



BEUC The European
Consumer
Organisation

Biographies

BACK TO THE FUTURE:

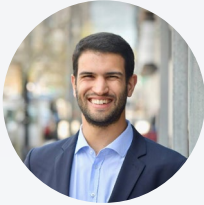
The promises and perils of
digital finance

23 November 2023, 09:30 - 16:15

BIOGRAPHIES

IN ALPHABETICAL ORDER

SEBASTIÃO BARROS VALE, EUROPEAN DATA PROTECTION SUPERVISOR



Sebastião Barros Vale is a Legal Officer at the Policy & Consultation Unit of the European Data Protection Supervisor (EDPS). Previously he was Senior Counsel at the Future of Privacy Forum think tank, privacy specialist at Johnson & Johnson and an ICT lawyer at the Communications & Digital practice area of Vieira de Almeida e Associados (VdA).

Barros Vale has published various reports and academic papers in the field of privacy and data protection, notably in the context of online price personalisation and digital payments services. An article he co-wrote on automated decision-making case law under the GDPR was awarded the Stefano Rodotà award from the Council of Europe in June 2023. At the EDPS he has been focusing on recent Proposals issued by the European Commission in the digital finance space, including the proposed Regulations on Payment Services, the Digital Euro and Financial Data Access.

NATASHA CAZENAVE, EXECUTIVE DIRECTOR, EUROPEAN SECURITIES AND MARKETS AUTHORITY (ESMA)



Natasha Cazenave has been the Executive Director of the European Securities and Markets Authority (ESMA) since June 2021. She was previously Managing Director in charge of the Policy and International Affairs Directorate at the French Autorité des Marchés Financiers and, between 2012 and 2016, Chair of IOSCO's Policy Committee on Investment Management. Prior to that, she worked for a European consultancy specialized in corporate governance and the promotion of investor rights. She started her career in the Valuation and Business Modelling team of Ernst & Young Corporate Finance. Natasha Cazenave holds a master's degree in Economics and Finance from the University of Paris Dauphine.

SYLVAIN CORIAT, MEMBER OF THE EXECUTIVE COMMITTEE, ALLIANZ FRANCE



Sylvain is Executive Board Member at Allianz France, responsible for Life, Savings & Health. Along with this responsibility, Sylvain is the Chairman of Allianz Banque. Prior to joining Allianz, Sylvain has been the CEO of AXA Global Life – prior to which he was the Chief Actuary – Life and Group Head of Life Reinsurance. Before AXA, Sylvain worked with Generali France as Head of Marketing (Life and P&C) and also as Head of strategic projects Sylvain holds a MBA from INSEAD, and has completed his Chartered Actuary from the French Institute of Actuaries. Sylvain also holds MSc in Finance and Economics from London School of Economics and also a MSc in Applied Mathematics from Ecole Centrale Paris.

CHRISTEL DELBERGHE, DIRECTOR GENERAL, EUROCOMMERCE



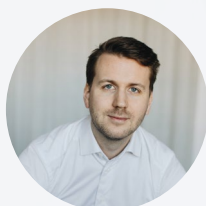
Christel Delberghe has been Director General of EuroCommerce since November 2021. She acts in this role as the chief advocate for the retail and wholesale sector with the EU institutions, stakeholders and the media. Before being appointed Director General, she was EuroCommerce's Executive Director for Competitiveness and Communications, leading action on commercial relations and competition issues, as well as the interests of wholesalers and SMEs. Christel joined EuroCommerce in 2001, prior to which she worked on EU affairs for a British retailer and in a public affairs agency. Christel is a French national, and has degrees in Economics and European affairs from the University of Lyon II and the Université Libre de Bruxelles.

ERIC DUCOULOMBIER, HEAD OF UNIT, EUROPEAN COMMISSION



Eric Ducoulombier is, since 1 January 2019, Head of the Retail and Payments Unit in the European Commission (DG FISMA). Eric joined the European Commission in 1992, after having worked a few years in the private sector. He holds a Master Degree in European Law.

