

CEPS-ECMI-ECRI Fintech Day

9:15-17:30 | 7 June 2018 | Place du Congrès 1, 1000 Brussels

## Big Data, Innovation and Regulation in Finance: Finding the right balance!

The pace of data-driven innovation is accelerating in financial services. The promise of benefit for both firms and clients will become reality as long as the right policies and enablers are in place. To help meet that challenge, CEPS, ECRI and ECMI are jointly organising their Annual Fintech Conference on “Big Data, Innovation and Regulation in Finance: Finding the right balance!”

Given the significant impact of digitalisation on all types of products and clients, the objective of this conference is to provide a platform for the exchange of good practices across the various supervisors and providers of financial services, thereby contributing to greater regulatory consistency across the different segments of financial services. As such, the scope is relatively wide and intends to include retail financial services (credit, savings and payments), as well as investments and insurance. The programme features key stakeholders in the financial services sector and high-level representatives from the European institutions, national authorities, the financial industry, FinTech start-ups and academia.

The conference will first explore the interplay between *data privacy rights* and *financial innovation*. It will then discuss the potential benefits, risks and challenges for *robo-advisors* and the capacity to progress from niche markets to the mainstream. The debate will also explore how policy-makers could further help financial firms better protect critical data against increasingly complex *cyber-attacks*. Finally, the conference will place some focus on the *Payment Service Directive 2* and what it implies for banking.



# Agenda

08:45 **Registration**

09:15 **Opening remarks**

09:20 **Opening keynote address**

Willem Debeuckelaere, Art 29 WP Vice-President, President, Belgian Privacy Commission

09:50 **Session I – Privacy rights and financial innovation: How to promote both?**

The General Data Protection Regulation (GDPR) and ePrivacy went into effect on May 25<sup>th</sup> to address specific risks that can be triggered by the increasing use of personal data for the purpose of innovation. The focus has been placed on the rising risks related to discrimination and data privacy. While these new rules should raise IT innovation for compliance purposes (notably through RegTech innovations), some of their main provisions are sometimes perceived as an obstacle to specific forms of financial innovation. In particular, could the “right for consumers to be forgotten” undermine the integrity of certain algorithms? How and to what extent can the right to demand that a live human being (as opposed to a computer) review and explain an algorithmic decision impede automation of certain processes using machine learning? More generally, could the legal uncertainty resulting from unclear provisions impede innovation? In the end, how to enhance innovation in finance, whereas ensuring that privacy rights are well preserved?

**Keynote:** **Birgit Sippel**, Member of the European Parliament

**Beverly Sawyers**, VP, Head of Operational Excellence, American Express

**Florence Raynal**, Deputy Director, Head of European and International Affairs, CNIL

**Martin Schmalzried**, Senior Policy and Advocacy Officer, COFACE

**Nabil Hbali**, Data Transformation Program Manager, Ingenico Group

**Moderator:** **Sylvain Bouyon**, Head of Fintech and Retail Finance, CEPS

11:15 **Coffee break**

11:30 **Session II – The reality of robo-advisors: Business models, investor protection and supervision**

The actual and anticipated growth of robo-advice has attracted considerable attention from industry participants and policy-makers. Many firms have entered the market in recent years, mostly based on passive investments/ETFs, with the promise of positively impacting retail investors (reduced costs, improved access to advice and better product choices). They could also benefit from attracting greater interest on the part of certain categories of institutional investors. Nonetheless, flaws in the algorithms, mis-selling risks and privacy and data protection concerns could negatively impact their take-up. Once a robo-advice tool qualifies as investment advice or portfolio management, the provider has to comply with the provisions of MiFID II, in particular the requirements related to suitability.

