

EPIF 4th Annual Conference 2019

“European Payments: The Next Chapter”

Draft programme

6 November 2019

Venue: Rue de la Science 14B, 1040 Brussels

08:30 – 08:50: Registration and welcome coffee

08:50 – 09:00: Welcome by EPIF Chair, Elie Beyrouthy, and introduction of keynote speakers

09:00 – 09:45: Keynote speakers

- **Mario Nava**, Director for Horizontal Policies, DG FISMA
- **Ulrich Bindseil**, Director General, Market Infrastructure & Payments, ECB
- **Dirk Haubrich**, Head of Conduct, Payments and Consumers, EBA

09:45 – 10:45: Panel1 on current market developments with senior executives of EPIF members

What are the current issues determining CEO decisions in the industry? What are the latest technological developments shaping the industry? Are we seeing any new customer trends? We would like the executives to comment between them on current regulatory challenges: AML and deriding, the IFR revision, SCA implementation, the SEPA API scheme and open banking, instant payments and the VAT proposal. How is Europe comparing to the rest of the world?

Moderated by: Hartwig Gerhartinger, Chair of EPIF Technical Committee

In conversation:

- **EPIF senior executives**
 - **Paul Marriott-Clarke**, CEO for PayPal Europe
 - **Carlos Carriedo**, Senior Vice President & General Manager Europe, Global Commercial Services, American Express
 - **Massimiliano Alvisini**, CEO of Western Union Payment Services
 - **Megan Bramlette**, General Manager, EU Payment Acceptance, Amazon Global Payments
 - **Thomas Haarmann**, Country Manager, Elavon

10:45 – 11:15: Coffee break

11.15 – 11:30 – Update on Instant Payments by Etienne Goosse, EPC Director General

11:30 – 12:30: Panel 2: Interchange Fee Regulation Review

The European Commission has to put forward a report in 2020 on the functioning of the Interchange Fee Regulation. How has the payments market evolved since the original IFR was introduced? Has the IFR led to the market change we had expected? Is price regulation the appropriate tool at European level? What is the future of card payments in Europe? What will be the impact of the most recent MasterCard and Visa commitments? Despite recent moves to further develop common standards around instant payments, why do we not see the evolution of new pan-European payment solutions? What are the barriers to cross-border consolidation? Do we see new competitive pressures in the payments market that merit consideration by EU policy makers?

Moderated by: Loreta Liutkutė, Vice Chair of EPIF and Director Public Policy and Regulatory affairs at Western Union

In conversation:

- **René Plank**, Deputy Head of Unit of Antitrust Payment Systems, DG COMP, European Commission
- **John Mowat**, Policy Manager, Regulatory Strategy & Policy, PSR
- **Elie Beyrouthy**, Chair of EPIF and Vice President of European Government Affairs, American Express
- **Jana Mackintosh**, Director of Government Affairs and Public Policy, Worldpay
- **Andrew Cregan**, Head of Payments for the British Retail Consortium EuroCommerce

12:30 – 13:00: Fireside chat on the key challenges on AML

The European Commission has made further reforms to the existing framework for anti-money laundering and anti-terrorism financing one of its early priorities. How can the European AML framework be improved? Should the EU move towards a maximum harmonization framework? Do we need a supervisor of the supervisors by creating a new European agency? How would this fit with the existing powers of the Single Supervisory Mechanism for the Eurozone and the powers of the European Banking Authority? Would the EU competences also extend to other high risk sectors which are unrelated to the financial services industry, such as the gambling industry? How could the cooperation and data exchange be improved between law enforcement agencies?

Moderated by Michel Vaugiac, Chair of EPIF AML Task Force and Associate General Counsel and Head of Regulatory Affairs Europe at MoneyGram

In conversation:

- **Despina Vassiliadou**, Deputy Head of Financial Crime Unit, DG JUST, European Commission
- **Noé de la Rubia González**, Seconded officer from Spanish National Police, Financial Crimes Unit of INTERPOL

13:00 – 14:00: Lunch

14:00 – 15:30: Panel 3: PSD2 Implementation (SCA and API)

Is the PSD a template of how to deal with FinTech as a way of introducing functional regulation? Is the PSD 2 technology neutral? Are there reasons why the PSD should be reviewed and / or reopened again? What is the current status of SCA implementation? What is the status of implementation of the secure communication

requirements? Are all the bank APIs tested? Will the SEPA API change the landscape? Are banks building their own TPPs?

Moderated by: Nickolas Reinhardt, Head of the EPIF Secretariat

In conversation:

- **Eric Ducoulombier**, Head of Unit Retail Financial Services, DG FISMA
- **Alex Roy**, Head of Payments Policy, FCA
- **Jean Allix**, Special Advisor, BEUC
- **Trisham Chundunsing**, Senior Manager, Payments Public Policy EMEA, Amazon
- **Just Hasselaar**, Chair of the e-Payments Working Committee and Technical Expert on ERPB, Ecommerce Europe
- **Aoife Houlihan**, VP Global Communications & Public Policy, Klarna
- **Gijs Boudewijn**, Chair of the European Banking Federation - Payment Systems Committee

15:30 – 15:55: Closing Keynote remarks by Eva Maydell MEP

15.55 – 16.15: Closing Keynote remarks by Marius Jurgilas, Board Member of Lithuanian Central Bank

16.15 – 16:20: Closing remarks by Chair of EPIF