



**Online seminar:**

***“Towards a European payments system to meet European consumer's needs for the XXI century”***

**April 21<sup>st</sup>, 2021 from 10:00 am to 12:00 am**

**Introduction:**

**Council conclusions on the Commission Communication on a “Retail Payments Strategy for the European Union”**

On March 22<sup>nd</sup>, 2021 the Council of the EU gave its conclusions on the retail payments strategy for the EU.

**Retail payments:** The Council supports action to promote instant payments and EU-wide payment solutions. EU Member States want to make it easier for consumers to pay in shops, and to make e-commerce transactions widely available, convenient, and safe across the EU.

The Council lends its full support to the overall aims of the strategy, such as ensuring a competitive and innovative retail payments market in the EU, promoting the uptake of instant payments, and creating the conditions for the development of EU-wide payment solutions to decrease the EU's dependency on major global players in this area.

The Council also highlights the many challenges to be considered when further developing and regulating the market, such as financial inclusion, security and consumer protection, data protection and anti-money laundering aspects.

The conclusions set out the Council's detailed priorities under the four 'pillars' for strategic action outlined by the Commission:

- addressing issues related to increasingly digital and instant payment solutions
- innovation and competitiveness issues
- ensuring access to and interoperability of retail payment systems and other support infrastructures
- improving payments with countries outside the EU

The Council gives the Commission a strong political mandate for pushing forward initiatives across these fields and for presenting legislative proposals, where appropriate, after a due impact assessment. This includes a comprehensive review of the payments services directive to take account of the developments in the market and the challenges encountered in its implementation.

## Programme:

Introductory remarks by **Mr. Javier Arias** – International President ELEC (European league for Economic Cooperation)

10:00 to 10:30 am:

### ***Overview of the retail payments strategy for the EU***

Keynote address by: **Mr. Eric Ducoulumbier** - Head of Unit DG Fisma - EC

Introduced by Javier Arias - International President ELEC

10:30 to 10:50 am:

### ***A unified value proposition of the European payments***

Keynote address by: **Ms. Martina Weimert** - CEO of EPI (European Payments Initiative)

10:50 to 11:40 am:

### ***Round table debate of payments practitioners in the EU***

**Ms. Fanny Solano** - Head of Regulatory Affairs and Implementation - CaixaBank (Spain)

**Mr. Stefano Favale** - Global Head of Global Transactional Banking- Banca Intesa (Italy)

**Dr. Amir Sadr-Azodi** - Head of Digital Payments - Sparkasse Bank (Germany)

**Mr. Jean Allix** - Senior Advisor - BEUC (The European Consumers Association)

Round table moderator: **M. Luis Herrero** - President of the European Financial Centre of Barcelona - .

11:45 to 12h00 am:

### ***Closing remarks: Challenges and opportunities for the Eurosystem***

**Ms. Montserrat Jimenez** -Head of Division Payments Oversight and Supervision - Banco de España (Bank of Spain) -

### ***Closing of the event***

**M. Patrick Trezise**, Director of the Digital & Payments Regulation, Regulation and Public Policy Division. In representation of the Vice President of the Spanish Committee of ELEC and President of Banc Sabadell, Josep Oliu.

**Francesc Homs** - President of the Spanish Committee of ELEC -

.....  
**Simultaneous interpretation English-Spanish will be provided**