

Section I. FinTech Law: Better Regulation, the „Less is More" Report, and Effective Governance

Indicative themes:

(enumeration has illustrative and not restrictive role)

- innovation and digitization in financial services;
- the ethical principles of operation of new financial technologies;
- the right to new payment technologies;
- digitization of money transfer and credit granting;
- retail banking;
- legal aspects regarding cryptocurrencies and digital wallets;
- blockchain technology;
- stock trading platforms on the capital markets;

- the impact of new technologies on commodity exchanges; mobile transactions on commodity exchanges;
- the role of the digital market; digitization of the economy; the impact of digital banks (eg. Revolut) on financial markets;
- traditional banking systems vs. innovative banking systems; open banking services;
- internet banking, mobile banking;
- regulation of financial technology companies and new business models;
- the impact of the EU Payment Services Directive (PSD2);
- the impact of new technologies on the insurance and risk management market; sectors and industries involved in the digital revolution;
- P2P loans;
- new financial technologies in support of combating money laundering and fraud; cyber crime;
- automation of financial analysis and advice mechanisms;
- FinTech and cyber security;
- digitization of financial markets and international investments;
- copyright and new financial technologies.
- simplification and streamlining of financial regulations in the European Union;
- analysis of the **"Less is More" Report**;
- corporate financial governance.

Please address any questions regarding the Conference to Mr. Associate professor Cătălin-Silviu SĂRARU, PhD. on e-mail: **catalin.sararu@adjuris.ro**.