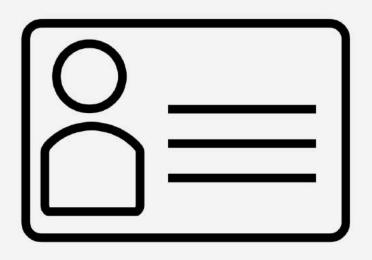
New Horizons for Data Protection Act

A few prompts to support privacy across Europe involving G.D.P.R.



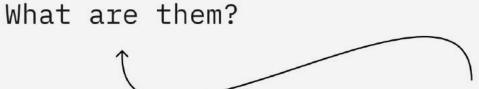
G.D.P.R. definition

Connection

Ourselves

Entities

Who gathers them?





Personal Data





How can they be used?

Benevolently

Neutrally

Malevonlently

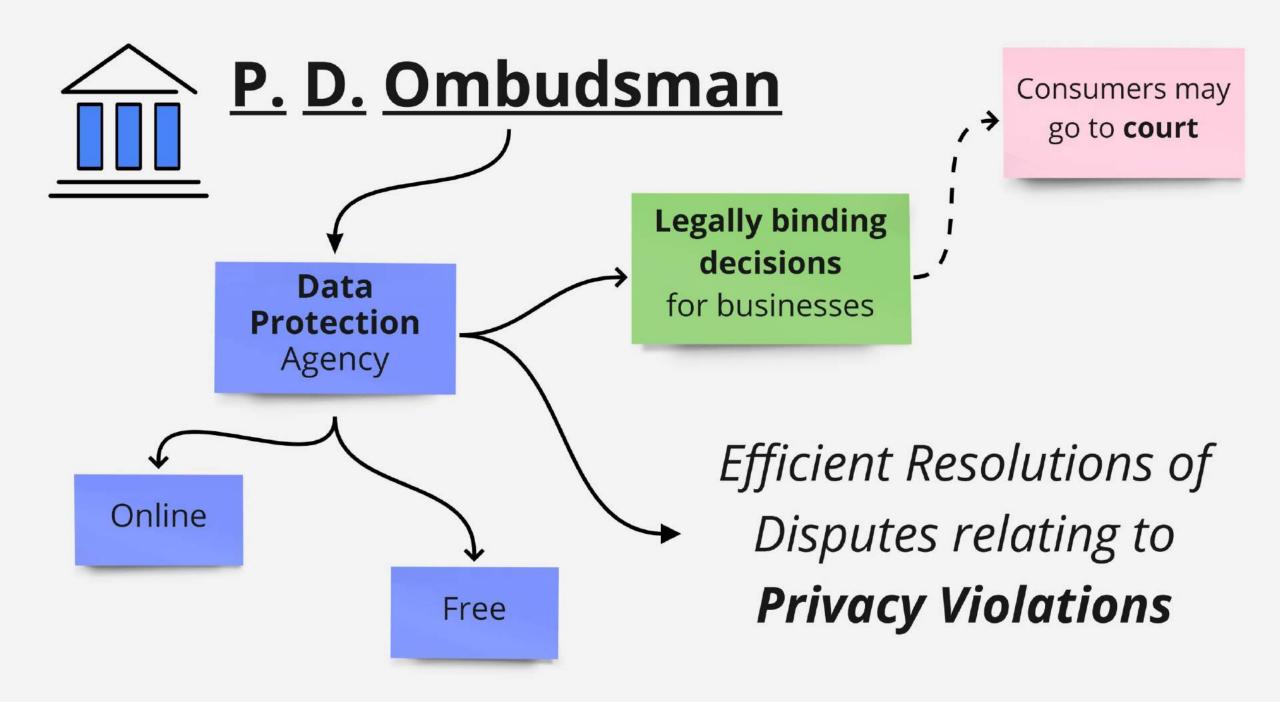
New enforcement measure:

