



## EBF WORKSHOP

# PAYMENT SERVICES UNDER PSD2

## *Where do we stand and where next?*

Friday 20 September 2019 - EBF Meeting Centre, 56 Avenue des Arts, Brussels

*One week after the full entry into force of the second EU Payment Services Directive, known as PSD2, this European Banking Federation workshop takes stock of the implementation of the new technical standards for payment services. PSD2 presents a major shift for the market and requires a significant implementation effort for all parties involved. This event will be held under Chatham House rules.*

### PROGRAMME

08:30 Coffee and registration

09:00 **Welcome** by Wim Mijs, CEO of the European Banking Federation

09:10 **KEYNOTE SPEECH:** Eric Ducoulombier, Head of Unit, Retail Financial Services, DG FISMA

09:30 **ACCESS PANEL: Assessing the readiness of ASPSPs and TPPs**

Banks, as Account Servicing Payment Service Providers, have to provide access to online payment accounts to Third Party Providers providing payment initiation and account information services. Most banks have opted to provide this access through a dedicated interface, via an API. This panel will discuss the current situation, assess the readiness of ASPSPs and TPPs and hear about different approaches in national markets.

Moderator:

**Rita Camporeale**, Vice-Chair EBF Payment Systems Committee and Head of Payment Systems and Services Department, Italian Banking Association

Panelists:

**Arturo González Mac Dowell**, CEO Eurobits and Chair of the European Third Party Provider Association (ETPPA)

**Reinout Temmerman**, Payments Advisor, National Bank of Belgium

**Alain Benedetti**, Program Manager – Cards and Innovative Payments, BNP Paribas

10:15 **AUTHENTICATION PANEL: Moving towards successful implementation of the SCA**

Preventing fraud in electronic payments through the application of Strong Customer Authentication is one of the primary objectives of PSD2. The implementation of SCA has been complex. The EBA has allowed NCAs to grant limited extra time for SCA compliance after 14 September. The panel will assess the progress made and determine the success factors for successful implementation of the PSD2 SCA.

Moderator: **Scott McInnes**, Partner, Bird&Bird

Speakers:

**Pia Sorvillo**, Head of European Regulatory Affairs and Government Relations, Head of Visa's Brussels office, Europe, Visa

**Julien Lasalle**, Head of the Payment Instruments Oversight Division, Banque de France

**David Song**, Principal, EU Personal Finance Policy, UK Finance

11:00 Networking coffee

11:30 **WHAT'S-NEXT PANEL: Where do payment services fit in the Open Data Economy ?**

*Now that the rough edges of PSD2 implementation are clear, the question remains: What's next? This panel will discuss how the market can be expected to evolve now that PSD2 is in full force, what the next steps in 'open banking' are and how the European authorities' calls for the further development of pan-European instant payments could be met.*

Moderator:

**Gijs Boudewijn**, Chair of the EBF Payment Systems Committee and Deputy General Manager at the Dutch Payments Association

Speakers:

**Christian Schäfer**, Head of Payment Products & Solutions, Deutsche Bank

**Ralf Ohlhausen**, Executive Advisor, PPRO Group and Tink and Vice-Chair of the European Third Party Provider Association (ETPPA)

**Katarzyna Kobylinska-Hilliard**, Policy Officer, Retail Financial Services Unit, DG FISMA

**Elie Beyrouthy**, Chair, European Payment Institutions Federation and Vice President Government Affairs, American Express

12:15 Closing remarks – Sébastien de Brouwer, Chief Policy Officer, EBF

12:30 Networking lunch (until 13:30)