

# 25 YEARS OF CYBER JUSTICE



CYBER SECURITY  
**COALITION**



hosted in Brussels by  
 **BNP PARIBAS  
FORTIS**



Your hosts:

## Catherine Van de Heyning

Public Prosecutor; Professor  
European Fundamental Right  
University of Antwerp

## Baptiste Flumian

Cybercrime Reference Magistrate  
Brussels Public Prosecutor's Office



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 **BNP PARIBAS  
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Despina  
Spanou

Deputy  
Director-  
General

European  
Commission



# Miguel De Bruycker

Managing  
Director General

Centre for  
Cybersecurity  
Belgium





CENTRE FOR  
CYBERSECURITY  
BELGIUM



## ● Lessons from 25 years of Belgian resilience

The evolving battlefield

Centre for Cybersecurity Belgium  
*Under the authority of the Prime Minister*



2000–2006:

Internet-scale outbreaks & first nation-state hints

- Worm era: **Code Red, Slammer, Blaster, Sasser**
  - expose **patch-latency and monoculture risks**
- Early espionage: **Titan Rain**
  - intrusions against Defense & tech firms normalize long-dwell exfiltration.
- Conceptual shift:
  - From “incident response” to threat-centric protection
- **BELNIS-platform** for cybersecurity created in **2003**
- Creation of the first **BE Cyber Defense** (2005)



# 2007–2011: Cyber meets geopolitics

- **Estonia (2007):**
  - Politically motivated DDoS attacks
- **Georgia (2008):**
  - Cyber ops synchronized with kinetic movement.
- **Stuxnet (2010):**
  - Precision OT intrusion → physical degradation.
- **BUZA Hack (2011)**

# 2012–2016: APT professionalization & hybrid playbooks

- National strategy on cybersecurity 1.0 (2012)
  - *Lost chapter ...*
- Crime-as-a-service
- APTs mature:
  - Living-off-the-land becomes standard
  - Multi-year footholds in government/defense
  - **BUZA Hack (...2013...2014)**
  - **Belgacom Hack (2013)**
  - Bangladesh Bank hack (feb 2016)
- **Creation of the CCB (2014 – Aug 2015)**

2017–2021:

**Crime professionalization**, supply chain wake-up

- **Ransomware at scale:**

- WannaCry, NotPetya show the externality of poor hygiene
- wormable vulns → systemic risk.

- **Cloud era:**

- **Misconfigurations** and stolen tokens drive **identity-layer** compromises.

- Supply chain:

- **SolarWinds (2020)**, Hundreds of large organizations, incl. US Gov.

- **National Cybersecurity Strategy 2.0 (2021)**

- *Make Belgium one of the least vulnerable countries in the EU*



# 2021–2025:

## Online Fraud **professionalization** & AI acceleration

- **Ukraine (2022):**
  - support from U.S. **hyperscalers** & large cloud providers.
- **Escalation in cybercriminal activity**
  - *\$10 trillion in 2025*
  - **Ransomware & Online fraud epidemic**
- Rise of Operational Relay Box networks

# AI Empowerment

- **BAD**
  - Lowered skill barrier
  - **Zero Day discovery**
  - Malware development
  - **Deep Fakes/phishing**
  - Automated attacks
  - Automated victim selection
  - ...
- **GOOD**
  - AI empowered detection
  - **But no data access**
  - Intelligent Information Sharing
    - **Blocked by rules (GDPR...)**
  - Fast adoption
  - **Budget & Procurement procedures**
  - ...



## — CCB Now & the next 5 years

National cybersecurity Strategy 3.0



# Centre for Cybersecurity Belgium (CCB)

## General Management:

- **Miguel de Bruycker**, Director General
  - **Phédra Clouner**, Deputy Director General
  - Committee of Directors

## Figures :

- Created in **August 2015**
- Under the authority of **the Prime Minister**
- **135 FTE (2/3 Egov)**



# As National Authority for Cybersecurity

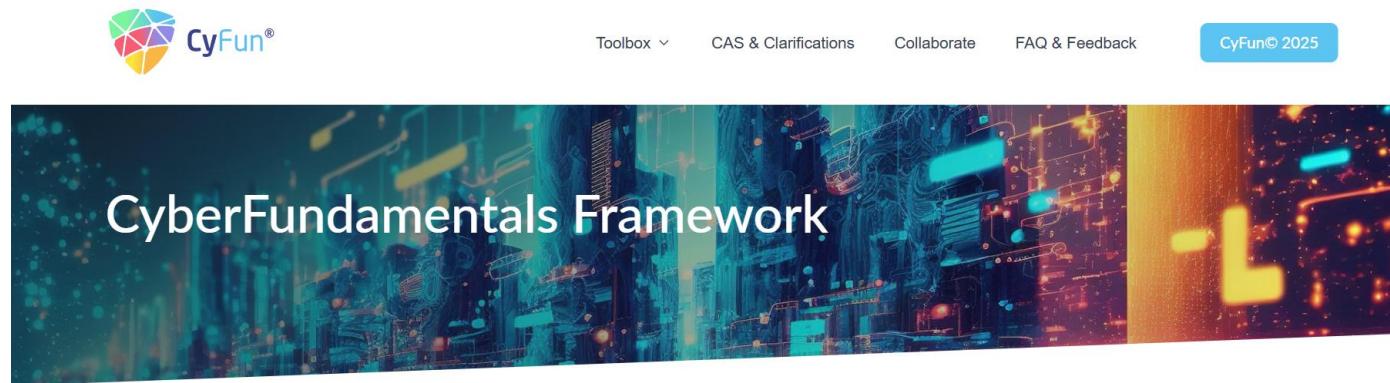
Law of 26 April 2024 establishing a framework for the cybersecurity of network and information systems of general interest for public security.

