Celtic-Plus Proposers Day Luxembourg, Dec 13, 2017
Finland 100 years celebration
Status quo is over

Can we find some similarities in the past?

• The birth of Telecom and GSM
• Mobile internet and related services
Chaos – or Business as usual

- EU GDPR and PSD2
- Bitcoin and Blockchain
- From Teradata to Petadata
- Law in Big data VS. Data hacking
- ...

Tokes
Australia jet and navy data stolen in 'extensive' hack
Is this Klondike of our era?
1913: Fordism (massproduction)

1991: commercial Internet (Tim Berners-Lee)

1999: i-mode by NTT DoCoMo

2008: AppStore by Apple

2017: Fintech
Major FinTech players in Finland 2017

**Nordea:**
Open development Lab with over 700 specialist. Launched 2017; Nordea Accelerator Program

**OP:**
Start of wide mobile banking development on 2015. Key team from ex-Nokia/Microsoft telecom experts. Now ca. 450 employees on this area

**S-Pankki:**
Team Gregory: ”I speak human”, says their Chat Bot

**Financial Supervisory Group** (Finanssivalvonta):
Regularion in process, PSD2 in law by latest Jan 13, 2018. Established PSD2 Monitoring group (runs until summer 2019)
Need for legislation and re-regulation

Timo Minssen,
Professor of Biotechnology Law/
University of Copenhagen
Smart contracts...

Aleksandr Savelyev,
Associate Professor
Higher School of Economics, Moscow
WHAT CAN HAPPEN DURING NEXT 30 YEARS?

Deep Learning – intelligence from Big Data
ANYTHING IS POSSIBLE!!

2006 Eurovision song contest: Hard Rock Hallelujah by Lordi
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