

Tailored IoT & BigData Sandboxes and Testbeds for Smart,
Autonomous and Personalized Services in the European
Finance and Insurance Services Ecosystem



D9.9 - Community Building Report - I

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Executive Summary

The present document is part of WP9, dissemination, exploitation and standardization actions. The correspondent task of this deliverable, T9.3, focuses on community building—mainly on the strategy to attract stakeholders to the project's market platform and virtualized ecosystem.

Important challenges have been identified for this task as:

- Collaboration is a key prerequisite for success in Digital Finance, FinTech and Insurance.
- Collaboration with stakeholders on IoT & BigData-driven innovation topics through sharing resources, obtaining relevant assets and utilizing them can be challenging to execute.
- The INFINITECH Marketplace, supported by the Virtual Digital Innovation Hub (VDIH), will be a unique and unified platform that facilitates the interactions mentioned above between stakeholders through the exchange (i.e. offering and retrieval) of different types of assets

The deliverable presents all the different channels (e.g., social media, workshops etc.) that are used to engage stakeholders with the project's outcomes and to build a community around the INFINITECH results. Stakeholders contacted through different channels are aggregated, profiled and managed in the INFINITECH stakeholders' database. Emphasis is paid in the community building activities around the INFINITECH market platform.

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Abbreviations

Abbreviation	Definition
AI	Artificial Intelligence
BDVA	Big Data Value Association
BOS	Bank of Slovenia
DoA	Description of Action (also DoW, description of Work, PART A of Grant Agreement)
EU	European Union
GDPR	General Data Protection Regulation
HPC	High Performance Computing
ICT	Information Communication Technologies
IT	Information Technology
IoT	Internet of Things
ML	Machine Language
N/A	Not Available / Not Applicable
VDIH	Virtual Digital Innovation Hub
WP	Work Package
WP3	Work Package 3 dealing with BigData/IoT Data Management

1 Introduction

1.1 Aims and objectives

This report aims to present the development of the market platform from a communication and dissemination perspective. The report will also explain the Virtual Digital Innovation Hub (VDIH) and other community building initiatives such as social media, workshops and the project's newsletter.

The organisation of Hackathons is also key to attract innovation capital and on-boarding new members for the project's market platform, VDIH, and for the project's testbeds. Therefore it will be included in the present deliverable and further developed in section 3.1.5.

All the tools presented in this deliverable, and chosen for the purposes of this project, have as a main objective to boost the project in terms of ecosystem and community building. Regarding measurement and follow up of the actions, the corresponding KPIs of each tool will keep track of the effectiveness of the various activities and adapt the community building plan accordingly if necessary.

2 Community building process and phases

2.1 Target Stakeholders and message

A comprehensive communication plan was defined at the beginning of the project with clear objectives (they were adapted throughout the project lifetime) and adapted to various relevant target audiences.

Identifying the target audience for each communication channel allows us to set clear objectives (e.g. What impact is intended? What reaction or change is expected from the target audience?). Also, it helps to choose pertinent messages (e.g. Why does the target audience need to know about the action?).

The following target groups have been identified for dissemination actions of the project:

- Financial institutions (e.g. banks, insurance and reinsurance companies, brokers, payment providers, asset managers, private equity).
- Companies in the finance management digitalization sector such as:
 - treasuries: they need data to manage the risks of treasury.
 - accounting, management control: to automation processes, reporting, use of AI to gain productivity.
- Big Data/IoT solutions integrators: The project's result will be interesting for this target group in order to integrate INFINITECH's solutions to their products or services .
- FinTech and Insurance Tech firms: Fintech and Insurance Tech firms will be able to test, in a real environment, their latest innovations and then be able to commercialize these solutions.
- Academics and researchers: in order to monitor the state of the art in the field of digital finance. Uses of new data to remove R&D locks in this domain.
- Consultants: monitoring innovation for their customers, keeping updated on their employees' skills, and disseminating innovation among customers.
- Standardization bodies and policy makers.

The community building activities of the project aim at engaging stakeholders from all the above different types with the stakeholders results.

2.2 Phase 1: Awareness

During this phase, M1-M39, we have designed the community building and communication strategy, including target groups, planned activities and a selection of dedicated communication tools and community building activities. Moreover, we have started defining the liaisons and interaction mechanisms with the rest of the entities and players, including relevant research and innovation projects.

Outcomes and measures:

- INFINITECH web portal (<https://www.infinitech-h2020.eu/>) created and launched since the beginning of the project, including a calendar of relevant events.
- Dedicated social media channels animated – INFINITECH on Twitter and LinkedIn.
- The first INFINITECH newsletter was distributed among all partners' ecosystems.
- The design of a first flyer in the form of an INFINITECH brochure was designed and uploaded on the project's website and the plan was to distribute it at future physical events (as this has to adapt during the COVID pandemic). Several workshops, conferences and external events had to be reprogrammed due to COVID-19. This is why we adapted (and still today) INFINITECH project communication and dissemination, in the most effective way, to this sanitary crisis to keep boosting its attractiveness and strengthening its impact.

2.3 Phase 2: Community outreach

Phase 2, M15-M39, of the INFINITECH community building and communication strategy is to actively reach out to the main target stakeholders to generate interest in INFINITECH activities and outcomes, and set a solid foundation for the planned dissemination, community building and consultation activities. Stakeholders will also be approached to provide support for the mapping activities, knowledge sharing (see below hackathon section) and consultations.

In this phase, the strategy is to exploit the outcomes from stage 1, to plan events participation and organisation. It started with the pre-kick off meeting and the first exhibition held at the Paris Fintech Forum (physical participation event at the beginning of 2020). Then many internal and external workshops were organised and additional webinars were organised throughout the project lifetime. More are yet to come in June and September 2021.

Outcomes and measures: Official launch of the INFINITECH Marketplace (major promo online campaigns), publication of best-practices and success stories, first episode of the H2020 INFINITECH Stakeholders' Workshops series with experts (then 4 more were organized), first video interviews from WP representatives and experts in the domain to raise awareness, animation of social media channels, a number of news items, articles, events registration and replays pushed out via the INFINITECH website and media (all the academic publications and conference publications are presented under the "publications" tab of the INFINITECH website) available newsletters, webinars and participation in selected events to facilitate networking, outreach and community building.

2.4 Phase 3: Global outreach and retention

Phase 3, M24-M39, of the INFINITECH community building and communication strategy is to actively engage target stakeholders on a pan-European level, beyond H2020 initiatives and European network (such as: BDVA (European Big Data Value Association)), for the creation of an ecosystem of engaged communities and players as a solid basis. The main idea is to ensure effective community building mechanisms to be strengthened by increased participation of active actors, stakeholders, while extending outreach of the INFINITECH efforts to connect with media, specialized press (i.e., Springer, mdpi, Risks .) and overall society.

