



EUROPEAN CENTRAL BANK

EUROSYSTEM

An innovative single market for the euro

6-7 May 2019

European Central Bank
Frankfurt am Main



Monday, 6 May 2019

- 09:00 Registration and coffee
- 09:30 **Welcome address**
Sabine Lautenschläger, Member of the Executive Board, European Central Bank
- 09:45 **Introductory speech**
Prof. Dr. Philipp Sandner, Frankfurt School Blockchain Center
- 10:05 **The ECB's approach to innovation**
Dirk Bullmann, European Central Bank
- 10:20 Coffee break
- 10:50 **Panel discussion: Is technology the solution for the future needs of society?**

Panellists:

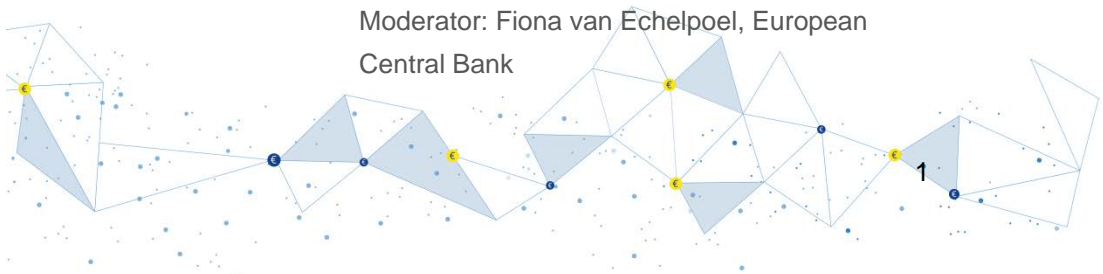
Ron Berndsen, Tilburg School of Economics and Management

Ashley Lannquist, World Economic Forum

Alexis Francis Thompson, BBVA

Pēteris Zilgalvis, European Commission

Moderator: Fiona van Echelpoel, European Central Bank



11:50 Lunch

13:00 **Panel discussion: Creating a true domestic market for Europe**

Panellists:

Mauro Dognini, Monte Titoli

Emma Lovett, J.P. Morgan

Mehdi Manaa, European Central Bank

Mathias Papenfuss, Clearstream

Alain Pochet, BNP Paribas

Moderator: Jean-Michel Godeffroy, Consultant

14:00 Coffee

14:30 **Panel discussion: Modernising the world of cards**

Panellists:

Pierre Chassigneux, Cartes Bancaires

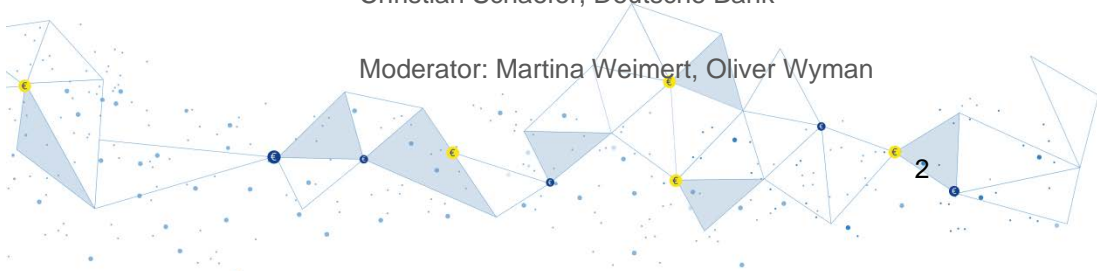
Eric Ducoulombier, European Commission

Etienne Goose, European Payments Council

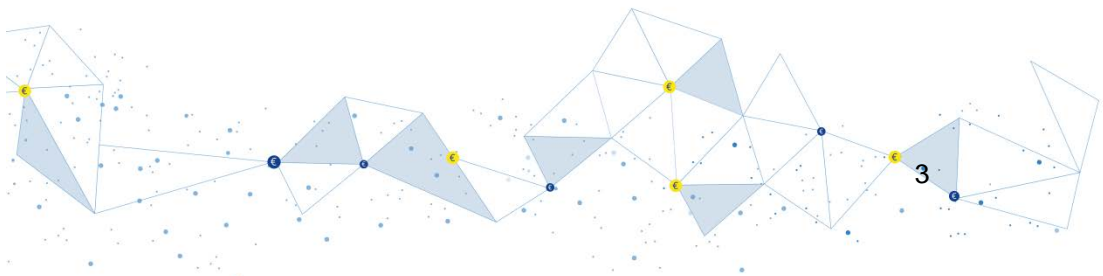
Nicolas Huss, Ingenico Group

Christian Schaefer, Deutsche Bank

Moderator: Martina Weimert, Oliver Wyman



- 15:30 **News from the hackathon lab**
- 15:40 **App challenge: on-stage pitch**
- 17:00 Drinks



