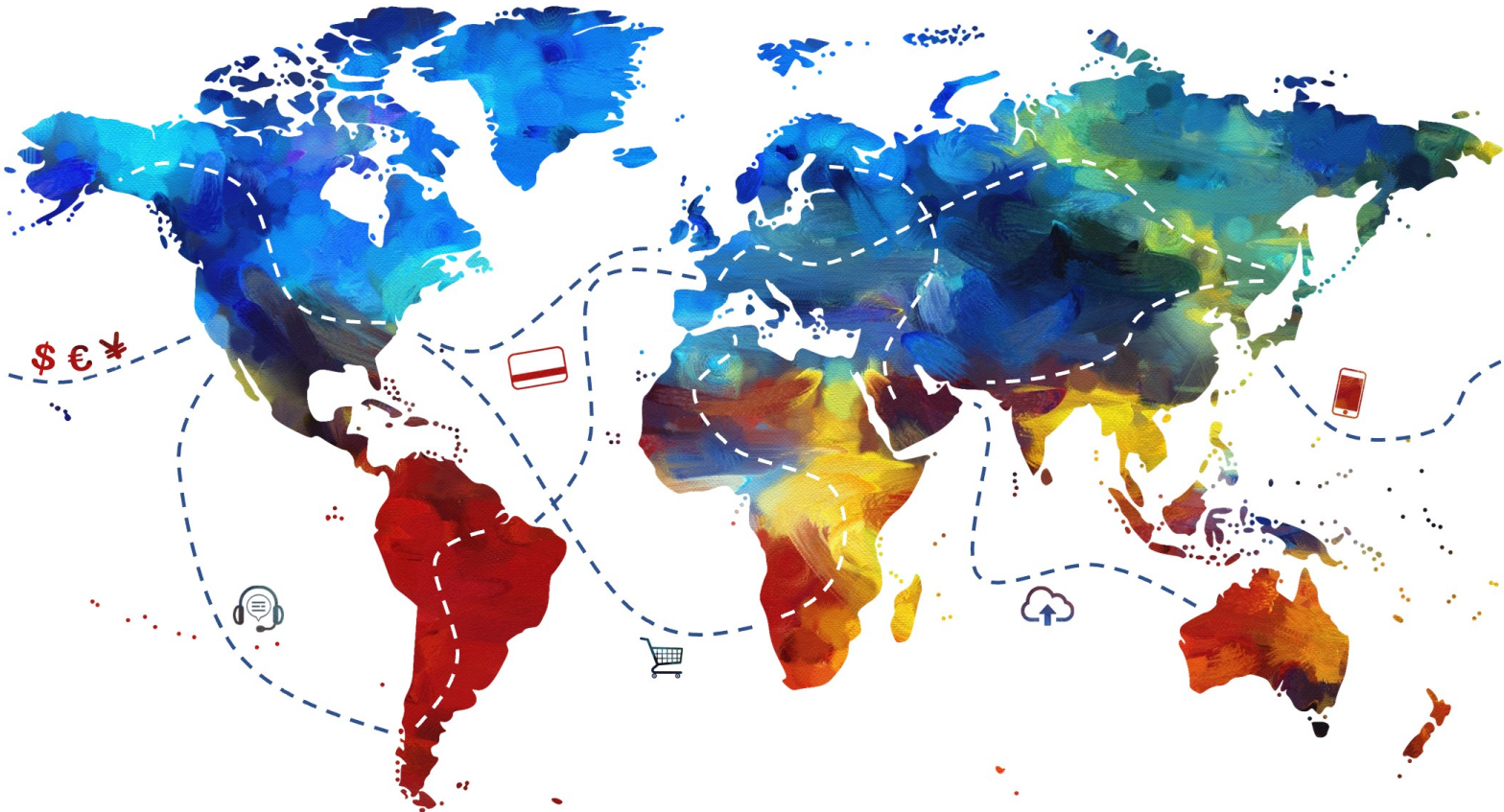


# Virtual EBA Global Seminar 2020

1 and 2 October 2020



## Real-Time Payments and Open Banking: New Realities, New Challenges

This digital **EBA Global Seminar “Real-Time Payments and Open Banking: New Realities, New Challenges”** will assess the current status of real-time payment and open banking initiatives in and outside of North America. What are the strategic imperatives and what can we learn from the developments in these markets?

