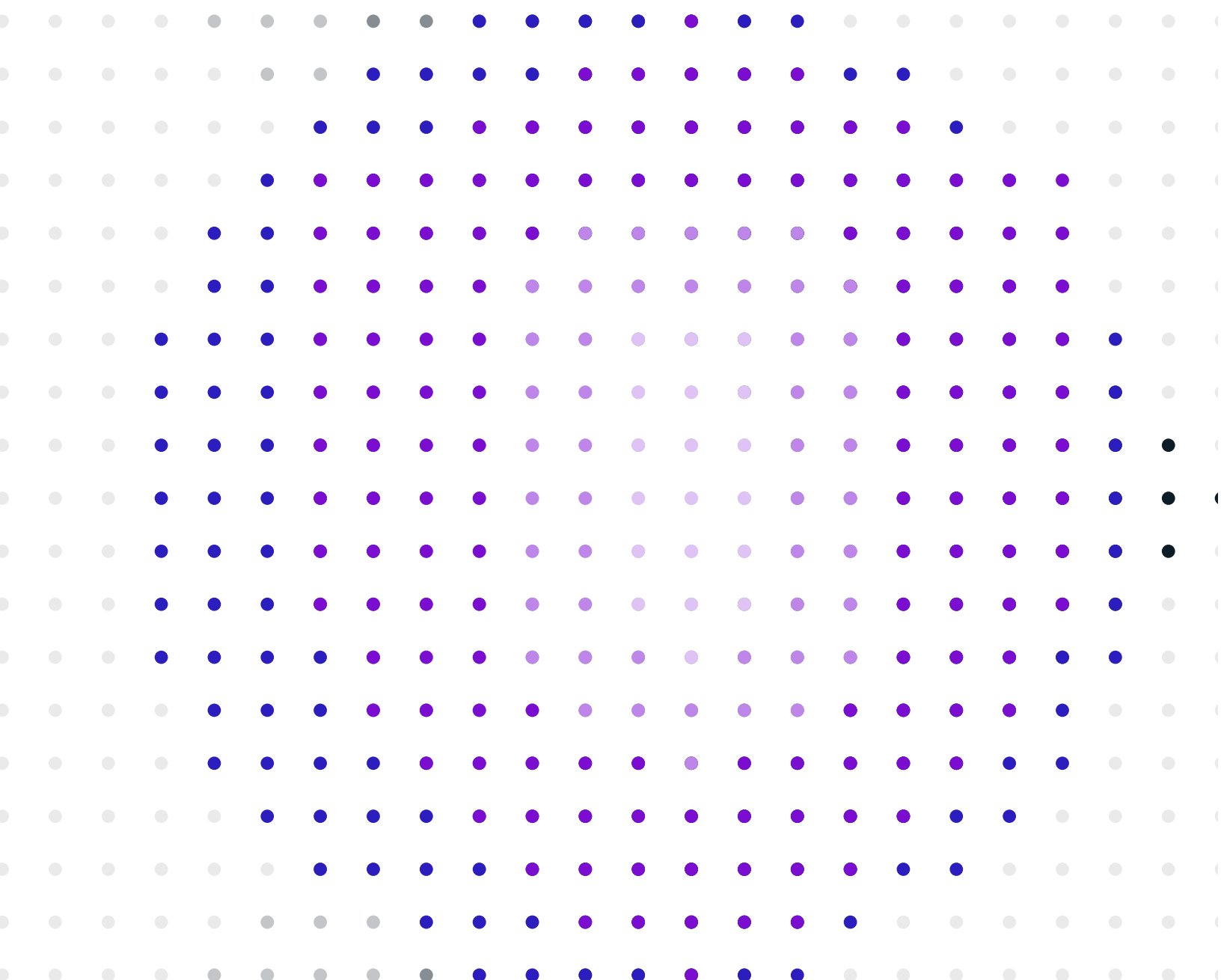ABN·AMRO Azure

ABN AMRO Unlocks the Full Value of Its Data With Cloud Data Privacy

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Background

ABN AMRO is the third-largest bank in the Netherlands, providing retail, corporate, and private banking services to nearly 7 million customers. In 2018, the bank turned to Microsoft Azure to help it deliver innovative products and services to its customers more quickly with greater cost efficiency and superior governance features.

To accelerate the delivery of optimized services, ABN AMRO adopted a data marketplace concept to make huge amounts of data available for any appropriate consumer inside the bank. The bank wanted to make data assets easily findable and accessible in a self-service portal yet released in a way that meets regulatory requirements for data protection everywhere it operates.

