



Scott McInnes – Partner - BIRD & BIRD LLP

Mr. McInnes has more than 15 years' experience in payments regulatory law. He provides legal advice on PSD2, Regulatory Technical Standards (RTS), the Interchange Fee Regulation (IFR), the EU Cross-Border Regulation, Dynamic Currency Conversion (DCC), the European Banking Authority (EBA) guidelines for the security of Internet payments, etc.

Before joining Bird & Bird, Mr. McInnes served as Senior Regulatory Counsel at Mastercard and in the competition law department of Jones Day.

Mr. McInnes was recently recognized as a "Future Leader" (under 45) by Who's Who Legal, and received the 2017 Client Choice Award.



Jean Allix - Special Advisor - BEUC

Mr. Allix is Special Advisor to BEUC, the European Consumers Organization representing 43 independent national consumer associations from 31 European countries.

Prior to BEUC, Mr. Allix worked from 1990 to 2016 in the European Commission as a principal administrator. From 1990 to 1999 he was in the consumer department dealing with financial services and, in particular, all the preliminary works on the introduction of the euro. From 2000 to 2006 he was dealing with payment issues in the DG internal market working on the legislation about payments. He spent the last two years dealing with the Payment Service Directive (PSD2) and the Regulation on interchange fees.

Mr. Allix holds a DEA in Economics (Paris X University 1975) and is a graduate from the Ecole Nationale de la Concurrence.



Edward Corcoran - Senior Economist- BBVA

Edward Corcoran is a senior economist in the Digital Regulation & Trends team in BBVA Research.

His work focuses on the use and exchange of customer data, including the movement towards Open Banking, and the role of competition policy in the digital economy.

Before joining BBVA Research, Mr. Corcoran worked on financial regulation in the UK Treasury, leading the implementation of PSD2.

Mr. Corcoran has an undergraduate degree in Economics from the University of Warwick and a Master's in Specialised Economic Analysis (International Trade, Finance and Development) from the Barcelona Graduate School of Economics.



Bernard F. McKay - Chief Public Policy Officer - INTUIT

Bernard McKay is Intuit's chief public policy officer and vice president for global corporate affairs.

Mr. McKay joined Intuit in January 1998.

Prior to Intuit Mr. McKay worked in government relations for AT&T and Hewlett-Packard's.

Mr. McKay launched his career in the presidential, senatorial, and gubernatorial election campaigns. He worked for the U.S. Department of Energy, the Environmental Protection Agency and the Rhode Island State Department of Health.

Mr. McKay holds a bachelor's degree in Political Science from Providence College and a master's degree in business and public administration from Southeastern University. He studied business, government, and international affairs at the University College of North Wales (UK), the Hong Kong University of Science and Technology, CEDEP at INSEAD in Fontainebleau, France, and at the Indiana University School of Business.

Mr. McKay is a board member of the Computer and Communications Industry Association, the Council for Electronic Revenue Communication advancement, the Coalition for Taxpayer rights, and the Software and Information Industry Association.