EPIF 6th Annual Conference 2021

“Payments 2.0: Delivering the European Single Market”

Draft programme

16/17 November 2021

Venue: Online

## DAY ONE – 16th November

**9.05 - 9.10 Welcome remarks by Elie Beyrouthy, Chair of EPIF.**

**9.10- 9.40 Keynote by Ulrich Bindseil, Director General of the ECB Directorate General Market Operations**

**9.40-10.40 - Fireside chat at Executive level on current market developments**

Moderated by: **Elie Beyrouthy**, Chair of EPIF

* **Hannah Fitzsimons,** General Manager and President of Elavon Europe
* **Joan Burkovic**, CEO & Co-founder at Bridge
* **Sonja Scott**, Vice President and & General Manager, Global Commercial Services, Continental Europe at American Express
* **Udo Müller**, CEO Paysafecard

**10.40-10.50 – Coffee Break**

**10.50 -12.20 - Panel discussion on PSD2 review**

In the light of the upcoming PSD2 review, panelist will be asked to discuss key issues that they believe should be considered for possible changes in the PSD2 review process. Is PSD2 still fit for purpose? What are the key areas for possible changes? Strong Customer Authentication (SCA) and contactless will also be discussed, should the Commission explore other measures to address new types of fraud? What are the implications of instant payments with regard to fraud detection? Should the Commission review the adequacy of the exemptions listed in PSD2? Do we need any changes in prudential, operational and consumer protection requirements? Do we need any further improvements with regard to transparency of cross-border international transactions?

Moderated by: **Hartwig Gerhartinger,** Senior Vice President, Legal & Regulatory, Deputy General Counsel, Paysafe Group.

In conversation

* **Eric Ducoulombier**, Head of Unit Retail Financial Services, DG FISMA, European Commission
* **Dirk Haubrich**,Head of Conduct, Payments and Consumers, EBA
* **Fanny Rodriguez**, Head of Public Affairs and Open Banking Partnerships, Bankin' et Bridge
* **Marcel Trik**,Chief Financial Officer, Bitsafe

**12.20 - 12.30 Coffee break**

**12.30 - 13.00 Keynote Speech by Commissioner McGuinness**

## Afternoon session

**14.30 - 15.00 – Fireside Chat on the European Payments Initiative with Martina Weimert, CEO of the EPI Interim Company**

**15.00 - 16.15 – Panel discussion on The Future of Payments (Instant Payments CBDC and open banking)**

Instant Payments is the flagship initiative of the Commission Retail Payments Strategy. Panellists will be asked to discuss how are instant payments developing in Europe and whether these should become the new normal? What are the benefits of Instant payments? And the challenges? What is the potential of open banking and instant payments in combination? How can we foster payments innovation and contribute to widespread disruption of the banking and payments marketplace? Panellist will also be asked to express their views as to how we can leverage open banking and Instant payments for increasing revenues, attract new customers, open up to new collaborations and increase competition. We will also look at the interrelation with CBDC.

Moderated by: **Brian Curran, Elavon**

In conversation:

* **Holger Neuhaus,** Head of Division, DG Market Infrastructure & Payments, European Central Bank ECB
* **Katarzyna Kobylińska-Hilliard,** Policy Officer unit B3, DG FISMA, European Commission
* **Etienne Goosse,** Director General,EPC
* **Francois Steque,** Amex
* **Krzysztof Korus,** Polish Payment Institutions Association (PONIP)

## DAY TWO – 17th November

**14.45 -14.50- Opening remarks by Elie Beyrouthy, Chair of EPIF**

**14.50 – 16.00 - Panel discussion Anti-Money Laundering and eID**

In the light of the recently published AML Package and Commission proposal on a Regulation to establish a framework for a European Digital Identity, this session will discuss the key aspects to ensure we have an efficient and effective AML/CFT system. Panelists will discuss how industry can benefit from a harmonised eID framework to improve their onboarding process and reduce compliance costs. How new technologies, such as AI and machine learning can help their processes? What are the key elements of the Commission proposal on AML/CFT? Are there any challenges to implement this? How would the new AML rules stablish the level of risk of certain companies?

Moderated by: **Loreta Liutkute,** Vice Chair of EPIF and Vice President, Head of Public Policy and Regulatory Affairs Europe at Western Union.

In conversation:

* **Raluca Prună,** Head of Financial Crime Unit, DG FISMA, European Commission
* **Eero Heinäluoma MEP** (S&D, FI)
* **Ilze Znotina,** Head of Financial Intelligence Unit Latvia
* **Aamir Hanif,** UK Money Laundering Reporting Officer (“MLRO”) for Stripe
* **Noel Bartolo,** Head of Compliance and MLRO at Finance Incorporated Limited and Vice Chair of EPIF AML Task Force

**16.00 – 16.05 Coffee Break**

**16.05 – 16.30 – Presentation by FSB Secretariat on the International Building blocks**

**16.30 – 17.30 Fireside chat at Executive level on current market developments**

Moderated by: **Elie Beyrouthy**, Chair of EPIF

* **Tyler Hand**, Chief Compliance Officer, Western Union
* **Duncan Olby,** Leading Apple Pay, Wallet & Payments for International Markets
* tbd

**17.30-17.35 Closing by Loreta Liutkutė Habchi**, Vice Chair of EPIF and Vice President, Head of Public Policy and Regulatory Affairs Europe at Western Union.