Outcomes and measures : Promotional material in various forms, presentation, publications, established liaisons with relevant research and other H2020 innovation projects (Cyberwatching, etc.) publication of a number of news items via the project's website, media channels and specialized online journals, additional editions of the newsletter, interviews, video, dedicated webinars, participation in events, a major community event, including the Hackaton in S2 2021 (other hackathons we will prepare during S2 2022) and additional expert workshops to consolidate the road mapping activities.

3 Community building tools and initiatives

3.1 Tools to support engagement activities

3.1.1 Social Media

Why is social media so important for the project’s communication and dissemination?

More than three billion[1] people are on social media today, with many of them using it on a daily basis. As such, INFINITECH emphasizes the potential of using social media for community-building. While other forms of promotion can be difficult to aim towards the correct people, social media can truly be channeled towards specific communities of users. Beyond serving as the target of INFINITECH’s message, a strong social media community can propagate INFINITECH’s message on its own. This essentially acts as a boost in brand building manpower to INFINITECH’s marketing efforts.

A Strategy

One of INFINITECH’s main strengths in its social media methodology is the use of educational content. It is often said[2] that for every post that a company makes directly promoting its product (in INFINITECH’s case, the project), it should make six posts of content. This includes articles, events, and questions that prompt the user to engage. Content is crucial to any social media marketing strategy. Whether it is about entertaining or in INFINITECH’s case, sharing, content is how value is added to the interaction between a user and a company’s social media page. This is ultimately how prospective partners for INFINITECH’s project can keep engaged with its social media. Further and detailed information on social media KPIs and strategy are given on D9.3.

A good path for the future will involve equally balancing the quantity and quality. While directly increasing the number of followers, views, and likes (further analyzed in deliverable D9.3) is certainly an important part of growing INFINITECH’s social media presence, so too is enhancing the experience of the existing community and attracting influential social media users. In the long-term, this takes advantage of one of social media’s most useful marketing features: communities can grow on their own as users share with their own network. This will increase the cost-efficiency of INFINITECH’s marketing efforts.

The key point is to use the appropriate platforms. For the project’s intentions, the following tools have been chosen for the purposes of INFINITECH.

Table 1 - The appropriate platforms

Tool	Features
Twitter	Twitter is an important tool for keeping the community updated on ongoing events. To that end, it is important to post frequently. Interacting with other users also helps to generate attention for INFINITECH. One way to promote INFINITECH on Twitter is to encourage participants at events to use a hashtag to share their experiences at the event. This effectively leverages the community’s manpower to promote the project. As presented in D9.2 and D9.3, this tool is used in a massive way, to provide additional visibility and information on a daily basis. This is the opportunity to tweet on key events (with direct link to register), project latest news, pictures but also retweets from related twitter accounts of partners. As of June 2021, the twitter account counts 211 followers (a description is presented in table 2).
LinkedIn	Being a professional social network, LinkedIn is a space where INFINITECH can easily reach businesses and professionals interested in becoming a part of the project. LinkedIn facilitates targeting by industry, company, or even specific jobs within companies. The company page is also an excellent tool. In the “About” stage, INFINITECH can easily make its mission clear. Through “Events,” INFINITECH can update the community on upcoming events. It is also good practice to encourage partners to keep well-maintained profiles. This can help increase INFINITECH’s reputation by allowing people to see the qualifications of the people involved in the project. Encouraging partners to post on LinkedIn will also help expand the sphere of influence of the project. To this end, a communication kit was shared with all partners (further developed in D9.3). As of June 2021 the LinkedIn account counts 152 followers (a description is presented below and in table 2).

Looking into **LinkedIn followers details**, analytics help us to learn about the LinkedIn members who are showing an interest in our page. Data includes job function, location, seniority, industry.

Looking at trends has helped us a lot. This data was used to inform the content of our upcoming posts.

It appears that the majority of followers are Europeans (from France and Spain) and the UK, who are working in the industries concerned by each pilot implemented throughout the project lifetime (Information Technology and Services, Financial Services, Banking and Insurance). 21% of followers are companies of 11 to 50 employees, 19% are 2 to 10 employees (startups/fintechs) and 18% are very large companies (10k+ employees). Regarding job function, unsurprisingly, people showing an interest in the INFINITECH project have a role in Operations, Business Development, Project Management, as well as Engineer and Program and Project Management.

A detailed description of the main categories of the community we engage with Twitter, LinkedIn, can be found in table 2. Additional information is also given in D9.3.

Other tools such as Facebook and Instagram were also analyzed but due to their characteristics (Instagram generally used for B2C marketing and Facebook is often outdated on KPIs for job title, employer, and industry) they were not engaged in the strategy of the project.

Finally, all marketing efforts have paid off, and KPIs on social media are very good. As indicated in deliverables D9.2 and D9.3, KPIs are constantly evolving since the beginning of the project. They are all well above the European average.

3.1.2 Newsletter

What is the importance of the Newsletter ? From our point of view, when doing marketing, email is a vital tool. Email marketing provides the best return on investment of any tactic in the digital marketing space. According to Campaign Monitor[3], e-mail is by far the most preferred channel of communication. With over 4 billion users worldwide, email has a vast reach.

The newsletter is ultimately the way in which INFINITECH harnesses the power of email. The newsletter provides convenience on both the side of INFINITECH and its stakeholders. In the modern day, there are many tools online that facilitate editing and formatting a newsletter. Distributing it is a relatively simple process too, as it can easily be scaled up to reach more email addresses without much additional effort. On the side of the reader, it is just as simple as opening an email, and they can pick out the parts of the newsletter that they find most interesting.

Additionally, the newsletter plays key roles in both retention of partners as well as conversion of prospective partners. It is a mechanism for new partners to remain informed on the exciting progress of INFINITECH, thus reinforcing their belief in the project. For prospective partners, the newsletter informs them of the benefits of the project and where they can go to learn more about the project. These are important steps on the path of convincing these prospective partners to join INFINITECH.

Finally, for the purposes of the project, and as presented in D9.3, a newsletter calendar has been settled and shared with the whole consortium at the beginning of each year of the project and in accordance with the corresponding KPIs. Partners have been invited to constantly share their news with the Finance Innovation team, leader of this action.

For this second full year of the INFINITECH project, the 2021 agenda is a total of 8 INFINITECH newsletters, reaching almost 600 subscribers. It has been decided to strengthen the impact of INFINITECH activities and highlight some pilots, activities led by partners.

