

International Conference

TOWARDS PSD3: THE DYNAMICS OF DIGITALIZED PAYMENT SERVICES MARKET

Graphic processing of «Pagamento del tributo» (Masaccio - 1425)

ROMA TRE UNIVERSITY – LAW DEPARTMENT – Rome, 14th April 2023, h 10-18

10:00 Introductory Remarks

ANTONIO CARRATTA - Dean of the Roma Tre Law Department

Opening Speech

VINCENZO ZENO-ZENCOVICH – Roma Tre University

I SESSION

**“The Macro level”: Pluralism in the Multi-level
Governance of Payment Services**

Chairperson

VINCENZO ZENO-ZENCOVICH – Roma Tre University

10:50 *The Public/Private Divide in EU Financial Regulation*

OLHA O. CHEREDNYCHENKO – University of Groningen

11:10 *Regulatory Reforms and the Evolution of Banking,
Money and Payments*

BENJAMIN GEVA – Osgoode Hall Law School of York University,
Toronto

11:30 *Crisis, Disputed Competence and Informal Agency
Oversight at the Margins*

MICHELLE EVERSON – Birkbeck University of London

11:50 *Level Playing Field in the Multi-level Governance of
Payment Services*

DANIEL SARMIENTO – Universidad Complutense of Madrid

COFFEE BREAK

12:30 Keynote Speech

PIERO CIPOLLONE – Deputy Governor – Bank of Italy

12:50 *Maximum Harmonisation and General Private Law in
Payment Services Market*

M. CECILIA PAGLIETTI – Roma Tre University

Q&A

Conclusive Remarks (17:00)

MADS ANDENAS - University of Oslo

13:20 LUNCH BREAK

II SESSION (14:45)

**“The Micro level”: The Impact of Financial and
Digital Asymmetries**

Chairperson

CONCETTA BRESCIA MORRA – Roma Tre University

15:00 *Contributing to a Consistent Interpretation of PSD2 and
to an Improved PSD3 – The Role of the EBA and its Legal
Instruments*

DIRK HAUBRICH – Head of Conduct, Payments and Consumers,
European Banking Authority

15:20 PSD2 vs MICAR

MARTA BOZINA – Juraj Dobrila University of Pula

15:40 *From Payment Services to Open Banking: Pitfalls and
Opportunities*

ALBERTO FRANCO POZZOLO – Roma Tre University

16:00 *Vulnerable vs Not-vulnerable Payment Service
Consumer*

GABRIELLA GIMIGLIANO – University of Siena

16:20 *Digital and Financial Vulnerability in Payment Services
Market*

HANS-W. MICKLITZ – European University Institute

16:40 *Improving the Consistent Application of PSD across
Member States: Public and Private Enforcement of the EU
Law of Payments*

STEFAN VOET – University of Leuven

Q&A