In the seminar, speakers from large and mid-size banks, technology and infrastructure providers as well as delegates will be discussing questions on current real-time payment schemes, the expectations of different types of customers and stakeholders, as well as the critical challenges and the continued practical and commercial opportunities and benefits of open banking.

## Program EBA Global Seminar 2020

### “Real-Time Payments and Open Banking: New Realities, New Challenges”

Thursday, 1 October 2020

Times are CET	Session
3:00 pm	<p><b>Welcome and Introduction</b></p> <p>A brief welcome to outline the key activities and highlights of the seminar</p> <p><b>Wolfgang Ehrmann, Chairman of the Board, Euro Banking Association, interviewed by Thomas Egner, Secretary General, Euro Banking Association</b></p>
3:10	<p><b>New Realities and New Challenges: Payments in the Time of a Global Pandemic. A discussion panel</b></p> <p>The previous six months have been a dramatic and traumatic experience for public health and the economy. What changes has it brought about in payments? How are these affecting consumers, businesses, banks, and clearing houses?</p> <ul style="list-style-type: none"> <li>• <b>David Fortney, Executive Vice President, The Clearing House</b></li> <li>• <b>Steve Kenneally, Senior Vice President, American Bankers Association</b></li> <li>• <b>Hays Littlejohn, Chief Executive Officer, EBA CLEARING</b></li> <li>• <b>Jan Pilbauer, Chief Payments and Innovation Officer BankservAfrica</b></li> <li>• <b>David Scola, Chief Executive of the Americas, UK and Ireland, SWIFT</b></li> </ul> <p><b>Moderator: Leo Lipis, EBA Global Seminar Chair</b></p>
4:10	Break
4:30	<p><b>Open Banking and Identity in India: Aadhaar identity numbers and the UPI</b></p> <p>India has the world’s largest identity database and is using it to authenticate and route payments through an API-based infrastructure. This interview-based discussion will look at the motivation, implementation, use, and impact of Aadhaar numbers and the Unified Payments Interface.</p> <p><b>Mahadevan Balakrishnan, Consultant, World Bank, interviewed by Leo Lipis, EBA Global Seminar Chair</b></p>
5:00	<p><b>Drivers for Payment System Modernization in Banks</b></p> <p>As the economic uncertainty continues, banks and credit unions are reimagining their customer touchpoints as new use cases demand new approaches. Add to this the constant shifts to both the domestic and cross-border payments landscapes. How are these changes influencing long-term payments modernization strategies of financial institutions?</p> <ul style="list-style-type: none"> <li>• <b>Stacy Rosenthal, Head of Payments, Santander Bank</b></li> <li>• <b>Rossana Thomas, Vice President, Product Management, Fiserv</b></li> </ul> <p><b>Moderator: Leo Lipis, EBA Global Seminar Chair</b></p>
5:30	Break
5:45	<p><b>Neo-Banks, Fintechs and Credit Unions: The Key to Immediate Payments Innovation</b></p> <p>Banks worldwide have been wondering how to make money with real-time payments. A wave of new entrants is focussing instead on the innovation that is layered onto rich-data rails. In this session Nano Banc and Sherpa Technologies challenge the idea that immediate payments are about fees and outline how they plan to differentiate their customer experiences with access to real-time rails and immediate payments innovation.</p> <ul style="list-style-type: none"> <li>• <b>John Ballantyne, Real-Time Payments Solution Leader, ACI Worldwide</b></li> <li>• <b>Keith Riddle, CEO, Sherpa Technologies</b></li> </ul> <p><b>Moderator: Daniel Szmukler, Director, Euro Banking Association</b></p>
6:15	<b>Closing remarks – Day 1</b>
6:30	End of Day 1

