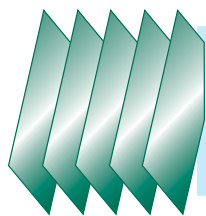


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European Payments Regulation

Managing Challenges & Change

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 **SEPA Post Migration: Potential Remaining Challenges For Stakeholders**
Ruth Wandhöfer, Global Head of Regulatory & Market Strategy, Treasury & Trade Services, CITI


 **Keynote Address From The ECB: Facilitating The Development Of An Integrated, Innovative & Competitive Market For Euro Retail Payments**
Wiebe Ruttenberg, Head Market Integration Division, DG Payments and Market Infrastructure, EUROPEAN CENTRAL BANK

 **PSD II - How Will It Impact Payment Service Providers & Consumers?**
Pia Sorvillo, Government Relations EMEA, eBay Inc., PAYPAL


 **Cards Interchange Regulation: Implications, State Of Play & The Long Term Outlook**
Marc Temmerman, Director of European Affairs, VISA


 **The 4th EU Anti Money Laundering Directive: Key Requirements And Their Impact On The Banking Sector**
Martin Saunders, Partner, CLIFFORD CHANCE


 **Managing Cyber Security & Online Fraud - Essential Issues To Address Now**
Troels Oerting, Head, European Cyber Crime Centre, EUROPOL

 **What Next For Data Protection In Europe?**
Rupert Casey, Partner, MACFARLANES

 **Keynote Address: Next Steps For The Regulation Of Mobile Payments**
Chris Skinner, Chairman, THE FINANCIAL SERVICES CLUB

 **Innovations In E&M Payments - How Will The Evolving Regulatory Regime Impact The Market?**
Lisa Felton, Global Head of Consumer Regulation and Content Standard, VODAFONE

 **Intraday Liquidity Monitoring & Management: Why Should You Worry?**
Ludy Limburg, Vice President, RBS

 **Beyond Europe - Influences Of Non-EU Payments Law On European Business**
Liz Oakes, Associate Director, Payments & Transaction Banking, KPMG

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- EUROPEAN COMMISSION
- EUROPEAN CENTRAL BANK
- UK PAYMENT SYSTEMS REGULATOR
- CITI
- PAYPAL
- EUROPOL
- BNP PARIBAS
- PAYM
- BANCO POPOLARE
- ALSTOM
- VISA
- ELECTRONIC MONEY ASSOCIATION
- VODAFONE
- AFAS PERSONAL
- ECOMMERCE EUROPE
- TELECOM ITALIA
- BARCLAYS
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Dear Colleagues,

I am delighted to be chairing ICBI's fourth annual conference on **"European Payments Regulation: Managing Challenges And Change"** and look forward to exploring with you the wide range of important changes that the European payments industry is experiencing. Throughout the conference, we will encourage you to maintain an open dialogue on the issues your business is experiencing in the current environment, and how you see the future landscape unfolding.

On Day 1, we will discuss the state of SEPA post migration, including potential remaining challenges for stakeholders. We will then turn our attention to the Payment Services Directive II, where we will explore the latest developments in the context of the ongoing European decision making process. This will be followed by the second important European payments legislative development, the Cards Interchange Regulation, where implications, state of play for decision makers and a longer term outlook will be presented. The day will round up with the latest on Anti-Money-Laundering legislation, data protection and cybercrime, all of them being crucial topics for the European payments market.

Day 2 will open with a closer look at the new UK payments regulation landscape, with a Keynote Address from the new UK Payment Systems Regulator. We will then turn our focus onto upcoming payments initiatives in the mobile and e-payment space will be discussed and next steps planned for mobile payments legislation at the level of the European Commission will be examined in more detail. We will then look at the latest developments on intraday liquidity monitoring and management and explore a number of key implications that this landmark global regulatory initiative will have for the payments space. The day will continue with an update on other legislation emerging globally that may impact the payments world.

To lead us through this challenging review over the two days, you will be hearing from experts at the heart of regulatory developments including the European Commission, the European Central Bank, UK Payment Systems Regulator, the European Payments Council, the UK Electronic Money Association, Ecommerce Europe, IBOS Association; leading banks such as Citi, RBS, Barclays, BNP Paribas, Banco Popolare, Swedbank, Deutsche Bank; cards schemes Visa, MasterCard, Cartes Bancaire and the UK Cards Association; payments disruptors including PayPal, AFAS, Sofort, PayM and Vodafone; treasurers from Alstom and Telecom Italia as well from other key experts including Osborne Clarke, Locke Lord, Fieldfisher, Clifford Chance, CGI and the British Retail Consortium.