## NIS2

- National Cyber Security Incident Response Team (CSIRT)
- National Cyber Security Certification Authority (NCCA)
- National Coordination Centre (NCC)



# Cyber Fundamentals 2025



The screenshot shows the CyFun® website homepage. At the top, there is a navigation bar with the CyFun® logo, a search bar, and links for 'Toolbox', 'CAS & Clarifications', 'Collaborate', 'FAQ & Feedback', and 'CyFun© 2025'. The main banner features a futuristic, colorful digital cityscape with the text 'CyberFundamentals Framework' overlaid. To the right of the banner, there are three small maps of Belgium, Ireland, and Romania, each with its respective national flag colors.



CyFun® 2025 is live.

Explore the updated framework and tools to strengthen your cybersecurity posture.

[Learn more](#)





### INCIDENTS

2 National incidents

26 Significant incidents

23 Ransomware

51 Accounts compromise

14 DDoS



### AWARENESS

19 News on  
Safeonweb

426 761 Visits on  
Safeonweb



### PHISHING

2.495.027 E-mails send to suspicious@safeonweb.be

46.147 Unique URLs tagged as malicious

4027 Unique domains tagged as malicious



### WARNINGS

65 Technical advisories published online

150 CTI reports EWS portal

48 Spear warnings campaigns

9807 Spear warnings: automated and manually

238 MISP events created and published

21.786.218 Amount of hits on the BAPS warning page



# BE Cyber Governance



CENTRE FOR  
CYBERSECURITY  
BELGIUM



Federale Politie  
Police Fédérale



**Cyber  
Security**  
Prevent-Detect-Stop  
attack

**Cyber  
Law Enforcement**  
Investigate / Prosecute

**Cyber  
Defence**  
Defend MIL / Offensive

**Cyber  
Diplomacy**  
International Policies

**Cyber Intelligence sharing**  
Collect / Evaluate / Inform

## Private Sector

ISPs/IXPs/DNS Providers/Cloud & Hosting/Social Media Platforms/Gaming Platforms/Payment Platforms/SecAAS/...

# New National Cybersecurity Strategy 3.0

| Domain  | Actions   |
|---|---|
| <b>Identify Threats &amp; Vulnerabilities</b> | Extend <b>vulnerability scanning</b><br>Extend threat intelligence (buy & exchange)<br>Capacity Building - Innovation & Training (Cyber Ranges & Exercises)<br><b>Awareness Raising</b>                         |
| <b>Protect all systems</b>                    | <b>CyFun for all</b><br><b>Security by design</b> (EU CRA implementation)<br><b>Digital Trust → Digital Identity</b> , E-Fraud Coordination<br><b>Quantum Safe Crypto</b>                                       |
| <b>Detect attacks</b>                         | <b>AI powered detection tools</b><br><b>Extend Spear Warning</b> with Netflow data to detect communication with malicious infrastructure and send warning<br>Improved <b>collaboration with cloud providers</b> |
| <b>Respond &amp; stop attack</b>              | <b>Block access to malicious infrastructure</b><br>Part of the solution or part of the problem<br>Collaboration with Online Law Enforcement   |
| <b>Recover</b>                                | <b>Resilience</b><br>Public – Private – Partnerships<br><b>Financial Support for Third Parties (FSTP)</b>   |



# CENTRE FOR **CYBERSECURITY** BELGIUM

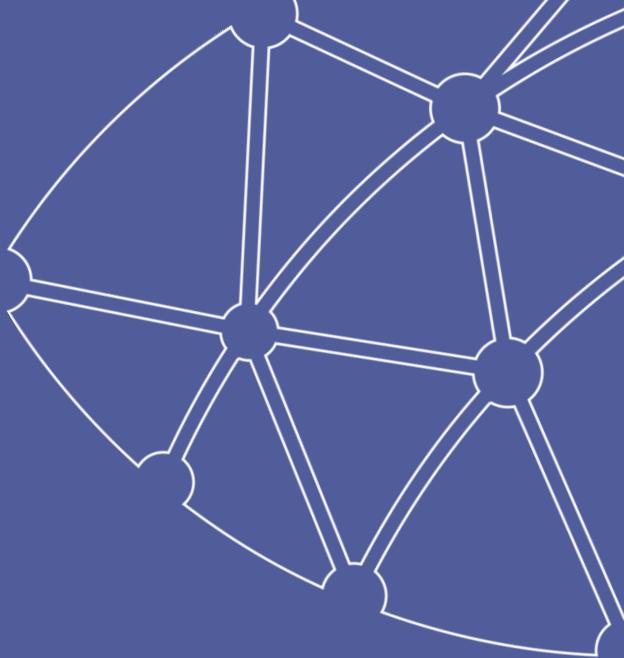


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*Under the authority of the Prime Minister*

