



# illion (New Zealand) Limited

## Assurance Report

Under Clause 9 of the Credit Reporting Privacy Code for the year ending 30 June 2018

September 2018

666 Great South Road, Penrose, Auckland

[Dnb.co.nz](http://Dnb.co.nz)

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# 1. Introduction

1.1. Clause 9 of the Credit Reporting Privacy Code 2004 (**Code**) requires credit reporters to prepare and submit to the Office of the Privacy Commissioner (**OPC**) each year an Assurance Report (**Report**) that reflects the requirements of Schedule 6 of the Code.

1.2. In summary, the Report must:

- (a) explain the process of review and reporting; and
- (b) provide assurances about the following operational aspects of the credit reporter's business as it relates to the Code:
  - (i) that the credit reporter has in place and gives effect to policies, procedures, controls and subscriber agreements that comply with the Code;
  - (ii) that the credit reporter monitors its compliance with and in fact does comply with those policies, procedures, controls and subscriber agreements; and
  - (iii) that where breaches of the policies were identified or notified, prompt remedial action was taken.

1.3. A fourth element under 1. 2(b) requires that where a deficiency is identified in the previous year's report, the credit reporter (where appropriate) took prompt remedial action.

1.4. The relevant dates for the Report are:

- (a) it is to cover the year ended 30 June each year; and
- (b) it is to be submitted on or before three months after the end of that year.

1.5. illion (New Zealand) Limited (**illion**), formerly Dun & Bradstreet (New Zealand) Limited (D&B), established a Review Committee (**Committee**) including an independent person (clause 9 and Schedule 6(1)(b) of the Code) to prepare the Report.

1.6. This is the seventh year that illion has provided a Report. A link to the Reports of previous years is [here](#).

1.7. What follows is illion's Report for the year ended 30 June 2018 for submission on or before 28 September 2018.

## 2. Process of review and reporting: Schedule 6, clause 1

### 2.1 The report must include:

- (a) a statement identifying the members of the Committee, including the independent person;
- (b) information about the independent person's expertise, including confirmation that the independent person is not an employee, director, or owner of the credit reporter; and
- (c) a summary of the systematic review process and the methodology followed by the reviewer.

### 2.2 The Committee and the independent person

- **Ian Kaplan**, Director, Bureau Operations – illion employee based in Melbourne
- **Stephen Blyth**, Privacy Compliance Officer – illion employee based in Melbourne
- **Katerina Paras**, General Counsel – illion employee based in Melbourne
- **Yvonne Muller (independent person)**, Barrister and Solicitor in sole practice, Auckland. More information about Yvonne Muller's expertise and independence is in the Appendix. Yvonne is not an employee, director, or owner of illion.

### 2.3 Summary of the review process

- (a) How illion approaches the review:
  - (i) while the review needs to be comprehensive, the Report should be pitched at a high level and set out statements of assurances for the OPC to take as a baseline for illion's compliance; and
  - (ii) it is therefore unnecessary for the Report to include copies of policies, procedures, controls and so on; but
  - (iii) copies of those policies must be reviewed and as far as is possible, actual compliance with them must be confirmed; and
  - (iv) copies of those policies and any other supporting documentation are in a readily retrievable form so the OPC can see them if it wants to.
- (b) The Report breaks down the requirements of the Report into their individual components, identifies the department within illion with ultimate responsibility for currency and accuracy of the supporting documentation relating to that component, and gives the title of the document(s) containing the policy, procedure or control, and outlines the independent person's assessment of the policy and illion's compliance with it.
- (c) The Committee points out that although as far as possible the elements of the Code have been separated out, not all documentation or commentary is mutually exclusive. Some double-up and repetition has proved unavoidable, but we have tried to avoid this as much as we can.

### 3. Summary of Assurances

Schedule 6 clause 2: Assurances relating to policies, procedures, controls & subscriber agreements	
(a) Does illion have policies in place that give effect to the requirements of the Code?	Yes
(b) Do illion's internal procedures & controls give effect to the policies & requirements of the Code?	Yes
(c) Does illion provide information and training to staff to ensure compliance with the policies, procedures and controls?	Yes
(d) Do illion's subscriber agreements comply with Schedule 3 and are they in place before disclosing credit information?	Yes
Schedule 6 clause 3: Assurances relating to monitoring of policies, procedures, controls and subscriber agreements	
(a) Does illion follow its own policies, procedures & controls?	Yes
(b) Is the information held by illion protected by reasonable security safeguards?	Yes
(c) Does illion process information privacy requests in accordance with rules 6 and 7?	Yes
(d) Does illion take such measures as are reasonably practicable to avoid incorrect matching of information?	Yes
(e) Is the information held by illion subject to reasonable checks to ensure that it is accurate, up to date, complete and not misleading?	Yes
(f) Is illion's reporting and retention of credit information in accordance with rule 9 and schedule 1?	Yes
(g) Does illion process direct marketing lists in accordance with rule 10(1C)?	Not applicable
(h) Does illion process suppression, release or cancellation requests in accordance with Schedule 7?	Yes
(i) Does illion process complaints in accordance with clause 8?	Yes
(j) Is illion's website displaying accurate information that gave effect to rules 6(4)(b), 7(4)(b), clause 8(3A) and clause 8. 1 of Schedule 7?	Yes
(k) Are illion's subscribers complying with agreements and controls?	As far as illion has determined,

