



## EUROPEAN LEGAL STRATEGIES FOR PAYMENT SYSTEMS IN THE OPEN BANKING AGE FINAL CONFERENCE

Siena - Certosa di Pontignano 12-15 October 2022

### Wednesday 12 October 2022

3.00 pm

Saluti - Welcome by

**Francesco Frati**, Rector University of Siena

**Alessandro Palmieri**, University of Siena

#### 1<sup>ST</sup> SESSION - CERTOSA DI PONTIGNANO

**Payments, currencies and credit in the open finance framework (I)**

Chair: **Ivana Bajakić** (University of Zagreb)

**Benjamin Geva** (Osgoode Hall Law School, Toronto)

*The bearer digital banknote: optimal design and legal features*

**Ligia Catherine Arias Barrera** (Externado de Colombia University,)

*Smart contracts in international credit and in derivatives market*

**Criseine Yamaji** (Ibmec São Paulo)

*Open Finance in the context of the digitalization of financial markets in Brazil*

Discussion

### Thursday 13 October 2022

10.00 am 2<sup>ND</sup> SESSION - UNIVERSITY OF SIENA, LAW DEPARTMENT

**Payments, currencies and credit in the open finance framework (II)**

Chair: **Riccardo Pavoni** (University of Siena)

**Ivana Bajakić** (University of Zagreb)

**Marta Božina Beroš** (University of Pula)

*Regulatory governance of increasingly digitalized financial systems: some reflections on the Croatian experience*

**Raffaella Menzella** (Bank of Italy)

*Consumer protection and big data processing in the banking sector*

**Ivana Parać Vukomanović** (Croatian National Bank - HNB)

*Introduction of euro in Croatia and its effects on payment system*

**Giuseppe Versaci** (University of Siena)

*Collective consumer protection for GDPR infringements*

Discussion

3.00 pm 3<sup>RD</sup> SESSION - UNIVERSITY OF SIENA, LAW DEPARTMENT

**Class action and collective redress mechanisms**

Chair: **Beatrice Ficarelli**, (University of Siena)

**Giuliano Scarselli** (University of Siena)

*Class action e diritti processuali di rilevanza costituzionale*

**Simona Caporusso** (University E-Campus, Novedrate)

*L'azione di classe un anno dopo*

**Paolo Pardolesi** (University of Bari)

*La (azione di) classe non è acqua: profili comparatistici*

**Gianluca Scarchillo** (University La Sapienza, Rome)

*Class action/Collective Redresses. Ratio e prospettive comparatistiche di uno strumento giuridico ormai internazionale*

**Gabriella Mazzei** (Unitelma Sapienza, Rome)

*Riequilibrio delle asimmetrie e tutele collettive dei diritti nell'era dei big data: esperienze giuridiche a confronto*

**Ornella Feraci** (University of Siena)

*La tutela europea delle azioni collettive: profili internazionalprivatistici*

Discussion

### Friday 14 October 2022

10.00 am 4<sup>TH</sup> SESSION - UNIVERSITY OF SIENA, LAW DEPARTMENT

**Contracts, privacy and consumer protection in the digital environment (I)**

Chair: **Maria Casoria** (West Virginia University)

**Vincenzo Zeno-Zencovich** (University of Roma Tre)

*Private law aspects of CBDC*

**Elise Poillot** (University of Luxembourg)

*Clarifying the Unclear: Protecting Consumers in EU Banking and Financial Law*

**Pasquale Femia** (University of Salerno)

*Algorithmic reticularity and social media*

**Luz M. Martínez Velencoso** (University of Valencia)

*Self-determination of the personal data holder in the context of Big Data. A critical view*

**Jakub Szczerbowski** (University of Łódź)

*Electronic access channels and the content of the framework contract*

Discussion

3.00 pm 5<sup>TH</sup> SESSION - UNIVERSITY OF SIENA, LAW DEPARTMENT

**Contracts, privacy and consumer protection in the digital environment (II)**

Chair: **Gianfranco Orlando** (University of Siena)

**Roberto Lattanzi** (Italian Data Protection Authority)

*The regulatory sandbox: from Fintech to AI*

**Adoración Pérez Troya** (University of Alcalá)

*From Open Banking to Open Finance*

**Maria Lubomira Kubica** (University Loyola, Sevilla)

*Privacy protection in the context of autonomous cars from US perspective*

**Vicenç Ribas Ferrer** (University of Alcalá)

*What does the near future look like through the PSD2 revision?*

**Chiara Silvia Armida Angiolini** (University of Siena)

*The Interplay between Data Protection and Consumer Law beyond Complementarity. A European Perspective*

Discussion

### Saturday 15 October 2022

10.00 am 6<sup>TH</sup> SESSION - CERTOSA DI PONTIGNANO

Chair: **Gianluca Navone** (University of Siena)

**Digital markets, digital banking and competition**

**Enrico Camilleri** (University of Palermo)

*Banks as platforms versus platforms as banks*

**Viktoria H.S.E. Robertson** (Vienna University of Economics and Business & University of Graz)

*Multi-layered market definition for digital ecosystems*

**Maria Casoria** (West Virginia University)

*Untangling the Knots of Open Banking and Competition: BigTechs, Financial Intermediation, and Beyond*

**Antonio Davola** (University of Bari)

*Competition in European banking system between a general approach and sector specificity*

Discussion

#### SCIENTIFIC COMMITTEE

Alessandro Palmieri, Vittorio Santoro, Gabriele Salvi

#### SECRETARIAT

Francesca Altamura

#### ORGANIZING SECRETARIAT

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