

## INTEGRATION OF RETAIL BANKING IN EUROPE: NEW TECHNOLOGIES – NEW OPPORTUNITIES?

7 February 2008, 12.30 – 17.00 h, Centre for European Policy Studies,  
1, Place du Congrès, 1000 Brussels

**N**ew technologies change retail banking. For consumers, they allow the conduct of financial transactions regardless of time and location. For banks, information technologies improve productivity and revenues. The technological developments over the past decades have opened the horizon for wholly new services and distribution channels. Mobile and online banking are recording rising numbers of users across European Member States. Innovations such as e-money and electronic wallets could pose new problems for regulators and open opportunities for non-bank institutions to offer financial services. These developments will affect competition in banking as well as the integration of the European consumer credit markets. In this workshop at the **EUROPEAN CREDIT RESEARCH INSTITUTE**, we discuss the latest technological developments in retail banking as well as their implications for regulators and consumers. Together with policymakers, industry officials and consumer advocates we discuss the challenges, risks and chances of technology adoption in the perspective of integration of retail banking services across Europe. For further information: [www.ecri.eu](http://www.ecri.eu)

12:30            **Registration and Buffet Lunch**

13:30            *Welcome and Opening Remarks*  
**Karel Lannoo** (Chief Executive Officer, Centre for European Policy Studies)  
**Dr. Nicola Jentzsch** (Head of Research, European Credit Research Institute)

### NEW TECHNOLOGIES AND BANKING

13:45            **Ann Börestam** *New Technologies and the Payment Market*  
Senior Expert, Payment Systems and Market Infrastructure, European Central Bank

14:05            **Dr. Thomas Meyer** *Online Banking in Europe*  
Economist, Deutsche Bank Research, eResearch

14:25            **Dr. Tommi Laukkanen** *The Development of Internet Banking and Mobile Banking in Europe*  
Department of Business and Management, University of Kuopio, Finland

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14:45      **Guido Mangiagalli** *Visa payWave Rollout and Mobile Trends*  
Head of New Channels, Department of Innovation and Acceptance, Visa Europe

15:05      Discussion

15:20      Coffee Break

### CONSUMER PROTECTION AND INTEGRATION PERSPECTIVE

15:40      **Dr. Yoonhee Tina Chang** *Internet Banking and Trust*  
School of Management, University of Bath, UK

16:00      **Frank-Christian Pauli** *Consumer Protection*  
Policy Officer for Banking and Financial Services, Federation of German Consumer Organisations

16:20      Discussion

16:40      End of Workshop