TDL Trust in Digital Life

TDL Leuven Working Group
ESAT, KU Leuven

14:00-17.30 CET Wednesday, 14 March 2018

09:30-12.00 CET Thursday, 15 March 2018

Agenda

Welcome & Overview

Alexandra/IBM Sprint

EU Project Proposals

Working Groups

Keynote: Bart Preneel

General Update

Change of Address: Maurice Dekeyserlaan 11 / avenue Maurice Dekeyser 11, 1090 Jette, Brussels – is being formally registered by TDL's accountants

Advisory Board: the AB has been replaced by a set of three strategic advisors who will advise on matters related to the strategy of the association

Expert Advisors: a set of subject matter experts will help with technical questions aligned with the TDL Work Programme

General Assembly 2018: will be held as a virtual meeting in May

Agenda

Welcome & Overview

EU Project Proposals

Alexandra/IBM Sprint

Working Groups

Keynote: Bart Preneel

EC Project Proposals

TDL participated in two (unsuccessful) calls
- BLOBS
- SOCCER

The two/three calls under consideration are:
- MAGPIE: Multi-protocol Architecture for a GDPR-compliant Personal Information Ecosystem
- SERVITT: Support EU regulation values with trustworthy technology
- 'SOCCER II': The Impact of Technological Transformations on Children and Youth

Deadline: April '18

Deadline: 29 May '18

Deadline: March '19

EC Cybersecurity

The EC has launched a series of calls for proposals with a focus on 'Boosting the effectiveness of the Security Union'.

The first of these is for a pilot to support the creation of a network of cybersecurity competence centres which will bring together research expertise in cybersecurity from across the EU, such as university labs/public or private non-profit research centres.

- It is intended to have three very large initiatives, each one of which should have at least 20 partners over at least nine Member States.
- The EU contribution across all three is in the order of 50 MEUR

ECSO has been asked by the EC to co-ordinate submissions.

Potential TDL Involvement

TDL could be in all three initiatives by providing a generic package that could be offered to ongoing EC projects to support dissemination, but in particular the publication of software components not only during but also beyond the lifetime of a project.

The main objectives would be to:

- **Maximise** dissemination of the project results before and during exploitation

- **Promote** the project achievements and results to a multitude of audiences

- **Develop** a business model establishing the value of new, integrated, secure, trust-aware software and services involving end-users in pilot activities

- **Identify** an exploitation strategy of the project results

- **Ensure** a sustainable and enduring path for the technologies developed in the project through the Innovation and Sprint pages on the TDL website

SERVITT
Support EU regulation values with trustworthy technology
continues …

TDL's focus is putting together a competitive consortium on trustworthiness

The vision is:

- To support European civil society values with trustworthy technologies

- Interdisciplinary

- Regulatory sources for citizen-friendly goals
  - GDPR, ePrivacy regulation
  - eIDAS
  - PSD2

Horizon 2020 call SU-ICT-03-2018: Establishing and operating a pilot for a Cybersecurity Competence Network to develop and implement a common Cybersecurity Research & Innovation Roadmap

Note (8th June 2018): This proposal has been submitted as CyberSec4Europe

Enhancing security levels of devices (from sensors to PCs)

Usage of hardware anchors to support enclaves and secure standard operating systems

Balancing of access control and deletion mechanisms

- To the systems' edges (e.g. sensors), where decentralized aggregation and data deletion defend against data proliferation
- To the components at the core of the infrastructure, when systems at the edge are inherently insecure.

Advanced data flow analysis for privacy assessment

Protect Machine Learning and AI systems against attacks, e.g. via adversarial learning

Blockchain and privacy-preserving identity management solutions

Ideas for the Organisational Setup
… continued

FIDIS Network of Excellence operational model (annual updates of work plans)

TDL Sprints as a implementation model

Open calls for further partners (to find the best application partners for future security solutions)

Partners and supporters … so far
- Goethe University Frankfurt
- Universidad de Murcia
- KU Leuven
- POLITO
- NEC Laboratories Europe GmbH
- ATOS

Supporting:
- Trust in Digital Life
- INCIBE

MAGPIE
continues ...

