



Consumer Protection in Financial Services: The Challenges of Innovation and Capital Markets Union

1st CEPS-ECRI Annual Conference · Brussels, 12 May · CEPS, Place du Congrès 1

CALL FOR SPONSORSHIP 2015 CEPS-ECRI Annual Conference

Dear Sir / Madam

The **European Credit Research Institute (CEPS-ECRI)** is calling corporations and international institutions to sponsor its first annual conference on innovation and consumer/investor protection in the EU financial services on 12 May in Brussels. CEPS-ECRI is an independent think-tank that undertakes research and contributes to policy debates on financial services in Europe. It is managed by the Centre for European Policy Studies (CEPS), named one of the most important think-tanks worldwide.

The objective of this annual conference is to provide a platform for an exchange of good practices across the different supervisors and providers of financial services and to contribute to higher regulatory consistency across the different segments of financial services. As such, the scope is relatively wide and intends to include retail financial services (credit, saving and payment), as well as investments and insurance. The conference will host key stakeholders in the sector of financial services and high-level speakers from the European institutions, national authorities, the financial industry and universities.

This year's conference will discuss new business models in finance, behavioural economics, data protection and digital innovation in payments.

For this year's edition, among confirmed speakers so far:

- **Christian D'Cunha**, EU Security and Data Protection Expert, European Data Protection Supervisor (EDPS)
- **Laurent Degabriel**, Head of Investment and Reporting Division, European Securities Market Authority (ESMA)
- **Sven Giegold**, Member of the European Parliament
- **Dirk Haubrich**, Head of Consumer Protection and Financial Innovation, European Banking Authority (EBA)
- **Miguel de la Mano**, Head of Unit, Economic analysis and evaluation, DG FISMA, European Commission
- **Erik Nooteboom**, Head of Retail Financial Services and Consumer Policy, DG FISMA, European Commission

Please check the programme for a full list of confirmed keynote speakers/panelists for the 2015 CEPS-ECRI Annual Conference. Also attached to this letter, you will find the event agenda and a sponsor application.

Sponsorship modalities are: EUR 5,000 – 1 speaker, 5 free delegates.

With best regards,

Karel Lannoo

CEPS General Manager

Sylvain Bouyon

ECRI Research Fellow

AGENDA (9:00 – 17:15)

Panel 1. New business models: Innovation, competition and consumer protection – getting the balance right

How new business models (such as crowdfunding platforms) have emerged and what is their contribution to the funding of the economy?

Which market dysfunctions are likely to be triggered by such developments?

In this context, what is the best regulatory approach? “Proactive/prevention” or “wait and see”?

Laurent Degabriel, Head of Investment and Reporting Division, European Securities Market Authority (ESMA)

David Geale, Director of Policy in the Strategy and Competition Division, Financial Conduct Authority (FCA), UK

Karen Kerrigan, Legal and Financial Director, Seedrs

JB McCarthy, Development Director at Financial Services Innovation Centre, University College Cork

Pärteel Tomberg, CEO and Co-Founder, Bondora by isePankur

Anne-Laure Mention, Head of Research Unit, Public Research Centre Henri Tudor (tbc)

Panel 2. Applying behavioural insights in consumer protection policies

What is behavioural economics (assumptions, methodologies, etc.)?

How can its findings be applied to policymaking? What are the advantages, limits and risks of such an application?

Concrete examples of policies and regulations based on behavioural insights

Alexandra Chesterfield, Head of Behavioural Insights, Which?

Stefan Hunt, Manager, Economic Research Programme, Financial Conduct Authority (FCA), UK

Roman Inderst, Professor of Economics and Finance, Goethe University Frankfurt

Miguel de la Mano, Head of Unit, Economic Analysis and Evaluation, DG FISMA, European Commission

Wijnand Van de Beek, Manager of Strategy, Policy and International Affairs, Netherlands Authority for the Financial Markets (AFM)

Special focus: Household financing

Keynote speaker: **Eric Delannoy**, Chairman of the CEPS-ECRI Task Force on Household Credit

Presentation of the ECRI CEPS Task force Report

Panel 3. Data protection and the design of financial services

What is the impact of big data on the design of financial services?

How to find a proper balance between well-tailored financial services, healthy competition and efficient data protection for privacy and security purposes?

How will the reinforcement of personal data protection at European level impact this balance?

Frank Broeker, Head of Rating Services, Schufa Holding AG

Christian D’Cunha, EU Security and Data Protection Expert, European Data Protection Supervisor

Vivienne Artz, Managing Director, Head of International IP and O&T Law Group, Citi (tbc)

Michael Donohue, Head of Unit on Information, Security and Privacy, OECD (tbc)

SWIFT (speaker to be determined)

Special focus: Latest developments in the Payment Services Directive

Keynote speaker: **Erik Nooteboom**, Head of Retail Financial Services and Consumer Policy,

DG FISMA, European Commission

Panel 4. Special focus: Risks and opportunities in digital payments

Trends and definitions of the different types of digital payment and the related technical supports (smart phones, virtual currencies, etc).

What is the dynamics of innovation in digital payment, what are the related business opportunities and what is the related impact on consumer needs and welfare (safety, accessibility and convenience)?

How to find a good balance between consumer protection and innovation in digital payment?

Wilko Bolt, Economics and Research Division, De Nederlandsche Bank

Olivier Denecker, Director of Knowledge, Global Payment Services, McKinsey & Company

Nilixa Devlukia, Technical Specialist Payments, Financial Conduct Authority (FCA), UK

Dirk Haubrich, Head of Consumer Protection, Financial Innovation and Payments, European Banking Authority (EBA)

Jonathan Vaux, Executive Director, Digital Propositions and Strategy, Visa Europe (tbc)

SPONSOR APPLICATION

2015 CEPS-ECRI Annual Conference

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Sponsoring modality (fees do not include VAT; payment via invoice)
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☐ EUR 5,000 (1 speaker, 5 free delegates)

Please indicate the name and position of the person who would potentially participate as a speaker.

Date:	Signature:
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Return to Sylvain Bouyon at sylvain.bouyon@ceps.eu. For more information call +32 2 229 39 87