How does INFINITECH keep Stakeholders engaged? INFINITECH employs a number of techniques to maintain engagement. Each newsletter begins by thanking the reader and generating excitement for upcoming events. The reader is also encouraged to further engage with INFINITECH by exploring its LinkedIn page.

A diversified mix of media[4] is used to appeal to the reader in multiple ways. The newsletter includes videos, event announcements, INFINITECH's partners news, and a selection of Fintech-related articles that the reader can click on. These media types are all clearly labeled into separate sections so that

the reader can pick out what they want from the newsletter. The size and order of these media is prioritized, with INFINITECH events and announcements being towards the top of the newsletter and bigger in size.

What is effective about INFINITECH's strategy is that most of its content is educational. Although this is not directly calling for people to work with INFINITECH, it accomplishes a number of objectives that may help readers become participants in the future. Quality content, such as the one shared through the newsletter, increases readers' interest in INFINITECH's value proposition, increases likelihood that INFINITECH's content will be shared, and gives readers a reason to regularly check through INFINITECH's newsletter. This type of content is more likely to build personal connections with readers that will interest them in the work that the project is doing.

The newsletter also contains a healthy balance of text and images. Large blocks of text would disengage the reader, while little to no text would make the reader confused in understanding the message. INFINITECH intersperses short chunks of text to go along with visuals to make the experience informative, yet engaging. Given that so many people now use mobile devices to read emails (in 2016, 68% of emails were opened on mobile devices), this design choice also caters to the shorter attention span of mobile users.

Are there further possibilities ? INFINITECH's marketing and communication strategy is strongly focused and is looking into employing personalization to better fit the needs of each stakeholder. A survey[5] revealed that personalization is the top email campaign goal of 38% of marketers, and the biggest challenge for 36% of them. INFINITECH may look into curating different content for different types of stakeholders (i.e. partner and non-partner readers).

The consortium's main ambition is to give our community the opportunity to enter the project and increase the interest of all stakeholders. Finally, this new content strategy for the 2021 newsletter announcement is to double down the number of subscribers (currently 600 subscribers) and reach out to stakeholders active at the EU level and all partners' ecosystems and show concrete actions.

3.1.3 INFINITECH's Marketplace

The Marketplace will deliver an innovative solution including technologies, models, components, services and other types of assets through a marketplace for big data, AI and IoT solutions, offering the VDIH services (section 3.1.7).

The INFINITECH market platform will be able to store several types of assets (e.g. algorithms, descriptions of algorithms, evaluation and validation results, datasets, experimentation outcomes, etc.) in any format.

The Marketplace platform has been launched and is now available for visitors. Further information on design, content, and a link to the INFINITECH official website, have been developed in WP9, Dissemination and Communication Activities II (D9.3), deliverable.

It has been agreed that the Marketplace will serve as the main entry point to interact with stakeholders. An entry point, figure 1 - Log-in registration mechanism, will be integrated to the Marketplace in order to give access to external stakeholders wanting to have more information about the project such as public deliverables, contacts, etc. This will be key for INFINITECH in order to attract participants and to build a community around the EU-28 countries (EU27+ UK).

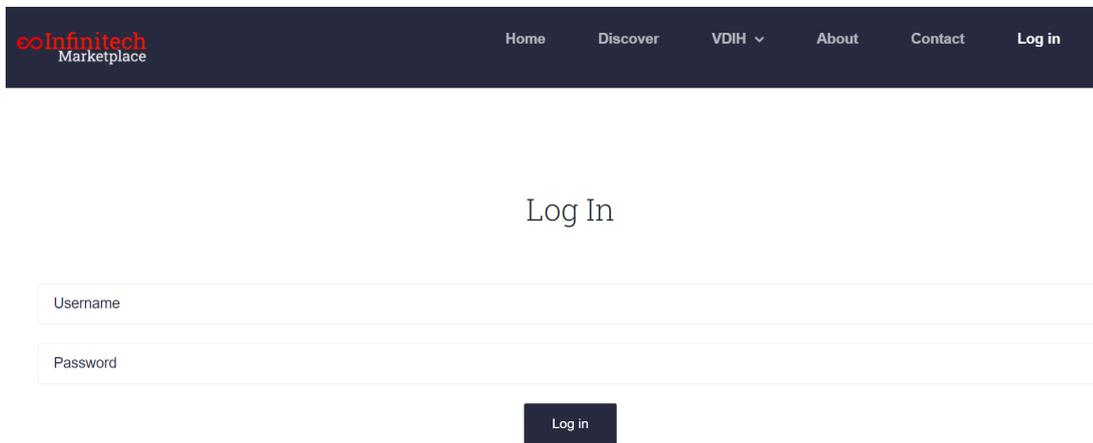


Figure 1 - Marketplace Log-in

Further details of this entry mechanism, already in development within WP8, will be further elaborated in the next WP8 and WP9 deliverables.

3.1.4 INFINITECH Stakeholder Alliance, ISA

The INFINITECH Stakeholder Alliance (ISA) has been introduced in the previous WP9 deliverables.

ISA is a key action of the project and will be one of the main vehicles for:

- Engaging with relevant stakeholders.
- Structured communication.
- Privileged access to information, assets and services.
- Collaboration with R&Is.
- Newsletter with focused information.

The ISA will enable third-party stakeholders (i.e. outside the project) to engage in the commercialization of the project's results as users, integrators or resellers. In this direction, the ISA will offer specific incentives to its members, which will be reflected within a MoU (Memorandum of Understanding) to be signed between the INFINITECH consortium and ISA members/stakeholders.

ISA has already achieved an important Italian Bank member: Intesa San Paolo. Furthermore, Monte dei Paschi di Siena (BPMS) bank has already shown their interest and will join the alliance soon.

3.1.5 INFINITECH Hackathons

The hackathon is a strategic tool which provides many benefits for INFINITECH. For one, hackathons take participants outside of their comfort zone by interacting with people from outside of their organization. This is a great way to produce new ideas[6] and find solutions to problems within organizations. It is also a great environment for individuals to exchange skills[7].

Hackathons are also great ways to build relationships of multiple types. Firstly, hackathons connect organizations with talented people that they may be able to recruit. Participants in hackathons often possess many of the qualities that tech companies are looking for in their workforce. Hackathons can also forge connections between companies and the developers that make the technologies that they use. The hackathon provides the platform for INFINITECH's partners to connect with the developer community. Lastly, hackathons can generate better reputation among customers or other businesses due to the buzz[8] that the event can generate.

