

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



D9.1 – Detailed Communication and
Dissemination Plan

Lead Beneficiary	FI
Due Date	2019-12-31
Delivered Date	2019-12-31
Revision Number	3.0
Dissemination Level	Public (PU)
Type	Report (R)
Document Status	Release
Review Status	Internally and Quality Assurance Reviewed
Document Acceptance	Coordinator Accepted
EC Project Officer	Pierre-Paul Sondag

HORIZON 2020 - ICT-11-2018



Contributing Partners

Partner Acronym	Role¹	Name Surname²
FI	Work Package Leader	Gisela Sanchez
GFT	Task Leader	Cinzia Rubattino
ATOS	Task Leader	Esther Garrido

Revision History

Version	Date	Partner(s)	Description
0.1	2019-12-31		ToC Version
1.0	2019-12-17	GFT, INNOV	First Version for Internal Review
2.0	2019-12-19	NOVA	Version for Quality Assurance
3.0	2019-12-31	FI	Version for Submission

¹ Lead Beneficiary, Contributor, Internal Reviewer, Quality Assurance

² Can be left void

Executive Summary

INFINITECH is a flagship initiative for digital finance in Europe. A project of this dimension needs a solid transmission of information strategy.

The general objective of the Work Package 9 “Dissemination, Exploitation and Standardization” is to spread the impact of INFINITECH and its results to all the interested parties. Within this work package we are willing to inform, raise awareness, engage and promote the project to all possible interested bodies.

Based on the Grant Agreement and the strategy developed during the first three months of the project, this first deliverable of the Work Package 9 will present the overall communication and dissemination plan of the project. This plan has been created in order to maximize the audience reached during the lifetime of the project.

D9.1 has identified the objectives of the work package, the target group as well as the communication and dissemination channels and key performance indicators (KPI).

At the end of this deliverable, the preliminary communication and dissemination plan will be presented as well as the actions already engaged during the first 3 months of the project.

Table of Contents

1.	Introduction	7
1.1	Objective of the Deliverable	7
1.2	Insights from other Tasks and Deliverables	7
1.3	Structure	8
2.	Communication and Dissemination Strategy	8
2.1	Dissemination target groups	10
2.2	Online tools	10
2.2.1	Twitter	11
2.2.2	LinkedIn	12
2.2.3	INFINITECH website	13
2.2.4	Newsletter	15
2.2.5	Press Releases	15
2.3	Offline tools	15
2.3.1	Logo	15
2.3.2	Brochure, flyers and kakemono	15
2.4	Communication and dissemination channels	17
2.5	Key Performance Indicators	18
2.6	Guidelines for Communication and Dissemination activities	20
2.7	Guidance for Using Social Media	20
3.	Communication and Dissemination Plan	21
3.1	Individual communication and dissemination intentions	21
3.2	Communication and dissemination calendar	30
3.3	Communication and dissemination opportunities	30
3.3.1	European Events 2020	30
3.3.2	List of relevant academic journals	32
4.	INFINITECH first activities	33
4.1	Participation in events	33
5.	Conclusions	34

List of Figures

Figure 1 - Top effective channels for digital marketing	10
Figure 2 - INFINITECH Twitter	11
Figure 3 - INFINITECH Tweets	12
Figure 4 - INFINITECH LinkedIn	12
Figure 5 - INFINITECH Website (under construction)	13
Figure 6 - Logo INFINITECH	15
Figure 7 - Original brochure	16
Figure 8 - INFINITECH Brand styleguide	17
Figure 9 - EU emblem.....	20
Figure 10 - Workshops, conferences and events plan	30
Figure 11 – Photo Consortium INFINITECH.....	33
Figure 12 - Bank of Slovenia Workshop	33

List of Tables

Table 1 - Communication and Dissemination definition	7
Table 2 – Three phases action timeline	9
Table 3 – Group Calendar for partner’s content I.....	13
Table 4 – Group Calendar for partner’s content II.....	14
Table 5 – Dissemination KPI.....	18
Table 6 - Communication KPI.....	18
Table 7 - Individual Communication and Dissemination Plan	21
Table 8 - Upcoming European Events	30
Table 9 - List of potential scientific journals for diffusion.....	32

Abbreviations

ACCIS	Association of Consumer Credit Information Suppliers
BDVA	Big Data Value Association
BDVe	Big Data Value ecosystem
ECISO	European Cyber Security Organisation
ENISA	European Union Agency for Cybersecurity
IEEE	Institute of Electrical and Electronics Engineers
ISPDC	International Symposium on Parallel and Distributed Computing
MiFID	Markets in Financial Instruments Directive
MiFIR	Markets in Financial Instruments and Amending Regulation
NDA	Non-Disclosure Agreement
NIS	Network and Information Systems
OES	Operators of Essential Services
PAN	Primary Account Number
PaaS	Platform as a Service
PCI DSS	Payment Card Industry Data Security Standard
PIA	Privacy Impact Assessment
PSD2	Payment Service Directive 2
PSP	Payment Service Provider
PSU	Payment Service User
P2PP	Peer-to-Peer Payment
RENIC	Rede de Excelencia Nacional de Investigacion en Ciberseguridad
RTS	Regulatory Technical Standard
QTSP	Qualified Trust Service Provider
SCA	Strong Customer Authentication
SEO	Search Engine Optimization
SHARP	Smart, Holistic, Autonomy, Personalize and Regulatory Compliance
SME	Small and Medium-Sized Enterprises
SA	Supervisory Authority
SECaaS	Security-as-a- Service
TI	Threat Intelligence
VDIH	Virtualized Digital Innovation Hub
3DS	Three-Domain Secure

1. Introduction

Communication and dissemination are key within INFINITECH. The current section will present the communication and dissemination action plan of the whole project. The actions taken, have been planned in order to raise awareness of INFINITECH outcomes and results to all relevant stakeholders.

Communication and dissemination strategy is transversal to all the other tasks or actions. This deliverable involves all the partners of the consortium as each of them will contribute to the success of this strategy.

To successfully complete this strategy, it is important to make the difference between communication and dissemination actions. Table 1 presents the main differences between communication and dissemination within our project.

Table 1 - Communication and Dissemination definition

	COMMUNICATION	DISSEMINATION
Objectives	covers the whole project (including results)	promotion and awareness-raising of the results only
Audience	general public, including EU citizens, civil society and mass media	research peers, industry and other commercial actors, professional organizations, policymakers
Language	non-specialized language	scientific language
Channels	TV channels, radio, newspapers, generalist website, newsletters, etc.	peer-review journals, scientific conferences, online repository of results, etc.

1.1 Objective of the Deliverable

This deliverable will present the individual and global communication and dissemination strategy of the project. In order to achieve this, we have identified the target people that we want to reach as well as the objectives. INFINITECH is a large project with more than 40 partners in 16 countries, therefore, messages have to be well structured. The tools that will be used during the project will help the consortium to standardize and homogenize our message in order to have a high impact and achieve the objectives of the project.

The following chapter will also present the strategy that will be used in order to constantly renew the content of the project's dissemination and communication channels (e.g. website, social media).

Finally, a preliminary communication and dissemination timeline plan will be presented.

1.2 Insights from other Tasks and Deliverables

Exploitation and standardisation are also part of the work package communication and dissemination.

Business modelling and exploitation planning will explore and devise business models for the deployment and provision of BigData/IoT/AI services with the SHARP properties by the financial/insurance organizations of the consortium. It will consider models providing benefits for all stakeholders engaging in the finance/insurance services.