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**Jan Kerkhofs**

Federal  
Magistrate

Head of the  
Cyber Unit of  
the Federal  
Prosecutor's  
Office



2000 – 2025

# A Quarter Century of Cyber Law in Action

*25 Years of the Belgian Cybercrime Law*

**Jan Kerkhofs**

Federal Magistrate • Head of Cyber Unit  
Federal Prosecutor's Office

# Why This Milestone Matters

*"Belgium was among the first EU countries to implement comprehensive cybercrime legislation – a bold move that shaped European digital justice."*

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**28**

**NOVEMBER 2000**

Belgium's foundational law on cybercrime

Wet van 28 november 2000 inzake  
informaticacriminaliteit, BS 3 februari 2001

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**4**

**CORE OFFENCES**

Computer forgery, computer fraud,  
hacking, and sabotage criminalized

---

**4**

**NEW POWERS**

Data seizure, network search, duty to  
cooperate and electronic interception  
tools

# The Bistel Case (1988)

Belgium's wake-up call for cybercrime legislation

## WHAT HAPPENED

Two young men — Halewyck & Panckoucke — hacked into BISTEL, the electronic communication system connecting Belgian cabinet ministers. Using PM Martens' unchanged password ("W.M. Wetstraat"), they accessed confidential ministerial agendas and mailboxes.

## THE LEGAL VACUUM

No specific computer crime laws existed. Prosecutors improvised with: forgery (using someone's password = "false document"), theft of computer energy, and interception of telecommunications.

## THE OUTCOME

First instance: conviction on three counts. Appeal court: largely overturned — existing law insufficient for computer crimes. Verdict: 9,000 BEF fine + 3 months suspended.

## THE LEGACY

*This case exposed the urgent need for specific cybercrime legislation — directly inspiring the 2000 Cybercrime Law we celebrate today.*



*August – October 1988: The hack that changed Belgian law*

# The 1990s: A Legal Vacuum

Why new legislation became urgent

## THE CHALLENGE

- No specific cybercrime provisions — prosecutors used general Criminal Code articles
- Internet and e-commerce boom creating new vulnerabilities
- Lack of procedural tools for digital evidence seizure and network investigation
- Council of Europe preparing Budapest Convention — Belgium wanted to lead

## THE RESPONSE

### ART. 210BIS

Computer-related forgery

### ART. 504QUATER

Computer fraud

### ART. 550BIS

Illegal access (hacking)

### ART. 550TER

Data and system sabotage

# 25 Years of Evolution

Key legislative, judicial, and institutional milestones

## BE LEGISLATION

|                |                     |                    |                 |
|----------------|---------------------|--------------------|-----------------|
| 2000           | 25/12/2016          | 2022               | 2024            |
| Cybercrime Act | Cyber Christmas Law | New Data Retention | NIS2 transposed |

## EU LEGISLATION

|                     |                    |        |      |
|---------------------|--------------------|--------|------|
| 2006                | 2023               | 2023   | 2024 |
| Data Retention Dir. | E-evidence Package | AI Act | DSA  |

## INTERNATIONAL

|                |                                |              |                     |
|----------------|--------------------------------|--------------|---------------------|
| 2001           | 2012                           | 2022         | 2025                |
| Budapest Conv. | BE ratification Budapest Conv. | 2nd Protocol | UN Cybercrime Conv. |

## INSTITUTIONS

|             |                   |
|-------------|-------------------|
| 2014        | 2015              |
| CCB created | Coalition founded |

## CASE LAW

|                    |            |                    |            |                |
|--------------------|------------|--------------------|------------|----------------|
| 08/04/2014         | 2015       | 06/12/2018         | 2019       | 2021           |
| CJEU: DR Dir. void | Yahoo case | Sinterklaas arrest | Skype case | BE DR law void |



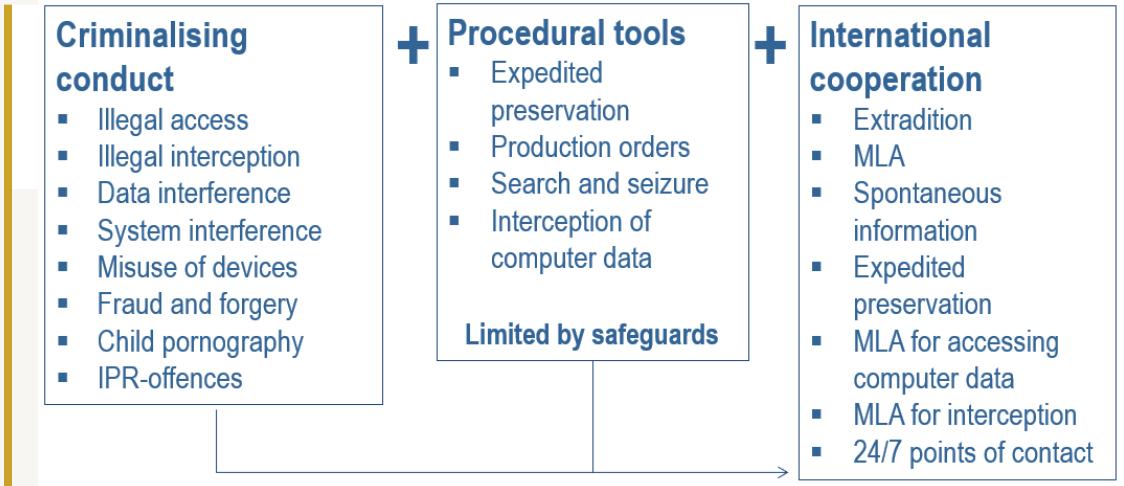
■ Belgian Law ■ EU Law ■ International ■ Institutions ■ Case Law

