

# Payments International

**Main Conference: 27 November 2019**  
**Regulation Summit: 28 November 2019**  
The Bloomsbury Hotel  
London

## PAYMENTS INTERNATIONAL 2019 - MAIN CONFERENCE AGENDA

Wednesday, 27 November 2019

07:30 - 08:30 60 mins

Breakfast Briefing - Disruption in Payments - By Invitation Only

7.30-8.am Registration

8am-8.45am Session

**Nick Ogden** - Founder, ClearBank

08:30 - 09:00 30 mins

Registration & Refreshments

09:00 - 09:15 15 mins

Chair's Opening Remarks

**Ruth Wandhöfer** - Independent Payments & Banking Expert, -

09:15 - 09:55 40 mins

How to Make Instant Payments the Success Story of Europe - Interoperability, Regulation and New Use Cases

**Dag-Inge Flatraaker** - Senior Vice President, Group Payments Infrastructure, DNB Bank  
**Massimo Battistella** - Manager of Administration Services, Telecom Italia  
**Leif Erik Kleivene** - International Business Developer, Vipps

09:55 - 10:35 40 mins

### Payments Ecosystems of the Future: How to Excel in the New World

- What will the future payments ecosystem look like? How will it take shape?
- What are the technological, consumer and regulatory factors that will influence it?
- How could the payments competitive landscape shift?
- What are the challenges for payments organisations and payments regulators?
- Which key factors will contribute to an organisation's success?

**Abdulla Mashaal** - Managing Consultant, Payments Practice Lead, BCS Consulting

10:35 - 11:15 40 mins

### Innovation and Renewal in Payments Architecture

**Becky Clements** - Director, Payments, UK Finance

**Vanessa Chapman** - General Counsel and Company Secretary, NPP Australia

**Matthew Hunt** - Executive Director (Chief Operating Officer), Pay.UK

**Julie Trepanier** - Senior Director, Payments Policy, Department of Finance, Canada

11:15 - 11:35 20 mins

### Refreshments & Networking Break

11:35 - 12:05 30 mins

### Data Access and Use in Finance – Regulatory Considerations

- How existing rules for data sharing in the EU financial services market work? How could they be improved?
- Would more comprehensive data be beneficial for the EU financial services market? Would this be the case for both traditional financial services data and non-traditional data?
- Which is the role of European regulation in establishing the rules of the game for incumbents (the banks) and new comers (Fintechs)? How regulation could ensure a level playing field?
- Which is the price for data access? Are there different types of data and could the price for data access be regulated at European level?

- GDPR, E-Privacy Regulation and access to data: what data can be used?
- Automated processing of data by algorithms: which are the European rules we have in place?

**Monica Monaco** - Founder & Managing Director, TrustEU Affairs

12:05 - 13:05 60 mins

Lunch

13:05 - 13:45 40 mins

Making the Most of Open Banking and PSD2 – Transforming Systems and Business Models

**Ruth Wandhöfer** - Independent Payments & Banking Expert, -  
**Mark Santall** - Product Manager, Open Banking Implementation Entity (OBIE)  
**Rik Coeckelbergs** - Founder, The Banking Scene  
**Prateek Meharia** - Specialist, Deutsche Bank

13:45 - 14:25 40 mins

Where Next for the API Ecosystem Model? - Digital Identity, Premium APIs and Beyond

**Ruth Wandhöfer** - Independent Payments & Banking Expert, -  
**Michael Salmony** - Executive Adviser, Payments, Various European Decision Making Bodies  
**Huw Davies** - Ecosystem Development Director, Open Banking Implementation Entity (OBIE)  
**Liisa Kanninen** - VP, Strategic Partner, Nordea

14:25 - 14:45 20 mins

Refreshments & Networking Break

14:45 - 15:25 40 mins

DLT Applications for Banking and Payments - Promise vs Reality

**Ruth Wandhöfer** - Independent Payments & Banking Expert, -  
**Gabrielle Patrick** - CEO, Knabu  
**Swen Werner** - Managing Director, Digital Product Development and Innovation, State Street  
**Tony McLaughlin** - Emerging Payments & Business Development, Citi

15:25 - 16:05 40 mins

Understanding the Evolving Role of Non-Traditional Payment Means – Spotlight on Stablecoins

**Ruth Wandhöfer** - Independent Payments & Banking Expert, -  
**Tony McLaughlin** - Emerging Payments & Business Development, Citi  
**Michael O'Loughlin** - VP, Global Solutions, Token