ABN's goal was to unlock the full value of their data by making greater volumes of data available to analyze in shorter timescales.

Challenge

As financial firms seek to leverage all forms of data for competitive advantage, there is a growing regulatory and reputational risk that calls for the protection of sensitive data. Much of the data held by ABN AMRO is too sensitive to release for use by all consumers for any use case, since it contains financial and personal information related to customers. To make data available, the bank needed to minimize the identifiable information and limit access to approved users with appropriate use cases. These measures extended the time to realize value.

Long lead times to access data prolonged the time for the bank to realize the value in it. Once a user located the data asset they wanted, it would be necessary to interact with a data owner to reach agreement on the dataset, use case, and conditions.

The process of ensuring the legal grounds for processing sensitive data would take weeks, depending on the use case. It was essential for ABN AMRO to accelerate that timeframe.

Privacy protections, including data masking, minimize risk and make datasets fit for specific purposes, but ABN AMRO were unable to mask data in a way that optimized utility for analytics. The bank wanted a "slice and dice" capability, segmenting and editing a dataset so that individual columns are protected. This was not available with its current tools for data managed in the cloud. The bank could mask entire files, losing the utility of the data, or mask nothing, leaving it vulnerable and unavailable for use.

ABN AMRO needed a data privacy solution that would protect sensitive data while retaining its analytical value. It was equally critical to accelerate the time to insights by reducing the time required to approve and prepare data.

ABN AMRO would first deliver improvements for a core group of 100 Advanced Analytics users, later expanding access to data for users across the bank working with Microsoft's Power BI.

Solution

ABN AMRO's objectives were to increase the number of consumers with access to safe, usable data and decrease the time to provide that data. The bank adopted the Privitar Data Privacy Platform to automate data privacy governance directly within the data provisioning process, reducing the time for users to access data and realize value from analytics projects. The Privitar Platform enables the bank to rapidly de-identify sensitive data without losing its analytical value.

By integrating Privitar's data privacy capabilities within ABN AMRO's data marketplace, a user browsing data assets in the data marketplace will immediately see a masked sample of the dataset, enabling them to understand the value of the data and quickly request access to a full dataset, or a tailored subset of the data, with appropriate privacy protections applied for its intended use. The ability to access a sample right away and assess the value of data within hours rather than weeks helps ABN AMRO become more data driven and turn data into value, faster.

ABN AMRO wanted data owners to control and edit policies that define the restrictions and protections are applied to data based on the intended use case. The Privitar Platform gives the bank's data owners no-code, UI-based, centralized policy management capabilities to define and edit rules and Privacy Policies that determine which protections are applied whenever a user makes a request for data. Over time, as ABN AMRO puts in place more Privacy Policies to automate protection at run-time, it will slash the time to data from weeks to minutes. Privitar provides the capability to set privacy protections for individual columns of data, selecting from a comprehensive range of de-identification techniques, which will support ABN AMRO's "slice and dice" approach to provision data for specific use cases, exposing a wider range of data assets to users.

"With Privitar's cloud data privacy capabilities ABN AMRO can realize greater value from sensitive data. Greater volumes of data can be made available to users in accelerated timescales…"

Marcel Kramer, Head of Data Engineering at ABN AMRO

Leveraging the speed and scale of the Privitar Platform running on Microsoft Azure empowers ABN AMRO to rapidly increase the volume of data provisioned for analytics. With Databricks as the execution engine, the Privitar Platform applies data protections to sensitive data at speed and serves safe data to consumers in purpose-limited datasets called Protected Data Domains. ABN AMRO calculated this will immediately provide the capacity to provision 100TB of data annually. Deploying Privitar on the Azure cloud will enable further scale and growth over time.

Conclusion

Organizations worldwide rely on Privitar to realize the promise of one of their most valuable assets—safe, usable data. Privitar empowers organizations to use sensitive data to gain valuable insights and to support data-driven decisions. By delivering comprehensive data privacy techniques and streamlining data provisioning, Privitar enables enterprises to extract the maximum value from the data they collect, manage, and use, while minimizing risk.

About Privitar

Privitar empowers organizations to use their data safely and ethically. Our modern data provisioning solution builds collaborative workflows and policy-based data protection into data operations. Only Privitar has the right combination of technology, domain expertise, and best practices to support data-driven innovation while navigating regulations and protecting customer trust.

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