# The Budapest Convention Framework

First international treaty on cybercrime — Belgium (fully) aligned since 2001, but only ratified in 2012



| KEY DATES    |             |
|--------------|-------------|
| Opened       | 23 Nov 2001 |
| In force     | 1 Jul 2004  |
| 2nd Protocol | 12 May 2022 |



*Procedural powers and international cooperation for any criminal offence involving evidence on a computer system!*

**2nd Additional Protocol (2022):** Direct cooperation with service providers, emergency MLA, joint investigation teams — Belgium was among the first 22 signatories on 12 May 2022

# The Public Prosecutor's Office & Cybercrime

Building expertise within the Belgian prosecution service

## EVOLUTION

### 2006-2007 Working Group Internet Investigation

Addressed operational and legal questions in the digital investigation environment

### 2008 College of Prosecutors-General Decision

Each district and Federal Prosecutor's Office must appoint cybercrime reference magistrates

### 2015 REN Cybercrime Established

Working Group evolved into **Cybercrime Cell** in 2013 and finally in the Expertise Network (REN) Cybercrime under College of Prosecutors-General

### 2018 Federal Prosecutor's Cyber Unit

Dedicated unit established: 4 magistrates + 3 lawyers/legal assistants

## CURRENT STRUCTURE

### REN Cybercrime

College of Prosecutors-General | Coordination: PG Antwerp, AG Robrecht De Keersmaecker

### Federal Prosecutor

Cyber Unit  
4 magistrates + 3 lawyers/legal assistants

### District Offices

Reference Magistrates  
Min. 1 per district

### Local Cyber Units

Some local prosecutor's offices have dedicated cyber units

### THE CHALLENGE

General cyber-savviness among prosecutors remains low to moderate

### THE RESPONSE: TRAINING

Comprehensive training curriculum developed with IGO (Judicial Training Institute)

From 2024:

# Modular Approach for cybercrime and electronic evidence training for judges and prosecutors

Cybercrime training curriculum developed with IGO



**11 Specialized Modules**  
Select based on your needs

## BASIC TRAINING

KNOWLEDGE KERNEL: What every magistrate should know or be aware of. The essential foundation.

## TWO DAYS INSTEAD OF THREE

More accessible format with flexibility to return. More accessible for judges too.

## HALF-DAY MODULES AT IGO

Quick response to emerging issues. Annual updates without repeating basic training.

## TAILORED LEARNING

Select modules based on what you need. No one-size-fits-all approach.

*From static curriculum to dynamic, needs-based professional development*

# Building Enforcement Capacity

From scattered units to a structured cyber justice ecosystem

## POLICE SPECIALIZATION

- 1992** Computer Crime Units (CCU) created within Judicial Police
- 1995** Gendarmerie establishes BOGO team
- 1997** National Computer Crime Unit at National Brigade (JP)
- 2001** **Police reform:** BOGO + NCCU merge into Federal Computer Crime Unit (**FCCU**)

## CURRENT ECOSYSTEM

### Federal Computer Crime Unit (FCCU)

National level • Critical infrastructure • Policy • Training • International contact point

### 14 Regional Computer Crime Units (RCCU)

One per judicial district • Forensic investigation • Operational support • First responders

### CCB (Cyber Security Centre Belgium): CERT – CyTRIS - NCCN

National cyber security authority (2014)

### Cyber Security Coalition

unique partnership between players from the academic world, the public authorities and the private sector to join forces in the fight against cybercrime.(2015)

## THE CAPACITY GAP

# FCCU: Then and Now

Federal Computer Crime Unit capacity vs. cybercrime reporting growth

**2000**

**14** FCCU staff    **10** cyber agents    **50** reports/day    **2,359** reports/year

Central Judicial Reporting Point (FCCU)

343 criminal cases identified, 322 child abuse related. Acute staff shortage noted.

**2010**

**33** FCCU staff    +136% growth from 2000

**2019**

**44** positions    **~20** filled    55% vacancy rate

**2025**

**70** positions    **~31** filled    55% vacancy rate

Safe on Web (CCB) handles now most citizen phishing/fraud reports (not complaints)

Handles critical infrastructure attacks, AI, crypto, encryption, darkweb, anonymizers...

## CCB-SAFE ON WEB 2024

**9,000,000**

reports per year

**25,900** per day    **1.6M** links blocked    **44%** of citizens report

## THE DISPARITY

**3,815x** more reports

Citizen reports grew 3,815x since 2000

## FCCU CAPACITY GROWTH

**3X** more (effective) staff

14 (2000) to ~31 filled (2025)

*Reports grew 3,815x while capacity grew 3x. The math speaks for itself.*

High tech crime of the present and the future - Cybercrime as a Service (CaaS)

# Encrypted Communications

Belgian-led international cooperation in action

## SKY ECC – a new level

**1B+** communications

**70K** users

**650+** new investigations opened or enriched (BE)

**160+** judgements

**3100+** years of prison sentence

## Demonstrating Capabilities

### INTERNATIONAL JIT

Belgium, France, Netherlands — coordinated via Eurojust & Europol

### TECHNICAL INNOVATION

Live decryption of encrypted platform communications

### OPERATIONAL SCALE

200+ house searches, 1,500+ officers deployed on action day (March 9, 2021)

### ONGOING LEGAL DEBATES

Proportionality, cross-border evidence sharing, defence rights, ...

