TRAnsparency, Privacy and security for European citiZEns

Alexander Vasylchenko, TenForce NV, Belgium

CitySCAPE Cyber Security Webinar, 19 Jan 2023























Updated regulations

Welcome to the new version of KBC Touch. This update also involves changes to the regulations. The main change is:

. the disappearance of the KBC Sign as a login and signing method.

Read the KBC Touch Regulations





Continue

If you use KBC Mobile or KBC Touch, you accept that KBC Bank, KBC Insurance and your insurance agen will communicate with you by digital means. In that case, we will send messages and occuments to you as much as possible in KBC Mobile and KBC Touch, and not in paper form. This means that, among other things, you will receive digital documents relating to your investments and insurance products.



Updated regulations

Welcome to the new version of KBC Touch. This update also involves changes to the regulations. The main change is:

· the disappearance of the KBC Sign as a login and signing method.

Read the KBC Touch Regulations





I accept the KBC Touch Regulations

Continu

If you use KBC while or KBC Touch, you accept that KBC Bank, KBC Insurance and your insurance agen will communicate with you by digital means. In that case, we will send messages and locuments to you as much as possible in KBC Mobile and KBC Touch, and not in paper form. This means that, among other things, you will receive digital documents relating to your investments and insurance products.



Control former and from the Control Street and an additional of the other demonstration.

13. Defined terms and from the control Street and the control street a

AND AND ADDRESS OF THE PARTY OF

This annex sets down the terms and conditions for: making payment using KBC Touch for goods and services purchased online and for inscions;
 mobile authentication of online card transactions.

Defined terms
 in this name, in addition to the definitions contained in Article 1 of the regulations, the following definitions are also used and agried. The definitions may be used without definition in the plant or simpler. Payment resided provider. The natural or legal person, whether or next a merchant; that doops in payment.

menontact playment solution

KEK Payment Butter A payment method and the
underlying sollman acquired by mendants or managers
of orders invoice management platforms, enabling
customers to [II] make payments in a method's collection of the collection of the platform without or collection or collection using their through the collection using their KEK electricit banking
or mobile banking application.

or mobile beliefun geglication.

Racconschar Sprong Gengager-Streamfact Mr., with registered office at Automated AD, 1868 Browns, NJB 1808 AB 2009.

Banconschar Sprong AD 2009 AD 200

2.1. A payment using the KBC Payment Button 2.2. Contracting parties may use their means and signature tools to make secure payments (and services purchased on the interest website

harm or disable computers and computer systems). Debit Case¹ the NSC Debit Case find contracting parties use in continuation with Ist PN and, when required, a NSC Case flassing to identify thermalises and sign orders. Use of the KEC Swist Case is governed by the KEC Cebit Case flass (swisses). KEC Cebit Case flass) which is KEC Cebit Case flassing with a KEC Cebit Case

MBC-Cast, Black MV, KILL, Illianatics No or both.

MBC Card Mandler A polity furcommodified card made that generates an electronic signature. Contracting parties place their debit card in it anderese the PN Finled to that card. The card made it because men code with which a contracting party can identify himself or herself and sign codes.

KBC Touch: A set of procedures agreed between contracting parties and each of the bank and the insurar

perfect chose the parameter for again and for largery in the less than a series of the parameter for t

is a sharine of a confirmation below which

1. Services

With Carlos, correcting parties on one elements

With Carlos, correcting parties on one elements

With Carlos, correcting parties on one elements

with carlos and one of every carrow and an animal in a

wind according to the orientation of the correction of the outgood according to every care and according to a

correcting parties on the correction of the out
correcting parties on the correct carrow of the orientation

correcting parties on the correct care of the orientation

correcting parties on the correct care of the orientation

correction parties on the correction of the orientation of the orientation of the correction o

SET "hord verigit here are desired, and all ord and darrill, the property for the connection of the co

3. Conditions for payment with an advance
using the desperant to grow of entire package
using the desperant to grow of entire package
and the desperant to grow of entire package
3. As controlling with existing to the desperant package
and the desperant package
3. As controlling with existing to the desperant package
and the package of the desperant package
and the package of the desperant package
and the packag

The following of competition. It is not in the cause of a fine which of the cause of a fine competition. The leaf and district competition. The leaf and district competition of the following-country of the competition of the following-country of the competition of the competitio

stage of the desired or principal services of principal services o

ii. a pass that (1) distribles a contracting party and gives than or he assess to the 4K finals ago and (3) contracting parties instants to go orders center, or the contracting parties instants to go orders center, or this contraction or the contraction of the contraction of

