

# AGENDA



## GLOBAL FINTECH DIALOGUE

REGULATORY APPROACHES  
FOR INCLUSIVE FINTECH

26-27 SEPTEMBER 2019  
PRAGUE, CZECH REPUBLIC

The “Global Dialogue on Regulatory Approaches for Inclusive FinTech” hosted by Czech National Bank (CNB) and the Alliance for Financial Inclusion (AFI) will bring together senior experts from AFI network and their counterpart financial regulators from developed economies, international organizations, academia and FinTech providers. The dialogue will advance the discussion of converging global topics that require novel approaches, enhanced cooperation and regulatory capacity to devise effective and balanced risk mitigation approaches.

The key objectives of the event are:

- Demonstrating practical policy and regulatory approaches applied by regulators in addressing major challenges for advancing financial services, financial integrity and consumer protection;
- Highlighting key policy lessons on advancing FinTech for financial inclusion and broader financial services, including sandbox/test-and-learn approaches, opportunities to unlock usage challenges and deploying appropriate and quality financial services;
- Showcasing FinTech solutions that have been deployed to address specific financial inclusion challenges;
- Cross-pollination of ideas for developing mid- to long-term systematic peer engagement on converging topics that are pertinent to both developed and developing country regulators for advancing financial inclusion and sustaining the financial system.

## WEDNESDAY, 25 SEPTEMBER 2019

Day 0

19:00 - 21:30	<b>Czech National Bank Welcome Reception</b> Venue: People & Money exhibition, Czech National Bank, Na Příkopě 28, 115 03 Prague 1
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## THURSDAY, 26 SEPTEMBER 2019

Day 1

08:30 - 09:00	<b>Registration of Participants</b> Venue: Czech National Bank Congress Centre, Large Hall
09:00 - 09:30	<b>Introduction and Welcome Remarks</b> Dr. Alfred Hannig, Executive Director, Alliance for Financial Inclusion
09:00 - 09:15	<b>Forum Context Setting</b> This session will set the scene for the two-day event by highlighting the objectives and key thematic areas for discussion. Lead facilitators will also lay out the logical flow of the agenda and expected outcomes of the forum.  Lead Facilitators: Prof. Olayinka DAVID-WEST, Academic Director, Lagos Business School Prof. Dirk Andreas Zetzsche, ADA Chair in Financial Law and Inclusive Finance, University of Luxembourg
09:15 - 09:30	<b>Session 1: AFI Framework on Inclusive FinTech</b> This session will showcase AFI’s framework on inclusive fintech. The framework outlines requirements from infrastructure and enabling policy & regulatory environment perspective to support digital financial transformation.  Speaker: Mr. Ali Ghiyazuddin Mohammad, Senior Policy Manager, Alliance for Financial Inclusion
10:00 - 10:30	<b>Group Photo &amp; Coffee Break</b>

