



EBA Open Forum on Digital Transformation

The Payments Regulation Playbook: risks, rules & opportunities

Wednesday, 25 February 2026, 8:45 to 13:00 CET

Digital meeting

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08:45 – 09:00 Settling in, BYOC/T (bring your own coffee/tea)

09:00 – 09:10 Welcome and opening remarks

Thomas Egner, Secretary General of the **Euro Banking Association**
Kate Pohl, Moderator of the **EBA Open Forum**

09:10 – 09:45 Rules, Risks, and Realities: navigating Europe's economic future in a global storm

Carsten Brzeski - Global Head of Macro Research and Chief Eurozone Economist ING, Chief Economist ING Germany, **ING**

09:45 – 10:25 Regulating Europe's next chapter: what is the impact of PSD3, PSR and IPR... on the EU landscape?

Reinout Temmerman, Head of Retail Payments, Prudential Supervision & Oversight, **National Bank of Belgium**

10:25 – 10:35 Coffee break

10:35 – 11:20 FIDA Unpacked: Regulation in motion or market disruption in the making?

Thomas Faelli, Founding Partner, **Ethikos Lawyers** - **FIDA the “Schrödinger's cat” of EU financial regulation**

Nicola Breyer – Independent Expert - **A new era for data or another regulatory burden?**

11:20 – 11:55 The Digital Euro: next steps - what can we expect?

Maximilian Baum, Vice President, Deutsche Bank

11:55 – 12:05 Coffee break

12:05 – 12:50 From Rulebook to Playbook; what's new, what's next and what has been lost in translation?

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

Nicola Breyer, Independent Expert

Reinout Temmerman, Head of Retail Payments, Prudential Supervision & Oversight,

National Bank of Belgium

Thomas Faelli, Founding Partner, Ethikos Lawyers

Wendy De Meyer, Deputy Chief Compliance Officer, Belfius

12:50 – 13:00 Wrap-up

A recap of the themes, ideas, learnings, take-aways / date and theme of the next EBA Open Forum on Digital Transformation

13:00 End of conference