As we take this timely opportunity to debate the different elements that will collectively transform key aspects of the European payments landscape, I hope that together we can identify key next steps, business dynamics and market opportunities which will further help to drive the European payments project forward.

I very much hope you will join us and look forward to meeting you.



Ruth Wandhöfer

Global Head of Regulatory & Market Strategy, Treasury & Trade Services

CITI

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"Excellent spread of speakers and a good debate".

John Burns, LLOYDS BANKING GROUP

"Condensed discussions; good speakers; very good and lively moderator".

Martin Schlageter, ROCHE

"Informative with a wide range of speakers".

Abu Uddin, BANK OF TOKYO MITSUBISHI

"Lots of information, good discussion and different views".

Rebecca Stevens, ABN AMRO

"Excellent information and mix of speakers; good discussion".

Manfred Plantz; UNICREDIT BANK

"The best forum to meet industry experts and regulators."

Srilakshmi Amarnath, Saxo Bank

"Great speakers. Very well run and managed. Worth 2 days of my time!"

Ian Stewart, SCC

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If you **supply solutions to the banking community** then it is crucial to have a high profile at this conference. By sponsoring or exhibiting at this event you can:

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We aim to deliver a comprehensive overview of the sector and to facilitate essential industry dialogue. Our expert panel of speakers has recommended that this event would benefit from increased representation from smaller financial institutions. Accordingly, we have set aside a limited number of FREE places for delegates representing mid-tier banks (as a guide we would suggest banks with total assets of under US\$55bn; subsidiaries of major banks will not qualify).

To apply, please email **lsheppard@icbi.co.uk**

FREE PLACES FOR CORPORATE TREASURERS

As with our flagship International Payments Summit, we will be offering free places to corporate treasurers to maximise the opportunity for banks to enter into a productive dialogue with corporates throughout the duration of the conference. A limited number of places are available. To apply please email **lsheppard@icbi.co.uk**

08.45 Registration and Coffee

09.15 Opening Remarks From the Chair



Ruth Wandhöfer, Global Head of Regulatory & Market Strategy, Treasury & Trade Services, **CITI**

Ruth is recognized in the European payment industry as one of the foremost authorities on payments regulation. She is the Chair of the European Expert Group on the transposition of the Payment Services Directive, a joint initiative of the three European Credit Sector Associations. She is also a member of the Plenary of the European Payments Council as well as a member of the SEPA schemes working group, driving the continued evolution of SEPA.

09.25 **Keynote Address: From The European Central Bank: How The Euro Retail Payments Board Will Facilitate The Further Development Of An Integrated, Innovative & Competitive Market For Euro Retail Payments**

Keynote Address



Wiebe Ruttenberg, Head Market Integration Division, DG Payments and Market Infrastructure **EUROPEAN CENTRAL BANK**

Wiebe started his career in 1994 as a Policy Advisor to the Minister of Finance of the Netherlands on Energy, Telecom and Infrastructure Issues. In 1999 he joined DNB to become Project Secretary for the National 2002 Euro Change Over Project and then became Head of the Payments Policy Department at DNB. Since 2006 Wiebe has been Head of the Market Integration Division at the ECB, dealing with – among others – issues on retail payment integration and innovation and on SEPA. He also chairs the Payment Systems Policy Working Group of the European System of Central Banks.

09.55 **Strategy Roundtable: SEPA After The End Date – Have Retail Payments Been Improved By SEPA? Is There Now A Natural Extension For SEPA Into Other Areas?**



José Carlos Cuevas de Miguel, Regional Treasurer Europe **ALSTOM**

José started his professional career in 1993 as an auditor with Coopers & Lybrand, later joining the accounting department of the PSA Group. In 2001 he joined the Treasury Service as Head of the Cash Management Department for all Spanish PSA Companies. In 2006 he started working for Alstom as Country Treasury & Funding Director Spain, and in 2011 became Regional Treasurer Europe. José Carlos is also Vice President of the Spanish Treasury Association (ASSET). He manages ASSET's International relationships working group. He represents ASSET in EACT and is an Officer and member of its board, as well as member of IGTA's board.



Daniele Danese, Manager, International Payments Systems & Cash Management, **BANCO POPOLARE**

Daniele is responsible for overall group strategy, internal marketing and new implementations for domestic and international payment systems, international cash management and international products. Recent projects include implementation of PSD and SEPA commercial projects, international products on the corporate remote banking platform and products for electronic collections both in Italy and Europe. He has also been involved with definition of the commercial features and implementation of the new payment's platform of the group.