	<b>Venue: Foyer of the CNB Congress Centre</b>
10:30 - 12:30	<p><b>Session 2: Payment Innovations and the Future of Payments</b></p> <p>Achieving greater access to and use of digital payments is one of the main pillars for advancing the financial inclusion agenda, especially among individuals and MSMEs operating in the informal economy. This session will talk about payment innovations such as: mobile money innovations, NFC/QR code, app-based payment ecosystems, crypto-currency, central bank digital currencies etc.</p> <p><b>CNB Showcase &amp; Theme setting:</b> This session will showcase CNB's experience with the oversight of payment systems and PSD2 implementation</p> <p>Theme setter: Mr. Michal Vodrážka, Director, Payments Regulation and Financial Innovations, Czech National Bank</p> <p>Moderator: Mr. Michal Vodrážka, Director, Payments Regulation and Financial Innovations, Czech National Bank</p> <p>Panelists:  Dr. Amediku Settorg, Head of Payment Systems, Bank of Ghana  Ms. Karen O'Sullivan, Head of Department, Commission de Surveillance du Secteur Financier, Luxembourg  Mr. Kari Kemppainen, Senior Advisor, Payment Systems Department, Bank of Finland</p>
12:30 - 13:30	<p><b>Lunch</b></p> <p><b>Venue: Small Hall of the CNB Congress Centre</b></p>
13:30 - 14:50	<p><b>Session 3: Oversight of Payment Systems</b></p> <p>Payment systems are the arteries of the financial systems. Payment systems safety is essential for the development and stability of the financial sector. This session will highlight the experience of the regulators in the supervision and oversight of the payment systems including cross-border/transnational oversight, as well as trends and application of international standards</p> <p>Moderator: Mr. Robin Newnham, Head of Policy Analysis, Alliance for Financial Inclusion</p> <p>Panelists:  Mr. Vakhtang Abrahamyan, Deputy Governor, Central Bank of Armenia  Ms. Hakima El Alami, Deputy Director, Bank Al Maghrib  Mr. Patrick Papsdorf, Head of the section for Oversight of Payment Systems, European Central Bank  Mr. Mihkel Nõmmela, Head of the Payment and Settlement Systems Department, Bank of Estonia</p>
14:50 - 15:20	<p><b>Coffee Break</b></p> <p><b>Venue: Foyer of the CNB Congress Centre</b></p>
15:20 - 17:00	<p><b>Session 4: Creating an Enabling Fintech Ecosystem</b></p> <p>For an enabling fintech ecosystem to take off, it is essential to involve all stakeholders such as financial regulators, the government, financial services providers, telecommunication companies, and fintech companies in the process. The session will learn from countries (including specific role of the regulators) that have successfully created an enabling fintech ecosystem.</p> <p>Moderator: Mr. Ali Ghiyazuddin Mohammad, Senior Policy Manager, Alliance for Financial Inclusion</p> <p>Panelists:  Dr. Rasha Negm, Assistant Sub-Governor, Central Bank of Egypt  Mr. Suhaimi Ali, Director, Financial Development and Innovation, Bank Negara Malaysia  Mr. Ing. Gustavo Salaiz Gabriel, Associate Managing Director, CNBV, Mexico  Mr. Alex Panican, Head of Partnerships and Ecosystem, the LHoFT Foundation  Mr. Stefan Staschen, Senior Financial Sector Specialist, CGAP</p>
17:00 - 17:30	<b>Summary and Wrap-up of Day 1</b>



	<p>Lead Facilitators:          Prof. Olayinka DAVID-WEST, Academic Director, Lagos Business School          Prof. Dirk Andreas Zetzsche, ADA Chair in Financial Law and Inclusive Finance, University of Luxembourg</p>
19:00 - 23:00	<p><b>Dinner</b>  <b>Venue: Hotel Paris Prague, U Obecniho Domu 1, Prague</b></p>

## FRIDAY, 27 SEPTEMBER 2019

Day 2

Venue: Czech National Bank Congress Centre, Large Hall

08:45 - 09:00	<p><b>Lookback and Recap Session</b></p> <p>Lead Facilitators:          Prof. Olayinka DAVID-WEST, Academic Director, Lagos Business School          Prof. Dirk Andreas Zetzsche, ADA Chair in Financial Law and Inclusive Finance, University of Luxembourg</p>
09:00 - 10:30	<p><b>Session 5: Cybersecurity Frameworks for Resilient Financial Systems</b></p> <p>This session will provide an understanding of current policy and regulatory approaches towards the protection of financial market infrastructure and digital security globally, including approaches towards effectively regulating cybersecurity risks as they link to digital financial inclusion players and services. Specific examples from the field will be covered, alongside practices amongst regulators globally in this area.</p> <p>Moderator: Mr. Seán Doyle, Project Lead for Cybersecurity Governance and Policy, World Economic Forum</p> <p>Panelists:          Mr. Melchor T. Plabasan, Deputy Director and Head Core Information Technology Specialist Group, Banko Sentral Ng Pilipinas          Mr. Patrick Papsdorf, Head of the section for Oversight of Payment Systems, European Central Bank          Mr. Henry Holden, Member of Secretariat, Committee on Markets &amp; Payments Infrastructure, BIS</p>
10:30 - 11:00	<p><b>Coffee Break</b>  <b>Venue: Foyer of the CNB Congress Centre</b></p>
11:00 - 12:30	<p><b>Session 6: Increasing Digitalization and its Implications on Data Protection &amp; Privacy</b></p> <p>This session will examine use cases in innovations in technology that resulted in the proliferations of data which in turn is being used for offering payments and financial services. Further, it will look at the implication of data usage on data protection/privacy and types of policy and market-led interventions needed. Specific areas of relevance include Europe's GDPR &amp; Cloud computing &amp; cross border data sharing</p> <p>Moderator: Mr. Stefan Staschen, Senior Financial Sector Specialist, CGAP</p> <p>Panelists:          Ms. Judith Frickenstein, Senior Financial Sector Advisor, GIZ          Ms. Ana Fernández Bedoya, Financial Innovation Division, Banco de Espana          Mrs. Maria Staszkiwicz, Chairwoman - Czech Fintech Association</p>
12:30 - 13:30	<p><b>Lunch</b>  <b>Venue: Small Hall of the CNB Congress Centre</b></p>
13:30 - 14:45	<p><b>Session 7: Financial Capability and Wellbeing in the Age of Fintech</b></p>



