



@luxembourg

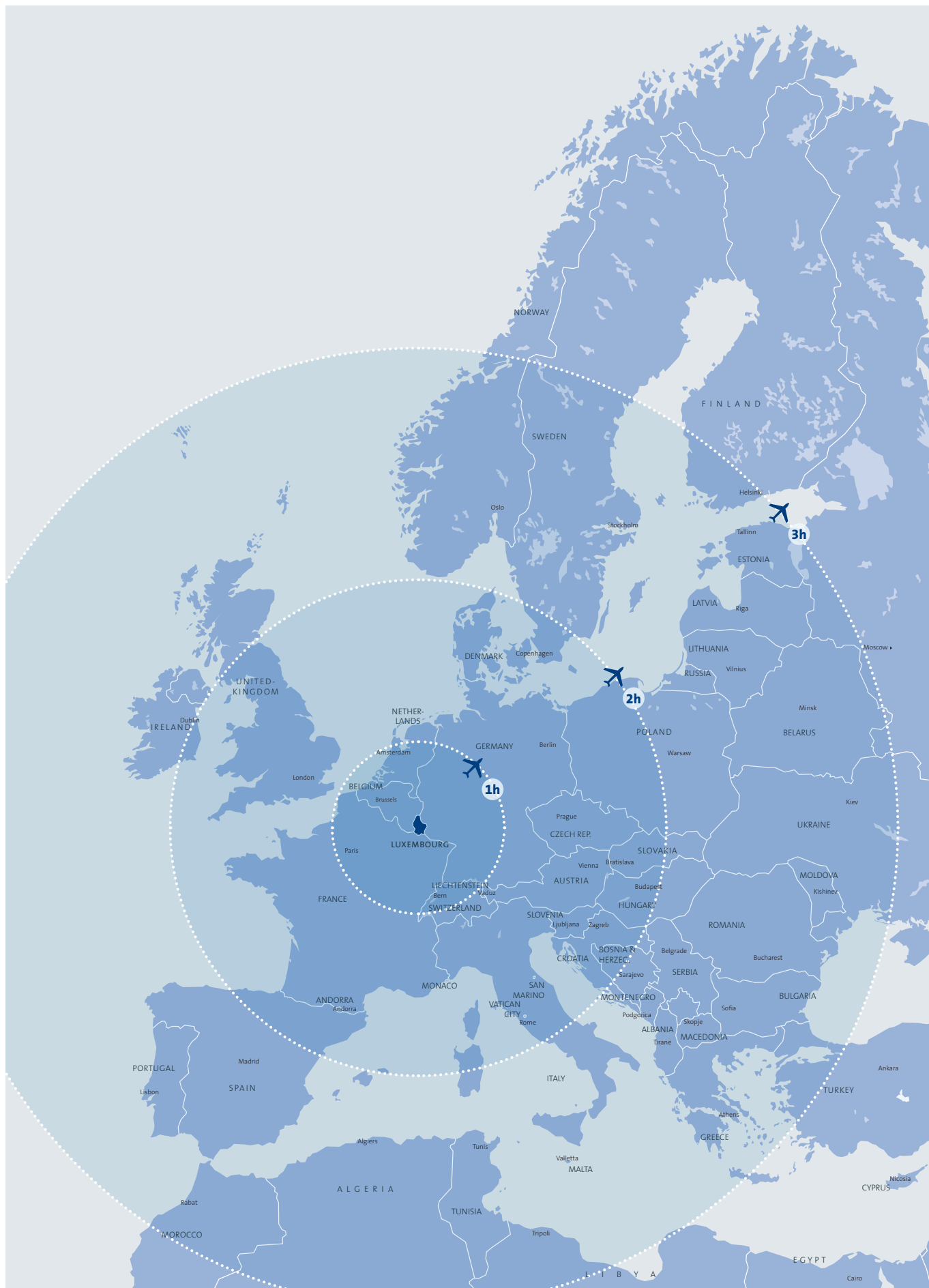
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## LUXEMBOURG, YOUR EUROPEAN E-BUSINESS PLATFORM



THE GOVERNMENT  
OF THE GRAND DUCHY OF LUXEMBOURG


  
proud to promote | ICT



# Luxembourg, your European e-business platform

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## BUSINESS CARD

<b>Area:</b>	2,586 sq. km / 999 sq. miles
<b>Population:</b>	562,958 inhabitants (46% foreigners)
<b>Languages:</b>	Lëtzebuergesch (mother tongue), French, German, English
<b>Currency:</b>	Euro
<b>Political System:</b>	Constitutional Monarchy   Parliamentary Democracy
<b>Head of State:</b>	HRH Grand Duke Henri