MAGPIE (Multi-protocol Architecture for a GDPR-compliant Personal Information Ecosystem) is an open source initiative to deliver the building blocks necessary to deliver a secure trusted ecosystem for personal information which is GDPR compliant, supports multiple protocols and models for innovation and deployment whilst addressing the friction that exists between GDPR compliance and active participation within the digital single market

- MAGPIE will tackle the friction that exists between GDPR-compliance and personal data protection on the one hand and participation in the digital single market of the EU on the other.

Horizon 2020 call DS-08-2017: Cybersecurity PPP: Privacy, Data Protection, Digital Identities

MAGPIE
... continued

An advisory board comprising experts with relevant domain expertise who are well respected and leaders in their respective fields to which TDL is invited to join

Participation would involve:

- Attending a kick off meeting and a further two meetings a year (5)
- Adhoc questions for an hour a month
- Providing comments on key findings during the life of the project

On offer is:

- Information relevant to and aligned with TDL's areas of interest
- Complete transparency about the project's scope and progress
- Travel and subsistence expenses for attending in-person events
- Public visibility of TDL's involvement in MAGPIE on its website

Project Partners:

- Finnish Geospatial Research Institute (FI)
- Mydex CIC (UK)
- Kantara Initiative, Europe (EE)
- Peercraft (DK)
- Indoo.rs (AT)
- Innopay (NL)
- Open Identity Exchange (UK)

SOCCER

Science Outside the Classroom for Citizen Education and Recreation
H2020-SwafS-2016-17 (Science with and for Society)

A 36-month project, 13 partner consortium led by Coventry University, was submitted on 31 August

- Overall project effort, 397 months, of which TDL, 18 months (4.5%)
- Overall budget, € 3,021,030, of which TDL, € 206,875 (6.8%)

Unfortunately, despite a high score, the submission was not successful

- But the aspiration to re-submit lives on!

SOCCER Approach

SOCCER's approach was to examine three clusters of informal science education activities in:

- the natural sciences
- technology, engineering and mathematics, including artificial intelligence and robotics
- cyber security related topics (code camps, hackathons, code breaking competitions).

The intention was to:

- identify and map good practices, detailing differences in gender, socio-economic, and geographical locations,
- share this information on a publically available interactive, web-based knowledge resource

SOCCER was to:

- innovate new products to address the science and technology shortage skills experienced by science stakeholders
- disseminate and exploit the innovated products, and the project's results widely.
- feed into the considerations of an accreditation system
- develop with a post-project legacy of consortium partners, to accredit learners' knowledge, skills and experience

SOCCER Consortium

Core Group

Coventry University (UK)

Trust in Digital Life (BE)

University of Patras (GR)

Association of Hungarian Women Scientists (HU)

Bar Ilan University (IL)

University of Oulu (FI)

Tilburg University (NL)

Technische Universität München (DE)

Interactive 4D (FR)

ReadLab (GR)

SIVECO Romania SA (RO)

Tübitak University (TR)

Instituto de Investigaciones Biológicas Clemente Estable (UY)

'SOCCER II'
The Impact of Technological Transformations on Children and Youth

Educational and training institutions are getting equipped with ICT tools and educators are trained for designing activities aimed at digital literacy and for making use of media for educational purposes.

- The time children and young people spend on ICT is increasing in school, at home and for leisure.

The **challenge** is to develop a solid and independent multidisciplinary and longitudinal knowledge base that explains under which conditions harmful versus beneficial effects occur so that effective social, educational, health and online safety policies, practices and market regulation can be developed.

Digitising and transforming European industry and services (DT)

Scope & EU Contribution:

- Research & Innovation: €3.0M
- Coordination & Support: €1.5M

Deadline: 14 March 2019

Horizon 2020 call
SC6-TRANSFORMATIONS-2018-2019-2020: The Impact of Technological Transformations on Children and Youth

Agenda

Welcome & Overview
EU Project Proposals
Alexandra/IBM Sprint
Working Groups
Keynote: Bart Preneel

IBM Rüshlikon / Alexandra Institute Sprint
Privacy-Preserving Attribute-Based Authentication as a Service

In a nutshell: the first sprint made the code emerging from the ABC4Trust project easy to install and to run, as was demonstrated in the demo.

- Once the Docker images are handed to TDL, they will be made available on the TDL website to a selected group of technical users

The proposed second phase of the project would be to vastly improve the usability of the configuration of the system for issuers and verifiers which will make it easier to build demos.