**Keynote:** **Mady Delvaux-Stehres**, Member of the European Parliament

**Charles Symons**, Director, iShares in Belgium and Luxemburg, BlackRock

**Michele Leoncelli**, Senior Partner, Wealth Management & Personal Finance, Prometeia

**Leonard de Tilly**, Co-Founder & CEO, FundShop

**Moderator:** **Karel Lannoo**, CEO, CEPS and General Manager, ECMI

13:00 **Lunch break**

### 14:00 Session III – Cybersecurity in finance: Getting the policy mix right!

Cyber-attacks are growing in sophistication, requiring prompt and effectively managed responses. All financial firms are exposed to cyber risks, in particular those that have grown through acquisitions and need to absorb legacy IT systems. Also, as they are undergoing a profound digital transformation, financial firms are adjusting their processes and integrating new types of technologies. The learning processes inherent in these changes pose significant challenges to cybersecurity as well. While EU and national policy-makers are gradually creating the necessary conditions to tackle cybersecurity risks in financial services, numerous policy issues remain unresolved. In particular, can reliable macro-data be produced on cyber-attacks? How can we build an efficient and reactive framework for reporting cyber incidents? What are the main pillars of the preventive approach? Will we be ready when the “Big One” strikes?

**Keynote:** Udo Helmbrecht, Executive Director, ENISA

**Mark Bannon**, Head of Cyber Liability, EMEA, Zurich Insurance

**Ilias Chantzou**, Senior Director, Symantec Government Affairs

**Giorgio Cusmà Lorenzo**, Head of Information Security Business Continuity Governance, Intesa Sanpaolo

**Moderator:** Richard Parlour, Principal, Financial Markets Law International

### 15:30 Coffee break

### 16:00 Session IV – Payment services, Fintech and data flows: What to expect?

*(This session is financially supported by Intuit and is free of charge)*

The new Payment Service Directive 2 (PSD2) and its Regulatory Technical Standards (RTS) require banks to open APIs to Third-Party Providers (TPPs) in 2019. The early start jumps the EU ahead of its U.S. and Asian competitors. It will allow start-ups to use these APIs to link their innovations with traditional bank accounts. Regulators hope this move will drive competition between banks, tech giants and start-ups, opening up the market and providing new innovative and trusted payment services for small businesses and individual users. The reform should encourage banks to reinforce their IT infrastructure, allowing consumers quick access to these new services with a few simple steps. Several key questions remain unanswered. What data is required? How much data is enough? What is the interplay between PSD2 and GDPR? What standards should be implemented?

**Jean Allix**, Special Advisor, BEUC

**Krzysztof Zurek**, Policy Officer, DG FISMA, European Commission

**Ralf Ohlhausen**, Business Development Director, PPRO Financial Ltd, TPP representative, API Evaluation Group

**Bernie McKay**, Chief Public Policy Officer, Intuit

**Chirag Patel**, Global Head of Payments, Santander

**Moderator:** William Echikson, Head of Digital Forum, CEPS

### 17:25 Concluding remarks

### 17:30 End of the conference and cocktail

## Speakers A-Z



**Jean Allix, Special Advisor, BEUC**

Mr. Jean Allix has been appointed Special Advisor to BEUC in September 2016. He is dealing with both financial services and competition issues. BEUC represents 43 independent national consumer associations from 31 European countries. BEUC acts as the umbrella group in Brussels for its members and its main task is to represent them at European level and defend the interests of all Europe's consumers. 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 in euro and all the issues related to Single Euro Payment Area (SEPA) such as the Payment Services Directive. In 2007 he moved to the directorate for competition always on financial services issues. He spent the last two years dealing with the Payment Service Directive (PSD2) and the Regulation on interchange fees. Before joining the European Commission, Mr Allix had worked for a consumer association and for the French competition authority. He has been dealing with payment issues since 1987. Mr. Allix holds a DEA in Economics (Paris X University 1975) and is graduated from the Ecole Nationale de la Concurrence.