Francis De Roeck, Global Cash Management, Head of SEPA Offering, **BNP PARIBAS**

Francis was recently appointed to Head of the SEPA offering, having previously been Head of External Relations and Innovation for Payments and Securities. He has held several different senior managerial positions over the last 17 years and was member of the board at AGF Belgium Bank. He is a payments expert and is

involved in the SEPA process since the start. Francis is a member of various industry committees and represents BNP Paribas in several forums related to development of payments, e-payments and cash management, including the EPC and EBA Clearing. He is EPC Plenary member and co-chairs currently the ERPB e-Mandate Working Group.



Bob Lyddon, Managing Director **IBOS ASSOCIATION**

IBOS is a banking club that enables international cash management solutions for corporate customers. IBOS operates through its 12 members and their banking subsidiaries. Bob managed several banks' Euro programmes while at PwC and prior to that he designed the "Connector" network for Bank Boston. Bob's earlier career was with Chemical Bank/Manufacturers Hanover and Lloyds Bank International in London, Zurich, Amsterdam and Anwerp.



Simon Newstead, Managing Director, Head of Market Engagement Payments, **RBS**

Simon is responsible for managing RBS' engagement with payment schemes, infrastructures/standards bodies and regulators on key payments and payments related topics; supporting a coordinated debate on strategic payments issues across the bank; and for enhancing business engagement with RBS clients on strategic payments issues, including through thought leadership insights, such as the annual World Payments Report. His current external positions include: Board Member of the Euro Banking Association; Chair of the UK Payments Council's PSD Working Group; Member of the EPC's SEPA Payment Schemes Working Group; and Member of the European Banking Federation's Payments Regulatory Expert Group (PREG).

10.50 Morning Coffee

11.20 **Payment Services Directive II – What Is The Current State Of Play?**



Paul Anning, Partner and Head of the Financial Institutions Group **OSBORNE CLARKE**

Paul is a specialist financial services lawyer and has particularly strong experience in the payments industry where he has been involved in a number of transformational projects, such as BACS' technology renewal programme, BACSTEL-IP, the separation of BACS from its scheme, the creation of the UK's Payments Council, the merger of Voca and LINK to create VocaLink and VocaLink's Euro Clearing and Settlement Mechanism offering. Paul also has a deep knowledge of legal and regulatory developments affecting the payments industry, including both SEPA and PSD (in relation to which he has been advising the UK's Payments Council).

11.45 **PSD2: The Pending Challenges And Hidden Opportunities**



Abdelmajid Moujane, Payments Business Expert **SOPRA BANKING SOFTWARE**

With over 30 years in the transactions banking world, Abdelmajid has held various positions in the payments industry from strategy and product development, to payments processing for banks such as BNPP Fortis and Crédit Agricole CIB. As a Payments Specialist at Sopra Banking Software, Abdelmajid is contributing to driving the company's payments strategy, determining the impact of regulation and new payments initiatives and ensuring that our solutions present a valuable asset to our clients in the payments world.

12.05 **Strategy Roundtable PSD II – How Will It Impact Payment Service Providers & Consumers?**



Richard Braham, Head of Payments **BRITISH RETAIL CONSORTIUM**

Richard is policy lead on retail payments, distance selling and consumer credit. Richard's works includes all issues related to the costs of payment collection, new payments technologies and payment security, in both the UK and EU. Distance selling covers all elements of omnichannel retail, not least e-commerce, mobile and more traditional forms of telephone sales and mail order.



John Burns, Senior Manager, Compliance Advisory
LLOYDS BANKING GROUP

Before joining Lloyds in 2013, John was the FSA's Technical Specialist on Payments, dealing with the UK implementation of the PSD and the 2nd E-Money Directive. He was the first editor of the FSA's PSR Approach Document and was a member of the EC's Payments Committee, the ECB's Forum on the Security of Retail Payments and the European Banking Authority's Standing Committee on Consumer Protection and Financial Innovation. Prior to taking up his role at the FSA, John was Legal Adviser and Company Secretary to APACS and the Payments Council, and was heavily involved in the UK banking industry work on the PSD as it went through the legislative process from Commission proposal to publication in the Official Journal.



