

**Fourth session**  
**The Global Rise of Open Banking:  
New Challenges for Competition**



- CHAIR: Gianluca Scarchillo  
*University of Rome - Sapienza*
- 14.45 **Giuseppe Colangelo**, University of Basilicata  
*“Open Banking and the data sharing paradox”*
- 15.10 **Markos Zachariadis**, University of Manchester  
*“The API Economy and Data-Sharing Regulations in Finance: Emergence of New Business Models, Architecture and Competition in Banking”*
- 15.35 **Konstantinos Stylianou**, University of Leeds  
*“Beyond Open Banking: What happens when data becomes commoditized”*
- 16.00 **Maria Casoria**, West Virginia University (*online*)  
*“A Comparative Approach to Open Banking and Competition”*
- 16.25 *discussion*
- 16.50 *final remarks*  
**Ciro Gennaro Corvese**,  
*University of Siena*
- 17.00 *end of the meeting*

*Coordinamento e Segreteria organizzativa*  
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*Grafica e stampa a cura della Divisione Editoria e stampa della Banca d'Italia*



**Conference**  
**Competition and payment services**

Centro Convegni Carlo Azeglio Ciampi  
Via Nazionale, 190 - Roma

**16-17 giugno 2022**

## Thursday 16 June

14.00 Welcome address by Piero Cipollone  
*Deputy Governor of Banca d'Italia*

### *First session*

#### **PSD2 new services: opportunities and risks**

CHAIR: Marino Ottavio Perassi  
*Banca d'Italia*

14.05 **Wolf-Georg Ringe**, Institute of Law & Economics,  
University of Hamburg  
*"Open Banking, Outsourcing and Bank-Fintech  
Cooperation"*

14.30 **Gabriella Gimigliano**, University of Siena  
*"European law of money and payments: looking across  
governance models"*

14.55 **Maria Cecilia Paglietti**, University of Rome - RomaTre  
*"Vulnerability of the digital-financial consumer in the  
retail payments market"*

15.20 *coffee break*

15.35 **Francesca Provini**, Banca d'Italia  
*"PSD2. Innovation in retail payments: between rules  
and market needs"*

16.00 **Marta Božina Beroš**, University of Pula  
*"Addressing money laundering concerns in an open  
banking ecosystem"*

16.25 *discussion*

17.00 *conclusion of the work*

## Friday 17 June

### *Second session*

#### **Beyond PSD2**

CHAIR: Vittorio Santoro  
*University of Siena*

9.00 **Donato Salomone**, Banca d'Italia  
*"Stablecoins on the way to the EU regulation  
on markets in crypto-assets"*

9.25 **Giuseppe Pala**, Banca d'Italia  
*"Perspectives and prospects for EU rules  
on (some) FinTech service providers"*

9.50 **Maria Rosaria Maugeri**, University of Catania  
*"Smart contracts, crypto-assets and consumer protection"*

10.15 **Filippo Dami**, University of Siena  
*"Tax law aspects of cryptocurrencies"*

10.35 *coffee break*

### *Third session*

#### **Banking Sector and Competition in the Age of Digital Platforms**

CHAIR: Alessandro Palmieri  
*University of Siena*

10.40 **Roberto Pardolesi**, University Luiss Guido Carli  
*"The anti-monopoly scrutiny of digital markets"*

11.05 **Thorsten Beck**, Florence School of Banking  
and Finance, EUI  
*"Bank Competition in the Time of Digitalisation:  
The Good, the Bad and the Ugly"*

11.30 **Enrico Camilleri**, University of Palermo  
*"Banks as platforms versus platforms as banks"*

11.55 **Vito Meli**, Autorità Garante della Concorrenza  
e del Mercato  
*"New antitrust challenges in payment systems"*

12.20 **Francesco Di Stasio**, Banca d'Italia  
*"TIPS, the Eurosystem platform for Instant Payments:  
fostering the competition amongst operators for Euro  
and beyond"*

12.45 *discussion*

13.10 *light lunch*