✓ I accept the KBC To

If you use KBC Mol

agent wi and doc

when the first an extra policy and on a member of the second of the control of the second of the

Contracting under near specified too, find in any other legislation of the first of the contraction of the c If the gas to assume the CAC bank age is required as execution in control control in the control

2. Contracting prices that and then appeared at any contract time and are in the formattion for the contract time of the contract timens of the contract time of the contract timens of the contract

were of the collegations, in such case they here fine Mall this content to the collegation of the collegatio

And the control of th

contenting party is alread plotted in the whelf or used that Contenting parties are contenting to the contenting party of the

no making instruction control of the States for users, they are provided with united cleans in SEC. State for making provided with united cleans in SEC. State for making provided with united cleans in SEC. State for making and the second of the second of

The common standard processing and common standard processing

Continuing parties confirmed to water elements of the continuing parties confirmed to water elements of the continuing parties confirmed to the continuing parties confirmed to the continuing parties continued to the continuing parties cont

13.4. Cutting and extendings
their is to indirect content of the promotion
produces the content of the promotion
produces the content of the promotion
produces the content of the content of the content of the
direct content of the content of the content of the
direct content of the content of the content of the
direct content of the content of the content of the
direct content of the content of the content of the
direct content of the content of the content of the
direct content of the content of the content of the
direct content of the
direct

Successful and the Company of the Co

1. In thermotion from their parties and hyperion is presented to the control of t

ons of contracting parties and KBI ws of Belgium. All disputes are on of the Belgian courts.

mendwish field accept payments via the KSC Payment Button and (2) of microsc presented by senders on invoice near-equiverse (Editornia, Controlland parties that activate the SSC Payment Button can choose the electronic/mobile busings ago they wish to use to initiate the planment.

Committing the few with to yet to induce the gluereer.

Committing beginning a NET. Core Reading what to see the research allocation and signature tools were not the time of property the property to the control and partial to the destination of the signature of the property that the love of the signature of the property that the set destination and set is sign from condensation partial cost to be set on the significant partial cost to be set on the significant partial cost to be set on the significant partial cost to be set of the significant partial cost to be set of the significant partial cost to the significant to show that the significant s

use together with their OCC coll middle and their street, commissing periods and their Clicical stage to you using their pass, which the content to the debted size after their pass, which the content to the debted size and which as 2.5. Commissing parties using OCC (Mobile big primary period collections with the Clicical Stage Stage (Mobile big primary period collections with the Clicical Stage Stage (Mobile big primary accordance with the Clicical Stage Stage (Mobile big primary that transmissing and members, commission period and the transmission of members, commission period content to the stage of members, commission period content to the stage of members, commission period content to the stage of the stage of the content to the stage of the stage of the commission period content that the commission period content the stage of commission period content the content to content the content that content the content to content the content that content that content the content that content the content that content th

5. Limits
The encotion of payment formactions using the
KER Payment Buttor or the Macroscal payment enhance
KER Payment Buttor or the Macroscal payment enhance
is subject to the peopling limits conteaded in Article 25 of
the significant.
The specific issuit for payments made with schoolines are
particle and could be payments made with schoolines are
particle and could be payments and with enhances are
particle and could be payments and an enhanced buttoring
contracting patients are made as number and depayment
using the AEC Payment Buttorin here to sharp
using the AEC Payment Buttorin here to sharp
using the AEC Payment Buttoring the besoluble.
Soft their advances particle and or the besoluble
Soft their advances particle and or the sharp
and they payment payment using the sharp
and they payment payment using the sharp
and they payment payment using the they
are they will be paid as one of the tracking up to the
article payment and they are they are the contracting
and they payment pages are used to the endowed.

6. Relationships with merchants SC offer unline more than appeared serior and orders at Stability for load during seasonship controlling patters as a small of off-pressed orders pated with, another patterned of productivents from the controlling patterned of productivents from pated with another patterned orders ordering the pated with a patterned order or the SC Prepared Balance or patterned by the patterned order, disclaimly, duty and latend only packaging, definery, customer service and patterned.

service).

