

AGENDA*

SUNDAY, MAY 31

18:00 **Networking Meet Up (Optional)**

MONDAY, JUNE 1 - (ALL SESSIONS IN STUDIO 2 & 3)

9:45 – 10:30 **Registration, Welcome, & Introductions**

10:30 – 11:30 **What's Next for Payments in Europe: PSD3 and the Payment Services Regulation**

Europe's payments landscape is entering a new phase with the introduction of the Third Payment Services Directive (PSD3) and the Payment Services Regulation (PSR). This session will provide an accessible overview of these upcoming legislative developments and explain how they build on—and differ from—the existing PSD2 framework.

Speakers will outline the core objectives of PSD3 and PSR, including changes to authorization and supervision, stronger fraud prevention and consumer protections, enhanced competition, and increased resilience of payment systems. The discussion will focus on the practical implications for financial institutions, payment service providers, fintechs, and other stakeholders operating in or entering the European market. Attendees will gain clarity on expected timelines, policy direction, and what these reforms mean for the future of payments in Europe.

Speakers: ***Gijs Boudewijn, Chair, European Payments Council***
Albrecht Wallraf, Associate Director, Association of German Banks
Stephen Kenneally, AAP, SVP, Payments, American Bankers Association
Moderator: ***Andrew Gomez, Senior Advisor, Paylume***

11:30 – 12:15 **Crossing the Atlantic: Navigating International Expansion**

Monzo surprised the industry on March 31 by announcing it is closing its US operations and abandoning its pursuit of a US banking license. It is not the first European financial institution to abort expansion into the US. Conversely, fintechs like Circle, Ripple and Fireblocks have grown their EU presence and US banks added 11,000 jobs in the EU since Brexit. This session will explore the opportunities and challenges companies face when setting sail for new markets. Panelists will guide attendees through a comparison of EU and US regulatory structures, analysis of trends and strategies for exploring cross-border expansion.

Speakers: ***Matt Luzadder, Office Managing Partner – Chicago, Kelley Drye & Warren LLP***
Trevor Tanifum, Managing Principal, FS Vector
Laurent Cloquet, Associate Partner, Monard Law

12:15 – 13:15 **Networking Opportunity: Lunch**
Studio 1 Foyer

13:15 – 14:15 **Tackling APP Fraud: The Impact of Verification-of-Payee and Confirmation-of-Payee in Europe and the UK**

Authorized Push Payment (APP) fraud has been one of the most persistent and costly threats in modern payments. In response, Europe and the UK have implemented Verification-of-Payee (VoP) and Confirmation-of-Payee (CoP) solutions to help consumers and businesses verify payee details before sending funds. This session examines how these measures have reduced certain types of APP fraud and strengthened trust in electronic payments.

Speakers will explore how VoP and CoP work in practice, the behavioral changes they encourage among payers, and the measurable impact seen to date. The discussion will also address implementation challenges, coverage limitations, and lessons learned for jurisdictions considering similar approaches. Attendees will gain practical insights into how payee verification tools can form a critical layer of defense in a broader fraud-prevention strategy.

Speakers: ***Alain Raes, Chief Commercial Officer and Founding Partner, iPiD***
David-Jan Janse, CEO, Co-Founder, SurePay
Olivier Jolyon, Head of New Initiatives, EBA CLEARING
Moderator: ***Leo Lipis, CEO, Lipis Advisors***

14:15 – 15:00 **ISO 20022 and the Future of Instant Payments: Enabling Global Interoperability**

As instant payment systems proliferate worldwide, achieving seamless interoperability across borders has become a critical priority. This session explores how ISO 20022 is emerging as the common messaging standard underpinning global connectivity between real-time payment systems and enabling richer, more efficient payment data exchange. The discussion will examine the role of ISO 20022 in supporting the G20's targets for faster, cheaper, more transparent, and more inclusive cross-border payments.

Speaker: ***Kjeld Herreman, Founding Partner, Paylume***

15:00 – 15:15 **Networking Opportunity: Refreshment Break**
Studio 1 Foyer

15:15 – 16:15 **Global Pay by Bank Adoption**

Pay by Bank is growing in Europe, with various national solutions providing functionality in their home markets. There has been movement in the last few years to develop interoperability within the Eurozone to facilitate Pay by Bank outside the domestic space. This session will provide an overview of how Bancomat Pay (Italy), Bizum (Spain), and Wero (Belgium, France, Germany, the Netherlands) work in their home markets as well as efforts to establish interoperability - something the U.S. market will inevitably need given the number of solutions already present.