Standardisation is a voluntary agreement among interested stakeholders, defining common rules that facilitate technological cooperation and knowledge transfer, therefore, it is key for maximising the impact of the project.

Dissemination activities are a necessary first step in the standardisation process, as they create awareness on project results towards stakeholders and standardisation organizations. In consequence, when defining the dissemination strategy of INFINITECH, special focus has been put on standardisation bodies, as well as on Policy and Regulators stakeholders that have an active role when developing policies that obligate to implement relevant standards.

1.3 Structure

Deliverable 9.1 starts presenting the communication and dissemination strategy steps followed in order to create a successful plan. Chapter two presents the objectives or pillars of this action as well as the target groups that have been identified. This chapter continues with the description of the channels that will be used during the implementation of the strategy and the presentation of the key performance indicators.

Chapter 3 will present the preliminary communication and dissemination timeline and the last chapter will present the first actions undertaken by the project during the first 3 months since its beginning (M1-M3).

2. Communication and Dissemination Strategy

This section will present the communication and dissemination plan of the project. To achieve this, the following steps have been taken into consideration and will be further developed during the following chapter:

1. Identify the communication and dissemination objectives or pillars
2. Identify the target groups
3. Channels to be used during the implementation of the strategy
4. Actions measurement strategy
5. Preliminary communication and dissemination timeline of the project

Key pillars of INFINITECH regarding dissemination strategy, as mentioned in Chapter 2 of the Grant Agreement are:

1. Integrating the project into the European (and global) ecosystem of Financial/Insurance organizations, with complete coverage of EU-28.
2. Engaging members of the Big Data and IoT Communities
3. Federating innovators' communities in FinTech, Insurance Tech and RegTech
4. Engaging with relevant stakeholders at member states
5. Reaching end-users of financial services (including citizens, investors and businesses)
6. Supporting the project's commercialization and market uptake strategy
7. Marketing campaigns for the INFINITECH market platform (and VDIH)
8. INFINITECH's Contribution to the Big Data Value Public-Private Partnership (PPP)

Based on the Grant Agreement, table 2 presents the three phases action timeline of the project:

Table 2 – Three phases action timeline

Phase	Action - Description	Time
Phase 1: Raise awareness	Planning: Dissemination and communication plan both for scientific and industrial dissemination activities have been structured	M1-3 + updates
	Dissemination Guidelines: Dissemination and communication guidelines have been discussed with the project coordination team during the pre-kick off meeting and then presented to all the partners during the kickoff meeting	M1-3 + updates
	Target audience identification and market analysis: partners have identified their target audience considering their area of expertise and their global presence	M1-6 + updates
	Corporate level design and branding: corporate branding and kit has been produced: logo, templates, brochure	M1-6 + updates
	Social Media Presence: INFINITECH website, Twitter and LinkedIn have been created	M1-3 + updates
	Individual communication and dissemination activities: each partner has completed their next 12 months plan activities. This will be updated regularly during the lifetime of the project	M1-12 + updates
Phase 2: Inform and interact	Case studies results: Development of analysis of case studies and potential routes for exploitation in order to drive the exploitation strategy.	M12-24
	Exploitation targets: Identification of exploitation targets following the market analysis performed in Phase 1.	M12-24
Phase 2 Phase 3	On-line dissemination: Monthly production of blog or articles by each partner (see table 3 for the calendar). This content will be published on the website, social media or press releases.	M3-39 + updates
	Additional dissemination material: newsletters, mailing, trade journals, press releases, kakemonos, brochures, and posters will be elaborated to support on-line dissemination.	M9-39
	Scientific community: Papers and publications in journals, presentations at conferences, collaboration with other relevant EU projects (e.g. FIN-TECH).	M9-39
	Industrial community: Actions to encourage INFINITECH results adoption: Articles in industrial magazines, presence in industrial led conferences, client's presentations	M9-39
Phase 3 : promote results	Exhibitions, Trade Fairs, Hackathons: Participation in exhibitions and trade fairs, organization of road shows in order to demonstrate the project's outcomes to different potential participants to the INFINITECH ecosystem. Organization of Hackathons to reach FinTech innovators.	M18-M39
	Use case demos: Use case demonstrations in real-world scenarios utilized to showcase the added value of INFINITECH services to different stakeholders – invited in the live demos.	M18-M39

Finish	INFINITECH Legal Entity: Realization of the envisioned “INFINITECH Legal Entity” as an initiative that will consist of project partners aiming to exploit project results jointly i.e. to operate the VDIH.	M15+
--------	--	------

2.1 Dissemination target groups

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 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. Keep update their employees’ skills and dissemination of innovation among customers
- Standardisation bodies and policy makers

2.2 Online tools

Online tools are key within INFINITECH’s strategy. The following figure presents the most effective channels for digital marketing:

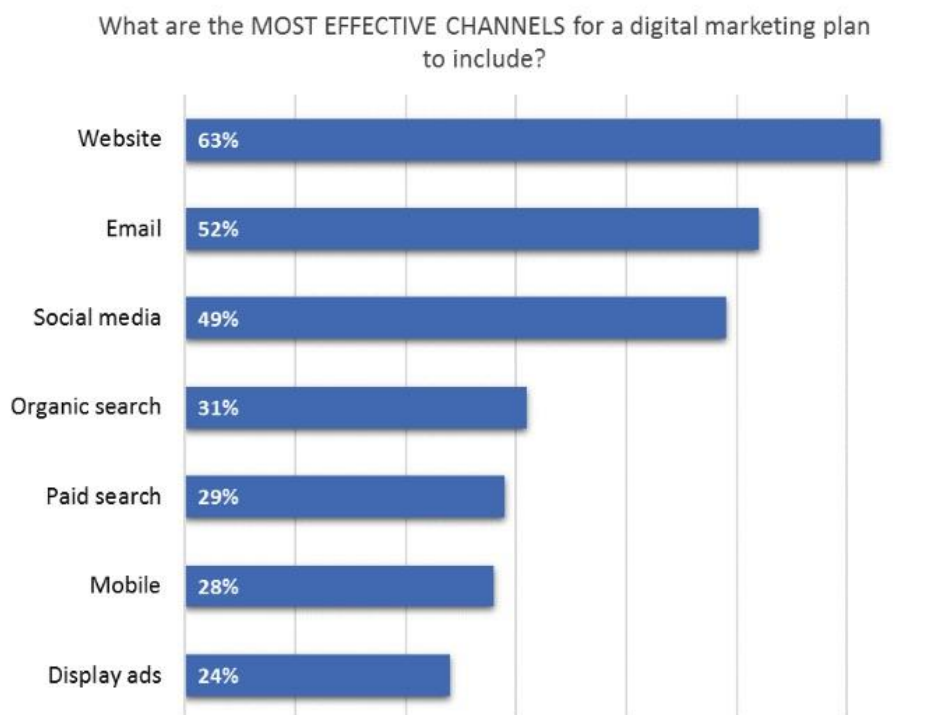


Figure 1 - Top effective channels for digital marketing

Source, <https://neilpatel.com/blog/marketing-channels/>

INFINITECH will mainly focus on the project’s website, social media and mailings to communicate and disseminate about the project. These channels will be further developed in the following sections.

2.2.1 Twitter

In order to create an ecosystem around INFINITECH, a Twitter account has been created for communication of the project. The twitter account @INFINITECH_EU, will be handled by the work package leader of the action, Finance Innovation. Up to this point, mainly the partners have followed this account. The objective is to increase this community by publishing relevant content and participating around different events around Europe.