Tuesday, 7 May 2019

09:00 **Introductory speech: Generation Z**

Chloe Combi, Writer, Speaker and Consultant

09:20 **Panel discussion: How will Europeans pay?**

Panellists:

Alexandre Albarel, Worldline

Ana Herrero, Bankia

Mehdi Manaa, European Central Bank

Frédéric Mazurier, Carrefour

Sandra Peute, ABN AMRO

Axel Schaefer, Ikea

Moderator: Joy Macknight, The Banker

10:20 **Panel discussion: Single access to
Eurosystem services**

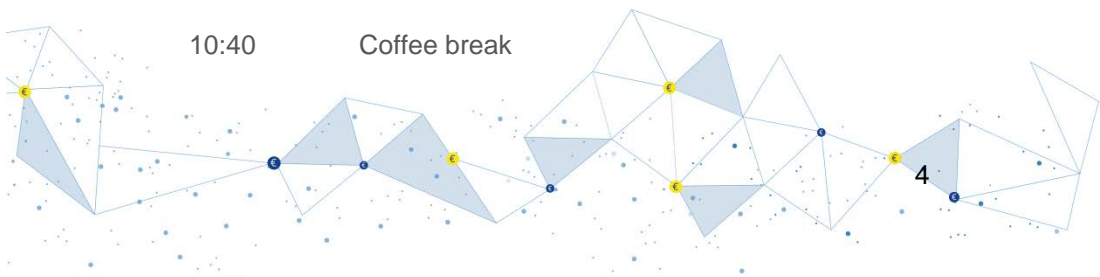
Panellists:

Saskia Devolder, SWIFT

Eugenio Tornaghi, SIA

Moderator: Dimitri Pattyn, European Central
Bank

10:40 Coffee break



11:10

Keynote

Steven Wilson, European Cyber Crime Centre,
Europol

11:25

**Panel discussion: Cyber resilience of
financial markets – a global challenge**

Panellists:

Fiona van Echelpoel, European Central Bank
Giuseppe Siani, European Central Bank

12:00

Discoveries from the hackathon lab

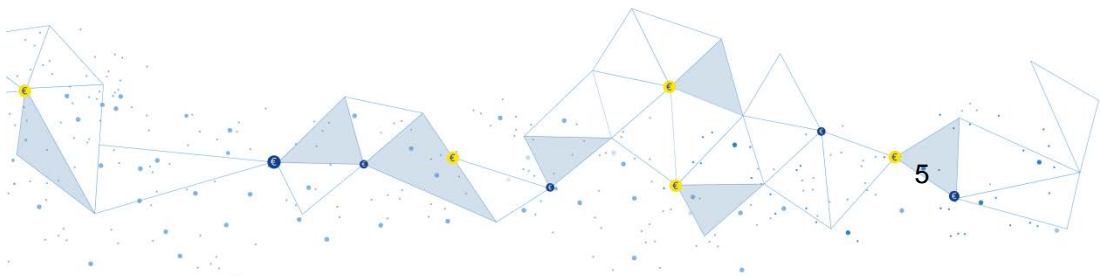
13:00

Closing remarks

Speaker: Marc Bayle de Jessé, European
Central Bank

13:10

Lunch



Hackathon

The lab participants:

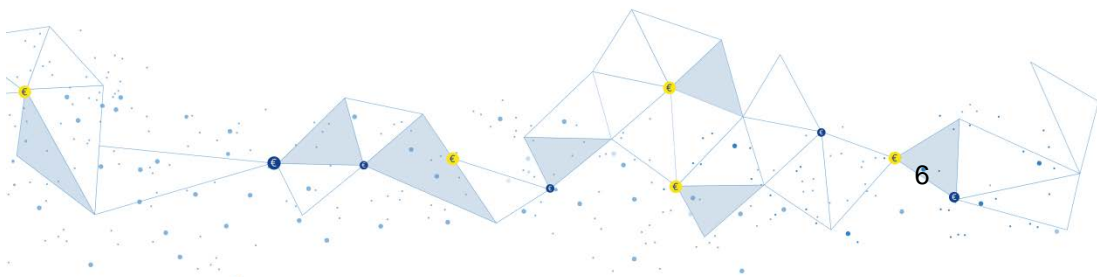


N26

worldpay

Market place

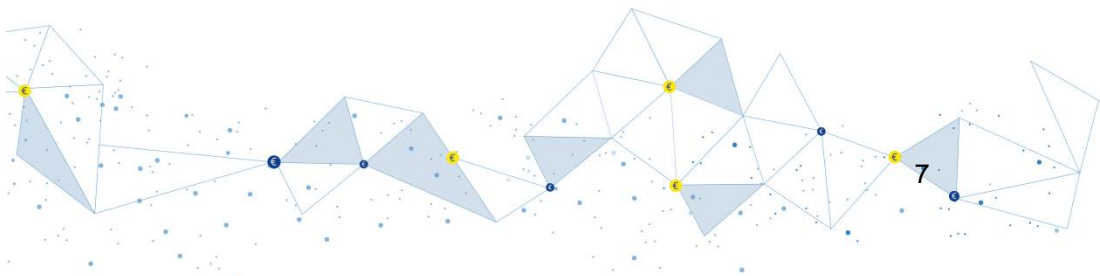
The participants can be found on the pages below. Visit them in the area in front of the conference room.





ACI Worldwide

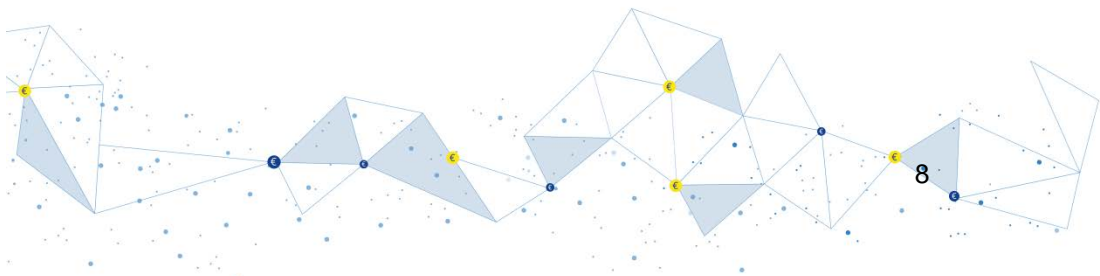
ACI Worldwide, the Universal Payments (UP) company, powers electronic payments for more than 5,100 organisations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute USD 14 trillion each day in payments and securities. A myriad of organisations also use our electronic bill presentment and payment services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's private cloud, we provide real-time, immediate payments capabilities and the industry's most complete omni-channel payments experience. To learn more about ACI, visit www.aciworldwide.com. You can also find us on Twitter: @ACI_Worldwide.





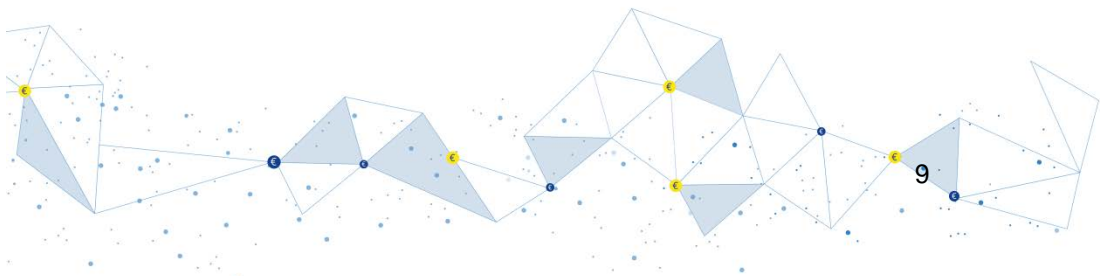
Bluecode

Bluecode is the leading pan-European mobile payment solution. We already have a strong presence in Germany, Austria and Switzerland (the DACH region) and will soon be offering real-time (instant) payments from checking accounts on a large scale. However, the device and provider agnostic service works with all European accounts. Our omni-channel solution interacts directly with cashier systems and enhances payments with value-added services that drive mass adoption. We enable our bank partners to keep both their data and the customer journey with them rather than losing them to Google, Apple, Facebook or Amazon. Our non-instant solution is a European version of the classic four-party systems model but with a fair revenue distribution model.