Neira Jones, Chairman Advisory Board¹, **ENSYGNIA**

With more than 20 years in financial services, Neira is regularly invited to advise organisations at board level - from corporations to start-ups - and to address international audiences on payments, risk, information security, cybercrime and digital innovation. CEOWORLD Magazine listed her as one of the Top Chief Security Officers (CSOs) to follow on twitter in April 2014. She is a Fellow of the British Computer Society and was on the PCI SSC Board of Advisors for 4 years. She has also worked for Barclaycard, Santander, Abbey National, Oracle Corp. and Unisys.



Dr. Jens Lütcke, CFO, Member of the Board of Directors
SOFORT AG

Jens is responsible for financial, legal and IT matters. Jens is co-founder of SOFORT AG and has been with the Company since 2005. With its product SOFORT Banking (SOFORT Überweisung) the company has undergone substantial growth since then, becoming a strong European player in the market and is now active in eleven countries. Before joining the executive team of SOFORT AG, Jens worked as a Partner of a Munich based law firm. Jens is a member of Payment Systems Market Expert Group (PSMEG), which is helping the European Commission prepare legislative acts or policy initiatives on payment issues.



Kirstine Nilsson, SEPA & PSD Coordinator, **SWEDBANK**

Kirstine brings more than 25 years of experience in the area of payments. Before taking on the SEPA challenge Mrs Nilsson was engaged in cross border payments, as Product and System Manager and as Head of cross border payment operation. In April 2002 Mrs Nilsson attended the Single Payment Area meeting in Brussels which led to the creation of European Payment Council (EPC) in which she has represented Swedish Bankers Association in the SPS Wg and presently Swedbank to the EPC Plenary. As of October 2009 she is a member of the EBA Clearing Company Board.



Pia Sorvillo, Government Relations EMEA, eBay Inc. **PAYPAL**

Pia is part of the EMEA Government Relations team of eBay Inc. since March 2013. As a payment services expert, and being based in Brussels, Pia contributes to the EU legislation assessment and outreach strategy for PayPal. Previously to joining eBay Pia spent 4 years with The Western Union Company, focusing primarily on the PSD transpositions across the EU and supporting Western Union efforts to seek a PI license. Pia is a qualified attorney who has spent more than 10 years in private practice as a competition specialist, working mainly with a major Wall Street law firm both in Italy and in Brussels.



Kevin Voge, Co-Founder, Product Management & Business Development, **AFAS PERSONAL**

Kevin co-founded AFAS Personal 6 years ago during his Master of Business Informatics at the University of Utrecht. AFAS Personal is a free personal finance web-application in the Netherlands. AFAS Personal provides a web-based tool that gives users smarter personal financial knowledge and a better understanding of their personal financial situation. Users see exactly where money is being spent and how much money can be saved. This is combined with a community that is dedicated to helping each other make better educated financial decisions. AFAS Personal has more than half a million users and is still growing fast. Approximately 1.5 million Dutch votes crowned financial service site www.afaspersonal.nl as Dutch Website of the Year in 2010.

13.05 Lunch

14.05

Regulation Of Multilateral Interchange Fees



Monica Monaco
Founder and Managing Director
TRUSTEU AFFAIRS

Monica's areas of focus are payment systems, consumer credit, new payments products such as e-money, mobile and contactless payments, as well as e-commerce and financial education. Monica has worked as a Senior Manager for EU Relations and Regulatory Affairs at Visa Europe for more than 10 years, responsible for Visa Europe relations with the European Commission, the European Parliament and the Council Working Group on Financial Services. Previously Monica worked as a Consultant for Andersen, Deloitte & Touche and the OECD in Paris and the Council of Europe in Strasbourg.

14.30

Strategy Roundtable How Evolving Legislation May Impact Payments Cards



Martin Bresson
Senior Policy Advisor
FLEISHMANHILLARD BRUSSELS

FleishmanHillard is the leading EU public affairs consultancy with a broad client base across the financial services sector. Martin specializes in delivering strategic counsel on policy and regulatory issues impacting clients. He has extensive experience counselling major retail banks and specialised payment services providers, notably with regards to the proposed EU Interchange Fee Regulation and the review of the PSD. Martin joined FleishmanHillard in 2012. Before that he acted as Financial Counsellor for the Danish Permanent Representation to the EU and prior to that, he spent a decade with the Danish public administration where he was in charge of transposition of the PSD into Danish law.



Robert Courtneidge
Global Head of Cards & Payments
LOCKE LORD

Noted for his knowledge and experience in the e-money area, Robert has acted on matters for major financial institutions around the world, as well as for internationally well-known technology providers. He has more than 20 years of experience in the cards and payment systems and is skilled in all aspects of consumer finance issues, including consumer protection, banking regulation and compliance and data protection. He is also Chairman of the Prepaid International Forum.