## THE CHALLENGE

# We Live in Extraordinary Times

### THE DATA EXPLOSION

**12 EB**

12 billion GB before 2000

All data humanity created in its entire history

**180 ZB**

180,000 EB in 2025

15,000x more than all pre-2000 data combined

**90%**

of all data ever created was generated in the last 10 years

*"Data is becoming ever larger, more complex and, paradoxically, increasingly misunderstood."*

### THE MAGISTRATE'S REALITY

Armed with an (surgically adapted) 1808 code of criminal procedure, we remain stuck in outdated ways of thinking — **while cybercriminals effortlessly cross borders and hide behind encryption.**

### LET'S NOT KID OURSELVES

**Electronic evidence does not love us** — it lies and deceives, hiding behind uncooperative providers, VPNs and encrypted devices.

### LOSS OF LOCATION

**Shouldn't we reinvent jurisdiction?** — who knows where data is and is it even still relevant?

*"Data doesn't care about jurisdiction, but defence lawyers do — often armed with legal thinking from when the earth was still flat."*

## THE PARADOX

# The Earth is still flat?

**We are still stuck in the past:** outdated understanding of concepts of jurisdiction, proportionality and rule of law

### THE AGE-OLD DEFENSE STRATEGY

*"If you can't hit the rider, shoot the horse."*

When evidence is overwhelming, attack the procedure. Hide in the mass of data. Use encryption and jurisdictional chaos to bog down the system.

### THE PROPORTIONALITY PARADOX

Proportionality was conceived as a safeguard against state power that goes too far — but is now used as a shield for crime that goes too far.

The principle is not broken, but the context has imploded. Proportionality had meaning in an analogue world. In a world of 180 zettabytes, it becomes a semantic weapon rather than a guarantee of the rule of law.

### PROPORTIONALITY REDEFINED

Proportionality must be weighed against the precision of the investigative measure, the safeguards surrounding the use of that data, the finality of what you do with that data, and the seriousness of what you are trying to solve.

### 'HUMAN RIGHTS' HAS AN 'S'

Privacy is fundamental, but not the only right. There is also: the right to life of murder victims, the physical integrity of victims, the right of citizens to protection against organized crime.

### THE MAGISTRATE'S BURDEN

The noble but complex duty: to carefully weigh all interests and fundamental rights against each other, and this for all citizens. No high mass at the altar of a single fundamental right.

*"Justice takes no pleasure in interfering with fundamental rights, just as a surgeon takes no pleasure in cutting open a person to remove a tumor. But sometimes it is strictly necessary to save lives."*

*"Have we really evolved that much? We still treat the earth as if it were flat - we are just seeding more sophisticated crops."*

# Lessons from 25 Years & call to action

What worked — and the challenges ahead

## ✓ SUCCESS FACTORS

### Proactive Legislation

Belgium legislated before Budapest Convention — ahead of the curve, not catching up

### Continuous Updates

Regular amendments (2006, 2016, 2024) kept pace with threats and international standards

### Public-Private Partnership

A solid public-private cooperation routine has been established

### International Alignment

Full Budapest compliance; early NIS2 transposition; active in EJCN and T-CY

Panel discussions today will explore these challenges in greater depth

## ❖ PERSISTENT CHALLENGES

### AI preparedness

#### AI-enabled crime demands AI-enabled (legal) response

A deepfake attack every 5 minutes: AI powered phishing, voice/video cloning, synthetic evidence, AI generated CSAM...

### Capacity Constraints

Specialized units face staffing pressure vs. explosion in digital evidence volume and emerging challenges

### Data Retention issues

#### Justified concerns, but a distorted debate

The EC is preparing initiatives to go towards a new data retention regime in the EU

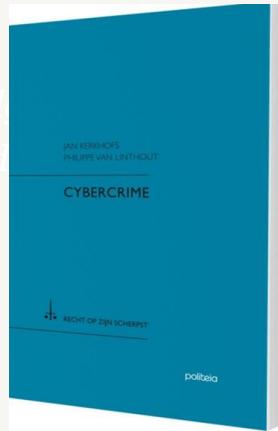
### (End-2-end) Encryption

How to deal with encryption in harmony with fundamental rights concerns

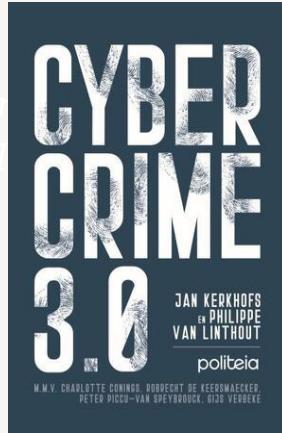
### Public-private and international cooperation & cross border e-evidence gathering

Implementation of the EU E-evidence package – implementation 2AP Budapest Convention – Implementation UN Convention

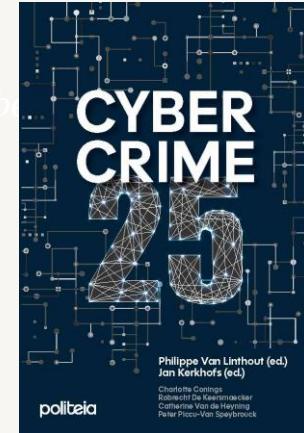
# The handbook



"Belgium is the first country in the world to have a bold and comprehensive handbook on European digital crime."



