

# PECB Insights

## NEW DECADE

Responding to the New Privacy Threats



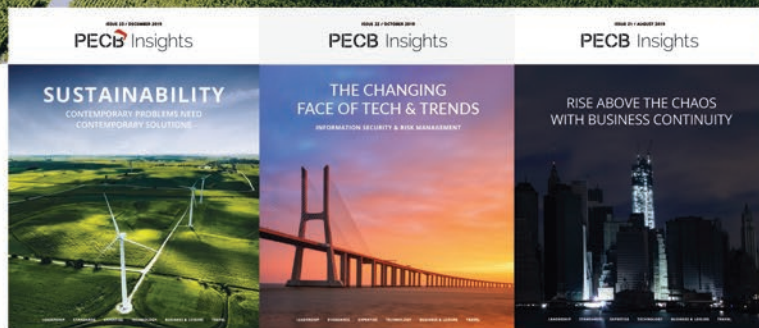
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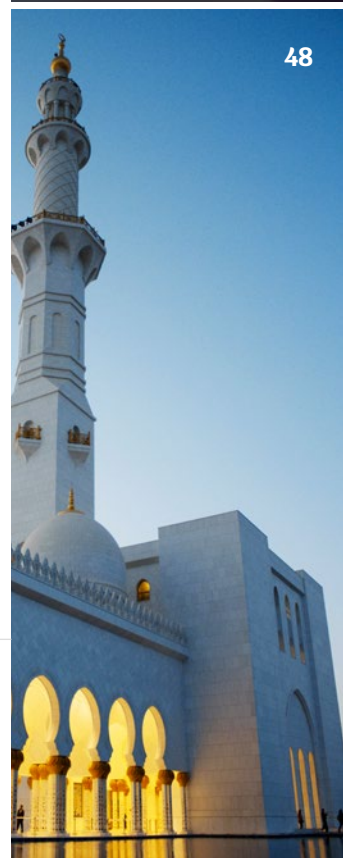
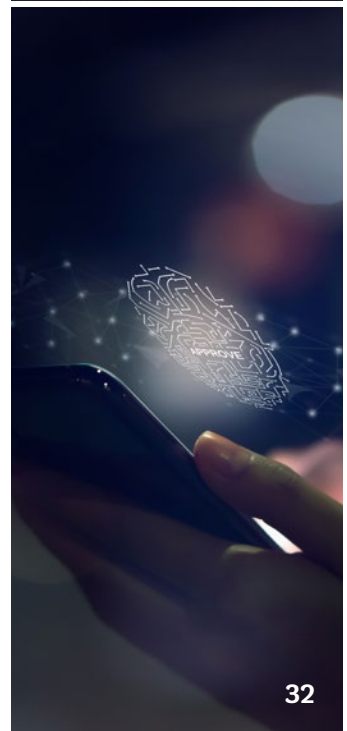
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**“ PRIVACY ISN’T  
ABOUT SOMETHING  
TO HIDE. PRIVACY IS  
ABOUT SOMETHING  
TO PROTECT... ”**

**EDWARD SNOWDEN**



# Artificial Intelligence

## THE THREAT OF DEEPPFAKE

AI is slowly growing in its use and its maturity. So, should there be controls placed on its use, development, and future?

**A**s a young man, I spent a considerable amount of time reading, and my favorite reading pastimes were science fiction and science. I enjoyed science fiction authors, such as Larry Niven and Isaac Asimov, who took the time to apply hard science to their science fiction writing as it made it far more real and less fanciful. Isaac Asimov in particular, was a university professor who wrote a lot of science fiction and was best known for his inclusion of autonomous robots in many of his stories. Although the word “robot” originated in a play by K. Capek, “Rossum’s Universal Robots”, Asimov seems to have become the best-known promoter of the concept of an artificial life form with artificial intelligence and self-direction.

Artificial Intelligence has evolved from its place in pure science fiction to a sort of Holy Grail for computer software developers seeking advanced computer processing power today. Of course, with advanced software processing capabilities you must also have hardware that is capable of running said software, so the evolution of hardware and software in this field are often linked. IBM’s Watson, Google AI, and Microsoft AI are all examples of Artificial Intelligence projects by major technology vendors. But, what does exactly define Artificial Intelligence?

Machine Learning, Deep Learning, and Artificial Intelligence are all typically lumped under the same umbrella of Artificial Intelligence, but there are differences between these. For example, the common perception is that Artificial Intelligence implies something like one of Asimov’s robots. These robots could reason similar to a human; make decisions based on information received and perceived; apply experience to decision-making and thinking, and seem to be very similar to humans in these respects to the point where it was often difficult to tell them apart from humans.



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If we look at Machine Learning first, then we will see that this is basically a set of computer algorithms which work as a unit to analyze information that is fed to them and provide output, but the twist is that the algorithms can learn by recognizing patterns in the information being processed and then applying this “learned” information going forward – this is something humans do all the time.

Deep Learning is really a subset of Machine Learning and just takes the latter an extra step by employing neural networks (massively interconnected computing resources and algorithms) to process information in a nonlinear way (again, similar to a capability of the human mind). Nonlinear processing is very useful in circumstances where you are looking for patterns that indicate a specific type of activity might be occurring (e.g. detecting fraud activity in monetary transactions) whilst Machine Learning is very good at processing big data. Today, many products claim to use Artificial Intelligence, when in reality they are using Machine Learning and, in some cases, Deep Learning.

The capability to take Machine Learning and Deep Learning to the next step, true Artificial Intelligence (as most of us perceive its appearance to be), is a jump in magnitude that is considerable, but progress is being made. IBM’s Watson, for example, has been used to build chatbots. Now, this may not sound like the pinnacle of progress we might all be hoping for with Artificial

Intelligence, but these chatbots (software used to carry on conversations with humans) can be very convincing when a human converses with them and, by “convincing” I mean that they are able to mimic an actual human on the other end of the conversation. This takes more capabilities than just pure Machine Learning or Deep Learning to accomplish. Does any of this get us to a world with fully autonomous robots walking around, able to make human-type decisions? Not quite, but there is also the delivery vehicle (a chassis other than a large computer system) to consider as well as the seemingly more mundane uses of these technologies.

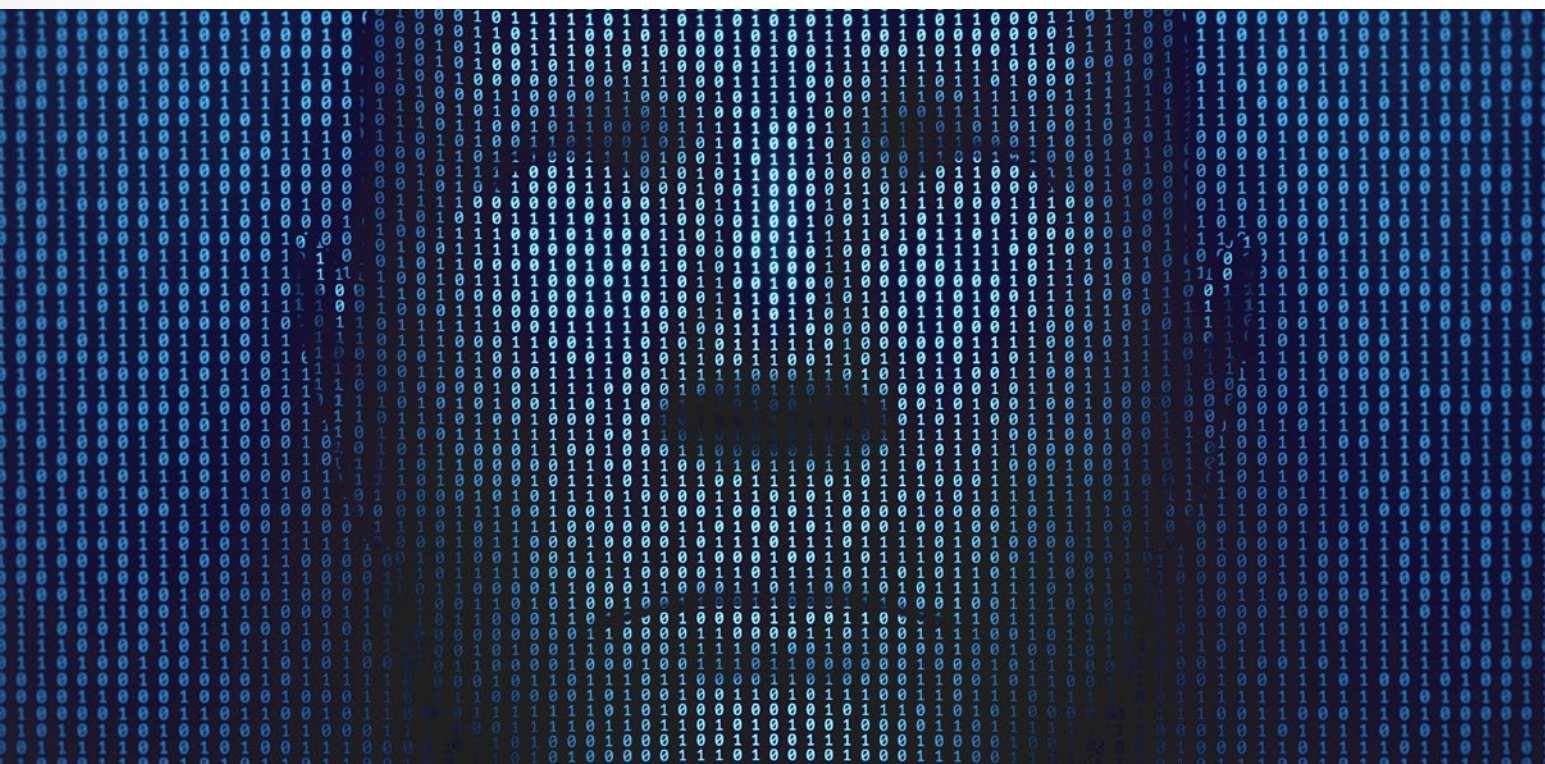
In August 2019, Russia sent its Skybot F-850 (nicknamed “FEDOR”) to the International Space Station. In April 2017, a video was circulated showing this same robot accurately shooting two handguns simultaneously at targets. The robot used AI to perform menial tasks while in the space station and Russia assured the world that FEDOR was not a “killer robot” (despite the pistol-shooting video that they had filmed). Russia was later cut off by some of the foreign suppliers of parts for FEDOR after the video of the pistol shooting was shared in social media.

Aside from the more futuristic aspects being used in devices such as autonomous or semi-autonomous robots, AI has also been utilized on the software side of things for more than just data processing or conversing with humans; one very negative example of AI in action is Deepfake.



ROBOT FEDOR - IMG: WIKICOMMONS





**Deepfakes (the term originates from Deep Learning) modifies an existing image or video by applying someone else’s face or facial elements (e.g. mouth) to the original image or video.**

This sounds like simple image editing but it is far more complex, as a modified video, for example, could be used to make the person in the original video say something that they did not (and might never) actually say. It can also be used for more benign purposes such as combining video elements to make a new video (e.g. for marketing purposes). This technology, however, has been used to generate a lot of nefarious and sometimes damaging content that looks like original content, and is used regularly by entities such as nation states for propaganda and counterintelligence type of operations with the scourge of state-sponsored fake news.

Because Deepfake can convincingly modify a human face in an image or video, this technology could, as recent reports and tests indicate, offer some positive uses, such as modifying your face in an online image or video chat, so that your true identity would remain masked, thereby affording you a level of protection against identity theft. What is even more impressive is that your newly modified “online face” would typically be an amalgamation of millions of facial features from other images and therefore not match any other person’s face. With facial recognition software running rampant on the Internet, this could also offer protection from that technology as well.

A recently released app named Zao offered a capability similar to the one described above, but it allows the user to put their own face over actors’ faces in movies or television shows. The effect is very realistic but Zao’s privacy policy claimed full rights to any and all content created with their app (including your own facial images) and so a privacy backlash resulted. This example, however, demonstrates how pervasive technologies based on AI principles have become and how fast the application of AI is moving.