Richard Koch
Head of Policy
THE UK CARDS ASSOCIATION

Richard is the Head of Policy for the UK Cards Association, the trade association for the UK cards payment industry and is responsible for influencing regulation and legislation through effective, evidence-based policy development. Richard has over 25 years of experience in banking, including having worked in variety of roles in the card payment business of the Lloyds Banking Group for over a decade, with responsibility for commercial relationships with payment schemes, interaction with industry bodies and implementation of industry-wide initiatives.



Scott McInnes, Europe Region Regulatory Counsel
MASTERCARD WORLDWIDE

Scott joined MasterCard in May 2012, where he deals with a variety of competition law / regulatory matters - including the investigations of interchange fees by the European Commission (on appeal before the EU Court of Justice) and various national competition authorities, follow-on litigation, and various other regulatory matters (including the Payment Services Directive, the E-Money Directive, etc.). Prior to joining MasterCard, Scott advised the company for six years on a variety of competition law / regulatory issues.



David Stephenson, Head of International Affairs
GROUPEMENT DES CARTES BANCAIRES

David joined CB in 2002 and is responsible for dealings with European Institutions including the Commission, Parliament and the Central Bank along with partnerships with other international and European domestic card schemes. He represents the European card schemes in the EPC "Card Stakeholders Group" and has represented CB in the European Commission Payment System Market Group and European Parliament Hearings on key issues related to Payment Services legislation. He is also General Secretary of the ESF+ Forum, a think-tank for experts from European processors & switching network.



Marc Temmerman, Director of European Affairs, **VISA**

Following 15 years in a Belgian bank where he was always involved in payment systems (back-office, IT, marketing) and five years at Europay, Marc joined Visa Europe in 1998 as EVP Products and Marketing. Since 2004 he is based in Brussels as EVP SEPA. His objective is to ensure that Visa Europe is ready for the issues and opportunities brought by SEPA and the Internal Market for Payments. Marc is also a member of the Card Stakeholders Group (CSG) of the EPC and is spokesperson for the Schemes in the CSG.

15.30 Afternoon Tea

16.30

The 4th EU Anti Money Laundering Directive – Where Are We Now? Key Requirements And Their Impact On The Banking Sector



Martin Saunders, Partner, **CLIFFORD CHANCE**

Martin has been a partner in the dispute resolution practice at Clifford Chance since 2001. In 1993 he undertook a nine month secondment to the Enforcement Division of IMRO, one of the predecessor bodies of what is now the Financial Conduct Authority. He has been advising clients on issues relating to financial crime since 1994 when the UK first introduced comprehensive anti-money laundering legislation. He is the money laundering reporting officer for Clifford Chance's London office and works to co-ordinate the firm's MLROs across the globe.

16.20

What Next For Data Protection In Europe?



Rupert Casey, Partner, **MACFARLANES**

Rupert specialises in commercial contracts and intellectual property, with his clients being predominantly major UK and global brand owners. He advises on a broad range of matters relating to the day-to-day operations of businesses, much of which involves expertise in intellectual property matters. Rupert is acknowledged by directories as an expert in intellectual property and advertising and marketing. He also heads the firm's IT group and therefore has considerable experience of the consumer aspects of data protection e-commerce, online marketing and social media matters.

16.40

Identity Verification – Is The Future Bright For eIdentity?



Željko Kaurin, COO/CIO, **ING-DIBA**

Prior to this appointment Željko was Head of Operations & IT, as well as a Member of the Executive Committee at ING Bank Turkey A.S. in Istanbul. Before that he was Senior General Executive of ING-DiBa and Head of IT & project management and Head of Service Centre, which ran the operations for all savings products and the payment account. He started his career ING-DiBa as Manager for Information and Communication Technology. He was involved in senior roles during the merger of the Bank Giro Tel in 2000 and Enrium Direct Bankers Bank in 2004. Before 2000, Željko worked as a Senior IT Consultant at Becker Consulting GmbH; he embarked on his professional career in 1992 with County Council Groß-Gerau in Germany.

17.00

Strategy Roundtable: Managing Cyber Security & Online Fraud – What Are The Essential Issues To Address Now?

