

CEPS-ECRI conference in cooperation with BEUC and EFIN

17 October 2017

Place du Congrès 1, 1000 Bruxelles

Big Data and Fintech: a solution to financial exclusion?

The aim of the conference is to explore, from the perspective of financial inclusion, both the potential risks and benefits for everyone in society of innovations in financial services products and delivery systems, encompassing big data and fintech. The underlying question is whether regulators should act in anticipation of these developments, and if so, what actions will best guarantee a positive outcome, without stifling innovation.

Each of the panels will focus on the following three questions:

- *What are the financial inclusion issues?*
- *How Big Data & Fintech can address the problem?*
- *Risks and opportunities*

These issues will be debated with experts from across the payment, insurance and credit segments, including the European Commission, the European Parliament, the US National Association of Consumer Advocates, the National Bank of Belgium and several representatives from consumer organisations, Fintech startups and leading universities.

AGENDA

8:30-9:00 **Registration and morning coffee**

9:00-9:15 **Welcome Speeches**

Sylvain Bouyon, Research Fellow, Economy and Finance, CEPS/ECRI
Anne Fily, Chairperson, EFIN

9:15-9:30 **Financial Exclusion in the EU**

Olivier Jérusalmy, Director, EFIN

9:30-9:45 **Technology Impact on Financial Services Supply**

Cora Van Nieuwenhuizen, Member of the European Parliament

9:45-10:45 **Panel 1 on Insurance**

Keynote Speech and Chair of the Session

Marcin Kawiński, Lecturer, Warsaw School of Economics

Discussion

Greg Van Elsen, Senior Financial Services officer, BEUC

Witold Jaworski, CEO NIO (telematics, pay how you drive solutions)

Nathalie Berger, Head of Unit, DG FISMA – Insurance and Pensions, European Commission

Q&A Session

10:45-11:15 **Coffee break**

- 11:15-12:45** **Panel 2 on Payment services, transactions and transfers**
[Keynote Speech and Chair of the Session](#)
Jan Vermeulen, Senior Payment System Expert, National Bank of Belgium
- [Discussion](#)
Anne-Sophie Parent, Secretary General, Age Platform
Jean Allix, Special Advisor, BEUC
Paulo Silva, Legal officer at DG FISMA, European Commission
Yvonne Lootsma, Consultant, Initio
Flora Coleman, Head of Government Relations, TransferWise
- [Q&A Session](#)
- 12:45-14:15** **Lunch**
- 14:15-16:00** **Panel 3 on Credit**
[Keynote Speech and Chair of the Session](#)
Federico Ferretti, Senior Lecturer and Director, Research Ethics Committee, Brunel University London
[Keynote Speech](#)
Ira Rheingold, Executive Director, National Association of Consumer Advocates
- [Discussion](#)
Ira Rheingold, Executive Director, National Association of Consumer Advocates
Bjorn Erik Thon, Director, Norwegian Data Protection Authority
Maria Lissowska, DG Just E1, Senior Expert, European Commission
Martin Schmalzried, Senior Policy Officer, COFACE
Florian Schwabl, Partnership with banks and financial institutions, Figo
- [Q&A Session](#)
- 16:00-16:15** **Conclusions**
[What are the benefits/advantages big data and Fintech may bring to consumers?](#)
Monique Goyens, Director General, BEUC
- 16:15-16:20** **Closing speech**
Sylvain Bouyon, Research Fellow, Economy and Finance, CEPS/ECRI
- 16:20** **End of the conference**

SPEAKERS A-Z



Jean Allix
Special Advisor to BEUC

Mr. Jean Allix (68) has been appointed Special Advisor to BEUC, the European Consumer Organisation, in September 2016. He is dealing with both financial services and competition issues.

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.



Nathalie Berger
Head of Unit, Insurance and Pensions, DG Financial Stability, Financial Services, and Capital Markets Union, European Commission

Nathalie leads the European Commission Unit in charge of Insurance and Pensions since May 2015. Prior to taking up this position, Nathalie was since July 2012 Head of Unit responsible for Audit and Credit Rating Agencies. She previously worked as an expert in company law and corporate governance, and from 2007 onwards as a Deputy Head of Unit in charge of Relations with the European Parliament and Council as well as Policy Coordination.

