

# EUROPEAN PAYMENT SUMMIT

## 2019

RE-THINKING TRANSACTIONS

EUROPEANPAYMENTSUMMIT.COM

25-26 APRIL  
2019

CO-  
HOST:

The Hague



PAYMENTS DRIVING  
DIGITAL  
TRANSFORMATION

SAVE THE DATE  
25-26 APRIL 2019  
THE HAGUE

CO-HOST:



## Payments Driving Digital Transformation

Changing Consumer Behaviours - New Technologies - Regulatory and Legal Challenges

[2019 European Payment Summit](#)

Co-Host: [The Hague](#)

Returning to The Hague on 25-26th April 2019, the 17th edition of **The European Payment Summit** (EPS) will deliver debates and discussions on the major issues and trends currently affecting the global payments industry. We will assess the regulatory landscape against the backdrop of the latest developments in technology, with keynotes focusing on how we align global issues such as risk management, digital identity and security. We will also look at emerging payment technology, platforms and how they can enable and empower the unbanked, with a particular focus on payments digitalisation and shifting market frontiers across Asia and even remote regions such as Africa.

The unique 2-day programme will also feature key developments in open banking and the transformative effect that emerging technologies such as AI and IoT may offer for AML and Cyber Security. Special break-out sessions will offer a deep-dive into specific areas of payments such as ticketing, the future of cards in the face of mobile wallets, and smart cities/ payment approaches using DLT. Best practice initiatives will be offered by international thought leaders from the payments industry via interactive keynotes and panel sessions, while analysis and guidance will also be offered from regions and jurisdictions taking trailblazing initiatives in payments.

As a payments professional, these 2 days of peer-to-peer learning and networking will offer you the chance to make important new contacts and devise new strategies that will transform the way your organisation does business.



Harry Smorenberg  
Chairman  
[harry@smorenberg.nl](mailto:harry@smorenberg.nl)



David Roberts  
Global Director of Payments  
[droberts@currency-research.com](mailto:droberts@currency-research.com)

08.00 Welcome Coffee & Registration

09.00 Welcome to EPS 2019

Gonzalo Santamaria and David Roberts, Currency Research

09.15 Welcome to The Hague

Word of Welcome by City of The Hague

09.30 **Payments Driving Digital Transformation**

Introduction Summit Theme & Opening Panel  
Harry Smorenberg | Chairman Payment Summits (SCC)

Neha Mehta | Founder | FemTech Partners  
Julian Sawyer | COO | Starling Bank  
Andréa Toucinho | Payments and Financial Services Expert  
Harry Smorenberg | Chairman Payment Summits (moderator)

10.15 **The Brave New Payments World - A Regulatory Challenge**

- Getting up to speed with PSD2 and open banking
- Preparing for new strong authentication rules
- What's next for regulation in payments?

Petra Hielkema | Division Director Payments and Market Infrastructure | De Nederlandsche Bank  
Monica Monaco | Founder and Managing Director | TrustEuAffairs  
Nadja van der Veer | Payments Lawyer & Co-Founder | PaymentCounsel  
Gijs Boudewijn | Chairman of the Payment Systems Committee | European Banking Federation  
John Basquill | Editor | Payments Compliance (moderator)

11.00 Networking Break

11.30

### A1 The New Era of Ticketing

- Paying for airline, travel and entertainment transactions
- Avoiding fraud and ticket re-sales
- Instant and guaranteed payment solutions

Gregoire Toussaint | Principal | Edgar, Dunn & Company  
Javier Orejas | Head of Banking, EMEA & Americas | IATA  
Gary Munro | Principal Consultant | Consult Hyperion  
(moderator)

### B1 Next Gen Payments Security and Reducing Fraud Risk

- Implementing AI
- AML Monitoring Tools
- Cyber Security in Payment Networks

12.15 **Smart Cities, Smart Mobility & Smart Contracts for Integrated Payments**

Boyd Cohen | Urban Strategist | Co-Founder | Iomob Tech

12.50 Networking Lunch

**AI & Quantum Computing for Banking and Insurance: Fortunes and Challenges for China and US**

14.00 Paul Schulte | Founder | Schulte Research

Fireside Chat: Central Bank Digital Currency (CBDC) and Crypto Assets

14:10 Jean-Michel Godeffroy | Former ECB Director General, Payment Systems and Market Infrastructure | Associate Consultant, Currency Research

Santiago Fernandez de Lis | BBVA

14.30

### A2 The Big European Cash Divide

- Present situation reviewed
- Why we still need cash
- The cost of cash and alternatives

Julian Sawyer | COO | Starling Bank  
Gareth Lodge | Senior Analyst | Celent  
Pavel Matveev | CEO and Co-Founder | Wirex  
Paul Rodgers | Chairman | Vendorcom  
Daniel Lowther | Head of fintech | CCgroup (moderator)