## EUROPEAN UNION CAPITAL

European Commission Services (Translation, Publications, Statistics) | European Court of Auditors |  
European Court of Justice | European Investment Bank | European Investment Fund |  
European Stability Mechanism | Secretariat of the European Parliament

## FOUNDING MEMBER OF MAJOR INTERNATIONAL ORGANISATIONS

Benelux | Council of Europe | European Union | NATO | OECD | United Nations | WTO

## ECONOMIC HIGHLIGHTS

An open, diverse, stable economy  
Top GDP growth performance  
Highly secure ICT environment  
Sound macroeconomic fundamentals  
AAA rated country  
State-of-the-art infrastructure  
Excellent ICT connectivity to the EU and worldwide  
Central location within a day's reach of 60% of EU markets

## DISTANCE FROM CAPITAL TO

<b>France:</b>	20 km (Paris 380 km)
<b>Germany:</b>	25 km (Frankfurt 250 km)
<b>Belgium:</b>	20 km (Brussels 200 km)

# Why the stars of e-business came to Luxembourg

Amazon, iTunes, eBay, PayPal, Vodafone, Rakuten and Skype all base their EU or global operations in the Grand Duchy. Customers and business needs are met thanks to Luxembourg's world class physical infrastructure and a well-designed legal framework. This is because the Government listens and responds to businesses' needs. The EU, with its more than 500 million consumers, is our home market and we are well connected to the world beyond. This country has a long commitment to this industry, with RTL Group (Europe's leading broadcaster) and SES (the world's pre-eminent satellite operator) having been founded here decades ago.

This is the place for every kind of e-business:

- Digital content distribution (music, video, games, e-books etc.)
- Electronic data archiving and management
- Online retail platforms
- Communications services
- Cloud services (SaaS, PaaS, IaaS)
- Electronic payment systems
- Support services

## ○ Outstanding connectivity

The Grand Duchy has high capacity, secure, redundant fibre optic links to the main European data traffic exchange centres including London, Amsterdam, Frankfurt, Brussels, Paris and Strasbourg. Public-private partnerships ensure a choice of high quality, competitively priced services.

## ○ Ultra-high bandwidth

Nearly the entire population has access to 100 Mbps internet links. Connections of 1 Gbps are widely available, with national coverage planned for 2020.