- Once this outstanding task is accomplished, the software will be publicised to a much wider audience

Agenda

Welcome & Overview
EU Project Proposals
Alexandra/IBM Sprint
Working Groups:
  Securing ICDs
  Blockchain
  Personal Data
Keynote: Bart Preneel

IOT Device Security

The IOT device security quantification and improvements work has been carried out by TU Darmstadt, led by Jörg Daubert, and is more or less completed.

(1) Security quantification for devices

(2) AlterEgo: making mobile devices more trustworthy and controllable

The results of both activities have either been or are soon to be submitted to the TrustCom conference (18th IEEE International Conference On Trust, Security And Privacy In Computing And Communications)

Whitepapers on both activities will then be published on the TDL website

Demonstrator Platform

It is the intention to have access from the TDL website to a platform to demonstrate the trustworthiness of IoT systems and devices with a demo that includes testing, verification, certification as well as labelling which can be broken down into a conceptual architecture, tools and metrics.

Ideally this will involve Verizon and Microsoft, linking their two platforms – Azure and ThingSpace – but at present negotiations have not been concluded

Abstract

It starts with an analysis of specific use cases, which can later be narrowed down, such as: Amazon Echo Dot / Alexa; home smart metering; medical components; financial; connected cars; chips

- The standards required should be by vertical, leading eventually to an overall framework.

- Should the problem be dealt with at the application (rather than the device) level and, what is the ISP responsibility, suggesting that sweeping social policies are required

- How to combat cheap devices that flood the market, with manufacturers that may have gone out of business. Is it possible to learn from software development business?

IoT Security One-Day Event

Who would like to help?

A first event in March 2019 in Brussels, possibly hosted by Microsoft depending on the facility available

The objective would be to have a mix of panel discussions and demos.

Either: around the multi-disciplinary approach taken with blockchain events;

And/Or: the approach taken to privacy and security across four separate application areas e.g., autonomous cars, smart homes, financial systems, healthcare

Date:

March 2019

Location:

Microsoft, Brussels

Potential Collaborators:

- DEF

- ECSO (?)

Agenda Suggestions

Keynote:

- EC representative for IoT

Speakers:

- A mix of industry, innovators, academia, consumer bodies

Demos

Primary topics: Security and IoT, with an emphasis of practical implementation and potential use cases

- Autonomous vehicles/connected cars
- AI
- Smart metering

- Healthcare
- 5G: implications and opportunities

Agenda

Welcome & Overview
EU Project Proposals
Alexandra/IBM Sprint
Working Groups:
    Securing ICDs
    Blockchain
    Personal Data
Keynote: Bart Preneel

EU Blockchain Observatory & Forum

Setting–up and running a European expertise hub on blockchain and distributed ledger technologies

TDL submitted a proposal as lead contractor with PWC EU Services as sub-contractor and five other contractors:

KU Leuven; Goethe University Frankfurt; NEC Laboratories Europe Gmbh; University of Edinburgh; University of Murcia

The 28 month contract worth 500 KEUR was won by Consensys

EU Blockchain Observatory & Forum Objectives

Identify relevant existing blockchain initiatives, monitor and analyse blockchain developments and trends, as well as the potential implications in terms of risks and opportunities for Europe;

Track and explore the current and proposed applications of blockchain and its use cases, related to not only Fintech and financial services but also other areas such as eIdentity, eHealth and IoT.

Make the results of the findings from the Observatory as transparent and accessible as possible to as wide an audience as possible, disseminated through the Observatory platform as well as the numerous workshops, events, discussion forums and reports

Maintain an ongoing dialogue with the Commission and an Advisory Group through phone conferences, face-to-face meetings and regular reports and to demonstate a flexibility to adapt to changing requirements or conditions

Blockchain & Privacy
continues …

ONGOING

Abstract

The impact of blockchain on the digital economy can and undoubtedly will be significant but is privacy a game changer for blockchain? Or is blockchain to be welcomed as a solution to privacy while at the same time considered as a dangerous source of anonymity?

This paper explores opportunities for privacy and data protection policies related to a broader deployment of blockchain in the context of global data protection regulations.

ONGOING

Blockchain can help policymakers deploying appropriate solutions to protect individuals' privacy but its use needs to be calibrated to the different cases, because in some contexts individuals can have a better control of their data when it is off-chain.