Deepfakes can, as previously noted, be used for notorious purposes such as revenge adult content, personal attacks, bullying, etc. Because the modified content can be made to look convincingly like original content, there are now privacy and legal disciplines dedicated to dealing with Deepfake technology and its negative consequences. From copyright infringement, privacy violations, and cyberbullying, to state-sponsored fake news and propaganda, the illicit use of AI-generated technologies is already happening and protections against the consequences of these activities are evolving to try to meet these new threats head-on. What else can be done to try to keep AI and its associate spin-off technologies from becoming more harmful than helpful? Well, in my opinion, universal and global standardization and international agreements on AI are critical.



A discipline known as Machine Ethics has evolved to try to define ethical creation, use, and implementation of AI, but its primary focus is on AI in the form that we all typically think of – autonomous artificial life forms of some type. Major universities, such as Duke University, offer university diplomas and Masters in Tech Ethics which cover everything tech-related, including AI. I currently volunteer on a Standards Council of Canada committee dedicated to reviewing standards related to security in IT, and I am a fan of standardization to help support innovation, and ISO has already taken on the challenge of building standards for AI.

ISO has published three AI standards and is developing 13 more. The topics in the ISO AI standards family include AI Management Systems, AI Systems Engineering, Trustworthiness, and even ethics.

**I know that there are some who might say, “...but creating restrictive standards stifles creative development of technologies” but, if that were true, then electrical devices of any sort would never have made it past being only the lightbulb, or computer technology would never have evolved past binary code running on house-sized processing devices. Standards are never written to stifle creativity or evolution but rather to support it in a structured and planned manner.**

Beyond privacy and similar risks that mismanaged AI technology might bring to individuals, there is the real threat of weaponizing AI. Some may claim this has already happened when taking into account the effect of artificially generated fake news and chatbots used to destabilize the USA elections process, but truly weaponized AI could do much more damage and possibly sooner than some might think. Deepfakes can certainly be disruptive, but an AI built to adapt cyberattacks against a foreign nation-state could do damage such as destabilizing the country’s power grid. Deepfakes then become just one tool in a nation-state’s cyber arsenal. There was a call at the United Nations a short while ago asking for a ban on the weaponization of AI (similar to the UN ban on land mines) and the UNIDIR (UN Institute for Disarmament Research) has published a paper on this topic.

As with all new or evolving technologies, the correlation of threat, impact, likelihood, and risk often involves a human element when it comes to artificial intelligence and its products, such as Deepfakes. How these new technologies are used, the associated ethics, and the need for an educated public are all crucial elements that must be considered and planned for. The basic principles of self-protection are also crucial to keep in mind when using technology, whether it is new or not:

1. Never immediately believe everything you see or read online until you have double or triple checked the information.
2. Never give away your personal information online (including images of your own face, address, when you are away on vacation, etc.).
3. Know that everything you do online should be assumed to be open source and visible to everyone.

We are certainly not at a point where we need to worry about armies of machines taking over the planet from humans, but today we do have to worry about how humans are using AI and its associated technologies.

### About the Author



#### Anthony English

VP/CISO  
at [Mariner](#)

Anthony English is a seasoned IT and Security professional with multiple certifications in both disciplines. He has worked in health care, utilities, law enforcement, lottery and gaming, auditing, education and consulting and has more than 34 years of applied experience. Anthony volunteers on a Standards Council of Canada – Committee for IT Security; a Cloud Security Alliance committee for securing health care data in the cloud; on ISC2’s CISSP Certification Committee; as a member of the Disaster Recovery Institute of Canada’s Certification Committee and as a member of the International Association of Privacy Professionals CIPP certification exam Committee. Anthony has conducted threat risk assessments, privacy impact assessments, security gap and maturity assessments, security testing (both physical and IT), security audits, built BCP, IRP, and DRP plans and SSDLC’s, and many other tasks during his time in the security field. He holds multiple certifications including ISO 27001 Master, PCIP, CISSP, CBCP, CIPP/C, CICISO, CRISC, CGEIT, ISO 27032 Lead Cybersecurity Manager, CISM, CISA, and more.

# California Consumer Privacy Act (CCPA) and General Data Protection Regulation (GDPR)

## DIFFERENCES & SIMILARITIES

The privacy of consumer data has become an issue of concern in recent years. With companies collecting massive amounts of data to understand their target audience better, the line between profits and security has become increasingly blurry. This is why regulations such as CCPA and GDPR have taken center stage. While both laws were designed to protect consumer data, they were developed in different ways and thus cover varied purposes.



Understanding the similarities and differences between CCPA and GDPR can help you gain a better insight regarding current data regulations. It will also help you remain compliant with your data collection practices, so you don't end up violating consumer privacy.

## What is CCPA?

The [California Consumer Privacy Act](#) (CCPA) is a legislation that is designed to protect consumer data in California. It governs companies that collect data from customers who reside in the state, and the legislation empowers these consumers to learn more about how their personal information is being used. One of the biggest reasons why CCPA was introduced is because consumers don't know how companies are using their data.

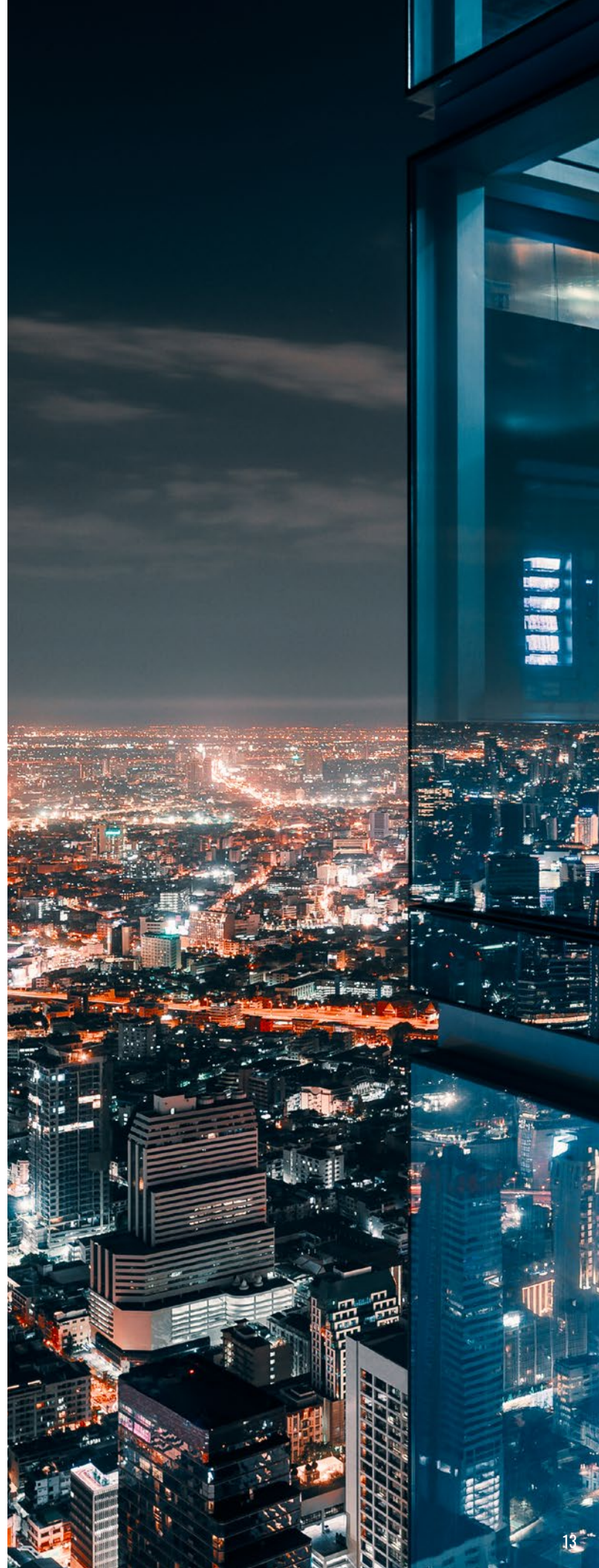
There's a growing level of concern regarding the type of data being collected from customers, how this data is stored, who it's being shared with, and how it's being used. CCPA is meant to increase transparency during this entire process, and to give consumers more power over what they choose to share.

In a nutshell, businesses that collect data from California-based consumers will be required to disclose how this information is collected and used. CCPA is a thorough legislation that applies to any piece of data that can be identified, related to, or associated with a person or household.

## What is GDPR?

The General Data Protection Regulation (GDPR) was introduced in an attempt to reform digital protections across Europe. The GDPR is a comprehensive set of guidelines that are geared towards reforming consumer data privacy across the EU and beyond. These guidelines have two main purposes. The first objective is to simplify regulations surrounding user data management across many different businesses. With a common set of guidelines, companies will have an easier time maintaining compliance and following a safer approach to customer data privacy. The second objective is to better protect consumer data.

The GDPR applies to companies and residents of the EU, regardless of where they're located around the world. In an environment where most companies collect, store, and analyze consumer data, better laws are necessary to ensure the privacy, consent, and safety of these data. The GDPR ensures that all collected data is handled in line with specific processes and controls. And because these regulations apply to any business operating in the EU or



offering goods/services to customers within the EU, GDPR compliance is necessary for most corporations around the world. In a nutshell, the GDPR includes:

- Seeking consent from persons before collecting data
- Data collection, storage, and sharing procedures to ensure high privacy standards
- Notifying users of potential data breaches and unauthorized access
- Guidelines for appointing data protection officials who will audit compliance
- Regulations for sharing user data across entities

### Similarities Between the CCPA and the GDPR

In general, CCPA and GDPR are both regulations aimed at better protecting consumer data. While implemented across different geographical locations, the GDPR and the CCPA have many similarities with respect to data protection in the 21<sup>st</sup> century.

Here are some of the most glaring similarities between these two data privacy laws and how those similarities will affect your compliance plan.

#### 1. Right to Control Over Data Being Collected

Both the CCPA and the GDPR give users more control over the type of data being collected, how those data can be used, and whether or not a company can store these data. Under GDPR's articles 17 and 18, this is referred to as the "right to erasure." Users can direct a business to erase data they collected under specific circumstances. For example, companies that collect personally identifiable data such as addresses, credit card numbers, and names may be required to erase this data under the formal request of a user.

Under the CCPA, similar power is given to users over how their data will be handled by corporations. Companies that collect user data from California residents will be required to disclose the type of data collected, how it's used, and how it will be stored. Users can also request a copy of all collected data by submitting a formal request, which the company will have to fulfill within 45 days. Furthermore, the data requested by a user should be delivered in a portable and easy-to-use format.

The GDPR makes it easier for users to transfer personal data across service providers in a more convenient manner. Similar to the CCPA, users can request copies of all data collected, and the company in question must provide this information in a structured format that's easy to read.





## 2. The Type of Data Being Protected

The CCPA and the GDPR are both consumer data protection laws. They were designed primarily to oversee how companies collect user data, and how this information is eventually used. Because companies have been gradually collecting more personal information from their customers, the need for better data security is critical for preventing hacks. Therefore, the CCPA was introduced to protect any personal information that can identify, relate to, describe, or associate with a particular consumer, device, or household. The CCPA defines specific categories of personal information that are protected under the act.

The GDPR also protects personal data, under the definition that personal data is any piece of information that can identify or relate to a data subject. And similar to the CCPA, there are specific defined categories of personal data. Such data can't be processed without a justification under law. The type of data protected is significantly similar under both laws. The primary distinguishing factor is that the CCPA also applies to households and device-level information.

## 3. Data Protection Measures and Notifications of Data Breaches

Both the GDPR and the CCPA have stipulations for reporting data breaches. While the CCPA doesn't have a list of data security requirements that should be followed, there is a protocol that businesses should adhere to after falling victim to data breaches. There is a "right of action" that users can pursue to address a data breach that has affected their personal information.