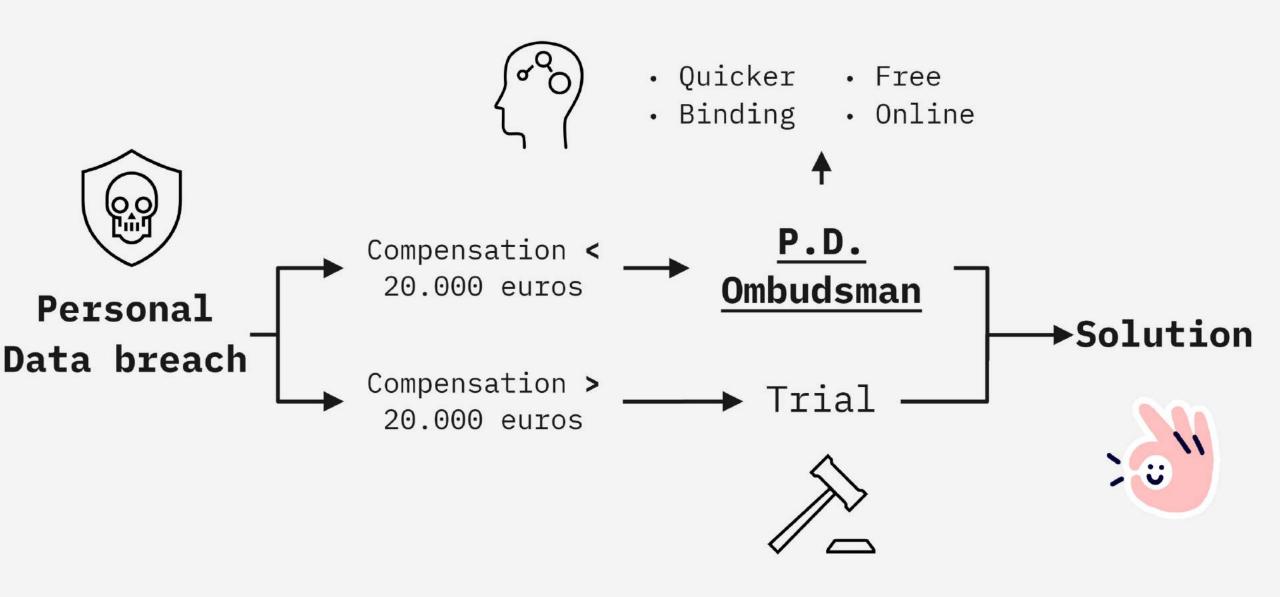


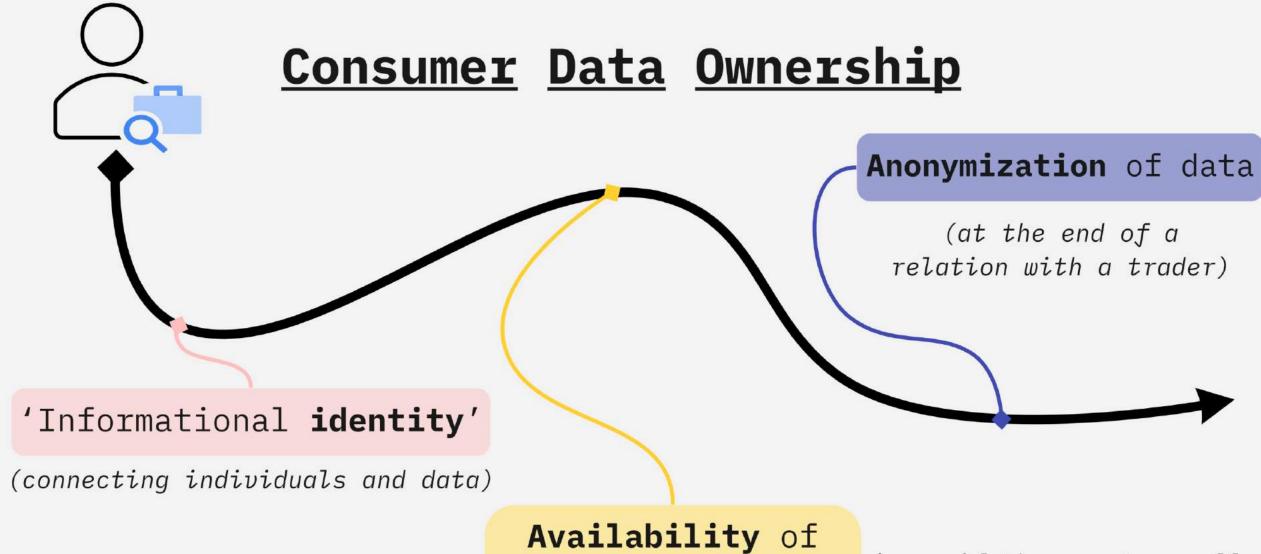
<u>Personal</u> <u>Data</u> <u>Ombudsman</u> New concept:



<u>Consumer Data</u> <u>Ownership</u>







all collected data on request

(e.g. if they want an offer from another provider)



Anonymization

"Depersonalized" Data

Once you quit the trader, you are just an element of statistics



Thanks for your attention!