Implementation of current legislation inspired by privacy principles to be applied to dynamic new technology.

Blockchain developers should be guided by privacy-by-design principles, carrying out privacy impact assessments or similar up front, to ensure that the transparency of the information stored on the blockchain will not infringe privacy or be non-compliant with global regulations

Blockchain Uses & Abuses

STARTING

Abstract

Ever since Bitcoin went viral, the blockchain concept has inspired developers and entrepreneurs to figure out how they could exploit the technology. And there are many – or several – good examples of how blockchain can improve process or the delivery of a service. But equally there are several – or many – examples of how blockchain is not a good fit for a particular application or environment. Blockchain has strengths and weaknesses and in the history of gee-whiz technologies looking for a home, none of the above is surprising.

Now is a good time to call them out.

A KU Leuven student has done work on this topic which could contribute to the TDL paper

From Research to Innovation: The Blockchain Era

TDL in partnership with New Europe and hosted by the Press Club Brussels with the Association of European Journalists on 6 June in Brussels

Follows the successful TDL blockchain event in The Hague in June, 2016

NEWEUROPE
neweurope.eu

From Research to Innovation:
The Blockchain Era

6 June 2017
—
Press Club
Rue Froissart 95
1040 Brussels

Interested?
Come and join
the discussion!
—
Register now
at r2i.tech

This timely event explores the range of activities associated with blockchain, one of the most significant and exciting disruptive technologies of recent years.

Featuring speakers from government, industry and academia, this one-day workshop will explore how they are working together towards a common aim.

While research scientists are investigating the potential of the technology itself, policy makers, the business community, application developers and entrepreneurs are looking to better understand the implications both for existing products and services as well as opportunities to develop new ones.

The agenda for the day comprises four panels:

> **Priorities for research**
Although research has been ongoing for years, areas such as scalability and security still require rigorous scrutiny by the research community.

> **Assessing the viability of blockchain for non-financial applications**
Financial applications generated the early excitement around blockchain which has now spread to many other sectors.

> **Supporting public policy priorities**
Policy makers are striving to support innovation while at the same time seeking to use blockchain to meet civic priorities.

> **New ideas, new scenarios**
As entrepreneurs understand the diverse scenarios that blockchain can adapt to, new and unusual business ideas are emerging.

With the support of

AEJ BELGIUM

PRESS CLUB BRUSSELS europe

Trust In The Digital World

trustindigitallife.eu
neweurope.eu

31

From Research to Innovation: The Blockchain Era

10:00–17:00, 6 June 2017
Press Club, Rue Froissart 95, 1040 Brussels

Trust in Digital Life and New Europe have pleasure in welcoming you to this one-day conference, hosted by the Press Club Brussels together with the Association of European Journalists.

In keeping with last year's event in The Hague, today's event takes a multi-disciplinary approach to the phenomenon that blockchain has become in a very short time. As the title suggests the four panels follow the trajectory from the deepening research activities into the viability and scalability of the technology itself to the way in which blockchain is and will be applied in business scenarios.

From a regulatory perspective, policy makers – and standards bodies – are constantly being challenged to prioritise their focus across these rapidly changing and varied use cases.

Not the least of which are Bitcoin, Ripple and other crypto-currencies which have achieved widespread acceptance in a variety of everyday commercial transactions. As a consequence, the whole financial community is investing significantly in the wider applicability of blockchain. Like with many new technologies, there is no shortage of innovation, which, given the very nature of blockchain, is proving to be transformational.

All the topics under discussion today should stimulate a lively debate, spark ideas and generate opportunities to take us further into the blockchain era.

Enjoy the day and we look forward to meeting you again!