Similarly, the GDPR has requirements for data controllers and processors to implement a certain level of security against risk. Users also have the right to be informed and to seek recourse for data breaches.

Under the GDPR, there are specific requirements for technical and organizational measures that ensure the security of user data. Articles 31 and 32 stipulate that data controllers must notify users of a data breach within 72 hours of learning that a breach has occurred. Specific details must accompany each notification.

Both the CCPA and the GDPR also involve the completion of data protection impact assessments. While carried out differently under each law, both assessments are geared towards identifying risks to consumers and how such risks can be averted.

## Key Differences Between the CCPA and the GDPR

As much as there are many areas where the CCPA and the GDPR overlap, there are also areas where these regulations differ. They diverge in their scopes of regulated data, businesses that are subject to regulation, and penalties for violating the established guidelines.

### 1. Scope of Data Regulation

The most apparent difference between these two laws is that they apply to different geographical areas. As previously mentioned, both laws were designed to protect consumer data. However, the CCPA defines consumers as any persons in California who are present for reasons other than a temporary or transitory purpose. Consumers are also persons who purchase goods/services from California-based companies, employees of these companies, persons who are temporarily out of the state for a specific purpose and B2B transactions.

The CCPA also adds the element of devices and households. Any data that can identify, associate with, or relate to a consumer, device, or household within the stipulations of the CCPA is regulated under this law. For example, all occupants of a particular household who are using the same device are protected under the CCPA.

On the other hand, the GDPR covers all personal data that can be tied back to a subject in the EU. This means that the scope of the GDPR is more significant, as many corporations do some form of business in this part of the world. The CCPA, however, is more specific in its target population and the scope of data being protected.

### 2. Businesses that are Subject to Compliance

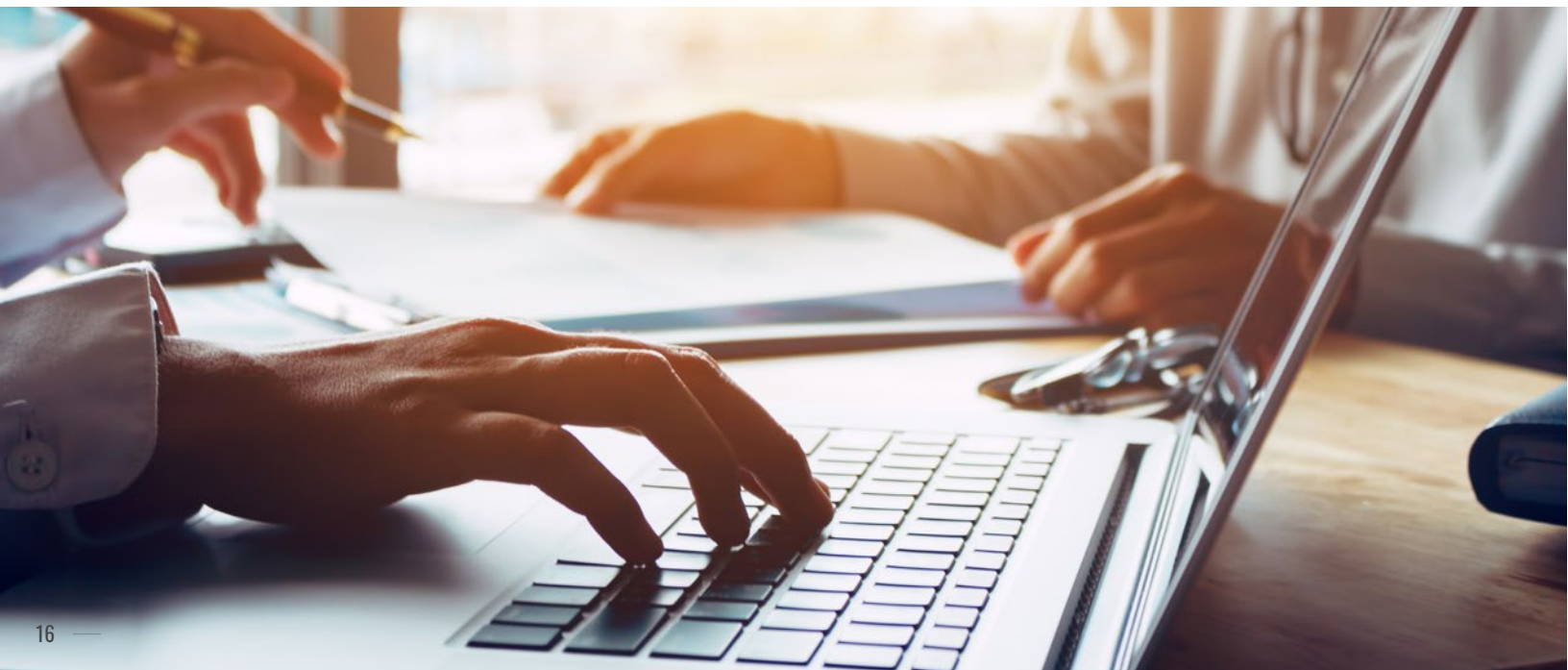
In addition to the scope of data being regulated, the CCPA and the GDPR vary in terms of the businesses that are subject to each law. The GDPR covers any company that processes the data of EU residents. This means that your business doesn't have to be located in the EU to be GDPR compliant. The GDPR is aimed at regulating any corporation that uses the personal data of EU residents, regardless of location.

Many different articles within the GDPR cover data portability, the right to access information collected from users (by users), and recourse for data breaches. Under the CCPA, companies that need to comply are any for-profit corporations that operate in California. Such companies should also meet the following:

- Have a gross annual revenue of over \$25 million
- Any company that purchases, sells, or receives the personal information of over 50,000 consumers, households, and devices (for commercial purposes)
- Any company that makes 50% or more of its annual revenue from selling personal information

### 3. Penalties for Violations

The CCPA and the GDPR both sanction penalties for violating their guidelines, but the penalties vary significantly. For example, the GDPR applies a fine of 4% of global annual turnover for noncompliance, or a fine of 20 million euros (whichever is the greater of the two amounts). The CCPA imposes a maximum penalty of \$7500 per violation. While the CCPA only imposes fines at the point of a breach, the GDPR imposes sanctions where a company may be deemed to be at risk of a breach.







#### 4. Opt-in Versus Opt-out

The debate between opting in versus opting out has been hotly contested in recent years. Consumers are shifting towards an opt-in approach, where they would have to provide consent before a company can collect their personal information. In the past, an opt-out approach was standard. This means that companies could collect user data until the user expresses a desire not to have such information collected. The GDPR doesn't have a specific framework for addressing opt-in versus opt-out. However, users can opt-out of having any of their data used for marketing.

The CCPA, on the other hand, has a whole section that's directed towards opt-out. Companies are required to notify customers on how they can withdraw consent, and further requests for opting in can't be made within 12 months after a user withdraws consent. The CCPA has made the opt-out process much easier for consumers.

Additionally, the GDPR has a few more provisions that are not present under the CCPA. These include:

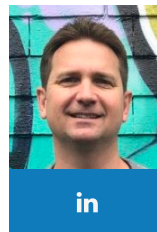
- The right to restrict data processing
- The right to have user data rectified in the event of mistakes
- A user's right to object

The GDPR is the result of a legal discourse that has been going on since the mid-90s, and was christened as the Data Protection Directive in 1995 by the European Parliament and Council. Moreover, this legal discourse was the result of a bigger, human-rights discourse. In other

words, the EU makes it clear through the GDPR that privacy is considered a natural human right, and in this sense it ought to be protected.

The CCPA, which is the first of its kind in the USA, connotes data privacy more as a commodity, which gives the user the right to be in command of this commodity. This is also reflected in what's one of the biggest differences between the GDPR and the CCPA: the scale of the penalties. Every organization is very vigilant when it comes to GDPR compliance because of the enormous amount of money that they can be forced to pay, and this is clearly a reflection of the consideration of privacy as a right, which makes its protection more a matter of human rights rather than property rights.

#### About the Author



##### **Jordan MacAvoy**

Vice President of Marketing  
at Reciprocity Labs

Jordan MacAvoy manages the company's go to market strategy and execution. Prior to joining Reciprocity, Mr. MacAvoy served in executive roles at Fundbox, a Forbes Next Billion Dollar Company, and Intuit, via their acquisition of the SaaS

marketing and communications solution, Demandforce. He brings to the team nearly two decades of marketing and business development experience helping to grow early-stage, venture-backed companies. Mr. MacAvoy is a graduate of Boston University.

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## Meet Raúl V. González Carrión

RISK MANAGER AT DELOITTE & PECB CERTIFIED ISO 31000 MASTER

A professional specialized in Operational Risk Management, Business Continuity and Disaster Recovery, Information Security, Anti-Bribery, Process Management and Optimization, as well as risk-based audits. Even though always busy, he does his best to keep the work-life balance almost perfectly. Between family and profession, he loves to spend quality time with his wife Jeannette (who also works in auditing), his two girls, Pierina and Bianca (5 and 3 years old), and his dog.

Apart from professional passions, he finds inspiration in reading, playing golf and jogging every morning. Raúl works even during weekends, as he is a professor of masters programs in prestigious universities in Ecuador. He teaches subjects related to Risk Management, Business Continuity, Internal Control, Audit, Project Management, Information Security and Anti-Bribery. Each of these activities has allowed him to be active and always updated.

**“Sometimes, it is difficult to find a balance between family and work - however, I always spend quality time with my wife and my daughters. We like to go to the beach, pool, club and enjoy every shared moment. I try to schedule my activities so I have enough time for work as well as family.”**

With a degree in Computer Science and a Master's degree in Information Systems, his extensive professional and work experience has allowed him to achieve several certifications from PECB, ISACA, DRI, among which he highlights: ISO 31000 Master, ISO 22301 Master, ISO 37001 LI and LA, ISO/IEC 27001 LA and LI, ISO/IEC 27005 SLRM, ISO/IEC 27032 CLM, CISA, CBCP, CICA.

For a few years, Raúl has worked as a software developer. In 2007 he joined Deloitte as an auditor and now he works as a Risk Manager. He has been working at Deloitte for 12 years, where he directs, supervises and supports a team of 15 risk consultants.

Additionally, he is a trainer certified to teach PECB courses in partnership with Deloitte in subjects like: Risk Management (ISO 31000), Business Continuity (ISO 22301), Information Security (ISO/IEC 27001), Security Risks (ISO/IEC 27005) and Anti-Bribery (ISO 37001).

When asked about how he got introduced to Risk Management, he explains: “Deloitte has been a school in my training for Risk Management. I took one of the first ISO courses in Colombia. Deloitte sent me there to attend a training course. During the course of the training I managed to learn the entire management scheme of the standard, its history, structures and other topics.

At Deloitte, we have developed design and implementation methods of Risk Management Systems under some approaches (operational, security, continuity, anti-bribery, technology), and I have had great mentors who helped me learn how to develop, implement and maintain an adequate and efficient management system.”

Raúl explains how the first time he heard the concept of “risk”, it immediately caught his attention. “Being able to manage the risks by identifying, analyzing and evaluating

allows us to have a broad vision of them and to be able to try, as far as possible, to implement preventive or detective controls. When corrective controls are the only options, it is necessary to evaluate the lessons learned.

However, in August 2018 when I thought I was a manager with experience in Risk Management, I suffered an accident. The accident was at my daughters' school. I am a person who enjoys sports, so running is something that I do often. While I was running with another parent, he stumbled and made me fall from a height of 1 meter. I fractured my right wrist and it was immobilized for 2 months. Of course, this time despite my experience in managing risks, I did not see the risk of such an accident. This event made me rethink the way of looking at risks, and in some way manage them properly. I realized first hand that I could mitigate, transfer, share or accept certain amounts of risk.”