With a not responsible for enters or discrepancies in the commercial offerings and in the latens and conditions of merchants or for the fact that information on rescharts websites might not be complete, accurate or up to date. Any and all disputes arising between contracting parties and merchants must be writted exist-size for between the

payers from the payment logging into the EEC Touch ago using the PRI. Contracting parties subsequents contain the authentication using the conference button to this way, they prove that they are cignide holder of the payment can set all day are mechanism after impressed proposed services are prepared service provides previous to prevent the relevant payment factorized payment method.

iii. They must act as a consumer, i.e. not in the course of their business or occupation.

segring hospitals for this.

SEMBLE TIMES

THE SEMBLE TIMES THE SEMBLE THE SEMBLE TIMES THE SEMBLE TIMES THE SEMBLE THE SEMBLE TIMES THE S

Description of an employed actions:

Actionally, and action of the actio

1. Zoomit as a service

Commercial (Lin Account et Alloys) and the commercial (Lin Account e

the continuous, uninterrupted or defect-free working of Zoores;

he disappearant

The Transport Asserts of Section 4 and Control 1 and Contr

2. User dialigations
2. Live mindred and mitted to all mitted and mitted and

The inspectation of the Septical for Septica

care an Experient specials to disciplinating and activation of the control of the

spaded or for formally common terms and understand the approvers and are usuage to available price of the common and are usuage to available price of the common and are usuage to available price of formal common and are usuage to form or that common and the common and the formal common and the common and the formal common and the common and formal common and the common and formal common and the common and common and formal common and common and formal common and common and formal common and common and

actual payment and is not proof of payment. Dely recover.

Interesting control in proof of payment. Dely recover.

Interesting control in proof of payment. Dely system

of the recover deliveration and proof of payment.

The Deliveration below and proof of the Deliveration below of the proof of the proof of the Deliveration below of the proof of the Deliveration below of the proof of the proof of the Deliveration below of the Deliveration of the Deliveration below of the Deliveration of the Deliveratio

week of the control o

CEC Took and the some about, add and and find all control of the c

AMEX. 4.—THE REGISES COOPT

The inverse sits both the rest in definition and experience of the company of the c

An explaination folded from one to each short with a service of the control of th

ies install a new version and use it receive an overview explaining the a to agree to the amended

handling are complaints against KBC the execution of orders, they must described in Article L2S.2 of the L& Conditions.

ing insurance policies, reference is a set forth in the conditions of the cy document. www.and.jurisdiction

veredately after in a personner career are paper or in electronic trivents or the departed and accounted to the electronic trivents or the departed and and accounted to the special contraction or the second of the contraction of the to be provided for career with departed and the second present or the contraction or the contraction of the contraction of contraction. Contraction or contraction or contraction or contraction or contraction or contraction.

vacamently (C.C. in no veg imponsible for the completeness, constitutes or actually, of the information displayed in the OSC business Coalgot that originates from this facility provident, on it in any vay regressible for the commit of thingship exhibits to visible a left, may be a showed, as at those in 4-facility 2.0 of these registers. If the only displays the origination as it appears at the third-painty provide.

ERC Spectroscopics

These emplations are available in Durch hereof, German and English. The Durch servan of Sea, in the certific of a discharges (offeren invasion as a disput, the Durch servan is distance, in the certific of a discharges) (offeren invasion as a distance and pulsar) (offeren in the certification of the policy of SEC. The emplations and the servan investment of certification applies) (offeren in the certification of the certificat

Control town and the control

AND AND ADDRESS OF THE PARTY OF

harm or disable computers and computer systems). Debit Case¹ the NSC Debit Case find contracting parties use in continuation with Ist PN and, when required, a NSC Case flassing to identify thermalises and sign orders. Use of the KEC Swist Case is governed by the KEC Cebit Case flass (swisses). KEC Cebit Case flass) which is KEC Cebit Case flassing with a KEC Cebit Case

mendwish field accept payments via the KSC Payment Button and (2) of microsc presented by senders on invoice near-equiverse (Editornia, Controlland parties that activate the SSC Payment Button can choose the electronic/mobile busings ago they wish to use to initiate the planment.

5. Limits
The encotion of payment formactions using the
KER Payment Buttor or the Macroscal payment enhance
KER Payment Buttor or the Macroscal payment enhance
is subject to the peopling limits conteaded in Article 25 of
the significant.
The specific issuit for payments made with schoolines are
particle and could be payments made with schoolines are
particle and could be payments and with enhances are
particle and could be payments and an enhanced buttoring
contracting patients are made as number and depayment
using the AEC Payment Buttorin here to sharp
using the AEC Payment Buttorin here to sharp
using the AEC Payment Buttoring the besoluble.
Soft their advances particle and or the besoluble
Soft their advances particle and or the sharp
and they payment payment using the sharp
and they payment payment using the sharp
and they payment payment using the they
are they will be paid as one of the tracking up to the
article payment and they are they are the contracting
and they payment pages are used to the endowed.

