

# European Legal Strategies for payment systems in the Open Banking Age



## Payment Services Entities Workshop



**Monday, 23 May 2022**

Rectorado, International Conference Room  
Pza. San Diego, s/n Alcalá de Henares (Madrid, Spain)

[URL ZOOM](#) Access code: 932139

[Registration form](#)

### Welcome and Introductory Remarks (9:30-9:45 h.)

Alessandro Palmieri, University of Siena, €LSOBA Coordinator  
Adoración Pérez Troya and Vicenç Ribas Ferrer, University of Alcalá

### Session 1 (9:45-11:30 h.) Chair: Vittorio Santoro, Professor at the University of Siena

1. Verónica Villarroya Estruch, Dirección General de Operaciones, Mercados y Sistemas de Pago, Banco de España: *Payments-driven Open Banking: what next?*
2. Vicenç Ribas, Profesor de Derecho mercantil, University of Alcalá: *The open banking legal framework*
3. Jesús Lozano, Regulation Manager, BBVA: *Open finance from a bank's perspective*
4. Pablo Iglesias Rodríguez, Senior Lecturer in International Finance Law, University of Sussex: *The Law and Governance of Instant Payments in the EU: is centralization the right path?*

### Coffee break (11:30-12:00 h.)

### Session 2 (12: 00-14:00 h.) Chair: Christiana Fountoulakis, Professor at the Fribourg University Law Faculty

1. Noah Vardi, Professor of Comparative Private Law, University of Roma Tre: *Currency and related issues in payment services*
2. Pablo Sanz Bayón, Profesor de Derecho mercantil, Comillas Pontifical University-ICADE: *Algorithmic systems in finance: the EU regulatory response*
3. María Concepción Chamorro Domínguez, Profesora de Derecho mercantil, University Rey Juan Carlos: *Initial coin offering (ICO) projects as a form of innovative financing*
4. Manuel Lucas Durán, Profesor de Derecho financiero y tributario, University of Alcalá: *Cryptocurrencies and taxation*

### Closing remarks