EFiS

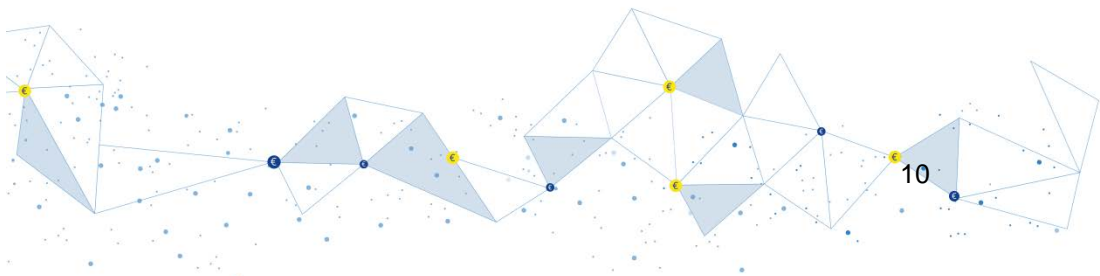
EFiS offers a broad portfolio of global payment logistic services for corporates and banks. Services include effective bank communication (using interfaces such as the electronic banking internet communication standard (EBICS), SWIFT, host-to-host and application programming interface (API)), multiple format transformations, liquidity management and comprehensive transaction monitoring. The customised services lead to cost optimisation and reduced complexity, with higher quality and security. As a certified SWIFT Service Bureau, we also offer customer portal solutions in our own data centre. Targeted control systems, external audits and certifications help to ensure holistic customer support. EFiS also has effective tools at its disposal to prevent and detect fraud and cyberattacks in a timely manner.





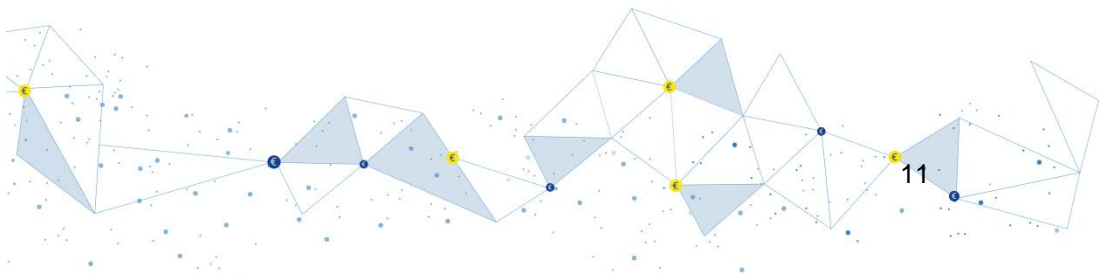
Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017, we provide the broadest portfolio of financial services software in the world today – spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission-critical technology on premises or in the cloud. Our payment engine for banks supports SEPA credit transfers and SEPA direct debits, real-time gross settlements, cross-border and SCT instant payment, including TARGET instant payment settlement (TIPS). Our open access solution enables banks to comply (expose) and consume (act as third-party providers) in a modern and open banking world.



Giesecke+Devrient PS GmbH

Giesecke+Devrient is a down-to-earth but global company that uses innovative and sustainable solutions to support both traditional card portfolios and the digitisation of banks. G+D Mobile Security is part of the Giesecke+Devrient Group, which is an international group providing leading security technology, headquartered in Munich, Germany. It has 72 subsidiaries, joint ventures and associated companies in 32 countries worldwide with 11,300 employees as at the end of 2017. In the 2017 fiscal year, the Giesecke+Devrient Group generated total revenues of around EUR 2.1 billion. The Group's watchwords are trust, security and professional expertise. Innovative, customer-centric products, system solutions and services make Giesecke+Devrient a reliable partner for governments, central banks, security printers, commercial cash centre operators, public authorities and other companies.