The ISO 31000:2018 standard allows the design and implementation of a risk management model for any type of risk; the model was updated last year and it allows managing risks better. Risk Management should be a critical component of all departments and processes in every organization.

Nowadays, Climate Change is a risk that must be given more importance by organizations. For example, natural disasters affect organizations and this is where the continuity and recovery plans come into action. Considering that, contingency plans could be one of the responses prepared for each risk.

Raúl first got introduced to PECB when he attended the certification course in Colombia, and after passing the exam, he got interested in being a PECB trainer of ISO 22301 and ISO 31000. That's when he sought more information from our distributor PECB Latam & Iberia /

Sedika Technologies and started the certification process as a trainer. First, he obtained the trainer certification for ISO 22301 and ISO 31000, and later he applied also for the ISO/IEC 27001, ISO/IEC 27005 and ISO 37001 standards.

He believes that by being an internationally recognized organization in ISO certifications, PECB has allowed him to create a valuable network in Ecuador and abroad. Additionally, he explains: “During the projects that I have developed we have offered the courses in open and in-house formats, managing to train several professionals in Ecuador. I have received great feedback and recognition for the PECB courses.”

### How Has the ISO 31000 PECB Master Qualification Supported Raúl's Career?

As a risk consultant, the PECB ISO 31000 Master Certification has helped him a lot to obtain credibility, visibility and has been a differentiation factor which set him apart from other consultants. In addition, being a PECB Trainer has helped him to always be updated. It's important to highlight that in order to maintain a certification it is imperative to continuously improve.



**“I consider that only taking courses and passing them is not enough. I am personally inspired by the desire to grow and mature my career. So, it is not only about obtaining the certification, but also about learning year after year in order to be always updated and absorb all the newest concepts. I have been in situations in which clients ask for examples instead of theory.”**

Raúl says that the three main qualities to be successful are; **Honesty:** Being always honest regarding your capabilities and work. **Loyalty:** Being always loyal to basic principles and values and to the organization you work for. **Responsibility:** Keep promises, deadlines and quality.

These three qualities have helped him succeed during his career, especially in the risk assessment area. Within his portfolio of services are the design and implementation of Risk Management Systems, Business Continuity, Information Security and Anti-Bribery. He works with a multidisciplinary team of 15 people, led by a partner with

more than 25 years of experience, and together they have handled large projects in various areas.

“Together with PECB, we have certified several people from different companies, which helped us to achieve recognition as a Platinum Partner of PECB. We now teach courses such as ISO 31000 Lead Risk Manager, ISO 22301 Lead Auditor and Lead Implementer, ISO/IEC 27001 Lead Auditor and Lead Implementer, ISO/IEC 27005 Information Security Risk Manager and ISO 37001 Lead Implementer and Lead Auditor.”



The relationship with PECB has helped Deloitte be recognized in the market as a strategic training partner, as well as provide quality training on international standards. With a partnership of more than 5 years, he tells us why he chose PECB – “Reputation, credibility and experience make PECB a global benchmark for ISO certifications. What I appreciate the most about PECB is the quality of the training courses, forums and conferences that it offers. I love the webinars - they give us the opportunity to be updated at any time and place.”

Further he explains: “PECB’s services and products are excellent, because they are constantly improving. The materials that I use in my training sessions are of high quality and are always up to date. My clients always have the best feedback.”

At the end, Raúl doesn’t forget to offer an insightful advice to young professionals working in fast-paced environments:

**“Every day you will learn new things. At first, work and pending issues could be overwhelming. Remember that you will always have the time to work things out calmly. Problems can be solved if you learn how to manage your time. Also, take advantage of each experience with clients. Each comment or feedback is a life experience. Above all, keep learning. Competition is fierce because there are many competent people in the market that are continuously updating their knowledge through training.”**





# Guidance For Information Security Management Systems Auditors Just Updated

Keeping sensitive company information and personal data safe and secure is not only essential for any business but a legal imperative. Many organizations do this with the help of an information security management system (ISMS).

The international guidance standard for auditing an ISMS has just been updated.

In an age of increasing data usage and the risk of information security breaches and cyber-attacks, the benefits of an ISMS are clear. Not only can it help to minimize the chance of such breaches occurring, it can reduce the costs associated with keeping information safe.

[ISO/IEC 27001](#) is one of the world's best-known International Standards for the requirements of an ISMS, part of a series of standards designed to help organizations manage the security of their information.

One of the standards in that series, [ISO/IEC 27007](#), Information technology – Security techniques – Guidelines for information security management systems auditing, provides guidelines for effective audits of ISMS to ensure they are as robust and competent as they are intended to be. It has just been revised to ensure it remains fit for purpose and align it with updates to its complementary standard, ISO 19011, Guidelines for auditing management systems.

The standard provides extensive guidance on auditing the requirements stated in ISO/IEC 27001 as well as on the competence of ISMS auditors. It is also intended to be used in conjunction with the guidance contained in ISO 19011.

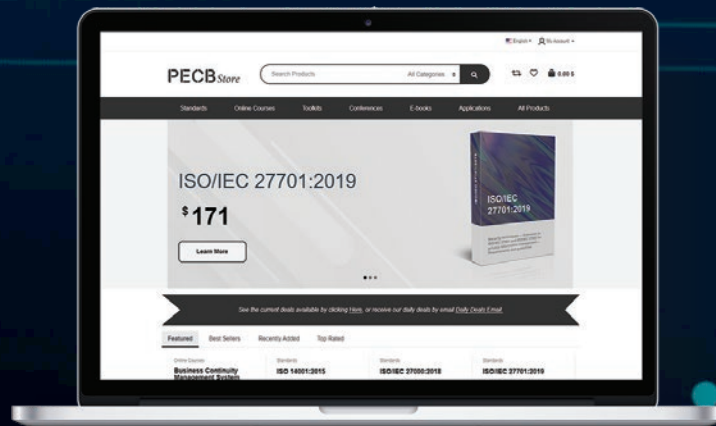
ISO/IEC 27007 was developed by joint ISO and IEC (International Electrotechnical Committee) technical committee ISO/IEC JTC 1, Information technology, subcommittee SC 27, Information security, cybersecurity and privacy protection, the secretariat of which is held by [DIN](#), ISO's member for Germany. It can be purchased from your national [ISO member](#) or through the [ISO Store](#).

**Disclaimer:**

PECB has obtained permission to publish the articles written by [ISO](#).

Privacy has become a market necessity and a trust enabler of our digital age.

Minimize the growing privacy concerns with ISO/IEC 27701.



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# Why A Star Team Will Always Outshine A Team Of Star Players

The idea that assembling a team of your highest-calibre employees will result in a high performing team seems logical enough. Unfortunately, it's 100% wrong!

In the quest of decoding the attributes of successful teams, researchers at Google, in an initiative called "Project Aristotle", looked over the last 50 years of academic research and at the performance of the many teams working at Google. Surprisingly, they found there was no correlation between the composition of a team and the likelihood of success; that is, the members of the team, personality types, or skill sets do not affect the overall team performance. You can assemble a team of your star players, but this does not mean the team is any more likely to succeed than a team comprised of average players.

What they identified as the key driver of team performance was "group norms", also commonly known as the behavioral standards, traditions, and unwritten rules governing how groups of people behave when they come together. Some teams' group norms included celebrating team member birthdays and putting an emphasis on relationship-building informal conversations at the beginning of every meeting, whereas other groups discouraged small talk and would get right down to business. The interesting part was that the norms of some of the effective teams were strikingly different to the norms of other equally successful groups. So how do you identify which norms matter the most?

The secret is, that it's not so much about what you think is important, it's what matters most to the team. Ask your team members to spend ten minutes answering the following four questions before sharing their responses with the group: What was the worst team you were ever part of? What made it so? What was the best team you were ever part of? What made it so? Discuss as a group the factors that



lead to a good team experience vs. a bad experience. The next step is to ask team members to suggest behaviors that will contribute to the current team's success and write them all up on a screen or flip chart. Decide together which ones the group will support and adhere to, flagging any concerns and discussing how team members will respond to other team members not following the agreed norms. Write this all up into a document that is circulated to all and displayed in public, for greater accountability. A great example of this is "The First XV", the team culture that has driven the All Blacks Rugby Union team to play at the highest level and dominate the sport year after year.

While much has been researched and written on human intelligence, an interesting study carried out in 2008 by Carnegie Mellon, MIT, and Union College delved into measuring intelligence of groups, a collective IQ. The study focused on 699 participants that worked in small groups to complete a diverse series of tasks that required different

types of cooperation. They found that teams that succeeded in one assignment tended to accomplish other tasks as well, whereas the teams that failed to successfully complete one assignment would also fail to complete the rest. The key factor of the successful teams that enabled collective IQ to emerge was how the teammates treated each other.

Further research identified two behaviors that the successful teams shared. The first was "equality in distribution of conversational turn-taking", that is each member would speak or contribute in roughly the same proportion. Anita Woolley, the study's lead author stated that,

**"As long as everyone got a chance to talk, the team did well. But, if only one person or a small group spoke all the time, the collective intelligence declined."**



When you reflect on your team interactions, are they balanced or are there a couple of persons that tend to dominate the conversations? How can you reach a balance in the communications? One tool I have found to be quite effective is to ensure that every member of a group has to say something at the beginning of the meeting, whether it be what they expect from the meeting or sharing their biggest achievements and challenges faced in the previous week or acknowledging another member of the team for a behavior that they observed. By getting everyone to participate at the beginning of a meeting, they become much more likely to participate and speak up during the meeting.

The second behavior identified was related to the social sensitivity of the group members, that is, how skilled they were at understanding how others felt based on non-verbal cues such as tone of voice and facial expressions. They would know if someone was feeling upset or left out and take action to remedy this. This is also often referred to these days as emotional intelligence (EI). What the social sensitivity creates is interpersonal trust and respect and a sense of “psychological safety” where team members can be themselves and speak up or take a risk without undue fear that they will be embarrassed, rejected, or penalized for it. Emotional intelligence is a skill that can be developed and has been proven time and time again to be the most important skill for managers and leaders to have. A Harvard study found EI to be twice as important to managerial success as the factors of having a high IQ or high level of technical skill combined.

For "Project Aristotle", psychological safety was identified as the most critical norm vital to team success. When this

was combined with clarity of goals, roles, and a culture of dependability, everything would fall into place. They published their research in 2015 under the title “[The five keys to a successful Google team](#)”. It’s an article well worth reading which identifies some key factors that every manager needs to consider if they want to build a team ready to tackle the biggest challenges. The five factors Google identified are:

1. Psychological safety
2. Dependability
3. Structure and clarity of goals and roles
4. Personal meaning of the work to each team member
5. Impact of work (belief that the work the team is doing matters)

**My observation is that many teams fail unnecessarily because they focus on “What” they need to do and rush to take quick action for quick results, skipping two critical steps, “Why” and “How.” If we take the metaphor of target shooting, the best results require the “Ready” and “Aim” steps to be completed before we pull the trigger and “Fire”. Pulling the trigger while the gun is still tucked into your waistband can have disastrous results.**

STAR teams start with “Why” as the critical first step before turning their focus to “How” and lastly “What”. The “Why” is the most critical stage because it creates the context for all that follows. As Google identified, unless you believe that the work that you’re doing is going to make a difference and it’s linked to something that is personally important to you, you’re not going to demonstrate a high level of engagement (also known as discretionary effort). High-performance teams go above and beyond because they want to, not because they are told to do so.

The “How” is all about the culture of the team (or group norms), building trust and respectful relationships between the team members for open, honest, and balanced communication to take place as well as the positive expectation that group members can count on each other to complete high-quality work on time.