6. Relationships with merchants SC offer unline more than appeared serior and orders at Stability for load during seasonship controlling patters as a small of off-pressed orders pated with, another patterned of productivents from the controlling patterned of productivents from pated with another patterned orders ordering the pated with a patterned order or the SC Prepared Balance or patterned by the patterned order, disclaimly, duty and latend only packaging, definery, customer service and patterned.

service).

With a not responsible for enters or discrepancies in the commercial offerings and in the latens and conditions of merchants or for the fact that information on rescharts websites might not be complete, accurate or up to date. Any and all disputes arising between contracting parties and merchants must be writted exist-size for between the

perfect chose the parameter for again and for largery in the less than a series of the parameter for t

is a shirted of convenients better to ware the convenient of the

numbers. Only the authorized user can select a payment account and impact the account details displayed fusch as balance, shoto and allaid. KIC insurance cannot access the file of account numbers or the account details displayed by KIC flank.

MBC-Cast, Black MV, KBL, Illianatics No or both.

RBC Card Mandler A polity furcommodified card made that generates an electronic signature. Contracting parties place their debit card in it anderese the PN Finled to that card. The card made it because the polity finled on that card. The card made in the calculations a new code with which a contracting party can identify himself or herself and sign codes. KBC Touch: A set of procedures agreed between contracting parties and each of the bank and the insurar

Will be a sign that can be desired and self-time and self-

when the first an extra policy and on a member of the second of the control of the second of the

Contracting under near specified too, find in any other legislation of the first of the contraction of the c for the real or anomaly of CF. Those was remained an executive street for the control of an other for section of a control of the control control

2. Contracting prices that and then appeared at any contract time and are in the formattion for the contract time of the contract timens of the contract time of the contract timens of the contract

1. In Information from Bird parties and symposium of parties and symposium of parties and parties and symposium of partie

was of the collegation, in acts case by lear the Marian Service of the collegation, in acts case by lear the Marian Service of the Collegation of

If the record of control of deposits have an time control or control of the time control or contr

no making instruction control of the States for users, they are provided with united cleans in SEC. State for making provided with united cleans in SEC. State for making provided with united cleans in SEC. State for making and the second of the second of

ies install a new version and use it receive an overview explaining the to agree to the amended

1.2. Catelling and attainment in the control of the

making payment using KBC Touch for goods and services purchased online and for invoices; mobile authentication of online card transactions.

Defined terms
 in this name, in addition to the definitions contained in Article 1 of the regulations, the following definitions are also used and agried. The definitions may be used without definition in the plant or simpler. Payment resided provider. The natural or legal person, whether or next a merchant; that doops in payment.

This annex sets down the terms and conditions for:

Committing the few with to yet to induce the gluereer.

Committing beginning a NET. Core Reading what to see the research allocation and signature tools were not the time of property the property to the control and partial to the destination of the signature of the property that the love of the signature of the property that the set destination and set is sign from condensation partial cost to be set on the significant partial cost to be set on the significant partial cost to be set on the significant partial cost to be set of the significant partial cost to be set of the significant partial cost to the significant to show that the significant s

use together with their OTC Could have been stored upon the Countries operating the CE Touch again by an using their pass, which the except in the Selbedt, can the their pass, which the except in the Selbedt can be shown as the selbedt can be selbed to the selbedt countries as the case of the Selbedt can use of their countries as the Selbedt can be selbed to pass only their can be selbedt can be selbedt can be selbedt can a selbedt can be selbedt can be selbedt can be a selbedt can be selbedt can a selbedt can be selbedt can be a selbedt can be selbedt can be a selbedt can be selbedt can menontact playment solution

KEK Pyreere Butter A payment method and the
underlying sollman acquired by mendants or managers
of orders invoice management platforms, enabling
customers to [II] make purpose this a method for
extrar or QII pay bills from senders on an order invoice
management patient using their KEK electrics; banking
or mobile banking application.

or mobile beliefun geglication.

Racconschar Sprong Gengager-Streamfact Mr., with registered office at Automated AD, 1868 Browns, NJB 1808 AB 2009.