MARTIN EINEMO, CEO, INSURELY



Martin Einemo, CEO & Co-founder of Insurely. Martin founded Insurely in 2018 with his three co-founders, Lotta Rauséus, Johan Forsman, and Eric Lövinder-Sevelius. Insurely was founded with the consumer in mind, with a need to transform the perception of insurance being a complex and low engagement product to something that's relevant and more accessible to consumers.

Insurely is today the leading Open Finance company in Europe, working with primarily insurance, pension and investment data - helping millions of Europeans to share their financial data.

With a profound background in management consulting, Martin has experience in strategy, data analytics, and innovation within the insurance and banking sector. He has worked for prominent financial institutions such as EY, Aegon, Nasdaq, Bloomberg, and several European financial firms with the topic of data and customer interactions.

Martin has a M.Sc. in Engineering Physics, Financial Modelling and Statistics.

MONIQUE GOYENS, DIRECTOR GENERAL, BEUC



As Director General of BEUC, Monique represents 45 independent national consumer associations in 31 European countries, acting as a strong consumer voice in Brussels, ensuring that consumer interests are given weight in the development of policies and raising the visibility and effectiveness of the consumer movement through lobbying EU institutions and media contacts.

As a consumer expert and advocate, and on behalf of BEUC, Monique is a member of the Euro Retail Payments Board as well as of the European Commission's Consumer Policy Advisory Group. She is also a member of the Advisory Group on Noncommunicable Diseases of WHO-Region Europe. Previously, she was a member of the expert group on "Online Disinformation" (2018), the expert group on "trade agreements" (2018-2019), the EU High Level Forum for the Capital Market

Union (2020) and sub-group on Artificial Intelligence, Connected Products and other new Challenges in Product Safety (2020), and the European Commission's Platform on Sustainable Finance and Expert Group High-Level Roundtable on Chemicals Strategy for Sustainability (2021-2022). She was also Vice-Chair of the European Advisory Board of the Open Society Foundations (2017-2020).

In her capacity as BEUC Director General, Monique is currently EU Co-Chair of the Transatlantic Consumer Dialogue (TACD) a network of EU and US consumer organisations, and she also represents BEUC at Consumers International, the international consumer organisation.

TONY HERBERT, SENIOR POLICY ADVISOR, WHICH?



Tony is a Senior Policy Adviser in the Money Policy team at Which?, the UK's consumer champion. His work covers a range of financial services markets, but with a particular focus on payments. He has a wide range of experience in consumer advocacy, and has also worked for the UK's financial services regulator as well as in the commercial energy sector.

ALEXANDRA JOUR-SCHRÖDER, DEPUTY DIRECTOR GENERAL, DG FISMA



Alexandra Jour-Schroeder is Deputy Director General of the European Commission's Directorate-General for Financial Stability, Financial Services and Capital Markets Union since March 2021. In her function, Alexandra Jour-Schroeder supervises and monitors the policies of the Directorate General.

Alexandra Jour-Schroeder is a graduate in law. Following initial assignments in the German federal government, she started working for the European Commission in 1996, holding several positions in competition, enterprise and industry policies as well as justice. From 1998 to 2007, she was Member of Cabinet for the Commissioners responsible for regional policy and justice and home affairs and for the Vice-President for enterprise and industry. Since 2017, she has been the Director for Criminal Justice in the Directorate-General for Justice and Consumers, working inter alia on the establishment of a European Public Prosecutor's Office and Anti-Money Laundering policies. From 2018 to 2021, she was also overseeing consumer policies as Acting Deputy Director General in DG Justice and Consumers.

OLOF KING, ADVOCACY DIRECTOR, CONSUMENTENBOND



Olof King is director of advocacy for the Consumentenbond and part of the management team. He is a historian (American Studies in Leiden) and has an MBA (University of Portsmouth). Starting in the temporary employment and outplacement sector at home and abroad, he subsequently focused on management and director positions in advocacy. He has done this, among others, at the trade union De Unie and the Dutch Diabetes Association.

ARNOLD KOOPMANS, BEUC PRESIDENT



Arnold is a lawyer for the Dutch consumer association Consumentenbond, with almost 15 years' experience as chairman of the Consumer Affairs Committee of the Confederation of Netherlands Industry and Employers (VNO-NCW). To name a few of his other functions, he sits in the advisory committee on consumer legislation and consumer affairs for the Dutch government. He is also board member of the Dutch institute for Consumer Disputes.