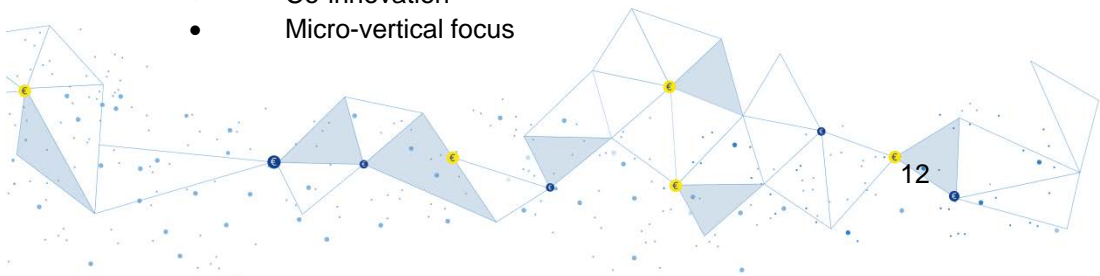


HCL Technologies

HCL Technologies is a next-generation global technology company that helps enterprises reimagine their businesses for the digital age. Our technology products, services and engineering are built on four decades of innovation, with a world-renowned management philosophy, a strong culture of invention and risk-taking, and a relentless focus on customer relationships. With a worldwide network of research and development, innovation labs and delivery centres, and more than 132,000 “ideapreneurs” working in 44 countries, HCL serves leading enterprises across key industries, including 250 of the Fortune 500, and 650 of the Global 2000. HCL generated consolidated revenues of USD 8.4 billion for 12 months as at 31 December 2018.

HCL Financial Services overview:

- 40 Fortune 500 Fidelity National Information Services (FIS) customers
- Industrialised service delivery
- Robust partner ecosystem
- Next-generation propositions
- Co-innovation
- Micro-vertical focus



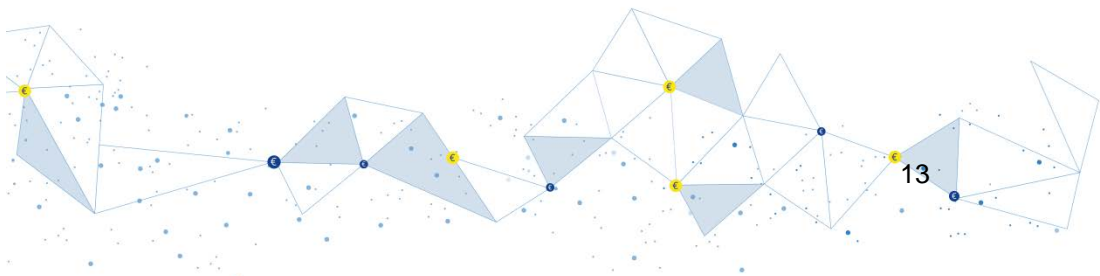


Modulr

Modulr is the payments service API for digital businesses. Built around a new type of payment account, Modulr accounts replace bank accounts for payments. They come with sort codes, access-to-payment schemes and everything you'd expect, but they're faster, easier and more reliable.

Our API integrates into any platform or system. Businesses can then instantly open as many accounts as they need, automate how they get paid, and reconcile and make payments, all in real time, 24 hours a day, seven days a week.

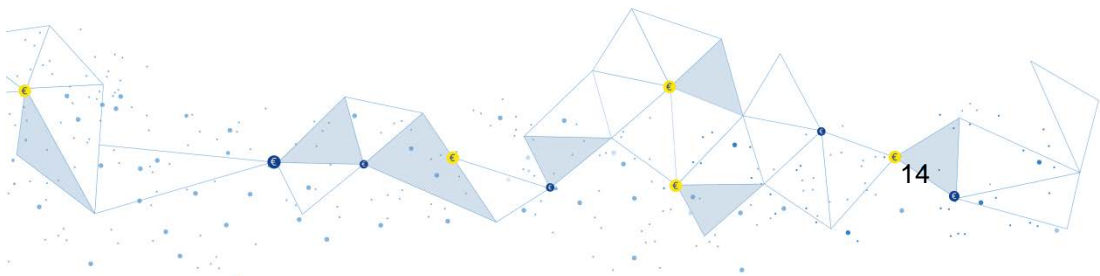
Modulr automates pay out, simplifies pay in and delivers new services for businesses across lending, payments fintech, payroll services, travel, marketplaces and more.