This presentation was the result of the shared effort made by students:

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Aleksandra Olbryk Nicolò Bellotto Driss Lahbabi

Mandatory questions group VI

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Introduction and main rules



PROTECT THE CONSUMER BY:

- 1. Making concluding agreements with the chatbot understandable for most of the consumers
- 2. Ensuring a (better) balance between privacy and 'automatized' contract service
- 3. Give a better protection for the consumer by making sure he gave an informed consent
- 4. Prevent lawsuits that are caused by the misunderstanding of the contents of some contracts





Introduction and main rules



THE CONCEPT OF MANDATORY QUESTIONS

* Required Information
Employee Satisfaction Survey Questions
* 1. Overall, how satisfied are you working for the Company
Extremely Dissatisfied
Very Dissatisfied
O Somewhat Dissatisfied
O Neutral
O Somewhat Satisfied
O Very Satisfied
Extremely Satisfied





MAIN RULES

At least 5 mandatory questions

The mandatory questions must be ask by a chatbot

Can be use for any contract



Processing of data on social media

Our proposal must be a regulation





EXAMPLES:

- BANKING FIELD
- HEALTHCARE FIELD
- INSURANCE FIELD
- CASE TECH LAW CLINICS

THE OBJECTIVES:

- HELP THE UNDERSTANDING OF CONTRACT FOR EVERYONE
- THREE STAGES OF CONFIRMATION PROCESS
- CONTRACT SECURITY
- INFORMED CONSENT
- SURE SMART CONTRACT
- EMPEACH CHATBOT DARK PATTERN





WHY OUR PROPOSAL WILL SOLVE THE PROBLEMS?

- Use simple concept
- Make sure the consumer gave an informed consent

WHY OUR PROPOSAL IS THE BEST SOLUTION?

- Justified
- Adequate
- Proportionate
- Desirable

LEGAL BASIS:

ART. 114 TFEU

ART. 169 TFEU



CONCLUSIONS

THANK YOU FOR YOUR ATTENTION

Feel free to ask us any question!





GROUP 7

EU AND AI-BACKED MOBILE CONTRACTS



NEW CHALLENGES FOR AN INCREASINGLY DIGITAL EUROPEAN UNION

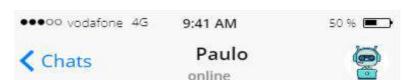


A REAL-LIFE CASE STUDY

A summary

Mr Munk, in conversation with an insurance company's chatbot, purchased insurance for his ski trip to France.

During the process, his personal data was accessed and he was not made aware that Paolo was a chatbot.



Hi Horatio! Nice to meet you! My name is Paulo and I am the virtual assistant of Star Maker Insurance! How can I help you?

I need a civil liability insurance policy on the French ski slopes

Fantastic! I have prepared a tailor-made solution for you called: "Student Ski Comprehensive Package"

Okay Paulo, you convinced me! I accept the proposal

Fantastic! In less than an hour you will receive the policy to your email address!







THE TRADE-OFF BETWEEN LAW AND TECHNOLOGY

More digitalization means more problems to solve

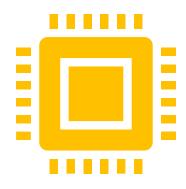
Lowering the age of technology users

A society increasingly in a hurry to make choices

The growing importance of sustainability in technology

OUR PROPOSAL





A new EU directive to harmonize the law and to introduce minimum level of legal standards within the EU. This proposal should facilitate the use of AI, within mobile contracts to ensure their fair and transparent conclusion in the online consumer market.



- Transparency policy for Al
- Consumer must be made aware of the data/information accessed by the AI
- Clear designation of AI systems in interactions with consumers
- Consumer should also have the option of being able to interact with a real person instead of an AI
- Al should provide all the key points of a contract to the consumer in a clear and easily understandable way
- Environmental sustainability of AI systems
- Certain technological standards must be maintained with the AI

THE LEGAL BASIS OF OUR EU DIRECTIVE

Article 19TFEU

Article 114
(adopting measures for establishment and functioning of the internal market)

Charter of fundamental rights.
(Article 38 – consumer protection)

Article 119 – Free market of the EU (TFEU)

TEAM 8

Proposal of Directive harmonize Eu law

EU HARMONISATION

- The instrument of EU legislation, such as a directive, is binding and more effective than others;
- The directive's aim is to ensure the customers' privacy and protect them, who doesn't have the technical and juridical background of the companies;
- It also has to regulate the relationship between the always more developed tech instruments and consumers.

