

## Media Release

### SINGAPORE RELEASES DATA PORTABILITY DISCUSSION PAPER

*Discussion paper explores the impact and benefits of data portability in protecting consumer interests and driving data innovation*

**SPAIN, BARCELONA – 25 February, 2019:** As part of the ongoing review of the Personal Data Protection Act 2012 (PDPA), Singapore intends to introduce a data portability<sup>1</sup> requirement. As data portability is a recent global development, a Data Portability Discussion Paper<sup>2</sup> has been issued to provide greater clarity of its benefits in support of a Smart Nation and a Digital Economy and commence discussions on its effective implementation.

The Discussion Paper explains how data portability supports business innovation and drives competition – especially with cross-sectoral implementation – while empowering consumers with greater control over their data. It also provides a framework for data originators, data recipients and consumers to understand and discuss data portability. This includes issues such as how organisations would provide consumers with sufficient information about how ported data will be used and the data recipient’s data protection practices; and the need for interoperability and security standards to reduce friction between data originators and recipients.

The Discussion Paper was announced by Mr S Iswaran, Minister for Communications and Information, at the Global System for Mobile Communications’ (GSMA) Mobile World Congress in Barcelona, Spain on 25 February 2019.

Minister Iswaran said, “Data is a key enabler of digital transformation, but a delicate balance must be struck between data protection and business innovation. Today, Singapore is issuing a discussion paper on data portability, which sets out our thoughts through the lens of personal data protection, competition and data flows to support services and innovation

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<sup>1</sup> Data portability generally refers to the requirement for organisations to transmit a copy of an individual’s data held by the organisation in a commonly used machine-readable format to another organisation, upon the individual’s request.

<sup>2</sup> The discussion paper can be downloaded at [www.pdpc.gov.sg/resources/data-portability](http://www.pdpc.gov.sg/resources/data-portability)



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in the digital economy. We hope more can join us in this international discourse and work together to build a trusted global environment for business innovation.”

In a Digital Economy, a key source of innovation lies in emerging technologies enabling new business models that transcend traditional sectoral boundaries. Cross-sectoral data portability is expected to support such innovation – such as facilitating the porting of consumers’ data across service providers while also giving businesses more access to data.

The Discussion Paper was developed by the Personal Data Protection Commission of Singapore (PDPC) in collaboration with the Competition and Consumer Commission of Singapore (CCCS). More details about the Discussion Paper can be found in **Annex A**.

Singapore aims to advance its vision to be a leading Digital Economy and Smart Nation, continually embracing digital transformation and reinventing itself to remain globally competitive. The Discussion Paper is part of Singapore’s efforts to do so through investing and building capabilities to support the growth of emerging technologies.

**Resources:**

**Annex A: Factsheet on Data Portability Discussion Paper**

**Annex B: Background on Singapore’s Data and AI Approach**

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***About Personal Data Protection Commission***

*The PDPC administers the Personal Data Protection Act 2012 (PDPA) in Singapore, which aims to safeguard individuals’ personal data against misuse and promote proper management of personal data in organisations. The PDPA enhances Singapore’s competitiveness and strengthens our position as a trusted business hub, putting Singapore on par with the growing list of countries with data protection laws. For more information, please visit [www.pdpc.gov.sg](http://www.pdpc.gov.sg).*

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## **Annex A: Factsheet on Data Portability Discussion Paper**

Singapore believes that there could be greater clarity on how data portability can be introduced in support of a Smart Nation and a Digital Economy. Data portability, whereby users are empowered to authorise the movement of their personal data across organisations, can boost data flows and support greater data sharing in a Digital Economy both within and across sectors.

In a Digital Economy, a key source of innovation lies in emerging technologies enabling new business models that transcend traditional sectoral boundaries. Cross-sectoral data portability is expected to provide further impetus for innovation, beyond traditional benefits to consumers such as ease of switching service providers. Commencing discussions of data portability is important for clarity and work in areas such as data interoperability and security standards, and as more jurisdictions begin exploring or implementing data portability.