"A comprehensive cyber handbook."



"A comprehensive cyber handbook."

2013

2019

2025



politieia

# Thank You

*Questions &  
Discussion*

**Jan Kerkhofs**

Federal Magistrate • Head of Cyber Unit

Federal Prosecutor's Office

Belgian representative to the European Judicial Cybercrime Network (EJCN)  
National and International Cybercrime Trainer • Council of Europe Expert

**Coffee break**

See you back  
at 11:45 AM !



# Luuk Dekkers

Postdoctoral  
Researcher

The Hague  
University of  
Applied  
Sciences

Centre of  
Expertise  
Cyber Security



# Cybercrime offenders: who are they?

Dr. Luuk Bekkers  
Postdoctoral researcher

The Hague University of Applied Sciences  
Netherlands Institute for the Study of Crime and Law Enforcement (NSCR)

# Broader trends

- ▶ Society is digitizing, and so is crime
- ▶ Digital environment offers new opportunity structure
  - ▶ New crimes *and* changes in the crime script
- ▶ Crime always has an online and offline component!

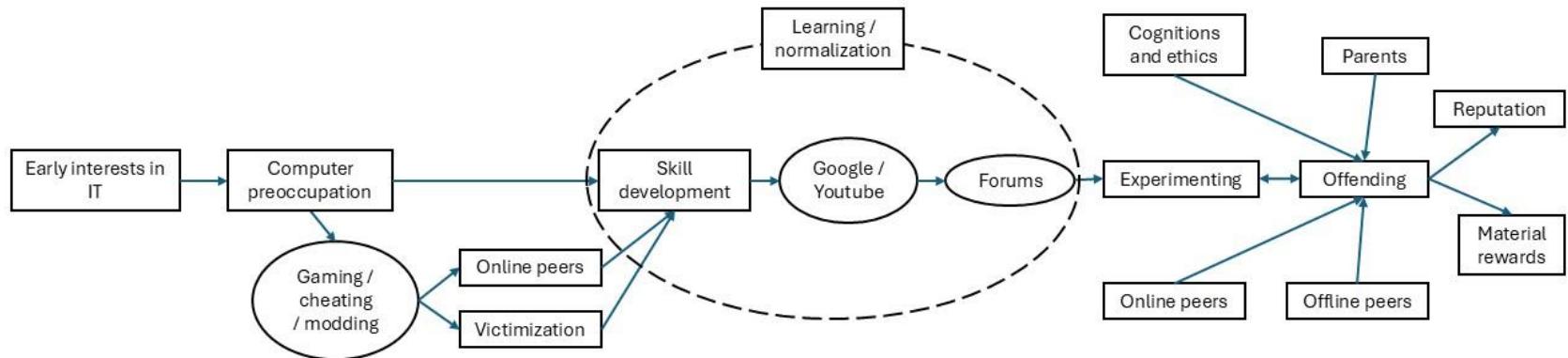
# Definitions

- ▶ “Any crime that is facilitated or committed using a computer, network, or hardware device” (Gordon & Ford, 2006)
- ▶ **Cyber-dependent crimes** -> committed with and aimed at IT
  - ▶ DDoS attacks, ransomware, hacking, etc.
- ▶ Cyber-enabled crimes -> crimes that are supported by IT
  - ▶ **Financially-motivated cybercrime / online frauds**
  - ▶ Interpersonal cybercrime
  - ▶ Sex crimes

Are we dealing with a new offender group?