This tool will be used to communicate in a massive way, the day to day news of the project, for example: work groups, events participations, small news about our partners, interesting news related to open innovation, blockchain, artificial intelligence, etc.



Figure 2 - INFINITECH Twitter

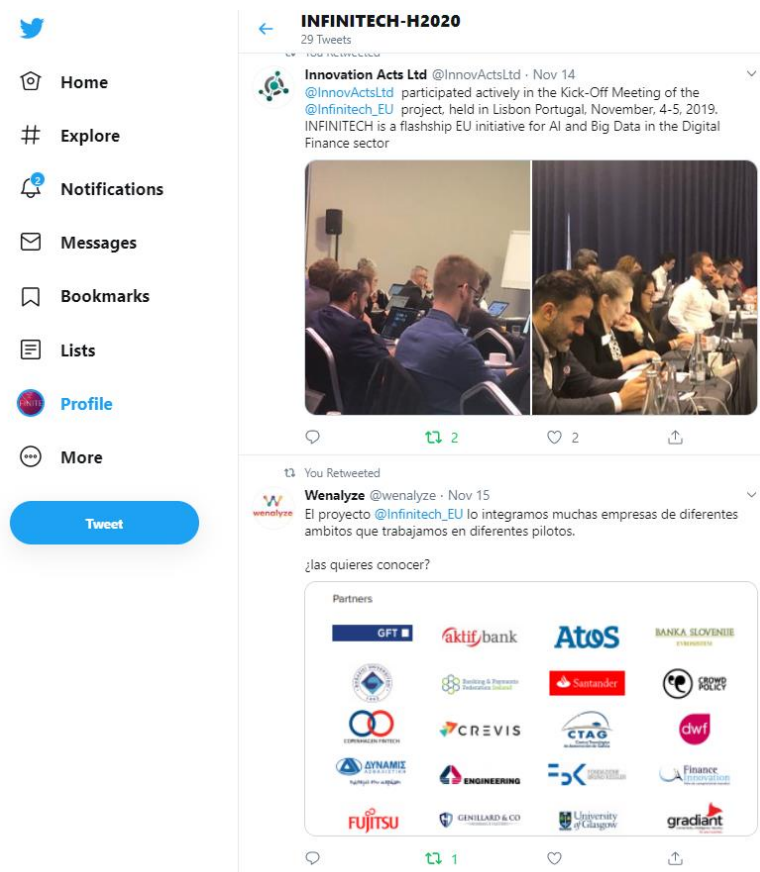


Figure 3 - INFINITECH Tweets

2.2.2. LinkedIn

To increase the visibility of INFINITECH, a company LinkedIn page has been created (Figure 4). This page will raise awareness of the project and the topic related to INFINITECH in both LinkedIn but also in search engines. The page is available here : <https://www.linkedin.com/company/infinitech-h2020/>. This content will also be administered by the work package nine leader.

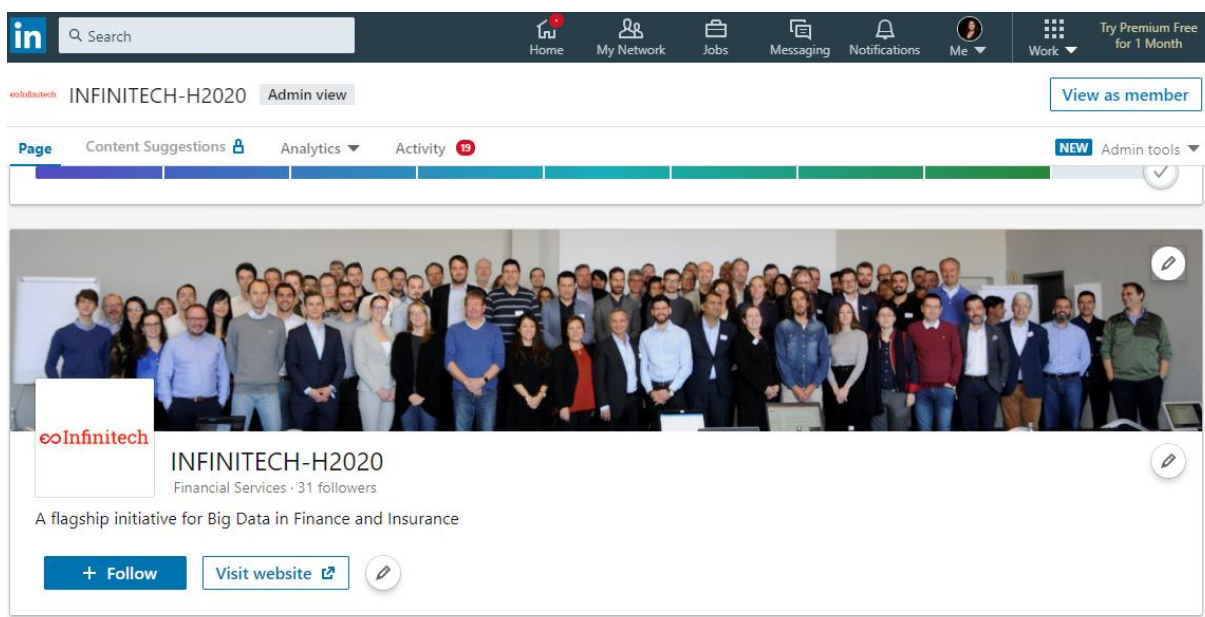


Figure 4 - INFINITECH LinkedIn

This tool will mainly use to share news about the project, for instance the presentation of results, journal publications, sharing blogs written by our partners, the participation in specific events, etc.

2.2.3. INFINITECH website

The website of INFINITECH : <https://www.infinitech-h2020.eu/> would be the official place to find all the necessary information regarding the project. All partners will be using this website to communicate and disseminate the project outcomes and latest updates.

A first landing page was set up during the first two weeks of the project. It contains basic but key information about the project. The definitive website of the project is under construction and will be released at the beginning of January 2020 (Figure 5).



Figure 5 - INFINITECH Website (under construction)

This website will be constructed as one-page website with five additional sections:

1. Project overview: This section presents what INFINITECH is, the value proposition and the key motivation of the project
2. Publications: This section will contain the project's publications. These publications will be also able to be downloaded for the interested parties that visit the website.
3. Consortium: This section presents the logo of all partners involved in the project. By clicking on each logo users will be sent to the official partner's website.
4. Events: This section presents the list of events where INFINITECH will be promoted (also past events)
5. Contact: the contact section will allow interested parties to get in touch with us
6. Blog: This section will be regularly updated with information coming from every partner. To achieve this, a calendar has been created and shared with all the partners to keep track of every partners contribution. To keep track of these contributions, the consortium was divided into four major groups. These groups have been made taking into consideration several parameters such as:
 - Partner's role in the project (e.g. work package leader, pilot, etc.)
 - partner typology (e.g. large industries, research center, etc.)
 - partners work effort within the work package nine but also overall

Table 3 and Table 4 presents the four groups that have been created to achieve this action as well as the yearly timeline of deadlines regarding the blogs or articles that each partner will have to submit.