## Three Steps to building a STAR Team

<p><b>STEP 1</b> <b>WHY</b></p>	<p>How will this project make a difference to the organization? How will each team member benefit if this project succeeds?</p>
<p><b>STEP 2</b> <b>HOW</b></p>	<p>What do we and can we expect from each other? (group norms) How will we ensure that we have open, honest and balanced communication between team members?</p>
<p><b>STEP 3</b> <b>WHAT</b></p>	<p>What are the roles and responsibilities within the group? What are the goals, milestones and plan for achievement?</p>

Unfortunately, this step is often overlooked in the rush to get started, resulting in poor outcomes due to lack of trust and miscommunication between team members.

The final step, the “What”, is creating the plan and structure for the group including clarity on the goals, roles, and responsibilities within the group, ensuring team members work to their strengths and to a shared plan agreed on by all. Doing a strengths inventory of team members is a very smart move, if you are lucky enough to have a Cristiano Ronaldo in your football team, you would be crazy to waste his talents in a defensive role. A good plan will identify milestones along the project pathway and allow some of the project steps to run in parallel when possible. The plan should also identify how information will be stored, shared and collaborated upon as well as how regular communication will occur to keep everyone in the loop. Accountability is the secret ingredient to high performance in teams. If people know they are not going to be held accountable, then they will be much less likely to deliver what is promised. When promises are broken, trust decreases, and teams become inefficient.

So, don't let your team fall into the trap of focusing on the “What” first (or if you have, it's never too late to take a few steps back to get your foundations secured). You have probably heard the saying, “Slow down to speed up!” Same goes for successful teams. Slow down, create the context by focusing on the “Why”, build the trust and teamwork through “How”, develop the “What” plan, and then, make it happen. It may appear to be more work, but it will increase the chances of the project succeeding immensely.

So, that's it, team success in three easy steps. Right? Well, like any other new skill, it takes some work and time to master it and it's easier when you get some assistance to make it happen. If you'd like to request a high-performance team blueprint to use for your team, drop us a line and we'll send it over to you.

### About the Author



#### Jeremy Carter

CEO – Chief Enthusiasm Officer  
at [Rapport Leadership International](#)

Jeremy has worked as an executive, business and leadership coach, speaker, and trainer for the last fifteen years. His passion is helping people become better leaders and experience greater levels of success in their lives. He works with organizations across Oceania and Asia to build high-performance cultures to attract and bring the best out of their team members. Jeremy believes strongly in community service and is the immediate Past President of Rotary Norwest Sunrise as well as mentoring local charities. He regularly speaks at Conferences on leadership and high-performance teams and delivers public and in-house training courses mentoring future managers and leaders.

A thought leader, Jeremy has been featured in the [Sydney Morning Herald](#), [Australian Financial Review](#) and Daily Telegraph newspapers as well as magazines including CIO, APAC CIO Outlook and Face2Face. His [leadership articles](#) on LinkedIn have resulted in him attracting an audience of over 15,000 followers.

# One Step Ahead with Privacy by Design

BY SABINA TAHIRI, PECB

To stand out from the crowd, organizations are required to look beyond compliance with regulatory frameworks only.



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## Privacy by Design – Where it all started

**“Do you understand, accept, and agree to the terms and conditions?”**

Think about the number of times your answer has been “yes,” without considering the consequences of not being informed about what you are agreeing on, what personal information of yours is being processed, for what period, and for what purposes? We all have been there. As Obar and Oeldorf-Hirsch said, this is [“the biggest lie on the internet.”](#) This, among many other examples, is proof of our collective negligence of privacy.

As we delve into the world of technological advancements, we see a constant growing number of internet users (to this day, [there are 4.54 billion active internet users in the world](#)). The past few years have unfolded the greatest data breaches in the history of the internet, leading to a great debate among the public and information security experts. Hence, privacy concerns have arisen. But, are we entirely powerless toward this invasion of privacy?

Several initiatives have been taken to address this concern. The year 1995 marks one of the most notable actions taken, with the initiative of Ann Cavoukian and the team of Information and Privacy Commissioner of Ontario (Canada), the Dutch Data Protection Authority, and the Netherlands Organization for Applied Scientific Research to introduce Privacy by Design, an approach to systems engineering. This approach was published in 2009 and got quickly recognized as fundamental to the protection of privacy by the assembly of International Data Protection and Privacy Commissioners in Jerusalem in 2010. The idea behind this approach was to take proactive measures and design systems in such a way so as to prevent privacy breaches rather than correct them; thus, privacy becoming the default mode of operation. The application of Privacy by Design involves embedding privacy measures into the design of various systems, mostly IT systems (e.g., when developing new IT systems, products, strategies, that involve the processing of personal data).

## The 7 Foundational Principles of Privacy by Design

Privacy by Design is based on 7 foundational principles which are applicable to all sorts of personal information, with special attention given to sensitive data (e.g., medical and financial data).

### 1. Proactive not Reactive; Preventative not Remedial

This principle has been established with the purpose of anticipating and preventing privacy-related events, not after, but before they occur.

### 2. Privacy as the Default Setting

This principle requires the automatic protection of data in any system or database without further action required by persons whose data are being processed. This means that the protection measures are built by default.

### 3. Privacy Embedded into Design

Privacy by Design is embedded in the early stages of the design and architecture of IT systems and business practices.

### 4. Full Functionality – Positive-Sum, not Zero-Sum

This principle involves the integration of both privacy and security, into systems, without having to sacrifice or give up one for the sake of the other. This is a positive-sum approach.

### 5. End-to-End Security – Full Life cycle Protection

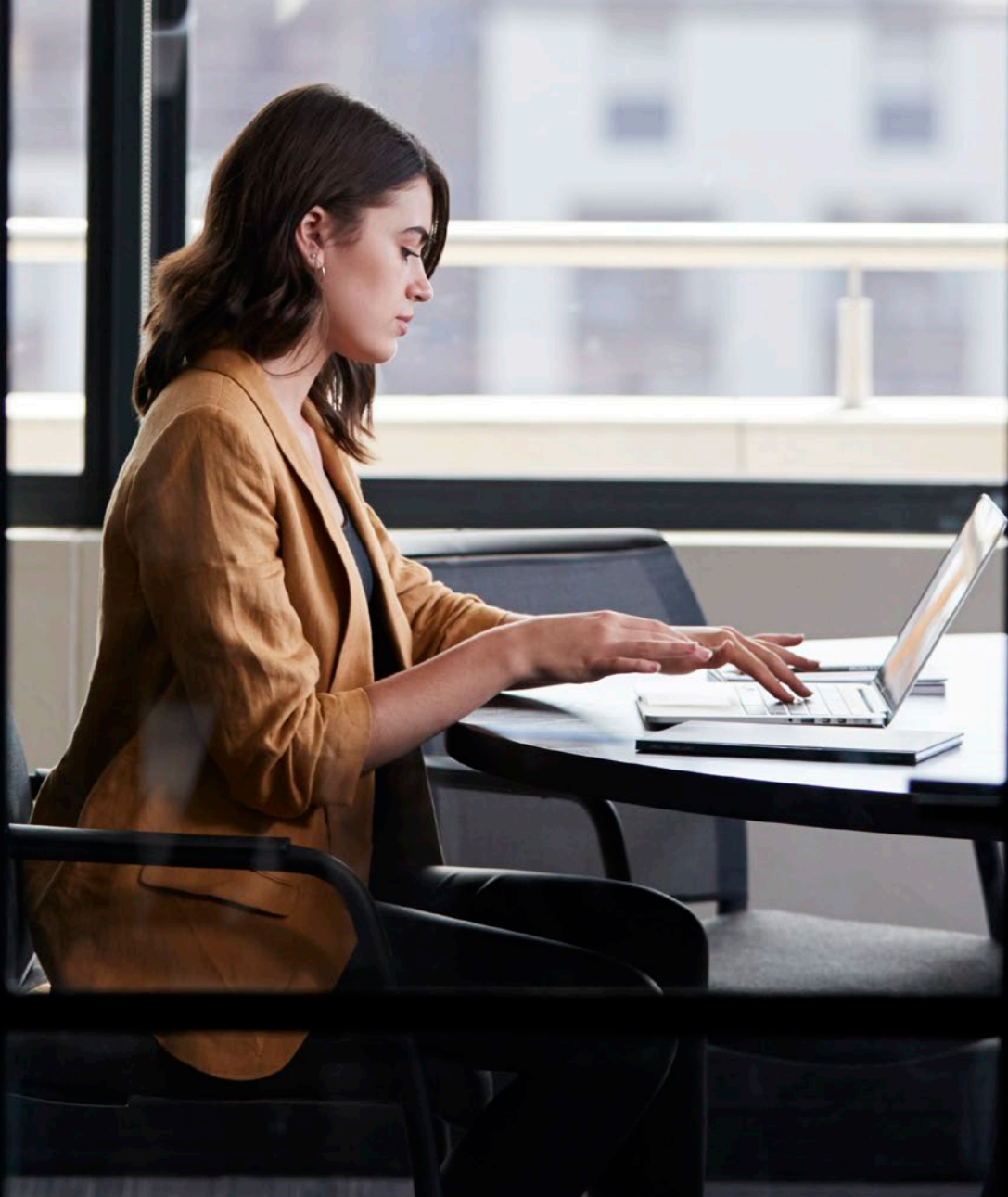
This principle ensures that personal data are secured throughout the processing life cycle, until they are no longer needed and destroyed accordingly.

### 6. Visibility and Transparency

It is of utmost importance that all information regarding the processing are transparent and visible to the parties concerned. This includes specifying the purpose for the usage of data, the time needed for the processing, and so forth.

### 7. Respect for User Privacy

By adhering to this principle, companies ensure that the interests of individuals are not disregarded. Individuals should be informed of their rights to give and withdraw consent, to request access to their personal data, and to request for modification and erasure of their data.



## Privacy by Design in the Context of the GDPR

The General Data Protection Regulation is among the most renowned regulations in the EU law that sets out rules related to the protection of personal data. The main purpose of this regulation is to safeguard the rights and freedoms of individuals with regard to the protection of their personal data.

The territorial scope of the GDPR covers organizations operating in the EU and those who market their products to, or process the personal data of, EU residents. Infringement of this data protection regime is costly, depending on the nature and the severity of the violation. Businesses of any type or field of operation can be subject to administrative fines. For less severe violations, they can be subject to a fine of up to €10 million, or 2% of the

annual turnover of the previous fiscal year, whichever is higher; for serious infringements, businesses can be subject to a fine of up to €20 million or 4% of the annual turnover of the previous fiscal year, whichever is higher.

### So, should you be worried?

Most likely, yes! If you control, process, or store any personal data of EU residents, the GDPR will apply to you. The GDPR also specifies that if you have another organization or entity (also known as processor in the regulation) perform the processing of personal data on your behalf, you must ensure that they, too, are compliant with the requirements of the GDPR. They are not, however, responsible for the data protection by design\* obligations.

The data protection by design obligations have been introduced now legally in the GDPR, [Article \(25\)](#), which specifies that:

**“...the controller shall, both at the time of the determination of the means for processing and at the time of the processing itself, implement appropriate technical and organisational measures, such as pseudonymisation, which are designed to implement data-protection principles, such as data minimisation, in an effective manner and to integrate the necessary safeguards into the processing in order to meet the requirements of this Regulation and protect the rights of data subjects.”**

Additionally, the regulation introduces the concept of Privacy by Default, which further demands the protection of personal data as a default property of systems and services:

**“The controller shall implement appropriate technical and organisational measures for ensuring that, by default, only personal data which are necessary for each specific purpose of the processing are processed. That obligation applies to the amount of personal data collected, the extent of their processing, the period of their storage and their accessibility.”**



In short, this regulation obliges you to implement technical and organizational measures (e.g., pseudonymization) with the intent of minimizing the processing of personal data that is necessary for the specific purpose of processing.

#### **What is the best thing to do?**

Taking into consideration the fact that our world has become a global village, chances that you have European residents registered in your systems or databases are very high. So, probably the best thing to do is check your compliance with the GDPR, conduct assessments, and make sure that you do not commit any personal data breach. Besides demonstrating commitment, as an organization, you will show respect toward your customers' rights and freedoms and consequently increase their satisfaction.