Nathalie started her career as a lecturer and consultant for a banking group. She joined the European Commission in 2000, mainly responsible for the development of Commission implementing powers in the field of financial services. She was a member of the Commission Task Force on the Future of the European Union and an advisor to the Commission representatives at the European Convention.

A French national, Nathalie holds a Ph.D. Doctorate in Law and a Bachelor of Arts in Politics. She is the author of several articles and a book on European law and policies.



Sylvain Bouyon
Research Fellow ECRI, CEPS

Sylvain Bouyon is a Research Fellow at CEPS, where he is managing the European Credit Research Institute (ECRI). Previous appointments include those of Economist at the European Mortgage Federation, at the Participation Fund and at the National Bank of Belgium. He received a doctorate in France on banking of Central and Eastern European Economies, and earned degrees (at the equivalent levels to both bachelor and master degrees) in economics and finance at the Ecole Normale Supérieure de Paris and Université Paris 1 Panthéon Sorbonne. During these experiences, Sylvain has managed several large European research projects in financial innovation and Fintech. He has also published several books and articles on these topics.



Flora Coleman
Head of Government Relations, TransferWise

Flora Coleman joined TransferWise - the fairest, easiest way to manage your money across borders - as Head of Government Relations in early 2016. This followed nine years of senior political advisory work, including nearly three years as a Special Adviser to the Leader and Chief Whip in the UK Upper House.

Flora has worked most policy areas but has a particular specialism in European politics and financial services. During her career she has helped co-ordinate and participated in international social action projects with the Alliance of European Conservatives and Reformists (AECR) in Croatia, Turkey, Bangladesh, and Bosnia. In her spare time she is active in local politics, as well as enjoying fitness and technological developments.



Federico Ferretti
Senior Lecturer and Director, Research Ethics Committee, Brunel University London

Federico is a member of the Financial Services User Group (FSUG) of the European Commission, an expert group which advises the Commission in the preparation of legislation or policy initiatives which affect the users of financial services, provides insight, opinion and advice concerning the practical implementation of such policies, proactively seeks to identify key financial services issues which affect users of financial services, and liaises with and provide information to financial services user representatives and representative bodies at the European Union and national level. He has led externally funded research projects and written extensively on credit data, consumer over-indebtedness, credit laws and personal insolvency legislation. A qualified lawyer of the high courts of Italy, he has worked as a practitioner, for the financial services industry, for consumer organisations, and in academia.



Anne Fily
Chairperson, EFIN

Anne Fily has been chairing the European Financial Inclusion Network, a network of practitioners and researchers working for financial inclusion, for two years. She also works as Special Advisor to BEUC, the European Consumer Organisation. In this capacity, she represents BEUC within the European Banking Authority Stakeholder Group and co-chairs the Financial services committee within the Trans-Atlantic Consumer Dialogue. She previously represented BEUC on the board of Finance Watch as vice-chair until June 2017, and within the Financial Services User Group until December 2016.

She held the position of Director of the Legal and Economic Department of BEUC between 2008 and 2014. Prior to her tenure at BEUC, she worked for four years at the European Commission (DG SANCO) and previously for eighteen years at the DGCCRF in France where she held various responsibilities. Anne Fily is a graduate of the University of Rennes and of the University of Paris VI.



Monique Goyens
Director General, BEUC

As Director General of BEUC, Monique represents 43 independent national consumer associations in 31 European countries, acting as a strong consumer voice in Brussels, ensuring that consumer' interests are given weight in the development of policies and raising the visibility and effectiveness of the consumer movement through lobbying EU institutions and media contacts.

As a consumer expert and advocate, she was member of the EU High-level Expert Group on reforming the structure of the EU banking sector (Liikanen group- 2012) and the EU Resource Efficiency Platform (2012-2014). She is now member of the EU High Level Forum for a Better Functioning Food Supply. She is an effective member of the Euro Retail Payments Board and she has been appointed in the Advisory Group of the European Commission on the Transatlantic Trade & Investment Partnership (TTIP) as well as in the Advisory Group of Transparency International EU.

