

## Third ECRI Task Force Meeting

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The Future of Household Retail Credit  
in the European Union

*Returning to the agenda for growth in 2014-19*

28 January 2015 – 10.30-16.30  
CEPS Conference Room

### **Approaches of the third meeting**

Three approaches will be adopted during the third meeting:

-Firstly, a digital approach will focus on the current and forthcoming developments of retail digital banking and will provide some insight on the expected impact of the eIDAS Regulation on digital banking.

-Secondly, analyses will be conducted on the new business models of the consumer credit market (in relation notably to digital banking), with a specific focus on peer-to-peer lending and crowdfunding.

-Finally, a focus will be placed on new practices in terms of consumption credit.

*All members of the Task Force are welcomed while not required to prepare short presentations on different topics and approaches.*

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AGENDA · 28 January 2015 · CEPS · Brussels

**10:30**    **Registration and coffee**

**10.45**    **Opening by the Chair Eric Delannoy**

**1. Digital approach**

**11.00**    **Consumer Credit, a forefront of digitalization in banking**

➤ **Christian Schaette**, McKinsey

**11.30**    **Recent and forthcoming developments of the eIDAS regulation**

➤ **Andrea Servida**, European Commission, DG Connect

**12.00**    **Electronic signature and digital banking**

➤ **Michele Patrignani**, Findomestic Banca SpA

**2. New business models in consumer credit**

**12.30**    **Who ate my lunch? The three pronged attack on traditional retail banking**

➤ **Warren Mead**, KPMG

**13.00**    **Regulatory framework of the crowdfunding business model**

➤ **Barbara Gabor**, European Commission, DG Internal Market and Services

**13.30**    **Lunch**

**3. New practices**

**14.30**    **Which alternatives to the regulation?**

➤ **Sophie Thiéry**, Vigeo

**15.00**    **Consumption credit and circular economy**

➤ **Matthieu Jolly**, L'Echangeur by LaSer

**15.30**    **Outline for the report of the Task Force**

➤ **Karel Lannoo**, CEPS

➤ **Sylvain Bouyon**, CEPS

**16.30**    **End of the meeting**