**Mark Bannon, Head of Cyber Liability, EMEA, Zurich Insurance**

Based in London, Mark is responsible for leading cyber risk underwriting and delivery of cyber insurance products and services across EMEA. As a Subject Matter Expert in Security & Privacy, Mark plays a key role in strategic direction and innovation within Zurich's global cyber insurance practice leadership team. Mark has more than 15 years' experience in underwriting technology and cyber risk. Prior to joining Zurich, he held senior underwriting positions at leading U.S. based insurance companies. Mark leads teams of technology risk underwriters, where he provides thought leadership and consultancy to the technology industry. He has contributed to the design and development of new insurance products and service propositions to transfer technological and cyber related risk into insurance solutions. A regular contributor to various articles on cyber and technology related insurable risk, and an active public speaker at industry conference events.



**Sylvain Bouyon, Head of Fintech and Retail Finance, CEPS**

Sylvain Bouyon is the Head of Fintech and Retail Finance at CEPS and ECRI. As an expert in European issues, Sylvain is conducting research and consultancy projects in the fields of better regulation, FinTech, innovation, digital single market, consumer protection and macroeconomics. He has managed several large research projects for the European regulators on digitalisation and regulation, and has published several papers on these topics. Prior to CEPS, he worked as an economic adviser at the European Mortgage Federation and as an economist/econometrist at the National Bank of Belgium. He holds a PhD on European monetary and banking issues, with several relevant academic publications on these topics, and he studied law, economics, finance and econometrics at the Université Paris Panthéon Sorbonne and at the Ecole Normale Supérieure, Paris.



**Ilias Chantzos, Senior Director, Symantec Government Affairs**

Ilias Chantzos is Senior Director of Symantec's Government Affairs programmes for Europe, Middle East & Africa as well as the Asia Pacific and Japan regions. He is based in Brussels. Chantzos represents Symantec before government bodies, national authorities and international organisations advising on public policy issues with particular regard to IT security and data risk management and availability. Prior to joining Symantec in 2004, Chantzos worked as legal and policy officer in the Directorate General Information Society of the European Commission focusing on information security policy. He covered the council of Europe Cybercrime Convention and the Framework Decision on Attacks against Information Systems. In addition, he managed a number of EU legislative initiatives relevant to information society and security, including directives on Privacy on Electronic Communications, the Data Retention Directive and the European Network and Information Security Agency (ENISA). He also represented the European Commission in various international debates and conferences.



**Giorgio Cusmà Lorenzo, Head of Information Security Business Continuity Governance, Intesa Sanpaolo**

Giorgio Cusmà Lorenzo was appointed Head of IT Security and Business Continuity Governance at Intesa Sanpaolo in 2016. In this crucial role, he is responsible for guidance and control activities at Group level ensuring the compliance and the effectiveness of security and business continuity measures. He started in 1985 at the IT Department of Montedison, a global company active in the chemical and energy sector, (now part of Edison) where he was in charge of development of IT Applications. After few years, he switched to the Financial Industry and started working at IBI – Istituto Bancario Italiano – where he was involved in the development of banking IT applications, expanding significantly his security, business continuity and ICT skills. Following the consolidation of the Italian Banking sector, he was involved in several IT integration projects for the M&A processes that led to the creation of the current Intesa Sanpaolo Group. He is not only deeply involved in coordination activities within the Intesa Sanpaolo Group, but also at institutional level, being member of the Italian CODISE Committee (at the Bank of Italy) and of the European Cyber Security Organisation (ECSO) Board which is the Public-Private Partnership on Cybersecurity launched in 2016 by the European Commission.



**Willem Debeuckelaere, Art 29 WP Vice-President, President, Belgian Privacy Commission**

Willem Debeuckelaere is law graduate of the University of Ghent, Belgium. He worked as a lawyer from 1977 till 1995. He was President of the "Human Rights League" from 1982 to 1989. He published on legal aid, constitutional and administrative law, privacy and data protection. He was head of the cabinet of the Belgian Minister of the Interior from 1995 till 1998. He was first nominated judge of the tribunal of first instance and subsequently, in 2002, counsellor of the Ghent Court of Appeal. He was Vice-President of the "Belgian Commission for the Protection of Privacy" from 2004 till March 2007. He has been President of this Commission since April 2007 till May 2018. He is also President of the "Vlaamse Toezichtcommissie" since 2010 and Vice-President of the "Art. 29 Working Party" since 2016.