In her capacity as BEUC Director General, Monique is currently EU co-chair of the Transatlantic Consumer Dialogue (TACD) a network of EU and US consumer organisations, and she also represents BEUC at Consumers International, the international consumer organisation. Apart from championing consumer' rights, Monique's passions/challenges are her family, cooking for friends and long walks with her golden retriever.



Witold Jaworski
CEO, NIO / CEO Allianz Poland 2013-2015

Witold Jaworski graduated from the Poznan University of Economics with the PhD in insurance. From 1996 to 2010 he was an Assistant Professor at the Chair of Insurance at Poznan University of Economics. Began the career in 1995 at Tillinghast Towers Perrin Frankfurt and then spent total of six years as a consultant at McKinsey & Company.

From May 2004 till December 2012 was linked to the PZU Group and he filled a number of positions, e.g.: Supervisory Board Member in PZU Lietuva and PZU Lietuva Life Head of Motor Insurance Product Management, Head of P&C Product Department, Managing Director P&C, Products and Sales in PZU S.A., Product Management Department / Sales Department Supervisory Board Member in PZU Pension Fund (Vice Chairman), PZU TFI (Chairman) Board Member in PZU Non-Life and PZU Life



Olivier Jérusalmy
Director, EFIN

Olivier Jérusalmy, is part time director of the European Financial Inclusion Network (EFIN) and part time researcher in a Belgian organisation specialised in sustainable and ethic finance. Member of the Financial Services User Group. Specialized in financial inclusion issues, he has previously been credit advisor in a credit cooperative, then has developed a personal micro-credit supply in the Walloon Region before to coordinate the Walloon Observatory of credit and overindebtedness.



Marcin Kawiński
Lecturer, Warsaw School of Economics

Dr Marcin Kawiński is a reader at the Warsaw School of Economics, Department of Social Insurance. His scientific interest focuses on management of social risk with particular attention paid to the usage of insurance for households and consumer issues. PhD's thesis (at the Warsaw School of Economics in 2007) concentrated on effectiveness and efficiency of public and private insurance in social policy. The dissertation financed by a doctoral grant awarded Ministry of Science and prized by Ministry of Social Affairs. The revised version of PhD dissertation was published.

Scientific projects lead by Kawiński have focused on usage of insurance within a wide range of risks, like sickness, unemployment and old age. The on-going projects focused on personal finance from insurance perspective (microinsurance in Poland, insurance awareness of Polish citizens, insurance for households – scientific grants). The past projects covered guarantee schemes in basic pension schemes (project awarded by ISSA- International Social Security Association), best benchmarks for pension funds and the way they are presented to the funds' members (grant of National Science Centre), and equity release in Poland. Almost all researches have been finalised with publications that deal with different aspects of social risk management from the perspective of household and state.

Kawiński reaches background in consumer affairs participating in many public hearings. From 2010 to 2016 Kawiński, as an independent expert, was a member of FSUG (Financial Services User Group at the European Commission), advising on consumer issues within financial services. Marcin Kawiński was also the member of the Insurance and Reinsurance Stakeholder Group at the EIOPA (the European Insurance and Occupational Pensions Authority) as representative of academia. In the past, he was also a member the Occupational Pension Stakeholder Group at the EIOPA and of the Banking Stakeholder Group at the EBA (the European Banking Authority). From 2007 to 2010 he was a member of FIN-USE (Forum of user experts in the area of financial services at the European Commission). He also participated in Consultative Panel of the Committee of European Banking Supervisors and was an expert in PHARE and TALEX (the Technical Assistance and Information Exchange at the European Commission) projects in Bulgaria and Turkey. For many years Kawiński worked for Insurance Ombudsman in Poland. In the period 2006-2008 Kawiński participated in the Steering Committee of the FIN-NET (Financial Dispute Resolution Network at European Commission).