Table 3 – Group Calendar for partner's content I

D9.1 – Detailed Communication and Dissemination Plan

DEADLINE	21 & 22 Oct 2020	03 & 04 Nov 2020	10 Dec 2020	20 Jan 2020	20 fev 2020	20 March 2020	20 Apr 2020
	Pre-Kick Off Meeting	Kick Off INFINITECH					
BLOG			WP Leaders + 14 pilots	Group 1: - FTS - SILO - Privé - BOS - GEN - NBG - JSI - INNOV - NOVA - Bankia - DWF - CTAG	Group 2: - LXS - NUIG - ABI Lab - Bank of Ireland - AKTIF - GFT - RB - CP - BPFi - BOUN - LIB	Group 3: - ATOS - HPE - JRC - WEA - BS - iSPRINT - ENG - UNP - CRE - ORT - GRAD	Group 4: - UBI - FI - PI - Bank of Cyprus - GEN - IBM - GLA - FBK - RRD - CPH - DYN - UNIC

Table 4 – Group Calendar for partner’s content II

DEADLINE	20 May 2020	20 Jun 2020	20 July 2020	20 Aug. 2020	20 Sept. 2020	20 Oct. 2020	20 Nov. 2020	20 Dec. 2020
BLOG	Group 1: - FTS - SILO - Privé - BOS - GEN - NBG - JSI - INNOV - NOVA - Bankia - DWF - CTAG	Group 2: - LXS - NUIG - ABI Lab - Bank of Ireland - AKTIF - GFT - RB - CP - BPFi - BOUN - LIB	Group 3: - ATOS - HPE - JRC - WEA - BS - iSPRINT - ENG - UNP - CRE - ORT - GRAD	Group 4: - UBI - FI - PI - Bank of Cyprus - GEN - IBM - GLA - FBK - RRD - CPH - DYN - UNIC	Group 1: - FTS - SILO - Privé - BOS - GEN - NBG - JSI - INNOV - NOVA - Bankia - DWF - CTAG	Group 2: - LXS - NUIG - ABI Lab - Bank of Ireland - AKTIF - GFT - RB - CP - BPFi - BOUN - LIB	Group 3: - ATOS - HPE - JRC - WEA - BS - iSPRINT - ENG - UNP - CRE - ORT - GRAD	Group 4: - UBI - FI - PI - Bank of Cyprus - GEN - IBM - GLA - FBK - RRD - CPH - DYN - UNIC

The blog or article content must respect the following characteristics:

D9.1 – Detailed Communication and Dissemination Plan

- Headline
- 2000 characters minimum
- 1 graphic or photo (hardly recommended)
- avoiding technical jargon (easy to understand for mass media channels)

INFINITECH's website will be built in a way to push visitors to our social media channels. Visitors will also be available to register to the newsletter to stay updated on the latest news of the project.

2.2.4. Newsletter

Within the project communication and dissemination strategy, keep the interested parties informed about the project is very important. In order to achieve this, we will build an INFINITECH newsletter. This newsletter will be distributed to all the partners involved but also to all the persons who subscribed via the website of the project.

Different communication actions as social media and mailing campaigns will be built in order to establish a strong database of recipients.

During the first year of the project six newsletters will be distributed as minimum. This will increase during the second year to eight newsletter and ten during the last year of the project.

The newsletter will be built using Mailchimp tool.

2.2.5 Press Releases

Press releases are a standard tool to notify media about something. It would contribute to share news and promote the project. Press release can be addressed to different media depending on the message (e.g. generalist newspapers, specialist magazines and websites, etc.). A press release template will be available in the repository. Partners will be able to modify this document accordingly to their company.

Thanks to our website a list of relevant EU media will be collected and newsletters will be issued on a regular basis.

2.3 Offline tools

2.3.1. Logo

The logo of the project is a key component of the communication and dissemination strategy. It expresses the identity of the partners and the nature of the project. INFINITECH's logo will be used within the offline communication of the project as well as in the online communication.

The logo of INFINITECH has been chosen based on five different propositions made by the communication agency of the project manager. All partners were invited to vote for their favorite logo.

Figure 3 presents the logo chosen by most of the partners:



Figure 6 - Logo INFINITECH

2.3.2. Brochure, flyers and kakemono

An INFINITECH brochure has been already designed and distributed to all the participants during the pre-kick off meeting and the kick of meeting (figure 3).

As the logo has changed from the original proposal a new brochure is under construction and will be available at the beginning of January 2020 to all partners.

In order to gain visibility during events in salons or workshops, a kakemono layout based on the website and brochure design will be built. This model will be available on the repository and partners will be able to print it before attending any event.



Figure 7 - Original brochure

The project has already available on the repository the INFINITECH brand styleguide. This handbook explains how to use correctly the INFINITECH brand (e.g. logo specifications, typography, color palette, etc.). This is an important element for the communication and dissemination of the project because it will harmonize the branding of INFINITECH. This will contribute to the consortium to homogenize the branding of INFINITECH and therefore create a bigger impact when communicating and disseminating about the project.



Figure 8 - INFINITECH Brand styleguide

2.4 Communication and dissemination channels

Given the different typologies of the project's partners, different communication and dissemination channels have been identified as possible ways to communicate and disseminate:

The following list will provide the potential channels that will be used by INFINITECH:

- Publications
 - Scientific publications (e.g. journals)
 - Articles (e.g. specialist magazines)
 - Technical reports
 - Whitepapers
- Newsletters
- Organization and/or participation to events
 - Workshops
 - Webinars
 - Hackathon
 - Trade Fairs

As INFINITECH consortium profiles are very rich (e.g. research centers, financial and insurance institutions, system integrators, Fintech, etc.) partners will contribute using the channel that is more convenient given the nature of their structure.

2.5 Key Performance Indicators

In order to reach the project's goals, Key Performance Indicators have been proposed within the Grant Agreement. These KPIs will be used to keep track of the actions made during the project.

Regarding social media (Twitter and LinkedIn), we will keep track using their own statistics measurement. For the website, tools such as Google Analytics will be used.

Table 5 – Dissemination KPI

MEASURE	WHY	ACTION	TARGET KPI
Organization and/or attendance to conferences and exhibitions	Attract Customers/Participants	10 Conferences 3 exhibitions	100 visitors 10 speakers
Synergies established at local, national or international level for uptake of the marketplace	Raise awareness Attract users (supply or demand)	Conference Calls Events for F2F discussions	6 synergies established
Synergies at national/international levels for sharing knowledge/standardization	Strengthen impact via joint efforts	Meeting attendance and common publications	> 5 projects
On-site demonstrations and Presentations	Attract customers Raise awareness	10 demonstrations 10 presentations	3 responders 2 on-site demos
Open Access publications	Scientific dissemination	Publication to Journals/Magazine	> 10 publications
Online publishing (online magazines, blogs, etc.)	Policy making Social Awareness	> 20 publications and four blog post per month	> 500 views /publications / year
Customizable marketing packages (videos, how-to demos, press kit etc.), suitable also for trade fairs	Raise awareness Attract users (supply or demand)	Production of professional material tailored to specific audiences	> 10 produced > 50 distributions

Table 6 - Communication KPI

MEASURE	DRIVER	ACTION	KPI
Monthly Web content	Regular information updates with SEO-driven approach	Identify and publish new content on a regular basis.	YR1: min. 3/month YR2: min: 4/month YR3: min 5/month
In-house newsletters	Different stakeholders are properly informed in a timely manner	Produce and circulate monthly newsletter based on stakeholder targets	YR1: min 6 YR: min 8 YR3: min 10