Because of the opportunities that hackathons provide for building relationships (which are the foundation of a community), INFINITECH has realized the need for getting involved in a hackathon with Copenhagen FinTech, who have organized a structure and a theme for a hackathon. This will be

the first hackathon of a series of hackathons to be built in the coming months with other partners as Crowdpolicy and Bank of Cyprus. INFINITECH will be involved in their hackathon by hosting sessions, giving out problems and awards, and sharing resources with participants.

Below a description of the future Copenhagen Fintech Hackathon organized for INFINITECH:

It will take place on September 23rd 2021, in Copenhagen Business School or Copenhagen Fintech Lab

What is the problem statement : ***Can you help solve global natural resources crimes?***

The illicit exploitation of natural resources has become the largest financial driver of conflict globally. Whether illegal harvesting of coal and fuel, mining, logging, wildlife crime or human smuggling, the exploitation of natural resources is playing an increasingly large part in destabilizing safety, peace and development.

The Atlas of Illicit Flows by Interpol identifies more than 1.000 global smuggling routes used to funnel money into and out of conflict areas across the world. Painfully, an increasing share of this money is coming from Europe and the western world with illegally exploited goods flowing back in.

A major challenge in solving the illicit flow of illegal natural resources is the lack of a global supply chain that can intervene at the point of origin due to resources. Due to a lack of data there is insufficient insight making it hard to track illicit goods as they are mixed with legally produced, sustainable resources.

In this hackathon, we will bring together global banks and tech companies to co-create solutions to combat illegal natural resource exploitation.

Short abstract : Do you have an idea for:

- Building trustworthy data sources?
- Tracking the global flow of resources, for instance using satellite imagery?
- Establishing a reliable first point in the global supply chain of natural resources?
- Or just another crazy take on how to stop the financing of illegal exploitation of resources?

Then join us for a day of working towards solving one of the world's biggest problems.

Main partners & judges (except INFINITECH's partners/Copenhagen Fintech):

Copenhagen Business School

Contact person: Tom Kirchmaier, professor

Law firm Bruun Hjejle

Contact person: Morten Schultz, attorney

A list of potential partners : organizations that could help provide data at the hackathon, or could work to help solve the issue at hand

- Chainalysis – Danish scale-up finding criminal activity through blockchain solutions
- Mærsk – One of the world's leading shipping companies
- Earthbanc – Sustainable finance, compliance reporting
- Danske Bank – One of Denmark's biggest banks
- DNB – One of Norway's biggest banks
- BEC – IT infrastructure provider of Danish banks
- Nordea – One of the Nordic's biggest banks
- DBS – Singaporean bank
- Microsoft (toolkit for image recognition)?
- ESABIC – European Space Agency Business Incubation Centre

- DHI (satellite image analysis)
- University of Copenhagen
- Technical University of Denmark
- Danish Business Authorities
- Nordic FSA's

The next steps from now are :

1. July 1st-July 14th

Contact potential partners – who can join and in what way?

Finalize approval from INFINITECH consortium in regards of topic/set-up

1. July 15th-July 30th

Finalize partners

Finalize location

1. July 15th-Date of Hackathon

2. Marketing to Danish companies and INFINITECH network

3.1.6 INFINITECH Workshops Series

Why is organizing workshops so important? As touched upon in relation to the social media actions, adding value—specifically through educational content[9]— to INFINITECH's partners is an important part of building a community. Workshops provide partners[10] with opportunities to network, learn new solutions, and gather advice on specific issues.

Workshops are a great way to improve the branding of a company[11]. The willingness to teach other people is a sign of INFINITECH's confidence in its own expertise, helping to improve the project's reputation. Workshops are also a great way to introduce partners to the people driving the project, thereby putting a face to the work being done.

For INFINITECH specifically, workshops are a tool for coordinating a united vision for the project between its partners. They're opportunities for partners to become aligned on INFINITECH's objectives.

INFINITECH Stakeholders Workshops Series

Each workshop in this series is led by a number of speakers from different partner companies, all contributing educational and technical content relating to a common theme. This encourages collaboration amongst INFINITECH's partners, and makes the quality of the content robust through maintaining a diverse knowledge base.

Workshops also offer participants the opportunity to engage. The closing stages[12] of an INFINITECH workshop in this series usually involves a Q&A session for participants to clear up any doubts that they may have on the content of the session. This is followed by a poll, which is a valuable tool for INFINITECH to gather feedback.

INFINITECH also creates a page on its website for these workshops, important for both pre-event and post-event activities. The initial purpose of the page is to advertise the workshop by highlighting the selection of speakers, describing what will occur during the workshop, and noting the target audience. However, post-event, the page also serves a purpose. The page contains both a recording of the workshop, linked to the Marketplace, as well as the slides. This allows participants to review the content of the workshop, caters to people who were not able to attend, and exposes to other site visitors to the work that goes on at INFINITECH.

Other Workshops

In November 2020 and April 2021, INFINITECH organized a two-day General Assembly workshop. Attended by over 70 partners, both events served to inform partners about the project. The first day was a more conceptual overview of the management of the project and the technology being used, while the second day was more technical, including demonstrations and actions being taken.

INFINITECH wrapped up the middle term of the project with another series of thematic cluster meetings. These were more specialized meetings involving technical partners. The goal was to discuss the state of advancement of INFINITECH's project, address possible issues, and update partners on KPIs. Q&A panels were also held at these sessions to ensure that participants were able to clarify any concerns or questions they had about the technical aspects of the project.

All the reasons above show the importance of engaging with stakeholders through workshops or webinars. INFINITECH has implemented a webinar strategy and created the INFINITECH Stakeholder's workshop series, so far 5 webinars have been presented. All the details concerning topic, agenda, speakers, participants, surveys, feedback, etc. have been presented in deliverable D9.3, and also available at the end of this document in Appendix A and Appendix B.

3.1.7 Virtual Digital Innovation Hub - VDIH

The European Commission defines European Digital Innovation Hubs (EDIHs) as "one-stop shops that help companies dynamically respond to the digital challenges and become more competitive.

By providing technical expertise and experimentation as well as the possibility to "test before investing", EDIHs help companies improve business/production processes, products, or services using digital technologies. They also provide innovation services, such as financing advice, training, and skills development that are needed for a successful digital transformation. Environmental issues are also taken into account, in particular with regard to energy consumption and low carbon emissions"[13].

Digital Innovation Hubs are indeed a space to share experiences and ideas willing to create new products and services to the market in order to increase digitalization and innovative technologies.

