



EACHA Third Annual Payment Forum

Wednesday 21st May 2014

At Vienna Marriott Hotel

Parkring 12a. 1010. Vienna Austria

Programme

Morning Session

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| 08.15 | Registration at the front desk, coffee |
| 09.00 | Opening EACHA President José M Beltrán. Opening remarks and welcome |
| | Theme 1: SEPA is here |
| 09.15 | SEPA post migration (by ECB, W Ruttenberg, Market Integration) Now that migration is nearly complete, what should happen next? How does the ECB look at the payments landscape, the European CSM industry? SEPA Governance, ERPB. A short looking back on what happened in migration. |
| 10.00 | How will regulation change the payments landscape? (by EPC, J Santamaria, Chair) A look ahead to the SEPA process continuing over the next few years. Regulatory: PSD-2, Access to Accounts, phase out of niche products, DD MIF abolishment, cards regulatory change XML in non-Eurozone countries. Business : concentration of payment operations in banks, corporates, growing cross-CSM payment flows; e-SEPA : what initiatives can be seen? |
| 10.45 | Coffee Break |
| 11.00 | EACHA Interoperability evolution. José M Beltrán The EACHA Interoperability Framework was a first step towards ACH interoperability in the early days of SEPA planning. SEPA implementation requires for an evolution of the EACHA Interoperability model to deliver further harmonisation and faster exchanges between ACH users. |
| | Theme 2: Evolving clearing industry |
| 11.30 | 3 Cases: Market trends, customer needs <ul style="list-style-type: none"> - Corporate trend: concentrating payment functions in fewer countries (by Massimo Battistella, Telecom Italia) - Evolution of Card Payment Processing in Europe : Trends & Challenges (by David Stephenson, Cartes Bancaires) - Third party access to bank account (Controlled Access to Payment Services) (by Michael Salmony, Equens) |
| 12.30 | LUNCH |



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Provisional Programme

Afternoon Session

| Theme 2: Evolving clearing industry - continued | |
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| 14.00 | <p>Impact of trends, options for banks / industry (Kevin Brown, Chairman RBS (Lux) S.A.)</p> <ul style="list-style-type: none"> - How will clearing needs be impacted? Less volumes? New volumes from other parties? Reduced need for clearing? Increased need for real-time clearing, other services? - |
| 14.25 | <p>Impact of trends, options for EACHA / ACHs (EACHA: Michal Szymanski, Paul van der Valk)</p> <ul style="list-style-type: none"> - How ACHs can cooperate to deliver innovative services to the industry - Results of the EACHA Innovation working group, interoperability of real-time clearing - |
| 14.50 | <p>Strategic options for ACHs (by Vocalink, David Yates, CEO)</p> <ul style="list-style-type: none"> - How ACHs can transform and adapt to serve the evolving market demand – mobile payments in UK |
| 15.15 | Coffee Break |
| 15.45 | <p>The brave new future of CSMs (Panel of CEO's and Board members of leading European clearing houses, EACHA President)</p> <ul style="list-style-type: none"> - ACHs at a cross road : how will ACHs meet the future challenges and be prepared for the regulatory and market changes? <p><i>J. Beltrán, J.P.Berry, K. Brown, G. Capponcelli, J. Santamaria, M. Steinbach, D. Yates</i></p> |
| 16:45 | <p>Closing Remarks by the Secretary General Fred Bär.</p> |