D9.1 – Detailed Communication and Dissemination Plan

Promotional material, including video content	Specific audiences receive tailored and timely messages	Design and produce focused material (for stakeholders / events)	YR1: min 3 YR2: min. 6 YR3: min 12
Press releases targeting supply/demand stakeholders	Raise interest and recruit demand- side actors & supply side actors.	Produce press releases targeting different media channels and audiences	YR1: min 2 for IT audiences; YR2: min 1/major stakeholder; YR3: min 2/major categories
Press releases for general public	Raise interest amongst non-specialized audiences	Lightweight blog for non- specialized channels	≥ 3 press clippings
Visibility of INFINITECH in channels used by different stakeholders	Ensure back-links/branding recognition to website through synergies and social media; General brand recognition is demonstrated	Liaise and engage with initiatives with journalists and LinkedIn groups; Produce a survey to verify brand recognition	≥ 20 back-links across major stakeholders; ≥ 50 responders identified INFINITECH (from a questionnaire)
Social media content: Twitter	Grow community; Regular stakeholder engagement gives insights into interests/concerns	Publish tweets, including SMART-based campaigns & monitor outcomes	YR1: min 8/month YR2: min 24/month YR3: min 48/month
Social media content: LinkedIn	Grow community; Regular stakeholder engagement gives important insights into interests/concerns	Publish posts & relevant tweets, incl. SMART-based campaigns & monitor outcomes	YR1: min 1 post/month; YR2: min. 4 posts/month YR3: min 8 posts/month
Stakeholder database	Early identification of prospective marketplace and service stakeholders	Develop database of contacts for community development and stakeholder engagement	200 profiled & engaged stakeholders by M12; >600 by M24, >1000 by M36
Exhibitions / workshops with free access	Ensure outreach to non-specialized audiences	Show INFINITECH use cases to visitors in lively, lightweight environment	> 1 exhibitions/workshops > 50 non-specialized attendees
Online and/or F2F training sessions	Ensure general public is “educated” about need to advanced research to address their needs	Provide a service for non-IT savvy to show what the new service means for them	> 50 non-specialized attendees
Free trials/hackathons for general public	Facilitate and drive uptake through early trial testing	Organize free trials after having reached a predefined maturity level	> 10 “testers

Marketing events, e.g. exhibitions	Ensure direct engagement with major stakeholders	Host a stand decked with demos, videos, info material	Min. 1 in YR2 and 2 in YR3
------------------------------------	--	---	----------------------------

2.6 Guidelines for Communication and Dissemination activities

As stated in the Grant Agreement – Article 29.4 “Information on EU funding – Obligation and right to use the EU emblem:

Unless the Commission requests or agrees otherwise or unless it is impossible, any dissemination of results (in any form, including electronic) must:

- (a) display the EU emblem and
- (b) include the following text:

“This project has received funding from the European Union’s Horizon 2020 research and innovation programme under grant agreement No 856632”.

When displayed together with another logo, the EU emblem must have appropriate prominence. For the purposes of their obligations under this Article, the beneficiaries may use the EU emblem without first obtaining approval from the Commission.

This does not however give them the right to exclusive use.

Moreover, they may not appropriate the EU emblem or any similar trademark or logo, either by registration or by any other means.

2.7 Guidance for Using Social Media

Regarding Communication and dissemination activities INFINITECH will be using the European Commission’s guidelines “Social Media Guide for EU funded R&I projects (version 1.0, April, 2018) :

https://ec.europa.eu/research/participants/data/ref/h2020/other/grants_manual/amga/soc-med-guide_en.pdf

The EU emblem can be downloaded from the Europa website: https://europa.eu/european-union/about-eu/symbols/flag_en



Figure 9 - EU emblem

3. Communication and Dissemination Plan

3.1 Individual communication and dissemination intentions

The following table presents the individual communication and dissemination actions of the partners. Based on the Grant Agreement, the tasks mentioned will be implemented during the 39 months lifetime of the project.

Table 7 - Individual Communication and Dissemination Plan

N°	PARTICIPANT NAME	ORGANIZATION	COUNTRY	DISSEMINATION INTENTIONS AND PLANS
1	ABI Bank		Italy	<ul style="list-style-type: none"> • Newsletter and direct communication to corporate target audience • Dissemination of the Project to the Banking and Financial Community • Organisation and contribution to events, workshops and exhibits • Social media and website • Presentation in external working groups
2	AGROAPPS DIGITAL TOOLS		Greece	<ul style="list-style-type: none"> • Presentations in national/international forums, workshops relevant to project results • Meetings with Agri organisations, EO actors, EU institutions • Informal person-to-person meetings with relevant stakeholders at national level beyond the INFINITECH project event
3	Aktifbank A.S.		Turkey	<ul style="list-style-type: none"> • Publishing results in journals such as : Data mining and knowledge discovery, Journal of machine learning research etc. • Aktif Bank will participate in relevant scientific and business conference in the area of Big Data such as Crypto Finance Conference, Blockchain Summit etc. and EU Events organized by European Commission such as Eu Industry Day, European Fintech Cluster Conference etc. • Regarding INFINITECH Project; General information, news items, event announcements, presentations, publication list, and our public deliverables will be delivered by Aktif Bank and related subsidiary website and social media platforms.
4	ASSOCIATION O.R.T.		France	<ul style="list-style-type: none"> • Learning Expeditions dedicated to the Bank and Insurance sector; experience management workshops; Rightstore approach, digital lab and academy services,

			hackathons for fintech/insurance tech services, emerging trends conferences
5	Atos Spain S.A.	Spain	<ul style="list-style-type: none"> As a global ICT leader, Atos maintains strong press relations and can leverage these to disseminate results. INFINITECH will have access to Atos' 100,000 business technologists through the professional social networking site and internal innovation bulletins. INFINITECH will take advantage of these resources (eg. member BDVA), Atos positioning in the initiative and the synergies with TT and BDVe, two of the projects funded precisely under the Big Data Value PPP. Atos is a founding member of the FIWARE Foundation and this represents a dissemination opportunity for the developments in the IoT domain. Atos will also leverage project outcomes towards ECSO PPP.
6	Bank of Ireland	Ireland	<ul style="list-style-type: none"> Internal BOI Group communications including electronic newsletters, town hall meetings and innovation meetups. External communication using BOI group website and press releases.
7	Bank of Slovenia	Slovenia	<ul style="list-style-type: none"> Bank of Slovenia will disseminate and promote the project and results in Slovenian banking and financial environment and to foreign supervisory authorities and European Banking Authority. Since Bank of Slovenia is involved in various international organisations and communities it will be using the PAMLS platform (if applicable), as dissemination channels as well
8	BOGAZICI UNIVERSITESI	Turkey	<ul style="list-style-type: none"> Journals and Conferences: IEEE Transactions on Services Computing, Scientific Programming, Electronic Commerce Research Applications, ISPDC Conference (2 journals and 4 conference papers) 2 Training activities Bogazici University news: https://haberler.boun.edu.tr/tr Twitter account for the developed pilot
9	Copenhagen Fintech Innovation and Research	Denmark	<ul style="list-style-type: none"> press releases, on our website and through our conferences, e.g. Copenhagen FinTech Week.

