

EPIF Workshop on SCA implementation 2019

Draft programme

21 May 2019

European Payment Institutions Federation

Venue: Rue de la Science 14B, 1040 Brussels

- 8.30 Registration and welcome coffee
- 9.00 Welcome and opening remarks by EPIF Chair, Elie Beyrouthy
- 9.05 Setting SCA into the wider context of fighting fraud

The aim is to discuss the role that the SCA plays in modern fraud prevention and the importance of reducing fraud.

- Regulatory implications by Elie Beyrouthy, Chair of EPIF, American Express
- Technical implementation by Olivier Godement, Product Lead, Stripe

9.30 Session One: Status Update on SCA

This session will look at PSP and merchant preparedness, including in particular the acquiring community. The panel will consist of representatives of the merchant community and the PSP community and will address what is the practical impact on merchants. The format will be a number of presentations followed by an open discussion where participants react to the presentations. The focus will be on compliance and more specifically on what to achieve and how. Consumers will also have the opportunity to share their views on the issue in this session. How merchants and PSPs communicate to the consumer is important. EPIF will chair as a neutral observer.

Moderated by: Nickolas Reinhardt, Head of Secretariat EPIF

Speakers

- Roeland Van der Stappen, Head of Regulatory Affairs, Visa
- Max Bardon, VP Consumer Payments, Amazon
- Peter Cornforth, Head of Product, UK Acquiring, Paysafe
- Charles Damen, Senior Vice President, Product Strategy, Worldpay
- Nicolas Bosmans, Fraud & Payment Manager, Oui SNCF
- Gill Murphy, Banking & Payments Federation Ireland Head of Payment Schemes, Banking & Payments Federation Ireland (BPFi)
- Jean Allix, Special Advisor, BEUC

- Andrew Cregan, Head of Payments Policy, British Retail Consortium
- Maurizio Bolgiani, Head of Business Development, Cornèrcard

11.00 Coffee break

11.30 Session Two: Challenges of implementation

Session two will look at how EPIF and payment service providers are preparing for SCA and how this relates to merchant expectations. The payments sector will present concrete practical experiences, including 3DSv2. The aim is to identify where the challenges are coming from and how it affects merchants, especially small merchants. This session also looks at identifying possible inconsistencies amongst Member States. Based on presentations by product experts and industry experts in the payments community this session will give a clear view of the challenges the industry is facing and what this means for the merchant experience.

Moderated by: Hartwig Gerhartinger, Chair of EPIF Technical Committee, Paysafe

Speakers:

- Max Bardon, VP Consumer Payments, Amazon
- Laurent Bailly, Head of Digital Solutions, France Cluster, Visa
- Charles Damen, Senior Vice President, Product Strategy, Worldpay
- Eric Gray, Business Operations, Apple
- Olivier Godement, Product Lead, Stripe
- Stephane Rousseaux, Fraud Management Systems Manager, Accor Group

12.30 Session Three: Recommendations

This session looks at gather recommendations to smooth the SCA implementation. The aim is to have a summary discussion capturing the challenges as identified by the earlier sessions, as well as mapping these against any actions that can still be taken by public authorities or market participants before the SCA deadline in September 2019.

Moderated by: Jana Mackintosh, Director of Government Affairs and Public Policy, Worldpay

In conversation:

- Juliette Beaulaton, Ecommerce Europe
- David Song, Principal, EU Personal Finance Policy, UK Finance
- Jean Allix, BEUC

13.00 Lunch

13.30 Debrief and exchange of views with **Eric Ducoulombier** from the European Commission and national competent authorities.

In conversation with:

- Elie Beyrouthy, EPIF Chair
- Trisham Chundunsing, EPIF Board member, Amazon

15.00 Next steps & closing