**Mady Delvaux-Stehres, Member of the European Parliament**

Mady Delvaux-Stehres studied classical literature in Paris and worked as a teacher until 1989, when she joined the Luxembourgish government for the first time. A member of the Luxembourg Socialist Workers' Party (LSAP) since 1974, she served as Minister for Communications, Transport and Social Security and Minister of National Education and Vocational Training. Since May 2014, Mady Delvaux-Stehres is Member of the European Parliament, Vice-Chair of the Committee on Legal Affairs and substitute member in the Committee on Economic and Monetary Affairs. She was also appointed as one of the 6 members of the Advisory Committee of the European Parliament. She is the Chair of the Parliament's Working Group on Robotics and Artificial Intelligence and the rapporteur of the initiative legislative report on Civil Law Rules on Robotics, which was voted in plenary in February 2017. In the Committee on Economic and Monetary Affairs, she follows the review of prudential rules and supervision of investment firms for the S&D political group and is especially concerned with innovative banking solutions which combine her interest in technology with the financial aspect.



**William Echikson, Head of Digital Forum, CEPS**

William Echikson is Associate Senior Fellow and Director of the Digital Forum at the Centre for European Policy Studies in Brussels. Before joining CEPS, Mr. Echikson worked for six and a half years at Google running corporate communications for Europe Middle East and Africa. He launched the company's Europe blog and led its efforts around data center government affairs and Internet freedom issues. Mr. Echikson began his career as a foreign correspondent in Europe for a series of US publications including the Christian Science Monitor, Wall Street Journal, Fortune and BusinessWeek. From 2001 until 2007, he served as Brussels Bureau Chief for Dow Jones. Mr. Echikson also has written, directed and produced for television documentaries for BBC and America's Public Broadcasting Service. He is the author of four books, including works on the collapse of communism in Central Europe and the history of the Bordeaux wine region. An American and Belgian citizen, Mr. Echikson graduated from Yale College with a Magna Cum Laude degree in history.



**Nabil Hbali, Data Transformation Program Manager, Ingenico Group**

Nabil Hbali is Data Platform Director at Ingenico. He has been CEO of Data Project Ltd since 2005. He has more than 17 years of experience in defining complex IT solutions supporting business strategies for international organisations. His core experience concerns Fintech, Banking and financial institutions. He obtained a Bachelor in economics and econometrics at the Université Libre de Bruxelles, and a Master in computer sciences at the Europese Hogeschool Brussel.



**Udo Helmbrecht**, Executive Director, ENISA

Prof. Dr. Udo Helmbrecht has more than 40 years of professional management experience in the IT sector. Udo Helmbrecht was born in 1955, in Castrop-Rauxel, North Rhine-Westphalia, Germany. He studied Physics, Mathematics and Computer Science at Ruhr-University, Bochum, and in 1984 he was awarded a PhD in Theoretical Physics. In 2010 Udo Helmbrecht was appointed honorary professor at the Universität der Bundeswehr Munich, Germany. His experience in the field of security has been acquired through work in a variety of areas, including the energy industry, insurance, engineering, aviation, defence, and the space industry. He became the president of the German Federal Office for Information Security (BSI) in 2003. Udo Helmbrecht took office as Executive Director of the European Union Agency for Network and Information Security (ENISA) in October 2009.



**Karel Lannoo**, CEO, CEPS and General Manager, ECMI

Chief executive of CEPS since 2000, a leading independent European think tank. Published some books and numerous articles in newspapers, specialised magazines and journals on general European public policy, and specific financial regulation and supervision matters. Latest book: 'The Great Financial Plumbing, From Northern Rock to Banking Union', Rowman and Littlefield, 2015 Regular speaker in hearings for national and international institutions (EU Commission, European Parliament and related), at international conferences and in corporate briefings.

Directs the European Capital Markets Institute (ECMI) and the European Credit Research Institute (ECRI), both operated by CEPS.