Maria Lissowska
DG Just E1, Senior Expert, European Commission

Maria Lissowska is senior Expert in the Directorate General for Justice and Consumers of the European Commission. She is working on credit market and other financial services for consumers; Economist by profession, and previously bank official in Poland, she is also professor in economics in the Warsaw School of Economics.



Yvonne Lootsma
Consultant, Initio Parent

Yvonne is originally from the Netherlands and has been working for several years in the financial sector in Brussels. Previous to that she worked as a political risk analyst. She holds a master degree in European Integration and Organizational Management. Currently she works as a consultant for Initio, a business consultancy that provides solutions to clients in the financial sector in domains such as digital and organizational transformation. Yvonne's areas of expertise are financial regulation, technology and block chain.



Anne-Sophie Parent,
Secretary General, Age Platform

Since 2002 Anne-Sophie Parent is Secretary General of AGE Platform Europe, a network of 120 organisations representing 40 million seniors across the EU-28. AGE aims to voice and promote the interests of the 190 million inhabitants aged 50+ in the EU.

Ms. Parent currently chairs the Financial Services Users' Group and sits in the ECB Euro Retail Payment Board in which she is leading an informal group on accessibility of retail payments. She represents AGE in the European Pensions Forum, European Health Policy Forum, the Advisory Board of Assisted Ambient Living Joint Programme, the Societal Advisory Board of the More Years Better Lives Joint programme. She is also member of the Expert Group of the EU UN-ECE Active Ageing Index project, and of the Advisory Board of the New Pact for Europe.

In 2016, Mrs. Parent was elected Secretary General of the newly established European Covenant on Demographic Change.



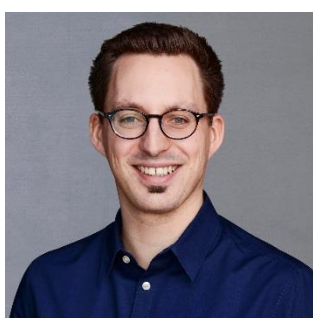
Ira Rheingold
Executive Director, National Association of Consumer Advocates

Ira Rheingold is Executive Director of the National Association of Consumer Advocates (NACA), an organization dedicated to protecting consumers from unfair and deceptive business practices. At NACA, Mr. Rheingold has testified before both Houses of Congress on various mortgage lending and consumer finance issues, offered commentary before federal agencies charged with regulating financial service industries and protecting consumers, and helped draft amicus briefs on important consumer issues before the nation's highest courts. Mr. Rheingold also managed the Institute for Foreclosure Legal Assistance, a joint project of NACA and the Center for Responsible Lending. Currently, Mr. Rheingold serves as the co-chair of the Financial Services Committee of the Trans-Atlantic Consumer Dialogue (TACD). Before coming to NACA, Mr. Rheingold worked at the Legal Assistance Foundation of Chicago as a supervisory attorney in charge of the Foreclosure Prevention and Senior Housing Projects. Mr. Rheingold also worked as a legal services attorney in suburban Washington, DC where he focused on welfare rights and homelessness prevention. He is a graduate of Georgetown University Law Center.



Martin Schmalzried
Senior Policy 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 eight years, in charge of financial services and financial inclusion with a special focus on the use of big data in financial services, fintech, creditworthiness and mutualization/socialization of risk in financial services. He is currently a member of the FSUG and the Banking Stakeholder Group of EBA.



Florian Schwabl
Partnerships Banks & Financial Institutions, Figo

Florian Schwabl is part of the Figo partnerships team and responsible for banks and financial institutions. He accompanies them from the initial contact to the implementation of the Figo Banking API up to the go live of their products or features. He has a diploma in industrial engineering from the TU Hamburg-Harburg and worked for Zapper Ltd. before. At Zapper - a South African mobile payment provider for the gastronomy sector - he was responsible for the business development.

Paulo Silva
Legal officer at DG FISMA, European Commission

Legal Officer at the Retail financial services and Payments Unit in DG FISMA - Financial Stability, Financial Services and Capital Markets Union (since 16 May 2017). Previously worked at DG Justice in the Reform of the Data Protection framework (GDPR) and at DG MARKET in the Reform of Public Procurement (Concessions Directive). Worked also as Counsellor at the Portuguese Permanent Representation in charge of Single Market file.



