



The European internal market for e-payments.
To be held on 11th September 2009 at
the OECD, 2, rue André Pascal, 75016 Paris, France
from 1pm-2.30pm.

Visa/CSFI Fellowship Programme

A new European payments landscape is emerging around us. We all know that SEPA and other initiatives mean that there will be changes in the value chain across the continents. But what does the new landscape mean for innovation? Will we see increased competition between existing providers using existing products, or will we see new providers coming into Europe with new products aimed at cash replacement, retail value-add, the internet, mobile channels, social networks and who knows what else? It is hard to understand the dynamic, especially at a time of economic turmoil, so we thought it would be interesting for the Visa/CSFI programme to bring together different perspectives to discuss the potential, and perhaps even the likely trajectory, for innovation in the internal market for payments.

With SEPA, MiFiD, PSD and much else already upon us, it seems a good time to ask will the new internal market help or hinder innovation in the payments business?

Three experts will share some ideas about innovation in business and give us some pointers to the way innovation might work in the future:

- **Marc Temmerman** is Visa Europe's Brussels-based expert on the European payments regulatory framework;
- **Ivan Mortimer-Schutts** of BNP Paribas has been immersed in SEPA strategy and systems, and can provide a "coal face" perspective; and
- **Jean Allix** from the European Commission's DG Competition has many years experience helping to shape the internal market for payments.

Attendance is free, but space is limited. So if you or a colleague would like to attend, please let us know by e-mailing sophie@csfi.org.uk or by phoning the CSFI on +44 (20) 7493 0173 as soon as possible.

Sincerely yours,

David Birch
Research Fellow CSFI, Co-Founder Consult Hyperion, Chair Digital Money Forum



Come and visit us at <http://digitaldebateblogs.typepad.com/vrf/>