## Program EBA Global Seminar 2020

**Friday, 2 October 2020**

Times are CET	Session
3:00 pm	<b>Agenda for the Day</b> Setting the scene for the day and highlighting the key take-aways from the previous day <b>Leo Lipis, EBA Global Seminar Chair</b>
3:05	<b>Real-Time Payments, Open Banking, and Cash Reduction in Japan</b> The Japanese payments industry is in the midst of a major effort to promote electronic payments and modernize the interbank infrastructure. This session will explain how real-time payments and open banking are being used to drive down cash usage, especially at the upcoming Tokyo Olympics. <ul style="list-style-type: none"> <li>• <b>Akira Sasaki, Senior Consultant, Lipis Advisors</b></li> <li>• <b>Mayu Suzuki, Director, PaymentsJapan</b></li> </ul> <b>Moderator: Daniel Szmukler, Director, Euro Banking Association</b>
3:35	<b>Payments Modernization in South Africa: An update</b> South Africa continues to modernize its national payment system and rearchitect its real-time payment system. This session will give us a status update and an outlook for the next 3-5 years. <ul style="list-style-type: none"> <li>• <b>Chipo Mushwana, Executive, Nedbank</b></li> <li>• <b>Jan Pilbauer, Chief Payments and Innovation Officer &amp; Acting Chief Operating Officer, BankservAfrica</b></li> </ul> <b>Moderator: Leo Lipis, EBA Global Seminar Chair</b>
4:05	Break
4:20	<b>Real-time payments in the USA</b> The United States has seen dynamic developments in its real-time payment systems in the past two years. These changes are likely to continue. This panel will discuss what is happening, why, and the impact it will have on payments and banking. <ul style="list-style-type: none"> <li>• <b>Andrew Haskell, Director, BNY Mellon</b></li> <li>• <b>Steve Kenneally, Senior Vice President, American Bankers Association</b></li> <li>• <b>Connie Theien, Senior Vice President, Federal Reserve Bank of Chicago</b></li> <li>• <b>Russ Waterhouse, Executive Vice President, The Clearing House</b></li> </ul> <b>Moderator: Leo Lipis, EBA Global Seminar Chair</b>
5:10	<b>Real-time payments and Open Banking in Europe</b> Real-time payments and open banking are powerful trends when looked at alone. Their combination has the potential to be very disruptive. The session will explore the latest developments in Europe and the impact they are having on the industry. <ul style="list-style-type: none"> <li>• <b>Kevin Brown, Independent Non-Executive Director and Advisor</b></li> <li>• <b>Hays Littlejohn, Chief Executive Officer, EBA CLEARING</b></li> </ul> <b>Moderator: Vincent Brennan, Head of Group Payments, Bank of Ireland</b>
6:00	<b>Delegate feedback and closing remarks</b> An interactive discussion to highlight the lessons of the Global Seminar and what they mean for the future.
6:30	End of EBA Global Seminar 2020

## Logistical information

Due to the Covid-19 pandemic and the ensuing difficulties to travel, the EBA has taken the decision to run this event virtually.

The programme has been adapted to work in a virtual environment without losing any of the content.

To compensate for the loss of the benefits of meeting in person, the EBA has considerably reduced the price of the training seminar.

### Price

**EUR 500 (USD 550).** The price includes all training seminar activities and learning materials.

Full payment will need to be made in advance.

### Booking

Please book your place [here](#). If you have questions, you can contact us at [education@abe-eba.eu](mailto:education@abe-eba.eu).

We strongly recommend registering promptly.

### Sponsor

The EBA Global Seminar is sponsored by ACI Worldwide, Fiserv, SWIFT and The Clearing House.