## Privacy by Design in the New Decade

Following the international acceptance as a legal requirement by the International Assembly of Privacy Commissioners and Data Protection Authorities, many countries and companies from both public and private sectors recognized the importance of adopting and incorporating Privacy by Design in their business activities.

In 2012, the U.S. Federal Trade Commission (FTC), in a report, called for companies to implement best practices (among which is Privacy by Design) with regards to customer information who further included it as a key pillar in its [Final Commissioner Report on Protecting Consumer Privacy](#). Privacy by Design has been adopted by the Commissioner for Privacy and Data Protection for the State of Victoria (CPDP) in Australia as a core policy for information privacy management in the public sector.

In 2014, the European Union Agency for Cybersecurity (ENISA) issued their first [Report on Privacy and Data Protection by Design](#), following a more detailed [Report on Privacy by Design in Big Data](#), which aimed at examining Privacy by Design strategies and tools.

Privacy by Design and Privacy by Default were also included in the Mauritius Declaration on the Internet of Things made

at the 36<sup>th</sup> International Conference of Data Protection and Privacy Commissioners. In January 1, 2020, the [California Consumer Privacy Act](#) (CCPA) became effective. The first law of its kind in the U.S., the CCPA regulates how businesses worldwide handle the personal information of California residents with the purpose of enhancing privacy rights and consumer protection. Efforts were made in the private sector too, including Sidewalk Toronto, Microsoft, Deloitte, etc. The list is lengthy.

The good news for all professionals around the world is that ISO is also working on the development of a new standard ([ISO/AWI 31700](#)) on Privacy by Design for consumer goods and services.

Recently, [PECB MS has partnered with KPMG Canada](#) for conducting Privacy by Design assessments, where KPMG assesses an organization's product, service, process, or system using an assessment methodology structured around the 7 Foundational Principles of Privacy by Design, international privacy legal requirements (e.g., GDPR), privacy and security standards, and industry best practices. An organization is eligible to be assessed by PECB MS, which reviews KPMG's Privacy by Design Assessment Report. If satisfied on its own criteria, PECB



MS will issue a Privacy by Design Certification Seal for the organization's product, service, process, or system that serves as proof of compliance and commitment, consequently gaining competitive advantage and customer trust.

**“Prevention is always better than correction.”**

With the ever-growing advancement in technologies and the usage, collection, and retention of personal information, it is a win-win situation for both organizations and users to make a privacy comeback in 2020. Fostering trust and building relationships with your customers by embedding privacy when designing systems and carrying out business operations will definitely offer you opportunities to fulfill the market demands and provide a better online experience for all internet users around the globe.



PECB University is committed to providing an experience that broadens its students' intellectual horizon and helps them acquire various skills for successful adaptation in the business world. PECB University contributes to its mission of quality and flexible offerings by adopting to practices of distance learning so that it reaches greater demographics and alleviates the constraints of physical boundaries that limit access to education. The lectures of this semester will commence with our proprietary lecture management software which is welcoming to all, easy to use, and tailored to fit the needs of different learners.

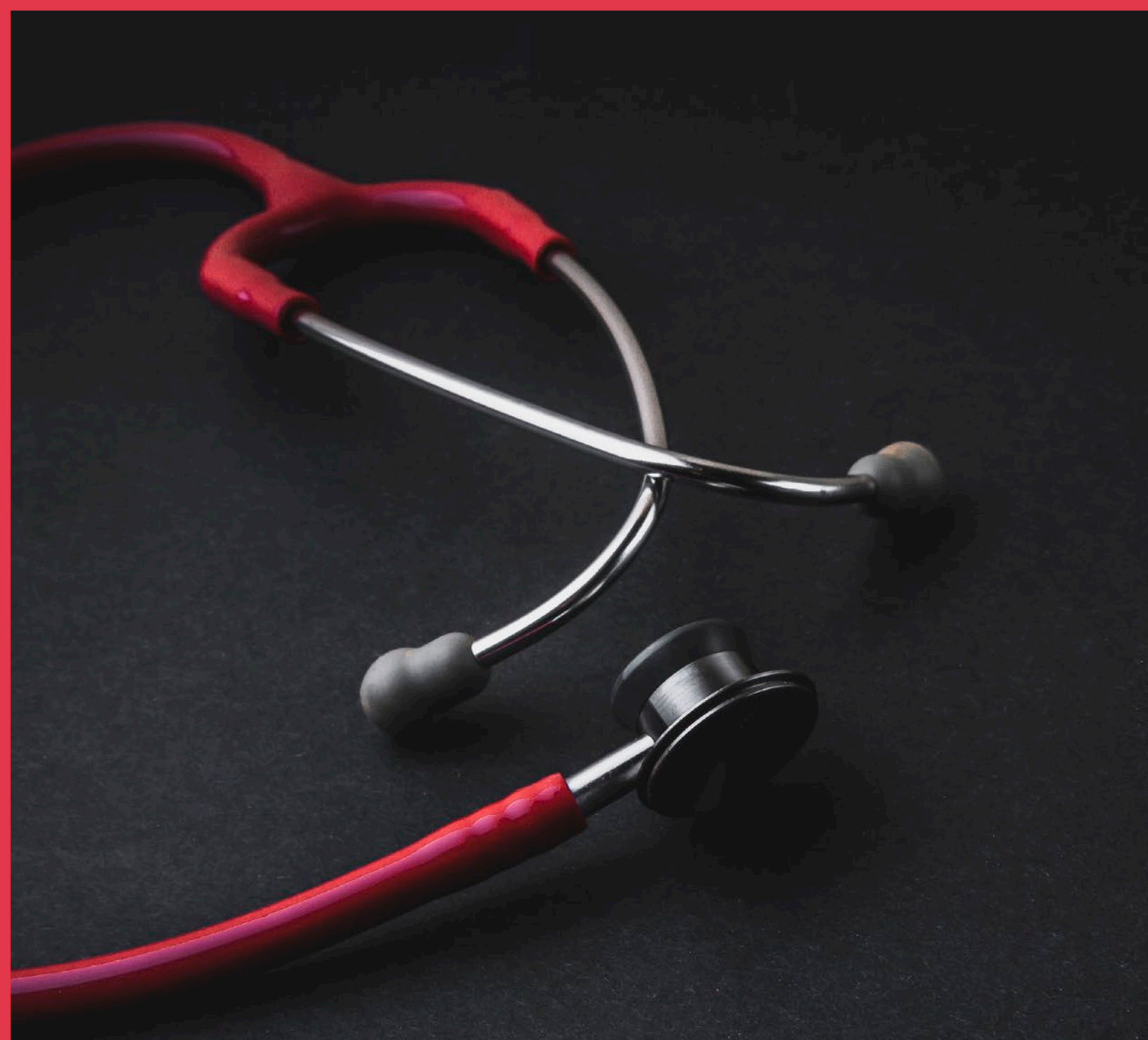
Recently PECB University has been assessing various profiles among our network, and is selecting candidates who already possess PECB certificates. The candidates are automatically eligible to transfer these certificates and are awarded with a Graduate Certificate, free of charge, in the field their certifications fall under. Since these courses are transferred, the tuition fees for all transferred courses are waived as well.

We are eager to get in touch with our perspective students so we can further discuss with them this opportunity. For any inquires, questions or proceeding with the application process, please feel free to contact us at [university.studentaffairs@pecb.com](mailto:university.studentaffairs@pecb.com) or express interest [here](#).

PECB University will soon launch its new website, which will serve as an information hub and a student resource center.

For more information, click [here](#) or contact us at [university@pecb.com](mailto:university@pecb.com).





# CORONAVIRUS

ACTIVATE YOUR BUSINESS  
CONTINUITY PLAN(S)

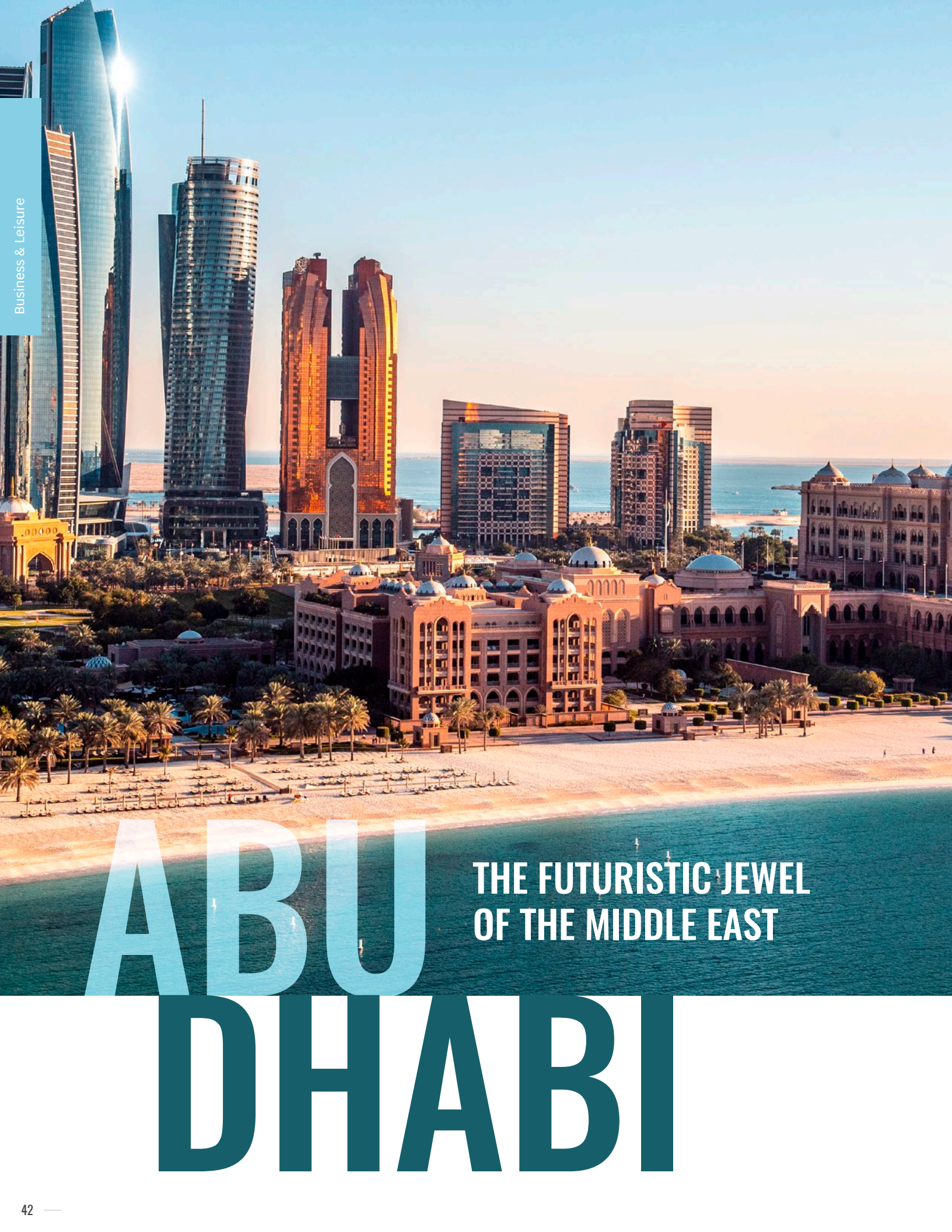


**In light of the recent outbreak of the Coronavirus, it is critically important for you to be prepared for different unexpected scenarios.**

**Here are some actions that you need to take in response to the Coronavirus outbreak and ensure the continuity of your business operations:**