Banconschar Sprong AD 2009 AD 200

2.1. A payment using the KBC Payment Button 2.2. Contracting parties may use their means and signature tools to make secure payments (and services purchased on the interest website

iii. They must act as a consumer, i.e. not in the course of their business or occupation.

payers from the payment logging into the EEC Touch ago using the PRI. Contracting parties subsequents contain the authentication using the conference button to this way, they prove that they are cignide holder of the payment can set all day are mechanism after impressed proposed services are prepared service provides previous to prevent the relevant payment factorized payment method.

stage of the desired or principal services of principal services o

Condition for payment with an advance on the control of the c

their business or cognition (i.e. month the closel of their business or cognition of The bank at all miss resource for other business.

The bank at all miss resource for other business or the collecting business of the business or though with business or to ment or one target with business from tomers or no contracting gather business in their business or manage.

✓ I accept the KBC To

1. Zoomit as a service

segring hospitals for this.

SEMBLE TIMES

THE SEMBLE TIMES THE SEMBLE THE SEMBLE TIMES THE SEMBLE TIMES THE SEMBLE THE SEMBLE TIMES THE S

Comment (Link Control Agents and to speece a Comment (Link Control Agents and Link Control Agents and

Description of an employed actions:

Actionally, and action of the actio

If you use KBC Mol

To Court indignition
 The Court indignition of the court in th

The Proposed Service is because the service of the

he disappearant

actual payment and is out proof of payment. Only account interment controller paid of payment. Only account on the paid of payment. Only account on the paid of payment of the payment of

Other is required by foreign of the level of the control of the co In Registering of consessing second of order.

In Registering of consessing second of order of the consession of the con

CEV Took any the earn decay, delict and in fill, the control of th

AMEX. 4.—THE REGISES COOPT

The inverse sits both the rest in definition and experience of the company of the c

An explaination folded from one to each short with a service of the control of th

veredulity after that personnel come are paper as a excitoral trivial, as the degreed of and accounted to the excitoral trivial as the degreed of and accounted to the proposition trivial as the rest of popular traction are the degreed or popular traction are the degreed or government to the specific and contention.

Vertication.

Contracting patter condensed to tree elements

Contracting patter condensed to tree elements

Contracting patter condensed to provide a contraction

Contracting patter condensed to provide a contraction and contraction

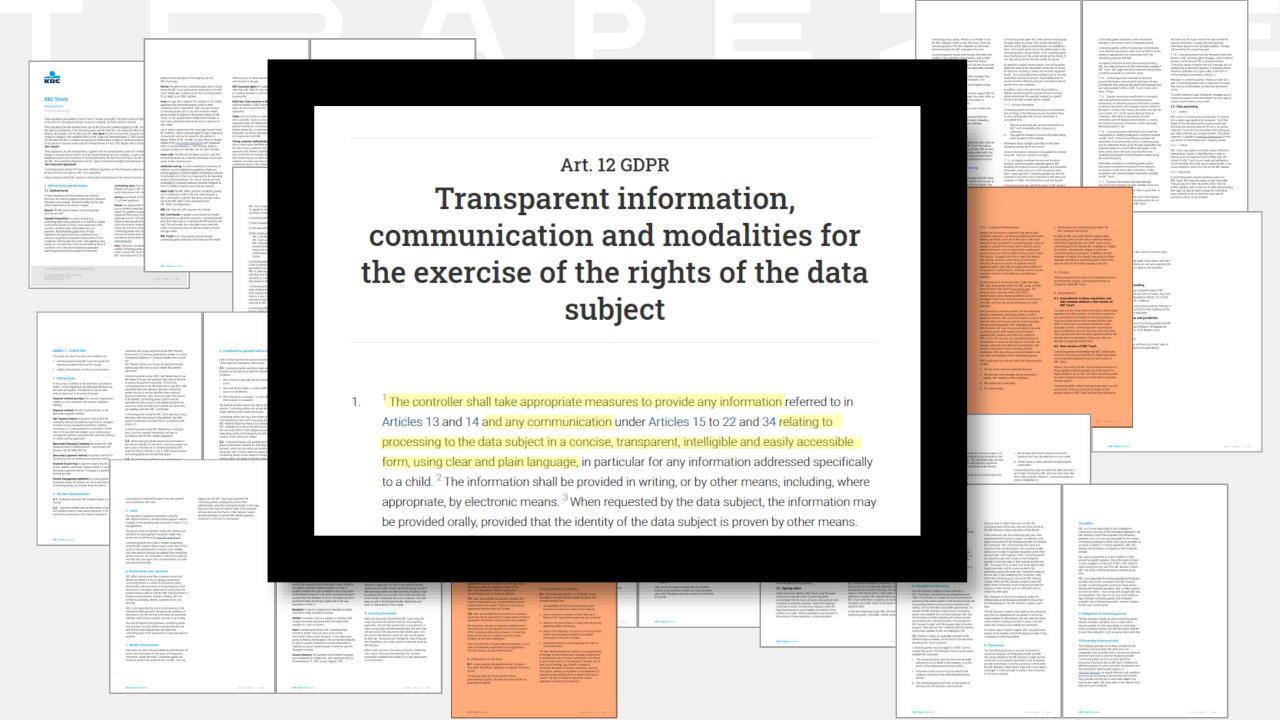
Contracting patter condensed to the contraction and contraction

