



## *Programme*

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*Stanhope Hotel – Rue du Commerce 9, 1000 Brussels, Belgium*

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### Morning session

9.00 Welcome remarks by **Elie Beyrouthy**, Chair of EPIF and Vice President European Government Affairs, American Express

9.05 Opening keynote speech by **José Manuel Campa**, Chairman, European Banking Authority

9.25 Fireside chat with **Tara Rice**, Head of Secretariat, Committee on Payments and Market Infrastructures and **Nickolas Reinhardt**, Head of the EPIF Secretariat

9.45 **High level panel discussion with EPIF members executives**

#### Speakers:

- **Moderator: Elie Beyrouthy**, Vice President European Government Affairs, American Express and Chair of EPIF
- **Maureen Stanley**, Chief Risk Officer, Elavon
- **Madalena Cascais Tomé**, Chief Executive Officer, SIBS
- **Juan Orti**, Country Manager Spain, Vice President and General Manager Spain & Benelux International Card Services, American Express
- **Konstantinos Maragkakis**, Chief Executive Officer EEA and Executive Director, Paysafe

10.45 – 11.00 Coffee Break

11.00 Fireside chat with **Tim Hermans, Director, National Bank of Belgium** and **Nickolas Reinhardt, Head of the EPIF Secretariat**

11.20 **Panel discussion on the PSD3/PSR**

The European Commission has presented its legislative proposal revising the EU rules for payment services. Presented as an evolution from the PSD2, the new Regulation puts forward important rules to improve consumer protection and payments security, level the playing field between bank and non-bank PSPs and re-encourage open banking services. The European Commission also made the ambitious proposal to expand the Directive to merge the current E-money Directive, as well as reinforce the provisions for implementation, enforcement and penalties.

Are the reinforced rules on fraud prevention realistic? How balanced is the allocation of liability in the new Regulation? Is access to accounts sufficiently addressed? Can the rules really revamp open banking? What are the expected challenges from merging the licensing regimes? And are EU-level supervisory barriers sufficiently addressed?

Speakers:

Opening: **Ondrej Kovarik**, Member of the European Parliament

- Moderator: **Mathilde Bonneau**, Senior Manager, Government Relations EMEA, PayPal
- **Eric Ducoulombier**, Head of Unit Retail Financial Services, European Commission
- **Ondrej Kovarik**, Member of the European Parliament
- **Teresa Mesquita**, Chief Marketing and Product Officer, SIBS
- **Loreta Liutkute**, Head of Public Policy Europe, Western Union
- **Hendrik Frank**, Manager European Government Affairs, American Express

12.20 Fireside chat with **Mary-Elizabeth McMunn, Director of Credit Institutions Supervision, Central Bank of Ireland** and **Nickolas Reinhardt, Head of the EPIF Secretariat**

12.45 Buffet Lunch served in lobby

## Afternoon session

14.15 Opening by **Elie Beyrouthy, Chair of EPIF and Vice President European Government Affairs, American Express**

14.20 Keynote speech by **Mairead McGuinness, European Commissioner for Financial Services, Financial Stability and Capital Markets Union**

14.35 Keynote speech by **Lídia Pereira, Member of the European Parliament**

14.40 **Interview – SEPA Payment Account Access (SPAA)**

Building on the PSD2 APIs, the SPAA Scheme is expected to facilitate the exchange of payment accounts related data and support the initiation of payment transactions, leading to a “open payments” ecosystem. A compromise on key elements of the Scheme, including compensation, have however been hard to find between the involved parties.

Has the open banking concept in the PSD 2 delivered on its expectations? Can an agreement be realistically reached on SPAA? What are the next steps for the group? Which learnings can be taken for the open finance ecosystem?

### Speakers:

- **Moderator: Fanny Rodriguez**, General Secretary and COO, Fintecture
- **Giorgio Andreoli**, Director General, European Payments Council (EPC)
- **Jan van Vonno**, Head of Industry and Wallet, Tink
- **Hartwig Gerhartinger**, SVP, Global Head of Regulatory and Government Affairs, Paysafe

15.00 – 15.20 Coffee Break

15.20 **Panel discussion on the Open Finance**

To further enhance the EU digital finance strategy, the European Commission proposed a new framework for financial data access. This proposal is designed to incentivize data sharing and third-party access in financial services beyond payments and does so by following a scheme-approach based on consumer consent and data protection. With a broad scope of both financial institutions and data, the European Commission aims to encourage market-led initiatives to create and maintain the Schemes.

Are the regulatory expectations sufficiently clear in the FiDA proposal? Are industry incentives enough in the original proposal? Which use cases does the industry see for open finance? Is a scheme-approach appropriate? Are the timelines for implementation realistic?

Speakers:

- Moderator: **Nickolas Reinhardt**, Head of the EPIF Secretariat
- **Mattias Levin**, Deputy Head of Unit Digital Finance, DG FISMA, European Commission
- **Gabriel Cumenge**, Deputy Assistant Secretary of Banking and General Interest Financing, French Treasury
- **Marcel Trik**, Managing Director, Yoursafe
- **Fanny Rodriguez**, General Secretary and COO, Fintecture.
- **Agustin Reyna**, Director Legal and Economic Affairs, European Consumer Organisation (BEUC)

**16.20 Panel Discussion on Digital Euro**

Since October 2021, the Eurosystem has been investigating the introduction of a digital euro to enhance European pan-European payments. Providing legal basis for a potential issuance, the European Commission proposed in June 2023 a legislative proposal. This proposal covers important elements of the distribution, compensation and functionalities of the digital euro, which will serve as a basis for the digital euro Scheme Rulebook. It also aims to provide much needed clarity around the role and responsibilities of intermediaries vis-à-vis the European Central Bank when it comes to data processing and fighting money laundering.

What are the next key steps? Are the costs of distribution proportionate to its benefits? How can intermediaries be compensated? How can uptake of the digital euro by users be incentivized? Is there a clear allocation of responsibilities?

Speakers:

Opening: **Marcus Härtel**, Market Infrastructure Expert and Chair of the Business Model Workstream of the Digital Euro Rulebook Development Group, European Central Bank

- Moderator: **Hartwig Gerhartinger**, SVP, Global Head of Regulatory and Government Affairs, Paysafe
- **Marcus Härtel**, Market Infrastructure Expert and Chair of the Business Model Workstream of the Digital Euro Rulebook Development Group, European Central Bank
- **Julia Kowalski**, Payments Policy, EMEA Public Policy, Stripe
- **Ninja Reggelin**, Senior Lead on Tax and Payments Policy, Zalando

**17.25 Closing remarks by Loreta Liutkutė Habchi, Vice Chair of EPIF and Vice President, Head of Public Policy and Regulatory Affairs Europe at Western Union**

**Conference ends at 17.30**