

Instant Payment and Request-to-Pay Summit

Draft Agenda

24 March, 2022

08:45 Registration & Morning Networking

09:00 Conference Chair's Opening Remarks

Senior consultant/ Moderator TBC

SESSION 1

09:05 MORNING POWER HOUR PANEL

- What is current state of payments in Europe?
- Some encouraging industry initiatives and key trends
- How Instant Payments are disrupting the Payments Landscape?
- Has Instant Payments reached a more mature state?
 - both in terms of uniformity and usability of the new payment instruments?
- How the pandemic has impacted implementation in parts of Europe?
- Why is fostering the creation of a competitive marketplace so important?
- What role PSD2 and Open Banking is playing to accelerate Instant Payments?
- PSD2 and instant payments: a match made in heaven?
- What are the opportunities for e-merchants?
- Could instant payments and PSD2 pave the way to PSD3?
- What is the impact of new euphoria of 'Digital Transformation' in Banking space?
- How more and more banks are modernizing their legacy infrastructure?
- Will this new digitalization drive enable the shift to faster & richer payments?
- What are the key roadblocks in adoption of pan European Instant Payments?
- If IPs is ripe then why cash is still a king in Europe?
- Is rise in payments fraud and scams a key deterrent for digital payments?
- API standards, API performance KPIs, fragmentation of SCA methods
- What is the new malware information sharing system (MISP) for the SEPA?
- Do banks need to upgrade their entire legacy infrastructure to shift to IPs?
- Clearances and settlements using industry-specific standards (ISO 20022)
- How ISO20022 can unlock Instant Payments for corporates?
- How interoperability is key to the success of ISO 20022?
- How will ISO20022 and API's foster payments standardization
- Latest updates on SEPA Inst and Request to Pay implementation guidelines
- How has SEPA helped to harmonize retail payments legislations?
- Update on TIPS initiative - cross-currency settlement feature in TIPS
- What does EBA Clearing's RT1 have on its pipeline to help its participants?
- What changes are expected in 2022 Change Requests and Response Templates?
- How does other clearing systems fair (Equens, STET, Iberpay) in Europe?

4 Senior Executives | TBC

Moderator | TBC

10:05 INSTANT PAYMENTS AND REQUEST TO PAY: A CUSTOMER CENTRIC APPROACH?

- How does features of a transformed payments operation affect consumer centricity?
- What role has the European Retail Payments Strategy played in improving customer satisfaction?
- How have digital payments highlighted the importance of business continuity during the pandemic?
- Role of mobile payments in improving customer satisfaction
- IP and R2P: A personalized banking experience?
- How can banks gain the trust of consumers with the shift to digital payments in Europe?

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10:30 ISO 20222 AND THE NEED FOR UBIQUITOUS PAYMENTS

- What will be the impact of global adoption of ISO 20222
- What are the recent updates and developments on ISO 20222
- How does ISO 20222 offer a single, global, open standardization approach?
- The role of ISO 20222 in accommodating more structured data

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10:55 HARMONIZING PAYMENTS IN THE NORDICS, TOWARD EUROPE AND BEYOND

- Current state of cross border payments in Nordics
- Solving fragmented payments infrastructure
- The role of Nordic Payments Council
- Status and latest updates on the Nordic Payments Council

Senior Executive | TBC

11:20 HOW TO CREATE PROGRAMMABLE MONEY WITH INSTANT PAYMENTS AND REQUEST TO PAY

European instant payment reach is ramping up and volumes are increasing. Request to pay could be a key enabler to reap the true potential of this evolution.

Erwin Kulk will provide an overview where we stand with the rollout of instant payments in SEPA, what the next major developments are and how request to pay can support the ecosystem to capture value and monetise investments in instant payments.

Erwin Kulk, Head of Service Development and Management, EBA CLEARING

11:45 Networking & Coffee Break

SESSION 2

12:05 CHALLENGES IN BUILDING A ROBUST R2P SOLUTION

- Why banks need to build support for R2P in their backend systems?
- Why merchants seek a frictionless, risk based approach that enables smooth checkout?
- Why cumbersome authentication requirements may be required for every small transaction?
- R2P: Are banks able to meet the customer's expectations?