### B2 Migration of Cards

- Innovation driving the survival of cards
- From cards to mobile wallets
- Cards and eCommerce

Iryna Agiejeva | Payments | Booking.com  
Don Ginsel | Founder | Holland FinTech  
Victor Dostov | President | Russian Electronic Money Association  
David Parker | Founder and CEO | Polymath Consulting (moderator)

15.15

### A3 Breakthrough Payment Platforms: Movers and Shakers in Europe

- Latest developments
- Cutting-edge tech solutions
- Game-changing features

Ralf Ohlhausen | Executive Advisor | PPRO  
Paul Alfing | Senior Consultant Retail | Payments Advisory Group (moderator)

### B3 Digital Identity: Foundation for the Data Economy

- Various approaches towards digital identity
- Cooperation between private and public sectors
- How will digital identity infrastructures deal with the need for consent across all sectors?

Piet Mallekoote | CEO | Dutch Payments Association  
Daniel Goldscheider | CEO | yes.com AG  
Douwe Lycklama | Founding Partner | Innopay (moderator)

16.00

Networking Break

16.30

### Delivering Secure and Seamless Payment Experiences

Mark Nelsen | Senior Vice President, Risk and Authentication Products | VISA

17.00

Meet the Florin Award Nominees

### Privacy & Payments

- The effects on our behaviour
  - Is GDPR really working?
  - How transparency can influence our buying patterns
- 17.15
- AI / Big Data - Retailer Power Play?

Piet Hendriks | Owner | Collingham Consultants  
Esther Groen | Partner, Lead Banking & Payments | Innopay  
Delphine Charlot | Senior Counsel, Privacy and Data Protection | Mastercard  
Oran Kiazim | Senior Data Protection Advisor | Bird & Bird (moderator)

17.45

Drinks Reception

19.00

EPS 2019 Dinner featuring the Florin Awards Ceremony

08.00 Welcome Coffee & Registration

09.00 Recap by Summit Chairman

09.05 **Implementation for Success - Open Banking Reality**

Marjan Delatinne | Global Head of Banking | Ripple  
Nilixa Devlukia | Head of Regulatory | Open Banking  
Leila Fourie | EGM Consumer Finance | Commonwealth Bank of Australia  
Christian Schäfer | Director | Head of Payment Products & Solutions | Initiative Director - Group wide PSD2 project | Deutsche Bank AG  
Gijs Boudewijn | Chairman of the Payment Systems Committee | European Banking Federation (moderator)

09.50 **Payments Digitalisation: Shifting Market Frontiers in Asia Pacific & Africa**

- Financial inclusion
- Payment transformation/digitalisation
- What is the impact of shifting retail on financial services?

Kinda Chebib | Consultant | Euromonitor International

10.15 **Alignment of Real Time Payments Across International Borders**

- How are instant payments being rolled out in Europe and elsewhere?
- What are the adoption levels and the use cases? What role are fintechs playing in this space?
- How is the adoption and use of instant payments likely to play out?

Saskia Devolder | Head of Western and Central Europe | SWIFT (moderator)  
Inge van Dijk | Program Manager Instant Payments | Dutch Payments Association  
Karen Birkel | Deputy Head of the Market Infrastructure Management division, Directorate General Market Infrastructure and Payments | European Central Bank (ECB)  
Erwin Kulk | Head of Service Development and Management | EBA CLEARING

11.00 Networking Break

11.30

#### A4 The Legalities of Payments

- The need to mediate in a global economy
- International standards or the lack thereof
- Safe eCommerce - retail and wholesale

Christian Delporte | EMVCo European Liaison  
Karen Berg | Counsel, Financial Regulation | Bird & Bird  
Gidget Brugman | Attorney-at-law/Partner, Financial Services Regulatory | BarentsKrans  
Jeremy King | International Director Europe | PCI Security Standards Council (moderator)

#### B4 Emerging Payment Models

Emerging innovative business models powered by Open Banking, PSD2 and other industry changes.

- Which business models will win out?
- Which are simply unsustainable?
- Who are the key players to watch in the new innovation cycle and who are their customers?

