



EUROPEAN LEGAL STRATEGIES FOR PAYMENT SYSTEMS IN THE OPEN BANKING AGE

FINAL CONFERENCE

Siena - Certosa di Pontignano 12-15 October 2022

Wednesday 12 October 2022

3.00 pm

Saluti - Welcome by

Francesco Frati, Rector University of Siena

Alessandro Palmieri, University of Siena

1ST SESSION - CERTOSA DI PONTIGNANO

Payments, currencies and credit in the open finance framework (I)

Chair: **Ivana Bajakić** (University of Zagreb)

Benjamin Geva (Osgoode Hall Law School, Toronto)

The bearer digital banknote: optimal design and legal features

Ligia Catherine Arias Barrera (Externado de Colombia University,)

Smart contracts in international credit and in derivatives market

Crisleine Yamaji (Ibmec São Paulo)

Open Finance in the context of the digitalization of financial markets in Brazil

Discussion

Thursday 13 October 2022

10.00 am 2ND SESSION - UNIVERSITY OF SIENA, LAW DEPARTMENT

Payments, currencies and credit in the open finance framework (II)

Chair: **Riccardo Pavoni** (University of Siena)

Ivana Bajakić (University of Zagreb)

Marta Božina Beroš (University of Pula)

Regulatory governance of increasingly digitalized financial systems: some reflections on the Croatian experience

Raffaella Menzella (Bank of Italy)

Consumer protection and big data processing in the banking sector

Ivana Parać Vukomanović (Croatian National Bank - HNB)

Introduction of euro in Croatia and its effects on payment system

Giuseppe Versaci (University of Siena)

Collective consumer protection for GDPR infringements

Discussion

3.00 pm 3RD SESSION - UNIVERSITY OF SIENA, LAW DEPARTMENT

Class action and collective redress mechanisms

Chair: **Beatrice Ficarelli**, (University of Siena)

Giuliano Scarselli (University of Siena)

da definire

Simona Caporusso (University E-Campus, Novedrate)

L'azione di classe un anno dopo

Paolo Pardolesi (University of Bari)

La (azione di) classe non è acqua: profili comparatistici

Gianluca Scarchillo (University La Sapienza, Rome)

Class action/Collective Redresses. Ratio e prospettive comparatistiche di uno strumento giuridico ormai internazionale

Gabriella Mazzei (Unitelma Sapienza, Rome)

Riequilibrio delle asimmetrie e tutele collettive dei diritti nell'era

dei big data: esperienze giuridiche a confronto

Ornella Feraci (University of Siena)

La tutela europea delle azioni collettive: profili internazionalprivatistici

Discussion

Friday 14 October 2022

10.00 am 4TH SESSION - UNIVERSITY OF SIENA, LAW DEPARTMENT

Contracts, privacy and consumer protection in the digital environment (I)

Chair: **Maria Casoria** (West Virginia University)

Vincenzo Zeno-Zencovich (University of Roma Tre)

Private law aspects of CBDC

Elise Poillot (University of Luxembourg)

Clarifying the Unclear: Protecting Consumers in EU Banking and Financial Law

Pasquale Femia (University of Salerno)

Algorithmic reticularity and social media

Luz M. Martínez Velencoso (University of Valencia)

Self-determination of the personal data holder in the context of Big Data. A critical view

Jakub Szczerbowski (University of Łódź)

Electronic access channels and the content of the framework contract

Discussion

3.00 pm 5TH SESSION - UNIVERSITY OF SIENA, LAW DEPARTMENT

Contracts, privacy and consumer protection in the digital environment (II)

Chair: **Gianfranco Orlando** (University of Siena)

Roberto Lattanzi (Italian Data Protection Authority)

The regulatory sandbox: from Fintech to AI

Adoración Pérez Troya (University of Alcalá)

From Open Banking to Open Finance

Maria Lubomira Kubica (University Loyola, Sevilla)

Privacy protection in the context of autonomous cars from US perspective

Vicenç Ribas Ferrer (University of Alcalá)

What does the near future look like through the PSD2 revision?

Chiara Silvia Armida Angiolini (University of Siena)

The Interplay between Data Protection and Consumer Law beyond Complementarity. A European Perspective

Discussion

Saturday 15 October 2022

10.00 am 6TH SESSION - CERTOSA DI PONTIGNANO

Chair: **Gianluca Navone** (University of Siena)

Digital markets, digital banking and competition

Enrico Camilleri (University of Palermo)

Banks as platforms versus platforms as banks

Viktoria H.S.E. Robertson (Vienna University of Economics and Business & University of Graz)

Multi-layered market definition for digital ecosystems

Maria Casoria (West Virginia University)

Untangling the Knots of Open Banking and Competition: BigTechs, Financial Intermediation, and Beyond

Antonio Davola (University of Bari)

Competition in European banking system between a general approach and sector specificity

Discussion

SCIENTIFIC COMMITTEE

Alessandro Palmieri, Vittorio Santoro, Gabriele Salvi

SECRETARIAT

Francesca Altamura

ORGANIZING SECRETARIAT

Università di Siena

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