Alessandra Falcinelli, Trust and Security Communications Networks, Content and Technology DG
EUROPEAN COMMISSION *



Tony Fish, Author, **MY DIGITAL FOOTPRINT**

Tony is an experienced board level executive with professional experience crossing all digital sectors with a specialism in mobile and web. Tony holds global recognition from his peer group and independent awards such as placement in the top 10 in The Observer and Guardian newspapers 'The future 500 rising stars'. Tony is the author of "My Digital Footprint: a two sided business model where your privacy will be someone else's business" and has previously co-authored "Mobile Web 2.0" and "Open Gardens, the innovators guide to mobile data industry".



Mike Jolley, Head of Information Security & Risk
YORKSHIRE BUILDING SOCIETY

Mike is a commercially experienced leader in Information Security, Governance and Risk Management. He leads businesses to meet their obligations associated with regulation and legislation, gaining maximum value out of their control frameworks while maintaining their flexibility to drive a focus on continuous change. This includes defining and implementing appropriate controls at an organisational design level, strategic level and operational level in Information Risk, Security, Business Continuity, Disaster Recovery, Asset Management, Privacy and IT Controls in line with industry standards. Mike's past experience includes taking FTSE 30 companies through to PCI compliance, 27001 and managing and defining information security and control frameworks in the verticals above across EMEA. This has included working with BIS and the Cabinet Office on Cyber Security activities for the UK.



Troels Oerting, Head, European Cyber Crime Centre
EUROPOL

The European Cybercrime Centre (EC3) was established under Troel's leadership by the EU Commission, 28 Member States and the European Parliament on the 1st January 2013. EC3, as part of EUROPOL, has the task to assist EU member states law enforcement authorities in – primarily: developing criminal intelligence, capacity building, awareness, protection of EU critical infrastructure, forensic support, coordination, investigation, R&D, creating strategic and operational direction and initiate all relevant measures that will help securing a free, transparent but also safe Internet now, and in the future. Before joining Europol in 2009 Mr. Oerting was a senior officer in the Danish National Police with more than 30 years' experience in criminal intelligence.



Frans A. Rijkschroeff, Oversight Division
EUROPEAN CENTRAL BANK

Frans has worked in both the private and public sector, always on the topic of regulation and supervision of market infrastructures (telecoms, energy and financial market infrastructures). Frans joined the Oversight Division of the ECB in 2013 and is involved in work streams covering the oversight of payment systems and the security of payment instruments. Before joining the ECB, Frans worked for several years as a specialized supervisor at De Nederlandsche Bank. His responsibilities encompassed the oversight of securities and (OTC) derivatives clearing, Target2Securities and SWIFT. Frans represents the ECB in a number of international fora such as the CPSS IOSCO Working Group on cyber security. *

17.50 Closing Remarks From The Chair

18.00 Drinks Reception



Strategy Roundtable: Electronic & Mobile Payments – How Will The Evolving Regulatory Regime Impact The Market?

09.00 Coffee

09.30 Opening Remarks From the Chair



Ruth Wandhöfer, Global Head of Regulatory & Market Strategy, Treasury & Trade Services, **CITI**

Ruth is recognized in the European payment industry as one of the foremost authorities on payments regulation. She is the Chair of the European Expert Group on the transposition of the Payment Services Directive, a joint initiative of the three European Credit Sector Associations. She is also a member of the Plenary of the European Payments Council as well as a member of the SEPA schemes working group, driving the continued evolution of SEPA.

09.40

Keynote Address: From The New UK Payment Systems Regulator: Promoting Competition & Innovation In Payment Systems To Benefit Service Users

Keynote Address

Hannah Nixon, Managing Director

THE PAYMENT SYSTEMS REGULATOR

Hannah joins the PSR from Ofgem, the energy industry regulator, where she led on the development and implementation of a new regulatory framework. Before that, she was Head of Regulatory Economics at the Office of Rail Regulation, a founding member of Cambridge Economic Policy Associates and Vice President of Deutsche Bank's global markets economics team.

10.00

The Review Of The Electronic Money Directive



Dr Thaeer Sabri, Chief Executive Officer
ELECTRONIC MONEY ASSOCIATION

Thaeer has more than 18 years experience in payments, mostly in payments innovation. He has worked in regulatory capacity as well product management and business development. He leads industry regulatory interface with member state regulators as well as EU institutions, addressing payment services regulation as well as anti money laundering and financial crime. He is a member of the European Commission Payment Systems Market Experts Group.

