



TACD

TRANS ATLANTIC DIALOGUE
CONSUMER DIALOGUE

DIALOGUE TRANSATLANTIQUE
DES CONSOMMATEURS

Making financial services work for consumers: A global challenge

6 June 2012

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Federal Trade Commission Satellite Building
601 W Jersey Avenue, NW, Washington, DC 20001

10.00 Welcome

Jim Guest, President, Consumers Union, US, and Consumers International
David Vladeck, Director of the Bureau of Consumer Protection, Federal Trade Commission

10.30 Keynote

Nicholas Rathod, Assistant Director for Intergovernmental and International Affairs, Consumer Financial Protection Bureau

11.00 The G20 process on financial consumer protection: What next?

Keynote: Juan Manuel Valle, Head of the Banking, Securities and Savings, Ministry of Finance and Public Credit, The Mexican Presidency of the G20
Followed by Justin Macmullan, Head of Advocacy and Campaigns, Consumers International

Panel:

- Monique Goyens, Director General, BEUC (The European Consumers Organisation) (Chair)
- Michael Chapman, Senior Policy Expert, Financial Education and Consumer Protection Unit, OECD
- Ursula Menke, Commissioner, Financial Consumer Agency of Canada and Chair, FinCoNet
- Norma Garcia, Senior Attorney, Consumers Union, US
- Lois Quinn, Deputy Director, Office of International Banking, US Department of Treasury

12.30 Lunch

13.30 Protecting financial consumers: What mandate and powers do regulators need?

Keynote: Carlos Zarco Pleguezuelos, Head of Consumer Protection Unit, European Banking Authority Followed by Manfred Westphal, Head of Financial Services Department, VZBV, Germany and Co-chair of the TACD Financial Services Group

Panel:

- Rasmus Kjeldahl, Director, Danish Consumer Council (Chair)
- Grace Sone, Secretariat, Financial Stability Board
- Sue Rutledge, Head of Global Programmes, Financial Literacy and Consumer Protection, World Bank
- Gail Hillebrand, Associate Director of Consumer Education and Engagement, CFPB
- Dominic Lindley, Principal Policy Advisor, Which? UK

**Awaiting final confirmation.*

15.00 Coffee break

15.30 New developments in financial services: Keeping up with mobile payments

Panel:

- Connie Lau, Chief Executive, Hong Kong Consumer Council (Chair)
- Michael Tarazi, Senior Policy Specialist CGAP, World Bank
- Manas Mohapatra, Attorney, BCP Mobile Technology Unit, Division of Financial Practices, FTC
- Adriana Labardini, Alconsumidor, Mexico
- Suzanne Martindale, Consumers Union, US

17.00 Closing remarks

Ira Rheingold, Executive Director, National Association of Consumer Advocates and Co-chair of the TACD Financial Services Group