**Michele Leoncelli**, Senior Partner, Wealth Management & Personal Finance, Prometeia

A partner at Prometeia since 2015, Senior partner since 2018. He is Head of Data Analysis Services for the Wealth Management & Personal Finance Area. He oversees a range of Wealth Management initiatives for the market's most important financial institutions, including consulting projects and implementation of wealth management solutions, and is also involved in the research and methodological development of the Practice. His expertise covers wealth management service models, business planning, regulatory compliance, investment management, risk management, quantitative finance and data science.



**Beverly Sawyers**, VP, Head of Operational Excellence, American Express

Beverly is Vice President, head of Operational Excellence, leading a global organisation responsible for first line controls and operation risk management, as well as for driving process excellence and improved governance across the International Consumer and Partner Card Services organisation that operates in some 150+ countries around the world, outside of the US. Beverly sits on the Board of American Express Banking Corporation (AEBC) that supports the activities in India, and chairs the Audit and Compliance Committee of the Board. She also sits on the Board of acquiring and issuing payment institutions in Belgium, sitting on the Board Audit and Risk Committee. Beverly has been with American Express for 30 years, and has worked across many areas

of the company including Banking, Brokerage and Process Engineering, in Global, European and local UK roles. Beverly is also responsible for the partnership of American Express with Brighton & Hove Albion FC, and its award-winning charitable arm, Albion in the Community with whom Amex has a unique employee volunteering partnership called 'Realise the Potential of the Community'. Outside of American Express, Beverly is a Board Trustee of the Sussex-based domestic abuse charity RISE.



**Martin Schmalzried, Senior Policy and Advocacy Officer, COFACE**

Martin Schmalzried holds a Master's Degree from the ULB (Brussels) in Political Science and is a licensed sociology teacher in upper secondary education. He has been working at COFACE (Confederation of Family Organisations in the EU) as a Senior Policy and Advocacy Officer for over nine years, in charge of financial services and financial inclusion. He was a member of the Financial Services Users Group under DG FISMA and is currently a member of the Banking Stakeholder Group of the European Banking Authority. He has worked extensively on big data in financial services, creditworthiness, access to basic financial services and the development of fintechs and consumer protection in financial services.



**Birgit Sippel, Member of the European Parliament**

Birgit Sippel is a member of the European Parliament and Coordinator of the S&D Group in the Committee on Civil Liberties, Justice and Home Affairs (LIBE). Since 2017, she is also member of the Special Committee on Terrorism (TERR). She currently serves as the European Parliament rapporteur for the regulations on ePrivacy as well as for access to e-evidence. Already in the past, she has been involved in a diverse range of topics in the area of privacy and data protection (e.g. Terrorist Finance Tracking Programme, Passenger Name Record data (PNR)). Moreover, she has been involved in the advancement of police and judicial cooperation at EU level (Area of Freedom, Security and Justice), e.g. by supporting the adoption of several directives on procedural safeguards. In addition to this, she is working on issues like the EU asylum policy, migration and the Schengen area.



**Charles Symons, Director, iShares in Belgium and Luxemburg, BlackRock**

In this current role Mr Symons is responsible for developing and maintaining relationships with both retail as well as institutional clients throughout the Belux region. Prior to moving in his current role, Mr. Symons was working within our Benelux Institutional team where he was responsible for developing and maintaining relationships with institutional investors, including pension plans, companies, institutions and foundations, and industry consultants within the Benelux region. Mr. Symons earned an MSc degree in finance and risk management from the Hogeschool-Universiteit Brussel in 2006.





**Leonard de Tilly, Co-Founder & CEO, FundShop**

Léonard de Tilly is a French entrepreneur who graduated from Ecole Spéciale des Travaux Publics (top French Engineering School) and Stern NYU MBA in 2012. He started FundShop in 2013 after a 7-year career in financial markets, working in the structured products industry, with top European IB banks.



**Bernie McKay, Chief Public Policy Officer, Intuit**

Bernard McKay is Intuit's chief public policy officer and vice president for global corporate affairs. In this role, Mr. McKay is Intuit's senior officer responsible for government affairs, industry relations, global public policy, and corporate philanthropy. He 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.



