



2026 ANNUAL CONFERENCE

AEDBF/ESBFL EUROPE

European Society for Banking and Financial Law

in collaboration with

AEDBF/EVBFR Belgium

Belgian Section of the European Society for Banking and Financial Law

THE NEW EUROPEAN LEGAL FRAMEWORK FOR PAYMENTS

The upcoming EU payments package (PSD3 / PSR)

Friday, 20 November 2026

University Foundation,
11 Rue d'Egmont, 1000 Bruxelles

PROGRAMME & PRACTICAL INFORMATION

Presentation

Payments are the most tangible point of contact between citizens, businesses and the financial system, and they have become one of the most controversial areas of European regulation. With the Payments Package — comprising the proposed third Payment Services Directive (PSD3) and the proposed Payment Services Regulation (PSR) — complemented by the Financial Data Access framework (FIDA) and the digital euro legislative package, the European Union is redefining the legal architecture of payments. The Payments Package is expected to enter into force in early 2027.

Organised in Brussels in collaboration with AEDBF/EVBFR Belgium, the Annual International Conference of AEDBF/ESBFL Europe will take place on 20 November 2026, at a pivotal moment for analysing the issues at stake and the implications of the Payments Package.

The Conference will provide an opportunity to take stock of this new framework and to discuss its practical implications for institutions, service providers, supervisory authorities, courts and users.

The Conference will be structured around the following themes:

- Strategic positioning and monetary sovereignty: what European payments model is emerging vis-à-vis the United States and China; sovereignty and dependence on Big Tech; the role of European infrastructures; the respective positions of banks and new entrants; the digital euro; and competition — or complementarity — between public money and private money, including stablecoins.
- The PSD3 / PSR package and the transformation of the regulatory framework: the objectives of the legislative package, its main developments and the compromises still under discussion, as well as open banking, data access via APIs, the protection of consent and the resulting competitive effects.
- Payment service user protection and fraud prevention: enhanced information requirements, information sharing and Verification of Payee (VoP), blocking of transactions and funds, and strong customer authentication, including the role of telecommunications operators and platforms.
- Liability of payment service providers (PSPs): unauthorised transactions, litigation trends, new rules on mediation in light of the Alternative Dispute Resolution (ADR) Directive, and supervisory expectations regarding complaints handling.

Taken together, these issues call for reflection that is both technical and forward-looking: does the Payments Package ensure an appropriate allocation of risks and responsibilities between providers and users, and does it equip the European Union with a payments framework capable of preserving its autonomy?

The Conference will address these topics, as well as other key issues, with the participation of representatives of academia, regulatory authorities and the private sector.

Chair morning session: **Inez De Meuleneere**, President of AEDBF/EVBFR-Belgium

First Session – The Context

8:15 am	Check-in of participants
8:45 am	Introductory welcome – Pierre Minor, President of AEDBF Europe – Inez De Meuleneere, President of AEDBF/EVBFR-Belgium
9:00 am	Keynote speech: Presentation of the reform – Ward Möhlmann, Head of Unit – European Commission – DG FISMA.B3
9:15 am	Geopolitical perspectives – Bertrand Bréhier, Vice-President and Member of the AEDBF Europe Scientific Committee
9:35 am	Payment services facing developments in payment instruments and digital currencies – Alessandro Giovannini, Adviser to the digital euro Programme Manager, European Central Bank
9:55 am	The evolution of standards and case law in the field of payment services – Anne-Claire Rouaud, Professor of Law at Paris 1 Panthéon-Sorbonne University, Co-director, Sorbonne Affaires/Finance, President of AEDBF France – Filippo Annunziata, Professor of Law at the Università Commerciale Luigi Bocconi of Milan
10:35 am	Q&A

10:45 am – Coffee break

Second Session – The PSD 3 / PSR Package

11:00 am	The PSD 3 / PSR Package: objectives pursued, scope of application, exemptions and key measures – Reinout Temmerman, Head of Group Retail Payments at the National Bank of Belgium
11:30 am	Q&A
11:45 am	Focus on Open Banking – Roundtable – Roberto Ferretti, Vice-President of AEDBF Europe, Adjunct professor of Law at the Università di Roma Tre (Moderator) – Vittorio Tortorici, Deputy Head, Retail Payment Instruments and Services Unit, Bank of Italy – Thomas Egner, Secretary General, Euro Banking Association (EBA) – Alexandra Content, Head of Legal, Treezor – Fanta Duteïs, Chief Legal and Compliance Officer, Shine – Michel Zimer, Head of the Operations Department, BCEE Luxembourg – Hubert de Vauplane, Partner, Morgan Lewis, Paris
12:45 pm	Presentation of a paper selected through the call for papers – Ioannis Koutsoumpinas, Ph.D. Candidate in EU Law at Paris-Panthéon-Assas University, Member of the AEDBF Europe Scientific Committee (Moderator)