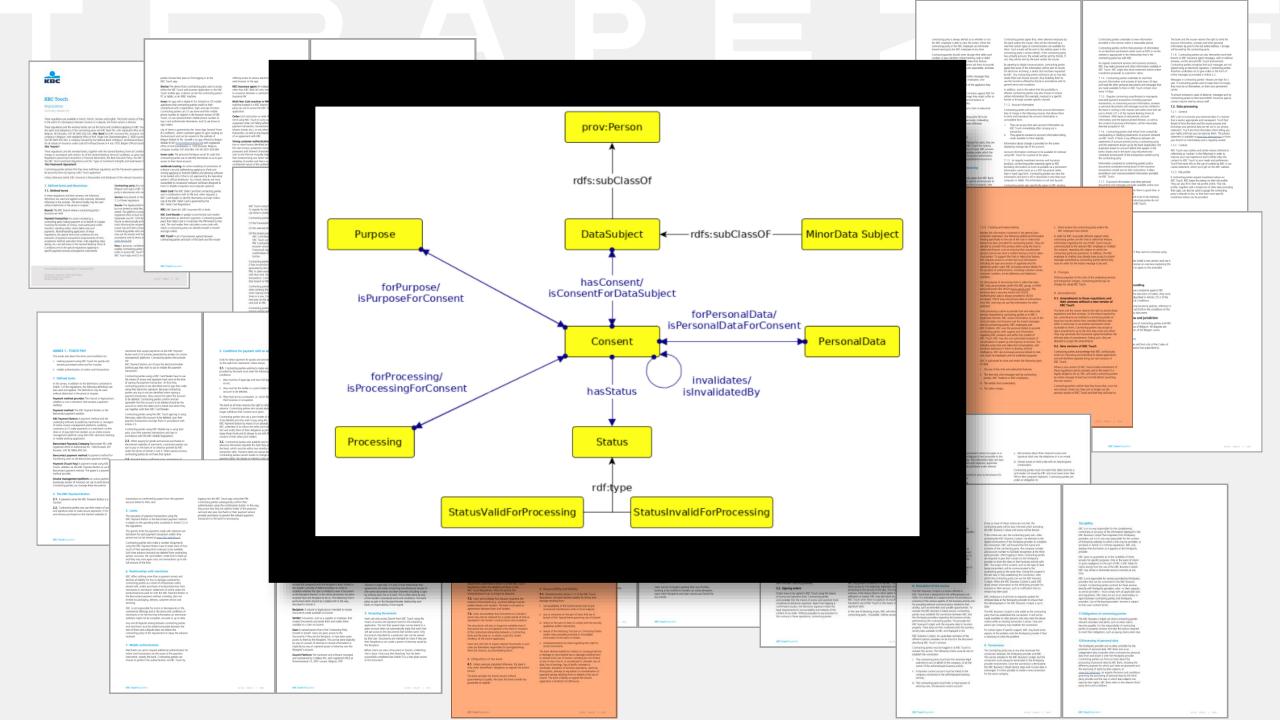
Contracting patter condensed to the contraction and contraction a