**Ralf Ohlhausen, Business Development Director, PPRO Financial Ltd, TPP representative, API Evaluation Group**

Ralf Ohlhausen is Business Development Director at PPRO Financial Ltd. Ralf Ohlhausen, MSc in Mathematics and Master of Telecommunications Business, has over 25 years' experience in e commerce, financial services, mobile telecoms and IT. Before joining PPRO Group, he was President Europe at SafetyPay. Other management positions on his international career path took him to Digicel, O2, British Telecom and Mannesmann-Kienzle. At PPRO, Ralf is responsible for expanding the company's portfolio and global reach, as well as developing new business areas and partnerships. Since the end of 2016 Ralf Ohlhausen is a member of the Euro Retail Payments Board (ERPB) of the European Central Bank (ECB) representing the interests of the Electronic Money Association (EMA).



**Richard Parlour, Principal, Financial Markets Law International**

Richard Parlour chairs the EU Task Force on Cybersecurity Policy for the Financial Sector. He also runs Financial Markets Law International, a specialised firm helping people establish, grow and defend their financial markets businesses. Richard helped to establish the first alternative trading system to gain a pan-EU licence and is working on various crypto currency, ICO and crowdfunding platforms, amongst other matters. He has been involved in a wide range of cases from compliance transformation and cyber espionage, to enhanced due diligence (in 140 countries),

expert witness reports and training. He has sat on UK government expert groups on money laundering, corruption and cybersecurity. He has addressed Parliamentary Committees on cybersecurity issues and is on the advisory council of IASME, an organisation which helps firms improve their cyber resilience. Richard has worked in Brussels on development of the Single European Market and was seconded to the London International Financial Futures Exchange as in house general counsel.



**Chirag Patel**, Global Head of Payments, Santander

Chirag Patel has 20 years' experience in global payments. He spent 13 years at American Express working in Tokyo, London and New York in a variety of roles from Merchant Services, Acquiring, Pricing and Issuing. He held leadership positions at Softcard a US NFC mobile payment start up owned by AT&T, Verizon and T-Mobile before it was sold to Google. For the past three years Chirag led Emerging Payments, European Payment Acceptance and International Payment Expansion at Amazon. He recently moved to Santander and is the global head of Payments.



**Krzysztof Zurek**, Policy Officer, DG FISMA, European Commission

Krzysztof joined the European Commission in 2006. He works in the area of payment services in the Directorate General for Financial Stability, Financial Services and Capital Markets Union (FISMA). Krzysztof has provided expertise in many payments-related projects at the EU level, including Regulation on cross-border payments, SEPA Regulation and the revised Directive on payment services (PSD2). Krzysztof represents the European Commission at the Payment Policy Working Group of the European Central Bank and at the Standing Committee for Payment Services of the European Banking Authority.