1:00 pm – Light lunch

Chair afternoon session: **Pierre Minor**, President of AEDBF Europe

Third Session – Payment user protection and liability of PSPs

2:00 pm	Enhanced information requirements – Paola Lucantoni , Professor of Law at the Università di Roma Tor Vergata, Member of the AEDBF Europe Scientific Committee
2:30 pm	The new measures to prevent payment fraud – Roundtable – Pierre Minor , Avocat, Mediator of the French Banking Federation, President of AEDBF Europe (Moderator) – Elie Beyrouthy , Vice-President, European Government Affairs, American Express, Chair of the Board, European Payment Institutions Federation (EPIF) – Philippe-Emmanuel Partsch , Partner for EU Financial & Competition Law, Arendt & Medernach – Anna Martin , Head of Financial Services, The European Consumer Organisation (BEUC) – Frédéric Lacroix , Partner, Clifford Chance, Paris – Jean Cattaruzza , Financial Sector Ombudsman, Ombudsfin
3:30 pm	Q&A
3:45 pm	Presentation of paper selected through the call for papers – Eugenio Maria Mastropaolo , Counsel, Gitti and Partners (Moderator)
4:00 pm	Coffee break
4:30 pm	The responsibility of PSPs and other actors for unauthorised transactions – Julien Martinet , Partner, Swift Litigation – André-Pierre André-Dumont , Partner, Monard Law, and Member of the AEDBF Europe Scientific Committee – Ioan Şumandea-Simionescu , Babeş-Bolyai University, Cluj-Napoca
5:20 pm	Q&A

5:30 pm – End of the conference

Speakers will present in English or in French. No simultaneous translation will be provided.

Scientific Committee of the Conference (alphabetical order): Bertrand Bréhier, Inez De Meuleneere, Roberto Ferretti, Marie-Paule Gillen, Klaus Löber, Pierre Minor, Filippas Siozos et Blanche Sousi

PRACTICAL INFORMATION

DATE AND VENUE OF THE CONFERENCE

The Conference will take place on **Friday, 20 November 2026 from 8:45 am to 5:30 pm** at the **University Foundation**, located at **11 rue d'Egmont, 1000 Brussels, Belgium** ([google maps](#)).

REGISTRATION FEES

You can attend the Conference **in person** at the University Foundation or **online via video-conference**. Please find below the registration fees for the different categories of participants (lunch and coffee breaks included).

Participants Categories	On-Site Fee	Online Fee
Standard ticket	190.00 EUR	70.00 EUR
Members of AEDBF (Europe or National Affiliated Societies)	140.00 EUR	40.00 EUR
University professors, judges and junior lawyers (trainees or max 3 years practice) or members of AEDBF Junior Network	90.00 EUR	30.00 EUR
Students	Free (<i>without lunch</i>)	Free

The programme of this conference is certified as permanent training for lawyers (OVb and OBFG), inhouse lawyers (IJE/IBJ) and compliance officers (FSMA).

EXTRAS

- Friday 20 November 2026 from 7:30 pm:
Gala Dinner at the Belga Queen,
at 32 rue du Fossé aux loups, 1000 Brussels ([google maps](#)): 130 EUR p/p
- Saturday 21 November 2026 from 10:30 am:
Guided tour of Exposition ‘Jean Brusselmans’ at BOZAR,
at 23 rue Ravenstein, 1000 Brussels ([google maps](#)): 30 EUR p/p

If you wish to attend the gala dinner or the guided expo tour, please register by 5 November 2026, at midnight. No registrations will be accepted after this date.

HOW TO REGISTER FOR THE CONFERENCE

You can register for the conference and for the extras via the webpage created for this conference on the AEDBF-Belgium website: www.aedbf.be or use the QR-code.

Upon your registration, we will send you a bill with payment instructions.

Contact for questions: info@aedbf.be



ACCOMMODATION PROPOSALS NEARBY THE CONFERENCE VENUE

There is plenty of hotel accommodation in the area around the conference venue.

A limited number of rooms are reserved for participants in:

- The Dominican – www.thedominican.be (use the code **Block ID 1744719 AEDBF**)
- The Hotel – www.thehotel-brussels.be

HOW TO GET TO THE CONFERENCE VENUE

From nearest Metro stations and Bus stops:

Metro lines 2 & 6 or Bus lines 38, 71 and 95 – stop **Trône**
and approx. 5-minute walk

From major Train stations:

- **From Brussels Central train station:**
 - Bus line 38 Direction Heros/Helden - stop Trône
 - Bus line 95 Direction Wiener - stop Trône
 - Bus line 71 Direction Delta - stop Trône
- **From Brussels Midi train station:**

Metro lines 2 & 6 Direction Simonis (Elisabeth) – stop Trône
- **From Brussels Luxembourg train station:**

approx. 10-15 minutes' walk
- **From Brussels Zaventem airport:**
 - Bus line 12 to Brussels – stop Trône
 - Train to Brussels Central Station or to Brussels Luxembourg Station
 - Taxi

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