



# DRAFT PROGRAMME

(as of 08/03/2019)

# **Bridge over troubled water –** consumer protection in the digital sphere

# Multi-stakeholder forum hosted by TACD 04 June 2019

Pew Charitable Trusts 901 E St NW, 10<sup>th</sup> floor Washington, DC 20004, USA

### 08.00 Registration and coffee

### 08.50 Introductory plenary

Showcasing 20 years of the TACD network, challenges and achievements by its EU and US Chairs.

# 09.20 The case for privacy/data protection laws in the US

There has been an increased momentum for a data protection law in the US in the year following the coming into force of the GDPR – spurred also by the passing of the privacy law in California. All the big technology companies have publicly accepted the need for federal legislation, while putting in motion their resources to influence the formulation of such legislation. This session will focus specifically on promoting legislation in the US, how best to achieve this, what should be its key provisions, how best to enforce it and what happens in other US States.

# 10:40 Privacy for all: showcasing research evidence and enforcement actions

In their campaigns for the introduction and enforcement of strong data protection laws, consumer and privacy groups on both sides of the Atlantic have been researching the business practices of mining and using personal data, demonstrating clearly why strong laws are needed. Many of these groups are also actively engaged in enforcement actions. This "speed-dating" session will showcase latest research and findings from a number of TACD member organisations on both sides of the Atlantic.

#### 11.15 Coffee break

#### 11.30 Breakout sessions

### 1. Digital trade: seeing consumer rights differently

76 countries have launched the largest e-commerce negotiations of the years to come. The US and EU are part of them. At the same time the EU and the US are engaged in bilateral trade discussions. Are we going to finally see an outcome where consumers benefit and protections are prioritised? How can such trade negotiations be ambitious for consumers? The session will brainstorm on how to do things differently this time round.







### 2. Benefits and risks of open banking

Open banking is one of the biggest, most recent technological developments in retail finance and allows consumers to give third parties access to their financial data. These third parties (banks, FinTechs and other innovative service providers and intermediaries) then analyse consumers' financial data and make payments or manage consumers' funds and offer personalised services. The promise is that data sharing will enable increased innovation, greater competition and improved products and services. However, clear legal framework for a consumer-friendly open banking environment is still missing in both the EU and the US. This session will explore how to ensure consumers are in control of their financial data, the benefits and risks for consumers and competition, and who is liable in case of data breach or misuse of data.

#### 13:00 Lunch

#### 14.00 Breakout sessions continued

#### 1. Who has the safest food?

The US, EU and UK all sometimes claim that they have the safest food supply in the world. Yet each keeps having disturbing safety scandals: last year 5 people died and more than 200 were sick in the US from eating contaminated romaine lettuce, 4 died from listeria in smoked salmon in three EU countries, and almost 150 people became sick from salmonella found on cucumbers in the UK. This session, in the style of a TV game show, will seek to answer the question: who really has the safest food, and will trade agreements make this better or worse?

#### 2. Competition and access to medicines

High prices of new medicines can strongly affect individuals' health and wellbeing, as well as put extra burdens on strained national health systems. Competition policy can prevent market abuses and help balance the possible negative effects of intellectual property protections. This session will discuss the role of competition law in ensuring affordability of medicines and stimulating innovation, from the EU and US perspectives.

#### 15.30 Coffee break

# 16:00 Platform power - competition and data

There is a trend towards corporate concentration in the digital economy, with strong potential for harmful impacts on consumer choice and access to information, as well as the potential threat to the functioning of the democratic institutions. The way in which market dominance is traditionally measured is no longer fit for purpose; both the US and the EU authorities are currently investigating these issues, but the way they address them could be different. Discussions in this session will focus around bridging the differences between US and EU antimonopoly systems; cooperation between authorities; and intersection with consumer and data protection laws.

# 17.30 Closing, followed by cocktail reception and networking

