



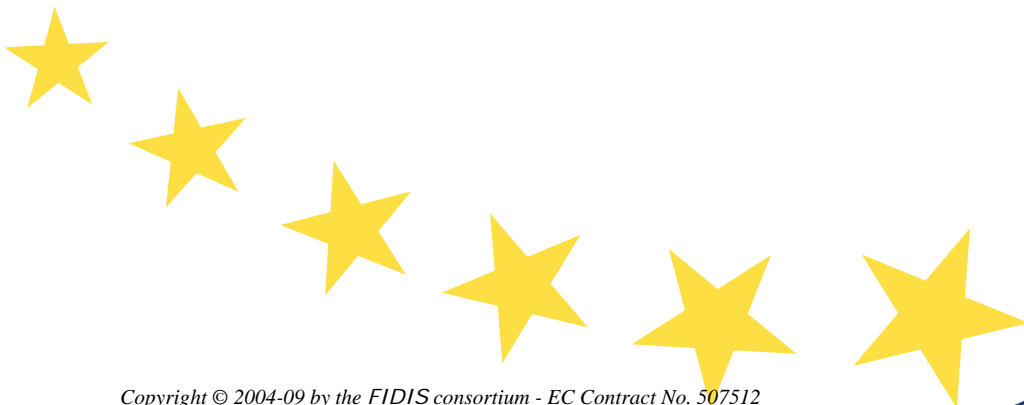
FIDIS

Future of Identity in the Information Society

Title: “D 7.15: Kick off Workshop on Profiling in Financial Institutions”
Author: WP7
Editors: Bart Custers (TILT)
Reviewers: Els Soenens (VUB)
Identifier: D7.15 Workshop to prepare D7.16
Type: [Workshop report]
Version: 1.0
Date: Wednesday, 17 December 2008
Status: Final
Class: [Concept]
File: D7.15 Report

Summary

The kick off workshop D7.15 was organized on 24.10.2008 at the Tilburg Institute for Law, Technology and Society (TILT), at Tilburg University, The Netherlands, to prepare deliverable D7.16 on Profiling in Financial Institutions.



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<i>22. Institute of Communication and Computer Systems (ICCS)</i>	Greece
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Versions

<i>Version</i>	<i>Date</i>	<i>Description (Editor)</i>
0.1	11.12.2008	<ul style="list-style-type: none">• First version (Bart Custers)
0.2	14.12.2008	<ul style="list-style-type: none">• Elaborations (inclusion slides Niels van Dijk)
0.3	16.12.2008	<ul style="list-style-type: none">• Version ready for internal review
1.0	17.12.2008	<ul style="list-style-type: none">• Final (small changes after internal review)

Foreword

FIDIS partners from various disciplines have contributed as authors to this document. The following list names the main contributors for the chapters of this document:

<i>Chapter</i>	<i>Contributor(s)</i>
All	Bart Custers (TILT)
...	...
...	...

Table of Contents

1	Executive Summary	7
2	Preparation of Deliverable D7.16	8
2.1	Important issues discussed during the workshop	8
2.1.1	Proposal for a structure of the report.....	8
2.1.2	Editors, internal reviewers and time table.....	10
3	Participants	12
4	Program.....	13
5	Annex I: Slides of the presentations	14
5.1	Introduction slides of Bart Custers (TILT)	Fehler! Textmarke nicht definiert.
5.2	Slides Martin Meints (ICPP)	Fehler! Textmarke nicht definiert.
5.3	Slides Rainer Böhme (TU Dresden).....	Fehler! Textmarke nicht definiert.
5.4	Slides Niels van Dijk (VUB).....	Fehler! Textmarke nicht definiert.

1 Executive Summary

This is the report of the kick off workshop on Profiling in Financial Institutions, held at the Tilburg Institute for Law, Technology and Society (TILT) at Tilburg University, The Netherlands, at 24.10.2008. This workshop of WP 7 was organized as a kick off workshop to prepare for the report D7.16 on Profiling in Financial Institutions, to be submitted in May 2009.

Note: This section is mandatory for all deliverable and should help to get an overview of the topics covered in the document.

2 Preparation of Deliverable D7.16

In the following sections we give an overview of the subjects discussed during the workshop , of the suggested structure of the report, the timetable, editors and internal review.

2.1 Important issues discussed during the workshop

Each participant was asked to prepare slides answering the following questions:

- Related Work
What related work has the participant done in the past?
- Topics for deliverable 7.16
Which topics should be included in deliverable 7.16?
- Items that I can contribute
To which of these topics can the participant contribute?
- Key Question
What should be the key question of the research? Alternatively, which elements should the key question contain?

