

# PSD2: New Payment System Directive in Energy Sector

How to enable innovative client services and improve client portfolio resilience

WEBINAR

November 25, 2020

11<sup>00</sup> - 12<sup>30</sup> AM (CEST)

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## What we will talk about?

EER and Protiviti invite you to this webinar, to introduce PSD2 and answer to your questions.

PSD2 Directive enables customers to use third-party (non-banks providers) to manage their finances. In other words, as long as the user consents, Energy Companies will be able to provide services previously reserved to the banks' user.

Through the PSD2 Directive, the European Commission fundamentally changes the payments value chain, the use of account information, what business models are profitable, and customer expectations. This means that in the near future, all of us will be able to rely on Energy Companies, Digital corporates (such as GAFAP = Google, Amazon, Facebook, Apple, Paypal) and FinTech companies to pay bills or other expenses, make financial transfers and analyze spending, while still having our money safely placed in a bank account.

PSD2 open new and unexpected scenarios for Energy and corporates that must be evaluated. On the one hand, banks are obliged to open the market to the new entrant providing access to their customers' data and allowing Energy Companies to design innovative digital services, reinventing customer experience and portfolio resilience strategy. This also optimizing operating cost and credit risks thanks to new customer profiling. On the other hand, this new European market structure open to new competitors, such as GAFAP, which are already appearing on the market.

Energy companies can define different strategies and approach to this scenario, but know the impact of the new PSD2, the potential revolution in the Energy competitive market and possible new digital business models available is a must.

## Agenda

- ◆ Introduction by **Antonio Colino** (*European Energy Retailers President & General Manager of Aldro Energia*) and by **Guido Zanetti** (*Protiviti Managing Director – P&U Global Leader*)
- ◆ and Overview on European payment service market by **Francesco Monini** (*Protiviti Director FSI*)
  - The Payment Legislative Package & PSD2 Directive
  - The Innovations of PSD2 and the opportunities for the Third-Party Providers
- ◆ The opportunity for E&U Players by **Lorenzo Romanò** (*Protiviti Senior Manager P&U*);
  - The Energy & Utilities market scenario in the next decade
  - The opportunity for E&U Players, possible scenarios
- ◆ Q&A Session

