Westminster eForum Keynote Seminar

Next steps for digital payments in the UK: eCommerce, mobile and regulation

Timing: Morning, Tuesday, 26th November 2013

Venue: Lecture Theatre, Institution of Mechanical Engineers, One Birdcage Walk, London SW1H 9JJ

Agenda subject to change

8.30 - 9.00 Registration and coffee

9.00 - 9.05 Chairman's opening remarks

Lord Kennedy of Southwark

9.05 - 9.15 Implications of the EU Payment Services Directive II for digital payments in the UK

What are the implications for competition and transparency as well as efficiency and innovation in e-payments In the context of the EU's proposals for reform of the Payment Services Directive?

John Worthy, Partner, Field Fisher Waterhouse

9.15 - 9.25 Reform of the UK payments sector

Angus McFadyen, Associate, Pinsent Masons

9.25 - 10.00 <u>Innovation and competition in digital payments</u>

How do the UK's payments systems, including the 'Faster Payments' system, need to develop in the next decade? Following the HM Treasury consultation: 'Opening up UK payments', how does the Council's 'The Payments Roadmap' dovetail with the goals of promoting and developing new and existing UK payments, facilitating competition and also ensuring 'stable, reliable and efficient' payment systems? What key themes have emerged in the feedback that the Payment Council has received on the roadmap?

Adrian Kamellard, Chief Executive, Payments Council

Questions and comments from the floor with John Worthy, Partner, Field Fisher Waterhouse and

Angus McFadyen, Associate, Pinsent Masons

10.00 - 10.20 'A new era of payments in the changing digital landscape'

'What does success in the wallet arena mean and how do you deliver a successful wallet and drive scale?'

Jonathan Vaux, Commercial Director, V.me, Visa Europe

Questions and comments from the floor

10.20 - 10.55 <u>Innovation in payment technology</u>

What is the uptake of payment services via technologies such as mobile, NFC, mPOS, prepaid and contactless cards; how is this set to develop in the future and how are consumers and retailers being incentivised to use them? How is payment mobile technology set to develop and what sort of organisations - banks, mobile operators or technology providers - are set to take the lead? Focusing on mobile payments, is its rapid growth sustainable, will P2P mobile payments play a major role, and will growth be at the expense of payment cards, and payments via PCs and laptops?

Richard Martin, Head of Cash Management Product, Barclays Bank

Rupert Keeley, Chief Executive Officer, PayPal (Europe) S.à r.l. et Cie and Senior Vice President and General Manager

EMEA, Paypal

Questions and comments from the floor

10.55 - 11.00 Chairman's closing remarks

Lord Kennedy of Southwark

11.00 - 11.25 Coffee

11.25 - 11.30 Chairman's opening remarks

Sir Peter Bottomley MP, Member, All-Party Parliamentary Group on Communications

11.30 - 11.45 Next steps for mobile payments

Michael Leishman, Business Development Manager, Mobile Payment Solutions and Data Analytics, EE

11.45 - 12.15 Connecting the consumer

How are consumers responding to the range of digital payment services? What are consumer priorities in a digital payment service and how are services being tailored for consumers? What are the most promising approaches for digital payments to improve retailers' engagement with consumers and how can risks including security and reliability be addressed? In the context of M-Pesa's success in parts of Africa and Asia, how far will the proposals from the Payments Council and European Commission for regulatory reform assist social inclusion and those on low incomes? Following banks, mobile operators and others announcing that they will be selling consumer data - what role will consumer data play for payment services and retailers in delivering innovative payment strategies?

John Gilbert, Consulting Director, Technology & Telecoms, YouGov

Matthew Hudson, Head of Business Development, Transport for London

Questions and comments from the floor with **Michael Leishman**, Business Development Manager, Mobile Payment Solutions and Data Analytics, EE

12.15 - 12.55 Payment security and privacy

What are the key security risks in the development and implementation of new mobile payment systems? What are the priorities for improving authentication across eCommerce services, and how are they being addressed? What are the chief predicted future risks of fraud associated with emerging payment types and how, in general, are they being countered? What are the security and privacy implications of the emerging market for payments data? How are security issues affecting consumer confidence?

Sarah Francis, Consultant, Polymath Consulting

Dave Birch, Director, Consult Hyperion

Professor Douwe Korff, Professor of International Law, London Metropolitan University

Questions and comments from the floor

12.55 - 13.00 Chairman's and Westminster eForum closing remarks

Sir Peter Bottomley MP, Member, All-Party Parliamentary Group on Communications

Edward Rees, Forum Lead, Westminster eForum

