



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

SPEAKERS' BIOGRAPHIES

**FinCoNet Seminar and Open Meeting
Fintech and Financial Consumer Protection – The Role of Supervisory
Authorities**

Dublin, 7 April 2017

OPENING REMARKS

**Bernard
Sheridan**



Bernard Sheridan is the Director of Consumer Protection at the Central Bank of Ireland. He has overall responsibility for the Consumer Directorate which consists of two Divisions: Policy / Authorisations and Supervision. The Directorate is responsible for developing the Consumer Protection Framework and for monitoring compliance with conduct of business requirements by retail firms. It is also responsible for the supervision and authorisation of retail intermediaries, payment institutions, debt management companies, retail and credit servicing firms.

Bernard served as the Chairperson of the International Consumer Protection Organisation (FinCoNet) from 2013 - 2016. This organisation is an informal network of financial consumer protection supervisory authorities whose aim is to promote sound market conduct and strong consumer protection through efficient and effective financial market conduct supervision.

Bernard is also Chairperson of the Standing Committee on Consumer Protection and Financial Innovation, with the European Banking Authority.

Lucie Tedesco



Ms. Lucie Tedesco has earned increasing responsibilities in the private and the public sectors, leading to her appointment as Commissioner of the Financial Consumer Agency of Canada (FCAC) on September 4, 2013. Prior to this appointment, she was Deputy Commissioner of the Agency for five years.

FCAC protects financial consumers by supervising federally regulated financial entities, promoting consumer rights and responsibilities, and strengthening Canadians' financial literacy. Under Ms. Tedesco's leadership, FCAC has strengthened its role as a proactive and risk-based regulator by identifying emerging consumer issues and by preparing for upcoming challenges in the financial marketplace.

Ms. Tedesco holds a Bachelor of Arts degree (Lettres françaises) and an LL.B. from the University of Ottawa. She is on the faculty of Osgoode Hall Law School's certificate program in regulatory compliance and legal risk management for financial institutions. She is a lawyer and an experienced Canadian financial services professional, having held senior leadership roles with major Canadian financial institutions.

Ms. Tedesco was appointed Chair of FinCoNet in the fall of 2016. She actively engages and collaborates with stakeholders in Canada, and contributes to policy dialogue internationally.

SESSION I: FINANCIAL INNOVATION AND ITS IMPLICATIONS FOR FINANCIAL CONSUMER PROTECTION

JB McCarthy
(Panel Chair)



Development Director at Financial Services Innovation Centre (UCC)

Consumer Advisory Group member of the Central Bank of Ireland

Research and innovation development expert located in the FSIC (Financial Services Innovation Centre) in University College Cork as well as being a member of the Consumer Advisory Group of the Central Bank of Ireland (meets four times per annum). The FSIC research centre is part of the Department of Accounting, Finance and Information Systems within the Cork University Business School (CUBS). JB is focused on stimulating industry/academic research engagements as well as research funded by the EU Horizon2020 programme and other national and international funding agencies. Developing relationships and engaging in innovative research and/or development projects with companies anywhere in the Financial Services value chain has been the hallmark of the FSIC since its inception.

Peter Oakes



Peter Oakes is founder of Fintech Ireland and Fintech UK. He is the former Director and Member of the Senior Management Committee at the Central Bank of Ireland and has worked as a senior regulator in the UK (FSA), Australia (ASIC) and Saudi Arabia (SAMA). Peter is a non-executive director of two leading regulated fintech firms (Susquehanna and TransferMate) and board advisor to UK FCA regulated fintech (ClearSettle and Ozan). Peter works with fintech and regtech firms seeking licences in Europe, USA and Australia and mentor startups. He is a solicitor admitted in the UK, Ireland and Australia.

Killian Barry



Killian is a Manager in Accenture's Strategy practice in Dublin where he helps organisations understand, anticipate and adapt to digital disruption and emerging customer trends.

His experience has focused on defining strategy and supporting operating models in the Financial Services and Communications industries.

Killian is also a member of Accenture's Payments Centre of Excellence where he has advised clients on the impacts and opportunities presented by PSD2 and Open APIs.

Féilim Harvey



Féilim is an Advisory Partner in PwC. Féilim has extensive experience providing business advisory and consulting services in the Financial Services sector in Ireland and internationally.

Féilim specialises in business transformation programmes and working with clients to problem solve efficiency and effectiveness challenges within their business.