## Attendees

**Irfan Ahmed**, Assistant Professor, Preston University Islamabad  
**Farid Aliyev**, Senior Financial Services Officer, BEUC, The European Consumer Organisation  
**Cosmina Amariei**, Researcher, CEPS  
**Sandra Andersson**, Policy Adviser, Federation of European Securities Exchanges  
**Simona Autolitano**, Cybersecurity Policy Coordinator, Microsoft  
**James Aw**, Barrister and Researcher, Lincoln's Inn  
**Rym Ayadi**, Professor, CASS Business School  
**Wouter Baljon**, Director, KREAB  
**Mohamed-Raja'i Barakat**, Economic Expert, ARW  
**Pauline Bégasse de Dhaem**, Legal advisor, NBB  
**Isak Bengtzboe**, Legal Adviser, Eurofinas  
**Benjamin Benjelloun**, Consultant, TeneocabinetDN  
**Helene Benoist**, Policy Adviser, European Banking Federation  
**Dennis Berens**, Intern FinTech, Ministry of Finance of The Netherlands  
**Elie Beyrouthy**, Vice President, American Express  
**Mykola Bohoslavets**, President, International Center of Diplomatic Cooperations  
**Christophe Bonte**, Senior Adviser, Swiss Finance Council  
**Diederik Bruggink**, Senior Adviser Payments, ESBG  
**Manuela Carpano**, General Counsel, BE Ministry of Finances- Treasury  
**Alessandra Casale**, Head of Representative Office, Assonime  
**Eric Charlety**, Director Business Development, BNP Paribas  
**Solène Chataigné**, Account Executive, FleishmanHillard  
**Victor Chatenay**, Public Policy Assistant, PubAffairsBruxelles  
**Eve Chen**, Regulatory Strategy Analyst, London Stock Exchange Group  
**Maria Teresa Chimienti**, Market Infrastructure Expert, ECB  
**Catherine Clausen**, EU Policy Assistant, Finance Denmark  
**David Cleeton**, Professor and Chair, Illinois State University  
**Dimitri Corpakis**, former EU Senior Official (retired), Former European Commission  
**Thomas Dahl**, Head of EU Affairs, Finance Denmark  
**Mattia Dalle Vedove**, Senior EU Affairs Manager, Hitachi, Ltd.  
**Willem Pieter De Groen**, Research Fellow & Head of Unit, CEPS  
**Gijs De Haan**, Finance Intern, Perm. Rep. Netherlands to the EU  
**Jasper De Meyer**, Financial Services Officer, BEUC  
**Godfried De Vidts**, Director of European Affairs, NEX Group  
**Angelos Delivorias**, Policy analyst, European Parliament  
**Chiara Dell'Oro**, Adviser for Consumer Policy, EACB  
**Axel Demanet**, Data Analytics Translator, BNP Paribas Fortis  
**Raffaella Donnini**, Head of European Growth Policy office, Intesa Sanpaolo  
**Nicolas Dorgeret**, Administrator, European Parliament  
**Arne Dulsrud**, Research Director, Consumption Norway (SIFO)  
**Tycho Eggenhuizen**, Intern, ecoDa  
**Anouk Faber**, Parliamentary Assistant to Mady Delvaux-Stehres, MEP