For the purposes of INFINITECH, a Virtualized Digital Innovation Hub (VDIH) has been conceptualized. The virtualized concept of this hub is to be an online platform without physical existence and all physical resources based on existing establishment of the partners.

The INFINITECH Virtualized Digital Innovation Hub (VDIH) has the following objectives:

- Provide "one-stop shop" services helping Digital Finance Companies (notably SMEs, Fintechs, InsurTechs) to become more competitive
- Boost innovation in business processes or develop innovative Products or Services

The main Users and/or customers of this VDIH are FinTechs/ Insurtech Enterprises and AI/ML Startups & SMEs.

The VDIH will be integrated in the INFINITECH Marketplace, presented in section 3.1.3. The VDIH has been further technically developed in WP8 deliverables and it will offer Innovation Management Services to enterprises in the Financial & Insurance sectors through a single entry point. The figure below represents the VDIH concept.

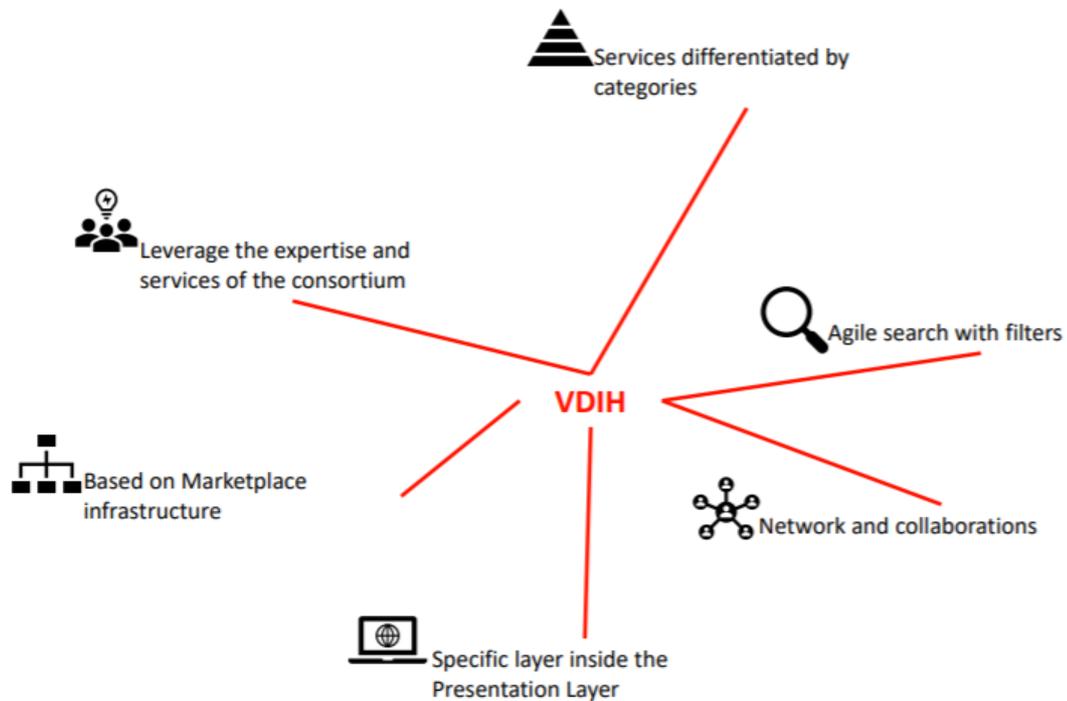


Figure 2 - INFINITECH VDIH Concept

The VDIH will have an initial set of services. This consists of a searchable Training Catalogue and an INFINITECH Training Program. They will have a single entry point to detailed information on digital finance courses (including relevant BigData, AI/ML, Blockchain Courses) and INFINITECH Courses/Seminars on AI, BigData, Blockchain in Digital Finance.

The second set of services will be a finance sector DIH & Accelerators Catalogue that will be the single entry point to detailed information about DIHs, accelerator programs, FinTech Hubs, funding opportunities (e.g., Open Calls) etc.

The third set links to services already provided by INFINITECH Partners as existing Data/ML/Blockchain Courses (e.g. GLA's Information Retrieval Course, UNIC's Blockchain Course), accelerator Programs (e.g., "VISA Innovation Program" on Payments run by CrowdPolicy, Copenhagen FinTech programs, Finance Innovation Fintech and Insurance Tech training programs, etc.), links to organizations like Hellenic Blockchain Innovation Hub.

Finally, the last set consists of communication and dissemination purposes of VDIH, an official launch and promotion will be organized from M24 of the project and will be further reported in the next WP deliverables.

4 Conclusions

This deliverable presents the community building strategy of the project and the achievements gathered so far.

Community building activities are essential to the achievements of INFINITECH missions and objectives, having a possible impact on innovation priorities and investments. This task, as well as the whole WP9 activities, are a coordinated and cooperative effort with all partners, other WPs and throughout the entire project's lifetime.

All the information gathered thanks to the actions mentioned in chapter 3, will be used in order to create a Profile Stakeholder Database (current aggregate number of 963 engaged stakeholders) This database aggregates contacts from the different implemented INFINITECH channels (e.g.newsletter, workshops, social media) and will personalise the profile of individuals according to the type of organization they belong to (e.g., banks, FinTech, IT companies, consultants, etc.). This database will be done in accordance with GDPR regulation.

Several promotional activities will continue to be organized such as workshops, conferences (online and depending on the sanitary situation physically as well), collaboration with other initiatives, promotional videos, etc.

Achievements of this task will be followed and measured with the corresponding KPIs proposed during the DoA, taking into consideration that some actions had to be adapted to the COVID-19 context.

Finally a detailed analysis of the Community is available in the table 2 below :

Table 2 - Community building outcome for Twitter / LinkedIn / Newsletters

Community building	Twitter	LinkedIn	Newsletter	Workshops
Nb followers / subscribers	211	152	590	Detailed information in Appendix A and B
Industry/ sector	128Individuals 39 EU projects / institutions (9 are about Big data and 2 AI) 24 INFINITECH members 18 startups/fintechs (4 are AI specialist) 4 media 3 Researchers/Academics 3Others	45 Information Technology and Services 33 Banking 25 Financial services 16Insurance services 13 Higher Education & Research 10 Management Consulting 8 Computer Software 2 Telecommunications	Opening rate is between 17% and 24% (still in the European average of 21%). Clicking rate : the European average is 3% (remains in the average).	