With the support of

AEJ BELGIUM

PRESS CLUB BRUSSELS europe

Trust In The Digital World

Programme

10:00
Welcome
Amardeo Sarma, Chairman, TDL
Alexandros Koronakis, New Europe

10:15
Opening Keynote
Bart Preneel, KU Leuven

10:45
Assessing the Viability of Blockchain Applications
Financial applications generated the early excitement around blockchain which has spread to other sectors.
—
Claire Vishik, Intel (Moderator)
Eva Kaili, MEP
Daichi Iwata, NEC Corporation
Hervé De Halleux, IBM
Joshua Kroeker, HSBC

12:00 Coffee

12:15
Priorities for Research
Although research has been ongoing for years, areas such as scalability and security still require rigorous scrutiny by the research community.
—
Ghassan Karame, NEC (Moderator)
Bart Preneel, KU Leuven
Michael Huth, Imperial College
Jean-Jacques Quisqater, UC Leuven
Benoît Abeloos, DG CONNECT

13:15 Lunch

14:00
Supporting Public Policy Priorities
Policy makers are striving to support innovation while at the same time seeking to use blockchain to meet civic priorities.
—
Riccardo Masucci, Intel (Moderator)
Luukas Ilves, Permanent Representation of Estonia to the EU
Benoît Abeloos, DG CONNECT
Siân Jones, COINsult
Zoltán Précsényi, Symantec

15:15 Coffee

15:30
New Ideas, New Scenarios
As entrepreneurs understand the diverse scenarios that blockchain can adapt to, new and unusual business ideas are emerging.
—
Alexandros Koronakis, New Europe (Moderator)
Lenard Koschwitz, Allied for Startups
Marc Taverner, Bitfury
Marc Vael, Valuendo
Claire Vishik, Intel

16:45
Wrap-up

17:00 Adjourn

trustindigitallife.eu
neweurope.eu

Blockchain One-Day Event

Further to the two successful events in The Hague and last June's in Brussels, it is planned to have a follow-up event on 27/28 September, again in Brussels in collaboration with New Europe.

- There is value in the brand we have created but we also need to differentiate
- The EU Blockchain Observatory could have a workshop the day before/after TDL's
- OIX might have an event on trusted/smart contracts on 21 September in Amsterdam

Date:

27 or 28 September

Location:

Press Club, Brussels

Co-host:

- New Europe

Potential Collaborators:

- EU Blockchain Observatory
- OIX
- DEF

Agenda Suggestions (1/3)

Blockchain Aspects of Privacy and Security

Particularly in the context of GDPR, with sessions on identity management and IoT control with more involvement from the European Parliament.

Keynote: Mariya Gabriel, EU Commissioner for Digital Economy and Society

Speakers: Jacob Von Weizsacher, MEP for EU Blockchain Observatory

Eva Kaili, MEP and possibly another MEP.

Achim Klabunde, EDPS

Representatives from ENISA, EC, industry and academia.

Panels: Mix researchers (setting the scene), industry representatives (solution developers) and policymakers (looking at current and future regulatory opportunities) on the same panel.

Open-source Blockchain Project Governance

Who *should* control the power so that the project is most likely to carry on with its original vision?

- an organization
- developers
- miners
- stakeholders/users
- exchanges

This and the following topic are related: people cannot "invest in the technology itself" if the project is not governed properly.

Requirements for new crypto-assets

Each permissionless blockchain needs a cryptocurrency to incentivize its validators/miners to follow the protocol.

- In recent years, it has become a trend that each decentralized application (DAPP) deployed on a permission-less blockchain also issues its own token.

- Moreover, it is rare that the DAPP itself needs the token to incentivize users to participate in the protocol, as the DAPP's security is guarded by the code, and payment within the DAPP can be performed by the cryptocurrency of the blockchain platform.

- As cryptocurrencies can be issued as a token before the blockchain platform is deployed, the boundary between cryptocurrencies and DAPP tokens is blurred. They are put together under the notion of "crypto-assets".

- People are divided on whether a crypto-asset economy is healthy or not: some believe that crypto-assets can not only accelerate technology development, but also allow direct investment in the technology, therefore opening new possibilities for future technology organizations and their governance. Others believe that crypto-assets are meaningless without a solid justification.

Agenda

Welcome & Overview
EU Project Proposals
Alexandra/IBM Sprint
Working Groups:
    Securing ICDs
    Blockchain
    Personal Data
Keynote: Bart Preneel

GDPR: A Short Guide for SMEs

ONGOING

Abstract

GDPR's introduction into law in May is an event that many if not most corporates and government agencies have been preparing for or at least are aware of. Larger organisations will have in place DPOs, consultants and legal teams to help them assess and cope. However, many if not most SMEs, even if they are aware of what GDPR stands for, may not be well placed to put the necessary practices and controls in place.

