

DRAFT AGENDA

WEDNESDAY, MAY 24TH
DRESS - BUSINESS CASUAL

14:00 – 17:00 **Registration Open**

14:00 – 14:20 **Refreshment Break**

14:20 **Welcome**

14:20 – 15:20 **Going All in on Faster Payments**

As the U.S. prepares to double down on instant payments, let's review the starting points in the U.S. market and how it compares to Pix in Brazil and Europe's SEPA. Hear from payments experts in these markets as they share the respective capabilities and discuss market opportunities. As Pix has scaled in Brazil, learn about successful use cases there and how banks, fintechs and end users have truly adopted an instant payment world.

Panelists: *Elizabeth McQuerry, Ph.D., Partner, Glenbrook Partners*
Guilherme Lima, Founder and Managing Partner, Ponto Futuro
Joerg Richter, Manager Marketing and Stakeholder Relations, Worldline

15:20 – 16:20 **The Digital Euro – State of Play**

The future issuance of a digital euro is currently under investigation by the European Central Banks. Such a digital euro would be for use by private end users and companies, i.e. as a retail CBDC. This session will cover the reasoning and use cases for a digital euro, including up-to-date insights into the digital euro project.

Speaker: *Matthias Schmudde, Head of Payments Division, Deutsche Bundesbank*
Moderator: *Manfred Schuck, President, Frankfurt Payments Network*

16:20 – 16:30 **Refreshment Break**

16:30 – 17:30 **We've Only Just Begun: How ISO20022 Will Become the Shipping Container of the Financial Industry**

The recent migrations to the ISO20022 standard have set the stage for a major transformation in the financial industry. The speakers will discuss the implications of this standardization for different stakeholders in the financial industry, including banks, payment processors, corporations, and consumers. They will share their insights into how the adoption of ISO20022 will lead to greater interoperability and standardization across different financial systems and platforms, ultimately benefiting the industry as a whole. Attendees will gain valuable insights into the benefits and challenges of this new global standard and learn how to prepare their organizations and their customers for the transition to ISO20022.

Speaker: *Dr. Mario Reichel, Lead Payment Industry Representative, PPI AG*
Dan Baker, Executive Director, J.P. Morgan Chase
Moderator: *Joerg Richter, Manager Marketing and Stakeholder Relations, Worldline*

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17:30 – 18:30 **Networking Opportunity: Welcome Reception**

19:00 **No Host Dinner**

THURSDAY, MAY 25TH
DRESS - BUSINESS CASUAL

08:00 **Registration Open**

08:00 – 09:00 **Breakfast on Your Own**

09:00 – 10:00 **Something Old, Something New, Something Blue - Interoperability in European Payments**
The Single Euro Payments Area (SEPA) was introduced in 2008 to turn the previously fragmented national markets for euro payments into a single, unified market. Common European standards have more recently also helped to promote the introduction of instant payments. Europe has made large advances in harmonizing its payments landscape and progress continues apace. However, local markets still exhibit a significant number of distinctive features, legacy processes, and oddities. ACHs (Automated Clearing Houses) play a critical role in bridging the gaps and promoting reach and interoperability at low cost. This session explores the collaborative efforts of ACHs in Europe through the European Automated Clearing House Association (EACHA) and explains how automated clearing houses are handling key challenges like instant payments, open banking, or fraud prevention.

Speaker: *Steven Brown, Secretary General, EACHA*

10:00 – 11:00 **The European Journey to Regulation of Instant Payments & Open Banking**
Session description to come.

Speakers: *Gijs Boudewijn, Deputy General Manager, Dutch Payments Association*

Dr. Leo Lipis, Chief Executive Officer, Lipis Advisors

Moderator: *Stephen Kenneally, AAP, SVP, Payments, American Bankers Association*

11:00 – 11:15 **Networking Opportunity: Coffee Break**

11:15 – 12:15 **The Challenges of Linking Instant Payment Systems for Cross-Border Payments**
More than 60 countries already have instant (or "fast") payment systems that allow people to send money to each other within seconds. Connecting these domestic payment systems internationally could improve the speed, cost and transparency of cross-border payments. A number of countries are connecting their instant payment systems: there are live links from Singapore to India and Thailand, and experimental initiatives between the USA and the Eurozone (among others).

But linking instant payment systems is challenging. Different systems use different messaging standards, data, scheme rules and business processes. This complexity compounds as the number of countries increases. To really scale instant cross-border payments, we need a more standardised approach.

A BIS Innovation Hub project has explored these challenges and the potential for a more standardised way of connecting instant payment systems across borders. The speaker will highlight the key challenges in linking instant payment systems, and how IPS operators can use standards like ISO 20022 and best practice design can help to increase interoperability between domestic instant payment systems.

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Speaker: *Ben Dyson, Product Owner & Lead for Project Nexus, Bank for International Settlements*

12:15 – 13:30 **Networking Opportunity: Lunch**

13:30 – 14:30 **Embrace Global Fraud Detection Innovations**

Examine the combination of AI models, rule-based systems, and enhanced transactional data to address authorized and non-authorized fraud, while adapting to shifting regulations across countries. Maintain adaptability in the diverse regulatory landscape for electronic payments by adopting a balanced approach. Utilize multiple AI models in parallel, along with historical data and external data sources, to bolster fraud prevention outcomes locally while incorporating global best practices.

Speakers: *Dr. Bobby Rohrkemper, Senior Data Scientist in Fraud Detection, Worldline*
Dr. Leo Lipis, Chief Executive Officer, Lipis Advisors

14:30 – 15:30 **How Europe is Setting the Pace at which Money Movement is Changing**

Session description to come.

Speakers TBA

15:30 **Meeting Adjourn**

See you next time!

October 11-13, 2023 | Pentagon City, VA

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