D9.1 – Detailed Communication and Dissemination Plan

10	Crowdpolicy Private Capital Company	Greece	<ul style="list-style-type: none"> • hackathon and workshop • disseminate results through press releases and in joint events with the Hellenic Blockchain Association. • CP will also disseminate the project's results to government bodies, including local, regional and central government in Greece and Cyprus.
11	DWF GERMANY RECHTSANWALTSGESELLSCHAFT MBH	Germany	<ul style="list-style-type: none"> • DWF will disseminate results associated with the impact of the project's pilots on the various regulations (and vice versa) to legal and regulatory experts in Germany and the EU, but also in policy makers. It will use its regular electronic communications, as well as participation in stakeholders' workshops and conferences. • disseminate the blockchain-related project's result (e.g., sharing of finance/insurance data through distributed ledgers) to the German Federal Blockchain Association and the Blockchain Hub Berlin where it participates.
12	DYNAMIS AEGA	Greece	<ul style="list-style-type: none"> • Participation in local conferences, discussion of the results and the impressions of the project with the rest of DYNAMIS's peers. • Organization of workshops.
13	EDEX - EDUCATIONAL EXCELLENCE CORPORATION LIMITED	Cyprus	<ul style="list-style-type: none"> • to publish academic articles in high impact international journals • blockchain-related conferences and workshops including the following: Ledger journal, special journal issues that are frequently announced (e.g., Elsevier's special issue on Cryptocurrency and Blockchain Technology), IEEE conferences on security and privacy issues, etc.
14	Engineering Ingegneria Informatica S.p.A.	Italy	<ul style="list-style-type: none"> • ENG as member of BDVA and leader of the Smart Manufacturing Industry group will disseminate the project results during the periodic Activity Groups as well as during sessions and workshops at European Big Data Value Forum editions, the main Big Data event in collaboration with the EC. • ENG thanks to its communication office, will promote the results of the project over the corporate social media channels (Twitter, Facebook, LinkedIn), the national webzine Ingenium (http://www.ingenium-magazine.it/en) and the main corporate web site (https://www.eng.it/).
15	FINANCE INNOVATION	France	<ul style="list-style-type: none"> • Presence in Fin&Tech Community (keynote, round table or stand) • Distribution of brochures, Paris Fintech Forum

			<ul style="list-style-type: none"> • Organization of Workshop • Publish articles in web magazine Hello Finance • Diffusion of INFINITECH’s news to all the network of FI (15K followers sur Twitter, +7K sur LinkedIn and +15K subscribers to the newsletter) and via FI online magazine Hello Finance, +15K monthly readers : https://hello-finance.com/
16	FONDAZIONE BRUNO KESSLER	Italy	<ul style="list-style-type: none"> • Publications in journals, conferences and workshops • Joint publications with MIT (on blockchains and personal data markets), joint communication activities with GFT as part the DIFIL lab where both organizations participate. • Publish articles about the project’s blockchain and secure data market approach to electronic magazines and blogs.
17	Fujitsu Technology Solutions GmbH	Germany / France	<ul style="list-style-type: none"> • Whitepapers • Publication on scientific and technical journal Fujitsu Scientific and Technical Journal: FSTJ • Fujitsu social media • Presentation of project’s result on : Fujitsu World Tour visiting about 20 countries worldwide; Fujitsu Forum Europe (November, usually in Munich, Germany).
18	FUNDACION CENTRO TECNOLÓGICO DE TELECOMUNICACIONES DE GALICIA	Spain	<ul style="list-style-type: none"> • Organization of federated events such as the Cybersecurity Month (with a focus on awareness raising, and coordinated at EU level by ENISA) • Participation networks of experts such as ECSO (EU level), RENIC (national level) or Rede Galega de Ciberseguridad (regional level) • Invited talks in events focused on data protection or the use of data with the participation of the same stakeholders indicated above, but also events oriented towards the developer community (Defcon-type events) • Academic conferences and industry-oriented events at European, national and regional level, in order to present the results of the project and disseminate the results. • GRADIANT’s communication department will take care of producing press releases, generating general and specialized press coverage of our activities in the project. GRADIANT’s corporate communication channels will be used to support the project’s communication and

			dissemination: website, blog, Twitter, LinkedIn, newsletters, email distribution list.
19	FUNDACION PARA LA PROMOCION DE LA INNOVACION, INVESTIGACION Y DESARROLLO TECNOLOGICO EN LA INDUSTRIA AUTOMOCION GALICIA	Spain	<ul style="list-style-type: none"> • contribute in the dissemination with high quality papers and poster contributions to topical international and European conferences. • CTAG will participate in workshops and other events related to the topics engaging all the stakeholders.
20	GENILLARD & CO GMBH	Germany	<ul style="list-style-type: none"> • Journals: Xprimm insurance reports • Presentations: In national/international forums/conferences, workshops relevant to project results organized by private (insurance industry) and public sector (EU/UN organizations), media organizations (e.g. XPRIMM conferences), expert organizations (e.g. AgrolInsurance International) • Organization website, email distribution list • Informal person-to-person meetings with relevant stakeholders at national level beyond the INFINITECH project events
21	GFT Italia S.r.l	Italia	<ul style="list-style-type: none"> • Dissemination to the client base • At an EU level, GFT will take care of the cooperation with BDVA and in particular will establish and lead a new subgroup "AI and Big Data for the Financial Sector" leveraging on the activities of INFINITECH • GFT will participate to BDVA events (both the activity groups and the official events) to disseminate the project results and to create synergies with the other partners and projects.

22	GIOUMPITEK MELETI SCHEDIASMOS YLOPOIISI KAI POLISI ERGON PLIROFORIKIS ETAIREIA PERIORISMENIS EFTHYN	Greece	<ul style="list-style-type: none"> • Journals and Conferences: IEEE/ACM International Conference on Big Data Computing Applications and Technologies (BDCAT); International Conference on Big Data and Data Science; Big Data Conference; IEEE International Conference on Data Science and Advanced Analytics (DSAA); Big Data Week Conference; ICANN: World Summit AI • Conferences / Exhibitions / Webinars / trade fairs /: FinTech World Forum 2018 (FinTech Conference); FinTech Connect; IoT Tech Expo; Cyprus FinTech Expo; Big Data Expo.
23	Hewlett Packard Italiana S.r.l.	Italy	<ul style="list-style-type: none"> • Dissemination to all their customer base • Conferences, contribution to workshops and exhibits • Internal target: HPE yearly Technical Conference and IT/finance marketing events in Italy
24	IBM Israel Science and Technology Ltd	Israel	<ul style="list-style-type: none"> • IBM will work to inform the public about the project through media, outreach, web sites, and publications.
25	INNOV-ACTS LIMITED	Cyprus	<ul style="list-style-type: none"> • The social media channels of the company, where various posts will be published • Publications in journals and conferences (on blockchain technology) in collaboration with other partners of the project; • Organization of stakeholders' workshops in Cyprus • Focused dissemination in the local community e.g., in the scope of events organized by the Bank of Cyprus and its IDEAs accelerator for the FinTech community • Direct contacts with FinTech/InsuranceTech firms that operate in Cyprus. • Collaboration with H2020 project FIN-TECH in community building & sharing of data and algorithms
26	Innovation Sprint Sprl	Belgium	<ul style="list-style-type: none"> • We will inform the public about the project in European Conferences / Exhibitions / trade fairs / etc. (indicative targeted events) that we will take part related to Clinical Research; • Dissemination activities of project information through Organization's website, newsletter, Twitter, Facebook and LinkedIn account