GDPR & PSD2

Abstract

PSD2 and GDPR will impact not only the current financial community but new entrants into the payments market as well as consumers. The two initiatives share two common aims – putting customers in control of their own data and keeping the data safe. Both are built on the principle that individuals own their personal data and have the right to choose how it is used and with whom it is shared.

Moving from principle to the reality of implementation, the challenges reconciling the details of each become apparent. GDPR has an onerous system of enforceable fines, so if there is a conflict, businesses will opt to comply with GDPR, if necessary at the cost of PSD2.

This report focusses on the transparencies associated with PSD2 – the misconceptions and the real threats – centred around the issues of consent

Online Digital Signatures: Challenges & Opportunities
GDPR & eIDAS

Abstract

The need for online signature (s) is a huge market. 240 billion documents are signed manually representing about 99 % of the market each year, and less than 1% signed according to Directive 1999/93/EC with an offline signature – strong and 'qualified' – but only for unilateral applications.

Essentially, the risk with offline signatures is that the signatory is judge and party: it cannot validly certify the probative value of its dematerialized transaction to each counterparty.

Confidence in this kind of transaction and offline signatures is unreliable, for lack of exhaustive traceability and impartiality.

However, the primary difference is that eIDAS opens up the market for multi-lateral eSignatures, whereas previously it could only be unilateral.

GDPR & ePrivacy

ONGOING

Abstract

The ePrivacy Directive contained a complex blend of three approaches, service-, data- and value-centric in the context of electronic communication privacy rules. The revised Privacy and Electronic Communications Regulation (ePrivacy) is more tightly aligned with GDPR than before: but is it enough to avoid overlap or redundancy? There are multiple legal and security differences in different verticals, which raises the question as to whether we actually need ePR.

One of the hotly-debated areas of discussion is whether there is – or should be – a level playing field between the OTT players and the telcos. The telcos and others feel that the current situation is not fair, particularly when it comes to the use of location data, which for the OTT community is considered as metadata (and is used for profiling) and the telcos is not.

Demonstrator Platform

- An overall architecture with building blocks and what's missing
- A demonstration platform for electronic transactions
- Interoperability of technology service providers

Trustseed has offered a specific instance of their Valesign platform for SMEs and corporates to test and learn about digital contract signatures and to use free for a certain volume of documents.

There have been some delays but the demonstrator could be available to TDL within three months.
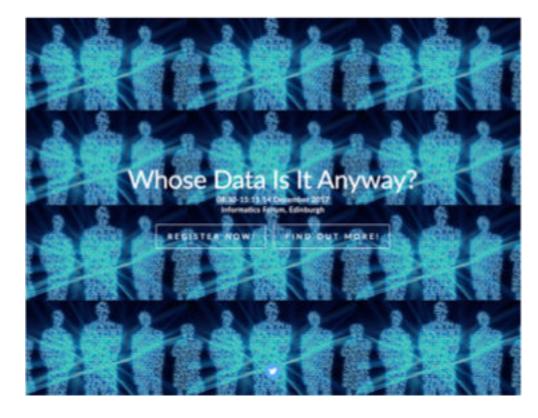
Whose Data Is It Anyway?

Open Banking, aligned with the European PSD2 legislation, is about to radically challenge the way that financial services operate, creating a landscape that will be virtually unrecognisable in several years.

Personal customers and small businesses have been able to share their data securely with other banks and third parties, allowing them to compare products and manage their finances without having to consult their own bank.

In addition, the introduction of GDPR in May opens the door to new products and services, raising consumer expectations of improved service experience and transparency.

Traditional banks, Fintech companies and consumers would appear to have irreconcilable aspirations, demanding innovative solutions to meet the needs of all.

Change is no longer an option but a necessity.

TDL in collaboration with **The ID Co.** held a one-day conference, hosted by the **School of Informatics University of Edinburgh.**

The objective of the event was to achieve a better understanding of what the world might look like three to five years after the new regulations have been in force from the perspectives of all stakeholders.

Whose Data is it Anyway?

08:30–15:15, 14 December 2017
School of Informatics University of Edinburgh, 10 Crichton Street, Edinburgh EH8 9AB

Trust in Digital Life (TDL) is pleased to welcome you to this one-day personal data event, in collaboration with Edinburgh-based The ID Co. and the University of Edinburgh's Informatics Forum.