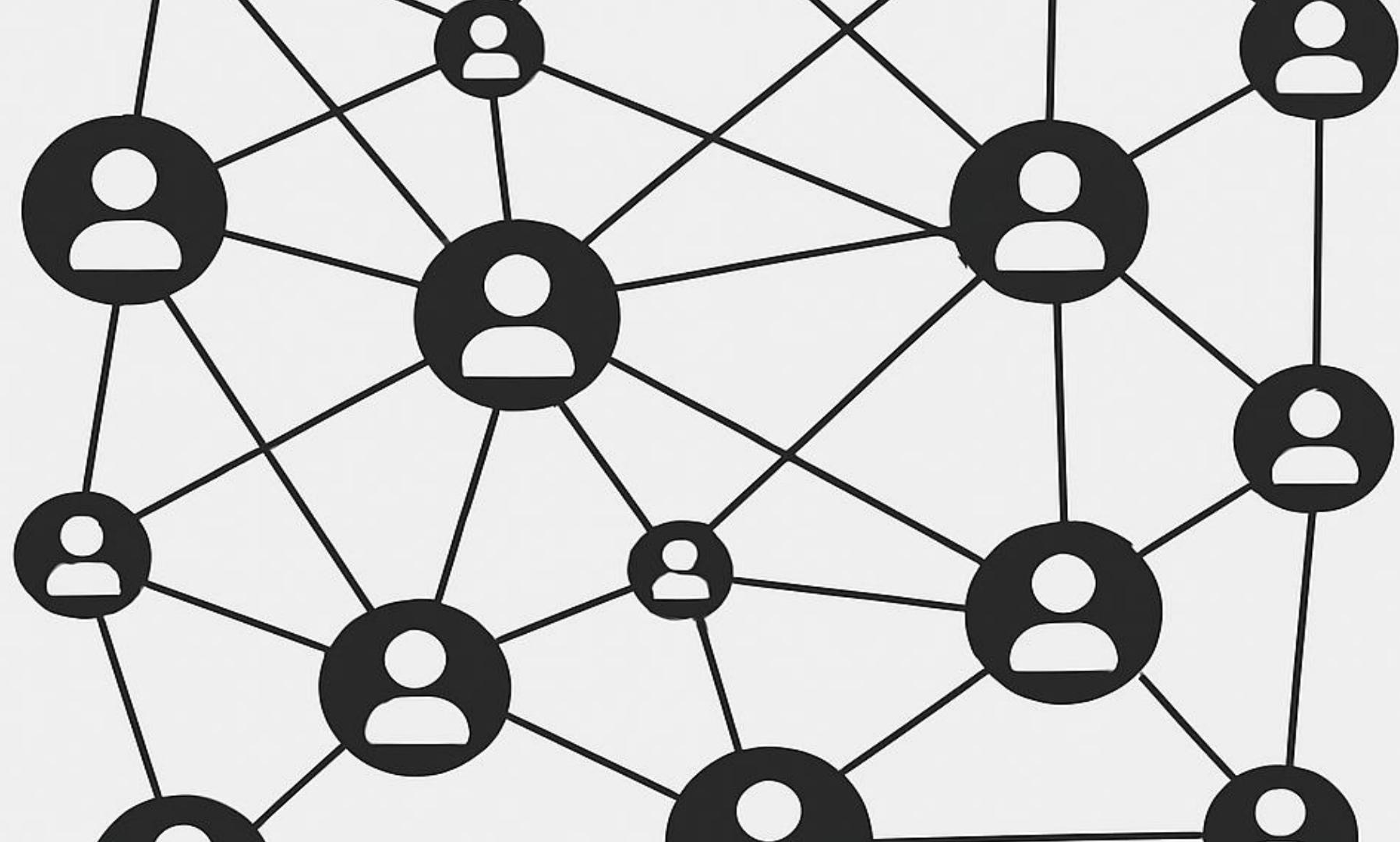
# Hackers

- ▶ What was considered protective may actually provide opportunity for hacking:
  - ▶ Higher levels of self-control
  - ▶ Jobs/educations in IT
  - ▶ Programming skills
- ▶ But also:
  - ▶ Lack of online parental supervision
  - ▶ Exposure to deviant peers online and offline
- ▶ Tend to specialize in cybercrime



# Financial cybercrime offenders

- ▶ More like traditional offenders
  - ▶ Higher in Dark Triad traits
  - ▶ Suspended from school
  - ▶ Lack of leisure activities
  - ▶ Deviant peer influences





# Financial cybercriminal networks

- ▶ No uniform network but in my analysis of 15 police cases:
  - ▶ 1 to 12 suspects (but sometimes with 400 money mules)
  - ▶ Damages varied from 20.000 to 4 million per case
  - ▶ Active in a period of weeks, months or years
- ▶ Cybercrime on the menu?
- ▶ Suspect arrested for a robbery with a machete and a gun in 2019 and for online fraud in 2022

# Local embeddedness

- ▶ Financial cybercriminal networks originate and grow in the local neighborhood!
  - ▶ Money mules are recruited, in the park, homeless shelter, etc.
  - ▶ Core members know each other from their past
- ▶ Social relationships provide trust in a criminal “jungle”
- ▶ Manage to cross geographical boundaries -> victims and co-offenders in Belgium, Germany, etc.

# The role of social media

- ▶ Criminal networks locally anchored, but they also use social media as an extension of the social network
- ▶ Telegram, Instagram and Snapchat emerged as online offender convergence setting
  - ▶ New members, leads of victims, knowledge of ICT, money mules
- ▶ Key pathway into (cyber)crime



# Evidence-based intervention: an example

- ▶ Intervention on social media targeted on money mules
  - ▶ Social media: promising medium to reach the target group
- ▶ Developed our own “ads” and landing pages
- ▶ Pilot:
  - ▶ Measure reach and level of engagement with the ads -> actual behavior!
  - ▶ Advertised on behalf of “company” MoneymakerNL
  - ▶ Showed ads to young people for a month

Make money with your bank card?  
Click here! ↗  
You will soon have a few thousand !!

Make money with your bank card?  
Click here! ↗  
Others did it before you !!

Make money with your bank card?  
Click here! ↗  
It is completely legal !!



Ad type A  
“Luxury lifestyle”



Ad type B  
“Normalization”



Ad type C  
“Neutralization”

## JE BENT STRAFBAAR!

**Let op! Je staat op het punt om een misdrijf te plegen.**  
Criminelen gebruiken je bankpas namelijk om gestolen geld weg te sluizen. Als de politie gaat opsporen komen ze bij jou uit. Dan krijg je te maken met zware straffen, waaronder een strafblad.

## JE BENT GENEPT!

**Je laat je toch niet manipuleren door criminelen? Jij bent verstandiger dan dat.** Ze hebben allerlei smoesjes, maar gebruiken je bankpas om onschuldige slachtoffers veel geld afhankig te maken. Daar wil je toch niet aan bijdragen? Er zijn veel manieren om wel op een eerlijke manier geld te verdienen.