5 Appendix A - Workshops' agenda

Workshops	Date	Participants and agenda
2nd Digital Banking & Payments conference	18th of February 2020	The conference focuses on Banks' Future role reflecting (a) the current facts of the NPL burden and how this can be smoothly resolved, (b) the culture-shift along the digitalization "journey", (c) Business Process transition, (d) Human Resources' critical challenges enabling the readiness of the Banks' Staff during and after digital transformation, and (e) the Regulatory Compliance. Participants : Professor George Giaglis (UNIC) and Professor Marinos Themistocleous (UNIC)
Decentralized Learning Series	Multiple webinars for 2020-2021 instead of one full event	<p>Professor George Giaglis (UNIC)</p> <p><u>Past Events</u></p> <p> Intellectual Property Rights & Blockchain Solutions For Book Publishing</p> <p> Applied Forecasting Course: Ask us Anything Webinar</p> <p> Blockchain Business and AML Compliance - Two sides of the same coin?</p>
Fintech Network Meeting	7th of October 2020	10 participants (mainly representatives from supervisory authorities) including Bank of Slovenia (BOS) and Pilot Leader 8 from INFINITECH
Second International Conference on Blockchain Computing and Applications (BCCA 2020)	3rd of November 2020 BCCA 2020 will run as a virtual conference)	Authors : Baran Kilic, Can Ozturan, Alper Sen (BOGAZICI UNIVERSITESI (BOUN) presented the paper : [*the paper "A Cluster Based System for Analyzing Ethereum Blockchain Transaction Data"*)(available here : https://www.semanticscholar.org/paper/A-Cluster-Based-System-for-Analyzing-Ethereum-Data-K%C4%B1%C4%B1%C3%A7-%C3%96zturan/b65357316bbc04d3fb0d312db462329899063d4e)
Fintech Workshop	10th of November 2020	Organized by Bank of Slovenia and Institut "Jožef Stefan" (JSI)

