It was also recommended by the panel that Apps providers should implement a "secure by default" guarantee, allowing users the possibility to sue them if they became victims of a cyber-crime due to a faulty application.

The Member of the Council of Europe, reminded the audience that the real costs of cyber-security are not just financial but also about human rights and freedom. He also noted that privacy and authentication is an important component of cyber-security, raising the important question of "who really owns information?" If a server or "cloud" is in another country, how can your national government protect a citizen's rights?

The Council of Europe has developed a "Convention on Cyber-crime", which is being used by approximately 110 countries to strengthen or model their own legislation. Global cyber-security is very difficult due to the fact that privacy and data protection are handled in very different ways across the globe.

The panellist from F-Secure highlighted that in many cases of cyber-crime there is no disclosure and therefore there is great reliance on estimates of the impact of cyber-crime. There has been a significant shift over the last 8-10 year from hackers who were doing it for "fun" to hackers who are real criminals with the goal of making money. Essentially the problem is that it is extremely easy to make a lot of money as a cyber-criminal and virtually no chance of getting caught. At the moment, it is so easy to attack PCs that there is no real need for the cyber-criminal to waste time on mobile devices. Not to be forgotten are also the costs of supplying ever-increasing bandwidth, 80% of which is devoted to Spam!

The importance of education was also mentioned, in particular at the university level.

Proposals were made for a global organization integrating senior police representatives from around the globe, which could take rapid action on non-diplomatic issues. In addition, the Member of the Council of Europe highlighted the importance of better tracking criminal money on the internet and bringing