	yes
Schedule 6 clause 4: Assurances relating to action taken on deficiencies identified	
(a) Did illion, where, during its systematic reviews, monitoring activities or as a result of a complaint, <ul style="list-style-type: none"> <li>• identify any breaches of an agreement, policy, procedure, control, or requirement of the code,</li> <li>• investigate that breach and, where appropriate, take prompt remedial action?</li> </ul>	Not applicable. None identified
(b) Did illion, where a deficiency was identified in the previous year's report, take, where appropriate, prompt remedial action?	Not applicable. None identified.
(c) Can illion provide an assurance it has complied with clause 6.1(b) of Schedule 8?	Yes

## 4. 2017-18 Focus points

In an email dated 12 June 2018 from the OPC to illion, the OPC asked the following questions and raised the following issues about the assurance report and illion's credit reporting processes. illion's responses are set out below.

### 1. *Issue 1: How does your agency ensure that public records (including judgments) are correctly matched to an individual?*

The process illion takes includes the following steps:

#### 1.1 The data provided is cleansed. This means:

- (a) separating each individual data element (such as first name, middle name or initial, family name, street number, street address, suburb and so on) so that each element can be easily compared with our internal data sets
- (b) removing unnecessary characters, blanks, and so on
- (c) making certain data elements uniform (for example standardising "St" to "Street", "Rd" to "Road"), and
- (d) validating addresses against the New Zealand National Address Register.

#### 1.2 The data is then compared with illion's data set using various rules that allow for:

- (a) phoenetic spelling, and
- (b) common variations, abbreviations and derivatives.

#### 1.3 The comparison method uses a score that identifies **the strength of a match** rather than being reliant on a binary option (match/no match). This allows for the matching process to recognise the strongest match and links records only when a score is sufficiently strong to be recognised as a match. We note that there may be multiple individuals whose details indicate a possible match but unless they satisfy the score criteria the record will not be matched with the individual.

1.4 In relation to judgments, where a direct match does not occur a new record will be created on the basis of the information available from the courts, being name and address.

2. *Issue 2: Specifically, what is your process for collecting and matching judgments? Has your agency encountered any identity verification issues specifically in relation to judgments?*

2.1 illion follows the same process as set out above. Personal information relating to judgements is not as comprehensive as personal information generally collected from credit providers, therefore a greater degree of match quality on the data elements received is required.

As noted above the lack of comprehensive identification information from the courts means that matching is more difficult; one of the consequences of this is that a certain number of court records are therefore not included on credit files.

3. *Issue 3: Mandatory privacy breach notification is included in the new Privacy Bill. Have you seen any indication that notification or publication of large privacy breaches changes the behaviour of a subscriber or consumer in relation to the use of the credit reporting system?*

We are not aware of any behavioural changes in either consumers or subscribers that can be ascribed to notification or publication of large privacy breaches.

In any case, unless subscribers/consumers specifically reference such a breach as being the prompt for a query or a change in their behaviour **and** we record both the comment and the change, any such indication would be anecdotal and not evidential.

4. *Issue 4: When you receive a request for personal information from an individual's agent, please advise what steps you take pursuant to section 45 of the Privacy Act to verify the agent is properly authorised to make the request.*

The following documents are required for an application to access personal information by an individual's agent:

- (a) The individual's agent must submit a properly completed "Application for Personal Credit Report" form.
- (b) The application form must be accompanied by two forms of proof of identity:





- (i) a copy of the individual's Driver's Licence, Passport, Birth Certificate, or Evidence of Age Document, and
- (ii) a copy of a document addressed to the individual issued by an independent third party (eg, a utility bill or bank statement).

(c) An Agent's Authority letter, signed by the individual, is required, authorising the agent to have access to the consumer credit report.