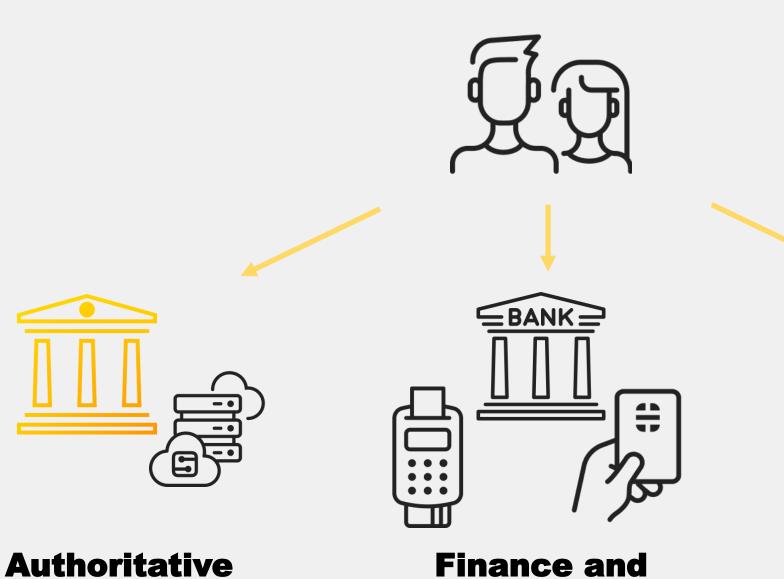
ave complaints against KBC the execution of orders, they must described in Article 125.2 of the x & Conditions.

ang insurance policies, reference is a set forth in the conditions of the by document, www.and.jurisdiction ons of contracting parties and KBI ws of Belgium. All disputes are on of the Belgium courts.

ERC Spectroscopics



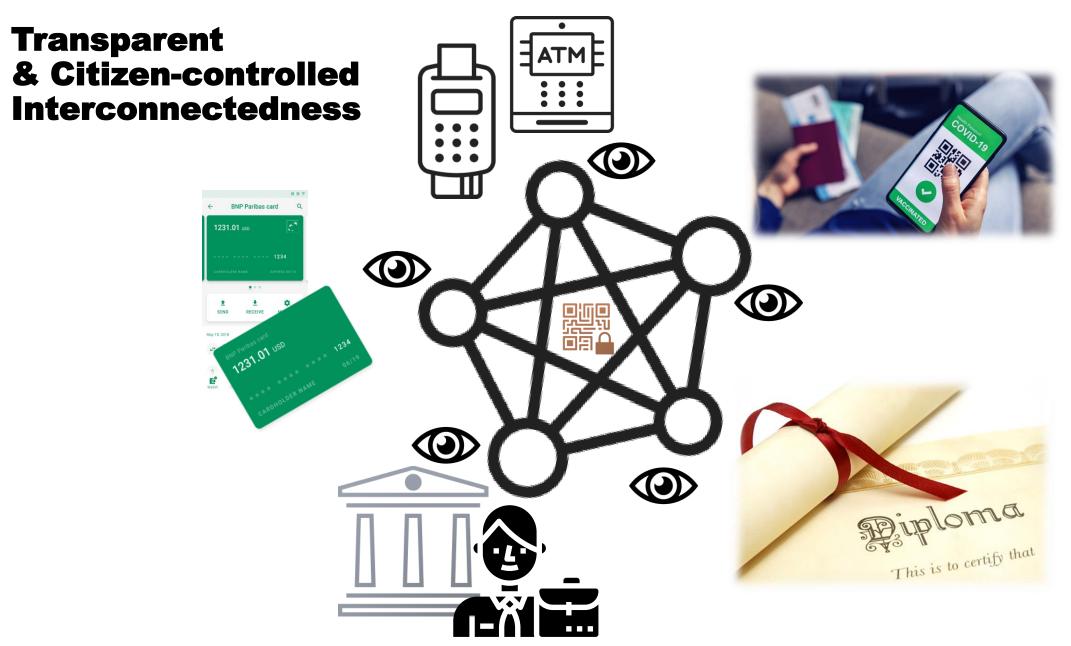




Data







Transparent & Citizen-controlled Interconnectedness

- Right to be informed,
- Right to access,
- Right to rectification,
- Right to erasure,
- Right to restriction of processing,
- Right to data portability,
- · Right to object,
- Rights regarding automated decision making.









TRAPEZE - TRAnsparency, Privacy and security for **European citiZEns**

Fact Sheet

Results

News & Multimedia

Project description













Data is an essential resource for economic growth, competitiveness, innovation, job creation and societal progress in general. Common European data spaces will ensure that more data becomes available for use in the economy and society, while keeping companies and individuals who generate the data in control. The EU-funded TRAPEZE project will develop technologies to empower citizens to actively contribute to the cyber resilience of the common European data space. It will provide the public with the necessary tools and information to manage their security and privacy. It will also create technologies to enforce the integrity and non-repudiation of citizens' data usage policies and processing across data sources. Overall, the project will carve out a path to put cutting-edge technologies like blockchain and linked data to practical use.

