

Business English News 41 – Data Privacy

The digital age has brought **unprecedented** access to information and new online services. And in exchange, people have proven very willing to provide personal information and to have their online activities **monitored**. But is it worth it? As Wired reports, more and more people are **questioning** this **trade-off**:

The US has found itself in the middle of a **data privacy awakening**, and you can **credit** the **recent spate** of **headline-grabbing** scandals as the **kick-starter**. Cambridge Analytica **illicitly** took the personal information of up to 87 million Facebook users and turned it into targeted political ads. And Equifax **let slip** the sensitive details of 148 million Americans because it couldn't be bothered to **patch** a known **vulnerability**.

The public's concern is also shared by governments. In many **jurisdictions**, there are **bold** regulatory **moves** being made to protect privacy and install **checks** on the use of personal information. The most **robust** move is the **EU's** recently implemented **General Data Protection Regulation**, or **GDPR**. As Forbes describes:

In simple terms, GDPR requires that all customer data be **portable**. Essentially, organizations must be capable of **honoring** their customers' requests to delete their personal information or transfer it to another system if they choose another supplier. They must also be able to provide an **audit trail** to confirm that the data was handled properly. It's worth being **diligent** because **slipping up** can result in huge **fines** up to €20 million or 4% of a company's annual **turnover**.

GDPR **ushered in** a **wave** of new **terms of use** and **privacy agreements**, as companies tried to adapt. The new regulations **spooked** some American companies, particularly news organizations, which temporarily **suspended** European access to some sites. But the big impact has been in the **tech sector**, as noted by the Guardian:

The bulk of the response to the **legislation** has been a **substantial** number of complaints against **high-profile** companies, such as those against Facebook and Google **filed** by privacy **campaigners** at **consumer rights** organizations. Those complaints accuse the two companies of forcing consumers into providing **"consent"** for data processing in a **"take it or leave it"** deal.

Despite having **ample** time to prepare for the new regulations, companies are still trying to figure out the full **ramifications** of the changes. And not all companies are impacted equally, as Forbes explains:

All **tech giants** are trying to **wrap their heads around** GDPR. Most of them are making individual businesses and publishers responsible for the data they collect. This may prove difficult for some of the smaller publishers since the fines for **non-compliance** are quite **steep** and they may not be able to afford not to get it right.

Concern for digital privacy isn't exclusive to the EU. And the GDPR has only served to **amplify** calls for U.S. governments to address the issue. The State of California recently **enacted** its own law aimed at protecting consumers' data privacy. As Reuters notes, the response from the tech industry and other concerned groups has been **mixed**:

According to a Google spokesperson: "We appreciate that California **legislators** recognize these issues and we look forward to improvements to **address** the many **unintended consequences** of the law." The **bill** has also divided many privacy and consumer **advocates**. Some see it as a **landmark** law that will **shake up** the **national debate** over privacy and data. But others have **dismissed** it as **watered-down** and would have preferred a **ballot measure** with even tougher restrictions on data collection.

Despite all the confusion around the new regulations, it's clear we're in the middle of a **major shift**. Our approaches to digital privacy are constantly being **renegotiated**. Some believe the **key to** privacy lies in **blockchain** technology, which is like a digital **ledger** that allows information to be distributed but not copied. As Fortune describes, this technology may transform our relationship with our own information:

Today, we give away our data to companies like Facebook for free, and they **monetize** that information without sharing their **revenues**. In a blockchain system, your data is your own and only you have the **private keys** and ability to access this information. Then, you can share and monetize that data **as you wish**.

Vocabulary

Unprecedented: never happening or existing before; "This stock market drop is unprecedented. Never in history has it decreased so much in one day."

To monitor: to watch or regularly check on an activity or situation; "I use an app to monitor the performance of my investments."

To question something: to have doubts about something; "After another terrible quarter, I'm starting to question our whole approach to marketing."

Trade-off: a situation where you give up or sacrifice one thing to get another thing; "The money's good, but the workplace is terrible, and I'm just not comfortable with the trade-off anymore."

Data privacy: "data privacy" is about the collection, protection, and distribution of information, especially about people or organizations and businesses.

Awakening: a moment or period when a person or people realize something important; "Killing these trade agreements isn't part of an economic awakening... it's like going back to last century!"

To credit: to say or believe something is the cause of something else; "I credit my success to hard work and persistence."

Recent spate: many bad things that have happened recently; "The recent spate of building projects has caused a lot of disruption to traffic in downtown."