Nuapay

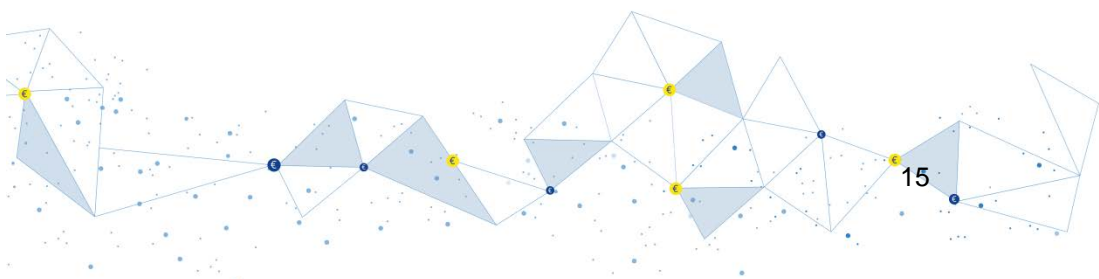
Nuapay is a pioneer of open banking and is the industry's leading account-to-account payment solutions environment. Building on the trust, scale and experience of our parent company, Sentenial – which securely processes over EUR 42 billion every year as an outsourcing provider to many of the world's leading banks – we have worked continuously to reinvent what is possible from a modern banking and payment solution perspective. Today, we offer partners all over Europe a fully comprehensive, integrated payment solution that removes all traditional banking inefficiencies and unnecessary costs, saving you time, money and resources at every turn.





PPI

With several locations in Germany, France and Switzerland, PPI specialises in payments software and consulting. We are one of the market-leading providers of payment products. Our products cover the complete payments process chain for banks, from customer-to-bank communication to core processing of payments and interbank communication – end-to-end from a single provider. The consulting portfolio includes payments-related strategic and business topics, as well as IT consulting. We advise our customers on various fields such as regulation (e.g. the revised Payment Services Directive (PSD2), instant payments, individual and bulk payments, TARGET2 consolidation, ISO 20022 migration, card-based payments and many more.



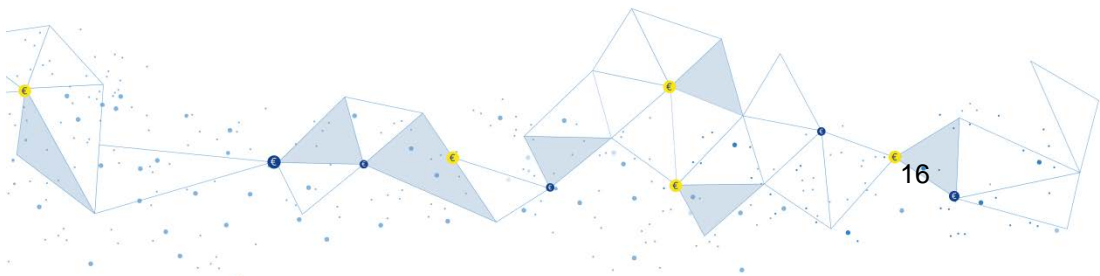


van den Berg AG

For more than 30 years, van den Berg AG has been developing innovative solutions for payment transactions. With its expertise in the areas of instant payments, individual and bulk payments, SEPA card clearing, TARGET2/TARGET2-Securities consolidation and SWIFT connectivity, van den Berg has established itself on the market as a reliable payment transaction specialist.

Decades of experience and extensive know-how support our customers from the financial sector and corporate customers to efficiently process payment transactions and related activities.

The van den Berg Service Bureau was founded in 2007 to provide payment services. These include, for example, the SWIFT and EBICS communication infrastructure and the operation of payment transaction solutions.

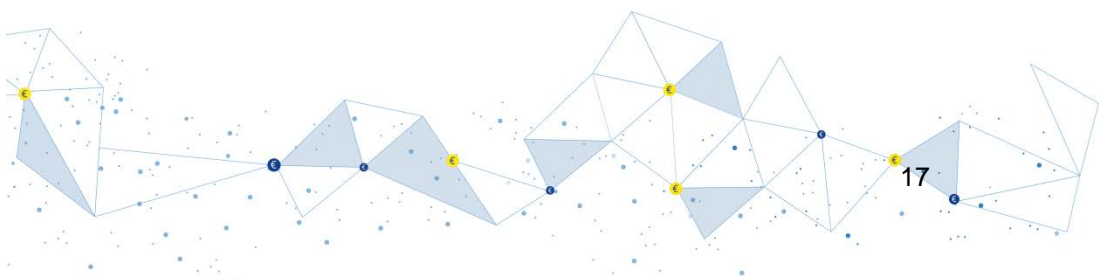




Vocalink

A Mastercard company, Vocalink designs, builds and operates industry-leading bank account-based payment systems. Our technologies power the United Kingdom's real-time payments, settlements and direct debit systems, as well as the United Kingdom's network of nearly 70,000 automated teller machines (ATMs). In 2017, we processed over 90% of salaries, more than 70% of household bills and almost all state benefits in the United Kingdom. In addition, our proven real-time bank account-based payment solutions provide more payment choice to customers in Peru, Singapore, Thailand and the United States.