ROBYN LAIDLAW, HEAD OF DISTRIBUTION EUROPE, VANGUARD ASSET MANAGEMENT



Robyn Laidlaw is a Vanguard principal and head of Distribution. Robyn is responsible for business development and client management across European intermediary channels, as well as for the delivery of European Client Services.

Robyn joined Vanguard in April 2006 and prior to joining the European business was Head of Product and Marketing for Vanguard Australia, where she was primarily responsible for the development and management of Vanguard's range of managed and exchange traded funds and for marketing. Robyn has experience in the funds management industry in the UK, New Zealand and Australia. She received a Master of Applied Finance from Macquarie University.

ANDRES LEHTMETS, INSURTECH TASK FORCE, EIOPA



Andres Leht mets is working for the European Insurance and Occupational Pensions Authority (EIOPA) as rapporteur for an InsurTech Task Force, which leads EIOPA's work on digitalisation. In

particular, he is focusing on topics such as new business models, platform economy, online disclosures, blockchain and Open Insurance. Andres is also representing EIOPA in the International Association of Insurance Supervisors (IAIS) FinTech Forum. Prior to joining the EIOPA, he spent several years at the Insurance Policy Department in the Ministry of Finance of the Republic of Estonia where he was developing policies on insurance and pension funds, focusing on data protection, administrative and criminal sanctions and financial innovation.

MATTIAS LEVIN, DEPUTY HEAD OF UNIT, DG FISMA



Mattias Levin is the deputy head of unit of the Digital Finance unit of the European Commission's Financial Stability, Financial Services and Capital Markets Union DG ("FISMA"). At FISMA, he has previously worked on regulation related to banks, investment firms, conglomerates and financial market infrastructures. Before joining DG FISMA, he was a member of the Bureau of European Policy Advisers (BEPA), a think tank attached to the President of the European Commission. Prior to joining the Commission, Mattias was a Research Fellow at the Centre for European Policy Studies (CEPS). Mattias studied at the London School of Economics, Lund University and the Institut d'Etudes Politiques of Strasbourg.

MAIREAD MCGUINNESS, EUROPEAN COMMISSIONER



Mairead McGuinness is the European Commissioner for financial services, financial stability and Capital Markets Union. The Commissioner's vision for the portfolio is focused on ensuring the financial sector's strength and stability, so that it can deliver for people, society and the environment. Before joining the Commission in October 2020, Ms McGuinness was First Vice-President of the European Parliament from 2017. She served as an MEP from Ireland for 16 years, and was a Vice-President of the Parliament since 2014. As Vice-President, she oversaw relations with national Parliaments, led the Parliament's dialogue with religious and philosophical organisations, and had responsibility for the Parliament's communication policy. During her time in the Parliament, Ms McGuinness sat on a range of committees, covering agriculture, environment, public health, budgets, petitions and constitutional affairs. Her legislative work included leading for the EPP Group on the European Climate Law, the revision of medical devices legislation, and CAP reform post-2013. As an Irish MEP representing the border region, she was outspoken on Brexit and the consequences for the EU and Ireland. In 2006-2007, Ms McGuinness chaired the Parliament's investigation into the collapse of the Equitable Life assurance company which identified issues around weak financial regulation.

ANNI MYKKÄNEN, SENIOR ADVISER ON PAYMENTS, EU BANKING FEDERATION



Anni Mykkänen is Senior Policy Adviser on Payments and Innovation at the European Banking Federation. In her role she leads the EBF's work on all payment-related matters and is responsible for formulating policy responses, engaging with policymakers and other stakeholders and representing the EBF in different payments-related industry and stakeholder bodies. Before EBF, Anni was heading EU affairs at the European Association of Corporate Treasurers, covering a wide range of financial regulation topics. Prior to that, she worked at the European Payments Council and the Bank of New York Mellon. She holds a master's degree in political science from the Free Uni.