10.25

Virtual Currencies – How Are Regulators



Dr. Krzysztof Korus, Founder & CEO, **PRUDENTIZ**

Prudentiz is a professional consulting company providing expert advisory in governance, risk management and compliance for new economy regulated industries and is a member of the European Payments Consulting Association. Dr Korus is a policy and legal expert for the Polish Organization of Nonbank Institutions of Payments. Krzysztof is a lawyer and economist, expert in Polish and European financial markets, providers and services law with key focus on payment services, consumer finance, clearing and settlement infrastructures, e-commerce and general new technologies law (e-invoicing, e-identity, e-security), anti-money laundering, competition aspects of financial services. He advises multiple Polish and international providers of financial services and their contractors.

10.50 Morning Coffee

11.20

Keynote Address: Next Steps For The Regulation Of Mobile Payments



Chris Skinner, Chairman

THE FINANCIAL SERVICES CLUB

Chris is an independent commentator on the financial markets; Chair of the European networking group the Financial Services Club and a co-founder of the website Shaping Tomorrow. He is well-known for his regular columns in a variety of media and daily blog, which can be found at www.theFinanSer.com. He is the author of several books including "The Future of Banking", "The Future of Finance after SEPA" and "The Future of Investing after MiFID" and is a keynote speaker across the globe.

Keynote Address



Paul Alfing, Chair ePayments Working Committee

ECOMMERCE EUROPE

Paul is chairman of the e-Payments committee of Ecommerce Europe, the association representing 5.000+ companies selling products and/or services online to consumers in Europe and is Ecommerce Europe's technical expert in the Euro Retail Payments Board. Paul is also policy advisor for payments at Thuiswinkel.org, the association for online stores selling product and/or services in The Netherlands. In this role, he is secretary of the working committee payments of Thuiswinkel.org.



Massimo Battistella, Manager of Accounts Receivables, Administration Services, **TELECOM ITALIA**

Massimo's responsibilities include the direction and leadership of over one hundred forty people operating various account receivable activities for the Telecom Italia Group. Massimo has spent his entire working career in corporate treasury and finance management. He started with Danieli & C., an Italian engineering company, as Group Treasurer and then Finance Director. Before joining Telecom Italia he was Finance Director of Blu SpA, another Italian mobile telecommunication company. He is a Board Member of AITI (the Italian Association of Corporate Treasurers), participates in bank-industry working groups on payment standardisation and SEPA.



Lisa Felton, Global Head of Consumer Regulation and Content Standard, **VODAFONE**

Lisa has over 15 years of experience of mobile payments and consumer regulation. She has previously held the position of Global Governance and Strategy Manager and has 14 years' experience as a lawyer both within Vodafone and in private practice. Lisa holds an MA from Oxford University in Law and a Masters in International Law of Human Rights.



John Maynard, Head Of Development, **PAYM**

John manages the technical and commercial development of the forthcoming Mobile Payments Service, which enables current account holders to send money securely to other people and small businesses, using just their phone number. John joined Faster Payments in 2013 from Vodafone, where he was a member of the management team running the M-Pesa product, overseeing launches of that service and providing commercial support and advice during a period which saw customer numbers grow from 2.5 million to 30 million customers.



Kristian T. Sørensen, Senior Manager, Corporate Mobile & E-commerce, **NETS**

Kristian serves as Senior Manager for Mobile Payments and E-commerce for Nets, a leading Northern European payment solutions provider, where he leads the Mobile Wallet initiatives across the Nordic countries. Kristian is board member of the Mobey Forum, Chairman of the Marketing Work Group and active contributor to Mobey Forum's highly successful series of whitepapers on Mobile Wallets.



John Worthy, Partner, **FIELD FISHER**

John has over 25 years' experience advising leading banks, payment service providers, processors and telecoms operators on their strategic technology and telecommunications transactions, including mobile payments, mobile banking, e-money, electronic payment services and data protection. Among his experience, John has advised major clients on an international m-payments alliance, the launch of an m-wallet venture, the launch of mobile banking services, an e-money development and rollout alliance agreement with Google, mobile transport ticketing and the roll out of electronic signatures. Consistently recognised as a leading adviser on telecoms and technology by Chambers and Legal 500 for over 15 years, John won the award as Dealmaker of the Year 2013 from Finance Monthly and is a past winner of the UK telecom lawyer award in the International Law Office Client Choice awards.

