



03 December 2019

12:30 - 14:00

LUNCH DEBATE

The digital transformation of the financial sector

The financial services industry has been at the forefront of digital transformation.

Driven by technology developments, regulation and consumer demands many new service providers, FinTechs and also BigTechs have entered the market. New digital services enhancing the customer experience forcing traditional retail banks to innovate, invest in technology and software and partner with FinTech.

What are the regulatory obstacles Banks and FinTechs are facing? What future European regulation will be suitable if Banks and Tech companies will provide similar services? How to ensure that competition, data privacy and security will empower the consumer and SMEs while allowing the sector to lead in innovation.

Programme- 3rd December 2019

Welcome and introduction

Pilar del Castillo MEP and EIF Chair

Speakers:

- **Delphine Leroy**, Policy Officer, Financial Technology and Sustainable Finance Unit
- **Joel Rosenbaum**, Head of Strategy and Corporate Development, Banco Santander
- **Ciaran O'Malley**, Head of Commercial Strategy, Trustly
- **Lee Schneider**, General Counsel, block.one

Exchange of views with participants under the Chatham House rule

Speakers



Ms Pilar del Castillo

MEP, EIF Chair



Ms Delphine Leroy

Policy Officer, Financial
Technology and Sustainable
Finance Unit
DG FISMA, European Commission



Mr Joel Rosenbaum

Head of Strategy and Corporate
Development
Banco Santander



Mr Ciaran O'Malley

Head of Commercial Strategy
Trustly

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