27	INSTITUT JOZEF STEFAN	Slovenia	<ul style="list-style-type: none"> • Leading dissemination channel videolectures.net that is serving more than 15.000 unique users per day with more than 23.000 peer review scientific video-lectures. • JSI will develop a project subchannel, record and process all video lectures and tutorials that will be created during the project --> support the project with open learning activities. • Through the UNESCO Chair it will disseminate open lectures to the world. • Organizing project events/workshops in the frame of many various events it is organizing every year.
28	JRC CAPITAL MANAGEMENT CONSULTANCY & RESEARCH GMBH	Germany	<ul style="list-style-type: none"> • JRC will communicate to its business partners the ways in which their security-related collaboration can be improved based on INFINITECH results.
29	LEANXCALE SL	Spain	<ul style="list-style-type: none"> • Conferences / Exhibitions / trade fairs: FinDevr (main European event for developers from the financial industry). Talk, Booth. Fintech+ Zurich. Booth. Big Data Spain. Talk, Booth. • Webinars: bimonthly webinar on financial use cases. • Press releases, newspaper articles and other dissemination activities: 1 monthly post on financial data management from month 13 till end of the project at LinkedIn network that counts today with 21,000 contacts in the first level, 4 million in the second level and 585 billion in the third level.
30	Liberbank S.A.	Spain	<ul style="list-style-type: none"> • Press releases • Publications in its social channels and workshops for internal & external stakeholders that will be organized by its innovation department. • Joint publications and presentations with other partners in digital finance and/or FinTech conferences.
31	National Bank of Greece S.A.	Greece	<ul style="list-style-type: none"> • NFINITECH workshops and open events, while focusing on events in its local markets (e.g., Greece and Balkan territory). NBG will participate and present selective results of the project to national and international conferences, including the Open Digital Disruption Day at Be Finnovative, Money 2020, Websummit, World Fintech Forum, Finnovate, as well as to several EFMA events.

32	NATIONAL UNIVERSITY OF IRELAND GALWAY	Ireland	<ul style="list-style-type: none"> • Publishing journal papers, - Conference papers per year Involving 1 PhD candidate and 2 postdoctoral researchers. • White papers and technical reports. • Organizing Summer Schools and workshops to disseminate the results of INFINITECH Project. • Contributions to standards and for a technical report
33	Poste Italiane - Società per Azioni	Italy	<ul style="list-style-type: none"> • Organization of 2 workshops to share knowledge about the project results among internal security practitioners and among security practitioners of the private sector, Industry players, Financial institutions and bodies • Contribution to the online dissemination activities of the project, e.g. feeding with news the project website, newsletter, twitter account, and by rebounding the news shared on social networks through its internal channels
34	Prive Services Europe GmbH	Austria	<ul style="list-style-type: none"> • dissemination to its business partners and customers • prepare selected white papers for publication on the project web site as well as on their own web site to communicate about AI based portfolio construction and genetic optimization results.
35	Reportbrain Limited	United Kingdom	<ul style="list-style-type: none"> •online campaign (separate landing pages and microsites, email campaign to its clients, newsletter and more) to effectively communicate the results of INFITECH work performed. RB; • Conference participation – As previously said, RB will focus on targeted conferences on credit risk; • Service launch conference – A conference where RB will present the new INFINITECH resulting service to its clients and industry leaders: <ul style="list-style-type: none"> o A physical conference in Brussels with key members of the banking community and association; o Global coverage over webcasting; o Global communication to media outlets (innovation etc.) as well as industry; o RB will seek to present the results of the project and its breakthrough products, on the annual convention of ACCIS the association of major credit bureaus throughout Europe.

36	ROESSINGH RESEARCH AND DEVELOPMENT BV	Netherlands	<ul style="list-style-type: none"> • generate between 3-5 scientific publications in Journals and/or Conferences like: ICAMPAM, JMIR, IJMI, BMC Medical Informatics, etc. • participating in relevant public health events (e.g. EIP-AHA Partner Event, EU-ICT events). • RRD will use its local network and dissemination channels to disseminate the project in the Netherlands as a whole as well as regional through the Vitaal Twente network.
37	Santander UK plc	UK	<p>Target groups: Regulators, other banks. Means of Dissemination:</p> <ul style="list-style-type: none"> • Banking industry bodies • Regulatory bodies.
38	Singularlogic S.A.	Greece	<ul style="list-style-type: none"> • Participation in local conferences, discussion of the results and the impressions of the project with the rest of SingularLogic peers. • Organization of workshops.
39	UNINOVA-INSTITUTO DE DESENVOLVIMENTO DE NOVAS TECNOLOGIAS-ASSOCIACAO	Portugal	<ul style="list-style-type: none"> • Journals and Conferences: Computers in Industry Journal, IEEE IECON conference, IEEE IES Conference, IEEE ETFA Conference, etc. • Conferences & Exhibitions: EU IoT Week, Portuguese Techdays in Aveiro, etc. • Communities: TICE.pt – Portuguese Cluster on ICT and Electronics, IERC – European Cluster of IoT projects.
40	UNIVERSITY OF GLASGOW	United Kingdom	<ul style="list-style-type: none"> • publish academic articles in top-tier information retrieval and data science conferences, including ACM SIGIR, ACM CIKM, ACM WSDM, BCS ECIR, • publishing in international journals such as TOIS, IPM and Information Retrieval Journal.
41	UNPARALLEL INNOVATION LDA	Portugal	<ul style="list-style-type: none"> • Clustering activities: European Research Cluster on the Internet of Things; IoT European Large-Scale Pilots Programme, etc. • Innovation alliances: European Big Data Value Association (BDVA, www.bdva.eu); The European Alliance for the Internet of Things Innovation (AIOTI, www.aioti.eu); TICE.pt IoT Working Group Portugal; etc. • Conferences / Exhibitions / trade fairs / etc.: IoT Week (www.iot-week.eu); European Big Data Value Forum (www.european-big-data-value-forum.eu); Web Summit (www.websummit.com); etc.

42	Wenalyze	Spain	<ul style="list-style-type: none"> • Participation in events such as : Insurance Week, Forinvest, Plug and Play Insurance in Munich, etc. • Social networks: Twitter + 50K followers; LinkedIn + 2K members and a reach of 100.000 professionals from the insurance industry; • Media of the Spanish and Europe insurance sector; Mass media Europe generalist press; • Web Innovación Aseguradora, with more than 45,000 monthly users and more than 25,000 reports and documents downloaded per year; Web Wenalyze, with a traffic of more than 20,000 monthly users.
----	----------	-------	---

3.2 Communication and dissemination calendar

The communication and dissemination calendar of INFINITECH, will give to the partners an overview of the different actions that will be organized during the 39 months of the project. These actions will be done by the respective partner or group of partners in coordination with the WP9 leader.

This timeline has been achieved thanks to the collaboration of every partner.