Based on this input, the structure of the report was discussed, including who should contribute to which topic. The slides in the next subsections were drafted during the workshop.

2.1.1 Proposal for a structure of the report

Based on the discussions of the workshop the following general outline is proposed, to be further elaborated in the coming months.

Key Question

- Relevant parts
 - From legal requirements to practical implementation
 - Legal and technological aspects
 - Effectiveness regarding intended effects

Thus:

how do FI's implement risk profiling strategies from a legal and a technological perspective and does this have the intended effects?



16

The research question stated above focuses on the intended consequences of risk profiling by financial institutions. During the research, cases studies will be investigated. If these reveal any unintended consequences, these will be taken into account as well.

Table of Contents

<ul style="list-style-type: none"> ■ Executive Summary ■ Introduction <ul style="list-style-type: none"> ■ Scope ■ Preliminaries <ul style="list-style-type: none"> ■ Terminology: profiling, privacy ■ Profiling technologies (in short) <ul style="list-style-type: none"> ■ Technologies that cause profiles ■ Cases <ul style="list-style-type: none"> ■ Consumer perspective: Fraud prevention ■ Bank perspective: credit reporting <ul style="list-style-type: none"> ■ Credit scoring ■ State/society perspective: Tax evasion/VAT fraud ■ State/society perspective: Systemic risks ■ State/society perspective (AML, terror funding) ■ Problem statement <ul style="list-style-type: none"> ■ Privacy, autonomy, discrimination ■ Technologies that may be solutions <ul style="list-style-type: none"> ■ Privacy preserving data mining, PETs, TETs, etc. ■ Are they helpful? No ■ Legal regimes <ul style="list-style-type: none"> ■ Privacy & data protection ■ IP-law ■ Connect to FI-case of Harald ■ Conclusions <ul style="list-style-type: none"> ■ Effectiveness ■ Problems 	<p>Who? Bart Bart Bart</p> <p>All Rainer, related work</p> <p>Martin Rainer Martin Martin & Rainer Rainer LSE-> reference, Martin Bart Bart</p> <p>Martin Martin Niels Bart Niels Martin->Niels Bart Bart Bart</p>
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During the workshop it was not discussed that a glossary will be included. This will be a task of all to contribute to and will largely overlap with the terminology section. The final responsibility will be for the project lead.

2.1.2 Editors, internal reviewers and time table

The report will be edited by Bart Custers (TILT). Ruth Halperin (LSE) and Els Soenens (VUB) will be invited to take care of the internal FIDIS review.

The following time table is proposed (dates are deadlines):

- January 15, 2009 first version contributors
- February 1, 2009 comments editor
- March 15, 2009 final version contributors
- April 1, 2009 final version report; internal review

Future of Identity in the Information Society (No. 507512)

- May 1, 2009 comments internal reviewers
- June 1, 2009 off to the Commission

3 Participants

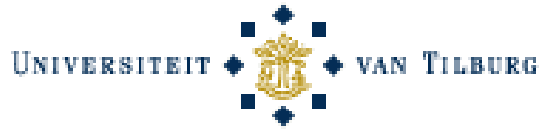
Participants

- | | |
|--------------------------------|------------|
| 1. Martin Meints | ICPP |
| 2. Rainer Böhme | TU Dresden |
| 3. Niels Van Dijk | VUB |
| 4. Bart Custers (project lead) | TILT |

Reviewers (not invited for the kick off workshop)

- | | |
|------------------|-----|
| 1. Ruth Halperin | LSE |
| 2. Els Soenens | VUB |

4 Program



Program Workshop 7.15

Profiling in Financial Institutions

Date: October 24th 2008

Location: Tilburg University, Netherlands, Building M (Faculty of Law), Room M10.01,
route description at: <http://www.tilburguniversity.nl/contact/route/>

Contact person: Bart Custers, email b.h.m.custers@uvt.nl

12.00-13.00 Lunch
13.00-13.30 Introduction of the participants
13.30-13.45 Introduction of FIDIS Deliverables 7.15-16 by Bart Custers
13.45-14.30 Presentations of possible contributions
14.30-14.45 Coffee break
14.45-16.15 Discussion on key question and drafting the table of contents of the end report
16.15-16.30 Wrap-up
16.30-17.30 Drinks
17.30 Dinner

Costs: The Tilburg Institute for Law, Society and Technology will bear the costs of the workshop, including lunch and dinner. Travel expenses will be for the participants, as will be any accommodation that is required.

Hotels: Hotels closest to the university are:

- Auberge du Bonheur, www.aubergedubonheur.info/
- De Postelse Hoeve, <http://www.depostelsehoeve.nl/>

For any assistance or further questions, please contact Bart Custers.

5 Annex I: Slides of the presentations

[see pdf file]