company—one with a new technology model, a new business model and a new philanthropic model. The new technology model was based on multi-tenant cloud infrastructure and the business model was pay-as-you-go subscription for enterprise technology. The philanthropic model is the 1-1-1 Model, which dedicates 1% of Salesforce's equity, 1% of Salesforce's product and 1% of Salesforce employees' time back to communities around the world. Salesforce is a provider of software-as-a-service ("SaaS") and platform-as-a-service ("PaaS") offerings and is the global leader in Customer Relationship Management (CRM) software. Customer trust is our number one value. Our success depends on the delivery of reliable services to our customers in Australia, and around the globe.

Below are comments from Salesforce:

The Inquiry invites submissions on the future roles that could be performed by the Consumer Data Right, the future outcomes which could be achieved, and what is needed for this to happen.

Salesforce would also like to highlight our [State of the Connected Customer report](#). The report found that customers expect connected experiences in which their preferences are known across touchpoints and their information can be accessed quickly, yet the average enterprise uses 900 different applications, only 29 percent of which on average are integrated.



The CDR will provide enterprises with access to more data. However, the data will only be useful if enterprises can effectively utilise them and improve their customer outreach. Therefore, enterprises in Australia should be encouraged to improve their digitalisation efforts and integrate their solutions so that they can better harness CDR data and provide greater personalisation and responsiveness to end customers.

The Inquiry invites submissions on how the Consumer Data Right can be leveraged with international developments of the kinds described above to enhance opportunities for Australian consumers, Australian businesses and the Australian economy.

Currently, there is a lack of harmonisation and common standards on how countries implement data portability. This means that Australian businesses that serve customers globally may have to expend significant resources to identify the compliance requirements for each country and customise their operations.

Besides this, peripheral rules around data localisation and security in different markets may also impede the ability of Australian businesses to benefit from data portability.

For Australian businesses to serve customers globally and benefit from data portability, there must be consistency in how data portability rules and security standards are applied across markets, and there must be a free flow of data.

Positive examples that we have seen include the Singapore-Australia Digital Economy Agreement that ensures that financial institutions operating in Singapore and Australia are able to transfer information that they generate or hold more seamlessly across borders.

Another potential avenue is to leverage the existing APEC Cross-border Privacy Rules (CBPR) and identify ways to introduce elements of CDR or data portability into it. The CBPR has elements of accreditation provided by the Accountability Agents, which is similar to the accreditation approach in the CDR.

The Inquiry invites submissions on how the Consumer Data Right could be used to overcome behavioural and regulatory barriers to safe, convenient and efficient switching between products and providers, whether those barriers are sector-specific or common across industries.

Salesforce recommends that the Australian government reviews the sectoral regulations that may create barriers for new entrants.

To create an even playing field, we encourage obligations of existing players be lowered, rather than raising obligations for new entrants. A regulatory framework that takes a risk-based approach can help ensure that both consumers and business players are not stifled down by regulatory restrictions that

may hinder the adoption of new services.

The Inquiry welcomes input from interested parties on these topics – including their benefits and costs – as well as any other ‘read’ access functionality that the Inquiry should consider.

On the suggested approaches to expand the scope of the read access:

Proposed approach	Salesforce’s comments
Develop a ‘consent taxonomy’, using a standardised language for consents across providers and sectors.	<p>In principle Salesforce agrees that a standardisation of consent languages used by different service providers may enable end-users to better understand what they are providing consent for. That said, the consent taxonomy should account for the variations that may apply to different providers and sectors and encourage close coordination with industry in its development.</p> <p>Salesforce currently provides a consent management solution for our customers. For example, upon receiving a request from an individual about the use of their personal data, our customers can edit their workflow or even store the privacy preferences of each individual.</p>
How best to enable consumers to keep track of, and manage, their various consents.	Salesforce recommends that approaches be introduced in the form of best practices rather than specific requirements in order to enable companies, especially SMEs, to make a progressive transition without being overly burdened.
The promotion of industry cooperation on standards for ‘voluntary’ data sets.	The Australian government may consider engaging the industry more closely on ways to promote industry cooperation. It may be useful for industry players to share existing use cases of the types of data sets already being shared with partners. This will help identify what are the key elements of such ‘voluntary’ data sets.
How the creation of a safe and efficient ecosystem of participants and service providers could be accelerated.	The creation of a safe and efficient ecosystem, or simply a trusted ecosystem, is very closely linked to effective industry cooperation. Government and industry must come together to identify the hurdles to establishing a trusted ecosystem.



The scope for use of tiered accreditation to promote broader access without increasing risk.	There may be merits to introduce a tiered accreditation to enable intermediaries access to CDR data.
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The Inquiry welcomes views on the above as well as any broader role that other aspects of the Consumer Data Right regime could play in supporting productivity and data security in the digital economy.

CDR can support productivity and data security by establishing common standards and setting baseline security requirements based on existing international standards. Other issues that may need to be addressed include liability models, interoperability, and data import and export standardisation.

The Inquiry invites submissions from interested parties on how to ensure that, as the Consumer Data Right develops, it does so in a manner that is ethical and fair, as well as inclusive of the needs and choices of all consumers. This includes ways to encourage socially beneficial uses for the Consumer Data Right.

At Salesforce, we have determined that this ethical and humane use of technology, especially within this context of the Fourth Industrial Revolution, must be clearly addressed, not only by us, but by our entire industry.

Salesforce has in the past advocated the Australian Government should consider appointing a "Chief ethical and humane use officer", to help with the implementation of the framework for the ethical and humane use of technology.

Thank you for the opportunity to provide comment. Should you require further information please contact me at sgrigorian@salesforce.com

Yours sincerely

Sassoon Grigorian
Senior Director, APAC Government Affairs