

## Abstract

"FinTech" is not just a buzz-word, it's a reality with the potential to fundamentally change the financial sector whilst challenging existing business models, services and regulations. FinTech relates to the merging of financial services with increasingly digitalized and individual technology involving increased use of data.

FinTech covers new forms of payments, new "digital currencies", advanced online and mobile B2C banking, but also innovations in the area of investment funds and data management. Against this backdrop and Luxembourg's global position as financial centre, the goal of this conference is to get an overview of the current issues rotating around FinTech. The challenges will not only be looked at from the financial and economic angle, but include the legal and technological perspective. In doing so it combines the views of academics and practitioners from mainly the U.S. and Luxembourg. With this interdisciplinary approach to the analysis of the status quo and innovations ahead the concluding panel will discuss what future Luxembourg has and can develop in this sector.

The opening keynote will be given by one of the world's leading scholars and visionary thinkers in the field of how data-related and digital innovations are changing our life: Professor Alex 'Sandy' Pentland ([www.media.mit.edu/people/sandy](http://www.media.mit.edu/people/sandy)) directs the MIT's Human Dynamics Laboratory and is one of the founders of the MIT Media Lab, has been named one of the 'seven most powerful data scientists in the world' and is one of the most-cited computer scientists globally. He is involved in the WEF and is on advisory boards of a large number of established and start-up tech firms.

## VENUE

Venue: Banque Internationale à Luxembourg SA  
Salle Jean Krier, 69 route d'Esch - L- 2953 Luxembourg  
(Access through Main Entrance)

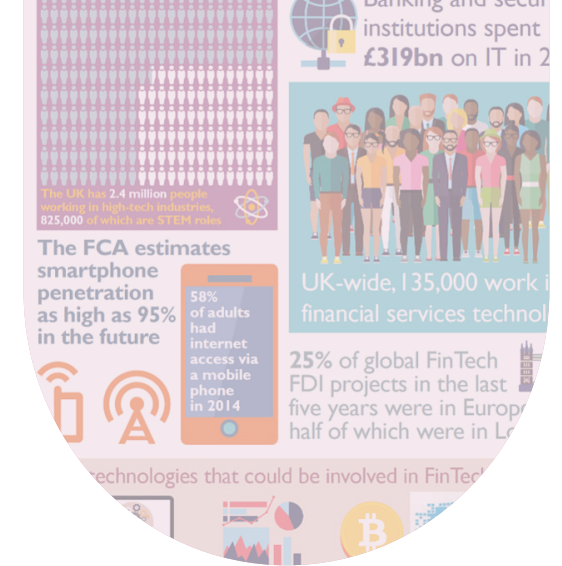
Parking available P&R Bouillon (Fischer)  
Access also possible by bus  
line number 17 and stop at Heentze Park

For further information, please contact:  
Prof. Mark D. Cole  
[mark.cole@uni.lu](mailto:mark.cole@uni.lu)

Free participation.  
Please register via the following link:  
<https://www.eventbrite.fr/e/the-rise-of-fintech-challenges-for-laweconomics-finance-and-technology-registration-19059254744>

[www.uni.lu](http://www.uni.lu)

FACULTY OF LAW, ECONOMICS AND FINANCE



CONFERENCE

# THE RISE OF FINTECH: Challenges for Law, Economics, Finance and Technology

10 November 2015

  
UNIVERSITÉ DU  
LUXEMBOURG

  
securityandtrust.lu

Presidency of  
the Council of the  
European Union

GRAND DUCHY OF  
 Luxembourg

In cooperation with  


# Programme

Tuesday 10 November 2015

## MORNING

9:30 Arrival of participants - Welcome Coffee

10:00 Welcoming addresses

Prof. Rainer Klump

President, University of Luxembourg

Prof. Stefan Braum

Dean of Faculty of Law, Economics and Finance

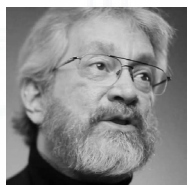
Nicolas Mackel

CEO, Luxembourg for Finance

10:15 Keynote

Prof. Sandy Pentland

MIT (Media Lab), Chair Human Dynamics Group



<http://www.datappolliance.org/people/sio-pentland>

11:00 New Methods, Tools, Services and Currencies

Chair Prof. C.P. Christian Wolff, Director

Luxembourg School of Finance - Faculty of Law, Economics and Finance

University of Luxembourg

### Presentations

- *A cryptographer's perspective*  
Prof. Alex Biryukov, SnT, University of Luxembourg
- *New tools and the fund industry*  
Prof. Isabelle Riassetto,  
Faculty of Law, Economics and Finance, University of Luxembourg
- *The internet of value and regulatory implications*  
Karen Gifford  
Special Advisor for Global Regulatory Affairs, Ripple Labs

12:00 Lunch break

## AFTERNOON

13:30 New Technologies, New Opportunities,  
New Regulations: Panel

Chair Prof. Mark D. Cole

Faculty of Law, Economics and Finance, University of Luxembourg

### Panel

- Prof. Franziska Boehm  
University of Münster
- John Clippinger  
ID3, Research Scientist MIT (Media Lab)
- George Frost  
Attorney advising virtual currency companies, Berkeley (CA, USA)
- Dr. Gabriele Lenzini  
Senior Scientific Researcher In Socio-Technical Security, SnT,  
University of Luxembourg
- Nadia Manzari  
Head of Innovation, Commission de Surveillance du Secteur Financier (LU)

14:30 ... and what is in it for Luxembourg: Panel

Chair Raoul Mulheims

CEO and Founder, Digicash

### Panel

- Georges Bock  
Managing Partner, KPMG Luxembourg
- Hugues Delcourt  
CEO, Banque Internationale à Luxembourg
- Prof. Sandy Pentland  
MIT (Media Lab), Chair Human Dynamics Group
- Prof. Jean-Louis Schiltz  
Attorney and Guest Professor  
Faculty of Law, Economics and Finance, University of Luxembourg,

15:30 Closing