**Computer Science Project Phase 3: BEDO Intelligence**

**The Computer Misuse Act (CMA) 1990**

The Computer Misuse Act (CMA) 1990 defines a few main actions that are deemed illegal:

* Section 1 states that any unauthorised access to computer material is illegal. This includes physical and/or digital access to data.
* Section 2 bans any unauthorised access to a computer with intent to commit or facilitate the commission of further offences.
* Section 3 makes it illegal to perform any unauthorised acts with intent to impair the operation of a computer.
* Section 3A makes it an offence to create, supply or obtain any articles that may be used to perform an illegal act as defined by the other sections of the CMA.
* The CMA also makes it illegal to perform any unauthorised modification or change of computer material. *For example, accessing a teacher’s computer and changing your grade.*

We are affected by the CMA because it makes it our responsibility to ensure the security of our AI trading platform. To do this we have used strong encryption, firewalls and access controls to ensure maximum security. It also becomes our responsibility to prevent any unauthorised use of our platform, such as manipulating stock data. We must enforce strict cybersecurity policies to ensure maximum compliance with the CMA. If an employee or user attempts to gain unauthorised access to an external trading platform, BEDO Intelligence could be held legally accountable.

**The Regulation of Investigatory Powers Act (RIPA) 2000**

The Regulation of Investigatory Powers Act (RIPA) 2000 was introduced to allow “investigatory powers” such as the police, MI5, etc. the right to demand any data pertaining to a pending investigation. This also allows them to demand such data from third parties registered in the UK, such as Internet Service Providers (ISPs) and mobile phone companies. Such powers also have no obligation to state how they acquired such information in court.

The act is often seen as controversial, as it could be misused easily with no way to disprove any unfair use without internal investigations in these powerful organisations. Some also see the legislation as an invasion of privacy.

RIPA will affect BEDO Intelligence because it means that we must hold onto any information that we may be asked for, and in such a case that it is requested from us we must be prepared to transfer the information securely. This means that we must maintain our customers' information (while in keeping with the Data Protection Act 1998) and ensure that our customers are aware of our compliance with RIPA and the possibility of using their information by such “investigatory powers” without their knowledge.

**The Online Safety Act (OSA) 2023**

The Online Safety Act (OSA) 2023 is a bill passed by the UK Parliament to protect both children and adults online. It regulates online platforms and ensures they protect users from harmful content. Despite BEDO Intelligence’s primary focus on AI-powered stock trading, the act will still impact our operations.

1. **User Protection and Content Moderation:** as a company, we are obligated to ensure that users are protected from harmful content. This means that any social features on our platform such as discussion boards or social media interactions must be tightly regulated to prevent harm, for example, the spread of financial misinformation, fraud or market manipulation. We must also ensure that we are not misleading our users by complying with fair trading laws.
2. **Transparency and Algorithm Accountability:** The act requires us to give greater transparency on how our AI systems make trading decisions, particularly our automated systems which reduce user interactions. We must also ensure that our algorithms do not contribute to any financial harm via biased decisions or misleading predictions.
3. **Data Privacy and Security:** Although BEDO Intelligence already complies with data protection laws, the OSA reinforces the need to responsibly handle user data. We will take steps to prevent AI misuse, such as ensuring its algorithm does not amplify misleading stock predictions based on false or manipulated data.
4. **Legal Responsibilities and Compliance with Legislation:** Failure to comply with the OSA could result in fines or other penalties, especially if BEDO Intelligence provides misleading financial insights, so the company must report any illegal activity on its platform such as stock scams or fraudulent trading schemes to reduce risk. Additionally, the act states that we cannot simply mention in our Terms of Conditions a minimum age of use, but that this must be enforced (for example, ID verification.) We will ensure that on the creation of an account, users must pass a verification stage where they submit proof of date of birth.