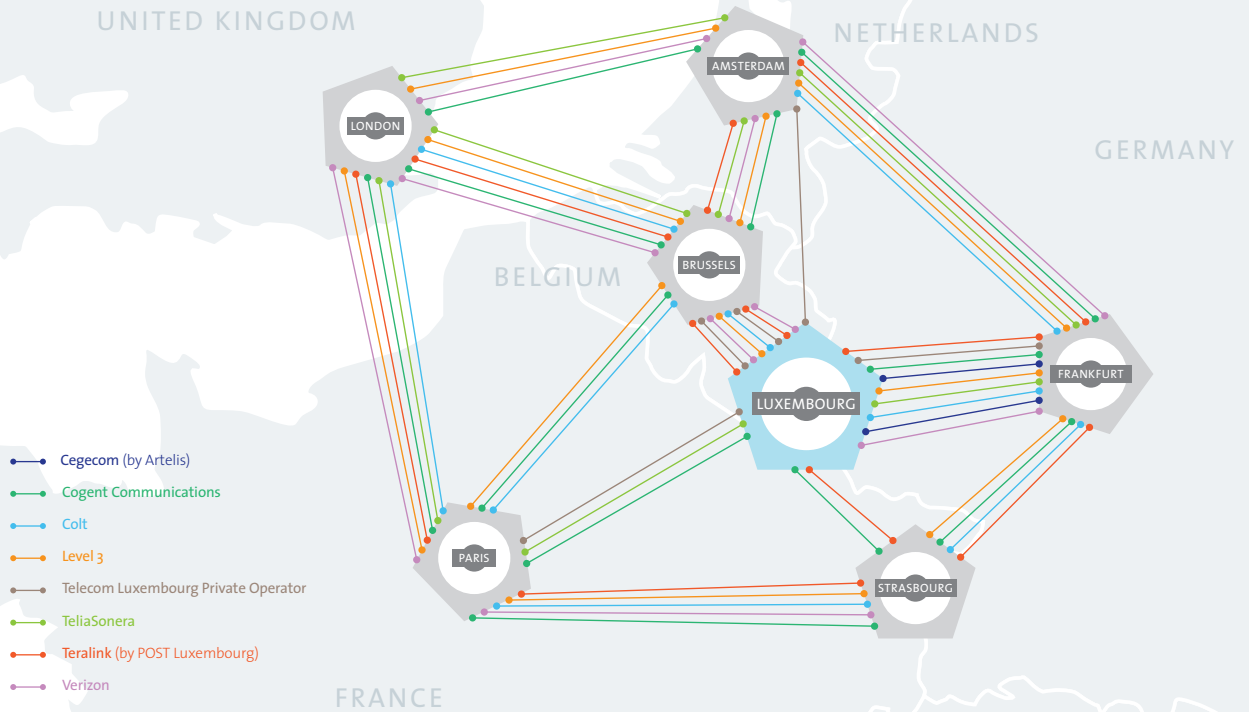
## ○ LU-CIX: dedicated to Luxembourg

At the Luxembourg Commercial Internet exchange (LU-CIX), carriers have access to high-capacity lines offering very competitive round-trip times without congestion. Thanks to its proximity to other international hubs, LU-CIX is a smart alternative.



# 23 different fiber routes TO LUXEMBOURG

I.R.U. Fiber optical networks in 2015



Source: Luxembourg Government, Media and Communications Service

## ○ First-class data centres

A first rate supply of modern data centre facilities provides sufficient quality and capacity to meet every need. A range of respected operators offer high quality data processing services and low latency, fibre-optic connections to all major European hubs using leading-edge infrastructure and technology.

Most data centres are recently built and either offer the highest (Tier IV) or second highest (Tier III) levels of security. They have fully redundant power, cooling and components, with controlled access zones and competitively priced, guaranteed power supply.

The country hosts 40% of all European Tier IV data centres. Green energy sources are available, and Luxembourg's data centres comply with tough energy-saving guidelines.

This blend has attracted several public and private enterprises, including the European Commission and many financial institutions. Luxembourg is ranked highly in major international ICT benchmarking surveys: [www.luxembourgforbusiness.lu/en/news-benchmarks](http://www.luxembourgforbusiness.lu/en/news-benchmarks).

# Trust and security

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Luxembourg makes information security accessible and affordable, including to small and medium-sized organisations. Very high security standards are driven by the needs of the country's sophisticated, international financial sector. This expertise in protecting individual client data and systems is essential for e-businesses and the economy at large.

There are many levels to the country's resilient and secure ICT environment:

- Physical security comes thanks to high levels of redundancy, resilience and emergency recovery services. Data centres meet maximum security requirements. Bandwidth suppliers offer closed-loop control systems, and the country has a highly resilient local loop that interconnects national and international telecom operators;
- Digital security features include encryption, and digital signing;
- Organisational factors are optimised by the country's expertise in risk management;
- Legal protection is provided by well-designed laws;
- Cutting edge research in information security and high performance telecommunication networks figure among the country's core research priorities.

## ○ National cyber-security initiatives

Awareness of cyber security issues runs throughout society. Concerted government action helps organisations and individuals understand potential risks and solutions. Targeted advertising campaigns, lessons in school and subsidised training programmes all contribute to a security-conscious environment.

Another example is the my.cases.lu platform which communicates the latest knowledge about risk management techniques and policies. It uses objective metrics to quantify threats and vulnerabilities. There are

four publicly financed Computer and Emergency Response Teams (CERTs) that use the latest techniques to help all types of business manage and reduce risk. Their teams offer on-site assistance after an incident and timely, tailored information regarding the implementation of intrusion prevention, detection systems and operational security resilience.

Furthermore, the Government promotes the creation of mutualised technical security measures for businesses, working with ISPs and data centres. Luxembourg is also the first country in Europe with a policy to introduce a harmonised approach regarding information security regulation.

## ○ LuxTrust

National certification authority LuxTrust S.A. is managed by the Government and major private sector players. Luxembourg was the first European country with a national Public Key Infrastructure, providing online certification both for e-government applications and for the private sector (e-banking, e-commerce, etc.). LuxTrust meets a need for increased security in electronic commerce through the adoption of globally recognised standards.

