



REGULATORY STRATEGIES CELEBRATES ITS SECOND ANNIVERSARY!

It doesn't really seem only two years since the Regulatory Strategies team were pulling together all the things it takes to set up a new company, let alone establishing client relationships and actually building a business.

But here we are - exactly two years to the month - and moving into our third year.

Firstly thank you to the growing number of organisations and individuals who have supported us, some of whom are listed on our website on the ['Testimonials'](#) page.

The depth and breadth of our **projects, consultancy and assignments** has included:

- ✚ Data protection advice, 'health checks' and training
- ✚ Fraud prevention, incident management and data breach planning and training
- ✚ Credit bureau regulation and licensing
- ✚ Acquisition due diligence and investor analysis
- ✚ Handling regulator 'super complaints'
- ✚ Data optimisation for marketing and customer cross/up-sell
- ✚ Uses and applications of credit bureau data
- ✚ UK and European market entry evaluation
- ✚ Fraud prevention and data sharing
- ✚ Privacy statement and cookie regulation

And with Regulatory Strategies now having spent the best part of four months in Kingston, Jamaica supporting a client looking to establish the country's first credit bureau - which also involved working with them to get the necessary legislation onto the statute books - our first two years have been anything but uneventful!

In addition we have enjoyed a significant amount of press coverage, some of which can be accessed from the ['In the Press'](#) page on our website.

Our **publications, articles and commentaries** have included:

- ✚ "The Challenges and Opportunities for Sharing Data to Combat Fraud: An independent report covering Europe, the US, and Canada". (<http://www.ethoca.com/datasharing>).
- ✚ "Data Protection Accident Waiting To Happen" (Credit Collections and Risk: March 2011).
- ✚ "Differentiation by Data" (Credit Today: November 2009).
- ✚ "A Guide to Outsourcing - How to Protect Customer Data" (Data Protection Law & Policy: April 2011).
- ✚ "Share Data to Stop Fraud - The European Challenge" (Credit Collections and Risk: May 2011).
- ✚ "Credit Data Sharing - Should We Have Legislation" (Credit Today: May 2011).

The Regulatory Strategies team looks forward to developing our relationship with existing and new clients and partners over the next 12 months. The regulatory environment will inevitably present even more challenges for businesses - but our team's 'can do' philosophy has already proved invaluable to our clients in helping them achieve strategic and operational goals, rather than identifying reasons for not being able to cut through what may at first sight appear to be a regulatory obstacle.

With very best wishes - and continued success,



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