Senior Executive | TBC

12:30 NORDIC PAYMENTS: WHERE COLLABORATION AND COMPETITION LEAD TO INNOVATION

- Why are Nordic countries renowned for payment innovation?
- How did the Nordics get so far ahead in the adoption of mobile payments?
- Why collaboration and competition coexist so productively in the Nordic payments value chain?
- Nordic banks are collaborating and showing good industry conduct against a rich competitive backdrop of fintechs and innovators. Is that a contradiction?
- Latest updates from Nordics Payments Council and P27

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12:55 HARNESSING REQUEST-TO-PAY TO EXPAND INSTANT PAYMENTS

- How far have Europe reached in adopting SEPA Request to pay scheme?
- What role R2P can play in giving a boost to instant payments?
- How banks can implement a successful Request-to-Pay scheme?
- Will R2P boost appetite for instant payments?

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13:20 NETWORKING LUNCH

SESSION 3

14:20 AFTERNOON POWER HOUR PANEL

- Why are the Nordics so ahead in embracing technology in banking?
- How far have the Nordics moved in implementing IP and R2P?
- How does P27 & NPC offer harmonized payments across Nordics?
- What can other countries in the Nordics learn from Finland's successful SEPA migration?
- Instant Payments and the role of customer centricity
- Beyond speed: Rich and structured data for VAS
- How has the rise in customer and business expectations impacts?
- Creating value-added services by constituting an overlay service
- What extent incentivizing customers to adopt Instant Payments has paid dividends?
- Are we 'politicizing the Payments Issue' in Europe?
- Is there a need to counter international card payments schemes in Europe?
- EPI – European Payment Initiative
- Towards a global standard for payments messaging?
- Updates on the new TIPS functionality
- Current PAN European reachability of instant payments in TIPS
- How FI's are using TIPS to ensure PAN European reachability?
- How the new RT1 specification for TIPS will simplify SCT Inst traffic management?
- Request to Pay: What does it mean for instant payments?
- Are European banks ready for the R2P revolution?
- How standardized Request to pay services will drive fast and frictionless payments?
- How is open banking a gateway to instant payments?
- How FI's can monetize from the convergence of instant payments with open banking?
- What options does banks and PSP's have to implement interoperability?
- Fragmentation versus consolidation: how is the market likely to be structured in 5 years' time?
- Future of Payments: Where does CBDCs fit?

3 Senior Executives | TBC

Moderator | TBC

15:20 CYBERSECURITY AND ENTERPRISE RISK

- Recent developments on fraud mitigation tools and techniques
- What are the shortcomings of typical approaches to cyber security risk management?
- What are the new advancements in the ERM framework?
- Next-Level Layering: Machine Learning & Consortium data
- The role of ISO20022 in ensuring safety

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15:45 EPI: LAYING THE INFRASTRUCTURE FOR EUROPE'S FUTURE PAYMENTS

- How will the European Payments Initiative deliver a PAN European payments solution?
- How is EPI paving the way for digitalization in payments?
- What role will the European Payments Initiative play to boost Instant payments PAN Europe?
- "The idea is to build a European payment champion that can take on PayPal, MasterCard, Visa, Google and Apple." Can the EPI topple top US Fintechs?

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16:10 Future of Payments & Role of the Regulators

- What are the latest EU legislative payments initiatives/developments?
- The Data Strategy is one of the first pillars of the new digital strategy of the European Commission. What are the main objectives of the European Data Strategy and next steps?
- The European Commission has the European Payments Council's support for a comprehensive review of the payments services directive (PSD2), including an EU view on Open Banking.
- The European Commission released recently its Artificial Intelligence (AI) Act.
- What are the objectives of the initiative and what will be its impact on payments?

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16:35 NETWORKING AND COFFEE BREAK

SESSION 4

16:55 INSTANT PAYMENTS: A GLOBAL OVERVIEW FOR CORPORATES

- How corporates can extract value of instant payments?
- The role of API
- Upcoming exciting developments and key use cases – bringing an around the world focus while focusing on Europe
- Use cases of other countries and regions around the world and how these are further helping corporates extract value and adoption

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17:20 EUROPEAN COMMISSION'S VISION

- The European Commission's vision is "competitive and home-grown payment solutions, supporting Europe's economic and financial sovereignty". To what extent is this vision shared by different industry players, merchants, consumers and other stakeholders?

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17:45 INTEROPERABILITY: THE KEY TO INSTANT PAYMENTS

- Why is interoperability the key to wider adoption of Instant Payments PAN Europe?
- The need for interoperability in light of developments like the European Payments Initiative (EPI) and the EU's Retail Payments Strategy.
- Updates on making two major rails in Europe- TIPS and RT1 interoperable

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18:10 THE FUTURE OF DIGITAL PAYMENTS IN THE AGE OF AI

- AI: Its role in enhancing personalized digital payments experience.
- How does AI reduce the risk factor in payments?
- The role of AI in increasing greater customer experience
- Is more automation equal to better insights?

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18:35 CLOSING REMARKS