Overview of regulatory landscape in Europe relevant to Mobile Connect

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James Thomson
james.thomson@cullen-international.com
New EU rules relevant to Mobile Connect

- Electronic identification (eID)
- Electronic payments
- Privacy and security
- Cloud
eID and Trust Services Regulation (eIDAS)

• National eIDs
  • Cross-border mutual recognition
  • Mandatory from Sep. 2018
  • Germany first to notify
  • Recognised also by online platforms?

• Trust services (e.g. e-signatures)
Second Payment Services Directive (PSD2)

• Transposition deadline Jan. 2018

• Access for FinTechs

• Strong customer authentication

• Regulatory Technical Standards
  • Feb. 2017: EBA final draft
  • May 2017: Commission adopts
  • + 18 months: Enter into application
General Data Protection Regulation (GDPR)

- From May 2018
- New rights, e.g. personal data portability
- Data breach reporting
- Will apply to companies outside EU
- Fines up to 4% annual turnover
e-Privacy Regulation

- Under adoption, target May 2018
- Specific privacy rules for electronic communications
- Level playing field for telecoms and OTTs
- Consent required for processing metadata and content
Personal data transfers outside EU

- EU-US Privacy Shield
  - First annual review Sep. 2017

- Adequacy decisions for Japan and Korea

- Brexit
European Data Economy initiative

- Public consultation until end April 2017
- Cloud: Data localisation restrictions
- IoT: Data ownership, access and liability