Alliance for Financial Inclusion

AFI, Sasana Kijang, 2, Jalan Dato' Onn, 50480 Kuala Lumpur, Malaysia  
 t +60 3 2776 9000 e info@afi-global.org www.afi-global.org

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	<p>This session will focus on how stakeholders can take advantage of increased digitalization to maximize the impact of their initiatives. It encourages the greater use of digital tools as a means of reaching and engaging with the public on financial education. The session will also talk about leveraging behavioral insights towards building financial capability.</p> <p>Moderator: Mrs. Maria Staszkiwicz, Chairwoman - Czech Fintech Association</p> <p>Panelists:  Ms. Maria Lucia Leitão, Head of Banking Conduct &amp; Supervision Department, Banco de Portugal  Mr. Anton Comanescu, Senior Expert, Museum &amp; Financial Education, National Bank of Romania  Mr. Dmitriy Akmayev, Chief Specialist of Financial Literacy Division, National Bank of Kazakhstan  Mr. Olaf Simonse, Ministry of Finance, The Netherlands</p>
14:45 - 16:05	<p><b>Session 8: Digital Banking Innovations</b></p> <p>We are witnessing an increasing shift from traditional banking to digital banking both in advanced as well as emerging market economies. The session will show case innovations in digital banking space and the role of regulators to ensure safety and effectiveness of the financial system.</p> <p>Moderator: Mr. Tomáš Hládek, The European Banking Federation</p> <p>Panelists:  Mr. Alejo Macaya, Financial Development Manager, Banco Central de la República Argentina  Ms. Akin-Fadeyi Temitope, Principal Manager, Development Finance, Central Bank of Nigeria  Ms. Mauritia de Vries Robles-Kroon, Principal Supervisor, European Central Bank  Mr. Jakub Sechter, Co-Founder and Chief Strategy Officer, Spendee</p>
16:05 - 16:35	<p><b>Coffee Break</b></p> <p><b>Venue: Foyer of the CNB Congress Centre</b></p>
16:35 - 17:05	<p><b>Session 9: Convergence and Next Steps</b></p> <p>This session will highlight the joint global learning points from the policy forum. It will endeavor to identify champions from participating countries in respective technical areas. The session will also lay out the policy directions based on discussions in the policy forum.</p> <p>Further, the session will also identify next steps and the way forward from the event that will result in country specific and network-wide outcomes. The potential activities will take place under the AFI work stream and AFI will coordinate the process towards achieving the outcomes through its peer platform and support programs.</p> <p>Lead Facilitators  Prof. Olayinka DAVID-WEST, Academic Director, Lagos Business School  Prof. Dirk Andreas Zetzsche, ADA Chair in Financial Law and Inclusive Finance, University of Luxembourg</p>
17:05 - 17:30	<p><b>Closing Remarks</b></p> <p>Mr. Oldřich Dědek, Board Member, Czech National Bank  Dr. Alfred Hannig, Executive Director, Alliance for Financial Inclusion</p>