When all the required documentation is submitted, the application is assessed to confirm the agent's authority and to verify the individual's identity. If the documentation is complete and the individual's identity is confirmed, the application is processed and the personal information is sent to the address specified in the application form. If a request is made with insufficient supporting evidence of authority or identification, a letter is sent declining the request and explaining what further information or documentation is required.

## 5. Schedule 6 clause 2: Assurances relating to policies, procedures, controls & subscriber agreements

Requirement		Owner	Details	Assurance and Assessment
a	Does illion have policies in place that give effect to the requirements of the Code?	Corp	illion Code of Conduct illion Privacy Training (mandatory) IT Security Policies Bureau (Credit Reporter) Access Policy	Yes.  illion has an interlocking set of policies and procedures dealing with staff conduct including conduct and obligations in relation to privacy.
		IT	Network access announcement	A Privacy and IT Security statement is delivered every time an employee accesses the illion network as a reminder of their obligations.
		HR	Employment Contracts/Deeds	Stipulates the need to comply with all requirements of illion's privacy generally and other policies and procedures.
		PAC	Public Access Centre (PAC) Procedures Matrix (Matrix)	The PAC Matrix is focussed on allowing consumers access to their credit reports. The Matrix sets out detailed procedures for credit bureau employees to receive and process requests for access to personal information, correction updating of that information, and its suppression, release and cancellation.
b	Do illion's internal procedures & controls give effect to the policies & requirements of the Code?	PAC	PAC Matrix	Yes.  The PAC Matrix identifies not only procedures, but also the risks involved in not following those procedures. The possible consequences for the individual whose information is being handled, and for the employee who fails to follow the procedures, are clearly spelled out.
c	Does illion provide information and training to staff to ensure compliance with the policies, procedures and controls?	PAC/HR	Details of training records kept. <ul style="list-style-type: none"> <li>MyStreme</li> </ul>	Yes.  Employees go through an intensive induction process and on-going training which is recorded and stored on the employee's personnel file. Both the induction and the training stress the need for employees to protect the

				<p>personal information held by illion. These processes clearly set out the requirements of the Code and what employees must do to ensure they are meeting those requirements.</p> <p>Employees are required to acknowledge receipt, reading and understanding of the key policies and procedures both generally through their employment agreement at the initial hiring stage, and particularly in regard to the electronic usage policy. Employees who breach the policy, having acknowledged their understanding of this or other policies, may be summarily dismissed.</p>
d	Do illion's subscriber agreements comply with Schedule 3 and are they in place before disclosing credit information?	Corp	Master Agreement with credit reporting services product module	<p>Yes.</p> <p>illion's standard terms and conditions and its credit reporting offering together comprise a subscriber agreement between illion and its customers. These documents were initially drafted to be compliant with the Code and are updated as the Code changes.</p> <p>Customers can only become subscribers by signing up to these documents; and only after a review of the Customers' terms and conditions and how they align and relate to Schedule 3 are the Customers allowed access to credit information. The Code compliance aspects of these documents are non-negotiable.</p>

## 6. Schedule 6 clause 3: Assurances relating to monitoring of policies, procedures, controls and subscriber agreements

Requirement		Owner	Details	Assurance and Assessment
a	Does illion follow its own policies, procedures & controls?	Corp	Internal and external quality audits	<p>Yes.</p> <p>illion considers privacy to be its business. It is in the company's commercial interests to follow its own policies. illion maintains a continuous review policy. All staff are monitored through a combination of electronic means (how they are using illion e-resources) and in person (it is the role of team leaders to oversee performance including how staff deal with consumers and their personal information, and that staff comply with all statutory and regulatory requirements).</p>
b	Is the information held by illion protected by reasonable security safeguards?	IT/Corp	IT information security policies	<p>Yes.</p> <p>illion provides services to and handles comprehensive information for both private and public sectors. illion values customers' data and understands the importance of cyber security and privacy requirements.</p> <p>Security of information is integral to illion's business. illion's security framework and policies are aligned to ISO 27001. illion implements technology and information security controls to protect assets and data from loss, misuse, unauthorised access, disclosure, alteration, and destruction.</p> <p>illion aligns with the Quality Standard - AS/NZS ISO9001:2008 to form a critical basis of its Quality Assurance System. illion also maintains various policies and conducts companywide security and privacy awareness training annually. This training is mandatory for all employees.</p> <p>In addition, various technical and not-technical security controls are in place to</p>