In this capacity Féilim works extensively with his clients, and regulators, in both the areas of mandatory change where he helps his clients achieve change that addresses unfair consumer outcomes; and the area of business disruption where he advises his client on how best to react to the threats and opportunities arising from

innovation in the Financial Services industry.

Gillian Kelly



Gillian is a Partner in KPMG's Risk Consulting practice and assists clients in managing operational, conduct, regulatory and enterprise risks. Gillian has over 17 years' experience across a wide variety of industries including financial services, energy and aviation leasing. She is responsible for the delivery of a wide range of services including risk management, regulatory compliance, regulatory transformation, financial modelling, internal controls and assurance services.

Gillian advises financial services institutions on regulatory compliance and transformation and specialises in conduct regulation and governance. She has led a number of significant regulatory compliance projects for clients, including Consumer Protection Code reviews, CCMA, and MIFID reviews in leading Irish Financial Institutions. She has also led large scale regulatory transformation programmes, incorporating the implementation of organisational change, risk management and technology initiatives.

Gillian is a member of KPMG Ireland's FinTech team working with incumbent financial institution, large FinTech players and innovative FinTech start-ups on a range of matters, including regulatory challenges.

KPMG established its Global FinTech Centre of Excellence in 2015. KPMG Ireland have played a lead role in shaping how the practice has evolved and has been at the forefront of engagement with clients and regulatory authorities.

SESSION II:
FINANCIAL INNOVATION AT THE REGIONAL AND GLOBAL LEVEL
– WHAT'S BEING DONE BY WHOM?

Chris Green
(Panel Chair)



Chris is the Group Senior Manager for Credit in the ASIC Deposit-takers, Credit and Insurers Stakeholder team with responsibility for the DCI team's work in relation to ASIC's consumer credit jurisdiction. Chris is also ASIC's Regional Commissioner for Tasmania.

Chris is a lawyer and has worked for ASIC in senior enforcement, regulatory and policy roles focusing on Financial Services and Consumer Credit regulation.

Niamh Moloney



Niamh Moloney is Professor of Financial Markets Law at the London School of Economics and Political Science, and holds degrees from Harvard Law School and Trinity College Dublin. She specializes in EU financial market regulation and wrote the first monograph on this topic, now in its third edition (EU Securities and Financial Markets Regulation, 3rd edition, Oxford University Press, 2014). Her other books include The Oxford Handbook on Financial Regulation (ed., with Professors Eilís Ferran and Jennifer Payne, Oxford University Press, 2015); and How to Protect Investors: Lessons from the EC and the UK (Cambridge University Press, 2010). She has been a Visiting Professor in a number of leading Law Schools internationally, including Columbia Law School, New York. Niamh was the Special Adviser to the recent major inquiry by the UK House of Lords into the EU's regulatory response to the financial crisis which reported in February 2015. She was an academic member of the Securities and Markets Stakeholder Group of the European Securities and Markets Authority (2011-2016). Her other external appointments include Member of the advisory Consumer Advisory Group of the Central Bank of Ireland and Fellow (Household Finance), Centre for Financial Studies, Frankfurt. Niamh has also served as a member of the UK Financial Conduct Authority's advisory Financial Services Consumer Panel and has acted as an Expert Witness to UK Parliament Select Committee Inquiries on financial market regulation matters and for the European Parliament's Economic and Monetary Affairs Committee.

David Geale



David is Director of Policy at the Financial Conduct Authority. He is responsible for policy development across a wide range of areas both retail and wholesale, and oversees the FCA's Innovation Hub. David has worked in regulation at the FCA (and its predecessor the FSA) for more than 14 years, spanning a number of different roles in both Policy and Supervision. Prior to his current position, he was Head of Savings, Investment and Distribution Policy. During his time at the FCA, he has been involved in leading and delivering a number of large scale initiatives including the Retail Distribution Review and more recently the development of the Senior Managers and Certification regime. He has also recently overseen the launch of the organisation's Innovation Hub. Outside of the regulator, David is Chair of G20/OECD Task Force on Financial Consumer Protection. Prior to joining the regulator, he worked in the financial services industry for 10 years gaining experience in banking, financial advice and mortgages.

Sajedah Karim

Sajedah has spent ten years at EY where she has majored on providing regulatory advice to retail banking and insurance companies

Sajedah is Financial Services Risk Practice lead for Compliance Transformation and RegTech and leads discussions with firms and regulators in this space

Before joining EY, Sajedah spent six years at the UK Financial Services Authority where she focused on the regulation of insurance companies

Sajedah has provided regulatory lead support to a range of insurance and retail banking clients, including in relation to Compliance transformation, product and distribution and remediation issues. She has led EY's regulatory relationship in a number of areas including as part of developing our RegTech offering and is part of our wider Fintech network.