16:05 - 16:35 30 mins

Leadership in Payments - Navigating Change

**Angela Yore** - Advisory Board Member & MD, European Women in Payments Network & SkyParlour

16:35 - 16:45 10 mins

Chair's Closing Remarks

16:45 - 17:45 60 mins

Drinks Reception

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## Key Sessions



Dirk Haubrich

### **Progress Update on PSD2**

European Banking Authority (EBA)

## PAYMENTS INTERNATIONAL 2019 - REGULATION SUMMIT AGENDA

Thursday, 28 November 2019

08:30 - 09:00 30 mins

Registration & Refreshments

09:00 - 09:15 15 mins

Chair's Opening Remarks

**Siobhan Moore** - Global Head of Cards & Payments, Locke Lord

09:15 - 10:00 45 mins

## Progress Update on PSD2

- Implementation of the RTS on SCA & CSC;
- Authorisation of PI and AI providers across the EU;
- Q&As
- EBA Working Group on APIs under PSD2

**Dirk Haubrich** - Head of Conduct, Payments and Consumers, European Banking Authority (EBA)

10:00 - 10:50 50 mins

## Strong Customer Authentication – Regulatory Developments, Practical Challenges and Evolving Best Practice

**Siobhan Moore** - Global Head of Cards & Payments, Locke Lord

**Alain Hiltgen** - Head of Business Security Advice, Executive Director, UBS AG

**Chris Higham** - Head of Strategy & Change - Payments, Virgin Money

**Sami Karhunen** - Innovation Lead, OP Lab, OP Financial Group

**Dimitrios Markakis** - Senior Consultant, Electronic Money Association

10:50 - 11:10 20 mins

## Networking & Refreshments

11:10 - 11:50 40 mins

## Interchange Fee Regulation – What You Need to Know

The EU Interchange Fee Regulation (IFR) was adopted in 2015, and contained a series of measures impacting card schemes, issuers, acquirers, merchants and cardholders – including of course the capping of interchange fees for consumer cards. In June 2019, the EC should have published a report on the impact of the IFR on the market, however that report is only expected to be published by the EC around mid-2020.

Merchants, merchant associations and consultancies advising merchants are already starting to "make noise" around the fact that the IFR would not have achieved the objectives that the EU legislator had in mind, e.g. perhaps due to a migration from consumer cards to commercial cards (which are not subject to interchange fee caps)? Perhaps due to an increase in the fees charged by cards schemes to acquirers? Perhaps for lack of compliance by acquirers with their transparency obligations vis-à-vis merchants? Has the IFR ensure a level-playing between three-party and four-party schemes? Has the separation of scheme and processing influenced competition in the processing space? What, if anything, changes should IFR2 bring about?

**Scott McInnes** - Partner, Bird & Bird

**Roeland van der Stappen** - Head of Regulatory Affairs, Europe, Visa

11:50 - 12:20 30 mins

Conduct in Payments - Regulatory Focus and Potential Pitfalls

**Jonathan Rogers** - Partner, White & Case

12:20 - 13:20 60 mins

Lunch

13:20 - 13:50 30 mins

PSR Update

- The role of the PSR in the UK Payments Industry
- Our key objectives/scope for 2019/20
- The role of cash in today's digital payments world
- Looking forward to tomorrow's payments eco system

**Steven Bisoffi** - Payments Technical Specialist, Payment Systems Regulator

13:50 - 14:30 40 mins

Global Regulators Roundtable

**Adam Gagen** - Vice President, Government Affairs EMEA, American Express

**Heike Winter** - Director, Retail Payments Policy, Bundesbank

**Ruta Merkevičiūtė** - Head of Division, E-money and payment institutions supervision, Bank of Lithuania

**Steven Bisoffi** - Payments Technical Specialist, Payment Systems Regulator

14:30 - 14:50 20 mins

Refreshments & Networking Break

14:50 - 15:30 40 mins

Combatting Fraud in Payments

**Siobhan Moore** - Global Head of Cards & Payments, Locke Lord

**Tony Craddock** - Director General, Emerging Payments Association

**Martin Salter** - Senior Fraud Manager Advice and Policy, Nationwide

**Willem Wellinghoff** - Chief Legal & Compliance Officer, ShieldPay

15:30 - 16:10 40 mins

## AML & Payments – Evolving Compliance Challenges and Best Practice

**Siobhan Moore** - Global Head of Cards & Payments, Locke Lord

**Thomas Ball** - Head of AML & AFC, N26

**Willem Wellinghoff** - Chief Legal & Compliance Officer, ShieldPay

**Divya Bhardwaj** - Senior Counsel for Payments, Airbnb

16:10 - 16:20 10 mins

Chair's Closing Remarks