Figure 5 shows the next 6 months events, workshops and conferences plan of our partners:

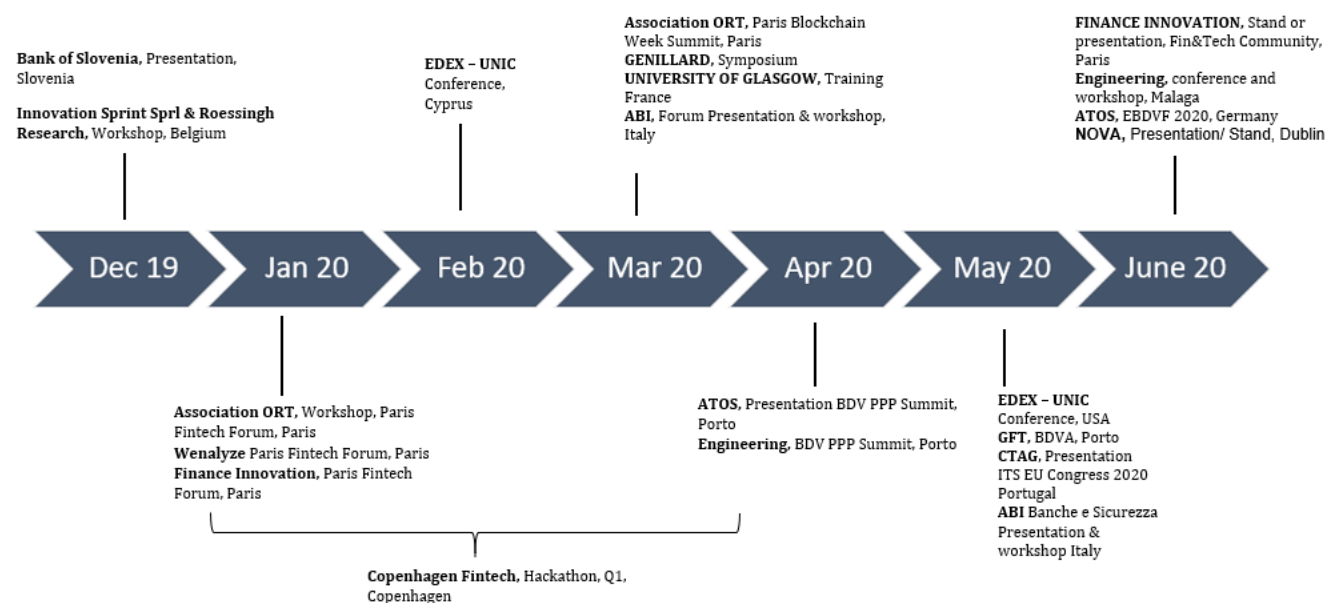


Figure 10 - Workshops, conferences and events plan

3.3 Communication and dissemination opportunities

3.3.1. European Events 2020

The following table summarizes the upcoming European events related to Big Data, IoT, Blockchain (non-exhaustive list):

Table 8 - Upcoming European Events

D9.1 – Detailed Communication and Dissemination Plan

N°	City	Event's Name	Main Topics	Date	Link
1	Paris	Paris Fintech Forum	Fintech	28/01/2020	https://www.parisfintechforum.com/?language=fr
2	London	Global Insurtech Summit		02/03/2020	https://fintech.global/globalinsurtechsummit/
3	Paris	Big Data Paris	Big Data	09/03/2020	https://www.bigdataparis.com/2020/
4	Madrid	MoneyLIVE Spring	Banking & Payments	10/03/2020	https://marketforcelive.com/money-live/events/spring/
5	London	Insurtech Insight Europe	Insurance Tech	17/03/2020	https://www.insurtechinsights.com/europe/
6	London	IOT Tech Global Expo	IOT	17/03/2020	https://www.iottechexpo.com/global/
7	Paris	Paris Blockchain Week Summit	IA & Blockchain	31/03/2020	https://pbwsummit.com/
8	London	Innovate Finance Global Summit	Fintech	20/04/2020	https://www.innovatefinance.com/ifgs2020/
9	Dublin	Dublin Tech Summit		22/04/2020	https://dublintechsummit.com/
10	Prague	Global Banking Innovation Forum	Banking	23/04/2020	https://www.uni-global.eu/portfolio-page/12th-global-banking-innovation-forum-expo/
11	Copenhagen	Copenhagen Fintech Week	Fintech	25/05/2020	https://www.cphfintechweek.com
12	Amsterdam	Money Europe	Fintech	16/06/2020	https://europe.money2020.com/
13	Amsterdam	AI & Big Data Expo + IOT + Blockchain	IA & Big Data, IOT, Blockchain	01/07/2020	https://www.ai-expo.net/europe/

The participation to one of these events, can be a great opportunity for the project. The question has been raised to the whole consortium in order to know the best timing and event that the project could target. Once the right timing and event has been selected, we will organize the means of participation. The next upcoming event is Paris Fintech Forum (PFF), three members of the consortium will participate during this event : ORT, Wenzel and Finance Innovation that will have stand. PFF is the

most exclusive European annual event on digital finance and Fintech in France. This will be a great opportunity to present the project to financial institutions, regulators, Fintech, etc. Brochures will be printed and distributed during this venue.

3.2.2. List of relevant academic journals

INFINITECH outcomes will be relevant for the scientific community. Academic journals in the area of big data, IoT, blockchain, artificial intelligence, etc. are an important way to disseminate results about our project.

Table 9 presents a list of potential journals that could be targeted by INFINITECH (non-exhaustive list):

Table 9 - List of potential scientific journals for diffusion

N°	Name of Journal	Main Topics	Link
1	Blockchain Magazine	Blockchain	https://www.blockchainmagazine.net/
2	Journal of Machine Learning Research	IA	http://www.jmlr.org/
3	IPM (Information, Processing & Management)	Computer and Information Technologies, also all business-related topics	https://www.journals.elsevier.com/information-processing-and-management
4	TOIS (Transactions on Information Systems)	All areas of information retrieval	https://tois.acm.org/
5	IoT Journal	latest innovations in IoT	http://ieee-iotj.org/
6	Journal of Big Data	Data analytics, applications, data research	https://journalofbigdata.springeropen.com/
7	Data Mining and Knowledge Discovery	Data Mining	https://www.springer.com/journal/10618

4. INFINITECH first activities

4.1 Participation in events

Communication and dissemination actions within INFINITECH have already started.

This chapter will present some of the dissemination and communication actions of 2019:

1. Kick Off, November 4th and 5th, 2019, Lisbon



Figure 11 – Photo Consortium INFINITECH

2. Presentation of the project at an internal workshop, November 2019, Italy by Hewlett Packard. This team workshop was the opportunity to present INFINITECH to HPE Pointnext Services Analytics Management & Staff.
3. Workshop, Bank of Slovenia, December 3rd and 5th 2019, Ljubljana:



Figure 12 - Bank of Slovenia Workshop

Financial stability and cyber security committee, Project INFINITECH was presented to representatives from the Ministry of finance, Ministry of Economic Development and technology, insurance and securities supervisory authorities, Financial Intelligence Unit (FIU), University of Ljubljana, University of Maribor, and blockchain industry representatives (attached is a picture from the event).

On 5.12.2019 - Fintech Network Meeting, Project INFINITECH was presented to colleagues from Bank Of Slovenia (different departments were concerned, such as payment infrastructure, financial stability, banking supervision).

5. Conclusions

This first deliverable of the work package has presented the overall strategy of the project as well as the tools that will be used in order to succeed according to the mentioned KPI's.

INFINITECH is a large-scale project and the contribution of each partner will impact the results of the dissemination and communication actions.

Therefore, an important challenge to take into consideration is the management and follow up of every partner's action. In order to achieve this, the work package leader needs to engage every partner and follow up continuously.

Communication and dissemination actions will be constantly enriched, as new opportunities (e.g. new events, etc.) can appear during the lifetime of the project.

Furthermore, The INFINITECH Stakeholders Alliance (ISA) has been created in order to involve other interested companies in the project. The consortium strongly believes in the importance to involve all the interested third parties into the project at the earliest stage. ISA members will be constantly informed about INFINITECH results and they will also contribute to the project as potential ambassadors of our results.