VINAY PRANJIVAN, SENIOR ADVISOR, DECO



Vinay Pranjivan graduated in Economics by ISEG-Lisbon (1998) and holds an MSc in Business and Competition Economics by ISCTE – Business School (2017), presenting a dissertation on “drivers and impact of regulation on lending based crowdfunding in France and in the UK”. He is an expert on consumer protection in financial services. He is an advisor as Senior Economist for DECO – the Portuguese Consumer Protection Association, on issues related to users of financial services. He represents DECO at EU-level and at national level. At EU on the expert groups FSUG – Financial Services User Group, and PSMEG - Payment Systems Market Expert Group, set up by the European Commission; and on the EBA-BSG - Banking Stakeholder Group, of the EBA - European Banking Authority. At national level, on Banco de Portugal at fora on conduct supervision, on payments, and the digital Euro, and at the CMVM-Portuguese securities market supervisor. He presents DECO's policy stances at national and international level, liaising with the Portuguese Parliament, political parties, the EU Commission, Parliament and Council Members, and the ESAs. Also presents relevant positions through media. He spent three years at the EBA, between 2013 and 2016, as a policy expert on consumer protection and financial innovation. Prior to that, he spent eight years at DECO-Protteste specialising on consumer protection related to retail banking products.

Vinay's key expertises involve Financial consumer protection, retail banking issues such as payments, accounts, credit and over-indebtedness. Moreover, financial literacy, access to cash, digitalization and responsible lending, as well as EU files: Payment Accounts Directive, Consumer Credit Directive, Mortgage Credit Directive, Payment Services Directive revised (PSD2).

PATRICIA SUÁREZ, PRESIDENT, ASUFIN



Patricia Suarez is President of Asufin since its foundation in 2009 and of Apymifid from 2011 to 2015. She is a Member of the European Committee for the Protection of Financial Consumers and a Patron of Finsalud. Patricia is known for her intense activity on forums to help those affected by swaps and other financial products. She formed a network of collaboration between lawyers, experts and affected parties to contribute to their better defence and created a database of documentation on financial products (advertising, press, judgments, etc.).

LARISA TUGUI, SENIOR POLICY EXPERT IN CONDUCT, PAYMENTS AND CONSUMERS UNIT, EUROPEAN BANKING AUTHORITY (EBA)



Larisa Tugui is a Senior Policy Expert at the European Banking Authority (EBA) part of the EBA Conduct, Payments and Consumers Unit. Over the last 7 years, she has led the development of several mandates conferred on the EBA under the Payment Services Directive (PSD2), as well as other EBA instruments issued in support of the PSD2, on areas such as authorisation, open banking, payment fraud, and strong customer authentication. She is also responsible for the development of several EBA mandates under the Markets in Crypto-Assets Regulation. Prior to joining the EBA, Larisa worked for +8 years in the private sector as a lawyer specialised in financial services.

SANNE VAN DER NEUT, HEAD OF SEPA PAYMENTS & FRAUD, RABOBANK



Sanne van der Neut has experience in innovation, digital banking, and customer experience design. For the past five years, Sanne has been Head of Rabobank's private and business accounts, SEPA payments and fraud.

MIRYAM VIVAR GÓMEZ, LAWYER, OCU



A lawyer with more than 20 years of practice, she has developed her professional career in both the private and public sectors, always linked to the consumer and financial areas, thus, for more than ten years she served for a law firm, and she later moved to the Bank of Spain and to another financial entity. For two years she had the pleasure of serving as president of the Consumer Section of the Bar Association of Madrid. Currently since 2017 in the Organisation of Consumers and Users, within the Department of Communication and Institutional Relations, she is the DPC Lawyer, responsible for the collective and enforcement actions carried out by the organisation.

EVELIEN WITLOX, DIGITAL EURO PROGRAMME MANAGER, EUROPEAN CENTRAL BANK (ECB)



Evelien Witlox is the programme director in charge of the Digital Euro project of the ECB. She has extensive managerial experience in the payments industry, amongst others as Global Head of Payments within ING and General Director Products and Innovation within equensWorldline. She has been board member of both European Payment Council and European Automated Clearing House Association. She has driven the roll out and implementation of EMV (Europay, Mastercard, Visa), Instant Payments and PSD2 on a European level in her respective companies. She has a master's degree from the Technical University of Eindhoven and from Tilburg University.