

# 2nd Payments Drift Forum

Presented by

**European**

Research Network  
on Payment Systems  
and FinTech

Co-organized by



Hochschule  
Kaiserslautern  
University of  
Applied Sciences



hochschule aschaffenburg  
university of applied sciences



## About The Payments Drift Forum

Payments Drift Forum (PDF) was initiated in 2016 by the Faculty of Management University of Warsaw. Based on an academic discussion on recent developments in the field of payments and banking operations we have created a platform for practitioners, politicians and officials from Regulatory and Supervisory bodies to reflect their findings, new process- and business-models.

The Payments Drift Forum will be organised once a year in different European Countries. The 2017 edition will take place in Aschaffenburg Germany on September 7th and 8th.

**At the centre of the PDF 2017 are four main subjects:**

- ✓ Combating fraud in secure payments environments
- ✓ European initiative to create the most innovative payments area
- ✓ Applying new technologies in effective regulatory regimes
- ✓ Future role of cash payments in European Societies

**In 2018 the Payments Drift Forum will be hosted in Madrid, Spain.**





**Thursday, 7 September 2017**

**9:15**

**Opening speeches**



Dr Jakub Gorka, Faculty of Management University of Warsaw, the initiator of the Payments Drift Forum,  
Prof Dr Jürgen Bott, University of Applied Sciences Kaiserslautern, the organiser of the Payments Drift Forum in Germany

**MORNING:**  
**COMBATING FRAUD: SECURE PAYMENTS ENVIRONMENT**

**9:30**

**KEYNOTE:**

**Experience report: Fighting Cyber Crime in Bavaria**



Prof Dr Winfried Bausback, Bavarian Minister of Justice

**10:00**

**KEYNOTE:**

**Cyber security: Pivotal for Central Banks**



Prof Dr Joachim Wuermeling, Executive Board of Deutsche Bundesbank

**10:30**

Coffee Break

**11:00**

**International Card Scheme's Fraud Protection**



Dr. Martin Curley, Senior Vice President, Digital Practice Lead, Advisors, MasterCard

**11:30**

**SWIFT's Customer Security Program: Global roll-out and implementation progress**



Christian Kothe, Head of Markets & Initiatives, EMEA, S.W.I.F.T.

**12:00**

**Open API Banking from the Security Perspective**



Dr Jakub Gorka and Gracjan Bachurewicz, Faculty of Management, University of Warsaw

**12:30**

**PANEL DISCUSSION:**

**Future of European Payments Systems – Highly efficient and secure**



Dr. Martin Curley, Senior Vice President, Digital Practice Lead, Advisors, MasterCard

Christian Kothe, Head of Markets & Initiatives, EMEA, S.W.I.F.T.

Dr Jakub Gorka, Faculty of Management University of Warsaw

**MODERATION:** Prof Dr Jürgen Bott, University of Applied Sciences Kaiserslautern

**13:00**

Lunch Break

**AFTERNOON:**  
**EUROPEAN INITIATIVES TO CREATE THE MOST INNOVATIVE PAYMENTS AREA**

**14:00**

**Innovative technology to set apart**



Dr Andreas Spengel, Vice President, International Markets, Mastercard Europe

**14:30**

**Retailers' perspective on new European payments landscape**



Robert Herzig, Director Customer Payments & Finance, Metro Cash & Carry International GmbH



**15:00 PANEL DISCUSSION:**

**Payments innovations to spur economic growth**



**Robert Herzig**, Director Customer Payments & Finance,  
Metro Cash & Carry International GmbH

**Dr Andreas Spengel**, Vice President, International Markets,  
Mastercard Europe

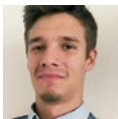
**Marcus Treacher**, Global Head of Strategic Accounts,  
Ripple

**MODERATION:** Prof Dr Jürgen Bott, University of Applied  
Sciences Kaiserslautern

**15:30** Coffee Break

**16:00**

**Transform Financial Supply Chain**



**Matt Versteeg**, University of Applied Sciences  
Kaiserslautern

**16:30**

**Payment Account Directive and Payment  
Service Directive: How to execute path-breaking  
legislation**



**Jürgen Klute**, Member of the European  
Parliament, a.D.

**17:00**

**Financial inclusion beyond micro finance:  
An SME and industrial point of view**



**Cynthia Wandia**, CEO at ASTRA Innovations;  
Venture Developer at finparx

**17:30 PANEL DISCUSSION:**

**Legislation, Innovation, Shared Prosperity**



**Cynthia Wandia**, CEO at ASTRA Innovations; Venture  
Developer at finparx

**Jürgen Klute**, Member of the European Parliament a.D.

**Iñigo Moré**, Remesas.org, Founder

**Mick Kennedy**, Director, MLEK Ltd

**MODERATION:** Prof Dr Jürgen Bott, University of Applied  
Sciences Kaiserslautern

**18:00**

**Summary of the first day**



**Dr Jakub Gorka**, Faculty of Management  
University of Warsaw

**20:00 EVENING EVENT**

The dinner will take place on the **first conference  
day (7 September 2017)** at the restaurant  
“**Weinstube Kitz**” commencing at 20.00.