- 1 Communicate critical risk and event information to all employees to increase knowledge on the virus and the disease, and counter misinformation
- 2 Review the processes in place and identify all areas and locations of operation (especially those in higher risk and level of vulnerability)
- 3 Appoint a person/manager to oversee virus-related business continuity measures
- 4 Identify critical business functions and those that can be shut down or serviced at a minimum operating level
- 5 Reduce activities that require direct contact of staff with one another
- 6 Provide personal protection supplies for all staff (hand disinfectant, surgical masks)
- 7 Develop a communication plan to educate employees on infection control, personal hygiene and usage of protection supplies, practice of food safety, washing of hands, and social distancing
- 8 Review locations that can be used for continuity (consider the business transfer capabilities, moving between offices)
- 9 Use strategies on remote working (ensure proper equipment for doing so)
- 10 Identify your key suppliers and consider the supply chain risks
- 11 Monitor the novel coronavirus-related developments, keep employees and other interested parties updated and informed, and take actions accordingly
- 12 Protect the well-being of employees and support them; keep them updated and informed at all times
- 13 Continually assess the extent to which measures are effective and the need to adapt measures as the situation evolves
- 14 Minimize social and economic impact through multisectoral partnerships
- 15 Implement a comprehensive risk communication strategy to regularly inform the employees on the evolution of the outbreak, the prevention and protection measures for the employees, and the response measures taken for its containment
- 16 Identify who will be the main actors and form partnerships with them (agencies, organizations, community planners, healthcare workers, ministries) and their contact information; should an outbreak occur, these partners should be identified
- 17 Make sure that you actively monitor, detect, isolate and manage any case, prevent onward spread of 2019-nCoV infection, and share full data with WHO

Main source: [World Health Organization \(WHO\)](#)



# ABU

THE FUTURISTIC JEWEL  
OF THE MIDDLE EAST

# DHABI



It is no secret anymore that Abu Dhabi and Dubai are the most incredible business and innovation hubs in the Middle East. They are known for their vast oil reserves, but what really strikes about them is the wisdom put into the very broad diversification of investments. From infrastructure to innovative technology; sustainable solutions to tourism, and contemporary art to international cuisine, Abu Dhabi welcomes millions of visitors for both business and leisure year-round.

Abu Dhabi is the capital of the emirate of Abu Dhabi, the largest of the seven emirates of the United Arab Emirates (UAE). It is the second most populated city in the UAE after Dubai. The city hosts the government, the President, and the Supreme Petroleum Council of the UAE. So, it is a very important political, industrial, and commerce center at a federal level as well.

Abu Dhabi is home to a number of international mega events, like the Abu Dhabi Golf Championship, the International Book Fair, Abu Dhabi International Hunting and Equestrian Exhibition, and the most famous of them all: the Abu Dhabi Grand Prix.

### How to Get There

The Abu Dhabi International Airport, which is the most used and an award-winning airport offers a variety of transportation. The public transportation includes buses with a 30-min frequency (45-min by night) and gets you pretty much everywhere in the city. The busses are very comfortable, air-conditioned and very affordable (4 AED, which is just above 1 USD).

There are also Taxis outside Terminal 1, 2, and 3. The fleet includes mainly Toyota Camry cars, and from the airport to the city, depending on your destination, the cost will vary from 40–60 AED (11–16 USD).

But the Emirates are known for the extravagant and posh lifestyle, and the unparalleled level of service – so there are plenty of other private transportation options you can get. You can get to Abu Dhabi from the airport by ordering private cars, chauffeured limousines, luxurious SUVs, and all the way up to helicopters. Business and First Class passengers of Etihad (as in most airfares), get chauffeured from and to the airport as part of their ticket. But in Abu Dhabi they go the extra mile, and Etihad offers its Economy Class passengers a free coach service to the city.

## Where to Stay

Abu Dhabi, and the Emirates in general, are renowned for the immense choice of hotels. Not only that, but there is a theme and a choice for every liking and circumstance: business, family, vacation. Each of Abu Dhabi's hotels offers a unique experience, and most of them with their architecture and amenities extravaganza, often redefining luxury.

### Le Royal Meridien Abu Dhabi

Located in the heart of the city's commercial districts, Le Royal Meridien is within 20-minute drive to all areas, and a walk away from shopping malls, parks, major corporations, and the Chronicle. The hotel was conceived two decades ago by the ruling royal family of Abu Dhabi and it resembles an eye when seen from above. The interior design, recently renovated, is inspired by European roots and local heritage. The hotel has limited-edition rooms designed by LM100 artists, 202 spacious guest rooms, and 74 luxurious suites, all of which have panoramic views. In addition, 10 restaurants and bars including the first Jean-Georges Restaurant - Market Kitchen, and the city's only revolving lounge bar and grill, Stratos, with 360 degree views of Abu Dhabi.



IMG: LE ROYAL MERIDIEN ©



### Shangri-LA Hotel

Right after landing in Abu Dhabi, in 10 minutes' drive away, you can check in in one of the most luxurious hotels of the city: Shangri-LA hotel. The resort is placed directly across a canal from the Sheikh Zayed Grand Mosque. The most distinguishing characteristic of this hotel is its view – beachfront, and the interior with stunning style and design. You can enjoy the city's domes and minarets through balconies and terraces that each hotel room has. If you are up to getting even closer to the waterways to which the hotel is connected, you can embark on abras – famous Arabic boats, and enjoy the surrounding area.

For more, Spa, CHI, and a number of contemporary and traditional restaurants (French, Vietnamese, Arabic, and Chinese) can all be found in one place.

### Yas Hotel Abu Dhabi

If you happen to be a fan of cars and especially Formula races, Yas Hotel offers rooms with a view of the Abu Dhabi circuit which covers an area of 161.9 hectares and has a track of 5.55 km with the longest straight track at 1.14 km. The hotel is located in the Yas Island of Abu Dhabi, a giant entertainment zone, including the Ferrari World amusement park and the Yas Marina F1 circuit.



It is not surprising that the hotel offers luxurious rooms and suites with floor-to-ceiling windows, Egyptian cotton sheets, etc. Big pools, kids' play areas, and family pools, and 11 dining options of a wide range of cuisines are offered with different prices.

#### **Jumeirah At Etihad Towers Hotel**

The jewel in the crown of the Chronicle is part of the five-tower Either Towers developments. From the 74<sup>th</sup> floor, you can get a 360-degree view of the Abu Dhabi skyline. You can enjoy the view of the city by at the same time getting a massage or enjoy the varying restaurant choices, Lebanese, Latin, Italian, and Japanese.

#### **Emirates Palace**

We are not mistaken when we say that Emirates Palace has suitably taken this name, as it is the emirate's premier 7-star luxury resort. It's like a whole entertainment zone with an amusement park, shopping malls, golf courses, beaches, and the city's largest music performance venue. This palace has one of the largest Spa in the Middle East. You can also enjoy many different treatments, Moroccan hammams, Jacussis, steam rooms, Turkish baths, and, wow, ice caves.

This place is an absolute heaven for food lovers, as there are 14 different dining options in all prices and styles. Have you ever had a burger, sprinkled with real 24-karat gold? Now you can have it, at the Emirates Palace dining venues.

#### **The Ritz-Carlton Abu Dhabi, Grand Canal**

Ritz-Carlton has one of the Abu Dhabi's largest swimming pools, surrounded by 10 buildings of Italian-inspired design and style and traditional Arabic luxury and hospitality.

You can enjoy the sunrise over Al Maqta Creek on one side, and the sunset over the Seikh Zayed Grand Mosque on the other, due to the idyllic canal-side location which allows water views on both sides.

**This place is perfect if you are travelling with your family. There is a range of water sports you can take part in, activities, child-friendly amenities, and different programs for kids.**



## Attractions

### Sheikh Zayed Grand Mosque

The Sheikh Zayed Grand Mosque is one of the world's largest mosques and the most popular attraction in the city. The Mosque has unique elements, containing the world's largest chandeliers in its main prayer hall and the largest hand-knotted carpet.

**The mosque's four minarets are a combination of Mameluke, Ottoman, and Fatimid styles. And the artistic glass work – the mosaic, carved, and sand-blasted glass display traditional Islamic designs.**

There is a total of 20 years of construction after this outstanding architecture. There are guided tours available for anyone who wishes to enter the mosque.

### Louvre Abu Dhabi

The magnificent different cultural stories of humanity are brought in one place, the spectacular museum of Louvre Abu Dhabi. In a total of 12 galleries, and different exhibitions held throughout the year, you can find here the vast artistic achievements displayed from ancient Egyptian statuary to famous paintings by Picasso. The contemporary architecture of the museum represents the dynamic nature of the contemporary Arab world while celebrating the region's vibrant multicultural heritage.

### Mangrove Kayaking Tours

For a good dose of nature, there are plenty of kayaking tours for all ages and levels of experience. You can have an unforgettable experience along the shore surrounding the city. To make this experience even more interesting, you can sign up for a night tour to discover the mangroves through water during night.

### Boat Tours

To get a spectacular view of Abu Dhabi's skyscrapers, and the top landmarks of Yas Marina, you have to go for a sailing experience tour. Different operators offer tours for all types of budgets. The two most popular trips are the island hopping tours in which you can enjoy the beach



and have some snorkeling time on islands in the bay, and sunset cruises, in which you can enjoy the sunset as dusk sets over the city.

### **Observation Deck at 300**

Don't you worry if you can't make it to Burj Khalifa in Dubai, you will enjoy a similar experience in Abu Dhabi's modern architectural Jumeirah at Etihad Towers hotel. You will have a skyline view from the highest point in the city, the observation deck on the 7th floor of the hotel. If you're not a fan of heights, there is plenty of things that the hotel offers you, among which, an afternoon high-tea.

### **Heritage Village**

This is the perfect place to visit if you want to get an insight on the pre-oil era of the UAE. The village provides the most interesting features of the past in public workshops where metal work, pottery, weaving, and spinning are demonstrated by craftsmen. You might want to try these yourself. Enjoy this first-hand experience.

Whether you are on a full-on vacation in Abu Dhabi or have a few hours to spare in a business trip, you will certainly just have the trouble of choosing where to spend your free time.

### **Business**

UAE, including Abu Dhabi, has proved itself to be a convenient and economically efficient business habitat for investors and business people from all around the world.

Foreign investment is greatly encouraged – English being the widely accepted language of business. Another thing about Abu Dhabi is the favorable taxation environment. The UAE had more than 115 double taxation treaties with other countries, ensuring not to tax twice the businesses or residents on the exchange of goods, capital, and services. This is a considerable ease related to cross-border trade and investment flows. There are also special residency-visa privileges for expats over the age of 55.

“Abu Dhabi, the capital of United Arab Emirates and the largest of seven Emirates, offers diverse opportunities for companies looking to setup their business. The UAE is currently ranked 11<sup>th</sup> globally in the World Bank's annual Ease of Doing Business Report 2019 and the 5th most competitive country globally (2019 IMD World Global Competitiveness Ranking). Abu Dhabi is currently ranked 22<sup>nd</sup> globally in the Resilient Cities Index and has the highest ranking of all cities in the region.

In UAE there is no corporation tax (except oil, foreign banks & insurance) and VAT at rate of 5% which is one of the lowest rates globally.

The state-of-art infrastructure including quality road network, new ports, expanding airports, rail network and hyperloop (planned), its strategic location, modern business centers, world-renowned shopping malls, state-of-the-art commercial buildings, and fully connected industrial zones makes people to invest and setup business in Abu Dhabi.”

