

An introduction to banking regulation

A one-day program for banks with follow-up coaching sessions to help participants apply their knowledge



A practical introduction to regulation for transaction bankers, from SEPA to Basel III

This intensive one-day course gives transaction bankers an overview of current and imminent regulation and how it affects their dealings with corporate and FI clients. Based very much on real-world outcomes, An Introduction to Banking Regulation equips teams to operate in a tightly regulated global market.

Regulation One Day Overview

9.00 Introduction

Introduction of tutor and participants
Brief review of the day's agenda

9.20 Overview of global market trends and key regulations

- Size and growth of payment instruments in Europe, US, Latam
- Regulators, banks, corporates – what is high on their agenda?
- Key regulatory initiatives and industry trends globally, in 4 main categories:
 - Standardization and Harmonization in Payments
 - Systemic Risk Reduction & Control
 - Transparency of Services
 - Innovation
- Overview of status and timeline, i.e. (i) regulation in implementation, (ii) new regulation expected, (iii) “hot topics” being discussed
- Overview of geographic overlap, both in terms of region (Europe/US/Latam) as well as in terms of category

10.00 Description of each regulatory initiative and industry trend

What is it, who is impacted (bank vs. corporate), which geographic region is most affected, where is potential overlap with other regions

1. Standardization and Harmonization in Payments

For more details or to book this course for your team, contact **Diana Henderson** on +44 7770 404801, e-mail dianah@transactionbankingacademy.com or visit www.transactionbankingacademy.com



- Single Euro Payments Area (SEPA) – Europe
- Payment Services Directive (PSD) and proposed new PSD (PSD2) – Europe
- Large Value Payment Systems Upgrades – Europe/global
- Access to the Account

Q&A

11.30 Break

11.45 Standardization and Harmonization in Payments (continued)

- Payment Institutions, E-Money Issuers, E-Money Directive – Europe
- Real-Time Payments – Europe/global
- Data Privacy and Payments – global
- Int'l Payments Framework Association (IPFA) – global

Q&A

13.30 Lunch

14.30 2. Systemic Risk Reduction & Control

- Basel III Capital Norms – global
- Basel III Liquidity Norms – global
- Dodd Frank – US
- US Foreign Account Tax Compliance (FATCA) – US
- Internet Payment Security – global/Europe
- European Banking Union (supervision of Eurozone banks) – Europe

Q&A

15.15 Break

15.30 3. Transparency of Services

- Pressure on Card Interchange Fees – Europe
- Durbin Amendment – US
- Payment Governance – global

4. Innovation in Payments

- Drivers for innovation
- Mobile Payments
- E-invoicing
- Regulation of Bank Accounts
- Virtual (crypto) currencies

Q&A

16.30 Dos and Dont's around Regulation

Wrap-Up of the Day

17.00 End day

Course Tutor: Edith Rigler

Edith is a commercial banker and leading expert on payments and regulation, with a special emphasis on SEPA. She has led a number of strategic and business planning projects for banks and payment infrastructures, chiefly in connection with the euro, the introduction of the Single Euro Payments Area (SEPA) and payments regulation, whilst continuing to speak and publish on regulatory and cash management issues. Her banking career includes senior roles in payments and cash management within HSBC, Deutsche Bank, Citi and Chase Manhattan. She was educated at the University of Vienna and New York University.