Bjørn Erik Thon
Director, Norwegian Data Protection Authority

Bjørn Erik Thon was appointed Commissioner and general director in the Data Protection Authority in Norway in May 2010. Before his appointment, he served as the Norwegian Consumer Ombudsman for ten years. He has also worked as a barrister, a judge deputy and for three years he held the position as head of section in the Consumer Council. In addition to this, he has been involved in politics for several years. He held the position as political adviser for the Minister of Justice during Kjell Magne Bondevik's first government. Furthermore, he was deputy leader of the Social Liberal Party in Oslo, and for several years member of the District Council in Nordre Aker, Oslo.

Thon has published several books. The last one, *The American president's Norwegian daughter*, was published in September 2014. He has also written *Forbrukerjungelboka* (The Consumer Jungle Book); a consumer guide and has been co-author of a book about Consumer Contracts. From 2000 to 2004 he published three crime novels. Thon has been a columnist in several newspapers and magazines.



Greg Van Elsen
Senior Financial Services officer, BEUC

Greg Van Elsen joined BEUC, the European Consumer Organisation, in 2014. As senior policy officer he works on issues of consumer and investor protection arising in financial services legislation. In this capacity he has worked on several files of financial legislation, including MiFID II and the Insurance Distribution Directive. He is also responsible for tracking digital innovation in financial services from a consumer perspective. In that capacity, he was active in the European Crowdfunding Stakeholder Forum. He is currently representing consumer interests in two high-level advisory bodies of the European Supervisory Authorities, i.e. EIOPAs Insurance and Reinsurance Stakeholder Group (IRSG) and ESMA's Securities and Markets Stakeholder Group (SMSG). He has a diverse civil society background, previously working inter alia for Fairfin, a non-governmental organisation advocating sustainable finance. From 2007 onwards, he spent four years at Oxfam, working on issues of fair trade. Greg Van Elsen holds a master in Applied Economic Sciences (University of Antwerp, 2002) and a master in International Politics (University of Leuven, 2003).



Cora Van Nieuwenhuizen
Member of the European Parliament

Cora van Nieuwenhuizen MEP (1963) was elected to the European Parliament in 2014 on behalf of the Dutch liberal party VVD. As a member and ALDE deputy coordinator of the Committee on Economic and Monetary Affairs (ECON) she is involved in subjects as macro-economics, pensions, accountancy and tax affairs. She has put FinTech high on the European agenda with her FinTech report and dealt with the Libor fraud with her report on the Benchmarks file. She is also a member of the Committee on Industry, Research and Energy (ITRE) in which she deals with digitalisation and space travel. Besides that she is vice-president of the delegation on relations of the European Parliament with India.

Prior to her election to the European Parliament, Ms. Van Nieuwenhuizen was a Member of the Dutch Parliament and Chair of the Parliamentary Finance Committee. She has also served as Regional Minister for Infrastructure and Mobility.



Jan Vermeulen
Senior Payment System Expert, National Bank of Belgium

Holds a master in Economic sciences and a master in IT, both from the University of Louvain. He coordinates the team responsible for prudential supervision on payment institutions/electronic money institutions and oversight on payment systems at the National Bank of Belgium. Previously he was responsible for the daily management of the Center for Exchange and Clearing (CEC), the Belgian Automated Clearing House (ACH), of which he was Chairman for several years. He held the SEPA Program Office in Belgium during the migration period to SEPA.

Currently, he participates as a member in the following international fora: Member of the "Standing Committee on Payment Services" of the European Banking Authority; Member of the "Payment Systems Oversight Working Group" (PSOWG) of the European System of Central Banks (ESCB/ European Central Bank); Member of the "Commission Expert group on Payments" CEGBPI of the European Commission; Member of the CPMI (BIS) working group on retail payments.

Has been on several missions throughout the world for assessing retail payment systems in upcoming economies.

