



BANCA D'ITALIA
EUROSISTEMA



**UNIVERSITÀ
DI SIENA**
1240



€LSOBA

European Legal Strategies
for payment systems in the Open Banking Age

With the support of the
Erasmus+ Programme
of the European Union



Conference

Competition and payment services

Banca d'Italia - Centro Convegni Carlo Azeglio Ciampi – via Nazionale, 190

Rome, 16 - 17 June 2022 (*Hybrid*)

Thursday 16 June

14.00 welcome address by Piero Cipollone, Deputy Governor of Banca d'Italia

First session

PSD2 new services: opportunities and risks

CHAIR: Marino Ottavio Perassi, Banca d'Italia

14.05 Wolf-Georg Ringe, Institute of Law & Economics, University of Hamburg

“Open Banking, Outsourcing and Bank-Fintech Cooperation”

14.30 Gabriella Gimigliano, University of Siena

“European law of money and payments: looking across governance models”

14.55 Maria Cecilia Paglietti, University of Rome - RomaTre

“Vulnerability of the digital-financial consumer in the retail payments market”

15.20 *coffee break*

15.35 Francesca Provini, Banca d'Italia

"PSD2. Innovation in retail payments: between rules and market needs"

16.00 Marta Božina Beroš, University of Pula

"Addressing money laundering concerns in an open banking ecosystem"

16.25 *discussion*

17.00 *conclusion of the work*

Friday 17 June

Second session

Beyond PSD2

CHAIR: Vittorio Santoro, University of Siena

9.00 Donato Salomone, Banca d'Italia

"Stablecoins on the way to the EU regulation on markets in crypto-assets"

9.25 Giuseppe Pala, Banca d'Italia

"Perspectives and prospects for EU rules on (some) FinTech service providers"

9.50 Maria Rosaria Maugeri, University of Catania

"Smart contracts, crypto-assets and consumer protection"

10.15 Filippo Dami, University of Siena

"Tax law aspects of cryptocurrencies"

10.35 *coffee break*

Third session

Banking Sector and Competition in the Age of Digital Platforms

CHAIR: Alessandro Palmieri, University of Siena

10.40 Roberto Pardolesi, University Luiss Guido Carli

"The anti-monopoly scrutiny of digital markets"

11.05 Thorsten Beck, Florence School of Banking and Finance, EUI

“Bank Competition in the Time of Digitalisation: The Good, the Bad and the Ugly”

11.30 Enrico Camilleri, University of Palermo

“Banks as platforms versus platforms as banks”

11.55 Vito Meli, Autorità Garante della Concorrenza e del Mercato

“New antitrust challenges in payment systems”

12.20 Francesco Di Stasio, Banca d’Italia

“TIPS, the Eurosystem platform for Instant Payments: fostering the competition amongst operators for Euro and beyond”

12.45 *discussion*

13.10 *light lunch*

Fourth session

The Global Rise of Open Banking: New Challenges for Competition

CHAIR: Gianluca Scarchillo, University of Rome - Sapienza

14.45 Giuseppe Colangelo, University of Basilicata

“Open Banking and the data sharing paradox”

15.10 Markos Zachariadis, University of Manchester

“The API Economy and Data-Sharing Regulations in Finance: Emergence of New Business Models, Architecture and Competition in Banking”

15.35 Konstantinos Stylianou, University of Leeds

“Beyond Open Banking: What happens when data becomes commoditized”

16.00 Maria Casoria, West Virginia University (online)

“A Comparative Approach to Open Banking and Competition”

16.25 *discussion*

16.50 *final remarks* *Ciro Gennaro Corvese, University of Siena*

17.00 *end of the meeting*