

8.30–9.00

REGISTRATION, COFFEE

9.00–9.15

OPENING OF THE CONFERENCE

Zoja Razmusa, Dr. oec., Deputy Governor of Latvijas Banka

9.15–9.35

KEYNOTE SPEECH

Yves Mersch, Member of the Executive Board, Member of the Governing Council, European Central Bank

9.35–11.10

PANEL DISCUSSION I

GLOBAL TRENDS IN PAYMENT CHANGES

- Quo vadis, technologies?
- What could change in payments in structural terms? Bank and non-bank services and shift in payers' habits
- The role of digital money. Digital euro: is it necessary? Should we expect it?

Moderator: Andris Strazds, Adviser to International Relations and Communication Department, Latvijas Banka

Discussion participants

Yves Mersch, Member of the Executive Board, Member of the Governing Council, European Central Bank

Mārtiņš Kazāks, PhD in economics, Member of the Council, Latvijas Banka

Hays Littlejohn, CEO, EBA CLEARING

Teppo Paavola, Non-executive Director of 3 Step IT Oy (Finland), senior FinTech and digitalisation executive

11.10–11.40

COFFEE BREAK

11.40–13.30

PANEL DISCUSSION II

**TOPICAL ISSUES IN PAYMENTS IN EUROPE AND LATVIA
IN THE NEAR FUTURE**

- The use of modern technologies now and in the future
- Opportunities after the change in the regulatory framework in Europe. Its impact on the development of payment services in Latvia, the Baltics and Europe in the near future
- Instant payments: speed, customer friendly, scope of use and change in the habits of payers, merchants and service providers. Our status quo in Latvia and Europe. What should be done to increase the volume of payments tenfold?

Moderator and author of the introductory presentation: Deniss Filipovs, Head of Payment Systems Policy Division, Payment Systems Department, Latvijas Banka

Discussion participants

Pēteris Zilgalvis, J.D., Head of Unit, Digital Innovation and Blockchain, Digital Single Market Directorate, Directorate-General for Communications Networks, Content and Technology (DG CONNECT), Co-Chair, FinTech Task Force, European Commission

Vladislavs Mironovs, Member of the Management Board, Chief Commercial Officer Retail, AS Citadele banka

Mariliis Mia Topp, Co-Founder and the Head of Business Development, Paytailor OÜ (Estonia)

Dainis Bērziņš, IT Director, SIA RIMI Baltic

Madis Müller, Deputy Governor, Eesti Pank

CLOSING OF THE CONFERENCE

13.30–14.30

LUNCH