ATTENDEES

Richard Ahlström, Professor, EFIN

Migle Alencikaite, Assistant of MEP, European Parliament

Farid Aliyev, Senior Financial Services Officer, BEUC, The European Consumer Organisation

Cosmina Amariei, Researcher, CEPS

Anne Defosse, Director, non profit CAMD

Michele Ardito, Junior Policy Adviser, Federation of European Securities Exchanges

Thankom Arun, Professor, University of Essex

Florence Autret, Journalist, La Tribune

Adam Bartha, Events & Outreach Officer, EPICENTER

André Beaugendre, C.D.O., Cofidis

Elena Bellizzi, Head of Consumer Protection, IVASS

Nicola Benaglio, Policy & Research Officer, European Microfinance Network

Isak Bengtzboe, Legal Advisor, Eurofinas

Benjamin Benjelloun, Consultant, Consultancy Cabinet DN

Katrine Bennetzen, Student, Roskilde University

Helene Benoist, Junior Policy Advisor, European Banking Federation

Sophie Bichon, EU Affairs Manager, Sodexo

Paul Bodart, Independent Director, Belfius Bank

Danièle Bovy, Expert financial services, Test-Achats

Paul Brans, Trainee, Fipra international

Pascale-Marie Brien, Senior Policy Adviser, European Banking Federation

Veronique Broekaert, Attaché, Federal Public Service of Economy Belgium

Julien Brugerolle, Policy Officer, European Commission

Els Bruggeman, EU Public Affairs Advisor, Test-Aankoop/Test-Achats

Diederik Bruggink, Senior Adviser Payments, ESBG

Noelia Camara, Senior Economist, BBVA

Cosmin Carbutaru, Advisor, European Parliament

Jeanmart Caroline, Researcher, Observatoire du crédit et de l'endettement

Alessandra Casale, Head of Office, Assonime

Richard Cawley, Economic Advisor, European Commission

Katerina Cerna, Regulatory Affairs Manager, International Personal Finance

Mihael Cesar, Expert, Bank of Slovenia, Eurosystem

Julie Chauvet, Senior Manager Public Affairs, Novartis

Anne Chauviré, Senior Advisor, BNPP personal Finance

Eve Chen, Regulatory strategy, London Stock Exchange Group

Margaret Chen, Professor, Vrije Universiteit Brussel

Gustav Christoffersen, EU Policy Assistant, Finance Denmark

Iskra Christova-Balkanska, Professor, Economic Research Institute at BAS

Morten Clausen, Policy Officer, UNI Europa

Nathalie Cobbaut, Journaliste, Agence Alter

Matilde Cuenca Casas, Professor, Complutense University

Desislav Danov, Head of External Relations, Bulgarian Financial Forum

Guy De Koninck, Supplier Relationship Manager, BNP Paribas Fortis

Koen De Leus, Chief Economist, BNP PARIBAS FORTIS

Stéphane De Maupeou, Head of the European Office, French Insurance Federation (FFA)

Lenka De Mauro, Deputy Head of European Office, German Insurance Association (GDV)

Vincent Dedecker, Segment Manager Social Entrepreneurs, BNP Paribas Fortis

Chiara Dell'Oro, Adviser Retail Banking and Consumer Policy, European Association of Cooperative Banks

Steven Dewaele, Director EU Policy and Strategy, Huawei Technologies

Pablo Diaz Ortiz, Data Protection Officer, CaixaBank

Gillet Didier, Managing Director, Association Parcours Confiance

Noël Didier, Conseiller budgétaire, Commission européenne

Karoline Dobaczewski, Consumer Information, Austrian Financial Market Authority FMA

Raffaella Donnini, Head of European Growth Policies Office, Intesa Sanpaolo

Nicolas Dorgeret, Administrator, European Parliament

Isabelle Drexler, Public Affairs Manager, Verband der Sparda-Banken e.V.