12.50 Lunch

13.50 **Intraday Liquidity: Why Should You Worry?**



Ludy Limburg, Vice President, **RBS**

Ludy is Vice President in the ICM Financial Institutions Product team at RBS, focusing on EUR payment solutions and intraday liquidity developments. After studying Business Engineering, Ludy has build up more then 20 years of experience in banking within various roles around liquidity and cash management. He represents RBS in various international groups and committees. He is chair of the Dutch Liquidity managers group, the CLS Third party providers group and deputy chair of the EBA Operations and technical Committee (OTC). He is also a member of the EBF Target Working Group, the Dutch National Usergroup on TARGET2, the CLS Treasury working group and the EBA future development group. *

14.10 **BIS Intraday Liquidity Monitoring Requirements: Industry Readiness And Collaboration – A Pragmatic Way Forward**



Catherine Banneux, Senior Market Manager, Banking Market **SWIFT**

Catherine has the responsibility for the SWIFT Payments, Cash and Liquidity Risk portfolio and has been leading the SWIFT intraday liquidity program since 2012. She has joined SWIFT in October 2000 and has held various product management positions, starting with the development of the real-time cash reporting solution and later with the development of the Exceptions and Investigations solution. She has been responsible for the product management of the cash management portfolio for several years. In 2011 she took over the responsibility of the P2P and remittances portfolio and is now still responsible for the SEPA offering.

14.30 **Strategy Roundtable: Are Banks Ready For Intraday Liquidity Monitoring? What Systems Changes Will Be Required To Capture The Right Data In A Highly Dynamic Environment?**



Simon Bailey, Director, Payments and Transaction Banking **CGI**

Simon has responsibility for payments systems business development and marketing in the UK financial services business. He has most recently been involved in the issues facing the industry as a result of changes in core payments infrastructure and the effect on banks' business models, operations and technology platforms. His current focus is on the changes in business and process models within banks' payments operations including those driven by compliance deadlines such as for PSD and SEPA. Simon is also working with banks to help them develop new services to meet the evolving needs of corporate and other customers. Simon has 25 years' experience of retail and wholesale banking, payments and electronic delivery systems internationally.



Peter Hazou, Managing Director, Head of Market Management EMEA **BNY MELLON TREASURY SERVICES**

Peter is responsible for the development of BNY Mellon's Payments and Trade Finance solutions and product propositions. Previously, from 2008 – 2012, Peter was based in Milan Italy as Head of Strategy & Business Development, Global Transaction Banking, at UniCredit. Prior to that, Peter was the Regional Head for the UK & Europe for Transaction Banking at HSBC, London. Before joining HSBC, from 1998 to 2001, Peter was Regional Manager for Citibank's GTS business across the CEEMEA Region. He began his career in 1978 as a Correspondent Banking Relationship Manager at Manufacturers Hanover Trust Bank in New York.



Christian Goerlach
Director, Cash Management FI, GTB
DEUTSCHE BANK

Christian is responsible for NII, Balance Sheet and Liquidity Products for Cash Management FI in Deutsche Bank AG. Most recently he has participated in and chaired a number of initiatives around Maturity Transformation, Liquidity- and Interest Rate Risk Management, Collateral Management, Funds Transfer Pricing and Intraday Liquidity Management. Prior to the current role, he was instrumental in building up an Asset & Liability Management function for DB's Transaction Bank and headed the department for EMEA. Previous positions include Group Treasury, Project Management and Cash Operations.



Richard Pattinson
Independent Consultant

Richard spent 37 years with Barclays Group before retiring in early 2008. The first 20 years of his career was in FX and Money Markets initially as a currency trader but then moving to money markets where he rose to become Head of Sterling Money Markets. He then transferred to Group Treasury as Director, Liquidity Management and held a series of senior executive roles including Assistant Group Treasurer and then Senior Director, Global Payment Systems Liquidity Management, Regulatory and Industry Issues. During most of his career Richard has been dealing with liquidity issues, especially short term liquidity management and the challenges of managing global payment system liquidity. He has served on a number of industry boards including; Chairman, CHAPS Co Ltd (UK), Deputy Chair, SWIFT (UK) Ltd, CLS Group (Switzerland), CLS Bank International (USA), Voca (UK) and the EBA (France).

15.20 **Beyond Europe –Influences Of Non-EU Payments Law And Regulation On European Business**



Liz Oakes
Associate Director, Payments & Transaction Banking
KPMG

Liz joined KPMG in January 2012. Liz has over 18 years' experience in payment systems both in central clearing and settlement systems and in bank payment systems design globally. This includes work on the design of SEPA, Faster Payments, and Bacs in the UK and work with a number of other national payment infrastructures including Bankgirot in Sweden and the NPCI in India

15.50 Closing Remarks From The Chair

16.00 Close of Conference

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