LEGAL BASIS

- Evaluation of the GDPR;
- Article 16 TFEU;
- Article 26 TFEU;
- Article 169 TFEU;
- Article 7 ECHR;
- Article 8 ECHR

WE AIM TO CLARIFY THE SITUATION, FOR BOTH SIDES -CONSUMERS AND BUSINESSES. IMPROVING THE GDPR SUPPLIES THE NEED OF REGULATION OF AI, SUCH AS CHATBOTS.

Key points of the proposal

HOW TO ACHIEVE

- List of personal data that are prohibited for the companies:Localisation
- Nationality
- Age
- Profession
- Personal status
- Political orientation
- * Religion
- ► Health status
- ► Sexual orientation
- Information on Social Media profile

List of data that are the minimum to communicate:

- Name;
- Surname;
- Email, or other way to contact the consumer, only for communications proposes;
- location, only for communications proposes.

If the company wants to change the clause of the contract they need to negotiate, and have a special agreement of the consumer for that.

The companies should be obliged to produce a report on how the data is used for and why it is necessary for the nature of the contrat.

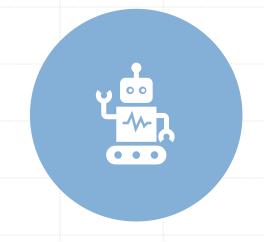
Companies should negotiate with the consumers to create personal clauses of the contract.

The directive will regulate the legal status of artificial intelligence, such as chatbots used to conclude contracts online.



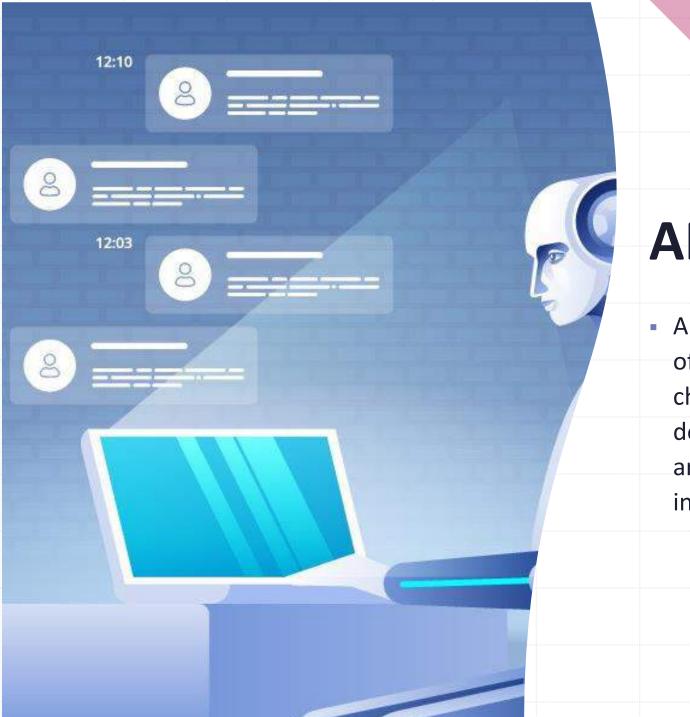
TWO CLASSES OF CHATBOTS





PATTERN MATCHES BOT

NATURAL LANGUAGE PROCESSING (NLP): CHATBOTS CAN RESPOND AND ANALYZE TO MORE COMPLICATED TASKS, LIKE SIRI OR ALEXA



ARTICLE 52(1) AI ACT

 Article 52(1) PAIA: providers and designers of Artificial Intelligence systems (including chatbots) are obliged to design and develop them in a way that natural persons are clearly informed that they are interacting with the AI

OUR PROPOSAL

Art. 52(5) PAIA: « to facilitate the compliance of developers and providers of chatbots with and the enforcement of the requirements of this Article, the Commission shall accompany the transparency requirements set out in this Article with guidelines. »



WHAT MAKES OUR PROPOSAL SPECIAL

Guidelines provides an opportunity to the European Commission to clarify the provisions of the Regulation

Need of such non-biding instruments as guidelines to make it easier for law to catch up with the technology

GOALS OF OUR PROPOSAL

01

Facilitating the compliance and the enforcement of the requirements related to developing of AI technologies, especially chatbots 02

Starting debate about transparency and unfairness



The design of chatbot to be in line with article 52 (1) PAIA

MAIN RULES



Fairly informe the consumers