Headline-grabbing: reported widely in the news; "The president's headline-grabbing announcements certainly haven't improved the country's relationship with the EU."

Kick-starter: the original cause of a situation or problem; "The real kick-starter of the smart phone revolution was the release of the first iPhone."

Illicitly: illegally; "Pharmaceutical companies are increasingly concerned about their drugs being sold illicitly on the street."

To let slip: to reveal information or secrets; "I think we're going to agree to the employees' demands, but don't let that slip in our first meeting."

To patch: to cover a hole or security problem in a computer system; "We shouldn't wait until our system is hacked to patch all these little weaknesses."

Vulnerability: a weakness in a computer system that leaves it open to attack.

Jurisdiction: an area governed by a particular system of laws; "This sales tax only needs to be collected on sales made within our jurisdiction."

Bold move: strong or risky actions; "This buy-out is a pretty bold move Dave... I hope things work out okay."

Checks: controlling limits on something; "Management is trying to cut costs by putting greater checks on employee expenses."

Robust: strong and powerful; "Sure I think we'll win the court case. Our lawyers have put together some really robust arguments."

General Data Protection Regulation (GDPR): a law of the European Union that regulates data and information privacy for all individuals in the European Economic Area.

Portable: able to be carried or moved from place to place; "The new Edge Desk is completely portable; it's desk and chair combo folds up so you can take it anywhere."

To honor: to do what you promised or what is your responsibility; "If the client isn't paying their invoices, then what's to say we have to honor our part of the contract?"

Audit trail: information recorded on paper or a computer that proves exactly how something happened; "I'm sure we can find out if those checks were deposited. I always keep a really detailed audit trail."

Diligent: working very hard and carefully; "If we want to avoid another penalty, we need to be really diligent about health and safety."

To slip up: to make a mistake; "Everyone makes mistakes Gwen, but this is the fourth time this week you've slipped up with the bookkeeping."

Fine: a penalty of money; "If we don't get our taxes done by Friday, we'll have to pay a pretty big fine to the government."

Turnover: the amount of money earned by a business in a year; "Shareholders are pretty happy that we managed to increase turnover by 8% from last year."

To usher in: to make a situation or activity begin; "A number of big accidents have ushered in a new age of environmental regulation."

Wave: a lot of people or activity; "The new tax law has created a wave of companies looking to relocate to cheaper countries."

Terms of use: the rules that you agree to in order to use a service.

Privacy agreement: an agreement between people or organizations about how information can and can't be used.

To spook: to make someone suddenly scared or cautious; "The political problems have spooked investors, who are suddenly unwilling to spend money on new projects."

To suspend: to stop an activity temporarily; "After the data breach, we suspended all our online operations for a week."

Tech sector: the part of the economy made up of technology companies.

The bulk of: most; "A few years ago, the bulk of our advertising budget was spent on TV and radio, but now it's mostly online marketing."

Legislation: a law; "This new legislation will make it even easier for foreign buyers to purchase property in our country."

Substantial: large in amount, degree, or size; "We've managed to save a substantial amount of money by outsourcing design."

High-profile: famous or easy to see in the media; "We're hoping our new high-profile CEO will bring a lot of public attention to our services."

To file: to take official action; "After three employees filed complaints about poor treatment, HR has been very busy figuring out what happened."

Campaigner: a person who tries to change society by persuading people and governments; "Free trade campaigners are upset about the latest tariffs and the looming trade war."

Consumer rights: laws that protect the public from harm by companies and their services and products; "Our legal team has suggested we make a public statement to show everyone we care about consumer rights."

Consent: permission from a person to do something; "Don't worry, we will never share your email address with other companies without your consent."

"Take it or leave it": a situation where you can accept something as it is, with no changes, or reject it; "We've got lots of potential buyers for this machine, so you can take it or leave it at the asking price."

Ample: enough or more than enough; "With an ample supply of labor, companies are finding they can save a bit of money on wages."

Ramifications: the ways one thing or event affects others; "It seems like a little mistake on the website, but the ramifications are huge: we've probably lost \$100,000 in sales."

Tech giant: one of several large technology companies like Google and Facebook.

To wrap your head around something: to try to understand something; "Ernie, I'm trying to wrap my head around these projections and so I have a few questions for you."

Non-compliance: failure to follow a rule or law; "We need to upgrade the facility because non-compliance with the new safety regulations will mean big penalties."

Steep: expensive or high, for prices; "Shipping companies are complaining that fuel prices just keep getting steeper and steeper."