## ○ University of Luxembourg

The Interdisciplinary Centre for Security, Reliability and Trust (SnT) at the University of Luxembourg contributes to the country being the European centre of excellence and innovation for secure, reliable and trustworthy ICT systems and services. Their interdisciplinary approach not only takes technical aspects into consideration, but also addresses business, human and regulatory issues. The Laboratory of Algorithmics, Cryptology and Security (LACS) is part of the University of Luxembourg's Computer Science and Communication Research Unit. It focuses on cryptography, building secure public-key cryptosystems, and network and information security.



### ○ IT for the financial sector

Operational service providers to financial institutions acquire the “Professional of the Financial Sector” status and are supervised by the industry regulator. This ensures high quality services, security and confidentiality necessary for the processing of client data.

### ○ FinTech

The further development of the FinTech sector is another government priority. A proven track record in financial services, a modern legal framework and highly sophisticated IT infrastructure make Luxembourg an attractive place for FinTech businesses seeking a European base. Several firms have already taken this step, offering services in wealth management, asset management, capital markets, insurance and payments. A growing number of companies, including start-ups, are looking to Luxembourg to expand their activities as they can benefit from the Professional of the Financial Sector status that requires financial centre regulation, thus adding significantly to investor protection and client confidence.



# Financial support

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## ○ Project funding

Venture capital schemes and significant funding from private investment funds and banks are available. Medium and long-term loans and equity investment are provided by the Luxembourg public-law banking institution, the SNCI.

## ○ Public incentives

Government financial support is available for:

- Small and medium-sized companies
- Research, development and innovation projects
- Environmental protection and renewable energies
- Regional development

Innovative start-ups are “incubated” in publicly and privately owned facilities.

## ○ Rewarding IP regime

Luxembourg offers a well-designed legal and fiscal framework for intellectual property rights. Revenues generated from the use of licensing of a design or model, software copyright, patents, trademark or domain names may benefit from an 80% tax exemption.

## ○ Business-friendly legal framework

Luxembourg has very strong data protection laws. Originally designed for the financial sector, they now extend to electronic data processing activities. Luxembourg also leads by being the first European country to pass a law (9 July 2013) regarding the ownership of data in the event of a bankruptcy. Thus, Article 567 paragraph 2 of the Luxembourg Code of Commerce gives a right to claim intangible and non-fungible movable assets from a bankrupt company in liquidation procedure. Initially designed to address questions related to cloud computing, the law’s scope extends further to data entrusted to any third party. This includes e-archiving service providers and sub-contractors such as software developers, marketing and graphic designers, and advertising agencies.





# Why Luxembourg?

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## ○ Exceptional business environment

Far-sighted, stable pro-business policies from successive governments enable Luxembourg to meet economic challenges. Thus the country has one of the highest standards of living in Europe, low inflation, low unemployment, competitive corporate and personal income taxes, low public debt and a balanced budget. The policies result in a triple A rating from all three major credit rating agencies (Moody's, Standard & Poor's and Fitch). As a small country, Luxembourg has to be pragmatic and flexible. Hence decision-makers are open to ideas from business and will work to design tailor-made solutions to help investment, exports, and research development and innovation. This is just a great place to do business, a fact recognised frequently by international observers. For example, the US Heritage Foundation recently ranked Luxembourg the best for worldwide investment freedom in their Index of Economic Freedom study.

## ○ Wealth of expertise

Luxembourg has a skilled, specialised, multilingual workforce used to working cross border. The share of IT and telecommunications specialists in the workforce is one of the highest in the world. There is a wealth of business services expertise from major audit and consulting firms, international law firms, as well as IT consultants and suppliers.

## ○ Social and political stability

Public policy targets long term growth. Governments change, but the pro-business policies stay in place. Regular government consultation with employer and employee representatives produces consensual industrial relations. Strikes are almost unknown.

## ○ Resolute European vocation

Luxembourg is a founding member of the European Union and hosts several of its institutions, including the European Court of Justice, the European Investment Bank and the Secretariat of the European Parliament. This brings international expertise to the country and puts Luxembourg at the centre of the European decision-making process.

## ○ A perfect place to live

Moving to Luxembourg increases quality of life. Luxembourg City offers the vibrant, cosmopolitan atmosphere of a European capital and yet is only a few minutes from sweeping forests, splendid views and picturesque historical sites. As for culture, Luxembourg offers first-class theatre, music and cinema programmes. The Neumünster Abbey, the Philharmonic Hall, the Rockhal and the Kirchberg Sports and Cultural Centre are just some examples of newly-built infrastructure for cultural and social activities. This is a very sporty country, with well-funded facilities for a wide range of activities. There are six 18-hole golf courses.