If you wish to participate in the dinner together with all  
speakers, discussants, partners of the conference and  
honorary guests please register upfront. **Please note that  
the dinner is a supplementary event to the Payments Drift  
Forum. Thus the registration is separate for the conference  
and for the dinner.**

**Weinstube Kitz**  
Treibgasse 19  
63739 Aschaffenburg  
[www.weinstube-kitz.de](http://www.weinstube-kitz.de)



**Friday, 8 September 2017**

**MORNING: APPLYING NEW TECHNOLOGIES**

**9:00**

**Opening Remarks**



Prof Dr Jürgen Bott, University of Applied Sciences Kaiserslautern

**9:15**

**Robotic: Next level of payments process automation**



Dr Udo Milkau, Chief Digital Officer, Transaction Management, DZ BANK AG

Hans-Christian Boos, Founder and Managing Director, arago Institut für komplexes Datenmanagement AG

**9:45**

**How Blockchain could impact the central bank roles in market infrastructure**



Dieter Becker, Former Project Manager TARGET, Europäische Zentralbank (ECB)

**10:15**

**Challenges in applying innovative and new technologies**



Dr Hubertus von Poser, Member of the Management Board, PPI AG

**10:45 PODIUMSDISCUSSION:**

**Financial innovations transforming market infrastructure**



Dieter Becker, Former Project Manager TARGET, Europäische Zentralbank (ECB)

Hans-Christian Boos, Founder and Managing Director, arago Institut für komplexes Datenmanagement AG

Marcus Treacher, Global Head of Strategic Accounts, Ripple

Dr Hubertus von Poser, Member of the Management Board, PPI AG

**MODERATION:** Prof Dr Jürgen Bott, University of Applied Sciences Kaiserslautern

**11:15** Coffee Break

**11:30**

**State of development of the EBA mandates under the Payment Service Directive PSD II; RTS and their impacts**



Dr Dirk Haubrich, Head of Consumer Protection, Financial Innovation and Payments, European Banking Authority

**12:00**

**Distributed Ledger Technology: role and relevance in supervision and oversight**



Klaus Löber, Senior Adviser, Market Infrastructures and Payments, Europäische Zentralbank (ECB)

**12:30**

**Payment Service Directive: How to execute a path-breaking legislation**



Ralf Jacob, Head of Retail Financial Services and Payments Unit, European Commission



**13:00** **PANEL DISCUSSION:**

### Challenges and chances of applying new technologies in European Payments Industry



**Dr Dirk Haubrich**, Head of Consumer Protection, Financial Innovation and Payments European Banking Authority

**Ralf Jacob**, Head of Retail Financial Services and Payments Unit, European Commission

**Klaus Löber**, Senior Adviser, Market Infrastructures and Payments, Europäische Zentralbank (ECB)

**MODERATION:** Prof Dr Jürgen Bott, University of Applied Sciences Kaiserslautern

**13:30** Lunch-break

### AFTERNOON: FUTURE ROLE OF CASH PAYMENTS IN EUROPEAN SOCIETIES

**14:30**

#### The use of cash



**Prof Dr Franz Seitz**, University of Applied Sciences, OTH Weiden

**15:00**

#### Pay cash, buy less trash



**Martina Eschelbach**, Deutsche Bundesbank

**15:30**

#### The role of cash in the monetary system: more than meets the eye



**Prof Dr Malte Krueger**, University of Applied Sciences Aschaffenburg

**16:00** Coffee break

**16:30** **PANEL DISCUSSION:**

### European payments landscape 2020



**Dieter Becker**, Former Project Manager TARGET, Europäische Zentralbank (ECB)

**Prof Dr Jürgen Bott**, University of Applied Sciences Kaiserslautern

**Dr Udo Milkau**, Chief Digital Officer, Transaction Management, DZ BANK AG

**Dr Hubertus von Poser**, Partner, PPI AG

**MODERATION:** Prof Dr Malte Krüger, University of Applied Sciences Aschaffenburg

**17:00**

#### Closing remarks



**Prof Dr Jürgen Bott**, University of Applied Sciences Kaiserslautern

**Iñigo Moré**, Remesas.org, Founder  
(Organizer of PDF 2018 in Spain)

**17:30** Closing of the conference





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