

Jury Report

2018 RDE Award

23-10-2018

General

This is the first edition of the Responsible Data Entrepreneurship Award (RDE Award). The award was put in place to highlight value-adding applications of data that do not compromise individuals' privacy or harm society. Such applications can be in combination with artificial intelligence. The Jheronimus Academy of Data Science (JADS) and we as the jury, believe it is important that more attention is given to all those entrepreneurs in the Netherlands, that use the opportunities offered by data, with due care for the interests of the original owners of the data and society as a whole.

Up till now, most attention has been focused on data abuse. We are all familiar with the much-discussed cases where data and new technologies have been used to manipulate the thinking of large groups of people and even, for example, elections. Data leaks, either deliberate or not, are also reported regularly. The consequences of such leaks can be far-reaching. Unfortunately, not much attention is paid to ambitious entrepreneurs who are creating added value using data in a responsible manner: so-called responsible data entrepreneurs. Responsible in this sense is understood to be: fair, accurate, confidential and transparent use of data.

Our assumption was and is that there are many such entrepreneurs. Partly enforced by the General Data Protection Regulation (GDPR), which came into force in May, but mainly because the awareness is growing that it is necessary to use data carefully. We expect people to treat our personal data with due care. The naïve 'I have nothing to hide' mindset should by now be something that belongs to the past. Data are potentially a powerful tool, especially in combination with data from other sources. That is why an increasing number of organizations are working on a vision and strategy regarding the use of data and algorithms that turn data into a value-adding asset.

In view of this trend, the number of submissions for the award was somewhat disappointing: a mere six organizations competed. However, it could be that this edition of the RDE Award comes at a too early point in time for many organizations. It was lauded as being an excellent and welcome initiative by many, but coming too soon for them to compete. We consider the fact that the award has encouraged numerous organizations to think over the way they handle data, as a very positive result of this first RDE Award. We expect to see the award gain in importance over the next couple of years.

The three nominated organizations are true leaders in responsible data entrepreneurship. Their submissions testify that due care has been given by them to this subject. Their strategies focus on allowing the data speak for itself without bias, achieving the highest degree of accuracy and ensuring personal data is not shared or only under strict conditions and in a fully transparent way for third parties. We hope that these three nominees will act an exemplary role for others to follow.

Nominees (in alphabetical order)

1. Brightmaven (Venlo)

Brightmaven uses *Sjerlok* to retrieve stolen or missing objects by comparing a large number of characteristics of each object with information from public sources (advertisements on online marketplaces etc.). Brightmaven has provided a clear

explanation as to how they use and apply data in a responsible manner. In carrying out their work to achieve a match, they use the largest possible number of online data sources. Choices are made based on availability and usability. The matching process is done entirely automatically, but human experts judge the best matches manually. Even with a high degree of certainty, a visit is first made to the presumed location (by partners) before the police are called in. Despite the fact that the company was established less than two years ago, they have already proven their worth. They have managed to trace or find a large number of stolen or missing items (in millions of euros in recovered value in 2018). As a result, Brightmaven clients (insurance companies) have had to pay considerably less in damages to their customers. Brightmaven has drawn up guidelines regarding the handling personal data (e.g. deleting such data after 40 days). The sharing of data with third parties is only done after signing of contracts that are in compliance with the GDPR. Data that can be directly traced back to individuals are only ever shared with police authorities.

2. Soda ('s-Hertogenbosch)

Soda is a young company that outsources data science experts for social projects carried out by both profit and non-profit organizations. What is considered as being 'social', however, is loosely defined. The company's premise is that many socially-driven organizations are unable to benefit from the opportunities offered by data and data science. It can be difficult for them to attract data experts, because a lack of a data-oriented mindset and of like-minded experts within the company is considered a drawback by many data experts. Soda fills the gap by outsourcing experts on an interim basis. Soda states that it actively promotes the opportunities offered by data science among its customers. While doing so, Soda also stresses the need for responsible data management, such as the best way to share and process personal data. However, information is lacking to properly assess how Soda itself uses data in a responsible. They strive to create best and safe solutions by way of extensive mutual discussions. In addition, Soda only works under pre-signed data processing agreements to ensure data is dealt with confidentiality. Whether their approach is also fair and transparent, is hard to determine based on the information provided by them.

3. SurePay (Utrecht)

SurePay is a so-called *corporate venture* of Rabobank. The venture has developed the IBAN Name Check. Remarkably, up till now there has been no accurate way to assess whether customers enter the correct information when making a payment. SurePay does just that. This has led to a significant decrease in the number of fraud cases and incorrect payment transactions (-70% and -50% since its introduction). It is presumed that customer satisfaction has also been boosted by this service. SurePay states that they receive only the fewest complaints, despite the large number of requests per day (approximately two million). This would indicate few errors and therefore a high degree of accuracy. Nevertheless, further improvement of the algorithm is possible. It is impressive to see how SurePay has succeeded in onboarding many banks, including the largest in the Netherlands, in just a short period of time. SurePay is operational in the banking sector and is therefore subject to strict conditions with regard to the use of data. In addition, the application requires minimal data sharing. Only in case of a slightly incorrect entry (e.g. a typing error) the presumably correct name is suggested. Strictly speaking, this does not concern new information for the user. In case of both correct and clearly incorrect entries, only *correct* or *incorrect* feedback is provided.

Winner 2018
Brightmaven (Venlo)

Jessica van den Bosch
Werner Liebregts
Marc Steen