



WhatsApp Business:

A RISK TO YOUR ORGANISATION?

FOLLOWING FIRTH
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A man in a dark suit and orange tie is shown in profile on the left side of the page, looking towards the right. The background is a dark server room with rows of server racks illuminated by green light. The text is overlaid on the upper left portion of the image.

In 2022, WhatsApp Business was the biggest social messaging platform in the world. Towards the end of last year, there were 2.4 billion WhatsApp users, with hundreds of millions of those accounts being business accounts. WhatsApp is available across 180 different countries, accessible in more than 20 different languages, and is the third most popular social media network after Facebook and YouTube. It's also the third most used platform globally.

This year, the mobile messaging platform is aiming to get even bigger. Facebook founder Mark Zuckerberg told the media that the company is building out a number of tools around business messaging so that people can follow up and complete transactions and get support through messaging, and then payments so that people can complete transactions, too. In a conversation with Reuters, Zuckerberg said: “the reality is that business messaging is probably going to be the next major pillar of our business as we work to monetise WhatsApp and Messenger more.”

WhatsApp’s success has also unfortunately led to a growing number of security breaches. Despite the fact that the messaging platform has end-to-end encryption, hackers have managed to breach WhatsApp data records on at least two occasions. A 2019 Facebook leak saw millions of WhatsApp users being compromised, with another breach reported at the end of 2022.

A post on a well-known hacking community forum claimed that almost half a billion WhatsApp records had been breached and were up for sale. The post, which multiple sources confirmed as likely to be true, claimed to be selling an up-to-date, 2022 database of 487 million mobile numbers used on WhatsApp, containing data from 84 countries. This means that almost one-quarter of all of WhatsApp's estimated two billion monthly active users were exposed.

You should own your WhatsApp data

Considering that WhatsApp Business was downloaded 292 million times on Android and iOS devices in 2022, it makes sense that many organisations are using the platform as a tool to reach their customers. However, before a company invests its time and energy into WhatsApp Business, they should consider the privacy and data ramifications.

MIP is currently rolling out WhatsApp for business applications across many client organisations, using these systems to communicate sensitive data like healthcare information with policy holders or members via the WhatsApp platform. While this will undoubtedly make the lives of customers easier, special care has to be taken with the data. Financial services institutions must consider where to draw the line in terms of POPIA and GDPR compliance, especially in light of the increasing number of breaches in third-party systems such as WhatsApp.



This is why we have developed a solution that uses WhatsApp to communicate to customers, but ensures that the WhatsApp provisioning partner does not retain the conversation in their channel or WhatsApp. Rather, our solution stores all communications, interactions, photos and document sharing inside the Policy Administration System.

MIP's messaging solution can be used for team chats and cross-team chats, as well as customer-facing communication, and is fully incorporated into the company's automated internal processes. Companies therefore don't need to worry who owns the data, because they do. The chat capabilities provide ownership of the audited internal communications around any business process in the organisation – a first for most businesses.

The increasing importance of instant, direct communication with customers means that more businesses are investing in WhatsApp business than ever before. With WhatsApp delivering roughly 100 billion messages daily, the data ownership and privacy conversation has never been more important.



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HOLDINGS*