



Asia-Pacific
Economic Cooperation

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Agenda Item: VI

Trustmarks and ADR

Purpose: Information

Submitted by: Experian Information Solutions



**2nd Technical Assistance Seminar on the
International Implementation of the
APEC Privacy Framework
Cairns, Australia
25-26 June 2007**

Trustmarks and ADR

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Experian's Presence in Asia Pacific



In Asia-Pacific

- Australia
- Canada
- Chile
- China
- Hong Kong
- Japan
- Korea
- Mexico
- Russia
- United States



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Experian's Principal Activities



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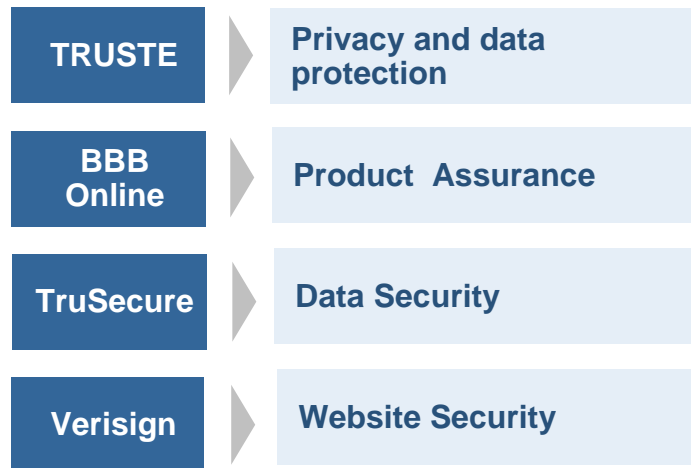
Experian's View on Trustmarks?

- **Trustmarks hold promise, but are not a silver bullet and are not a replacement for other controls, such as**
 - ◆ Existing law
 - ◆ Corporate policies and rules
 - ◆ Best business practices
 - ◆ Corporate contracts
 - ◆ International data security standards

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Experian's Principal Activities



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When do Trustmarks work best for Experian?

- When engaging in B2C transactions
- When used to enhance self-regulatory standards backed by government enforcement
- Trustmarks provide consumer protection through entities which are closer to understanding consumer and business needs

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Where Existing Trustmarks Fall Short

- Where there is not an existing business/customer relationship:
 - ◆ Compiled demographic databases used for marketing
 - ◆ Employment
 - ◆ Third party data processing
- Where specific laws, rules, regulation and case law establish consumer protection standards

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Trustmarks and the ADR Process

- **ADR processes are progressive ways to handle consumer complaints**
- **The first line of defense must be at the company level**
- **Trustmarks should act first as a referral agent for consumer complaints**
 - ◆ **This helps companies identify means of improving business processes to meet consumer expectations**
- **The ADR process should kick in only after consumer certifies that attempts to handle complaint directly has not been satisfactory**

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Primary Benefits of an ADR System

- **For Business:**
 - ◆ **Flexible yet predictable for companies**
 - ◆ **Sets a level playing field when specific government processes are not articulated in law or regulation**
 - ◆ **More cost efficient than litigation or government investigation processes**
- **For Consumers:**
 - ◆ **Provides an additional appeal before moving to regulatory body or litigation**
 - ◆ **Speedier resolution of problems than government investigation or litigation**
 - ◆ **More cost efficient than litigation**

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Thank You!

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