Nathalie Beaudemoulin

Nathalie Beaudemoulin, 45 years old, Sciences-Po Paris graduate, is the Head of the Autorité de Contrôle Prudentiel et de Résolution (ACPR) Fintech Innovation Unit. This unit is dedicated to Fintech and innovation in the financial sector. Nathalie chairs the working group of the European Banking Authority on financial innovation and participates, through her team members, in the works of the Basel Committee of Banking Supervision and the Council of financial stability regarding similar issues. Nathalie has over 20 years' experience in banking regulation and supervision. She was previously Deputy Director of the Licenses, Authorizations and Regulation Department of the ACPR.

Kate McKee

Kate leads CGAP's agenda on consumer protection policy and responsible digital finance, which works to ensure transparency, fair treatment and secure financial services through forward-looking industry standards and proportional regulation. CGAP's guidance draws on demonstrations with firms and financial authorities and findings from consumer and behavioral research. Kate started her career with the Ford Foundation in West Africa and New York and then led various US initiatives to promote innovative financial services delivery, including senior roles at Self-Help (the largest US community development financial institution or CDFI) and start-up of the national CDFI Fund at US Treasury. She also headed USAID's global Microenterprise Development office. Kate is a development economist (MPIA Princeton University). She previously chaired the US Federal Reserve's Consumer Advisory Council. Her most recent publication was *Doing Digital Finance Right* and she has written widely on policy and regulation, financial services, enterprise, housing and community development.

SESSION III: FINTECH AND THE CONSUMER

**Theodor
Kockelkoren**
(Panel Chair)



Theodor is a partner in McKinsey & Company's Amsterdam office. He is serving financial institutions across Europe as well as clients in sectors where public interests overlap significantly with private interests, such as Health care and Energy. He is a leader in McKinsey's European Risk and Regulation practice and a member of the Strategy Practice.

Pete Lunn



Dr. Pete Lunn is a behavioural economist, author and former BBC journalist. He runs a consumer decision-making laboratory at the ESRI in Dublin. His research uses a combination of laboratory and field experiments to investigate how people make economic decisions. Pete is also the author of "Regulatory Policy and Behavioural Economics", a review undertaken for the OECD in 2014 that documents the application of behavioural economics to regulatory policy in OECD countries.

Amanda Long



Amanda Long is Director-General of Consumers International (CI) the world federation of 200 consumer groups from 100 countries that serves as the only independent and authoritative global voice for consumers. Established 1960 CI works for a fair, safe and sustainable future for all consumers in a global marketplace. CI plays an important role in development of consumer protection in key international decision-making fora including UN bodies, OECD and G20.

Amanda joined CI following a successful career working with blue-chip multinational FMCG corporations, public sector and small/medium-sized enterprises. She has broad sectoral experience including retail, food and FMCG manufacturing, water and public utilities, health, fisheries, agriculture, horticulture and creative/media industries.

She has an exemplary track record in business, social enterprise and the public sector.

She has pioneered innovative corporate social responsibility and worked with global businesses and NGOs to forge ground-breaking partnerships to drive powerful change.

Farid Aliyev



Farid Aliyev has been working for BEUC, the European Consumer Organisation, since 2008. BEUC represents 43 well respected, independent national consumer organisations from 31 European countries and defends the interests of all Europe's consumers. Farid is Senior Financial Services Officer. His areas of expertise include: retail payments, bank accounts, consumer and mortgage credit, digitalisation and big data in financial services, financial inclusion, and financial supervision. Farid represents consumer interests at various technical groups under the Euro Retail Payments Board. He also used to be a member of various stakeholder groups in the area of retail banking and payment services.

Sean Smith

Sean is a partner in the Risk Advisory department of Deloitte where he provides risk, compliance and regulatory advisory services to financial and non-financial institutions. Sean has over 17 years' financial services experience and assists firms with obtaining authorisation from the Central Bank of Ireland in addition to providing ongoing conduct and prudential regulatory and compliance support. Sean has particular expertise in assisting firms conduct large scale regulatory remediations. Sean holds a Bachelor of Law degree from UCD, is a qualified solicitor, and also holds an MBA in Regulation and Compliance from Smurfit Business School.
