



## EACHA 8th Annual Payment Forum

Tuesday 21 May 2019

At: Axelborg Hall, Vesterbrogade 3 ,Copenhagen,  
DENMARK

*Preliminary Programme - may be subject to small changes*

08.30	Registration, coffee
09.00	<b>Welcome and Opening of the conference</b> EACHA President, José M Beltran.
	<b>Theme: The changing payments landscape</b>
9:05	<b>EACHA White Paper ‘Critical Connections’ on the instrumental role of CSMs in a changing financial landscape</b> Speaker: Kristian Sørensen, Norfico, Denmark <ul style="list-style-type: none"> <li>- Current state EU payments market</li> <li>- Transformation of global financial landscape</li> <li>- Bigtech moving further into EU</li> </ul>
9:30	<b>Instant Payments in Europe – new normal for transfers or a just a new payment instrument?</b> Speaker: José Luis Langa, EACHA <ul style="list-style-type: none"> <li>- Non-euro front runners experience</li> <li>- SEPA Instant Payments launch, ramp-up. National v Pan-European solutions?</li> <li>- Life beyond P2P mobile payments – Mobile Interoperability?</li> <li>- Is the market ready for Request to Pay to replace Direct Debits?</li> </ul>
10:00	<b>Instant Payments and Cards, can we expect convergence?</b> Speaker : Paul Francis Walvik Joynt, EACHA <ul style="list-style-type: none"> <li>- How could European cards evolve?</li> <li>- What needs to happen for instant payments to be accepted at the POS?</li> </ul>
10:30- 11:00	BREAK 30 minutes of networking time



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11:00	<b>EU Legislation</b> Speaker : Monica Monaco, TrustEUAffairs <ul style="list-style-type: none"> <li>- Brexit impacts</li> <li>- Passporting issues for European entities</li> <li>- Bigtechs acquiring payment licenses and moving into EU</li> </ul>
11:30	<b>PSD2 and beyond</b> Speaker: Gijs Boudewijn, European Banking Federation and Dutch Payment Association <ul style="list-style-type: none"> <li>- API implementation across the EU and the fall-back exemption process</li> <li>- Convergence of APIs: the ERPB “SEPA API Access Scheme working group”</li> <li>- PSD2 as first step to open banking?</li> </ul>
12:00	<b>P27 Nordic project</b> Speaker: Lars Sjogren, P27, CEO <ul style="list-style-type: none"> <li>- A regional implementation HUB</li> <li>- Case for Nordic convergence</li> <li>- Future of cards?</li> </ul>
12:30-14:00	<b>LUNCH</b> 90 minutes of networking time

<b>Theme: Evolution and friction</b>	
14:00	<b>Ambient Acquiring – Strategies for the Next Payments Revolution</b> <ul style="list-style-type: none"> <li>- Fintech/bigtech role in the payments ecosystem</li> </ul> Speaker: Dave Birch, Consult Hyperion, UK
14:30	<b>The growing importance of identification/authentication</b> <ul style="list-style-type: none"> <li>- A case from Germany</li> </ul> Speaker: Daniel Goldschneider, Yes.com, CEO, Germany
15:00	<b>Changing payment patterns in Sweden</b> <ul style="list-style-type: none"> <li>- a possible path to digital central bank money available for the public</li> </ul> Speaker: Johan Schmalholz, Riksbank, Sweden
15:30	<b>Closing Remarks</b> by Secretary General EACHA, Mr. Fred Bär.
15:45	<b>REFRESHMENTS</b> 45 minutes of networking time
16:30	End of conference