

CEPS-ECRI Lunchtime event

## Digital policy in banking: What's next?

21 May 2019 | CEPS, Place du Congrès 1, Brussels

In recent years, the EU has implemented various measures responding to the challenges and opportunities posed by the digital revolution to the banking sector. The developments in regulation, customer behaviour and technology as well as the emergence of new competitors such as FinTechs and Big Techs mean that the future of banking will not just be a continuation of the past.

Looking at the regulatory response, both the second Payment Service Directive (PSD2) and the General Data Protection Regulation (GDPR) have a sizeable impact on the banking sector. PSD2 forces banks to open their platforms to third parties through Automated Payment Interfaces (APIs), while GDPR aims to increase protection for individuals, which affects operational processes, data management and customer relations at banks. The measures do not necessarily interact fluently, nor are they implemented consistently across the EU.

This CEPS-ECRI meeting is organised to evaluate the legislation addressing the ongoing digitalisation in banking, with a special focus on PSD2, as well as looking ahead and discussing what kind of initiatives the 2019-2024 Commission should take in this domain.

### Agenda

12:30 - 13:15	Registration & sandwich lunch
13:15 - 14:30	Panel discussion Moderator: Karel Lannoo, CEO of CEPS & General Manager of ECRI  Ezequiel Szafir, CEO, Santander Open Bank Delphine Leroy, FinTech Policy, DG FISMA, European Commission Klaudia Majcher, Digital Policy, European Policy Strategy Centre