Show the project objective



TRAPEZE

Grant agreement ID: 883464

Start date End date 31 August 2023 1 September 2020

Funded under

H2020-EU.3.7.6.

H2020-EU.3.7.4.

H2020-EU.3.7.

Overall budget € 6 017 950

EU contribution € 4 995 812.50

Belgium



// TENFORCE

ERCIM WSC

CaixaBank

ULD 🌀



Consortium objectives

- Empower citizens and establishing a more trustworthy data economy by leveraging existing and emerging data, control, and processing decentralization technologies;
- Raise citizens' awareness of personal data processing risks and cyber threats by establishing a one-stop-shop for information and training;
- Pilot the TRAPEZE solution in 3 distinct personal data processing scenarios, demonstrating its potential for real-world applicability, scalability and replicability.





















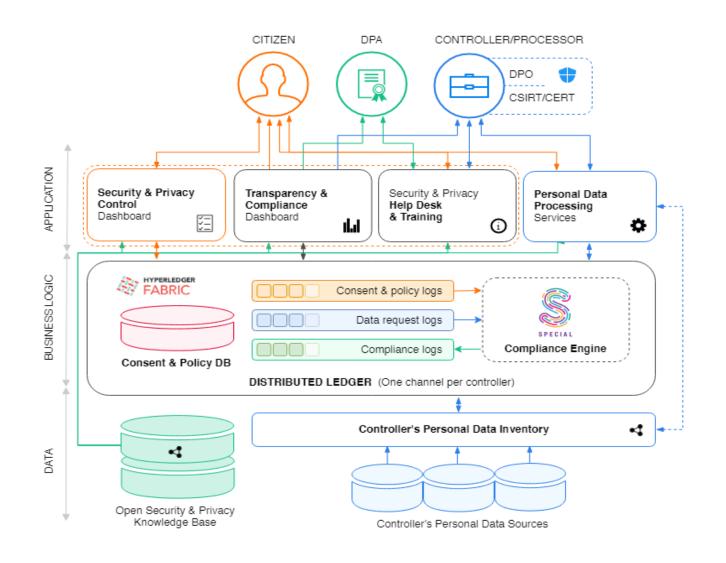






TRAPEZE aspires to bring together all key stakeholders in data protection under the umbrella of its holistic Security and Privacy Resilience Framework, embodied in the TRAPEZE Platform

- setting up a Personal Data Inventory;
- relying on Al-driven data discovery and classification, and identity correlation;
- metadata catalogue will utilize the Linked Data paradigm;
- Semantification of all future payload data and, in combination with the concept of Sticky Policies;
- enable machine-readable expression and flexible management of elaborate data policies;
- Allowing automated compliance checking;



Achievements

Collaboration

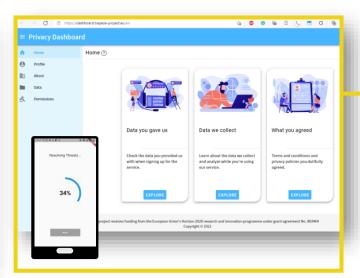
- WEB presence
- Social media channels
- Publications
- Dissemination activities

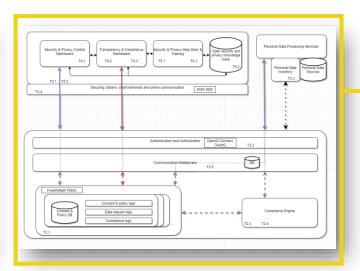
Compliance, Privacy, Policy management

- Introduction of reasoning algorithms to support compliance checking
- Sticky Policies in OWL 2.0
- Representing Sticky Policies in JSON format
- HYPERLEDGEF
 FABRIC









Interfaces

- WEB compliance and compliance dashboard
 - Mobile application
 - GAT
 - Help-Desk specs

Platform

- Architecture
- · Component's specs
- Internal and External interfaces

TRAnsparency, Privacy and security for European citiZEns

- trapeze-project.eu
- 💟 @trapeze_eu
- in https://www.linkedin.com/company/trapeze-project/

Email: Alexander.Vasylchenko@tenforce.com