To amplify: to make something louder or stronger; "These layoffs are just going to amplify current dissatisfaction among remaining employees."

To enact: to make a law; "Before enacting a new trade law, governments typically consult with industry experts."

Mixed (response): consisting of different things; a "mixed response" means that some people like something, while others don't; "The new ads got a mixed response in focus groups, so I think we should work to improve them."

Legislator: a person who makes laws; "Legislators have said quite clearly that they will bring greater stability and oversight to the banking sector."

To address: to deal with a situation or problem; "If we don't address these workplace conflicts right away, things are going to get a lot worse around here."

Unintended consequences: a surprising result, or one that you didn't try to create; "One of the unintended consequences of the new software has been a reduction in paper usage."

Bill: a proposed law; "A bill to protect the environment was passed by Congress."

Advocates: people who actively support an idea or policy; "Human rights advocates are asking manufacturers to ensure their factories have the right safety measures."

Landmark: very important in history; "Our research and development team has just made a landmark discovery in drug research."

To shake up: to upset or make major changes to something; "Several new social media companies are hoping to shake up a sector dominated by Facebook."

National debate: if there is a "national debate" about an issue, then many people throughout the country are thinking and talking about it; "There's a national debate raging on the news about how to increase female leadership in business."

To dismiss: to refuse to accept something; "I told the foreman about the problem weeks ago, but he dismissed it as nothing important."

Watered-down: made less powerful, detailed, effective, or offensive; "We started with a pretty bold strategic plan, but it's been watered-down after consultation with the board of directors."

Ballot measure: proposed law; "Several big mining companies are arguing publicly against the government's ballot measure on new environmental protections."

Major shift: a large or major change; "A wave of new millennial employees have brought a major shift to many of our HR policies."

To renegotiate: to negotiate again in order to change the terms of an agreement; "Management has stated very clearly that they're not willing to renegotiate the previous agreement on wages."

Key to something: something critical or very important to an activity; "The key to leadership is not power, but the ability to listen and adapt."

Blockchain: a digital record of exchanges or transactions.

Ledger: a record of transactions.

To monetize: to earn money from something; "Twitter managed to build a user base of millions of people before then even figured out how to monetize their service."

Revenues: money gained through sales; "Revenues have gone up this quarter, but with increased spending, we've actually seen profits go down."

Private keys: exclusive access to something.

As you wish: whenever or however you want; "As an independent consultant, I can accept or refuse projects as I wish, without anyone telling me what to do."

Language Review

A. Collocations

Match words from each column to make collocations found in the article.

1. Unintended	a. Rights	
2. Audit	b. Consequences	
3. Recent	c. Shift	
4. Bold	d. Trail	
5. Ballot	e. Spate	
6. Major	f. Moves	
7. Terms	g. Measure	
8. Consumer	h. Of use	

B. Vocabulary Quiz

- Different _____ have different regulations concerning data privacy and information-sharing.
 - Jurisdictions
 - Landmarks
 - Campaigners
 - National debates
- If you're having difficulty _____ the new terms of use, call the company and have someone explain it to you.
 - as you wish
 - watering down
 - slipping up
 - wrapping your head around
- Which of the following is NOT a law or proposed law?
 - Bill
 - Ballot measure
 - Ledger
 - Legislation

4. The government's new legislation comes with very severe _____ for _____.
- a. Revenues / credit
 - b. Turnover / slipping up
 - c. Fines / non-compliance
 - d. Ramifications / honoring
5. The digital age has brought a _____ to the collection, storing, and dissemination of information and data.
- a. Bold move
 - b. Take it or leave it
 - c. Major shift
 - d. Recent spate
6. Most companies don't allow you to negotiate their standard _____ agreements; it's very much a _____ situation for users, whose only choice may be to opt out of a service.
- a. Consumer rights / wave
 - b. Terms of use / take it or leave it
 - c. Trade-off / vulnerability
 - d. GDPR / unprecedented
7. Pintree Technologies has been accused of not _____ its promise to customers to protect their personal information.
- a. Honoring
 - b. Slipping up
 - c. Enacting
 - d. Amplifying
8. Which of the following terms applies to people who attempt to persuade other people and governments of a policy or position?
- a. Legislators
 - b. Tech giants
 - c. Ushers
 - d. Advocates

Answers

A. Collocations

1/b, 2/d, 3/e, 4/f, 5/g, 6/c, 7/h, 8/a

B. Vocabulary Quiz

1/a, 2/d, 3/c, 4/c, 5/c, 6/b, 7/a, 8/d