Ana Duarte, Legal Advisor, Banco de Portugal

Arne Dulsrud, Research Director, Consumption Research Norway (SIFO)

Arnaud Eard, Senior Account Executive, FleishmanHillard

Grisel F. Angel, Policy Advisor, Insurance Europe

Abdoulaye Fall, Program Manager, ACAF-SPAIN

Ana Fernández Bedoya, Head of the Market Integration and Innovation Unit, Banco de España

Juan Jose Fernandez Romero, Stagiaire, Eurideas

Afonso Ferreira, Director of Research, CNRS

Jean-Luc Filippini, Senior Policy Advisor, EIB

Paul Fox, Research and Advocacy Officer, Finance Watch

Brian Fox, Senior Associate, JPMorgan

Christoph Frank, Deputy Director, Joint Representation of Hamburg and Schleswig-Holstein to the EU

Julien Freund, EU Policy Analyst, Sodexo

Kurt Gaissert, Advisor, Ass. of German SMEs

Sofía Galipienso, Senior Policy Adviser, BBVA

Helen Gardner, Financial services and competition economist, Oxera

Pierre Garrault, European Affairs, AFG

Jennifer Genevieve, Panel Member, Financial Services Consumer Panel

Erard Gilles, Account Director, Brunswick Group LLP

Gocha Gogvadze, Chairman, International Association TIP

Majid Golpour, Research Associate, ULB- Université Libre de Bruxelles

Fleur Gribnau, Associate, Kreab

Matej Grm, Business Analyst, Bank Of Slovenia

Laura Gutierrez, Senior Adviser, WSBI-ESBG

Katarzyna Hanula-Bobbitt, Head of Policy, Concord Europe

Elisabeth Hausegger, Stagiaire, Raiffeisen Bank International

Hanna Heiskanen, Head of Digitalisation, Fin-FSA

Troels Holmberg, Senior Economic Advisor, Danish Consumer Council

Magdalena Ionita, Financial Attaché, Permanent Representation of Romania

Marija Ivoninaite, Manager, AFME

Paul Anthony Jones, Reader in the Social Economy, Liverpool John Moores University

Ivan Kalburow, Communications Officer, European Commission

Elina Kamppi, Advisor, Federation of Finnish Financial Services

Neil Kay, Economist, European Commission

Kari Kemppainen, Senior Adviser, Bank of Finland

Olga Kletsky, Editor-in-Chief, Picking Alpha

Nikki Kluskens, Assistant, European Parliament

Robert Kopitsch, Associate Consultant, APCO Worldwide

Patrick Kosman, Bénévole au département Emploi/Économie Solidaire, Secours Catholique Caritas France

Sila Kozanlı, Intern, Economic Development Foundation

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

Stella Lanzi, Regulatory & Development Specialist, CRIF

Danai Lazari, Consultant, Afore Consulting

Vincent Le Meau, Research Assistant, Robert Schuman Foundation

Delphine Leroy, Policy Officer, European Commission

Lieve Lowet, Partner, ICODA European Affairs

Natalie Lubenets, Economist, European Commission

Helena Lucia, Counsellor, SPANISH EU PERMREP

Aleksandra Maczynska, Executive Director, Better Finance

Elif Mahiroglu, Intern, Economic development foundation

Alexandra Majer, Policy Advisor, Oesterreichische Nationalbank

Christophe Majois, Economist, Financial Services and Markets Authority

Emanuele Manigrassi, Consultant, Weber Shandwick (attending on behalf of Provident Financial)

Otso Manninen, Senior Economist, Bank of Finland

Pekkip Maxime, Charge de mission prévention du surendettement, CRESUS

Kate Mazoyer, Events and Capacity Building Officer, European Microfinance Network aisbl

Jan Moens, Policy Advisor to MEP Neena Gill, European Parliament

Joost Mulder, FSUG / FairFin

Antoine Navarro, Financial Sector Specialist, CGAP

Philip Nielsen, Assistant, Permanent representation of Denmark to the European Union

