



**NPF**  
NEXTGEN PAYMENTS FORUM

## DAY 1 PROGRAMME

PSD2 and  
Open Banking

### **Unleashing opportunities for innovation & digital transformation**

PSD2 is here to stay, so how can we unleash the creativity? Michael Salmony, Executive Adviser, equensWorldline SE will explore how opening up banks will lead to a wealth of innovation in Financial Services - and what key impacts this may have on old and new players.

**Speaker**

Michael Salmony, Chairman CAPS (Convenient Access to PSD2 Services) & Executive Advisor, equensWorldline SE

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Security across the  
payments industry

### **New technology and methods in cyber defence**

As the digital payments ecosystem continues to grow and evolve, collaboration between industry stakeholders has also increased, leading to a rise in security vulnerabilities. These vulnerabilities include cybersecurity, data privacy, data breaches and payments fraud. Vikas Munshi, Lead Platform Architect data analytics & machine learning, ING Netherlands, will be exploring new technology and the ways in which organisations can manage their security risks.

**Speaker**

Vikas Munshi, Lead Platform Architect data analytics & machine learning, ING Netherlands

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An instant future

### **Enabling innovation through real-time payments**

With the SEPA Instant Credit Transfer (SCT Inst) scheme having recently gone live, Gert Heynderickx, Legal Counsel and Company Secretary, European Payments Council (EPC), will discuss the EPC's latest initiatives surrounding this innovative move. Gert will explore how SCT Inst along with PSD2 may act as a catalyst for broad transformation of European payments systems.

**Speaker**

Gert Heynderickx, Legal Counsel and Company Secretary, European Payments Council (EPC)

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Challenger Session

### **Innovator vs Regulator**

Banking of the future: Transforming and empowering the customer experience

**Speaker**

Robert Courtneidge, CEO, Moorwand  
Nassos Antoniou, Lead Site Reliability Engineer, Starling Bank  
Aleksi Grym, Head of Digitalisation, Bank of Finland

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## **Analysing the value of data and harnessing its capabilities in ecommerce**

Data has become all important both within the payments industry and beyond. Paul Alfing, Senior Consultant Retail, Payments Advisory Group will explore the changing role of data within the retail industry. He will be delving into how data can be used by retailers to enhance and deepen customer relationships, thus benefiting both the customer and retailer and delivering an intuitive and seamless experience. Paul will also reveal how data can enable innovations that improve customer intimacy, leading to greater customer loyalty.

**Speaker** Paul Alfing, Senior Consultant Retail, Payments Advisory Group

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## **Workshop Addressing GDPR concerns, challenges and opportunities**

With GDPR coming into force in just a few short days, this workshop aims to delve into the chief concerns surrounding this important EU regulation. This particular session targets our delegates and their primary concerns regarding GDPR. They will be encouraged to pose their questions to our panelists.

**Speakers** Peter Oakes, Founder, Fintech Ireland  
Gert Heynderickx, Legal Counsel and Company Secretary, European Payments Council (EPC)  
Paul Alfing, Senior Consultant Retail, Payments Advisory Group  
Vikas Munshi, Lead Platform Architect data analytics and machine learning, ING Netherlands

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## **Navigating the future of payments and the role played by banks and fintechs**

With the recent establishment of the Fintech Action Plan, the role played by fintech has become ever more important, having been given a boost at EU level. Anna Maj, CEO and Founder Creative Link & Jury Member/Expert, European Innovation Council will be outlining how the payments industry is set to evolve over the coming years, as well as the connection between innovation and the creation of a digital economy, subject to various initiatives at EU level including the Fintech Action Plan and the European Innovation Council.

**Speaker** Anna Maj, CEO and Founder, Creative Link & Jury Member/Expert, European Innovation

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## **The future of e-payments Latest updates from REMA**

As the e-payments industry continues to rapidly grow and evolve, Victor Dostov, CEO, Russian Electronic Money and Remittance Association (REMA) will be informing delegates on how the latest initiatives regarding e-payments and e-money will change the payment landscape in different countries as well as exploring the e-payments market in terms of the synergy of innovation, competition and regulation. Victor will speak generally on the influence of PSD2, the payment accounts directive and how they, combined with the natural market development will drastically change the retail market in the next 5-10 years.

**Speaker** Victor Dostov, President, Russian Electronic Money and Remittance Association (REMA)

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## **Special Live Edition Fintech Unplugged**

**Speakers** Hosted by Robert Courtneidge, CEO, Moorwand & Suresh Vaghjiani, Managing Director, Global Processing Services (online)

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## DAY 2 PROGRAMME

### **An exploration of trends within payments and digital transformation of the industry**

Aleksi Grym, Head of Digitalisation, Bank of Finland will be examining upcoming trends in payments and the subsequent digital transformation taking place within the industry, as it moves towards a potentially cashless future. He will be addressing this subject matter through the prism of digital currencies, varying business models and PSD2.

**Speaker** Aleksi Grym, Head of Digitalisation, Bank of Finland

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### **The Standardisation of Initial Coin Offerings (ICOs)**

Initial Coin Offerings (ICOs) or Initial Token Offerings (ITOs) are disruptive crowdfunding methods based on cryptocurrencies, that have been slowly evolving over the last few years, to peak at more than \$3.5 billion raised so far. Dr. Theodosios Mourouzis, Research Fellow, UCL Centre for Blockchain Technologies will discuss the major drivers of this process, how it interfaces with conventional regulation, insights you should know in order to understand the solidity of the offering and early attempts for standardisation.

**Speaker** Dr. Theodosios Mourouzis, Research Fellow, UCL Centre for Blockchain Technologies

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### **Panel Discussion PSD2 Fostering Innovation and Enhancing Competition**

Having taken effect in January 2018, the aim of PSD2 is to stimulate competition in the EU payments market, making it easier for new entrants to gain a foothold in the payments space. This particular panel discussion looks to explore the opportunities that are being created by PSD2 and the forward thinking strategies being developed.

**Speakers** Peter Oakes, Founder, Fintech Ireland  
Victor Dostov, President, Russian Electronic Money and Remittance Association (REMA)  
Michael Salmony, Chairman CAPS (Convenient Access to PSD2 Services)  
& Executive Advisor, equensWorldline SE  
Gert Heynderickx, Legal Counsel and Company Secretary, European Payments Council (EPC)  
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