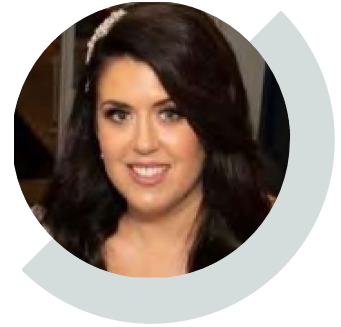


# Interview with Ciara Dwyer, Deputy Data Protection Officer, US Bank Europe DAC



Steven Roberts, Vice-Chair of the Compliance Institute's DP&IS Working Group sat down with Ciara, Deputy Data Protection Officer at US Bank Europe DAC.

## What are the biggest challenges for DPOs in 2026?

DPOs work in a fast-paced environment, 2026 will be an exciting and challenging year for privacy practitioners. There is a push within all industries to avail of Artificial Intelligence (AI) solutions. AI tools are fantastic in enabling organisations to be more productive and efficient; however, it is paramount that the implementation of such tools is done with appropriate privacy oversight. It is important that privacy is front and centre in the review of such tools to enable their longevity by ensuring Privacy by Design has been incorporated. In such a fast-paced environment it is paramount that the DPO promotes good privacy practices as being a non-negotiable, and good for business.

## Is the outlook for DPOs more or less uncertain than last year?

In my view, the outlook remains unchanged. However, with changes to European privacy laws generally, and further rulings from the Court of Justice of the European Union, it is teeing up to be another interesting and eventful year for all privacy professionals.

## How do you think the role has changed in recent years?

The role has organically evolved over the last number of years based on rulings from the Court of Justice of the European Union and guidance issued by the European Data Protection Board, as well as member state authorities. No two days are the same, while the EU GDPR has remained unchanged there have been a lot of clarifications, which inform change to privacy frameworks.

## What skills should a successful DPO possess?

A successful DPO should possess the ability to

be a team player, working with stakeholders at all levels of an organisation as an ally while remaining independent and providing independent advice and guidance that will enable business change, while protecting the privacy of those whose personal data will be processed.

## What advice would you give to a DPO starting out in their career?

Don't be afraid to ask questions, there is no such thing as a stupid question.

## Have you found any qualifications particularly beneficial to your role?

I have found the Data Protection courses offered by the Institute of Bankers and the Compliance Institute to be very beneficial. In addition, the CIPP/E and CIPP/M courses provided by the International Association of Privacy Professionals (IAPP) have been very useful and would be beneficial to any privacy professionals.

## What impact has the EU AI Act had on Irish companies, and what are what are the biggest challenges for DPOs when considering AI risks from a data protection perspective?

The AI Act has been beneficial for the industry. The biggest challenge for DPOs when considering the risk of AI is knowing the impacts the use of AI will have on personal data.

## What does an effective data protection culture look like within an organisation?

An effective data protection culture is evident where privacy is by default and is baked into all business processes. Ensuring privacy is a proactive consideration, rather than a reactive one.

## If you had one data protection wish for 2026, what would it be?

That the E-Privacy Directive (2002/58/EC) is reviewed and updated.