Anna Nowak, Researcher, European University Institute

Olga Nowicka, Government Affairs Coordinator, Microsoft

Anmarie O'Connor, Business Manager, MABS National Development

Alejandro Oliva Riva, Director, Strategy & Planning, Repsol

Adriana Olmedo, Project and Research Assistant, EMN

Matteo Ortino, Professor, University of Verona

Gundars Ostrovskis, Senior Economist, European Commission

Florian Ott, Social Banking Expert, Erste Group Bank AG

Elisabeth Ottawa, Head EU Liaison Office, Raiffeisen Bank International

Carl Packman, Research Manager, Toynbee Hall

Noémie Papp, Head of Digital & Retail, European Banking Federation

Mário Parrot, Member of R&D Political Secretariat, European Commission Union R&D

Katarzyna Pawlak, Deputy Director, Microfinance Centre

Philippe Pellé, Deputy Head of Unit, European Commission

Alvaro Perez, TI and Economic Edvisor, Embassy of Spain: Economic affairs

Daniel Pérez, Advisor European Affairs, Commerzbank AG

Andreas Pink, Attaché, AT Permanent Representation

Christian Poppe, Senior Researcher, Consumption Norway (SIFO)

Deborah Porret, Manager Public Affairs Europe, Zurich Insurance Company

Alexander Privitera, Head of European Affairs, Commerzbank AG

Marc Robert, Partnerships- Banks & Financial Institutions, figo

Enzo Rocca, Deputy General Manager, Credito Valtellinese

Philippe Roch, Volunteer, Secours Catholique France

Joao Rocha, Legal Officer, Solvency II, European Commission

Christopher Scheel, Senior Expert Public Affairs, SCHUFA Holding AG

Robert Shotton, Editor, EFIN

Maximilian Siemens, EU Public Policy Programme Officer, TrustEU Affairs

Agnieszka Skorupinska, EU Affairs Advisor, Vodafone

Justyna Slominska, Director, FTI Consulting

Fanny Solano, Director of Digital, Retail & Markets Regulation, CaixaBank

Ida Myrtue Søndermark, Student, IT University of Copenhagen

Kathleen Sors, Inspector, Federal Public Service Economy, SMEs, Self-Employed and Energy

Michalis Sotiropoulos, Director, DTCC

Stefano Spinaci, Financial Administrator, European Parliament

Frederik Strange, Executive Advisor (to Allan Polack- Group CEO), PFA Pension

Linda Strazdina, Consultant, Afore Consulting

Shigeo Sugimoto, Researcher, Mitsui & Co Benelux S.A/N.V.

Mafalda Teixeira, Associate Director, Kreab

Lavan Thasarathakumar, Policy Advisor to Ashley Fox MEP, European Parliament

Jos Tholhuijsen, Stagair, VNO-NCW & Royal SME Netherlands

Jamie Thunder, Senior Policy Adviser, Which?

Andreea Ticheru, Financial Attache, Permanent Representation of Romania to the EU

Victor Tonucci, Accredited Parliamentary Assistant, European Parliament

Antra Trenko, Counsellor, Permanent Representation of Latvia to the EU

Thomas Tzieropoulos, Legal Officer, European Free Trade Association EFTA

Ana Uria, EU Affairs Adviser, DTCC

Jana Valant, Administrator, EESC

Edward Van der Woerd, EU Regulatory Affairs Manager, ING

Kristof Van Kerkhoven, Public Affairs Advisor, KBC Group

Isabel Van Mele, Head of Big Data & BI, ING Belgium

Georgios Vassalos, PhD Researcher, University of Strasbourg

Enrique Velazquez, Director General, ACCIS

Thijs Venneman, Coordinator FinTech, Ministry of Finance

Kim Vindberg-Larsen, CEO, MEEuniversal ApS

Atif Waheed, Compliance Officer, Arkan PJSC

Marcel Warnaar, Senior Researcher, Nibud

Sina Weiss, Stagiaire, Commerzbank AG

Emelie Weski, Head of EU Affairs, Nordic Financial Unions

Joachim Wilcke, Senior Account Executive, FleishmanHillard

Eylul Gokcen Yalcin, Intern, Economic Development Foundation

Mohammad Zayyad, Economist, Financial Conduct Authority

Tarik Zerkti, Head of Service Management and Solution Advisory, PRETA

Qian Zhang, Second Secretary, Mission of the People's Republic of China to the EU