Speakers: ***Andrew Gomez, Senior Advisor, Paylume***
Isabel Martinez Gaya, New Markets Lead, Bizum
Sergio Perez, Public Policy and Regulatory Expert, Bizum

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16:15 – 17:00

The EU AI Act and Financial Services: Understanding Impact, Risk, and Readiness

The EU Artificial Intelligence Act marks a significant shift in how artificial intelligence is governed, with far-reaching implications for financial services firms that develop, deploy, or rely on AI-driven systems. This session provides an overview of the EU AI Act and examines what it means in practice for financial institutions, payment providers, fintechs, and other financial institutions operating in or serving the European market.

The discussion will focus on how the Act's risk-based framework applies to common financial services use cases, including credit decisioning, fraud prevention, customer onboarding, compliance monitoring, and automated customer interactions. We will address key requirements around governance, transparency, data management, model oversight, and accountability, as well as the intersection with existing financial and data-protection regulations. Attendees will leave with a clearer understanding of where AI creates new regulatory obligations, how to assess exposure, and what steps organizations should consider to prepare for compliance while continuing to innovate responsibly.

Speaker: *Katia Ciesielska, Luxembourg Independent Director & Corporate Governance Advisor*

17:15 – 18:15

Networking Opportunity: Welcome Reception

Studio 1 Foyer

18:30

No Host Dinner

Location TBA

TUESDAY, JUNE 2

07:00 – 08:00

Breakfast on Your Own

09:00

Registration Open

09:00 – 10:00

Accelerating Europe's Payments Landscape: Instant Payments and One-Leg-Out SEPA Credit Transfers

Instant payments are gaining momentum across Europe, driven by regulatory mandates, consumer expectations, and the availability of real-time payment infrastructure. At the same time, the industry continues to rely on traditional SEPA Credit Transfers, including "one-leg-out" transactions where either the sending or receiving party uses a currency other than the Euro. This session explores how these two models coexist today—and how that balance is evolving. The discussion will address how instant payments and one-leg-out SEPA transfers fit into broader payments strategies, and what the transition toward faster, more ubiquitous payments means for the future of domestic and cross-border transactions in Europe.

Speaker: *Virginia Redaelli, Team Leader Services Integration, SDM Unit, EBA Clearing*

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10:00 – 10:45

FRIDA - EPC's Fraud Information Sharing Scheme

With the strong uptake of Instant Payments and SCT Inst in Europe, a near real-time sharing of information among PSPs is becoming essential to fight fraud. The forthcoming PSR will provide a solid legal ground to build a fraud information sharing scheme or arrangement among multiple PSPs, still respecting fundamental data privacy requirements as laid out in the GDPR. The EPC accepted the challenge and is now developing an innovative scheme named FRIDA (Fraud Information Distribution Arrangement), which is set to go live in 2028, in due time for the PSR regulatory deadline. FRIDA, in combination with the secure information sharing infrastructure built up by the EPC with VOP (Verification of Payee), will allow PSPs and potentially other stakeholders to transmit and receive fraud-related data in a timely and safe way across Europe.

Speaker: *Giorgio Andreoli, Director General, European Payments Council*

10:45 – 11:00

Networking Opportunity: Coffee Break

Studio 1 Foyer

11:00 – 12:00

Open Banking in the UK and EU: Evolution, Direction, and Lessons from the U.S.

Open Banking in the UK and European Union has progressed from early regulatory mandates to increasingly mature ecosystems supporting competition, innovation, and consumer choice. This session takes a step back to examine where Open Banking in Europe began and how it is evolving toward broader Open Finance frameworks.

The discussion will explore Open Banking in the UK and EU and contrast the European approach with the United States' more market-driven model, highlighting key differences in policy objectives, industry roles, and implementation strategies. Attendees will gain a clearer understanding of what has worked, what challenges remain, and what the future direction of Open Banking and data-sharing frameworks may look like on both sides of the Atlantic.

Speaker: *Lauren Jones, Open Banking Lead, Paylume*

12:00

Meeting Adjourn

WEDNESDAY, JUNE 3

9:00 – 10:30

National Bank of Belgium Museum Tour (Optional)

See you next time!

October 14-16, 2026 | Chicago, IL

**Please note: There may be adjustments to timing of sessions and networking opportunities as we get closer to the event.*

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