



**Hewlett Packard  
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# Digital transformation



Dear Reader,

Today's IT leaders are aware that a digital transformation is vital to achieving and maintaining success. An organisation's IT and finance department and other stakeholders have a shared commitment toward the business in making this revolution happen – sometimes supported by new laws and regulations. All this necessitates rapid action in order to keep up-to-date and remain relevant.

Individual companies and organisations are also looking for opportunities to forge new partnerships, improve digital collaboration and explore new business and supply-chain models.

This publication tells the story of how five Dutch industry leaders are not only putting their IT resources at the service of their organisations, but also how IT serves as an enabler and helps to create innovations, streamline processes and – above all – allows employees to collaborate more smoothly and securely by giving them access to valuable tools and resources.

We make a point of highlighting the 'digital journey' in our publication, as we feel this is the key to inspiring you and can provide you with fresh new insights.

You will find that all of the solutions described are based on Microsoft and HPE technologies. In partnering with InSpark and Microsoft, we seek to provide our clients with superior solutions that meet their business needs.

We would be happy to discuss the options available with you any time – until then, we hope you enjoy reading this publication.

Yours sincerely,

**Arie den Boer**  
Alliance Business Manager  
Hewlett Packard Enterprise

  
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Innopay Story

**Sharing data as a foundation for digital transformation**



## 4. Sharing data as a foundation for digital transformation

Innopay | Douwe Lycklama, Partner

Control over data by consumers, businesses and governments is increasingly becoming a prerequisite for digital transformation, driven in part by new European privacy laws. A growing number of businesses are also looking for ways to improve collaboration using digital resources and exploring new business models together. Sharing data in a way that is easy, secure and – above all – scalable can take transformation to the next level.

### **INNOPAY**

The main aspect of the digital transformation process is sharing data, and payment expert Innopay views the world through the prism of transactions. “A transaction involves more than just a payment alone; it’s about two or more parties exchanging data. Logging into a computer, earning loyalty or reward points, and sending and receiving electronic invoices are all examples of digital transactions. Even though no money may actually change hands, data does play a role in these processes. Trust is

also very important when it comes to the digital transformation, particularly because digital transactions are increasingly conducted with external parties.” Major online platforms today have managed to win the trust of consumers worldwide. “Why do so many people allow strangers to stay in their home through Airbnb? Because that company provides a safe, secure environment in which people are comfortable enough to trust each other in that way.”



*“You can only exchange data once a relationship of trust has been created.”*

### Customer in control

All these digital transactions come with their own, new challenges: transparency, putting the customer in control and – the container word – digital transformation. “API, PSD2 and GDPR are just some of the challenges faced by organisations. You need to make sure your internal operations are in order, but there’s an entire world out there as well which you can’t afford to ignore. How do you operate externally based on the information available? You can only really achieve transparency if you’ve properly set up your controls, both internal and external. The two are very closely connected. ‘Customer in control’ is an unmistakable trend: it’s about gaining control over your data. The same is true for organisations. Large organisations need to monitor their data governance closely, but how do you decide who has access when? That includes customers and suppliers. Digital transformation is really a catch-all term for an entire set of changes: reducing costs, introducing new services, increasing revenue, innovation, a mobile app or portal – it all happens at many different levels.”

### Identity condition for blockchain: just like databases

Lycklama reckons it’s all fairly straightforward: “There are two parties involved in the process of data sharing: individuals and some type of entity. People can authorise other people or a company to access and share data, but they can also authorise machines, as is the case with the Internet of Things. Machines and ‘things’ are nothing unless they’re linked to someone who instigates the action. A refrigerator will only order groceries for you after you’ve authorised it to do so. You might see that authorisation as a type of proxy.” The exact same thing occurs at the receiving end, with an exchange domain in between. “Blockchain is essentially nothing but an exchange domain, because unless you check who adds what to a blockchain and on behalf of whom, it’s going to be no use to you at all. The same applies to databases: you can load them with data, but there’s not much point to that if you don’t clearly specify who does what on behalf of whom. If you have a solid data governance system and can manage at the data level who is authorised to do what when, and if you have strong controls in place, organisations can also share data with each other bilaterally.