				<p>provide comprehensive protection of the data, detection and response to security incidents.</p> <p>illion has an Information Security Steering Committee, an IT Change Management Process, and a Security Incident Management Process and register.</p> <p>In addition to this, illion has developed and executes its Information Security Program to continuously enhance illion's information security to ensure it continues to meet or exceed current industry best practice.</p>
c	Does illion process information privacy requests in accordance with rules 6 (Access to Credit Information) and 7 Correction of Credit Information?	PAC/ Customer Integration	PAC Matrix	<p>Yes.</p> <p>The PAC Matrix provides detailed procedures for employees to follow when processing access to and correction of credit information. This includes online or manually received applications, standard and fast track service requests, dealing with the results/outcomes of an application, and resolving results including amendment requests whether, faxed, mailed, or emailed.</p> <p>These procedures are followed by employees, and registers are maintained of requests and outcomes. Adherence to the procedures is monitored by illion.</p>
d,	d) Does illion take such measures as are reasonably practicable to avoid incorrect matching of information?	PAC, Business Development	PAC Matrix	Yes.
e.	e) Is the information held by illion subject to reasonable checks to ensure that it is accurate, up to date, complete and not misleading?			illion recognises that one of the key components of the success of its consumer credit bureau rests on ensuring that the personal information contained in credit reports is accurate, up-to date, complete, and not misleading. illion has significant processes and procedures in place to

				ensure this is the case.
f	Is illion's reporting and retention of credit information in accordance with rule 9 (Retention of Credit Information) and Schedule 1 (Maximum Reporting Periods)?	Corp, IT	IT systems software	Yes.  illion's IT systems automatically "lapse" (purge) credit records according to the type of credit information being held. illion has an automatic archive routine set on information collected to meet the retention periods as outlined in Schedule 1.
g	Does illion process direct marketing lists in accordance with rule 10(1C)?	N/A	N/A	N/A – illion does not deal with direct marketing lists.
h	Does illion process suppression, release or cancellation requests in accordance with Schedule 7 (Suppression of Credit Information)?	PAC	PAC Matrix	Yes.  The PAC Matrix has detailed procedures for dealing with suppression requests.
i	Does illion process complaints in accordance with clause 8 (Complaints of breach of code)?	PAC	Complaints Handling Procedure PAC Matrix	Yes.  illion has a comprehensive complaints management system with standards that meet the statutory limits both for acknowledging and substantively responding to complainants. The illion website sets out clear directions for lodging a complaint including e-forms that may be completed online or posted. illion maintains a complaints register to identify the company division in which the complaint logically lies and the nature of the complaint. The Privacy Compliance Officer reviews and analyses all complaints regularly to identify and rectify any systemic and recurring problems.

j	Is illion's website displaying accurate information that gave effect to rules 6(4)(b), 7(4)(b), clause 8(3A) and clause 8.1 of Schedule 7?	Corp	Compliance/Audit	Yes.  illion's website is <a href="http://dnb.co.nz/">here</a> (http://dnb.co.nz/).
k	Are illion's subscribers complying with agreements and controls?	Corp	Compliance/Audit	Yes.  During the Report period, illion continually reviewed the consent and control mechanisms of all its Customers with whom illion has a subscriber agreement. To the best of illion's knowledge and based on illion's review of Customer documentation, all were compliant with agreements and controls.

## 7. Schedule 6 clause 4: Assurances relating to action taken on deficiencies identified

Requirement		Owner	Details	Assurance and Assessment
a	Did illion, where, during its systematic reviews, monitoring activities or as a result of a complaint, identify any breaches of an agreement, policy, procedure, control, or requirement of the code, investigate that breach and where appropriate, take prompt remedial action?	PAC	illion Complaints Handling	Yes.  The Privacy Compliance Officer reviews and analyses all complaints regularly to identify and rectify any systemic and recurring problems. The systems continue to work well.
b	Did illion, where a deficiency was identified in the previous year's report, take, where appropriate, prompt remedial action?	N/A	N/A	No deficiencies were identified in the 2017 Report.
c	Can illion provide an assurance that it has complied with Schedule 8?	Yes.  In relation to comprehensive credit reporting, illion's is reasonably assured that its subscribers have notified their customers that their data may be passed to credit reporters (including illion). The terms relating to CCR, including the notification requirement, are part of illion's standard terms and conditions and its relevant product offerings agreements.		



## 8. Appendix

### **Paragraph 2.2: Additional Information about the independent person's expertise and independence**

Ms Muller has never trained staff in, nor been engaged to assist at any stage with implementing, privacy policies or compliance programmes. She has not been involved in drafting or developing privacy policies for the last seven years. Compliance implementation and training is managed by illion's compliance team. For privacy matters, Yvonne does not report locally. Instead she reports to the Assurance Report Review Committee. A negative audit review by Yvonne or a discovery by her of shortfalls or inadequacies relating to privacy and in particular for the requirements of this Report would not impact on the terms of Yvonne's engagement by illion as its independent person.