Today's event takes a multi-disciplinary approach to the phenomenon that data protection and privacy has become in a very short time. Open Banking, aligned with the European PSD2 legislation, is about to radically challenge the way that financial services operate, creating a landscape that will be virtually unrecognisable in several years. From next January, personal customers and small businesses will be able to share their data securely with other banks and third parties, allowing them to compare products and manage their accounts without having to use their own bank. In addition, the introduction of GDPR legislation in May 2018 will open the door to new products and services, raising consumer expectations of improved service experience and transparency.

Traditional banks, Fintech companies and consumers would appear to have irreconcilable aspirations, demanding innovative solutions to meet the needs of all. Change is no longer an option but a necessity.

The objective of the one-day event is to achieve a better understanding of what the world might look like three to five years after the new regulations have been in force from the perspectives of all stakeholders.

All the topics under discussion today should stimulate a lively debate, spark ideas and generate opportunities to take us further into the privacy-preserving era.

Enjoy the day and we look forward to meeting you again!

With the support of

THE ID Co.

THE UNIVERSITY of EDINBURGH informatics

Breakfast Sponsor

HEAD resourcing

Media partner

Fintech Finance

Programme

08:30
Coffee & Breakfast
Welcome & Introduction
—
Amardeo Sarma, Chairman, TDL
David Goodman, TDL

09:30
Opening Keynote: Principles & Reality
What's important and what isn't
—
Stuart Lang, EY

10:00
Open Banking & PSD2
The new transparencies will bring concerns and fears to businesses and consumers. What is the likely impact for both?
—
James Varga, The ID Co. (Moderator)
Martin Dowson, Lloyds Banking Group
David Ferguson, Nucleus Financial Group
Gavin Littlejohn, UK Open Banking

Coffee

11:00
GDPR: A High-Level View
What are the main areas of contention when implementing GDPR? and how do we go about addressing those issues?
—
David Goodman, TDL (Moderator)
Andy Harris, MBM Commercial
Jörg Hladjk, Jones Day
Gary Douglas, Lynchpin Analytics
Iain Henderson, JLINC Labs

12:00 Lunch

12:45
Consumers and Business
Is there a clash of expectations and aspirations, and, if so, how are we going to achieve and manage a win-win?
—
Geoff Revill, Krowdthink (Moderator)
Steven McDermott, HM Revenue & Customs
Martin Dowson, Lloyds Banking Group
Robin Wilton, Internet Society
David Alexander, Mydex

13:45
Start-Ups & Regulations
How can innovation flourish without the resources of the corporates to interpret and implement the regulations?
—
Giles Watkins, International Association of Privacy Professionals (Moderator)
Matthew Higgs, The Data Lab
Andy Harris, MBM Commercial
James Varga, The ID Co.
Rhomaios Ram, Clearmatics

14:45
Closing Debate
Based on today's debate, where will we be in three to five years? What can we do today to get to where we want to be?
—
Amardeo Sarma, NEC Laboratories Europe (Moderator)
Gavin Littlejohn, UK Open Banking
Geoff Revill, Krowdthink
David Goodman, TDL
Giles Watkins, International Association of Privacy Professionals

15:15 Wrap

trustindigitallife.eu

GDPR/PSD2 One-Day Event

Who would like to help?

Further to the December event in Edinburgh, it was planned to have a follow-up event in June in Amsterdam focused mostly on PSD2/Open Banking with GDPR as a running sub-text.

- OIX could be interested in getting involved

- Money 20/20 Europe runs at the Amsterdam RAI from 4-6 June, so it would be important to avoid any confusion or overlap

However, given the various logistical imponderables, it was decided to postpone the event until later in the year, probably November, and to split the event between GDPR and PSD2 to make it more relevant to more TDL members

Proposed Agenda

Keynote:
- EC representative

Speakers:
- A mix of traditional banks, challenger banks, Fintech companies, innovators, consumer bodies

Primary topics:
- GDPR – six months on, what's been learnt

- PSD2 and Open Banking with an emphasis of practical implementation and potential use cases
  - Gambling, AML/KYC/fraud, Curl (PSD2 & payments)

Date:
November '18
Location:
Amsterdam
Potential Collaborator:
- OIX

Agenda

Welcome & Overview
EU Project Proposals
Alexandra/IBM Sprint
Working Groups:
Keynote: Bart Preneel