

Within the framework of the Horizon 2020 programme and with funding from the European Union

CaixaBank participates in a European research consortium to develop a personal data protection platform

- **Together with another 11 international organisations, the entity will work for three years on a system that strengthens citizen information security guarantees and the administration of consent for the simple use of their data.**
- **CaixaBank is the most active European bank in R&D linked to the Horizon 2020 programme, participating in five international research projects linked to cybersecurity and customer protection to combat cyber threats.**

Together with another 11 international companies and organisations, CaixaBank has initiated a new benchmark project focusing on the protection of privacy and personal data as outlined within the framework of the Horizon 2020 programme, funded by the European Union. Together with Tenforce, Deutsche Telekom, Technische Universität Berlin, Athens Technology Center, Ipsos, Karpersky, Vlaamse overheid, Cini, ULD, Institute Mihailo Pupin and E seniors, CaixaBank has launched the research consortium **TRAPEZE** (Transparency, Privacy and Security for European Citizens), with the goal of developing new tools that facilitate the administration and protection of citizens' data security and privacy.

More specifically, TRAPEZE will work to create a platform to register user consent for the use of their data and adjust user policies in real time, and in a fully transparent way for the end user, in response to changing circumstances.

For CaixaBank, its customers' security and protection is paramount. The entity has a team of professionals specialised in cybersecurity, working to combat threats from cyber attackers. The company seeks to protect the operations and financial transactions of customers and shareholders to ensure that they take place in the most secure environment possible, preventing external threats that can jeopardise confidentiality and privacy.

CaixaBank, the most active European bank in R&D linked to Horizon 2020

CaixaBank has formed part of a total of five international research consortia in the framework of Horizon 2020, the European Union's largest research and innovation programme, with almost €80 billion of available funding over seven years (2014-2020).

The bank, chaired by Jordi Gual and led by Gonzalo Gortázar, has received the most funding among European banks within the H2020 European Commission programme for research and innovation, being assigned a total of €1.5 million.

Besides TRAPEZE, CaixaBank is currently participating in the consortia ENSURESEC, CONCORDIA and I-BiDaaS and it was part of EU-SEC, which was completed last year. All of these projects share the philosophy of bringing research and innovation closer to the business environment in a framework of international collaboration featuring different organisations from European countries.

The goal of the **ENSURESEC** project is to develop a solution to protect *e-commerce* transactions against physical and cyber threats. CaixaBank is participating in this project together with another 21 international companies and organisations. This programme, launched in 2020, is expected to last for two years. During this period, the member companies will design different tools to guarantee e-commerce security, protect transactions and enable constant monitoring and a real-time response.

CaixaBank also is part of the **CONCORDIA** consortium, which tackles the current fragmentation with regards to cybersecurity at the European level, through the creation of a pan-European cybersecurity centre grouping various benchmarking entities in this area. This project was launched in January 2019 and is planned to be completed in December 2022.

Furthermore, in 2018 **I-BiDaaS** was launched, a project which will be completed by 2020 and which is focused on the development of a platform to facilitate the use of big data technologies by end users, reducing costs and preserving the security and privacy of in-cloud data. CaixaBank, in addition to other companies, is carrying out a pilot project to demonstrate the platform's benefits, which makes use of the advanced computer science expertise of the project's members, such as Barcelona Supercomputing Center and IBM Research Haifa.

Lastly, together with eight European institutions and companies, the entity has developed the **EU-SEC** (European Security Certification Framework). The project focused on creating a European framework for the ongoing certification of security in cloud environments.

CaixaBank, a benchmark in the financial sector

CaixaBank's participation in these projects establishes the position of the company as a leader in R&D for the financial sector, especially focusing on information security. The bank's 2019-2021 Strategic Plan sets an ambitious target of accelerating the digital transformation so as to help the Group become more customer oriented and adapt better to new customer habits and behaviours.

Furthermore, being part of these international consortia provides the entity with greater coordination in the ongoing improvement of its cybersecurity environment and of the financial

sector in general.

Technology and digitalisation are key in CaixaBank's business model, which has the largest base of digital customers in Spain (7 million). In addition, CaixaBank has developed landmark technology projects in the sector, such as the creation of the first ATMs that allow users to withdraw cash through facial recognition and without having to enter their PIN – a project chosen as one of the Technological Projects of the Year at the Tech Project Awards 2019 by The Banker magazine.

Thanks to its digital transformation strategy, CaixaBank has become one of the highest rated banks in the world for the quality of its digital products and services, with accolades such as being named World's Best Consumer Bank 2020 and Best Bank in Spain 2020 by the US magazine Global Finance. These awards are in addition to those obtained in the digital banking sphere, such as Best digital bank in consumer banking in Spain 2020, and in the private banking sphere, in which CaixaBank has been named Best Private Bank in Europe for its digital culture and vision 2020.