<p>CESCE's experience streamlining its risk processing</p>	<p>25th of February 2021</p>	<p>KARIM KAID, Director of Systems and Organization at CESCE and RICARDO JIMÉNEZ-PERIS LeanXcale CEO (LXS, WP3 leader)</p> <p style="text-align: center;">CISAR Symposium Programme</p> <p style="text-align: center;">Day 2 - 3rd March 2021</p> <hr/> <p> 09:00 – 09:30 Keynote address: "AgroTech & InsurTech – The new way of working in agro insurance with digital processes, richer data and advanced analytics" by Tamme van der Wal (Spatial Knowledge Systems at Wageningen University and Research Centre)</p> <p> 09:30 – 09:45 GeoVille, Michaela Seewald (EO data and insurance industry)</p> <p> 09:45 – 10:00 AgroApps, Stelios Kotsopoulos (BEACON and INFINITECH projects)</p> <p> 10:00 – 10:15 Wageningen University, Jaclyn Bolt (Blockchain for insurance)</p> <hr/> <p> 10:15 – 10:35 Get yourself a coffee-break</p> <p> 10:35 – 10:50 Descartes Underwriting, Lukas Schönach (Parametric insurance)</p> <p> 10:50 – 11:05 PIXELY, Ivo Banovsky (Indian insurance project)</p> <p> 11:05 – 11:35 Panel discussion: "Benefits for agro insurers through the adoption of new technology" (Tamme van der Wal – WUR, Stelios Kotsopoulos – AgroApps, Ivo Banovsky – Erteco, Michaela Seewald – Geoville, Lukas Schönach – Descartes UW, Jaclyn Bolt – WUR)</p> <hr/> <p> 11:35 – 11:40 Short break</p> <p> 11:40 – 12:20 Breakout Sessions (see possible topics below) – Networking and Discussion</p> <hr/> <p> 12:20 – 12:30 Closing Remarks</p>																						
<p>H2020 INFINITECH Stakeholders' Workshops Series, Episode \#1</p>	<p>4th of March 2021</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="background-color: #f2f2f2;">Session 1: Blockchain Applications Presentations and Demonstrators</th> </tr> </thead> <tbody> <tr> <td style="width: 15%;">10:00 - 10:10</td> <td>"Overview of Blockchain Applications in the Finance Sector - Workshop Overview", Prof. John Soldatos, INNOV</td> </tr> <tr> <td>10:10 - 10:30</td> <td>"Decentralized Management of Consent in Finance Applications", Dimitris Miltiadou, UBITECH</td> </tr> <tr> <td>10:30 - 10:50</td> <td>"Empowering Digital Finance Innovation with Blockchain Tokenization", Fabiana Fournier, IBM</td> </tr> <tr> <td>10:50 - 11:10</td> <td>"Know Your Customer (KYC): A Blockchain Based Implementation", Nikos Kapsoulis, INNOV-ACTS LTD</td> </tr> <tr> <td>11:10 - 11:30</td> <td>"Analysing Blockchain Transaction Graphs for Fraudulent Activities", Alper Sen, BOUN</td> </tr> <tr> <td>11:30 - 11:35</td> <td>Break</td> </tr> <tr> <th colspan="2" style="background-color: #f2f2f2;">Session 2: Open Discussion and Stakeholders Feedback</th> </tr> <tr> <td>11:35 - 11:50</td> <td>Open Questions and Answers Session - (Questions from the Audience)</td> </tr> <tr> <td>11:50 - 11:55</td> <td>Guided Feedback – Questionnaires Filling (All Participants)²</td> </tr> <tr> <td>11:55 - 12:00</td> <td>Meeting Close & Conclusions</td> </tr> </tbody> </table>	Session 1: Blockchain Applications Presentations and Demonstrators		10:00 - 10:10	"Overview of Blockchain Applications in the Finance Sector - Workshop Overview", Prof. John Soldatos, INNOV	10:10 - 10:30	"Decentralized Management of Consent in Finance Applications", Dimitris Miltiadou, UBITECH	10:30 - 10:50	"Empowering Digital Finance Innovation with Blockchain Tokenization", Fabiana Fournier, IBM	10:50 - 11:10	"Know Your Customer (KYC): A Blockchain Based Implementation", Nikos Kapsoulis, INNOV-ACTS LTD	11:10 - 11:30	"Analysing Blockchain Transaction Graphs for Fraudulent Activities", Alper Sen, BOUN	11:30 - 11:35	Break	Session 2: Open Discussion and Stakeholders Feedback		11:35 - 11:50	Open Questions and Answers Session - (Questions from the Audience)	11:50 - 11:55	Guided Feedback – Questionnaires Filling (All Participants) ²	11:55 - 12:00	Meeting Close & Conclusions
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<p>H2020 INFINITECH Stakeholders' Workshops Series, Episode \#3</p>	<p>24th of March 2021</p>	<p style="text-align: center;">Agenda</p> <p style="text-align: center;"><i>"Artificial Intelligence and Big Data analytics applied to Personalised, Usage Based and Configurable Insurance Products"</i></p> <p style="text-align: center;">Welcome and Introduction</p> <p>11:00 - 11:10: Infotech project. Large-Scale Pilots of SHARP Financial and Insurance Services. Vittorio Monferino, GTF Technologies.</p> <p>11:10 - 11:15: Overview of AI technologies applied to risk assessment and customised insurance products. Jose Gato, Atos.</p> <p style="text-align: center;">Session 1: AI powered risk assessment based on real world data gathered from users</p> <p>11:15 - 11:30: "Personalized insurance products based on IoT connected vehicles". Andreas Politis, Dynamis; Ignacio EliceGUI, Atos.</p> <p>11:30 - 11:45: "Real World Data for Novel Health Insurance". Andreas Politis, Dynamis; Aristodemos Pnevmatikakis, Sprint.</p> <p style="text-align: center;">Session 2: Big Data analytics for risk assessment in SMEs and Agro Insurance</p> <p>11:45 - 12:00: "Alternative and automated insurance risk selection and insurance product recommendation for SME's". Carlos Albo, Roger Ferrandis, Wenalyze.</p> <p>12:00 - 12:15: "Big Data and IoT for the Agricultural Insurance Industry". Gregory Mygdakos, AGRO; Lukas Linden, GEN.</p> <p>12:15 - 12:20: Sort break</p> <p style="text-align: center;">Session 3: Open discussion and Stakeholders feedback</p> <p>12:20 - 12:55: "Round table, questionnaires results and open questions". Carlos Albo, Wenalyze.</p> <p>12:55 - 13:00: Meeting close and conclusions.</p>																																																																																																				
<p>Training on Cyber-Risk and Security-by-design</p>	<p>5th,8th,12th, 14th,19th,21st of October 2020</p>	<p style="text-align: center;">Infotech</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #4CAF50; color: white;"> <th>Project name</th> <th>Work title</th> <th>Link</th> <th>Start</th> <th>End</th> <th>Project Coordinator</th> <th>Project presentation</th> <th>Unit</th> <th>Target</th> <th>Project sponsor</th> <th>Status</th> <th>Business Objectives</th> <th>Priority</th> </tr> </thead> <tbody> <tr> <td>WEBRMS</td> <td>Training on Cyber Risk and Security-by-design</td> <td>Target audience: High level executives in financial services here</td> <td>5.8.20</td> <td>21.10.20</td> <td>October 2020</td> <td>Microsoft Teams platform</td> <td>Project presentation</td> <td>Italy</td> <td>All employees in Directorate (Sector of Development Bank), including top management</td> <td>Private balance</td> <td>Completed</td> <td>High</td> </tr> </tbody> </table>	Project name	Work title	Link	Start	End	Project Coordinator	Project presentation	Unit	Target	Project sponsor	Status	Business Objectives	Priority	WEBRMS	Training on Cyber Risk and Security-by-design	Target audience: High level executives in financial services here	5.8.20	21.10.20	October 2020	Microsoft Teams platform	Project presentation	Italy	All employees in Directorate (Sector of Development Bank), including top management	Private balance	Completed	High																																																																										
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<p>Roundtables "ICT Verticals and Horizontals for Blockchain Standardisation"</p>	<p>11th of November 2020</p>	<p style="text-align: center;">ICT Verticals and Horizontals for Blockchain Standardisation</p> <p style="text-align: center;">Roundtable: Fintech, Digital Assets and Smart Grids</p> <p style="text-align: center;">11 November 2020</p> <p style="text-align: center;">Agenda</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Agenda Item</th> <th>Entity</th> <th>Speaker</th> <th>Duration</th> </tr> </thead> <tbody> <tr> <td>09:00</td> <td>Welcome</td> <td>EC, Head of Unit</td> <td>P�teris Zilgalvis</td> <td>5</td> </tr> <tr> <td>09:05</td> <td>Welcome, Objectives and Agenda</td> <td>EC</td> <td>Rapolas Lakavičius</td> <td>10</td> </tr> <tr> <td>09:15</td> <td>Welcome</td> <td>INATBA</td> <td>Gilbert Verdian</td> <td>5</td> </tr> <tr> <td>09:20</td> <td>Welcome</td> <td>ISO TC307 WG6 "Use Cases"</td> <td>Caroline Thomas</td> <td>5</td> </tr> <tr> <td>09:25</td> <td>IEEE presentation and Q&A</td> <td>IEEE</td> <td>Ramesh RAMADOSS</td> <td>10</td> </tr> <tr> <td>09:35</td> <td colspan="3">Participant introductions</td> <td>25</td> </tr> <tr> <td></td> <td colspan="4">Presentations</td> </tr> <tr> <td>10:00</td> <td></td> <td>STAND ICT</td> <td>Silvana Muscella</td> <td>10</td> </tr> <tr> <td>10:10</td> <td></td> <td>NGI ASSURE</td> <td>Michiel Leenaars</td> <td>10</td> </tr> <tr> <td>10:20</td> <td></td> <td>H2020 FINTECH project</td> <td>Paolo Giudici, Anca Mirela Toma</td> <td>10</td> </tr> <tr> <td>10:30</td> <td></td> <td>INFINITECH</td> <td>Ernesto Troiano, Vittorio Monferrino</td> <td>10</td> </tr> <tr> <td>10:40</td> <td></td> <td>ISO C307 use-case "Stonize"</td> <td>Daniele Tumietto, Giuseppe Morlino</td> <td>10</td> </tr> <tr> <td>10:50</td> <td></td> <td>ARTICONF</td> <td>Radu Prodan</td> <td>10</td> </tr> <tr> <td>11:00</td> <td></td> <td>SealedGRID</td> <td>Christos Xenakis</td> <td>10</td> </tr> <tr> <td>11:10</td> <td></td> <td>ISO TC307 Irish Smart Energy use case</td> <td>Brian O'Regan, Subhasis Thakur</td> <td>10</td> </tr> <tr> <td>11:20</td> <td></td> <td>Eenvest</td> <td>Mauro Manuel</td> <td>10</td> </tr> <tr> <td>11:30</td> <td></td> <td>Interoperability of Digital Assets</td> <td>Gilbert Verdian</td> <td>10</td> </tr> <tr> <td>11:40</td> <td>Q&A and Discussion</td> <td>Chaired by Gilbert Verdian, INATBA, ISO TC307 "Interoperability"</td> <td></td> <td>50</td> </tr> <tr> <td>12:30</td> <td>Close</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Agenda Item	Entity	Speaker	Duration	09:00	Welcome	EC, Head of Unit	P�teris Zilgalvis	5	09:05	Welcome, Objectives and Agenda	EC	Rapolas Lakavičius	10	09:15	Welcome	INATBA	Gilbert Verdian	5	09:20	Welcome	ISO TC307 WG6 "Use Cases"	Caroline Thomas	5	09:25	IEEE presentation and Q&A	IEEE	Ramesh RAMADOSS	10	09:35	Participant introductions			25		Presentations				10:00		STAND ICT	Silvana Muscella	10	10:10		NGI ASSURE	Michiel Leenaars	10	10:20		H2020 FINTECH project	Paolo Giudici, Anca Mirela Toma	10	10:30		INFINITECH	Ernesto Troiano, Vittorio Monferrino	10	10:40		ISO C307 use-case "Stonize"	Daniele Tumietto, Giuseppe Morlino	10	10:50		ARTICONF	Radu Prodan	10	11:00		SealedGRID	Christos Xenakis	10	11:10		ISO TC307 Irish Smart Energy use case	Brian O'Regan, Subhasis Thakur	10	11:20		Eenvest	Mauro Manuel	10	11:30		Interoperability of Digital Assets	Gilbert Verdian	10	11:40	Q&A and Discussion	Chaired by Gilbert Verdian, INATBA, ISO TC307 "Interoperability"		50	12:30	Close			
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<p>Workshop HPC, Big Data, IoT and AI future industry-driven collaborative strategic topics</p>	<p>3rd of July 2020</p>	<p>N/A</p>
<p>European Big Data Value Forum 2020</p>		<p>1:45 pm - 3:30 pm</p> <p>Parallel session on Data Driven AI for Financial Services (Infinittech project sponsored session)</p> <p>Application Track 3 - Data Driven AI solutions</p> <p>  Recorded Video: Watch video </p> <ul style="list-style-type: none"> • Vittorio Monferrino (Parallel session chair) Project Manager, Infinittech • Maurizio Ferraris (Speaker) Senior Manager, GFT • Marco Rotoloni (Speaker) Senior Research Analyst, ABILAB • Francisco Estevan (Speaker) CEO Insomnia, DIH • Ramon Martin de Pozuelo (Speaker) Project Manager, CaixaBank • Martin Serrano (Speaker) Senior Research Fellow - UIoT Research Unit Director, i3-MARKET • Klaudija Seiti (Speaker) Senior Supervisor, Bank of Slovenia • Gisela Sanchez (Parallel session chair) Project Manager, FINANCE INNOVATION • Lucile Aniksztejn (Parallel session chair) European project coordinator, Infinittech <p>Availability of data for financial services is key to unleash the potential of Artificial Intelligence technologies: the INFINITECH project, lighthouse EU H2020 project, approaches application deployment by leveraging on testbeds and sandboxes. Th...</p> <p>See More</p>