**Sreechith Radhakrishnan**

**Senior Consultant at [Global Success Systems](#)**





## Free Trade Zones

Company formation in Abu Dhabi provides you cost efficiency, especially if you decide to invest in Free trade zones. A free trade zone (47 in total in all 7 emirates) is an area separate from the rest of the region in which all kinds of goods are used for trading purposes. These goods are not subject to any hidden taxes or impact duties. The benefits of investing in Abu Dhabi free zone include:

- Tax exemptions
- Offshore ownership
- Easier trade
- Full repatriation of capital and profits
- Fast immigration process
- Fast government process for permits and licenses

There are eight free zones available in Abu Dhabi where you can set up a new business:

- Abu Dhabi Airport Free Zone (ADAFZ)
- Industrial City of Abu Dhabi
- Abu Dhabi Ports Company Free Zone (ADPC)
- Masdar City Free Zone
- Abu Dhabi Global Markets Free Zone (ADGMFZ)
- Twofour54
- Khalifa Industrial Zone Abu Dhabi (KIZAD)
- Higher Corporation for Specialized Economic Zones (ZonesCorp)

**In contrast with other business & leisure destinations, which usually offer a more homogenous sightseeing landscape, Abu Dhabi has both ends: traditional and historic, and contemporary and innovative. It is an international destination and one of the most important cities in the world, and as such is also the home of one of the biggest expatriates' communities in the entire globe. In this sense it is a very welcoming host of all cultures, religions, cuisines and more. It simply has it all!**

ADAPTED FROM TRAVEL GREECE, TRAVEL EUROPE



# 7 DAYS IN GREECE ITINERARY

Travel



It must be ever so exciting to be visiting Greece for the first time. A perennial summer classic, the timelessness of Greece continues to seduce even its nationals who seldom visit any other country during the summer. Countless sandy beaches with crystalline waters, sunsets that immortalize the moment forever; a plethora of islands to discover as well as an equal amount of mainland locations will take you back in time. Expansive history, phenomenal flavors, warm hospitality and unique experiences to be had, every step of the way. It therefore goes without saying that for those visiting for the first time, a Greek holiday promises to be absolutely enthralling.



# Athens

Athens city is a brilliant mesh of ancient culture and contemporary life, making it the first port of call for visitors who have an interest in soaking up the quintessential side of Greece's mesmerizing charm.

Travel



## The Top Attractions to Visit in Athens City Center

**The Acropolis Museum:** Made predominantly out of glass, in order to allow natural light to permeate most of the museum halls, the Acropolis Museum covers a state-of-the-art space of over three floors. Noteworthy items on display are the frieze of the Parthenon temple, as well as the five Caryatids which are the original “maidens” that supported Erechtheion’s porch.

**Odeon of Herodes Atticus:** Built in AD 161 by the Roman Herodes Atticus for his wife Regilla, this ancient theatre is still used today for various performances especially during the summer. Be sure to check out the Athens & Epidaurus Festival program in order to experience the Odeon in all its glory.

**The Panathenaic Stadium:** Also known as Kallimarmaro among Athenians, it is a marble stadium linked to athleticism across many eras. It is closely linked to the modern Olympic Games, the first of which were held in 1896.

**National Gardens:** A peaceful oasis in the heart of Athens, these used to be a retreat for King Otto and Queen Amalia.

**Changing of the Guards at the Hellenic Parliament:** The honorable Evzones guards placed in front of Parliament and the Tomb of the Unknown Soldier are dressed in a traditional, folklore costume called a “foustanela.” Watch the occurring on the hour, every hour, and every day of the week.

**Syntagma Square:** Is the main square in Athens city and has been named after the Greek word for constitution.

**Monastiraki Square:** Possibly the city’s busiest square, it is the home of Hadrian’s Library and the Ancient Agora of Athens. It boasts wonderful Acropolis views and is where the largest flea market is situated, selling Greek artisan items such as leather sandals and souvenirs.

**Plaka & Anafiotika Neighborhoods:** These two colorful neighborhoods that are reminiscent of being on a Greek

island. Anafiotika began to take form in the early 19th century as the place where the people of Anafi Island (a small island near Santorini) built their households after moving to the capital city. Plaka is the area at the base of Anafiotika, and by sauntering around you will see both neoclassical buildings amidst ruins, as well as quaint whitewashed buildings with colorful window panes and doors, adorned with geraniums and bougainvillea.

**Psyri Neighborhood:** It is one of Athens' most vibrant neighborhoods with a wide array of things to do - street bars, restaurants, cafes, sweet shops and fast food places.

**The Athenian Riviera:** A 70km shoreline allows visitors to go on a lovely, scenic ride along the coast. Brimming with resort areas that make use of the beaches in intervals as you drive along, it culminates at Sounion, which the southernmost tip of the greater region of Attica. There you will find the notorious Temple of Poseidon which is especially enchanting to visit during sunset.



..... DAY 3 & 4 .....

## Mykonos

The glamorous island of Mykonos, is your next destination. A longtime favorite among the party people of the world, the international jet-set and celebrities as well as the gay community, Mykonos is a hub of high-energy nightlife and luxurious island living.





## What to do in Mykonos

As a popular destination it offers an endless plethora of activities from sea kayaking, scuba diving, cycling tours, tours that showcase local food, and [boat excursions around the island](#).

It has both party beaches and more peaceful ones, it offers designer shopping, gourmet dining, amazing nightclubs and bars as well as picturesque taverns, and many points of interest including its landmarks as well as some more rural and cultural attractions.

## Site-seeing in Mykonos

**Mykonos Town (Chora):** The capital town of the island is Mykonos at its most quintessential. Admire the typical Cycladic architecture of whitewashed cubic houses with colorful wooden doors and windows, mostly painted in different hues of blue, the iconic churches, and the maze of cobblestone alleys framed by bougainvilleas, amidst an array of shops and stores, some traditional while others uber-modern.

**Little Venice:** The most popular spot during sunset to combine a cocktail with a gorgeous scene of sky, sea and the retreating sun, against the historic two and three-storey houses that grace the waterfront. Interestingly enough, this spot was used by pirates during the 16th and 17th century as a hideaway.

**The Mykonos Windmills:** They are the most recognizable landmark and incredibly characteristic of Mykonos, probably the most photographed too. They played an important role in the island's economy during the 17th and 19th centuries as they were used in the production of grained that was exported.

**Panagia Paraportiani:** The most popular and photographed church on Mykonos is an amalgam of five smaller churches. It blends four different ecclesiastical architectural styles, the Byzantine, Vernacular, traditional, and western styles.

**The Village of Ano Mera:** About 15 minutes from the town of Mykonos, is a typical Cycladic settlement, with authentic stone houses, a large main square and many local eateries. Visit the Panagia Tourliani Monastery, which was built in the 16th century by two monks. It houses some beautifully adorned Byzantine icons.



**A Day Trip to Delos:** The neighboring, uninhabited, sacred island of Delos, an important UNESCO World Heritage Site, is a sanctuary offering an unsurpassed spiritual experience. Said to be the birthplace of the God Apollo, a day trip to Delos Island will allow visitors to admire the magnificent Doric temples, villas with mosaics, an ancient amphitheater and the imposing Terrace of Lions.

## Mykonos Beaches

**Best Party Beaches:** Super Paradise and Paradise beaches are part of the major club scene.

**Best Cosmopolitan Beaches:** Psarrou beach is by far the go-to beach for being star struck. It is notoriously luxurious, and suited to those who value glamour by the sea. Paranga beach is somewhere between cosmopolitan and peaceful, welcoming families too with beach bars.

**Best Tranquil Beaches:** Ornos and Agios Ioannis beaches feature services for a comfortable day at the beach while they remain fairly calm and casual, offering visitors a restful time as well.

**Best Unspoilt Beaches:** For some truly off-the-beaten track beaches that are 100% natural with no human intervention, try Megali Ammos which is close to Mykonos town or Fokos beach on the northern part of the island.

## Mykonos Leisure & Local Flavors

For absorbing the absolute essence of Mykonos in a laid back attitude, be sure to check out the sunset at [180 Sunset Bar](#) that is lavished in spectacular panoramic vistas overlooking the port of the island.

Visit the Vioma Winery for discovering Mykonos' viticulture. It is a small family-run vineyard in the aforementioned village of Ano Mera, producing organic wine for at least two decades.

Wine pairing with local flavors fully brings out the best of each appellation through the traditional Mykonian delicacies of "louza" (dry cured ham) and "kopanisti" cheese (creamy, salty, and full of flavor).



**Mykonos is known to have some of the most famous beaches in Greece.**



**If you are a cooking enthusiast, don't miss the chance to take a [Mykonian cooking class](#), which is run by a local, Ms. Teta who will take you through the history of Mykonos and how it links into local gastronomy.**

# Santorini

The Mediterranean mecca of romance, this spectacular island never ceases to amaze you, even if you have visited it before.

Travel



## Site-seeing in Santorini

**Oia:** Situated 11 kilometers north of Fira, characterized by picture-perfect colorful houses, blue-domed churches, and narrow cobblestone alleys, Oia is the most famous village on the island, known for its breathtaking sunset.

**Ammoudi Bay:** Escape the crowds by following the 300 steps from Oia to Ammoudi, a small port that is lined with a few charming local taverns, serving fresh catch of the day.

**Imerovigli:** Built in an amphitheatrical manner around the Caldera, it is also known as the balcony to the Aegean.

Skaros Rock is found here, which was one of the original five settlements of the island.

**Akrotiri Archeological Site:** On the southernmost tip of the crescent-shaped island is Akrotiri, home to a most intriguing archaeological site. It is a pre-historic town belonging to the Bronze Age, inhabited as early as the 4th millennium BC. The town's last inhabitants fled in the late 17<sup>th</sup> century following massive earthquakes.

**Akrotiri Lighthouse:** Admire the incredible views from the lighthouse of Akrotiri, which is one of the oldest in Greece dating back to the 19<sup>th</sup> century.





## Santorini Beaches

**Red Beach:** The Red Beach is located in Akrotiri, and due to its striking crimson sand and backdrop, is the most popular of beaches. Born of a volcanic eruption, this beach is truly a natural marvel.

**White Beach:** This small yet alluring beach is located near Akrotiri, and features toppling white cliffs and azure blue waters that will take your breath away. Ideal for snorkeling, and since accessibility is limited by land, it is perhaps best to take the boat from the neighboring Red Beach.

## Santorini Local Flavors

**Wine Culture:** The volcanic soil of Santorini is responsible for these four classic varieties: the white Assyrtiko, Athiri and Aidani, and the red Mandilaria. Of course, not to forget the sweet Vin Santo wine which is often served at the end of meals. If you visit vineyards you may notice that the vines are found being twisted into nests or basket shapes in order to protect them from strong winds and help maintain their moisture during hot summer months.

**Santorini Delicacies:** Santorini capers are special, having been prepared in a unique way. Santorini tomatoes are a PDO product (Protected Designation of Origin), while the cherry tomato variety was able to flourish, finding the perfect cultivation conditions on the island. You can learn more about the tomato industry by visiting the Tomato Industrial Museum in the area of Vlichada.

Santorini white eggplants are especially tasty, while another great appetizer is the Santorini fava, which is a creamy puree made of yellow split peas. Combining two favorite local flavors, that of the eggplant dip and the fava, is “fava pantremeni,” which is bursting with flavor and served only in Santorini Island.

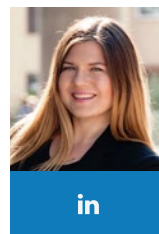
## Santorini Tours & Activities

**Wineries & Wine Tours:** The wine culture of Santorini is a prolific one. No wine lover should miss the chance to spend a few hours dedicated to tasting the aromas of local wines and the best way to do this is by taking a [Santorini Wine Tour](#) that also combines food pairing.

**Bespoke Tours:** [Santorini Urban adventures](#) offer you the chance to customize your own tour, so that you get the most tailored experience, according to your preferences.

**As you can see for yourself, Greece offers its visitors a whole array of experiences, from historical monuments to endless cultural activities, fun tours, world-class dining, fantastic beaches, and much more.**

## About the Author



**Elena Sergeeva**  
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Elena Sergeeva holds a Swiss Diploma in Hotel Management and a Master's degree in International Hospitality & Tourism Leadership. Elena has been involved in the tourism industry for almost two decades, having worked for the Sales & Marketing departments of luxury hotels.

Travel Greece, Travel Europe is a travel blog dedicated to providing readers and travel enthusiasts, with carefully curated travel experiences in Greece and around Europe.

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