**Antje Fedderke**, Secretary General, International Association of Legal Protection Insurance (RIAD)

**Malgorzata Feluch**, Policy Officer, European Commission

**Sarah Fialon**, Trainee, European Commission

**Andrew Fielding**, Vice President, Samsung

**Jean-Luc Filippini**, Senior Policy Adviser, EIB

**Jan-Martin Frie**, Policy Analyst, European Commission

**Annalaura Gallo**, Associate Consultant, APCO Worldwide

**Paloma Garcia**, Consultant, Afore Consulting

**Pierre Garrault**, European Affairs, AFG

**Sergio Garza-Santana**, IT Regional Manager, Embassy of Mexico in Belgium

**Floris Geijer**, Intern Dutch Banking Association, Dutch Banking Association (NVB)

**Nicolette Geveke**, Journalist

**Sandro Gianella**, Public Policy, Europe, Stripe

**Majid Golpour**, Research Associate, ULB

**Fleur Gribnau**, Executive Associate, Kreab

**Aleksi Grym**, Head of Digitalisation, Bank of Finland

**Andreea Gulacsi**, EU/EFTA Policy Engagement, European Committee for Standardization

**Julio Guzmán**, Administrator, EP

**Anne-Gabrielle Haie**, Lawyer, DLA Piper

**Takuma Hashimoto**, Senior Economist, Mitsui & Co. Benelux

**Brit Hecht**, Senior Policy Adviser, BBVA

**Tilman Hengevoss**, Head Public Affairs EMEA, Zurich Insurance

**Stephanie Honnefelder**, Research Official, European Parliament

**Luiza Hoxhaj**, Executive Director, Center for European Policy Studies on Regional and Local Development

**Stevi Iosif**, Associate Director, AFME

**Marta Jiménez de los Galanes**, Head of Office, Spanish Banking Association

**Astrid Johansson**, Visiting research Fellow, EIAS

**Ulrich Kamper**, Policy Officer, Representation of the Free State of Thuringia to the EU

**Jutaro Kaneko**, Chief Representative in Brussels, Japan Center for International Finance

**Phathisani Khumalo**, Founder, Selbourne Research

**Kestutis Kupsys**, Executive Director, Association "For Honesty in Banking"

**Danai Lazari**, Consultant, Afore Consulting

**Eric Lechien**, Chief Financial Officer, Delen Private Bank

**Jia Liu**, Journalist, China Daily

**Thomas Ljungquist**, Policy Officer, European Commission

**Klaus Löber**, Head of Oversight Division, European Central Bank

**Alexandra Majer**, Policy Adviser, OeNB

**Martin Margraf**, Policy Officer, Representation of the Free State of Thuringia to the EU

**Romain Matherat-Audan**, Trainee, EU Commission

**Josué F. Mathieu**, Researcher, Université libre de Bruxelles

**Gabriele Mazzini**, Policy Officer, European Commission

**Isabelle Meau**, Prudential Analyst, National Bank of Belgium

**Alexander Merriman**, Consultant & Senior Policy Adviser, Personal Investment & Financial Advice Association (PIMFA)

**Jurgita Miseviciute**, Policy Advisor, Covington



**Andrea Mogni**, Senior Financial Expert, EU  
**Monica Monaco**, Founder and MD, TrustEuAffairs  
**Sabine Monauni-Toemoerdy**, Ambassador, Embassy of Liechtenstein  
**Rémy Moura**, Senior Adviser Capital Market, ESBG  
**John (Iannis) Mourmouras**, Deputy Governor, Bank of Greece  
**Triin Muuk-Adrat**, Lawyer, Estonian Financial Supervision Authority  
**João Nóbrega**, Finance Lead, Volt Europa  
**Ralf Ohlhausen**, Business Development Director, PPRO Financial Ltd  
**Inna Oliinyk**, Intern, CEPS  
**Gasarabwe Oscar**, Journalist,  
**Valerijus Ostrovskis**, Lawyer, DLA Piper  
**Vassilis Paliouras**, Trainee, SRB  
**Georgios Petropoulos**, Research Fellow, Bruegel  
**Emil Pietras**, First Secretary, PermRep Poland  
**Emanuele Pirozzi**, EU Liaison Officer, I-Com  
**Christian Poppe**, Senior Researcher, Consumption Norway (SIFO)  
**David Postius**, EU Policy Analyst, Banco Santander  
**Alexander Privitera**, Head of European Affairs, Commerzbank  
**Ignacio Puente**, Policy/Project Officer, EC - DG RTD  
**Sofie Puylaert**, Inspector, FPS Economy, S.M.E.s, Self-employed and Energy  
**Pia Reetz**, Trainee, European Commission  
**Nickolas Reinhardt**, Director, Afore Consulting  
**Béatrice Richez-Baum**, Director General, ecoDa  
**Alfredo Rizzo**, Senior Research Fellow, INAPP  
**Jörn-Jakob Röber**, Senior Policy Lead, Visa  
**Isabelle Roccia**, Senior Policy Advisor, U.S. Mission to the EU  
**Joao Rocha**, Senior Expert, European Commission  
**Jose Luis Romero**, Payment System Specialist, Banco de España  
**Geert Roosen**, Equity reseearth analyst, AllianceBernstein  
**Stephane Rottier**, Advisor, IMF  
**Tarik Roukny**, Research Associate, Massachusetts Institute of Technology  
**Kamil Sasko**, Financial Counselor, Permanent representation of the Slovak Republic to the EU  
**Didier Schmitt**, Space Policy, EEAS  
**Dietmar Schwarz**, Desk Officer, Representation of the State of Hessen  
**Frederico Silva**, Legal Officer, BEUC  
**Jorge Silva**, Political Administrator, Council of the EU  
**Jose Simarro**, Expert, SRB  
**Kathleen Sors**, Inspector, FPS Economy, SMEs, Self Employed and Energy  
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