For payment news and insight from Vocalink, visit <http://connect.Vocalink.com/> and for apps, visit <http://paybybankapp.co.uk>



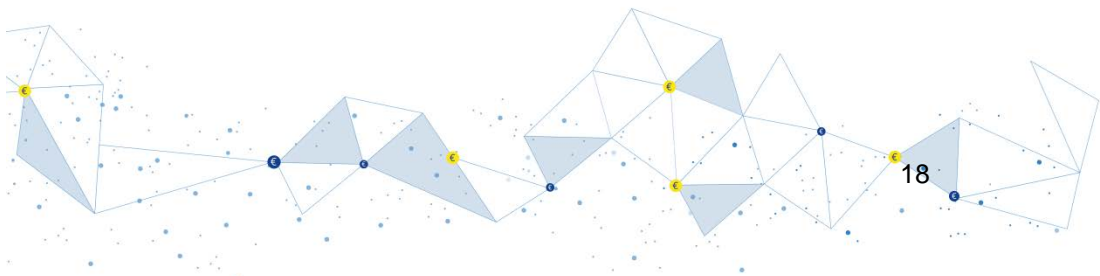


Volante Technologies Inc

Volante is a global financial technology company and is focused on addressing the challenges in end-to-end payments processing – from capture through to clearing. Volante provides technology to more than 90 financial institutions in 35 countries and helps them to compete and thrive in the new digital payments age.

Today we offer our technology as a service. One of the products we are offering in the European market is SEPA instant payments. This solution is aimed at removing barriers in the adoption of the new payment rail, TIPS, introduced by the European Central Bank (ECB). By using this service from Volante, financial institutions can start thinking about the services they want to offer to their clients, without worrying about the implementation of payment engines.

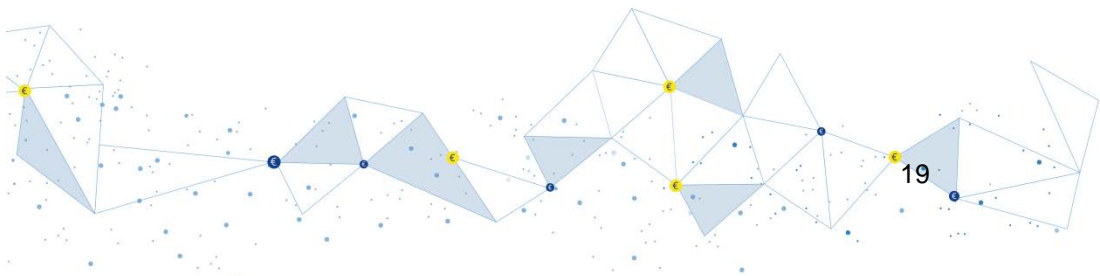
To learn more, visit <http://www.volantetech.com>





ZNPAY

ZNPAY is a first-generation payment initiation service provider (PISP) native organisation. Our sole focus is to design a state-of-the-art experience for consumer-to-business payments, as defined by the regulatory technical standards. Payments fuel commerce. ZNPAY provides a frictionless interface exactly where commerce happens: between merchants and consumers. Security and user experience define our existence and we have established a world-class Azure operating environment that delivers infinite scale and reliability. Our team are mobile-first engineers and payments experts who recognise the opportunity that the PSD2 provides to engineer payments in a lower-cost, secure and reliable manner, leveraging the latest consumer and enterprise technology. The money never leaves the bank!



General information

Venue	Press Room, ECB Main Building Sonnemannstrasse 20 60314 Frankfurt am Main Germany
Language	English
Contacts	MIP.events@ecb.europa.eu
Website	www.ecb.europa.eu
Twitter	@TARGET_ECB
LinkedIn	ECB: market infrastructure and payments (https://www.linkedin.com/groups/8534881/)