You’re talking about the world of APIs and the like. It’s a case of ‘and-and-and’ rather ‘than or-or-or.’” A very important aspect is that you can’t conduct transactions without establishing trust first. “You can only exchange data once a relationship of trust has been created.”

### Laws are turning data into a liability

Under the new European Payment Directive, PSD2, customers can decide themselves which app they’d like to link to their bank account. “In conducting a digital transaction, you give consent to your bank, stating that you agree to use a certain app. Similarly, you need to give any parties you collaborate with as an individual permission to use your data. That’s a serious thing. And let’s not forget that data and the value it creates is a result of the fact that we leave behind a trail of data pollution and are unaware of the value of that data, particularly to the major advertising platforms. In the future, organisations need to be able to monitor in a verifiable way and prove that someone has given the go-ahead to use data. The 25th of May 2018 is an important date, as that is the deadline for compliance. The definition of personal data

has been refined under the GDPR, along with our rights as individuals and consumers. It’s not just a matter of checking a few boxes; you must always be able to prove that it was that particular person who gave permission. People will have the right to be forgotten, and they can request information as to what personal data is available on them. This is a completely new category of questions we can expect to be asked by the public in the future. It’s a whole new process that needs to be integrated. And we’ll also have our work cut out for us with all these completely new business models being introduced.”



## Adapting GDPR to your customers

What new customer propositions will we offer based on GDPR and the changes it will bring? And how will we give customers control over their data? “Under the law, you need to hand the customer a tool; you need to facilitate them in giving you the requisite permission. And that applies to countless data attributes. The number of online service providers continues to grow, and they must all have access to that tool and amend their general terms and conditions. These are all examples

of digital transactions. The notion of gaining control over your data is something that has interested people for years. Platforms all over the world are involved in data in some way or another. There are those who have predicted that everything will become more fragmented, as personal data is distributed across many different locations. A network might provide a solution: as with the iDEAL payment system, you don’t need to hold an account at the same bank as someone in order to transfer

a payment to them. People are already thinking about it at that level, albeit still at the experimental stage. It’s really a whole new world that’s opening up. The concept already exists: Facebook and Google, for example, already have a permissions page, and in the future all organisations will be required to offer the same. You draft a type of contract which users then sign to confirm that they don’t object to the fact that company X has their email address and stores other personal data.”



### Catch-22

An initiative called Verimi was launched in Germany last summer in response to the GDPR, which helps organisations manage digital identity and data. “Several major companies joined forces to launch the Verimi platform and are promising businesses and other organisations that if they join their platform, they will manage their names, identities and all other attributes. So consumers only need to give their consent to all these companies once. They promise users that if they join their platform, they’ll be instantly GDPR-compatible. The problem with these types of initiatives, though, is that they only work if everyone gets involved. But many companies are only willing to join once the platform has proved to be a success. It sounds like a classic Catch-22 situation, doesn’t it? There are several examples of these types of platforms, including hybrid formats. We will be launching iSHARE, which is designed especially for the logistics industry. It’s a unique system that companies can use to exchange peer-to-peer data. This is more user-friendly, as you no longer need to create individual links between companies. Anyone with a user ID and a signed



contract is free to share data without the need to enter into bilateral contracts with each other. This is a brand-new concept in the Netherlands, and possibly worldwide.”

### Managing data access

“The trick is to centralise controls for users rather than the data itself. The question, then, is who will allow customers access to the data. I don’t imagine this will present any major complications for businesses as such: virtual ‘key boxes’ will be integrated into the software, similar to the way you currently need suites to facilitate access to information, you will need the same in the future for your external organisation. But when it comes to consumers, every organisation will be responsible for managing its own data access. You might wait for companies to offer a service where they link you to all the other companies. Will it be banks, retailers, telecoms providers or the government? We’ll find out in the next few years. Ideally, you should have several different types of access and will be able to make a choice.”



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