6 Appendix B - Workshops' details

Workshops	Online attendees & industries	Online recordings
2nd Digital Banking & Payments conference	The audience of this event consists mainly of senior executives of the banking sector, the emerging Fintech and Paytech ecosystem, etc	Not available
Decentralized Learning Series	Approximately 5 000 (for all events combined)	Not available https://www.youtube.com/watch?v=injkBsEXuXc (Decentralized 2019 Wrap Up)
Fintech Network Meeting	Dissemination action took place via Skype and gathered around the table around 10 participants, mainly representatives from supervisory authorities.	Not available
Second International Conference on Blockchain Computing and Applications (BCCA 2020)	Mainly Authors The main goal of this conference is to encourage both researchers and practitioners to share and exchange their experiences and recent studies between academia and industry in the Blockchain field	Not available
Fintech Workshop	15 participants (different supervisory authorities of Slovenia: Bank of Slovenia, the Securities Market Agency and the Insurance Supervision Agency).	Not available
CESCE's experience streamlining its risk processing	The audience corresponded to the audience of INFINITECH. The webinar took place in Spanish.	https://www.youtube.com/watch?v=1xxxT9JmhgQ
CISAR SYMPOSIUM 2021	Not available	Not available
H2020 INFINITECH Stakeholders' Workshops Series, Episode #1	92 participants	https://marketplace.infinitech-h2020.eu/workshops/stakeholders-workshops-series-1
H2020 INFINITECH Stakeholders' Workshops Series, Episode #2	67 participants	https://marketplace.infinitech-h2020.eu/workshops/stakeholders-workshops-series-2
H2020 INFINITECH Stakeholders' Workshops Series, Episode #3	69 participants first part and 33 participants during the second part	https://marketplace.infinitech-h2020.eu/workshops/stakeholders-workshops-series-3
H2020 INFINITECH Stakeholders' Workshops Series, Episode #4	Not available	https://marketplace.infinitech-h2020.eu/workshops/stakeholders-workshops-series-4
H2020 INFINITECH Stakeholders' Workshops Series, Episode #5	Not available	Not available
Training on Cyber-Risk and Security-by-design	In total, 481 people participated in the 6 different training sessions	Not available
Roundtables "ICT Verticals and Horizontals for Blockchain Standardization"	Not available	Not available
INFINITECH Presentation in Hellenic Blockchain Innovation Hub (HBH) General Assembly	35 participants	https://medium.com/hellenic-blockchain-hub-el/general-assembly-and-thematic-conference-completed-e093eff1a76d
Workshop HPC, Big Data, IoT and AI future industry-driven collaborative strategic topics	85 registered attendees, plus 19 panelists	Not available
European Big Data Value Forum 2020	Around 600 participants who were particularly industry professionals, business developers, researchers, and policymakers from over 40 countries	Not available

7 References

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- [3] <https://www.campaignmonitor.com/resources/guides/why-email/>
- [4] <https://www.campaignmonitor.com/blog/email-marketing/8-epic-email-newsletters-you-can-learn-from/>
- [5] <https://v12data.com/blog/top-strategies-to-personalize-your-email-campaigns/&sa=D&source=editors&ust=1623772876236000&usg=AOvVaw3QVzfE7H7Qh5tpWHBVMOum>
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- [7] <https://technology.finra.org/articles/why-enterprises-should-host-hackathons.html>
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- [10] <https://www.meraevents.com/blog/benefits-of-attending-workshops-for-professionals-business-owners>
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- [12] <https://marketplace.infinitech-h2020.eu/workshops/stakeholders-workshops-series-1>
- [13] <https://digital-strategy.ec.europa.eu/en/activities/edihs>