Luxembourg regularly ranks among the world's top cities for personal safety and security. This makes it a great place for families, helped by the provision of a wide range of international schools.

It is also centrally located between Germany, France and Belgium. So whether on a business trip, or going on holiday, travellers have rapid access to numerous European destinations by air, rail and road. London, Paris, Frankfurt, Brussels and Amsterdam are just one hour away.

Multilingualism is a national trait. English is widely spoken even though French and German are the official languages on top of Luxembourgish, the national language.



## Contact us

### In Luxembourg

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Grand Duchy of Luxembourg  
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info@luxembourgforbusiness.lu  
[www.investinluxembourg.lu/ict](http://www.investinluxembourg.lu/ict)

### Throughout the world

Luxembourg has a broad network of representatives in more than 150 locations worldwide which can support you in doing business from and with Luxembourg. To consult the network of Trade and Investment Offices, go to the website at [www.investinluxembourg.lu/international-network](http://www.investinluxembourg.lu/international-network)

## Useful links

*Luxembourg for Business*

[www.luxembourgforbusiness.lu](http://www.luxembourgforbusiness.lu)

*Ministry of the Economy (Invest in Luxembourg)*

[www.investinluxembourg.lu](http://www.investinluxembourg.lu)

*Luxembourg for Finance*

[www.luxembourgforfinance.com](http://www.luxembourgforfinance.com)

*FEDIL, the representative professional association for Luxembourg industry, construction and business services including ICT*

[www.fedil.lu](http://www.fedil.lu)

*Luxembourg Chamber of Commerce*

[www.cc.lu](http://www.cc.lu)

*CLC, the Luxembourg Commerce Confederation*

[www.clc.lu](http://www.clc.lu)

*Luxembourg public-law banking institution (SNCI)*

[www.snci.lu](http://www.snci.lu)

*Financial Sector Supervisory Commission*

[www.cssf.lu](http://www.cssf.lu)

*Technoport S.A., an incubator for innovative and technology-oriented companies in Luxembourg*

[www.technoport.lu](http://www.technoport.lu)

*Luxembourg Portal for innovation and research*

[www.innovation.public.lu](http://www.innovation.public.lu)

*Luxembourg Institute of Science and Technology*

[www.list.lu](http://www.list.lu)

*Luxembourg's National Tourist Office*

[www.ont.lu](http://www.ont.lu)

*The University of Luxembourg*

[www.uni.lu](http://www.uni.lu)

*Luxembourg ICT Cluster*

[www.ictcluster.lu](http://www.ictcluster.lu)

*The Luxembourg Commercial Internet exchange Point Lu-cix*

[www.lu-cix.lu](http://www.lu-cix.lu)

*The Luxembourg Cyberworld Awareness and Security Enhancement Structure (CASES)*

[www.cases.lu](http://www.cases.lu)

*The national certification authority*

[www.luxtrust.lu](http://www.luxtrust.lu)

*The Intellectual Property Institute Luxembourg (IPIL)*

[www.ipil.lu](http://www.ipil.lu)

*"Luxembourg offers everything: a central location in the heart of Europe, a fantastic IT infrastructure, an efficient regulatory framework and a highly competent and multilingual workforce. We are headquartered here because no other location in Europe offers such a supportive environment for ICT companies."*

**Martin Schulte**

CFO

**Yapital**

*"There is no better place to find motivated and mobile employees with great language skills and a government supportive of business. Luxembourg offers an excellent location to reach our customers and main business partners in Europe."*

**Carsten Dierksen**

Managing Director

**iTunes EMEA & PAN ASIA**

*"Luxembourg offers us a lot of benefits. Firstly, the economy is very open, diversified and stable, with the country regularly achieving top marks in international comparison surveys regarding digital network infrastructure and other key areas such as skills and purchasing power."*

*Additionally, the connectivity to EU and worldwide markets is excellent, a very important factor for us. 60% of the total EU market can be reached within less than a day. All together, this makes Luxembourg the perfect location for our European headquarters."*

**Kenji Hirose**

CEO

**Rakuten Europe**

*"Excellent network speed, bandwidth, security with many enabling solutions are ready to be used. Moreover, people in Luxembourg and the Government are here to support you."*

**Hatta Nariaki**

CEO

**Skeed Luxembourg**

**Ministry of the Economy**  
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L-2449 Luxembourg  
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[www.investinluxembourg.lu/ict](http://www.investinluxembourg.lu/ict)

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