Ed Adshead-Grant | General Manager Payments | Bottomline  
Michael Jensen | CEO | Global Risk Clinic  
Stuart Bailey | Industry Development | Lloyds Banking Group  
Frank Jan Risseeuw | CEO | Yolt  
Louise Beaumont | Industry Advisor | Bottomline (moderator)

12.15 Networking Lunch

13.15 The Fintech Intermezzo

13.45 **5 Live: The 5 things the industry should be focusing on in the year ahead**

13.45

Dave Birch | Global Ambassador | Consult Hyperion

14.15 **Keynote Panel Debate: Challenges and realities of the 5 things the industry should be focusing on**

14.15

Paul Rodgers | Chairman | Vendorcom

15.00 Closing Remarks by Chairman

15.15 Farewell drinks

16.30 End of Program

## Speakers 2019



**Louise Beaumont**

*Industry Advisor at Bottomline*

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**Stuart Bailey**

*Industry Development at Lloyds Banking Group*

[Read more](#)



**Mark Nelsen**

*Senior Vice President at Visa Inc*

[Read more](#)



**Erwin Kulk**

*Head of Service Development and Management at EBA CLEARING*

[Read more](#)



**Ms. Karen Birkel**

*Deputy Head of the Market Infrastructure Management division Directorate General Market Infrastructure and Payments European Central Bank (ECB)*

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**Inge van Dijk**

*Program Manager Instant Payments for the Dutch Payments Association*

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**Christian Delporte**

*European Liaison, EMVCo*

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**Iryna Agieieva**

*Product Owner Payments at Booking.com*

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**Neha Mehta**

*Founder of FemTech Partners*

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**Piet Hendrikx**

*Owner of Collingham Consultants*

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**Esther Groen**

*Partner, Lead Banking & Payments at  
Innipay*

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**Don Ginsel**

*Founder of Holland FinTech*

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**Gareth Lodge**

*Senior Analyst at Celent*

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**Michael Jensen**

*Owner and CEO for Global Risk Clinic*

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**Ed Adshead-Grant**

*General Manager Payments,  
Bottomline*

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**Oran Kiazim**

*Senior Data Protection Advisor at Bird  
& Bird*

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**Delphine Charlot**

*Senior Counsel, Privacy and Data  
Protection at Mastercard*

[Read more](#)



**Pavel Matveev**

*CEO and Co-Founder of Wirex Ltd*

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**Gregoire Toussaint**

*Principal at Edgar, Dunn & Company  
(EDC)*

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**Boyd Cohen**

*Urban Strategist and Co-founder,  
Iomob Tech*

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**Gidget Brugman**  
*Partner of the Department Finance & Financial Supervision of BarentsKrans N.V.*  
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**Ralf Ohlhausen**  
*Executive Advisor at PPRO*  
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**Victor Dostov**  
*President of the Russian Electronic Money Association*  
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*Counsel, Financial Regulation at Bird & Bird*  
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*CEO of yes.com*  
[Read more](#)



**Douwe Lycklama**  
*Founding Partner of Innopay*  
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**Piet Mallekoote**  
*CEO of Dutch Payments Association*  
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**Paul Schulte**  
*Founder of Schulte Research*  
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**Andréa Toucinho**  
*Payments and Financial Services Expert*  
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**Dave Birch**  
*Global Ambassador at Consult Hyperion*  
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**Kinda Chebib**

*Consultant at Euromonitor  
International*  
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**Paul Rodgers**

*Chairman at Vendorcom*  
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**Gary Munro**

*Principal Consultant at Consult  
Hyperion*  
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**Jeremy King**

*International Director at PCI Security  
Standards Council*  
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**Nadja van der Veer**

*Payments Lawyer & Co-Founder of  
PaymentCounsel*  
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**Petra Hielkema**

*Division Director Payments and Market  
Infrastructure at the De Nederlandsche  
Bank*  
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**Paul Alfing**

*Senior Consultant Retail at Payments  
Advisory Group*  
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**Leila Fourie**

*EGM Consumer Finance at  
Commonwealth Bank of Australia*  
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**Marjan Delatinne**

*Global Head of Banking, Ripple*  
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**Daniel Lowther**

*Head of fintech at PR consultancy  
CCgroup*  
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**Monica Monaco**

*Founder and Managing Director of  
TrustEuAffairs*

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**Christian Schäfer**

*Director, Head of Payment Products &  
Solutions, Initiative Director - Group  
wide PSD2 project | Deutsche Bank AG |  
Frankfurt*

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**John Basquill**

*Editor at PaymentsCompliance*

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**David Parker**

*Founder and CEO of Polymath  
Consulting*

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**Nilixa Devlukia**

*Head of Regulatory at Open Banking*

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**Julian Sawyer**

*COO and Co-founder of Starling Bank*

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**Saskia Devolder**

*Head of Western & Central Europe at  
SWIFT*

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**Harry Smorenberg**

*CEO, Smorenberg Corporate  
Consultancy*

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**Gijs Boudewijn**

*Chairman of the Payment Systems  
Committee of the European Banking  
Federation, Brussels and Deputy  
General Manager at the Dutch  
Payments Association, Amsterdam*