### Je komt in beeld bij de politie

Criminelen tellen je rekeningen gebruiken voor illegale activiteiten, zodat ze zelf er ook niet bij zijn. Je komt daardoor 100% zeker in beeld bij de politie. Als de politie dan o zoeken gaat naar de daders, staan ze heel snel op jouw stoep. Wil je meer weten over fraude met je bankpas, check dan eens de website van de [politie](#) en [slachtoffershulp](#).

### Je krijgt te maken met allerlei gevolgen

Volgens de wet is het uitleven van je bankpas een vorm van wifwassen en dus strafbaar. Je maakt je namelijk schuldig aan overtreding van Artikel 426bis van het Wetboek van Strafrecht. Hierdoor kan je een boete krijgen van wel €70.000. Je kan bovendien nog maar een bankrekening openen. Ook mag je sommige landen niet meer in. Je krijgt een strafblad. Door het strafblad kom je ook lastig aan een baan. Dat wil je toch niet??!

### Het heeft geen zin om je bankpas uit te lenen

Het klinkt misschien wel verleidelijk om snel geld te verdienen, maar vaak krijg je uiteindelijk helemaal geen beloning. Criminelen neppen je. Bovendien ben je degene die gestolen geld terug moet betalen aan slachtoffers. Er zit dus geen enkel voordeel aan het uitleven van je bankpas.



### Echt geld verdienen?

Steel geld bestaat helemaal niet. Er zijn wel leuke manieren om echt geld te verdienen. Wil je weten wat voor baan het best is bij je past? Op [werk.nl](#) ontdek je wat je leuk vindt en vind je tips over het vinden van werk. Op zoek naar een bijbaan? Neem een kijkje op de website van [YoungCapital](#), zij hebben heel wat baantjes in de aanbieding voor jongeren. Heb je schulden? Er zijn instanties die je kunnen helpen. Kijk eens op de website van [Hulp24](#).

### Denk eens aan de slachtoffers

Mensen verliezen soms al hun spaargeld door cybercriminelen. Dit heeft een grote impact, zowel financieel als emotioneel. Stel je eens voor dat jou dit zelf overkent. Of je familie of vrienden. Door je bankpas uit te lenen draag je bij aan het leed van slachtoffers. Dat wil je toch niet??

### Ook jij kan nu nog nee zeggen

Het is niet normaal en niet toer om je bankpas uit te lenen. Andere leefstijlagenten werken ook niet mee aan criminelle activiteiten, maar hebben echt werk. Ook jij bent in staat om nee te zeggen. Onthoud dat criminelen je gebruiken om zelf niet in de problemen te komen. Lukt het niet om nee te zeggen? Dan kan je dat altijd wel doen. Sommige help het om er met iemand anders te lenen. Dat kan bijvoorbeeld met een jongerenwerker of iemand van het buurtheem in je gemeente.



|                   | REACH  | VIEWS   | CLICKS | CLICK RATE |         |
|-------------------|--------|---------|--------|------------|---------|
| <b>Campaign 1</b> |        |         |        |            |         |
| <b>A-Feed</b>     | 9.300  | 9.529   | 21     | 0.0023     | (0.23%) |
| <b>A-Stories</b>  | 8.644  | 8.717   | 33     | 0.0038     | (0.38%) |
| <b>B-Feed</b>     | 9.350  | 9.599   | 18     | 0.0019     | (0.19%) |
| <b>B-Stories</b>  | 9.554  | 9.613   | 13     | 0.0014     | (0.14%) |
| <b>C-Feed</b>     | 8.859  | 9.115   | 21     | 0.0023     | (0.23%) |
| <b>C-Stories</b>  | 9.453  | 9.545   | 30     | 0.0032     | (0.32%) |
| <b>Campaign 2</b> |        |         |        |            |         |
| <b>A-Feed</b>     | 5.616  | 20.915  | 97     | 0.0173     | (1.73%) |
| <b>A-Stories</b>  | 6.203  | 27.938  | 182    | 0.0293     | (2.93%) |
| <b>B-Feed</b>     | 6.033  | 23.725  | 75     | 0.0124     | (1.24%) |
| <b>B-Stories</b>  | 6.724  | 32.338  | 133    | 0.0198     | (1.98%) |
| <b>C-Feed</b>     | 6.779  | 25.796  | 152    | 0.0224     | (2.24%) |
| <b>C-Stories</b>  | 6.448  | 30.855  | 131    | 0.0203     | (2.03%) |
| <b>TOTAL</b>      | 92.963 | 217.685 | 906    | 0.0097     | (0.97%) |

# Thanks!

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# Panel: Prosecuting cybercrime in practice



**Moderator:**  
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FCCU



**Robrecht De  
Keersmaecker**  
Prosecutor's General  
Office Antwerp



**Geert Baudewijns**  
Secutec



## **Statement 1:**

After a cyberattack, preserving volatile digital evidence must come first—even at the cost of business continuity—yet slow legal processes and conflicting priorities between victims and justice hinder effective action.



## Statement 2:

When paying ransom becomes the only lifeline for a business, justice offers little solace—yet when judicial systems depend on monopolised private expertise, justice itself becomes a hostage.



## Statement 3:

Justice must abandon chasing low-level scams and instead strike at the heart of criminal networks—because in cybercrime, the best defence is a decisive offence.



Any questions ?



# Networking lunch

See you back at  
2:00 PM !





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