The Personal Data Protection Commission (PDPC), in collaboration with the Competition and Consumer Commission of Singapore (CCCS), has therefore issued a Data Portability Discussion Paper. It can be downloaded at [www.pdpc.gov.sg/resources/data-portability](http://www.pdpc.gov.sg/resources/data-portability).

The Discussion Paper provides a framework for data originators, data recipients and consumers to discuss data portability; outlines its benefits and factors necessary for effective implementation; examines how cross-sector portability could be fulfilled; as well as implementation challenges and limitations.

### **Impact of Data Portability on Organisations**

Organisations can benefit from data portability through wider access to more diverse data or larger datasets. Enlarging the diversity and volume of data can help them develop better insights, optimising or developing products and services better tailored to customers' needs. This can drive competitive advantages for the organisation.

From the market perspective, data portability could also potentially lower barriers to entry for new businesses<sup>3</sup>.

### **Impact of Data Portability on Consumers**

Data portability strengthens consumer interests by giving them more control and flexibility over the personal data they wish to share. By allowing consumers to move their data more easily from one service provider to another, or simply to copy their data for use in different services, consumers are empowered to try new services or choose competing service offerings that best suit their needs.

Data portability also allows consumers to move to other service providers without losing past records and important histories built up with previous service providers. For example, an individual's transactional data such as loan or credit repayments, and purchase histories which have been built up over the years with one service provider, can potentially be moved to a new service provider. Access to such data would enable the service provider to make an improved offer thereby benefiting the individual. This reduced cost of switching also creates incentives for competitive services. Consumers will therefore benefit as organisations enhance their understanding of consumer wants, and develop products and services that better meet these wants.

### **Effective Implementation**

Implementing data portability effectively may involve addressing issues such as:

- Providing consumers with information about how their data will be used by the data recipient and other relevant information to enable effective exercise of the right to data portability
- Setting out information on track record, reputation and data management and protection practices of data recipients, and potentially accrediting data recipients to provide consumer assurance

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<sup>3</sup> One example is Britain's Open Banking initiative. This resulted in the creation of a new app that allows consumers to consolidate their accounts from multiple banks and new services for consumers.<sup>3</sup> As of January 2019, the UK's Open Banking Implementation Entity listed 17 third-party providers already providing live services to consumers, and 100 regulated providers of open banking services. (Source: [UK moving from 'open banking' to 'open finance'](#), Pinsent Mason, 14 January 2019)



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- Articulating the standards for the protection of the data during transmission, as well as the systems involved in the porting of data
- Establishing the scope of data portability beyond classical definitions of personal data, to data that have been provided by the consumer
- Laying out the benefits of cross-sector portability beyond the traditional benefits of ensuring competition within an established market
- Dealing with the need for clear minimum technical standards to ensure interoperability and reduce friction between data originator and data recipient

Singapore encourages regulators and organisations to download and review the Discussion Paper.

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## **Annex B: Background on Singapore's Data and AI Approach**

### **Data protection and innovation underpinning AI**

Singapore's approach towards data protection and innovation sees data as key to powering the Digital Economy and providing competitive advantage for businesses through innovation. It is important to ensure that organisations have in place adequate security measures to protect consumers' personal data that may be used to generate innovative solutions. Singapore is reviewing its Personal Data Protection Act 2012<sup>4</sup> (PDPA) to strengthen consumer trust and provide greater clarity for organisations to use data for innovation.

Artificial Intelligence (AI) has been identified as one of four frontier technologies which is essential to growing Singapore's Digital Economy, alongside Cybersecurity, Immersive Media and the Internet of Things. AI Singapore was set up in May 2017 with an up to S\$150 million fund to catalyse, synergise and boost Singapore's AI capabilities. IMDA believes that it is important to assist industries in reaping the benefits of AI by driving understanding and adoption of its fundamentals and possibilities across sectors.

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<sup>4</sup> The PDPA came into effect in Singapore in 2014 and is Singapore's approach towards the importance of personal data protection and regulation.